

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	1338 S Christy Lane, Las Vegas, NV 89142	Order ID	6631228	Property ID	28104513
Inspection Date	02/27/2020	Date of Report	02/28/2020		
Loan Number	39922	APN	161-04-512-011		
Borrower Name	Catamount Properties 2018 LLC	County	Clark		

Tracking IDs

Order Tracking ID	Citi_BPO_02.26.20	Tracking ID 1	Citi_BPO_02.26.20
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	Silverado Properties Inc	Condition Comments No damage or repair issues from visual exterior inspection. Doors, windows, and landscaping appear to be in good condition for age and area.
R. E. Taxes	\$59,479	
Assessed Value	\$35,722	
Zoning Classification	R-2	
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	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data

Location Type	Urban	Neighborhood Comments In the subjects subdivision there are 2 homes for sale, 1 under contract, 18 homes sold with in the last 12 months
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$171,555 High: \$257,000	
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	1338 S Christy Lane	70 Parrish Ln	5442 Pomeroy Cir	1521 Mapleleaf St
City, State	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV
Zip Code	89142	89110	89142	89142
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.25 ¹	0.18 ¹	0.39 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$229,999	\$224,900	\$204,900
List Price \$	--	\$224,998	\$222,900	\$204,900
Original List Date		08/30/2019	08/01/2019	02/11/2020
DOM · Cumulative DOM	-- · --	180 · 182	209 · 211	15 · 17
Age (# of years)	38	38	37	37
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	2 Stories Racnh	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,130	1,226	1,260	1,164
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2 · 1	2 · 2
Total Room #	5	5	6	4
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	0.10 acres	0.09 acres	0.11 acres	0.09 acres
Other	--	fireplace	fireplace	fireplace

* 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** Inferior in lot size. Identical in age, number of floors, bedrooms, bathrooms, total number of rooms, garage stalls. Superior in square footage and fireplace. Beautiful single story with 2 car garage! Located with close access to the US-95. Home has brand new flooring throughout, upgraded kitchen with quartz counters and stainless steel! Bathrooms have new vanities and more! Don't miss out on this opportunity
- Listing 2** Superior in lot size, age, number of floors, bathrooms, total number of rooms, square footage and fireplace. Identical in garage stalls, and bedrooms This is a 3 bedroom 2 story home with a 2 car garage.
- Listing 3** Inferior in lot size, and total number of rooms. Superior in age, square footage, and fireplace. Identical in number of floors, bathrooms Identical in garage stalls, and bedrooms Great single story in very good, clean condition. Excellent tenant in place until 12/31/2020. Close to shopping, schools and freeway access. Open floor plan feels very roomy and cozy with fireplace and large eat in kitchen that opens to lovely lattice patio with plenty of sunshine coming through. Two nice sized bedroom, 2 full baths and 2 car garage. Master slider opens to patio. Fresh exterior paint. Home is light & bright. Excellent investment.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	1338 S Christy Lane	1322 Crossdale Ave	1428 S Christy Ln	55 N Christy Ln
City, State	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV
Zip Code	89142	89142	89142	89110
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.16 ¹	0.07 ¹	0.21 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$215,000	\$210,000	\$214,999
List Price \$	--	\$215,000	\$198,500	\$214,998
Sale Price \$	--	\$215,000	\$195,000	\$215,000
Type of Financing	--	Conv	Fha	Va
Date of Sale	--	10/15/2019	02/27/2019	01/09/2020
DOM · Cumulative DOM	-- · --	54 · 54	88 · 88	43 · 43
Age (# of years)	38	39	38	38
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	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,130	1,130	1,090	1,226
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	5	5	5	5
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	0.10 acres	0.11 acres	0.11 acres	0.10 acres
Other	--	--	--	fireplace
Net Adjustment	--	-\$10,000	+\$7,160	-\$31,800
Adjusted Price	--	\$205,000	\$202,160	\$183,200

