

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	1112 Creekside Court, Raymore, MO 64083	Order ID	9385249	Property ID	35498761
Inspection Date	06/05/2024	Date of Report	06/05/2024		
Loan Number	56004	APN	2323928		
Borrower Name	Catamount Properties 2018 LLC	County	Cass		

Tracking IDs

Order Tracking ID	Citi_Atlas_Aged_bpo	Tracking ID 1	Citi_Atlas_Aged_bpo
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	Catamount Properties 2018 LLC	Condition Comments Subject is in average condition conforming to neighborhood with no adverse easements, economic/functional obsolescence, or repairs visible. Paint, roof, and landscaping also appear in average condition.
R. E. Taxes	\$3,507	
Assessed Value	\$43,150	
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 The subject is located in a suburban location that has access to parks, shops and major highways. Market conditions are stable and supply and demand are balanced. REO and short sale activity remains low in the area. Average marketing time of correctly priced properties is under 90 days.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$290,000 High: \$430,000	
Market for this type of property	Remained Stable for the past 6 months.	
Normal Marketing Days	<90	

Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	1112 Creekside Court	2010 Prairie Grass Drive	810 Cedar Ridge Drive	1105 Yokley Drive
City, State	Raymore, MO	Raymore, MO	Raymore, MO	Raymore, MO
Zip Code	64083	64083	64083	64083
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.99 ¹	0.30 ¹	0.10 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$365,000	\$384,000	\$374,900
List Price \$	--	\$365,000	\$384,000	\$374,900
Original List Date		04/23/2024	02/09/2024	05/18/2024
DOM · Cumulative DOM	-- · --	28 · 43	4 · 117	17 · 18
Age (# of years)	18	19	5	23
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	1.5 Stories Split Entry	1 Story Ranch	2 Stories Split Entry	2 Stories Split Entry
# Units	1	1	1	1
Living Sq. Feet	1,728	1,850	1,485	1,638
Bdrm · Bths · ½ Bths	4 · 3	3 · 3	4 · 3	4 · 3
Total Room #	9	8	9	9
Garage (Style/Stalls)	Attached 3 Car(s)	Attached 2 Car(s)	Attached 3 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	Yes	Yes	Yes	Yes
Basement (% Fin)	50%	50%	50%	50%
Basement Sq. Ft.	718	925	429	500
Pool/Spa	--	--	--	--
Lot Size	0.22 acres	0.22 acres	0.21 acres	0.19 acres
Other	Porch	Fireplace, Deck	Fireplace	Fireplace, Deck

* 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** Similar in bedroom and bathroom count. Superior in GLA. Similar in lot size. Inferior age. This charming country Ranch sits on a corner lot with 3 bedrooms and 3 full bathrooms. This home in the subdivision of Meadowood of the Good Ranch is minutes away from shopping areas and grocery stores in the Raymore/Belton area. Brand new carpet with top of the line padding was installed before home was placed on the market! Garage is on main floor right off Kitchen for easy transfer of groceries. Refrigerator is staying with property! In the master suit is a master closet the length of the room with built in shelving! The large unfinished basement is ideal for creating your perfect space!
- Listing 2** Superior in bedroom count. Similar in bathroom count. Inferior in lot size, GLA. Superior in age. Beautiful, nearly New home with lovely, updated finishes, vaulted ceilings with wood beams, walk in pantry and renovated finished basement that doubles as a 2nd Primary bedroom. Come check out out what this home has to offer.
- Listing 3** Inferior in lot size and GLA. Superior in bedroom count. Similar in bathroom count. Inferior in age. Welcome to this beautifully updated California split-level home, nestled in a highly sought-after neighborhood. This four bedroom, three bathroom gem offers a perfect blend of modern and timeless charm. The open-concept living area features a spacious living room with a fireplace flowing into an updated kitchen complete with newer appliances and granite countertops. The master suite, located on the upper level, provides a serene retreat with a luxurious en-suite and ample closet space. Three additional bedrooms offer plenty of room for family, guests, or a home office. The finished basement provides additional space and a bar for entertaining. Additionally features new thermal windows & nice fenced backyard. Situated in a great neighborhood, this home is just minutes away from top-rated schools, shopping, dining, and recreational amenities. Don't miss the opportunity to make this stunning house your new home!

