# Exterior-Only Inspection Residential Appraisal Report File No. 22-0610 / 32907914

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Lende	r/Client	Wedgewo	od In	nc					2015 Manh				uite 10	0, Redo	ondo Be	ach, CA	90278			
					sale or ha	s it beer	n offered for sa	le in th	ne twelve mor	nths pr	rior to th	e effectiv	e date o	f this app	raisal?	ΧY	es 🔲 N	lo		
Report	t data s	ource(s) use	d, offe	ring price(s	), and dat	e(s). <u>I</u>	DOM 30;The	e sub	ject was of	fered	for sa	le on 05	/07/20	22 for \$	572,000	0, per R	MLS #2	2101592	. The listing	ng is
class	ified a	s Withdrav	vn wi	th an off-r	market c	date of	06/06/2022	and	a final list p	orice	of \$572	2,000.								
	did	J did not an	alyze t	the contract	t for sale f	or the s	ubject purchas	e trans	saction. Expla	ain the	eresults	of the an	alysis of	the contr	act for sal	le or why	the analys	sis was not	performed.	
S Contra																_				
Contra	ct Price	\$		Dat	e of Contr	ract		ls	the property	seller	the owr	ner of pub	lic recor	d?	Yes _	_ No _ I	Data Sour			
●1	-			-			ions, gift or dov	wnpay	ment assistar	nce, et	tc.) to be	e paid by	any part	y on beha	alf of the b	orrower?	L	Yes L	No	
If Yes,	report t	the total dolla	ar amo	ount and de	scribe the	items to	o be paid.				_									
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Note:						hborh	ood are not ap	prais												
	$\overline{}$	Neighborho	_		_				One-Unit F	lousi	ng Tren	ids	_		One-l	Unit Hou	sing	Pres	sent Land U	se%
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Built-L		Over 75%			Under		Demand/Supp					alance	Over	Supply	\$(000)	)	(yrs)	2-4 Unit		10 %
Growtl Neight	<u> </u>	Rapid	x) s	table	Slow		Marketing Tim	ie 🛚 🗵	Under 3 m	ths (	3-6	mths L	Over	6 mths	34	O Low		Multi-Fan		10 %
	orhood	d Boundaries	The	e subject	is bound	d by th	e Willamette	Rive	er north, Hi	ghwa	ay 99E	east an	d south	n and	75	55 High	118	Commer	cial	10 %
··	la Rive	er west.													64	O Pred.	35	Other V	acant	5 %
Neight	oorhood	d Description	The	e subject	is locate	ed in th	e Blair Com	mons	s subdivisio	n wit	thin the	County	of Cla	ackama	s and is	within 2	0 to 30	minutes	of major	
emplo	oymen	t centers i	nclud	ling: Dow	ntown F	Portlan	d, Vancouve	er Wa	shington, I	Hillsb	oro, Be	eavertor	and T	ualatin.	Availal	bility of a	all public	services	s combine	d with
			-				ake this area													
Marke	t Condit	tions (includi	ng sup	oport for the	above co	onclusio	ns) The mark	cet is re	eflecting incre	asing v	values, s	trong den	and and	l limited m	narketing ti	imes. This	s is suppo	rted by revi	ew of the 10	04MC
		w of DOM an	d list/s	ale prices of	f homes w	ithin the	market area. **	**Vaca	nt land reflect	s park	s, green	space an	d/or wet	land area	s and sch	ool fields.	All consid	lered positi	ve marketab	ility for
the are																				
		See the pla					Area 70					Shape	Irregula	ar			View N	;Res;		
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	3	and best use	e of the	e subject pr	operty as	improve	ed (or as propo	osed p	or nlane and	specifi	ications)						If No. doc	crihe Se	e Attache	d
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# Exterior-Only Inspection Residential Appraisal Report File No. 22-0610 / 32907914

