

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	9109 Nw 21st Avenue, Vancouver, WASHINGTON 98665	Order ID	8460098	Property ID	33412722
Inspection Date	10/07/2022	Date of Report	10/10/2022		
Loan Number	49161	APN	098142364		
Borrower Name	Catamount Properties 2018 LLC	County	Clark		

Tracking IDs

Order Tracking ID	10.05.22 BPO CS_Citi Update	Tracking ID 1	10.05.22 BPO CS_Citi Update
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	CATAMOUNT OPROPERTIES 2018 LLC	Condition Comments The subject can't be seen from the road, large truck parled in front of home. What could be seen looked to be in average condition, saw no damage.
R. E. Taxes	\$3,709	
Assessed Value	\$333,638	
Zoning Classification	Residential R1-7.5 : CLK	
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes	
(Contractors are working on the subject.)		
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	Suburban	Neighborhood Comments The area subjects in located in is called "LakeShore" Close to school and freeway access, Shopping is within 1 mile.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$376500 High: \$958000	
Market for this type of property	Increased 9 % in the past 6 months.	
Normal Marketing Days	<90	

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	9109 Nw 21st Avenue	1806 Ne 82nd St	9417 Ne Tenny Creek Dr	815 Ne 115th Cir
City, State	Vancouver, WASHINGTON	Vancouver, WA	Vancouver, WA	Vancouver, WA
Zip Code	98665	98665	98665	98685
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	1.89 ¹	2.09 ¹	1.80 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$495,000	\$399,999	\$499,900
List Price \$	--	\$495,000	\$399,999	\$449,900
Original List Date		10/06/2022	09/16/2022	08/12/2022
DOM · Cumulative DOM	-- · --	2 · 4	10 · 24	57 · 59
Age (# of years)	30	18	21	12
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Beneficial ; Public Trans.	Beneficial ; Public Trans.	Beneficial ; Public Trans.	Beneficial ; Public Trans.
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	2 Stories Trad	2 Stories Trad	2 Stories Trad	2 Stories Trad
# Units	1	1	1	1
Living Sq. Feet	1,468	1,548	1,593	1,505
Bdrm · Bths · ½ Bths	3 · 2 · 1	4 · 2 · 1	3 · 2 · 1	3 · 2 · 1
Total Room #	7	7	7	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.20 acres	0.09 acres	0.13 acres	0.12 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** The search had to be expanded due to low inventory in subjects neighborhood. Move-in ready, 4 bedroom, 2.5 bath home on a green-belt, corner lot! Brand New Roof & skylights installed (2022) as well as updated interior vinyl flooring, and fresh interior paint throughout. Quiet & convenient neighborhood,
- Listing 2** The search had to be expanded due to low inventory in subjects neighborhood. Great house next to shopping, restaurants, and freeway access. Large kitchen and eating area is open to the living room. 3 very large bedrooms all with walk in closets. Large back yard with room for entertaining that is fenced and backs to a green belt.
- Listing 3** The search had to be expanded due to low inventory in subjects neighborhood. 3 bed 2.5 bath home in a quiet culdesac with a ton to offer. Private, fenced back yard great for hosting and low maintenance. Master bedroom w/ private full bath, NEW ROOF, FRESH interior paint, Gas fireplace

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	9109 Nw 21st Avenue	11416 Ne 11th Ave	5002 Ne 2nd Ave	4712 Ne Leverich Ct
City, State	Vancouver, WASHINGTON	Vancouver, WA	Vancouver, WA	Vancouver, WA
Zip Code	98665	98685	98663	98663
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	1.87 ¹	2.30 ¹	2.66 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$505,000	\$450,000	\$410,000
List Price \$	--	\$505,000	\$390,000	\$41,000
Sale Price \$	--	\$505,000	\$387,500	\$410,000
Type of Financing	--	Conventional	Cash	Conventional
Date of Sale	--	06/16/2022	09/08/2022	08/12/2022
DOM · Cumulative DOM	-- · --	8 · 55	66 · 77	5 · 36
Age (# of years)	30	12	9	21
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Beneficial ; Public Trans.	Beneficial ; Public Trans.	Beneficial ; Public Trans.	Beneficial ; Public Trans.
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	2 Stories Trad	2 Stories Trad	2 Stories Trad	2 Stories Trad
# Units	1	1	1	1
Living Sq. Feet	1,468	1,528	1,462	1,578
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2 · 1	3 · 2 · 1	3 · 2 · 1
Total Room #	7	7	7	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.20 acres	0.13 acres	0.06 acres	0.08 acres
Other	--	--	--	--
Net Adjustment	--	-\$24,000	+\$22,000	+\$29,500
Adjusted Price	--	\$481,000	\$409,500	\$439,500

