

## Subject Details

<b>PROPERTY TYPE</b>	<b>GLA</b>
SFR	3,320 Sq. Ft.
<b>BEDS</b>	<b>BATHS</b>
4	3.1
<b>STYLE</b>	<b>YEAR BUILT</b>
Conventional	2001
<b>LOT SIZE</b>	<b>OWNERSHIP</b>
6,098 Sq. Ft.	Fee Simple
<b>GARAGE TYPE</b>	<b>GARAGE SIZE</b>
Built-In Garage	3 Car(s)
<b>HEATING</b>	<b>COOLING</b>
Central	Central
<b>COUNTY</b>	<b>APN</b>
Clark	16411716028

## Analysis Of Subject

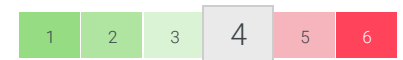
Provided by Appraiser

### CONDITION RATING



The property is well maintained and feature limited repairs due to normal wear and tear.

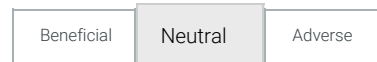
### QUALITY RATING



Dwellings with this quality rating meet or exceed the requirements of applicable building codes.

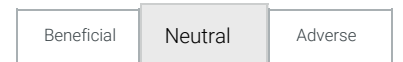
### VIEW

**Residential**



### LOCATION

**Residential**



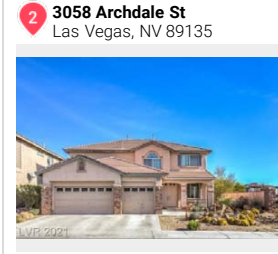



### SUBJECT COMMENTS (SITE, CONDITION, QUALITY)

The subject is a 2-story SFR with a built-in 3-car garage located within a subdivision with an HOA in the western portion of the Las Vegas Valley with no negative external influence. The appraiser is making the extraordinary assumption that the subject's property features are correct and accurate based on the provided 3r ... **(continued in Appraiser Commentary Summary)**






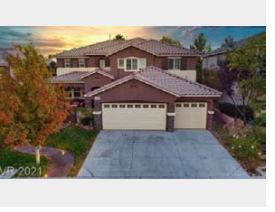


# Sales Comparison

Provided by  
Appraiser

	MOST COMPARABLE			
	 <p>3096 Lenoir St Las Vegas, NV 89135</p>	 <p>3059 Lenoir St Las Vegas, NV 89135</p>	 <p>3058 Archdale St Las Vegas, NV 89135</p>	 <p>10729 Grey Havens Ct Las Vegas, NV 89135</p>
COMPARABLE TYPE	--	Sale	Sale	Sale
MILES TO SUBJECT	--	0.07 miles	0.13 miles	0.57 miles
DATA/ VERIFICATION SOURCE	MLS; Public Records	MLS	MLS	MLS
LIST PRICE	--	--	--	--
LIST DATE	--	06/02/2020	01/05/2021	06/04/2021
SALE PRICE/PPSF	--	\$535,000 \$180/Sq. Ft.	\$550,000 \$166/Sq. Ft.	\$830,000 \$235/Sq. Ft.
CONTRACT/ PENDING DATE	--	02/25/2021 \$83,841	02/10/2021 \$90,335	07/06/2021 \$64,535
SALE DATE	--	03/26/2021	03/15/2021	08/13/2021
DAYS ON MARKET	--	297	69	70
LOCATION	N; Res	A; Other: Res; Bks Hwy \$4,000	N; Other: Res; Corner -\$3,000	B; Other: Res; Grd Gtd -\$18,000
LOT SIZE	6,098 Sq. Ft.	5,663 Sq. Ft.	6,098 Sq. Ft.	7,841 Sq. Ft.
VIEW	N; Res	N; Other: Res; Mountain -\$5,000	N; Res	N; Res
DESIGN (STYLE)	Conventional	Conventional	Conventional	Conventional
QUALITY OF CONSTRUCTION	Q4	Q4	Q4	Q3 -\$45,000
ACTUAL AGE	20	20	19	18
CONDITION	C3	C3	C3	C3
SALE TYPE		Arms length	Arms length	Arms length
ROOMS/BEDS/BATHS	10/4/3.1	9/4/3.1	10/5/3.1 -\$2,400	11/5/4.1 -\$10,800
GROSS LIVING AREA	3,320 Sq. Ft.	2,978 Sq. Ft. \$26,300	3,320 Sq. Ft.	3,535 Sq. Ft. -\$16,600
BASEMENT	None	None	None	None
HEATING	Central	Central	Central	Central
COOLING	Central	Central	Central	Central
GARAGE	3 GBI	3 GBI	3 GBI	3 GBI
OTHER	No Pool-Spa	Pool-Spa -\$33,400	Similar	Similar
OTHER	Cvrd & Open Patio	Open Patio \$6,000	Open Patio \$6,000	Cvrd & Opn Pt; Blc -\$5,000
NET ADJUSTMENTS		15.28% \$81,741	16.53% \$90,935	-3.72% -\$30,865
GROSS ADJUSTMENTS		29.63% \$158,541	18.50% \$101,735	19.27% \$159,935
ADJUSTED PRICE		\$616,741	\$640,935	\$799,135

