# **13140 SW HEATHER COURT**

BEAVERTON, OR 97008 Loan Number

**\$530,000** • As-Is Value

40926

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.

Loan Number Borrower Name	40926 Catamount Properties 2018 LLC	APN County	06/12/2021 R0186881 Washington	
Tracking IDs				
Order Tracking ID Tracking ID 2	0608_BPOUpdate	Tracking ID 1 Tracking ID 3	0608_BPOUpdate	
5			I	

#### **General Conditions**

Owner	CATAMOUNT PROPERTIES 2018	Condition Comments
	LLC	Subject appears to be maintained and in marketable condition.
R. E. Taxes	\$5,447	No issues to call out from what I could see in the drive by.
Assessed Value	\$263,420	
Zoning Classification	Residential R7	
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes	
(Doors and windows appear locked)		
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	Visible	
Road Type	Public	

Neighborhood & N	Aarket Data
Location Tyme	Suburban

Location Type	Suburban	Neighborhood Comments	
Local Economy Stable		Homes in the area differ in age, style, condition, size and lot size.	
Sales Prices in this Neighborhood	Low: \$265590 High: \$623000	Close to schools, shopping and parks.	
Market for this type of propertyIncreased 7 % in the past 6 months.			
Normal Marketing Days	<30		

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## **Current Listings**

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	13140 Sw Heather Court	7125 Sw Hoodview Pl	7695 Sw Hillcrest Pl	7555 Sw Sage Pl
City, State	Beaverton, OR	Beaverton, OR	Beaverton, OR	Beaverton, OR
Zip Code	97008	97008	97008	97008
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.		0.55 <sup>1</sup>	0.65 <sup>1</sup>	0.27 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$475,000	\$525,000	\$635,000
List Price \$		\$475,000	\$525,000	\$635,000
Original List Date		04/23/2021	06/03/2021	05/21/2021
DOM · Cumulative DOM		49 · 50	8 · 9	21 · 22
Age (# of years)	52	58	54	43
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 Day Ranch	3 Stories Split Level	2 Stories Split Level	2 Stories Split Level
# Units	1	1	1	1
Living Sq. Feet	1,473	1,656	1,218	1,564
Bdrm $\cdot$ Bths $\cdot \frac{1}{2}$ Bths	3 · 3	3 · 3	4 · 3	4 · 3
Total Room #	11	11	11	11
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.	756	336	694	946
Pool/Spa				
Lot Size	0.15 acres	0.23 acres	0.16 acres	0.27 acres
Other				

\* Listing 2 is the most comparable listing to the subject.

<sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>3</sup> Subject \$/ft based upon as-is sale price.

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# Current Listings - Cont.

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

- Listing 1 y tri-level home has 3 bedrooms and 3 full bathrooms with a large living room and kitchen. Finished basement with a bonus room and access to a large fenced-in backyard. The home rests in a cult-de-sac within the Beaverton School District.
- Listing 2 four bedrooms and three full bathrooms has it all. Light and bright living space with indooroutdoor living. Ample deck space for entertaining and spacious yard with park-like settings. Additionally, RV parking and hookup. Private access to the beautiful park through the backyard. Just minutes away from many amenities including shopping, Washington Square, Downtown Beaverton and much more
- Listing 3 Home features a fully remodeled separate living space that can be used as an income property or separate living quarters and attic storage. Kitchen features stainless steel appliances and granite countertops. Living room features laminate flooring, a wood burning fireplace, and a spacious deck with views. Backyard features a large 16x30 covered deck built for entertaining. Nearby shopping, restaurants, trails, and parks

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## **Recent Sales**

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	13140 Sw Heather Court	7440 Sw Hart Pl	13115 Sw Heather Ct	7695 Sw Wilson Ave
City, State	Beaverton, OR	Beaverton, OR	Beaverton, OR	Beaverton, OR
Zip Code	97008	97008	97008	97008
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.		0.07 1	0.05 <sup>1</sup>	0.34 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$530,000	\$459,900	\$546,000
List Price \$		\$499,000	\$459,900	\$546,000
Sale Price \$		\$499,000	\$505,000	\$555,000
Type of Financing		Conventional	Conventional	Conventional
Date of Sale		07/31/2020	01/27/2021	04/28/2021
DOM $\cdot$ Cumulative DOM	•	120 · 120	48 · 48	50 · 50
Age (# of years)	52	47	52	52
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 Day Ranch	2 Stories Ranch/Rambler	3 Stories Split Level	3 Stories Split Level
# Units	1	1	1	1
Living Sq. Feet	1,473	1,648	1,665	1,664
Bdrm · Bths · ½ Bths	3 · 3	4 · 3	3 · 2 · 1	4 · 3
Total Room #	11	11	11	11
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.	756	1,055	474	682
Pool/Spa				
Lot Size	0.15 acres	0.30 acres	0.24 acres	0.17 acres
Other				
Net Adjustment		-\$35,970	-\$4,220	-\$15,420
Adjusted Price		\$463,030	\$500,780	\$539,580

\* Sold 3 is the most comparable sale to the subject.

<sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>3</sup> 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** daylight ranch on a huge 1/3 acre lot! Backyard oasis w/expansive stamped concrete patio AND a large grassy area for play. -\$7000 for sq footage, - \$10,000 for bed count, -\$8970 for basement, -\$10,000 for lot size Floor plan offers versatility w/both formal & informal spaces for gathering. Lower level media/bonus rm & 2nd master suite. New furnace & HW heater. Desirable Hyland Hills location on a quiet cul-de-sac while only a few minutes from several parks, trails, schools & city conveniences
- **Sold 2** e 1/4 acre lot has room for everything; garden, playing, and entertaining! Large kitchen with great storage. Gas fireplace in living room. Two master suites on upper level, bedroom & bonus on lower level. Roof was recently cleaned. Piano included in purchase if buyer desires. Excellent Beaverton schools -\$7680 for sq footage, \$8460 for basement, -\$5000 for lot size.
- **Sold 3** tri level home in long established beaverton neighborhood! Many nearby parks to enjoy as well as space to entertain in the backyard. Wonderful family room and dining area. New roof installed recently! All appliances are are included with the home. \$7640 for sq footage, -\$10,000 for bed count, \$2220 for basement

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## Subject Sales & Listing History

Current Listing Status Not Currently Listed		Listing History Comments					
Listing Agency/Firm		Last sold 6/4/2020 for \$375,401					
Listing Agent Na	ime						
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 \$530,000 \$530,000 Sales Price \$530,000 \$530,000 30 Day Price \$530,000 - Comments Regarding Pricing Strategy -

Search criteria is back 12 months, up to 1 mile, up to 5 beds and 4 baths, 1200-1900 sq feet with a basement. Of the comps returned, in my opinion these 6 best reflect the value of the subject.

### 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.

# DRIVE-BY BPO by ClearCapital

# 13140 SW HEATHER COURT

BEAVERTON, OR 97008

# **40926 \$530,000** Loan Number • As-Is Value

# **Subject Photos**



Front



Address Verification





Street



Street



Other

# **13140 SW HEATHER COURT**

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## **40926 \$530,000** Loan Number • As-Is Value

# **Listing Photos**

T125 SW Hoodview Pl Beaverton, OR 97008



Front





Front

1555 SW Sage Pl Beaverton, OR 97008



Front

by ClearCapital

BEAVERTON, OR 97008

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# **Sales Photos**

7440 SW Hart PI **S1** Beaverton, OR 97008



Front





Front



7695 SW Wilson Ave Beaverton, OR 97008



Front

**13140 SW HEATHER COURT** 

BEAVERTON, OR 97008

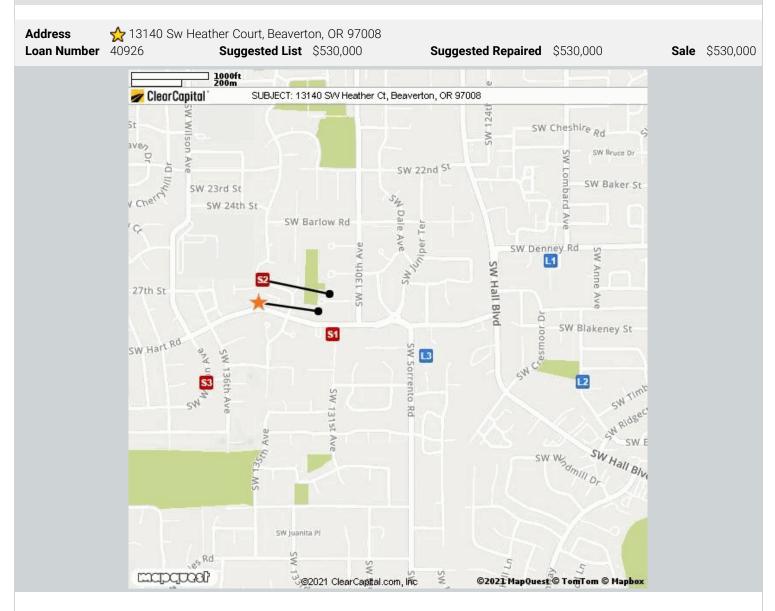
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## ClearMaps Addendum



C	omparable	Address	Miles to Subject	Mapping Accuracy
$\star$	Subject	13140 Sw Heather Court, Beaverton, OR 97008		Parcel Match
L1	Listing 1	7125 Sw Hoodview Pl, Beaverton, OR 97008	0.55 Miles 1	Parcel Match
L2	Listing 2	7695 Sw Hillcrest Pl, Beaverton, OR 97008	0.65 Miles 1	Parcel Match
L3	Listing 3	7555 Sw Sage Pl, Beaverton, OR 97008	0.27 Miles 1	Parcel Match
<b>S1</b>	Sold 1	7440 Sw Hart PI, Beaverton, OR 97008	0.07 Miles 1	Parcel Match
<b>S</b> 2	Sold 2	13115 Sw Heather Ct, Beaverton, OR 97008	0.05 Miles 1	Parcel Match
<b>S</b> 3	Sold 3	7695 Sw Wilson Ave, Beaverton, OR 97008	0.34 Miles 1	Parcel Match

<sup>1</sup> The Comparable "Distance from Subject" value has been calculated by the Clear Capital system.

<sup>2</sup> 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.)

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**

Broker Name	Jefty Dean Metzdorf	Company/Brokerage	Weichert Realtors on Main Street
License No	201220442	Address	311 Kemper Crest Dr Newberg OR 97132-7460
License Expiration	08/31/2022	License State	OR
Phone	2088419912	Email	JEFTYMETZDORF@HOTMAIL.COM
Broker Distance to Subject	13.03 miles	Date Signed	06/12/2021

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 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 or nace, 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 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.