

REVISIONS/COMMENTS
JUNE 2, 2021

Borrower: Joseph Jr & Jaime Picker	File No.: 22MAY003	
Property Address: 3701 S Highlands Blvd	Case No.:	
City: West Richland	State: WA	Zip: 99353
Lender: Wedgewood Inc		

Please review the additional sales.

If found to be reasonable substitutes for the subject, please include, otherwise explain why they were not considered relevant. Please also explain why the sales in the report are better substitutes than the suggested sales.

- 1) 5900 Lanay St - Added this Comparable to appraisal report
- 2) 3930 Curtis Dr - Did not use, significant smaller lot
- 3) 4302 Winners Cir - Added this Comparable to appraisal report

Provide commentary on the use of dated comps.

Sold Comp 2 (9 months old) - Removed this comparable

Sold Comp 3 (10 months old) - Removed this comparable

Supporting Documents

This client requires the 2014 USPAP Compliance Addendum. Please include and correctly complete the fields. Please use one of the following USPAP Compliance Addenda based on your software provider: -ACI - USPAP 2014 Compliance Addendum w/ Type - WinTotal - USPAP Identification Addendum [USPAP 2014] (Form ID14AP) -ClickFORMS - USPAP Identification Addendum [USPAP 2014] - This has been added to appraisal report

**Opinion of Market value has been changed by Appraiser to reflect addition of Comparables No 1 and No 2

**Report has been re-signed and dated.

Appraiser: _____ Supervisory Appraiser: _____
Name: _____ Name: _____

Exterior-Only Inspection Residential Appraisal Report

File No. 22MAY003

The purpose of this summary appraisal report is to provide the lender/client with an accurate, and adequately supported, opinion of the market value of the subject property.

Property Address 3701 S Highlands Blvd	City West Richland	State WA Zip Code 99353
Borrower Joseph Jr & Jaime Picker	Owner of Public Record Joseph Jr & Jaime Picker	County Benton
Legal Description Plat Glenbrook Lot 36, AF#02-012829		
Assessor's Parcel # 11898202000036	Tax Year 2022	R.E. Taxes \$ 3,507
Neighborhood Name WR	Map Reference MLS	Census Tract 0107.07
Occupant <input checked="" type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> Vacant	Special Assessments \$ 0	<input type="checkbox"/> PUD HOA \$ 0 <input type="checkbox"/> per year <input type="checkbox"/> per month
Property Rights Appraised <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold <input type="checkbox"/> Other (describe)		
Assignment Type <input type="checkbox"/> Purchase Transaction <input type="checkbox"/> Refinance Transaction <input checked="" type="checkbox"/> Other (describe) Servicing		
Lender/Client Wedgewood Inc Address 2015 Manhattan Beach Blvd, Redondo Beach, CA 90278		
Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
Report data source(s) used, offering price(s), and date(s). Subject property is not currently offered for sale and has not been offered for sale in the twelve months prior to the effective date of appraisal.		

I <input type="checkbox"/> did <input type="checkbox"/> did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed.
Contract Price \$ _____ Date of Contract _____ Is the property seller the owner of public record? <input type="checkbox"/> Yes <input type="checkbox"/> No Data Source(s) _____
Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? <input type="checkbox"/> Yes <input type="checkbox"/> No
If Yes, report the total dollar amount and describe the items to be paid. _____

Note: Race and the racial composition of the neighborhood are not appraisal factors.

Neighborhood Characteristics	One-Unit Housing Trends	One-Unit Housing	Present Land Use %
Location <input checked="" type="checkbox"/> Urban <input type="checkbox"/> Suburban <input type="checkbox"/> Rural	Property Values <input checked="" type="checkbox"/> Increasing <input type="checkbox"/> Stable <input type="checkbox"/> Declining	PRICE _____ AGE _____	One-Unit 92 %
Built-Up <input checked="" type="checkbox"/> Over 75% <input type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%	Demand/Supply <input checked="" type="checkbox"/> Shortage <input type="checkbox"/> In Balance <input type="checkbox"/> Over Supply	\$(000) _____ (yrs) _____	2-4 Unit 2 %
Growth <input checked="" type="checkbox"/> Rapid <input type="checkbox"/> Stable <input type="checkbox"/> Slow	Marketing Time <input checked="" type="checkbox"/> Under 3 mths <input type="checkbox"/> 3-6 mths <input type="checkbox"/> Over 6 mths	150 Low 1	Multi-Family 2 %
Neighborhood Boundaries Keene Rd to the North and East, E Kennedy Rd to the South, Glenbrook Loop to the West of subject property.		1,000 High 60	Commercial 2 %
Neighborhood Description See Attached Addendum		800 Pred. 15	Other Land 2 %

Market Conditions (including support for the above conclusions) **See Attached Addendum**

Dimensions 40647	Area 40647 sf	Shape Rectangle View N;Res;
Specific Zoning Classification RL-40 Zoning Description SFR; Low Density Residential, minimum lot size 40,000sf		
Zoning Compliance <input checked="" type="checkbox"/> Legal <input type="checkbox"/> Legal Nonconforming (Grandfathered Use) <input type="checkbox"/> No Zoning <input type="checkbox"/> Illegal (describe)		
Is the highest and best use of the subject property as improved (or as proposed per plans and specifications) the present use? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe. See Attached Addendum		
Utilities	Public	Other (describe)
Electricity <input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Below Grade
Water _____	<input checked="" type="checkbox"/>	City
Gas <input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Gas
Sanitary Sewer _____	<input checked="" type="checkbox"/>	City
Off-site Improvements—Type	Public	Private
Street Asphalt	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Alley None	<input type="checkbox"/>	<input type="checkbox"/>
FEMA Special Flood Hazard Area <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No FEMA Flood Zone X FEMA Map # 5302370465B FEMA Map Date 07/19/1982		
Are the utilities and off-site improvements typical for the market area? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe.		
Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If Yes, describe.		