## Sales Comparison (Continued)

Provided by  
Appraiser

	 <b>3096 Lenoir St</b> Las Vegas, NV 89135 	 <b>11035 Onslow Ct</b> Las Vegas, NV 89135 	 <b>10499 Hope Mills Dr</b> Las Vegas, NV 89135 	 <b>10511 Haywood Dr</b> Las Vegas, NV 89135 
COMPARABLE TYPE	--	Listing	Listing	Listing
MILES TO SUBJECT	--	0.05 miles	0.93 miles	0.98 miles
DATA/ VERIFICATION SOURCE	MLS; Public Records	MLS; Public Records	MLS; Public Records	MLS; Public Records
LIST PRICE	--	\$577,000	\$898,000	\$750,000
LIST DATE	--	10/02/2021	10/21/2021	10/09/2021
SALE PRICE/PPSF	--	--	--	--
		\$0/Sq. Ft.	\$0/Sq. Ft.	\$0/Sq. Ft.
CONTRACT/ PENDING DATE	--	--	--	--
SALE DATE	--			
DAYS ON MARKET	--	50	31	43
LOCATION	N; Res	N; Res	N; Res	N; Other: Res; Bks St
LOT SIZE	6,098 Sq. Ft.	5,663 Sq. Ft.	7,841 Sq. Ft.	7,405 Sq. Ft.
VIEW	N; Res	N; Res	N; Res	N; Other: Res; Mtn
DESIGN (STYLE)	Conventional	Conventional	Conventional	Conventional
QUALITY OF CONSTRUCTION	Q4	Q4	Q3	Q4
			-\$45,000	
ACTUAL AGE	20	20	19	19
CONDITION	C3	C3	C3	C3
SALE TYPE		Arms length	Arms length	Arms length
ROOMS/BEDS/BATHS	10/4/3.1	11/5/3	11/5/3	10/5/3
		-\$1,700	-\$1,700	-\$1,700
GROSS LIVING AREA	3,320 Sq. Ft.	2,944 Sq. Ft.	3,710 Sq. Ft.	3,444 Sq. Ft.
		\$29,000	-\$30,000	-\$9,500
BASEMENT	None	None	None	None
HEATING	Central	Central	Central	Central
COOLING	Central	Central	Central	Central
GARAGE	3 GBI	2 GBI	3 GA	2 GBI
		\$7,800		\$7,800
OTHER	No Pool-Spa	Similar	Pool; BBQ; Fplc	Pool
			\$36,400	-\$28,400
OTHER	Cvrd & Open Patio	Open Patio	Cvrd Patio; Crt Yrd	Cvrd Patio
		\$6,000		\$2,000
NET ADJUSTMENTS		7.12% \$41,100	-4.49% -\$40,300	-3.97% -\$29,800
GROSS ADJUSTMENTS		7.71% \$44,500	12.59% \$113,100	6.59% \$49,400
ADJUSTED PRICE		\$618,100	\$857,700	\$720,200

## Value Conclusion + Reconciliation



Provided by  
Appraiser

**\$641,000**  
AS-IS VALUE

**30-90 Days**  
EXPOSURE TIME

**EXTERIOR**  
INSPECTION PERFORMED  
BY A 3RD PARTY

### Sales Comparison Analysis

#### DESCRIPTION OF COMPARABLE SEARCH CRITERIA

2-Story properties of similar condition with 4 Bedrooms (expanded to 3-5 for bracketing purposes, no 3 bedrooms were found), Arm's Length Transactions, Sales in the past 90 days of the effective date (expanded to 1 year). Located in the subject's subdivision (expanded to neighboring subdivisions within defined boundaries (reference highlight area of location map). Similar amenities as the subject i.e., parks, interior & exterior features, and locational factors/influences if possible.

