D	0.1	File No. 00000707
Borrower/Client Property Address	Catamount Properties 2018 LLC 12293 Corliss Ave N	File No. 33206707
City	Seattle County	King State WA Zip Code 98133
_ender	Wedgewood Inc	
ΛΡΡΩΛΙ	ISAL AND REPORT IDENTIFICATION	
	TOAL AND HEI OH! IDEN!!! IOA!!OH	
This Report is	is <u>one</u> of the following types:	
Appraisal	al Report (A written report prepared under Standards Rule	2-2(a) , pursuant to the Scope of Work, as disclosed elsewhere in this report.)
Applaisai	The port (A written report prepared under Standards nuite	2-2(a) , pursuant to the Scope of Work, as disclosed elsewhere in this report.)
Restricted	, , , ,	2-2(b) , pursuant to the Scope of Work, as disclosed elsewhere in this report,
Appraisal	al Report restricted to the stated intended use only by the	specifièd client and any other named intended user(s).)
Comme	nts on Standards Rule 2-3	
	the best of my knowledge and belief:  of fact contained in this report are true and correct.	
	·	sumptions and limiting conditions and are my personal, impartial, and unbiased professional
1	ons, and conclusions.	
		hat is the subject of this report and no personal interest with respect to the parties involved.
	ately preceding acceptance of this assignment.	other capacity, regarding the property that is the subject of this report within the three-year
	s with respect to the property that is the subject of this report or the par	ties involved with this assignment.
, , ,	ent in this assignment was not contingent upon developing or reporting	•
		ment or reporting of a predetermined value or direction in value that favors the cause of the
1 '		rrence of a subsequent event directly related to the intended use of this appraisal.  epared, in conformity with the Uniform Standards of Professional Appraisal Practice that
	at the time this report was prepared.	Sparse, in committing that the committee of the committee
	wise indicated, I have made a personal inspection of the property that is	
		ance to the person(s) signing this certification (if there are exceptions, the name of each
individual provid	iding significant real property appraisal assistance is stated elsewhere in	this report).
Reasonah	DIE Exposure Time (USPAP defines Exposure Tin	me as the estimated length of time that the property interest being
	I have been offered on the market prior to the hypothetical consummation of a sa	
l	Reasonable Exposure Time for the subject property at the market value	,
The appraise	er estimates that the exposure time of the subject prope	erty at the estimated value will be similar to other properties within the
neighborhoo	od, 0-3 months.	
	nto an Annualisat and Danast Identif	
	ents on Appraisal and Report Identif	
Note any o	JSPAP-related issues requiring disclosure and any s	state manualed requirements.
	esign.alamode.com/verify Serial:42C0ACE0	
APPRAISER:		SUPERVISORY or CO-APPRAISER (if applicable):
	0 1 1 1	
	Verli Lund	
Signature:	- 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1	Signature:
Name: Peter	r Lynch	Name:
	fied Residential Real Estate Appraiser	Chair Carliffication #-
State Certification # or State License #:	1700-00	State Certification #: or State License #:
State: WA	Expiration Date of Certification or License: 11/08/2023	State: Expiration Date of Certification or License:
Date of Signature an	11/00/2020	Date of Signature:
Effective Date of App		
Inspection of Subjection (i		Inspection of Subject: None Interior and Enterior Date of Inspection (if applicable):
ווטווטסטטטווו ווי סיייי	(if applicable): 08/22/2022	

# **Exterior-Only Inspection Residential Appraisal Report**

2022-11938 File# 33206707

The purpo	ose of this s	summary	appraisal repo	ort is to pro	ovide the	lender/client	with an	accurate,	and adequa	itely suppor	ted oni	nion of th	ne mark	ket value	of the	subject property.
Property Ad				-	37100 010	iondon, onone		City	-	шо, сарро	tou, op.		State		Zip Code	
Borrower	124		orliss Ave N			Owner of Publ	lic Record		Seattle		0040		County	WA	Zip Oodo	98133
			erties 2018			JWIIGI OI FUDI	ic necolu	Ca	tamount P	roperties	2018	LLC	County	King		
Legal Descr			ched adder	ida.				Toy V	oor oooo				D.E. To	voo e =		
Assessor's	<u>'</u>		20-0234					Tax Y					R.E. Ta		7,314	
Neighborhoo		Haller				0			Reference	42644		D 1104.6	Census	mact (	0006.02	
Occupant	Owner			cant		Special Asses		0			PU	D HOA \$	0		per year	per month
76	ights Appraised	_	Fee Simple	Leasehol		Other (descri	,									
Assignment		Purchas	se Transaction	Refina	ance Transactio		Other (	(describe)	Servicin	ng						
Lender/Clier	vvcaç	gewoo				Address			ttan Beach	Blvd Su	ite 100	), , Redo	ndo B	each, C	A 90278	3
	ect property currentl			een offered for sal	ie in the twelve	months prior	r to the effect	tive date of th	nis appraisal?						Yes 🔀	No
Report data	a source(s) used, of	fering pric	ce(s), and date(s).		Per N	IWMLS,	there ar	e no kn	own listing	s of the	subject	property	y in the	e prior 1	12 month	ıs.
I did did performed.		nalyze the	contract for sale f	for the subject purc	chase transacti	on. Explain th	ie results of t	the analysis (	of the contract for	r sale or why	the analysi	s was not				
portorniou.	•															
Contract Pri	rice \$		Date of Contr	ract		Is the prope	erty seller the	owner of pu	blic record?		Yes	No	Data Sour	rce(s)		
Is there any	y financial assistanc	e (loan ch	narges, sale conce	ssions, gift or dov	vnpayment ass	istance, etc.)	to be paid b	y any party o	n behalf of the b	orrower?						Yes No
If Yes, repor	ort the total dollar an	nount and	describe the item	s to be paid.												
Note: Race	e and the racial cor	mposition	n of the neighbor	hood are not appr	raisal factors.											
	Neighbo	orhood Cl	haracteristics				One-l	Jnit Housing	Trends			One-	Unit Hou	ısina	Prese	ent Land Use %
Location	Urban		Suburban	Rural	Property Valu	ues 🔽	Increasing	•	] Stable	Declin	ina	PRICE		AGE	One-Unit	70 %
Built-Up	Over 75%		25-75%	Under 25%	Demand/Sup		Shortage	'	In Balance	Over S		\$ (000)		(yrs)	2-4 Unit	
	=	X		Slow	Marketing Tir		<u>,                                     </u>	nthe	3-6 mths	Over 6		· · ·	Low	. ,	Multi-Family	5 %
Growth	Rapid						Under 3 m					470	Low	0		. 10
<u>"</u>	ood Boundaries			to North, I-5					K-99/Auror	a Ave N	to	1,400	High	106	Commercia	10
	Mixture of u					<u>/, and St</u>	ate Rou	ite.				700	Pred.	60	Other	5 %
Neighborno	ood Description	,	See attache	<u>:d addenda</u>												
z																
Market Cond	nditions (including s	upport for	the above conclu	.sions)		There is a c	ontinued tre	end towards	upward pricing	pressures a	and sales	prices in the	subject's	s market se	gment with	the market factors of
relatively lo	low interest rates,	high der	nand, low invent	ory and continue	ed job growth	in the high t	echnology	sector conti	nue to be prese	ent. These tr	ends con	tinue to move	e the ma	rket upward	d with proper	rties receiving
numerous	offers at and abo	ve askin	g price.													
Dimensions	s 63.5x119	9x64.6	33x131.03			Area 79	938 sf		Sha	ape Irrec	ular			View N:	Res;	
Specific Zon	ning Classification	-	NR2 (forme	rly SF7200	)	Zoning Des	cription	Neiahl	orhood Re	esidentia	al 2 up	to 3 resi	identia	al units i	per 7200	sf lot
Zoning Com	mpliance 🔀	Legal		conforming (Grand		-	No Zor		Illegal (describe							
Is the higher	est and best use of		roperty as improve	d (or as proposed	per plans and	specification	s) the preser	it use?			X	Yes	No	If No, descr	ibe s	ee
addend	dum						<u> </u>									<u> </u>
Utilities	Public	Other (de	scribe)			Public	Other (r	describe)		Off-s	ite Improve	ments - Type			Public	Private
Electricity	X	П			Water	X	$\overline{}$			Stree	t Asp	halt			X	
Gas	X	Ħ			Sanitary Sewer		一片			Alley	non					
FEMA Speci	cial Flood Hazard Ar	ea ea	Yes		EMA Flood Zone			FEMA I	Map # 53	3033C03			F	EMA Map Da	ate na	3/19/2020
Are the utilit	ities and off-site imp	orovement	ts typical for the m			Â	Yes	No If N	o, describe	000000	210				- 00	10/2020
Are there an	ny adverse site con	ditions or	external factors (e	asements, encroa	chments, envir			uses, etc.)?					Yes	<b>X</b> No	If Yes, descr	ibe
The sul	bject is acce	heesed	Over a nave	ad aasamar	nt drivow:	av which	ie typic	al of the	area The	are are t	nical e	asemen	te for		inarace	and
	present. Th		•			_		ai Oi tiie	arca. Tric	ele ale i	ypicai e	asemen	15 101	ullilles	iiigi ess a	anu
egress	ріезені. П	iis duc	55 HUL IIIIPA	ct value of	<u>IIIai ketab</u>	mity of pi	ioperty.									
Source(s) U	Used for Physical Cl	haracteris	tics of Property		Appraisal	Files	MLS	X As	sessment and Ta	x Records	[	Prior Insp	ection	F	Property Owne	er
Other (	(describe)															
	General De	scription							urce for Gross Li		H	King Cou	inty As	ssessor		
Units 🗙	One One		1		General Desc	cription		Data So				King Cou	inty As	ssessor	Car Sto	rage
# of Stories		with Acce	essory Unit	Concrete		<b>cription</b> Crawl Spac	ne le	Data So	urce for Gross Li	iving Area		Amenities	inty As	None	Car Sto	orage
# UI STOLLES		with Acce		Concrete Full Baser	Slab X	•		Data So	urce for Gross Li ating/Cooling HWBB	iving Area	<b>⋌</b> Firepla	Amenities				orage of Cars 1
	es 1				Slab X	Crawl Spac	d	Data So	urce for Gross Li ating/Cooling HWBB	iving Area	Firepla Woods	Amenities ce(s) # stove(s) #	1 0	None	vay #	of Cars 1
Туре	Det. Att.	S	essory Unit G-Det./End Unit	Full Baser Partial Ba	Slab ment [	Crawl Spac Finished Finishe	d ed	Data So  He  FWA  Radian  Other	urce for Gross Li ating/Cooling HWBB	iving Area	Firepla Woods Patio/D	Amenities ce(s) # stove(s) # Deck rea	1 0 ar	None  Driveway Si	vay # urface	of Cars 1
Type X	Det. Att.	Sed	essory Unit  G-Det./End Unit  Under Const.	Full Baser Partial Ba Exterior Walls	Slab ment [	Crawl Spac Finished Finished wd/gd.	d ed	Data So  He  FWA  Radian  Other  Fuel	ating/Cooling HWBB	iving Area	Firepla  Woods  Patio/E	Amenities ce(s) # stove(s) # deck rea	1 0 ar	None Driveway Si	vay # urface e #	of Cars 1 concrete
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Freddie Mac Form 2055 March 2005

