

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	437 E Halliday Street, Pocatello, ID 83201	Order ID	6244009	Property ID	26807559
Inspection Date	07/12/2019	Date of Report	07/12/2019		
Loan Number	36188	APN	RPPOC209500		
Borrower Name	BPF2	County	Bannock		

Tracking IDs					
Order Tracking ID	CS_FundingBatch73_07.11.2019	Tracking ID 1	CS_FundingBatch73_07.11.2019		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		Condition Comments
Owner	Breckenridge Property	The subject appears to be in average condition with a yard that appears to be adequately maintained.
R. E. Taxes	\$92,986	
Assessed Value	\$8,130,700	
Zoning Classification	Residential	
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes (Property is locked.)	
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 Comments
Location Type	Suburban	The neighborhood is about two three blocks from the university. Most homes in the area are of similar age. There is access to all of the shopping opportunities in Southern Pocatello and there are several schools that the area.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$53,500 High: \$215,000	
Market for this type of property	Remained Stable for the past 6 months.	
Normal Marketing Days	<180	

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	437 E Halliday Street	953 E. Sublette	1140 E. Carter	155 N. 10th
City, State	Pocatello, ID	Pocatello, ID	Pocatello, ID	Pocatello, ID
Zip Code	83201	83201	83201	83201
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.89 ¹	0.48 ¹	0.59 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$119,900	\$138,900	\$149,900
List Price \$	--	\$119,900	\$138,900	\$149,900
Original List Date		07/04/2019	06/20/2019	05/22/2019
DOM · Cumulative DOM	-- · --	4 · 8	1 · 22	48 · 51
Age (# of years)	78	74	83	80
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	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	991	850	907	940
Bdrm · Bths · ½ Bths	2 · 1	2 · 1	2 · 1	2 · 1
Total Room #	6	5	5	5
Garage (Style/Stalls)	Detached 1 Car	Detached 1 Car	Detached 1 Car	Detached 1 Car
Basement (Yes/No)	Yes	Yes	Yes	Yes
Basement (% Fin)	100%	50%	100%	100%
Basement Sq. Ft.	832	850	907	940
Pool/Spa	--	--	--	--
Lot Size	0.10 acres	0.14 acres	0.10 acres	0.10 acres
Other	None	None	None	None

* 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 Adjustments: GLA Above: \$20.00 / sqft, GLA Below: \$5.00 - Finished \$2.00 - Unfinished, Lot: .10 / sqft, Garage: \$1,500 / Stall, Bathroom: \$1,500, Condition: \$5,000 / Level, Age: \$500 / Ten Years. This comp is similar though due to the slightly smaller GLA both above and below grade makes this comp slightly inferior.

Listing 2 This comp is similar though it does have a slightly smaller above grade GLA it does have a larger below grade GLA making this comp about equal.

Listing 3 This comp is similar to the subject property though due to the larger GLA both above and below grade makes this comp superior.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	437 E Halliday Street	1226 E. Clark	1852 S. 3rd	554 W. Benton
City, State	Pocatello, ID	Pocatello, ID	Pocatello, ID	Pocatello, ID
Zip Code	83201	83201	83201	83204
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.69 ¹	0.86 ¹	0.58 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$112,000	\$140,000	\$142,000
List Price \$	--	\$112,000	\$140,000	\$144,400
Sale Price \$	--	\$112,000	\$125,000	\$144,400
Type of Financing	--	Fha	Fha	Fha
Date of Sale	--	05/28/2019	05/31/2019	06/07/2019
DOM · Cumulative DOM	-- · --	57 · 57	256 · 256	26 · 26
Age (# of years)	78	87	74	79
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	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	991	949	857	1,092
Bdrm · Bths · ½ Bths	2 · 1	2 · 1	2 · 1	2 · 1
Total Room #	6	5	5	5
Garage (Style/Stalls)	Detached 1 Car	Detached 1 Car	Detached 1 Car	Detached 1 Car
Basement (Yes/No)	Yes	Yes	Yes	Yes
Basement (% Fin)	100%	0%	100%	100%
Basement Sq. Ft.	832	865	825	728
Pool/Spa	--	--	--	--
Lot Size	0.10 acres	0.10 acres	0.10 acres	0.10 acres
Other	None	None	None	\$4,332 Concessions
Net Adjustment	--	+\$3,770	+\$2,715	-\$5,832
Adjusted Price	--	\$115,770	\$127,715	\$138,568

* 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.

