DRIVE-BY BPO

809 S BARBARA AVENUE

MOSES LAKE, WA 98837

51418 Loan Number **\$220,000**• 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	809 S Barbara Avenue, Moses Lake, WA 98837 04/03/2023 51418 Catamount Properties 2018 LLC	Order ID Date of Report APN County	8682099 04/06/2023 111011000 Grant	Property ID	34070800
Tracking IDs					
Order Tracking ID	04.03.23 BPO Citi-CS Update Request	Tracking ID 1	04.03.23 BPO Cit	i-CS Update Reque	est
Tracking ID 2		Tracking ID 3			

General Conditions					
Owner	Catamont Properties 2018 LLC	Condition Comments			
R. E. Taxes	\$1,663	Subject is a 2 bedroom 1 bath 1100 square foot home built in			
Assessed Value	\$136,850	1955 with a fenced yard and patio. Subject home appears to be			
Zoning Classification	Residential	in average condition with no apparent repairs required at the time of inspection			
Property Type	SFR	tine of inspection			
Occupancy	Vacant				
Secure?	Yes				
(currently listed with lock box)					
Ownership Type	Fee Simple				
Property Condition	Average				
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	Rural	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: \$550,000	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				

Client(s): Wedgewood Inc

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<u> </u>				
	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	809 S Barbara Avenue	1709 Peninsula Dr	3005 W Peninsula Dr	2207 W Basin 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.		0.35 1	0.80 1	0.25 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$235,000	\$225,000	\$310,000
List Price \$		\$235,000	\$225,000	\$310,000
Original List Date		03/20/2023	03/20/2023	03/17/2023
DOM · Cumulative DOM		16 · 17	12 · 17	16 · 20
Age (# of years)	68	69	75	83
Condition	Average	Average	Average	Average
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	1 Story ranch	1 Story ranch	1 Story ranch	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	1,100	700	704	1,304
Bdrm · Bths · ½ Bths	3 · 1	2 · 1	2 · 1	3 · 1
Total Room #	4	4	4	4
Garage (Style/Stalls)	None	None	None	Attached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	0.17 acres	0.18 acres	0.28 acres	0.14 acres
Other	fenced patio	fenced patio outbuildings	fenced sprinklers	sprinklers outbuildings

^{*} Listing 1 is the most comparable listing to the subject.

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

- Listing 1 slightly inferior square footage similar lot size and overall condition with fenced yard patio and additional outbuildings
- **Listing 2** slightly inferior square footage slightly superior lot size and similar overall condition with fenced yard patio and additional outbuildings
- Listing 3 slightly superior square footage similar overall condition slightly inferior lot size with sprinkler system and outbuildings

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
809 S Barbara Avenue	410 N Mattson Dr	1202 Arnold Dr	1010 W Virginia St
Moses Lake. WA	Moses Lake. WA	Moses Lake, WA	Moses Lake, WA
98837	98837	98837	98837
Tax Records	MLS	MLS	MLS
	2.04 1	4.66 ¹	1.88 1
SFR	SFR	SFR	SFR
	\$239,900	\$235,000	\$265,000
	\$224,900	\$225,000	\$255,000
	\$224,900	\$220,000	\$255,000
	Va	Fha	Fha
	12/28/2022	02/14/2023	11/10/2022
	50 · 72	64 · 95	23 · 62
68	62	72	27
Average	Average	Average	Average
	Fair Market Value	Fair Market Value	Fair Market Value
Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
1 Story ranch	1 Story ranch	1 Story ranch	1 Story ranch
1	1	1	1
1,100	1,110	1,280	1,008
3 · 1	3 · 1	3 · 1	3 · 1
4	4	4	4
None	Detached 1 Car	Attached 1 Car	Attached 2 Car(s)
No	No	No	No
0%	0%	0%	0%
0.17 acres	0.23 acres	0.20 acres	0.31 acres
fenced patio	fenced patio	fenced patio	fenced deck outbuilding
·			
·	-\$5,000	-\$8,500	-\$15,000
	Moses Lake, WA 98837 Tax Records SFR 68 Average Neutral; Residential Neutral; Residential 1 Story ranch 1 1,100 3 · 1 4 None No 0%	809 S Barbara Avenue	809 S Barbara Avenue

^{*} Sold 1 is the most comparable sale to the subject.

