

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	130 N Stout Avenue, Blackfoot, ID 83221	Order ID	8519198	Property ID	33553031
Inspection Date	11/16/2022	Date of Report	11/28/2022		
Loan Number	49987	APN	RP1029600		
Borrower Name	na	County	Bingham		

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	Troy Smith	Condition Comments The subject property is a 1.5 story home that is in average condition for its year built and location.*** Tax records are uploaded to the report.***
R. E. Taxes	\$808	
Assessed Value	\$70,023	
Zoning Classification	SFR	
Property Type	SFR	
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Average	
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 The subject's neighborhood has average access to schools, shopping, parks and highways. Recently, there has been a stabilization in buyer activity with a shortage of available listings and increased mortgage interest rates. Overall, values have increased, however, they beginning to level out. REO activity is lower than it has been in recent years. Seller concessions do occur in this market and are typically around 3% of the purchase price.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$110,000 High: \$320,000	
Market for this type of property	Increased 4 % in the past 6 months.	
Normal Marketing Days	<90	

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	130 N Stout Avenue	401 S Fisher Avenue	775 Riverton Road	1086 Sunset Drive
City, State	Blackfoot, ID	Blackfoot, ID	Blackfoot, ID	Blackfoot, ID
Zip Code	83221	83221	83221	83221
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.18 ¹	1.21 ¹	0.88 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$180,000	\$210,000	\$199,000
List Price \$	--	\$160,000	\$210,000	\$199,000
Original List Date		09/30/2022	10/14/2022	11/16/2022
DOM · Cumulative DOM	-- · --	48 · 59	9 · 45	2 · 12
Age (# of years)	112	124	92	72
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	1.5 Stories Average	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	888	722	744	825
Bdrm · Bths · ½ Bths	2 · 1	2 · 1	2 · 1	2 · 1
Total Room #	4	4	4	4
Garage (Style/Stalls)	Detached 1 Car	Detached 1 Car	Detached 1 Car	Attached 1 Car
Basement (Yes/No)	No	Yes	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	460	--	--
Pool/Spa	--	--	--	--
Lot Size	0.17 acres	0.13 acres	0.17 acres	0.14 acres
Other	None	None	None	None

* Listing 1 is the most comparable listing to the subject.

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

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

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

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

Listing 1 List comp # 1 has a slightly smaller gross living area, larger basement, similar lot size and year built compared to the subject property.

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

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

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	130 N Stout Avenue	288 N University Street	524 W Center Street	239 W 200 N
City, State	Blackfoot, ID	Blackfoot, ID	Blackfoot, ID	Blackfoot, ID
Zip Code	83221	83221	83221	83221
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.11 ¹	0.88 ¹	2.64 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$218,000	\$120,000	\$205,000
List Price \$	--	\$175,000	\$120,000	\$205,000
Sale Price \$	--	\$152,500	\$110,000	\$205,000
Type of Financing	--	Cash	Cash	Va
Date of Sale	--	09/16/2022	10/14/2022	08/31/2022
DOM · Cumulative DOM	-- · --	48 · 78	4 · 98	3 · 50
Age (# of years)	112	102	110	73
Condition	Average	Average	Fair	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	1.5 Stories Average	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	888	913	624	933
Bdrm · Bths · ½ Bths	2 · 1	3 · 1	2 · 1	2 · 1
Total Room #	4	5	4	4
Garage (Style/Stalls)	Detached 1 Car	Detached 1 Car	None	None
Basement (Yes/No)	No	No	No	Yes
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	780
Pool/Spa	--	--	--	--
Lot Size	0.17 acres	0.14 acres	0.75 acres	0.70 acres
Other	None	None	Outbuildings, Shed	Shed
Net Adjustment	--	\$0	+\$29,768	-\$21,140
Adjusted Price	--	\$152,500	\$139,768	\$183,860

* Sold 1 is the most comparable sale to the subject.

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

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

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

Recent Sales - Cont.

Reasons for Adjustments Why the comparable sale is superior or inferior to the subject.