Recent Sales - Cont.

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

- Sold 1** Adjustments: GLA Above: \$20.00 / sqft, GLA Below: \$5.00 - Finished \$2.00 - Unfinished, Lot: .10 / sqft, Garage: \$1,500 / Stall, Bathroom: \$1,500, Condition: \$5,000 / Level, Age: \$500 / Ten Years. This comp is similar though due to the smaller GLA above grade and the unfinished below grade and age makes this comp inferior.
- Sold 2** This comp is similar though due to the slightly smaller GLA both above and below grade makes this comp slightly inferior.
- Sold 3** This comp is similar though due to the larger above grade GLA and the \$4,332 in concessions makes this comp superior.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed		Listing History Comments				
Listing Agency/Firm			Property was listed on 11/19/2018 and expired 03/11/2019.				
Listing Agent Name							
Listing Agent Phone							
# of Removed Listings in Previous 12 Months	1						
# 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
11/19/2018	\$95,000	02/11/2019	\$85,000	Expired	03/11/2019	\$85,000	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$117,900	\$117,900
Sales Price	\$115,900	\$115,900
30 Day Price	\$109,900	--
Comments Regarding Pricing Strategy		
When comparing the like active properties to the like recently sold like properties it is reasonable to expect to list the subject for \$117,900.		

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.

