

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	16320 Nw 130th Terrace, Platte City, MO 64079	Order ID	9365841	Property ID	35459630
Inspection Date	05/29/2024	Date of Report	05/29/2024		
Loan Number	57622	APN	17-30-07-300-002-033-000		
Borrower Name	Catamount Properties 2018 LLC	County	Platte		

Tracking IDs					
Order Tracking ID	5.24_BPO	Tracking ID 1	5.24_BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		
Owner	Phillips Carl	Condition Comments Subject appeared in good condition during drive by inspection.
R. E. Taxes	\$4,913	
Assessed Value	\$388,774	
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		
HOA	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data		
Location Type	Suburban	Neighborhood Comments Homes in the area are custom built and vary in acres, flooplan, and sq footage. near highway access and community resources.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$290,000 High: \$525,000	
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	16320 Nw 130th Terrace	13395 Sycamore Drive,	64079	30 Village Circle Drive,
City, State	Platte City, MO	Platte City, MO	Platte City, MO	Platte City, MO
Zip Code	64079	64079	64079	64079
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.41 ¹	2.00 ²	2.39 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$391,900	\$424,950	\$400,000
List Price \$	--	\$391,900	\$424,950	\$400,000
Original List Date		03/22/2024	08/11/2023	05/16/2024
DOM · Cumulative DOM	-- · --	68 · 68	292 · 292	3 · 13
Age (# of years)	24	26	2	26
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 rev 1.5 story	1 Story ranch	1 Story ranch	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	2,067	2,592	1,200	2,756
Bdrm · Bths · ½ Bths	4 · 3	3 · 3	3 · 2	3 · 3 · 1
Total Room #	8	8	8	8
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 3 Car(s)	Attached 2 Car(s)	Attached 3 Car(s)
Basement (Yes/No)	Yes	Yes	No	Yes
Basement (% Fin)	90%	90%	0%	90%
Basement Sq. Ft.	1,707	918	--	1,100
Pool/Spa	--	--	--	--
Lot Size	1.46 acres	.53 acres	1.84 acres	1.8 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.

Current Listings - Cont.

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

- Listing 1** delightful true ranch style home boasting a spacious 3-car oversized garage and a fenced backyard. Beyond the fence, the lot extends into the serene woods, offering privacy and a tranquil setting. Inside, find 3 bedrooms and 3 full baths, with the potential for a 4th bedroom in the lower level if desired. The finished lower level features a family room and another full bath, adding versatility to the home. Enjoy the convenience of sprinklers, along with the attractive curb appeal highlighted by a patio and deck.
- Listing 2** Plenty deep for a workbench at the back for all of your tools! Open flow dining/living room allows ample family time space. Windows situated to allow for plenty of natural light. The kitchen features energy star appliances, custom cabinets and granite counter tops. Master suite has a nice sized closet and private bathroom located to the back of the house. This amazing property boasts plenty of space for a garden, a place to raise your own chickens with it's very own poultry house, or even just space to park your RV or ATV's. Multiple outbuildings including a huge barn dating back to 1950 with water and brand new electric panel. Brand new septic system installed, all new electric ran, a fresh, gorgeous new build home just finished. Step back in time without loosing the comforts and convenience of the 21st century. This property is right off 45 Hwy and just off the beaten path, perfect for your Hobby Farm or secluded getaway! This home is finished and ready to move into! Builder added a twelve person tornado shelter with electricity as well.
- Listing 3** welcoming entryway adorned with beautiful hardwood flooring that leads you into the main living space. The living room is a cozy retreat with brand new carpet, perfect for relaxation and entertaining guests. The open-concept dining area and kitchen boast hardwood floors. The kitchen has been upgraded with sleek granite countertops, providing both functionality and elegance. The main level includes three bedrooms. All three bedrooms have ceiling fans for added comfort. The primary suite has brand new carpet and is a serene haven with dual closets, vaulted ceiling, and bathroom skylight that floods the space with natural light. The fully finished walkout basement is a versatile space with new carpet, perfect for a family room or recreation area.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	16320 Nw 130th Terrace	12815 Nw 145th Street	126 Broken Bridge Lane,	115 W Mill Street,
City, State	Platte City, MO	Platte City, MO	Platte City, MO	Platte City, MO
Zip Code	64079	64079	64079	64079
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	2.77 ¹	1.37 ¹	2.52 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$695,000	\$590,000	\$325,000
List Price \$	--	\$695,000	\$590,000	\$325,000
Sale Price \$	--	\$550,000	\$575,000	\$325,000
Type of Financing	--	Cash	Conv	Fha
Date of Sale	--	04/05/2024	01/30/2024	02/08/2024
DOM · Cumulative DOM	-- · --	113 · 135	24 · 63	97 · 113
Age (# of years)	24	37	31	45
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 rev 1.5 story	1 Story ranch	1 Story ranch	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	2,067	3,872	2,256	1,364
Bdrm · Bths · ½ Bths	4 · 3	5 · 4	3 · 4	3 · 2
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.	1707	1,550	863	1,200
Pool/Spa	--	--	--	--
Lot Size	1.46 acres	1.51 acres	2.71 acres	.9 acres
Other	--	--	--	--
Net Adjustment	--	\$0	-\$37,851	\$0
Adjusted Price	--	\$550,000	\$537,149	\$325,000

