

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.

<b>Address</b>	4703 Ne Killingsworth Street, Portland, OREGON 97218	<b>Order ID</b>	9473197	<b>Property ID</b>	35669862
<b>Inspection Date</b>	07/12/2024	<b>Date of Report</b>	07/14/2024		
<b>Loan Number</b>	50341	<b>APN</b>	R298146		
<b>Borrower Name</b>	Champerey Real Estate 2015 LLC	<b>County</b>	Multnomah		

Tracking IDs					
<b>Order Tracking ID</b>	7.11_Atlas aged bpo	<b>Tracking ID 1</b>	7.11_Atlas aged bpo		
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--		

General Conditions		
<b>Owner</b>	CHAMPERY REAL ESTATE 2015 LLC	<b>Condition Comments</b> Subject appears to be maintained and in marketable condition from what I could see in the drive by. No issues to call out
<b>R. E. Taxes</b>	\$5,301	
<b>Assessed Value</b>	\$200,030	
<b>Zoning Classification</b>	Residential R2H	
<b>Property Type</b>	SFR	
<b>Occupancy</b>	Vacant	
<b>Secure?</b>	Yes (Doors locked)	
<b>Ownership Type</b>	Fee Simple	
<b>Property Condition</b>	Average	
<b>Estimated Exterior Repair Cost</b>	\$0	
<b>Estimated Interior Repair Cost</b>	\$0	
<b>Total Estimated Repair</b>	\$0	
<b>HOA</b>	No	
<b>Visible From Street</b>	Visible	
<b>Road Type</b>	Public	

Neighborhood & Market Data		
<b>Location Type</b>	Suburban	<b>Neighborhood Comments</b> Homes in the neighborhood are similar in age, style, condition, lot size and size. Close to shopping parks and schools.
<b>Local Economy</b>	Stable	
<b>Sales Prices in this Neighborhood</b>	Low: \$301425 High: \$629000	
<b>Market for this type of property</b>	Remained Stable for the past 6 months.	
<b>Normal Marketing Days</b>	<30	

## Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
<b>Street Address</b>	4703 Ne Killingsworth Street	4345 Ne 47th Ave	5130 Ne Ainsworth Ct	4669 Ne Simpson St
<b>City, State</b>	Portland, OREGON	Portland, OR	Portland, OR	Portland, OR
<b>Zip Code</b>	97218	97218	97218	97218
<b>Datasource</b>	MLS	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.59 <sup>1</sup>	0.35 <sup>1</sup>	0.17 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$599,000	\$450,000	\$720,000
<b>List Price \$</b>	--	\$599,000	\$450,000	\$720,000
<b>Original List Date</b>		05/09/2024	03/22/2024	09/04/2023
<b>DOM · Cumulative DOM</b>	-- · --	66 · 66	114 · 114	314 · 314
<b>Age (# of years)</b>	102	96	57	103
<b>Condition</b>	Average	Good	Average	Average
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	3 Stories Bungalow	2 Stories Cape Cod	2 Stories Ranch/Rambler	3 Stories Bungalow
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	2,116	1,968	2,154	2,155
<b>Bdrm · Bths · ½ Bths</b>	5 · 2	3 · 2	3 · 2	3 · 1
<b>Total Room #</b>	10	10	10	10
<b>Garage (Style/Stalls)</b>	Detached 2 Car(s)	None	Attached 2 Car(s)	Attached 2 Car(s)
<b>Basement (Yes/No)</b>	Yes	Yes	Yes	Yes
<b>Basement (% Fin)</b>	100%	100%	100%	100%
<b>Basement Sq. Ft.</b>	500	968	604	700
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	0.15 acres	0.10 acres	0.19 acres	0.68 acres
<b>Other</b>	--	--	--	--

\* Listing 2 is the most comparable listing to the subject.

<sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>3</sup> 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** s home has so many modern updates and lives larger than it appears from the street. No rentback needed. Ask me about stairs to attic-space up there is perfect for future additional sq footage-Sellers intended to remodel. There is a driveway gate for easy access to backyard
- Listing 2** ! 3-bedroom,2-bath ranch-style home presents a unique opportunity for those with a knack for renovation and improvement-a "handy person special" awaiting your creative vision to unlock its full potential. Nestled in the Cully neighborhood on a quiet cul-de-sac, this home's floorplan offers flexibility and functionality. As you enter, you're greeted by a versatile bedroom, currently utilized as an office, providing convenient access from the homes entryway. This level also offers 2 additional bedrooms and bath quietly tucked away from the living area.
- Listing 3** plum, pear, apple, and fig trees.Like to have family and friends over and need room for thosefun outdoor games? Have pets that need to stretch their legs?Need a place to park all of your vehicles? Who knows, maybe you should check to see if an ADU could be added. T

## Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
<b>Street Address</b>	4703 Ne Killingsworth Street	5234 Ne 55th Ave	4405 Ne Alberta St	4511 Ne Ainsworth St
<b>City, State</b>	Portland, OREGON	Portland, OR	Portland, OR	Portland, OR
<b>Zip Code</b>	97218	97218	97218	97218
<b>Datasource</b>	MLS	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.39 <sup>1</sup>	0.33 <sup>1</sup>	0.28 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$659,900	\$750,000	\$595,000
<b>List Price \$</b>	--	\$589,900	\$750,000	\$575,000
<b>Sale Price \$</b>	--	\$580,000	\$820,000	\$575,000
<b>Type of Financing</b>	--	Conventional	Cash	Conventional
<b>Date of Sale</b>	--	07/24/2023	08/07/2023	07/28/2023
<b>DOM · Cumulative DOM</b>	-- · --	236 · 236	17 · 17	50 · 50
<b>Age (# of years)</b>	102	50	100	100
<b>Condition</b>	Average	Good	Average	Good
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	3 Stories Bungalow	2 Stories Split Entry	3 Stories Bungalow	3 Stories Bungalow
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	2,116	2,278	2,324	2,348
<b>Bdrm · Bths · ½ Bths</b>	5 · 2	5 · 2	4 · 2	3 · 2
<b>Total Room #</b>	10	10	10	10
<b>Garage (Style/Stalls)</b>	Detached 2 Car(s)	Attached 2 Car(s)	Detached 2 Car(s)	None
<b>Basement (Yes/No)</b>	Yes	Yes	Yes	Yes
<b>Basement (% Fin)</b>	100%	100%	100%	100%
<b>Basement Sq. Ft.</b>	500	1,114	304	854
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	0.15 acres	0.21 acres	0.31 acres	0.12 acres
<b>Other</b>	--	--	--	--
<b>Net Adjustment</b>	--	-\$66,900	-\$20,900	-\$19,900
<b>Adjusted Price</b>	--	\$513,100	\$799,100	\$555,100

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

<sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

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

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

**Sold 1** -10000 for upgrades, -16200 for sq footage, -10000 for garage, -30700 for basement

**Sold 2** -20800 for sq footage, 10000 for bed count,

**Sold 3** -10000 for upgrades, 20000 for bed count, 10000 for garage, -23200 for sq footage, -17700 for basement

## Subject Sales & Listing History

<b>Current Listing Status</b>	Currently Listed	<b>Listing History Comments</b>					
<b>Listing Agency/Firm</b>	Exp	Last sold in 2023					
<b>Listing Agent Name</b>	Laura Sheehan						
<b>Listing Agent Phone</b>	503-329-5131						
<b># of Removed Listings in Previous 12 Months</b>	0						
<b># of Sales in Previous 12 Months</b>	0						
<b>Original List Date</b>	<b>Original List Price</b>	<b>Final List Date</b>	<b>Final List Price</b>	<b>Result</b>	<b>Result Date</b>	<b>Result Price</b>	<b>Source</b>
04/12/2024	\$475,000	06/09/2024	\$525,000	Pending/Contract	06/09/2024	\$525,000	MLS

## Marketing Strategy

	As Is Price	Repaired Price
<b>Suggested List Price</b>	\$530,000	\$530,000
<b>Sales Price</b>	\$525,000	\$525,000
<b>30 Day Price</b>	\$520,000	--
<b>Comments Regarding Pricing Strategy</b>		
Search criteria was forced to be relaxed due to low inventory in the market. Search was back 12 months, up to 1 mile, up to 5 beds and 3 baths, 1900-2500 sq feet of the comps returned, in my opinion these 6 best reflect the value of the subject		

