

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 | 189 Carney Street, Twin Falls, ID 83301 | Order ID | 6469547 | Property ID | 27724447 |
| Inspection Date | 12/27/2019 | Date of Report | 12/28/2019 | | |
| Loan Number | 39503 | APN | RPT2641000004I | | |
| Borrower Name | Catamount Properties 2018 LLC | County | Twin Falls | | |

| Tracking IDs | | | | | |
|--------------------------|-------------------|----------------------|-------------------|--|--|
| Order Tracking ID | 20191226_Citi_BPO | Tracking ID 1 | 20191226_Citi_BPO | | |
| Tracking ID 2 | -- | Tracking ID 3 | -- | | |

| General Conditions | | |
|---------------------------------------|------------------------------|---|
| Owner | Matthew J and Camden R Haney | Condition Comments |
| R. E. Taxes | \$1,552 | Yard and roof covered with snow The porch railing may be damaged There is a refrigerator on front porch Exterior inspection No access |
| Assessed Value | \$162,289 | |
| Zoning Classification | Single Family Detach | |
| Property Type | SFR | |
| Occupancy | Occupied | |
| Ownership Type | Fee Simple | |
| Property Condition | Average | |
| Estimated Exterior Repair Cost | \$800 | |
| Estimated Interior Repair Cost | \$0 | |
| Total Estimated Repair | \$800 | |
| HOA | No | |
| Visible From Street | Visible | |
| Road Type | Public | |

| Neighborhood & Market Data | | |
|--|-------------------------------------|---|
| Location Type | Suburban | Neighborhood Comments |
| Local Economy | Improving | Subject is near retail and industrial and some motels along Addison Ave West Subject is on a corner lot There is no visible house address on 189 Carney I reviewed prior listing of subject to determine location and verified from with MLS data |
| Sales Prices in this Neighborhood | Low: \$120,000 High: \$329,000 | |
| Market for this type of property | Increased 4 % in the past 6 months. | |
| Normal Marketing Days | <90 | |

Current Listings

| | Subject | Listing 1 | Listing 2 | Listing 3 * |
|-------------------------------|--|--------------------------|----------------------------|----------------------------|
| Street Address | 189 Carney Street | 242 3rd Ave N | 367 Ostrander Street North | 803 Falls Ave West |
| 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. | -- | 1.06 ¹ | 0.37 ¹ | 0.96 ¹ |
| Property Type | SFR | SFR | SFR | SFR |
| Original List Price \$ | \$ | \$189,900 | \$179,900 | \$214,900 |
| List Price \$ | -- | \$189,900 | \$179,900 | \$199,900 |
| Original List Date | | 12/08/2019 | 10/18/2019 | 08/06/2019 |
| DOM · Cumulative DOM | -- · -- | 20 · 20 | 53 · 71 | 144 · 144 |
| Age (# of years) | 76 | 105 | 63 | 67 |
| Condition | Average | Good | Good | Average |
| Sales Type | -- | Fair Market Value | Fair Market Value | Fair Market Value |
| Location | Beneficial ; Residential | Beneficial ; Residential | Beneficial ; Residential | Beneficial ; Residential |
| View | Neutral ; Residential | Neutral ; Other | Neutral ; Residential | Beneficial ; Residential |
| Style/Design | 1 Story Ranch | 1 Story Traditional | 1 Story Traditional | 1 Story Traditional |
| # Units | 1 | 1 | 1 | 1 |
| Living Sq. Feet | 2,066 | 1,392 | 2,100 | 2,040 |
| Bdrm · Bths · ½ Bths | 4 · 2 | 4 · 2 | 4 · 2 | 4 · 1 · 1 |
| Total Room # | 8 | 8 | 8 | 8 |
| Garage (Style/Stalls) | Detached 2 Car(s) | Detached 1 Car | Carport 1 Car | Detached 1 Car |
| Basement (Yes/No) | Yes | Yes | No | No |
| Basement (% Fin) | 0% | 100% | 0% | 0% |
| Basement Sq. Ft. | 636 | 280 | -- | -- |
| Pool/Spa | -- | -- | -- | -- |
| Lot Size | .27 acres | .12 acres | .16 acres | .25 acres |
| Other | new plumbing heating and electrical 2017 | newly remodeled | Appliances | Appliances Auto sprinklers |

* 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.

