

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	618 Nw 9th Street, Pendleton, OR 97801	Order ID	8639979	Property ID	33956715
Inspection Date	03/10/2023	Date of Report	03/11/2023		
Loan Number	52691	APN	104567		
Borrower Name	Catamount Properties 2018 LLC	County	Umatilla		

Tracking IDs

Order Tracking ID	03.02.23 BPO Request	Tracking ID 1	03.02.23 BPO Request
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	THOUVENEL MARY	Condition Comments	
R. E. Taxes	\$217,561		home in in need of exterior cleaning of debris and yard maintenance
Assessed Value	\$116,110		
Zoning Classification	residential		
Property Type	SFR		
Occupancy	Vacant		
Secure?	Yes (doors locked)		
Ownership Type	Fee Simple		
Property Condition	Average		
Estimated Exterior Repair Cost	\$3,500		
Estimated Interior Repair Cost	\$0		
Total Estimated Repair	\$3,500		
HOA	No		
Visible From Street	Visible		
Road Type	Public		

Neighborhood & Market Data

Location Type	Rural	Neighborhood Comments	
Local Economy	Stable		average neighborhood homes are in average in condition and maintenance with some homes needing some exterior clean up
Sales Prices in this Neighborhood	Low: \$222,500 High: \$249,900		
Market for this type of property	Increased 4 % in the past 6 months.		
Normal Marketing Days	<180		

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	618 Nw 9th Street	1109 Se Alexander Pl	28 Se 11th St	819 Sw 7th St
City, State	Pendleton, OR	Pendleton, OR	Pendleton, OR	Pendleton, OR
Zip Code	97801	97801	97801	97801
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	1.04 ¹	1.03 ¹	1.05 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$235,000	\$260,000	\$275,000
List Price \$	--	\$229,000	\$249,900	\$275,000
Original List Date		02/26/2023	08/16/2022	12/21/2022
DOM · Cumulative DOM	-- · --	12 · 13	184 · 207	65 · 80
Age (# of years)	82	71	71	71
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 ranch	1 Story ranch	1 Story ranch	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	1,242	1,011	1,230	1,050
Bdrm · Bths · ½ Bths	3 · 1	2 · 1	3 · 1 · 1	3 · 1
Total Room #	10	7	9	7
Garage (Style/Stalls)	Attached 1 Car	None	Carport 1 Car	Detached 1 Car
Basement (Yes/No)	Yes	No	No	No
Basement (% Fin)	100%	0%	0%	0%
Basement Sq. Ft.	390	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.11 acres	0.19 acres	0.11 acres	0.21 acres
Other	none	outbuilding	outbuilding	shop

* Listing 2 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.

Current Listings - Cont.

