

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	7824 Greenridge Street Sw, Olympia, WA 98512	Order ID	8519198	Property ID	33553033
Inspection Date	11/16/2022	Date of Report	11/17/2022		
Loan Number	49927	APN	46860014600		
Borrower Name	na	County	Thurston		

Tracking IDs					
Order Tracking ID	11.15.22 CS_Citi Update	Tracking ID 1	11.15.22 CS_Citi Update		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	CATAMOUNT PROPERTIES 2018 LLC	Condition Comments	Property appears to be in average/good condition. It appears to have some updating done in the interior. Exterior paint and siding is good and roof is good. There is material from inside of the home in front that was removed to put in newer items.
R. E. Taxes	\$3,173		
Assessed Value	\$250,000		
Zoning Classification	Residential		
Property Type	SFR		
Occupancy	Vacant		
Secure?	Yes (Front door is locked)		
Ownership Type	Fee Simple		
Property Condition	Average		
Estimated Exterior Repair Cost	\$0		
Estimated Interior Repair Cost	\$0		
Total Estimated Repair	\$0		
HOA	Evergreen Shores 425-897-3400		
Association Fees	\$275 / Year (Pool,Other: Clubhouse,pool,beach access and playground)		
Visible From Street	Visible		
Road Type	Public		

Neighborhood & Market Data

Location Type	Rural	Neighborhood Comments	Neighborhood is few miles from the city center.It is not far from a lake and the homes in the nearby neighborhood are similar in age,style and lot size.i
Local Economy	Improving		
Sales Prices in this Neighborhood	Low: \$363,500 High: \$465,000		
Market for this type of property	Increased 25 % in the past 6 months.		
Normal Marketing Days	<30		

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	7824 Greenridge Street Sw	7734 Greenridge St Sw	7307 Lakeside St Sw	7334 Greendale Ct Sw
City, State	Olympia, WA	Olympia, WA	Olympia, WA	Olympia, WA
Zip Code	98512	98512	98512	98512
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.10 ¹	0.63 ¹	0.61 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$445,000	\$455,000	\$505,000
List Price \$	--	\$439,000	\$449,000	\$468,000
Original List Date		10/26/2022	10/19/2022	10/18/2022
DOM · Cumulative DOM	-- · --	21 · 22	28 · 29	29 · 30
Age (# of years)	49	50	48	50
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential
View	Beneficial ; Woods	Beneficial ; Woods	Beneficial ; Woods	Beneficial ; Woods
Style/Design	1 Story Ranch/Rambler	1 Story Rambler	1 Story Rambler	1 Story Rambler
# Units	1	1	1	1
Living Sq. Feet	984	1,272	1,272	1,232
Bdrm · Bths · ½ Bths	3 · 1	3 · 2	3 · 2	3 · 2
Total Room #	7	8	8	8
Garage (Style/Stalls)	Attached 1 Car	Attached 1 Car	None	Carport 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.22 acres	.22 acres	.19 acres	.28 acres
Other	Patio, fenced	Deck, fenced, patio	patio, fenced	Deck, fenced, patio

* 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.

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

Listing 1 This property is on the same street as the subject. It is superior to the subject. It has more sq ftg and 1 more bathroom. Age and lot size are similar.

Listing 2 This property is in the same Homeowner association. It is superior to the subject. It has more sq ftg and an extra bathroom. It does not have a garage.

