## Exterior-Only Inspection Residential Appraisal Report File No. 32810871

The purpose of this summary appraisal report is t				
Property Address 1316 Rucker Ave Borrower Catamount Properties 2018 LL		City Everett Dorsev Brian J	State WA Zip County Snoho	
Legal Description See Attached Addendum				
Assessor's Parcel # 00438524302500		Tax Year 2022	R.E. Taxes \$ 3,	
Neighborhood Name Everett Div	Special Assessments \$	Map Reference 05-29-18SE	Census Tract 04	per year per month
Property Rights Appraised 🛛 Fee Simple	Leasehold Other (describe)			
Assignment Type Purchase Transaction		<sup>ribe)</sup> Servicing nattan Beach Blvd Suite 1	100 Redondo Beach CA	90278
Is the subject property currently offered for sale or has				30210
Report data source(s) used, offering price(s), and date	e(s). <u>nwmls</u>			
I did did not analyze the contract for sale for	or the subject purchase transaction. Explai	n the results of the analysis of the co	ontract for sale or why the analysis v	vas not performed.
Contract Price \$ Date of Contra	act Is the property s	eller the owner of public record?	Yes No Data Source(s	5)
Is there any financial assistance (loan charges, sale c	oncessions, gift or downpayment assistan		ehalf of the borrower?	es 🖸 No
If Yes, report the total dollar amount and describe the	items to be paid.			
Note: Race and the racial composition of the neig				December 2011
Neighborhood Characteristics           Location         Urban         Suburban         Rural	One-Unit He Property Values X Increasing	Dusing Trends	One-Unit Housing PRICE AGE Or	Present Land Use % ne-Unit 80 %
Built-Up Over 75% X 25-75% Under	25% Demand/Supply X Shortage	In Balance Over Suppl	ly \$(000) (yrs) 2-4	4 Unit 2 %
Growth Rapid Stable Slow	Marketing Time X Under 3 mt			ulti-Family 2 %
Neighborhood Boundaries         The subject is boundaries           Interstate 5 to the West and 19th to the	ne South.		650 Pred. 40 Ot	ommercial6 %herVacLan10 %
Neighborhood Description The subject is loc mile radius. Interstate 5 is 1 miles aw			care, fire and police serv	vice are within a 1
Market Conditions (including support for the above co concessions, interest buydowns and I				
competing area neighborhoods with n				
Dimensions See Plat Map	Area 6098 sf	Shape Rectangul	ar View N;Re	es;
Specific Zoning Classification R2 Zoning Compliance X Legal Legal Nonco	Zoning Description <b>Reside</b>			
Is the highest and best use of the subject property as			X Yes No If No, describ	e
Utilities Public Other (describe)	Public			
Electricity X		Other (describe)	Off-site Improvements—Typ	
Electricity X Gas X	Water X Sanitary Sewer X		Off-site Improvements—Typ Street Paved Alley paved	Public     Private       X     X
Gas X D FEMA Special Flood Hazard Area Yes X N	Water X Sanitary Sewer X	FEMA Map # 530164-1	Street Paved Alley paved	
Gas X D FEMA Special Flood Hazard Area Yes X N Are the utilities and off-site improvements typical for th	Water     X       Sanitary Sewer     X       o     FEMA Flood Zone X       ne market area?     X       Yes     No	FEMA Map # 530164-1	Street Paved Alley paved 030 FEMA Map Date	X
Gas X D FEMA Special Flood Hazard Area Yes X N	Water     X       Sanitary Sewer     X       o     FEMA Flood Zone X       ne market area?     X       Yes     No	FEMA Map # 530164-1	Street Paved Alley paved	X
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Gas X SECOND A Constraint of the second state	Water Sanitary Sewer Sanitary Sewer Sanitary Sewer Sew	FEMA Map # 530164-1 If No, describe. ental conditions, land uses, etc.)? Assessment and Tax Records Data Source(s) for Gross Living A	Street Paved Alley paved 030 FEMA Map Date 0 Yes No If Yes, des Prior Inspection Property rea Realist	X
Gas X FEMA Special Flood Hazard Area Yes N Are the utilities and off-site improvements typical for th Are there any adverse site conditions or external facto Source(s) Used for Physical Characteristics of Proper Other (describe) GENERAL DESCRIPTION	Water Sanitary Sewer Sanitary Sewer Sanitary Sewer Sew	FEMA Map # 530164-1 If No, describe. ental conditions, land uses, etc.)? Assessment and Tax Records Data Source(s) for Gross Living A Heating / Cooling	Street Paved Alley paved 030 FEMA Map Date 0 Yes No If Yes, des Prior Inspection Property Amenities	X
Gas X S FEMA Special Flood Hazard Area Yes X N Are the utilities and off-site improvements typical for th Are there any adverse site conditions or external facto Source(s) Used for Physical Characteristics of Proper Other (describe) GENERAL DESCRIPTION Units One One with Accessory Unit	Water Sanitary Sewer Sanitary Sewer Sanitary Sewer Sew	FEMA Map # 530164-1 If No, describe. ental conditions, land uses, etc.)? Assessment and Tax Records Data Source(s) for Gross Living A Heating / Cooling X FWA HWBB X F Radiant V	Street       Paved         Alley       paved         030       FEMA Map Date         Yes       No       If Yes, des         Prior Inspection       Property         wrea       Realist         Amenities       None         VoodStove(s) #       0       Drivew	X       X       06/19/2020       cribe.       Owner       Car Storage
Gas       X         FEMA Special Flood Hazard Area       Yes         Are the utilities and off-site improvements typical for the are there any adverse site conditions or external factors         Are there any adverse site conditions or external factors         Source(s)         Used for Physical Characteristics of Proper         Other (describe)         GENERAL DESCRIPTION         Units       X         One       One with Accessory Unit         # of Stories       2         Type       X         Det       Att.	Water Sanitary Sewer Sanitary Sewer Sanitary Sewer Sew	FEMA Map # 530164-1 If No, describe. ental conditions, land uses, etc.)? Assessment and Tax Records Data Source(s) for Gross Living A Heating / Cooling X FWA HWBB X F Radiant V Other X F	Street       Paved         Alley       paved         030       FEMA Map Date         Yes       X         Yes       X         Prior Inspection       Property         rea       Realist         Amenities       Inone         Fireplace(s) #       1         NoodStove(s) #       0       X         Driveway S       S	X       X       X       X       X       06/19/2020       cribe.       Owner       Car Storage       Vay     # of Cars 3       Surface Concrete
Gas       X         FEMA Special Flood Hazard Area       Yes         Are the utilities and off-site improvements typical for th         Are there any adverse site conditions or external facto         Source(s) Used for Physical Characteristics of Proper         Other (describe)         GENERAL DESCRIPTION         Units       X One         One with Accessory Unit         # of Stories 2         Type       Det.         Att.       S-Det./End Unit         X Existing       Proposed	Water Sanitary Sewer Sanitary Sewer Sanitary Sewer Sew	FEMA Map # 530164-1 If No, describe. ental conditions, land uses, etc.)? Assessment and Tax Records Data Source(s) for Gross Living A Heating / Cooling X FWA HWBB X F Radiant V Other X F Fuel Gas X F	Street Paved Alley paved 030 FEMA Map Date 0 Yes No If Yes, des Prior Inspection Property rea Realist Amenities Fireplace(s) # 1 None NoodStove(s) # 0 X Drivew Patio/Deck wd/C Driveway S Porch Conc X Garage	X       X <t< td=""></t<>
