

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	2497 Swan Ridge Avenue, Henderson, NV 89074	Order ID	7137698	Property ID	29689514
Inspection Date	03/02/2021	Date of Report	03/02/2021		
Loan Number	43653	APN	177-13-417-012		
Borrower Name	Catamount Properties 2018 LLC	County	Clark		

Tracking IDs					
Order Tracking ID	0301BPO	Tracking ID 1	43653		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		Condition Comments
Owner	SANDRA SWAN	No damage or repair issues noted. from exterior visual inspection. Doors, windows, roof, paint appear to be in average condition for age and neighborhood. Landscaping is below average for neighborhood. Clark County Tax Assessor data shows Cost Class for this property as Average. Subject property is a single story, single family detached home with 2 car attached garage with entry into house. Roof is pitched concrete tile. typical for area. It has 1 two way gas fireplace and in-ground pool and spa. Overall this property is in average condition for age and area. This property is currently listed for sale, under contract as short sale. This property is located in the Cherry Hill subdivision in the Green Valley area of Henderson, Nevada. This tract is comprised of 270 single family detached homes which vary in living area from 1,558-3,909 square feet. Access to schools, shopping and freeway entry is within 1/2-2 miles. Most likely buyer is owner occupant with conventional financing. No utilities on at time of inspection. Property has been winterized for property preservation. NOTE: tax records show property has 3 bedrooms, 2 baths, current MLS shows 2 bedrooms plus den and 2 baths. Tax records are considered to be correct for this report.
R. E. Taxes	\$1,920	
Assessed Value	\$92,298	
Zoning Classification	Residential	
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes	
	(Secured by electronic keypad.)	
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost		
Estimated Interior Repair Cost		
Total Estimated Repair		
HOA	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data		Neighborhood Comments
Location Type	Suburban	There is a nearly balanced supply of listings in Cherry Hill. There are 4 homes listed for sale (0 REO, 1 short sale which is subject property). In the past 12 months, there have been 17 closed MLS sales in this area. This indicates a balanced supply of listings, assuming 90 days on market. Average days on market time was 12 days with range 1-46 days and average sale price was 99% of final list price.
Local Economy	Slow	
Sales Prices in this Neighborhood	Low: \$310,000 High: \$590,000	
Market for this type of property	Increased 3 % in the past 6 months.	
Normal Marketing Days	<30	

Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	2497 Swan Ridge Avenue	108 Menta Ct	8992 Sierra Palms Way	8940 Emery Lake St
City, State	Henderson, NV	Henderson, NV	Henderson, NV	Las Vegas, NV
Zip Code	89074	89074	89074	89123
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.43 ¹	0.69 ¹	0.45 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$324,500	\$375,000	\$379,000
List Price \$	--	\$324,500	\$340,000	\$379,000
Original List Date		02/12/2021	01/22/2021	01/22/2021
DOM · Cumulative DOM	-- · --	5 · 18	7 · 39	1 · 39
Age (# of years)	27	36	27	23
Condition	Average	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 ; 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	1,687	1,245	1,495	1,669
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	2 · 2	3 · 2
Total Room #	6	5	5	6
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 3 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	Pool - Yes Spa - Yes	--	--	Pool - Yes Spa - Yes
Lot Size	0.15 acres	0.12 acres	0.15 acres	0.15 acres
Other	1 Fireplace	No Fireplace	1 Fireplace	1 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.

Current Listings - Cont.

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

Listing 1 Under contract, will be conventional financing. Vacant property when listed. Identical in bedrooms, baths, garage capacity, and nearly identical in age. It is inferior in square footage, lot size, no fireplace, no pool or spa but is superior in condition with new interior paint, quartz counters, stainless appliances, This property is inferior to subject property.

Listing 2 Not under contract. Tenant occupied property, leased for \$1,450/month when listed. Identical in baths, condition, lot size, fireplace, garage capacity and age. It is inferior in square footage, no pool or spa. This property is inferior to subject property.

Listing 3 Under contract, will be conventional financing. Owner occupied property when listed. Identical in bedrooms, baths, condition, lot size, fireplace, pool and spa and nearly identical in age and square footage. It is slightly superior in garage capacity. This property is very slightly superior to subject property.

