DRIVE-BY BPO

601 N EGRET STREET

MOSES LAKE, WA 98837

51070 Loan Number **\$420,000**• As-Is Value

by ClearCapital

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 Inspection Date Loan Number Borrower Name	601 N Egret Street, Moses Lake, WA 98837 04/03/2023 51070 Catamount Properties 2018 LLC	Order ID Date of Report APN County	8682099 04/06/2023 141776417 Grant	Property ID	34070799
Tracking IDs					
Order Tracking ID	04.03.23 BPO Citi-CS Update Request	Tracking ID 1	04.03.23 BPO C	iti-CS Update Requ	ıest
Tracking ID 2		Tracking ID 3			

General Conditions						
Owner	Catamont Properties 2018 LLC	Condition Comments				
R. E. Taxes	\$3,037	Subject home is a 4 bedroom 2.5 bath 2252 sq ft 2 story home				
Assessed Value	\$263,275	with an attached 2 car garage patio on a corner lot. Subject				
Zoning Classification	Residential	home appears to be in good condition with no apparent repairs required at the time of inspection.				
Property Type	SFR	required at the time of inspection.				
Occupancy	Occupied					
Ownership Type	Fee Simple					
Property Condition	Good					
Estimated Exterior Repair Cost	\$0					
Estimated Interior Repair Cost	\$0					
Total Estimated Repair	\$0					
НОА	No					
Visible From Street	Visible					
Road Type	Public					

Neighborhood & Market Da	nta				
Location Type	Suburban	Neighborhood Comments			
Local Economy	Stable	Moses lake is a smaller community of 30,000 residents with few			
Sales Prices in this Neighborhood	Low: \$150,000 High: \$650,000	listings and sales therefor the sales used in this report are the best available. There are a mixture of site built homes and manufactured homes on their own lots. The search for comparables was expanded out 12 months as there are few listings and sales available.			
Market for this type of property	Remained Stable for the past 6 months.				
Normal Marketing Days	<90				

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	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	601 N Egret Street	1613 S Skyline Dr	526 N Monarch St	1920 S Stirling
City, State	Moses Lake, WA	Moses Lake, WA	Moses Lake, WA	Moses Lake, WA
Zip Code	98837	98837	98837	98837
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		4.04 1	3.07 1	4.04 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$395,000	\$385,000	\$407,999
List Price \$		\$382,500	\$385,000	\$440,000
Original List Date		01/10/2023	03/10/2023	06/26/2022
DOM · Cumulative DOM	·	85 · 86	26 · 27	128 · 284
Age (# of years)	5	13	17	16
Condition	Good	Good	Good	Good
Sales Type		Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	2 Stories Contemporary	2 Stories contemporary	2 Stories contemporary	2 Stories contemporary
# Units	1	1	1	1
Living Sq. Feet	2,252	2,016	2,028	2,080
Bdrm · Bths · ½ Bths	4 · 2 · 1	4 · 2 · 1	4 · 2 · 1	4 · 2 · 1
Total Room #	7	7	7	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	0.21 acres	0.16 acres	0.19 acres	0.18 acres
Other	patio porch sprinklers	fenced patio outbuildings	fenced patio sprinklers	fenced patio sprinkelrs

^{*} Listing 3 is the most comparable listing to the subject.

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

- Listing 1 Similar overall condition slightly inferior lot size and square footage with fenced yard patio and additional outbuilding
- Listing 2 Slightly inferior square footage lot size similar overall condition with fenced yard patio sprinkler system
- Listing 3 slightly inferior square footage and lot size similar overall condition with fenced yard and sprinkler system

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.

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	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	601 N Egret Street	1348 S Cougar Dr	687 N Hooper Dr	4708 W Hawk St
City, State	Moses Lake, WA	Moses Lake, WA	Moses Lake, WA	Moses Lake, WA
Zip Code	98837	98837	98837	98837
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		5.07 ¹	0.99 1	0.06 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$389,000	\$515,000	\$405,000
List Price \$		\$375,000	\$489,000	\$405,000
Sale Price \$		\$375,000	\$488,109	\$415,000
Type of Financing		Va	Conventional	Conventional
Date of Sale		10/14/2022	01/17/2023	09/08/2022
DOM · Cumulative DOM		51 · 93	115 · 158	2 · 36
Age (# of years)	5	23	3	6
Condition	Good	Good	Good	Good
Sales Type		Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	2 Stories Contemporary	2 Stories contemporary	2 Stories contemporary	2 Stories contemporar
# Units	1	1	1	1
Living Sq. Feet	2,252	2,046	2,470	2,195
Bdrm · Bths · ½ Bths	4 · 2 · 1	4 · 2 · 1	4 · 2 · 1	4 · 2 · 1
Total Room #	7	7	7	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 3 Car(s)	Attached 3 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	0.21 acres	0.21 acres	0.35 acres	0.16 acres
Other	patio porch sprinklers	patio sprinklers	fenced patio sprinklers	Fenced patio sprinklers
Net Adjustment		+\$15,300	-\$18,400	+\$5,000
Adjusted Price		\$390,300	\$469,709	\$420,000

^{*} Sold 3 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.

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Recent Sales - Cont.

