

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	1918 Settlers Drive, Pueblo, COLORADO 81008	Order ID	7366393	Property ID	30488634
Inspection Date	06/15/2021	Date of Report	06/16/2021		
Loan Number	45276	APN	0511416002		
Borrower Name	Catamount Properties 2018 LLC	County	Pueblo		

Tracking IDs					
Order Tracking ID	0615BPO_Citi	Tracking ID 1	0615BPO_Citi		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		
Owner	RUSSELL W MC DANIEL	Condition Comments This subject is partially visible from the road. It appears to need trim paint and repair. There are bushes in front of the house. Unable to get an address. There wasn't one on the mailbox. I used the assessor picture and zillion picture to identify the house. As well as map location, street and other addresses.
R. E. Taxes	\$687	
Assessed Value	\$201,962	
Zoning Classification	Residential R2:RES/1 FAM DWEL 5000SF	
Property Type	SFR	
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$1,000	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$1,000	
HOA	No	
Visible From Street	Partially Visible	
Road Type	Public	

Neighborhood & Market Data		
Location Type	Suburban	Neighborhood Comments This is a desirable area to live in. It has easy access to parks, schools, shopping, restaurants, places of worship, and the highway.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$150,000 High: \$510,000	
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	1918 Settlers Drive	1634 Weatherby	16 Arrowsmith	1618 Westherby
City, State	Pueblo, COLORADO	Pueblo, CO	Pueblo, CO	Pueblo, CO
Zip Code	81008	81008	81008	81008
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.43 ¹	0.30 ¹	0.49 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$381,200	\$315,000	\$365,000
List Price \$	--	\$381,200	\$315,000	\$365,000
Original List Date		04/22/2021	05/10/2021	05/13/2021
DOM · Cumulative DOM	-- · --	54 · 55	36 · 37	33 · 34
Age (# of years)	42	24	28	22
Condition	Average	Good	Average	Good
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	1.5 Stories 1.5 story	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	1,159	1,708	1,240	1,684
Bdrm · Bths · ½ Bths	3 · 1	5 · 3	3 · 3	3 · 2
Total Room #	7	9	9	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	Yes	Yes	Yes	Yes
Basement (% Fin)	91%	92%	100%	0%
Basement Sq. Ft.	1,118	1,658	820	1,608
Pool/Spa	Pool - Yes	--	--	--
Lot Size	.2 acres	.2 acres	.18 acres	.18 acres
Other	--	Walk out basement	--	--

* Listing 1 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 This comp is in the same area as the subject. It has a walkout basement. There are limited ranches in the area at the current time. This comp doesn't have a pool. This comp is under contract.

Listing 2 This comp is a 1.5 story. There area limited ranch comps in the area. It is similar in size. This comp is under contract. This comp doesn't have a pool.

Listing 3 This comp is in the same area as the subject. It is larger than the subject. There are limited comps in the area. This comp doesn't have a pool. This comp is under contract.

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	1918 Settlers Drive	1622 Weatherby	4209 Sentinel	4032 Ridge
City, State	Pueblo, COLORADO	Pueblo, CO	Pueblo, CO	Pueblo, CO
Zip Code	81008	81008	81008	81008
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.49 ¹	0.23 ¹	0.12 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$375,000	\$328,000	\$219,900
List Price \$	--	\$375,000	\$324,000	\$219,900
Sale Price \$	--	\$360,000	\$324,000	\$219,900
Type of Financing	--	Conventional	Cash	Conventional
Date of Sale	--	12/18/2020	10/05/2020	07/31/2020
DOM · Cumulative DOM	-- · --	64 · 64	81 · 81	36 · 36
Age (# of years)	42	22	23	54
Condition	Average	Good	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 ; Pastoral
Style/Design	1 Story ranch	1 Story ranch	1 Story ranch	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	1,159	1,573	1,702	1,291
Bdrm · Bths · ½ Bths	3 · 1	4 · 3	4 · 3	5 · 3
Total Room #	7	8	6	9
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	Yes	Yes	Yes	Yes
Basement (% Fin)	91%	94%	12%	100%
Basement Sq. Ft.	1118	1,573	1,702	931
Pool/Spa	Pool - Yes	--	--	--
Lot Size	.2 acres	.228 acres	.197 acres	.197 acres
Other	--	--	Walkout basement	--
Net Adjustment	--	-\$15,235	-\$8,138	+\$18,449
Adjusted Price	--	\$344,765	\$315,862	\$238,349

