

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	141 Kingsley Avenue, Pueblo, CO 81005	Order ID	8603490	Property ID	33870416
Inspection Date	02/03/2023	Date of Report	02/03/2023		
Loan Number	50886	APN	1509212021		
Borrower Name	Catamount Properties 2018 LLC	County	Pueblo		

Tracking IDs

Order Tracking ID	02.01.23 BPO Citi-CS Update	Tracking ID 1	02.01.23 BPO Citi-CS Update
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	CATAMOUNT PROPERTIES 2018 LLC,	Condition Comments front window is boarded up. There are dumpsters in the driveway and paperwork on the door of the house.
R. E. Taxes	\$1,702	
Assessed Value	\$238,895	
Zoning Classification	Residential R2:RES/1 FAM DWEL 5000SF	
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes	
(Subject appears boarded up and closed)		
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	Visible	
Road Type	Public	

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments This area has easy access to schools, parks, places of worship, restaurants, shopping, medical facilities, and the highway
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$153300 High: \$519000	
Market for this type of property	Remained Stable for the past 6 months.	
Normal Marketing Days	<30	

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	141 Kingsley Avenue	36 Briarwood Cir	21 Hudspeth	173 Regancy
City, State	Pueblo, CO	Pueblo, CO	Pueblo, CO	Pueblo, CO
Zip Code	81005	81005	81005	81005
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.62 ¹	0.10 ¹	0.18 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$350,000	\$299,900	\$320,000
List Price \$	--	\$325,000	\$274,900	\$320,000
Original List Date		09/29/2022	11/08/2022	10/12/2022
DOM · Cumulative DOM	-- · --	126 · 127	87 · 87	113 · 114
Age (# of years)	44	49	46	46
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 ; Residential
Style/Design	1 Story ranch	1 Story ranch	1 Story ranch	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	1,192	1,118	1,056	951
Bdrm · Bths · ½ Bths	4 · 3	4 · 3	4 · 3	3 · 1 · 1
Total Room #	7	11	11	6
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)	46%	92%	100%	100%
Basement Sq. Ft.	1,258	1,008	1,136	453
Pool/Spa	--	--	--	--
Lot Size	.209 acres	.199 acres	.174 acres	.11 acres
Other	fireplace	fireplace	fireplace	fireplace

* 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.

Current Listings - Cont.

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

Listing 1 Immaculate condition. Updated baths. Newer carpeting & vinyl windows. New LVP flooring in basement. New 6-panel doors. X-insulation. Electrical panel updated. New overhead garage door. New washer & digital thermometer. 33x12 half covered rear patio & 34x18 covered front porch.

Listing 2 Price reduction!4 bedroom 3 bathroom Regency home waiting for a new owner.

Listing 3 Bring your reasonable offer and Move Right in this impressive Regency Tri-level! Step inside to the open spacious layout filled with an abundance of natural light. With 3 bedrooms and 2 bathrooms and a large spacious yard this is the perfect home for any family. This inviting home has new carpet, laminate flooring, freshly painted inside and out, new 10'x12' deck, garage door opener, blinds and air conditioner. Nice sized kitchen with pantry and new microwave. Fireplace in large family room. Minutes away from shopping, restaurants, park and golf course. Schedule your showing today

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	141 Kingsley Avenue	3 Pennwood	15 Senate	12 Chickadee
City, State	Pueblo, CO	Pueblo, CO	Pueblo, CO	Pueblo, CO
Zip Code	81005	81005	81005	81005
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.65 ¹	0.68 ¹	0.51 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$289,900	\$349,900	\$389,000
List Price \$	--	\$289,900	\$349,900	\$388,500
Sale Price \$	--	\$285,000	\$361,000	\$384,000
Type of Financing	--	Va	Fha	Conventional
Date of Sale	--	12/05/2022	02/24/2022	01/04/2023
DOM · Cumulative DOM	-- · --	38 · 38	43 · 43	76 · 76
Age (# of years)	44	45	49	44
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	1,192	1,058	1,504	2,100
Bdrm · Bths · ½ Bths	4 · 3	3 · 2 · 1	4 · 2 · 1	3 · 3
Total Room #	7	8	9	11
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)	46%	100%	100%	100%
Basement Sq. Ft.	1258	960	888	1,482
Pool/Spa	--	--	--	--
Lot Size	.209 acres	.177 acres	.147 acres	.14 acres
Other	fireplace	fireplace	fireplace	2 fireplaces
Net Adjustment	--	-\$1,926	-\$1,647	-\$70,220
Adjusted Price	--	\$283,074	\$359,353	\$313,780

* 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.

Recent Sales - Cont.

