

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	3943 Bison Lane, Pueblo, CO 81005	Order ID	8631312	Property ID	33939295
Inspection Date	02/24/2023	Date of Report	02/24/2023		
Loan Number	52619	APN	1522217015		
Borrower Name	Catamount Properties 2018 LLC	County	Pueblo		

Tracking IDs

Order Tracking ID	02.23.23 BPO Request	Tracking ID 1	02.23.23 BPO Request
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	ROLYN INVESTMENTS LLC	Condition Comments This subject appears maintained and occupied at this time
R. E. Taxes	\$1,468	
Assessed Value	\$212,836	
Zoning Classification	Residential R-2	
Property Type	SFR	
Occupancy	Occupied	
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, medical facilities, shopping, restaurants, and the highway
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$169000 High: \$518500	
Market for this type of property	Decreased 6 % in the past 6 months.	
Normal Marketing Days	<30	

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	3943 Bison Lane	3419 Ptarmigan	3921 Bison	3510 Ptarmigan
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	0.06 ¹	0.69 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$429,000	\$289,900	\$378,500
List Price \$	--	\$429,000	\$289,900	\$387,500
Original List Date		02/21/2023	12/04/2022	10/27/2022
DOM · Cumulative DOM	-- · --	2 · 3	81 · 82	119 · 120
Age (# of years)	17	3	19	1
Condition	Average	Average	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	1,159	1,220	1,382	1,494
Bdrm · Bths · ½ Bths	3 · 2	4 · 3	3 · 2	3 · 2
Total Room #	6	9	7	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	No	Yes
Basement (% Fin)	0%	75%	0%	0%
Basement Sq. Ft.	1,159	1,220	--	1,494
Pool/Spa	--	--	--	--
Lot Size	.125 acres	.184 acres	.13 acres	.162 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** Come check out this wonderful 2,400 sq ft Ranch Style home with 4 Beds 3 Baths, and a two car garage with a FINISHED basement in Southpointe! This home features a stucco finish on the outside and an open floor plan on the inside with vinyl planking, stainless steel appliances, carpet where it counts, and the master bedroom has a walk in waterfall shower with a HUGE walk in closet! Wait that's not it! The basement is wall to wall carpet with a huge family room and 120' projector TV & SCREEN that stay with the house! The front yard is almost fully xeriscape with rock, the backyard has a concrete patio perfect for those evening BBQ's that's fully fenced perfect for Fido to run around in.
- Listing 2** Move In Ready! One owner!! Priced to sell!!! This southside rancher features easy living all on one level with new neutral carpeting and paint, appliances and roof. With nothing left to do but move in, you can relax in the master bedroom en-suite jetted tub or enjoy the outdoors in the yard featuring a timed sprinkler system, fence and perennial flowers to delight you next spring. The open, functional floorplan and vaulted ceilings offer a spacious place to call home.
- Listing 3** New and Open concept rancher over 1,400 sq ft with unfinished basement! Kitchen island, large pantry! Master bedroom with master bath suite with walk in shower, linen closet, and double vanity! Laundry room off garage, Deeper 2 car garage. Tankless water heater and 95% efficient furnace. Home is ready to go!

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	3943 Bison Lane	3522 Raccoon	3325 Bighorn	3335 S Lions Pride
City, State	Pueblo, CO	Pueblo, CO	Pueblo, CO	Pueblo, CO
Zip Code	81005	81005	81005	81005
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.48 ¹	0.67 ¹	0.75 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$369,500	\$369,900	\$399,900
List Price \$	--	\$369,500	\$369,900	\$399,900
Sale Price \$	--	\$359,500	\$385,000	\$420,000
Type of Financing	--	Conventional	Fha	Fha
Date of Sale	--	10/06/2022	07/20/2022	05/23/2022
DOM · Cumulative DOM	-- · --	31 · 31	35 · 35	40 · 40
Age (# of years)	17	18	18	3
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	1,159	1,264	1,213	1,368
Bdrm · Bths · ½ Bths	3 · 2	3 · 3	4 · 3	4 · 3
Total Room #	6	10	9	8
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)	0%	100%	100%	67%
Basement Sq. Ft.	1159	1,127	1,196	1,368
Pool/Spa	--	--	--	--
Lot Size	.125 acres	.15 acres	.168 acres	.159 acres
Other	--	solar	--	--
Net Adjustment	--	-\$32,771	-\$22,834	\$0
Adjusted Price	--	\$326,729	\$362,166	\$420,000

