

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	212 Walla Walla Street, Umatilla, OR 97882	Order ID	8504999	Property ID	33521886
Inspection Date	11/14/2022	Date of Report	11/15/2022		
Loan Number	51698	APN	115498		
Borrower Name	Catamount Properties 2018 LLC	County	Umatilla		

Tracking IDs

Order Tracking ID	11.04.22 BPO	Tracking ID 1	11.04.22 BPO
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	FUENTES OSCAR A & STEPHANIE M	Condition Comments	
R. E. Taxes	\$172,281		home is n average condition with some facia repair
Assessed Value	\$104,380		
Zoning Classification	residential		
Property Type	SFR		
Occupancy	Occupied		
Ownership Type	Fee Simple		
Property Condition	Average		
Estimated Exterior Repair Cost	\$2,500		
Estimated Interior Repair Cost	\$0		
Total Estimated Repair	\$2,500		
HOA	No		
Visible From Street	Visible		
Road Type	Public		

Neighborhood & Market Data

Location Type	Rural	Neighborhood Comments	
Local Economy	Improving		average close to golf course schools gas station and mini mart
Sales Prices in this Neighborhood	Low: \$262,000 High: \$275,360		
Market for this type of property	Increased 4 % in the past 6 months.		
Normal Marketing Days	<180		

Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	212 Walla Walla Street	736 Randall Ave	409 W Ridgeway Ave	265 S Dunne St
City, State	Umatilla, OR	Umatilla, OR	Hermiston, OR	Stanfield, OR
Zip Code	97882	97882	97838	97875
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	2.24 ¹	5.24 ¹	10.27 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$279,900	\$269,769	\$315,000
List Price \$	--	\$279,900	\$249,900	\$299,900
Original List Date		11/11/2022	10/06/2022	11/02/2022
DOM · Cumulative DOM	-- · --	1 · 4	21 · 40	9 · 13
Age (# of years)	74	73	74	80
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 bungalow	1 Story ranch	1 Story ranch	2 Stories 2 story
# Units	1	1	1	1
Living Sq. Feet	1,280	1,768	1,152	1,496
Bdrm · Bths · ½ Bths	4 · 2	3 · 2	3 · 1	4 · 2 · 1
Total Room #	9	9	7	9
Garage (Style/Stalls)	None	None	Detached 2 Car(s)	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.22 acres	0.11 acres	0.07 acres	0.26 acres
Other	--	shop	FENCED, RV, PRKNG, TL, SHED	COVDECK, FENCED, RV, PRKNG

* Listing 3 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 Quaint 2 bedroom 1 bath upstairs and 1 bed and 1 bath down with family room or game space. Large home in the middle of down town. So much potential in this home its a 1 story with basement not a drive by. The Shop is over sized with 3 roll up doors and 2 man doors its everyone dream.

Listing 2 Completely remodeled 3 bedroom 1 bathroom home on a corner lot house with a detached garage, storage shed and tons of parking. New electrical, cabinets, paint, doors you name it new!!This will be a great investment or first time home!!

Listing 3 Everything is Done!! Enjoy a FULLY remodeled home on a nice corner lot. 4 bed 2 bath that is ready for a new owner. Main floor master. Fenced yard with access off both Dunne and Ball.

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	212 Walla Walla Street	580 E Sunset Dr	830 W Hermiston Ave	200 Ne 7th St
City, State	Umatilla, OR	Hermiston, OR	Hermiston, OR	Hermiston, OR
Zip Code	97882	97838	97838	97838
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	5.17 ¹	5.39 ¹	5.27 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$264,000	\$254,900	\$259,950
List Price \$	--	\$264,000	\$254,900	\$259,950
Sale Price \$	--	\$262,000	\$263,900	\$263,950
Type of Financing	--	Fha	Conventional	Fha
Date of Sale	--	07/25/2022	06/09/2022	03/11/2022
DOM · Cumulative DOM	-- · --	17 · 66	1 · 50	26 · 144
Age (# of years)	74	72	73	79
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 bungalow	1 Story ranch	1 Story ranch	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	1,280	1,000	1,264	1,127
Bdrm · Bths · ½ Bths	4 · 2	3 · 1	3 · 2	3 · 2
Total Room #	9	8	8	9
Garage (Style/Stalls)	None	Detached 2 Car(s)	None	Detached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.22 acres	0.14 acres	0.17 acres	0.16 acres
Other	--	--	--	--
Net Adjustment	--	+\$13,360	+\$11,442	+\$7,086
Adjusted Price	--	\$275,360	\$275,342	\$271,036

* 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.

