Velox Valuations LLC

-					34686427	
The purpose of this summary appraisal report	xterior-Only Inspection					ubject property
Property Address 10896 Omaha Ln		City Parker	iy Supportou, op	State (
Borrower Catamount Properties 2018 LLC Legal Description LOT 10 BLK 1 THE VILL			r & Jennifer J I	Kester County	Douglas	
Assessor's Parcel # R0351967 aka 2233-	LAGES OF PARKER FILING #2 234-05-008	Tax Year 2022		R.E. Tax	es\$ 2,753	
Neighborhood Name The Villages of Parke		Map Reference 1	9740	Census	Tract 0139.10	
Occupant 🗙 Owner 🗌 Tenant 🗌 Vacan Property Rights Appraised 🔀 Fee Simple	nt Special Assess		🗙 Pl	JD HOA \$ 900	🗙 per year	per month
Assignment Type Purchase Transaction		1	lue/Servicing			
Lender/Client Wedgewood Inc		2015 Manhattan Beach Blv	/d, Suite 100, F	,		
Is the subject property currently offered for sale or Report data source(s) used, offering price(s), and offering price(s) and offer		ve months prior to the effective of	late of this apprais	sal?	🗌 Yes 🗙	No
	ale for the subject purchase transactior	n. Explain the results of the analy	sis of the contrac	t for sale or why the a	inalysis was not	
performed.						
Contract Price \$ Date of Contract Is there any financial assistance (loan charges, sale If Yes, report the total dollar amount and describe t		y seller the owner of public recor			ce(s)	
Is there any financial assistance (loan charges, sal		ssistance, etc.) to be paid by any	/ party on behalf c	of the borrower?		Yes No
If Yes, report the total dollar amount and describe t	the items to be paid.					
Note: Race and the racial composition of the ne				One Unit Here	ing Droop	nt land llas 0/
Neighborhood Characteristics Location Urban X Suburban F		ne-Unit Housing Trends creasing 🔀 Stable	Declining	One-Unit Hous	AGE One-Unit	ent Land Use % 90 %
Built-Up 🗙 Over 75% 🗌 25-75% 🗌 U		nortage 🔀 In Balance [Over Supply		yrs) 2-4 Unit	2 %
Growth 🗌 Rapid 🔀 Stable 🗌 S		nder 3 mths 🔲 3-6 mths [Over 6 mths	500 Low	3 Multi-Far	-
Growth Rapid Stable Stable Stable are Hilltop Road Neighborhood Boundaries are Hilltop Road and Buffaloberry Drive to the east. Neighborhood Description See attached a	d to the south, Canterberry Park	way to the west, Mainstree	et to the north	1,795 High 745 Pred.	35 Commer 17 Other	cial 1 % 5 %
Neighborhood Description See attached a	ddenda.			745 1100.		5 %
Market Conditions (including support for the above		ket has remained stable for	or the prior ve	ar despite some i	ine and downs	with
increasing interest rates. Market has be	,				•	
some segments of the market experience	<u> </u>					
Dimensions See attached plat from Realist Specific Zoning Classification PDU		9 sf Shap iption Planned Developme	^e Irregular	Vi	ew N;Res;	
	onforming (Grandfathered Use)	No Zoning Illegal (describ				
			(D)			
Is the highest and best use of subject property as i	improved (or as proposed per plans an		/	Yes 🗌 No If	No, describe	See addenda.
	· · · · · · ·	d specifications) the present use	?			
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Utilities Public Other (describe) Electricity Image: Construct of the state o	Public Water ▲ Sanitary Sewer ▲ ▲ No FEMA Flood Zone × or the market area? ▲ Yes actors (easements, encroachments, encroachments noted. Please vier ubject is located near a greenbee perty Appraisal Files © General Description © Concrete Slab Crawl Space ▲ Full Basement Finished Partial Basement Finished Partial Basement Finished Courters & Downspouts Metal/Galv Window Type Thermal part ▲ Dishwasher ▲ B Rooms 4 8 Rooms 4 etc.) Typical energy efficie urce(s) (including apparent needed reprison for area with no significant defense assumed. There is no proof the 1/2 baths but traditionally in the	d specifications) the present use Other (describe) FEMA Map # 080. No If No, describe irronmental conditions, land uses w ILC and Title Work for v elt area; however, it backs MLS Assessment and T Data Source for Gross Heating/Cooling FWA HWBB Radiant Other Fuel Nat. Gas n Central Air Conditionin Individual ne X Other None Microwave X Washer/Dr oms 2.1 Bath(s) nt items noted at time of in airs, deterioration, renovations, re- red maintenance. Updath hat subject has A/C per co- bis area, most all homes h	Off-site Impr Street Asp Alley Non 35C0088F Setc.)? rerification. Summary rerifi	rovements - Type halt halt Yes FEN Yes Ubject has a typic ectly to other hom Prior Inspection Assessor Imenities ace(s) # 1 Stove(s) # 0 Conc. None None None None None None Caspare Feet of G is age/area. Utilitit Caspare Litilitit Caspare Litilititit Caspare Litil	Publ	ic Private
Utilities Public Other (describe) Electricity Image: Construct of the state o	Public Water ▲ Sanitary Sewer ▲ ▲ No FEMA Flood Zone × or the market area? ▲ Yes actors (easements, encroachments, encroachments noted. Please vier ubject is located near a greenbee perty Appraisal Files © General Description © Concrete Slab Crawl Space ▲ Full Basement Finished Partial Basement Finished Partial Basement Finished Courters & Downspouts Metal/Galv Window Type Thermal part ▲ Dishwasher ▲ B Rooms 4 8 Rooms 4 etc.) Typical energy efficie urce(s) (including apparent needed reprison for area with no significant defense assumed. There is no proof the 1/2 baths but traditionally in the	d specifications) the present use Other (describe) FEMA Map # 080. No If No, describe irronmental conditions, land uses w ILC and Title Work for v elt area; however, it backs MLS Assessment and T Data Source for Gross Heating/Cooling FWA HWBB Radiant Other Fuel Nat. Gas n Central Air Conditionin Individual ne X Other None Microwave X Washer/Dr oms 2.1 Bath(s) nt items noted at time of in airs, deterioration, renovations, re- red maintenance. Updath hat subject has A/C per co- bis area, most all homes h	?? ∑ Off-site Impr Street Asp Alley Non 35C0088F	rovements - Type halt le FEN I Yes V Jestimate Set in the set in t	Publ	ic Private
Utilities Public Other (describe) Electricity Image: Construct of the state o	Public Water ▲ Sanitary Sewer ▲ ▲ No FEMA Flood Zone × or the market area? ▲ Yes ictors (easements, encroachments, env roachments noted. Please view Please view ibject is located near a greenbee perty Appraisal Files General Description Concrete Slab Crawl Space ▲ Full Basement Finished Partial Basement Finished Exterior Walls Frame,Brick Roof Surface Composition Gutters & Downspouts Metal/Galv Window Type Thermal par A Bedro etc.) Typical energy efficie assumed. There is no proof ti verse conditions that affect the livability	d specifications) the present use Other (describe) FEMA Map # 080 No If No, describe irronmental conditions, land uses w ILC and Title Work for v elt area; however, it backs MLS Assessment and T Data Source for Gross Heating/Cooling FWA HWBB Radiant Other Fuel Nat. Gas n Central Air Conditionii Individual ne Other None Microwave Washer/Dr oms 2.1 Bath(s) nt items noted at time of in airs, deterioration, renovations, re- erred maintenance. Updat hat subject has A/C per co- its area, most all homes h , soundness, or structural integri	Off-site Impr Street Asp Alley Non 35C0088F Setc.)? rerification. Summary rerifi	rovements - Type halt le FEN I Yes V Jestimate Set in the set in t	Publ	ic Private
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Exterior–Only Inspection Residential Appraisal Report 34686427 File # 55487

