

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	1009 Comstock Street, Richland, WA 99352	Order ID	7418051	Property ID	30614062
Inspection Date	07/11/2021	Date of Report	07/13/2021		
Loan Number	43026	APN	114982020519008		
Borrower Name	Catamount Properties 2018 LLC	County	Benton		

Tracking IDs					
Order Tracking ID	BPOupdate_0707	Tracking ID 1	BPOupdate_0707		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	CATAMOUNT PROPERTIES 2018 LLC	Condition Comments Subject is a 2 Story home. Subject has an attached 2 car garage and is fully fenced property and off the street parking.
R. E. Taxes	\$2,561	
Assessed Value	\$221,740	
Zoning Classification	Residential	
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	Visible	
Road Type	Public	

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments Subject is located in a neighborhood that is 100% developed. Most of the homes in the neighborhood were built in the early 1950's. Near schools, shopping and easy freeway access. We are currently in a steady market with low REO prevalence. Most of the homes on the market sell within the first 60 days at 90% of list price
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$120550 High: \$434400	
Market for this type of property	Remained Stable for the past 6 months.	
Normal Marketing Days	<30	

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	1009 Comstock Street	321 George Washington Way	1207 Benham St	2207 Dover St
City, State	Richland, WA	Richland, WA	Richland, WA	Richland, WA
Zip Code	99352	99352	99352	99352
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.48 ¹	0.19 ¹	0.90 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$460,000	\$325,000	\$300,000
List Price \$	--	\$460,000	\$325,000	\$300,000
Original List Date		05/01/2021	05/05/2021	06/11/2021
DOM · Cumulative DOM	-- · --	72 · 73	68 · 69	31 · 32
Age (# of years)	77	77	58	69
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	2 Stories Other	1 Story Other	1 Story Other	1 Story Other
# Units	1	1	1	1
Living Sq. Feet	1,752	2,100	2,256	1,220
Bdrm · Bths · ½ Bths	3 · 2	4 · 2	5 · 2	4 · 1
Total Room #	5	7	7	6
Garage (Style/Stalls)	None	Detached 3 Car(s)	None	Detached 1 Car
Basement (Yes/No)	Yes	Yes	Yes	No
Basement (% Fin)	0%	100%	100%	0%
Basement Sq. Ft.	156	1,000	1,128	--
Pool/Spa	--	--	--	--
Lot Size	0.20 acres	0.21 acres	0.17 acres	0.14 acres
Other	--	--	--	--

* 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.

Current Listings - Cont.

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

- Listing 1** All Of The Rooms Are Large With High Ceilings & A Vaulted Ceiling In The Master Bedroom. Quality Workmanship & High-end Finishes Throughout: Quality Cabinets, Granite Counter Tops, Hardwood & Tile Flooring With Carpeting In Bedrooms; The Screened In Porch Has Trex Decking; Spa-like Master Bath With Jetted Tub & Separate Tiled Shower. The Laundry Room Has Sink In Quality Cabinet Plus Extra Space For A Freezer.
- Listing 2** 4 Bedroom Two Bath Home With Attached Double Garage And A Detached 24x60 Shop All On A .31 Acre Lot, The Home Has A Living / Dining L On Upper Level And The Lower Level Has A Family Rm./study L. Nice Utility Rm Lower Level. Family Rm And Living Room Have The Gas Inserts
- Listing 3** Double Sided Fireplace Offers A Cozy Night In On One Side Of The Formal Living Room, Formal Dining Room! There Is Also A Room That Can Be Used As An Office/den/craft Room, Right Off The Dining Room! The Home Also Offers Original, Recently Refinished Hardwood Floors, New Doors, New Paint, And Trim Throughout. New, Energy Efficient Hvac Systems In 2018 With Smart Thermostat.

