REDMOND, WA 98052 Loan Number

**\$315,000** • As-Is Value

42997

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.

Address Inspection Date Loan Number Borrower Name	3834 175th Avenue Ne Unit 16, Redmond, WA 9805 01/08/2021 42997 Catamount Properties 2018 LLC	2 Order ID Date of Report APN County	7031385 01/08/2021 4161000120 King	Property ID	29311629
Tracking IDs Order Tracking ID	0107BPOs	Tracking ID 1	42997		
Tracking ID 2		T 1: 100			

### **General Conditions**

Owner	Steinberger Sherry Ann	Condition Comments
R. E. Taxes	\$2,278	The subject appears to be in average condition with no signs of
Assessed Value	\$253,000	damage to the exterior. No signs that would require immediate
Zoning Classification	R20	repair. Home and landscaping seem to have been maintained as noted from doing an exterior drive by inspection. Subject
Property Type	Condo	conforms to the neighborhood in which it is located. No signs of
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	
НОА	Lakewood Shores 206-641-9631	
Association Fees \$246 / Month (Landscaping,Ot Water/Sewer)		
Visible From Street	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: \$330,000 High: \$670,000	constructions detached single family homes and condos. Homes different by style, condition, size, year built. Majority of
Market for this type of property	Remained Stable for 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.

by ClearCapital

### 3834 175TH AVENUE NE UNIT 16

REDMOND, WA 98052

**42997 \$3** Loan Number • A

\$315,000 • As-Is Value

### **Current Listings**

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	3834 175th Avenue Ne U 16	nit 17109 Ne 45th St #38	17302 Ne 45th St #106	3834 175th Ave Ne #31
City, State	Redmond, WA	Redmond, WA	Redmond, WA	Redmond, WA
Zip Code	98052	98052	98052	98052
Datasource	Tax Records	Public Records	Public Records	Public Records
Miles to Subj.		0.43 <sup>1</sup>	0.45 <sup>1</sup>	0.00 1
Property Type	Condo	Condo	Condo	Condo
Original List Price \$	\$	\$295,000	\$319,800	\$345,000
List Price \$		\$295,000	\$319,800	\$345,000
Original List Date		11/19/2020	11/13/2020	11/11/2020
DOM $\cdot$ Cumulative DOM	·	49 · 50	55 · 56	57 · 58
Age (# of years)	54	53	54	54
Condition	Average	Average	Good	Average
Sales Type		Fair Market Value	Fair Market Value	Fair Market Value
Condo Floor Number	2	2	1	3
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Beneficial ; Water	Beneficial ; Water	Beneficial ; Water	Beneficial ; Water
Style/Design	1 Story Condo	1 Story Condo	1 Story Condo	1 Story Condo
# Units	1	1	1	1
Living Sq. Feet	620	712	770	615
Bdrm · Bths · ½ Bths	1 · 1	1 · 1	1 · 1	1 · 1
Total Room #	3	3	3	3
Garage (Style/Stalls)	None	None	None	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	0 acres	0 acres	0 acres	0 acres
Other	None	None	None	None

\* 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 above ground. Suitable year built, style, view value, location, amenities, style, room count, appearance.

Listing 2 Superior current, improved condition, living square footage value. Suitable view value, amenities, location, style, room count, appearance.

Listing 3 Suitable year built, room count, appearance, view value, location, condition. Inferior living square footage. Listing comp located within subject immediate project.

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### 3834 175TH AVENUE NE UNIT 16

REDMOND, WA 98052

**42997 \$3**1 Loan Number • As

\$315,000 • As-Is Value

### Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	3834 175th Avenue Ne Unit 16	3834 175th Ave Ne Apt 23	3834 175th Ave Ne Apt H5	3834 175th Ave Ne Apt E5
City, State	Redmond, WA	Redmond, WA	Redmond, WA	Redmond, WA
Zip Code	98052	98052	98052	98052
Datasource	Tax Records	Public Records	Public Records	Public Records
Miles to Subj.		0.00 1	0.00 1	0.00 1
Property Type	Condo	Condo	Condo	Condo
Original List Price \$		\$300,000	\$325,000	\$332,500
List Price \$		\$300,000	\$325,000	\$332,500
Sale Price \$		\$300,000	\$315,000	\$332,500
Type of Financing		Conventional	Conventional	Conventional
Date of Sale		08/09/2020	12/01/2020	10/29/2020
DOM $\cdot$ Cumulative DOM	·	31 · 31	67 · 68	33 · 63
Age (# of years)	54	54	54	54
Condition	Average	Average	Average	Good
Sales Type		Fair Market Value	Fair Market Value	Fair Market Value
Condo Floor Number	2	3	2	2
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Beneficial ; Water	Beneficial ; Water	Beneficial ; Water	Beneficial ; Water
Style/Design	1 Story Condo	1 Story Condo	1 Story Condo	1 Story Condo
# Units	1	1	1	1
Living Sq. Feet	620	630	626	605
Bdrm · Bths · ½ Bths	1 · 1	1 · 1	1 · 1	1 · 1
Total Room #	3	3	3	3
Garage (Style/Stalls)	None	None	None	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	0 acres	0 acres	0 acres	0 acres
Other	None	None	None	None
Net Adjustment		-\$500	-\$300	-\$9,250
Adjusted Price		\$299,500	\$314,700	\$323,250

