DRIVE-BY BPO

316 S CLARK STREET

ABERDEEN, WASHINGTON 98520

52439 Loan Number

\$170,000• 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	316 S Clark Street, Aberdeen, WASHINGTON 98520 02/06/2023 52439 Redwood Holdings LLC	Order ID Date of Report APN County	8606795 02/07/2023 02180470130 Grays Harbor	Property ID	33882863
Tracking IDs					
Order Tracking ID	02.06.23 BPO	Tracking ID 1	02.06.23 BPO		
Tracking ID 2		Tracking ID 3	-		

General Conditions		
Owner	TIMOTHY E DOLL	Condition Comments
R. E. Taxes	\$1,596	Subject property is in average condition with some exterior paint
Assessed Value	\$157,685	required. Subject property is located two minutes from city
Zoning Classification	Residential	services.
Property Type	SFR	
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$5,000	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$5,000	
НОА	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data				
Location Type	Suburban	Neighborhood Comments		
Local Economy	Slow	Subject neighborhood is a development of homes that ar		
Sales Prices in this Neighborhood	Low: \$125,000 High: \$250,000	similar to the subject property. City services are two minutes away.		
Market for this type of property	Decreased 2 % in the past 6 months.			
Normal Marketing Days	<90			

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Current Listings				
	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	316 S Clark Street	904 W Perry St	822 W 2nd St	1222 W Schley St
City, State	Aberdeen, WASHINGTON	Aberdeen, WA	Aberdeen, WA	Aberdeen, WA
Zip Code	98520	98520	98520	98520
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.18 1	1.44 1	0.46 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$150,000	\$199,000	\$245,000
List Price \$		\$150,000	\$199,000	\$245,000
Original List Date		02/01/2023	12/01/2022	01/18/2023
DOM · Cumulative DOM		1 · 6	50 · 68	19 · 20
Age (# of years)	98	97	83	99
Condition	Average	Average	Good	Good
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/rambler	1 Story Ranch/rambler	1.5 Stories 1.5 Story	1 Story Ranch/rambler
# Units	1	1	1	1
Living Sq. Feet	1,200	1,012	1,192	1,168
Bdrm · Bths · ½ Bths	3 · 1	2 · 1	4 · 1 · 1	3 · 2
Total Room #	7	6	8	8
Garage (Style/Stalls)	Detached 1 Car	None	Attached 1 Car	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	0.14 acres	0.13 acres	0.07 acres	0.27 acres
Other	Porch, fence, carport	Deck, fence, outbldgs	No	No

^{*} Listing 2 is the most comparable listing to the subject.

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

- **Listing 1** Inferior to subject due to less square feet, fewer bedrooms, and no garage. This comp is in similar condition to the subject property.
- **Listing 2** Superior to subject due to year built, better condition, more bedrooms, and more baths. This comp has a fireplace, and a city view.
- **Listing 3** Superior to subject due to better condition, more baths, and larger lot size. This comp has been updated, and has high speed internet.

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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Recent Sales				
	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	316 S Clark Street	300 W Marion St	1112 W Cushing St	403 W Marion
City, State	Aberdeen, WASHINGTON	Aberdeen, WA	Aberdeen, WA	Aberdeen, WA
Zip Code	98520	98520	98520	98520
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.31 1	0.38 1	0.23 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$124,900	\$175,000	\$214,900
List Price \$		\$124,900	\$175,000	\$214,900
Sale Price \$		\$125,000	\$215,000	\$225,000
Type of Financing		Cash	Conventional	Conventional
Date of Sale		09/12/2022	06/27/2022	07/12/2022
DOM · Cumulative DOM		10 · 25	5 · 39	9 · 59
Age (# of years)	98	108	115	102
Condition	Average	Fair	Average	Good
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/rambler	1.5 Stories 1.5 Story	2 Stories 2 Story	1 Story Ranch/rambler
# Units	1	1	1	1
Living Sq. Feet	1,200	1,404	1,256	1,130
Bdrm · Bths · ½ Bths	3 · 1	3 · 1	4 · 1 · 1	3 · 1 · 1
Total Room #	7	7	8	7
Garage (Style/Stalls)	Detached 1 Car	Detached 1 Car	None	Carport 1 Car
Basement (Yes/No)	No	No	Yes	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.			936	
Pool/Spa				
Lot Size	0.14 acres	0.09 acres	0.13 acres	0.27 acres
Other	Porch, fence, carport	No	Porch, fence, shed	Fence, outbldg
Net Adjustment		+\$14,000	-\$5,000	-\$12,000
Adjusted Price		\$139,000	\$210,000	\$213,000

^{*} Sold 2 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.

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Recent Sales - Cont.

