DRIVE-BY BPO

334 W GOLDEN EAGLE WAY

PUEBLO, CO 81007

50838 Loan Number

\$381,000• As-Is Value

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	334 W Golden Eagle Way, Pueblo, CO 81007 08/11/2022 50838 Catamount Properties 2018 LLC	Order ID Date of Report APN County	8377866 08/12/2022 0615119020 Pueblo	Property ID	33172399
Tracking IDs					
Order Tracking ID	08.11.22 BPO	Tracking ID 1	08.11.22 BPO		
Tracking ID 2		Tracking ID 3			

General Conditions		
Owner	FRANK S YANCHUNIS	Condition Comments
R. E. Taxes	\$1,738	This subject is in the Pueblo West golf course area. This subject
Assessed Value	\$17,380	appears to be maintained at this time.
Zoning Classification	Residential R3:RES/2 FAM DWEL	
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	

Neighborhood & Market Da	ıta	
Location Type	Suburban	Neighborhood Comments
Local Economy	Stable	This area has easy access to the golf course, parks, restaurants,
Sales Prices in this Neighborhood	Low: \$330,000 High: \$825,000	shopping, medical facilities, schools, the library, and the highway
Market for this type of property	Remained Stable for the past 6 months.	
Normal Marketing Days	<90	

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	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	334 W Golden Eagle Way	563 S Tee Off	348 S Pin High	491 S Hahns Peak
City, State	Pueblo, CO	Pueblo West, CO	Pueblo West, CO	Pueblo West, CO
Zip Code	81007	81007	81007	81007
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.		0.82 1	0.94 1	0.68 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$469,900	\$425,000	\$405,000
List Price \$		\$459,900	\$379,000	\$405,000
Original List Date		07/08/2022	07/20/2022	08/08/2022
DOM · Cumulative DOM	·	34 · 35	22 · 23	3 · 4
Age (# of years)	17	17	46	23
Condition	Average	Average	Average	Good
Sales Type		Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Beneficial; Golf Course	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Beneficial; Golf Course	Neutral ; Residential
Style/Design	Split bi level	Split 4 Ivl	1 Story ranch	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	922	1,568	1,582	1,688
Bdrm · Bths · ½ Bths	4 · 3	5 · 3	3 · 2	3 · 2
Total Room #	7	10	7	6
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 3 Car(s)
Basement (Yes/No)	Yes	Yes	No	No
Basement (% Fin)	100%	100%	0%	0%
Basement Sq. Ft.	864	1,456		
Pool/Spa			Pool - Yes	
Lot Size	.294 acres	.391 acres	.36 acres	.35 acres
Other			enclosed, in ground pool	

^{*} Listing 3 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.

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Current Listings - Cont.

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

- Listing 1 Room for everyone in this spacious five bedroom three bath home with tons of storage located in a quiet cul-de-sac near the Pueblo West golf course. Very open floor plan and large kitchen with newer appliances and lots of room for entertaining! There are three living room areas to enjoy all of your entertaining and cozy up to a warm fireplace in the den! There is a large living room on the main floor that is currently used as a formal dining the basement family room is perfect for A theater room! The large master suite has a walk-in closet, five piece master bath with garden soaking tub!! All three baths have double vanities with plenty of counter space and under sink storage enjoy your entertaining out on the beautiful covered patio in the fenced back yard!! Why go to the park when you have a playset for the kids! The home has a two car garage and RV parking!! Bonus furnace is only 1 1/2 years old and central air only a year old... Don't miss your chance!!
- **Listing 2** Rare Find ON THE GOLF COURSE! A well maintained rancher that includes a very large fenced-in backyard. HUGE enclosed full size pool! This home is perfect for the whole family.
- Listing 3 Spacious one level brick home, just redone and perfect to move into! New paint, carpet, redone baths, gorgeous new granite countertops throughout with matching complementary tile and backsplashes throughout. Hugely oversized garage. Almost 1000 square foot garage currently could fit two shorter vehicles in tandem mode and one large pickup. But also, part of the garage was converted to a workshop with heat and cooling, workbenches, storage, tons of outlets, a window and more. Kitchen was redone with wood floors, all new stainless appliances, new window coverings thru most of the house and a large walk-in pantry with butcher block countertops. Large laundry room includes the stackable set. Generous walk-in closet in master, plus large new shower and two vanities. Master also includes a separate entrance to the private back yard. Low maintenance yard, with the vegetation on a drip irrigation system. Hot water heater has a Smart Recirculation Pump to anticipate your hot water needs. 90% efficient furnace. New roof a couple years ago. Pergola cover over much of the 10 x 64 back patio, for enjoyable outdoor time. Bright and light, this home beckons you to enjoy your quiet home time. Exterior soffit lights, and a bay window area in the living room. New fans. Plenty of storage throughout this home....even possibly space for an RV beside the garage with one tree removed. Large lot and mountain views from the dining room table and back privacy fenced yard.