	There are 3 comparable	properties currently	offered for sale in t	the subject neighborho	od ranging in	price from \$ 670,000	to \$ 695	5,000 .
						ale price from \$ 615,00		757,000
	FEATURE	SUBJECT	COMPARAB			ARABLE SALE # 2		LE SALE # 3
	Address 10896 Omaha Ln		11458 Cannonade	e Way	11451 Marlbo	orough Dr	10865 Acadia Pl	
	Parker, CO 80138		Parker, CO 80138		Parker, CO 8	0138	Parker, CO 80138	
	Proximity to Subject		0.38 miles SW		0.73 miles SV	N	0.38 miles W	
	Sale Price	\$		\$ 695,000		\$ 650,000	ס	\$ 615,000
	Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 307.93 sq.ft.		\$ 282.73	sq.ft.	\$ 298.54 sq.ft.	
	Data Source(s)		REcolorado#3090	100;DOM 44	REcolorado#	6389532;DOM 10	REcolorado#7199	558;DOM 8
	Verification Source(s)		Doc#19609/Count	y Records	Doc#32470/C	County Records	Doc#20968/Count	y Records
	VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTIO		DESCRIPTION	+(-) \$ Adjustment
	Sales or Financing		ArmLth	.,, .	ArmLth		ArmLth	
	Concessions		Cash;0		Conv;7500		VA;0	
	Date of Sale/Time		s10/23;c09/23		s07/23;c07/23		s05/23;c04/23	
	Location	N;Res;	N;Open Space;	-20.000	· · · · ·	-	N;Res;	
	Leasehold/Fee Simple	Fee Simple	Fee Simple	20,000	Fee Simple		Fee Simple	
	Site	10019 sf	8712 sf	0	14593 sf	-4 57/	1 7405 sf	+2,614
	View	N;Res;	N;Res;	0	N;Res;	4,01-	N;Res;	
	Design (Style)	DT2;Traditional	DT2;Traditional		DT2;Tradition	nal	DT2;Traditional	
	Quality of Construction	Q4	Q4		Q4		Q4	
	Actual Age	33	27	0	38		26	0
	Condition	C3	C3	0	C3		C3	0
	Above Grade	Total Bdrms. Baths	Total Bdrms. Baths			Baths	Total Bdrms. Baths	
	Room Count	8 4 2.1	7 3 2.1	0		2.1	Total Duffis. Datis 7 4 2.1	0
	Gross Living Area		7 3 2.1 2,257 sq.ft.	-				
	Basement & Finished	2,260 sq.ft.			<i>.</i>			+20,000
	Rooms Below Grade	1101sf0sfin	1130sf1017sfin		725sf0sfin	+7,520	722sf0sfin	+7,580
		A	1rr1br1.0ba1o	-5,000			A	
Т	Functional Utility	Average/typical	Average/typical		Average/typic		Average/typical	
SALES COMPARISON APPROACH	Heating/Cooling	FWA None	FWA, A/C	-5,000	FWA, A/C		FWA, A/C	-5,000
RO	Energy Efficient Items	Thermal panes	Thermal panes		Thermal pane		Thermal panes	
РР	Garage/Carport	2ga2dw	2ga2dw		3ga3dw) 2ga2dw	
N	Porch/Patio/Deck	Prch/Pat/Deck	Prch/Pat/Deck		Prch/Pat/Dec	k	Prch/Pat/Deck	
ISO	Fireplace(s)	Fpl: 1	Fpl: 2	-2,500	Fpl: 1		Fpl: 1	
AR								
MР				•		1 •		•
ဗ္ဗ	Net Adjustment (Total)		<u> </u>	\$ -52,840		- \$ -9,554		\$ 25,194
ES	Adjusted Sale Price		Net Adj. 7.6 %			1.5 %	Net Adj. 4.1 %	
ML	of Comparables		Gross Adj. 7.6 %			3.8 % \$ 640,446	6 Gross Adj. 5.7 %	\$ 640,194
0,	I 🗙 did 🗌 did not research t	he sale or transfer histo	ry of the subject prope	rty and comparable sale	es. If not, explain			
	Maanaanah 🗌 did 🔽 dida			L'		the offerthe data of the second	under al	
			s or transfers of the su	bject property for the th	ree years prior to	the effective date of this app	oraisai.	
	· · · · · · · · · · · · · · · · · · ·	ublic Records						
			s or transfers of the co	mparable sales for the	year prior to the d	late of sale of the comparable	e sale.	
	Data Source(s) MLS County		a a la autuanatau hiatau		and comparable			
	Report the results of the research a		T					
	ITEM	SL	IBJECT	COMPARABLE S	ALE #1	COMPARABLE SALE #	2 COMPA	RABLE SALE #3
	Date of Prior Sale/Transfer							
	Price of Prior Sale/Transfer							
	Data Source(s)	Corelogic Put		Corelogic Public Re		Corelogic Public Record		ublic Records
	Effective Date of Data Source(s)	10/16/2023		10/16/2023		0/16/2023	10/16/2023	
	Analysis of prior sale or transfer his				elogic public re	ecords indicate the subj	ect's most recent tra	ansfer occurred on
	8/31/2001 (warranty deed - c	doc #2128-1934 red	orded on 9/12/200	1)				
	Summany of Sales Comparison Ar	proach o	hadhad - 11					
	Summary of Sales Comparison Ap	•	tached addenda.	it valat 1. 11 1	nacifi · · ·	nmant		
	Appraiser adhered to their	<u> </u>	xequirements, as	it relates to this s	pecific assign	nment.		
	Colorado Required Fee Di		luonden M. L. M.		he Arrow'			
	The AMC paid a fee of \$2			aluations, LLC. I	ne Appraiser	r is a full time employe	ee of velox valuat	ions, LLC and
	is compensated under a d		auon structure.					
	AMC Registration: AMC.2	00000232						
	Indicated Value by Cales Osmessis	on Approach ¢						
	Indicated Value by Sales Comparis		1,000	Deat Arriver 1 /// 1	alama -N A		week (total and the	•
	Indicated Value by: Sales Compa	••		Cost Approach (if deve	• • •	,	proach (if developed)	-
	Greatest weight is given to the						place. The Cost A	oproach provides
NO	further support. Income App	roach not germane	to valuation of sing	gle family homes w	here rentals a	re not prevalent.		
AT A								
È	This appraisal is made 🛛 🗙 "as i					a hypothetical condition the		
NO	completed, subject to the						ve been completed, or	subject to the
RECONCILIATION	following required inspection bas	eu on the extraordina	ry assumption that th	ie condition or deficie	ncy does not re	equire alteration or repair:		
R	Based on a visual inspection	of the exterior are	ae of the outlinet -	ronarty from at lass	at the etreet d	lafinad econo of work -	tatement of accurre	ione and limiting
	conditions, and appraiser's c	ertification, mv (our) opinion of the m	arket value, as defi	ned, of the re	al property that is the	subject of this repo	ort is
	\$ 641,000 , as of	10/16/2023				ffective date of this app		
F	reddie Mac Form 2055 March		UAD Version 9/20			.		1 2055 March 2005
• 1			2				Jamilie is north	