Listing 3 This property is superior to the subject. It is in the same area. It's age is similar. It does have more sq ftg and an extra bathroom.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	7824 Greenridge Street Sw	5013 75th Ave Sw	5221 Concolor Ct Sw	5348 75th Ct Sw
City, State	Olympia, WA	Olympia, WA	Olympia, WA	Olympia, WA
Zip Code	98512	98512	98512	98512
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.47 ¹	0.14 ¹	0.34 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$369,950	\$409,000	\$395,000
List Price \$	--	\$369,950	\$409,000	\$395,000
Sale Price \$	--	\$369,950	\$400,000	\$405,000
Type of Financing	--	Va	Va	Fha
Date of Sale	--	09/14/2022	10/14/2022	08/23/2022
DOM · Cumulative DOM	-- · --	4 · 35	27 · 56	5 · 32
Age (# of years)	49	41	48	30
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential
View	Beneficial ; Woods	Beneficial ; Woods	Beneficial ; Woods	Beneficial ; Woods
Style/Design	1 Story Ranch/Rambler	1 Story Rambler	1 Story Rambler	1 Story Rambler
# Units	1	1	1	1
Living Sq. Feet	984	960	1,008	1,060
Bdrm · Bths · ½ Bths	3 · 1	3 · 1	3 · 1	3 · 2
Total Room #	7	7	7	8
Garage (Style/Stalls)	Attached 1 Car	Attached 2 Car(s)	Attached 1 Car	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.22 acres	.25 acres	.32 acres	.27 acres
Other	Patio, fenced	Patio, fenced	Deck, fenced	Deck, fenced, patio
Net Adjustment	--	-\$2,000	-\$5,000	-\$6,000
Adjusted Price	--	\$367,950	\$395,000	\$399,000

* Sold 1 is the most comparable sale to the subject.

¹ Comp's "Miles to Subject" was calculated by the system.

² Comp's "Miles to Subject" provided by Real Estate Professional.

³ Subject \$/ft based upon as-is sale price.

Recent Sales - Cont.

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

- Sold 1** This property is in the same subdivision as the subject. It is similar in bed and bath count and sq ftg. Lot size is similar it is slightly newer. Sold within 90 days. adjust for garage parking -2,000
- Sold 2** This property is slightly superior to the subject. It has a larger lot. It does have a similar bed and bath count, and sq ftg is close. Same subdivision and closed within 90 days. adjust for lot size -\$5,000
- Sold 3** This property is superior to the subject. It has more sq ftg, is newer and has an extra bathroom. Located in the same area. Closed within 90 days. Adjust sq ftg -2,000 adjust garrage parking -2,000 adjust extra bedroom -2,000

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				Last listed on 12/01/2006 for \$205,000 and sold on 03/01/2007 for \$205,000.			
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	\$380,000	\$380,000
Sales Price	\$380,000	\$380,000
30 Day Price	\$380,000	--
Comments Regarding Pricing Strategy		
All comps used were in the same HOA as the subject. The actives used were similar in style to the subject. The solds used were close to the subject and properly bracketed the subject and sold within 90 days. Price conclusion was by comparing the subject to solds #1 and #2. Also the average price per sq ft of the 3 solds times the subjects sq ftg was used.		

Clear Capital Quality Assurance Comments Addendum

Reviewer's The broker's as-is conclusion reflects the market for the subject. Comps are within a reasonable distance, relatively current, and accurately reflect
Notes the subject's defining characteristics. Thus, the as-is conclusion appears to be adequately supported.

