

Please Note: This report was completed with the following assumptions: Market Approach: **Fair Market Price** , Marketing Time: **Typical** . Important additional information relating to this report, including use and restrictions, is contained in an attached addendum which is an integral part of this report.

<b>Address</b>	115 E Scott Street, Aberdeen, WA 98520	<b>Order ID</b>	8644873	<b>Property ID</b>	33975361
<b>Inspection Date</b>	03/10/2023	<b>Date of Report</b>	03/11/2023		
<b>Loan Number</b>	51009	<b>APN</b>	021802600500		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Grays Harbor		

<b>Tracking IDs</b>					
<b>Order Tracking ID</b>	03.06.23 BPO Citi-CS Update	<b>Tracking ID 1</b>	03.06.23 BPO Citi-CS Update		
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--		

## General Conditions

<b>Owner</b>	CATAMOUNT PROPERTIES 2018 LLC	<b>Condition Comments</b>	
<b>R. E. Taxes</b>	\$1,763	Subject property is in good condition with no repairs required. Subject property has a neighboring home close to both sides. The subject property has been remodeled since the last inspection report done for it.	
<b>Assessed Value</b>	\$174,133		
<b>Zoning Classification</b>	Residential		
<b>Property Type</b>	Manuf. Home		
<b>Occupancy</b>	Vacant		
<b>Secure?</b>	Yes		
(Subject doors and windows are locked.)			
<b>Ownership Type</b>	Fee Simple		
<b>Property Condition</b>	Good		
<b>Estimated Exterior Repair Cost</b>	\$0		
<b>Estimated Interior Repair Cost</b>	\$0		
<b>Total Estimated Repair</b>	\$0		
<b>HOA</b>	No		
<b>Visible From Street</b>	Partially Visible		
<b>Road Type</b>	Public		

## Neighborhood & Market Data

<b>Location Type</b>	Suburban	<b>Neighborhood Comments</b>	
<b>Local Economy</b>	Slow	Subject neighborhood is a development of homes that are similar to the subject property. City services are two minutes away.	
<b>Sales Prices in this Neighborhood</b>	Low: \$185,000 High: \$300,000		
<b>Market for this type of property</b>	Decreased 2 % in the past 6 months.		
<b>Normal Marketing Days</b>	<90		

## Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
<b>Street Address</b>	115 E Scott Street	758 Edgewood Ave Ne	739 Park Lane Ne	415 W Wynooche Ave
<b>City, State</b>	Aberdeen, WA	Ocean Shores, WA	Ocean Shores, WA	Montesano, WA
<b>Zip Code</b>	98520	98569	98569	98563
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	17.39 <sup>1</sup>	17.34 <sup>1</sup>	8.81 <sup>1</sup>
<b>Property Type</b>	Manuf. Home	Manufactured	Manufactured	Manufactured
<b>Original List Price \$</b>	\$	\$299,990	\$299,900	\$293,000
<b>List Price \$</b>	--	\$274,900	\$299,900	\$259,000
<b>Original List Date</b>		01/05/2023	11/03/2022	06/16/2022
<b>DOM · Cumulative DOM</b>	-- · --	64 · 65	127 · 128	241 · 268
<b>Age (# of years)</b>	17	1	27	41
<b>Condition</b>	Good	Good	Good	Average
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	1 Story Manufactured	1 Story Manufactured	1 Story Manufactured	1 Story Manufactured
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,296	1,296	1,471	1,504
<b>Bdrm · Bths · ½ Bths</b>	3 · 2	3 · 1 · 1	3 · 2	3 · 2
<b>Total Room #</b>	6	5	6	6
<b>Garage (Style/Stalls)</b>	None	None	Detached 2 Car(s)	Attached 2 Car(s)
<b>Basement (Yes/No)</b>	No	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	--
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	0.21 acres	0.17 acres	0.19 acres	0.23 acres
<b>Other</b>	Deck, fence	Deck	Porch, patio, fence, RV pk, gated	Deck, fence

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

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

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

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

**Listing Comments** Why the comparable listing is superior or inferior to the subject.

**Listing 1** Inferior to subject due to fewer baths, no fence, and smaller lot size. This comp is in the same condition as the subject property.

**Listing 2** Superior to subject due to more square feet, and garage. This comp is in the same condition as the subject property.

**Listing 3** Inferior to subject due to year built, and lesser condition. This comp is in the same condition as the subject property.

## Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
<b>Street Address</b>	115 E Scott Street	838 Wawona Ave Sw	1216 Broadway Ave	322 W Farrell St
<b>City, State</b>	Aberdeen, WA	Ocean Shores, WA	Hoquiam, WA	Aberdeen, WA
<b>Zip Code</b>	98520	98569	98550	98520
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	17.07 <sup>1</sup>	4.44 <sup>1</sup>	0.71 <sup>1</sup>
<b>Property Type</b>	Manuf. Home	Manufactured	Manufactured	Manufactured
<b>Original List Price \$</b>	--	\$234,500	\$190,000	\$249,000
<b>List Price \$</b>	--	\$299,500	\$190,000	\$249,000
<b>Sale Price \$</b>	--	\$278,000	\$185,000	\$249,000
<b>Type of Financing</b>	--	Conventional	Cash	Fha
<b>Date of Sale</b>	--	09/19/2022	02/24/2022	06/15/2022
<b>DOM · Cumulative DOM</b>	-- · --	73 · 116	6 · 32	26 · 76
<b>Age (# of years)</b>	17	16	29	26
<b>Condition</b>	Good	Good	Average	Average
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Beneficial ; Water	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	1 Story Manufactured	1 Story Manufactured	1 Story Manufactured	1 Story Manufactured
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,296	1,012	1,188	1,296
<b>Bdrm · Bths · ½ Bths</b>	3 · 2	3 · 2	3 · 2	3 · 1 · 1
<b>Total Room #</b>	6	6	6	5
<b>Garage (Style/Stalls)</b>	None	None	Carport 2 Car(s)	Detached 2 Car(s)
<b>Basement (Yes/No)</b>	No	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	--
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	0.21 acres	0.17 acres	0.20 acres	0.13 acres
<b>Other</b>	Deck, fence	Deck	Deck	Fence, RV pk
<b>Net Adjustment</b>	--	-\$4,000	+\$15,000	+\$5,000
<b>Adjusted Price</b>	--	\$274,000	\$200,000	\$254,000

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

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

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

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

## Recent Sales - Cont.

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

**Sold 1** Superior to subject due to better view, and year built. This comp has a water view, a heat pump, and vaulted ceilings.

**Sold 2** Inferior to subject due to year built, lesser condition, and less square feet. This comp requires repairs to the roof, and exterior paint.

**Sold 3** Inferior to subject due to year built, lesser condition, fewer baths, and smaller lot size. This comp requires repairs to the siding, exterior paint, and roof.

## Subject Sales & Listing History

<b>Current Listing Status</b>		Not Currently Listed		<b>Listing History Comments</b>			
<b>Listing Agency/Firm</b>				Trustee's Deed recorded 09/08/2022 from Quality Loan Servicing Crop to Catamount Properties 2018 LLC, sale price \$118820, AFN 9080048. Per Grays Harbor Assessor Office. MLS# 24147220 listed 10/27/2004 \$19900, EXP 05/01/2005. Vacant land listing. MLS# 23119859 listed 08/29/2003 \$19900, EXP 02/21/2004, BOM 03/10/2004, PEN 05/11/2004, BOM & EXP 09/11/2004. Vacant land listing.			
<b>Listing Agent Name</b>							
<b>Listing Agent Phone</b>							
<b># of Removed Listings in Previous 12 Months</b>	0						
<b># of Sales in Previous 12 Months</b>	1						
<b>Original List Date</b>	<b>Original List Price</b>	<b>Final List Date</b>	<b>Final List Price</b>	<b>Result</b>	<b>Result Date</b>	<b>Result Price</b>	<b>Source</b>
--	--	--	--	Sold	09/08/2022	\$118,820	Tax Records

## Marketing Strategy

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$289,000	\$289,000
<b>Sales Price</b>	\$269,000	\$269,000
<b>30 Day Price</b>	\$254,000	--
<b>Comments Regarding Pricing Strategy</b>		
Subject value assigned is based on the sold, and active comp values after adjusting for the differences. More weight was given to the sold comp values, because the active comp list prices may change.		

## Clear Capital Quality Assurance Comments Addendum

<b>Reviewer's Notes</b>	Due to a limited number of MFG comps the subjects value has increased. The current report has included the most current and most proximate data available to support the price conclusion. The broker's comps are appropriate for the subject's attributes, surrounding amenities and market conditions. Thus, the price conclusion appears to be adequately supported.
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## Subject Photos



