

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	2007 N Riverside Drive, West Richland, WASHINGTON 99353	Order ID	8566503	Property ID	33778192
Inspection Date	12/29/2022	Date of Report	01/02/2023		
Loan Number	50506	APN	109982030032002		
Borrower Name	Catamount Properties 2018 LLC	County	Benton		

Tracking IDs					
Order Tracking ID	12.28.22 CS-Citi Update	Tracking ID 1	12.28.22 CS-Citi Update		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		
Owner	CATAMOUNT PROPERTIES 2018 LLC	Condition Comments Subject improvents appear in sound condition. Appears to be a lot of trash/refuse around the house and property.
R. E. Taxes	\$1,887	
Assessed Value	\$134,040	
Zoning Classification	Residential	
Property Type	SFR	
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$0	
HOA	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data		
Location Type	Suburban	Neighborhood Comments subject neighborhood is a highly desirable area with a mix of small acreage properties and high end riverfront properties
Local Economy	Slow	
Sales Prices in this Neighborhood	Low: \$299,000 High: \$860000	
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	2007 N Riverside Drive	1109 Cottonwood Dr	541 N. Irving Street	500 Snow Ave
City, State	West Richland, WASHINGTON	Richland, WA	Kennewick, WA	Richland, WA
Zip Code	99353	99354	99336	99352
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.94 ¹	7.53 ¹	1.58 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$335,000	\$299,900	\$289,000
List Price \$	--	\$310,000	\$299,900	\$279,000
Original List Date		10/26/2022	10/07/2022	08/12/2022
DOM · Cumulative DOM	-- · --	65 · 68	57 · 87	141 · 143
Age (# of years)	64	74	71	78
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	1 Story Conventional	1 Story Conventional	1.5 Stories Conventional	1 Story Conventional
# Units	1	1	1	1
Living Sq. Feet	1,056	1,200	1,040	854
Bdrm · Bths · ½ Bths	3 · 1	3 · 1	3 · 1	3 · 1
Total Room #	5	5	5	5
Garage (Style/Stalls)	Detached 3 Car(s)	Detached 1 Car	Detached 1 Car	None
Basement (Yes/No)	Yes	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	288	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.80 acres	0.30 acres	.48 acres	.26 acres
Other	--	--	--	--

* Listing 2 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 comparable is inferior in lot size

Listing 2 most similar in lot size appeal

Listing 3 comparable is inferior in lot size

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	2007 N Riverside Drive	326 N. Riverside Drive	1206 Cedar Ave	1324 Totten Ave.
City, State	West Richland, WASHINGTON	West Richland, WA	Richland, WA	Richland, WA
Zip Code	99353	99353	99354	99354
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.50 ²	0.99 ¹	1.43 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$425,000	\$290,000	\$299,900
List Price \$	--	\$425,000	\$290,000	\$299,900
Sale Price \$	--	\$420,000	\$299,000	\$285,000
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	01/10/2022	04/19/2022	02/08/2022
DOM · Cumulative DOM	-- · --	33 · 34	40 · 40	65 · 57
Age (# of years)	64	69	74	78
Condition	Average	Excellent	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	1 Story Conventional	1 Story Conventional	1 Story Conventional	1 Story Conventional
# Units	1	1	1	1
Living Sq. Feet	1,056	1,536	1,696	1,056
Bdrm · Bths · ½ Bths	3 · 1	3 · 2	4 · 1	3 · 1
Total Room #	5	5	5	5
Garage (Style/Stalls)	Detached 3 Car(s)	None	Detached 1 Car	None
Basement (Yes/No)	Yes	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	288	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.80 acres	.92 acres	0.23 acres	.16 acres
Other	--	--	--	--
Net Adjustment	--	-\$75,000	\$0	+\$20,000
Adjusted Price	--	\$345,000	\$299,000	\$305,000

* Sold 2 is the most comparable sale to the subject.

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

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

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

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

Sold 1 superior in size and condition. This the only recent similar sale in the subjects neighborhood

Sold 2 superior house size is offset by smaller lot size

Sold 3 inferior lot size. Market area was expanded in time and distance to bracket the subject characteristics

Subject Sales & Listing History

Current Listing Status	Not Currently Listed		Listing History Comments				
Listing Agency/Firm			subject has not been listed or sold in the last 12 months				
Listing Agent Name							
Listing Agent Phone							
# of Removed Listings in Previous 12 Months	0						
# of Sales in Previous 12 Months	0						
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$310,000	\$310,000
Sales Price	\$300,000	\$300,000
30 Day Price	\$28,000	--
Comments Regarding Pricing Strategy		
Subject should sell in under 90 days for the recommended price. As a result of the subjects unique nature, (smaller house on smaller acreage) it was necessary to expand search area and sales date to bracket the subject. As a result of the slowing of the current market the active listing values were given more weight, indicating the estimated value to be in the lower range of adjusted sales. values.		

Clear Capital Quality Assurance Comments Addendum

Reviewer's Notes The difference in the as-is conclusion from the prior report is due primarily to the prior report utilizing comps that were superior in condition to the subject, as they had been remodeled/upgraded, skewing the as-is conclusion towards the top end of the market.

