

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	105 E 13th Avenue, Kennewick, WA 99337	Order ID	7570523	Property ID	31006970
Inspection Date	09/09/2021	Date of Report	09/09/2021		
Loan Number	43391	APN	107802000050000		
Borrower Name	Catamount Properties 2018 LLC	County	Benton		

Tracking IDs					
Order Tracking ID	0908BPO_Update	Tracking ID 1	0908BPO_Update		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		
Owner	CATAMOUNT PROPERTIES 2018 LLC	Condition Comments Subject has been recently been rehabbed - new interior/exterior paint, new flooring, new vinyl windows, new kitchen and updated bath. New roof.
R. E. Taxes	\$1,123	
Assessed Value	\$87,290	
Zoning Classification	Residential	
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes	
(Assuming doors and windows are locked.)		
Ownership Type	Fee Simple	
Property Condition	Good	
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 market is experiencing increasing values with high demand and limited availability. While there are REO properties available they are not driving market values. Properly priced homes similar to subject are going under contract within a week of listing.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$125,000 High: \$400,000	
Market for this type of property	Increased 5 % in the past 6 months.	
Normal Marketing Days	<30	

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	105 E 13th Avenue	421 W 8th Ave	2405 W 6th Ave	2509 W 4th Ave
City, State	Kennewick, WA	Kennewick, WA	Kennewick, WA	Kennewick, WA
Zip Code	99337	99336	99336	99336
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.51 ¹	1.81 ¹	1.94 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$240,000	\$249,900	\$260,000
List Price \$	--	\$240,000	\$249,900	\$260,000
Original List Date		09/01/2021	06/25/2021	08/26/2021
DOM · Cumulative DOM	-- · --	8 · 8	75 · 76	13 · 14
Age (# of years)	73	69	72	72
Condition	Good	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	702	872	720	720
Bdrm · Bths · ½ Bths	2 · 1	2 · 1	2 · 1	2 · 1
Total Room #	5	5	5	5
Garage (Style/Stalls)	Detached 1 Car	Attached 1 Car	Carport 1 Car	Detached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.13 acres	.18 acres	.16 acres	.24 acres
Other	Baseboard heat	Central heat, air	Central heat, air	Central heat, air.

* Listing 1 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.

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

Listing 1 Fenced. Shed. Laminate floors. Vinyl windows. There were no other comments regarding amenities/updates on the MLS datasheet.

Listing 2 Fresh paint. Fenced. Shed. Tile floors. There were no other comments regarding amenities/updates on the MLS datasheet.

Listing 3 Comp is located on main arterial. Partial fencing. Shed. Covered patio. Wood floors. Vinyl windows. Wood wrapped windows.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	105 E 13th Avenue	919 E 4th Ave	609 S Fir	735 E 5th Ave
City, State	Kennewick, WA	Kennewick, WA	Kennewick, WA	Kennewick, WA
Zip Code	99337	99336	99336	99336
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.75 ¹	0.51 ¹	0.62 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$224,000	\$195,000	\$209,000
List Price \$	--	\$224,000	\$195,000	\$215,000
Sale Price \$	--	\$236,000	\$195,000	\$220,000
Type of Financing	--	Fha	Conv	Conv
Date of Sale	--	07/01/2021	04/20/2021	03/10/2021
DOM · Cumulative DOM	-- · --	55 · 55	133 · 134	149 · 149
Age (# of years)	73	71	76	78
Condition	Good	Good	Average	Good
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 Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	702	764	725	918
Bdrm · Bths · ½ Bths	2 · 1	2 · 1	2 · 1	3 · 1
Total Room #	5	5	5	6
Garage (Style/Stalls)	Detached 1 Car	Detached 1 Car	Detached 1 Car	Detached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.13 acres	.15 acres	.16 acres	.15 acres
Other	Baseboard heat	Heat pump	Multi, zone HVAC	Heat pump
Net Adjustment	--	-\$14,650	+\$10,000	-\$21,200
Adjusted Price	--	\$221,350	\$205,000	\$198,800

* Sold 1 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.

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

Sold 1 Updated laminate floors. New vanity and tile floors in bathroom. New vinyl windows and roof in 2019. New HVAC in 2020.

Sold 2 Updated with LVP flooring. Concrete counters. Fenced. Vinyl windows. There were no other comments on the MLS datasheet.

Sold 3 Upgraded throughout per MLS datasheet. Vinyl windows. New HVAC, paint, hardwood flooring and kitchen.

Subject Sales & Listing History

Current Listing Status	Currently Listed	Listing History Comments					
Listing Agency/Firm	EXP Realty - Spokane	Last time sold per county records was on 03/08/2021 for \$140,000					
Listing Agent Name	Anthony Patterson						
Listing Agent Phone	509-998-8170						
# 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
01/25/2021	\$175,000	--	--	Sold	03/17/2021	\$140,000	MLS
07/09/2021	\$229,900	09/03/2021	\$224,900	--	--	--	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$215,000	\$215,000
Sales Price	\$212,500	\$212,500
30 Day Price	\$210,000	--
Comments Regarding Pricing Strategy		
Most weight given to the sold comps as they are all located in similar neighborhoods. Active comps are in superior neighborhoods. Best of available comps were used for this report.		

Clear Capital Quality Assurance Comments Addendum

Reviewer's Notes The current report is showing a large variance in as-is conclusions with the most current duplicate . The large variance appears to be due to comp proximity. The current report provides more proximate comps that better support the subject's as-is conclusion in its immediate area.

