

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	1303 7th Avenue E, Twin Falls, ID 83301	Order ID	6490140	Property ID	27793073
Inspection Date	01/15/2020	Date of Report	01/16/2020		
Loan Number	38518	APN	RPT35410040170		
Borrower Name	Catamount Properties 2018 LLC	County	Twin Falls		

Tracking IDs					
Order Tracking ID	20200114_Citi_BPO	Tracking ID 1	20200114_Citi_BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		Condition Comments
Owner	Catamount Properties	Exterior of home is in very favorable condition. Roof Very Good as well as doors and windows all around. All of home is Vinyl Exterior. Very clean appearance. Electric Light is on the front porch. Not sure about gas. Detached garage in need of paint is not included in repairs. Based on the care and exterior condition, it is assumed the interior may be in good average condition also. Highly suggest an interior inspection be conducted to determine true interior condition value especially if it has many updates. All homes in immediate proximity to subject are also in similar well cared for condition with many of them having been updated or upgraded. All of back and sides are fenced with wood and chain link on one side. Assessor records indicate Gas Heat but no Central AC.
R. E. Taxes	\$2,601	
Assessed Value	\$126,514	
Zoning Classification	Res.	
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes	
(Doors and window appeared good and in tact.)		
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	Rural	Population needs to increase another approximate 1000 to reach Urban status by government guidelines. Majority of Homes within about 1/2 mile are mostly of similar age varying in size, style, condition and value. Most are single family well maintained residences with are few sporadically located nearby that are multi rental units.
Local Economy	Excellent	
Sales Prices in this Neighborhood	Low: \$35,000 High: \$360,000	
Market for this type of property	Increased 6 % in the past 6 months.	
Normal Marketing Days	<90	

Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	1303 7th Avenue E	443 Walnut	330 Elm St.	442 Walnut St
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.	--	0.26 ¹	0.36 ¹	0.27 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$139,900	\$153,900	\$145,000
List Price \$	--	\$137,900	\$144,900	\$145,000
Original List Date		12/12/2019	10/28/2019	12/31/2019
DOM · Cumulative DOM	-- · --	23 · 35	79 · 80	15 · 16
Age (# of years)	95	100	79	100
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential
View	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential
Style/Design	1 Story Cottage	1 Story Cottage	1 Story Cottage	1 Story Cottage
# Units	1	1	1	1
Living Sq. Feet	1,084	1,016	1,063	1,152
Bdrm · Bths · ½ Bths	2 · 1	2 · 1	2 · 1	2 · 1
Total Room #	5	5	5	5
Garage (Style/Stalls)	Detached 1 Car	None	Detached 1 Car	Detached 1 Car
Basement (Yes/No)	Yes	Yes	Yes	Yes
Basement (% Fin)	0%	0%	50%	0%
Basement Sq. Ft.	480	256	650	792
Pool/Spa	--	--	--	--
Lot Size	.274 acres	.143 acres	.14 acres	.143 acres
Other	Fnc, GFAVinyl	Fnc,GFA,ASpklrs,Vinyl	Fnc,GFA,Steel,Spklr	Fnc,Vnyl,GFA,Wac,GFA,CVPorch

* Listing 3 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 Less Value. Similar Size. Vinyl Exterior. Older. No Garage. Some remodel done in Bath and flooring. Smaller Lot.

Listing 2 Superior. More finished GLA with both levels. 2 Bedrooms down do not have egress windows. Less Age. Smaller Lot. Steel Exterior Garage in Good Condition.

Listing 3 Similar Value. More main level GLA, OLDER. Unfin BG. Smaller Lot. Some improvements in last 10 years.Offer taken within 5 days of List but Just Failed 1/13/2020

