

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	1815 93rd Street E, Tacoma, WA 98445	Order ID	7785115	Property ID	31726680
Inspection Date	12/02/2021	Date of Report	12/02/2021		
Loan Number	46597	APN	5820000720		
Borrower Name	Silverado Properties Inc	County	Pierce		

Tracking IDs

Order Tracking ID	1201BPO	Tracking ID 1	1201BPO
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	SET SOKHIENG & TA SOPHEAP	Condition Comments	
R. E. Taxes	\$3,812	At the time of my exterior drive by viewing of the subject the home is in fair condition and needs roof replaced on home and detached 2 car garage. Home has worn and discolored exterior paint on home and garage. Home and garage has several windows that need replacement and is boarded up. Home has territorial views, fence and deck.	
Assessed Value	\$349,200		
Zoning Classification	Residential		
Property Type	SFR		
Occupancy	Occupied		
Ownership Type	Fee Simple		
Property Condition	Fair		
Estimated Exterior Repair Cost	\$30,000		
Estimated Interior Repair Cost	\$0		
Total Estimated Repair	\$30,000		
HOA	No		
Visible From Street	Visible		
Road Type	Public		

Neighborhood & Market Data

Location Type	Rural	Neighborhood Comments	
Local Economy	Stable	Home is located in an established neighborhood. Homes vary in sizes, lot sizes and ages. Homes have territorial or mountain views. Homes have access to school, shopping and parks.	
Sales Prices in this Neighborhood	Low: \$175,000 High: \$850,000		
Market for this type of property	Increased 8 % in the past 6 months.		
Normal Marketing Days	<90		

Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	1815 93rd Street E	1022 141st Street Ct	11703 Golden Given Rd E	10819 Briar Rd Sw
City, State	Tacoma, WA	Tacoma, WA	Tacoma, WA	Lakewood, WA
Zip Code	98445	98444	98445	98499
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	3.72 ¹	1.63 ¹	5.26 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$320,000	\$488,000	\$285,000
List Price \$	--	\$360,000	\$488,000	\$285,000
Original List Date		06/29/2021	10/28/2021	12/01/2021
DOM · Cumulative DOM	-- · --	156 · 156	34 · 35	1 · 1
Age (# of years)	96	51	67	65
Condition	Fair	Average	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	1.5 Stories traditional	1 Story ranch	1 Story ranch	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	1,280	1,152	1,496	1,204
Bdrm · Bths · ½ Bths	3 · 1 · 1	3 · 1	3 · 2	3 · 1
Total Room #	7	6	7	6
Garage (Style/Stalls)	Detached 2 Car(s)	Attached 1 Car	Detached 2 Car(s)	Attached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	1.00 acres	0.41 acres	0.59 acres	.22 acres
Other	fence deck	fence shed patio	fence shed patio	fence shed

* 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 Comp has a superior condition, a smaller home size, a 1 car garage and a smaller lot size. Comp has a shed. Comp has 1 baths. Comp is newer.

Listing 2 Comp has a superior condition, a smaller lot size, a shed and a 2 car garage. Comp has a larger home size. Comp has 2 baths.

Listing 3 Comp has a similar condition, views, a smaller lot size and equal amenities. Comp has a similar home size. Comp has 1 bath.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	1815 93rd Street E	7417 12th Ave E	12803 40th Ave E	8107 Vickery Ave E
City, State	Tacoma, WA	Tacoma, WA	Tacoma, WA	Tacoma, WA
Zip Code	98445	98404	98446	98443
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	1.17 ¹	2.66 ¹	1.43 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$275,000	\$295,000	\$499,950
List Price \$	--	\$275,000	\$295,000	\$499,950
Sale Price \$	--	\$275,000	\$295,000	\$510,000
Type of Financing	--	Cash	Cash	Conventional
Date of Sale	--	09/20/2021	10/01/2021	08/26/2021
DOM · Cumulative DOM	-- · --	18 · 18	18 · 18	44 · 44
Age (# of years)	96	71	79	89
Condition	Fair	Fair	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	1.5 Stories traditional	1 Story ranch	1 Story ranch	1.5 Stories traditional
# Units	1	1	1	1
Living Sq. Feet	1,280	1,210	1,117	1,362
Bdrm · Bths · ½ Bths	3 · 1 · 1	2 · 1	2 · 2	3 · 1
Total Room #	7	5	5	6
Garage (Style/Stalls)	Detached 2 Car(s)	Detached 2 Car(s)	None	Detached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	1.00 acres	1.39 acres	1.04 acres	3.21 acres
Other	fence deck	fence patio	porch	fence shed
Net Adjustment	--	-\$2,000	+\$20,150	-\$64,100
Adjusted Price	--	\$273,000	\$315,150	\$445,900

* 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** Comp has a superior lot size, equal amenities and a 2 car garage. Comp has 2 bedrooms/1 baths. Comp has a similar home size.
- Sold 2** Comp has a similar condition, no garage, a similar lot size and a smaller home size. Comp has a superior age. Comp has 2 bedrooms/2 baths.
- Sold 3** Comp has a superior condition, same views, a 1 car garage and a larger lot size. Comp has a larger home size. Comp has 1 bath. Comp has equal amenities.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed		Listing History Comments				
Listing Agency/Firm			Home sold for \$273,000 on 12/01/2021				
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
09/13/2019	\$280,000	09/30/2021	\$319,990	Sold	12/01/2021	\$273,000	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$278,000	\$338,000
Sales Price	\$273,000	\$333,000
30 Day Price	\$263,000	--
Comments Regarding Pricing Strategy		
Used comps closest in location, size and condition available. No other comps found closer due the shortage of comps in this area closer. Used comps closest in all aspects to the subject.		