	Exter	ior-Only Insp	ection Resid	ential Apprai	isal Report	34686427 File# 55487	
FEATURE	SUBJECT	COMPARABI	_E SALE # 4	COMPARAB	LE SALE # 5	COMPARABL	E SALE # 6
Address 10896 Omaha Ln		20865 Omaha Ave		20577 E Shefield	•	10865 Acadia Pl	
Parker, CO 80138		Parker, CO 80138		Parker, CO 80138		Parker, CO 80138	
Proximity to Subject		0.50 miles SW	•	0.63 miles W)	0.38 miles W	
Sale Price	\$	0.50 miles 577	\$ 695,000		\$ 670,000		\$ 600,000
Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 342.03 sq.ft.	Φ 095,000	\$ 319.05 sq.ft.		\$ 291.26 sq.ft.	Ψ 000,000
	φ 54.ΙΙ.						
Data Source(s)		REcolorado#7714	· · · ·	REcolorado#5183		REcolorado#2327	
Verification Source(s)	DECODIDITION	Doc#71430/Count	1	Doc#69429/Coun	1	Doc#20968/Count	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
Sales or Financing		Listing		Listing		Listing	
Concessions							
Date of Sale/Time		Active		Active		c10/23	
Location	N;Res;	N;Open Space;	-20,000	N;Open Space;	-20,000	N;Res;	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site	10019 sf	6795 sf	+3,224	9496 sf	0	7405 sf	+2,614
View	N:Res:	N;Res;	, · · · · · · · · · · · · · · · · · · ·	N;Res;		N;Res;	,
Design (Style)	DT2;Traditional	DT2;Traditional		DT2;Traditional		DT2;Traditional	
Quality of Construction	Q4	Q4		Q4		Q4	
Actual Age	33	25	0	38	0	26	0
Condition			0		0		0
	C3	C3		C3		C3	
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms. Baths		Total Bdrms. Baths	
Room Count	8 4 2.1	8 3 2.1	0		0		0
Gross Living Area	2,260 sq.ft.	2,032 sq.ft.	+22,800	2,100 sq.ft.	+16,000	2,060 sq.ft.	+20,000
Basement & Finished	1101sf0sfin	989sf930sfwo	-26,360	864sf820sfin	-11,660	722sf0sfin	+7,580
Rooms Below Grade		1rr1br1.0ba1o	-5,000	1rr1br1.0ba1o	-5,000		
Functional Utility	Average/typical	Average/typical		Average/typical		Average/typical	
Heating/Cooling	FWA None	FWA, A/C	-5 000	FWA, A/C	-5 000	FWA, A/C	-5,000
Energy Efficient Items		Thermal panes	-5,000	Thermal panes	-3,000	Thermal panes	-3,000
Garage/Carport	Thermal panes		7 500				
	2ga2dw	3ga3dw	-7,500	2ga2dw		2ga2dw	
Porch/Patio/Deck	Prch/Pat/Deck	Prch/Pat/Deck		Prch/Pat/Deck		Prch/Pat/Deck	
Fireplace(s)	Fpl: 1	Fpl: 1		Fpl: 1		Fpl: 1	
Net Adjustment (Total)		□ + X -	\$ -37,836	🗌 + 🗙 -	\$ -25,660	X + 🗌 -	\$ 25,194
Adjusted Sale Price		Net Adj. 5.4 %		Net Adj. 3.8 %		Net Adj. 4.2 %	
of Comparables		Gross Adj. 12.9 %		Gross Adj. 8.6 %		Gross Adj. 5.9 %	\$ 625,194
Report the results of the research a	and analysis of the prior						• 020,104
		IBJECT	COMPARABLE SA		OMPARABLE SALE # 5	,	ABLE SALE # 6
	30		GUINFARADLE SA	LL # 4 0	OWIFANADLE JALL # ;		
Date of Prior Sale/Transfer			COMPANABLE SA		UNITATADLE JALL # ;		
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Freddie Mac Form 2055 March 2005

UAD Version 9/2011

Fannie Mae Form 2055 March 2005

Exterior-Only Inspection Residential Appraisal Report 34686427 File # 55487

Clarification of Intended Use and Intended User: "The Intended User of the appraisal report is the Lender/Client. Unless specifically stated within the report, there are no additional Intended Users. The Intended Use is to evaluate the property that is the subject of this appraisal for a mortgage finance transaction, subject to the stated Scope of Work, purpose of the appraisal, reporting requirements of this appraisal report form, and Definition of Value as defined in the report."

At the request of the client, this appraisal report as been prepared in compliance with the Uniform Appraisal Dataset (UAD) from Fannie Mae and Freddie Mac. The UAD requires the Appraiser to use standardized responses that include specific formats, definition, abbreviations and acronyms. In the normal course of business, the Appraiser attempted to obtain an adequate amount of information regarding the subject and comparable properties. Some of the required UAD standardized responses, especially those in which the Appraiser has not had the opportunity to verify personally or measure, could mistakenly imply greater precision and reliability in the data than is factually correct or typical in the normal course of business. Examples include condition and quality ratings as well as comparable sales and listing data. Not every element of the subject property was viewable and comparable property data was generally obtained from third party sources. Consequently, this information should be considered an "estimate" unless otherwise noted by the Appraiser.

Exposure Time: An estimated amount of time the subject property would have been listed on the market, prior to a hypothetical sale at market value on the effective date of the appraisal. It is a retrospective estimate based on past events, and is presumed to occur prior to the effective date of this report. The overall concept of reasonable exposure time includes not only an adequate, sufficient, and reasonable amount of time, but also, adequate, sufficient and reasonable effort. It is different from marketing time, which is the amount of time it might take to sell the subject property, if it were placed on the market after the effective date of this report. An estimate of reasonable exposure time for the subject property has been based on the actual days of market of similar competing properties within the market area.

A reasonable exposure time for the subject property developed independently from the stated marketing time is: 60 days. Marketing time is noted on page 1 of the appraisal and is completely independent of exposure time.

USPAP Prior Services Disclosure: I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.

COST APPROACH TO VALUE (not required by Fannie Mae)

Provide adequate information for the lender/client to replicate the below cost figures and calculations.

Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) Due to lack of site sales in this area, site value was first developed either via the allocation or extraction method. County Assessor lot value correlated very closely and was, therefore, used for site value (rounded).

СH	ESTIMATED 🗌 REPRODUCTION OR 🔀 REPLACEMENT COST NEW	OPINION OF SITE VALUE		=\$	150,000
V	Source of cost data Craftsman Book	,		00 =\$	420,360
COST APPROACH	Quality rating from cost service Avg. Effective date of cost data 06/2023	Basement 1,101	Sq.Ft. @ \$ 100.0	00 =\$	110,100
AF	Comments on Cost Approach (gross living area calculations, depreciation, etc.)	Appls, etc		=\$	10,000
OST	Cost estimates are taken from above noted source and Appraiser's files and		Sq.Ft. @ \$ 60.0	00 =\$	31,020
ຮ	modified to best represent the subject. Effective age and REL are only	Total Estimate of Cost-New		=\$	571,480
	estimates and not be relied upon.	,, , ,	unctional External		
		Depreciation 114,296		=\$(114,296)
		Depreciated Cost of Improvements		=\$	457,184
		"As-is" Value of Site Improvements		=\$	35,000
	Estimated Remaining Economic Life (HUD and VA only) 64 Years	INDICATED VALUE BY COST APPRO	DACH	=\$	642,184
ш		IE (not required by Fannie Mae)			
MO	Estimated Monthly Market Rent \$ X Gross Rent Multiplier	= \$	Ir	ndicated Value by Income	Approach
INCOME	Summary of Income Approach (including support for market rent and GRM)				
	PROJECT INFORMATION	l FOR PUDs (if applicable)			
	Is the developer/builder in control of the Homeowners' Association (HOA)?	No Unit type(s) 🗙 Detached	Attached		
	Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA a	nd the subject property is an attached	d dwelling unit.		
	Legal Name of Project				
Z	Total number of phases Total number of units	Total number of units sold			
	Total number of units rented Total number of units for sale	Data source(s)			
M	Was the project created by the conversion of existing building(s) into a PUD?	No If Yes, date of conversion			
Ö	Does the project contain any multi-dwelling units? Yes No Data Source(s)				
PUD INFORMATION	Are the units, common elements, and recreation facilities complete?	If No, describe the status of comple	tion.		
g					
Δ.					
		No If Yes, describe the rental terms	and ontions		
	Are the common elements leased to or by the Homeowners' Association?				
	Are the common elements leased to or by the Homeowners' Association?				
	Are the common elements leased to or by the Homeowners' Association?				
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Freddie Mac Form 2055 March 2005

UAD Version 9/2011 Page 3 of 6

Jandre S. March 2005

This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a visual inspection of the exterior areas of the subject property from at least the street, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

The appraiser must be able to obtain adequate information about the physical characteristics (including, but not limited to, condition, room count, gross living area, etc.) of the subject property from the exterior-only inspection and reliable public and/or private sources to perform this appraisal. The appraiser should use the same type of data sources that he or she uses for comparable sales such as, but not limited to, multiple listing services, tax and assessment records, prior inspections, appraisal files, information provided by the property owner, etc.

INTENDED USE: The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: The intended user of this appraisal report is the lender/client.

