

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>	7900 Remington Road, Silver Springs, NV 89429	<b>Order ID</b>	6690302	<b>Property ID</b>	28306046
<b>Inspection Date</b>	04/13/2020	<b>Date of Report</b>	04/13/2020		
<b>Loan Number</b>	40627	<b>APN</b>	7900		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Lyon		

**Tracking IDs**

<b>Order Tracking ID</b>	Citi_BPO_04.10.20 (Today Purchase)	<b>Tracking ID 1</b>	Citi_BPO_04.10.20 (Today Purchase)
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--

**General Conditions**

<b>Owner</b>	robert c herrera inc.	<b>Condition Comments</b>	
<b>R. E. Taxes</b>	\$500	not converted to real estate in escrow and is currently being converted, assessment is based on personal property/land only, has a gate, private entry all gravel access road	
<b>Assessed Value</b>	\$18,021		
<b>Zoning Classification</b>	r		
<b>Property Type</b>	Manuf. Home		
<b>Occupancy</b>	Vacant		
<b>Secure?</b>	Yes (locked up)		
<b>Ownership Type</b>	Fee Simple		
<b>Property Condition</b>	Average		
<b>Estimated Exterior Repair Cost</b>	\$0		
<b>Estimated Interior Repair Cost</b>	\$0		
<b>Total Estimated Repair</b>	\$0		
<b>HOA</b>	No		
<b>Visible From Street</b>	Visible		
<b>Road Type</b>	Public		

**Neighborhood & Market Data**

<b>Location Type</b>	Rural	<b>Neighborhood Comments</b>	
<b>Local Economy</b>	Stable	rural one plus acre sites with 99% manufactured desert landscape lots. THIS HOME IS AGENT OWNED, i think that is non arms length?, if not its fair market arms length	
<b>Sales Prices in this Neighborhood</b>	Low: \$156,000 High: \$240,000		
<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
Street Address	7900 Remington Road	1210 W 9th St	142 W Fir	2446 Fox
City, State	Silver Springs, NV	Silver Springs, NV	Silver Springs, NV	Silver Springs, NV
Zip Code	89429	89429	89429	89429
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.89 <sup>1</sup>	0.39 <sup>2</sup>	1.86 <sup>1</sup>
Property Type	Manuf. Home	Manufactured	Manufactured	Manufactured
Original List Price \$	\$	\$251,900	\$244,500	\$269,900
List Price \$	--	\$229,500	\$244,500	\$269,900
Original List Date		12/18/2019	03/11/2020	03/20/2020
DOM · Cumulative DOM	-- · --	116 · 117	32 · 33	24 · 24
Age (# of years)	23	1	24	34
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 ; Mountain	Neutral ; Mountain	Neutral ; Mountain	Neutral ; Mountain
Style/Design	1 Story mfg	1 Story mfg	1 Story mfg	1 Story mfg
# Units	1	1	1	1
Living Sq. Feet	1,352	1,492	1,250	1,440
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	6	6	6	6
Garage (Style/Stalls)	Detached 2 Car(s)	Detached 2 Car(s)	Detached 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	1.0 acres	1.0 acres	5.01 acres	4.48 acres
Other	0	0	0	0

\* Listing 2 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.

**Listing Comments** Why the comparable listing is superior or inferior to the subject.

**Listing 1** stainless steel appliances including refrigerator. This new home has a 2 car detached garage and also features a redwood entry deck. NEW -10000 -4200 gla dom is only because it wasn't finished

**Listing 2** remodeled manufactured home on corner lot of 5 acres. Interior yard is fenced, with a second perimeter fence around 2 of the 5 acres. Over sized 2 car garage with workshop space to accommodate ATV's and more. Large shed in the rear. Interior has new paint gla 3060 -4000 lot

**Listing 3** corner lot, HUGE detached garage, a separate shop and TWO sheds for storage. White shaker cabinetry in the country white kitchen is granite countertops and a fully tiled backsplash. gla -2640 lot -3500

## Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	7900 Remington Road	4650 W Quince	7650 Winchester	5100 Deodar
City, State	Silver Springs, NV	Silver Springs, NV	Silver Springs, NV	Silver Springs, NV
Zip Code	89429	89429	89429	89429
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	5.55 <sup>1</sup>	0.36 <sup>1</sup>	2.97 <sup>1</sup>
Property Type	Manuf. Home	Manufactured	Manufactured	Manufactured
Original List Price \$	--	\$179,900	\$179,900	\$189,900
List Price \$	--	\$179,900	\$179,900	\$189,900
Sale Price \$	--	\$173,000	\$175,000	\$192,500
Type of Financing	--	Fha	Fha	Fha
Date of Sale	--	09/20/2019	03/13/2020	03/17/2020
DOM · Cumulative DOM	-- · --	68 · 68	49 · 49	103 · 105
Age (# of years)	23	24	30	22
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 ; Mountain	Neutral ; Mountain	Neutral ; Mountain	Neutral ; Mountain
Style/Design	1 Story mfg	1 Story mfg	1 Story mfg	1 Story mfg
# Units	1	1	1	1
Living Sq. Feet	1,352	1,344	1,352	1,352
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	6	6	6	6
Garage (Style/Stalls)	Detached 2 Car(s)	None	None	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	1.0 acres	1.0 acres	1.0 acres	4.77 acres
Other	0	--	--	--
Net Adjustment	--	\$0	\$0	\$0
Adjusted Price	--	\$173,000	\$175,000	\$192,500

\* Sold 3 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** Mature trees including peach apple & mulberry all on drip system. Swamp cooler, chicken coop, refrigerator & stove included, washer dryer hook up. Private, quiet & shady, fully fenced and gated, 4 water pumps. Front & back decks, newly painted inside & out.
- Sold 2** Freshly painted! Beautiful custom kitchen counter tops! This 3 bedroom, 2 bath split floor plan home is ready for you to move in. Property is fenced, level, and is in a quiet neighborhood. Well pump was replaced in 2017 and water softener was installed 2019.
- Sold 3** lot -3400 new flooring, with new appliances to include refrigerator in kitchen, the kitchen counters have been redone, home has been freshly painted inside and out. This move in ready home has new stairs front and back.

## Subject Sales & Listing History

<b>Current Listing Status</b>	Currently Listed	<b>Listing History Comments</b>					
<b>Listing Agency/Firm</b>	sierra	none since 2015					
<b>Listing Agent Name</b>	rc herrera						
<b>Listing Agent Phone</b>	775-771-3644						
<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>
02/28/2020	\$229,900	03/10/2020	\$214,900	--	--	--	MLS

## Marketing Strategy

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$188,000	\$189,000
<b>Sales Price</b>	\$188,000	\$188,000
<b>30 Day Price</b>	\$188,000	--
<b>Comments Regarding Pricing Strategy</b>		
nicely situated, front "gate" no landscape, gravel road. used highest since it had a garage and nice appeal.		

