

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	2645 Congress Avenue, Las Vegas, NV 89121	Order ID	7046487	Property ID	29365368
Inspection Date	01/16/2021	Date of Report	01/19/2021		
Loan Number	43013	APN	162-12-213-080		
Borrower Name	Catamount Properties 2018 LLC	County	Clark		

Tracking IDs

Order Tracking ID	0114BPOsA	Tracking ID 1	0114BPOsA
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	Bates Dorothy R and Thomas Peggy M	Condition Comments No damage or repair issues from visual exterior inspection. Doors, windows, and landscaping appear to be in good condition for age and area.
R. E. Taxes	\$85,076	
Assessed Value	\$43,910	
Zoning Classification	SFR	
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 In the subjects subdivision there is 1 home for sale, 1 under contract, 5 homes sold within the last 6 months.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$309,900 High: \$310,000	
Market for this type of property	Remained Stable for the past 6 months.	
Normal Marketing Days	<30	

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	2645 Congress Avenue	2748 Baltic Cir	2729 Polar Ct	1716 Euclid Ave
City, State	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV
Zip Code	89121	89121	89121	89104
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.15 ¹	0.19 ¹	0.89 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$329,777	\$335,000	\$170,000
List Price \$	--	\$329,777	\$330,000	\$170,000
Original List Date		12/18/2020	11/14/2020	12/24/2020
DOM · Cumulative DOM	-- · --	28 · 32	62 · 66	22 · 26
Age (# of years)	50	49	49	68
Condition	Average	Average	Average	Fair
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	1,672	1,672	1,672	1,856
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 1
Total Room #	5	5	5	5
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	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 Spa - Yes	Pool - Yes	--
Lot Size	0.17 acres	0.16 acres	0.23 acres	0.14 acres
Other	--	fireplace	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 Superior in age, pool, spa. Inferior in lot size. Identical in number of floors, square footage, bedrooms, bathrooms, garage stalls. STUNNING 1 story, 3 bd home with a spectacular pool and spa! This home features high ceilings, beautiful flooring through out, large windows, providing the home with plenty of natural light, large 2 car garage, spacious den, and laundry room. Kitchen features stainless steel appliances, beautiful cabinets, and breakfast bar. An Inviting dining room and Great room is spacious, perfect for entertaining, with a view of the yard and sparkling pool! Home includes a very large master bedroom with 2 large closet! Master bath offers gorgeous sinks, and a large shower great for relaxing! Bedrooms are spacious. Yard includes a covered patio area, and lovely landscaping. This PRIDE of ownership home is a must see!

Listing 2 Superior in age, pool and lot size. Identical in number of floors, square footage, bedrooms, bathrooms, garage stalls. WHOA NELLY SUPER RARE ONE STORY WITH RV PARKING AND POOL ON HUGE LOT IN FHA RANGE! A CALIFORNIA EXODUS FAVORITE! Beautiful entry way leads you to nice open floor plan with chef like kitchen that overlooks the entertainment room. Take a stroll out back and create your own mini oasis with sparkling pool! The master can be your own mini penthouse with spa like master bathroom. Large secondary rooms! EASY SHOW! DONT DELAY ACT TODAY POOL HOMES ARE IN HUUUUUGGE DEMAND!

Listing 3 Inferior in age, bathrooms, garage stalls, and lot size. Identical in total number of floors, and bedrooms. Superior in square footage. INVESTOR OPPORTUNITY! CENTRALLY LOCATED, VINATGE LAS VEGAS. LARGE 3 BED ROOMS 2 BATH 1856 SQFT!