Front



Address Verification



Side



Side



Side



Side

## Subject Photos



Street



Street



Other



Other



Other



Other

## Listing Photos

**L1** 758 Edgewood Ave NE  
Ocean Shores, WA 98569



Front

**L2** 739 Park Lane NE  
Ocean Shores, WA 98569



Front

**L3** 415 W Wynooche Ave  
Montesano, WA 98563



Front



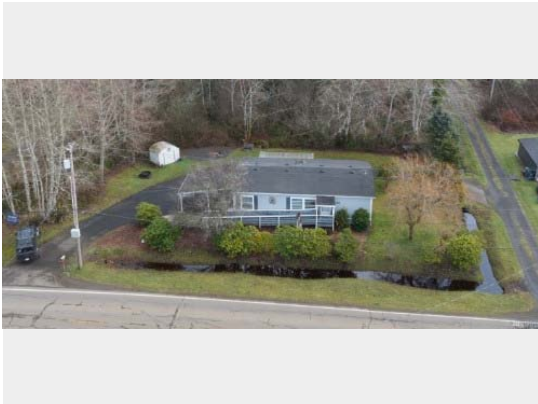
## Sales Photos

**S1** 838 Wawona Ave SW  
Ocean Shores, WA 98569



Front

**S2** 1216 Broadway Ave  
Hoquiam, WA 98550



Front

**S3** 322 W Farrell St  
Aberdeen, WA 98520



Front

## ClearMaps Addendum

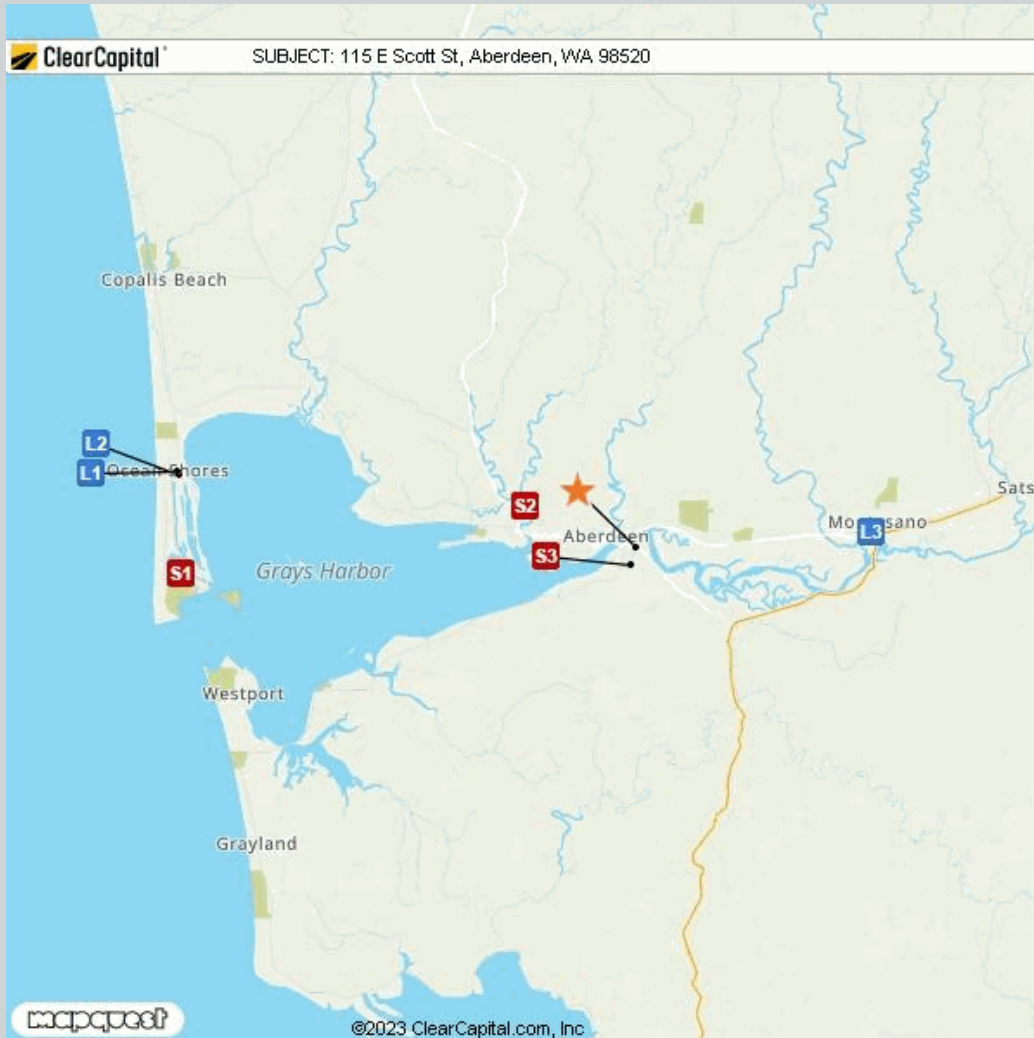
**Address** ★ 115 E Scott Street, Aberdeen, WA 98520

**Loan Number** 51009

**Suggested List** \$289,000

**Suggested Repaired** \$289,000

**Sale** \$269,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	115 E Scott Street, Aberdeen, WA 98520	--	Parcel Match
L1 Listing 1	758 Edgewood Ave Ne, Ocean Shores, WA 98569	17.39 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	739 Park Lane Ne, Ocean Shores, WA 98569	17.34 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	415 W Wynooche Ave, Montesano, WA 98563	8.81 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	838 Wawona Ave Sw, Ocean Shores, WA 98569	17.07 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	1216 Broadway Ave, Hoquiam, WA 98550	4.44 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	322 W Farrell St, Aberdeen, WA 98520	0.71 Miles <sup>1</sup>	Parcel Match

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

<sup>2</sup> The Comparable "Distance from Subject" value has been provided by the Real Estate Professional.