* 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** Adjustments made for New Paint , New Kitchen Cabinets, New Granite Countertops , Under Mount Sink, New Stainless Steel Refrigerator, Gas Stove, Microwave and Dishwasher. Identical in total number of rooms, square footage , fireplace, in number of floors, bathrooms, in garage stalls, and bedrooms. Inferior in age. Superior in lot size. Cozy One Story House at Very Convenience Location. New Paint Throughout The Whole House. New Kitchen Cabinets, New Granite Countertops with Under Mount Sink. New Stainless Steel Refrigerator, Gas Stove, Microwave and Dishwasher. Must See !
- Sold 2** Adjustments made for square footage. Identical in age, total number of rooms, fireplace, in number of floors, bathrooms, in garage stalls, and bedrooms. Inferior in square footage. Superior in lot size. Clean single story home with ceiling fans throughout. Spacious kitchen and living room. Large Master bedroom apart from other rooms. Large backyard ready for your landscaping ideas. Side yard has a dog run. This house is ready for you to call it home!
- Sold 3** Adjustments made for square footage, full renovation, New flooring, paint throughout, Kitchen quartz counters, new white shaker cabinets, stainless steel appliances, Bathrooms new vanities, custom tiled showers. Identical in age, lot size, total number of rooms, fireplace, in number of floors, bathrooms, in garage stalls, bedrooms, square footage. Superior in square footage Cozy home located with close access to the US-95. Home has been fully renovated! New flooring and paint throughout! Kitchen has quartz counters, new white shaker cabinets, stainless steel appliances and more! Bathrooms have new vanities, custom tiled showers, and more!

Subject Sales & Listing History

Current Listing Status		Not Currently Listed		Listing History Comments			
Listing Agency/Firm				THIS HOME IS A RANCH STYLE HOME LOCATED IN EASTERN LAS VEGAS. THE HOME BOASTS 3 BEDROOMS, 2 BATHROOMS AND A 2 CAR GARAGE. THE FLOOR PLAN IS OPEN AND ENTERTAINING WITH A SPACIOUS LIVING AREA, THE MASTER BEDROOM IS OVERSIZED WITH A SEPARATE BATHROOM. THE BACKYARD IS POOL-SIZED AND WAITING FOR THE CREATIVE HOMEOWNER. THIS IS A GREAT PLACE TO CALL HOME!!! THIS HOME WILL NOT QUALIFY FOR FINANCING!			
Listing Agent Name							
Listing Agent Phone							
# of Removed Listings in Previous 12 Months	0						
# of Sales in Previous 12 Months	1						
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
11/27/2019	\$179,900	01/06/2020	\$179,900	Sold	01/15/2020	\$172,100	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$190,000	\$190,000
Sales Price	\$185,000	\$185,000
30 Day Price	\$180,000	--
Comments Regarding Pricing Strategy		
Suggest pricing near mid to low range of competing listings. Subject property would likely sell near mid to low range of comps		