#### EXPLANATION OF ADJUSTMENTS

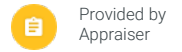
Lot size adjustments were based on \$9.00 per SqFt (No adjustment was made if within 2,000 SqFt.). Adjustment for GLA was \$77/SqFt., No GLA adjustments were made of comparables within 50+/- SqFt of the subject. Market Conditions "Time" Adjustments were warranted as reflected by an increasing market and based on the contract/acceptance date to the effective date. Age adjustments were not warranted for comparables within 15 years of construction age of the subject. Adjustments applied were based on multiple methods including Depreciated Cost, Aggregate Differences, Paired Sales (if available), Survey (peer consensus) Sensitivity, and/or the appraiser's model of percentage adjustments based on the overall sales from the defined neighborhood over the past 12-months. The most probable value based on noted methods and/or market research done by the appraiser. If conditions, features could not be verified within reason no adjustments were made. All adjustments were rounded to the nearest \$100 (except for Time and/or Concessions which were adjusted dollar-for-dollar. Note: Concessions (if any) were subtracted from the sales price prior to calculation). Note: Comparable sales #1 & #2 exceeded 10% "Line Item" adjustment for the Market conditions "Time" adjustment, and Comparable sales #1, #2 & #3 exceeded the 15% "Net" adjustment for the same reason.

#### ADDITIONAL COMMENTS (OPTIONAL)

### Reconciliation Summary

The Appraiser has considered all approaches to value, in accordance with USPAP although, cost and income approaches could not be completed due to scope of work and the limitations of the Clear Capital platform application. The most appropriate approach is the Sales Comparison Approach. The report was completed from the appraiser's desk additionally, the appraiser did not value the site for the same reasons previously noted. Buyers rely heavily on comparisons, and the sales comparison approach yields the best value indication. I am making the extraordinary assumption that the subject's property features are correct and accurate based on the provided 3rd party Exterior inspection report, Clark County Assessors and historical MLS data provided by the Clear Capital platform if available. In reconciling the Estimated Market Value (EMV) as previously noted is based on a Qualitative and Quantitative Analysis of the subject as compared to the comparable sales documented in the Selected Comparable Analysis. The EMV falls within the high and low neighborhood value range including comparable actual and adjusted sales prices. With consideration given to all comparable sales greatest weight given to comparable sale #2 a model match, being of similar quality of exterior amenities including. It is located within the same subdivision only being inferior for bedroom count and being superior for locational factor of a corner lot offering additional parking.

## Appraiser Commentary Summary



Provided by  
Appraiser

### Subject Comments (Site, Condition, Quality)

From Page 1

The subject is a 2-story SFR with a built-in 3-car garage located within a subdivision with an HOA in the western portion of the Las Vegas Valley with no negative external influence. The appraiser is making the extraordinary assumption that the subject's property features are correct and accurate based on the provided 3rd party Exterior inspection report, unless otherwise noted due to discrepancies found from additional analysis of data provided by Clark County and/or google aerial photos, county assessors including current and/or historical MLS data (if available), and data provided by the Clear Capital platform. Exterior pictures show an average-good (typical neighborhood) quality of improvement in maintained condition. Exterior features include concrete driveway parking and walks with gated rear yard access, covered patio. NOTE: Interior photos were not included due to assignment type; as a result, the extraordinary assumption is made that the subject reflects a condition with no major repair issues noted. The extraordinary assumption is made that the subject reflects a similar comparable condition and features as compared to the MLS data and photos (if available).

