

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>	10263 Travertine Place, Parker, CO 80134	<b>Order ID</b>	8588897	<b>Property ID</b>	33831700
<b>Inspection Date</b>	01/20/2023	<b>Date of Report</b>	01/20/2023		
<b>Loan Number</b>	52306	<b>APN</b>	R0338496		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Douglas		

Tracking IDs					
<b>Order Tracking ID</b>	01.19.23 BPO	<b>Tracking ID 1</b>	01.19.23 BPO		
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--		

General Conditions		
<b>Owner</b>	Hoyt Keith	<b>Condition Comments</b> The subject appears to be in good condition with no signs of deferred maintenance visible from exterior inspection.
<b>R. E. Taxes</b>	\$3,725	
<b>Assessed Value</b>	\$472,114	
<b>Zoning Classification</b>	Residential	
<b>Property Type</b>	SFR	
<b>Occupancy</b>	Occupied	
<b>Ownership Type</b>	Fee Simple	
<b>Property Condition</b>	Good	
<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>	Not Visible	
<b>Road Type</b>	Public	

Neighborhood & Market Data		
<b>Location Type</b>	Suburban	<b>Neighborhood Comments</b> The subject is located in a suburban location that has close proximity to parks, shops and major highways. Market conditions are stable and supply and demand are balanced. REO and short sale activity remains low in the area. Average marketing time of correctly priced properties is under 120 days.
<b>Local Economy</b>	Stable	
<b>Sales Prices in this Neighborhood</b>	Low: \$105,000 High: \$985,000	
<b>Market for this type of property</b>	Remained Stable for the past 6 months.	
<b>Normal Marketing Days</b>	<180	

### Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
<b>Street Address</b>	10263 Travertine Place	15654 Rockmont Lane	10775 Appaloosa Court	10456 Stoneflower Drive
<b>City, State</b>	Parker, CO	Parker, CO	Parker, CO	Parker, CO
<b>Zip Code</b>	80134	80134	80134	80134
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.24 <sup>1</sup>	0.66 <sup>1</sup>	0.38 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$680,000	\$619,999	\$647,000
<b>List Price \$</b>	--	\$680,000	\$619,999	\$647,000
<b>Original List Date</b>		10/21/2022	01/06/2023	02/03/2022
<b>DOM · Cumulative DOM</b>	-- · --	90 · 91	2 · 14	286 · 351
<b>Age (# of years)</b>	35	30	24	30
<b>Condition</b>	Good	Good	Good	Good
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	2,142	2,344	2,100	2,476
<b>Bdrm · Bths · ½ Bths</b>	3 · 3	4 · 2 · 1	3 · 2 · 1	4 · 4
<b>Total Room #</b>	7	8	7	10
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
<b>Basement (Yes/No)</b>	Yes	Yes	Yes	Yes
<b>Basement (% Fin)</b>	50%	50%	50%	50%
<b>Basement Sq. Ft.</b>	1,050	1,150	1,050	1,800
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	0.16 acres	0.16 acres	0.13 acres	0.12 acres
<b>Other</b>	None	None	None	None

\* Listing 2 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.

