

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	3909 Hartford Place, Las Vegas, NV 89102	Order ID	6751334	Property ID	28487271
Inspection Date	06/27/2020	Date of Report	06/30/2020		
Loan Number	41032	APN	162-97-711-023		
Borrower Name	Catamount Properties 2018 LLC	County	Clark		

Tracking IDs					
Order Tracking ID	20200624_BPOs	Tracking ID 1	20200624_BPOs		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		Condition Comments
Owner	Catamount Propertird 2018 LLC	Some damage and repair issues noted from exterior visual inspection. Doors and windows are primarily boarded, unknown if it is preventative. Needs door from carport into backyard \$500, estimated glass repair \$5,000, electric service pane and meter \$1,000, Stucco patch/paint \$100. Last sold 06/22/2020 as HOA foreclosure property. Sold for \$110,500, cash sale. Subject property is a 2 story townhouse with 4 bedrooms and 1 1/2 baths. Roof is pitched composition shingles. Previous MLS states roof is tile which is incorrect. It has a 2 car attached carport.
R. E. Taxes	\$384	
Assessed Value	\$26,400	
Zoning Classification	R-PD11	
Property Type	Townhouse	
Occupancy	Vacant	
Secure?	Yes (Boarded.)	
Ownership Type	Fee Simple	
Property Condition	Poor	
Estimated Exterior Repair Cost	\$8,600	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$8,600	
HOA	Bradford Place 702-202-4330	
Association Fees	\$103 / Month (Other: Management)	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data		Neighborhood Comments
Location Type	Suburban	There is an oversupply of townhome listings within a 1 mile radius of subject property. There are 26 listings on the date of this report (1 REO , 0 short sales). In the past 12 months. there have been 40 closed MLS transaction in this area. This indicates an oversupply of listings assuming 90 days on market. Average days on market time was 33 with range 2-143 days and average sales price was 98.5% of final list price.
Local Economy	Slow	
Sales Prices in this Neighborhood	Low: \$110,500 High: \$236,888	
Market for this type of property	Increased 1 % in the past 6 months.	
Normal Marketing Days	<90	

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	3909 Hartford Place	1320 Jones Blvd	3914 Hartford Pl	4492 Del Oro Dr
City, State	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV
Zip Code	89102	89108	89102	89102
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	3.83 ¹	0.03 ¹	0.50 ¹
Property Type	Other	Other	Other	Other
Original List Price \$	\$	\$109,900	\$139,900	\$199,000
List Price \$	--	\$99,900	\$139,900	\$190,000
Original List Date		02/04/2020	04/29/2020	03/07/2020
DOM · Cumulative DOM	-- · --	46 · 147	59 · 62	20 · 115
Age (# of years)	47	49	47	46
Condition	Poor	Poor	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	2 Stories Townhouse	2 Stories Townhouse	1 Story Townhouse	2 Stories Townhouse
# Units	1	1	1	1
Living Sq. Feet	1,336	1,122	925	1,493
Bdrm · Bths · ½ Bths	4 · 1 · 1	2 · 1 · 1	2 · 2	4 · 3
Total Room #	7	4	4	7
Garage (Style/Stalls)	Carport 2 Car(s)	None	None	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.04 acres	0.02 acres	0.04 acres	0.03 acres
Other	No Fireplace	No Fireplace	No Fireplace	No Fireplace

