

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	17766 Sw Corona Lane, Beaverton, OR 97003	Order ID	6736543	Property ID	28448443
Inspection Date	06/08/2020	Date of Report	06/10/2020		
Loan Number	40935	APN	R2010290		
Borrower Name	Citibank N.A.	County	Washington		

Tracking IDs					
Order Tracking ID	20200608_Citi_BPO	Tracking ID 1	20200608_Citi_BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		Condition Comments
Owner	3 Bank of NY Mellon Series 2007-FA	The subject appears to be in average condition when viewed from the exterior. Recent mls sheet stated that the subject was a fixer, but no repairs are noted from the exterior. The mls listing had no interior pictures. Interior or hidden damage may lower the value of the subject, and interior inspection is recommended.
R. E. Taxes	\$3,592	
Assessed Value	\$202,210	
Zoning Classification	resid	
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	
HOA	No	
Visible From Street	Partially Visible	
Road Type	Public	

Neighborhood & Market Data		Neighborhood Comments
Location Type	Suburban	This is an area of mixed size and age homes. The subject is conforming. There are no negative site influences noted. This area is not REO and short sale driven, and market values are stable in this area. No concessions are needed to sell homes in this market.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$224,250 High: \$605,000	
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	17766 Sw Corona Lane	255 Nw 181st Ave	17616 Sw Falling Leaf Ct	17685 Sw Marty Ln
City, State	Beaverton, OR	Beaverton, OR	Beaverton, OR	Beaverton, OR
Zip Code	97003	97006	97003	97003
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.69 ¹	0.17 ¹	0.23 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$337,500	\$374,900	\$395,800
List Price \$	--	\$332,500	\$374,900	\$398,500
Original List Date		03/29/2020	05/29/2020	05/20/2020
DOM · Cumulative DOM	-- · --	71 · 73	10 · 12	19 · 21
Age (# of years)	29	46	18	32
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 Story ranch	1 Story ranch	2 Stories trad	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	1,456	1,266	1,730	1,302
Bdrm · Bths · ½ Bths	4 · 2	3 · 2	3 · 2 · 1	3 · 2
Total Room #	7	6	7	6
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 1 Car	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.12 acres	0.09 acres	0.06 acres	0.16 acres
Other	fireplace	fireplace	fireplace	fireplace

* 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.

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

Listing 1 This listing comp is located in the same market area and is smaller and older with a smaller lot size when compared to the subject property. This comp was used due to lack of more similar comps being available.

Listing 2 This listing comp is located in the same market area and is smaller and newer with a smaller lot size and inferior garage when compared to the subject property. This comp was used due to lack of more similar comps being available.

Listing 3 is listing comp is located in the same market area and is smaller and upgraded with a larger lot size when compared to the subject property. This comp was used due to lack of more similar comps being available.

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	17766 Sw Corona Lane	16917 Sw Cashew Way	17755 Sw Lawton St	1244 Sw 178th Ave
City, State	Beaverton, OR	Beaverton, OR	Beaverton, OR	Beaverton, OR
Zip Code	97003	97006	97003	97003
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.47 ¹	0.02 ¹	0.08 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$339,900	\$349,900	\$389,900
List Price \$	--	\$339,900	\$349,900	\$389,900
Sale Price \$	--	\$335,000	\$350,000	\$402,000
Type of Financing	--	Conv	Fha	Cash
Date of Sale	--	05/19/2020	02/24/2020	04/21/2020
DOM · Cumulative DOM	-- · --	41 · 41	52 · 52	46 · 46
Age (# of years)	29	23	29	19
Condition	Average	Average	Average	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 trad	1 Story ranch	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	1,456	1,479	1,456	1,567
Bdrm · Bths · ½ Bths	4 · 2	3 · 2 · 1	4 · 2	3 · 2
Total Room #	7	6	7	6
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 1 Car	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	0.12 acres	0.05 acres	0.12 acres	0.16 acres
Other	fireplace	fireplace	fireplace	fireplace
Net Adjustment	--	+\$1,899	\$0	-\$28,292
Adjusted Price	--	\$336,899	\$350,000	\$373,708

