### by ClearCapital

### 9781 NE 127TH PLACE

KIRKLAND, WA 98034

**\$591,000** • As-Is Value

42691

Loan Number

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	9781 Ne 127th Place, Kirkland, WA 98034 06/09/2021 42691 Catamount Properties 2018 LLC	Order ID Date of Report APN County	7349306 06/10/2021 1138000300 King	Property ID	30451771
Tracking IDs					
Order Tracking ID Tracking ID 2	0608_BPOUpdate	Tracking ID 1 Tracking ID 3	0608_BPOUpda 	te	

### **General Conditions**

Owner	CATAMOUNT PROPERTIES 2018	Condition Comments
R. E. Taxes	\$4,630	The subject appears to be in average condition with no signs of
Assessed Value	\$474,000	damage to the exterior. No signs that would require immediate
Zoning Classification	Residential RSX 7.2	repair. Home and landscaping seem to have been maintained as noted from doing an exterior drive by inspection. Subject
Property Type	SFR	conforms to the neighborhood in which it is located. No signs o
Occupancy	Occupied	any natural disaster damage.
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

Location Type	Suburban	Neighborhood Comments
Local Economy	Stable	Residential neighborhood with majority of presented
Sales Prices in this Neighborhood	Low: \$500,000 High: \$850,000	constructions detached single family homes and condos. Homes different by style, condition, size, year built. Majority of
Market for this type of property	Increased 4 % in the past 6 months.	the residential homes within subject neighborhood connected to the public water and sewer. Access, within 2 miles range to the
Normal Marketing Days	<90	schools, shopping, park.

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### **Current Listings**

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	9781 Ne 127th Place	13206 87th Ave Ne	9760 Ne 124th Place	10018 Ne 202nd St
City, State	Kirkland, WA	Kirkland, WA	Kirkland, WA	Bothell, WA
Zip Code	98034	98034	98034	98011
Datasource	Public Records	Public Records	Public Records	Public Records
Miles to Subj.		0.72 <sup>1</sup>	0.13 <sup>1</sup>	4.24 <sup>1</sup>
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$625,000	\$774,900	\$599,950
List Price \$		\$625,000	\$729,900	\$599,950
Original List Date		05/20/2021	05/13/2021	05/11/2021
$DOM \cdot Cumulative DOM$	·	19 · 21	26 · 28	28 · 30
Age (# of years)	49	65	49	49
Condition	Average	Average	Good	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 1 story	1 Story 1 story	1 Story 1 story	Split Split
# Units	1	1	1	1
Living Sq. Feet	910	1,540	990	1,040
Bdrm · Bths · ½ Bths	3 · 1	4 · 2	3 · 1	3 · 1 · 1
Total Room #	5	7	5	7
Garage (Style/Stalls)	Attached 1 Car	None	Attached 1 Car	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	Yes
Basement (% Fin)	0%	0%	0%	100%
Basement Sq. Ft.				300
Pool/Spa				
Lot Size	0.17 acres	0.25 acres	0.15 acres	0.19 acres
Other	Fence	Fence	Fence	Fence

\* Listing 3 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.

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

Listing 1 Superior living square footage, lot size value, bedroom count, bathroom count. Inferior year built, garage value. Suitable condition, location, style, amenities.

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

Listing 3 Superior basement value, lot size value, bathroom value, garage count, living area above ground. Suitable amenities, location, condition, year built.

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### **Recent Sales**

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	9781 Ne 127th Place	9603 Ne 129th Pl	9704 Ne 124th St	13648 103rd Ave Ne
City, State	Kirkland, WA	Kirkland, WA	Kirkland, WA	Kirkland, WA
Zip Code	98034	98034	98034	98034
Datasource	Public Records	Public Records	Public Records	Public Records
Miles to Subj.		0.15 <sup>1</sup>	0.18 <sup>1</sup>	0.73 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$609,000	\$630,000	\$588,000
List Price \$		\$609,000	\$630,000	\$588,000
Sale Price \$		\$609,000	\$630,000	\$588,000
Type of Financing		Conventional	Conventional	Fha
Date of Sale		02/17/2021	11/17/2020	08/04/2020
DOM $\cdot$ Cumulative DOM	·	90 · 90	89 · 89	39 · 39
Age (# of years)	49	41	50	59
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 1 story			
# Units	1	1	1	1
Living Sq. Feet	910	1,090	1,020	940
Bdrm · Bths · ½ Bths	3 · 1	3 · 1	3 · 1	2 · 1
Total Room #	5	5	5	4
Garage (Style/Stalls)	Attached 1 Car	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	0.17 acres	0.18 acres	0.17 acres	0.22 acres
Other	Fence	Fence	Fence, Outbuilding	None
Net Adjustment		-\$19,000	-\$25,500	+\$3,500
Adjusted Price		\$590,000	\$604,500	\$591,500

\* 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 Superior lot size -\$1000, living area -\$9000, year built -\$4000, garage count -\$5000. Suitable appearance, condition, style, location, room count.
- **Sold 2** Superior living area -\$5500, outbuilding value -\$20000. Suitable year built, style, lot size, room count, garage count, location.
- **Sold 3** superior living area -\$1500, lot size -\$5000, garage count -\$5000. Inferior bed count \$5000, year built \$5000, other amenities \$5000. Suitable location, condition, style, appearance.