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	2497 Swan Ridge Avenue	8647 Dove Forest Ct	2573 Hummingbird Hill Ave	137 Weatherstone Dr
City, State	Henderson, NV	Henderson, NV	Henderson, NV	Henderson, NV
Zip Code	89074	89074	89074	89074
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.13 ¹	0.09 ¹	0.84 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$339,900	\$369,900	\$375,000
List Price \$	--	\$339,900	\$369,900	\$375,000
Sale Price \$	--	\$339,900	\$355,000	\$375,000
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	10/28/2020	12/14/2020	11/24/2020
DOM · Cumulative DOM	-- · --	17 · 54	29 · 66	7 · 53
Age (# of years)	27	28	28	34
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	1,687	1,687	1,687	1,558
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	6	6	6	6
Garage (Style/Stalls)	Attached 2 Car(s)	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	Pool - Yes Spa - Yes	--	--	Pool - Yes Spa - Yes
Lot Size	0.15 acres	0.13 acres	0.14 acres	0.16 acres
Other	1 Fireplace	1 Fireplace	1 Fireplace	1 Fireplace
Net Adjustment	--	+\$24,200	+\$5,600	-\$14,000
Adjusted Price	--	\$364,100	\$360,600	\$361,000

* Sold 3 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** Sold with conventional financing and \$2,500 in seller paid concessions. Owner occupied property when listed. Identical in square footage, bedrooms, baths, condition, garage capacity, fireplace and nearly identical in age. It is inferior in no pool or spa \$25,000, lot size adjusted @ \$2/square foot \$1,700. Seller paid concessions adjusted (\$2,500).
- Sold 2** Sold with conventional financing, \$300 in seller paid concessions. Owner occupied property when listed. Identical to subject property in square footage, bedrooms, baths, garage capacity, fireplace and nearly identical in age. It is inferior in no pool or spa \$25,000, lot size adjusted @ \$2/square foot \$900, but superior in condition with new paint, cabinets, roll out drawers, custom backsplash, new counters (\$20,000) and seller paid concessions (\$300).
- Sold 3** Sold with conventional financing, no concessions. Owner occupied property when listed. Identical in bedrooms, baths, garage capacity, pool and spa, fireplace and nearly identical in age. It is inferior in square footage adjusted @ \$60/square foot \$7,700, but is superior in condition with new paint, granite counters, stainless appliances, plantation shutters (\$20,000), and lot size adjusted @ \$2/square foot (\$1,700).

Subject Sales & Listing History

Current Listing Status	Currently Listed	Listing History Comments					
Listing Agency/Firm	Platinum Realty Estate Professionals	Listed for sale 12/06/2017 as short sale. 3 previous escrows fell out awaiting short sale approval. Under contract in 37 days after final return to market.					
Listing Agent Name	Steve Hawks						
Listing Agent Phone	702-617-4637						
# 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
12/07/2017	\$275,000	--	--	Pending/Contract	11/30/2018	\$275,000	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$369,000	\$369,000
Sales Price	\$362,000	\$362,000
30 Day Price	\$359,000	--
Comments Regarding Pricing Strategy		
<p>Subject property should be priced near mid range of competing listings due to distress sale, and below average landscaping. This property is currently listed for sale for \$275,000. It was under contract in 37 days after back on market. This property has been listed for sale at this price since 06/13/2017 listed at \$275,000. No home in Cherry Hill has sold for less than \$310,000 within the past 12 months, High demand for pool properties in this area. Valuation for subject property assumes typical marketing, signage, availability to show, interior photographs and descriptions of upgrades, normal co-op for sellers agent (Property is currently listed at 1.5% commission).</p>		