* 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** The search had to be expanded due to low inventory in subjects neighborhood. 3 bed, 2.5 bath home on corner lot with plenty of privacy! Walk in to an inviting living space, beautiful open kitchen with granite counter tops, pantry and stainless steel appliances. Laminate floors & tons of storage throughout home. Upstairs features spacious bedrooms, laundry room and primary suite with large walk-in closet!
- Sold 2** The search had to be expanded due to low inventory in subjects neighborhood. 3 bedroom has a great layout with a completely open concept on the main floor. New stainless appliances include a double convection oven with a 5 burner gas stove. Primary bedroom has vaulted ceilings, walk-in closet & bathroom w/ double vanity. Spacious & private backyard
- Sold 3** The search had to be expanded due to low inventory in subjects neighborhood. open floor plan. Home includes brand new carpet throughout, electric vehicle charging outlet, nest security system with doorbell, multiple cameras and lights. Relax on the back deck in the hot tub

Subject Sales & Listing History

Current Listing Status	Not Currently Listed		Listing History Comments				
Listing Agency/Firm			The subject last sold on April 2022 for \$388,000				
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	\$479,900	\$479,900
Sales Price	\$479,900	\$479,900
30 Day Price	\$475,000	--
Comments Regarding Pricing Strategy		
Clark County, WA Housing Market In September 2022, the median listing home price in Clark County, WA was \$549.9K, trending up 10% year-over-year. The median listing home price per square foot was \$290. The median home sold price was \$509.9K.		

