

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	9778 W Linstock Lane, Boise, ID 83704	Order ID	6041589	Property ID	25886526
Inspection Date	01/09/2019	Date of Report	01/09/2019		
Loan Number	34332	APN	R0321760160		
Borrower Name	CRE				

Tracking IDs

Order Tracking ID	CS_FundingBatch52_01.08.2019	Tracking ID 1	CS_FundingBatch52_01.08.2019
Tracking ID 2	--	Tracking ID 3	--

I. General Conditions

Property Type	SFR	Condition Comments	
Occupancy	Occupied	Physical depreciation is limited to wear and tear on the systems of the home. The home shows good maintenance and condition for it's age. Located in a cul-de-sac, fully fenced yard,	
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		

II. Subject Sales & Listing History

Current Listing Status	Not Currently Listed	Listing History Comments	
Listing Agency/Firm		NO LISTING OR SOLD INFO IN MLS OR TAX RECORDS SINCE PURCHASED.	
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
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III. Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments	
Local Economy	Improving	this asset is located by many different schools, and parks in the area. The subject property is a traditional style home located in a neighborhood made up of homes typically built in the last 25 years.	
Sales Prices in this Neighborhood	Low: \$122,000 High: \$549,000		
Market for this type of property	Increased 12 % in the past 6 months.		
Normal Marketing Days	<90		

IV. Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	9778 W Linstock Lane	9214 W Ruth St	9687 W Pattie Ct	4303 N Oxbow
City, State	Boise, ID	Boise, ID	Boise, ID	Boise, ID
Zip Code	83704	83704	83704	83713
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.56 ¹	0.22 ¹	0.87 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$244,000	\$200,000	\$237,000
List Price \$	--	\$235,000	\$200,000	\$234,000
Original List Date		11/10/2018	01/08/2019	05/10/2018
DOM · Cumulative DOM	-- · --	43 · 60	0 · 1	98 · 244
Age (# of years)	29	22	39	40
Condition	Average	Good	Average	Good
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Style/Design	2 Stories CONVENTIONAL	1 Story RANCH	1 Story RANCH	1 Story RANCH
# Units	1	1	1	1
Living Sq. Feet	1,204	1,233	988	1,394
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 1	3 · 2
Total Room #	6	6	6	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	0.17 acres	0.21 acres	0.16 acres	0.18 acres
Other	NONE	CUL, DE, SAC	SHED, CUL, DE, SAC	fireplace

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

- Listing 1** Charming 3 bedroom, 2 bath, 2 car garage and RV parking. glass tile backsplash, kitchen tile granite counter. New garage door 2018, garbage disposal 2018, HVAC Oct. 2017. Covered Patio. Fenced Fully, Garden Space, R.V.Parking,
- Listing 2** Large fully fenced backyard w/ mature trees and storage shed. Large gated RV parking area for all your toys. Partially enclosed room in the extra deep garage. No HOAs! Cul de sac.
- Listing 3** Completely updated! Granite counters, alder cabinets, laminate flooring and recent carpet; fireplace; great landscaped back yard with deck, gazebo and planters. New Roof!

* 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.

V. Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	9778 W Linstock Lane	9583 W Lorinda Ct	4632 N Linda Vista Ln	10440 Excalibur Ave
City, State	Boise, ID	Boise, ID	Boise, ID	Boise, ID
Zip Code	83704	83704	83704	83704
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.18 ¹	0.24 ¹	1.00 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$225,000	\$240,000	\$195,000
List Price \$	--	\$215,000	\$250,000	\$195,000
Sale Price \$	--	\$210,000	\$236,850	\$195,000
Type of Financing	--	Conventional	Conventional	Fha
Date of Sale	--	9/28/2018	10/4/2018	12/28/2018
DOM · Cumulative DOM	-- · --	20 · 49	17 · 50	2 · 34
Age (# of years)	29	35	26	45
Condition	Average	Average	Good	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Style/Design	2 Stories CONVENTIONAL	1 Story RANCH	1 Story RANCH	2 Stories CONVENTIONAL
# Units	1	1	1	1
Living Sq. Feet	1,204	1,164	1,100	1,432
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	4 · 2
Total Room #	6	6	6	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	0.17 acres	0.16 acres	0.14 acres	0.20 acres
Other	NONE	SHED, REFRIGERATOR	SHED, REFRIGERATOR	SHOP SHOP
Net Adjustment	--	+\$1,100	+\$2,414	-\$15,314
Adjusted Price	--	\$211,100	\$239,264	\$179,686

