

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>	2720 Concord Drive, Carson City, NEVADA 89706	<b>Order ID</b>	8460098	<b>Property ID</b>	33412837
<b>Inspection Date</b>	10/07/2022	<b>Date of Report</b>	10/10/2022		
<b>Loan Number</b>	46382	<b>APN</b>	00818410		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Carson City		

### Tracking IDs

<b>Order Tracking ID</b>	10.05.22 BPO CS_Citi Update	<b>Tracking ID 1</b>	10.05.22 BPO CS_Citi Update
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--

### General Conditions

<b>Owner</b>	catamount properties	<b>Condition Comments</b>	
<b>R. E. Taxes</b>	\$854		appears to be adequately maintained, and currently looks like clean up etc. being done on it, (dumpstrer outside)
<b>Assessed Value</b>	\$197,481		
<b>Zoning Classification</b>	residential		
<b>Property Type</b>	Manuf. Home		
<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>	No		
<b>Visible From Street</b>	Visible		
<b>Road Type</b>	Public		

### Neighborhood & Market Data

<b>Location Type</b>	Suburban	<b>Neighborhood Comments</b>	
<b>Local Economy</b>	Stable		about one square block of homes like this one, central carson, access to freeway is very near.
<b>Sales Prices in this Neighborhood</b>	Low: \$183,000 High: \$329,000		
<b>Market for this type of property</b>	Increased 2 % in the past 6 months.		
<b>Normal Marketing Days</b>	<90		

### Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	2720 Concord Drive	2436 E Nye	2699 Century	2205 Star
City, State	Carson City, NEVADA	Carson City, NV	Carson City, NV	Carson City, NV
Zip Code	89706	89706	89706	89706
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.25 <sup>1</sup>	0.66 <sup>1</sup>	0.45 <sup>1</sup>
Property Type	Manuf. Home	Manufactured	Manufactured	Manufactured
Original List Price \$	\$	\$185,000	\$225,000	\$290,000
List Price \$	--	\$185,000	\$225,000	\$235,000
Original List Date		08/10/2022	09/15/2022	06/28/2022
DOM · Cumulative DOM	-- · --	53 · 61	20 · 25	99 · 104
Age (# of years)	44	40	39	45
Condition	Average	Fair	Good	Good
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	1 Story mfg	1 Story mfg	1 Story mfg	1 Story mfg
# Units	1	1	1	1
Living Sq. Feet	1,436	1,440	1,344	1,440
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	5	5	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	.22 acres	.20 acres	.16 acres	.17 acres
Other	0	0	0	0

\* 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.

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

**Listing 1** Home does not have a title. Title for the home was never registered from when it was put on the property. Title will not insure the property due to the missing title from the department of manufactured housing- conditon/ 29000

**Listing 2** New paint and carpet, wood burning stove, new windows. Storage shed and nice deck

**Listing 3** nice lot in a quiet community located in East Carson. This home has been partially remodeled and is waiting for its new owner to put their own special touch into it. Home has a large master bedroom and tons of potential. The roof was resealed 1 year

### Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
<b>Street Address</b>	2720 Concord Drive	20 Century Circle	2511 Sneddon	2210 Sneddon
<b>City, State</b>	Carson City, NEVADA	Carson City, NV	Carson City, NV	Carson City, NV
<b>Zip Code</b>	89706	89706	89706	89706
<b>Datasource</b>	MLS	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.65 <sup>1</sup>	0.15 <sup>1</sup>	0.28 <sup>1</sup>
<b>Property Type</b>	Manuf. Home	Manufactured	Manufactured	Manufactured
<b>Original List Price \$</b>	--	\$315,000	\$325,000	\$359,900
<b>List Price \$</b>	--	\$315,000	\$325,000	\$359,900
<b>Sale Price \$</b>	--	\$315,000	\$328,000	\$330,000
<b>Type of Financing</b>	--	Fha	Fha	Cash
<b>Date of Sale</b>	--	06/17/2022	04/29/2022	07/22/2022
<b>DOM · Cumulative DOM</b>	-- · --	32 · 32	57 · 57	33 · 33
<b>Age (# of years)</b>	44	35	41	49
<b>Condition</b>	Average	Average	Average	Average
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Beneficial ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Mountain	Neutral ; Mountain	Neutral ; Limited Sight	Neutral ; Mountain
<b>Style/Design</b>	1 Story mfg	1 Story mfg	1 Story mfg	1 Story mfg
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,436	1,296	1,440	1,435
<b>Bdrm · Bths · ½ Bths</b>	3 · 2	3 · 2	3 · 2	3 · 2 · 2
<b>Total Room #</b>	5	5	5	5
<b>Garage (Style/Stalls)</b>	None	None	None	Detached 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>	.22 acres	.22 acres	.24 acres	.29 acres
<b>Other</b>	0	0	0	0
<b>Net Adjustment</b>	--	\$0	\$0	\$0
<b>Adjusted Price</b>	--	\$315,000	\$328,000	\$330,000