Subject Photos



Front



Address Verification



Street

Listing Photos

L1 421 W 8th Ave
Kennewick, WA 99336



Front

L2 2405 W 6th Ave
Kennewick, WA 99336



Front

L3 2509 W 4th Ave
Kennewick, WA 99336



Front

Sales Photos

S1 919 E 4th Ave
Kennewick, WA 99336



Front

S2 609 S Fir
Kennewick, WA 99336



Front

S3 735 E 5th Ave
Kennewick, WA 99336



Front

ClearMaps Addendum

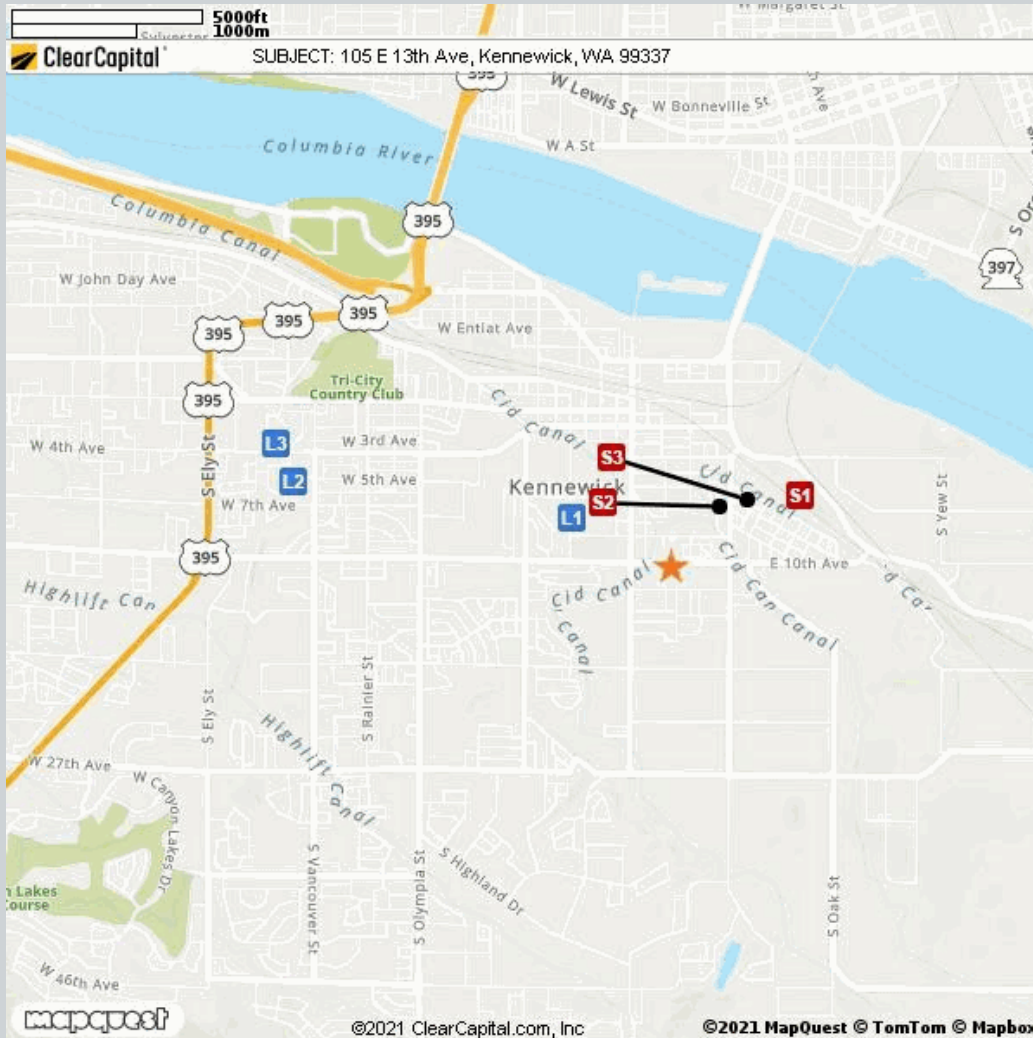
Address ★ 105 E 13th Avenue, Kennewick, WA 99337

Loan Number 43391

Suggested List \$215,000

Suggested Repaired \$215,000

Sale \$212,500



Comparable

Address

Miles to Subject

Mapping Accuracy

Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	105 E 13th Avenue, Kennewick, WA 99337	--	Parcel Match
L1 Listing 1	421 W 8th Ave, Kennewick, WA 99336	0.51 Miles ¹	Parcel Match
L2 Listing 2	2405 W 6th Ave, Kennewick, WA 99336	1.81 Miles ¹	Parcel Match
L3 Listing 3	2509 W 4th Ave, Kennewick, WA 99336	1.94 Miles ¹	Parcel Match
S1 Sold 1	919 E 4th Ave, Kennewick, WA 99336	0.75 Miles ¹	Parcel Match
S2 Sold 2	609 S Fir, Kennewick, WA 99336	0.51 Miles ¹	Parcel Match
S3 Sold 3	735 E 5th Ave, Kennewick, WA 99336	0.62 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.

*** Please Note: This is a RUSH assignment. Do not accept if you cannot meet the current due date and time. Please reference the set terms and contact Clear Capital at 530.582.5011 if you require any changes. Thanks! ***

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

Report Instructions - cont.

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.

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	Patrick Scacco	Company/Brokerage	Beacon Realty & Property Management
License No	13557	Address	636 Jadwin Ave Richland WA 99352
License Expiration	08/29/2023	License State	WA
Phone	5097378080	Email	patrick@beaconcities.com
Broker Distance to Subject	9.31 miles	Date Signed	09/09/2021

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 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.