Current Listings - Cont.

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

- Listing 1** Vintage home in North Twin Falls. This charmingly upgraded four bedroom 2 bath home features all new windows, exterior & interior paint, neutral color palette, dark kitchen cabinets, slab granite, SS appliances, tiled bathrooms with new vanities & fixtures, new lights throughout with large covered outdoor patio for entertaining. 1 car garage allows for easy ally access, RV parking, fully fenced, new grass. This home is close to downtown and all new features of downtown living offer
- Listing 2** Pending to close 01 03 2020 brick home on west side of town. 4 bedroom, 2 bathrooms, with 2,100 square feet. Good cabinet construction and layout in kitchen. Comfortable layout in family room. 2 bedrooms with shared bath on main floor. 2 large bedrooms and shared bathroom downstairs. Lots of storage space in basement. Laundry hook up in basement or main floor bedroom. Off street parking with 1 car carport. Sprinkler system, space for garden and fenced in back yard. Tile roof.
- Listing 3** Well Kept 4 Bedroom 2 Bath Home. Owners have done a Nice Job of Updating. Laminate flooring in the Kitchen, Dining Area, Living Room and Main Level Bedrooms. Nice Family Room, Vinyl Windows, Gas Heat and Central Air. Covered Patio, Nice Garden Area and Gravel R.V. Parking. Roof Approx. 3 Years Old, Maintenance Free Siding. Home on city Water and Sewer with the Sprinklers for the Yard on Private Well.

Recent Sales

| | Subject | Sold 1 | Sold 2 * | Sold 3 |
|-------------------------------|--|--------------------------|--------------------------|----------------------------|
| Street Address | 189 Carney Street | 337 7th Ave N | 376 Buchanan Street | 383 Polk Street |
| 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. | -- | 1.09 ¹ | 1.37 ¹ | 1.08 ¹ |
| Property Type | SFR | SFR | SFR | SFR |
| Original List Price \$ | -- | \$169,900 | \$179,900 | \$179,900 |
| List Price \$ | -- | \$169,900 | \$179,900 | \$171,400 |
| Sale Price \$ | -- | \$160,000 | \$177,500 | \$180,100 |
| Type of Financing | -- | Cash | Fha | Fha |
| Date of Sale | -- | 12/13/2019 | 11/26/2019 | 10/29/2019 |
| DOM · Cumulative DOM | -- · -- | 12 · 23 | 50 · 113 | 69 · 102 |
| Age (# of years) | 76 | 112 | 80 | 76 |
| 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 | Neutral ; Residential | Neutral ; Residential | Neutral ; Residential | Neutral ; Residential |
| Style/Design | 1 Story Ranch | 2 Stories Traditional | 1 Story Ranch | 1 Story Ranch |
| # Units | 1 | 1 | 1 | 1 |
| Living Sq. Feet | 2,066 | 2,328 | 2,430 | 2,785 |
| Bdrm · Bths · ½ Bths | 4 · 2 | 4 · 1 · 1 | 4 · 2 | 3 · 2 |
| Total Room # | 8 | 8 | 8 | 8 |
| Garage (Style/Stalls) | Detached 2 Car(s) | None | Carport 1 Car | Attached 2 Car(s) |
| Basement (Yes/No) | Yes | No | No | Yes |
| Basement (% Fin) | 0% | 0% | 0% | 60% |
| Basement Sq. Ft. | 636 | -- | -- | 788 |
| Pool/Spa | -- | -- | -- | -- |
| Lot Size | .27 acres | .21 acres | .24 acres | .24 acres |
| Other | new plumbing heating and electrical 2017 | Appliances, fireplace | Appliances | Appliances Auto Sprinklers |
| Net Adjustment | -- | \$0 | -\$4,999 | -\$4,624 |
| Adjusted Price | -- | \$160,000 | \$172,501 | \$175,476 |

