

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	1330 Sw Stump Street, Dallas, OR 97338	Order ID	9319895	Property ID	35367087
Inspection Date	05/08/2024	Date of Report	05/10/2024		
Loan Number	53548	APN	300913		
Borrower Name	Catamount Properties 2018 LLC	County	Polk		

Tracking IDs

Order Tracking ID	5.3_Aged_BPOs	Tracking ID 1	5.3_Aged_BPOs
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	Calamount Properties	Condition Comments Subject home appears maintained and the home did not exhibit any concerns at time of inspection.
R. E. Taxes	\$2,768	
Assessed Value	\$428,360	
Zoning Classification	Residential	
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	
HOA	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments Market in area remains stable' Homes in area vary in size, style and age.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$300,000 High: \$450,000	
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	1330 Sw Stump Street	398 Se Stone St	247 Nw Bonanza Av	623 Sw River Dr
City, State	Dallas, OR	Dallas, OR	Dallas, OR	Dallas, OR
Zip Code	97338	97338	97338	97338
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	1.34 ¹	1.17 ¹	0.61 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$378,000	\$405,000	\$410,000
List Price \$	--	\$373,000	\$405,000	\$410,000
Original List Date		04/17/2024	05/06/2024	04/30/2024
DOM · Cumulative DOM	-- · --	0 · 23	0 · 4	9 · 10
Age (# of years)	46	25	25	46
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 1 Story	1 Story 1 Story	2 Stories 2 Story	1 Story 1 Story
# Units	1	1	1	1
Living Sq. Feet	1,489	1,280	1,494	1,413
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	4 · 2 · 1	2 · 2
Total Room #	7	7	8	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	0.2 acres	0.18 acres	0.14 acres	0.19 acres
Other	--	MLS#815747	MLS#816507	MLS#816204

* 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.

Current Listings - Cont.

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

Listing 1 No MLS comments yet. List one built in 1999 with 1280 3 bedrooms 2 baths.

Listing 2 Clean, updated and move in ready! This 4 Bedroom home in Dallas is close to shopping, parks and schools. Newer roof, forced air gas heat with central air conditioning. Updated kitchen with gas range, open to the family room featuring a gas fireplace and half bathroom on the main level and updated fixtures thought out. Enjoy the backyard year round with a extended coved back patio and fully fenced back yard.

Listing 3 One level home with wonderful outdoor space. Large lot with fenced yard, garden spot and covered patio. Room for RV parking and gated access to the backyard. Easy access to Dallas City Park with botanical garden, walking trails, playground and picnic areas. Kitchen/dining area has brick fireplace and opens out to covered patio. primary suite with stall shower. Bonus room that makes a great office, hobby room or mudroom. 2 car garage includes a canning room. So many options for how to use the space.

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	1330 Sw Stump Street	244 Ne Fern Av	337 Nw Hillcrest Dr	749 Sw Mill St
City, State	Dallas, OR	Dallas, OR	Dallas, OR	Dallas, OR
Zip Code	97338	97338	97338	97338
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	1.55 ¹	1.14 ¹	0.41 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$339,000	\$439,900	\$450,000
List Price \$	--	\$339,000	\$419,900	\$400,000
Sale Price \$	--	\$327,500	\$400,000	\$412,000
Type of Financing	--	Conventional	Fha	Fha
Date of Sale	--	04/08/2024	04/08/2024	01/31/2024
DOM · Cumulative DOM	-- · --	101 · 101	94 · 94	118 · 118
Age (# of years)	46	47	43	47
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 1 Story	1 Story 1 Story	1 Story 1 Story	1 Story 1 Story
# Units	1	1	1	1
Living Sq. Feet	1,489	1,284	1,699	1,508
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	0.2 acres	0.19 acres	0.3 acres	0.23 acres
Other	--	MLS#812154	MLS#812361	MLS#810230
Net Adjustment	--	+\$5,225	-\$5,250	-\$475
Adjusted Price	--	\$332,725	\$394,750	\$411,525

* 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** Buyer sale fail, no fault of home! Great location on the north side of town! Easy access to Hwy 22 and close to shopping! This single story features a separate living and family set on a large lot. Within the last 6 years, new windows and fiber cement siding! The main bath features a tub/shower with a tile surround and tile floors. Wide hallways and doors! Lots of storage options plus there's RV parking! Come bring your ideas and finishing touches!
- Sold 2** Beautifully maintained home on corner lot. Lovely laminate throughout. Living room w/ natural light from sliders. Kitchen w/ lots of cupboard & counter space. Dining area w/ sliders deck. Primary bedroom w/ sliders to the deck, walk-in closet & private bathroom. 2 more bedrooms & full bathroom. Fenced backyard w/ covered deck along back of home, raised garden beds, grape vines, fruit trees & shed. Close to shopping, restaurants, schools, Dallas City Park & Botanical Garden w/ scenic walking trail.
- Sold 3** This is a beautiful single level Ranch style home, with 3 bedrooms / 2 baths, Large living room, and family room, Kitchen and dining room have an open concept, bedrooms down the hall from living room. Nice large backyard, with yard shed, covered patio, Yard backs up to open field behind . Nice private yard space. With two side fences, this could be fully fenced. Patio off the dining room. Bar seating at the kitchen counter, Two car garage with large driveway , and RV parking or trailer space.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				No recent MLS history			
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	\$390,000	\$390,000
Sales Price	\$390,000	\$390,000
30 Day Price	\$375,000	--
Comments Regarding Pricing Strategy		
List subject in the mid range of competition at time of list.		

