

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>	2910 High Street, Pueblo, CO 81008	<b>Order ID</b>	8501269	<b>Property ID</b>	33514699
<b>Inspection Date</b>	11/04/2022	<b>Date of Report</b>	11/04/2022		
<b>Loan Number</b>	49586	<b>APN</b>	0524217018		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Pueblo		

### Tracking IDs

<b>Order Tracking ID</b>	11.02.22 CS_Citi Update	<b>Tracking ID 1</b>	11.02.22 CS_Citi Update
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--

### General Conditions

<b>Owner</b>	CATAMUNT PROPERTIES 2016 LLC	<b>Condition Comments</b> This subject appears to be maintained at this time.
<b>R. E. Taxes</b>	\$1,064	
<b>Assessed Value</b>	\$149,391	
<b>Zoning Classification</b>	Residential R1:RES/1 FAM DWEL 7000SF	
<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> This area has easy access to schools, places of worship, restaurants, parks, the highway, medical facilities and all amenities
<b>Local Economy</b>	Stable	
<b>Sales Prices in this Neighborhood</b>	Low: \$38,422 High: \$630,000	
<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 *
<b>Street Address</b>	2910 High Street	810 W 14th	2819 5th	2811 7th
<b>City, State</b>	Pueblo, CO	Pueblo, CO	Pueblo, CO	Pueblo, CO
<b>Zip Code</b>	81008	81003	81003	81003
<b>Datasource</b>	MLS	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	1.37 <sup>1</sup>	0.24 <sup>1</sup>	0.14 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$279,600	\$269,900	\$275,000
<b>List Price \$</b>	--	\$279,600	\$249,900	\$235,000
<b>Original List Date</b>		10/02/2022	10/20/2022	08/08/2022
<b>DOM · Cumulative DOM</b>	-- · --	31 · 33	13 · 15	86 · 88
<b>Age (# of years)</b>	81	122	73	76
<b>Condition</b>	Average	Good	Average	Average
<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 ranch	1 Story ranch	1 Story ranch	1 Story ranch
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,554	1,577	1,646	1,326
<b>Bdrm · Bths · ½ Bths</b>	4 · 2	4 · 1	2 · 1	4 · 2
<b>Total Room #</b>	8	6	6	8
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Detached 2 Car(s)	Detached 2 Car(s)	Carport 1 Car
<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>	.244 acres	.121 acres	.215 acres	.181 acres
<b>Other</b>	fireplace	--	--	--

\* Listing 3 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.

## Current Listings - Cont.

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

- Listing 1** Completely remodeled 4 bedroom home with NEW roof, NEW central AC, NEW electrical re-wire, NEW tankless hot water heater, NEW house re-plumb, NEW appliances, NEW custom windows and so much more including permitted work. Fenced in yard with NEW wood deck and 2 car garage. Master includes custom upper reading nook & loft. Easy access to interstate 25. Home is an incredible jewel.
- Listing 2** New flooring, paint, appliances, spacious living and family areas! You'll love the detached two car garage with a long driveway, and mature trees giving a feel of privacy. Laundry room is on the main level and also acts as a type of office space. Come see this house and make it your home today!
- Listing 3** Well-built 4-bedroom, 2-bathroom brick rancher located just 5 city blocks from the Pueblo Country Club. The inside of this home will need some new flooring and some updated fixtures, but overall is move in ready. The outside features a nice, covered patio and a large fenced in backyard. You won't want to miss this opportunity in Pueblo's growing market. Schedule your showing today!

### Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
<b>Street Address</b>	2910 High Street	2819 Colfax	2206 Court	2635 6th
<b>City, State</b>	Pueblo, CO	Pueblo, CO	Pueblo, CO	Pueblo, CO
<b>Zip Code</b>	81008	81003	81003	81003
<b>Datasource</b>	MLS	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.31 <sup>1</sup>	1.10 <sup>1</sup>	0.29 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$274,900	\$329,900	\$249,000
<b>List Price \$</b>	--	\$274,900	\$329,900	\$249,000
<b>Sale Price \$</b>	--	\$279,500	\$317,000	\$247,000
<b>Type of Financing</b>	--	Cash	Cash	Fha
<b>Date of Sale</b>	--	09/28/2022	10/11/2022	05/09/2022
<b>DOM · Cumulative DOM</b>	-- · --	33 · 33	85 · 85	39 · 39
<b>Age (# of years)</b>	81	71	78	76
<b>Condition</b>	Average	Average	Good	Average
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Public Trans.
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	1 Story ranch	1 Story ranch	1 Story ranch	1 Story ranch
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,554	1,368	1,360	1,374
<b>Bdrm · Bths · ½ Bths</b>	4 · 2	3 · 2	3 · 2	2 · 1
<b>Total Room #</b>	8	8	7	6
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Detached 2 Car(s)	Detached 2 Car(s)	Detached 1 Car
<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>	.244 acres	.164 acres	.21 acres	.143 acres
<b>Other</b>	fireplace	fireplace	--	--
<b>Net Adjustment</b>	--	+\$10,050	-\$19,750	+\$16,500
<b>Adjusted Price</b>	--	\$289,550	\$297,250	\$263,500

