

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>	5619 Se Nehalem Street, Portland, OR 97206	<b>Order ID</b>	7352633	<b>Property ID</b>	30462703
<b>Inspection Date</b>	06/09/2021	<b>Date of Report</b>	06/10/2021		
<b>Loan Number</b>	45237	<b>APN</b>	R144885		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Multnomah		

**Tracking IDs**

<b>Order Tracking ID</b>	0609BPO_Citi	<b>Tracking ID 1</b>	0609BPO_Citi
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--

**General Conditions**

<b>Owner</b>	Tran Henry Tuong Kathleen	<b>Condition Comments</b> Subject need front exterior trims repainted some spots paint is come off. Subject has average condition with no visible signs of any deterioration nor the need for any repairs. The neighborhood is average overall and the homes appear to be well maintained.
<b>R. E. Taxes</b>	\$3,713	
<b>Assessed Value</b>	\$279,650	
<b>Zoning Classification</b>	SFR	
<b>Property Type</b>	SFR	
<b>Occupancy</b>	Vacant	
<b>Secure?</b>	Yes	
(Subject currently vacant has combo box on front door agent confirmed by gas services its disconnect )		
<b>Ownership Type</b>	Fee Simple	
<b>Property Condition</b>	Average	
<b>Estimated Exterior Repair Cost</b>	\$1,000	
<b>Estimated Interior Repair Cost</b>	\$0	
<b>Total Estimated Repair</b>	\$1,000	
<b>HOA</b>	No	
<b>Visible From Street</b>	Visible	
<b>Road Type</b>	Public	

**Neighborhood & Market Data**

<b>Location Type</b>	Suburban	<b>Neighborhood Comments</b> Subject property is located in a very nice established neighborhood with very easy access to major highway and other services. The subject is located in an established neighborhood with homes in average to good condition. Subject is located in a conforming neighborhood with homes of similar style, age and lot size.
<b>Local Economy</b>	Stable	
<b>Sales Prices in this Neighborhood</b>	Low: \$350,000 High: \$420,000	
<b>Market for this type of property</b>	Increased 12 % in the past 6 months.	
<b>Normal Marketing Days</b>	<30	

## Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
<b>Street Address</b>	5619 Se Nehalem Street	6430 Se 65th Ave	8010 Se Henry St	5519 Se 71st Ave
<b>City, State</b>	Portland, OR	Portland, OR	Portland, OR	Portland, OR
<b>Zip Code</b>	97206	97206	97206	97206
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.82 <sup>1</sup>	1.38 <sup>1</sup>	1.35 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$375,000	\$385,000	\$410,000
<b>List Price \$</b>	--	\$375,000	\$385,000	\$410,000
<b>Original List Date</b>		05/20/2021	05/21/2021	05/13/2021
<b>DOM · Cumulative DOM</b>	-- · --	19 · 21	17 · 20	27 · 28
<b>Age (# of years)</b>	31	41	38	22
<b>Condition</b>	Average	Average	Average	Good
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Public Trans.	Neutral ; Public Trans.	Neutral ; Public Trans.	Neutral ; Public Trans.
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	1 Story ranch	1 Story ranch	2 Stories trad	1 Story ranch
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	960	1,104	1,010	1,000
<b>Bdrm · Bths · ½ Bths</b>	3 · 1	3 · 2	3 · 1 · 1	3 · 1
<b>Total Room #</b>	5	6	6	5
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Attached 2 Car(s)	Attached 1 Car	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>	0.11 acres	0.11 acres	0.09 acres	0.09 acres
<b>Other</b>	none	none	none	none

\* Listing 1 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** Three Bedroom Ranch. Highly rated schools. A few blocks from Mt. Scott Community Center and Pool. Living room with vinyl windows. Kitchen with ample cabinetry, garden window, nook. Owners suite. Two spare bedrooms and full bath in hall. Fenced green yard with patio and shed on a full size, .11 acre lot. Plenty of parking, driveway plus oversized two car attached garage. Click the virtual tour link for a 3D home tour.
- Listing 2** 2-story lives large w/all bdrms upstairs for excellent separation of space for live/work. Living rm w/fp & beautiful floors. Large kitchen w/tile counters, soft-close cherry cabinets, SS appliances. Eating area w/slider opens to private back yard. Cool IKEA tiles to front door & on back patio. Fully fenced corner lot w/mature landscaping, tons of gardening space, new hand-crafted gates + tool & wood sheds. 1-car garage + near shopping w/easy access to public transportation.
- Listing 3** Gem of a ranch on a quiet street just a block from Mt Scott community center. Vaulted ceilings & skylights flood the open floor plan with natural light. Updated with wood floors in the main area and stainless appliances in the kitchen. Sip coffee on the front porch in the morning light. Tend the raised garden beds that gather afternoon sun in the private backyard. Store all your toys and tools in the shed or the attached 2 car garage. Walk score of 83.

### Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	5619 Se Nehalem Street	7505 Se 60th Ave	6705 Se 72nd Ave	6029 Se Ramona St
City, State	Portland, OR	Portland, OR	Portland, OR	Portland, OR
Zip Code	97206	97206	97206	97206
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.22 <sup>1</sup>	0.95 <sup>1</sup>	1.06 <sup>1</sup>
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$359,000	\$375,000	\$359,000
List Price \$	--	\$359,000	\$375,000	\$359,000
Sale Price \$	--	\$359,000	\$375,000	\$400,000
Type of Financing	--	Conv	Conv	Conv
Date of Sale	--	01/29/2021	01/15/2021	02/10/2021
DOM · Cumulative DOM	-- · --	16 · 45	3 · 43	5 · 36
Age (# of years)	31	32	33	39
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Public Trans.	Neutral ; Public Trans.	Neutral ; Public Trans.	Neutral ; Public Trans.
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	960	960	1,170	976
Bdrm · Bths · ½ Bths	3 · 1	3 · 1	3 · 2	3 · 1
Total Room #	5	5	6	5
Garage (Style/Stalls)	Attached 2 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	0.11 acres	0.13 acres	0.10 acres	0.11 acres
Other	none	none	none	none
Net Adjustment	--	\$0	-\$7,000	\$0
Adjusted Price	--	\$359,000	\$368,000	\$400,000

\* Sold 1 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** Charming Ranch on Large Corner Lot. This adorable home features laminate flooring, light and bright skylights, oversized two car garage, west facing covered patio perfect for outdoor sunset entertaining. Level, fully fenced grounds offer endless potential for the urban gardener with additional space for RV parking or tiny house. Accessible location on a bus line, near conveniences, Woodstock and bustling Foster-Powell. Blocks from Brentwood City Park and Community Garden. This comp similar to subject don't need any adjustments.
- Sold 2** Brentwood-Darlington. Kitchen include tile counter tops, fixtures, cabinets, laminate floors, and tile backsplash. The living room has laminate floors, vaulted ceiling, and a cozy fireplace. Bathroom updates include granite topped vanities, fixtures, and tile floors. Outside you'll find newer siding and a fenced yard with raised beds, grapes, blueberries, roses, and quince. This comp need to adjusted for extra bedroom -3000 and more sq ft then subject -4000 total adjust -7000
- Sold 3** One level, 3 bed, 1 bath, ranch in hot Woodstock/Mt. Scott location - blocks to New Seasons, Safeway, fun restaurants, hipster bars, cafes and parks. Open floor plan with cozy wood burning fireplace, sliding glass doors to side yard and patio. Low maintenance fenced yard has great southern exposure where veggies, flowers and pets will thrive. Attached 2 car garage with alley access provides plenty of room for hobbies and Pacific NW toys like kayaks and snowboards. This comp similar to subject don't need any adjustments.

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed	<b>Listing History Comments</b>					
<b>Listing Agency/Firm</b>		Subject currently not been listed on the market.					
<b>Listing Agent Name</b>							
<b>Listing Agent Phone</b>							
<b># of Removed Listings in Previous 12 Months</b>	0						
<b># of Sales in Previous 12 Months</b>	0						
<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>

## Marketing Strategy

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$385,000	\$386,000
<b>Sales Price</b>	\$369,000	\$370,000
<b>30 Day Price</b>	\$359,000	--
<b>Comments Regarding Pricing Strategy</b>		
Subject's final value represents a value with normal marketing times and based on the most similar and proximate comps in this report. At the time inspection, there were no negative features that were noted that would have a negative impact on the subject property's value. Due to a lack of more similar recent comps in this market, it was necessary to exceed guidelines concerning the sales price range between the high and low.		

### Clear Capital Quality Assurance Comments Addendum

**Reviewer's Notes** The price is based on the subject being in average condition with \$1,000 recommended in total repairs. Comps are similar in characteristics, located within 1.38 miles and the sold comps closed within the last 5 months. The market is reported as having increased 12% in the last 6 months. The price conclusion is deemed supported.

