

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	2408 Living Rock Street, Las Vegas, NV 89106	Order ID	6269942	Property ID	26982672
Inspection Date	08/01/2019	Date of Report	08/01/2019		
Loan Number	38348	APN	139-29-613-242		
Borrower Name	Catamount Properties 2018 LLC	County	Clark		

Tracking IDs

Order Tracking ID	CITL_BPO_07.31.19	Tracking ID 1	CITL_BPO_07.31.19
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	YEN-TRAN JESSICA	Condition Comments	
R. E. Taxes	\$825	Subject property is a single family home in north Las Vegas. The house looks average from the exterior.	
Assessed Value	\$64,363		
Zoning Classification	r-1		
Property Type	SFR		
Occupancy	Occupied		
Ownership Type	Fee Simple		
Property Condition	Average		
Estimated Exterior Repair Cost	\$0		
Estimated Interior Repair Cost	\$0		
Total Estimated Repair	\$0		
HOA	CACTUS SPRINGS		
Association Fees	\$105 / Month (Greenbelt)		
Visible From Street	Visible		
Road Type	Public		

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments	
Local Economy	Stable	Nice community which is guard gated. Most of the homes are selling as fair market sales but there are some REO's and short sales.	
Sales Prices in this Neighborhood	Low: \$180,000 High: \$250,000		
Market for this type of property	Remained Stable for the past 6 months.		
Normal Marketing Days	<90		

Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	2408 Living Rock Street	2500 Birds Nest Cactus Ct	1344 Nye St	2704 Living Rock Ave
City, State	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV
Zip Code	89106	89106	89106	89106
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.12 ¹	0.15 ¹	0.19 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$213,000	\$235,000	\$232,500
List Price \$	--	\$213,000	\$235,000	\$232,500
Original List Date		03/14/2019	06/26/2019	05/06/2019
DOM · Cumulative DOM	-- · --	140 · 140	36 · 36	61 · 87
Age (# of years)	15	16	27	15
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	2 Stories conv	1 Story ranch	1 Story ranch	2 Stories conv
# Units	1	1	1	1
Living Sq. Feet	1,554	1,385	1,428	1,554
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2	3 · 2	3 · 2 · 1
Total Room #	7	7	7	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.07 acres	0.08 acres	0.10 acres	0.07 acres
Other	patio	patio	patio	patio

* Listing 3 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 Single Story House in a Guard Gated Community with 24/7 Roving Security Patrol. Centrally Located within minutes to Transportation, Shopping, Dining and Freeways. Breakfast Bar in The Kitchen. Tile in the Bathrooms, and Living Room. Wood Tile on Bedrooms.

Listing 2 Beautiful one story home with no HOA! Must see to believe. Home has central alarm system near kitchen.

Listing 3 FRESHLY REDONE, CLEAN, TURNKEY 3 BD / 2 BA HOME LOCATED IN GUARD GATED COMMUNITY W/ CLOSE PROXIMITY TO MARKETS & FREEWAY. PROPERTY FEATURES WATERFALL GRANITE COUNTER, SS APPLIANCES, WOODLIKE PLANK FLOORING, TWO TONE PAINT, BEDROOMS HAVE SPACIOUS W/I CLOSETS, 2nd & 3rd ROOMS CONNECTED W JACK & JILL BATH, BATHROOMS HAVE GRANITE & UNDERMOUNT SINKS, NEW FIXTURES T/O, LED CAN LIGHTING, LARGE STORAGE CLOSET UNDER STAIRWAY, LOW MAINTENANCE YARD.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	2408 Living Rock Street	2528 Owls Eyes Ct	2704 Wooly Rose Ave	2409 Dutchmans Pipe Ct
City, State	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV
Zip Code	89106	89106	89106	89106
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.18 ¹	0.19 ¹	0.24 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$213,000	\$220,000	\$230,000
List Price \$	--	\$213,000	\$220,000	\$230,000
Sale Price \$	--	\$210,000	\$220,000	\$225,000
Type of Financing	--	Conv	Conv	Fha
Date of Sale	--	06/10/2019	04/18/2019	04/12/2019
DOM · Cumulative DOM	-- · --	16 · 61	25 · 60	12 · 44
Age (# of years)	15	15	15	16
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	2 Stories conv	1 Story ranch	2 Stories conv	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	1,554	1,385	1,554	1,385
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2	3 · 2 · 1	3 · 2
Total Room #	7	7	7	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	Spa - Yes	--
Lot Size	0.07 acres	0.08 acres	0.08 acres	0.08 acres
Other	patio	patio	patio	patio
Net Adjustment	--	+\$4,225	\$0	+\$4,225
Adjusted Price	--	\$214,225	\$220,000	\$229,225