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



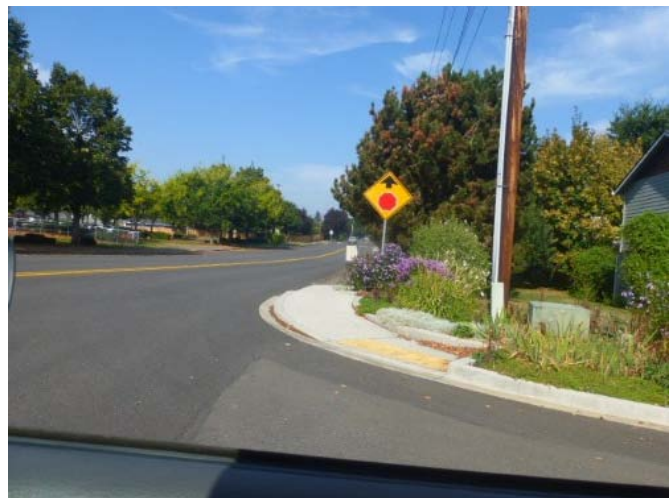
Side



Side



Street



Street

Subject Photos



Street

Listing Photos

L1 1806 NE 82nd St
Vancouver, WA 98665



Front

L2 9417 NE Tenny Creek Dr
Vancouver, WA 98665



Front

L3 815 NE 115th Cir
Vancouver, WA 98685



Front

Sales Photos

S1 11416 NE 11th Ave
Vancouver, WA 98685



Front

S2 5002 nE 2nd Ave
Vancouver, WA 98663



Front

S3 4712 NE Leverich Ct
Vancouver, WA 98663



Front

ClearMaps Addendum

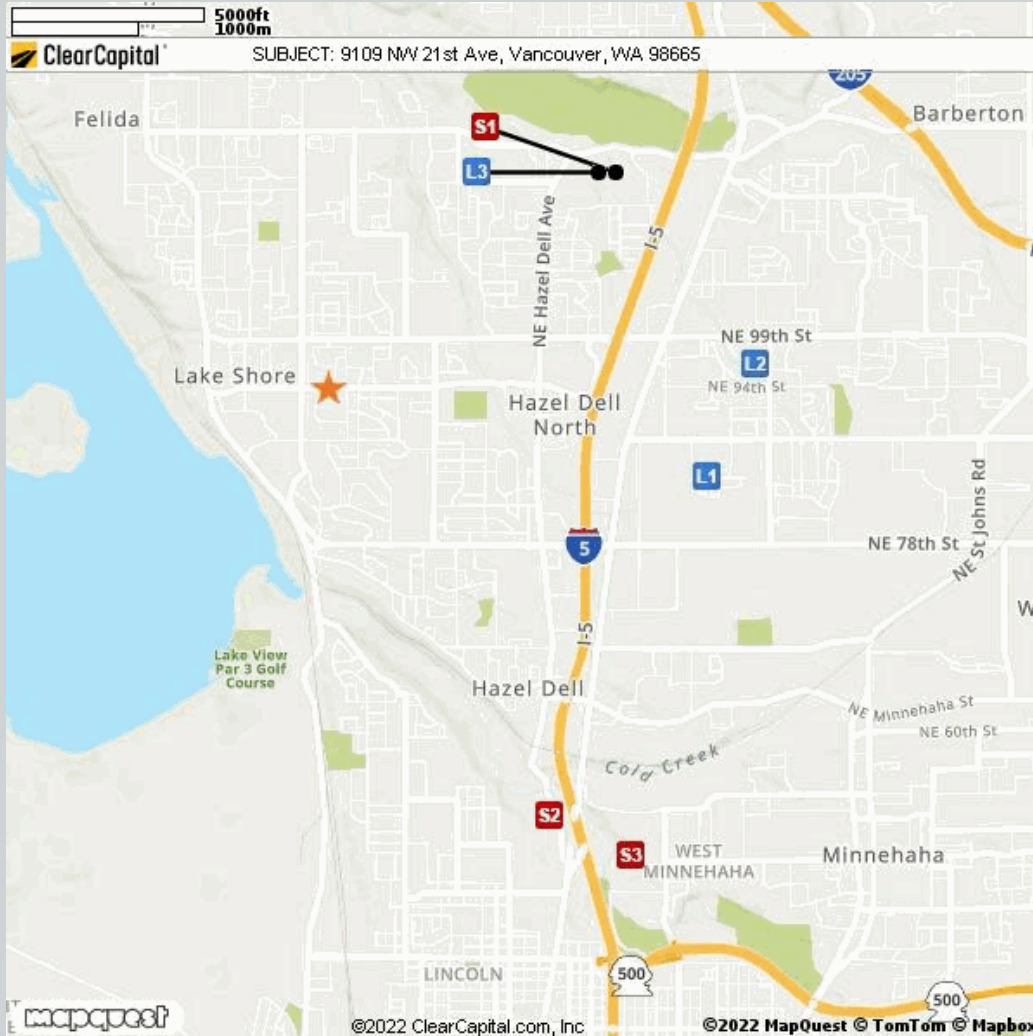
Address ★ 9109 Nw 21st Avenue, Vancouver, WASHINGTON 98665

Loan Number 49161

Suggested List \$479,900

Suggested Repaired \$479,900

Sale \$479,900



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	9109 Nw 21st Avenue, Vancouver, Washington 98665	--	Parcel Match
L1 Listing 1	1806 Ne 82nd St, Vancouver, WA 98665	1.89 Miles ¹	Parcel Match
L2 Listing 2	9417 Ne Tenny Creek Dr, Vancouver, WA 98665	2.09 Miles ¹	Parcel Match
L3 Listing 3	815 Ne 115th Cir, Vancouver, WA 98665	1.80 Miles ¹	Parcel Match
S1 Sold 1	11416 Ne 11th Ave, Vancouver, WA 98665	1.87 Miles ¹	Parcel Match
S2 Sold 2	5002 Ne 2nd Ave, Vancouver, WA 98663	2.30 Miles ¹	Parcel Match
S3 Sold 3	4712 Ne Leverich Ct, Vancouver, WA 98663	2.66 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	Madeleine Lorentz-Gardner	Company/Brokerage	Premiere Property Group LLC
License No	33898	Address	908 W 36th St Vancouver WA 98660
License Expiration	07/13/2023	License State	WA
Phone	3602819536	Email	mlgprosales@gmail.com
Broker Distance to Subject	2.83 miles	Date Signed	10/08/2022

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.