

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	2629 W Olympic Avenue, Spokane, WA 99205	Order ID	7435899	Property ID	30656238
Inspection Date	07/15/2021	Date of Report	07/15/2021		
Loan Number	45533	APN	263633806		
Borrower Name	Catamount Properties 2018 LLC	County	Spokane		

Tracking IDs					
Order Tracking ID	0715BPO_Citi	Tracking ID 1	0715BPO_Citi		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	WAYNE ROSS	Condition Comments	
R. E. Taxes	\$416	large heated shop in a coveted Shadle neighborhood. Natural light flows through the main floor which features 2 bedrooms and a large living room with original hardwood floors under the carpet. Basement is the perfect man cave with a large family room with a bar and woodstove, another non egress room and lots of storage. Plenty of room to add a bathroom and covert to a large bedroom suite or update for a fun entertaining area. The yard is very private and could be the relaxing oasis you've been looking for. Room for an RV with lots of additional parking and storage sheds. Gas furnace and fully fenced front/back yard.	
Assessed Value	\$167,100		
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	Partially Visible		
Road Type	Public		

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments	
Local Economy	Stable	Neighborhood in average condition.	
Sales Prices in this Neighborhood	Low: \$216160 High: \$325000		
Market for this type of property	Decreased 3 % in the past 6 months.		
Normal Marketing Days	<30		

Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	2629 W Olympic Avenue	2920 W Walton Ave	3214 W Walton Ave	2212 W Everett Ave
City, State	Spokane, WA	Spokane, WA	Spokane, WA	Spokane, WA
Zip Code	99205	99205	99205	99205
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.62 ¹	0.70 ¹	0.37 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$210,000	\$197,741	\$220,000
List Price \$	--	\$210,000	\$197,741	\$220,000
Original List Date		06/23/2021	06/26/2021	06/17/2021
DOM · Cumulative DOM	-- · --	22 · 22	18 · 19	28 · 28
Age (# of years)	78	98	81	78
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 Bungalow	1 Story Bungalow	1 Story Bungalow	1 Story Ranch/Rambler
# Units	1	1	1	1
Living Sq. Feet	800	864	880	800
Bdrm · Bths · ½ Bths	3 · 1	2 · 1	3 · 1	3 · 1
Total Room #	6	5	6	6
Garage (Style/Stalls)	Detached 2 Car(s)	Detached 1 Car	Detached 1 Car	Detached 1 Car
Basement (Yes/No)	Yes	Yes	Yes	Yes
Basement (% Fin)	50%	100%	0%	100%
Basement Sq. Ft.	800	240	880	800
Pool/Spa	--	--	--	--
Lot Size	0.15 acres	0.14 acres	.16 acres	0.17 acres
Other	None	None	None	None

* Listing 3 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 Audubon bungalow is located in a great neighborhood and within 2 blocks from the park. Updated kitchen, bathroom, and vinyl siding. Generously sized front yard. Solid and meticulously cared for home close to schools, restaurants, and shopping.

Listing 2 Comparable is pending at time of listing and assumed to be in average condition. Located near parks and schools.

