

Please Note: This report was completed with the following assumptions: Market Approach: **Fair Market Price** , Marketing Time: **Typical** . Important additional information relating to this report, including use and restrictions, is contained in an attached addendum which is an integral part of this report.

Address	444 W 70th Terrace, Kansas City, MO 64113	Order ID	8327803	Property ID	33060222
Inspection Date	07/13/2022	Date of Report	07/14/2022		
Loan Number	50575	APN	47410241800000000		
Borrower Name	Catamount Properties 2018 LLC	County	Jackson		

Tracking IDs					
Order Tracking ID	07.13.22 BPO	Tracking ID 1	07.13.22 BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

		Condition Comments
Owner	KATHLEEN A COOMBS	Beautiful home in great stable condition
R. E. Taxes	\$5,389	
Assessed Value	\$65,740	
Zoning Classification	Residential	
Property Type	SFR	
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Good	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$0	
HOA	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data

		Neighborhood Comments
Location Type	Suburban	Great neighborhood with easy access to local gems and amenities.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$439000 High: \$806262	
Market for this type of property	Decreased 4 % in the past 6 months.	
Normal Marketing Days	<30	

Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	444 W 70th Terrace	100 W 69th Ter	829 W 71st Ter	1019 W 70th Ter
City, State	Kansas City, MO	Kansas City, MO	Kansas City, MO	Kansas City, MO
Zip Code	64113	64113	64114	64113
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.28 ¹	0.26 ¹	0.33 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$525,000	\$535,000	\$550,000
List Price \$	--	\$500,000	\$535,000	\$550,000
Original List Date		06/03/2022	06/08/2022	06/22/2022
DOM · Cumulative DOM	-- · --	41 · 41	36 · 36	22 · 22
Age (# of years)	95	97	95	97
Condition	Good	Good	Good	Good
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Water	Neutral ; Residential	Neutral ; Residential
Style/Design	2 Stories Conventional	2 Stories Colonial	2 Stories Traditional	2 Stories Colonial
# Units	1	1	1	1
Living Sq. Feet	2,055	1,716	1,834	2,655
Bdrm · Bths · ½ Bths	3 · 2	3 · 2 · 1	3 · 2 · 1	3 · 2 · 1
Total Room #	5	5	5	5
Garage (Style/Stalls)	Detached 2 Car(s)	Detached 2 Car(s)	Detached 1 Car	Detached 2 Car(s)
Basement (Yes/No)	Yes	Yes	Yes	Yes
Basement (% Fin)	0%	0%	75%	100%
Basement Sq. Ft.	0	0	0	0
Pool/Spa	--	--	--	--
Lot Size	0.16 acres	0.14 acres	0.16 acres	0.16 acres
Other	--	--	--	--

* Listing 3 is the most comparable listing to the subject.

¹ Comp's "Miles to Subject" was calculated by the system.

² Comp's "Miles to Subject" provided by Real Estate Professional.

³ Subject \$/ft based upon as-is sale price.

Current Listings - Cont.

Listing Comments Why the comparable listing is superior or inferior to the subject.