* 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** Authentic architectural design features? Ample living space? Here it is a Home reflective of original commitment to artistry and quality that has stood the test of time. The warmth of hardwood floors, open living, huge dining space with charm from yesterday. Fireplace you love, built-in shelves, 4 bedrooms, 1.5 baths, yard for garden, games and whatever you can imagine. The country kitchen, welcome you home. Outside covered patio and a deck off french doors,
- Sold 2** newly painted 4 bedroom 2 bath home with hardwood floors. Spacious eat in kitchen with tile floors, pantry, island, and room to add barstools around the counter top. Also has formal dining room or office. 2 egress windows in the basement with large family room downstairs and upstairs. Large mature trees
- Sold 3** Plumbing in Master Bath('13), Kitchen('13) has been replaced and Line from City also replaced(Jan '17), New Gas Furnace Jan '19 and New Hot Water Tank '17. All bedrooms on main level and this home has an incredible amount of storage. Large Living Room/Great Room then Family Room and informal dining area off of kitchen and 3rd bedroom. There is a Mud Room off of laundry and also just inside Mud Room is the door to the Bonus Room in the Basement, Mechanics Room plus another room. Deck BTVAI

Subject Sales & Listing History

| | | | | | | | |
|--|----------------------------|------------------------|-------------------------|---|--------------------|---------------------|---------------|
| Current Listing Status | Not Currently Listed | | | Listing History Comments | | | |
| Listing Agency/Firm | | | | Subject most recent listing 01 12 2009 \$162000 Expired 02 06 2018 listed at \$142500 at that time Days on Market 316 There is no visible house address on 189 Carney I took photo of address across the street | | | |
| 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 | \$175,000 | \$176,500 |
| Sales Price | \$175,000 | \$176,500 |
| 30 Day Price | \$174,500 | -- |
| Comments Regarding Pricing Strategy | | |
| There is no visible house address on 189 Carney I took photo of address across from subject "188" Currently in Twin Falls it is a sellers market with more buyers than available properties. there are few comparable properties due to the recent increase in buyers purchasing from out of state | | |

