

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	3016 Withers Avenue, Pueblo, CO 81008	Order ID	8984023	Property ID	34702781
Inspection Date	10/19/2023	Date of Report	10/20/2023		
Loan Number	55549	APN	0523113006		
Borrower Name	Catamount Properties 2018 LLC	County	Pueblo		

Tracking IDs

Order Tracking ID	10.19.23 BPO Request	Tracking ID 1	10.19.23 BPO Request
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	ELIZABETH M MARK PETERSON	Condition Comments	
R. E. Taxes	\$1,393	This subject appears to have peeling and worn paint.	
Assessed Value	\$255,231		
Zoning Classification	Residential R2:RES/1 FAM DWEL 5000SF		
Property Type	Manuf. Home		
Occupancy	Vacant		
Secure?	Yes		
(there is paperwork in the window)			
Ownership Type	Fee Simple		
Property Condition	Average		
Estimated Exterior Repair Cost	\$2,000		
Estimated Interior Repair Cost	\$0		
Total Estimated Repair	\$2,000		
HOA	No		
Visible From Street	Visible		
Road Type	Public		

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments	
Local Economy	Stable	This area has easy access to schools, parks, places of worship, shopping, restaurants, medical facilities, and the highway	
Sales Prices in this Neighborhood	Low: \$194600 High: \$402000		
Market for this type of property	Decreased 3 % in the past 6 months.		
Normal Marketing Days	<30		

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	3016 Withers Avenue	2311 Perry	2304 13th	3126 Herrick
City, State	Pueblo, CO	Pueblo, CO	Pueblo, CO	Pueblo, CO
Zip Code	81008	81003	81003	81003
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	1.73 ¹	1.78 ¹	1.85 ¹
Property Type	Manuf. Home	Manufactured	Manufactured	Manufactured
Original List Price \$	\$	\$219,000	\$215,000	\$215,000
List Price \$	--	\$199,000	\$215,000	\$215,000
Original List Date		05/11/2023	09/13/2023	09/13/2023
DOM · Cumulative DOM	-- · --	162 · 162	37 · 37	37 · 37
Age (# of years)	21	22	26	28
Condition	Average	Average	Average	Good
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	1 Story manufactured	1 Story manufactured	1 Story manufactured	1 Story manufactured
# Units	1	1	1	1
Living Sq. Feet	2,108	1,512	1,714	1,060
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	4 · 2	3 · 2
Total Room #	5	8	9	5
Garage (Style/Stalls)	None	None	Carport 1 Car	Carport 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.14 acres	.15 acres	.138 acres	.18 acres
Other	--	--	--	--

* Listing 1 is the most comparable listing to the subject.

¹ Comp's "Miles to Subject" was calculated by the system.

² Comp's "Miles to Subject" provided by Real Estate Professional.

³ Subject \$/ft based upon as-is sale price.

Current Listings - Cont.

