

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.

<b>Address</b>	722 Parkridge Parkway, Spring Creek, NV 89815	<b>Order ID</b>	7153803	<b>Property ID</b>	29735836
<b>Inspection Date</b>	03/12/2021	<b>Date of Report</b>	03/12/2021		
<b>Loan Number</b>	43603	<b>APN</b>	049-017-014		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Elko		

Tracking IDs					
<b>Order Tracking ID</b>	0308BPO	<b>Tracking ID 1</b>	0308BPO		
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--		

### General Conditions

General Conditions		Condition Comments
<b>Owner</b>	Nicodemus and chelsey romero	on exterior driveby subject appears in average condition. Quality of construction is average, conforms well with neighborhood no external influences
<b>R. E. Taxes</b>	\$154,097	
<b>Assessed Value</b>	\$56,939	
<b>Zoning Classification</b>	residential	
<b>Property Type</b>	SFR	
<b>Occupancy</b>	Occupied	
<b>Ownership Type</b>	Fee Simple	
<b>Property Condition</b>	Average	
<b>Estimated Exterior Repair Cost</b>	\$0	
<b>Estimated Interior Repair Cost</b>	\$0	
<b>Total Estimated Repair</b>	\$0	
<b>HOA</b>	Spring Creek Association 775-753-6295	
<b>Association Fees</b>	\$64 / Month (Other: marina)	
<b>Visible From Street</b>	Visible	
<b>Road Type</b>	Public	

### Neighborhood & Market Data

Neighborhood & Market Data		Neighborhood Comments
<b>Location Type</b>	Rural	subject is located in an association, with view of the Ruby Mountains, located close to school bus stop, highway access .
<b>Local Economy</b>	Stable	
<b>Sales Prices in this Neighborhood</b>	Low: \$199,000 High: \$680,000	
<b>Market for this type of property</b>	Increased 3 % in the past 6 months.	
<b>Normal Marketing Days</b>	<30	

### Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
<b>Street Address</b>	722 Parkridge Parkway	312 Parkchester Way	608 Willington Drive	265 Lakeport Drive
<b>City, State</b>	Spring Creek, NV	Spring Creek, NV	Spring Creek, NV	Spring Creek, NV
<b>Zip Code</b>	89815	89815	89815	89815
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	3.14 <sup>1</sup>	1.11 <sup>1</sup>	3.62 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$239,000	\$270,000	\$279,000
<b>List Price \$</b>	--	\$239,000	\$270,000	\$279,000
<b>Original List Date</b>		03/07/2021	02/18/2021	02/16/2021
<b>DOM · Cumulative DOM</b>	-- · --	5 · 5	1 · 22	4 · 24
<b>Age (# of years)</b>	24	16	23	6
<b>Condition</b>	Average	Average	Average	Average
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Mountain	Neutral ; Mountain	Neutral ; Mountain	Neutral ; Mountain
<b>Style/Design</b>	1 Story ranch	1 Story RANCH	1 Story RANCH	1 Story RANCH
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,439	1,344	1,440	1,383
<b>Bdrm · Bths · ½ Bths</b>	3 · 2	2 · 2	3 · 2	3 · 2
<b>Total Room #</b>	7	6	7	7
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
<b>Basement (Yes/No)</b>	No	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	--
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	1.05 acres	.55 acres	4.18 acres	1.0 acres
<b>Other</b>	--	--	--	--

\* Listing 2 is the most comparable listing to the subject.

<sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>3</sup> 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** This unique Spring Creek home offers 2 bedrooms and 2 bathrooms and is right off of the golf course. It is partially in the ground which helps keep it cool in the summer and insulated in the winter. The large windows let in plenty of sunlight. The master bedroom has a walk in closet. The lot size makes this property easy to maintain and you will have plenty of storage space with the large shed.
- Listing 2** A MUST SEE beautiful 1440-SF home, open concept living with 3 bedrooms 2 bathrooms. This home offers a large living room with a great view of the Rubies, vaulted ceilings, pellet stove, dining room with double glass doors to the patio. All kitchen appliances come with the home. New paint and flooring throughout the home, master bedroom with a huge bathtub, walk-in closet, separate toilet, and walk-in shower. This home sits on 4.18 acres with a fenced backyard, established lawn with trees, graveled driveway, and attached two-car garage with built-in shelving and workbench
- Listing 3** Welcome home to 265 Lakeport Dr! No stone left unturned in this newer Bailey Built "Premier McCall" Model. As you walk into the entry, be greeted by an open kitchen & living space! Fall in LOVE with the kitchen that offers granite, white/antique cabinets (galore!) & a large island, along with stainless steel appliances (yes the fridge stays!), plus a pantry off the laundry. Tile & wood floors throughout living areas! Dining area & living room offer plenty of entertainment space as well. Master Suite is split from the other bedrooms that has a cozy feel with a walk-in closet, tiled shower, jetted tub (oh ya!) & double sinks. The best part for last...the yards! Front & Back yards have automatic sprinklers (control from your phone) + new sod & concrete curbing. Beautiful Ruby Mtn. views from the front! Back yard has a shed & you can't miss that amazing deck that's been sandblasted & oiled so NO splinters + beautifully done modern horizontal railing! Fully fenced! Relax or Play! Garage has shelving + is plumbed for a water softener. Come see this adorable home today!

### Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
<b>Street Address</b>	722 Parkridge Parkway	474 Croydon Drive	709 Wolcott Drive	564 Croydon Drive
<b>City, State</b>	Spring Creek, NV	Spring Creek, NV	Spring Creek, NV	Spring Creek, NV
<b>Zip Code</b>	89815	89815	89815	89815
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	2.99 <sup>1</sup>	1.06 <sup>1</sup>	2.82 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$260,000	\$265,000	\$270,000
<b>List Price \$</b>	--	\$260,000	\$265,000	\$270,000
<b>Sale Price \$</b>	--	\$260,000	\$265,000	\$265,000
<b>Type of Financing</b>	--	Conv	Va	Va
<b>Date of Sale</b>	--	01/21/2021	04/27/2020	01/15/2021
<b>DOM · Cumulative DOM</b>	-- · --	1 · 51	14 · 62	9 · 69
<b>Age (# of years)</b>	24	26	24	31
<b>Condition</b>	Average	Average	Average	Average
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Mountain	Neutral ; Mountain	Neutral ; Mountain	Neutral ; Mountain
<b>Style/Design</b>	1 Story ranch	1 Story RANCH	1 Story RANCH	1 Story RANCH
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,439	1,414	1,482	1,459
<b>Bdrm · Bths · ½ Bths</b>	3 · 2	3 · 2	3 · 2	3 · 2
<b>Total Room #</b>	7	7	7	7
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Attached 2 Car(s)	Attached 4 Car(s)	Attached 2 Car(s)
<b>Basement (Yes/No)</b>	No	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	--
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	1.05 acres	1.34 acres	2.61 acres	1.17 acres
<b>Other</b>	--	--	--	--
<b>Net Adjustment</b>	--	\$0	-\$10,000	\$0
<b>Adjusted Price</b>	--	\$260,000	\$255,000	\$265,000

\* Sold 3 is the most comparable sale to the subject.

<sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>3</sup> 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** 3 BEDROOM 2 BATH HOME WITH FULLY FENCED YARD, THIS IS A FSBO ENTERED INTO THE MLS FOR COMPS

**Sold 2** Very well maintained home with pride of ownership that shows! Split bedroom floor plan. Very open vaulted main living area. Seperate laundry room just off the first double car garage. Another double car garage attached with a brand new heater for all your projects. No need for a shop! Built in BBQ on the large back patio with amazing views of the Ruby Mountains ADJUSTMENT MADE FOR GARAGE SIZE

**Sold 3** This cabin like home sits in a wonderful park like setting with gorgeous landscaping and trees all over the property. Not to mention, you are walking distance to the Marina walking path! Lets take a walk thru this very well kept home! The living and dining area have stunning bamboo wood flooring, that will take your breath away, and the wood stove will keep you toasty on those chilly nights. This home has a split floor plan with very spacious rooms and closets, and has been freshly painted. Now that I have your attention, lets head outside! You can enjoy your mornings sitting on your covered deck, and watch your children play while you sip your coffee! Hurry and make this your Home!

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed			<b>Listing History Comments</b>			
<b>Listing Agency/Firm</b>				subject was listed 08/05/2020 sold 10/16/2020			
<b>Listing Agent Name</b>							
<b>Listing Agent Phone</b>							
<b># of Removed Listings in Previous 12 Months</b>	0						
<b># of Sales in Previous 12 Months</b>	1						
<b>Original List Date</b>	<b>Original List Price</b>	<b>Final List Date</b>	<b>Final List Price</b>	<b>Result</b>	<b>Result Date</b>	<b>Result Price</b>	<b>Source</b>
--	--	--	--	Sold	10/21/2020	\$208,000	Tax Records

## Marketing Strategy

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$265,000	\$265,000
<b>Sales Price</b>	\$265,000	\$265,000
<b>30 Day Price</b>	\$260,000	--
<b>Comments Regarding Pricing Strategy</b>		
SALES AND LISTED PRICE FROM THE SOLD COMPS AND OTHER COMPS IN THE AREA.		