### Neighborhood and Market

From Page 7

No external issues are noted that would adversely influence the subject. With that said, It is within 295 Ft. from the 215-Beltway, and some highway noise may be noticed although, buffered by sound barrier walls, community walls and neighboring houses. The subject is located within close proximity to commercial conveniences. There is no evidence that its location has any negative effect on subject's marketability and/or value. Data provided by Clear Capital application and verified with by Las Vegas Realtors (MLS) over the past 12-months shows 227 sales with a price range of \$295,000 to \$2,350,000 for all Single-Family Residential properties in the surrounding defined marketable area. Neighborhood data over the past 3-months reflect Median Sales prices are reflected as \$494,500. Neighborhood market data reflects an increase of approximately 22% in average price per SqFt. over the previous 12-months per LVR (MLS). Concessions are reflected as total of all sales being 23%, with a median of 0.4% and an average of 0.6%. No short sales and 1-REO. NOTE: "One Unit Housing Ranges" are filtered results for comparable sales results. Within the "Neighborhood Boundaries Define" and does not represent all sales.

### Analysis of Prior Sales & Listings

From Page 6

The subject is currently not listed for sale; Subject Sales & Transfer History: Per MLS & County records the subject has transferred title on 02/21/2020 as a vesting change to include Family Trust. Other than the latest sale it has had no other transfers, sales or listing for sale in the past 36-months.

### Highest and Best Use Additional Comments

Per data acquired through the noted recording agencies and third-party inspection report the subject appears to currently be in use as conforms to zoning (legal) and is typical of the market area (physical). Market conditions identified in the neighborhood section support continued use as is (economic). The property's highest and best use of subject is as improved, as currently zoned, and as appraised "Single Family Residential" for owner occupied or leasing (Rental, Income producing) purposes.

## Subject Details

Provided by  
Appraiser

### Sales and Listing History

**PRIOR SALES OR TRANSFERS WITHIN 3 YEARS?**

Yes

**Event**

● Sold

**Date**

Nov 10, 2021

**Price**

\$590,000

**Data Source**

MLS 2344272

**LISTING STATUS**

Listed in Past Year

● Pending

Oct 26, 2021

\$610,000

MLS 2344272

● Active

Oct 23, 2021

\$610,000

MLS 2344272

**DATA SOURCE(S)**

MLS

**EFFECTIVE DATE**

11/21/2021

**SALES AND LISTING HISTORY ANALYSIS**

The subject is currently not listed for sale; Subject Sales & Transfer History: Per MLS & County records the subject has transferred title on 02/21/2020 as a vesting change to include Family Trust. Other than the latest sale it has had no other transfers, sales or listing for sale in the past 36-months.

### Order Information

**BORROWER**

Catamount Properties 2018  
LLC

**LOAN NUMBER**

46806

**PROPERTY ID**

31593727

**ORDER ID**

7740670

**ORDER TRACKING ID**

1112CV

**TRACKING ID 1**

1112CV

### Legal

**OWNER**

JOSEPH A COLLINS

**ZONING DESC.**

Medium Density  
Residential [8 Units per  
Acre]

