APPRAISAL OF REAL PROPERTY

LOCATED AT

2005 Glenarbor Ct Longmont, CO 80504 LOT 11 BLK 3 SPRING VALLEY PH6 PARCEL E

FOR

Wedgewood Inc. 2015 Manhattan Beach Blvd Suite 100 Redondo Beach, CA 90278

AS OF

10/30/2023

BY

Brittany Marie Jackson Jackson Appraisals 3355 Hudson St, PO Box 7293 Denver, CO 80207 (720) 231-8017 bjacksonappraisals@gmail.com Wedgewood Inc. 2015 Manhattan Beach Blvd Suite 100 Redondo Beach, CA 90278

Re: Property: 2005 Glenarbor Ct

Longmont, CO 80504

Borrower: Catamount Properties 2018 LLC

File No.: 55611

In accordance with your request, we have appraised the above referenced property. The report of that appraisal is attached.

The purpose of this appraisal is to estimate the market value of the property described in this appraisal report, as improved, in unencumbered fee simple title of ownership.

This report is based on a physical analysis of the site and improvements, a locational analysis of the neighborhood and city, and an economic analysis of the market for properties such as the subject. The appraisal was developed and the report was prepared in accordance with the Uniform Standards of Professional Appraisal Practice.

The value conclusions reported are as of the effective date stated in the body of the report and contingent upon the certification and limiting conditions attached.

It has been a pleasure to assist you. Please do not hesitate to contact me or any of the staff if we can be of additional service to you.

Sincerely,

Brittany Marie Jackson

Borrower	Catamount Properties 2018 LLC				File No.	55611	
Property Address	2005 Glenarbor Ct						
City	Longmont	County	Boulder	State	СО	Zip Code	80504
Lender/Client	Wedgewood Inc						

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SUMMARY OF SALIENT FEATURES

_		
	Subject Address	2005 Glenarbor Ct
	Legal Description	LOT 11 BLK 3 SPRING VALLEY PH6 PARCEL E
NOI	City	Longmont
SUBJECT INFORMATION	County	Boulder
ECT IN	State	СО
SUBJ	Zip Code	80504
	Census Tract	0135.06
	Map Reference	14500
SALES PRICE	Sale Price	\$
SALE	Date of Sale	
		0.1
CLIENT	Borrower	Catamount Properties 2018 LLC
	Lender/Client	Wedgewood Inc.
	Size (Square Feet)	2,606
		\$
F IMPROVEMENTS	Location	N;Res;
IPROVE	Age	22
N OF IN	Condition	C3
DESCRIPTION OF	Total Rooms	9
DES(Bedrooms	3
	Baths	2.1
ISER	Appraiser	Brittany Marie Jackson
APPRAISER	Date of Appraised Value	10/30/2023
VALUE	Opinion of Value	\$ 702,000
VA	Opinion of Value	v 102,000

USPAP ADDENDUM

	OOI / II / NDDLIADOM	File No. 55611
wer Catamount Properties 2018 LLC		
erty Address 2005 Glenarbor Ct		
Longmont	County Boulder	State CO Zip Code 80504
Wedgewood Inc.		
Trougoriosa inio.		
This report was prepared under the following USPAP reporti	ng option:	
Appraisal Report This report wa	s prepared in accordance with USPAP Standards Rule 2-2(a).	
7 Appraisa Nopole wa	7 propared in accordance with con 7% chandards ridio 2 2(a).	
Restricted Appraisal Report This report wa	s prepared in accordance with USPAP Standards Rule 2-2(b).	
Reasonable Exposure Time		
My opinion of a reasonable exposure time for the subject property at	the market value stated in this report is:	0-90 days on market
Additional Certifications		
certify that, to the best of my knowledge and belief:		
I have NOT performed 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 ass	ignment.	
I HAVE performed services, as an appraiser or in another capac	ty, regarding the property that is the subject of this report within	ı the three-year
period immediately preceding acceptance of this assignment. T	nose services are described in the comments below.	
The statements of fact contained in this report are true and	correct	
- The reported analyses, opinions, and conclusions are limited		s and are my personal impartial and unbiased
· · · · · · · · · · · · · · · · · · ·	only by the reported assumptions and initially conditions	s and are my personal, impartial, and unbiased
professional analyses, opinions, and conclusions.	interest in the avenuals that is the subject of this variety	nd no never and interest with respect to the neutro
 Unless otherwise indicated, I have no present or prospective 	interest in the property that is the subject of this report ar	nd no personal interest with respect to the parties
nvolved.		
 I have no bias with respect to the property that is the subjec 	ι of this report or the parties involved with this assignmen	nt.
 My engagement in this assignment was not contingent upor 	developing or reporting predetermined results.	
- My compensation for completing this assignment is not con	tingent upon the development or reporting of a predetermine	ined value or direction in value that favors the cause of
the client, the amount of the value opinion, the attainment of a		
- My analyses, opinions, and conclusions were developed, an	·	• • • • • • • • • • • • • • • • • • • •
	a this report has been prepared, in comornity with the or	illum standards of Froiessional Applaisal Fractice that
were in effect at the time this report was prepared.		
- Unless otherwise indicated, I have made a personal inspecti		
- Unless otherwise indicated, no one provided significant real	property appraisal assistance to the person(s) signing this	s certification (if there are exceptions, the name of each
individual providing significant real property appraisal assistan	e is stated elsewhere in this report).	
Additional Comments		
	and the second second second	1
certify, as the appraiser, that I have not appraise		
prior to this assignment and I have no current or p	prospective interest in the subject property or	parties involved.
Γhis appraisal report utilizes a digital signature, w	hich is permitted under the statement on appr	raisal standards no.8 (smt-8) of uspap. The
appraiser certifies that safeguards for the protecti	on and affixation of the signature dictated by i	uspap have been observed and are under
he control of the appraiser.		
no define of the appraison.		
374		
PRAISER: Britting Marie Jacker	SUPERVISORY APPRAI	ISER: (only if required)
Partines Mane Music		
10111		
nature:	Signature:	
me: Brittany Marie Jackson	Name:	
e Signed: 10/30/2023	Date Signed:	
te Certification #: CR100053687	State Certification #:	
CR100053687 State License #:	or State License #:	
tte: CO	State:	
iration Date of Certification or License: 12/31/2023	Expiration Date of Certification or	
ective Date of Appraisal: 10/30/2023	Supervisory Appraiser Inspection	ı of Subject Property:
	Did Not Exterio	ior-only from Street Interior and Exterior

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 considers his 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 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 judgement.

STATEMENT OF LIMITING CONDITIONS AND CERTIFICATION

CONTINGENT AND LIMITING CONDITIONS: The inspector's certification that appears in the appraisal report is subject to the following conditions:

- 1. The inspector will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it. The appraiser assumes that the title is good and marketable and, therefore, will not render any opinions about the title. The property is valued on the basis of it being under responsible ownership
- 2. Any sketch provided in the appraisal report may show approximate dimensions of the improvements and is included only to assist the reader of the report in visualizing the property. The inspector has made no survey of the property.
- 3. The inspector 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.
- Any distribution of valuation between land and improvements in the report applies only under the existing program of utilization. These separate valuations of the land and improvements must not be used in conjunction with any other appraisal and are invalid if they are so used.
- 5. The inspector has no knowledge of any hidden or unapparent conditions of the property or adverse environmental conditions (including the presence of hazardous waste, toxic substances, etc.) that would make the property more or less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied, regarding the condition of the property. The inspector 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.
- The inspector obtained the information, estimates, and opinions that were expressed in the appraisal report from sources that he or she considers to be reliable and believes them to be true and correct. The inspector does not assume responsibility for the accuracy of such items that were furnished by other narties
- 7. The inspector will not disclose the contents of the appraisal report except as provided for in the Uniform Standards of Professional Appraisal Practice.
- The inspector 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 completion of the improvements will be performed in a workmanlike manner.
- 9. The inspector must provide his or her prior written consent before the lender/client specified in the appraisal report can distribute the appraisal report (including conclusions about the property value, the inspector's identity and professional designations, and references to any professional appraisal organizations or the firm with which the inspector is associated) to anyone other than the borrower; the mortgage or its successors and assigns; the mortgage insurer; consultants; professional appraisal organizations; any state or federally approved financial institution; or any department, agency, or instrumentality of the United States or any state or the District of Columbia: except that the lender/client may distribute the property description section of the report only to data collection or reporting service(s) without having to obtain the inspector's prior written consent. The inspector's written consent and approval must also be obtained before the appraisal can be conveyed by anyone to the public through advertising, public relations, news, sales, or other media.
- 10. The inspector is not an employee of the company or individual(s) ordering this report and compensation is not contingent upon the reporting of a predetermined value or direction of value or upon an action or event resulting form the analysis, opinions, conclusions, or the use of this report. This assignment is not based on a required minimum, specific valuation, or the approval of a loan,

CERTIFICATION: The inspector certifies and agrees that:

- 1. I stated in the appraisal report only my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the contingent and limiting conditions specified in this form.
- 2. I have no present or prospective interest in the property and is the subject to 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 the estimate of market value in the appraisal report on the race, color, religion, sex, handicap, familial status, or national origin of either the prospective owners or occupants of the properties in the vicinity of the subject property.
- 3. I have no present or contemplated future interest in the subject property, and neither my current or future employment nor my compensation for performing this analysis is contingent on the appraised value of the property.
- 4. I performed this analysis in conformity 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 as of the effective date of this appraisal.
- 5. I have personally inspected the exterior areas of the subject property and the exterior of all properties listed as comparables in the appraisal report. To the best of my knowledge and belief, all statements and information in this report are true and correct, and I have not knowingly withheld any significant information.
- 6. I personally prepared all conclusions and opinions about the real estate that were set forth in the inspection. I have not authorized anyone to make a change to any item in the report; therefore, if an unauthorized change is made to the appraisal report, I will take no responsibility for it.