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

- Listing 1** A classy and comfortable 2 bedroom home that has been given a beautiful facelift! Tasteful upgrades on the inside; enjoyable amenities outside include the patio, productive raised bed garden, an insulated workshop shed, storage shed, room to build a shop or to have extra parking.
- Listing 2** Great home with good bones. Close to town and freeway schools. Home has been updated. New roof, siding, furnace, windows, sod will be put in front yard, Chain link fence, shed in back yard, 1 car garage with separate storage in back. Extra long drive way with a carport and gate. Many items updated as well to many to mention. Make an appointment and take a look today.
- Listing 3** HOME AND SHOP! 3 Bedroom 1 Bath home on South Hill with large Shop. Very sharp home updated throughout. Fabulous city view from the living room, front yard, and observation deck over the carport. Central Heat & Air Conditioning. Storage building. Large Shop with separate 100 AMP Service and plenty of parking including a lower carport. Very nicely maintained home and a quiet neighborhood on a dead end street. Prequalified buyers please call your Realtor today to schedule a showing.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	618 Nw 9th Street	1420 Sw Goodwin Pl	1809 Sw Goodwin Pl	3049 Sw Kirk Ave
City, State	Pendleton, OR	Pendleton, OR	Pendleton, OR	Pendleton, OR
Zip Code	97801	97801	97801	97801
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	1.00 ¹	1.10 ¹	1.76 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$234,900	\$245,000	\$249,900
List Price \$	--	\$225,000	\$245,000	\$249,900
Sale Price \$	--	\$222,500	\$240,000	\$249,900
Type of Financing	--	Cash	Fha	Usda
Date of Sale	--	12/07/2022	09/30/2022	02/10/2023
DOM · Cumulative DOM	-- · --	33 · 47	7 · 42	1 · 25
Age (# of years)	82	73	72	72
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 ranch	1 Story ranch	1 Story ranch	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	1,242	964	1,387	1,199
Bdrm · Bths · ½ Bths	3 · 1	3 · 1	3 · 2	3 · 2
Total Room #	10	8	9	9
Garage (Style/Stalls)	Attached 1 Car	Detached 1 Car	Detached 3 Car(s)	None
Basement (Yes/No)	Yes	No	No	No
Basement (% Fin)	100%	0%	0%	0%
Basement Sq. Ft.	390	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.11 acres	0.16 acres	0.25 acres	0.17 acres
Other	none	shed	outbuilding	shed
Net Adjustment	--	\$0	\$0	\$0
Adjusted Price	--	\$222,500	\$240,000	\$249,900

* 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.

Recent Sales - Cont.

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

- Sold 1** Relax and enjoy both the City lights and private backyard this home provides. This 3 bedroom, 1 bath home offers a great getaway from the hustle and bustle. Eating area in both dining room and breakfast area, separate utility room. All appliances included in sale. Metal roof. Covered patio and private, fenced backyard with awesome landscaping offer year around usage. Seating area on top of the garage provides an additional area to enjoy the City light views.
- Sold 2** After 40+ years, this home is ready for new owners! 3 spacious bedrooms and 2 bathrooms in 1387 sqft is just right for a starter home or someone looking to downsize. Enjoy the garden-like landscaping on the .25acres with storage sheds for everything! Plus, check out the huge shop/garage with room to park cars and work on projects. The shed right off the patio would be a perfect man cave or she shed. The back is fully fenced and there is even room to park all the toys. Call to see it today!
- Sold 3** Lovely home in Sherwood! Bright and spacious living area with a large dining room offering surrounding windows for extra light and all your house plants. Three bedrooms and two bathrooms. A large fully fenced backyard with a garden area and tool shed. Covered patio and expanding deck perfect for entertaining.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed		Listing History Comments				
Listing Agency/Firm			none at the time of exterior inspection				
Listing Agent Name							
Listing Agent Phone							
# 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

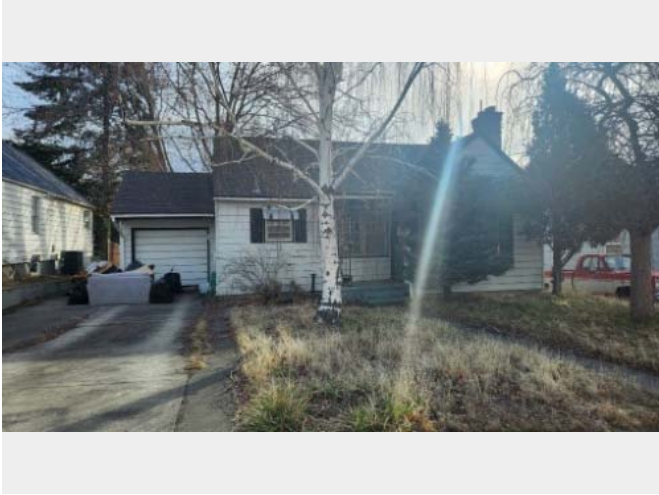
Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$240,000	\$243,500
Sales Price	\$235,000	\$238,500
30 Day Price	\$180,000	--
Comments Regarding Pricing Strategy		
Due to the small nature of the market and very few homes selling in a single year, it is common for homes to be 15% above or below the predominant age and price. There are other similar homes in the neighborhood (size, age, amenities, condition). The subject conforms to the neighborhood.		

