

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>	759 S Palomar Place, Pueblo, CO 81007	<b>Order ID</b>	9025879	<b>Property ID</b>	34801417
<b>Inspection Date</b>	11/15/2023	<b>Date of Report</b>	11/15/2023		
<b>Loan Number</b>	53750	<b>APN</b>	0614310011		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Pueblo		

### Tracking IDs

<b>Order Tracking ID</b>	11.14_BPOUpdate	<b>Tracking ID 1</b>	11.14_BPOUpdate
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--

### General Conditions

<b>Owner</b>	CATAMOUNT PROPERTIES 2018 LLC	<b>Condition Comments</b> This subject appears to be maintained at this time.
<b>R. E. Taxes</b>	\$1,963	
<b>Assessed Value</b>	\$372,312	
<b>Zoning Classification</b>	Residential R1:RES/1 FAM DWEL 7000SF	
<b>Property Type</b>	SFR	
<b>Occupancy</b>	Vacant	
<b>Secure?</b>	Yes (door appears closed.)	
<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>	Visible	
<b>Road Type</b>	Public	

### Neighborhood & Market Data

<b>Location Type</b>	Rural	<b>Neighborhood Comments</b> This area has easy access to schools, parks, places of worship, restaurants, shopping, medical facilities and the highway
<b>Local Economy</b>	Stable	
<b>Sales Prices in this Neighborhood</b>	Low: \$27750 High: \$732500	
<b>Market for this type of property</b>	Remained Stable for the past 6 months.	
<b>Normal Marketing Days</b>	<90	

### Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
<b>Street Address</b>	759 S Palomar Place	684 S Wolcott	231 S Caddoa	470 S Maher
<b>City, State</b>	Pueblo, CO	Pueblo West, CO	Pueblo West, CO	Pueblo West, CO
<b>Zip Code</b>	81007	81007	81007	81007
<b>Datasource</b>	MLS	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.55 <sup>1</sup>	1.54 <sup>1</sup>	1.22 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$369,900	\$289,900	\$379,900
<b>List Price \$</b>	--	\$369,900	\$289,900	\$374,900
<b>Original List Date</b>		11/08/2023	10/19/2023	07/28/2023
<b>DOM · Cumulative DOM</b>	-- · --	7 · 7	27 · 27	110 · 110
<b>Age (# of years)</b>	26	25	29	19
<b>Condition</b>	Good	Average	Average	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 ; Mountain	Neutral ; Mountain	Neutral ; Mountain	Neutral ; Mountain
<b>Style/Design</b>	1 Story ranch	1 Story ranch	1 Story ranch	1 Story ranch
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,160	1,126	1,080	1,156
<b>Bdrm · Bths · ½ Bths</b>	6 · 3	4 · 3	3 · 3	4 · 3
<b>Total Room #</b>	11	9	8	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	Yes	Yes	Yes
<b>Basement (% Fin)</b>	100%	90%	69%	100%
<b>Basement Sq. Ft.</b>	1,150	1,126	1,080	1,144
<b>Pool/Spa</b>	--	Spa - Yes	--	--
<b>Lot Size</b>	.278 acres	.266 acres	.23 acres	.275 acres
<b>Other</b>	fireplace	--	--	--

\* Listing 3 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** Awesome home in Pueblo West - Gorgeous backyard setting with great 10x8 She-shed, pergola, boat/RV parking gate, open patio and Hot Tub(currently has leak). 2 car garage is on bluetooth. Beautiful kitchen with smart faucet and classy hood over stove. A real treat to see this home.
- Listing 2** Offering instant equity with a little TLC. Potential abounds in this 3 bed 3 bath home that is conveniently located within walking distance of the library, parks and shops. Basement has been partially finished or can be customized to your liking. Carefree landscaping and covered patio in the backyard offer a welcomed escape. Come see for yourself before it's too late. Priced to sell and AS IS.
- Listing 3** A MUST SEE RANCHER WITH A NEWLY FINISHED BASEMENT (ALL PERMITTED), BIG COVERED BACK PATIO WITH CEILING FAN WHERE YOU CAN ENJOY YOUR COFFEE AND GAZE OUT AT THE PARK. (YES, THIS PROPERTY BACKS UP TO THE PARK!!). OPEN CONCEPT, CEILING FANS IN ALMOST EVERY ROOM (SOME WITH REMOTES), CUSTOM BLINDS, ALARM SYSTEM, MAIN LEVEL MASTER WITH BIG WALK-IN CLOSET, LOTS OF NATURAL LIGHT, PLENTY OF STORAGE, CIRCLE DRIVE, COURTYARD. AND SHED. CLOSE TO SCHOOL, BASEBALL FIELD, PUBLIC POOL, LIBRARY, RESTAURANTS, AND MANY OTHER PLACES OF CONVENIENCE!

### Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
<b>Street Address</b>	759 S Palomar Place	346 Lachmont	655 Burro	806 Acorn
<b>City, State</b>	Pueblo, CO	Pueblo, CO	Pueblo West, CO	Pueblo West, CO
<b>Zip Code</b>	81007	81007	81007	81007
<b>Datasource</b>	MLS	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	1.62 <sup>1</sup>	1.50 <sup>1</sup>	0.03 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$360,000	\$365,000	\$370,000
<b>List Price \$</b>	--	\$360,000	\$365,000	\$370,000
<b>Sale Price \$</b>	--	\$360,000	\$355,000	\$365,000
<b>Type of Financing</b>	--	Conventional	Va	Convntional
<b>Date of Sale</b>	--	03/16/2023	02/28/2023	02/07/2023
<b>DOM · Cumulative DOM</b>	-- · --	41 · 41	87 · 87	31 · 88
<b>Age (# of years)</b>	26	25	20	23
<b>Condition</b>	Good	Average	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 ; Mountain	Neutral ; Mountain	Neutral ; Mountain	Neutral ; Mountain
<b>Style/Design</b>	1 Story ranch	1 Story ranch	1 Story ranch	1 Story ranch
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,160	1,177	1,143	1,194
<b>Bdrm · Bths · ½ Bths</b>	6 · 3	4 · 3	4 · 3	5 · 3
<b>Total Room #</b>	11	9	9	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>	100%	98%	96%	100%
<b>Basement Sq. Ft.</b>	1150	1,137	1,143	1,160
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	.278 acres	.34 acres	.367 acres	.273 acres
<b>Other</b>	fireplace	--	--	--
<b>Net Adjustment</b>	--	+\$8,346	+\$5,184	+\$530
<b>Adjusted Price</b>	--	\$368,346	\$360,184	\$365,530

\* Sold 1 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** Take a look at this great 4BR/3BA rancher in Pueblo West! The main level features vaulted ceilings and wood laminate flooring; a spacious Living Room; Dining Area; Kitchen with stainless steel appliances, granite countertops and a walk-out; the Master Bedroom with an ensuite bath and walk-in closet; two additional Bedrooms; a full Bath; and the Laundry Closet (doors can be provided). The basement hosts a large Family Room and Flex Space--the pool table is included; the fourth Bedroom, and a full Bath. Additional highlights of this home include a covered front deck; two-car garage + RV parking; fenced backyard; furnace and water heater replacement in 2021; and conveniently located near schools, shopping, dining, and recreational areas. Schedule a showing today! Adjustments made, -\$5000 for seller concessions, -\$10000 for condition, \$1000 per bed = +\$2000, +\$15900 for fireplace, \$50 per sq ft ag = -\$850, \$12 per sq ft basement = +\$156, \$15 per sq ft finished basement = +\$540
- Sold 2** This Super Sharp Spacious split-bedroom rancher is ready to move in and sits on a 1/3 acre lot. Nicely updated in 2020 including new carpet, paint, laminate flooring and granite countertop in kitchen. The nice sized Primary Master Suite features a walk-in closet, oversized walk-in shower and door to back patio. Kitchen has granite countertops and plenty of cabinet space. Large living room with laminate flooring. Must see the beautiful huge family room in the basement completely finished with cedar wood planking. Finished cedar lined storage room with full bath. Large two car garage with storage. Huge fully fenced yard with two drive in gates for parking RV, boats and toys, large open patio and 8x12 Wood Storage Building. Easy access into town on Purcell. Close to shopping and amenities. Adjustments made, \$1000 per bed = +\$2000, +\$1500 for fireplace, \$50 per sq ft ag = +\$850, \$12 per sq ft basement = +\$84, \$15 per sq ft finished basement = +\$750
- Sold 3** Terrific renovation on a desirable ranch home in Pueblo West. 5 bedroom | 3 bath | 2354 sqft and a 2 car garage. Enter into an open floor plan with all new paint inside and out, new flooring, all new kitchen with shiplap island, granite countertops, new stainless steel appliances, and designer lighting. The primary suite has a full private bathroom that has been refreshed and updated. Basement has a bar area, extra storage with custom built-ins, a flex space for a basement office, playroom, family room, man cave or whatever you can dream up as your favorite space! Large fenced backyard with a cute patio covered by a pergola, perfect for entertaining. Less than 15 mins from the Pueblo Reservoir marina, and even closer to picnic areas and trails! Adjustments made, +\$1000 for bed, +\$1500 for fireplace, \$50 per sq ft ag = -\$1700, \$12 per sq ft basement = -\$120, \$15 per sq ft finished basement = -\$150

