

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	902 Sunrise Drive, Elko, NV 89801	Order ID	6143650	Property ID	26368991
Inspection Date	04/22/2019	Date of Report	04/23/2019		
Loan Number	37541	APN	001821012		
Borrower Name	Catamount Properties 2018 LLC	County	Elko		

Tracking IDs

Order Tracking ID	Citi_BPO_04.17.19	Tracking ID 1	Citi_BPO_04.17.19
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	April Sledge	Condition Comments	
R. E. Taxes	\$76,546		drive by says it needs updating but no major repairs noted at time of inspection
Assessed Value	\$21,654		
Zoning Classification	ZR		
Property Type	SFR		
Occupancy	Vacant		
Secure?	Yes		
	(secured, did not appear to have any open doors or windows.)		
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	Suburban	Neighborhood Comments	
Local Economy	Stable		Elko is a gold mining community population about 27000 with a stable market for the past 2 years Increasing slightly, but 2 mines have joined forces so may decline again. . Subject is an older home in the area. Market area covers the city of Elko,
Sales Prices in this Neighborhood	Low: \$75,000 High: \$250,000		
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	902 Sunrise Drive	2841 Jennings Way	980 Highland Dr	225 Copper St
City, State	Elko, NV	Elko, NV	Elko, NV	Elko, NV
Zip Code	89801	89801	89801	89801
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	3.20 ¹	1.91 ¹	2.89 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$249,900	\$225,000	\$240,000
List Price \$	--	\$239,900	\$225,000	\$240,000
Original List Date		03/13/2019	03/25/2019	01/30/2019
DOM · Cumulative DOM	-- · --	40 · 41	28 · 29	82 · 83
Age (# of years)	40	36	45	34
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Busy Road	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	1,056	1,460	1,092	1,306
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	7	7	7	7
Garage (Style/Stalls)	Carport 1 Car	Attached 2 Car(s)	Attached 2 Car(s)	Detached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.15 acres	.19 acres	.14 acres	.17 acres
Other	FENCED IN BACK	pellet stove updates	updates, vinyl windows,	UPDATES, GARAGE

* 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** open concept living/dining room. The kitchen has granite counters with rough edging and tile back splash. The master bedroom has a walk in closet and attached bathroom with shower and single sink vanity. The other two bedrooms and bathroom are located next to the master bedroom. Out back you will be greeted with fruit trees, concrete patio that is partially covered and great for entertaining. updates -10000, garage -10000, pellet stove -4000 age -4000 best listing comp but still very superior
- Listing 2** New granite, dishwasher, electric range. Some new plumbing in the kitchen. Vinyl windows approximately 15 years old. The cherry tree in the back yard produces a lot of cherries and they are soooooo yummy. The tree that is just sprouting in the back yard is a plum tree. The crab apple tree in the front yard smells wonderful when it blossoms. Convenient location updates -10000, garage -10000, windows -5000, age 5000 SUPERIOR TO SUBJECT
- Listing 3** Bay window in kitchen nook and updated kitchen cabinets in comfortable kitchen. New carpet and fresh paint add value to this upgraded home. Ceramic tile entryway leads into a very cozy living room warmed by a wood stove. Master bedroom has a nice window and double closets and a newly tiled bath/shower combination. Fully fenced backyard has a 8x8 play house for the kids with lots of shade and privacy for the family. The detached 24 x 24 garage has a 28' wide 67' long cement driveway for all those outside projects and RV Parking. UPDATES -10000, AGE -6000, GARAGE -10000

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	902 Sunrise Drive	1475 N 5th St	954 Sunrise	3355 Bell Ave
City, State	Elko, NV	Elko, NV	Elko, NV	Elko, NV
Zip Code	89801	89801	89801	89801
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	1.74 ¹	0.07 ¹	2.77 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$127,700	\$175,000	\$199,900
List Price \$	--	\$127,700	\$175,000	\$199,900
Sale Price \$	--	\$100,000	\$172,000	\$185,000
Type of Financing	--	Cash	Usda	Conv
Date of Sale	--	02/12/2018	02/14/2019	02/28/2019
DOM · Cumulative DOM	-- · --	72 · --	128 · 129	45 · 43
Age (# of years)	40	39	40	36
Condition	Average	Fair	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Busy Road	Neutral ; Busy Road	Neutral ; Public Trans.	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	1,056	1,352	1,056	1,056
Bdrm · Bths · ½ Bths	3 · 2	3 · 1 · 1	3 · 1	3 · 1
Total Room #	7	6	6	6
Garage (Style/Stalls)	Carport 1 Car	None	None	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.15 acres	.11 acres	.15 acres	.15 acres
Other	FENCED IN BACK	none	PELLET STOVE	REMODEL
Net Adjustment	--	+\$25,000	-\$10,000	-\$16,000
Adjusted Price	--	\$125,000	\$162,000	\$169,000

