

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	805 S Arthur Avenue, Pocatello, ID 83204	Order ID	8028855	Property ID	32300915
Inspection Date	03/08/2022	Date of Report	03/10/2022		
Loan Number	48586	APN	RPRPPOC334700		
Borrower Name	Catamount Properties 2018 LLC	County	Bannock		

Tracking IDs

Order Tracking ID	03.08.22	Tracking ID 1	03.08.22
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	Florinda Martinez	Condition Comments The subject property is a ranch style home with a a partial, unfinished basement that is in average condition for its year built and location.
R. E. Taxes	\$613	
Assessed Value	\$67,921	
Zoning Classification	SFR	
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes	
(Property listed in Local MLS. States vacant, on lock box.)		
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 The subject's neighborhood has average access to schools, shopping, parks and highways. Recently, there has been an increase in buyer activity with a moderate increase in listings. Overall, values have increased. REO activity is lower than it has been in recent years. Seller concessions do occur in this market and are typically around 3% of the purchase price.
Local Economy	Improving	
Sales Prices in this Neighborhood	Low: \$160,000 High: \$230,000	
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	805 S Arthur Avenue	826 W Lewis	654 S Main Street	226 W Greeley
City, State	Pocatello, ID	Pocatello, ID	Pocatello, ID	Pocatello, ID
Zip Code	83204	83204	83204	83204
Datasource	Title Company	MLS	MLS	MLS
Miles to Subj.	--	0.51 ¹	0.13 ¹	1.26 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$209,900	\$189,000	\$180,000
List Price \$	--	\$209,900	\$184,000	\$165,000
Original List Date		01/19/2022	02/01/2022	10/12/2021
DOM · Cumulative DOM	-- · --	9 · 50	32 · 37	95 · 149
Age (# of years)	112	112	97	102
Condition	Average	Good	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Adverse ; Busy Road	Neutral ; Residential	Adverse ; Busy Road	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	968	734	884	972
Bdrm · Bths · ½ Bths	2 · 1	2 · 1	2 · 1	2 · 1
Total Room #	5	4	4	4
Garage (Style/Stalls)	None	Detached 1 Car	Detached 1 Car	Detached 1 Car
Basement (Yes/No)	Yes	Yes	Yes	Yes
Basement (% Fin)	0%	10%	0%	0%
Basement Sq. Ft.	400	572	364	972
Pool/Spa	--	--	--	--
Lot Size	0.10 acres	0.10 acres	0.11 acres	0.13 acres
Other	Shed	None	None	Shed

* 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.

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

Listing 1 List comp # 1 has a smaller gross living area, similar lot size and year built compared to the subject property. This comp has some updating.

Listing 2 List comp # 2 has a similar gross living area, lot size and year built compared to the subject property.

Listing 3 List comp # 3 has a similar gross living area, lot size, year built and larger basement size compared to the subject property.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	805 S Arthur Avenue	965 W Clark	840 W Wyeth	554 W Benton
City, State	Pocatello, ID	Pocatello, ID	Pocatello, ID	Pocatello, ID
Zip Code	83204	83204	83204	83204
Datasource	Title Company	MLS	MLS	MLS
Miles to Subj.	--	0.66 ¹	0.83 ¹	0.25 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$207,900	\$160,000	\$179,900
List Price \$	--	\$207,900	\$160,000	\$179,900
Sale Price \$	--	\$214,900	\$160,000	\$200,000
Type of Financing	--	Va	Fha	Cash
Date of Sale	--	01/14/2022	02/28/2022	03/01/2022
DOM · Cumulative DOM	-- · --	92 · 92	129 · 129	61 · 61
Age (# of years)	112	92	102	82
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Adverse ; Busy Road	Neutral ; Residential	Neutral ; Residential	Adverse ; Busy Road
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	968	1,040	928	1,092
Bdrm · Bths · ½ Bths	2 · 1	1 · 1	2 · 1	2 · 1
Total Room #	5	4	4	4
Garage (Style/Stalls)	None	Attached 1 Car	None	Detached 1 Car
Basement (Yes/No)	Yes	Yes	Yes	Yes
Basement (% Fin)	0%	90%	0%	50%
Basement Sq. Ft.	400	1,040	648	728
Pool/Spa	--	--	--	--
Lot Size	0.10 acres	0.17 acres	0.10 acres	0.10 acres
Other	Shed	None	None	None
Net Adjustment	--	-\$34,167	-\$13,704	-\$18,372
Adjusted Price	--	\$180,733	\$146,296	\$181,628

* 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.

Recent Sales - Cont.

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

- Sold 1** Sold comp # 1 has a similar gross living area, similar lot size and year built compared to the subject property. Adjustments: - \$5000 garage, +\$4298 increased market value since close of escrow in Jan 2022, -\$14720 basement, -\$8000 concessions, - \$10745 location not on busy street.
- Sold 2** Sold comp # 2 has a similar gross living area, lot size and year built compared to the subject property. Adjustments: -\$5704 basement, -\$8000 location not on a busy street
- Sold 3** Sold comp # 3 has a slightly larger gross living area, basement size, similar lot size and slightly newer year built compared to the subject property. Adjustments: -\$5828 GLA, -\$7544 basement, -\$5000 garage.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				The subject property was listed on 11/19/2020 and sold			
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
02/25/2022	\$155,000	02/28/2022	\$155,000	Sold	03/08/2022	\$157,000	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$167,000	\$167,000
Sales Price	\$164,000	\$164,000
30 Day Price	\$154,000	--
Comments Regarding Pricing Strategy		
The values were determined by weighting the sold comparables using the following weights: S1: 20%, S2: 50% & S3: 30%. The active listings were not weighted in the determination of the subject's fair market value. There is an under-supply of comparables listings in the local market. As a result, the broker had to expand on some guidelines to find sufficient comps for this report.		

