PASCO, WA 99301

45959 Loan Number **\$599,000**• As-Is Value

by ClearCapital

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 Inspection Date Loan Number Borrower Name	5929 Curlew Lane, Pasco, WA 99301 08/06/2022 45959 Catamount Properties 2018 LLC	Order ID Date of Report APN County	8367661 08/06/2022 116201021 Franklin	Property ID	33142048
Tracking IDs					
Order Tracking ID	UNKNOWN	Tracking ID 1	UNKNOWN		
Tracking ID 2		Tracking ID 3			

General Conditions		
Owner	DEVERE, DENNIS A & BETTY L	Condition Comments
R. E. Taxes	\$3,947	Subject property has been well maintained, no repairs evident.
Assessed Value	\$347,400	
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	
НОА	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Da	nta				
Location Type	Urban	Neighborhood Comments			
Local Economy	Stable Subject property is surrounded by residential subdiv				
Sales Prices in this Neighborhood	Low: \$369500 High: \$770637	typical stick built homes on 0.17 acre lots.			
Market for this type of property Remained Stable for the past 6 months.					
Normal Marketing Days	<30				

Client(s): Wedgewood Inc

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Current Listings				
	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	5929 Curlew Lane	5926 Road 58	7023 Melody Lane	8917 W Court St
City, State	Pasco, WA	Pasco, WA	Pasco, WA	Pasco, WA
Zip Code	99301	99301	99301	99301
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.		0.32 1	1.31 1	3.19 1
Property Type	SFR	Manufactured	Manufactured	Manufactured
Original List Price \$	\$	\$510,000	\$475,000	\$450,000
List Price \$		\$510,000	\$465,000	\$450,000
Original List Date		07/17/2022	04/30/2022	07/12/2022
DOM · Cumulative DOM	•	19 · 20	97 · 98	2 · 25
Age (# of years)	18	23	25	26
Condition	Average	Excellent	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 Manufactured	1 Story Manufactured	1 Story Manufactured	1 Story Manufactured
# Units	1	1	1	1
Living Sq. Feet	2,720	2,654	1,164	1,760
Bdrm \cdot Bths \cdot ½ Bths	3 · 3	4 · 2	2 · 2	3 · 2
Total Room #	6	6	5	5
Garage (Style/Stalls)	Attached 3 Car(s)	Detached 3 Car(s)	Detached 3 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	2.03 acres	1.11 acres	1.18 acres	0.81 acres
Other	40X60 Shop	30X50 Shop	720 SF Pole Bldg	4 Car Garage

^{*} Listing 1 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.

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Current Listings - Cont.

Listing Comments Why the comparable listing is superior or inferior to the subject.

- Listing 1 LC1 Inferior Inf. shop +\$15,000, Inf. baths +\$5,000, Inf. GLA +\$3,000, Inf. lot size +\$4,000, Sup. bedroom count -\$4,000. MLS# 263045 Country Setting 4-bedroom home on over an acre with 30 x 50 Insulated Pole Building Shop. Easy through access from shop to pasture with front and back rolling doors and RV height door. Irrigated pasture with overhead sprinklers. Home has 2 pressure tanks on well water and a septic with 3 drain fields. Home features approximately 2654 Sq. ft, with a large family room that included a pellet stove and a separate large family room. Brand new top of the line water resistant flooring throughout the home, fresh paint, and new lower kitchen cabinets. Brand new plush carpeting in all the bedrooms. Electrical Hot Tub connection and hot tub slab ready! Enjoy the sunsets on the corner to corner length Trex decking back porch.
- Listing 2 LC2 Inferior. Inf. GLA +480,000, Inf. baths +\$5,000, Inf. lot size +\$4,000, Inf. Bedroom count +\$5,000, Inf. shop+\$25,000. MLS# 261028 1.18 acres with your Dream Shop 4,045 square feet which is fully insulated and includes a 16'x20' office with kitchenette and a 21'x25' finished loft. The shop is stick built and includes 240 power, a pellet stove, and two 14' doors and could have many uses. Country living right off road 68 1 mile from Sandifer. The home includes 2 bedroom, 2 bath home with an open floor plan, Corian countertops and laminate. tile and carpet flooring. The addition to the home includes a walk-in closet in the master suite and a storage room off the laundry room. Also includes a large covered patio and a 2nd insulated garage (720 square foot pole building).
- Listing 3 LC3 Inferior. Inf. shop +\$25,000, Inf. baths +\$5,000, Inf. garage +\$5,000, Inf. GLA +\$48,000. MLS# 262906 One level home with a 24 foot deep two car garage and a large 40x40 3 bay shop with a 14 foot tall door in the middle. Also in the back of the shop is a full man cave/office. Large .81 acre lot with a room for a cow or a horse to the right of the shop. 1760 square-foot home with two bathrooms and a very open floor plan with tall ceilings and skylights. Brand new heat pump one year ago and nice wooden floors throughout with a huge gourmet kitchen with a kitchen island and breakfast bar. Title is eliminated, home is tied down, and has a full foundation. This home is in the county.

