

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	4829 N Sorrento Drive, Boise, ID 83704	Order ID	8519198	Property ID	33553027
Inspection Date	11/16/2022	Date of Report	11/24/2022		
Loan Number	49926	APN	R7704510100		
Borrower Name	na	County	Ada		

Tracking IDs

Order Tracking ID	11.15.22 CS_Citi Update	Tracking ID 1	11.15.22 CS_Citi Update
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	Morrison Shaylene A Morrison Todd W	Condition Comments The subject is well maintained with no deferred maintenance or repairs noted. The lot is partially fenced, and the landscaping is maintained. The neighboring properties are similar in condition and appeal as the subject.
R. E. Taxes	\$3,479	
Assessed Value	\$418,000	
Zoning Classification	SFR	
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes	
(Doors and windows are closed nothing looks out of place from the street.)		
Ownership Type	Fee Simple	
Property Condition	Good	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$0	
HOA	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments Older established area with houses of mostly similar sizes on standard and oversized lots. The subdivision does not offer community amenities. The inventory is increasing, and the demand is slowing. The days on market are increasing with price reductions, and concessions are being offered. There is currently no REO activity.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$420,000 High: \$775,000	
Market for this type of property	Decreased 4 % in the past 6 months.	
Normal Marketing Days	<90	

Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	4829 N Sorrento Drive	8800 W Pembrook Dr	5110 N Mountain View Dr	7530 Cherrywood
City, State	Boise, ID	Boise, ID	Boise, ID	Boise, ID
Zip Code	83704	83704	83704	83704
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.57 ¹	0.21 ¹	0.82 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$420,000	\$485,000	\$526,000
List Price \$	--	\$420,000	\$435,000	\$433,000
Original List Date		11/02/2022	09/20/2022	07/12/2022
DOM · Cumulative DOM	-- · --	14 · 22	57 · 65	127 · 135
Age (# of years)	55	49	54	53
Condition	Good	Excellent	Excellent	Good
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	Split Split-entry	Split Split-entry	Split Tri-level	Split Tri-level
# Units	1	1	1	1
Living Sq. Feet	1,196	1,152	1,231	1,320
Bdrm · Bths · ½ Bths	3 · 1	3 · 1	3 · 2	3 · 1
Total Room #	6	6	6	6
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	Yes	Yes	Yes	Yes
Basement (% Fin)	100%	100%	100%	100%
Basement Sq. Ft.	1,196	1,152	906	756
Pool/Spa	--	--	--	--
Lot Size	.23 acres	0.25 acres	0.20 acres	0.20 acres
Other	--	--	--	--

* Listing 3 is the most comparable listing to the subject.

¹ Comp's "Miles to Subject" was calculated by the system.

² Comp's "Miles to Subject" provided by Real Estate Professional.

³ Subject \$/ft based upon as-is sale price.

Listing Comments Why the comparable listing is superior or inferior to the subject.

Listing 1 New interior/exterior paint, roof, garage door, garage door opener, carpet, LVP, trim, toilets, bathroom vanity, and front exterior light fixtures. The sale includes the refrigerator.

Listing 2 New roof, HVAC, water heater, exterior paint, fully remodeled kitchen, newer windows, updated flooring, and central vacuum. Fireplace, security doorbell/camera, smart thermostat, smart sprinkler, storage shed, 8x10 greenhouse, and fully fenced. The sale includes the refrigerator.

Listing 3 Hardwood flooring, similar fit, finish, and appeal as the subject.

