

## Exterior-Only Inspection Residential Appraisal Report

File # Property ID 32761640

The purpose of this summary appraisal report is to provide the lender/client with an accurate, and adequately supported, opinion of the market value of the subject property.

SUBJECT	Property Address	4829 N Sorrento Dr	City	Boise	State	ID	Zip Code	83704
	Borrower	CATAMOUNT PROPERTIES 2018 LLC	Owner of Public Record	Morrison Shaylene A, Morrison Todd	County	Ada		
	Legal Description	Lot 10 Blk 1 San Marino Sub No 2						
	Assessor's Parcel #	R7704510100	Tax Year	2021	R.E. Taxes \$	3,478		
	Neighborhood Name	San Marino	Map Reference	Tw04N Rq01E Sec25	Census Tract	0024.19		
	Occupant	<input checked="" type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> Vacant	Special Assessments \$	0	<input type="checkbox"/> PUD HOA \$	0	<input type="checkbox"/> per year <input type="checkbox"/> per month	
	Property Rights Appraised	<input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold <input type="checkbox"/> Other (describe)						
	Assignment Type	<input type="checkbox"/> Purchase Transaction <input type="checkbox"/> Refinance Transaction <input checked="" type="checkbox"/> Other (describe) <b>SERVICING</b>						
	Lender/Client	Wedgewood Inc. Address 2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278						
	Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No							
Report data source(s) used, offering price(s), and date(s). Per MLS.								

CONTRACT	I <input type="checkbox"/> did <input type="checkbox"/> did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed.							
	Contract Price \$	Date of Contract	Is the property seller the owner of public record?		<input type="checkbox"/> Yes <input type="checkbox"/> No	Data Source(s)		
	Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? <input type="checkbox"/> Yes <input type="checkbox"/> No							
If Yes, report the total dollar amount and describe the items to be paid.								

**Note: Race and the racial composition of the neighborhood are not appraisal factors.**

Neighborhood Characteristics	One-Unit Housing Trends	One-Unit Housing	Present Land Use %
Location <input type="checkbox"/> Urban <input checked="" type="checkbox"/> Suburban <input type="checkbox"/> Rural	Property Values <input checked="" type="checkbox"/> Increasing <input type="checkbox"/> Stable <input type="checkbox"/> Declining	PRICE AGE	One-Unit 80 %
Built-Up <input checked="" type="checkbox"/> Over 75% <input type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%	Demand/Supply <input checked="" type="checkbox"/> Shortage <input type="checkbox"/> In Balance <input type="checkbox"/> Over Supply	\$(000) (yrs)	2-4 Unit 2 %
Growth <input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow	Marketing Time <input checked="" type="checkbox"/> Under 3 mths <input type="checkbox"/> 3-6 mths <input type="checkbox"/> Over 6 mths	205 Low 0	Multi-Family 3 %
Neighborhood Boundaries	Area North of Ustick Rd, South of Chinden Blvd, East of Five Mile Rd and West of Cole Rd.	935 High 80	Commercial 15 %
		450 Pred. 40	Other %

Neighborhood Description West Bench area of Boise. Neighborhood of 20-70 year old single, 2 story, split level style homes on 5000-20,000+- sf lots. Some apartments, 2-4 family. Local schools, shopping, parks. Short drive to Meridian, downtown Boise, University. No known adverse neighborhood marketability factors noted.

Market Conditions (including support for the above conclusions) See the attached addendum.

SITE	Dimensions	81', 114', 105', 98'	Area	9888 sf	Shape	Irregular	View	N; Res; Res
	Specific Zoning Classification	R-1C	Zoning Description	Residential single family				
	Zoning Compliance	<input checked="" type="checkbox"/> Legal <input type="checkbox"/> Legal Nonconforming (Grandfathered Use) <input type="checkbox"/> No Zoning <input type="checkbox"/> Illegal (describe)						
	Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe							
	Utilities	Public	Other (describe)	Public	Other (describe)	Off-site Improvements - Type	Public	Private
	Electricity	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Water	<input checked="" type="checkbox"/>	Street Asphalt	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Gas	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Sanitary Sewer	<input checked="" type="checkbox"/>	Alley None	<input type="checkbox"/>	<input type="checkbox"/>	
FEMA Special Flood Hazard Area <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No FEMA Flood Zone X FEMA Map # 16001C0168J FEMA Map Date 06/19/2020								
Are the utilities and off-site improvements typical for the market area? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe								
Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If Yes, describe								
No apparent/known adverse easements, encroachments, restrictions, special assessments or external influences. Corner lot is more/less typical of the neighborhood.								

IMPROVEMENTS	Source(s) Used for Physical Characteristics of Property <input type="checkbox"/> Appraisal Files <input checked="" type="checkbox"/> MLS <input checked="" type="checkbox"/> Assessment and Tax Records <input type="checkbox"/> Prior Inspection <input type="checkbox"/> Property Owner							
	<input checked="" type="checkbox"/> Other (describe) CRS Data Data Source for Gross Living Area MLS/CRS Data							
	General Description	General Description	Heating/Cooling	Amenities	Car Storage			
	Units <input checked="" type="checkbox"/> One <input type="checkbox"/> One with Accessory Unit	<input type="checkbox"/> Concrete Slab <input type="checkbox"/> Crawl Space	<input checked="" type="checkbox"/> FWA <input type="checkbox"/> HWBB	<input checked="" type="checkbox"/> Fireplace(s) # 2	<input type="checkbox"/> None			
	# of Stories 1	<input checked="" type="checkbox"/> Full Basement <input checked="" type="checkbox"/> Finished	<input type="checkbox"/> Radiant	<input type="checkbox"/> Woodstove(s) # 0	<input checked="" type="checkbox"/> Driveway # of Cars 2			
	Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det./End Unit	<input type="checkbox"/> Partial Basement <input type="checkbox"/> Finished	<input type="checkbox"/> Other	<input checked="" type="checkbox"/> Patio/Deck Deck	Driveway Surface Concrete			
	<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.	Exterior Walls Vinyl-Avg	Fuel Gas	<input checked="" type="checkbox"/> Porch Porch	<input checked="" type="checkbox"/> Garage # of Cars 2			
	Design (Style) Trad/Avg	Roof Surface Comp-Avg	<input checked="" type="checkbox"/> Central Air Conditioning	<input type="checkbox"/> Pool None	<input type="checkbox"/> Carport # of Cars 0			
	Year Built 1967	Gutters & Downspouts Metal-Avg	<input type="checkbox"/> Individual	<input checked="" type="checkbox"/> Fence Partial	<input checked="" type="checkbox"/> Attached <input type="checkbox"/> Detached			
	Effective Age (Yrs) 40	Window Type Dual Pane-Av	<input type="checkbox"/> Other	<input type="checkbox"/> Other None	<input type="checkbox"/> Built-in			
Appliances <input type="checkbox"/> Refrigerator <input checked="" type="checkbox"/> Range/Oven <input checked="" type="checkbox"/> Dishwasher <input checked="" type="checkbox"/> Disposal <input type="checkbox"/> Microwave <input type="checkbox"/> Washer/Dryer <input type="checkbox"/> Other (describe)								
Finished area above grade contains: 5 Rooms 3 Bedrooms 1.0 Bath(s) 1,196 Square Feet of Gross Living Area Above Grade								
Additional features (special energy efficient items, etc.) Subject is a conforming split entry floor plan with main living area upstairs with LR, kit, 3 Br's, 1 Ba and a FR, 2 Br's and 1 Ba on a partial below graded lower level.								
Describe the condition of the property and data source(s) (including apparent needed repairs, deterioration, renovations, remodeling, etc.) C4;MLS comments from 5/2017								
sale: Gorgeous curb appeal with stunning mature trees and a well manicured lawn. Convenient Boise location with quick access to anywhere in the Valley. 2392 square feet, featuring 5 bedrooms with multiple living areas. Hardwood floors, new carpet, multiple fireplaces & a large patio deck overlooking the lush backyard. Large driveway, attached oversized 2 car garage w/ epoxy floors plus RV/BOAT parking! NO HOA DUES! Very quiet location on a spacious corner lot. Low maintenance vinyl siding. New Bosch Stainless Dishwasher. Based on drive-by of property, deferred maintenance of landscaping was observed.								
Are there any apparent physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No								
If Yes, describe.								
Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe.								

