

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	1340 Apple Hollow Drive, Arnold, MO 63010	Order ID	8682099	Property ID	34070788
Inspection Date	04/04/2023	Date of Report	04/04/2023		
Loan Number	51531	APN	09300504001098		
Borrower Name	Catamount Properties 2018 LLC	County	Jefferson		

Tracking IDs					
Order Tracking ID	04.03.23 BPO Citi-CS Update Request	Tracking ID 1	04.03.23 BPO Citi-CS Update Request		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		Condition Comments
Owner	CATAMOUNT PROPERTIES 2018 LLC,	1340 Apple Hollow Dr is a one story, brick and framed, ranch style, sfr. The subject is similar in style and conforms to some other homes in the neighborhood. The subject's view is of similar homes and is in a suburban subdivision. This is a similar view as other homes in the area. I observed no required repairs from the exterior inspection.
R. E. Taxes	\$2,488	
Assessed Value	\$35,100	
Zoning Classification	Residential R07	
Property Type	SFR	
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Average	
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	Please see the attached neighborhood profile for detailed neighborhood information. I've also attached a market report with market trends in the neighborhood. The neighborhood was driven by fair market sales. There is a shortage of active list comps in the current market. The neighborhood is 71% owner occupied, 24% rentals and 5% vacant. The median DOM is 17. The subject is located in a suburban subdivision. The home is more than 1 mile from a main road and commercial/ employment centers.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$220,000 High: \$309,900	
Market for this type of property	Increased 2 % in the past 6 months.	
Normal Marketing Days	<30	

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	1340 Apple Hollow Drive	1777 Woodwind Dr	4114 Brook Ridge Dr	3426 Green Forest Ct
City, State	Arnold, MO	Imperial, MO	Arnold, MO	Arnold, MO
Zip Code	63010	63052	63010	63010
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	1.51 ¹	0.21 ¹	0.98 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$185,000	\$299,900	\$310,000
List Price \$	--	\$185,000	\$299,900	\$300,000
Original List Date		03/30/2023	03/17/2023	12/05/2022
DOM · Cumulative DOM	-- · --	4 · 5	4 · 18	80 · 120
Age (# of years)	29	51	30	23
Condition	Average	Average	Good	Average
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	1 Story ranch	1 Story ranch	1 Story ranch	1.5 Stories conventional
# Units	1	1	1	1
Living Sq. Feet	1,382	1,344	1,312	1,581
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2	3 · 2	3 · 2 · 1
Total Room #	7	7	9	10
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	Yes	Yes	Yes	Yes
Basement (% Fin)	70%	70%	70%	70%
Basement Sq. Ft.	1,382	840	1,312	1,021
Pool/Spa	--	--	--	--
Lot Size	0.19 acres	.30 acres	.16 acres	.29 acres
Other	--	--	--	--

* Listing 2 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.

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

Listing 1 I adjusted the comp for inferior bath count (+7000), inferior age (+6600) The other features were similar to the subject.

Listing 2 I adjusted the comp for inferior bath count (+7000) I made no other adjustments to the comp. The other features were similar to the subject.

Listing 3 I adjusted the comp for superior updated kitchen (-15,000), superior updated flooring (-5000), superior gla (-5970)

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	1340 Apple Hollow Drive	1030 Crabapple Dr	4311 Sunny Brook Ct	1415 Appleton Ct
City, State	Arnold, MO	Arnold, MO	Arnold, MO	Arnold, MO
Zip Code	63010	63010	63010	63010
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.06 ¹	0.28 ¹	0.34 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$265,000	\$279,900	\$284,900
List Price \$	--	\$265,000	\$279,900	\$284,900
Sale Price \$	--	\$293,000	\$293,827	\$300,500
Type of Financing	--	Conventional	Conventional	Cash
Date of Sale	--	04/28/2022	03/14/2023	07/01/2022
DOM · Cumulative DOM	-- · --	5 · 36	4 · 33	35 · 30
Age (# of years)	29	27	31	27
Condition	Average	Average	Average	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	1 Story ranch	1 Story ranch	1 Story ranch	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	1,382	1,408	1,080	1,408
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2	3 · 2	3 · 2
Total Room #	7	8	8	6
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	Yes	Yes	Yes	Yes
Basement (% Fin)	70%	70%	70%	0%
Basement Sq. Ft.	1382	1,408	1,080	1,408
Pool/Spa	--	--	--	--
Lot Size	0.19 acres	.15 acres	.15 acres	.17 acres
Other	--	--	--	--
Net Adjustment	--	+\$7,000	+\$16,060	+\$7,000
Adjusted Price	--	\$300,000	\$309,887	\$307,500

* 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.