* 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** You will be blown away by the curb appeal of this beautiful home as soon as you drive up. Green grass, rocks and trees invite you to come take a closer look! Easy to care for laminate hardwood floors and tile run throughout the main living room, kitchen and dining area of this split bedroom design. The master bedroom has a beautifully upgraded En suite bathroom with upgraded cabinet height counters and laminate floors. The natural light draws your eye to the space in every room of this home. The fully finished basement is a dream! There is a wet bar area with a full-size refrigerator for entertaining, a perfect spot for a big screen tv or projector, a workout room and additional space that can be used as a home office, a non-conforming 4th bedroom or storage. This house has pride of ownership, from the beautiful interior, the extra sub-panel for the basement, cinder block window well encasements to the tons of cabinets in the heated garage. The backyard has a covered patio for bar-b-ques with a great view of the mountains, grass, 11x11 shed and fully fenced with custom entry gates. Solar was installed on the house in 2019 and will be fully paid for!! Electric bills average at \$10.50 a month...WHAT??? This house is a must see...schedule your showing today! Adjustments made, -\$10000 for solar, -\$1000 for bath, \$50 per sq ft ag = -\$5250, \$12 per sq ft basement = +\$384, \$15 per sq ft finished basement = -\$16905
- Sold 2** The wait is over! Are you ready for your new home with all the upgrades? This one is located in the beautiful Southpointe area on Pueblo's south side. 4 bedrooms, 3 baths, & 2 car garage. It has all you have been looking for & more! Beautiful open floor plan with elevated vaulted ceilings, & a formal dining area. Kitchen has timeless oak cabinetry, pantry, newer black/stainless appliances that are included, recessed & pendant lighting. The master bedroom is very spacious with walk-in shower & over-sized walk-in closet. Basement includes a one-of-a-kind full home projection theater room, area for a gaming table, fully loaded granite tile wet bar, & plenty of room to entertain. Custom screened-in covered deck, additional open patio area (perfect for a fire pit), fully landscaped front and rear yards with sprinklers, & mature trees, will allow for quite the enjoyment during all of your summer gatherings. Home comes fully equipped with a home security system and sits within a double cul-de-sac, one way in/out for minimal traffic & reduced noise. Less than a block from a fabulous park, super easy access to I-25 & the newer Neighborhood Market. Truly a turnkey home; all you have to do is move in! Adjustments made, -\$750 for bed, -\$1000 for bath, \$50 per sq ft ag = -\$2700, \$12 per sq ft basement = -\$444, \$15 per sq ft finished basement = -\$17940
- Sold 3** This beautiful 2021 Sky Creek built home is as good as new but with \$40K of add-ons/upgrades in the past year! No need to worry about fencing, landscaping, window coverings or a refrigerator. This 4 bedroom, 3 bath open concept home features wood floors, granite countertops, gas stove, stainless steel refrigerator, 2-way modern fireplace, custom insert closet system, custom window coverings, fencing, landscaping and a firepit! The kitchen includes a breakfast bar, pantry, stainless steel appliances, recessed and pendant lighting. The main-level primary bedroom includes a 5-piece bath and a walk-in closet. Laundry room is also on the main floor. The basement is finished with a large family room, 2 additional bedrooms and a full bathroom. Truly a turnkey home; all you have to do is move in! Adjustments made, -\$750 for bed, -\$1000 for bath, -\$1500 for fireplace, \$50 per sq ft ag = -\$10450, \$12 per sq ft basement = -\$2508, \$15 per sq ft finished basement = -\$13665

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	\$360,000	\$360,000
Sales Price	\$359,000	\$359,000
30 Day Price	\$358,000	--
Comments Regarding Pricing Strategy		
<p>I searched all ranchers in Southpoint for active comps and I found 4, of which I used the best 3 comps for the subject. I searched all ranchers from 900 to 1300 sq ft ag for sold comps w/garages and I found 5, of which I used the best 3 comps for the subject. Adjustments were made to make sold comps equal the subject. There is limited inventory in the area at this time. I went back 12 months and out 1 mile for the sold comps.</p>		

Clear Capital Quality Assurance Comments Addendum

Reviewer's The current report has included the most current and most proximate data available to support the price conclusion. The broker's comps are
Notes appropriate for the subject's attributes, surrounding amenities and market conditions. Thus, the price conclusion appears to be adequately supported