UAD Version 9/2011

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2022-11938 File# 33206707

There are 1 comparable	prope	rties curi	rently o	ffered fo	or sale	in t	he subject neighborhoo	d rang	ing in	price	from \$ 699,950		to \$	690	9,950	
There are 13 comparable	sales	in the	subject	neighbo			he past twelve months			ale pri		^			980.000	
FEATURE	00100	SUBJECT		Tiolgribo			LE SALE # 1	, rungii			LE SALE # 2	1			LE SALE # 3	
	L	SUBJECT	!													
Address 12293 Corliss Av	e N			13358	3 3rd A	ve N	E	1371	7 Ston	e Ave	e N	1400	6 Ashv	vorth	Ave N	
Seattle, WA 9813	33			Seatt	le, WA	981	25	Seat	le, WA	981	33	Seatt	le, WA	9813	33	
Proximity to Subject				0.56 r	miles N	١E		0.88	miles I	NW		0.88	miles I	W		
Sale Price	\$						\$ 700,000				\$ 675,000				\$	780,000
Sale Price/Gross Liv. Area	\$		sq.ft.	\$ 5	564.52	sq.ft.	100,000	_	540.00	sq.ft.	0.0,000		672.41	sq.ft.		
Data Source(s)							15;DOM 4				16;DOM 5				01;DOM	5
Verification Source(s)																
VALUE ADJUSTMENTS		DESCRIPTI	ON		SCRIPTION		482 Realist +(-) \$ Adjustment		+20220 ESCRIPTIO		+(-) \$ Adjustment		+20220 SCRIPTIO		0600 Rea	djustment
		DEGOTHI TI	OIV	-		•	+ (-) © Aujustilioni	_		/14	+ (-) © Aujustinoni	_		14	1(-) 4 /-	lujustinont
Sales or Financing				ArmL	th			ArmL	.th			ArmL	.th			
Concessions				Conv	;0			Conv	<u>';0                                    </u>			Conv	;0			
Date of Sale/Time				s04/2	2;c03/2	22		s04/2	22;c04/	/22		s05/2	2;c04/	22		
Location	N;R	es;		N;Res	s;			N;Re	s;			N;Re	s;			
Leasehold/Fee Simple	Fee	Simple	е	Fee S	Simple			Fee :	Simple	:		Fee S	Simple			
Site	793	8 sf		7835	sf		0	7500	sf		0	5250	sf			0
View	N;R			N;Res				N;Re				N;Re				
Design (Style)		;Cape	Cod		Cape C	ho:			Cape (	Cod			Cape (	Cod.		
Quality of Construction	Q3	,Oupc	Ou	Q3	оарс С	<i>,</i> 0 u		Q3	Oupc (	<u>oou</u>		Q3	Oapc (	<i>5</i> 00		
Actual Age							0					75				0
Condition	69			75			0	75								U
	C3	P4-	p	C3	Dalorre	De#-		C4	Dat	D-#-	+50,000		Dal	Dett		40.551
Above Grade	Total	Bdrms.	Baths	Total		Baths	-10,000		Bdrms.	Baths		Total	Bdrms.	Baths		-10,000
Room Count	7	3	1.0	6		1.1	0	_	3	1.0	0		3	1.1		0
Gross Living Area		1,310	g sq.ft.		1,240	sq.ft.	+5,300		1,250	sq.ft.	+4,500		1,160	sq.ft.		+11,300
Basement & Finished	0sf			0sf				0sf				0sf				
Rooms Below Grade																
Functional Utility	ave	rage		avera	ae			avera	age			avera	age			
Heating/Cooling		A CAC			None		+5,000		•		+5,000			,		+5,000
Energy Efficient Items	<u> </u>						-5,000				+5,000			,		. 5,000
Garage/Carport		dows_		Wind			. 40 000	Wind			_	Wind				140.000
5		1dw		None			+10,000					None				+10,000
Porch/Patio/Deck		ch/Dec	k/Pat		n/Deck/	/Pat		Deck					n/Deck	/Pat		
Fireplaces	1 F/	P		0 F/P			+5,000	0 F/F	•		+5,000		1			
Fencing	Part	ial		Partia	al			Full			0	Full				0
Net Adjustment (Total)					+	-	\$ 15,300		+	-	\$ 64,500		+	-	\$	16,300
Adjusted Sale Price				Net Adj.		2.2 %	,	Net Adj.		9.6 %	,	Net Adj.		2.1 %		,
of Comparables				Gross Ad			\$ 715,300	Gross A		9.6 %	\$ 739,500	Gross A		4.7 %	\$	796,300
										0.0	100,000			1.7		100,000
	sale or t	ransfer hist	tory of the	subject of	roperty and	i compa	rable sales. If not, explain									
	sale or t	ransfer hist	tory of the	subject pi	roperty and	1 compa	rable sales. If not, explain									
	sale or t	ransfer hist	tory of the	subject pr	roperty and	i compa	rable sales. If not, explain									
did did not research the s								the offer	tivo data o	of this an	praical					
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Freddie Mac Form 2055 March 2005