\* Sold 1 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** 2 storage sheds, gla 5040, custom carport. Also has a nice deck on the front of the home. Updates have been vinyl siding, cinderblock skirting and gutters, seller also replaced the swamp cooler with an A/C compressor. The home will sell with the washer, dryer, refrigerator, and stove. (carport -2500)
- Sold 2** extra carport -2500 plit floorplan features formal living and dining rooms, wood burning fireplace, newer roof, new furnace and oven. Master bedroom with walk-in closet, spacious bathroom with shower and garden tub. All fenced with mature trees and covered deck
- Sold 3** Completely remodeled home in Carson! This 3 bedroom,2 bath home with large living room that lets in tons of light is ready for new occupants! Brand new kitchen with all new garare -6000, cabinets, countertops, stainless-steel appliances and breakfast bar

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed			<b>Listing History Comments</b>			
<b>Listing Agency/Firm</b>				llast history from assessor was 09/18/2021 for dissolution (transfer among family) no sale			
<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>	\$316,000	\$316,000
<b>Sales Price</b>	\$315,000	\$315,000
<b>30 Day Price</b>	\$310,000	--
<b>Comments Regarding Pricing Strategy</b>		
all comps same locationn and area neighborhood as the subject, used list one and adjusted since the gla is close and limited to available. int he last couple months, properties have declined and stablized some due to high interest rates and the inventory is higher.		

