

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	91099 N Coleman Street, Eugene, OREGON 97408	Order ID	7717075	Property ID	31535403
Inspection Date	11/03/2021	Date of Report	11/04/2021		
Loan Number	46908	APN	0043024		
Borrower Name	Catamount Properties 2018 LLC	County	Lane		

Tracking IDs					
Order Tracking ID	1103BPO	Tracking ID 1	CAT		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	RONALD V STEELE	Condition Comments	
R. E. Taxes	\$2,816	<p>The exterior is in average condition and curb appeal. The siding is painted and shows no signs of deterioration. The roof shows no missing shingles or moss build up. No broken windows are visible. The property conforms in the neighborhood, which is surrounded by other sfd, except there are apartments across the street. Not a busy location.</p>	
Assessed Value	\$167,890		
Zoning Classification	Residential TR-TRADITIONAL RES		
Property Type	SFR		
Occupancy	Vacant		
Secure?	Yes		
(Subject currently listed and the mls sheet indicates it is vacant.)			
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	Visible		
Road Type	Public		

Neighborhood & Market Data

Location Type	Rural	Neighborhood Comments	
Local Economy	Stable	<p>Rural location in small rural town. Surrounded by other sfd, with the exception of apartments across the street. Low reo activity, no board-ups nearby. Approximately 3.4 miles to Gilham Elementary School. Approximately 3 miles to McKenzie River and Armitage Park.</p>	
Sales Prices in this Neighborhood	Low: \$290600 High: \$1675000		
Market for this type of property	Increased 12 % in the past 6 months.		
Normal Marketing Days	<30		

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	91099 N Coleman Street	91048 S Miller St	860 River Loop 1	2625 Chuckanut St
City, State	Eugene, OREGON	Eugene, OR	Eugene, OR	Eugene, OR
Zip Code	97408	97408	97404	97408
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.11 ¹	3.42 ¹	3.26 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$397,700	\$342,000	\$400,000
List Price \$	--	\$385,000	\$342,000	\$400,000
Original List Date		10/25/2021	10/28/2021	10/28/2021
DOM · Cumulative DOM	-- · --	9 · 10	6 · 7	6 · 7
Age (# of years)	76	57	57	55
Condition	Average	Average	Average	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 Ranch/Rambler	1 Story Ranch/Rambler
# Units	1	1	1	1
Living Sq. Feet	1,568	926	1,672	1,501
Bdrm · Bths · ½ Bths	3 · 2	2 · 1	3 · 1 · 1	2 · 2
Total Room #	7	6	7	6
Garage (Style/Stalls)	Detached 2 Car(s)	Carport 1 Car	None	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.25 acres	0.11 acres	0.20 acres	0.18 acres
Other	--	--	--	--

* 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 Equal property type, style, location and view. Inferior gla, no garage, 1 less bedroom, 1 less bath and lot size. Superior year built and condition. Has some updates.

Listing 2 Equal property type, style, 3 bedrooms and view. Superior gla and year built. Superior condition is average. This comp has some updates. Inferior .5 bath, no garage and lot size.

Listing 3 Equal property type, style, gla, 2 baths and 2 car garage. Superior condition and year built. Inferior 1 less bedroom and lot size.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	91099 N Coleman Street	32723 E Mill St	32782 E Mill St	91217 N Harrison St
City, State	Eugene, OREGON	Eugene, OR	Eugene, OR	Eugene, OR
Zip Code	97408	97408	97408	97408
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.12 ¹	0.06 ¹	0.30 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$325,000	\$475,000	\$550,000
List Price \$	--	\$325,000	\$475,000	\$550,000
Sale Price \$	--	\$295,000	\$475,000	\$550,000
Type of Financing	--	Cash	Conventional	Va
Date of Sale	--	09/30/2021	09/28/2021	10/21/2021
DOM · Cumulative DOM	-- · --	42 · 42	39 · 39	52 · 52
Age (# of years)	76	79	106	111
Condition	Average	Fair	Average	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	2 Stories Tradional	2 Stories Tradional
# Units	1	1	1	1
Living Sq. Feet	1,568	1,356	1,651	1,566
Bdrm · Bths · ½ Bths	3 · 2	3 · 1	3 · 2	3 · 2 · 1
Total Room #	7	7	7	7
Garage (Style/Stalls)	Detached 2 Car(s)	Detached 1 Car	None	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.25 acres	0.23 acres	0.17 acres	0.17 acres
Other	--	--	--	--
Net Adjustment	--	+\$34,100	+\$19,667	+\$5,667
Adjusted Price	--	\$329,100	\$494,667	\$555,667