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	4829 N Sorrento Drive	4655 Jennifer	4150 N Kingswood Dr	8311 Crestwood
City, State	Boise, ID	Boise, ID	Boise, ID	Boise, ID
Zip Code	83704	83704	83704	83704
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.52 ¹	0.44 ¹	0.18 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$499,000	\$574,950	\$475,000
List Price \$	--	\$444,000	\$449,900	\$475,000
Sale Price \$	--	\$425,000	\$450,000	\$430,000
Type of Financing	--	Conventional	Va	Cash
Date of Sale	--	10/07/2022	10/19/2022	07/21/2022
DOM · Cumulative DOM	-- · --	57 · 83	131 · 131	28 · 49
Age (# of years)	55	49	51	54
Condition	Good	Good	Excellent	Good
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	Split Split-entry	Split Split-entry	Split Split-entry	Split Tri-level
# Units	1	1	1	1
Living Sq. Feet	1,196	912	1,023	1,377
Bdrm · Bths · ½ Bths	3 · 1	3 · 2 · 1	3 · 1	3 · 1
Total Room #	6	6	6	6
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 1 Car	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	Yes	No	Yes	No
Basement (% Fin)	100%	0%	100%	0%
Basement Sq. Ft.	1196	--	1,023	--
Pool/Spa	--	--	--	--
Lot Size	.23 acres	.21 acres	0.26 acres	.20 acres
Other	--	--	--	--
Net Adjustment	--	-\$3,600	-\$21,100	-\$13,500
Adjusted Price	--	\$421,400	\$428,900	\$416,500

* 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** Offering \$9,000 toward buyer closing costs or rate buy down. Renovated with quartz counters in the kitchen, granite and quartz in the bathrooms, soft-close cabinets, new carpet in the basement, LVP in the rest of the house. New interior/exterior paint, vinyl windows, new sheetrock, texture, and doors. The sale includes the refrigerator. Adjust for closing cost credit, GLA, garage, basement size, and condition.
- Sold 2** New roof, windows, kitchen, bathrooms, appliances, flooring, doors, baseboard, casing, drywall, and texture. Adjust for GLA, basement size, and condition.
- Sold 3** Fireplace, similar fit, finish, and appeal as the subject. The sale includes the refrigerator. Adjust for GLA, basement size, and depreciation.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				There is no listing history within 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	\$425,000	\$425,000
Sales Price	\$421,000	\$421,000
30 Day Price	\$412,000	--
Comments Regarding Pricing Strategy		
<p>All comps provided are less than a mile. All sold comps are a half a mile or less away from the subject. 4849 Sorrento Drive, is a different style property, it is a single story with a basement, which has a different appeal than a split-entry, which is the subject's design. 8415 Brynwood was sold almost a year ago. I would not choose to use a dated comp when I have proximate comps that sold recently. 8601 Brynwood has been updated with granite counters and is offering a \$10,000 buyer incentive. 4150 Kingswood, which was used in the report as Sale Comp 2, has been extensively renovated bringing its fit and finish to today's design aesthetics and it still took it 102 DOM to sell. The most weight was placed on Sale Comp 3 and List Comp 3 because they are the most similar in fit and finish, while the others have been extensively remodeled. This report is not intended to meet the Uniform Standards of Professional Appraisal Practice. This broker's price opinion is not intended to be an appraisal of the market value of the property, and that if an appraisal is desired, the services of a licensed or certified appraiser should be obtained by a licensee licensed under the Idaho real estate appraisers act, chapter 41 title 54 Idaho Code.</p>		

Clear Capital Quality Assurance Comments Addendum

Reviewer's Notes The current report is showing a large variance in as-is conclusions with the most current duplicate. The large variance appears to be due to comp proximity. The current report provides more proximate comps that better support the subject's as-is conclusion in its immediate area.