UAD Version 9/2011

Page 2 of 6

orm 2055 March 2005

# **Exterior-Only Inspection Residential Appraisal Report**

2022-11938 File # 33206707

	FEATURE		SUBJEC	T		CO	MPARABI	E SALE #	4		CC	MPARABL	E SALE #	5		CO	MPARABI	LE SALE #	i
	Address 12293 Corliss Ave	e N			1430	4 Cor	liss Av	∕e N											
	Seattle, WA 9813	3			Seat	tle, W	A 981	33											
	Proximity to Subject				0.91	miles	N												
		\$						\$	699,950				\$					\$	
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	Fireplaces	1 F/		41	1 F/F		ut												
	Fencing	Par			Full														
	Net Adjustment (Total)				X	+	-	\$	28,800		+	-	\$			+ [	-	\$	
	Adjusted Sale Price				Net Adj.		4.1 %			Net Adj.		%			Net Adj.		%		
	of Comparables				Gross A		12.7 %		728,750	Gross A	Adj.	,-	\$		Gross A	∖dj.	%	\$	
	Deposit the regular of the control of	unin of	the prior o	ala av trans	fer histor	y of the c	biaak as					nrior sales	on nogo 2)						
Ī	Report the results of the research and analy	y515 UI	tile prior s			y or tric a	subject pro				dditional								
	ITEM	y515 UI	the phot s		JBJECT	y or tile s	subject pro		mparable sales MPARABLE SAI		idditional   4		COMPARAB	BLE SALE #	5		COMPA	RABLE SALE #	6
	ITEM  Date of Prior Sale/Transfer	ysis ui	08/11	SI /2022		y or tile s		cor 09/09/19	MPARABLE SAI 997					BLE SALE #	5		COMPA	RABLE SALE #	6
	ITEM  Date of Prior Sale/Transfer  Price of Prior Sale/Transfer	ysis ui	08/11 \$490,	/2022 650		y or the s		cor 09/09/19 \$147,50	MPARABLE SAI 997					BLE SALE #	5		COMPA	RABLE SALE #	6
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Freddie Mac Form 2055 March 2005 UAD Version 9/2011 Far

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	COST APPROACH TO VALUE	(not required by Fannie Mae)			
		(not required by Fannie Mae)			
	COST APPROACH TO VALUE  Provide adequate information for the lender/client to replicate the below cost figures and calculations.  Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value)		Both the site ex	traction and allocation	n methods
	Provide adequate information for the lender/client to replicate the below cost figures and calculations.  Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value)	E		straction and allocation	
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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 user, 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 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: to the following assumptions and limiting conditions:

The appraiser's certification in this report is subject

- 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. reporting 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.

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APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees

- 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.

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borrower; the mortgagee or its successors and assigns; secondary market participants; data collection or reporting agency, or instrumentality of the United States; and any state obtain the appraiser's or supervisory appraiser's (if applicable)	eport to: the borrower; another lender at the request of the mortgage insurers; government sponsored enterprises; other services; professional appraisal organizations; any department, the District of Columbia, or other jurisdictions; without having to consent. Such consent must be obtained before this appraisal uding, but not limited to, the public through advertising, public
	raisal report by me or the lender/client may be subject to certain isions of the Uniform Standards of Professional Appraisal Practice
23. The borrower, another lender at the request of the borro- insurers, government sponsored enterprises, and other secondary of any mortgage finance transaction that involves any one or	ver, the mortgagee or its successors and assigns, mortgage market participants may rely on this appraisal report as part more of these parties.
	record" containing my "electronic signature," as those terms are and video recordings), or a facsimile transmission of this gnature, the appraisal report shall be as effective, enforceable and delivered containing my original hand written signature.
	n this appraisal report may result in civil liability and/or onment or both under the provisions of Title 18, United States
SUPERVISORY APPRAISER'S CERTIFICATION: The Supervi	sory Appraiser certifies and agrees that:
I directly supervised the appraiser for this appraisal assignme analysis, opinions, statements, conclusions, and the appraise	· · · · · · · · · · · · · · · · · · ·
2. I accept full responsibility for the contents of this appraisal statements, conclusions, and the appraiser's certification.	report including, but not limited to, the appraiser's analysis, opinions,
3. The appraiser identified in this appraisal report is either a appraisal firm), is qualified to perform this appraisal, and is a	sub-contractor or an employee of the supervisory appraiser (or the ceptable to perform this appraisal under the applicable state law.
4. This appraisal report complies with the Uniform Standards promulgated by the Appraisal Standards Board of The Appraisa report was prepared.	of Professional Appraisal Practice that were adopted and Foundation and that were in place at the time this appraisal
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UAD Version 9/2011

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2022-11938 No. 33206707

## UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Condition Ratings and Definitions

C1

The improvements have been recently constructed and have not been previously occupied. The entire structure and all components are new and the dwelling features no physical depreciation.

Note: Newly constructed improvements that feature recycled or previously used materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100 percent new foundation and the recycled materials and the recycled components have been rehabilitated/remanufactured into like-new condition. Improvements that have not been previously occupied are not considered "new" if they have any significant physical depreciation (that is, 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 are either 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 residence 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.

Serial# 42C0ACEC

## UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Quality Ratings and Definitions (continued)

03

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.

05

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.

Ŋέ

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

Three-quarter baths are counted as a full bath in all cases. Quarter baths (baths that feature only a toilet) are not included in the bathroom count. The number of full and half baths is reported by separating the two values using a period, where the full bath count is represented to the left of the period and the half bath count is represented to the right of the period.

## Example:

3.2 indicates three full baths and two half baths.

# UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Abbreviations Used in Data Standardization Text

A ac	Full Name	Fields Where This Abbreviation May Appear
ac	Adverse	Location & View
	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
ArmLth	Arms Length Sale	Sale or Financing Concessions
AT	Attached Structure	Design (Style)
		- , - ,
В	Beneficial	Location & View
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
BsyRd	Busy Road	Location
С	Contracted Date	Date of Sale/Time
Cash	Cash	Sale or Financing Concessions
Comm	Commercial Influence	Location
Conv	Conventional	Sale or Financing Concessions
ср	Carport	Garage/Carport
•	•	
CrtOrd	Court Ordered Sale	Sale or Financing Concessions
CtySky	City View Skyline View	View
CtyStr	City Street View	View
CV	Covered	Garage/Carport
DOM	Days On Market	Data Sources
DT	Detached Structure	Design (Style)
dw	Driveway	Garage/Carport
e	Expiration Date	Date of Sale/Time
	· · ·	
Estate	Estate Sale	Sale or Financing Concessions
FHA	Federal Housing Authority	Sale or Financing Concessions
g	Garage	Garage/Carport
ga	Attached Garage	Garage/Carport
gbi	Built-in Garage	Garage/Carport
gd	Detached Garage	Garage/Carport
GlfCse	Golf Course	Location
Glfvw	Golf Course View	View
GR	Garden	Design (Style)
HR	High Rise	Design (Style)
in	Interior Only Stairs	Basement & Finished Rooms Below Grade
Ind	Industrial	Location & View
Listing	Listing	Sale or Financing Concessions
Lndfl	Landfill	Location
LtdSght	Limited Sight	View
	<u> </u>	
MR	Mid-rise	Design (Style)
Mtn	Mountain View	View
N	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
0	Other	Basement & Finished Rooms Below Grade
0	Other	Design (Style)
ор	Open	Garage/Carport
Prk	Park View	View
Pstrl	Pastoral View	View
PwrLn	Power Lines	View
PubTrn	Public Transportation	Location
Relo	Relocation Sale	Sale or Financing Concessions
REO	REO Sale	Sale or Financing Concessions
Res	Residential	Location & View
RH	USDA - Rural Housing	Sale or Financing Concessions
	-	-
r	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
	Row or Townhouse	Design (Style)
	Settlement Date	Date of Sale/Time
RT s		Design (Style)
S	Semi-detached Structure	Design (dtyle)
s SD	Semi-detached Structure Short Sale	Sale or Financing Concessions
s SD Short	Short Sale	Sale or Financing Concessions
S SD Short	Short Sale Square Feet	Sale or Financing Concessions Area, Site, Basement
s SD Short sf sqm	Short Sale Square Feet Square Meters	Sale or Financing Concessions Area, Site, Basement Area, Site
s SD Short sf sqm Unk	Short Sale Square Feet Square Meters Unknown	Sale or Financing Concessions Area, Site, Basement Area, Site Date of Sale/Time
s SD Short sf sqm Unk VA	Short Sale Square Feet Square Meters Unknown Veterans Administration	Sale or Financing Concessions Area, Site, Basement Area, Site Date of Sale/Time Sale or Financing Concessions
s SD Short sf sqm Unk VA	Short Sale Square Feet Square Meters Unknown	Sale or Financing Concessions Area, Site, Basement Area, Site Date of Sale/Time
s SD Short sf sqm Unk VA	Short Sale Square Feet Square Meters Unknown Veterans Administration	Sale or Financing Concessions Area, Site, Basement Area, Site Date of Sale/Time Sale or Financing Concessions
s SD Short sf sqm Unk VA w	Short Sale Square Feet Square Meters Unknown Veterans Administration Withdrawn Date	Sale or Financing Concessions Area, Site, Basement Area, Site Date of Sale/Time Sale or Financing Concessions Date of Sale/Time
s SD Short sf sqm Unk VA W WO Woods	Short Sale Square Feet Square Meters Unknown Veterans Administration Withdrawn Date Walk Out Basement Woods View	Sale or Financing Concessions Area, Site, Basement Area, Site Date of Sale/Time Sale or Financing Concessions Date of Sale/Time Basement & Finished Rooms Below Grade View
s SD Short sf sqm Unk VA w wo Woods Wtr	Short Sale Square Feet Square Meters Unknown Veterans Administration Withdrawn Date Walk Out Basement Woods View Water View	Sale or Financing Concessions Area, Site, Basement Area, Site Date of Sale/Time Sale or Financing Concessions Date of Sale/Time Basement & Finished Rooms Below Grade View View
s SD Short sf sqm Unk VA w wo Woods Wtr	Short Sale Square Feet Square Meters Unknown Veterans Administration Withdrawn Date Walk Out Basement Woods View Water View Water Frontage	Sale or Financing Concessions Area, Site, Basement Area, Site Date of Sale/Time Sale or Financing Concessions Date of Sale/Time Basement & Finished Rooms Below Grade View View Location
s SD Short sf sqm Unk VA w wo Woods Wtr	Short Sale Square Feet Square Meters Unknown Veterans Administration Withdrawn Date Walk Out Basement Woods View Water View	Sale or Financing Concessions Area, Site, Basement Area, Site Date of Sale/Time Sale or Financing Concessions Date of Sale/Time Basement & Finished Rooms Below Grade View View
s SD Short sf sqm Unk VA w	Short Sale Square Feet Square Meters Unknown Veterans Administration Withdrawn Date Walk Out Basement Woods View Water View Water Frontage	Sale or Financing Concessions Area, Site, Basement Area, Site Date of Sale/Time Sale or Financing Concessions Date of Sale/Time Basement & Finished Rooms Below Grade View View Location
s SD Short sf sqm Unk VA w wo Woods Wtr Wtrr	Short Sale Square Feet Square Meters Unknown Veterans Administration Withdrawn Date Walk Out Basement Woods View Water View Water Frontage	Sale or Financing Concessions Area, Site, Basement Area, Site Date of Sale/Time Sale or Financing Concessions Date of Sale/Time Basement & Finished Rooms Below Grade View View Location
s SD Short sf sqm Unk VA w wo Woods Wtr	Short Sale Square Feet Square Meters Unknown Veterans Administration Withdrawn Date Walk Out Basement Woods View Water View Water Frontage	Sale or Financing Concessions Area, Site, Basement Area, Site Date of Sale/Time Sale or Financing Concessions Date of Sale/Time Basement & Finished Rooms Below Grade View View Location
s SD Short sf sqm Unk VA w wo Woods Wtr	Short Sale Square Feet Square Meters Unknown Veterans Administration Withdrawn Date Walk Out Basement Woods View Water View Water Frontage	Sale or Financing Concessions Area, Site, Basement Area, Site Date of Sale/Time Sale or Financing Concessions Date of Sale/Time Basement & Finished Rooms Below Grade View View Location
s SD Short sf sqm Unk VA w wo Woods Wtr	Short Sale Square Feet Square Meters Unknown Veterans Administration Withdrawn Date Walk Out Basement Woods View Water View Water Frontage	Sale or Financing Concessions Area, Site, Basement Area, Site Date of Sale/Time Sale or Financing Concessions Date of Sale/Time Basement & Finished Rooms Below Grade View View Location

## **Supplemental Addendum**

	owbb.	0				33200	101	
Borrower/Client	Catamount Properties 2018 LLC							
Property Address	12293 Corliss Ave N							
City	Seattle	County	King	State	WA	Zip Code	98133	
Lender	Wedgewood Inc							

File No 22206707

#### PRIOR SERVICES CERTIFICATION

I have performed no Appraisal or other 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.

### Clarification of Intended User

Recognizing that there may be confusion in the appraisal community about the distinction between parties who 'use' and parties who 'rely' on appraisal reports. Fannie Mae has developed the following additional statement to be used when the Lender/Client is the only Intended User: "The Intended User of this appraisal report is the Lender/Client." Any other party receiving a copy of this report for any reason is not an intended user; nor does receiving a copy of this report result in an appraiser-client relationship. Use of this report by any other party(ies) is not intended by the appraiser.