* Sold 2 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.

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

Sold 1 Adjusted for inferior: +\$10,600 gla, +\$1,000 bathroom, +\$2,500 garage. Equal property type, style, year built, condition, 3 bedrooms and lot size.

Sold 2 Adjusted for inferior: +\$6,000 year built, +\$5,000 garage, +\$8,667 lot size. Equal property type, condition, 3 bedrooms, 2 baths and gla.

Sold 3 Adjusted for inferior: +\$7,000 year built, +\$8,667 lot size. Adjusted for superior: -\$10,000 condition.

Subject Sales & Listing History

Current Listing Status	Currently Listed	Listing History Comments					
Listing Agency/Firm	eXp Realty LLC	Listed on 10/8/2021 for \$374,900 with no price reductions and went pending on 10/23/2021.					
Listing Agent Name	Joshua Sayre						
Listing Agent Phone	360-320-8355						
# 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
10/08/2021	\$374,900	--	--	Pending/Contract	10/23/2021	\$374,900	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$460,000	\$460,000
Sales Price	\$450,000	\$450,000
30 Day Price	\$414,000	--
Comments Regarding Pricing Strategy		
The marketing sale price is between the adjusted sold comp prices with most weight on sold comp 2 due to this comp is in equal condition and has equal gla. The sold comps are from the last 3 months. All comps are fair market value. The suggested list price is higher than the current provided listed comps due to many homes are selling higher than list price.		

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.