Recent Sales - Cont.

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

- Sold 1** Pride in ownership shows in this 1950's home. New roof on house and garage in 2022. Updated siding, windows, garage door and door opener. All of the appliances are included, refrigerator, dishwasher, range, microwave, washer & dryer.
- Sold 2** Plenty of room inside plus room to enjoy outside! Alley access to extra parking and 12x24 shop with 2 lofts, 110 elec and 30amp for RV along with 220 outlet. 2 additional storage sheds. Timed UGS and fenced. Inside is a large living/dining area with gas stove. Master with bath and 2 spare bdrms. Laundry area includes room for freezer or 2nd fridge. Windows in home replaced 4-5 yrs ago. Come check it out.
- Sold 3** Pleasant home with tons of curb appeal and ample parking space! Step into this recently updated home and discover just a little over 1100 SQFT in living space. Recent updates for the property include a new furnace, windows, an add-on for an additional bedroom and remodeled bathrooms. Heading outside to the spacious yard, find more than enough room for adventurous kids or rambunctious pets and a storage shed to store any tools. This home on a quiet street isn't one to miss!

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				none at this time			
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	\$272,860	\$274,500
Sales Price	\$272,860	\$273,500
30 Day Price	\$250,000	--
Comments Regarding Pricing Strategy		
<p>Due to the small nature of the market and very few homes selling in a single year, it is common for homes to be 15% above or below the predominant age and price. There are other similar homes in the neighborhood (size, age, amenities, condition). The subject conforms to the neighborhood.subject property is average in a neighborhood of stick built homes. area is average and the homes are all average in condition and maintenance had to go out of the normal criteria to find comps to fit the subject property due to covid 19 and the concerns of the public to sell their properties . low inventory does not help with the value of the comps.</p>		

Clear Capital Quality Assurance Comments Addendum

Reviewer's The current report has included the most current and most proximate data available to support the price conclusion. The broker's comps are
Notes appropriate for the subject's attributes, surrounding amenities and market conditions. Thus, the price conclusion appears to be adequately supported

