

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	602 Minnequa Avenue, Pueblo, CO 81004	Order ID	8768453	Property ID	34234416
Inspection Date	06/04/2023	Date of Report	06/04/2023		
Loan Number	51888	APN	1512314004		
Borrower Name	Catamount Properties 2018 LLC	County	Pueblo		

Tracking IDs					
Order Tracking ID	06.02.23 Citi-CS BPO Request	Tracking ID 1	06.02.23 Citi-CS BPO Request		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	CATAMOUNT PROPERTIES 2018 LLC	Condition Comments	This subject appears to be maintained at this time. It appears to be vacant at this time. There is a paper in the front window.
R. E. Taxes	\$1,376		
Assessed Value	\$259,683		
Zoning Classification	Residential R2:RES/1 FAM DWEL 5000SF		
Property Type	SFR		
Occupancy	Vacant		
Secure?	Yes		
	(it appears to have a paper in the front window. It appears to be vacant at this time.)		
Ownership Type	Fee Simple		
Property Condition	Average		
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

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: \$77250 High: \$264550		
Market for this type of property	Decreased 3 % in the past 6 months.		
Normal Marketing Days	<90		

Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	602 Minnequa Avenue	1010 Routt	1942 Palmer	2705 Columbine
City, State	Pueblo, CO	Pueblo, CO	Pueblo, CO	Pueblo, CO
Zip Code	81004	81004	81004	81004
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	1.13 ¹	0.68 ¹	1.39 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$244,000	\$275,000	\$284,000
List Price \$	--	\$230,000	\$260,000	\$284,000
Original List Date		11/11/2022	03/19/2023	05/18/2023
DOM · Cumulative DOM	-- · --	202 · 205	76 · 77	16 · 17
Age (# of years)	71	119	72	70
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	993	963	932	986
Bdrm · Bths · ½ Bths	3 · 2	3 · 1	3 · 2	4 · 2
Total Room #	5	5	7	8
Garage (Style/Stalls)	Carport 2 Car(s)	Detached 1 Car	Carport 2 Car(s)	None
Basement (Yes/No)	Yes	Yes	Yes	Yes
Basement (% Fin)	75%	0%	100%	100%
Basement Sq. Ft.	993	420	776	748
Pool/Spa	--	--	--	--
Lot Size	.18 acres	.105 acres	.143 acres	.127 acres
Other	--	--	--	--

* 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.

Current Listings - Cont.

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

- Listing 1** Back on the market, no fault of the seller. Brand New Refrigerated Central AIR on this Charming solid brick home, minutes from Historic Mesa Junction and Union Avenue, Parks , shopping areas, and easy access to I-25. This home has 3 bedrooms with newly installed flooring ,great upgraded kitchen cabinets , updated wiring, newer vinyl windows, and new paint. There is an detached 1-car garage, nice size fully fenced back yard. and a covered front porch
- Listing 2** Must See 3 bed 2 bath Ranch with full finished basement! New roof 2023, new flooring throughout, new lighting & light switches, new cabinets, new countertops, complete interior paint, landscaping front/back, new toilets and vanities! Complete with blinds, Kenmore fridge, Kenmore electric range/oven, Kenmore dishwasher, garbage disposal, Whirlpool washer, Kenmore dryer and brand new wall evaporative cooler! Complete and move-in ready. Covered and uncovered carport parking. Great location near hospitals, shopping, schools and parks!
- Listing 3** You are going to fall in love with this beautifully remodeled ranch style house with a fully finished basement. This house has 4 beds and 2 baths, and one of the bedrooms has a addition that would make for a huge master bedroom. The sq foot is approx. 1,959 with that addition. Some highlights of this house: Refinished hardwood floors in living room and bedrooms, new luxury vinyl in kitchen and bathrooms, new carpet in basement, 2 fully updated bathrooms, new kitchen cabinets and countertops with tile backsplash, new paint inside and out. It has A/C and furnace, and vinyl windows. This is the perfect home for your family in a cute neighborhood. Do not miss this opportunity to make this home your own!