## 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



Street

## Listing Photos

**L1** 312 PARKCHESTER WAY  
Spring Creek, NV 89815



Front

**L2** 608 WILLINGTON DRIVE  
Spring Creek, NV 89815



Front

**L3** 265 LAKEPORT DRIVE  
Spring Creek, NV 89815



Front



## Sales Photos

**S1** 474 CROYDON DRIVE  
Spring Creek, NV 89815



Front

**S2** 709 WOLCOTT DRIVE  
Spring Creek, NV 89815



Front

**S3** 564 CROYDON DRIVE  
Spring Creek, NV 89815



Front

### ClearMaps Addendum

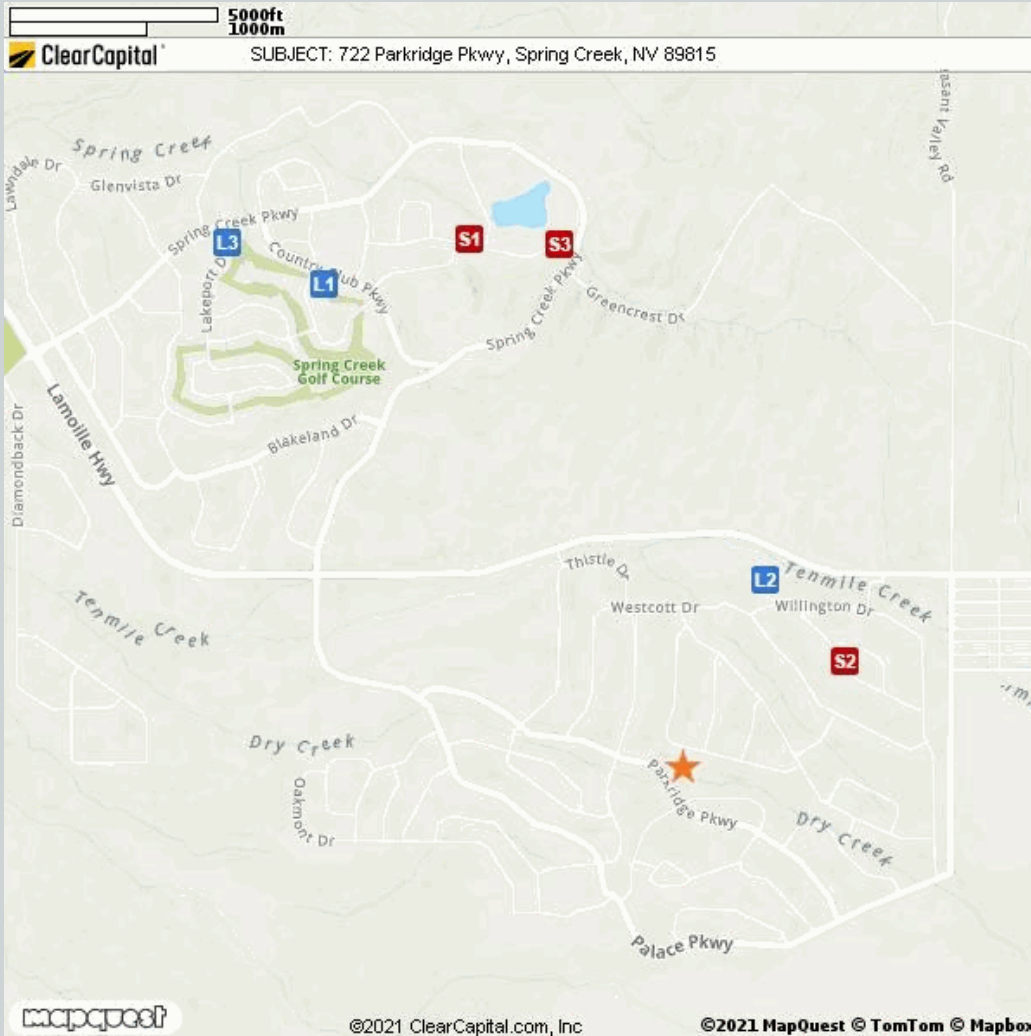
**Address** ★ 722 Parkridge Parkway, Spring Creek, NV 89815

**Loan Number** 43603

**Suggested List** \$265,000

**Suggested Repaired** \$265,000

**Sale** \$265,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	722 Parkridge Parkway, Spring Creek, NV 89815	--	Parcel Match
L1 Listing 1	312 Parkchester Way, Spring Creek, NV 89815	3.14 Miles <sup>1</sup>	Street Centerline Match
L2 Listing 2	608 Wellington Drive, Spring Creek, NV 89815	1.11 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	265 Lakeport Drive, Spring Creek, NV 89815	3.62 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	474 Croydon Drive, Spring Creek, NV 89815	2.99 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	709 Wolcott Drive, Spring Creek, NV 89815	1.06 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	564 Croydon Drive, Spring Creek, NV 89815	2.82 Miles <sup>1</sup>	Parcel Match

<sup>1</sup> The Comparable "Distance from Subject" value has been calculated by the Clear Capital system.

<sup>2</sup> 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

<b>Broker Name</b>	Marcella Syme	<b>Company/Brokerage</b>	eXp Realty, LLC
<b>License No</b>	60427	<b>Address</b>	3704 Wright Way Elko NV 89801
<b>License Expiration</b>	04/30/2021	<b>License State</b>	NV
<b>Phone</b>	7759345185	<b>Email</b>	marcellasyme@yahoo.com
<b>Broker Distance to Subject</b>	16.01 miles	<b>Date Signed</b>	03/12/2021

/Marcella Syme/

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: **Marcella Syme** ("Licensee"), **60427** (License #) who is an active licensee in good standing.

Licensee is affiliated with **eXp Realty, LLC** (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: **722 Parkridge Parkway, Spring Creek, NV 89815**
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: **March 12, 2021**

Licensee signature: **/Marcella Syme/**

**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.