* 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** There are limited comps in the area. Adjustments were made to make comps equal the subject. +\$25000 for pool, -\$6000 for paint, -\$750 for bedroom, \$1000 per bath = -\$2000, +\$1500 for fireplace, \$50 per sq ft ag = -\$20700, \$12 per sq ft basement = -\$5460, \$15 per sq ft finished basement = -\$6825
- Sold 2** This comp is in the same area as the subject. There are limited like comps in the area adjustments were made to make comps equal the subject. -\$750 for bedroom, \$1000 per bath = -\$2000, +\$25000 for pool, -\$10000 for walkout basement, +\$1500 for fireplace, \$50 per sq ft ag = -\$27150, \$12 per sq ft basement = -\$7008, \$15 per sq ft finished basement = +\$12270
- Sold 3** This comp is in the same area as the subject. It is similar in size but has more bed and baths. This comp doesn't have a pool. Adjustments were made to make comp equal the subject. +\$25000 for pool, -\$750 per bed = -\$1500, -\$1000 per bath = -\$2000, \$50 per sq ft ag = -\$6600, \$12 per sq ft basement = +\$2244, \$15 per sq ft finished basement = +\$1305

Subject Sales & Listing History

Current Listing Status	Not Currently Listed		Listing History Comments				
Listing Agency/Firm			This subject isn't currently listed and hasn't been listed in the last 12 months.				
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	\$300,000	\$302,000
Sales Price	\$299,000	\$301,000
30 Day Price	\$297,000	--
Comments Regarding Pricing Strategy		
This subject is in a desirable area. It has an in the ground pool. There are some minor deferred maintenance issues. Adjustments were made to make comps equal the subject.		

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.
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Subject Photos



