

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	1600 Berkley Avenue, Pueblo, CO 81004	Order ID	8682099	Property ID	34070889
Inspection Date	04/04/2023	Date of Report	04/04/2023		
Loan Number	51448	APN	1511129001		
Borrower Name	Catamount Properties 2018 LLC	County	Pueblo		

Tracking IDs					
Order Tracking ID	04.03.23 BPO Citi-CS Update Request	Tracking ID 1	04.03.23 BPO Citi-CS Update Request		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		Condition Comments
Owner	CATAMOUNT PROPERTIES 2018 LLC,	This subject appears to be maintained at this time. This subject appears to be renovated.
R. E. Taxes	\$799	
Assessed Value	\$115,770	
Zoning Classification	Residential R2:RES/1 FAM DWEL 5000SF	
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes	
	(Drive by, doors appear closed)	
Ownership Type	Fee Simple	
Property Condition	Good	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$0	
HOA	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data		Neighborhood Comments
Location Type	Suburban	This area has easy access to schools, parks, places of worship, shopping, restaurants, and the highway
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$104500 High: \$289930	
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	1600 Berkley Avenue	1631 Cypress	933 Evans	706 Illinois
City, State	Pueblo, CO	Pueblo, CO	Pueblo, CO	Pueblo, CO
Zip Code	81004	81004	81004	81004
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.35 ¹	0.94 ¹	1.28 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$239,900	\$295,000	\$170,000
List Price \$	--	\$210,000	\$289,000	\$170,000
Original List Date		09/02/2022	03/15/2023	02/23/2023
DOM · Cumulative DOM	-- · --	213 · 214	19 · 20	39 · 40
Age (# of years)	74	73	123	119
Condition	Good	Good	Good	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	1,052	924	1,910	952
Bdrm · Bths · ½ Bths	3 · 2	3 · 1	5 · 2	2 · 1
Total Room #	7	6	9	7
Garage (Style/Stalls)	Detached 2 Car(s)	Detached 2 Car(s)	Detached 2 Car(s)	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.141 acres	.133 acres	.148 acres	.143 acres
Other	--	--	--	--

* 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 Really nice home and ready to move in. The home has been remodelled with new kitchen cabinets, windows, plumbing, paint, kitchen floor and laundry room, the over size 2 car garage can be set up as a work shop. Home is close to Hwy, bus stop, schools, hospital, parks., etc. Call me for your private showing won't disappoint.

Listing 2 Are you needing 5 bedrooms for your growing family with over 1900 square feet? Look no fuurther. This home has been updated with fresh paint, new laminate throughout, new kitchen cabinets and countertops, new showers and bath vanities. 2 car detached garage. Centrally located with easy access to I-25.

Listing 3 CORNER LOT RANCHER WITH LARGE YARD AND SPACIOUS 2 CAR GARAGE. NEW FLOORING IN KITCHEN AND MUDROOM, NEW INTERIOR PAINT IN SOME OF THE ROOMS, PRIVATE PATIO AREA WITH NEWER FENCE. NICE SIZE MASTER BEDROOM PLENTY OF NATURAL LIGHT. CONVENIENT ACCESS TO I-25 AND PUEBLO BLVD.

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	1600 Berkley Avenue	1720 Berkley	2114 Cedar	2613 Oakland
City, State	Pueblo, CO	Pueblo, CO	Pueblo, CO	Pueblo, CO
Zip Code	81004	81004	81004	81004
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.12 ¹	0.79 ¹	1.17 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$215,000	\$359,000	\$249,900
List Price \$	--	\$205,000	\$250,000	\$249,900
Sale Price \$	--	\$200,000	\$220,000	\$249,900
Type of Financing	--	Fha	Conventional	Conventional
Date of Sale	--	03/29/2023	11/18/2022	06/08/2022
DOM · Cumulative DOM	-- · --	90 · 90	141 · 141	40 · 40
Age (# of years)	74	80	119	93
Condition	Good	Good	Good	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 Story ranch	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	1,052	876	1,012	992
Bdrm · Bths · ½ Bths	3 · 2	3 · 1	3 · 2	3 · 1
Total Room #	7	6	5	6
Garage (Style/Stalls)	Detached 2 Car(s)	Detached 2 Car(s)	Detached 1 Car	Detached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.141 acres	.165 acres	.108 acres	.123 acres
Other	--	--	--	--
Net Adjustment	--	+\$4,800	+\$5,500	+\$5,750
Adjusted Price	--	\$204,800	\$225,500	\$255,650