## 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.

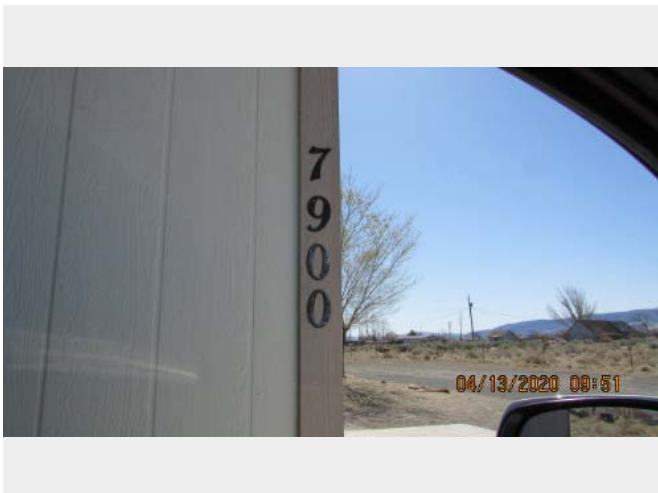
### Subject Photos



Front



Front



Address Verification



Side



Side



Back

### Subject Photos



Street



Street



Other



Other

## Listing Photos

**L1** 1210 w 9th st  
Silver Springs, NV 89429



Front

**L2** 142 w fir  
Silver Springs, NV 89429



Front

**L3** 2446 fox  
Silver Springs, NV 89429



Front



## Sales Photos

**S1** 4650 w quince  
Silver Springs, NV 89429



Front

**S2** 7650 winchester  
Silver Springs, NV 89429



Front

**S3** 5100 deodar  
Silver Springs, NV 89429



Front

### ClearMaps Addendum

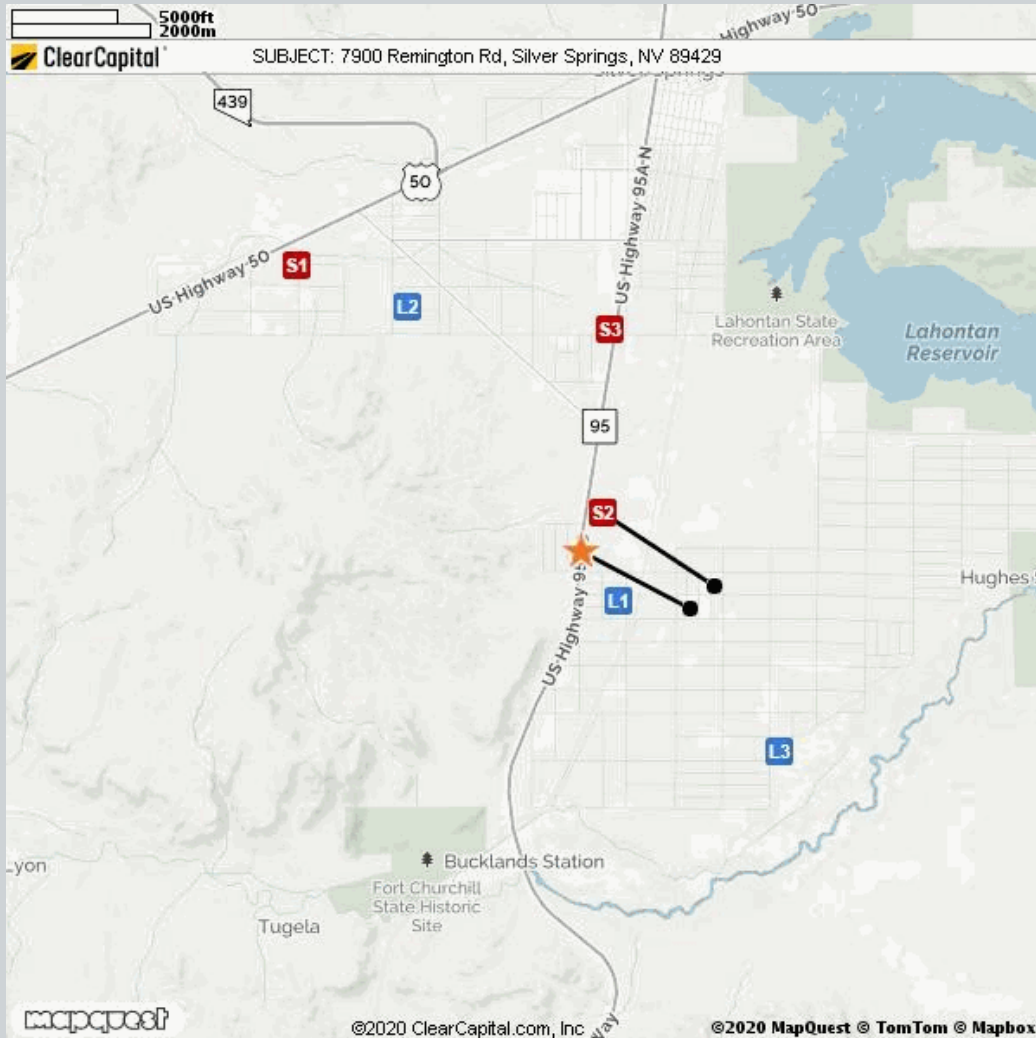
**Address** ★ 7900 Remington Road, Silver Springs, NV 89429

**Loan Number** 40627

**Suggested List** \$188,000

**Suggested Repaired** \$189,000

**Sale** \$188,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	7900 Remington Rd, Silver Springs, NV	--	Parcel Match
L1	1210 W 9th St, Silver Springs, NV	0.89 Miles <sup>1</sup>	Parcel Match
L2	142 W Fir, Silver Springs, NV	0.39 Miles <sup>2</sup>	Unknown Street Address
L3	2446 Fox, Silver Springs, NV	1.86 Miles <sup>1</sup>	Parcel Match
S1	4650 W Quince, Silver Springs, NV	5.55 Miles <sup>1</sup>	Parcel Match
S2	7650 Winchester, Silver Springs, NV	0.36 Miles <sup>1</sup>	Parcel Match
S3	5100 Deodar, Silver Springs, NV	2.97 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>	Vina Albright	<b>Company/Brokerage</b>	ALBRIGHT REALTY
<b>License No</b>	B.0058353	<b>Address</b>	10056 HIHWAY 50E CARSON CITY NV 89706
<b>License Expiration</b>	11/30/2020	<b>License State</b>	NV
<b>Phone</b>	7758414440	<b>Email</b>	albrightrealty08@yahoo.com
<b>Broker Distance to Subject</b>	25.70 miles	<b>Date Signed</b>	04/13/2020

/Vina Albright/

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: **Vina Albright** ("Licensee"), **B.0058353** (License #) who is an active licensee in good standing.

Licensee is affiliated with **ALBRIGHT REALTY** (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: **7900 Remington Road, Silver Springs, NV 89429**
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 13, 2020**

Licensee signature: **/Vina Albright/**

**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.