Gas       X         FEMA Special Flood Hazard Area       Yes         Are the utilities and off-site improvements typical for th         Are there any adverse site conditions or external facto         Source(s) Used for Physical Characteristics of Proper         Other (describe)         GENERAL DESCRIPTION         Units       X         Mone       One with Accessory Unit         # of Stories       2         Type       X         Det.       Att.         Scource (Style)       Yes	Water       X         Sanitary Sewer       X         so       FEMA Flood Zone X         ne market area?       X         yes       No         rs (easements, encroachments, environm         ty       Appraisal Files         GENERAL DESCRIPTION         Concrete Slab       Crawl Space         X       Full Basement         Partial Basement       Finished         Exterior Walls       Woodsiding/F         Roof Surface       CompShingle/F	FEMA Map # 530164-1 If No, describe. ental conditions, land uses, etc.)? Assessment and Tax Records Data Source(s) for Gross Living A Heating / Cooling X FWA HWBB X F Radiant V Other X F Fuel Gas X F Central Air Conditioning F	Street Paved Alley paved 030 FEMA Map Date 0 Yes No If Yes, des Prior Inspection Property rea Realist Amenities Fireplace(s) # 1 None NoodStove(s) # 0 Drivew Patio/Deck wd/C Driveway S Porch Conc S Garage Pool none Carpor	X       X         X       X         06/19/2020         cribe.         Owner         Owner         Car Storage         //ay       # of Cars         Surface Concrete         e       # of Cars         e       # of Cars         at       # of Cars         t       # of Cars
Gas       X         FEMA Special Flood Hazard Area       Yes         Are the utilities and off-site improvements typical for th         Are there any adverse site conditions or external facto         Source(s) Used for Physical Characteristics of Proper         Other (describe)         GENERAL DESCRIPTION         Units       X One         One with Accessory Unit         # of Stories 2         Type       Det.         Att.       S-Det./End Unit         X Existing       Proposed         Under Const.         Design (Style)       Traditional         Year Built 1911         Effective Age (Yrs) 20	Water Sanitary Sewer Sanitary Sewer Sanitary Sewer Sew	FEMA Map # 530164-1 If No, describe. If No, de	Street Paved Alley paved 030 FEMA Map Date 0 Yes No If Yes, des Prior Inspection Property rea Realist Amenities Fireplace(s) # 1 None NoodStove(s) # 0 X Drivew Patio/Deck wd/C Driveway S Porch Conc X Garage	X       X         X       X         06/19/2020         cribe.         Owner         Owner         Car Storage         //ay         # of Cars         Surface         Concrete         e         # of Cars         at         # of Cars         0         ed         X         Detached
Gas       X         FEMA Special Flood Hazard Area       Yes         Are the utilities and off-site improvements typical for the are there any adverse site conditions or external factors         Are there any adverse site conditions or external factors         Source(s) Used for Physical Characteristics of Proper         Other (describe)         GENERAL DESCRIPTION         Units       X         One       One with Accessory Unit         # of Stories       2         Type       X         Det.       Att.         S-Det/End Unitt         X       Existing         Proposed       Under Const.         Design (Style)       Traditional         Year Built       1911         Effective Age (Yrs)       20         Appliances       Refrigerator       X	Water       X         Sanitary Sewer       X         sanitary Sewer       X         te market area?       Yes         te market area?       Market area         te market area?       MLS         Generation       Concrete Slab         Concrete Slab       Crawl Space         Yes       Full Basement       Finished         Exterior Walls       Woodsiding/F         Gotters & Downspouts       Aluminum//         Window Type       Vinyl/F	FEMA Map # 530164-1 If No, describe. ental conditions, land uses, etc.)? Assessment and Tax Records Data Source(s) for Gross Living A Heating / Cooling X FWA HWBB X F Radiant V Other X F Fuel Gas X F Central Air Conditioning F Individual X F Other None C icrowave Washer/Dryer	Street       Paved         Alley       paved         030       FEMA Map Date         Yes       X         Yes       X         Prior Inspection       Property         yrea       Realist         Amenities       None         WoodStove(s) #       1         NoodStove(s) #       0         Zorch       Conc         Zorch       Carpor         Fence wood       Attach         Other (describe)       Other (describe)	X       X         X       X         06/19/2020         cribe.         Owner         Owner         Car Storage         vay       # of Cars         Surface Concrete         e       # of Cars         e       # of Cars         ed       X         Detached
Gas       X         FEMA Special Flood Hazard Area       Yes         Are the utilities and off-site improvements typical for th         Are there any adverse site conditions or external facto         Source(s) Used for Physical Characteristics of Proper         Other (describe)         GENERAL DESCRIPTION         Units       X One         One with Accessory Unit         # of Stories 2         Type       Det.         Att.       S-Det./End Unit         X Existing       Proposed         Under Const.         Design (Style)       Traditional         Year Built 1911       Effective Age (Yrs) 20         Appliances       Refrigerator       X Range/Oven         Finished area above grade contains:       Additional features (special energy efficient items. etc.	Water       X         Sanitary Sewer       X         so       FEMA Flood Zone X         ne market area?       X         rs (easements, encroachments, environm         ty       Appraisal Files         X       MLS         GENERAL DESCRIPTION         Concrete Slab       Crawl Space         X       Full Basement         Partial Basement       Finished         Exterior Walls       Woodsiding/F         Gutters & Downspouts       Aluminum//         Window Type       Vinyl/F         X       Dishwasher       X         6       Rooms       3	FEMA Map # 530164-1 If No, describe. ental conditions, land uses, etc.)? Assessment and Tax Records Data Source(s) for Gross Living A Heating / Cooling X FWA HWBB X F Radiant V Other X F Fuel Gas X F Central Air Conditioning F Individual X F Other None C Corowave Washer/Dryer	Street       Paved         Alley       paved         030       FEMA Map Date         Yes       X         Yes       X         Prior Inspection       Property         yrea       Realist         Amenities       None         NoodStove(s) #       1         NoodStove(s) #       0         Porch       Conc         Sorch       Conc         Conc       Carpor         Fence       Wood         Pool       Attach         Dther       Doul	X       X         X       X         06/19/2020         cribe.         Owner         Owner         Car Storage         vay       # of Cars         Surface Concrete         e       # of Cars         e       # of Cars         ed       X         Detached
