

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	3717 E 100 N, Rigby, ID 83442	Order ID	8595219	Property ID	33846405
Inspection Date	01/28/2023	Date of Report	01/31/2023		
Loan Number	51158	APN	RP04N38E266452		
Borrower Name	Catamount Properties 2018 LLC	County	Jefferson		

Tracking IDs

Order Tracking ID	01.25.23 BPO Request	Tracking ID 1	01.25.23 BPO Request
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	Shane A Mccord	Condition Comments	
R. E. Taxes	\$786	Hardboard siding exterior in good condition No repairs noted Snow covered roof Unable to determine condition	
Assessed Value	\$216,790		
Zoning Classification	residential		
Property Type	Manuf. Home		
Occupancy	Vacant		
Secure?	No		
(Sidewalks and porch snow has not been removed No vehicles are present Front door locked)			
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	Rural	Neighborhood Comments	
Local Economy	Stable	7 active and pending listings within a 20 mile radius of subject Low list price \$125,000 High list price\$524,900 Avg List price \$327,671 Avg dom 71 55 sold in the past 12 months Low selling price \$89,000 High selling price \$752,500 Average selling price \$292,428 Avg dom 40	
Sales Prices in this Neighborhood	Low: \$250,000 High: \$500,000		
Market for this type of property	Remained Stable for the past 6 months.		
Normal Marketing Days	<90		

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	3717 E 100 N	1168 N 1350 E	198 N 4062 E	167 N 3700 E
City, State	Rigby, ID	Shelley, ID	Rigby, ID	Rigby, ID
Zip Code	83442	83274	83442	83442
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	19.62 ¹	3.60 ¹	0.69 ¹
Property Type	Manuf. Home	Manufactured	Manufactured	Manufactured
Original List Price \$	\$	\$289,000	\$350,000	\$499,900
List Price \$	--	\$289,000	\$335,000	\$499,900
Original List Date		01/11/2023	11/07/2022	11/21/2022
DOM · Cumulative DOM	-- · --	19 · 20	84 · 85	70 · 71
Age (# of years)	28	7	3	44
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	1 Story Manufactured	1 Story Manufactured	1 Story Manufactured	1 Story Manufactured
# Units	1	1	1	1
Living Sq. Feet	1,716	1,500	1,708	1,780
Bdrm · Bths · ½ Bths	4 · 2	3 · 2	3 · 2	4 · 2
Total Room #	6	5	5	6
Garage (Style/Stalls)	Attached 3 Car(s)	None	None	Detached 3 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	1.23 acres	.88 acres	1.2 acres	9.22 acres
Other	gas fireplace	shed	none	barn horse facilities

* Listing 2 is the most comparable listing to the subject.

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

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

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

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

Listing 1 Hardboard siding exterior Concrete foundation Adjustments for Square footage +\$5,400 Bedroom count +\$3,000 Garage size +\$10,000 Lot size +\$4,000 Age -\$10,000

Listing 2 Metal siding exterior Concrete foundation Adjustments for Bedroom count +\$3,000 Age -\$15,000 Garage size +\$10,000

Listing 3 Vinyl and stone exterior Concrete foundation Cair Adjustments Cair -\$2,000 Age +\$15,000 Lot size -\$25,000 Barn -\$5,000

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	3717 E 100 N	192 N 3950 E	3991 E 100 N	2595 E 94 N
City, State	Rigby, ID	Rigby, ID	Rigby, ID	Idaho Falls, ID
Zip Code	83442	83442	83442	83401
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	2.59 ¹	2.73 ¹	4.43 ¹
Property Type	Manuf. Home	Manufactured	Manufactured	Manufactured
Original List Price \$	--	\$349,900	\$279,900	\$370,000
List Price \$	--	\$275,900	\$279,900	\$325,000
Sale Price \$	--	\$275,900	\$288,300	\$325,000
Type of Financing	--	Fha	Conventional	Conventional
Date of Sale	--	10/19/2022	12/05/2022	10/06/2022
DOM · Cumulative DOM	-- · --	65 · 132	3 · 24	73 · 100
Age (# of years)	28	32	4	24
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	1 Story Manufactured	1 Story Manufactured	1 Story Manufactured	1 Story Manufactured
# Units	1	1	1	1
Living Sq. Feet	1,716	1,640	1,620	1,965
Bdrm · Bths · ½ Bths	4 · 2	3 · 2	4 · 2	3 · 2
Total Room #	6	5	6	5
Garage (Style/Stalls)	Attached 3 Car(s)	Detached 2 Car(s)	None	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	Yes
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	2,023
Pool/Spa	--	--	--	--
Lot Size	1.23 acres	.5 acres	1 acres	.35 acres
Other	gas fireplace	none	none	wood fireplace
Net Adjustment	--	+\$13,000	-\$10,400	+\$1,775
Adjusted Price	--	\$288,900	\$277,900	\$326,775

* 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 Lap siding exterior concrete foundation Adjustments for Bedroom count +\$3,000 Lot size +\$7,000 Garage size +\$3,000

Sold 2 Hardboard siding exterior Concrete foundation Adjustments for seller concessions -\$8,400 *Sales price is above list price due to SC of \$8,400* Age -\$15,000 Garage +\$10,000 Lot +\$3K

Sold 3 Wood siding exterior Concrete foundation Square footage -\$6,225 Bedroom count +\$3,000 Lot size +\$10,000 Seller concessions -\$5,000