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

- Sold 1 similar square footage and overall condition with detached single car garage slightly superior lot size
- **Sold 2** slightly superior square footage slightly superior lot size similar overall condition with attached single car garage fenced yard and patio
- **Sold 3** slightly inferior square footage similar overall condition slightly newer home slightly superior lot size with fenced yard deck and additional outbuilding

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 Sale	es & Listing Hist	ory					
Current Listing Status		Currently Listed		Listing History Comments			
Listing Agency/Firm		Wedgewood Homes Realty		Was not listed on the Multiple listing service Was sold for \$109,818 in October of 2022 the assessed value is currently			
Listing Agent Name Listing Agent Phone		Jack Guillette					
		310-640-3070	0-640-3070 \$136,850 was previously sold in April 20		In April 2010 for \$	TOF \$125,000	
# of Removed Lis Months	stings in Previous 12	0					
# of Sales in Pre Months	vious 12	1					
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
				Sold	10/22/2022	\$109,818	Tax Records
03/15/2023	\$219,900			Pending/Contract	03/31/2023	\$219,900	MLS

Marketing Strategy					
	As Is Price	Repaired Price			
Suggested List Price	\$220,000	\$220,000			
Sales Price	\$220,000	\$220,000			
30 Day Price	\$215,000				
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 price is based on the subject being in average condition. Comps are similar in characteristics, located within 4.66 miles and the sold comps **Notes** closed within the last 5 months. The market is reported as being stable in the last 6 months. The price conclusion is deemed supported.

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Front



Address Verification



Side

Side



Street

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Listing Photos



1709 Peninsula Dr Moses Lake, WA 98837



Front



3005 W Peninsula Dr Moses Lake, WA 98837



Front



2207 W Basin St Moses Lake, WA 98837



Front

51418

Sales Photos





Front

\$2 1202 Arnold Dr Moses Lake, WA 98837



Front

1010 W Virginia St Moses Lake, WA 98837



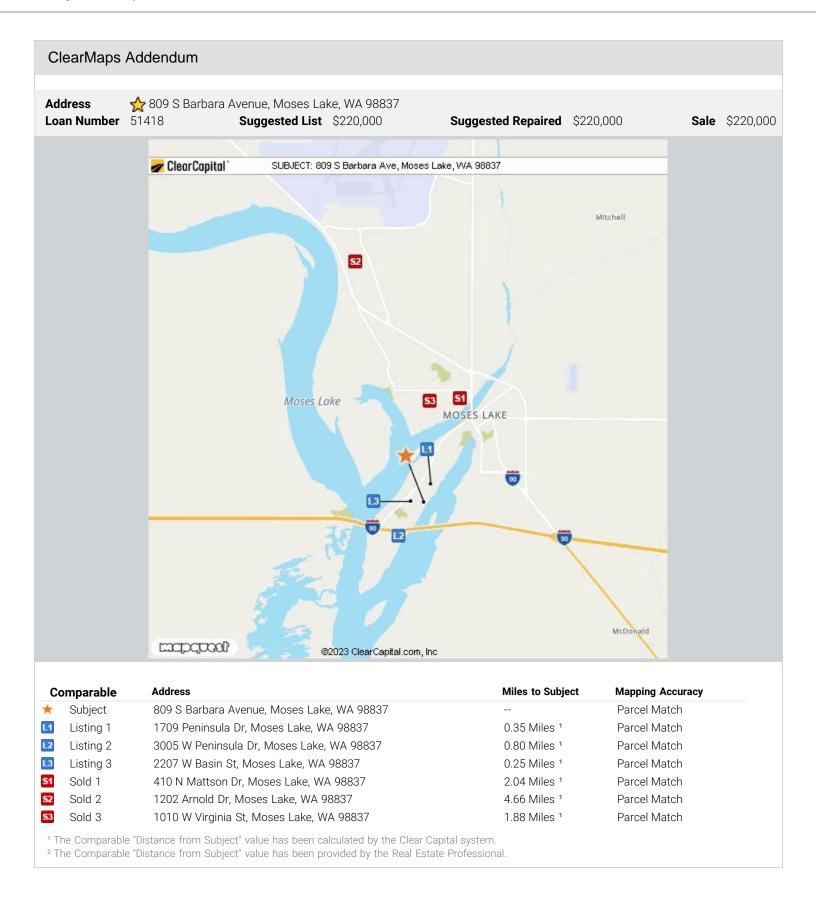
Front

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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:

by ClearCapital

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.

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

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 2.13 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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