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



Other

Subject Photos



Other



Other

Listing Photos

L1 1022 141st Street Ct
Tacoma, WA 98444



Front

L2 11703 Golden Given Rd E
Tacoma, WA 98445



Front

L3 10819 Briar Rd SW
Lakewood, WA 98499



Front

Sales Photos

S1 7417 12th Ave E
Tacoma, WA 98404



Front

S2 12803 40th Ave E
Tacoma, WA 98446



Front

S3 8107 Vickery Ave E
Tacoma, WA 98443



Front

ClearMaps Addendum

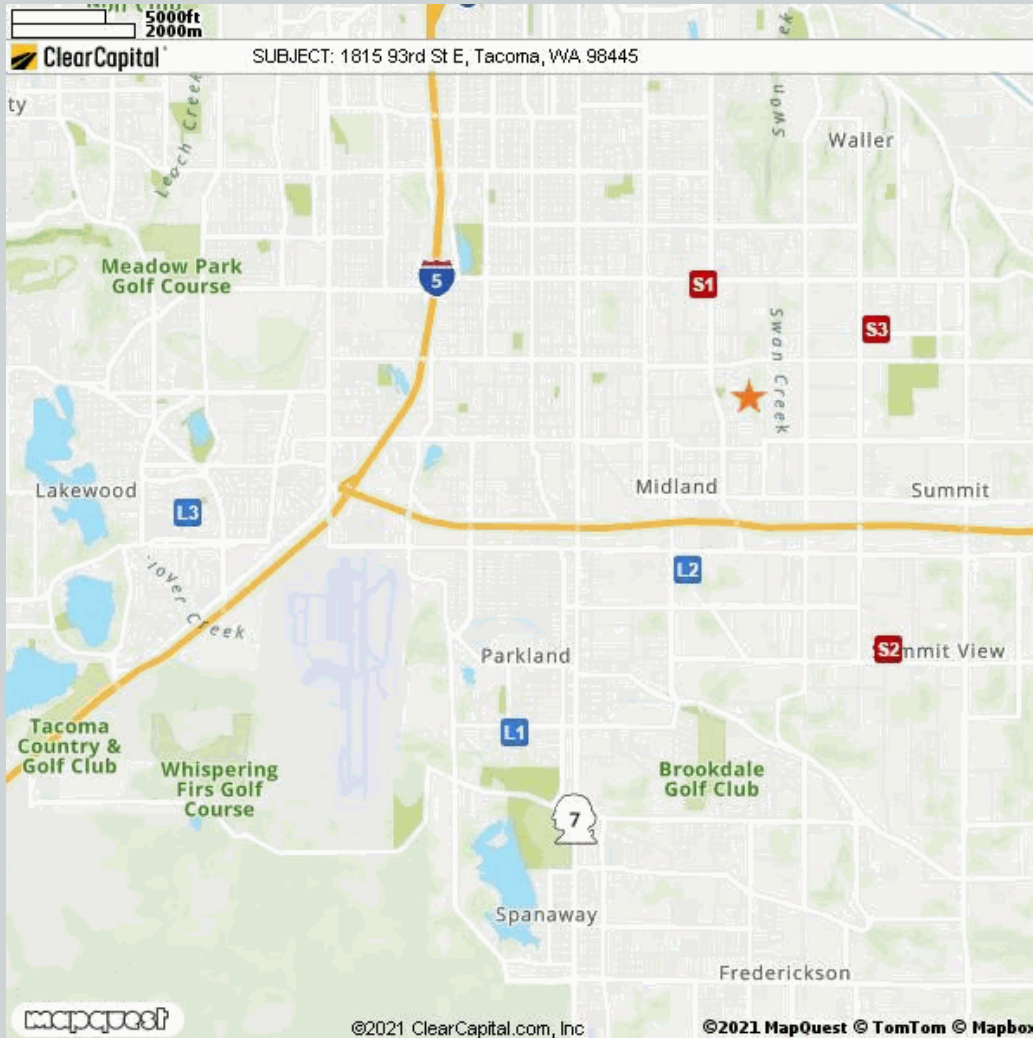
Address ★ 1815 93rd Street E, Tacoma, WA 98445

Loan Number 46597

Suggested List \$278,000

Suggested Repaired \$338,000

Sale \$273,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	1815 93rd Street E, Tacoma, WA 98445	--	Parcel Match
L1 Listing 1	1022 141st Street Ct, Tacoma, WA 98444	3.72 Miles ¹	Parcel Match
L2 Listing 2	11703 Golden Given Rd E, Tacoma, WA 98445	1.63 Miles ¹	Parcel Match
L3 Listing 3	10819 Briar Rd Sw, Lakewood, WA 98499	5.26 Miles ¹	Parcel Match
S1 Sold 1	7417 12th Ave E, Tacoma, WA 98404	1.17 Miles ¹	Parcel Match
S2 Sold 2	12803 40th Ave E, Tacoma, WA 98446	2.66 Miles ¹	Parcel Match
S3 Sold 3	8107 Vickery Ave E, Tacoma, WA 98443	1.43 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	April Pabloff	Company/Brokerage	April Pabloff
License No	5883	Address	1319 5th Ave SW Puyallup WA 98371
License Expiration	01/02/2022	License State	WA
Phone	2532398761	Email	april.pabloff@gmail.com
Broker Distance to Subject	4.44 miles	Date Signed	12/02/2021

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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