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Gas       X         FEMA Special Flood Hazard Area       Yes         Are the utilities and off-site improvements typical for th         Are there any adverse site conditions or external facto         Source(s) Used for Physical Characteristics of Proper         Other (describe)         GENERAL DESCRIPTION         Units       One         One       One with Accessory Unit         # of Stories 2         Type       Det.         Att.       S-Det./End Unit         ¥ er Stories 2         Type       Det.         Att.       S-Det./End Unit         Year Built 1911         Effective Age (Yrs) 20         Appliances       Refrigerator         Additional features (special energy efficient items, etc.         Describe the condition of the property and data source	Water       X         Sanitary Sewer       X         Sanitary Sewer       X         In market area?       Yes         In market area?       X         Yes       In market area?         In Market area?       X         Yes       In market area?         In Market area?       X         Yes       In Market area         In Market area       Concrete Slab         In Concrete Slab       Crawl Space         Xes       Full Basement       Finished         Exterior Walls       Woodsiding/F         Roof Surface CompShingle/F       Gutters & Downspouts Aluminum//         Window Type       Vinyl/F         Xes       Dishwasher       Disposal         Ye	FEMA Map # 530164-1 If No, describe. ental conditions, land uses, etc.)? Assessment and Tax Records Data Source(s) for Gross Living A Heating / Cooling X FWA COoling X FWA HWBB F Radiant Other Fuel Gas Central Air Conditioning F Individual X Other None Conter None Conter None Conter None Central Air Conditioning F Individual X Other None Central Air Conditioning F Central Air Conditioning F Central Air Conditioning F Central Air Conditioning F Conter None Central Air Conditioning F Central Air Conditioning F Conter None Central Air Conditioning F Central Air Conditioning F Conter None Conter None	Street Paved Alley paved O30 FEMA Map Date 0 Ves No If Yes, des Ves No If Yes, des Ves No If Yes, des Prior Inspection Property rea Realist Amenities Fireplace(s) # 1 None NoodStove(s) # 0 Drivew Patio/Deck wd/C Driveway S Porch Conc Second Carpor Fence wood Attach Other none Built-ir Other (describe) 1,708 Square Feet of Gros g, etc.). C4;No updates in Frall Fair condition.	X       X         X       X         06/19/2020         cribe.         Owner         Car Storage         vay       # of Cars         Surface Concrete         e       # of Cars         ed       X         Detached         n         sss Living Area Above Grade
Gas X S Are the utilities and off-site improvements typical for the are there any adverse site conditions or external factors of the are there any adverse site conditions or external factors of the describe)  General Description  Units One One with Accessory Unit  # of Stories 2  Type Det Att. S-Det./End Unit Existing Proposed Under Const. Design (Style) Traditional Year Built 1911  Effective Age (Yrs) 20 Appliances Refrigerator Range/Oven Finished area above grade contains: Additional features (special energy efficient items, etc. Describe the condition of the property and data source years;The subject is a Average quality	Water       X         Sanitary Sewer       X         Sanitary Sewer       X         In market area?       Yes         In market area?       X         Yes       In market area?         In Market area?       X         Yes       In market area?         In Market area?       X         Yes       In Market area         In Market area       Concrete Slab         In Concrete Slab       Crawl Space         Xes       Full Basement       Finished         Exterior Walls       Woodsiding/F         Roof Surface CompShingle/F       Gutters & Downspouts Aluminum//         Window Type       Vinyl/F         Xes       Dishwasher       Disposal         Ye	FEMA Map # 530164-1 If No, describe. ental conditions, land uses, etc.)? Assessment and Tax Records Data Source(s) for Gross Living A Heating / Cooling X FWA COoling X FWA HWBB F Radiant Other Fuel Gas Central Air Conditioning F Individual X Other None Conter None Conter None Conter None Central Air Conditioning F Individual X Other None Central Air Conditioning F Central Air Conditioning F Central Air Conditioning F Central Air Conditioning F Conter None Central Air Conditioning F Central Air Conditioning F Conter None Central Air Conditioning F Central Air Conditioning F Conter None Conter None	Street Paved Alley paved O30 FEMA Map Date 0 Street Paved O30 FEMA Map Date 0 Yes X No If Yes, des Prior Inspection Property rea Realist Amenities Fireplace(s) # 1 None NoodStove(s) # 0 X Drivew Patio/Deck wd/C Driveway S Porch Conc X Garage Pool none Carpor Fence wood Attach Other none Built-ir Other (describe) 1,708 Square Feet of Gross g, etc.). C4;No updates in erall Fair condition.	X   X
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Gas       X         FEMA Special Flood Hazard Area       Yes         Are the utilities and off-site improvements typical for th         Are there any adverse site conditions or external facto         Source(s) Used for Physical Characteristics of Proper         Other (describe)         GENERAL DESCRIPTION         Units       One         One       One with Accessory Unit         # of Stories 2         Type       Det.         Att.       S-Det./End Unit         Existing       Proposed         Under Const.         Design (Style)       Traditional         Year Built 1911       Effective Age (Yrs) 20         Appliances       Refrigerator       X Range/Oven         Finished area above grade contains:       Additional features (special energy efficient items, etc.         Describe the condition of the property and data source       years;The subject is a Average quality         Are there any apparent physical deficiencies or adversed       Are there any apparent physical deficiencies or adversed	Water Sanitary Sewer Sanitary Sanitary Sewer Sanitary Sanitary Sewer Sanitary Sanitary Sewer Sanitary San	FEMA Map # 530164-1         If No, describe.         ental conditions, land uses, etc.)?         Assessment and Tax Records         Data Source(s) for Gross Living A         Heating / Cooling         X FWA         Radiant         V         Other         Fuel Gas         Central Air Conditioning         Individual         X Other         None         Cons         1.0 Bath(s)	Street Paved Alley paved O30 FEMA Map Date 0 Street Paved O30 FEMA Map Date 0 Yes No If Yes, des Prior Inspection Property rea Realist Amenities Fireplace(s) # 1 None NoodStove(s) # 0 Drivew Patio/Deck wd/C Driveway S Porch Conc Second Attach Differ none Built-ir Other (describe) 1,708 Square Feet of Gros g, etc.). C4;No updates in prall Fair condition.	X   X
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# Exterior-Only Inspection Residential Appraisal Report File No. 32810871

