

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	2214 Harvest Lane, Elko, NV 89801	Order ID	7963468	Property ID	32117424
Inspection Date	02/10/2022	Date of Report	02/14/2022		
Loan Number	45764	APN	001-925-053		
Borrower Name	Catamount Properties 2018 LLC	County	Elko		

Tracking IDs

Order Tracking ID	02.10.22_BPO_Update	Tracking ID 1	02.10.22_BPO_Update
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	CATAMOUNT PROPERTIES 2018 LLC	Condition Comments The property is well maintained and feature limited repairs due to normal wear and tear. Some components, but not every major building component, may be updated or recently rehabilitated.
R. E. Taxes	\$236,460	
Assessed Value	\$68,493	
Zoning Classification	ZR	
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes	
(No damaged windows or doors. All exits appear secure and locked.)		
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	Suburban	Neighborhood Comments Elko is a mining town located on I-80. The area is a mix of site built and manufactured housing, with some being located on parcels with acreage. The area has steady employment and good access to schools and commercial/services. Elko is built up with new construction taking place along the periphery. Other land use is vacant unimproved land.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$220,000 High: \$420,000	
Market for this type of property	Remained Stable for the past 6 months.	
Normal Marketing Days	<90	

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	2214 Harvest Lane	967 Northside Drive	226 Teal Way	2324 Virginia Way
City, State	Elko, NV	Elko, NV	Elko, NV	Elko, NV
Zip Code	89801	89801	89801	89801
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	2.86 ¹	3.46 ¹	3.20 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$320,000	\$445,000	\$408,000
List Price \$	--	\$320,000	\$435,000	\$408,000
Original List Date		01/31/2022	01/27/2022	12/15/2021
DOM · Cumulative DOM	-- · --	10 · 14	14 · 18	57 · 61
Age (# of years)	24	49	24	34
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 ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	1 Story basement	1 Story basement	1 Story basement	1 Story basement
# Units	1	1	1	1
Living Sq. Feet	2,376	3,360	2,480	2,710
Bdrm · Bths · ½ Bths	5 · 4	5 · 3	5 · 3	5 · 3
Total Room #	12	12	12	12
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	Yes	Yes	Yes	Yes
Basement (% Fin)	100%	100%	100%	100%
Basement Sq. Ft.	1,177	1,680	633	1,340
Pool/Spa	--	--	--	--
Lot Size	0.17 acres	.2 acres	.14 acres	.16 acres
Other	--	--	--	--

* 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.

Current Listings - Cont.

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

- Listing 1** Must-see unique and spacious 5 bedroom, 2 and 3/4 bath home located on .195 acre corner lot in Elko. This property includes a partially finished basement, a fenced backyard complete with trees, a deck, and patio. Built-ins in the dining and living areas provide extra storage and character to this already charming Elko home. Close to a park and in a family-friendly neighborhood, this home boasts both space and potential for growing families.
- Listing 2** Location, location, location! Seated atop a highly desirable neighborhood, this delightful home is within walking distance to schools and shopping. Upon entering the main level, you'll be greeted with vaulted ceilings and hardwood flooring throughout. The kitchen has been updated with freshly refinished cabinets, granite countertops, travertine tile backsplash and stainless steel appliances. All bathrooms have been updated with tiled showers, granite countertops and tile flooring. The backyard offers the perfect setting for entertaining guests and friends with a custom designed pergola that covers the stamped patio and fire pit area. This home is fully stuccoed, fully fenced, fully landscaped and features an automatic sprinkler system for your convenience. Owner is Licensed Real Estate Agent.
- Listing 3** Welcome to this conveniently located home, right in the heart of Elko! It features 5 bedrooms and 3 bathrooms with a total of 2710 square feet! This home has been completely reconstructed from roof to flooring. Gorgeous updated stucco and brick on the exterior of the home. Brand new laminate flooring throughout the main level. A Beautifully finished basement with fresh new carpet and paint. Updated kitchen cabinets that have a gorgeous mid-century modern touch to them adding some uniqueness to them! New sod has been laid in the front yard which features a bluetooth automatic sprinkler system to operate at your leisure. Two car garage with additional parking for boat or RV. Ideal and desired location allowing walking distance to schools and shopping!