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treet Address ity, State	Subject			
City, State	334 W Golden Eagle Way	43 S Fairknoll	426 Gateway	232 Fairknoll
	Pueblo, CO	Pueblo, CO	Pueblo West, CO	Pueblo West, CO
Zip Code	81007	81007	81007	81007
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.		1.82 1	1.78 1	1.78 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$415,500	\$395,000	\$395,000
List Price \$		\$415,500	\$395,000	\$395,000
Sale Price \$		\$413,500	\$395,000	\$395,000
Type of Financing		Cash	Va	Fha
Date of Sale		06/10/2022	09/20/2021	08/30/2021
DOM · Cumulative DOM	•	35 · 35	33 · 33	47 · 47
Age (# of years)	17	28	27	20
Condition	Average	Average	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	Split bi level	Split tri level	Split tri level	Split 4 level
# Units	1	1	1	1
Living Sq. Feet	922	1,216	1,126	1,416
Bdrm · Bths · ½ Bths	4 · 3	4 · 3	4 · 2	5 · 3
Total Room #	7	8	9	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)	100%	100%	100%	100%
Basement Sq. Ft.	864	616	1,138	1,280
Pool/Spa				
Lot Size	.294 acres	.354 acres	.387 acres	.386 acres
Other				
Net Adjustment		-\$7,004	-\$17,398	-\$34,182

^{*} Sold 2 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 MUST SEE beautiful culd-de-sac home located in the desirable Pueblo West. The home is located on the corner lot in a quiet neighborhood. This charming 4 bd 3 bath home will not dissapoint! Minutes away from Desert Hawk golf course, fishing, trails, shopping and the Pueblo Reservoir. This beautiful home offers luxury and low maintence living all in one. New roof, large master bedroom with master bath, covered deck, insulated garage with heat and air conditioning, plenty of storage above garage, and a 8' x 14' shed for additional work space or storage. RV parking with no HOA restrictions! Come check out this hidden gem! Adjustments made, -\$1000 for bath, -\$1500 for fireplace, \$50 per sq ft ag =-\$11200, \$12 per sq ft lower = +\$2676, \$15 per sq ft finished lower = +\$3720
- Sold 2 Welcome home to this stunning 3 bedroom 2 bath 3 car home in lovely Pueblo West. This beautiful home sits on a large .4 of an acre lot with side parking for an RV or boat. No HOA restrictions. As you walk in you will be greeted with a large vaulted ceilings on the main level. Open layout out to the kitchen that boasts stainless steel appliances and the great room. As you head up stairs you will have your large master bedroom with a private deck of the back of the home facing west to the mountains! Upper level will have another bedroom with a full bath. As you head down stairs the family room has a cozy fireplace to enjoy movie time. This level also has an additional bedroom and full bath. The lower level has additional living space with a non conforming 4th bedroom. As you head to the back yard you will see a large covered back patio of the kitchen entrance. Tons of room for entertaining! The 3rd car garage bay on this property has access drive thru to the backyard if needed. The 2 car garage is equipped with a heater and custom cabinetry/ paint for those looking for a proper shop space to get into their hobbies. Dont miss this one! Adjustments made, -\$1000 for seller concessions, -\$1500 for fireplace, \$50 per sq ft ag = -\$6700, \$12 per sq ft lower =+\$4140, \$15 per finished lower = +\$5175, \$12 per sq ft basement = -\$6228, \$15 per sq ft finished basement = -\$7785, -\$3500 for garage stall
- Lovely, updated home features NEW triple pane windows, New window coverings, NEW high efficiency HVAC, NEW water heater, and NEW range oven with air fryer & convection oven. Great open floor plan has a spacious living room that opens to the dining room & large kitchen with vaulted ceilings, custom recessed lighting, kitchen skylight, mosaic back splash, cabinets w/crown molding, custom hardware, granite counter tops and stainless appliances! You will love the custom tile throughout the kitchen and all bathrooms/laundry room. The master suite has mountain views, large walk-in closet, large 5-piece master bath with jetted tub, custom granite vanity with his and her sinks. The large family room is perfect for relaxation or entertaining and the finished basement can either be used as a large bedroom with sitting area and big walk-in-closet or a TV room/game room/exercise room. The home has great curb appeal with newer exterior paint, custom stone on the exterior and is beautifully landscaped front & back. The yard is fenced, has 10 ft gate, covered patio w/blinds to block afternoon sun, fire pit, sand box, shed and play set. The big oversized garage is 616 sq ft and will house a big truck! This inviting home has it all, feels like new and won't last long! Adjustment made, -\$750 for bed, -\$1000 for bath, \$50 per sq ft ag = -\$21200, \$12 per sq ft lower= +\$1728, \$15 per sq ft finished lower = +\$2160, \$12 per sq ft basement = -\$6720, \$15 per sq ft finished basement = -\$8400