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions* granted by anyone associated with the sale.

*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.

2. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.

3. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.

4. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.

5. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

Jandre S. March 2005

APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees that:

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.

2. I performed a visual inspection of the exterior areas of the subject property from at least the street. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.

3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.

4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.

5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.

6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.

7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.

8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.

9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.

10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.

11. I have knowledge and experience in appraising this type of property in this market area.

12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.

13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.

14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.

15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.

16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.

17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the 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.

18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).

19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.

Jandre J. Mouth 1 2055 March 2005

20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.

23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.

24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisory Appraiser certifies and agrees that:

1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.

2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.

3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.

4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.

5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper signature.

Signature	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature Outroa S.	Signature
Name Sandra North	Name
Company Name Velox Valuations LLC	Company Name
Company Address 55 Monument Circle, Floor 7	Company Address
Indianapolis, IN 46204	
Telephone Number (317)482-7700	Telephone Number
Email Address sandy.north@veloxval.com	Email Address
Date of Signature and Report <u>10/19/2023</u>	Date of Signature
Effective Date of Appraisal 10/16/2023	State Certification #
State Certification # CR1318547	or State License #
or State License #	State
or Other (describe) State #	Expiration Date of Certification or License
State <u>CO</u>	
Expiration Date of Certification or License 12/31/2023	SUBJECT PROPERTY
ADDRESS OF PROPERTY APPRAISED	Did not inspect exterior of subject property
10896 Omaha Ln	Did inspect exterior of subject property from street
Parker, CO 80138	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 641,000	
LENDER/CLIENT	COMPARABLE SALES
Name Clear Capital	Did not inspect exterior of comparable sales from street
Company Name Wedgewood Inc	Did inspect exterior of comparable sales from street
Company Address 2015 Manhattan Beach Blvd, Suite 100, Redondo	Date of Inspection
Beach, CA 90278	
Email Address <u>N/A</u>	

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The purpose of this addendum is to provide the lender/cl neighborhood. This is a required addendum for all appra Property Address 10896 Omaha Ln Borrower Catamount Properties 2018 LLC Instructions: The appraiser must use the information rec housing trends and overall market conditions as reported it is available and reliable and must provide analysis as in		ate understanding of the m	arket trends and conditions			
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it is available and reliable and must provide analysis as i	-					
explanation. It is recognized that not all data sources will				••		
in the analysis. If data sources provide the required infor average. Sales and listings must be properties that comp	-		•	-	-	
subject property. The appraiser must explain any anomal						
Inventory Analysis	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months		Overall Trend	
Total # of Comparable Sales (Settled)	4	5	3	Increasing	X Stable	Declining
Absorption Rate (Total Sales/Months)	0.67	1.67	1.00	Increasing	X Stable	Declining
Total # of Comparable Active Listings	0	1	3	Declining	X Stable	Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	0 Prior 7–12 Months	0.6	3.0	Declining	Stable	Increasing
Median Sale & List Price, DOM, Sale/List % Median Comparable Sale Price		Prior 4–6 Months	Current – 3 Months	Increasing	Overall Trend Stable	Declining
Median Comparable Sales Days on Market	722,500 18	650,000 7	<u> </u>		Stable Stable	Increasing
Median Comparable List Price	0	695,000	670,000		Stable	Declining
Median Comparable Listings Days on Market	0	108	58	Declining	Stable	Increasing
Median Sale Price as % of List Price	102.85	101.72	102.21	Increasing	Stable	Declining
Seller-(developer, builder, etc.)paid financial assistance p	prevalent? Yes	No No		Declining	X Stable	Increasing
Explain in detail the seller concessions trends for the pas	st 12 months (e.g., seller co	ontributions increased from	1 3% to 5%, increasing use	of buydowns, closi	ng costs, condo	
Cite data sources for above information. Metroli Summarize the above information as support for your co			ates that data was not			
an analysis of pending sales and/or expired and withdrave 2022 indicated good demand and low inventor stabilization. Season as well as increasing int	wn listings, to formulate you y and many sections of erest rates as of late h	ur conclusions, provide bo of the Metro area were ave slowed market as	th an explanation and suppo	ort for your conclus	ions. hers are noting	
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Supplemental Addendum

Borrower	Catamount Properties 2018 LLC			
Property Address	10896 Omaha Ln			
City	Parker	County Douglas	State CO	Zip Code 80138
Lender/Client	Wedgewood Inc			

FIRREA Certification Statement: The appraiser certifies and agrees that this appraisal report was prepared in accordance with the requirements of Title XI of the Financial Institutions, Reform, Recovery, and Enforcement Act (FIRREA) of 1989, as amended (12 U.S.C. 3331 et seq.), and any applicable implementing regulations in effect at the time the appraiser signs the appraisal certification.

SCOPE OF WORK: The scope of work for this appraisal is to estimate the market value of the subject property by:

(1) physical inspection of the subject property;

(2) inspection of the subject neighborhood and an analysis of regional characteristics;

(3) identifying the appraisal problem;

(4) investigation of pertinent data from available and reliable sources;

(5) consideration and analysis of the physical, governmental, social and economic factors to conclude the highest and best use of the subject property;

(6) extensive research for sold properties and current listings from the area Multiple Listing Service (MLS) or other sources deemed reliable;

(7) analysis of the elected comparable sales and competitive listings, including additional verification from a second reliable source when appropriate and possible;

(8) consideration and application of the applicable approaches to value;

(9) final reconciliation, and

(10) reporting of a defined value

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably, and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specific date and the passing of title from seller to buyer under conditions whereby:

(1) buyer and seller are typically motivated;

(2) both parties are well informed or well advised, and each acting in what they consider their own best interest;

(3) a reasonable time is allowed for exposure in an open market;

(4) payment is made in terms of cash in U.S. dollars or in terms of financial arrangements comparable thereto; and

(5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions by anyone associated with the sale. (Source of Definition: "The Appraisal of Real Estate" Twelfth Edition, Appraisal Institute, Chicago, IL.)

OBSERVATION VS. INSPECTION: The routine inspection of the property and its improvements is for purposes of establishing the market clause of the property. The property "inspection" is really more of an observation. It is not regarded as a full property inspection of the type intended to reveal defects in the mechanical systems, structural integrity, roofing, siding, or any other property component. The Appraiser claims no special expertise in these areas, nor is the Appraiser an expert regarding issues relating to foundation settlement, moisture problems, radon gas, mold or mold like substances, or lead paint. Statements regarding condition are based on superficial observations only. The Appraiser is not a home inspector, and as such the Client is invited and encouraged to employ qualified experts to inspect and address any areas of concern. If negative conditions are discovered, the Appraiser should be notified as the value opinion will possibly require modification.

ADVERSE ENVIRONMENTAL CONDITIONS: No environmental assessment was conducted as this is outside the scope of the appraisal and the Appraiser does not accept responsibility for such discovery. No readily apparent environmental conditions were observed during the course of the property inspection (unless otherwise noted herein) and it is assumed that none exist. If any adverse environmental conditions are discovered, the Appraiser should be notified as this could have an impact on the value opinion.

The Appraiser makes it known that the location of the property is in an area EPA has noted has a high potential for Radon Gas. The Appraiser has not tested the property for such a substance and assumes if a test were conducted, it would show the subject to be free from this hazard or if there is a radon mitigation system on site, it is doing what it is designed to do. A test is recommended to be assured there is no radon. If the Appraiser's assumption is incorrect, the analyses and value could be impacted.

STRUCTURAL AND MECHANICAL SYSTEMS: No liability is assumed for the structure or mechanical elements of the property. It is assumed that there are no structure defects hidden by floor or wall coverings or any other hidden or unapparent conditions of the property; that all mechanical equipment and appliances are in good working condition, and that all electrical components and the roofing are in good condition (unless otherwise noted herein). If the client has any questions regarding these items, it is the client's responsibility to order the appropriate inspections. Inspections of these items are outside the scope of this assignment and the Appraiser assumes no responsibility for these items.

The appraiser's inspection did not include identification or testing for mold, radon, UFFI, asbestos, or other environmental hazards, as identification of these substances is beyond the scope of the Appraiser's expertise.

