

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	1431 N Harrison Avenue, Pocatello, ID 83204	Order ID	6839929	Property ID	28799913
Inspection Date	09/14/2020	Date of Report	09/16/2020		
Loan Number	38378	APN	RPPOC260900		
Borrower Name	Catamount Properties 2018 LLC	County	Bannock		

Tracking IDs

Order Tracking ID	0914_BPO_Updates	Tracking ID 1	0914_BPO_Updates
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	Pamela Levick	Condition Comments The subject property has been recently remodeled. The condition of the property appears to be in average condition with a yard that appears to be adequately maintained. The sidewalk in front of the property appears to be severely cracked and will have to be eventually repaired. the location of the property is fair due to being less than 100 yards from a busy set of railroad tracks.
R. E. Taxes	\$901	
Assessed Value	\$73,711	
Zoning Classification	Residential	
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes	
(Locked door and windows)		
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 The neighborhood is the oldest in Pocatello with most homes built in the 20's and 30's. There are several schools and access to all of the shopping opportunities.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$80,000 High: \$438,785	
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	1431 N Harrison Avenue	711 S. Main	1537 N. Main	668 S. Hayes
City, State	Pocatello, ID	Pocatello, ID	Pocatello, ID	Pocatello, ID
Zip Code	83204	83204	83204	83204
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	1.35 ¹	0.10 ¹	1.32 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$139,900	\$145,000	\$160,000
List Price \$	--	\$139,900	\$145,000	\$160,000
Original List Date		09/08/2020	08/28/2020	08/14/2020
DOM · Cumulative DOM	-- · --	8 · 8	8 · 19	20 · 33
Age (# of years)	92	85	90	100
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Adverse ; Other	Adverse ; Busy Road	Adverse ; Busy Road	Neutral ; Residential
View	Adverse ; Industrial	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	805	720	864	844
Bdrm · Bths · ½ Bths	2 · 1	1 · 1	2 · 1	1 · 1
Total Room #	6	4	5	4
Garage (Style/Stalls)	None	None	Detached 1 Car	Attached 1 Car
Basement (Yes/No)	Yes	Yes	Yes	Yes
Basement (% Fin)	100%	50%	80%	90%
Basement Sq. Ft.	805	720	720	844
Pool/Spa	--	--	--	--
Lot Size	0.14 acres	0.14 acres	0.14 acres	0.14 acres
Other	None	None	None	None

* 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 Adjustments: GPA Above: \$20.00 / sqft, GPA 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, \$5,000 / Level. This comp is inferior due to both having adverse locations though this comp has a smaller GLA both above and below grade.

Listing 2 This comp is slightly superior to the subject property due to the larger above grade GLA and the garage.

Listing 3 This comp is superior to the subject property due to the larger GLA both above and below grade and the garage.

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	1431 N Harrison Avenue	529 S. Hayes	1605 N. Garfield	1355 N. Hayes
City, State	Pocatello, ID	Pocatello, ID	Pocatello, ID	Pocatello, ID
Zip Code	83204	83204	83204	83204
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	1.25 ¹	0.23 ¹	0.27 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$115,000	\$145,000	\$135,000
List Price \$	--	\$115,000	\$135,000	\$135,000
Sale Price \$	--	\$118,500	\$135,000	\$140,000
Type of Financing	--	Fha	Va	Fha
Date of Sale	--	07/16/2020	06/23/2020	08/28/2020
DOM · Cumulative DOM	-- · --	30 · 30	103 · 103	38 · 38
Age (# of years)	92	100	100	86
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Adverse ; Other	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Adverse ; Industrial	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	805	836	960	671
Bdrm · Bths · ½ Bths	2 · 1	2 · 1	2 · 1	1 · 1
Total Room #	6	6	5	4
Garage (Style/Stalls)	None	None	None	None
Basement (Yes/No)	Yes	Yes	Yes	Yes
Basement (% Fin)	100%	25%	100%	100%
Basement Sq. Ft.	805	360	576	635
Pool/Spa	--	--	--	--
Lot Size	0.14 acres	0.10 acres	0.20 acres	0.09 acres
Other	None	\$3,555 Concessions	\$4,050 Concessions	None
Net Adjustment	--	-\$5,120	-\$10,505	-\$1,720
Adjusted Price	--	\$113,380	\$124,495	\$138,280

* Sold 3 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: GPA Above: \$20.00 / sqft, GPA 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, \$5,000 / Level. This comp is superior to the subject due to the location and the concessions.
- Sold 2** This comp is superior to the subject property due to the location and the \$4,050 in concessions with the larger above grade GLA.
- Sold 3** This comp is slightly superior to the subject property despite having a smaller GLA both above and below grade the difference in location is the factor in the value.

Subject Sales & Listing History

Current Listing Status	Currently Listed	Listing History Comments					
Listing Agency/Firm	Better Homes and Garden	The subject property is currently listed with a listing date of 06/26/2020 and an expiration date of 09/25/2020.					
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
06/27/2020	\$169,900	09/16/2020	\$164,900	--	--	--	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$138,000	\$138,000
Sales Price	\$137,000	\$137,000
30 Day Price	\$135,000	--
Comments Regarding Pricing Strategy		
Due to the lack of like comparable's I had to expand the search criteria in order to find the most accurate comps possible. When I compared the like recently sold comps to the like active properties it is reasonable to expect to list the subject property for \$138,000.		

