1919 13TH STREET

GREELEY, CO 80631 Loan Number

\$360,000 • As-Is Value

49521

by ClearCapital

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	1919 13th Street, Greeley, CO 80631 10/16/2022 49521 Catamount Properties 2018 LLC	Order ID Date of Report APN County	8472990 10/16/2022 R3101686 Weld	Property ID	33458723
Tracking IDs					
Order Tracking ID	10.14.22 CS-Citi Update BPOs	Tracking ID 1	10.14.22 CS-	Citi Update BPOs	
Tracking ID 2		Tracking ID 3			

General Conditions

Owner	Catamount Properties 2018 LLC	Condition Comments
R. E. Taxes	\$1,742	Subject appears in average condition. No deferred maintenance
Assessed Value	\$19,920	noted at time of drive by inspection.
Zoning Classification	R1	
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes (Subject)	
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	

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments		
Local Economy Stable		100% developed subdivision in central Greeley. All homes shar		
Sales Prices in this Neighborhood	Low: \$265,000 High: \$445,000	the same builder and there is a uniform look to the neighborhood. Mature landscaping.		
Market for this type of property	Remained Stable for the past 6 months.			
Normal Marketing Days	<90			

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Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	1919 13th Street	2313 W 8th St	1224 24th Ave	1805 19th Ave
City, State	Greeley, CO	Greeley, CO	Greeley, CO	Greeley, CO
Zip Code	80631	80631	80634	80631
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.55 ¹	0.39 ¹	0.54 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$300,000	\$380,000	\$415,000
List Price \$		\$300,000	\$380,000	\$395,000
Original List Date		08/14/2022	09/30/2022	09/30/2022
DOM \cdot Cumulative DOM		62 · 63	15 · 16	15 · 16
Age (# of years)	71	73	62	67
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 Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,024	832	1,161	1,199
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	4 · 2	4 · 2
Total Room #	6	6	7	6
Garage (Style/Stalls)	Detached 4 Car(s)	Detached 1 Car	Attached 1 Car	Detached 2 Car(s)
Basement (Yes/No)	Yes	Yes	Yes	Yes
Basement (% Fin)	90%	90%	90%	90%
Basement Sq. Ft.	1,024	832	1,191	1,187
Pool/Spa				
Lot Size	.22 acres	.20 acres	.17 acres	.18 acres

* Listing 2 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 Equal style, location and appeal. Equal number of bedrooms and bathroom. Finished basement is equal to subject. Inferior car storage.

Listing 2 Equal style, location and appeal. Superior number of bedrooms. Equal number of baths. Finished basement like subject. Inferior car storage.

Listing 3 Equal style, location and appeal. Finished basement like subject. Superior number of bedrooms. Equal number of bathrooms. Inferior car storage.

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Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	1919 13th Street	1805 13th St	1715 13th St	1918 11th St
City, State	Greeley, CO	Greeley, CO	Greeley, CO	Greeley, CO
Zip Code	80631	80631	80631	80631
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.12 ¹	0.17 ¹	0.12 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$355,000	\$350,000	\$390,000
List Price \$		\$355,000	\$350,000	\$377,000
Sale Price \$		\$355,000	\$365,000	\$380,000
Type of Financing		Conv	Fha	Conv
Date of Sale		09/21/2022	05/20/2022	08/28/2022
DOM \cdot Cumulative DOM	·	35 · 34	30 · 29	61 · 62
Age (# of years)	71	72	72	75
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 Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,024	968	960	1,043
Bdrm · Bths · ½ Bths	3 · 2	4 · 2	3 · 2	3 · 2
Total Room #	6	7	6	6
Garage (Style/Stalls)	Detached 4 Car(s)	Detached 2 Car(s)	Detached 2 Car(s)	Detached 2 Car(s)
Basement (Yes/No)	Yes	Yes	Yes	Yes
Basement (% Fin)	90%	90%	90%	90%
Basement Sq. Ft.	1024	896	960	878
Pool/Spa				
Lot Size	.22 acres	.16 acres	.22 acres	.17 acres
Other				
Net Adjustment		+\$1,000	+\$2,000	+\$2,000
Adjusted Price		\$356,000	\$367,000	\$382,000

* Sold 1 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.

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Recent Sales - Cont.

