

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	1312 W Elmore Avenue, Nampa, ID 83651	Order ID	7793381	Property ID	31743788
Inspection Date	12/06/2021	Date of Report	12/06/2021		
Loan Number	45299	APN	1598851400		
Borrower Name	Catamount Properties 2018 LLC	County	Canyon		

Tracking IDs

Order Tracking ID	1203BPO_update	Tracking ID 1	1203BPO_update
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	CATAMOUNT PROEPRTIES 2018 LLC	Condition Comments Physical depreciation is limited to wear and tear on the systems of the home. The home shows good maintenance and condition for its age. No signs of any repairs and all deferred maintenance has been completed as needed.
R. E. Taxes	\$731	
Assessed Value	\$238,300	
Zoning Classification	Residential	
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes (on a lock box and secure)	
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$0	
HOA	WESTBROOK HOA 208-870-2338	
Association Fees	\$155 / Year (Other: parks and common areas.)	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments Subject property is located by many different schools, in the area and is a traditional style home located in a neighborhood made up of homes typically built in the last 25 years
Local Economy	Improving	
Sales Prices in this Neighborhood	Low: \$359999 High: \$675035	
Market for this type of property	Decreased 3 % in the past 6 months.	
Normal Marketing Days	<30	

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	1312 W Elmore Avenue	724 Davis Ave	115 Rowena	703 W Redwood Ln
City, State	Nampa, ID	Nampa, ID	Nampa, ID	Nampa, ID
Zip Code	83651	83651	83651	83651
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.74 ¹	0.95 ¹	0.66 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$389,900	\$369,900	\$399,900
List Price \$	--	\$389,900	\$369,900	\$399,900
Original List Date		11/19/2021	11/04/2021	11/11/2021
DOM · Cumulative DOM	-- · --	15 · 17	29 · 32	23 · 25
Age (# of years)	28	46	49	29
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	1,584	1,682	1,540	1,749
Bdrm · Bths · ½ Bths	4 · 2	4 · 2	3 · 2	3 · 2
Total Room #	7	7	6	6
Garage (Style/Stalls)	Attached 3 Car(s)	Attached 2 Car(s)	None	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.19 acres	0.20 acres	0.15 acres	0.19 acres
Other	irrigation, fireplace, covered patio, shed	irrigation, shed, covered patio	irrigation, , shed, wood stove, covered patio	shed, pellet stove, irrigation

* 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** This classic ranch style home has been beautifully updated with the upmost quality and design. New waterproof vinyl flooring, updated bathrooms and walk-in tiled shower in master bath, quartz countertops, all new stainless steel appliances, solar panels, hardware, light fixtures just to name a few. Highly desirable location close to shopping, parks, and interstate access. This home offers an oversized garage, rv parking, and large corner lot with no HOA's. Hard to find 4 bedroom with a living and family room.
- Listing 2** Beautiful, ranch-style home in peaceful neighborhood. 5-minute drive to downtown Nampa, 25 to Boise. Mature trees shade the property. This home has space for all: 4 bedrooms, 2 baths, den with wood-burning stove, and dining area that opens onto patio. New carpets/interior repainting, done in 10/2021. Solid oak cabinets. Wood-laminate flooring in living room and hall. Ample closet space in every room. The fully fenced backyard is a private paradise, complete with large, covered patio bordered by gated custom picket fence and trellised grapevines. Attached storage room, accessible from patio and den. Outbuildings include steel shed, custom chicken coop, and detached workshop building. New mulch and gardening complement established trees
- Listing 3** This corner-lot single level home could be yours in time for the holidays. Situated in walking distance to West Park and West Middle School. The home offers wood floors two living rooms, kitchen with granite counters and breakfast bar with eat-in dining. The second living room is centered around a pellet stove with travertine tile surround. The master suite offers a large corner soaker tub and walk-in shower. The large corner lots offers plenty of room to park your toys and comes with two sheds in the back yard. One with power

