

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	3190 Valley Road Ne, Moses Lake, WA 98837	Order ID	8100852	Property ID	32482081
Inspection Date	04/24/2022	Date of Report	04/25/2022		
Loan Number	49112	APN	120051000		
Borrower Name	Catamount Properties 2018 LLC	County	Grant		

Tracking IDs

Order Tracking ID	04.04.22 BPO	Tracking ID 1	04.04.22 BPO
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	Catamount Properties 2018 LLC	Condition Comments	
R. E. Taxes	\$155,180	Home is vacant. The house looks ok as is. The yard has been reclaimed by weeds, some restoration of landscape would greatly help the curb appeal. This property includes the additional parcel 120058001, included in the purchase price which adds considerable value. It would be perfect for a contractor or other business requiring equipment storage.	
Assessed Value	\$138,910		
Zoning Classification	Residential		
Property Type	SFR		
Occupancy	Vacant		
Secure?	Yes (Locked Doors)		
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	Partially Visible		
Road Type	Public		

Neighborhood & Market Data

Location Type	Urban	Neighborhood Comments	
Local Economy	Excellent	Neighborhood consists of manufactured and stick built homes in average condition on large lots with outbuildings.	
Sales Prices in this Neighborhood	Low: \$191000 High: \$433959		
Market for this type of property	Increased 10 % in the past 6 months.		
Normal Marketing Days	<180		

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	3190 Valley Road Ne	116 W Nelson Rd	1002 N Central Drive	9810 Apple Rd Ne
City, State	Moses Lake, WA	Moses Lake, WA	Moses Lake, WA	Moses Lake, WA
Zip Code	98837	98837	98837	98837
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	2.69 ¹	1.72 ¹	2.45 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$388,000	\$289,900	\$275,999
List Price \$	--	\$387,000	\$283,500	\$275,999
Original List Date		03/03/2022	11/19/2021	04/15/2022
DOM · Cumulative DOM	-- · --	16 · 53	147 · 157	9 · 10
Age (# of years)	67	63	45	80
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Adverse ; Other	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Limited Sight	Beneficial ; Water	Neutral ; Residential	Neutral ; Residential
Style/Design	1 Story Ranch/Bsmt	Split Raised Ranch	Split Raised Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,556	2,784	1,900	1,112
Bdrm · Bths · ½ Bths	3 · 2	4 · 2 · 1	4 · 2	3 · 2
Total Room #	5	7	8	5
Garage (Style/Stalls)	None	Carport 2 Car(s)	None	None
Basement (Yes/No)	Yes	Yes	No	No
Basement (% Fin)	0%	100%	0%	0%
Basement Sq. Ft.	1,300	1,200	--	--
Pool/Spa	--	--	--	--
Lot Size	0.47 acres	0.183 acres	0.138 acres	0.19 acres
Other	--	--	--	--

* 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.

Current Listings - Cont.

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

- Listing 1** This comparable is superior to subject with its extensive updating, fireplace, large windows with view of the lake and expansive deck. Large living room on the main level and a recreation room in the daylight basement. The extra large bedroom (non-egress window) in the lower level has an attached 3/4 bathroom plus a sauna. Carport access from alley with of room for additional cars or RV. This is a must see home.
- Listing 2** This comparable is superior to the subject property in location and finished living area. This 4 bedroom home right in the heart of town. This split entry has 2 bedrooms up and 2 bedrooms down. There is a large living room upstairs and separate family room downstairs. The big laundry and utility room provides lots of storage spaces. The corner lot is partially fenced and backs up to an alley. There is RV parking and nice size storage shed in the backyard. Deck from the kitchen has stairs to the yard below. New roof on the house and the carport.
- Listing 3** Even though this comparable has less living space it is superior in that it is updated with laminated wood flooring, open design kitchen with stainless steel appliances, quartz counter-tops, center island, and plenty of cabinet space. There are 3 bedrooms and 2 updated bathrooms, including a master bedroom with walk-in closet. Fully fenced backyard and off-street parking. This home is located across the street from Longview Elementary School.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	3190 Valley Road Ne	3174 Snow Goose Rd Ne	8294 Rd 2.4 Ne	3911 Ne Thayer Rd
City, State	Moses Lake, WA	Moses Lake, WA	Moses Lake, WA	Moses Lake, WA
Zip Code	98837	98837	98837	98837
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.40 ¹	0.93 ¹	0.73 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$405,000	\$349,900	\$389,000
List Price \$	--	\$405,000	\$349,900	\$389,900
Sale Price \$	--	\$395,000	\$371,000	\$384,000
Type of Financing	--	Va	Conventional	Conventional
Date of Sale	--	09/16/2021	07/22/2021	11/29/2021
DOM · Cumulative DOM	-- · --	21 · 70	2 · 48	13 · 51
Age (# of years)	67	18	21	44
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Adverse ; Other	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Limited Sight	Neutral ; Residential	Beneficial ; Pastoral	Neutral ; Residential
Style/Design	1 Story Ranch/Bsmt	2 Stories Contemporary	2 Stories Contemporary	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,556	2,016	1,526	2,003
Bdrm · Bths · ½ Bths	3 · 2	4 · 2 · 1	3 · 2 · 1	3 · 2
Total Room #	5	7	6	6
Garage (Style/Stalls)	None	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	Yes	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	1300	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.47 acres	1.09 acres	1.0 acres	1.0 acres
Other	--	--	--	--
Net Adjustment	--	-\$50,000	-\$50,000	-\$50,000
Adjusted Price	--	\$345,000	\$321,000	\$334,000

