

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	858 W Sublette Street, Pocatello, IDAHO 83204	Order ID	8288785	Property ID	32980036
Inspection Date	06/23/2022	Date of Report	06/27/2022		
Loan Number	49645	APN	2		
Borrower Name	Catamount Properties 2018 LLC	County	Bannock		

Tracking IDs					
Order Tracking ID	06.22.22 BPO	Tracking ID 1	06.22.22 BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	Ashley Lathen & Timothy Despain	Condition Comments	
R. E. Taxes	\$1,034	<p>The subject property is a ranch style home that is on a corner lot that is in average condition for its year built and location. There are some curling roof shingles that are located on the front portion of the property above the porch.</p>	
Assessed Value	\$139,325		
Zoning Classification	SFR		
Property Type	SFR		
Occupancy	Occupied		
Ownership Type	Fee Simple		
Property Condition	Average		
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	
Local Economy	Improving	<p>The subject's neighborhood has average access to schools, shopping, parks and highways. Recently, there has been a stabilization in buyer activity with a shortage of available 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.</p>	
Sales Prices in this Neighborhood	Low: \$150,000 High: \$250,000		
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	858 W Sublette Street	646 W Sublette	734 S Arthur	1147 N Hayes
City, State	Pocatello, IDAHO	Pocatello, ID	Pocatello, ID	Pocatello, ID
Zip Code	83204	83204	83204	83204
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.15 ¹	1.00 ¹	0.30 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$225,000	\$218,000	\$249,900
List Price \$	--	\$225,000	\$218,000	\$249,900
Original List Date		06/14/2022	05/06/2022	05/28/2022
DOM · Cumulative DOM	-- · --	4 · 13	33 · 52	4 · 30
Age (# of years)	102	92	92	92
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	1 Story Ranch	1.5 Stories Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	832	892	912	882
Bdrm · Bths · ½ Bths	2 · 2	2 · 1	3 · 1	2 · 1
Total Room #	4	6	5	4
Garage (Style/Stalls)	None	Attached 1 Car	Detached 1 Car	Detached 1 Car
Basement (Yes/No)	Yes	Yes	Yes	Yes
Basement (% Fin)	90%	90%	0%	25%
Basement Sq. Ft.	832	792	192	672
Pool/Spa	--	--	--	--
Lot Size	0.10 acres	0.09 acres	0.14 acres	0.10 acres
Other	None	Shed	Shed	None

* 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 similar gross living area, lot size and year built compared to the subject property.

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

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

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	858 W Sublette Street	420 N Lincoln Avenue	1128 N Arthur	842 W Lander
City, State	Pocatello, IDAHO	Pocatello, ID	Pocatello, ID	Pocatello, ID
Zip Code	83204	83204	83204	83204
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.26 ¹	0.41 ¹	0.34 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$140,000	\$229,900	\$214,900
List Price \$	--	\$140,000	\$229,900	\$199,900
Sale Price \$	--	\$150,000	\$243,500	\$182,500
Type of Financing	--	Cash	Conventional	Cash
Date of Sale	--	06/14/2022	06/03/2022	05/03/2022
DOM · Cumulative DOM	-- · --	21 · 21	45 · 45	35 · 35
Age (# of years)	102	102	111	112
Condition	Average	Fair	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	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	832	990	976	880
Bdrm · Bths · ½ Bths	2 · 2	2 · 2	3 · 1	3 · 2
Total Room #	4	4	5	5
Garage (Style/Stalls)	None	Detached 2 Car(s)	Detached 1 Car	Detached 1 Car
Basement (Yes/No)	Yes	Yes	Yes	Yes
Basement (% Fin)	90%	0%	0%	0%
Basement Sq. Ft.	832	792	896	100
Pool/Spa	--	--	--	--
Lot Size	0.10 acres	0.13 acres	0.12 acres	0.12 acres
Other	None	None	None	None
Net Adjustment	--	+\$20,020	-\$12,305	+\$13,300
Adjusted Price	--	\$170,020	\$231,195	\$195,800

* 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** Sold comp # 1 has a slightly larger gross living area, similar lot size and year built compared to the subject property.
Adjustments: -\$7900 GLA, +\$7920 basement unfinished, -\$10000 garage, +\$30000 inferior condition. Note that since the property sold with "cash" terms it likely sold less than 'fair market value'.
- Sold 2** Sold comp # 2 has a slightly larger gross living area, similar lot size and year built compared to the subject property.
Adjustments: -\$7200 GLA, +\$7200 unfinished basement, -\$7305 concessions, -\$5000 garage
- Sold 3** Sold comp # 3 has a similar gross living area, lot size, year built and smaller basement size compared to the subject property.
Adjustments: +\$18300 basement, -\$5000 garage

Subject Sales & Listing History

Current Listing Status	Not Currently Listed		Listing History Comments				
Listing Agency/Firm			The subject property has no recent listing or sales history in the local MLS in the past 12 months.				
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	\$205,000	\$207,000
Sales Price	\$202,000	\$204,000
30 Day Price	\$192,000	--
Comments Regarding Pricing Strategy		
The values were determined by weighting the sold comparables using the following weights: S1: 20%, S2: 30% & S3: 50%. 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	Due to a lack of more similar comps available, these search parameters were expanded in order to provide comps from the subject's competitive market area that reflect current market conditions.
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Subject Photos