* 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** Well maintained and move in ready with new flooring throughout. This home has 3 bedrooms, and a full bath, window covering throughout, living room with picture window, dining room area, galley kitchen that includes electric range oven and refrigerator, plus a laundry room/mud room with washer and dryer and lots of extra shelving perfect for pantry needs. Good curb appeal with xeriscape front yard and the backyard features 6ft privacy fence, alley access to the big detached 2 car garage and a 10ft gate for easy access into back yard for additional parking or RV Parking. This property has newer sewer line from house to the alley with newer plumbing. Check it out, you won't be disappointed! Central air conditioning and forced air heat keep this home comfortable year around. VA and FHA ready! Adjustments made, -\$5000 for seller concessions, +1000 for bath, \$50 per sq ft ag = +\$8800
- Sold 2** Absolutely STUNNING home now for sale on the southside of Pueblo! This 3 bedroom 2 bath bungalow has been lovingly restored by it's owners and has not skimped on the attention to detail. The open concept kitchen is truly an entertainers dream and the backyard is perfect for hanging out! This home is situated near St. Mary Corwin hospital, restaurants and the interstate for easy access. A true oasis within the city! VISIT TODAY! Text or Call 720-879-6970! Adjustments made, \$50 per sqa ft ag = +\$2000, +\$3500 for garage stall
- Sold 3** Fully remodeled 3 bed 1 full bath and 1.5 garage detached home! New dual pane vinyl windows, new roof, gutters, doors, carpet, LVP flooring. New central air unit, New paint inside and out, large deck in back and nice covered porch in the front, all fenced and gated. Don't wait! Adjustments made, +\$1000 for bath, \$50 per sq ft ag = +\$3000, +\$3500 for garage stall

Subject Sales & Listing History

Current Listing Status	Currently Listed	Listing History Comments					
Listing Agency/Firm	Wedgewood Homes Realty	This subject is currently listed					
Listing Agent Name	Jordan Kermes						
Listing Agent Phone	(952) 956-2958						
# 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
03/31/2023	\$270,000	--	--	--	--	--	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$229,000	\$229,000
Sales Price	\$228,000	\$228,000
30 Day Price	\$227,000	--
Comments Regarding Pricing Strategy		
I searched ranchers with at least 2 bedrooms for active listings and I found 4, of which I used the best 3. I went back 12. months and out 2 miles for sold comps from 800 to 1200 sq ft ag with at least 2 bedrooms and I found 9, of which I used the best 3 sold comps for the subject. Adjustments were made to make the sold comps equal the subject.		

Clear Capital Quality Assurance Comments Addendum

Reviewer's The broker's as-is conclusion reflects the market for the subject. The current report is showing a large variance in as-is conclusions with the most
Notes current duplicate completed. The large variance appears due to the subject having a recent listing higher than the prior report. The current report is i
line with the listing. Interior shows the subject is in Good condition. Thus, the as-is conclusion appears to be adequately supported.