NON-REAL PROPERTY TRANSFER: No personal property, furnishings or intangibles were included in the opinion of value.

HIGHEST AND BEST USE: Highest and Best Use may be defined as, "The reasonably probable and legal use of vacant land or an improved property, which is physically possible, appropriately

Sandre S. north

Borrower	Catamount Properties 2018 LLC			
Property Address	10896 Omaha Ln			
City	Parker	County Douglas	State CO	Zip Code 80138
Lender/Client	Wedgewood Inc			

supported, financially feasible, and results in the highest value. The four criteria that must be met are legal permissibility, physical possibility, financial feasibility, and maximum profitability."

The subject property is currently utilized as a residential dwelling. The current and present use offers maximum profitability while being legal, physically possible and financially feasible. Therefore, the Highest and Best Use of the subject is considered to be its current use, as presently improved.

COMMENTS ON SITE DIMENSIONS: It is outside the scope of work for the Appraiser to measure the site, that is a surveyor's responsibility and expertise. If a plat map is available, it is included herein. It is deemed as reliable as the source providing it.

COMMENTS ON SQUARE FOOTAGE: The square footage totals noted in this appraisal report have been utilized as a tool for comparison. The supplied sketch is not an architectural rendering of the subject dwelling and is not to be considered as such as the Appraiser is not licensed in that field. One should rely on their own independent measurements if square footage is considered to be an important factor.

"*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment." (This was quoted from the March 2005 version of FNMA form 1004.)

The Appraiser made a personal inspection of the subject property (interior and exterior if an interior product or exterior only for an exterior only product), and a personal exterior inspection of all comparable sales/rentals (if applicable) used in the report.

This report contains digital photos and all digital photos have not been altered in any way except as noted (due to persons in the photos, photos with portraits in them, etc. which is unacceptable to FNMA, FHLMC, etc.). Photos are Appraiser originals unless otherwise noted below.

Extra Comments

Address on Signature page of this report is for the National Field Appraiser Management Office. I reside in Colorado, am competent to appraise in this market and I have been providing appraisal services in this market for the last 30 years.

"Other" includes parks, open spaces, etc. with no impact on marketability or appraisal

Comps over 6 months (if included) are included as they are the most recent and relevant comparable to the subject. This is not a declining market area and is not considered an issue to have sales as far back as 9 months to one year.

Typically "age" adjustments are not made as they cannot be proven in the Metro market area. Condition/updating/upgrading are the larger factors for a typical buyer in this area.

Borrower name and owner name do not match. Appraiser cannot address. Lender to verify.

Exterior-Only: Neighborhood Description

The subject is located in a neighborhood referred to as Villages of Parker. This area is located less than 2 miles east of the main portion of Parker which offers a multitude of shopping, dining and entertainment possibilities. Homes in the area vary in style but tend to be "traditional" in nature, i.e. ranch, 2 story, split level. Ages of homes in the area range from new construction to 25 years. Maintenance levels are typically good overall. Foreclosures are noted, but are minimal, and those that sell as foreclosure or short sale typically fall into a different category than those that are typical market transactions with a separate motivation and buyer pool. The foreclosures and short sales overall do not appear to have an impact on the majority of the market in this area.

The Villages of Parker is located approximately 14 miles from Park Meadows Mall and 12 miles from the Denver Tech Center which offers potential employment. This area is located approximately 30 miles from Downtown Denver and 26 miles from Cherry Creek, both offering dining, entertainment, shopping and potential employment. Denver International Airport is approximately 34 miles north. Public transportation is available on any of the major streets in the area. Commercial uses are located along Parker Road and have no impact on the subject. Schools are located within the area.

Dues reportedly cover common areas, playgrounds, pools, etc. throughout this area.

• Exterior-Only: Sales Comparison Analysis - Summary of Sales Comparison Approach

Search for data began within the immediate subject neighborhood for sales that closed within 90 days, 180 days, 6 months and in some cases data has to be considered as far back as one year if not plentiful. A thorough attempt has been made to provide data that brackets the subject as much as possible. Data was then narrowed to that which is most similar and best represents the subject and would be the subject's competition if the subject is listed for sale. No sales concessions adjustments are made to the comps unless it is proven that sold price was increased to cover these.

Adjustments were made based on market data available for significant differences between the comparables and the subject. When a difference between a comparable and the subject was noted; however, market data did not support an adjustment or there was insufficient data to determine market reaction to such difference, a '0' is indicated in the adjustment line.

Sandre S. north

Supplemental Addendum

Borrower	Catamount Properties 2018 LLC			
Property Address	10896 Omaha Ln			
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Three closed sales were noted as relevant and provided herein. They bracket the subject by adjusted and unadjusted sales price, lot size, age, GLA, and basement size.

Though subject likely has A/C (most do in this area), it cannot be proven or credited. A representative credit is made "across the board" for this.

Other adjustments are made via pairing of the data within. As the subject was not viewed personally, assumption is made that all are similar in condition and updating to the subject. If proven incorrect, this will impact this report.

Greatest weight is given to sale 2 for overall similarity with next most to sale 1 for timing of sale and size. Sale 3 offers additional overall support.

Subject is a smaller area home and will fall below the noted predominant. It is not an under-improvement.

This is a revised report:

The first request is non-sensical as the subject is not directly near any major road and certainly not the school. Please revisit the aerial photo again. As far as adding additional comps "going back even 36 months" with similar influence - again this is highly unnecessary. The subject has an interior neighborhood location with absolutly no influence from a "busy" road nor the school as do ALL OF THE COMPS already provided herein. If anything the sale/listing on Acadia would be more likely to have influence and it does not.

Listing comp 6 photo dropped on transmitting to you - it is there and if not this time, please advise.

Sandre S. North

Subject Photo Page

Borrower	Catamount Properties 2018 LLC			
Property Address	10896 Omaha Ln			
City	Parker	County Douglas	State CO	Zip Code 80138
Lender/Client	Wedgewood Inc			



Subject Front

10896 Omaha Ln	
Sales Price	
Gross Living Area	2,260
Total Rooms	8
Total Bedrooms	4
Total Bathrooms	2.1
Location	N;Res;
View	N;Res;
Site	10019 sf
Quality	Q4
Age	33







Subject Street

Sandra S. North

Photograph Addendum

Borrower	Catamount Properties 2018 LLC								
Property Address	10896 Omaha Ln								
City	Parker	County	Douglas	:	State	со	Zip Code	80138	
Lender/Client	Wedgewood Inc								



Additional Front Photo

Side Photo



Opposite Street View

Rear Yard



Sale 1 MLS Photo

Sandre S. North

Comparable Photo Page

Borrower	Catamount Properties 2018 LLC		
Property Address	10896 Omaha Ln		
City	Parker	County	Douglas
Lender/Client	Wedgewood Inc		



Comparable 1

Zip Code 80138

	-
11458 Cannonade	Way
Prox. to Subject	0.38 miles SW
Sale Price	695,000
Gross Living Area	2,257
Total Rooms	7
Total Bedrooms	3
Total Bathrooms	2.1
Location	N;Open Space;
View	N;Res;
Site	8712 sf
Quality	Q4
Age	27

State CO



Comparable 2

11451 Marlborough Dr						
Prox. to Subject	0.73 miles SW					
Sale Price	650,000					
Gross Living Area	2,299					
Total Rooms	8					
Total Bedrooms	4					
Total Bathrooms	2.1					
Location	N;Res;					
View	N;Res;					
Site	14593 sf					
Quality	Q4					
Age	38					



Comparable 3

	-
10865 Acadia Pl	
Prox. to Subject	0.38 miles W
Sale Price	615,000
Gross Living Area	2,060
Total Rooms	7
Total Bedrooms	4
Total Bathrooms	2.1
Location	N;Res;
View	N;Res;
Site	7405 sf
Quality	Q4
Age	26

Sandra S. North

Comparable Photo Page

Borrower	Catamount Properties 2018 LLC		
Property Address	10896 Omaha Ln		
City	Parker	County	Douglas
Lender/Client	Wedgewood Inc		



