

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	5905 Elm Street, Silver Springs, NEVADA 89429	Order ID	7197157	Property ID	29874594
Inspection Date	03/28/2021	Date of Report	03/29/2021		
Loan Number	43858	APN	01707308		
Borrower Name	Catamount Properties 2018 LLC	County	Lyon		

Tracking IDs

Order Tracking ID	0326BPOs	Tracking ID 1	0326BPOs
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	FRANKS	Condition Comments	
R. E. Taxes	\$670	<p>appears to be adequately maintained and conforms to others in area, desert landscapes and manufactured double wide , has an odd shape "shed"? very close to the house, but outbuildings are a plus out here.</p>	
Assessed Value	\$30,606		
Zoning Classification	rr1		
Property Type	Manuf. Home		
Occupancy	Vacant		
Secure?	Yes		
(fenced and looks closed up, no cars or evidence of occupant from visual)			
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	Rural	Neighborhood Comments	
Local Economy	Improving	<p>rural homes of manufactured construction (98%) on lots of at least one acre to five. horse properties and rural desert landscapes. unpaved road</p>	
Sales Prices in this Neighborhood	Low: \$165,000 High: \$295,000		
Market for this type of property	Increased 1 % in the past 6 months.		
Normal Marketing Days	<90		

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	5905 Elm Street	5655 Elm	6785 Redwood	2920 Ramsey Weeks
City, State	Silver Springs, NEVADA	Silver Springs, NV	Silver Springs, NV	Silver Springs, NV
Zip Code	89429	89429	89429	89429
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.25 ¹	0.89 ¹	3.12 ¹
Property Type	Manuf. Home	Manufactured	Manufactured	Manufactured
Original List Price \$	\$	\$165,000	\$185,000	\$200,000
List Price \$	--	\$165,000	\$191,300	\$200,000
Original List Date		10/05/2020	05/02/2020	12/08/2020
DOM · Cumulative DOM	-- · --	174 · 175	330 · 331	110 · 111
Age (# of years)	19	25	19	24
Condition	Average	Average	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	Neutral ; Mountain
Style/Design	1 Story mfg	1 Story mfg	1 Story mfg	1 Story mfg
# Units	1	1	1	1
Living Sq. Feet	1,232	1,100	1,178	1,248
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	5	5	5	5
Garage (Style/Stalls)	None	None	Detached 2 Car(s)	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	4.77 acres	4.77 acres	4.70 acres	2.05 acres
Other	0	0	0	0

* Listing 2 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 gla 3960 adj. cleared and flat ground, has 2 bedrooms and 2 full bathrooms+ den ie br). With newer carpet and paint this home is ready for new owners. With central air conditioning and a storage shed on the property

Listing 2 emodeled on Nov 10, 2020. 3 bed & 2 bath home, A great master Bedroom, An oversized 576 sq ft 2 car garage. On a full Permanente foundation. Seller has remodeled home with Brand new flooring In Nov. 2020

Listing 3 Corner lot on just over 2 acres lot(-2000)adj, with plenty of room. Fully fenced property.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	5905 Elm Street	3360 E Third Street	3035 E 5th Street	5960 Dayton Ave
City, State	Silver Springs, NEVADA	Silver Springs, NV	Silver Springs, NV	Silver Springs, NV
Zip Code	89429	89429	89429	89429
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	2.57 ¹	2.43 ¹	5.18 ¹
Property Type	Manuf. Home	Manufactured	Manufactured	Manufactured
Original List Price \$	--	\$189,000	\$184,900	\$249,900
List Price \$	--	\$189,000	\$184,900	\$249,900
Sale Price \$	--	\$178,000	\$186,900	\$245,000
Type of Financing	--	Cv	Cv	Cv
Date of Sale	--	12/18/2020	12/18/2020	03/18/2021
DOM · Cumulative DOM	-- · --	39 · 39	197 · 226	111 · 111
Age (# of years)	19	16	17	16
Condition	Average	Average	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	Neutral ; Mountain
Style/Design	1 Story mfg	1 Story mfg	1 Story mfg	1 Story mfg
# Units	1	1	1	1
Living Sq. Feet	1,232	1,104	1,248	1,308
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	5	5	5	5
Garage (Style/Stalls)	None	None	None	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	4.77 acres	4.60 acres	4.48 acres	4.34 acres
Other	0	0	0	0
Net Adjustment	--	\$0	\$0	\$0
Adjusted Price	--	\$178,000	\$186,900	\$245,000

* 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** updated bathrooms, front and rear decks, nice shed, numerous mature trees all on auto drip, reverse osmosis system in place and a beautiful views all around. Propane tank is leased. gla 3840
- Sold 2** corner lot with chain link fencing around home and outbuildings. Home has been very well cared for with remodeled kitchen cabinets, granite counter tops and laminate floors. Home is a 2 bedroom with an office/den that could be 3rd bedroom. Home has vinyl windows and a covered rear deck. There are numerous outbuildings including one that is set up as a garage/workshop.
- Sold 3** mountain views. Home features 3 bedrooms, 2 bathrooms and a covered deck/entry mud room. Home is clean and move in ready

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				no data since 2004 per assessor			
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	\$230,000	\$230,000
Sales Price	\$229,000	\$229,000
30 Day Price	\$225,000	--
Comments Regarding Pricing Strategy		
low inventory has more more demand on this area./ conforms to all what a buyer expects in this rural area, priced with most by map common to subject.		

