

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.

<b>Address</b>	319 S Canyon Street, Nampa, IDAHO 83686	<b>Order ID</b>	6206404	<b>Property ID</b>	26633062
<b>Inspection Date</b>	06/12/2019	<b>Date of Report</b>	06/13/2019		
<b>Loan Number</b>	36503	<b>APN</b>	N5775014015A		
<b>Borrower Name</b>	CRE	<b>County</b>	Canyon		

Tracking IDs					
<b>Order Tracking ID</b>	CS_FundingBatch66_6.11.19	<b>Tracking ID 1</b>	CS_FundingBatch66_6.11.19		
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--		

## General Conditions

General Conditions		Condition Comments
<b>Owner</b>	Madeline Tuning	Overall condition appeared to be average at the time of drive by inspection as nothing adverse was noted, owner is in process of replacing the roof as replacement was underway during taking photos.
<b>R. E. Taxes</b>	\$3,081	
<b>Assessed Value</b>	\$174,700	
<b>Zoning Classification</b>	SFR	
<b>Property Type</b>	SFR	
<b>Occupancy</b>	Occupied	
<b>Ownership Type</b>	Fee Simple	
<b>Property Condition</b>	Average	
<b>Estimated Exterior Repair Cost</b>	\$0	
<b>Estimated Interior Repair Cost</b>	\$0	
<b>Total Estimated Repair</b>	\$0	
<b>HOA</b>	No	
<b>Visible From Street</b>	Visible	
<b>Road Type</b>	Public	

## Neighborhood & Market Data

Neighborhood & Market Data		Neighborhood Comments
<b>Location Type</b>	Suburban	Near schools, shopping and city parks, the area is comprised of similar age and styles on various sized lots, search area expanded due to limited inventory in and around the subject neighborhood.
<b>Local Economy</b>	Stable	
<b>Sales Prices in this Neighborhood</b>	Low: \$175,000 High: \$365,000	
<b>Market for this type of property</b>	Increased 1 % in the past 6 months.	
<b>Normal Marketing Days</b>	<90	

### Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	319 S Canyon Street	909 W Roberts Ave	108 Elmore Ave	159 N Benewah Pl
City, State	Nampa, IDAHO	Nampa, ID	Nampa, ID	Nampa, ID
Zip Code	83686	83651	83651	83651
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	1.75 <sup>1</sup>	0.70 <sup>1</sup>	1.51 <sup>1</sup>
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$224,900	\$259,900	\$234,900
List Price \$	--	\$207,000	\$249,900	\$233,500
Original List Date		04/20/2019	05/11/2019	05/20/2019
DOM · Cumulative DOM	-- · --	33 · 54	33 · 33	24 · 24
Age (# of years)	63	48	72	47
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	2 Stories Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,856	2,024	1,758	2,050
Bdrm · Bths · ½ Bths	4 · 2	3 · 2	2 · 1 · 1	3 · 2
Total Room #	8	7	6	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 1 Car	Attached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.25 acres	.21 acres	.29 acres	.23 acres
Other	--	--	--	--

\* Listing 1 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** PENDING fair market listing located in the Nampa market area, slightly superior due to GLA, search area expanded due to limited competing inventory. Despite superior GLA this listing is considered the MOST similar overall.

**Listing 2** Recent price reduction to this competing fair market listing located in the Nampa market area, similar overall, this is one of the HIGHEST priced competing listings market wide.

**Listing 3** Recent price reduction to this competing fair market listing located in the subject market area, search radius slightly expanded due to lack of competing inventory market wide.

## Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
<b>Street Address</b>	319 S Canyon Street	123 S Chestnut St	128 S Olive St	840 Bonnie Brae Dr
<b>City, State</b>	Nampa, IDAHO	Nampa, ID	Nampa, ID	Nampa, ID
<b>Zip Code</b>	83686	83686	83686	83651
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	1.05 <sup>1</sup>	0.25 <sup>1</sup>	0.68 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$174,900	\$199,900	\$239,900
<b>List Price \$</b>	--	\$174,900	\$199,900	\$229,900
<b>Sale Price \$</b>	--	\$180,000	\$199,000	\$228,900
<b>Type of Financing</b>	--	Fha	Conventional	Fha
<b>Date of Sale</b>	--	04/19/2019	03/18/2019	06/11/2019
<b>DOM · Cumulative DOM</b>	-- · --	2 · 29	4 · 31	20 · 53
<b>Age (# of years)</b>	63	65	72	42
<b>Condition</b>	Average	Fair	Average	Good
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	1 Story Ranch	1 Story Ranch	1 Story Ranch	2 Stories Ranch
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,856	1,750	1,668	1,672
<b>Bdrm · Bths · ½ Bths</b>	4 · 2	4 · 2	2 · 1 · 1	4 · 2 · 1
<b>Total Room #</b>	8	8	6	9
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Detached 1 Car	Detached 1 Car	Attached 2 Car(s)
<b>Basement (Yes/No)</b>	No	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	--
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	.25 acres	.26 acres	.18 acres	.21 acres
<b>Other</b>	--	--	--	--
<b>Net Adjustment</b>	--	+\$20,680	+\$9,640	-\$15,180
<b>Adjusted Price</b>	--	\$200,680	\$208,640	\$213,720

\* 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.

## Recent Sales - Cont.

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

- Sold 1** MLS does NOT indicate why this recent fair market sale sold for over asking price, adjustments applied as follows: \$3180 for inferior GLA, \$2500 for inferior garage size and \$15,000 for inferior condition.
- Sold 2** Recent fair market sale located in the Nampa market area, adjustments applied as follows: \$5640 for inferior GLA, \$1500 for inferior bath count and \$2500 for inferior garage size.
- Sold 3** Recent fair market sale located in the subject market area, adjustments applied as follows: \$4200 for superior age, \$5520 for inferior GLA, \$1500 for superior bath count and \$15,000 for superior condition.

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed		<b>Listing History Comments</b>				
<b>Listing Agency/Firm</b>			No data noted in MLS.				
<b>Listing Agent Name</b>							
<b>Listing Agent Phone</b>							
<b># of Removed Listings in Previous 12 Months</b>	0						
<b># of Sales in Previous 12 Months</b>	0						
<b>Original List Date</b>	<b>Original List Price</b>	<b>Final List Date</b>	<b>Final List Price</b>	<b>Result</b>	<b>Result Date</b>	<b>Result Price</b>	<b>Source</b>

## Marketing Strategy

	As Is Price	Repaired Price
<b>Suggested List Price</b>	\$208,000	\$208,000
<b>Sales Price</b>	\$204,000	\$204,000
<b>30 Day Price</b>	\$199,000	--
<b>Comments Regarding Pricing Strategy</b>		
Market values continue to increase due to limited availability combined with an increase in buyer demands and a steady decline in the amount and influence of bank owned and short sale inventories.		