ADDRESS OF PROPERTY ANALYZED:

2005 Glenarbor Ct, Longmont, CO 80504

INSPECTOR: Briting Mane Jaku
Signature:
Name: Brittany Marie Jackson
Date Signed: 10/30/2023
State Certification #: CR100053687
or State License #:
State: CO
Expiration Date of Certification or License: 12/31/2023

34722317 File No. 55611

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.

C3

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.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Quality Ratings and Definitions (continued)

03

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.

Ω4

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
A	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
Cook	Contracted Date Cash	Date of Sale/Time
Cash	Commercial Influence	Sale or Financing Concessions Location
Conv	Conventional	Sale or Financing Concessions
СОПУ	Carport	Garage/Carport
CrtOrd	Court Ordered Sale	Sale or Financing Concessions
CtySky	City View Skyline View	View
CtyStr	City Street View	View
CV	Covered	Garage/Carport
DOM	Days On Market	Data Sources
DT	Detached Structure	Design (Style)
dw	Driveway	Garage/Carport
e	Expiration Date	Date of Sale/Time
Estate	Estate Sale	Sale or Financing Concessions
FHA	Federal Housing Authority	Sale or Financing Concessions
g	Garage	Garage/Carport
ga	Attached Garage	Garage/Carport
gbi	Built-in Garage	Garage/Carport
gd	Detached Garage	Garage/Carport
GlfCse	Golf Course	Location
Glfvw	Golf Course View	View
GR	Garden	Design (Style)
HR	High Rise	Design (Style)
in	Interior Only Stairs	Basement & Finished Rooms Below Grade
Ind	Industrial	Location & View
Listing	Listing	Sale or Financing Concessions
Lndfl	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)
ор	Open	Garage/Carport
Prk	Park View	View
Pstrl	Pastoral View	View
PwrLn	Power Lines	View
PubTrn	Public Transportation	Location Sale or Financian Consessions
Relo	Relocation Sale	Sale or Financing Concessions
REO	REO Sale	Sale or Financing Concessions Location & View
Res RH	Residential	Location & View Sale or Financing Concessions
rr	USDA - Rural Housing Recreational (Rec) Room	Sale or Financing Concessions 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)

Exterior-Only Inspection Residential Appraisal Report

34722317 File# 55611

	of this s	ummary appraisal repo	ort is to pro	ovide the lei	nder/client	with an a	ccurate, and adequ	iately sunr	orted, opi	nion of t	he mark	et value	of the	subject pro	
The purpose			iit is to pit	UVIUE LIE IEI	iluci/clicili	with all a			Joi teu, opii	illoii oi t					operty.
Property Addre		05 Glenarbor Ct		0		. Decemb	City Longmo				State	CO	Zip Code	80504	
		t Properties 2018			vner of Public		Glen Robert	Kurgan			County	Bould	der		
Legal Descripti		T 11 BLK 3 SPR	NG VALLE	Y PH6 PA	ARCEL I	E									
Assessor's Par		R0148259/12052	64-22-011				Tax Year 2022	2			R.E. Tax		3,501		
Neighborhood	Name :	Spring Valley					Map Reference	14500			Census		135.06	j	
Occupant	Owner	Tenant Vac	ant	Sp	ecial Assess	ments \$	0		X PU	D HOA	\$ 840	\succ	per year	per	month
Property Rights	s Appraised	Fee Simple	Leasehol	d 0	other (describ	oe)									
Assignment Ty	/pe	Purchase Transaction	Refina	ance Transaction	1 [Other (des	cribe) Market	Value							
Lender/Client	Wedo	gewood Inc.			Address	2015 M	anhattan Beac		Suite 100) Redon	ido Be	ach C/	90278	3	
Is the subject of		y offered for sale or has it b	een offered for sal	le in the twelve m	nonths prior			ii biva c	Juile 100	, rtcuoi	ido Do			No	
		fering price(s), and date(s).			-									1	
		g p(-),(-).		MMLS/	INES										
l did	did not a	nalyze the contract for sale f	or the cubicet pure	phase transaction	n Evolain the	reculte of the	nalycic of the contract	or calo or wh	y the analysi	c was not					
performed.	Liu liot ai	ialyze the contract for sale i	or trie subject purt	LIIASE II AIISAUUUI	II. LAPIAIII UIG	FIGOUILO UI LIIG C	ilialysis of the contract	UI SAIC UI WI	iy uic alialysi	S Was HUL					
perioritieu.															
Contract Price	<u>'</u>	Date of Contr				•	ner of public record?		Yes	No	Data Sour	ce(s)			
Is there any fin	nancial assistanc	e (loan charges, sale conce	ssions, gift or dow	vnpayment assist	tance, etc.) t	to be paid by an	y party on behalf of the	borrower?					[Yes	No
If Yes, report th	he total dollar an	nount and describe the items	s to be paid.												
Note: Bace an	nd the racial co	nposition of the neighborh	nood are not app	raisal factors											
Hote. Hade an		orhood Characteristics	iood are not appi	Tulour luotoro.		One Held	Harraina Tranda			0	Hall Have	-!	Des		- 0/
							Housing Trends				-Unit Hou			sent Land Use	
Location	Urban	Suburban	Rural	Property Value	es	Increasing	Stable		lining	PRICE		AGE	One-Unit		75 %
Built-Up	Over 75%	25-75%	Under 25%	Demand/Suppl	ly 🗌	Shortage	In Balance	Ove	r Supply	\$ (000)		(yrs)	2-4 Unit		2 %
Growth	Rapid	Stable	Slow	Marketing Tim	ie 🗙	Under 3 mths	3-6 mths	Ove	r 6 mths	565	Low	20	Multi-Fan	nily	3 %
Neighborhood	Boundaries	The subject	s neighborl	hood houn	ndaries a	are Ute H	wy to the North	Sunda	nce	954	High	30	Commerc	ial	5 %
Dr to tho	East E M	ountain View Ave					-	, ourida	1100	716	Pred.	25	Other		15 %
Neighborhood								io oonon	ria a al ma					faaaad	10
-	•				III III DO	ulder Cot	inty. The area	is comp	nsea ma	airily of S	ingle i	amily n	omes o	i a good	
market a	ppeai and	a good quality of	constructio	on.											
Market Condition	ions (including s	upport for the above conclu	sions)	C	Currently	/, local ler	ders are offeri	າg 30 y∈	ears fixed	d rates ra	anging	from 3	-3.25%	to 7.50%	. A
variety of	f financing	options are avail	able at this	time. The	subject	's market	area has been	relative	ly stable	over the	e last 1	2 mont	hs. Der	mand	
appears t	to be in ed	uilibrium with sup	ply within t	the subject	t's mark	et area.									
Dimensions	99 x 24 >	26 x 102 x 103 x	: 53		Area 10	542 sf	S	nape Irre	egular			View N:	Res;		
Specific Zoning	g Classification	R1			Zoning Desc		Single Family R						, , , , ,		
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Exterior-Only Inspection Residential Appraisal Report

