

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	3360 Circle S Drive, Idaho Falls, ID 83406	Order ID	8644873	Property ID	33975211
Inspection Date	03/09/2023	Date of Report	03/11/2023		
Loan Number	50493	APN	RPB2860004005A		
Borrower Name	Catamount Properties 2018 LLC	County	Bonneville		

Tracking IDs					
Order Tracking ID	03.06.23 BPO Citi-CS Update	Tracking ID 1	03.06.23 BPO Citi-CS Update		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		Condition Comments
Owner	CATAMOUNT PROPERTIES 2018 LLC	New vinyl siding being installed New vinyl windows installed
R. E. Taxes	\$1,981	
Assessed Value	\$255,668	
Zoning Classification	Residential	
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes	
	(Lock box on front door Remodel in process)	
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$20,000	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$20,000	
HOA	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data		Neighborhood Comments
Location Type	Rural	1 active listing in the subject's neighborhood (List comp #2) MLS 2152901A (Active) List Price: \$315,000 2425 Midway Avenue AMMON, ID 83406 1 sold in the past 12 months Sold Price: \$450,000 Sold Date: 6/1/2022 How Sold: Cash Larger in sqftage than subject
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$250,000 High: \$350,000	
Market for this type of property	Remained Stable for the past 6 months.	
Normal Marketing Days	<30	

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	3360 Circle S Drive	2670 Salmon St	2425 Midway Ave	2147 Meadow St
City, State	Idaho Falls, ID	Ammon, ID	Ammon, ID	Idaho Falls, ID
Zip Code	83406	83406	83406	83401
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.66 ¹	0.10 ¹	1.77 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$355,000	\$315,000	\$320,000
List Price \$	--	\$275,000	\$315,000	\$320,000
Original List Date		09/30/2022	03/07/2023	03/03/2023
DOM · Cumulative DOM	-- · --	95 · 162	4 · 4	8 · 8
Age (# of years)	50	51	49	60
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	Split split entry	Split split entry	Split 4 level split	1 Story 1 story
# Units	1	1	1	1
Living Sq. Feet	924	894	1,078	1,039
Bdrm · Bths · ½ Bths	2 · 1	2 · 1	2 · 1	3 · 1
Total Room #	7	7	5	8
Garage (Style/Stalls)	Attached 1 Car	Attached 1 Car	Attached 1 Car	Attached 1 Car
Basement (Yes/No)	Yes	Yes	Yes	Yes
Basement (% Fin)	100%	80%	50%	100%
Basement Sq. Ft.	924	864	1,078	1,039
Pool/Spa	--	--	Spa - Yes	--
Lot Size	.30 acres	.19 acres	.19 acres	.18 acres
Other	none	deck 2 wd fp	hot tub	cair cov patio

* 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 Wood siding exterior Adjustments for Square footage +1,500 Lot size+ \$5,000

Listing 2 Vinyl siding exterior Adjustments for hot tub -\$2,000 Lot size +\$5,000 Square footage +\$7,700 Basement finish +\$3,000

Listing 3 Brick exterior Adjustments for Central air -\$2,000 Adjustment for square footage +\$5,800 Bedroom count -\$3,000 Lot size +\$5,000 Age +\$5,000

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	3360 Circle S Drive	2780 E 17th St	2153 E John Adams Parkway	1975 S Falcon Dr
City, State	Idaho Falls, ID	Ammon, ID	Idaho Falls, ID	Ammon, ID
Zip Code	83406	83406	83401	83406
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.71 ¹	1.72 ¹	0.72 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$385,000	\$279,900	\$319,000
List Price \$	--	\$273,000	\$279,900	\$295,000
Sale Price \$	--	\$250,000	\$268,000	\$277,600
Type of Financing	--	Cash	Fha	Conventional
Date of Sale	--	12/07/2022	02/28/2023	10/26/2022
DOM · Cumulative DOM	-- · --	170 · 203	29 · 54	35 · 68
Age (# of years)	50	67	50	53
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	Split split entry	1 Story 1 story	Split split entry	Split split entry
# Units	1	1	1	1
Living Sq. Feet	924	936	1,028	884
Bdrm · Bths · ½ Bths	2 · 1	2 · 1	2 · 1	2 · 1
Total Room #	7	7	7	7
Garage (Style/Stalls)	Attached 1 Car	Attached 1 Car	Attached 1 Car	Attached 2 Car(s)
Basement (Yes/No)	Yes	Yes	Yes	Yes
Basement (% Fin)	100%	50%	100%	100%
Basement Sq. Ft.	924	918	1,028	700
Pool/Spa	--	--	--	--
Lot Size	.30 acres	.31 acres	.18 acres	.15 acres
Other	none	metal roof Cair	deck	cov patio
Net Adjustment	--	+\$1,000	-\$7,200	+\$4,000
Adjusted Price	--	\$251,000	\$260,800	\$281,600

