

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	16320 119th Avenue, Renton, WA 98058	Order ID	6851841	Property ID	28845316
Inspection Date	09/23/2020	Date of Report	09/23/2020		
Loan Number	41964	APN	1423400080		
Borrower Name	Catamount Properties 2018 LLC	County	King		

Tracking IDs					
Order Tracking ID	0922BPO	Tracking ID 1	0922BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	Catamount Properties 2018 LLC	Condition Comments	
R. E. Taxes	\$2,359	The subject appears to be in fair condition. Patio steps are damaged, front door is damaged/worn out, exterior painting is recommended. As noted from doing an exterior drive by inspection. Subject conforms to the neighborhood in which it is located. No signs of any natural disaster damage.	
Assessed Value	\$193,000		
Zoning Classification	R6		
Property Type	SFR		
Occupancy	Occupied		
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	
Local Economy	Stable	Residential neighborhood with majority of presented constructions detached single family homes and condos. Homes different by style, condition, size, year built. Majority of the residential homes within subject neighborhood connected to the public water and sewer. Access, within 2 miles range to the schools, shopping, park.	
Sales Prices in this Neighborhood	Low: \$270,000 High: \$455,000		
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	16320 119th Avenue	11818 Se 170th Place	802 Cedar Ave S	8825 S 132nd St
City, State	Renton, WA	Renton, WA	Renton, WA	Renton, WA
Zip Code	98058	98058	98057	98057
Datasource	Tax Records	Public Records	Public Records	Public Records
Miles to Subj.	--	0.35 ¹	1.47 ¹	2.66 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$325,000	\$350,000	\$299,500
List Price \$	--	\$325,000	\$350,000	\$275,000
Original List Date		04/16/2020	09/18/2020	09/06/2020
DOM · Cumulative DOM	-- · --	155 · 160	4 · 5	16 · 17
Age (# of years)	61	62	111	95
Condition	Fair	Fair	Average	Fair
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 1 story	1 Story 1 story	1 Story 1 story	1 Story 1 story
# Units	1	1	1	1
Living Sq. Feet	960	1,170	1,150	840
Bdrm · Bths · ½ Bths	3 · 1	4 · 2	3 · 1	2 · 1
Total Room #	5	7	5	4
Garage (Style/Stalls)	Attached 1 Car	Carport 1 Car	None	Carport 1 Car
Basement (Yes/No)	No	No	Yes	Yes
Basement (% Fin)	0%	0%	0%	90%
Basement Sq. Ft.	--	--	1,020	840
Pool/Spa	--	--	--	--
Lot Size	0.21 acres	0.17 acres	0.27 acres	0.34 acres
Other	Fence	Fence	Fence	Patio

* Listing 1 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 Superior bedroom count, bathroom count, above grade living area. Inferior lot size value and garage value. Suitable style, condition, year built, location, amenities.

Listing 2 Superior basement value, above grade living square footage, lot size value. Inferior year built and garage value. Suitable condition, location, amenities, room count.

Listing 3 Superior lot size value, basement value. Inferior bedroom count, year built value, above grade living area, garage value. Suitable style, amenities, location, condition.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	16320 119th Avenue	12714 Se 171st Place	12651 Se 170th St	228 Burnett Ave N
City, State	Renton, WA	Renton, WA	Renton, WA	Renton, WA
Zip Code	98058	98058	98058	98057
Datasource	Tax Records	Public Records	Public Records	Public Records
Miles to Subj.	--	0.64 ¹	0.67 ¹	2.41 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$299,000	\$334,400	\$325,000
List Price \$	--	\$299,000	\$334,400	\$325,000
Sale Price \$	--	\$293,000	\$334,400	\$325,000
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	12/24/2019	01/27/2020	09/09/2020
DOM · Cumulative DOM	-- · --	105 · 105	45 · 45	33 · 33
Age (# of years)	61	61	61	97
Condition	Fair	Fair	Good	Fair
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 1 story	1 Story 1 story	1 Story 1 story	1.5 Stories 1.5 story
# Units	1	1	1	1
Living Sq. Feet	960	860	970	1,000
Bdrm · Bths · ½ Bths	3 · 1	3 · 1	3 · 1	2 · 1
Total Room #	5	5	5	4
Garage (Style/Stalls)	Attached 1 Car	None	Carport 1 Car	Detached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.21 acres	0.17 acres	0.17 acres	0.1 acres
Other	Fence	Fence	Fence	Porch, Outbuilding
Net Adjustment	--	+\$12,000	-\$20,000	-\$9,400
Adjusted Price	--	\$305,000	\$314,400	\$315,600