Subject Photos



Front



Front



Address Verification



Side



Side



Other

Subject Photos



Other

Listing Photos

L1 3419 Ptarmigan
Pueblo, CO 81005



Front

L2 3921 Bison
Pueblo, CO 81005



Front

L3 3510 Ptarmigan
Pueblo, CO 81005



Front

Sales Photos

S1 3522 Raccoon
Pueblo, CO 81005



Front

S2 3325 Bighorn
Pueblo, CO 81005



Front

S3 3335 S Lions Pride
Pueblo, CO 81005



Front

ClearMaps Addendum

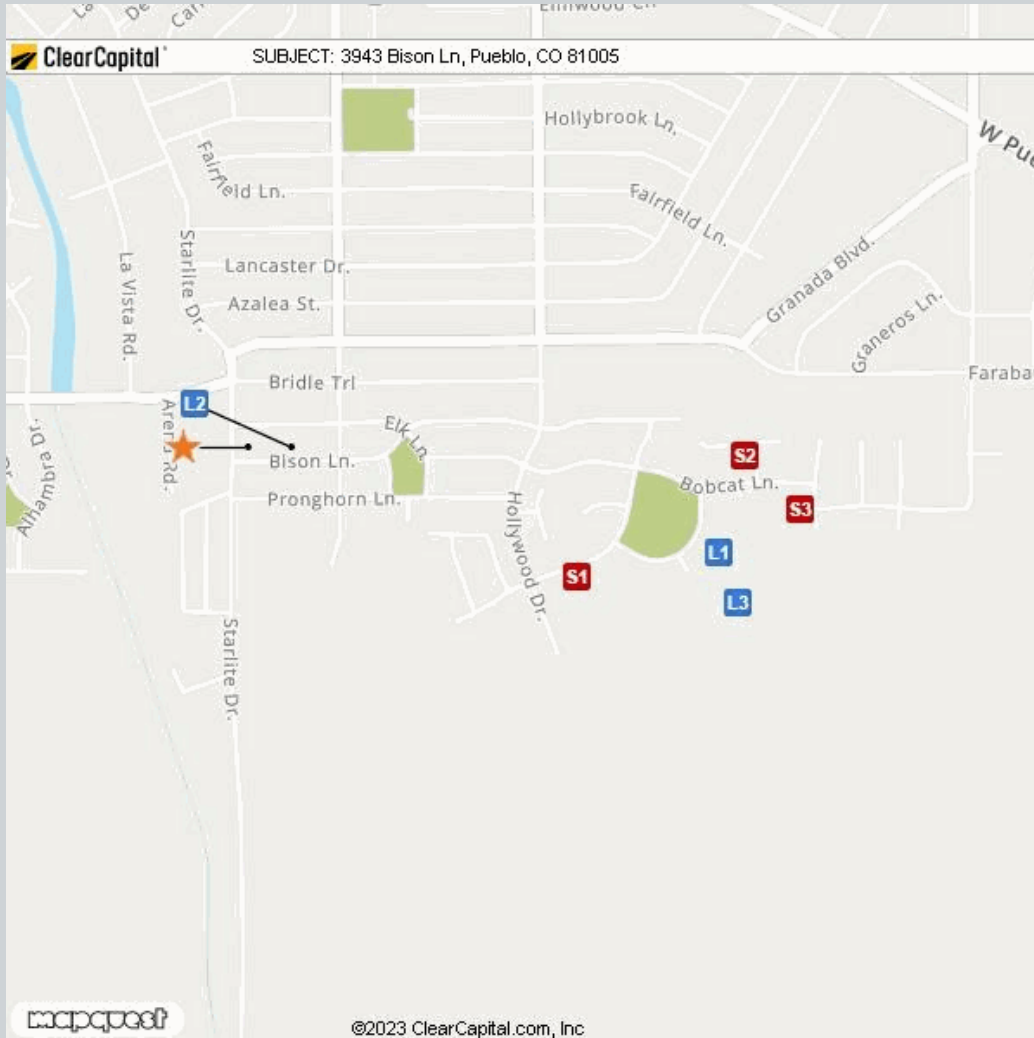
Address ★ 3943 Bison Lane, Pueblo, CO 81005

Loan Number 52619

Suggested List \$360,000

Suggested Repaired \$360,000

Sale \$359,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	3943 Bison Lane, Pueblo, CO 81005	--	Parcel Match
L1 Listing 1	3419 Ptarmigan, Pueblo, CO 81005	0.65 Miles ¹	Parcel Match
L2 Listing 2	3921 Bison, Pueblo, CO 81005	0.06 Miles ¹	Parcel Match
L3 Listing 3	3510 Ptarmigan, Pueblo, CO 81005	0.69 Miles ¹	Parcel Match
S1 Sold 1	3522 Raccoon, Pueblo, CO 81005	0.48 Miles ¹	Parcel Match
S2 Sold 2	3325 Bighorn, Pueblo, CO 81005	0.67 Miles ¹	Parcel Match
S3 Sold 3	3335 S Lions Pride, Pueblo, CO 81005	0.75 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	7.05 miles	Date Signed	02/24/2023

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.