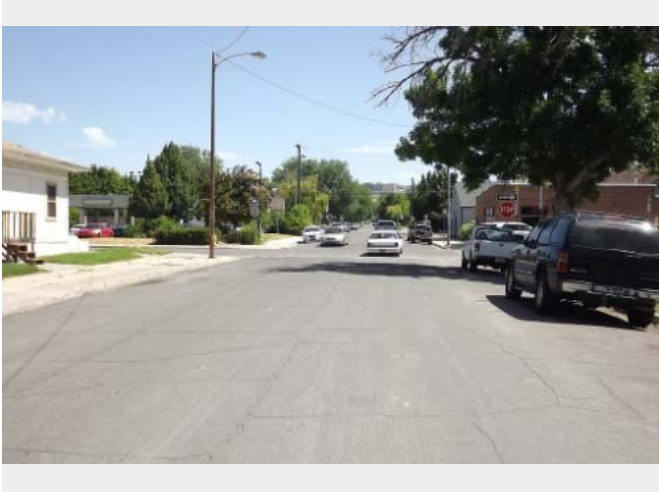
Subject Photos



Front



Address Verification



Street

Listing Photos

L1 953 E. Sublette
Pocatello, ID 83201



Front

L2 1140 E. Carter
Pocatello, ID 83201



Front

L3 155 N. 10th
Pocatello, ID 83201



Front

Sales Photos

S1 1226 E. Clark
Pocatello, ID 83201



Front

S2 1852 S. 3rd
Pocatello, ID 83201



Front

S3 554 W. Benton
Pocatello, ID 83204



Front

ClearMaps Addendum

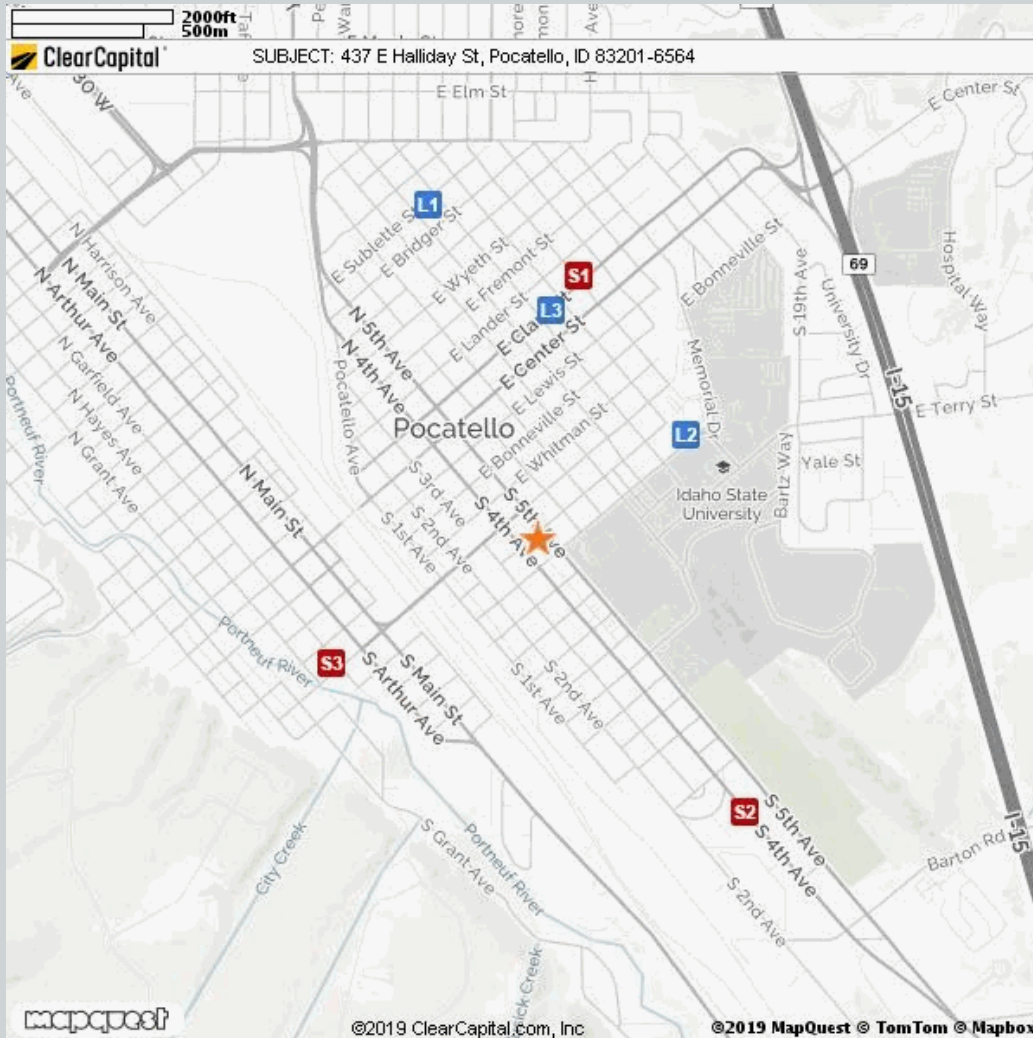
Address ★ 437 E Halliday Street, Pocatello, ID 83201

Loan Number 36188

Suggested List \$117,900

Suggested Repaired \$117,900

Sale \$115,900



Comparable

Address

Miles to Subject

Mapping Accuracy

★	Subject	437 E Halliday St, Pocatello, ID	--	Parcel Match
L1	Listing 1	953 E. Sublette, Pocatello, ID	0.89 Miles ¹	Parcel Match
L2	Listing 2	1140 E. Carter, Pocatello, ID	0.48 Miles ¹	Parcel Match
L3	Listing 3	155 N. 10th, Pocatello, ID	0.59 Miles ¹	Parcel Match
S1	Sold 1	1226 E. Clark, Pocatello, ID	0.69 Miles ¹	Parcel Match
S2	Sold 2	1852 S. 3rd, Pocatello, ID	0.86 Miles ¹	Parcel Match
S3	Sold 3	554 W. Benton, Pocatello, ID	0.58 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	Gilbert Salazar	Company/Brokerage	Price Real Estate
License No	SP23495	Address	1181 Cahina Way Pocatello ID 83204
License Expiration	04/30/2020	License State	ID
Phone	2082212618	Email	gilbert.salazar1@gmail.com
Broker Distance to Subject	3.73 miles	Date Signed	07/12/2019

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 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.