

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	1340 Dartmouth Avenue, Lovelock, NV 89419	Order ID	7650120	Property ID	31360882
Inspection Date	10/11/2021	Date of Report	10/13/2021		
Loan Number	43564	APN	0104411		
Borrower Name	Catamount Properties 2018 LLC	County	Pershing		

Tracking IDs

Order Tracking ID	1007BPO_Update	Tracking ID 1	1007BPO_Update
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	DOROTHY V TOVER	Condition Comments The subject is in good condition, due to recently being remodeled by an investor. The interior and exterior of the home are in good condition and need no repairs. The subject has a small covered patio in the rear of home, and also a storage shed. The subject is a small home for the area and has minimal views.
R. E. Taxes	\$643	
Assessed Value	\$13,747	
Zoning Classification	Residential	
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes	
(Secured with lockbox.)		
Ownership Type	Fee Simple	
Property Condition	Good	
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 The subject is located in Lovelock, which is a small truck stop and agricultural town, along I-80. Lovelock lacks many modern amenities and services, and has a population of less than 2000 people. The largest employer in the town, is a Prison. The subject is located in the historic downtown area, near most shopping and restaurants.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$43,000 High: \$399,000	
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	1340 Dartmouth Avenue	1330 Cornell	1625 Franklin	650 15th
City, State	Lovelock, NV	Lovelock, NV	Lovelock, NV	Lovelock, NV
Zip Code	89419	89419	89419	89419
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.09 ¹	0.37 ¹	0.31 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$135,000	\$189,000	\$249,900
List Price \$	--	\$97,000	\$209,000	\$24,990
Original List Date		04/15/2019	07/16/2020	09/01/2021
DOM · Cumulative DOM	-- · --	549 · 912	434 · 454	41 · 42
Age (# of years)	101	91	75	85
Condition	Good	Fair	Good	Good
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 bungalow	1 Story bungalow	1 Story bungalow	1 Story bungalow
# Units	1	1	1	1
Living Sq. Feet	908	872	1,138	1,150
Bdrm · Bths · ½ Bths	2 · 1	2 · 1	3 · 2	3 · 2
Total Room #	4	4	5	5
Garage (Style/Stalls)	None	None	Carport 1 Car	Detached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.15 acres	0.18 acres	0.18 acres	0.16 acres
Other	shed	double lot	in, law unit	none

* 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 Comp was used due to being most comparable comp available in terms of location, lot size, style, and size, and to bracket subject's size. Inferior only based on condition. Comp is nearly equal in all other aspects. Comp is on a double lot.

Listing 2 Most comparable list comp to the subject based on remodeling and condition. This comp is updated and is in good condition. Equal location, views, lot size, and style. Superior overall due to size, bath count, and also has in-law quarters.

Listing 3 Superior to the subject due to size, bath count, and garage. Comp has been updated and remodeled. One of best list comps available due to condition and age.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	1340 Dartmouth Avenue	955 Grinnel	1435 Grinnel	640 N Meridian
City, State	Lovelock, NV	Lovelock, NV	Lovelock, NV	Lovelock, NV
Zip Code	89419	89419	89419	89419
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.48 ¹	0.40 ¹	4.58 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$199,999	\$192,000	\$219,900
List Price \$	--	\$199,999	\$192,000	\$219,900
Sale Price \$	--	\$189,999	\$188,000	\$215,000
Type of Financing	--	Conv	Conv	Cash
Date of Sale	--	04/15/2021	07/29/2021	08/13/2021
DOM · Cumulative DOM	-- · --	84 · 84	46 · 46	46 · 46
Age (# of years)	101	88	62	56
Condition	Good	Good	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	Beneficial ; Mountain
Style/Design	1 Story bungalow	1 Story bungalow	1 Story ranch	1 Story bungalow
# Units	1	1	1	1
Living Sq. Feet	908	1,366	1,032	960
Bdrm · Bths · ½ Bths	2 · 1	2 · 2	3 · 1	2 · 2
Total Room #	4	4	5	4
Garage (Style/Stalls)	None	Detached 1 Car	Carport 1 Car	Detached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.15 acres	0.32 acres	0.32 acres	0.55 acres
Other	shed	patio	2 sheds, cov patio	cov porch
Net Adjustment	--	-\$60,800	+\$600	-\$25,000
Adjusted Price	--	\$129,199	\$188,600	\$190,000

