

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	107-109 Nw 22nd Street, Blue Springs, MO 64015	Order ID	9375356	Property ID	35481121
Inspection Date	05/30/2024	Date of Report	05/31/2024		
Loan Number	57661	APN	35-720-08-98-01-0-00-000		
Borrower Name	Catamount Properties 2018 LLC	County	Jackson		

Tracking IDs					
Order Tracking ID	5.30_BPO	Tracking ID 1	5.30_BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	Lloyd Wynona (Te)	Condition Comments	
R. E. Taxes	\$280,228	Home needs some tlc - there is a large tree down in the front yard from recent storms - possible hail damage to roof from recent storms - have a qualified roofer inspect.	
Assessed Value	\$35,021		
Zoning Classification	Duplex		
Property Type	Duplex		
Occupancy	Occupied		
Ownership Type	Fee Simple		
Property Condition	Average		
Estimated Exterior Repair Cost	\$20,000		
Estimated Interior Repair Cost	\$0		
Total Estimated Repair	\$20,000		
HOA	No		
Visible From Street	Visible		
Road Type	Public		

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments	
Local Economy	Stable	The area is in a good location close to highways and local shopping and grocery stores. It is within walking distance to the high school.	
Sales Prices in this Neighborhood	Low: \$165,000 High: \$440,000		
Market for this type of property	Remained Stable for the past 6 months.		
Normal Marketing Days	<30		

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	107-109 Nw 22nd Street	714-716 Nw Mock Ave.	804 Nw Mock Ave.	906 Se 3rd Terrace
City, State	Blue Springs, MO	Blue Springs, MO	Blue Springs, MO	Lees Summit, MO
Zip Code	64015	64015	64015	64063
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	1.03 ¹	1.01 ¹	8.22 ¹
Property Type	Duplex	Duplex	Duplex	Duplex
Original List Price \$	\$	\$325,000	\$325,000	\$395,000
List Price \$	--	\$315,000	\$325,000	\$395,000
Original List Date		04/08/2024	03/22/2024	05/28/2024
DOM · Cumulative DOM	-- · --	52 · 53	69 · 70	2 · 3
Age (# of years)	59	57	63	59
Condition	Average	Good	Good	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	2 Stories 2 story	1 Story ranch	1 Story ranch
# Units	2	2	2	2
Living Sq. Feet	1,560	1,440	1,752	2,356
Bdrm · Bths · ½ Bths	4 · 2	5 · 2	4 · 2	4 · 2
Total Room #	10	11	10	12
Garage (Style/Stalls)	None	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	Yes	No	Yes	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	1,560	--	0	--
Pool/Spa	--	--	--	--
Lot Size	0.51 acres	0.13 acres	0.28 acres	0.29 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.

Current Listings - Cont.

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

- Listing 1** This is not the closest comp as it is smaller in sqft but has more bedroom count than the subject. Step into your next prosperous investment endeavor! This remarkable opportunity caters to seasoned investors and newcomers alike, aiming to cultivate rental income. With one side offering 3 bedrooms and 2 bathrooms, and the other featuring 2 bedrooms and 1 bathroom, this property ensures a blend of comfort and practicality, poised to deliver consistent returns.
- Listing 2** This is the most comparable in bed bath count and location to the subject. It is slightly larger than the subject and appears to be in better exterior condition than the subject. Seize the opportunity to diversify your portfolio with this captivating duplex in Blue Springs. Each unit of this well-maintained property boasts 2 cozy bedrooms, a bathroom, and the convenience of a private 1-car garage, offering the perfect balance of comfort and functionality. This duplex is an ideal investment for those looking to secure a property in a serene community while enjoying the benefits of steady rental income. Don't miss out on the chance to make this exceptional property part of your investment collection.
- Listing 3** This is the next closest comp to the subject - there are only 2 duplexes currently listed in Blue Springs. Location, location, location! Here's a fantastic opportunity to own a duplex in Lee's Summit. It's 100% occupied and centrally located, just about 1 mile from downtown Lee Summit Shopping Centers and Restaurants, and down the street from Lee's Summit High Schools. Both sides are identical in size and have similar fixtures. They have been recently updated with new kitchen appliances, flooring, vanities, paint, hardware, carpet, and storm doors. Each side has a finished lower level with family rooms, a 3rd bedroom, and a half bath. Showing times are Monday to Friday from 10 am to 3 pm only, NO WEEKEND SHOWINGS- as agreed by owners and tenants to respect their residence.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	107-109 Nw 22nd Street	403 Sw 18th St.	905 Sw Kingcross Road	220-222 Sw Westminster Road
City, State	Blue Springs, MO	Blue Springs, MO	Blue Springs, MO	Blue Springs, MO
Zip Code	64015	64015	64014	64014
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.28 ¹	1.25 ¹	1.58 ¹
Property Type	Duplex	Duplex	Duplex	Duplex
Original List Price \$	--	\$310,000	\$310,000	\$299,900
List Price \$	--	\$285,000	\$310,000	\$299,900
Sale Price \$	--	\$287,000	\$320,200	\$305,000
Type of Financing	--	Fha	Cash	Va
Date of Sale	--	12/15/2023	06/16/2023	09/29/2023
DOM · Cumulative DOM	-- · --	20 · 70	5 · 37	2 · 32
Age (# of years)	59	64	49	48
Condition	Average	Good	Good	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	2 Stories 2 story	2 Stories 2 story
# Units	2	2	2	2
Living Sq. Feet	1,560	1,428	1,728	1,776
Bdrm · Bths · ½ Bths	4 · 2	4 · 2	6 · 2	4 · 2
Total Room #	10	10	12	10
Garage (Style/Stalls)	None	None	Attached 4 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	Yes	No	No	Yes
Basement (% Fin)	0%	0%	0%	15%
Basement Sq. Ft.	1560	--	--	276
Pool/Spa	--	--	--	--
Lot Size	0.51 acres	0.37 acres	0.22 acres	0.23 acres
Other	--	--	--	--
Net Adjustment	--	-\$20,000	-\$20,000	-\$20,000
Adjusted Price	--	\$267,000	\$300,200	\$285,000

