

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>	1230 Inca Drive, Twin Falls, IDAHO 83301	<b>Order ID</b>	8792097	<b>Property ID</b>	34293212
<b>Inspection Date</b>	06/25/2023	<b>Date of Report</b>	06/25/2023		
<b>Loan Number</b>	53965	<b>APN</b>	RPT55530000170		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Twin Falls		

Tracking IDs					
<b>Order Tracking ID</b>	06.20.23 BPO Request	<b>Tracking ID 1</b>	06.20.23 BPO Request		
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--		

General Conditions		
<b>Owner</b>	JOHN R MILES, ROBERTA J MILES	<b>Condition Comments</b> Subject appears vacant. I could not see through the windows from the street. Exterior landscape has been neglected and is over grown. Junk removal, exterior paint are needed repairs. I do not know what the interior looks like or if it needs repairs.
<b>R. E. Taxes</b>	\$110,500	
<b>Assessed Value</b>	\$14,486,700	
<b>Zoning Classification</b>	R4	
<b>Property Type</b>	SFR	
<b>Occupancy</b>	Vacant	
<b>Secure?</b>	Yes	
(I didn't try the doors but it looks like they are locked. )		
<b>Ownership Type</b>	Fee Simple	
<b>Property Condition</b>	Fair	
<b>Estimated Exterior Repair Cost</b>	\$15,000	
<b>Estimated Interior Repair Cost</b>	\$0	
<b>Total Estimated Repair</b>	\$15,000	
<b>HOA</b>	No	
<b>Visible From Street</b>	Partially Visible	
<b>Road Type</b>	Public	

Neighborhood & Market Data		
<b>Location Type</b>	Suburban	<b>Neighborhood Comments</b> Subject is located in a 'LIKE' subject neighborhood. Most houses in the neighbor were built within similar time period and are similar size.
<b>Local Economy</b>	Stable	
<b>Sales Prices in this Neighborhood</b>	Low: \$180,000 High: \$560,000	
<b>Market for this type of property</b>	Remained Stable for the past 6 months.	
<b>Normal Marketing Days</b>	<90	

## Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	1230 Inca Drive	430 Pheasant Rd	590 Hailee Ave	1682 Sundown
City, State	Twin Falls, IDAHO	Twin Falls, ID	Twin Falls, ID	Twin Falls, ID
Zip Code	83301	83301	83301	83301
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.36 <sup>1</sup>	0.90 <sup>1</sup>	0.65 <sup>1</sup>
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$315,000	\$319,900	\$340,000
List Price \$	--	\$300,000	\$314,900	\$330,000
Original List Date		06/07/2023	05/05/2023	04/18/2023
DOM · Cumulative DOM	-- · --	12 · 18	38 · 51	42 · 68
Age (# of years)	25	11	20	17
Condition	Fair	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 ranch	1 Story ranch	1 Story ranch	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	1,090	1,185	1,199	1,299
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	5	5	5	5
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.10 acres	.16 acres	.14 acres	.18 acres
Other	--	--	--	--

\* Listing 2 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** Large windows in the living room allow natural light to flood the space, creating a bright and airy ambiance. This home features three well-appointed bedrooms, each offering a peaceful sanctuary for rest and relaxation. The master bedroom has an en-suite bathroom, providing privacy and comfort. Outside, the property's exterior is equally charming. It is conveniently located in a sought-after neighborhood, offering easy access to nearby amenities. Whether you're embarking on your homeownership journey o

**Listing 2** 3 bed 2 bath with luxury plank flooring throughout the living room. Spacious master bedroom with a split floor plan. Plenty of room in garage for tools and additional storage sheds in the back yard.