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Recent Sales				
	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	5929 Curlew Lane	2616 Road 60	301 Galloway Road	4607 Ivy Road
City, State	Pasco, WA	Pasco, WA	Pasco, WA	Pasco, WA
Zip Code	99301	99301	99301	99301
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.		2.08 1	9.54 1	1.18 1
Property Type	SFR	Manufactured	Manufactured	Manufactured
Original List Price \$		\$619,900	\$480,000	\$469,900
ist Price \$		\$619,900	\$480,000	\$419,900
Sale Price \$		\$580,000	\$460,000	\$395,000
Type of Financing		Conventional	Conventional	Conventional
Date of Sale		05/27/2022	06/01/2022	01/18/2022
DOM · Cumulative DOM		7 · 35	3 · 42	53 · 89
Age (# of years)	18	27	37	30
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 Manufactured	1 Story Manufactured	1 Story Manufactured	1 Story Manufactured
# Units	1	1	1	1
Living Sq. Feet	2,720	1,924	2,050	1,728
Bdrm · Bths · ½ Bths	3 · 3	3 · 2	3 · 3	3 · 2
Total Room #	6	5	5	5
Garage (Style/Stalls)	Attached 3 Car(s)	Attached 2 Car(s)	None	Detached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	2.03 acres	2.67 acres	5.0 acres	1.16 acres
Other	40X60 Shop	40X50 Shop	0	Shop
Net Adjustment		+\$53,000	+\$64,000	+\$86,000
Adjusted Price		\$633,000	\$524,000	\$481,000

^{*} 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.

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Recent Sales - Cont.

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

- Sold 1 LC1 Inferior. Inf. GLA +\$40.000, Inf. age +\$5,000, Inf. Garage +@5,000, Sup. lot size -\$2,000, Inf. baths +\$5,000. MLS# 260844 Bring your Animals and escape in this immaculate manicured fully irrigated 2.67 acre slice of Heaven in the Pasco donut hole!! Enjoy your private Drive into your 1924sf MF Home with 3 bed 2 bath with a couple living spaces and very spacious kitchen with tons of Natural light and storage space!! Enjoy your evenings on the covered porch facing north! This Property has an amazing 40x50 3bay Shop with 2 of 3 doors are pull through Bays. has full RV hook-up as well.
- Sold 2 LC2 Inferior. Inf. age +\$10,000, Inf. GLA +\$34,000, Sup. lot size -\$5,000, Inf. shop +\$25,000. MLS# 260766 Seeking a private country property? You've found it with this 3BR 2 BA home on 5 acres. Well-maintained home with vaulted ceilings, large living room with wood stove for cool mornings/evenings, and a split-bedroom design. Bright kitchen with ample cabinetry, granite counters, pantry, eating bar, lots of counter space, and dining area with slider to patio. Private primary bedroom features walk-in closet, big bathroom with dual sink vanity, soaking tub, and large shower! Electronic gate at driveway(solar power). Multiple areas for outdoor relaxation or entertaining with two front patios, side deck, and back patio. Love animals? Plenty of space for whatever your heart desires...chicken coop, goat shed, three stall stable, and plenty of space for pasture! This must see property offers country tranquility while maintaining ease of access to amenities--just 20 minutes to Road 68 amenities!
- Sold 3 LC3 Inferior. Inf. age +\$10,000, Inf. GLA +\$50,000 Inf. shop +\$15,000, Inf. lot size +\$4,000Inf. garage +5,000, Inf. baths +5,000. MLS# 257380 Nice country living, This is one beautiful Home On 1.16 Acres lots of space for your Animals Toys ETC. Nice Shop. This is an excellent property if you like country living with corrals for your horses. Nice shop, 2 car garage and much more. All appliances stay.

