

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	910 N 4th Street, Payette, ID 83661	Order ID	6659872	Property ID	28206251
Inspection Date	03/18/2020	Date of Report	03/19/2020		
Loan Number	40484	APN	P12400000030		
Borrower Name	Champerly Real Estate 2015 LLC	County	Payette		

Tracking IDs

Order Tracking ID	BotW_BPO_Request_03.16.20	Tracking ID 1	BotW_BPO_Request_03.16.20
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	Jamie Parks	Condition Comments Overall condition appeared to be average at time of drive by inspection as nothing adverse was noted. Property owner was outside at the time of taking photos, neighbor was as well, unable to get subject house number photo OR the next door property number photo.
R. E. Taxes	\$794	
Assessed Value	\$85,580	
Zoning Classification	SFR	
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 Comprised of a wide range of age and styles on similar sized lots, near schools and shopping, nothing adverse noted. Search area expanded to include the entire Payette County market area due to limited comparable inventory at this time.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$72,000 High: \$236,000	
Market for this type of property	Increased 1 % in the past 6 months.	
Normal Marketing Days	<90	

Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	910 N 4th Street	508 S Pennsylvania Ave	1109 N 9th St	1421 3rd Ave S
City, State	Payette, ID	Fruitland, ID	Payette, ID	Payette, ID
Zip Code	83661	83619	83661	83661
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	5.55 ¹	0.38 ¹	1.13 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$118,000	\$137,000	\$125,000
List Price \$	--	\$105,000	\$124,900	\$125,000
Original List Date		10/16/2019	01/31/2020	03/13/2020
DOM · Cumulative DOM	-- · --	120 · 155	46 · 48	6 · 6
Age (# of years)	61	76	72	67
Condition	Average	Average	Fair	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	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	975	864	1,235	1,210
Bdrm · Bths · ½ Bths	3 · 1	2 · 1	4 · 1	4 · 1
Total Room #	6	5	7	7
Garage (Style/Stalls)	None	None	None	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.26 acres	.08 acres	.23 acres	.24 acres
Other	--	--	--	--

* 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 PENDING fair market listing located in the Payette County market area, inferior due to GLA and lot size. Search area expanded due to limited competing inventory.

Listing 2 Competing REO listing located in the subject market area, inferior due to condition, distressed comps used due to limited comparable inventory.

Listing 3 Competing fair market listing located in the subject market area, superior due to GLA, search radius expanded due to limited comparable inventory.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	910 N 4th Street	1039 7th Ave N	1555 N 6th St	1546 N 5th St
City, State	Payette, ID	Payette, ID	Payette, ID	Payette, ID
Zip Code	83661	83661	83661	83661
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.47 ¹	0.51 ¹	0.49 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$115,000	\$125,000	\$145,000
List Price \$	--	\$115,000	\$125,000	\$145,000
Sale Price \$	--	\$115,000	\$129,700	\$145,000
Type of Financing	--	Cash	Conventional	Fha
Date of Sale	--	10/22/2019	01/31/2020	01/09/2020
DOM · Cumulative DOM	-- · --	2 · 22	2 · 23	20 · 54
Age (# of years)	61	64	63	63
Condition	Average	Average	Average	Good
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	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	975	858	864	924
Bdrm · Bths · ½ Bths	3 · 1	2 · 1	2 · 1	2 · 1
Total Room #	6	5	5	5
Garage (Style/Stalls)	None	Detached 1 Car	Carport 1 Car	Attached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.26 acres	.23 acres	.24 acres	.24 acres
Other	--	--	--	--
Net Adjustment	--	+\$1,010	+\$830	-\$17,500
Adjusted Price	--	\$116,010	\$130,530	\$127,500

* 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** Recent fair market sale located in the Payette market area, adjustments applied as follows: \$3510 for inferior GLA and \$2500 for superior garage size.
- Sold 2** MLS does NOT indicate why this recent fair market comparable sold for over asking price, adjustments applied as follows: \$3330 for inferior GLA and \$2500 for superior carport size.
- Sold 3** Recent fair market sale located in the subject market area, adjustments applied as follows: \$15,000 for superior condition (recent remodel) and \$2500 for superior garage size, no others warranted.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				None noted.			
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	\$125,000	\$125,000
Sales Price	\$123,000	\$123,000
30 Day Price	\$118,000	--
Comments Regarding Pricing Strategy		
Market values continue to increase due to limited availability combined with an increase in buyer demands and a steady decline in the amount and influence of both bank owned and short sale inventories.		

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. The reviewer notes that house numbers were not visible. The broker has provided a photo of the street sign for address verification.

