

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	456 Chandler Drive, Roseburg, OREGON 97471	Order ID	9334224	Property ID	35392134
Inspection Date	05/13/2024	Date of Report	05/13/2024		
Loan Number	50660	APN	R68597		
Borrower Name	Champery Rental REO LLC	County	Douglas		

Tracking IDs					
Order Tracking ID	5.9_Atlas_AgedBPO	Tracking ID 1	5.9_Atlas_AgedBPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

General Conditions		Condition Comments
Owner	CHAMPERY RENTAL REO LLC	Subject property exterior is in good condition with no repairs needed. Neighborhood has a variety of home styles, including single story and 2-story homes. There are no commercial properties within the subject neighborhood. There are stores, schools and other shopping within walking distance from property.
R. E. Taxes	\$2,408	
Assessed Value	\$257,436	
Zoning Classification	Residential	
Property Type	SFR	
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Good	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$0	
HOA	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data

Neighborhood & Market Data		Neighborhood Comments
Location Type	Rural	Current market is stable, however comparable properties are limited. The overall market appears to be increasing in listings and sales. Buyer demand and new listings are stable.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$92000 High: \$358400	
Market for this type of property	Decreased 5 % in the past 6 months.	
Normal Marketing Days	<30	

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	456 Chandler Drive	2143 Linnell Ave	4301 Melody Ln	754 Callahan Dr
City, State	Roseburg, OREGON	Roseburg, OR	Roseburg, OR	Roseburg, OR
Zip Code	97471	97471	97471	97471
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.06 ¹	0.12 ¹	0.57 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$504,900	\$449,500	\$469,900
List Price \$	--	\$490,000	\$439,500	\$469,900
Original List Date		03/18/2024	03/19/2024	04/24/2024
DOM · Cumulative DOM	-- · --	56 · 56	55 · 55	19 · 19
Age (# of years)	26	21	19	16
Condition	Good	Good	Good	Good
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential
View	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential
Style/Design	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	2,049	2,244	1,994	2,496
Bdrm · Bths · ½ Bths	3 · 2 · 1	4 · 2 · 1	3 · 2 · 1	3 · 2 · 1
Total Room #	7	8	7	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	Yes	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	512	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.20 acres	0.22 acres	0.19 acres	0.18 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 Subject property is in similar style to comparable listing #1. This property is superior in room count, square footage, and year built.

Listing 2 Property is most similar to the subject property in room count, square footage, location, and lot size.

Listing 3 Comparable listing #3 is similar to the subject property in condition, room count, and lot size. This comparable property is superior in square footage. Property was used as a comparable due to limited comparable properties and for the location.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	456 Chandler Drive	785 S Savoy Ct	110 Pheasant Ct	141 Jensen Ct
City, State	Roseburg, OREGON	Roseburg, OR	Roseburg, OR	Roseburg, OR
Zip Code	97471	97471	97471	97471
Datasource	Public Records	MLS	MLS	Public Records
Miles to Subj.	--	0.15 ¹	0.85 ¹	0.39 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$469,900	\$469,000	\$419,950
List Price \$	--	\$439,500	\$469,000	\$412,500
Sale Price \$	--	\$430,000	\$470,500	\$400,000
Type of Financing	--	Cash	Fha	Va
Date of Sale	--	07/27/2023	05/31/2023	09/15/2023
DOM · Cumulative DOM	-- · --	135 · 135	163 · 163	36 · 66
Age (# of years)	26	19	21	16
Condition	Good	Good	Good	Good
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential
View	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential
Style/Design	2 Stories Traditional	2 Stories Traditional	1 Story Ranch/Rambler	2 Stories Split level
# Units	1	1	1	1
Living Sq. Feet	2,049	2,033	1,984	1,820
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2 · 1	3 · 2	4 · 2 · 1
Total Room #	7	7	6	8
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	Yes	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	512	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.20 acres	0.22 acres	0.47 acres	0.15 acres
Other	--	--	--	--
Net Adjustment	--	-\$6,500	-\$12,650	-\$5,210
Adjusted Price	--	\$423,500	\$457,850	\$394,790

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

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

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

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

Recent Sales - Cont.

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

- Sold 1** Sold comparable property #1 is most similar to the subject property in square footage, lot size, and location. Property is superior in year built. Adjustment was made for the age
- Sold 2** Sold comparable #2 is superior in lot size and year built, the price was adjusted for these reasons. This property is similar in square footage and room count.
- Sold 3** Sold comparable #3 was adjusted for the room count and square footage. This comparable property was used for the location to be subject property.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				Property was listed and canceled in 2022. Per tax assessors office, property owner changed in 2023 with a sales price of \$0.			
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	\$435,000	\$435,000
Sales Price	\$425,000	\$425,000
30 Day Price	\$420,000	--
Comments Regarding Pricing Strategy		
Recommended list price is based on the most comparable properties in Sold and listed comps. It is recommended to price the property competitively and not over market value due to the buyer market limitations.		