				ıbject neighborhood rang			000 103	749,9	<del>3</del> 00 .	
There are 134 compa	rable sales in t	the subject ne	ighborhood within the	past twelve months rang	ing in sale pric	ce from \$	340,000	to \$	755,000	
FEATURE	SUB.	JECT	COMPARAE	BLE SALE NO. 1	COM	MPARABLE S	SALE NO. 2		COMPARABLE S	SALE NO. 3
1301 SE 9Th Ave	•		1213 N Ponderos	a St	1233 SE 1	5th Ave		1231	SE 14th Ave	
Address Canby, OR 97	7013-6332		Canby, OR 9701		Canby, OF				, OR 97013	
Proximity to Subject	0.0002		1.11 miles NE	<u> </u>	0.41 miles				niles SW	
Sale Price	\$		1.11 IIIICS IVE	\$ 685,000	0.411111103	\$	600,000	0.55 11	\$	623,500
		0.00 4	¢ 000.70 6	\$ 000,000	¢ 004.0		000,000	¢ 0		023,300
Sale Price/Gross Liv. Area	\$	0.00 sq. ft.	\$ 289.76 sq. ft.			9 sq. ft.			88.12 sq. ft.	
Data Source(s)			RMLS #2217043	6;DOM 6	RMLS #22	2569019;D	OM 5	RMLS	#22634018;D	OM 4
Verification Source(s)			Doc#19755/Origi	nal list \$619,900	Doc#1936	8/Original	list \$635,000	Doc#1	9005/Original	list \$549,000
VALUE ADJUSTMENTS	DESCR	RIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCR	IPTION	+(-) \$ Adjustment	DE	SCRIPTION	+(-) \$ Adjustment
Sale or Financing			ArmLth		ArmLth			ArmLt	h	
Concessions			Conv;0		Conv;0			Conv;		-9,825
Date of Sale/Time			s04/22;c03/22		s03/22;c02	2/22	0		2;c03/22	0,020
	N.D.		· · · · · · · · · · · · · · · · · · ·	- 0		2/22	0			U
Location	N;Res;		N;Res;		N;Res;			N;Res	<i>'</i>	
Leasehold/Fee Simple	Fee Simple	е	Fee Simple		Fee Simple	e		Fee S		
Site	7000 sf		8346 sf	-1,500	7008 sf		0	7807	sf	0
View	N;Res;		N;Res;		N;Res;			N;Res	;	
Design (Style)	DT2;Tradit	tional	DT2;Traditional		DT2;Tradit	ional		DT2;T	raditional	
Quality of Construction	Q4		Q4		Q4			Q4		
Actual Age	23		20	0			0	25		0
					1					
Condition	C6		C3	-150,000			-150,000			-185,000
Above Grade	Total Bdrms.	Baths	Total Bdrms. Baths	-5,000	Total Bdrms.	Baths		Total Bo	Irms. Baths	
Room Count	8 4	2.1	8 4 3.0	0	8 4	2.1		7	4 2.1	0
Gross Living Area 55	2	2,408 sq. ft.	<b>2,364</b> s	q. ft. 0	2	2,593 sq. ft.	-10,000	L	2,164 sq. ft.	13,500
Basement & Finished	0sf		0sf		0sf			0sf		
Rooms Below Grade			- <del></del>							
	1214/61 *	/loo!	No mata dia		Ne and 11		_	NI-	todica:	_
Functional Utility	kit/flooring/	rieaks	No noted issues	0	No noted is	ssues	0		ted issues	0
Heating/Cooling	FAG/AC		FAG/AC		FAG/AC			FAG/		
Energy Efficient Items	Insulated w	windows	Insulated window	S	Insulated v	vindows		Insula	ted windows	
Garage/Carport	3ga3dw		3ga3dw		2gbi2dw		10,000	2ga2c	lw	10,000
Porch/Patio/Deck	Cov Porch	& Patio	Cov Porch, Patio	0	Cov Porch	. Patio	0	Cov P	orch & Patio	
Fireplaces	1 Fireplace		1 Fireplace		1 Fireplace			1 Fire		
Exterior Features					Fence,Lan		0		Landscape	0
Exterior realures	Fence,gras	55	Fence,Landscap	5 0	rence,Lan	uscape	U	Sileu,	Lanuscape	U
<u> </u>										
Net Adjustment (Total)			+ X -	\$ 156,500	+	<u>X</u> - \$	150,000	□ +	X - \$	171,325
Adjusted Sale Price			Net Adj22.8%		Net Adj	25.0%		Net Adj	27.5%	
of Comparables			Gross Adj. 22.8%	\$ 528,500	Gross Adj.	28.3% \$	450,000	Gross A	dj. <b>35.0</b> % \$	452,175
I X did  did not res	search the sale	e or transfer hi	story of the subject pr	operty and comparable s	ales. If not, ex	plain				
My research did X	did not rouge	al any prior cal	oc or transfers of the	subject property for the th	uroo voore prio	r to the offeet	tive data of this appr	nical		
_		ii ariy prior Sar	es ul transiers ul trie s	abject property for the th	iree years prior	i to the ellec	live date of this appr	alsal.		
Data source(s) County	•									
My research did X	<b>J</b> did not revea	al any prior sal	es or transfers of the	comparable sales for the	year prior to th	ne date of sa	le of the comparable	sale.		
Data source(s) County	Records									
Donart the reculte of the rea	search and ana	alysis of the pr	rior sale or transfer his	story of the subject proper	rty and compa	rable sales (	report additional pric	r sales o	n page 3).	
Report the results of the res		_	BJECT	COMPARABLE SA			PARABLE SALE NO			LE SALE NO. 3
		SUI	50201	10/21/2002		01/29/20				EE 0/122 1101 0
ITEM							17			
ITEM  Date of Prior Sale/Transfer	12/	/12/2012				PACT 000			05/23/2019	
ITEM  Date of Prior Sale/Transfer  Price of Prior Sale/Transfer	12/	/12/2012 95,000		\$274,720		\$327,800		:	\$385,000	
ITEM  Date of Prior Sale/Transfer  Price of Prior Sale/Transfer  Data Source(s)	12/ \$29 doc	/12/2012				\$327,800 doc#546		:		
ITEM  Date of Prior Sale/Transfer  Price of Prior Sale/Transfer  Data Source(s)  Effective Date of Data Sour	12/ \$29 doc ce(s) 06/	/12/2012 95,000 c#082824 /10/2022		\$274,720 doc#101405 06/10/2022		doc#546 06/10/202	1 22	:	\$385,000 doc#28421 06/10/2022	
ITEM  Date of Prior Sale/Transfer  Price of Prior Sale/Transfer  Data Source(s)	12/ \$29 doc ce(s) 06/	/12/2012 95,000 c#082824 /10/2022	roperty and comparab	\$274,720 doc#101405 06/10/2022	c records, th	doc#546 06/10/202	1	:	\$385,000 doc#28421 06/10/2022	nistory. 1233
ITEM  Date of Prior Sale/Transfer  Price of Prior Sale/Transfer  Data Source(s)  Effective Date of Data Sour	12/ \$29 doc ce(s) 06/ nsfer history of	/12/2012 95,000 c#082824 /10/2022 f the subject pr	. , .	\$274,720 doc#101405 06/10/2022 le sales Per public		doc#546 06/10/202 e Subject	1 22 has no known 36	5-month	\$385,000 doc#28421 06/10/2022 prior transfer h	
ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Sour Analysis of prior sale or trai SE 15th Ave has no kr	12/ \$29 doc ce(s) 06/ nsfer history of nown 12-mo	/12/2012 95,000 c#082824 /10/2022 f the subject pronth prior tra	nsfer history. 123	\$274,720 doc#101405 06/10/2022 le sales Per public 1 SE 14th Ave has no	o known 12	doc#546 06/10/202 e Subject -month price	1 22 has no known 36 or transfer history	6-month 7. 358 S	\$385,000 doc#28421 06/10/2022 prior transfer h EE 10th Ave ha	s no known 12-
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Exterior-Only Inspection Residential Appraisal Report File No. 22-0610 / 32907914

A drive by inspection of the subject was completed as well as comparables from the street was completed. County Records and RMLS were reviewed for the

ownership or any recent listings and other legal aspects of the subject as well as	
	any phor sales or transiers within the phor three year period to the date of the
appraisal.	
An amail taut magazar an abana anll alaus du all Par	color information. The color was confirmed. Additional of DMC and a
	sales information. The sales were confirmed. Additionally the RMLS stated sale
price and close date were verified with county records. The doc# noted on the g	
date and price. The listings do not have doc# but have been driven by and viewe	ed on the exterior only.
This is a real property appraisal which does not include the valuation of personal	property. Unless noted no personal property is valued in the report.
<b>'-</b>	
	E (not required by Fannie Mae)
Provide adequate information for the lender/client to replicate the below cost figures and calculate	ons.
Provide adequate information for the lender/client to replicate the below cost figures and calculat Support for the opinion of site value (summary of comparable land sales or other methods for est	ons.  mating site value) The estimated site value is based on sales located within the
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### **Exterior-Only Inspection Residential Appraisal Report**

File No. 22-0610 / 32907914

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.