* 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.

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

Sold 1 Wood siding exterior Metal roof Adjustments for metal roof -\$2,000 Cair -\$2,000 Age +\$5,000 Inferior location to subject Traffic..

Sold 2 Wood siding exterior Adjustments for Square footage -\$5,200 Seller concessons -\$7,000 Lot size +\$5,000

Sold 3 Vinyl siding exterior Updated Adjustments for Sqftage +\$2,000 Garage size -\$3,000 Lot size +\$5,000

Subject Sales & Listing History

Current Listing Status	Not Currently Listed		Listing History Comments				
Listing Agency/Firm			Past sold data: 5/14/2014 Fha 336 dom				
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	\$265,000	\$285,000
Sales Price	\$260,000	\$280,000
30 Day Price	\$255,000	--
Comments Regarding Pricing Strategy		
<p>Emphasis placed upon GLA Repair for remaining siding being installed \$20,000 Distance extended for Active comp #3 and sold #2 for best available with similar characteristics and sqftage Siding employees contacted owner by phone while I was taking photos I identified myself. Owner and worker threatened me if I didn't leave immediately he would call police. If I returned while they were there he would call police. I left without incident.</p>		

Clear Capital Quality Assurance Comments Addendum

Reviewer's Notes 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

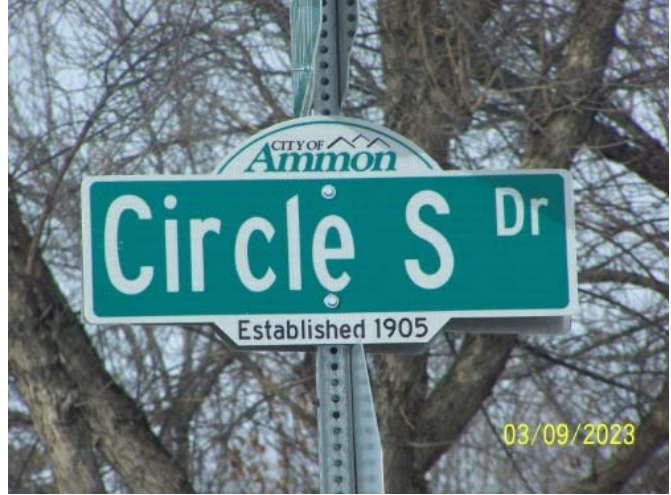


Street

Subject Photos



Other



