# **DRIVE-BY BPO**

## **3017 NW JULIA STREET**

CAMAS, WA 98607

**52442** Loan Number

**\$529,000**• 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	3017 Nw Julia Street, Camas, WA 98607 08/06/2023 52442 Redwood Holdings LLC	Order ID Date of Report APN County	8860727 08/07/2023 125073018 Clark	Property ID	34467552
Tracking IDs					
Order Tracking ID	BPO Request 08.02 Citi-CS	Tracking ID 1	BPO Request 0	18.02 Citi-CS	
Tracking ID 2		Tracking ID 3			

General Conditions		
Owner	REDWOOD HOLDINGS LLC	Condition Comments
R. E. Taxes	\$4,667	The subject looks in good condition, saw no damage or adverse
Assessed Value	\$500,406	conditions from the drive-by
Zoning Classification	Residential R-12 : CAM	
Property Type	SFR	
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$0	
НОА	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data					
Location Type	Suburban	Neighborhood Comments			
Local Economy	Stable	Well located homes in subjects neighborhood, close to schools shopping and freeway access.			
Sales Prices in this Neighborhood	Low: \$410,000 High: \$980400				
Market for this type of property	Remained Stable for the past 6 months.				
Normal Marketing Days	<90				
Normal Marketing Days	<90				

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Current Listings				
	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	3017 Nw Julia Street	2528 O St	3922 R St	1586 N R St
City, State	Camas, WA	Washougal, WA	Washougal, WA	Washougal, WA
Zip Code	98607	98671	98671	98671
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		4.94 1	5.82 ¹	4.44 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$519,000	\$515,000	\$535,000
List Price \$		\$519,000	\$515,000	\$515,000
Original List Date		06/28/2023	07/27/2023	05/03/2023
DOM · Cumulative DOM		2 · 40	11 · 11	92 · 96
Age (# of years)	23	26	33	29
Condition	Average	Average	Average	Average
Sales Type		Fair Market Value	Fair Market Value	Fair Market Value
Location	Beneficial; Residential	Beneficial ; Residential	Beneficial ; Residential	Beneficial; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,506	1,769	1,517	1,780
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	7	7	7	7
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	0.14 acres	0.22 acres	0.17 acres	0.17 acres
Other				

<sup>\*</sup> Listing 3 is the most comparable listing to the subject.

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

- **Listing 1** Low inventory in subject area, search was expanded. Freshly painted and updated, this ranch home is what you have been waiting for! Private drive to your tucked away home, you will feel like you live in the country with covered wrap around porch.
- **Listing 2** Low inventory in subject area, search was expanded. The property features an updated light & bright kitchen, newer roof, fresh exterior paint & a delightful deck that's perfect for entertaining & enjoying warm summer evenings. Interior paint and all new flooring were just completed!
- Listing 3 Low inventory in subject area, search was expanded. This single level home features 1,517 Square Feet of living space, 3 Bedrooms & 2 Bathrooms (Primary Bedroom has a low step shower and a slider to the back deck), updated kitchen and appliances

<sup>&</sup>lt;sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>&</sup>lt;sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>&</sup>lt;sup>3</sup> Subject \$/ft based upon as-is sale price.

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Recent Sales				
	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	3017 Nw Julia Street	5401 Nw Jackson St	19707 Se 8th Cir	4354 V St
City, State	Camas, WA	Camas, WA	Camas, WA	Washougal, WA
Zip Code	98607	98607	98607	98671
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		1.18 ¹	1.57 ¹	5.97 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$622,000	\$575,000	\$525,000
List Price \$		\$590,000	\$575,000	\$525,000
Sale Price \$		\$590,000	\$575,000	\$532,000
Type of Financing		Conventional	Conventional	Cash
Date of Sale		07/13/2023	02/22/2023	02/09/2023
DOM · Cumulative DOM	•	4 · 28	2 · 43	1 · 21
Age (# of years)	23	29	24	27
Condition	Average	Average	Average	Average
Sales Type		Fair Market Value	Fair Market Value	Fair Market Value
Location	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,506	1,675	1,415	1,536
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	7	7	7	7
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	0.14 acres	0.15 acres	0.18 acres	0.28 acres
Other				
Net Adjustment		-\$17,500	+\$7,280	-\$3,500
Adjusted Price		\$572,500	\$582,280	\$528,500

<sup>\*</sup> Sold 3 is the most comparable sale to the subject.

<sup>&</sup>lt;sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>&</sup>lt;sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>&</sup>lt;sup>3</sup> Subject \$/ft based upon as-is sale price.

