**3318 HILLSIDE GARDEN DRIVE** LAS VEGAS, NEVADA 89135

45670 Loan Number **\$462,000**• As-Is Value

by ClearCapital

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.

3318 Hillside Garden Drive, Las Vegas, NEVADA 89135 **Property ID** 30756857 **Address** Order ID 7477077 **Inspection Date** 08/02/2021 **Date of Report** 08/03/2021 **APN Loan Number** 45670 16413111021 **Borrower Name** Catamount Properties 2018 LLC County Clark **Tracking IDs Order Tracking ID** 0802BPO\_citi Tracking ID 1 0802BPO\_citi Tracking ID 2 Tracking ID 3

General Conditions					
Owner	PARISHRAM HOLDINGS L L C	Condition Comments			
R. E. Taxes	\$2,227	The subject is a two story, single family detached home with			
Assessed Value	\$100,226	framed stucco exterior construction that is adequately			
Zoning Classification	Residential	maintained. The subject shows in average condition with no visible signs of deterioration, per exterior inspection.			
Property Type	SFR	visible signs of deterioration, per exterior inspection.			
Occupancy	Occupied				
Ownership Type	Fee Simple				
Property Condition	Average				
Estimated Exterior Repair Cost	\$0				
Estimated Interior Repair Cost	\$0				
Total Estimated Repair	\$0				
НОА	Summerlin Spith 702-791-4600				
Association Fees	\$48 / Month (Other: Management)				
Visible From Street	Visible				
Road Type	Public				

Neighborhood & Market Data				
Suburban	Neighborhood Comments			
Stable	The subject is located in a suburban location that has close			
Low: \$341100 High: \$1368000	proximity to parks, shops and major highways. Market conditions are stable and supply and demand are balanced. R			
Increased 5 % in the past 6 months.	and short sale activity remains low in the area. Average marketing time of correctly priced properties is under 60 days.			
<30				
	Suburban Stable Low: \$341100 High: \$1368000 Increased 5 % in the past 6 months.			

Client(s): Wedgewood Inc

Property ID: 30756857

Current Listings				
	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	3318 Hillside Garden Drive	10999 Pumpkin Ridge Ave	10927 Village Crest Ln	10299 Turret Peak Ave
City, State	Las Vegas, NEVADA	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV
Zip Code	89135	89135	89135	89135
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.		0.34 1	0.66 1	0.52 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$435,000	\$525,000	\$425,000
List Price \$		\$435,000	\$525,000	\$425,000
Original List Date		07/20/2021	07/02/2021	07/27/2021
DOM · Cumulative DOM		14 · 14	32 · 32	7 · 7
Age (# of years)	20	20	18	22
Condition	Average	Good	Good	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	2 Stories Other	1 Story Other	2 Stories Other	1 Story Other
# Units	1	1	1	1
Living Sq. Feet	2,313	1,505	2,576	1,667
Bdrm · Bths · ½ Bths	4 · 1 · 1	3 · 2	4 · 2 · 1	3 · 2
Total Room #	8	7	8	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	0.12 acres	0.12 acres	0.11 acres	0.15 acres

<sup>\*</sup> Listing 2 is the most comparable listing to the subject.

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

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

<sup>&</sup>lt;sup>3</sup> Subject \$/ft based upon as-is sale price.

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#### Current Listings - Cont.

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

- Listing 1 LOCATION! LOCATION! LOCATION!~GORGEOUS SINGLE STORY STUNNER HOME in the HIGHLY SOUGHT OUT Summerlin South Community! All single-story community by Pulte Homes in The Willows! Walk in to a SPACIOUS & INVITING floorplan with BEAUTIFUL warm neutral greyish-beige paint & new blinds! (2020) You've got 3 SPACIOUS BEDROOMS PLUS DEN/OFFICE! Great sized Familyroom & a front livingroom! GORGEOUS CERAMIC TILE FLOORING, in all main traffic. An ABUNDANCE of NATURAL LIGHT GALORE throughout the home! GREAT SIZE 2 CAR GARAGE! HUGE backyard with COVERED PATIO & low maintenance landscaping! Washer & Dryer included\* Low \$48/month HOA and NO SID!\*Tenants will be vacating 9/30/2021.
- Listing 2 Summerlin Stunner. This beautiful family home features a swing garage, Gorgeous entry into the formal living and dinning room. Then a welcoming entrance into the family room with access to the kitchen and eat in dining area. The downstairs boast double door entry into a private den, perfect for a home office/guest retreat. Up the grand stairway to an additional loft, and 3 full bedrooms. The master retreat features a shiplap accent wall and updated oversized master bathroom. The secondary rooms have built in closet systems with storage galore. The upstairs has beautiful new carpet throughout for a uniform neutral palate.
- **Listing 3** Summerlin living at its finest! Come check out this amazing single-story home and all the community has to offer! This home has a great floor plan that is open and homey. Front and backyard are lushly landscaped with beautiful trees and bushes. The large back yard features a nice patio and grass.

