

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	6119 Ne Skidmore Street, Portland, OREGON 97218	Order ID	7363278	Property ID	30482049
Inspection Date	06/14/2021	Date of Report	06/15/2021		
Loan Number	43631	APN	R139064		
Borrower Name	Catamount Properties 2018 LLC	County	Multnomah		

Tracking IDs					
Order Tracking ID	0614BPO_Citi	Tracking ID 1	0614BPO_Citi		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		
Owner	JAMESMARCIA K	Condition Comments
R. E. Taxes	\$2,663	Based on exterior observation, subject property is in average condition.
Assessed Value	\$281,690	
Zoning Classification	Residential	
Property Type	SFR	
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$3,500	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$3,500	
HOA	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data		
Location Type	Suburban	Neighborhood Comments
Local Economy	Stable	Neighborhood appears to be in average condition when compared to other similar communities in the area.
Sales Prices in this Neighborhood	Low: \$279,920 High: \$522,000	
Market for this type of property	Remained Stable for the past 6 months.	
Normal Marketing Days	<180	

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	6119 Ne Skidmore Street	8739 Se Alder St	4405 Ne 74th Ave	1636 Ne Ainsworth St
City, State	Portland, OREGON	Portland, OR	Portland, OR	Portland, OR
Zip Code	97218	97216	97218	97211
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	2.81 ¹	0.61 ¹	2.49 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$369,000	\$410,000	\$425,000
List Price \$	--	\$369,000	\$410,000	\$425,000
Original List Date		05/07/2021	05/26/2021	05/20/2021
DOM · Cumulative DOM	-- · --	39 · 39	20 · 20	26 · 26
Age (# of years)	77	74	72	110
Condition	Average	Average	Good	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	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	806	850	946	737
Bdrm · Bths · ½ Bths	1 · 1	2 · 1	2 · 1	2 · 1
Total Room #	3	4	4	4
Garage (Style/Stalls)	None	Detached 1 Car	Attached 1 Car	Detached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.080 acres	0.11 acres	0.11 acres	0.11 acres
Other	None	None	None	None

* 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 Adjustments:Bed:\$-4000,Garage:\$-2000,Lot:\$-60,Total Adjustment:\$-6060,Net Adjustment Value:\$362940. .Property is equal in GLA, in Bath count to the subject.

Listing 2 Adjustments:Condition:\$-3750,Bed:\$-4000,GLA:\$-2800,Garage:\$-2000,Lot:\$-60,Total Adjustment:\$-12610,Net Adjustment Value:\$397390. Property is superior in GLA, in Bed count and equal in Bath count to the subject.

Listing 3 Adjustments:Bed:\$-4000,GLA:\$1380,Age:\$825,Garage:\$-4000,Lot:\$-60,Total Adjustment:\$-5855,Net Adjustment Value:\$419145. Property is inferior in GLA, superior in Bed count and equal in Bath count to the subject.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	6119 Ne Skidmore Street	6649 Ne Wygant St	3945 Ne 72nd Ave	5525 Ne Skidmore St
City, State	Portland, OREGON	Portland, OR	Portland, OR	Portland, OR
Zip Code	97218	97218	97213	97218
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.40 ¹	0.52 ¹	0.30 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$349,900	\$369,900	\$390,000
List Price \$	--	\$349,900	\$369,900	\$390,000
Sale Price \$	--	\$349,900	\$380,000	\$435,000
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	12/10/2020	07/20/2020	04/15/2021
DOM · Cumulative DOM	-- · --	15 · 35	25 · 40	24 · 37
Age (# of years)	77	92	70	70
Condition	Average	Average	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	806	629	827	889
Bdrm · Bths · ½ Bths	1 · 1	1 · 1	2 · 1	2 · 1
Total Room #	3	3	4	4
Garage (Style/Stalls)	None	None	None	None
Basement (Yes/No)	No	Yes	Yes	No
Basement (% Fin)	0%	100%	100%	0%
Basement Sq. Ft.		586	585	--
Pool/Spa	--	--	--	--
Lot Size	0.080 acres	0.14 acres	0.1 acres	0.21 acres
Other	None	None	None	None
Net Adjustment	--	+\$2,795	-\$5,000	-\$9,670
Adjusted Price	--	\$352,695	\$375,000	\$425,330