Clear Capital Quality Assurance Comments Addendum

Reviewer's Notes	The current report has included the most current and most proximate data available to support the price conclusion. The broker's comps are appropriate for the subject's attributes, surrounding amenities and market conditions. Thus, the price conclusion appears to be adequately supported
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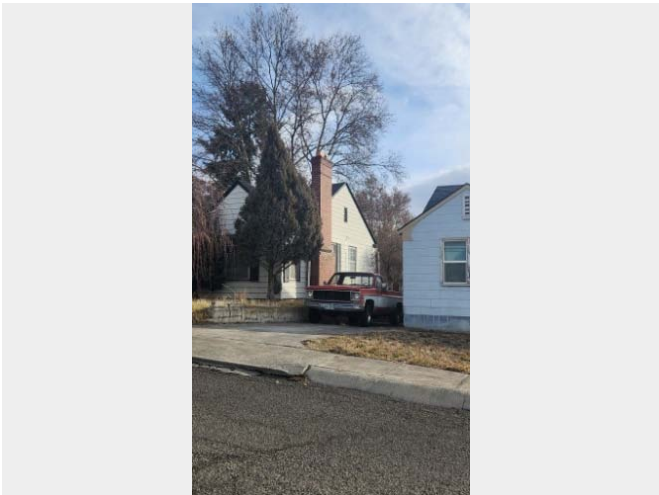
Subject Photos



