

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.

<b>Address</b>	5058 Foothills Drive 98, Lake Oswego, OR 97034	<b>Order ID</b>	6788666	<b>Property ID</b>	28611953
<b>Inspection Date</b>	08/04/2020	<b>Date of Report</b>	08/06/2020		
<b>Loan Number</b>	41407	<b>APN</b>	01806004		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Clackamas		

<b>Tracking IDs</b>					
<b>Order Tracking ID</b>	20200803_BPO	<b>Tracking ID 1</b>	20200803_BPO		
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--		

### General Conditions

<b>Owner</b>	SOLOMON CARL M & SOLOMON BARBARA J	<b>Condition Comments</b> There are no noticeable upgrades to the subject. It appears to be in average condition. No Repair.
<b>R. E. Taxes</b>	\$3,928	
<b>Assessed Value</b>	\$213,251	
<b>Zoning Classification</b>	Residential	
<b>Property Type</b>	Condo	
<b>Occupancy</b>	Occupied	
<b>Ownership Type</b>	Fee Simple	
<b>Property Condition</b>	Average	
<b>Estimated Exterior Repair Cost</b>	\$0	
<b>Estimated Interior Repair Cost</b>	\$0	
<b>Total Estimated Repair</b>	\$0	
<b>HOA</b>	N/A 000-000-0000	
<b>Association Fees</b>	\$357 / Month (Pool,Tennis,Other: Commons, Gym,Weight Room, Party Room)	
<b>Visible From Street</b>	Visible	
<b>Road Type</b>	Public	

### Neighborhood & Market Data

<b>Location Type</b>	Suburban	<b>Neighborhood Comments</b> The subject is located in a suburban location that has close proximity to schools, shops and major highways.The average marketing time for similar properties in the subject area is 120 days.
<b>Local Economy</b>	Stable	
<b>Sales Prices in this Neighborhood</b>	Low: \$150,900 High: \$650,900	
<b>Market for this type of property</b>	Remained Stable for the past 6 months.	
<b>Normal Marketing Days</b>	<90	

### Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
<b>Street Address</b>	5058 Foothills Drive 98	5064 Foothills Dr	12844 Boones Ferry Rd	790 Se Webber St
<b>City, State</b>	Lake Oswego, OR	Lake Oswego, OR	Lake Oswego, OR	Portland, OR
<b>Zip Code</b>	97034	97034	97035	97202
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.06 <sup>1</sup>	2.25 <sup>1</sup>	2.71 <sup>1</sup>
<b>Property Type</b>	Condo	Condo	Condo	Condo
<b>Original List Price \$</b>	\$	\$317,000	\$390,000	\$399,000
<b>List Price \$</b>	--	\$317,000	\$390,000	\$399,000
<b>Original List Date</b>		06/09/2020	07/10/2020	07/13/2020
<b>DOM · Cumulative DOM</b>	-- · --	55 · 58	24 · 27	21 · 24
<b>Age (# of years)</b>	30	15	46	30
<b>Condition</b>	Average	Average	Average	Average
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Condo Floor Number</b>	2	2	2	2
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	1 Story Condo	1 Story Condo	1 Story Condo	1 Story Condo
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,252	1,252	1,177	1,364
<b>Bdrm · Bths · ½ Bths</b>	3 · 2	2 · 2	2 · 2 · 1	2 · 2
<b>Total Room #</b>	7	6	6	6
<b>Garage (Style/Stalls)</b>	None	None	Attached 1 Car	Attached 1 Car
<b>Basement (Yes/No)</b>	No	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	--
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	0 acres	0 acres	0 acres	0 acres
<b>Other</b>	None	None	deck, fireplace	fireplace

\* Listing 1 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.

## Current Listings - Cont.

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

**Listing 1** This special spot with its light filled spaces and proximity to all one might ever want to experience in LO. Very gently occupied and in pristine condition, ready for a owner to create their very own next story.

**Listing 2** Home in popular Jameson Ridge! This move in ready home has modern touches and functional floor plan! Spacious living room features gas fireplace and high ceilings while gorgeous kitchen has quartz hardwood floors, SS appliances and eat bar! Vaulted master suite is light and bright and has private deck.

**Listing 3** GORGEOUS Willamette River Views! This Condo is part of the charming, gated Quayside Community that features a Covered Brick Veranda, One Level elevator with access to every floor, Private Boat Dock and Boat Slip Lease, Heated Swimming Pool, Sauna, and Landscaped Grounds. Elegant unit with Gourmet Kitchen, Hardwood Floors, and a cozy Gas Fireplace.

### Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
<b>Street Address</b>	5058 Foothills Drive 98	5060 Foothills Dr	790 Se Webber St	12806 Sw Boones Ferry Rd
<b>City, State</b>	Lake Oswego, OR	Lake Oswego, OR	Portland, OR	Lake Oswego, OR
<b>Zip Code</b>	97034	97034	97202	97035
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.02 <sup>1</sup>	2.71 <sup>1</sup>	2.24 <sup>1</sup>
<b>Property Type</b>	Condo	Condo	Condo	Condo
<b>Original List Price \$</b>	--	\$350,000	\$409,900	\$415,000
<b>List Price \$</b>	--	\$350,000	\$409,900	\$415,000
<b>Sale Price \$</b>	--	\$348,000	\$397,500	\$400,000
<b>Type of Financing</b>	--	Conventional	Conventional	Conventional
<b>Date of Sale</b>	--	01/16/2020	04/22/2020	07/24/2020
<b>DOM · Cumulative DOM</b>	-- · --	84 · 84	118 · 162	71 · 71
<b>Age (# of years)</b>	30	30	46	15
<b>Condition</b>	Average	Average	Average	Average
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Condo Floor Number</b>	2	2	2	2
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	1 Story Condo	1 Story Condo	1 Story Condo	1 Story Condo
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,252	1,252	1,201	1,174
<b>Bdrm · Bths · ½ Bths</b>	3 · 2	2 · 2	2 · 1 · 1	3 · 2 · 1
<b>Total Room #</b>	7	6	6	7
<b>Garage (Style/Stalls)</b>	None	Detached 1 Car	Attached 1 Car	Attached 1 Car
<b>Basement (Yes/No)</b>	No	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	--
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	0 acres	0 acres	0 acres	0 acres
<b>Other</b>	None	None	None	None
<b>Net Adjustment</b>	--	+\$1,000	+\$5,875	-\$3,550
<b>Adjusted Price</b>	--	\$349,000	\$403,375	\$396,450

\* Sold 1 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.

## Recent Sales - Cont.

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

- Sold 1** 1 level corner condo with no stairs. Enjoy an open floor plan, plentiful windows, Corian counters and range/hood in the well appointed kitchen, and master suite featuring wall of organized closets. This unit includes both a garage and covered parking spot! It is centrally located and close to the best amenities including the pool, spa, and clubhouse. Adjustment : Bed rooms/3000, Garage/-2000.
- Sold 2** Gorgeous one-level ground floor condo with view of the Willamette River. Enjoy the Portland Spirit, colorful sunsets all year, and the Christmas ships from your own balcony. all appliances included, and a gas fireplace. Fresh exterior almost finished, gated condos with easy access to the eastside bike and walking trail and all Sellwood has to offer. Adjustment : GLA/1275, Age/1600, Bed rooms/3000, Full baths/4000, Half baths/-2000, Garage/-2000.
- Sold 3** Open floor plan featuring vaulted ceilings, gas fireplace, hardwood floors. Designer kitchen with SS hood/appliances, silestone quartz with eating bar. Private courtyard entry and patio off Dining Room. Adjustment : GLA/1950, Age/-1500, Half baths/-2000, Garage/-2000.

### Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed		<b>Listing History Comments</b>				
<b>Listing Agency/Firm</b>			No Sale History for past 12 months.				
<b>Listing Agent Name</b>							
<b>Listing Agent Phone</b>							
<b># of Removed Listings in Previous 12 Months</b>	0						
<b># of Sales in Previous 12 Months</b>	0						
<b>Original List Date</b>	<b>Original List Price</b>	<b>Final List Date</b>	<b>Final List Price</b>	<b>Result</b>	<b>Result Date</b>	<b>Result Price</b>	<b>Source</b>

### Marketing Strategy

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$373,000	\$373,000
<b>Sales Price</b>	\$355,000	\$355,000
<b>30 Day Price</b>	\$337,000	--
<b>Comments Regarding Pricing Strategy</b>		
<p>The subject should be sold in as-is condition. Value best supported by sold comp 1 and list comp 1 , being the most comparable to the subject. Subject's last known sale date is 9/18/2000 and the price is \$155,950. Few similar comps available within 1 mile, so it was necessary extend the search for mileage , the comps chosen were the best available and closest to the GLA, age as the subject and it was necessary to extend the search criteria up to 12 months.</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