* 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** This home would be a great FHA 203K project for someone to fix and flip or have as their own residence or rental. There is also potential for a small commercial business possibility. Great corner lot in the heart of the Tree Streets. BEST USE AT THIS POINT IS RESIDENTIAL, CONDITION 25000, SOLD AS IS IS CURRENTLY BEING REMODELED AND NEW ROOF
- Sold 2** Beautiful well kept, all electric home on the edge of town. Carport, huge fenced back yard with flower garden. 2 sheds and a out bldg. You will feel at home in this lovely, clean home. Wall mounted pellet stove that you can hook up to a generator in case of a power outage. 3 free standing coolers SAME LOCATION BEST COMP SLIGHTLY SUPERIOR IN CONDITION -5000, PELLET STOVE -4000, LANDSCAPING -1000
- Sold 3** Newly Remodeled. Move In Ready. Owner pride is apparent the minute you step inside this charming 3 bedroom, 1 bath, 1056 square foot home. The spacious living room, dining area, and gorgeously remodeled kitchen have the flow of an open concept home. Stainless steel appliances, contemporary cabinets, and accent wall of glass back splash absolutely make this kitchen pop. New flooring throughout home opens it up and ties all the rooms together beautifully. Large backyard is fully fenced with a new metal roofed shed ideal for storage or a "she shed". REMODEL -15000 SHED -1000

Subject Sales & Listing History

Current Listing Status	Not Currently Listed		Listing History Comments				
Listing Agency/Firm			no history on MLS at time of inspection listed in 11/27/2017 for 165000 down to 149900 and did not sell -- short sale				
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	\$169,000	\$169,000
Sales Price	\$165,000	\$165,000
30 Day Price	\$160,000	--
Comments Regarding Pricing Strategy		
THERE ARE NO OTHER LISTINGS AVAILABLE FOR SUBJECT HOME. PROPERTIES SELL QUICKLY IN THIS PRICE RANGE, AND SEVERAL ARE RENTAL PROPERTIES IN THE AREA,		