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

- **Sold 1** Equal style, location and appeal. Same subdivision and builder. Finished basement is equal to subject. Fourth bedroom is superior(-1000). Equal number of bathrooms. Inferior car storage(\$2000).
- Sold 2 Equal style, location and appeal. Same subdivision and builder. Equal bed/bath count. Finished basement like subject. Inferior car storage(\$2000).
- **Sold 3** Equal style, location and appeal. Same subdivision and builder. Equal number of bedrooms and bathrooms. Finished basement equal to subject. Inferior car storage(\$2000).

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Subject Sales & Listing History

Current Listing Status Not Currently Listed		isted	Listing Histor	y Comments			
Listing Agency/Firm		No recent li	No recent listing history for subject in MLS.				
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 \$365,000 \$365,000 Sales Price \$360,000 \$360,000 30 Day Price \$356,000 - Comments Regarding Pricing Strategy Valuation and find and a colling of the price of of the p

Interest rates are rising. DOM is rising. Market is cooling. Multiple offers and selling over list are no longer common. Demand is steady. No REO activity. Seller concessions are back in play. Market remains steady.

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.

by ClearCapital

Subject Photos



Front



Address Verification





Side



Street



Street

by ClearCapital

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Listing Photos

2313 W 8th St Greeley, CO 80631 L1



Front



1224 24th Ave Greeley, CO 80634



Front

1805 19th Ave Greeley, CO 80631 L3



Front

by ClearCapital

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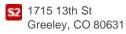
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Sales Photos

S1 1805 13th St Greeley, CO 80631



Front





Front

S3 1918 11th St Greeley, CO 80631



Front

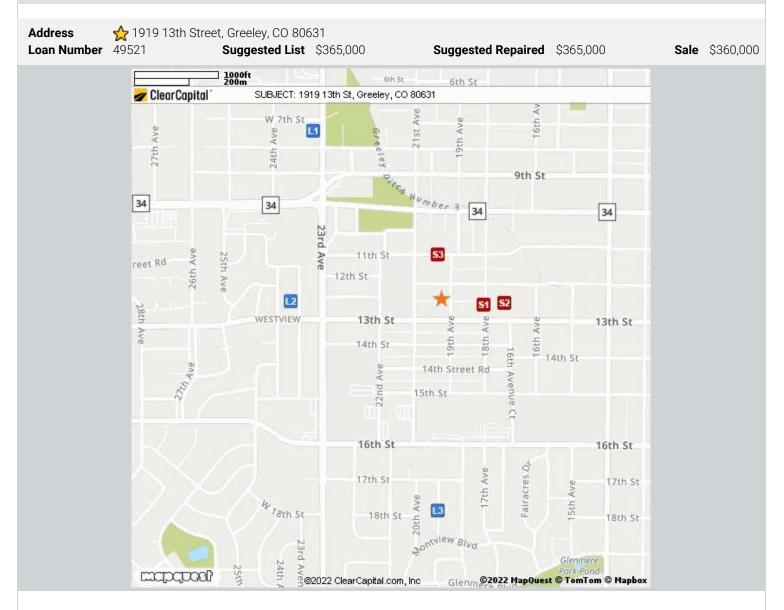
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ClearMaps Addendum



Co	omparable	Address	Miles to Subject	Mapping Accuracy
\star	Subject	1919 13th Street, Greeley, CO 80631		Parcel Match
L1	Listing 1	2313 W 8th St, Greeley, CO 80631	0.55 Miles 1	Parcel Match
L2	Listing 2	1224 24th Ave, Greeley, CO 80631	0.39 Miles 1	Parcel Match
L3	Listing 3	1805 19th Ave, Greeley, CO 80631	0.54 Miles 1	Parcel Match
S1	Sold 1	1805 13th St, Greeley, CO 80631	0.12 Miles 1	Parcel Match
S2	Sold 2	1715 13th St, Greeley, CO 80631	0.17 Miles 1	Parcel Match
S 3	Sold 3	1918 11th St, Greeley, CO 80631	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.

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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.)

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

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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Broker Information

Broker Name	Linda Pearman	Company/Brokerage	Linda Pearman
License No	40044880	Address	4902 29 14B Greeley CO 80634
License Expiration	12/31/2022	License State	CO
Phone	9705155729	Email	lindapearman11@gmail.com
Broker Distance to Subject	3.33 miles	Date Signed	10/16/2022

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 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 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 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 subject property or of 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.