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	1312 W Elmore Avenue	12 S Bingham St	175 Orchard Heights Way	1020 W Elmore Ave
City, State	Nampa, ID	Nampa, ID	Nampa, ID	Nampa, ID
Zip Code	83651	83651	83651	83651
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.12 ¹	0.74 ¹	0.16 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$399,900	\$380,000	\$365,000
List Price \$	--	\$389,900	\$380,000	\$365,000
Sale Price \$	--	\$385,000	\$400,000	\$360,000
Type of Financing	--	Fha	Cash	Conventional
Date of Sale	--	09/30/2021	10/08/2021	06/30/2021
DOM · Cumulative DOM	-- · --	55 · 55	3 · 23	44 · 44
Age (# of years)	28	28	22	29
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	1,584	1,589	1,538	1,551
Bdrm · Bths · ½ Bths	4 · 2	3 · 2 · 1	3 · 2	3 · 2
Total Room #	7	7	6	6
Garage (Style/Stalls)	Attached 3 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	0.19 acres	0.26 acres	0.19 acres	0.20 acres
Other	irrigation, fireplace, covered patio, shed	irrigation, fireplace	irrigation, fireplace, covered patio	shed, central vac, cul, de, sac
Net Adjustment	--	+\$100	-\$6,100	+\$12,250
Adjusted Price	--	\$385,100	\$393,900	\$372,250

* 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** Nestled in a mature neighborhood, this perfect home offers convenient access to nearby shopping, dining, entertainment & the freeway. Well laid out interior floor plan thoughtfully renovated featuring 3 bedroom 2.5 bath + den/office, gas fireplace, new quartz counter tops w/ under mount farm style sink & new flooring. New roof in July & gas furnace & central AC replaced in 2018. ADJUSTMENTS: acreage(-6100), beds(3000), baths(-1500), garage(3000)no shed(500), no covered patio(1200)
- Sold 2** Incredibly remodeled & updated single level in a peaceful Nampa neighborhood. Home has been opened up to provide true open-concept living, complete with vaulted ceilings and a lot of natural light. New luxury vinyl plank flooring throughout most of the home. Modern kitchen is light, bright, and open with quartz countertops, white cabinets, floating shelves, & updated hardware. Both bathrooms have updated flooring, paint, and fixtures. Primary bath has huge soaker tub and separate walk-in shower. Covered patio to enjoy the private & fully fenced backyard with mature trees & plenty of garden space. Fresh exterior paint. ADJUSTMENTS: age(-600), beds(3000), garage(3000), no shed(500)
- Sold 3** Perfect opportunity to create your own haven with NO HOA! This home boasts beautiful Oak hardwood floors and gorgeous Oak cabinets in kitchen, built with pride and 2x6's. Master features 2 walk in closets and dual vanity. Large living room and much more..... all waiting for its forever family. Room for garden, AND parking for your RV and hookup for RV dump ADJUSTMENTS: beds(3000), garage(3000), no fireplace(1500), no covered patio(1200), no irrigation(4500), central vac(-950)

Subject Sales & Listing History

Current Listing Status	Currently Listed	Listing History Comments					
Listing Agency/Firm	Fathom Realty	subject property was sold in june and relisted in august of the same year.					
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
06/04/2021	\$380,000	06/19/2021	\$380,000	Sold	06/15/2021	\$380,000	MLS
08/20/2021	\$449,900	11/23/2021	\$419,900	--	--	--	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$385,000	\$385,000
Sales Price	\$383,000	\$383,000
30 Day Price	\$375,000	--
Comments Regarding Pricing Strategy		
Sale comp #1 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.
-------------------------	--