### Exterior-Only Inspection Residential Appraisal Report

File No. 22-0610 / 32907914

### 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. 22-0610 / 32907914

- 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.

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

#### Signature Signature\_ Name Michelle I Ruhl Name Company Name Clario Appraisal Company Name Company Address 4666 SE Concord Road Company Address \_\_ Milwaukie. OR 97267 Telephone Number \_\_\_ Telephone Number 503-522-2032 / 530-550-2101 Email Address Michelle.Ruhl@clarioappraisal.com Email Address Date of Signature and Report 06/10/2022 Date of Signature Effective Date of Appraisal 06/10/2022 State Certification # State Certification # C000565 or State License # \_ or State License # State or Other (describe) State # Expiration Date of Certification or License State OR Expiration Date of Certification or License 05/31/2023 SUBJECT PROPERTY ADDRESS OF PROPERTY APPRAISED Did not inspect exterior subject property 1301 SE 9Th Ave Did inspect exterior of subject property from street Canby, OR 97013-6332 Date of Inspection APPRAISED VALUE OF SUBJECT PROPERTY \$ 476,000 LENDER/CLIENT COMPARABLE SALES Name Clear Capital Did not inspect exterior of comparable sales from street Did inspect exterior of comparable sales from street Company Name Wedgewood Inc Company Address 2015 Manhattan Beach Blvd Suite 100 Date of Inspection Redondo Beach, CA 90278 Email Address \_

**APPRAISER** 

# Exterior-Only Inspection Residential Appraisal Report File No. 22-0610 / 32907914

FEATURE		SUBJECT	COMPARA	RIFS	SALE NO. 4	COL	MPARABLE S	SALE NO. 5		COMPARABLE S	SALENO 6
1301 SE 9Th Ave		3003201	358 SE 10Th Av		TEL NO. 4	1816 SE		SALE IVO. 5	1507	S Pepperwood	
Address Canby, OR 97	′∩13 <u>-</u> 63	32	Canby, OR 970		751		R 97013-78	833		y, OR 97013-63	
	013-03	32	0.21 miles NW	15-77	7.51	0.35 miles		555		niles SW	) i i
Proximity to Subject	\$		0.21 miles invv	\$	640.050	0.35 miles	\$ \$ \$ \$	675,000	0.411	s svv	640,000
Sale Price				_	649,950			675,000			649,900
Sale Price/Gross Liv. Area	\$	0.00 sq. ft.	\$ 274.82 sq. f	•	OMO		74 sq. ft.	014.0		45.43 sq. ft.	014.00
Data Source(s)			RMLS #225619				2485401;D			\$ #22367801;D0	
Verification Source(s)			Original list \$649	-		_	st \$675,000			al list \$649,900	
VALUE ADJUSTMENTS	DE	SCRIPTION	DESCRIPTION		+(-) \$ Adjustment		RIPTION	+(-) \$ Adjustment		ESCRIPTION	+(-) \$ Adjustment
Sale or Financing			Listing			Listing			Listing	9	
Concessions			;			;			;		
Date of Sale/Time			c05/22		0	c05/22		0	Active		0
Location	N;Res	;	N;Res;			N;Res;			N;Res	s;	
Leasehold/Fee Simple	Fee Si		Fee Simple			Fee Simp	le		Fee S		
Site	7000 s	sf	8514 sf		-1,500	7105 sf		0	7800	sf	0
View	N;Res	,	N;Res;			N;Res;			N;Res	s;	
Design (Style)	DT2;T	raditional	DT2;Traditional			DT2;Tradi	itional		DT2;1	raditional	
Quality of Construction	Q4		Q4			Q3		-20,000	Q4		
Actual Age	23		24		0	6		-8,500	23		
Condition	C6		C3		-150,000	C3		-150,000	C3		-150,000
Above Grade	Total Bd	rms. Baths	Total Bdrms. Bath	ns		Total Bdrms.	Baths		Total B	drms. Baths	
Room Count		4 2.1	8 4 2.			7 4	2.1	0		4 2.1	0
Gross Living Area 55		2,408 sq. ft.	2,365		0		<b>2,484</b> sq. ft.	0		2,648 sq. ft.	-13,000
Basement & Finished	0sf	,	0sf	,		0sf	т		0sf	,	-,
Rooms Below Grade											
Functional Utility	kit/floo	ring/leaks	No noted issues		n	No noted	issues	n	No no	ted issues	0
Heating/Cooling	FAG/A		FAG/AC			FAG/AC	.50400		FAG/		3
Energy Efficient Items		ted windows	Insulated window	MC		Insulated	windowe			ted windows	
	3ga3d		2ga2dw	ws	10.000		WIII IUUWS				10,000
Garage/Carport Porch/Patio/Deck	_		2ga2dw Cov Porch & Pa	tic	10,000	3gbi3dw	a & Datia	0	2ga2d	orch & Patio	10,000
		orch & Patio		uO		Cov Porch					
Fireplaces	1 Firep		1 Fireplace			1 Fireplac			1 Fire	•	
Exterior Features	Fence	,grass	Fence,Shed		0	Fence,Lai	ndscape	0	Fence	e,Shed	0
				1.					_		
Net Adjustment (Total)			+ X]-	\$	141,500		X - \$	178,500			153,000
Adjusted Sale Price			Net Adj21.89				-26.4%		Net Ad		
of Comparables			Gross Adj. 24.89	6   \$		Gross Adj.	26.4% \$		·	Adj. 26.6% \$	496,900
₹ ITEM			BJECT		COMPARABLE SA	LE NO. 4	COMF	PARABLE SALE NO	. 5		LE SALE NO. 6
11 E.W.											
Date of Prior Sale/Transfer		12/12/2012		+	19/2016		05/18/20			04/06/2000	
Price of Prior Sale/Transfer		\$295,000		\$37	75,850		\$492,500	)		\$241,000	
Price of Prior Sale/Transfer		\$295,000 doc#082824		\$37 doc	75,850 c#33325		\$492,500 doc#3518	) 88		\$241,000 doc#58444	
Price of Prior Sale/Transfer	ce(s)	\$295,000 doc#082824 06/10/2022		\$37 doc	75,850		\$492,500	) 88		\$241,000	
Price of Prior Sale/Transfer	ce(s)	\$295,000 doc#082824 06/10/2022		\$37 doc	75,850 c#33325		\$492,500 doc#3518	) 88		\$241,000 doc#58444	
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Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source	ce(s)	\$295,000 doc#082824 06/10/2022		\$37 doc	75,850 c#33325		\$492,500 doc#3518	) 88		\$241,000 doc#58444	
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# **Uniform Appraisal Dataset Definitions**

