

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	1084 Antioch Street, Lebanon, OR 97355	Order ID	8303611	Property ID	33007867
Inspection Date	06/30/2022	Date of Report	06/30/2022		
Loan Number	50195	APN	874686		
Borrower Name	Catamount Properties 2018 LLC	County	Linn		

Tracking IDs					
Order Tracking ID	06.29.22 BPO	Tracking ID 1	06.29.22 BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

General Conditions		Condition Comments
Owner	United States of America DVA	Newer home on the edge of town with a very large and open great room concept. Dining room has sliding doors to back patio. This property may qualify for Seller Financing (Vendee).
R. E. Taxes	\$3,260	
Assessed Value	\$272,170	
Zoning Classification	Residential	
Property Type	SFR	
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$0	
HOA	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data

Neighborhood & Market Data		Neighborhood Comments
Location Type	Suburban	Subject is located in an area of homes that are similar in year built style condition and square footage
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$300,000 High: \$360,000	
Market for this type of property	Remained Stable for the past 6 months.	
Normal Marketing Days	<90	

Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	1084 Antioch Street	676 W Vine St	301 Waters Edge Ct	2275 Chelsea Wy
City, State	Lebanon, OR	Lebanon, OR	Lebanon, OR	Lebanon, OR
Zip Code	97355	97355	97355	97355
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	1.14 ¹	1.08 ¹	0.05 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$349,000	\$325,000	\$352,000
List Price \$	--	\$349,000	\$350,000	\$352,000
Original List Date		06/16/2022	06/21/2022	06/17/2022
DOM · Cumulative DOM	-- · --	13 · 14	8 · 9	12 · 13
Age (# of years)	20	17	22	19
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	1 Story 1 story	1 Story 1 story	1 Story 1 story	1 Story 1 story
# Units	1	1	1	1
Living Sq. Feet	1,273	1,170	1,050	1,273
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	7	7	7	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.12 acres	0.14 acres	0.22 acres	0.15 acres
Other	MLS#	MLS#794058	MLS#790069	MLS#794145

* Listing 3 is the most comparable listing to the subject.

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

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

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

Current Listings - Cont.

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

- Listing 1** Well maintained three bedroom two bath home. This special home was built in 2005 and has been held to great standards ever since, with a new water heater installed in 2019. Good sized back yard great for the Oregon Summer! Located close to Green Acres Elementary and Western University of Health Sciences.
- Listing 2** Rare opportunity to own on Waters Edge. Cul-de-sac location, large .22 acre lot, 3 bed, 2 bath, vault ceilings in living room & master, CAC, Gas FA furnace, bay windows in dining & living rooms, efficient kitchen w/quality wood cabinets, breakfast bar, wall pantry & slider to covered deck. Master w/ sun tube in bath & linen closet. Outside features large fenced yard, paved RV pad, UG sprinklers in front & back, & 20x20 workshop has power. All this & great schools too! Don't miss out on this great property!
- Listing 3** This charming 3 bed / 2 bath home, located on a corner lot in Lebanon, has many updates, including a new roof in 2020 and new fencing in 2022! The open living area with high ceilings and skylights has lots of natural light. With a 2 car garage, utility room, and closets throughout, this home has plenty of storage! The main bedroom has an ensuite with a lovely walk-in shower and large closets. The backyard features a Trex deck in the fully fenced backyard with mature plantings. Don't miss the virtual tour!

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	1084 Antioch Street	2244 Chelsea Wy	1075 Antioch St	1061 Turtledove Lp
City, State	Lebanon, OR	Lebanon, OR	Lebanon, OR	Lebanon, OR
Zip Code	97355	97355	97355	97355
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.06 ¹	0.04 ¹	0.33 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$295,000	\$320,000	\$350,000
List Price \$	--	\$295,000	\$320,000	\$350,000
Sale Price \$	--	\$315,000	\$320,000	\$358,000
Type of Financing	--	Va	Usda	Fha
Date of Sale	--	03/01/2022	01/03/2022	01/10/2022
DOM · Cumulative DOM	-- · --	41 · 41	59 · 59	61 · 61
Age (# of years)	20	19	19	14
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	1 Story 1 story	1 Story 1 story	1 Story 1 story	2 Stories 2 story
# Units	1	1	1	1
Living Sq. Feet	1,273	1,008	1,112	1,417
Bdrm · Bths · ½ Bths	3 · 2	3 · 1 · 1	3 · 2	3 · 2 · 1
Total Room #	7	6	7	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.12 acres	0.12 acres	0.14 acres	0.11 acres
Other	MLS#	MLS#787277	MLS#785622	MLS#785818
Net Adjustment	--	+\$9,125	+\$4,025	-\$3,600
Adjusted Price	--	\$324,125	\$324,025	\$354,400

