

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	315 W 34th Street, Vancouver, WASHINGTON 98660	Order ID	7452859	Property ID	30696052
Inspection Date	07/27/2021	Date of Report	07/30/2021		
Loan Number	43277	APN	001760000		
Borrower Name	Catamount Properties 2018 LLC	County	Clark		

Tracking IDs

Order Tracking ID	BPO_Updates	Tracking ID 1	BPO_Updates
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	CATAMOUNT PROPERTIES 2018 LLC	Condition Comments	
R. E. Taxes	\$3,839	The subject last sold in 02/05/2021 and the listings states the home was in good condition, upper level master suite with bath, basement is partly finished. Gas heat and fireplace	
Assessed Value	\$429,301		
Zoning Classification	Residential R-9 : VAN		
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	
Local Economy	Improving	The neighborhood consists of all older homes. All on public transportation and close to a medical center. There was address showing on the subject property. I pulled the prior listing to make sure we had the correct house	
Sales Prices in this Neighborhood	Low: \$331600 High: \$600000		
Market for this type of property	Increased 8.6 % in the past 6 months.		
Normal Marketing Days	<30		

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	315 W 34th Street	704 W 29th St	217 W 32nd St	2315 Grant St
City, State	Vancouver, WASHINGTON	Vancouver, WA	Vancouver, WA	Vancouver, WA
Zip Code	98660	98660	98660	98660
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.31 ¹	0.12 ¹	0.53 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$414,900	\$535,000	\$505,000
List Price \$	--	\$414,900	\$535,000	\$505,000
Original List Date		07/15/2021	06/24/2021	06/02/2021
DOM · Cumulative DOM	-- · --	2 · 15	3 · 36	5 · 58
Age (# of years)	83	81	89	89
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	1.5 Stories Cottage	1 Story Cottage	1.5 Stories Cottage	1.5 Stories Cittance
# Units	1	1	1	1
Living Sq. Feet	1,452	959	1,389	1,616
Bdrm · Bths · ½ Bths	2 · 2	2 · 1	3 · 2	4 · 1
Total Room #	7	6	7	7
Garage (Style/Stalls)	Detached 1 Car	Detached 1 Car	Detached 2 Car(s)	None
Basement (Yes/No)	Yes	Yes	Yes	No
Basement (% Fin)	50%	0%	50%	0%
Basement Sq. Ft.	620	816	825	--
Pool/Spa	--	--	--	--
Lot Size	0.11 acres	0.11 acres	0.11 acres	0.09 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** Move in ready cutie on a downtown Vancouver street! Spacious unfinished basement ready to personalize, original hardwood floors and cabinets, newer vinyl windows, attic with good headroom, all appliances included. One car plus storage detached garage in great shape, fully fenced backyard. Similar to subject
- Listing 2** Carter Park Neighborhood. This amazing Cape Cod home sits just one block from Carter Park and half a block to an amazing new bakery. With 3 bedrooms/2 baths, forced air heat with AC, big 2 car garage and a nice South facing fully fenced back yard.
- Listing 3** Craftsman in highly desirable Vancouver neighborhood! The vintage charm has been left intact: original oak and fir floors, multi-paned windows, wood burning fireplace, original built- ins & trim, classic front porch - with plenty of modern updates: renovated kitchen with stainless appliances - updated electrical, plumbing, and heat