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

- **Sold 1** Slightly inferior square footage similar overall condition and lot size with patio sprinkler system adjustment was made for age and square footage
- **Sold 2** slightly superior square footage and lot size similar overall condition with fenced yard patio and sprinkler system adjustements were made for lot size and square footage
- **Sold 3** similar square footage and overall condition slightly inferior lot size with 3 car garage fenced patio and sprinkler system adjustment was made for lot size

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Subject Sale	es & Listing His	tory					
Current Listing Status		Currently Listed		Listing History Comments			
Listing Agency/F	irm	Wedgewood H	omes Realty	Currently lis	sted		
Listing Agent Na	me	Jack Guillette					
Listing Agent Ph	one	310-640-3070					
# of Removed List Months	stings in Previous 12	0					
# of Sales in Pre Months	vious 12	0					
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
03/15/2023	\$419,900						MLS

Marketing Strategy				
	As Is Price	Repaired Price		
Suggested List Price	\$420,000	\$420,000		
Sales Price	\$420,000	\$420,000		
30 Day Price	\$410,000			
Comments Regarding Pricing S	Comments Regarding Pricing Strategy			

Moses lake is a smaller community of 30,000 residents with few listings and sales therefor the sales used in this report are the best available. There are a mixture of site built homes and manufactured homes on their own lots. The search for comparables was expanded out 12 months as there are few listings and sales available.

Clear Capital Quality Assurance Comments Addendum

Reviewer's 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.

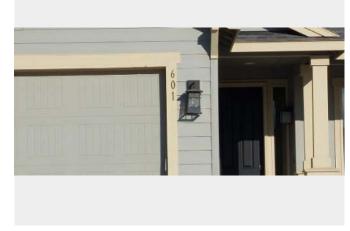
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Subject Photos

by ClearCapital





Front



Address Verification



Side



Side



Back

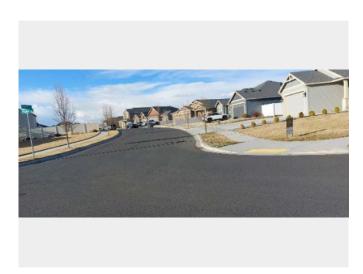
Side

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Subject Photos

by ClearCapital



Street

Client(s): Wedgewood Inc

Property ID: 34070799

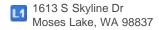
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Listing Photos

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Front

526 N Monarch St Moses Lake, WA 98837



Front

1920 S Stirling Moses Lake, WA 98837



Front

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Sales Photos

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Front

687 N Hooper Dr Moses Lake, WA 98837



Front

4708 W Hawk St Moses Lake, WA 98837

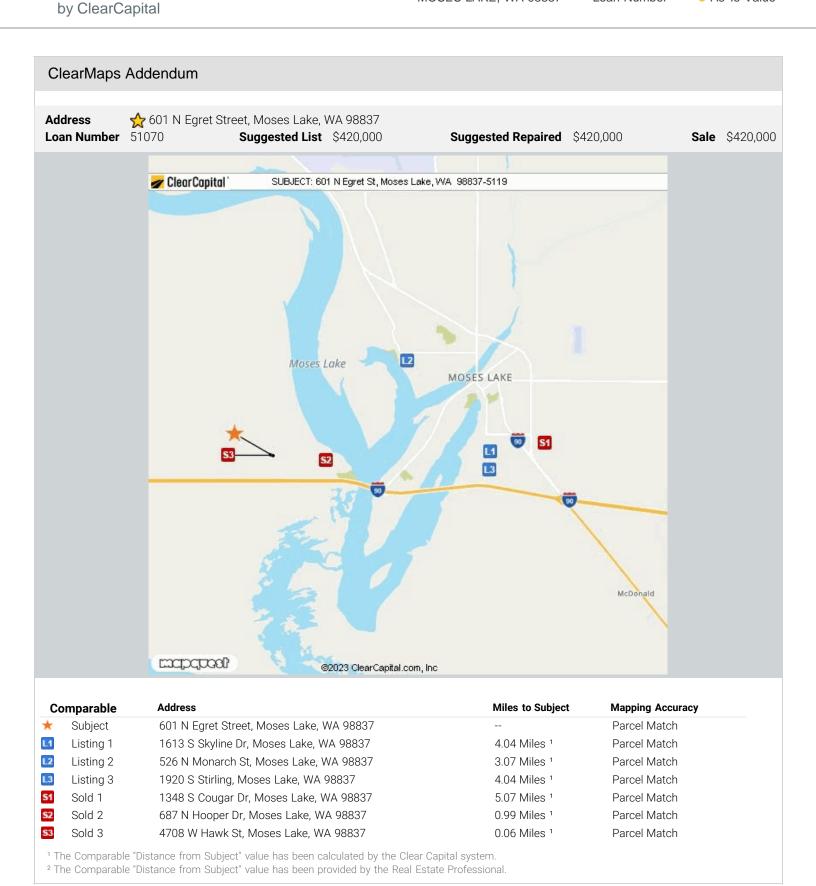


Front

\$420,000

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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.

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Addendum: Report Purpose - cont.

Report Instructions

by ClearCapital

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

*** Please Note: This is a RUSH assignment. Do not accept if you cannot meet the current due date and time. Please reference the set terms and contact Clear Capital at 530.582.5011 if you require any changes. Thanks! ***

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.

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Report Instructions - cont.

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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.

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.

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Broker Information

by ClearCapital

Broker Name Linda Williams Company/Brokerage Estately, Inc

License No 23882 **Address** 106 W Knolls Vista Dr Moses Lake

License Expiration 10/12/2023 License State WA

Phone 5097500125 Email ljwilliams346@yahoo.com

Broker Distance to Subject 4.14 miles **Date Signed** 04/06/2023

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:

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.

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