- Listing 1** Brookside Charmer with private drive and 100% QUALITY with new home amenities! This house is absolutely pristine and immaculate. Move right into this open floorplan offering incredible updates. The curb appeal on this house is 10+! The entry offers a picture-perfect Grand staircase and oversized living room offering rich wood floors, lovely fireplace, custom window coverings and walks out to the sprawling deck. Off the living room is a multifunctional space that is used as an office and wet bar. This room offers great natural light, a custom built-in nook for a great dry bar and wood floors. The kitchen offers stained newer cabinets, gorgeous granite with island, 5 burner gas stove, built-in microwave, wine fridge, walk-in pantry, abundance of cabinetry (including 2 lazy Susan's) and stainless steel appliances. The kitchen opens to the spacious formal dining room. The oversized master suite offers lovely wood floors, custom window coverings, HUGE walk-in closet with laundry area (front loading washer and dryer stay), custom built-ins, AWESOME double vanity bathroom with massive walk-in shower, Jacuzzi tub and private water closet. Don't miss the TV hookups above the tub. The 2nd bedrooms are spacious, wood floors and offer larger closets. The 2nd bathroom is updated with neutral granite, tile and gorgeous claw foot tub. Check out the 3rd floor for any storage or flex space. The backyard is quaint with new deck, lush Colorado Aspens, fenced yard and incredible private drive offering a very very nice oversized 2 car detached garage with newer door and opener. So many goodies on this one including new windows, full house security system with 2 panels, Fresh exterior paint 2021, Newly added zoned HVAC with mini-split, freshly refinished 2nd floor wood floors, tankless hot water heater, radon mitigation system and 200 AMP panel. Steps from the Trolley Trail, shops, restaurants and the CC Plaza. This is a must see!
- Listing 2** Classic Brookside Beauty meets modern updated living in this completely renovated 3 bedroom home! Beautifully redesigned with a circular flow - this home offers a gorgeous new kitchen w/ a huge bar & opened to the dining area. Big pantry off back hall. 1/2 bath on 1st floor. New tiled baths. Large primary bedroom w/ ensuite bath. Gorgeous natural hardwood floors throughout most of the house. Enclosed 3+ season porch off living room gives great additional living space. The blend of traditional architecture with the newly open floor plan is stunning and elegant! Great covered front porch=fun people watching. Nice exterior patio & level yard. This one will not last, so don't wait!!
- Listing 3** Classic Brick Colonial in Romanelli! Step in to this charming center hall colonial with lovely details. Spacious living room with beautiful fireplace opens to an airy screen porch off the back. Dining room has terrific windows and opens into a tremendous custom kitchen and expansive hearth/family room. Painted cabinets, butcher block counters, high end appliances (even a scotsman ice maker) make this a chef's kitchen. The kitchen is open to a vaulted hearth/family room making this home perfect for entertaining! Access the back yard through the screen porch, hearth room or a back 'mud room' style entry-complete with closet and cabinetry. Downstairs the additional family room, space and half bath are impeccable- with beautiful details and an old-time fireplace. Upstairs the primary bedroom has two closets and opens onto a roof deck over the screened porch. The second and third bedrooms share a hall bath. Outside a private drive to a two car garage, custom brick patio with ironwork details and a wonderful neighborhood! Do not miss the chance to make this gorgeous and well cared for home yours!

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	444 W 70th Terrace	650 W 70th St	635 Romany Rd	417 W Dartmouth Rd
City, State	Kansas City, MO	Kansas City, MO	Kansas City, MO	Kansas City, MO
Zip Code	64113	64113	64113	64113
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.19 ¹	0.17 ¹	0.07 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$530,000	\$500,000	\$525,000
List Price \$	--	\$530,000	\$500,000	\$525,000
Sale Price \$	--	\$550,000	\$575,000	\$525,000
Type of Financing	--	Conventional, Cash	Conventional, Cash	Conventional, Cash
Date of Sale	--	05/04/2022	06/30/2022	06/16/2022
DOM · Cumulative DOM	-- · --	47 · 47	63 · 63	35 · 35
Age (# of years)	95	93	95	96
Condition	Good	Good	Good	Good
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	2 Stories Conventional	2 Stories Tudor	2 Stories Tudor	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	2,055	1,956	1,869	2,203
Bdrm · Bths · ½ Bths	3 · 2	3 · 2 · 2	3 · 2 · 1	3 · 2 · 1
Total Room #	5	5	5	5
Garage (Style/Stalls)	Detached 2 Car(s)	Detached 2 Car(s)	Detached 2 Car(s)	Detached 2 Car(s)
Basement (Yes/No)	Yes	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	0	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.16 acres	0.10 acres	0.14 acres	0.13 acres
Other	--	--	--	--
Net Adjustment	--	\$0	\$0	\$0
Adjusted Price	--	\$550,000	\$575,000	\$525,000

* Sold 1 is the most comparable sale to the subject.

¹ Comp's "Miles to Subject" was calculated by the system.

² Comp's "Miles to Subject" provided by Real Estate Professional.

³ Subject \$/ft based upon as-is sale price.

Recent Sales - Cont.

Reasons for Adjustments Why the comparable sale is superior or inferior to the subject.

