

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	7831 Oneida St, Commerce City, COLORADO 80022	Order ID	9251928	Property ID	35261648
Inspection Date	04/03/2024	Date of Report	04/03/2024		
Loan Number	52882	APN	R0078210		
Borrower Name	Catamount Properties 2018 LLC	County	Adams		

Tracking IDs					
Order Tracking ID	4.2_BPO_Citi/Atlas_update	Tracking ID 1	4.2_BPO_Citi/Atlas_update		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

General Conditions		Condition Comments
Owner	Catamount Properties 2018 LLC	Well maintained and updated home. UPLOADED MLS SHEET SHOWING THE SUBJECT HAS BEEN UPDATED AND IS IN GOOD CONDITION.
R. E. Taxes	\$1,686	
Assessed Value	\$345,000	
Zoning Classification	Single Family	
Property Type	SFR	
Occupancy	Occupied	
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 & Market Data		Neighborhood Comments
Location Type	Suburban	Maintained residential neighborhood.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$390,000 High: \$490,000	
Market for this type of property	Remained Stable for the past 6 months.	
Normal Marketing Days	<90	

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	7831 Oneida St	7411 Quebec Street	6861 Kearney Street	6781 Leyden Street
City, State	Commerce City, COLORADO	Commerce City, CO	Commerce City, CO	Commerce City, CO
Zip Code	80022	80022	80022	80022
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.57 ¹	1.31 ¹	1.36 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$400,000	\$435,000	\$490,000
List Price \$	--	\$400,000	\$435,000	\$485,000
Original List Date		03/22/2024	04/03/2024	02/14/2024
DOM · Cumulative DOM	-- · --	12 · 12	0 · 0	49 · 49
Age (# of years)	69	70	65	66
Condition	Good	Good	Good	Good
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Public Trans.	Neutral ; Public Trans.	Neutral ; Public Trans.	Neutral ; Public Trans.
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	672	960	945	945
Bdrm · Bths · ½ Bths	4 · 2	2 · 1	5 · 2	3 · 2
Total Room #	8	5	10	6
Garage (Style/Stalls)	Detached 2 Car(s)	Detached 2 Car(s)	Detached 2 Car(s)	Detached 2 Car(s)
Basement (Yes/No)	Yes	No	Yes	Yes
Basement (% Fin)	100%	0%	80%	100%
Basement Sq. Ft.	672	--	945	945
Pool/Spa	--	--	--	--
Lot Size	.14 acres	.14 acres	.21 acres	.15 acres
Other	fence	fence	fence	fence

* Listing 2 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.

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

Listing 1 This comparable is in similar condition to, and, is in a similar location to the subject. Adjust 10000 bedrooms, 1000 bath, 10000 basement

Listing 2 This comparable is in similar condition to, and, is in a similar location to the subject. Adjust -5000 bedroom,

Listing 3 This comparable is in similar condition to, and, is in a similar location to the subject. Adjust 5000 bedroom,

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	7831 Oneida St	6966 Garden Court	7930 Niagara Street	6541 E 79th Avenue
City, State	Commerce City, COLORADO	Commerce City, CO	Commerce City, CO	Commerce City, CO
Zip Code	80022	80022	80022	80022
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.57 ¹	0.15 ¹	0.23 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$425,000	\$429,932	\$445,000
List Price \$	--	\$425,000	\$429,932	\$445,000
Sale Price \$	--	\$400,000	\$432,000	\$453,500
Type of Financing	--	Cv	Fha	Fha
Date of Sale	--	01/18/2024	03/21/2024	03/12/2024
DOM · Cumulative DOM	-- · --	25 · 63	88 · 126	9 · 27
Age (# of years)	69	69	70	68
Condition	Good	Good	Good	Good
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Public Trans.	Neutral ; Public Trans.	Neutral ; Public Trans.	Neutral ; Public Trans.
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	672	864	672	704
Bdrm · Bths · ½ Bths	4 · 2	5 · 2	4 · 2	5 · 2
Total Room #	8	10	8	10
Garage (Style/Stalls)	Detached 2 Car(s)	None	None	Attached 1 Car
Basement (Yes/No)	Yes	Yes	Yes	Yes
Basement (% Fin)	100%	100%	100%	100%
Basement Sq. Ft.	672	864	672	704
Pool/Spa	--	--	--	--
Lot Size	.14 acres	.17 acres	.14 acres	.14 acres
Other	fence	fence	fence	fence
Net Adjustment	--	-\$7,000	+\$500	\$0
Adjusted Price	--	\$393,000	\$432,500	\$453,500

* 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** This comparable is in similar condition to, and, is in a similar location to the subject. Adjust -5000 bedroom,-12000 concessions, 10000 garage,
- Sold 2** This comparable is in similar condition to, and, is in a similar location to the subject. Adjust -9500 concessions, 10000 garage
- Sold 3** This comparable is in similar condition to, and, is in a similar location to the subject. Adjust -10000 concessions, -5000 bedroom, 5000 garage

Subject Sales & Listing History

Current Listing Status	Currently Listed	Listing History Comments					
Listing Agency/Firm	Wedgewood Homes Realty	Listed 1/26/2024 450,000.00					
Listing Agent Name	Chris L. Anderson						
Listing Agent Phone	719-761-7036						
# 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
01/26/2024	\$450,000	--	--	--	--	--	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$449,999	\$449,999
Sales Price	\$447,500	\$447,500
30 Day Price	\$445,000	--
Comments Regarding Pricing Strategy		
Value based on list and sold comps.		