* 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** LOCATION, LOCATION AND LOCATION ! GORGEOUS 1 STORY 3 BEDROOM HOME IN CACTUS SPRINGS, CONVENIENT LOCATION TO MANY RESTAURANTS HIGHWAYS AND SHOPPING CENTERS .. ALL MAJOR APPLIANCES INCLUDED, OPEN SPACED, GUARD GATED COMMUNITY, AMENITIES INCLUDE A BASKETBALL COURT, A MUST SEE! TILES IN LIVING ROOM AND KITCHEN, CARPETS INSIDE THE ROOMS. EASY ACCESS TO 95 AND I-15. NEW APPLIANCES INSIDE PROPERTY THAT WILL GO WITH THE SALE.
- Sold 2** Well maintained 2 story home on a corner lot in a guard gated community. This 3 bed 2 1/2 bath home is move in ready. Pride of ownership shows with some newly painted rooms, partially upgraded kitchen and bath ready for you. Jack & Jill bathroom between bedrooms 2 & 3. Back yard with above ground spa for relaxing, built in bbq. Spa works but is as/is.
- Sold 3** Breathless views of the Las Vegas dancing lights! Living is easy in this ranch style retreat which alludes to a model home feel with its upscale flooring ~ custom kitchen cabinets & bathrooms. Enjoy a cup of java at your breakfast bar. Fire up the grill with family and friends ~ Just a hop & skip away from downtown and the strip. Close in proximity to it all! Planned to perfection~Make great memories in your new place to call HOME!

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				last sold for 144,000 on 5/20/16			
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	\$224,900	\$224,900
Sales Price	\$220,000	\$220,000
30 Day Price	\$220,000	--
Comments Regarding Pricing Strategy		
This is a guard gated community. The houses are in average condition and there is an HOA. Price according to comps and sell as is.		

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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DRIVE-BY BPO