* Sold 2 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** Adjustments:GLA:\$3540,Age:\$375,Lot:\$-120,Basement =-\$-1000, Total Adjustment:2795,Net Adjustment Value:\$352695. Property is equal in GLA, in Bath count, in pool to the subject.
- Sold 2** Adjustments:Bed:\$-4000,Basement =-\$-1000,Total Adjustment:-5000,Net Adjustment Value:\$375000. Property is equal in GLA, in Bath count and superior in bed count to the subject.
- Sold 3** Adjustments:Condition:\$-3750,Bed:\$-4000,GLA:\$-1660,Lot:\$-260,Total Adjustment:-9670,Net Adjustment Value:\$425330. Property is superior in GLA, in Bed count , in condition to the subject.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed	Listing History Comments					
Listing Agency/Firm		None Noted					
Listing Agent Name							
Listing Agent Phone							
# of Removed Listings in Previous 12 Months	0						
# of Sales in Previous 12 Months	0						
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$375,000	\$382,000
Sales Price	\$370,000	\$377,000
30 Day Price	\$370,000	--
Comments Regarding Pricing Strategy		
<p>Subject is unique in bed count and lot size to its neighborhood. To take comparables within the guidelines closer to subject's attributes, it was necessary to exceed closed date, condition, upto 30% GLA, age, bed count, basement, lot size and proximity up to 2.9 miles. In order to bracket the subject's GLA, a search for comps was broadened to include a wider price range. Proximity parameters were exceeded and search was extended up to 2.9 miles as there were limited active comparables available upto 2 miles. Subject is located near busy street, educational institutions, worship place, RR track, highway, cemetery, park and commercial buildings. Since there were limited comparable found within subject market boundaries, I was forced to cross busy street and highway. However, this will not impact subject market value. To reach a value conclusion, most weight was placed on CS2 and LC1, as they are most similar to subject condition and overall structure. Subject attributes are from Tax record. Repair: Worn on roof \$1500 Ext trash out \$500 Gutters and downspouts \$1000 Landscaping \$500</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