Street



## Subject Photos



Other

## Listing Photos

**L1** 5064 FOOTHILLS DR  
Lake Oswego, OR 97034



Front

**L2** 12844 BOONES FERRY RD  
Lake Oswego, OR 97035



Front

**L3** 790 SE WEBBER ST  
Portland, OR 97202



Front

## Sales Photos

**S1** 5060 FOOTHILLS DR  
Lake Oswego, OR 97034



Front

**S2** 790 SE WEBBER ST  
Portland, OR 97202



Front

**S3** 12806 SW BOONES FERRY RD  
Lake Oswego, OR 97035



Front

### ClearMaps Addendum

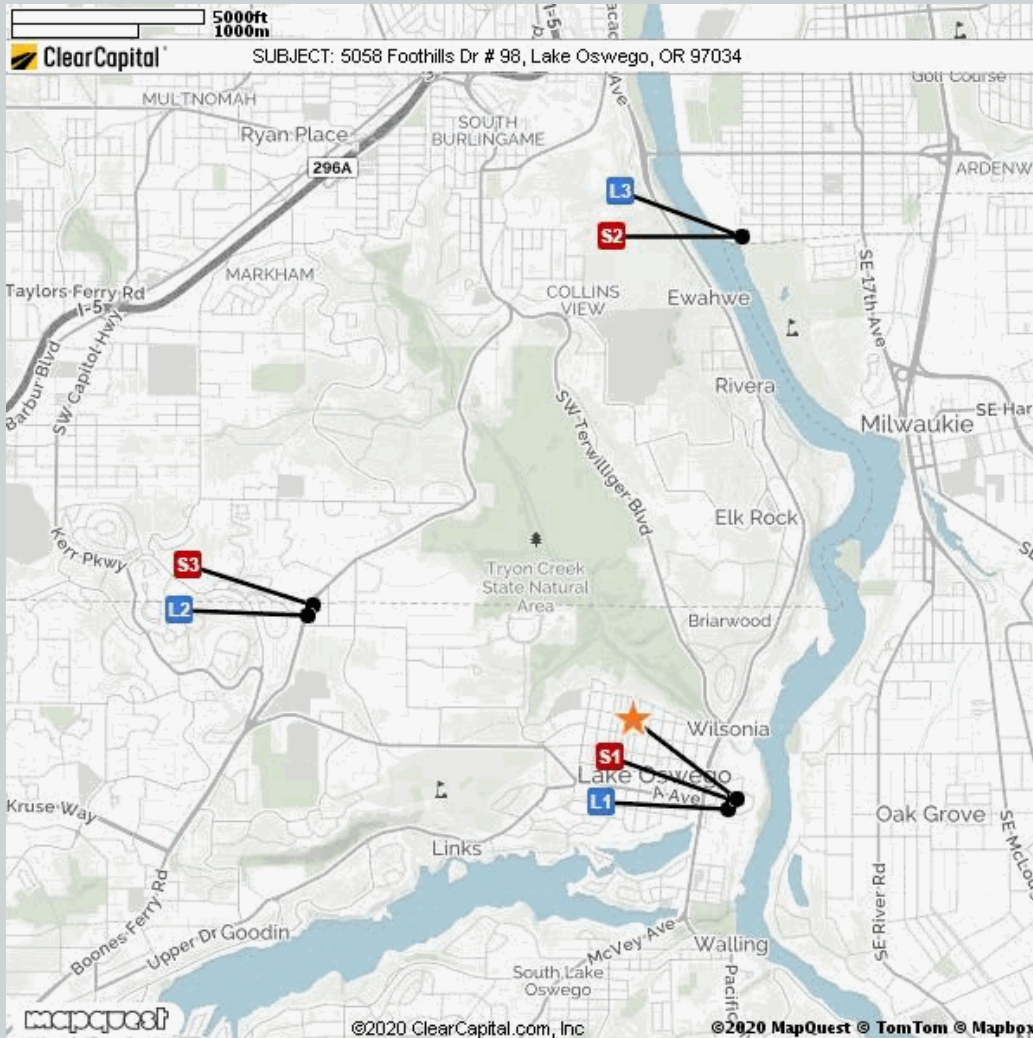
**Address** ★ 5058 Foothills Drive 98, Lake Oswego, OR 97034

**Loan Number** 41407

**Suggested List** \$373,000

**Suggested Repaired** \$373,000

**Sale** \$355,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	5058 Foothills Dr # 98, Lake Oswego, OR	--	Parcel Match
L1 Listing 1	5064 Foothills Dr, Lake Oswego, OR	0.06 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	12844 Boones Ferry Rd, Lake Oswego, OR	2.25 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	790 Se Webber St, Portland, OR	2.71 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	5060 Foothills Dr, Lake Oswego, OR	0.02 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	790 Se Webber St, Portland, OR	2.71 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	12806 Sw Boones Ferry Rd, Lake Oswego, OR	2.24 Miles <sup>1</sup>	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.

## 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

<b>Broker Name</b>	Vladimir Mazur	<b>Company/Brokerage</b>	Mount BPO LLC
<b>License No</b>	201209205	<b>Address</b>	650 NE Holladay St #1600 Portland OR 97232
<b>License Expiration</b>	07/31/2021	<b>License State</b>	OR
<b>Phone</b>	3054322304	<b>Email</b>	vladbpos@gmail.com
<b>Broker Distance to Subject</b>	7.58 miles	<b>Date Signed</b>	08/06/2020

*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:

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