

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	215 Van Ness Avenue, Yerington, NV 89447	Order ID	7865337	Property ID	31905636
Inspection Date	01/05/2022	Date of Report	01/11/2022		
Loan Number	45717	APN	00118202		
Borrower Name	Catamount Properties 2018 LLC	County	Lyon		

Tracking IDs

Order Tracking ID	01.04.22_BPO_Update	Tracking ID 1	01.04.22_BPO_Update
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	helmberger, ktthy lynne	Condition Comments appears to be adequately maintained
R. E. Taxes	\$50,000	
Assessed Value	\$12,807	
Zoning Classification	r1	
Property Type	SFR	
Occupancy	Occupied	
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 rural area of homes in a small area of subdivision off highway out of town.
Local Economy	Improving	
Sales Prices in this Neighborhood	Low: \$150,000 High: \$250,000	
Market for this type of property	Increased 2 % in the past 6 months.	
Normal Marketing Days	<90	

Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	215 Van Ness Avenue	116 S Nevada	317 S Center	223 S California
City, State	Yerington, NV	Yerington, NV	Yerington, NV	Yerington, NV
Zip Code	89447	89447	89447	89447
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.29 ¹	0.32 ¹	0.38 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$170,000	\$200,000	\$219,900
List Price \$	--	\$170,000	\$195,000	\$219,900
Original List Date		01/04/2022	07/07/2021	12/28/2021
DOM · Cumulative DOM	-- · --	1 · 7	176 · 188	8 · 14
Age (# of years)	69	71	71	68
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Beneficial ; Residential	Neutral ; Public Trans.	Neutral ; Residential
View	Neutral ; Mountain	Neutral ; Mountain	Neutral ; Mountain	Neutral ; Mountain
Style/Design	1 Story cottage	1 Story cottage	1 Story cottage	1 Story cottage
# Units	1	1	1	1
Living Sq. Feet	807	744	684	880
Bdrm · Bths · ½ Bths	2 · 1	2 · 1	2 · 1	2 · 1
Total Room #	4	4	4	4
Garage (Style/Stalls)	None	None	Detached 1 Car	Detached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.16 acres	.15 acres	.09 acres	.22 acres
Other	--	--	--	--

* 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 arge backyard, Seller just did a 20K remodel a few months ago. Nice high quality tile flooring and many brand-new windows.

Listing 2 pdated and complete with all of the modern amenities. Centrally located to Yerington, 317 S Center street features a functional floorplan, high ceilings, brand new kitchen with brand new appliances,

Listing 3 2 car garage and single carport. Clean and move in ready

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	215 Van Ness Avenue	335 2nd St	218 S Center St	405 Shipley
City, State	Yerington, NV	Yerington, NV	Yerington, NV	Yerington, NV
Zip Code	89447	89447	89447	89447
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	2.84 ¹	0.21 ¹	0.42 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$82,000	\$249,900	\$249,900
List Price \$	--	\$82,000	\$249,900	\$249,900
Sale Price \$	--	\$75,000	\$249,900	\$255,000
Type of Financing	--	Cash	Va	Cash
Date of Sale	--	12/07/2021	11/08/2021	11/23/2021
DOM · Cumulative DOM	-- · --	29 · 29	42 · 42	27 · 27
Age (# of years)	69	67	72	61
Condition	Average	Fair	Average	Average
Sales Type	--	Auction	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Mountain	Beneficial ; Mountain	Neutral ; Mountain	Neutral ; Mountain
Style/Design	1 Story cottage	1 Story cottage	1 Story cottage	1 Story cottage
# Units	1	1	1	1
Living Sq. Feet	807	728	1,092	1,282
Bdrm · Bths · ½ Bths	2 · 1	2 · 1	3 · 1 · 1	3 · 2
Total Room #	4	4	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	.16 acres	.60 acres	.24 acres	.17 acres
Other	--	0	0	0
Net Adjustment	--	-\$3,000	-\$13,050	-\$17,030
Adjusted Price	--	\$72,000	\$236,850	\$237,970

* 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** sale is subject to a District Court confirmation sale on Monday, December 6, 2021 at 10am in Yerington Nevada. Buyers may bid in person, in court. garage -3000 QUALIFY FOR FINANCE. qualify for any type of traditional financing, so bidding "subject to financing," will not be accepted. condition 45000 no loan available
- Sold 2** well cared for. 3 bedroom, 1 1/2 bathroom with a large laundry & storage area. The carpet is only about 6 months old & the interior was painted a couple years ago. There gla -8550 bath -1500 garage -3000 gla -8640 a nice detached garage
- Sold 3** corner lot in downtown Yerington. Well maintained and in a nice quiet neighborhood. The home offers 3 bedrooms, 2 bathrooms, a living room/family room combo GLA -14340 garage -3000 -14250 fireplace, kitchen/dining combo and a fully fenced backyard.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				none since 2018 in september			
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	\$215,000	\$215,000
Sales Price	\$214,000	\$214,000
30 Day Price	\$211,000	--
Comments Regarding Pricing Strategy		
<p>home appears to be freshly painted and, even though it doesn't show on mls as active, (could not find it) i noticed a lock box on the front, used current sales comps and adjusted where necessary in the ame area for frame homes. have price this within the comps for the current market,prices have increased very much in this last year and last 6 months.all comps with the exception of one that meet similar area and size, age etc. are over 200K, this is assuming the interior looks as good, maybe some upates etc.</p>		