Subject Photos



Front



Address Verification



Side



Side



Street



Street

Subject Photos



Other

Listing Photos

L1 724 Davis Ave
Nampa, ID 83651



Front

L2 115 Rowena
Nampa, ID 83651



Front

L3 703 W Redwood Ln
Nampa, ID 83651



Front

Sales Photos

S1 12 S Bingham St
Nampa, ID 83651



Front

S2 175 Orchard Heights Way
Nampa, ID 83651



Front

S3 1020 W Elmore Ave
Nampa, ID 83651



Front

ClearMaps Addendum

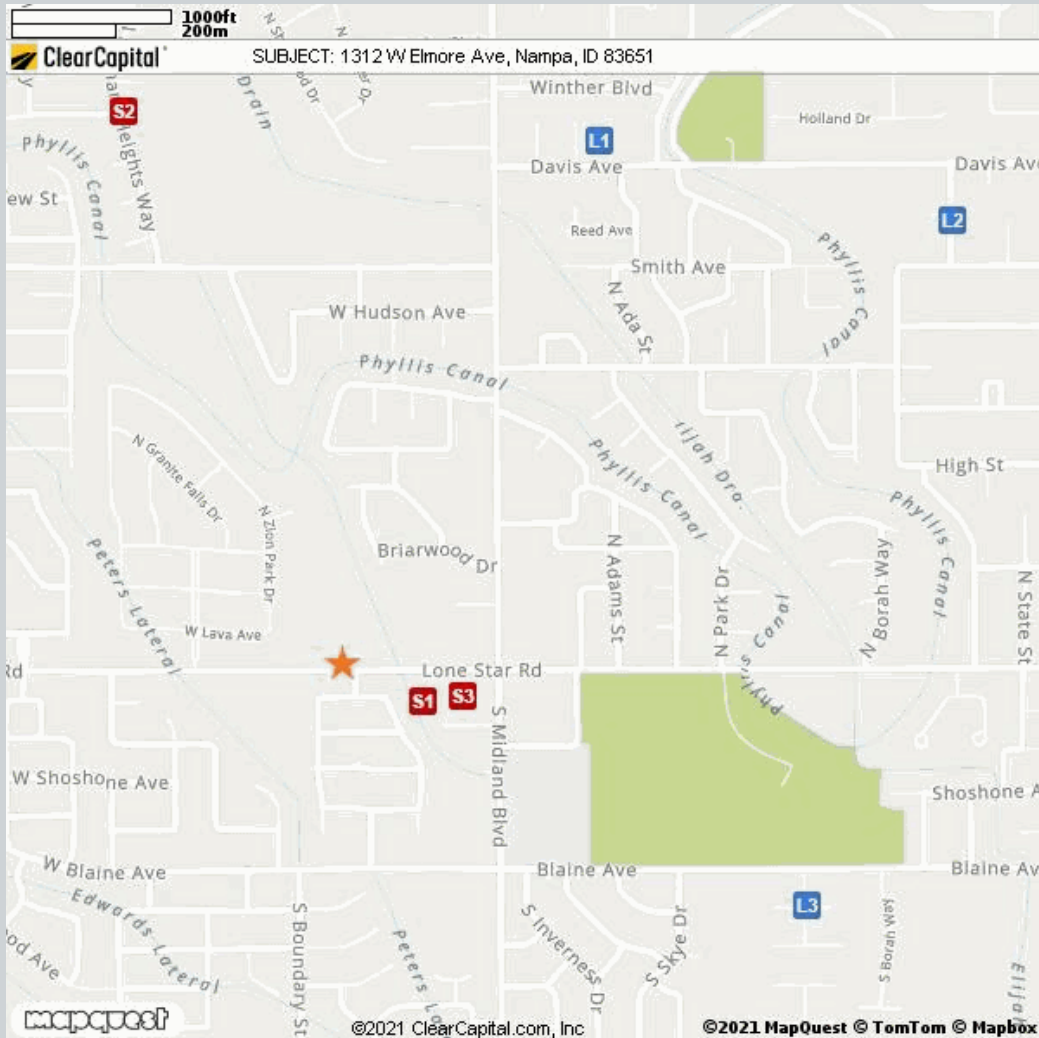
Address ★ 1312 W Elmore Avenue, Nampa, ID 83651

Loan Number 45299

Suggested List \$385,000

Suggested Repaired \$385,000

Sale \$383,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	1312 W Elmore Avenue, Nampa, ID 83651	--	Parcel Match
L1 Listing 1	724 Davis Ave, Nampa, ID 83651	0.74 Miles ¹	Parcel Match
L2 Listing 2	115 Rowena, Nampa, ID 83651	0.95 Miles ¹	Parcel Match
L3 Listing 3	703 W Redwood Ln, Nampa, ID 83651	0.66 Miles ¹	Parcel Match
S1 Sold 1	12 S Bingham St, Nampa, ID 83651	0.12 Miles ¹	Parcel Match
S2 Sold 2	175 Orchard Heights Way, Nampa, ID 83651	0.74 Miles ¹	Parcel Match
S3 Sold 3	1020 W Elmore Ave, Nampa, ID 83651	0.16 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	13.79 miles	Date Signed	12/06/2021

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.