* Sold 2 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 Charming and well taken care of home is ready for its new owners. Located on a dead end street, this 3 bed, 1.5 bath has AC forced air, carpet, laminate, and vinyl flooring, and an attached garage as well as a new roof in 2019 and recently painted exterior. Totally fenced backyard and room for RV parking. Make your appt to visit before it's gone.
- Sold 2** COME HOME TODAY! Beautiful landscaped setting for this charming home. Features include 3 bedrooms, 2 baths, a cozy living room, and spacious kitchen with a window looking out to the nice backyard. Lots of windows and natural light. This home is situated in a nice quiet neighborhood located conveniently near schools and grocery stores. Don't miss this WONDERFUL opportunity!
- Sold 3** COME HOME TODAY! Enjoy a beautifully landscaped setting in this newer home. 3 spacious bedrooms & 2.5 baths. An open living concept spacious dining area and kitchen. The home features vinyl, laminate, and carpet flooring throughout. Walk out into the fully fenced backyard, relax, and enjoy every season on the covered patio. The backyard also includes a shed perfect for storing your garden supplies and a pathway to get there. Don't miss out on this WONDERFUL home! Open house Sunday, 11/14 from 11am - 1pm

Subject Sales & Listing History

Current Listing Status	Currently Listed	Listing History Comments					
Listing Agency/Firm	Emerald valley real estate	Subject was listed on May 23, 2022 status change on June 4, 2020 to 2 under contract pending although it shows a closing date of June 28, 2022 it still shows as pending the status has not changed as of yet					
Listing Agent Name	Tara Nagelhout						
Listing Agent Phone	541-505-9988						
# 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
05/23/2022	\$275,000	06/30/2022	\$275,000	--	--	--	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$325,000	\$325,000
Sales Price	\$325,000	\$325,000
30 Day Price	\$275,000	--
Comments Regarding Pricing Strategy		
Comps demonstrate list price was in the quick sale range		