There are 7 compa	rable prop	perties currently of	ffered for sale in the sub	ject neighborhood rand	ing in price fro	om \$ 515.	,000 to \$	997	7,000	
			eighborhood within the p				525,000	to \$	835,000	
FEATURE		SUBJECT		E SALE NO. 1		MPARABLE S			COMPARABLE S	ALENO 3
1316 Rucker Ave		5055201	1118 Wetmore		1209 Ho			251	1 Victor Place	
Address Everett, WA	09201		Everett, WA 98			WA 9820	1		rett, WA 9820	
	90201			201			1			l
Proximity to Subject			0.27 miles NE		0.15 mile			0.95	i miles SE	545 000
Sale Price	\$			\$ 665,000		\$	665,000		\$	515,000
Sale Price/Gross Liv. Area	\$	<b>0.00</b> sq. ft.	\$ 326.30 sq. ft.		\$ 438.0				45.64 sq.ft.	
Data Source(s)			nwmls #186420	08;DOM 11	NWMLS	#187587	3;DOM 7	nwn	nls #1889753;I	DOM 6
Verification Source(s)			realist/Snohomi	shCo	Snohomi	ishCoRea	alist	reali	ist	
VALUE ADJUSTMENTS	DE	SCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCR	IPTION	+(-) \$ Adjustment	C	ESCRIPTION	+(-) \$ Adjustment
Sale or Financing			ArmLth		ArmLth			Arm		
Concessions			Conv;0		Conv;0			Con		
				12 000	s02/22;c	01/00	7 000		/22;c03/22	
Date of Sale/Time	NUD		s12/21;c11/21	13,000		01/22	7,000			
Location	N;Res		N;Res;		N;Res;			N;R		
Leasehold/Fee Simple	Fee S		Fee Simple		Fee Sim	ple			Simple	
Site	6098	sf	6098 sf		6098 sf			914	8 sf	-3,000
View	N;Res	5;	N;Res;		N;Res;			N;R	es;	
Design (Style)	DT2;T	raditional	DT2;Traditional		DT1;Ran	nbler	0	DT2	;Traditional	
Quality of Construction	Q4		Q4		Q4			Q4	-	
Actual Age	111		113	0	102		0	83		0
	C4		C3	-40,000			-30,000			15,000
Condition							-30,000			
Above Grade	Total Bdr		Total Bdrms. Baths	-5,000	Total Bdrms.	Baths			Bdrms. Baths	-5,000
Room Count	6 3		7 4 2.0	-10,000	6 3	2.0	-10,000	7	4 2.0	-10,000
Gross Living Area 60		<b>1,708</b> sq. ft.	<b>2,038</b> sq.	ft. <b>-19,800</b>		<b>,518</b> sq. ft.	11,400		<b>1,490</b> sq. ft.	13,100
Basement & Finished	1243s	f0sfwo	728sf286sfwo	8,600	528sf0sf	wo	17,900	784	sf0sfwo	11,500
Rooms Below Grade			1rr0br0.0ba0o	0						, -
Functional Utility	Avera	de	Average		Average			Ανσ	rage	
		•							/None	
Heating/Cooling	Fau/n		Fau/None		Fau/none	5				
Energy Efficient Items	None		None		none			Non		
Garage/Carport	3gd3c		1ga1dw		2ga2dw		5,000			10,000
Porch/Patio/Deck	Patio/	Porch/deck	Patio/deck/porc	h 0	Porch/pa	atio	0	Pati	o/deck/porch	0
Fireplace	1 FP		1 FP		1 FP			1 FF	2	
	Fence	)	fence		Fence			fenc	e	
								ADL		-10,000
Net Adjustment (Total)			<b>—</b> + X-	\$ 43,200	X + (	- \$	1,300			21,600
				÷ +0,200			1,000			21,000
Adjusted Sale Price			Net Adj6.5%		Net Adj.	0.2%		Net A	,	500.000
of Comparables			Gross Adj. 16.0%		Gross Adj.		666,300	Gross	Adj. 15.1% \$	536,600
I 🛛 did 🗋 did not res	search the	sale or transfer h	istory of the subject pro	perty and comparable s	ales. If not, ex	(plain				
I 🛛 did 🗌 did not res	search the	sale or transfer h	istory of the subject pro	perty and comparable s	ales. If not, ex	(plain				
I 🛛 did 🔲 did not res	search the	sale or transfer h	istory of the subject pro	perty and comparable s	ales. If not, ex	(plain				
			istory of the subject pro				tive date of this appr	aisal.		
Myresearch 🗶 did	did not r	eveal any prior sa	les or transfers of the su				tive date of this appr	aisal.		
Myresearch 🗶 did 🗌 Data source(s) Realist	did not r	eveal any prior sal _S/County R	les or transfers of the su ecords.	bject property for the th	ree years prio	or to the effect				
Myresearch X did Data source(s) Realist Myresearch did X	did not r /NWMI did not r	eveal any prior sal _S/County R eveal any prior sa	les or transfers of the su ecords. les or transfers of the co	bject property for the th	ree years prio	or to the effect				
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My research X did Data source(s) Realist My research did X Data source(s) Realist Report the results of the res	did not r /NWMI did not r /NWMI	eveal any prior sa _S/County R eveal any prior sa _S/County R d analysis of the p 	les or transfers of the su ecords. les or transfers of the co ecords rior sale or transfer histo	bject property for the th omparable sales for the ory of the subject prope	ree years prio year prior to th rty and compa	r to the effect he date of sa	le of the comparable report additional pric	sale. r sales		E SALE NO. 3
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Support for the opinion of site value (summary of comparable land sales or other methods for es         up market with insufficient land sales. The site value and land to va         area and is in line with competing neighborhood properties.         ESTIMATED       REPRODUCTION OR       REPLACEMENT COST NEW         Source of cost data Cost Manuals/Marshall Swift       Ouality rating from cost service       Average       Effective date of cost data 01/01/2021         Comments on Cost Approach (gross living area calculations, depreciation, etc.)       Building cost data is derived from cost manuals in conjunction         with typical market costs for qualify of construction, materials and       labor. Physical depreciation was calculated using the ag/life         method in conjunction with standard market depreciation factors.       Building costs having increased. The cost approach is not         deemed reliable due to difficulty estimating depreciation over 1       year old.         Estimated Remaining Economic Life (HUD and VA only)       45 Years         Summary of Income Approach (including support for market rent and GRM)       The income a         residence.       PROJECT INFORMATIO         Is the developer/builder in control of the Homeowners' Association (HOA)?       Yes         Provide the following information for PUDs ONLY if the developer/builder is in control of the HO/       Legal name of project         Total number of units rented       Total number of units	ions.         imating site value)       The immediate not alue ratio was derived by the abst         alue ratio was derived by the abst         oPINION OF SITE VALUE         bwelling       1,708 Sq. Ft. @ \$         Bsmt: 1040       Sq. Ft. @ \$         Pat,Fen,por,shop         Garage/Carport       520 Sq. Ft. @ \$         Total Estimate of Cost-New         Less       50         Physical       Functional         Depreciated Cost of Improvements.         "As-is" Value of Site Improvements.         "As-is" Value of Site Improvements.         INDICATED VALUE BY COST APPROACH         UE (not required by Fannie Mae)         \$       0         Indicated Value by Inco         approach is not applicable in the a         No       Unit type(s)         Detached       Att         and the subject property is an attached dwelling         Total number of u         Data source(s)         No       If Yes, date of conversion.	100.00 55.00 45.00 External \$0 me Approach appraisal of a s ached g unit. nits sold	d, is typica = \$ = \$ = \$ = \$ = \$ = \$ = \$ = \$ = \$	l for the 325,000 170,800 57,200 50,000 23,400 301,400 88,480) 212,920 25,000 562,900
Support for the opinion of site value (summary of comparable land sales or other methods for es up market with insufficient land sales. The site value and land to va- area and is in line with competing neighborhood properties. ESTIMATED	ions. imating site value) The immediate ner- alue ratio was derived by the abst OPINION OF SITE VALUE Dwelling 1,708 Sq. Ft. @ \$ Bsmt: 1040 Sq. Ft. @ \$ Pat,Fen,por,shop Garage/Carport 520 Sq. Ft. @ \$ Total Estimate of Cost-New Less 50 Physical Functional Depreciated Cost of Improvements "As-is" Value of Site Improvements "As-is" Value of Site Improvements INDICATED VALUE BY COST APPROACH UE (not required by Fannie Mae) \$ 0 Indicated Value by Inco approach is not applicable in the a N FOR PUDs (if applicable) No Unit type(s) Detached Att and the subject property is an attached dwelling Total number of u Data source(s) No If Yes, date of conversion. If No, describe the status of completion. o If Yes, describe the rental terms and options	100.00 55.00 45.00 External \$0 me Approach appraisal of a s ached g unit. nits sold	d, is typica = \$ = \$ = \$ = \$ = \$ = \$ = \$ = \$ = \$	l for the 325,000 170,800 57,200 50,000 23,400 301,400 88,480) 212,920 25,000 562,900
Support for the opinion of site value (summary of comparable land sales or other methods for es up market with insufficient land sales. The site value and land to va area and is in line with competing neighborhood properties. ESTIMATED	ions. imating site value) The immediate ner- alue ratio was derived by the abst OPINION OF SITE VALUE Dwelling 1,708 Sq. Ft. @ \$ Bsmt: 1040 Sq. Ft. @ \$ Pat,Fen,por,shop Garage/Carport 520 Sq. Ft. @ \$ Total Estimate of Cost-New Less 50 Physical Functional Depreciated Cost of Improvements "As-is" Value of Site Improvements "As-is" Value of Site Improvements INDICATED VALUE BY COST APPROACH UE (not required by Fannie Mae) \$ 0 Indicated Value by Inco approach is not applicable in the a N FOR PUDs (if applicable) No Unit type(s) Detached Att and the subject property is an attached dwelling Total number of u Data source(s) No If Yes, date of conversion. If No, describe the status of completion. o If Yes, describe the rental terms and options	100.00 55.00 45.00 External \$0 me Approach appraisal of a s ached g unit. nits sold	I, is typica          I, is typica         I, is typica         I, is typica         I, is typica         I, is typica         I, is typica         I, is typica         I, is typica         I, is typica         I, is typica         I, is typica         I, is typica         I, is typica         I, Is typica	l for the 325,000 170,800 57,200 50,000 23,400 301,400 88,480) 212,920 25,000 562,900