### Subject Photos



Front



Front



Address Verification



Side



Side



Street



## Subject Photos



Street

## Listing Photos

**L1** 6430 SE 65th ave  
Portland, OR 97206



Front

**L2** 8010 SE Henry st  
Portland, OR 97206



Front

**L3** 5519 SE 71st ave  
Portland, OR 97206



Front

## Sales Photos

**S1** 7505 SE 60th ave  
Portland, OR 97206



Front

**S2** 6705 SE 72nd ave  
Portland, OR 97206



Front

**S3** 6029 SE Ramona st  
Portland, OR 97206



Front

### ClearMaps Addendum

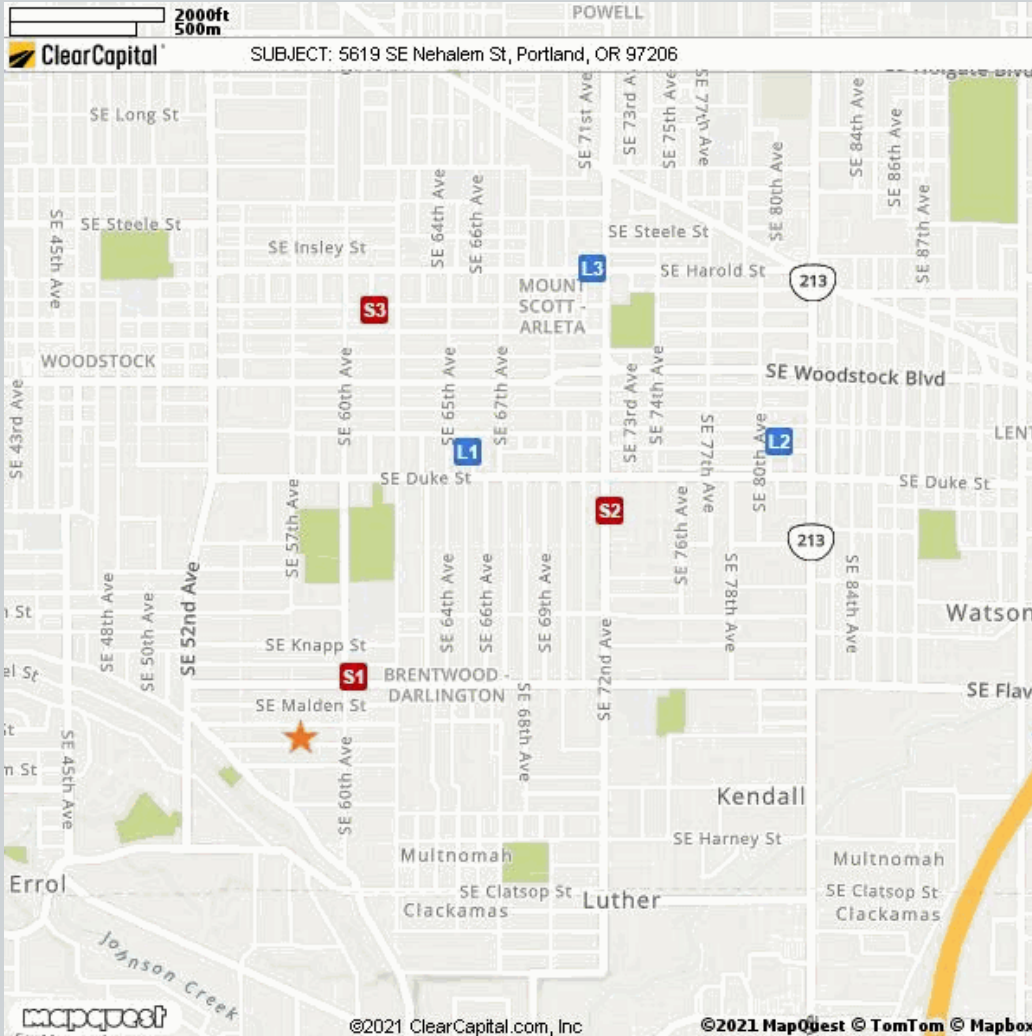
**Address** ★ 5619 Se Nehalem Street, Portland, OR 97206

**Loan Number** 45237

**Suggested List** \$385,000

**Suggested Repaired** \$386,000

**Sale** \$369,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	5619 Se Nehalem Street, Portland, Or 97206	--	Parcel Match
L1 Listing 1	6430 Se 65th Ave, Portland, OR 97206	0.82 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	8010 Se Henry St, Portland, OR 97206	1.38 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	5519 Se 71st Ave, Portland, OR 97206	1.35 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	7505 Se 60th Ave, Portland, OR 97206	0.22 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	6705 Se 72nd Ave, Portland, OR 97206	0.95 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	6029 Se Ramona St, Portland, OR 97206	1.06 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.

\*\*\* 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

<b>Broker Name</b>	Vladimir Matveyev	<b>Company/Brokerage</b>	MORE Realty
<b>License No</b>	200511158	<b>Address</b>	826 SW Florence Pl Gresham OR 97080
<b>License Expiration</b>	04/30/2022	<b>License State</b>	OR
<b>Phone</b>	5033536673	<b>Email</b>	realbroker2007@gmail.com
<b>Broker Distance to Subject</b>	8.06 miles	<b>Date Signed</b>	06/10/2021

*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

**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.**