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	1009 Comstock Street	506 Sanford Ave	308 Delafield Ave	204 Barth Ave
City, State	Richland, WA	Richland, WA	Richland, WA	Richland, WA
Zip Code	99352	99352	99352	99352
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.66 ¹	0.07 ¹	0.35 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$285,000	\$300,000	\$308,000
List Price \$	--	\$285,000	\$300,000	\$308,000
Sale Price \$	--	\$285,000	\$300,000	\$308,000
Type of Financing	--	Fha	Fha	Conventional
Date of Sale	--	04/14/2021	12/10/2020	11/20/2020
DOM · Cumulative DOM	-- · --	65 · 65	43 · 43	56 · 56
Age (# of years)	77	77	77	77
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	2 Stories Other	1 Story Other	2 Stories Other	2 Stories Other
# Units	1	1	1	1
Living Sq. Feet	1,752	1,567	1,850	1,872
Bdrm · Bths · ½ Bths	3 · 2	4 · 1	4 · 2	3 · 2
Total Room #	5	6	7	5
Garage (Style/Stalls)	None	None	Detached 1 Car	None
Basement (Yes/No)	Yes	Yes	Yes	Yes
Basement (% Fin)	0%	100%	100%	100%
Basement Sq. Ft.	156	552	600	624
Pool/Spa	--	Pool - Yes Spa - Yes	--	--
Lot Size	0.20 acres	0.12 acres	0.25 acres	0.19 acres
Other	--	--	--	--
Net Adjustment	--	\$0	\$0	\$0
Adjusted Price	--	\$285,000	\$300,000	\$308,000

* 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** Bedroom, 2 Full Baths, Lots Of Upgrades And Remodeling Done! All On A Large .40 Of An Acre Lot 2202 Sq Ft Home Has All The Upgrades And Space New Roof And New Hvac Vinyl Windows And Stucco Exterior
- Sold 2** 3 Bedrooms 1 3/4 Baths, Huge Den And Huge Living Room, Dining Nook, Laundry Room, Nice Kitchen With Updated Appliances, Large Fenced Backyard With Large Covered Patio. 2 Car Garage
- Sold 3** 4 Bedroom + Large Bonus Room And Did I Mention On A Cul-de-sac! Home Features Include Living Room On Upper Level And game Room On Lower Level. You Can Access Your Large Backyard Through A Walk Out Basement Through French Doors That Leads You Out To A Patio

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				no sales or listing history in the last 24 months			
Listing Agent Name							
Listing Agent Phone							
# of Removed Listings in Previous 12 Months	0						
# of Sales in Previous 12 Months	2						
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
--	--	--	--	Sold	01/08/2021	\$206,200	Tax Records
--	--	--	--	Sold	01/08/2021	\$206,200	Tax Records

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$310,000	\$310,000
Sales Price	\$305,000	\$305,000
30 Day Price	\$300,000	--
Comments Regarding Pricing Strategy		
I have arrived at my value by taking similar active and sold comps into consideration. I have also taken the current market conditions into consideration to establish my value. We are currently in a stable and steady market with low REO activity.		

Clear Capital Quality Assurance Comments Addendum

Reviewer's Notes The broker's as-is conclusion reflects the market for the subject. Comps are within a reasonable distance, relatively current, and accurately reflect the subject's defining characteristics. Thus, the as-is conclusion appears to be adequately supported.