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There are 6 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 514,900 to \$ 899,900		There are 81 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 350,000 to \$ 700,000													
FEATURE	SUBJECT	COMPARABLE SALE # 1	COMPARABLE SALE # 2	COMPARABLE SALE # 3											
Address	4829 N Sorrento Dr Boise, ID 83704	10049 W Westview Dr Boise, ID 83704	8150 W Crestwood Dr Boise, ID 83704	2910 N McKinney St Boise, ID 83704											
Proximity to Subject		0.93 miles W	0.26 miles SE	1.58 miles SE											
Sale Price	\$	\$ 605,000	\$ 485,000	\$ 438,000											
Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 246.54 sq.ft.	\$ 374.23 sq.ft.	\$ 425.66 sq.ft.											
Data Source(s)		MLS#98833418;DOM 9	MLS#98828040;DOM 2	MLS#98829407;DOM 2											
Verification Source(s)		Public Record/Doc#2022040270	Public Record/Doc#Not shown	Public Record/Doc#2022017452											
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment										
Sales or Financing Concessions		ArmLth Conv;0		ArmLth Cash;0	0										
Date of Sale/Time		s04/22;c03/22	0	s01/22;c12/21	0										
Location	N;Res;Res	N;Res;Res		N;Res;Res											
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple											
Site	9888 sf	8842 sf	0	7800 sf	0										
View	N;Res;Res	N;Res;Res		N;Res;Res											
Design (Style)	DT1;Trad/Avg	DT2;Trad/Gd	-49,080	DT2;Trad/Avg	0										
Quality of Construction	Q4	Q4		Q4											
Actual Age	55	43	0	57	0										
Condition	C4	C3	-30,000	C4											
					+30,000										
Above Grade	Total	Bdrms.	Baths	Total	Bdrms.	Baths	Total	Bdrms.	Baths	Total	Bdrms.	Baths			
Room Count	5	3	1.0	9	5	3.0	-30,000	6	3	2.0	-10,000	5	3	2.0	-5,000
Gross Living Area	1,196 sq.ft.			2,454 sq.ft.			-94,350	1,296 sq.ft.			-7,500	1,029 sq.ft.			+12,525
Basement & Finished Rooms Below Grade	1196sf1196sfin1r2br1.0ba0o			0sf			+59,800	648sf648sfin1r0br0.1ba1o			+27,400	1029sf1029sfin1r3br1.0ba0o			+8,350
							+20,000				+2,500				-5,000
Functional Utility	Average			Average				Average				Average			
Heating/Cooling	FA/AC			FA/AC				FA/AC				FA/AC			
Energy Efficient Items	None			None				None				None			
Garage/Carport	2ga2dw			2gbi2dw			0	2ga2dw				2ga2dw			
Porch/Patio/Deck	Landscaped			Landscaped				Landscaped				Landscaped			
Net Adjustment (Total)				<input type="checkbox"/> + <input checked="" type="checkbox"/> -			\$ -123,630	<input checked="" type="checkbox"/> + <input type="checkbox"/> -			\$ 12,400	<input checked="" type="checkbox"/> + <input type="checkbox"/> -			\$ 40,875
Adjusted Sale Price of Comparables				Net Adj. 20.4 %				Net Adj. 2.6 %				Net Adj. 9.3 %			
				Gross Adj. 46.8 %			\$ 481,370	Gross Adj. 9.8 %			\$ 497,400	Gross Adj. 13.9 %			\$ 478,875

SALES COMPARISON APPROACH

I  did  did not research the sale or transfer history of the subject property and comparable sales. If not, explain

My research  did  did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.

Data Source(s) **MLS/CRS Data**

My research  did  did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.

Data Source(s) **MLS/CRS Data**

Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).

ITEM	SUBJECT	COMPARABLE SALE #1	COMPARABLE SALE #2	COMPARABLE SALE #3
Date of Prior Sale/Transfer				
Price of Prior Sale/Transfer				
Data Source(s)	MLS/CRS Data	MLS/CRS Data	MLS/CRS Data	MLS/CRS Data
Effective Date of Data Source(s)	05/20/2022	05/20/2022	05/20/2022	05/20/2022

Analysis of prior sale or transfer history of the subject property and comparable sales No reported prior transfers of subject or comps within requested time frame. Subject last sold/closed 5/31/2017 @\$249,900.

Summary of Sales Comparison Approach SEE THE ATTACHED ADDENDUM FOR COMMENTS ON THE SALES COMPARISON

Indicated Value by Sales Comparison Approach \$ 490,000

**Indicated Value by: Sales Comparison Approach \$ 490,000 Cost Approach (if developed) \$ 492,318 Income Approach (if developed) \$ 0**

The Market approach is considered the most viable/applicable, data represents actual market transactions. The Cost approach is supportive but given least weight do to lack of land sales and accuracy estimated depreciation in an older home. The Income approach was not viable due to lack of multiplier data. Most weight given to market approach.

This appraisal is made  "as is",  subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed,  subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or  subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair. **No required conditions**

**Based on a visual inspection of the exterior areas of the subject property from at least the street, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is \$ 490,000 , as of 05/19/2022 , which is the date of inspection and the effective date of this appraisal.**

RECONCILIATION

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The appraiser is not a home inspector and the appraisal is not a home inspection. The appraisal report can not be relied upon to disclose hidden defects that are not visible from a visual observation of the surfaces of the subjects improvements from a standing height. This appraisal report does not guarantee that the subject property is free of undetected problems, defects or environmental hazards that could exist.

Living area is defined as legal, finished, permanently heated living space contiguous with other living areas and regarded by typical purchaser as being habitable and having utility. While reasonable care, if measured or based on blueprints, the gross living area shown in the appraisal report should be considered an approximation and not guaranteed.

Subjects GLA/Sf is based on MLS from subjects prior 2017 sale and public records/CRS data.

The intended user of this appraisal report is the lender/client. Unless specifically stated within the report, there are no additional intended users. The intended use is to evaluate the property that is the subject of this appraisal for a mortgage finance transaction subject to the stated scope of work, purpose of the appraisal, reporting requirement of this appraisal report form and definition of value as defined in the report. No additional users are identified by the appraiser.

ADDITIONAL COMMENTS

Appraisal AMC# - Idaho  
AMC Registration # for ClearCapital.com, Inc: AMC - 4434

Pursuant to TITLE 54 PROFESSIONS, VOCATIONS, AND BUSINESSES CHAPTER 41 IDAHO REAL ESTATE APPRAISERS ACT The acceptance of this assignment by the Appraiser serves as the attestation that the Appraiser meets any competency requirements set forth by USPAP and/or Idaho rules and/or regulations.

The address shown on the appraisal is the corporate address for Clear Capital and not the appraisers physical address. The appraiser resides in meridian idaho.

The appraiser certifies and agrees that this appraisal report was prepared in accordance with the requirements of title XI of the Financial Institutions, Reform Recovery and Enforcement Act (FIRREA) of 1989, as amended (12 U.S.C. 3331 et seq.), and any applicable implementing regulations in effect at the time the appraiser signs the appraisal certification.

Highest & Best Use; The existing use supports the four functions of highest and best use both as vacant and as improved. The current use is physically possible, legally permissible, financially feasible and is the most productive use of the site. Any changes now or in the foreseeable future is highly unlikely.

### COST APPROACH TO VALUE (not required by Fannie Mae)

Provide adequate information for the lender/client to replicate the below cost figures and calculations.

Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) The estimated opinion of site value is based on a tear down type sales and the residual/abstraction method. The land to improvement ratio is typical of the market.

COST APPROACH

ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input checked="" type="checkbox"/> REPLACEMENT COST NEW	OPINION OF SITE VALUE .....	=\$	160,000
Source of cost data Local builders, Avail. Cost manuals	DWELLING 1,196 Sq.Ft. @ \$ 190.00 .....	=\$	227,240
Quality rating from cost service Avg Effective date of cost data 05/19/2022	Basement 1,196 Sq.Ft. @ \$ 170.00 .....	=\$	203,320
Comments on Cost Approach (gross living area calculations, depreciation, etc.)		=\$	36,000
See the attached building sketch for area calculations. THE COST APPROACH IS NOT INTENDED FOR INSURANCE PURPOSES.	Garage/Carport 528 Sq.Ft. @ \$ 40.00 .....	=\$	21,120
	Total Estimate of Cost-New .....	=\$	487,680
	Less Physical Functional External		
	Depreciation 205,362	= \$(	205,362)
	Depreciated Cost of Improvements .....	=\$	282,318
	"As-is" Value of Site Improvements .....	=\$	50,000
Estimated Remaining Economic Life (HUD and VA only) 55 Years	INDICATED VALUE BY COST APPROACH .....	=\$	492,318

### INCOME APPROACH TO VALUE (not required by Fannie Mae)

Estimated Monthly Market Rent \$ X Gross Rent Multiplier = \$ Indicated Value by Income Approach  
Summary of Income Approach (including support for market rent and GRM) Income approach is not a viable indicator of value as single family homes are not typically income producing resulting in lack of multiplier data.