**ZONING CLASS**

R-2

**ZONING COMPLIANCE**

Legal

**LEGAL DESC.**

GLENBROOK AT SUMMERLIN-PHASE 2 PLAT BOOK 93  
PAGE 90 LOT 54 BLOCK 3

### Highest and Best Use

**IS HIGHEST AND BEST USE THE PRESENT USE**

Yes

**PHYSICALLY POSSIBLE?**

✓

**FINANCIALLY FEASIBLE?**

✓

**LEGALLY PERMISSABLE?**

✓

**MOST PRODUCTIVE USE?**

✓

### Economic

**R.E. TAXES**

\$3,621

**HOA FEES**

\$48 Per Month

**PROJECT TYPE**

PUD

**FEMA FLOOD ZONE**

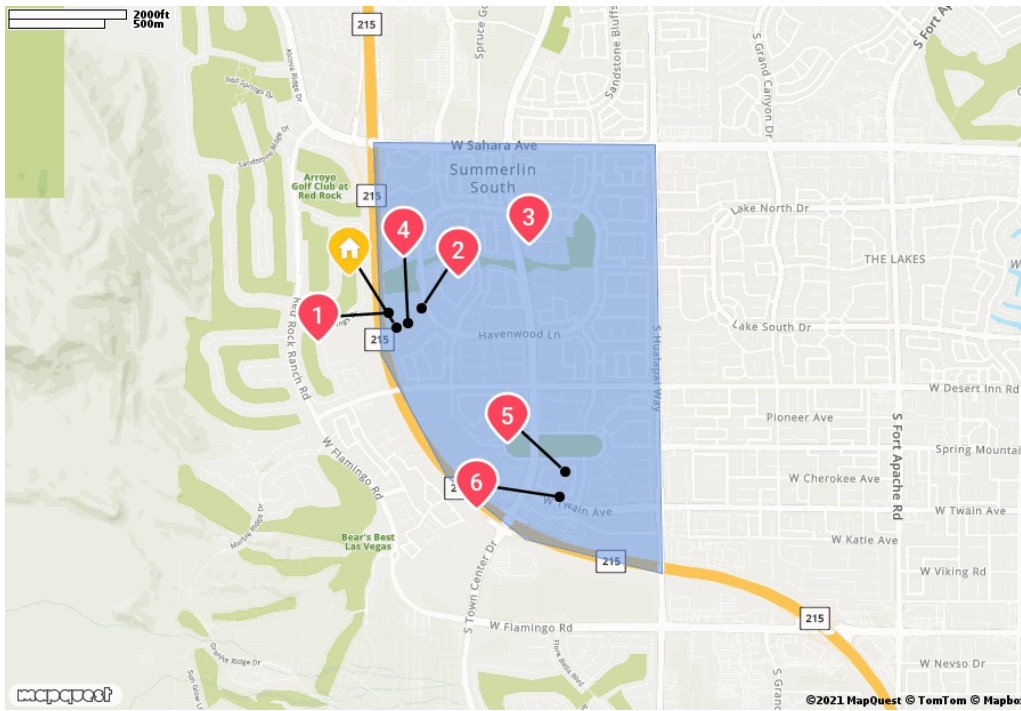
32003C2150E; Zone-X (500 year)

**FEMA SPECIAL FLOOD ZONE AREA**

No

# Neighborhood + Comparables

Provided by Appraiser



Sales in Last 12M

227

Months Supply

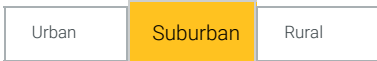
1.2

Avg Days Until Sale

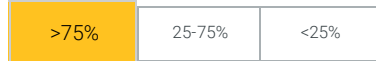
25

Subject Neighborhood as defined by the Appraiser

**TYPE**



**BUILT-UP**



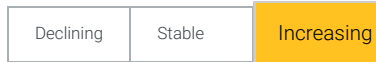
**NEIGHBORHOOD & MARKET COMMENTS**

No external issues are noted that would adversely influence the subject. With that said, it is within 295 Ft. from the 215-Beltway, and some highway noise may be noticed although, buffered by sound barrier walls, community walls and neighboring houses. The subject is located within close proximity to commercial conveniences. There is no evidence that its location has any negative effect on ... *(continued in Appraiser Commentary Summary)*

