

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.

<b>Address</b>	835 Deal Place, Junction City, OREGON 97448	<b>Order ID</b>	7452859	<b>Property ID</b>	30696037
<b>Inspection Date</b>	07/23/2021	<b>Date of Report</b>	07/27/2021		
<b>Loan Number</b>	43402	<b>APN</b>	0016681		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Lane		

<b>Tracking IDs</b>					
<b>Order Tracking ID</b>	BPO_Updates	<b>Tracking ID 1</b>	BPO_Updates		
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--		

General Conditions		
<b>Owner</b>	CATAMOUNT PROPERTIES 2018 LLC	<b>Condition Comments</b> Chain link fence, remodeled per MLS. Backs to drainage area. Large newer shop.
<b>R. E. Taxes</b>	\$4,090	
<b>Assessed Value</b>	\$244,619	
<b>Zoning Classification</b>	Residential R2	
<b>Property Type</b>	SFR	
<b>Occupancy</b>	Occupied	
<b>Ownership Type</b>	Fee Simple	
<b>Property Condition</b>	Good	
<b>Estimated Exterior Repair Cost</b>	\$0	
<b>Estimated Interior Repair Cost</b>	\$0	
<b>Total Estimated Repair</b>	\$0	
<b>HOA</b>	No	
<b>Visible From Street</b>	Visible	
<b>Road Type</b>	Public	

Neighborhood & Market Data		
<b>Location Type</b>	Rural	<b>Neighborhood Comments</b> In area of duplexes, multi family, and single family. Deal Place is a short one lane street.
<b>Local Economy</b>	Stable	
<b>Sales Prices in this Neighborhood</b>	Low: \$225,000 High: \$525,000	
<b>Market for this type of property</b>	Increased 3 % in the past 6 months.	
<b>Normal Marketing Days</b>	<30	

## Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
<b>Street Address</b>	835 Deal Place	1694 W 15th Ave	1136 Prairie Meadows Ave	1122 Alderdale Dr
<b>City, State</b>	Junction City, OREGON	Junction City, OR	Junction City, OR	Junction City, OR
<b>Zip Code</b>	97448	97448	97448	97448
<b>Datasource</b>	MLS	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	1.11 <sup>1</sup>	0.97 <sup>1</sup>	1.20 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$425,000	\$405,000	\$450,000
<b>List Price \$</b>	--	\$395,000	\$399,000	\$450,000
<b>Original List Date</b>		04/29/2021	06/10/2021	06/15/2021
<b>DOM · Cumulative DOM</b>	-- · --	85 · 89	43 · 47	38 · 42
<b>Age (# of years)</b>	31	26	14	12
<b>Condition</b>	Good	Average	Average	Good
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	1 Story Ranch	2 Stories Traditional	1 Story Contemporary	1 Story Traditional
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,801	1,768	1,595	1,729
<b>Bdrm · Bths · ½ Bths</b>	3 · 2	3 · 2 · 1	3 · 2	3 · 2
<b>Total Room #</b>	6	7	6	7
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 3 Car(s)
<b>Basement (Yes/No)</b>	No	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	--
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	.30 acres	.17 acres	.14 acres	.20 acres
<b>Other</b>	Shop	--	Fireplace	Fireplace

\* Listing 2 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.

## Current Listings - Cont.

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

- Listing 1** Pending listing. Very nicely presented, maintained and accomodating home nestled at end of street. Vaulted formal living & dining rooms. Kitchen offers gas appls, desk nook adjoining family room with glass french doors and gas FP. Upper level offers Master Suite with dual closets and full bath. 2 additional bedrooms one with shared bathroom.
- Listing 2** Pending listing. Lovely 3 bedroom 2 bathroom custom home in a nice neighborhood. Great open concept with vaulted ceilings. Kitchen features granite counters, spacious island, walk in pantry and gas appliances. Living room with gas fireplace. Master suite with double sinks and his and hers walk in closets. Easy maintenance and fully fenced backyard with covered patio.
- Listing 3** Pending listing. Beautiful open concept home with spacious living area, kitchen and large bedrooms with additional den that could be a 4th bedroom. Large private lot with huge RV parking area and room to build small shop or outdoor living structure. There is lots of storage space and 3 car garage for additional vehicles

## Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
<b>Street Address</b>	835 Deal Place	1041 Quince Dr	323 Walnut St	1926 W 11th St
<b>City, State</b>	Junction City, OREGON	Junction City, OR	Junction City, OR	Junction City, OR
<b>Zip Code</b>	97448	97448	97448	97448
<b>Datasource</b>	MLS	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.78 <sup>1</sup>	1.14 <sup>1</sup>	1.16 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$379,900	\$380,000	\$445,000
<b>List Price \$</b>	--	\$379,900	\$380,000	\$445,000
<b>Sale Price \$</b>	--	\$387,500	\$395,000	\$460,000
<b>Type of Financing</b>	--	Conventional	Conventional	Conventional
<b>Date of Sale</b>	--	03/15/2021	02/17/2021	07/08/2021
<b>DOM · Cumulative DOM</b>	-- · --	45 · 45	38 · 38	34 · 34
<b>Age (# of years)</b>	31	51	14	20
<b>Condition</b>	Good	Good	Good	Good
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	1 Story Ranch	2 Stories Traditional	1 Story Craftsman	2 Stories NW Contemporary
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,801	1,928	1,666	1,953
<b>Bdrm · Bths · ½ Bths</b>	3 · 2	4 · 2	3 · 2	3 · 2 · 1
<b>Total Room #</b>	6	8	6	6
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
<b>Basement (Yes/No)</b>	No	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	--
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	.30 acres	.16 acres	.14 acres	.17 acres
<b>Other</b>	Shop	Fireplace	Fireplace	Fireplace
<b>Net Adjustment</b>	--	-\$11,973	+\$23,432	-\$5,998
<b>Adjusted Price</b>	--	\$375,527	\$418,432	\$454,002

\* 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** Updated Home in Quiet Junction City Neighborhood! Enter into the Formal Living Rm offering a Large Window & New Luxury Vinyl Plank Flooring throughout. Enjoy Entertaining Guests in the Open Floor Plan feat. the Dining Rm, Family Rm w/ Cozy Fireplace, & Kitchen w/ Newer Stainless Steel Appliances. Main Level Primary Suite features a Private Bathrm & Large Closet. Upstairs Bonus Rm/4th Bedroom. Outside you will find a Large Deck, Firepit, Dog Run w/ Tool Shed, & RV Parking!
- Sold 2** Upon entering, you'll love it's inviting covered porch. Great open concept floor plan w/ vaulted ceilings. Kitchen has large island & appliances included. Master bedroom has walk in closet & bathroom suite. Good size bedrooms. Oversized garage gives plenty of room for parking & storage. Enjoy relaxing & entertaining with your fully landscaped backyard that includes a covered patio/gazebo & garden beds. Quiet neighborhood & wide streets.
- Sold 3** 3 BED 2.5 BATHS, SPACIOUS KITCHEN W/ NEWER APPLIANCES. LARGE LIVING ROOM W/ CROWN MOLDING WITH A SEPERATE FAMILY ROOM LEADING TO THE BACKYARD. ALL BRAND NEW FLOORING THROUGH OUT. MASTER BEDROOM HAS ITS OWN BATHROOM AND WALK-IN CLOSET. BACKYARD HAS A HOT TUB, COVERED PATIO, SMOKER/FIRE PIT, RAISED GARDEN BEDS, GARDEN SHED. NEW FENCING. PLUS RV PARKING.

## Subject Sales & Listing History

<b>Current Listing Status</b>	Currently Listed	<b>Listing History Comments</b>					
<b>Listing Agency/Firm</b>	RE/MAX/Integrity	Pending listing.					
<b>Listing Agent Name</b>	Aleaha Myers						
<b>Listing Agent Phone</b>	541-731-3004						
<b># of Removed Listings in Previous 12 Months</b>	0						
<b># of Sales in Previous 12 Months</b>	1						
<b>Original List Date</b>	<b>Original List Price</b>	<b>Final List Date</b>	<b>Final List Price</b>	<b>Result</b>	<b>Result Date</b>	<b>Result Price</b>	<b>Source</b>
--	--	--	--	Sold	02/13/2021	\$205,000	Tax Records
06/25/2021	\$425,000	07/09/2021	\$415,000	Pending/Contract	07/22/2021	\$415,000	MLS

## Marketing Strategy

	As Is Price	Repaired Price
<b>Suggested List Price</b>	\$425,000	\$425,000
<b>Sales Price</b>	\$415,000	\$415,000
<b>30 Day Price</b>	\$405,000	--
<b>Comments Regarding Pricing Strategy</b>		
Low inventory and high demand. CDOM within 2 mile radius is 30. Added value for subject is low volume traffic street, shop, and distance to back neighbors. Listing 2 and Sales 2 give weight to pricing.		