INCOME

### PROJECT INFORMATION FOR PUDs (if applicable)

Is the developer/builder in control of the Homeowners' Association (HOA)?  Yes  No Unit type(s)  Detached  Attached

Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit.

Legal Name of Project

Total number of phases Total number of units Total number of units sold

Total number of units rented Total number of units for sale Data source(s)

Was the project created by the conversion of existing building(s) into a PUD?  Yes  No If Yes, date of conversion

Does the project contain any multi-dwelling units?  Yes  No Data Source(s)

Are the units, common elements, and recreation facilities complete?  Yes  No If No, describe the status of completion.

Are the common elements leased to or by the Homeowners' Association?  Yes  No If Yes, describe the rental terms and options.

Describe common elements and recreational facilities.

PUD INFORMATION

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This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

**SCOPE OF WORK:** The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a visual inspection of the exterior areas of the subject property from at least the street, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

The appraiser must be able to obtain adequate information about the physical characteristics (including, but not limited to, condition, room count, gross living area, etc.) of the subject property from the exterior-only inspection and reliable public and/or private sources to perform this appraisal. The appraiser should use the same type of data sources that he or she uses for comparable sales such as, but not limited to, multiple listing services, tax and assessment records, prior inspections, appraisal files, information provided by the property owner, etc.

**INTENDED USE:** The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

**INTENDED USER:** The intended user of this appraisal report is the lender/client.

**DEFINITION OF MARKET VALUE:** The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions\* granted by anyone associated with the sale.

\*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

**STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS:** The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
2. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
3. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
4. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
5. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

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**APPRAISER'S CERTIFICATION:** The Appraiser certifies and agrees that:

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
2. I performed a visual inspection of the exterior areas of the subject property from at least the street. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
11. I have knowledge and experience in appraising this type of property in this market area.
12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the 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.
18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.

# Exterior-Only Inspection Residential Appraisal Report

File # Property ID 32761640

20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.

23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.

24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

**SUPERVISORY APPRAISER'S CERTIFICATION:** The Supervisory Appraiser certifies and agrees that:

1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.
4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

**APPRAISER**

Signature 

Name Jeff Stainton

Company Name www.clearcapital.com

Company Address 300 E 2nd St Ste 1405  
Reno, NV 89501-1508

Telephone Number 530-550-2565

Email Address jeff.stainton@clariaoappraisal.com

Date of Signature and Report 05/20/2022

Effective Date of Appraisal 05/19/2022

State Certification # CRA-5398

or State License # \_\_\_\_\_

or Other (describe) \_\_\_\_\_ State # \_\_\_\_\_

State ID

Expiration Date of Certification or License 03/11/2023

**SUPERVISORY APPRAISER (ONLY IF REQUIRED)**

Signature \_\_\_\_\_

Name \_\_\_\_\_

Company Name \_\_\_\_\_

Company Address \_\_\_\_\_

Telephone Number \_\_\_\_\_

Email Address \_\_\_\_\_

Date of Signature \_\_\_\_\_

State Certification # \_\_\_\_\_

or State License # \_\_\_\_\_

State \_\_\_\_\_

Expiration Date of Certification or License \_\_\_\_\_

**ADDRESS OF PROPERTY APPRAISED**

4829 N Sorrento Dr  
Boise, ID 83704

APPRAISED VALUE OF SUBJECT PROPERTY \$ 490,000

**SUBJECT PROPERTY**

Did not inspect exterior of subject property

Did inspect exterior of subject property from street

Date of Inspection \_\_\_\_\_

**LENDER/CLIENT**

Name Clear Capital

Company Name Wedgewood Inc.

Company Address 2015 Manhattan Beach Blvd Suite 100,  
Redondo Beach, CA 90278

Email Address \_\_\_\_\_

**COMPARABLE SALES**

Did not inspect exterior of comparable sales from street

Did inspect exterior of comparable sales from street

Date of Inspection \_\_\_\_\_

# Exterior-Only Inspection Residential Appraisal Report

File # Property ID 32761640

FEATURE	SUBJECT	COMPARABLE SALE # 4			COMPARABLE SALE # 5			COMPARABLE SALE # 6		
Address	4829 N Sorrento Dr Boise, ID 83704	4849 N Sorrento Dr Boise, ID 83704			4045 N Kilarney Dr Boise, ID 83704			9319 W Albany Dr Boise, ID 83704		
Proximity to Subject		0.03 miles NE			0.55 miles SW			0.52 miles SW		
Sale Price	\$	\$ 495,000			\$ 450,000			\$ 490,000		
Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 475.96 sq.ft.			\$ 428.57 sq.ft.			\$ 554.30 sq.ft.		
Data Source(s)		MLS#98832354;DOM 3			MLS#98836883;DOM 1			MLS#98838056;DOM 4		
Verification Source(s)		Public Record/Doc#2022031907			Public Record/Doc#2022043970			Public Record/Doc#99066638		
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment		DESCRIPTION	+(-) \$ Adjustment		DESCRIPTION	+(-) \$ Adjustment	
Sales or Financing Concessions		ArmLth Conv;0			ArmLth Conv;0			ArmLth Cash;0	0	
Date of Sale/Time		s03/22;c02/22	0		s05/22;c04/22	0		s05/22;c04/22	0	
Location	N;Res;Res	N;Res;Res			N;Res;Res			N;Res;Res		
Leasehold/Fee Simple	Fee Simple	Fee Simple			Fee Simple			Fee Simple		
Site	9888 sf	10410 sf			13503 sf			9295 sf		
View	N;Res;Res	N;Res;Res			N;Res;Res			N;Res;Res		
Design (Style)	DT1;Trad/Avg	DT1;Trad/Avg			DT1;Trad/Avg			DT1;Trad/Avg		
Quality of Construction	Q4	Q4			Q4			Q4		
Actual Age	55	55			50			49		
Condition	C4	C3			C4			C3		
		-30,000						-30,000		
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths			Total Bdrms. Baths			Total Bdrms. Baths		
Room Count	5 3 1.0	4 2 1.0	+5,000		4 2 1.0	+5,000		4 2 1.0	+5,000	
Gross Living Area	1,196 sq.ft.	1,040 sq.ft.	+11,700		1,050 sq.ft.	+10,950		884 sq.ft.	+23,400	
Basement & Finished Rooms Below Grade	1196sf1196sfin 1rr2br1.0ba0o	1040sf1040sfin 1rr2br1.0ba0o	+7,800		1050sf1050sfin 1rr2br1.0ba0o	+7,300		884sf884sfin 1rr2br1.0ba0o	+15,600	
Functional Utility	Average	Average			Average			Average		
Heating/Cooling	FA/AC	FA/AC			FA/AC			FA/AC		
Energy Efficient Items	None	None			None			None		
Garage/Carport	2ga2dw	1ga1cp2dw	+5,000		2ga2dw			2ga2dw		
Porch/Patio/Deck	Landscaped	Landscaped			Landscaped			Landscaped		
Net Adjustment (Total)		<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -500		<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 23,250		<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 14,000	
Adjusted Sale Price of Comparables		Net Adj. 0.1%			Net Adj. 5.2%			Net Adj. 2.9%		
		Gross Adj. 12.0%	\$ 494,500		Gross Adj. 5.2%	\$ 473,250		Gross Adj. 15.1%	\$ 504,000	
Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).										
ITEM	SUBJECT	COMPARABLE SALE # 4			COMPARABLE SALE # 5			COMPARABLE SALE # 6		
Date of Prior Sale/Transfer										
Price of Prior Sale/Transfer										
Data Source(s)	MLS/CRS Data	MLS/CRS Data			MLS/CRS Data			MLS/CRS Data		
Effective Date of Data Source(s)	05/20/2022	05/20/2022			05/20/2022			05/20/2022		
Analysis of prior sale or transfer history of the subject property and comparable sales frame. Subject last sold/closed 5/31/2017 @\$249,900.										
No reported prior transfers of subject or comps within requested time										
Analysis/Comments SEE THE ATTACHED ADDENDUM FOR COMMENTS ON THE SALES COMPARISON.										