Subject Photos



Front



Address Verification



Street

Listing Photos

L1 91048 S MILLER ST
Eugene, OR 97408



Front

L2 860 River Loop 1
Eugene, OR 97404



Front

L3 2625 Chuckanut St
Eugene, OR 97408



Front

Sales Photos

S1 32723 E Mill St
Eugene, OR 97408



Front

S2 32782 E Mill St
Eugene, OR 97408



Front

S3 91217 N Harrison St
Eugene, OR 97408



Front

ClearMaps Addendum

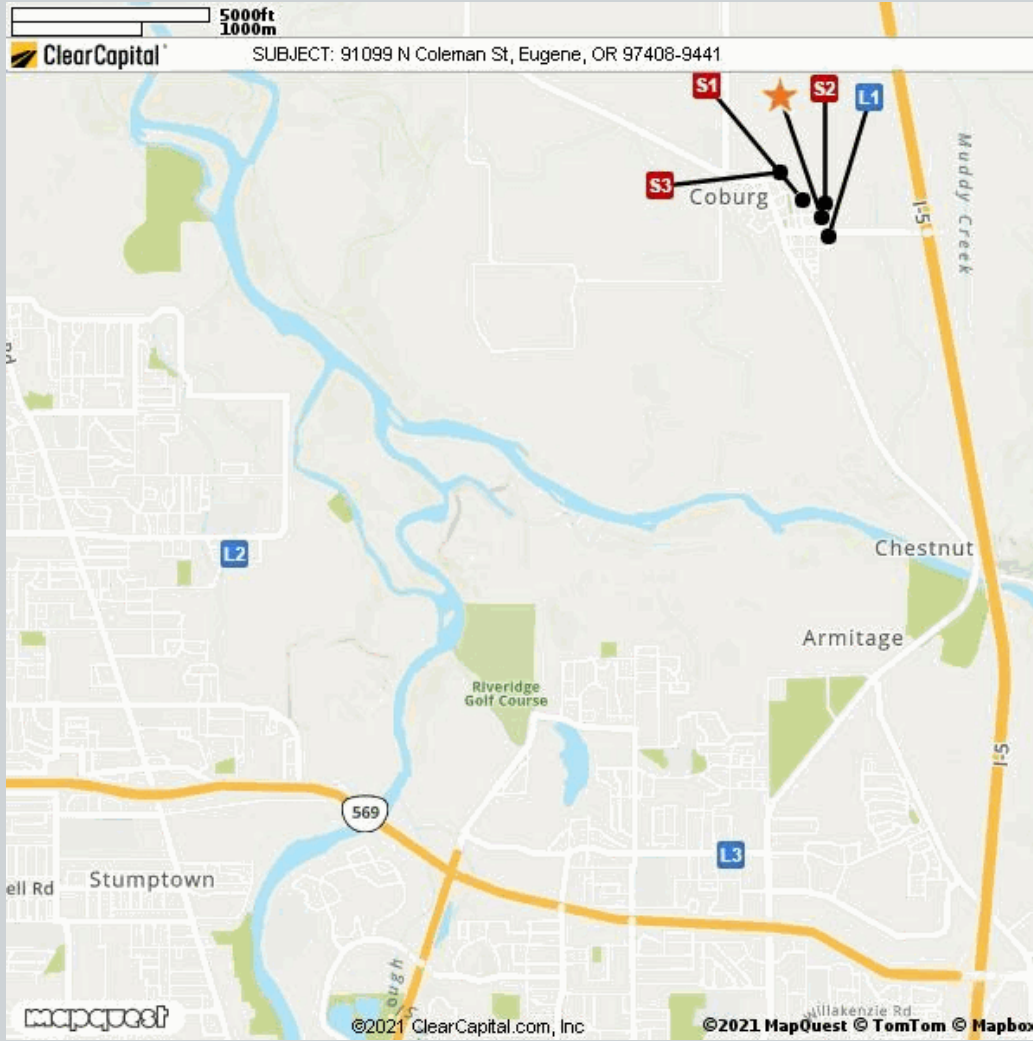
Address ★ 91099 N Coleman Street, Eugene, OREGON 97408

Loan Number 46908

Suggested List \$460,000

Suggested Repaired \$460,000

Sale \$450,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	91099 N Coleman Street, Eugene, Oregon 97408	--	Parcel Match
L1 Listing 1	91048 S Miller St, Eugene, OR 97408	0.11 Miles ¹	Parcel Match
L2 Listing 2	860 River Loop 1, Eugene, OR 97404	3.42 Miles ¹	Parcel Match
L3 Listing 3	2625 Chuckanut St, Eugene, OR 97408	3.26 Miles ¹	Parcel Match
S1 Sold 1	32723 E Mill St, Eugene, OR 97408	0.12 Miles ¹	Parcel Match
S2 Sold 2	32782 E Mill St, Eugene, OR 97408	0.06 Miles ¹	Parcel Match
S3 Sold 3	91217 N Harrison St, Eugene, OR 97408	0.30 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 personally inspect the property, select comparables, and determine a price for the subject, please do not accept

Report Instructions - cont.

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	Shelly McBride	Company/Brokerage	Emerald Valley Real Estate
License No	200008018	Address	396 71st Street Springfield OR 97478
License Expiration	11/30/2021	License State	OR
Phone	5415542866	Email	scamper1980@msn.com
Broker Distance to Subject	10.15 miles	Date Signed	11/04/2021

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

Unless the licensee who prepared this report is also licensed by the Appraiser Certification and Licensure Board, the report is not intended to meet the requirements set out in the Uniform Standards of Appraisal Practice. The report is a competitive market analysis or letter opinion and is not intended as an appraisal. If an appraisal is desired, the services of a competent professional licensed appraiser should be obtained.

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.