

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	22103 E Valda Lane, Benton City, WA 99320	Order ID	8768453	Property ID	34234009
Inspection Date	06/03/2023	Date of Report	06/07/2023		
Loan Number	51941	APN	116972012402001		
Borrower Name	Catamount Properties 2018 LLC	County	Benton		

Tracking IDs					
Order Tracking ID	06.02.23 Citi-CS BPO Request	Tracking ID 1	06.02.23 Citi-CS BPO Request		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		
Owner	CATAMOUNT PROPERTIES 2018, LLC	Condition Comments Subject showed no signs of deferred maintenance.
R. E. Taxes	\$2,267	
Assessed Value	\$247,660	
Zoning Classification	Residential/Ag	
Property Type	Manuf. Home	
Occupancy	Vacant	
Secure?	Yes	
(Windows closed/doors shut)		
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$0	
HOA	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data		
Location Type	Rural	Neighborhood Comments Local market is experiencing limited supply. While there are REO properties available they are not driving market values.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$175,000 High: \$800,000	
Market for this type of property	Remained Stable for the past 6 months.	
Normal Marketing Days	<30	

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	22103 E Valda Lane	21823 N Webber Canyon Rd	6424 W 369 Pr	44803 E Red Mountain Road
City, State	Benton City, WA	Benton City, WA	Benton City, WA	Benton City, WA
Zip Code	99320	99320	99320	99320
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	1.72 ¹	2.79 ¹	2.70 ¹
Property Type	Manuf. Home	Manufactured	Manufactured	Manufactured
Original List Price \$	\$	\$415,000	\$549,900	\$335,000
List Price \$	--	\$365,000	\$549,900	\$335,000
Original List Date		12/06/2022	04/15/2023	05/03/2023
DOM · Cumulative DOM	-- · --	183 · 183	53 · 53	35 · 35
Age (# of years)	20	35	27	25
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	Beneficial ; City Skyline	Beneficial ; Water	Neutral ; Residential
Style/Design	1 Story Manuf home	1 Story Manuf home	1 Story Manuf home	1 Story Manuf home
# Units	1	1	1	1
Living Sq. Feet	1,404	1,848	1,512	1,512
Bdrm · Bths · ½ Bths	2 · 2	3 · 2	3 · 2	4 · 2
Total Room #	6	7	6	7
Garage (Style/Stalls)	Detached 5+ Car(s)	Detached 2 Car(s)	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	1.04 acres	1.29 acres	2.13 acres	2.86 acres
Other	Central heat, air	Central heat, air	Heat pump	Central heat, air

* Listing 1 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 Stucco exterior. Partial fencing. Setup for livestock. Laminate floors. RV parking. Metal roof. Tile counters.

Listing 2 River frontage. Fenced. Setup for livestock. Corrals. Fireplace. Tile floors. RV parking. No other MLS comments.

Listing 3 Laminate floors. Vaulted ceilings. Garden tub. New exterior paint. Some updates per MLS datasheet.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	22103 E Valda Lane	64605 E Solar Pr	41415 E Red Mountain Rd	509 Carol Ave
City, State	Benton City, WA	Benton City, WA	Benton City, WA	Benton City, WA
Zip Code	99320	99320	99320	99320
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	5.30 ¹	2.72 ¹	1.60 ¹
Property Type	Manuf. Home	Manufactured	Manufactured	Manufactured
Original List Price \$	--	\$345,000	\$294,900	\$460,000
List Price \$	--	\$340,000	\$325,000	\$449,900
Sale Price \$	--	\$330,400	\$325,000	\$435,000
Type of Financing	--	Fha	Conv	Cash
Date of Sale	--	03/31/2023	03/15/2023	12/09/2022
DOM · Cumulative DOM	-- · --	104 · 105	53 · 54	94 · 94
Age (# of years)	20	29	29	23
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 Manuf home	1 Story Manuf home	1 Story Manuf home	1 Story Manuf home
# Units	1	1	1	1
Living Sq. Feet	1,404	1,528	1,782	1,848
Bdrm · Bths · ½ Bths	2 · 2	3 · 2	3 · 2	3 · 2
Total Room #	6	6	7	7
Garage (Style/Stalls)	Detached 5+ Car(s)	Detached 1 Car	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	1.04 acres	1.26 acres	1.35 acres	2.72 acres
Other	Central heat, air	Heat pump	Central heat, air	Central heat, air
Net Adjustment	--	+\$21,600	+\$1,200	-\$19,200
Adjusted Price	--	\$352,000	\$326,200	\$415,800

* Sold 1 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.

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

Sold 1 864 sqft detached garage/shop. Setup for livestock. Corrals. Laminate floors. 544 sqft barn. New roof. New HVAC. New flooring. New windows.

Sold 2 Fenced. RV parking. Vaulted ceiling. Garden tub. Wood wrapped windows. No other MLS comments.

Sold 3 Partial fencing. Covered deck and patio. Setup for livestock. 2160 sqft pole building/barn. New HVAC. New roof on home and barn.

Subject Sales & Listing History

Current Listing Status	Currently Listed	Listing History Comments					
Listing Agency/Firm	Re/Max NW	Listed 05/27/2023 Pending 06/05/2023					
Listing Agent Name	Devin Neilsen						
Listing Agent Phone	509-378-7685						
# 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
05/27/2023	\$415,000	--	--	Pending/Contract	06/05/2023	\$415,000	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$400,000	\$400,000
Sales Price	\$390,000	\$390,000
30 Day Price	\$385,000	--
Comments Regarding Pricing Strategy		
Best of available comps were selected for this report. Limited comps made it necessary to expand parameters in order to find suitable comps.		

