

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	423 Castleford Street, Twin Falls, ID 83301	Order ID	7103671	Property ID	29548590
Inspection Date	02/12/2021	Date of Report	02/17/2021		
Loan Number	41451	APN	RPT0001039008A		
Borrower Name	Catamount Properties 2018 LLC	County	Twin Falls		

Tracking IDs

Order Tracking ID	BPO_Update	Tracking ID 1	BPO_Update
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	Michael Mase	Condition Comments	
R. E. Taxes	\$1,553	subject is vacant and has a detached garage. appears to be in average condition and no repairs were noted from drive by inspection. viny siding and no landscaping.	
Assessed Value	\$86,958		
Zoning Classification	SFR		
Property Type	SFR		
Occupancy	Vacant		
Secure?	Yes (posted and lockbox)		
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	
Local Economy	Improving	located on a corner lot on a very busy highway across the street from elementary school. Due to increased traffic in the area, egress is difficult. mixed housing the areaa.	
Sales Prices in this Neighborhood	Low: \$95,000 High: \$150,000		
Market for this type of property	Increased 2 % in the past 6 months.		
Normal Marketing Days	<90		

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	423 Castleford Street	516 Shoup Ave.	151 Borah Ave. W	686 N Washington
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.	--	0.21 ¹	0.58 ¹	0.81 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$158,000	\$176,000	\$190,000
List Price \$	--	\$158,000	\$176,000	\$190,000
Original List Date		11/13/2020	01/25/2021	01/06/2021
DOM · Cumulative DOM	-- · --	17 · 96	23 · 23	8 · 42
Age (# of years)	91	91	71	75
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	1 Story ranch	1 Story ranch	1 Story ranch	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	840	963	864	1,032
Bdrm · Bths · ½ Bths	2 · 1	2 · 2	2 · 1	3 · 1
Total Room #	4	4	4	6
Garage (Style/Stalls)	Detached 1 Car	Detached 1 Car	None	Attached 2 Car(s)
Basement (Yes/No)	Yes	Yes	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	392	540	--	--
Pool/Spa	--	--	--	--
Lot Size	.14 acres	.14 acres	.14 acres	.25 acres
Other	part fence	part fence storage shed	part fenced	part fenced

* 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 located in a similir area with additional bath and unfinished basement. detached garage and carport. partially fenced and storage shed.

Listing 2 similar area and condition as the subject. newer than the subject, no garage, storage shed. newer than the subject.

Listing 3 similar area as the subject. newer than the subject and has an attached 2 car garage and large trees. larger lot. schools and shopping are close by.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	423 Castleford Street	445 5th Ave. E	552 4th Ave. North	544 3rd Ave. North
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.	--	0.77 ¹	0.04 ¹	0.10 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$141,500	\$154,900	\$142,500
List Price \$	--	\$141,500	\$154,900	\$142,500
Sale Price \$	--	\$146,000	\$154,900	\$150,000
Type of Financing	--	Conventional	Conventional	Fha
Date of Sale	--	11/30/2020	10/22/2020	09/15/2020
DOM · Cumulative DOM	-- · --	11 · 119	2 · 37	2 · 41
Age (# of years)	91	91	91	94
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	1 Story ranch	1 Story ranch	1 Story ranch	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	840	988	963	1,101
Bdrm · Bths · ½ Bths	2 · 1	2 · 1	2 · 1	2 · 1
Total Room #	4	4	4	4
Garage (Style/Stalls)	Detached 1 Car	None	None	None
Basement (Yes/No)	Yes	No	Yes	Yes
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	392	--	520	200
Pool/Spa	--	--	--	--
Lot Size	.14 acres	.14 acres	.14 acres	.14 acres
Other	part fence	fully fenced	fully fenced	fully fenced
Net Adjustment	--	+\$1,000	-\$1,000	+\$500
Adjusted Price	--	\$147,000	\$153,900	\$150,500

* 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** no garage and no basement square footage. located in a similar area and condition as subject. has a fully fenced backyard and large trees auto sprinkler detached garage and large trees. shopping and schools close by.
- Sold 2** located in a similar area as subject. Large trees and schools, shopping close by. fully I fenced yard and room for RV parking. unfinished basement.
- Sold 3** similar area, size and conditon as the subject. schools and shopping are close by. fully fenced yard. auto sprinkler system on landscaped lot.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				no listing information in the last 12 months according to local 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	\$153,900	\$153,900
Sales Price	\$150,500	\$150,500
30 Day Price	\$147,000	--
Comments Regarding Pricing Strategy		
lack of listed properties in the area due to high demand for income producing properties in the area. sold 1 and listing 1 are most like the subject. sold propertiy given the most weight.		

