

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>	151 Cornell Circle, Pueblo, CO 81005	<b>Order ID</b>	8553955	<b>Property ID</b>	33744157
<b>Inspection Date</b>	12/17/2022	<b>Date of Report</b>	12/20/2022		
<b>Loan Number</b>	51931	<b>APN</b>	1503343005		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Pueblo		

### Tracking IDs

<b>Order Tracking ID</b>	12.15.22 BPO	<b>Tracking ID 1</b>	12.15.22 BPO
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--

### General Conditions

<b>Owner</b>	TREVOR KLAUS	<b>Condition Comments</b>	
<b>R. E. Taxes</b>	\$1,414	The subject property appears from exterior view to be in average, adequately maintained condition. No exterior repair or deferred maintenance issues were visible. Without further information, assume interior to be in similar condition.	
<b>Assessed Value</b>	\$14,200		
<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>	
<b>Local Economy</b>	Stable	The subject property is located in the Sunset Park subdivision, near the golf course. This is a preferred area on the South side of Pueblo consisting of homes of similar ages and styles. There is access to Pueblo blvd and many amenities. The market remains stable and strong. Sellers concessions and REO sales remain reduced at this time.	
<b>Sales Prices in this Neighborhood</b>	Low: \$170415 High: \$365200		
<b>Market for this type of property</b>	Decreased 4 % in the past 6 months.		
<b>Normal Marketing Days</b>	<30		

### Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	151 Cornell Circle	88 Radcliff Ln	50 Duke St	48 Duke St
City, State	Pueblo, CO	Pueblo, CO	Pueblo, CO	Pueblo, CO
Zip Code	81005	81005	81005	81005
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.53 <sup>1</sup>	0.17 <sup>1</sup>	0.17 <sup>1</sup>
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$325,000	\$330,000	\$309,900
List Price \$	--	\$279,900	\$324,900	\$304,900
Original List Date		08/16/2022	10/07/2022	12/02/2022
DOM · Cumulative DOM	-- · --	122 · 126	70 · 74	14 · 18
Age (# of years)	59	55	63	64
Condition	Average	Good	Good	Good
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Beneficial ; Golf Course	Beneficial ; Golf Course	Beneficial ; Golf Course	Beneficial ; Golf Course
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Beneficial ; Residential
Style/Design	1 Story Ranch/Rambler	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,226	990	936	1,700
Bdrm · Bths · ½ Bths	3 · 1	3 · 1 · 1	3 · 2	3 · 2
Total Room #	5	5	4	4
Garage (Style/Stalls)	Attached 1 Car	Attached 1 Car	Attached 1 Car	Detached 2 Car(s)
Basement (Yes/No)	Yes	Yes	Yes	Yes
Basement (% Fin)	35%	90%	85%	100%
Basement Sq. Ft.	1,226	990	936	1,100
Pool/Spa	--	--	--	--
Lot Size	0.18 acres	.18 acres	.185 acres	.186 acres
Other	--	--	--	--

\* Listing 1 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.