Subject Photos



Front



Address Verification



Side



Side



Street



Street

Listing Photos

L1 8800 W Pembroke Dr
Boise, ID 83704



Front

L2 5110 N Mountain View Dr
Boise, ID 83704



Front

L3 7530 Cherrywood
Boise, ID 83704



Front

Sales Photos

S1 4655 Jennifer
Boise, ID 83704



Front

S2 4150 N Kingswood Dr
Boise, ID 83704



Front

S3 8311 Crestwood
Boise, ID 83704



Front

ClearMaps Addendum

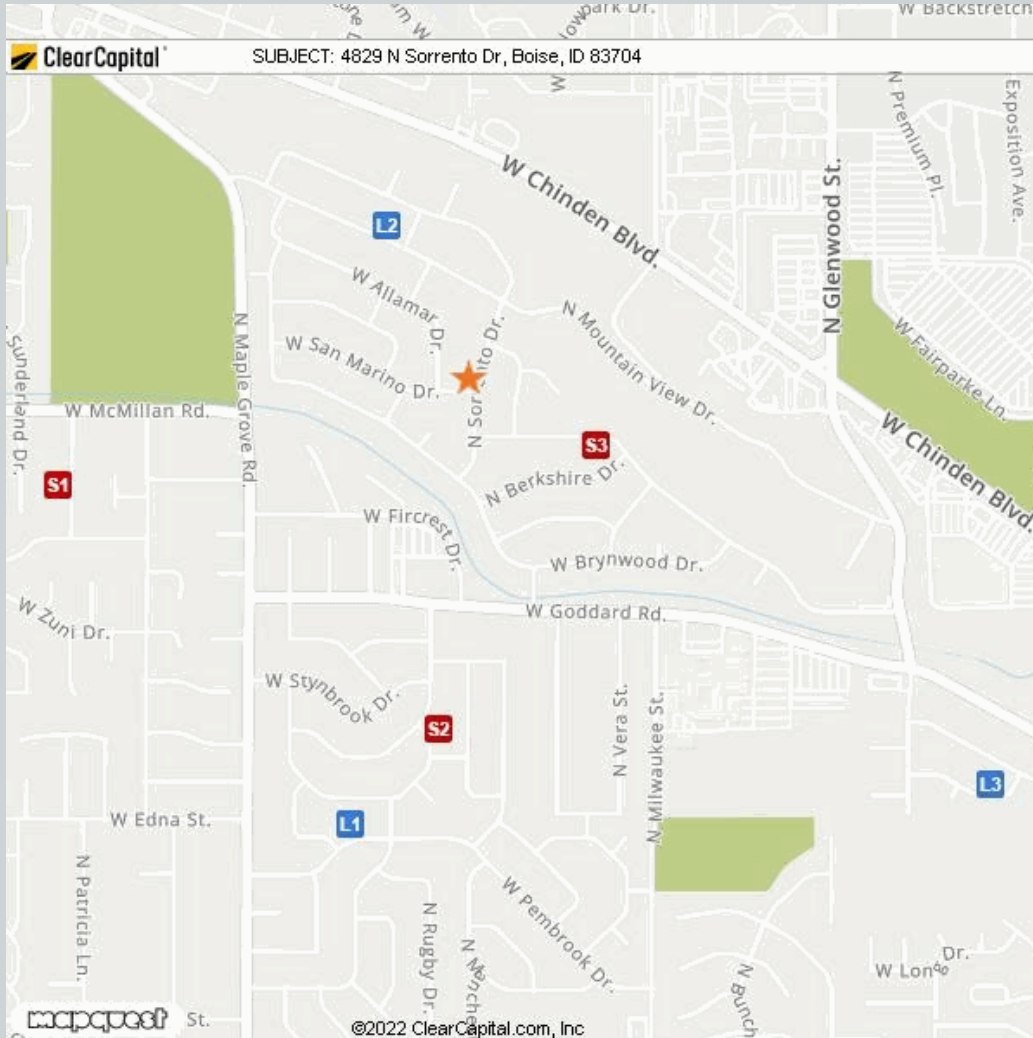
Address ★ 4829 N Sorrento Drive, Boise, ID 83704

Loan Number 49926

Suggested List \$425,000

Suggested Repaired \$425,000

Sale \$421,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	4829 N Sorrento Drive, Boise, ID 83704	--	Parcel Match
L1 Listing 1	8800 W Pembroke Dr, Boise, ID 83704	0.57 Miles ¹	Parcel Match
L2 Listing 2	5110 N Mountain View Dr, Boise, ID 83704	0.21 Miles ¹	Parcel Match
L3 Listing 3	7530 Cherrywood, Boise, ID 83704	0.82 Miles ¹	Parcel Match
S1 Sold 1	4655 Jennifer, Boise, ID 83704	0.52 Miles ¹	Parcel Match
S2 Sold 2	4150 N Kingswood Dr, Boise, ID 83704	0.44 Miles ¹	Parcel Match
S3 Sold 3	8311 Crestwood, Boise, ID 83704	0.18 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	Angela Gale	Company/Brokerage	A & R Enterprises LLC dba A & R Realty
License No	DB22965	Address	12000 W Fairview Ave #F202 Boise ID 83713
License Expiration	08/31/2023	License State	ID
Phone	2088672526	Email	angela.galere@gmail.com
Broker Distance to Subject	2.93 miles	Date Signed	11/23/2022

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.