

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	625 N Pennsylvania Street, Moses Lake, WA 98837	Order ID	8917160	Property ID	34568008
Inspection Date	09/16/2023	Date of Report	09/19/2023		
Loan Number	52327	APN	110993514		
Borrower Name	Catamount Properties 2018 LLC	County	Grant		

Tracking IDs					
Order Tracking ID	09.07 Citi-CS Update	Tracking ID 1	09.07 Citi-CS Update		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		Condition Comments
Owner	Catamount Properties 2018 llc	Subject is a 1032 square foot 3 bedroom 2 bath home built in 2004. with a fenced yard patio and attached 2 car garage. Subject appears to be in average condition with no apparent repairs required at the time of inspection.
R. E. Taxes	\$2,364	
Assessed Value	\$201,390	
Zoning Classification	Residential	
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes	
(a lockbox appears to be at the property)		
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		Neighborhood Comments
Location Type	Suburban	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.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$150,000 High: \$650,000	
Market for this type of property	Remained Stable for the past 6 months.	
Normal Marketing Days	<90	

Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	625 N Pennsylvania Street	1118 E St Helens Dr	1344 S Cougar Dr	1712 E Wildcat Lane
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.	--	2.29 ¹	2.83 ¹	2.93 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$300,000	\$312,000	\$324,900
List Price \$	--	\$300,000	\$312,000	\$324,900
Original List Date		08/25/2023	07/14/2023	06/16/2023
DOM · Cumulative DOM	-- · --	20 · 25	54 · 67	90 · 95
Age (# of years)	19	29	18	24
Condition	Average	Average	Good	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 Contemporary	1 Story contemporary	1 Story contemporary	1 Story contemporary
# Units	1	1	1	1
Living Sq. Feet	1,032	1,120	1,134	1,134
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	6	6	6	6
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	0.27 acres	0.19 acres	0.16 acres	0.16 acres
Other	fenced patio	fenced patio	fenced patio storage shed	fenced patio sprinklers

* 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 slightly superior square footage slightly inferior lot size similar overall condition with fenced yard patio and attached 2 car garage

Listing 2 slightly superior square footage slightly inferior lot size slightly superior overall condition with new roof updating on the interior with attached 2 car garage patio and fenced yard

Listing 3 slightly superior square footage slightly inferior lot size similar overall condition with fenced yard patio and attached 2 car garage underground sprinklers

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	625 N Pennsylvania Street	908 E Hayden Dr	1339 S Cougar Dr	1720 E Wildcat Lane
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.	--	2.21 ¹	2.84 ¹	2.95 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$319,900	\$325,000	\$325,000
List Price \$	--	\$319,900	\$325,000	\$325,000
Sale Price \$	--	\$310,000	\$315,000	\$320,000
Type of Financing	--	Fha	Conventional	Conventional
Date of Sale	--	08/31/2023	05/25/2023	07/13/2023
DOM · Cumulative DOM	-- · --	39 · 65	3 · 28	19 · 51
Age (# of years)	19	24	22	24
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 Contemporary	1 Story contemporary	1 Story contemporary	1 Story contemporary
# Units	1	1	1	1
Living Sq. Feet	1,032	1,120	1,134	1,134
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	6	6	6	6
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	0.27 acres	0.16 acres	0.16 acres	0.21 acres
Other	fenced patio	fenced patio	fenced patio	fenced patio sprinkler
Net Adjustment	--	\$0	-\$5,000	-\$5,000
Adjusted Price	--	\$310,000	\$310,000	\$315,000

* 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** slightly superior square footage similar overall condition slightly inferior lot size with attached 2 car garage fenced yard patio some interior updates
- Sold 2** slightly superior square footage slightly inferior lot size similar overall condition with attached 2 car garage fenced yard patio sprinklers storage shed
- Sold 3** slightly superior square footage slightly inferior lot size similar overall condition with fenced yard patio sprinklers attached 2 car garage

Subject Sales & Listing History

Current Listing Status	Currently Listed	Listing History Comments					
Listing Agency/Firm	Wedgewood Homes Realty	Subject home was purchased in January of 2023. Using a Trustees Deed as conveyance.					
Listing Agent Name	Jack Guillette						
Listing Agent Phone	310-640-3070						
# of Removed Listings in Previous 12 Months	0						
# of Sales in Previous 12 Months	1						
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
--	--	--	--	Sold	01/30/2023	\$196,100	Tax Records
05/13/2023	\$319,900	07/06/2023	\$289,900	Pending/Contract	09/12/2023	\$289,900	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$315,000	\$315,000
Sales Price	\$315,000	\$315,000
30 Day Price	\$310,000	--
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.		