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

- Sold 1** SQ FT(1000), AGE(600), SHED(-500) .16 corner lot in West Boise. Updated roof, windows, flooring, siding, paint, HVAC, new rear slider and more. Comfortable fenced backyard with mature trees and landscaping
- Sold 2** AGE(-300), ACREAGE(2614), CONCESSIONS(-2000), SHED(-500), SQ FT(2600) Newly renovated home has been very well taken care of with newer paint inside, upgraded windows in great room, new ceiling fan, new built in microwave, new flooring. Enjoy the beautiful backyard, with a nice covered patio w/ ceiling fan, and Master has a sliding glass door to its own patio w/ hot tub. Garage has built in shelving.
- Sold 3** ACREAGE(-2614), BEDS(-2500), SQ FT(-5700), SHOP(-4500) Professionally cleaned, updated main level bathroom, 4 bedrooms, 2018 hot water heater, roof 2008, double car garage, RV parking, 11X16 shop, large yard, partially fenced. Exterior will be painted weather permitting or placed in escrow

* Sold 1 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.

VI. Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$210,500	\$210,500
Sales Price	\$210,000	\$210,000
30 Day Price	\$195,000	--

Comments Regarding Pricing Strategy

No functional problems were noted in the design, and marketability is considered to be good for this type of property. Due to lack of sales in the subject's immediate area, search was extended to include comparable sales in competing neighborhoods with similar amenities, age and square footage

VII. 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.

VIII. Property Images

Address 9778 W Linstock Lane, Boise, ID 83704
Loan Number 34332 **Suggested List** \$210,500

Suggested Repaired \$210,500

Sale \$210,000



Subject 9778 W Linstock Ln

View Front



Subject 9778 W Linstock Ln

View Address Verification

VIII. Property Images (continued)

Address 9778 W Linstock Lane, Boise, ID 83704
Loan Number 34332

Suggested List \$210,500

Suggested Repaired \$210,500

Sale \$210,000



Subject 9778 W Linstock Ln

View Side



Subject 9778 W Linstock Ln

View Side

VIII. Property Images (continued)

Address 9778 W Linstock Lane, Boise, ID 83704
Loan Number 34332 **Suggested List** \$210,500 **Suggested Repaired** \$210,500 **Sale** \$210,000



Subject 9778 W Linstock Ln

View Street



Subject 9778 W Linstock Ln

View Street

VIII. Property Images (continued)

Address 9778 W Linstock Lane, Boise, ID 83704
Loan Number 34332

Suggested List \$210,500

Suggested Repaired \$210,500

Sale \$210,000



Listing Comp 1 9651 W Caraway Dr

View Front



Listing Comp 2 3588 N Payne Pl

View Front

VIII. Property Images (continued)

Address 9778 W Linstock Lane, Boise, ID 83704
Loan Number 34332 **Suggested List** \$210,500

Suggested Repaired \$210,500

Sale \$210,000



Listing Comp 3 4720 N Maple Grove Rd

View Front



Sold Comp 1 9583 W Lorinda Ct

View Front

VIII. Property Images (continued)

Address 9778 W Linstock Lane, Boise, ID 83704
Loan Number 34332 **Suggested List** \$210,500 **Suggested Repaired** \$210,500 **Sale** \$210,000