Source(s) Used for Physical Characteristics of Property <input checked="" type="checkbox"/> Appraisal Files <input checked="" type="checkbox"/> MLS <input checked="" type="checkbox"/> Assessment and Tax Records <input type="checkbox"/> Prior Inspection <input type="checkbox"/> Property Owner	Data Source(s) for Gross Living Area Benton County Assessor			
<input checked="" type="checkbox"/> Other (describe) Drive By				
GENERAL DESCRIPTION	GENERAL DESCRIPTION	Heating / Cooling	Amenities	Car Storage
Units <input checked="" type="checkbox"/> One <input type="checkbox"/> One with Accessory Unit	<input type="checkbox"/> Concrete Slab <input checked="" type="checkbox"/> Crawl Space	<input checked="" type="checkbox"/> FWA <input type="checkbox"/> HWBB	<input checked="" type="checkbox"/> Fireplace(s) # 1	<input type="checkbox"/> None
# of Stories 1	<input type="checkbox"/> Full Basement <input type="checkbox"/> Finished	<input type="checkbox"/> Radiant	<input type="checkbox"/> WoodStove(s) # 0	<input checked="" type="checkbox"/> Driveway # of Cars 4
Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det./End Unit	<input type="checkbox"/> Partial Basement <input type="checkbox"/> Finished	<input type="checkbox"/> Other	<input checked="" type="checkbox"/> Patio/Deck Rear	Driveway Surface Concrete
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.	Exterior Walls Stucco	Fuel Electric	<input checked="" type="checkbox"/> Porch Front	<input checked="" type="checkbox"/> Garage # of Cars 4
Design (Style) Rambler	Roof Surface Composition	<input checked="" type="checkbox"/> Central Air Conditioning	<input type="checkbox"/> Pool None	<input type="checkbox"/> Carport # of Cars 0
Year Built 2005	Gutters & Downspouts Metal	<input type="checkbox"/> Individual	<input checked="" type="checkbox"/> Fence Concrete	<input checked="" type="checkbox"/> Attached <input type="checkbox"/> Detached
Effective Age (Yrs) 5	Window Type Vinyl	<input type="checkbox"/> Other	<input type="checkbox"/> Other None	<input type="checkbox"/> Built-in
Appliances <input checked="" type="checkbox"/> Refrigerator <input checked="" type="checkbox"/> Range/Oven <input checked="" type="checkbox"/> Dishwasher <input checked="" type="checkbox"/> Disposal <input checked="" type="checkbox"/> Microwave <input checked="" type="checkbox"/> Washer/Dryer <input type="checkbox"/> Other (describe)				
Finished area above grade contains: 5 Rooms 3 Bedrooms 2.1 Bath(s) 2,786 Square Feet of Gross Living Area Above Grade				
Additional features (special energy efficient items, etc.) Subject property is 1 story home with 3 bedrooms, 2.1 baths, efficient HVAC system, 1 FP, covered rear patio, full yard landscaping, concrete block fence, UGS in front and back yard and 4 car attached garage.				
Describe the condition of the property and data source(s) (including apparent needed repairs, deterioration, renovations, remodeling, etc.). C3; It is assumed that subject property is updated and well maintained, that water and electricity is on and fully functioning and plumbing and mechanical is fully functional and working. It is assumed that carbon monoxide and fire alarms are installed and functioning and that hot water tank features double earth quake straps.				
Are there any apparent physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If Yes, describe. No environmental hazards are known to exist on or in close proximity to the subject that adversely affect the value.				
Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe.				

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There are **2** comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ **749,900** to \$ **825,000**
 There are **8** comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ **604,000** to \$ **700,000**

FEATURE	SUBJECT	COMPARABLE SALE NO. 1		COMPARABLE SALE NO. 2		COMPARABLE SALE NO. 3	
3701 S Highlands Blvd Address West Richland, WA 99353		5900 Lanay St West Richland, WA 99353		4302 Winners Circle West Richland, WA 99353		6675 Argos St West Richland, WA 99353	
Proximity to Subject		0.23 miles NW		0.75 miles NE		2.10 miles NW	
Sale Price	\$	\$ 700,000		\$ 629,900		\$ 694,900	
Sale Price/Gross Liv. Area	\$ 0.00 sq. ft.	\$ 260.13 sq. ft.		\$ 262.13 sq. ft.		\$ 237.17 sq. ft.	
Data Source(s)		TriCityMLS #260392;DOM 3		TriCityMLS #258390;DOM 0		TriCityMLS #258613;DOM 14	
Verification Source(s)		Excise#169145		Excise#166450		Excise#167068	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
Sale or Financing Concessions		ArmLth Conv;0		ArmLth Conv;0		ArmLth Conv;0	
Date of Sale/Time		s04/22;c04/22		s01/22;c12/21	25,196	s02/22;c01/22	0
Location	N;Res;	N;Res;		N;Res;		N;Res;	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site	40647 sf	41489 sf	0	1.08 ac	0	18730 sf	0
View	N;Res;	N;Res;		N;Res;		N;Res;	
Design (Style)	DT1;Rambler	DT2;Colonial	0	DT2;Colonial	0	DT1;Rambler	
Quality of Construction	Q3	Q3		Q3		Q3	
Actual Age	17	16	0	28	18,897	2	-27,796
Condition	C3	C3		C3		C3	
Above Grade	Total Bdrms Baths	Total Bdrms Baths	0	Total Bdrms Baths		Total Bdrms Baths	
Room Count	5 3 2.1	6 4 2.1		6 4 3.1	-6,000	5 3 3.0	-3,000
Gross Living Area	65 2,786 sq. ft.	2,691 sq. ft.	6,175	2,403 sq. ft.	24,895	2,930 sq. ft.	-9,360
Basement & Finished Rooms Below Grade	0sf	0sf		0sf		0sf	
Functional Utility	Average	Average		Average		Average	
Heating/Cooling	FWA C/Air	FWGas C/Air	0	HtPmp C/Air	0	HtPmp C/Air	0
Energy Efficient Items	VinylDbIPane	VinylDbIPane		VinylDbIPane		VinylDbIPane	
Garage/Carport	4ga4dw	3ga3dw	3,500	2ga2gd4dw	0	3ga3dw	3,500
Porch/Patio/Deck	Cov Patio	Cov Patio		Open Patio	0	Cov Patio	
Fireplace	1 F/P	1 F/P		1 F/P		1 F/P	
Swimming Pool	None	None		None		None	
Net Adjustment (Total)		<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 9,675	<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 62,988	<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ 36,656
Adjusted Sale Price of Comparables		Net Adj. 1.4%		Net Adj. 10.0%		Net Adj. -5.3%	
		Gross Adj. 1.4%	\$ 709,675	Gross Adj. 11.9%	\$ 692,888	Gross Adj. 6.3%	\$ 658,244

SALES COMPARISON APPROACH

I did did not research the sale or transfer history of the subject property and comparable sales. If not, explain _____

My research did did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.

Data source(s) **Benton County Assessor**

My research did did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.

Data source(s) **Benton County Assessor**

Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).

ITEM	SUBJECT	COMPARABLE SALE NO. 1		COMPARABLE SALE NO. 2		COMPARABLE SALE NO. 3	
Date of Prior Sale/Transfer							
Price of Prior Sale/Transfer							
Data Source(s)	Benton County Assessor	Benton County Assessor		Benton County Assessor		Benton County Assessor	
Effective Date of Data Source(s)	05/01/2022	05/24/2022		05/24/2022		05/01/2022	

Analysis of prior sale or transfer history of the subject property and comparable sales **Analysis of prior sale or transfer history of subject property and comparable sales was performed and no prior sales were found per Benton County Assessor.**

Summary of Sales Comparison Approach. **Comments on the comparable selection and market grid adjustments are included in the addendum. PAS= Pending Appraisal/Closing, PIF= Pending Inspection, DOM= Days on Market, DOS=Date of Sale, date of recording per County Assessor recorde within the last 36 months.**

Indicated Value by Sales Comparison Approach \$ **685,000**

Indicated Value by: Sales Comparison Approach \$685,000 Cost Approach (if developed) \$ 680,500 Income Approach (if developed) \$ 0

See Attached Addendum

RECONCILIATION

This appraisal is made "as is," subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair: _____

Based on a visual inspection of the exterior areas of the subject property from at least the street, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is \$ **685,000** as of **05/24/2022**, which is the date of inspection and the effective date of this appraisal.

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Clarification of Intended Use and Intended User:

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.
 This appraisal report is not intended for use in estimating replacement cost for insurance purposes

ADDITIONAL COMMENTS

COST APPROACH TO VALUE (not required by Fannie Mae)

Provide adequate information for the lender/client to replicate the below cost figures and calculations.

Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) **A limited number of vacant land sales were considered from the subject market area and from competing neighborhoods of similar utility.**

COST APPROACH

ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input checked="" type="checkbox"/> REPLACEMENT COST NEW	OPINION OF SITE VALUE = \$ 125,000		
Source of cost data Marshall&Swift Residential Cost Handbook	Dwelling	2,786 Sq. Ft. @ \$ 169.00	= \$ 470,834
Quality rating from cost service VGood Effective date of cost data 03/2022		Sq. Ft. @ \$	= \$
Comments on Cost Approach (gross living area calculations, depreciation, etc.)	Appliances, FP 12,975		
Replacement costs are estimated using current publication of Marshall & Swift Residential Cost Handbook.	Garage/Carport	1,490 Sq. Ft. @ \$ 82.00	= \$ 122,180
	Total Estimate of Cost-New = \$ 605,989		
	Less 60 Physical	Functional	External
	Depreciation \$50,499		= \$ (50,499)
	Depreciated Cost of Improvements = \$ 555,490		
	"As-is" Value of Site Improvements = \$		
Estimated Remaining Economic Life (HUD and VA only) 55 Years	INDICATED VALUE BY COST APPROACH = \$ 680,500		

INCOME APPROACH TO VALUE (not required by Fannie Mae)

Estimated Monthly Market Rent \$ _____ X Gross Rent Multiplier _____ = \$ _____ Indicated Value by Income Approach

Summary of Income Approach (including support for market rent and GRM) _____

PUD INFORMATION

PROJECT INFORMATION FOR PUDs (if applicable)

Is the developer/builder in control of the Homeowners' Association (HOA)? Yes No Unit type(s) Detached Attached

Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit.

Legal name of project _____

Total number of phases _____ Total number of units _____ Total number of units sold _____

Total number of units rented _____ Total number of units for sale _____ Data source(s) _____

Was the project created by the conversion of an existing building(s) into a PUD? Yes No If Yes, date of conversion. _____

Does the project contain any multi-dwelling units? Yes No Data source(s) _____

Are the units, common elements, and recreation facilities complete? Yes No If No, describe the status of completion. _____

Are the common elements leased to or by the Homeowners' Association? Yes No If Yes, describe the rental terms and options. _____

Describe common elements and recreational facilities. _____

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 concession 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).

Exterior-Only Inspection Residential Appraisal Report

File No. 22MAY003

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 [Handwritten Signature]
Name Debbie Berndt
Company Name Riverside Appraisal Service, LLC
Company Address 215 George Washington Way
Richland, WA 99352
Telephone Number 509-713-7325
Email Address riversideappraisal2013@gmail.com
Date of Signature and Report 06/02/2022
Effective Date of Appraisal 05/24/2022
State Certification # 1702072
or State License #
or Other (describe) State #
State WA
Expiration Date of Certification or License 02/28/2023

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

ADDRESS OF PROPERTY APPRAISED
3701 S Highlands Blvd
West Richland, WA 99353

SUBJECT PROPERTY
[] Did not inspect exterior subject property
[] Did inspect exterior of subject property from street
Date of Inspection

APPRAISED VALUE OF SUBJECT PROPERTY \$ 685,000

LENDER/CLIENT
Name ClearCapital
Company Name Wedgewood Inc
Company Address 2015 Manhattan Beach Blvd
Redondo Beach, CA 90278
Email Address

COMPARABLE SALES
[] Did not inspect exterior of comparable sales from street
[] Did inspect exterior of comparable sales from street
Date of Inspection

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.

Q2 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.

Q3 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.

Q6 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 (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.

ADDENDUM

Borrower: Joseph Jr & Jaime Picker

File No.: 22MAY003

Property Address: 3701 S Highlands Blvd

Case No.:

City: West Richland

State: WA

Zip: 99353

Lender: Wedgewood Inc

Neighborhood Description

The neighborhood is located in the City of West Richland, County of Benton. Homes are mostly comprised of single family units on suburban style homesites worth adequate maintenance and average appeal. Schools, shopping, public transportation, hospital and city services are all available locally in City of Kennewick. Dominate employment is agricultural related work, retail or work at Hanford Energy Reservation, the regions largest employer. Access is over paved city streets, with main aterials leading to centers of shopping and employment. The "Other" is estimated to be the undeveloped areas.

Neighborhood Market Conditions

The local economy has been growing over the past few years at a steady pace to the expansion of the local population and local workforce. Southeaster Washington is presently in a healthy economic boom on increasing diversification of the areas as a composite of agriculture, transportation, technology and commercial endeavors. This area is experiencing stable average prices, with supply increasing. Interest rates are low with limited concessions or special financing. Days on market have remained relatively stable. Hanford Energy Reservation employs a great number of our locals and new retail and food service chains that have relocated to the Tri-City area. Currently builders are increasing prices due to increased prices on matierials and for the demand for higher quality from Homebuyers, and a general strong demand for homes. Realtors report homes selling within 45-70 days in most neighborhoods.

Highest and Best Use

Per the analysis of Market, Site, and Improvement trends in the Subject's Neighborhood, the appraiser has concluded that as improved in its current use, a single-family residential (except for those items of depreciation described in the improvement section), the subject is in its Highest and Best Use as reported.

MARKET EXPOSURE TIME:

By studying the sales of similar comparable residential properties value ranges as identified in the neighborhood section of the appraisal report, and discussions with individuals knowledgeable of current trends in the subject market area, the appraiser feels that the exposure time for the subject property is similar to the indicated marketing time identified on page 1 of the URAR report.

The subject is an existing property and may have been appraised by other appraisers in the past. The comparable sales used in this report may been described slightly differently by appraiser to appraiser in terms of Quality and Condition and additional elements. I have not physically measured the Subject property. Finished square footage calculations for this house were made based on plan dimensions only and may vary from the finished square footage of the house as built. I have reported my data sources for the comparables and subject data. I have no knowledge of any other appraiser's body of work nor am I aware to any peer and model adjustments and cannot speak to any differences from Fannie Mae CU Score systems "Warning(s)" regarding the GLA measurements, quality ratings, condition ratings or any other information versus this report.

This appraiser also cannot speak to the comparable sales in terms of quality and condition rating, design style interpretation or adjustments expressed by peers or a statistical model due to the subjective nature and calculation method variations of these categories within the comparable grid and overall analysis. A comprehensive analysis was performed when determining the GLA adjustment as well as the reconciled value. This appraiser deems the comparable data as well as the adjustments made are the most appropriate for the individual assignment.

The appraiser attest that she has the requisite knowledge and experience necessary to complete this assignment with professional competence. This appraiser has over 20 years of appraisal experience in the subject market area and is familiar with the property type reflected in this assignment. The appraisal office is located 5.3 miles NE from the Subject, and the appraiser is a member of good standing of the Tri City Association of Realtors with access to all active and sold MLS listings. **PRIOR APPRAISAL AND PROSPECTIVE INTEREST IN PROPERTY OR PARTIES:** This appraiser has not present or prospective interest in property that is the Subject of this appraisal report. Appraiser has not present or prospective personal interest or bias with respect to the participants in this transaction. This appraiser HAS NOT performed services; as an appraiser or in any other capacity, regarding the property that is the Subject of this appraisal report within the three-year period preceding acceptance of this assignment.