Comparable 4

Zip Code 80138

	-
20865 Omaha Ave	
Prox. to Subject	0.50 miles SW
Sale Price	695,000
Gross Living Area	2,032
Total Rooms	8
Total Bedrooms	3
Total Bathrooms	2.1
Location	N;Open Space;
View	N;Res;
Site	6795 sf
Quality	Q4
Age	25

State CO





Comparable 5

20577 E Shefield Ct					
Prox. to Subject	0.63 miles W				
Sale Price	670,000				
Gross Living Area	2,100				
Total Rooms	7				
Total Bedrooms	3				
Total Bathrooms	2.1				
Location	N;Open Space;				
View	N;Res;				
Site	9496 sf				
Quality	Q4				
Ane	38				

Comparable 6

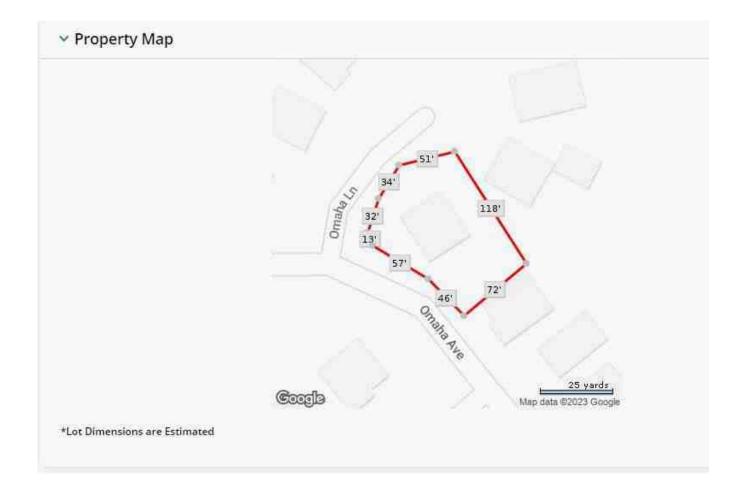
10865 Acadia Pl	
Prox. to Subject	0.38 miles W
Sale Price	600,000
Gross Living Area	2,060
Total Rooms	7
Total Bedrooms	4
Total Bathrooms	2.1
Location	N;Res;
View	N;Res;
Site	7405 sf
Quality	Q4
Age	26

Jandra S. North

Form PICPIX.CR - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

Plat Map

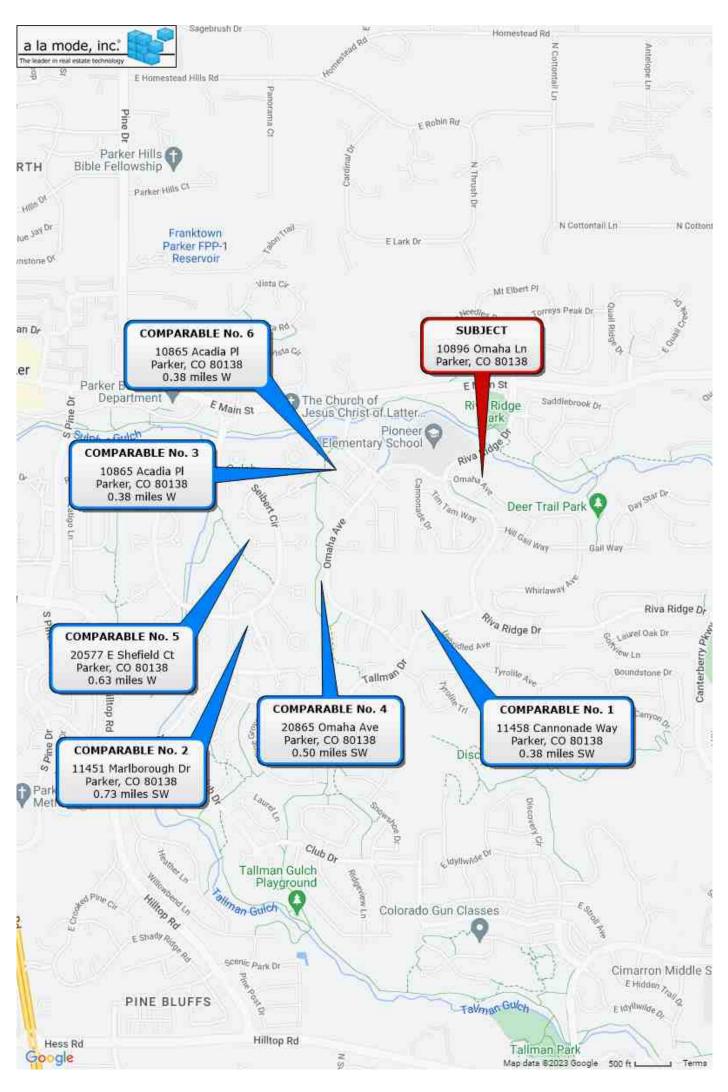
Borrower	Catamount Properties 2018 LLC				
Property Address	10896 Omaha Ln				
City	Parker	County Douglas	State CO	Zip Code 80138	
Lender/Client	Wedgewood Inc				



Sandre S. north

Location Map

Borrower	Catamount Properties 2018 LLC			
Property Address	10896 Omaha Ln			
City	Parker	County Douglas	State CO	Zip Code 80138
Lender/Client	Wedgewood Inc			

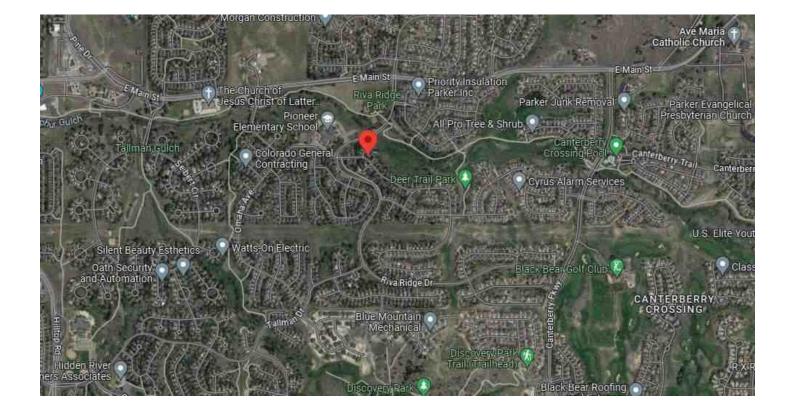


Sandre S. north

Form MAP.LOC - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

Aerial Map

Borrower	Catamount Properties 2018 LLC								
Property Address	10896 Omaha Ln								
City	Parker	County	Douglas	S	tate	со	Zip Code	80138	
Lender/Client	Wedgewood Inc								



Sandra S. North

Assessor Record

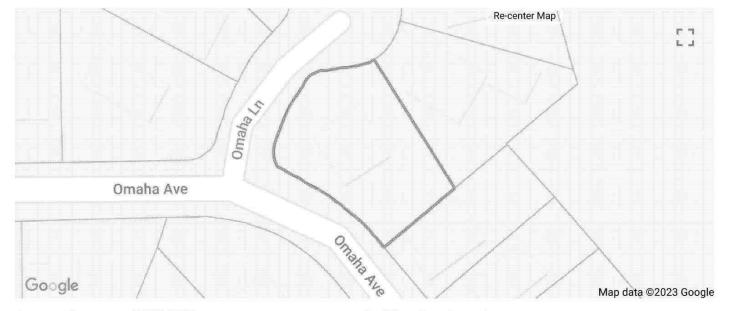
10/16/23, 8:49 AM

Assessor

Displaying data for the year 2023 10896 OMAHA LN PARKER, CO 80138

Ownership Information ANDREW T KESTER & JENNIFER J KESTER 10896 OMAHA LN PARKER, CO 80138





Account #: R0351 State Parcel #: 2233-2 Account Type: Reside Tax District: 0803 Neighborhood-Ext: 112-D

