DRIVE-BY BPO

7420 CHAD STREET

40505

\$320,000

ANCHORAGE, AK 99518 Loan Number • 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	7420 Chad Street, Anchorage, AK 99518 09/15/2020 40505 Catamount Properties 2018 LLC	Order ID Date of Report APN County	6839929 09/17/2020 012-176-30-00 Anchorage	Property ID	28799966
Tracking IDs					
Order Tracking ID	0914_BPO_Updates	Tracking ID 1	0914_BPO_Upd	lates	
Tracking ID 2		Tracking ID 3			

Owner	CATAMOUNT PROPERTIES 2018	Condition Comments				
	LLC	Property is just over 45 years old. Appears to be built with above				
R. E. Taxes	\$4,602	average building standards. Also appears to have all routine				
Assessed Value	\$279,800	maintenance and up keep completed through the years. No				
Zoning Classification R1		 apparent damage noted. An as-built survey was not provided f review. Easements appear typical. There were no apparent or 				
Property Type	SFR	disclosed encroachments. The subject site is a typical lot for the area.				
Occupancy	Vacant					
Secure?	Yes					
(All doors and windows are locked.)						
Ownership Type	Fee Simple					
Property Condition	Average					
Estimated Exterior Repair Cost	\$0					
Estimated Interior Repair Cost	\$0					
Total Estimated Repair	\$0					
HOA	No					
Visible From Street	Visible					
Road Type	Public					

Neighborhood & Market Da	ıta			
Location Type	Suburban	Neighborhood Comments		
Local Economy	Stable	Area mostly consistent of Single Family dwellings. Using comps		
Sales Prices in this Neighborhood	Low: \$211,000 High: \$404,000	in this area it is common to use comps of different sizes base on \$per square footage average for the area. Most homes built		
Market for this type of property	Remained Stable for the past 6 months.	from late 60s to early 90s. There is the occasional new construction home but it is not common practice or being		
Normal Marketing Days	<90	developed. Area REO sales are less than 5%.		

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	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	7420 Chad Street	6900 Cheryl Street	7031 Viburnum Drive	2040 Tudor Hills Court
City, State	Anchorage, AK	Anchorage, AK	Anchorage, AK	Anchorage, AK
Zip Code	99518	99518	99507	99507
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.33 1	1.87 1	2.33 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$300,000	\$335,000	\$359,000
List Price \$		\$300,000	\$335,000	\$359,000
Original List Date		08/24/2020	06/29/2020	08/20/2020
DOM · Cumulative DOM		2 · 24	7 · 80	4 · 28
Age (# of years)	45	42	39	38
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	Split Bi Level	Split Bi Level	Split Bi Level	Split Bi Level
# Units	1	1	1	1
Living Sq. Feet	1,476	1,560	1,626	1,608
Bdrm · Bths · ½ Bths	4 · 2	3 · 2	3 · 2	3 · 2
Total Room #	7	6	6	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 1 Car	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	Yes	Yes	Yes	Yes
Basement (% Fin)	100%	100%	100%	100%
Basement Sq. Ft.	528	280	288	360
Pool/Spa				
Lot Size	0.18 acres	0.17 acres	0.17 acres	0.21 acres
Other	Shed, Fence, Deck	Shed, Fence, Deck	Shed, Fence, Deck	Shed, Fence, Deck

^{*} 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.

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Current Listings - Cont.

