KANSAS CITY, KS 66111

53454 Loan Number **\$210,000**• As-Is Value

by ClearCapital

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 Inspection Date Loan Number Borrower Name | 6734 Montana Court, Kansas City, KS 66111 05/04/2023 53454 Catamount Properties 2018 LLC | Order ID Date of Report APN County | 8723839 05/04/2023 018706 Wyandotte | Property ID | 34156255 |
|--|---|---|--|-------------|----------|
| Tracking IDs | | | | | |
| Order Tracking ID | 05.03.23 BPO Request | Tracking ID 1 | 05.03.23 BPO Re | equest | |
| Tracking ID 2 | | Tracking ID 3 | | | |

| General Conditions | | |
|--------------------------------|-------------------------------|---|
| Owner | Catamount Properties 2018 LLC | Condition Comments |
| R. E. Taxes | \$2,869 | Based on an observation the subject property appears to be in |
| Assessed Value | \$17,204 | average condition and conforming to the neighborhood. |
| Zoning Classification | Residential | |
| 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 | | | | | |
|-----------------------------------|--|---|--|--|--|
| Location Type | Suburban | Neighborhood Comments | | | |
| Local Economy | Stable | The subject is located in an established neighborhood that | | | |
| Sales Prices in this Neighborhood | Low: \$150,000 High: \$250,000 | consists of mostly of homes displaying general similarity in design, appeal and utility, with variations in size. | | | |
| Market for this type of property | Remained Stable for the past 6 months. | | | | |
| Normal Marketing Days | <90 | | | | |

Client(s): Wedgewood Inc

Property ID: 34156255

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| | Subject | Listing 1 | Listing 2 | Listing 3 * |
|------------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| Street Address | 6734 Montana Court | 1021 S 57th Terrace | 534 S 72nd Street | 1004 S 57th Terrace |
| City, State | Kansas City, KS | Kansas City, KS | Kansas City, KS | Kansas City, KS |
| Zip Code | 66111 | 66106 | 66111 | 66106 |
| Datasource | Tax Records | MLS | MLS | MLS |
| Miles to Subj. | | 1.59 ¹ | 0.64 1 | 1.55 ¹ |
| Property Type | SFR | SFR | SFR | SFR |
| Original List Price \$ | \$ | \$199,000 | \$220,000 | \$220,000 |
| List Price \$ | | \$199,000 | \$217,000 | \$220,000 |
| Original List Date | | 04/13/2023 | 04/21/2023 | 04/02/2023 |
| DOM · Cumulative DOM | | 5 · 21 | 8 · 13 | 8 · 32 |
| Age (# of years) | 63 | 76 | 61 | 78 |
| Condition | Average | Average | Average | 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 Traditional | 1 Story Traditional | 1 Story Traditional | 1 Story Traditional |
| # Units | 1 | 1 | 1 | 1 |
| Living Sq. Feet | 1,336 | 996 | 1,186 | 1,228 |
| Bdrm · Bths · ½ Bths | 3 · 1 · 1 | 2 · 1 | 3 · 2 · 1 | 3 · 2 |
| Total Room # | 6 | 5 | 7 | 7 |
| Garage (Style/Stalls) | Attached 2 Car(s) | Attached 1 Car | Attached 1 Car | Attached 1 Car |
| Basement (Yes/No) | Yes | Yes | Yes | No |
| Basement (% Fin) | 50% | 0% | 50% | 0% |
| Basement Sq. Ft. | 1,196 | 500 | 480 | |
| Pool/Spa | | | | |
| Lot Size | 0.34 acres | 0.22 acres | 0.18 acres | 0.21 acres |
| Other | None | None | None | None |

^{*} Listing 3 is the most comparable listing to the subject.

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

Listing 1 Inferior in GLA to the subject.

Listing 2 Similar in bed count to the subject.

Listing 3 Similar in GLA 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.

