

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>	1736 E Sanson Avenue, Spokane, WASHINGTON 99207	<b>Order ID</b>	8958699	<b>Property ID</b>	34660721
<b>Inspection Date</b>	10/05/2023	<b>Date of Report</b>	10/07/2023		
<b>Loan Number</b>	53337	<b>APN</b>	363331917		
<b>Borrower Name</b>	Redwood Holdings LLC	<b>County</b>	Spokane		

### Tracking IDs

<b>Order Tracking ID</b>	10.04.23 Citi-CS BPO Request	<b>Tracking ID 1</b>	10.04.23 Citi-CS BPO Request
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--

### General Conditions

<b>Owner</b>	HAYDEN P HAMILTON	<b>Condition Comments</b> The subject is in good condition it is currently on the market with interior pictures available. The subject appears to have been recently renovated and is in above average condition for the area.
<b>R. E. Taxes</b>	\$3,705	
<b>Assessed Value</b>	\$378,600	
<b>Zoning Classification</b>	Residential	
<b>Property Type</b>	SFR	
<b>Occupancy</b>	Occupied	
<b>Ownership Type</b>	Fee Simple	
<b>Property Condition</b>	Good	
<b>Estimated Exterior Repair Cost</b>	\$0	
<b>Estimated Interior Repair Cost</b>	\$0	
<b>Total Estimated Repair</b>	\$0	
<b>HOA</b>	No	
<b>Visible From Street</b>	Visible	
<b>Road Type</b>	Public	

### Neighborhood & Market Data

<b>Location Type</b>	Suburban	<b>Neighborhood Comments</b> The subject area has seen rapid appreciation over the last several years however in the last 12 months there has been a slight increase in inventory and prices have begun to fall. There is no REO activity in the subject area at the present time.
<b>Local Economy</b>	Stable	
<b>Sales Prices in this Neighborhood</b>	Low: \$178800 High: \$359300	
<b>Market for this type of property</b>	Remained Stable for the past 6 months.	
<b>Normal Marketing Days</b>	<30	

### Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
<b>Street Address</b>	1736 E Sanson Avenue	1228 E Olympic Ave	6204 N Stone St	4920 N Nevada St
<b>City, State</b>	Spokane, WASHINGTON	Spokane, WA	Spokane, WA	Spokane, WA
<b>Zip Code</b>	99207	99207	99208	99207
<b>Datasource</b>	Public Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.46 <sup>1</sup>	0.64 <sup>1</sup>	0.61 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$339,900	\$395,000	\$330,000
<b>List Price \$</b>	--	\$339,900	\$375,000	\$320,000
<b>Original List Date</b>		09/15/2023	06/13/2023	09/25/2023
<b>DOM · Cumulative DOM</b>	-- · --	22 · 22	116 · 116	12 · 12
<b>Age (# of years)</b>	47	68	62	73
<b>Condition</b>	Good	Average	Good	Good
<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 Ranch/Rambler	1 Story Ranch/Rambler	1 Story Rancher	1 Story Rancher
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	975	948	975	918
<b>Bdrm · Bths · ½ Bths</b>	5 · 1	4 · 1 · 1	3 · 1 · 1	3 · 2
<b>Total Room #</b>	7	7	7	7
<b>Garage (Style/Stalls)</b>	Detached 2 Car(s)	Detached 2 Car(s)	Detached 1 Car	Attached 1 Car
<b>Basement (Yes/No)</b>	Yes	Yes	Yes	Yes
<b>Basement (% Fin)</b>	100%	100%	100%	100%
<b>Basement Sq. Ft.</b>	975	936	960	918
<b>Pool/Spa</b>	--	--	Pool - Yes	--
<b>Lot Size</b>	0.14 acres	0.14 acres	.15 acres	.14 acres
<b>Other</b>	--	--	--	--

\* Listing 3 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** Listing one is in inferior condition compared to the subject although it does have an additional half bathroom.

**Listing 2** Very similar GLA and basement compared to the subject, slightly inferior condition although it is updated and has a pool as well. Has been on the market for significantly longer than his typical for the area.

**Listing 3** Listing three is most similar to the subject as it is recently updated but is located on an arterial which is the primary difference. Similar GLA basement and condition compared to the subject.

## Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
<b>Street Address</b>	1736 E Sanson Avenue	1654 E Joseph Ave	1629 E Dalke Ave	1214 E Dalke Ave
<b>City, State</b>	Spokane, WASHINGTON	Spokane, WA	Spokane, WA	Spokane, WA
<b>Zip Code</b>	99207	99208	99208	99208
<b>Datasource</b>	Public Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.24 <sup>1</sup>	0.52 <sup>1</sup>	0.64 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$320,000	\$339,999	\$368,000
<b>List Price \$</b>	--	\$320,000	\$339,999	\$349,900
<b>Sale Price \$</b>	--	\$325,000	\$339,999	\$359,000
<b>Type of Financing</b>	--	Fha	Conv	Fha
<b>Date of Sale</b>	--	07/06/2023	08/15/2023	06/29/2023
<b>DOM · Cumulative DOM</b>	-- · --	62 · 62	3 · 32	24 · 72
<b>Age (# of years)</b>	47	67	59	63
<b>Condition</b>	Good	Average	Good	Good
<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 Ranch/Rambler	1 Story Ranch/Rambler	1 Story Rancher	1 Story Rancher
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	975	970	864	1,104
<b>Bdrm · Bths · ½ Bths</b>	5 · 1	3 · 1	4 · 2	4 · 1
<b>Total Room #</b>	7	6	8	7
<b>Garage (Style/Stalls)</b>	Detached 2 Car(s)	None	None	Detached 2 Car(s)
<b>Basement (Yes/No)</b>	Yes	Yes	Yes	Yes
<b>Basement (% Fin)</b>	100%	25%	100%	100%
<b>Basement Sq. Ft.</b>	975	970	864	1,104
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	0.14 acres	0.14 acres	.17 acres	.14 acres
<b>Other</b>	--	--	--	10000 Seller concessions
<b>Net Adjustment</b>	--	+\$22,400	+\$3,400	-\$13,400
<b>Adjusted Price</b>	--	\$347,400	\$343,399	\$345,600

\* Sold 2 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** Very similar gla and basement compared to the subject with two fewer bedrooms as only a small portion of its basement is finished. Unfinished basement and condition are the largest differences.
- Sold 2** Sale two is most similar to the subject it has a superior bathroom count but an inferior bedroom count it is updated prior to marketing with just a small adjustment needed for square footage and the lack of a garage.
- Sold 3** Sale 3 has a larger GLA and basement compared to the subject with a similar room count. Took a seller concession at closing which is adjusted for

## Subject Sales & Listing History

<b>Current Listing Status</b>		Not Currently Listed		<b>Listing History Comments</b>				
<b>Listing Agency/Firm</b>				The subject is currently on the market it also sold in April of this year through a trustee deed. This was a non-armed length transaction.				
<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>	1							
<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>	
--	--	--	--	Sold	04/28/2023	\$260,500	Tax Records	
08/18/2023	\$359,900	09/27/2023	\$349,000	--	--	--	MLS	

## Marketing Strategy

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$349,000	\$349,000
<b>Sales Price</b>	\$345,000	\$345,000
<b>30 Day Price</b>	\$340,000	--
<b>Comments Regarding Pricing Strategy</b>		
The subject has an unusual room count with five bedrooms and only one bathroom and this was not able to be bracketed with available sales and listings the most similar were chosen and adjustments made where needed. The subject appears to be priced at Market however it is common in the subject area for sellers to include financing concessions at closing.		