#### ADDITIONAL CLARIFICATION OF SCOPE OF WORK

At the request of the client, this appraisal report has been prepared in compliance with the Uniform Appraisal Dataset (UAD) from Fannie Mae and Freddie Mac. The UAD requires the appraiser to use standardized responses that include specific formats, definitions, abbreviations, and acronyms. The appraiser attempted to obtain an adequate amount of information in the normal course of business regarding the subject and comparable properties. Some of the standardized responses required by the UAD, especially those in which the appraiser has NOT had the opportunity to verify personally or measure, could mistakenly imply greater precision and reliability in the data than is factually correct or typical in the normal course of business. Examples include condition and quality ratings as well as comparable sales and listing data. The appraiser makes no representations, guarantees or warranties, express or implied, regarding building materials, their fitness, quality, condition or remaining economic life. Not every element of the subject property was viewable. The appraiser did not move any personal property, due to liability concerns for potential damage to the property, to disclose or reveal any unapparent or hidden defects to the structure, nor did the appraiser dismantle or probe the structure to observe enclosed, encased, or otherwise concealed areas.

Comparable data was generally obtained from third-party sources including but not limited to the local MLS, County Assessor, online resources and additional public data sources. Consequently, the information on the Comparables should be considered and "estimate" unless otherwise noted by the appraiser.

#### SCOPE OF THE REPORT:

The appraisal assignment was originated by the client. Document preparation included data research and collection from real estate multiple listing service and on line based service reporting on county records. The appraiser made an exterior review from the street of the property for the purpose of observing physical characteristics and condition. The appraiser has selected comparable market data for analysis based on exterior observation of the comparable sales. Sales dates have been confirmed through county recording records or with parties to the sale transactions when available. Adjustments to the comparable sales are the appraiser's estimated market reactions to the differences between the subject and the comparable sales. The final estimate of value is based on a correlation of the relevancy of each approach to value. Delivery of the completed report to the client constitutes the completion of this assignment.

### • Exterior-Only: Legal Description

LOTS 16-17, Block 3 HALLER LAKE TRS POR BEG NE COR OF Lot 16 TH W ALG N LN THOF 361.5 FT TO TPOB TH S 00 DEG 42 MIN 11 SEC W 131.03 FT TO SLY LN OF Lot 17 TH WLY ALG SLY LN SD Lot 17 64.63 FT TH N 0 DEG 42 MIN 11 SEC E 119 FT TO NLY LN OF Lot 16 TH ELY ALG SD NLY LN 63.5 FT TO TPOB Records of King County, Washington State, situate in the City of Seattle, County of King, State of Washington

### • Exterior-Only: Neighborhood - Description

"Other" land use in the subject's neighborhood includes parks, schools, Places of Worship, open area, etc. Subject is located in the Haller Lake area of North Seattle. This area has been built up over a long period of time with a variety of housing styles and uses. Commercial use is mostly along Aurora Ave N, 1/2 mile west, and the intersections of the major arterials. Freeway access to I-5 1 mile NE and 1 1/2 miles SE of Subject, which allows for easy commutes to the employment centers of Greater Seattle/Everett. There are numerous parks close by. The Northgate Commercial district is 2 miles SE as is a community college. With the easy access to employment and services the area continues to find good market acceptance.

### • Exterior-Only: Site - Highest and Best Use

The subject's site has been improved to its highest and best use under current zoning regulations, that being based on it being legally permissible, economically feasible, physically possible, and financially profitable. There were no factors observed in the subject's neighborhood that would indicate a change in the highest and best use.

## • Exterior-Only: Sales Comparison Analysis - Summary of Sales Comparison Approach

Data sources utilized in the preparation of this report include on-line data services for county records pertaining to the property characteristics and transfer history of the subject property and potential comparable sales; Northwest Multiple Listing System on-line service for property characteristics and sale histories of the subject property and potential comparable sales as well as current market activity in the subject's immediate neighborhood and market area including active listings and pending sales. The sales selected for use in this report are considered to reflect as closely as possible anticipated market reaction to the characteristics of the subject property as well as those of its neighborhood.

A search of the subject's market area for closed sales and listings of similar style, age, and location was completed. The comparable sales were chosen after a review of properties that were listed for sale, pending, and sold in the subject's neighborhood and into competing markets. The sold criteria included those property sales that had occurred within the past 12 months.

This search was for residential properties of 1 story design built with between 1100 and 1500 sf of GLA as reported by the NWMLS. The resulting data from the NWMLS neighborhood search, expanded to all listing activity categories over the past year, has been used for the reporting on the 1004MC addendum and in the reported number of listings and closed sales on page two of this 2055 report.

## Supplemental Addendum

	- and b					33200	701	
Borrower/Client	Catamount Properties 2018 LLC							
Property Address	12293 Corliss Ave N							
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Lender	Wedgewood Inc							

File No 22206707

The NWMLS was also researched for all current listings and all sales listed over the past year in a 1/4 mile radius of the subject.

After review and correlation of these search results, those properties appearing most similar were field reviewed. From those the most relevant and reflective of the subject and its market have been presented for comparison. These Comparables are representative of the properties in the area and the range of sales prices present. They provide a good indication of the subject's market value after adjusting for the significant differences present.

Potential buyers of the subject, comparable sales and listings would consider these areas equally when making a purchase decision.

### ADJUSTMENTS:

Sale Type: All appear arms length

Concessions: The NWMLS does not report concession amounts and it is voluntary for the agent to divulge the fact that there are concessions and the amount. An attempt was made to reach the parties in the transaction to determine the concession in each case. If the parties were not available, did not return my call and did not report a concession in the NWMLS, the concession will be listed as 0 in this report.

No adjustment could be concluded for the age difference of the sales as compared to that of the subject based upon the comparison of the sales to each other and current market data. Older homes in the area which have been well maintained, updated or remodeled compete comparably with newer homes; condition is typically observed to be a greater factor in the decisions of buyers than the chronological age of a property.

Condition adjustments were made on a percentage of depreciated costs reflecting the impact of the assumed differences in wear and tear depreciation and costs associated with updating/remodeling.

Above and below grade bedroom and bath room count: Bathroom differences were adjusted at \$20,000 for a full bathroom and \$10,000 for a half bathroom. Typically in this market area, there is no correlation between bedroom count and value, unless the property has an extremely abnormal bedroom count.

Above Grade Living Area differences (GLA): \$75/sf

Parking: \$10,000 per garage stall and \$5000 per carport stall.

Other amenities: Decks, patios, fencing, saunas, hot tubs, central vacuum systems, sound systems. Not able to be individually measured

Though the search was expanded in both distance and time, no closed Comparables were present which could bracket the subject's lack of GLA.

## RECONCILIATION:

Comparable 1 has more bathrooms but no covered car storage or fireplaces. Comparable 2 has not been updated and is a smaller house with no fireplace. Comparable 3 reflects the high end of the value range and though smaller, has more bathrooms though no covered car storage. Comparable 4 is an Active listing in the area and reflects the competition on the market the subject would compete with. It has not had updating and though smaller, has more bedrooms, bathroom,s and car

There is greater correlation in adjusted values from Comparables 1.2, and 4 which are given most weight.

