

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.

<b>Address</b>	3941 E 144 N, Rigby, ID 83442	<b>Order ID</b>	8572518	<b>Property ID</b>	33791755
<b>Inspection Date</b>	01/07/2023	<b>Date of Report</b>	01/07/2023		
<b>Loan Number</b>	52187	<b>APN</b>	RPA		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Jefferson		

**Tracking IDs**

<b>Order Tracking ID</b>	01.05.22 BPO	<b>Tracking ID 1</b>	01.05.22 BPO
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--

**General Conditions**

<b>Owner</b>	Catamount Properties 2018 LLC	<b>Condition Comments</b> Taxes and assessed value are estimated Unable to obtain tax records Not online Vinyl siding with brick wainscot front exterior in good condition Composition shingle roof in good condition Detached shop 2230 sqft on the main level with 1792 sqft finished in the basement level Built in 2005 1.07 acre lot size
<b>R. E. Taxes</b>	\$3,500	
<b>Assessed Value</b>	\$70,000	
<b>Zoning Classification</b>	residential	
<b>Property Type</b>	SFR	
<b>Occupancy</b>	Occupied	
<b>Ownership Type</b>	Fee Simple	
<b>Property Condition</b>	Average	
<b>Estimated Exterior Repair Cost</b>	\$0	
<b>Estimated Interior Repair Cost</b>	\$0	
<b>Total Estimated Repair</b>	\$0	
<b>HOA</b>	No	
<b>Visible From Street</b>	Visible	
<b>Road Type</b>	Public	

**Neighborhood & Market Data**

<b>Location Type</b>	Rural	<b>Neighborhood Comments</b> 252 sold in the past 12 months in the subject's zip code LLS \$146,000 HSP \$1,515,000 Avg SP \$515,067 Avg dom 35 0 sold listings in the subject's immediate neighborhoo 0 active in the immediate neighborhood 69 active in the subject's zip code LLP \$150,000 HLP \$1,700,000 Avg LP \$657,095 Avg dom 84
<b>Local Economy</b>	Stable	
<b>Sales Prices in this Neighborhood</b>	Low: \$600,000 High: \$950,000	
<b>Market for this type of property</b>	Increased 10 % in the past 6 months.	
<b>Normal Marketing Days</b>	<30	

## Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	3941 E 144 N	4492 E 220 N	4094 E 370 N	4522 E 250 N
City, State	Rigby, ID	Rigby, ID	Rigby, ID	Rigby, ID
Zip Code	83442	83442	83442	83442
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	5.53 <sup>1</sup>	2.67 <sup>1</sup>	5.81 <sup>1</sup>
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$960,000	\$874,900	\$950,000
List Price \$	--	\$760,000	\$849,900	\$950,000
Original List Date		06/10/2022	10/27/2022	10/17/2022
DOM · Cumulative DOM	-- · --	211 · 211	72 · 72	82 · 82
Age (# of years)	18	15	17	16
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 1 story	1 Story 1 story	1 Story 1 story	1 Story 1 story
# Units	1	1	1	1
Living Sq. Feet	2,230	2,277	2,256	2,311
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	2 · 2 · 1
Total Room #	9	12	9	9
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 3 Car(s)	Attached 3 Car(s)	Attached 3 Car(s)
Basement (Yes/No)	Yes	Yes	Yes	Yes
Basement (% Fin)	80%	100%	100%	100%
Basement Sq. Ft.	1,792	2,057	2,256	2,311
Pool/Spa	--	--	--	--
Lot Size	1.07 acres	1.77 acres	1.2 acres	5 acres
Other	detached shop cov deck	2nd kitchen det shop	det shop Vinyl fence cov deck	2nd kitchen

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

<sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

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

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

**Listing 1** Vinyl siding with brick exterior Central air Gas fireplace Deck 24 x 36 det shop Adjustments for garage size -\$3,000 2nd kitchen -\$5,000 Lot size -\$7,000

**Listing 2** Vinyl and brick exterior Central air Gas fp Cov deck Vinyl fence Det 54 x 40 shop Adjustments for garage -\$3,000 Vinyl fence -\$4,000

**Listing 3** Brick exterior Central air 3 gas fp Adjustments for lot size -\$30,000 2nd kitchen -\$5,000 Bedroom count +\$3,000 Garage size -\$3,000

## Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	3941 E 144 N	162 N 4055 E	4044 E Fairway Dr	188 N 3500 E
City, State	Rigby, ID	Rigby, ID	Rigby, ID	Rigby, ID
Zip Code	83442	83442	83442	83442
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	1.18 <sup>1</sup>	3.34 <sup>1</sup>	4.38 <sup>1</sup>
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$625,000	\$715,000	\$749,900
List Price \$	--	\$625,000	\$715,000	\$749,900
Sale Price \$	--	\$625,000	\$715,000	\$749,500
Type of Financing	--	Conventional	Va	Cash
Date of Sale	--	12/16/2022	12/01/2022	10/03/2022
DOM · Cumulative DOM	-- · --	4 · 36	15 · 72	82 · 129
Age (# of years)	18	15	5	25
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	Beneficial ; Golf Course	Neutral ; Residential
Style/Design	1 Story 1 story	1 Story 1 story	1 Story 1 story	1 Story 1 story
# Units	1	1	1	1
Living Sq. Feet	2,230	2,151	2,150	2,197
Bdrm · Bths · ½ Bths	3 · 2	2 · 2 · 1	3 · 2 · 1	1 · 2
Total Room #	9	9	8	6
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 4 Car(s)	Attached 3 Car(s)	Attached 3 Car(s)
Basement (Yes/No)	Yes	Yes	Yes	Yes
Basement (% Fin)	80%	100%	100%	85%
Basement Sq. Ft.	1792	2,139	2,150	2,197
Pool/Spa	--	Spa - Yes	--	--
Lot Size	1.07 acres	1 acres	.5 acres	1.5 acres
Other	detached shop cov deck	cov deck Hot tub	cov deck cov patio	Cov deck
Net Adjustment	--	+\$5,000	-\$26,000	-\$1,000
Adjusted Price	--	\$630,000	\$689,000	\$748,500

\* Sold 3 is the most comparable sale to the subject.

<sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>3</sup> 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** Vinyl siding with stone exterior Central air 2 gas fireplaces Adjustments for Shop +\$10,000 Bedroom count +\$3,000 Hot tub - \$2,000 Garage size -\$6,000
- Sold 2** Brick, stone, stucco and vinyl siding exterior Cair Gas fp Adjustments for SC-\$13,000 Golf course view -\$20,000 Lot size +\$10,000 Garage size -\$3,000 Shop +\$10,000 Age -\$10,000
- Sold 3** Vinyl siding and brick exterior 2 gas fp Cov deck Det shop Adjustments for Bedroom count +\$6,000 Lot size -\$4,000 Garage size -\$3,000

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed			<b>Listing History Comments</b>			
<b>Listing Agency/Firm</b>				Past sold history Sold date 10/03/2005 Sold Price \$250,900			
<b>Listing Agent Name</b>				Conventional financing 188 days on the market			
<b>Listing Agent Phone</b>							
<b># of Removed Listings in Previous 12 Months</b>	0						
<b># of Sales in Previous 12 Months</b>	0						
<b>Original List Date</b>	<b>Original List Price</b>	<b>Final List Date</b>	<b>Final List Price</b>	<b>Result</b>	<b>Result Date</b>	<b>Result Price</b>	<b>Source</b>

## Marketing Strategy

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$750,000	\$750,000
<b>Sales Price</b>	\$745,000	\$745,000
<b>30 Day Price</b>	\$740,000	--
<b>Comments Regarding Pricing Strategy</b>		
Emphasis placed upon GLA Most homes with subject's sqftage have 3 attached garages and subject has only 2		

## Clear Capital Quality Assurance Comments Addendum

<b>Reviewer's Notes</b>	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.
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## Subject Photos