Clear Capital Quality Assurance Comments Addendum

Reviewer's Notes 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.

Subject Photos



Front



Address Verification



Street

Listing Photos

L1 7411 Quebec Street
Commerce City, CO 80022



Front

L2 6861 Kearney Street
Commerce City, CO 80022



Front

L3 6781 Leyden Street
Commerce City, CO 80022



Front

Sales Photos

S1 6966 Garden Court
Commerce City, CO 80022



Front

S2 7930 Niagara Street
Commerce City, CO 80022



Front

S3 6541 E 79th Avenue
Commerce City, CO 80022



Front

ClearMaps Addendum

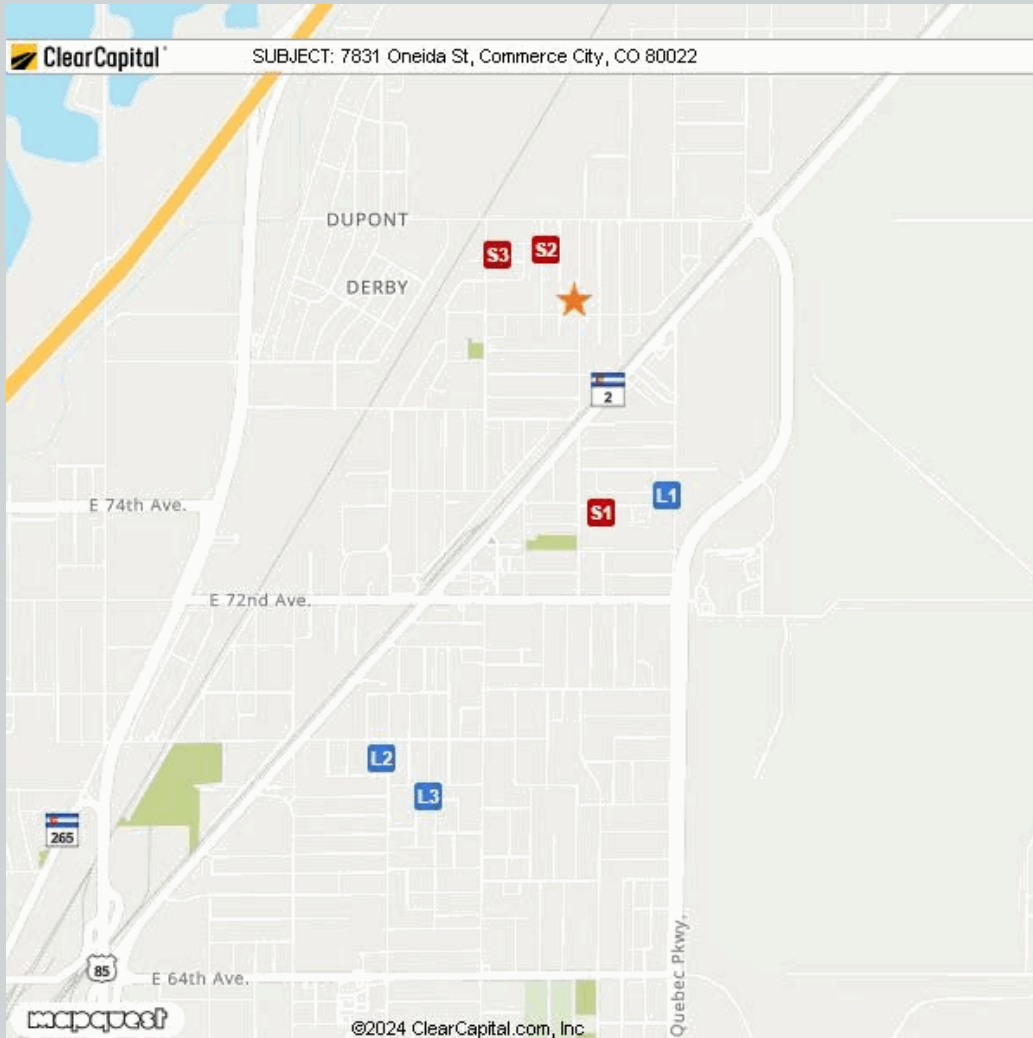
Address ★ 7831 Oneida St, Commerce City, COLORADO 80022

Loan Number 52882

Suggested List \$449,999

Suggested Repaired \$449,999

Sale \$447,500



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	7831 Oneida St, Commerce City, Colorado 80022	--	Parcel Match
L1 Listing 1	7411 Quebec Street, Commerce City, CO 80022	0.57 Miles ¹	Parcel Match
L2 Listing 2	6861 Kearney Street, Commerce City, CO 80022	1.31 Miles ¹	Parcel Match
L3 Listing 3	6781 Leyden Street, Commerce City, CO 80022	1.36 Miles ¹	Parcel Match
S1 Sold 1	6966 Garden Court, Commerce City, CO 80022	0.57 Miles ¹	Parcel Match
S2 Sold 2	7930 Niagara Street, Commerce City, CO 80022	0.15 Miles ¹	Parcel Match
S3 Sold 3	6541 E 79th Avenue, Commerce City, CO 80022	0.23 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	Vivian Carter	Company/Brokerage	RainDance Home and Design, Inc
License No	II103266	Address	1567 S Pearl St Denver CO 80210
License Expiration	12/31/2024	License State	CO
Phone	3037481494	Email	raindancehomes@comcast.net
Broker Distance to Subject	11.08 miles	Date Signed	04/03/2024

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.