* 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** One of best sold comp based on condition and location. Comp is well maintained and has been updated. Superior overall, due to size and lot size. Equal style, location, and views. Adjustments -5000 garage, -5000 bath, -45800 sqft, -5000 lot
- Sold 2** One of best comps available based on size and location. Inferior appeal and condition. Superior overall, due to size, lot size, and amenities. Adjustments -12400 sqft, -5000 lot, -2000 carport +20000 condition
- Sold 3** Inferior to the subject only based on condition. Superior overall, due to garage and lot size. Equal location, amenities, and style. -10000 garage, -10000 lot, -5000 bath +20000 condition

Subject Sales & Listing History

Current Listing Status	Currently Listed	Listing History Comments					
Listing Agency/Firm	Harcourts NV1 Realty	Home is currently listed by an investor.					
Listing Agent Name	Jessica Hodges						
Listing Agent Phone	775-826-6810						
# 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
09/10/2021	\$199,900	09/14/2021	\$199,900	Pending/Contract	09/14/2021	\$199,900	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$194,000	\$194,000
Sales Price	\$190,000	\$190,000
30 Day Price	\$175,000	--
Comments Regarding Pricing Strategy		
The subject's suggested value is based heavily on the unadjusted value of the sold comps, and adjusted value of S2 and S3. The subject's suggested value also reflects how it compares to the small amount of listed properties in Lovelock.		