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



Address Verification



Address Verification



Side



Side



Street

Subject Photos



Street

Listing Photos

L1 70 Parrish Ln
Las Vegas, NV 89110



Front

L2 5442 Pomeroy Cir
Las Vegas, NV 89142



Front

L3 1521 Mapleleaf St
Las Vegas, NV 89142



Front

Sales Photos

S1 1322 Crossdale Ave
Las Vegas, NV 89142



Front

S2 1428 S Christy Ln
Las Vegas, NV 89142



Front

S3 55 N Christy Ln
Las Vegas, NV 89110



Front

ClearMaps Addendum

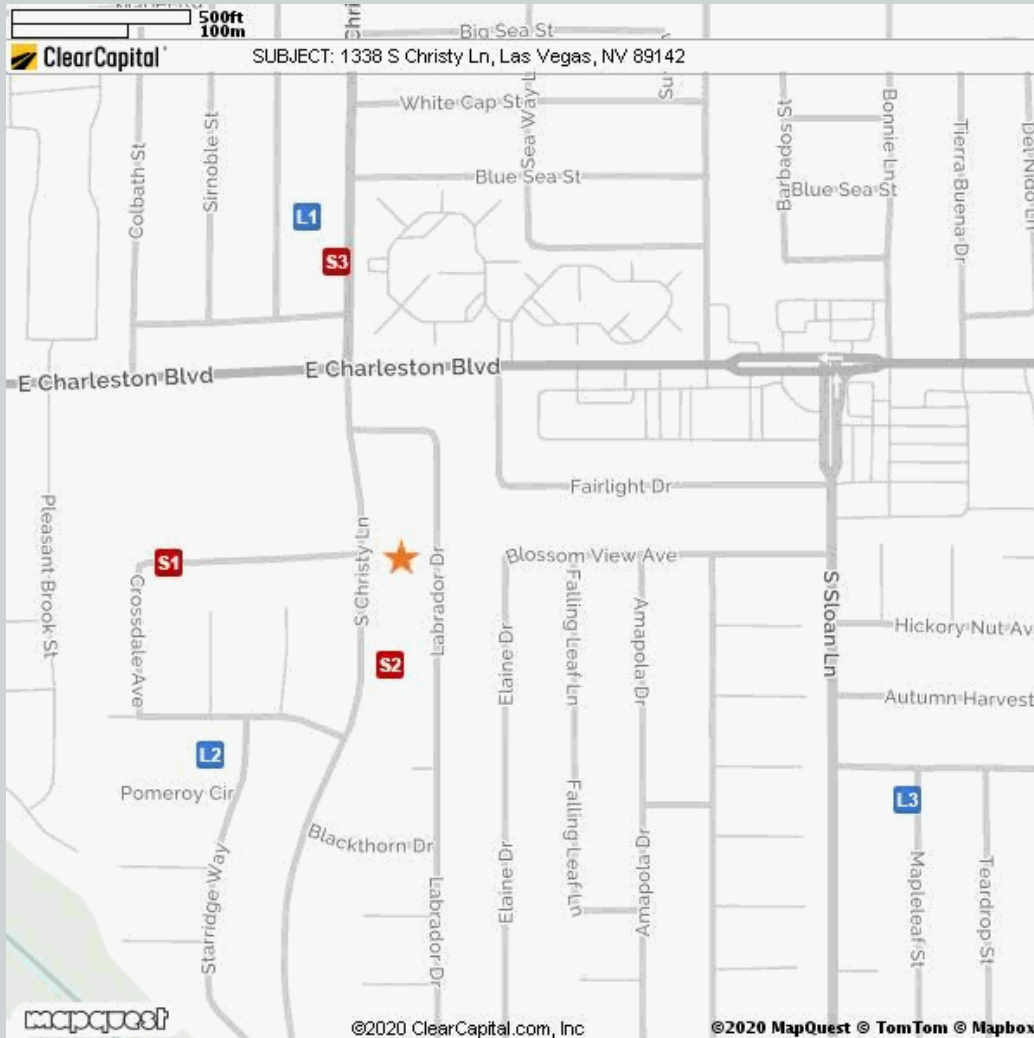
Address ★ 1338 S Christy Lane, Las Vegas, NV 89142

Loan Number 39922

Suggested List \$190,000

Suggested Repaired \$190,000

Sale \$185,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	1338 S Christy Ln, Las Vegas, NV	--	Parcel Match
L1 Listing 1	70 Parrish Ln, Las Vegas, NV	0.25 Miles ¹	Parcel Match
L2 Listing 2	5442 Pomeroy Cir, Las Vegas, NV	0.18 Miles ¹	Parcel Match
L3 Listing 3	1521 Mapleleaf St, Las Vegas, NV	0.39 Miles ¹	Parcel Match
S1 Sold 1	1322 Crossdale Ave, Las Vegas, NV	0.16 Miles ¹	Parcel Match
S2 Sold 2	1428 S Christy Ln, Las Vegas, NV	0.07 Miles ¹	Parcel Match
S3 Sold 3	55 N Christy Ln, Las Vegas, NV	0.21 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	Ivory Harp	Company/Brokerage	Prestige Properties
License No	S.0172462	Address	1139 Paradise Vista Henderson NV 89002
License Expiration	12/31/2020	License State	NV
Phone	7025812609	Email	IVORY@IVORYSELLSVEGAS.COM
Broker Distance to Subject	13.43 miles	Date Signed	02/27/2020

/Ivory Harp/

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: **Ivory Harp** ("Licensee"), **S.0172462** (License #) who is an active licensee in good standing.

Licensee is affiliated with **Prestige Properties** (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: **1338 S Christy Lane, Las Vegas, NV 89142**
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: **February 28, 2020**

Licensee signature: **/Ivory Harp/**

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.