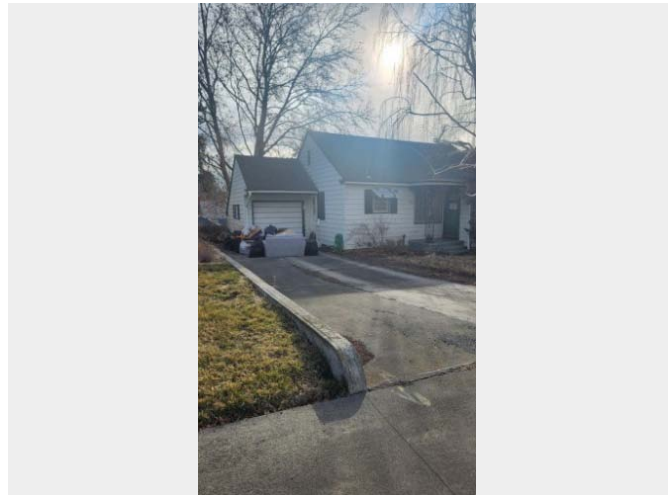
Front



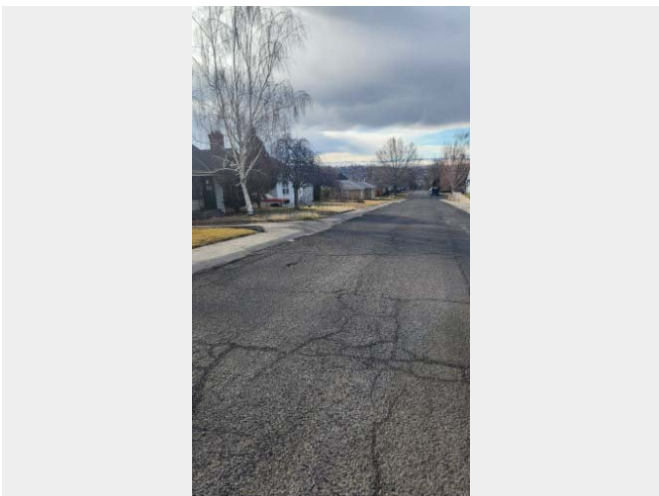
Address Verification



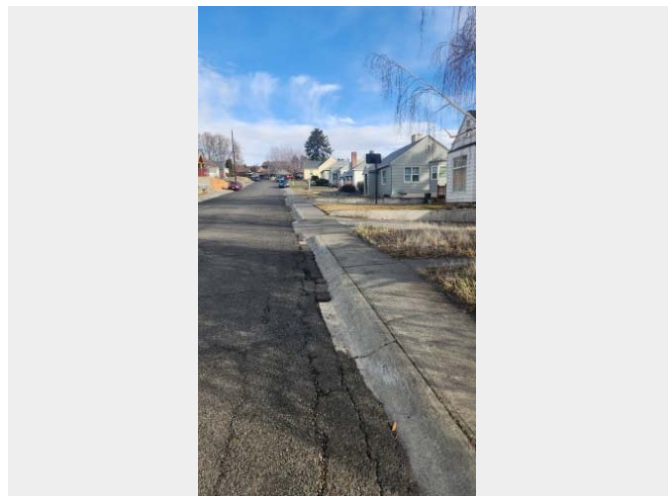
Side



Side

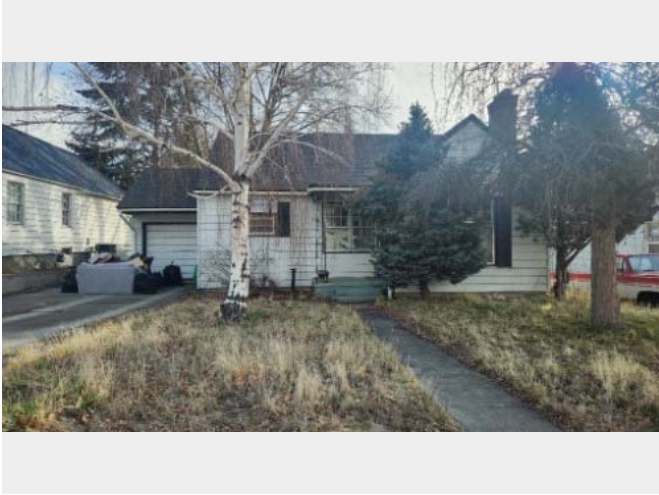


Street



Street

Subject Photos



Other



Other



Other

Listing Photos

L1 1109 SE ALEXANDER PL
Pendleton, OR 97801



Front

L2 28 SE 11th ST
Pendleton, OR 97801



Front

L3 819 SW 7TH ST
Pendleton, OR 97801



Front

Sales Photos

S1 1420 SW GOODWIN PL
Pendleton, OR 97801



Front

S2 1809 SW GOODWIN PL
Pendleton, OR 97801



Front

S3 3049 SW KIRK AVE
Pendleton, OR 97801



Front

ClearMaps Addendum

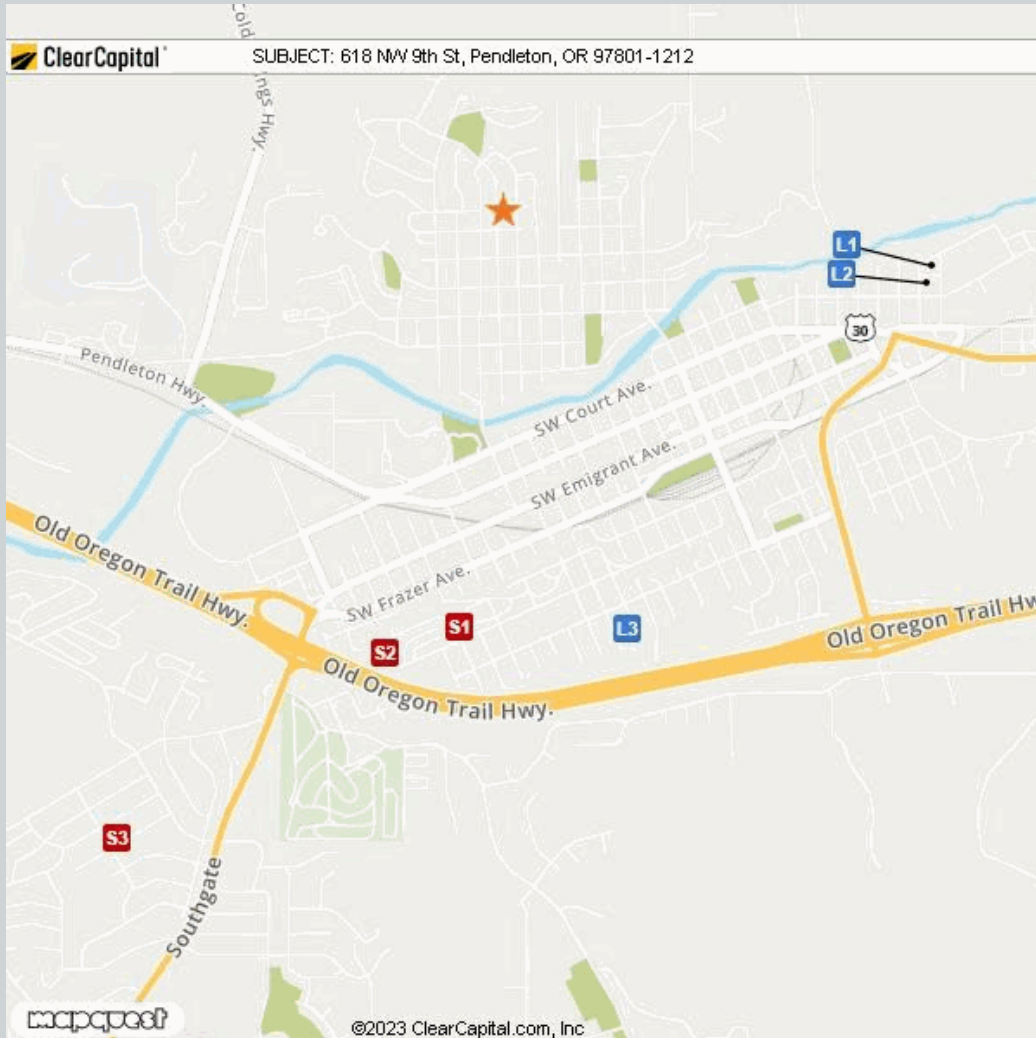
Address ★ 618 Nw 9th Street, Pendleton, OR 97801

Loan Number 52691

Suggested List \$240,000

Suggested Repaired \$243,500

Sale \$235,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	618 Nw 9th Street, Pendleton, OR 97801	--	Parcel Match
L1 Listing 1	1109 Se Alexander Pl, Pendleton, OR 97801	1.04 Miles ¹	Parcel Match
L2 Listing 2	28 Se 11th St, Pendleton, OR 97801	1.03 Miles ¹	Parcel Match
L3 Listing 3	819 Sw 7th St, Pendleton, OR 97801	1.05 Miles ¹	Parcel Match
S1 Sold 1	1420 Sw Goodwin Pl, Pendleton, OR 97801	1.00 Miles ¹	Parcel Match
S2 Sold 2	1809 Sw Goodwin Pl, Pendleton, OR 97801	1.10 Miles ¹	Parcel Match
S3 Sold 3	3049 Sw Kirk Ave, Pendleton, OR 97801	1.76 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	marsha henkel	Company/Brokerage	hermiston rrealty
License No	201214107	Address	955 sw 10th place hermiston OR 97838
License Expiration	04/30/2024	License State	OR
Phone	5415719757	Email	realtormarsharuth@gmail.com
Broker Distance to Subject	26.93 miles	Date Signed	03/11/2023

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

Unless the licensee who prepared this report is also licensed by the Appraiser Certification and Licensure Board, the report is not intended to meet the requirements set out in the Uniform Standards of Appraisal Practice. The report is a competitive market analysis or letter opinion and is not intended as an appraisal. If an appraisal is desired, the services of a competent professional licensed appraiser should be obtained.

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.