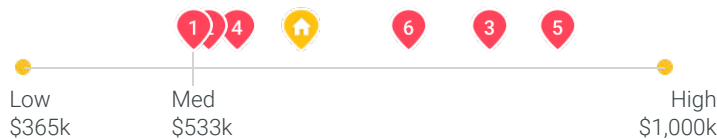
**DEMAND / SUPPLY**



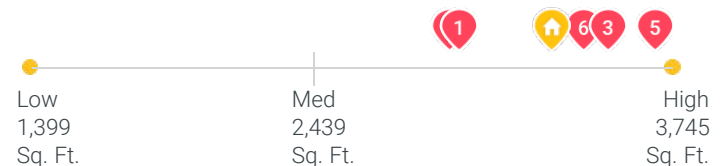
**VALUES**



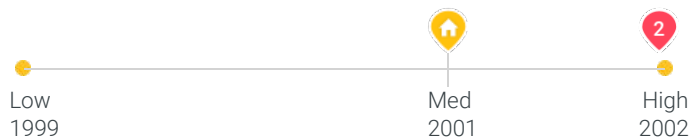
**PRICE**



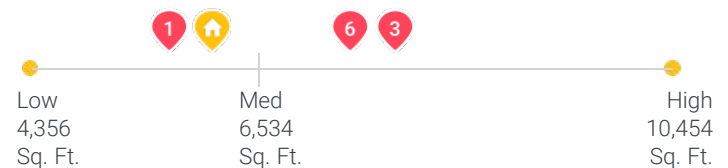
**GROSS LIVING AREA**



**YEAR BUILT**



**SITE SIZE**



### Subject Photos



Front



Address Verification



Address Verification



Side



Side



Street



**Subject Photos**



Street



Street



Other

## Comparable Photos

Provided by  
Appraiser

1 3059 Lenoir St  
Las Vegas, NV 89135



Front

2 3058 Archdale St  
Las Vegas, NV 89135



Front

3 10729 Grey Havens Ct  
Las Vegas, NV 89135



Front

## Comparable Photos

Provided by  
Appraiser

4 11035 Onslow Ct  
Las Vegas, NV 89135



Front

5 10499 Hope Mills Dr  
Las Vegas, NV 89135



Front

6 10511 Haywood Dr  
Las Vegas, NV 89135



Front

## Scope of Work



Provided by  
Appraiser

### REPORT FORMAT:

This report has been prepared under the following USPAP reporting option: Appraisal Report. The content of this Appraisal Report has been supplemented with additional information and data about the subject property and its market, as well as the data, reasoning, and analyses that were used in the valuation process. The cost approach and income approach have been omitted from this report as they are not necessary to produce credible assignment results. If the appraiser determines that credible assignment results cannot be provided without employing either the cost or income approaches to value, this assignment will be rejected by the appraiser or the scope expanded to the extent required to produce credible assignment results in compliance with USPAP. Unless otherwise stated, the appraiser has incorporated only the Sales Comparison Approach.

### PURPOSE OF THE ASSIGNMENT:

The purpose of this Appraisal Report is to determine an and the opinion of the market value for the subject property, at which it could sell in a typical exposure time for the area, considering current market conditions, the condition of the subject and necessary repairs.

### SCOPE OF WORK:

This Appraisal Report was performed by a Licensed or Certified Real Estate Appraiser to estimate the market value of the subject property being evaluated as of the effective date of value stated. Clear Capital has provided the appraiser with additional preliminary data resources for consideration in the analysis, which may include: Property Inspection, MLS records, and Public Records. Although the appraiser did not physically inspect the subject property, at a minimum the appraiser has considered the results of a recent visual property inspection completed by Reginald Broaden, a licensed real estate agent having completed the above referenced Property Inspection.

### AT A MINIMUM, THE APPRAISER HAS:

1. considered the additional data resources provided by Clear Capital as a resource for subject property and market data/characteristics;
2. consulted and considered supplemental market data from readily available data sources;
3. estimated the market value of the subject as of the effective date of this report restricting the desktop analysis to a sales comparison approach unless this was insufficient for credible assignment results.

### THE APPRAISER HAS NOT:

1. Physically inspected the subject property or any of the comparables contained within the original report(s) or comparables presented in support of the appraiser's value opinion(s).

### INTENDED USE:

The intended use of this Appraisal Report is for the lender/client to evaluate the property that is the subject of this appraisal for home equity line of credit, loan funding due diligence, loan sale, loan modification or loan securitization purposes.

### INTENDED USER:

The intended user of this appraisal report is the lender/client.

### DEFINITION OF MARKET VALUE

Market value means the most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller each acting prudently and knowledgeably, and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby:

1. buyer and seller are typically motivated;
2. both parties are well informed or well advised, and acting in what they consider their own best interest;
3. a reasonable time is allowed for exposure in the open market;
4. payment is made in terms of cash in U.S. dollars or in terms of financial arrangements comparable thereto; and
5. the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions granted by anyone associated with the sale.

**(Source of Market Value Definition: Fannie Mae Selling Guide; Section B4-1.1-01: Definition of Market Value (04/15/2014))**

### SCOPE OF WORK COMMENTS

none

## Assumptions, Conditions, Certifications, & Signature



### EXTRAORDINARY ASSUMPTIONS

The appraiser did not perform a physical inspection, interior or exterior of the subject property or any of the comparable sales and assumes that the inspection information reported within the Property Inspection provided as well as the aerial images supplied and reviewed by the appraiser are accurate as of the effective date, unless otherwise stated. Should the information found in the Property Inspection be inaccurate, these assumptions could significantly alter the opinions and conclusions contained within this report.

