

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>	3104 Ne 168th Avenue, Vancouver, WA 98682	<b>Order ID</b>	8644873	<b>Property ID</b>	33975364
<b>Inspection Date</b>	03/08/2023	<b>Date of Report</b>	03/11/2023		
<b>Loan Number</b>	51286	<b>APN</b>	164262044		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Clark		

### Tracking IDs

<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> The subject is on a flag lot with one other home, saw no damage or adverse conditions from the drive-by.
<b>R. E. Taxes</b>	\$4,132	
<b>Assessed Value</b>	\$392,064	
<b>Zoning Classification</b>	Residential R1-6 : CLK	
<b>Property Type</b>	SFR	
<b>Occupancy</b>	Vacant	
<b>Secure?</b>	Yes (Contractors lock box)	
<b>Ownership Type</b>	Fee Simple	
<b>Property Condition</b>	Average	
<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>	Visible	
<b>Road Type</b>	Public	

### Neighborhood & Market Data

<b>Location Type</b>	Suburban	<b>Neighborhood Comments</b> East County location, close to schools, shopping, freeway access and medical offices.
<b>Local Economy</b>	Stable	
<b>Sales Prices in this Neighborhood</b>	Low: \$435496 High: \$792610	
<b>Market for this type of property</b>	Decreased 5 % in the past 6 months.	
<b>Normal Marketing Days</b>	<90	

### Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
<b>Street Address</b>	3104 Ne 168th Avenue	17006 Ne 33rd St	16606 Ne 26th St	6404 Ne 164th Ave
<b>City, State</b>	Vancouver, WA	Vancouver, WA	Vancouver, WA	Vancouver, WA
<b>Zip Code</b>	98682	98682	98684	98682
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.18 <sup>1</sup>	0.26 <sup>1</sup>	1.70 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$499,000	\$550,000	\$550,000
<b>List Price \$</b>	--	\$499,000	\$550,000	\$550,000
<b>Original List Date</b>		02/16/2023	02/18/2023	02/15/2023
<b>DOM · Cumulative DOM</b>	-- · --	9 · 23	1 · 21	3 · 24
<b>Age (# of years)</b>	24	24	19	23
<b>Condition</b>	Average	Average	Average	Average
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Public Trans.	Neutral ; Public Trans.	Neutral ; Public Trans.	Neutral ; Public Trans.
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	2 Stories Trad	2 Stories Trad	2 Stories Trad	2 Stories Trad
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,869	2,234	2,516	2,357
<b>Bdrm · Bths · ½ Bths</b>	4 · 2 · 1	5 · 3	5 · 2 · 1	4 · 2 · 1
<b>Total Room #</b>	8	9	9	8
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Attached 2 Car(s)	Attached 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	0.12 acres	0.12 acres	0.14 acres
<b>Other</b>	--	--	--	--

\* Listing 1 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.

## Current Listings - Cont.

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

- Listing 1** Great floor plan with main level bedroom and bath, and private exterior entrance. Primary bedroom featuring walk in closet, bathroom with double vanity, gas fireplace, ceiling fan and large walkout balcony. Large upstairs bonus room that can be used as a bedroom. Open family room and kitchen with access to back yard and formal living room and dining room.
- Listing 2** 5-bedroom home in lovely neighborhood w/ great schools! Remodeled within the last 5 years, this home boasts quartz countertops, recently painted cabinets, new laminate flooring, ss appliances & more! Primary bedroom w/ walk-in closet, soaking tub, & double vanity! Sprinklers included in this low maintenance yard! Backyard has an expansive covered deck, paver patio, storage shed & freshly painted fence
- Listing 3** 4 bedrooms + vaulted bonus room & 2 1/2 baths. One of the bedrooms is on the main floor! Large family room w/ cozy gas fireplace. Open kitchen includes quartz counters, SS appliances (new in 2021) & large pantry! Slider off dinette opens to covered patio for outdoor entertaining year round! Extra features include: A/C, luxury vinyl plank flrs & barn doors. The list goes on w/ new roof in 2019. The search had to be expanded due to low inventory.

### Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	3104 Ne 168th Avenue	2810 Ne 163rd Ct	3811 Ne 163rd Ct	16306 Ne 34th St
City, State	Vancouver, WA	Vancouver, WA	Vancouver, WA	Vancouver, WA
Zip Code	98682	98682	98682	98682
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.30 <sup>1</sup>	0.44 <sup>1</sup>	0.26 <sup>1</sup>
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$475,000	\$549,900	\$499,900
List Price \$	--	\$440,000	\$530,000	\$499,900
Sale Price \$	--	\$444,000	\$515,000	\$500,000
Type of Financing	--	Conventional	Conventional	Fha
Date of Sale	--	12/06/2022	10/19/2022	10/03/2022
DOM · Cumulative DOM	-- · --	43 · 61	32 · 69	7 · 52
Age (# of years)	24	26	26	27
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Public Trans.	Neutral ; Public Trans.	Neutral ; Public Trans.	Neutral ; Public Trans.
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	2 Stories Trad	2 Stories Trad	2 Stories Trad	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	1,869	2,018	1,960	2,058
Bdrm · Bths · ½ Bths	4 · 2 · 1	4 · 2 · 1	4 · 2 · 1	4 · 2 · 1
Total Room #	8	8	8	8
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	0.14 acres	0.14 acres	0.14 acres
Other	--	--	--	--
Net Adjustment	--	-\$29,200	-\$51,760	-\$39,040
Adjusted Price	--	\$414,800	\$463,240	\$460,960

\* 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** Great functional floorplan - downstairs has an open concept kitchen/living/dining and half bath, upstairs features 3 beds/2 baths and bonus room/4th bedroom. Fully fenced backyard with great greenspace, paved patio, and garden bed. Two car garage and RV parking! Private cul-de-sac. Enjoy nearby amenities: Pacific Community Park.
- Sold 2** Cul de Sac in the heart of East Vancouver. Main level features: Large Kitchen (Granite-Tile-SS Appliances-Eat at Island) and Dining Room, Spacious Family Room w/ Gas FP, and Entryway w/ Nook and Half Bath. Upper: Primary (Vaulted Ceiling-WI Closet-Bath) 2nd Bedroom w/ Door to Hall Bath, 2 more Bedrooms, and Laundry.
- Sold 3** this home has a wonderful floor plan with a primary on main, full bath, 1/2 bath on main. Large open kitchen w/island, lots of cabinets, dining area & fmroom, slider to large deck & private bk yd. deck will be painted prior to closing. New hot tub is nego. \$10,000 flooring allowance at time of closing. 3 large bedrms upstairs w/full bath.

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed			<b>Listing History Comments</b>			
<b>Listing Agency/Firm</b>				The subject sold on 09/21/2022 for \$380,200			
<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>	0						
<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>

## Marketing Strategy

	As Is Price	Repaired Price
<b>Suggested List Price</b>	\$429,900	\$429,900
<b>Sales Price</b>	\$425,000	\$425,000
<b>30 Day Price</b>	\$422,500	--
<b>Comments Regarding Pricing Strategy</b>		
<p>In February 2023, Vancouver home prices were up 6.7% compared to last year, selling for a median price of \$475K. On average, homes in Vancouver sell after 40 days on the market compared to 6 days last year. There were 112 homes sold in JFebruary this year, down from 192 last year.</p>		

## Clear Capital Quality Assurance Comments Addendum

<b>Reviewer's Notes</b>	The value variance is due to a -1.9% market decrease over the last 3 months. 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