**Listing 3** clean 3 bedroom, 2 bath home in desirable neighborhood.

## Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	1230 Inca Drive	226 Bellevue Ct	232 Caliente D	372 Hailee Ave
City, State	Twin Falls, IDAHO	Twin Falls, ID	Twin Falls, ID	Twin Falls, ID
Zip Code	83301	83301	83301	83301
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.84 <sup>1</sup>	0.20 <sup>1</sup>	0.74 <sup>1</sup>
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$300,000	\$320,000	\$323,500
List Price \$	--	\$300,000	\$320,000	\$323,500
Sale Price \$	--	\$305,000	\$315,000	\$320,000
Type of Financing	--	Va	Conventionaltional	Conventionaltional
Date of Sale	--	05/04/2023	06/09/2023	06/05/2023
DOM · Cumulative DOM	-- · --	5 · 27	156 · 203	15 · 47
Age (# of years)	25	15	29	18
Condition	Fair	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 ranch	1 Story ranch	1 Story ranch	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	1,090	1,129	1,230	1,348
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	5	5	5	5
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 1 Car	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.10 acres	.242 acres	.25 acres	.140 acres
Other	--	--	--	--
Net Adjustment	--	-\$15,000	-\$15,000	-\$15,000
Adjusted Price	--	\$290,000	\$300,000	\$305,000

\* Sold 2 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** The corner lot ensures additional privacy while the large yard gives opportunities for outdoor activities and entertainment, gorgeous vaulted ceilings in the living area and kitchen provide lots of natural light. Close to schools
- Sold 2** Il granite countertops in both bathrooms and kitchen, Newer Furnace and Central Air(serviced and venting Professionally Cleaned) Hot Water Tank, taller toilets in both Bathrooms, new Vinyl Windows and Sliding Door off the dining area. Kitchen, Dining and Great Room have a vaulted ceiling and the Canned Lighting in the Kitchen, Garbage Disp, Bosch DW, Stove/Oven, Refrigerator and MW ALL UPDATED.
- Sold 3** adjustment was for condition of subject property and comparable property. Subject is in worse condition.

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed			<b>Listing History Comments</b>			
<b>Listing Agency/Firm</b>				no history			
<b>Listing Agent Name</b>							
<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>	\$300,000	\$315,000
<b>Sales Price</b>	\$299,000	\$314,000
<b>30 Day Price</b>	\$289,000	--
<b>Comments Regarding Pricing Strategy</b>		
Subject seem to have be neglected for some time looking at the overgrowth and junk in the front. But, its at a good price point so should sell fairly quickly		

## 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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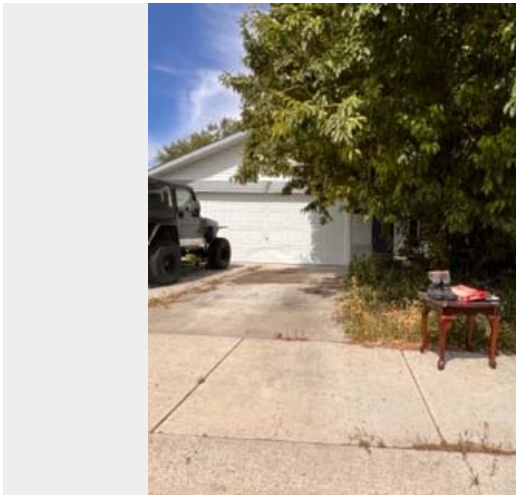
## Subject Photos



