

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	1265 Eric Court, Mountain Home, ID 83647	Order ID	8174192	Property ID	32670992
Inspection Date	05/05/2022	Date of Report	05/11/2022		
Loan Number	48412	APN	RPA02310050260A		
Borrower Name	Catamount Properties 2018 LLC	County	Elmore		

Tracking IDs					
Order Tracking ID	05.04.22 BPO	Tracking ID 1	05.04.22 BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	RICK W ANDREWS	Condition Comments	
R. E. Taxes	\$1,992	Subject property is appropriate improvement for the neighborhood. Subject appears vacant however I confirmed that power is currently on. Yard and weeds need addressed but is marketable in current condition. No damages noted during drive by inspection	
Assessed Value	\$261,385		
Zoning Classification	Residential		
Property Type	SFR		
Occupancy	Occupied		
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	Rural	Neighborhood Comments	
Local Economy	Stable	Subject neighborhood is centrally located close to schools, employment and shopping. All surrounding homes are maintained and marketable in current conditions.	
Sales Prices in this Neighborhood	Low: \$241800 High: \$468320		
Market for this type of property	Increased 5 % in the past 6 months.		
Normal Marketing Days	<30		

Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	1265 Eric Court	1200 Garrett St	1760 Targhee St	1425 Sw Kurksten Ave
City, State	Mountain Home, ID	Mountain Home, ID	Mountain Home, ID	Mountain Home, ID
Zip Code	83647	83647	83647	83647
Datasource	Title Company	MLS	MLS	MLS
Miles to Subj.	--	0.05 ¹	0.41 ¹	0.15 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$344,900	\$339,900	\$370,000
List Price \$	--	\$344,900	\$339,900	\$370,000
Original List Date		05/01/2022	04/06/2022	04/26/2022
DOM · Cumulative DOM	-- · --	4 · 10	29 · 35	1 · 15
Age (# of years)	23	23	23	20
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 Craftsman	1 Story Craftsman	1 Story Craftsman	1 Story Craftsman
# Units	1	1	1	1
Living Sq. Feet	1,658	1,570	1,316	1,697
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	4 · 2
Total Room #	8	8	8	89
Garage (Style/Stalls)	Attached 3 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	.18 acres	0.18 acres	0.15 acres	.20 acres
Other	--	--	--	--

* Listing 3 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 Comps is inferior in sqk ftg and 1 parking stall. Same age and subdivision. Due to lack of inventory, home with less sq ftg is used

Listing 2 Comps is inferior to subject in sq ftg and 1 parking stall. Same age. Comp has fireplace & storage shed. Due to lack of inventory, home with less sq ftg is used

Listing 3 Comp most similar to subject in sq ftg, and has 3 car garage

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	1265 Eric Court	1085 Julia	1240 Garrett St	1300 Sw Rolling Hills Ave
City, State	Mountain Home, ID	Mountain Home, ID	Mountain Home, ID	Mountain Home, ID
Zip Code	83647	83647	83647	83647
Datasource	Title Company	MLS	MLS	MLS
Miles to Subj.	--	0.18 ¹	0.02 ¹	0.21 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$375,000	\$360,000	\$303,000
List Price \$	--	\$375,000	\$352,000	\$303,000
Sale Price \$	--	\$375,000	\$303,000	\$356,000
Type of Financing	--	Va	Conv	Fha
Date of Sale	--	04/29/2022	03/03/2022	03/15/2022
DOM · Cumulative DOM	-- · --	1 · 0	41 · 41	50 · 50
Age (# of years)	23	20	24	14
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 Craftsman	1 Story Craftsman	1 Story Craftsman	1 Story Craftsman
# Units	1	1	1	1
Living Sq. Feet	1,658	1,887	1,314	1,382
Bdrm · Bths · ½ Bths	3 · 2	4 · 2	3 · 2	3 · 2
Total Room #	8	9	8	8
Garage (Style/Stalls)	Attached 3 Car(s)	Attached 3 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	.18 acres	0.21 acres	0.18 acres	0.18 acres
Other	--	--	--	--
Net Adjustment	--	\$0	+\$6,000	-\$5,340
Adjusted Price	--	\$375,000	\$309,000	\$350,660

* 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 Comp inferior in GLA & -6k in Seller concessions

Sold 2 inferior in GLA +6k - Due to lack of inventory, home with less sq ftg is used

Sold 3 Due to lack of inventory, home with less sq ftg is used

Subject Sales & Listing History

Current Listing Status	Not Currently Listed		Listing History Comments				
Listing Agency/Firm			NO MLS HISTORY				
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	\$333,500	\$333,500
Sales Price	\$333,500	\$333,500
30 Day Price	\$330,000	--
Comments Regarding Pricing Strategy		
Subject property is appropriate improvement for neighborhood. Front landscape needs mowed, and weeds pulled. Low levels of inventory regardless of condition homes are pending in the first 7 days on MLS.		

