

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.

<b>Address</b>	7937 Song Thrush Street, North Las Vegas, NV 89084	<b>Order ID</b>	6839929	<b>Property ID</b>	28799948
<b>Inspection Date</b>	09/14/2020	<b>Date of Report</b>	09/16/2020		
<b>Loan Number</b>	37839	<b>APN</b>	124-17-510-099		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Clark		

### Tracking IDs

<b>Order Tracking ID</b>	0914_BPO_Updates	<b>Tracking ID 1</b>	0914_BPO_Updates
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--

### General Conditions

<b>Owner</b>	Catamount Properties 2018 Llc	<b>Condition Comments</b>	
<b>R. E. Taxes</b>	\$1,326	The subject is a two story, single family detached home with framed stucco exterior construction that is adequately maintained. The subject shows in average condition with no visible signs of deterioration, per exterior inspection.	
<b>Assessed Value</b>	\$68,499		
<b>Zoning Classification</b>	Residential		
<b>Property Type</b>	SFR		
<b>Occupancy</b>	Occupied		
<b>Ownership Type</b>	Fee Simple		
<b>Property Condition</b>	Average		
<b>Estimated Exterior Repair Cost</b>	\$0		
<b>Estimated Interior Repair Cost</b>			
<b>Total Estimated Repair</b>	\$0		
<b>HOA</b>	Sun City Aliante 702-638-5006		
<b>Association Fees</b>	\$60 / Month (Pool,Tennis,Other: CCRS)		
<b>Visible From Street</b>	Visible		
<b>Road Type</b>	Public		

### Neighborhood & Market Data

<b>Location Type</b>	Suburban	<b>Neighborhood Comments</b>	
<b>Local Economy</b>	Stable	The subject is located in a suburban location that has close proximity to parks, shops and major highways. Market conditions are stable and supply and demand are balanced. REO and short sale activity remains low in the area. Average marketing time of correctly priced properties is under 120 days.	
<b>Sales Prices in this Neighborhood</b>	Low: \$220,000 High: \$280,000		
<b>Market for this type of property</b>	Remained Stable for the past 6 months.		
<b>Normal Marketing Days</b>	<90		

### Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
<b>Street Address</b>	7937 Song Thrush Street	7920 Grey Teal Street	2412 Willow Wren Drive	2312 Waxwing
<b>City, State</b>	North Las Vegas, NV	North Las Vegas, NV	North Las Vegas, NV	North Las Vegas, NV
<b>Zip Code</b>	89084	89084	89084	89084
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.18 <sup>1</sup>	0.11 <sup>1</sup>	0.19 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$269,900	\$275,000	\$290,000
<b>List Price \$</b>	--	\$269,900	\$275,000	\$281,000
<b>Original List Date</b>		07/23/2020	08/02/2020	04/02/2020
<b>DOM · Cumulative DOM</b>	-- · --	40 · 55	10 · 45	117 · 167
<b>Age (# of years)</b>	16	16	15	14
<b>Condition</b>	Average	Good	Average	Average
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Mountain	Neutral ; Mountain	Neutral ; Mountain
<b>Style/Design</b>	1 Story Ranch	1 Story RANCH	1 Story RANCH	1 Story RANCH
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,157	1,246	1,246	1,420
<b>Bdrm · Bths · ½ Bths</b>	2 · 2	2 · 2	2 · 2	3 · 2
<b>Total Room #</b>	4	4	5	5
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
<b>Basement (Yes/No)</b>	No	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	--
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	0.11 acres	0.11 acres	0.11 acres	0.19 acres
<b>Other</b>	NONE	NONE	NONE	NONE