* Sold 3 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 sold comp is located in the same market area and is smaller with a smaller lot size, and inferior garage when compared to the subject property. This comp was used due to lack of more similar comps being available. Adjustments: GLA -\$1,150, Lot size +\$3,049, Garage +\$2,500, Bathroom -\$2,500.
- Sold 2** This sold comp is located in the same subdivision and is similar in size, age and lot size when compared to the subject property. This comp was used due to lack of more similar comps being available. No value adjustments. Multiple offers and sold for above the list price.
- Sold 3** This sold comp is located in the same market area and is smaller with a smaller lot size when compared to the subject property. This comp was used due to lack of more similar comps being available. Adjustments: GLA -\$5,550, Lot size -\$1,742, Age -\$1,000, Condition -\$20,000. Multiple offers and sold for above the list price.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				Subject sold this month as an REO property with multiple offers and sold above the list price with 14 DOM.			
Listing Agent Name							
Listing Agent Phone							
# of Removed Listings in Previous 12 Months	0						
# of Sales in Previous 12 Months	1						
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
05/12/2020	\$330,000	--	--	Sold	06/05/2020	\$335,475	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$350,000	\$350,000
Sales Price	\$345,000	\$345,000
30 Day Price	\$335,000	--
Comments Regarding Pricing Strategy		
<p>The listing and sold comp search included starting within .5 miles, and then out to 1 mile of the subject, and 20% GLA due to lack of comps. The year-built and lot sizes had to be relaxed due to lack of comps. There are limited comps in this area. I have done a thorough mls search and these are the best available comps in the area. No short sales were used in this report. Market value and GLA are bracketed by comps. This report was performed following public awareness that COVID-19 was affecting residents in the United States. At the time of the report, COVID-19 was having widespread health and economic impacts. The effects of COVID-19 on the real estate market in the area of the subject property were not yet measurable based on reliable data. The analyses and value opinion in this report are based on the data available at the time of the assignment and apply only as of the effective date indicated. No analyses or opinions contained in this report should be construed as predictions of future market conditions or value.</p>		

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.

