

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	181 Cornell Circle, Pueblo, CO 81005	Order ID	8949219	Property ID	34643845
Inspection Date	09/30/2023	Date of Report	09/30/2023		
Loan Number	55332	APN	1503340011		
Borrower Name	Catamount Properties 2018 LLC	County	Pueblo		

Tracking IDs

Order Tracking ID	09.28.23 BPO Request	Tracking ID 1	09.28.23 BPO Request
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	AVIS L GRAHAM	Condition Comments This subject appears to be maintained at this time.
R. E. Taxes	\$679	
Assessed Value	\$290,630	
Zoning Classification	Residential R1:RES/1 FAM DWEL 7000SF	
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, shopping, restaurants medical facilities and the highway
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$179250 High: \$370950	
Market for this type of property	Remained Stable for the past 6 months.	
Normal Marketing Days	<30	

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	181 Cornell Circle	534 Quillian	45 Duke	39 Amhurst
City, State	Pueblo, CO	Pueblo, CO	Pueblo, CO	Pueblo, CO
Zip Code	81005	81005	81005	81005
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	1.07 ¹	0.29 ¹	0.56 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$289,000	\$344,000	\$379,900
List Price \$	--	\$289,000	\$329,900	\$379,900
Original List Date		09/22/2023	04/26/2023	08/10/2023
DOM · Cumulative DOM	-- · --	8 · 8	157 · 157	51 · 51
Age (# of years)	58	74	64	65
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	1,120	1,092	994	1,144
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	4 · 2	5 · 2
Total Room #	5	9	9	10
Garage (Style/Stalls)	Detached 2 Car(s)	Detached 2 Car(s)	Detached 2 Car(s)	Attached 3 Car(s)
Basement (Yes/No)	Yes	Yes	Yes	Yes
Basement (% Fin)	81%	53%	96%	90%
Basement Sq. Ft.	1,120	1,092	994	1,144
Pool/Spa	--	--	--	--
Lot Size	17 acres	.287 acres	.182 acres	.238 acres
Other	--	fireplace	--	--

* 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** Great Location and Quiet Block in Sunset Park behind popular Linda Vista Avenue. Built on 4 Lots, almost a 1/3 of an Acre, this home features, 3 Bedrooms, 2 Bathrooms, an oversized 2 Car Garage, Living/Dining Room, Family Room, Game Room and a Good sized Kitchen with Breakfast Nook. New items include the Water Heater, Some Double Pane Vinyl Windows, Electrical, Plumbing and Plumbing Fixtures, Toilets, Vanities, Gas Meter and Gas Line. Hardwood Floors have just been refinished. Large lot provides RV Parking, Dog Run and Room to Play! A little love on this solid home and the new owner will have immediate equity. Hurry over for a look, it is priced to sell quick!
- Listing 2** Adorable Sunset Park Rancher offers a comfortable main living room with laminated dark hardwood oak flooring, a bathroom and two adjoining bedrooms comprising the main floor of the house. Complementing the main floor is a completely fully finished basement sporting a large laundry room, family room, along with an adjoining bedroom, and if you wish, you have the option of adding an additional non conforming bedroom as part of the basement since space, window, and closet type room are available for the conversion. The Park Rancher is further complemented with a recently (5 years) installed Heating, Ventilation and Air Conditioning (HVAC) system which provides for summer cooling and winter heating comfort for any Rancher household. To round out, the Sunset Park Rancher sits on a full yard having front and back yards of which the front through its recently installed automatic sprinkler system supports and waters the front lawn. Much of the backyard is rock layard but does have a sprinkler base to restructure a sprinkler system to support/maintain a lawn if the desire is to convert the backyard (or part of the back) back to a lawn. The backyard also sports a covered patio perfect for summer BBQ's and similar gatherings. And finally, the Park Rancher property provides an oversized two car garage and a fenced back yard to help provide for additional car/truck shelter and protection. The Park Rancher is centrally situated within walking distance to schools.
- Listing 3** Here is your chance to move to SUNSET PARK!! This impeccable home has everything done for you! Flawless wood floors on the main level, beautiful tile in the Kitchen, with cozy eat in area, stainless appliances and quarter sawn cabinets. Dining area with built-ins right off the living room. Main bath is spotless, with wonderful tile work. Wide stairs to the basement right off the kitchen. Basement is light and bright with gorgeous carpet and low profile lights throughout! Spa like basement bath completes this picture! This home has a 1 car attached garage, but don't worry, if that isn't big enough, just drive through to a detached 2 car garage! Mature landscaping front and back with gorgeous grass, trees and planter areas. The back yard is perfect for entertaining with an enclosed entertainment space that's perfect for your patio furniture or if you would like to install a hot tub! This gem is close to shops, schools and a quick drive to I-25. DON'T MISS THIS CHANCE TO BUY YOUR DREAM HOME IN SUNSET PARK...JUST MOVE IN AND YOU'RE HOME! NO WORK NEEDED!