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	1112 Creekside Court	717 S Sunset Lane	135 N Highland Drive	1210 Mission Drive,
City, State	Raymore, MO	Raymore, MO	Raymore, MO	Raymore, MO
Zip Code	64083	64083	64083	64083
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.51 ¹	0.83 ¹	0.93 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$347,500	\$360,000	\$369,000
List Price \$	--	\$347,500	\$360,000	\$369,000
Sale Price \$	--	\$353,500	\$365,000	\$369,000
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	04/17/2024	04/19/2024	02/21/2024
DOM · Cumulative DOM	-- · --	2 · 41	23 · 28	184 · 184
Age (# of years)	18	21	29	7
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	1.5 Stories Split Entry	2 Stories Split Entry	3 Stories Tri Level	2 Stories Split Entry
# Units	1	1	1	1
Living Sq. Feet	1,728	1,427	1,723	1,592
Bdrm · Bths · ½ Bths	4 · 3	4 · 3	5 · 3	3 · 2 · 1
Total Room #	9	9	10	8
Garage (Style/Stalls)	Attached 3 Car(s)	Attached 3 Car(s)	Attached 2 Car(s)	Attached 3 Car(s)
Basement (Yes/No)	Yes	Yes	Yes	Yes
Basement (% Fin)	50%	0%	50%	50%
Basement Sq. Ft.	718	708	1,371	519
Pool/Spa	--	--	--	--
Lot Size	0.22 acres	0.34 acres	0.21 acres	0.28 acres
Other	Porch	Deck, Porch, Fireplace, Fence	Fence, Fireplace, Deck, Patio Fence, Fireplace, Deck	
Net Adjustment	--	+\$2,720	+\$250	+\$3,320
Adjusted Price	--	\$356,220	\$365,250	\$372,320

* Sold 2 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** -3000/Bed, 6020/gla, -600/lot, 300/age Superior in bedroom count and lot size. Similar in bathroom count. Inferior in GLA. Inferior in age. Incredibly well maintained 4-bedroom 3-car garage home on large corner lot in Ray-Pec school district! Open kitchen, dining & living room areas. Large kitchen with tons of cabinet space, industrial style sink & butcher block island. 2 year old stainless steel dishwasher plus the fridge stays! Beautiful wood floors in the kitchen, dining area & upstairs bedrooms. New sliding door with built-in blinds. Plenty of natural light! Newly updated master bath has double vanity, plenty of storage space, tile shower & jetted tub. Upgraded designer light fixtures on the main level & in entry. Gas fireplace in living room. Main level laundry. Finished walkout lower level has family/rec room, fourth bedroom & full bath. Large privacy-fenced back yard has storage shed & two east-facing decks providing comfy afternoon shade! Extremely well maintained lawn, landscaping & plantings including raised garden beds. Garage has pellet stove heat plus built-in shelving. Roof is only 4 years old!
- Sold 2** -6000/Bed, 100/gla, 50/lot, 1100/age,5000/garage. Similar in bathroom count. Superior in bedroom count. Inferior in GLA and lot size. Inferior in age. Tons of space in this one of a kind custom home. Very classy style. New Roof, New Master Bath rm, All Hardwood Floors are Refinished, New Carpet, New Insulation in walls, Fresh Paint everywhere, New garage doors & Much More. 4 levels with 3 living areas or 2 with a nice office. The finished lower levels both have walk-outs. Big open kitchen, dining room & great room. Plenty of counter space in this kitchen! Vaulted with tall ceilings & windows with a lot of natural light. Bedrooms are spaced out on 3 different levels for more privacy. The lowest level 2 bedrooms have an office or 3rd living area between them and a walk-out. The floor above has a family room with walk-out, fireplace, the 3rd bath and 3rd bedroom. The master bedroom, second bedroom & second bath are on top level. Beautiful master suite with hardwood floors & walk-in closet, New Master bath has jetted tub, a shower & double sinks. Fireplaces in the great room and family rooms. Lots of hardwood floors & all refinished. A deck and 2 patios in fenced backyard. Silver Lake HOA. Great fishing & short walk to the Neighborhood pool.
- Sold 3** 2000/bath, 2720/gla, -300/lot, -1100/age Inferior in GLA and bathroom count. Similar in bedroom count. Superior in lot size. Superior in age. Amazing open floor plan with everything you could ask for! This 3 bedroom, 2.5 bathroom home comes with a fully finished basement, 3 car garage, in-ground sprinkler system and plenty of room to entertaining. Backyard has a privacy fence and the perfect deck for having guest over or enjoying your morning coffee. Walk-in Laundry room is right off the master bedroom for easy access. Huge master suite with large walk-in closet, dual vanity, and walk in shower. Kitchen boasts a walk-in pantry, granite counters, stainless steel appliances, large center island and custom cabinetry. Watch your favorite shows in the living room with vaulted ceilings while staying warm by the fireplace. Don't miss out on an amazing opportunity to call this your new home!