by ClearCapital

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

- Listing 1 Residential Type: Single Family Res Construction Type: Wood Frame Exterior Finish: Wood Roof Type: Asphalt Foundation Type: Unknown BTV Floor Style: Tri-Level Garage Type: Tuck Under Carport Type: NoneHeat Type: Baseboard Fuel Type: Natural Gas Sewer Type: Public Sewer Water-Type: Public Dining Room Type: Area Access Type: Paved; Maintained Topography: Level Wtrfrnt-Frontage: NoneWtrfrnt-Access Near: None To Show: Call First; Lockbox AK MLS; ShowingTime Contract Particulars: Possession Recording New Finance (Terms): AHFC; Cash; Conventional; FHA; VA Mortgage Info: EM Minimum Deposit: 3,000 Docs Avl for Review: Prop Discl Available Features-Interior: Dishwasher; Disposal; Electric Cooktop; Range/Oven; Washr&/Or Dryer Hkup Flooring: Carpet; Hardwood Flooring Features-Additional: Fenced Yard; Deck/Patio; Garage Door Opener; Shed; Paved Driveway
- Listing 2 Residential Type: Single Family Res Foundation Type: Block Garage Type: Attached; Heated Carport Type: NoneHeat Type: Forced Air Fuel Type: Natural Gas Sewer Type: Public Sewer Water-Type: Public Dining Room Type: Breakfast Nook/Bar; Area Wtrfrnt-Frontage: NoneWtrfrnt-Access Near: None To Show: Lockbox AK MLS; Vacant Contract Particulars: For Sale Sign Posted New Finance (Terms): AHFC; Cash; Conventional; FHA; VA; VA 000 Down Mortgage Info: EM Minimum Deposit: 3,000 Features-Interior: Ceiling Fan(s); CO Detector(s); Dishwasher; Disposal; Electric; Family Room; Gas Cooktop; Microwave (B/I); Range/Oven; Refrigerator; Smoke Detector(s); Vaulted Ceiling; Washer &/Or Dryer; Washr&/Or Dryer Hkup; Window Coverings; Wood Stove; Tile Counters Flooring: Carpet; Laminate Flooring Features-Additional: Fenced Yard; Private Yard; Deck/Patio; Garage Door Opener; In City Limits; Shed; Paved Driveway
- Residential Type: Single Family Res Construction Type: Wood Frame Exterior Finish: Wood Roof Type: Asphalt; Composition; Shingle Foundation Type: Poured Concrete Floor Style: Tri-Level Garage Type: Attached Carport Type: NoneHeat Type: Baseboard Fuel Type: Natural Gas Sewer Type: Public Sewer Water-Type: Public Dining Room Type: Area Access Type: Paved; Maintained Wtrfrnt-Frontage: NoneWtrfrnt-Access Near: None To Show: Appointment Only; Lockbox AK MLS; ShowingTime Contract Particulars: For Sale Sign Posted New Finance (Terms): AHFC; Cash; Conventional; FHA; VA Mortgage Info: EM Minimum Deposit: 3,500 Docs Avl for Review: Prop Discl Available Features-Interior: Ceiling Fan(s); CO Detector(s); Dishwasher; Disposal; Electric; Family Room; Gas Cooktop; Home Theater; Microwave (B/I); Range/Oven; Refrigerator; Smoke Detector(s); Soaking Tub; Telephone; Vaulted Ceiling; Washer &/Or Dryer; Washr&/Or Dryer Hkup; Wet Bar; Wired Audio; Wired Data Flooring: Carpet; Laminate Flooring Features-Additional: Fenced Yard; Private Yard; Cable TV; Covenant/Restriction; Deck/Patio; DSL/Cable Available; Garage Door Opener; In City Limits; Storage Space/Unit

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Recent Sales				
	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	7420 Chad Street	1465 Essex Circle	7501 Branche Drive	7711 Ascot Street
City, State	Anchorage, AK	Anchorage, AK	Anchorage, AK	Anchorage, AK
Zip Code	99518	99503	99518	99502
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		1.61 1	0.58 1	0.73 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$319,900	\$325,000	\$350,000
List Price \$		\$319,900	\$325,000	\$339,900
Sale Price \$		\$319,900	\$321,500	\$339,900
Type of Financing		Conv	Conv	Conv
Date of Sale		08/07/2020	08/12/2020	06/03/2020
DOM · Cumulative DOM	•	1 · 50	1 · 54	21 · 71
Age (# of years)	45	45	35	39
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	Split Bi Level	Split Bi Level	Split Bi Level	Split Bi Level
# Units	1	1	1	1
Living Sq. Feet	1,476	1,664	1,554	1,656
Bdrm · Bths · ½ Bths	4 · 2	3 · 2 · 1	3 · 2	3 · 2
Total Room #	7	6	5	6
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)	100%	100%	100%	100%
Basement Sq. Ft.	528	832	288	460
Pool/Spa				
Lot Size	0.18 acres	0.28 acres	0.16 acres	0.18 acres
Other	Shed, Fence, Deck	Shed, Fence, Deck	Shed, Fence, Deck	Shed, Fence, Deck
Net Adjustment		-\$10,264	-\$620	-\$6,040
Adjusted Price		\$309,636	\$320,880	\$333,860

^{*} Sold 2 is the most comparable sale to the subject.

¹ Comp's "Miles to Subject" was calculated by the system.

