

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	7990 Abilene Drive, Silver Springs, NV 89429	Order ID	8501269	Property ID	33514492
Inspection Date	11/03/2022	Date of Report	11/04/2022		
Loan Number	45132	APN	01941608		
Borrower Name	Catamount Properties 2018 LLC	County	Lyon		

Tracking IDs					
Order Tracking ID	11.02.22 CS_Citi Update	Tracking ID 1	11.02.22 CS_Citi Update		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	cantamount properties	Condition Comments	
R. E. Taxes	\$429	appears to be adequately maintained. conforms to others in the neighborhood	
Assessed Value	\$95,000		
Zoning Classification	residential		
Property Type	Manuf. Home		
Occupancy	Vacant		
Secure?	Yes		
	(lock box on it. closed)		
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	Stable	all ranch type open desert landscapes, wild mustangs roam, open manufactured is 99% of this rural area. average one acre lots. all sizes and conditions, limited ccr's	
Sales Prices in this Neighborhood	Low: \$253,000 High: \$360,000		
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	7990 Abilene Drive	4830 Stagecoach	8515 Scenic	8130 Pueblo
City, State	Silver Springs, NV	Silver Springs, NV	Silver Springs, NV	Silver Springs, NV
Zip Code	89429	89429	89429	89429
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.29 ¹	1.29 ¹	0.18 ¹
Property Type	Manuf. Home	Manufactured	Manufactured	Manufactured
Original List Price \$	\$	\$270,000	\$349,900	\$350,000
List Price \$	--	\$260,000	\$323,400	\$350,000
Original List Date		07/25/2022	03/21/2022	05/27/2022
DOM · Cumulative DOM	-- · --	101 · 102	227 · 228	160 · 161
Age (# of years)	41	22	3	41
Condition	Average	Fair	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Public Trans.	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	1,440	1,378	1,288	1,248
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	5	5	5	5
Garage (Style/Stalls)	Detached 2 Car(s)	None	None	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	1.0 acres	1.0 acres	1.10 acres	1.0 acres
Other	0	0	0	0

* 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.

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

Listing 1 Needs some cosmetic work and it's priced to reflect that but no major issues and it has newer central air conditioning. 10000 condition GARAGE -6000

Listing 2 eady for you to move in.... Large concrete pad to build your shop or garage... plenty of room for horses or toys... this home is ready to move into today.. age -10000 gla 5705 GARAGE -6000

Listing 3 Fully Remodeled Inside and out to be complete by July 15th. Remodel includes:New Siding, New Roofing,New Doors and Windows, New Spray Foam Insulation, Anchored To Concrete Piers, New Drywall, New Kitchen and bath Cabinets, New Appliances, New Hardwood Flooring throughout. New Driveway and New Trees and Landscaping accents. Expected Complete and Ready to Occupy by August 15th gla 6720 GARAGE -6000

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	7990 Abilene Drive	9095 Calico	9220 Mustang Trail	5720 Apache
City, State	Silver Springs, NV	Silver Springs, NV	Silver Springs, NV	Silver Springs, NV
Zip Code	89429	89429	89429	89429
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	1.46 ¹	1.25 ¹	1.19 ¹
Property Type	Manuf. Home	Manufactured	Manufactured	Manufactured
Original List Price \$	--	\$300,000	\$349,000	\$335,000
List Price \$	--	\$300,000	\$349,000	\$335,000
Sale Price \$	--	\$290,000	\$329,000	\$335,000
Type of Financing	--	Fha	Cv	Va
Date of Sale	--	09/12/2022	10/27/2022	07/19/2022
DOM · Cumulative DOM	-- · --	67 · 67	66 · 66	54 · 54
Age (# of years)	41	30	28	31
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	1,440	1,456	1,534	1,560
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	5	5	5	5
Garage (Style/Stalls)	Detached 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	--	--	--	--
Lot Size	1.0 acres	2.26 acres	4.83 acres	2.28 acres
Other	0	0	0	0
Net Adjustment	--	\$0	\$0	\$0
Adjusted Price	--	\$290,000	\$329,000	\$335,000

* 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** . Fully fenced and armed with a 2-car detached shop that also serves as shop, there is nothing to NOT like about this property. lot -3000
- Sold 2** Updated kitchen and bathrooms in this well maintained, split floor plan, 1,534 sqft home with oversized two car garage, decks, two sun rooms, fenced garden with raised beds, and chicken coup - all on an elevated 4.83 acre lot. A short 30 minute drive to Tahoe Reno Industrial Center job base. lot- 12000
- Sold 3** Pride of Ownership! Beautiful home on 2/28 acres! Fully fenced, 2 sheds, power for RV at the shed. 3 Bedroom, 2 baths, spacious sunroom, amazing front deck w/ cover, large great room lot -3000 cover-3000

Subject Sales & Listing History

Current Listing Status	Not Currently Listed		Listing History Comments				
Listing Agency/Firm			no history since withdrawn in feb of 2021				
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	\$325,000	\$325,000
Sales Price	\$321,000	\$321,000
30 Day Price	\$321,000	--
Comments Regarding Pricing Strategy		
all comps are same neighborhood adjustments were made where necessary similar styles, some had more appeal than others. all closest in gla and neighborhood. all comps are adjusted accordingly, sales comps are all in same area and very close int the gla, made no adjustment for that.		