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	315 W 34th Street	711 W 31st St	3705 H St	123 W 30th St
City, State	Vancouver, WASHINGTON	Vancouver, WA	Vancouver, WA	Vancouver, WA
Zip Code	98660	98660	98663	98660
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.27 ¹	0.54 ¹	0.26 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$500,000	\$549,900	\$515,000
List Price \$	--	\$500,000	\$549,900	\$515,000
Sale Price \$	--	\$535,000	\$587,600	\$540,000
Type of Financing	--	Fha	Conventional	Conventional
Date of Sale	--	06/08/2021	06/08/2021	02/08/2021
DOM · Cumulative DOM	-- · --	3 · 34	3 · 39	4 · 32
Age (# of years)	83	86	91	80
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	1.5 Stories Cottage	1.5 Stories Cottage	1.5 Stories Cottage	1.5 Stories Cottage
# Units	1	1	1	1
Living Sq. Feet	1,452	1,088	1,728	1,232
Bdrm · Bths · ½ Bths	2 · 2	3 · 2	4 · 3	3 · 2
Total Room #	7	7	8	8
Garage (Style/Stalls)	Detached 1 Car	Detached 2 Car(s)	Attached 1 Car	Attached 1 Car
Basement (Yes/No)	Yes	No	Yes	No
Basement (% Fin)	50%	0%	0%	0%
Basement Sq. Ft.	620	--	884	--
Pool/Spa	--	--	--	--
Lot Size	0.11 acres	0.12 acres	0.11 acres	0.11 acres
Other	--	--	--	--
Net Adjustment	--	-\$15,000	-\$45,000	-\$10,000
Adjusted Price	--	\$520,000	\$542,600	\$530,000

* 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** Updated Downtown 1935 Vintage Cottage with Backyard Retreat. Charm of the Era with Many Original Fixtures and Accouterments. Open Concept Living/Dining Room with Many Large Windows and 30' Ceiling. Master on Main Opens to Exterior Patio, En-Suite, and Closet Built-ins! Bright Kitchen, 800 sq' Basement Art Studio with interior and exterior access! Laundry room w/sink.
- Sold 2** A charming & conveniently located home could be yours. Enjoy the expansive recent renovations including a fabulous open kitchen, 2 stylish bathrooms & new exterior/interior paint. A generous main floor bedroom, 2 more up & cozy finished basement bonus room w/ egress.
- Sold 3** Charming downtown area home loaded with charm and character. Large living room with fireplace, updated kitchen, 50 year roof, gas appliances, GFA furnace w/ 95% efficiency, beautiful mature landscaping, fenced back yard, Partially finished basement with separate entrance and endless potential. D

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				The subject sold for cash on 02/05/2021 for the sun of \$405,000			
Listing Agent Name							
Listing Agent Phone							
# of Removed Listings in Previous 12 Months	0						
# of Sales in Previous 12 Months	1						
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
11/12/2020	\$470,000	01/26/2021	\$450,000	Sold	02/05/2021	\$405,000	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$535,000	\$535,000
Sales Price	\$535,000	\$535,000
30 Day Price	\$525,000	--
Comments Regarding Pricing Strategy		
<p>In June 2021, Vancouver home prices were up 18.5% compared to last year, selling for a median price of \$444K. On average, homes in Vancouver sell after 5 days on the market compared to 12 days last year. There were 613 homes sold in June this year, up from 464 last year.</p>		