 $^{^{\}rm 2}$ 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 SF-Res-5264 Amt-SlrPdByrClsgCost-5000 Residential Type: Single Family Res Construction Type: Wood Frame 2x4 Exterior Finish: Vinyl Roof Type: Asphalt Foundation Type: Block Floor Style: Split Entry Garage Type: Attached; Heated Carport Type: NoneHeat Type: Baseboard; Radiant Fuel Type: Natural Gas Sewer Type: Public Sewer Water-Type: Public Dining Room Type: Breakfast Nook/Bar; Area Access Type: Paved; Maintained Topography: Level Wtrfrnt-Frontage: NoneWtrfrnt-Access Near: None To Show: Lockbox AK MLS; Vacant Contract Particulars: For Sale Sign Posted; Possession Recording New Finance (Terms): AHFC; Cash; Conventional; FHA; VA Mortgage Info: EM Minimum Deposit: 3,000 Docs Avl for Review: Docs Posted on MLS; Prop Discl Available Features-Interior: Ceiling Fan(s); CO Detector(s); Dishwasher; Disposal; Electric; Gas Cooktop; Jetted Tub; Microwave (B/I); Pantry; Range/Oven; Refrigerator; Security System; Smoke Detector(s); Telephone; Washer &/Or Dryer; Washr&/Or Dryer Hkup; Window Coverings Flooring: Carpet; Laminate Flooring; Ceramic Tile Features-Additional: Fenced Yard; Cable TV; Deck/Patio; DSL/Cable Available; Fire Service Area; Garage Door Opener; In City Limits; Landscaping; Motion Lighting; Road Service Area; Shed; Paved Driveway; RV Parking
- Sold 2 SF-Res+5880 Amt-SlrPdByrClsgCost-6500 Residential Type: Single Family Res Exterior Finish: Wood Roof Type: Asphalt; Composition; Shingle Foundation Type: Block Miscellaneous: Basement Status: Finished Floor Style: Tri-Level Garage Type: Attached; Heated; Tuck Under Carport Type: NoneHeat Type: Forced Air Fuel Type: Natural Gas Sewer Type: Public Sewer Water-Type: Public Dining Room Type: Breakfast Nook/Bar; Area Access Type: Paved View Type: Mountains Topography: Level Wtrfrnt-Frontage: NoneWtrfrnt-Access Near: None To Show: Appointment Only; Call Listing Licensee; Lockbox AK MLS Contract Particulars: Possession Negotble; Possession Recording New Finance (Terms): AHFC; Cash; Conventional; FHA; VA Mortgage Info: EM Minimum Deposit: 3,200 Docs Avl for Review: Docs Posted on MLS; Prop Discl Available Features-Interior: Ceiling Fan(s); Dishwasher; Disposal; Electric; Family Room; Fireplace; Microwave (B/I); Pantry; Range/Oven; Refrigerator; Smoke Detector(s); Washer &/Or Dryer; Washr&/Or Dryer Hkup Flooring: Hardwood Flooring Features-Additional: Fenced Yard; Private Yard; Garage Door Opener; In City Limits; Landscaping; Road Service Area; Paved Driveway; RV Parking
- Sold 3 SF-Res-5040 Amt-SlrPdByrClsgCost-1000 Residential Type: Single Family Res Construction Type: Wood Frame Exterior Finish: Wood Roof Type: Asphalt; Composition; Shingle Foundation Type: Block Floor Style: Split Entry Garage Type: Attached; Heated Carport Type: NoneHeat Type: Baseboard Fuel Type: Natural Gas Sewer Type: Public Sewer Water-Type: Public Dining Room Type: Area Access Type: Paved; Maintained View Type: Mountains; Partial Topography: Level Wtrfrnt-Frontage: NoneWtrfrnt-Access Near: None To Show: Appointment Only; Call Listing Licensee; Lockbox AK MLS Contract Particulars: For Sale Sign Posted; Possession Recording New Finance (Terms): AHFC; Cash; Conventional; FHA; VA Mortgage Info: EM Minimum Deposit: 3,500 Docs Avl for Review: As-Built; Prop Discl Available Features-Interior: BR/BA on Main Level; Ceiling Fan(s); Central Vac; CO Detector(s); Dishwasher; Disposal; Electric; Family Room; Fireplace; Gas Cooktop; Range/Oven; Refrigerator; Smoke Detector(s); Washer &/Or Dryer; Washr&/Or Dryer Hkup; Window Coverings Flooring: Carpet; Laminate Flooring Features-Additional: Fenced Yard; Deck/Patio; DSL/Cable Available; Fire Service Area; Garage Door Opener; In City Limits; Landscaping; Motion Lighting; Road Service Area; Shed; Sun Room; View; Paved Driveway