Sold 1 Sold comp # 1 has a similar gross living area, lot size and year built compared to the subject property. Adjustments: None

Sold 2 Sold comp # 2 has a smaller gross living area, similar year built and larger lot size compared to the subject property.
Adjustments: +\$22,000 condition, +\$16368 GLA, +\$4000 no garage, -\$11600 lot size, -\$1000 outbuildings/Shed

Sold 3 Sold comp # 3 has a similar gross living area, larger basement, lot size and newer year built compared to the subject property.
Adjustments: -\$14040 basement, -\$10600 lot size, +\$4000 no garage, -\$500 shed

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				The subject property has no listing or sales history in the past 12 months.			
Listing Agent Name							
Listing Agent Phone							
# of Removed Listings in Previous 12 Months	0						
# of Sales in Previous 12 Months	0						
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$159,000	\$159,000
Sales Price	\$156,000	\$156,000
30 Day Price	\$148,000	--
Comments Regarding Pricing Strategy		
<p>The values were determined by weighting the sold comparables using the following weights: S1: 60%, S2: 20% & S3: 20%. The active listings were not weighted in the determination of the subject's fair market value. There is an under-supply of comparables listings in the local market. As a result, the broker had to expand on some guidelines to find sufficient comps for this report. Revision (11/26/2022): The prior report is based on a GLA of 1310 sqft. All of the listings in the past in the local MLS state 1310 sqft. The appears to be an inaccurate GLA based on more research conducted with the Bingham County Assessor's office. In other words, the listings may have rounded up the square footage or used a different methodology to measure the square footage of the main and half story. Bingham County states a finished main floor of 768 sqft and a finished upper story of 120 sqft. We can only used finished area for the purpose of value. The prior value of \$241,000 / 1310 sqft = \$183.97 x (768 + 120) = \$163,365. No we are assuming a that the property is in average condition with a newer roof and siding. If another source can demonstrate that the GLA is indeed 1310 sqft, the broker can re-comp and re-value the report.</p>		

Clear Capital Quality Assurance Comments Addendum

Reviewer's Notes The current report is showing a variance in as-is conclusions with the most current duplicate report. However, the prior report was completed with erroneous subject information, resulting in the large discrepancy. The subject information in the current report has been verified and is the most accurate representation of the property. The broker's as-is conclusion reflects the market for the subject. Comps are within a reasonable distance, relatively current, and accurately reflect the subject's defining characteristics. Thus, the as-is conclusion appears to be adequately supported.