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

**Listing 1** List one is in superior condition but is the most comparable currently listed property at this time.

**Listing 2** List two is in superior condition and has more finished living area.

**Listing 3** List three is in superior condition and has more finished living area.

### Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	151 Cornell Circle	12 Dartmouth Ave	161 Cornell Circle	98 Baylor St
City, State	Pueblo, CO	Pueblo, CO	Pueblo, CO	Pueblo, CO
Zip Code	81005	81005	81005	81005
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.51 <sup>1</sup>	0.08 <sup>1</sup>	0.45 <sup>1</sup>
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$300,000	\$344,900	\$320,000
List Price \$	--	\$300,000	\$344,900	\$310,000
Sale Price \$	--	\$300,000	\$335,000	\$311,000
Type of Financing	--	Va	Conv	Fha
Date of Sale	--	09/22/2022	10/04/2022	11/14/2022
DOM · Cumulative DOM	-- · --	36 · 35	29 · 28	55 · 54
Age (# of years)	59	65	57	62
Condition	Average	Average	Average	Good
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Beneficial ; Golf Course	Beneficial ; Golf Course	Beneficial ; Golf Course	Beneficial ; Golf Course
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	1 Story Ranch/Rambler	1 Story RANCH	1 Story RANCH	1 Story RANCH
# Units	1	1	1	1
Living Sq. Feet	1,226	1,657	988	1,330
Bdrm · Bths · ½ Bths	3 · 1	3 · 1 · 1	3 · 2	3 · 2
Total Room #	5	7	4	6
Garage (Style/Stalls)	Attached 1 Car	Attached 1 Car	Attached 1 Car	Attached 1 Car
Basement (Yes/No)	Yes	No	Yes	Yes
Basement (% Fin)	35%	0%	100%	100%
Basement Sq. Ft.	1226	--	988	840
Pool/Spa	--	--	--	--
Lot Size	0.18 acres	.27 acres	.179 acres	.236 acres
Other	--	--	--	--
Net Adjustment	--	-\$4,150	+\$1,450	-\$6,400
Adjusted Price	--	\$295,850	\$336,450	\$304,600

\* Sold 2 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.

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

**Sold 1** SOLD ONE HAS LESS GLA AND A LARGER LOT.

**Sold 2** SOLD TWO IS THE MOST SIMILAR RECENTLY SOLD PROPERTY TO THE SUBJECT.

**Sold 3** SOLD THREE IS IN SUPERIOR CONDITION.

## Subject Sales & Listing History

<b>Current Listing Status</b>	Currently Listed	<b>Listing History Comments</b>					
<b>Listing Agency/Firm</b>	Keller Williams Performance Realty	Current MLS attached to this report.					
<b>Listing Agent Name</b>	Trevor Klaus						
<b>Listing Agent Phone</b>	720-822-8016						
<b># of Removed Listings in Previous 12 Months</b>	0						
<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>
11/23/2022	\$270,000	12/01/2022	\$240,000	--	--	--	MLS

## Marketing Strategy

	As Is Price	Repaired Price
<b>Suggested List Price</b>	\$315,900	\$315,900
<b>Sales Price</b>	\$315,900	\$315,900
<b>30 Day Price</b>	\$295,000	--
<b>Comments Regarding Pricing Strategy</b>		
The final price conclusion is based on an analysis of the characteristics and sale/list prices of the most comparable properties found within the subject's market area. Sale prices were the most heavily weighted factors.		

## Clear Capital Quality Assurance Comments Addendum

<b>Reviewer's Notes</b>	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.
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## Subject Photos



