

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>	8309 Clear Falls Street, North Las Vegas, NV 89085	<b>Order ID</b>	7580242	<b>Property ID</b>	31041443
<b>Inspection Date</b>	09/13/2021	<b>Date of Report</b>	09/14/2021		
<b>Loan Number</b>	46300	<b>APN</b>	12407714034		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Clark		

Tracking IDs					
<b>Order Tracking ID</b>	0913BPO	<b>Tracking ID 1</b>	0913BPO		
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--		

General Conditions		
<b>Owner</b>	SANDRA S EUSTACE	<b>Condition Comments</b> The subject is a two story, single family detached home with framed stucco exterior construction that is adequately maintained. The subject shows in average condition with no visible signs of deterioration, per exterior inspection.
<b>R. E. Taxes</b>	\$2,622	
<b>Assessed Value</b>	\$131,216	
<b>Zoning Classification</b>	Residential	
<b>Property Type</b>	SFR	
<b>Occupancy</b>	Occupied	
<b>Ownership Type</b>	Fee Simple	
<b>Property Condition</b>	Average	
<b>Estimated Exterior Repair Cost</b>	\$0	
<b>Estimated Interior Repair Cost</b>	\$0	
<b>Total Estimated Repair</b>	\$0	
<b>HOA</b>	Nelson Ranch 702-362-6262	
<b>Association Fees</b>	\$95 / Month (Other: Gated, CCRS)	
<b>Visible From Street</b>	Visible	
<b>Road Type</b>	Public	

Neighborhood & Market Data		
<b>Location Type</b>	Suburban	<b>Neighborhood Comments</b> The subject is located in a suburban location that has close proximity to parks, shops and major highways. Market conditions are stable and supply and demand are balanced. REO and short sale activity remains low in the area. Average marketing time of correctly priced properties is under 60 days.
<b>Local Economy</b>	Improving	
<b>Sales Prices in this Neighborhood</b>	Low: \$283004 High: \$470000	
<b>Market for this type of property</b>	Increased 15 % in the past 6 months.	
<b>Normal Marketing Days</b>	<30	

### Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
<b>Street Address</b>	8309 Clear Falls Street	3833 Hawkeye Falls Ave	8125 Chimney Bluffs St	8221 Swallow Falls St
<b>City, State</b>	North Las Vegas, NV	North Las Vegas, NV	North Las Vegas, NV	North Las Vegas, NV
<b>Zip Code</b>	89085	89085	89085	89085
<b>Datasource</b>	Public Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.14 <sup>1</sup>	0.26 <sup>1</sup>	0.11 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$499,000	\$419,900	\$469,900
<b>List Price \$</b>	--	\$499,000	\$419,900	\$469,900
<b>Original List Date</b>		08/28/2021	09/02/2021	08/04/2021
<b>DOM · Cumulative DOM</b>	-- · --	17 · 17	12 · 12	41 · 41
<b>Age (# of years)</b>	13	13	15	15
<b>Condition</b>	Average	Good	Good	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 ; Mountain	Neutral ; Mountain	Neutral ; Mountain	Neutral ; Mountain
<b>Style/Design</b>	2 Stories Historical	2 Stories Other	1 Story Other	2 Stories Other
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	2,821	2,821	2,119	3,033
<b>Bdrm · Bths · ½ Bths</b>	3 · 1 · 1	3 · 2 · 1	3 · 2	4 · 4
<b>Total Room #</b>	8	6	8	7
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Attached 3 Car(s)	Attached 2 Car(s)	Attached 3 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>	0.19 acres	0.13 acres	0.11 acres	0.11 acres
<b>Other</b>	fireplace	fireplace	fireplace	fireplace

