

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	4155 W Leland Way, Boise, ID 83709	Order ID	8519198	Property ID	33552906
Inspection Date	11/16/2022	Date of Report	11/16/2022		
Loan Number	45328	APN	S1126315171		
Borrower Name	na	County	Ada		

Tracking IDs

Order Tracking ID	11.15.22 CS_Citi Update	Tracking ID 1	11.15.22 CS_Citi 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 it's age. no signs of any repairs and all deferred maintenance has been completed as needed
R. E. Taxes	\$2,743	
Assessed Value	\$582,000	
Zoning Classification	Residential RSW	
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, in the area and is a traditional style home located in a neighborhood made up of homes typically built in the last 55 years.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$390000 High: \$811400	
Market for this type of property	Decreased 6 % in the past 6 months.	
Normal Marketing Days	<90	

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	4155 W Leland Way	2877 S Montauk Ave	2095 S Five Mile	8401 W Desert Ave
City, State	Boise, ID	Boise, ID	Boise, ID	Boise, ID
Zip Code	83709	83709	83709	83709
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	1.08 ¹	1.34 ¹	1.38 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$519,900	\$899,000	\$630,000
List Price \$	--	\$499,900	\$649,000	\$630,000
Original List Date		10/22/2022	08/24/2021	10/13/2022
DOM · Cumulative DOM	-- · --	23 · 25	18 · 449	18 · 34
Age (# of years)	50	45	77	48
Condition	Average	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	2 Stories TRI LEVEL	1 Story RANCH	Split SPLIT ENTRY
# Units	1	1	1	1
Living Sq. Feet	1,130	1,204	1,412	1,266
Bdrm · Bths · ½ Bths	4 · 2	4 · 2	3 · 2	5 · 2
Total Room #	7	7	6	8
Garage (Style/Stalls)	Carport 2 Car(s)	Attached 2 Car(s)	Detached 4 Car(s)	Attached 3 Car(s)
Basement (Yes/No)	Yes	Yes	Yes	Yes
Basement (% Fin)	100%	100%	100%	100%
Basement Sq. Ft.	917	1,204	1,040	976
Pool/Spa	--	--	--	--
Lot Size	0.98 acres	0.42 acres	0.74 acres	0.90 acres
Other	irrigation, shed, deck, covered patio	irrigation, shed, fireplace	irrigation, covered patio, shed, shop, firepl	covered patio,shop, irrigation, wood stove

* 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 is a must see home on nearly a half acre in Boise with NO HOA's in a beautifully kept neighborhood! Plenty of room to build your dream shop or continue to enjoy the large garden space and garden shed. Relax on the newly built back patio and enjoy the shade and songs of the birds with mature landscaping watered by irrigation for low water fees. This updated and well kept home boasts 4 large bedrooms, two living spaces, an office, fire place, and plenty of extra storage. Centrally located, only minutes from shopping, downtown Boise, and the airport.
- Listing 2** If you want to feel like you are in the country but be located in the heart of Boise, this home is for you! Great possibilities for home based business as well. Lots of parking on almost an acre lot. LARGE 26x60 shop. Separate tiny home that can be used for storage or parking. Beautiful hardwood flooring, two fireplaces, updated kitchen, cove ceilings. Large finished basement. New roof on Shop and Home. Full automatic sprinklers
- Listing 3** Rare opportunity, to own this great, solid Boise home on almost an acre, with a SHOP and newly remodeled kitchen. It's just minutes away from the interstate, restaurants, shopping and the airport. Enjoy entertaining out on the upper patio deck overlooking your property, or gather in the back pasture for a fall bonfire. This 5 bedroom home offers a split level floorpan with 2 separate living spaces, including a walk out basement, that would be great for a college student, or in-law quarters. BRAND NEW ROOF in 2022, and new A/C and water heater installed last year. The back pasture is large enough for animals.

