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Borrower	Catamount Properties 2018 LLC				File No.	2022-10	JO	
Property Address	10500 Shadowland Ave							
City	Las Vegas	County	Clark	State	NV	Zip Code	89144	
Lender/Client	Wedgewood Inc							

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## SUMMARY OF SALIENT FEATURES

	Subject Address	10500 Shadowland Ave
	Legal Description	Sycamore Ridge-Unit 2 Plat Book 70 Page 93 Lot 172 Block C TWP 20 RNG 59 Section
Z	City	Las Vegas
SUBJECT INFORMATION	County	Clark
JECT INF	State	NV
SUB	Zip Code	89144
	Census Tract	0032.22
	Map Reference	41-F3
ш		
SALES PRICE	Sale Price \$	
SAI	Date of Sale	
	Borrower	Catamount Properties 2018 LLC
CLIENT	Lender/Client	Wedgewood Inc
	Edited/Olicit	
	Size (Square Feet)	1,671
	Price per Square Foot \$	
MENTS	Location	N;Res;
DESCRIPTION OF IMPROVEMENTS	Age	25
TION OF	Condition	C4
DESCRIF	Total Rooms	7
	Bedrooms	3
	Baths	2.1
APPRAISER	Appraiser	David Lytle
APP	Date of Appraised Value	04/27/2022
VALUE	Opinion of Value \$	470,000

## **Exterior-Only Inspection Residential Appraisal Report**

Property ID 32601710 File# 2022-100

The purpo	ose o	of this sum	mary appraisal	report is to	provide the le	ender/client with	an accur	ate, and adequa	itely sup	ported, c	opinion of	the mar	ket value	of the	subject property.
Property Ad	ddress	1050	) Shadowla	nd Ave	·		(	City Las Vega	96			State	NV	Zip Code	89144
Borrower	Ca		Properties 20		0	lwner of Public Rec	ord	Catamount P		es 201	8	County			00111
Legal Desci					Book 70 Pa	ge 93 Lot 17		C TWP 20 R					Olari	`	
Assessor's			7-25-212-01		DOOK TO T U	90 00 201 11		ax Year 2022	110 00	- 00000	11 20	R.E. Ta	xes\$	2,170	
Neighborho	ood Nan		camore Rid				N	Map Reference	41-F3			Census		0032.22	
Occupant		Owner		Vacant	Si	pecial Assessments		•	71-10	X	PUD HOA	\$ 57		per year	per month
Property Rig	ights Ap		Fee Simple			Other (describe)		'				. 31		] 1 7	<b>Z</b> ,
Assignment	•		rchase Transaction		efinance Transactio	, ,	ther (describe	e) Servicir	na						
Lender/Clier			wood Inc					hattan Beach		Suito 1	INN Podo	ndo B	oach C	Λ 00279	2
				as it been offered for	r sale in the twelve				i bivu,	Suite	ioo, Redo	iiuo b	X		No No
			ng price(s), and dat			3:See attac								Ц	
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I did	d	did not analy	ze the contract for	sale for the subject	purchase transactio	on. Explain the resul	ts of the analy	rsis of the contract fo	r sale or w	hy the anal	ysis was not				
Contract Pri	rice \$		Date of	Contract		Is the property sell	er the owner o	f public record?		Ye	s No	Data Sou	rce(s)		
Is there any	y financ	ial assistance (	oan charges, sale o	concessions, gift or	downpayment assis	stance, etc.) to be p	aid by any pa	rty on behalf of the b	orrower?					Г	Yes No
If Yes, repo	ort the to	otal dollar amou	nt and describe the	items to be paid.										_	
Note: Race	e and th	ne racial comp	sition of the neig	hborhood are not a	appraisal factors.										
		Neighborh	od Characteristic	s		(	ne-Unit Hou	sing Trends			One	-Unit Hou	using	Pres	sent Land Use %
Location	$\overline{\Box}$	Urban	Suburban	Rural	Property Valu	ues 🔀 Incre	asing	Stable	☐ Dei	clining	PRICE		AGE	One-Unit	75 %
Built-Up		Over 75%	25-75%	Under 25%				In Balance		er Supply	\$ (000)		(yrs)	2-4 Unit	0 %
Growth		Rapid	Stable	Slow	Marketing Tin			3-6 mths		er 6 mths	+ , ,	Low		Multi-Fami	
Neighborho										01 0 111010	300	High	8	Commercia	. 10
72								way (Clark C	ounty		3,300		33	1	10
Highwa				on Boulevard		and Rampai	ι Ronlen	ard (EAST).			690	Pred.	20	Other	5 %
neignborno	Jou Des	сприоп	See atta	ched adder	nda.										
Market Con	a diki a a a	(including aug	ant fac tha abacca	analysians)											
Market Con	IUILIONS	(including supp	ort for the above c	onciusions)		See attache	d adden	da.							
B: .													1.0		
Dimensions		8 X 104				Area 3920		Sha	ape Re	ectangı	ular		View N	;Res;	
Specific Zor			P-C			Zoning Description	i iu	nned Commu		istrict					
Zoning Com	•			Nonconforming (Gr			o Zoning	Illegal (describ	9)						
Is the highe	est and	best use of sub	ect property as imp	proved (or as propo	sed per plans and s	specifications) the p	resent use?				X Yes	No	If No, desci	ribe S	See attached
adden	da														
Utilities			er (describe)				ther (describe	)		ff-site Impro	ovements - Type	)		Public	c Private
Electricity		X	er (describe)		Water	X	ther (describe	)	St	ff-site Impro	ovements - Type sphalt	9			c Private
Electricity Gas		<b>X</b> [			Sanitary Sewer	X			St Al	ff-site Impro	ovements - Type			Public	c Private
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Property ID 32601710 File # 2022-100

There are 3 comparable	proper	ties cur	rrently o	ffered f	for sa	ale in	the subj	ct neighborho	od rang	ing in	price	from \$	539,000		to \$	599	9,900	
There are 73 comparable	sales	in the	subject	neighbo	orhood	within	the past	twelve month	is rangir	ıg in s	ale pri	ce from		0	1		15,000	
FEATURE		SUBJECT	T		C	COMPARA	ABLE SALE #	± 1		COI	MPARABI	LE SALE # 2	,	Ī	CO		E SALE # 3	
Address 10500 Shadowlar	nd Av	/e		1625	Sce	nic Pe	ak St		1313	Swan	hrook	e Dr		1022	1 Via	Roma	PI	
Las Vegas, NV 8							89144		1	/egas,				1	/egas,			
Proximity to Subject	3144			0.57			03144			miles l		9144			vegas, miles		3144	
Sale Price	\$			0.57	miles	S IN	\$	E40.000		miles	INVV	\$	400.000		miles		\$	404.000
Sale Price/Gross Liv. Area	\$		sq.ft.	e ,	007	40 00		510,000	_	070.00	ca ft	Ψ	486,000		000.00	o caft	Ψ	431,000
	φ		Sq.it.	<u> </u>		13 sq.				270.00					288.29			
Data Source(s)							DOM 5			#2367					#2371			
Verification Source(s) VALUE ADJUSTMENTS		SEGODIDE	1011				2107/R					865/Rea					362/Rea	
	L	DESCRIPTI	IUN	_	ESCRIP <sup>*</sup>	IIUN	+(-)	\$ Adjustment	_	ESCRIPTIO	JN	+(-) \$	Adjustment	_	ESCRIPTIO	JN	+ (-) \$ F	djustment
Sales or Financing				ArmL					ArmL					ArmL				
Concessions				Conv	,				Cash					Cash	,			0
Date of Sale/Time				s03/2	22;c0	2/22				22;c02/					22;c02	/22		0
Location	N;Re			A;Re	s;Ad	j Trffc		+10,000	A;Re	s;Adj ˈ	Trffc		+10,000	N;Re	es;			
Leasehold/Fee Simple	Fee	Simple	e	Fee S	Simp	le			Fee :	Simple	!			Fee S	Simple	•		
Site	3920	) sf		4356	sf			-11,000	4356	sf			-11,000	3920	sf			
View	N;Re	es;		N;Re	s;				N;Re	s;				N;Re	es;			
Design (Style)	DT2	;Tradit	tional	DT2;	Trad	itiona			DT2;	Traditi	onal			DT2;	Traditi	ional		
Quality of Construction	Q3			Q3					Q3					Q3				
Actual Age	25			26				(	22				0	23				0
Condition	C4			C4					C3				-10,000	C4				
Above Grade	Total	Bdrms.	Baths	Total	Bdrms	. Bath:	:		Total	Bdrms.	Baths			Total	Bdrms.	Baths		
Room Count	7	3	2.1	6	3	2.1		(	7	3	2.1			5	3	2.1		0
Gross Living Area	<u> </u>	1,67			1,55		ft.	+6,000		1,800			-7,000		1.495			+9,500
Basement & Finished	0sf	.,01		0sf	.,50	. '		. 5,000	0sf	.,000	-		7,000	0sf	., , , , , ,			0,000
Rooms Below Grade	USI			031					031					031				
Functional Utility	Δνα	200		Avor	200		+		Δυσ=	200				Δνοτ	200			
Heating/Cooling	Aver			Avera		`			Aver	age /CAC				Avera				
Energy Edicient Items Garage/Carport Porch/Patio/Deck Fireplace(s) Other Contract Date Net Adjustment (Total) Adjusted Sale Price of Comparables		VCAC		FWA					_						/CAC	4		
Garage/Carport		e note	a	None		ea			_	noted	1			_	noted	1		
	2ga2			2ga2					2ga2					2ga2				0.500
Porch/Patio/Deck		:h/Pati	0	Porch	h/Pat	tio				n/Cvd	patio		-3,000		h/None	е		+2,500
Fireplace(s)	1			1					0				+5,000					
Other	Non	е		Pool/		•		-45,000						None				
Contract Date	N/A			02/26						3/2022			0	_	0/2022		_	0
Net Adjustment (Total)				<u> </u>	+	<b>X</b> -	\$	-40,000		+ )	₹ -	\$	-16,000		+		\$	12,000
Adjusted Sale Price				Net Adj.		7.8			Net Adj.		3.3 %			Net Adj.		2.8 %	_	
of Comparables				Gross Ad	dj.	14.1	6 \$	470,000	ງ Gross A	dj.	9.5 %	\$	470,000	Gross A	dj.	2.8 %	\$	443,000
	ala aa k		A	and took a	and and				<u>′</u>			l	0,000			2.0		110,000
I did id not research the s	sale or tr	ansfer hist	tory of the	subject p	roperty	and com			<u> </u>				0,000			2.0		110,000
	sale or tr	ansfer hist	tory of the	subject p	roperty	and com			21							2.0		110,000
did did not research the s							parable sale	. If not, explain			of this and	nraisal		<u>'</u>		2.0		110,000
did did not research the s	ot reveal	any prior	sales or tr	ansfers of	f the su		parable sale				of this app	praisal.				2.0		110,000
did did not research the s  My research did did did not	ot reveal	any prior	sales or tr	ansfers of	f the su	bject pro	parable sales	s. If not, explain	o the effec	tive date o						2.0		110,000
	ot reveal Real ot reveal	any prior tors M any prior	sales or tr	ansfers of	f the sul	bject pro	parable sales	. If not, explain	o the effec	tive date o						2.0		110,000
My research	ot reveal Real ot reveal Real	any prior tors M any prior tors M	sales or tr	ransfers of ealist.c ransfers of	f the sul	bject pro mparable	parable sales perty for the sales for the	three years prior to	o the effect	tive date of	omparabl	e sale.				2.0		110,000
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Property ID 32601710 File # 2022-100

