

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	2461 Connie View Drive, Elko, NV 89801	Order ID	6824018	Property ID	28750348
Inspection Date	09/02/2020	Date of Report	09/03/2020		
Loan Number	41766	APN	001612007		
Borrower Name	Catamount Properties 2018 LLC	County	Elko		

Tracking IDs

Order Tracking ID	09.01 BPOs	Tracking ID 1	09.01 BPOs
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	Don & Linda Gilbert	Condition Comments	
R. E. Taxes	\$101,840	Good Location centrally located in Elko, Near schools, parks and shopping. Residential Neighborhood. Exterior of property needs paint, interior is dated but in average condition.	
Assessed Value	\$83,451		
Zoning Classification	Residential		
Property Type	Manuf. Home		
Occupancy	Vacant		
Secure?	Yes (Doors Locked)		
Ownership Type	Fee Simple		
Property Condition	Average		
Estimated Exterior Repair Cost	\$8,000		
Estimated Interior Repair Cost	\$0		
Total Estimated Repair	\$8,000		
HOA	No		
Visible From Street	Visible		
Road Type	Public		

Neighborhood & Market Data

Location Type	Rural	Neighborhood Comments	
Local Economy	Stable	Subject property is average condition of surrounding homes. it is centrally located near schools, parks and shopping.	
Sales Prices in this Neighborhood	Low: \$125,000 High: \$255,000		
Market for this type of property	Increased 10 % in the past 6 months.		
Normal Marketing Days	<30		

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	2461 Connie View Drive	1373 Primrose	1553 Daisy	4540 Nez Perce
City, State	Elko, NV	Elko, NV	Elko, NV	Elko, NV
Zip Code	89801	89801	89801	89801
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	2.85 ¹	2.88 ¹	5.48 ¹
Property Type	Manuf. Home	Manufactured	Manufactured	Manufactured
Original List Price \$	\$	\$195,000	\$205,000	\$125,000
List Price \$	--	\$195,000	\$205,000	\$125,000
Original List Date		07/25/2020	08/14/2020	05/28/2020
DOM · Cumulative DOM	-- · --	39 · 40	19 · 20	97 · 98
Age (# of years)	22	16	1	24
Condition	Average	Average	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	1 Story Ranch Rambler	1 Story Ranch Ramble	1 Story Ranch Ramble	1 Story Ranch Ramble
# Units	1	1	1	1
Living Sq. Feet	1,473	1,456	1,232	1,104
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	9	9	9	9
Garage (Style/Stalls)	None	None	None	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.15 acres	.19 acres	.21 acres	2.27 acres
Other	--	--	--	--

* 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** Similar to Subject- Location, lot size, sq ft, bed bath Superior to Subject NA Inferior to Subject age Immaculate home which features two living rooms, Large Kitchen, 3 bedrooms 2 full baths. Master bedroom features garden tub with separate walk in shower and tile flooring.
- Listing 2** Similar to Subject- Location, Bed, Bath, Sq Ft, Lot Size Superior to Subject- New Construction, Age, Condition Inferior to Subject- None New Construction Home
- Listing 3** Similar to Subject- sq ft, bed, bath, age Superior to Subject lot size Inferior to Subject NA New interior paint, new exterior foundation

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	2461 Connie View Drive	1722 Castlewood	1565 Daisy	3806 Nashville
City, State	Elko, NV	Elko, NV	Elko, NV	Elko, NV
Zip Code	89801	89801	89801	89801
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	2.29 ¹	2.89 ¹	2.97 ²
Property Type	Manuf. Home	Manufactured	Manufactured	Manufactured
Original List Price \$	--	\$198,000	\$198,000	\$184,900
List Price \$	--	\$198,000	\$198,000	\$184,900
Sale Price \$	--	\$196,000	\$198,000	\$176,000
Type of Financing	--	Fha	Fha	Fha
Date of Sale	--	06/12/2020	07/17/2020	07/17/2020
DOM · Cumulative DOM	-- · --	48 · 48	291 · 248	69 · 59
Age (# of years)	22	22	1	12
Condition	Average	Average	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	1 Story Ranch Rambler	1 Story Ranch Ramble	1 Story Ranch Ramble	1 Story Ranch Ramble
# Units	1	1	1	1
Living Sq. Feet	1,473	1,620	1,493	1,316
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	4 · 2
Total Room #	9	9	9	10
Garage (Style/Stalls)	None	Detached 2 Car(s)	None	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.15 acres	.17 acres	.14 acres	1.99 acres
Other	--	--	--	--
Net Adjustment	--	-\$10,000	-\$7,500	-\$5,000
Adjusted Price	--	\$186,000	\$190,500	\$171,000

