

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>	24028 6th Place W, Bothell, WA 98021	<b>Order ID</b>	8520089	<b>Property ID</b>	33554799
<b>Inspection Date</b>	11/18/2022	<b>Date of Report</b>	11/18/2022		
<b>Loan Number</b>	45944	<b>APN</b>	004941-000-057-00		
<b>Borrower Name</b>	na	<b>County</b>	Snohomish		

Tracking IDs					
<b>Order Tracking ID</b>	11.16.22 BPO p2	<b>Tracking ID 1</b>	11.16.22 BPO p2		
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--		

General Conditions		
<b>Owner</b>	NA	<b>Condition Comments</b> The subject is a 1.5 story, SFR home located in a suburban setting in Snohomish County. The dwelling is noted to be in Average condition, relative to the market area, with a Q3 and C3 rating. Subject appears in Average condition with no adverse easements, economic/functional obsolescence, or repairs visible. Paint, roof, and landscaping also appear in Average condition.
<b>R. E. Taxes</b>	\$5,779	
<b>Assessed Value</b>	\$510,600	
<b>Zoning Classification</b>	SFR	
<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>	\$0	
<b>Estimated Interior Repair Cost</b>	\$0	
<b>Total Estimated Repair</b>	\$0	
<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> The subject property is located in a Suburban setting, within Snohomish County, with easy access to the main roads and highways.
<b>Local Economy</b>	Stable	
<b>Sales Prices in this Neighborhood</b>	Low: \$850,000 High: \$1,250,000	
<b>Market for this type of property</b>	Remained Stable for the past 6 months.	
<b>Normal Marketing Days</b>	<180	

### Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
<b>Street Address</b>	24028 6th Place W	23002 2nd Ave Se	107 234th Place Se	607 244th St Sw
<b>City, State</b>	Bothell, WA	Bothell, WA	Bothell, WA	Bothell, WA
<b>Zip Code</b>	98021	98021	98021	98021
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.85 <sup>1</sup>	0.57 <sup>1</sup>	0.18 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$999,900	\$1,049,950	\$1,099,999
<b>List Price \$</b>	--	\$999,900	\$1,049,950	\$1,099,999
<b>Original List Date</b>		10/06/2022	11/04/2022	10/07/2022
<b>DOM · Cumulative DOM</b>	-- · --	42 · 43	6 · 14	41 · 42
<b>Age (# of years)</b>	56	49	59	65
<b>Condition</b>	Average	Average	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>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	1.5 Stories Split Foyer	1.5 Stories Split Foyer	1.5 Stories Split Foyer	1 Story Ranch
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	2,512	2,160	2,530	2,020
<b>Bdrm · Bths · ½ Bths</b>	3 · 2 · 1	3 · 2	3 · 1	4 · 2 · 1
<b>Total Room #</b>	8	7	6	9
<b>Garage (Style/Stalls)</b>	Attached 3 Car(s)	None	None	None
<b>Basement (Yes/No)</b>	No	Yes	Yes	Yes
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	1,080	1,265	1,010
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	0.30 acres	0.73 acres	0.28 acres	0.30 acres
<b>Other</b>	NONE	NONE	NONE	NONE

\* 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** 3 Bedroom 3 Bath home in prime Bothell location. Office/potential 4th bedroom. Large Primary w/walk-in closet w/built in organizer. Custom soft-close cabinets, vanities, real walnut floors, granite & stainless appliances and instant hot water
- Listing 2** open kitchen w/soft close shaker cabinets, SS appliances, quartz counters & tiled backsplash. Dining w/French doors opens to expansive back deck - perfect entertaining space! Living rm w/cozy FP & an abundance of natural light. Master w/WIC & ensuite ¾ BA w/custom shower enclosure, floor to ceiling tile & dual vanity.
- Listing 3** Dining area opens to expansive deck the entertaining space. Living rm has abundance of naturallight and is a great space to entertain! Master w/walk in ensuite w/floor to ceiling tile & dual vanity. AddtIn 2nd bed up plus 1/2 bath. Follow the custom metal railing and you enter the Lower Level Bonus rm , 2 more beds & full bathroom.

### Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
<b>Street Address</b>	24028 6th Place W	6452 Ne 198th St	504 240th St Sw	24326 Meridian Ave S
<b>City, State</b>	Bothell, WA	Kenmore, WA	Bothell, WA	Bothell, WA
<b>Zip Code</b>	98021	98028	98021	98021
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.77 <sup>1</sup>	0.06 <sup>1</sup>	0.40 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$795,000	\$899,900	\$950,000
<b>List Price \$</b>	--	\$795,000	\$899,900	\$950,000
<b>Sale Price \$</b>	--	\$986,500	\$1,050,000	\$1,125,000
<b>Type of Financing</b>	--	Conventional	Conventional	Conventional
<b>Date of Sale</b>	--	05/20/2022	04/27/2022	02/17/2022
<b>DOM · Cumulative DOM</b>	-- · --	6 · 21	3 · 14	5 · 35
<b>Age (# of years)</b>	56	44	61	60
<b>Condition</b>	Average	Average	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>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	1.5 Stories Split Foyer	1.5 Stories Split Foyer	1 Story RANCH	1 Story RANCH
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	2,512	2,550	2,424	2,572
<b>Bdrm · Bths · ½ Bths</b>	3 · 2 · 1	3 · 1 · 1	4 · 2	4 · 2
<b>Total Room #</b>	8	7	8	8
<b>Garage (Style/Stalls)</b>	Attached 3 Car(s)	None	Attached 2 Car(s)	Attached 3 Car(s)
<b>Basement (Yes/No)</b>	No	Yes	Yes	Yes
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>		0	0	0
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	0.30 acres	0.34 acres	0.30 acres	0.29 acres
<b>Other</b>	NONE	NONE	NONE	NONE
<b>Net Adjustment</b>	--	+\$21,900	+\$6,150	-\$4,250
<b>Adjusted Price</b>	--	\$1,008,400	\$1,056,150	\$1,120,750

\* Sold 2 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 main living areas and entertainment size deck. The upper level bedroom has atreehouse feel with more territorial views. All three bedrooms have convenient adjacent baths. The primary suite on the main level is the kitchen with granite counters, hickory cabinets and tons of storage. +2500/BATH, +13100/GLA, -1200/AGE, +7500/GARAGE.
- Sold 2** The covered porch opens to an entry & flows into the living room, dining area, & kitchen with great room feel. The main floor boasts hardwood floors, skylights, picture windows with abundant natural light, fireplace, 2 bedrooms & 1.75 baths, including the primary bedroom with ensuite. The lower level has a massive bonus/family room with fireplace & walk-out patio. -2500/BED, +1250/BATH, +4400/GLA, +500/AGE, +2500/GARAGE.
- Sold 3** open concept living warmed by a wood burning FP, lg picture windows, & a formal DR. Spacious kitchen w/ oversized island, quartz counters, SS appliances, gas range, & pantry. Slider to lofted deck overlooking backyard w/ sport court, apple trees, & firepit. 3 beds incl. primary suite w/ ensuite, full bath & laundry also on the main. -2500/BED, +1250/BATH, -3000/GLA.

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed			<b>Listing History Comments</b>			
<b>Listing Agency/Firm</b>				No sale and listing history for tax available.			
<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>	\$1,114,000	\$1,114,000
<b>Sales Price</b>	\$1,061,000	\$1,061,000
<b>30 Day Price</b>	\$1,007,000	--
<b>Comments Regarding Pricing Strategy</b>		
<p>Subject's final price represents a value with normal marketing time and based on the most similar and proximate comps in this report. The subject is in average condition. The home conforms in respect to style, utility, and overall curbs appeal. The view from the subject property is of similar residential homes. The market is depleted of inventory with less than a 6 months' supply of homes available for purchase. The majority of homes on the market are fair market properties. Demand is high. The subject was strategically priced mid-market because all homes were from the same/similar subdivisions, and were of similar GLA, age, style, and lot utility.</p>		

