

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.

<b>Address</b>	5113 Midnight Oil Drive, Las Vegas, NEVADA 89122	<b>Order ID</b>	7467080	<b>Property ID</b>	30736527
<b>Inspection Date</b>	07/28/2021	<b>Date of Report</b>	07/29/2021		
<b>Loan Number</b>	45756	<b>APN</b>	161-26-210-019		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Clark		

### Tracking IDs

<b>Order Tracking ID</b>	0728BPO_Citi	<b>Tracking ID 1</b>	0728BPO_Citi
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--

### General Conditions

<b>Owner</b>	ALFREDO M CARINO	<b>Condition Comments</b>	
<b>R. E. Taxes</b>	\$763	<p>No damage or repair issues noted. Doors, roof, paint, landscaping appear average for age and neighborhood. 1 broken window noted from exterior visual inspection Estimated cost to repair \$500. Clark County Tax Assessor data shows Cost Class for this property as Fair. Subject property is a single story, single family detached home with 2 car attached garage with entry into house. Roof is pitched concrete tile, typical for age and neighborhood. it has no fireplace, pool or spa per tax records. Last sold as fair market sale 11/13/2007 for \$205,000. Subject property is located in the far eastern area of Las Vegas in the Silvers Springs subdivision. This tract is comprised of 763 single family detached homes in a gated subdivision. Homes vary in square footage from 1,066-1,833 square feet. Access to schools, shopping is within 1 mile and freeway entry is within 3 miles. Most likely buyer is owner occupant with conventional financing. Property is vacant, posted on front door, secured by manual lock box. Construction people on site at time of inspection.</p>	
<b>Assessed Value</b>	\$62,210		
<b>Zoning Classification</b>	Residential		
<b>Property Type</b>	SFR		
<b>Occupancy</b>	Vacant		
<b>Secure?</b>	Yes		
(Secured by manual lock box. )			
<b>Ownership Type</b>	Fee Simple		
<b>Property Condition</b>	Average		
<b>Estimated Exterior Repair Cost</b>	\$500		
<b>Estimated Interior Repair Cost</b>			
<b>Total Estimated Repair</b>	\$500		
<b>HOA</b>	Squire Village 702-750-0562		
<b>Association Fees</b>	\$110 / Month (Pool,Greenbelt,Other: Gated Entry)		
<b>Visible From Street</b>	Visible		
<b>Road Type</b>	Private		

### Neighborhood & Market Data

<b>Location Type</b>	Suburban	<b>Neighborhood Comments</b>	
<b>Local Economy</b>	Improving	<p>There is a short supply of competing properties within a 1/2 mile radius of subject property. Currently there are 14 homes listed for sale (0 REO, 0 short sale). In the past 12 months, there have been 97 closed MLS transactions in this area. This indicates a short supply of listings, assuming 90 days on market. Average days on market time was 21 days with range 0-228 days. Average sale price was 100% of final list price.</p>	
<b>Sales Prices in this Neighborhood</b>	Low: \$208,500 High: \$335,000		
<b>Market for this type of property</b>	Increased 5 % in the past 6 months.		
<b>Normal Marketing Days</b>	<30		

### Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
<b>Street Address</b>	5113 Midnight Oil Drive	5040 Mascaro Dr	5097 Midnight Oil Dr	5111 Midnight Oil Dr
<b>City, State</b>	Las Vegas, NEVADA	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV
<b>Zip Code</b>	89122	89122	89122	89122
<b>Datasource</b>	Public Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.15 <sup>1</sup>	0.03 <sup>1</sup>	0.02 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$295,000	\$302,000	\$299,990
<b>List Price \$</b>	--	\$295,000	\$295,000	\$299,990
<b>Original List Date</b>		07/22/2021	05/21/2021	06/30/2021
<b>DOM · Cumulative DOM</b>	-- · --	6 · 7	56 · 69	22 · 29
<b>Age (# of years)</b>	22	20	22	22
<b>Condition</b>	Average	Good	Average	Average
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,225	1,088	1,225	1,225
<b>Bdrm · Bths · ½ Bths</b>	3 · 2	2 · 2	3 · 2	3 · 2
<b>Total Room #</b>	5	5	5	5
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
<b>Basement (Yes/No)</b>	No	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	--
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	0.09 acres	0.08 acres	0.09 acres	0.09 acres
<b>Other</b>	No Fireplace	No Fireplace	No Fireplace	No Fireplace

\* Listing 2 is the most comparable listing to the subject.