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	181 Cornell Circle	187 University	3 Oxford	645 Morrison
City, State	Pueblo, CO	Pueblo, CO	Pueblo, CO	Pueblo, CO
Zip Code	81005	81005	81005	81005
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.31 ¹	0.50 ¹	0.98 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$319,900	\$364,500	\$308,500
List Price \$	--	\$319,900	\$345,000	\$299,500
Sale Price \$	--	\$310,500	\$335,000	\$299,500
Type of Financing	--	Fha	Cash	Va
Date of Sale	--	09/18/2023	08/04/2023	04/28/2023
DOM · Cumulative DOM	-- · --	48 · 48	132 · 132	78 · 78
Age (# of years)	58	60	64	71
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	1,120	1,180	1,116	1,092
Bdrm · Bths · ½ Bths	3 · 2	4 · 2	5 · 4	5 · 2
Total Room #	5	10	10	10
Garage (Style/Stalls)	Detached 2 Car(s)	None	Detached 2 Car(s)	Detached 1 Car
Basement (Yes/No)	Yes	Yes	Yes	Yes
Basement (% Fin)	81%	100%	100%	100%
Basement Sq. Ft.	1120	1,180	1,116	1,092
Pool/Spa	--	--	--	--
Lot Size	17 acres	.206 acres	.219 acres	.152 acres
Other	--	2 fireplaces	fireplace	fireplace, carport
Net Adjustment	--	-\$10,740	-\$9,312	-\$9,964
Adjusted Price	--	\$299,760	\$325,688	\$289,536

* Sold 1 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** Captivating class and charm! Great curb appeal from the all blonde-brick exterior, to the welcoming sitting porch, and mature trees & shrubbery. This gorgeous 4 bedroom, 2 bathroom house has hardwood floors throughout main level & high-end wood laminate throughout finished basement. So many updates within the last 3 years! Gorgeous kitchen cabinets & granite countertops, updated upstairs bathroom with classy-chic retro tile & tub/shower combo, all-new downstairs bathroom with up-scale vanity, fixtures, & walk-in shower, new doors, new baseboards, appliances, flooring, blinds & window treatments. Updated electric service, separate basement laundry and storage room with utility sink. Gas fireplace up and log fireplace down makes for cozy movie nights and holiday entertaining. Freshly-stained deck in back with large, grassy backyard - sprinkler system front and back - with above-ground swimming pool (new 2023), full privacy fence and storage shed. Bonus space in upper room, unfinished but already usable with high ceilings and windows - perfect for painting, crafting, or kids play area, and of course storage. Pre-wired for security cameras. Effective Breezeair Cooling System. Across the street from beautiful church, Sunset School Park, and a short walk to the new Sunset Park Elementary School – this won't last long! Adjustments made, -\$6000 for seller concessions, -\$1000 for bed, \$1500 per fireplace = -\$3000 \$50 per sq ft ag = -\$3000, \$12 per sq ft basement = -\$720, \$15 per sq ft finished basement = -\$4020, \$3500 per garage stall = +\$7000
- Sold 2** Seller says let's get this SOLD, NEW PRICE! Price on this Sunset Rancher, 5 bedroom, 4 bath home. Large living room with gas long fireplace. beautiful kitchen with plenty of cabinet space and all stainless-steel appliances stay, built-in cabinet in dining room. Larger laundry on the main level. Master bedroom two closets with tiled 3/4 bath. Full bath in the main hallway. Family room with space to add a small office or game area. tiled 3/4 bath. Another Master bedroom downstairs with 3/4 tiled bath. Huge yard, sitting area and large wooden deck. Garden area and even a tetherball area. Oversized 2 Car Detached Garage. Schedule your personal Showing Today!! Adjustments made, \$1000 per bed = -\$2000, \$1500 per bath = -\$3000, -\$1500 for fireplace, \$50 per sq ft ag = +\$200, \$12 per sq ft basement = +\$48, \$15 per sq ft finished basement = -\$3060
- Sold 3** Fantastic home with full finished basement on corner lot. Conveniently located on the south side just a few blocks away from City Park, Elmwood Golf Course and the Colorado State Fairgrounds. This beautiful home has been updated from top to bottom and also features central air conditioning! Fully fenced back yard and a 1 car detached garage. Schedule a showing today!!! Adjustments made, -\$8000 for seller concessions, \$1000 per bed = -\$2000, -\$1500 for fireplace, \$12 per sq ft basement = +\$336, \$15 per sq ft finished basement = -\$2700, +\$3500 for garage stall, -\$1000 for carport