* 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 is the closest comp in bed and bath count and most similar in sqft however this comp appears to be in better exterior condition. Move-in ready Charming/Cozy Duplex in the heart of Blue Springs. Walking distance from the Historic Downtown. Offering 2 bedrooms, one bath each. All in one level. Hardwood floors throughout, except kitchen and bathroom. Nice size basement and one car garage. Spacious lot, with a ton of parking. Stairs are shared between units. Buyer is offering with this offer to purchase contract that the offer is made as is condition, however the buyer may do any inspection (nondestructive) that they wish to complete.
- Sold 2** This comp is larger, has more bedrooms and offers a garage. All 3 bedrooms on main level -deep double garage each side - photos provided by owner prior to present tenants - fenced yard - tenants have been there for 2-5 years.
- Sold 3** This comp is also larger and offers a garage. INVESTORS, look at this one! UPDATED duplex, both units boast 2 bedrooms with finished lower level that many tenants utilize for a non-conforming 3rd bedroom, 1.5 baths. Spacious Kitchen with plenty of room for a large table. The living room is perfect and adjacent to the kitchen, plus finished walkout basements on both. Garage and large parking space behind the duplex for both tenants. Long term tenants and both have gone month to month to allow new Investor to put their own leases in place with new terms and rates. Convenient location- just off of 7 Highway and 40 Highway, within the Blue Springs South school district. Hurry, this one is a GREAT INVESTMENT! Being sold AS-IS to minimize disruption to tenants. NO SIGN IN THE YARD and PLEASE DO NOT CONTACT TENANTS. Selling "AS-IS"

Subject Sales & Listing History

Current Listing Status	Not Currently Listed	Listing History Comments					
Listing Agency/Firm		no listing 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	\$269,000	\$299,000
Sales Price	\$267,000	\$295,000
30 Day Price	\$259,000	--
Comments Regarding Pricing Strategy		
exterior needs some attention, paint and curb appeal and the tree that has fallen		