# Exterior-Only Inspection Residential Appraisal Report

File # Property ID 32761640

	FEATURE	SUBJECT	COMPARABLE SALE # 7	COMPARABLE SALE # 8	COMPARABLE SALE # 9	
SALES COMPARISON APPROACH	Address	4829 N Sorrento Dr Boise, ID 83704	8209 W Crestwood Dr Boise, ID 83704			
	Proximity to Subject		0.24 miles SE			
	Sale Price	\$	\$ 545,000	\$	\$	
	Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 524.04 sq.ft.	\$ sq.ft.	\$ sq.ft.	
	Data Source(s)		MLS#98835657;DOM 34			
	Verification Source(s)		Public Record/No Doc# yet			
	VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
	Sales or Financing Concessions		Listing n/a;0			
	Date of Sale/Time		c04/22	0		
	Location	N;Res;Res	N;Res;Res			
	Leasehold/Fee Simple	Fee Simple	Fee Simple			
	Site	9888 sf	10890 sf	0		
	View	N;Res;Res	N;Res;Res			
	Design (Style)	DT1;Trad/Avg	DT1;Trad/Avg			
	Quality of Construction	Q4	Q4			
	Actual Age	55	56	0		
	Condition	C4	C4			
	Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms. Baths	Total Bdrms. Baths
	Room Count	5 3 1.0	4 2 1.0	+5,000		
	Gross Living Area	1,196 sq.ft.	1,040 sq.ft.	+11,700	sq.ft.	sq.ft.
Basement & Finished Rooms Below Grade	1196sf1196sfin 1rr2br1.0ba0o	1040sf1040sfin 1rr2br1.0ba0o	+7,800			
Functional Utility	Average	Average				
Heating/Cooling	FA/AC	FA/AC				
Energy Efficient Items	None	None				
Garage/Carport	2qa2dw	2qa2dw				
Porch/Patio/Deck	Landscaped	Landscaped				
Net Adjustment (Total)		<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 24,500	<input type="checkbox"/> + <input type="checkbox"/> -	\$	
Adjusted Sale Price of Comparables		Net Adj. 4.5 % Gross Adj. 4.5 %	\$ 569,500	Net Adj. % Gross Adj. %	\$	
Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).						
SALE HISTORY	ITEM	SUBJECT	COMPARABLE SALE # 7	COMPARABLE SALE # 8	COMPARABLE SALE # 9	
	Date of Prior Sale/Transfer					
	Price of Prior Sale/Transfer					
	Data Source(s)	MLS/CRS Data	MLS/CRS Data			
Effective Date of Data Source(s)	05/20/2022	05/20/2022				
Analysis of prior sale or transfer history of the subject property and comparable sales			No reported prior transfers of subject or comps within requested time frame. Subject last sold/closed 5/31/2017 @\$249,900.			
Analysis/Comments						



## Supplemental Addendum

File No. Property ID 32761640

Borrower	CATAMOUNT PROPERTIES 2018 LLC					
Property Address	4829 N Sorrento Dr					
City	Boise	County	Ada	State	ID	Zip Code 83704
Lender/Client	Wedgewood Inc.					

### MARKET CONDITIONS:

Early 2020 activity was low, Covid-19 virus outbreak affected market activity as communities were asked to shelter in place. Real estate community has taken measures to reopen for business with virtual tours, monitored showings on listings. 2021 there appeared to be a sense of pent up demand from local and new out of state buyers, some multiple offers, over list sales. End of 2021 rate of appreciation appeared to slow. Early 2022 Real Estate season market conditions reflected continued demand, low inventory, surging prices. Currently with recent increased interest rates, low inventory and affordability rate of appreciation appears to be slowing/stabilizing. Future is vulnerable to change.

COMMENTS ON THE SALES COMPARISON. Market search utilized multiple listings, local realtors. Data shown was determined to be the latest and most applicable in providing the reader with a cross view of the market for the subject property. Market adjustments are based upon observations, realtor/mls comments with the appraisers estimate of the markets reaction to the noted differences based on analysis and experience.

### ESTIMATED MARKET ADJUSTMENT FACTORS;

\*NOTE: Adjustments are based on a combination of market extraction, appraisers experience and feed back from realtors.

\*NOTE: A price of value above or below the estimated predominant value is not an under or over improvement unless otherwise noted.

\*NOTE: No "Significant" time adjustments considered warranted. Comps sold recent enough to reflect current market and in my opinion, there lacked sufficient information to support and assign physical time adjustments to the comps on an individual basis, rather if the timing of a sale was considered an issue, it was weighed in the reconciliation process. Subjects lot size was bracketed.

\*NOTE: Lot sizes vary. However size, shape, topography also varies and with orientation of the improvements, utility appeared relevant and while no physical lot adjustments were made, if a difference was considered noteworthy, it was addressed in the reconciliation. Subjects lot size was bracketed.

\*NOTE: Design @\$20. per sf. and addresses exterior and interior architectural trait, fenestration, ceiling heights.

\*NOTE: Age, unless a home is new is not considered significant when the older homes in report have been updated/remodeled and a potential buyers would likely be looking at condition, finishes, etc. rather than age itself.

\*NOTE: Condition is based on MLS, Realtor comments and MLS interior photos. Adjustments if warranted reflect a lump sum dollar amount estimate of what it may take to make comparable to subject by applying +/- adjustments which are based on market extraction and appraisers familiarity with construction, material and remodel costs due to experience with proposed, new construction.

\*NOTE: Significant above grade living area differentials @\$75. per sf.. Basement SF differences adjusted @\$50. per sf. Rooms/Baths @\$5,000. 1/2 bath @\$2,500.

Comp #1; 2 story home with superior design vaulted ceilings, open concept main living area. Superior updated condition. Required net/gross adjustments exceeding 15/25% in order to address noted differences. Listed @\$620,000 and sold under.

Comp #2; Tri-level floor plan in subjects tract in vintage condition. Listed @\$450,000 and sold over.

Comp #3; Smaller split entry model appearing little rough around the edges. Listed @\$449,900 and sold under.

Comp #4; Single level home with below grade area, superior updates. Listed @\$469,900 and sold over.

Comp #5; Slightly smaller split entry floor plan, corner lot. Listed @\$435,000 and sold over.

Comp #6; Smaller split entry model, superior updates. Listed @\$465,900 and sold over.

Comp #7; Competitive listing of a split level home on a relative size corner lot. With 34 dom, may end up selling under list.

WEIGHING OF COMPS: Comps provide similar to bracketing characteristics in support of opinion of value that reconciled towards mid-range of adjusted values of comps with emphasis on Comps #2, #4, #7 for location. Comps #2, #3, #5, #6, #7 for design, Comps #1, #4, #5, #6 for time of sale, unadjusted prices of Comps #2, #5, #6 and Comps #1 & #3 reflecting upper and lower price points.

Jeff Stainton

Dated: 05/19/2022

## Supplemental Addendum

File No. Property ID 32761640

Borrower	CATAMOUNT PROPERTIES 2018 LLC						
Property Address	4829 N Sorrento Dr						
City	Boise	County	Ada	State	ID	Zip Code	83704
Lender/Client	Wedgewood Inc.						

## UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

### Condition Ratings and Definitions

#### C1

The improvements have been very recently constructed and have not previously been occupied. The entire structure and all components are new and the dwelling features no physical depreciation.\*

\*Note: Newly constructed improvements that feature recycled materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100% new foundation and the recycled materials and the recycled components have been rehabilitated/re-manufactured into like-new condition. Recently constructed improvements that have not been previously occupied are not considered "new" if they have any significant physical depreciation (i.e., newly constructed dwellings that have been vacant for an extended period of time without adequate maintenance or upkeep).

#### C2

The improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finishes have been updated and/or replaced with components that meet current standards. Dwellings in this category either are almost new or have been recently completely renovated and are similar in condition to new construction.

#### C3

The improvements are well maintained and feature limited physical depreciation due to normal wear and tear. Some components, but not every major building component, may be updated or recently rehabilitated. The structure has been well maintained.

#### C4

The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.

