DRIVE-BY BPO

8575 SW WILSON LANE

WILSONVILLE, OR 97070

43862 Loan Number **\$460,000**• 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	8575 Sw Wilson Lane, Wilsonville, OR 97070 03/30/2021 43862 Catamount Properties 2018, LLC	Order ID Date of Report APN County	7204059 03/31/2021 00822694 Clackamas	Property ID	29886616
Tracking IDs					
Order Tracking ID	0330BPOc	Tracking ID 1	43862		
Tracking ID 2		Tracking ID 3			

General Conditions						
Owner	DIXON PHYLLIS	Condition Comments				
R. E. Taxes	\$5,875	Home appears to be in average condition with no repairs seen				
Assessed Value	\$303,173	on exterior of home. Home recently sold and shows interior				
Zoning Classification	R	missing flooring through out and very original interior with no updates.				
Property Type	SFR	apadico.				
Occupancy	Vacant					
Secure?	Yes (Home is on lock box)					
Ownership Type Fee Simple						
Property Condition	Average					
Estimated Exterior Repair Cost	\$0					
Estimated Interior Repair Cost	\$0					
Total Estimated Repair	\$0					
НОА	No					
Visible From Street	Visible					
Road Type	Public					

urban	Neighborhood Comments	
ole	Home is a 1981 built single level ranch home. Home has 3	
: \$425,000 n: \$525,000	bedrooms and 2 bathrooms with a rate 3 car attached garage.	
nained Stable for the past 6 orths.		
י ר	: \$425,000 n: \$525,000 nained Stable for the past 6	

Client(s): Wedgewood Inc

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	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	8575 Sw Wilson Lane	29449 Sw Courtside Dr	10278 Sw Evergreen Ct	11335 Sw Churchill
City, State	Wilsonville, OR	Wilsonville, OR	Wilsonville, OR	Wilsonville, OR
Zip Code	97070	97070	97070	97070
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.83 1	1.11 1	1.33 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$445,000	\$450,000	\$499,900
List Price \$		\$445,000	\$450,000	\$499,900
Original List Date		03/09/2021	03/09/2021	03/16/2021
DOM · Cumulative DOM		8 · 22	5 · 22	1 · 15
Age (# of years)	40	41	31	27
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	2 Stories trad	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	1,868	1,554	1,640	2,030
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2 · 1	4 · 3
Total Room #	7	7	7	8
Garage (Style/Stalls)	Attached 3 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	.3 acres	.16 acres	.13 acres	.17 acres

^{*} 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.

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Current Listings - Cont.

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

- Listing 1 3 Bedroom 2 Bath One Level Ranch with High Ceilings, Formal Dining Area w/ Skylight and Sunken Living Room with Wood Burning Fireplace. Open Floor Plan. Hardwood Floors. Large Master Suite. Tiled Bathroom Counters. Laundry Room w/ Storage & Shelving. 2 Car Attached Garage. Covered Patio. Fenced Backyard in Heart of Wilsonville Close to Parks and Shopping. Ready for Your Personal Touches.
- Listing 2 Soaring vaulted ceilings & large windows provide an abundance of natural light to fill home. Main level features-formal living & dining rooms & great room style kitchen/fam rm w/ wood floors & sunny breakfast nook surrounded by windows. Upstairs is roomy master suite w/ tall ceilings, ceiling fan, 2 closets, skylight & window seat. Also upstairs are two additional bedrooms & full bathroom. Entertain, garden, play in fully fenced yard. Low traffic street, great location & n'hood.
- **Listing 3** Updated single level ranch with 2 full master suits in an amazing neighborhood! One way street community with park access. Three full remodeled bathrooms and kitchen, Great layout and a large fenced in back yard! Most of the house has been wired with smart features. Hot tub off the back deck, fire pit under a lit pergola.

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	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	8575 Sw Wilson Lane	7700 Sw Tournament Ct	30966 Sw Salmon Ln	29515 Sw Teton Way
City, State	Wilsonville, OR	Wilsonville, OR	Wilsonville, OR	Wilsonville, OR
Zip Code	97070	97070	97070	97070
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		1.01 1	0.17 1	1.27 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$460,000	\$519,900	\$435,000
List Price \$		\$460,000	\$519,900	\$435,000
Sale Price \$		\$475,000	\$519,900	\$455,000
Type of Financing		Conv	Conv	Conv
Date of Sale		01/22/2021	11/06/2020	10/02/2020
DOM · Cumulative DOM		6 · 66	4 · 43	3 · 35
Age (# of years)	40	37	33	33
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	2 Stories trad	2 Stories trad
# Units	1	1	1	1
Living Sq. Feet	1,868	1,568	1,942	1,962
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2 · 1	3 · 2 · 1
Total Room #	7	7	7	7
Garage (Style/Stalls)	Attached 3 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	.3 acres	.24 acres	.21 acres	.16 acres
Other				
Net Adjustment		+\$14,000	-\$24,720	-\$320
Adjusted Price		\$489,000	\$495,180	\$454,680

^{*} 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.

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Recent Sales - Cont.

