Order Tracking ID

4143 SW Kenyon St

Seattle, WA 98136

38970

\$455,000 As-Is Value

Loan Number 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 4143 Sw Kenyon Street, Seattle, WASHINGTON 98136 **Order ID** 6373033 **Property ID** 27410387 **Inspection Date** 10/16/2019 **Date of Report** 10/16/2019 **Loan Number** 38970 **APN** 3013300025 **Borrower Name** Catamount Properties 2018 LLC County King **Tracking IDs**

Tracking ID 2 Tracking ID 3

General Conditions	
Owner	Catamount Properties 2018 LLC
R. E. Taxes	\$640
Assessed Value	\$434,000
Zoning Classification	SF 5000
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
НОА	No
Visible From Street	Partially Visible
Road Type	Public

CITI_BPO_10.15.19_V1

Condition Comments

Tracking ID 1

The subject appears to be in average condition with no signs of damage to the exterior. No signs that would require immediate repair. Home and landscaping seem to have been maintained as noted from doing an exterior drive by inspection. Subject conforms to the neighborhood in which it is located. No signs of any natural disaster damage.

CITI_BPO_10.15.19_V1

Neighborhood & Market Da	nta			
Location Type	Suburban	Neighborhood Comments		
Local Economy	Stable	Residential neighborhood with majority of presented		
Sales Prices in this Neighborhood	Low: \$380,000 High: \$790,000	constructions detached single family homes and condos. Homes different by style, condition, size, year built. Majority of		
Market for this type of property	Remained Stable for the past 6 months.	the residential homes within subject neighborhood connected to the public water and sewer. Access, within 2 miles range to the		
Normal Marketing Days	<90	schools, shopping, park.		

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Current Listings				
	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	4143 Sw Kenyon Street	7309 28th Ave Sw	4319 Sw Brace Point Dr	8004 39th Ave Sw
City, State	Seattle, WASHINGTON	Seattle, WA	Seattle, WA	Seattle, WA
Zip Code	98136	98126	98136	98136
Datasource	Tax Records	Public Records	Public Records	Public Records
Miles to Subj.		0.89 1	0.79 1	0.23 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$525,000	\$485,000	\$499,975
List Price \$		\$475,000	\$485,000	\$125,000
Original List Date		06/20/2019	09/26/2019	07/09/2019
DOM · Cumulative DOM		117 · 118	19 · 20	98 · 99
Age (# of years)	97	74	100	95
Condition	Average	Average	Good	Average
Sales Type		Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Beneficial ; Water	Neutral ; Residential	Beneficial ; Water	Beneficial ; Water
Style/Design	1 Story 1 story	1.5 Stories 1.5 story	1 Story 1 story	1 Story 1 story
# Units	1	1	1	1
Living Sq. Feet	870	1,110	700	1,010
Bdrm · Bths · ½ Bths	3 · 1	3 · 1	3 · 1	4 · 1
Total Room #	6	6	6	7
Garage (Style/Stalls)	Detached 1 Car	None	None	Detached 1 Car
Basement (Yes/No)	Yes	Yes	Yes	Yes
Basement (% Fin)	50%	50%	50%	50%
Basement Sq. Ft.	870	760	200	730
Pool/Spa				
Lot Size	0.1 acres	0.12 acres	0.11 acres	0.21 acres
Other	Fence	Fence	Fence	Fence

^{*} 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** Superior year built, lot size, above grade living area. Inferior basement value and view value. Suitable condition, location, amenities, style, room count.
- **Listing 2** Superior current condition. Inferior above grade living area, basement value. Suitable lot size, view value, year built, room count, amenities.
- **Listing 3** Superior living area above grade, bedroom count, lot size value, garage value. Inferior basement square footage. Suitable condition, view, year built, amenities.

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				
	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	4143 Sw Kenyon Street	3727 Sw Ida St	3105 Sw Barton St	3933 Sw Webster St
City, State	Seattle, WASHINGTON	Seattle, WA	Seattle, WA	Seattle, WA
Zip Code	98136	98126	98126	98136
Datasource	Tax Records	Public Records	Public Records	Public Records
Miles to Subj.		0.31 1	1.00 1	0.28 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$450,000	\$479,000	\$476,000
List Price \$		\$450,000	\$469,000	\$476,000
Sale Price \$		\$435,000	\$465,000	\$476,000
Type of Financing		Conventional	Conventional	Conventional
Date of Sale		05/01/2019	06/20/2019	03/28/2019
DOM · Cumulative DOM		104 · 105	79 · 79	56 · 55
Age (# of years)	97	95	69	108
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	Beneficial ; Water	Neutral ; Residential	Neutral ; Residential	Beneficial ; Water
Style/Design	1 Story 1 story			
# Units	1	1	1	1
Living Sq. Feet	870	720	1,010	840
Bdrm · Bths · ½ Bths	3 · 1	2 · 1	3 · 1	3 · 1
Total Room #	6	5	5	6
Garage (Style/Stalls)	Detached 1 Car	Detached 2 Car(s)	Carport 1 Car	None
Basement (Yes/No)	Yes	Yes	No	Yes
Basement (% Fin)	50%	50%	0%	70%
Basement Sq. Ft.	870	480		600
Pool/Spa				
Lot Size	0.1 acres	0.14 acres	0.1 acres	0.16 acres
Other	Fence	Fence	Fence	Fence
Net Adjustment		+\$17,400	+\$8,100	+\$400
Adjusted Price		\$452,400	\$473,100	\$476,400

^{*} 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.