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

<sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>3</sup> 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** This sage model sits on the corner lot with a private court yard to enjoy your morning coffee. Lots of window for natural light, wood flooring in dining/living room, tile in all wet areas (kitchen and bathrooms), granite breakfast counter, exterior painted 2016, insulated garage door, painted garage flooring, driveway and patio, ceiling fans/light in all rooms, plenty of overhead storage in garage
- Listing 2** Great mountain views from backyard! Clean, turnkey home in the 55+ Sun City Aliante community. 3 bedroom, 2 bath home with all appliances included with the property. Property includes: 2 covered patios in backyard, Coolaroo sunshades on patio with pull down ties, plantation shutters, blinds and ceiling fans throughout home. Newer carpet and water heater.
- Listing 3** This North Las Vegas one-story Cul de sac home offers granite kitchen countertops, a master bath step-in shower with dual sinks, a master bedroom walk-in closet, a covered patio, and a two-car garage.

### Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
<b>Street Address</b>	7937 Song Thrush Street	2724 Ground Robin Dr	2304 Willow Wren Dr	7949 Song Thrush St
<b>City, State</b>	North Las Vegas, NV	North Las Vegas, NV	North Las Vegas, NV	North Las Vegas, NV
<b>Zip Code</b>	89084	89084	89084	89084
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.09 <sup>1</sup>	0.18 <sup>1</sup>	0.03 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$267,000	\$267,000	\$282,500
<b>List Price \$</b>	--	\$258,500	\$267,000	\$282,500
<b>Sale Price \$</b>	--	\$255,000	\$267,000	\$270,000
<b>Type of Financing</b>	--	Conv	Conv	Va
<b>Date of Sale</b>	--	07/02/2020	08/21/2020	09/03/2020
<b>DOM · Cumulative DOM</b>	-- · --	134 · 144	2 · 37	29 · 66
<b>Age (# of years)</b>	16	16	15	16
<b>Condition</b>	Average	Average	Good	Good
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Mountain	Neutral ; Mountain	Neutral ; Mountain
<b>Style/Design</b>	1 Story Ranch	1 Story RANCH	1 Story RANCH	1 Story RANCH
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,157	1,157	1,246	1,157
<b>Bdrm · Bths · ½ Bths</b>	2 · 2	2 · 2	3 · 2	2 · 2
<b>Total Room #</b>	4	4	5	4
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
<b>Basement (Yes/No)</b>	No	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	--
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	0.11 acres	0.09 acres	0.13 acres	0.13 acres
<b>Other</b>	NONE	NONE	NONE	NONE
<b>Net Adjustment</b>	--	+\$500	-\$11,000	-\$11,000
<b>Adjusted Price</b>	--	\$255,500	\$256,000	\$259,000

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

<sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>3</sup> 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** POPULAR SUN CITY HEATHER MODEL. PRIVATE FENCED YARD WITH MOUNTAIN VIEWS! 2 BDRM/2 BATH WITH TILE FLOORS IN TRAFFIC AREAS. KITCHEN-CORIAN COUNTER TOPS, PANTRY & NOOK. MASTER BEDROOM W/MNT VIEWS & LARGE WALK IN CLOSET. DUAL SINKS & WALK IN SHOWER. SHUTTERS T/O, COVERED PATIO, WATER SOFTENER & R/O SYSTEM.
- Sold 2** Sun City Aliante single story upgraded home! 3 + 2 spacious floor plan, light and bright, neutral paint throughout. Nice wood laminate and tile floors throughout. Formal dining room off family room. Good sized kitchen with breakfast bar that flows into the main living area. Upgrade cabinets, lots of counter, recessed lighting, storage space, built-in microwave, large pantry. Upgraded light fixtures and ceiling fans. 2 car garage with direct access. Family room leads out to a newer extended cover patio in 2018. Newer A/C unit, newer water heater. Newer carpeting in junior bedroom.
- Sold 3** HOME ON A CORNER LOT IN SUN CITY ALIANTE GOLF COURSE COMMUNITY. UPGRADED TO PERFECTION! FEATURING FRESHLY PAINTED HOME EXTERIOR, FLOOR PLAN WITH PORCELAIN CERAMIC TILE AND LAMINATE FLOORS THROUGHOUT. CROWN MOLDING IN GREAT ROOM. SUNNY KITCHEN BOASTS CROWN MOLDING, CUSTOM BUILT IN UPHOLSTERED BOOTH WITH MATCHING CHAIRS AND WINDOW CORNICE, BEAUTIFUL QUARTZ COUNTERS, STONE TILED BACK SPLASH, UNDER MOUNT SINK AND STOVE WIRED FOR GAS OR ELECTRIC POWER.

