## **6171 N HASTINGS AVENUE**

BOISE, ID 83714 Loan Number

**\$380,000** • As-Is Value

45272

by ClearCapital

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 Inspection Date Loan Number Borrower Name	6171 N Hastings Avenue, Boise, ID 83714 06/28/2021 45272 Catamount Properties 2018 LLC	Order ID Date of Report APN County	7397179 06/29/2021 R7119650270 Ada	Property ID	30559121
Tracking IDs					
Order Tracking ID	0628BPO_Citi	Tracking ID 1	0628BPO_Citi		
Tracking ID 2		Tracking ID 3			

#### **General Conditions**

Owner	TAYLOR JASON W	Condition Comments
R. E. Taxes	\$3,227	The subject is a single-family property in average condition with
Assessed Value	\$318,900	a roof repair item noted. The subject is a single-story property
Zoning Classification	Res	located on a standard-size parcel. Occupancy based on tax records (attached).
Property Type	SFR	
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$6,000	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$6,000	
НОА	No	
Visible From Street	Visible	
Road Type	Public	

### Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments
Local Economy	Stable	The subject is located in a market with year to date pricing up
Sales Prices in this Neighborhood	Low: \$271,000 High: \$535,000	27%. The subject is located near parks, schools, and city services. 63 sold comps were found. 19 active comps were
Market for this type of property	Increased 27 % in the past 6 months.	found within a 2 mile search radius of the subject.
Normal Marketing Days	<30	

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### **Current Listings**

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	6171 N Hastings Avenue	9119 W Wakefield	6780 N Prescott	6083 N Hazelbrook Lane
City, State	Boise, ID	Boise, ID	Boise, ID	Garden City, ID
Zip Code	83714	83714	83714	83714
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.64 1	0.25 <sup>1</sup>	1.21 <sup>1</sup>
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$375,000	\$399,900	\$400,000
List Price \$		\$375,000	\$399,900	\$400,000
Original List Date		06/23/2021	06/25/2021	06/08/2021
$DOM \cdot Cumulative DOM$	•	5 · 6	1 · 4	2 · 21
Age (# of years)	26	25	27	15
Condition	Average	Average	Average	Good
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	1,316	1,190	1,108	1,216
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	2 · 2
Total Room #	6	6	6	6
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	.15 acres	.16 acres	.14 acres	11 acres
Other	None	None	None	None

\* Listing 1 is the most comparable listing to the subject.

<sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>3</sup> Subject \$/ft based upon as-is sale price.

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

Listing 1 Active 1 is similar to the subject based on layout, condition, lot size, year built. The comparable has an inferior square footage.

Listing 2 Active 2 is similar to the subject based on year built, condition, layout and lot size. The comparable has an inferior square footage

Listing 3 Active 3 is similar to the subject based on layout, year built, square footage and condition. The comparable has superior updates.

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#### **Recent Sales**

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	6171 N Hastings Avenue	6947 W Belhaven	7188 W Parapet Street	5690 N Glencrest Ave
City, State	Boise, ID	Boise, ID	Boise, ID	Boise, ID
Zip Code	83714	83714	83714	83714
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.57 1	0.54 1	0.67 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$350,000	\$350,000	\$392,000
List Price \$		\$350,000	\$350,000	\$392,000
Sale Price \$		\$375,000	\$380,000	\$392,000
Type of Financing		Conventional	Conventional	Conventional
Date of Sale		05/24/2021	06/23/2021	05/28/2021
DOM $\cdot$ Cumulative DOM	·	9 · 40	4 · 34	35 · 42
Age (# of years)	26	38	35	7
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	1,316	1,130	1,164	1,177
Bdrm · Bths · ½ Bths	3 · 2	2 · 2	3 · 2	3 · 2
Total Room #	6	6	6	6
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	.15 acres	.11 acres	.15 acres	.14 acres
Other	None	None	None	None
Net Adjustment		+\$3,348	+\$2,736	+\$2,502
Adjusted Price		\$378,348	\$382,736	\$394,502

\* Sold 1 is the most comparable sale to the subject.

<sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>3</sup> Subject \$/ft based upon as-is sale price.

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### Recent Sales - Cont.

Reasons for Adjustments Why the comparable sale is superior or inferior to the subject.

- Sold 1 Sold 1 is similar to the subject based on condition, lot size, year built, layout. The comparison has an inferior square footage. The comparable sold for more than asking price, as the subject is located in a highly appreciating market with year to date pricing up 27%. All disclosed seller concessions and buyer closing costs have been added to the form based on MLS data from Intermountain MLS.
- **Sold 2** Sold 2 is similar to the subject based on condition, year built, lot size. The comparable has an inferior square footage. The comparable sold for more than asking price, as the subject is located in a highly appreciating market with year to date pricing up 27%. All disclosed seller concessions and buyer closing costs have been added to the form based on MLS data from Intermountain MLS.
- Sold 3 Sold 3 is similar to the subject based on layout, lot size, year built and condition. The comparable has an inferior square footage.

