

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	1711 N Altamont Street, Spokane, WA 99207	Order ID	7602543	Property ID	31195987
Inspection Date	09/22/2021	Date of Report	09/23/2021		
Loan Number	46416	APN	350942608		
Borrower Name	Catamount Properties 2018 LLC	County	Spokane		

Tracking IDs

Order Tracking ID	0921BPO	Tracking ID 1	0921BPO
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	M D DEARDORFF	Condition Comments	
R. E. Taxes	\$11	Subject property appears to be in fair condition.	
Assessed Value	\$108,200		
Zoning Classification	Residential		
Property Type	SFR		
Occupancy	Occupied		
Ownership Type	Fee Simple		
Property Condition	Fair		
Estimated Exterior Repair Cost	\$10,000		
Estimated Interior Repair Cost	\$20,000		
Total Estimated Repair	\$30,000		
HOA	No		
Visible From Street	Visible		
Road Type	Public		

Neighborhood & Market Data

Location Type	Urban	Neighborhood Comments	
Local Economy	Stable	Neighborhood in average condiiton.	
Sales Prices in this Neighborhood	Low: \$110350 High: \$307000		
Market for this type of property	Increased 5 0 % in the past 6 months.		
Normal Marketing Days	<30		

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	1711 N Altamont Street	2717 E South Crescent Ave	2607 N Magnolia St	2107 E Marshall Ave
City, State	Spokane, WA	Spokane, WA	Spokane, WA	Spokane, WA
Zip Code	99207	99207	99207	99207
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.32 ¹	0.66 ¹	0.19 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$250,000	\$135,000	\$279,900
List Price \$	--	\$250,000	\$135,000	\$279,900
Original List Date		08/20/2021	12/30/2019	06/19/2021
DOM · Cumulative DOM	-- · --	32 · 34	31 · 633	94 · 96
Age (# of years)	80	72	90	67
Condition	Fair	Average	Fair	Good
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 ranch	1 Story Ranch/Rambler	1 Story Bungalow	1 Story Ranch/Rambler
# Units	1	1	1	1
Living Sq. Feet	649	1,160	585	768
Bdrm · Bths · ½ Bths	3 · 1	3 · 2	3 · 1	3 · 1
Total Room #	5	5	5	5
Garage (Style/Stalls)	Detached 1 Car	Detached 2 Car(s)	Detached 1 Car	None
Basement (Yes/No)	Yes	No	Yes	Yes
Basement (% Fin)	50%	0%	100%	100%
Basement Sq. Ft.	649	--	585	768
Pool/Spa	--	--	--	--
Lot Size	0.16 acres	0.16 acres	0.16 acres	0.18 acres
Other	None	None	None	None

* Listing 2 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 3bed/2bath Rancher style home near Spokane River and Chief Gary Park! This lovely home has a fully fenced yard that also has a pet-friendly spot built in. This home comes complete with a large, detached 2-car garage/shop, main floor utilities, and alley access.

Listing 2 Charming little cottage style home. Sold at the time of listing and assumed to be in fair condition.

Listing 3 ight and bright rancher with covered back deck. New kitchen cabinets, granite countertops, tile, backsplash, tile floors and stainless appliances. Updated bathroom with tile shower and tile floors. New paint and newer carpet. New roof, gas forced air furnace and hot water within last 5 years.

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	1711 N Altamont Street	1618 N Smith St	1748 N Cook St	1714 N Stone St
City, State	Spokane, WA	Spokane, WA	Spokane, WA	Spokane, WA
Zip Code	99207	99207	99207	99207
Datasource	MLS	Public Records	MLS	MLS
Miles to Subj.	--	0.17 ¹	0.12 ¹	0.03 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$185,000	\$215,000	\$136,000
List Price \$	--	\$185,000	\$230,000	\$136,000
Sale Price \$	--	\$185,000	\$230,000	\$159,000
Type of Financing	--	Conv	Conv	Conv
Date of Sale	--	08/04/2021	01/05/2021	10/21/2020
DOM · Cumulative DOM	-- · --	1 · 0	41 · 41	54 · 54
Age (# of years)	80	74	74	98
Condition	Fair	Fair	Good	Fair
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 ranch	1 Story ranch	1 Story Ranch/Rambler	1 Story Ranch/Rambler
# Units	1	1	1	1
Living Sq. Feet	649	1,328	1,036	790
Bdrm · Bths · ½ Bths	3 · 1	3 · 1	2 · 1	2 · 1
Total Room #	5	5	5	5
Garage (Style/Stalls)	Detached 1 Car	None	Detached 1 Car	None
Basement (Yes/No)	Yes	No	No	Yes
Basement (% Fin)	50%	0%	0%	0%
Basement Sq. Ft.	649	--	--	150
Pool/Spa	--	--	--	--
Lot Size	0.16 acres	0.16 acres	0.16 acres	0.16 acres
Other	None	None	None	None
Net Adjustment	--	\$0	\$0	\$0
Adjusted Price	--	\$185,000	\$230,000	\$159,000

* Sold 3 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 and assumed to be in fair condition.

Sold 2 Inside you will find a very spacious floorplan complete with a separate living room and eating area with bar. Beautifully updated kitchen with granite counters and knotty pine cabinets. 2 very spacious bedrooms, 1 bathroom and a large laundry/mud room area leading to the backyard. Newer siding, roof, vinyl windows and hot water tank. ALL appliances stay!