## 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



Side



Side



Street



Street



## Subject Photos



Other



Other

## Listing Photos

**L1** 23002 2nd Ave SE  
Bothell, WA 98021



Front

**L2** 107 234th Place SE  
Bothell, WA 98021



Front

**L3** 607 244th St SW  
Bothell, WA 98021



Front

## Sales Photos

**S1** 6452 NE 198th St  
Kenmore, WA 98028



Front

**S2** 504 240th St SW  
Bothell, WA 98021



Front

**S3** 24326 Meridian Ave S  
Bothell, WA 98021



Front

### ClearMaps Addendum

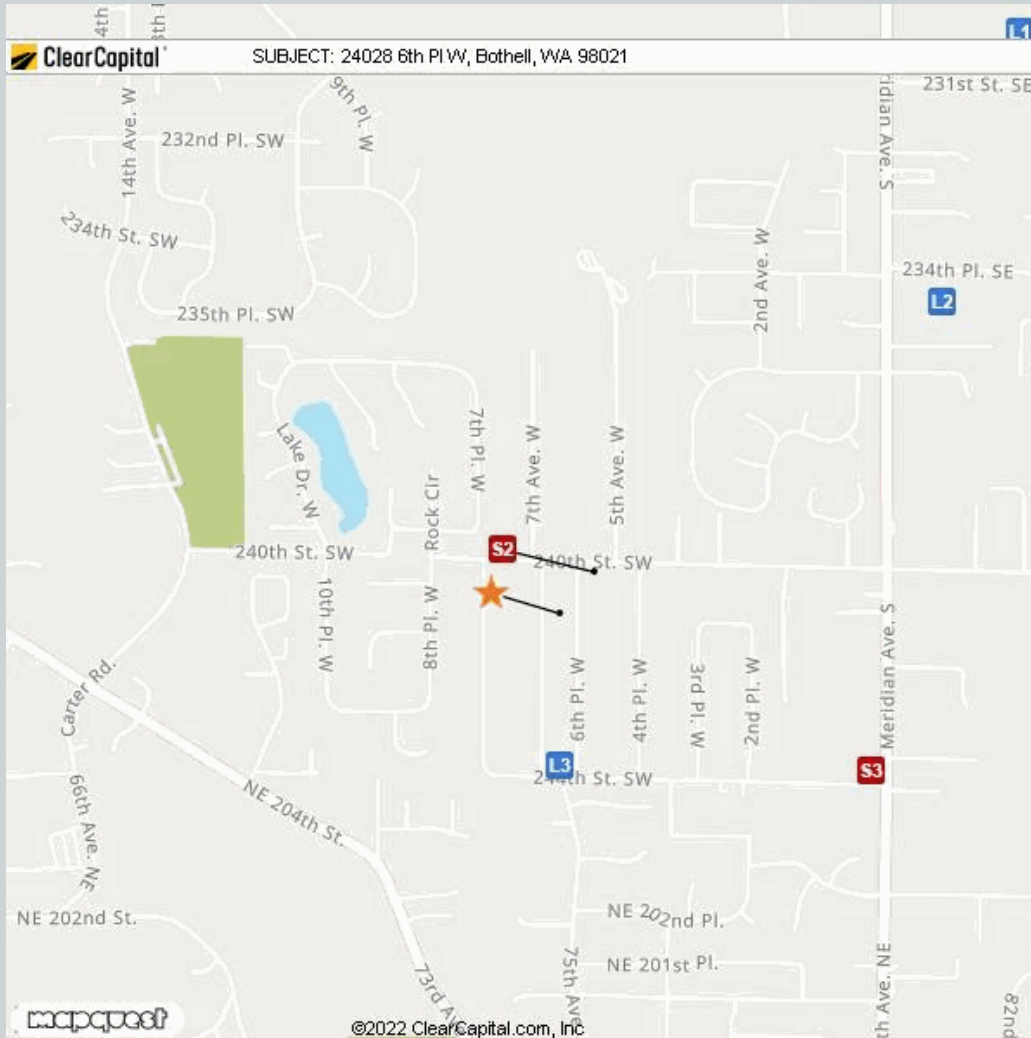
**Address** ★ 24028 6th Place W, Bothell, WA 98021

**Loan Number** 45944

**Suggested List** \$1,114,000

**Suggested Repaired** \$1,114,000

**Sale** \$1,061,000



**Comparable**

**Address**

**Miles to Subject**

**Mapping Accuracy**

Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	24028 6th Place W, Bothell, WA 98021	--	Parcel Match
L1 Listing 1	23002 2nd Ave Se, Bothell, WA 98021	0.85 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	107 234th Place Se, Bothell, WA 98021	0.57 Miles <sup>1</sup>	Street Centerline Match
L3 Listing 3	607 244th St Sw, Bothell, WA 98021	0.18 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	6452 Ne 198th St, Kenmore, WA 98028	0.77 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	504 240th St Sw, Bothell, WA 98021	0.06 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	24326 Meridian Ave S, Bothell, WA 98021	0.40 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.

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

<b>Broker Name</b>	Kate Boswell	<b>Company/Brokerage</b>	Radius Properties
<b>License No</b>	94555	<b>Address</b>	11027 S.E. 30th Place Bellevue WA 98004
<b>License Expiration</b>	08/21/2024	<b>License State</b>	WA
<b>Phone</b>	2063888702	<b>Email</b>	bposandcma@gmail.com
<b>Broker Distance to Subject</b>	13.71 miles	<b>Date Signed</b>	11/18/2022

*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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