Listing 3 3 bedroom/1 bathroom 1,600 (+/-) square foot rancher located just blocks from Shadle High School and only a hop, skip, and a jump from all amenities! The kitchen has a variety of storage space and a bright window overlooking the backyard. The basement is partially finished and has one spacious bedroom and if finished, space for a large family room.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	2629 W Olympic Avenue	3103 W Princeton Ave	5603 N Alberta St	5709 N Cochran St
City, State	Spokane, WA	Spokane, WA	Spokane, WA	Spokane, WA
Zip Code	99205	99205	99205	99205
Datasource	MLS	Public Records	MLS	MLS
Miles to Subj.	--	0.44 ¹	0.41 ¹	0.48 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$225,000	\$205,000	\$209,000
List Price \$	--	\$225,000	\$232,000	\$209,000
Sale Price \$	--	\$225,000	\$218,000	\$220,000
Type of Financing	--	Conv	Conv	Conv
Date of Sale	--	06/04/2021	06/07/2021	01/29/2021
DOM · Cumulative DOM	-- · --	1 · 0	59 · 59	25 · 25
Age (# of years)	78	73	72	72
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 Bungalow	1 Story Bungalow	1 Story Bungalow	1 Story Bungalow
# Units	1	1	1	1
Living Sq. Feet	800	1,396	800	672
Bdrm · Bths · ½ Bths	3 · 1	3 · 1	2 · 1	2 · 1
Total Room #	6	6	5	5
Garage (Style/Stalls)	Detached 2 Car(s)	Detached 2 Car(s)	Detached 1 Car	Carport 2 Car(s)
Basement (Yes/No)	Yes	Yes	No	No
Basement (% Fin)	50%	0%	0%	0%
Basement Sq. Ft.	800	1,396	--	--
Pool/Spa	--	--	--	--
Lot Size	0.15 acres	0.22 acres	0.16 acres	0.18 acres
Other	None	None	None	None
Net Adjustment	--	-\$36,000	+\$13,000	+\$18,000
Adjusted Price	--	\$189,000	\$231,000	\$238,000

* 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 Sold at time of listing. Assumed to be in average condition. Located near parks and schools.

Sold 2 two bedroom/one bath home is ready just for you! Single story living featuring beautiful hardwood floors and an updated kitchen with granite countertop. Home interior recently repainted & hardwood flooring refinished.

Sold 3 Mid-century Shadle rancher, completely remodeled and better than new. Across the street from Loma Vista Park and in a quiet NW Spokane neighborhood, this gem has been renovated and is ready for a new owner.

Subject Sales & Listing History

Current Listing Status	Currently Listed	Listing History Comments					
Listing Agency/Firm	exp realty	Currently pending					
Listing Agent Name	Christy Kruse						
Listing Agent Phone	509-362-5235						
# 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
07/09/2021	\$216,900	07/12/2021	\$216,900	--	--	--	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$218,000	\$218,000
Sales Price	\$218,000	\$218,000
30 Day Price	\$200,000	--
Comments Regarding Pricing Strategy		
Subject property appears to be in average condition at time of inspection with no visible defects noted.		

Clear Capital Quality Assurance Comments Addendum

Reviewer's Notes 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.