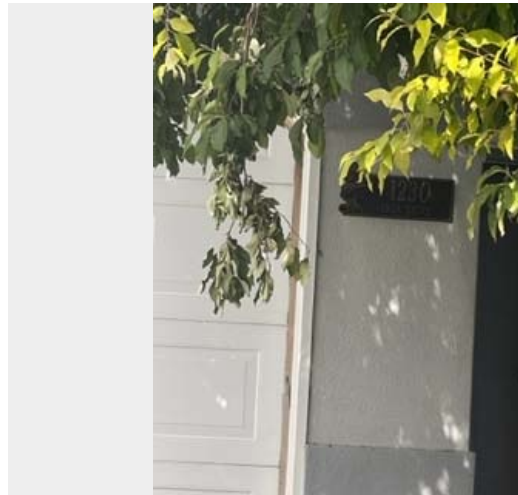
Front



Front



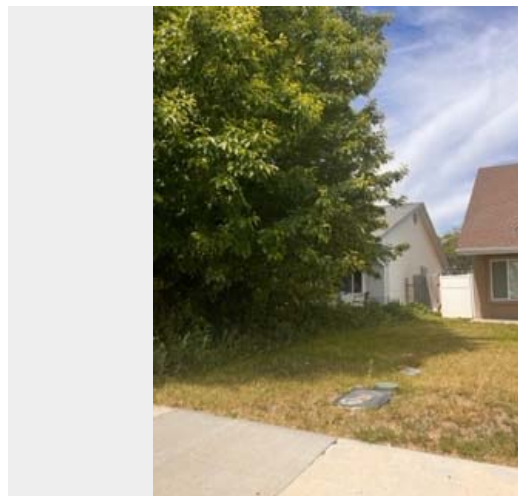
Front



Address Verification

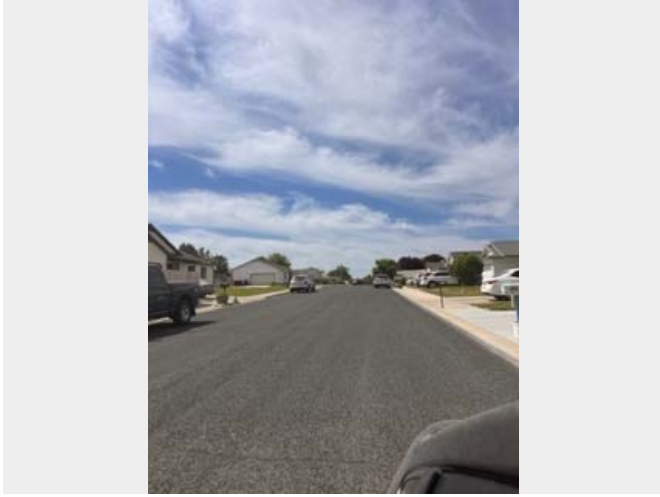


Side



Street

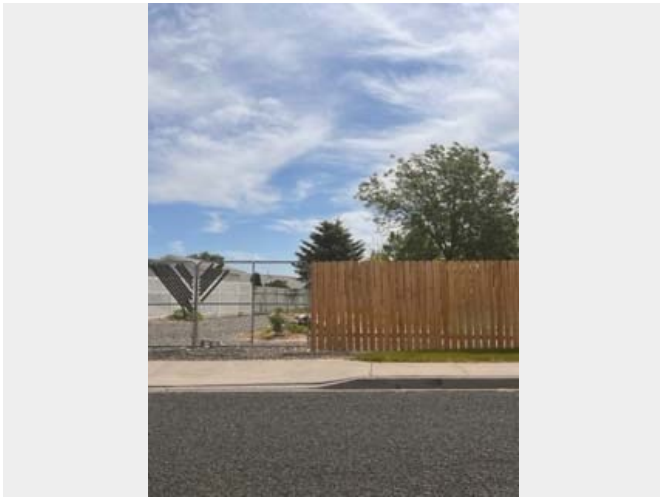
## Subject Photos



Street



Street



Other



## Listing Photos

**L1** 430 Pheasant Rd  
Twin Falls, ID 83301



Front

**L2** 590 Hailee Ave  
Twin Falls, ID 83301



Front

**L3** 1682 Sundown  
Twin Falls, ID 83301



Front



## Sales Photos

**S1** 226 Bellevue Ct  
Twin Falls, ID 83301



Front

**S2** 232 Caliente D  
Twin Falls, ID 83301



Front

**S3** 372 Hailee Ave  
Twin Falls, ID 83301



Front

## ClearMaps Addendum

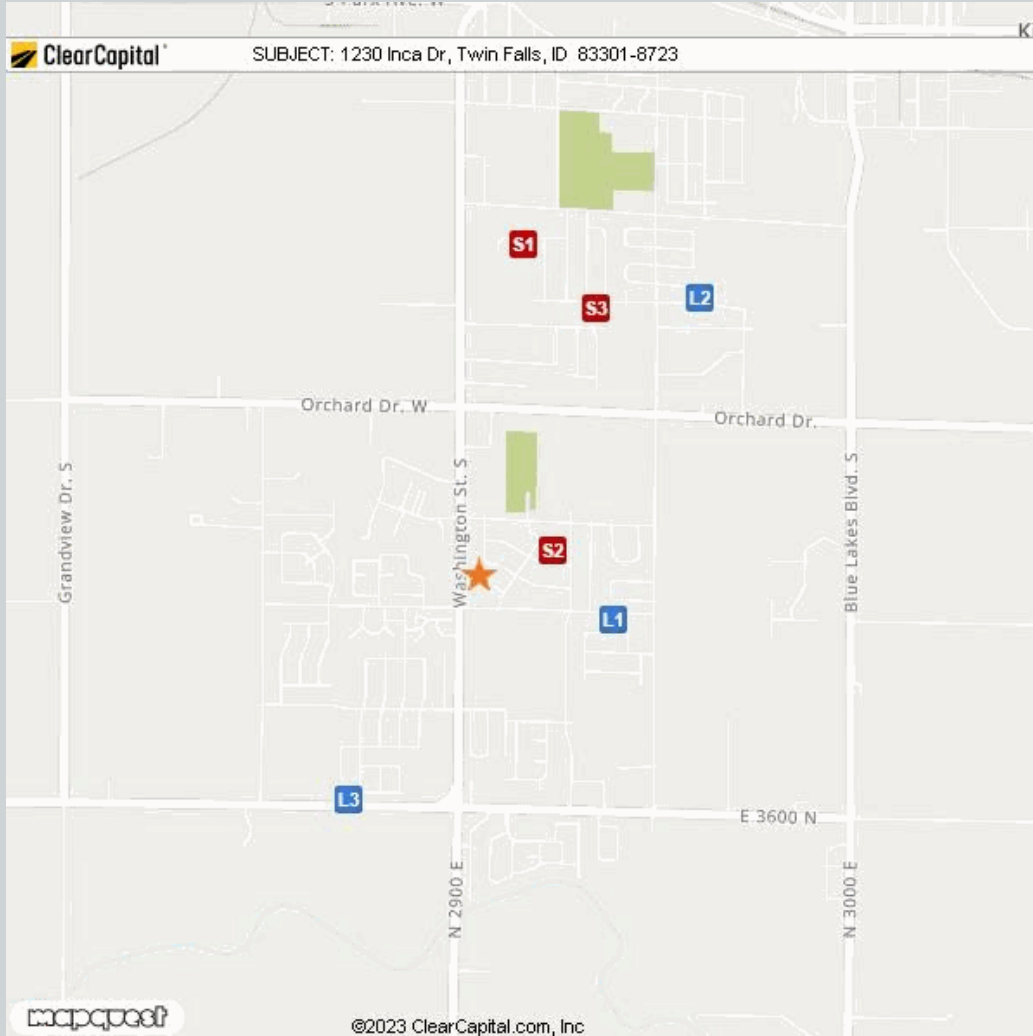
**Address** ★ 1230 Inca Drive, Twin Falls, IDAHO 83301

**Loan Number** 53965

**Suggested List** \$300,000

**Suggested Repaired** \$315,000

**Sale** \$299,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	1230 Inca Drive, Twin Falls, Idaho 83301	--	Parcel Match
L1 Listing 1	430 Pheasant Rd, Twin Falls, ID 83301	0.36 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	590 Hailee Ave, Twin Falls, ID 83301	0.90 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	1682 Sundown, Twin Falls, ID 83301	0.65 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	226 Bellevue Ct, Twin Falls, ID 83301	0.84 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	232 Caliente D, Twin Falls, ID 83301	0.20 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	372 Hailee Ave, Rogerson, ID 83302	0.74 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>	Lisa Haney	<b>Company/Brokerage</b>	208 Real estate
<b>License No</b>	AB34035	<b>Address</b>	839 Teton Dr Jerome ID 83338
<b>License Expiration</b>	03/31/2024	<b>License State</b>	ID
<b>Phone</b>	2082800414	<b>Email</b>	lisahaner@msn.com
<b>Broker Distance to Subject</b>	14.47 miles	<b>Date Signed</b>	06/25/2023

*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.**