## PREDOMINATE VALUE VS FINAL VALUE FOR THE SUBJECT:

The opinion of value for the subject is lower than the predominate value for this neighborhood. This is due to the fact that the subject is a smaller house in an area diversity in housing stock. It is not an under improvement as the impact on value and marketability is reflected in the opinion of value and estimates of marketing and exposure times, which are within neighborhood norms

## MARKETING TERM OF THE PROPERTY:

The appraiser estimates that the marketing time of the subject property at the estimated value will be similar to other properties within the neighborhood, 0-3 months. This estimate of value is based on the appraiser's inspection of the subject property, a review of the relevant market data, and the appraiser's experience in the market area.

### **EXPOSURE TIME:**

A reasonable exposure time for the subject property developed independently from the stated marketing time is 0-3 months. Due to market conditions both the exposure time and market time figures are considered to be similar.

## DISCLOSURE AND DISCUSSION OF PAIRED DATA ANALYSES AND ADJUSTMENTS:

Not all adjustments in the Sales Comparison Approach can be directly extracted or supported by the available market data with a high degree of accuracy due to limited sales and comparability of features. Some adjustments have an element of subjectivity and professional judgment which the appraiser has applied based on prior observations of the reactions of typical/knowledgeable buyers' and sellers' in the marketplace. This method is a standard and well accepted practice within the appraisal industry. All interested parties are encouraged to have an understanding of basic valuation practices when appraising atypical or complex properties; or where there is an extreme absence of like elements of comparison; or in instances where the market data is inconsistent with which to draw better supported adjustments and overall value conclusions. Individual adjustments cannot be relied on independently.

## Supplemental Addendum

	oupp	.ooca	Audonaum			33200	101	
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File No 22206707

market data is a straightforward procedure that can produce accurate, complete mathematical results in all appraisals." Such an impression would be misleading. Appraisers develop an opinion of market value by applying their judgment to the analysis and interpretation of data. Paired data analysis is a tool that an appraiser can apply to market data in some circumstances. When used in conjunction with other analytical tools, this type of analysis supports and guides the appraiser's judgment, but it does not take its place.

Perfect sets of comparables that vary in a single, identifiable respect are rarely found. Because properties that are sufficiently similar to the subject are usually limited in number, the decision to apply paired data analysis in a given situation is a matter of judgment. Often the sampling size may not be larger enough to provide a solid statistical foundation for the appraiser's conclusions.

Nevertheless, paired data procedures are important valuation tools that appraisers should use whenever possible. Identifying matched data sets and isolating the effects of variables is a practical methodology for studying market data, even if a comprehensive paired data analysis cannot be performed. When only a narrow sampling of market data is available, which would not lend itself to statistical analysis, paired data analysis can be used to test the results of other analytical procedures..." The Appraising Residential Properties, 4th Edition, Appraisal Institute, Page 344, "Other Quantitative Adjustment Techniques further states that in "instances where paired sales analysis is not conclusive, the appraiser may apply judgment to resolve the problem." The adjustments resulting from the appraiser's judgment is based on a study and understanding of buyer preferences. It further suggests that cost and depreciated cost data may be used with the appraiser arriving at the value contribution of certain amenities. In effect, the sales grid found in any pre-printed residential reporting forms afford every appraiser a convenient 'paired sale format' and should make paring the sales very easy.

## ADDITIONAL COMMENTARY REGARDING APPLICABILITY OF THE COST APPROACH FOR RESIDENTIAL PROPERTIES

The cost approach is typically utilized when improvements are new, near new or are of an unusual construction method. Additionally, the cost approach is only considered appropriate when sufficient land; building sites, etc. are available to a potential purchaser so as to make construction of improvements similar to the subject, a viable alternative to purchasing the subject. In areas where vacant sites (similar to the subject property in location, zoning, use and utility) are not available to a potential purchaser, use of the cost approach and reliability on the same as a value indicator could be misleading. In cases where the Cost Approach is not required (per USPAP) or deemed necessary to the development of a reliable value opinion, the cost approach has been excluded and such exclusion has been so stated with the body of the report.

### • Exterior-Only: Reconciliation - Reconciliation and Final Value Conclusion

The Direct Sales Approach is the most reliable indicator of value and is given the most weight, it being the courses a typical buyer and seller would take to provide a substitute for the subject. The Income Approach is not presented, being unreliable given the data on rental resales in the area which are similar to the subject. The Cost Approach is not presented, it being inapplicable and not the course a typical buyer or seller would take a replacement for this age property.

### • Exterior-Only: Conditions of Appraisal

Per Client requirements, the Subject has been appraised "as is" with no work or inspection required. This report has been made in compliance with USPAP and Title XI of FIRREA. No personal property has been included or considered in the value



# **Subject Photo Page**

Borrower/Client	Catamount Properties 2018 LLC							
Property Address	12293 Corliss Ave N							
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Lender	Wedgewood Inc							



# **Subject Front**

12293 Corliss Ave N

Sales Price

Gross Living Area 1,310 Total Rooms 7 Total Bedrooms 3 Total Bathrooms 1.0 Location N;Res; View N;Res; Site 7938 sf Quality Q3 69 Age



**Subject Street** 

**Blank** 



# **Comparable Photo Page**

Borrower/Client	Catamount Properties 2018 LLC							
Property Address	12293 Corliss Ave N							
City	Seattle	County	King	State	WA	Zip Code	98133	
Lender	Wedgewood Inc							



## Comparable 1

13358 3rd Ave NE

Prox. to Subject 0.56 miles NE Sale Price 700,000 Gross Living Area 1,240 Total Rooms 6 Total Bedrooms 3 Total Bathrooms 1.1 Location N;Res; N;Res; View 7835 sf Site Q3 Quality Age 75



# Comparable 2

13717 Stone Ave N

Prox. to Subject 0.88 miles NW Sale Price 675,000 Gross Living Area 1,250 Total Rooms 6 Total Bedrooms 3 Total Bathrooms 1.0 Location N;Res; N;Res; View Site 7500 sf Quality Q3 Age 75



# Comparable 3

14006 Ashworth Ave N

Prox. to Subject 0.88 miles NW Sale Price 780,000 Gross Living Area 1,160 Total Rooms 6 Total Bedrooms 3 Total Bathrooms 1.1 Location N;Res; N;Res; View Site 5250 sf Q3 Quality Age 75

# **Comparable Photo Page**

Borrower/Client	Catamount Properties 2018 LLC							
Property Address	12293 Corliss Ave N							
City	Seattle	County	King	State	WA	Zip Code	98133	
Lender	Wedgewood Inc							



# Comparable 4

14304 Corliss Ave N

Prox. to Subject 0.91 miles N Sale Price 699,950 Gross Living Area 1,260 Total Rooms 8 Total Bedrooms 4 Total Bathrooms 1.1 Location N;Res; View N;Res; Site 8453 sf Q3 Quality Age 71

# Comparable 5

Prox. to Subject
Sale Price
Gross Living Area
Total Rooms
Total Bedrooms
Total Bathrooms
Location
View
Site
Quality
Age