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Current Listing Status Not Currently Listed			Listing Histor	y Comments			
Listing Agency/Firm		Listed on 07/22/2016 @\$332000 and Sold on 11/07/2016					
Listing Agent Na	me			@\$335000.			
Listing Agent Ph	one						
# of Removed Li Months	stings in Previous 12	0					
# of Sales in Pre Months	evious 12	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	\$325,000		
Sales Price	\$320,000	\$320,000		
30 Day Price	\$305,000			
Community Departing Delains Chapters				

Comments Regarding Pricing Strategy

The valuation of the subject property assumes (1) seller- financing is or would be available on a real estate note or contract, (2) a reasonably motivated and unrelated buyer, (3) a 5-10% down payment, (4) a borrower with at least fair (but not necessarily conforming) credit, and (5) an average marketing time for comparable properties in this market. Property styles for Alaska are widely varying. It is common practice to use different styles in valuation as most important factor is GLA. Similar styles and square footage even in the same subdivision are hard to find. Alaska homes vary widely from year built to size. It is typical to use comps with this distance without tainting the worth of Value. Best Comps used for the current market and weather conditions. These comps are within acceptable tolerance and are easily considered worthy for Valuation.

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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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Subject Photos

by ClearCapital



Front



Address Verification



Side



Side



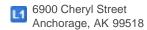
Street



Street

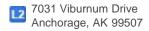
Listing Photos

by ClearCapital



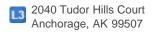


Front



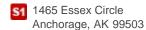


Front





Sales Photos





Front

52 7501 Branche Drive Anchorage, AK 99518



Front

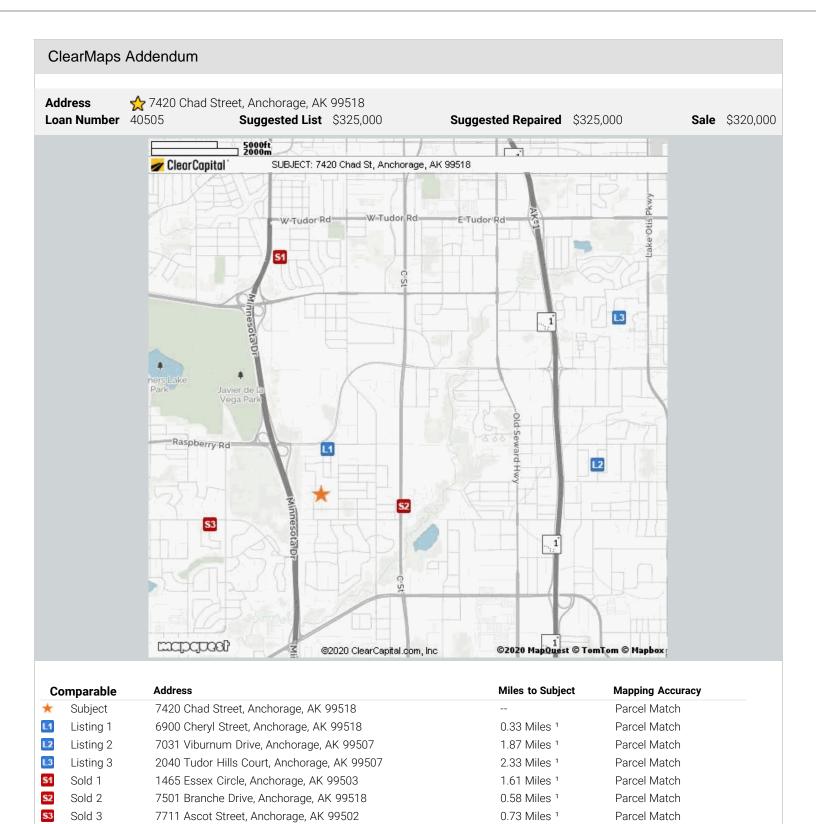
7711 Ascot Street Anchorage, AK 99502



Front

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The Comparable "Distance from Subject" value has been calculated by the Clear Capital system.
 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:

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.

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

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.

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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 Erik Blakeman Company/Brokerage AlaskaMLS.com

License No RECS16812 Address 230 E Paulson Ave #68 Wasila AK

99654

License Expiration 01/31/2022 License State AK

Phone 9073152549 Email erik.blakeman@gmail.com

Broker Distance to Subject 33.37 miles **Date Signed** 09/16/2020

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

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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