

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	3032 Sunflower Street, Elko, NE 89801	Order ID	6119782	Property ID	26268828
Inspection Date	03/30/2019	Date of Report	04/01/2019		
Loan Number	37354	APN	037-015-004		
Borrower Name	Catamount Properties 2018 LLC	County	Elko		

Tracking IDs

Order Tracking ID	Citi_BPO_03.27.19	Tracking ID 1	Citi_BPO_03.27.19
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	York, Robert	Condition Comments	
R. E. Taxes	\$81,054	subject has an auto in the front yard, may be vacant but some tracks going from driveway, very rural area, curb appeal is medium some worse in the area some better.	
Assessed Value	\$29,002		
Zoning Classification	AR		
Property Type	Manuf. Home		
Occupancy	Occupied		
Ownership Type	Fee Simple		
Property Condition	Average		
Estimated Exterior Repair Cost	\$0		
Estimated Interior Repair Cost	\$0		
Total Estimated Repair	\$0		
HOA	No		
Visible From Street	Visible		
Road Type	Public		

Neighborhood & Market Data

Location Type	Rural	Neighborhood Comments	
Local Economy	Stable	very rural area with dirt roads and no road maintenance except private owners, part of Elko area which is a gold mining community stable market for 2 years.	
Sales Prices in this Neighborhood	Low: \$35,000 High: \$350,000		
Market for this type of property	Remained Stable for the past 6 months.		
Normal Marketing Days	>180		

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	3032 Sunflower Street	527 Tiffany	371 Kimble Dr	547 Tiffany
City, State	Elko, NE	Spring Creek, NV	Spring Creek, NV	Spring Creek, NV
Zip Code	89801	89815	89815	89815
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	8.03 ¹	8.09 ¹	8.24 ¹
Property Type	Manuf. Home	Manufactured	Manufactured	Manufactured
Original List Price \$	\$	\$139,000	\$177,900	\$147,000
List Price \$	--	\$139,000	\$177,900	\$140,000
Original List Date		12/29/2018	12/04/2018	11/17/2018
DOM · Cumulative DOM	-- · --	93 · 93	118 · 118	135 · 135
Age (# of years)	20	25	9	22
Condition	Average	Average	Good	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	1 Story ranch	1 Story RANCH	1 Story RANCH	1 Story RANCH
# Units	1	1	1	1
Living Sq. Feet	1,296	1,716	1,456	1,248
Bdrm · Bths · ½ Bths	3 · 2	4 · 2	3 · 2	3 · 2
Total Room #	6	7	6	6
Garage (Style/Stalls)	None	None	None	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	2.07 acres	2.22 acres	1.17 acres	1.2 acres
Other	none	DECK, FRESH PAINT	FRESH PAINT	COVERED DECK, FENCED

* 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** . Fresh paint inside and out. Deck out front to sit and enjoy the views of the mountains. Very open. Split bedroom floor plan.. AGE 5000, LOCATION -10000 PAVED ROADS, SQ FOOT -2000 ==-7000==132000
- Listing 2** open floor plan with loads of light from large windows The living space is very large furniture friendly. The kitchen has loads of cabinet space and counter area. The master bedroom has a bathwith a lovely garden tub large separate shower. Mst Bed includes large walk-in closet. This home has been freshly painted in main living areas and is "move-in ready". Located right off Spring Creek Pkwy for easy access. AGE -10000, LOCATION -10000, FRESH PAINT THROUGHOUT -3000 =-23000 =157900 THIS PROPERTY IS VERY OVERPRICED IN MY OPINION
- Listing 3** horse property. Fenced for Horses or other animals. Delightful kitchen with pantry. Large master with full bath. Open living spaces. Covered deck on the side of home for out door BBQ area AGE 2000, LOCATION -10000, FENCING -2000 COVERED DECK -3000 == -13000 = 127000