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

Sold 1 | I adjusted the comp for inferior bath count (+7000) I made no other adjustments to the comp. The other features were similar to the subject.

Sold 2 | I adjusted the comp for inferior bath count (+7000), inferior gla (+9060) The other features were similar to the subject.

Sold 3 | I adjusted the comp for inferior partially finished lower level (+15,000), superior updated kitchen (-15,000), inferior bath count (+7000)

Subject Sales & Listing History

Current Listing Status	Not Currently Listed	Listing History Comments					
Listing Agency/Firm		No recent sales history.					
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

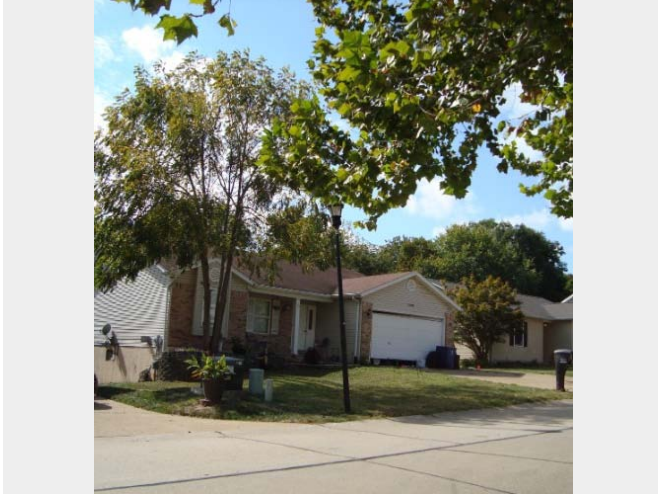
Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$310,000	\$310,000
Sales Price	\$300,000	\$300,000
30 Day Price	\$295,000	--
Comments Regarding Pricing Strategy		
<p>I used the attached tax records for the subject's characteristics. In order to find similar comps I searched the MLS and tax records. I started with a .5 mile radius in the same zip code. I used a gla range of 1106-1658 sq. ft. (20%) I used an age range of 19-39 years (10 year age difference) I looked at all one story homes that have sold in the last 6 months. The search produced 1 sale at 220,000. It was a distressed home and was not considered. I had to look back 12 months t have sales in the same subdivision. I relaxed the style to have at least one recent sale. **Proximity and condition were a high priority in comp selection** I used the same search to look for similar active listings. I found 1 listings in a .5 mile radius at 299,900. It was in the same subdivision and used on this form. I had to expand the radius to have additional listings that were similar in age and in typical condition. Value is based on the subject being in "typical" neighborhood condition. The condition of most homes in the area was well maintained and up to date. I avoided using any comps with recent updates/ renovations. I adjusted any comps with recent updates. Homes of the age were expected to be well maintained.</p>		

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.