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

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

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

### Current Listings - Cont.

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

- Listing 1** Not under contract. Vacant property when listed. Identical in baths, garage capacity, no fireplace and nearly identical in age. It is inferior in square footage, lot size but is superior in condition with new paint, laminate flooring, vessel sinks. This property is nearly equal overall to subject property. This property is slightly inferior to subject property.
- Listing 2** Under contract, will be VA sale. Vacant property when listed. Identical in square footage, bedrooms, baths, condition, garage capacity, no fireplace, age, same street and nearly identical in lot size. This property is nearly equal to subject property.
- Listing 3** Under contract, will be cash sale. Vacant property when listed. Identical in square footage, bedrooms, baths, condition, age, lot size, garage capacity, no fireplace. This property is nearly equal to subject property.

### Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
<b>Street Address</b>	5113 Midnight Oil Drive	4973 Droubay Dr	5092 Mascaro Dr	5148 Mascaro Dr
<b>City, State</b>	Las Vegas, NEVADA	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV
<b>Zip Code</b>	89122	89122	89122	89122
<b>Datasource</b>	Public Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.15 <sup>1</sup>	0.10 <sup>1</sup>	0.09 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$250,000	\$249,900	\$247,900
<b>List Price \$</b>	--	\$250,000	\$255,000	\$247,900
<b>Sale Price \$</b>	--	\$265,000	\$268,000	\$273,000
<b>Type of Financing</b>	--	Va	Cash	Cash
<b>Date of Sale</b>	--	04/30/2021	05/07/2021	06/01/2021
<b>DOM · Cumulative DOM</b>	-- · --	4 · 41	10 · 29	6 · 21
<b>Age (# of years)</b>	22	18	20	22
<b>Condition</b>	Average	Average	Average	Good
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,225	1,348	1,225	1,225
<b>Bdrm · Bths · ½ Bths</b>	3 · 2	3 · 2	3 · 2	3 · 2
<b>Total Room #</b>	5	05	5	5
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
<b>Basement (Yes/No)</b>	No	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	--
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	0.09 acres	0.09 acres	0.09 acres	0.09 acres
<b>Other</b>	No Fireplace	No Fireplace	No Fireplace	No Fireplace
<b>Net Adjustment</b>	--	-\$7,400	-\$100	-\$15,000
<b>Adjusted Price</b>	--	\$257,600	\$267,900	\$258,000

\* Sold 2 is the most comparable sale to the subject.

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

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

<sup>3</sup> 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** Sold with VA financing, no concessions. Vacant property when listed. Identical in bedrooms, baths, condition, garage capacity, no fireplace, lot size and nearly identical in age. It is superior in square footage adjusted @ \$60/square foot (\$7,400). Under contract in 4 days on market, valuation for subject property assumes 90 days on market.
- Sold 2** Cash sale with \$100 in seller paid concessions. Vacant property when listed. Identical in square footage, bedrooms, baths, condition, garage capacity, lot size and age. Seller paid concessions adjusted (\$100).
- Sold 3** Cash sale, no concessions. Vacant property when listed. Identical in square footage, bedrooms, baths, garage capacity, lot size, no fireplace and age. It is superior in condition with new paint, plank style tile flooring, granite counters (\$15,000).

### Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed		<b>Listing History Comments</b>				
<b>Listing Agency/Firm</b>			There are no sales or MLS records for subject property within the past 12 months.				
<b>Listing Agent Name</b>							
<b>Listing Agent Phone</b>							
<b># of Removed Listings in Previous 12 Months</b>	0						
<b># of Sales in Previous 12 Months</b>	0						
<b>Original List Date</b>	<b>Original List Price</b>	<b>Final List Date</b>	<b>Final List Price</b>	<b>Result</b>	<b>Result Date</b>	<b>Result Price</b>	<b>Source</b>

### Marketing Strategy

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$295,000	\$296,000
<b>Sales Price</b>	\$267,000	\$268,000
<b>30 Day Price</b>	\$262,000	--
<b>Comments Regarding Pricing Strategy</b>		
Subject property should be priced mid high range of competing listings due to short market supply of competing listings. This property would be expected to sell near high range of adjusted recently closed sales with 90 days on market.		