* 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** Similar to Subject bed, bath, age, lot size Superior to Subject sq ft, detached garage Inferior to Subject NA Open concept, skylights and walk in closets.
- Sold 2** Similar to Subject- Location, Bed, Bath, Sq Ft, Lot Size Superior to Subject- New Construction, Age, Condition Inferior to Subject- None NEW Construction Home
- Sold 3** Similar to Subject sq ft, bathrooms Superior to Subject lot size, age, bed Inferior to Subject NA New flooring, new countertops and new cabinets

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				Property was listed on 8/3/2020 for \$174,000 and sold on 8/31/2020 for \$119,000.			
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
08/03/2020	\$174,000	08/31/2020	\$119,000	Sold	08/31/2020	\$119,000	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$185,000	\$195,000
Sales Price	\$185,000	\$190,000
30 Day Price	\$185,000	--
Comments Regarding Pricing Strategy		
Interior of property was not inspected and cannot be commented on to influence suggested price. Price conclusion obtained due to subject property exterior condition, location, active and sold comparables and current market trends. Notwithstanding any preprinted language to the contrary, this opinion is not an appraisal of the market value of the subject property. If an appraisal is desired, the services of a licensed or certified appraiser must be obtained.		

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.

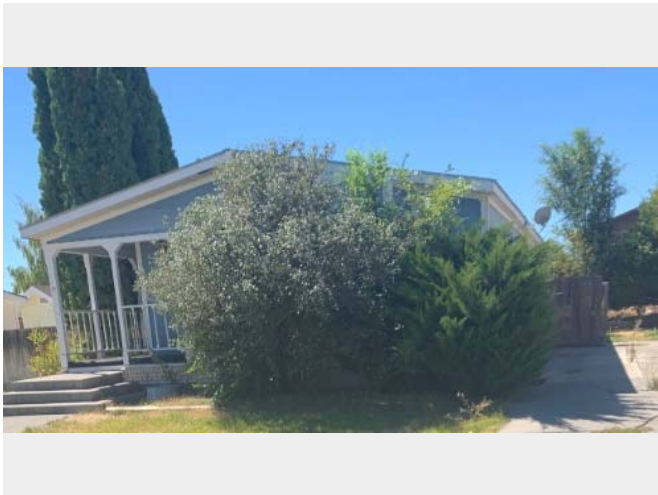
Subject Photos



Front



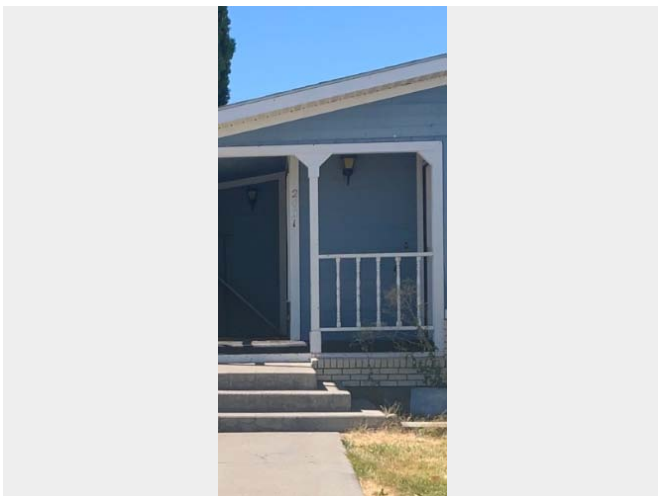
Front



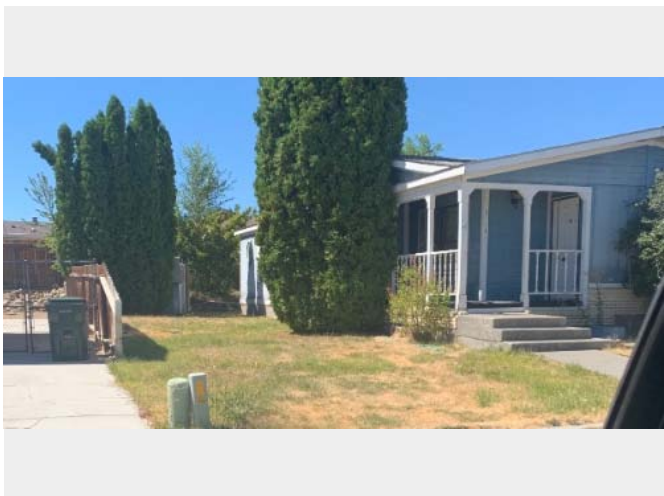
Front



Address Verification



Address Verification



Side

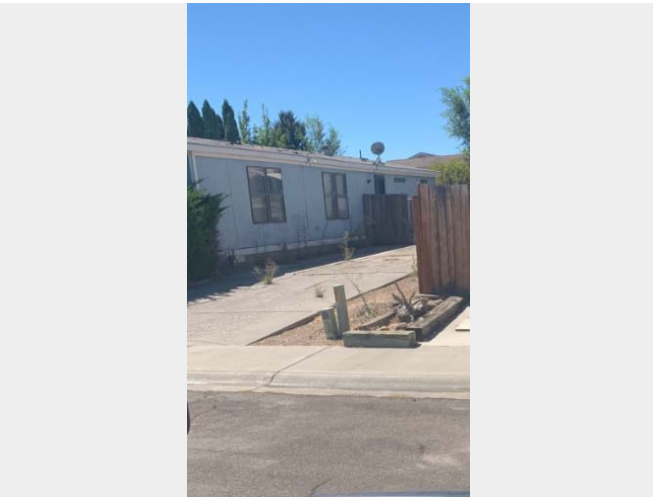
Subject Photos



Side



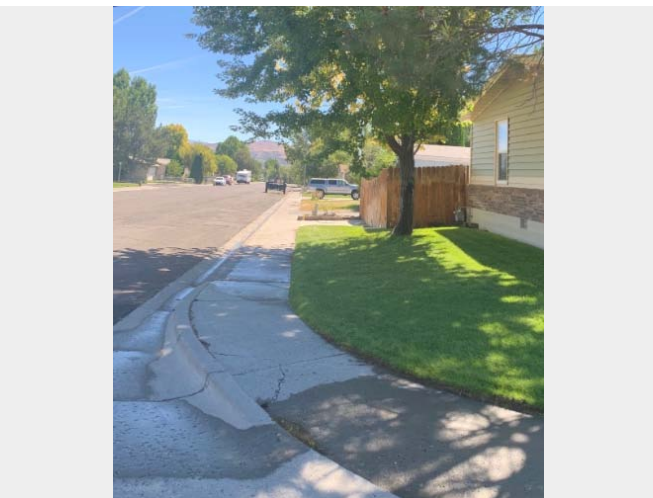
Side



Back



Street



Street



Street

Listing Photos

L1 1373 Primrose
Elko, NV 89801



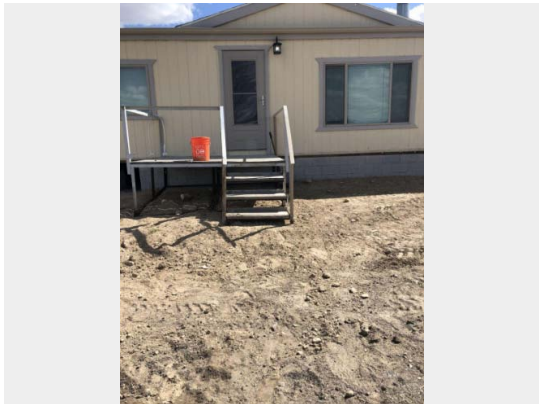
Other

L2 1553 Daisy
Elko, NV 89801



Other

L3 4540 Nez Perce
Elko, NV 89801



Other

Sales Photos

S1 1722 Castlewood
Elko, NV 89801



Other

S2 1565 Daisy
Elko, NV 89801



Other

S3 3806 Nashville
Elko, NV 89801



Other

ClearMaps Addendum

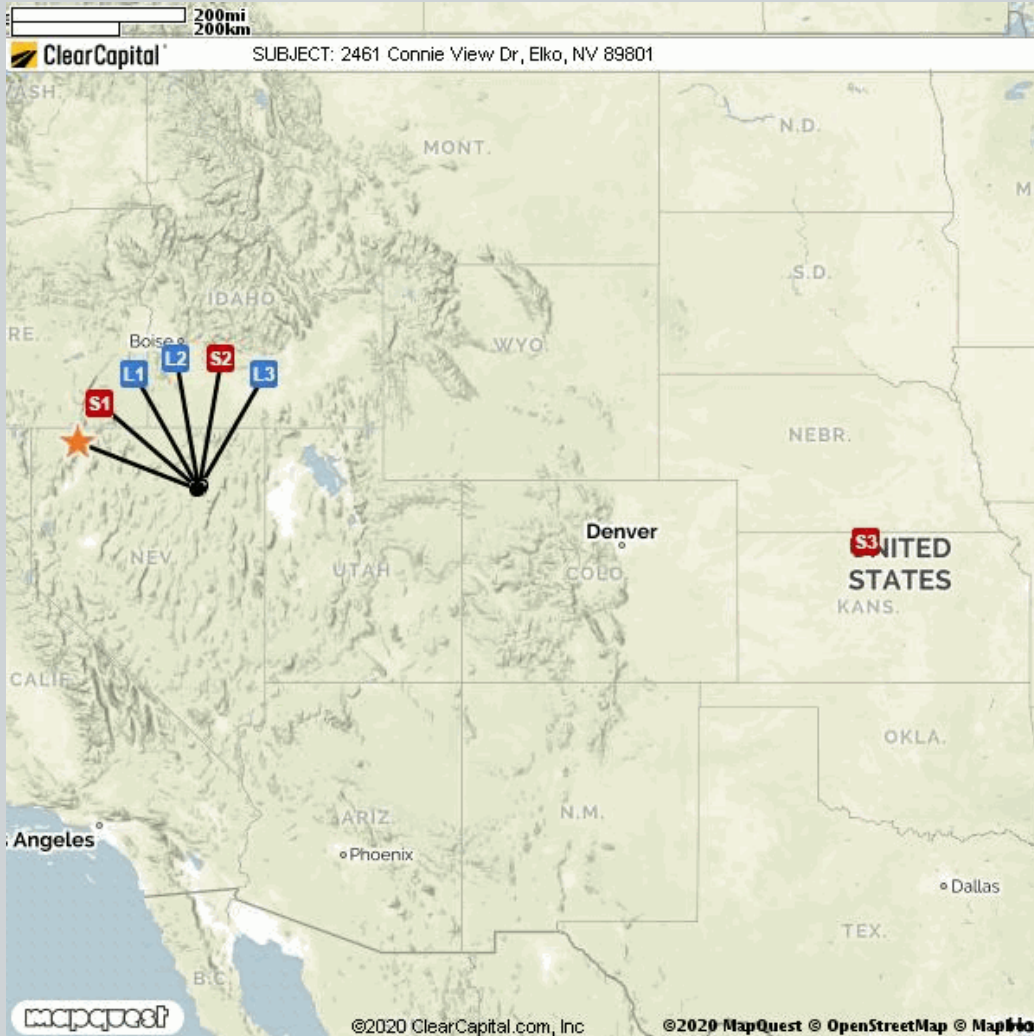
Address ★ 2461 Connie View Drive, Elko, NV 89801

Loan Number 41766

Suggested List \$185,000

Suggested Repaired \$195,000

Sale \$185,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	2461 Connie View Dr, Elko, NV	--	Parcel Match