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	1303 7th Avenue E	753 Del Mar Dr/	1346 Poplar Ave.	151 Polk St
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.	--	0.72 ¹	0.21 ¹	0.71 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$144,900	\$174,000	\$167,900
List Price \$	--	\$144,900	\$174,000	\$167,900
Sale Price \$	--	\$148,500	\$165,000	\$159,125
Type of Financing	--	Conv.	Conv	Conv
Date of Sale	--	09/27/2019	11/20/2019	10/18/2019
DOM · Cumulative DOM	-- · --	15 · 77	30 · 49	28 · 56
Age (# of years)	95	89	104	81
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential
View	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential
Style/Design	1 Story Cottage	1 Story Cottage	1 Story Cottage	1 Story Cottage
# Units	1	1	1	1
Living Sq. Feet	1,084	976	1,096	1,039
Bdrm · Bths · ½ Bths	2 · 1	2 · 1	2 · 1	2 · 1
Total Room #	5	5	5	5
Garage (Style/Stalls)	Detached 1 Car	Detached 2 Car(s)	Carport 1 Car	Detached 1 Car
Basement (Yes/No)	Yes	Yes	Yes	Yes
Basement (% Fin)	0%	0%	0%	50%
Basement Sq. Ft.	480	315	440	864
Pool/Spa	--	--	--	--
Lot Size	.274 acres	.314 acres	.172 acres	.143 acres
Other	Fnc, GFAVinyl	Fnc,EFA,CA,Vnyl,Shed,Shop,ASpklr	Fnc,Wood,CvdDK,GFA,Wac,ASpklr,Shop	Fnc,Steel,GFA,CA,Aspklr,Updates
Net Adjustment	--	-\$4,000	-\$6,500	-\$13,000
Adjusted Price	--	\$144,500	\$158,500	\$146,125

* Sold 2 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** Superior with Similar Age, little less GLA on Main. More Garage plus 20x40 older Shop. Vinyl Exterior, EFA and Central AC and Larger Lot. More Popular Elementary School location. Seller paid \$3800 in buyer close costs the reason for the increased purchase price.
- Sold 2** Similar Value. Similar Size with similar finished GLA. Wood Exterior. What was Garage was converted to Shop with access from attached Carport. More Age. with attractive updates but also some dated areas. Little smaller lot with very good landscape design. In more popular Elementary School Area. Auto Sprinklers and Large Covered Patio. Heated Shop with with power and many cabinets and work counter spaces.
- Sold 3** Superior. Smaller Lot, Better Value Location. Main Level similar value. Basement half finished with Family Room and Bedroom - but does not have legal egress window. Steel Exterior. Newer GFA. Central AC. Full Auto Sprinkler System. Much less age. Elec and Plumbing updated and Kitchen.

Subject Sales & Listing History

Current Listing Status		Not Currently Listed		Listing History Comments			
Listing Agency/Firm				This property Sold on 08/16/2019 by Sheriffs Deed from Eric Poulson to Catamount Properties of Las Vegas Nevada. No previous Listing or Sales information is available via Paragon Program Real Estate Program . However, it was quit claimed 03/10/2014 for the Estate of James Harrison Moore to Eric Poulson by previous recording records. Below Sales information for price was determined from Sheriffs Certificate of Sale. (see attachments)			
Listing Agent Name							
Listing Agent Phone							
# of Removed Listings in Previous 12 Months	0						
# of Sales in Previous 12 Months	1						
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
--	--	--	--	Sold	08/16/2019	\$106,998	Tax Records

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$149,500	\$149,500
Sales Price	\$145,000	\$145,000
30 Day Price	\$139,000	--
Comments Regarding Pricing Strategy		
Possible better or less price dependent on interior updates or upgrades. If very well done could reach a higher sale price. For now considering average interior based mainly from recent similar sold homes and more competitive activity coming on the market.		

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. The as-is conclusion appears to be adequately supported.

