

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	6515 Robinson Drive, Pasco, WASHINGTON 99301	Order ID	8866453	Property ID	34477587
Inspection Date	08/08/2023	Date of Report	08/10/2023		
Loan Number	54756	APN	116230106		
Borrower Name	Redwood Holdings LLC	County	Franklin		

Tracking IDs					
Order Tracking ID	08.07.23 BPO Request	Tracking ID 1	08.07.23 BPO Request		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

General Conditions		Condition Comments
Owner	MCLAIN, JUSTIN	Subject showed no signs of deferred maintenance.
R. E. Taxes	\$3,461	
Assessed Value	\$431,400	
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

Neighborhood & Market Data		Neighborhood Comments
Location Type	Suburban	Local market is experiencing limited supply. While there are REO properties available they are not driving market values.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$225,000 High: \$800,000	
Market for this type of property	Remained Stable for the past 6 months.	
Normal Marketing Days	<30	

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	6515 Robinson Drive	9104 Jersey Dr	5004 Reagan Way	4418 Providence Lane
City, State	Pasco, WASHINGTON	Pasco, WA	Pasco, WA	Pasco, WA
Zip Code	99301	99301	99301	99301
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	1.78 ¹	0.71 ¹	0.84 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$470,000	\$519,995	\$549,000
List Price \$	--	\$470,000	\$519,995	\$549,000
Original List Date		07/12/2023	08/04/2023	08/05/2023
DOM · Cumulative DOM	-- · --	29 · 29	6 · 6	4 · 5
Age (# of years)	21	19	16	12
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 2 story	2 Stories 2 story	2 Stories 2 story	2 Stories 2 story
# Units	1	1	1	1
Living Sq. Feet	2,501	2,501	2,438	2,450
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 3 Car(s)	Attached 3 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	.21 acres	.21 acres	.18 acres	.23 acres
Other	Central heat, air	Central heat, air	Heat pump	Central heat, air

* Listing 1 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.

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

Listing 1 Fenced. Vaulted ceiling. Fruit trees. Jetted tub. There were no other comments on the MLS datasheet.

Listing 2 Concrete board exterior. Fenced. Covered patio. Fireplace. Tile and laminate floors. Raised and vaulted ceilings. Granite/quartz counters.

Listing 3 Concrete board exterior. Covered deck and patio. Fenced. Fireplace. Tile and wood floors. RV parking. Corner lot. Fruit trees. Granite/quartz counters. Wood wrapped windows.

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	6515 Robinson Drive	5515 Valdez Lane	9020 Massey Dr	4110 Finnhorse Lane
City, State	Pasco, WASHINGTON	Pasco, WA	Pasco, WA	Pasco, WA
Zip Code	99301	99301	99301	99301
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	1.01 ¹	1.86 ¹	1.57 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$440,000	\$475,000	\$450,000
List Price \$	--	\$450,000	\$475,000	\$450,000
Sale Price \$	--	\$460,000	\$485,000	\$455,000
Type of Financing	--	Conv	Conv	Va
Date of Sale	--	05/11/2023	04/28/2023	03/31/2023
DOM · Cumulative DOM	-- · --	27 · 27	28 · 28	37 · 38
Age (# of years)	21	23	18	17
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 2 story	2 Stories 2 story	2 Stories 2 story	2 Stories 2 story
# Units	1	1	1	1
Living Sq. Feet	2,501	2,501	2,501	2,501
Bdrm · Bths · ½ Bths	4 · 2 · 1	4 · 2 · 1	4 · 2 · 1	5 · 2 · 1
Total Room #	8	8	8	9
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 3 Car(s)	Attached 3 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	.21 acres	.17 acres	.23 acres	.19 acres
Other	Central heat, air	Central heat, air	Central heat, air	Heat pump
Net Adjustment	--	-\$7,500	-\$7,500	-\$15,000
Adjusted Price	--	\$452,500	\$477,500	\$440,000

* 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.

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

Sold 1 Lap siding. Covered patio. Fireplace. Tile and laminate floors. No other MLS comments.

Sold 2 Fenced. Concrete board exterior. Fireplace. Tile floors. RV parking. Vaulted ceilings. Jetted tub.

Sold 3 Fenced. Covered patio. Tile and laminate floors. Fireplace. Raised ceilings. Garden tub. Granite/quartz counters.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				Last time sold per county records was on 11/16/2009 for \$177,000			
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	\$460,000	\$460,000
Sales Price	\$450,000	\$450,000
30 Day Price	\$447,500	--
Comments Regarding Pricing Strategy		
Most weight given to sold comps and list 1 as they are the same floorplan built by the same builder. They appear to have similar amenities. Best of available comps were used for this report.		