This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

**SCOPE OF WORK:** The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a visual inspection of the exterior areas of the subject property from at least the street, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

The appraiser must be able to obtain adequate information about the physical characteristics (including, but not limited to, condition, room count, gross living area, etc.) of the subject property from the exterior-only inspection and reliable public and/or private sources to perform this appraisal. The appraiser should use the same type of data sources that he or she uses for comparable sales such as, but not limited to, multiple listing services, tax and assessment records, prior inspections, appraisal files, information provided by the property owner, etc.

**INTENDED USE:** The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: The intended user of this appraisal report is the lender/client.

**DEFINITION OF MARKET VALUE:** The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions\* granted by anyone associated with the sale.

\*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concessions but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

**STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS:** The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.

2. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.

3. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.

4. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.

5. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

### APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees that:

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.

2. I performed a visual inspection of the exterior areas of the subject property from at least the street. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.

3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.

4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.

5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.

6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.

7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.

8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.

9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.

10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.

11. I have knowledge and experience in appraising this type of property in this market area.

12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.

13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.

14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.

15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.

16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.

17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the 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.

18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).

19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.

20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.

23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.

24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisory Appraiser certifies and agrees that:

1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.

2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.

3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.

4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.

5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

#### APPRAISER

Signature

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Name Robert Van Gent
Company Name Robert G Van Gent
Company Address 2810 143rd Place SE, Mill Creek, WA
Mill Creek, WA 98012
Telephone Number <u>425-585-0869</u>
Email Address vangent@earthlink.net
Date of Signature and Report 05/30/2022
Effective Date of Appraisal 05/29/2022
State Certification # 1702611
or State License #
or Other (describe) State #
State WA
Expiration Date of Certification or License 12/20/2022
ADDRESS OF PROPERTY APPRAISED
1316 Rucker Ave
Everett, WA 98201
APPRAISED VALUE OF SUBJECT PROPERTY \$ 550,000
LENDER/CLIENT
Name <u>ClearCapital</u>
Company Name Wedgewood Inc
Company Address 2015 Manhattan Beach Blvd Suite 100
Redondo Beach, CA 90278
Email Address

#### SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature
Name
Company Name
Company Address
Telephone Number
Email Address
Date of Signature
State Certification #
or State License #
State
Expiration Date of Certification or License
SUBJECT PROPERTY
Did not inspect exterior subject property
Did inspect exterior of subject property from street Date of Inspection

COMPARABLE SALES

Did not inspect exterior of comparable sales from street
Did inspect exterior of comparable sales from street
Date of Inspection

## Exterior-Only Inspection Residential Appraisal Report File No. 32810871

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FEATURE		SUBJECT	COMPARA		E NO. 4		MPARABLE S	ALE NO. 5	С	OMPARABLE S	SALE NO. 6
1316 Rucker Ave			1617 Rucker				akes Ave				
Address Everett, WA	9820	1	Everett, WA 9				WA 9820	1			
Proximity to Subject			0.28 miles SE			0.60 mil					
Sale Price	\$			\$	997,000		\$	530,000		\$	
Sale Price/Gross Liv. Area	\$	0.00 sq. ft.	\$ 394.07 sq. ft			\$ 481.8			\$	sq.ft.	
Data Source(s)			NWMIs #1918	3619;D	OM 8	nwmls#1	1880503;D	OM 8			
Verification Source(s)			Realist			Realist/S	Snohomish	nCo			
VALUE ADJUSTMENTS	DE	SCRIPTION	DESCRIPTION		+(-) \$ Adjustment	DESCF	RIPTION	+(-) \$ Adjustment	DES	CRIPTION	+(-) \$ Adjustment
Sale or Financing			Listing			ArmLth					
Concessions			;0			FHA;0					
Date of Sale/Time			c04/22			s02/22;c	:01/22	11,000			
Location	N;Re	S:	N;Res;			N;Res;		,			
Leasehold/Fee Simple		Simple	Fee Simple			Fee Sim	ple				
Site	6098		9148 sf		-3 000	4356 sf		10,000			
View	N;Re		N;Res;		0,000	N;Res;		10,000			
Design (Style)		s, Fraditional	DT2;Tradition	<u>а</u> ј		DT1;Rar	mbler	0			
	Q4	raditional	Q4			Q4		0			
Quality of Construction	111		113		0	98		0			
Actual Age											
Condition	C4		C3		-40,000			-40,000		1	
Above Grade	Total Bd		Total Bdrms. Bath		-4,000	Total Bdrms.	Baths	5,000	Total Bdrm	s. Baths	
Room Count	6 3	3 1.0	5 2 1.1		10 0	5 2	1.0	<b>~~</b>			
Gross Living Area 60		<b>1,708</b> sq. ft.	2,530 s		-49,300		,100 sq. ft.	36,500		sq. ft.	
Basement & Finished	1243	sf0sfwo	1379sf700sfw			858sf42		9,600			
Rooms Below Grade			1rr0br0.0ba0c	)	0	1rr0br0.0		0			
Functional Utility	Avera		Average			Average					
Heating/Cooling	Fau/r	one	Fau/None			Wall/AC		-5,000			
Energy Efficient Items	None		None			None					
Garage/Carport	3gd3	dw	3ga3dw		0	1gbi2dw		10,000			
Porch/Patio/Deck		/Porch/deck	Patio/porch/de	eck		porch/de		0			
Fireplace	1 FP		1 FP			1 FP					
	Fence	Э	Fence			Fence					
Net Adjustment (Total)			D + X -	\$	110,200	X +	<b>_</b> -  \$	37,100	X +	<u> </u>	0
Adjusted Sale Price			Net Adj11.1%	-	110,200	Net Adj.	7.0%	01,100	Net Adj.	%	
of Comparables			Gross Adj. 11.1%		886,800			567,100			0
ITEM		CI1	BJECT	T	000,000	· · · · · · · · · · · · · · · · · · ·	1			/0 1	-
							COMP		E I	COMPADAD	
Date of Drier Sale/Transfer			5201	CO	OMPARABLE SA	LE NO. 4	COMP	ARABLE SALE NO.	.5	COMPARAB	LE SALE NU. 6
Date of Prior Sale/Transfer		06/04/2019		CO	OMPARABLE SA	LE NO. 4	COMP	ARABLE SALE NO.	. 5	COMPARAB	LE SALE NU. 6
Price of Prior Sale/Transfer		06/04/2019 400000								COMPARAB	LE SALE NO. 6
Price of Prior Sale/Transfer Data Source(s)		06/04/2019 400000 Realist#144	8883/NWMLS/	Realis	st/NWMLS/(		Realist/n	wmls/SnoCoF		COMPARAB	LE SALE NU. 6
Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source	ce(s)	06/04/2019 400000 Realist#144 05/29/2022	8883/NWMLS/	Realis	st/NWMLS/0	Co Rec	Realist/n 05/29/20	wmls/SnoCoF	Rec		
Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Sour Summary of Sales Compari	ce(s)	06/04/2019 400000 Realist#144 05/29/2022	8883/NWMLS/	Realis	st/NWMLS/0	Co Rec	Realist/n 05/29/20	wmls/SnoCoF	Rec		
Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source	ce(s)	06/04/2019 400000 Realist#144 05/29/2022	8883/NWMLS/	Realis	st/NWMLS/0	Co Rec	Realist/n 05/29/20	wmls/SnoCoF	Rec		
Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Sour Summary of Sales Compari	ce(s)	06/04/2019 400000 Realist#144 05/29/2022	8883/NWMLS/	Realis	st/NWMLS/0	Co Rec	Realist/n 05/29/20	wmls/SnoCoF	Rec		
Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Sour Summary of Sales Compari	ce(s)	06/04/2019 400000 Realist#144 05/29/2022	8883/NWMLS/	Realis	st/NWMLS/0	Co Rec	Realist/n 05/29/20	wmls/SnoCoF	Rec		
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Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Sour Summary of Sales Compari	ce(s)	06/04/2019 400000 Realist#144 05/29/2022	8883/NWMLS/	Realis	st/NWMLS/0	Co Rec	Realist/n 05/29/20	wmls/SnoCoF	Rec		
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#### **Condition Ratings and Definitions**

C1 The improvements have been very recently constructed and have not previously been occupied. The entire structure and all components are new and the dwelling features no physical depreciation.\*

\*Note: Newly constructed improvements that feature recycled materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100% new foundation and the recycled materials and the recycled components have been rehabilitated/re-manufactured into like-new condition. Recently constructed improvements that have not been previously occupied are not considered "new" if they have any significant physical depreciation (i.e., newly constructed dwellings that have been vacant for an extended period of time without adequate maintenance or upkeep).