File No. 22-0610 / 32907914

### 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.

Uniform Appraisal Dataset Definitions File No. 22-0610 / 32907914

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

### **ADDENDUM**

Borrower: Catamount Properties 2018 LLC		File No.: 22-0610 / 32907914		
Property Address: 1301 SE 9Th Ave		Case No.: 50251		
City: Canby	State: OR	Zip: 97013-6332		
Lender: Wednewood Inc				

### STATE SPECIFIC REQUIREMENTS

AMC Registration # for ClearCapital.com, Inc: AM-026

### APPRAISER INDEPENDENCE INFORMATION

The appraiser has prepared this appraisal in full compliance with applicable Appraiser Independence Requirements and has not performed, participated in, or been associated with any activity in violation of those requirements.

### **Additional Comments:**

No employee, director, officer, or agent of the lender, or any other third party acting as joint venture partner, independent contractor, appraisal management company, or partner on behalf of the lender, shall influence or attempt to influence the development, reporting, result, or review of an appraisal through coercion, extortion, collusion, compensation, instruction, inducement, intimidation, bribery, or in any other manner.

I have not been contacted by anyone other than the intended user (lender/client as identified on the first page of the report), borrower, or designated contact to make an appointment to enter the property. I agree to immediately report any unauthorized contacts either personally by phone or electronically to ClearCapital.com.

The Intended User of this appraisal report is the Lender/Client. The Intended Use is to evaluate the property that is the subject of this appraisal for a mortgage finance transaction, subject to the stated Scope of Work, purpose of the appraisal, reporting requirements of this appraisal report form, and Definition of Market Value. No additional Intended Users are identified by the appraiser.

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

Note the appraisal assignment was ordered by ClearCapital.com which is acting as an agent for the lender/client. The appraiser has had no contact with the lender or anyone other than intended user ClearCapital.com. This report was completed to Freddie MAC and Fannie MAE Standards. The lender did not provide the appraiser with lender required guidelines. I agree to contact ClearCapital.com immediately report any unauthorized contacts.

The certifications contained within this appraisal report were developed by Fannie Mae and Freddie Mac, not by this appraiser, specifically Certification #21 and #23.

This appraisal was developed for no one else beside the specific client identified in the report and any intended user(s) also identified in the report. The intended use is for the client and intended users named in this report and is not be to used or relied upon by anyone else for any purpose. A party receiving a report copy from the client does not as a consequence, become a party to the appraiser-client relationship.

### SITE SECTION

The site is a level interior lot featuring a standard neighborhood and no external obsolescence noted.

The neighborhood participates in the National Flood Insurance Program. The ratio of land to overall property value is typical for this market area. The present use of the subject site is its Highest and Best Use.

No adverse easements or encroachments were noted and/or revealed to the appraiser. See the title records for any such matters. No Title report was provided for the appraiser to review.

### **NEIGHBORHOOD COMMENTS-**

On March 13, 2020, the United States Government declared a National Emergency Concerning the Novel Corona virus Disease (COVID-19) Outbreak. The effective date of this appraisal is after this declaration and is being performed using historical comparable sales and considering active listing and pending sales in the appraiser conclusion. Due to the rapidly changing economic conditions with this outbreak, the future impact to property values (and valuation) is not currently known. The impact of this outbreak also can vary from market to market and the appraiser has documented any known specific market conditions within the appraisal to better inform the client and intended users of the conditions seen at the time of the preparation of the appraisal.

There are no apparent factors in the area that would negatively affect appeal and marketability. The region's employment/economic outlook appears stable at the present time. Oregon currently has remained stable with an unemployment rate of around 6% for approximately six months.

### COMPARABLE COMMENTS--

No time adjustments were made based on recent sales used reflecting current market value trends noted on the 1004MC form.

The square footage for the comparables are taken from the RMLS data sheet and confirmed with county records.

No adjustment was made to the properties on the "Functional Utility" line. The adjustment is located on the condition line.

The subject and sales are located in the city of Canby with a population of around 18,000 with Canby located within 4.54 square miles. The city of Canby is considered a small community surrounded by Clackamas county farm/forest land area.

Sale 1 was considered because of gross living area, age, transaction date, garage storage and location within the market area. This property is located just north of 99E in a competing subdivision with no sport found to make a location adjustment.

Sale 2 was included because of its transaction date, age, quality, design, bedroom and bath count and its slightly larger size.

Sale 3 was included because of its transaction date, quality, age, bedroom and bath counts. This home is adjusted downwards for its updated condition considered superior to Sales 1 and 2 and the subject property.

Pending Sales 4 and 5 were considered because of their age, quality, bedroom and bath counts and gross living area.

### **ADDENDUM**

Borrower: Catamount Properties 2018 LLC		File No.: 22-0610 / 32907914
Property Address: 1301 SE 9Th Ave		Case No.: 50251
City: Canby	State: OR	Zip: 97013-6332
Lender: Wedgewood Inc		

Listing 6 was considered because of its age, quality, bedroom and bath count.

### SUMMARY OF SALES COMPARISON

Site area differences are made at \$1 per square foot over 1000' within 1000' the site areas are considered similar per paired sales.

Per paired sales above grade living area is adjusted at \$55 per square foot over 100' within 100' the gross living area is considered similar.

The utilities are assumed to be off because of water damage, no kitchen and the home is vacant.

The adjustments are rounded to the nearest \$500 to \$1000 place.

Full bath room are adjusted at \$10,000 each and half bath rooms at \$5,000 per paired sales.

Age adjustments were made at \$500 per year over 10 years within 10 years the properties are considered similar. The adjustment reflects wear/tear on the mechanicals and interior/exterior finishes.

Enclosed covered parking is adjusted at \$10,000 per stall supported with paired sales.

No support was found to make adjustments for differences in exterior improvements. (porch,patio,deck,fence,landscape, etc).

The source of comparable data confirmation was completed with County and City records. Review of all available interior/exterior photos and realtor comments were made. All comparables were driven by unless stated otherwise.