### Clear Capital Quality Assurance Comments Addendum

<b>Reviewer's Notes</b>	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



Address Verification



Side



Side



Back



Street

### Subject Photos



Other



Other



## Listing Photos

**L1** 5040 Mascaro Dr  
Las Vegas, NV 89122



Front

**L2** 5097 Midnight Oil Dr  
Las Vegas, NV 89122



Front

**L3** 5111 Midnight Oil Dr  
Las Vegas, NV 89122



Front

## Sales Photos

**S1** 4973 Droubay Dr  
Las Vegas, NV 89122



Front

**S2** 5092 Mascaro Dr  
Las Vegas, NV 89122



Front

**S3** 5148 Mascaro Dr  
Las Vegas, NV 89122



Front

### ClearMaps Addendum

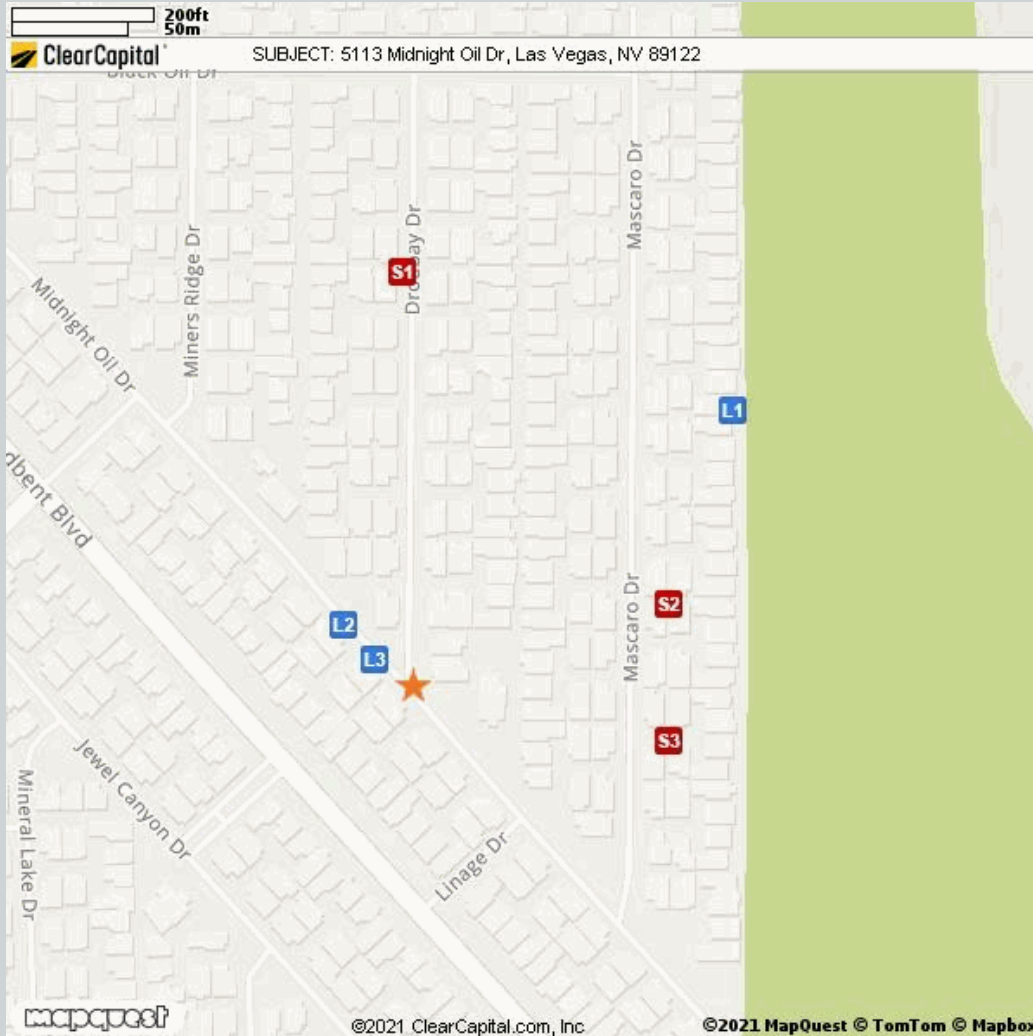
**Address** ★ 5113 Midnight Oil Drive, Las Vegas, NEVADA 89122

**Loan Number** 45756

**Suggested List** \$295,000

**Suggested Repaired** \$296,000

**Sale** \$267,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	5113 Midnight Oil Drive, Las Vegas, Nevada 89122	--	Parcel Match
L1 Listing 1	5040 Mascaro Dr, Las Vegas, NV 89122	0.15 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	5097 Midnight Oil Dr, Las Vegas, NV 89122	0.03 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	5111 Midnight Oil Dr, Las Vegas, NV 89122	0.02 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	4973 Droubay Dr, Las Vegas, NV 89122	0.15 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	5092 Mascaro Dr, Las Vegas, NV 89122	0.10 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	5148 Mascaro Dr, Las Vegas, NV 89122	0.09 Miles <sup>1</sup>	Parcel Match

<sup>1</sup> The Comparable "Distance from Subject" value has been calculated by the Clear Capital system.

<sup>2</sup> 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

<b>Broker Name</b>	Linda Bothof	<b>Company/Brokerage</b>	Linda Bothof
<b>License No</b>	B.0056344.INDV	<b>Address</b>	8565 S Eastern Ave Las Vegas NV 89123
<b>License Expiration</b>	05/31/2022	<b>License State</b>	NV
<b>Phone</b>	7025248161	<b>Email</b>	lbothof7@gmail.com
<b>Broker Distance to Subject</b>	6.75 miles	<b>Date Signed</b>	07/28/2021

*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.