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	4155 W Leland Way	2460 Linda Vista	10882 W Oswego Dr	10630 W Highlander Rd
City, State	Boise, ID	Boise, ID	Boise, ID	Boise, ID
Zip Code	83709	83709	83709	83709
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	1.12 ¹	0.55 ¹	0.68 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$799,000	\$625,000	\$599,900
List Price \$	--	\$579,000	\$605,000	\$535,000
Sale Price \$	--	\$530,000	\$600,000	\$525,000
Type of Financing	--	Va	Va	Conventional
Date of Sale	--	10/28/2022	11/02/2022	06/03/2022
DOM · Cumulative DOM	-- · --	149 · 169	62 · 62	71 · 78
Age (# of years)	50	50	47	49
Condition	Average	Good	Good	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	Split split level	1 Story ranch	Split split level
# Units	1	1	1	1
Living Sq. Feet	1,130	840	1,392	1,040
Bdrm · Bths · ½ Bths	4 · 2	3 · 2	3 · 2 · 1	3 · 2
Total Room #	7	6	7	6
Garage (Style/Stalls)	Carport 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	Yes	Yes	Yes	Yes
Basement (% Fin)	100%	100%	100%	100%
Basement Sq. Ft.	917	840	633	1,040
Pool/Spa	--	--	--	--
Lot Size	0.98 acres	1.00 acres	0.43 acres	0.82 acres
Other	irrigation, shed, deck, covered patio	irrigation, shed, water softener, wood stove	irrigation	covered patio
Net Adjustment	--	-\$5,887	+\$32,016	+\$3,295
Adjusted Price	--	\$524,113	\$632,016	\$528,295

* 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), bed(3000), garage(-6000), acreage(-1742), sq ft(8700), basement(1155), fireplace(-1500), water softener(-1500), no covered patio(1500) Great remodeled split entry home on ONE ACRE IN BOISE! It has 3 bedrooms, 2 on the upstairs level and Master on downstairs level. Master suite includes large bathroom and walk in closet. This home has two great living areas. The kitchen has been remodeled with all new appliances 2 years ago. The A/C unit is only two years old. Fully fenced pasture ready for your animals, children, or shops! This property allows for one split, no smaller than 20,000 SF on both pieces with a minor administrative split. The City of Boise does require a survey and improvements.
- Sold 2** ADJUSTMENTS: condition(-9500), beds(3000), baths(-1500), garage(-6000), age(-300), acreage(47,916), sq ft(-7860), basement(4260), no shed(500), no covered patio(1500) Charm, LAND, and location! Open concept living. Completely redone since 2018 kitchen with large island complete with QUARTZ counters, new cabinets, stainless appliances and more. Perfect for entertaining with mini bar fridge. Master suite featuring dual vanities, walk in dual closets and walk in tile shower. New LVP floors, windows, additional attic insulation, interior and exterior paint all done since 2018. 3 beds, 2.5 baths, 2 LAUNDRY ROOMS (one up and one down) with huge bonus room in the basement. Enjoy summer evenings in your own paradise! Fully fenced yard with mature landscaping, garden boxes, lush grass, and firepit! Hot tub is negotiable! RV Parking and NO HOA
- Sold 3** ADJUSTMENTS: beds(3000), garage(-6000), age(-100), acreage(13,940), sq ft(2700), basement(-1845), concessions(-5000), no covered patio(1500), no shed(500) Beautiful Split level home on .82 of an acre! Large corner lot with limited neighbors and close to the city. This home has 3 bedrooms plus a flex room, 2 bathrooms, and an attached 2 car garage. New LVP flooring throughout home. New kitchen cabinets and countertops. Large flex room downstairs that can be used as an office or bedroom. Beautiful creek running through the property. Covered patios for shaded outside gatherings and full view of the property. No HOA and room for lots of toys, animals, ect.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed	Listing History Comments					
Listing Agency/Firm		no additional information available					
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	\$551,000	\$551,000
Sales Price	\$550,000	\$550,000
30 Day Price	\$540,000	--
Comments Regarding Pricing Strategy		
<p>Sale comp #3 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. The distance guideline was expanded 1.50 miles for Listing #1,2,3 and Sold #1 due to the limited similar sales within a mile. These comparable are within the same market as the subject. Property values have been rising in areas of our market over the last 24 months and are now leveling out due to higher interest rates and high values.</p>		