Subject Photos



Front



Address Verification



Side



Side



Street



Street

Subject Photos



Other



Other



Other

Listing Photos

L1 736 RANDALL AVE
Umatilla, OR 97882



Front

L2 409 W RIDGEWAY AVE
Hermiston, OR 97838



Front

L3 265 S DUNNE ST
Stanfield, OR 97875



Front

Sales Photos

S1 580 E SUNSET DR
Hermiston, OR 97838



Front

S2 830 W HERMISTON AVE
Hermiston, OR 97838



Front

S3 200 NE 7th ST
Hermiston, OR 97838



Front

ClearMaps Addendum

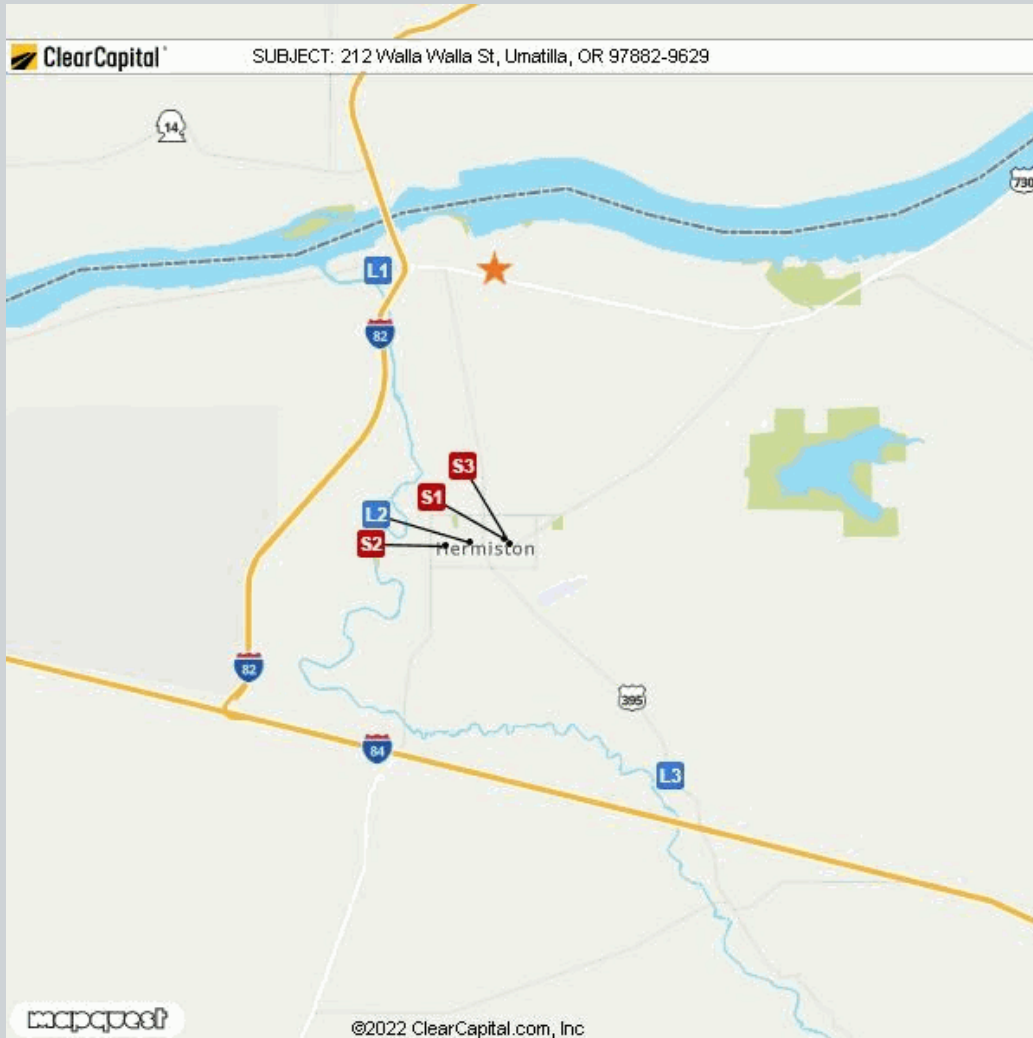
Address ★ 212 Walla Walla Street, Umatilla, OR 97882

Loan Number 51698

Suggested List \$272,860

Suggested Repaired \$274,500

Sale \$272,860



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	212 Walla Walla Street, Umatilla, OR 97882	--	Parcel Match
L1 Listing 1	736 Randall Ave, Umatilla, OR 97882	2.24 Miles ¹	Parcel Match
L2 Listing 2	409 W Ridgeway Ave, Hermiston, OR 97838	5.24 Miles ¹	Parcel Match
L3 Listing 3	265 S Dunne St, Stanfield, OR 97875	10.27 Miles ¹	Parcel Match
S1 Sold 1	580 E Sunset Dr, Hermiston, OR 97838	5.17 Miles ¹	Parcel Match
S2 Sold 2	830 W Hermiston Ave, Hermiston, OR 97838	5.39 Miles ¹	Parcel Match
S3 Sold 3	200 Ne 7th St, Hermiston, OR 97838	5.27 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	marsha henkel	Company/Brokerage	hermiston rrealty
License No	201214107	Address	955 sw 10th place hermiston OR 97838
License Expiration	04/30/2024	License State	OR
Phone	5415719757	Email	realtormarsharuth@gmail.com
Broker Distance to Subject	5.90 miles	Date Signed	11/15/2022

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.