

Please Note: This report was completed with the following assumptions: Market Approach: **Fair Market Price** , Marketing Time: **Typical** . Important additional information relating to this report, including use and restrictions, is contained in an attached addendum which is an integral part of this report.

Address	154 Kingsley Avenue, Pueblo, CO 81005	Order ID	9006642	Property ID	34770001
Inspection Date	11/02/2023	Date of Report	11/02/2023		
Loan Number	55667	APN	1509213004		
Borrower Name	Catamount Properties 2018 LLC	County	Pueblo		

Tracking IDs

Order Tracking ID	11.2_BPO	Tracking ID 1	11.2_BPO
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	RHONDA PATE	Condition Comments This subject appears to have some siding missing in front and the screen on one window appears to be broken. I piece of front trim appears broken ind it has some peeling and chipped paint.
R. E. Taxes	\$1,274	
Assessed Value	\$238,285	
Zoning Classification	Residential R2:RES/1 FAM DWEL 5000SF	
Property Type	SFR	
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$1,500	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$1,500	
HOA	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments This area has easy access to schools, parks, places of worship, medical facilities, shopping, restaurnats and the highway
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$208350 High: \$581900	
Market for this type of property	Decreased 2 % in the past 6 months.	
Normal Marketing Days	<30	

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	154 Kingsley Avenue	33 Briarwood	3 Chickadee	23 Glenroyal
City, State	Pueblo, CO	Pueblo, CO	Pueblo, CO	Pueblo, CO
Zip Code	81005	81005	81005	81005
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.67 ¹	0.52 ¹	0.20 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$329,900	\$396,000	\$350,000
List Price \$	--	\$329,900	\$396,000	\$339,900
Original List Date		10/11/2023	08/18/2023	08/13/2023
DOM · Cumulative DOM	-- · --	22 · 22	76 · 76	81 · 81
Age (# of years)	44	46	43	45
Condition	Average	Good	Average	Good
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	Split tri level	Split bi level	Split 4 level	Split bi level
# Units	1	1	1	1
Living Sq. Feet	864	1,040	1,140	1,040
Bdrm · Bths · ½ Bths	2 · 2	4 · 3	4 · 3	4 · 2
Total Room #	5	9	11	9
Garage (Style/Stalls)	Attached 1 Car	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	Yes	Yes	Yes	Yes
Basement (% Fin)	100%	75%	100%	75%
Basement Sq. Ft.	384	816	1,248	816
Pool/Spa	--	--	--	--
Lot Size	.18 acres	.22 acres	.17 acres	.22 acres
Other	fireplace	fireplace	fireplace	fireplace

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

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

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

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

Current Listings - Cont.

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

- Listing 1** Well updated Bi-level home conveniently located near Regency Park! All Granite countertops including the window seals. Beautifully kept home perfect for the family that is looking to grow. 4 bedrooms, 2 bathrooms, family room and living room perfect for giving everyone their own space but close enough to still have the comforts of home. Great curb appeal and a private backyard. Come see everything this home has to offer. Schedule your showing today call Jason (719)242-5220
- Listing 2** Meticulously kept home by the current owners for over 30 years! 4 bedrooms, 3 baths with storage galore! Updates throughout, finished sunroom (not included in sq ft) open to the beautiful back yard that is privacy fenced, mature trees, patio and firepit/pool area. Newer 96% efficiency furnace and A/C unit, house humidifier, newer Anderson and Pella windows (some are double hung). The bright kitchen has lots of storage and counter space. Formal dining area, Living Room has large windows, and vaulted ceiling. Lower level Family Room has a fireplace and opens to the sunroom. Large laundry room off the garage with a 3/4 bath. Master has a nice 3/4 bath and walk in closet. the other 3 bedrooms are nice size and have great closets. The basement could be a craft room, additional living area, theater room or whatever you desire. Great southside location close to parks, schools, shopping and dining!
- Listing 3** Well updated Bi-level home conveniently located near Regency Park! All Granite countertops including the window seals. Beautifully kept home perfect for the family that is looking to grow. 4 bedrooms, 2 bathrooms, family room and living room perfect for giving everyone their own space but close enough to still have the comforts of home. Great curb appeal and a private backyard. Come see everything this home has to offer. Schedule your showing today call Jason (719)242-5220

