

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	916 Rockaway Street, Las Vegas, NV 89145	Order ID	7570523	Property ID	31006924
Inspection Date	09/09/2021	Date of Report	09/09/2021		
Loan Number	43592	APN	138-34-812-057		
Borrower Name	Catamount Properties 2018 LLC	County	Clark		

Tracking IDs

Order Tracking ID	0908BPO_Update	Tracking ID 1	0908BPO_Update
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	CATAMOUNT PROPERTIES 2018 LLC	Condition Comments Structure shows no apparent deferred maintenance, maintained landscaping. Within neighborhood standards. No repair issues noted. Attached MLS sheet has interior and exterior rehab, new paint, kitchen cabinets, quartz counters, stainless steel appliances, laminate flooring.
R. E. Taxes	\$875	
Assessed Value	\$42,273	
Zoning Classification	Residential	
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes	
(No lock box, appointment with listing agent to gain entry)		
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	Suburban	Neighborhood Comments Predominant SFR built 1966-86, maintained neighborhoods, within 1 mile of major arterials and commercial.
Local Economy	Improving	
Sales Prices in this Neighborhood	Low: \$256500 High: \$380500	
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	916 Rockaway Street	333 Chastine St	6704 Walla Walla Dr	6709 Chehalis Cr
City, State	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV
Zip Code	89145	89145	89107	89107
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	1.49 ¹	0.34 ¹	0.24 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$315,000	\$359,800	\$360,000
List Price \$	--	\$315,000	\$359,800	\$360,000
Original List Date		07/19/2021	06/19/2021	08/31/2021
DOM · Cumulative DOM	-- · --	52 · 52	82 · 82	9 · 9
Age (# of years)	55	35	37	36
Condition	Good	Average	Average	Good
Sales Type	--	Investor	Investor	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	2 Stories detached	2 Stories detached	2 Stories detached	2 Stories detached
# Units	1	1	1	1
Living Sq. Feet	1,614	1,514	2,354	1,789
Bdrm · Bths · ½ Bths	4 · 2	4 · 2	4 · 2 · 1	3 · 2 · 1
Total Room #	6	6	6	5
Garage (Style/Stalls)	Attached 1 Car	Attached 2 Car(s)	Attached 1 Car	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
Lot Size	0.15 acres	0.10 acres	0.09 acres	0.09 acres
Other	fireplace	fireplace	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.

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

Listing 1 superior: 2 car garage -3500 age -10,000. inferior: GLA +7000 lot size (\$2/sf) +4350 condition +10,500. short term tenant occupied 1275/month, has accepted conv offers since 9/4/21.

Listing 2 superior: GLA -51,800 2.5 bath -1750 age -9000. inferior: lot size +5250 condition +10,500. long term tenant occupied 1495/month.

Listing 3 superior: GLA -12,250 2.5 bath -1750 pool -10,000 spa -2500 age -9500. inferior: 3 bed +3500 lot size +5250. has accepted conv offer since 9/8/21.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	916 Rockaway Street	6949 Marseilles Cr	6817 Midpark Cr	7740 Brothers Bay Ct
City, State	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV
Zip Code	89145	89145	89145	89145
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.18 ¹	0.50 ¹	1.06 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$330,000	\$340,000	\$325,000
List Price \$	--	\$330,000	\$340,000	\$325,000
Sale Price \$	--	\$330,000	\$348,000	\$337,000
Type of Financing	--	Conv	Cash	Conv
Date of Sale	--	06/01/2021	08/13/2021	09/02/2021
DOM · Cumulative DOM	-- · --	5 · 18	9 · 26	3 · 34
Age (# of years)	55	51	36	34
Condition	Good	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	2 Stories detached	2 Stories detached	2 Stories detached	2 Stories detached
# Units	1	1	1	1
Living Sq. Feet	1,614	1,784	1,760	1,514
Bdrm · Bths · ½ Bths	4 · 2	3 · 2	4 · 3	3 · 2
Total Room #	6	5	6	5
Garage (Style/Stalls)	Attached 1 Car	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	--	--	--	Spa - Yes
Lot Size	0.15 acres	0.18 acres	0.09 acres	0.10 acres
Other	fireplace	none	fireplace	fireplace
Net Adjustment	--	-\$2,250	-\$21,450	+\$8,850
Adjusted Price	--	\$327,750	\$326,550	\$345,850

* 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.

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

Sold 1 superior: GLA -11,900 2 car garage -3500 lot size -2600. inferior: 3 bed +3500 no fireplace +1750 condition +10,500.

Sold 2 superior: GLA -10,200 3 bath -3500 2 car garage -3500 age -9500. inferior: lot size +5250.

Sold 3 superior: 2 car garage -3500 age -10,500 spa -2500. inferior: GLA +7000 3 bed +3500 lot size +4350 condition +10,500.

Subject Sales & Listing History

Current Listing Status	Currently Listed	Listing History Comments					
Listing Agency/Firm	Rustic Properties	Listed 2/19/21 220,000 contract 2/20/21 sold 2/27/21 230,600 in fair condition. Listed 8/27/21 375,000 contract 8/31/21.					
Listing Agent Name	Noah Bates						
Listing Agent Phone	702 551-4381						
# 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
02/19/2021	\$220,000	08/27/2021	\$375,000	Sold	02/27/2021	\$230,600	MLS
08/27/2021	\$375,000	--	--	Pending/Contract	08/31/2021	\$375,000	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$349,000	\$349,000
Sales Price	\$342,000	\$342,000
30 Day Price	\$321,000	--
Comments Regarding Pricing Strategy		
Few similar GLA and age 2 story comps, used 2 mile radius to bracket subj GLA, one of smaller in neighborhood. Common in current market for sales price to be greater than list. List within 2% of sales price, discount quick sale 4%, valued subj to higher end of adjusted solds, comps had short DOM.		