I have performed no services, as an appraiser or in any other capacity		he subject of this repo	ort within the
three-year period immediately preceding acceptance of this assignment	ent.		
A reasonable exposure time for the subject property developed indep	andently from the stated market	ing time is estimated a	it lose than
90 days. Marketing time is estimated at less than 90 days. Marketing			
independently derived from market data and analysis of the overall m			
The Intended User of this appraisal report is the lender/client, Wedge	wood Inc. Unless specifically sta	ted within the report, t	there are no
additional Intended Users. The Intended Use is to evaluate the proper			
transaction, subject to the stated Scope of Work, purpose of the appr	aisal, reporting requirements of	this appraisal report for	orm, and
Definition of Market Value, as defined within the report.			
The appraiser has not identified any purchaser, borrower or seller as	an intended user of this appraisa	al. and no such party s	should use
or rely on this appraisal for any purpose. Such parties are advised to			
require an appraisal for their own use. Any reference to or use of this			
purposes, including without limitation for the purposes of a property	purchase decision or an apprais	al contingency in a pu	rchase
agreement, is at such party's own risk and is not intended or authoriz	ed by the appraiser.		
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This report has been electronically prepared in compliance with USP		secure digital signatul	e and
adequate security measures in place to protect the data produced by	tile appraiser.		
FIRREA CERTIFICATION STATEMENT: The appraiser certifies and ag	rees that this appraisal report wa	as prepared in accord	ance with
the requirements of Title XI of the Financial Institutions, Reform, Rec			
U.S.C. 3331 et seq.), and any applicable implementing regulations in	effect at the time the appraiser si	gns the appraisal cert	ification.
Definition of Inspection: The term "Inspection", as used in this report			
"Professional Home Inspection." The appraiser does not fully inspect			
foundation system, floor structure or sub floor. The appraiser is not a appraisal is to make economic evaluation of the subject property. If the			
in inspection, by a Professional Home Inspector, is recommended.	ic cheft needs a more detailed in	ispection of the prope	rty, a nome
Nevada Fee Disclosure: Appraiser Fee = \$350; Technology Fee = \$15	Net to Appraiser = \$335		
Clear Capital AMC Fee = \$310			
ClearCanital com Inc. AMC 0000442			
ClearCapital.com, Inc: AMC.0000143			
COST APPROACH TO VALUE	(not required by Fannie Mae)		
Provide adequate information for the lender/client to replicate the below cost figures and calculations.			
Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value)	<b>D</b> ( )		
The state of the s	Due to the	lack of recent, relevant	land sales, the
subject's site value was estimated via the extraction method. The land-to-	alue ratio exceeds 30% of the final		
	alue ratio exceeds 30% of the final		
subject's site value was estimated via the extraction method. The land-to-v property, but is typical of this market area and has no affect on the subject	alue ratio exceeds 30% of the final s value and/or marketability.		e subject
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subject's site value was estimated via the extraction method. The land-to-property, but is typical of this market area and has no affect on the subject  ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW  Source of cost data DwellingCost  Quality rating from cost service 4.0/3.0 Effective date of cost data 04/27/2022  Comments on Cost Approach (gross living area calculations, depreciation, etc.)  Physical depreciation is that which is attributed to effective age of the improvements. No functional or external obsolescence noted.  The Cost Approach is not intended to be nor should be used for insurance purposes.  Estimated Remaining Economic Life (HUD and VA only)  45 Years  NCOME APPROACH TO VALUE  Estimated Monthly Market Rent \$ 0 X Gross Rent Multiplier  Summary of Income Approach (including support for market rent and GRM) The Incredible opinion of value for the subject property.  PROJECT INFORMATION  Is the developer/builder in control of the Homeowners' Association (HOA)?  Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject proper Legal Name of Project  Total number of units rented  Total number of units rented  Was the project created by the conversion of existing building(s) into a PUD?  Yes No Data Source(s)	alue ratio exceeds 30% of the final s value and/or marketability.  OPINION OF SITE VALUE  DWELLING  1,671 Sq.Ft. @ 0 Sq.Ft. @ Total Estimate of Cost-New  Less Physical Functional Depreciation 75,316  Depreciated Cost of Improvements  "As-is" Value of Site Improvements  INDICATED VALUE BY COST APPROACH  E (not required by Fannie Mae) 0 = \$ 0  Come Approach was not considered.  FOR PUDS (if applicable)  No Unit type(s) Detached I a suit of the public publ	\$ 166.59\$ \$ 54.63	=\$ 195,000 =\$ 278,372 =\$ =\$ 22,890 =\$ 301,262 =\$ ( 75,316) =\$ 225,946 =\$ 50,000 =\$ 470,946
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subject's site value was estimated via the extraction method. The land-to-property, but is typical of this market area and has no affect on the subject  ESTIMATED	alue ratio exceeds 30% of the final s value and/or marketability.  OPINION OF SITE VALUE  DWELLING 1,671 Sq.Rt. @	\$ 166.59\$ \$ 54.63	=\$ 195,000 =\$ 278,372 =\$ =\$ 22,890 =\$ 301,262 =\$ ( 75,316) =\$ 225,946 =\$ 50,000 =\$ 470,946
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 This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended user, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a visual inspection of the exterior areas of the subject property from at least the street, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

The appraiser must be able to obtain adequate information about the physical characteristics (including, but not limited to, condition, room count, gross living area, etc.) of the subject property from the exterior-only inspection and reliable public and/or private sources to perform this appraisal. The appraiser should use the same type of data sources that he or she uses for comparable sales such as, but not limited to, multiple listing services, tax and assessment records, prior inspections, appraisal files, information provided by the property owner, etc.

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 a mortgage finance transaction.

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

DEFINITION OF MARKET VALUE:

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, knowledgeably and assuming 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 each acting in what he or she considers his or her 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.

\*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: to the following assumptions and limiting conditions:

The appraiser's certification in this report is subject

- 1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
- 2. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied. reparding this determination.
- 3. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
- 4. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist.

  Because the appraiser is not an expert in the field of environmental assessment of the property.
- 5. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

 APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees

- 1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
- 2. I performed a visual inspection of the exterior areas of the subject property from at least the street. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
- 3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal
  Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- 4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
- 5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
- 6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
- 7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
- 8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
- 9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
- 10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
- 11. I have knowledge and experience in appraising this type of property in this market area.
- 12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
- 13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
- 14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
- 15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
- 16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
- 17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the 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.
- 18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
- 19. 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.

Freddie Mac Form 2055 March 2005 UAD Version 9/2011 Page 5 of 6 Fannie Mae Form 2055 March 200

## Exterior-Only Inspection Residential Appraisal Report

20. I	identifie	d the	lender/	client	in	this	appraisal	report	who	is	the	individual,	organization,	or	agent	for	the	organization	that
ordered	and	will	receive	this	ap	praisal	report.												

- 21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgage or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).
- 22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.
- 23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.
- 24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.
- 25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

SUPERVISORY APPRAISER'S CERTIFICATION:

The Supervisory Appraiser certifies and agrees that:

- 1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- 2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- 3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.
- 4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- 5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRAISER // //	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature	Signature
Name David Lytle	Name
Company Name David Lytle	Company Name
Company Address 9934 Peaceful Peaks Ave	Company Address
Las Vegas, NV 89166	
Telephone Number 702-776-3045	Telephone Number
Email Address ddlappraisals@gmail.com	Email Address
Date of Signature and Report 04/28/2022	Date of Signature
Effective Date of Appraisal 04/27/2022	State Certification #
State Certification # A.0207676-CR	or State License #
or State License #	State
or Other (describe) State #	Expiration Date of Certification or License
State NV	
Expiration Date of Certification or License <u>03/31/2024</u>	SUBJECT PROPERTY
ADDRESS OF PROPERTY APPRAISED	Did not inspect exterior of subject property
10500 Shadowland Ave	Did inspect exterior of subject property from street
Las Vegas, NV 89144	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 470,000	
LENDER/CLIENT	COMPARABLE SALES
Name Clear Capital	Did not inspect exterior of comparable sales from street
Company Name Wedgewood Inc	Did inspect exterior of comparable sales from street
Company Address 2015 Manhattan Beach Blvd, Suite 100,	Date of Inspection
Redondo Beach, CA 90278	
Email Address	

## **Exterior-Only Inspection Residential Appraisal Report**

Property ID 32601710 File# 2022-100

F	EATURE		SUBJECT	Г		CO	MPARAB	LE SALE #	4		CO	MPARABLI	E SALE #	5		CO	MPARABLI	E SALE #	6
Address 10	0500 Shadowlar	nd Ave	е		309	Silver	Castle	e St		10324 Pompei Pl Las Vegas, NV 89144					1101	5 Cal	der Ave	9	
	as Vegas, NV 8	9144			Las \	/egas	s, NV 8	39144		Las	Vegas	, NV 8	9144		Las \	/egas	, NV 8	9144	
Proximity to Subj					0.52	miles	SW	Ι.		0.41	l miles				0.72	miles			
Sale Price		\$						\$	462,000				\$	450,000				\$	499,000
Sale Price/Gross	Liv. Area	\$		sq.ft.			2 sq.ft.			\$	301.0						7 sq.ft.		
Data Source(s)  Verification Source	20(0)				_			8 MOC			R #2387	,						OM 36	
VALUE ADJUSTN	( )	Dr	ESCRIPTI	ON		#2203 ESCRIPT		1777/Re			ing office			Adimeterant		g office	ce/Rea		dicatanant
Sales or Financin		DE	ESCRIPTI	UN	_		IUN	+(-) \$	Adjustment			UN	+(-)\$	Adjustment			UN	+(-) \$ A	djustment
Concessions	g				Arml					Listi					Listin				
Date of Sale/Time					Conv					_	ding;0				Pend				0
Location	,					22;c02				c04/				0	c03/2				0
Leasehold/Fee Si	mnle	N;Re				s;Adj			+10,000			_			N;Re	s; Simple	_		
	Про	3920	Simple	9	3485	Simpl	е		+11,000	_	Simple	В		-11,000			9		-32,500
Site View Design (Style) Quality of Construct Actual Age Condition Above Grade Room Count		N;Re			N;Re				+11,000	N;R				-11,000	N:Re				-32,300
Design (Style)			radit	ional		rs, Tradit	tional				es, 2;Tradit	ional				s, Tradit	ional		
Quality of Constru	uction	Q3	Tradit	ionai	Q3	Hauli	lionai			Q3	., maun	ionai			Q3	Trauit	ionai		
Actual Age		25			23				0	26				0	21				0
Condition		C4			C3				-10,000	_					C4				
Above Grade		Total	Bdrms.	Baths	Total	Bdrms.	Baths		.0,000	Total	Bdrms.	Baths			Total	Bdrms.	Baths		
Room Count		7	3	2.1	5	3	2.1		0	5	3	2.1		0	6	3	2.1		0
Gross Living Area	a	, i	1,67	-		1,58			+5,000	_	1,495			+9,500		1,70	1		-2,000
Basement & Finis	shed	0sf	,		0sf	,			,	0sf				,	0sf	,			,
Rooms Below Gr	ade																		
Functional Utility		Avera	age		Aver	age				Ave	rage				Avera	age			
Heating/Cooling		FWA	/CAC		FWA	/CAC	;			FW	A/CAC				FWA	/CAC			-
Energy Efficient It	tems	None	note	d	Fina	nced s	solar		-10,000	Non	e note	d		·	None	note	d	_	· · ·
Garage/Carport		2ga2			2ga2	dw				2ga	2dw				2ga2	dw			
Porch/Patio/Deck		Porch	h/Pati	0		h/Cvd	patio				ch/Patio	0				n/Non	е		+2,500
Fireplace(s)		1			0				+5,000						0				+5,000
Other		None	)		None					Non					None				
Contract Date		N/A				4/2022		•		_	21/2022		•		03/31			•	0
Net Adjustment (						+		\$	8,000				\$	-1,500		+		\$	-27,000
Adjusted Sale Pri of Comparables	ce				Net Adj.		1.7 %	e	4==	Net Ad	•	0.3 %	e		Net Adj.	di	5.4 %	e	4== ::
	of the received and anal	unio of the	o prior oc	lo or trope	Gross A	•	11.7 %		470,000			7.0	\$ 20,000.2\	448,500	Gross A	oj.	8.4 %	\$	472,000
Report the results	of the research and anal	ysis oi tii	e prior sa		UBJECT	y or trie s	subject pri		MPARABLE SAL					BLE SALE #			COMDAD	ABLE SALE :	# 0
Date of Prior Sale			1/04/		ODULUT			001	WIT ANADEL SAL	L#	4	'	GOIVIT ANAL	DLL SALL #	5		GUIVIFAN	ADLL SALL 1	# 6
Price of Prior Sale	*		)4/21/ 3470,0																
	o, manoror			t.com				Realist.	nom			Realis	t com			Pool	ist.com		
Effective Date of	Data Source(s)	_	)4/27/					04/27/20				04/27/					7/2022		
	sale or transfer history of				mparable	sales		04/2//20		nnar	able Sa			sell or trar	nsfer ti				prior
to its most	recent sale date						#6 dic	not sell											•
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Analysis/Comme	nts See att	ache	d add	lenda.															
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Property ID 32601710 No. 2022-100

#### UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Condition Ratings and Definitions

C1

The improvements have been recently constructed and have not been previously occupied. The entire structure and all components are new and the dwelling features no physical depreciation.