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	154 Kingsley Avenue	19 Sovereign	173 Regency	1319 Kingsroyal
City, State	Pueblo, CO	Pueblo, CO	Pueblo, CO	Pueblo, CO
Zip Code	81005	81005	81005	81005
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.60 ¹	0.12 ¹	0.38 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$304,900	\$295,000	\$349,900
List Price \$	--	\$299,000	\$295,000	\$349,900
Sale Price \$	--	\$295,000	\$296,500	\$370,000
Type of Financing	--	Fha	Fha	Va
Date of Sale	--	08/31/2023	06/26/2023	12/02/2022
DOM · Cumulative DOM	-- · --	50 · 50	73 · 73	37 · 37
Age (# of years)	44	48	46	42
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	Split tri level	Split tri - level	Split tri level	Split tri level
# Units	1	1	1	1
Living Sq. Feet	864	873	951	1,188
Bdrm · Bths · ½ Bths	2 · 2	3 · 2	3 · 1 · 1	3 · 2
Total Room #	5	6	6	8
Garage (Style/Stalls)	Attached 1 Car	Attached 1 Car	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	Yes	Yes	Yes	Yes
Basement (% Fin)	100%	100%	100%	100%
Basement Sq. Ft.	384	384	453	432
Pool/Spa	--	--	--	--
Lot Size	.18 acres	.32 acres	.11 acres	.21 acres
Other	fireplace	fireplace	fireplace	fireplace
Net Adjustment	--	-\$4,350	-\$16,713	-\$29,996
Adjusted Price	--	\$290,650	\$279,787	\$340,004

* Sold 1 is the most comparable sale to the subject.

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

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

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

Recent Sales - Cont.

Reasons for Adjustments Why the comparable sale is superior or inferior to the subject.

- Sold 1** Assumable 3% FHA loan. Desirable Regency three Bedroom, 2 bath, tri level home with covered back porch on an oversized .32 acre lot with fenced backyard (The property extends beyond the fenced backyard if you want to enlarge your space.) Extra deep one car garage has loads of storage. Main floor living room with built in bookshelves, large kitchen with dining area and pantry with new sliding door to covered patio. Upper level main bedroom and 2nd bedroom, laundry-closet, and bathroom. Lower level includes family room with gas fireplace and built in bookshelves, 3rd bedroom and bathroom. Newer attic insulation and attic fan and all new windows installed last year, central air conditioning, alarm system and natural gas heat. Awesome location near parks, golfing, zoo, and south shore marina. Adjustments made, -\$2900 for seller concessions, -\$1000 for bed, \$50 per sq ft ag = -\$450,
- Sold 2** Move Right in this impressive Regency Tri-level! Step inside to the open spacious layout filled with an abundance of natural light. With 3 bedrooms and 2 bathrooms and a large spacious yard this is the perfect home for any family. This inviting home has new carpet, laminate flooring, freshly painted inside and out, new 10'x12' deck, garage door opener, blinds and air conditioner. Nice sized kitchen with pantry and new microwave. Fireplace in large family room. Minutes away from shopping, restaurants, park and golf course. Schedule your showing today! adjustments made, -\$6000 for seller concessions, -\$1000 for bed, \$50 per sq ft ag = -\$4350, \$12 per sq ft lower = -\$828, \$15 per sq ft finished lower = -\$1035, -\$3500 for garage stall
- Sold 3** MUST SEE! LOCATION!! LOCATION!! Come live your best life in this gorgeous move in ready 3 bedroom, 2 bath, 2 car garage home. Nestled in a cul-de-sac on the corner. Welcome home! Check out all the beautiful designer accents and the magnificent laminate floors. As you walk through the main level you will notice all of the custom molding, vanities, tile, light fixtures, custom paint colors, granite countertops, windows, doors, kitchen backsplash, carpet, central air and the list goes on and on. Your kitchen will be your favorite part of family holidays preparing meals on your awesome granite countertops and all of custom white cabinets that include stainless steel appliances. Just when you think it couldn't get any better it does. Check out the added sunroom with all of the natural light. Could you imagine waking up and drinking your coffee or relaxing after a long day of work in this beautiful space. Check out the wood plank on the ceiling for a custom feature that makes the sunroom very cozy. Walk down the stairs to the partial finished basement. Next will be the family room which would be perfect for the future "man cave" flat screen and the basement bedroom. The yard is fenced and spacious and would make some great summer bbq parties. This beautiful home has it all. Start making family memories today with all of the amenities this home offers! Easy driving distance to yoga classes, coffee houses, library, and Pueblo Riverwalk. Adjustments made, -\$8000 for seller concessions, -\$1000 for bed, \$50 per sq ft ag = -\$16200, \$12 per sq ft lower = -\$576, \$15 per sq ft finished lower = -\$720, -\$3500 for garage stall