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

Listing Photos

L1 2877 S Montauk Ave
Boise, ID 83709



Front

L2 2095 S Five Mile
Boise, ID 83709



Front

L3 8401 W Desert Ave
Boise, ID 83709



Front

Sales Photos

S1 2460 Linda Vista
Boise, ID 83709



Front

S2 10882 W Oswego Dr
Boise, ID 83709



Front

S3 10630 W Highlander Rd
Boise, ID 83709



Front

ClearMaps Addendum

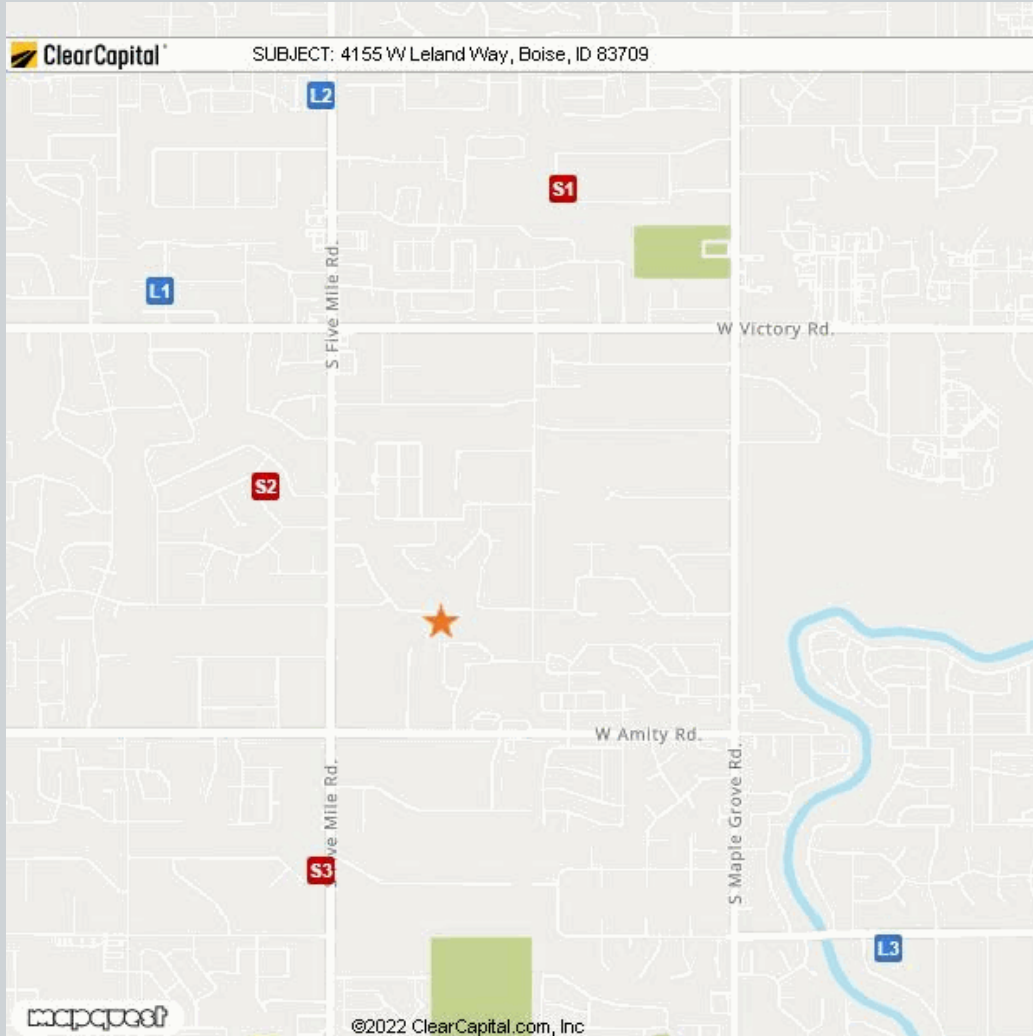
Address ★ 4155 W Leland Way, Boise, ID 83709

Loan Number 45328

Suggested List \$551,000

Suggested Repaired \$551,000

Sale \$550,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	4155 W Leland Way, Boise, ID 83709	--	Parcel Match
L1 Listing 1	2877 S Montauk Ave, Boise, ID 83709	1.08 Miles ¹	Parcel Match
L2 Listing 2	2095 S Five Mile, Boise, ID 83709	1.34 Miles ¹	Parcel Match
L3 Listing 3	8401 W Desert Ave, Boise, ID 83709	1.38 Miles ¹	Parcel Match
S1 Sold 1	2460 Linda Vista, Boise, ID 83709	1.12 Miles ¹	Parcel Match
S2 Sold 2	10882 W Oswego Dr, Boise, ID 83709	0.55 Miles ¹	Parcel Match
S3 Sold 3	10630 W Highlander Rd, Boise, ID 83709	0.68 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	1.03 miles	Date Signed	11/16/2022

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.