Note: Newly constructed improvements that feature recycled or previously used materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100 percent new foundation and the recycled materials and the recycled components have been rehabilitated/remanufactured into like-new condition. Improvements that have not been previously occupied are not considered "new" if they have any significant physical depreciation (that is, newly constructed dwellings that have been vacant for an extended period of time without adequate maintenance or upkeep).

C2

The improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finishes have been updated and/or replaced with components that meet current standards. Dwellings in this category are either almost new or have been recently completely renovated and are similar in condition to new construction.

Note: The improvements represent a relatively new property that is well maintained with no deferred maintenance and little or no physical depreciation, or an older property that has been recently completely renovated.

C3

The improvements are well maintained and feature limited physical depreciation due to normal wear and tear. Some components, but not every major building component, may be updated or recently rehabilitated. The structure has been well maintained.

Note: The improvement is in its first-cycle of replacing short-lived building components (appliances, floor coverings, HVAC, etc.) and is being well maintained. Its estimated effective age is less than its actual age. It also may reflect a property in which the majority of short-lived building components have been replaced but not to the level of a complete renovation.

C4

The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.

Note: The estimated effective age may be close to or equal to its actual age. It reflects a property in which some of the short-lived building components have been replaced, and some short-lived building components are at or near the end of their physical life expectancy; however, they still function adequately. Most minor repairs have been addressed on an ongoing basis resulting in an adequately maintained property.

C5

The improvements feature obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation, or updating. The functional utility and overall livability is somewhat diminished due to condition, but the dwelling remains useable and functional as a residence.

Note: Some significant repairs are needed to the improvements due to the lack of adequate maintenance. It reflects a property in which many of its short-lived building components are at the end of or have exceeded their physical life expectancy but remain functional.

C6

The improvements have substantial damage or deferred maintenance with deficiencies or defects that are severe enough to affect the safety, soundness, or structural integrity of the improvements. The improvements are in need of substantial repairs and rehabilitation, including many or most major components.

Note: Substantial repairs are needed to the improvements due to the lack of adequate maintenance or property damage. It reflects a property with conditions severe enough to affect the safety, soundness, or structural integrity of the improvements.

#### **Quality Ratings and Definitions**

Q1

Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high-level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.

Q2

Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residence constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.

#### UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Quality Ratings and Definitions (continued)

03

Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.

Ω4

Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.

Q5

Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.

Q6

Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure

Definitions of Not Updated, Updated, and Remodeled

#### Not Updated

Little or no updating or modernization. This description includes, but is not limited to, new homes.

Residential properties of fifteen years of age or less often reflect an original condition with no updating, if no major components have been replaced or updated. Those over fifteen years of age are also considered not updated if the appliances, fixtures, and finishes are predominantly dated. An area that is 'Not Updated' may still be well maintained and fully functional, and this rating does not necessarily imply deferred maintenance or physical/functional deterioration.

#### Updated

The area of the home has been modified to meet current market expectations. These modifications are limited in terms of both scope and cost.

An updated area of the home should have an improved look and feel, or functional utility. Changes that constitute updates include refurbishment and/or replacing components to meet existing market expectations. Updates do not include significant alterations to the existing structure.

#### Remodeled

Significant finish and/or structural changes have been made that increase utility and appeal through complete replacement and/or expansion.

A remodeled area reflects fundamental changes that include multiple alterations. These alterations may include some or all of the following: replacement of a major component (cabinet(s), bathtub, or bathroom tile), relocation of plumbing/gas fixtures/appliances, significant structural alterations (relocating walls, and/or the addition of) square footage). This would include a complete gutting and rebuild.

## Explanation of Bathroom Count

Three-quarter baths are counted as a full bath in all cases. Quarter baths (baths that feature only a toilet) are not included in the bathroom count. The number of full and half baths is reported by separating the two values using a period, where the full bath count is represented to the left of the period and the half bath count is represented to the right of the period.

#### Example:

3.2 indicates three full baths and two half baths.

## UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Abbreviations Used in Data Standardization Text

Abbreviation	Full Name	Fields Where This Abbreviation May Appear
A	Adverse	Location & View
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
ArmLth	Arms Length Sale	Sale or Financing Concessions
AT	Attached Structure	Design (Style)
В	Beneficial	Location & View
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
BsyRd	Busy Road	Location
С	Contracted Date	Date of Sale/Time
Cash	Cash	Sale or Financing Concessions
Comm	Commercial Influence	Location
Conv	Conventional	Sale or Financing Concessions
ср	Carport	Garage/Carport
-	Court Ordered Sale	
CrtOrd		Sale or Financing Concessions
CtySky	City View Skyline View	View
CtyStr	City Street View	View
CV	Covered	Garage/Carport
DOM	Days On Market	Data Sources
DT	Detached Structure	Design (Style)
dw	Driveway	Garage/Carport
е	Expiration Date	Date of Sale/Time
Estate	Estate Sale	Sale or Financing Concessions
FHA	Federal Housing Authority	Sale or Financing Concessions
g	Garage	Garage/Carport
ga	Attached Garage	Garage/Carport
gbi	Built-in Garage	Garage/Carport
gd	Detached Garage	Garage/Carport
GlfCse	Golf Course	Location
Glfvw	Golf Course View	View
GR	Garden	Design (Style)
HR		
	High Rise	Design (Style)
in	Interior Only Stairs	Basement & Finished Rooms Below Grade
Ind	Industrial	Location & View
Listing	Listing	Sale or Financing Concessions
Lndfl	Landfill	Location
LtdSght	Limited Sight	View
MR	Mid-rise	Design (Style)
Mtn	Mountain View	View
N	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
0	Other	Basement & Finished Rooms Below Grade
0	Other	Design (Style)
ор	Open	Garage/Carport
Prk	Park View	View
Pstrl	Pastoral View	View
PwrLn		View
	Power Lines	
PubTrn	Public Transportation	Location Sale or Financing Consequence
Relo	Relocation Sale	Sale or Financing Concessions
REO	REO Sale	Sale or Financing Concessions
Res	Residential	Location & View
RH	USDA - Rural Housing	Sale or Financing Concessions
rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
RT	Row or Townhouse	Design (Style)
S	Settlement Date	Date of Sale/Time
SD	Semi-detached Structure	Design (Style)
Short	Short Sale	Sale or Financing Concessions
sf	Square Feet	Area, Site, Basement
sqm	Square Meters	Area, Site
Unk	Unknown	Date of Sale/Time
VA	Veterans Administration	Sale or Financing Concessions
W	Withdrawn Date	Date of Sale/Time
Woods	Walk Out Basement	Basement & Finished Rooms Below Grade
Woods	Woods View	View
Wtr	Water View	View
WtrFr	Water Frontage	Location
wu	Walk Up Basement	Basement & Finished Rooms Below Grade
Adj Trffc	Adjacent to Traffic Street/Busy Road	Location

UAD Version 9/2011 (Updated 1/2014)

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Borrower	Catamount Properties 2018 LLC		•					
Property Address	10500 Shadowland Ave							
City	Las Vegas	County	Clark	State	NV	Zip Code	89144	
Lender/Client	Wedgewood Inc							

File No. 2022 400

## STATEMENT ON THE NOVEL CORONAVIRUS

The global outbreak of a "novel coronavirus" known as COVID-19 was officially declared a pandemic by the World Health Organization (WHO). It is currently unknown what direct, or indirect, effect, if any, this event may have on the national economy, the local economy or the market in which the subject property is located. The reader is cautioned and reminded that the conclusions presented in this appraisal report apply only as of the effective date indicated. The appraiser makes no representations as to the effect on the subject property of this event, or any event, subsequent to the effective date of the appraisal.

#### Scope of Appraisal:

Upon receiving this assignment from the client, the appraiser identified the intended users of the report, confirmed that the effective date of the appraisal is to be consistent with the date of inspection. Next, the real property being appraised was identified and available property-specific data was collected through public records, property owner(s), various data services and/or MLS data base.

An exterior-only inspection of the property from the street was completed as described herein; a visual observation of the unobstructed, exposed surfaces of accessible areas from standing height was performed on the exterior areas from the subject's street of the subject property for valuation purposes only. The appraiser is NOT a "home inspector" and can only report conditions based on the visual observation noted above. The appraiser DOES NOT warrant any part/whole of the subject property environmental conditions or other conditions that would require a licensed professional such as identifying the existence of lead-based paint, mold, soil slippage, hazardous waste, radon gas, etc. The appraiser did not test the subject's mechanical systems. The appraiser is not an expert with regard to mechanical issues or electrical, plumbing, roof, foundation systems, or State, City, County, Building Code compliance, etc.

The appraiser's inspection included noting the apparent condition, quality, utility, amenities and architectural style. The gross living area and room counts used in this report came from the Clark County records. Zoning data was obtained from public records, office files and or city/county planning offices. The collected data was then used to develop a profile of the subject property and analyze the highest and best use of the subject property.

The appraiser performed a search of the local market area for the most similar closed comparable sales, pending/contingent sales and active listings. The accessible sales were viewed from the street and photos taken. MLS photos may be used when there is obstruction, people are outside, when there is no access to the property or when the MLS photo is considered a more accurate depiction of the properties condition at the time of sale. The sales were confirmed and verified from public records, various data services, MLS and when necessary with an agent, the owner or the title company. Interior/exterior upgrade adjustments may be made to one or more of the comparables due to information obtained from the appraiser's exterior inspection of the property and/or information obtained from the multiple listing service (MLS). Where available, the appraiser has reviewed interior photographs provided by listing agents on the comparables to obtain a better understanding of these properties. The sales data was then analyzed and a value opinion derived.

In the preparation of this report, the appraiser has relied on data from county records, multiple listing service, title companies, etc. The appraiser believes this report to be complete and accurate, however, should any error or omission be subsequently discovered, the appraiser reserves the right to correct it.

#### **Intended User/Use Statement:**

The Intended User of this appraisal report is the lender/client, Wedgewood Inc. The Intended use is to evaluate the property that is the subject of this appraisal for use as collateral in proper loan underwriting or loan classification and includes internal asset review and/or loan servicing (including default) by the client, the Scope of Work, purpose of the appraisal, reporting requirements of this appraisal report form and Definition of Market Value. No additional Intended Uses are identified by the appraiser. No additional Intended Users are identified by the appraiser. Any other party receiving a copy of this report for any reason is not an intended user, nor does receiving a copy of this report result in an appraiser-client relationship. Use of this report by any other party(ies) is not intended by the appraiser. The client has communicated to the appraiser their needed "scope of work" and required supplemental standards. This report was prepared in compliance with their policies and procedures. By the lender/client using this report, they hereby acknowledge that it was delivered to them and certify to the above statements. The appraiser has no present or prospective interest in either the property being appraised or with the parties involved.