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				This subject is not currently listed and it hasn't been listed in the last 12 months			
Listing Agent Name							
Listing Agent Phone							
# of Removed Listings in Previous 12 Months	0						
# of Sales in Previous 12 Months	0						
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source

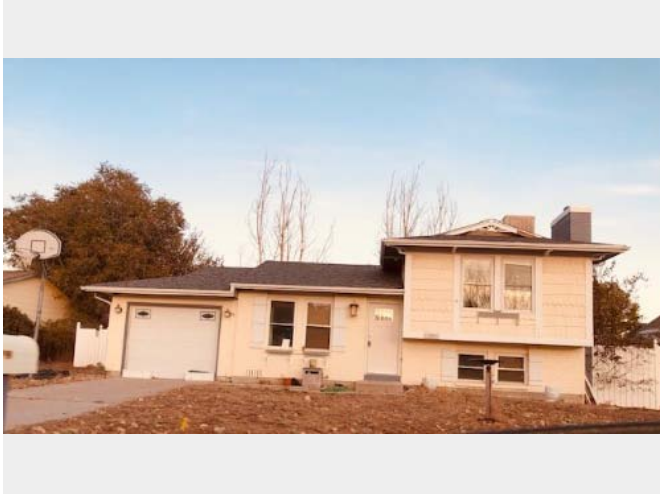
Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$303,500	\$305,000
Sales Price	\$302,000	\$304,000
30 Day Price	\$301,000	--
Comments Regarding Pricing Strategy		
I searched all tri levels and had to expand the parameters to include bi levels and 4 levels to find comps in the area. I found 4 listing comps, of which I used the best 3 comps for the subject. I went back 12 months and out 2 miles for sold comps and I found 7, of which I used the best 3 comps for the subject. Adjustments were made to make the sold comps equal the subject.		

Clear Capital Quality Assurance Comments Addendum

Reviewer's Notes The broker's as-is conclusion reflects the market for the subject. Comps are within a reasonable distance, relatively current, and accurately reflect the subject's defining characteristics. Thus, the as-is conclusion appears to be adequately supported.

