

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	6307 E Willow Avenue, Nampa, IDAHO 83687	Order ID	7986592	Property ID	32210232
Inspection Date	02/22/2022	Date of Report	02/22/2022		
Loan Number	48187	APN	R2686500000		
Borrower Name	Catamount Properties 2018 LLC	County	Canyon		

Tracking IDs					
Order Tracking ID	02.19.22_BPO	Tracking ID 1	02.19.22_BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		
Owner	Thomas David W Thomas Kimberly C	Condition Comments The subject is a single family property in average condition with no repair items noted. The subject is a single story with below grade square footage and is located on a large- sized parcel. Occupancy based on tax records (attached).
R. E. Taxes	\$167,794	
Assessed Value	\$347,100	
Zoning Classification	Res	
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	Rural	Neighborhood Comments The subject is located near parks, schools, and city services. The subject is also located with proximity to agricultural services and outdoor recreational activities. The subject is located in a market with year to date pricing up 35%. 65 sold comps were found. 27 active comps were found within a 7 mile search radius of the subject.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$380,000 High: \$3,249,000	
Market for this type of property	Increased 35 % in the past 6 months.	
Normal Marketing Days	<30	

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	6307 E Willow Avenue	1165 S Lavender Ct	11236 Lone Star	944 W Locust Ln
City, State	Nampa, IDAHO	Meridian, ID	Nampa, ID	Nampa, ID
Zip Code	83687	83642	83651	83686
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	3.54 ¹	6.48 ¹	6.68 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$499,000	\$649,900	\$550,000
List Price \$	--	\$499,000	\$500,000	\$550,000
Original List Date		01/19/2022	10/15/2021	02/04/2022
DOM · Cumulative DOM	-- · --	14 · 34	129 · 130	7 · 18
Age (# of years)	48	49	56	42
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	Beneficial ; Residential
Style/Design	Split Ranch	Split Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,688	1,235	1,560	2,262
Bdrm · Bths · ½ Bths	4 · 3	3 · 2	3 · 1 · 1	3 · 2
Total Room #	9	9	9	9
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	None	Attached 4 Car(s)
Basement (Yes/No)	Yes	Yes	No	No
Basement (% Fin)	100%	100%	0%	0%
Basement Sq. Ft.	702	594	--	--
Pool/Spa	--	--	--	--
Lot Size	.80 acres	1.03 acres	1.21 acres	.51 acres
Other	None	Shop	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 Active 1 is similar to the subject based on year built, condition, layout. The comparable has an inferior above grade square footage, inferior below grade square footage and inferior total square footage. The comparable has a superior lot size and superior shop.

Listing 2 Active 2 is similar to the subject based on condition, year built. The comparable has an inferior above grade square footage, no below grade square footage and inferior total square footage. The comparable has a superior lot size.

Listing 3 Active 3 is similar to the subject based on layout and year built. The comparable has superior updates and upgrades. The comparable has an superior above grade square footage, no below grade square footage and inferior total square footage. The comparable has an inferior lot size.

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	6307 E Willow Avenue	2327 Aaron Dr	819 S Florence St	4301 E Locust Lane
City, State	Nampa, IDAHO	Nampa, ID	Nampa, ID	Nampa, ID
Zip Code	83687	83686	83686	83686
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	4.36 ¹	3.85 ¹	4.59 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$349,900	\$429,900	\$499,900
List Price \$	--	\$349,900	\$429,900	\$450,000
Sale Price \$	--	\$425,000	\$435,000	\$450,000
Type of Financing	--	Cash	Conventional	Cash
Date of Sale	--	02/11/2022	12/08/2021	08/20/2021
DOM · Cumulative DOM	-- · --	1 · 11	6 · 41	25 · 67
Age (# of years)	48	43	72	52
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	Split Ranch	2 Stories Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,688	1,946	1,438	1,514
Bdrm · Bths · ½ Bths	4 · 3	4 · 3	4 · 2	4 · 2
Total Room #	9	9	9	9
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 4 Car(s)	Detached 1 Car	Attached 2 Car(s)
Basement (Yes/No)	Yes	No	Yes	Yes
Basement (% Fin)	100%	0%	100%	100%
Basement Sq. Ft.	702	--	1,093	1,200
Pool/Spa	--	--	--	--
Lot Size	.80 acres	.41 acres	.57 acres	.56 acres
Other	None	None	None	Shop
Net Adjustment	--	+\$9,786	+\$935	-\$6,938
Adjusted Price	--	\$434,786	\$435,935	\$443,062

* 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** Sold 1 is similar to the subject based on year built condition. The comparable has an superior above grade square footage, no below grade square footage and inferior total square footage. The comparable has an inferior lot size. The comparable sold for more than asking price, as the subject is located in a highly appreciating market with year to date pricing up 35%. 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 year built, condition and layout. The comparable has an inferior above grade square footage, superior below grade square footage and similar total square footage. The comparable has an inferior lot size. The comparable sold for more than asking price, as the subject is located in a highly appreciating market with year to date pricing up 35%. 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, year built, condition. The comparable has an inferior lot size and superior shop. The comparlbe has an inferior above grade square footage, superior below grade square footage and superior total square footage.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				MLS # 98415681 (attached)			
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	\$450,000	\$450,000
Sales Price	\$440,000	\$440,000
30 Day Price	\$430,000	--
Comments Regarding Pricing Strategy		
<p>The subject is located on a large acreage parcel. The subject has not been updated or remodeled. The search parameters were relaxed as follows: Search radius of 7 miles to include similar neighborhoods, a six month timeframe, all comps within 20% square footage, year built within 30 years, minimum lot size of 0.3 acres. Priority was given to be comparable with a similar location. 65 sold comps were found and 27 active comps were found. The same market conditions exist for all properties in this report. Priority was given to the most similar closed transaction.</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