Front



Address Verification



Address Verification



Street

## Listing Photos

**L1** 88 Radcliff In  
Pueblo, CO 81005



Front

**L2** 50 Duke st  
Pueblo, CO 81005



Front

**L3** 48 Duke st  
Pueblo, CO 81005



Front

## Sales Photos

**S1** 12 Dartmouth ave  
Pueblo, CO 81005



Front

**S2** 161 CORNELL CIRCLE  
Pueblo, CO 81005



Front

**S3** 98 BAYLOR ST  
Pueblo, CO 81005



Front

### ClearMaps Addendum

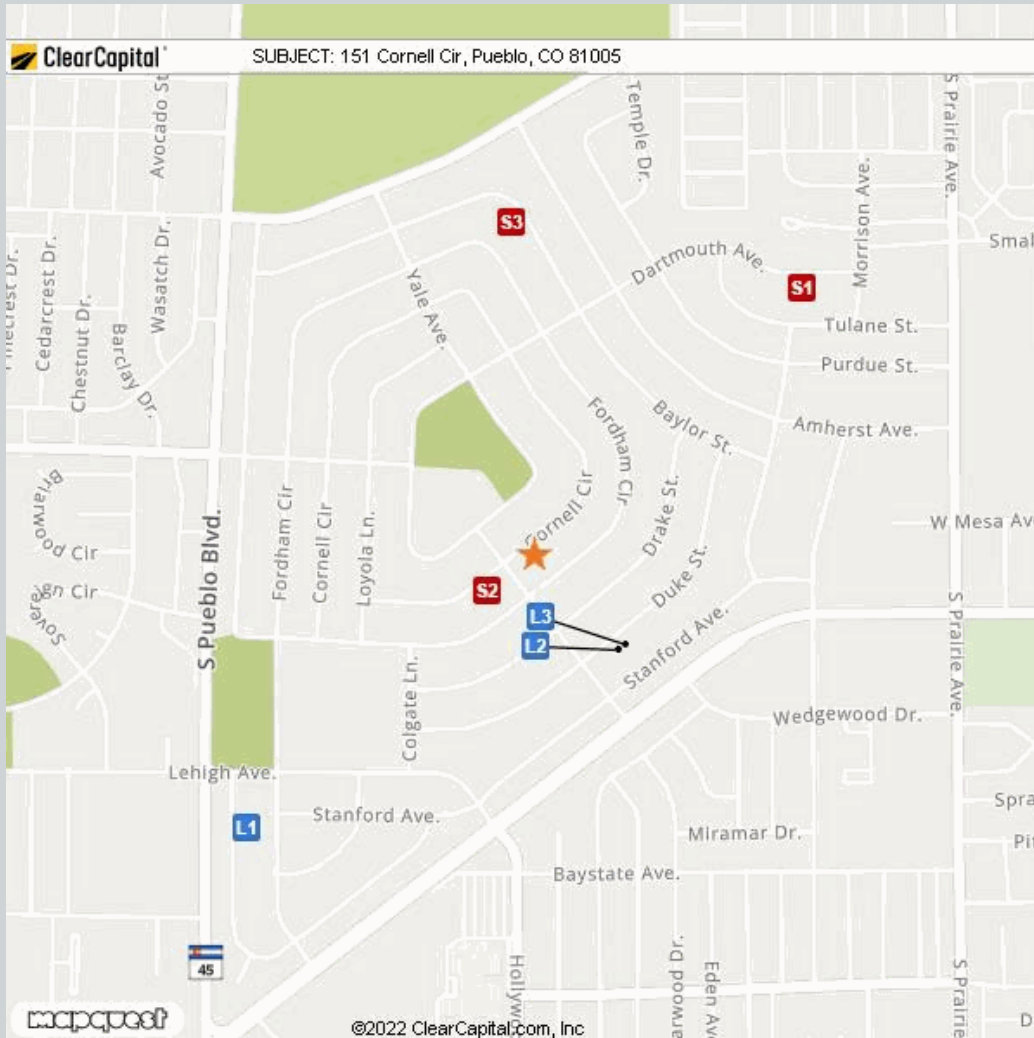
**Address** ★ 151 Cornell Circle, Pueblo, CO 81005

**Loan Number** 51931

**Suggested List** \$315,900

**Suggested Repaired** \$315,900

**Sale** \$315,900



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	151 Cornell Circle, Pueblo, CO 81005	--	Parcel Match
L1 Listing 1	88 Radcliff Ln, Pueblo, CO 81005	0.53 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	50 Duke St, Pueblo, CO 81005	0.17 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	48 Duke St, Pueblo, CO 81005	0.17 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	12 Dartmouth Ave, Pueblo, CO 81005	0.51 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	161 Cornell Circle, Pueblo, CO 81005	0.08 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	98 Baylor St, Pueblo, CO 81005	0.45 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>	Tammy Castro	<b>Company/Brokerage</b>	Your Haven LLC
<b>License No</b>	FA.100067576	<b>Address</b>	2 Ridgeway Dr FLORENCE CO 81226
<b>License Expiration</b>	12/31/2024	<b>License State</b>	CO
<b>Phone</b>	7192134359	<b>Email</b>	tammylibra@yahoo.com
<b>Broker Distance to Subject</b>	29.10 miles	<b>Date Signed</b>	12/17/2022

*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:**

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