

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	302 N 10th Avenue, Pasco, WA 99301	Order ID	7793381	Property ID	31743435
Inspection Date	12/08/2021	Date of Report	12/11/2021		
Loan Number	45097	APN	112264292		
Borrower Name	Catamount Properties 2018 LLC	County	Franklin		

Tracking IDs

Order Tracking ID	1203BPO_update	Tracking ID 1	1203BPO_update
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	CATAMOUNT PROPERTIES2018 LLC	Condition Comments Subject is a single Story home with basement. Subject is newly remodeled . Subject has off the street parking.
R. E. Taxes	\$1,767	
Assessed Value	\$174,200	
Zoning Classification	Residential	
Property Type	SFR	
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Average	
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 Subject is located in a neighborhood that is 100% developed. Most of the homes in the neighborhood were built in the 1950's. Near schools, shopping and easy freeway access. We are currently in a steady market with low REO prevalence. Most of the homes on the market sell within the first 60 days at 90% of list price
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$180000 High: \$275000	
Market for this type of property	Increased 8 % in the past 6 months.	
Normal Marketing Days	<30	

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	302 N 10th Avenue	906 S 10th Ave	523 W Bonneville St	1627 W Marie St
City, State	Pasco, WA	Pasco, WA	Pasco, WA	Pasco, WA
Zip Code	99301	99301	99301	99301
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.37 ¹	0.42 ¹	0.75 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$284,900	\$279,900	\$304,900
List Price \$	--	\$284,900	\$279,900	\$304,900
Original List Date		09/28/2021	05/24/2021	11/13/2021
DOM · Cumulative DOM	-- · --	73 · 74	200 · 201	27 · 28
Age (# of years)	93	91	92	62
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	1 Story Other	1 Story Other	2 Stories Other	1 Story Other
# Units	1	1	1	1
Living Sq. Feet	884	808	1,080	901
Bdrm · Bths · ½ Bths	2 · 1	3 · 2	4 · 2 · 1	3 · 3 · 2
Total Room #	4	5	7	8
Garage (Style/Stalls)	None	Detached 2 Car(s)	Attached 1 Car	Attached 1 Car
Basement (Yes/No)	Yes	Yes	Yes	Yes
Basement (% Fin)	100%	80%	70%	60%
Basement Sq. Ft.	884	808	1,080	901
Pool/Spa	--	--	--	--
Lot Size	0.21 acres	0.22 acres	0.24 acres	0.21 acres
Other	--	--	--	--

* 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 3 Bedroom 2 Bath On Large Lot .22 Of Acres. Garage Is Being Used As A Shed, Can Be Converted As A Man Cave. Centrally Located With Lots Of Parking Spaces.

Listing 2 4 Bedrooms And 1 Full Bathroom, Huge Living Room & Kitchen In The Main Floor . 2nd Floor Has 2 Bedrooms With Incomplete Plumbing For 2nd Bathroom. Unfinished Basement Has A Separate Entrance With Possible 3 Bedrooms, A Kitchenette A Full Bathroom And A Laundry Room

Listing 3 Family Room With Sliders To Your Back Yard Patio And A Wood Burning Stove. Quaint Kitchen, Maple Cabinets, Window Opening To The Family Room. Living Room Also Has A Fireplace. 3 Good Sized Bedrooms. Unique Bathrooms, (you May Want To Update Here), A Walk-in Tub; Works Well For Handicapped. Unfinished Basement

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	302 N 10th Avenue	303 N 12th Ave	808 S 10th Ave	1611 W Yakima St
City, State	Pasco, WA	Pasco, WA	Pasco, WA	Pasco, WA
Zip Code	99301	99301	99301	99301
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.09 ¹	0.28 ¹	0.37 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$242,000	\$280,000	\$290,000
List Price \$	--	\$242,000	\$280,000	\$290,000
Sale Price \$	--	\$242,000	\$280,000	\$290,000
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	03/12/2021	11/22/2021	09/17/2021
DOM · Cumulative DOM	-- · --	68 · 68	160 · 160	36 · 36
Age (# of years)	93	74	80	71
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	1 Story Other	1 Story Other	1 Story Other	1 Story Other
# Units	1	1	1	1
Living Sq. Feet	884	925	832	944
Bdrm · Bths · ½ Bths	2 · 1	3 · 2	4 · 2 · 1	3 · 1
Total Room #	4	5	7	4
Garage (Style/Stalls)	None	None	Carport 1 Car	Detached 1 Car
Basement (Yes/No)	Yes	Yes	Yes	Yes
Basement (% Fin)	100%	100%	50%	100%
Basement Sq. Ft.	884	692	832	944
Pool/Spa	--	--	--	--
Lot Size	0.21 acres	0.19 acres	0.11 acres	0.15 acres
Other	--	--	--	--
Net Adjustment	--	-\$4,000	-\$8,000	-\$4,000
Adjusted Price	--	\$238,000	\$272,000	\$286,000

* 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.