Front



Street



Other



Other



Other

Listing Photos

L1 1634 Weatherby
Pueblo, CO 81008



Front

L2 16 Arrowsmith
Pueblo, CO 81008



Front

L3 1618 Westherby
Pueblo, CO 81008



Front

Sales Photos

S1 1622 Weatherby
Pueblo, CO 81008



Front

S2 4209 Sentinel
Pueblo, CO 81008



Front

S3 4032 Ridge
Pueblo, CO 81008



Front

ClearMaps Addendum

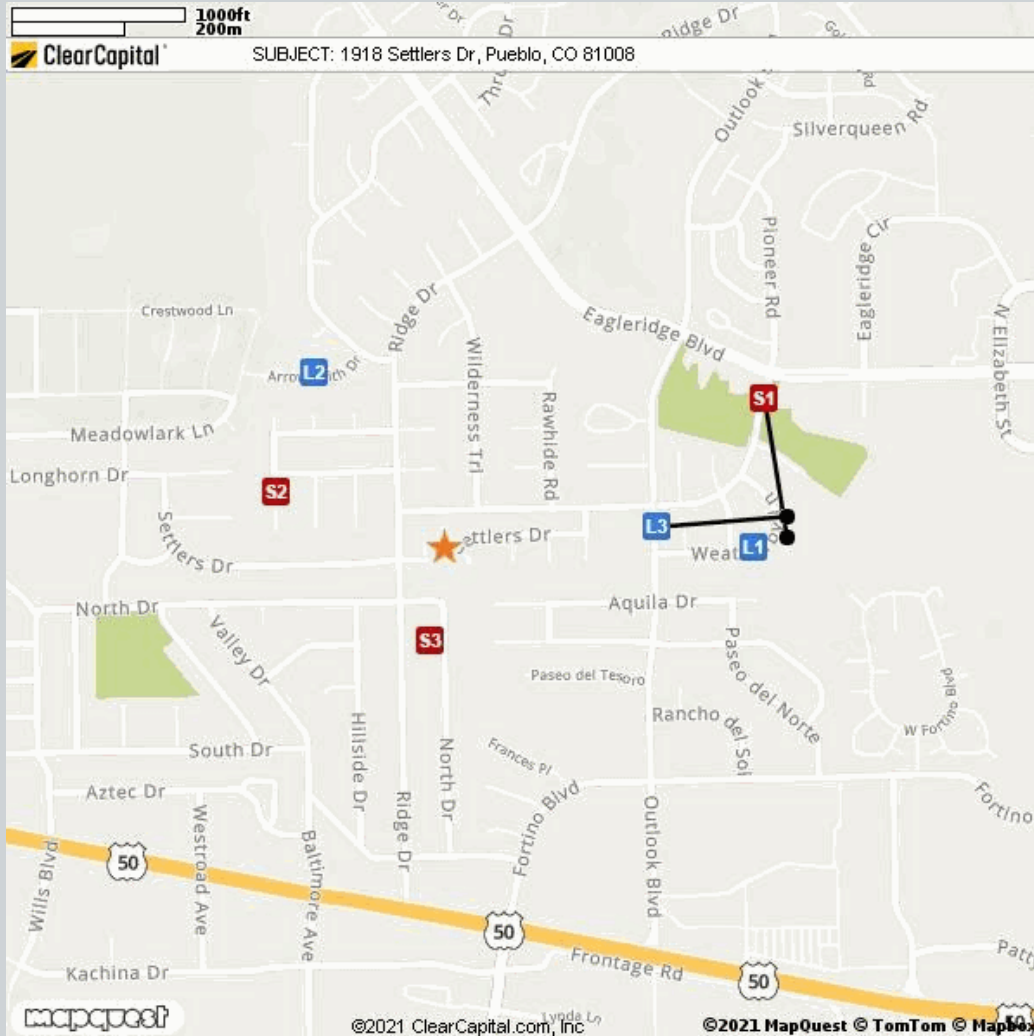
Address ★ 1918 Settlers Drive, Pueblo, COLORADO 81008

Loan Number 45276

Suggested List \$300,000

Suggested Repaired \$302,000

Sale \$299,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	1918 Settlers Drive, Pueblo, Colorado 81008	--	Parcel Match
L1 Listing 1	1634 Weatherby, Pueblo, CO 81008	0.43 Miles ¹	Parcel Match
L2 Listing 2	16 Arrowsmith, Pueblo, CO 81008	0.30 Miles ¹	Parcel Match
L3 Listing 3	1618 Westherby, Pueblo, CO 81008	0.49 Miles ¹	Parcel Match
S1 Sold 1	1622 Weatherby, Pueblo, CO 81008	0.49 Miles ¹	Parcel Match
S2 Sold 2	4209 Sentinel, Pueblo, CO 81008	0.23 Miles ¹	Parcel Match
S3 Sold 3	4032 Ridge, Pueblo, CO 81008	0.12 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.

*** Please Note: This is a RUSH assignment. Do not accept if you cannot meet the current due date and time. Please reference the set terms and contact Clear Capital at 530.582.5011 if you require any changes. Thanks! ***

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

Report Instructions - cont.

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.

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	Lisa White	Company/Brokerage	Lisa M. White
License No	FA.100085915	Address	1528 Fortino Blvd Pueblo CO 81008
License Expiration	12/31/2023	License State	CO
Phone	7192506761	Email	coloradolisawhite@kw.com
Broker Distance to Subject	0.39 miles	Date Signed	06/16/2021

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.