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



Front



Front



Side



Side



Side

Subject Photos



Street



Street



Street

Listing Photos

L1 704 W 29th St
Vancouver, WA 98660



Front

L2 217 W 32nd St
Vancouver, WA 98660



Front

L3 2315 Grant St
Vancouver, WA 98660



Front

Sales Photos

S1 711 W 31st St
Vancouver, WA 98660



Front

S2 3705 H St
Vancouver, WA 98663



Front

S3 123 W 30th St
Vancouver, WA 98660



Front

ClearMaps Addendum

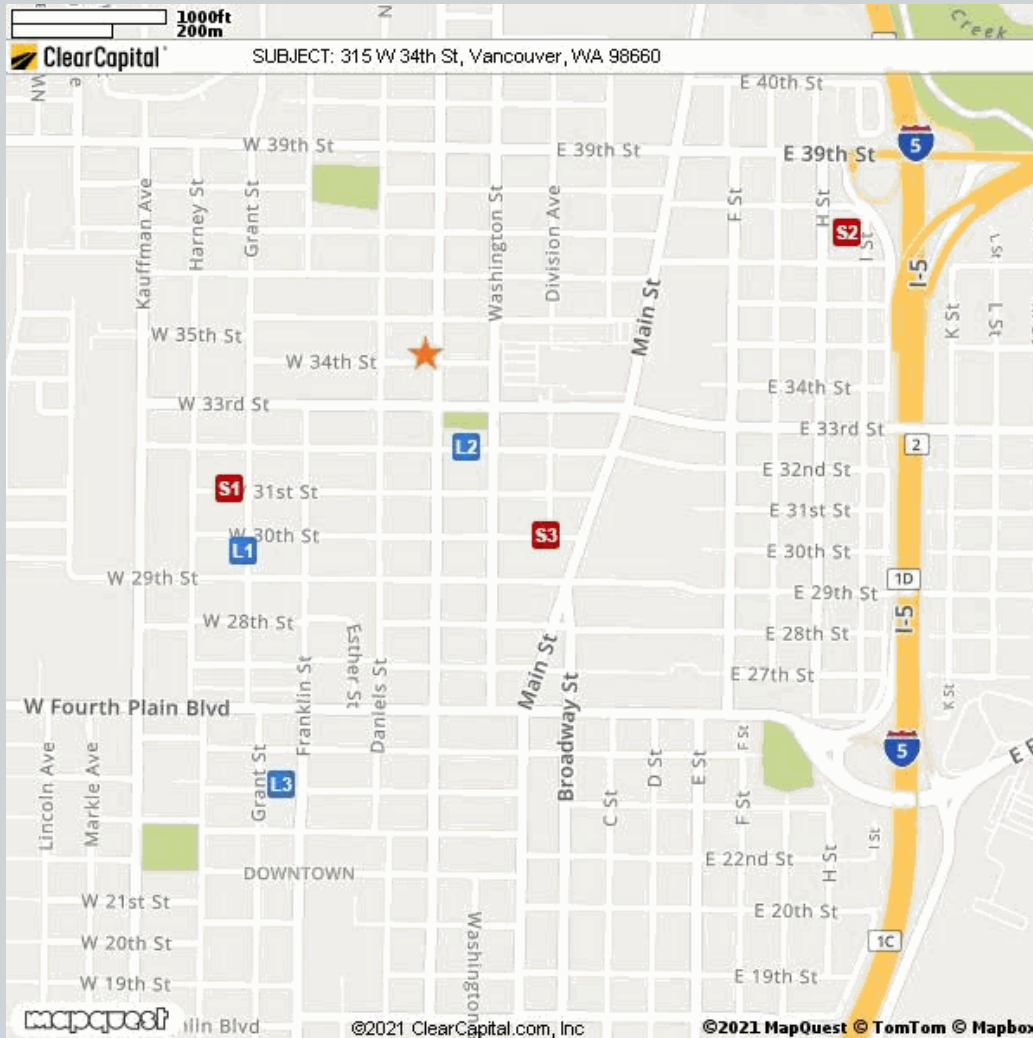
Address ★ 315 W 34th Street, Vancouver, WASHINGTON 98660

Loan Number 43277

Suggested List \$535,000

Suggested Repaired \$535,000

Sale \$535,000



Comparable

Address

Miles to Subject

Mapping Accuracy

Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	315 W 34th Street, Vancouver, Washington 98660	--	Parcel Match
L1 Listing 1	704 W 29th St, Vancouver, WA 98660	0.31 Miles ¹	Parcel Match
L2 Listing 2	217 W 32nd St, Vancouver, WA 98660	0.12 Miles ¹	Parcel Match
L3 Listing 3	2315 Grant St, Vancouver, WA 98660	0.53 Miles ¹	Parcel Match
S1 Sold 1	711 W 31st St, Vancouver, WA 98660	0.27 Miles ¹	Parcel Match
S2 Sold 2	3705 H St, Vancouver, WA 98663	0.54 Miles ¹	Parcel Match
S3 Sold 3	123 W 30th St, Vancouver, WA 98660	0.26 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	Madeleine Lorentz-Gardner	Company/Brokerage	Premiere Property Group LLC
License No	33898	Address	908 W 36th St Vancouver WA 98660
License Expiration	07/13/2023	License State	WA
Phone	3602819536	Email	mlgprosales@gmail.com
Broker Distance to Subject	0.31 miles	Date Signed	07/29/2021

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.