## 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.

## Subject Photos



Front



Address Verification



Side



Side



Street



Street

## Listing Photos

**L1** 1228 E Olympic Ave  
Spokane, WA 99207



Front

**L2** 6204 N Stone St  
Spokane, WA 99208



Front

**L3** 4920 N Nevada St  
Spokane, WA 99207



Front



## Sales Photos

**S1** 1654 E Joseph Ave  
Spokane, WA 99208



Front

**S2** 1629 E Dalke Ave  
Spokane, WA 99208



Front

**S3** 1214 E Dalke Ave  
Spokane, WA 99208



Front

### ClearMaps Addendum

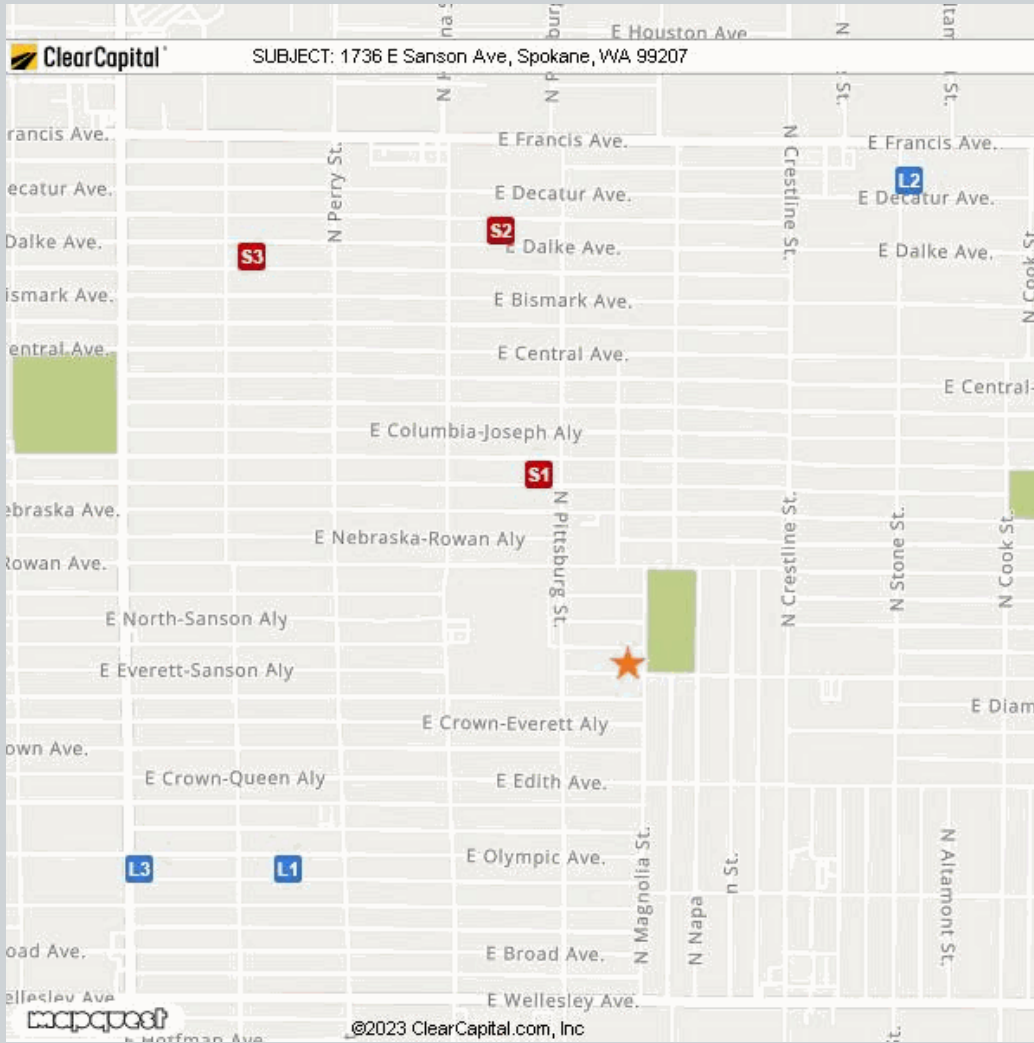
**Address** ★ 1736 E Sanson Avenue, Spokane, WASHINGTON 99207

**Loan Number** 53337

**Suggested List** \$349,000

**Suggested Repaired** \$349,000

**Sale** \$345,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	1736 E Sanson Avenue, Spokane, Washington 99207	--	Parcel Match
L1 Listing 1	1228 E Olympic Ave, Spokane, WA 99207	0.46 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	6204 N Stone St, Spokane, WA 99208	0.64 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	4920 N Nevada St, Spokane, WA 99207	0.61 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	1654 E Joseph Ave, Spokane, WA 99208	0.24 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	1629 E Dalke Ave, Spokane, WA 99208	0.52 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	1214 E Dalke Ave, Spokane, WA 99208	0.64 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.

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

<b>Broker Name</b>	Christopher Gross	<b>Company/Brokerage</b>	Apex Home Team
<b>License No</b>	112521	<b>Address</b>	108 N Washington St STE 418 Spokane WA 99201
<b>License Expiration</b>	03/22/2025	<b>License State</b>	WA
<b>Phone</b>	5098280315	<b>Email</b>	chrisgross.apex@gmail.com
<b>Broker Distance to Subject</b>	3.69 miles	<b>Date Signed</b>	10/07/2023

*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.**

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