Subject Photos



Front



Address Verification



Street

Listing Photos

L1 508 S Pennsylvania Ave
Fruitland, ID 83619



Front

L2 1109 N 9th St
Payette, ID 83661



Front

L3 1421 3rd Ave S
Payette, ID 83661



Front

Sales Photos

S1 1039 7th Ave N
Payette, ID 83661



Front

S2 1555 N 6th St
Payette, ID 83661



Front

S3 1546 N 5th St
Payette, ID 83661



Front

ClearMaps Addendum

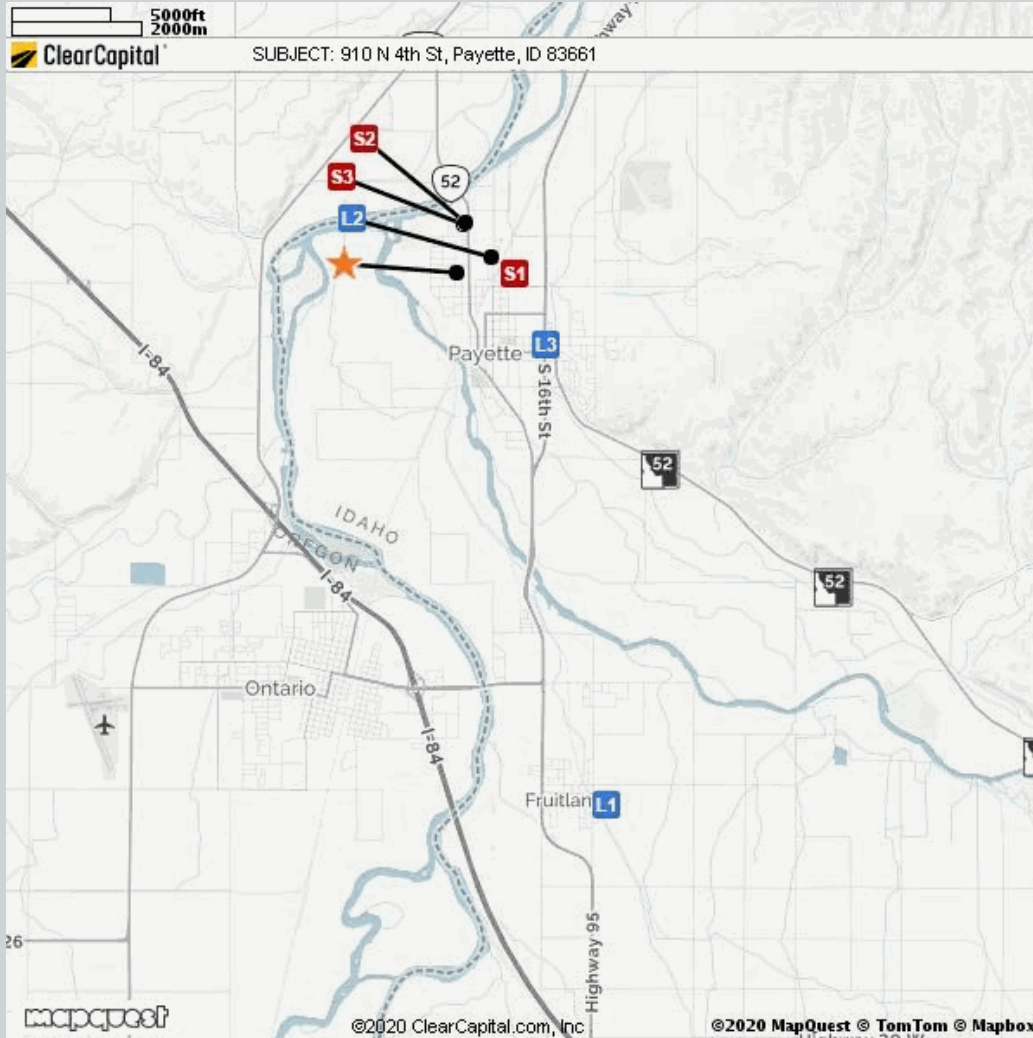
Address ★ 910 N 4th Street, Payette, ID 83661

Loan Number 40484

Suggested List \$125,000

Suggested Repaired \$125,000

Sale \$123,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	910 N 4th St, Payette, ID	--	Parcel Match
L1 Listing 1	508 S Pennsylvania Ave, Fruitland, ID	5.55 Miles ¹	Parcel Match
L2 Listing 2	1109 N 9th St, Payette, ID	0.38 Miles ¹	Parcel Match
L3 Listing 3	1421 3rd Ave S, Payette, ID	1.13 Miles ¹	Parcel Match
S1 Sold 1	1039 7th Ave N, Payette, ID	0.47 Miles ¹	Street Centerline Match
S2 Sold 2	1555 N 6th St, Payette, ID	0.51 Miles ¹	Parcel Match
S3 Sold 3	1546 N 5th St, Payette, ID	0.49 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	Jason Lampman	Company/Brokerage	Homes Of Idaho
License No	SP22650	Address	148 N Yle St Nampa ID 83651
License Expiration	04/30/2021	License State	ID
Phone	2088809470	Email	jasonlampman@gmail.com
Broker Distance to Subject	39.09 miles	Date Signed	03/19/2020

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.