

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>	2115 S Owyhee Street, Boise, ID 83705	<b>Order ID</b>	9669882	<b>Property ID</b>	36042041
<b>Inspection Date</b>	10/05/2024	<b>Date of Report</b>	10/10/2024		
<b>Loan Number</b>	57251	<b>APN</b>	R8123003240		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Ada		

**Tracking IDs**

<b>Order Tracking ID</b>	10.4_CitiAgedBPO	<b>Tracking ID 1</b>	10.4_CitiAgedBPO
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--

**General Conditions**

<b>Owner</b>	Catamount Properties 2018 LLC	<b>Condition Comments</b> The subject appears occupied, is averagely maintained, marketable, and is located on a low traffic residential street. The lot is fully fenced, and the landscaping is maintained. The home has similar appeal when compared to other homes in the neighborhood with no functional obsolescence or repairs visible.
<b>R. E. Taxes</b>	\$1,268	
<b>Assessed Value</b>	\$270,400	
<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>	Suburban	<b>Neighborhood Comments</b> Older established neighborhood built in the 1950's with houses of similar styles and sizes on small and standard-sized lots. The subdivision is averagely maintained throughout and doesnot offer community amenities.
<b>Local Economy</b>	Stable	
<b>Sales Prices in this Neighborhood</b>	Low: \$83,000 High: \$525,000	
<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	2115 S Owyhee Street	511 S Pond	1404 S. Newell	1908 W. Nez Perce
City, State	Boise, ID	Boise, ID	Boise, ID	Boise, ID
Zip Code	83705	83705	83705	83705
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	1.42 <sup>1</sup>	0.93 <sup>1</sup>	1.06 <sup>1</sup>
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$324,900	\$399,000	\$380,000
List Price \$	--	\$324,900	\$369,900	\$380,000
Original List Date		09/19/2024	08/02/2024	09/26/2024
DOM · Cumulative DOM	-- · --	4 · 21	59 · 69	2 · 14
Age (# of years)	74	65	74	76
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 Cottage	1 Story Cottage	1 Story Cottage	1 Story Cottage
# Units	1	1	1	1
Living Sq. Feet	702	792	768	840
Bdrm · Bths · ½ Bths	2 · 1	2 · 1	2 · 1	2 · 1
Total Room #	4	4	4	4
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 1 Car	Detached 2 Car(s)	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.14 acres	.21 acres	.17 acres	.21 acres
Other	--	--	--	--

\* 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** New stainless steel appliances, refinished original cabinets. New roof, plumbing, electrical, HVAC, flooring, and paint in 2022. RV parking and fully fenced. The sale includes the refrigerator. Adjusted -\$14000 GLA.

**Listing 2** New interior paint, light fixtures, water heater plumbing, and updated bathroom. Laminate kitchen counters, composite bathroom counters, stainless steel appliances, hardwood flooring, climate controlled garage, garden space, and fully fenced. Adjusted -\$13000 GLA. -\$5000 garage.

**Listing 3** Butcher block kitchen counters, composite bathroom counters, stainless steel appliances, deck, storage shed, fir pit, RV parking, and fully fenced. Adjusted -\$21000 GLA. \$5000 garage.

### Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
<b>Street Address</b>	2115 S Owyhee Street	1905 S Gourley St	3502 W Dill Dr	2312 W. Ona St.
<b>City, State</b>	Boise, ID	Boise, ID	Boise, ID	Boise, ID
<b>Zip Code</b>	83705	83705	83705	83705
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.20 <sup>1</sup>	0.21 <sup>1</sup>	0.67 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$360,000	\$365,000	\$375,000
<b>List Price \$</b>	--	\$345,000	\$345,000	\$375,000
<b>Sale Price \$</b>	--	\$327,500	\$343,000	\$360,000
<b>Type of Financing</b>	--	Cash	Fha	Conventional
<b>Date of Sale</b>	--	09/18/2024	05/31/2024	09/05/2024
<b>DOM · Cumulative DOM</b>	-- · --	142 · 142	42 · 42	10 · 40
<b>Age (# of years)</b>	74	75	71	74
<b>Condition</b>	Average	Average	Average	Good
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	1 Story Cottage	1 Story Cottage	1 Story Cottage	1 Story Cottage
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	702	818	684	748
<b>Bdrm · Bths · ½ Bths</b>	2 · 1	2 · 1	2 · 1	2 · 1
<b>Total Room #</b>	4	4	4	4
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Detached 1 Car	Detached 1 Car	None
<b>Basement (Yes/No)</b>	No	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	--
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	.14 acres	0.14 acres	0.14 acres	.13 acres
<b>Other</b>	--	--	--	--
<b>Net Adjustment</b>	--	-\$18,000	+\$3,000	-\$22,000
<b>Adjusted Price</b>	--	\$309,500	\$346,000	\$338,000

\* Sold 1 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** New windows in the past 10 years. Refinished hardwood within the past 5 years. New sod and sprinkler system in 2023. Laminate kitchen counters, coil burner range, and fully fenced. Adjusted -\$18000.
- Sold 2** Refinished hardwood flooring. New vinyl kitchen flooring, kitchen counters, newly painted kitchen cabinets. Most all electrical fixtures are new. Laminate counters, coil burner range, storage shed, and garden space. The sale includes the refrigerator, washer, and dryer. Adjusted \$3000 GLA.
- Sold 3** Newly fully renovated with modern aesthetics and appeal. LFP flooring, granite kitchen counters, stainless steel appliances, quartz bathroom counter, RV parking, covered patio, and fully fenced. Adjusted -\$20000 condition. -\$7000 GLA. +\$5000 garage.