Subject Photos



Front



Address Verification



Street

Listing Photos

L1 1777 Woodwind Dr
Imperial, MO 63052



Front

L2 4114 Brook Ridge Dr
Arnold, MO 63010



Front

L3 3426 Green Forest Ct
Arnold, MO 63010



Front

Sales Photos

S1 1030 Crabapple Dr
Arnold, MO 63010



Front

S2 4311 Sunny Brook Ct
Arnold, MO 63010



Front

S3 1415 Appleton Ct
Arnold, MO 63010



Front

ClearMaps Addendum

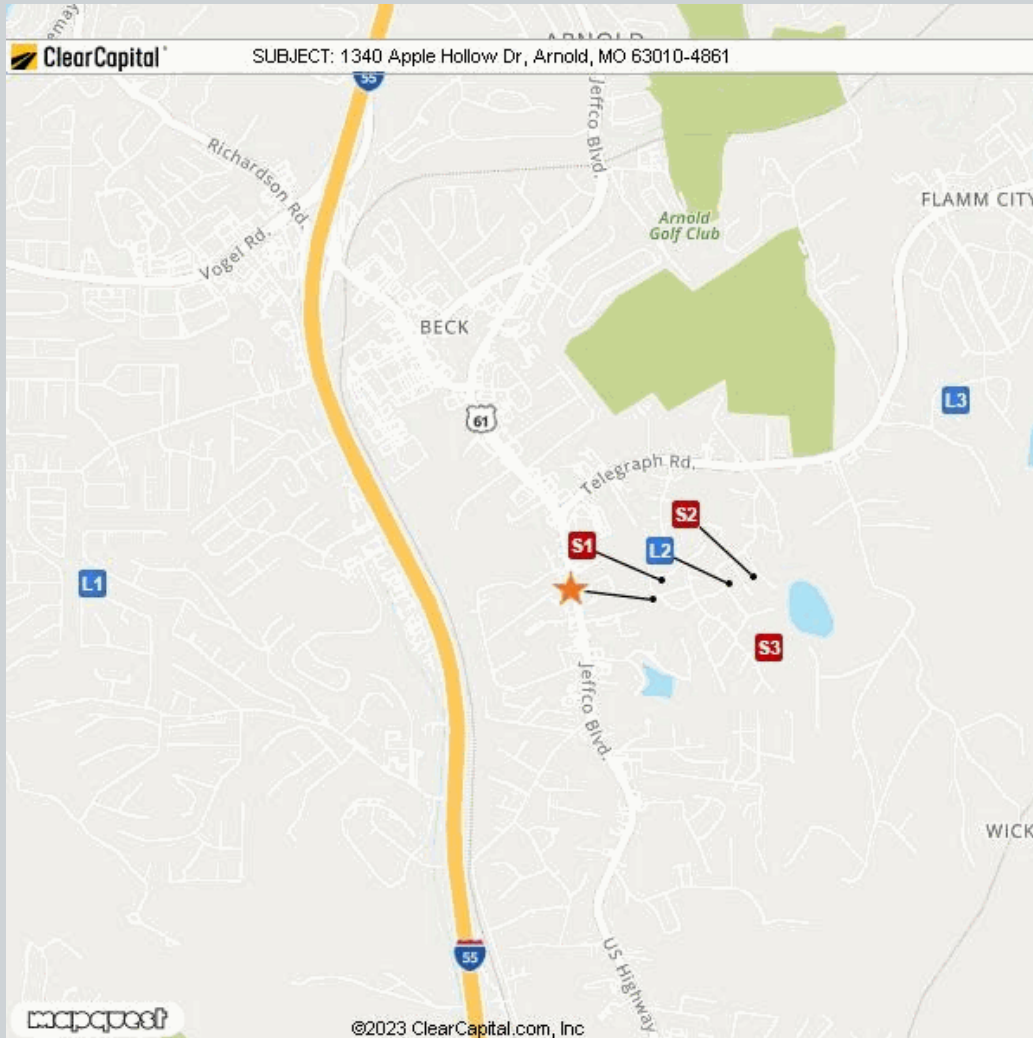
Address ★ 1340 Apple Hollow Drive, Arnold, MO 63010

Loan Number 51531

Suggested List \$310,000

Suggested Repaired \$310,000

Sale \$300,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	1340 Apple Hollow Drive, Arnold, MO 63010	--	Parcel Match
L1 Listing 1	1777 Woodwind Dr, Imperial, MO 63052	1.51 Miles ¹	Parcel Match
L2 Listing 2	4114 Brook Ridge Dr, Arnold, MO 63010	0.21 Miles ¹	Parcel Match
L3 Listing 3	3426 Green Forest Ct, Arnold, MO 63010	0.98 Miles ¹	Parcel Match
S1 Sold 1	1030 Crabapple Dr, Arnold, MO 63010	0.06 Miles ¹	Parcel Match
S2 Sold 2	4311 Sunny Brook Ct, Arnold, MO 63010	0.28 Miles ¹	Parcel Match
S3 Sold 3	1415 Appleton Ct, Arnold, MO 63010	0.34 Miles ¹	Parcel Match

¹ The Comparable "Distance from Subject" value has been calculated by the Clear Capital system.

² The Comparable "Distance from Subject" value has been provided by the Real Estate Professional.

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	Phillip Jones	Company/Brokerage	Wood Realty
License No	2002027650	Address	4110 Concordia ave Saint Louis MO 63116
License Expiration	09/30/2024	License State	MO
Phone	3144841653	Email	philjones7989@gmail.com
Broker Distance to Subject	13.13 miles	Date Signed	04/04/2023

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.