

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	20831 Sw Zurich Court, Aloha, OR 97078	Order ID	6624533	Property ID	28081081
Inspection Date	02/23/2020	Date of Report	02/24/2020		
Loan Number	40172	APN	R0386077		
Borrower Name	Catamount Properties 2018 LLC	County	Washington		

Tracking IDs

Order Tracking ID	Citi_BPO_02.21.20	Tracking ID 1	Citi_BPO_02.21.20
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	BLYTHE CHRISTOPHER & BLYTHE TRISTA A	Condition Comments Homes roof has been tarped almost completely. I assume roof needs full replacement and there is some interior damage from roof leak
R. E. Taxes	\$3,594	
Assessed Value	\$313,330	
Zoning Classification	R-5	
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes	
(Home has been winterized)		
Ownership Type	Fee Simple	
Property Condition	Fair	
Estimated Exterior Repair Cost	\$10,000	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$10,000	
HOA	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments Home is a single level ranch home located with easy access to major roadways and commercial area. Home has 3 bedrooms and 2 bathrooms with an attached 2 car garage. Oregon has an 4% unemployment rate.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$275,000 High: \$375,000	
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	20831 Sw Zurich Court	: 6315 Sw 204th Pl	5655 Sw 207th Ave	17021 Sw Cynthia St
City, State	Aloha, OR	Beaverton, OR	Beaverton, OR	Beaverton, OR
Zip Code	97078	97078	97078	97007
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.27 ¹	0.46 ¹	1.99 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$369,900	\$370,000	\$350,000
List Price \$	--	\$369,900	\$370,000	\$350,000
Original List Date		01/24/2020	02/10/2020	01/23/2020
DOM · Cumulative DOM	-- · --	10 · 31	3 · 14	4 · 32
Age (# of years)	44	40	46	35
Condition	Fair	Good	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 Story ranch	1 Story ranch	1 Story ranch	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	1,489	1,233	1,729	1,268
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	7	7	7	6
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.19 acres	.18 acres	.19 acres	.23 acres
Other	--	--	--	--

* 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** New interior paint, carpet, vinyl & all new ss kitchen appliances spark cozy ranch located in pleasant area nr neighborhood park. Home offers 3 bedrooms; 2 baths, formal living room. Kitchen shows newer cabinets; new ss appliances, refrigerator & new sink & faucet. Dining area adjoins family room with attractive brick fireplace. Newer roof, 90%Eff gas furnace & heat-pump A/C. Lucky owner will love the level fenced, nicely landscaped lot w grass, rose bed & side-yard parking for RV/extra car!
- Listing 2** Cross Creek neighborhood 1 level home with wheelchair access, wide hall, bedroom doorway and main bath doorway. Situated on a cul-de-sac next to one of 4 neighborhood parks. Paved walking path to pool, rec center, tennis/basketball courts with low HOAs. Triple pane windows and slider doors new in 2019. Gas furnace/AC new in 2014. Exterior painted in 2018. Master suite with jetted tub.
- Listing 3** Coveted 1/4 acre corner lot in Beaverton's Bany Ridge neighborhood. Interior boasts new carpet & paint throughout. Great room w/brick wood-burning fireplace accented by floor-to-ceiling windows & lots of natural light! Vaulted master suite w/shower & walk-in closet. Kitchen features tile countertops & oversized glass slider leading to newly fenced, manicured outdoor living space. Side-yard w/large shed, spacious RV parking area, and double fence gate. Close to shops, hiking & parks

