DRIVE-BY BPO

5517 NW FOXHILL ROAD

KANSAS CITY, MO 64152

57417 Loan Number

\$425,000• 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	5517 Nw Foxhill Road, Kansas City, MO 64152 05/17/2024 57417 Catamount Properties 2018 LLC	Order ID Date of Report APN County	9341235 05/21/2024 20-70-35-20 Platte	Property ID 0-001-023-000	35404016
Tracking IDs					
Order Tracking ID	5.15_BPO	Tracking ID 1	5.15_BPO		
Tracking ID 2		Tracking ID 3			

General Conditions		
Owner	Boullear Emily	Condition Comments
R. E. Taxes	\$5,143	No repairs were noted during driveby inspection.
Assessed Value	\$226,926	
Zoning Classification	residential	
Property Type	SFR	
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost		
Estimated Interior Repair Cost		
Total Estimated Repair		
НОА	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data				
Location Type	Suburban	Neighborhood Comments		
Local Economy	Stable	Near schools and community services. Near highway access		
Sales Prices in this Neighborhood	Low: \$390,000 High: \$789,000	and transportation options to get to anywhere in the city.		
Market for this type of property Remained Stable for the past 6 months.				
Normal Marketing Days	<30			

Client(s): Wedgewood Inc

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	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	5517 Nw Foxhill Road	8420 Nodaway Drive,	6109 N Pine Ridge Road	6207 Heathery Way
City, State	Kansas City, MO	Parkville, MO	Parkville, MO	Kansas City, MO
Zip Code	64152	64152	64152	64152
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		1.56 1	1.08 1	0.84 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$424,900	\$400,000	\$640,000
List Price \$		\$424,900	\$400,000	\$640,000
Original List Date		05/14/2024	04/19/2024	03/26/2024
DOM · Cumulative DOM	·	7 · 7	12 · 32	51 · 56
Age (# of years)	45	51	40	20
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 1.5 story	2 Stories 2story	2 Stories 2 story	2 Stories 2 story
# Units	1	1	1	1
Living Sq. Feet	2,231	2,384	1,818	3,684
Bdrm · Bths · ½ Bths	5 · 3 · 1	5 · 2 · 1	3 · 3 · 1	5 · 4 · 1
Total Room #	8	8	8	8
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)	90%	90%	90%	90%
Basement Sq. Ft.	1,671	1,072	915	1,358
Pool/Spa				
Lot Size	.59 acres	.4 acres	.3 acres	.39 acres

^{*} Listing 1 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.

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Current Listings - Cont.

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

- Listing 1 . Grand curb appeal with the large covered front porch and nice sized lot. Walk into the home with the Tarazo flooring upon entry. All new flooring throughout and refinished hardwoods upstairs. On the main level is the living room and family room with fireplace and wet bar. Main level laundry. Eat-in kitchen as well as formal dining. The kitchen has been updated with painted cabinetry, Quartz countertops, Tiled backsplash, SS appliances, and hardware. Don't forget about the oversized Pantry! All 5 bedrooms are on the upper level. A grand master suite boasting 3 closets and fully updated bath. The hall bath has also been fully updated. Great layout and nice sized bedrooms. The lower level has a walk-out basement, fully finished with a second fireplace. Enjoy the oversized 2 car garage, the large rear deck a
- Listing 2 Walk into a formal dining room with a beautiful chandelier. The kitchen features a breakfast bar, stainless steel appliances, and granite countertops! There is so much storage and counter space in this kitchen! There is a half bath off the kitchen then a vaulted loving room with a wood stove and huge arched window that lets in natural light. This has access to the backyard where the inground pool and deck are, this is the perfect hangout spot or just a place to relax. Upstairs is three bedrooms, the primary with a tray ceiling and a primary bathroom with a double vanity and walk in closet. The finished basement has plush carpet and a full bathroom. Just minutes from restaurants and shopping and has easy highway access
- Listing 3 The top level features a large owner's suite with wood floors, complete with a beautifully renovated bathroom boasting dual sinks, a luxurious jetted tub, and a separate shower. Dual closets provide ample storage space for all your wardrobe needs. Entertain in style in the finished basement, equipped with a full wet bar, perfect for hosting gatherings and creating lasting memories with friends and family. The walkout basement ensures easy access to the lush backyard and floods the space with plenty of natural light. With a total of 5 bedrooms, 4 full baths, and 1 half bath, this home offers plenty of space for everyone to enjoy their own private sanctuary. The living room is adorned with a cozy fireplace, ideal for cozying up on chilly evenings or relaxing with a good book. Experience the beauty of outdoor living on the back deck. The formal sitting room and dining area add an elegant touch to the home, perfect for hosting formal gatherings or intimate dinners. The open kitchen and living space create a seamless flow, making it easy to engage with guests while preparing meals. The kitchen is equipped with modern appliances, ample cabinet space, and a center island with granite counters, making it a chef's delight. Additional highlights include a 3-car tandem garage, providing plenty of room for parking and storage.

