

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	4778 Village View Street, Richland, WA 99352	Order ID	9205963	Property ID	35173657
Inspection Date	03/09/2024	Date of Report	03/09/2024		
Loan Number	54655	APN	132983010000044		
Borrower Name	Redwood Holdings LLC	County	Benton		

Tracking IDs					
Order Tracking ID	3.8_CitiBPO_update	Tracking ID 1	3.8_CitiBPO_update		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	BRETT E BAKER	Condition Comments	
R. E. Taxes	\$3,543	The subject property has been well maintained. No repairs needed. Good quality construction.	
Assessed Value	\$355,200		
Zoning Classification	Residential		
Property Type	SFR		
Occupancy	Occupied		
Ownership Type	Fee Simple		
Property Condition	Good		
Estimated Exterior Repair Cost	\$0		
Estimated Interior Repair Cost	\$0		
Total Estimated Repair	\$0		
HOA	West Village HOA 509-555-5555		
Association Fees	\$35 / Month (Greenbelt,Other: Entry monuments)		
Visible From Street	Visible		
Road Type	Public		

Neighborhood & Market Data

Location Type	Urban	Neighborhood Comments	
Local Economy	Stable	The subjects neighborhood consists of like homes in size, style, age and condition. Parks and shopping nearby. No negative influences of any kind. No REO or boarded up homes.	
Sales Prices in this Neighborhood	Low: \$455940 High: \$1034600		
Market for this type of property	Increased 5 % in the past 6 months.		
Normal Marketing Days	<180		

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	4778 Village View Street	2569 Sunray Ave	2474 Morris Ave	2404 Brodie Ln
City, State	Richland, WA	Richland, WA	Richland, WA	Richland, WA
Zip Code	99352	99352	99352	99352
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.15 ¹	0.37 ¹	0.38 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$434,800	\$450,000	\$584,900
List Price \$	--	\$434,800	\$450,000	\$579,900
Original List Date		10/21/2023	02/28/2024	02/27/2024
DOM · Cumulative DOM	-- · --	140 · 140	10 · 10	11 · 11
Age (# of years)	2	1	4	6
Condition	Good	Excellent	Good	Excellent
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 Townhouse	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,704	1,664	1,639	1,771
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	5	5	5	5
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	0.15 acres	0.13 acres	0.15 acres	0.19 acres
Other	0	0	0	0

* 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** LC1 Superior. Sup. condition -\$5,000, Gorgeous luxury townhome built by Brett Lott Homes. Shy of 1,700 SQ FT. with 3 beds, 1.75 baths, and a 2 car garage. Finishes include:stainless steel appliances, laminate flooring, custom huntwood cabinets, 10 ft. ceilings, front and backyard landscaping included
- Listing 2** LC2 Equal. MLS# 274070 This charming single-level home features 3 bedrooms, 2 bathrooms, a finished 2-cargarage, and over 1,650 square feet of living space. Upon arrival, you'll be greeted by the inviting covered porch.. Step inside to find a welcoming foyer leading to two generously sized secondary bedrooms and a full bathroom. The home showcases upscale finishes including quartz countertops, Huntwood cabinets, luxury vinyl plank flooring, and generously sized wood-wrapped windows throughout. The spacious layout of the home creates a perfect atmosphere for hosting guests. The kitchen boasts a large island with breakfast bar, a roomy double door pantry, full-tile backsplash, microwave, range/oven, dishwasher, refrigerator, and ample cabinetry. Connected to the kitchen is the dining room, which has a door that opens to the patio, ideal for grilling and serving guests. Next to the kitchen, the living room showcases a tile surround fireplace with mantle, providing a perfect space to showcase your favorite decorations. The owner's suite offers a luxurious retreat and a walk-in shower with glass door, oversized double vanity sink, abundant cabinetry, and walk-in closet. The laundry room is complete with shelving to store all your soaps and door to garage. Head outside to the fully fenced backyard, offering a covered patio, perfect for unwinding regardless of the weather, gas stub for grilling and view of Badger Mountain. This home is "better than new," offering blinds, backyard landscaping, and fully fenced yard.
- Listing 3** LC3 Superior. Sup. condition -\$5,000. MLS# 274050 This Titan Model Home has all the upgrades, and more! New carpet in the bedrooms, oversized shower in master suite, copper accents throughout, illuminated house number, and solar with a charging station. The garage comes with shelving, water softener, tankless water heater, WiFi sprinklers and WiFi garage door. The block fence and custom iron privacy gates surround an expanded patio that is perfect for guests, including a shed for extra storage. Completely landscaped with trees.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	4778 Village View Street	4770 White Dr	4696 Jodie St	2554 Casa Bella Ave
City, State	Richland, WA	Richland, WA	Richland, WA	Richland, WA
Zip Code	99352	99352	99352	99352
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.23 ¹	0.30 ¹	0.27 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$494,900	\$465,000	\$449,110
List Price \$	--	\$494,900	\$450,000	\$449,110
Sale Price \$	--	\$494,900	\$450,000	\$449,230
Type of Financing	--	Fha	Fha	Conventional
Date of Sale	--	11/13/2023	09/14/2023	02/27/2024
DOM · Cumulative DOM	-- · --	82 · 82	91 · 91	231 · 231
Age (# of years)	2	2	4	0
Condition	Good	Good	Good	Excellent
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	1,704	1,781	1,864	1,877
Bdrm · Bths · ½ Bths	3 · 2	4 · 2	3 · 2	3 · 2
Total Room #	5	6	5	5
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 3 Car(s)	Attached 2 Car(s)	Attached 3 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.15 acres	0.17 acres	0.16 acres	0.17 acres
Other	0	0	0	0
Net Adjustment	--	\$0	\$0	\$0
Adjusted Price	--	\$494,900	\$450,000	\$449,230