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

- **Sold 1** Superior garage count -\$5000, lot size -\$4000. Inferior view value +\$10000, basement value +\$3900, bedroom count +\$5000, living area above ground +\$7500. Suitable style, condition, amenities, location, year built.
- **Sold 2** Superior living area -\$7000 and year built +\$5600. Inferior basement value +\$8700, view value +\$10000 and garage value +\$2000. Suitable appearance, condition, location, style, bedroom count, lot size, bathroom count.
- **Sold 3** Superior lot size -\$6000. Inferior living area +\$1500, basement value +\$2700, year built +\$2200. Suitable room count, view value, condition, location, amenities.

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Current Listing S	Status	Not Currently I	Not Currently Listed		Listing History Comments		
Listing Agency/F	irm			MLS sheet	attached. Sold for	all cash.	
Listing Agent Na	me						
Listing Agent Ph	one						
# of Removed Li Months	stings in Previous 12	. 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
08/30/2019	\$478,000			Sold	09/30/2019	\$455,000	MLS

Marketing Strategy				
	As Is Price	Repaired Price		
Suggested List Price	\$460,000	\$460,000		
Sales Price	\$455,000	\$455,000		
30 Day Price	\$419,000			
Comments Regarding Pricing St	trategy			

Comps are as suitable to subject parameters as is available in current market conditions. Proximity has been extended to provide the most accurate and similar comps in subject market. There are sales and list closer in proximity to subject but do not have the characteristics that will directly compete with the subject.

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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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DRIVE-BY BPO

Subject Photos



Front



Address Verification



Street



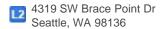
Other

Listing Photos



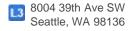


Front





Front





Front

Sales Photos





Front

3105 SW Barton St Seattle, WA 98126



Front

3933 SW Webster St Seattle, WA 98136



Front

by ClearCapital

DRIVE-BY BPO

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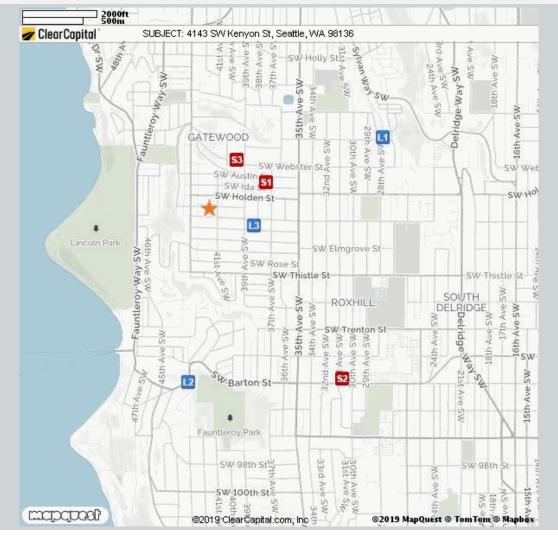
ClearMaps Addendum

Address

ద 4143 Sw Kenyon Street, Seattle, WASHINGTON 98136

Loan Number 38970 Suggested List \$460,000 Suggested Repaired \$460,000

Sale \$455,000



Comparable	Address	Miles to Subject	Mapping Accuracy
* Subject	4143 Sw Kenyon St, Seattle, WA		Parcel Match
Listing 1	7309 28th Ave Sw, Seattle, WA	0.89 Miles 1	Parcel Match
Listing 2	4319 Sw Brace Point Dr, Seattle, WA	0.79 Miles ¹	Parcel Match
Listing 3	8004 39th Ave Sw, Seattle, WA	0.23 Miles ¹	Parcel Match
Sold 1	3727 Sw Ida St, Seattle, WA	0.31 Miles ¹	Parcel Match
Sold 2	3105 Sw Barton St, Seattle, WA	1.00 Miles ¹	Parcel Match
Sold 3	3933 Sw Webster St, Seattle, WA	0.28 Miles 1	Parcel Match

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.

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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:

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.

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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.

*** 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
- 9. Clear Capital and our mutual customers greatly appreciate your expertise. If you cannot

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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.

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Broker Information

by ClearCapital

Broker Name Ivan Semenov Company/Brokerage AGENCYONE

License No 77386 Address 13500 Bel-Red Rd, #4 BELLEVUE

License Expiration 09/24/2021 License State WA

Phone 4252602963 **Email** ivans5000@yahoo.com

Broker Distance to Subject 12.26 miles **Date Signed** 10/16/2019

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

If this report is developed as a brokers price opinion, this brokers price opinion is not an appraisal as defined in chapter 18.140 RCW and has been prepared by a real estate licensee, licensed under chapter 18.85 RCW, who IS/IS NOT also state-certified or state-licensed as a real estate appraiser under chapter 18.140 RCW.

If this report is developed as an Evaluation, this Evaluation is not an appraisal as defined in chapter 18.140 RCW and has been prepared by a real estate licensee, licensed under chapter 18.85 RCW who IS/IS NOT also state-certified or state-licensed as a real estate appraiser under chapter 18.140 RCW.

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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