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

- Sold 1** The Seller is offering a 2-1 Buy Down to any Buyer that presents an acceptable. Start your 1st year at a 2% lower interest rate and the 2nd year at a 1% lower interest rate—Spacious 4 level in The Meadows. Just over 2000 square feet finished. Updated kitchen appliances and some updated windows to vinyl. The large finished basement makes a 3rd living area. The furnace was installed in 2019, Roof is from 2009, and the water service line to the home was replaced in 2005. Nice sized two-car garage. Back covered patio and sprinkler system. FHA and VA offers are acceptable. Adjustments made, -\$7000 for seller concessions, +\$750 for bed, \$50 per sq ft ag = +\$6700, \$12 per sq ft lower / basement = +\$2784, \$15 per sq ft finished lower/basement = -\$5160
- Sold 2** This home 4 bedroom four level home shows pride of ownership. Located in Regency, this four-level home features a nice floor plan; 2-car garage with new garage door and extra storage/work area. New window covering throughout the house provide natural light and a sense of spaciousness. Kitchen has been remodeled with a custom breakfast nook, beautiful butcher block countertops, and new cabinets. This home is very roomy with tons of closet space, custom tile work in bathrooms, new lights fixtures and ceiling fans, Central air conditioning, and new 40 gallon water heater. New garage door and opener. The private backyard oasis with new landscaping and the large covered back patio is the perfect spot for sipping coffee in the morning! Conveniently located to Lake Pueblo, Golf, the Athletic Club, and the Pueblo Zoo. This friendly sought-after neighborhood is also close to a park with playground and minutes away from several schools. Get it before it's gone. Adjustments made, \$50 per sq ft ag = -\$15600, \$12 per sq ft lower/basement = +\$3648, \$15 per sq ft finished lower/basement = -\$4095
- Sold 3** SELLER WILL PAY THE COST OF A 2/1 INTEREST BUY-DOWN ON THIS FAMILY HOME THAT HAS BEEN LOVED BY THE CURRENT OWNERS FOR 32 YEARS! MAIN LEVEL INCLUDES A LARGE LIVING ROOM, DINING ROOM, KITCHEN WITH ISLAND & BREAKFAST NOOK. UPPER LEVEL HAS THE MASTER SUITE WITH PRIVATE BATHROOM & WALK-IN CLOSET AND 2 MORE BEDROOMS WITH A FULL BATHROOM TO SHARE. LOWER LEVEL FEATURES A LARGE FAMILY ROOM WITH GAS FIREPLACE, SUNROOM WITH GAS FIREPLACE, VAULTED CEILING WITH 2 SKYLIGHTS FOR NATURAL LIGHT, 3/4 BATHROOM & LAUNDRY. BASEMENT INCLUDES A GAME ROOM, OFFICE AREA AND UTILITY ROOM WITH STORAGE. OUTSIDE IS MATURE LANDSCAPING WITH SPRINKLERS ON TIMER, COVERED FRONT PORCH, OPEN BACK DECK WITH MAINTENANCE FREE TREX DECKING, OPEN BACK PATIO, SHED AND DOG PEN. UPGRADES INCLUDE REFRIGERATED CENTRAL A/C, LAMINATE WOOD FLOORS, HARD SURFACE COUNTER TOPS, NEWER TRANE FURNACE, NEWER WATER HEATER, NEWER APPLIANCES AND NEWER DOUBLE PANE VINYL WINDOWS. LOCATED ON A QUIET BLOCK IN POPULAR REGENCY PARK, THIS IS A BEAUTY INSIDE AND OUT. Adjustments made, seller concessions -\$7600, +\$750 for bed, -\$1500 for fireplace, \$50 per sq ft ag = -\$45400, \$12 per sq ft lower/basement = -\$3480, \$15 per sq ft finished lower/basement = -\$12990

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				This subject isn't currently listed and it 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	\$314,000	\$315,000
Sales Price	\$313,000	\$314,000
30 Day Price	\$312,000	--
Comments Regarding Pricing Strategy		
<p>I searched all 4 level and tri level active listings in the Regency Meadows area. I found 3 comps and I used them all. I went back 12 months and out 2 miles for sold comps. I searched all 4 level homes in the area and I found 4, of which I used the best 3 sold comps for the subject. Adjustments were made to make the sold comps equal the subject. I didn't use 20 Nona Brooks because it is a townhouse. 40 Archway is a tri level and 178 Regency is a tri level. The comps that I used are the best comps for the subject in my opinion</p>		