Clear Capital Quality Assurance Comments Addendum

Reviewer's Notes	The Current report and prior report are showing value variances due to proximity. The current report is more proximate then the prior report, and the comps in the subject's immediate marketing area seem to support a similar conclusion of value. 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



Side



Side



Street



Street

Listing Photos

L1 516 Shoup Ave.
Twin Falls, ID 83301



Front

L2 151 Borah Ave. W
Twin Falls, ID 83301



Front

L3 686 N Washington
Twin Falls, ID 83301



Front

Sales Photos

S1 445 5th Ave. E
Twin Falls, ID 83301



Front

S2 552 4th Ave. North
Twin Falls, ID 83301



Front

S3 544 3rd Ave. North
Twin Falls, ID 83301



Front

ClearMaps Addendum

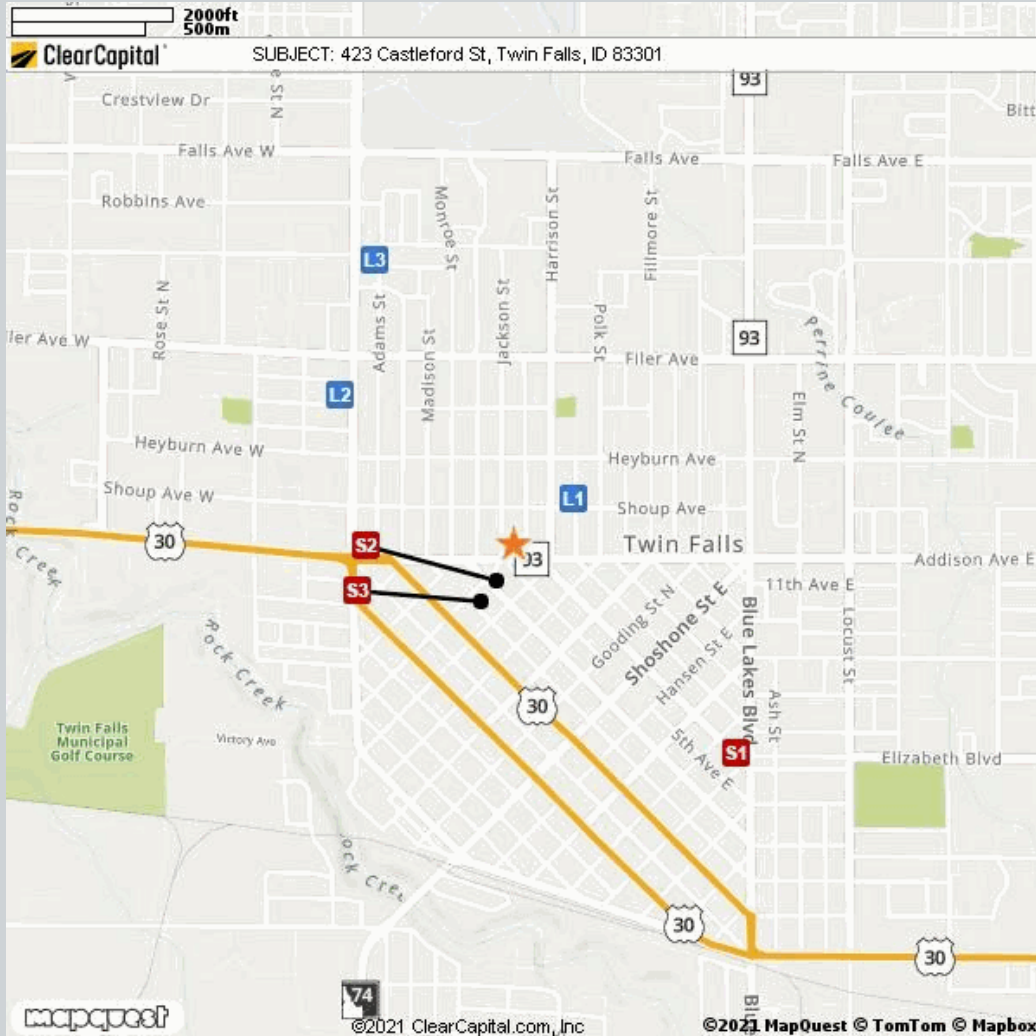
Address ★ 423 Castleford Street, Twin Falls, ID 83301

Loan Number 41451

Suggested List \$153,900

Suggested Repaired \$153,900

Sale \$150,500



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	423 Castleford Street, Twin Falls, ID 83301	--	Parcel Match
L1 Listing 1	516 Shoup Ave., Twin Falls, ID 83301	0.21 Miles ¹	Parcel Match
L2 Listing 2	151 Borah Ave. W, Twin Falls, ID 83301	0.58 Miles ¹	Parcel Match
L3 Listing 3	686 N Washington, Twin Falls, ID 83301	0.81 Miles ¹	Parcel Match
S1 Sold 1	445 5th Ave. E, Twin Falls, ID 83301	0.77 Miles ¹	Parcel Match
S2 Sold 2	552 4th Ave. North, Twin Falls, ID 83301	0.04 Miles ¹	Parcel Match
S3 Sold 3	544 3rd Ave. North, Twin Falls, ID 83301	0.10 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	Donna Bach	Company/Brokerage	Gateway Real Estate
License No	AB300	Address	1868 Boston Way Twin Falls ID 83301
License Expiration	05/31/2021	License State	ID
Phone	2084204504	Email	dbach@cableone.net
Broker Distance to Subject	2.23 miles	Date Signed	02/17/2021

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.