Clear Capital Quality Assurance Comments Addendum

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

Subject Photos



Front



Front



Address Verification



Side



Side



Street

Subject Photos



Street



Other

Listing Photos

L1 676 W Vine St
Lebanon, OR 97355



Front

L2 301 Waters Edge Ct
Lebanon, OR 97355



Front

L3 2275 Chelsea Wy
Lebanon, OR 97355



Front

Sales Photos

S1 2244 Chelsea Wy
Lebanon, OR 97355



Front

S2 1075 Antioch St
Lebanon, OR 97355



Front

S3 1061 Turtle dove Lp
Lebanon, OR 97355



Front

ClearMaps Addendum

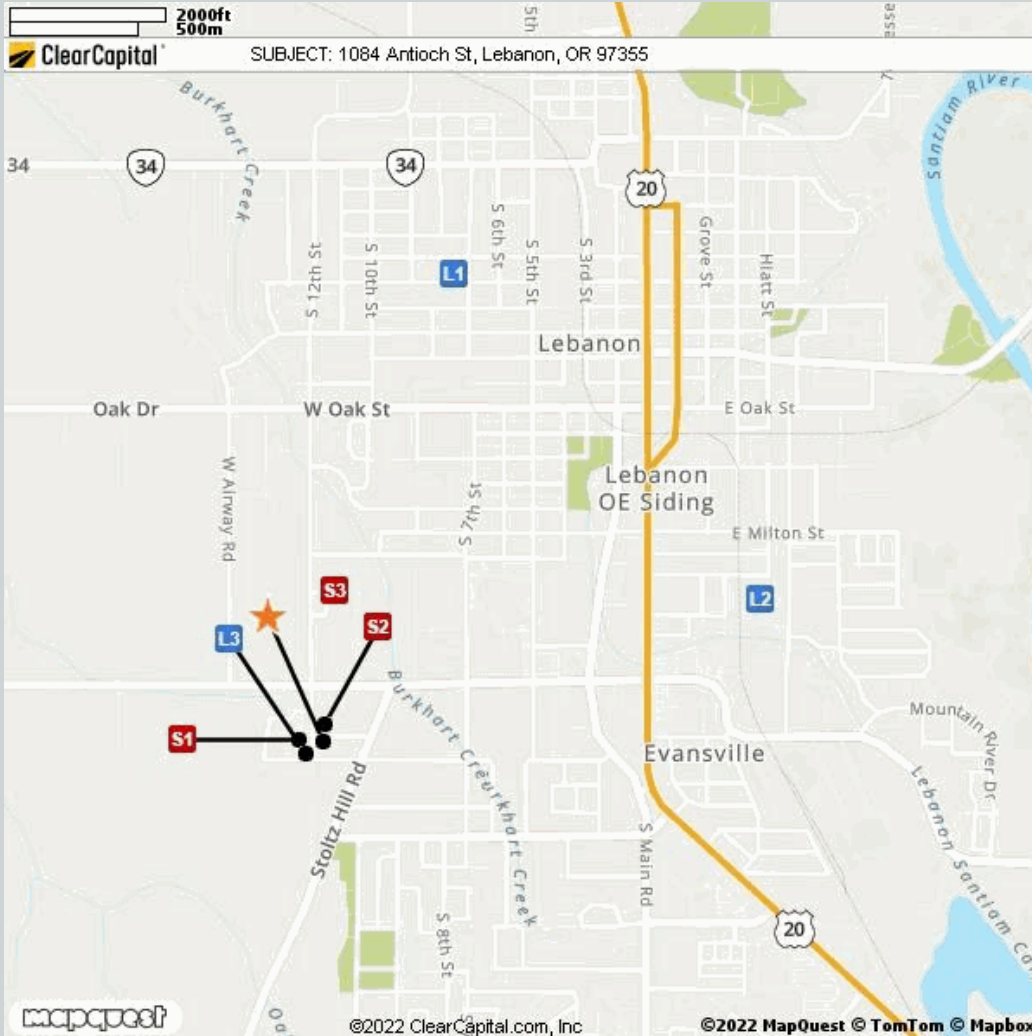
Address ★ 1084 Antioch Street, Lebanon, OR 97355

Loan Number 50195

Suggested List \$325,000

Suggested Repaired \$325,000

Sale \$325,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	1084 Antioch Street, Lebanon, OR 97355	--	Parcel Match
L1 Listing 1	676 W Vine St, Lebanon, OR 97355	1.14 Miles ¹	Parcel Match
L2 Listing 2	301 Waters Edge Ct, Lebanon, OR 97355	1.08 Miles ¹	Parcel Match
L3 Listing 3	2275 Chelsea Wy, Lebanon, OR 97355	0.05 Miles ¹	Parcel Match
S1 Sold 1	2244 Chelsea Wy, Lebanon, OR 97355	0.06 Miles ¹	Parcel Match
S2 Sold 2	1075 Antioch St, Lebanon, OR 97355	0.04 Miles ¹	Parcel Match
S3 Sold 3	1061 Turtledove Lp, Lebanon, OR 97355	0.33 Miles ¹	Parcel Match

¹ The Comparable "Distance from Subject" value has been calculated by the Clear Capital system.

² The Comparable "Distance from Subject" value has been provided by the Real Estate Professional.

Addendum: Report Purpose

Market Approach and Market Time

The Market Approach of this report, as established by the customer, is: **Fair Market Price**. (See definition below.)

The Marketing Time as specified by the customer is **Typical**. (See definition below.)

Definitions:

Fair Market Price	A price at which the property would sell between a willing buyer and a willing seller neither being compelled by undue pressure and both having reasonable knowledge of relevant facts.
Distressed Price	A price at which the property would sell between a willing buyer and a seller acting under duress.
Marketing Time	The amount of time the property is exposed to a pool of prospective buyers before going into contract. The customer either specifies the number of days, requests a marketing time that is typical to the subject's market area and/or requests an abbreviated marketing time.
Typical for Local Market	The estimated time required to adequately expose the subject property to the market resulting in a contract of sale.

Addendum: Report Purpose - cont.

Report Instructions

This section shows the instructions that were approved by the customer and provided to the broker prior to completing the report.

*** Please Note: This is a RUSH assignment. Do not accept if you cannot meet the current due date and time. Please reference the set terms and contact Clear Capital at 530.582.5011 if you require any changes. Thanks! ***

Instructions last updated: 7/17/2017

Purpose:

Please determine a fair market price for this property at which it would sell in a typical marketing time for the area.