* 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** This home has lots of closets place & storage. Kitchen is amazing with all the custom cabinets upper & lower, lots of counter space, island, desk area, double oven, counter top stove, all hardwoods. Breakfast area w hardwoods, sunroom leading out to the deck, hardwoods. Master bedroom has a fireplace & the custom trim ceiling etc is amazing, you will fall in love w this home, master bath has huge walk in closet, shower, tub, double vanity. Bedroom on main level could be nurse/office per is has a door that enters to the master or additional closet. Upper level three large bedrooms, guess room w full bath, two others with a shared full bath, linden closet, and walk in closets, in one walk in closet is a door that has tons of attic space for storage can be entered by closet or in garage is a pull down ladder. Lower level has fireplace making this home total of 4 all brick fireplaces! Large family room w full kitchen, dining area and lots of built in's, additional one large room could be non-conforming bedroom/family room, craft room leads out to the patio.
- Sold 2** seller did lender required repairs of \$37,851/Septic Tank replaced, Foundation repaired. There is 4 car garage parking available, 2 car attached, large detached heated 2 car garage and a storage shed for lawn equipment. Main level features 3 bedroom, 3 full baths, laundry room, den/craft room, pantry, kitchen island, spacious dining and living room, great room with built-ins and spectacular masonry fireplace, breakfast nook area which can access to the back deck. The lower level is partially finished with a non-conforming 4th bedroom, full bath, walk-in closet, recreation room with fireplace, wet bar, 2nd laundry room, workshop under the garage which could be utilized as a storm shelter as well, utility sink, built-in shelving. There are 2 hot water heaters, an attic fan, washer, dryer, and appliances are all staying. On the main level there are 2 convenient entrances to the lower level.
- Sold 3** 3 bedroom, 2 bath ranch home nestled on a 1 acre m/l lot in picturesque Platte City. This delightful property boasts a paved driveway leading to a spacious 2 car detached garage and a convenient storage shed for all your outdoor needs. As you step inside, you'll be greeted by the elegance of luxury vinyl plank flooring and the durability of hardy board siding that adorns the exterior. The interior exudes a sense of warmth and comfort, with spacious rooms that provide ample living space for you and your family. For those cozy evenings, a wood-burning fireplace awaits in the hearth room, creating the perfect ambiance for relaxation and gatherings. And, if you require more space or an additional room, the walkout basement offers the potential for a non-conforming fourth bedroom or a versatile living area. This ranch home is the epitome of country living, offering both serenity and convenience, making it the ideal place to call home. Seller is in the process of doing some cosmetic improvements.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				No current listing information.			
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	\$495,000	\$495,000
Sales Price	\$495,000	\$495,000
30 Day Price	\$495,000	--
Comments Regarding Pricing Strategy		
Price to include doing any minimal lender required repairs if needed for a buyers loan. Also negotiate or pay for a point for buyers rate to be attractive with acceptable offer.		

