

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	609 N 8th Street, Parma, ID 83660	Order ID	7054487	Property ID	29381501
Inspection Date	01/22/2021	Date of Report	01/22/2021		
Loan Number	43137	APN	P0835064020A		
Borrower Name	Catamount Properties 2018 LLC	County	Canyon		

Tracking IDs

Order Tracking ID	0120BPOs	Tracking ID 1	0120BPOs
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	Richard Payne	Condition Comments The subject property appeared to be in average to good condition as nothing adverse was noted during drive by inspection.
R. E. Taxes	\$846	
Assessed Value	\$88,100	
Zoning Classification	SFR	
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes	
(Notice of Default posted in front window.)		
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	Rural	Neighborhood Comments Near schools, shopping and city parks, area is comprised of similar age and style homes and in like condition. Nothing adverse noted. Search radius was expanded due to Parma being a small, rural market area and an overall lack of comparable inventory at this time.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$120,000 High: \$340,000	
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	609 N 8th Street	101 E Park Ave	102 Avenue B	317 4th St
City, State	Parma, ID	Parma, ID	Wilder, ID	Wilder, ID
Zip Code	83660	83660	83676	83676
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.72 ¹	7.69 ¹	7.62 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$100,000	\$149,900	\$154,900
List Price \$	--	\$100,000	\$144,900	\$154,900
Original List Date		10/23/2020	12/07/2020	11/04/2020
DOM · Cumulative DOM	-- · --	44 · 91	28 · 46	8 · 79
Age (# of years)	105	83	84	73
Condition	Average	Fair	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	2 Stories Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	876	1,052	768	936
Bdrm · Bths · ½ Bths	2 · 1	4 · 1	2 · 1	2 · 1
Total Room #	5	7	5	5
Garage (Style/Stalls)	None	Detached 1 Car	None	None
Basement (Yes/No)	Yes	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	220	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.14 acres	.16 acres	.10 acres	.14 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 MLS indicates that this PENDING fair market listing located in the Parma market area is in need of "TLC", this comp is inferior due to condition.

Listing 2 Search radius expanded due to limited competing inventory in the subject market area. PENDING fair market listing located in similar rural market location, slightly inferior due to GLA.

Listing 3 PENDING fair market listing located in a similar rural market location, of ANY competing listing market wide, this comp is deemed to be MOST similar overall.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	609 N 8th Street	305 E Starcher Ave	911 E Stockton Ave	609 E Lang Ave
City, State	Parma, ID	Parma, ID	Parma, ID	Parma, ID
Zip Code	83660	83660	83660	83660
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.54 ¹	0.39 ¹	0.12 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$155,000	\$150,000	\$187,000
List Price \$	--	\$155,000	\$185,000	\$187,000
Sale Price \$	--	\$155,000	\$184,200	\$180,000
Type of Financing	--	Fha	Fha	Fha
Date of Sale	--	01/14/2021	09/09/2020	04/08/2020
DOM · Cumulative DOM	-- · --	2 · 34	3 · 34	5 · 42
Age (# of years)	105	100	100	108
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	2 Stories Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	876	936	1,165	1,228
Bdrm · Bths · ½ Bths	2 · 1	3 · 1	2 · 1	3 · 1
Total Room #	5	6	5	6
Garage (Style/Stalls)	None	None	Detached 2 Car(s)	Detached 4 Car(s)
Basement (Yes/No)	Yes	No	No	Yes
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	220	--	--	88
Pool/Spa	--	--	--	--
Lot Size	.14 acres	.16 acres	.50 acres	.21 acres
Other	--	--	--	\$3922 seller concessions
Net Adjustment	--	\$0	-\$20,470	-\$34,482
Adjusted Price	--	\$155,000	\$163,730	\$145,518

* 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** Recent fair market sale located in the Parma market area, NO adjustments deemed to be warranted, MOST similar overall.
- Sold 2** MLS does NOT indicate why this comp sold for over asking price or why OLP was lower than LP at time of sale, adjustments applied as follows: (-)\$8670 for superior GLA, (-)\$10,000 for superior garage size and (-)\$1800 for superior lot size.
- Sold 3** Sale dates extended back 12 months due to limited sales in recent months. Recent fair market sale located in the Parma market area, adjustments applied as follows: (-)\$10,560 for superior GLA, (-)\$20,000 for superior garage size and (-)\$3922 for seller concessions.

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	\$155,000	\$155,000
Sales Price	\$152,000	\$152,000
30 Day Price	\$148,000	--
Comments Regarding Pricing Strategy		
It remains unclear what impact that the COVID-19 pandemic will have on market values moving forward. In recent months values had been steadily increasing. This was due to limited availability, an increase in buyer demands, and influx of out of state buyer's and a decline in both the amount and influence of bank owned and short sale inventories.		

Clear Capital Quality Assurance Comments Addendum

Reviewer's The broker's as-is conclusion reflects the market for the subject. Comps are within a reasonable distance, relatively current, and accurately reflect
Notes the subject's defining characteristics. Thus, the as-is conclusion appears to be adequately supported.