## Addendum: Report Purpose

### Market Approach and Market Time

The Market Approach of this report, as established by the customer, is: **Fair Market Price**. (See definition below.)

The Marketing Time as specified by the customer is **Typical**. (See definition below.)

Definitions:

Fair Market Price

A price at which the property would sell between a willing buyer and a willing seller neither being compelled by undue pressure and both having reasonable knowledge of relevant facts.

Distressed Price

A price at which the property would sell between a willing buyer and a seller acting under duress.

Marketing Time

The amount of time the property is exposed to a pool of prospective buyers before going into contract. The customer either specifies the number of days, requests a marketing time that is typical to the subject's market area and/or requests an abbreviated marketing time.

Typical for Local Market

The estimated time required to adequately expose the subject property to the market resulting in a contract of sale.

## Addendum: Report Purpose - cont.

**Report Instructions**

This section shows the instructions that were approved by the customer and provided to the broker prior to completing the report.

Instructions last updated: 7/17/2017

Purpose:

Please determine a fair market price for this property at which it would sell in a typical marketing time for the area.

Customer Specific Requests:

\*\*If the property is commercial or mixed use, please stop and contact Clear Capital as soon as possible\*\*

Form Help:

There are blue question marks (?) throughout this form. These are designed to offer guidance for that particular section of the form. Please click on them for help.

Comparable Requirements:

1. Please use fair market comps from the same neighborhood, block or subdivision whenever possible.
2. Please only use REO comparables if the market is driven by REOs and they are comparable in characteristics and condition.
3. Please use comps that have closed in the past 3 months to show the current market conditions or comment in the report if this is not possible. In rapidly changing markets, active listing comps should be given equal or greater weight than sold comps in your analysis.

Standard Instructions:

1. Clear Capital Code Of Conduct - Please make sure that you are always abiding by the Clear Capital Code of Conduct when completing valuation reports.
2. If the subject is currently listed, please consider all available information pertaining to the subject's condition. This information should be utilized when developing the assumption of the subject's condition.
3. Use the subject characteristics provided in the report Grid (if preloaded) to evaluate the property. This information is from a full interior appraisal and is assumed to be most accurate. If your inspection reveals obvious inaccuracies, please explain in the narrative of the report.
4. Include sufficient detail to help our mutual customer gain a complete understanding of the subject's neighborhood such as neighborhood desirability, amenities, parks, schools, commercial or industrial influences, REO activity, traffic, board-up-homes, etc.
5. Do not approach occupants or owners.
6. If the subject is a Commercial property, contact Clear Capital immediately at 530-582-5011 for direction on how to proceed with the report.
7. Please do not accept if you or your office has completed a report on this property in the last month, are currently listing this property, or have any vested interest in the subject property.
8. Clear Capital does not allow any log ins from IP addresses from foreign countries. This includes, but is not limited to; data entry services, form completion services, etc. Also, it is against Clear Capital code of conduct to share your password with anyone who is not a W2 employee in your office.
9. Clear Capital and our mutual customers greatly appreciate your expertise. If you cannot personally inspect the property, select comparables, and determine a price for the subject, please do not accept this report. Per the standards and guidelines adopted by Clear Capital and other industry leaders, the use of assistants to complete any of the aforementioned tasks is not permitted.

## Report Instructions - cont.

Due to the importance of an independent opinion of price, please do not discuss your price with anyone or be influenced by list price, pending offers, accept comp packets, repair estimates or the listing agent's opinion.

1. One current, original photo of the front of the subject 2. One address verification photo 3. One street scene photo looking down the street 4. MLS listing and sold comp photos required, please comment if no MLS.

## Broker Information

<b>Broker Name</b>	Newell Flood	<b>Company/Brokerage</b>	Better Properties Longview
<b>License No</b>	24529	<b>Address</b>	9237 Applegate Lp SW Rochester WA 98579
<b>License Expiration</b>	03/27/2024	<b>License State</b>	WA
<b>Phone</b>	3602613350	<b>Email</b>	newellflood@gmail.com
<b>Broker Distance to Subject</b>	35.43 miles	<b>Date Signed</b>	03/11/2023

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

## Disclaimer

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

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

**Unless otherwise specifically agreed to in writing:**

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