\* Sold 2 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** Superior living area -\$500. Suitable view, room count, style, appearance, condition, year built, amenities. Sold comp located within subject immediate project.
- **Sold 2** Suitable room count, appearance, location, style, year built, view value. Superior living area -\$300. Selected comp from subject project.
- **Sold 3** Suitable view value, amenities, year built, style, room count. Superior condition -\$10000. inferior living area \$750. Comp from subject project.

DRIVE-BY BPO by ClearCapital

### 3834 175TH AVENUE NE UNIT 16

REDMOND, WA 98052

\$315,000 • As-Is Value

42997

Loan Number

### Subject Sales & Listing History

Current Listing Status Not Currently Lister		isted	Listing Histor	Listing History Comments			
Listing Agency/Firm		No sale or market activity is available within prior 60 months of			r 60 months of		
Listing Agent Name				the report.	the report.		
Listing Agent Ph	one						
# of Removed Lis Months	stings in Previous 12	0					
# of Sales in Pre Months	vious 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 \$320,000 \$320,000 Sales Price \$315,000 \$315,000 30 Day Price \$290,000 - Comments Regarding Pricing Strategy - All Sold comps and Listing #3 located within subject immediate project. -

### 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.

\$315,000 42997 Loan Number As-Is Value

### **Subject Photos**



Front



Address Verification



Street



Other

by ClearCapital

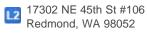
\$315,000 • As-Is Value

### **Listing Photos**

17109 NE 45th St #38 Redmond, WA 98052



Front





Front



3834 175th Ave NE #31 Redmond, WA 98052



Front

by ClearCapital

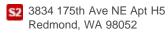
\$315,000 • As-Is Value

### **Sales Photos**

**S1** 3834 175th Ave NE Apt 23 Redmond, WA 98052



Front





Front



3834 175th Ave NE Apt E50 Redmond, WA 98052



by ClearCapital

**42997 \$315,000** Loan Number • As-Is Value

ClearMaps Addendum Address 2834 175th Avenue Ne Unit 16, Redmond, WA 98052 Loan Number 42997 Suggested List \$320,000 Suggested Repaired \$320,000 Sale \$315,000 500ft 200m 💋 Clear Capital SUBJECT: 3834 175th Ave NE Apt 16, Redmond, WA 98052 2 1 NE 45th St JOUN CLINE 171st Ave NE A Lake Sammamish Pkwy NE 172nd Ave NE NE 42nd St NE 40th PI NE 41st St NE 40th Ct NE 40th St 171st Pl NE W Lake ve sammarnish pteast Nit NE-39th Ct 38th Ct 72nd Ave ZE mapquest @2021 ClearCapital.com, Inc ©2021 MapQuest © TomTom © Mapbox

C	omparable	Address	Miles to Subject	Mapping Accuracy
*	Subject	3834 175th Avenue Ne Unit 16, Redmond, WA 98052		Parcel Match
L1	Listing 1	17109 Ne 45th St #38, Redmond, WA 98052	0.43 Miles 1	Parcel Match
L2	Listing 2	17302 Ne 45th St #106, Redmond, WA 98052	0.45 Miles 1	Parcel Match
L3	Listing 3	3834 175th Ave Ne #31, Redmond, WA 98052	0.00 Miles 1	Parcel Match
<b>S1</b>	Sold 1	3834 175th Ave Ne Apt 23, Redmond, WA 98052	0.00 Miles 1	Parcel Match
<b>S2</b>	Sold 2	3834 175th Ave Ne Apt H5, Redmond, WA 98052	0.00 Miles 1	Parcel Match
<b>S</b> 3	Sold 3	3834 175th Ave Ne Apt E50, Redmond, WA 98052	0.00 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.

Client(s): Wedgewood Inc Property ID: 29311629 Effective: 01/08/2021 Page: 9 of 13

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.

by ClearCapital

REDMOND, WA 98052 Loan Number

42997

### 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.

by ClearCapital

#### 3834 175TH AVENUE NE UNIT 16

REDMOND, WA 98052

**42997** Loan Number

\$315,000 • As-Is Value

### **Broker Information**

Duckey News	luan Camanay	Compony/Prokonana	
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	3.01 miles	Date Signed	01/08/2021

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 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.