

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	1613 S Nelson Street, Kennewick, WA 99338	Order ID	7650120	Property ID	31360898
Inspection Date	10/09/2021	Date of Report	10/13/2021		
Loan Number	44525	APN	108891020000051		
Borrower Name	Catamount Properties 2018 LLC	County	Benton		

Tracking IDs					
Order Tracking ID	1007BPO_Update	Tracking ID 1	1007BPO_Update		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		
Owner	CATAMOUNT PROPERTIES 2018 LLC	Condition Comments It appears the subject is going through a rehab. Recommend interior inspection to determine. Some wind blown shingles. Exterior trim needs painted.
R. E. Taxes	\$2,726	
Assessed Value	\$290,280	
Zoning Classification	Residential	
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes	
(Doors and windows closed)		
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$1,500	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$1,500	
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 supply. While there are REO properties available they are not driving market values.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$225,000 High: \$750,000	
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	1613 S Nelson Street	509 S Volland St	5602 W 26th Ave	7712 W 12th Ave
City, State	Kennewick, WA	Kennewick, WA	Kennewick, WA	Kennewick, WA
Zip Code	99338	99336	99338	99338
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	1.37 ¹	0.68 ¹	0.96 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$364,500	\$425,000	\$439,000
List Price \$	--	\$369,000	\$425,000	\$439,000
Original List Date		08/25/2021	09/23/2021	08/24/2021
DOM · Cumulative DOM	-- · --	47 · 49	18 · 20	48 · 50
Age (# of years)	43	45	43	42
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Adverse ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	Other Tri-level	Other Tri-level	Other Tri-level	Other Tri-level
# Units	1	1	1	1
Living Sq. Feet	1,892	1,329	1,640	1,200
Bdrm · Bths · ½ Bths	3 · 2	4 · 3	4 · 3	4 · 3
Total Room #	7	7	7	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 3 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	Yes	Yes	Yes	Yes
Basement (% Fin)	100%	0%	100%	100%
Basement Sq. Ft.	823	690	512	576
Pool/Spa	--	--	--	--
Lot Size	.34 acres	.29 acres	.33 acres	.65 acres
Other	Central heat, air	Heat pump	Heat pump	Central heat, air

* 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.

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

Listing 1 Fenced. Fireplace. Stucco exterior. MLS states the home features 4 levels.

Listing 2 Partial fencing. Shed. Fireplace. Laminate floors. RV parking. Tile counters.

Listing 3 Above ground pool given no value. Fenced. Gazebo. Fireplace. Laminate floors. RV parking. Cul-de-sac.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	1613 S Nelson Street	2607 S Grant St	707 S Belfair St	5331 W 25th Ave
City, State	Kennewick, WA	Kennewick, WA	Kennewick, WA	Kennewick, WA
Zip Code	99338	99338	99336	99338
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.75 ¹	0.90 ¹	0.76 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$399,000	\$405,000	\$405,000
List Price \$	--	\$399,000	\$405,000	\$390,000
Sale Price \$	--	\$405,000	\$417,500	\$420,000
Type of Financing	--	Conv	Conv	Conv
Date of Sale	--	03/23/2021	04/23/2021	09/24/2021
DOM · Cumulative DOM	-- · --	30 · 31	28 · 28	43 · 43
Age (# of years)	43	42	42	45
Condition	Average	Average	Average	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	Other Tri-level	Other Tri-level	Other Tri-level	Other Tri-level
# Units	1	1	1	1
Living Sq. Feet	1,892	2,144	1,976	1,440
Bdrm · Bths · ½ Bths	3 · 2	4 · 2 · 1	4 · 2 · 1	3 · 2 · 1
Total Room #	7	7	7	6
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 3 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	Yes	Yes	Yes	Yes
Basement (% Fin)	100%	100%	100%	100%
Basement Sq. Ft.	823	460	512	336
Pool/Spa	--	--	--	--
Lot Size	.34 acres	.40 acres	.43 acres	.31 acres
Other	Central heat, air	Heat pump	Heat pump	Central heat, air
Net Adjustment	--	-\$12,050	-\$2,850	+\$39,550
Adjusted Price	--	\$392,950	\$414,650	\$459,550

* 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.

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

Sold 1 Covered deck. Partial fencing. Fireplace. Wood floors. No other MLS comments.

Sold 2 Fireplace. Tile and laminate floors. Tile counters. New flooring, paint and carpet.

Sold 3 Fireplace. Tile and wood floors. Cul-de-sac. Granite/quartz counters. Wood wrapped windows. Updated kitchen. Tile backsplash. Solid cabinets. Soaking tub.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				Last sold per county records was on 04/22/2021 - no value disclosed. Prior sale 12/22/2016 for \$180K			
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	\$438,500	\$440,000
Sales Price	\$433,500	\$435,000
30 Day Price	\$430,000	--
Comments Regarding Pricing Strategy		
Best of available comps were used for this report. Most weight given to the sold comps as they are a better representation of subject's value.		

