

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	18 N Fairview Street, Nampa, ID 83651	Order ID	6089161	Property ID	26134828
Inspection Date	02/28/2019	Date of Report	02/28/2019		
Loan Number	35584	APN	R14362000000		
Borrower Name	CRE				

Tracking IDs

Order Tracking ID	CS_FundingBatch55_02.27.2019	Tracking ID 1	CS_FundingBatch55
Tracking ID 2	--	Tracking ID 3	--

I. General Conditions

Property Type	SFR	Condition Comments	
Occupancy	Vacant	PROPERTY IS SECURE AND LOOKS TO HAVE HAD RESENT REPAIRS COMPLETED AS THERE ARE NO REPAIRS NEEDED WHEN INSPECTED, NO GARAGE OR CARPORT AS THEY ENCLOSED OLD GARAGE AREA FOR MORE SQ FOOTAGE WITH ENTRANCE, NO CENTRAL AIR INSTALLED, LARGE LOT WITH LARGE SHADY TREES.	
Secure?	Yes		
(FRONT DOOR LOCKBOX AND WINDOWS AND DOORS SECURE)			
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 65 years. similar style ,age and sq footage properties in the area in all different conditions. most have either a carport or garage for parking.	
Sales Prices in this Neighborhood	Low: \$90,750 High: \$384,900		
Market for this type of property	Increased 9 % in the past 6 months.		
Normal Marketing Days	<90		

IV. Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	18 N Fairview Street	1109 W Boone Ave	415 Lake Lowell Ave	61 N Canyon St
City, State	Nampa, ID	Nampa, ID	Nampa, ID	Nampa, ID
Zip Code	83651	83651	83686	83651
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	1.40 ¹	1.12 ¹	0.28 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$204,000	\$225,000	\$179,000
List Price \$	--	\$203,000	\$225,000	\$169,000
Original List Date		02/11/2019	02/15/2019	02/07/2019
DOM · Cumulative DOM	-- · --	16 · 17	12 · 13	20 · 21
Age (# of years)	39	47	56	82
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Style/Design	1 Story RANCH	1 Story RANCH	1 Story RANCH	1 Story RANCH
# Units	1	1	1	1
Living Sq. Feet	1,370	1,319	1,073	1,224
Bdrm · Bths · ½ Bths	3 · 1	4 · 2	4 · 2	3 · 1
Total Room #	6	7	7	6
Garage (Style/Stalls)	None	Attached 2 Car(s)	Carport 1 Car	None
Basement (Yes/No)	No	No	Yes	No
Basement (% Fin)	0%	0%	100%	0%
Basement Sq. Ft.	--	--	644	--
Pool/Spa	--	--	--	--
Lot Size	0.25 acres	0.19 acres	0.21 acres	0.21 acres
Other	NONE	NONE	fireplace	NONE

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

Listing 1 1 more bedroom and bathroom, 2 car garage, smaller lot size, similar age, central air installed, laminate flooring, refrigerator, washer and dryer included, irrigation available

Listing 2 has a fireplace and wood stove, smaller lot size, smaller sq footage with a basement, older built, 1 car carport, irrigation available,

Listing 3 no garage or carport, smaller sq footage, older built, smaller lot size, storage shed, corner lot, pressurized irrigation available, new paint, has central air installed

* 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.

V. Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	18 N Fairview Street	519 6th Ave S	42 S State St	135 Delaware Ave
City, State	Nampa, ID	Nampa, ID	Nampa, ID	Nampa, ID
Zip Code	83651	83651	83651	83651
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.26 ¹	0.35 ¹	0.23 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$187,000	\$169,900	\$160,000
List Price \$	--	\$187,900	\$169,900	\$160,000
Sale Price \$	--	\$195,000	\$175,000	\$160,000
Type of Financing	--	Conventional	Fha	Conventional
Date of Sale	--	2/22/2019	11/5/2018	1/25/2019
DOM · Cumulative DOM	-- · --	38 · 38	42 · 42	21 · 21
Age (# of years)	39	97	54	52
Condition	Average	Good	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Style/Design	1 Story RANCH	1 Story RANCH	1 Story RANCH	1 Story RANCH
# Units	1	1	1	1
Living Sq. Feet	1,370	1,368	1,116	1,631
Bdrm · Bths · ½ Bths	3 · 1	3 · 1	3 · 1	3 · 1 · 1
Total Room #	6	6	6	6
Garage (Style/Stalls)	None	Detached 2 Car(s)	Attached 2 Car(s)	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	%	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.25 acres	0.16 acres	0.21 acres	0.28 acres
Other	NONE	shed	fireplace, shed	shed, water softener
Net Adjustment	--	-\$2,860	-\$2,436	-\$9,034
Adjusted Price	--	\$192,140	\$172,564	\$150,966

