

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	8524 W 4th Place, Kennewick, WA 99336	Order ID	8367661	Property ID	33141789
Inspection Date	08/06/2022	Date of Report	08/07/2022		
Loan Number	48186	APN	106893080001006		
Borrower Name	Catamount Properties 2018 LLC	County	Benton		

Tracking IDs					
Order Tracking ID	UNKNOWN	Tracking ID 1	UNKNOWN		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		
Owner	CATAMOUNT PROPERTIES 2018 LLC	Condition Comments Subject property in good condition. Being prepped for paint at time if inspection.
R. E. Taxes	\$3,357	
Assessed Value	\$343,860	
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	
HOA	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data		
Location Type	Urban	Neighborhood Comments Neighborhood consists of like homes, all well maintained. Close to parks and schools.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$360890 High: \$684640	
Market for this type of property	Decreased 4 % in the past 6 months.	
Normal Marketing Days	<30	

Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	8524 W 4th Place	105 S Louisiana St	120 Rachel Road	5937 W 37th Pl
City, State	Kennewick, WA	Kennewick, WA	Kennewick, WA	Kennewick, WA
Zip Code	99336	99336	99338	99338
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.19 ¹	1.58 ¹	2.48 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$595,000	\$565,000	\$590,000
List Price \$	--	\$595,000	\$565,000	\$529,000
Original List Date		07/17/2022	06/30/2022	06/02/2022
DOM · Cumulative DOM	-- · --	20 · 21	38 · 38	66 · 66
Age (# of years)	14	18	26	12
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	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	2,548	2,695	2,726	2,651
Bdrm · Bths · ½ Bths	4 · 2 · 1	4 · 2 · 1	4 · 2 · 1	4 · 2 · 1
Total Room #	7	7	7	7
Garage (Style/Stalls)	Attached 3 Car(s)	Attached 3 Car(s)	Attached 3 Car(s)	Attached 3 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.23 acres	0.26 acres	0.26 acres	0.25 acres
Other	0	0	--	--

* 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.

Current Listings - Cont.

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

- Listing 1** LC1 Superior. Sup. GLA -\$15,000. Home in Hansen Park, Kennewick 4 Bedroom - 2.5 Bathroom - 3 Car Finished Extended Garage. Lot size is 26 Acres with Fully Fenced Backyard and attached 384 Square Foot Covered Patio - Wired for Hot Tub. 1359 Square Feet of Concrete for your RV / Boat Storage (behind lockable gate) New Kitchen Appliances and Garbage Disposal. New Paint and Carpet. Tiled Entry, Hallway, Laundry, Breakfast Nook, Bathrooms and Kitchen. LED Lights throughout with Dusk to Dawn Outside LED Lights. 10' x 12' Stick Built Storage Shed and 5' 9" x 8' Plastic Garden Shed. Extended Bonus Room. Large Walk in Pantry. Off Street Parking for Seven Cars 9' Ceilings on First Floor and Zero Step Entry.
- Listing 2** LC2 Superior. Inf. age +\$5,000, Sup. GLA -\$18,000. MLS# 262619 This 2 story home offers over 2,700 sq. feet, 3 car larger garage and 4 bedrooms. The great room concept, and formal dining is also great for entertaining. There is a sizable office on the main floor with a business line for quick internet, making it a great work from home option. All bedrooms are on the 2nd floor, along with 2 full bathrooms. The master bedroom has large windows, sitting area, jetted tub, walk-in closet and a slider off the deck. Wonderful location close to shopping, parks and freeways.
- Listing 3** LC3 Superior. Sup, GLA -\$10,000. MLS# 261925 This home is located in Kennewick's most preferred school pocket for all aged children. Close to everything including the Southridge sports complex, Trios Hospital, Carousel of Dreams, restaurants etc. 4 bedroom plus and one bedroom is on the main level. Oversized 3 car garage including 30 and 50 amp plugs! Professionally landscaped with built in Gas firepit and sitting area. Lots of natural light but sale includes exterior sun shades for the hot summer days. Water softener already installed and included.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	8524 W 4th Place	8812 W 3rd Ave	8800 W 2nd Ave	8897 W 9th Ave
City, State	Kennewick, WA	Kennewick, WA	Kennewick, WA	Kennewick, WA
Zip Code	99336	99336	99336	99336
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.22 ¹	0.20 ¹	0.32 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$539,900	\$500,000	\$595,000
List Price \$	--	\$519,900	\$500,000	\$595,000
Sale Price \$	--	\$519,900	\$500,000	\$595,000
Type of Financing	--	Va	Conventional	Conventional
Date of Sale	--	03/14/2022	12/17/2021	06/23/2022
DOM · Cumulative DOM	-- · --	61 · 61	34 · 34	42 · 42
Age (# of years)	14	19	19	11
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	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	2,548	2,678	2,381	2,660
Bdrm · Bths · ½ Bths	4 · 2 · 1	4 · 2 · 1	4 · 2 · 1	4 · 2 · 1
Total Room #	7	7	7	7
Garage (Style/Stalls)	Attached 3 Car(s)	Attached 3 Car(s)	Attached 3 Car(s)	Attached 3 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	Pool - Yes Spa - Yes	--
Lot Size	0.23 acres	0.25 acres	0.22 acres	0.20 acres
Other	0	0	0	0
Net Adjustment	--	-\$13,000	+\$17,000	-\$11,000
Adjusted Price	--	\$506,900	\$517,000	\$584,000

* 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.

