

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	2402 S Fairway Drive, Pocatello, ID 83201	Order ID	6718536	Property ID	28393782
Inspection Date	05/17/2020	Date of Report	05/19/2020		
Loan Number	37107	APN	rpfw3003201		
Borrower Name	CRE	County	Bannock		

Tracking IDs

Order Tracking ID	20200515_CS_Aged_Fac_BPO_Request	Tracking ID 1	20200515_CS_Aged_Fac_BPO_Request
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	Theo Pharris	Condition Comments	
R. E. Taxes	\$4,126		Remodeled with no repairs needed
Assessed Value	\$171,942		
Zoning Classification	sf		
Property Type	SFR		
Occupancy	Vacant		
Secure?	Yes (lockbox)		
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

Location Type	Suburban	Neighborhood Comments	
Local Economy	Stable		Older subdivision in the highland area. Close to the golf course and parks.
Sales Prices in this Neighborhood	Low: \$250,000 High: \$300,000		
Market for this type of property	Remained Stable for the past 6 months.		
Normal Marketing Days	<90		

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	2402 S Fairway Drive	1665 Calico Circle	788 Lucille	1860 Rainier
City, State	Pocatello, ID	Pocatello, ID	Pocatello, ID	Pocatello, ID
Zip Code	83201	83201	83201	83201
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.77 ¹	1.04 ¹	0.48 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$284,900	\$290,000	\$275,000
List Price \$	--	\$284,900	\$290,000	\$275,000
Original List Date		05/13/2020	05/13/2020	11/27/2018
DOM · Cumulative DOM	-- · --	5 · 6	5 · 6	539 · 539
Age (# of years)	44	30	42	40
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Beneficial ; Golf Course	Beneficial ; Golf Course	Neutral ; Residential	Neutral ; Residential
View	Beneficial ; Mountain	Beneficial ; Mountain	Beneficial ; Mountain	Neutral ; Residential
Style/Design	Split ranch	Split ranch	Split ranch	Split ranch
# Units	1	1	1	1
Living Sq. Feet	1,698	2,000	1,625	1,845
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2	3 · 2	3 · 2
Total Room #	7	7	7	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 4 Car(s)
Basement (Yes/No)	Yes	Yes	Yes	No
Basement (% Fin)	50%	100%	0%	0%
Basement Sq. Ft.	858	434	899	--
Pool/Spa	--	--	--	--
Lot Size	.28 acres	.40 acres	.22 acres	.28 acres
Other	fence	fence	fence	fence

* 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.

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

Listing 1 This comp has more acreage and newer in age but like location.

Listing 2 This comp is like location and age but has a gas fireplace and solar panels.

Listing 3 This comp has less sq ft. but has 4 car garage, Like location

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	2402 S Fairway Drive	2463 Jerome	350 Appaloosa	391 Arabian
City, State	Pocatello, ID	Pocatello, ID	Pocatello, ID	Pocatello, ID
Zip Code	83201	83201	83201	83201
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.99 ¹	0.88 ¹	0.94 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$279,900	\$302,500	\$284,900
List Price \$	--	\$279,900	\$290,000	\$284,900
Sale Price \$	--	\$274,900	\$288,500	\$284,900
Type of Financing	--	Conventional	Va	Conventional
Date of Sale	--	05/05/2020	03/04/2020	04/15/2020
DOM · Cumulative DOM	-- · --	71 · 71	108 · 108	50 · 50
Age (# of years)	44	42	33	30
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Beneficial ; Golf Course	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Beneficial ; Mountain	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	Split ranch	Split ranch	2 Stories ranch	2 Stories ranch
# Units	1	1	1	1
Living Sq. Feet	1,698	1,705	1,905	1,176
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2	3 · 2	3 · 2
Total Room #	7	7	7	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	Yes	Yes	Yes	Yes
Basement (% Fin)	50%	95%	90%	50%
Basement Sq. Ft.	858	896	1,079	495
Pool/Spa	--	--	--	--
Lot Size	.28 acres	.24 acres	.29 acres	.20 acres
Other	fence	fence	fence	fence
Net Adjustment	--	-\$6,000	\$0	-\$5,000
Adjusted Price	--	\$268,900	\$288,500	\$279,900

* 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.

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

Sold 1 This is a great comp, same year lot size and location.

Sold 2 This listing has more sq ft and is newer in age. Same location

Sold 3 This comp Has like location and same lot size. Both have 2 car garage

Subject Sales & Listing History

Current Listing Status	Currently Listed	Listing History Comments					
Listing Agency/Firm	Better Homes and Gardens	Listed 5/15/2020					
Listing Agent Name	Renee Spurgeon						
Listing Agent Phone	208-406-6148						
# 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
05/15/2020	\$279,900	05/19/2020	\$279,900	--	--	--	MLS

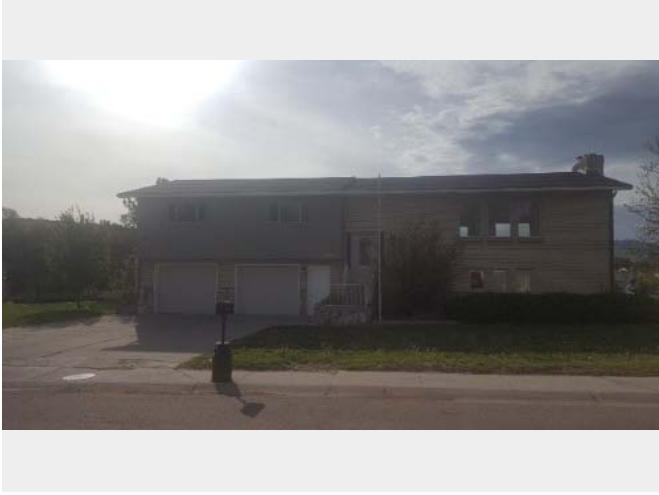
Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$275,000	\$275,000
Sales Price	\$272,000	\$272,000
30 Day Price	\$270,000	--
Comments Regarding Pricing Strategy		
Subject in good condition with no repair great location and low inventory.		