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Subject Sal	es & Listing His	story						
Current Listing Status		Currently Listed	Currently Listed		Listing History Comments			
Listing Agency/Firm		RE/MAX Northwest Realtors		Subject property is presently listed for \$629,900 by RE?MAX				
Listing Agent Name		Devin Nielsen		Northwest F	Northwest Real Estate.			
Listing Agent Phone		509-378-7685						
# of Removed Li Months	stings in Previous 12	0						
# of Sales in Pre Months	evious 12	0						
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source	
07/08/2022	\$634,900	07/22/2022	\$629,900				MLS	

Marketing Strategy					
	As Is Price	Repaired Price			
Suggested List Price	\$599,000	\$599,000			
Sales Price	\$599,000	\$599,000			
30 Day Price	\$585,000				
Comments Regarding Pricing S	Comments Regarding Pricing Strategy				

Manufactured homes on owned land sell very quickly, however the subject property is unique in that the GLA is much larger than the typical MFG. home plus the size and quantity of shop/out buildings has added significantly to the value of the property. Subject property is in the county, however it's bordered on the East & South by City of Pasco making City amenities readily available. All this to say it may take longer to find a buyer for this property.

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5929 CURLEW LANE

PASCO, WA 99301

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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.

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Subject Photos

by ClearCapital



Front



Address Verification



Side



Street

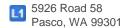


Street



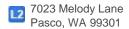
Other

Listing Photos





Front





Front



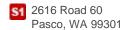


Front

45959

Sales Photos

by ClearCapital





Front

301 Galloway Road Pasco, WA 99301



Front

\$3 4607 Ivy Road Pasco, WA 99301

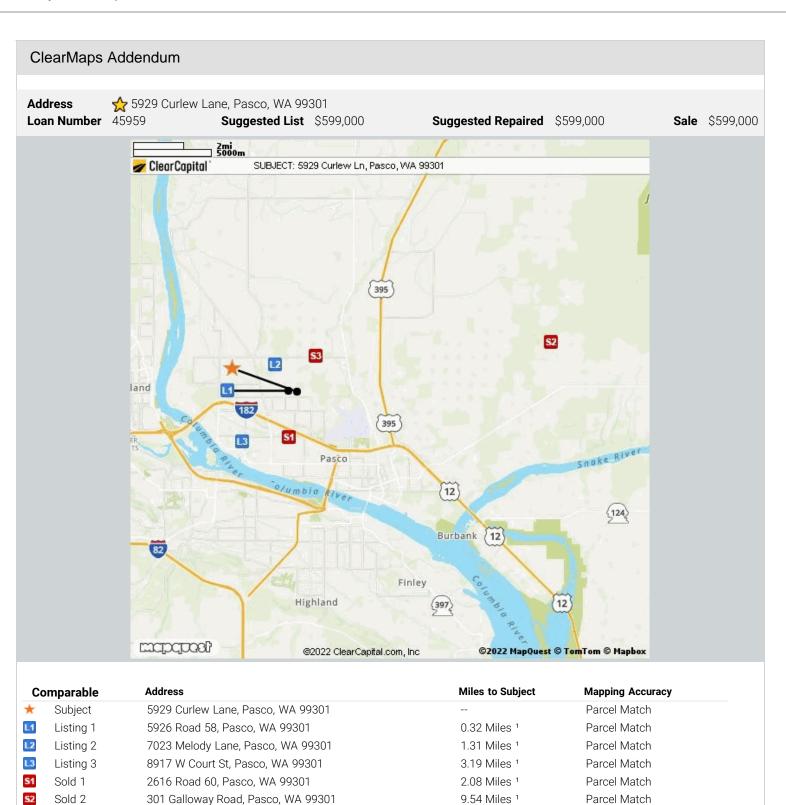


45959

by ClearCapital

S3

Sold 3



4607 Ivy Road, Pasco, WA 99301

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.

1.18 Miles ¹

Parcel Match

by ClearCapital

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.

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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
- 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.

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Report Instructions - cont.

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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.

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PASCO, WA 99301

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Broker Information

by ClearCapital

Broker Name Lee Feigum Company/Brokerage Lee Feigum & Associates

License No7213

Address
454 Cherry Blossom Lp Richland
WA 99352

License Expiration 01/06/2024 License State WA

Phone 5095394512 Email Ifeigum587@gmail.com

Broker Distance to Subject 6.67 miles **Date Signed** 08/06/2022

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:

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.

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