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.

Subject Photos



Front



Address Verification



Side



Side



Street



Street

Subject Photos



Other



Other

Listing Photos

L1 826 W Lewis
Pocatello, ID 83204



Front

L2 654 S Main Street
Pocatello, ID 83204



Front

L3 226 W Greeley
Pocatello, ID 83204



Front

Sales Photos

S1 965 W Clark
Pocatello, ID 83204



Front

S2 840 W Wyeth
Pocatello, ID 83204



Front

S3 554 W Benton
Pocatello, ID 83204



Front

ClearMaps Addendum

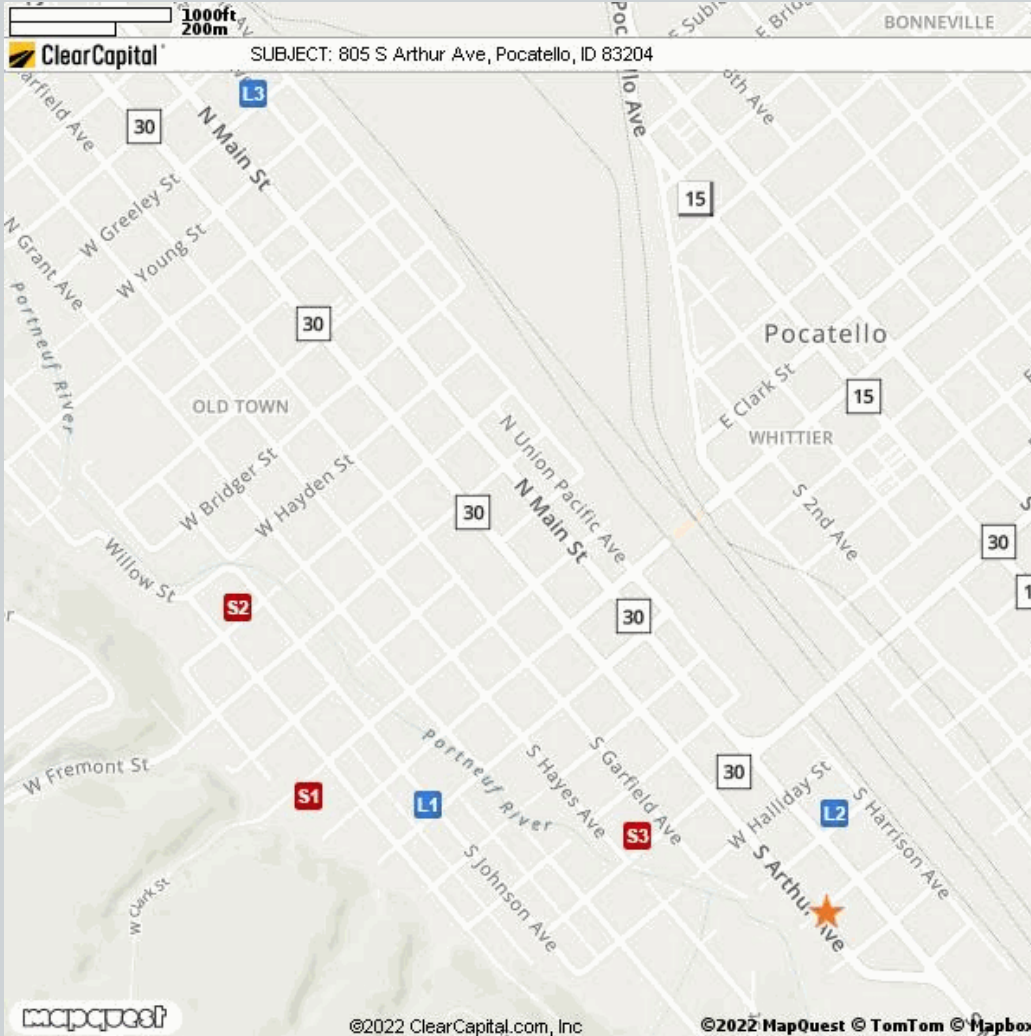
Address ★ 805 S Arthur Avenue, Pocatello, ID 83204

Loan Number 48586

Suggested List \$167,000

Suggested Repaired \$167,000

Sale \$164,000



Comparable

Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	805 S Arthur Avenue, Pocatello, ID 83204	--	Parcel Match
L1	826 W Lewis, Pocatello, ID 83204	0.51 Miles ¹	Parcel Match
L2	654 S Main Street, Pocatello, ID 83204	0.13 Miles ¹	Parcel Match
L3	226 W Greeley, Pocatello, ID 83204	1.26 Miles ¹	Parcel Match
S1	965 W Clark, Pocatello, ID 83204	0.66 Miles ¹	Parcel Match
S2	840 W Wyeth, Pocatello, ID 83204	0.83 Miles ¹	Parcel Match
S3	554 W Benton, Pocatello, ID 83204	0.25 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.
9. Clear Capital and our mutual customers greatly appreciate your expertise. If you cannot

Report Instructions - cont.

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	Kenneth Edwards	Company/Brokerage	Exp Realty, LLC
License No	AB37809	Address	1287 W Quinn Road Pocatello ID 83202
License Expiration	04/30/2022	License State	ID
Phone	2082205679	Email	kenedwardsre@gmail.com
Broker Distance to Subject	3.78 miles	Date Signed	03/10/2022

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.