

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	1719 E Hastings Avenue, Coeur D Alene, ID 83814	Order ID	7570523	Property ID	31006913
Inspection Date	09/09/2021	Date of Report	09/09/2021		
Loan Number	43864	APN	C00000183425		
Borrower Name	Catamount Properties 2018 LLC	County	Kootenai		

Tracking IDs					
Order Tracking ID	0908BPO_Update	Tracking ID 1	0908BPO_Update		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		
Owner	Catamount Properties 2018 LLC	Condition Comments
R. E. Taxes	\$2,493	Home looked average with no repairs noted yard was dead
Assessed Value	\$342,838	
Zoning Classification	res	
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes	
(lock box on the front door)		
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	This area has single family home and duplex / rentals older area most homes where built in the 1970's
Sales Prices in this Neighborhood	Low: \$380,000 High: \$460,000	
Market for this type of property	Increased 18 % in the past 6 months.	
Normal Marketing Days	<30	

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	1719 E Hastings Avenue	1304 E Homestead Ave	1210 E Highwood Ln	405 W Emma Ave
City, State	Coeur D Alene, ID	Coeur D Alene, ID	Coeur D Alene, ID	Coeur D Alene, ID
Zip Code	83814	83814	83815	83814
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	1.02 ¹	2.06 ¹	1.49 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$489,000	\$350,000	\$495,000
List Price \$	--	\$489,000	\$350,000	\$495,000
Original List Date		08/09/2021	08/20/2021	08/26/2021
DOM · Cumulative DOM	-- · --	31 · 31	20 · 20	14 · 14
Age (# of years)	50	45	48	48
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 rancher	1 Story rancher	1 Story rancher	1 Story rancher
# Units	1	1	1	1
Living Sq. Feet	1,144	1,066	1,092	1,152
Bdrm · Bths · ½ Bths	3 · 1	3 · 1	3 · 2	3 · 1
Total Room #	7	7	7	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Detached 4 Car(s)
Basement (Yes/No)	Yes	Yes	Yes	Yes
Basement (% Fin)	100%	100%	100%	100%
Basement Sq. Ft.	1,144	1,066	1,092	1,152
Pool/Spa	--	--	--	--
Lot Size	.22 acres	.23 acres	.27 acres	.40 acres
Other	0	0	0	0

* 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 5 Bedroom 2 bath rancher w/full basement. The interior of the home has been recently painted. New electric hot water heater 2 years ago

Listing 2 House has lots of potential and needs TLC. Rancher with a full basement.

Listing 3 2,300 square feet of livable space along with a 4 car garage / shop

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	1719 E Hastings Avenue	4305 N Royal St	905 E Walnut Ave	609 E Sunrise Dr
City, State	Coeur D Alene, ID	Coeur D Alene, ID	Coeur D Alene, ID	Coeur D Alene, ID
Zip Code	83814	83815	83814	83815
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	2.71 ¹	0.66 ¹	1.69 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$399,000	\$389,000	\$549,000
List Price \$	--	\$399,000	\$389,000	\$489,000
Sale Price \$	--	\$399,000	\$370,000	\$442,000
Type of Financing	--	Conventional Loan	Conventional Loan	Vets Adm
Date of Sale	--	09/03/2021	09/01/2021	06/01/2021
DOM · Cumulative DOM	-- · --	57 · 57	20 · 20	55 · 55
Age (# of years)	50	49	49	47
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 rancher	1 Story rancher	1 Story rancher	1 Story rancher
# Units	1	1	1	1
Living Sq. Feet	1,144	1,154	1,128	1,200
Bdrm · Bths · ½ Bths	3 · 1	2 · 2	3 · 1	3 · 1
Total Room #	7	6	7	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	Yes	Yes	Yes	Yes
Basement (% Fin)	100%	100%	100%	100%
Basement Sq. Ft.	1144	1,154	1,128	1,200
Pool/Spa	--	--	--	--
Lot Size	.22 acres	.23 acres	.20 acres	.29 acres
Other	0	0	--	--
Net Adjustment	--	\$0	\$0	\$0
Adjusted Price	--	\$399,000	\$370,000	\$442,000

* Sold 3 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** New interior paint including doors and trim in this spacious 4 bedroom, 3 full bath home on a large lot that can accommodate a shop and has no HOAs or CC&Rs. This great home has an open floor plan and a large master bedroom with a tile, walk-in shower. Also upstairs is a second bedroom and full bathroom. Downstairs you will find two additional bedrooms, a huge second living room, the third full bathroom, and a laundry room.
- Sold 2** 4 bedroom 2 bath Midtown home on a large corner lot with mature trees and alley access. Main level features a large living room, kitchen with dining area, 3 bedrooms and one bath. Lower level has one non-conforming bedroom, a full bath, living area, office area, laundry room and tons of storage. Covered patio
- Sold 3** 2400 sf. Rancher offering 3 bed 2 bath includes the master suite and laundry all on the main level, finished basement with family room, storage, work shop and 2 non- conforming rooms Attached 2 car garage

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				Last sold was 2017 \$228,000 just sold for \$410,000 3/19/2021			
Listing Agent Name				Cash			
Listing Agent Phone							
# of Removed Listings in Previous 12 Months	0						
# of Sales in Previous 12 Months	1						
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
02/25/2021	\$399,000	--	--	Sold	03/19/2021	\$410,000	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$410,000	\$410,000
Sales Price	\$410,000	\$410,000
30 Day Price	\$410,000	--
Comments Regarding Pricing Strategy		
Subject just sold for \$410,000		

Clear Capital Quality Assurance Comments Addendum

Reviewer's Notes	Internal market research shows a 21.3% change over the past 6 months
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Subject Photos