Front



Address Verification



Side



Side



Back



Street

## Subject Photos



Street



Other



Other



Other

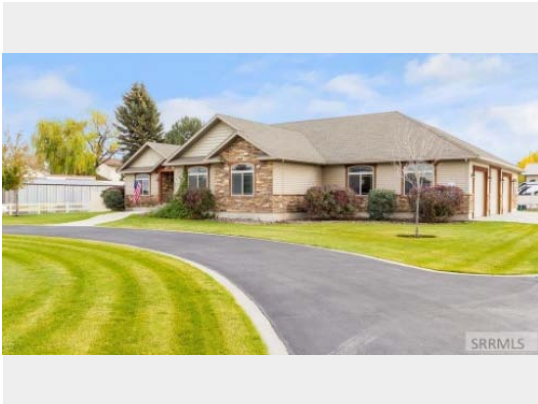
## Listing Photos

**L1** 4492 E 220 N  
Rigby, ID 83442



Front

**L2** 4094 E 370 N  
Rigby, ID 83442



Front

**L3** 4522 E 250 N  
Rigby, ID 83442



Front



## Sales Photos

**S1** 162 N 4055 E  
Rigby, ID 83442



Front

**S2** 4044 E Fairway Dr  
Rigby, ID 83442



Front

**S3** 188 N 3500 E  
Rigby, ID 83442



Front

## ClearMaps Addendum

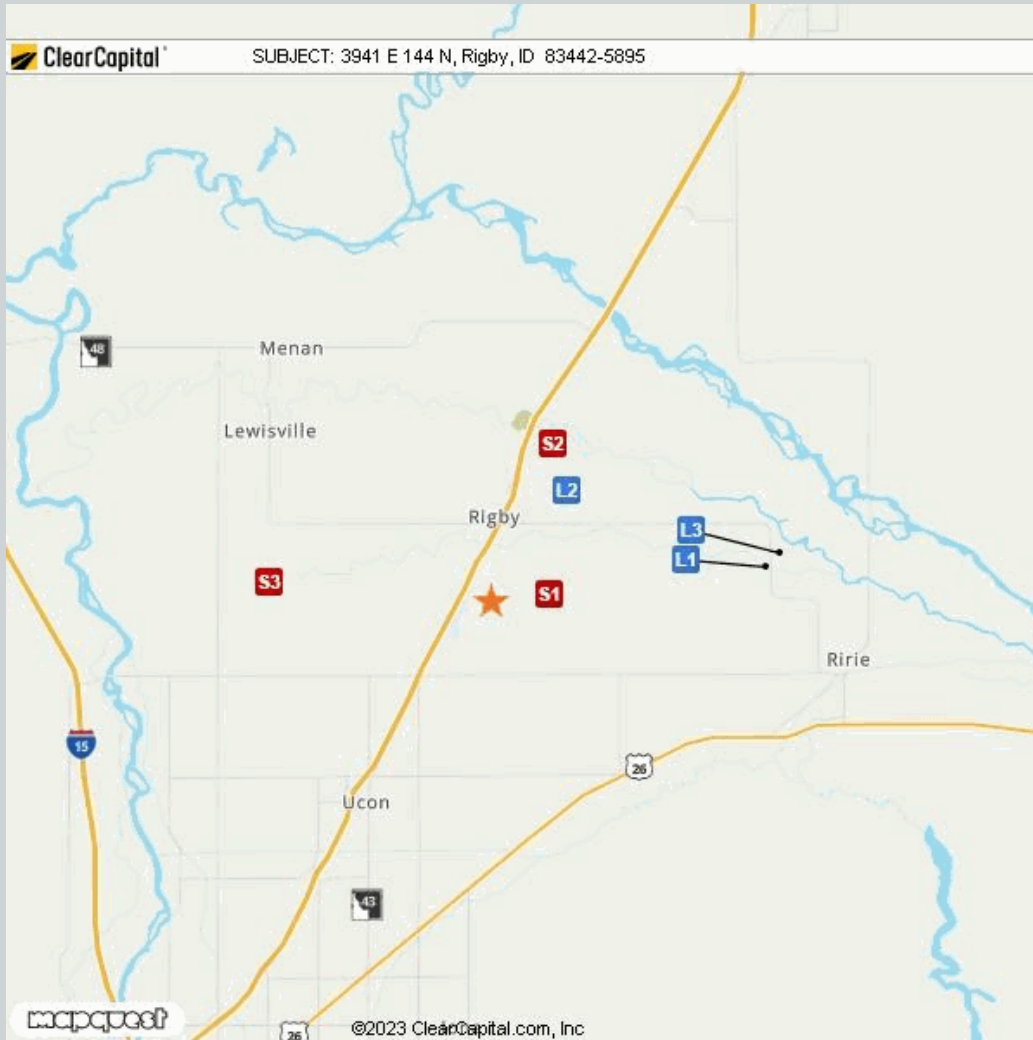
**Address** ★ 3941 E 144 N, Rigby, ID 83442

**Loan Number** 52187

**Suggested List** \$750,000

**Suggested Repaired** \$750,000

**Sale** \$745,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	3941 E 144 N, Rigby, ID 83442	--	Parcel Match
L1 Listing 1	4492 E 220 N, Rigby, ID 83442	5.53 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	4094 E 370 N, Rigby, ID 83442	2.67 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	4522 E 250 N, Rigby, ID 83442	5.81 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	162 N 4055 E, Rigby, ID 83442	1.18 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	4044 E Fairway Dr, Rigby, ID 83442	3.34 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	188 N 3500 E, Rigby, ID 83442	4.38 Miles <sup>1</sup>	Parcel Match

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

<sup>2</sup> 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

<b>Broker Name</b>	Wayne Harding	<b>Company/Brokerage</b>	C21 Greater Landco Realty
<b>License No</b>	AB14371	<b>Address</b>	11315 N 25 E Idaho Falls ID 83401
<b>License Expiration</b>	09/30/2023	<b>License State</b>	ID
<b>Phone</b>	2085223300	<b>Email</b>	wharding@ida.net
<b>Broker Distance to Subject</b>	4.88 miles	<b>Date Signed</b>	01/07/2023

*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.