## 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.

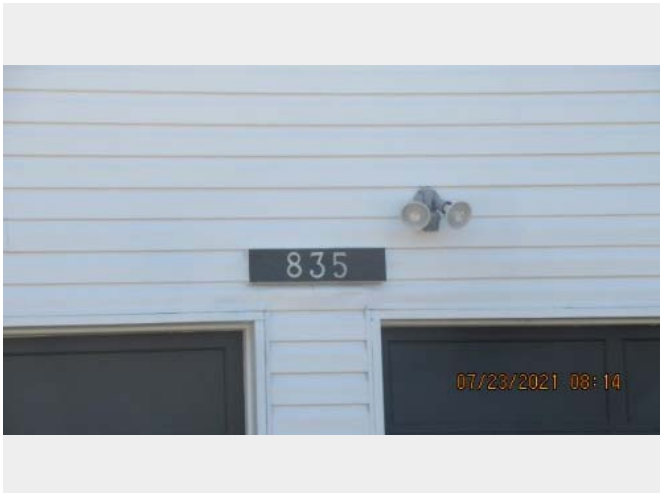
## Subject Photos



Front



Front



Address Verification



Side



Back



Back

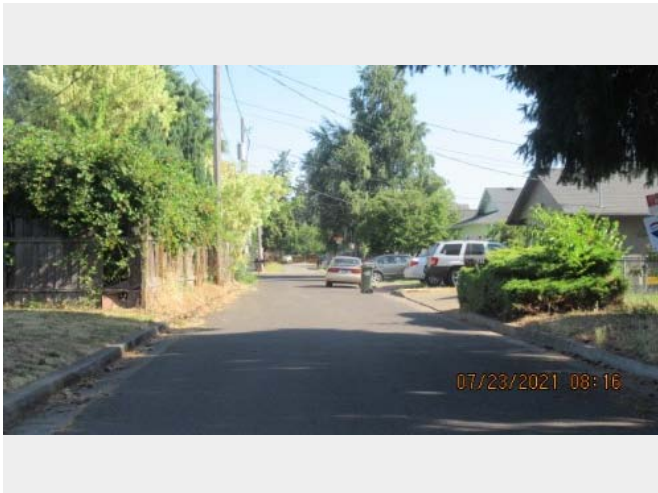
## Subject Photos



Back



Street



Street



Other



## Listing Photos

**L1** 1694 W 15th Ave  
Junction City, OR 97448



Front

**L2** 1136 Prairie Meadows Ave  
Junction City, OR 97448



Front

**L3** 1122 Alderdale Dr  
Junction City, OR 97448



Front

## Sales Photos

**S1** 1041 Quince Dr  
Junction City, OR 97448



Front

**S2** 323 Walnut St  
Junction City, OR 97448



Front

**S3** 1926 W 11th St  
Junction City, OR 97448



Front

## ClearMaps Addendum

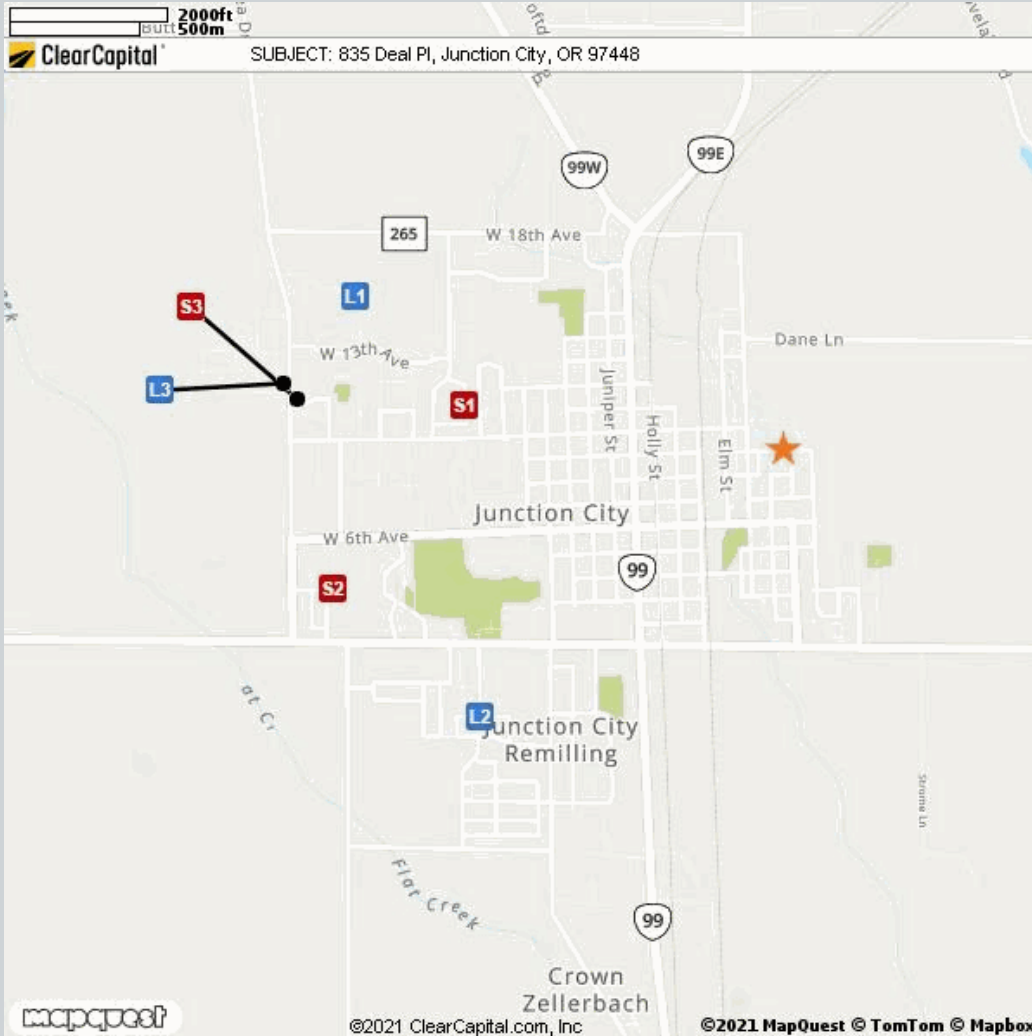
**Address** ★ 835 Deal Place, Junction City, OREGON 97448

**Loan Number** 43402

**Suggested List** \$425,000

**Suggested Repaired** \$425,000

**Sale** \$415,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	835 Deal Place, Junction City, Oregon 97448	--	Parcel Match
L1 Listing 1	1694 W 15th Ave, Junction City, OR 97448	1.11 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	1136 Prairie Meadows Ave, Junction City, OR 97448	0.97 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	1122 Alderdale Dr, Junction City, OR 97448	1.20 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	1041 Quince Dr, Junction City, OR 97448	0.78 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	323 Walnut St, Junction City, OR 97448	1.14 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	1926 W 11th St, Junction City, OR 97448	1.16 Miles <sup>1</sup>	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.

## 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

<b>Broker Name</b>	Mark Goss	<b>Company/Brokerage</b>	John L Scott Eugene
<b>License No</b>	201217603	<b>Address</b>	355 Silver Meadows Dr Eugene OR 97404
<b>License Expiration</b>	06/30/2022	<b>License State</b>	OR
<b>Phone</b>	2085148516	<b>Email</b>	m.goss@thegossgroup.net
<b>Broker Distance to Subject</b>	8.60 miles	<b>Date Signed</b>	07/23/2021

*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

Unless the licensee who prepared this report is also licensed by the Appraiser Certification and Licensure Board, the report is not intended to meet the requirements set out in the Uniform Standards of Appraisal Practice. The report is a competitive market analysis or letter opinion and is not intended as an appraisal. If an appraisal is desired, the services of a competent professional licensed appraiser should be obtained.

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.