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# Recent Sales - Cont.

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

- **Sold 1** Low inventory in subject area, search was expanded. Too many updates to mention. Private backyard with no homes behind and an excellent patio space.
- **Sold 2** Low inventory in subject area, search was expanded. Make the space work for you!Updated kitchen, gas stove & granite,SS appliances &w/d included!Thoughtful storage/builtins abound.Pull into the spacious garage w/sink & storage.
- Sold 3 Low inventory in subject area, search was expanded upgraded one level home on a HUGE corner lot! This open floor plan boasts a spacious kitchen with granite counters and gas appliances. Enjoy vaulted ceilings through out and a gas fireplace in the living.

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Subject Sal	es & Listing Hist	OI y					
Current Listing S	Status	Not Currently Listed		Listing History Comments			
Listing Agency/Firm			The subject last sold on 02/08/2023 for \$420,100				
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	\$529,900	\$529,900		
Sales Price	\$529,000	\$529,000		
30 Day Price	\$529,000			
Comments Regarding Pricing S	Comments Regarding Pricing Strategy			

Low inventory means its a competitive market for buyers looking to purchase a home in Clark County There is some positive news to report in the real estate industry in Clark County. If you're considering selling your home, there's a good chance you're going to receive maximum value. "In Clark County, inventory remains low as homeowners opt to retain their current homes due to the more favorable interest

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# 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



Street

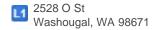


Street

Other

# **Listing Photos**

by ClearCapital



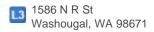


Front



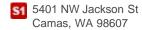


Front



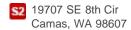


# **Sales Photos**





Front





Front

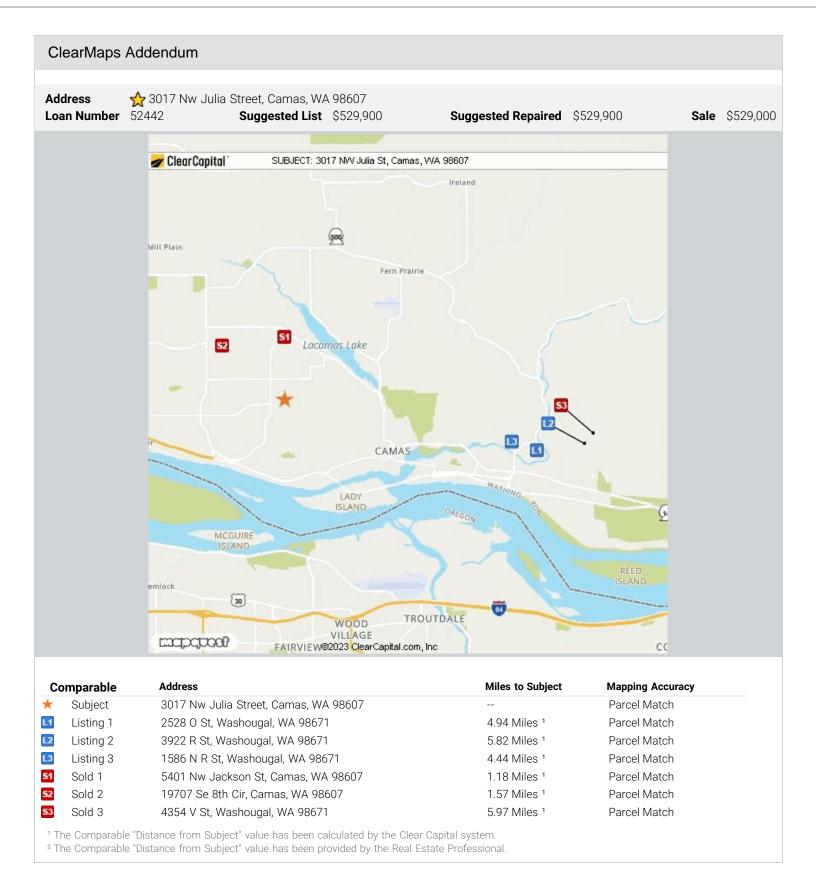
**S3** 4354 V St Washougal, WA 98671



Front

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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**

by ClearCapital

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.

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### 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.

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#### Broker Information

**License Expiration** 

by ClearCapital

**Broker Name** Madeleine Lorentz-Gardner Premiere Property Group LLC Company/Brokerage

908 W 36th St Vancouver WA License No 33898 Address 98660

**License State** 

Email Phone 3602819536 mlgprosales@gmail.com

08/07/2023 **Broker Distance to Subject** 11.80 miles **Date Signed** 

07/13/2025

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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