Recent Sales - Cont.

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

- Sold 1** 1 Story Home With A Basement Has 3 Bedrooms, 2 Full Bathrooms And Plenty Of Space For All, With 1617 Square Feet And A Fully Fenced Yard, You Will Be Able To Enjoy Your Time At Home. Home Was Fully Remodeled Back In 2018 And Seller Just Had A New Roof Installed.
- Sold 2** Newly Remodeled Home Features New Frame And Insulation, New Flooring On The Main Level, Fresh Paint, New Shingles And Windows, New Faucets Home Features 4 Bedrooms, 2 Bathrooms And An Office. Walking In, You Are Welcomed With An Open Living Room With Laminate Flooring
- Sold 3** Remodeled New Home . All New Appliances Are Included With Your New Home, Even The Washer And Dryer. Kitchen Remodel With Cabinets And Farmhouse Sink. The Bathroom Remodel Is Equally Impressive With New Soaker Tub And Surround, Vanity And Toilet. New Vinyl Windows Throughout Including Vinyl Egress Windows In The Basement Family Room And Laundry Room.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed	Listing History Comments					
Listing Agency/Firm		no sales history in the last 12 months					
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	\$255,000	\$255,000
Sales Price	\$250,000	\$250,000
30 Day Price	\$245,000	--
Comments Regarding Pricing Strategy		
<p>I have arrived at my value by taking similar active and sold comps into consideration. I have also taken the current market conditions into consideration to establish my value. We are currently in a stable and steady market with low REO activity. Subject will be placed on local MLS and advertised in all Real Estate magazines and social media. "This report was performed following public awareness that COVID-19 was affecting residents in the United States. At the time of the report, COVID-19 was having widespread health and economic impacts. The effects of COVID-19 on the real estate market in the area of the subject property were not yet measurable based on reliable data. The analyses and value opinion in this report are based on the data available at the time of the assignment and apply only as of the effective date indicated. No analyses or opinions contained in this report should be construed as predictions of future market conditions or value."</p>		

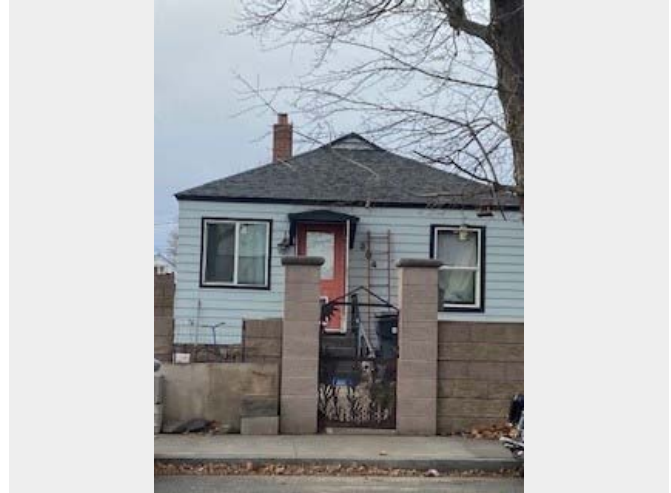
Clear Capital Quality Assurance Comments Addendum

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.