Street



Street



## Subject Photos



Other



## Listing Photos

**L1** 17006 NE 33rd St  
Vancouver, WA 98682



Front

**L2** 16606 NE 26th St  
Vancouver, WA 98684



Front

**L3** 6404 NE 164th Ave  
Vancouver, WA 98682



Front

## Sales Photos

**S1** 2810 NE 163rd Ct  
Vancouver, WA 98682



Front

**S2** 3811 NE 163rd Ct  
Vancouver, WA 98682



Front

**S3** 16306 NE 34th St  
Vancouver, WA 98682



Front

### ClearMaps Addendum

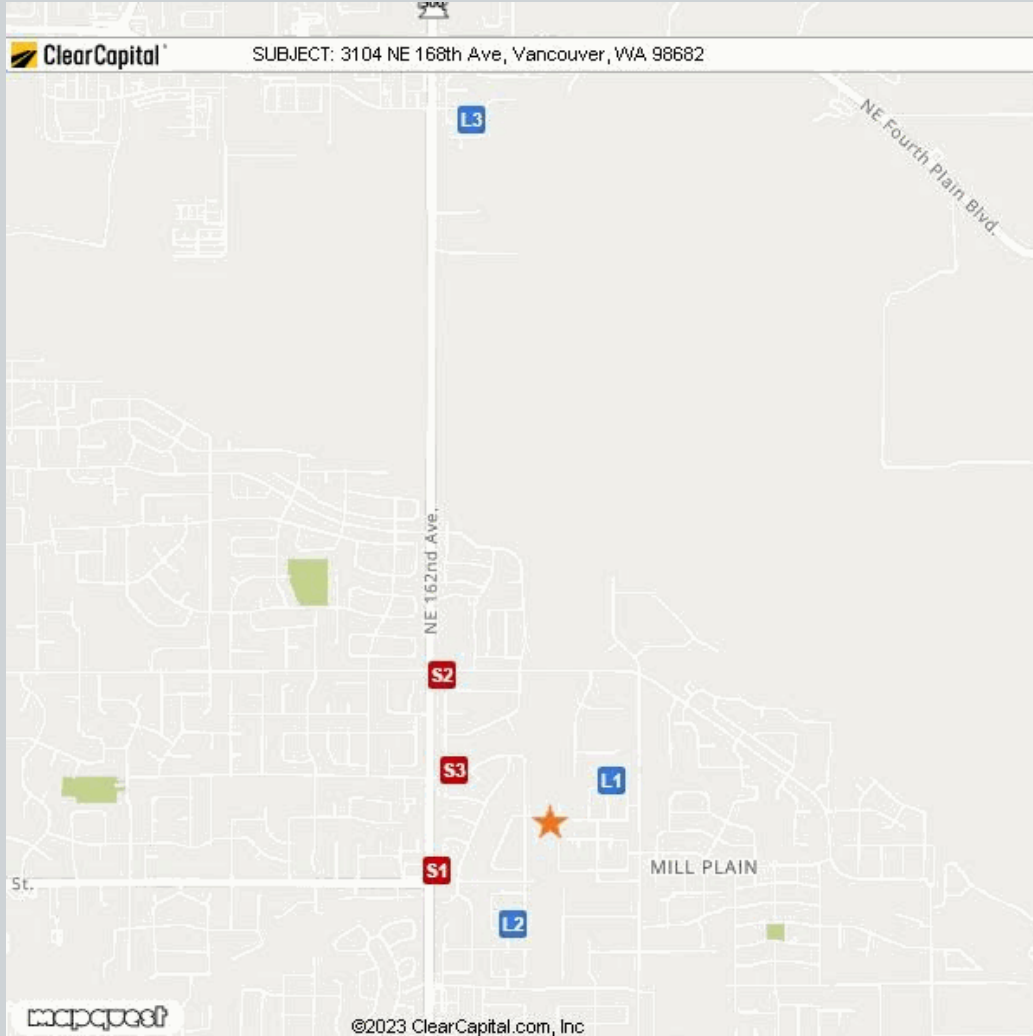
**Address** ★ 3104 Ne 168th Avenue, Vancouver, WA 98682

**Loan Number** 51286

**Suggested List** \$429,900

**Suggested Repaired** \$429,900

**Sale** \$425,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	3104 Ne 168th Avenue, Vancouver, WA 98682	--	Parcel Match
L1 Listing 1	17006 Ne 33rd St, Vancouver, WA 98682	0.18 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	16606 Ne 26th St, Vancouver, WA 98682	0.26 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	6404 Ne 164th Ave, Vancouver, WA 98682	1.70 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	2810 Ne 163rd Ct, Vancouver, WA 98682	0.30 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	3811 Ne 163rd Ct, Vancouver, WA 98682	0.44 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	16306 Ne 34th St, Vancouver, WA 98682	0.26 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>	Madeleine Lorentz-Gardner	<b>Company/Brokerage</b>	Premiere Property Group LLC
<b>License No</b>	33898	<b>Address</b>	908 W 36th St Vancouver WA 98660
<b>License Expiration</b>	07/13/2023	<b>License State</b>	WA
<b>Phone</b>	3602819536	<b>Email</b>	mlgprosales@gmail.com
<b>Broker Distance to Subject</b>	8.70 miles	<b>Date Signed</b>	03/10/2023

*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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