* 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** Suitable condition, room count, year built, style, location, amenities. Inferior garage value \$3000, living area \$5000 and lot size \$4000.
- Sold 2** Superior current condition -\$25000. Inferior lot size \$4000, garage value \$1000. Suitable living area, year built, room count, style, location, amenities.
- Sold 3** Superior living square footage -\$2000, outbuilding value -\$25000. Inferior lot size \$11000, bedroom count \$3000, year built \$3600. Suitable location, condition, amenities, bathroom count, garage count.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed		Listing History Comments				
Listing Agency/Firm			No sale or market activity is available within prior 60 months of the report.				
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	\$310,000	\$320,000
Sales Price	\$305,000	\$315,000
30 Day Price	\$281,000	--
Comments Regarding Pricing Strategy		
Subject patio steps are damaged, front door is damaged/worn out, exterior painting is recommended. Due to historical lack of available inventory, superior or inferior, should easy all criteria, gradually extend search range up to 3 miles and search up to 12 months from the report date. No negative impact of these factors. Market is stable. All selected comps share similar to subject location factor. Searched within MLS and Public sites.		

Clear Capital Quality Assurance Comments Addendum

Reviewer's Notes The price is based on the subject being in fair condition with \$10,000 recommended in total repairs. Comps are similar in characteristics, located within 2.66 miles and the sold comps closed within the last 9 months. The market is reported as being stable in the last 6 months. The price conclusion is deemed supported.

