

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	1824 W Grouse Street, Nampa, IDAHO 83651	Order ID	8460098	Property ID	33412839
Inspection Date	10/06/2022	Date of Report	10/10/2022		
Loan Number	49251	APN	R3148723600		
Borrower Name	Catamount Properties 2018 LLC	County	Canyon		

Tracking IDs

Order Tracking ID	10.05.22 BPO CS_Citi Update	Tracking ID 1	10.05.22 BPO CS_Citi Update
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	Catamount Properties LLC	Condition Comments MLS indicates that the subject has had some updating completed. From exterior observations it appeared to be in average to good condition.
R. E. Taxes	\$1,453	
Assessed Value	\$246,800	
Zoning Classification	SFR	
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes	
(MLS lockbox on front door)		
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	Suburban	Neighborhood Comments Near schools, shopping and city parks, the immediate area is comprised of similar age and styles in like condition to that of the subject property. Search radius expanded due to an overall lack of inventory at this time.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$240,000 High: \$455,000	
Market for this type of property	Remained Stable for the past 6 months.	
Normal Marketing Days	<90	

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	1824 W Grouse Street	162 N Kildeer Way	1819 W Havenwood Ave	1304 Tecola St
City, State	Nampa, IDAHO	Nampa, ID	Nampa, ID	Nampa, ID
Zip Code	83651	83651	83651	83651
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.18 ¹	0.94 ¹	0.78 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$386,890	\$349,995	\$364,900
List Price \$	--	\$349,890	\$321,000	\$349,000
Original List Date		09/08/2022	09/06/2022	09/15/2022
DOM · Cumulative DOM	-- · --	15 · 32	16 · 34	21 · 25
Age (# of years)	23	22	19	7
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 Ranch	2 Stories Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,144	1,648	1,047	1,242
Bdrm · Bths · ½ Bths	3 · 2	4 · 3	3 · 2	3 · 2
Total Room #	7	9	7	7
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	.16 acres	.39 acres	.22 acres	.11 acres
Other	--	--	--	--

* 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 This is the ONLY competing listing in the subject neighborhood, it is superior due to GLA and bathroom count.

Listing 2 PENDING fair market listing located in the subject neighborhood, note price difference from current list price to original list price.

Listing 3 Recent price reduction for this competing fair market listing which is located in the subject market area.

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	1824 W Grouse Street	231 N Turtle Dove Way	153 N Kildeer Way	2111 W Curlew St
City, State	Nampa, IDAHO	Nampa, ID	Nampa, ID	Nampa, ID
Zip Code	83651	83651	83651	83651
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.26 ¹	0.19 ¹	0.15 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$384,900	\$350,000	\$379,900
List Price \$	--	\$349,950	\$335,000	\$349,900
Sale Price \$	--	\$361,000	\$335,000	\$330,000
Type of Financing	--	Private	Fha	Fha
Date of Sale	--	08/29/2022	07/26/2022	08/25/2022
DOM · Cumulative DOM	-- · --	10 · 42	3 · 65	18 · 37
Age (# of years)	23	22	20	22
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 Ranch	2 Stories Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,144	1,428	1,125	1,178
Bdrm · Bths · ½ Bths	3 · 2	3 · 2 · 1	3 · 2	3 · 2
Total Room #	7	9	7	7
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	.16 acres	.25 acres	.16 acres	.14 acres
Other	--	--	\$7000 seller concessions	--
Net Adjustment	--	-\$13,520	-\$7,000	\$0
Adjusted Price	--	\$347,480	\$328,000	\$330,000

* 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** MLs does NOT indicate why this comp sold for over its reduced list price, adjustments applied as follows: (-)\$8520 for superior GLA and (-)\$5000 for superior bathroom count.
- Sold 2** Recent fair market sale located in the subject neighborhood, adjustments applied as follows: (-)\$7000 for seller paid concessions, no others warranted.
- Sold 3** recent fair market sale located in the subject neighborhood, NO adjustments were deemed to be warranted.

Subject Sales & Listing History

Current Listing Status	Currently Listed	Listing History Comments					
Listing Agency/Firm	Fathom Realty	MLS sheet has been attached to this report.					
Listing Agent Name	Robert Becker						
Listing Agent Phone	208-576-4717						
# 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
09/09/2022	\$365,000	10/06/2022	\$359,900	--	--	--	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$333,000	\$333,000
Sales Price	\$330,000	\$330,000
30 Day Price	\$320,000	--
Comments Regarding Pricing Strategy		
<p>Market values have begun to level off due to increasing interest rates. In recent months values had been rapidly increasing. This was due to limited availability, an increase in buyer demands, an influx of out of state buyers and a decline in both the amount and influence of bank owned and short sale inventories. The best sold comps within a reasonable distance from the subject property were used to complete this report. Most active comps currently on the market are sitting with few showings as the rise in interest rates have flat lined property values. Most listings on the market would warrant an automatic 10%-13% reduction in list price due to dwindling buyer demands however most sellers are not willing to do so, those properties, and many others, continue to sit on the market with little activity.</p>		

Clear Capital Quality Assurance Comments Addendum

Reviewer's The price is based on the subject being in good condition. Comps are similar in characteristics, located within 0.94 miles and the sold comps closed
Notes within the last 3 months. In addition, there was a prior report completed 04/2022 and the variance is -8.3%. The price conclusion is deemed supported.

