

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	2515 E Amity Avenue, Nampa, ID 83686	Order ID	8186075	Property ID	32704920
Inspection Date	05/10/2022	Date of Report	05/12/2022		
Loan Number	45063	APN	3229200000		
Borrower Name	Catamount Properties 2018 LLC	County	Canyon		

Tracking IDs

Order Tracking ID	05.09.22_BPO_Updates	Tracking ID 1	05.09.22_BPO_Updates
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	CATAMOUNT PROPERTIES 2018 LLC	Condition Comments NEW upgraded stainless steel appliances, NEW HVAC unit, spacious living room, abundant counter space, low maintenance wood-like plank flooring, subway tiled baths, USB outlets and more! You will love hosting guests and preparing home cooked meals in your open kitchen, or fire up the barbeque on your NEW deck!
R. E. Taxes	\$1,413	
Assessed Value	\$239,900	
Zoning Classification	Residential	
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 Subject property is located by many different schools, and parks in the area and is a traditional style home located in a neighborhood made up of homes typically built in the last 80 years
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$296500 High: \$523997	
Market for this type of property	Remained Stable for the past 6 months.	
Normal Marketing Days	<30	

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	2515 E Amity Avenue	2012 Kara Anne Ave	62 S Peppermint Dr	90 S Greenscape Ln
City, State	Nampa, ID	Nampa, ID	Nampa, ID	Nampa, ID
Zip Code	83686	83686	83687	83687
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	1.41 ¹	0.69 ¹	0.86 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$405,000	\$440,000	\$420,000
List Price \$	--	\$405,000	\$435,000	\$420,000
Original List Date		05/02/2022	02/26/2022	05/06/2022
DOM · Cumulative DOM	-- · --	10 · 10	75 · 75	6 · 6
Age (# of years)	19	23	27	25
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Adverse ; Busy Road	Neutral ; Residential	Adverse ; Other	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	1 Story Bungalow	1 Story ranch	1 Story ranch	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	1,106	1,236	1,294	1,220
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2	3 · 2	3 · 2
Total Room #	7	6	6	6
Garage (Style/Stalls)	None	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	Yes	No	Yes	No
Basement (% Fin)	50%	0%	80%	0%
Basement Sq. Ft.	1,106	--	1,294	--
Pool/Spa	--	Spa - Yes	--	--
Lot Size	0.27 acres	0.17 acres	0.15 acres	0.25 acres
Other	irrigation	irrigation, shed	irrigation	irrigation, shed

* Listing 2 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** Well built single level split bedroom designed home w/lots of architectural flair. New windows, new water heater and newer wood laminate floors throughout home for easy clean-up. Kitchen features all S/S appliances, gas stove, walk-in pantry & breakfast bar. Large North faced fenced backyard to entertain on oversized patio. Cement curb landscaped flower beds and nice 8X12 shed for storage. This popular & high demand Island Subdivision offers its own Nature Preserve with running/walking paths, chip & putt, basketball, etc
- Listing 2** This Nampa home offers a patio, granite countertops, and a two-car garage. partially finished basement sq ft. stairs up to the front covered porch.
- Listing 3** Nothing to worry about with this home! All the big ticket items have been replaced: New roof in 2019, new exterior/interior paint 2019, new high efficiency dual fuel HVAC system 2021, all new kitchen appliances 2020, and master bathroom remodeled 2022. This home just screams of cuteness. 3 bedroom, 2 bathroom split bedroom floor plan, new interior paint and new hard surface flooring throughout the living area. Oversized garage that will not disappoint. The quarter acre lot offers a huge east facing backyard with firepit, patio cover, garden boxes and lots of room to play.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	2515 E Amity Avenue	2905 E Georgia Ave	1604 Chicago St	2437 S Bluegrass
City, State	Nampa, ID	Nampa, ID	Nampa, ID	Nampa, ID
Zip Code	83686	83686	83686	83686
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.42 ¹	0.58 ¹	1.26 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$397,500	\$374,900	\$384,900
List Price \$	--	\$397,500	\$405,000	\$384,900
Sale Price \$	--	\$420,000	\$405,000	\$395,000
Type of Financing	--	Fha	Conventional	Conventional
Date of Sale	--	05/04/2022	05/04/2022	04/27/2022
DOM · Cumulative DOM	-- · --	34 · 34	29 · 28	18 · 47
Age (# of years)	19	27	26	20
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Adverse ; Busy Road	Neutral ; Residential	Adverse ; Busy Road	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	1 Story Bungalow	1 Story ranch	1 Story ranch	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	1,106	1,382	1,052	1,237
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2	3 · 2	3 · 2
Total Room #	7	6	6	6
Garage (Style/Stalls)	None	Attached 2 Car(s)	Attached 2 Car(s)	Attached 3 Car(s)
Basement (Yes/No)	Yes	No	No	No
Basement (% Fin)	50%	0%	0%	0%
Basement Sq. Ft.	1106	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.27 acres	0.41 acres	0.27 acres	0.23 acres
Other	irrigation	irrigation, shed	irrigation, corner lot	irrigation, fireplace, covered patio
Net Adjustment	--	-\$21,178	-\$800	+\$2,084
Adjusted Price	--	\$398,822	\$404,200	\$397,084

