

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	2142 Berwin Lane, Eugene, OR 97404	Order ID	8574548	Property ID	33800653
Inspection Date	01/08/2023	Date of Report	01/09/2023		
Loan Number	50227	APN	0384659		
Borrower Name	Catamount Properties 2018 LLC	County	Lane		

Tracking IDs

Order Tracking ID	01.06.23 Citi-CS Update	Tracking ID 1	01.06.23 Citi-CS Update
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	CATAMOUNT PROPERTIES 2018 LLC,	Condition Comments The subject is in good condition. It appears to have a newer roof. The siding is recently painted, no signs of deterioration, updated windows, good curb appeal and conforms in the neighborhood. There are no high tension power lines or a busy street.
R. E. Taxes	\$2,661	
Assessed Value	\$155,837	
Zoning Classification	Residential R1-LOW-DENSITY RES	
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes	
(Door is secured and windows all appear closed.)		
Ownership Type	Fee Simple	
Property Condition	Good	
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

Location Type	Suburban	Neighborhood Comments Surrounded by other sfd of comparable year built. No commerical or industrial nearby. The nearest school is approximately 0.80/miles away. No board ups nearby and reo activity is currently low in this area.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$310000 High: \$465000	
Market for this type of property	Decreased 3 % in the past 6 months.	
Normal Marketing Days	<90	

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	2142 Berwin Lane	200 Ruby Ave	3123 Dahlia Ln	979 Virgil Ave
City, State	Eugene, OR	Eugene, OR	Eugene, OR	Eugene, OR
Zip Code	97404	97404	97404	97404
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.62 ¹	0.92 ¹	0.93 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$332,000	\$349,900	\$365,000
List Price \$	--	\$332,000	\$349,900	\$355,000
Original List Date		01/04/2023	12/03/2022	09/14/2022
DOM · Cumulative DOM	-- · --	5 · 5	37 · 37	117 · 117
Age (# of years)	53	81	62	58
Condition	Good	Good	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	1 Story Ranch	1 Story Cottage	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,056	1,044	1,200	1,156
Bdrm · Bths · ½ Bths	3 · 2	3 · 1	3 · 1	3 · 2
Total Room #	6	6	6	7
Garage (Style/Stalls)	Attached 1 Car	Attached 1 Car	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	0.23 acres	0.24 acres	0.18 acres	0.15 acres
Other	--	--	--	--

* Listing 1 is the most comparable listing to the subject.

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

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

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

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

Listing 1 Equal property type, condition, bedrooms, lot size, 1 car attached garage and view. Inferior year built and 1 full bath.

Listing 2 Equal property type, style, 3 bedrooms and view. Inferior year built, condition, 1 bath, lot size. Superior gla.

Listing 3 Equal property type, year built, gla, 3 bedrooms, 2 full baths and view. Inferior lot size. Superior 2 car attached garage.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	2142 Berwin Lane	1006 Cinnamon Ave	789 Hatton Ave	3915 N Clarey St
City, State	Eugene, OR	Eugene, OR	Eugene, OR	Eugene, OR
Zip Code	97404	97404	97404	97402
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.91 ¹	0.74 ¹	0.90 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$364,500	\$385,000	\$395,000
List Price \$	--	\$349,000	\$380,000	\$385,000
Sale Price \$	--	\$365,000	\$365,851	\$385,000
Type of Financing	--	Fha	Cash	Conventional
Date of Sale	--	10/28/2022	11/21/2022	11/10/2022
DOM · Cumulative DOM	-- · --	56 · 56	48 · 48	111 · 111
Age (# of years)	53	54	65	43
Condition	Good	Good	Good	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	1 Story Ranch	1 Story Ranch	1 Story Ranch/Rambler	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,056	1,152	1,020	1,252
Bdrm · Bths · ½ Bths	3 · 2	3 · 1	3 · 2	3 · 2
Total Room #	6	6	6	7
Garage (Style/Stalls)	Attached 1 Car	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	0.23 acres	0.20 acres	0.18 acres	0.15 acres
Other	--	--	--	--
Net Adjustment	--	+\$1,496	+\$4,893	+\$8,688
Adjusted Price	--	\$366,496	\$370,744	\$393,688

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

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

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

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

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

Sold 1 Adjusted for inferior: +\$1,000 bathroom, +\$2,996 lot size. Adjusted for superior: -\$2,500 garage size.