- Sold 1** Classic Brick Colonial in Romanelli! Step in to this charming center hall colonial with lovely details. Spacious living room with beautiful fireplace opens to an airy screen porch off the back. Dining room has terrific windows and opens into a tremendous custom kitchen and expansive hearth/family room. Painted cabinets, butcher block counters, high end appliances (even a scotsman ice maker) make this a chef's kitchen. The kitchen is open to a vaulted hearth/family room making this home perfect for entertaining! Access the back yard through the screen porch, hearth room or a back 'mud room' style entry-complete with closet and cabinetry. Downstairs the additional family room, space and half bath are impeccable- with beautiful details and an old-time fireplace. Upstairs the primary bedroom has two closets and opens onto a roof deck over the screened porch. The second and third bedrooms share a hall bath. Outside a private drive to a two car garage, custom brick patio with ironwork details and a wonderful neighborhood! Do not miss the chance to make this gorgeous and well cared for home yours!
- Sold 2** Classic Romanelli Gardens Tudor on one of Brookside's favorite HOLIDAY streets! Own a part of the HOLIDAY TRADITION by living in this coveted neighborhood. This traditional 2-story is move-ready with a timeless chef's kitchen with Silestone countertops, tiled backsplash & Stainless Steel appliances. Master bath was professionally designed and recently expanded to include a spacious walk-in shower with classic black and white ceramic tile. Master closet includes built-in's with plenty of hanging space. Spacious formal living & dining rooms with plantation shutters and a 4-season side porch / home office / play room or reading hide-away just off the living room. Hardwoods throughout. Fenced backyard with a patio and pergola is perfect for entertaining. 2-car garage includes a walkup area that can be used for storage or considered for possible expansion. Unfinished basement provides plenty of storage including a 13x18 room that is well lit and is currently used as a workout room. All NEW exterior paint and 3-year old roof complete this home.
- Sold 3** Classic Romanelli Gardens Tudor, beautiful inside and out! **A show stopper**. Gorgeous Kitchen - 2021 renovation with everything new including all stainless steel appliances. All appliances stay! Charming Breakfast Nook w/new built-in bench and light fixture. Refinished hardwood floors! **Fully functioning fireplace w/new surround & mantle**. New interior paint through-out main level & stairs landing. New flooring in Entry and Powder Room. Pretty backyard w/new patio pavers. **2-car garage w/private drive**. Located on a picturesque street in the heart of Brookside, close to shopping, restaurants, and parks.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				Listing History is Unknown it does appear on Realist Tax that the subject property has been in the family since 1999			
Listing Agent Name							
Listing Agent Phone							
# of Removed Listings in Previous 12 Months	0						
# of Sales in Previous 12 Months	0						
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source

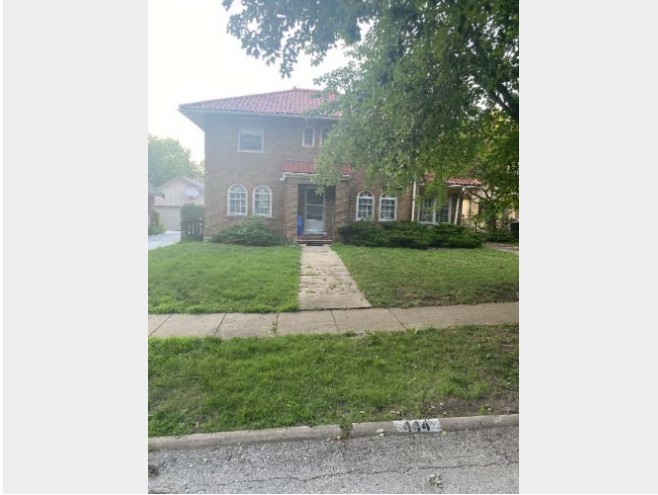
Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$550,000	\$550,000
Sales Price	\$550,000	\$550,000
30 Day Price	\$550,000	--
Comments Regarding Pricing Strategy		
Price is current with what the market in the area can withstand.		