Clear Capital Quality Assurance Comments Addendum

Reviewer's Notes The current report is coming in higher than the prior report done on 03/06/20 due to the subject having been recently updated. The prior report placed the subject in fair condition with fair comps and the current report placed the subject in average condition with average condition comps used.

Subject Photos



Front



Address Verification



Street

Listing Photos

L1 711 S. Main
Pocatello, ID 83204



Front

L2 1537 N. Main
Pocatello, ID 83204



Front

L3 668 S. Hayes
Pocatello, ID 83204



Front

Sales Photos

S1 529 S. Hayes
Pocatello, ID 83204



Front

S2 1605 N. Garfield
Pocatello, ID 83204



Front

S3 1355 N. Hayes
Pocatello, ID 83204



Front

ClearMaps Addendum

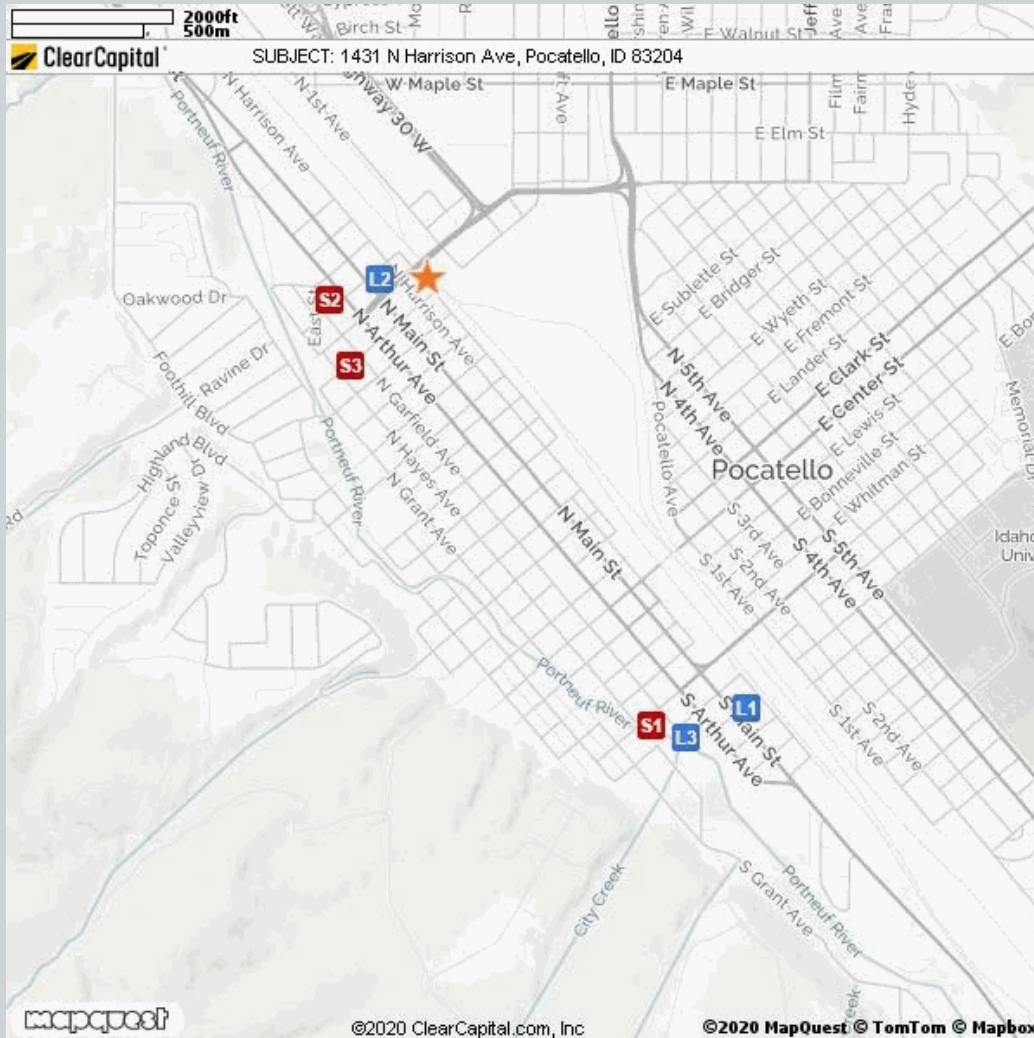
Address ★ 1431 N Harrison Avenue, Pocatello, ID 83204

Loan Number 38378

Suggested List \$138,000

Suggested Repaired \$138,000

Sale \$137,000



Comparable

Address

Miles to Subject

Mapping Accuracy

★	Subject	1431 N Harrison Avenue, Pocatello, ID 83204	--	Parcel Match
L1	Listing 1	711 S. Main, Pocatello, ID 83204	1.35 Miles ¹	Parcel Match
L2	Listing 2	1537 N. Main, Pocatello, ID 83204	0.10 Miles ¹	Parcel Match
L3	Listing 3	668 S. Hayes, Pocatello, ID 83204	1.32 Miles ¹	Parcel Match
S1	Sold 1	529 S. Hayes, Pocatello, ID 83204	1.25 Miles ¹	Parcel Match
S2	Sold 2	1605 N. Garfield, Pocatello, ID 83204	0.23 Miles ¹	Parcel Match
S3	Sold 3	1355 N. Hayes, Pocatello, ID 83204	0.27 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	04/30/2022	License State	ID
Phone	2082212618	Email	gilbert.salazar1@gmail.com
Broker Distance to Subject	4.92 miles	Date Signed	09/16/2020

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.