34722317 File # 55611

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There are 3 comparable	properties currently		for sale	in t	he subject	neighborhoo	d rang	ng in	price	from \$	680,000		to \$	790	0,000	
There are 21 comparable	sales in the sub	ject neighb	orhood v	within th	ne past twe	lve months	rangir	-	ale prid		\$ 565,00	0			54,000	
FEATURE	SUBJECT		CO	MPARABI	LE SALE # 1			CON	MPARABI	LE SALE #	2		CO	MPARAB	LE SALE # 3	3
Address 2005 Glenarbor	Ot .	2012	2 Prest	wick C	Ct		1731	Sunlig	ht Dr			2009	Glena	arbor (Ct	
Longmont, CO 8	0504	Lonc	mont,	CO 8	0504			mont,				Long	mont,	CO 8	0504	
Proximity to Subject			miles				_	miles S					miles			
Sale Price	s	0.50	IIIICS		\$	810,725		IIIIIC3 (3 V V	\$	655,000	0.02	1111103	1444	\$	720,000
Sale Price/Gross Liv. Area	,	q.ft. \$	050.45	r enft	,	010,723		205 55	en ft	•	055,000	9	004.04	en ft	*	720,000
	9		250.15		1.0011.11		· ·	325.55		D 011			231.8		0.0014	
Data Source(s)					1;DOM 41					;DOM [*]					0;DOM	
Verification Source(s)					ax Recor					ax Rec					ax Rec	
VALUE ADJUSTMENTS	DESCRIPTION	D	ESCRIPTIO	ON	+(-) \$ Adj	justment	DI	SCRIPTIO	IN .	+(-)\$	Adjustment	D	ESCRIPTION	ON	+(-)\$	Adjustment
Sales or Financing		Arml	Lth				ArmL	.th				ArmL	_th			
Concessions		Conv	v;0			0	Conv	:1000			0	Conv	;1300	0		0
Date of Sale/Time		s09/	23:c08	/23		0	s06/2	:3;c06/	23		0	s10/2	23:c09	/23		0
Location	N;Res;	N;Re		720			N:Re					N;Re		,		
Leasehold/Fee Simple	Fee Simple		Simple					s, Simple					Simple			
Site				-					!					;		0
View	10542 sf	1212				0	7841				- 0	8920				0
	N;Res;	N;Re					N;Re					N;Re				
Design (Style)	DT2;Contemp	ora DT2;	Conte	mpora			DT2;	Conter	mpora			DT2;	Conte	mpora		
Quality of Construction	Q3	Q3					Q3					Q3				
Actual Age	22	23				0	29				0	22				
Condition	C3	C3					СЗ					СЗ				
Above Grade	Total Bdrms. Ba	ths Total	Bdrms.	Baths			Total	Bdrms.	Baths			Total	Bdrms.	Baths		
Room Count	9 3 2	.1 9	4	3.1		-6,000	7	3	2.1		0	9	4	3.0		-3,000
Gross Living Area		q.ft.	3.241								+59.400	<u> </u>				
Basement & Finished	2,000		- /	•		-63,500		2,012	oq.it.				3,106			-50,000
	704sf0sfin	1642	2sf0sfir	1		-9,380	940s	IUSTIN			0	1522	sf0sfir	1		-8,180
Rooms Below Grade																
Functional Utility	Average	Aver	age				Avera	age				Aver	age			
Heating/Cooling	FAU/CAC	FAU	/CAC				FAU/	CAC				FAU	CAC			
Energy Efficient Items	None Noted	None	e Note	d			None	Noted	t			None	Note	d		
Fireplace	3ga4dw	3ga4	ldw				2ga2	dw			+10,000	3ga4	dw			
Porch/Patio/Deck	Pc/Pt	Pc/P					Pc/D					Pc/P				
Fireplace	None		eplace			-2,000					-2,000					-4,000
Footures		None	•	•		-2,000	None	•			-2,000	None	•			-4,000
Features Features	None	INOTIE	=				INOHE					INOHE	;			
2			1 + 15	_						\$						
Not Adjustment (Total)					•								1 . 15	_		
Net Adjustment (Total)		1		X -	\$	-80,880	X	+		*	67,400		+	₹ -	\$	-65,180
Net Adjustment (Total) Adjusted Sale Price		Net Adj.		10.0 %		,	Net Adj.	1	10.3 %		,	Net Adj.		9.1 %	\$	-65,180
Adjusted Sale Price of Comparables		Gross A	Adj.	10.0 [%] 10.0 [%]	\$	729,845	Net Adj.	1	 10.3 [%] 10.9 [%]		67,400 722,400	Net Adj.			\$	-65,180 654,820
от оотпратавно	sale or transfer history o	Gross A	Adj.	10.0 [%] 10.0 [%]	\$	729,845	Net Adj.	1			,	Net Adj.		9.1 %	\$	·
от оотпратавно	sale or transfer history o	Gross A	Adj.	10.0 [%] 10.0 [%]	\$	729,845	Net Adj.	1			,	Net Adj.		9.1 %	\$	·
от оотпратавно	sale or transfer history o	Gross A	Adj.	10.0 [%] 10.0 [%]	\$	729,845	Net Adj.	1			,	Net Adj.		9.1 %	\$	·
i did did not research the	sale or transfer history o	Gross A	Adj. property ar	10.0 [%] 10.0 [%] nd compa	s -	729,845 ot, explain	Net Adj. Gross A	1 dj. 1	10.9 %	\$,	Net Adj.		9.1 %	\$	·
I did did not research the	not reveal any prior sales	Gross A f the subject p or transfers o	Adj. property ar	10.0 [%] 10.0 [%] nd compa	s -	729,845 ot, explain	Net Adj. Gross A	1 dj. 1	10.9 %	\$,	Net Adj.		9.1 %	\$	·
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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 user, 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 under 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: to the following assumptions and limiting conditions:

The appraiser's certification in this report is subject

- 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. reporting 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.

APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees

- 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.

34722317 File # 55611

20. I identified the lender/client in this appraisal report who i ordered and will receive this appraisal report.	s the individual, organization, or agent for the organization that
borrower; the mortgagee or its successors and assigns; secondary market participants; data collection or reporting agency, or instrumentality of the United States; and any state obtain the appraiser's or supervisory appraiser's (if applicable)	eport to: the borrower; another lender at the request of the mortgage insurers; government sponsored enterprises; other services; professional appraisal organizations; any department, the District of Columbia, or other jurisdictions; without having to consent. Such consent must be obtained before this appraisal uding, but not limited to, the public through advertising, public
	raisal report by me or the lender/client may be subject to certain risions of the Uniform Standards of Professional Appraisal Practice
23. The borrower, another lender at the request of the borrowinsurers, government sponsored enterprises, and other secondary of any mortgage finance transaction that involves any one or in	ver, the mortgagee or its successors and assigns, mortgage market participants may rely on this appraisal report as part more of these parties.
	record" containing my "electronic signature," as those terms are and video recordings), or a facsimile transmission of this gnature, the appraisal report shall be as effective, enforceable and lelivered containing my original hand written signature.
	n this appraisal report may result in civil liability and/or onment or both under the provisions of Title 18, United States
SUPERVISORY APPRAISER'S CERTIFICATION: The Supervis	sory Appraiser certifies and agrees that:
I directly supervised the appraiser for this appraisal assignme analysis, opinions, statements, conclusions, and the appraise	
2. I accept full responsibility for the contents of this appraisal statements, conclusions, and the appraiser's certification.	report including, but not limited to, the appraiser's analysis, opinions,
3. The appraiser identified in this appraisal report is either a appraisal firm), is qualified to perform this appraisal, and is a	sub-contractor or an employee of the supervisory appraiser (or the ceptable to perform this appraisal under the applicable state law.
 This appraisal report complies with the Uniform Standards promulgated by the Appraisal Standards Board of The Appraisa report was prepared. 	of Professional Appraisal Practice that were adopted and Foundation and that were in place at the time this appraisal
defined in applicable federal and/or state laws (excluding audio appraisal report containing a copy or representation of my sig	record" containing my "electronic signature," as those terms are and video recordings), or a facsimile transmission of this nature, the appraisal report shall be as effective, enforceable and delivered containing my original hand written signature.
APPRAISER Brittay Marie Jaku	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Name Brittany Marie Jackson	Signature Name
Name Brittany Marie Jackson Company Name Jackson Appraisals	Company Name
Company Address 3355 Hudson St, PO Box 7293	Company Address
Denver, CO 80207	
Telephone Number (720) 231-8017	Telephone Number
Email Address bjacksonappraisals@gmail.com	Email Address
Date of Signature and Report 10/30/2023 Effective Date of Appraisal 10/30/2023	Date of Signature State Certification #
Effective Date of Appraisal 10/30/2023 State Certification # CR100053687	or State License #
or State License #	State
or Other (describe) State #	Expiration Date of Certification or License
State CO	
Expiration Date of Certification or License 12/31/2023	SUBJECT PROPERTY
ADDRESS OF PROPERTY APPRAISED	<u> </u>
2005 Glenarbor Ct	Did not inspect exterior of subject property
Longmont, CO 80504	Did inspect exterior of subject property from street
APPRAISED VALUE OF SUBJECT PROPERTY \$ 702,000	
<u>· · · · · · · · · · · · · · · · · · · </u>	Did inspect exterior of subject property from street Date of Inspection
LENDER/CLIENT	Did inspect exterior of subject property from street
LENDER/CLIENT Name Clear Capital	Did inspect exterior of subject property from street Date of Inspection
LENDER/CLIENT Name Clear Capital Company Name Wedgewood Inc.	Did inspect exterior of subject property from street Date of Inspection COMPARABLE SALES Did not inspect exterior of comparable sales from street Did inspect exterior of comparable sales from street
LENDER/CLIENT Name Clear Capital	Did inspect exterior of subject property from street Date of Inspection COMPARABLE SALES Did not inspect exterior of comparable sales from street