The appraiser has not identified any purchaser, borrower or seller as an intended user of this appraisal, and no such party should use or rely on this appraisal for any purpose. Such parties are advised to obtain an appraisal from an appraiser of their own choosing if they require an appraisal for their own use. Any reference to or use of this appraisal report by a purchaser, borrower or seller for their own purposes, including without limitation for the purposes of a property purchase decision or an appraisal contingency in a purchase agreement, is at such party's own risk and is not intended or authorized by the appraiser.

At the request of the client, this appraisal report has been prepared in compliance with the Uniform Appraisal Dataset (UAD) from Fannie Mae and Freddie Mac. The UAD requires the appraiser to use standardized responses that include specific formats, definitions, abbreviations and acronyms.

The appraiser attempted to obtain an adequate amount of information in the normal course of business regarding the subject and comparable properties. Some of the standardized responses required by the UAD, especially those in which the appraiser has not had the opportunity to verify personally or measure, could mistakenly imply greater precision and reliability in the data than is factually correct or typical in the fibrmal course of business. Examples include condition and quality ratings, as well as comparable sales and listing data. Not every element of the subject property was viewable by the appraiser and comparable property data was generally obtained from third party sources such as the Las Vegas Realtors MLS and the Clark County

Signature	1 11 / 90	Z1	Signature		
Name David Lytle	1900		Name		
Date Signed 04/28/202	<u> </u>		Date Signed		
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Or State License #		State	Or State License #		State

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Borrower	Catamount Properties 2018 LLC							
Property Address	10500 Shadowland Ave							
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Lender/Client	Wedgewood Inc							

Nevada Assessor's and/or Recorder's Office. Consequently, this information should be considered an "estimate" unless otherwise noted by the appraiser.

#### **Supplemental Certification:**

The reported analyses, opinions and conclusions were developed and this report has been prepared, in conformity with the requirements of the Uniform Standards of Professional Appraisal Practice.

#### **Roofing and Mold Comments**

The appraiser is not an expert in the fields of roofing and/or roof repairs or fungal contaminants. Visual inspection of the subject property indicated no evidence of interior water damage or fungal contaminants, unless noted in the report. Fungal contaminants or molds may exist in the subject property. The appraiser makes no warranties as to the condition of the roof or regarding the presence of mold and accepts no liability for any non-disclosure by the owners. If there is any question about the condition of the roof or the existence of fungal contaminants, a professional inspection should be obtained.

• Exterior-Only: Subject - Sale/Listing History Amount, Date, Data Source & Record Number
According to Las Vegas Realtors MLS (as of 04/27/2022, which is the effective date of this appraisal analysis), the subject is not currently listed for sale, but was listed in the past 12 months. The subject was listed with Douglas Sawyer of ERA Brokers Consolidated on 04/09/2022 for \$450,000 (LVR MLS #2385732).

The subject was on the market for three days before receiving and finalizing an offer to purchase the property for \$470,000. The subject closed escrow on 04/21/2022 (document number 220421001103).

No other listings of the subject property were noted in the past 12 months.

#### • Exterior-Only : Neighborhood - Description

The subject property is located in the northwestern portion of the city of Las Vegas in Clark County, Nevada.

The subject is located in the master planned community of Summerlin and is located in the Summerlin North area in the development known as Sycamore Ridge. The subject's development mainly consists of one and two-story, detached SFR/PUD's that were built in the mid-to-late-1990's and vary in size and design. The subject's tract has common areas consisting of development landscaping. Homeowners' association dues are \$57 per month and are utilized to maintain the community areas and amenities.

The surrounding neighborhood mainly consists of single and multi-level, detached PUD's/SFR's and townhomes varying in size, age and design. According to the Clark County on-line zoning information, the subject property is located with a P-C zoning, which allows for SFR/PUD's like the subject property.

Local shopping centers, schools and other community facilities are located in close proximity, with most commercial properties located along major streets within the city of Las Vegas. Downtown Las Vegas and the Las Vegas Strip, which provide gaming, dining, entertainment and hotels, are located approximately 15 to 20 miles to the east/southeast of the subject property. However, the proximity to the entertainment areas do not have any apparent adverse or beneficial affects on the subject's value, marketability or habitability. Downtown Summerlin is located within two miles to the southwest.

Land Use notation of "Other" relates to vacant land and public land uses (i.e. schools, parks, flood control channels,

Employment exists locally, however, major employment centers are located in and around downtown Las Vegas. Most residents commute via the Bruce Woodbury Beltway (Clark County Highway 215) and the Summerlin Parkway, which are located in close proximity with good access.

Due to the COVID-19 pandemic, local unemployment rates significantly increased when the pandemic was announced. However, unemployment rates have declined over the past 12 months and are consistent with overall regional rates.

## • Exterior-Only : Neighborhood - Market Conditions

Based on the most recent market data within the subject's immediate marketing area, values of properties considered to be comparable to the subject property with prices in the subject's market price range appearing to be increasing.

In developing and performing the analysis for this Market Conditions Report, the appraiser utilized current listings, pending sales, recent closed sales and expired, cancelled and withdrawn listings of properties deemed similar to subject property (two-story, detached SFR/PUD's with 3-5 bedrooms, 2-4 bathrooms, gross living area variance of 25%, built from 1987 to 2007) located within non-gated developments with common amenities and HOA dues in the subject's overall market area. The data indicated the average price of properties considered similar to the subject property increased 12.44% (1.04% per month) over the past 12-month period. The average price continued to increase over the most recent six months, however, the rate of appreciation slowed to 0.48% per month (2.87% overall over the past six months). Based on this data, property values in the subject's market area were en orted to be increasing as of the effective date of the appraisal. The trend consisted of 73 sales that closed escrow over the past 12 months, 37 of which closed escrow over the last six-month period.

Signature		Signature	
Name David Lytle	_	Name	
Date Signed 04/28/2022		Date Signed	
State Certification # A.0207676-CR Sta	ate NV	State Certification #	State
Or State License # Sta	ate	Or State License #	State

	Supple	menta	I Addendum			File No. 2022-1	00	
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#### OTHER MARKET TRENDS NOTED WITHIN THE SUBJECT'S NEIGHBORHOOD AND OVERALL MARKETING AREA:

The number of sales declined overall over the past 12 months, with the monthly absorption rate also showing a downward trend.

The total number of active listings increased over the past 12 months. However, based on the total number of current, active listings and the months of housing supply, demand currently outweighs supply. Local realtors report a lack of available listing inventory in the subject's immediate marketing area.

A reasonable exposure time for the subject property developed independently from the stated marketing time is estimated at less than 90 days.

Marketing time is also estimated at less than 90 days. Marketing time and exposure time are independent of one another. Each was independently derived from market data and analysis of the overall marketing conditions in the subject's immediate marketing area.

Lender-owned and short sales were noted within the subject's immediate marketing area. The value and marketability of the subject property are not affected by the volume of distressed properties. These type of sales have declined over the past 3-5 years and the number of standard, arms-length sales have increased, which has created a variance in prices between standard, arms-length and distressed sales.

Some investor-owned sales - also known as "flip" transactions - were also noted in this market. However, these sales appear to be selling at market levels. No evidence of inflated sales prices were noted.

All types of financing are available with the Conventional and FHA loan markets being most prevalent. Interest rates are historically low. Many lenders have revised their lending guidelines, however, current mortgage market activity has been active.

Due to the current interest rates, buy downs are nearly non-existent. However, some seller concessions were noted and typically range from 1-2%. The concessions are typically used for buyer closing costs.

#### • Exterior-Only : Site - Adverse Conditions or External Factors

The subject property is located on a level, interior lot at curb grade. The subject backs, sides to and is located across from other SFR/PUD's within its immediate development.

Due to the lack of full dimensions published on the Clark County plat map (see attached), the site size reported for the subject property on the county tax assessor records was utilized for the subject property in this appraisal analysis. The dimensions reported for the subject property in the Site section on page one of the 2055 form were obtained from the county tax assessor's plat map and Realist.com The subject's lot size is typical for its immediate tract and overall neighborhood.

No apparent adverse easements or encroachments were noted. However, the title report for the subject property and CC & R's for the subject's development were not provided to the appraiser for review.

Zoning information was obtained from the Clark County on-line property information.

The subject property is currently utilized in its highest and best use as a SFR/PUD. This was concluded via utilizing the industry-recognized four tests of highest and best use analysis: physically possible, legally permissible, financially feasible and most profitable. The legal use of the site allows for single family residences/PUD's only and that is what the subject is. The current improvements conform to the neighborhood and can be rebuilt if destroyed. There is demand for such residential properties in this market as evidenced by the recent sales activity and the comparable sales used within this appraisal report. New homes are being built and older homes are being renovated validating it's financially feasible to do so. There is no other competing use for the site. The highest and best use as vacant is to build a single family residential improvement. While a potential buyer of the subject may upgrade the property, the improvements in their "as is" condition contribute value to the site. Since the property, as developed, is worth more than if vacant and ready for development, the highest and best use as improved is the property's current use.

## • Exterior-Only : Improvements - Additional Features

The following items were observed during the appraiser's routine inspection of the subject property and the information reported on the Las Vegas Realtors Multiple Listing Service (LVR MLS), Realist.com and public records:

- -- Aluminum roll-up garage door;
- -- Block wall fencing;
- -- Concrete patio in the rear yard;
- -- Granite counters and stainless steel appliances in the kitchen;
- -- Fireplace in the family room.

According to the Clark County Tax Assessor's records, the subject property has four bedrooms, two and a half bathrooms and 1,671 square feet of gross living area. The LVR MLS indicated the subject to have three bedrooms, two and a half bathrooms and 1,671 square feet of living area. The physical characteristics reported by the LVR MLS were utilized in the appraisal analysis, as they are considered to be more reliable.

#### • Exterior-Only : Subject - Overall Condition of the Property

No work appeared to being performed when the appraiser completed the inspection of the subject property. No major deferred maintenance items were noted and the subject property is considered to be in average overall condition.

Due to an exterior-only inspection being completed, it is unknown as to if the subject's water heater is double-strapped. It is also unknown if the subject has smake detectors and or carbon monoxide alarms.

Signature		1. 41/h		Signature	
Name David Lytl	le / /9/ (	1 100		Name	
Date Signed 04/2	28/2022			Date Signed	
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Or State License #		State		Or State License #	State

	Supp	lementa	l Addendum		Fi	ile No. 2022-1	00	
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#### • Exterior-Only : Sales Comparison Analysis - Summary of Sales Comparison Approach

In performing the research of the subject's market area, the appraiser analyzed current market data (current listings, current pending sales and sales that closed over the past six months). The primary parameters of the search centered around properties that are similar in location and have similar physical characteristics (i.e. age, bedrooms, gross living area, amenities and overall condition). The appraiser utilized LVR MLS, Realist.com and local realtors as sources of market data.

Based on the appraiser's complete search for the best, most recent and most similar sales available, the comparable sales utilized are considered to be the best sales available for the subject property. Each are located in the subject's immediate development of Images and adequately bracket the subject's physical and location characteristics. Thus, each of the comparable sales are considered to be reliable indicators of value for the subject property.

#### A TOTAL OF FOUR (4) CLOSED COMPARABLE SALES AND TWO (2) CURRENT PENDING SALES WERE PRESENTED **IN THE SALES ANALYSIS:**

Comparables #1-4 are recent closed sales. Comparables #5 and #6 are current pending sales and were adjusted consistently with Comparables #1-4 for physical differences and amenities. Based on the most recent Sale-to-List Price ratios noted in the Market Conditions Report (see attached FNMA form 1004MC included in this appraisal report), adjustment for sales negotiations were considered to be unwarranted, thus, none were applied.