Heaviest weight is given to the Sales comparison approach to value as the market typically looks to the market to establish fair market prices. No weight is given to the Cost approach to value because it was not completed. No weight is given to the Income approach to value as this approach to value was not completed. The Income approach to value was not completed due to the subject's location in a predominantly owner occupied neighborhood.

The subject's estimate of market value is under the predominant value because of its condition. The subject is considered to be an under improvement based on its non-occupiable condition.

The subject property is located approximately 9 miles from my home office. This assignment requires geographic competency as part of the scope of work. I have spent sufficient time in the subjects market and understand the nuances of the local market and the supply and demand factors relating to the specific property type and the location involved. Such understanding will not be imparted solely from a consideration of specific data such as demographics, costs, sales and rentals. The necessary understanding of local market conditions provides the bridge between a sale and a comparable sale or a rental and a comparable rental.

The appraiser is not a contractor, roofer, electrician, plumber, etc. However if something visually stands out as not typically comments will be made and a professional requested to confirm if any issues. Note that this is an exterior only appraisal and the interior and rear have not been viewed. This appraisal makes the extra ordinary assumption that the subject is in a average to good condition. If this assumption is inaccurate the value will be affected responding to the costs associated with any needed repairs.

The appraiser is a salaried employee and received no appraisal fee for the assignment.

### **Zoning Description**

Medium Light Industrial; Residential an allowed use; Minimum lot area: five thousand square feet;

### **Highest and Best Use**

Based on zoning, condition of the improvements and placement of the improvements the subject site is at its highest and best use. The subject meets all four tests for highest and best use legally permited, physically possible, economically feasible and most profitable.

### Source(s) used for Physical Characteristics: Other

I did speak to the next door neighbor who owns a property adjacent and across from the subject at the time of that appraisal. They indicated the home had been vacant for a number of years and had extensive damage and a few break-ins.

Market Conditions Addendum to the Appraisal Report File No. 22-0610 / 32907914

The purpose of this addendum is to provide the lender/client with		understanding of the	market trends and cor	iditions prevalent ii	-	J	
addendum for all appraisal reports with an effective date on or af Property Address 1301 SE 9Th Ave	Ter April 1, 2009.	City Canby			State OR	Zip Code 97	7013-6332
Borrower Catamount Properties 2018 LLC		on, Junio					
Instructions: The appraiser must use the information require	ed on this form as the I	basis for his/her concl	usions, and must prov	ide support for thos	se conclusions,	regarding ho	ousing trends and
overall market conditions as reported in the Neighborhood section analysis as indicated below. If any required data is unavailable							
provide data for the shaded areas below; if it is available, however			-				-
median, the appraiser should report the available figure and ident	-	=		-			
that would be used by a prospective buyer of the subject proper Inventory Analysis		st explain any anomal Prior 4-6 Months		s seasonal market	s, new constru Overall <sup>-</sup>		osures, etc.
Total # of Comparable Sales (Settled)	Prior 7-12 Months 76	28	Current - 3 Months 30	Increasing	Stable		Declining
Absorption Rate (Total Sales/Months)	12.67	9.33	10.00	Increasing	X Stable		Declining
Total # of Comparable Active Listings	7	5	9	Declining	Stable		Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	0.60	0.50	0.90	Declining	Stable	X	Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months		Overall *		<b>1</b>
Median Comparable Sale Price	567,093	542,500	577,750	X Increasing	Stable		Declining
Median Comparable Sales Days on Market  Median Comparable List Price	5	6	6 709,950	Declining  X Increasing	X Stable Stable		Increasing Declining
Median Comparable List Frice  Median Comparable Listings Days on Market	532,900 45	447,000 15	14	Declining	X Stable		Increasing
Median Sale Price as % of List Price	102%	102%	102%	Increasing	X Stable		Declining
Seller-(developer, builder, etc.)paid financial assistance prevaler				Declining	X Stable		Increasing
Explain in detail the seller concessions trends for the past 12 m		ntributions increased f	rom 3% to 5%, increas	sing use of buydow	ns, closing co	sts, condo fe	es, options, etc.).
Are foreclosure sales (REO sales) a factor in the market?			the trends in listings a				
An analysis was performed on 134 competing sales of	over tne past 12 mo	ontns. For those sa	ales, a total of 0.0%	were reported	to be REO.		
Cite data sources for above information. Information reporte	od in the DMI S eve			//2000)			
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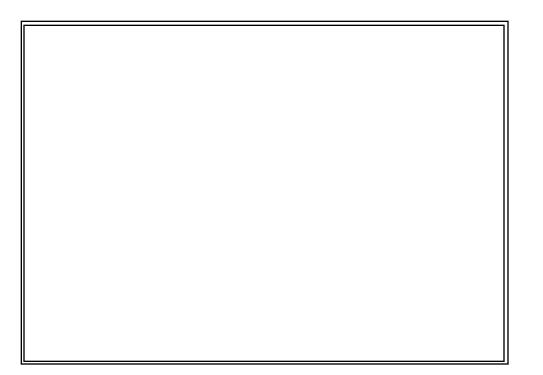
# SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: Catamount Properties 2018 LLC	File No	0.: 22-0610 / 32907914
Property Address: 1301 SE 9Th Ave	Case I	No.: 50251
City: Canby	State: or	Zip: 97013-6332
Lender: Wedgewood Inc		•



# FRONT VIEW OF SUBJECT PROPERTY

Appraised Date: June 10, 2022 Appraised Value: \$ 476,000



REAR VIEW OF SUBJECT PROPERTY



STREET SCENE

# COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Catamount Properties 2018 LLC	File N	0.: 22-0610 / 32907914
Property Address: 1301 SE 9Th Ave	Case	No.: 50251
City: Canby	State: or	Zip: 97013-6332
Lender: Wedgewood Inc		,



# COMPARABLE SALE #1

1213 N Ponderosa St Canby, OR 97013-2495 Sale Date: s04/22;c03/22 Sale Price: \$ 685,000



### COMPARABLE SALE #2

1233 SE 15th Ave Canby, OR 97013 Sale Date: s03/22;c02/22 Sale Price: \$ 600,000



# COMPARABLE SALE #3

1231 SE 14th Ave Canby, OR 97013 Sale Date: s03/22;c03/22 Sale Price: \$ 623,500

# COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Catamount Properties 2018 LLC	File N	0.: 22-0610 / 32907914
Property Address: 1301 SE 9Th Ave	Case	No.: 50251
City: Canby	State: or	Zip: 97013-6332
Lender: Wedgewood Inc		,