Front



Address Verification



Side



Side



Street



Street

Subject Photos



Other

Listing Photos

L1 1304 E HOMESTEAD AVE
Coeur D Alene, ID 83814



Front

L2 1210 E HIGHWOOD LN
Coeur D Alene, ID 83815



Front

Sales Photos

S1 4305 N ROYAL ST
Coeur D Alene, ID 83815



Front



Front

S2 905 E WALNUT AVE
Coeur D Alene, ID 83814



Front

S3 609 E SUNRISE DR
Coeur D Alene, ID 83815



Front

ClearMaps Addendum

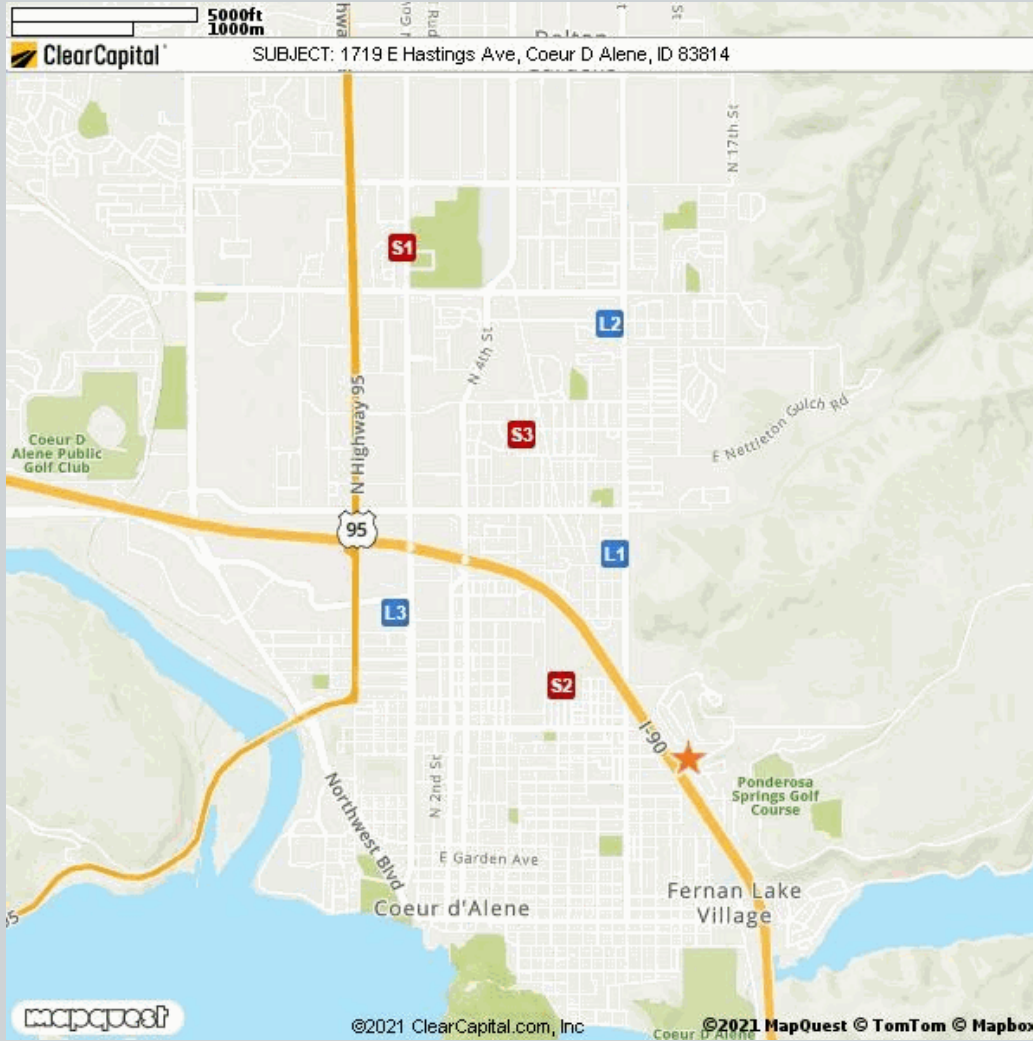
Address ★ 1719 E Hastings Avenue, Coeur D Alene, ID 83814

Loan Number 43864

Suggested List \$410,000

Suggested Repaired \$410,000

Sale \$410,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	1719 E Hastings Avenue, Coeur D Alene, ID 83814	--	Parcel Match
L1 Listing 1	1304 E Homestead Ave, Coeur D Alene, ID 83814	1.02 Miles ¹	Parcel Match
L2 Listing 2	1210 E Highwood Ln, Coeur D Alene, ID 83814	2.06 Miles ¹	Parcel Match
L3 Listing 3	405 W Emma Ave, Coeur D Alene, ID 83814	1.49 Miles ¹	Parcel Match
S1 Sold 1	4305 N Royal St, Coeur D Alene, ID 83815	2.71 Miles ¹	Parcel Match
S2 Sold 2	905 E Walnut Ave, Coeur D Alene, ID 83814	0.66 Miles ¹	Parcel Match
S3 Sold 3	609 E Sunrise Dr, Coeur D Alene, ID 83815	1.69 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! ***

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

Report Instructions - cont.

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	Kristen Red Vozza	Company/Brokerage	Kelly Right /Real Estate By RED Inc.
License No	SP27606	Address	1212 W Dolan Rd Rathrum ID 83858
License Expiration	04/30/2023	License State	ID
Phone	2088182369	Email	realestatebyred208@gmail.com
Broker Distance to Subject	10.71 miles	Date Signed	09/09/2021

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.