Clear Capital Quality Assurance Comments Addendum

Reviewer's Notes	The broker's as-is conclusion reflects the market for the subject. Comps are within a reasonable distance, relatively current, and accurately reflect the subject's defining characteristics. Thus, the as-is conclusion appears to be adequately supported.
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Subject Photos



Front



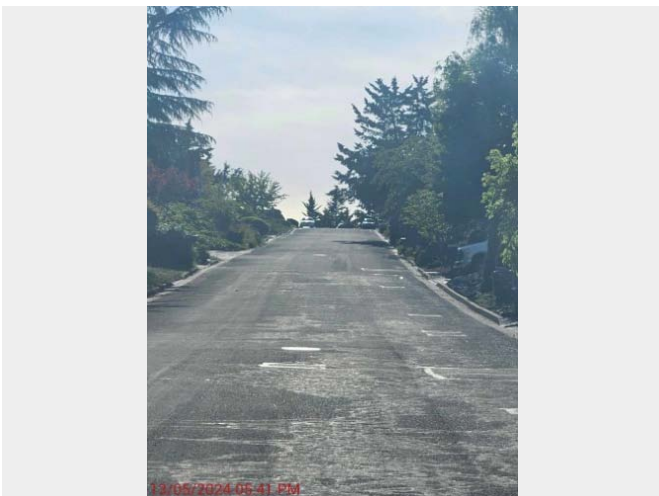
Address Verification



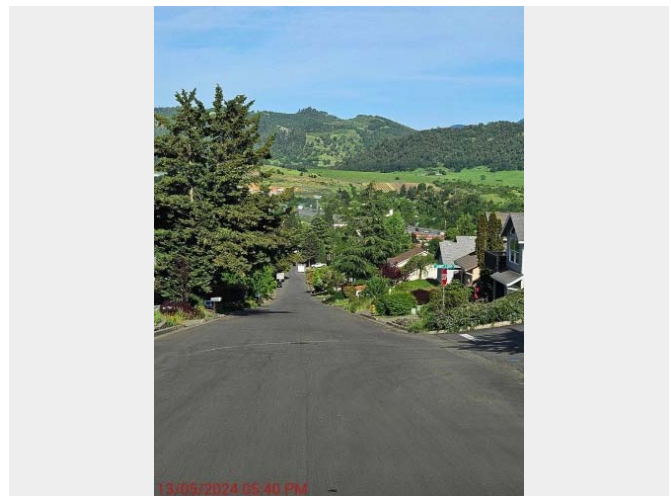
Side



Side



Street



Street

Listing Photos

L1 2143 Linnell Ave
Roseburg, OR 97471



Front

L2 4301 Melody Ln
Roseburg, OR 97471



Front

L3 754 Callahan Dr
Roseburg, OR 97471



Front

Sales Photos

S1 785 S Savoy Ct
Roseburg, OR 97471



Front

S2 110 Pheasant Ct
Roseburg, OR 97471



Front

S3 141 Jensen Ct
Roseburg, OR 97471



Front

ClearMaps Addendum

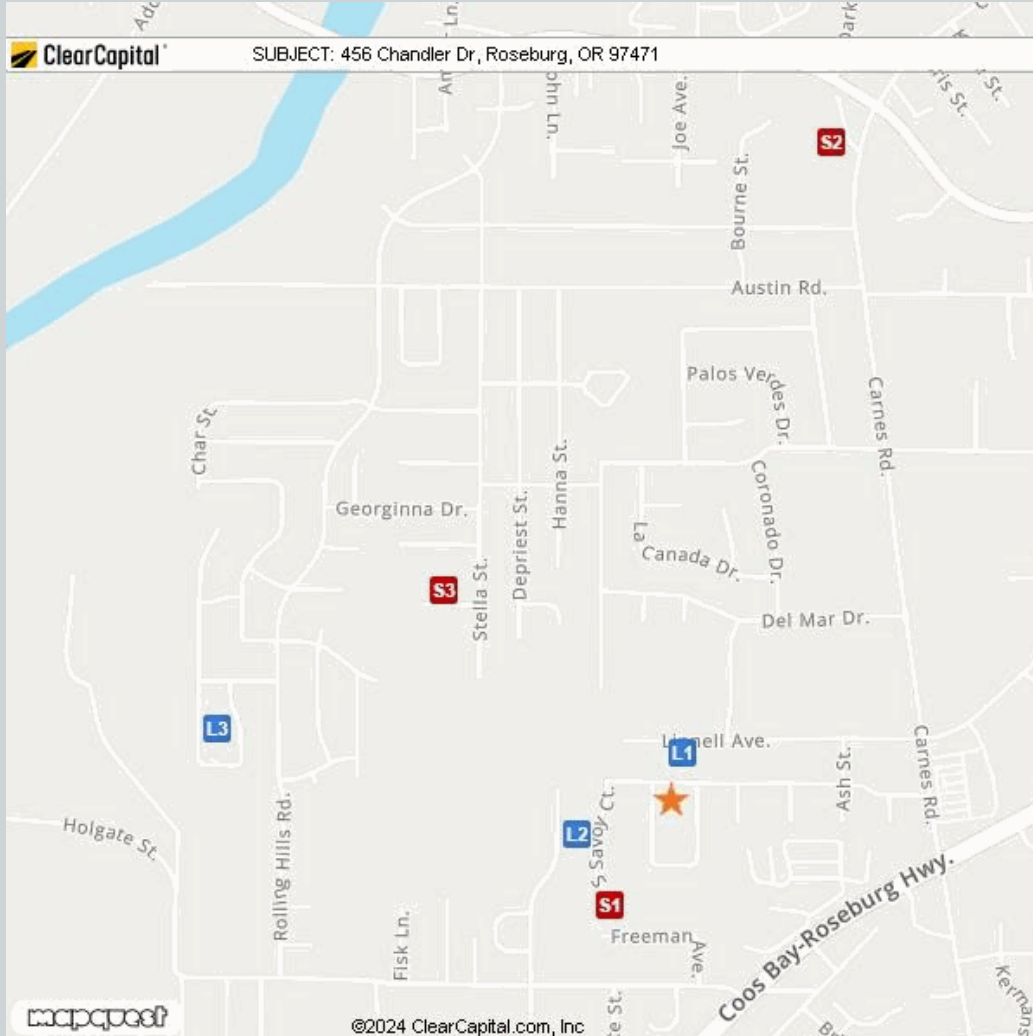
Address ★ 456 Chandler Drive, Roseburg, OREGON 97471