\* 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** Gorgeous ranch style home with almost 1400 sqft all on one level! As you enter you'll notice all the little details though out. Custom wood beams are the highlight of the living room! The interior of the home has gorgeous wood flooring and tile through out, with no carpet. Large master bedroom has en suite bathroom with 2 additional bedrooms and an additional full bathroom. Beautiful kitchen with timeless oak cabinetry, beautiful counters, abundant lighting, and newer stainless-steel fridge. Both of the bathrooms have many updates. Enjoy entertaining in your over-sized family room equipped with a pellet stove. Tons of places for lots of storage. Patio doors lead to a wonderful enclosed patio. The landscaping is exquisite, surrounded by perennials, large/mature trees, sitting on a large lot in a quiet neighborhood. It even has central air for those warm summer days. The over-sized garage is perfect for that car guy or gal or for anyone with tons of toys! This home is very clean and move in ready. No work to be done! You will find yourself surrounded by family friendly recreational parks, easy access to shopping, close to Pueblo Country Club, Parkview hospital, schools, fire station, and only 3 minutes from I-25 for a quick commute north or south. This is the one! adjustments made, +\$750 for bed, \$50 per sq ft ag +\$9300
- Sold 2** Looking for a "new" home in neighborhood with character? This is it! From the roof to the subfloor, this charming rancher has been completely redone and remodeled. There's new walls, windows, plumbing, electric, cooling, flooring, fixtures, paint, countertops, and infrastructure throughout! As you walk through the front door, the open concept living room, formal dining room and breakfast nook stretches before you. To the right is the master suite, complete with a beautifully tiled shower, vanity and a large master closet. Two more bedrooms and a large bathroom are on the opposite side. The large kitchen is a cook's dream, with gorgeous cupboards, and backsplash. Sliding glass doors off the kitchen lead to a concrete patio, where you can enjoy your morning coffee or a glass of wine at dusk. In the back is a sturdy 2-car cinderblock garage that can be accessed off the alley. A wood fence provides privacy, and the yard is ready for the buyer's landscaping choices. All-in-all, the craftsmanship this home offers makes the price of \$329,900 a bargain. Location is ideal, too: Just blocks away from historic Mineral Palace Park and Parkview Hospital, as well as easy access to I-25. Adjustments made, remodel -10% = -\$31700, +\$750 for bed, +\$1500 for fireplace, \$50 per sq ft ag = +\$9700,
- Sold 3** This adorable house is perfect for that first-time homebuyer or retired couple wanting to downsize. It's surrounded by large, mature trees and sits on a large, level corner lot in a quiet neighborhood in Pueblo. One level living with beautiful, original hardwood floors and lovely landscaped backyard, perfect for those family gatherings or neighborhood BBQ's. The oversized garage is perfect for that handyman. Schools are: Grade - Morton, Middle - Irving, High-school - Centennial. Come and check it out! Adjustments made, \$750 per bed = +\$1500, +1000 for bath, \$50 per sq ft ag = +\$9000, +\$1500 for fireplace, +\$3500 for garage stall

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed			<b>Listing History Comments</b>			
<b>Listing Agency/Firm</b>				This subject has been listed and under contract and back on the market and then expired in the last 12 months			
<b>Listing Agent Name</b>							
<b>Listing Agent Phone</b>							
<b># of Removed Listings in Previous 12 Months</b>	1						
<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>
02/01/2022	\$239,000	08/01/2022	\$239,000	Withdrawn	03/03/2022	\$239,000	MLS

## Marketing Strategy

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$283,500	\$283,500
<b>Sales Price</b>	\$280,000	\$280,000
<b>30 Day Price</b>	\$279,000	--
<b>Comments Regarding Pricing Strategy</b>		
I searched all ranchers without basements and had to expand the parameters to include basements to find comps. I searched from 1300 to 1800 sq ft ag and I found 5 actives and 4 sold comps. I used the best 3 of each for the subject. Adjustments were made to make sold comps equal the subject. I went back 12 months and out 2 miles for comps.		