Other



Other



Other

Listing Photos

L1 2670 Salmon St
Ammon, ID 83406



Front

L2 2425 Midway Ave
Ammon, ID 83406



Front

L3 2147 Meadow St
Idaho Falls, ID 83401



Front

Sales Photos

S1 2780 E 17th St
Ammon, ID 83406



Front

S2 2153 E John Adams Parkway
Idaho Falls, ID 83401



Front

S3 1975 S Falcon Dr
Ammon, ID 83406



Front

ClearMaps Addendum

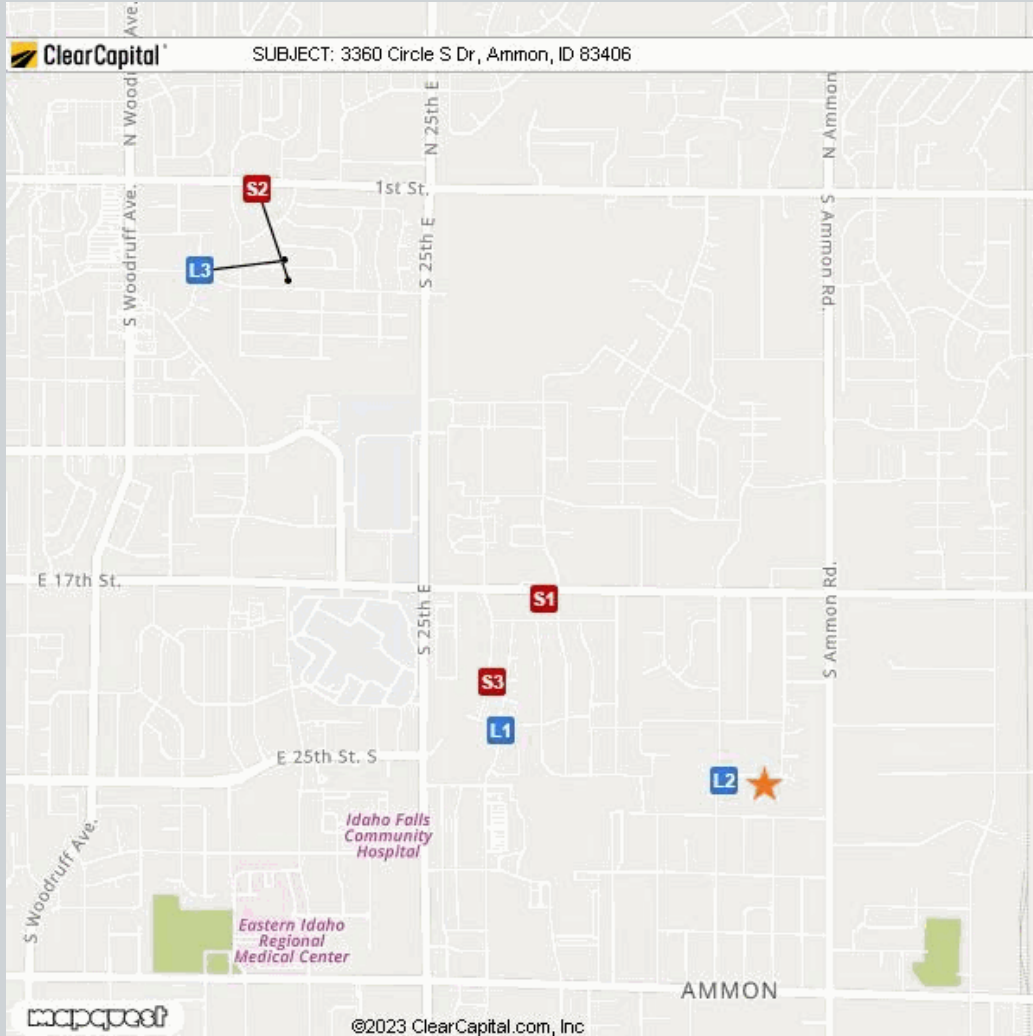
Address ★ 3360 Circle S Drive, Idaho Falls, ID 83406

Loan Number 50493

Suggested List \$265,000

Suggested Repaired \$285,000

Sale \$260,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	3360 Circle S Drive, Idaho Falls, ID 83406	--	Parcel Match
L1 Listing 1	2670 Salmon St, Idaho Falls, ID 83406	0.66 Miles ¹	Parcel Match
L2 Listing 2	2425 Midway Ave, Idaho Falls, ID 83406	0.10 Miles ¹	Parcel Match
L3 Listing 3	2147 Meadow St, Idaho Falls, ID 83401	1.77 Miles ¹	Parcel Match
S1 Sold 1	2780 E 17th St, Idaho Falls, ID 83406	0.71 Miles ¹	Parcel Match
S2 Sold 2	2153 E John Adams Parkway, Idaho Falls, ID 83401	1.72 Miles ¹	Parcel Match
S3 Sold 3	1975 S Falcon Dr, Idaho Falls, ID 83406	0.72 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	Wayne Harding	Company/Brokerage	C21 Greater Landco Realty
License No	AB14371	Address	11315 N 25 E Idaho Falls ID 83401
License Expiration	09/30/2023	License State	ID
Phone	2085223300	Email	wharding@ida.net
Broker Distance to Subject	8.49 miles	Date Signed	03/11/2023

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.