

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>	1020 Alice Street, Prosser, WA 99350	<b>Order ID</b>	7497286	<b>Property ID</b>	30805155
<b>Inspection Date</b>	08/16/2021	<b>Date of Report</b>	08/16/2021		
<b>Loan Number</b>	45419	<b>APN</b>	111842020008005		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Benton		

<b>Tracking IDs</b>					
<b>Order Tracking ID</b>	0810BPO_Citi	<b>Tracking ID 1</b>	0810BPO_Citi		
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--		

## General Conditions

<b>Owner</b>	Dino & Sheri Eckelberger	<b>Condition Comments</b>	
<b>R. E. Taxes</b>	\$1,420	The property appears to be in average condition. It is not visible from the road except if you are looking at it from the right side of the street. There is a partial mountain view, the quality of construction appears average. It is similar to other homes in the area.	
<b>Assessed Value</b>	\$113,700		
<b>Zoning Classification</b>	Residential		
<b>Property Type</b>	SFR		
<b>Occupancy</b>	Occupied		
<b>Ownership Type</b>	Fee Simple		
<b>Property Condition</b>	Average		
<b>Estimated Exterior Repair Cost</b>			
<b>Estimated Interior Repair Cost</b>			
<b>Total Estimated Repair</b>			
<b>HOA</b>	No		
<b>Visible From Street</b>	Partially Visible		
<b>Road Type</b>	Public		

## Neighborhood & Market Data

<b>Location Type</b>	Suburban	<b>Neighborhood Comments</b>	
<b>Local Economy</b>	Slow	The property is nearby the Yakima River, an elementary school, The Boys & Girls Club, a place of worship, several parks, and a state route road. There are no REO. Over the past year within a half mile of the subject property, Sales have decreased 50.38%. The growth rate has decreased 49.62%. The market is slow. Supply is 2.5 times the demand. Active listings increased 150%. Supply has increased 400% to 7.5 months. Sale price has decreased 11.95%. Days on market has increased 25%. Sale price as a percent of list has increased .51% to 100.61%. There were 14 sold with fin...	
<b>Sales Prices in this Neighborhood</b>	Low: \$134,820 High: \$859,800		
<b>Market for this type of property</b>	Decreased 12 % in the past 6 months.		
<b>Normal Marketing Days</b>	<30		

## Neighborhood Comments

The property is nearby the Yakima River, an elementary school, The Boys & Girls Club, a place of worship, several parks, and a state route road. There are no REO. Over the past year within a half mile of the subject property, Sales have decreased 50.38%. The growth rate has decreased 49.62%. The market is slow. Supply is 2.5 times the demand. Active listings increased 150%. Supply has increased 400% to 7.5 months. Sale price has decreased 11.95%. Days on market has increased 25%. Sale price as a percent of list has increased .51% to 100.61%. There were 14 sold with final sales price between \$134820-\$859800 with an average of \$299458 and a median of \$256250 . Days on market has ranged between 0 to 115 with an average of 25 and a median of 6. Total square footage is between 760 to 5364 and year built is between 1910 to 2020. There are no REOs. 21% are smaller in size, 36% are the same style, 26% are older, 86% have a smaller lot. 100% are the same type. There are 4 active listings, 1 active with a bump and 4 pending with prices ranging between \$279500 -\$515000 with an average of \$375944 and a median of \$388300. Days on market has ranged between 3 to 172 with an average of 35 and a median of 19 . Square feet ranges between 1269 to 3078 and year built is between 1900-2021. There are no REO listings. 44% are the same style, 100% are larger in size, 33% are older, 78% have a smaller lot. 100% are the same type. Prosser has a population of 6452 people, so had to go out of area to find suitable comps and had to go further back in time.

## Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
<b>Street Address</b>	1020 Alice Street	809 S Hartford St	420 Victory Way	215 N Palouse St
<b>City, State</b>	Prosser, WA	Kennewick, WA	Sunnyside, WA	Kennewick, WA
<b>Zip Code</b>	99350	99336	98944	99336
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	31.22 <sup>1</sup>	14.38 <sup>1</sup>	30.69 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$240,000	\$210,000	\$260,000
<b>List Price \$</b>	--	\$240,000	\$200,000	\$260,000
<b>Original List Date</b>		08/12/2021	05/06/2021	07/29/2021
<b>DOM · Cumulative DOM</b>	-- · --	1 · 4	33 · 102	5 · 18
<b>Age (# of years)</b>	74	73	81	69
<b>Condition</b>	Average	Good	Average	Good
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Beneficial ; Mountain	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	864	1,045	864	988
<b>Bdrm · Bths · ½ Bths</b>	3 · 1	3 · 1	2 · 1	2 · 1
<b>Total Room #</b>	5	5	5	5
<b>Garage (Style/Stalls)</b>	None	None	Detached 1 Car	Attached 1 Car
<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>	.2754 acres	.1716 acres	.18 acres	.1685 acres
<b>Other</b>	enclosed fencing, shed	shed, enclosed fencing, patio, water feature	enclosed fencing, patio, shed	shed, enclosed fencing, patio, fireplace, UGS

\* Listing 2 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** List 1 is inferior mainly because the subject land is considerably more valuable, and it has a view of the mountains. Adjustments made include deducting \$9050 for square footage, \$500 for garden area, \$500 for UGS, \$1000 for patio, \$500 for water feature, and \$5000 for condition. Added \$20,000 for land, and \$2500 for view.
- Listing 2** Listing 2 is inferior mainly because the subject land value is considerably higher, it has a view, and it may have an extra bedroom but an interior would have to be done to verify this. It was listed on Realtor.com with 3 bedrooms but this comp is the same size so it might only have one bedroom. Adjustments made include adding \$17700 for land, \$5000 for bedroom, and \$2500 for view. Deducted \$5600 for garage, \$1000 for patio. This has the largest net adjustments but the subject value is closest to this comp and they are the same size.
- Listing 3** This comp is barely inferior. It is inferior mainly because the subject land value is considerably more, it has a mountain view, and it may have an extra bedroom. Adjustments made include adding \$20000 for land, \$5000 for bedroom \$2500 for view. Deducted \$6200 for square footage, \$9333 for garage, \$4000 for fireplace, \$500 for UGS, \$1000 for patio, and \$5000 for condition.

### Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
<b>Street Address</b>	1020 Alice Street	810 W 5th St	1001 Babs Ave	1105 11th Street
<b>City, State</b>	Prosser, WA	Grandview, WA	Benton City, WA	Benton City, WA
<b>Zip Code</b>	99350	98930	99320	99320
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	7.31 <sup>1</sup>	14.55 <sup>1</sup>	14.93 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$184,900	\$140,000	\$180,000
<b>List Price \$</b>	--	\$184,900	\$140,000	\$180,000
<b>Sale Price \$</b>	--	\$200,000	\$145,000	\$190,000
<b>Type of Financing</b>	--	Conventional	Cash	Conventional
<b>Date of Sale</b>	--	04/27/2021	12/18/2020	10/20/2020
<b>DOM · Cumulative DOM</b>	-- · --	4 · 41	6 · 21	3 · 49
<b>Age (# of years)</b>	74	81	76	69
<b>Condition</b>	Average	Good	Average	Average
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Beneficial ; Mountain	Neutral ; Residential	Beneficial ; Mountain	Beneficial ; Mountain
<b>Style/Design</b>	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	864	803	784	844
<b>Bdrm · Bths · ½ Bths</b>	3 · 1	2 · 1	2 · 1	2 · 1
<b>Total Room #</b>	5	5	5	5
<b>Garage (Style/Stalls)</b>	None	Carport 1 Car	None	Attached 1 Car
<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>	.2754 acres	.25 acres	.2295 acres	.2203 acres
<b>Other</b>	enclosed fencing, shed	shed, enclosed fencing, patio	shed, partial fencing, lighting, patio, RV pa	enclosed fencing, covered porch, deck
<b>Net Adjustment</b>	--	+\$21,850	+\$8,000	-\$10,333
<b>Adjusted Price</b>	--	\$221,850	\$153,000	\$179,667

