

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	628 Bright Lights Avenue, North Las Vegas, NEVADA 89031	Order ID	7336436	Property ID	30420935
Inspection Date	06/02/2021	Date of Report	06/03/2021		
Loan Number	45170	APN	124-27-413-008		
Borrower Name	Catamount Properties 2018 LLC	County	Clark		

Tracking IDs

Order Tracking ID	0602BPO_Citi	Tracking ID 1	0602BPO_Citi
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	GEMMA SLADKY	Condition Comments	
R. E. Taxes	\$1,254	Structure shows no apparent deferred maintenance, maintained landscaping. Within neighborhood standards, remove boards and possibly replace 2 windows.	
Assessed Value	\$78,943		
Zoning Classification	Residential		
Property Type	SFR		
Occupancy	Vacant		
Secure?	Yes (front door locked)		
Ownership Type	Fee Simple		
Property Condition	Average		
Estimated Exterior Repair Cost	\$500		
Estimated Interior Repair Cost	\$0		
Total Estimated Repair	\$500		
HOA	Santa Rosa 702 362-6262		
Association Fees	\$33 / Month (Other: mgmt)		
Visible From Street	Visible		
Road Type	Public		

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments	
Local Economy	Improving	Predominant SFR built 1990 to present, maintained neighborhoods, within 1 mile of major arterials and commercial. Competition from new home builders.	
Sales Prices in this Neighborhood	Low: \$258,000 High: \$466,500		
Market for this type of property	Decreased 5 % in the past 6 months.		
Normal Marketing Days	<30		

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	628 Bright Lights Avenue	633 Willowick Av	610 Ana Raquel Av	409 Violetta Av
City, State	North Las Vegas, NEVADA	North Las Vegas, NV	North Las Vegas, NV	North Las Vegas, NV
Zip Code	89031	89031	89031	89031
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.02 ¹	0.28 ¹	0.51 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$295,000	\$285,000	\$320,000
List Price \$	--	\$295,000	\$285,000	\$320,000
Original List Date		05/13/2021	05/01/2021	04/18/2021
DOM · Cumulative DOM	-- · --	20 · 21	31 · 33	45 · 46
Age (# of years)	17	26	22	20
Condition	Average	Average	Average	Average
Sales Type	--	Investor	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	1,622	1,253	1,318	1,797
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	4 · 2
Total Room #	5	5	5	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	--	--	--	--
Lot Size	0.14 acres	0.14 acres	0.11 acres	0.15 acres
Other	none	none	none	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: none. inferior: GLA +25,850. short term tenant occupied 1400/month.

Listing 2 superior: none. inferior: GLA +21,300 lot size (\$2/sf) +2600. has accepted conv offer since 5/15/21.

Listing 3 superior: GLA -12,250 4 bed -3000 fireplace -1500. inferior: none. has accepted conv offer since 5/23/21.

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	628 Bright Lights Avenue	5833 Forest Creek Rd	529 Willowick Av	5753 Wizard Wand St
City, State	North Las Vegas, NEVADA	North Las Vegas, NV	North Las Vegas, NV	North Las Vegas, NV
Zip Code	89031	89031	89031	89031
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.10 ¹	0.10 ¹	0.08 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$285,000	\$270,000	\$290,000
List Price \$	--	\$285,000	\$279,000	\$290,000
Sale Price \$	--	\$285,000	\$285,000	\$290,000
Type of Financing	--	Fha	Conv	Va
Date of Sale	--	04/16/2021	03/29/2021	12/11/2020
DOM · Cumulative DOM	-- · --	9 · 49	7 · 48	36 · 67
Age (# of years)	17	25	26	17
Condition	Average	Average	Average	Average
Sales Type	--	Investor	Fair Market Value	Investor
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	1,622	1,498	1,498	1,622
Bdrm · Bths · ½ Bths	3 · 2	4 · 2	4 · 2	3 · 2
Total Room #	5	6	6	5
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	--	--	--	--
Lot Size	0.14 acres	0.14 acres	0.14 acres	0.17 acres
Other	none	none	none	none
Net Adjustment	--	+\$5,700	+\$5,700	-\$2,600
Adjusted Price	--	\$290,700	\$290,700	\$287,400

* 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.

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

Sold 1 superior: 4 bed -3000. inferior: GLA +8700. short term tenant occupied 1280/month.

Sold 2 superior: 4 bed -3000. inferior: GLA +8700.

Sold 3 superior: lot size -2600. inferior: none. model match, short term tenant occupied 1400/month.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				listed 4/26/21 235,000, contract 4/26/21, back on market 5/11/21, withdrawn 6/1/21			
Listing Agent Name							
Listing Agent Phone							
# of Removed Listings in Previous 12 Months	1						
# 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
04/26/2021	\$235,000	--	--	Withdrawn	06/01/2021	\$235,000	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$294,000	\$295,000
Sales Price	\$288,000	\$289,000
30 Day Price	\$271,000	--
Comments Regarding Pricing Strategy		
Subj was listed lower than any recent sale in past 6 months, 0.5 mile radius. Was not allowed a reasonable time on the market for proper pricing. Valued subj in as is condition at lower end of adjusted solds, buyer would want discount on short sale.		