All of the comparable sales reflected financing and/or sales terms that were typical of this market and were deemed cash

Based on the data noted in the attached Market Conditions Report (see attached FNMA form 1004MC included in this appraisal report for additional commentary and analysis), property values were noted to be increasing in the subject's immediate marketing area. However, all of the comparable sales are recent sales that reflect current market pricing and adjustments were

Comparables #1, #2 and #4 are located adjacent to streets or roadways that experiences increased volumes of automobile traffic. Adjustments were applied to reflect the market's estimated reaction to their adverse location influences, which were based on group pairing the closed and pending comparable sales to one another.

Adjustments for site size differences were applied at \$25 per square foot to reflect the superior utility larger lots provide for additional exterior amenities. The adjustments were also based on group paring the closed and comparables to one another.

Adjustments for age differences were not applied, as the noted differences were considered to be negligible and the comparable sales have similar effective ages, as compared to the subject property.

Comparables #1, #3, #5 and #6 were considered to be similar to the subject property in overall condition. Thus, adjustments for condition was deemed unnecessary. However, Comparable Sales #2 and #4 were recently renovated with new kitchen counters, new flooring and paint and were considered to be superior to the subject property in overall condition. Adjustments to reflect the noted differences in overall condition of Comparables #2 and #4 and were based on group pairing the closed and pending comparables to one another and were considered to be reasonable and typical for the level of updating and renovations completed or needed. The condition ratings of each of the comparable sales were based on exterior, curb-side inspections, MLS photograph galleries and interviews with the listing agents for each of the comparable sales.

Adjustments for gross living area were applied at \$55 per square foot.

NOTE: The adjustments may differ from the typical adjustment utilized by the appraiser's peers. However, as noted, the adjustments were extracted by group paired sales analysis of the comparable sales utilized and are considered to be reasonable and supported.

With the exception of the adjustments applied for site size and gross living area (which were adjusted on a dollar-per-square foot basis), all of the adjustments were applied on a lump sum and were rounded to the nearest \$500.

The most important valuation factors in the subject's market area are recent, closed/settled sales that are considered to be directly comparable to the subject property (SFR/PUD's with 3-5 bedrooms, 2-4 bathrooms, similar gross living area, similar actual and effective ages, similar site size and overall utility) and located in the subject's immediate marketing area.

Each of the comparable sales were considered in the final value conclusion for the subject property, with equal weight given to Comparables #1-4, which are recent closed sales. Comparables #5 and #6 were given least weight as they are not closed,

The adjusted sales prices of the closed and pending comparable sales indicate a value range of \$443,000 to \$470,000 (a variance of 6.09%), with the final value concluded at the upper end of the value range and reconciled to the subject's recent sale price, which is considered to be reasonable and supported. The pending sales indicate an adjusted range of \$448,500 to \$472,000 - a variance of 5.24% - and reflect current pricing of competing properties in the subject's immediate market area.

#### Last list price and final settled sale price of the comparable sales:

Comparable #1 - \$499,900 / \$510,000			
Comparable #2 - \$479,900 \( \) \$486,000			
Comparable #3 - \$425 000 \$431,000	//		
Comparable #4 - \$45/0,000 / \$46/2,000	/		
Comparable #5 - \$4,0,000 / Panding			
Signature		Signature	
Name David Lytle		Name	
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-- Comparable #6 - \$499,000 / Pending

#### • Exterior-Only: Reconciliation - Reconciliation and Final Value Conclusion

The final value concluded for the subject property is less than the predominant sale price noted within the subject's neighborhood. This is mainly attributed to the subject's gross living area and amenities, which are inferior to the typical SFR/PUD in the neighborhood. However, the subject property is not considered to be under-improved, as other properties with similar - and inferior - amenities were noted to exist.

The Sales Comparison Approach was given the most weight in the final value conclusion for the subject property, as it demonstrates the Principle of Substitution and best reflects the attitudes of typically-informed buyers and sellers in this market area.

The Cost Approach was developed, however, it is considered to be less reliable.

The Income Approach was also not developed as it is not considered to be relevant, as SFR/PUD's in this market are not typically purchased for income-producing purposes. The Income was also not considered to be necessary to develop a credible opinion of value for the subject property.

The Intended User of this appraisal report is the Lender/Client, Wedgewood Inc. Unless specifically stated within the report, there are no additional Intended Users. The Intended Use is to evaluate the property that is the subject of this appraisal for a mortgage finance transaction, subject to the stated Scope of Work, purpose of the appraisal, reporting requirements of this appraisal report form, and Definition of Market Value, as defined within the report.

The appraiser has not identified any purchaser, borrower or seller as an intended user of this appraisal, and no such party should use or rely on this appraisal for any purpose. Such parties are advised to obtain an appraisal from an appraiser of their own choosing if they require an appraisal for their own use. Any reference to or use of this appraisal report by a purchaser, borrower or seller for their own purposes, including without limitation for the purposes of a property purchase decision or an appraisal contingency in a purchase agreement, is at such party's own risk and is not intended or authorized by the appraiser.

The Market Value concluded in this appraisal report was prepared for federally-related mortgage loan purposes and is in conformance with the requirements of Title XI of the Federal Financial Institutions Reform, Recovery and Enforcement Act of 1989 (FIRREA), the Uniform Standards of Professional Appraisal Practice (USPAP), the Secondary Market and lender guidelines. The final value concluded in this appraisal analysis is current, as of the effective date of the appraisal.

FIRREA Certification Statement: The appraiser certifies and agrees that this appraisal report was prepared in accordance with the requirements of Title XI of the Financial Institutions, Reform, Recovery, and Enforcement Act (FIRREA) of 1989, as amended (12 U.S.C. 3331 et seq.), and any applicable implementing regulations in effect at the time the appraiser signs the appraisal certification.

The appraiser makes an extraordinary assumption that the interior condition and quality of the subject overall is similar to what was observed on the exterior. The use of an extraordinary assumption may affect assignment results.

Clarification on Statement of Assumptions and Limiting Conditions: Reporting for FEMA Special Flood Hazard Area was obtained through an Internet data source provided by A La Mode appraisal software. By direction of lender/client, the appraiser reports what can be determined through the Internet data source but does not examined or included available flood maps developed by FEMA. The lender/client obtains flood zone certification from a third party vendor.

This appraisal report is not intended to be utilized as a property inspection. The visual inspection performed by this appraiser is limited in nature, as the appraiser is not an expert in the field of property inspection. Should the intended user of this appraisal report have concerns regarding the subject property, the intended user is urged to consult with a professional property inspector.

Definition of Inspection: The term "Inspection", as used in this report, is not the same level of inspection that is required for a "Professional Home Inspection." Due to an exterior-only inspection from the subject's street having been performed, the appraiser did not inspect the electrical system, plumbing system, mechanical systems, foundation system, floor structure or sub floor. The appraiser is not an expert in construction materials and the purpose of the appraisal is to make economic evaluation of the subject property. If the client needs a more detailed inspection of the property, a home in inspection, by a Professional Home Inspector, is recommended.

Where applicable, based on report for or type utilized, the appraiser has made an exterior-only from the subject's street visual inspection of what is readily apparent. The appraiser has not moved, relocated or otherwise performed an intrusive or invasive inspection. The appraiser's "inspection" is not to be considered to be the same as a home inspection by a home inspection expert, contractor or tradesman. The appraiser has not tested any system such as electrical, plumbing, heating/air conditioning, etc. The appraiser will only report what was observed.

The appraiser is not an expert in environmental hazards or conditions and is not qualified to comment on such matters. The appraiser has only general knowledge in matters relating to soil, structural, or other engineering matters and cannot comment on such matters.

The appraiser made a personal inspection of the subject property (exterior-only from the subject's street) and a personal exterior inspection from the street of all comparable sales and listings used in the report.

The appraisal report was prepared utilizing digital	photographs	Some of the photographs may h	have been altered to remove the
Signature / / / / / / / / / / / / / / / / / / /		Signature	
Name David Lytle		Name	
Date Signed 04/28/2022		Date Signed	
State Certification # A.0207676-CR	State NV	State Certification #	State
Or State License #	State	Or State License #	State

Supplem	i Addendum	File No. 2022-100					
Catamount Properties 2018 LLC							
10500 Shadowland Ave							
Las Vegas	County	Clark	State	NV	Zip Code	89144	

images of people or images of people in pictures noted in rooms within the subject property. The photographs have not been altered in any other way.

This report has been electronically prepared in compliance with USPAP guidelines, which includes a secure digital signature and adequate security measures in place to protect the data produced by the appraiser.

Nevada Fee Disclosure: Appraiser Fee = \$350; Technology Fee = \$15; Net to Appraiser = \$335

Clear Capital AMC Fee = \$310

Wedgewood Inc

Borrower Property Address

Lender/Client

ClearCapital.com, Inc: AMC.0000143

Signature /////////		Signature	
Name David Lytle / ///		Name	
Date Signed 04/28/2022		Date Signed	
State Certification # A.0207676-CR	State NV	State Certification #	State
Or State License #	State	Or State License #	State

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## Market Conditions Addendum to the Appraisal Report

