

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>	1209 Trail Crest Road, Twin Falls, ID 83301	<b>Order ID</b>	6111816	<b>Property ID</b>	26219595
<b>Inspection Date</b>	03/21/2019	<b>Date of Report</b>	03/22/2019		
<b>Loan Number</b>	37302	<b>APN</b>	RPT46250090050		
<b>Borrower Name</b>	Catamount Properties 2018 LLC				

**Tracking IDs**

<b>Order Tracking ID</b>	Citi_BPO_03.20.19	<b>Tracking ID 1</b>	Citi_BPO_03.20.19
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--

**I. General Conditions**

<b>Property Type</b>	SFR	<b>Condition Comments</b>	
<b>Occupancy</b>	Occupied	Appears cared for and average to good condition drive by inspection	
<b>Ownership Type</b>	Fee Simple		
<b>Property Condition</b>	Average		
<b>Estimated Exterior Repair Cost</b>	\$0		
<b>Estimated Interior Repair Cost</b>			
<b>Total Estimated Repair</b>	\$0		
<b>HOA</b>	No		
<b>Visible From Street</b>	Visible		

**II. Subject Sales & Listing History**

<b>Current Listing Status</b>	Not Currently Listed	<b>Listing History Comments</b>	
<b>Listing Agency/Firm</b>		No recent information on this property 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		

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**

<b>Location Type</b>	Suburban	<b>Neighborhood Comments</b>	
<b>Local Economy</b>	Improving	Located near new subdivisions, schools and some new shopping areas	
<b>Sales Prices in this Neighborhood</b>	Low: \$185,000 High: \$313,000		
<b>Market for this type of property</b>	Increased 2 % in the past 6 months.		
<b>Normal Marketing Days</b>	<90		

#### IV. Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	1209 Trail Crest Road	1227 Knoll Ridge Rd	949 Borah Ave W	1132 Trail Crest Rd
City, State	Twin Falls, ID	Twin Falls, ID	Twin Falls, ID	Twin Falls, ID
Zip Code	83301	83301	83301	83301
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.14 <sup>1</sup>	0.35 <sup>1</sup>	0.09 <sup>1</sup>
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$199,500	\$239,900	\$245,000
List Price \$	--	\$199,500	\$227,900	\$245,000
Original List Date		11/19/2018	01/16/2019	01/22/2019
DOM · Cumulative DOM	-- · --	115 · 123	54 · 65	58 · 59
Age (# of years)	7	12	10	9
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Style/Design	2 Stories Conventional	1 Story Ranch	2 Stories Conventional	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,650	1,540	1,758	1,449
Bdrm · Bths · ½ Bths	5 · 2	3 · 2	3 · 2 · 1	3 · 2
Total Room #	10	8	9	8
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	.20 acres	.2 acres	.17 acres	.22 acres
Other	Appliances	Appliances	Appliances, auto sprinklers	Appliances

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

**Listing 1** Includes appliances auto sprinklers Modern design front porch plus back patio fenced yard auto sprinklers

**Listing 2** 3-bedrooms and 2.5 bathrooms in this quality home. Pride of ownership shows throughout the home. Entertain Guests in the Formal Dining Room. The younger set can do homework at the large Breakfast Bar. Vaulted ceiling enhances the size of the living room and Kitchen. The upstairs has a great "go-to place" for a play area. Enjoy a wonderful Summer BBQ in the spacious, fully fence back yard and the covered back patio. Whole Home Humidifier system helps with your utility bill and adds comfort. Great Location.

**Listing 3** well maintained home with large back yard and garden space. Home features spacious living room and bed rooms, upgrades in bathroom include tile flooring and jetted tub. Home is conveniently located close to the hospital, local shopping, great schools and Rock Creek Park / Trail Head.

\* Listing 2 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.

## V. Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	1209 Trail Crest Road	545 Rose Street N	1215 Knoll Ridge Road	931 Caswell Ave W
City, State	Twin Falls, ID	Twin Falls, ID	Twin Falls, ID	Twin Falls, ID
Zip Code	83301	83301	83301	83301
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.88 <sup>1</sup>	0.14 <sup>1</sup>	0.38 <sup>1</sup>
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$188,500	\$259,000	\$234,900
List Price \$	--	\$188,500	\$235,000	\$234,900
Sale Price \$	--	\$185,000	\$227,500	\$234,900
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	2/1/2019	9/24/2018	12/26/2018
DOM · Cumulative DOM	-- · --	6 · 26	248 · 257	6 · 50
Age (# of years)	7	18	12	6
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Style/Design	2 Stories Conventional	1 Story Ranch	2 Stories Conventional	2 Stories Conventional
# Units	1	1	1	1
Living Sq. Feet	1,650	1,300	2,229	1,838
Bdrm · Bths · ½ Bths	5 · 2	3 · 2	5 · 3	4 · 2 · 1
Total Room #	10	8	11	11
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 3 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	.20 acres	.12 acres	.14 acres	.15 acres
Other	Appliances	Appliances	Appliances	Appliances
Net Adjustment	--	+\$48,000	+\$6,500	+\$3,200
Adjusted Price	--	\$233,000	\$234,000	\$238,100