Exterior-Only Inspection Residential Appraisal Report

34722317 File # 55611

	FEATURE		SUBJEC	T		CO	MPARAB	LE SALE #	4		COI	MPARABL	E SALE #	5		CO	MPARABL	E SALE #	<u> </u>
	Address 2005 Glenarbor Ct									2007 Prestwick Ct									
	Longmont, CO 80	504			Long	mont,	CO 8	0504		Lor	ngmont,	CO 80	0504						
	Proximity to Subject				0.29	miles	SW			0.2	26 miles	E							
		\$						\$	700,000	_			\$	790,000				\$	
	·	\$		sq.ft.	\$	265.3	5 sq.ft.			\$	284.68	8 sq.ft.			\$		sq.ft.		
	Data Source(s)				MML	S# IR	99813	34;DOM	18	MN	MLS# IR	99739	5;DOM	29					
	Verification Source(s)							Tax Rec		Bo	ulder Co							1	
	VALUE ADJUSTMENTS		DESCRIPT	TION	D	ESCRIPTI	ON	+(-)\$	Adjustment		DESCRIPTION	ON	+(-)\$	Adjustment		DESCRIPT	ION	+(-) \$ Ad	justment
	Sales or Financing				Listir	ıg				Lis	sting								
	Concessions				Cont	ingent	t;0		0	Act	tive;0			0	_				
	Date of Sale/Time				c10/2	23				Act				0					
		N;R			N;Re	s;Glf0	Cse		0		Res;								
_			Simpl	le		Simple	е			_	e Simple	9							
ğ			42 sf		6401					_	576 sf			0	1				
ř		N;R				s;Glfv			0		Res;								
¥			2;Conte	empora		Conte	mpor	E			2;Conte	mpora							
8		Q3			Q3					Q3									
Ĭ		22			26					23				0	<u> </u>				
Ŏ		C3			C2		_		-35,000	_									
ž	Above Grade	Total		_	Total	Bdrms.	Baths			Tota		Baths			Total	Bdrms.	Baths		
SALES COMPARISON APPROACH	Room Count	9	3	2.1	8	4	3.1		-6,000			2.1		0	_		1		
ĺ	Gross Living Area		2,60			2,638			0	_	2,775			-16,900			sq.ft.		
I		704	sf0sfin	1		f276s					91sf119			-23,820	1				
ı	Rooms Below Grade					or0.0b	a0o		0	-	1br1.0ba	a0o		-4,000	1				
ı			rage		Aver						erage				-				
ĺ		_	J/CAC			CAC					U/CAC				-				
ĺ			ne Note	ed		Note	:d			_	ne Note	d			-				
ĺ			4dw		2ga2				+10,000						-				
ĺ		Pc/F			Pc/P					Pc/									
ĺ	_ '	Non				eplace	9		-2,000		Fireplace)		-2,000	1				
ĺ	Features	Non	ie .		None	;				No	ne								
ĺ	Net Adjustment (Total)				-] + [V -	\$	20.500	<u> </u>	T + 1	7 -	\$	40.700	-	+	П-	\$	
ĺ	Adjusted Sale Price				Net Adj.		5.5 [%]	ļ .	-38,520	Net A		⊠ - 5.9 [%]	*	-46,720	Net Adi			-	
ĺ	of Comparables				Gross A		5.5 ⁿ 8.4 [%]	\$	661,480		,		\$	743,280	1 1		%	\$	
į	Report the results of the research and analy	ysis of	the prior s	ale or trans		•								143,280	1	7:	70	l.	
	ITEM	,			JBJECT	,	,		MPARABLE SAL		4			BLE SALE #	5	Т	COMPAR	RABLE SALE #	6
			—		-						7					+			
	Date of Prior Sale/Transfer										I								
	Date of Prior Sale/Transfer Price of Prior Sale/Transfer																		
KY.	· · · · · · · · · · · · · · · · · · ·		MMI S	S / Tax	Reco	rds		MMIS/	Tax Reco	ords		MMI S	S / Tax	Records					
SIURY	Price of Prior Sale/Transfer			3 / Tax /2023	Reco	rds			Tax Reco	ords				Records					
= HISLORY	Price of Prior Sale/Transfer Data Source(s)	the sub	10/30	/2023				MMLS /	023			10/30	/2023		fers fo	or the	three v	vears prio	r to
SALE HISTORY	Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer history of t		10/30, oject prope	/2023 erty and cor	mparable	sales		10/30/2	023 The	e sul	bject has	10/30 s no pi	/2023 rior sale	es or trans		or the	three y	ears prio	r to
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ADDENDUM Pg 1 (Privacy Notice & Limiting Statements) File No. 55611

Borrower	Catamount Properties 2018 LLC							
Property Address	2005 Glenarbor Ct							
City	Longmont	County	Boulder	State	СО	Zip Code	80504	
Lender/Client	Wedgewood Inc.							

ADDENDUM:

The comments made in this addendum are intended to expand on what the appraiser feels are areas of the most concern to the reader in order to fully understand the appraisal report and methodology. The expanded narrative allows the appraiser to provide additional comments where sufficient space is not available on the appraisal form. The market has been thoroughly searched and the sales reported represent the best available sales that properly weigh the four major elements of comparison, i.e. location, date of sale, physical characteristics and condition of sale.

Marketing Time

A reasonable marketing period for this property is estimated to be 0-90 days, at the time of inspection. This is based on sales activity in the subject's market for closed sales, the number of available listings in the subject's market and the appraiser's market and appraiser's estimate of the aforementioned data. Currently some of our comparables fall outside of this range. The appraiser is aware of this and notes that depending on the pricing strategy and transaction type the marketing time may vary from what is typical.

Exposure Time

The statistics provided in the Market Conditions form give a typical exposure time of 0-90 days on market and are supported by our trend indicators for the county and for the zip code.

LIMITING STATEMENTS:

This appraisal report is prepared for the sole and exclusive use of the lender to assist with the mortgage lending decision. The appraiser is not a home inspector. This report should not be relied upon to disclose any conditions present in the subject property. The appraisal report does not guarantee that the property is free of defects. A professional home inspection is recommended.

The appraisal is prepared for the sole and exclusive use of the lender and is not to be relied upon by any third parties, for any purpose, whatsoever. No third parties are authorized to rely upon this report without the express written consent of the appraiser.

The Intended User of this appraisal report is the Lender/Client. 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 Market Value. No additional Intended Users are identified by the appraiser.

The photographs used in this appraisal report may be digital photographs utilizing photo imaging technology. They are considered to be a true and correct representation of the subject property and comparable sales utilized within this report. No alterations were made to the images which would misrepresent the appearance of the subject or comparables.

PRIVACY NOTICE: Pursuant to the Gramm-Leach-Bliley Act of 1999, effective July 1, 2001, Appraisers, along with all providers of personal financial services are now required by federal law to inform their clients of the policies of the firm with regard to the privacy of client non public personal information. As professionals, we understand that your privacy is very important to you and are leased to provide you with this information.

Types of Nonpublic Personal Information Collected:

In the course of performing appraisals, we may collect what is known as "nonpublic personal information" about you. This information is used to facilitate the services that we provide to you and may include the information provided to us by you directly or received by us from others with your authorization.

Parties to Whom Information is Disclosed:

We do not disclose any nonpublic personal information obtained in the course of our engagement with our clients to nonaffiliated third parties, except as necessary or as required by law. By way of example, a necessary disclosure would be to our employees, and in certain situations, to unrelated third party consultants who need to know that information to assist us in providing appraisal services to you. All of our employees and any third party consultants we employ are informed that any information they see as part of an appraisal assignment is to be maintained in strict confidence within the firm. A disclosure required by law would be a disclosure by us that is ordered by a court of competent jurisdiction with regard to a legal action to which you are a party.

Confidentiality and Security

We will retain records relating to professional services that we have provided to you for a reasonable time so that we are better able to assist you with your needs. In order to protect your nonpublic personal information from unauthorized access by third parties, we maintain physical, electronic and procedural safeguards that comply with our professional standards to insure the security and integrity of your information. Please feel free to call us an any time if you have any questions about the confidentiality of the information that you provide to us.

It is recommended that the client, intended user or any reader review the report in its entirety so as to gain a full awareness of the subject property, it's market environment and the basis of the appraisal prior to using the value opinion in a business, investment or underwriting decision. Please read all pages included in the PDF provided by the appraiser.

ADDENDUM Pg 2 (Scope of Work)

File No. 55611

		ADDENDUM F	g Z (Scope of Work)		1110	No. 55611		
Borrower	Catamount Properties 2018 LLC							
Property Address	2005 Glenarbor Ct							
City	Longmont	County	Boulder	State	CO	Zip Code	80504	
Lender/Client	Wedgewood Inc.							

The Scope of Work is defined in the Uniform Standards of Professional Appraisal Practice (USPAP) as, "the type and extent of research and analysis in an assignment".

The scope of work for the present assignment is as follows: The specific terms of the assignment and the client? needs and expectations were determined. The intended use and intended users were identified. The relevant appraisal guidelines and appropriate definition of value were identified and reviewed. The subject property was identified, and its relevant characteristics were discovered through inspection and reference to public records. The highest and best use of the subject property was determined. The market was investigated and influences on value were identified. The appropriate units of comparison were identified. The applicable approaches to value were identified. The cost approach was not applicable and was not utilized. The sales comparison approach was applicable and was not utilized. Comparable sales were identified, and their characteristics and transaction details were confirmed. Comparable sales were adjusted by factors or amounts derived from actual market responses to the differences to which they apply. The resulting indications of value for the subject property were reconciled through consideration of the reliability of each value indication and weighting appropriately. Marketing and exposure periods were determined. A Summary Report was prepared in accordance with the requirements of USPAP, utilizing the appropriate format for the assignment, and providing the necessary support for the value conclusion."

SCOPE OF WORK STATEMENT

The valuation of the subject property has involved a physical inspection of the property as required under the assignment. Additionally, data relating to sales, under contracts, listings, rentals, costs, highest and best use, zoning, etc. has been assembled, analyzed and reconciled into a supportable final estimate of value.

The scope of work performed in the final estimate of value of this report is as follows:

Determine the specific use of the report and valuation question, i.e. market value for lending purposes, estate purposes, etc.

Gather pertinent information from both public and private sources, if available, which may or nay not include (and may not be

limited to) MMLS records, tax/public records, interviews with Realtors, flood data, cost data, management companies, homeowner records and receipts, etc.