Customer Specific Requests:

If the property is commercial or mixed use, please stop and contact Clear Capital as soon as possible

Form Help:

There are blue question marks (?) throughout this form. These are designed to offer guidance for that particular section of the form. Please click on them for help.

Comparable Requirements:

1. Please use fair market comps from the same neighborhood, block or subdivision whenever possible.
2. Please only use REO comparables if the market is driven by REOs and they are comparable in characteristics and condition.
3. Please use comps that have closed in the past 3 months to show the current market conditions or comment in the report if this is not possible. In rapidly changing markets, active listing comps should be given equal or greater weight than sold comps in your analysis.

Standard Instructions:

1. Clear Capital Code Of Conduct - Please make sure that you are always abiding by the Clear Capital Code of Conduct when completing valuation reports.
2. If the subject is currently listed, please consider all available information pertaining to the subject's condition. This information should be utilized when developing the assumption of the subject's condition.
3. Use the subject characteristics provided in the report Grid (if preloaded) to evaluate the property. This information is from a full interior appraisal and is assumed to be most accurate. If your inspection reveals obvious inaccuracies, please explain in the narrative of the report.
4. Include sufficient detail to help our mutual customer gain a complete understanding of the subject's neighborhood such as neighborhood desirability, amenities, parks, schools, commercial or industrial influences, REO activity, traffic, board-up-homes, etc.
5. Do not approach occupants or owners.
6. If the subject is a Commercial property, contact Clear Capital immediately at 530-582-5011 for direction on how to proceed with the report.
7. Please do not accept if you or your office has completed a report on this property in the last month, are currently listing this property, or have any vested interest in the subject property.
8. Clear Capital does not allow any log ins from IP addresses from foreign countries. This includes, but is not limited to; data entry services, form completion services, etc. Also, it is against Clear Capital code of conduct to share your password with anyone who is not a W2 employee in your office.

Report Instructions - cont.

9. Clear Capital and our mutual customers greatly appreciate your expertise. If you cannot personally inspect the property, select comparables, and determine a price for the subject, please do not accept this report. Per the standards and guidelines adopted by Clear Capital and other industry leaders, the use of assistants to complete any of the aforementioned tasks is not permitted.

Due to the importance of an independent opinion of price, please do not discuss your price with anyone or be influenced by list price, pending offers, accept comp packets, repair estimates or the listing agent's opinion.

1. One current, original photo of the front of the subject 2. One address verification photo 3. One street scene photo looking down the street 4. MLS listing and sold comp photos required, please comment if no MLS.

Broker Information

Broker Name	Shirley Garcia	Company/Brokerage	Renegade Realty
License No	960700003	Address	5420 SUNNYSIDE RD SE SALEM OR 97306
License Expiration	07/31/2022	License State	OR
Phone	5035081491	Email	sjg.pbln@gmail.com
Broker Distance to Subject	24.97 miles	Date Signed	06/30/2022

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

Unless the licensee who prepared this report is also licensed by the Appraiser Certification and Licensure Board, the report is not intended to meet the requirements set out in the Uniform Standards of Appraisal Practice. The report is a competitive market analysis or letter opinion and is not intended as an appraisal. If an appraisal is desired, the services of a competent professional licensed appraiser should be obtained.

Unless otherwise specifically agreed to in writing:

The intended purpose of this report is to assist the Clear Capital account holder in making decisions within the scope of applicable statutory and regulatory requirements and performing required due diligence. This document is provided solely for the use of the Clear Capital account holder and not any other party, is not intended as any guarantee of value and/or condition of the subject property and should not be relied on as such. In the event that this document is found to be defective, incorrect, negligently prepared or unfit for its authorized use, Clear Capital's sole liability shall be to promptly refund the total fee expended by the account holder for this report or to replace it at no charge to the account holder, but in no event shall Clear Capital be responsible to the account holder for any indirect or consequential damages whatsoever. This warranty is in lieu of all other warranties, express or implied, except where otherwise required by law. The account holder shall notify Clear Capital within thirty (30) days of this report's delivery to the account holder if it believes that this document is defective, incorrect, negligently prepared or unfit for its authorized use. Under no circumstances may Clear Capital forms or their contents be published, copied, replicated, or mimicked.