Subject Photos



Front



Address Verification



Side



Back



Street



Other

Subject Photos



Other



Other

Listing Photos

L1 443 Walnut
Twin Falls, ID 83301



Front

L2 330 Elm St.
Twin Falls, ID 83301



Front

L3 442 Walnut St
Twin Falls, ID 83301



Front

Sales Photos

S1 753 Del Mar Dr/
Twin Falls, ID 83301



Front

S2 1346 Poplar Ave.
Twin Falls, ID 83301



Front

S3 151 Polk St
Twin Falls, ID 83301



Front

ClearMaps Addendum

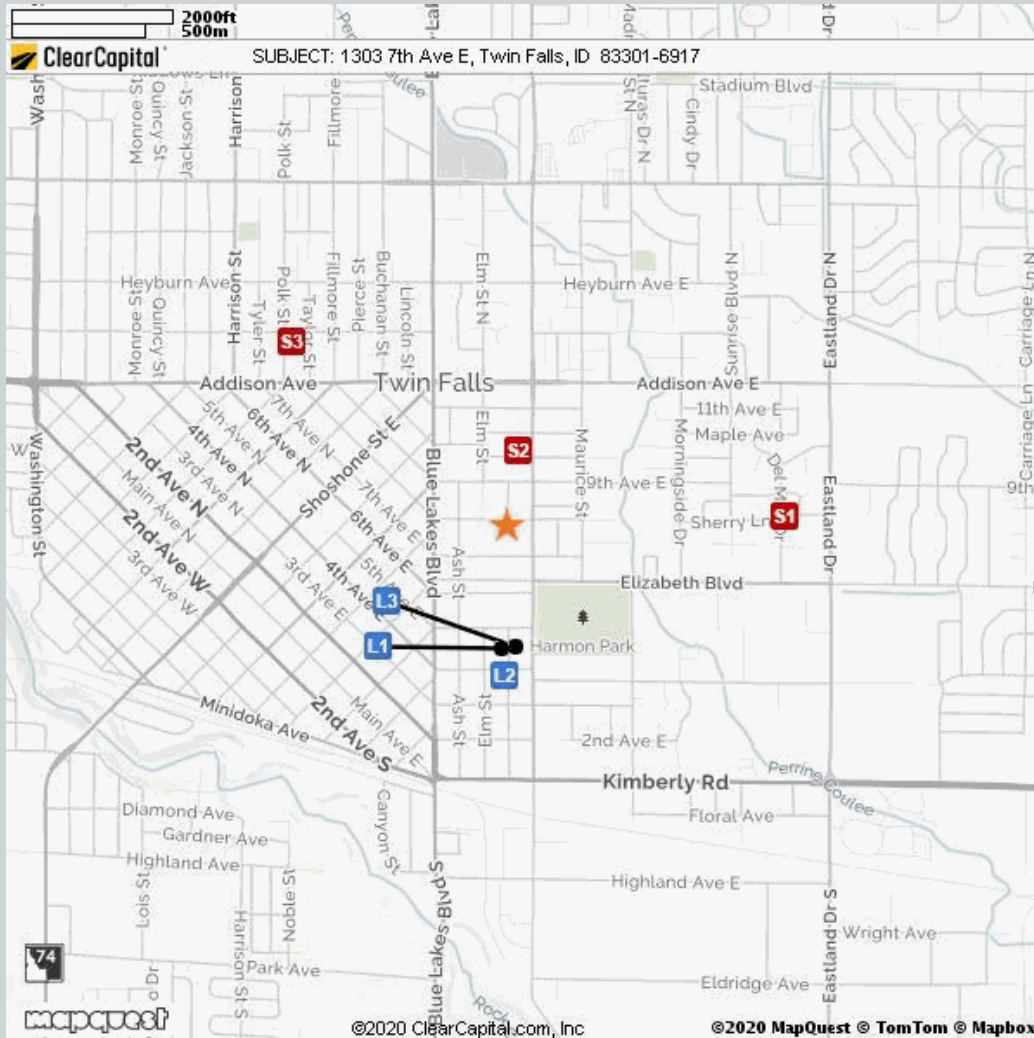
Address ★ 1303 7th Avenue E, Twin Falls, ID 83301

Loan Number 38518

Suggested List \$149,500

Suggested Repaired \$149,500

Sale \$145,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	1303 7th Ave E, Twin Falls, ID	--	Parcel Match
L1 Listing 1	443 Walnut, Twin Falls, ID	0.26 Miles ¹	Parcel Match
L2 Listing 2	330 Elm St., Twin Falls, ID	0.36 Miles ¹	Parcel Match
L3 Listing 3	442 Walnut St, Twin Falls, ID	0.27 Miles ¹	Parcel Match
S1 Sold 1	753 Del Mar Dr/, Twin Falls, ID	0.72 Miles ¹	Parcel Match
S2 Sold 2	1346 Poplar Ave., Twin Falls, ID	0.21 Miles ¹	Parcel Match
S3 Sold 3	151 Polk St, Twin Falls, ID	0.71 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.

*** 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

Broker Name	Roberta Kelley	Company/Brokerage	Coldwell Banker Canyonside Realty
License No	AB14071	Address	617 Monte Vista Dr. Twin Falls ID 83301
License Expiration	05/31/2020	License State	ID
Phone	2087312806	Email	bobbi@bobbikelleyhomeseller.com
Broker Distance to Subject	1.15 miles	Date Signed	01/15/2020

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.