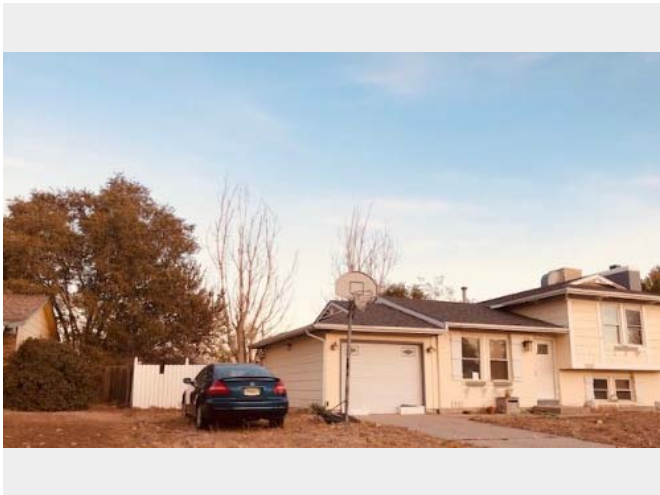
Subject Photos



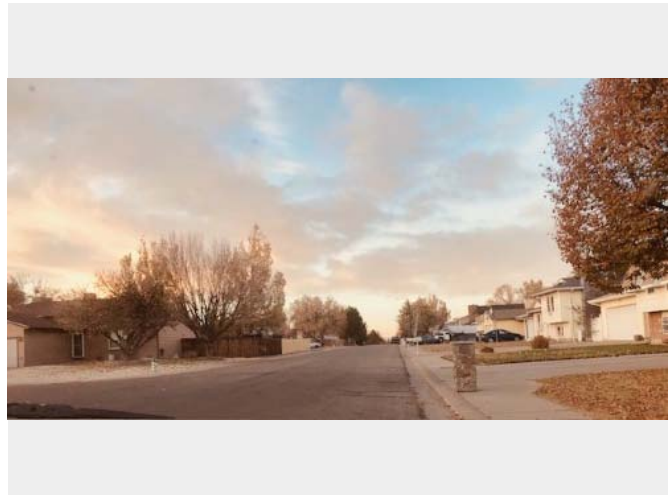
Front



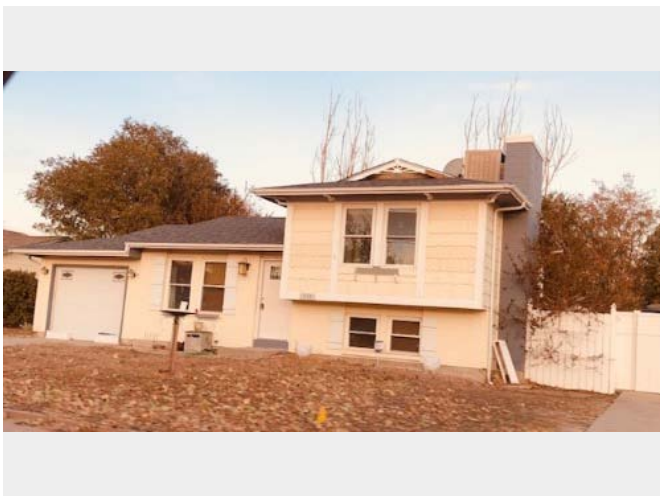
Side



Side



Street



Other



Other

Subject Photos



Other

Listing Photos

L1 33 Briarwood
Pueblo, CO 81005



Front

L2 3 Chickadee
Pueblo, CO 81005



Front

L3 23 Glenroyal
Pueblo, CO 81005



Front

Sales Photos

S1 19 Sovereign
Pueblo, CO 81005



Front

S2 173 Regency
Pueblo, CO 81005



Front

S3 1319 Kingsroyal
Pueblo, CO 81005



Front

ClearMaps Addendum

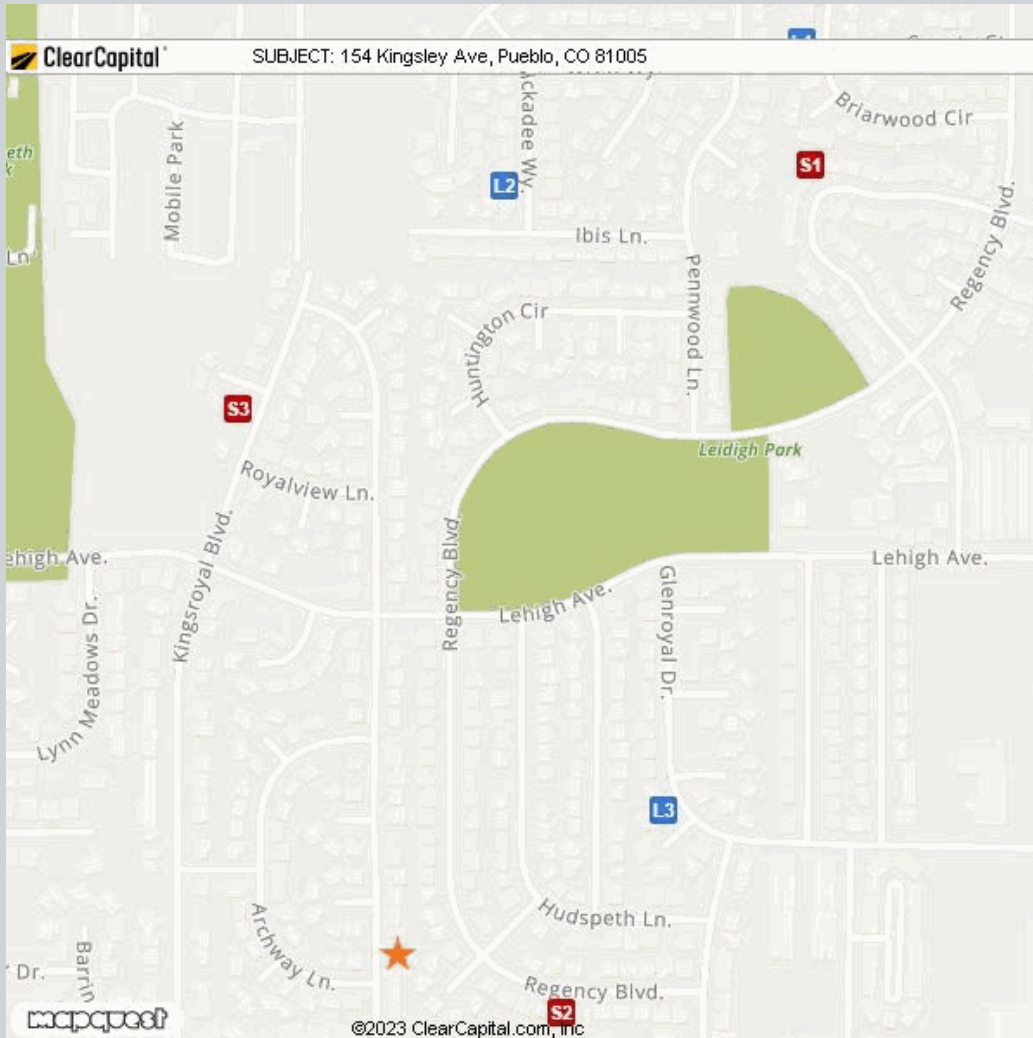
Address ★ 154 Kingsley Avenue, Pueblo, CO 81005

