

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	10967 Wildrose Court, Boise, ID 83713	Order ID	7793381	Property ID	31743790
Inspection Date	12/05/2021	Date of Report	12/06/2021		
Loan Number	45312	APN	R2115100235		
Borrower Name	Catamount Properties 2018 LLC	County	Ada		

Tracking IDs

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

General Conditions

Owner	CATAMOUNT PROPERTIES 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. Property has been remodeled in the last 3 months since it was purchased. No signs of any repairs and all deferred maintenance has been completed as needed.
R. E. Taxes	\$2,228	
Assessed Value	\$254,600	
Zoning Classification	Residential R-1C	
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes	
	(lock box and doors are secure)	
Ownership Type	Fee Simple	
Property Condition	Good	
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, in the area and is a traditional style home located in a neighborhood made up of homes typically built in the last 50 years
Local Economy	Improving	
Sales Prices in this Neighborhood	Low: \$351190 High: \$755215	
Market for this type of property	Increased 6 % in the past 6 months.	
Normal Marketing Days	<90	

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	10967 Wildrose Court	3048 Tattenham Ave	2523 Armstrong Pl	10330 W Glen Ellyn
City, State	Boise, ID	Boise, ID	Boise, ID	Boise, ID
Zip Code	83713	83713	83704	83704
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.83 ¹	1.06 ¹	1.14 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$369,900	\$375,000	\$385,000
List Price \$	--	\$369,900	\$369,500	\$385,000
Original List Date		11/23/2021	10/15/2021	11/18/2021
DOM · Cumulative DOM	-- · --	12 · 13	51 · 52	4 · 18
Age (# of years)	41	38	36	43
Condition	Good	Good	Good	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	1,092	1,176	1,056	1,200
Bdrm · Bths · ½ Bths	3 · 1	3 · 2	3 · 1	3 · 2
Total Room #	5	6	5	6
Garage (Style/Stalls)	Attached 1 Car	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	Yes	No
Basement (% Fin)	0%	0%	100%	0%
Basement Sq. Ft.	--	--	576	--
Pool/Spa	--	--	--	--
Lot Size	0.23 acres	0.18 acres	0.16 acres	0.23 acres
Other	shed, cul, de, sac, covered patio	wood stove, covered patio	cul, de, sac	fireplace, cul, de, sac, alarm

* 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** Bring your recreational toys to this beautifully remodeled home ready to move in. 3 bedrooms 2 baths. Minutes from shopping and schools. New, floors, paint, cabinets, granite tops, appliances, flooring. Master boasts a tile walk in shower. There are two RV parking areas as well as a 10x16 shed and covered patio. This has it all for him and her.
- Listing 2** Cute home on a cul de sac in an established neighborhood would be great for downsizing, a starter home, or investment property. Laminate floor throughout, new water heater and newer HVAC system, new roof in 2015. Back yard has sprinklers installed and is just waiting for you to make it your dream oasis. Room for a garden or chickens and mature trees
- Listing 3** Lovely 3 bedroom 2 bathroom home in a central location. The home has been lovingly cared for and offers an open floor plan with a darling dining area that overlooks the backyard. The backyard has tons of space to make your own! Cozy up next to the fire and enjoy the light coming through the large front window in the living room.

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	10967 Wildrose Court	9662 Pattie Ct	10801 W Ripley St	11826 Alfred
City, State	Boise, ID	Boise, ID	Boise, ID	Boise, ID
Zip Code	83713	83704	83713	83713
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.90 ¹	0.11 ¹	1.10 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$349,000	\$349,900	\$380,000
List Price \$	--	\$349,000	\$349,900	\$380,000
Sale Price \$	--	\$350,000	\$375,000	\$376,000
Type of Financing	--	Fha	Va	Conventional
Date of Sale	--	08/13/2021	09/15/2021	12/03/2021
DOM · Cumulative DOM	-- · --	65 · 69	43 · 43	26 · 28
Age (# of years)	41	41	41	41
Condition	Good	Average	Good	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	1,092	832	888	1,040
Bdrm · Bths · ½ Bths	3 · 1	2 · 1	2 · 1	3 · 1
Total Room #	5	4	4	5
Garage (Style/Stalls)	Attached 1 Car	Attached 1 Car	Attached 1 Car	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.23 acres	0.21 acres	0.16 acres	0.21 acres
Other	shed, cul, de, sac, covered patio	covered patio	covered patio, shed	shed, covered patio, corner lot
Net Adjustment	--	+\$20,800	+\$15,218	-\$1,440
Adjusted Price	--	\$370,800	\$390,218	\$374,560