* 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** adjustments: beds(3000), baths(1500), sq ft(-8280), garage(-6000), age(800), acreage(-12,198) Beautifully maintained home with a fully fenced nearly half acre yard. Home features include: 3 bedrooms, 2 full bathrooms, family room, and a double car garage. New heating and cooling system installed 2 years ago. Roof replaced 5 years ago. The beautiful backyard includes a large storage shed and a small hobby shop with power, R.V parking, and a fenced garden area. Home is being sold as is
- Sold 2** adjustments: beds(3000), baths(1500), garage(-6000), age(700) Fabulous, single level home on a huge corner lot, almost 1/3 acre! This 3 bedroom,2 bath home is move-in ready, with new interior paint, refinished smooth walls, updated bathrooms, updated laminate floors and carpet. Nice vaulted ceilings in living room, dining & kitchen give this home a big, open feel! Newer exterior paint & garage door give home a fresh new look, along with a BRAND NEW Architectural roof just installed last week. Fully fenced, manicured, huge backyard, RV parking give you lots of options for play areas, garden area and RV/trailer parking.
- Sold 3** adjustments: beds(3000), baths(1500), garage(-6000), age(100), acreage(3484) NEW ROOF INSTALLED ON 3/15/22! Hard to find well-kept home with RV Parking and pad on nearly 1/4 acre! This home lives large with a spacious great room, cozy fireplace, soaring vaults throughout, split floorplan, sun splashed kitchen with breakfast bar and walk in pantry, private master with large walk in closet and bath, relaxing garden tub, new quality carpet & pad, fresh interior paint, new appliances, new blinds, relaxing covered patio and front porch, nicely landscaped with mature shade trees, full sprinklers with pressurized irrigation, oversized extra deep garage with epoxy floor, nice views of horse property, no neighbors directly behind you and so much more! Save money on storage and keep your RV at home!

Subject Sales & Listing History

Current Listing Status	Currently Listed	Listing History Comments					
Listing Agency/Firm	Fathom Realty	No additional information available					
Listing Agent Name	Robert J Becker						
Listing Agent Phone	208-860-5271						
# 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
02/19/2021	\$295,000	05/20/2021	\$345,000	Sold	05/31/2021	\$285,000	MLS
04/08/2022	\$475,000	05/12/2022	\$475,000	--	--	--	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$404,000	\$404,000
Sales Price	\$402,500	\$402,500
30 Day Price	\$392,500	--
Comments Regarding Pricing Strategy		
Sale comp #2 shows the best support for final value conclusion. Overall it has the most similar characteristics and amenities to the subject property. All sales utilized were the closest, most recent and most similar sales of these homes in the area.		

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.
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Subject Photos



