

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	791 Brundage Street, Chubbuck, ID 83202	Order ID	6422159	Property ID	27544236
Inspection Date	11/19/2019	Date of Report	11/20/2019		
Loan Number	39411	APN	RCMTP004500		
Borrower Name	Catamount Properties 2018 LLC	County	Bannock		

Tracking IDs

Order Tracking ID	CITL_BPO_11.19.19	Tracking ID 1	CITL_BPO_11.19.19
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	Raymond Garza	Condition Comments The subject property appears that appears to be o be in average condition with a yard that appears to be adequately maintained.
R. E. Taxes	\$3,879	
Assessed Value	\$177,576	
Zoning Classification	Residential	
Property Type	SFR	
Occupancy	Occupied	
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 has a mix of homes in style and age. There are several schools and access to all of the shopping opportunities.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$160,000 High: \$439,900	
Market for this type of property	Remained Stable for the past 6 months.	
Normal Marketing Days	<180	

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	791 Brundage Street	1656 Shasta	1579 Sun Valley Way	5026 Elizabeth
City, State	Chubbuck, ID	Pocatello, ID	Pocatello, ID	Pocatello, ID
Zip Code	83202	83201	83201	83202
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	1.25 ¹	1.23 ¹	0.56 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$239,900	\$269,000	\$269,900
List Price \$	--	\$234,900	\$239,000	\$269,900
Original List Date		10/14/2019	08/31/2019	10/28/2019
DOM · Cumulative DOM	-- · --	36 · 37	80 · 81	22 · 23
Age (# of years)	27	41	33	41
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	Split Split Entry	1.5 Stories Bi-Level	1 Story Ranch	Split Split Entry
# Units	1	1	1	1
Living Sq. Feet	1,994	1,710	1,772	1,646
Bdrm · Bths · ½ Bths	4 · 3	4 · 2 · 1	4 · 3	6 · 2
Total Room #	11	10	10	11
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	Yes
Basement (% Fin)	100%	100%	100%	100%
Basement Sq. Ft.	352	570	520	1,050
Pool/Spa	--	--	--	--
Lot Size	0.21 acres	0.20 acres	0.18 acres	0.26 acres
Other	None	None	None	None

* Listing 1 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: \$25.00 / sqft GPA Below: \$5.00 - Finished \$2.00 - Unfinished Lot: .10 / sqft Garage: \$2,000 / Stall Bathroom: \$2,000 Condition: \$5,000 / Level Age: \$500 / Ten Years Central Air: \$500 This comp is inferior due to the smaller above grade GLA.

Listing 2 This comp is similar though due to the smaller above grade GLA makes this comp inferior.

Listing 3 This comp is similar to the subject property and though it does have an over sized garage and a larger basement its smaller above grade GLA makes this comp slightly inferior.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	791 Brundage Street	4881 Pleasant View	4553 Mountain Park	4952 Elizabeth
City, State	Chubbuck, ID	Pocatello, ID	Pocatello, ID	Pocatello, ID
Zip Code	83202	83202	83202	83202
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.39 ¹	0.16 ¹	0.48 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$214,900	\$249,900	\$265,000
List Price \$	--	\$214,900	\$249,900	\$260,000
Sale Price \$	--	\$205,900	\$245,000	\$254,250
Type of Financing	--	Conventional	Cash	Conventional
Date of Sale	--	08/22/2019	09/27/2019	09/06/2019
DOM · Cumulative DOM	-- · --	59 · 59	46 · 46	65 · 65
Age (# of years)	27	43	21	43
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	Split Split Entry	2 Stories Bi-Level	1 Story Ranch	1.5 Stories Ranch
# Units	1	1	1	1
Living Sq. Feet	1,994	1,890	1,596	1,944
Bdrm · Bths · ½ Bths	4 · 3	4 · 2	3 · 2	4 · 2
Total Room #	11	10	8	11
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	Yes	No	Yes	Yes
Basement (% Fin)	100%	0%	50%	90%
Basement Sq. Ft.	352	--	1,596	648
Pool/Spa	--	--	--	--
Lot Size	0.21 acres	0.30 acres	0.20 acres	0.32 acres
Other	None	\$6,177 Concessions	None	None
Net Adjustment	--	-\$1,817	+\$6,124	+\$41
Adjusted Price	--	\$204,083	\$251,124	\$254,291

* 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.