Subject Photos



Front



Address Verification



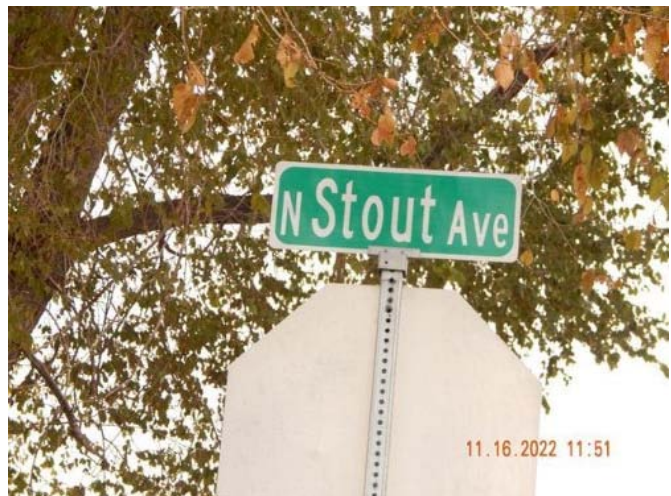
Side



Side



Street



Other

Subject Photos



Other

Listing Photos

L1 401 S Fisher Avenue
Blackfoot, ID 83221



Front

L2 775 Riverton Road
Blackfoot, ID 83221



Front

L3 1086 Sunset Drive
Blackfoot, ID 83221



Front

Sales Photos

S1 288 N University Street
Blackfoot, ID 83221



Front

S2 524 W Center Street
Blackfoot, ID 83221



Front

S3 239 W 200 N
Blackfoot, ID 83221



Front

ClearMaps Addendum

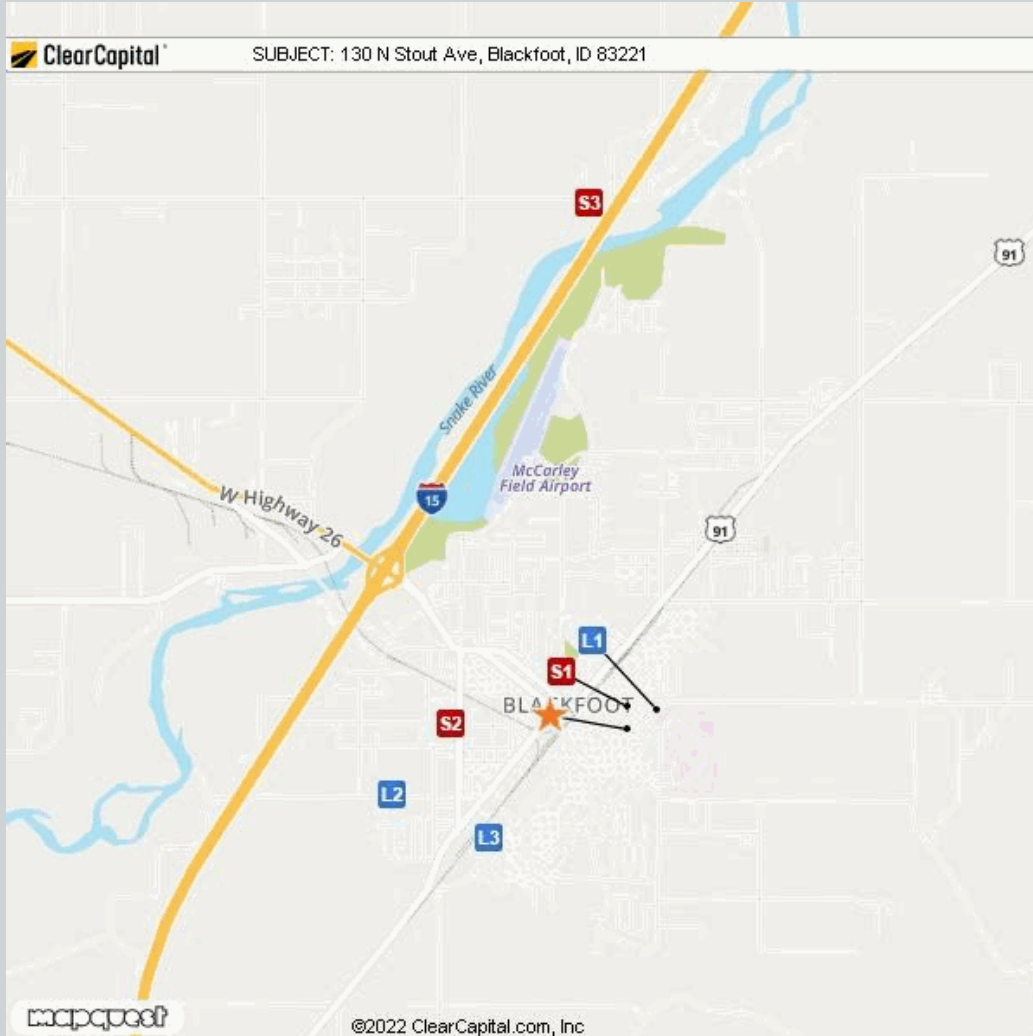
Address ★ 130 N Stout Avenue, Blackfoot, ID 83221

Loan Number 49987

Suggested List \$159,000

Suggested Repaired \$159,000

Sale \$156,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	130 N Stout Avenue, Blackfoot, ID 83221	--	Street Centerline Match
L1 Listing 1	401 S Fisher Avenue, Blackfoot, ID 83221	0.18 Miles ¹	Street Centerline Match
L2 Listing 2	775 Riverton Road, Blackfoot, ID 83221	1.21 Miles ¹	Street Centerline Match
L3 Listing 3	1086 Sunset Drive, Blackfoot, ID 83221	0.88 Miles ¹	Street Centerline Match
S1 Sold 1	288 N University Street, Blackfoot, ID 83221	0.11 Miles ¹	Street Centerline Match
S2 Sold 2	524 W Center Street, Blackfoot, ID 83221	0.88 Miles ¹	Street Centerline Match
S3 Sold 3	239 W 200 N, Blackfoot, ID 83221	2.64 Miles ¹	Parcel Match

¹ The Comparable "Distance from Subject" value has been calculated by the Clear Capital system.