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

- **Sold 1** Inferior to subject due to lesser condition, and smaller lot size. This comp requires repairs to the roof, siding, and exterior paint.
- **Sold 2** Superior to subject due to more square feet, more bedrooms, and more baths. This comp is in similar condition to the subject property.
- **Sold 3** Superior to subject due to better condition, more baths, larger lot size, and outbuilding. This comp has been updated, and has a fireplace.

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Subject Sal	es & Listing Hist	ory					
Current Listing S	Status	Not Currently I	Listed	Listing Histor	y Comments		
Listing Agency/F	irm			The subject	has not been liste	d or sold during th	e past 5 years.
Listing Agent Na	me						
Listing Agent Ph	one						
# of Removed Li Months	stings in Previous 12	0					
# of Sales in Pre Months	evious 12	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	\$187,000	\$199,000		
Sales Price	\$170,000	\$182,000		
30 Day Price	\$160,000			
Comments Regarding Pricing S	trategy			
Subject value assigned is ba	ased on the sold, and active comp value	es after adjusting for the differences. More weight was given to the		

Subject value assigned is based on the sold, and active comp values after adjusting for the differences. More weight was given to the sold comp values, because the active comp list prices may change.

Clear Capital Quality Assurance Comments Addendum

Reviewer's The broker's as-is conclusion reflects the market for the subject. Comps are within a reasonable distance, relatively current, and accurately reflect **Notes** the subject's defining characteristics. Thus, the as-is conclusion appears to be adequately supported.

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Subject Photos

by ClearCapital



Front



Address Verification



Side



Side



Side



Street

Subject Photos

by ClearCapital



Street



Other



Other



Other



Other

Listing Photos

by ClearCapital





Front

822 W 2nd St Aberdeen, WA 98520



Front

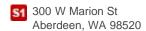
1222 W Schley St Aberdeen, WA 98520



Front

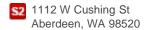
Sales Photos

by ClearCapital



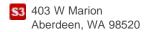


Front





Front

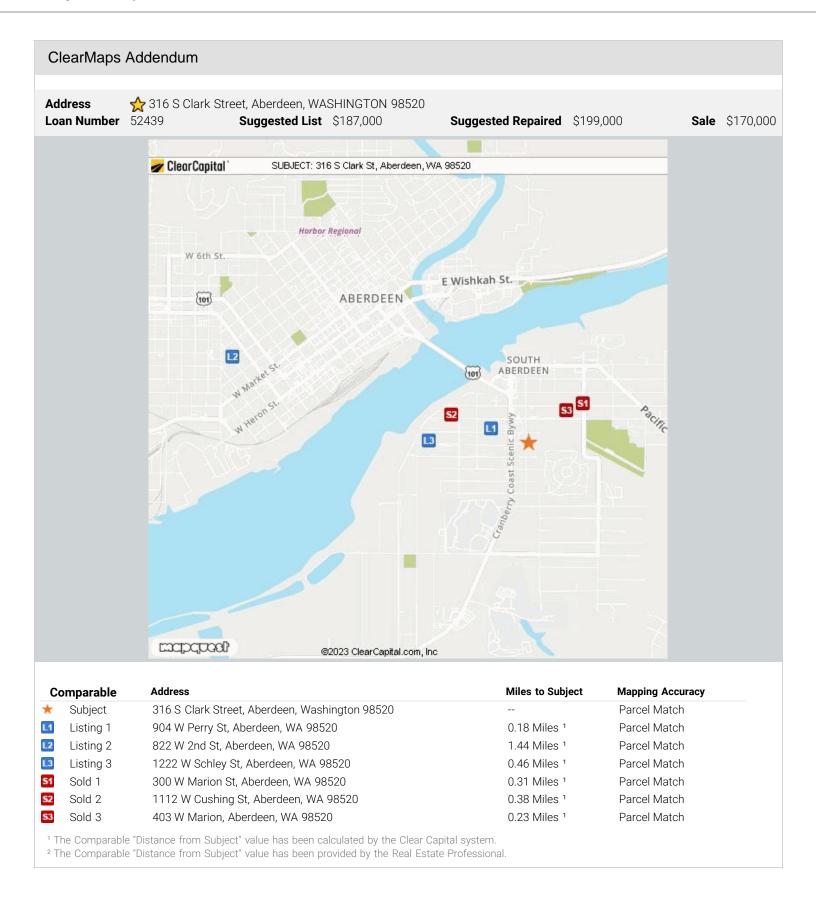




Front

by ClearCapital

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ABERDEEN, WASHINGTON 98520 Loa

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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:

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

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 Newell Flood Company/Brokerage Better Properties Longview

License No 24529 **Address** 9237 Applegate Lp SW Rochester

License Expiration 03/27/2024 License State WA

Phone 3602613350 Email newellflood@gmail.com

Broker Distance to Subject 35.79 miles **Date Signed** 02/06/2023

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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