## Current Listings - Cont.

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

- Listing 1** MOVE IN READY/QUICK CLOSE IN STONEGATE! Loads of great updates from hardwood flooring throughout the main level, removal of popcorn ceilings, newly painted inside, and updated kitchen and baths. This home features 4 bedrooms upstairs, including the primary suite with 5 piece bath. The additional 3 bedrooms share a spacious full bath with dual sinks. The main level layout is great for entertaining with a large dining room and living room. The kitchen offers loads of counter space, an island and SS appliances including a gas stove, and a large eating space. You'll love that the kitchen opens to a light-filled family room and has easy access to the back patio for those bbq evenings. Also on the main floor you'll find a great home office with French doors for privacy. The basement is unfinished and awaiting your inspiration. Fantastic professionally landscaped lot is ready for fun and entertaining! Great location makes it easy to enjoy the variety of Stonegate amenities from the neighborhood trail system which is maintained year-round, acres of open spaces, large parks, playgrounds, pocket parks and two different pool areas. Restaurant and shopping opportunities abound as well, from grocery stores to unique boutique shops to hardware and other necessities...it's just a short distance away. This home also allows easy access to E-470 and DIA, Meridian, Inverness and DTC Business parks, SkyRidge Medical Plaza and Hospital, as well as I-25 north and south. Can Close Quicky. <https://v1tours.com/slideshow/44059/embed/>
- Listing 2** Incredible opportunity to own this beautiful 2-story in Parker's desirable community of Bradbury Ranch with striking open space and mountain views! A new park and playground are to be built behind the home so you'll never have direct neighbors behind and nothing to obstruct those incredible views! Step inside to find brand new flooring throughout - both carpet and laminate wood, both formal and informal living spaces, and an abundance of natural sunshine from 2-story ceilings filled with many windows! Home chefs will enjoy the home's modern stainless steel appliances, lots of countertop space, ample warm wood cabinetry for all your kitchen essentials, and even a charming built-in desk. Enjoy relaxing in the lower-level family room with a cozy gas-burning fireplace and stunning backyard views from the 2-story oversized windows! Upstairs features a versatile loft space - perfect for a home office or teen game room, and 3 generous-sized bedrooms - all with brand new plush carpeting! The primary retreat is located up a few stairs providing extra privacy and features a nice walk-in closet, stylish ceiling fan, a 5-piece en-suite bath with an oversized corner tub, and unobstructed mountain views to wake up to every morning! Unfinished basement with three egress windows waiting for you to finish off to your liking for more living space, or used unfinished for storage, a weight room, or great play space. The private backyard has a new wood deck and lush grass ready for play! Brand new, class 4 roof was installed in 2021. Ideal location just minutes to Parker Rec Center, groceries, Cherry Creek Bike Path with endless miles of nature to explore, Parker Rd filled with plenty of shops and restaurants. This gem is a must-see and waiting for you to move right in and call it home!
- Listing 3** Come see this charming home now on the market! Enjoy cooking in this stylish kitchen with updated counters, stylish tile backsplash, white cabinets, stainless appliances and a center island, great for food preparation. Flow into the living room featuring a cozy fireplace, perfect for entertaining. Relax in your primary suite, complete with an en-suite bathroom with double sinks. Relax with your favorite drink in the fenced in backyard with lush grass. Don't wait! Make this beautiful home yours today. This home has been virtually staged to illustrate its potential.

### Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
<b>Street Address</b>	10263 Travertine Place	16470 Martingale Drive	10240 Travertine Place	L10307 Tracery Court
<b>City, State</b>	Parker, CO	Parker, CO	Parker, CO	Parker, CO
<b>Zip Code</b>	80134	80134	80134	80134
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.75 <sup>1</sup>	0.05 <sup>1</sup>	0.27 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$580,000	\$625,000	\$639,900
<b>List Price \$</b>	--	\$580,000	\$625,000	\$639,900
<b>Sale Price \$</b>	--	\$580,000	\$625,000	\$639,900
<b>Type of Financing</b>	--	Conventional	Conventional	Conventional
<b>Date of Sale</b>	--	12/08/2022	10/21/2022	01/03/2023
<b>DOM · Cumulative DOM</b>	-- · --	44 · 70	2 · 21	14 · 46
<b>Age (# of years)</b>	35	25	35	32
<b>Condition</b>	Good	Good	Good	Good
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	2,142	1,783	1,830	2,272
<b>Bdrm · Bths · ½ Bths</b>	3 · 3	3 · 2 · 1	5 · 2	4 · 2 · 1
<b>Total Room #</b>	7	7	10	8
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
<b>Basement (Yes/No)</b>	Yes	No	No	No
<b>Basement (% Fin)</b>	50%	0%	0%	0%
<b>Basement Sq. Ft.</b>	1050	--	--	--
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	0.16 acres	0.2 acres	0.22 acres	0.18 acres
<b>Other</b>	None	None	None	None
<b>Net Adjustment</b>	--	+\$9,680	+\$3,240	-\$4,100
<b>Adjusted Price</b>	--	\$589,680	\$628,240	\$635,800

\* Sold 3 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.