Sold 3 2 BR 1 BA with a nice oversized backyard. Vinyl siding and gas heat. Original wood floors. Large storage shed that can be converted to a single car garage. Looking for the perfect buyer to complete the final touches to make it a perfect home.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed		Listing History Comments				
Listing Agency/Firm			Sold 9/17/21 for \$175,000 cash				
Listing Agent Name							
Listing Agent Phone							
# of Removed Listings in Previous 12 Months	0						
# of Sales in Previous 12 Months	1						
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
09/02/2021	\$164,000	09/13/2021	\$164,000	Sold	09/17/2021	\$175,000	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$175,000	\$205,000
Sales Price	\$175,000	\$205,000
30 Day Price	\$165,000	--
Comments Regarding Pricing Strategy		
Market is strong in the area with declining inventory and increasing prices.		

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



Other

Listing Photos

L1 2717 E South Crescent Ave
Spokane, WA 99207



Front

L2 2607 N Magnolia St
Spokane, WA 99207



Front

L3 2107 E Marshall Ave
Spokane, WA 99207



Front

Sales Photos

S1 1618 N Smith St
Spokane, WA 99207



Front

S2 1748 N Cook St
Spokane, WA 99207



Front

S3 1714 N Stone St
Spokane, WA 99207



Front

ClearMaps Addendum

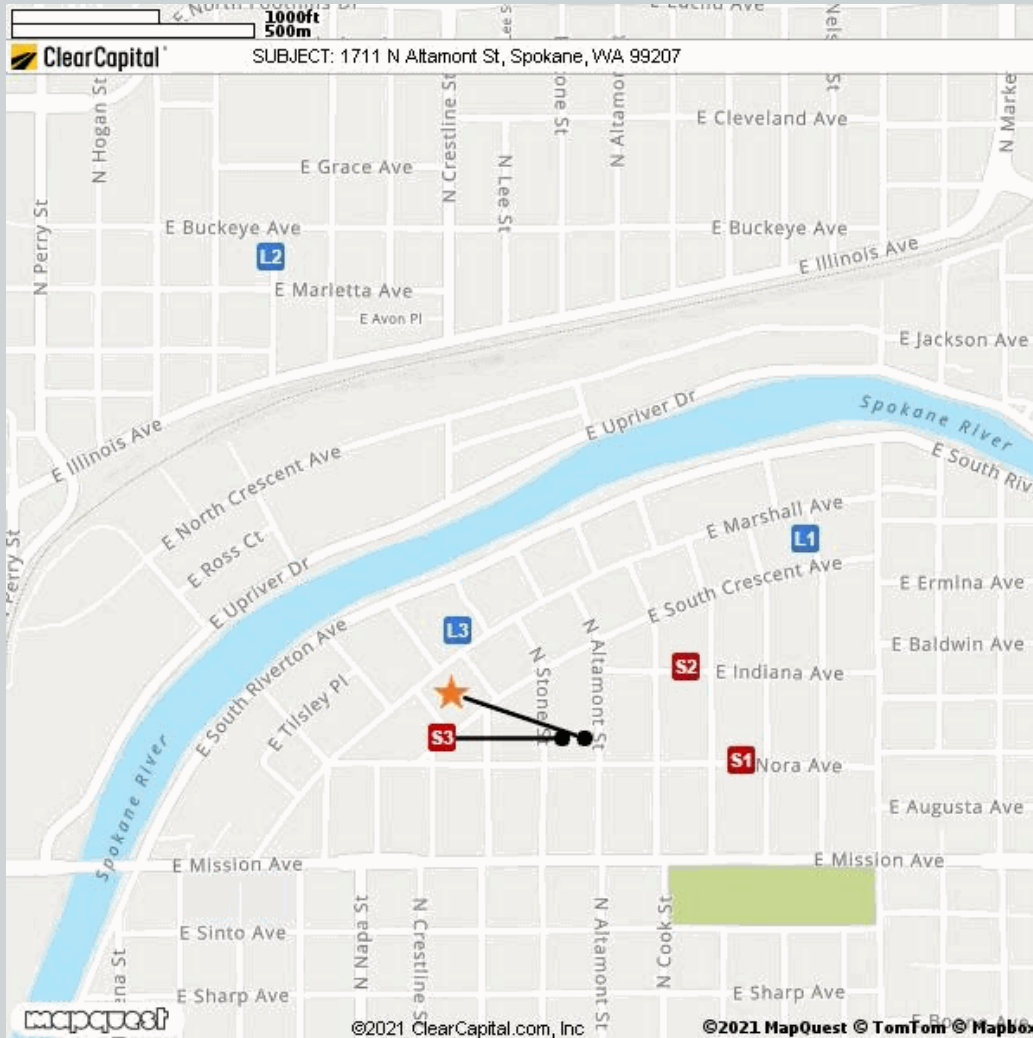
Address ★ 1711 N Altamont Street, Spokane, WA 99207

Loan Number 46416

Suggested List \$175,000

Suggested Repaired \$205,000

Sale \$175,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	1711 N Altamont Street, Spokane, WA 99207	--	Parcel Match
L1 Listing 1	2717 E South Crescent Ave, Spokane, WA 99207	0.32 Miles ¹	Parcel Match
L2 Listing 2	2607 N Magnolia St, Spokane, WA 99207	0.66 Miles ¹	Parcel Match
L3 Listing 3	2107 E Marshall Ave, Spokane, WA 99207	0.19 Miles ¹	Parcel Match
S1 Sold 1	1618 N Smith St, Spokane, WA 99207	0.17 Miles ¹	Parcel Match
S2 Sold 2	1748 N Cook St, Spokane, WA 99207	0.12 Miles ¹	Parcel Match
S3 Sold 3	1714 N Stone St, Spokane, WA 99207	0.03 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	4.22 miles	Date Signed	09/22/2021

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.