Clear Capital Quality Assurance Comments Addendum

Reviewer's Notes	The broker's as-is conclusion reflects the market for the subject. Comps are within a reasonable distance, relatively current, and accurately reflect the subject's defining characteristics. Thus, the as-is conclusion appears to be adequately supported.
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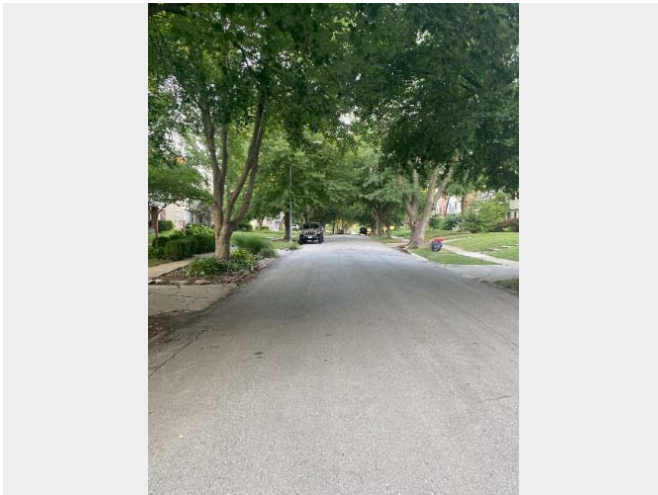
Subject Photos



Front



Address Verification



Street

Listing Photos

L1 100 W 69th Ter
Kansas City, MO 64113



Front

L2 829 W 71st Ter
Kansas City, MO 64114



Front

L3 1019 W 70th Ter
Kansas City, MO 64113



Front

Sales Photos

S1 650 W 70th St
Kansas City, MO 64113



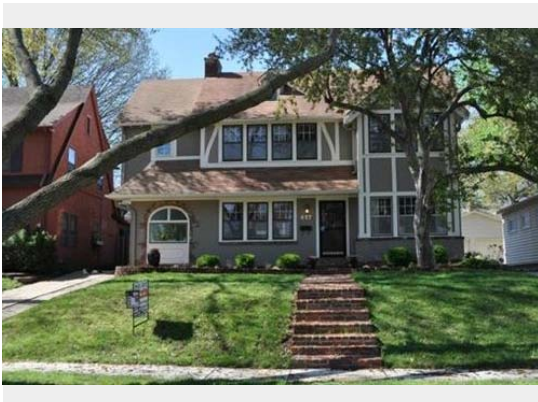
Front

S2 635 Romany Rd
Kansas City, MO 64113



Front

S3 417 W Dartmouth Rd
Kansas City, MO 64113



Front

Addendum: Report Purpose

Market Approach and Market Time

The Market Approach of this report, as established by the customer, is: **Fair Market Price**. (See definition below.)

The Marketing Time as specified by the customer is **Typical**. (See definition below.)

Definitions:

Fair Market Price

A price at which the property would sell between a willing buyer and a willing seller neither being compelled by undue pressure and both having reasonable knowledge of relevant facts.

Distressed Price

A price at which the property would sell between a willing buyer and a seller acting under duress.

Marketing Time

The amount of time the property is exposed to a pool of prospective buyers before going into contract. The customer either specifies the number of days, requests a marketing time that is typical to the subject's market area and/or requests an abbreviated marketing time.

Typical for Local Market

The estimated time required to adequately expose the subject property to the market resulting in a contract of sale.

Addendum: Report Purpose - cont.

Report Instructions

This section shows the instructions that were approved by the customer and provided to the broker prior to completing the report.

*** Please Note: This is a RUSH assignment. Do not accept if you cannot meet the current due date and time. Please reference the set terms and contact Clear Capital at 530.582.5011 if you require any changes. Thanks! ***

Instructions last updated: 7/17/2017

Purpose:

Please determine a fair market price for this property at which it would sell in a typical marketing time for the area.

Customer Specific Requests:

If the property is commercial or mixed use, please stop and contact Clear Capital as soon as possible

Form Help:

There are blue question marks (?) throughout this form. These are designed to offer guidance for that particular section of the form. Please click on them for help.

Comparable Requirements:

1. Please use fair market comps from the same neighborhood, block or subdivision whenever possible.
2. Please only use REO comparables if the market is driven by REOs and they are comparable in characteristics and condition.
3. Please use comps that have closed in the past 3 months to show the current market conditions or comment in the report if this is not possible. In rapidly changing markets, active listing comps should be given equal or greater weight than sold comps in your analysis.