COMMENTS ON MARKET GRID ADJUSTMENTS:

Adjustments are made based upon the relative contribution to value of the various features with the following unit values applied:

- Seller Concessions: Up to 3.5% are typical and accepted in this market. No adjustment warranted.
- Market Condition Adj: Appraiser computed a paired market analysis to adjust homes sold 90 days after contract date for Subject Property. Comparable No 2 and No 3 are being adjusted by 7% of sale price using historical paired sales analysis.
- Date of Sale/Time: Adj made for comparables over 90 days prior to the effective date of appraisal.
- View: 5% of sale price for Comparables No 4 and No 5 for Superior views (city skyline views)
- Effective Age Difference: 1% of sale price for depreciation based on Marshall & Swift Cost Residential Handbook for depreciation
- Quality/Condition: 6% of sale price adjustment was made for comparables with superior quality and condition vs subject property
- Living Area: \$65 per square foot
- Full Bath: \$6,000 per full bath/Half Bath: \$3,000 per half bath
- Fireplace: \$3,000 for FP
- Garage: \$3,500 Per Garage Bay
- Swimming Pool: \$15,000 per Inground Swimming Pool

MARKETABILITY COMMENTS:

An extensive search of Tri City MLS and Benton County Assessors Records were made for recent sales of similar properties that meet Fannie Mae/Freddie Mac standards for selection of Comparables. My search of the Subject's market area found 2 current Active/Under Contract and 8 sales in the last 12 months. Comparables included bracket the Subject size and indicated value by sales comparison approach and are best for estimating the value/security of the Subject property. Research for Comparables included 3-4 bedrooms, 2.0-3.1 bathrooms, 2-4 car garage, competing neighborhoods with similar design and location. There were very few recent similar sales in this market area for inclusion. Actives are located farther in proximity due to lack of actives in this neighborhood.

ADDENDUM

Borrower: Joseph Jr & Jaime Picker

File No.: 22MAY003

Property Address: 3701 S Highlands Blvd

Case No.:

City: West Richland

State: WA

Zip: 99353

Lender: Wedgewood Inc

RECONCILIATION:

As adjusted, these sales provided indicated values which fall within a 7% range. Comparables No 1 & Comparable No 2 is given most weight and consideration in arriving at the indicated value by Sales Comparison Approach. Comparables No 1 and No 3 brackets larger GLA. Comparable No 1 and No 2 brackets smaller GLA. All comparables are located in similar competing neighborhoods. There is schools, restaurants, senior living facility, medical facilities and shopping nearby in Richland. All comparables included in appraisal report are considered to be best comparables available. All comparable pictures were taken by Appraiser. The cited comparisons support the final determination. The final value is relevant to the effective date and is subject to change from external economic forces.

"A reasonable exposure time for the subject property developed independently from the stated marketing time is: 45 Days"

Final Reconciliation

The final value conclusion is believed reasonable based upon the market actions of Buyers and Sellers, which are best analyzed by the Sales Comparison Approach, the superior indicator of reactions in the marketplace. The Cost Approach provides estimated acquisition cost information of value for this property. The Income Approach is determined to be NOT applicable for credible results and was not developed.

At the time of inspection, there was no noticeable damage to the subject property due to any recent weather related disasters, floods or fires. There has been no effect on value or marketability of the subject property.

Finnished square footage calculations for this house were made based on estimated dimensions only and may include unfinished areas, or openings in floors not associated with stairs, or openings in floors exceeding the area of associated stairs.

COVID-19 STATEMENT

The World Health Organization officially declared COVID-19 a pandemic on 03/11/2020. National, State and local emergency declarations have been issued that alter process of real estate activities, yet transaction have continued. There is some uncertainty in the market caused by this crisis, but as of the effective date of this appraisal, the impact of the pandemic is not yet quantified. Future data will be evidence of any market reaction due to the outbreak and the economic changes that may follow. While the crisis is still unfolding, we will continue to monitor the actions of market participants, but the conclusions presented in this appraisal are based on the information available as of the effective date of the report. The analyses and value opinion in this appraisal are based on the date available to the appraiser at the time of the assignment and apply only as effective date indicated. No analyses or opinions contained in this appraisal should be construed as predictions of future market condition or value.

APPRAISER/TRAINEE DISCLOSURE STATEMENT

The appraiser was assisted by Amanda M.Hamilton (License# 21001174), who is an Appraisal Trainee, she assisted in the following areas of this report:

1. Database and resource search of comparables
2. Comparable property photography
3. Neighborhood inspection and analysis
4. Floor plan measurement, sketch, preparations and square footage calculations
5. Cost approach analysis
6. Sales comparison analysis
7. Subject property inspection, measurement, and photography

All trainee's work was supervised and verified by the Certified Residential Appraiser.

Final Reconciliation

The final value conclusion is believed reasonable based upon the market actions of Buyers and Sellers, which are best analyzed by the Sales Comparison Approach, the superior indicator of reactions in the marketplace. The Cost Approach provides estimated acquisition cost information of value for this property. The income approach has been determined to be NOT applicable for credible results.

USPAP ADDENDUM

File No. 22MAY003

Borrower: Joseph Jr & Jaime Picker
 Property Address: 3701 S Highlands Blvd
 City: West Richland County: Benton State: WA Zip Code: 99353
 Lender: Wedgewood Inc

APPRAISAL AND REPORT IDENTIFICATION

This report was prepared under the following USPAP reporting option:

- Appraisal Report** A written report prepared under Standards Rule 2-2(a).
- Restricted Appraisal Report** A written report prepared under Standards Rule 2-2(b).

Reasonable Exposure Time

My opinion of a reasonable exposure time for the subject property at the market value stated in this report is: 45 days

Additional Certifications


- 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.
- I **HAVE** performed services, as an appraiser or in another capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. Those services are described in the comments below.

Additional Comments

Clarification of Intended Use and Intended User:

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.

APPRAISER:

Signature: 
 Name: Debbie Berndt
 Date Signed: 06/02/2022
 State Certification #: 1702072
 or State License #: _____
 or Other (describe): _____ State #: _____
 State: WA
 Expiration Date of Certification or License: 02/28/2023
 Effective Date of Appraisal: 05/24/2022

SUPERVISORY APPRAISER (only if required):

Signature: _____
 Name: _____
 Date Signed: _____
 State Certification #: _____
 or State License #: _____
 State: _____
 Expiration Date of Certification or License: _____
 Supervisory Appraiser inspection of Subject Property:
 Did Not Exterior-only from street Interior and Exterior

ADDENDUM

Borrower: Joseph Jr & Jaime Picker

File No.: 22MAY003

Property Address: 3701 S Highlands Blvd

Case No.:

City: West Richland

State: WA

Zip: 99353

Lender: Wedgewood Inc

Market Analysis Comments

Analysis of Tri City MLS indicates that there is a limited number of comparable sales that have sold in the subjects market area over the past 12 months. As such, the median price can skew high or low depending on one sale within the quarter. Expanding the search, would open up the analysis to variances in other segments and may not be a true indicator of market trends for this particular segment within the market. Historically, the subject's neighborhood will experience a decrease in activity during the colder winter months and an increase in activity during the warmer summer months. Based upon information collected for this assignment and the appraiser regular exposure in the market, currently there are no strong indicators of an over supply in inventory or a decrease in property values. Homes priced at or near market value do tend to experience shorter marketing times. Median sales data is not intended to be an indicator of the subject's value. It is intended to show support for the conclusions in the URAR for market trends and adjustments for time, if needed. In conclusion, the demand and activity for similar single family homes within the subject market neighborhood appears to be in balance and overall stable.