## Recent Sales - Cont.

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

- Sold 1** Adjustment : GLA/7180, Full bathroom/5000, Half bathroom/-2500. Stunning property on a large lot in Traditional unincorporated Parker! Exquisitely updated throughout this floor plan boasts a large living room with direct access to the kitchen as you walk in. Luxury vinyl floors throughout and tall lofted ceilings. Exquisite front facing picture window from the living room with views of a large tree in the front yard lets warm buttery light waft into the space. The kitchen contains stainless steel appliances and upgrades such as a stainless steel sink, white cabinets, upgraded fixtures and open floor plan looking down into the family room. This family room has direct access to the incredibly large backyard, one of the biggest lots in the neighborhood, multiple windows to let natural light in and a custom electric fireplace surrounded in beautiful white stone. A half bath, laundry area and access to the garage and unfinished basement complete the main level. Escalating up the stairs draped in plush carpet you'll find three bedrooms total and a full bathroom. Two bedrooms have large picture windows looking into the backyard and have sliding closets with built-in features. The full bathroom boasts a sink with storage beneaths, commode and bath/shower combo. Exquisite and large master bedroom with plush carpet, ceiling fan and large walk-in closet is perfect for winding down in the evenings and waking up in the morning. A private five piece master bath awaits with a large tiled tub, walk-in shower, dual vanity sinks with storage beneath, a private commode and linen closet for extra storage. Enjoy all the amenities that Bradbury Ranch has to offer, tree lined streets, parks, neighborhood pool and tennis courts. This home is sure to take your breath away with all its upgrades, come tour this property for yourself.
- Sold 2** Adjustment : GLA/6240, Bedroom/-8000, Full bathroom/5000. South Stonegate home within walking distance to the park and south Stonegate pool. The kitchen was remodeled at the beginning of 2020. Both front and back patios were redone in 2020. Open floor plan on the main level with a great room and wood burning fireplace that compliments the dining area. The large open kitchen has plenty of storage, large pantry space with pull out drawers, soft close drawers and doors, and a large white farmhouse sink. Appliances are 2019/2020. Laundry is off the garage/kitchen on the main level. Upstairs has the large master suite with a walk in closet, large shower, and double vanity. 2 Secondary bedrooms and a remodeled secondary bathroom complete the upper level. The basement is finished with a gas fireplace for comfortable winter nights in the expansive family room. 2 Secondary bedrooms are also in the basement as well as the 3/4 bath and the utility room/storage space. The home has new carpet and the hardwood floors were redone 09/2022. New exterior paint 2021, new interior paint 2020. The upstairs secondary bathroom was remodeled 2022. There are raised garden beds in the back of the yard and the green house and play structure stay in the yard. 2 year home warranty from 2-10. Schedule your showing today.
- Sold 3** Adjustment : GLA/-2600, Bedroom/-4000, Full bathroom/5000, Half bathroom/-2500. WELCOME HOME to this traditional home located in the premier community of Stonegate in Parker! Upon entering you will notice the open and functional floor plan with details that include hardwood floors throughout the main formal living room, dining room and kitchen with backyard access. Continuing down you will see the large family room with fireplace and additional walkout access to the fenced-in backyard. The second level includes a large primary bedroom with en suite 5 piece bathroom, two additional secondary bedrooms and a full shared bathroom. Don't forget to check out the finished basement that includes a full kitchen, bedroom, bathroom, and living area that can be used as an income rental opportunity or additional space for you and your family. The backyard includes mature landscaping and is great for outdoor entertaining with lots of privacy. The roof was replaced in 2021. Walk to top-rated schools, community pools, tennis courts, park complexes and enjoy miles of well maintained trails. This home is a gem nestled in a well established community, don't miss it! Showings begin Saturday, 11/19.

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed			<b>Listing History Comments</b>			
<b>Listing Agency/Firm</b>				No Sales & Listing History			
<b>Listing Agent Name</b>							
<b>Listing Agent Phone</b>							
<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>

## Marketing Strategy

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$630,000	\$630,000
<b>Sales Price</b>	\$620,000	\$620,000
<b>30 Day Price</b>	\$610,000	--
<b>Comments Regarding Pricing Strategy</b>		
<p>The subject should be sold in as-is condition. Due to suburban density and lack of more suitable comparable, it was necessary to exceed over 3 months from the inspection date. Subject's last known sale date is 06/26/2015 and the price is \$374,200. Subject appears to be currently Occupied verified by the Tax Record. Few comps available, the comps chosen were the best available and closest to the GLA, age and lot size as the subject. No similar bedroom and bathroom comps available in subject neighborhood, So I have used different bedroom and bathroom count comps in this report. The necessary adjustments are made.</p>		