#### C5

The improvements feature obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation, or updating. The functional utility and overall livability is somewhat diminished due to condition, but the dwelling remains useable and functional as a residence.

#### C6

The improvements have substantial damage or deferred maintenance with deficiencies or defects that are severe enough to affect the safety, soundness, or structural integrity of the improvements. The improvements are in need of substantial repairs and rehabilitation, including many or most major components.

### Quality Ratings and Definitions

#### Q1

Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.

#### Q2

Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residence constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.

#### Q3

Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.

#### Q4

Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.

# UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

## Quality Ratings and Definitions (continued)

### Q5

Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.

### Q6

Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure

## Definitions of Not Updated, Updated, and Remodeled

### Not Updated

Little or no updating or modernization. This description includes, but is not limited to, new homes.

Residential properties of fifteen years of age or less often reflect an original condition with no updating, if no major components have been replaced or updated. Those over fifteen years of age are also considered not updated if the appliances, fixtures, and finishes are predominantly dated. An area that is 'Not Updated' may still be well maintained and fully functional, and this rating does not necessarily imply deferred maintenance or physical/functional deterioration.

### Updated

The area of the home has been modified to meet current market expectations. These modifications are limited in terms of both scope and cost.

An updated area of the home should have an improved look and feel, or functional utility. Changes that constitute updates include refurbishment and/or replacing components to meet existing market expectations. Updates do not include significant alterations to the existing structure.

### Remodeled

Significant finish and/or structural changes have been made that increase utility and appeal through complete replacement and/or expansion.

A remodeled area reflects fundamental changes that include multiple alterations. These alterations may include some or all of the following: replacement of a major component (cabinet(s), bathtub, or bathroom tile), relocation of plumbing/gas fixtures/appliances, significant structural alterations (relocating walls, and/or the addition of) square footage). This would include a complete gutting and rebuild.

## Explanation of Bathroom Count

Three-quarter baths are counted as a full bath in all cases. Quarter baths (baths that feature only a toilet) are not included in the bathroom count. The number of full and half baths is reported by separating the two values using a period, where the full bath count is represented to the left of the period and the half bath count is represented to the right of the period.

Example:

3.2 indicates three full baths and two half baths.



USPAP ADDENDUM

File No. Property ID 32761640

Borrower	CATAMOUNT PROPERTIES 2018 LLC		
Property Address	4829 N Sorrento Dr		
City	Boise	County	Ada
		State	ID
Lender	Wedgewood Inc.		
		Zip Code	83704

This report was prepared under the following USPAP reporting option:

Appraisal Report                      This report was prepared in accordance with USPAP Standards Rule 2-2(a).

Restricted Appraisal Report              This report was prepared in accordance with USPAP Standards Rule 2-2(b).

**Reasonable Exposure Time**  
 My opinion of a reasonable exposure time for the subject property at the market value stated in this report is: \_\_\_\_\_  
 A reasonable exposure time for the subject property developed independently from the stated marketing time is 1-30 days.

**Additional Certifications**  
 I certify that, to the best of my knowledge and belief:

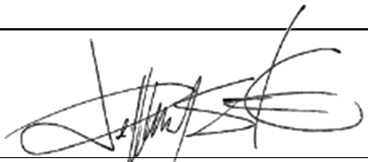
I have NOT performed services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.

I HAVE performed services, as an appraiser or in another capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. Those services are described in the comments below.

- The statements of fact contained in this report are true and correct.
- The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- Unless otherwise indicated, 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.
- I have no bias with respect to the property that is the subject of this report or the parties involved with this assignment.
- My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that were in effect at the time this report was prepared.
- Unless otherwise indicated, I have made a personal inspection of the property that is the subject of this report.
- Unless otherwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification (if there are exceptions, the name of each individual providing significant real property appraisal assistance is stated elsewhere in this report).

**Additional Comments**

**APPRAISER:**

Signature: 

Name: Jeff Stainton

Date Signed: 05/20/2022

State Certification #: CRA-5398

or State License #: \_\_\_\_\_

State: ID

Expiration Date of Certification or License: 03/11/2023

Effective Date of Appraisal: 05/19/2022

**SUPERVISORY APPRAISER: (only if required)**

Signature: \_\_\_\_\_

Name: \_\_\_\_\_

Date Signed: \_\_\_\_\_

State Certification #: \_\_\_\_\_

or State License #: \_\_\_\_\_

State: \_\_\_\_\_

Expiration Date of Certification or License: \_\_\_\_\_

Supervisory Appraiser Inspection of Subject Property:

Did Not     Exterior-only from Street     Interior and Exterior

# Market Conditions Addendum to the Appraisal Report

File No. Property ID 32761640

The purpose of this addendum is to provide the lender/client with a clear and accurate understanding of the market trends and conditions prevalent in the subject neighborhood. This is a required addendum for all appraisal reports with an effective date on or after April 1, 2009.

Property Address **4829 N Sorrento Dr** City **Boise** State ID \_\_\_\_\_ ZIP Code **83704**

Borrower **CATAMOUNT PROPERTIES 2018 LLC**

**Instructions:** The appraiser must use the information required on this form as the basis for his/her conclusions, and must provide support for those conclusions, regarding housing trends and overall market conditions as reported in the Neighborhood section of the appraisal report form. The appraiser must fill in all the information to the extent it is available and reliable and must provide analysis as indicated below. If any required data is unavailable or is considered unreliable, the appraiser must provide an explanation. It is recognized that not all data sources will be able to provide data for the shaded areas below; if it is available, however, the appraiser must include the data in the analysis. If data sources provide the required information as an average instead of the median, the appraiser should report the available figure and identify it as an average. Sales and listings must be properties that compete with the subject property, determined by applying the criteria that would be used by a prospective buyer of the subject property. The appraiser must explain any anomalies in the data, such as seasonal markets, new construction, foreclosures, etc.

Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)	40	30	11	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)	6.67	10.00	3.67	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Total # of Comparable Active Listings	0	0	6	<input checked="" type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	0	0	1.6	<input checked="" type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Median Comparable Sale Price	519,000	487,000	508,000	<input checked="" type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Sales Days on Market	9	23	9	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Comparable List Price	0	0	599,000	<input checked="" type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Listings Days on Market	0	0	9	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Sale Price as % of List Price	100	100	99	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Seller-(developer, builder, etc.)paid financial assistance prevalent?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing

Explain in detail the seller concessions trends for the past 12 months (e.g., seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs, condo fees, options, etc.). **CONCESSIONS ARE RARE AT THIS TIME.**

Are foreclosure sales (REO sales) a factor in the market?  Yes  No If yes, explain (including the trends in listings and sales of foreclosed properties).

**REO'S ARE NOT A FACTOR AT THIS TIME.**

Cite data sources for above information. **MULTIPLE LISTINGS**

Summarize the above information as support for your conclusions in the Neighborhood section of the appraisal report form. If you used any additional information, such as an analysis of pending sales and/or expired and withdrawn listings, to formulate your conclusions, provide both an explanation and support for your conclusions.

**COMP SEARCH COVERS 83704 ZIP CODE FOR 2000-3000 SF 31+ YEAR OLD HOMES 6000-20,000 SF LOTS.**

**THERE ARE 6 PENDING SALES WITH A MEDIAN LIST PRICE OF \$569,000 TO 780,000.**

**FLUCTUATIONS IN PRICES MAY COULD ALSO BE DUE TO PROPERTY CHARACTERISTICS RATHER THAN INCREASING OR DECREASING VALUE. BEGINNING OF THE YEAR SAW A SURGE IN ACTIVITY/PRICES BUT WITH RECENT INTEREST RATE INCREASES, LOW INVENTORY AND AFFORDABILITY, IT APPEARS RATE OF APPRECIATION IS SLOWING/STABILIZING. FUTURE IS VULNERABLE TO CHANGE.**

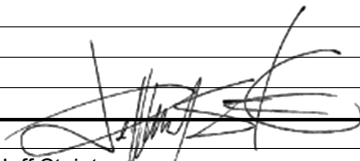
If the subject is a unit in a condominium or cooperative project, complete the following:

Project Name: \_\_\_\_\_

Subject Project Data	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)				<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)				<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Total # of Active Comparable Listings				<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Months of Unit Supply (Total Listings/Ab.Rate)				<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing

Are foreclosure sales (REO sales) a factor in the project?  Yes  No If yes, indicate the number of REO listings and explain the trends in listings and sales of foreclosed properties.

Summarize the above trends and address the impact on the subject unit and project.