Perform inspections on the subject property and comparables.

Consider the relevant economic and demographic data.

Consider the physical characteristics, zoning and or any other restrictions.

Consider any environmental issues.

Indicate the subject's highest and best use.

Complete the application of the appropriate valuation methods.

Reconcile the value indicators and the conclusion of value.

Provide a written report of the appraisal analysis and findings in the appropriate manner.

The appraiser is not required to give testimony in court in connection with this appraisal.

If the appraisers are subpoenaed pursuant to a court order, the client agrees to pay the appraiser the regular per diem rate plus expenses.Information, estimates, and opinions are verified where possible, but cannot be guaranteed.

This appraisal is to be used only for the purpose stated herein. While distribution of this appraisal in its entirety is at the discretion of the client, individual sections shall not be distributed. This report is intended to be used in whole and not in part.

No part of this appraisal, its value estimates, or the identity of the firm or the appraiser (s) may be communicated to the public through advertising, public relations, media sales, or other media.

ADDENDUM Pg 3 (Approaches to Value)

Borrower	Catamount Properties 2018 LLC							
Property Address	2005 Glenarbor Ct							
City	Longmont	County	Boulder	State	СО	Zip Code	80504	
Lender/Client	Wedgewood Inc.							

File No. 55611

COST APPROACH COMMENTS

Because there is insufficient market data evidence to credibly support the site value/derivation of total appreciation, the cost approach is not given much consideration in the appraisers final analysis. Use of this data, in whole or in part, for other purposes is not intended by the appraiser. Nothing set forth in the appraisal should be relied upon for the purposes of determining the amount of insurance coverage to be placed on the subject property. The appraiser assumes no liability for and does not guarantee that any insurable value estimate inferred from this report will result in the subject being fully insured or any loss that may be sustained. The appraiser recommends that an insurance professional be consulted. Further, the cost approach may not be a reliable indication of replacement or reproduction cost for any date other then the effective date of this appraisal due to changing costs of labor and materials and due to changing building codes and governmental regulations and requirements.

The cost approach can be a reliable indicator; however reliability decreases as the age of improvements increases due to the difficulty of estimating various forms of depreciation and/or obsolescence. The cost approach, as developed in the urar provides only a rough estimate which distributes the value between the physical improvements and the land, less any deductions for depreciation and/or obsolescence. The estimated value of site is not to be construed as a land appraisal. When the cost approach is not completed, it's omission is due to reliability.

SALES COMPARISON COMMENTS

Comparables analyzed are considered to be similar to the subject except as noted: the condition of each is based on the respective agent's comments: and each is considered to be a recent sale of a property most similar to the subject as discovered through research of data readily available to the appraiser. Sales chosen in the appraiser's opinion, are the among the best available indicators of value.

INCOME APPROACH COMMENTS

The appraiser has determined that the income approach is not applicable. Improvements similar to the subject are typically not rented or purchased for the rental income they produce.

ADDENDUM Pa 4 (Site)

		<u>ADDEND</u>	UM Pg 4 (Site)		File	No. 55611		
Borrower	Catamount Properties 2018 LLC							
Property Address	2005 Glenarbor Ct							
City	Longmont	County	Boulder	State	СО	Zip Code	80504	
Lender/Client	Wedgewood Inc.							

COMMENTS ON HIGHEST AND BEST USE:

Highest and best use is defined by The Appraisal of Real Estate as: the reasonably probable and legal use of vacant land or an improved property, which is physically possible, appropriately supported, financially feasible, and that results in the highest value.

Highest and Best Use of Land as Though Vacant: Site size and configuration are typical of the area and of competitive locations. Based upon a review of land uses in the area, market trends and current zoning ordinances, the highest and best use of the subject is to be improved with a home.

Highest and Best Use of a Property as Improved: Site size and configuration are typical of the area and of competitive locations. Based upon a review of land uses in the area, market trends and current zoning ordinances, the highest and best use of the subject is considered to be as improved with the existing home.

FLOOD MAP INFORMATION:

Per local FEMA flood maps, the subject is not located in a flood zone.

COMMENTS ON ADVERSE ENVIRONMENTAL CONDITIONS:

There were no uncommon or adverse environmental conditions noted on the subject site or in the immediate vicinity surrounding the home. There was no evidence of mold, however the appraiser is not a professional mold inspector.

COMMENTS ON SITE:

The subject has typical utility and drainage easements. No adverse easements or encroachments were observed. Site size is typical for the area. The subject fronts, backs and sides to other similar size homes. The subject is assumed to be connected to all city services. The 15% other in the land use break down is in reference to land that is either in the process of being developed or zoning transition. Actual dimensions of the site may be affected by rights-of-way, surveys, or other influences, and a title report should be consulted by the client. The site has typical utility for properties within the subject market.

A certified plat was not provided to the appraiser. The site dimensions are estimated from public tax maps or the appraiser's measurements. No adverse conditions are indicated by the site's size or shape.

The appraiser has not been informed, nor does the appraiser have any knowledge of the existence of any environmental or health impediment, which if known, could have a negative impact on the market value of the subject property. The valuation contained herein is not valid if any hazardous items are found in the subject property and not stated within the appraisal report, including but not limited to: termites, Ureaformaldehyde insulation, radon gas, asbestos products, and/or toxic waste contaminates. However, the appraiser is not qualified to identify such substances. The client is urged to retain the services of a professional expert in these fields.

To the best of the appraiser's knowledge, the presence of Radon has not been detected on this property or if Radon has been detected, it has been determined that the level of Radon is safe according to the standards established by the Environmental Protection Agency.

ADDENDUM Pg 5 (Additional Features)

	<u>ADDE</u>	NDUM Pg	5 (Additional Features)		File	No. 55611		
Borrower	Catamount Properties 2018 LLC		_		·			·
Property Address	2005 Glenarbor Ct							
City	Longmont	County	Boulder	State	CO	Zip Code	80504	
Lender/Client	Wedgewood Inc.							

COMMENTS ON ADDITIONAL FEATURES:

The subject is a two story level home that was built in 2001 according to Boulder County Records and consists of 2,606 square feet of above grade living area and 704 square feet of below grade unfinished living area. The exterior of the improvements are wood and rock siding with a composition roof. The windows are vinyl.

The subject is assumed to be connected to all city services. The utilities were assumed to be on and functioning at the time of inspection.

CONDITION OF THE IMPROVEMENTS, DEPRECIATION, REPAIRS, ETC.:

The home has a common and accepted floor plan with no functional obsolescence. The subject is located in an established residential area with no external depreciation noted.

Condition Comment

The subject is considered to be in C3 condition according to UAD regulations. The improvements have been well maintained and feature limited physical depreciation. The structure has been well maintained.

Quality Comment

The subject is considered to be in Q3 quality according to UAD regulations. 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.

Home Inspection:

The appraiser is not a professional home inspector. A professional home inspection is always recommended prior to closing.

ADDENDUM Pg 6 (Sales Comparison)

	ND:	JEHDOM I 9	o i caree comparison i				
Borrower	Catamount Properties 2018 LLC						
Property Address	2005 Glenarbor Ct						
City	Longmont	County	Boulder	State	CO	Zip Code	80504
Lender/Client	Wedgewood Inc.						

File No. 55611

COMMENTS ON SALES COMPARISON:

I did a thorough search of the subject's demand area and extracted the most proximate, similar sales to perform the Market Analysis. A field survey of each comparable was made. MMLS and interview with local brokers were used as sources of information to confirm the various characteristics for each of the comparable sales selected in the Market Analysis.

Price Per Square Foot

Gross living area adjustments are calculated on a dollar per square foot basis. The adjustment is based on sale data and conversations with local real estate professionals. The dollar amount per square foot is applied to the difference between the subject's gross living area and the comparable used. Typically, a comparable with less than a 100 square foot difference is not adjusted for, unless the market indicates that an adjustment is warranted. The comparables were adjusted at a rate of \$100.00 per square foot of above grade living area, \$10.00 per square foot below grade unfinished and \$20.00 per square foot below grade finished.

Site Adjustment

The subject is situated on 10,542 sf according to Boulder County Records. No adjustments were noted for improvements situated on smaller and larger sites with similar appeal and utility. Any adjustments for site size are based on market abstraction and contributory value. Above a certain point each additional increment of land area contributes less on a per acre, or per square foot basis than the initial minimum site size for the area, thus a constant dollar per acre was not utilized. This concept relates to diminishing marginal utility. All physical factors of the subject and comparable sites have been weighed in arriving at site adjustments or lack thereof.

Sales of Financing Concessions

Seller concessions of 0-3% are typical of the market area and are accepted within the market. since the 0-3% range is typical, no Adjustments were made for seller concessions within that range. Adjustments are made based upon the amount in excess of 3% when applicable.

Sale date

90 Day Settled Sales

Comparables #1 and 3 sold within 90 days of the effective date of the appraisal.

Bedroom Comment

The appraiser found no evidence in the market place for there to be an adjustment between bedroom differences. Primary concern is square footage, quality and location, bedrooms are a secondary consideration.

Style Comment

The subject is a contemporary style home. Primary marketing factors are location, quality and square footage. Design is typically a secondary concern for most buyers in this market.