Sold 2 Adjusted for inferior: +\$2,400 year built, +\$4,993 lot size. Adjusted for superior: -\$2,500 garage size.

Sold 3 Adjusted for inferior: +\$7,988 lot size, +\$15,000 condition. Adjusted for superior: -\$2,000 year built, -\$9,900 gla, -\$2,500 garage size.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed		Listing History Comments				
Listing Agency/Firm			Listed 5/9/2022 and sold 6/14/2022 for \$295,000. Listed 9/26/2022 for \$389,900, reduced on 11/22/2022 to \$359,900. Listing cancelled on 12/31/2022.				
Listing Agent Name							
Listing Agent Phone							
# of Removed Listings in Previous 12 Months	1						
# of Sales in Previous 12 Months	1						
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
05/09/2022	\$325,000	06/06/2022	\$315,000	Sold	06/14/2022	\$295,000	MLS
09/26/2022	\$389,900	11/22/2022	\$359,900	Cancelled	12/31/2022	\$359,900	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$372,000	\$372,000
Sales Price	\$367,000	\$367,000
30 Day Price	\$338,000	--
Comments Regarding Pricing Strategy		
<p>The subject sale price is between the adjusted sold comps with most weight on sold comp 1. This is due to the gla, lot size, year built and condition. Sold comp 3 is inferior condition to the subject, but has superior gla and a 2 car attached garage. The home prices have started to decline a bit in the last 3 months and/or stabilized. The suggested 30 day price is expected if the subject were to go pending under 30 days. The sold comps provided are from the last 3 months, under 1 mile and fair market value.</p>		