Signature 	Signature _____
Appraiser Name <b>Jeff Stainton</b>	Supervisory Appraiser Name _____
Company Name <b>www.clearcapital.com</b>	Company Name _____
Company Address <b>300 E 2nd St Ste 1405, Reno, NV 89501-1508</b>	Company Address _____
State License/Certification # <b>CRA-5398</b> State ID _____	State License/Certification # _____ State _____
Email Address <b>jeff.stainton@clarioappraisal.com</b>	Email Address _____

MARKET RESEARCH & ANALYSIS

CONDO/CO-OP PROJECTS

APPRAISER

# PROPERTY PROFILE

5/19/22, 4:03 PM

CRS Data - Property Report for Parcel/Tax ID R7704510100



Thursday, May 19, 2022



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**LOCATION**

**Property Address** 4829 N Sorrento Dr  
Boise, ID 83704-3054

**Subdivision** San Marino Park Sub No 02

**County** Ada County, ID

**GENERAL PARCEL INFORMATION**

**Parcel ID/Tax ID** R7704510100

**Township** 04N

**Range** 01E

**Section** 25

**2010 Census Trct/Blk** 24.10/1

**Assessor Roll Year** 2021

**PROPERTY SUMMARY**

**Property Type** Residential

**Land Use** Single Family Residential

**Improvement Type** Single Family Residential

**Square Feet** 2392

**CURRENT OWNER**

**Name** Morrison Shaylene A Morrison Todd W

**Mailing Address** 4829 N Sorrento Dr  
Boise, ID 83704-3054

**SCHOOL INFORMATION**

These are the closest schools to the property

**Capital Senior High School** 0.5 mi  
High: 1 to 1 Distance

**Mountain View Elementary School** 1.3 mi  
Primary Middle: Pre K to 6 Distance

**Riverglen Jr High School** 2.2 mi  
Middle-High: 7 to 9 Distance

**Boise Evening School** 3.9 mi  
High: 10 to 12 Distance

**SALES HISTORY THROUGH 05/09/2022**

Tax Data				MLS Data		
Date	Buyer/Owners	Seller	Instrument	Book/Page or Document#	Date	Amount
5/31/2017	Morrison Shaylene A & Morrison Todd W	Boswell Henry & Boswell Alice	Warranty Deed	2017-048850	05/31/2017	\$249,900
1/26/2007	Boswell Henry & Boswell Alice	Firmage Marvis	Warranty Deed	107012326	03/05/2007	\$245,000

**TAX ASSESSMENT**

Tax Assessment	2021	Change (%)	2020	Change (%)	2019
Assessed Land	\$127,000.00	\$127,000.00 (100.0%)			
Assessed Improvements	\$291,000.00	\$291,000.00 (100.0%)			
<b>Total Assessment</b>	<b>\$418,000.00</b>	<b>\$88,500.00 (26.9%)</b>	<b>\$329,500.00</b>	<b>\$6,800.00 (2.1%)</b>	<b>\$322,700.00</b>



## Property profile continued

5/19/22, 4:03 PM

CRS Data - Property Report for Parcel/Tax ID R7704510100

**Exempt Reason** Homestead

**TAXES**

Tax Year	City Taxes	County Taxes	Total Taxes
2021			\$3,478.88
2020			\$2,835.78
2019			\$3,278.04
2018			\$2,798.66
2017			\$3,747.76
2016			\$1,930.70
2014			\$1,721.34

**MORTGAGE HISTORY**

Date	Loan Amount	Borrower	Lender	Book/Page or Document#
05/31/2017	245,373	Morrison Shaylene A Morrison Todd W And Morrison T	Castle And Cooke Mortgage	2017-048851
09/25/2014	300,000	Boswell Henry Boswell Alice And Boswell Alic	Liberty Home Equity Solutions	2014-079952
09/25/2014	300,000	Henry Boswell Boswell Alice And Boswell Alic	Liberty Home Equity Solutions	2014-079952
10/12/2005	100,000	Anderson Marjory T Anderson Michael Scott An	Mountain West Bank	105157669
10/12/2005	100,000	Anderson Marjory Tamiko Firmag Anderson Michael Scott And And	Mountain West Bank	105157669

**PROPERTY CHARACTERISTICS: BUILDING**

**Building # 1**

Type	Single Family Residential	Condition	Average	Units
<b>Year Built</b>	1967	<b>Effective Year</b>	2006	<b>Stories</b> 2
<b>BRs</b>	5	<b>Baths</b>	1.75	<b>Rooms</b>
<b>Total Sq. Ft.</b>	2,392			

**Building Square Feet (Living Space)**

1st Floor 1196

**Building Square Feet (Other)**

Garage 528

Porch/Stoop 184

**- CONSTRUCTION**

<b>Quality</b>		<b>Roof Framing</b>	
<b>Shape</b>		<b>Roof Cover Deck</b>	
<b>Partitions</b>		<b>Cabinet Millwork</b>	
<b>Common Wall</b>		<b>Floor Finish</b>	
<b>Foundation</b>		<b>Interior Finish</b>	
<b>Floor System</b>		<b>Air Conditioning</b>	Yes
<b>Exterior Wall</b>	Aluminum/Vinyl Siding	<b>Heat Type</b>	Yes
<b>Structural Framing</b>		<b>Bathroom Tile</b>	
<b>Fireplace</b>	Y	<b>Plumbing Fixtures</b>	

**- OTHER**

<b>Occupancy</b>		<b>Building Data Source</b>	
------------------	--	-----------------------------	--

**PROPERTY CHARACTERISTICS: EXTRA FEATURES**

Feature	Size or Description	Year Built	Condition
Attached Garage	2 CAR		
Wood Deck	306		

**PROPERTY CHARACTERISTICS: LOT**

# PROPERTY PROFILE CONTINUED

5/19/22, 4:03 PM

CRS Data - Property Report for Parcel/Tax ID R7704510100

<b>Land Use</b>	Single Family Residential	<b>Lot Dimensions</b>	
<b>Block/Lot</b>	1/10	<b>Lot Square Feet</b>	9,888
<b>Latitude/Longitude</b>	43.649055°/-116.288825°	<b>Acreage</b>	0.23

**PROPERTY CHARACTERISTICS: UTILITIES/AREA**

<b>Gas Source</b>	<b>Road Type</b>
<b>Electric Source</b>	<b>Topography</b>
<b>Water Source</b>	<b>District Trend</b>
<b>Sewer Source</b>	<b>School District</b>
<b>Zoning Code</b>	R-1C
<b>Owner Type</b>	

**LEGAL DESCRIPTION**

<b>Subdivision</b>	San Marino Park Sub No 02	<b>Plat Book/Page</b>	
<b>Block/Lot</b>	1/10	<b>District/Ward</b>	01-24
<b>Description</b>	Lot 10 Blk 1 San Marino Park Sub No 2		

