1260 BARNARD DR

LAS VEGAS, NV 89102

\$280,000 • As-Is Value

42060

Loan Number

by ClearCapital

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 Inspection Date Loan Number Borrower Name	1260 Barnard Dr, Las Vegas, NV 89102 04/08/2021 42060 Catamount Properties 2018 LLC	Order ID Date of Report APN County	7221768 04/12/2021 162-05-211-0 Clark	Property ID	29925836
Tracking IDs					
Order Tracking ID	0407_BPO_Update	Tracking ID 1	0407_BPO_Up	date	
Tracking ID 2		Tracking ID 3			

General Conditions

Owner	CATAMOUNT PROPERTIE 2018	Condition Comments		
	LLC	Structure shows no apparent deferred maintenance, maintaine		
R. E. Taxes	\$939	landscaping. Within neighborhood standards. No repair issues		
Assessed Value	\$57,196	noted.		
Zoning Classification	Residential			
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	Suburban	Neighborhood Comments	
Local Economy	Stable	Predominant SFR built 1950's through 80's, maintained	
Sales Prices in this Neighborhood	Low: \$237,000 High: \$950,000	neighborhoods, within 1 mile of major arterials and commerci	
Market for this type of property	Increased 2 % in the past 6 months.		
Normal Marketing Days	<90		

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Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	1260 Barnard Dr	3901 El Cederal Av	1349 Melville Dr	1306 Melville Dr
City, State	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV
Zip Code	89102	89102	89102	89102
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.47 ¹	0.20 ¹	0.17 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$275,000	\$330,000	\$399,900
List Price \$		\$275,000	\$330,000	\$399,900
Original List Date		04/01/2021	03/15/2021	03/12/2021
$DOM \cdot Cumulative DOM$	•	10 · 11	27 · 28	30 · 31
Age (# of years)	69	58	68	68
Condition	Average	Average	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	1,350	1,397	1,332	1,368
Bdrm · Bths · ½ Bths	3 · 1	4 · 2	3 · 2	3 · 2
Total Room #	5	6	5	5
Garage (Style/Stalls)	None	Attached 2 Car(s)	None	Attached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa	Pool - Yes			Pool - Yes
Lot Size	0.19 acres	0.15 acres	0.17 acres	0.17 acres
Other	none	none	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.

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

Listing 1 superior: 4 bed -3000 2 bath -3000 2 car garage -6000 age -3300. inferior: lot size (\$2/sf) +3500 no pool +8000.

Listing 2 superior: 2 bath -3000 fireplace -1500. inferior: no pool +8000.

Listing 3 superior: 2 bath -3000 fireplace -1500 1 car garage -3000 condition -6000 recent rehab. inferior: none. has accepted conv offer since 3/29/21.

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Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	1260 Barnard Dr	1213 Douglas Dr	1812 Poco Way	3601 Westleigh Av
City, State	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV
Zip Code	89102	89102	89102	89102
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.12 1	0.41 1	0.23 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$300,000	\$350,000	\$304,999
List Price \$		\$285,000	\$350,000	\$294,999
Sale Price \$		\$265,000	\$295,000	\$295,000
Type of Financing		Fha	Conv	Fha
Date of Sale		11/04/2020	12/07/2020	11/24/2020
DOM \cdot Cumulative DOM		10 · 50	7 · 47	29 · 70
Age (# of years)	69	68	58	68
Condition	Average	Average	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	1,350	1,215	1,320	1,528
Bdrm · Bths · ½ Bths	3 · 1	2 · 2	3 · 2	4 · 3
Total Room #	5	4	5	6
Garage (Style/Stalls)	None	Carport 1 Car	Attached 2 Car(s)	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa	Pool - Yes		Pool - Yes	
Lot Size	0.19 acres	0.19 acres	0.17 acres	0.26 acres
Other	none	none	fireplace	concessions
Net Adjustment		+\$17,950	-\$13,800	-\$29,550

* 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.

Reasons for Adjustments Why the comparable sale is superior or inferior to the subject.

Sold 1 superior: 2 bath -3000 1 carport -1500. inferior: GLA +9450 2 bed +3000 no pool +10,000.

Sold 2 superior: 2 bath -3000 fireplace -1500 2 car garage -6000 age -3300. inferior: none.