## 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



Street



Street

## Listing Photos

**L1** 4345 NE 47th Ave  
Portland, OR 97218



Front

**L2** 5130 NE Ainsworth Ct  
Portland, OR 97218



Front

**L3** 4669 NE Simpson St  
Portland, OR 97218



Front

## Sales Photos

**S1** 5234 NE 55th Ave  
Portland, OR 97218



Front

**S2** 4405 NE Alberta St  
Portland, OR 97218



Front

**S3** 4511 NE Ainsworth St  
Portland, OR 97218



Front



## ClearMaps Addendum

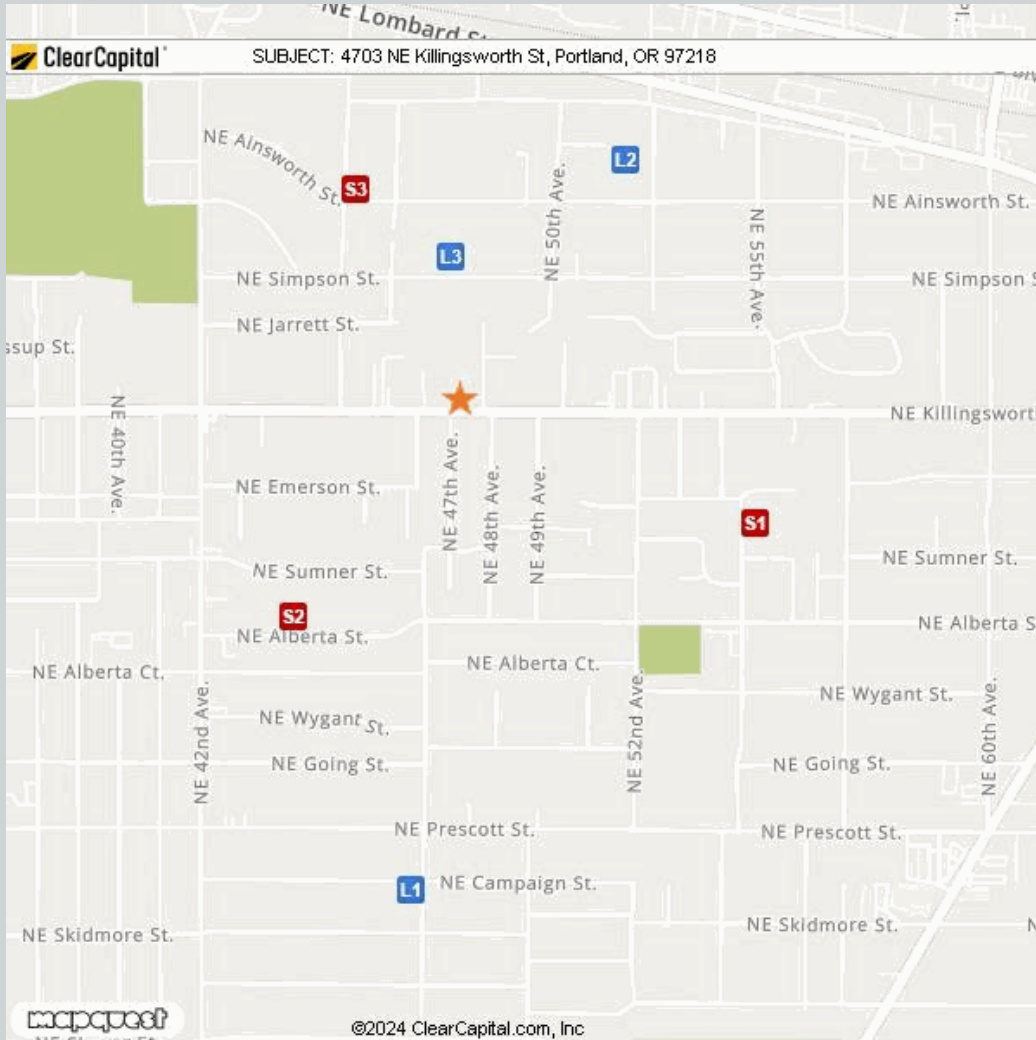
**Address** ★ 4703 Ne Killingsworth Street, Portland, OREGON 97218

**Loan Number** 50341

**Suggested List** \$530,000

**Suggested Repaired** \$530,000

**Sale** \$525,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	4703 Ne Killingsworth Street, Portland, Oregon 97218	--	Parcel Match
L1 Listing 1	4345 Ne 47th Ave, Portland, OR 97218	0.59 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	5130 Ne Ainsworth Ct, Portland, OR 97218	0.35 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	4669 Ne Simpson St, Portland, OR 97218	0.17 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	5234 Ne 55th Ave, Portland, OR 97218	0.39 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	4405 Ne Alberta St, Portland, OR 97218	0.33 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	4511 Ne Ainsworth St, Portland, OR 97218	0.28 Miles <sup>1</sup>	Parcel Match

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

<sup>2</sup> 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

<b>Broker Name</b>	Jefty Dean Metzdorf	<b>Company/Brokerage</b>	Weichert Realtors on Main Street
<b>License No</b>	201220442	<b>Address</b>	197 N Hayden Bay Drive Portland OR 97217
<b>License Expiration</b>	08/31/2024	<b>License State</b>	OR
<b>Phone</b>	2088419912	<b>Email</b>	JEFTYMETZDORF@HOTMAIL.COM
<b>Broker Distance to Subject</b>	4.26 miles	<b>Date Signed</b>	07/14/2024

*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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