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	20831 Sw Zurich Court	7083 Sw 204th Ave	19766 Sw Oak St	5225 Sw 205th Ct
City, State	Aloha, OR	Beaverton, OR	Beaverton, OR	Beaverton, OR
Zip Code	97078	97078	97078	97078
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.35 ¹	0.62 ¹	0.72 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$385,000	\$325,000	\$349,900
List Price \$	--	\$350,000	\$299,000	\$349,900
Sale Price \$	--	\$315,000	\$297,000	\$358,000
Type of Financing	--	Conv	Fha	Conv
Date of Sale	--	01/15/2020	10/10/2019	12/31/2019
DOM · Cumulative DOM	-- · --	16 · 46	77 · 112	5 · 35
Age (# of years)	44	31	51	45
Condition	Fair	Fair	Fair	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 Story ranch	1 Story ranch	1 Story ranch	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	1,489	1,502	1,340	1,608
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 1	3 · 2
Total Room #	7	7	6	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 1 Car	None	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.19 acres	.32 acres	.18 acres	.25 acres
Other	--	--	--	--
Net Adjustment	--	+\$6,610	+\$18,970	-\$23,570
Adjusted Price	--	\$321,610	\$315,970	\$334,430

* 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** Adjusted -390 for sq ft 7000 for garage size Original owner. New: Furnace 1 1/2years agp, HW 2 years ago, Carpet 4 1/2 years old. Large living room, dining room and kitchen. Cozy family room with fireplace. Big master with bath and w/i closet. Large bedrooms. Great floorpan. Oversized garage with great shop extension at back of garage. Wood that is split stays. This home is just waiting for you to upgrade with your personal touch.
- Sold 2** Adjusted 4500 for bathroom count 10000 for garage size 4470 for sq ft Large front room great for living/family/dining areas. Beautiful island cook top kitchen with sliding door opening to deck-PERFECT for entertaining! Bonus room could be converted to 2nd bath/ensuite. You'll LOVE the spacious tree-filled lot with front garden and fenced backyard! NEW roof in 2017 & NEW vinyl windows. Build sweat equity right away!
- Sold 3** Adjusted -3570 for sq ft -20000 for condition Enjoy private cul-de-sac living in this darling one level home! Featuring BRAND NEW kitchen appliances, updated bathrooms, 2 living spaces, fireplace and so much more. This home is perfect for entertaining w/ a spacious backyard - complete w/ a level pad for a hot tub, built-in firepit, covered patio and oversized deck! Bonus: the neighborhood park is located just down the street! HOA \$10/month. Refrigerator INCLUDED!

Subject Sales & Listing History

Current Listing Status	Not Currently Listed		Listing History Comments				
Listing Agency/Firm			No MLS history since 2013				
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	\$325,000	\$345,000
Sales Price	\$320,000	\$340,000
30 Day Price	\$315,000	--
Comments Regarding Pricing Strategy		
Home should sell for about 320k in as is condition		

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.