Clear Capital Quality Assurance Comments Addendum

Reviewer's Notes 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.

Subject Photos



Front



Address Verification



Side



Street

Listing Photos

L1 21823 N Webber Canyon Rd
Benton City, WA 99320



Front

L2 6424 W 369 PR
Benton City, WA 99320



Front

L3 44803 E Red Mountain Road
Benton City, WA 99320



Front

Sales Photos

S1 64605 E Solar PR
Benton City, WA 99320



Front

S2 41415 E Red Mountain Rd
Benton City, WA 99320



Front

S3 509 Carol Ave
Benton City, WA 99320



Front

ClearMaps Addendum

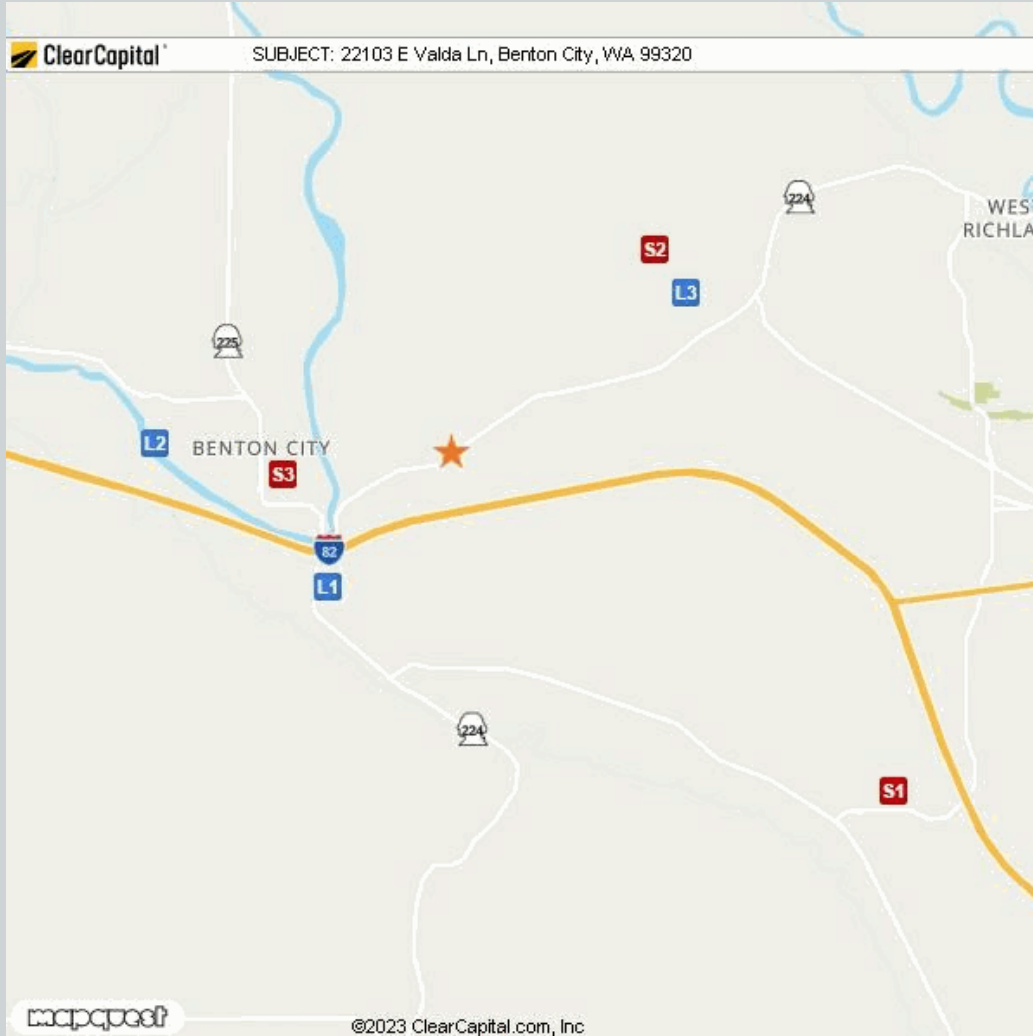
Address ★ 22103 E Valda Lane, Benton City, WA 99320

Loan Number 51941

Suggested List \$400,000

Suggested Repaired \$400,000

Sale \$390,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	22103 E Valda Lane, Benton City, WA 99320	--	Parcel Match
L1 Listing 1	21823 N Webber Canyon Rd, Benton City, WA 99320	1.72 Miles ¹	Parcel Match
L2 Listing 2	6424 W 369 Pr, Benton City, WA 99320	2.79 Miles ¹	Parcel Match
L3 Listing 3	44803 E Red Mountain Road, Benton City, WA 99320	2.70 Miles ¹	Parcel Match
S1 Sold 1	64605 E Solar Pr, Benton City, WA 99320	5.30 Miles ¹	Parcel Match
S2 Sold 2	41415 E Red Mountain Rd, Benton City, WA 99320	2.72 Miles ¹	Parcel Match
S3 Sold 3	509 Carol Ave, Benton City, WA 99320	1.60 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	Patrick Scacco	Company/Brokerage	Beacon Realty & Property Management
License No	13557	Address	636 Jadwin Ave Richland WA 99352
License Expiration	08/29/2023	License State	WA
Phone	5097378080	Email	patrick@beaconcities.com
Broker Distance to Subject	8.38 miles	Date Signed	06/07/2023

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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