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



Front



Front



Address Verification



Back



Street

Subject Photos



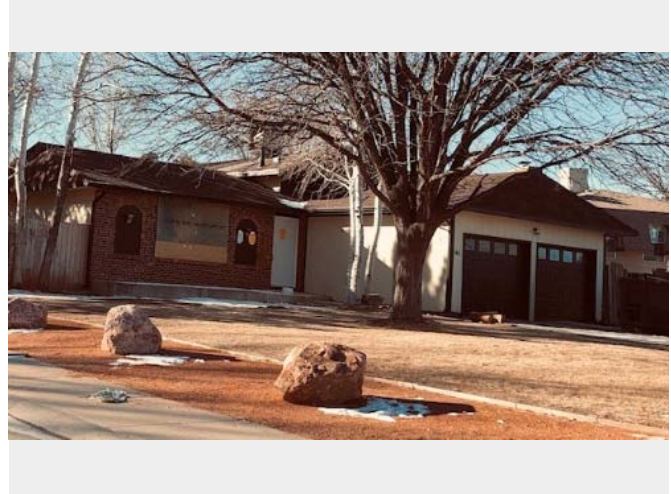
Street



Street



Other



Other



Other

Listing Photos

L1 36 Briarwood Cir
Pueblo, CO 81005



Front

L2 21 Hudspeth
Pueblo, CO 81005



Front

L3 173 Regancy
Pueblo, CO 81005



Front

Sales Photos

S1 3 Pennwood
Pueblo, CO 81005



Front

S2 15 Senate
Pueblo, CO 81005



Front

S3 12 Chickadee
Pueblo, CO 81005



Front

ClearMaps Addendum

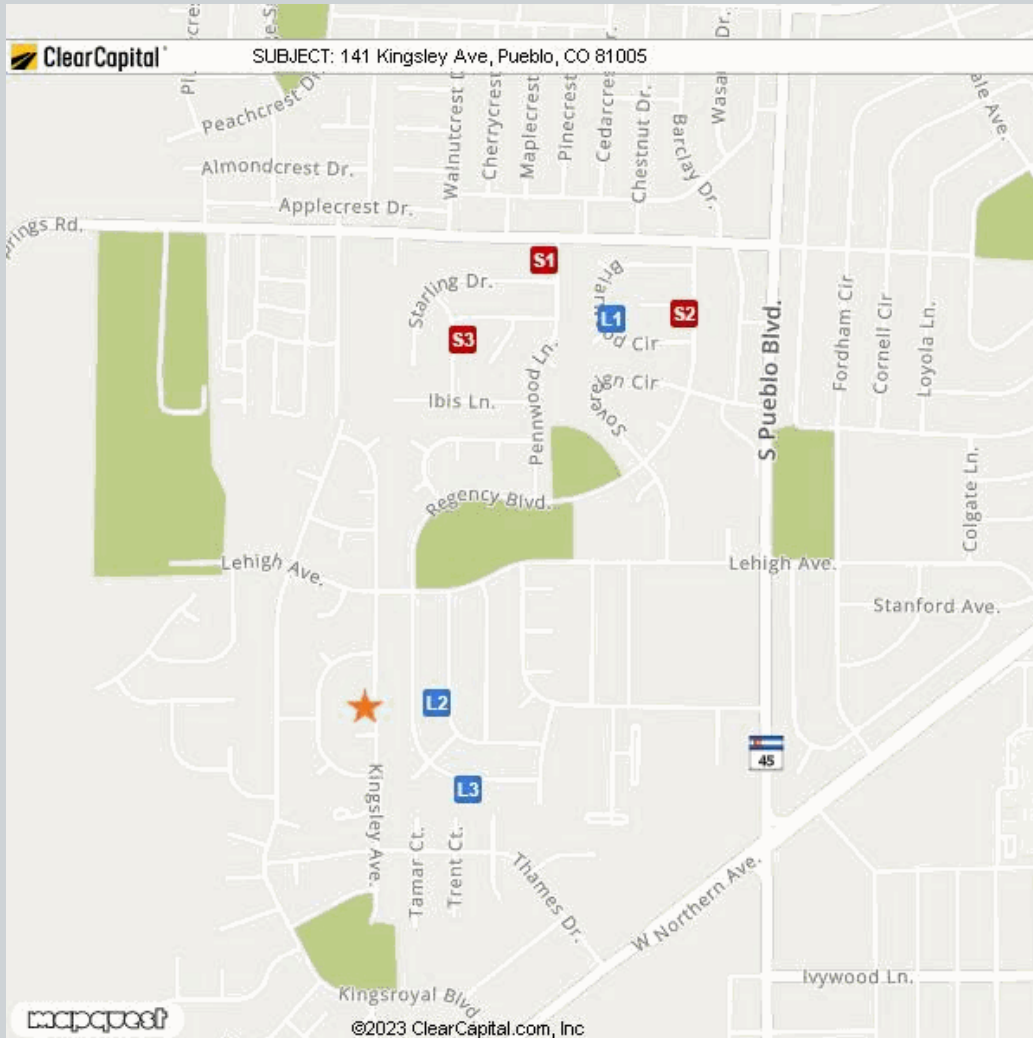
Address ★ 141 Kingsley Avenue, Pueblo, CO 81005

Loan Number 50886

Suggested List \$314,000

Suggested Repaired \$315,000

Sale \$313,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	141 Kingsley Avenue, Pueblo, CO 81005	--	Parcel Match
L1 Listing 1	36 Briarwood Cir, Pueblo, CO 81005	0.62 Miles ¹	Parcel Match
L2 Listing 2	21 Hudspeth, Pueblo, CO 81005	0.10 Miles ¹	Parcel Match
L3 Listing 3	173 Regency, Pueblo, CO 81005	0.18 Miles ¹	Parcel Match
S1 Sold 1	3 Pennwood, Pueblo, CO 81005	0.65 Miles ¹	Parcel Match
S2 Sold 2	15 Senate, Pueblo, CO 81005	0.68 Miles ¹	Parcel Match
S3 Sold 3	12 Chickadee, Pueblo, CO 81005	0.51 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.

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

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	5.64 miles	Date Signed	02/03/2023

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.