File No

Property ID 32601710 2022-100

The purpose of this addendum is to provide the lender/client with a clear and accurate understanding of the market trends and conditions prevalent in the subject neighborhood. This is a required addendum for all appraisal reports with an effective date on or after April 1, 2009.											
	Property Address 10500 Shadowland Ave	nui un onocavo dato on oi ditor i	• •	İty Las Vegas State			State NV ZIP Code 89144				
	Borrower Catamount Properties 2018 LLC			Las vegas NV 09144							
	Instructions: The appraiser must use the information required on this	form as the basis for his/her con	nclusions, and i	must provide sup	port for those conclusions, regardin	g					
	housing trends and overall market conditions as reported in the Neigh	borhood section of the appraisal	report form. TI	ne appraiser mus	t fill in all the information to the exte	nt					
	it is available and reliable and must provide analysis as indicated belo	w. If any required data is unavaila	able or is consi	dered unreliable,	the appraiser must provide an						
	explanation. It is recognized that not all data sources will be able to pr				• • •						
	in the analysis. If data sources provide the required information as an	-									
	average. Sales and listings must be properties that compete with the					е					
	subject property. The appraiser must explain any anomalies in the dat  Inventory Analysis	a, such as seasonal markets, net Prior 7–12 Months		foreclosures, et 6 Months	c. Current – 3 Months	_		_	Overall Trend		
	Total # of Comparable Sales (Settled)					╁	Increasing		Stable		Declining
	Absorption Rate (Total Sales/Months)	36 6.00		.33	18 6.00	H	Increasing	H	Stable	눉	
	Total # of Comparable Active Listings	1		3	3	H	Declining		Stable	岗	
	Months of Housing Supply (Total Listings/Ab.Rate)	0.2		).5	0.5	Ħ	Declining	F	Stable		Increasing
	Median Sale & List Price, DOM, Sale/List %	Prior 7–12 Months		-6 Months	Current – 3 Months	Τ		(	Overall Trend		
	Median Comparable Sale Price	\$430,000	\$47	0,000	\$483,500	X	Increasing		Stable		Declining
	Median Comparable Sales Days on Market	6		6	5	X	Declining		Stable		Increasing
	Median Comparable List Price	\$470,000	·	9,000	\$589,000	X	Increasing		Stable	Щ	Declining
SIS	Median Comparable Listings Days on Market  Median Sale Price as % of List Price	13		19	8	X	Declining		Stable	Щ	Increasing
ESEARCH & ANALY	Seller-(developer, builder, etc.)paid financial assistance prevalent?	101% Yes	10 ▼ No	)1%	101%		Increasing Declining	X	Stable Stable	H	Declining
& A	Explain in detail the seller concessions trends for the past 12 months			5% increasing	ise of huvdowns closing costs con		Decilining		Stable	Ш	Increasing
ЗСН							laa a tata	ا م	24 20/		
ΈÆ	fees, options, etc.). An analysis was perform reported to have seller concessions. This a		_			e sa	ies, a tota	101	34.2% WE	re	
ď	reported to flave seller concessions. This a	ilialysis silows a cila	inge oi -s	.4 /0 per iii	Onui.						
MARKET											
MAF											
	Are foreclosure sales (REO sales) a factor in the market?	Yes 🔀 No	If yes, e	xplain (including	the trends in listings and sales of fo	reclose	d properties).				
	An analysis was performed on 73 competing	ng sales over the pas	st 12 mon	ths. For th	ose sales, a total of 0.	۱ %0	vere repo	rtec	to be RE	0.	
	Cite data sources for above information.	ation reported in the	LVD ava	tam /uaina	on officialize data of O	1/07	2022)		iliand to a	i. /-	- at tha
	results noted on this addendum. Any perce	•			an effective date of 04		•		ilized to ar	TIVE	e at the
	results noted on this addendum. Any perce	in change results no	neu III tile	ese comme	ents are based on simp	ו שונ	egression.				
	Summarize the above information as support for your conclusions in	the Neighborhood section of the	appraisal repor	t form. If you us	ed any additional information, such a	is.					
	Summarize the above information as support for your conclusions in an analysis of pending sales and/or expired and withdrawn listings, to					IS					
		formulate your conclusions, pro	ovide both an e	xplanation and si	upport for your conclusions.		ngs, pend	ling	sales, rec	ent	i
	an analysis of pending sales and/or expired and withdrawn listings, to	for this Market Condi	ovide both an e itions Rep	xplanation and si port, the ap	upport for your conclusions.  ppraiser utilized curren	t list					
	an analysis of pending sales and/or expired and withdrawn listings, to In developing and performing the analysis f closed sales and expired, cancelled and wi with 3-5 bedrooms, 2-4 bathrooms, gross li	formulate your conclusions, pro for this Market Condi thdrawn listings of p ving area variance o	ovide both an exitions Reproperties of 25%, but	oplanation and si port, the ap deemed s uilt from 19	upport for your conclusions.  Opraiser utilized curren imilar to subject proper 187 to 2007) located wi	t list ty (t	wo-story, non-gated	det d de	ached SFF evelopmen	R/P	UD's vith
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Freddie Mac Form 71 March 2009

#### MULTI-PURPOSE SUPPLEMENTAL ADDENDUM FOR FEDERALLY RELATED TRANSACTIONS

Property ID 32601710

David D. Lytle File No.: 2022-100 Borrower/Client Catamount Properties 2018 LLC Property Address 10500 Shadowland Ave State NV City Las Vegas County Clark 89144 Lender Wedgewood Inc This Multi-Purpose Supplemental Addendum for Federally Related Transactions was designed to provide the appraiser with a con-venient way to comply with the current appraisal standards and requirements of the Federal Deposit Insurance Corporation (FDIC), the Office of the Comptroller of Currency (OCC), The Office of Thrift Supervision (OTS), the Resolution Trust Corporation (RTC), and the Federal Reserve This Multi-Purpose Supplemental Addendum is for use with any appraisal. Only those statements which have been checked by the appraiser apply to the property being appraised. PURPOSE & FUNCTION OF APPRAISAL The purpose of the appraisal is to estimate the market value of the subject property as defined herein. The function of the appraisal is to assist the above-named Lender in evaluating the subject property for lending purposes. This is a federally related transaction. EXTENT OF APPRAISAL PROCESS The appraisal is based on the information gathered by the appraiser from public records, other identified sources, inspection of the subject property and neighborhood, and selection of comparable sales within the subject market area. The original source of the comparables is shown in the Data Source section of the market grid along with the source of confirmation, if available. The original source is presented first. The sources and data are considered reliable. When conflicting information was provided, the source deemed most reliable has been used. Data believed to be unreliable was not included in the report nor used as a basis for the value conclusion. The Reproduction Cost is based on DwellingCost.com (as of 04/27/2022, the effective date of the appraisal) supplemented by the appraiser's knowledge of the local market. Physical depreciation is based on the estimated effective age of the subject property. Functional and/or external depreciation, if present, is specifically addressed in the appraisal report or other addenda. In estimating the site value, the appraiser has relied on personal knowledge of the local market. This knowledge is based on prior and/or current analysis of site sales and/or abstraction of site values from sales of improved properties. The subject property is located in an area of primarily owner-occupied single family residences and the Income Approach is not considered to be meaningful. For this reason, the Income Approach was not used. The Estimated Market Rent and Gross Rent Multiplier utilized in the Income Approach are based on the appraiser's knowledge of the subject market area. The rental knowledge is based on prior and/or current rental rate surveys of residential properties. The Gross Rent Multiplier is based on prior and/or current analysis of prices and market rates for residential properties. For income producing properties, actual rents, vacancies and expenses have been reported and analyzed. They have been used to proiect future rents, vacancies and expenses, SUBJECT PROPERTY OFFERING INFORMATION According to Las Vegas Realtors MLS #2385732 (as of 04/27/2022, the effective date of the appraisal) the subject property has not been offered for sale in the past is currently offered for sale for \$ was offered for sale within the past \_\_\_\_12 \_\_\_ months or Offering information was considered in the final reconciliation of value. Offering information was not considered in the final reconciliation of value. Offering information was not available. The reasons for unavailability and the steps taken by the appraiser are explained later in this addendum. SALES HISTORY OF SUBJECT PROPERTY Realist.com the subject property Has not transferred in the past Has transferred in the past months or \_\_\_\_\_3 \_\_\_\_ years. \_\_\_36 \_\_\_\_\_ years are listed below and reconciled to the ap-All prior sales which have occurred in the past 36 months or praised value, either in the body of the report or in the addenda. Sales Price Document # Seller 470,000 220421001103 04/21/2022 Ron Speigle Catamount Properties 2018 FEMA FLOOD HAZARD DATA Subject property is not located in a FEMA Special Flood Hazard Area. Subject is located in a FEMA Special Flood Hazard Area. FEMA Map/Panel # Zone Map Date Name of Community 32003C2150E 09/27/2002 The community does not participate in the National Flood Insurance Program. The community does participate in the National Flood Insurance Program. It is covered by a regular program.

It is covered by an emergency program.

Property ID 32601710
File No.: 2022-100

	CURRENT SALES CONTRACT
	The subject property is currently not under contract.  The contract and/or escrow instructions were not available for review. The unavailability of the contract is explained later in the addenda section.
	The contract and/or escrow instructions were reviewed. The following summarizes the contract:
	Contract Date Amendment Date Contract Price Seller
	The contract indicated that personal property was not included in the sale.
	The contract indicated that personal property was included. It consisted of
	Estimated contributory value is \$  Personal property was not included in the final value estimate.
	Personal property was not included in the final value estimate.  Personal property was included in the final value estimate.
	The contract indicated no financing concessions or other incentives.
	The contract indicated the following concessions or incentives:
×	If concessions or incentives exist, the comparables were checked for similar concessions and appropriate adjustments were made, if applicable, so that the final value conclusion is in compliance with the Market Value defined herein.
	MARKET OVERVIEW Include an explanation of current market conditions and trends.
_	0-3 months is considered a reasonable marketing period for the subject property based on data indicated by the appraiser's market conditions analysis.
X	ADDITIONAL CERTIFICATION
	<ul> <li>Appraiser certifies and agrees that:</li> <li>The analyses, opinions and conclusions were developed, and this report was prepared, in conformity with the Uniform Standards of</li> </ul>
	offessional Appraisal Practice ("USPAP"), and in accordance witht he regulations developed by the Lender's Federal Regulatory Agency as
requ	uired by FIRREA, except that the Departure Provisions of the USPAP do not apply.
(2)	
(3)	amount of the value estimate, the attainment of a stipulated result, or the occurrence of a subsequent event.  This appraisal assignment was not based on a requested minimum valuation, a specific valuation, or the approval of a loan.
(3)	inis appraisai assigninent was not dased on a requested minimum valuadon, a specino valuadon, oi die approval oi a toan.
	ADDITIONAL (ENVIRONMENTAL) LIMITING CONDITIONS
The	e value estimated is based on the assumption that the property is not negatively affected by the existence of hazardous substances or
	rimental environmental conditions unless otherwise stated in this report. The appraiser is not an expert in the identification of
	cardous substances or detrimental conditions. The appraiser's routine inspection of and inquiries about the subject
	perty did not develop any information that indicated any apparent significant hazardous substances or detrimental environmental conditions ich would affect the property negatively unless otherwise stated in this report. It is possible that tests and inspections made by a qualified
	tardous substance and environmental expert would reveal the existence of hazardous substances or detrimental
env	vironmental conditions on or around the property that would negatively affect its value.
X	ADDITIONAL COMMENTS
	sonable exposure time for the subject property developed independently from the stated marketing time is estimated at
	than 90 days and is based on the data indicated in the Market Conditions Report (FNMA form 1004MC) included in this
appra	· · ·
	APPRAISER'S SIGNATURE & LICENSE/CERTIFICATION
Ann	praiser's Signature
Stat	102770 0010
	CO-SIGNING APPRAISER'S CERTIFICATION
	OU-SIGNING AFFARISED S CENTIFICATION
Ιп	The co-signing appraiser has personally inspected the subject property, both inside and out, and has made an exterior inspection of all
	comparable sales listed in the report. The report was prepared by the appraiser under direct supervision of the co-signing appraiser. The
	co-signing appraiser accepts responsibility for the contents of the report including the value conclusions and the limiting condi-tions, and
	confirms that the certifications apply fully to the co-signing appraiser.
	The co-signing appraiser has not personally inspected the interior of the subject property and;
	has not inspected the exterior of the subject property and all comparable sales listed in the report.  has inspected the exterior of the subject property and all comparable sales listed in the report.
	The report was prepared by the appraiser under direct supervision of the co-signing appraiser. The co-signing appraiser accepts
	responsibility for the contents of the report, including the value conclusions and the limiting conditions, and confirms that the certifications
	apply fully to the co-signing appraiser with the exception of the certification regarding physical inspections. The above describes the level of
	inspection performed by the co-signing appraiser.  The co-signing appraiser's level of inspection, involvement in the appraisal process and certification are covered elsewhere in the
	addenda section of this appraisal.
	CO-SIGNING APPRAISER'S SIGNATURE & LICENSE/CERTIFICATION
	oraiser's Signature Trainee Review Other
	praiser's Name (print) SS #  te License # Certified #
Stat	