* 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.

Recent Sales - Cont.

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

- Sold 1** Comparable superior to subject. Adjusted for age, condition size, location and garage. Hardwood floors throughout Living Room has a bay window. Dining space. The kitchen, recently updated with luxury vinyl flooring and backsplash, opens to the family room. Sunsets from the covered back patio, with brick pillars and ceiling fan, and brand new composite deck. Total of 3 bedrooms with an extra room currently being used as bedroom. Attached two car garage, large carport for boat or extra cars, fully fenced back yard, UGS and drip system for landscaping and both storage sheds have power, all on one acre.
- Sold 2** Comparable superior to subject. Adjusted for location, condition, garage and view. Home located in coveted Lakeshores West. Enjoy gorgeous views from the kitchen and living area. Open layout featuring bonus room/office, wood burning fireplace, master bedroom on lower level with master bath. Spacious deck overlooking mature landscaped one-acre lot. UGS, variety of fruit and nut trees, garden space, and storage shed.
- Sold 3** Comparable superior to subject property. Adjusted for location, size, condition and garage. Corner lot. Open concept kitchen/living room, vaulted ceilings, fireplace. Fully fenced rear yard. Fenced pasture with stable. Room for a shop.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				No listings 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	\$329,000	\$329,000
Sales Price	\$325,000	\$325,000
30 Day Price	\$325,000	--
Comments Regarding Pricing Strategy		
The property should sell quickly as is considering the shortage of for sale homes. The house has the potential for a lot more living area with the unfinished basement. The extra lot included adds value as well. The lack of landscaping detracts greatly.		