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Subject Sale	es & Listing His	tory					
Current Listing S	tatus	Not Currently I	Listed	Listing Histor	y Comments		
Listing Agency/F	irm			This subject is not currently listed and it hasn't been listed in		een listed in the	
Listing Agent Name Listing Agent Phone # of Removed Listings in Previous 12 0 Months			last 12 months				
			0				
		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	\$382,000	\$382,000		
Sales Price	\$381,000	\$381,000		
30 Day Price	\$380,000			
Comments Regarding Pricing S	trategy			

Comments Regarding Pricing Strategy

I had to expand the style parameters to include all styles. I found 7 active comps of which I used the best 3. I went out 2 miles and up to 1880 sq ft ag to find comps. I found 4 sold comps of which I used the best 3. The as is price is bracketed by the sold comps. There aren't any active comps in the area that would bracket the size of the subject. I had to expand the parameters to find active comps in the area. This is a bi level subject. There aren't any Bi Level comps to use in the area at this times. Adjustments were made to make the sold comps equal the subject. I had to expand the parameters to find comps.

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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





Front



Front



Address Verification



Side



Side

Street

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Subject Photos

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Other

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Listing Photos





Front





Front

491 S Hahns Peak Pueblo West, CO 81007



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Sales Photos





Front

\$2 426 Gateway Pueblo West, CO 81007



Front

232 Fairknoll Pueblo West, CO 81007

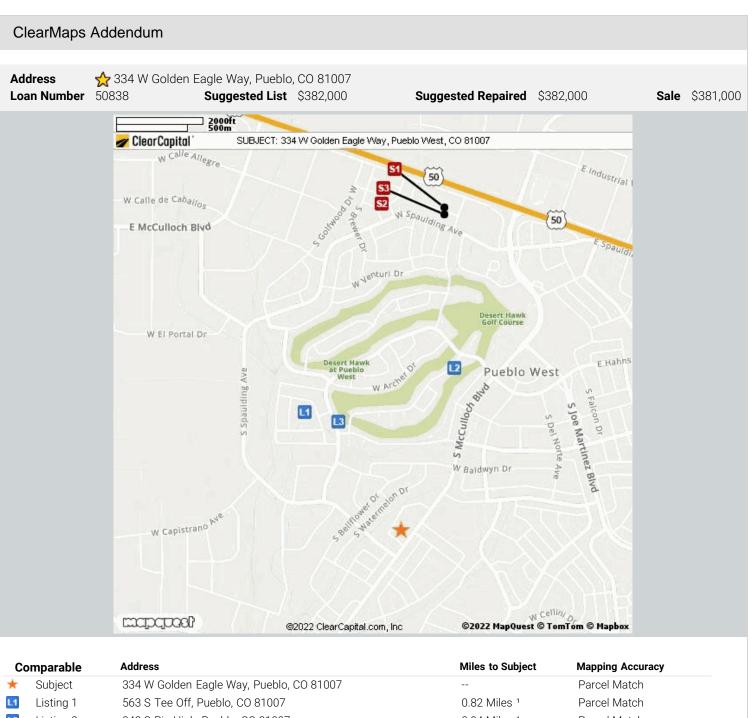


Front

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Comparable		Address	Miles to Subject	Mapping Accuracy
* 5	Subject	334 W Golden Eagle Way, Pueblo, CO 81007		Parcel Match
L1	isting 1	563 S Tee Off, Pueblo, CO 81007	0.82 Miles ¹	Parcel Match
L2	isting 2	348 S Pin High, Pueblo, CO 81007	0.94 Miles ¹	Parcel Match
L3	isting 3	491 S Hahns Peak, Pueblo, CO 81007	0.68 Miles ¹	Parcel Match
S1	Sold 1	43 S Fairknoll, Pueblo, CO 81007	1.82 Miles ¹	Parcel Match
S2	Sold 2	426 Gateway, Pueblo, CO 81007	1.78 Miles ¹	Parcel Match
S3	Sold 3	232 Fairknoll, Pueblo, CO 81007	1.78 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

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.

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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

by ClearCapital

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 6.95 miles **Date Signed** 08/12/2022

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.

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