## 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



Dining Room



## Listing Photos

**L1** 810 W 14th  
Pueblo, CO 81003



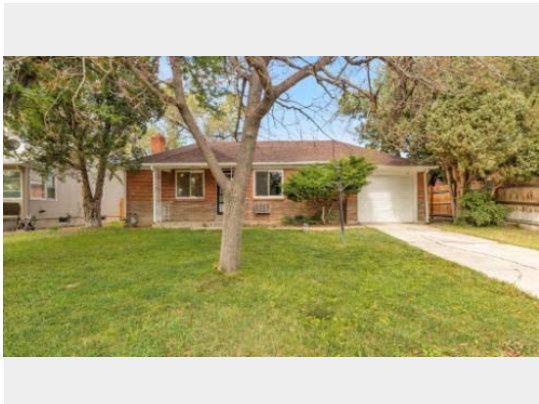
Front

**L2** 2819 5th  
Pueblo, CO 81003



Front

**L3** 2811 7th  
Pueblo, CO 81003



Front

## Sales Photos

**S1** 2819 Colfax  
Pueblo, CO 81003



Front

**S2** 2206 Court  
Pueblo, CO 81003



Front

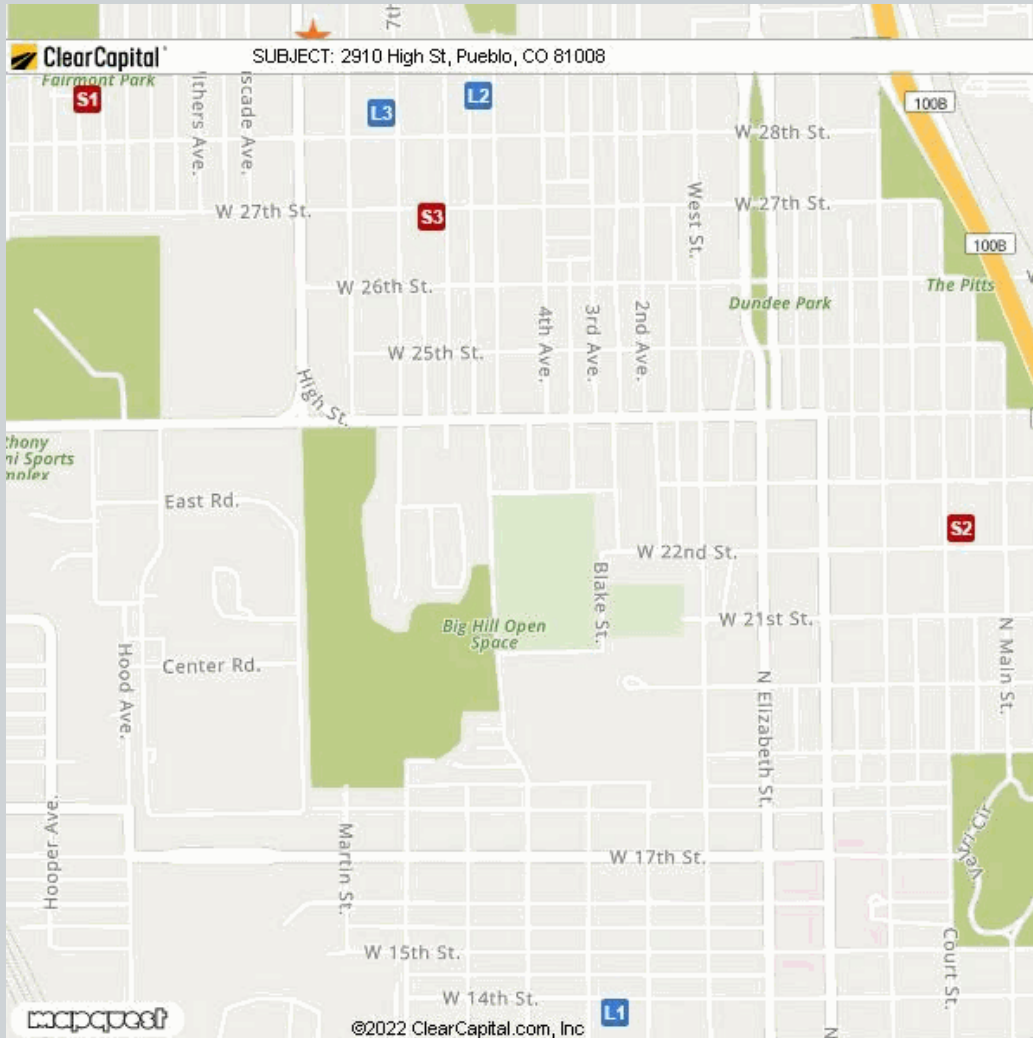
**S3** 2635 6th  
Pueblo, CO 81003



Front

## ClearMaps Addendum

**Address** ★ 2910 High Street, Pueblo, CO 81008  
**Loan Number** 49586      **Suggested List** \$283,500      **Suggested Repaired** \$283,500      **Sale** \$280,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	2910 High Street, Pueblo, CO 81008	--	Parcel Match
L1 Listing 1	810 W 14th, Pueblo, CO 81008	1.37 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	2819 5th, Pueblo, CO 81008	0.24 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	2811 7th, Pueblo, CO 81008	0.14 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	2819 Colfax, Pueblo, CO 81008	0.31 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	2206 Court, Pueblo, CO 81008	1.10 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	2635 6th, Pueblo, CO 81008	0.29 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 White	<b>Company/Brokerage</b>	Lisa M. White
<b>License No</b>	FA.100085915	<b>Address</b>	1528 Fortino Blvd Pueblo CO 81008
<b>License Expiration</b>	12/31/2023	<b>License State</b>	CO
<b>Phone</b>	7192506761	<b>Email</b>	coloradolisawhite@kw.com
<b>Broker Distance to Subject</b>	0.94 miles	<b>Date Signed</b>	11/04/2022

*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 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.**