Standard Instructions:

1. Clear Capital Code Of Conduct - Please make sure that you are always abiding by the Clear Capital Code of Conduct when completing valuation reports.
2. If the subject is currently listed, please consider all available information pertaining to the subject's condition. This information should be utilized when developing the assumption of the subject's condition.
3. Use the subject characteristics provided in the report Grid (if preloaded) to evaluate the property. This information is from a full interior appraisal and is assumed to be most accurate. If your inspection reveals obvious inaccuracies, please explain in the narrative of the report.
4. Include sufficient detail to help our mutual customer gain a complete understanding of the subject's neighborhood such as neighborhood desirability, amenities, parks, schools, commercial or industrial influences, REO activity, traffic, board-up-homes, etc.
5. Do not approach occupants or owners.
6. If the subject is a Commercial property, contact Clear Capital immediately at 530-582-5011 for direction on how to proceed with the report.
7. Please do not accept if you or your office has completed a report on this property in the last month, are currently listing this property, or have any vested interest in the subject property.
8. Clear Capital does not allow any log ins from IP addresses from foreign countries. This includes, but is not limited to; data entry services, form completion services, etc. Also, it is against Clear Capital code of conduct to share your password with anyone who is not a W2 employee in your office.

Report Instructions - cont.

9. Clear Capital and our mutual customers greatly appreciate your expertise. If you cannot personally inspect the property, select comparables, and determine a price for the subject, please do not accept this report. Per the standards and guidelines adopted by Clear Capital and other industry leaders, the use of assistants to complete any of the aforementioned tasks is not permitted.

Due to the importance of an independent opinion of price, please do not discuss your price with anyone or be influenced by list price, pending offers, accept comp packets, repair estimates or the listing agent's opinion.

1. One current, original photo of the front of the subject 2. One address verification photo 3. One street scene photo looking down the street 4. MLS listing and sold comp photos required, please comment if no MLS.

Broker Information

Broker Name	Barbara Crawford	Company/Brokerage	Sage Door Realty
License No	2021022141	Address	8801 Everett Ave Kansas City MO 64138
License Expiration	09/30/2022	License State	MO
Phone	8168034908	Email	bcrawfordsage@gmail.com
Broker Distance to Subject	6.40 miles	Date Signed	07/14/2022

By confirming the above contact and real estate license information and submitting the report, the above signed hereby certifies and agrees that: 1) I personally took the pictures, selected comparables, and determined the price conclusion. 2) To the best of my knowledge, the statements of fact contained in this report are true and correct. 3) The reported analyses, opinions, and conclusions are my personal, impartial, and unbiased professional analyses, opinions, and conclusions. 4) I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved. 5) I have no bias with respect to the property that is the subject of this report or to the parties involved with this assignment. 6) My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined price point. 7) I did not base, either partially or completely, my analysis and/or opinion and conclusions in this report on race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law. 8) I maintain errors and omissions insurance, to the extent required by state law, for all liability associated with the preparation of this Report.

Disclaimer

This document is not an appraisal as defined by USPAP (Uniform Standards of Professional Appraisal Practice). It is not to be construed as an appraisal and may not be used as such for any purpose.

Unless otherwise specifically agreed to in writing:

The intended purpose of this report is to assist the Clear Capital account holder in making decisions within the scope of applicable statutory and regulatory requirements and performing required due diligence. This document is provided solely for the use of the Clear Capital account holder and not any other party, is not intended as any guarantee of value and/or condition of the subject property and should not be relied on as such. In the event that this document is found to be defective, incorrect, negligently prepared or unfit for its authorized use, Clear Capital's sole liability shall be to promptly refund the total fee expended by the account holder for this report or to replace it at no charge to the account holder, but in no event shall Clear Capital be responsible to the account holder for any indirect or consequential damages whatsoever. This warranty is in lieu of all other warranties, express or implied, except where otherwise required by law. The account holder shall notify Clear Capital within thirty (30) days of this report's delivery to the account holder if it believes that this document is defective, incorrect, negligently prepared or unfit for its authorized use. Under no circumstances may Clear Capital forms or their contents be published, copied, replicated, or mimicked.