

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	1304 N 6th E, Mountain Home, ID 83647	Order ID	7807665	Property ID	31774196
Inspection Date	12/11/2021	Date of Report	12/13/2021		
Loan Number	46952	APN	RPA3S06E244963A		
Borrower Name	Breckenridge Property Fund 2016 LLC	County	Elmore		

Tracking IDs					
Order Tracking ID	1209BPO	Tracking ID 1	1209BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		
Owner	Coleen Marie Swenson	Condition Comments The subject is averagely maintained. The wood shake roof is intake, but appears older. One window has a broken seal. Partially fenced. Located down a private driveway shared with three other homes.
R. E. Taxes	\$3,233	
Assessed Value	\$195,449	
Zoning Classification	Residential	
Property Type	SFR	
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$300	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$300	
HOA	No	
Visible From Street	Visible	
Road Type	Private	

Neighborhood & Market Data		
Location Type	Suburban	Neighborhood Comments Established neighborhood with houses of similar styles and sizes on mostly standard sized lots. The neighborhood does not offer community amenities.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$224800 High: \$410000	
Market for this type of property	Remained Stable for the past 6 months.	
Normal Marketing Days	<30	

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	1304 N 6th E	770 Terrell Dr	905 N 14th E	1240 Sw Eric Ct.
City, State	Mountain Home, ID	Mountain Home, ID	Mountain Home, ID	Mountain Home, ID
Zip Code	83647	83647	83647	83647
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.15 ¹	0.66 ¹	1.95 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$320,000	\$330,000	\$339,900
List Price \$	--	\$305,000	\$320,000	\$339,900
Original List Date		09/27/2021	09/24/2021	09/11/2021
DOM · Cumulative DOM	-- · --	77 · 77	80 · 80	93 · 93
Age (# of years)	35	44	36	22
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	1,764	1,574	1,637	1,796
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	4 · 2	4 · 2
Total Room #	6	6	7	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 3 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.29 acres	0.18 acres	0.16 acres	.18 acres
Other	None	None	None	None

* 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.

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

Listing 1 New roof in 2020. New laminate vinyl plank flooring throughout. Updated kitchen counters and backsplash. New tile flooring in entry. RV parking, shed, covered deck, fully fenced. Pending after 46 DOM.

Listing 2 New flooring. Granite counters, gas stove, fully fenced, covered patio. Pending after 33 DOM.

Listing 3 Fully fenced and a fireplace. Refrigerator included with the sale. Pending after 60 DOM.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	1304 N 6th E	182 Kings	1450 Centennial	1620 Fairway
City, State	Mountain Home, ID	Mountain Home, ID	Mountain Home, ID	Mountain Home, ID
Zip Code	83647	83647	83647	83647
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.50 ¹	0.60 ¹	0.71 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$359,999	\$318,000	\$305,000
List Price \$	--	\$359,999	\$318,000	\$305,000
Sale Price \$	--	\$310,000	\$312,000	\$300,000
Type of Financing	--	Conventional	Va	Conventional
Date of Sale	--	07/12/2021	11/02/2021	06/16/2021
DOM · Cumulative DOM	-- · --	66 · 66	39 · 39	34 · 34
Age (# of years)	35	34	35	28
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	1,764	1,841	1,762	1,688
Bdrm · Bths · ½ Bths	3 · 2	3 · 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	.29 acres	.20 acres	.24 acres	.22 acres
Other	None	None	None	None
Net Adjustment	--	\$0	\$0	\$0
Adjusted Price	--	\$310,000	\$312,000	\$300,000

* Sold 2 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.

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

Sold 1 Granite counters, stainless steel appliances, custom wood trim throughout. Fully fenced, covered patio, storage shed, garden space.

Sold 2 Partially fenced, fireplace, deck, concrete pad for boat parking.

Sold 3 Partially fenced, covered patio, storage shed, RV parking with and RV dump and 220 amp services. New roof in December 2020.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				Listed 7/23/2021 for \$310,000 reduced to \$299,900 on 10/12/2021. Pending 10/21/21. Sale fell 11/3/2021. Back on market 11/3/2021. Pending 11/4/2021. Closed for cash 12/10/2021 for \$215,000. MLS #98812254.			
Listing Agent Name							
Listing Agent Phone							
# 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
07/23/2021	\$310,000	11/04/2021	\$299,900	Sold	12/10/2021	\$215,000	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$307,000	\$307,300
Sales Price	\$301,000	\$301,500
30 Day Price	\$297,000	--
Comments Regarding Pricing Strategy		
The price was arrived at based on a general visual inspection from the street. Priced the subject as repaired to allow more financing options to attract a larger buyer pool.		

Subject Photos



Front



Address Verification



Side



Side



Street



Street

Subject Photos



Other

Listing Photos

L1 770 Terrell Dr
Mountain Home, ID 83647



Front

L2 905 N 14th E
Mountain Home, ID 83647



Front

L3 1240 SW Eric Ct.
Mountain Home, ID 83647



Front

Sales Photos

S1 182 Kings
Mountain Home, ID 83647



Front

S2 1450 Centennial
Mountain Home, ID 83647



Front

S3 1620 Fairway
Mountain Home, ID 83647



Front

ClearMaps Addendum

Address	★ 1304 N 6th E, Mountain Home, ID 83647				
Loan Number	46952	Suggested List	\$307,000	Suggested Repaired \$307,300	Sale \$301,000

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	Angela Gale	Company/Brokerage	A & R Enterprises LLC dba A & R Realty
License No	DB22965	Address	12000 W Fairview Ave #F202 Boise ID 83713
License Expiration	08/31/2023	License State	ID
Phone	2088672526	Email	angela.galere@gmail.com
Broker Distance to Subject	45.89 miles	Date Signed	12/13/2021

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.