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



Street



Other

Subject Photos



Other

Listing Photos

L1 108 Menta Ct
Henderson, NV 89074



Front

L2 8992 Sierra Palms Way
Henderson, NV 89074



Front

L3 8940 Emery Lake St
Las Vegas, NV 89123



Front

Sales Photos

S1 8647 Dove Forest Ct
Henderson, NV 89074



Front

S2 2573 Hummingbird Hill Ave
Henderson, NV 89074



Front

S3 137 Weatherstone Dr
Henderson, NV 89074



Front

ClearMaps Addendum

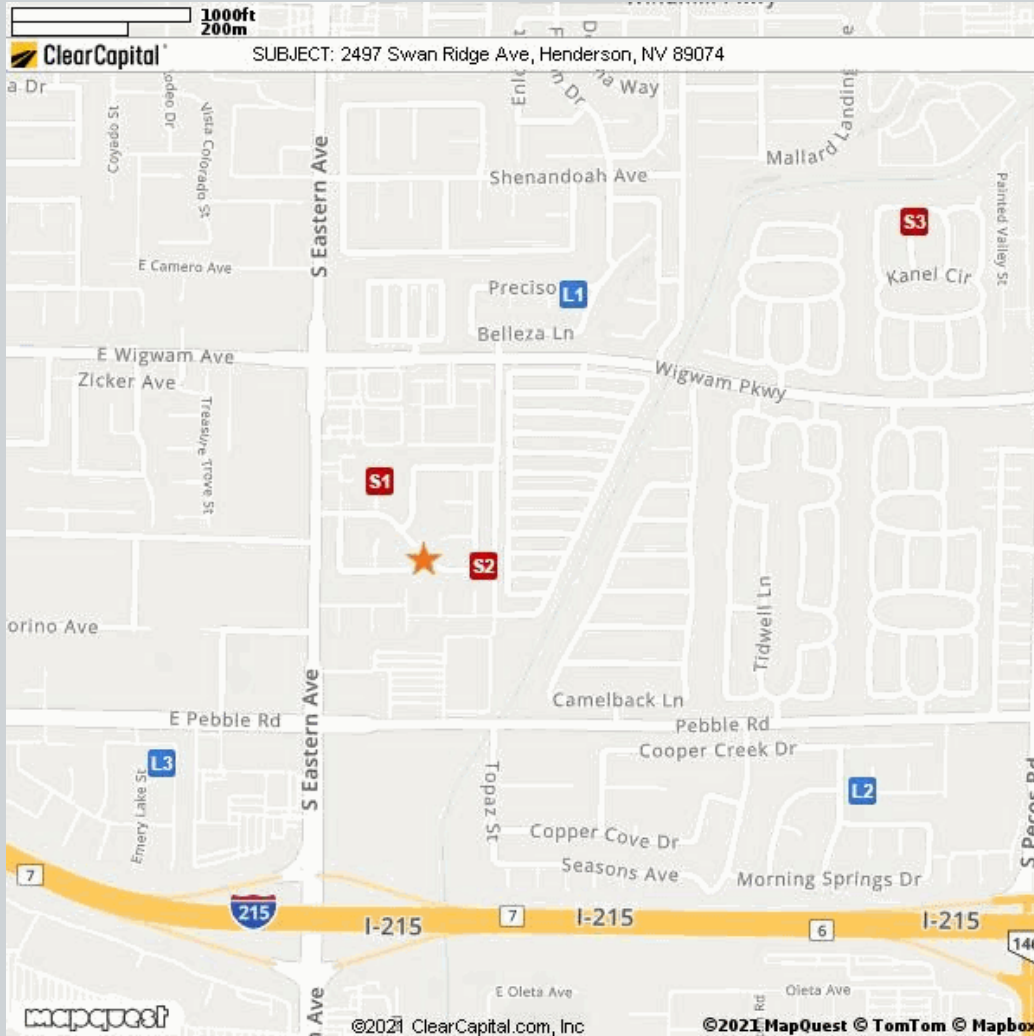
Address ★ 2497 Swan Ridge Avenue, Henderson, NV 89074

Loan Number 43653

Suggested List \$369,000

Suggested Repaired \$369,000

Sale \$362,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	2497 Swan Ridge Avenue, Henderson, NV 89074	--	Parcel Match
L1 Listing 1	108 Menta Ct, Henderson, NV 89074	0.43 Miles ¹	Parcel Match
L2 Listing 2	8992 Sierra Palms Way, Henderson, NV 89074	0.69 Miles ¹	Parcel Match
L3 Listing 3	8940 Emery Lake St, Las Vegas, NV 89123	0.45 Miles ¹	Parcel Match
S1 Sold 1	8647 Dove Forest Ct, Henderson, NV 89074	0.13 Miles ¹	Parcel Match
S2 Sold 2	2573 Hummingbird Hill Ave, Henderson, NV 89074	0.09 Miles ¹	Parcel Match
S3 Sold 3	137 Weatherstone Dr, Henderson, NV 89074	0.84 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	Linda Bothof	Company/Brokerage	Linda Bothof Broker
License No	B.0056344.INDV	Address	8760 S Maryland Parkway Las Vegas NV 89123
License Expiration	05/31/2022	License State	NV
Phone	7025248161	Email	lbothof7@gmail.com
Broker Distance to Subject	1.12 miles	Date Signed	03/02/2021

/Linda Bothof/

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: **Linda Bothof** ("Licensee"), **B.0056344.INDV** (License #) who is an active licensee in good standing.

Licensee is affiliated with **Linda Bothof Broker** (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: **2497 Swan Ridge Avenue, Henderson, NV 89074**
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 2, 2021**

Licensee signature: **/Linda Bothof/**

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.