

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	121 W 500 South, Jerome, ID 83338	Order ID	7729506	Property ID	31564722
Inspection Date	11/12/2021	Date of Report	11/14/2021		
Loan Number	45072	APN	RP000850020020		
Borrower Name	Catamount Properties 2018 LLC	County	Jerome		

Tracking IDs

Order Tracking ID	AgedBPOs_110821	Tracking ID 1	AgedBPOs_110821
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	Jerry G Smith	Condition Comments Subject appears to have some recent exterior yard clean up but is vacant. This inspection was drive by no access Landscaping with sprinklers plus all fence would add to curb appeal
R. E. Taxes	\$1,280	
Assessed Value	\$172,383	
Zoning Classification	Single Family Detach	
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes	
(Building appears to be secure with no vandalizing)		
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$15,000	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$15,000	
HOA	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data

Location Type	Rural	Neighborhood Comments Rural area with crops growing and livestock farms Different style houses within this county area
Local Economy	Excellent	
Sales Prices in this Neighborhood	Low: \$170,000 High: \$625,000	
Market for this type of property	Increased 5 % in the past 6 months.	
Normal Marketing Days	<30	

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	121 W 500 South	216 Yakima Ave E	322 Yakima Ave	214 E 500 S
City, State	Jerome, ID	Jerome, ID	Jerome, ID	Jerome, ID
Zip Code	83338	83338	83338	83338
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	3.41 ¹	3.39 ¹	3.21 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$280,000	\$325,000	\$359,900
List Price \$	--	\$280,000	\$299,900	\$359,900
Original List Date		06/14/2021	06/22/2021	09/24/2021
DOM · Cumulative DOM	-- · --	1 · 153	23 · 145	17 · 51
Age (# of years)	45	81	76	81
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Beneficial ; Other	Beneficial ; Other	Beneficial ; Other	Neutral ; Other
View	Beneficial ; Pastoral	Beneficial ; Pastoral	Beneficial ; Pastoral	Beneficial ; Other
Style/Design	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,821	1,296	1,344	1,888
Bdrm · Bths · ½ Bths	3 · 2	3 · 1	3 · 1	3 · 2
Total Room #	8	7	7	8
Garage (Style/Stalls)	Attached 1 Car	Attached 3 Car(s)	Attached 2 Car(s)	Detached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	2.24 acres	2.443 acres	1 acres	5.47 acres
Other	Fireplace	Water shares	Appliances storage shed Water shares	Water shares

* 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.

Current Listings - Cont.

Listing Comments Why the comparable listing is superior or inferior to the subject.

- Listing 1** Includes appliances window air conditioner fridge, oven, microwave Electric heat and auto sprinkler system "Larger acreage smaller house"
- Listing 2** RV parking, covered patio wired for hot tub, storage sheds, shop with 220 power, no CC&R's, one acre, country setting, close to shopping and freeway, sprinklers plumbed to irrigation ditch with pump included, mature landscaping, metal roof, two car garage and the zoning would allow for a home based business or business. The home is immaculate and offers updated kitchen and bath, large open living room and newer carpet .
- Listing 3** Country acreage! Home offers 3 beds/2 bths, separate living and family rooms, framed in front porch, and covered back porch. Bring your animals there is irrigated and fenced pastures, loafing shed, and a chicken coop! Room for toys