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	2214 Harvest Lane	3152 Scenic View Drive	1365 Suncrest Court	1711 Crestwood Drive
City, State	Elko, NV	Elko, NV	Elko, NV	Elko, NV
Zip Code	89801	89801	89801	89801
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	2.76 ¹	3.83 ¹	4.09 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$371,000	\$320,000	\$340,000
List Price \$	--	\$371,000	\$320,000	\$340,000
Sale Price \$	--	\$371,000	\$320,000	\$335,000
Type of Financing	--	Usda Rural Dev.	Usda Rural Dev.	Usda Rural Dev.
Date of Sale	--	01/10/2022	08/13/2021	11/18/2021
DOM · Cumulative DOM	-- · --	0 · --	0 · 0	101 · 101
Age (# of years)	24	42	33	32
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 ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	1 Story basement	1 Story basement	1 Story basement	1 Story basement
# Units	1	1	1	1
Living Sq. Feet	2,376	2,362	1,933	2,311
Bdrm · Bths · ½ Bths	5 · 4	5 · 3	5 · 3	5 · 3
Total Room #	12	12	12	12
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	Yes	Yes	Yes	Yes
Basement (% Fin)	100%	100%	100%	100%
Basement Sq. Ft.	1177	1,181	504	586
Pool/Spa	--	--	--	--
Lot Size	0.17 acres	.27 acres	.19 acres	.15 acres
Other	--	--	--	--
Net Adjustment	--	\$0	\$0	\$0
Adjusted Price	--	\$371,000	\$320,000	\$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** This home has been recently updated with new flooring throughout the home, new countertops in the kitchen and bathrooms and all new appliances.
- Sold 2** his home is FSBO. Nice updates. Large beautifully landscaped yard. RV Parking. 5 bedrooms 3 bathrooms. Close to shopping and Schools.
- Sold 3** Upon entering the home you are viewing a generously-sized multi-purpose room has been designed to be used any way the owners might wish, in addition on this level is the kitchen for serious cooking and entertaining. Downstairs finds the second living room for your family to enjoy gatherings. The basement comprises two bedrooms and a full bathroom. Upstairs houses two bedrooms and the master bedroom. Master bedrooms features a walk-in closet and a spacious bathroom. This beautiful home is not far from all the essential shopping and a number of great restaurants. A home for all seasons and a home in which you are able to retreat, relax and recharge.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				Property has not been listed within the last 12 months. It did not appear on any MLS platform for this area and did not appear on any public platforms such as Zillow, Realtor.com, or Facebook marketplace. Further research would be required to know if the property has been for sale privately.			
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	\$340,000	\$340,000
Sales Price	\$340,000	\$340,000
30 Day Price	\$340,000	--
Comments Regarding Pricing Strategy		
Property is priced according to comparable sales and should be priced within this range. Pricing over this amount will delay a possible sale and can cause the perception and marketing strategy to delay. This is only a recommendation and should not be placed over an appraisal. This is only a broker price opinion and should be considered accordingly.		

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.