\* Sold 3 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** The adjustments assume the subject property has 3 bedrooms. It shows on Realtor.com as a 3 bedroom. Sale 1 was mainly inferior because the land value is considerably lower and it has one less bedroom. Added \$3050 for square feet, \$19300 for land, \$5000 for bedroom, \$2500 for view. Deducted \$1000 for patio, \$1500 for carport, \$500 for RV parking, and \$5000 for condition. Adjustments include adding 3050 for square feet, 19300 for land,
- Sold 2** Sale 2 was inferior mainly because it has one less bedroom, is a little smaller, and only has partial fencing. Adjustments made include adding \$4000 for square feet, \$1000 for fencing, and \$5000 for bedroom. Deducted \$1000 for patio, \$500 for RV parking and \$500 for lighting.
- Sold 3** Sale 3 is superior because the land value is higher, it has an attached garage, and more amenities. Adjustments made include adding \$1000 for square feet, \$500 for shed, \$5000 for bedroom. Deducted \$4000 for deck and covered porch, \$5000 for land value, \$7333 for garage, and \$500 for RV parking

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed		<b>Listing History Comments</b>				
<b>Listing Agency/Firm</b>			No MLS history				
<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

	As Is Price	Repaired Price
<b>Suggested List Price</b>	\$197,000	\$197,000
<b>Sales Price</b>	\$197,000	\$197,000
<b>30 Day Price</b>	\$197,000	--
<b>Comments Regarding Pricing Strategy</b>		
Properties are selling in less than 30 days but none of the comps are from Prosser. Prosser has more supply and the demand is not as high. Sell as is. Should sell in less than 30 days.		

## Clear Capital Quality Assurance Comments Addendum

<b>Reviewer's Notes</b>	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.
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## Subject Photos