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

- Listing 1** Great Westside ranch home on a large corner lot! This home has plenty of room and a lot to offer. Enjoy the spacious and open concept of one level living. As you unlock your front door you will walk into a living room with generous amounts of space for furniture and spending time with loved ones or enjoying some personal solitude. Making your way throughout the house you will find three spacious bedrooms. The primary bedroom is joined by a private primary bathroom complete with two sinks, a 3/4 shower with built ins and plenty of natural light. The guest bathroom is adjacent to each of the guest bedrooms and allows for a level of separation and privacy between those staying in the guest bedrooms and the primary bedroom. A convenient and efficient laundry room is complete with washer/dryer hookups and venting for a seamless move-in experience. The kitchen is spacious and is equipped with a gas range for the chef in family. There is a peninsula/breakfast bar that provides plenty of room for hosting a gathering or preparing a holiday meal. The backyard is unfinished and is just waiting on a new owner with a green thumb to bring it to life. There is plenty of room to park your RV on the side of the house. The home does include a new central air unit, security system, and all of the appliances in the property. Best of all NO HOA! Don't miss your chance to see this great property! The location is prime, just minutes away from schools, YMCA, City Park, restaurants and businesses.
- Listing 2** Welcome to this roomy 4-bedroom, 2-bathroom manufactured home that offers both comfort and style. Nestled in a peaceful neighborhood offering a cozy atmosphere. As you approach the home, you'll be greeted by a well-maintained siding exterior with a low maintenance yard and privacy fence. Upon entering, you'll step into an open living area that connects with the dining and kitchen spaces. The kitchen features modern appliances, ample cabinet storage, with a dedicated pantry and a convenient breakfast bar. This home offers four spacious bedrooms. The primary bedroom boasts an en-suite bathroom, providing privacy and convenience. The additional bedrooms are versatile and can be used as guest rooms, home offices, or playrooms to suit your needs. With two well-appointed bathrooms, there's no shortage of convenience for your family and guests. Additional highlights include central heating and cooling for year-round comfort, a dedicated laundry area for convenience, parking space for multiple vehicles and proximity to schools, parks, shopping, and transportation. This 4-bedroom, 2-bathroom home is a wonderful opportunity for those seeking a comfortable and affordable living space without sacrificing modern amenities. And seller is offering a \$5000 flooring allowance with full price offer!
- Listing 3** Beautifully updated, newly stuccoed ranch home. 3 bed 2 bath. Fresh paint in the interior. New carpet and new laminate floors. Marble shower and marble extra deep soaking tub. Large corner lot backs to undeveloped land. Fully fenced backyard. Freshly sided storage shed and carport.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	3016 Withers Avenue	3129 Withers	2317 Mountain Valley	3125 Herrick
City, State	Pueblo, CO	Pueblo, CO	Pueblo, CO	Pueblo, CO
Zip Code	81008	81008	81003	81003
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.12 ¹	1.78 ¹	1.83 ¹
Property Type	Manuf. Home	Manufactured	Manufactured	Manufactured
Original List Price \$	--	\$349,000	\$240,000	\$225,000
List Price \$	--	\$347,000	\$240,000	\$225,000
Sale Price \$	--	\$336,500	\$240,000	\$235,000
Type of Financing	--	Conventional	Cash	Va
Date of Sale	--	04/22/2023	12/13/2022	12/29/2022
DOM · Cumulative DOM	-- · --	72 · 72	20 · 20	51 · 51
Age (# of years)	21	1	2	23
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 manufactured	1 Story manufactured	1 Story manufactured	1 Story manufactured
# Units	1	1	1	1
Living Sq. Feet	2,108	1,782	1,620	1,624
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	5	5	6	7
Garage (Style/Stalls)	None	None	None	Detached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.14 acres	.164 acres	.15 acres	.16 acres
Other	--	fireplace	--	fireplace
Net Adjustment	--	+\$14,800	+\$24,400	+\$57,000
Adjusted Price	--	\$351,300	\$264,400	\$292,000

* 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** This home is warm and inviting. The open floor plan is great for entertaining. I love the island in the kitchen which invites conversation with family or friends while preparing meals. Or sit in front on a warm fire in the spacious living room and look at the stars through the oversized windows. I also love the large front porch and the luxurious primary bath. What's not to love about the large utility room with plentiful Knotty Alder cabinets. Adjustments made, -\$1500 for fireplace, \$50 per sq ft = +\$16300
- Sold 2** Fantastic and new 3 bedroom 2 bathroom, manufactured home on a 6500 square foot lot. This is a single-family home with no lot dues and no covenants. You own the home and land and we have full financing available. The home features composite decks, and vinyl siding and shows perfectly. Inside you are going to find a large kitchen/dining combo with a large center island and stainless appliances. The master bedroom features a full bathroom and walk-in closets and then the additional two bedrooms share the main hallway with a 3/4 bathroom. Affordable homes are hard to find, but this one is! Offstreet parking is available, and the larger lot allows plenty of room to add a fence and has a real yard. Located near Pueblo Blvd and HWY 50 you are sure to love this new home. Adjustments made, \$50 per sq ft ag = +\$24400
- Sold 3** Located across the street from PMI and plenty of parking for your RV or toys! This home has a fresh exterior and all new lights. Inside is the very large and open floor plan with the living room opening up to the kitchen and dining room. A 5 piece bathroom and walk in closet compliment the main bedroom. Outside is your private fenced and green backyard, great for entertaining. This home is definitely a must see! Adjustments made, -\$10000 for seller concessions, -\$1500 fireplace, \$50 per sq ft G = +\$24200, \$3500 PER GARAGE STALL = -\$7000