Condition Comment

The subject is considered to be in C3 condition according to UAD regulations. Any differences in upgrades/updates have been considered and adjusted for in the sales comparison grid. After a paired sales analysis, an adjustment of 5% was warranted to homes C3 vs C2 condition

Quality Comment

The subject is considered to be in Q3 quality according to UAD regulations. Any differences in quality of construction has been considered and adjusted for in the sales comparison grid.

ADDENDUM Pg 7 (Sales Comparison)

	AL	DENDUM Pg	7 (Sales Comparison)		File I	No. 55611		
Borrower	Catamount Properties 2018 LLC							
Property Address	2005 Glenarbor Ct							
City	Longmont	County	Boulder	State	CO	Zip Code	80504	
Landar/Cliant	Wedgewood Inc							

Location Comment

All of the comparables are located within 1 mile of the subject property.

Predominant Value Higher Than Market Value

The subject property is less valuable than the predominant value of the typical neighborhood home. The appraised value of the subject property is in the lower end of the neighborhood price range and it is not considered an under improvement. The predominant neighborhood value will not have a negative impact on the subject's marketability or market value. The subject does not suffer from functional obsolescence for being valued above the predominant value in the neighborhood. The subject will appeal to enough qualified purchasers to create and active market for the subject price range home in the neighborhood.

Comments on Unwarranted Adjustments

There were no adjustments warranted for differences in lot size as the subject and the comparables are situated on standard size parcels of land with equal market value.

There was no adjustment warranted for bedroom count as it is a secondary consideration in the subject's market area. Primary concerns are condition, quality and GLA.

There was no adjustment warranted for a GLA difference of under 100 square feet.

No adjustment was warranted for differences in actual age as the primary consideration is condition.

ADDENDUM Pg 8 (Comparables & Finals Reconciliation)

File No. 55611

Borrower	Catamount Properties 2018 LLC							
Property Address	2005 Glenarbor Ct							
City	Longmont	County	Boulder	State	СО	Zip Code	80504	
Lender/Client	Wedgewood Inc.							

Comparables

All of the comparables are located within 1 mile of the subject property in the subject's market area. All of the comparables sold within twelve months of the effective date of the appraisal.

Comparable #1 is a smaller size home. This comparable is considered to be equal in quality and condition to the subject.

Comparable #2 is a larger size home. This comparable is considered to be equal in quality and condition to the subject.

Comparable #3 is a smaller size home. This comparable is considered to be equal in quality and condition to the subject.

Comparable #4 is an active listing in the subject's market area. It is a larger size home. This comparable is considered to be equal in quality and condition to the subject.

Comparable #5 is an active listing in the subject's market area. It is a smaller size home. This comparable is considered to be equal in quality and condition to the subject.

COMMENTS ON FINAL RECONCILIATION:

The Income Approach to value has been considered not applicable. Rental information is limited and difficult to verify. Therefore, the Income Approach to value is not applicable.

The Cost Approach is generally not a reliable indicator of value for homes similar to the subject. The Cost Approach has not been provided and has been considered not applicable.

The Market Approach is felt to be the most reliable and verifiable. Actual consumer transactions are the best indicators of market value.

Comparable Search Parameters:

The search parameters utilized for comparable properties is as follows: Single family detached homes, between 2,000 - 3,300 sf of GLA, sold within 12 months of the effective date within 1 mile of the subject property.

Comparable Weighting

The adjusted comparables indicate a relatively narrow range of value for the subject property. All of the comparables represent similar alternatives within the subject's market area. All of the adjustments are within acceptable adjustment guidelines. The comparables selected represent the best available as of the effective date of this report. This appraiser's opinion of market value of the subject property is well supported by all of the comparables. All of the comparables contributed to the final estimation of value. Comparables 1-3 were weighted at 33.33% each.

Additional Comments:

The Colorado Flooding did not result in damage to the subject property

The appraiser's compensation for this order is \$220.00.

This appraisal was ordered in compliance with Dodd Frank, Appraisal Independence ?AIR? and Mortgagee Letter 2009-28.

CO & smoke detectors were assumed to be present and functioning as of the inspection.

Extraordinary Assumption:

The Colorado Flooding did not appear to have resulted in damage to the subject property. The subject property is considered to be in C3 condition based on MMLS photography and an exterior inspection of the subject property. Should these statements be false, this report and the conclusions within shall be null and void until such time that the appraiser has an opportunity to revise the report.

AMC.200000232

Market Conditions Addendum to the Appraisal Report

34722317 File No. 55611

	The purpose of this addendum is to provide the lender/client with a clear and accurate understanding of the market trends and conditions prevalent in the subject neighborhood. This is a required addendum for all appraisal reports with an effective date on or after April 1, 2009.											
	Property Address 2005 Glenarbor Ct	nar an oncoure date on or alter r	·	y Longmor	nt	St	ate CO		ZIP Code 805	<u>04</u>		
	Borrower Catamount Properties 2018 LLC			Longino					000	J T		
	Instructions: The appraiser must use the information required on this	form as the basis for his/her cor	nclusions, and r	nust provide sup	port for those conclusions, regarding)						
	housing trends and overall market conditions as reported in the Neigh	borhood section of the appraisal	report form. Th	ne appraiser mus	t fill in all the information to the exter	ıt						
	it is available and reliable and must provide analysis as indicated belo	w. If any required data is unavail	able or is consi	dered unreliable,	the appraiser must provide an							
	explanation. It is recognized that not all data sources will be able to pr	ovide data for the shaded areas	below; if it is av	ailable, however	the appraiser must include the data							
	in the analysis. If data sources provide the required information as an $% \left(1\right) =\left(1\right) \left(1\right) $	average instead of the median, t	he appraiser sh	ould report the a	vailable figure and identify it as an							
	average. Sales and listings must be properties that compete with the	subject property, determined by a	applying the cri	teria that would b	e used by a prospective buyer of the	:						
	subject property. The appraiser must explain any anomalies in the dat											
	Inventory Analysis	Prior 7–12 Months		6 Months	Current – 3 Months	Ļ		0	verall Trend		2 " '	
	Total # of Comparable Sales (Settled)	10		6	5	Щ	Increasing		Stable	X	Declining	
	Absorption Rate (Total Sales/Months) Total # of Comparable Active Listings	1.67		.00	1.67	Щ	Increasing		Stable	닏	Declining	
	Months of Housing Supply (Total Listings/Ab.Rate)	1		3	3	H	Declining Declining	X	Stable Stable		Increasing Increasing	
	Median Sale & List Price, DOM, Sale/List %	0.6 Prior 7–12 Months		.5 6 Months	1.8 Current – 3 Months	Ш	Deciming	پس	Iverall Trend		increasing	
	Median Comparable Sale Price	698,000		5,500	850,000	Ь	Increasing		Stable		Declining	
	Median Comparable Sales Days on Market	23		, 300 I1	5	X	Declining	H	Stable	H	Increasing	
	Median Comparable List Price	795,000		,000,	700,000	H	Increasing	Ħ	Stable	X	Declining	
s	Median Comparable Listings Days on Market	32		36	29	H	Declining		Stable	Ħ	Increasing	
LYSI	Median Sale Price as % of List Price	99%		1%	100%	П	Increasing		Stable	Ħ	Declining	
ESEARCH & ANALY	Seller-(developer, builder, etc.)paid financial assistance prevalent?	Yes	X №			愩	Declining		Stable	同	Increasing	
H &	Explain in detail the seller concessions trends for the past 12 months	(e.g., seller contributions increase	sed from 3% to	5%, increasing u	se of buydowns, closing costs, con	io				_		
IRC	fees, options, etc.). Subject's market area a	appears typical of co	mpeting o	communitie	es in the city. No adver	se o	onditions	wei	re observe	ed o	r are	
SE/	anticipated other than what is mentioned in	·· · · · · · · · · · · · · · · · · · ·										
~	Marketing time for reasonable priced home											
MARKET												
MA												
	Are foreclosure sales (REO sales) a factor in the market?	Yes 🔀 No	If yes, ex	kplain (including	the trends in listings and sales of for	eclose	d properties).					
	Cite data accurace for above information					_						
					and previous home sa					_		
	Concessions estimates are based on data			eviewed by	y the appraiser, statisti	cs p	ublished o	nlir	ne and in t	he	local	
	media, and specified in the attached 1004MC of Scope of Work.											
	Summarize the above information as support for your conclusions in the Neighborhood section of the appraisal report form. If you used any additional information, such as											
	Summarize the above information as support for your conclusions in $\label{eq:conclusions} % \begin{center} \b$	the Neighborhood section of the	appraisal repor			S						
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Freddie Mac Form 71 March 2009