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	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	5517 Nw Foxhill Road	11113 Nw 55th Street	5735 Nw Heritage Hill Road,	7816 Nw Twilight Place
City, State	Kansas City, MO	Kansas City, MO	Kansas City, MO	Parkville, MO
Zip Code	64152	64152	64152	64152
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		1.13 ¹	1.26 1	1.87 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$425,000	\$460,000	\$510,610
ist Price \$		\$425,000	\$460,000	\$510,610
Sale Price \$		\$415,000	\$450,000	\$500,000
Type of Financing		Conv	Conv	Conv
Date of Sale		03/25/2024	04/10/2024	03/07/2024
DOM · Cumulative DOM		57 · 136	45 · 93	48 · 48
Age (# of years)	45	25	20	30
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 1.5 story	2 Stories 2 story	1.5 Stories 1.5 story	2 Stories 2story
# Units	1	1	1	1
Living Sq. Feet	2,231	1,952	1,806	2,493
Bdrm · Bths · ½ Bths	5 · 3 · 1	5 · 3 · 1	4 · 3	5 · 4 · 1
Total Room #	8	8	8	8
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 3 Car(s)	Attached 3 Car(s)
Basement (Yes/No)	Yes	Yes	Yes	Yes
Basement (% Fin)	90%	90%	0%	90%
Basement Sq. Ft.	1671	900	1,540	600
Pool/Spa				
Lot Size	.59 acres	.5 acres	.4 acres	.45 acres
Other				
Net Adjustment		\$0	\$0	\$0
Adjusted Price		\$415,000	\$450,000	\$500,000

^{*} 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.

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Recent Sales - Cont.

by ClearCapital

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

- Sold 1 located right outside of downtown Parkville. The owners have recently replaced the carpets and have completely refreshed the exterior of the home with new paint and landscaping. You have the advantage of main floor living with views amongst the trees. The eat-in kitchen has new quartz countertops and opens up to the living room with soaring ceilings and a large deck that overlooks the river valley. The views continue into the large primary ensuite with large jacuzzi tub. Also located on the main floor a half bath for guest, and a formal dining room that could also double as a home office. Three bedroom's are located upstairs and an additional downstairs with a full ensuite. Come check out this beautiful home, nestled amongst the trees. Located just minutes away from downtown Parkville restaurants, shopping and English Landing Park.
- Sold 2 4 beds, 3 baths, and TONS of extras it will not disappoint! Convenient great room with floor-to-ceiling windows, gorgeous stone fireplace and vaulted ceilings offers spectacular views of the outdoors. Handy laundry room, right off the garage, opens to the spacious kitchen with custom cabinets and tons of storage. The eat-in kitchen provides access to one of TWO outdoor decks. Master Suite and additional bedroom and full bath up. Two additional bedrooms and another full bath downstairs. 2nd living area completes the downstairs living space. Walk right outside to the patio and HOT TUB or sit and enjoy the scenery. Basement storage area is HUGE and includes a vast workshop area. BRAND NEW CARPET throughout in 2021, new microwave December 2023, SURROUND SYSTEM and deep freeze stay. The kid friendly neighborhood amenities include a clubhouse, pool (including a summer swim team) and kiddie pool and 2 playgrounds, 2 yearly garage sales, walking paths, the home backs up to Army Corp land for a serene and quiet view of nature including a lovely creek.
- Sold 3 new HVAC system in 2016, this house is a solid investment. The open floor plan incorporates the kitchen, breakfast area, family room, and a den/study. Hardwood floors flow throughout the house, and a treed green space provides a beautiful backdrop. The primary bedroom has been recently updated with new tile floors and a remodeled bathroom, complete with a washer/dryer and a large walk-in closet. The second-floor bathrooms have been updated with new tile floors, vanities, lighting, and paint. The main floor laundry room/mudroom is conveniently located off the garage. Downstairs, the large finished basement boasts new luxury vinyl flooring, complete with a cozy TV-watching space, a kitchenette with a dishwasher, and a computer office area. Step outside to a new extended patio and flat private backyard with a firepit and TV hook up, perfect for entertaining or watching Chiefs games. You won't be able to fully appreciate this home until you see it in person. Riss Lake is a premier Northland neighborhood with a 135 acre fishing and recreational lake, 3 salt water pools, splash park, Tennis/Pickleball Courts, Play Ground, located 15 minutes from downtown KC, MO

