

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>	1005 S 19th Avenue, Yakima, WA 98902	<b>Order ID</b>	9114473	<b>Property ID</b>	34989237
<b>Inspection Date</b>	01/17/2024	<b>Date of Report</b>	01/18/2024		
<b>Loan Number</b>	52196	<b>APN</b>	18132614426		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Yakima		

<b>Tracking IDs</b>					
<b>Order Tracking ID</b>	1.17_Citi_BPO_Update	<b>Tracking ID 1</b>	1.17_Citi_BPO_Update		
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--		

General Conditions		Condition Comments
<b>Owner</b>	CATAMOUNT PROPERTIES 2018 LLC	At time of inspection the subject appeared to be vacant and is in the process of having work done as the interior appears to be gutted and the exterior has been cleaned up but there are still some issues of concern as there are multiple issues with the siding and it missing .It appears new windows have been installed but have not completed .The home is considered to be an appropriate improvement for the area but will need to be repaired prior to any occupancy .
<b>R. E. Taxes</b>	\$1,829	
<b>Assessed Value</b>	\$226,100	
<b>Zoning Classification</b>	Residential R1	
<b>Property Type</b>	SFR	
<b>Occupancy</b>	Vacant	
<b>Secure?</b>	Yes	
(Appears to have all windows and doors secured )		
<b>Ownership Type</b>	Fee Simple	
<b>Property Condition</b>	Fair	
<b>Estimated Exterior Repair Cost</b>	\$18,000	
<b>Estimated Interior Repair Cost</b>	\$0	
<b>Total Estimated Repair</b>	\$18,000	
<b>HOA</b>	No	
<b>Visible From Street</b>	Visible	
<b>Road Type</b>	Public	

Neighborhood & Market Data		Neighborhood Comments
<b>Location Type</b>	Urban	At time of inspection the neighborhood was currently all stick built residential homes built in the same age range as the subject using the same quality of materials .All homes in the area are in average or better condition.The subject is located within 5 minutes to local schools, parks and commerce centers and freeway access .The d.o.m market is averaging under 71 days.There may be need to expand search criteria to locate comps for the report and to adjust in the body of the report due to the under supply in the subjects neighborhood .
<b>Local Economy</b>	Stable	
<b>Sales Prices in this Neighborhood</b>	Low: \$169,000 High: \$275,000	
<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
Street Address	1005 S 19th Avenue	707 N 15th Ave	1806 Loren Ave	410 S 13th Ave
City, State	Yakima, WA	Yakima, WA	Yakima, WA	Yakima, WA
Zip Code	98902	98902	98902	98902
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	1.59 <sup>1</sup>	0.66 <sup>1</sup>	0.56 <sup>1</sup>
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$247,500	\$270,000	\$275,000
List Price \$	--	\$242,500	\$270,000	\$275,000
Original List Date		11/13/2023	01/05/2024	12/06/2023
DOM · Cumulative DOM	-- · --	66 · 66	13 · 13	43 · 43
Age (# of years)	104	99	99	104
Condition	Fair	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 bungalow	1 Story bungalow	1 Story bungalow
# Units	1	1	1	1
Living Sq. Feet	1,144	1,072	1,040	1,070
Bdrm · Bths · ½ Bths	2 · 1	3 · 1	2 · 1	3 · 1
Total Room #	5	6	5	6
Garage (Style/Stalls)	Detached 1 Car	None	Detached 1 Car	None
Basement (Yes/No)	Yes	No	Yes	Yes
Basement (% Fin)	33%	0%	25%	33%
Basement Sq. Ft.	286	--	520	520
Pool/Spa	--	--	--	--
Lot Size	.21 acres	.10 acres	.16 acres	.15 acres
Other	--	--	--	--

\* 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.

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

**Listing 1** Most alike based on location ,equal above grade gla ,equal market area but has 1 more bedroom and no detached garage like the subject .

**Listing 2** Best as repaired active as it has equal above and below grade gla with unfinished basement .Equal bedroom and bathroom count ,equal 1 car garage ,on equal lot size .

**Listing 3** Superior to the subject based on appeal currently ,equal market area ,equal lot size ,equal above and below grade gla .Has 1 more bedroom compared to the subject .

### Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
<b>Street Address</b>	1005 S 19th Avenue	602 N 6th Ave	603 S 12th Ave	1404 S 16th Ave
<b>City, State</b>	Yakima, WA	Yakima, WA	Yakima, WA	Yakima, WA
<b>Zip Code</b>	98902	98902	98902	98902
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	1.56 <sup>1</sup>	0.58 <sup>1</sup>	0.50 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$179,000	\$240,000	\$275,000
<b>List Price \$</b>	--	\$179,000	\$240,000	\$275,000
<b>Sale Price \$</b>	--	\$179,000	\$245,000	\$270,000
<b>Type of Financing</b>	--	Conventional	Fha	Conventional
<b>Date of Sale</b>	--	12/19/2023	12/11/2023	12/20/2023
<b>DOM · Cumulative DOM</b>	-- · --	19 · 19	35 · 35	48 · 48
<b>Age (# of years)</b>	104	104	104	94
<b>Condition</b>	Fair	Fair	Average	Average
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	1 Story bungalow	1 Story bungalow	1 Story bungalow	1 Story bungalow
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,144	1,050	1,140	1,004
<b>Bdrm · Bths · ½ Bths</b>	2 · 1	2 · 1	2 · 1	3 · 1
<b>Total Room #</b>	5	5	5	6
<b>Garage (Style/Stalls)</b>	Detached 1 Car	None	Detached 2 Car(s)	None
<b>Basement (Yes/No)</b>	Yes	No	Yes	Yes
<b>Basement (% Fin)</b>	33%	0%	0%	25%
<b>Basement Sq. Ft.</b>	286	--	100	540
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	.21 acres	.20 acres	.15 acres	.20 acres
<b>Other</b>	--	--	--	--
<b>Net Adjustment</b>	--	+\$10,700	-\$11,500	-\$1,000
<b>Adjusted Price</b>	--	\$189,700	\$233,500	\$269,000

\* 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** Best as is closed comp based on condition ,equal market area ,equal style ,equal age of construction.No garage +4000,no unfinished basement +2860 ,less gla above grade +3840
- Sold 2** Best as repaired comp. Superior based on condition currently but has equal above grade gla ,equal market area ,equal lot size and detached garage like the subject .Paid buyers closing costs -7500,1 more garage bay -4000
- Sold 3** Superior based on condition and having 1 more bedroom than the subject .Equal above and below grade Has 1 more bedroom - 5000,no garage +4000

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed			<b>Listing History Comments</b>			
<b>Listing Agency/Firm</b>				Closed 1/12/2023 for 123000			
<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

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$199,000	\$235,000
<b>Sales Price</b>	\$199,000	\$235,000
<b>30 Day Price</b>	\$175,000	--
<b>Comments Regarding Pricing Strategy</b>		
The subject has been in disrepair for 2 years is still sitting vacant and if it were to be offered it would close most likely with cash for recommended		