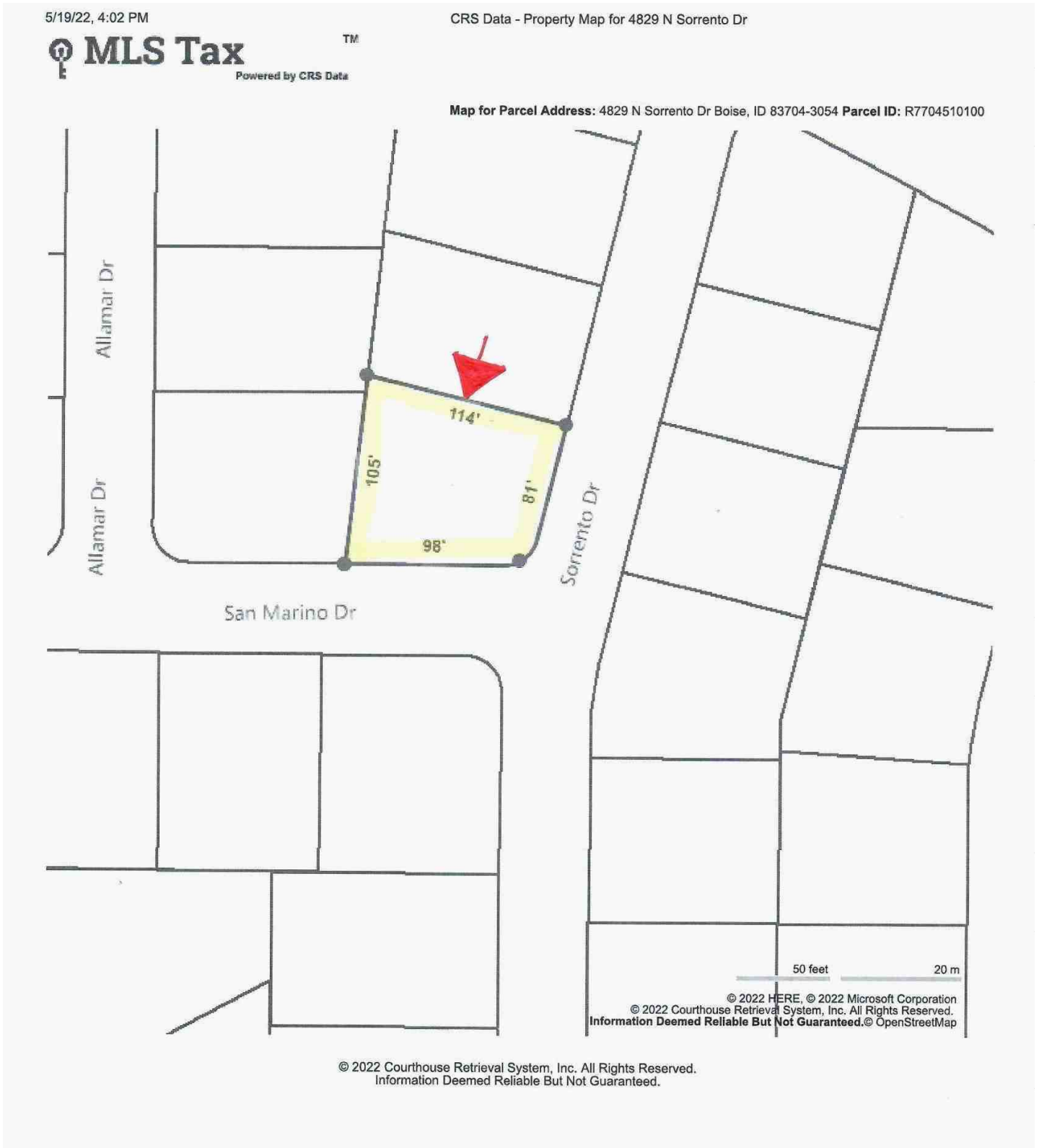
**FEMA FLOOD ZONES**

Zone Code	Flood Risk	Description	FIRM Panel ID	FIRM Panel Eff. Date
X	Minimal	Area of minimal flood hazard, usually depicted on FIRMs as above the 500-16001C0168J year flood level.		06/19/2020

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Information Deemed Reliable But Not Guaranteed.

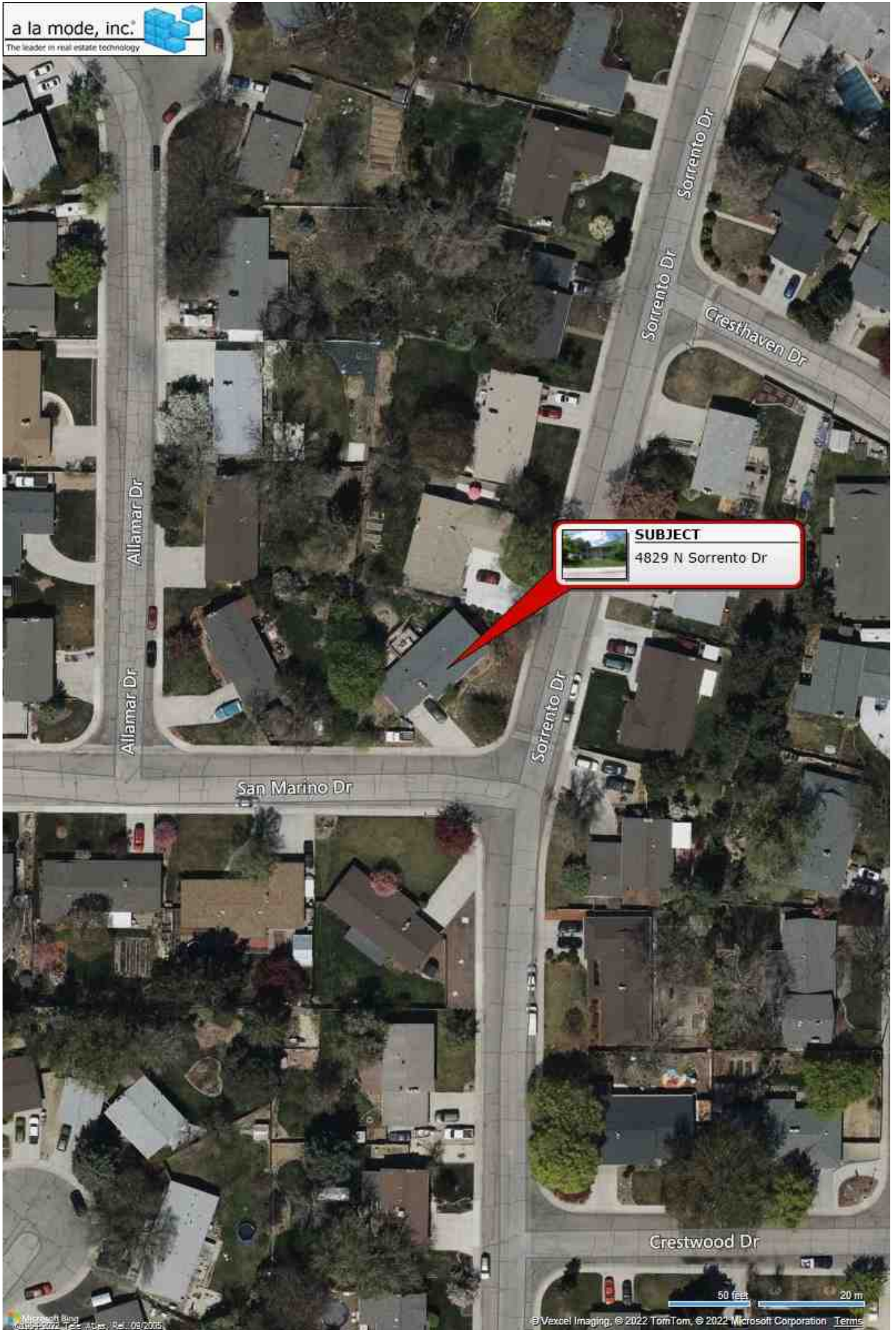
# Plat Map

Borrower	CATAMOUNT PROPERTIES 2018 LLC						
Property Address	4829 N Sorrento Dr						
City	Boise	County	Ada	State	ID	Zip Code	83704
Lender/Client	Wedgewood Inc.						



# AERIAL VIEW OF THE SUBJECT

Borrower	CATAMOUNT PROPERTIES 2018 LLC						
Property Address	4829 N Sorrento Dr						
City	Boise	County	Ada	State	ID	Zip Code	83704
Lender/Client	Wedgewood Inc.						



## WIDE AERIAL VIEW OF THE SUBJECT

Borrower	CATAMOUNT PROPERTIES 2018 LLC				
Property Address	4829 N Sorrento Dr				
City	Boise	County	Ada	State ID	Zip Code 83704
Lender/Client	Wedgewood Inc.				



## Location Map

Borrower	CATAMOUNT PROPERTIES 2018 LLC				
Property Address	4829 N Sorrento Dr				
City	Boise	County	Ada	State ID	Zip Code 83704
Lender/Client	Wedgewood Inc.				



## Subject Photo Page

Borrower	CATAMOUNT PROPERTIES 2018 LLC				
Property Address	4829 N Sorrento Dr				
City	Boise	County	Ada	State	ID Zip Code 83704
Lender/Client	Wedgewood Inc.				