C2 The improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finishes have been updated and/or replaced with components that meet current standards. Dwellings in this category either are almost new or have been recently completely renovated and are similar in condition to new construction.

\*Note: The improvements represent a relatively new property that is well maintained with no deferred maintenance and little or no physical depreciation, or an older property that has been recently completely renovated.

C3 The improvements are well maintained and feature limited physical depreciation due to normal wear and tear. Some components, but not every major building component, may be updated or recently rehabilitated. The structure has been well maintained.

\*Note: The improvement is in its first-cycle of replacing short-lived building components (appliances, floor coverings, HVAC, etc.) and is being well maintained. Its estimated effective age is less than its actual age. It also may reflect a property in which the majority of short-lived building components have been replaced but not to the level of a complete renovation.

C4 The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.

\*Note: The estimated effective age may be close to or equal to its actual age. It reflects a property in which some of the short-lived building components have been replaced, and some short-lived building components are at or near the end of their physical life expectancy; however, they still function adequately. Most minor repairs have been addressed on an ongoing basis resulting in an adequately maintained property.

C5 The improvements feature obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation, or updating. The functional utility and overall livability is somewhat diminished due to condition, but the dwelling remains useable and functional as a residence.

\*Note: Some significant repairs are needed to the improvements due to the lack of adequate maintenance. It reflects a property in which many of its short-lived building components are at the end of or have exceeded their physical life expectancy but remain functional.

C6 The improvements have substantial damage or deferred maintenance with deficiencies or defects that are severe enough to affect the safety, soundness, or structural integrity of the improvements. The improvements are in need of substantial repairs and rehabilitation, including many or most major components.

\*Note: Substantial repairs are needed to the improvements due to the lack of adequate maintenance or property damage. It reflects a property with conditions severe enough to affect the safety, soundness, or structural integrity of the improvements.

#### **Quality Ratings and Definitions**

**Q1** Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.

**O2** Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residences constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high-quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.

O3 Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.

Q4 Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.

**Q5** Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.

**O6** Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure.

#### Definitions of Not Updated, Updated, and Remodeled

#### Not Updated

Little or no updating or modernization. This description includes, but is not limited to, new homes.

Residential properties of fifteen years of age or less often reflect an original condition with no updating, if no major components have been replaced or updated. Those over fifteen years of age are also considered not updated if the appliances, fixtures, and finishes are predominantly dated. An area that is 'Not Updated' may still be well maintained and fully functional, and this rating does not necessarily imply deferred maintenance or physical /functional deterioration.

#### Updated

The area of the home has been modified to meet current market expectations. These modifications are limited in terms of both scope and cost.

An updated area of the home should have an improved look and feel, or functional utility. Changes that constitute updates include refurbishment and/or replacing components to meet existing market expectations. Updates do not include significant alterations to the existing structure.

#### Remodeled

Significant finish and/or structural changes have been made that increase utility and appeal through complete replacement and/ or expansion. A remodeled area reflects fundamental changes that include multiple alterations. These alterations may include some or all of the following: replacement of a major component (achieved) better the addition of a major component (achieved) better the addition of a major component for the following: replacement of a major component (achieved) better the addition of a major component (achieved) bett

(cabinet(s), bathtub, or bathroom tile), relocation of plumbing/gas fixtures/appliances, significant structural alterations (relocating walls, and/or the addition of square footage). This would include a complete gutting and rebuild.

#### **Explanation of Bathroom Count**

The number of full and half baths is reported by separating the two values by a period. The full bath is represented to the left of the period. The half bath count is represented to the right of the period. Three-quarter baths are to be counted as a full bath in all cases. Quarter baths (baths that feature only toilet) are not to be included in the bathroom count.

# Uniform Appraisal Dataset Definitions File No. 32810871

Abbrev.	FullName	Appropriate Fields	Abbrev.	Full Name	Appropriate Fields
ac	Acres	Area, Site	in	Interior Only Stairs	Basement & Finished Rooms Below Grade
AdjPrk	Adjacent to Park	Location	Lndfl	Landfill	Location
AdjPwr	Adjacent to Power Lines	Location	LtdSght	Limited Sight	View
A	Adverse	Location & View	Listing	Listing	Sale or Financing Concessions
ArmLth	Arms Length Sale	Sale or Financing Concessions	MR	Mid-Rise Structure	Design(Style)
AT	Attached Structure	Design(Style)	Mtn	Mountain View	View
ba	Bathroom(s)	Basement & Finished Rooms Below Grade	Ν	Neutral	Location & View
br	Bedroom	Basement & Finished Rooms Below Grade	NonArm	Non-Arms Length Sale	Sale or Financing Concessions
В	Beneficial	Location & View	ор	Open	Garage/Carport
BsyRd	Busy Road	Location	0	Other	Basement & Finished Rooms Below Grade
ср	Carport	Garage/Carport	0	Other	Design(Style)
Cash	Cash	Sale or Financing Concessions	Prk	Park View	View
CtySky	City View Skyline View	View	Pstrl	Pastoral View	View
CtyStr	City Street View	View	PwrLn	Power Lines	View
Comm	Commercial Influence	Location	PubTrn	Public Transportation	Location
С	Contracted Date	Date of Sale/Time	rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
Conv	Conventional	Sale or Financing Concessions	Relo	Relocation Sale	Sale or Financing Concessions
CV	Covered	Garage/Carport	REO	REO Sale	Sale or Financing Concessions
CrtOrd	Court Ordered Sale	Sale or Financing Concessions	Res	Residential	Location & View
DOM	Days On Market	Data Sources	RT	Row or Townhouse	Design(Style)
DT	Detached Structure	Design(Style)	RH	Rural Housing - USDA	Sale or Financing Concessions
dw	Driveway	Garage/Carport	SD	Semi-detached Structure	Design(Style)
Estate	Estate Sale	Sale or Financing Concessions	S	Settlement Date	Date of Sale/Time
е	Expiration Date	Date of Sale/Time	Short	Short Sale	Sale or Financing Concessions
FHA	Federal Housing Authority	Sale or Financing Concessions	sf	Square Feet	Area, Site, Basement
g	Garage	Garage/Carport	sqm	Square Meters	Area, Site, Basement
ga	Garage - Attached	Garage/Carport	Unk	Unknown	Date of Sale/Time
gbi	Garage - Built-in	Garage/Carport	VA	Veterans Administration	Sale or Financing Concessions
gd	Garage - Detached	Garage/Carport	WO	Walk Out Basement	Basement & Finished Rooms Below Grade
GR	Garden Structure	Design(Style)	wu	Walk Up Basement	Basement & Finished Rooms Below Grade
GlfCse	Golf Course	Location	WtrFr	Water Frontage	Location
Glfvw	Golf Course View	View	Wtr	Water View	View
HR	High Rise Structure	Design(Style)	W	Withdrawn Date	Date of Sale/Time
Ind	Industrial	Location & View	Woods	Woods View	View

## **Other Appraiser-Defined Abbreviations**

Abbrev.	FullName	Appropriate Fields	Abbrev.	Full Name	Appropriate Fields
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			—   ——		
		UAD Version 9/2011 Produced using ACI	software, 800.234.8727 www.aciweb Appraisal Dataset Definitions		

Borrower: Catamount Properties 2018 LLC	File No.: 32810871		
Property Address: 1316 Rucker Ave	Case No.:		
City: Everett	State: WA	Zip: 98201	
Lender: Wedgewood Inc			

Due to the current Covid-19 pandemic that is on a national level, an economic effect may affect a listing's number of days on market and ultimately the sales price of properties that are listed for sale. As this is on a national scale, it would be too difficult to quantify the effects on sales prices of houses currently listed. Therefore, this appraisal makes the extraordinary assumption that the Covid-19 pandemic, also referred to as the Coronavirus, may have a negative effect on the value of the subject property.