Subject Photos



Front



Address Verification



Side



Side



Street



Street

Subject Photos



Other

Listing Photos

L1 162 N Kildeer Way
Nampa, ID 83651



Front

L2 1819 W Havenwood Ave
Nampa, ID 83651



Front

L3 1304 Tecola St
Nampa, ID 83651



Front

Sales Photos

S1 231 N Turtle Dove Way
Nampa, ID 83651



Front

S2 153 N Kildeer Way
Nampa, ID 83651



Front

S3 2111 W Curlew St
Nampa, ID 83651



Front

ClearMaps Addendum

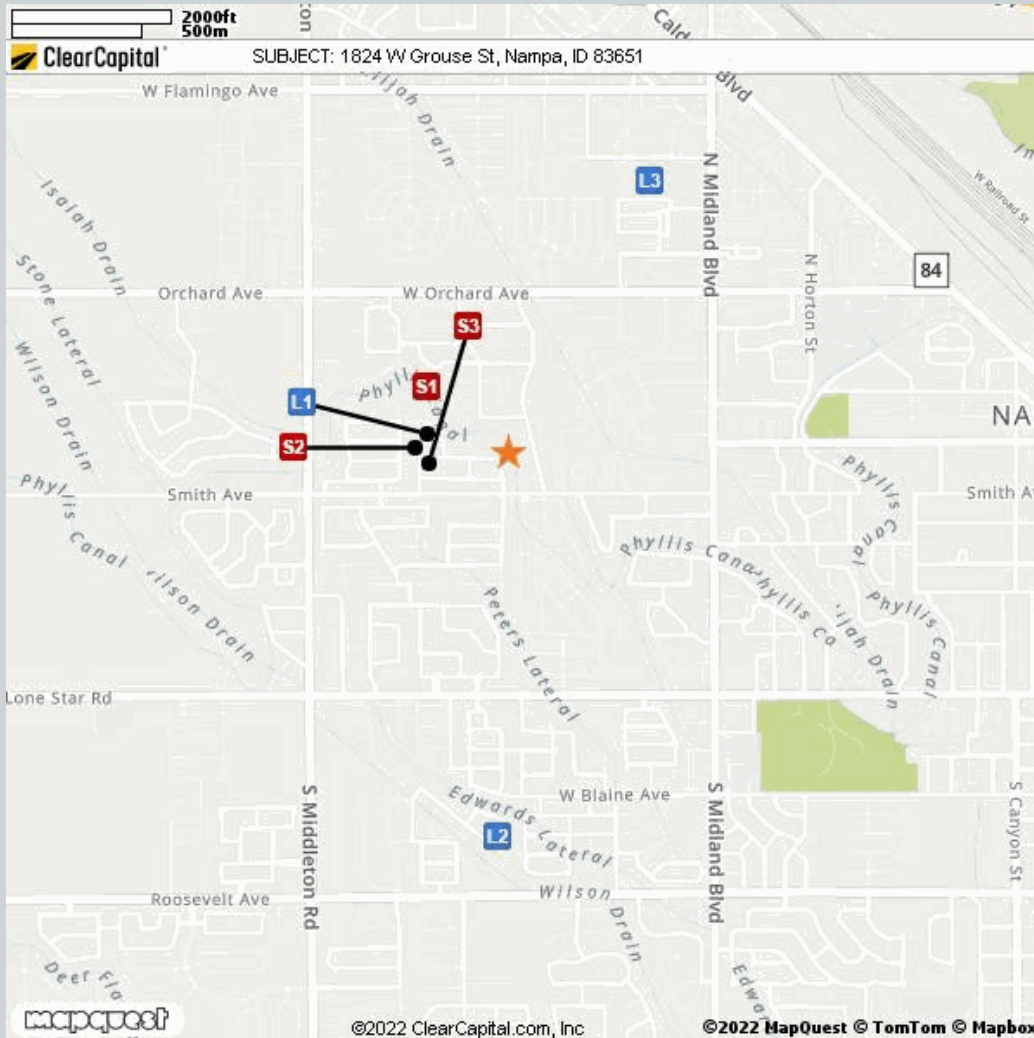
Address ★ 1824 W Grouse Street, Nampa, IDAHO 83651

Loan Number 49251

Suggested List \$333,000

Suggested Repaired \$333,000

Sale \$330,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	1824 W Grouse Street, Nampa, Idaho 83651	--	Parcel Match
L1 Listing 1	162 N Kildeer Way, Nampa, ID 83651	0.18 Miles ¹	Parcel Match
L2 Listing 2	1819 W Havenwood Ave, Nampa, ID 83651	0.94 Miles ¹	Parcel Match
L3 Listing 3	1304 Tecola St, Nampa, ID 83651	0.78 Miles ¹	Parcel Match
S1 Sold 1	231 N Turtle Dove Way, Nampa, ID 83651	0.26 Miles ¹	Parcel Match
S2 Sold 2	153 N Kildeer Way, Nampa, ID 83651	0.19 Miles ¹	Parcel Match
S3 Sold 3	2111 W Curlew St, Nampa, ID 83651	0.15 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	Jason Lampman	Company/Brokerage	Homes Of Idaho
License No	SP22650	Address	148 N Yale St Nampa ID 83651
License Expiration	04/30/2023	License State	ID
Phone	2088809470	Email	jasonlampman@gmail.com
Broker Distance to Subject	1.54 miles	Date Signed	10/07/2022

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.