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				Subject past sold date 1/22/2019			
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	\$330,000	\$330,000
Sales Price	\$325,000	\$325,000
30 Day Price	\$320,000	--
Comments Regarding Pricing Strategy		
Emphasis placed upon GLA with close proximity to subject Similar characteristics to subject Limited comps due to rural location and type of subject being a Manufactured Home with a limited market Variances expanded beyond normal guidelines. 1 REO listing on the market 0 REO Sales in the past 12 months Typical seller concessions \$6,000		

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



Side



Street

Subject Photos



Street



Other



Other

Listing Photos

L1 1168 N 1350 E
Shelley, ID 83274



Front

L2 198 N 4062 E
Rigby, ID 83442



Front

L3 167 N 3700 E
Rigby, ID 83442



Front

Sales Photos

S1 192 N 3950 E
Rigby, ID 83442



Front

S2 3991 E 100 N
Rigby, ID 83442



Front

S3 2595 E 94 N
Idaho Falls, ID 83401



Front

ClearMaps Addendum

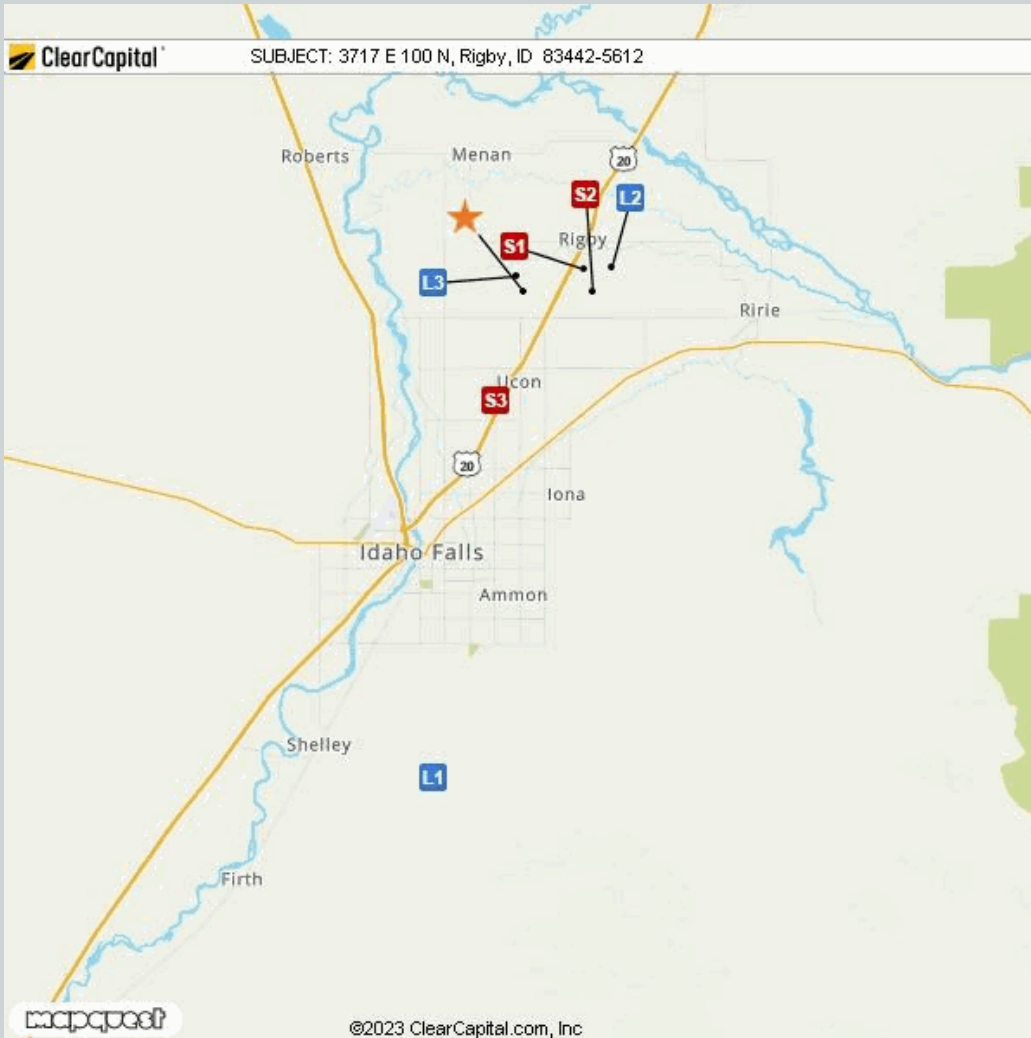
Address ★ 3717 E 100 N, Rigby, ID 83442

Loan Number 51158

Suggested List \$330,000

Suggested Repaired \$330,000

Sale \$325,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	3717 E 100 N, Rigby, ID 83442	--	Parcel Match
L1 Listing 1	1168 N 1350 E, Shelley, ID 83274	19.62 Miles ¹	Street Centerline Match
L2 Listing 2	198 N 4062 E, Rigby, ID 83442	3.60 Miles ¹	Parcel Match
L3 Listing 3	167 N 3700 E, Rigby, ID 83442	0.69 Miles ¹	Parcel Match
S1 Sold 1	192 N 3950 E, Rigby, ID 83442	2.59 Miles ¹	Parcel Match
S2 Sold 2	3991 E 100 N, Rigby, ID 83442	2.73 Miles ¹	Street Centerline Match
S3 Sold 3	2595 E 94 N, Idaho Falls, ID 83401	4.43 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	3.27 miles	Date Signed	01/30/2023

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.