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	\$305,000	\$305,000
Sales Price	\$304,000	\$304,000
30 Day Price	\$303,000	--
Comments Regarding Pricing Strategy		
I searched all ranchers from 900 to 1200 sq ft ag for active comps and I found 3, of which I used them all, I went back 12 months and out 2 miles for sold comps from 1000 to 1200 sq ft ag and I found 5, of which I used the best 3 comps for the subject. Adjustments were made to make the sold comps equal the subject.		

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.
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Subject Photos



Front



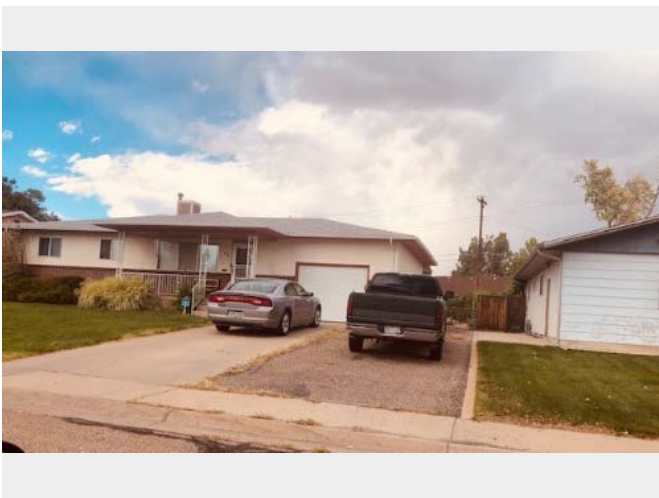
Address Verification



Side



Side



Other

Listing Photos

L1 534 Quillian
Pueblo, CO 81005



Front

L2 45 Duke
Pueblo, CO 81005



Front

L3 39 Amhurst
Pueblo, CO 81005



Front

Sales Photos

S1 187 University
Pueblo, CO 81005



Front

S2 3 Oxford