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



Side



Street

Subject Photos



Street

Listing Photos

L1 1330 Cornell
Lovelock, NV 89419



Front

L2 1625 Franklin
Lovelock, NV 89419



Front

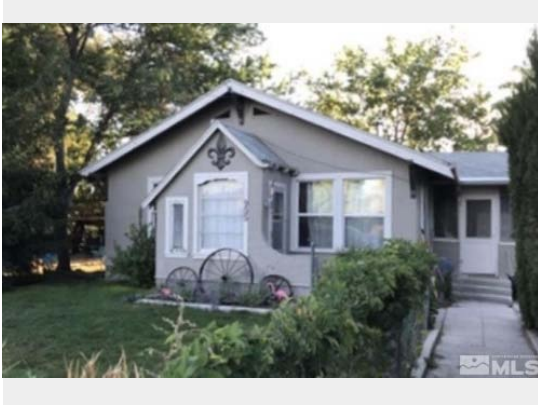
L3 650 15th
Lovelock, NV 89419



Front

Sales Photos

S1 955 Grinnel
Lovelock, NV 89419



Front

S2 1435 Grinnel
Lovelock, NV 89419



Front

S3 640 N Meridian
Lovelock, NV 89419



Front

ClearMaps Addendum

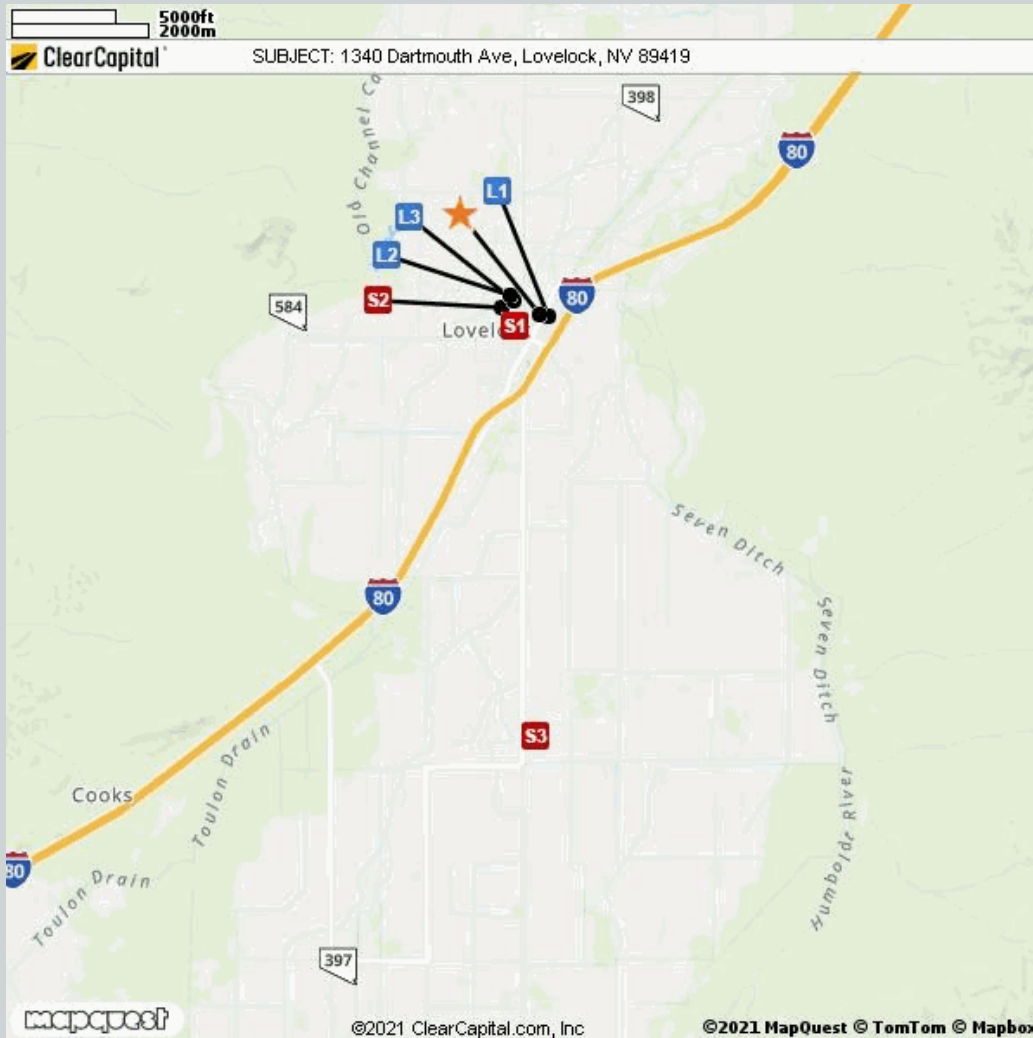
Address ★ 1340 Dartmouth Avenue, Lovelock, NV 89419

Loan Number 43564

Suggested List \$194,000

Suggested Repaired \$194,000

Sale \$190,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	1340 Dartmouth Avenue, Lovelock, NV 89419	--	Parcel Match
L1 Listing 1	1330 Cornell, Lovelock, NV 89419	0.09 Miles ¹	Parcel Match
L2 Listing 2	1625 Franklin, Lovelock, NV 89419	0.37 Miles ¹	Parcel Match
L3 Listing 3	650 15th, Lovelock, NV 89419	0.31 Miles ¹	Parcel Match
S1 Sold 1	955 Grinnel, Lovelock, NV 89419	0.48 Miles ¹	Parcel Match
S2 Sold 2	1435 Grinnel, Lovelock, NV 89419	0.40 Miles ¹	Parcel Match
S3 Sold 3	640 N Meridian, Lovelock, NV 89419	4.58 Miles ¹	Street Centerline 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	Howard Zink	Company/Brokerage	Reno Tahoe Realty Group
License No	s.0191906	Address	4855 Warren Reno NV 89509
License Expiration	12/31/2021	License State	NV
Phone	7757413995	Email	h.zink@hotmail.com
Broker Distance to Subject	86.09 miles	Date Signed	10/12/2021

/Howard Zink/

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: **Howard Zink** ("Licensee"), **s.0191906** (License #) who is an active licensee in good standing.

Licensee is affiliated with **Reno Tahoe Realty Group** (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: **1340 Dartmouth Avenue, Lovelock, NV 89419**
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: **October 13, 2021**

Licensee signature: **/Howard Zink/**

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.