R0351967 2233-234-05-008 Residential 0803 112-D

Owner Info

ANDREW T KESTER & JENNIFER J KESTER 10896 OMAHA LN PARKER, CO 80138

Public Land Survey System (PLSS) Location Quarter: SE; Section: 23; Township: 6; Range: 66 Building Count:

Building Permit Authority: Town of Parker Phone: 303-841-1970

1

Subdivision

Name: Reception No:

Location Description

LOT 10 BLK 1 THE VILLAGES OF PARKER FILING #2 0.23 AM/L

8905954

VILLAGES OF PARKER

Disclaimer

The location description may not be a complete legal description of the property.

https://apps.douglas.co.us/assessor/web/#/print/2023/R0351967

Assessor

Valuation Info

	a			
Year	Actual Value	Assessed Value	Tax Rate	Est. Tax Amount
2023	\$657,253	\$44,460	8.6456%	\$3,844
2022	\$458,161	\$31,840	8.6456%	\$2,753
2021	\$458,161	\$32,760	8.7485%	\$2,866
2020	\$422,519	\$30,210	8.8524%	\$2,674
2019	\$422,519	\$30,210	8.9081%	\$2,691
2018	\$368,642	\$26,540	9.1390%	\$2,425
2017	\$368,642	\$26,540	8.4798%	\$2,251
2016	\$303,151	\$24,130	8.6394%	\$2,085
2015	\$303,151	\$24,130	8.7968%	\$2,123
2014	\$250,582	\$19,950	9.8665%	\$1,968
2013	\$250,582	\$19,950	9.8677%	\$1,969
2012	\$259,968	\$20,690	10.0275%	\$2,075
2011	\$259,968	\$20,690	10.0817%	\$2,086
2010	\$262,039	\$20,860	10.3371%	\$2,156
2009	\$262,039	\$20,860	9.1614%	\$1,911
2008	\$280,063	\$22,290	9.0584%	\$2,019
2007	\$280,063	\$22,290	8.9865%	\$2,003
2006	\$266,166	\$21,180	8.9804%	\$1,902

Sales History

Reception	Sale Date	Sale	Deed Type	Grantor	Grantee	
No.		Price				

https://apps.douglas.co.us/assessor/web/#/print/2023/R0351967

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10/	16/23, 8:49 AM				Assessor	Assessor		
	01084404	07/17/2001	\$250,000	Warranty Deed Joint	BRIAN D HENRY & DONNA HENRY	ANDREW T KESTER & JENNIFER J KESTER		
	9710701	02/26/1997	\$165,000	Warranty Deed	MULHALL THOMAS J ET AL MULHALL CATHERINE	HENRY BRIAN D ET AL HENRY DONNA ET AL		
	9016293	06/29/1990	\$123,400	Warranty Deed	RENAISSANCE HOMES DOUGLAS CO INC	MULHALL THOMAS J & MULHALL CATHERINE A		
	8821254	09/14/1988	\$0	Warranty Deed	PARKER PROPERTIES JOINT VENTURE	RENAISSANCE HOMES DOUGLAS COUNTY INC		

Disclaimer

The transaction history may not be a complete history of transfer and ownership records.

Building Details

Building 1

Property Type:	Residential	Building Use:	Single Family Residential	
Year Built:	1990	Building Use %:	100%	
Quality:	Average	Actual Value:	\$505,552	
% Complete:	100%	Class Code:	1212	
Style:	2 Story	Class Code Description:	SINGLE FAMILY RES -	
Stories:	2		IMPS	
Bedrooms (above ground):	4	Square Footage:	2,260 sqft	
Bathrooms (above ground)	: 3	Assessor's Building ID:	1	
Basement Area:	1,101 sqft	Walkout:	Ν	
Finished Bsmt. Area:	0 sqft (0%) (0%)	Fireplaces:	1	
Total Finished Area: 2,260 sqft		Porch/Deck Area:	352 sqft	
Interior:	Drywall	Garage Type	Garage Area	
Exterior:	Frame Siding	Attached:	517 sqft	
Heating:	Forced Air	Detached:	0 sqft	
Additional Features: Firepla	ce - Gas	Assessor's Building ID:	1	
		Type Description	n Area	
		Porch Slab Roof	Ceil 352 sqft	
		Fixtures: Total Fixtures		

Land Details

Land Type: Class Code: Class Code Descr.: Acreage: LEA Code: Residential 1112 IMPROVED RESIDENTIAL LAND 0.230 acres 1EE

Actual Value:

https://apps.douglas.co.us/assessor/web/#/print/2023/R0351967

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10/16/23, 8:49 AM

Land Valuation \$151,701

Land Attributes: Cul-de-Sac Lot-M, Corner Lot-M

Tax Authorities

ID	Authority Name	Mills	Tax Rate	Est. Tax Amount
2001	Douglas County Re-1 School District	36.136	3.6136%	\$1,607
0001	Douglas County Government	18.524	1.8524%	\$824
4014	South Metro Fire Rescue Fire Protection District	9.288	0.9288%	\$413
4022	Parker Water & Sanitation District	7.698	0.7698%	\$342
2004	Douglas County Schools - Debt Service	6.700	0.6700%	\$298
4390	Douglas Public Library District	4.008	0.4008%	\$178
3004	Town of Parker	2.602	0.2602%	\$116
4002	Urban Drainage & Flood Control District	0.900	0.0900%	\$40
4340	Cherry Creek Basin Water Quality Authority	0.500	0.0500%	\$22
4392	Urban Drainage & Flood South Platte	0.100	0.0100%	\$4
2002	Douglas County Schools - Cap Reserve	0.000	0.0000%	\$0
2003	Douglas County Schools - Insurance Reserve	0.000	0.0000%	\$0
4010	Regional Transportation District	0.000	0.0000%	\$0
4077	Douglas County Soil Conservation District	0.000	0.0000%	\$0
Total:	14 Authorities	86.456	8.6456%	\$3,844

Notifications

1. The 2023 actual value for this account was updated as a result of the 2023 reassessment. The value is reflective of the appraisal date of June 30, 2022.

2. In compliance with Senate Bill SB22-238 the Actual Value on this property will be reduced by \$15K, which will be reflected on next year's tax bill. This adjustment is not associated with any appeal, and will be applied to all residential properties.

https://apps.douglas.co.us/assessor/web/#/print/2023/R0351967

Serial# 1B36C506 esign.alamode.com/verify

Assessor

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Condition Ratings and Definitions

C1

The improvements have been recently constructed and have not been previously occupied. The entire structure and all components are new and the dwelling features no physical depreciation.

Note: Newly constructed improvements that feature recycled or previously used materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100 percent new foundation and the recycled materials and the recycled components have been rehabilitated/remanufactured into like-new condition. Improvements that have not been previously occupied are not considered "new" if they have any significant physical depreciation (that is, newly constructed dwellings that have been vacant for an extended period of time without adequate maintenance or upkeep).

C2

The improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finishes have been updated and/or replaced with components that meet current standards. Dwellings in this category are either almost new or have been recently completely renovated and are similar in condition to new construction.

Note: The improvements represent a relatively new property that is well maintained with no deferred maintenance and little or no physical depreciation, or an older property that has been recently completely renovated.

СЗ

The improvements are well maintained and feature limited physical depreciation due to normal wear and tear. Some components, but not every major building component, may be updated or recently rehabilitated. The structure has been well maintained.

Note: The improvement is in its first-cycle of replacing short-lived building components (appliances, floor coverings, HVAC, etc.) and is being well maintained. Its estimated effective age is less than its actual age. It also may reflect a property in which the majority of short-lived building components have been replaced but not to the level of a complete renovation.

C4

The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.

Note: The estimated effective age may be close to or equal to its actual age. It reflects a property in which some of the short-lived building components have been replaced, and some short-lived building components are at or near the end of their physical life expectancy; however, they still function adequately. Most minor repairs have been addressed on an ongoing basis resulting in an adequately maintained property.

C5

The improvements feature obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation, or updating. The functional utility and overall livability is somewhat diminished due to condition, but the dwelling remains useable and functional as a residence.

Note: Some significant repairs are needed to the improvements due to the lack of adequate maintenance. It reflects a property in which many of its short-lived building components are at the end of or have exceeded their physical life expectancy but remain functional.