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	2645 Congress Avenue	2759 Artic St	2758 Baltic Cir	2319 Mariposa Ave
City, State	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV
Zip Code	89121	89121	89121	89104
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.18 ¹	0.14 ¹	0.71 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$285,000	\$294,999	\$249,999
List Price \$	--	\$285,000	\$299,999	\$240,000
Sale Price \$	--	\$283,500	\$300,000	\$240,000
Type of Financing	--	Va	Fha	Fha
Date of Sale	--	02/28/2020	04/21/2020	09/21/2020
DOM · Cumulative DOM	-- · --	50 · 50	54 · 54	119 · 119
Age (# of years)	50	49	49	49
Condition	Average	Good	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	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,672	1,672	1,817	1,480
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	4 · 2	3 · 2
Total Room #	5	8	9	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	Pool - Yes Spa - Yes	Pool - Yes
Lot Size	0.17 acres	0.17 acres	0.19 acres	0.12 acres
Other	--	fireplace	fireplace	--
Net Adjustment	--	-\$10,000	-\$58,925	+\$15,104
Adjusted Price	--	\$273,500	\$241,075	\$255,104

* 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** Inferior in age. Identical in number of floors, bathrooms, square footage, bedrooms, garage stalls, lot size. SC1 adj. - \$10,000 sup remodel GORGEOUS COMPLETELY REMODELED HOME IN DESIRABLE LOCATION *** NO HOA HERE *** WISE FLOORPLAN WITH FORMAL LIVING WITH FIREPLACE AND COZY SITTING AREA, LARGE KITCHEN WITH AN ISLAND *** UPGRADES GALORE - NEW WHITE SHAKERS KITCHEN CABINETS *** NEW QUARTZ COUNTERS *** REMODELED BATHROOM WITH MODERN TOUCHES *** NEW EXTERIOR PAINT ** LARGE LOT AND BACKYARD *** WELCOME HOME!
- Sold 2** Inferior in age. Identical in number of floors, bathrooms, garage stalls. Superior in square footage, bedrooms, lot size. SC2 adj. - \$23,925 sup sq ft. (\$165 sq ft), - \$25,000 superior pool/spa, - \$10,000 sup remodel This updated non HOA house is a must see. With granite counter tops throughout, stainless appliances, new carpet, oil rubbed finishes, and not to forget ceiling fans in all rooms. It will not disappoint. Hurry in before its off the market.
- Sold 3** Inferior in age, square footage, garage stalls, lot size. Identical in number of floors, bathrooms, bedrooms. SC3 adj. \$31,104 inf sq ft. (\$162 sq ft), \$4,000 inf garage stalls, - \$20,000 superior pool Move-in Ready with in-ground pool. Granite Countertops, convenient location with off-street parking.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed		Listing History Comments				
Listing Agency/Firm			No Listing History Comments				
Listing Agent Name							
Listing Agent Phone							
# 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

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$275,000	\$275,000
Sales Price	\$260,000	\$260,000
30 Day Price	\$245,000	--
Comments Regarding Pricing Strategy		
Suggest pricing near mid to low range of competing listings. Subject property would likely sell near mid to low range of comps.		

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.
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Subject Photos