THE APPRAISER NOTES THAT THE SUBJECT IS A RESIDENTIAL PROPERTY IN A RESIDENTIAL NEIGHBORHOOD WITH RESIDENTIAL ZONING THAT IS UNLIKELY TO CHANGE IN THE NEAR FUTURE. THE APPRAISER NOTES THAT ITS HIGHEST AND BEST USE IS ITS CURRENT USE OF A RESIDENTIAL PROPERTY.

Condition adjustments were made based on comments in nwmls and buyers willing to pay more for updates and remodeling, condition adjustments were made based on matched paired sales between comps 1 and 3.

Adjustments for above grade living size were made based on what a typical buyer would be willing to pay, more building size, more value for buyer, adjustments were made based on matched paired sales analysis between comps 1 and 2.

Adjustments for below grade living size were made based on what a typical buyer would be willing to pay, more building size, more value for buyer, adjustments were made based on matched paired sales analysis between comps 1 and 2.

No age adjustments were made due to all have similar effective age.

site value exceeds 50%, typical for area, no negative impact on marketability.

THE INTENDED USER OF THIS APPRAISAL REPORT IS THE LENDER/CLIENT. THE INTENDED USE IS TO EVALUATE THE PROPERTY THAT IS THE SUBJECT OF THIS APPRAISAL FOR A MORTGAGE FINANCE TRANSACTION, SUBJECT TO THE STATED SCOPE OF WORK, PURPOSE OF THE APPRAISAL, REPORTING REQUIREMENTS OF THIS APPRAISAL REPORT FORM, AND DEFINITION OF MARKET VALUE. NO ADDITIONAL INTENDED USERS ARE IDENTIFIED BY THE APPRAISER."

I have performed NO services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.

The subject's Exposure Time at the market value indicated in this report is estimated to be 60 - 90 days.

Legal Description

SECTION 18 TOWNSHIP 29 RANGE 05 QUARTER SE EVERETT DIV R PLAT OF BLK 243 D-00 LOTS 25 & 26

#### **Additional Features**

The subject is a 111 year old two story home with unfinished basement that is in Fair condition, subject has 3 car garage, 1 fireplace, 3 bed 1 bathroom. Based on mls from 2019 subject is noted to be a fixer.

## SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: Catamount Properties 2018 LLC	Fi	le No.: 32810871
Property Address: 1316 Rucker Ave	Ca	ase No.:
City: Everett	State: WA	Zip: 98201
		•

Lender: Wedgewood Inc



## FRONT VIEW OF SUBJECT PROPERTY

Appraised Date: May 29, 2022 Appraised Value: \$ 550,000







## STREET SCENE

ase No.:
Zip: 98201

Lender: Wedgewood Inc



street scene other way

I





front

side

Borrower: Catamount Properties 2018 LLC	File N	0.: 32810871	
Property Address: 1316 Rucker Ave	Case No.:		
City: Everett	State: WA	Zip: 98201	

Lender: Wedgewood Inc



front

I



side



3 car garage

Borrower: Catamount Properties 2018 LLC	File N	lo.: 32810871
Property Address: 1316 Rucker Ave	Case	No.:
City: Everett	State: WA	Zip: 98201

Lender: Wedgewood Inc



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## COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Catamount Properties 2018 LLC		ile No.: 32810871
Property Address: 1316 Rucker Ave	С	Case No.:
City: Everett	State: WA	Zip: 98201
		•

Lender: Wedgewood Inc



## COMPARABLE SALE #1

1118 Wetmore Ave Everett, WA 98201 Sale Date: s12/21;c11/21 Sale Price: \$ 665,000



## COMPARABLE SALE #2

1209 Hoyt Ave Everett, WA 98201 Sale Date: s02/22;c01/22 Sale Price: \$ 665,000



## COMPARABLE SALE #3

2511 Victor Place Everett, WA 98201 Sale Date: s03/22;c03/22 Sale Price: \$ 515,000

## COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Catamount Properties 2018 LLC	File No.: 32810871		
Property Address: 1316 Rucker Ave	Case N	lo.:	
City: Everett	State: WA	Zip: 98201	
Lender: Wedgewood Inc		•	



## COMPARABLE SALE #4

**1617 Rucker Ave Everett**, WA 98201 Sale Date: **c04/22** Sale Price: **\$ 997,000** 



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## COMPARABLE SALE #5

1825 Oakes Ave Everett, WA 98201 Sale Date: s02/22;c01/22 Sale Price: \$ 530,000

## COMPARABLE SALE #6

Sale Date: Sale Price: \$

Borrower: Catamount Properties 2018 LLC	File N	lo.: 32810871	
Property Address: 1316 Rucker Ave	Case	No.:	
City: Everett	State: WA	Zip: 98201	
Lender: Wedgewood Inc			

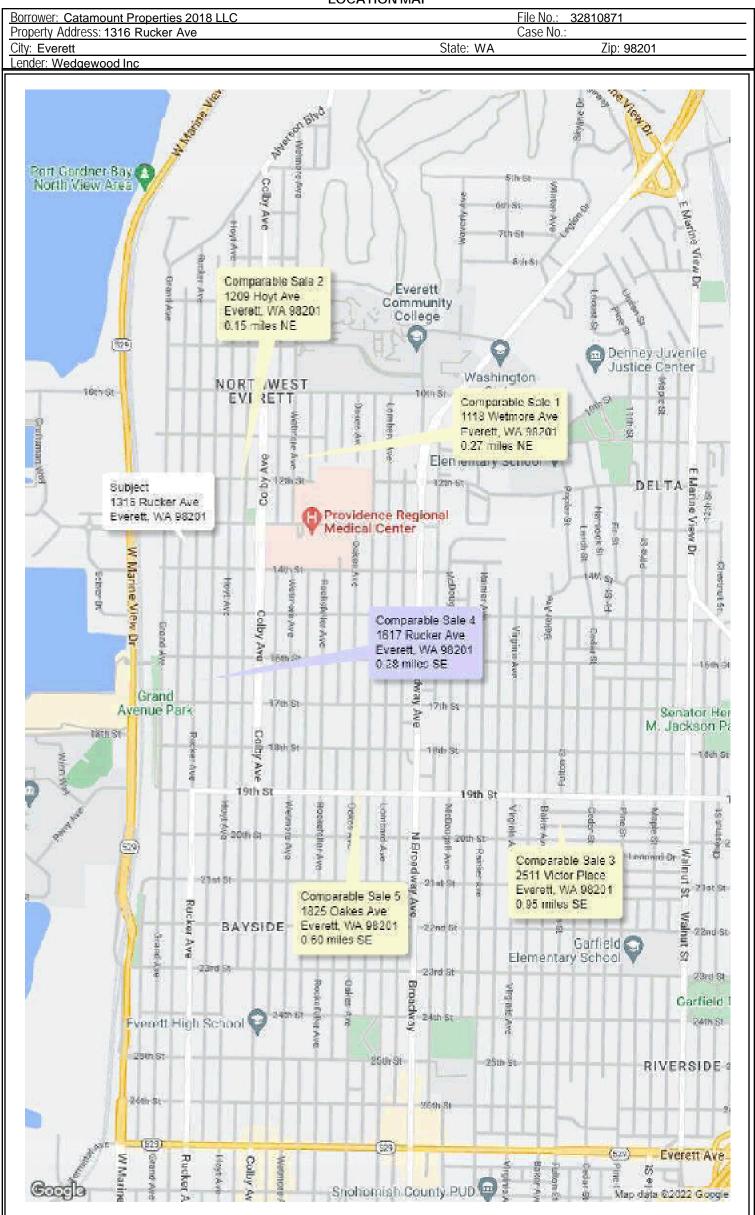
mls comp 4 photo

Borrower: Catamount Properties 2018 LLC	File No	
Property Address: 1316 Rucker Ave	Case No.:	
City: Everett	State: WA	Zip: 98201
Lender: Wedgewood Inc		