Recent Sales - Cont.

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

- Sold 1** SC1 Superior. Sup. GLA -\$13,000. MLS# 258757 Former Model Home in Hansen Park! 4 bedrooms, 3.5 baths and 3 car side-entry garage. Zoned for Amon Creek Elementary. Open tall entry, eat-in kitchen with stainless appliances and breakfast bar off of nook and family room. New carpet throughout 6 years ago with tile in kitchen and baths and oil-rubbed bronze faucets. Custom gas fireplace in family room. Bonus area next to family room for playroom, office or game room. This bonus room could easily be finished into a 5th bedroom or MIL suite, as separate entrance to backyard via sliding glass doors and closet. 3 full baths upstairs, 2 connected en-suite to separate spare bedrooms. Exceptionally large master suite with jetted spa tub, make-up desk, dual sinks, huge double vanity and large walk-in closet with floor to ceiling mirrors. Central Vac and Water Softener. Lots of fully grown trees for privacy, shrubs, and multiple sitting areas on patio. Fully fenced back yard. Side entry garage gives driveway evening shade.
- Sold 2** SC2 Inferior. Inf. GLA +\$17,000. MLS# 257914 Gorgeous quality built home in Hansen Park. Light filled & inviting home offers 4bdm + office, 3 car garage, 2 living rooms (stunning formal living or dining room w/ high ceilings and fireplace & Family room w/fireplace open to the kitchen) 3.5 baths, master suite w/ walk-in closet, soaker tub, tiled shower & double vanity; spacious junior suite offers bath w/ shower; well sized bedroom 2 & 3 share Jill & Jack Bathroom; Inviting kitchen, abundance of cabinets, built-in pantry, newer SS steel appliances w/gas range; large laundry room w/ cabinets and sink; spacious and fenced yard offers large wood deck w/hot tub, vegetable garden and plenty of space for outdoor entertainment. High ceilings, abundance of windows, crown moldings, 2 zoned HVAC, French doors, pre-wired for surround sound, security system.. Well cared for home, had a lot of upgrades done recently- new appliances, new upscale laminate downstairs, new high end carpet and pad upstairs, HVAC system, Water heater.
- Sold 3** SC3 Superior. Sup. GLA -\$11,000. MLS# 261422 Hansen Park beauty! This former model home features 2,660 sf with the master bedroom on the main level, three bedrooms up, and den (with closet) on the main floor. Granite counters in kitchen, lots of tile floor, full wood wrapped windows, 5 inch baseboard and lots of natural light. Outside you will find a generous sized covered patio, open rv/boat parking, and fully fenced irrigated yard.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				Subject property has not been listed for sale within the last 12 months.			
Listing Agent Name							
Listing Agent Phone							
# 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

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$519,000	\$519,000
Sales Price	\$519,000	\$519,000
30 Day Price	\$519,000	--
Comments Regarding Pricing Strategy		
Excellent neighborhood, good curb appeal, low traffic street. Shortage of inventory and high demand would make subject property a quick sale at the suggested list price. Very good sold comps also support the price. So few active comps required searching outside the normal distance requirements.		

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.
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Subject Photos