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	\$286,000	\$288,000
Sales Price	\$285,000	\$287,000
30 Day Price	\$284,000	--
Comments Regarding Pricing Strategy		
I searched all manufactured hoes in the area and I found 7 active comps, of which I used the best 3 for the subject. I went back 12 months and out 2 miles for sold comps. I found 18, 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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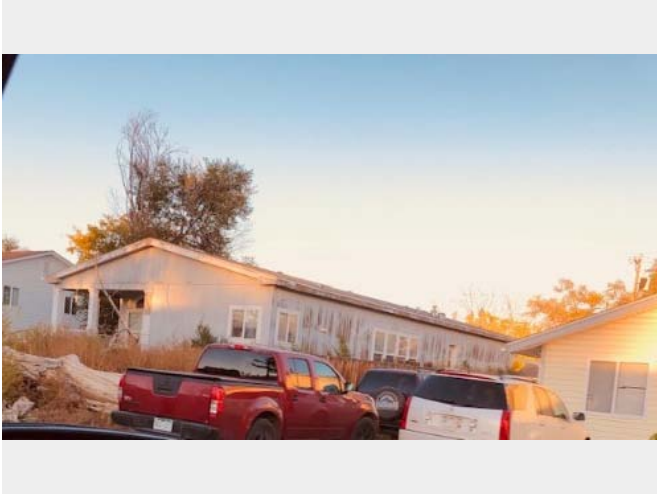
Subject Photos