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed			<b>Listing History Comments</b>			
<b>Listing Agency/Firm</b>				The subject was recently listed and leased on 10/15/2019 for \$1350 a month. There no listing sale history available within the last 12 months.			
<b>Listing Agent Name</b>							
<b>Listing Agent Phone</b>							
<b># of Removed Listings in Previous 12 Months</b>	0						
<b># of Sales in Previous 12 Months</b>	0						
<b>Original List Date</b>	<b>Original List Price</b>	<b>Final List Date</b>	<b>Final List Price</b>	<b>Result</b>	<b>Result Date</b>	<b>Result Price</b>	<b>Source</b>

## Marketing Strategy

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$262,000	\$262,000
<b>Sales Price</b>	\$257,000	\$257,000
<b>30 Day Price</b>	\$245,000	--
<b>Comments Regarding Pricing Strategy</b>		
All comparables are located in the subject's immediate neighborhood with all sold comps selling within the last 3 months. Positive and negative adjustments of the comparable sales were required in areas of dissimilarities to produce the best indicated value of the subject. Using sale #1 and Listing #1 as my best comps, I concluded my Subject nearer the mid range.		

## Clear Capital Quality Assurance Comments Addendum

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

### Subject Photos



Front



Address Verification



Side



Side



Street



Street



## Listing Photos

**L1** 7920 GREY TEAL STREET  
North Las Vegas, NV 89084



Front

**L2** 2412 WILLOW WREN DRIVE  
North Las Vegas, NV 89084



Front

**L3** 2312 WAXWING  
North Las Vegas, NV 89084



Front

## Sales Photos

**S1** 2724 GROUND ROBIN DR  
North Las Vegas, NV 89084



Front

**S2** 2304 WILLOW WREN DR  
North Las Vegas, NV 89084



Front

**S3** 7949 SONG THRUSH ST  
North Las Vegas, NV 89084



Front

### ClearMaps Addendum

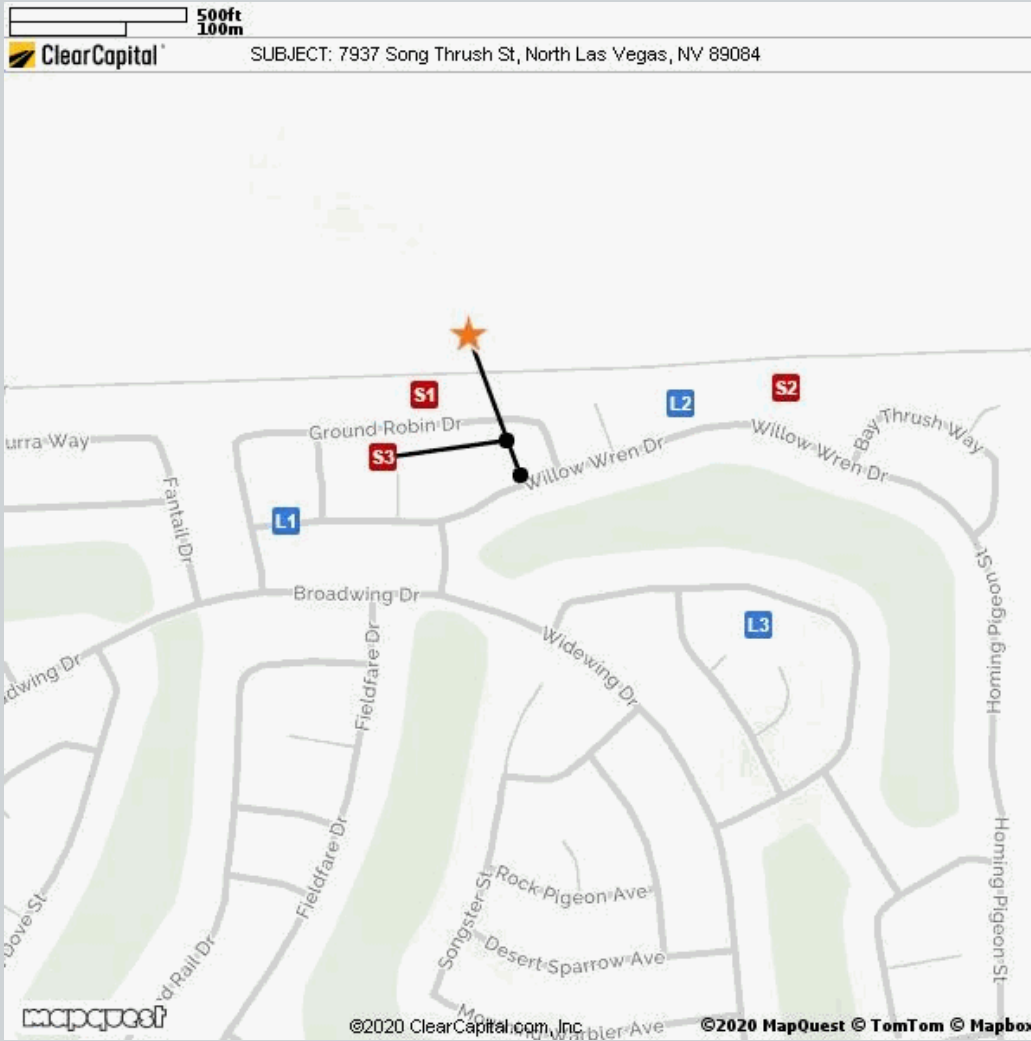
