### 729 S DAHLIA DRIVE

MOSES LAKE, WASHINGTON 98837

**54755 \$354,000** Loan Number • 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	729 S Dahlia Drive, Moses Lake, WASHINGTON 988 08/14/2023 54755 Redwood Holdings LLC	337 Order ID Date of Repo APN County	8866453 rt 08/15/2023 091335000 Grant	Property ID	34477585
Tracking IDs					
Order Tracking ID	08.07.23 BPO Request	Tracking ID 1	08.07.23 BPO Requ	lest	
Tracking ID 2		Tracking ID 3			

### **General Conditions**

Owner	Wride, Nicholas J & Patricia A	Condition Comments
R. E. Taxes	\$3,244	When a visual inspection of the property was made it was found
Assessed Value	\$282,330	to be in average condition with no obvious signs of deferred
Zoning Classification	R1	maintenance. Vegetation in the front of the home obscures visibility from the road.
Property Type	SFR	violonity normale road.
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	Partially Visible	
Road Type	Public	

### Neighborhood & Market Data

Location Type	Rural	Neighborhood Comments
Local Economy	Stable	This home is located in an established neighborhood of
Sales Prices in this Neighborhood	Low: \$250,000 High: \$450,000	detached one-unit dwellings. It is in a small city in the rural county of Grant County in North Central Washington State.
Market for this type of property Increased 3 % in the past 6 months.		
Normal Marketing Days	<90	

### by ClearCapital

### 729 S DAHLIA DRIVE

MOSES LAKE, WASHINGTON 98837

**54755 \$354,000** Loan Number • As-Is Value

### **Current Listings**

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	729 S Dahlia Drive	606 N Florida	1701 W Virginia St.	601 N Egret St.
City, State	Moses Lake, WASHINGTON	Moses Lake, WA	Moses Lake, WA	Moses Lake, WA
Zip Code	98837	98837	98837	98837
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		2.39 <sup>1</sup>	2.36 <sup>1</sup>	4.77 <sup>1</sup>
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$339,900	\$325,000	\$399,000
List Price \$		\$319,900	\$325,000	\$399,000
Original List Date		04/05/2023	06/23/2023	06/30/2023
DOM $\cdot$ Cumulative DOM	•	88 · 132	53 · 53	46 · 46
Age (# of years)	48	17	18	5
Condition	Average	Fair	Average	Good
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	2 Stories Ranch	2 Stories Ranch	2 Stories Ranch	2 Stories Ranch
# Units	1	1	1	1
Living Sq. Feet	2,080	2,560	2,016	2,252
Bdrm · Bths · ½ Bths	4 · 2 · 1	4 · 2 · 1	4 · 2 · 1	4 · 2 · 1
Total Room #	8	8	8	8
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	.35 acres	.17 acres	.16 acres	.21 acres

\* Listing 2 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** This home is larger than the subject home (-24k), this home is in inferior condition (+50k), this is a newer home (-\$3,100), this home is on a smaller lot than the subject home (+\$3,200). This listing went pending sale on 7/18/2023.

**Listing 2** This home is smaller than the subject home (+\$3,200), this is a newer home (-3k), this home is on a smaller lot than the subject home (+\$3,800). This listing went pending sale on 8/8/2023.

**Listing 3** This home is smaller than the subject home (+\$12,800), this is a newer home (-\$4,300), superior condition (-30k), this home is on a smaller lot than the subject home (+\$2,600).