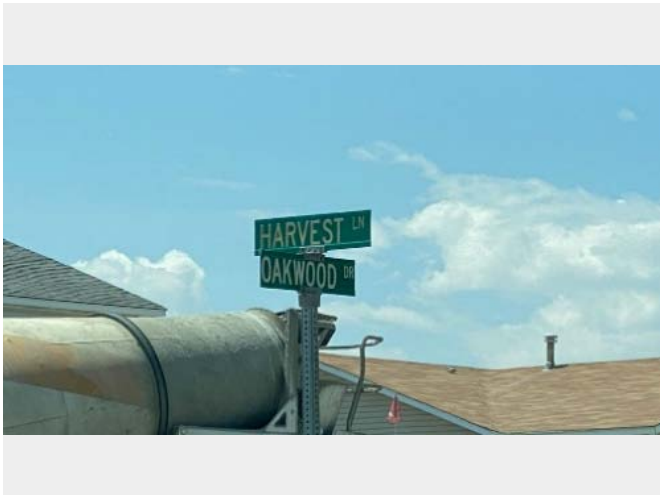
Subject Photos



Front



Front



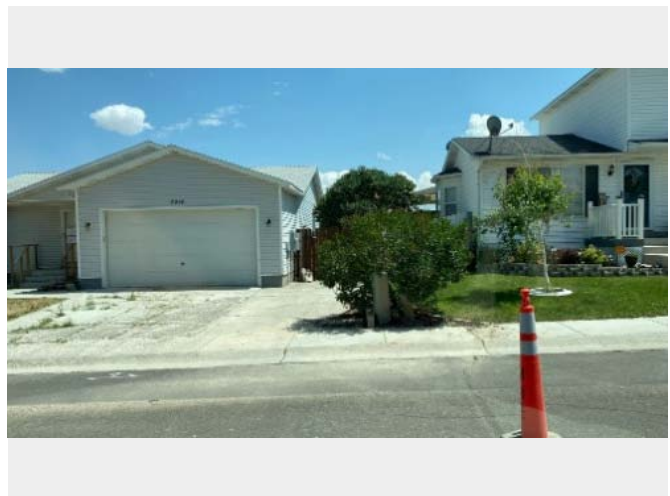
Address Verification



Address Verification

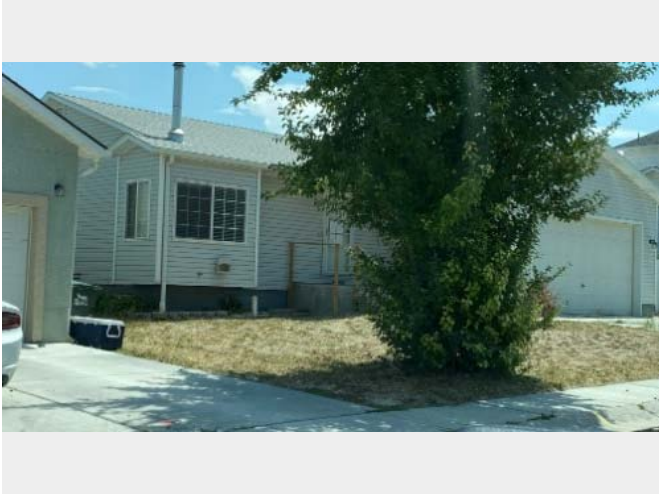


Address Verification



Side

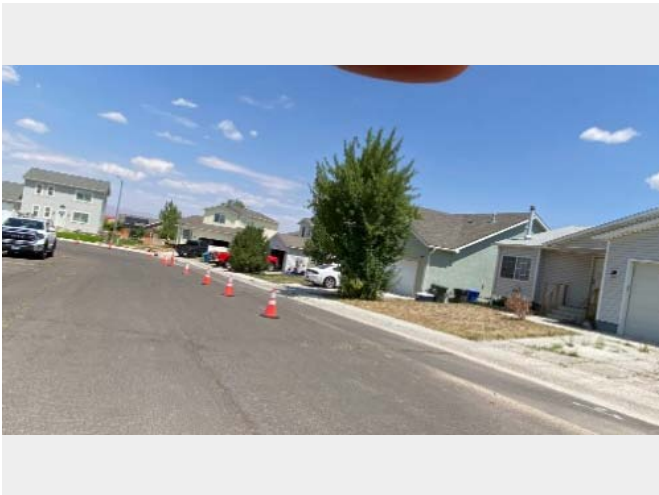
Subject Photos



Side



Street



Street

Listing Photos

L1 967 Northside Drive
Elko, NV 89801



Front

L2 226 Teal Way
Elko, NV 89801



Front

L3 2324 Virginia Way
Elko, NV 89801



Front

Sales Photos

S1 3152 Scenic View Drive
Elko, NV 89801



Front

S2 1365 Suncrest Court
Elko, NV 89801



Front

S3 1711 Crestwood Drive
Elko, NV 89801



Front

ClearMaps Addendum

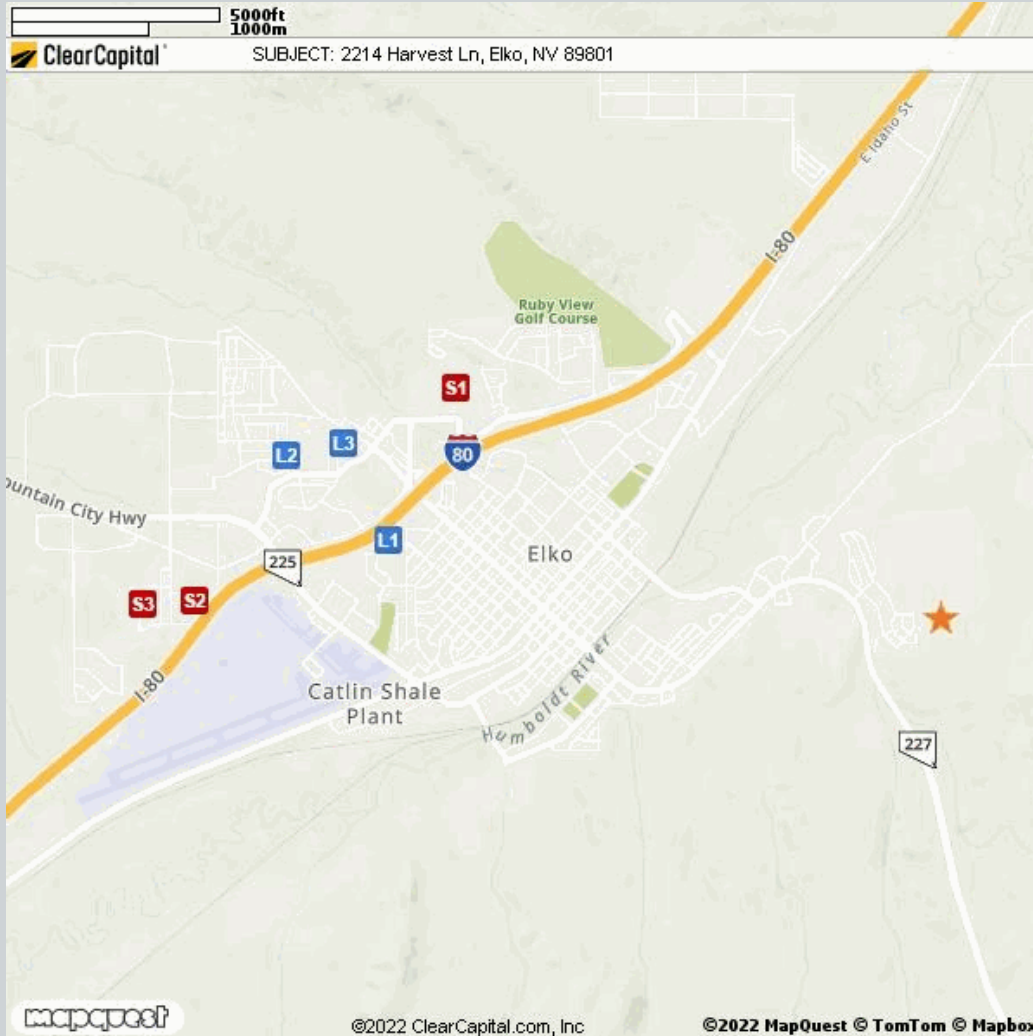
Address ★ 2214 Harvest Lane, Elko, NV 89801

Loan Number 45764

Suggested List \$340,000

Suggested Repaired \$340,000

Sale \$340,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	2214 Harvest Lane, Elko, NV 89801	--	Parcel Match
L1 Listing 1	967 Northside Drive, Elko, NV 89801	2.86 Miles ¹	Parcel Match
L2 Listing 2	226 Teal Way, Elko, NV 89801	3.46 Miles ¹	Parcel Match
L3 Listing 3	2324 Virginia Way, Elko, NV 89801	3.20 Miles ¹	Parcel Match
S1 Sold 1	3152 Scenic View Drive, Elko, NV 89801	2.76 Miles ¹	Parcel Match
S2 Sold 2	1365 Suncrest Court, Elko, NV 89801	3.83 Miles ¹	Parcel Match
S3 Sold 3	1711 Crestwood Drive, Elko, NV 89801	4.09 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	David Lostra	Company/Brokerage	Lostra Realty
License No	BS.0144950	Address	930 College Ave. Elko NV 89801
License Expiration	05/31/2023	License State	NV
Phone	7753881392	Email	david@lostrarealtyelko.com
Broker Distance to Subject	1.91 miles	Date Signed	02/10/2022

/David Lostra/

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: **David Lostra** ("Licensee"), **BS.0144950** (License #) who is an active licensee in good standing.

Licensee is affiliated with **Lostra 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: **2214 Harvest Lane, Elko, NV 89801**
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: **February 14, 2022**

Licensee signature: **/David Lostra/**

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.