Subject Photos



Front



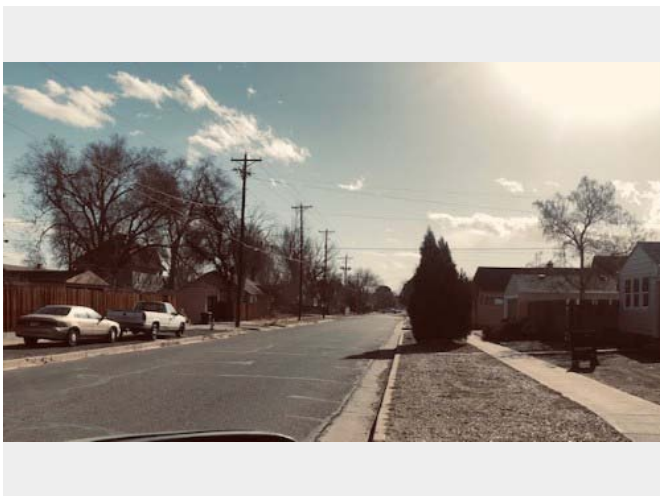
Address Verification



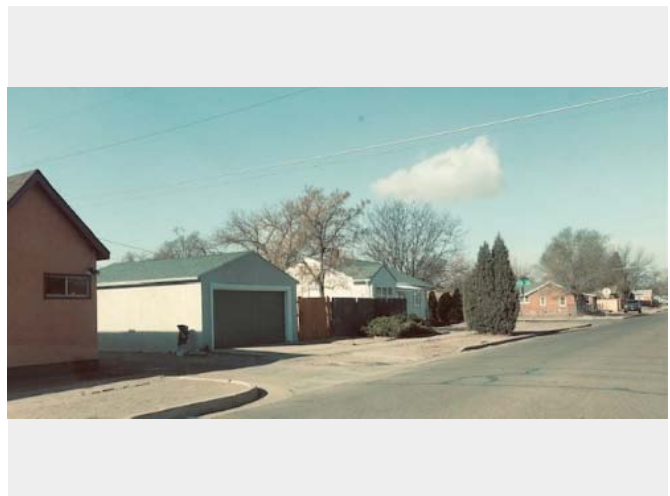
Side



Street



Street



Street

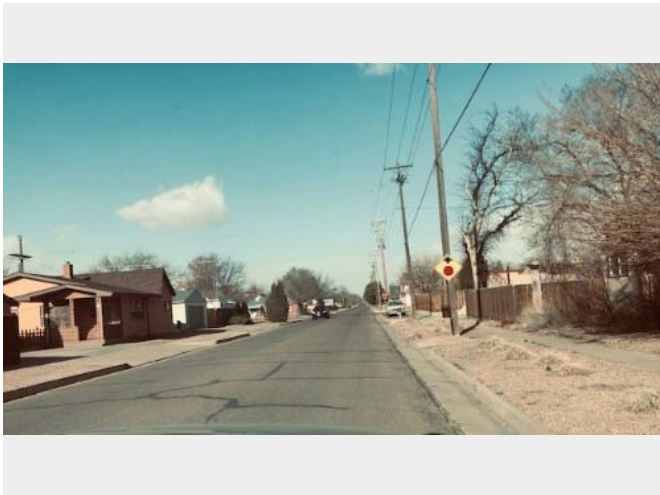
Subject Photos



Street



Street



Street



Garage



Other

Listing Photos

L1 1631 Cypress
Pueblo, CO 81004



Front

L2 933 Evans
Pueblo, CO 81004



Front

L3 706 Illinois
Pueblo, CO 81004



Front

Sales Photos

S1 1720 Berkley
Pueblo, CO 81004



Front

S2 2114 Cedar
Pueblo, CO 81004



Front

S3 2613 Oakland
Pueblo, CO 81004



Front

ClearMaps Addendum

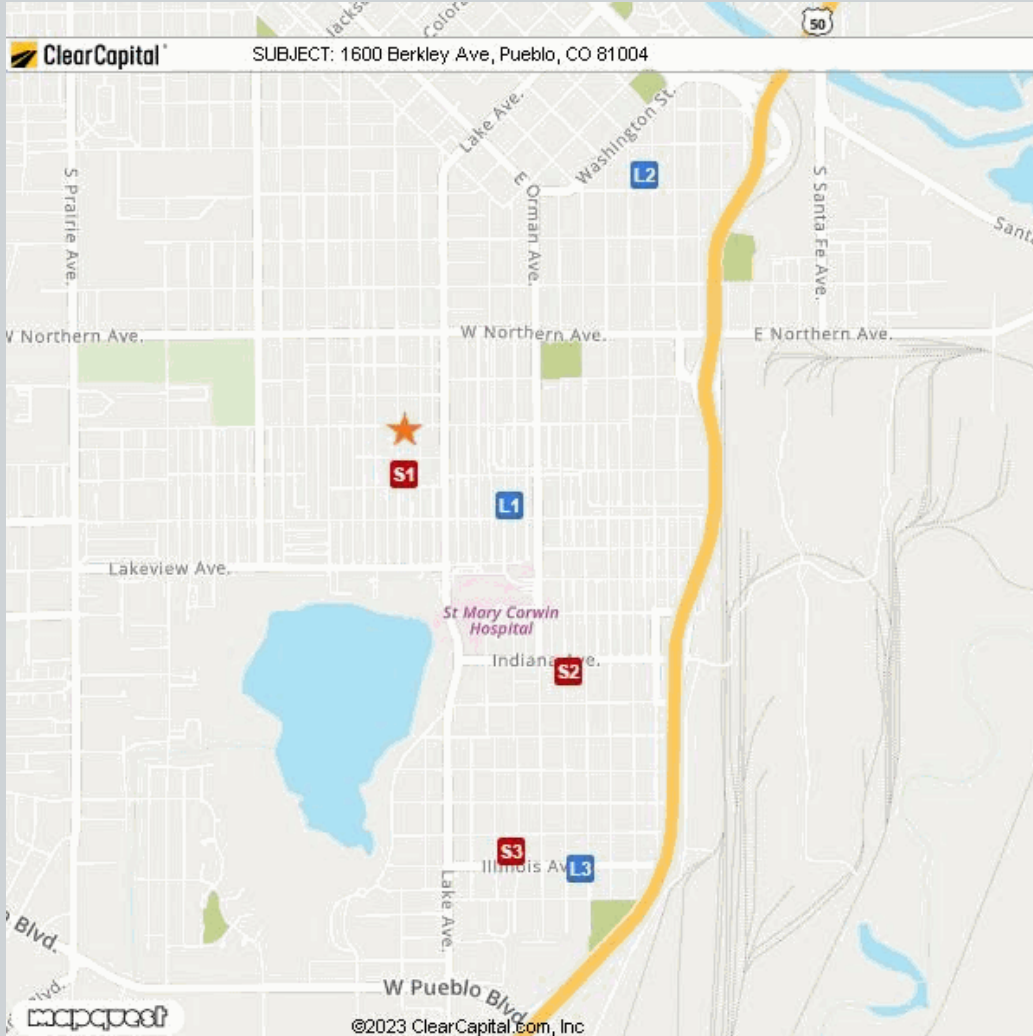
Address ★ 1600 Berkley Avenue, Pueblo, CO 81004

Loan Number 51448

Suggested List \$229,000

Suggested Repaired \$229,000

Sale \$228,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	1600 Berkley Avenue, Pueblo, CO 81004	--	Parcel Match
L1 Listing 1	1631 Cypress, Pueblo, CO 81004	0.35 Miles ¹	Parcel Match
L2 Listing 2	933 Evans, Pueblo, CO 81004	0.94 Miles ¹	Parcel Match
L3 Listing 3	706 Illinois, Pueblo, CO 81004	1.28 Miles ¹	Parcel Match
S1 Sold 1	1720 Berkley, Pueblo, CO 81004	0.12 Miles ¹	Parcel Match
S2 Sold 2	2114 Cedar, Pueblo, CO 81004	0.79 Miles ¹	Parcel Match
S3 Sold 3	2613 Oakland, Pueblo, CO 81004	1.17 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.

Report Instructions - cont.

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.

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	4.96 miles	Date Signed	04/04/2023

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.