Photos ands Sketch from Data Collection - Page 1

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	Beds 3	Full Baths 2	Half Baths 1	Sale Price \$286,500	e Sale Date 04/11/2002
			50	_	San Maria
	Bldg Sq Ft 2,606	Lot Sq Ft 10,542	Yr Built 2001	SFR	
OWNER INFORMATION					
Owner Name	Kurgan Glen F	Robert	Mailing ZIP 4		2342
Mailing Address	2005 Glenarbo		Mailing Carrier Ro	oute	R035
Mailing City & State	Longmont, CO)	Owner Occupied		Yes
Mailing Zip	80504				
COMMUNITY INSIGHTS					
Median Home Value	\$579,878		School District		ST. VRAIN VALLEY SCHOOL DIST RICT NO. RE1J
Median Home Value Rating	8/10		Family Friendly S	oore	73 / 100
			Walkable Score	COIE	53/100
Total Crime Risk Score (for the horhood, relative to the natio					
Total Incidents (1 yr) Standardized Test Rank	80 32/100		Q1 Home Price For Last 2 Yr Home A		\$587,452 14%
Crandaluizou 1651 Fidilik	527100		Last 2 11 Horlie A	pprociation	1.777
LOCATION INFORMATION					
Property Zip	80504		Census Tract		135.06
Property Zip4	2342		Neighborhood Co	de	205-205
Property Carrier Route	R035		Township		03N
School District	St Vrain Valley	/ He 1j	Range		69
Elementary School	Alpine		Section		26
Middle School High School	Heritage Skyline		Block Lot		11
Subdivision	Spring Valley I	Ph 6 Prcl E	Within 250 Feet o	f Multiple Flood Z	No
TAX INFORMATION			one		
PIN	R0148259		% Improved		78%
Alternate PIN	1205264-22-01	1	Tax District		0680
Schedule Number	R0148259				
Legal Description	LOT 11 BLK 3 6 PARCEL E	SPRING VALLEY PH			
ASSESSMENT & TAX					
ssessment Year	2023 - Preliminary	2022	2021		2020
farket Value - Land	\$150,800	\$110,400	\$110,	400	\$101,000
farket Value - Improved	\$543,500	\$398,700	\$398,	700	\$355,100
farket Value - Total	\$694,300	\$509,100	\$509,	100	\$456,100
ssessed Value - Land	\$10,202	\$7,673	\$7,89	4	\$7,222
ssessed Value - Improved	\$36,768	\$27,710	\$28,5	07	\$25,390
ssessed Value - Total	\$46,970	\$35,383	\$36,4	01	\$32,612
OY Assessed Change (%)	32.75%	-2.8%	11.62	%	
OY Assessed Change (\$)	\$11,587	-\$1,018	\$3,78	9	
ax Year	Total Tax		Change (\$)		Change (%)
2020	\$3,168				
021	\$3,547		\$379		11.96%
022	\$3,501		-\$45		-1.28%
CHARACTERISTICS					
Lot Acres	0.242		Total Rooms		9
Lot Sq Ft	10,542		Bedrooms		3
Land Use - County	1 Family Resid	l	Baths - Total		3
Land Use - CoreLogic	SFR		Baths - Full		2
Building Type	Single Family		Baths - Half		1
Year Built	2001		Heat Type		Forced Air
Bldg Sq Ft - Above Ground	2,606		Garage Type		Attached Garage

The data within this report is compiled by CoreLogic from public and private sources. The data is deemed reliable, but is not guaranteed. The accuracy of the data contained herein can be independently verified by the recipient of this report with the applicable county or municipality.

Generated on: 10/31/23

Property Details Courtesy of Brittany Jackson, REcolorado

Photos ands Sketch from Data Collection - Page 2

Bldg Sq Ft - Basement	704		Garage Sq Ft		693
Bldg Sq Ft - Unfinished Basement	704		Roof Material		Asphalt
Bldg Sq Ft - Finished	2,606		Construction		Frame
Bldg Sq Ft - 1st Floor	1,346		Exterior		Frame Wood
Basement Type	Unfinished		Quality		Good
# Buildings	1				
FEATURES					
Building Description			Building Size		
Ppo			168		
SELL SCORE					
Rating	High		Value As Of		2023-10-29 04:33:06
Sell Score	755				
ESTIMATED VALUE					
RealAVM™	\$702,400		Confidence Score		98
RealAVM™ Range	\$666,900 - \$736	3,000	Forecast Standard De	viation	5
Value As Of	10/16/2023				
sistent quality and quantity of data drive higher cor parable sales. The FSD denotes confidence in an AVM estimate an mate will fall within, based on the consistency of th	nd uses a consistent scale	and meaning to generate a standar	dized confidence metric. The FSD is a stat	istic that measures t	ne likely range or dispersion an AVM
RENTAL TRENDS					
Estimated Value	3378		Cap Rate		3.8%
Estimated Value High	3712		Forecast Standard De	viation (FSD)	0.1
Estimated Value Low	3044			-32	
ntal Amount estimate will fall within, based on the co distical degree of certainty. LAST MARKET SALE & SALES HISTORY		on available to the Rental Amount	at the time of estimation. The FSD can be u	used to create confid	ence that the true value has a
Sale Date	04/11/2002		Deed Type		Special Warranty Deed
Sale Price	\$286,500		Owner Name		Kurgan Glen Robert
Price per SqFt - Finished	\$109.94		Seller		Centex Homes
Document Number	2281619		************		
Sale Date)	04/11/2002			
Sale Price		\$286,500			
Buyer		Kurgan Glen R		Owner Reco	rd
Seller		Centex Homes		Owner Recor	d
Document Number		2281619		2094526	
Document Type					
Fitle Company				Deed (Reg)	
		Special Warranty Deed	Title	Deed (Reg)	
/lulti/Split Sale Type		First American Heritage) Title		
		A	Title	Deed (Reg)	
MORTGAGE HISTORY		A	Title		
MORTGAGE HISTORY		A	08/08/2003		04/26/2002
MORTGAGE HISTORY Mortgage Date		A			04/26/2002 \$236,98 6
MORTGAGE HISTORY Mortgage Date Mortgage Amount	11/15/2004	First American Heritage	08/08/2003		
	11/15/2004 \$17,000	First American Heritage	08/08/2003 \$236,000		\$236,986
MORTGAGE HISTORY Mortgage Date Mortgage Amount Mortgage Lender	11/15/2004 \$17,000 Wells Fargo B	First American Heritage Bk R	08/08/2003 \$236,000 Wells Fargo Hm Mtg Inc		\$236,986 Ctx Mtg Co LLC
MORTGAGE HISTORY Nortgage Date Nortgage Amount Nortgage Lender Sorrower	11/15/2004 \$17,000 Wells Fargo E Kurgan Glen	First American Heritage Bk R	08/08/2003 \$236,000 Wells Fargo Hm Mtg Inc Kurgan Glen R		\$236,986 Ctx Mtg Co LLC Kurgan Glen R
MORTGAGE HISTORY flortgage Date flortgage Amount flortgage Lender florrower flortgage Type flortgage Purpose	11/15/2004 \$17,000 Wells Fargo E Kurgan Glen Conventional	First American Heritage	08/08/2003 \$236,000 Wells Fargo Hm Mtg Inc Kurgan Glen R Conventional		\$236,986 Ctx Mtg Co LLC Kurgan Glen R Conventional
MORTGAGE HISTORY flortgage Date flortgage Amount flortgage Lender storrower flortgage Type	11/15/2004 \$17,000 Wells Fargo E Kurgan Glen Conventional Refi	First American Heritage	08/08/2003 \$236,000 Wells Fargo Hm Mtg Inc Kurgan Glen R Conventional Refi		\$236,986 Ctx Mtg Co LLC Kurgan Glen R Conventional 1st Time Sale