Subject Sales & Listing History

Current Listing Status	Currently Listed	Listing History Comments					
Listing Agency/Firm	RE/MAX Premier Realty	Listing on 5/23/2024 for \$360,000. Active status.					
Listing Agent Name	Jeff Hill						
Listing Agent Phone	816-716-7712						
# 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
05/23/2024	\$360,000	--	--	--	--	--	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$365,000	\$365,000
Sales Price	\$358,000	\$358,000
30 Day Price	\$352,000	--
Comments Regarding Pricing Strategy		
<p>List 3 Comp were weighted the most and similar in bathroom and close proximity . Sold comparable 2 was weighted the heaviest due to bathroom and GLA. The subject should be sold in as-is condition. The market conditions are currently stable. Comps in different styled to the subject were used due to lack of recent similar inventory with comparable GLA & Lot dimension. Proximity to the highway, commercial and school could not affect subject's marketability and both sides of the highway, commercial and school are similar market areas. The sales comparison approach was used. This approach uses the values indicated by recent sales and listings of comparable properties in the marketplace as guidelines for determining a fair market value of the subject property. Comps used were most proximate available and located in the same market area as the subject. The comps chosen ultimately reflect the current market area value trends and are considered most similar overall.</p>		

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.

Subject Photos



Front



Address Verification



Side



Side



Street



Street

Subject Photos



Other