C6

The improvements have substantial damage or deferred maintenance with deficiencies or defects that are severe enough to affect the safety, soundness, or structural integrity of the improvements. The improvements are in need of substantial repairs and rehabilitation, including many or most major components.

Note: Substantial repairs are needed to the improvements due to the lack of adequate maintenance or property damage. It reflects a property with conditions severe enough to affect the safety, soundness, or structural integrity of the improvements.

Quality Ratings and Definitions

Q1

Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.

Q2

Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residence constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.

Sandre S. North

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Quality Ratings and Definitions (continued)

Q3

Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.

Q4

Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.

Q5

Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.

Q6

Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure

Definitions of Not Updated, Updated, and Remodeled

Not Updated

Little or no updating or modernization. This description includes, but is not limited to, new homes. Residential properties of fifteen years of age or less often reflect an original condition with no updating, if no major components have been replaced or updated. Those over fifteen years of age are also considered not updated if the appliances, fixtures, and finishes are predominantly dated. An area that is 'Not Updated' may still be well maintained and fully functional, and this rating does not necessarily imply deferred maintenance or physical/functional deterioration.

Updated

The area of the home has been modified to meet current market expectations. These modifications are limited in terms of both scope and cost.

An updated area of the home should have an improved look and feel, or functional utility. Changes that constitute updates include refurbishment and/or replacing components to meet existing market expectations. Updates do not include significant alterations to the existing structure.

Remodeled

Significant finish and/or structural changes have been made that increase utility and appeal through complete replacement and/or expansion.

A remodeled area reflects fundamental changes that include multiple alterations. These alterations may include some or all of the following: replacement of a major component (cabinet(s), bathtub, or bathroom tile), relocation of plumbing/gas fixtures/appliances, significant structural alterations (relocating walls, and/or the addition of) square footage). This would include a complete gutting and rebuild.

Explanation of Bathroom Count

Three-quarter baths are counted as a full bath in all cases. Quarter baths (baths that feature only a toilet) are not included in the bathroom count. The number of full and half baths is reported by separating the two values using a period, where the full bath count is represented to the left of the period and the half bath count is represented to the right of the period.

Example:

3.2 indicates three full baths and two half baths.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM (Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Abbreviations Used in Data Standardization Text

Abbreviation	Full Name	Fields Where This Abbreviation May Appear
А	Adverse	Location & View
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
ArmLth	Arms Length Sale	Sale or Financing Concessions
AT	Attached Structure	Design (Style)
В	Beneficial	Location & View
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
BsyRd	Busy Road	Location
C	Contracted Date	Date of Sale/Time
Cash	Cash	Sale or Financing Concessions
Comm	Commercial Influence	Location
Conv	Conventional	Sale or Financing Concessions
cp CrtOrd	Carport Court Ordered Sale	Garage/Carport Sale or Financing Concessions
		View
CtySky	City View Skyline View	View
CtyStr	City Street View Covered	-
cv DOM	Days On Market	Garage/Carport Data Sources
-	Days on Market Detached Structure	
DT		Design (Style)
dw	Driveway Expiration Date	Garage/Carport Date of Sale/Time
e Estate	Expiration Date Estate Sale	Sale or Financing Concessions
FHA	Federal Housing Authority	Sale or Financing Concessions Sale or Financing Concessions
		Garage/Carport
<u>g</u>	Garage Attached Garage	Garage/Carport Garage/Carport
ga	Built-in Garage	Garage/Carport Garage/Carport
gbi	Detached Garage	Garage/Carport
gd GlfCse	Golf Course	Location
Glfvw	Golf Course View	View
GR	Garden	-
HR	High Rise	Design (Style) Design (Style)
in	Interior Only Stairs	Basement & Finished Rooms Below Grade
Ind	Industrial	Location & View
Listing	Listing	Sale or Financing Concessions
Listing	Landfill	Location
LtdSght	Limited Sight	View
MR	Mid-rise	Design (Style)
Mtn	Mountain View	View
N	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
0	Other	Basement & Finished Rooms Below Grade
0	Other	Design (Style)
op	Open	Garage/Carport
Prk	Park View	View
Pstrl	Pastoral View	View
PwrLn	Power Lines	View
PubTrn	Public Transportation	Location
Relo	Relocation Sale	Sale or Financing Concessions
REO	REO Sale	Sale of Financing Concessions
Res	Residential	Location & View
RH	USDA - Rural Housing	Sale or Financing Concessions
rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
RT	Row or Townhouse	Design (Style)
S	Settlement Date	Date of Sale/Time
SD	Semi-detached Structure	Design (Style)
Short	Short Sale	Sale or Financing Concessions
sf	Square Feet	Area, Site, Basement
sqm	Square Meters	Area, Site
Unk	Unknown	Date of Sale/Time
VA	Veterans Administration	Sale or Financing Concessions
W	Withdrawn Date	Date of Sale/Time
wo	Walk Out Basement	Basement & Finished Rooms Below Grade
Woods	Woods View	View
Wtr	Water View	View
WtrFr	Water Frontage	Location
wu	Walk Up Basement	Basement & Finished Rooms Below Grade
	· · ·	

UAD Version 9/2011 (Updated 1/2014)

Sandre S. North

Form UADDEFINE1A - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

Other Appraiser-Defined Abbreviations (continued)

	5 11 N	
Abbreviation	Full Name	Fields Where This Abbreviation May Appear

UAD Version 9/2011 (Updated 1/2014)

Sandre S. North

Form UADDEFINE2A - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE



PROFESSIONAL LIABILITY POLICY DECLARATIONS (CLAIMS-MADE AND REPORTED FORM)

Carrier: <u>Admiral Insurance Company</u>

Policy No.: EO000056476-02

Named Insured and Mailing Address

VELOX VALUATIONS LLC 10 INNISBROOKE TRL. GREENWOOD, IN 46142 Renewal/Rewrite of:

E0000056476-01

NO FLAT CANCELLATIONS

POLICY PERIOD: From 04/01/2023 to 04/01/2024 At 12:01 A.M. Standard Time at the address of the Named Insured as stated herein

In consideration of the payment of premium, in reliance upon the statements herein or attached hereto, and subject to all of the terms of this policy, the Company agrees with the **Named Insured** as follows:

Item I:	Named Insured's Business:		
	Real Estate Appraisal	Services	
Item II:	Limits of Liability:		
	•	\$1,000,000	Each Claim
		\$3,000,000	Aggregate
Item III:	Deductible:	\$5,000	Per Claim (including claim expenses)
Item IV:	Retroactive Date:		
		04/01/2020	Applies to limits of \$1,000,000 each occurrence and \$1,000,000 aggregate
		05/01/2020	Applies to limits of \$1,000,000 each occurrence and \$3,000,000 aggregate
Item V:	Premium:	\$10,418.00	Not Subject to Audit
Item VI:	Forms attached at inception:		
	See Schedule of Forms AI	00 18 03 98	

This policy is not binding unless countersigned by Admiral Insurance Company or its authorized representative.

Countersigned On: 03/10/2023
At: Mount Laurel, NJ

\$10,418.00 Premium 250.00 Policy Fee 266.70 Surplus Lines Tax \$10,934.70 Total

By: ______Authorized Representative

The Insurance Company in which this coverage is placed is authorized, but not licensed, to transact business in Indiana. This policy is not protected by the Indiana Insurance Guaranty Association in the event of insolvency of the Company. This policy and the premium thereon has been properly declared as a Surplus Lines Risk to the Indiana Department of Insurance and the surplus lines tax paid accordingly. Arlington/Roe & Co., Inc.

DE23180820

Page 1 of 1

Sandre S. North

License Copy

Colorado Department o Division of R Sandra Sue	eal Estate
Certified Residenti	al Appraiser
CR1318547 License Number Active License Status	12/07/2021 Ibsue Date 12/31/2023 Expiration
Verify this license at http://	/dora.colorado.gov/dre Vandia A. North Licensee Signature

Jandra J. North

Serial# 1B36C506 esign.alamode.com/verify 1

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Form SCNLGL - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

USPAP ADDENDUM

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