DRIVE-BY BPO

19906 E DARTMOUTH PLACE

AURORA, CO 80013

41537

\$375,900 As-Is Value

by ClearCapital

Loan Number

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 Inspection Date Loan Number Borrower Name	19906 E Dartmouth Place, Aurora, CO 80013 02/13/2021 41537 Catamount Properties 2018 LLC	Order ID Date of Report APN County	7103671 02/15/2021 1975-34-4-2 Arapahoe	Property ID	29547908
Tracking IDs					
Order Tracking ID	BPO_Update	Tracking ID 1	BPO_Update		
Tracking ID 2		Tracking ID 3			

General Conditions				
Owner	Catamount Properties 2018 LLC	Condition Comments		
R. E. Taxes	\$2,017	Subject is in good condition for the age of the home. Subject did		
Assessed Value	\$354,300	not have address on home. Used GPS and country records to		
Zoning Classification	Residential	verify subject.		
Property Type	SFR			
Occupancy	Occupied			
Ownership Type	Fee Simple			
Property Condition	Average			
Estimated Exterior Repair Cost	\$0			
Estimated Interior Repair Cost	\$0			
Total Estimated Repair	\$0			
НОА	No			
Visible From Street	Visible			
Road Type	Public			

ıburban able	Neighborhood Comments
able	
	Subject is located in neighborhood of well maintained homes.
w: \$359,900 gh: \$392,500	
emained Stable for the past 6 onths.	
0	
	gh: \$392,500 mained Stable for the past 6 onths.

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Current Listings				
	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	19906 E Dartmouth Place	19855 E Eastman Ave	3674 S Flanders St	20475 E Lehigh Pl
City, State	Aurora, CO	Aurora, CO	Aurora, CO	Aurora, CO
Zip Code	80013	80013	80013	80013
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.03 1	0.71 1	0.94 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$360,000	\$370,000	\$385,000
List Price \$		\$360,000	\$370,000	\$385,000
Original List Date		01/07/2021	01/29/2021	02/02/2021
DOM · Cumulative DOM		36 · 39	14 · 17	10 · 13
Age (# of years)	31	38	36	23
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	2 Stories Two Story	2 Stories Two Story	2 Stories Story	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,379	1,300	1,711	1,310
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 1	2 · 2	2 · 2
Total Room #	7	7	7	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	Yes	No	Yes	No
Basement (% Fin)	100%	0%	25%	0%
Basement Sq. Ft.	899		908	
Pool/Spa				
Lot Size	0.13 acres	0.14 acres	0.12 acres	0.12 acres
Other				

^{*} Listing 2 is the most comparable listing to the subject.

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

Listing 1 Inferior in GLA and superior in lot size.

Listing 2 Superior in GLA and inferior in lot size.

Listing 3 Inferior in GLA and superior in lot size.

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.

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	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	19906 E Dartmouth Place	19623 E Girard Dr	19875 E Eastman Ave	19938 E Eastman Ave
City, State	Aurora, CO	Aurora, CO	Aurora, CO	Aurora, CO
Zip Code	80013	80013	80013	80013
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.35 1	0.02 1	0.06 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$349,900	\$349,900	\$375,000
List Price \$		\$362,000	\$349,990	\$375,000
Sale Price \$		\$360,000	\$370,000	\$382,500
Type of Financing		Conventional	Conventional	Conventional
Date of Sale		09/29/2020	12/21/2020	09/22/2020
DOM · Cumulative DOM		104 · 104	65 · 65	33 · 33
Age (# of years)	31	38	38	38
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	2 Stories Two Story	2 Stories Two Story	2 Stories Two Story	2 Stories Story
# Units	1	1	1	1
Living Sq. Feet	1,379	1,408	1,240	1,408
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 1	3 · 2	3 · 1
Total Room #	7	7	7	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 1 Car	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	Yes	No	No	No
Basement (% Fin)	100%	0%	0%	0%
Basement Sq. Ft.	899			
Pool/Spa				
Lot Size	0.13 acres	0.12 acres	0.17 acres	0.14 acres
Other		fireplace	fireplace	fireplace
Net Adjustment		-\$362	+\$1,737	-\$362
Adjusted Price		\$359,638	\$371,737	\$382,138

^{*} Sold 2 is the most comparable sale to the subject.

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

Sold 1 Superior in GLA and inferior in lot size. GLA Adj:-362

Sold 2 Inferior in GLA and superior in lot size. GLA Adj: 1737

Sold 3 Superior in GLA and supferior in lot size. GLA Adj: -362

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.