\* Listing 3 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** Welcome to the beautiful gated neighborhood of WATERFALL! This 2 story 3bedroom home has 2.5 baths a three car garage and a 5600 sq foot lot! The tall ceilings, bird cage spindled stair way, open loft and upstairs walk way give this home a luxurious feel. Separate dining area that opens to a courtyard for outdoor entertainment. Tile flooring runs consistently throughout the entire downstairs and into all the wet areas upstairs. The kitchen had granite counters, 42inch maple cabinetry and a large kitchen island all open to the great room, large slider help envelope the back yard that brings the outside living indoors. The patio is a great place for some out door furniture to enjoy some of N Las Vegas' cooler evenings and beautiful Mornings. Upstairs you will enjoy the separation of the primary bedroom complete with a balcony, the large primary bath has double sinks a separate garden tub and shower.
- Listing 2** Beautiful home in the gated Isabel neighborhood of Waterfall featuring an exciting lifestyle with a sparkling pool, relaxing spa, splash pads, parks, trails, and state of the art fitness center. Curb appeal highlighted by a covered front porch with iron railing. Popular floor plan offers an open concept with 9-foot ceilings and perfectly placed windows allowing natural light to pour in. Kitchen is treated to a mega island, granite counters, full tile backsplash, stainless-steel appliances, and a new faucet. Family room creates a wonderful space for relaxing or entertaining thanks to the French door to the peaceful yard. Upgrades include crown molding, plantation shutters, custom tile work with mosaics, two-tone paint, wood plank tile, and ceiling fans throughout. Convenience items include energy star, gas stub, and garage attic storage with pull down ladder. Backyard promotes a sense of privacy and is complemented with majestic palm trees, flagstone, and a side patio off dining area.
- Listing 3** ons of space in this 3000+ sq. ft. home with 4 bedrooms plus den, 4 FULL bathrooms, 3 car tandem garage, gated courtyard, covered back patio & brick paver driveway. Primary suite has an additional retreat area and raised bed area. Kitchen has TONS of maple cabinets, granite counters, built in oven/micro combo. Tile and laminate flooring throughout the first floor. Located in the desirable Waterfall gated community, which has a sparkling pool/spa, p- icnic area, walking/jogging paths, gym, and FOUR community parks with splash pad, climbing wall, playgrounds and tons of green shady grass areas. This development borders Tule Springs Fossil Beds National Monument, which can never be built on, so tons of open space and mountains views (and fossils!) are a short walk away! Homes in this community DO NOT LAST

### Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
<b>Street Address</b>	8309 Clear Falls Street	8208 Swallow Falls St	3804 Lower Saxon Ave	3840 Kettle Falls Ave
<b>City, State</b>	North Las Vegas, NV	North Las Vegas, NV	North Las Vegas, NV	North Las Vegas, NV
<b>Zip Code</b>	89085	89085	89085	89085
<b>Datasource</b>	Public Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.15 <sup>1</sup>	0.16 <sup>1</sup>	0.06 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$415,000	\$425,000	\$475,000
<b>List Price \$</b>	--	\$415,000	\$425,000	\$475,000
<b>Sale Price \$</b>	--	\$415,000	\$445,000	\$465,000
<b>Type of Financing</b>	--	Va	Va	Conv
<b>Date of Sale</b>	--	05/05/2021	06/30/2021	08/27/2021
<b>DOM · Cumulative DOM</b>	-- · --	33 · 33	62 · 62	48 · 48
<b>Age (# of years)</b>	13	15	15	15
<b>Condition</b>	Average	Average	Good	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 ; Mountain	Neutral ; Residential	Neutral ; Mountain	Neutral ; Mountain
<b>Style/Design</b>	2 Stories Historical	2 Stories Other	2 Stories Other	2 Stories Other
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	2,821	2,821	2,821	3,032
<b>Bdrm · Bths · ½ Bths</b>	3 · 1 · 1	3 · 2 · 1	3 · 2 · 1	4 · 3
<b>Total Room #</b>	8	7	9	10
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Attached 2 Car(s)	Attached 3 Car(s)	Attached 3 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>	0.19 acres	0.11 acres	0.12 acres	0.12 acres
<b>Other</b>	fireplace	fireplace	fireplace	fireplace
<b>Net Adjustment</b>	--	+\$9,500	-\$5,000	-\$15,000
<b>Adjusted Price</b>	--	\$424,500	\$440,000	\$450,000