Subject Photos



Front



Address Verification



Street



Other

Listing Photos

L1 : 6315 SW 204TH PL
Beaverton, OR 97078



Front

L2 5655 SW 207TH AVE
Beaverton, OR 97078



Front

L3 17021 SW CYNTHIA ST
Beaverton, OR 97007



Front

Sales Photos

S1 7083 SW 204TH AVE
Beaverton, OR 97078



Front

S2 19766 SW OAK ST
Beaverton, OR 97078



Front

S3 5225 SW 205TH CT
Beaverton, OR 97078



Front

ClearMaps Addendum

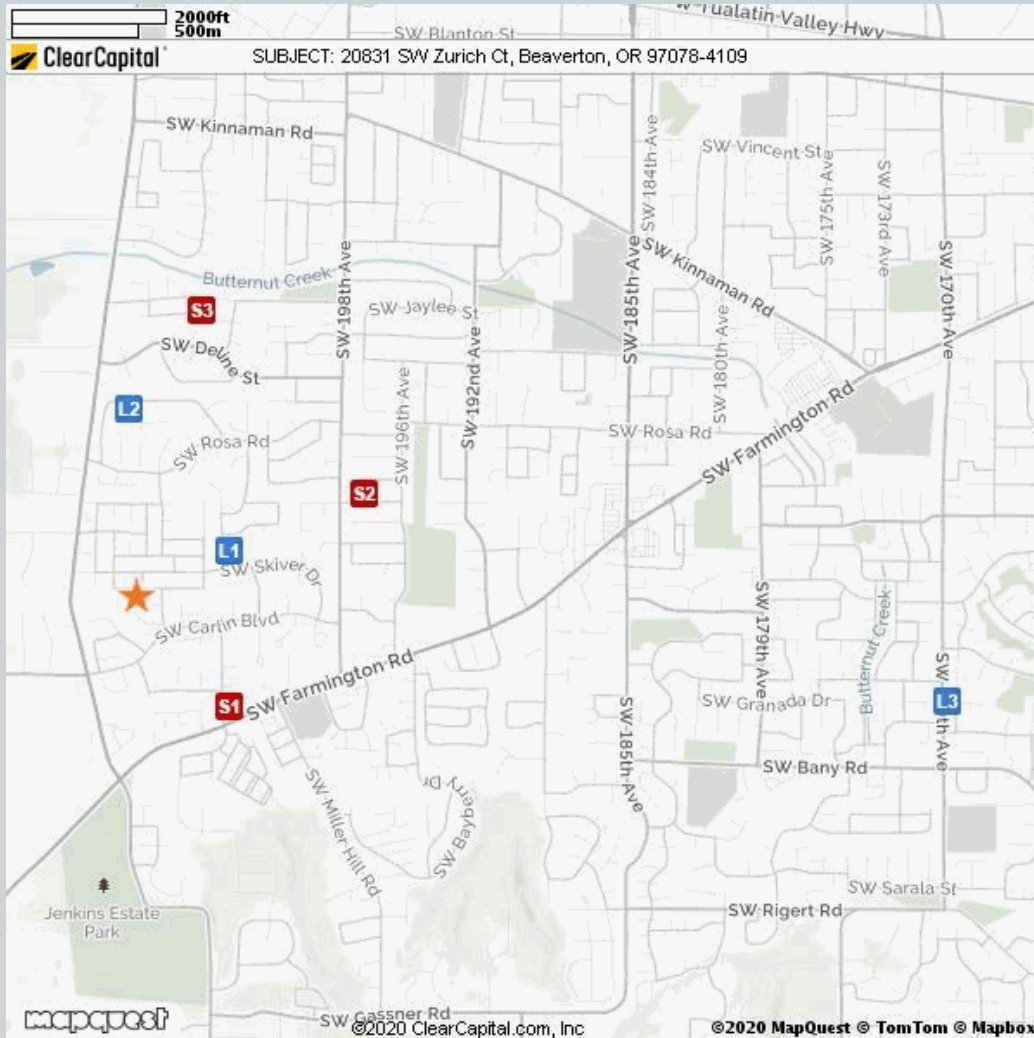
Address ★ 20831 Sw Zurich Court, Aloha, OR 97078

Loan Number 40172

Suggested List \$325,000

Suggested Repaired \$345,000

Sale \$320,000



Comparable

Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	20831 Sw Zurich Ct, Beaverton, OR	--	Parcel Match
L1	: 6315 Sw 204th Pl, Beaverton, OR	0.27 Miles ¹	Parcel Match
L2	5655 Sw 207th Ave, Beaverton, OR	0.46 Miles ¹	Parcel Match
L3	17021 Sw Cynthia St, Beaverton, OR	1.99 Miles ¹	Parcel Match
S1	7083 Sw 204th Ave, Beaverton, OR	0.35 Miles ¹	Parcel Match
S2	19766 Sw Oak St, Beaverton, OR	0.62 Miles ¹	Parcel Match
S3	5225 Sw 205th Ct, Beaverton, OR	0.72 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	Darian Spitler	Company/Brokerage	Berkshire Hathaway Home Services
License No	200501126	Address	17121 SW Carlson ST Sherwood OR 97140
License Expiration	12/31/2020	License State	OR
Phone	5037306361	Email	dspitler@bhhsnw.com
Broker Distance to Subject	8.30 miles	Date Signed	02/23/2020

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

Unless the licensee who prepared this report is also licensed by the Appraiser Certification and Licensure Board, the report is not intended to meet the requirements set out in the Uniform Standards of Appraisal Practice. The report is a competitive market analysis or letter opinion and is not intended as an appraisal. If an appraisal is desired, the services of a competent professional licensed appraiser should be obtained.

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.