

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	4659 Hells Bells Road, Carson City, NV 89701	Order ID	6756601	Property ID	28505684
Inspection Date	07/03/2020	Date of Report	07/04/2020		
Loan Number	41087	APN	01037242		
Borrower Name	Catamount Properties 2018 LLC	County	Carson City		

Tracking IDs

Order Tracking ID	20200620_BPOs_B	Tracking ID 1	20200620_BPOs_B
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	desjardines, charles	Condition Comments appears to be maintained however, the yard is dead, no watering is obvious, could not see back yard. home itself looks and appears to have no noticeable detriments.
R. E. Taxes	\$2,444	
Assessed Value	\$78,633	
Zoning Classification	r1	
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes	
(lock boxed since on market)		
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	Rural	Neighborhood Comments rural community of homes of various ages and styles .
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$400,000 High: \$590,000	
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	4659 Hells Bells Road	2247 Gregg	4489 Morgan Mill	2344 Gregg
City, State	Carson City, NV	Carson City, NV	Carson City, NV	Carson City, NV
Zip Code	89701	89701	89701	89701
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	1.14 ¹	1.05 ¹	1.20 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$437,000	\$469,000	\$496,000
List Price \$	--	\$437,000	\$449,900	\$496,000
Original List Date		06/29/2020	05/26/2020	06/08/2020
DOM · Cumulative DOM	-- · --	2 · 5	36 · 39	23 · 26
Age (# of years)	28	18	32	42
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 ranch	1 Story ranch	1 Story rnch	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	1,814	1,673	1,799	2,049
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	4 · 3	3 · 2
Total Room #	7	7	7	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 3 Car(s)	Attached 4 Car(s)	Attached 3 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.60 acres	.50 acres	.55 acres	.50 acres
Other	0	0	0	0

* 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.

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

Listing 1 gla adj 5499, garage -3000 Wood burning stove with stone surround. Sliding glass door off family room to Trex deck surrounded by trees, covered front porch, easy care landscaping. Wood floors throughout.

Listing 2 bath -2000 garage -9000 Detached Garage/Workshop!! Nicely remodeled home with two master suites, great room and more! The second master suite is a newly built addition. Remodeled kitchen with granite counter tops, bathrooms remodeled with extensive tile work

Listing 3 -9165 gla adjustment garage -3000 new listing windows throughout the house, new roof, new tank less water heater and fresh exterior and interior paint. It also has a new HVAC with Humidifier, new fence and just this year a detached garagealso

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	4659 Hells Bells Road	1847 Quail Lane	4318 Hiddenmeqadow	755 Marsh
City, State	Carson City, NV	Carson City, NV	Carson City, NV	Carson City, NV
Zip Code	89701	89701	89701	89701
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	1.37 ¹	0.29 ¹	0.38 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$449,900	\$485,000	\$507,500
List Price \$	--	\$443,700	\$485,000	\$491,000
Sale Price \$	--	\$435,000	\$475,000	\$480,000
Type of Financing	--	Cv	Cv	Cv
Date of Sale	--	10/21/2019	05/01/2020	04/20/2020
DOM · Cumulative DOM	-- · --	190 · 190	91 · 43	161 · 161
Age (# of years)	28	33	21	29
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	Beneficial ; Mountain	Neutral ; Mountain	Neutral ; Mountain
Style/Design	1 Story ranch	2 Stories ranch	1 Story ranch	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	1,814	1,960	1,806	1,846
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	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	--	--	--	--
Lot Size	.60 acres	1.25 acres	.48 acres	.43 acres
Other	0	0	0	0
Net Adjustment	--	-\$10,694	\$0	\$0
Adjusted Price	--	\$424,306	\$475,000	\$480,000

* 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** upgraded and updated with new roof, new bathrooms, new carpet, new interior paint, tankless water heater lot -5000 gla -5694 filtration system, water softer, A/C Unit, reverse osmosis
- Sold 2** The backyard has a nice deck fr. Home was recently repainted inside only. ;no additional mls marks were made to tell of condtion etc.
- Sold 3** Open floor plan. Gas fireplace. Wet bar. Jetted tub in hall bathroom w/ skylight. Large laundry room. Extra large approx. 432 sq. ft. separate enclosed finished patio. Extra deep garage for extra vehicle or working area.