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Recent Sales				
	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	3318 Hillside Garden Drive	10753 Arundel Ave	3210 Squire St	3410 Antique Rose Dr
City, State	Las Vegas, NEVADA	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV
Zip Code	89135	89135	89135	89135
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.		0.22 1	0.23 1	0.15 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$468,000	\$499,900	\$475,000
List Price \$		\$468,000	\$499,900	\$475,000
Sale Price \$		\$460,000	\$499,990	\$525,000
Type of Financing		Conv	Conv	Conv
Date of Sale		03/09/2021	03/08/2021	07/23/2021
DOM · Cumulative DOM	•	57 · 57	49 · 49	29 · 29
Age (# of years)	20	19	20	19
Condition	Average	Average	Good	Good
Sales Type		REO	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	2 Stories Other	1 Story Other	1 Story Other	2 Stories Other
# Units	1	1	1	1
Living Sq. Feet	2,313	2,148	2,313	2,514
Bdrm · Bths · ½ Bths	4 · 1 · 1	4 · 2	3 · 2	4 · 2 · 1
Total Room #	8	7	5	9
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 3 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa	<del></del>			
Lot Size	0.12 acres	0.14 acres	0.14 acres	0.11 acres
Other	none	none	none	none
Net Adjustment		+\$5,000	-\$38,000	-\$42,000
Adjusted Price		\$465,000	\$461,990	\$483,000

<sup>\*</sup> Sold 2 is the most comparable sale to the subject.

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

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

<sup>&</sup>lt;sup>3</sup> Subject \$/ft based upon as-is sale price.

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#### Recent Sales - Cont.

by ClearCapital

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

- **Sold 1** Beautiful single story home in a gated Summerlin community. Open floorplan with large Great room! Kitchen has a built in oven, Granite countertops and island. Adjusted -\$15000/current market conditions. Backyard has a putting green. Close to all the amenities Summerlin offers.
- Sold 2 LOCATION, LOCATION, LOCATION! MINUTES AWAY FROM DOWNTOWN SUMMERLIN! HARD TO FIND SINGLE STORY WITH 3-CAR GARAGE! THIS HOUSE CHECKS ALL THE BOXES! UNIQUE OPEN AND AIRY FLOORPLAN MADE FOR ENTERTAINING! SEPARATE DEN WITH DOUBLE DOORS. NEWER APPLIANCES, GRANITE COUNTERTOPS, HUGE KITCHEN! UPGRADED FLOORING THROUGHOUT! REMODELED WALK-IN MASTER SHOWER WITH MULTIPLE SHOWER HEADS. COVERED PATIO WITH A NICELY LANDSCAPED BACK YARD. NO NEIGHBORS BEHIND! PARKS AND WALKING PATHS NEARBY. LOVELY LITTLE GATED COMMUNITY. Adjusted -\$28000/ superior style/ condition.
- Sold 3 What a fantastic location just off Town Center Drive in Summerlin. This 4 bedroom home features a downstairs guest bedroom and plenty of communal living space. Entertain your guests around the kitchen and extend the party into to formal living area The backyard has a covered patio and is a pool sized lot. The generous loft upstairs is where you can an have office and a playroom. The primary bedroom faces the backyard and is very spacious. Separate shower and tub in the ensuite bathroom. The home is located just 0.6 miles from the private and highly-rated, Alexander Dawson elementary and middle school. You're less than a mile from the 215 freeway making it very easy to get around town. Adjusted -\$42000/gla/location/condition.