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



Front



Front



Address Verification



Address Verification



Side

Subject Photos



Side



Street



Street



Street

Listing Photos

L1 13395 Sycamore Drive,
Platte City, MO 64079



Front

L2 64079
Platte City, MO 64079



Front

L3 30 Village Circle Drive,
Platte City, MO 64079



Front

Sales Photos

S1 12815 NW 145th Street
Platte City, MO 64079



Front

S2 126 Broken Bridge Lane,
Platte City, MO 64079



Front

S3 115 W Mill Street,
Platte City, MO 64079



Front

ClearMaps Addendum

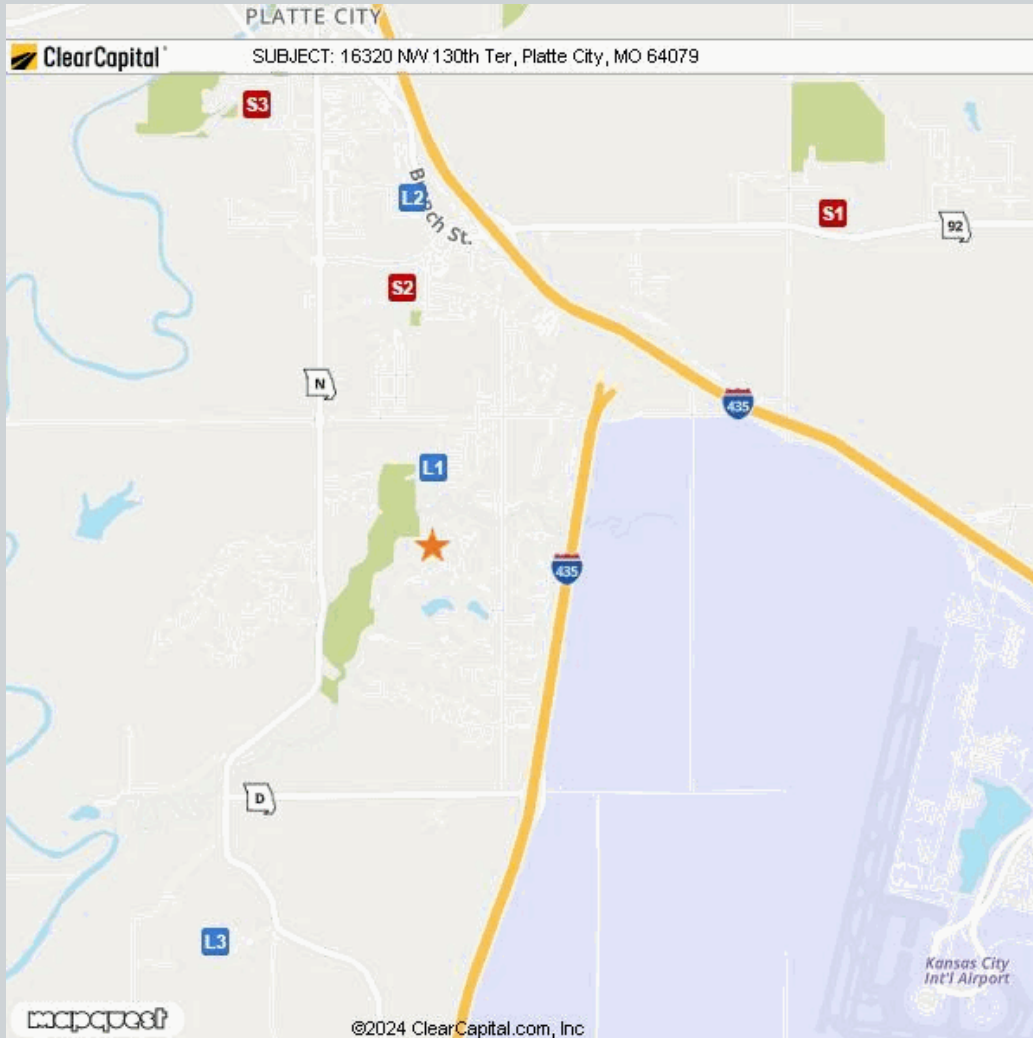
Address ★ 16320 Nw 130th Terrace, Platte City, MO 64079

Loan Number 57622

Suggested List \$495,000

Suggested Repaired \$495,000

Sale \$495,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	16320 Nw 130th Terrace, Platte City, MO 64079	--	Parcel Match
L1 Listing 1	13395 Sycamore Drive,, Platte City, MO 64079	0.41 Miles ¹	Parcel Match
L2 Listing 2	64079, Platte City, MO 64079	2.00 Miles ²	Unknown Street Address
L3 Listing 3	30 Village Circle Drive,, Platte City, MO 64079	2.39 Miles ¹	Parcel Match
S1 Sold 1	12815 Nw 145th Street, Platte City, MO 64079	2.77 Miles ¹	Parcel Match
S2 Sold 2	126 Broken Bridge Lane,, Platte City, MO 64079	1.37 Miles ¹	Parcel Match
S3 Sold 3	115 W Mill Street,, Platte City, MO 64079	2.52 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	Marcy Mathewson	Company/Brokerage	MathewsonGroup.com
License No	2001006821	Address	3200 ne 83rd st Kansas City MO 64119
License Expiration	09/30/2024	License State	MO
Phone	8167280226	Email	marcymathewson@remax.net
Broker Distance to Subject	13.52 miles	Date Signed	05/29/2024

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.