Subject Photos



Front



Address Verification



Address Verification



Street



Other

Listing Photos

L1 7734 Greenridge St SW
Olympia, WA 98512



Front

L2 7307 Lakeside St SW
Olympia, WA 98512



Front

L3 7334 Greendale Ct SW
Olympia, WA 98512



Front

Sales Photos

S1 5013 75th Ave SW
Olympia, WA 98512



Front

S2 5221 Concolor Ct SW
Olympia, WA 98512



Front

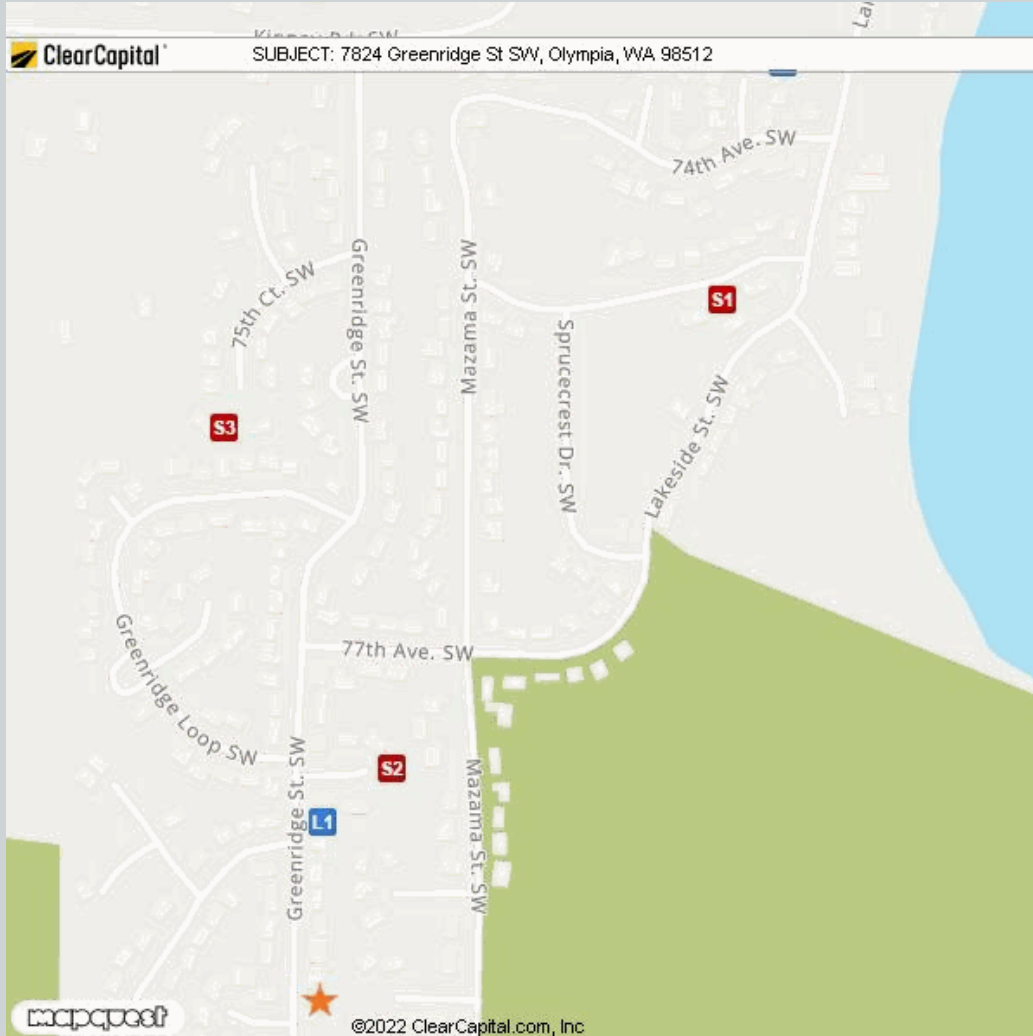
S3 5348 75th Ct SW
Olympia, WA 98512



Front

ClearMaps Addendum

Address ★ 7824 Greenridge Street Sw, Olympia, WA 98512
Loan Number 49927 **Suggested List** \$380,000 **Suggested Repaired** \$380,000 **Sale** \$380,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	7824 Greenridge Street Sw, Olympia, WA 98512	--	Parcel Match
L1 Listing 1	7734 Greenridge St Sw, Olympia, WA 98512	0.10 Miles ¹	Parcel Match
L2 Listing 2	7307 Lakeside St Sw, Olympia, WA 98512	0.63 Miles ¹	Parcel Match
L3 Listing 3	7334 Greendale Ct Sw, Olympia, WA 98501	0.61 Miles ¹	Parcel Match
S1 Sold 1	5013 75th Ave Sw, Olympia, WA 98512	0.47 Miles ¹	Parcel Match
S2 Sold 2	5221 Concolor Ct Sw, Olympia, WA 98512	0.14 Miles ¹	Parcel Match
S3 Sold 3	5348 75th Ct Sw, Olympia, WA 98512	0.34 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	Dennis Hutchens	Company/Brokerage	VanDorm Realty Inc.
License No	20194	Address	1530 Black Lake Blvd Suite F Olympia Wa WA 98502
License Expiration	02/22/2024	License State	WA
Phone	3608781341	Email	denhutchens@gmail.com
Broker Distance to Subject	4.92 miles	Date Signed	11/17/2022

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:

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