* 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.

Recent Sales - Cont.

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

- Sold 1** SC1 Superior. Superior bedroom count -\$5,000, Sup. garage -\$5,000. MLS# 270753 MLS# 268591 Designed to make the most out of single-level living, this plan features three bedrooms plus the OwnersRetreat. If having a home office space is important to you, the front bedroom would be ideal with plenty of lighting pouring in from it'slarge front facing window. The owners retreat has views of the backyard and larger walk in shower. The open concept kitchen-dining-great room is perfect for entertaining friends and family and leads out to the covered back patio for more fun to be had. This homeincludes full blinds, washer, dryer and refrigerator plus full landscaping and fencing! As with all New Tradition Homes, this home isEnergy Star with full LED lighting throughout, high efficiency water heater and Blown in BIB Insulation! Ask about our 4% TrustedLender Incentive available for a limited time!
- Sold 2** SC2 Superior. S Sup. GLA -\$16,000. MLS# 269331 South Richland Rambler, built by Muzzy Custom Builds. Open concept with all the bells and whistles, including quartzcountertops, soft close drawers and cabinets, tile and wood laminate flooring, and designer touches throughout. This plan includes alarge island in the kitchen that overlooks the great room and fireplace with custom made mantle. Master suite has private water closet,huge walk-in closet, barn doors, double sinks and large walk in tile shower with dual shower heads. Private backyard with covered patio,fully landscaped and fenced with timed underground sprinklers for very easy upkeep. Two car finished garage with automatic garagedoor opener and LED lights. Tankless gas water heater, all of the drapes, curtains, blinds, AND like new stainless steel fridge includedfor the ultimate move in readiness! And so much more.
- Sold 3** SC3 Superior. Sup. condition -\$5,000, Sup. GLA -\$17,300, Sup. garage -\$5,000. MLS #272464 This rustic themed single level home offers all the lovely details and finishes you expect from a Titan home; Ecobee thermostat, 3 car garage, 3 sizeable bedrooms, 2.5bathrooms .The stunning kitchen includes a large island, pantry, gas appliances, and gorgeous rustic features throughout. You will also love the open great room with built-ins & ceiling detail, custom interior paint throughout, and the spacious 3 car garage. You will be happy to know this is an Energy Star Certified with great nearby amenities and access for the commuter. Full yard landscaping in the front and back. Close to the country Mercantile! Located in the very desirable West Village, with easy access to shopping centers, freeway, schools, and more!

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				The subject property is currently under contract pending appraisal.			
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	\$455,000	\$455,000
Sales Price	\$450,000	\$450,000
30 Day Price	\$450,000	--
Comments Regarding Pricing Strategy		
The subjects market area is short of resale listings in the subjects size and price range. The sold comps support support the suggested list price and were the most recent and best comps available.		

