

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	4585 W Fairway Drive, Coeur D Alene, ID 83815	Order ID	8489124	Property ID	33490805
Inspection Date	10/25/2022	Date of Report	10/26/2022		
Loan Number	49282	APN	C27900020190		
Borrower Name	Catamount Properties 2018 LLC	County	Kootenai		

Tracking IDs

Order Tracking ID	10.24.22 BPO Citi-CS Update	Tracking ID 1	10.24.22 BPO Citi-CS Update
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	CATAMOUNT PROPERTIES 2018 LLC,	Condition Comments The home appeared to be maintained and in good condition, however the patio overhang portion of the roof appeared to not have any shingles on it.
R. E. Taxes	\$2,302	
Assessed Value	\$389,330	
Zoning Classification	Residential	
Property Type	SFR	
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Good	
Estimated Exterior Repair Cost	\$1,000	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$1,000	
HOA	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments This neighborhood in near to/boarders the CDA Golf Club and has homes built between 1970 and 1990 on good sized lots (0.2 - 0.6 acres).
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$440,000 High: \$905,000	
Market for this type of property	Decreased 5 % in the past 6 months.	
Normal Marketing Days	<90	

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	4585 W Fairway Drive	4308 N Staples Ave	4144 W Fairway Dr	3406 N Sherwood Dr
City, State	Coeur D Alene, ID	Coeur D Alene, ID	Coeur D Alene, ID	Coeur D Alene, ID
Zip Code	83815	83815	83815	83815
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	1.45 ¹	0.24 ¹	0.85 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$499,000	\$525,000	\$499,000
List Price \$	--	\$499,000	\$525,000	\$475,000
Original List Date		10/02/2022	09/27/2022	09/14/2022
DOM · Cumulative DOM	-- · --	23 · 24	28 · 29	41 · 42
Age (# of years)	46	38	42	46
Condition	Good	Good	Good	Good
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Beneficial ; Golf Course	Neutral ; Residential	Beneficial ; Golf Course	Neutral ; Residential
View	Beneficial ; Golf Course	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	1.5 Stories w/basement	2 Stories w/basement	2 Stories w/basement	Split Split Entry
# Units	1	1	1	1
Living Sq. Feet	1,310	1,314	1,619	900
Bdrm · Bths · ½ Bths	3 · 2	3 · 1	3 · 2	2 · 1
Total Room #	12	11	11	10
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	Yes	Yes	Yes	Yes
Basement (% Fin)	100%	75%	100%	100%
Basement Sq. Ft.	650	432	364	900
Pool/Spa	--	--	--	Spa - Yes
Lot Size	0.34 acres	0.28 acres	0.26 acres	0.29 acres
Other	Backs up to golf course	Storage Shed. Dated Interior	14x14 Workshop	Storage 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 This home is smaller than the subject, in a less desirable location, on a smaller lot and no interior updates. It is inferior to the subject.

Listing 2 This home is on a smaller lot and does not back up to the golf course, though it does have a workshop. Overall it is very comparable to the subject.

Listing 3 This home is smaller than the subject, on a smaller lot, and in a far less desirable location. It is inferior to the subject.