Subject Photos



Front



Address Verification



Street

Listing Photos

L1 2920 W Walton Ave
Spokane, WA 99205



Front

L2 3214 W Walton Ave
Spokane, WA 99205



Front

L3 2212 W Everett Ave
Spokane, WA 99205



Front

Sales Photos

S1 3103 W Princeton Ave
Spokane, WA 99205



Front

S2 5603 N Alberta St
Spokane, WA 99205



Front

S3 5709 N Cochran St
Spokane, WA 99205



Front

ClearMaps Addendum

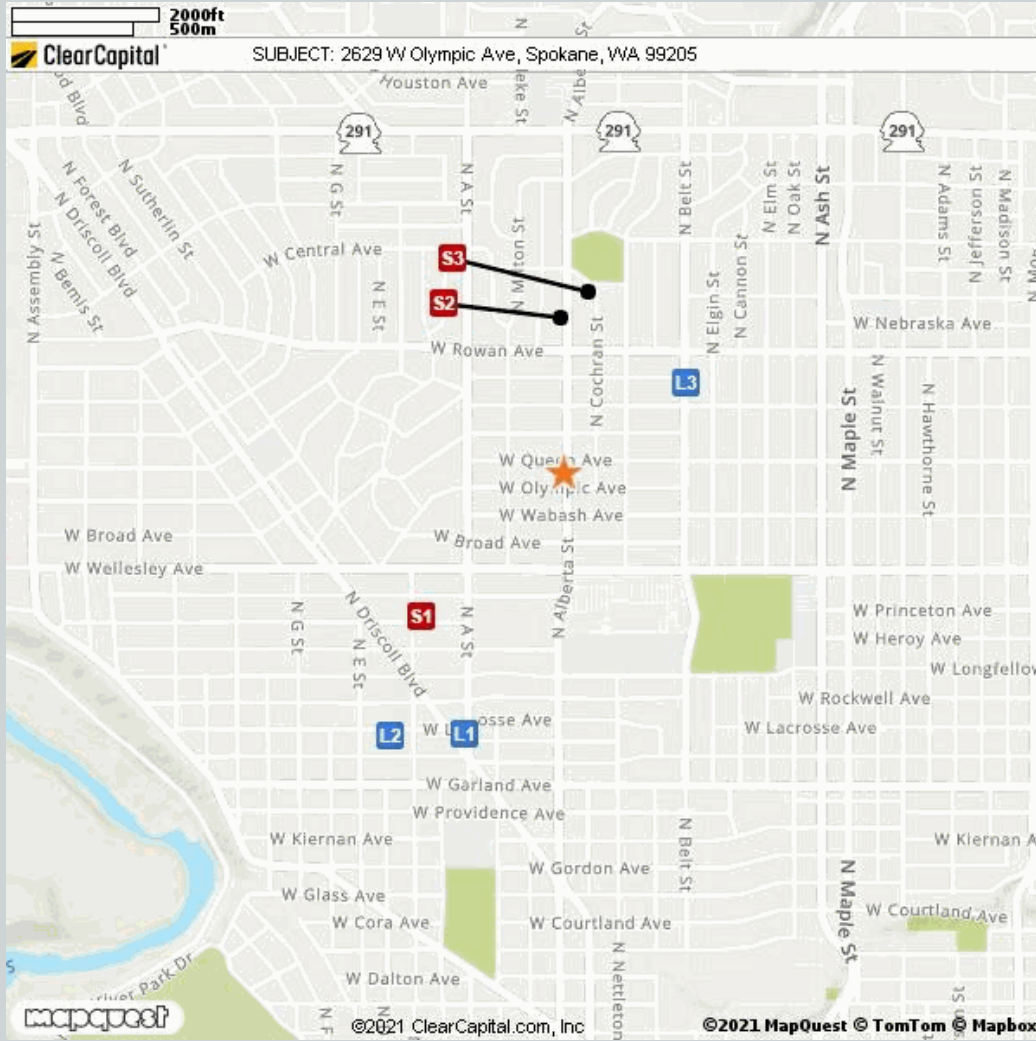
Address ★ 2629 W Olympic Avenue, Spokane, WA 99205

Loan Number 45533

Suggested List \$218,000

Suggested Repaired \$218,000

Sale \$218,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	2629 W Olympic Avenue, Spokane, Wa 99205	--	Parcel Match
L1	2920 W Walton Ave, Spokane, WA 99205	0.62 Miles ¹	Parcel Match
L2	3214 W Walton Ave, Spokane, WA 99205	0.70 Miles ¹	Parcel Match
L3	2212 W Everett Ave, Spokane, WA 99205	0.37 Miles ¹	Parcel Match
S1	3103 W Princeton Ave, Spokane, WA 99205	0.44 Miles ¹	Parcel Match
S2	5603 N Alberta St, Spokane, WA 99205	0.41 Miles ¹	Parcel Match
S3	5709 N Cochran St, Spokane, WA 99205	0.48 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.

*** 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

Broker Name	Jerald Jones	Company/Brokerage	Kelly Right Real Estate of Spokane
License No	73253	Address	7716 N Whitehouse Dr. Spokane WA 99208
License Expiration	02/07/2023	License State	WA
Phone	5097016408	Email	jjones2772@hotmail.com
Broker Distance to Subject	2.32 miles	Date Signed	07/15/2021

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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