* 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** ADJUSTMENTS: condition(9500), beds(3000), sq ft(7800), no shed(500) Quiet cul-de-sac, in a great location close to shopping and dining options! Very large backyard with a covered patio and mature landscaping. Big kitchen and 1 car garage. Close to park and schools. New roof, heat pump, furnace, and insulation. Country living in the city!
- Sold 2** ADJUSTMENTS: beds(3000), sq ft(6120), acreage(6098) Adorable, updated centrally located single family home. Relax in private fully fenced backyard with mature shade tree and covered patio. Living room has vaulted ceilings; kitchen has tiled counters and fully shelved pantry. All solid surface flooring throughout. Owner updated entire interior with new doors, trim, paint, flooring, fixtures, etc. HVAC 5 years old, central air, gas heat, automatic sprinklers, single car garage and storage shed
- Sold 3** ADJUSTMENTS: sq ft(1560), garage(-3000) Charming home on a corner lot! Nestled in a great neighborhood with mature landscaping, this home is sure to catch your eye. The stunning trees in the front yard provide shade for the hot summer days & an amazing view during the fall as they change colors. The spacious living room opens up the large kitchen & dining nook. An abundance of cabinet storage in the kitchen, a window over the sink that outlooks to the backyard, & beautiful vinyl flooring throughout the entire home. This home features 3 bedrooms, 1 bath, a 2 car garage, & huge backyard.

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
05/28/2021	\$335,000	06/10/2021	\$335,000	Sold	06/17/2021	\$325,000	MLS
10/29/2021	\$419,900	11/29/2021	\$409,900	Pending/Contract	11/26/2021	\$409,900	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$375,000	\$375,000
Sales Price	\$373,000	\$373,000
30 Day Price	\$365,000	--
Comments Regarding Pricing Strategy		
Sale comp #3 shows the best support for final value conclusion. Overall it has the most similar characteristics and amenities to the subject property. The distance guideline was expanded 1.50 miles for Listing #2,3 and sold #3 due to the limited similar sales within a mile. These comparable are within the same market as the subject.		