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

- Sold 1 Adjusted 9000 for sq ft 5000 for garage size One-story living on large level lot on cul-de-sac. Vaulted ceilings w/skylights makes the home open and bright. Kitchen w/double oven, eating bar and garden window. Family room w/stunning, two-story, stone, gas fire place. Dining room w/slider to covered, expansive, patio and fully fenced, private backyard with plum, pear, apple, cherry trees. Perfect for entertaining or relaxing. Attached 25' x 11' shed exterior doors and interior ac. RV parking. Close to shops, schools, parks, and restaurants.
- Sold 2 Adjusted -2220 for sq ft -2500 for bathroom count 5000 for garage size -25000 for condition This meticulously cared for light filled home has been updated throughout. Vaulted ceilings, open kitchen with granite & ss appliances & a large master w a private deck. Includes a 700 foot covered patio for year-round enjoyment of your lavish back yard. Rv parking, hot tub, water feature, tool shed w power & best of all, no HOA fees. A private gate opens to Memorial Park with all its amenities. Easy freeway access. Close to restaurants & shopping. Your oasis awaits you!
- Sold 3 Adjusted 5000 for garage size -2500 for bathroom count -2820 for sq ft Cherished original owner home. Unique tri-level floor plan. Spacious living room w/vaulted ceilings. Formal dining room. Kitchen w/garden window and nook, overlooking roomy family room with woodburning fireplace. 3 bedrooms inc: master suite w/walk-in shower, walk-in closet and storage closet. 2 more beds & full bath upstairs. Laundry room w/storage. Fully fenced, large yard with raised beds, patio, pergola, shed, lush backyard lawn, spklrs. 2 car gar w/built-in cabinets and work bench. No HOA.

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N. I.O. H. I.O			_				
Current Listing S	rent Listing Status Not Currently Listed		Listing History Comments				
Listing Agency/Firm			Home just sold on 3/10/2021				
Listing Agent Na	me						
Listing Agent Ph	one						
# of Removed Li Months	stings in Previous 12	0					
# of Sales in Pre Months	vious 12	1					
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
02/23/2021	\$399,900			Sold	03/10/2021	\$460,000	MLS

Marketing Strategy					
	As Is Price	Repaired Price			
Suggested List Price	\$460,000	\$460,000			
Sales Price	\$460,000	\$460,000			
30 Day Price	\$450,000				
Comments Regarding Pricing S	trategy				
Home should sell for about 460k in as is condition					

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.

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Subject Photos

by ClearCapital

DRIVE-BY BPO



Front

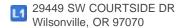


Address Verification



Street

Listing Photos





Front

10278 SW EVERGREEN CT Wilsonville, OR 97070



Front

11335 SW CHURCHILL Wilsonville, OR 97070



Front

Sales Photos

7700 SW TOURNAMENT CT Wilsonville, OR 97070



Front

30966 SW SALMON LN Wilsonville, OR 97070



Front

29515 SW TETON WAY Wilsonville, OR 97070



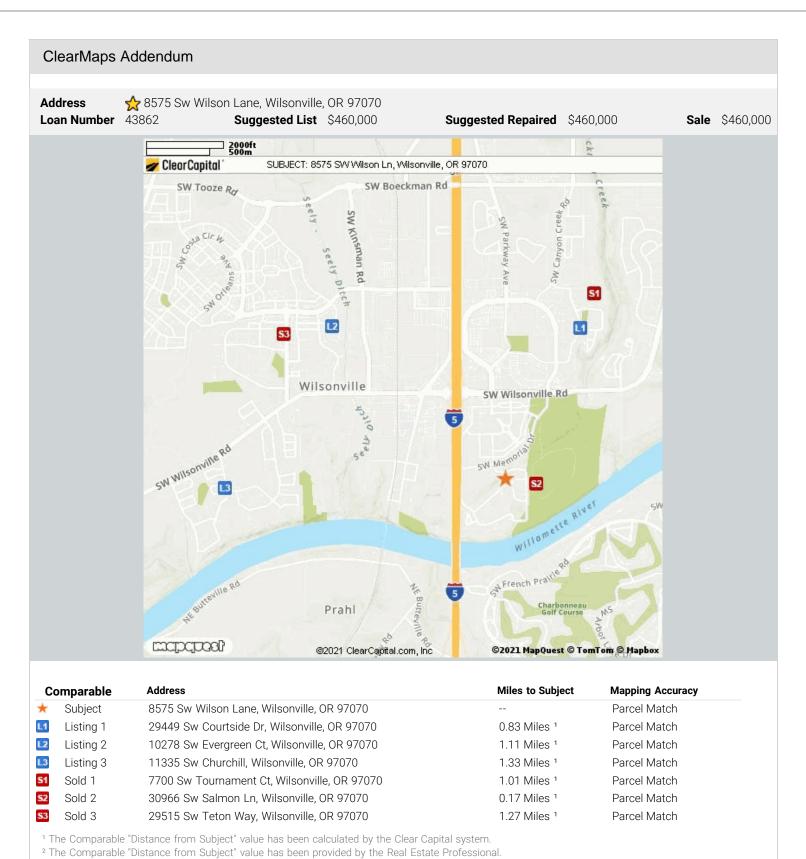
Front

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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.

*** 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

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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

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

Broker Name Darian Spitler Company/Brokerage Berkshire Hathaway Home Services

License No200501126 **Address**17121 SW Carlson ST Sherwood
OR 97140

License Expiration 12/31/2022 License State OR

Phone5037306361Emaildspitler@bhhsnw.com

Broker Distance to Subject 5.90 miles **Date Signed** 03/30/2021

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.

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