Loan Number 55667

Suggested List \$303,500

Suggested Repaired \$305,000

Sale \$302,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	154 Kingsley Avenue, Pueblo, CO 81005	--	Parcel Match
L1 Listing 1	33 Briarwood, Pueblo, CO 81005	0.67 Miles ¹	Parcel Match
L2 Listing 2	3 Chickadee, Pueblo, CO 81005	0.52 Miles ¹	Parcel Match
L3 Listing 3	23 Glenroyal, Pueblo, CO 81005	0.20 Miles ¹	Parcel Match
S1 Sold 1	19 Sovereign, Pueblo, CO 81005	0.60 Miles ¹	Parcel Match
S2 Sold 2	173 Regency, Pueblo, CO 81005	0.12 Miles ¹	Parcel Match
S3 Sold 3	1319 Kingsroyal, Pueblo, CO 81005	0.38 Miles ¹	Parcel Match

¹ The Comparable "Distance from Subject" value has been calculated by the Clear Capital system.

² The Comparable "Distance from Subject" value has been provided by the Real Estate Professional.

Addendum: Report Purpose

Market Approach and Market Time

The Market Approach of this report, as established by the customer, is: **Fair Market Price**. (See definition below.)

The Marketing Time as specified by the customer is **Typical**. (See definition below.)

Definitions:

Fair Market Price

A price at which the property would sell between a willing buyer and a willing seller neither being compelled by undue pressure and both having reasonable knowledge of relevant facts.

Distressed Price

A price at which the property would sell between a willing buyer and a seller acting under duress.

Marketing Time

The amount of time the property is exposed to a pool of prospective buyers before going into contract. The customer either specifies the number of days, requests a marketing time that is typical to the subject's market area and/or requests an abbreviated marketing time.

Typical for Local Market

The estimated time required to adequately expose the subject property to the market resulting in a contract of sale.

Addendum: Report Purpose - cont.

Report Instructions

This section shows the instructions that were approved by the customer and provided to the broker prior to completing the report.

Instructions last updated: 7/17/2017

Purpose:

Please determine a fair market price for this property at which it would sell in a typical marketing time for the area.

Customer Specific Requests:

If the property is commercial or mixed use, please stop and contact Clear Capital as soon as possible

Form Help:

There are blue question marks (?) throughout this form. These are designed to offer guidance for that particular section of the form. Please click on them for help.

Comparable Requirements:

1. Please use fair market comps from the same neighborhood, block or subdivision whenever possible.
2. Please only use REO comparables if the market is driven by REOs and they are comparable in characteristics and condition.
3. Please use comps that have closed in the past 3 months to show the current market conditions or comment in the report if this is not possible. In rapidly changing markets, active listing comps should be given equal or greater weight than sold comps in your analysis.