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### Subject Sales & Listing History

Current Listing S	Status	Not Currently	Listed	Listing Histor	y Comments		
Listing Agency/F	Firm			Subject property sold outside local MLS service. No MLS			. No MLS
Listing Agent Na	ime			available.			
Listing Agent Ph	one						
# of Removed Li Months	stings in Previous 12	0					
# of Sales in Pre Months	evious 12	1					
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
				Sold	12/04/2020	\$568,400	Tax Records

### Marketing Strategy

	As Is Price	Repaired Price	
Suggested List Price	\$596,000	\$596,000	
Sales Price	\$591,000	\$591,000	
30 Day Price	\$544,000		

#### **Comments Regarding Pricing Strategy**

Subject property sold outside local MLS service. No MLS available. Due to historical lack of available inventory, superior or inferior, should easy all criteria, gradually extend search range up to 1 mile for sold comps and up to 5 miles for listing comps 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. Unable to bracket on the living area. Subject GLA is atypical. predominant living area vary from 940 to 1500 square feet above ground. Adjustments made. No negative impact of this factor.

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### Clear Capital Quality Assurance Comments Addendum

**Reviewer's** The current report is showing a large variance in as-is conclusions with the most current duplicate completed. The large variance appears due to **Notes** current report coming in line with subject's most recent sales history.

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## **Subject Photos**



Front



Address Verification



Street



Other

by ClearCapital

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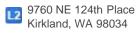
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### **Listing Photos**

13206 87th Ave NE Kirkland, WA 98034

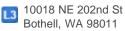


Front





Front







Front

by ClearCapital

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### **Sales Photos**

51 9603 NE 129th Pl Kirkland, WA 98034



Front





Front

**S3** 13648 103rd Ave NE Kirkland, WA 98034



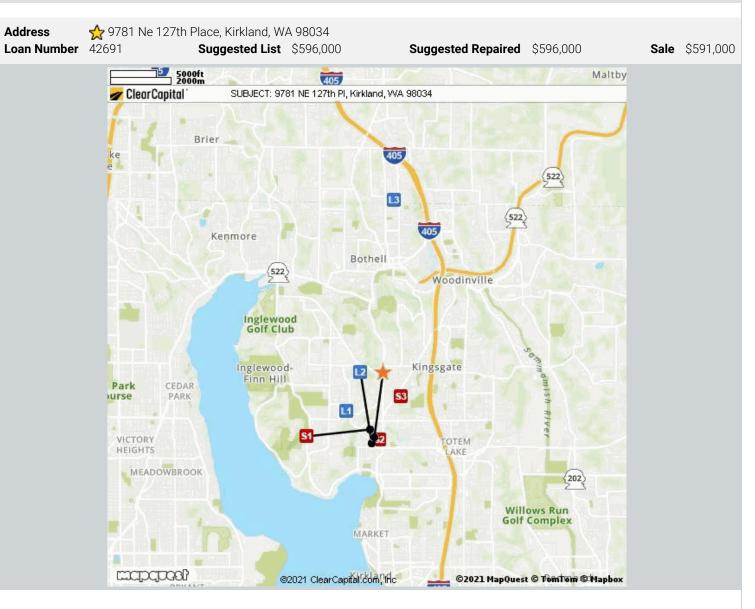
Front

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### ClearMaps Addendum



Co	omparable	Address	Miles to Subject	Mapping Accuracy
*	Subject	9781 Ne 127th Place, Kirkland, WA 98034		Parcel Match
L1	Listing 1	13206 87th Ave Ne, Kirkland, WA 98034	0.72 Miles 1	Parcel Match
L2	Listing 2	9760 Ne 124th Place, Kirkland, WA 98034	0.13 Miles 1	Parcel Match
L3	Listing 3	10018 Ne 202nd St, Bothell, WA 98011	4.24 Miles 1	Parcel Match
<b>S1</b>	Sold 1	9603 Ne 129th Pl, Kirkland, WA 98034	0.15 Miles 1	Parcel Match
<b>S2</b>	Sold 2	9704 Ne 124th St, Kirkland, WA 98034	0.18 Miles 1	Parcel Match
<b>S</b> 3	Sold 3	13648 103rd Ave Ne, Kirkland, WA 98034	0.73 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	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	6.70 miles	Date Signed	06/09/2021

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 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 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.