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	121 W 500 South	324 S 200 W	805 H Avenue W	114 W 100 S
City, State	Jerome, ID	Jerome, ID	Jerome, ID	Jerome, ID
Zip Code	83338	83338	83338	83338
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	1.96 ¹	4.55 ¹	4.17 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$425,000	\$229,900	\$389,000
List Price \$	--	\$425,000	\$229,900	\$389,000
Sale Price \$	--	\$425,000	\$230,000	\$325,000
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	08/08/2021	05/24/2021	07/09/2021
DOM · Cumulative DOM	-- · --	14 · 58	12 · 87	7 · 35
Age (# of years)	45	1	49	91
Condition	Average	Good	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Beneficial ; Other	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential
View	Beneficial ; Pastoral	Beneficial ; Pastoral	Beneficial ; Other	Beneficial ; Pastoral
Style/Design	1 Story Ranch	1 Story Ranch	1 Story Ranch	2 Stories Ranch
# Units	1	1	1	1
Living Sq. Feet	1,821	1,240	1,200	1,728
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	8	8	8	8
Garage (Style/Stalls)	Attached 1 Car	Attached 2 Car(s)	None	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	2.24 acres	2.5 acres	2 acres	2.76 acres
Other	Fireplace	Appliances, water shares	Water shares appliances	Water shares, appliances
Net Adjustment	--	+\$31,860	+\$37,860	+\$1,480
Adjusted Price	--	\$456,860	\$267,860	\$326,480

* 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** yr built 2021 20X 100= -2000 ,581*60=+34860sq ft dif, Garage sub =1 car sold 2 car garage -1000 total new house on 2.5 acres with irrigation water. Projected completion date is around the end of July. Not in a subdivision which means no HOA dues and no covenants and restrictions so bring your animals and toys and enjoy country living. Both owners of Cook Homes are licensed real estate agents in Idaho.
- Sold 2** 49- 45 yrs = 4 *100=-400 , 1821-1200=square feet dif621*60*=+37260, no garage +1000 remodeled manufactured home on permanent foundation with exterior brick. Home has the following updates, a new kitchen, new flooring in kitchen, living room, and bedroom areas, interior paint and much more. A nice and large covered patio, a large detached cinder block building that can be used a a hobby room and/or office. 2 acres of land and 2.46 NSCC water shares. Enjoy country living while being close to town. Hurry this will sell fast!
- Sold 3** 91-45 =46 X100 =-4600, 1821-1728 =93*60=+5580 sq ft subject has 1 car atch +500 comp ahs none 2.76 acres with 3 water shares to grow your own veggies, fruits, flowers, farmyard critters. Several outbuildings include silo and old rock milking barn! Porch sit under front/back covered patios. Love this charmer as is or freshen up - so much potential! New furnace, central air, pellet stove, new siding, some new windows, auto sprinkler. Resident barnyard cats and egg layers included! No CCRs/HOA's. Property being sold AS IS.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				Address not listed in 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	\$267,860	\$326,480
Sales Price	\$267,860	\$326,860
30 Day Price	\$267,860	--
Comments Regarding Pricing Strategy		
All properties in Jerome area have increased in value Subject location is valued for being in farming area. There are limited properties comparable to subject None are same year built or same sq ft all are same room numbers Adjustments are made on differences 100 per year built +/-, 60 per sq ft =or -, acre 500 each = or -		