Other

Listing Photos

L1 2010 Prairie Grass Drive
Raymore, MO 64083



Front

L2 810 Cedar Ridge Drive
Raymore, MO 64083



Front

L3 1105 Yokley Drive
Raymore, MO 64083



Front

Sales Photos

S1 717 S Sunset Lane
Raymore, MO 64083



Front

S2 135 N Highland Drive
Raymore, MO 64083



Front

S3 1210 Mission Drive,
Raymore, MO 64083



Front

ClearMaps Addendum

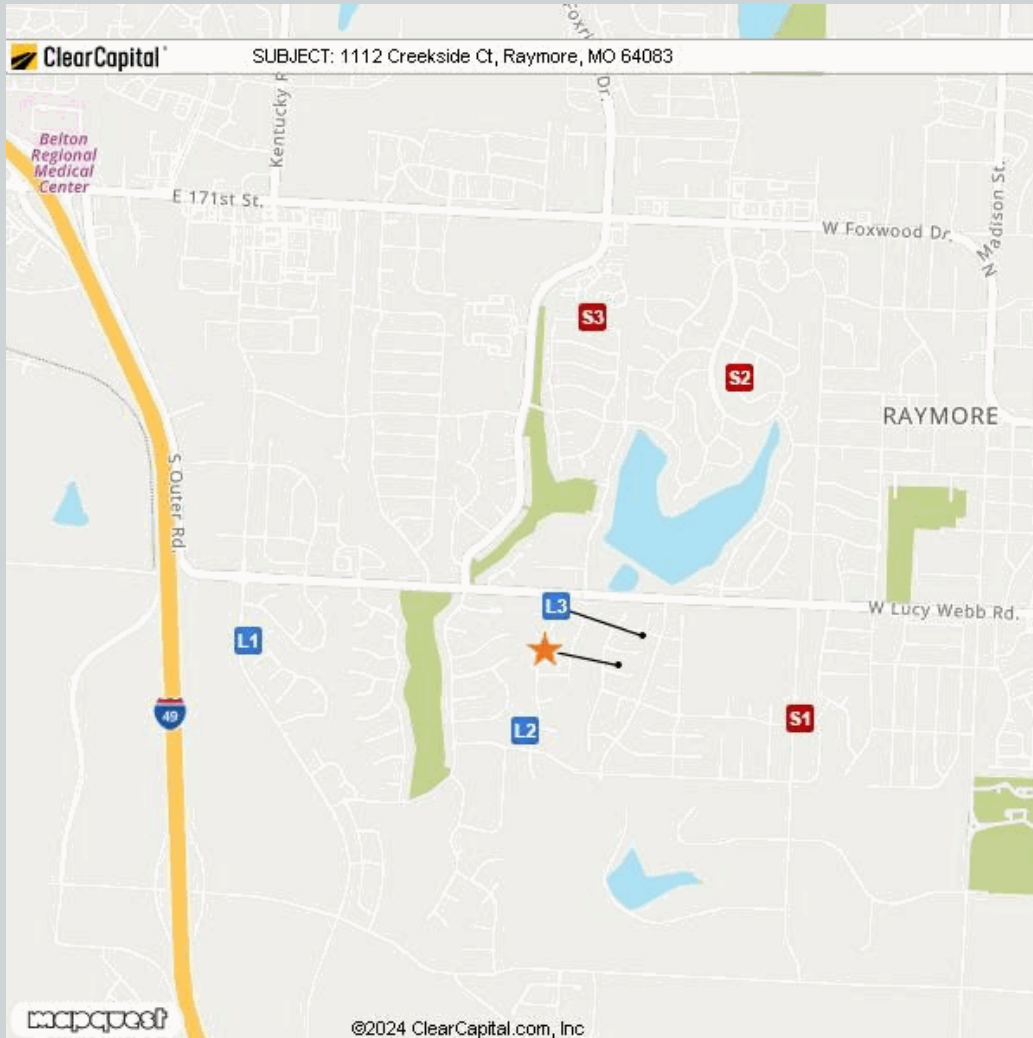
Address ★ 1112 Creekside Court, Raymore, MO 64083

Loan Number 56004

Suggested List \$365,000

Suggested Repaired \$365,000

Sale \$358,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	1112 Creekside Court, Raymore, MO 64083	--	Parcel Match
L1 Listing 1	2010 Prairie Grass Drive, Raymore, MO 64083	0.99 Miles ¹	Parcel Match
L2 Listing 2	810 Cedar Ridge Drive, Raymore, MO 64083	0.30 Miles ¹	Parcel Match
L3 Listing 3	1105 Yokley Drive, Raymore, MO 64083	0.10 Miles ¹	Parcel Match
S1 Sold 1	717 S Sunset Lane, Raymore, MO 64083	0.51 Miles ¹	Parcel Match
S2 Sold 2	135 N Highland Drive, Raymore, MO 64083	0.83 Miles ¹	Parcel Match
S3 Sold 3	1210 Mission Drive,, Raymore, MO 64083	0.93 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.

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.
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.

Report Instructions - cont.

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	Jothan Daniel Schiller	Company/Brokerage	Platinum Realty LLC
License No	2005019983	Address	450 MO-291 #454 Lees Summit MO 64063
License Expiration	09/30/2024	License State	MO
Phone	8163044546	Email	jdschillerllc@gmail.com
Broker Distance to Subject	10.65 miles	Date Signed	06/05/2024

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.