## USPAP ADDENDUM

Property ID 32601710

			025A5 ADDENDOM	File No. 2022	-100
rrower	Catamount Properties	2018 LLC			
perty Address	10500 Shadowland Av	<u>e</u>	County Clark	State NIV Zip C	Code 80144
der	Las Vegas		County Clark	State NV Zip C	<sup>Code</sup> 89144
uoi	Wedgewood Inc				
This report w	as prepared under the following	ng USPAP reporting option	1:		
Appraisal	l Report	This report was prepared	d in accordance with USPAP Standards Rule 2-2(a	1).	
	d Appraisal Report	This report was prepared	d in accordance with USPAP Standards Rule 2-2(b		
Tiestrictor	з Арргаізаі Пероп	Tillo Toport was propared	Till accordance with oor Ar otandards Hule 2-2(L	ŋ.	
Reasonable F	Exposure Time				
	a reasonable exposure time for the	subject property at the marke	t value stated in this report is:	less than 90 day	/e
			reloped independently from the state		
	·		onditions Report (FNMA form 1004N	-	
•					
Additional Ce	ertifications				
I certify that, to	the best of my knowledge and bel	ief:			
► I have NO	T performed services, as an appra	iser or in any other capacity.	regarding the property that is the subject of this rep	port within the	
	r period immediately preceding acc		ogaiting the property that is the subject of this rep	7010 1110 1110	
•					
	* * * * * * * * * * * * * * * * * * * *		ling the property that is the subject of this report w	ithin the three-year	
period im	mediately preceding acceptance of	this assignment. Those servi	ices are described in the comments below.		
	ents of fact contained in this re	•			
			the reported assumptions and limiting condit	ions and are my personal, impartial, a	and unbiased
	analyses, opinions, and conclus				
	rwise indicated, I have no presi	ent or prospective interest i	in the property that is the subject of this repo	rt and no personal interest with respe	ect to the parties
involved.		46-4 (- 46 4 46(	and the second control of the second control		
			report or the parties involved with this assigni	тепт.	
	•		ing or reporting predetermined results.	arminad value or direction in value the	at forcers the source of
			pon the development or reporting of a predete		
	· ·		d result, or the occurrence of a subsequent ev	•	
	s, opinions, and conclusions w t at the time this report was prep		port has been prepared, in conformity with the	3 Utiliotti Statidards of Professional F	appraisai Practice tilat
			property that is the subject of this report.		
			appraisal assistance to the person(s) signing	this certification (if there are exception	ons the name of each
	viding significant real property a			una commentation (il tricre are exceptio	mo, the name of cach
mamaaa pro	rianing organicant roas property t	ppraiour acciotante le ctat	74 5.55 m. 5.6 m. 5.6 p. 1.4.		
Additional Co	mments				
I have per	formed no services, as	an appraiser or in a	any other capacity, regarding the p	property that is the subject	of this report
			acceptance of this assignment.		<u> </u>
APPRAISA	AL ASSISTANCE				
No one pr	ovided significant real	property appraisal a	assistance to the person signing t	his certification.	
Nevada Fe	e Disclosure: Appraise	er Fee = \$350; Techr	nology Fee = \$15; Net to Appraise	r = \$335	
Clear Cap	ital AMC Fee = \$310				
ClearCapi	tal.com, Inc: AMC.0000	143			
	$\overline{}$		,		
APPRAISER:	//		SUPERVISORY APP	RAISER: (only if required)	
	16				
		1/1/1			
Signature:	[ ],[	V-41/1	Signature:		
	d Lytle		Name:		
	04/28/2022		Date Signed:		
tate Certification #	71.0207070-011		State Certification #:		
r State License #:			or State License #:		
State: NV	entification or Licenses	2/24/2024	State:	on or License:	
		3/31/2024	Expiration Date of Certification		
Effective Date of Ap	praisal: <u>04/27/2022</u>		Supervisory Appraiser Inspe		or and Eutorior
			Did Not E	Exterior-only from Street Interio	ior and Exterior

#### **Appraiser's NV State Certification**

## APPRAISER CERTIFICATE

## STATE OF NEVADA DEPARTMENT OF BUSINESS AND INDUSTRY

NOT TRANSFERABLE

REAL ESTATE DIVISION

NOT TRANSFERABLE

This is to Certify That: DAVID D LYTLE

Certificate Number: A.0207676-GR

A. ..

Is duly authorized to act as a CERTIFIED RESIDENTIAL APPRAISER from the issue date to the expiration date at the business address stated here in, unless the certificate is sooner revoked, cancelled, withdrawn, or invalidated.

Issue Date: March 3, 2022

Expire Date: March 31, 2024

In witness whereof, THE DEPARTMENT OF BUSINESS AND INDUSTRY, REAL ESTATE DIVISION, by virtue of the authority vested in it by Chapter 645C of the Nevada Revised Statues, has caused this Certificate to be issued with its Seal printed thereon. This certificate must be conspicuously displayed in place of business.

FOR: DAVID D. LYTLE 9934 PEACEFUL PEAKS AVE LAS VEGAS, NV 89166

REAL ESTATE DIVISION

SHARATH CHANDRA



### **DECLARATIONS**

# REAL ESTATE APPRAISERS ERRORS & OMISSIONS INSURANCE POLICY

301 E. Fourth Street, Cincinnati, OH 45202

### THIS IS BOTH A CLAIMS MADE AND REPORTED INSURANCE POLICY.

THIS POLICY APPLIES TO THOSE CLAIMS THAT ARE FIRST MADE AGAINST THE INSURED AND REPORTED IN WRITING TO THE COMPANY DURING THE POLICY PERIOD.

Insurance is afforded by the company indicated below: (A capital stock corporation)

□ Great American Assurance Company

Note: The Insurance Company selected above shall herein be referred to as the Company.

Policy Number: RAP4119955-21 Renewal of: RAP4119955-20

Program Administrator: Herbert H. Landy Insurance Agency Inc.

100 River Ridge Drive, Suite 301 Norwood, MA 02062

David D. Lytle Item 1. Named Insured: Item 2. Address: 9934 Peaceful Peaks Avenue Las Vegas, NV 89166 City, State, Zip Code: 06/04/2021 06/04/2022 Item 3. Policy Period: From 06/04/2021 To 06/04/2022 (Month, Day, Year) (Month, Day, Year) (Both dates at 12:01 a.m. Standard Time at the address of the Named Insured as stated in Item 2.) Item 4. Limits of Liability: A. \$ \_\_\_1,000,000 Damages Limit of Liability - Each Claim B. \$ 1,000,000 Claim Expenses Limit of Liability - Each Claim C. S 1,000,000 Damages Limit of Liability - Policy Aggregate D. § 1,000,000 Claim Expenses Limit of Liability - Policy Aggregate Item 5. Deductible (Inclusive of Claim Expenses): A. \$\_\_**0.00** Each Claim 0.00 B. \$ Aggregate 708.00 Item 6. Premium: \$ Item 7. Retroactive Date (if applicable): 06/04/2019 Item 8. Forms, Notices and Endorsements attached:

Authorized Representative

D42100 (03/15) D42300 NV (05/13) IL7324 (08/12)

D42402 (05/13) D42412 (03/17) D42413 (06/17) D42414 (08/19)

D42101 (03/15) Page 1 of 1

### **County Tax Assessor Record - Page 1**

## 10500 Shadowland Ave, Las Vegas, NV 89144-1349, Clark County APN: 137-25-212-016 CLIP: 2325814818

£0.	+-	- 6	W
		2	
		1	
	181		

Tax Year

Half Baths

Family Rooms

Garage Sq Ft

Garage Type

Parking Type

MLS Beds 3 Full.Half Bath

MLS Sale Price \$470,000 MLS Sale Date 04/21/2022

MLS Sq Ft 1,671 Lot Sq Ft 3,920 Yr Built 1997 Type SFR

\$46,790

\$205,686

\$72,000

\$133,686

Change (%)

Frame/Stucco

Fair

Fair

LOCATION INFORMATION			
Subdivision	Sycamore Ridge	Zoning	P-C
School District Name	Clark County	Township Range Sect	20-59-25
School District	3200060	Block #	C
Census Tract	32.22	Lot #	172
TAX INFORMATION			1
Parcel	137-25-212-016	Tax Appraisal Area	200
Tax Area	200	% Improved	64%
Legal Description	SYCAMORE RIDGE-UNIT 2 PLA OOK 70 PAGE 93 LOT 172 BLC C	AT D	

Tax Year	2022	Net Tax Year	2022
Annual Tax	\$2,170	Net Tax Amount	\$2,170
ASSESSMENT & TAX			
Assessment Year	2022	2021	2020
Assessed Value - Total	\$77,736	\$73,696	\$71,990
Assessed Value - Land	\$28,350	\$26,600	\$25,200

Assessed Value - Land \$28,350 \$26,600 Assessed Value - Improved \$49,386 \$47,096 YOY Assessed Change (\$) \$4,040 \$1,706 YOY Assessed Change (%) 5.48% 2.37% Market Value - Total \$222,103 \$210,560 Market Value - Land \$81,000 \$76,000 Market Value - Improved \$141,103 \$134,560

Total Tax

 2020
 \$1,886

 2021
 \$2,012
 \$126
 6.7%

 2022
 \$2,170
 \$158
 7.85%

CHARACTERISTICS	
Land Use - County	20.110
Land Use - CoreLogic	SFR
Lot Sq Ft	3,920
Lot Acres	0.09
Year Built	1997
Effective Year Built	1997
Stories	2
Building Sq Ft	1,671
Total Rooms	7
Bedrooms	Tax: 4 MLS: 3
Total Baths	3
Full Baths	2

419

Built-In

**Built-In Garage** 

Exterior
# of Buildings
Cooling Type
Heat Type
Fireplaces
Floor Cover
Flooring Material
Foundation
Patio Type
Porch
Primary Porch Sq Ft
Roof Material
Sewer
Water
Sprinkler Type

Quality

Condition

Change (\$)

1
Central
Forced Air
1
Carpet
Concrete
Concrete
Concrete Block Patio
Patio/Porch
49
Concrete Tile
Public Service
Public
Yes

 FEATURES

 Feature Type
 Unit
 Size/Qty

 Paving - Concrete
 S
 650

 Fence Minimum - Small Yard
 U
 1

 Sprinkler Minimum
 U
 1

Property Details Courtesy of DAVID LYTLE, Las Vegas Realtors

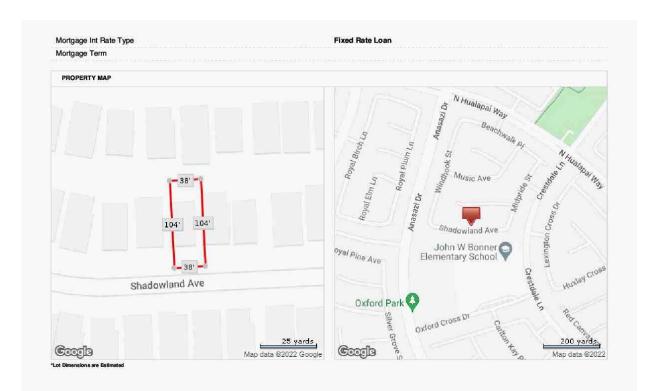
Generated on: 04/25/22 Page 1/3

The data within this report is compiled by CoreLogic from public and private sources. The data is deemed reliable, but is not guaranteed. The accuracy of the data contained herein can be independently verified by the recipient of this report with the applicable county or municipality.