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

- Sold 1** Home with Sidewalks and fully fenced! All on one level with split floorplan-Master on one side and other two bedrooms and bath on other and Separated by a Large Great Room. Kitchen in the back of the house with an Island/Breakfast Bar that seats 3 people comfortably. Lots of cabinets for storage Plus Pantry with Covered Patio off of Dining Area. All Bushes are being trimmed around home, Windows and Siding is being Washed. ALL APPLIANCES STAY WITH HOME AND SOLD AS IS WHERE IS. BTVAI
- Sold 2** nice & spacious 5 bedroom, 3 bath home in a well established and quiet area in the West side of Twin Falls, ID. Master bedroom is downstairs with a guest room, 3 bedrooms and 1 bathroom upstairs with a bonus family room. Very open kitchen and living room on the entry with vaulted ceilings. Great curb appeal with a covered front porch. Full auto sprinklers with a fenced back yard. 3 car garage for all of your toys. All appliances are included.
- Sold 3** updated kitchen with new cabinets, quartz counter tops, and soft close drawers. Hall bathroom has been freshly updated also. New laminate flooring throughout kitchen, great room, hall bath, and hallway. Roomy main floor master bedroom with master bath. Additional bedroom on the main floor. Upstairs you will find a family room, two additional bedrooms and a full bathroom. Fully fenced backyard, full sprinkler system, and garden area.

\* Sold 3 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.

## VI. Marketing Strategy

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$238,000	\$238,000
<b>Sales Price</b>	\$236,500	\$236,500
<b>30 Day Price</b>	\$235,000	--
<b>Comments Regarding Pricing Strategy</b>		
I used the nearest in proximity comparable properties to determine estimated value on subject property		

## 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** 1209 Trail Crest Road, Twin Falls, ID 83301  
**Loan Number** 37302

**Suggested List** \$238,000

**Suggested Repaired** \$238,000

**Sale** \$236,500



**Subject** 1209 Trail Crest Rd

**View** Front



**Subject** 1209 Trail Crest Rd

**View** Address Verification

**VIII. Property Images (continued)**

**Address** 1209 Trail Crest Road, Twin Falls, ID 83301  
**Loan Number** 37302      **Suggested List** \$238,000      **Suggested Repaired** \$238,000      **Sale** \$236,500



**Subject** 1209 Trail Crest Rd

**View** Street



**Subject** 1209 Trail Crest Rd

**View** Other

**Comment** "cloudy day"



**VIII. Property Images (continued)**

**Address** 1209 Trail Crest Road, Twin Falls, ID 83301  
**Loan Number** 37302      **Suggested List** \$238,000      **Suggested Repaired** \$238,000      **Sale** \$236,500