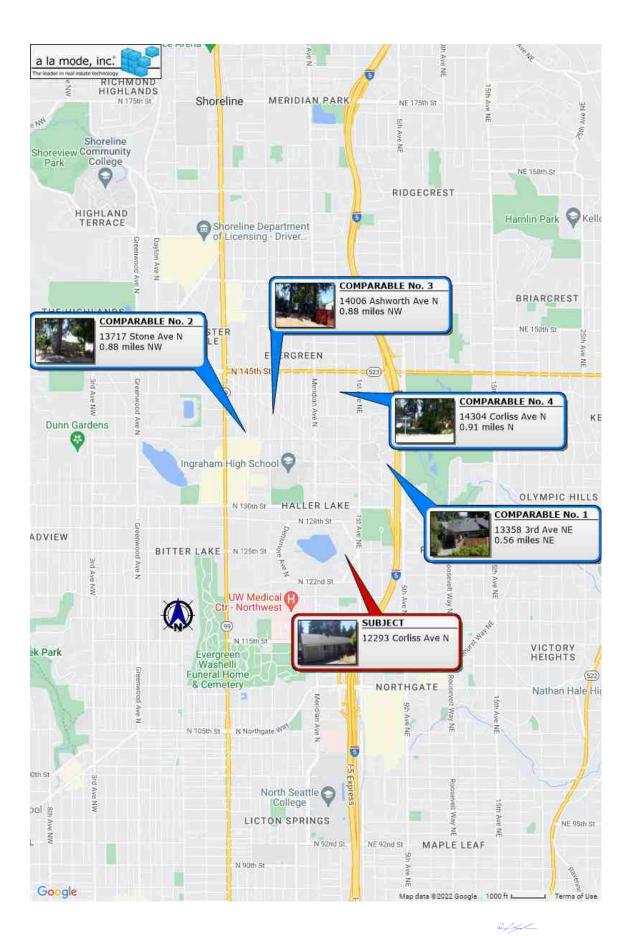
## Comparable 6

Prox. to Subject
Sale Price
Gross Living Area
Total Rooms
Total Bedrooms
Total Bathrooms
Location
View
Site
Quality
Age



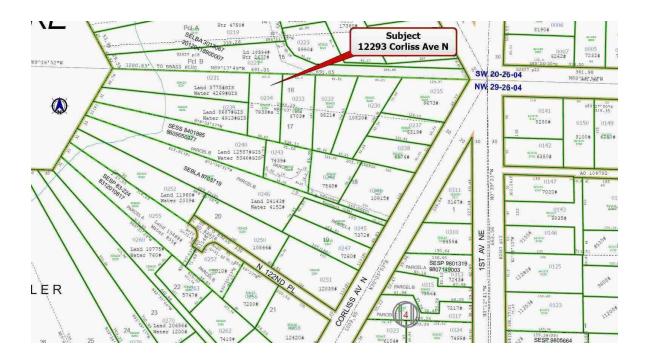
# **Location Map**

Borrower/Client	Catamount Properties 2018 LLC							
Property Address	12293 Corliss Ave N							
City	Seattle	County	King	State	WA	Zip Code	98133	
Lender	Wedgewood Inc							



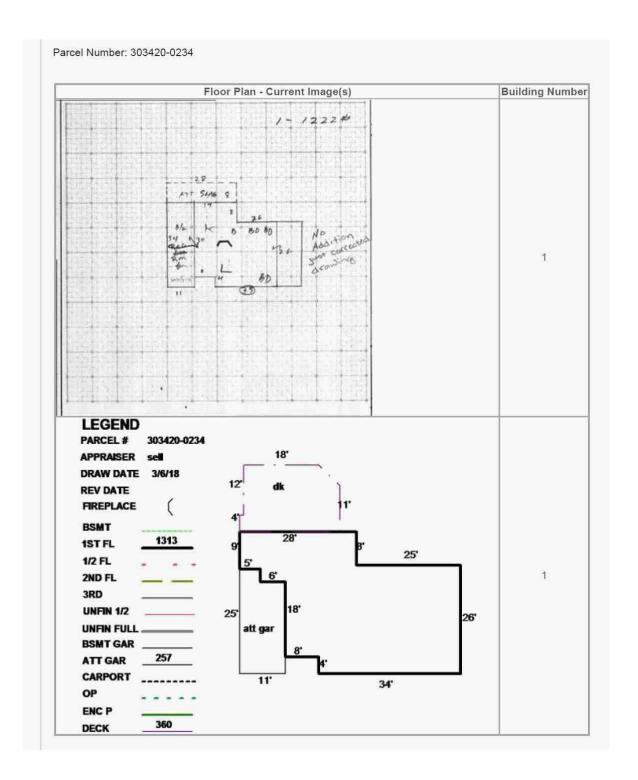
# **Plat Map**

Borrower/Client	Catamount Properties 2018 LLC							
Property Address	12293 Corliss Ave N							
City	Seattle	County	King	State	WA	Zip Code	98133	
Lender	Wedgewood Inc							



# **King County Assessor Building Sketch**

Borrower/Client	Catamount Properties 2018 LLC							
Property Address	12293 Corliss Ave N							
City	Seattle	County	King	State	WA	Zip Code	98133	
Lender	Wedgewood Inc							



# Market Conditions Addendum to the Appraisal Report

File No.