Subject Sales & Listing History

Current Listing Status	Currently Listed	Listing History Comments					
Listing Agency/Firm	cal neva	currently on market and pending call listed 04/27/2020 subject was listed as is no repairs no obligation to do work					
Listing Agent Name	crystal jackson						
Listing Agent Phone	775-720-6765						
# 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
04/27/2020	\$400,000	--	--	Pending/Contract	04/30/2020	\$400,000	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$426,000	\$426,000
Sales Price	\$425,000	\$425,000
30 Day Price	\$425,000	--
Comments Regarding Pricing Strategy		
adjusted for garage since there were no others in the list category with 2 car in neighborhood. beautiful views and some high end properties surround subject, not knowing condition of subject inside, its the lowest listing in area.		

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



Side



Side



Street



Street

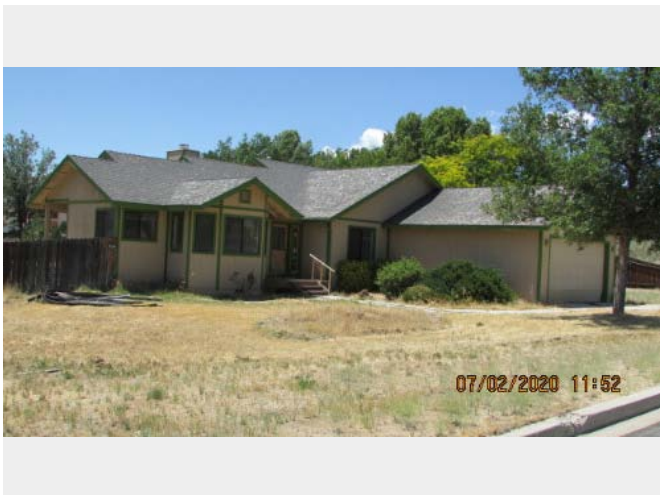
Subject Photos



Other



Other



Other

Listing Photos

L1 2247 gregg
Carson City, NV 89701



Front

L2 4489 morgan mill
Carson City, NV 89701



Front

L3 2344 gregg
Carson City, NV 89701



Front

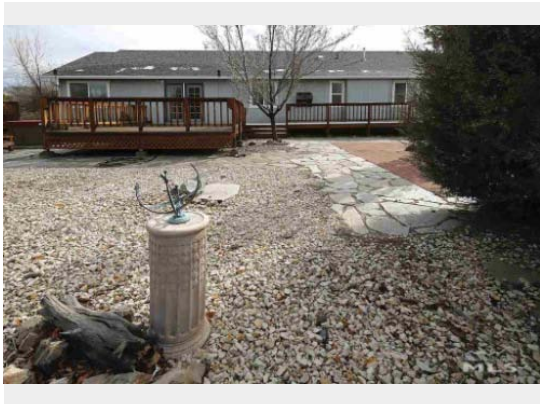
Sales Photos

S1 1847 quail lane
Carson City, NV 89701



Front

S2 4318 hiddenmeqadow