\* 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** Beautiful Home in Gated Waterfalls Community. This home features 3 bedrooms, 2 baths with large loft upstairs. Plantation shutters throughout entire home. New Interior and Exterior Paint. Primary bedroom has an amazing barn door that leads you to your bathroom and large walk in closet. Fireplace in Primary and downstairs. Enjoy a balcony right off the Primary Bedroom. Courtyard and backyard fully landscaped. The Community features a Pool , Spa , Park and Fitness Center.
- Sold 2** Highly upgraded Centex Home in Nelson Ranch, near Aliante. 3 Bdrms + Loft \* Primary Bdrm features Balcony w/Mt Views and Bath Features: Dual Sinks, Sep Tub/Shower, Walk-In Closet and Water Closet\* Home Features: 24" Ceramic Tile, Beautiful Wood Railings with Rod Iron on Stairway \* Kitchen Features: Granite Countertops, Island, B/I Microwave, 5 Burner Stovetop, Huge Breakfast Nook off Kitchen in Addition to a Formal Dining Room w/Cut-Out for Hutch \* Backyard Features: Covered Patio, Low Maintenance, Mature Landscaping \* 2 A/C Units - Upstairs Unit Brand New 4 Ton \* New Water 81 Gal Water Heater \* Wood Blinds Throughout \* 2 Double French Doors Lead to Paver Courtyard off DR/Formal LR \* All Rooms Either have Ceiling Fans or are Wired for \* Fabulous Loft overlooking D/R \* Laundry Room Features: Sink and Built In Cabinets \* 3 Car Gar (Tandum) \* TONS OF STORAGE AND KITCHEN CABINETS
- Sold 3** ated community of Waterfall ALIANTE with NO SID, Mountain Views This 4 bedroom, 3 FULL baths, Soaring 20' ceilings highlight the living room. Formal dining room, Gourmet kitchen with oversized island, spacious family room with 9' ceilings, living room has a gas fireplace, oversized primary bedroom with a fireplace, sitting room with cabinets, 7'x10' walk-in closet w/built-ins, balcony. Primary spa bath with double sinks, separate tub & walk-in shower. Laundry room w/sink. The private covered patio and courtyard makes this home the perfect home to entertain in. You will love this home! Loft could be 5th bedroom if converted.

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed	<b>Listing History Comments</b>					
<b>Listing Agency/Firm</b>		None noted					
<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

	As Is Price	Repaired Price
<b>Suggested List Price</b>	\$449,000	\$449,000
<b>Sales Price</b>	\$445,000	\$445,000
<b>30 Day Price</b>	\$435,000	--
<b>Comments Regarding Pricing Strategy</b>		
<p>All comps provided are located in the actual subdivision off the subject property. In pricing, I considered the current market conditions and days on market. In Southern Nevada, median resale prices of single-family homes are reaching new all-time highs almost every month, buyers have flooded properties with offers, inventory is limited, and builders have raised prices and put buyers on waiting lists on a regular basis. The median sales price of previously owned single-family homes went from \$385,000 in May to \$395,000 in June, which is up 2.6% from last month and up 21.6% from the prior year.</p>		