Loan Number 50660

Suggested List \$435,000

Suggested Repaired \$435,000

Sale \$425,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	456 Chandler Drive, Roseburg, Oregon 97471	--	Parcel Match
L1 Listing 1	2143 Linnell Ave, Roseburg, OR 97471	0.06 Miles ¹	Parcel Match
L2 Listing 2	4301 Melody Ln, Roseburg, OR 97471	0.12 Miles ¹	Parcel Match
L3 Listing 3	754 Callahan Dr, Roseburg, OR 97471	0.57 Miles ¹	Parcel Match
S1 Sold 1	785 S Savoy Ct, Roseburg, OR 97471	0.15 Miles ¹	Parcel Match
S2 Sold 2	110 Pheasant Ct, Roseburg, OR 97471	0.85 Miles ¹	Parcel Match
S3 Sold 3	141 Jensen Ct, Roseburg, OR 97471	0.39 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	Tiffanie McDonald	Company/Brokerage	Keller Williams Realty Southern Oregon
License No	201219360	Address	2658 NE Stephens St Roseburg OR 97470
License Expiration	09/30/2024	License State	OR
Phone	5416801075	Email	TiffanieMcDonald@kw.com
Broker Distance to Subject	6.77 miles	Date Signed	05/13/2024

By confirming the above contact and real estate license information and submitting the report, the above signed hereby certifies and agrees that: 1) I personally took the pictures, selected comparables, and determined the price conclusion. 2) To the best of my knowledge, the statements of fact contained in this report are true and correct. 3) The reported analyses, opinions, and conclusions are my personal, impartial, and unbiased professional analyses, opinions, and conclusions. 4) I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved. 5) I have no bias with respect to the property that is the subject of this report or to the parties involved with this assignment. 6) My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined price point. 7) I did not base, either partially or completely, my analysis and/or opinion and conclusions in this report on race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law. 8) I maintain errors and omissions insurance, to the extent required by state law, for all liability associated with the preparation of this Report.

Disclaimer

Unless the licensee who prepared this report is also licensed by the Appraiser Certification and Licensure Board, the report is not intended to meet the requirements set out in the Uniform Standards of Appraisal Practice. The report is a competitive market analysis or letter opinion and is not intended as an appraisal. If an appraisal is desired, the services of a competent professional licensed appraiser should be obtained.

Unless otherwise specifically agreed to in writing:

The intended purpose of this report is to assist the Clear Capital account holder in making decisions within the scope of applicable statutory and regulatory requirements and performing required due diligence. This document is provided solely for the use of the Clear Capital account holder and not any other party, is not intended as any guarantee of value and/or condition of the subject property and should not be relied on as such. In the event that this document is found to be defective, incorrect, negligently prepared or unfit for its authorized use, Clear Capital's sole liability shall be to promptly refund the total fee expended by the account holder for this report or to replace it at no charge to the account holder, but in no event shall Clear Capital be responsible to the account holder for any indirect or consequential damages whatsoever. This warranty is in lieu of all other warranties, express or implied, except where otherwise required by law. The account holder shall notify Clear Capital within thirty (30) days of this report's delivery to the account holder if it believes that this document is defective, incorrect, negligently prepared or unfit for its authorized use. Under no circumstances may Clear Capital forms or their contents be published, copied, replicated, or mimicked.