

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	9691 W Portola Drive, Boise, ID 83709	Order ID	8489124	Property ID	33490470
Inspection Date	10/25/2022	Date of Report	10/26/2022		
Loan Number	49536	APN	R1376740460		
Borrower Name	Catamount Properties 2018 LLC	County	Ada		

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 subject is a single family property in average condition with no repair items noted. The subject is a single-story layout. The subject is located on a standard-sized parcel. Occupancy based on tax records (attached).
R. E. Taxes	\$975		
Assessed Value	\$292,900		
Zoning Classification	Residential		
Property Type	SFR		
Occupancy	Vacant		
Secure?	Yes (MLS lockbox)		
Ownership Type	Fee Simple		
Property Condition	Average		
Estimated Exterior Repair Cost	\$0		
Estimated Interior Repair Cost	\$0		
Total Estimated Repair	\$0		
HOA	Charter Pointe		
Association Fees	\$475 / Year (Pool,Landscaping,Other: Clubhouse)		
Visible From Street	Visible		
Road Type	Public		

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments	The subject is located in a market with year to date pricing up 15%. The subject is located near parks, schools, and city services. 70 sold comps were found. 34 active comps were found within a 2 mile search radius of the subject.
Local Economy	Stable		
Sales Prices in this Neighborhood	Low: \$362,000 High: \$499,000		
Market for this type of property	Increased 15 % in the past 6 months.		
Normal Marketing Days	<30		

Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	9691 W Portola Drive	9255 W Shelterwood Dr	9603 W Weir Hollis Dr	9755 W Portola
City, State	Boise, ID	Boise, ID	Boise, ID	Boise, ID
Zip Code	83709	83709	83709	83709
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.58 ¹	0.11 ¹	0.06 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$399,900	\$419,900	\$495,000
List Price \$	--	\$399,900	\$399,900	\$411,000
Original List Date		07/29/2022	09/22/2022	03/09/2022
DOM · Cumulative DOM	-- · --	79 · 89	34 · 34	231 · 231
Age (# of years)	18	15	17	18
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	2 Stories Traditional	2 Stories Traditional	1 Story Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	1,692	1,552	1,440	2,066
Bdrm · Bths · ½ Bths	3 · 2 · 1	4 · 2 · 1	3 · 2 · 1	4 · 2 · 1
Total Room #	7	7	7	8
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	.10 acres	.1 acres	.09 acres	.09 acres
Other	None	None	None	None

* 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 Active 1 is similar to the subject based on location (same subdivision), layout, condition, year built, lot size. The comparable has an inferior square footage

Listing 2 Active 2 is similar to the subject based on location (same subdivision), year built, condition, lot size. The comparable has an inferior square footage.

Listing 3 Active 3 is similar to the subject based on location (same street and same subdivision), layout, year built, lot size and condition. The comparable has a superior square footage.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	9691 W Portola Drive	9655 W Weir Hollis Dr	7100 S Kaywood	9174 W Patina Dr
City, State	Boise, ID	Boise, ID	Boise, ID	Boise, ID
Zip Code	83709	83709	83709	83709
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.10 ¹	0.45 ¹	0.33 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$429,900	\$405,000	\$459,900
List Price \$	--	\$399,900	\$404,000	\$400,000
Sale Price \$	--	\$395,000	\$400,000	\$402,000
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	09/22/2022	09/28/2022	08/15/2022
DOM · Cumulative DOM	-- · --	25 · 77	21 · 48	51 · 81
Age (# of years)	18	17	18	14
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	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	1,692	1,560	1,672	1,666
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2 · 1	3 · 2 · 1	3 · 2 · 1
Total Room #	7	7	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	.10 acres	.09 acres	.25 acres	.14 acres
Other	None	None	None	None
Net Adjustment	--	+\$2,376	-\$1,500	\$0
Adjusted Price	--	\$397,376	\$398,500	\$402,000

* 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 1 is similar to the subject based on location (same subdivision), year built, condition, lot size. The comparable has an inferior square footage (\$2376).
- Sold 2** Sold 2 is similar to the subject based on location (same subdivision), square footage, layout, condition. The comparable has a superior lot size (\$-1500).
- Sold 3** Sold 3 is similar to the subject based on location (same subdivision), layout, condition, square footage, year built and lot size.

Subject Sales & Listing History

Current Listing Status Currently Listed

Listing Agency/Firm Fathom Realty

Listing Agent Name Robert Becker

Listing Agent Phone 208-860-5271

of Removed Listings in Previous 12 Months 0

of Sales in Previous 12 Months 0

Listing History Comments

Refrigerator, Washer and Dryer included with sale Feel right at home, just 15 minutes from downtown! Upon entry you'll absorb the abundance of natural light accentuating the designer chosen paint colors. Further on, the kitchen features a spacious walk-in pantry, new hourglass backsplash, and new stainless-steel appliances. Continuing on upstairs, delight in new carpeting and a primary bedroom complete with an oversized walk-in closet, full ensuite bath, and vaulted ceilings. Outback, focus your attention on the low maintenance, fully fenced back yard, with large concrete patio. Relish the countless community amenities as this subdivision features, a clubhouse and pool, ample sports courts, and miles of biking paths and nearby trails. Eligible for Special Financing! Make this Wedgewood dream home more affordable today by taking advantage of seller paid closing costs or a rate buy down with the preferred lender!

Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
09/15/2022	\$450,000	10/14/2022	\$419,900	--	--	--	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$405,000	\$405,000
Sales Price	\$400,000	\$400,000
30 Day Price	\$395,000	--

Comments Regarding Pricing Strategy

The search radius was expanded to miles in an effort to find a sufficient number of comparables. The same market conditions exist for all properties in this report. Search parameters: Search radius of 2 miles to include similar neighborhoods, a six month timeframe, all comps within 20% of the subject's square footage, year built within 10 years. Priority was given to be comparable with a similar location. 70 sold comps were found and 34 active comps were found. The same market conditions exist for all properties in this report. Priority was given to the most similar closed transaction.

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



Other

Listing Photos

L1 9255 W Shelterwood Dr
Boise, ID 83709



Front

L2 9603 W Weir Hollis Dr
Boise, ID 83709



Front

L3 9755 W Portola
Boise, ID 83709



Front

Sales Photos

S1 9655 W Weir Hollis Dr
Boise, ID 83709



Front

S2 7100 S Kaywood
Boise, ID 83709



Front

S3 9174 W Patina Dr
Boise, ID 83709



Front

ClearMaps Addendum

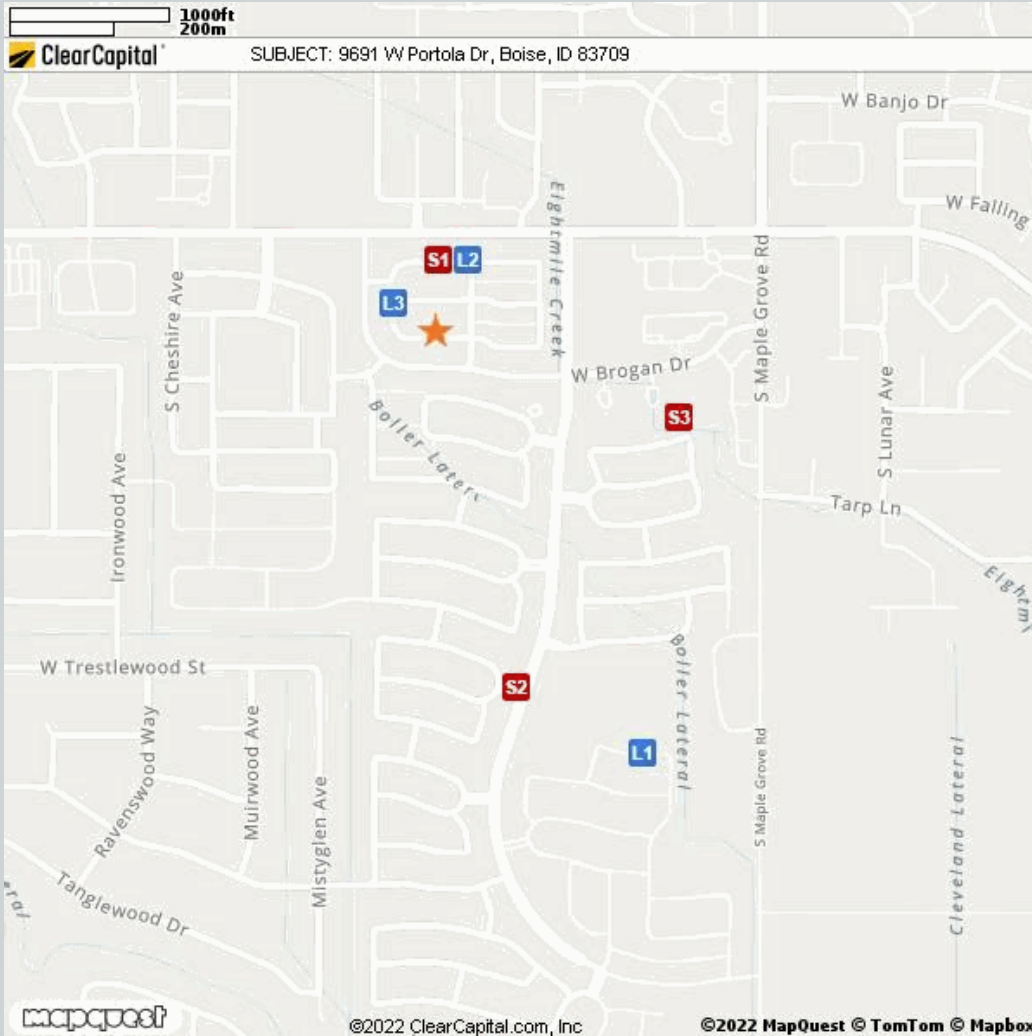
Address ★ 9691 W Portola Drive, Boise, ID 83709

Loan Number 49536

Suggested List \$405,000

Suggested Repaired \$405,000

Sale \$400,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	9691 W Portola Drive, Boise, ID 83709	--	Parcel Match
L1 Listing 1	9255 W Shelterwood Dr, Boise, ID 83709	0.58 Miles ¹	Parcel Match
L2 Listing 2	9603 W Weir Hollis Dr, Boise, ID 83709	0.11 Miles ¹	Parcel Match
L3 Listing 3	9755 W Portola, Boise, ID 83709	0.06 Miles ¹	Parcel Match
S1 Sold 1	9655 W Weir Hollis Dr, Boise, ID 83709	0.10 Miles ¹	Parcel Match
S2 Sold 2	7100 S Kaywood, Boise, ID 83709	0.45 Miles ¹	Parcel Match
S3 Sold 3	9174 W Patina Dr, Boise, ID 83709	0.33 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	10.40 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.