* 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** Under contract, will be cash sale. Vacant property when listed. Identical to subject property in baths, condition, no fireplace and nearly identical in age. It is inferior in square footage, lot size, no carport. This property is inferior to subject property. Radius expanded to have 1 listing in similar condition to subject property (Poor). Cash only offers considered due to condition.
- Listing 2** Not under contract. Owner occupied property when listed. Identical in lot size and nearly identical in age. It is inferior in square footage, no carport, but is superior in condition and baths. This property is superior to subject property.
- Listing 3** Under contract, will be FHA sale. Vacant property when listed. Identical in bedrooms, no fireplace and nearly identical in age. It is inferior in lot size, but is superior in square footage, baths, 2 car garage instead of 2 car carport, and condition. This property is superior to subject property.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	3909 Hartford Place	3516 Folaige Dr Unit 3	3166 Marsford Pl	4001 Danford Pl
City, State	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV
Zip Code	89102	89110	89102	89102
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	6.13 ¹	0.12 ¹	0.06 ¹
Property Type	Other	Other	Other	Other
Original List Price \$	--	\$45,000	\$179,000	\$129,900
List Price \$	--	\$55,000	\$179,000	\$129,900
Sale Price \$	--	\$57,500	\$170,000	\$129,900
Type of Financing	--	Cash	Conventional	Fha
Date of Sale	--	05/06/2020	08/21/2019	10/29/2019
DOM · Cumulative DOM	-- · --	20 · 127	69 · 100	140 · 179
Age (# of years)	47	38	47	48
Condition	Poor	Poor	Good	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 Townhouse	1 Story Townhouse	2 Stories Townhouse	1 Story Townhouse
# Units	1	1	1	1
Living Sq. Feet	1,336	688	1,336	850
Bdrm · Bths · ½ Bths	4 · 1 · 1	1 · 1	4 · 1 · 1	2 · 1
Total Room #	7	3	7	4
Garage (Style/Stalls)	Carport 2 Car(s)	None	Carport 2 Car(s)	Carport 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.04 acres	0.09 acres	0.04 acres	0.04 acres
Other	No Fireplace	No Fireplace	No Fireplace	No Fireplace
Net Adjustment	--	+\$33,300	-\$44,250	+\$3,300
Adjusted Price	--	\$90,800	\$125,750	\$133,200

* Sold 1 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** Cash sale, no concessions. Vacant property when listed. Identical in condition, no fireplace. It is inferior in square footage adjusted @ \$50/square foot \$32,400, baths \$2,400, no carport \$3,000, but superior in lot size adjusted @ \$2/square foot (\$4,600). Radius expanded to have 1 sale in similar condition to subject property (fair).
- Sold 2** Sold with conventional financing with \$4,250 in seller paid concessions. Vacant property when listed. Identical to subject property in square footage, bedrooms, baths, carport, lot size, no fireplace and nearly identical in age. It is superior in condition with new paint, flooring, stainless appliances, kitchen cabinets (\$40,000), and seller paid concessions (\$4,250).
- Sold 3** FHA sale with \$3,500 in seller paid concessions. Tenant occupied property when listed, leased for \$950/month. Identical in lot size, carport, no fireplace and nearly identical in age. It is inferior in square footage adjusted @ \$50/square foot \$24,300, baths \$2,500, but is superior in condition (\$20,000), and seller paid concessions adjusted (\$3,500).

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				Listed for sale 03/23/2020 as HOA owned property. Cash sale, no concessions per MLS 2185404. Under contract in 49 days, back on market 05/29/2020 and under contract in 13 days on market.			
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
03/23/2020	\$120,000	--	--	Sold	06/22/2020	\$110,500	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$115,000	\$130,000
Sales Price	\$110,000	\$125,000
30 Day Price	\$99,000	--
Comments Regarding Pricing Strategy		
Subject property should be priced near low range of competing listings due to oversupply of directly competing townhouse listings. Suggest full repair which would be expected to have a positive return on investment. Valuation for this property assumes access to view and show home, 90 days on market. Suggest interior inspection to determine what damages may exist, not visible from exterior.		