# 1316 Rucker Ave, Everett, WA 98201-1614, Everett, Snohomish County

APN 004385-243-025-00 CLIP 8830989761 ₽ Pi PROPERTY DETAILS COMPARABLES C BACK NEIGHBORS NEIGHBORHOO MARKET TRENDS Property Map Rucker Av 120' 501 Rucker Ave 120'

#### LOCATION MAP



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пули	Catamount Properties 2018 LLC ddress: 1316 Rucker Ave	File No.: 32810871 Case No.:
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	200 Machine Avenue, (in	LF1000
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ri dan se	E READ THE POLICE CORPULET.	
1	Customer ID: 161817	
	Named Insured:	
	VAN GENT, ROBERT 2810 143ei Place SE	
	Mil Creek, WA 58012	
2	Policy Period: From: 05/02/2/22 To: 05/02/2/23	-
	12:01 A.M. Standard Time at the address stared in 1 above.	
3	Deductible: \$1000 Pack Claim	
4.	Retroactive Date: 05/02/2008	]
5	Inception Date: 05/02/2015	
6	Limits of Liability: A. \$1,000,000 Each Chim B. \$2,000,000 Appreprict	
	B. \$2,000,000 Aggregate Subpoena Response: \$5,000 Supplemental Payment Coverage	
	Pre-Claim Assistance: \$5,000 Supplemental Payment Coverage	
	Disciplinary Proceeding: \$7,500 Supplemental Payment Coverage Loss of Farnings: \$500 per day Supplemental Payment Coverage	
7,	Covered Professional Services (as defined in the Policy and/or by End Real Estate Appraisal and Valuation:	Yrs X No
	Residential Property:	Yrs X No
	Commercial Property: Bodily Jointy and Property Dwinage Caused	Yrs No X
	During Appealast Inspection (\$100,000 Sub-Larrie).	Yes X No If "yes", added by endorsement)
	Right of Way Agent and Reformion:	Yrs No X

appraisal license

Borrower: Catamount Properties 2018 LLC	File No.: 32810871				
Property Address: 1316 Rucker Ave	Case No.:				
City: Everett	State: WA	Zip: 98201			
Lender: Wedgewood Inc					



(8/7/19)

#### Market Conditions Addendum to the Appraisal Report File No. 32810871

The purpose of this addendum is to provide the lender/client with		understanding of the	market trends and cor	nditio	no proraioni	111 110 50	·	ignoonio	ou. II	
addendum for all appraisal reports with an effective date on or aft Property Address 1316 Rucker Ave	ter April 1, 2009.	City Ever	ett			Stato	WA ·	Zip Code	981	201
Borrower Catamount Properties 2018 LLC			511			Jiale			302	
Instructions: The appraiser must use the information required	d on this form as the b	asis for his/her concl	usions, and must prov	ride s	support for th	ose con	lusions,	regarding	g hou	sing trends and
overall market conditions as reported in the Neighborhood section									-	-
analysis as indicated below. If any required data is unavailable	or is considered unre	liable, the appraiser	must provide an expla	anati	on. It is reco	gnized t	nat not a	III data so	ources	s will be able to
provide data for the shaded areas below; if it is available, howeve										
median, the appraiser should report the available figure and identi										
that would be used by a prospective buyer of the subject proper				as se	asonal mark				eclosu	ures, etc.
Inventory Analysis Total # of Comparable Sales (Settled)	Prior 7-12 Months 6	Prior 4-6 Months 4	Current - 3 Months 4		Increasing		Overall 1 Stable	rena		Declining
Absorption Rate (Total Sales/Months)	1.00	1.33	1.33	Н	Increasing		Stable			Declining
Total # of Comparable Active Listings	na	na	7	Б	Declining	Ē				Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	na	na	5.26	Ū	Declining	Ē	Stable			Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months				Overall 1	Frend		
Median Comparable Sale Price	485,000	505,000	525,000	M	Increasing		Stable			Declining
Median Comparable Sales Days on Market	9	6	7	Ц	Declining	<u> </u>	Stable		Ц	Increasing
Median Comparable List Price	na	na	525,000	Ц	Increasing		Stable			Declining
Median Comparable Listings Days on Market Median Sale Price as % of List Price	na	na	12	Н	Declining Increasing		Stable Stable			Increasing Declining
Seller-(developer, builder, etc.)paid financial assistance prevalent	t? 🗙 Yes 🗋	na	100.00%	H	Declining		Stable		1	Increasing
			rom 2% to 5% incroa	<b>ت</b>	5			ts conde		0
Seller concession are becoming more commo			10111 3 % to 3 %, increa	sing	use of buyut	WIIS, CIU	Ising cos		0 lees	s, options, etc.).
Explain in detail the seller concessions trends for the past 12 mc Seller concession are becoming more commo										
Are foreclosure sales (REO sales) a factor in the market? $\Box$ '	Yes 🛛 No Ify	es, explain (including	the trends in listings a	and s	ales of forecl	osed pro	perties).			
Foreclosures are not having an impact on pro	perty values.									
Cite data sources for above information. Northwest MLS										
Cite data sources for above information. Northwest MLS										
Summarize the above information as support for your conclus	-			-	-	addition	al inform	ation, su	ich as	an analysis of
Summarize the above information as support for your conclus pending sales and/or expired and withdrawn listings, to formulate	your conclusions, pro	ovide both an explana	tion and support for yo	ur co	onclusions.					-
Summarize the above information as support for your conclus pending sales and/or expired and withdrawn listings, to formulate <b>Property values are increasing due to low rate</b>	e your conclusions, pro	ovide both an explana	tion and support for yo	ur co	onclusions.					-
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Borrower: Catamount Properties 201 Property Address: 1316 Rucker Ave	8 LLC			
City: <u>Everett</u> Lender: <u>Wedgewood Inc</u>	County: Snohomish	State: W	A	Zip Code: <u>98201</u>
APPRAISAL AND REPORT IDEN	TIFICATION			
This report was prepared under the		option:		
X Appraisal Report	A written report prepared under Star	ndards Rule 2-2(a).		
Restricted Appraisal Report	A written report prepared under Star	ndards Rule 2-2(b).		
Reasonable Exposure Time My opinion of a reasonable exposure time	for the subject property at the market v	value stated in this repo	rt is: <u>60 to 90 d</u>	lays
Additional Certifications I have performed NO services, as an period immediately preceding accepta I HAVE performed services, as an a	ance of this assignment.		-	
	ance of this assignment. Those service		uniments below.	
Additional Comments				
APPRAISER: Signature: Name: Robert Van Gent Date Signed: 05/30/2022		Name:		frequired):
State Certification #: 1702611		State Certification #:		
or State License #: or Other (describe):		State:		
State: WA		Expiration Date of Ce	ertification or Lice	ense:
Expiration Date of Certification or License Effective Date of Appraisal: 05/29/2022		Supervisory Appraise	Exterior-only fror	n street D Interior and Exterior
	Produced using ACI software, 8	00.234.8727 www.aciweb.com		USPAP_14 042720

#### **AERIAL MAP**

File No.: 32810871

Zip: 98201

Case No.:

State: WA

Borrower: Catamount Properties 2018 LLC Property Address: 1316 Rucker Ave City: Everett