53454 Loan Number **\$210,000**• As-Is Value

by ClearCapital

| | Subject | Sold 1 | Sold 2 * | Sold 3 |
|------------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| Street Address | 6734 Montana Court | 7 N 73rd Terrace | 747 S 72 Street | 346 N 72nd Street |
| City, State | Kansas City, KS | Kansas City, KS | Kansas City, KS | Kansas City, KS |
| Zip Code | 66111 | 66111 | 66111 | 66112 |
| Datasource | Tax Records | MLS | MLS | MLS |
| Miles to Subj. | | 0.89 1 | 0.77 1 | 1.09 1 |
| Property Type | SFR | SFR | SFR | SFR |
| Original List Price \$ | | \$185,500 | \$224,950 | \$210,000 |
| List Price \$ | | \$185,500 | \$224,950 | \$210,000 |
| Sale Price \$ | | \$185,500 | \$215,000 | \$216,552 |
| Type of Financing | | Conventional | Va | Fha |
| Date of Sale | | 12/06/2022 | 01/31/2023 | 02/09/2023 |
| DOM · Cumulative DOM | • | 6 · 36 | 12 · 44 | 16 · 48 |
| Age (# of years) | 63 | 61 | 76 | 39 |
| Condition | Average | Average | Average | 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 Traditional | 1 Story Traditional | 1 Story Traditional | 1 Story Traditional |
| # Units | 1 | 1 | 1 | 1 |
| Living Sq. Feet | 1,336 | 1,030 | 1,481 | 996 |
| Bdrm · Bths · ½ Bths | 3 · 1 · 1 | 3 · 1 · 1 | 3 · 2 | 3 · 2 |
| Total Room # | 6 | 6 | 7 | 7 |
| Garage (Style/Stalls) | Attached 2 Car(s) | Attached 2 Car(s) | Detached 2 Car(s) | Attached 1 Car |
| Basement (Yes/No) | Yes | Yes | Yes | Yes |
| Basement (% Fin) | 50% | 0% | 50% | 50% |
| Basement Sq. Ft. | 1196 | 600 | 260 | 624 |
| Pool/Spa | | | | |
| Lot Size | 0.34 acres | 0.49 acres | 0.3 acres | 0.44 acres |
| Other | None | None | None | None |
| Net Adjustment | | +\$7,350 | -\$2,795 | +\$9,800 |
| Adjusted Price | | \$192,850 | \$212,205 | \$226,352 |

^{*} Sold 2 is the most comparable sale to the subject.

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

- Sold 1 Similar in bed count to the subject. Adjustment as follows: GLA:\$7650 LOT:\$-300
- Sold 2 Similar in GLA to the subject. Adjustment as follows: GLA:\$-3625 Year Built:\$3250 LOT:\$80 BATH COUNT:\$-5000 HALF BATH:\$2500
- Sold 3 Similar in bed count to the subject. Adjustment as follows: GLA:\$8500 Year Built:\$-6000 LOT:\$-200 BATH COUNT:\$-5000 HALF BATH:\$2500 GARAGE:\$10000

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.

KANSAS CITY, KS 66111

53454 Loan Number **\$210,000**• As-Is Value

by ClearCapital

| Subject Sale | es & Listing His | tory | | | | | |
|---|------------------------|--------------------|--------------------------|--------|-------------|--------------|--------|
| Current Listing Status Not Currently Listed | | _isted | Listing History Comments | | | | |
| Listing Agency/Firm | | | None | | | | |
| Listing Agent Na | me | | | | | | |
| Listing Agent Pho | one | | | | | | |
| # of Removed Lis Months | stings in Previous 12 | 0 | | | | | |
| # of Sales in Pre Months | vious 12 | 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 | \$220,000 | \$220,000 | | | |
| Sales Price | \$210,000 | \$210,000 | | | |
| 30 Day Price | \$205,000 | | | | |
| Commente Degarding Drieing St | Comments Departing Driving Strategy | | | | |

Comments Regarding Pricing Strategy

Subject's final value represents a value with normal marketing times and based on the most similar and proximate comps in this report. All comparables have been given equal weight in determining an opinion of value for the subject property. Due to limited available market data for similar properties in the subject's immediate neighborhood, it was necessary to utilize comps with a variance in GLA, Year built, Lot size, Bed bath count, Sold date and proximity. Most of the Weight in this BPO was given to Sold Comp 2 because it was most similar in GLA to the subject. Note: this valuation is NOT intended to be an Appraisal and should not be used as one, it was completed by a Licensed Real Estate Broker. This is for valuation purposes only