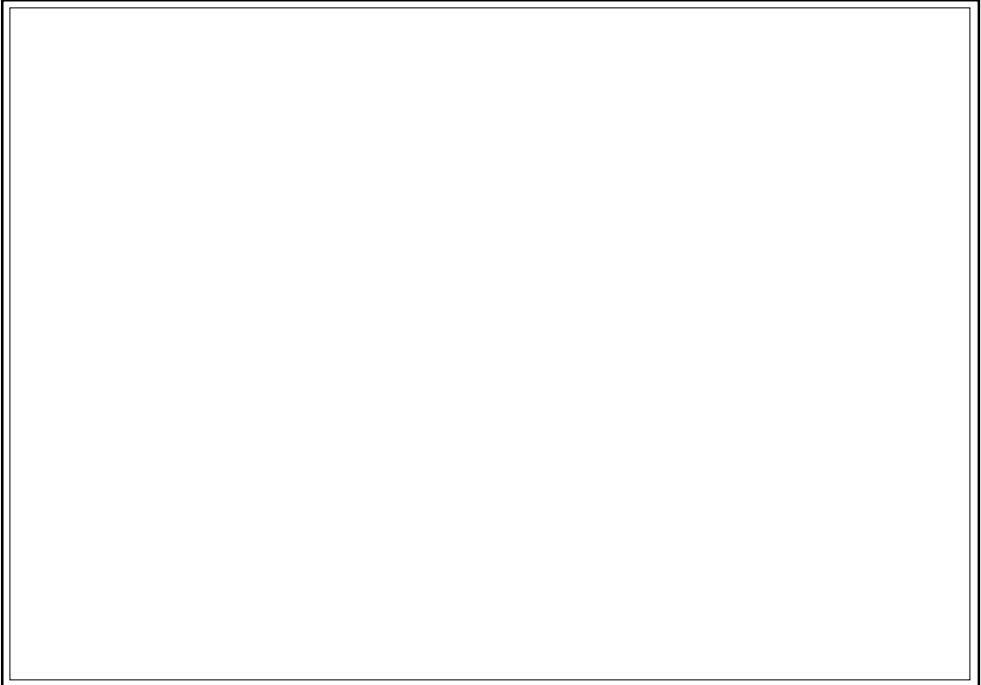
SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: Joseph Jr & Jaime Picker	File No.: 22MAY003	
Property Address: 3701 S Highlands Blvd	Case No.:	
City: West Richland	State: WA	Zip: 99353
Lender: Wedgewood Inc		



**FRONT VIEW OF
SUBJECT PROPERTY**

Appraised Date: May 24, 2022
Appraised Value: \$ 685,000



**REAR VIEW OF
SUBJECT PROPERTY**



STREET SCENE

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Joseph Jr & Jaime Picker	File No.: 22MAY003	
Property Address: 3701 S Highlands Blvd	Case No.:	
City: West Richland	State: WA	Zip: 99353
Lender: Wedgewood Inc		



COMPARABLE SALE #1

5900 Lanay St
West Richland, WA 99353
Sale Date: s04/22;c04/22
Sale Price: \$ 700,000



COMPARABLE SALE #2

4302 Winners Circle
West Richland, WA 99353
Sale Date: s01/22;c12/21
Sale Price: \$ 629,900



COMPARABLE SALE #3

6675 Argos St
West Richland, WA 99353
Sale Date: s02/22;c01/22
Sale Price: \$ 694,900

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Joseph Jr & Jaime Picker	File No.: 22MAY003
Property Address: 3701 S Highlands Blvd	Case No.:
City: West Richland	State: WA Zip: 99353
Lender: Wedgewood Inc	



COMPARABLE SALE #4

464 Sundance Dr
Richland, WA 99352
Sale Date: Active
Sale Price: \$ 825,000



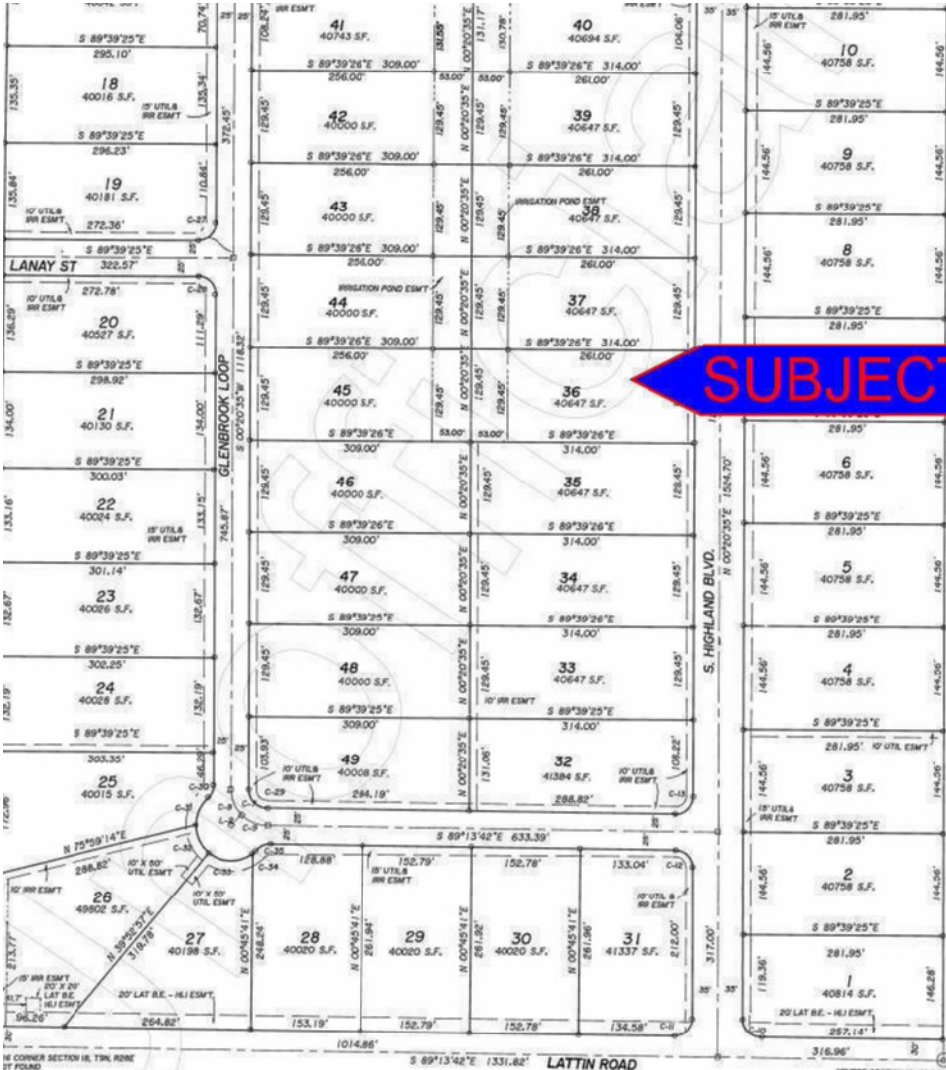
COMPARABLE SALE #5

948 Allenwhite Dr
Richland, WA 99352
Sale Date: Active
Sale Price: \$ 749,900

PLAT MAP

Borrower: Joseph Jr & Jaime Picker
 Property Address: 3701 S Highlands Blvd
 City: West Richland
 Lender: Wedgewood Inc