Front



Address Verification



Street



Street

Listing Photos

L1 105 S Louisiana St
Kennewick, WA 99336



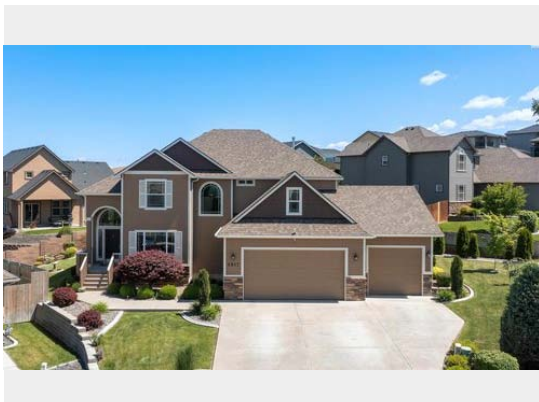
Front

L2 120 Rachel Road
Kennewick, WA 99338



Front

L3 5937 W 37th Pl
Kennewick, WA 99338



Front

Sales Photos

S1 8812 W 3rd Ave
Kennewick, WA 99336



Front

S2 8800 W 2nd Ave
Kennewick, WA 99336



Front

S3 8897 W 9th Ave
Kennewick, WA 99336



Front

ClearMaps Addendum

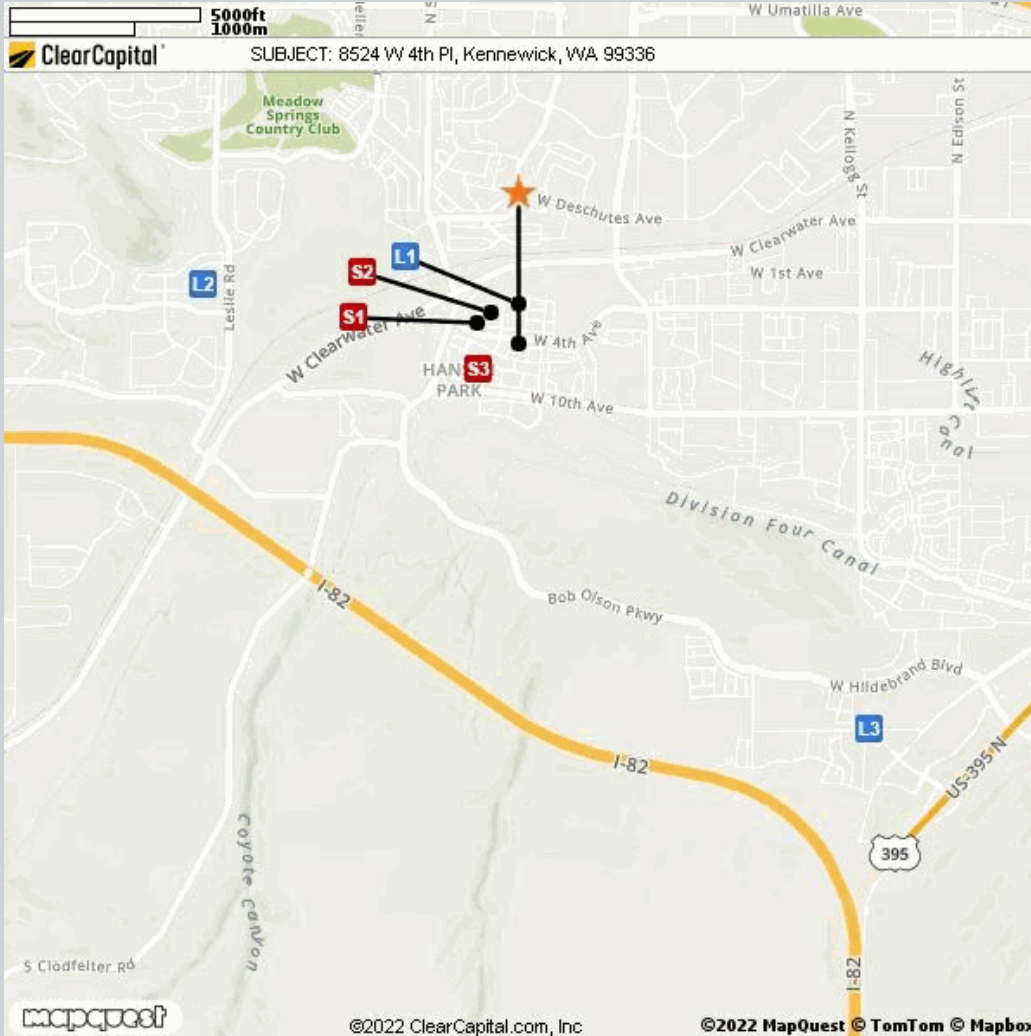
Address ★ 8524 W 4th Place, Kennewick, WA 99336

Loan Number 48186

Suggested List \$519,000

Suggested Repaired \$519,000

Sale \$519,000



Comparable

Address

Miles to Subject

Mapping Accuracy

Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	8524 W 4th Place, Kennewick, WA 99336	--	Parcel Match
L1 Listing 1	105 S Louisiana St, Kennewick, WA 99336	0.19 Miles ¹	Parcel Match
L2 Listing 2	120 Rachel Road, Kennewick, WA 99338	1.58 Miles ¹	Parcel Match
L3 Listing 3	5937 W 37th Pl, Kennewick, WA 99338	2.48 Miles ¹	Parcel Match
S1 Sold 1	8812 W 3rd Ave, Kennewick, WA 99336	0.22 Miles ¹	Parcel Match
S2 Sold 2	8800 W 2nd Ave, Kennewick, WA 99336	0.20 Miles ¹	Parcel Match
S3 Sold 3	8897 W 9th Ave, Kennewick, WA 99336	0.32 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.

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

Broker Name	Lee Feigum	Company/Brokerage	Lee Feigum & Associates
License No	7213	Address	454 Cherry Blossom Lp Richland WA 99352
License Expiration	01/06/2024	License State	WA
Phone	5095394512	Email	lfeigum587@gmail.com
Broker Distance to Subject	3.62 miles	Date Signed	08/07/2022

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.