Clear Capital Quality Assurance Comments Addendum

Reviewer's Notes	The price is based on the subject being in average condition. Comps are similar in characteristics, located within 2.95 miles and the sold comps closed within the last 4 months. The market is reported as being stable in the last 6 months. The price conclusion is deemed supported.
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Subject Photos



Front



Address Verification



Side



Side



Back



Street

Listing Photos

L1 1118 E St Helens Dr
Moses Lake, WA 98837



Front

L2 1344 S Cougar Dr
Moses Lake, WA 98837



Front

L3 1712 E Wildcat Lane
Moses Lake, WA 98837



Front

Sales Photos

S1 908 E Hayden Dr
Moses Lake, WA 98837



Front

S2 1339 S Cougar Dr
Moses Lake, WA 98837



Front

S3 1720 E Wildcat Lane
Moses Lake, WA 98837



Front

ClearMaps Addendum

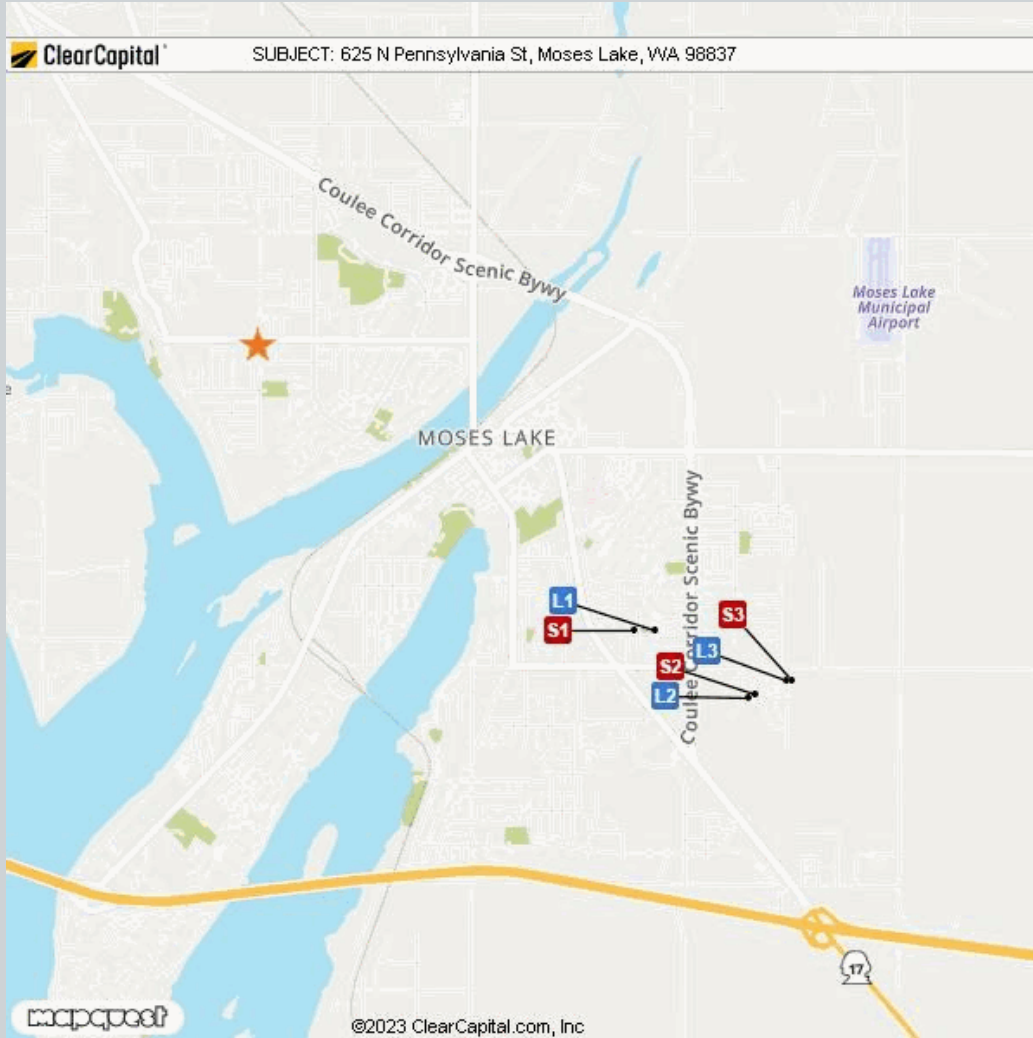
Address ★ 625 N Pennsylvania Street, Moses Lake, WA 98837

Loan Number 52327

Suggested List \$315,000

Suggested Repaired \$315,000

Sale \$315,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	625 N Pennsylvania Street, Moses Lake, WA 98837	--	Parcel Match
L1 Listing 1	1118 E St Helens Dr, Moses Lake, WA 98837	2.29 Miles ¹	Parcel Match
L2 Listing 2	1344 S Cougar Dr, Moses Lake, WA 98837	2.83 Miles ¹	Parcel Match
L3 Listing 3	1712 E Wildcat Lane, Moses Lake, WA 98837	2.93 Miles ¹	Parcel Match
S1 Sold 1	908 E Hayden Dr, Moses Lake, WA 98837	2.21 Miles ¹	Parcel Match
S2 Sold 2	1339 S Cougar Dr, Moses Lake, WA 98837	2.84 Miles ¹	Parcel Match
S3 Sold 3	1720 E Wildcat Lane, Moses Lake, WA 98837	2.95 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	Linda Williams	Company/Brokerage	EstateLy, Inc
License No	23882	Address	106 W Knolls Vista Dr Moses Lake WA 98837
License Expiration	10/12/2023	License State	WA
Phone	5097500125	Email	ljwilliams346@yahoo.com
Broker Distance to Subject	0.96 miles	Date Signed	09/18/2023

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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