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



Street



Street

Listing Photos

L1 2569 Sunray Ave
Richland, WA 99352



Front

L2 2474 Morris Ave
Richland, WA 99352



Front

L3 2404 Brodie Ln
Richland, WA 99352



Front

Sales Photos

S1 4770 White Dr
Richland, WA 99352



Front

S2 4696 Jodie St
Richland, WA 99352



Front

S3 2554 Casa Bella Ave
Richland, WA 99352



Front

ClearMaps Addendum

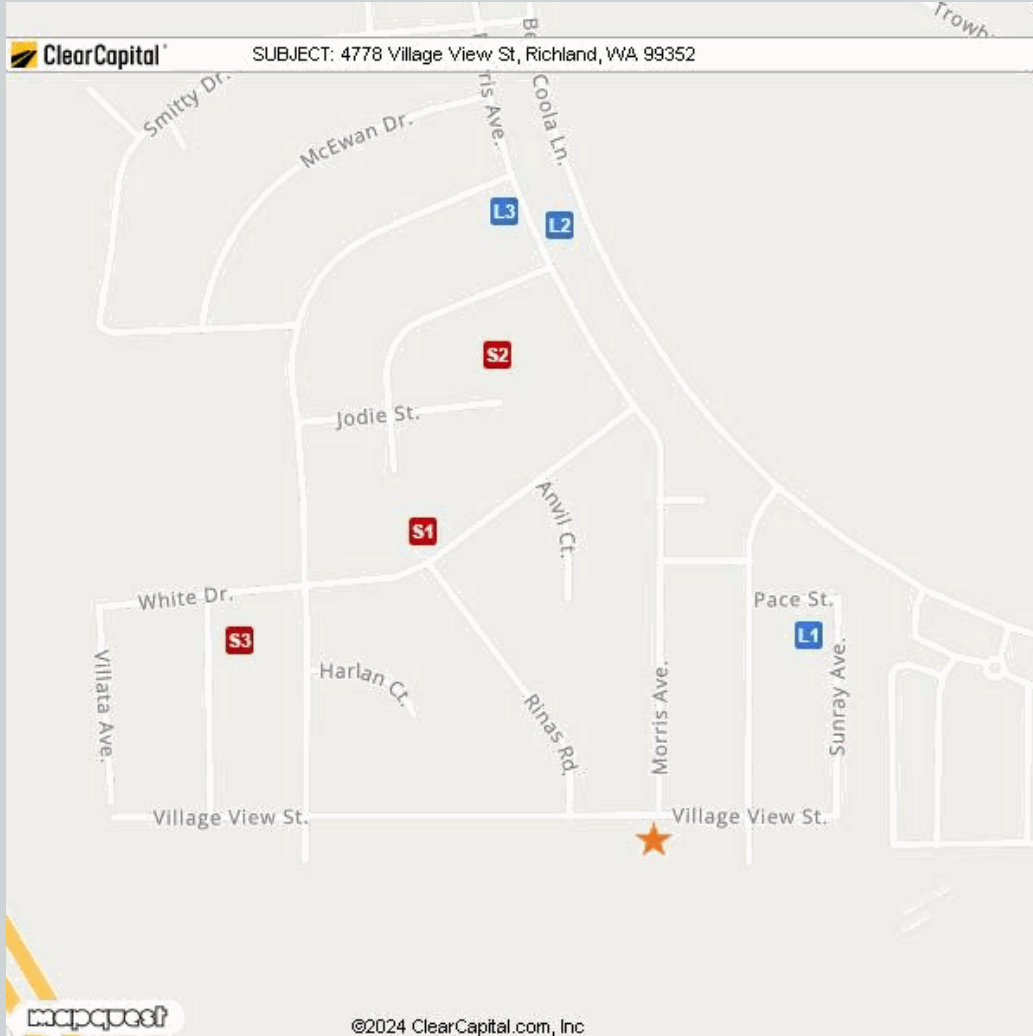
Address ★ 4778 Village View Street, Richland, WA 99352

Loan Number 54655

Suggested List \$455,000

Suggested Repaired \$455,000

Sale \$450,000



Comparable

Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	4778 Village View Street, Richland, WA 99352	--	Parcel Match
L1 Listing 1	2569 Sunray Ave, Richland, WA 99352	0.15 Miles ¹	Parcel Match
L2 Listing 2	2474 Morris Ave, Richland, WA 99352	0.37 Miles ¹	Parcel Match
L3 Listing 3	2404 Brodie Ln, Richland, WA 99352	0.38 Miles ¹	Parcel Match
S1 Sold 1	4770 White Dr, Richland, WA 99352	0.23 Miles ¹	Parcel Match
S2 Sold 2	4696 Jodie St, Richland, WA 99352	0.30 Miles ¹	Parcel Match
S3 Sold 3	2554 Casa Bella Ave, Richland, WA 99352	0.27 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	Lee Feigum	Company/Brokerage	Lee Feigum & Associates
License No	7213	Address	454 Cherry Blossom Lp Richland WA 99352
License Expiration	01/06/2026	License State	WA
Phone	5095394512	Email	lfeigum587@gmail.com
Broker Distance to Subject	3.06 miles	Date Signed	03/09/2024

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

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.