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



Address Verification



Address Verification



Side



Back

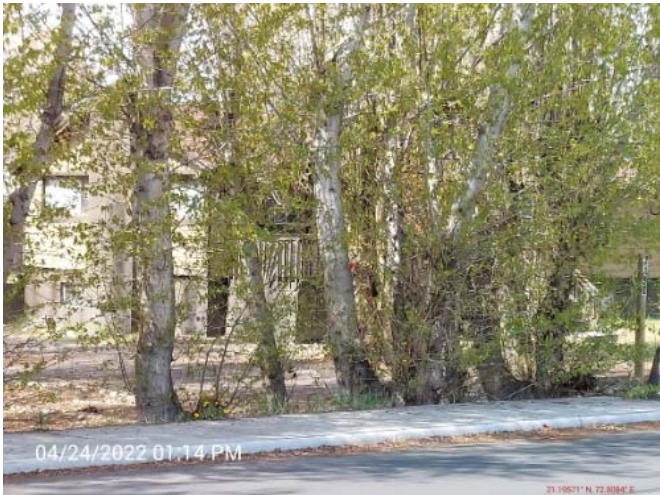
Subject Photos



Back



Street



Other



Other



Other

Listing Photos

L1 116 W Nelson Rd
Moses Lake, WA 98837



Front

L2 1002 N Central Drive
Moses Lake, WA 98837



Front

L3 9810 Apple Rd NE
Moses Lake, WA 98837



Front

Sales Photos

S1 3174 Snow Goose Rd NE
Moses Lake, WA 98837



Front

S2 8294 Rd 2.4 NE
Moses Lake, WA 98837



Front

S3 3911 NE Thayer Rd
Moses Lake, WA 98837



Front

ClearMaps Addendum

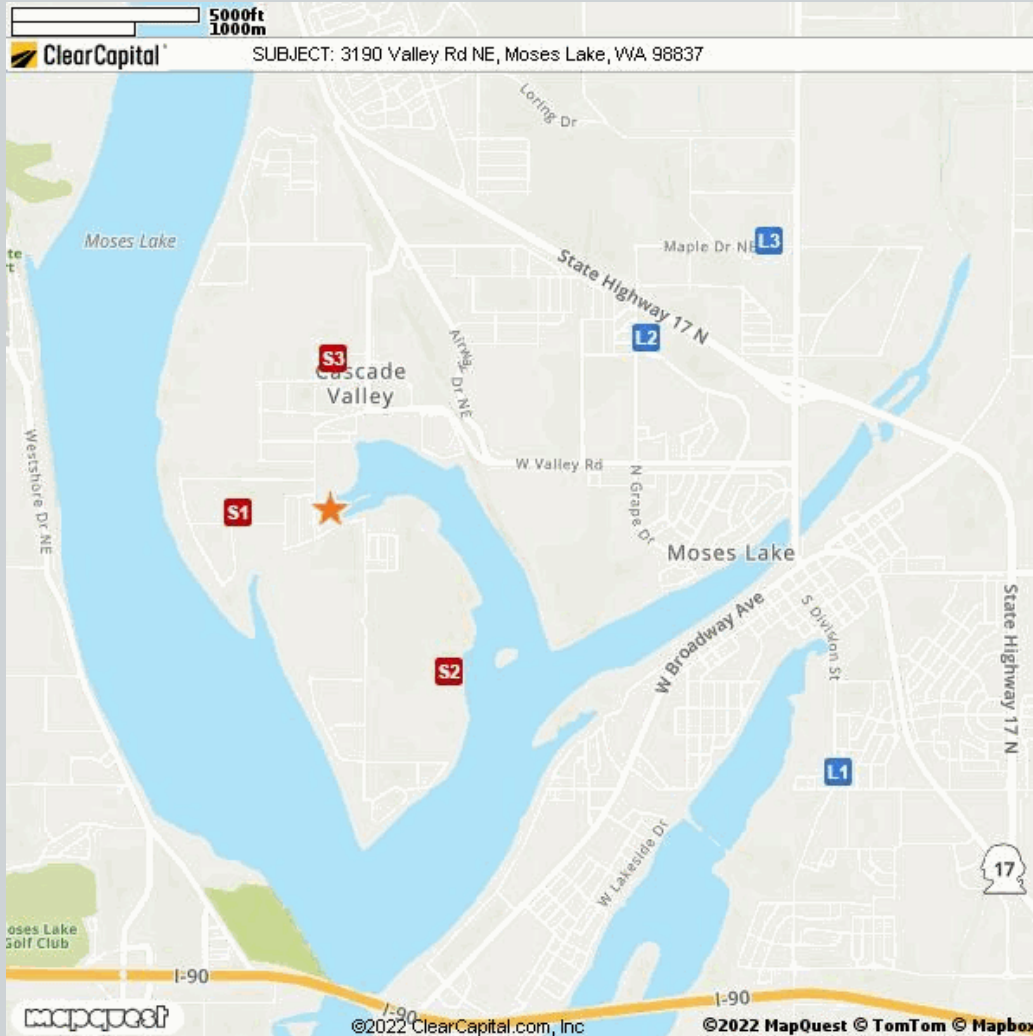
Address ★ 3190 Valley Road Ne, Moses Lake, WA 98837

Loan Number 49112

Suggested List \$329,000

Suggested Repaired \$329,000

Sale \$325,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	3190 Valley Road Ne, Moses Lake, WA 98837	--	Parcel Match
L1 Listing 1	116 W Nelson Rd, Moses Lake, WA 98837	2.69 Miles ¹	Parcel Match
L2 Listing 2	1002 N Central Drive, Moses Lake, WA 98837	1.72 Miles ¹	Parcel Match
L3 Listing 3	9810 Apple Rd Ne, Moses Lake, WA 98837	2.45 Miles ¹	Parcel Match
S1 Sold 1	3174 Snow Goose Rd Ne, Moses Lake, WA 98837	0.40 Miles ¹	Parcel Match
S2 Sold 2	8294 Rd 2.4 Ne, Moses Lake, WA 98837	0.93 Miles ¹	Parcel Match
S3 Sold 3	3911 Ne Thayer Rd, Moses Lake, WA 98837	0.73 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.

Report Instructions - cont.

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.

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	61.67 miles	Date Signed	04/25/2022

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.