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	602 Minnequa Avenue	2140 Cedar	1640 Gaylord	1617 Alma
City, State	Pueblo, CO	Pueblo, CO	Pueblo, CO	Pueblo, CO
Zip Code	81004	81004	81004	81004
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.23 ¹	1.40 ¹	1.39 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$310,000	\$278,000	\$265,000
List Price \$	--	\$290,000	\$278,000	\$245,000
Sale Price \$	--	\$285,000	\$278,000	\$240,000
Type of Financing	--	Fha	Va	Fha
Date of Sale	--	03/15/2023	07/01/2022	05/05/2023
DOM · Cumulative DOM	-- · --	155 · 155	31 · 31	151 · 151
Age (# of years)	71	71	69	69
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	993	950	976	976
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	4 · 2	4 · 1
Total Room #	5	8	10	8
Garage (Style/Stalls)	Carport 2 Car(s)	Detached 2 Car(s)	Detached 2 Car(s)	Detached 2 Car(s)
Basement (Yes/No)	Yes	Yes	Yes	Yes
Basement (% Fin)	75%	100%	100%	100%
Basement Sq. Ft.	993	950	976	816
Pool/Spa	--	--	--	--
Lot Size	.18 acres	.143 acres	.14 acres	.14 acres
Other	--	--	--	--
Net Adjustment	--	-\$15,409	-\$12,661	-\$9,341
Adjusted Price	--	\$269,591	\$265,339	\$230,659

* 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.

Recent Sales - Cont.

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

- Sold 1** Pride of ownership!!! Charming 3 or 4 bed 2 bath brick rancher with fully finished basement. This well maintained property with newer carpet, and LTV flooring in the basement features 2 possible separate residences with 2 beds and 1 bath on the main level and a fully contained downstairs layout along with a separate entrance if desired. The downstairs living area includes kitchen, bath, bedroom, family room or 4th bedroom, and even its own furnace. Lots of possibilities with this distinct layout. New sewer line installed July 2022. Newer windows throughout the entire home! The oversized 2 car garage is a mechanic's dream and boasts, wood burning stove, security bars, RV hook up and an office area. Close to St Mary Corwin Hospital and easy I 25 access. Come see in person all that this unique property has to offer. ***Don't miss out on this opportunity!***. Adjustments made, -\$10000 seller concessions, \$50 per sq ft ag = +\$2150, \$12 per sq ft basement = +\$516, \$15 per sq ft finished basement = -\$3075, \$3500 per garage stall. = -\$7000, \$1000 per carport = +\$2000
- Sold 2** Cute 4 bed, 2 bath home. Enter the front door to the nice sized living room with big window and area. There are two bedrooms upstairs with ceiling fans and carpet. The kitchen has vinyl flooring, electric range oven and a picture opening into the formal dining room or it could be a family room. Off the dining/family room is a Sunroom with cement floor and access to the backyard. The backyard has grass, laundry line, grape vines, chain link fence to ally access and a 2 car detached garage. Basement has a family room with carpet on top of cement floor, Piano stays with home, storage room, utility room/laundry room with utility sink. Two additional bedrooms (one non-conforming) which could either be bedrooms, workshop or office. Second bathroom is off one of the bedrooms. Hardwood floors are to believe to be under carpet in living rooms and bedrooms. Central air. New roof is in the process of being put on. Great potential for this home! Adjustments made, -\$750 for bed, \$50 per sq ft ag = +\$850, \$12 per sq ft basement = +\$204, \$15 per sq ft finished basement = -\$3465, \$3500 per garage stall = -\$10500, \$100 per carport = +\$1000
- Sold 3** Corner lot with a well maintained front and backyard. See the beautiful sunsets from back patio. Walkway leads you to the front covered porch with railing. As you proceed through the front door to the living room with newly refinished hardwood floors, coat closet and nice sized windows to let in natural light. There are 2 bedrooms on the main floor with newly refinished hardwood floors. The kitchen has a table that is attached to an island where you will find an electric cooktop and cabinets. Plenty of additional counter space and cabinets, refrigerator, built in double oven and range hood and built-in desk. The bathroom has tiled shower/tub, sink and linen closet. A sliding glass door is off the kitchen to the back yard with grass and clothes line. Oversized 2 car detached garage with cabinets, counterspace and storage. The basement has laundry area with an additional shower, large utility sink, 2 additional bedrooms with carpet, larger living room with built in shelving. New Roof and Evaporated Cooler! Lots of potential for this 1954 built home! adjustments made, -\$6500 for seller concessions, -\$750 bed, +\$1000 for bath, \$50 per sq ft ag = +\$850, \$12 per sq ft basement = +\$2124, \$15 per sq ft finished basement = -\$1065, \$3500 per garage stall = -\$7000, \$100 per carport = +\$2000