File No.: 22MAY003
 Case No.:
 State: WA
 Zip: 99353



CURVE TABLE

CURVE	RADIUS	TANGENT	LENGTH	DELTA	CHORD	CH BEARING
C-1	300.00'	52.41'	102.52'	29°22'10"	101.40'	N 15°01'40"E
C-2	300.00'	5.37'	10.74'	3°04'33"	10.74'	N 01°52'51"E
C-3	200.00'	46.71'	91.78'	25°17'38"	90.88'	N 16°33'26"E
C-4	50.00'	50.37'	78.90'	90°25'06"	70.97'	N 45°33'08"E
C-5	30.00'	20.82'	39.45'	45°12'33"	38.44'	N 69°09'24"E
C-6	50.00'	20.82'	39.45'	45°12'33"	38.44'	N 29°56'31"E
C-7	50.00'	49.63'	78.17'	89°34'17"	70.45'	N 44°26'34"W
C-8	50.00'	60.60'	39.08'	44°47'08"	38.10'	N 22°03'00"W
C-9	50.00'	20.60'	39.08'	44°47'08"	38.10'	N 66°50'08"W
C-10	25.00'	24.81'	39.08'	89°34'17"	35.22'	N 44°26'34"W
C-11	25.00'	25.19'	39.46'	90°25'43"	35.49'	N 45°33'26"W
C-12	25.00'	24.81'	39.08'	89°34'17"	35.22'	N 44°26'34"W
C-13	25.00'	25.19'	39.46'	90°25'43"	35.49'	N 45°33'26"W
C-14	25.00'	24.82'	39.09'	89°34'17"	35.23'	N 44°26'34"W
C-15	25.00'	19.82'	33.52'	76°49'20"	31.07'	N 52°21'01"W
C-16	233.00'	32.55'	64.70'	12°46'25"	64.49'	N 21°49'33"E
C-17	25.00'	25.00'	38.27'	90°00'00"	35.36'	N 15°17'15"E
C-18	25.00'	25.00'	38.27'	90°00'00"	35.36'	N 74°42'45"E
C-19	165.00'	43.24'	84.58'	29°22'10"	83.66'	N 15°01'40"E
C-20	25.00'	25.18'	39.45'	90°25'06"	35.48'	N 45°33'08"E
C-21	25.00'	11.18'	21.03'	48°11'23"	20.41'	N 65°08'38"W
C-22	50.00'	20.15'	38.30'	43°53'28"	37.37'	N 62°09'39"W
C-23	50.00'	24.15'	45.00'	51°33'58"	43.50'	N 69°16'39"W
C-24	50.00'	24.15'	45.00'	51°33'58"	43.50'	N 7°42'40"W
C-25	50.00'	18.09'	34.71'	39°46'29"	34.02'	N 27°07'34"E
C-26	25.00'	11.18'	21.03'	48°11'23"	20.41'	N 23°45'07"E
C-27	25.00'	25.00'	38.27'	90°00'00"	35.36'	N 15°17'15"E
C-28	25.00'	25.00'	38.27'	90°00'00"	35.36'	N 74°42'45"E
C-29	25.00'	25.18'	39.45'	90°25'06"	35.48'	N 45°33'08"E
C-30	25.00'	11.18'	21.03'	48°11'23"	20.41'	N 65°08'38"W
C-31	50.00'	21.85'	41.20'	47°12'28"	40.04'	N 34°05'43"W
C-32	50.00'	24.15'	45.00'	51°33'58"	43.50'	N 24°57'30"E
C-33	50.00'	40.62'	68.22'	78°10'37"	63.05'	N 89°19'47"E
C-34	50.00'	3.94'	7.85'	9°00'00"	7.85'	N 47°04'50"E
C-35	25.00'	11.18'	21.03'	48°11'23"	20.41'	N 66°40'36"E

CALL TABLE

COURSE	BEARING	DISTANCE
L-1	N 44°26'52"W	20.97'
L-2	S 4°33'26"W	20.45'



APPROVALS
 THE UTILITY EASEMENTS SHOWN HEREON ARE APPROVED BY THE FOLLOWING UTILITIES:

Stephen P. Anderson
 BENTON P.U.D. DATE: 3-26-02

Shawn M. McEvey
 VERIZON NORTHWEST DATE: 3/29/02

Robb Long
 USA MEDIA DATE: 3-29-02

THE ANNEXED PLAT IS HEREBY APPROVED BY AND FOR THE CITY OF WEST RICHLAND, STATE OF WASHINGTON.

James D. Pender
 WEST RICHLAND COMMUNITY DEVELOPMENT DIRECTOR DATE: 4-22-02

[Signature]
 WEST RICHLAND PUBLIC WORKS DIRECTOR DATE: 4/02/02

[Signature]
 ATTEST: JAMES D. PENDER DATE: 4-1-02

AUDITOR'S CERTIFICATE
 FILED FOR RECORD AT THE REQUEST OF GLEN CLARK AND RECORDED IN VOLUME 15 OF PLATS, PAGE 167, RECORDS OF BENTON COUNTY, WASHINGTON, AT 3:15 MINUTES PAST 1:00 P.M. THIS 22nd DAY OF APRIL, 2002.

Bobbie Gasner by Selda Manna
 BENTON COUNTY AUDITOR DATE: 2002-012229 FEE NUMBER

DR'S CERTIFICATE
 HERETSON, A PROFESSIONAL LAND SURVEYOR BY THE STATE OF WASHINGTON, HEREBY CERTIFY THAT SHOWN HEREON IS BASED ON AN ACTUAL FIELD SURVEY OF THE LAND DESCRIBED AND THAT COURSES AND DISTANCES ARE CORRECTLY SHOWN AND THAT SAID PLAT IS STAKED ON THE INDICATED HEREON.

WASHINGTON PROFESSIONAL LAND SURVEYORS BOARD
 OPSCA 112

VEYING SERVICE, INC., P.S.
 17 STREET
 32 WASHINGTON 99356
 16

IRRIGATION APPROVAL
 I HEREBY CERTIFY THAT THE PROPERTY DESCRIBED HEREON IS LOCATED WITHIN THE BOUNDARIES OF THE KENNERICK IRRIGATION DISTRICT AND THAT THE IRRIGATION EASEMENTS SHOWN ON THIS PLAT ARE ADEQUATE TO SERVE ALL LOTS SHOWN HEREON. I FURTHER CERTIFY THAT THOSE LOTS WHICH ARE ENTITLED TO IRRIGATION WATER UNDER THE OPERATING RULES AND REGULATIONS OF THE DISTRICT HAVE SATISFIED THE REQUIREMENTS OF RCW 56.17.310, AND THAT ALL ASSESSMENTS HAVE BEEN PAID THROUGH THE YEAR 2002 A.D.

Kennerick Irrigation District
 DATE: 4/2/02

NOTES
 1. BASIS OF BEARING: RECORD SURVEY NO. 311, RECORDS OF BENTON COUNTY, WASHINGTON.
 2. SET 5/8" IRON PINS WITH PLASTIC CAPS MARKED "WORLEY 13352" AT PROPERTY CORNERS UNLESS NOTED OTHERWISE.
 3. STANDARD CITY OF WEST RICHLAND MONUMENTS IN CASES TO BE SET AFTER STREET PAVING AT ALL STREET INTERSECTIONS, POINTS OF CURVATURE AND TANGENCY, AND CENTER OF CUL-DE-SACS.
 4. THERE IS NO DIRECT DRIVEWAY ACCESS ALLOWED TO LATTIN ROAD AND THE FORMER RAILROAD RIGHT OF WAY.
 5. LOT OWNERS ARE REQUIRED TO MAINTAIN GRASSSED DRAINAGE SWALES FROM EDGE OF STREET ASPHALT TO PROPERTY LINE.