### STATEMENT OF ASSUMPTIONS AND LIMITED CONDITIONS:

1. The appraiser did not perform a physical inspection, interior or exterior, of the subject property or any of the comparable sales presented.
2. The physical inspection, interior or exterior, was performed by a licensed real estate professional as noted in the additional data resources provided. For the purposes of this analysis, the description of the subject and comps in the additional data resources provided for use in this analysis are assumed to be true, current and accurate unless specifically found to be otherwise.
3. The appraiser assumes no responsibility for matters of a legal nature affecting the property which is the subject of this assignment or the title thereto, nor does the appraiser render any opinion as to the title, which is assumed to be good and marketable and free from known value influencing easements, restrictions, encumbrances, leases, reservations, covenants, contracts, declarations, special assessments, ordinances or other items of a similar nature, unless otherwise noted.
4. The appraiser assumes that there are no hidden or unapparent conditions of the property, subsoil, or structures, which would render the property less valuable. The appraiser assumes no responsibility for such conditions, or for engineering which might be required to discover such factors.
5. Information, estimates, and opinions furnished to the appraiser, and contained in the additional data resources provided, were obtained from sources considered reliable and believed to be true and correct, unless stated elsewhere. If contradictory information is obtained and deemed more reliable, the appraiser will cite that source and the assumptions associated with that information.
6. Disclosure of the contents of the report is governed by USPAP and the Bylaws and Regulations of the professional appraisal organizations with which the appraiser is affiliated.
7. No change of any item in the report shall be made by anyone other than the appraiser and the appraiser shall have no responsibility for any such unauthorized change. The use of this report is limited to the named client and intended user(s) identified within this report.

## Assumptions, Conditions, Certifications, & Signature (Cont.)



Provided by  
Appraiser

**I CERTIFY THAT, TO THE BEST OF MY KNOWLEDGE AND BELIEF:**

1. The statements of fact contained in this report are true and correct.
2. The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions
3. 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.
4. Unless otherwise stated below in the "Additions to Appraiser's Certification" section; I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.
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 engagement in this assignment was not contingent upon developing or reporting predetermined results.
7. My employment and/or compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
8. My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice.
9. The appraiser relied on the additional data sources for subject property characteristics and the physical inspection information performed by Reginald Broaden and did not make a personal inspection of the property that is the subject of this report.
10. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.

**SIGNATURE**

*David Maddox*

**NAME**

David Maddox

**EFFECTIVE DATE**

11/12/2021

**DATE OF REPORT**

11/21/2021

**LICENSE #**

A.0006595-CR

**STATE**

NV

**EXPIRATION**

03/31/2022

**COMPANY**

Integrity Appraisal Services  
LLC

## Comments - Continued



### EXTRAORDINARY ASSUMPTIONS AND HYPOTHETICAL CONDITIONS COMMENTS

Defined by USPAP, an extraordinary assumption is "an assumption, directly related to a specific assignment, as of the effective date of the assignment results, which, if found to be false, could alter the appraiser's opinions or conclusions." The standard scope of appraisal practice does not require me to investigate the legality of the construction of the original subject structures. I did not investigate the legality of the proposed and/or existing construction of the improvements, and I presume that the structure has/had all required building permits. The reader should be aware that the use of these extraordinary assumptions and hypothetical conditions might have affected the assignment results. An extraordinary assumption is utilized in that all data obtained by Clear Capital application filtered local MLS from real estate agents and Realtors regarding the comparable sales submitted herein is accurate. If found to be false, my opinions and conclusions could be affected. I did not investigate the subject, nor the comparable sales, to form an opinion regarding 1) a death may have occurred at the properties or 2) if any prior criminal acts have been committed at the properties. I have no knowledge of any such occurrences or acts, nor was I informed by any third party regarding such occurrences or acts. An extraordinary assumption is utilized with regard to any deaths and/or criminal acts that may have occurred. This type of investigation is beyond the standard scope of appraisal practice. I did not investigate "Megan's Law"(which was passed by Congress in 1996, said law governs sex offender registration and community notification) as it relates to the subject, the immediate market area of the subject and the comparable sales. This type of investigation is beyond the standard scope of appraisal practice and normal appraisal business practices. I did not notice any posting of code violations at the subject property, nor was I informed by any third party of any such violations. I did not investigate to determine if a notice of pendency of action relative to a code violation has been recorded against the subject property by the local code enforcement agency relative to violations of Health and Safety Codes and/or applicable sections of the Code of Civil Procedure. This type of investigation is beyond the scope of appraisal practice. COMPETENCY RULE: The Competency Rule applies to factors such as, but not limited to, an appraiser's familiarity with a specific type of property, a market, a geographic area, or an analytical method. I have a working knowledge and experience with appraising properties similar to the subject, the market area, and all forms of analysis included herein to form a credible result. EXTRAORDINARY ASSUMPTIONS and HYPOTHETICAL CONDITIONS: I have used extraordinary assumptions and hypothetical conditions and referenced them throughout this report. The reader should be aware that the use of these extraordinary assumptions and hypothetical conditions might have affected the assignment results.