Sold 3 superior: concessions -4000 GLA -12,450 4 bed -3000 3 bath -6000 lot size -6100 condition -6000 recent rehab. inferior: no pool +8000

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Subject Sales & Listing History

Current Listing S	ing Status Not Currently Listed		Listing Histor	y Comments			
Listing Agency/Firm			Listed 8/19/20 250,000, accepted offer 9/7/20, sold 10/1/20				
Listing Agent Name		265,100	265,100				
Listing Agent Ph	one						
# of Removed Li Months	stings in Previous 12	0					
# of Sales in Pre Months	evious 12	1					
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
08/19/2020	\$250.000			Sold	10/01/2020	\$265.100	MLS

Marketing Strategy

	As Is Price	Repaired Price		
Suggested List Price	\$286,000	\$286,000		
Sales Price	\$280,000	\$280,000		
30 Day Price	\$263,000			
Comments Regarding Pricing Strategy				
List within 2% of sales price, discount quick sale 6%, valued subj to higher end of adjusted solds, comps had short DOM.				

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.

by ClearCapital

1260 BARNARD DR LAS VEGAS, NV 89102

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Subject Photos





Front



Address Verification



Street

by ClearCapital

1260 BARNARD DR

LAS VEGAS, NV 89102

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Listing Photos

3901 El Cederal Av Las Vegas, NV 89102









Front

1306 Melville Dr Las Vegas, NV 89102



Front

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Sales Photos

1213 Douglas Dr Las Vegas, NV 89102



Front





Front

3601 Westleigh AvLas Vegas, NV 89102



Front

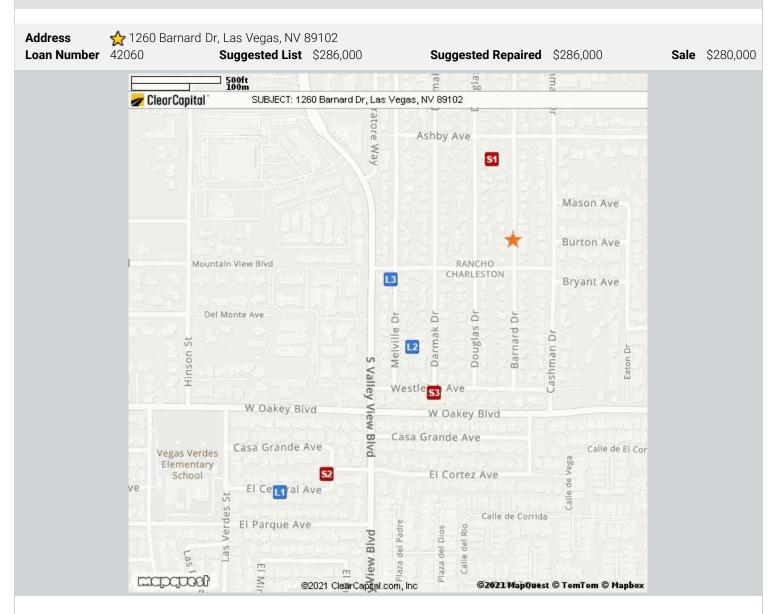
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ClearMaps Addendum



Co	mparable	Address	Miles to Subject	Mapping Accuracy
*	Subject	1260 Barnard Dr, Las Vegas, NV 89102		Parcel Match
L1	Listing 1	3901 El Cederal Av, Las Vegas, NV 89102	0.47 Miles 1	Parcel Match
L2	Listing 2	1349 Melville Dr, Las Vegas, NV 89102	0.20 Miles 1	Parcel Match
L3	Listing 3	1306 Melville Dr, Las Vegas, NV 89102	0.17 Miles 1	Parcel Match
S1	Sold 1	1213 Douglas Dr, Las Vegas, NV 89102	0.12 Miles 1	Parcel Match
S2	Sold 2	1812 Poco Way, Las Vegas, NV 89102	0.41 Miles 1	Parcel Match
S 3	Sold 3	3601 Westleigh Av, Las Vegas, NV 89102	0.23 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.

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LAS VEGAS, NV 89102

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.)

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.

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Loan Number

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.

by ClearCapital

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LAS VEGAS, NV 89102



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.

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Broker Information

Broker Name	David Berg	Company/Brokerage	Elite Realty
License No	0032371	Address	Attn: David Berg Las Vegas NV 89117
License Expiration	11/30/2021	License State	NV
Phone	7022815827	Email	lasvegasdavid@gmail.com
Broker Distance to Subject	5.50 miles	Date Signed	04/11/2021
(David Borg/			

/David Berg/

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 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 or nace, color, religion, sex, age, marital status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the subject property or of the present owners or occupants of the subject property or of the present owners or occupants of the subject property or of the present owners or occupants of the subject property or of the present owners or occupants of the subject property or of the present owners or occupants of the subject property or 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: **David Berg** ("Licensee"), **0032371** (License #) who is an active licensee in good standing.

Licensee is affiliated with Elite 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: **1260 Barnard Dr, 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: April 12, 2021

Licensee signature: /David Berg/

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.