Recent Sales - Cont.

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

- Sold 1** Adjustments: GPA Above: \$25.00 / sqft GPA Below: \$5.00 - Finished \$2.00 - Unfinished Lot: .10 / sqft Garage: \$2,000 / Stall Bathroom: \$2,000 Condition: \$5,000 / Level Age: \$500 / Ten Years Central Air: \$500 Even though this comp has no basement and a slightly smaller GLA its \$6,177 in concessions makes this comp slightly superior.
- Sold 2** This comp has a larger basement with a smaller above grade GLA making this comp inferior.
- Sold 3** This comp has a slightly smaller above grade GLA and a larger below grade and lot but is older. All of this makes this comp about equal.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				There are no records of this property being listed in any MLS.			
Listing Agent Name							
Listing Agent Phone							
# 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

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$224,900	\$224,900
Sales Price	\$219,900	\$219,900
30 Day Price	\$209,900	--
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 properties to the like active properties it is reasonable to expect to list the subject property for \$224,900.		

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.
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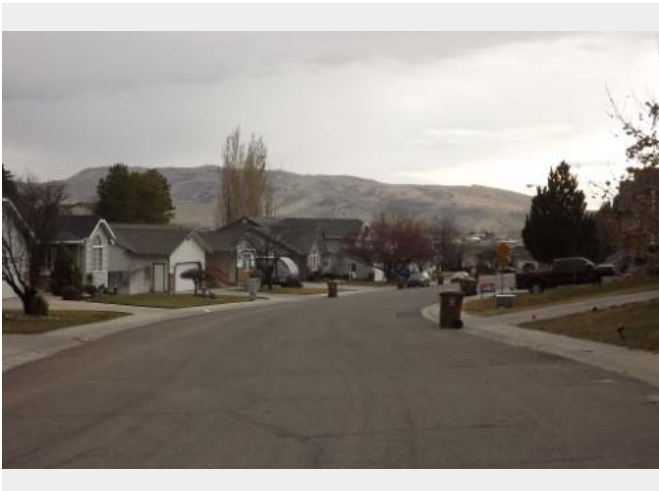
Subject Photos