Subject Photos



Front



Address Verification



Side



Side



Street

Listing Photos

L1 255 NW 181st Ave
Beaverton, OR 97006



Front

L2 17616 SW Falling Leaf Ct
Beaverton, OR 97003



Front

L3 17685 SW Marty Ln
Beaverton, OR 97003



Front

Sales Photos

S1 16917 SW Cashew Way
Beaverton, OR 97006



Front

S2 17755 SW Lawton St
Beaverton, OR 97003



Front

S3 1244 SW 178th Ave
Beaverton, OR 97003



Front

ClearMaps Addendum

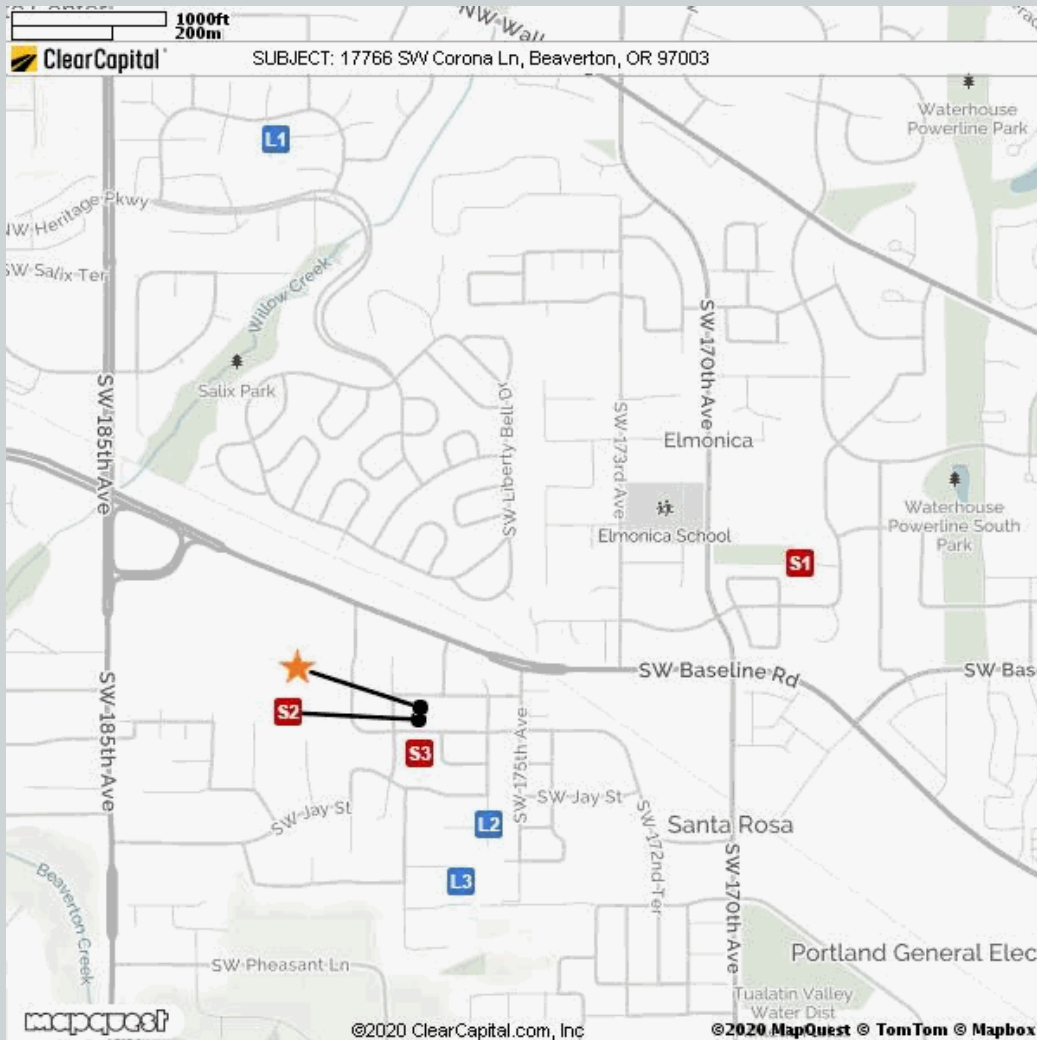
Address ★ 17766 Sw Corona Lane, Beaverton, OR 97003

Loan Number 40935

Suggested List \$350,000

Suggested Repaired \$350,000

Sale \$345,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	17766 Sw Corona Ln, Beaverton, OR	--	Parcel Match
L1 Listing 1	255 Nw 181st Ave, Beaverton, OR	0.69 Miles ¹	Parcel Match
L2 Listing 2	17616 Sw Falling Leaf Ct, Beaverton, OR	0.17 Miles ¹	Parcel Match
L3 Listing 3	17685 Sw Marty Ln, Beaverton, OR	0.23 Miles ¹	Parcel Match
S1 Sold 1	16917 Sw Cashew Way, Beaverton, OR	0.47 Miles ¹	Parcel Match
S2 Sold 2	17755 Sw Lawton St, Beaverton, OR	0.02 Miles ¹	Parcel Match
S3 Sold 3	1244 Sw 178th Ave, Beaverton, OR	0.08 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	Roger Newton	Company/Brokerage	Roger Newton Real Estate
License No	980300034	Address	873 NE 34th Ave Hillsboro OR 97124
License Expiration	06/30/2021	License State	OR
Phone	5035166558	Email	rogernewtonre@gmail.com
Broker Distance to Subject	4.50 miles	Date Signed	06/10/2020

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.