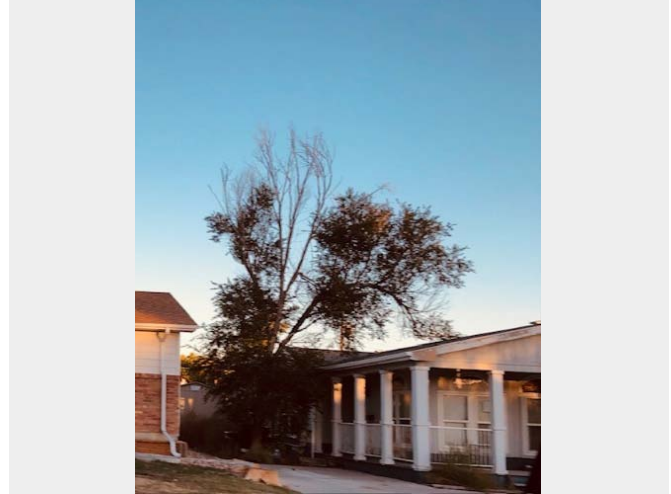
Front



Address Verification



Side



Side



Other

Listing Photos

L1 2311 Perry
Pueblo, CO 81003



Front

L2 2304 13th
Pueblo, CO 81003



Front

L3 3126 Herrick
Pueblo, CO 81003



Front

Sales Photos

S1 3129 Withers
Pueblo, CO 81008



Front

S2 2317 Mountain Valley
Pueblo, CO 81003



Front

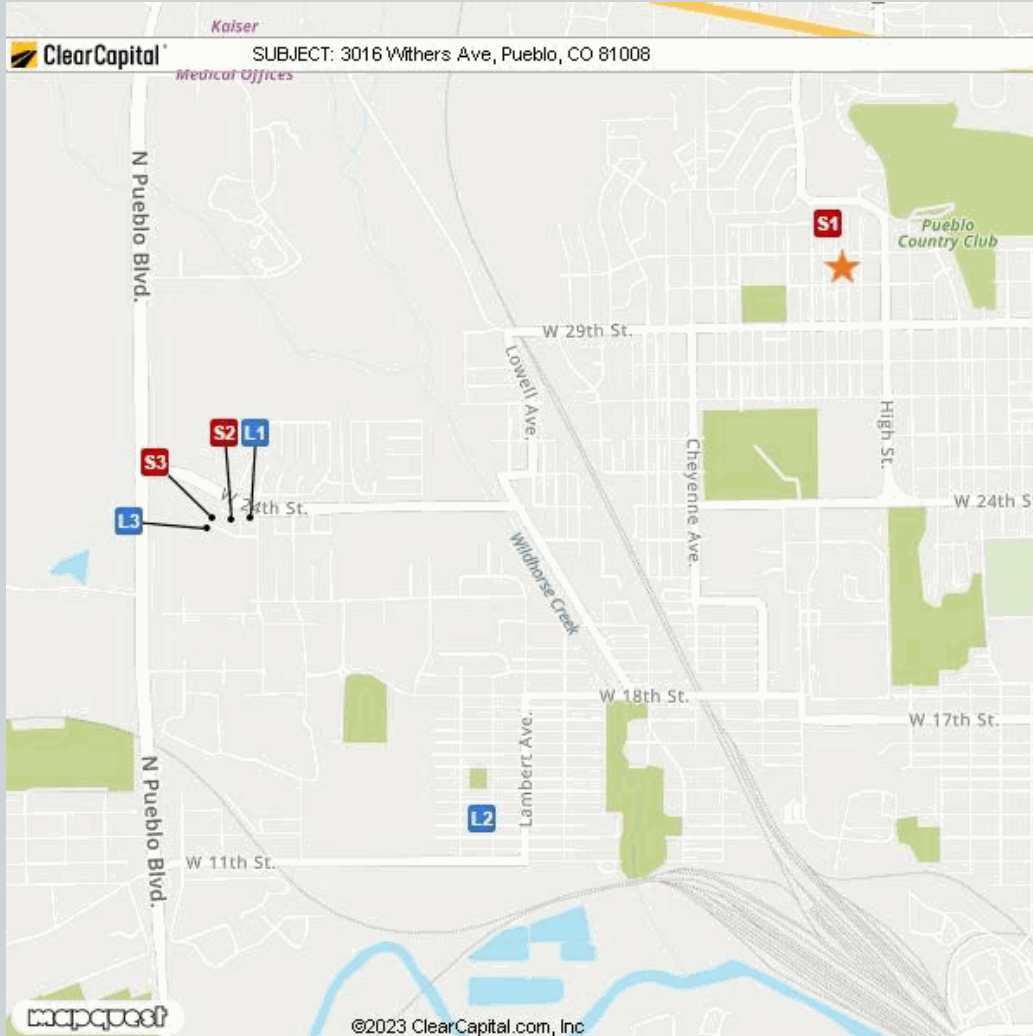
S3 3125 Herrick
Pueblo, CO 81003



Front

ClearMaps Addendum

Address ★ 3016 Withers Avenue, Pueblo, CO 81008
Loan Number 55549 **Suggested List** \$286,000 **Suggested Repaired** \$288,000 **Sale** \$285,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	3016 Withers Avenue, Pueblo, CO 81008	--	Parcel Match
L1 Listing 1	2311 Perry, Pueblo, CO 81003	1.73 Miles ¹	Parcel Match
L2 Listing 2	2304 13th, Pueblo, CO 81003	1.78 Miles ¹	Parcel Match
L3 Listing 3	3126 Herrick, Pueblo, CO 81003	1.85 Miles ¹	Parcel Match
S1 Sold 1	3129 Withers, Pueblo, CO 81008	0.12 Miles ¹	Parcel Match
S2 Sold 2	2317 Mountain Valley, Pueblo, CO 81003	1.78 Miles ¹	Parcel Match
S3 Sold 3	3125 Herrick, Pueblo, CO 81003	1.83 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	0.82 miles	Date Signed	10/20/2023

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.