### 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

## Listing Photos

**L1** 15654 Rockmont Lane  
Parker, CO 80134



Front

**L2** 10775 Appaloosa Court  
Parker, CO 80134



Front

**L3** 10456 Stoneflower Drive  
Parker, CO 80134



Front

## Sales Photos

**S1** 16470 Martingale Drive  
Parker, CO 80134



Front

**S2** 10240 Travertine Place  
Parker, CO 80134



Front

**S3** 110307 Tracery Court  
Parker, CO 80134



Front

### ClearMaps Addendum

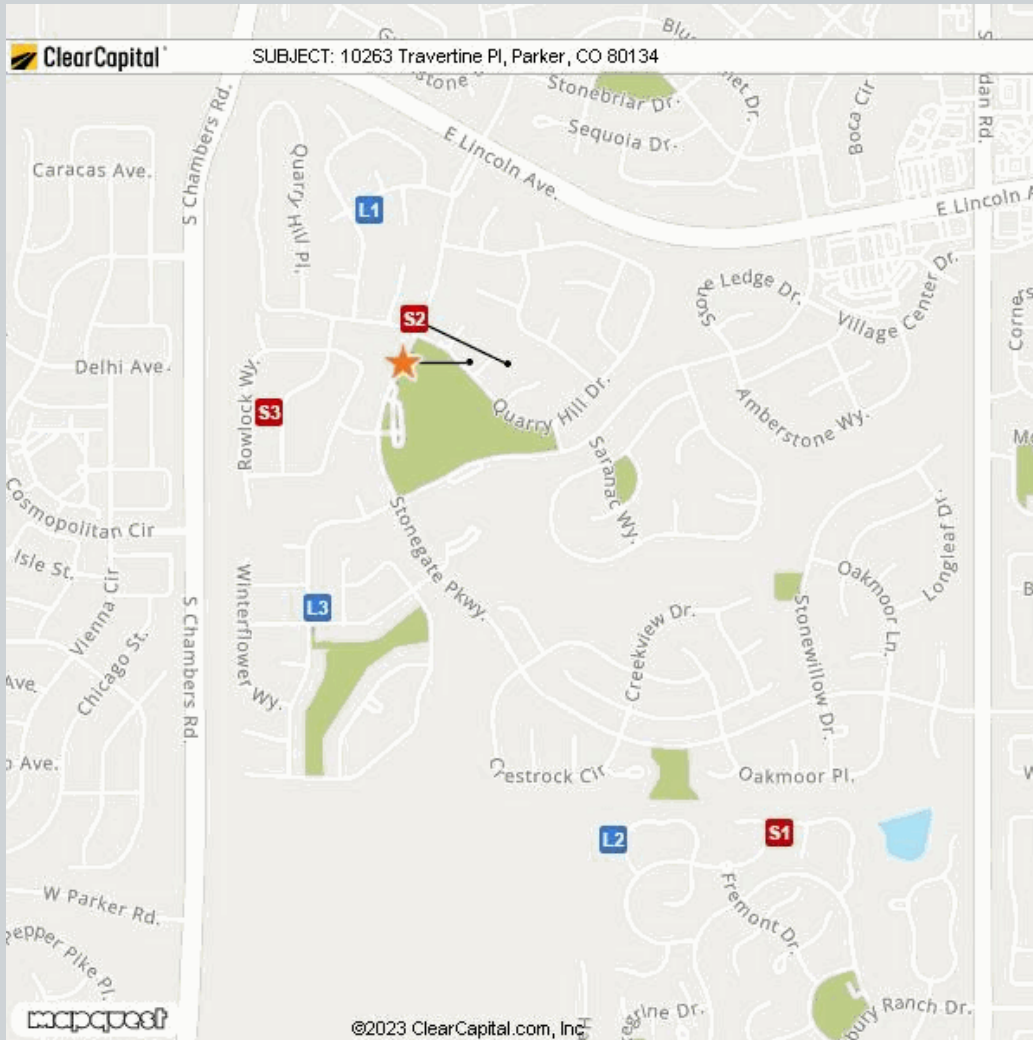
**Address** ★ 10263 Travertine Place, Parker, CO 80134

**Loan Number** 52306

**Suggested List** \$630,000

**Suggested Repaired** \$630,000

**Sale** \$620,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	10263 Travertine Place, Parker, CO 80134	--	Parcel Match
L1 Listing 1	15654 Rockmont Lane, Parker, CO 80134	0.24 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	10775 Appaloosa Court, Parker, CO 80134	0.66 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	10456 Stoneflower Drive, Parker, CO 80134	0.38 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	16470 Martingale Drive, Parker, CO 80134	0.75 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	10240 Travertine Place, Parker, CO 80134	0.05 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	L10307 Tracery Court, Parker, CO 80134	0.27 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>	Lynn Schnurr	<b>Company/Brokerage</b>	Bang Realty-Colorado Inc
<b>License No</b>	FA.040039948	<b>Address</b>	720 S Colorado Blvd, Penthouse NorthDenver Denver CO 80206
<b>License Expiration</b>	12/31/2024	<b>License State</b>	CO
<b>Phone</b>	7208924888	<b>Email</b>	lschnurrbpo@gmail.com
<b>Broker Distance to Subject</b>	13.90 miles	<b>Date Signed</b>	01/20/2023

*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.**