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

Subject Photos



Garage



Other



Other



Other

Listing Photos

L1 1320 Jones Blvd
Las Vegas, NV 89108



Front

L2 3914 Hartford Pl
Las Vegas, NV 89102



Front

L3 4492 Del Oro Dr
Las Vegas, NV 89102



Front

Sales Photos

S1 3516 Folaige Dr Unit 3
Las Vegas, NV 89110



Front

S2 3166 Marsford Pl
Las Vegas, NV 89102



Front

S3 4001 Danford Pl
Las Vegas, NV 89102



Front

ClearMaps Addendum

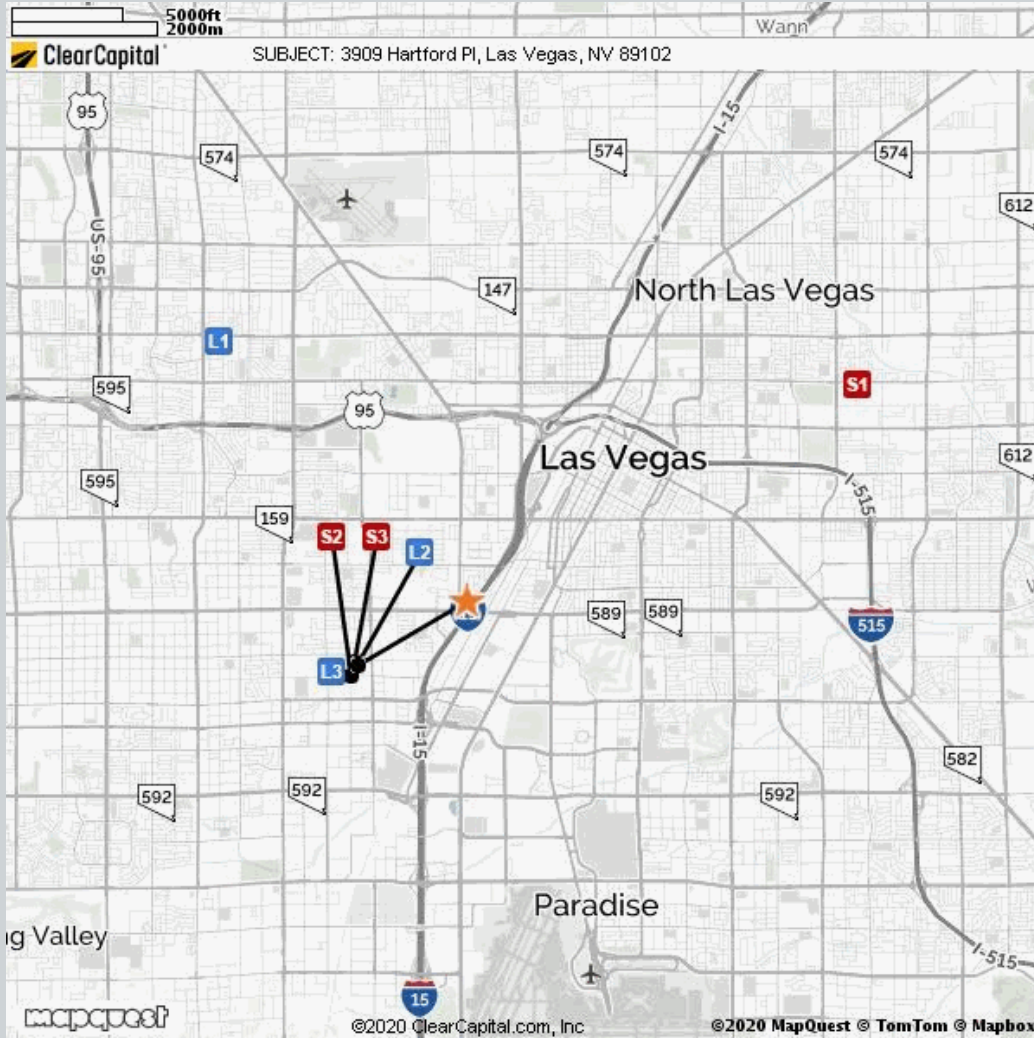
Address ★ 3909 Hartford Place, Las Vegas, NV 89102

Loan Number 41032

Suggested List \$115,000

Suggested Repaired \$130,000

Sale \$110,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	3909 Hartford Pl, Las Vegas, NV	--	Parcel Match
L1 Listing 1	1320 Jones Blvd, Las Vegas, NV	3.83 Miles ¹	Parcel Match
L2 Listing 2	3914 Hartford Pl, Las Vegas, NV	0.03 Miles ¹	Parcel Match
L3 Listing 3	4492 Del Oro Dr, Las Vegas, NV	0.50 Miles ¹	Parcel Match
S1 Sold 1	3516 Folaige Dr Unit 3, Las Vegas, NV	6.13 Miles ¹	Parcel Match
S2 Sold 2	3166 Marsford Pl, Las Vegas, NV	0.12 Miles ¹	Parcel Match
S3 Sold 3	4001 Danford Pl, Las Vegas, NV	0.06 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.

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

Broker Name	Linda Bothof	Company/Brokerage	Linda Bothof Broker
License No	B.0056344.INDV	Address	8760 S Maryland Parkway Las Vegas NV 89123
License Expiration	05/31/2022	License State	NV
Phone	7025248161	Email	lbothof7@gmail.com
Broker Distance to Subject	7.85 miles	Date Signed	06/30/2020

/Linda Bothof/

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: **Linda Bothof** ("Licensee"), **B.0056344.INDV** (License #) who is an active licensee in good standing.

Licensee is affiliated with **Linda Bothof Broker** (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: **3909 Hartford Place, Las Vegas, NV 89102**
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: **June 30, 2020**

Licensee signature: **/Linda Bothof/**

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.