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Subject Sale	es & Listing Hist	ory					
Current Listing Status		Not Currently Listed		Listing History Comments			
Listing Agency/F	irm			Subject has	not been listed in	the last 36 months).
Listing Agent Na	me						
Listing Agent Ph	one						
# of Removed Lis Months	stings in Previous 12	0					
# of Sales in Pre Months	vious 12	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	\$381,900	\$381,900		
Sales Price	\$375,900	\$375,900		
30 Day Price	\$369,900			
Comments Regarding Pricing S	Comments Regarding Pricing Strategy			

Price based on fair market value in subject area. Search was conducted on 25% above and below the subject GLA. Needed to search out side the 1 mile square radius due to the limited listing comps and sold comps in the subject neighborhood. Searched back past 6 months on sold comps. Limited number of listing and sold comps in subject area.

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Clear Capital Quality Assurance Comments Addendum

Reviewer's The broker's as-is conclusion reflects the market for the subject. Comps are within a reasonable distance, relatively current, and accurately reflect **Notes** the subject's defining characteristics. Thus, the as-is conclusion appears to be adequately supported.

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Subject Photos

by ClearCapital

DRIVE-BY BPO



Front



Address Verification



Street

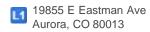


Street

As-Is Value

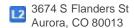
Listing Photos

by ClearCapital





Front





Front

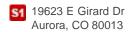




Front

by ClearCapital

Sales Photos





Front

19875 E Eastman Ave Aurora, CO 80013



Front

19938 E Eastman Ave Aurora, CO 80013

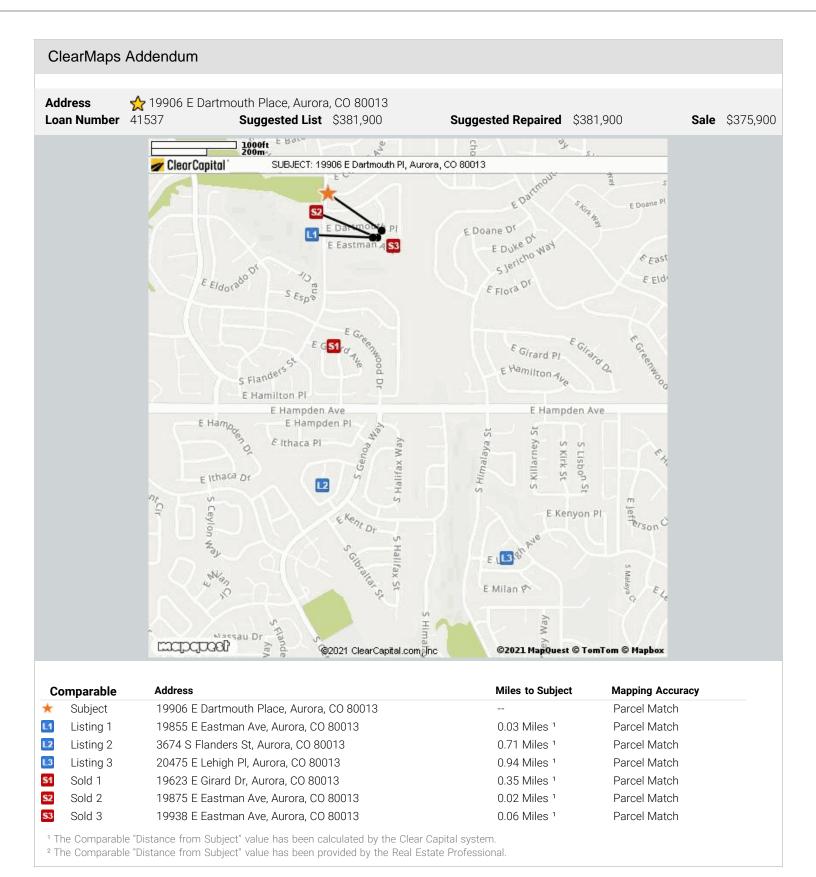


Front

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Addendum: Report Purpose

by ClearCapital

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.

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Addendum: Report Purpose - cont.

Report Instructions

by ClearCapital

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.

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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.

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3 Loan Number

Broker Information

Broker Name Joseph Haas Company/Brokerage Home Real Estate

License No FA100002863 Address 16777 E Mansfiled Circle Aurora CO

80013

License Expiration 12/31/2023 **License State** CO

Phone3038879076Emailjwhaas_99@yahoo.com

Broker Distance to Subject 2.16 miles Date Signed 02/15/2021

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

This document is not an appraisal as defined by USPAP (Uniform Standards of Professional Appraisal Practice). It is not to be construed as an appraisal and may not be used as such for any purpose.

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.

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