Front



Address Verification



Side



Side



Street



Street

Subject Photos



Other



Other

Listing Photos

L1 2012 Kara Anne Ave
Nampa, ID 83686



Front

L2 62 S Peppermint Dr
Nampa, ID 83687



Front

L3 90 S Greenscape Ln
Nampa, ID 83687



Front

Sales Photos

S1 2905 E Georgia Ave
Nampa, ID 83686



Front

S2 1604 Chicago St
Nampa, ID 83686



Front

S3 2437 S Bluegrass
Nampa, ID 83686



Front

ClearMaps Addendum

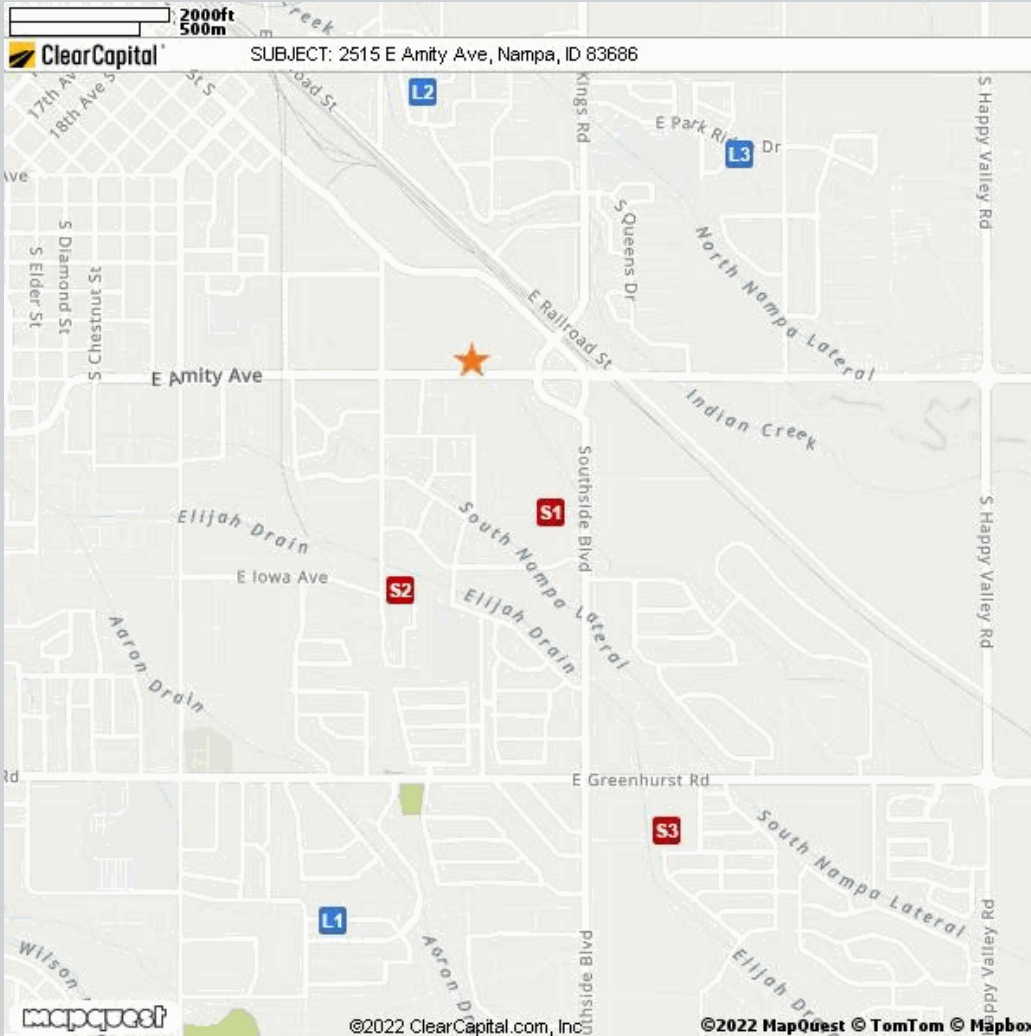
Address ★ 2515 E Amity Avenue, Nampa, ID 83686

Loan Number 45063

Suggested List \$404,000

Suggested Repaired \$404,000

Sale \$402,500



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	2515 E Amity Avenue, Nampa, ID 83686	--	Parcel Match
L1 Listing 1	2012 Kara Anne Ave, Nampa, ID 83686	1.41 Miles ¹	Parcel Match
L2 Listing 2	62 S Peppermint Dr, Nampa, ID 83687	0.69 Miles ¹	Parcel Match
L3 Listing 3	90 S Greenscape Ln, Nampa, ID 83687	0.86 Miles ¹	Street Centerline Match
S1 Sold 1	2905 E Georgia Ave, Nampa, ID 83686	0.42 Miles ¹	Parcel Match
S2 Sold 2	1604 Chicago St, Nampa, ID 83686	0.58 Miles ¹	Parcel Match
S3 Sold 3	2437 S Bluegrass, Nampa, ID 83686	1.26 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	Mary Walters	Company/Brokerage	SILVERCREEK REALTY GROUP
License No	AB29532	Address	5312 S VALLEY ST BOISE ID 83709
License Expiration	12/31/2022	License State	ID
Phone	2087247478	Email	msasee2002@msn.com
Broker Distance to Subject	10.82 miles	Date Signed	05/12/2022

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.