Subject Photos



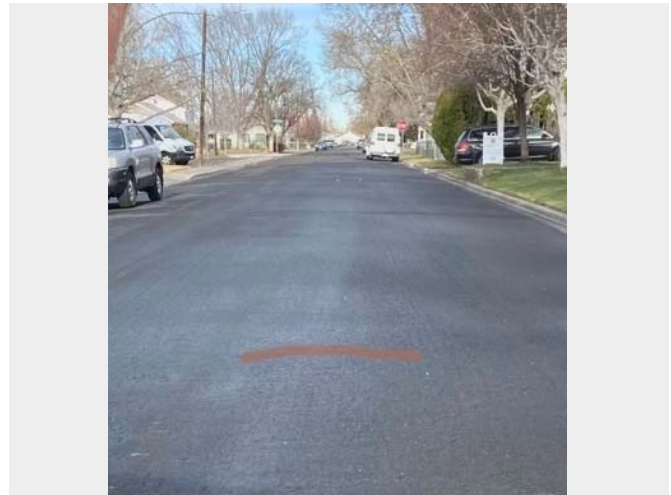
Front



Address Verification



Side



Street

Listing Photos

L1 321 George Washington Way
Richland, WA 99352



Front

L2 1207 Benham St
Richland, WA 99352



Front

L3 2207 Dover St
Richland, WA 99352



Front

Sales Photos

S1 506 Sanford Ave
Richland, WA 99352



Front

S2 308 Delafield Ave
Richland, WA 99352



Front

S3 204 Barth Ave
Richland, WA 99352



Front

ClearMaps Addendum

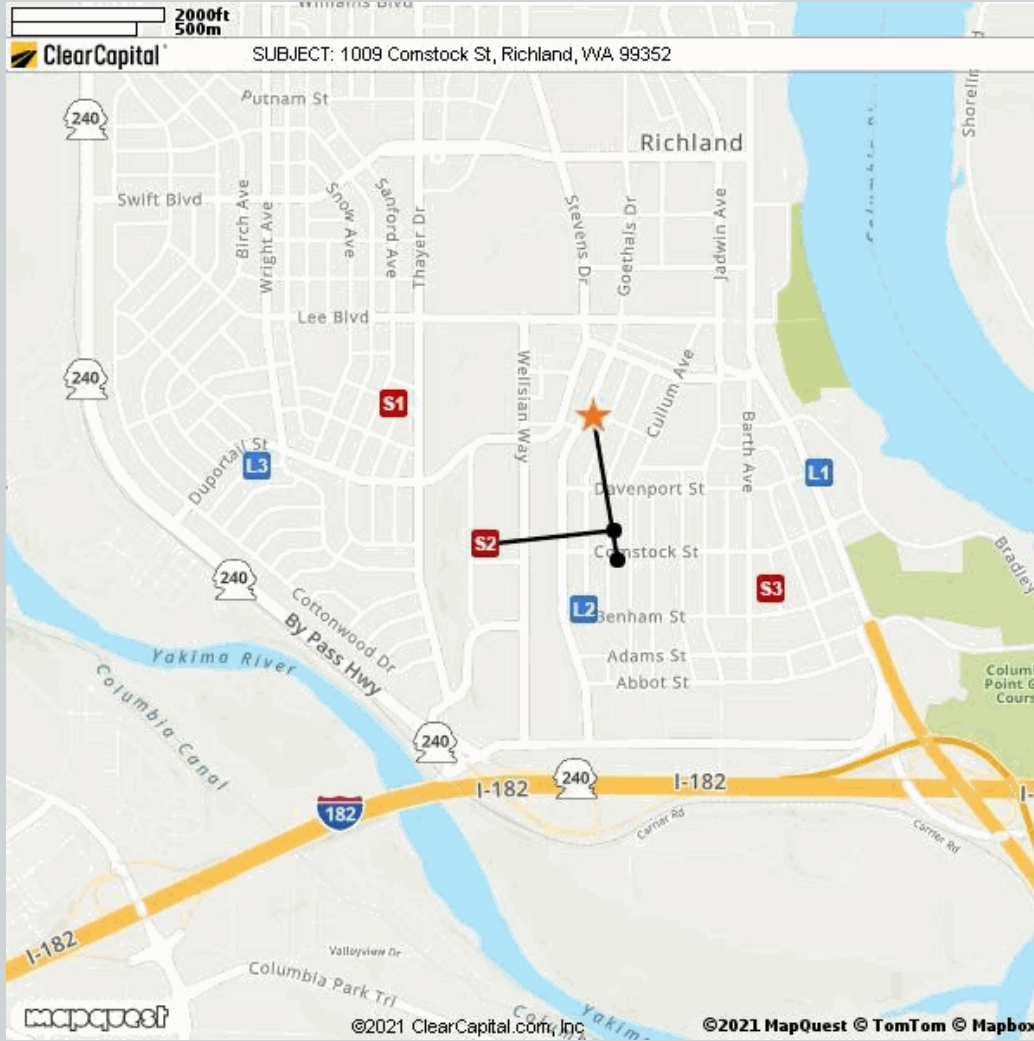
Address ★ 1009 Comstock Street, Richland, WA 99352

Loan Number 43026

Suggested List \$310,000

Suggested Repaired \$310,000

Sale \$305,000



Comparable

Address

Miles to Subject

Mapping Accuracy

Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	1009 Comstock Street, Richland, WA 99352	--	Parcel Match
L1 Listing 1	321 George Washington Way, Richland, WA 99352	0.48 Miles ¹	Parcel Match
L2 Listing 2	1207 Benham St, Richland, WA 99352	0.19 Miles ¹	Parcel Match
L3 Listing 3	2207 Dover St, Richland, WA 99352	0.90 Miles ¹	Parcel Match
S1 Sold 1	506 Sanford Ave, Richland, WA 99352	0.66 Miles ¹	Parcel Match
S2 Sold 2	308 Delafield Ave, Richland, WA 99352	0.07 Miles ¹	Parcel Match
S3 Sold 3	204 Barth Ave, Richland, WA 99352	0.35 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	Christine Sabala	Company/Brokerage	Windermere Group One
License No	01183847	Address	1935 W. Yakima Street PASCO WA 99301
License Expiration	08/17/2022	License State	WA
Phone	5596028990	Email	christine_sabala@yahoo.com
Broker Distance to Subject	8.15 miles	Date Signed	07/13/2021

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 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:

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