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				This subject is not 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	\$269,591	\$269,591
Sales Price	\$269,000	\$269,000
30 Day Price	\$268,000	--
Comments Regarding Pricing Strategy		
I searched all ranchers from 800 to 1000 sq ft ag for active comps and I found 6, of which I used the best 3 comps for the subject. I searched all sold comps back 12 months and out 2 miles from 900 to 1000 sq ft ag with basements and I found 7, of which I used the best 3 comps for the subject. Adjustments were made to make the comps equal the subject.		

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.

Subject Photos



Front



Address Verification



Side



Side



Street

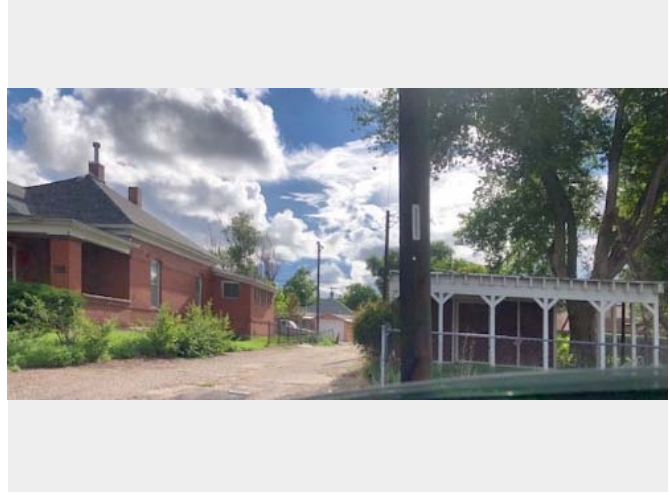


Street

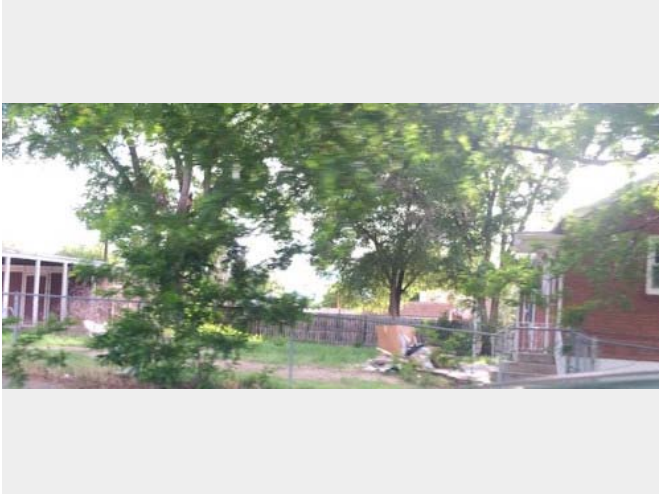
Subject Photos



Street



Other



Other

Listing Photos

L1 1010 Routt
Pueblo, CO 81004



Front

L2 1942 Palmer
Pueblo, CO 81004



Front

L3 2705 Columbine