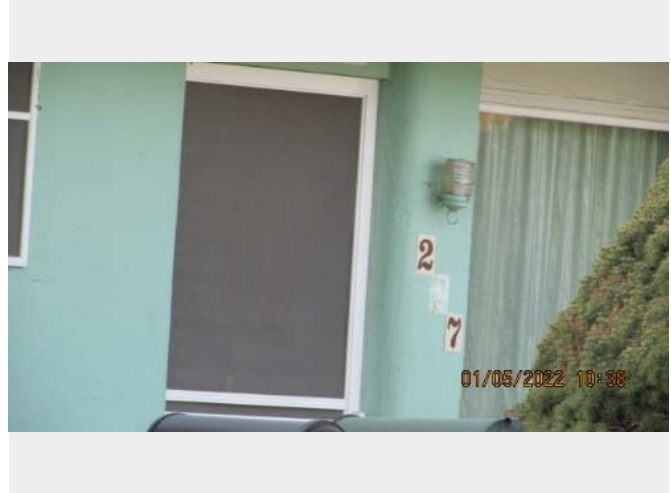
Clear Capital Quality Assurance Comments Addendum

Reviewer's The market change supports the variance. The broker's as-is conclusion reflects the market for the subject. Comps are within a reasonable distance
Notes 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



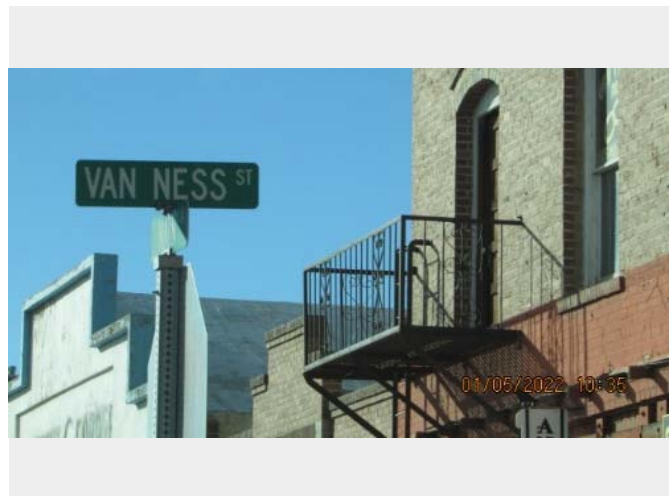
Side



Side



Street

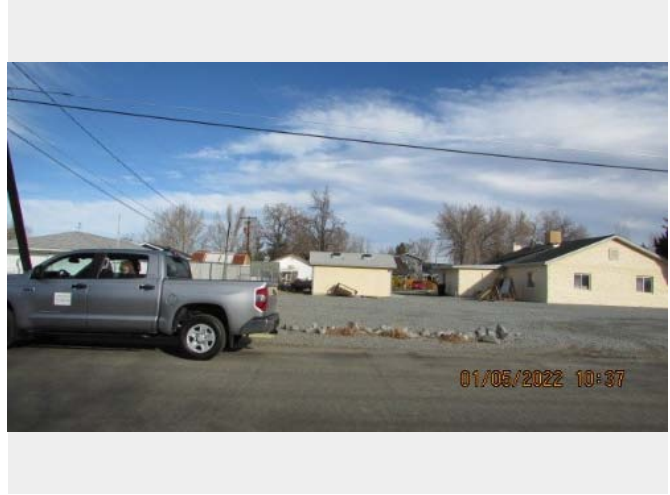


Street

Subject Photos



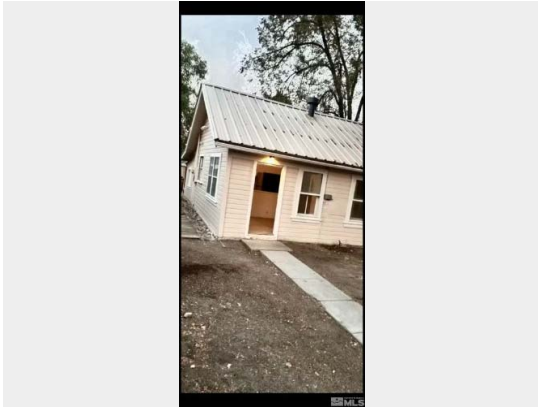
Street



Other

Listing Photos

L1 116 s nevada
Yerington, NV 89447



Front

L2 317 s center
Yerington, NV 89447



Front

L3 223 s california
Yerington, NV 89447



Front

Sales Photos

S1 335 2nd st
Yerington, NV 89447



Front

S2 218 s center st
Yerington, NV 89447



Front

S3 405 shipley
Yerington, NV 89447



Front

ClearMaps Addendum

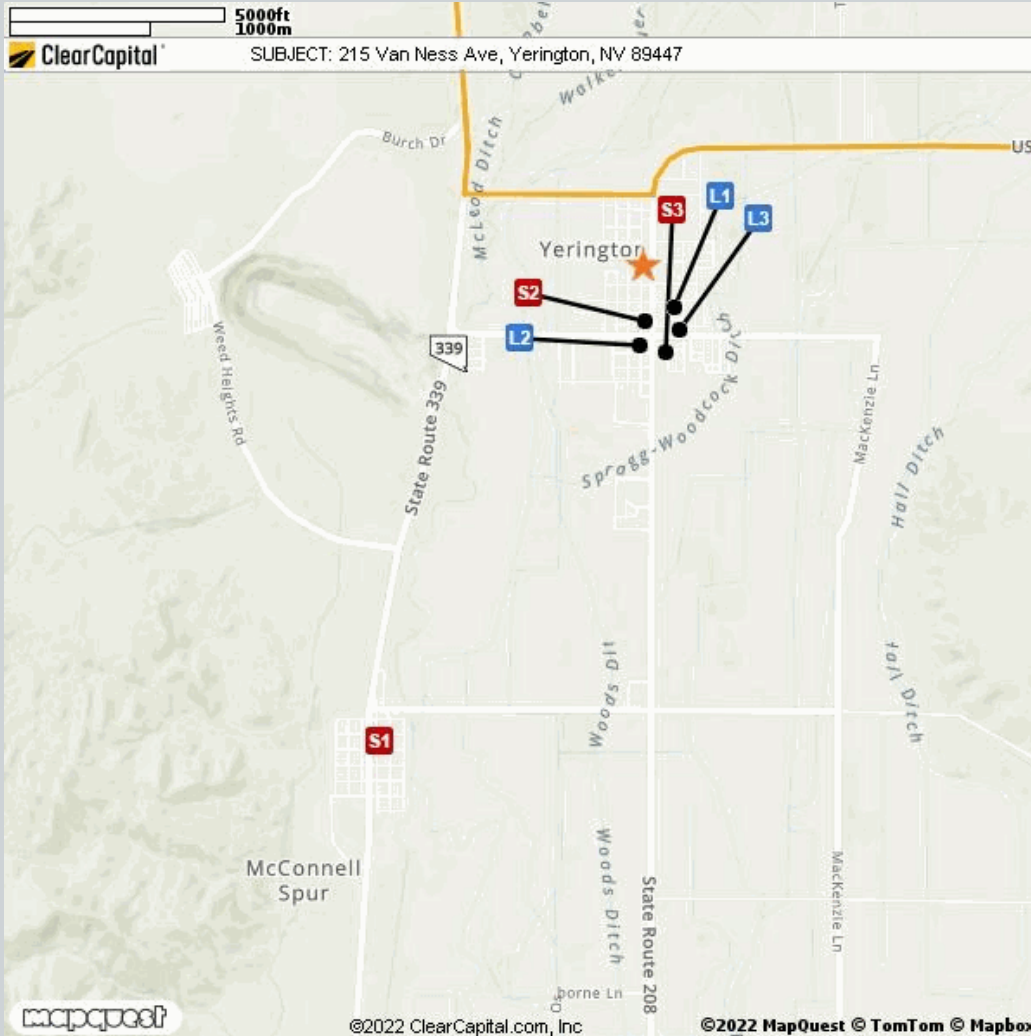
Address ★ 215 Van Ness Avenue, Yerington, NV 89447

Loan Number 45717

Suggested List \$215,000

Suggested Repaired \$215,000

Sale \$214,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	215 Van Ness Avenue, Yerington, NV 89447	--	Parcel Match
L1 Listing 1	116 S Nevada, Yerington, NV 89447	0.29 Miles ¹	Parcel Match
L2 Listing 2	317 S Center, Yerington, NV 89447	0.32 Miles ¹	Parcel Match
L3 Listing 3	223 S California, Yerington, NV 89447	0.38 Miles ¹	Parcel Match
S1 Sold 1	335 2nd St, Yerington, NV 89447	2.84 Miles ¹	Parcel Match
S2 Sold 2	218 S Center St, Yerington, NV 89447	0.21 Miles ¹	Parcel Match
S3 Sold 3	405 Shipley, Yerington, NV 89447	0.42 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	31.35 miles	Date Signed	01/06/2022

/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: **215 Van Ness Avenue, Yerington, NV 89447**
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: **January 11, 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.