19519 SAINT ANDREWS DRIVE

SOAP LAKE, WA 98851

43029 Loan Number **\$335,000**• As-Is Value

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	19519 Saint Andrews Drive, Soap Lake, WA 98851 07/09/2021 43029 Catamount Properties 2018 LLC	Order ID Date of Report APN County	7418051 07/15/2021 081005000 Grant	Property ID	30614064
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				
R. E. Taxes	\$2,029	Subject home is a 5 bedroom 2 bath 3005 square foot home				
Assessed Value	\$198,795	with an attached 2 car garage recently updated on the interior				
Zoning Classification	Residential	features a daylight fully finished basement with patio to the Soar Lake Golf Course. Subject home appears to be in good condition				
Property Type	SFR	with no apparent repairs required at the time of inspection.				
Occupancy	Occupied					
Ownership Type	Fee Simple					
Property Condition	Good					
Estimated Exterior Repair Cost	\$0					
Estimated Interior Repair Cost	\$0					
Total Estimated Repair	\$0					
НОА	No					
Visible From Street	Visible					
Road Type	Public					

Neighborhood & Market Data					
Location Type	Rural	Neighborhood Comments			
Local Economy	Stable	Soap Lake is a small rural mostly agricultural community with a			
Sales Prices in this Neighborhood	Low: \$100,000 High: \$550,000	population of approximately 1500. With a 18 hole golf course nearby. Therefor there are limited sales and listings available. The search was expanded out 12 months and 20 miles.			
Market for this type of property	Remained Stable for the past 6 months.				
Normal Marketing Days	<90				

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	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	19519 Saint Andrews Drive	19312 Lakeview Dr Nw	19203 Quail Way Nw	914 W Main St
City, State	Soap Lake, WA	Soap Lake, WA	Soap Lake, WA	Soap Lake, WA
Zip Code	98851	98851	98851	98851
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.30 1	0.90 ²	0.92 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$349,900	\$545,000	\$324,950
List Price \$		\$349,900	\$545,000	\$324,950
Original List Date		06/23/2021	06/25/2021	05/24/2021
DOM · Cumulative DOM	·	21 · 22	19 · 20	32 · 52
Age (# of years)	62	30	2	42
Condition	Good	Good	Excellent	Good
Sales Type		Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Golf Course	Neutral ; Golf Course	Neutral ; Golf Course	Neutral ; Residential
View	Neutral ; Golf Course	Neutral ; Golf Course	Neutral ; Golf Course	Neutral ; Residential
Style/Design	Other daylight basement	1 Story rambler	1 Story rambler	1 Story rambler
# Units	1	1	1	1
Living Sq. Feet	1,505	1,860	2,005	2,748
Bdrm · Bths · ½ Bths	5 · 2	3 · 2 · 1	3 · 2	3 · 2 · 1
Total Room #	9	8	7	8
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Detached 2 Car(s)
Basement (Yes/No)	Yes	No	No	No
Basement (% Fin)	100%	0%	0%	0%
Basement Sq. Ft.	1,500			
Pool/Spa				
Lot Size	0.31 acres	0.29 acres	0.26 acres	0.36 acres
Other	patio sprinklers	patio fenced sprinklers	patio sprinklers	patio sprinklers fenced outbuilding

^{*} Listing 3 is the most comparable listing to the subject.

 $\textbf{Listing Comments} \ \ \text{Why the comparable listing is superior or inferior to the subject.}$

Listing 1 slightly inferior square footage similar garage and lot size with patio sprinklers similar overall condiiton

Listing 2 similar lot size slightly inferior square footage similar overall condition with patio and sprinklers

Listing 3 detached 2 car garage similar lot size patio sprinklers fenced yard similar square footage similar overall condition

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.

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DRIVE-BY BPO

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	19519 Saint Andrews Drive	19514 St Andrews Dr Nw	97 Road 19 Nw	20124 Cherry Road Nw
City, State	Soap Lake, WA	Soap Lake, WA	Soap Lake, WA	Soap Lake, WA
Zip Code	98851	98851	98851	98851
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.06 1	1.04 1	0.95 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$199,900	\$275,000	\$369,900
List Price \$		\$199,900	\$275,000	\$299,999
Sale Price \$		\$206,000	\$250,000	\$342,000
Type of Financing		Conventional	Usda	Fha
Date of Sale		06/02/2021	04/06/2021	12/04/2020
DOM · Cumulative DOM	·	5 · 61	127 · 180	166 · 221
Age (# of years)	62	66	58	46
Condition	Good	Average	Average	Good
Sales Type		Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Golf Course	Neutral ; Golf Course	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Golf Course	Neutral ; Golf Course	Neutral ; Residential	Neutral ; Residential
Style/Design	Other daylight basement	Other daylight basement	1 Story w/basement	1 Story rambler
# Units	1	1	1	1
Living Sq. Feet	1,505	1,044	1,242	3,000
Bdrm · Bths · ½ Bths	5 · 2	4 · 2	3 · 1	4 · 2 · 1
Total Room #	9	9	6	9
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 1 Car	Detached 2 Car(s)	Attached 5+ Car(s)
Basement (Yes/No)	Yes	Yes	Yes	No
Basement (% Fin)	100%	100%	50%	0%
Basement Sq. Ft.	1500	1,044	1,242	
Pool/Spa				
Lot Size	0.31 acres	0.30 acres	5.00 acres	0.80 acres
Other	patio sprinklers	patio sprinklers fence	patio sprinklers outbuildings	deck fenced outbuilding sprinklers
Net Adjustment		+\$82,800	+\$35,000	+\$15,000
Adjusted Price		\$288,800	\$285,000	\$357,000

^{*} Sold 3 is the most comparable sale to the subject.