Front



Address Verification



Side



Side



Back



Street

Subject Photos



Street



Other



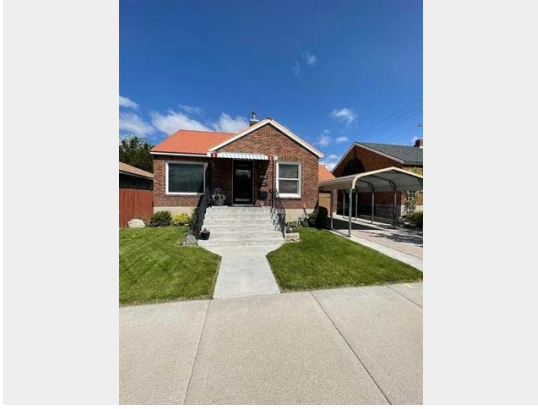
Other



Other

Listing Photos

L1 646 W Sublette
Pocatello, ID 83204



Front

L2 734 S Arthur
Pocatello, ID 83204



Front

L3 1147 N Hayes
Pocatello, ID 83204



Front

Sales Photos

S1 420 N Lincoln Avenue
Pocatello, ID 83204



Front

S2 1128 N Arthur
Pocatello, ID 83204



Front

S3 842 W Lander
Pocatello, ID 83204



Front

ClearMaps Addendum

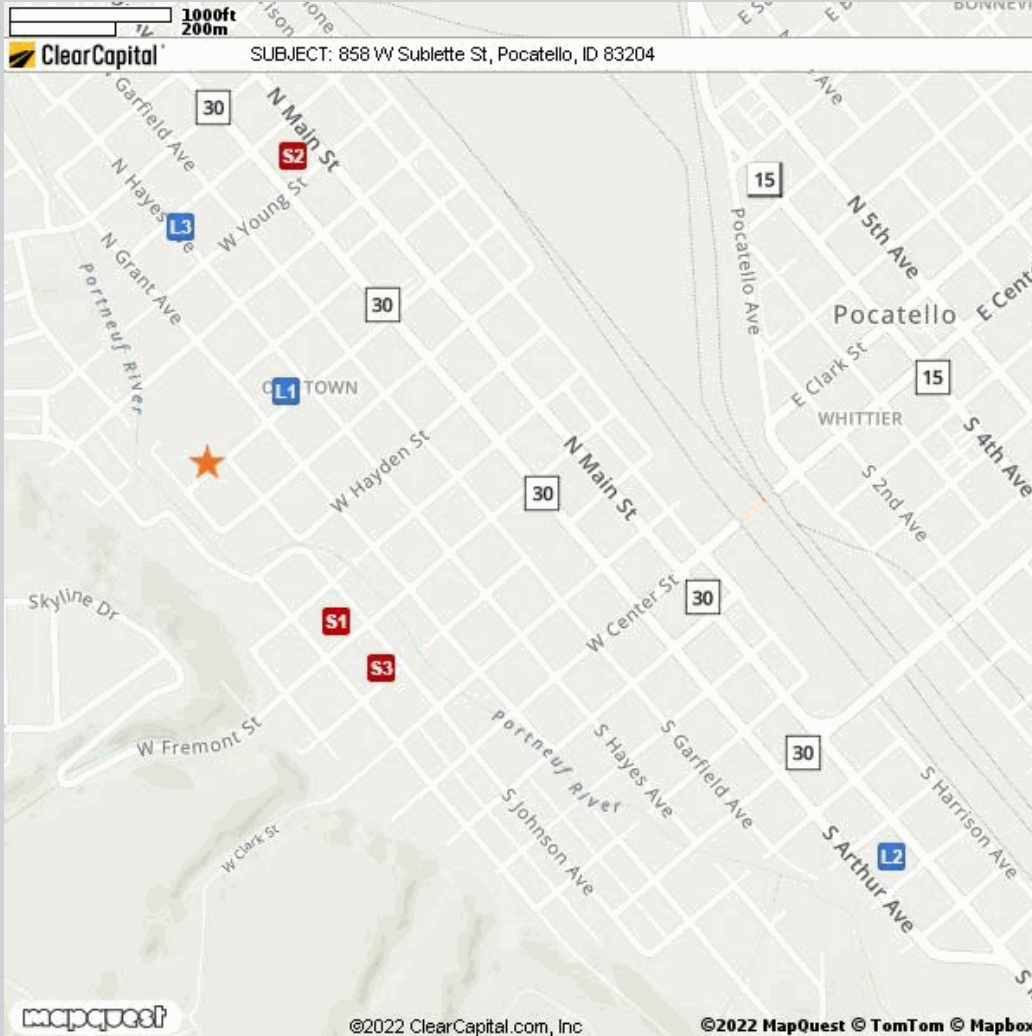
Address ★ 858 W Sublette Street, Pocatello, IDAHO 83204

Loan Number 49645

Suggested List \$205,000

Suggested Repaired \$207,000

Sale \$202,000



Comparable

Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	858 W Sublette Street, Pocatello, Idaho 83204	--	Parcel Match
L1 Listing 1	646 W Sublette, Pocatello, ID 83204	0.15 Miles ¹	Parcel Match
L2 Listing 2	734 S Arthur, Pocatello, ID 83204	1.00 Miles ¹	Parcel Match
L3 Listing 3	1147 N Hayes, Pocatello, ID 83204	0.30 Miles ¹	Parcel Match
S1 Sold 1	420 N Lincoln Avenue, Pocatello, ID 83204	0.26 Miles ¹	Parcel Match
S2 Sold 2	1128 N Arthur, Pocatello, ID 83204	0.41 Miles ¹	Parcel Match
S3 Sold 3	842 W Lander, Pocatello, ID 83204	0.34 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	Kenneth Edwards	Company/Brokerage	HomeSmart Realty Premier
License No	AB37809	Address	1287 W Quinn Road Pocatello ID 83202
License Expiration	04/30/2024	License State	ID
Phone	2082205679	Email	kenedwardsre@gmail.com
Broker Distance to Subject	2.97 miles	Date Signed	06/27/2022

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.