² The Comparable "Distance from Subject" value has been provided by the Real Estate Professional.

Addendum: Report Purpose

Market Approach and Market Time

The Market Approach of this report, as established by the customer, is: **Fair Market Price**. (See definition below.)

The Marketing Time as specified by the customer is **Typical**. (See definition below.)

Definitions:

Fair Market Price

A price at which the property would sell between a willing buyer and a willing seller neither being compelled by undue pressure and both having reasonable knowledge of relevant facts.

Distressed Price

A price at which the property would sell between a willing buyer and a seller acting under duress.

Marketing Time

The amount of time the property is exposed to a pool of prospective buyers before going into contract. The customer either specifies the number of days, requests a marketing time that is typical to the subject's market area and/or requests an abbreviated marketing time.

Typical for Local Market

The estimated time required to adequately expose the subject property to the market resulting in a contract of sale.

Addendum: Report Purpose - cont.

Report Instructions

This section shows the instructions that were approved by the customer and provided to the broker prior to completing the report.

Instructions last updated: 7/17/2017

Purpose:

Please determine a fair market price for this property at which it would sell in a typical marketing time for the area.

Customer Specific Requests:

If the property is commercial or mixed use, please stop and contact Clear Capital as soon as possible

Form Help:

There are blue question marks (?) throughout this form. These are designed to offer guidance for that particular section of the form. Please click on them for help.

Comparable Requirements:

1. Please use fair market comps from the same neighborhood, block or subdivision whenever possible.
2. Please only use REO comparables if the market is driven by REOs and they are comparable in characteristics and condition.
3. Please use comps that have closed in the past 3 months to show the current market conditions or comment in the report if this is not possible. In rapidly changing markets, active listing comps should be given equal or greater weight than sold comps in your analysis.

Standard Instructions:

1. Clear Capital Code Of Conduct - Please make sure that you are always abiding by the Clear Capital Code of Conduct when completing valuation reports.
2. If the subject is currently listed, please consider all available information pertaining to the subject's condition. This information should be utilized when developing the assumption of the subject's condition.
3. Use the subject characteristics provided in the report Grid (if preloaded) to evaluate the property. This information is from a full interior appraisal and is assumed to be most accurate. If your inspection reveals obvious inaccuracies, please explain in the narrative of the report.
4. Include sufficient detail to help our mutual customer gain a complete understanding of the subject's neighborhood such as neighborhood desirability, amenities, parks, schools, commercial or industrial influences, REO activity, traffic, board-up-homes, etc.
5. Do not approach occupants or owners.
6. If the subject is a Commercial property, contact Clear Capital immediately at 530-582-5011 for direction on how to proceed with the report.
7. Please do not accept if you or your office has completed a report on this property in the last month, are currently listing this property, or have any vested interest in the subject property.
8. Clear Capital does not allow any log ins from IP addresses from foreign countries. This includes, but is not limited to; data entry services, form completion services, etc. Also, it is against Clear Capital code of conduct to share your password with anyone who is not a W2 employee in your office.
9. Clear Capital and our mutual customers greatly appreciate your expertise. If you cannot personally inspect the property, select comparables, and determine a price for the subject, please do not accept this report. Per the standards and guidelines adopted by Clear Capital and other industry leaders, the use of assistants to complete any of the aforementioned tasks is not permitted.

Report Instructions - cont.

Due to the importance of an independent opinion of price, please do not discuss your price with anyone or be influenced by list price, pending offers, accept comp packets, repair estimates or the listing agent's opinion.

1. One current, original photo of the front of the subject 2. One address verification photo 3. One street scene photo looking down the street 4. MLS listing and sold comp photos required, please comment if no MLS.

Broker Information

Broker Name	Kenneth Edwards	Company/Brokerage	Jupiter Realty Services
License No	DB37809	Address	1287 W Quinn Road Pocatello ID 83202
License Expiration	04/30/2024	License State	ID
Phone	2082205679	Email	kenedwardsre@gmail.com
Broker Distance to Subject	20.71 miles	Date Signed	11/28/2022

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.