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	4585 W Fairway Drive	3615 W Hillcrest Cir	2462 W Canyon Dr	2313 W Canyon Dr
City, State	Coeur D Alene, ID	Coeur D Alene, ID	Coeur D Alene, ID	Coeur D Alene, ID
Zip Code	83815	83815	83815	83815
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.68 ¹	0.41 ¹	0.45 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$649,900	\$539,900	\$595,000
List Price \$	--	\$677,000	\$539,900	\$595,000
Sale Price \$	--	\$677,000	\$575,000	\$675,000
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	05/13/2022	03/07/2022	04/19/2022
DOM · Cumulative DOM	-- · --	16 · 16	67 · 67	39 · 39
Age (# of years)	46	46	48	56
Condition	Good	Good	Good	Good
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Beneficial ; Golf Course	Neutral ; Residential	Beneficial ; Golf Course	Beneficial ; Golf Course
View	Beneficial ; Golf Course	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	1.5 Stories w/basement	Split Split Entry	Split Split Entry	2 Stories w/basement
# Units	1	1	1	1
Living Sq. Feet	1,310	1,114	1,132	1,268
Bdrm · Bths · ½ Bths	3 · 2	2 · 1	2 · 1	3 · 1
Total Room #	12	13	11	12
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 3 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	Yes	Yes	Yes	Yes
Basement (% Fin)	100%	100%	100%	100%
Basement Sq. Ft.	650	1,080	1,056	648
Pool/Spa	--	--	Spa - Yes	--
Lot Size	0.34 acres	0.38 acres	0.33 acres	0.37 acres
Other	Backs up to golf course	Storage Shed. Completely remodeled interior	Storage Shed	Storage Shed. Backs up to US Forest Serv. Lan
Net Adjustment	--	-\$71,000	-\$22,000	-\$48,000
Adjusted Price	--	\$606,000	\$553,000	\$627,000

* 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** This home is larger than the subject, and is completely remodeled. Though it does not back up to the golf course, it does have a storage shed, 3rd garage stall, and sold when local home prices/values and demand were higher than they are currently.
- Sold 2** This home is larger than the subject. It does not back up to the golf course, but does have a storage shed and sold when local home prices/values and demand were higher than they are currently.
- Sold 3** This home doesn't back up to the golf course but does back up to US Forest Service land. It has a storage shed, but is otherwise quite comparable to the subject. It also sold when local home prices/values and demand were higher than they are currently.

Subject Sales & Listing History

Current Listing Status	Currently Listed	Listing History Comments					
Listing Agency/Firm	eXp Realty	The last time this home was listed in the Coeur d Alene MLS (prior to now) was in May of 2004.					
Listing Agent Name	Todd Tondee						
Listing Agent Phone	208-640-3446						
# 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
10/29/2022	\$649,000	--	--	--	--	--	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$585,000	\$586,000
Sales Price	\$580,000	\$581,000
30 Day Price	\$549,900	--
Comments Regarding Pricing Strategy		
Based on the available comparable properties and my knowledge of this market, I am confident that the current market value of the subject property rests right around \$585,000. When priced accurately, we can expect it to sell within 1%-2% of asking price. In order to secure a quick sale it'd likely need to be priced below the \$550k threshold in order to increase the pool of potential buyers.		