*NOISE MITIGATION BERM SHALL BE MAINTAINED IN 10 FOOT LANDSCAPE EASEMENT IN LOTS II

FLOOD MAP

Borrower: Joseph Jr & Jaime Picker	File No.: 22MAY003
Property Address: 3701 S Highlands Blvd	Case No.:
City: West Richland	State: WA
Lender: Wedgewood Inc	Zip: 99353



FLOOD INFORMATION

Community: 530237
 Property is NOT in a FEMA Special Flood Hazard Area
 Map Number: 5302370465B
 Panel: 5302370465
 Zone: X
 Map Date: 07-19-1982
 FIPS: 53005
 Source: FEMA
 Note: Source utilizes updated FEMA Map Zones
 Zone X is updated designation for Zones B and C
 Zone AE is used in place of A1-A30

LEGEND

-  = FEMA Special Flood Hazard Area – High Risk
-  = Moderate and Minimal Risk Areas
- Road View:
 -  = Forest
 -  = Water

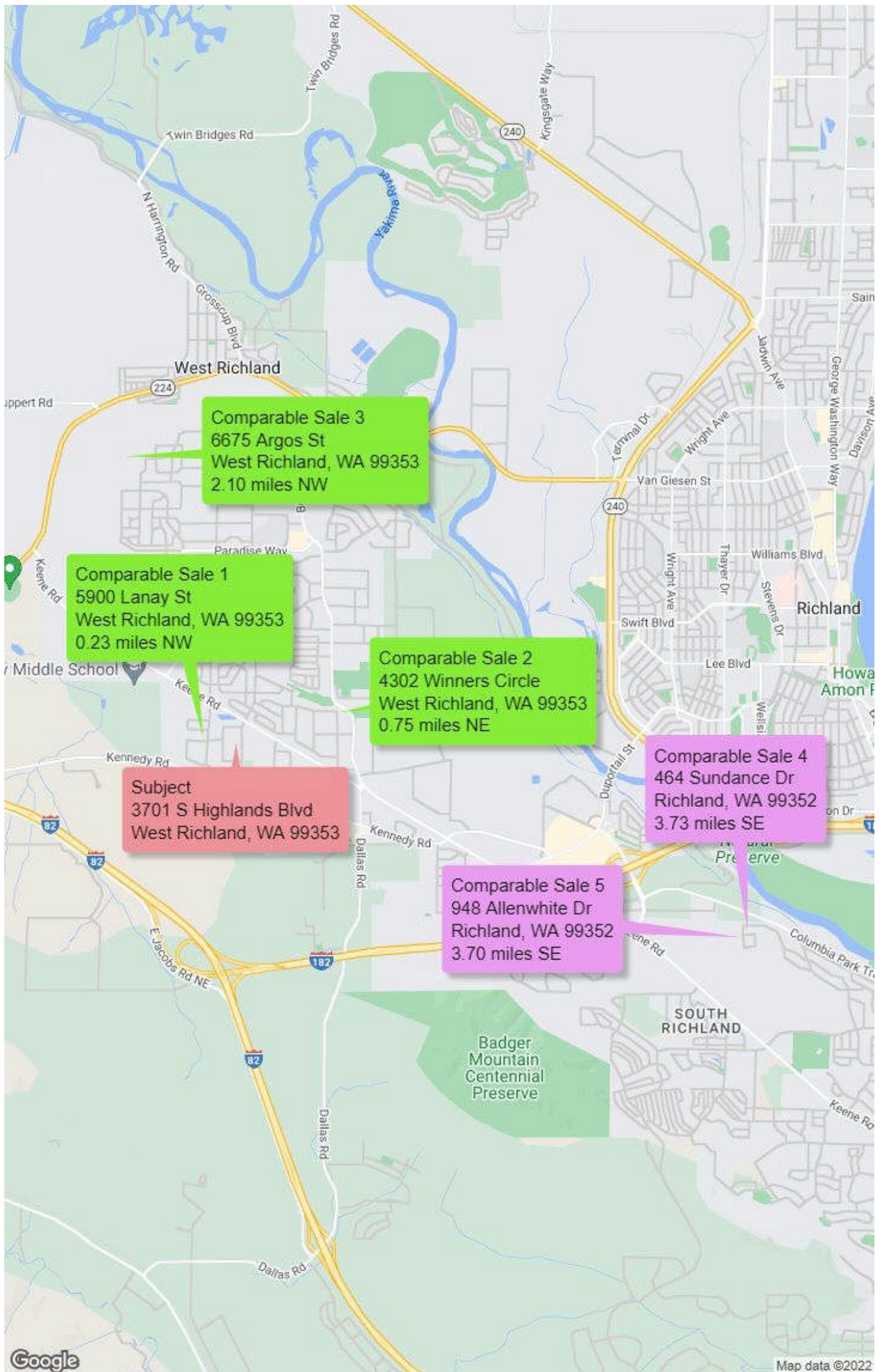
Sky Flood™

No representations or warranties to any party concerning the content, accuracy or completeness of this flood report, including any warranty of merchantability or fitness for a particular purpose is implied or provided. Visual scaling factors differ between map layers and are separate from flood zone information at marker location. No liability is accepted to any third party for any use or misuse of this flood map or its data.

LOCATION MAP

Borrower: Joseph Jr & Jaime Picker
Property Address: 3701 S Highlands Blvd
City: West Richland
Lender: Wedgewood Inc

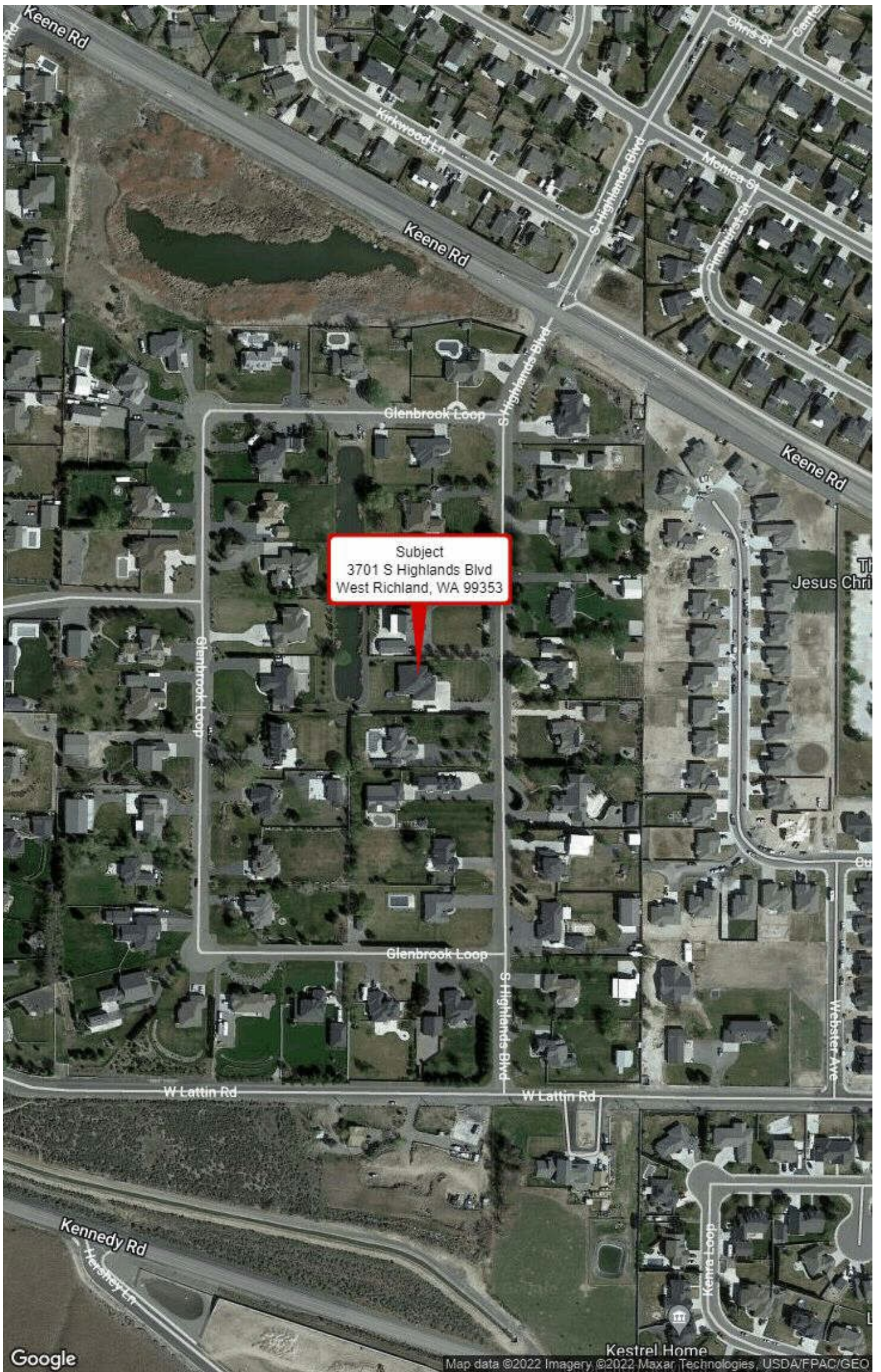
File No.: 22MAY003
Case No.:
State: WA
Zip: 99353