Clear Capital Quality Assurance Comments Addendum

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



Front



Address Verification



Side



Side



Side



Street

Subject Photos



Street

Listing Photos

L1 398 SE Stone St
Dallas, OR 97338



Front

L2 247 NW Bonanza Av
Dallas, OR 97338



Front

L3 623 SW River Dr
Dallas, OR 97338



Front

Sales Photos

S1 244 NE Fern Av
Dallas, OR 97338



Front

S2 337 NW Hillcrest Dr
Dallas, OR 97338



Front

S3 749 SW Mill St
Dallas, OR 97338



Front

ClearMaps Addendum

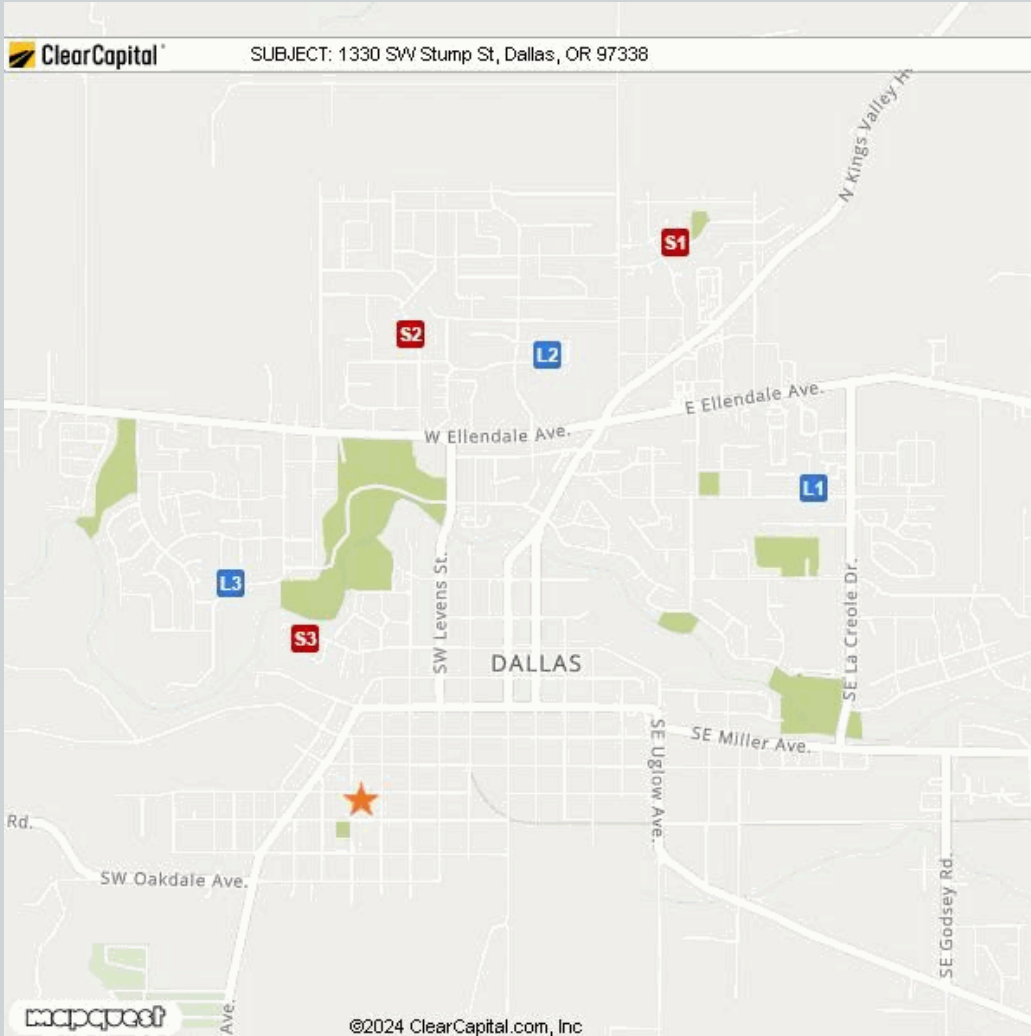
Address ★ 1330 Sw Stump Street, Dallas, OR 97338

Loan Number 53548

Suggested List \$390,000

Suggested Repaired \$390,000

Sale \$390,000



Comparable

Address

Miles to Subject

Mapping Accuracy

Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	1330 Sw Stump Street, Dallas, OR 97338	--	Parcel Match
L1 Listing 1	398 Se Stone St, Dallas, OR 97338	1.34 Miles ¹	Parcel Match
L2 Listing 2	247 Nw Bonanza Av, Dallas, OR 97338	1.17 Miles ¹	Parcel Match
L3 Listing 3	623 Sw River Dr, Dallas, OR 97338	0.61 Miles ¹	Parcel Match
S1 Sold 1	244 Ne Fern Av, Dallas, OR 97338	1.55 Miles ¹	Parcel Match
S2 Sold 2	337 Nw Hillcrest Dr, Dallas, OR 97338	1.14 Miles ¹	Parcel Match
S3 Sold 3	749 Sw Mill St, Dallas, OR 97338	0.41 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	Shirley Garcia	Company/Brokerage	Renegade Realty
License No	960700003	Address	5420 SUNNYSIDE RD SE SALEM OR 97306
License Expiration	07/31/2024	License State	OR
Phone	5035081491	Email	sjg.pbln@gmail.com
Broker Distance to Subject	14.38 miles	Date Signed	05/10/2024

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.