Street

Listing Photos

L1 1165 S Lavender Ct
Meridian, ID 83642



Front

L2 11236 LONE STAR
Nampa, ID 83651



Front

L3 944 W Locust Ln
Nampa, ID 83686



Front

Sales Photos

S1 2327 Aaron Dr
Nampa, ID 83686



Front

S2 819 S Florence ST
Nampa, ID 83686



Front

S3 4301 E Locust Lane
Nampa, ID 83686



Front

ClearMaps Addendum

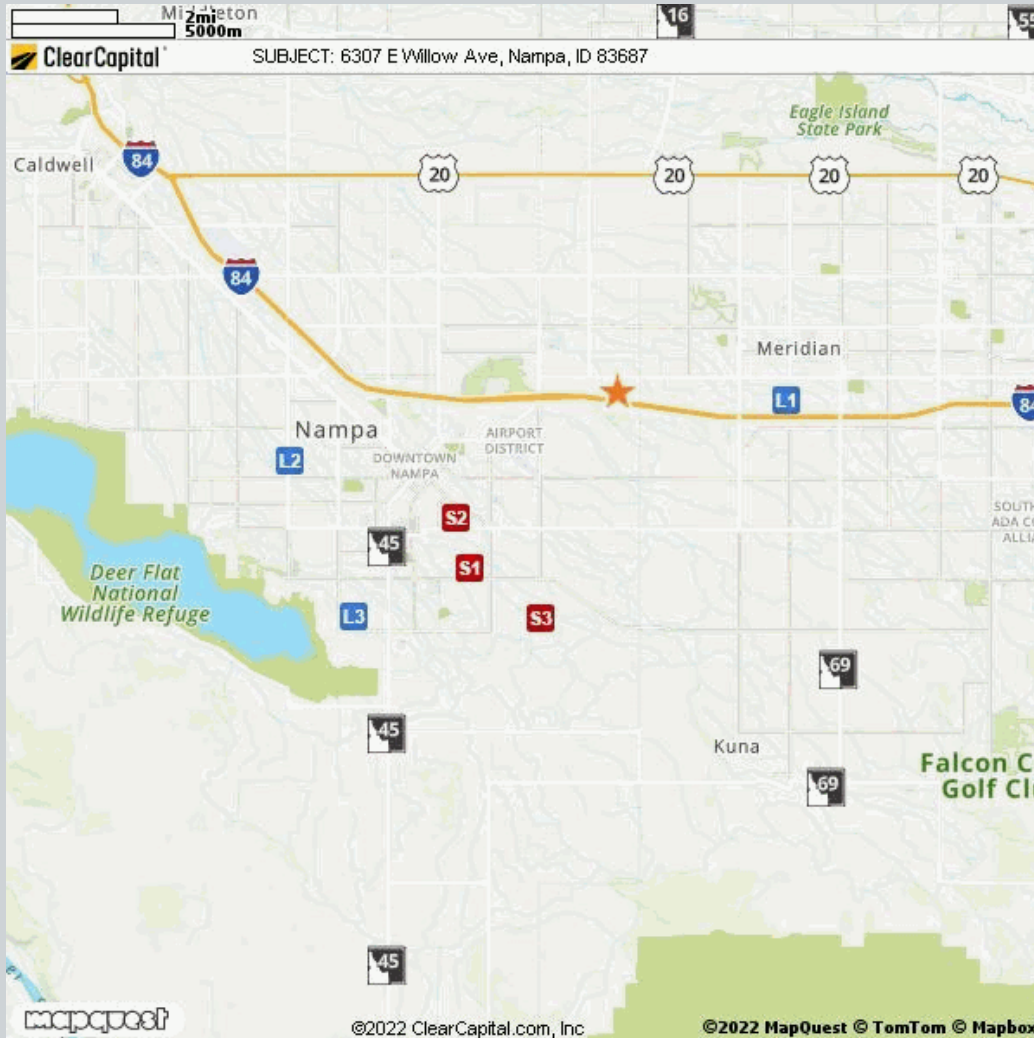
Address ★ 6307 E Willow Avenue, Nampa, IDAHO 83687

Loan Number 48187

Suggested List \$450,000

Suggested Repaired \$450,000

Sale \$440,000



Comparable

Address

Miles to Subject

Mapping Accuracy

Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	6307 E Willow Avenue, Nampa, Idaho 83687	--	Parcel Match
L1 Listing 1	1165 S Lavender Ct, Meridian, ID 83642	3.54 Miles ¹	Parcel Match
L2 Listing 2	11236 Lone Star, Nampa, ID 83687	6.48 Miles ¹	Parcel Match
L3 Listing 3	944 W Locust Ln, Nampa, ID 83687	6.68 Miles ¹	Parcel Match
S1 Sold 1	2327 Aaron Dr, Nampa, ID 83687	4.36 Miles ¹	Parcel Match
S2 Sold 2	819 S Florence St, Nampa, ID 83687	3.85 Miles ¹	Parcel Match
S3 Sold 3	4301 E Locust Lane, Nampa, ID 83687	4.59 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	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	10.52 miles	Date Signed	02/22/2022

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.