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

Sold 1 slightly inferior overall condition with patio sprinklers and fence only a single car attached garage slightly inferior square footage

Sold 2 slightly superior lot size and square footage similar overall condition with patio sprinklers and additional outbuildings

Sold 3 slightly superior overall condition and lot size slightly superior garage with deck fenced yard outbuildings similar square footage.

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.

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Current Listing S	Current Listing Status Not Currently Listed		Listing History Comments				
Listing Agency/Firm		Recently sold on July 7, 2021.					
Listing Agent Na	ime						
Listing Agent Ph	one						
# of Removed Li Months	stings in Previous 1	2 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
06/11/2021	\$299,900	06/14/2021	\$299,900	Sold	07/07/2021	\$332,500	MLS

Marketing Strategy					
	As Is Price	Repaired Price			
Suggested List Price	\$335,000	\$335,000			
Sales Price	\$335,000	\$335,000			
30 Day Price	\$335,000				
Comments Regarding Pricing Strategy					
Soap Lake is a small rural mostly agricultural community with a population of approximately 1500. With a 18 hole golf course nearby. Therefor there are limited sales and listings available. The search was expanded out 12 months and 20 miles.					

Clear Capital Quality Assurance Comments Addendum

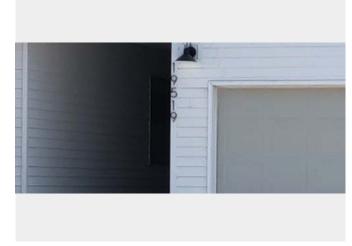
Reviewer's The broker's as-is conclusion reflects the market for the subject. Comps are within a reasonable distance, relatively current, and accurately reflect **Notes** the subject's defining characteristics. Thus, the as-is conclusion appears to be adequately supported.

Client(s): Wedgewood Inc

Property ID: 30614064

Subject Photos





Front



Address Verification



Street

Side



Street

Client(s): Wedgewood Inc

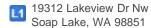
Property ID: 30614064

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Listing Photos





Front

19203 Quail Way NW Soap Lake, WA 98851



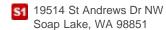
Front

914 W Main St Soap Lake, WA 98851



Front

Sales Photos





Front

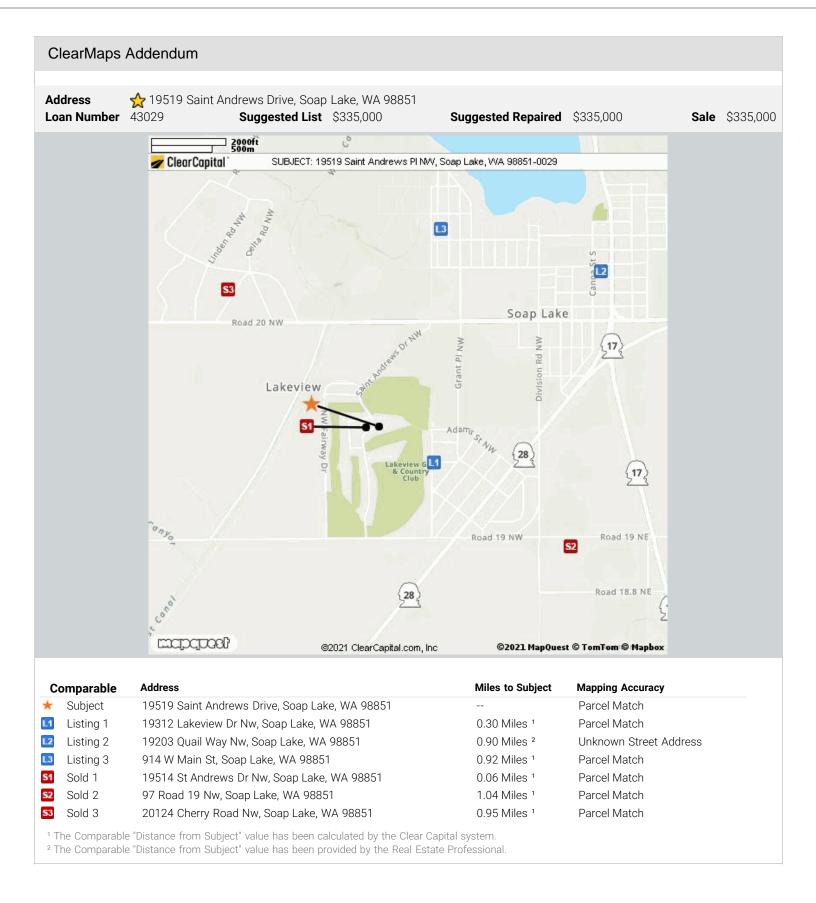


Front

20124 Cherry road NW Soap Lake, WA 98851



Front



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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.)

Definitions:

by ClearCapital

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.

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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

by ClearCapital

Broker Name Linda Williams Company/Brokerage Estately, Inc

License No 23882 **Address** 106 W Knolls Vista Dr Moses Lake

License Expiration 10/12/2021 License State WA

Phone 5097500125 Email ljwilliams346@yahoo.com

Broker Distance to Subject 19.69 miles **Date Signed** 07/15/2021

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:

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.

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