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



Other



Other

Listing Photos

L1 633 Willowick Av
North Las Vegas, NV 89031



Front

L2 610 Ana Raquel Av
North Las Vegas, NV 89031



Front

L3 409 Violetta Av
North Las Vegas, NV 89031



Front

Sales Photos

S1 5833 Forest Creek Rd
North Las Vegas, NV 89031



Front

S2 529 Willowick Av
North Las Vegas, NV 89031



Front

S3 5753 Wizard Wand St
North Las Vegas, NV 89031



Front

ClearMaps Addendum

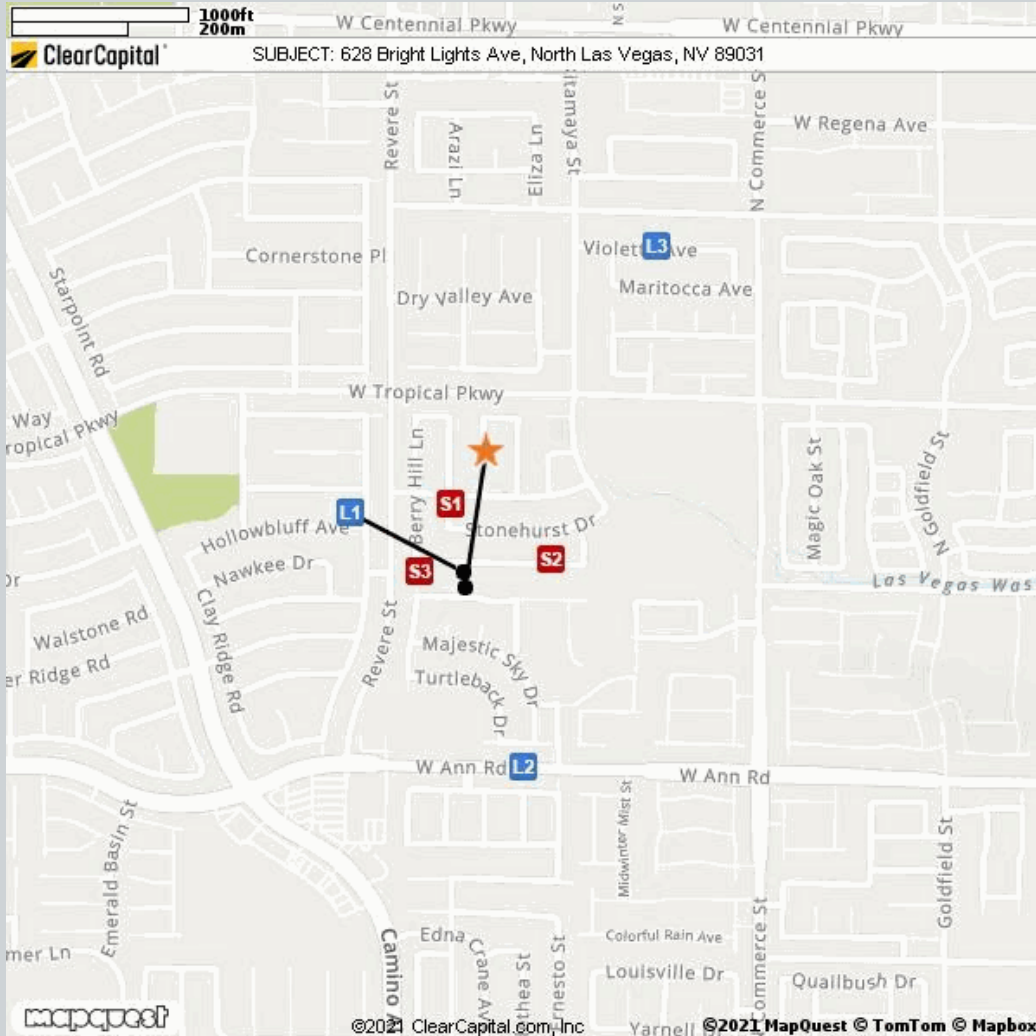
Address ★ 628 Bright Lights Avenue, North Las Vegas, NEVADA 89031

Loan Number 45170

Suggested List \$294,000

Suggested Repaired \$295,000

Sale \$288,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	628 Bright Lights Avenue, North Las Vegas, Nevada 89031	--	Parcel Match
L1	633 Willowick Av, North Las Vegas, NV 89031	0.02 Miles ¹	Parcel Match
L2	610 Ana Raquel Av, North Las Vegas, NV 89031	0.28 Miles ¹	Parcel Match
L3	409 Violetta Av, North Las Vegas, NV 89031	0.51 Miles ¹	Parcel Match
S1	5833 Forest Creek Rd, North Las Vegas, NV 89031	0.10 Miles ¹	Parcel Match
S2	529 Willowick Av, North Las Vegas, NV 89031	0.10 Miles ¹	Parcel Match
S3	5753 Wizard Wand St, North Las Vegas, NV 89031	0.08 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	11.30 miles	Date Signed	06/02/2021

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.