Pueblo, CO 81005



Front

S3 645 Morrison
Pueblo, CO 81005



Front

ClearMaps Addendum

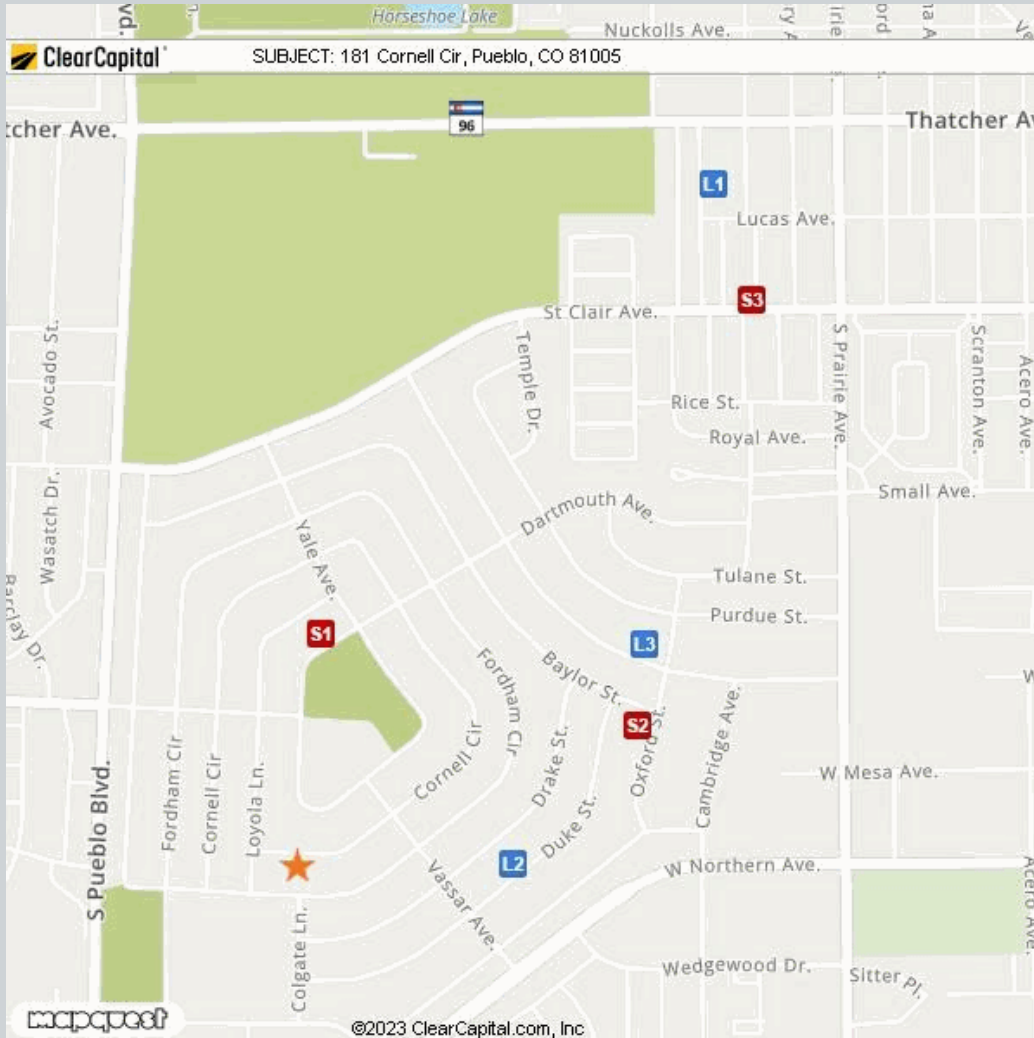
Address ★ 181 Cornell Circle, Pueblo, CO 81005

Loan Number 55332

Suggested List \$305,000

Suggested Repaired \$305,000

Sale \$304,000



Comparable

Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	181 Cornell Circle, Pueblo, CO 81005	--	Parcel Match
L1 Listing 1	534 Quillian, Pueblo, CO 81005	1.07 Miles ¹	Parcel Match
L2 Listing 2	45 Duke, Pueblo, CO 81005	0.29 Miles ¹	Parcel Match
L3 Listing 3	39 Amhurst, Pueblo, CO 81005	0.56 Miles ¹	Parcel Match
S1 Sold 1	187 University, Pueblo, CO 81005	0.31 Miles ¹	Parcel Match
S2 Sold 2	3 Oxford, Pueblo, CO 81005	0.50 Miles ¹	Parcel Match
S3 Sold 3	645 Morrison, Pueblo, CO 81005	0.98 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	4.97 miles	Date Signed	09/30/2023

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.