by ClearCapital

### 729 S DAHLIA DRIVE

MOSES LAKE, WASHINGTON 98837

54755 Loan Number **\$354,000** • As-Is Value

### **Recent Sales**

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	729 S Dahlia Drive	852 E Cherry Ave.	1677 S Turnagain	510 E Quintanilla
City, State	Moses Lake, WASHINGTON	Moses Lake, WA	Moses Lake, WA	Moses Lake, WA
Zip Code	98837	98837	98837	98837
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.26 <sup>1</sup>	1.03 1	0.73 <sup>1</sup>
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$319,000	\$360,000	\$349,000
List Price \$		\$319,000	\$355,000	\$349,000
Sale Price \$		\$319,000	\$355,000	\$335,000
Type of Financing		Conventional	Conventional	Conventional
Date of Sale		11/21/2022	07/29/2023	02/02/2023
DOM $\cdot$ Cumulative DOM	•	23 · 76	145 · 194	48 · 89
Age (# of years)	48	35	29	21
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	2 Stories Ranch	2 Stories Ranch	2 Stories Ranch	2 Stories Ranch
# Units	1	1	1	1
Living Sq. Feet	2,080	1,932	2,054	1,822
Bdrm · Bths · ½ Bths	4 · 2 · 1	4 · 2	3 · 2 · 1	3 · 2 · 1
Total Room #	8	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	.35 acres	.19 acres	.25 acres	.22 acres
Other	None	None	None	None
Net Adjustment		+\$12,700	+\$4,400	+\$15,900
Adjusted Price		\$331,700	\$359,400	\$350,900

\* 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.

### 729 S DAHLIA DRIVE MOSES LAKE, WASHINGTON 98837

 54755
 \$354,000

 Loan Number
 • As-Is Value

### Recent Sales - Cont.

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

- **Sold 1** This home is smaller than the subject home (+\$7,400), this is a newer home (-\$1,300), .5 less bathrooms (+2k), one less total rooms (+1k), this home is on a smaller lot than the subject home (+\$3,600).
- **Sold 2** This home is slightly smaller than the subject home (+\$1,300), this is a newer home (-\$1,900), one less bedroom (+2k), one less total rooms (+1k), this home is on a smaller lot than the subject home (+2k).
- **Sold 3** This home is smaller than the subject home (+\$12,800), this is a newer home (-\$2,700), one less bedroom (+2k), one less total rooms (+1k), this home is on a smaller lot than the subject home (+\$2,800).

### 729 S DAHLIA DRIVE

MOSES LAKE, WASHINGTON 98837

**54755 \$354,000** Loan Number • As-Is Value

### Subject Sales & Listing History

Current Listing Status Not Currently Listed		Listing History Comments					
Listing Agency/Firm		No records	No records for this property were found in a search of the M				
Listing Agent Name			database.				
Listing Agent Ph	one						
# of Removed Lis Months	stings in Previous 12	0					
# of Sales in Pre Months	vious 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	\$360,000	\$360,000		
Sales Price	\$354,000	\$354,000		
30 Day Price	\$347,000			
Comments Regarding Pricing Strategy				

This is a rural area. There are not many homes period. I incrementally expanded the search parameters and selected the best comparable properties that are available. This home when marketed in a manner consistent with the recommendation in this report would be very saleable with the current conditions we are experiencing. The suggested comparable properties of 1613 Skyline, 566 S Lakeland, and 526 N Monarch are newer homes that have been renovated are in superior condition than the subject home.

MOSES LAKE, WASHINGTON 98837



### 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.

DRIVE-BY BPO by ClearCapital

**54755 \$354,000** Loan Number • As-Is Value

## **Subject Photos**



Front



Address Verification



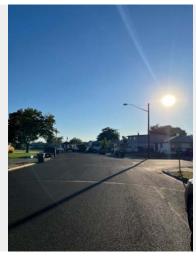
Side



Street



Side





by ClearCapital

### **729 S DAHLIA DRIVE** MOSES LAKE, WASHINGTON 98837

54755 Store State State

\$354,000 • As-Is Value

## **Subject Photos**



Other

by ClearCapital

### 729 S DAHLIA DRIVE MOSES LAKE, WASHINGTON 98837

**54755 \$354,000** Loan Number • As-Is Value

**Listing Photos** 

606 N Florida Moses Lake, WA 98837



Front







601 N Egret St. Moses Lake, WA 98837



Front

by ClearCapital

### 729 S DAHLIA DRIVE MOSES LAKE, WASHINGTON 98837

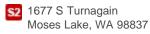
**54755 \$354,000** Loan Number • As-Is Value