Client(s): Wedgewood Inc

Property ID: 34156255

by ClearCapital

6734 MONTANA COURT

KANSAS CITY, KS 66111

53454 Loan Number **\$210,000**• As-Is Value

Clear Capital Quality Assurance Comments Addendum

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

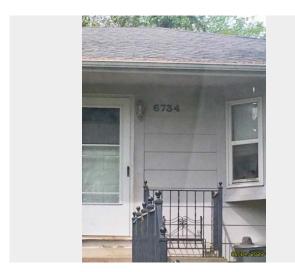
Client(s): Wedgewood Inc Property ID: 34156255 Effective: 05/04/2023 Page: 5 of 14

Subject Photos

by ClearCapital



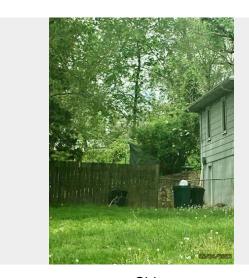
Front



Address Verification



Side



Side



Street



Street

DRIVE-BY BPO

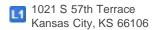
Subject Photos





Street Other

Listing Photos



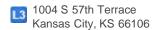


Front





Front



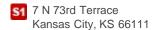


Front

53454

by ClearCapital

Sales Photos





Front

\$2 747 S 72 Street Kansas City, KS 66111



Front

346 N 72nd Street Kansas City, KS 66112



Front

by ClearCapital

S1

S2

S3

Sold 1

Sold 2

Sold 3

KANSAS CITY, KS 66111

53454

\$210,000

ClearMaps Addendum ☆ 6734 Montana Court, Kansas City, KS 66111 **Address** Loan Number 53454 Suggested List \$220,000 Suggested Repaired \$220,000 Sale \$210,000 Clear Capital SUBJECT: 6734 Montana Ct, Kansas City, KS 66111 Kansas Tpke Kansas Tpke Turner Diagonal **S1** (32) Turner Diagonal L2 Kansas Ave. mapapaga? @2023 ClearCapital.com, Inc. Address Miles to Subject **Mapping Accuracy** Comparable Subject 6734 Montana Court, Kansas City, KS 66111 Parcel Match Listing 1 1021 S 57th Terrace, Kansas City, KS 66106 1.59 Miles ¹ Parcel Match Listing 2 534 S 72nd Street, Kansas City, KS 66111 0.64 Miles 1 Parcel Match Listing 3 1004 S 57th Terrace, Kansas City, KS 66106 1.55 Miles ¹ Parcel Match

7 N 73rd Terrace, Kansas City, KS 66111

346 N 72nd Street, Kansas City, KS 66112

747 S 72 Street, Kansas City, KS 66111

0.89 Miles 1

0.77 Miles 1

1.09 Miles 1

Parcel Match

Parcel Match

Parcel Match

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

KANSAS CITY, KS 66111

53454 Loan Number **\$210,000**• As-Is Value

Addendum: Report Purpose

by ClearCapital

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.

Client(s): Wedgewood Inc

Property ID: 34156255

Effective: 05/04/2023 Page: 11 of 14

KANSAS CITY, KS 66111

53454

\$210,000 As-Is Value

Loan Number

Addendum: Report Purpose - cont.

Report Instructions

by ClearCapital

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.

Client(s): Wedgewood Inc

Property ID: 34156255

Page: 12 of 14

KANSAS CITY, KS 66111

53454

\$210,000• As-Is Value

Loan Number

Report Instructions - cont.

by ClearCapital

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.

Client(s): Wedgewood Inc Property ID: 34156255 Effective: 05/04/2023 Page: 13 of 14

KANSAS CITY, KS 66111

53454 Loan Number **\$210,000**As-Is Value

by ClearCapital

Broker Information

Broker Name Trice Massey-KS Company/Brokerage Greater Kansas City Realty

License NoBR00049943
Address
7820 Conser Place Overland Park

License Expiration

O1/01/2024

License State

KS 66204

KS 66204

Phone 9132329252 Email gkcrbpo@gmail.com

Broker Distance to Subject 7.99 miles **Date Signed** 05/04/2023

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.

Client(s): Wedgewood Inc Property ID: 34156255 Effective: 05/04/2023 Page: 14 of 14