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

Sold 1 2 car garage(-6000), age(4800), acreage(7840), condition(-9500) central air installed, dog run, fully fenced yard, storage shed, updated kitchen, green house, outdoor fireplace

Sold 2 age(500), acreage(3484), concessions(-5500), sq footage(5080), 2 car garage(-6000) fireplace, irrigation available, refrig,washer,dryer included, central air installed, new roof , hvac, and air unit

Sold 3 1 more bathroom(-1500), sq footage(-5220), age(300), acreage(-2614) storage shed, newer flooring, hvac w/thermostat and windows, metal roof, covered patio, central air installed, water softener, refrig, irrigation

* 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.

VI. Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$185,000	\$185,000
Sales Price	\$183,500	\$183,500
30 Day Price	\$169,900	--

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 1.5 miles 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 18 N Fairview Street, Nampa, ID 83651

Loan Number 35584

Suggested List \$185,000

Suggested Repaired \$185,000

Sale \$183,500



Subject 18 N Fairview St

View Front



Subject 18 N Fairview St

View Address Verification

VIII. Property Images (continued)

Address 18 N Fairview Street, Nampa, ID 83651
Loan Number 35584 **Suggested List** \$185,000 **Suggested Repaired** \$185,000 **Sale** \$183,500



Subject 18 N Fairview St

View Side



Subject 18 N Fairview St

View Side

VIII. Property Images (continued)

Address 18 N Fairview Street, Nampa, ID 83651

Loan Number 35584

Suggested List \$185,000

Suggested Repaired \$185,000

Sale \$183,500



Subject 18 N Fairview St

View Street



Subject 18 N Fairview St

View Street

VIII. Property Images (continued)

Address 18 N Fairview Street, Nampa, ID 83651
Loan Number 35584 Suggested List \$185,000 Suggested Repaired \$185,000 Sale \$183,500



Subject 18 N Fairview St View Other
Comment "front window posting"



Listing Comp 1 1109 W Boone Ave View Front

VIII. Property Images (continued)

Address 18 N Fairview Street, Nampa, ID 83651
Loan Number 35584 **Suggested List** \$185,000 **Suggested Repaired** \$185,000 **Sale** \$183,500