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



Other

Listing Photos

L1 242 3rd Ave N
Twin Falls, ID 83301



Front

L2 367 Ostrander Street North
Twin Falls, ID 83301



Front

L3 803 Falls Ave West
Twin Falls, ID 83301



Front

Sales Photos

S1 337 7th Ave N
Twin Falls, ID 83301



Front

S2 376 Buchanan Street
Twin Falls, ID 83301



Front

S3 383 Polk Street
Twin Falls, ID 83301



Front

ClearMaps Addendum

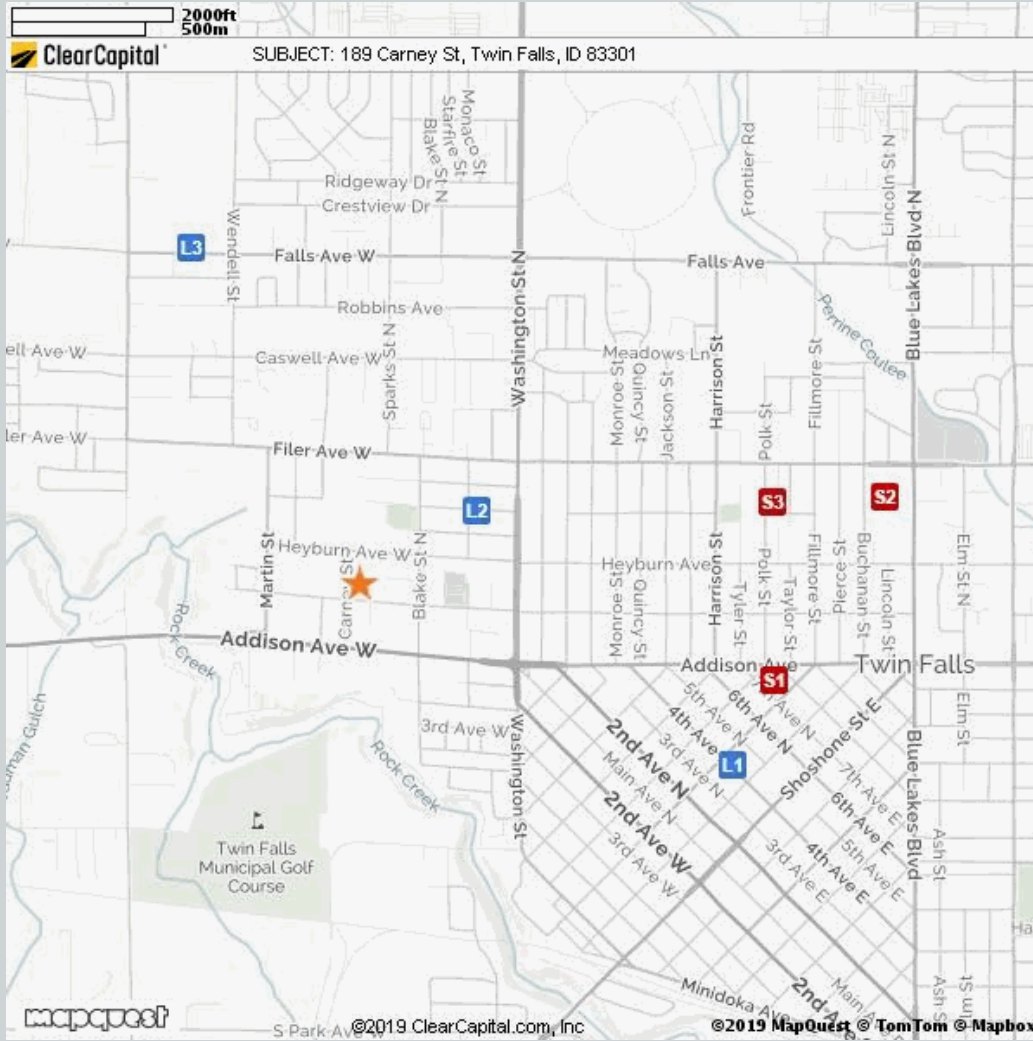
Address ★ 189 Carney Street, Twin Falls, ID 83301

Loan Number 39503

Suggested List \$175,000

Suggested Repaired \$176,500

Sale \$175,000



| Comparable | Address | Miles to Subject | Mapping Accuracy |
|--------------|--|-------------------------|------------------|
| ★ Subject | 189 Carney St, Twin Falls, ID | -- | Parcel Match |
| L1 Listing 1 | 242 3rd Ave N, Twin Falls, ID | 1.06 Miles ¹ | Parcel Match |
| L2 Listing 2 | 367 Ostrander Street North, Twin Falls, ID | 0.37 Miles ¹ | Parcel Match |
| L3 Listing 3 | 803 Falls Ave West, Twin Falls, ID | 0.96 Miles ¹ | Parcel Match |
| S1 Sold 1 | 337 7th Ave N, Twin Falls, ID | 1.09 Miles ¹ | Parcel Match |
| S2 Sold 2 | 376 Buchanan Street, Twin Falls, ID | 1.37 Miles ¹ | Parcel Match |
| S3 Sold 3 | 383 Polk Street, Twin Falls, ID | 1.08 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 | Suzie Richardson | Company/Brokerage | Canyon Trail Realty LLC |
| License No | AB23238 | Address | 700 S Lincoln Jerome ID 83338 |
| License Expiration | 06/30/2020 | License State | ID |
| Phone | 2083243354 | Email | reo4u230@gmail.com |
| Broker Distance to Subject | 10.68 miles | Date Signed | 12/28/2019 |

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.