Front



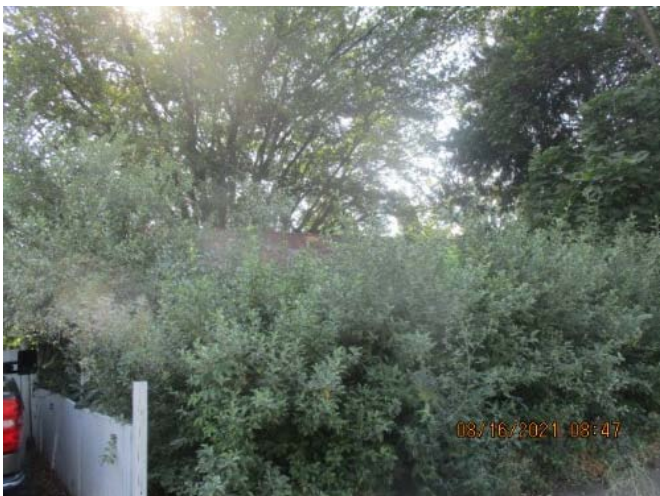
Address Verification



Address Verification



Side



Side



Side



## Subject Photos



Side



Street



Street



Other



Other

## Listing Photos

**L1** 809 S Hartford St  
Kennewick, WA 99336



Front

**L2** 420 Victory Way  
Sunnyside, WA 98944



Front

**L3** 215 N Palouse St  
Kennewick, WA 99336



Front

## Sales Photos

**S1** 810 W 5th St  
Grandview, WA 98930



Front

**S2** 1001 Babs Ave  
Benton City, WA 99320



Front

**S3** 1105 11th Street  
Benton City, WA 99320



Front



## ClearMaps Addendum

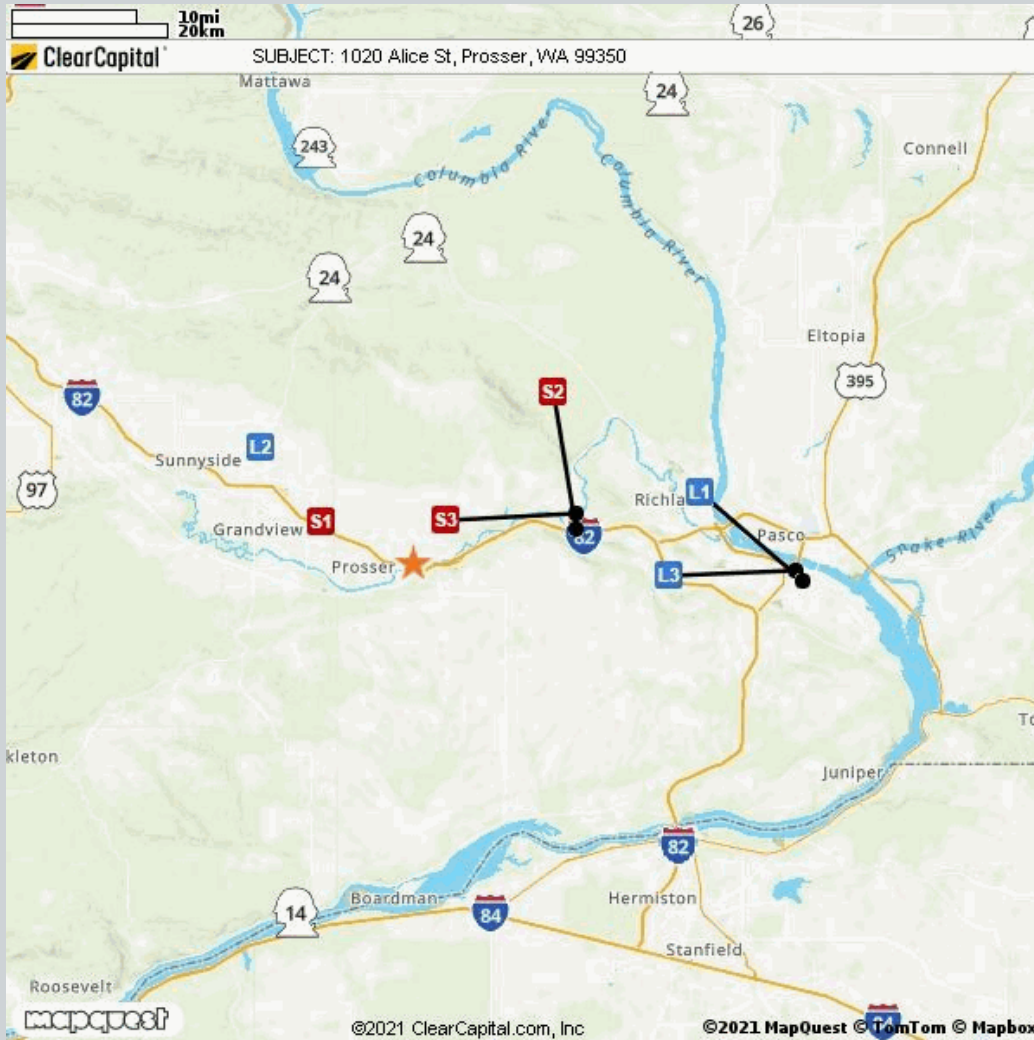
**Address** ★ 1020 Alice Street, Prosser, WA 99350

**Loan Number** 45419

**Suggested List** \$197,000

**Suggested Repaired** \$197,000

**Sale** \$197,000



### Comparable

Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	1020 Alice Street, Prosser, WA 99350	--	Parcel Match
L1 Listing 1	809 S Hartford St, Kennewick, WA 99336	31.22 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	420 Victory Way, Sunnyside, WA 98944	14.38 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	215 N Palouse St, Kennewick, WA 99336	30.69 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	810 W 5th St, Grandview, WA 98930	7.31 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	1001 Babs Ave, Benton City, WA 99320	14.55 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	1105 11th Street, Benton City, WA 99320	14.93 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>	Carla Toebe	<b>Company/Brokerage</b>	CT Realty LLC
<b>License No</b>	25004	<b>Address</b>	719 Jadwin Ave #7 Richland WA 99352
<b>License Expiration</b>	09/24/2021	<b>License State</b>	WA
<b>Phone</b>	5093662345	<b>Email</b>	carlaanntoebe@gmail.com
<b>Broker Distance to Subject</b>	24.74 miles	<b>Date Signed</b>	08/16/2021

*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.**