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 1665 Calico Circle
Pocatello, ID 83201



Front

L2 788 Lucille
Pocatello, ID 83201



Front

L3 1860 Rainier
Pocatello, ID 83201



Front

Sales Photos

S1 2463 Jerome
Pocatello, ID 83201



Front

S2 350 Appaloosa
Pocatello, ID 83201



Front

S3 391 Arabian
Pocatello, ID 83201



Front

ClearMaps Addendum

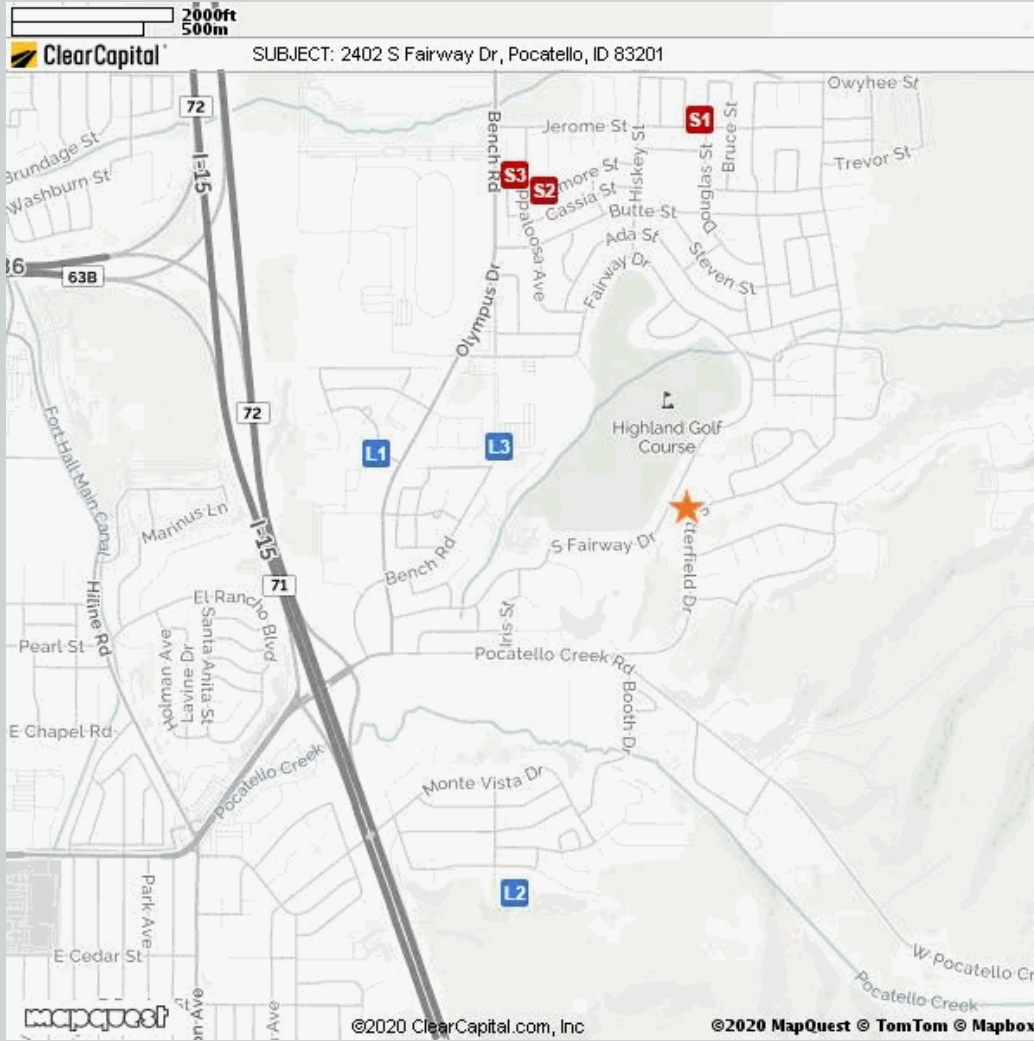
Address ★ 2402 S Fairway Drive, Pocatello, ID 83201

Loan Number 37107

Suggested List \$275,000

Suggested Repaired \$275,000

Sale \$272,000



Comparable

Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	2402 S Fairway Dr, Pocatello, ID	--	Parcel Match
L1	1665 Calico Circle, Pocatello, ID	0.77 Miles ¹	Street Centerline Match
L2	788 Lucille, Pocatello, ID	1.04 Miles ¹	Parcel Match
L3	1860 Rainier, Pocatello, ID	0.48 Miles ¹	Parcel Match
S1	2463 Jerome, Pocatello, ID	0.99 Miles ¹	Parcel Match
S2	350 Appaloosa, Pocatello, ID	0.88 Miles ¹	Parcel Match
S3	391 Arabian, Pocatello, ID	0.94 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	Tamara Lish	Company/Brokerage	PREMIER PROPERITES
License No	AB24172	Address	460 E OAK STE A POCATELLO ID 83201
License Expiration	07/31/2020	License State	ID
Phone	2086817416	Email	lish77777@gmail.com
Broker Distance to Subject	2.33 miles	Date Signed	05/19/2020

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.