Subject Photos



Front



Address Verification



Street

Listing Photos

L1 1109 Cottonwood Dr
Richland, WA 99354



Front

L2 541 N. Irving Street
Kennewick, WA 99336



Front

L3 500 Snow Ave
Richland, WA 99352



Front

Sales Photos

S1 326 N. Riverside Drive
West Richland, WA 99353



Front

S2 1206 Cedar Ave
Richland, WA 99354



Front

S3 1324 Totten Ave.
Richland, WA 99354



Front

ClearMaps Addendum

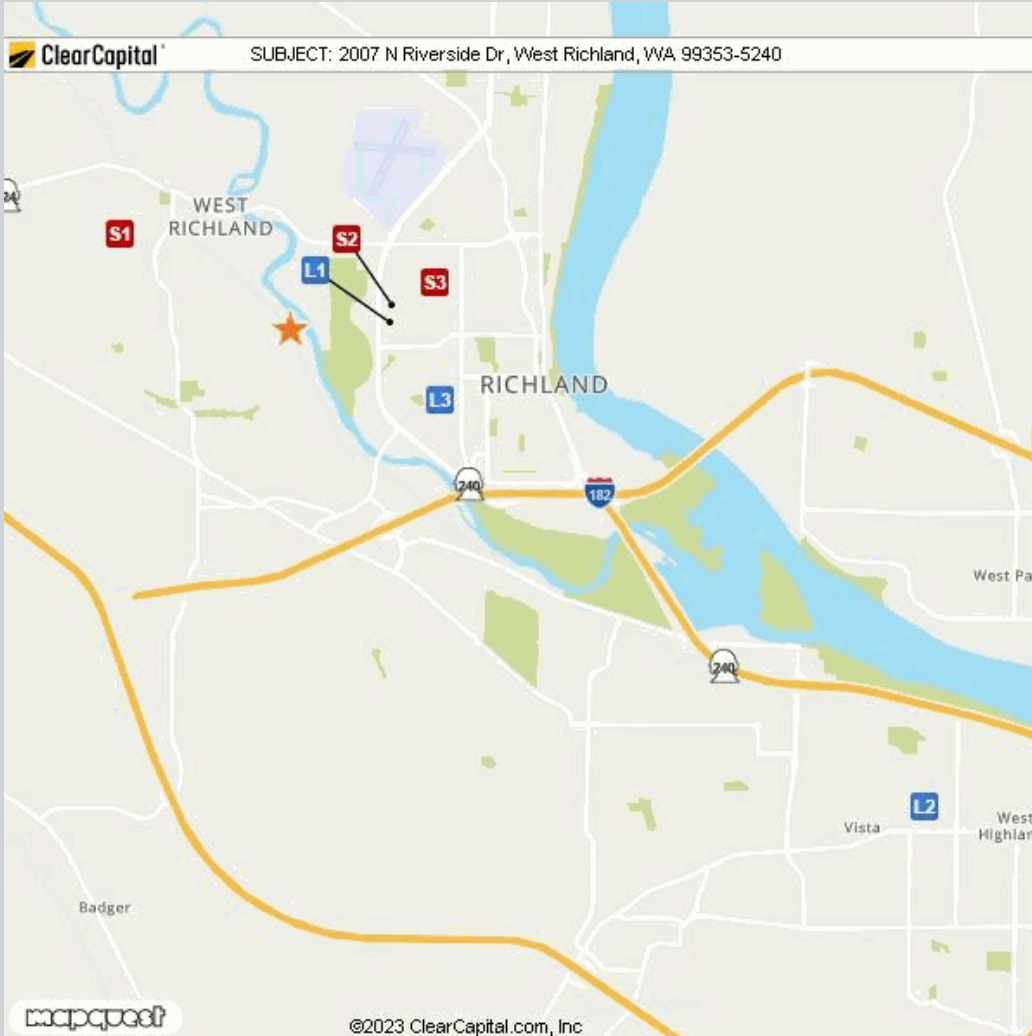
Address ★ 2007 N Riverside Drive, West Richland, WASHINGTON 99353

Loan Number 50506

Suggested List \$310,000

Suggested Repaired \$310,000

Sale \$300,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	2007 N Riverside Drive, West Richland, Washington 99353	--	Parcel Match
L1 Listing 1	1109 Cottonwood Dr, Richland, WA 99354	0.94 Miles ¹	Parcel Match
L2 Listing 2	541 N. Irving Street, Kennewick, WA 99336	7.53 Miles ¹	Parcel Match
L3 Listing 3	500 Snow Ave, Richland, WA 99352	1.58 Miles ¹	Parcel Match
S1 Sold 1	326 N. Riverside Drive, West Richland, WA 99353	0.50 Miles ²	Unknown Street Address
S2 Sold 2	1206 Cedar Ave, Richland, WA 99354	0.99 Miles ¹	Parcel Match
S3 Sold 3	1324 Totten Ave., Richland, WA 99354	1.43 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	Craig Anderson	Company/Brokerage	ERA Skyview Realty
License No	30595	Address	501 Abbot Street Richland WA 99352
License Expiration	05/14/2024	License State	WA
Phone	5094608859	Email	realtorcraig@hotmail.com
Broker Distance to Subject	2.74 miles	Date Signed	01/02/2023

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

If this report is developed as a brokers price opinion, this brokers price opinion is not an appraisal as defined in chapter 18.140 RCW and has been prepared by a real estate licensee, licensed under chapter 18.85 RCW, who IS/IS NOT also state-certified or state-licensed as a real estate appraiser under chapter 18.140 RCW.

If this report is developed as an Evaluation, this Evaluation is not an appraisal as defined in chapter 18.140 RCW and has been prepared by a real estate licensee, licensed under chapter 18.85 RCW who IS/IS NOT also state-certified or state-licensed as a real estate appraiser under chapter 18.140 RCW.

Unless otherwise specifically agreed to in writing:

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