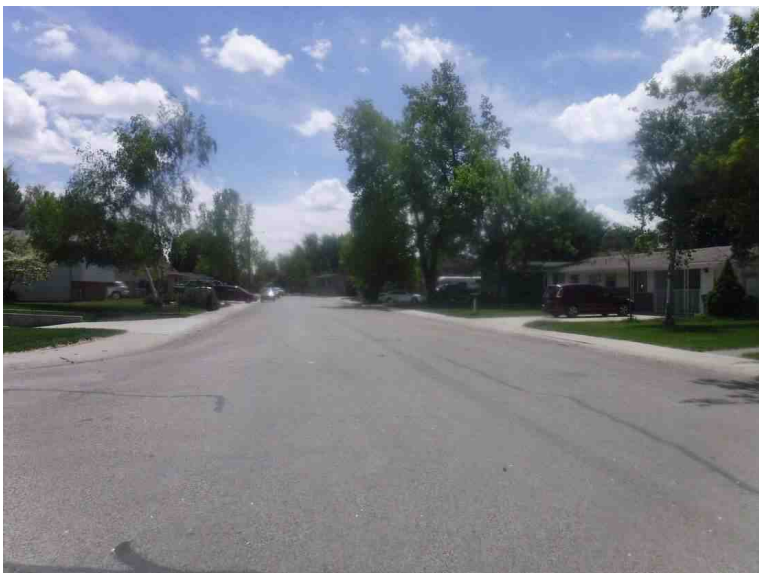


### Subject Front

4829 N Sorrento Dr  
Sales Price  
Gross Living Area 1,196  
Total Rooms 5  
Total Bedrooms 3  
Total Bathrooms 1.0  
Location N;Res;Res  
View N;Res;Res  
Site 9888 sf  
Quality Q4  
Age 55



### ADDITIONAL FRONT VIEW



### Subject Street

## Comparable Photo Page

Borrower	CATAMOUNT PROPERTIES 2018 LLC				
Property Address	4829 N Sorrento Dr				
City	Boise	County	Ada	State	ID
Lender/Client	Wedgewood Inc.				
				Zip Code	83704



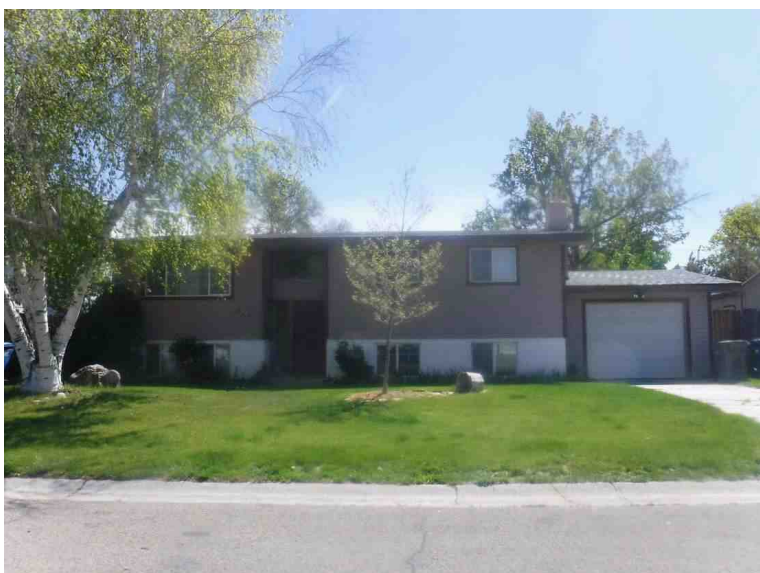
### Comparable 1

10049 W Westview Dr  
 Prox. to Subject 0.93 miles W  
 Sales Price 605,000  
 Gross Living Area 2,454  
 Total Rooms 9  
 Total Bedrooms 5  
 Total Bathrooms 3.0  
 Location N;Res;Res  
 View N;Res;Res  
 Site 8842 sf  
 Quality Q4  
 Age 43



### Comparable 2

8150 W Crestwood Dr  
 Prox. to Subject 0.26 miles SE  
 Sales Price 485,000  
 Gross Living Area 1,296  
 Total Rooms 6  
 Total Bedrooms 3  
 Total Bathrooms 2.0  
 Location N;Res;Res  
 View N;Res;Res  
 Site 7800 sf  
 Quality Q4  
 Age 57



### Comparable 3

2910 N McKinney St  
 Prox. to Subject 1.58 miles SE  
 Sales Price 438,000  
 Gross Living Area 1,029  
 Total Rooms 5  
 Total Bedrooms 3  
 Total Bathrooms 2.0  
 Location N;Res;Res  
 View N;Res;Res  
 Site 8232 sf  
 Quality Q4  
 Age 59



## Comparable Photo Page

Borrower	CATAMOUNT PROPERTIES 2018 LLC				
Property Address	4829 N Sorrento Dr				
City	Boise	County	Ada	State	ID
Lender/Client	Wedgewood Inc.				
				Zip Code	83704



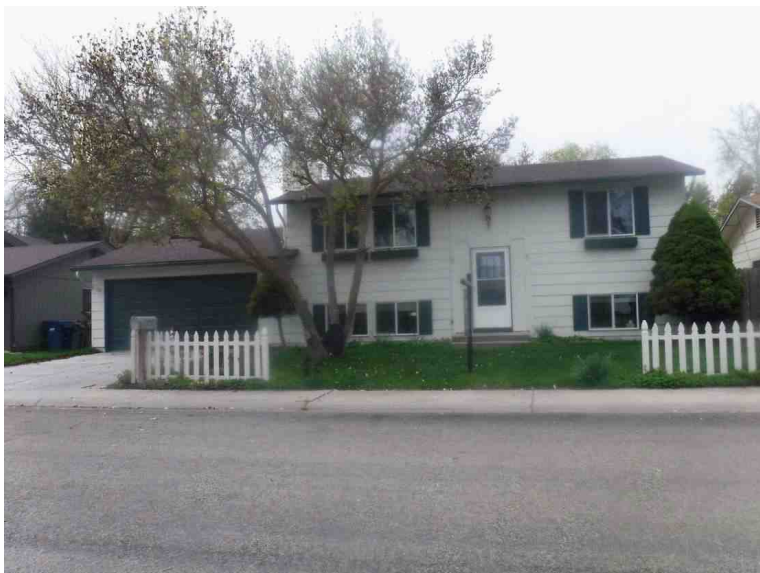
### Comparable 4

4849 N Sorrento Dr	
Prox. to Subject	0.03 miles NE
Sale Price	495,000
Gross Living Area	1,040
Total Rooms	4
Total Bedrooms	2
Total Bathrooms	1.0
Location	N;Res;Res
View	N;Res;Res
Site	10410 sf
Quality	Q4
Age	55



### Comparable 5

4045 N Kilarney Dr	
Prox. to Subject	0.55 miles SW
Sale Price	450,000
Gross Living Area	1,050
Total Rooms	4
Total Bedrooms	2
Total Bathrooms	1.0
Location	N;Res;Res
View	N;Res;Res
Site	13503 sf
Quality	Q4
Age	50



### Comparable 6

9319 W Albany Dr	
Prox. to Subject	0.52 miles SW
Sale Price	490,000
Gross Living Area	884
Total Rooms	4
Total Bedrooms	2
Total Bathrooms	1.0
Location	N;Res;Res
View	N;Res;Res
Site	9295 sf
Quality	Q4
Age	49

## Comparable Photo Page

Borrower	CATAMOUNT PROPERTIES 2018 LLC				
Property Address	4829 N Sorrento Dr				
City	Boise	County	Ada	State	ID
Lender/Client	Wedgewood Inc.				
				Zip Code	83704



### Comparable 7

8209 W Crestwood Dr  
 Prox. to Subject 0.24 miles SE  
 Sale Price 545,000  
 Gross Living Area 1,040  
 Total Rooms 4  
 Total Bedrooms 2  
 Total Bathrooms 1.0  
 Location N;Res;Res  
 View N;Res;Res  
 Site 10890 sf  
 Quality Q4  
 Age 56

Prox. to Subject  
 Sale Price  
 Gross Living Area  
 Total Rooms  
 Total Bedrooms  
 Total Bathrooms  
 Location  
 View  
 Site  
 Quality  
 Age

Prox. to Subject  
 Sale Price  
 Gross Living Area  
 Total Rooms  
 Total Bedrooms  
 Total Bathrooms  
 Location  
 View  
 Site  
 Quality  
 Age



# APPRAISERS LICENSE

Division of Occupational and Professional Licenses  
Department of Self Governing Agencies

The person named has met the requirements for licensure and is entitled  
under the laws and rules of the State of Idaho to operate as a(n)

**CERTIFIED RESIDENTIAL APPRAISER**

**JEFFREY L STANTON**  
2559 E ASHLAR DR  
MERIDIAN ID 83642

  
**Russell S. Barron**  
Division Admin

**CRA-5398**  
Number

**03/11/2023**  
Expires