Sold Comp 2 4632 N Linda Vista Ln **View** Front



Sold Comp 3 10440 Excalibur Ave **View** Front

ClearMaps Addendum

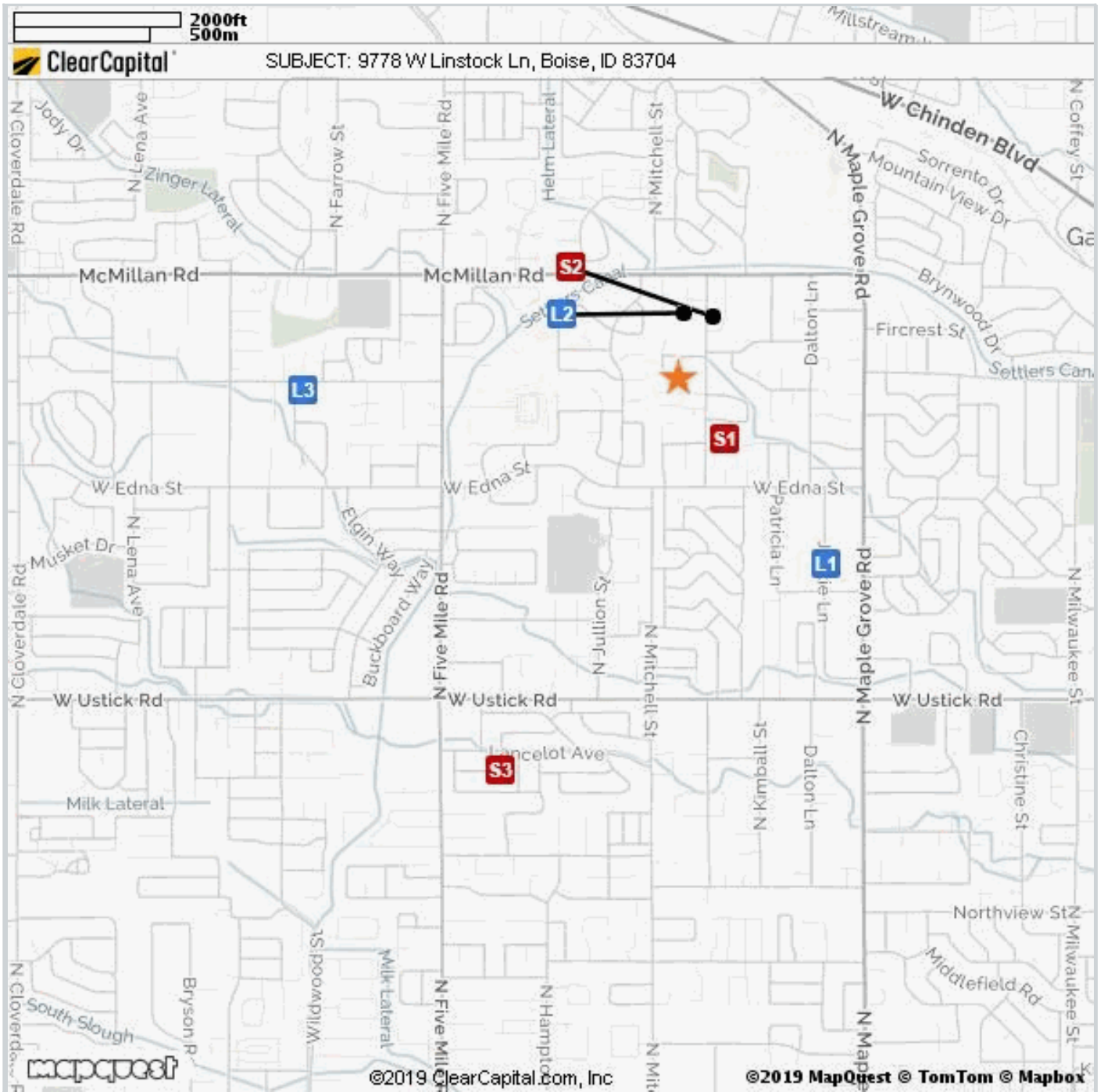
Address ★ 9778 W Linstock Lane, Boise, ID 83704

Loan Number 34332

Suggested List \$210,500

Suggested Repaired \$210,500

Sale \$210,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	9778 W Linstock Ln, Boise, ID	--	Parcel Match
L1 Listing 1	9214 W Ruth St, Boise, ID	0.56 Miles ¹	Parcel Match
L2 Listing 2	9687 W Pattie Ct, Boise, ID	0.22 Miles ¹	Parcel Match
L3 Listing 3	4303 N Oxbow, Boise, ID	0.87 Miles ¹	Parcel Match
S1 Sold 1	9583 W Lorinda Ct, Boise, ID	0.18 Miles ¹	Parcel Match
S2 Sold 2	4632 N Linda Vista Ln, Boise, ID	0.24 Miles ¹	Parcel Match
S3 Sold 3	10440 Excalibur Ave, Boise, ID	1.00 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.

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.

Report Instructions

This section shows the instructions that were approved by the customer and provided to the broker prior to completing the report.

*** Please Note: This is a RUSH assignment. Do not accept if you cannot meet the current due date and time. Please reference the set terms and contact Clear Capital at 530.582.5011 if you require any changes. Thanks! ***

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.

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	Mary Walters	Company/Brokerage	Keller Williams Realty Boise
License No	AB29532		
License Expiration	12/31/2020	License State	ID
Phone	2087247478	Email	msasee2002@msn.com
Broker Distance to Subject	6.26 miles	Date Signed	01/09/2019

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 Valuation Report.

Disclaimer

Unless the broker is licensed under the Idaho Real Estate Appraisers Act, Chapter 41, Title 54, Idaho Code, this report is not intended to meet the uniform standard of professional appraisal practice. It is not intended to be an appraisal of the market value of the property, and if an appraisal is desired, the services of a licensed or certified 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.