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	3032 Sunflower Street	3571 Pueblo Ave	8319 S Cayuse Dr	4435 Shield
City, State	Elko, NE	Elko, NV	Elko, NV	Elko, NV
Zip Code	89801	89801	89801	89801
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	4.03 ¹	11.89 ¹	4.12 ¹
Property Type	Manuf. Home	Manufactured	Manufactured	Manufactured
Original List Price \$	--	\$157,000	\$172,000	\$189,000
List Price \$	--	\$139,000	\$172,000	\$185,000
Sale Price \$	--	\$139,000	\$150,000	\$185,000
Type of Financing	--	Fha	Usda	Fha
Date of Sale	--	11/15/2018	10/01/2018	01/24/2019
DOM · Cumulative DOM	-- · --	122 · 102	182 · 47	162 · 135
Age (# of years)	20	10	12	23
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	1 Story ranch	1 Story RANCH	1 Story RANCH	1 Story RANCH
# Units	1	1	1	1
Living Sq. Feet	1,296	1,100	1,404	1,173
Bdrm · Bths · ½ Bths	3 · 2	2 · 2	3 · 2	3 · 2
Total Room #	6	5	6	6
Garage (Style/Stalls)	None	None	None	Detached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	2.07 acres	2.06 acres	2.27 acres	1.13 acres
Other	none	UPDATED KITTHEN	FENCED PASTURE	UPGADES, LANDSCAPING
Net Adjustment	--	-\$20,000	-\$16,000	-\$29,000
Adjusted Price	--	\$119,000	\$134,000	\$156,000

* Sold 2 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** new stainless steel appliance, granite counter tops w/ beautifully tiled backsplashes & flooring, all new paint inside & out This home also includes a private well which means NO WATER BILLS ,,, AGE -10000, UPDATED KITCHEN -10000
- Sold 2** . Perimeter fencing with a pasture area at the rear of the home. Well maintained split bedroom floor plan features a large kitchen with pantry and an island, appliances stay. There is a lean-to storage area at the rear of the home and a large Quonset type outbuilding. Private well, central A/C. AC -5000, AGE -8000, FENCING AND PASTURE -3000
- Sold 3** plenty of upgrades including tile showers and updated vanities in the bathrooms. Enjoy all the storage it has to offer with two detached garage, one shed and a small shop in the back. Plenty of room for rv, animals or equipment. Fruit trees in front include apples, plums, pears and cherry trees AGE 3000, GARAGE -15000, UPGRADES -10000, SHED -1000, LANDSCAPING -5000

Subject Sales & Listing History

Current Listing Status	Not Currently Listed		Listing History Comments				
Listing Agency/Firm			no known history for subject property				
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	\$125,000	\$125,000
Sales Price	\$125,000	\$125,000
30 Day Price	\$120,000	--
Comments Regarding Pricing Strategy		
THERE ARE NO COMPS SIMILAR TO THE SUBJECT IN THE SUBJECT AREA HAD TO GO TO sPRING CREEK, WITH PAVED ROADS. PLEASE NOTE THE COMMENTS AND ADJUSTMENTS. SUBJECT IS ABOUT 5-7 MILES ON ROUGH DIRT ROADS. THE OTHER AREA IS PAVED. I HAVE NO INTEREST IN SUBJECT PROPERTY		