Clear Capital Quality Assurance Comments Addendum

Reviewer's Notes	The broker's as-is conclusion is supported by the comparable data. It is noted the current as-is conclusion is (higher) than the prior report completed on 4/19/21; however, the Clear Capital Home Data Index indicate the market has (increased) by 22% over the past 6 months.
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Subject Photos



Front



Address Verification



Side



Side



Street

Listing Photos

L1 509 S Volland St
Kennewick, WA 99336



Front

L2 5602 W 26th Ave
Kennewick, WA 99338



Front

L3 7712 W 12th Ave
Kennewick, WA 99338



Front

Sales Photos

S1 2607 S Grant St
Kennewick, WA 99338



Front

S2 707 S Belfair St
Kennewick, WA 99336



Front

S3 5331 W 25th Ave
Kennewick, WA 99338



Front

ClearMaps Addendum

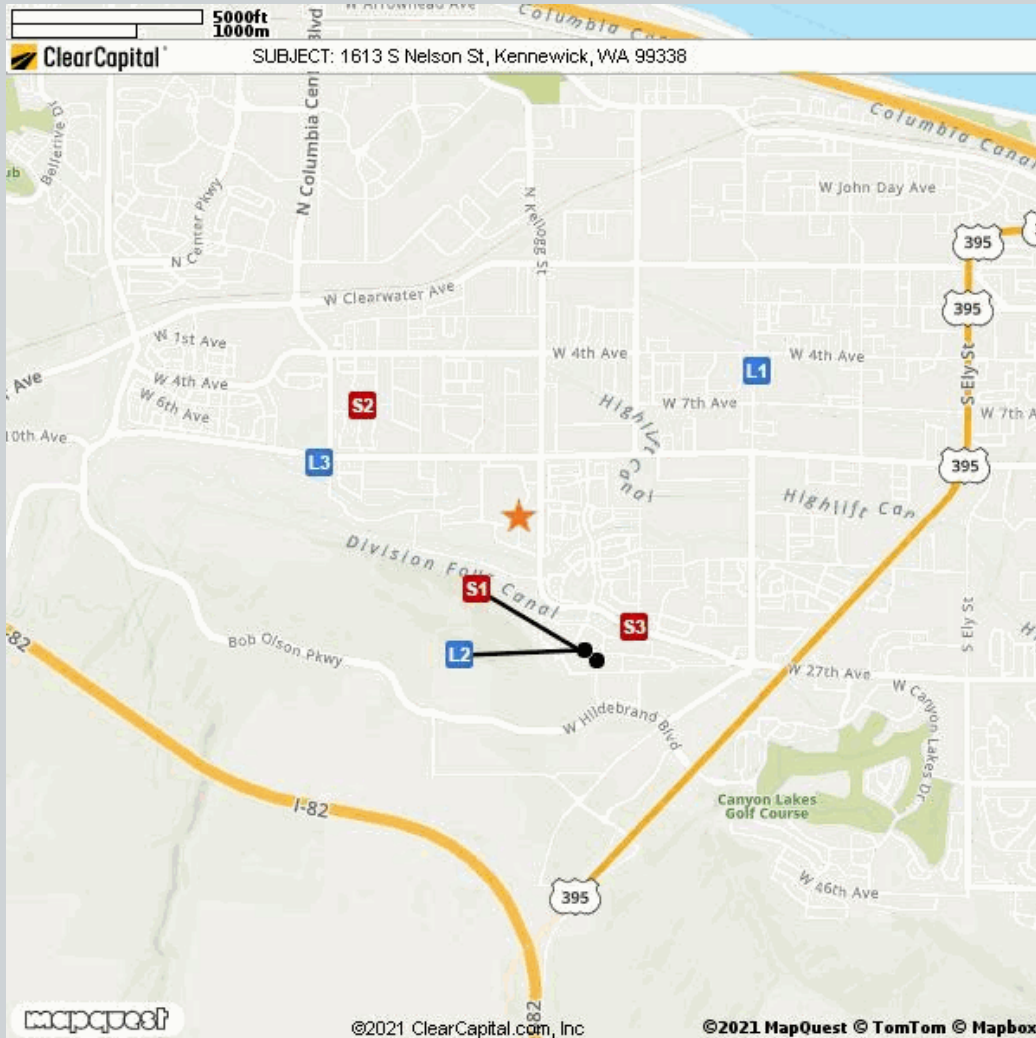
Address ★ 1613 S Nelson Street, Kennewick, WA 99338

Loan Number 44525

Suggested List \$438,500

Suggested Repaired \$440,000

Sale \$433,500



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	1613 S Nelson Street, Kennewick, WA 99338	--	Parcel Match
L1 Listing 1	509 S Volland St, Kennewick, WA 99336	1.37 Miles ¹	Parcel Match
L2 Listing 2	5602 W 26th Ave, Kennewick, WA 99338	0.68 Miles ¹	Parcel Match
L3 Listing 3	7712 W 12th Ave, Kennewick, WA 99338	0.96 Miles ¹	Parcel Match
S1 Sold 1	2607 S Grant St, Kennewick, WA 99338	0.75 Miles ¹	Parcel Match
S2 Sold 2	707 S Belfair St, Kennewick, WA 99336	0.90 Miles ¹	Parcel Match
S3 Sold 3	5331 W 25th Ave, Kennewick, WA 99338	0.76 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	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	6.45 miles	Date Signed	10/11/2021

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:

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