Front



Address Verification



Side



Side



Street



Street

Listing Photos

L1 2748 Baltic Cir
Las Vegas, NV 89121



Front

L2 2729 Polar Ct
Las Vegas, NV 89121



Front

L3 1716 Euclid Ave
Las Vegas, NV 89104



Front

Sales Photos

S1 2759 Artic St
Las Vegas, NV 89121



Front

S2 2758 Baltic Cir
Las Vegas, NV 89121



Front

S3 2319 Mariposa Ave
Las Vegas, NV 89104



Front

ClearMaps Addendum

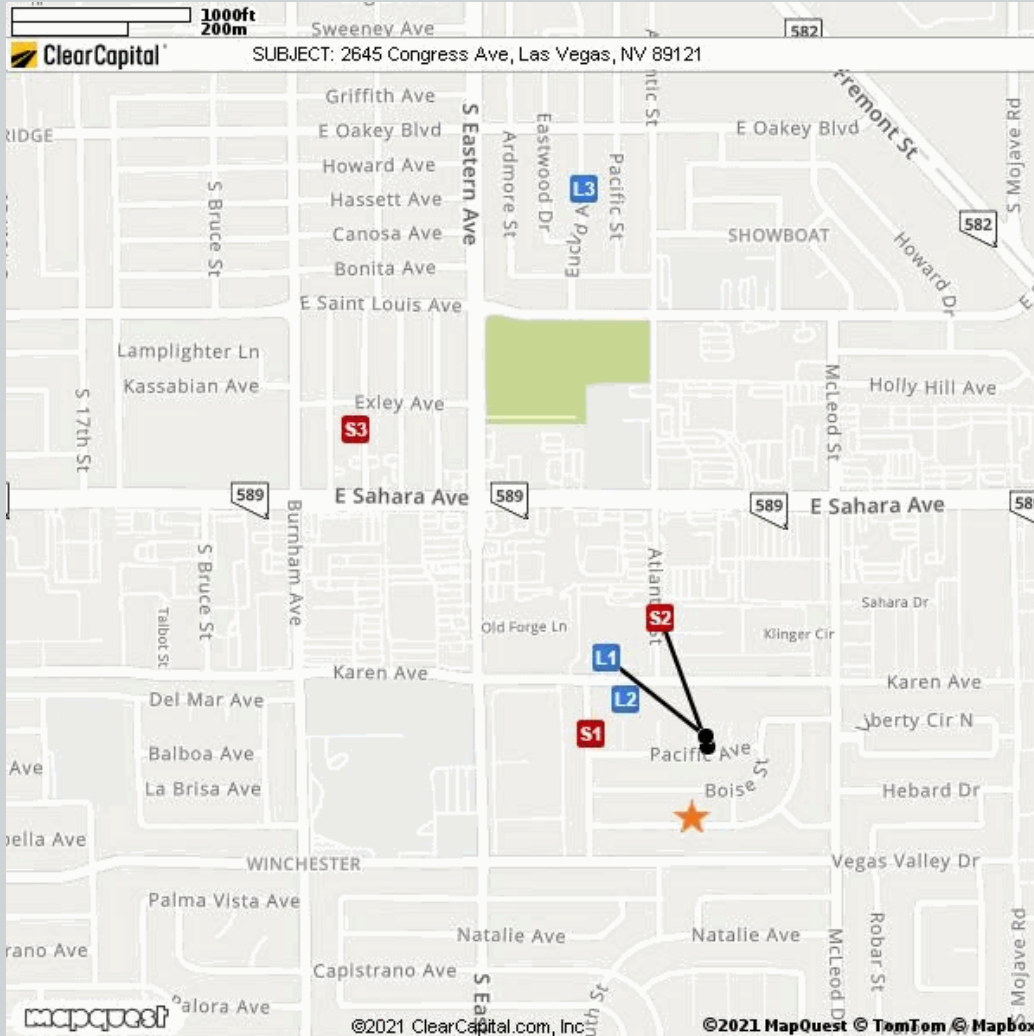
Address ★ 2645 Congress Avenue, Las Vegas, NV 89121

Loan Number 43013

Suggested List \$275,000

Suggested Repaired \$275,000

Sale \$260,000



Comparable

Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	2645 Congress Avenue, Las Vegas, NV 89121	--	Parcel Match
L1 Listing 1	2748 Baltic Cir, Las Vegas, NV 89121	0.15 Miles ¹	Parcel Match
L2 Listing 2	2729 Polar Ct, Las Vegas, NV 89121	0.19 Miles ¹	Parcel Match
L3 Listing 3	1716 Euclid Ave, Las Vegas, NV 89104	0.89 Miles ¹	Parcel Match
S1 Sold 1	2759 Artic St, Las Vegas, NV 89121	0.18 Miles ¹	Parcel Match
S2 Sold 2	2758 Baltic Cir, Las Vegas, NV 89121	0.14 Miles ¹	Parcel Match
S3 Sold 3	2319 Mariposa Ave, Las Vegas, NV 89104	0.71 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	Ivory Harp	Company/Brokerage	Prestige Properties
License No	S.0172462	Address	1139 Paradise Vista Henderson NV 89002
License Expiration	12/31/2022	License State	NV
Phone	7025812609	Email	IVORY@IVORYSELLSVEGAS.COM
Broker Distance to Subject	14.41 miles	Date Signed	01/17/2021

/Ivory Harp/

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: **Ivory Harp** ("Licensee"), **S.0172462** (License #) who is an active licensee in good standing.

Licensee is affiliated with **Prestige Properties** (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: **2645 Congress Avenue, Las Vegas, NV 89121**
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: **January 19, 2021**

Licensee signature: **/Ivory Harp/**

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.