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.
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Subject Photos



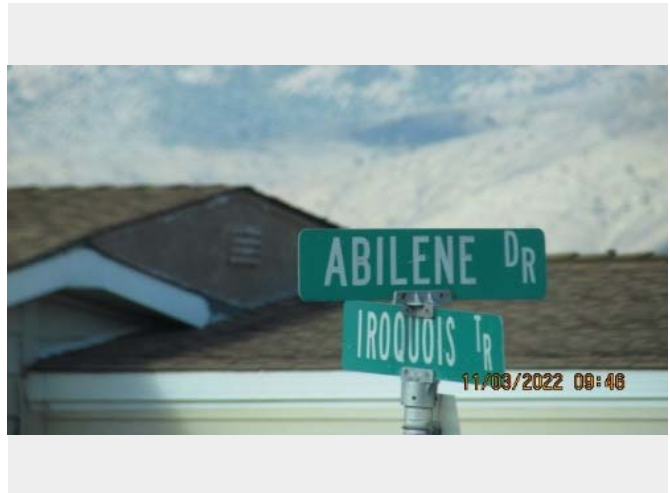
Front



Front



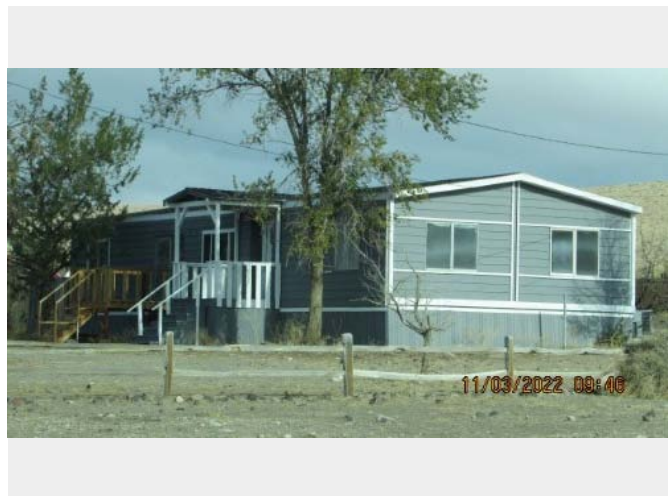
Address Verification



Address Verification

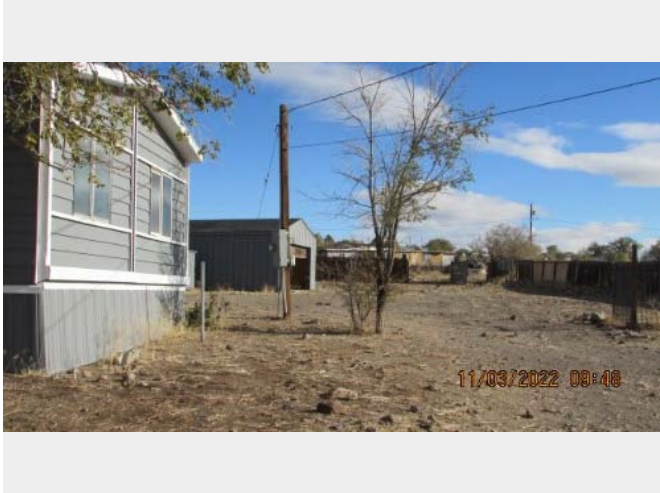


Side



Side

Subject Photos



Back



Street



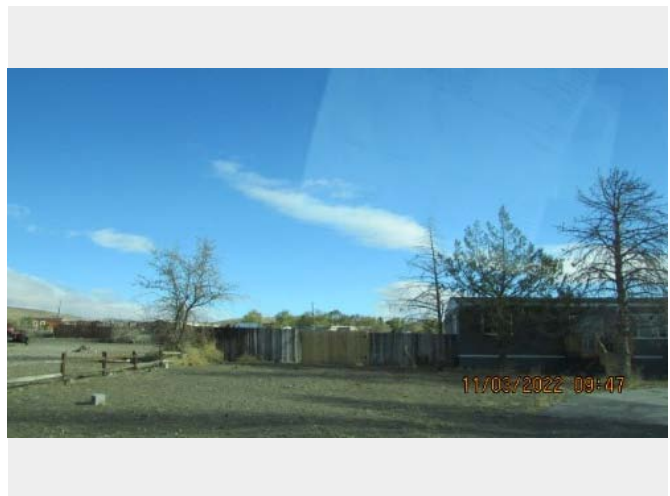
Street



Other



Other



Other

Listing Photos

L1 4830 stagecoach
Silver Springs, NV 89429



Front

L2 8515 scenic
Silver Springs, NV 89429



Front

L3 8130 pueblo
Silver Springs, NV 89429



Front

Sales Photos

S1 9095 calico
Silver Springs, NV 89429



Front

S2 9220 mustang trail
Silver Springs, NV 89429



Front

S3 5720 apache
Silver Springs, NV 89429



Front

ClearMaps Addendum

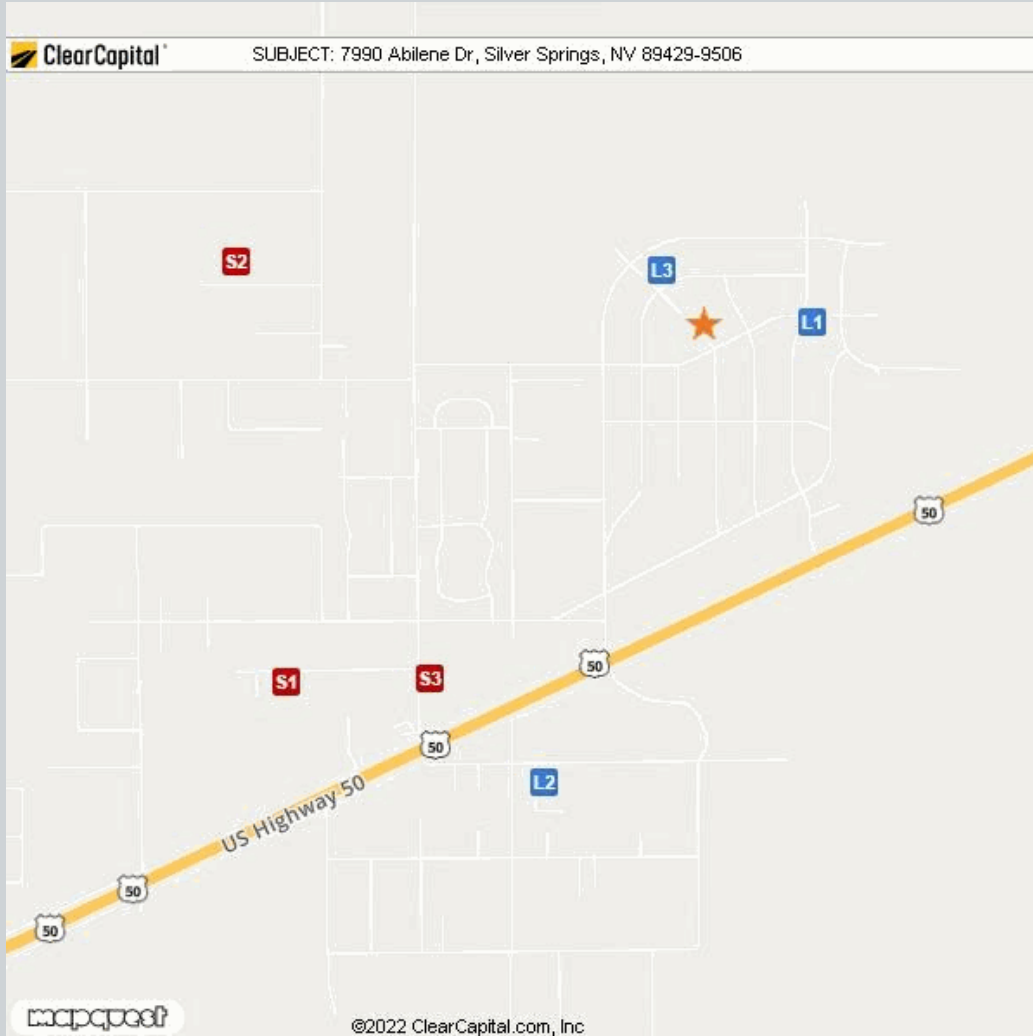
Address ★ 7990 Abilene Drive, Silver Springs, NV 89429

Loan Number 45132

Suggested List \$325,000

Suggested Repaired \$325,000

Sale \$321,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	7990 Abilene Drive, Silver Springs, NV 89429	--	Parcel Match
L1 Listing 1	4830 Stagecoach, Silver Springs, NV 89429	0.29 Miles ¹	Parcel Match
L2 Listing 2	8515 Scenic, Silver Springs, NV 89429	1.29 Miles ¹	Parcel Match
L3 Listing 3	8130 Pueblo, Silver Springs, NV 89429	0.18 Miles ¹	Parcel Match
S1 Sold 1	9095 Calico, Silver Springs, NV 89429	1.46 Miles ¹	Parcel Match
S2 Sold 2	9220 Mustang Trail, Silver Springs, NV 89429	1.25 Miles ¹	Parcel Match
S3 Sold 3	5720 Apache, Silver Springs, NV 89429	1.19 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	20.20 miles	Date Signed	11/04/2022

/Vina Albright/

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: **Vina Albright** ("Licensee"), **B.0058353** (License #) who is an active licensee in good standing.

Licensee is affiliated with **ALBRIGHT 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: **7990 Abilene Drive, Silver Springs, NV 89429**
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: **November 4, 2022**

Licensee signature: **/Vina Albright/**

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.