**Listing Comp 1** 1227 Knoll Ridge Rd      **View** Front



**Listing Comp 2** 949 Borah Ave W      **View** Front

**VIII. Property Images (continued)**

**Address** 1209 Trail Crest Road, Twin Falls, ID 83301  
**Loan Number** 37302

**Suggested List** \$238,000

**Suggested Repaired** \$238,000

**Sale** \$236,500



**Listing Comp 3** 1132 Trail Crest Rd

**View** Front



**Sold Comp 1** 545 Rose Street N

**View** Front



**VIII. Property Images (continued)**

**Address** 1209 Trail Crest Road, Twin Falls, ID 83301  
**Loan Number** 37302

**Suggested List** \$238,000

**Suggested Repaired** \$238,000

**Sale** \$236,500



**Sold Comp 2** 1215 Knoll Ridge Road

**View** Front

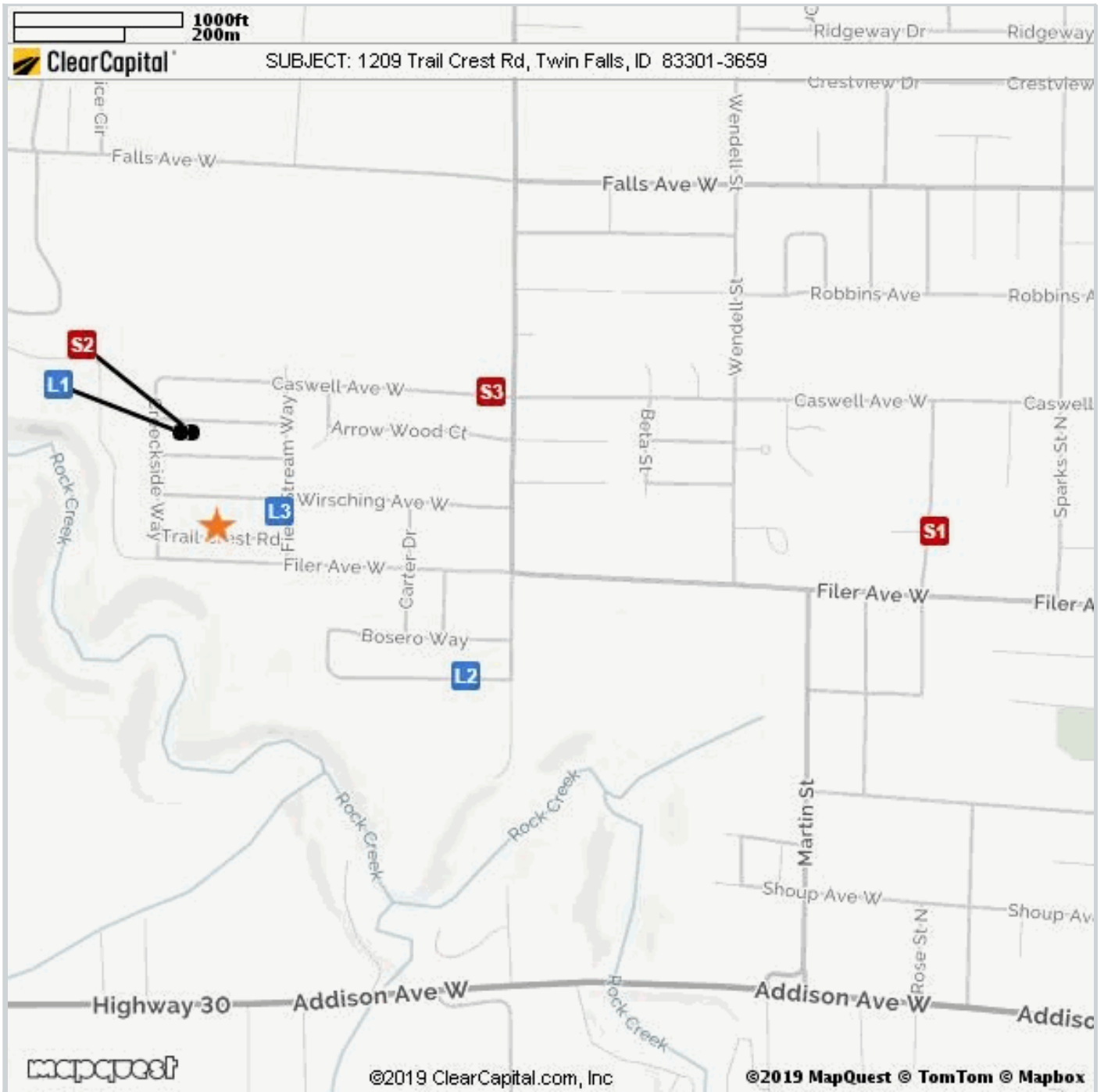


**Sold Comp 3** 931 Caswell Ave W

**View** Front

**ClearMaps Addendum**

**Address** ★ 1209 Trail Crest Road, Twin Falls, ID 83301  
**Loan Number** 37302      **Suggested List** \$238,000      **Suggested Repaired** \$238,000      **Sale** \$236,500



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	1209 Trail Crest Rd, Twin Falls, ID	--	Parcel Match
L1 Listing 1	1227 Knoll Ridge Rd, Twin Falls, ID	0.14 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	949 Borah Ave W, Twin Falls, ID	0.35 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	1132 Trail Crest Rd, Twin Falls, ID	0.09 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	545 Rose Street N, Twin Falls, ID	0.88 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	1215 Knoll Ridge Road, Twin Falls, ID	0.14 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	931 Caswell Ave W, Twin Falls, ID	0.38 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.

## 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

<b>Broker Name</b>	Suzie Richardson	<b>Company/Brokerage</b>	Canyon Trail Realty LLC
<b>License No</b>	AB23238		
<b>License Expiration</b>	06/30/2020	<b>License State</b>	ID
<b>Phone</b>	2083243354	<b>Email</b>	reo4u230@gmail.com
<b>Broker Distance to Subject</b>	10.14 miles	<b>Date Signed</b>	03/22/2019

*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.