Clear Capital Quality Assurance Comments Addendum

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



Front



Address Verification



Side



Side



Back



Street

Subject Photos



Street



Other



Other



Other



Other

Listing Photos

L1 527 TIFFANY
Spring Creek, NV 89815



Front

L2 371 KIMBLE DR
Spring Creek, NV 89815



Front

L3 547 TIFFANY
Spring Creek, NV 89815



Front

Sales Photos

S1 3571 PUEBLO AVE
Elko, NV 89801



Front

S2 8319 S CAYUSE DR
Elko, NV 89801



Front

S3 4435 SHIELD
Elko, NV 89801



Front

ClearMaps Addendum

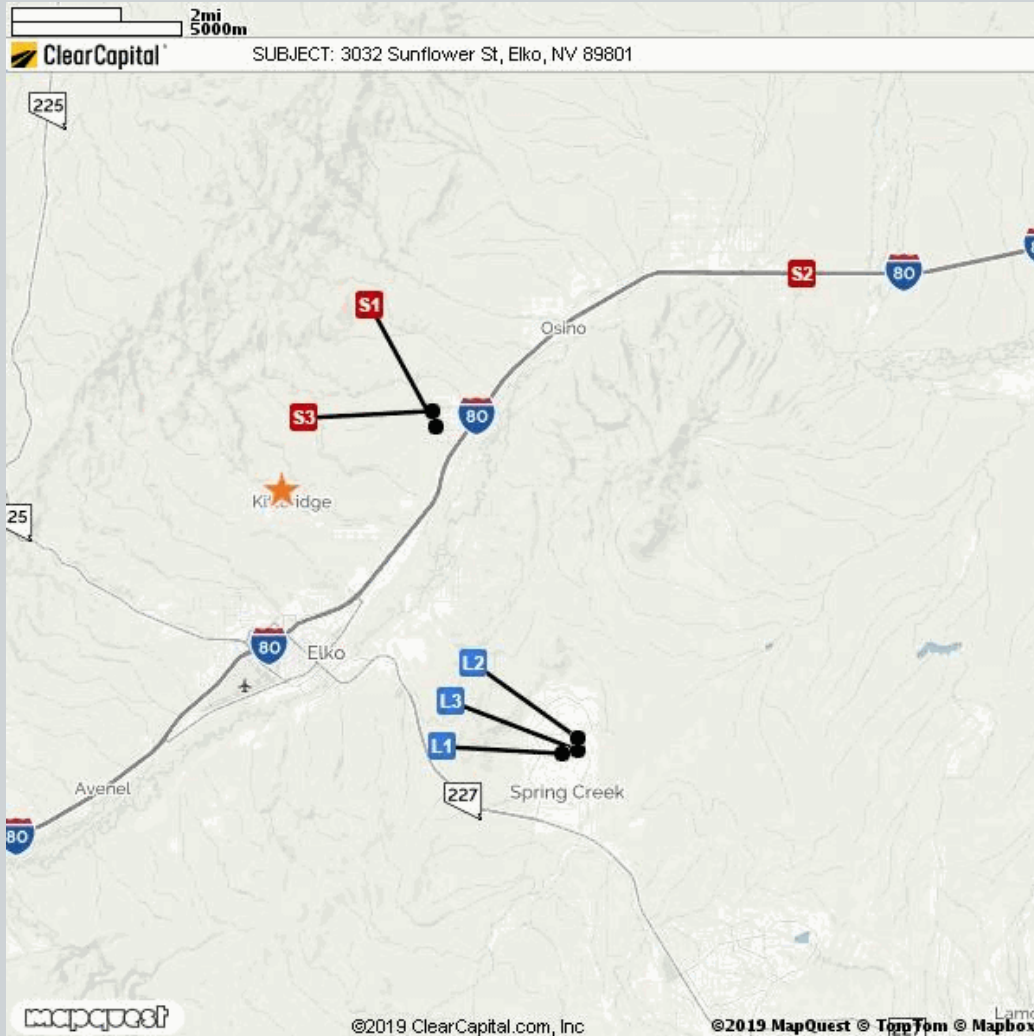
Address ★ 3032 Sunflower Street, Elko, NE 89801

Loan Number 37354

Suggested List \$125,000

Suggested Repaired \$125,000

Sale \$125,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	3032 Sunflower St, Elko, NV	--	Parcel Match
L1 Listing 1	527 Tiffany, Spring Creek, NV	8.03 Miles ¹	Parcel Match
L2 Listing 2	371 Kimble Dr, Spring Creek, NV	8.09 Miles ¹	Parcel Match
L3 Listing 3	547 Tiffany, Spring Creek, NV	8.24 Miles ¹	Parcel Match
S1 Sold 1	3571 Pueblo Ave, Elko, NV	4.03 Miles ¹	Parcel Match
S2 Sold 2	8319 S Cayuse Dr, Elko, NV	11.89 Miles ¹	Parcel Match
S3 Sold 3	4435 Shield, Elko, NV	4.12 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.

*** Please Note: This is a RUSH assignment. Do not accept if you cannot meet the current due date and time. Please reference the set terms and contact Clear Capital at 530.582.5011 if you require any changes. Thanks! ***

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

Report Instructions - cont.

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.

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	Judy Jones	Company/Brokerage	Coldwell Banker Algerio Q Team
License No	BS.0024390	Address	700 Idaho Street Elko NV 89801
License Expiration	03/31/2020	License State	NV
Phone	7759346683	Email	jjonesrec21@yahoo.com
Broker Distance to Subject	3.30 miles	Date Signed	04/01/2019

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

Notwithstanding any preprinted language to the contrary, this opinion is not an appraisal of the market value of the property. If an appraisal is desired, the services of a licensed or certified appraiser must be obtained.

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.