Pueblo, CO 81004



Front

Sales Photos

S1 2140 Cedar
Pueblo, CO 81004



Front

S2 1640 Gaylord
Pueblo, CO 81004



Front

S3 1617 Alma
Pueblo, CO 81004



Front

ClearMaps Addendum

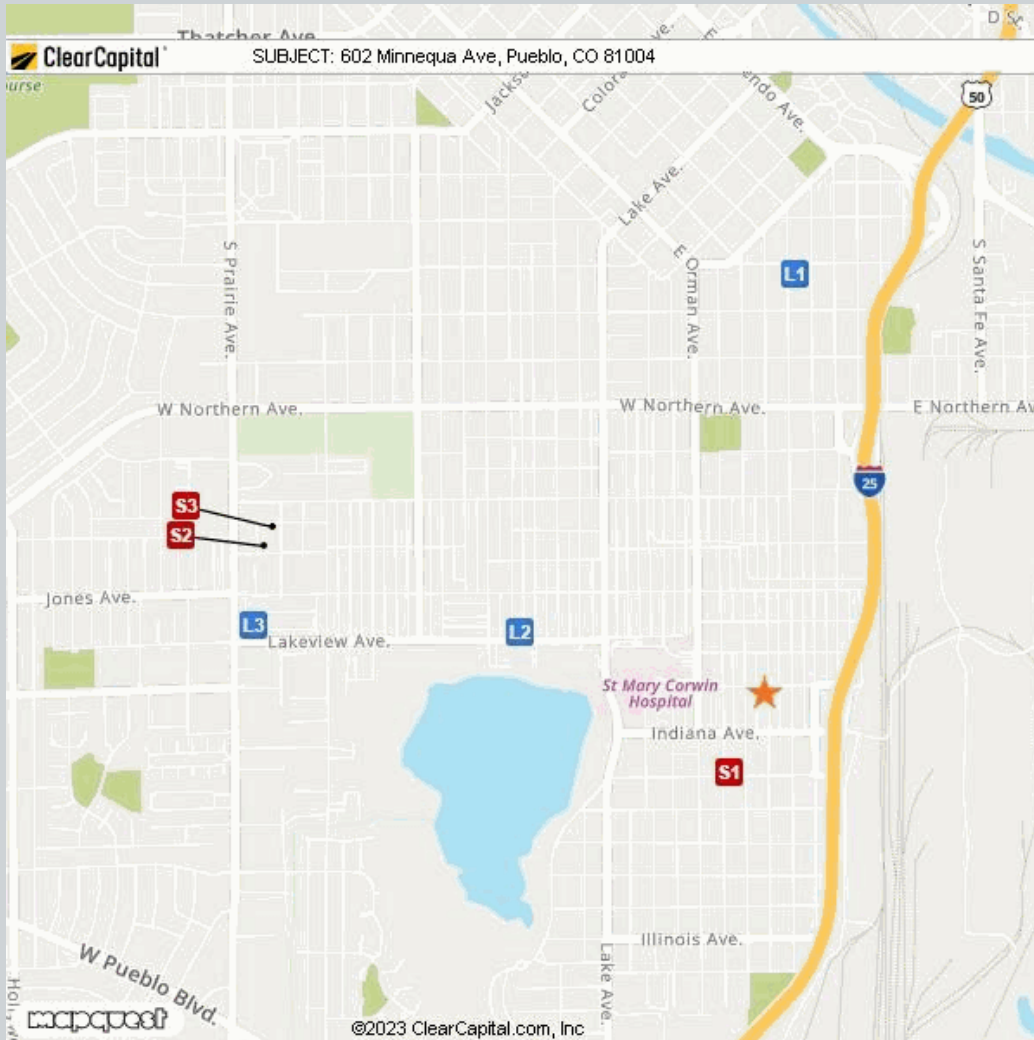
Address ★ 602 Minnequa Avenue, Pueblo, CO 81004

Loan Number 51888

Suggested List \$269,591

Suggested Repaired \$269,591

Sale \$269,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	602 Minnequa Avenue, Pueblo, CO 81004	--	Parcel Match
L1 Listing 1	1010 Routt, Pueblo, CO 81004	1.13 Miles ¹	Parcel Match
L2 Listing 2	1942 Palmer, Pueblo, CO 81004	0.68 Miles ¹	Parcel Match
L3 Listing 3	2705 Columbine, Pueblo, CO 81004	1.39 Miles ¹	Parcel Match
S1 Sold 1	2140 Cedar, Pueblo, CO 81004	0.23 Miles ¹	Parcel Match
S2 Sold 2	1640 Gaylord, Pueblo, CO 81004	1.40 Miles ¹	Parcel Match
S3 Sold 3	1617 Alma, Pueblo, CO 81004	1.39 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	5.50 miles	Date Signed	06/04/2023

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.