Subject Photos



Front



Address Verification



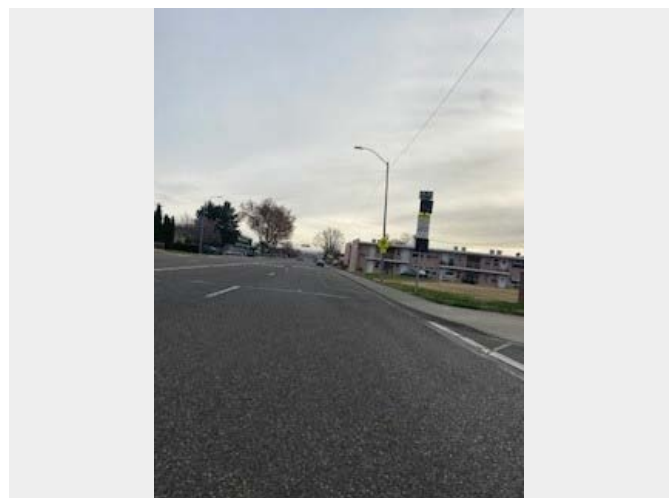
Side



Side



Street



Street

Listing Photos

L1 906 S 10th Ave
Pasco, WA 99301



Front

L2 523 W Bonneville St
Pasco, WA 99301



Front

L3 1627 W Marie St
Pasco, WA 99301



Front

Sales Photos

S1 303 N 12th Ave
Pasco, WA 99301



Front

S2 808 S 10th Ave
Pasco, WA 99301



Front

S3 1611 W Yakima St
Pasco, WA 99301



Front

ClearMaps Addendum

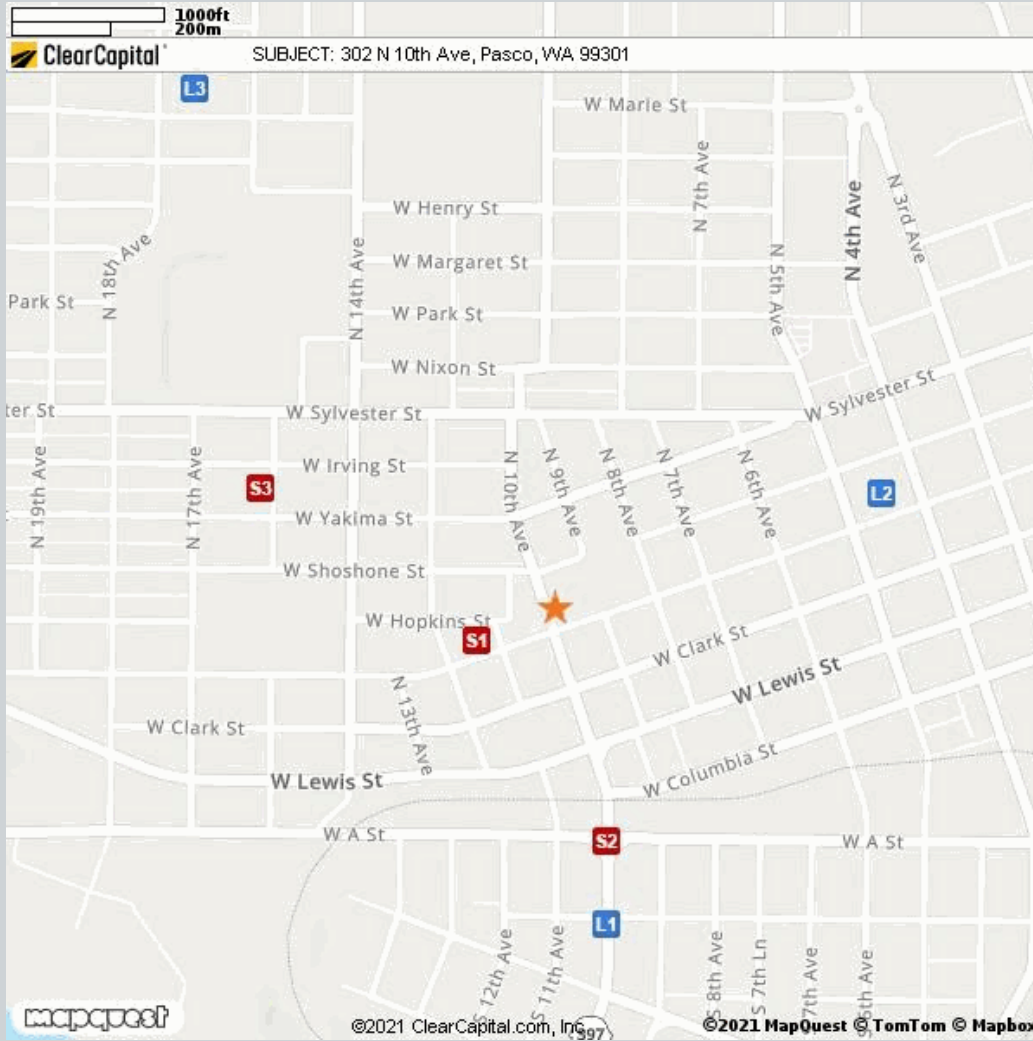
Address ★ 302 N 10th Avenue, Pasco, WA 99301

Loan Number 45097

Suggested List \$255,000

Suggested Repaired \$255,000

Sale \$250,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	302 N 10th Avenue, Pasco, WA 99301	--	Parcel Match
L1 Listing 1	906 S 10th Ave, Pasco, WA 99301	0.37 Miles ¹	Parcel Match
L2 Listing 2	523 W Bonneville St, Pasco, WA 99301	0.42 Miles ¹	Parcel Match
L3 Listing 3	1627 W Marie St, Pasco, WA 99301	0.75 Miles ¹	Parcel Match
S1 Sold 1	303 N 12th Ave, Pasco, WA 99301	0.09 Miles ¹	Parcel Match
S2 Sold 2	808 S 10th Ave, Pasco, WA 99301	0.28 Miles ¹	Parcel Match
S3 Sold 3	1611 W Yakima St, Pasco, WA 99301	0.37 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	Christine Sabala	Company/Brokerage	Windermere Group One
License No	01183847	Address	1935 W. Yakima Street PASCO WA 99301
License Expiration	08/17/2022	License State	WA
Phone	5596028990	Email	christine_sabala@yahoo.com
Broker Distance to Subject	0.69 miles	Date Signed	12/10/2021

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.