L1 Listing 1	1373 Primrose, Elko, NV	2.85 Miles ¹	Parcel Match
L2 Listing 2	1553 Daisy, Elko, NV	2.88 Miles ¹	Parcel Match
L3 Listing 3	4540 Nez Perce, Elko, NV	5.48 Miles ¹	Parcel Match
S1 Sold 1	1722 Castlewood, Elko, NV	2.29 Miles ¹	Parcel Match
S2 Sold 2	1565 Daisy, Elko, NV	2.89 Miles ¹	Parcel Match
S3 Sold 3	3806 Nashville, Elko, NV	2.97 Miles ²	Unknown Street Address

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	Marissa Lostra	Company/Brokerage	Lostra Realty
License No	B.0002194.CORP	Address	930 College Ave Elko NV 89801
License Expiration	12/31/2021	License State	NV
Phone	7753970052	Email	rissak3@yahoo.com
Broker Distance to Subject	1.27 miles	Date Signed	09/03/2020

/Marissa Lostra/

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: **Marissa Lostra** ("Licensee"), **B.0002194.CORP** (License #) who is an active licensee in good standing.

Licensee is affiliated with **Lostra 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: **2461 Connie View Drive, Elko, NV 89801**
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: **September 3, 2020**

Licensee signature: **/Marissa Lostra/**

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.