Listing Comp 2 415 Lake Lowell Ave

View Front



Listing Comp 3 61 N Canyon St

View Front

VIII. Property Images (continued)

Address 18 N Fairview Street, Nampa, ID 83651
Loan Number 35584

Suggested List \$185,000

Suggested Repaired \$185,000

Sale \$183,500



Sold Comp 1 519 6th Ave S

View Front



Sold Comp 2 42 S State St

View Front

VIII. Property Images (continued)

Address 18 N Fairview Street, Nampa, ID 83651

Loan Number 35584

Suggested List \$185,000

Suggested Repaired \$185,000

Sale \$183,500



Sold Comp 3 135 Delaware Ave

View Front

ClearMaps Addendum

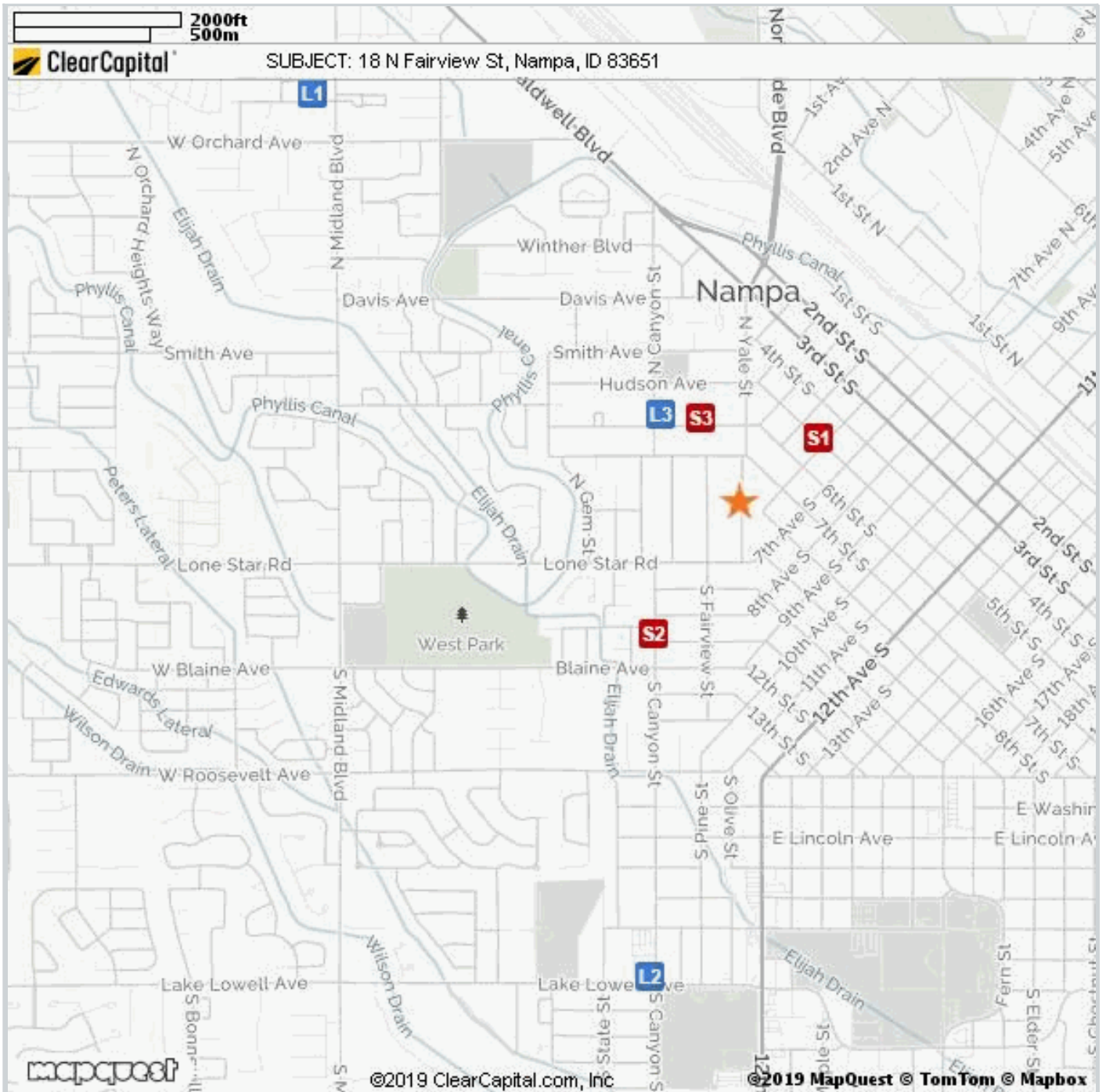
Address ★ 18 N Fairview Street, Nampa, ID 83651

Loan Number 35584

Suggested List \$185,000

Suggested Repaired \$185,000

Sale \$183,500



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	18 N Fairview St, Nampa, ID	--	Parcel Match
L1	1109 W Boone Ave, Nampa, ID	1.40 Miles ¹	Parcel Match
L2	415 Lake Lowell Ave, Nampa, ID	1.12 Miles ¹	Parcel Match
L3	61 N Canyon St, Nampa, ID	0.28 Miles ¹	Parcel Match
S1	519 6th Ave S, Nampa, ID	0.26 Miles ¹	Parcel Match
S2	42 S State St, Nampa, ID	0.35 Miles ¹	Parcel Match
S3	135 Delaware Ave, Nampa, ID	0.23 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	12.69 miles	Date Signed	02/28/2019

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.