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Subject Sal	es & Listing Hi	story					
Current Listing S	urrent Listing Status Not Currently Listed		Listing History Comments				
Listing Agency/F	irm			sold 05/10/	24 \$405,000 (\$405	5,000) Pending 05/	01/24 \$450,000
Listing Agent Name		Back On Market 04/27/24 \$450,000 Show For Backups 04/20/24 \$450,000 New Listing 04/18/24 \$450,000					
Listing Agent Ph	one			04/20/24 \$	450,000 New Listir	ig 04/18/24 \$450,0)00
# of Removed Li Months	stings in Previous 1	2 0					
# of Sales in Pre Months	evious 12	1					
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
01/24/2024	\$450,000	04/20/2024	\$450,000	Sold	05/10/2024	\$405,000	MLS

Marketing Strategy				
	As Is Price	Repaired Price		
Suggested List Price	\$425,000	\$425,000		
Sales Price	\$425,000	\$425,000		
30 Day Price	\$425,000			
Comments Regarding Pricing Strategy				
Price to pay a buyers rate down if need to be competitive with the market. Do any required lender repairs for loan.				

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.

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Subject Photos

DRIVE-BY BPO







Front



Front



Address Verification



Side



Side

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DRIVE-BY BPO by ClearCapital

Subject Photos



Street

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Listing Photos



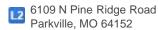
8420 Nodaway Drive, Parkville, MO 64152



Front



Front





Front



Front





Front

by ClearCapital

Sales Photos





Front



Front





Front



Front





Front



Front

Client(s): Wedgewood Inc

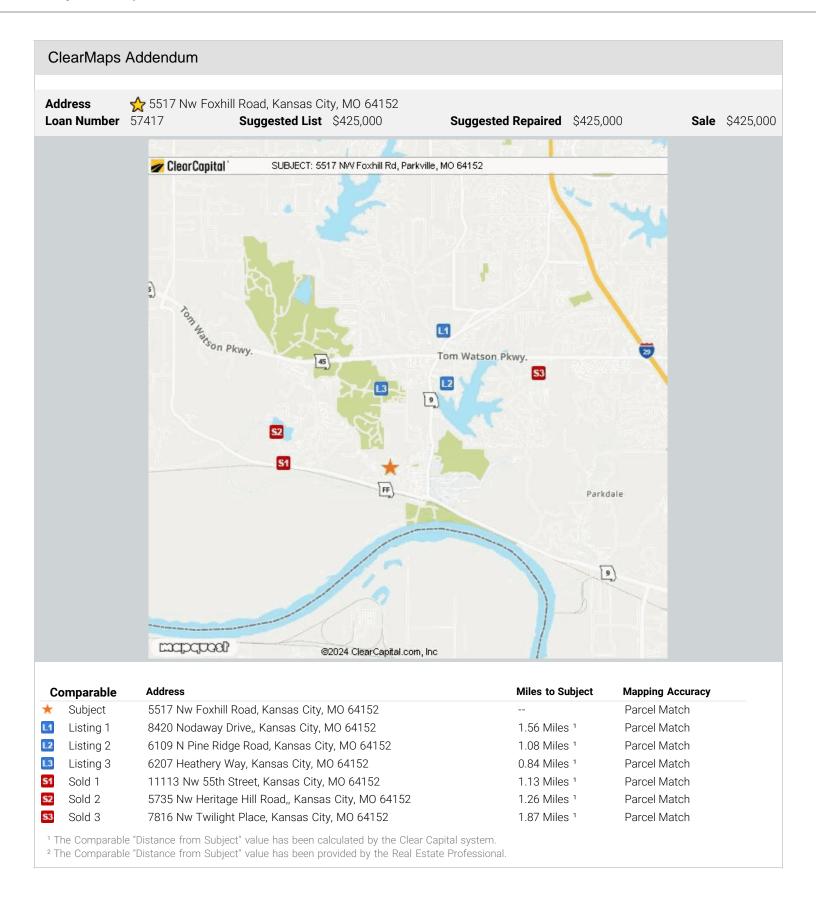
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Addendum: Report Purpose

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:

by ClearCapital

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.

The amount of time the property is exposed to a pool of prospective buyers before going into contract. Marketing Time

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.

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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. 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
- 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.

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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.

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Broker Information

by ClearCapital

Broker Name Marcy Mathewson Company/Brokerage MathewsonGroup.com

3200 ne 83rd st Kansas City MO License No 2001006821 Address

64119

License State License Expiration 09/30/2024 MO

Phone 8167280226 Email marcymathewson@remax.net

Broker Distance to Subject 8.70 miles **Date Signed** 05/21/2024

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.

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