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### Subject Sales & Listing History

Current Listing S	Status	Not Currently L	_isted	Listing Histor	y Comments		
Listing Agency/Firm		MLS # 9821	5382 (attached)				
Listing Agent Na	me						
Listing Agent Ph	one						
# of Removed Li Months	stings in Previous 12	0					
# of Sales in Pre Months	evious 12	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	\$390,000	\$396,000		
Sales Price	\$380,000	\$386,000		
30 Day Price	\$370,000			
Comments Regarding Pricing Strategy				

The search radius was expanded to 2 miles in an effort to find a sufficient number of comparables. The same market conditions exist for all properties in this report. Search parameters: Search radius of 2 miles to include similar neighborhoods, a six month timeframe, all comps within 20% of the subject's square footage, year built within 20 years. Priority was given to be comparable with a similar location. 63 sold comps were found and 19 active comps were found. The same market conditions exist for all properties in this report. Priority was given to the most similar closed transaction.

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## 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.

DRIVE-BY BPO by ClearCapital

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## **Subject Photos**



Front



Address Verification



Street



Other



## **6171 N HASTINGS AVENUE**

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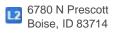
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## **Listing Photos**

9119 W Wakefield Boise, ID 83714 L1



Front





Front



6083 N Hazelbrook Lane Garden City, ID 83714



Front

by ClearCapital

## **6171 N HASTINGS AVENUE**

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## **Sales Photos**

6947 W Belhaven Boise, ID 83714



Front





Front



5690 N Glencrest Ave Boise, ID 83714



Front

**6171 N HASTINGS AVENUE** 

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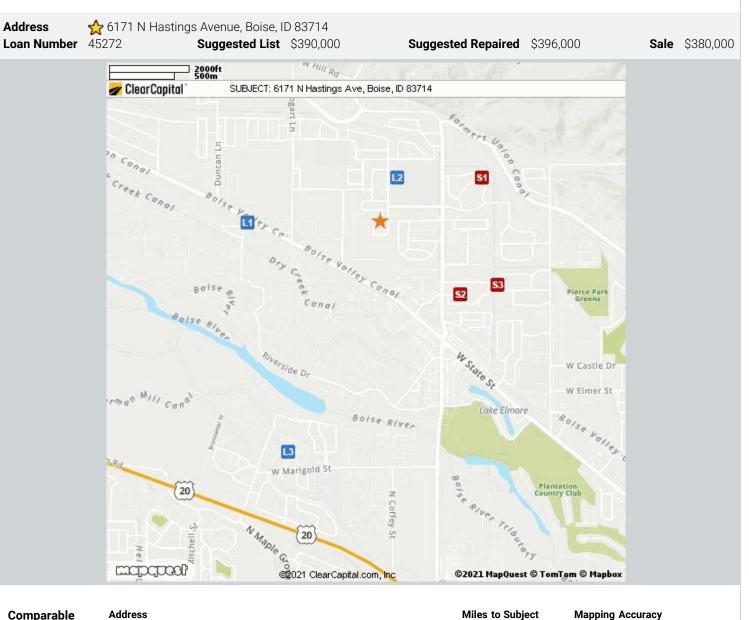
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#### ClearMaps Addendum

by ClearCapital



С	omparable	Address	Miles to Subject	Mapping Accuracy
*	Subject	6171 N Hastings Avenue, Boise, ID 83714		Parcel Match
L1	Listing 1	9119 W Wakefield, Boise, ID 83703	0.64 Miles 1	Parcel Match
L2	Listing 2	6780 N Prescott, Garden City, ID 83714	0.25 Miles 1	Parcel Match
L3	Listing 3	6083 N Hazelbrook Lane, Garden City, ID 83714	1.21 Miles 1	Parcel Match
<b>S1</b>	Sold 1	6947 W Belhaven, Garden City, ID 83714	0.57 Miles 1	Parcel Match
<b>S2</b>	Sold 2	7188 W Parapet Street, Garden City, ID 83714	0.54 Miles 1	Parcel Match
<b>S</b> 3	Sold 3	5690 N Glencrest Ave, Garden City, ID 83714	0.67 Miles 1	Parcel Match

<sup>1</sup> The Comparable "Distance from Subject" value has been calculated by the Clear Capital system.

<sup>2</sup> The Comparable "Distance from Subject" value has been provided by the Real Estate Professional.

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### 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.

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### 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.

If the subject is a Commercial property, contact Clear Capital immediately at 530-582-5011 for direction on how to proceed with the report.
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

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### 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.

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#### **Broker Information**

Broker Name	Adam Levanger	Company/Brokerage	Idaho Summit Real Estate
License No	DB33983	Address	1861 E Laurelwood Drive Eagle ID 83714
License Expiration	12/31/2022	License State	ID
Phone	2084406231	Email	IdahoREO@gmail.com
Broker Distance to Subject	2.50 miles	Date Signed	06/29/2021

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 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 or nace, 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 subject property or of the state like the property 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.