## **Sales Photos**

S1 852 E Cherry Ave. Moses Lake, WA 98837



Front





Front

510 E Quintanilla
 Moses Lake, WA 98837



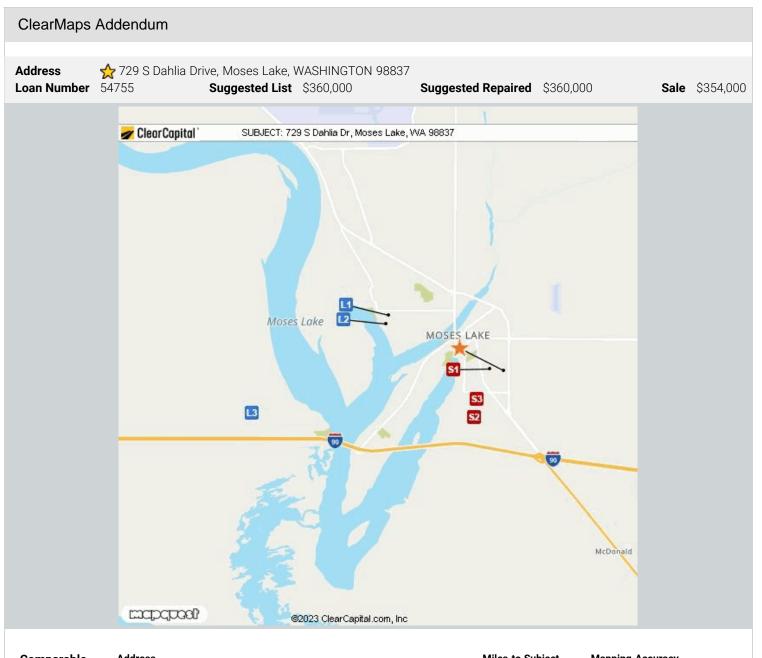
Front

by ClearCapital

### 729 S DAHLIA DRIVE

MOSES LAKE, WASHINGTON 98837

**54755 \$354,000** Loan Number • As-Is Value



C	omparable	Address	Miles to Subject	Mapping Accuracy
*	Subject	729 S Dahlia Drive, Moses Lake, Washington 98837		Parcel Match
L1	Listing 1	606 N Florida, Moses Lake, WA 98837	2.39 Miles 1	Parcel Match
L2	Listing 2	1701 W Virginia St., Moses Lake, WA 98837	2.36 Miles 1	Parcel Match
L3	Listing 3	601 N Egret St., Moses Lake, WA 98837	4.77 Miles 1	Parcel Match
<b>S1</b>	Sold 1	852 E Cherry Ave., Moses Lake, WA 98837	0.26 Miles 1	Parcel Match
<b>S2</b>	Sold 2	1677 S Turnagain, Moses Lake, WA 98837	1.03 Miles 1	Parcel Match
<b>S</b> 3	Sold 3	510 E Quintanilla, Moses Lake, WA 98837	0.73 Miles 1	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.

### 729 S DAHLIA DRIVE MOSES LAKE, WASHINGTON 98837

**54755 \$354,000** Loan Number • As-Is Value

### 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.

**54755 \$354,000** Loan Number • As-Is Value

### 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.

### 729 S DAHLIA DRIVE

MOSES LAKE, WASHINGTON 98837

**54755 \$354,000** Loan Number • As-Is Value

### 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.

### 729 S DAHLIA DRIVE

MOSES LAKE, WASHINGTON 98837

**54755 \$354,000** Loan Number • As-Is Value

Broker Information

Broker Name	Greg Wright	Company/Brokerage	Nick McLean Real Estate Group
License No	8301	Address	580 7th St. NE East Wenatchee WA 98802
License Expiration	01/07/2025	License State	WA
Phone	5096797800	Email	gwag2001@yahoo.com
Broker Distance to Subject	51.89 miles	Date Signed	08/15/2023

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 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 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.