### APPRAISER'S CERTIFICATION COMMENTS

Pursuant to Nevada LCB File No. R091-09A 13, fee disclosure is as follows: Pursuant to Nevada regulation R090-91, Section 13, Clear Capital will require appraisers to disclose in the body of the appraisal report the total compensation paid to the appraiser and the total compensation retained by Clear Capital in connection with the real estate appraisal activity with respect to properties located in Nevada. For this appraisal report the total compensation paid to the appraiser is \$205.00 (which includes a \$5.00 Technology Fee paid by the appraiser), and the total compensation retained by Clear Capital is \$120.00. Nevada AMC Registration No. AMC.0000143

## Property Condition Inspection

Provided by  
Onsite Inspector



<b>PROPERTY TYPE</b> SFR	<b>CURRENT USE</b> SFR	<b>PROJECTED USE</b> SFR
<b>OCCUPANCY</b> Occupied	<b>GATED COMMUNITY</b> No	<b>ATTACHED TYPE</b> Detached
<b>PARKING TYPE</b> Attached Garage; 3 spaces	<b>STORIES</b> 2	<b>UNITS</b> 4
<b>EXTERIOR REPAIRS</b> \$0	<b>INTERIOR REPAIRS</b> N/A	<b>TOTAL REPAIRS</b> \$0

### Condition & Marketability

<b>CONDITION</b>	✓ Good	The subject looks in good condition per visual area exterior inspection observed.
<b>SIGNIFICANT REPAIRS NEEDED</b>	✓ No	-
<b>CURRENT ZONING VIOLATIONS/ POTENTIAL ZONING CHANGES</b>	✓ No	-
<b>SUBJECT CONFORMITY TO NEIGHBORHOOD (QUALITY, AGE, STYLE, &amp; SIZE)</b>	✓ Yes	-
<b>AVERAGE CONDITION OF NEIGHBORING PROPERTIES</b>	✓ Good	-
<b>BOARDED OR VACANT PROPERTIES NEAR SUBJECT</b>	✓ No	-
<b>SUBJECT NEAR POWERLINES</b>	✓ No	-
<b>SUBJECT NEAR RAILROAD</b>	✓ No	-
<b>SUBJECT NEAR COMMERCIAL PROPERTY</b>	✓ No	-



## Property Condition Inspection - Cont.

 Provided by  
Onsite Inspector

### Condition & Marketability - cont.

SUBJECT IN FLIGHT PATH OF AIRPORT	✓	No	-
ROAD QUALITY	✓	Good	-
NEGATIVE EXTERNALITIES	✓	No	-
POSITIVE EXTERNALITIES	✓	No	-

## Repairs Needed

### Exterior Repairs

ITEM	COMMENTS	COST
Exterior Paint	-	\$0
Siding/Trim Repair	-	\$0
Exterior Doors	-	\$0
Windows	-	\$0
Garage /Garage Door	-	\$0
Roof/Gutters	-	\$0
Foundation	-	\$0
Fencing	-	\$0
Landscape	-	\$0
Pool /Spa	-	\$0
Deck/Patio	-	\$0
Driveway	-	\$0
Other	-	\$0
TOTAL EXTERIOR REPAIRS		\$0

### Agent / Broker

ELECTRONIC SIGNATURE	LICENSE #	NAME	COMPANY	INSPECTION DATE
/Reginald Broaden/	B.0043579.LLC	Reginald Broaden	WEST COAST REALTY LLC	11/12/2021