 FORECLOSURE HISTORY

 Document Type
 Notice Of Sale
 Notice Of Trustee's Sale

 Foreclosure Filing Date
 06/19/2023
 06/26/2023

 Recording Date
 06/27/2023
 06/26/2023

Security Title Co

Property Details Courtesy of Brittany Jackson, REcolorado

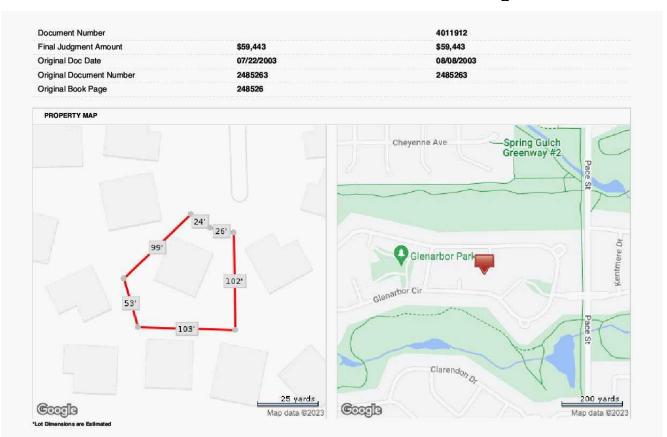
Mortgage Term

Title Company

Generated on: 10/31/23 Page 2/3

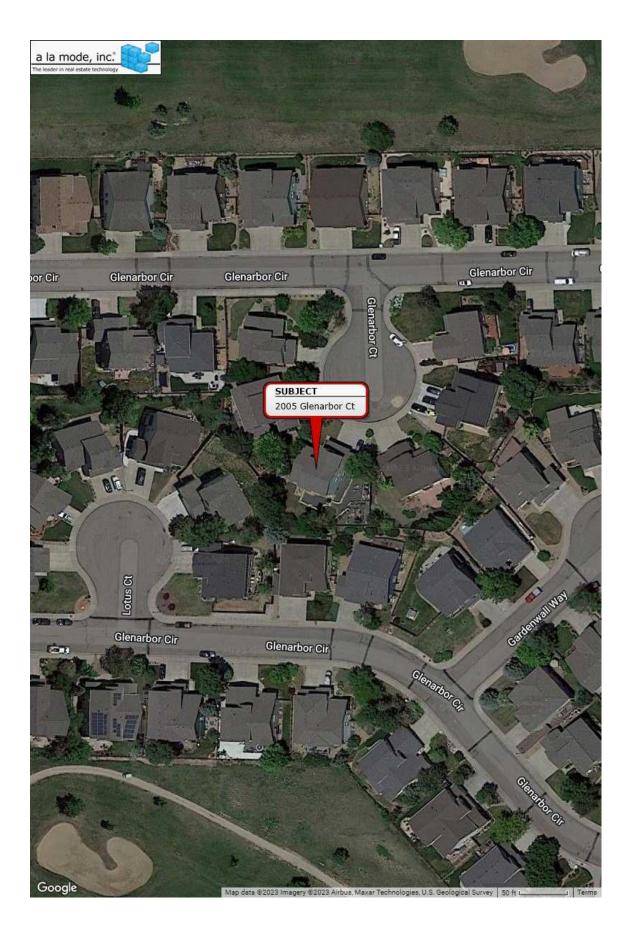
Years

Photos ands Sketch from Data Collection - Page 3



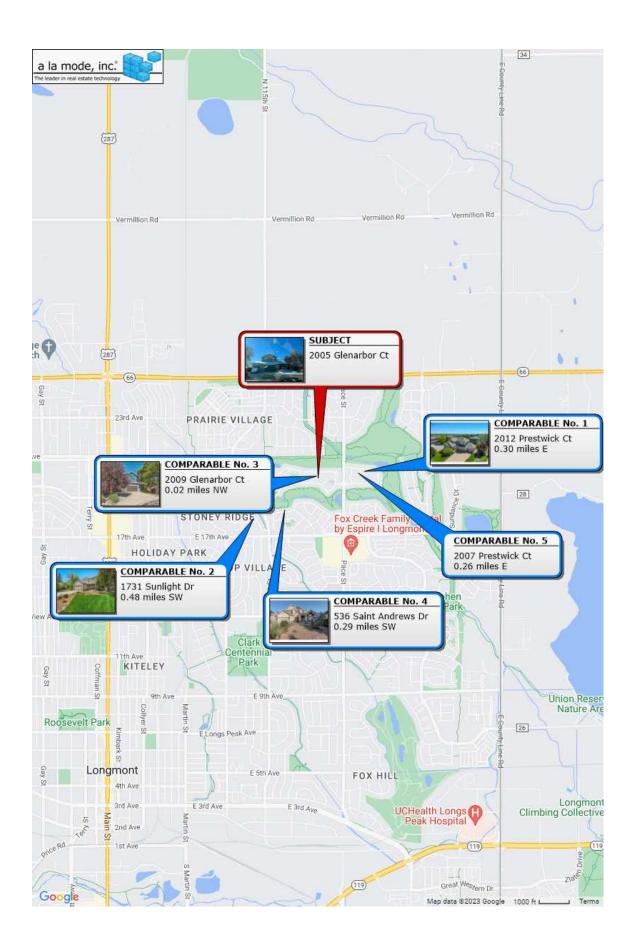
Aerial Map

Borrower	Catamount Properties 2018 LLC							
Property Address	2005 Glenarbor Ct							
City	Longmont	County	Boulder	State	СО	Zip Code	80504	
Lender/Client	Wedgewood Inc							



Location Map

Borrower	Catamount Properties 2018 LLC							
Property Address	2005 Glenarbor Ct							
City	Longmont	County	Boulder	State	СО	Zip Code	80504	
Lender/Client	Wedgewood Inc							



Subject Photo Page

Borrower	Catamount Properties 2018 LLC							
Property Address	2005 Glenarbor Ct							
City	Longmont	County	Boulder	State	CO	Zip Code	80504	
Lender/Client	Wedgewood Inc.							



Subject Front

2005 Glenarbor Ct

Sales Price

 Gross Living Area
 2,606

 Total Rooms
 9

 Total Bedrooms
 3

 Total Bathrooms
 2.1

 Location
 N;Res;

 View
 N;Res;

 Site
 10542 sf

 Quality
 Q3

 Age
 22





Subject Street



Comparable Photos 1-3

Borrower	Catamount Properties 2018 LLC							
Property Address	2005 Glenarbor Ct							
City	Longmont	County	Boulder	State	CO	Zip Code	80504	
Lender/Client	Wedgewood Inc.							



Comparable 1

2012 Prestwick Ct

Prox. to Subject 0.30 miles E Sales Price 810,725 Gross Living Area 3,241 Total Rooms 9 Total Bedrooms 4 Total Bathrooms 3.1 Location N;Res; View N;Res; 12127 sf Site Q3 Quality Age 23



Comparable 2

1731 Sunlight Dr

Prox. to Subject 0.48 miles SW Sales Price 655,000 Gross Living Area 2,012 Total Rooms Total Bedrooms 3 Total Bathrooms 2.1 Location N;Res; N;Res; View Site 7841 sf Q3 Quality Age 29



Comparable 3

2009 Glenarbor Ct

Prox. to Subject 0.02 miles NW Sales Price 720,000 Gross Living Area 3,106 Total Rooms 9 Total Bedrooms 4 Total Bathrooms 3.0 Location N;Res; N;Res; View Site 8920 sf Quality Q3 Age 22

Comparable Photos 4-6

Borrower	Catamount Properties 2018 LLC							
Property Address	2005 Glenarbor Ct							
City	Longmont	County	Boulder	State	СО	Zip Code	80504	
Lender/Client	Wedgewood Inc							



Comparable 4

536 Saint Andrews Dr

 Prox. to Subject
 0.29 miles SW

 Sales Price
 700,000

 Gross Living Area
 2,638

 Total Rooms
 8

 Total Bedrooms
 4

 Total Bathrooms
 3.1

 Location
 N;Res;GlfCse

 View
 N;Res;Glfvw

 Site
 6401 sf

 Quality
 Q3

 Age
 26



Comparable 5

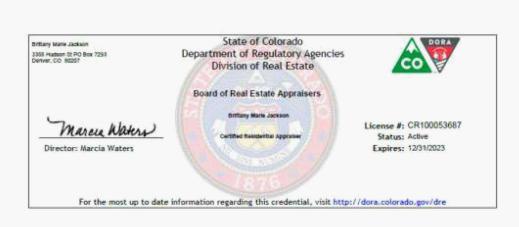
2007 Prestwick Ct

Prox. to Subject 0.26 miles E Sales Price 790,000 Gross Living Area 2,775 Total Rooms Total Bedrooms 5 Total Bathrooms 2.1 Location N;Res; N;Res; View Site 13576 sf Quality Q3 Age 23

Comparable 6

Prox. to Subject Sales Price Gross Living Area Total Rooms Total Bedrooms Total Bathrooms Location View Site Quality Age

License



HUDSON INSURANCE COMPANY

100 William Street, 5th Floor New York, NY 10038



REAL ESTATE PROFESSIONAL ERRORS AND OMISSIONS INSURANCE POLICY DECLARATIONS

NOTICE: THIS IS A "CLAIMS MADE AND REPORTED" POLICY. THIS POLICY REQUIRES THAT A CLAIM BE MADE AGAINST THE INSURED DURING THE POLICY PERIOD AND REPORTED TO THE INSURER, IN WRITING, DURING THE POLICY PERIOD OR AUTOMATIC EXTENDED REPORTING PERIOD.

THIS POLICY MAY CONTAIN PROVISIONS WHICH LIMIT THE AMOUNT OF CLAIM EXPENSES THE INSURER IS RESPONSIBLE TO PAY IN CONNECTION WITH CLAIMS, CLAIM EXPENSES SHALL BE SUBJECT TO ANY DEDUCTIBLE AMOUNT. THE PAYMENT OF CLAIM EXPENSES WILL REDUCE THE LIMITS OF LIABILITY STATED IN ITEM 4. OF THE DECLARATIONS, PLEASE READ YOUR POLICY CAREFULLY.

PLEASE READ THIS POLICY CAREFULLY.

Policy Number: Renewal of: PRA-2RE-1000806 PRA-2RE-2000204

1.Named Insured: Brittany Jackson

(including Predecessor Entitles and DBA's)

2.Physical Address: PO Box 7293 Denver, CO, 80207

3. Mailing Address: PO Box 7293 Denver, CO, 80207

4. Policy Period: To: 12/02/2023 From: 12/02/2022

12:01 A.M. Standard Time at the address of the Named Insured as stated in Number 2 above

B. Aggregate: \$2,000,000

5.Limit of Liability: A. Per Claim: \$1,000,000

\$2,500 Each Claim 6.Deductible:

7. Policy Premium: \$1,286.00 \$0.00 8. State Taxes/Surcharges:

9. Retroactive Date: Full Prior Acts

10. Notice to Company:

Notice of a Claim or Potential Claim should be sent to: Hudson Insurance Group 100 William Street, 5th Floor New York, NY 10038 Fax: (646)-216-3786

Email: hudsonclaims300@hudsoninsgroup.com

11.Program Administrator: Riverton Insurance Agency Corp.

OREP Insurance Services, LLC (888) 347-5273 12.Agent/Broker:

IN WITNESS WHEREOF, We have caused this policy to be executed by our President and our

Corporate Secretary at New York, New York

President