## 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



Side



Street

## Listing Photos

**L1** 909 W Roberts Ave  
Nampa, ID 83651



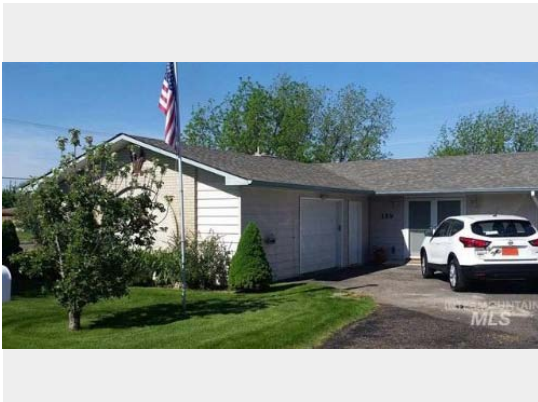
Front

**L2** 108 Elmore Ave  
Nampa, ID 83651



Front

**L3** 159 N Benewah Pl  
Nampa, ID 83651



Front

## Sales Photos

**S1** 123 S Chestnut St  
Nampa, ID 83686



Front

**S2** 128 S Olive St  
Nampa, ID 83686



Front

**S3** 840 Bonnie Brae Dr  
Nampa, ID 83651



Front



### ClearMaps Addendum

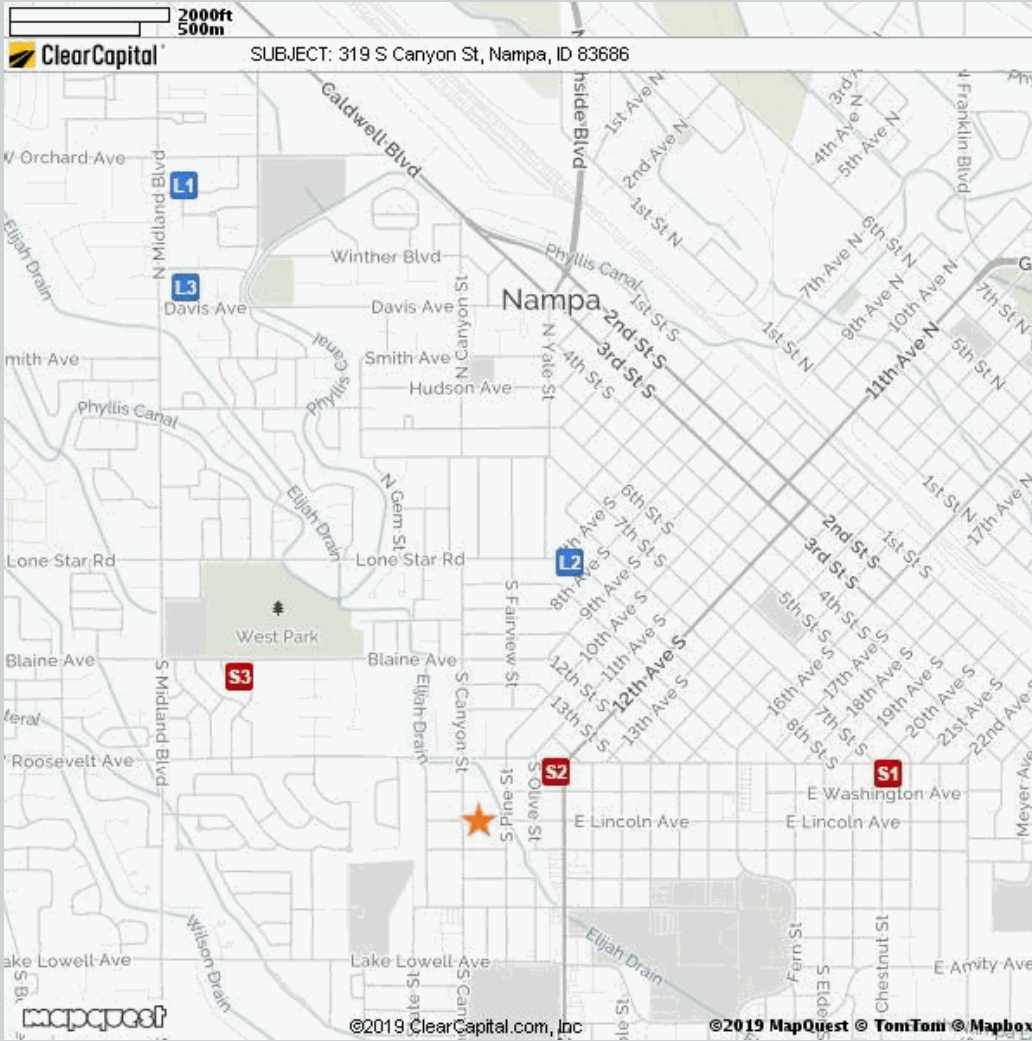
**Address** ★ 319 S Canyon Street, Nampa, IDAHO 83686

**Loan Number** 36503

**Suggested List** \$208,000

**Suggested Repaired** \$208,000

**Sale** \$204,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	319 S Canyon St, Nampa, ID	--	Parcel Match
L1 Listing 1	909 W Roberts Ave, Nampa, ID	1.75 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	108 Elmore Ave, Nampa, ID	0.70 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	159 N Benewah Pl, Nampa, ID	1.51 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	123 S Chestnut St, Nampa, ID	1.05 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	128 S Olive St, Nampa, ID	0.25 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	840 Bonnie Brae Dr, Nampa, ID	0.68 Miles <sup>1</sup>	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.

## 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.

\*\*\* 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

## Report Instructions - cont.

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

<b>Broker Name</b>	Jason Lampman	<b>Company/Brokerage</b>	Homes Of Idaho
<b>License No</b>	SP22650	<b>Address</b>	148 N Yle St Nampa ID 83651
<b>License Expiration</b>	04/30/2021	<b>License State</b>	ID
<b>Phone</b>	2088809470	<b>Email</b>	jasonlampman@gmail.com
<b>Broker Distance to Subject</b>	1.33 miles	<b>Date Signed</b>	06/13/2019

*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.**