by ClearCapital

2408 Living Rock St

Las Vegas, NV 89106

38348

Loan Number

\$220,000

● As-Is Value

Subject Photos



Front



Address Verification



Street

Listing Photos

L1 2500 BIRDS NEST CACTUS CT
Las Vegas, NV 89106



Front

L2 1344 NYE ST
Las Vegas, NV 89106



Front

L3 2704 LIVING ROCK AVE
Las Vegas, NV 89106



Front

Sales Photos

S1 2528 OWLS EYES CT
Las Vegas, NV 89106



Front

S2 2704 Woolly Rose AVE
Las Vegas, NV 89106



Front

S3 2409 DUTCHMANS PIPE CT
Las Vegas, NV 89106



Front

ClearMaps Addendum

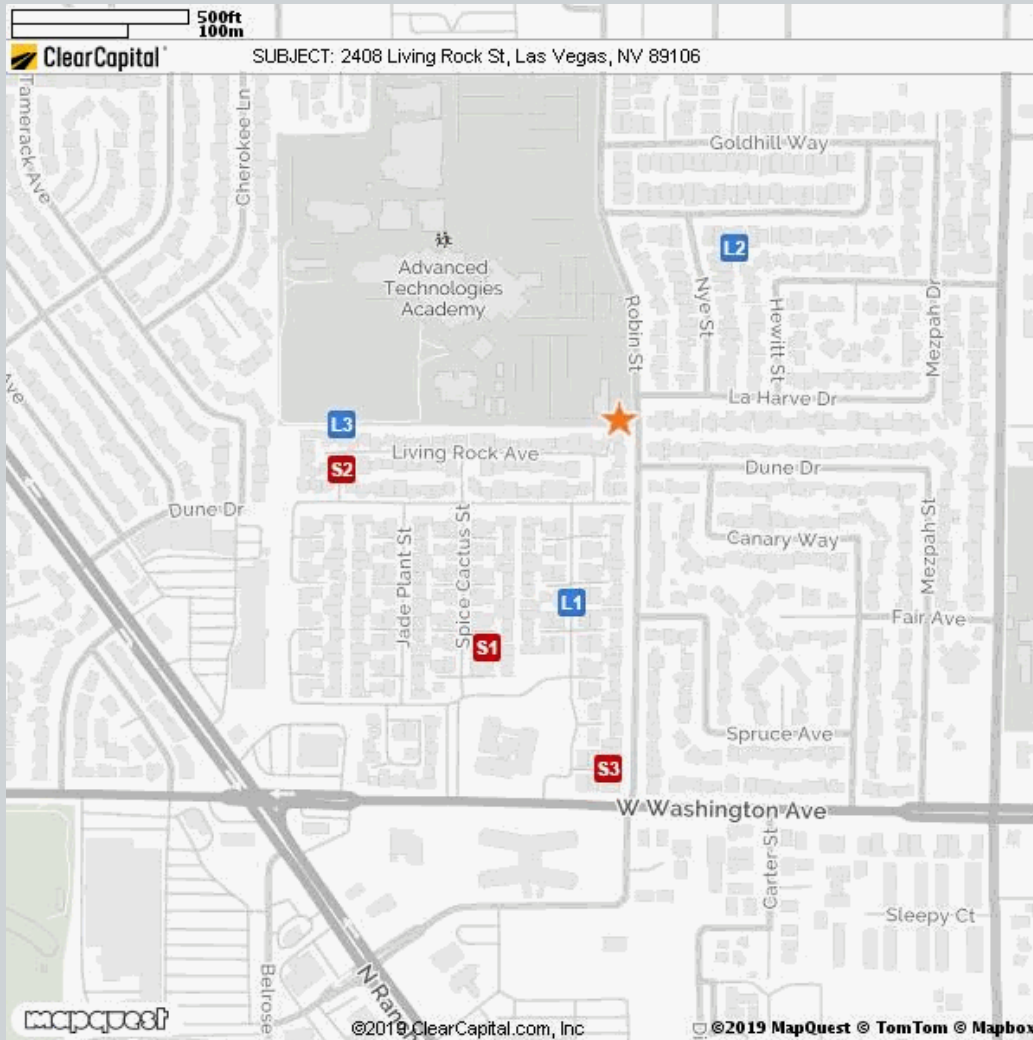
Address ★ 2408 Living Rock Street, Las Vegas, NV 89106

Loan Number 38348

Suggested List \$224,900

Suggested Repaired \$224,900

Sale \$220,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	2408 Living Rock St, Las Vegas, NV	--	Parcel Match
L1 Listing 1	2500 Birds Nest Cactus Ct, Las Vegas, NV	0.12 Miles ¹	Parcel Match
L2 Listing 2	1344 Nye St, Las Vegas, NV	0.15 Miles ¹	Parcel Match
L3 Listing 3	2704 Living Rock Ave, Las Vegas, NV	0.19 Miles ¹	Parcel Match
S1 Sold 1	2528 Owls Eyes Ct, Las Vegas, NV	0.18 Miles ¹	Parcel Match
S2 Sold 2	2704 Woolly Rose Ave, Las Vegas, NV	0.19 Miles ¹	Parcel Match
S3 Sold 3	2409 Dutchmans Pipe Ct, Las Vegas, NV	0.24 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	Juli Hollobaugh	Company/Brokerage	Genesis Realty Group
License No	BS0145651	Address	2428 Goldenmoon St Las Vegas NV 89108
License Expiration	03/31/2020	License State	NV
Phone	5419489122	Email	jahollobaugh@gmail.com
Broker Distance to Subject	3.78 miles	Date Signed	08/01/2019

/Juli Hollobaugh/

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: **Juli Hollobaugh** ("Licensee"), **BS0145651** (License #) who is an active licensee in good standing.

Licensee is affiliated with **Genesis Realty Group** (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: **2408 Living Rock Street, Las Vegas, NV 89106**
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: **August 1, 2019**

Licensee signature: **/Juli Hollobaugh/**

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.