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed		<b>Listing History Comments</b>				
<b>Listing Agency/Firm</b>			MLS #98907179				
<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>	1						
<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>
04/08/2024	\$275,000	--	--	Sold	04/17/2024	\$275,000	MLS

## Marketing Strategy

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$328,000	\$328,000
<b>Sales Price</b>	\$328,000	\$328,000
<b>30 Day Price</b>	\$315,000	--
<b>Comments Regarding Pricing Strategy</b>		
<p>The search was based on a one-mile radius, GLA, age, lot size, and style. The most weight was placed on Sale Comp 1 because it is the most recent sale. The most weight was placed on Active Comp 1 because it is the most similar in overall fit and finish. Unless the broker is licensed under the Idaho real estate appraisers act, chapter 41, title 54, Idaho Code, the report is not intended to meet the uniform standards of professional appraisal practice. The broker's price opinion is not intended to be an appraisal of the market value of the property, and that if an appraisal is desired, the services of a licensed or certified appraiser should be obtained.</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



## Listing Photos

**L1** 511 S Pond  
Boise, ID 83705



Front

**L2** 1404 S. Newell  
Boise, ID 83705



Front

**L3** 1908 W. Nez Perce  
Boise, ID 83705



Front

## Sales Photos

**S1** 1905 S Gourley St  
Boise, ID 83705



Front

**S2** 3502 W Dill Dr  
Boise, ID 83705



Front

**S3** 2312 W. Ona St.  
Boise, ID 83705



Front

### ClearMaps Addendum

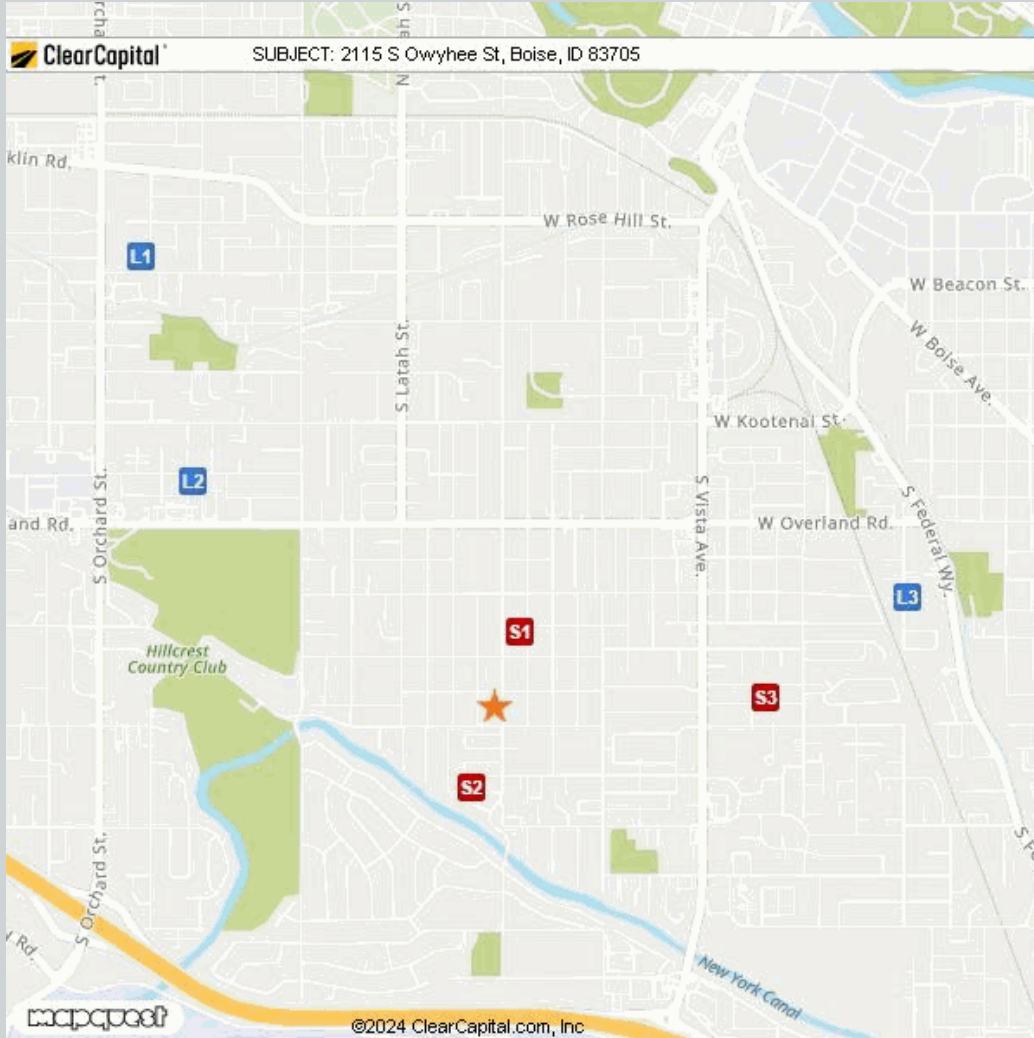
**Address** ★ 2115 S Owyhee Street, Boise, ID 83705