Clear Capital Quality Assurance Comments Addendum

Reviewer's Notes The current report is showing a large variance in as-is conclusions with the most current duplicate . The large variance appears to be due to comp proximity. The current report provides more proximate comps that better support the subject's as-is conclusion in its immediate area. ClearAVM \$370,553

Subject Photos



Front



Address Verification



Street

Listing Photos

L1 333 Chastine St
Las Vegas, NV 89145



Front

L2 6704 Walla Walla Dr
Las Vegas, NV 89107



Front

L3 6709 Chehalis Cr
Las Vegas, NV 89107



Front

Sales Photos

S1 6949 Marseilles Cr
Las Vegas, NV 89145



Front

S2 6817 Midpark Cr
Las Vegas, NV 89145



Front

S3 7740 Brothers Bay Ct
Las Vegas, NV 89145



Front

ClearMaps Addendum

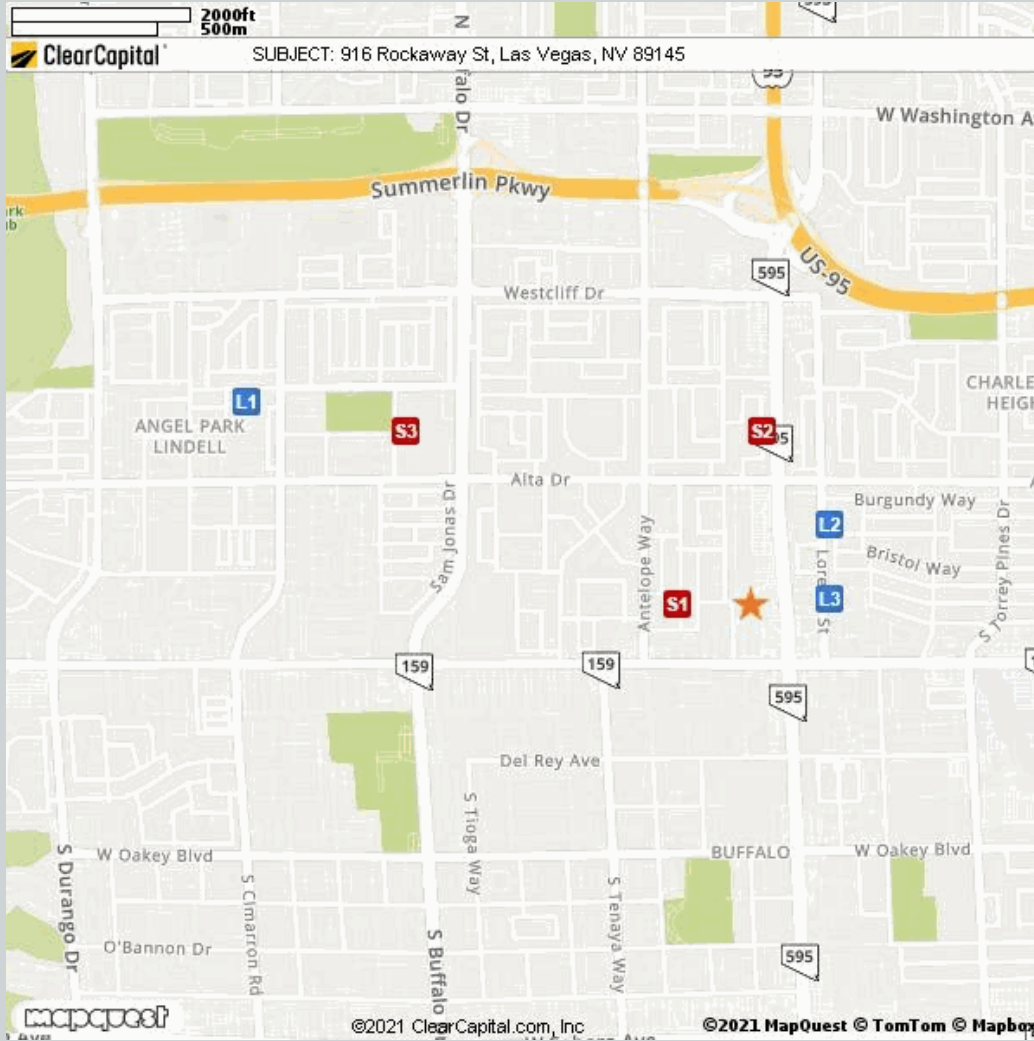
Address ★ 916 Rockaway Street, Las Vegas, NV 89145

Loan Number 43592

Suggested List \$349,000

Suggested Repaired \$349,000

Sale \$342,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	916 Rockaway Street, Las Vegas, NV 89145	--	Parcel Match
L1 Listing 1	333 Chastine St, Las Vegas, NV 89145	1.49 Miles ¹	Parcel Match
L2 Listing 2	6704 Walla Walla Dr, Las Vegas, NV 89107	0.34 Miles ¹	Parcel Match
L3 Listing 3	6709 Chehalis Cr, Las Vegas, NV 89107	0.24 Miles ¹	Parcel Match
S1 Sold 1	6949 Marseilles Cr, Las Vegas, NV 89145	0.18 Miles ¹	Parcel Match
S2 Sold 2	6817 Midpark Cr, Las Vegas, NV 89145	0.50 Miles ¹	Parcel Match
S3 Sold 3	7740 Brothers Bay Ct, Las Vegas, NV 89145	1.06 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.

*** 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	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	2.47 miles	Date Signed	09/09/2021

/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 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: **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: **916 Rockaway Street, Las Vegas, NV 89145**
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 9, 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.