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



Address Verification



Address Verification



Street



Street



Street

Subject Photos



Other

Listing Photos

L1 714-716 NW Mock Ave.
Blue Springs, MO 64015



Front

L2 804 NW Mock Ave.
Blue Springs, MO 64015



Front

L3 906 SE 3rd Terrace
Lees Summit, MO 64063



Front

Sales Photos

S1 403 SW 18th St.
Blue Springs, MO 64015



Front

S2 905 SW Kingcross Road
Blue Springs, MO 64014



Front

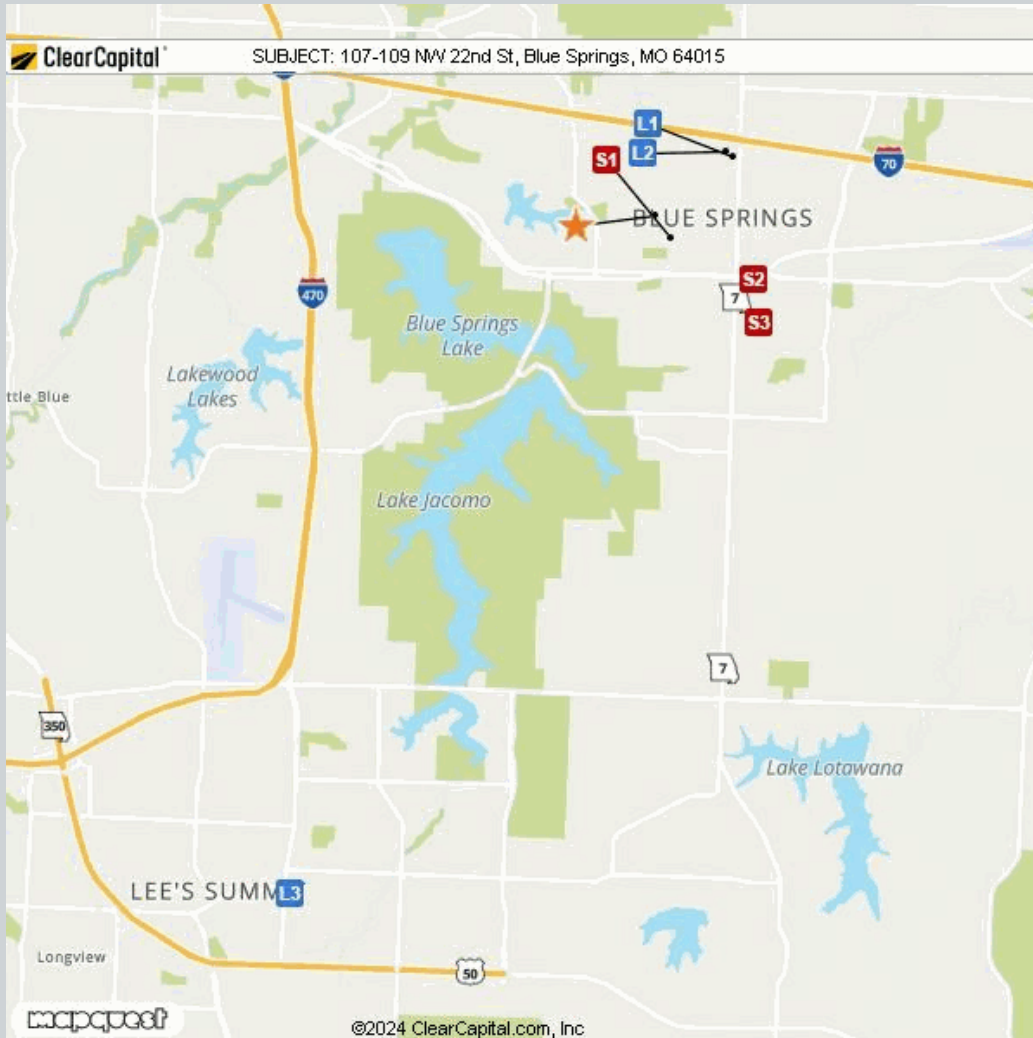
S3 220-222 SW Westminister Road
Blue Springs, MO 64014



Front

ClearMaps Addendum

Address ★ 107-109 Nw 22nd Street, Blue Springs, MO 64015
Loan Number 57661 **Suggested List** \$269,000 **Suggested Repaired** \$299,000 **Sale** \$267,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	107-109 Nw 22nd Street, Blue Springs, MO 64015	--	Street Centerline Match
L1 Listing 1	714-716 Nw Mock Ave., Blue Springs, MO 64015	1.03 Miles ¹	Parcel Match
L2 Listing 2	804 Nw Mock Ave., Blue Springs, MO 64015	1.01 Miles ¹	Parcel Match
L3 Listing 3	906 Se 3rd Terrace, Lees Summit, MO 64063	8.22 Miles ¹	Parcel Match
S1 Sold 1	403 Sw 18th St., Blue Springs, MO 64015	0.28 Miles ¹	Parcel Match
S2 Sold 2	905 Sw Kingcross Road, Blue Springs, MO 64014	1.25 Miles ¹	Parcel Match
S3 Sold 3	220-222 Sw Westminister Road, Blue Springs, MO 64014	1.58 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.
9. Clear Capital and our mutual customers greatly appreciate your expertise. If you cannot

Report Instructions - cont.

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	Christi Johnson	Company/Brokerage	Four Seasons Real Estate LLC
License No	2002024131	Address	33306 E. Perry Road GRAIN VALLEY MO 64029
License Expiration	06/30/2024	License State	MO
Phone	8166993020	Email	cjohnsonhomes@aol.com
Broker Distance to Subject	6.34 miles	Date Signed	05/31/2024

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.