**Address** ★ 7937 Song Thrush Street, North Las Vegas, NV 89084

**Loan Number** 37839

**Suggested List** \$262,000

**Suggested Repaired** \$262,000

**Sale** \$257,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	7937 Song Thrush St, North Las Vegas, NV	--	Parcel Match
L1 Listing 1	7920 Grey Teal Street, North Las Vegas, NV	0.18 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	2412 Willow Wren Drive, North Las Vegas, NV	0.11 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	2312 Waxwing, North Las Vegas, NV	0.19 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	2724 Ground Robin Dr, North Las Vegas, NV	0.09 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	2304 Willow Wren Dr, North Las Vegas, NV	0.18 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	7949 Song Thrush St, North Las Vegas, NV	0.03 Miles <sup>1</sup>	Parcel Match

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

<sup>2</sup> 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

<b>Broker Name</b>	Reginald Broaden	<b>Company/Brokerage</b>	WEST COAST REALTY LLC
<b>License No</b>	B.0043579.LLC	<b>Address</b>	6135 THEATRICAL RD LAS VEGAS NV 89031
<b>License Expiration</b>	01/31/2022	<b>License State</b>	NV
<b>Phone</b>	7022184665	<b>Email</b>	westcoastrealty1@gmail.com
<b>Broker Distance to Subject</b>	2.24 miles	<b>Date Signed</b>	09/15/2020

/Reginald Broaden/

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: **Reginald Broaden** ("Licensee"), **B.0043579.LLC** (License #) who is an active licensee in good standing.

Licensee is affiliated with **WEST COAST REALTY LLC** (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: **7937 Song Thrush Street, North Las Vegas, NV 89084**
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: **September 16, 2020**

Licensee signature: **/Reginald Broaden/**

**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.