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



Street

Listing Photos

L1 216 Yakima Ave E
Jerome, ID 83338



Front

L2 322 Yakima Ave
Jerome, ID 83338



Front

L3 214 E 500 S
Jerome, ID 83338



Front

Sales Photos

S1 324 S 200 W
Jerome, ID 83338



Front

S2 805 H Avenue W
Jerome, ID 83338



Front

S3 114 W 100 S
Jerome, ID 83338



Front

ClearMaps Addendum

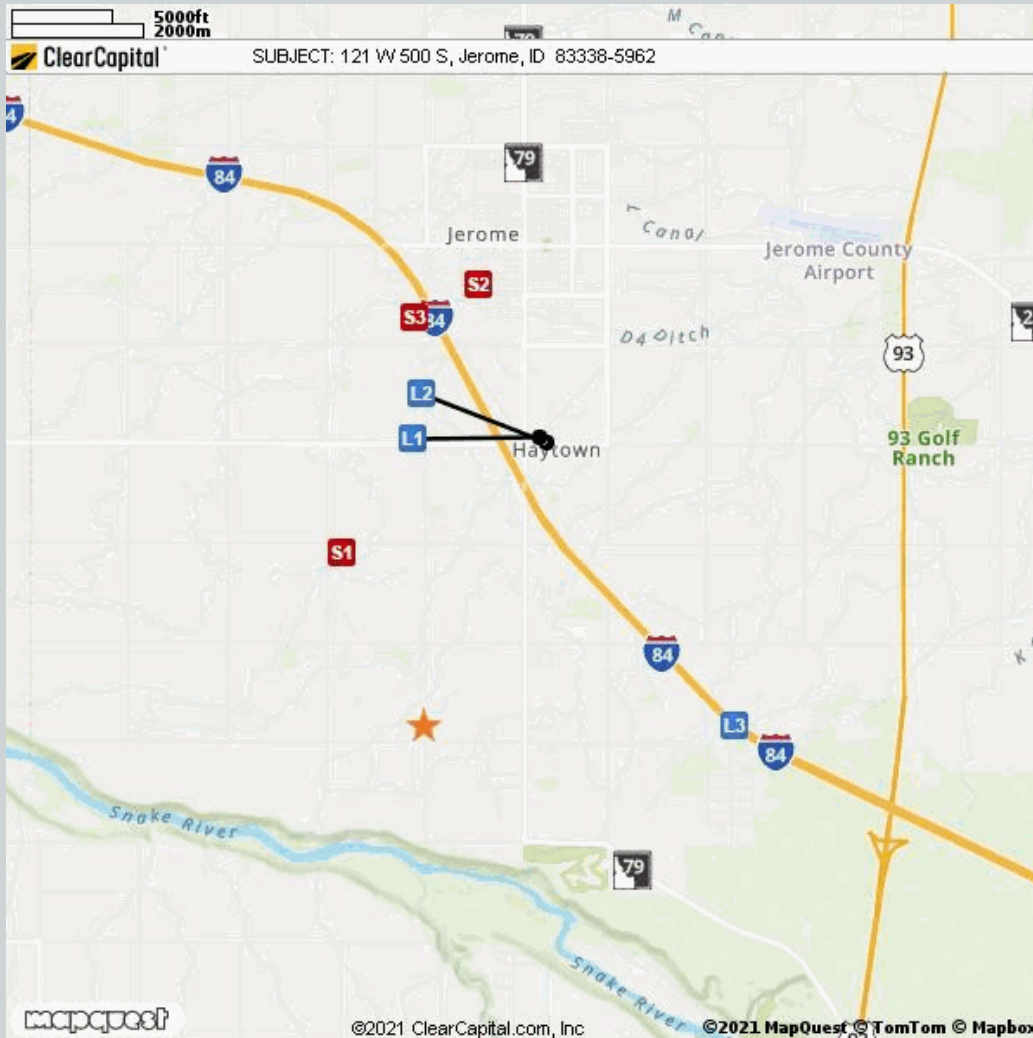
Address ★ 121 W 500 South, Jerome, ID 83338

Loan Number 45072

Suggested List \$267,860

Suggested Repaired \$326,480

Sale \$267,860



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	121 W 500 South, Jerome, ID 83338	--	Parcel Match
L1 Listing 1	216 Yakima Ave E, Jerome, ID 83338	3.41 Miles ¹	Parcel Match
L2 Listing 2	322 Yakima Ave, Jerome, ID 83338	3.39 Miles ¹	Parcel Match
L3 Listing 3	214 E 500 S, Jerome, ID 83338	3.21 Miles ¹	Parcel Match
S1 Sold 1	324 S 200 W, Jerome, ID 83338	1.96 Miles ¹	Street Centerline Match
S2 Sold 2	805 H Avenue W, Jerome, ID 83338	4.55 Miles ¹	Parcel Match
S3 Sold 3	114 W 100 S, Jerome, ID 83338	4.17 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	Suzie Richardson	Company/Brokerage	Canyon Trail Realty LLC
License No	AB23238	Address	700 S Lincoln Jerome ID 83338
License Expiration	06/30/2022	License State	ID
Phone	2083243354	Email	reo4u230@gmail.com
Broker Distance to Subject	4.81 miles	Date Signed	11/13/2021

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.