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed		<b>Listing History Comments</b>				
<b>Listing Agency/Firm</b>			This subject is currently listed.				
<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>
10/20/2023	\$399,900	--	--	--	--	--	MLS

## Marketing Strategy

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$363,000	\$363,000
<b>Sales Price</b>	\$362,000	\$362,000
<b>30 Day Price</b>	\$361,000	--
<b>Comments Regarding Pricing Strategy</b>		
<p>I searched all ranchers in Pueblo West East from 1000 to 1200 sq ft ag with full basements and attached 2 car garages and I found 4 active listings, one of which was the subject. I used the best 3 comps for the subject. I searched back 12 months and out 5 miles for the sold comps from 1100 to 1200 sq ft ag with full basements and 2 car attached garages and I found 10, of which I used the best 3 comps for the subject. Adjustments were made to make the sold comps equal the subject.</p>		

### 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



Front



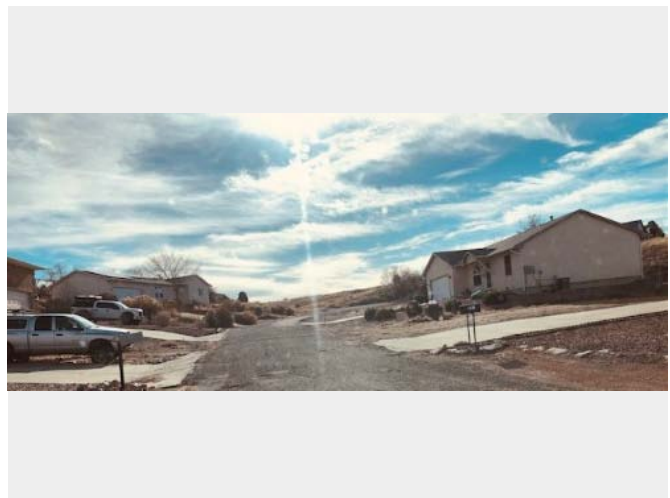
Address Verification



Side



Side



Street



### Subject Photos



Street



Street



Street



Other

## Listing Photos

**L1** 684 S Wolcott  
Pueblo West, CO 81007



Front

**L2** 231 S Caddoa  
Pueblo West, CO 81007



Front

**L3** 470 S Maher  
Pueblo West, CO 81007



Front

## Sales Photos

**S1** 346 Lachmont  
Pueblo, CO 81007