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



Street

Listing Photos

L1 9104 Jersey Dr
Pasco, WA 99301



Front

L2 5004 Reagan Way
Pasco, WA 99301



Front

L3 4418 Providence Lane
Pasco, WA 99301



Front

Sales Photos

S1 5515 Valdez Lane
Pasco, WA 99301



Front

S2 9020 Massey Dr
Pasco, WA 99301



Front

S3 4110 Finnhorse Lane
Pasco, WA 99301



Front

ClearMaps Addendum

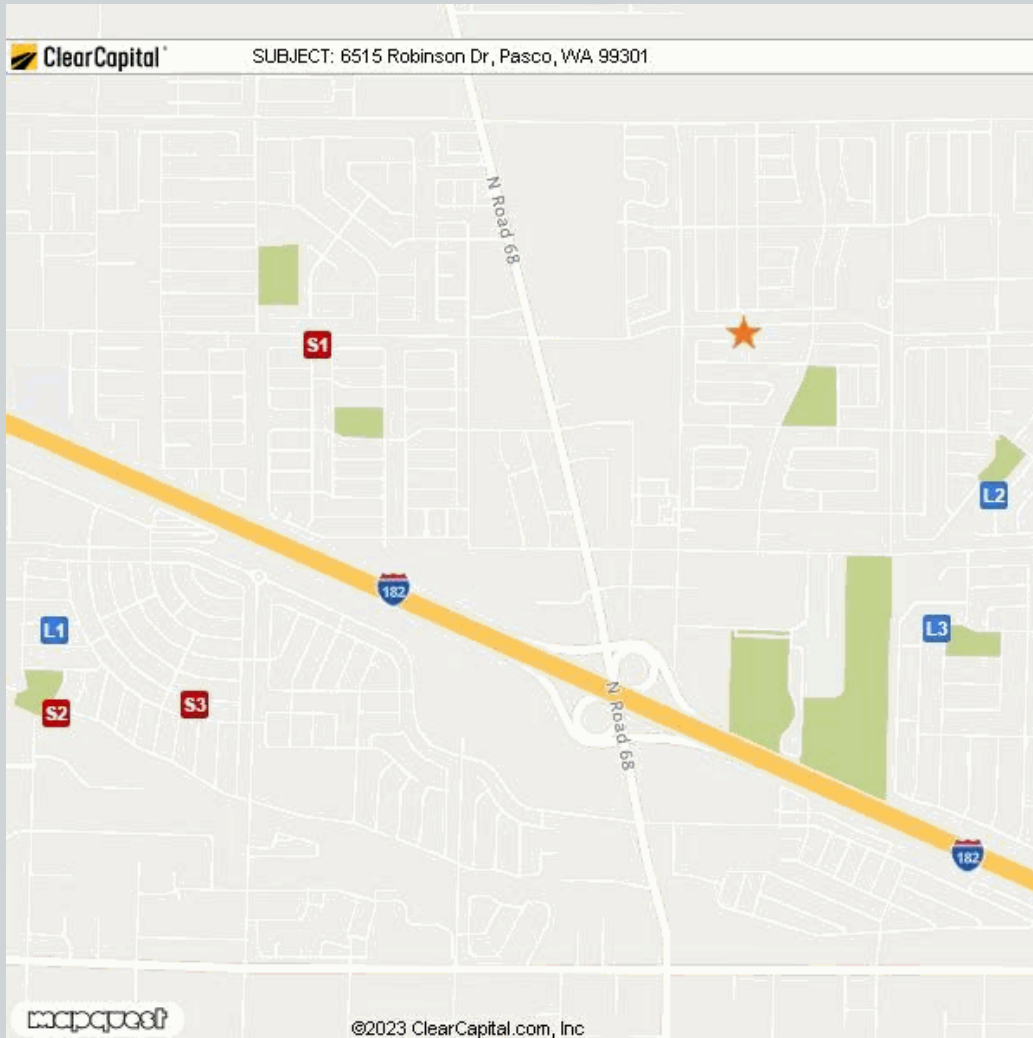
Address ★ 6515 Robinson Drive, Pasco, WASHINGTON 99301

Loan Number 54756

Suggested List \$460,000

Suggested Repaired \$460,000

Sale \$450,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	6515 Robinson Drive, Pasco, Washington 99301	--	Parcel Match
L1 Listing 1	9104 Jersey Dr, Pasco, WA 99301	1.78 Miles ¹	Parcel Match
L2 Listing 2	5004 Reagan Way, Pasco, WA 99301	0.71 Miles ¹	Parcel Match
L3 Listing 3	4418 Providence Lane, Pasco, WA 99301	0.84 Miles ¹	Parcel Match
S1 Sold 1	5515 Valdez Lane, Pasco, WA 99301	1.01 Miles ¹	Parcel Match
S2 Sold 2	9020 Massey Dr, Pasco, WA 99301	1.86 Miles ¹	Parcel Match
S3 Sold 3	4110 Finnhorse Lane, Pasco, WA 99301	1.57 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	Patrick Scacco	Company/Brokerage	Beacon Realty & Property Management
License No	13557	Address	636 Jadwin Ave Richland WA 99352
License Expiration	08/29/2023	License State	WA
Phone	5097378080	Email	patrick@beaconcities.com
Broker Distance to Subject	4.73 miles	Date Signed	08/10/2023

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.

Unless otherwise specifically agreed to in writing:

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