**Loan Number** 57251

**Suggested List** \$328,000

**Suggested Repaired** \$328,000

**Sale** \$328,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	2115 S Owyhee Street, Boise, id 83705	--	Parcel Match
L1 Listing 1	511 S Pond, Boise, ID 83705	1.42 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	1404 S. Newell, Boise, ID 83705	0.93 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	1908 W. Nez Perce, Boise, ID 83705	1.06 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	1905 S Gourley St, Boise, ID 83705	0.20 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	3502 W Dill Dr, Boise, ID 83705	0.21 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	2312 W. Ona St., Boise, ID 83705	0.67 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: 07/29/2024

**Purpose:**

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

**Comparable Requirements:**

If any of the following comparable criteria cannot be met, the commentary is required as to why you expanded your search, and what the effect on price will be.

1. Use comps from the same neighborhood, block or subdivision.
2. Use REO comparables only if the market is driven by REOs and they are comparable in characteristics and condition.
3. Use comps that have closed in the past 3 months to show the current market conditions. In rapidly changing markets, active listing comps should be given equal or greater weight than sold comps in your analysis.

**Property Condition Definitions:**

1. Poor: Uninhabitable or severely damaged from fire, flood, vandalism or mold
2. Fair: Repairs needed, may not be eligible for all forms of financing, below the neighborhood average
3. Average: Minor cosmetic or no repairs needed; typical for the neighborhood, move-in ready but no significant updates or renovations
4. Good: Above average, move in ready, no repairs necessary and has recent and significant updates and/or renovations (or, for customers that do not provide for 'Average', any move-in ready property)
5. Excellent: Newer construction (1-5 years) or high end luxury

**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, factual detail to help our mutual customer gain a complete understanding of the subject's neighborhood such as substantiated distance to amenities, parks, schools, commercial or industrial influences, REO activity, traffic, 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.
10. No part of your analysis or reporting may be based on the race, color, religion, sex, actual or perceived sexual orientation, actual or perceived gender identity, age, actual or perceived marital status, disability, familial status, national origin of either the prospective owners or occupants of the subject property, present owners or occupants of the property, or present owners or occupants of the properties in the vicinity of the subject property, or on any other basis prohibited by federal, state or local law.
11. When commenting on the subject property or comp selections, refrain from the use of unsupported or subjective terms to assess or rate, such as, but not limited to, "high," "low," "good," "bad," "fair," "poor," "strong," "weak," "rapid," "slow," "fast" or "average" without providing a foundation for analysis and contextual information. It is inappropriate to add language that could indicate unconscious bias, including but not limited to: "pride of ownership," "crime-ridden area," "desirable neighborhood or location" or "undesirable neighborhood or location"

**Undue Influence Concerns**

Please contact [uiprotider@clearcapital.com](mailto:uiprotider@clearcapital.com) for any Undue Influence concerns.

**Independence Hotline**

Please notify Clear Capital of any independence concerns by calling (530) 550-2138



## Report Instructions - cont.

Terms of Use, Code of Conduct and Professional Discretion:

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.

If you accept and perform this assignment, you do so in accordance with the Clear Capital Vendor Agreement Terms of Use and Code of Conduct to which you agreed.

All interactions with consumers (borrowers, homeowners, POCs, etc.) must be performed in a professional manner. Should you observe any concerning or suspicious activity while you engage with a consumer whether onsite or otherwise, please contact Clear Capital immediately. Please refrain from discussing anything related to the observation with the consumer directly. This includes suspected elder abuse, elder financial abuse, vulnerable adults, fraud, forgery or any violations of local, state or federal laws.

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>	Angela Gale	<b>Company/Brokerage</b>	A & R Enterprises LLC dba A & R Realty
<b>License No</b>	DB22965	<b>Address</b>	3792 N. Tupiza Ave. Meridian ID 83646
<b>License Expiration</b>	08/31/2025	<b>License State</b>	ID
<b>Phone</b>	2088672526	<b>Email</b>	angela.galere@gmail.com
<b>Broker Distance to Subject</b>	9.16 miles	<b>Date Signed</b>	10/10/2024

*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.**