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

Listing Photos

L1 4308 N Staples Ave
Coeur D Alene, ID 83815



Front

L2 4144 W Fairway Dr
Coeur D Alene, ID 83815



Front

L3 3406 N Sherwood Dr
Coeur D Alene, ID 83815



Front

Sales Photos

S1 3615 W Hillcrest Cir
Coeur D Alene, ID 83815



Front

S2 2462 W Canyon Dr
Coeur D Alene, ID 83815



Front

S3 2313 W Canyon Dr
Coeur D Alene, ID 83815



Front

ClearMaps Addendum

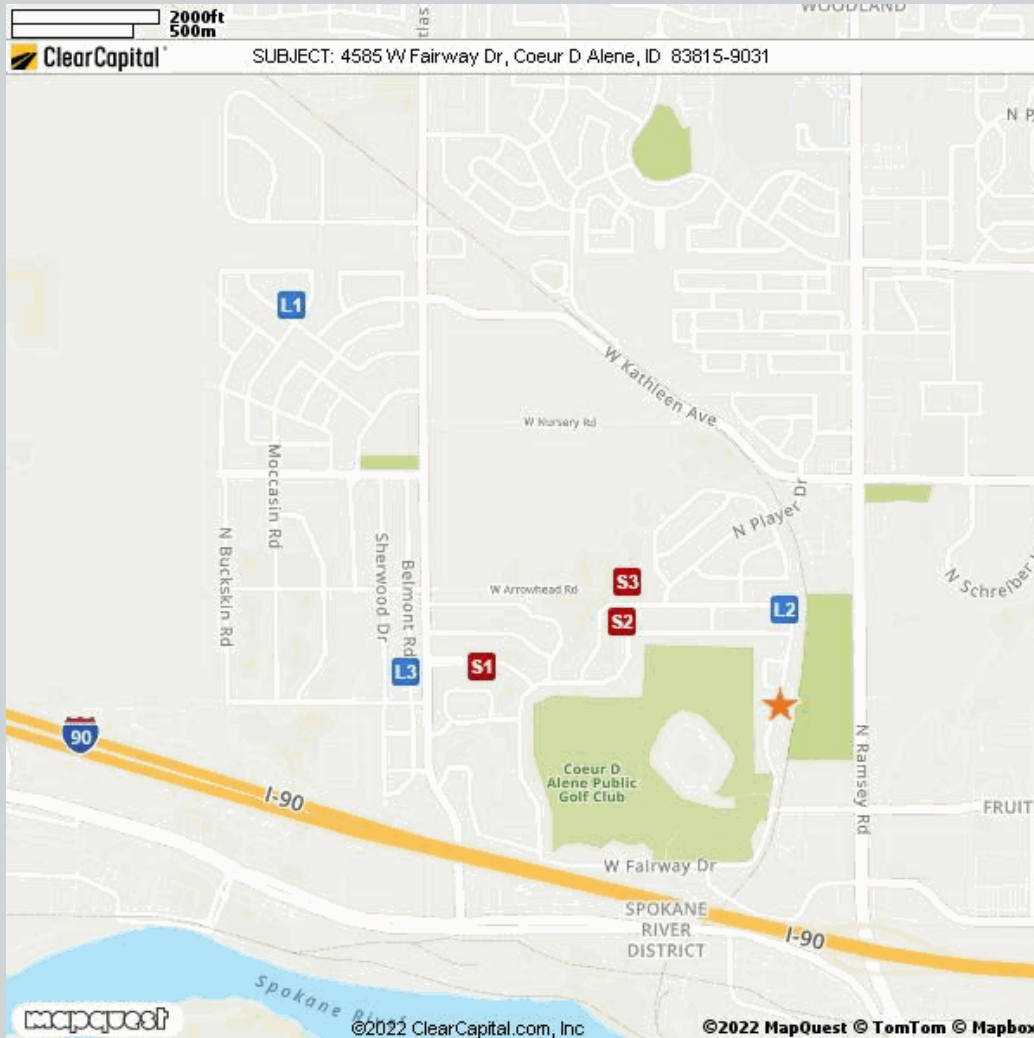
Address ★ 4585 W Fairway Drive, Coeur D Alene, ID 83815

Loan Number 49282

Suggested List \$585,000

Suggested Repaired \$586,000

Sale \$580,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	4585 W Fairway Drive, Coeur D Alene, ID 83815	--	Parcel Match
L1 Listing 1	4308 N Staples Ave, Coeur D Alene, ID 83815	1.45 Miles ¹	Parcel Match
L2 Listing 2	4144 W Fairway Dr, Coeur D Alene, ID 83815	0.24 Miles ¹	Parcel Match
L3 Listing 3	3406 N Sherwood Dr, Coeur D Alene, ID 83815	0.85 Miles ¹	Parcel Match
S1 Sold 1	3615 W Hillcrest Cir, Coeur D Alene, ID 83815	0.68 Miles ¹	Parcel Match
S2 Sold 2	2462 W Canyon Dr, Coeur D Alene, ID 83815	0.41 Miles ¹	Parcel Match
S3 Sold 3	2313 W Canyon Dr, Coeur D Alene, ID 83815	0.45 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	Krista Parks	Company/Brokerage	eXp Realty
License No	SP41180	Address	409 Coeur d' Alene Ave. STE C Coeur d' Alene ID 83814
License Expiration	05/31/2023	License State	ID
Phone	2082901313	Email	krista.parks@outlook.com
Broker Distance to Subject	2.67 miles	Date Signed	10/26/2022

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.