Front

**S2** 655 Burro  
Pueblo West, CO 81007



Front

**S3** 806 Acorn  
Pueblo West, CO 81007



Front

### ClearMaps Addendum

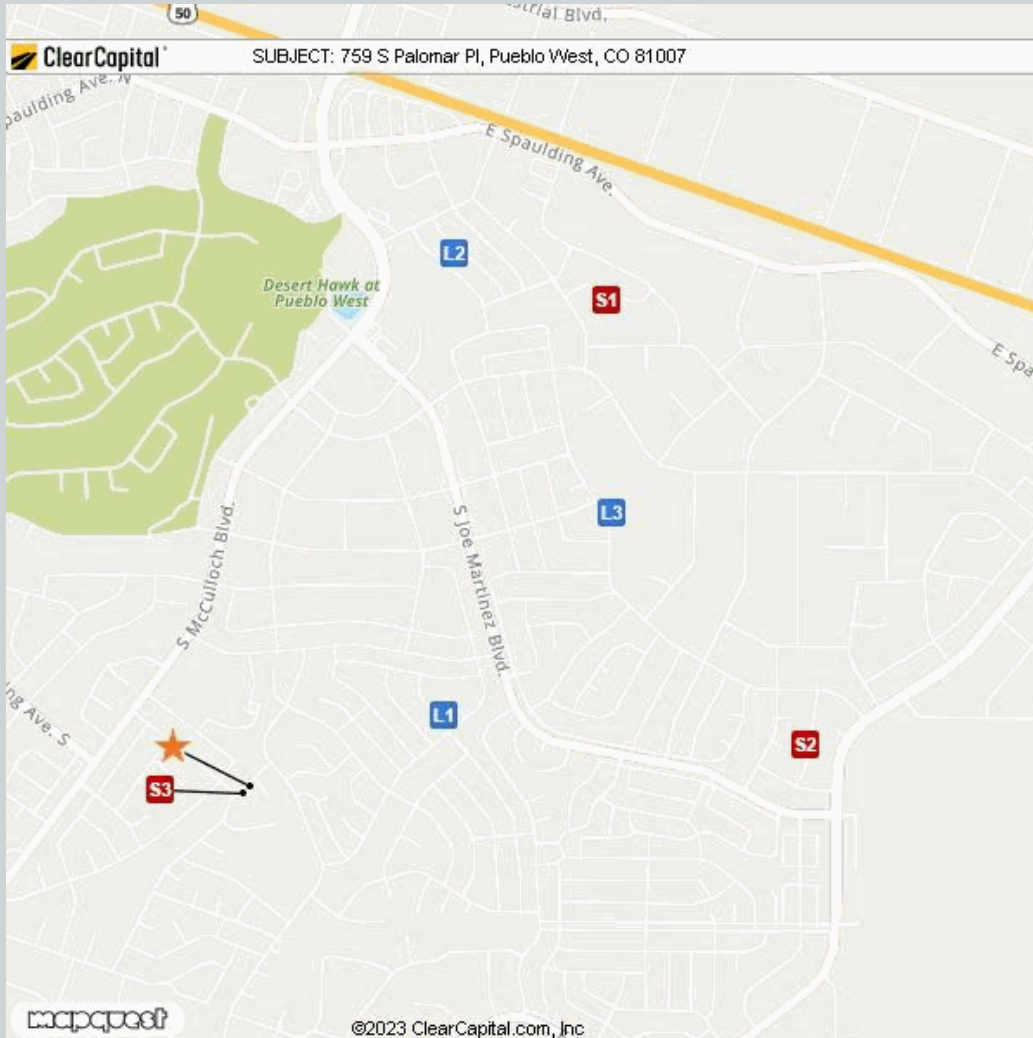
**Address** ★ 759 S Palomar Place, Pueblo, CO 81007

**Loan Number** 53750

**Suggested List** \$363,000

**Suggested Repaired** \$363,000

**Sale** \$362,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	759 S Palomar Place, Pueblo, CO 81007	--	Parcel Match
L1 Listing 1	684 S Wolcott, Pueblo, CO 81007	0.55 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	231 S Caddoa, Pueblo, CO 81007	1.54 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	470 S Maher, Pueblo, CO 81007	1.22 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	346 Lachmont, Pueblo, CO 81007	1.62 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	655 Burro, Pueblo, CO 81007	1.50 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	806 Acorn, Pueblo, CO 81007	0.03 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>	Lisa White	<b>Company/Brokerage</b>	Lisa M. White
<b>License No</b>	FA.100085915	<b>Address</b>	1528 Fortino Blvd Pueblo CO 81008
<b>License Expiration</b>	12/31/2023	<b>License State</b>	CO
<b>Phone</b>	7192506761	<b>Email</b>	coloradolisawhite@kw.com
<b>Broker Distance to Subject</b>	6.51 miles	<b>Date Signed</b>	11/15/2023

*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.**