2022-11938 33206707

neighborhood. This is a required addendum for all appraisal reports w			rends and conditi	ons prevalent in the subject						
Property Address 12293 Corliss Ave N	vitil all ellective date on or after F		y Seattle		St	ate WA		ZIP Code 981	33	
Borrower Catamount Properties 2018 LLC			Country			VV/		301	00	
Instructions: The appraiser must use the information required on this	form as the basis for his/her cor	nclusions, and r	must provide sup	port for those conclusions, regardin	g					
housing trends and overall market conditions as reported in the Neigh					nt					
it is available and reliable and must provide analysis as indicated belo explanation. It is recognized that not all data sources will be able to pr										
in the analysis. If data sources provide the required information as an										
average. Sales and listings must be properties that compete with the					е					
subject property. The appraiser must explain any anomalies in the dat	ta, such as seasonal markets, ne	w construction,	, foreclosures, et	c.						
Inventory Analysis	Prior 7–12 Months	Prior 4–	-6 Months	Current – 3 Months			_ (	Overall Trend		
Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months)	6		6	1	Щ	Increasing	Ļ	Stable Stable		
Total # of Comparable Active Listings	1.00		00.00	0.33		Increasing Declining	F	Stable	$\stackrel{\bowtie}{\vdash}$	Declining Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	0.0		0.0	3.0	_	Declining	H	Stable	H	Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7–12 Months		-6 Months	Current – 3 Months			-	Overall Trend		
Median Comparable Sale Price	\$731,000	\$74	5,000	\$685,000	X	Increasing		Stable		Declining
Median Comparable Sales Days on Market	7		5	14		Declining	Ę	Stable	X	Increasing
Median Comparable List Price  Median Comparable Listings Days on Market	N/A		I/A	\$699,950		Increasing Declining	늗	Stable Stable	Н	Declining Increasing
Median Sale Price as % of List Price	N/A 104%		I/A 08%	98%	-	Increasing	╠	Stable	H	Declining
Seller-(developer, builder, etc.)paid financial assistance prevalent?	104 70 Yes	No No	JO 70	J 90 70		Declining	F	Stable	Ħ	Increasing
Explain in detail the seller concessions trends for the past 12 months	(e.g., seller contributions increase		5%, increasing u	use of buydowns, closing costs, con	do		-	1		
fees, options, etc.). An analysis was perfor	med on 13 competin	ng sales o	ver the pa	st 12 months. For thos	e sa	les, a tota	ıl of	0.0% were	е	
reported to have seller concessions. The sa			on 123 sal	es from the broader de	fine	d neighbo	rhc	od. For the	ose	
sales, a total of 1.6% were reported to have	e seller concessions									
Are foreclosure sales (REO sales) a factor in the market?	Yes No	If yes, ex	xplain (including	the trends in listings and sales of fo	reclose	d properties).				
An analysis was performed on 13 competing			ths. For th	ose sales, a total of 0.	0% ۱	were repo	rte	to be RE	D. 1	he
same analysis was performed on 123 sales										
REO.										
Cite data sources for above information.		NIVA/NAL C		-i	- 4 00	2/00/0000	١			
at the results noted on this addendum. Any				sing an effective date					to a	rrive
at the results hoted on this addendum. Any	percent change res	uits notec	ı iii ülese (	comments are based t	11 51	ilipie regi	555	1011.		
Summarize the above information as support for your conclusions in	the Neighborhood section of the	appraisal repor	t form. If you use							
		-pp.	t ioiiii. Ii you ust	ed any additional information, such a	is					
an analysis of pending sales and/or expired and withdrawn listings, to	o formulate your conclusions, pro				IS					
An analysis was performed on 13 competing	ng sales over the pas	ovide both an ex st 12 mon	xplanation and su	upport for your conclusions. ales within this group h	nad a					
An analysis was performed on 13 competir This analysis shows a change of +0.5% pe	ng sales over the pas er month. The same a	ovide both an ex st 12 mon analysis w	xplanation and su ths. The sa vas perforr	upport for your conclusions.  ales within this group honed on 123 sales from	nad a	broader o	lefiı	ned neighb	orh	ood.
An analysis was performed on 13 competir This analysis shows a change of +0.5% pe The sales within this group had a median s	ng sales over the paser month. The same asale price of \$735,67	ovide both an ex st 12 mon analysis w 5. This an	xplanation and su oths. The sa vas perforn nalysis sho	upport for your conclusions. ales within this group I med on 123 sales from ws a change of +1.8%	nad a the per	broader of month. In	lefii ad	ned neighb Idition, an a	orh ana	ood. Iysis
An analysis was performed on 13 competir This analysis shows a change of +0.5% pe The sales within this group had a median s was performed on 13 sales plus all active li	ng sales over the pase or month. The same a sale price of \$735,67 istings that are comp	ovide both an ex st 12 mon analysis w 5. This an peting pro	xplanation and su ths. The savas perform nalysis sho perties, ov	upport for your conclusions.  ales within this group I  med on 123 sales from  ws a change of +1.8%  rer the past 12 months	the per	broader of month. In sed on thi	lefii ac s e	ned neighb Idition, an a ntire set of	orh ana dat	ood. Iysis a
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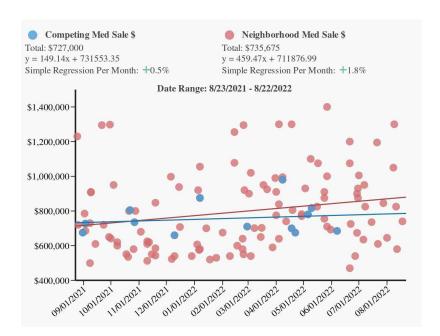
Freddie Mac Form 71 March 2009

Page 1 of 1

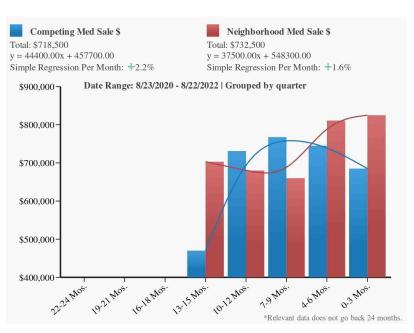
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# **Market Conditions Charts - Page 1**

Borrower/Client	Catamount Properties 2018 LLC							
Property Address	12293 Corliss Ave N							
City	Seattle	County	King	State	WA	Zip Code	98133	
Lender	Wedgewood Inc							



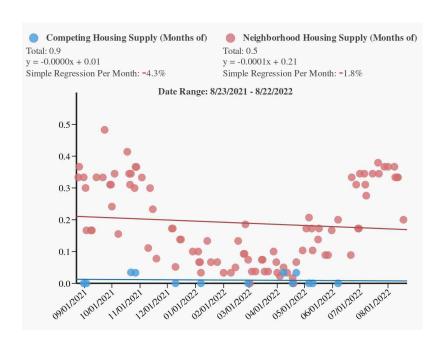
Med Sale \$ Analysis



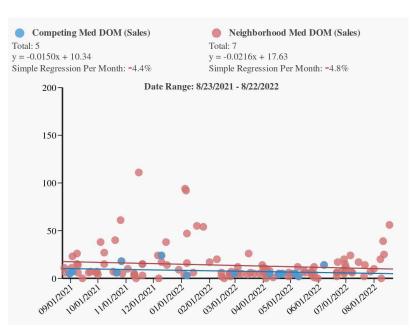
Med Sale \$ Analysis

# **Market Conditions Charts - Page 2**

Borrower/Client	Catamount Properties 2018 LLC								
Property Address	12293 Corliss Ave N								
City	Seattle	County	King	St	tate	WA	Zip Code	98133	
Lender	Wedgewood Inc								



Housing Supply



Sales DOM

## PROPERTY HISTORY

Y HISTORY File P	lo. 33206707
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Borrower/Client	Catamount Properties 2018 LLC							
Property Address	12293 Corliss Ave N							
City	Seattle	County	King	State	WA	Zip Code	98133	
Lender	Wedgewood Inc							

### \* SUBJECT 36-MONTH PRIOR TRANSFER HISTORY \*

#### 12293 Corliss Ave N

-Transferred on 08/11/2022 for \$490,650. It transferred from Grieve Wayne M to Catamount Properties 2018 LLC and was a Bargain & Sale Deed (Document #202208110200).

## \* COMPARABLE 36-MONTH PRIOR TRANSFER HISTORY \*

(may include properties that were considered but not utilized as comparables)

#### 1920 N 122nd St

-Transferred on 07/29/2015 for \$479,995. It transferred from Peterson Nels L II to Axten Kellen and was a Warranty Deed (Document #201507291237).

## 2334 N 130th St

-Transferred on 08/28/2008 for \$332,150. It transferred from Fabianek Burl and Leslie A to Garrison Michelle M and was a Warranty Deed (Document #200808280842).

### 13358 3rd Ave NE

-Transferred on 10/28/2003 for \$0. It transferred from Dunbar Angeline M to Dunbar Leo A and was a Quit Claim Deed (Document #200310280988).

#### 1812 N 137th St

-Transferred on 06/12/2020 for \$549,000. It transferred from Axtell Danielle and Steven to Behan Sean P and Emi M and was a Warranty Deed (Document #202006121638).

## 13717 Stone Ave N

-Transferred on 10/16/2020 for \$535,000. It transferred from West Jordan M and Marcie L to Tantrum Jeremy and Barbara and was a Warranty Deed (Document #202010161411).

## 14006 Ashworth Ave N

-Transferred on 07/10/2018 for \$590,000. It transferred from Whiteman Elizabeth V to Verret Abigail R G and David A and was a Deed (Reg) (Document #201807100546).

## 14015 Interlake Ave N

-Transferred on 08/01/2014 for \$294,000. It transferred from Doerge Gregory E to Salazar Callista and was a Warranty Deed (Document #201408010920).

## 14304 Corliss Ave N

-Transferred on 09/09/1997 for \$147,500. It transferred from Templeton Andrew G and Loxy P to Hunsley Frederic V and Suzanne M and was a Warranty Deed (Document #199709091584).