Address Verification



Street



Other

Listing Photos

L1 8739 SE ALDER ST
Portland, OR 97216



Front

L2 4405 NE 74TH AVE
Portland, OR 97218



Front

L3 1636 NE AINSWORTH ST
Portland, OR 97211



Front

Sales Photos

S1 6649 NE WYGANT ST
Portland, OR 97218



Front

S2 3945 NE 72ND AVE
Portland, OR 97213



Front

S3 5525 NE SKIDMORE ST
Portland, OR 97218



Front

ClearMaps Addendum

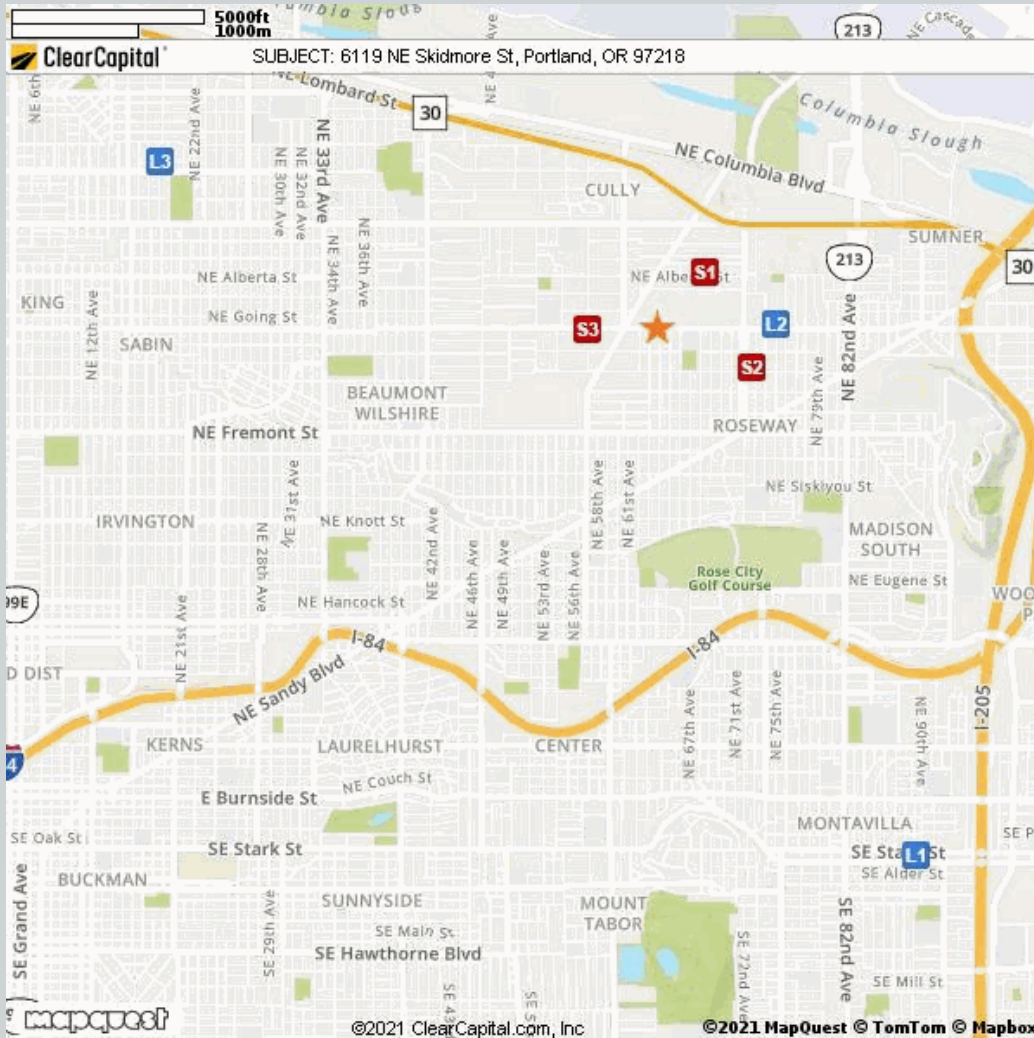
Address ★ 6119 Ne Skidmore Street, Portland, OREGON 97218

Loan Number 43631

Suggested List \$375,000

Suggested Repaired \$382,000

Sale \$370,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	6119 Ne Skidmore Street, Portland, Oregon 97218	--	Parcel Match
L1 Listing 1	8739 Se Alder St, Portland, OR 97216	2.81 Miles ¹	Parcel Match
L2 Listing 2	4405 Ne 74th Ave, Portland, OR 97218	0.61 Miles ¹	Parcel Match
L3 Listing 3	1636 Ne Ainsworth St, Portland, OR 97211	2.49 Miles ¹	Parcel Match
S1 Sold 1	6649 Ne Wygant St, Portland, OR 97218	0.40 Miles ¹	Parcel Match
S2 Sold 2	3945 Ne 72nd Ave, Portland, OR 97213	0.52 Miles ¹	Parcel Match
S3 Sold 3	5525 Ne Skidmore St, Portland, OR 97218	0.30 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	Eric Young	Company/Brokerage	MORE Realty LLC
License No	201219799	Address	3055 NW Yeon Ave #736 Portland OR 97210
License Expiration	10/31/2022	License State	OR
Phone	9713571806	Email	eyoungrealestate1@gmail.com
Broker Distance to Subject	5.12 miles	Date Signed	06/15/2021

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

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.