# COMPARABLE SALE #4

358 SE 10Th Ave Canby, OR 97013-7751 Sale Date: c05/22 Sale Price: \$ 649,950



### COMPARABLE SALE #5

1816 SE 10Th PI Canby, OR 97013-7833 Sale Date: c05/22 Sale Price: \$ 675,000



# COMPARABLE SALE #6

1507 S Pepperwood St Canby, OR 97013-6311 Sale Date: Active Sale Price: \$ 649,900

Borrower: Catamount Properties 2018 LLC	File	No.: 22-0610 / 32907914
Property Address: 1301 SE 9Th Ave	Cas	se No.: 50251
City: Canby	State: or	Zip: 97013-6332



Street name



roof composition and house number



weeds growing in the gutters

Borrower: Catamount Properties 2018 LLC	File N	No.: 22-0610 / 32907914
Property Address: 1301 SE 9Th Ave	Case	No.: 50251
City: Canby	State: or	Zip: 97013-6332



Moss noted on the roof cover



Subject street (subject street ahead)

### **PLAT MAP**

 Borrower: Catamount Properties 2018 LLC
 File No.: 22-0610 / 32907914

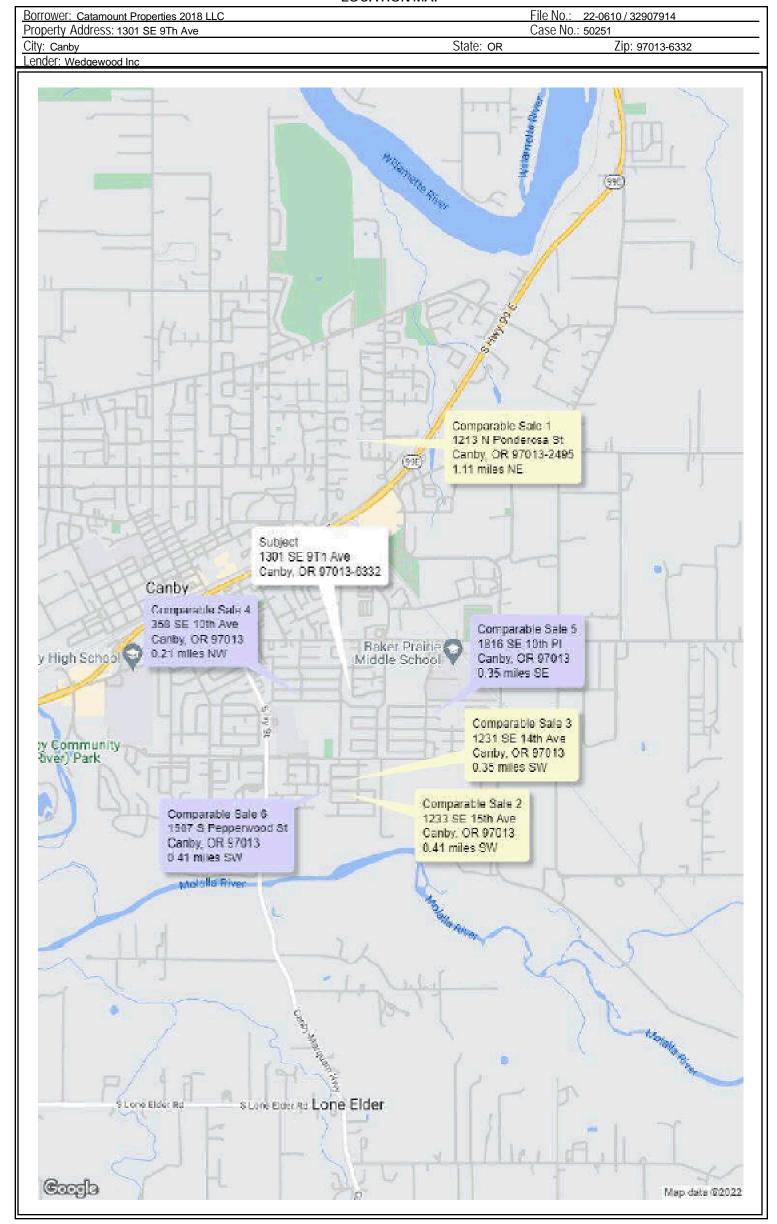
 Property Address: 1301 SE 9Th Ave
 Case No.: 50251

 City: Canby
 State: OR
 Zip: 97013-6332

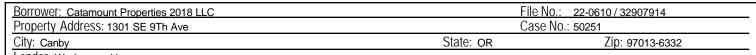
Lender: Wedgewood Inc



### **LOCATION MAP**



### **FLOOD MAP**





# FLOOD INFORMATION

Community: CITY OF CANBY

Property is NOT in a FEMA Special Flood Hazard Area

Map Number: 41005C0268D

Panel: 41005C0268

Zone: X

Map Date: 05-17-2008

FIP5: 41005

Source: FEMA DFIRM

# LEGEND



### Road View:



# 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.

Not lability is accepted to any third party for any use or misuse of this flood map or its data.

50251 File No. 22-0610 / 32907914

		USPAP AD	DENDUM	
Borrowe	r: Catamount Properties 2018 LLC			
	Address: 1301 SE 9Th Ave			
City:	Canby	County: <u>Clackamas</u>	State: OR	Zip Code: <u>97013-6332</u>
Lender:	Wedgewood Inc			
ΔΡΡΡΔ	ISAL AND REPORT IDEN	TIFICATION		
		ne following USPAP reporting	ontion:	
`			•	
X) Ap	opraisal Report	A written report prepared under Star	ndards Rule 2-2(a).	
□R€	estricted Appraisal Report	A written report prepared under Star	ndards Rule 2-2(b).	
	nable Exposure Time on of a reasonable exposure time	for the subject property at the market v	value stated in this report is: 30 da	ys
Markatina	r time is defined as day of appraise	al inapportion farward (to call) and Eyna	ours time day of appraisal inspecti	on backwarda (baw lang it would take to call)
		marketing/selling skills. Both exposure		on backwards (how long it would take to sell). red equal.
, 100.110.10	ny and overall accumpation average		and manding into all condition	
۸dditi	onalCertifications			
		appraiser or in any other capacity, reg	arding the property that is the sub	ject of this report within the three-year
pen	iod immediately preceding accepta	ance of this assignment.		
□тн	AVE performed services, as an ar	ppraiser or in another capacity, regardi	ng the property that is the subject	of this report within the three-year
		ance of this assignment. Those service		
		-		
Additio	onal Comments			
Lperforme	ed this appraisal in accordance wit	h the requirements of Title XI of the Fir	nancial Institution Reform, Recove	rv and Enforcement Act of 1989, (12
	31 et seq.), and any implementing		,	,, and
	.,	-		
ΔDDD	AISER:		SUPERVISORY APPRAISER (	only if required).
			OUI ENVIOUNT AFFRAISER (	ыну пточинси).
	Sand Bar	1000		
Signati	ure: <u>Mictable</u>	Kail	Signature:	
Name:	Michelle I Ruhl			
	igned: 06/10/2022			
		State #:		
State:		State #		or License:
	tion Date of Certification or License	2: 05/31/2023	Supervisory Appraiser inspection	
	ve Date of Appraisal: 06/10/2022			nly from street  Interior and Exterior