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.
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Subject Photos



Front



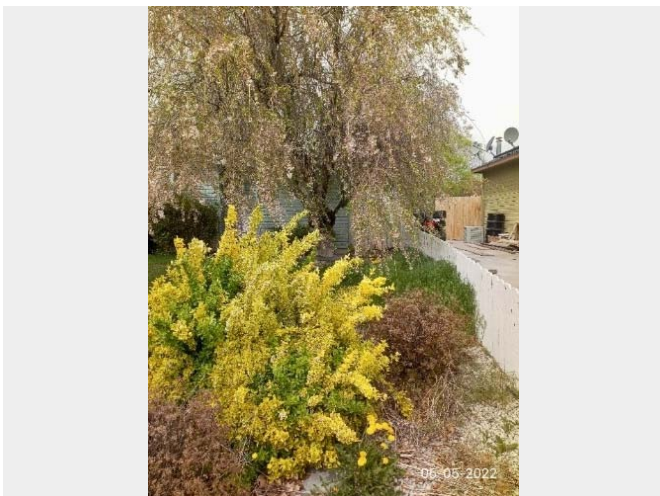
Front



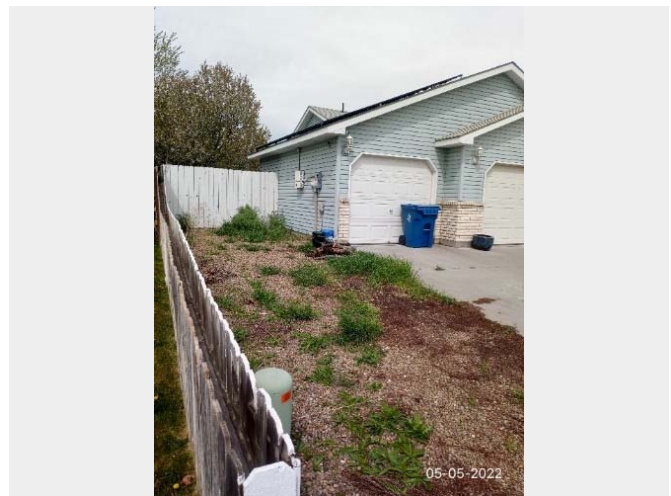
Address Verification



Address Verification



Side



Side

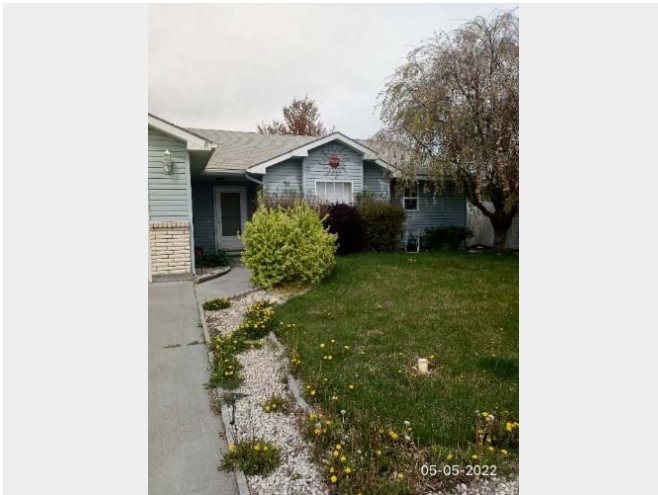
Subject Photos



Street



Street



Other



Other

Listing Photos

L1 1200 Garrett St
Mountain Home, ID 83647



Front

L2 1760 Targhee St
Mountain Home, ID 83647



Front

L3 1425 SW Kurksten Ave
Mountain Home, ID 83647



Front

Sales Photos

S1 1085 Julia
Mountain Home, ID 83647



Front

S2 1240 Garrett St
Mountain Home, ID 83647



Front

S3 1300 SW Rolling Hills Ave
Mountain Home, ID 83647



Front

ClearMaps Addendum

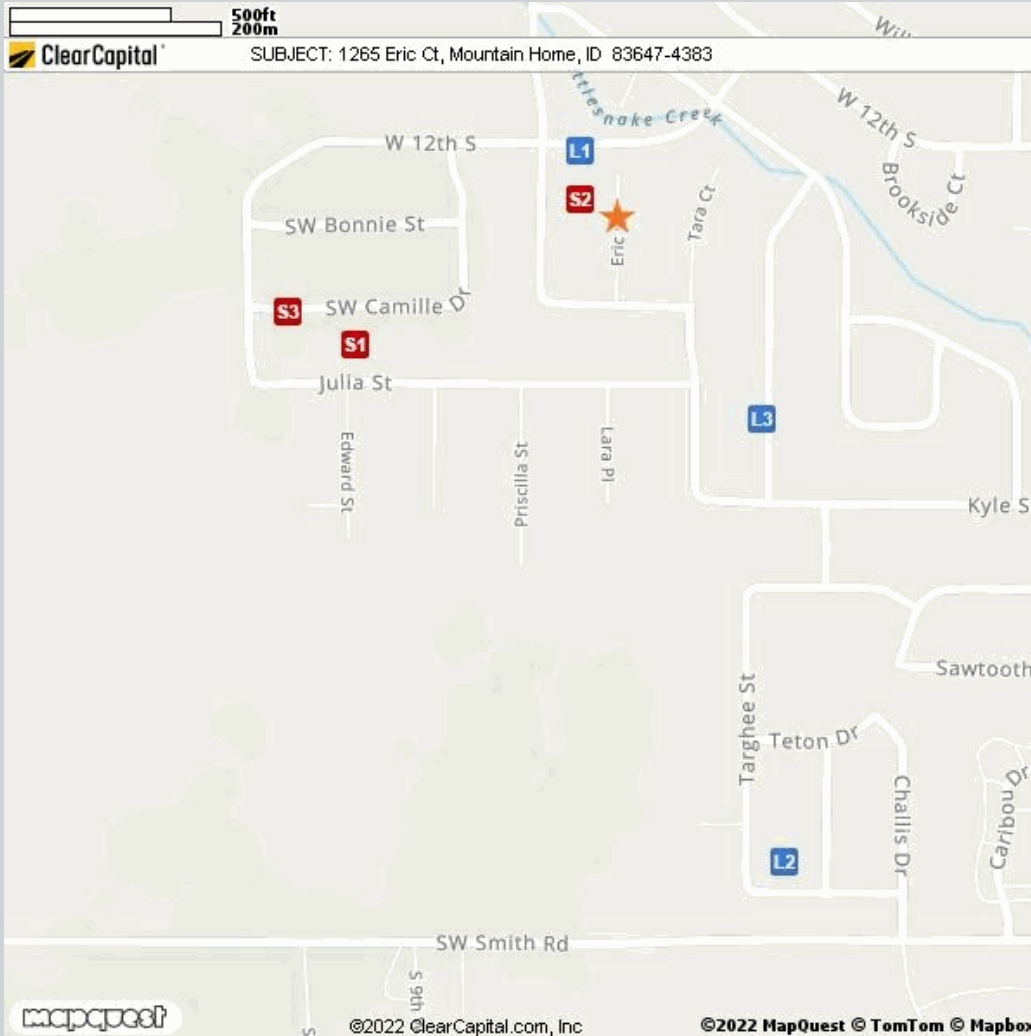
Address ★ 1265 Eric Court, Mountain Home, ID 83647

Loan Number 48412

Suggested List \$333,500

Suggested Repaired \$333,500

Sale \$333,500



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	1265 Eric Court, Mountain Home, ID 83647	--	Parcel Match
L1 Listing 1	1200 Garrett St, Mountain Home, ID 83647	0.05 Miles ¹	Parcel Match
L2 Listing 2	1760 Targhee St, Mountain Home, ID 83647	0.41 Miles ¹	Parcel Match
L3 Listing 3	1425 Sw Kurksten Ave, Mountain Home, ID 83647	0.15 Miles ¹	Parcel Match
S1 Sold 1	1085 Julia, Mountain Home, ID 83647	0.18 Miles ¹	Parcel Match
S2 Sold 2	1240 Garrett St, Mountain Home, ID 83647	0.02 Miles ¹	Parcel Match
S3 Sold 3	1300 Sw Rolling Hills Ave, Mountain Home, ID 83647	0.21 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.

*** Please Note: This is a RUSH assignment. Do not accept if you cannot meet the current due date and time. Please reference the set terms and contact Clear Capital at 530.582.5011 if you require any changes. Thanks! ***

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.

Report Instructions - cont.

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.

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	Elyse Allen	Company/Brokerage	Coldwell Banker Tomlinson Group
License No	SP32388	Address	516 S Capitol Blvd Boise ID 83702
License Expiration	01/31/2023	License State	ID
Phone	2083316386	Email	208reoidaho@gmail.com
Broker Distance to Subject	42.30 miles	Date Signed	05/09/2022

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.