## County Tax Assessor Record - Page 2

Rating		High		Value As Of		2022-04-	24 04:20:19	
Sell Score		661						
ESTIMATED VALUE								
RealAVM™		\$451,000		Confidence Score		75		
RealAVM™ Range		\$428,450 - \$	\$473,550	Forecast Standard D		5		
Value As Of		04/17/2022		1,313,333,533,533,533,533		-		
i) RealAVM™ is a CoreLogic® derived 2 The Confidence Score is a measure consistent quality and quantity of data comparable sales.	of the extent to w	hich sales data, pro	of an appraisal. operty information, and comparable sales lower confidence scores indicate diversit	support the property valuation analysi ty in data, lower quality and quantity of	process. The confidence data, and/or limited simil	score range arity of the s	is 50 - 100. Clear and abject property to	
) The FSD denotes confidence in an a stimate will fall within, based on the c	AVM estimate and onsistency of the	uses a consistent s information availab	cale and meening to generate a standard le to the AVM at the time of estimation. Th	zed confidence metric. The FSD is a st e FSD can be used to create confidence	atistic that measures the e that the true value has	likely range o statistical d	er dispersion an AVM egree of certainty.	
LISTING INFORMATION								
MLS Listing Number		2385732		Closing Date		04/21/20	22	
MLS Status		Sold		Closing Price		\$470,000		
MLS Status Change Dat	е	04/21/2022		Listing Agent			Douglas R Sawyer	
Listing Date		04/09/2022		Listing Broker			OKERS CONSOLIDATED	
Current Listing Price		\$450,000		Selling Agent		204312-1	loah Bates	
Original Listing Price		\$450,000		Selling Broker		RUSTIC	PROPERTIES	
Pending Date		04/12/2022		view e e view				
MLS Listing #				924413				
MLS Status				History				
MLS Listing Date				04/01/2009				
MLS Listing Price				\$229,000				
MLS Orig Listing Price				\$229,000				
MLS Close Date				07/27/2009				
MLS Listing Close Price				\$200,000				
				_ 31 1 1 2 2 1 1 1 1 1 1 1 1 1 1 1 1 1 1				
MLS Listing Expiration Da	te			12/15/2009				
LAST MARKET SALE & SA	LES HISTORY							
Recording Date		07/27/2009		Seller / Previous Ow	ner	Anderso	n Aaron E	
Sale Date		Tax: 07/17/2	2009 MLS: 04/21/2022	Document Number 907:			2091	
Sale Price		\$200,000		Deed Type		Bargain	rgain & Sale Deed	
Owner Name		Speigle Ro	n	Price Per Square Fe	et	\$119.69		
Owner Name 2		Speigle De						
Sale Date	07/17/2009		04/04/2000	01/1997				
Sale Price	\$200,000		\$157,500	\$134,884	\$134,884			
		- 0 D		Palacios Steve C				
Buyer Name	Speigle Ro		Anderson Aaron E		Palacios Steve			
Seller Name / Previous Owner	Anderson		Palacios Steve C	Palacios Steve C & Tiff ani M	Lewis Homes I	Nevada		
Document Number	907270020	91	405001030	970103001057	970103001056		951129001242	
Document Type	Bargain &	Sale Deed	Bargain & Sale Deed	Grant Deed	Bargain & Sale	Deed	Deed (Reg)	
MORTGAGE HISTORY								
Mortgage Date	07/27/2009		07/15/2003	07/27/2001	04/05/2000		10/15/1997	
Mortgage Amount	\$196,377		\$149,900	\$152,500	\$149,600		\$33,132	
Mortgage Lender	Jp Morgan	Chase Bk	Countrywide Hm Lns I	Countrywide Hm Lns I	Countrywide H	m Lns	Firstplus Fin'l West In	
Mortgage Type	Fha		Conventional	Conventional	Conventional		Conventional	
Mortgage Purpose	Resale		Refi	Refi	Resale		Refi	
Mortgage Int Rate	5.25		4.625					
Mortgage Int Rate Type			Adjustable Int Rate Loa		Fixed Rate Loa	n	Fixed Rate Loan	
Mortgage Term	30		n 30	30	30			
Mortgage Date				01/03/1997				
Mortgage Amount				\$128,100				
Mortgage Lender				Chase Manhattan Mtg				
				Conventional				
Mortgage Type								
Mortgage Purpose				1st Time Sale				
Mortgage Int Rate				6.12				

## **County Tax Assessor Record - Page 3**

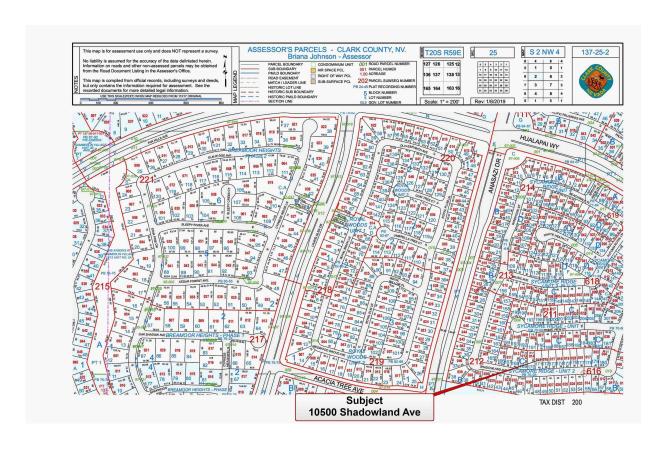


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Property Details Courtesy of DAVID LYTLE, Les Vegas Restors

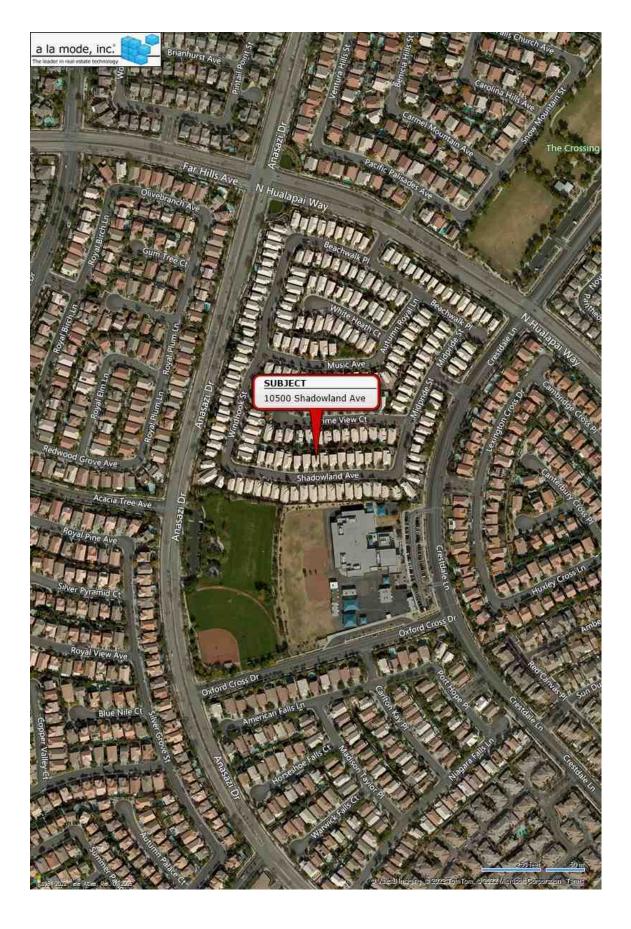
The data within this report is compiled by CoreLogic from public and private sources. The data independently verified by the recipient of this report with the applicable county or municipality.

## **County Plat Map**



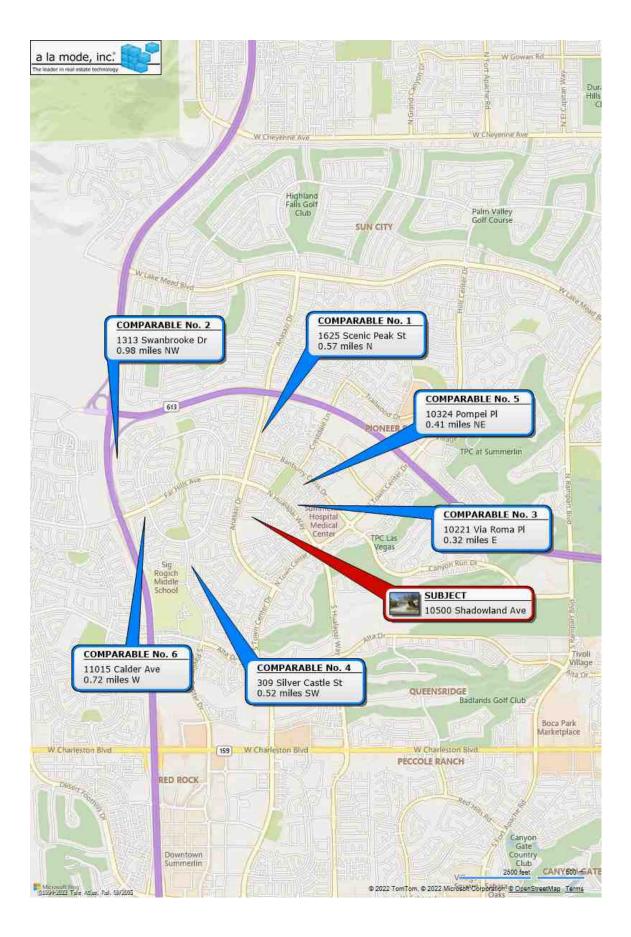
## **Aerial Map**

Borrower	Catamount Properties 2018 LLC							
Property Address	10500 Shadowland Ave							
City	Las Vegas	County	Clark	State	NV	Zip Code	89144	
Lender/Client	Wedgewood Inc							



## **Location Map**

Borrower	Catamount Properties 2018 LLC							
Property Address	10500 Shadowland Ave							
City	Las Vegas	County	Clark	State	NV	Zip Code	89144	
Lender/Client	Wedgewood Inc							



## **Subject Photo Page**

Borrower	Catamount Properties 2018 LLC							
Property Address	10500 Shadowland Ave							
City	Las Vegas	County	Clark	State	NV	Zip Code	89144	
Lender/Client	Wedgewood Inc							



## **Subject Front**

10500 Shadowland Ave

Sales Price

 Gross Living Area
 1,671

 Total Rooms
 7

 Total Bedrooms
 3

 Total Bathrooms
 2.1

 Location
 N;Res;

 View
 N;Res;

 Site
 3920 sf

 Quality
 Q3

 Age
 25



**Subject Street** 

## **Comparable Photo Page**

Borrower	Catamount Properties 2018 LLC							
Property Address	10500 Shadowland Ave							
City	Las Vegas	County	Clark	State	NV	Zip Code	89144	
Lender/Client	Wedgewood Inc							



## Comparable 1

1625 Scenic Peak St

 Prox. to Subject
 0.57 miles N

 Sale Price
 510,000

 Gross Living Area
 1,559

 Total Rooms
 6

 Total Bedrooms
 3

 Total Bathrooms
 2.1

 Location
 A;Res;Adj Trffc

 View
 N;Res;

 Site
 4356 sf

 Quality
 Q3

 Age
 26



## Comparable 2

1313 Swanbrooke Dr

 Prox. to Subject
 0.98 miles NW

 Sale Price
 486,000

 Gross Living Area
 1,800

 Total Rooms
 7

 Total Bedrooms
 3

 Total Bathrooms
 2.1

 Location
 A;Res;Adj Trffc

 View
 N;Res;

 Site
 4356 sf

 Quality
 Q3

 Age
 22



## Comparable 3

10221 Via Roma Pl

0.32 miles E Prox. to Subject Sale Price 431,000 Gross Living Area 1,495 Total Rooms 5 Total Bedrooms 3 Total Bathrooms 2.1 Location N;Res; N;Res; View Site 3920 sf Quality Q3 Age 23

## **Comparable Photo Page**

Borrower	Catamount Properties 2018 LLC								
Property Address	10500 Shadowland Ave								
City	Las Vegas	County	Clark	•	State	NV	Zip Code	89144	
Lender/Client	Wedgewood Inc								



## Comparable 4

309 Silver Castle St

 Prox. to Subject
 0.52 miles SW

 Sale Price
 462,000

 Gross Living Area
 1,581

 Total Rooms
 5

 Total Bedrooms
 3

 Total Bathrooms
 2.1

 Location
 A;Res;Adj Trffc

 View
 N;Res;

 Site
 3485 sf

 Quality
 Q3

 Age
 23



## Comparable 5

10324 Pompei Pl

Prox. to Subject 0.41 miles NE Sale Price 450,000 Gross Living Area 1,495 Total Rooms 5 Total Bedrooms 3 Total Bathrooms 2.1 Location N;Res; View N;Res; Site 4356 sf Quality Q3 Age 26



## Comparable 6

11015 Calder Ave

Prox. to Subject 0.72 miles W Sale Price 499,000 Gross Living Area 1,705 Total Rooms 6 Total Bedrooms 3 Total Bathrooms 2.1 Location N;Res; N;Res; View Site 5227 sf Quality Q3 Age 21