Subject Photos



Front



Address Verification



Street



Other



Other



Other

Subject Photos



Other



Other

Listing Photos

L1 11818 SE 170th Place
Renton, WA 98058



Front

L2 802 Cedar Ave S
Renton, WA 98057



Front

L3 8825 S 132nd St
Renton, WA 98057



Front

Sales Photos

S1 12714 SE 171st Place
Renton, WA 98058



Front

S2 12651 SE 170th St
Renton, WA 98058



Front

S3 228 Burnett Ave N
Renton, WA 98057



Front

ClearMaps Addendum

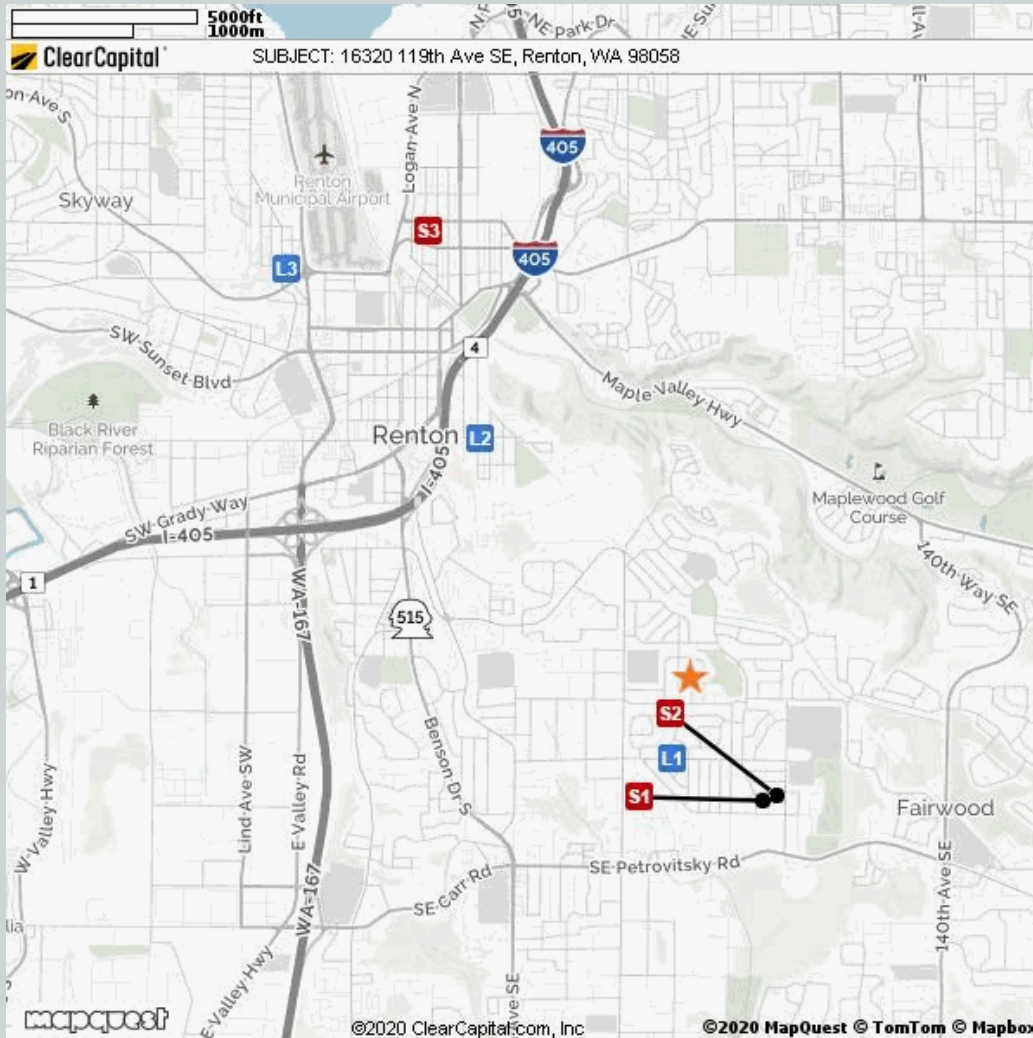
Address ★ 16320 119th Avenue, Renton, WA 98058

Loan Number 41964

Suggested List \$310,000

Suggested Repaired \$320,000

Sale \$305,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	16320 119th Avenue, Renton, WA 98058	--	Parcel Match
L1 Listing 1	11818 Se 170th Place, Renton, WA 98058	0.35 Miles ¹	Parcel Match
L2 Listing 2	802 Cedar Ave S, Renton, WA 98057	1.47 Miles ¹	Parcel Match
L3 Listing 3	8825 S 132nd St, Renton, WA 98057	2.66 Miles ¹	Parcel Match
S1 Sold 1	12714 Se 171st Place, Renton, WA 98058	0.64 Miles ¹	Parcel Match
S2 Sold 2	12651 Se 170th St, Renton, WA 98058	0.67 Miles ¹	Parcel Match
S3 Sold 3	228 Burnett Ave N, Renton, WA 98057	2.41 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	Ivan Semenov	Company/Brokerage	AGENCYONE
License No	77386	Address	13500 Bel-Red Rd, #4 BELLEVUE WA 98005
License Expiration	09/24/2021	License State	WA
Phone	4252602963	Email	ivans5000@yahoo.com
Broker Distance to Subject	11.57 miles	Date Signed	09/23/2020

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

If this report is developed as a brokers price opinion, this brokers price opinion is not an appraisal as defined in chapter 18.140 RCW and has been prepared by a real estate licensee, licensed under chapter 18.85 RCW, who IS/IS NOT also state-certified or state-licensed as a real estate appraiser under chapter 18.140 RCW.

If this report is developed as an Evaluation, this Evaluation is not an appraisal as defined in chapter 18.140 RCW and has been prepared by a real estate licensee, licensed under chapter 18.85 RCW who IS/IS NOT also state-certified or state-licensed as a real estate appraiser under chapter 18.140 RCW.

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.