Clear Capital Quality Assurance Comments Addendum

Reviewer's Notes	The current report has included the most current and most proximate data available to support the price conclusion. The broker's comps are appropriate for the subject's attributes, surrounding amenities and market conditions. Thus, the price conclusion appears to be adequately supported
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Subject Photos



Front



Address Verification



Address Verification



Side



Side



Street

Subject Photos



Street



Other



Other

Listing Photos

L1 5655 elm
Silver Springs, NV 89429



Front

L2 6785 redwood
Silver Springs, NV 89429



Front

L3 2920 ramsey weeks
Silver Springs, NV 89429



Front

Sales Photos

S1 3360 e third street
Silver Springs, NV 89429



Front

S2 3035 e 5th street
Silver Springs, NV 89429



Front

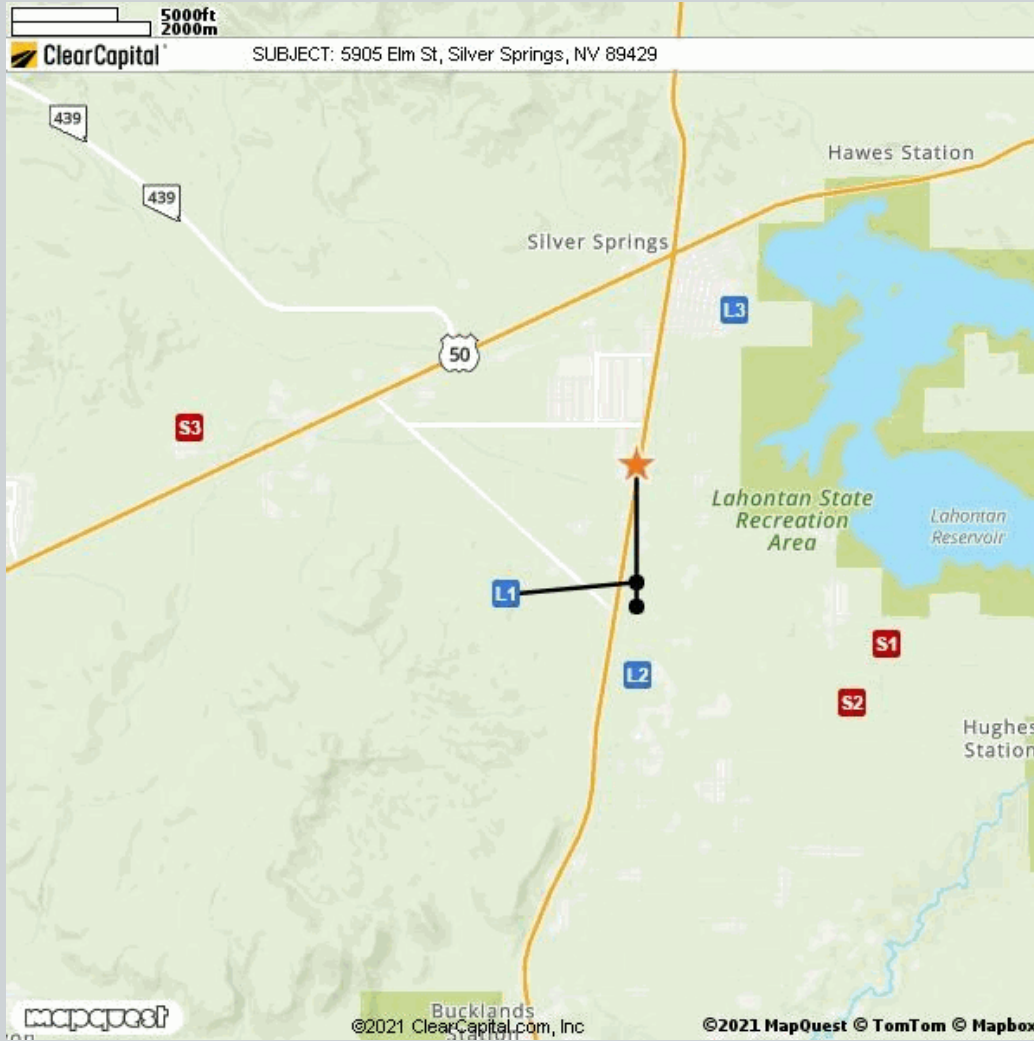
S3 5960 dayton ave
Silver Springs, NV 89429



Front

ClearMaps Addendum

Address ★ 5905 Elm Street, Silver Springs, NEVADA 89429
Loan Number 43858 **Suggested List** \$230,000 **Suggested Repaired** \$230,000 **Sale** \$229,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	5905 Elm Street, Silver Springs, Nevada 89429	--	Parcel Match
L1 Listing 1	5655 Elm, Silver Springs, NV 89429	0.25 Miles ¹	Parcel Match
L2 Listing 2	6785 Redwood, Silver Springs, NV 89429	0.89 Miles ¹	Parcel Match
L3 Listing 3	2920 Ramsey Weeks, Silver Springs, NV 89429	3.12 Miles ¹	Parcel Match
S1 Sold 1	3360 E Third Street, Silver Springs, NV 89429	2.57 Miles ¹	Parcel Match
S2 Sold 2	3035 E 5th Street, Silver Springs, NV 89429	2.43 Miles ¹	Parcel Match
S3 Sold 3	5960 Dayton Ave, Silver Springs, NV 89429	5.18 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	Vina Albright	Company/Brokerage	ALBRIGHT REALTY
License No	B.0058353	Address	10056 HIHWAY 50E CARSON CITY NV 89706
License Expiration	11/30/2022	License State	NV
Phone	7758414440	Email	albrightrealty08@yahoo.com
Broker Distance to Subject	25.73 miles	Date Signed	03/28/2021

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.

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.