Subject Photos



Front



Address Verification



Side



Street

Listing Photos

L1 101 E Park Ave
Parma, ID 83660



Front

L2 102 Avenue B
Wilder, ID 83676



Front

L3 317 4th St
Wilder, ID 83676



Front

Sales Photos

S1 305 E Starcher Ave
Parma, ID 83660



Front

S2 911 E Stockton Ave
Parma, ID 83660



Front

S3 609 E Lang Ave
Parma, ID 83660



Front

ClearMaps Addendum

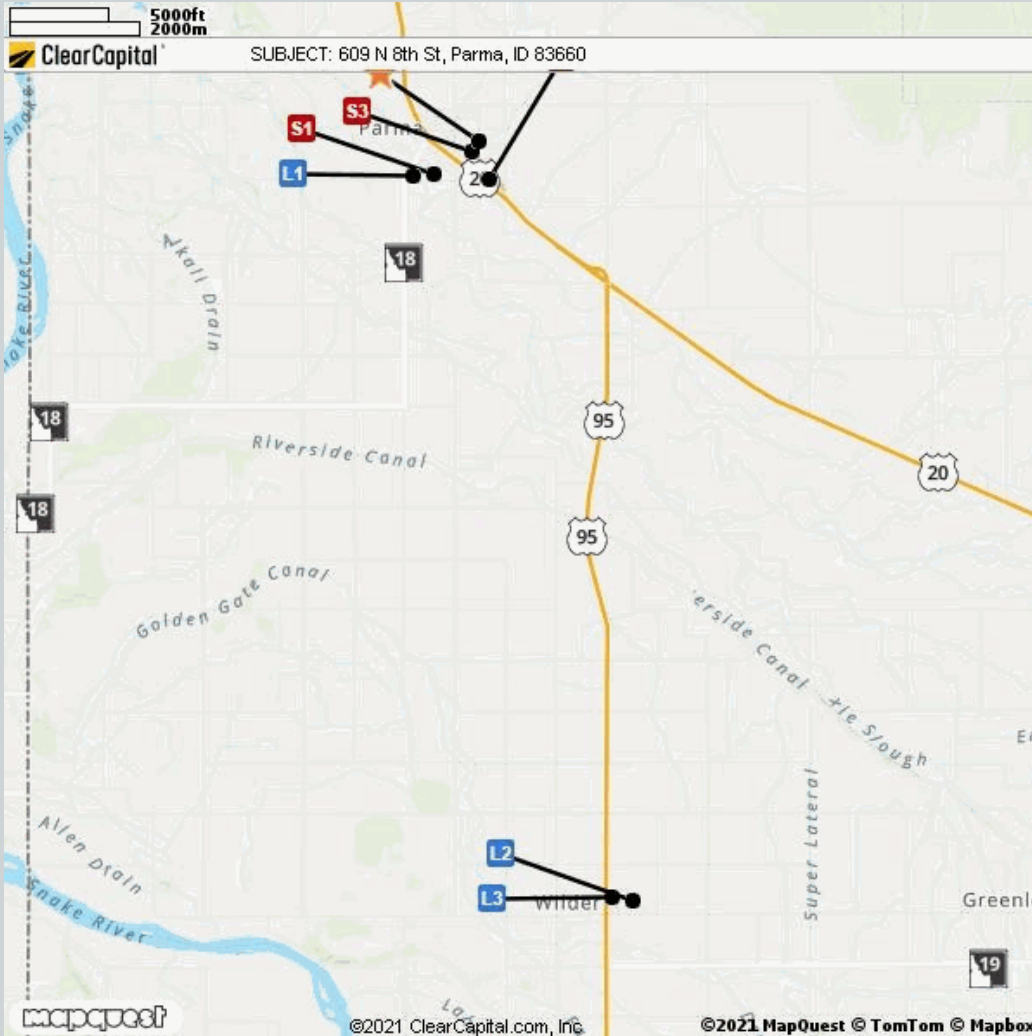
Address ★ 609 N 8th Street, Parma, ID 83660

Loan Number 43137

Suggested List \$155,000

Suggested Repaired \$155,000

Sale \$152,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	609 N 8th Street, Parma, ID 83660	--	Parcel Match
L1 Listing 1	101 E Park Ave, Parma, ID 83660	0.72 Miles ¹	Parcel Match
L2 Listing 2	102 Avenue B, Wilder, ID 83676	7.69 Miles ¹	Parcel Match
L3 Listing 3	317 4th St, Wilder, ID 83676	7.62 Miles ¹	Parcel Match
S1 Sold 1	305 E Starcher Ave, Parma, ID 83660	0.54 Miles ¹	Parcel Match
S2 Sold 2	911 E Stockton Ave, Parma, ID 83660	0.39 Miles ¹	Parcel Match
S3 Sold 3	609 E Lang Ave, Parma, ID 83660	0.12 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	22.98 miles	Date Signed	01/22/2021

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.