Standard Instructions:

1. Clear Capital Code Of Conduct - Please make sure that you are always abiding by the Clear Capital Code of Conduct when completing valuation reports.
2. If the subject is currently listed, please consider all available information pertaining to the subject's condition. This information should be utilized when developing the assumption of the subject's condition.
3. Use the subject characteristics provided in the report Grid (if preloaded) to evaluate the property. This information is from a full interior appraisal and is assumed to be most accurate. If your inspection reveals obvious inaccuracies, please explain in the narrative of the report.
4. Include sufficient detail to help our mutual customer gain a complete understanding of the subject's neighborhood such as neighborhood desirability, amenities, parks, schools, commercial or industrial influences, REO activity, traffic, board-up-homes, etc.
5. Do not approach occupants or owners.
6. If the subject is a Commercial property, contact Clear Capital immediately at 530-582-5011 for direction on how to proceed with the report.
7. Please do not accept if you or your office has completed a report on this property in the last month, are currently listing this property, or have any vested interest in the subject property.
8. Clear Capital does not allow any log ins from IP addresses from foreign countries. This includes, but is not limited to; data entry services, form completion services, etc. Also, it is against Clear Capital code of conduct to share your password with anyone who is not a W2 employee in your office.
9. Clear Capital and our mutual customers greatly appreciate your expertise. If you cannot personally inspect the property, select comparables, and determine a price for the subject, please do not accept this report. Per the standards and guidelines adopted by Clear Capital and other industry leaders, the use of assistants to complete any of the aforementioned tasks is not permitted.

Report Instructions - cont.

Due to the importance of an independent opinion of price, please do not discuss your price with anyone or be influenced by list price, pending offers, accept comp packets, repair estimates or the listing agent's opinion.

1. One current, original photo of the front of the subject 2. One address verification photo 3. One street scene photo looking down the street 4. MLS listing and sold comp photos required, please comment if no MLS.

Broker Information

Broker Name	Lisa White	Company/Brokerage	Lisa M. White
License No	FA.100085915	Address	1528 Fortino Blvd Pueblo CO 81008
License Expiration	12/31/2023	License State	CO
Phone	7192506761	Email	coloradolisawhite@kw.com
Broker Distance to Subject	5.70 miles	Date Signed	11/02/2023

By confirming the above contact and real estate license information and submitting the report, the above signed hereby certifies and agrees that: 1) I personally took the pictures, selected comparables, and determined the price conclusion. 2) To the best of my knowledge, the statements of fact contained in this report are true and correct. 3) The reported analyses, opinions, and conclusions are my personal, impartial, and unbiased professional analyses, opinions, and conclusions. 4) I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved. 5) I have no bias with respect to the property that is the subject of this report or to the parties involved with this assignment. 6) My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined price point. 7) I did not base, either partially or completely, my analysis and/or opinion and conclusions in this report on race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law. 8) I maintain errors and omissions insurance, to the extent required by state law, for all liability associated with the preparation of this Report.

Disclaimer

This document is not an appraisal as defined by USPAP (Uniform Standards of Professional Appraisal Practice). It is not to be construed as an appraisal and may not be used as such for any purpose.

Unless otherwise specifically agreed to in writing:

The intended purpose of this report is to assist the Clear Capital account holder in making decisions within the scope of applicable statutory and regulatory requirements and performing required due diligence. This document is provided solely for the use of the Clear Capital account holder and not any other party, is not intended as any guarantee of value and/or condition of the subject property and should not be relied on as such. In the event that this document is found to be defective, incorrect, negligently prepared or unfit for its authorized use, Clear Capital's sole liability shall be to promptly refund the total fee expended by the account holder for this report or to replace it at no charge to the account holder, but in no event shall Clear Capital be responsible to the account holder for any indirect or consequential damages whatsoever. This warranty is in lieu of all other warranties, express or implied, except where otherwise required by law. The account holder shall notify Clear Capital within thirty (30) days of this report's delivery to the account holder if it believes that this document is defective, incorrect, negligently prepared or unfit for its authorized use. Under no circumstances may Clear Capital forms or their contents be published, copied, replicated, or mimicked.