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



Street



Street

DRIVE-BY BPO

by ClearCapital

902 Sunrise Dr
Elko, NV 89801

37541
Loan Number

\$165,000
As-Is Value

Subject Photos



Other



Other

Sales Photos

S3 3355 BELL AVE
Elko, NV 89801



Front



Front



Front



Front



Front



Front

ClearMaps Addendum

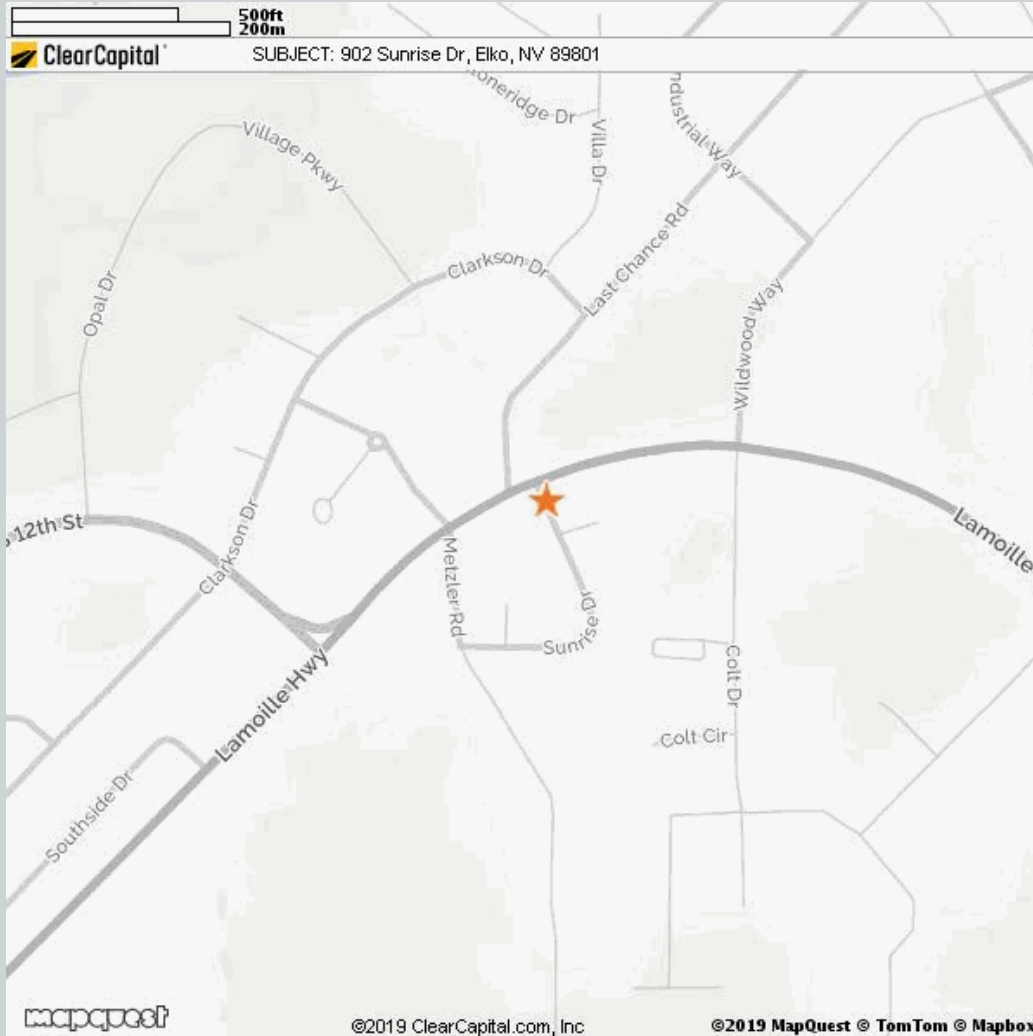
Address ★ 902 Sunrise Drive, Elko, NV 89801

Loan Number 37541

Suggested List \$169,000

Suggested Repaired \$169,000

Sale \$165,000



Comparable

Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	902 Sunrise Dr, Elko, NV	--	Parcel Match
L1 Listing 1	2841 Jennings Way, Elko, NV	3.20 Miles ¹	Parcel Match
L2 Listing 2	980 Highland Dr, Elko, NV	1.91 Miles ¹	Parcel Match
L3 Listing 3	225 Copper St, Elko, NV	2.89 Miles ¹	Parcel Match
S1 * Sold 1	1475 N 5th St, Elko, NV	1.74 Miles ¹	Parcel Match
S2 * Sold 2	954 Sunrise, Elko, NV	0.07 Miles ¹	Parcel Match
S3 * Sold 3	3355 Bell Ave, Elko, NV	2.77 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	1.15 miles	Date Signed	04/23/2019

/Judy Jones/

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.

Addendum: NV Broker's Price Opinion Qualification

The attached Broker's Price Opinion ("BPO") has been prepared by: **Judy Jones** ("Licensee"), **BS.0024390** (License #) who is an active licensee in good standing.

Licensee is affiliated with **Coldwell Banker Algerio Q Team** (Company).

This Addendum is an integral part of the BPO prepared by Licensee and the BPO is considered incomplete without it.

1. This BPO has been prepared for **Wedgewood Inc** (Beneficiary or agent of Beneficiary hereinafter "Beneficiary") regarding the real property commonly known and described as: **902 Sunrise Drive, Elko, NV 89801**
2. Licensee is informed that the Beneficiary's interest in the real property is that of a third party making decisions or performing due diligence for an existing or potential lien holder.
3. The intended purpose of this BPO is to assist the Beneficiary in making decisions within the scope of applicable statutory and regulatory requirements and performing required due diligence.
4. Licensee certifies that Licensee has no existing or contemplated interest in the property, including without limitation the possibility of Licensee representing the seller or any purchaser.

Issue date: **April 23, 2019**

Licensee signature: **/Judy Jones/**

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.

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.