Front



Address Verification



Street

Listing Photos

L1 1656 Shasta
Pocatello, ID 83201



Front

L2 1579 Sun Valley Way
Pocatello, ID 83201



Front

L3 5026 Elizabeth
Pocatello, ID 83202



Front

Sales Photos

S1 4881 Pleasant View
Pocatello, ID 83202



Front

S2 4553 Mountain Park
Pocatello, ID 83202



Front

S3 4952 Elizabeth
Pocatello, ID 83202



Front

ClearMaps Addendum

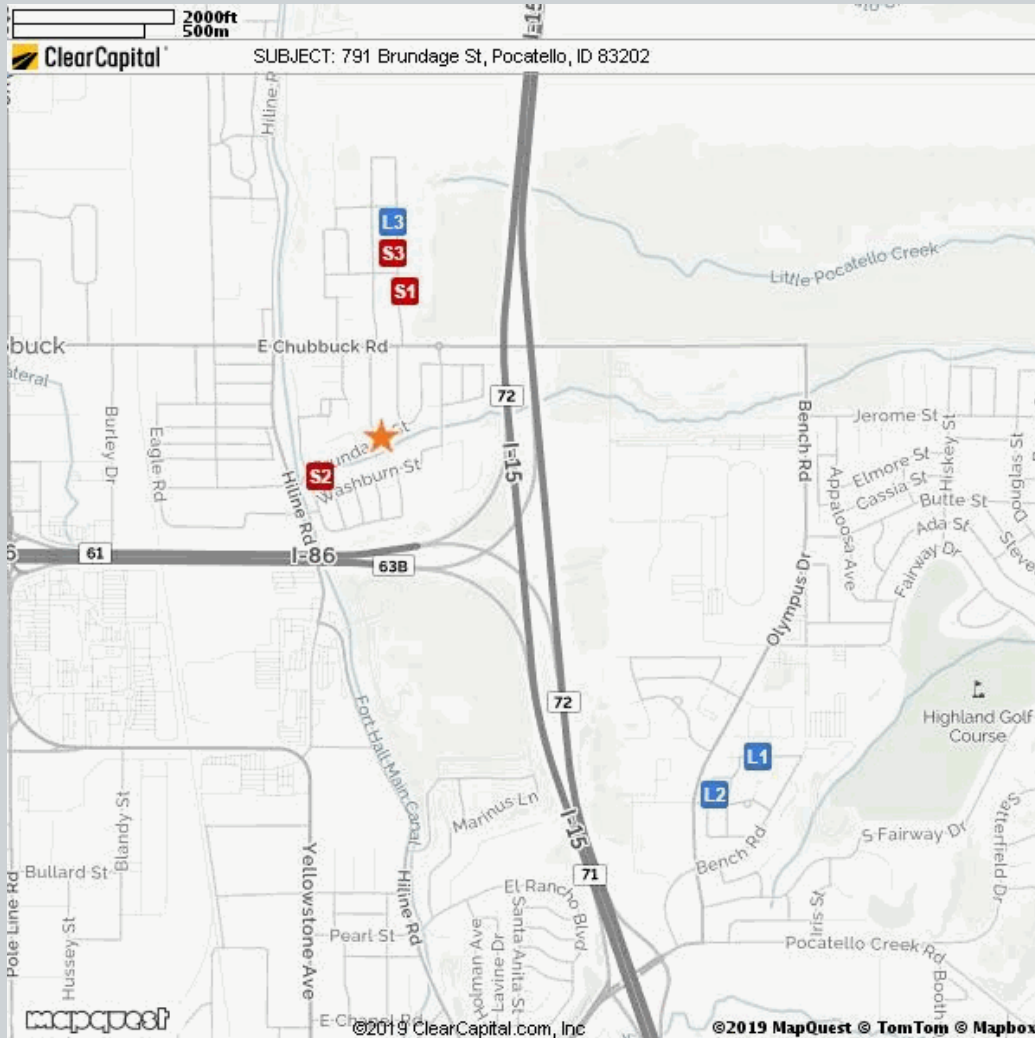
Address ★ 791 Brundage Street, Chubbuck, ID 83202

Loan Number 39411

Suggested List \$224,900

Suggested Repaired \$224,900

Sale \$219,900



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	791 Brundage St, Pocatello, ID	--	Parcel Match
L1 Listing 1	1656 Shasta, Pocatello, ID	1.25 Miles ¹	Parcel Match
L2 Listing 2	1579 Sun Valley Way, Pocatello, ID	1.23 Miles ¹	Parcel Match
L3 Listing 3	5026 Elizabeth, Pocatello, ID	0.56 Miles ¹	Parcel Match
S1 Sold 1	4881 Pleasant View, Pocatello, ID	0.39 Miles ¹	Parcel Match
S2 Sold 2	4553 Mountain Park, Pocatello, ID	0.16 Miles ¹	Parcel Match
S3 Sold 3	4952 Elizabeth, Pocatello, ID	0.48 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! ***

** Customer Supplied Information: Photos must reflect physical property address **

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.

Report Instructions - cont.

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

Broker Name	Gilbert Salazar	Company/Brokerage	Price Real Estate
License No	SP23495	Address	1181 Cahina Way Pocatello ID 83204
License Expiration	04/30/2020	License State	ID
Phone	2082212618	Email	gilbert.salazar1@gmail.com
Broker Distance to Subject	7.44 miles	Date Signed	11/19/2019

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.