### 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



Side



Side



Street



Street



### Subject Photos



Street



Other

## Listing Photos

**L1** 3833 Hawkeye Falls Ave  
North Las Vegas, NV 89085



Front

**L2** 8125 Chimney Bluffs St  
North Las Vegas, NV 89085



Front

**L3** 8221 Swallow Falls St  
North Las Vegas, NV 89085



Front

## Sales Photos

**S1** 8208 Swallow Falls St  
North Las Vegas, NV 89085



Front

**S2** 3804 Lower Saxon Ave  
North Las Vegas, NV 89085



Front

**S3** 3840 Kettle Falls Ave  
North Las Vegas, NV 89085



Front

### ClearMaps Addendum

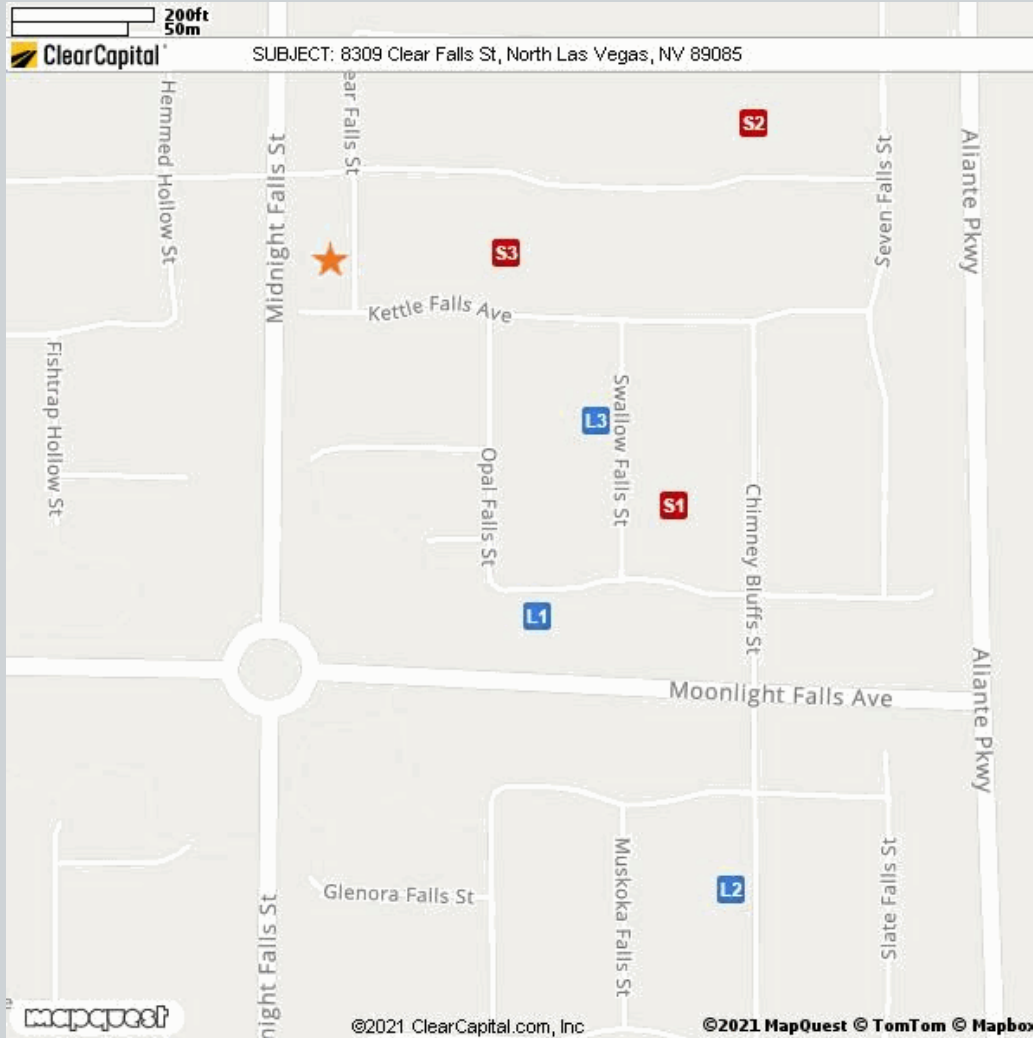
**Address** ★ 8309 Clear Falls Street, North Las Vegas, NV 89085

**Loan Number** 46300

**Suggested List** \$449,000

**Suggested Repaired** \$449,000

**Sale** \$445,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	8309 Clear Falls Street, North Las Vegas, NV 89085	--	Parcel Match
L1 Listing 1	3833 Hawkeye Falls Ave, North Las Vegas, NV 89085	0.14 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	8125 Chimney Bluffs St, North Las Vegas, NV 89085	0.26 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	8221 Swallow Falls St, North Las Vegas, NV 89085	0.11 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	8208 Swallow Falls St, North Las Vegas, NV 89085	0.15 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	3804 Lower Saxon Ave, North Las Vegas, NV 89085	0.16 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	3840 Kettle Falls Ave, North Las Vegas, NV 89085	0.06 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>	Reginald Broaden	<b>Company/Brokerage</b>	WEST COAST REALTY LLC
<b>License No</b>	B.0043579.LLC	<b>Address</b>	6135 THEATRICAL RD LAS VEGAS NV 89031
<b>License Expiration</b>	01/31/2022	<b>License State</b>	NV
<b>Phone</b>	7022184665	<b>Email</b>	westcoastrealty1@gmail.com
<b>Broker Distance to Subject</b>	2.88 miles	<b>Date Signed</b>	09/14/2021

/Reginald Broaden/

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: **Reginald Broaden** ("Licensee"), **B.0043579.LLC** (License #) who is an active licensee in good standing.

Licensee is affiliated with **WEST COAST REALTY LLC** (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: **8309 Clear Falls Street, North Las Vegas, NV 89085**
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: **September 14, 2021**

Licensee signature: **/Reginald Broaden/**

**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.