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



Side



Side



Street



Street

Subject Photos



Other

Listing Photos

L1 3048 Tattenham Ave
Boise, ID 83713



Front

L2 2523 ARMSTRONG PL
Boise, ID 83704



Front

L3 10330 W GLEN ELLYN
Boise, ID 83704



Front

Sales Photos

S1 9662 PATTIE CT
Boise, ID 83704



Front

S2 10801 W Ripley St
Boise, ID 83713



Front

S3 11826 ALFRED
Boise, ID 83713



Front

ClearMaps Addendum

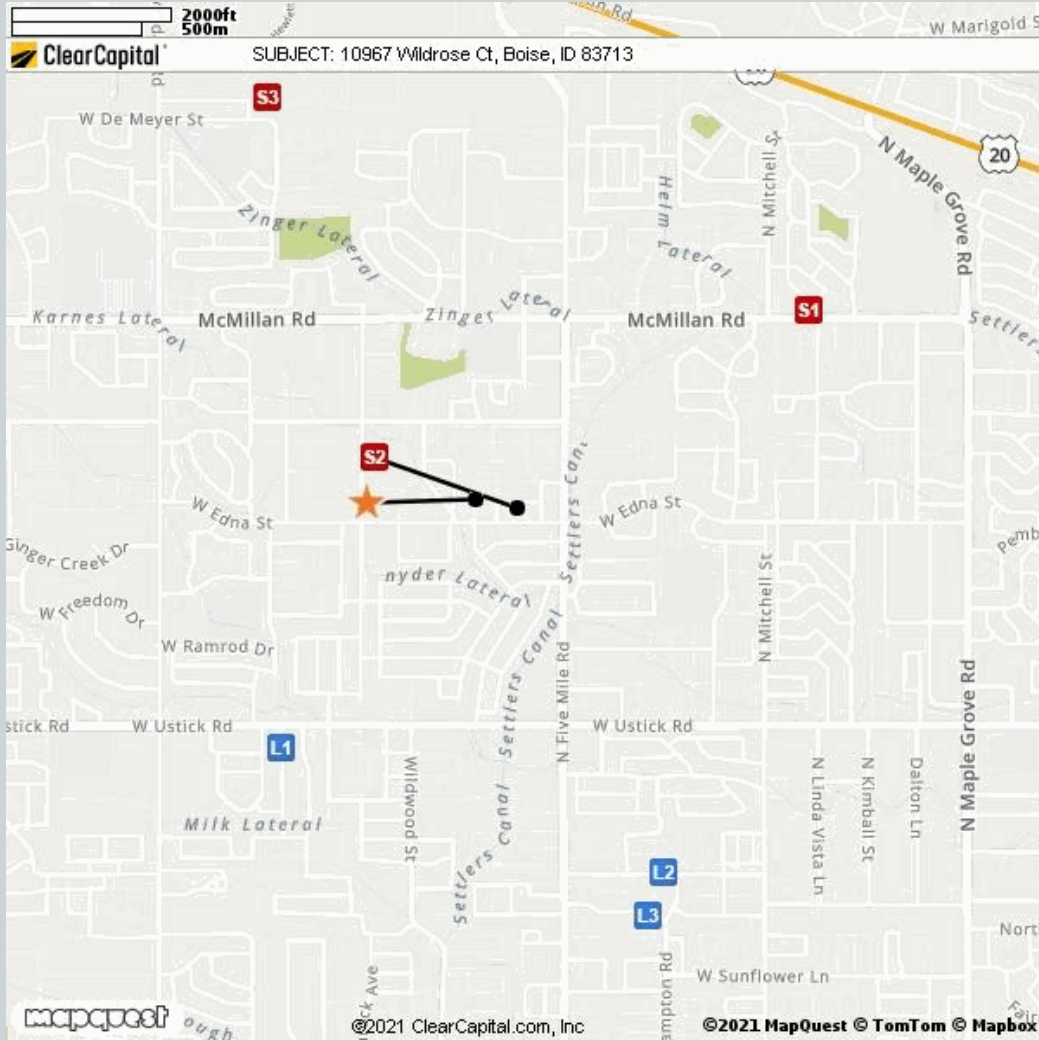
Address ★ 10967 Wildrose Court, Boise, ID 83713

Loan Number 45312

Suggested List \$375,000

Suggested Repaired \$375,000

Sale \$373,000



Comparable

Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	10967 Wildrose Court, Boise, ID 83713	--	Parcel Match
L1	3048 Tattenham Ave, Boise, ID 83713	0.83 Miles ¹	Parcel Match
L2	2523 Armstrong Pl, Boise, ID 83704	1.06 Miles ¹	Parcel Match
L3	10330 W Glen Ellyn, Boise, ID 83704	1.14 Miles ¹	Parcel Match
S1	9662 Pattie Ct, Boise, ID 83704	0.90 Miles ¹	Parcel Match
S2	10801 W Ripley St, Boise, ID 83713	0.11 Miles ¹	Parcel Match
S3	11826 Alfred, Boise, ID 83713	1.10 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	6.04 miles	Date Signed	12/05/2021

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.