Carson City, NV 89701



Front

S3 755 marsh
Carson City, NV 89701



Front

ClearMaps Addendum

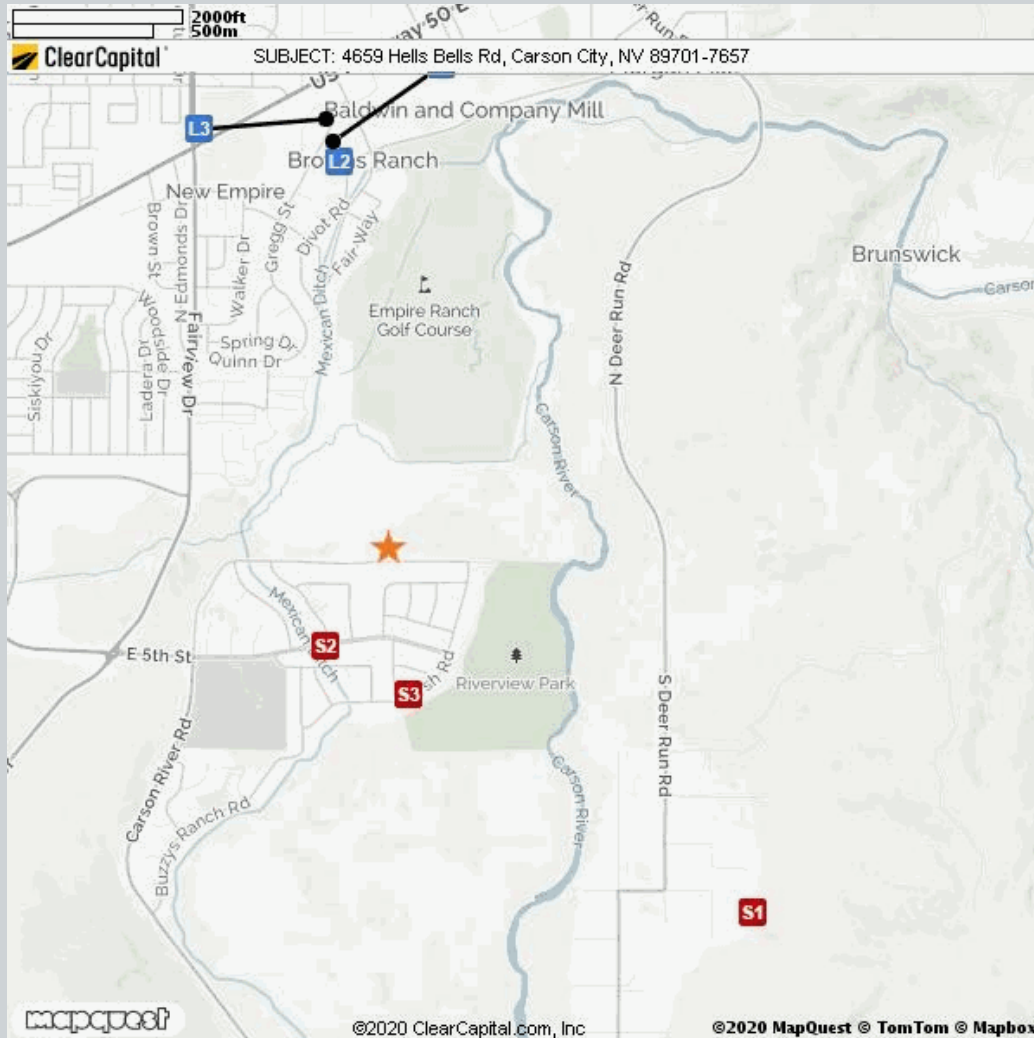
Address ★ 4659 Hells Bells Road, Carson City, NV 89701

Loan Number 41087

Suggested List \$426,000

Suggested Repaired \$426,000

Sale \$425,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	4659 Hells Bells Rd, Carson City, NV	--	Parcel Match
L1 Listing 1	2247 Gregg, Carson City, NV	1.14 Miles ¹	Parcel Match
L2 Listing 2	4489 Morgan Mill, Carson City, NV	1.05 Miles ¹	Parcel Match
L3 Listing 3	2344 Gregg, Carson City, NV	1.20 Miles ¹	Parcel Match
S1 Sold 1	1847 Quail Lane, Carson City, NV	1.37 Miles ¹	Parcel Match
S2 Sold 2	4318 Hiddenmeqadow, Carson City, NV	0.29 Miles ¹	Parcel Match
S3 Sold 3	755 Marsh, Carson City, NV	0.38 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	Vina Albright	Company/Brokerage	ALBRIGHT REALTY
License No	B.0058353	Address	10056 HIHWAY 50E CARSON CITY NV 89706
License Expiration	11/30/2020	License State	NV
Phone	7758414440	Email	albrightrealty08@yahoo.com
Broker Distance to Subject	4.09 miles	Date Signed	07/03/2020

/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: **4659 Hells Bells Road, Carson City, NV 89701**
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: **July 4, 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.