AERIAL MAP

Borrower: Joseph Jr & Jaime Picker
Property Address: 3701 S Highlands Blvd
City: West Richland
Lender: Wedgewood Inc

File No.: 22MAY003
Case No.:
State: WA
Zip: 99353



Borrower: Joseph Jr & Jaime Picker

File No.: 22MAY003

Property Address: 3701 S Highlands Blvd

Case No.:

City: West Richland

State: WA

Zip: 99353

Lender: Wedgewood Inc



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

07/13/2021

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER Mulvihill Insurance Services PO Box Q Kennewick, WA 99336	CONTACT NAME: Tammy Derling PHONE (A/C, No, Ext): (509)783-8105 FAX (A/C, No): (509)735-3512 E-MAIL ADDRESS: tammy@mulvihillins.com
INSURED Riverside Appraisal Service, LLC 215 George Washington Way Richland, WA 99352-4416	INSURER(S) AFFORDING COVERAGE NAIC # INSURER A: Travelers Casualty and Surety Company of America 31194 INSURER B: INSURER C: INSURER D: INSURER E: INSURER F:

COVERAGES **CERTIFICATE NUMBER: 00007544-76356** **REVISION NUMBER: 8**

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

MSR LTR	TYPE OF INSURANCE	ADDL SURR RISO. WTD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
	COMMERCIAL GENERAL LIABILITY					EACH OCCURRENCE \$
	CLAIMS-MADE OCCUR					DAMAGE TO RENTED PREMISES (Ea occurrence) \$
						MED EXP (Any one person) \$
						PERSONAL & ADV INJURY \$
	GEN'L AGGREGATE LIMIT APPLIES PER:					GENERAL AGGREGATE \$
	POLICY PROJ. LOC					PRODUCTS - COMPROP AGG \$
	OTHER:					\$
	AUTOMOBILE LIABILITY					COMB'D SINGLE LIMIT (Ea accident) \$
	ANY AUTO					BODILY INJURY (Per person) \$
	OWNED AUTOS ONLY					BODILY INJURY (Per accident) \$
	HIRSD AUTOS ONLY					PROPERTY DAMAGE (Per accident) \$
	SCHEDULED AUTOS					\$
	NON-OWNED AUTOS ONLY					\$
	UMBRELLA LIAB					EACH OCCURRENCE \$
	EXCESS LIAB					AGGREGATE \$
	DED RETENTION \$					\$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY					PER STATUTE OTH-ER
	ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH)		Y/N			E.L. EACH ACCIDENT \$
	If yes, describe under DESCRIPTION OF OPERATIONS below		<input type="checkbox"/> M/A			E.L. DISEASE - EA EMPLOYEE \$
						E.L. DISEASE - POLICY LIMIT \$
A	Real Estate Professional Lia.		107472328	08/13/2021	08/13/2023	Per Claim \$1,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

Real Estate Professional Errors & Omissions Coverage:
\$1,000,000 each occurrence, \$1,000,000 Aggregate
\$0 Deductible

CERTIFICATE HOLDER

PROOF OF INSURANCE

**** If you would like a name & address in this area please Contact Mulvihill Insurance Services (509) 783-8105 or Tammy@Mulvihillins.com**

CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE

Tammy Derling (TAD)

RESUME

Borrower: Joseph Jr & Jaime Picker	File No.: 22MAY003
Property Address: 3701 S Highlands Blvd	Case No.:
City: West Richland	State: WA Zip: 99353
Lender: Wedgewood Inc	

RESUME OF APPRAISER DEBBIE BERNDT APPRAISAL EDUCATION:

FHA APPRAISAL SEMINAR (8HR CLASSROOM)	MAY 2002
UNIFORM STANDARDS OF PROFESSIONAL PRACTICE	APRIL 2003
BASIC PRINCIPLES OF APPRAISING (30HR CLASSROOM)	MAY 2003
RESIDENTIAL APPRAISAL (30HR CLASSROOM)	AUGUST 2003
REAL ESTATE LAW (30HR CLASSROOM)	AUGUST 2003
DISC. CASH FLOW-EVALUATING INCOME PRODUCING PROPERTY (15HR CLASSROOM)	SEPT 2003
APPRAISING MANUFACTURE HOMES	OCT 2004
UNIFORM STANDARDS OF PROFESSIONAL PRACTICE	OCT 2006
THE TECHNICAL INSPECTION OF REAL ESTATE (20HR CLASSROOM)	NOV 2006
DISCLOSURES & DISCLAIMERS (5HR CE ONLINE)	JAN 2007
UNIFORM STANDARDS OF PROFESSIONAL PRACTICE (7HRS CE ONLINE)	NOV 2008
APPRAISAIN FHA TODAY (7HR CE ONLINE)	DEC 2008
ENVIRONMENTAL POLLUTION & MOLD (2HR CE ONLINE)	JAN 2009
REO & FORECLOSURES (5HR CE ONLINE)	JAN 2009
LAND & SITE VALUATION (7HRS CE ONLINE)	FEB 2009
APPRAISING FHA TODAY (7HR CE ONLINE)	DEC 2010
UNIFORM STANDARDS OF PROFESSIONAL PRACTICE (7HRS CE ONLINE)	JAN 2011
PRIVATE APPRAISAL ASSIGNMENTS (7HRS CE ONLINE)	JAN 2011
APPRAISING FHA TODAY (7HRS CE ONLINE)	DEC 2012
UNIFORM STANDARDS OF PROFESSIONAL PRACTICE (7HRS CE ONLINE)	JAN 2013
LAND & SITE VALUATION (7HRS CE ONLINE)	JAN 2013
CONSTRUCTION DETAILS & TRENDS (7HRS CE ONLINE)	JAN 2013
NEW FHA HANDBOOK 4000.01	FEB 2016
SUPPORTING YOUR ADJUSTMENTS: METHODS (3HRS ONLINE)	JAN 2017
WORKFILE DOCUMENTATION	FEB 2017
UNIFORM STANDARDS OF PROFESSIONAL PRACTICE (7HRS CE ONLINE)	FEB 2017
AVOIDING MORTGAGE FRAUD (7HRS CE ONLINE)	FEB 2017
SUPERVISOR TRAINEE COURSE FO WA 4HRS CE ONLINE)	JULY 2017
RELOCATION APPRAISAL AND THE ERC FORM (6HRS CE ONLINE)	OCT 2018

LICENSE

Borrower: Joseph Jr & Jaime Picker	File No.: 22MAY003	
Property Address: 3701 S Highlands Blvd	Case No.:	
City: West Richland	State: WA	Zip: 99353
Lender: Wedgewood Inc		