## Clear Capital Quality Assurance Comments Addendum

<b>Reviewer's Notes</b>	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



Front



Address Verification



Side



Side



Street



Street

## Listing Photos

**L1** 707 N 15th Ave  
Yakima, WA 98902



Front

**L2** 1806 Loren Ave  
Yakima, WA 98902



Front

**L3** 410 S 13th Ave  
Yakima, WA 98902



Front

## Sales Photos

**S1** 602 N 6th Ave  
Yakima, WA 98902



Front

**S2** 603 S 12th Ave  
Yakima, WA 98902



Front

**S3** 1404 S 16th Ave  
Yakima, WA 98902



Front



### ClearMaps Addendum

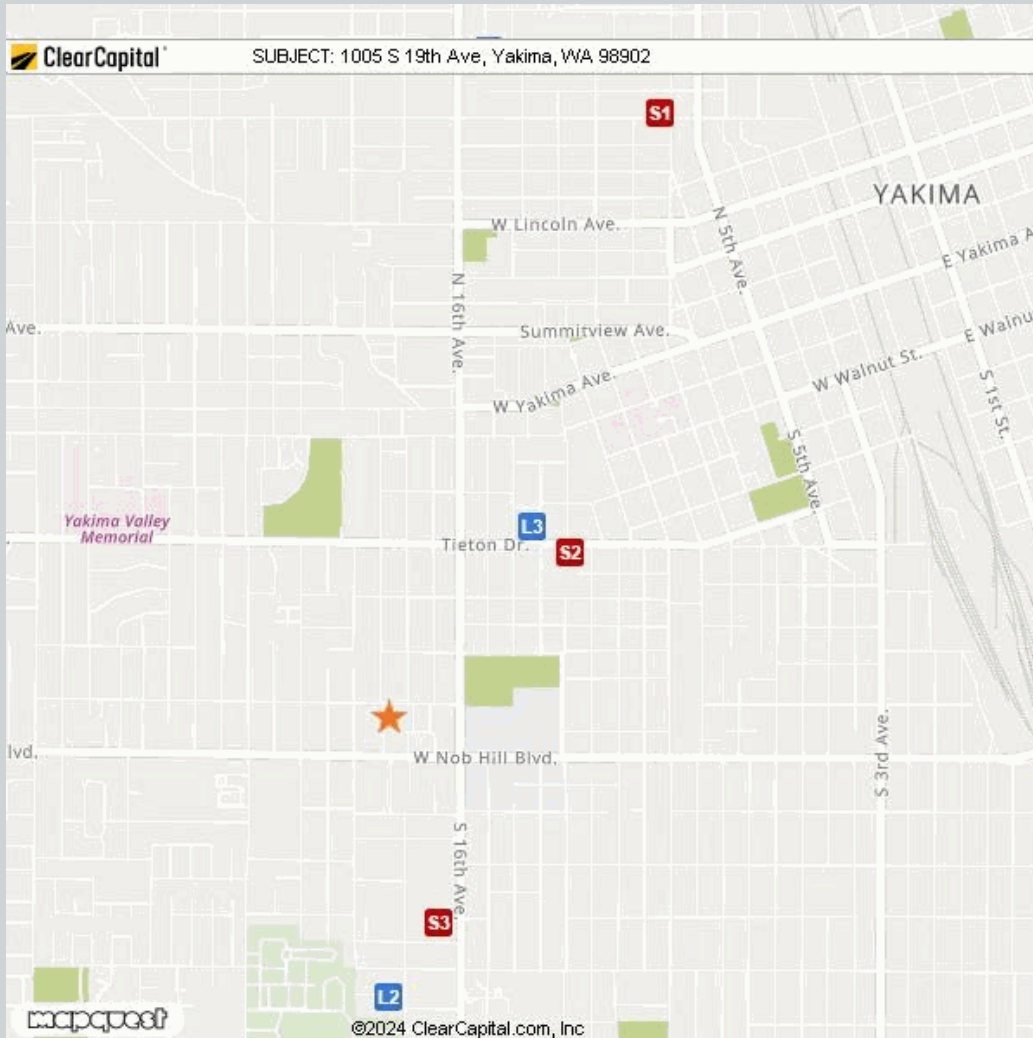
**Address** ★ 1005 S 19th Avenue, Yakima, WA 98902

**Loan Number** 52196

**Suggested List** \$199,000

**Suggested Repaired** \$235,000

**Sale** \$199,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	1005 S 19th Avenue, Yakima, WA 98902	--	Parcel Match
L1 Listing 1	707 N 15th Ave, Yakima, WA 98902	1.59 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	1806 Loren Ave, Yakima, WA 98902	0.66 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	410 S 13th Ave, Yakima, WA 98902	0.56 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	602 N 6th Ave, Yakima, WA 98902	1.56 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	603 S 12th Ave, Yakima, WA 98902	0.58 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	1404 S 16th Ave, Yakima, WA 98902	0.50 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.

\*\*\* 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.

## 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.

## Broker Information

<b>Broker Name</b>	Abdul AlAttas	<b>Company/Brokerage</b>	Valley Central Realty
<b>License No</b>	25052	<b>Address</b>	901 Summitview Ave Suite #200 Yakima WA 98902
<b>License Expiration</b>	11/01/2025	<b>License State</b>	WA
<b>Phone</b>	5099010903	<b>Email</b>	c21abdul@gmail.com
<b>Broker Distance to Subject</b>	1.09 miles	<b>Date Signed</b>	01/18/2024

*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.