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



Back



Street

Listing Photos

L1 200 Ruby Ave
Eugene, OR 97404



Front

L2 3123 Dahlia Ln
Eugene, OR 97404



Front

L3 979 Virgil Ave
Eugene, OR 97404



Front

Sales Photos

S1 1006 Cinnamon Ave
Eugene, OR 97404



Front

S2 789 Hatton Ave
Eugene, OR 97404



Front

S3 3915 N Clarey St
Eugene, OR 97402



Front

ClearMaps Addendum

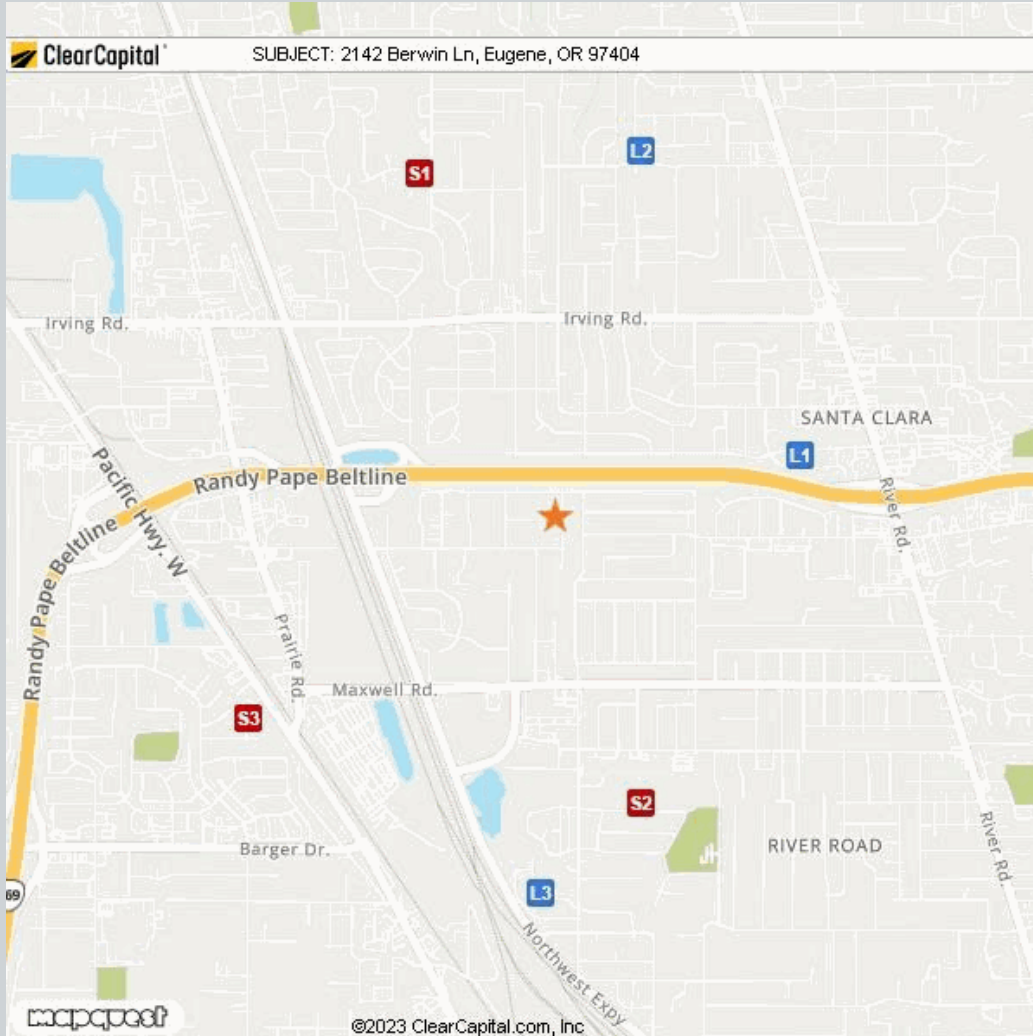
Address ★ 2142 Berwin Lane, Eugene, OR 97404

Loan Number 50227

Suggested List \$372,000

Suggested Repaired \$372,000

Sale \$367,000



Comparable

Address

Miles to Subject

Mapping Accuracy

Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	2142 Berwin Lane, Eugene, OR 97404	--	Parcel Match
L1 Listing 1	200 Ruby Ave, Eugene, OR 97404	0.62 Miles ¹	Parcel Match
L2 Listing 2	3123 Dahlia Ln, Eugene, OR 97404	0.92 Miles ¹	Parcel Match
L3 Listing 3	979 Virgil Ave, Eugene, OR 97404	0.93 Miles ¹	Parcel Match
S1 Sold 1	1006 Cinnamon Ave, Eugene, OR 97404	0.91 Miles ¹	Parcel Match
S2 Sold 2	789 Hatton Ave, Eugene, OR 97404	0.74 Miles ¹	Parcel Match
S3 Sold 3	3915 N Clarey St, Eugene, OR 97402	0.90 Miles ¹	Parcel Match

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

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

Addendum: Report Purpose

Market Approach and Market Time

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

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

Definitions:

Fair Market Price

A price at which the property would sell between a willing buyer and a willing seller neither being compelled by undue pressure and both having reasonable knowledge of relevant facts.

Distressed Price

A price at which the property would sell between a willing buyer and a seller acting under duress.

Marketing Time

The amount of time the property is exposed to a pool of prospective buyers before going into contract. The customer either specifies the number of days, requests a marketing time that is typical to the subject's market area and/or requests an abbreviated marketing time.

Typical for Local Market

The estimated time required to adequately expose the subject property to the market resulting in a contract of sale.

Addendum: Report Purpose - cont.

Report Instructions

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

Instructions last updated: 7/17/2017

Purpose:

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

Customer Specific Requests:

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

Form Help:

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

Comparable Requirements:

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

Standard Instructions:

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

Report Instructions - cont.

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

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

Broker Information

Broker Name	Shelly McBride	Company/Brokerage	Emerald Valley Real Estate
License No	200008018	Address	396 71st Street Springfield OR 97478
License Expiration	11/30/2023	License State	OR
Phone	5415542866	Email	scamper1980@msn.com
Broker Distance to Subject	12.58 miles	Date Signed	01/09/2023

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:

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