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Subject Sal	es & Listing Hi	story					
Current Listing S	Status	Not Currently L	Not Currently Listed		y Comments		
Listing Agency/F	Firm			The subject	recent sold on 07,	/30/2021, mls #23	04644.
Listing Agent Na	ime						
Listing Agent Ph	one						
# of Removed Li Months	stings in Previous 12	<b>2</b> 0					
# of Sales in Pre Months	evious 12	1					
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
06/11/2021	\$485,000	07/10/2021	\$475,000	Sold	07/30/2021	\$440,000	MLS

Marketing Strategy				
	As Is Price	Repaired Price		
Suggested List Price	\$470,000	\$470,000		
Sales Price	\$462,000	\$462,000		
30 Day Price	\$442,000			
Comments Regarding Pricing Strategy				

The subject recent sale reflects a quick sale price. We have seen some increases within the last 6 months. The market was slow for list comps similar to the subject in the immediate neighborhood. Due to the lack of available comps, it was necessary to exceed the gla and distance guidelines.

#### Clear Capital Quality Assurance Comments Addendum

**Reviewer's** The broker's as-is conclusion reflects the market for the subject. Comps are within a reasonable distance, relatively current, and accurately reflect **Notes** the subject's defining characteristics. Thus, the as-is conclusion appears to be adequately supported.

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## **Subject Photos**



Front



Address Verification



Side



Side



Street



Street

## **Listing Photos**



10999 Pumpkin Ridge Ave Las Vegas, NV 89135



Front



10927 Village Crest Ln Las Vegas, NV 89135



Front



10299 Turret Peak Ave Las Vegas, NV 89135



Front

### **Sales Photos**





Front

\$2 3210 Squire St Las Vegas, NV 89135

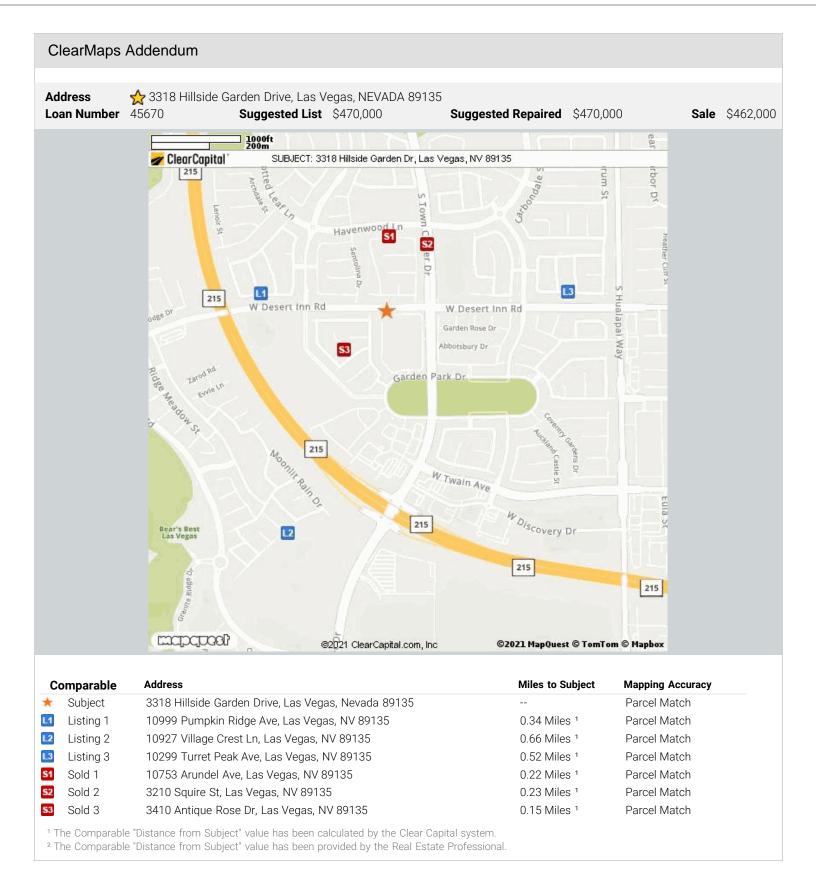


Front

3410 Antique Rose Dr Las Vegas, NV 89135



Front



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#### 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:

by ClearCapital

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.

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#### 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

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#### Report Instructions - cont.

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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.

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#### **Broker Information**

by ClearCapital

Broker Name Reginald Broaden Company/Brokerage WEST COAST REALTY LLC

License No B.0043579.LLC Address 6135 THEATRICAL RD LAS VEGAS

NV 89031

License Expiration01/31/2022License StateNV

Phone 7022184665 Email westcoastrealty1@gmail.com

**Broker Distance to Subject** 13.04 miles **Date Signed** 08/03/2021

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.

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