## 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



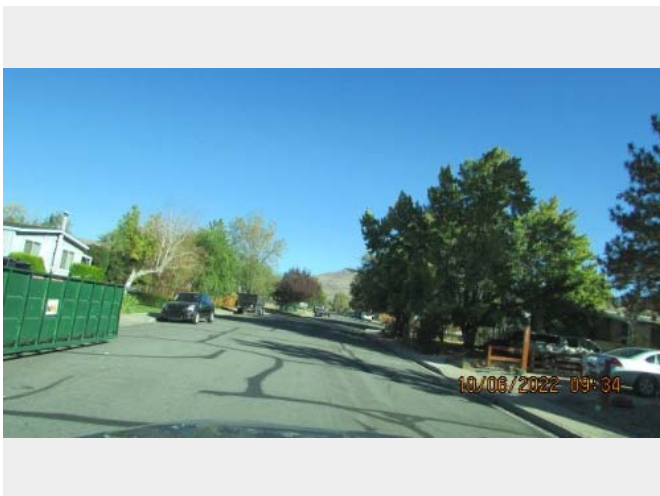
Address Verification



Side



Side



Street



Street

## Subject Photos



Other



Other

## Listing Photos

**L1** 2436 e nye  
Carson City, NV 89706



Front

**L2** 2699 century  
Carson City, NV 89706



Front

**L3** 2205 star  
Carson City, NV 89706



Front



## Sales Photos

**S1** 20 century circle  
Carson City, NV 89706



Front

**S2** 2511 sneddon  
Carson City, NV 89706



Front

**S3** 2210 sneddon  
Carson City, NV 89706



Front

### ClearMaps Addendum

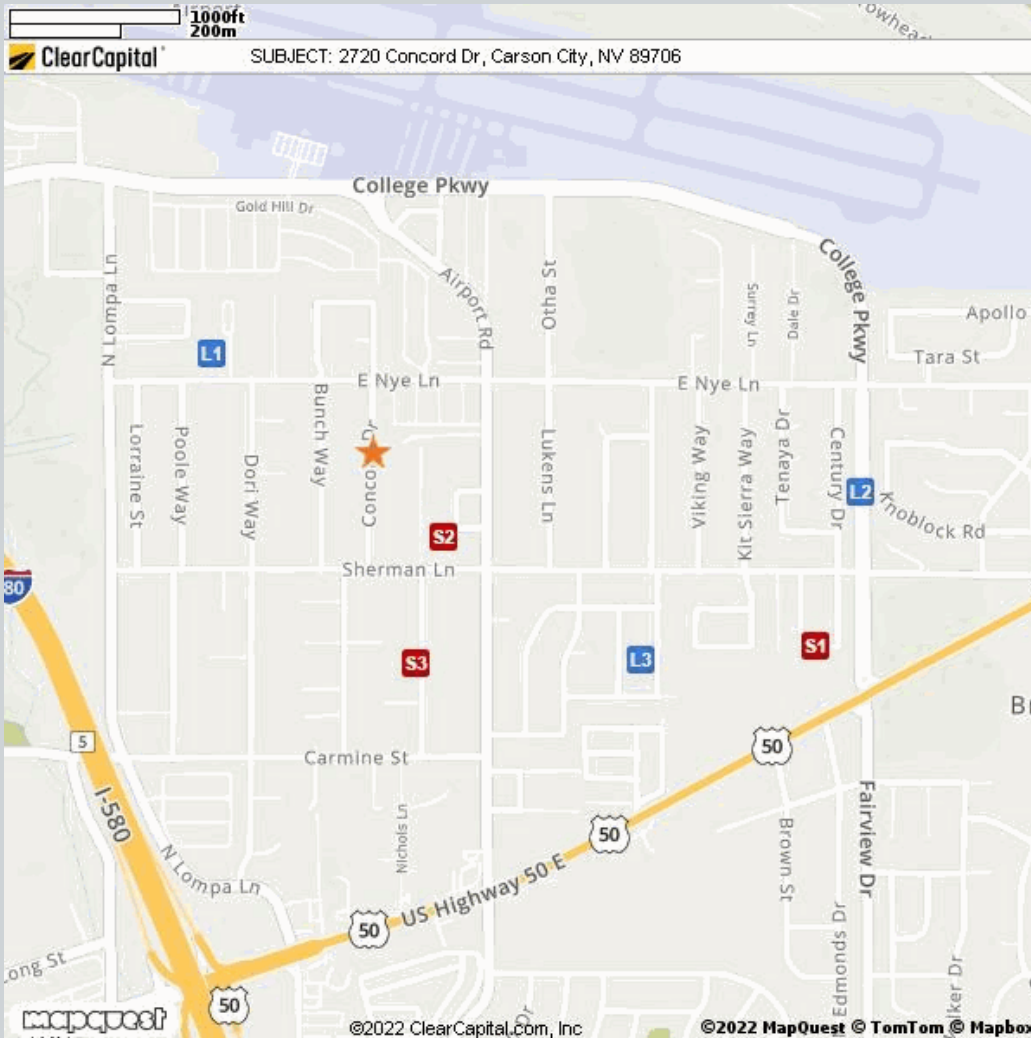
**Address** ★ 2720 Concord Drive, Carson City, NEVADA 89706

**Loan Number** 46382

**Suggested List** \$316,000

**Suggested Repaired** \$316,000

**Sale** \$315,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	2720 Concord Drive, Carson City, Nevada 89706	--	Parcel Match
L1 Listing 1	2436 E Nye, Carson City, NV 89706	0.25 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	2699 Century, Carson City, NV 89706	0.66 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	2205 Star, Carson City, NV 89706	0.45 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	20 Century Circle, Carson City, NV 89706	0.65 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	2511 Sneddon, Carson City, NV 89706	0.15 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	2210 Sneddon, Carson City, NV 89706	0.28 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.

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

<b>Broker Name</b>	Vina Albright	<b>Company/Brokerage</b>	ALBRIGHT REALTY
<b>License No</b>	B.0058353	<b>Address</b>	10056 HIHWAY 50E CARSON CITY NV 89706
<b>License Expiration</b>	11/30/2022	<b>License State</b>	NV
<b>Phone</b>	7758414440	<b>Email</b>	albrightrealty08@yahoo.com
<b>Broker Distance to Subject</b>	3.94 miles	<b>Date Signed</b>	10/10/2022

*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.