#### License

Borrower: Catamount Properties 2018 LLC	File N	0.: 22-0610 / 32907914	
Property Address: 1301 SE 9Th Ave	Case	Case No.: 50251	
City: Canby	State: or	Zip: 97013-6332	
London M. L.			

# Appraiser Certification and Licensure Board

State Certified General Apprelaer 29 hours of combung school on equived

COPY COPY COPY

MICHELLE I RUHL CLARIO APPRAISAL NETWORK 300 EAST SECOND ST #1405 RENO, NV 89501

License No.: C000565

Issue Data: June 01, 2021

piration Date: May 31, 2023

Chad Koch, Administrator

:Catamount Properties 2018 LLC	E&O File No.: 22-0610 / 32907914
Address: 1301 SE 9Th Ave	Case No.: 50251
nby	State: OR Zip: 97013-633
Wedgewood Inc	
4COPPS	LIABILITY INSURANCE
THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AL	10/11/2021 NONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER, T
	<ol> <li>the policy(ies) must have ADDITIONAL INSURED provisions or be endors is of the policy, certain policies may require an endorsement. A statement</li> </ol>
Process Assurance a Marsh & McLennan Agency LLC company	bostaet Fions Ches
20 N Martingale Road Suits 100	78% per 312-625-5392 FAX No. (847) 440-9123
Schaumburg IL 90173	WBURFRIS AFFORDING COVERAGE NAV
INSURED CLE	INSURERA, AVA Insurance Company 211
Clear Capital.com, Inc. Clear Capital Holdings, Inc.	NO. INC. INC. INC. INC. INC. INC. INC. INC
300 E 2nd Street Suite 1405	NSJREAD:
Suite 1405 Reno NV 89501	NUMBER C
COVERAGES CERTIFICATE NUMBER: 607-6	7962 REVISION NUMBER.
INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CON-	OW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PER DITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH I REPORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TER VHAVE PERN REDUCED BY PAID CLAMP.
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SESCRIPTION OF OPERATIONS I DOCATIONS I VENICLES (ACORD IST, ASSISTANT RUMANIS, RE: PROOF OF INSURANCE  It is agreed that the following is an Additional Insuled, when required by a	Marian Marian Company (Marian Company)
	CANCELLATION
CERTIFICATE HOLDER	
	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEF. THE EXPRATION DATE THERROR, NOTICE WILL BE DELIVERED ACCORDANCE WITH THE POLICY PROVISIONS.
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Clario Appraisal Network, Inc. PROOF OF INSURANCE	THE EXPRATION DATE THEREOF, NOTICE WELL BE DELIVERED ACCORDANCE WITH THE POLICY PROVISIONS.  AUTHORISED REPRESENTATIVE  FOLIAGE  8) 1928-2015 ACORD CORPORATION. All rights rese
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Clario Appraisal Network, Inc. PROOF OF INSURANCE	THE EXPRATION DATE THEREOF, NOTICE WELL BE DELIVERED ACCORDANCE WITH THE POLICY PROVISIONS.  AUTHORISED REPRESENTATIVE  FOLIAGE  8) 1928-2015 ACORD CORPORATION. All rights rese

Borrower: Catamount Properties 2018 LLC File No.: 22-0610 / 32907914 Property Address: 1301 SE 9Th Ave Case No.: 50251 City: Canby State: or Zip: 97013-6332 Lender: Wedgewood Inc

MLS#: 22101592

Address: 1301 SE 9TH AVE. Carby 97013 6/10/2022 10:50:45 AM Presented By: Michelle Robit Agent Full Abbreviated GOCAL.

503-346-1979 E-mail: <u>RUH-S2/6CCMCASTNET</u> BAL Status: CAN 6/10/2022 Phone: 10:59:45 AM RESIDENTIAL MLB#: 22101592 Area: 146 List Price: \$572,000 Addit 1901 SE 9TH AVE MOSE: Citys Centry Zip: 97013 Condo Loci LR: N List Type: ER Tax ID: 01832510 Zoning: County: Clackamas Middle: Raiser Prairie Elemo Trosa Highe Carrby PropType: DETACHO CC&Rs: BART BLAIR COMMONS LT 26 Legal: YE'YEE Internet/Address/No Blog/No AVM: Offer/Nego: CALL EA

**Upcoming** House Open House: Upcoming Broker

Wenty: 55 w Affidavit VIN: N DENERAL INFORMATION

RV Desc:

Lot Dimensions: Lot Desc: Lot Size: 7K-9.999SF # Acres: 0.16 Willent: Body Water: Setter Disc: DSCLOSUR Other Disc: RESIDENCE IMPORMATION

#Bath: 2/1 #Lvi; 2 \$syle: 25TORY Upper SQFT: 1204 #Bdrms: 4 SFBrg: mile Year Built: 1999 / FIXER en Cort Energy Eff.: Exterior: FIBRICEM TotUpiMn: 2408 Re #Fireplaces: 1 / GAS Green Cort Maior SQFT: 1204 Roof: COMP Lower SQFT 0 Planking: DRIVWAY Basoment Total SQFT: 2408 AddL SQFT: #Gar: 3/ATTACHO. FWBTSTRG.

URM Foundation: CONCPER, PIRAPST Rd Surface: PRVEQSRF REMARKS

XSpOint Sthleve.

Private: Noy opens back does do not look doer from house to garage please. Must be a cash offer, must be able to close next week.

Great room concept, open kitchen. Lots of large windows. Four bedrooms with Den. Upstairs Lauredry. Primary bedroom looks over back yard.

Will not finance due to water damage, all foor coverings missing, kitches is missing also. APPROXIMATE ROOM SIZES AND DESCRIPTIONS

Primary Bedroom: U / 14X 14 / BAYWIND, SOAKTUB, Bittle - Full Part Living: M / 16 X 11 / FIREPL, GREAT-R Upper Lwt: 2/0 Main Lvt: 0/1 SUITE, VAULTED Kitchen: M / 16 X 11 / Lower Lvl: 0/0 Total Rth: 2/1 2nd Bedroom: U / 11 X 10 / Dining: M / 12 X 11 / 3rd Bedroom: U / 11 X 10 / Family: // DEN: M / 12 X 11 / CLOSET 4TH-BD: U/25X 16/CEILFAN

:11 **FEATURES AND UTILITIES** Kitchen: BIMICO, DISHWAS, ISLAND, PLB-ICE, SSAPPL

Interior: HICELL SOUNSYS, WALL TED

COVPATI, PENCED, FS. HTUB, PATIO, SPRINKLR, YARD Exterior Accessibility:

Security: Internet: Windows: VYLFRAME

Cook: ACREADY Water: FUBLICATE Heat: FOR-95+

Sewer: PUBLICSWR Hot Water: GAS Fuels BAS FINANCIAL

Preparty Tax/Yr: 85 Terms: CASH, REHAB 85,424.02 / 2021 Spel Asimt Balanco: Tax Deferral N BAC: %25 Y Total Comm Differs: N BAC: NOS 3rd Party: Y Total Comm Denva.

Bank Owned/REC: N Short Sale: N S Pre-Approv: Escrow Pref: Assoc. Am: Other Dress

BROKER/AGENT DATA

BRCD: AMRAD 1 OF: MIORE Resity, Inc. SAID: SPIESJOE AG: Joe Spies 360-727-1077 Fax: 503-444-9008 360-521-6781 Cell/Pgr: Lic#: 24595 Lic#: 49529 Phy. Agent Ext Email(s) AG: mares also co. Com OFC: watertho

CoApent CADAID: Garn: CoAgent Email: Owner Perm. Resid:

Tran: 6/6/2022 Ooc: VACANT Perss: List: 5/7/2022 Exp: ShowHirst LB/Loc/Cmb: FIRETAN 100000 CALL-BA Tonaut/Other: Show.

COMPARABLE INFORMATION DOM/CDOM: 30/30 O/Prior: \$589,000 %SPYOLP: Pend:

Sold: **Bold Price:** SEPILP: Terms. B/Of Phone: BAJO: B/Agt: B/Off.

 BORTOWER: Catamount Properties 2018 LLC
 File No.:
 22-0610 / 32907914

 Property Address: 1301 SE 9Th Ave
 Case No.: 50251

 City: Canby
 State: OR
 Zip: 97013-6332

Lender: Wedgewood Inc

# 1301 SE 9TH AVE CANBY, OR 97013-6332

# **Ownership Information**

Owner Name:

STEPHEN CHRISTOPHER ELLISON MELISSA SHARON ELLISON

Mailing Address:

1301 SE 9TH AVE CANBY, OR 97013-6332

# Property Description

County: Clackamas Map / Tax Lot: 41E0388/10000

Account Num: 01832510 Census: 0229.03
Property ID: 416038810000 Owner Occ.: Yes
Land Use: Single Family Residential Zoning:

Land Use: Single Family Residential
Subdivision: BLAIR COMMONS

Legal Description: 3457 BLAIR COMMONS LT 26

### Property Characteristics

Property Type: SINGLE FAMILY Building SF: 2,408 Heat: House Style: Living Area SF: 2,408 Coeling: Square Feet: 2,408 Year Built: 1999 Foundation: 1st Floor SF: 2,408 Exterior: Bedrooms: 3 Bathrooms: 2.50 2nd Floor SF: Roof Style: Lot Size: 0 3rd Floor SF: **Roof Cover:** Acres: Attic SF: Fireplaces: **Bsmnt SF:** Bennt Garage Type:

Type:

Garage SF: Fin Bsmt SF:

# Assessment Information

Real Market Value: \$ 457,888 Taxes \$ 5,424.02 Land Value: 5 186, 108 Imp. Value: \$ 281,780 Total Assessed Value: § 315,973 Levy Code: 086-002 2021 Tax Year: 2021 Assessed Year: M-5 Pater 14 2183

### Previous Sale Information

Sale Amount: \$ 295,000 Sale Date: 12/12/2012

Document Num: 2012-482824

# land list/sales within the 97013 zip code

Borrower: Catamount Properties 2018 LLC	File N	No.: 22-0610 / 32907914
Property Address: 1301 SE 9Th Ave	Case	No.: 50251
City: Canby	State: or	Zip: 97013-6332
Londor: Wedgewood Inc		

Michelle Ruhl 503-316-1979 Lots and Land GOCAI 6/10/2022 3:35:57 PM 11 Matches

# Active

MLS#	P	Type	Address	City	Area	Acres	Price
22695563	1	COM/IND	1579 SE 3RD CT	Canby	146	0.29	\$105,000
21036123	1	COM/IND	243335 Bobs WAY	Canby	146	11.26	\$3,941,000

Sold

MLS#	P	Type	Address	City	Area	Acres	Price
21663481	1	MIX-USE	0 S Highway 99E	Canby	146	0.98	\$85,000
20659339	3	FRM/FOR	0 S Macksburg RD	Camby	146	4.03	\$115,000
21668485	5	RES/REC	1150 NE 15TH AVE	Carsby	146	0.29	\$175,000
22317651	6	FRM/FOR	11600 SEMERSON RD	Camby	146	3.14	\$245,000
22550507	28	RESID	11713 SRIGGS DAMM RD	Canby	146	1.05	\$320,000
21317349	1	FRM/FOR	O no site address	Camby	146	29.43	\$330,000
21400708	1	RES/REC	551 NE 22ND AVE	Canby	146	0.23	\$400,000
21502406	27	RES/REC	12530 5 Union Hall RD	Camby	146	34,63	\$750,000
19633517	6	RESID	102 NE TERRITORIAL RD	Camby	146	3.11	\$1,000,000

### **AERIAL MAP**

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