

Please Note: This report was completed with the following assumptions: Market Approach: **Fair Market Price** , Marketing Time: **Typical** . Important additional information relating to this report, including use and restrictions, is contained in an attached addendum which is an integral part of this report.

Address	17130 E Opal Court, Reno, NV 89508	Order ID	8559931	Property ID	33755254
Inspection Date	12/22/2022	Date of Report	12/27/2022		
Loan Number	49414	APN	08741109		
Borrower Name	Catamount Properties 2018 LLC	County	Washoe		

Tracking IDs					
Order Tracking ID	12.20.22 BPO	Tracking ID 1	12.20.22 BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

General Conditions		Condition Comments
Owner	CATAMOUNT PROPERTIES 2018 LLC,	Home has good curb appeal as the exterior paint and trim pop. Located in a family neighborhood gives you a good feeling. Quite a bit out of the city in suburban area.
R. E. Taxes	\$1,249	
Assessed Value	\$59,907	
Zoning Classification	Residential MDS	
Property Type	SFR	
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Good	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$0	
HOA	Woodland Village 775-828-3664	
Association Fees	\$114 / Quarter (Landscaping)	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data

Neighborhood & Market Data		Neighborhood Comments
Location Type	Suburban	If you are looking to get out of the city this is a good place to go as you are still close enough to shopping. A pretty desirable area. Family oriented area.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$365000 High: \$425000	
Market for this type of property	Remained Stable for the past 6 months.	
Normal Marketing Days	<90	

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	17130 E Opal Court	18226 Grizzly Bear Ct	3240 White Lake Pkwy	18707 Angel Lake Ct
City, State	Reno, NV	Reno, NV	Reno, NV	Reno, NV
Zip Code	89508	89508	89508	89508
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.87 ¹	1.09 ¹	1.39 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$560,000	\$425,000	\$469,500
List Price \$	--	\$540,000	\$425,000	\$450,000
Original List Date		09/01/2022	11/08/2022	06/23/2022
DOM · Cumulative DOM	-- · --	116 · 117	48 · 49	186 · 187
Age (# of years)	28	8	28	1
Condition	Good	Good	Good	Excellent
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential
View	Beneficial ; Mountain	Beneficial ; Mountain	Beneficial ; Mountain	Beneficial ; Mountain
Style/Design	2 Stories 2 Story COntventional	1 Story single story	2 Stories 2 story	1 Story single story
# Units	1	1	1	1
Living Sq. Feet	1,778	1,977	1,602	1,564
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2 · 1	3 · 2 · 1	3 · 2
Total Room #	8	8	8	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	Spa - Yes	Spa - Yes	--
Lot Size	.42 acres	0.37 acres	0.51 acres	0.25 acres
Other	--	--	--	--

* Listing 2 is the most comparable listing to the subject.

¹ Comp's "Miles to Subject" was calculated by the system.

² Comp's "Miles to Subject" provided by Real Estate Professional.

³ Subject \$/ft based upon as-is sale price.

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

Listing 1 Having quite a bit more living space than subject home and endless updates/upgrades in the home makes this home far superior to subject home.

Listing 2 This home is the same age as the subject home. It has a larger lot which gives it some value but having a smaller living space brings it back down to pretty even to subject

Listing 3 Brand new as of last year gives this home great value and makes it superior to subject home

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	17130 E Opal Court	17140 Waxwing Ct	17160 Magnetite Dr	17945 Blue Creek Ct
City, State	Reno, NV	Reno, NV	Reno, NV	Reno, NV
Zip Code	89508	89508	89508	89508
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.09 ¹	0.30 ¹	1.27 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$465,000	\$495,000	\$424,900
List Price \$	--	\$465,000	\$495,000	\$404,900
Sale Price \$	--	\$443,000	\$505,000	\$404,900
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	09/16/2022	06/27/2022	12/16/2022
DOM · Cumulative DOM	-- · --	57 · 57	42 · 42	43 · 43
Age (# of years)	28	28	27	18
Condition	Good	Good	Good	Good
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential
View	Beneficial ; Mountain	Beneficial ; Mountain	Beneficial ; Mountain	Beneficial ; Mountain
Style/Design	2 Stories 2 Story COventional	2 Stories 2 story conventional	2 Stories 2 story conventional	1 Story single story
# Units	1	1	1	1
Living Sq. Feet	1,778	1,770	1,776	1,696
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2 · 1	3 · 2 · 1	3 · 2
Total Room #	8	8	8	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 3 Car(s)	Attached 3 Car(s)	Attached 3 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.42 acres	0.42 acres	0.48 acres	0.30 acres
Other	--	--	--	--
Net Adjustment	--	\$0	\$0	+\$10,000
Adjusted Price	--	\$443,000	\$505,000	\$414,900

* Sold 1 is the most comparable sale to the subject.

¹ Comp's "Miles to Subject" was calculated by the system.

² Comp's "Miles to Subject" provided by Real Estate Professional.

³ Subject \$/ft based upon as-is sale price.

Reasons for Adjustments Why the comparable sale is superior or inferior to the subject.

Sold 1 Being the same age, living space, and lot size makes these homes the most similar.

Sold 2 Having a nit larger lot size and an extra car space gives this home a bit more value than subject home

Sold 3 Smaller living space and lot size gives this home a lower value in that aspect but being a bit newer adds a little value but still inferior

Subject Sales & Listing History

Current Listing Status	Not Currently Listed		Listing History Comments				
Listing Agency/Firm			Sold once in the last 12 mos				
Listing Agent Name							
Listing Agent Phone							
# of Removed Listings in Previous 12 Months	0						
# of Sales in Previous 12 Months	1						
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
--	--	--	--	Sold	06/03/2022	\$350,000	Tax Records

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$454,300	\$454,300
Sales Price	\$450,000	\$452,000
30 Day Price	\$445,000	--
Comments Regarding Pricing Strategy		
Being in a pretty desirable area on the outskirts/suburban are the city gives this home some good potential and should have no problem obtaining asking price.		

Clear Capital Quality Assurance Comments Addendum

Reviewer's Notes The broker's as-is conclusion reflects the market for the subject. Comps are within a reasonable distance, relatively current, and accurately reflect the subject's defining characteristics. Thus, the as-is conclusion appears to be adequately supported.

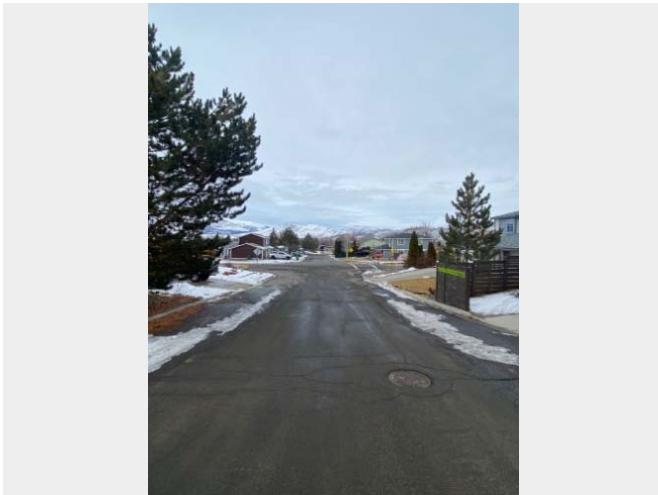
Subject Photos



Front



Address Verification



Street

Listing Photos

L1 18226 Grizzly Bear Ct
Reno, NV 89508



Front

L2 3240 White Lake Pkwy
Reno, NV 89508



Front

L3 18707 Angel Lake Ct
Reno, NV 89508



Front

Sales Photos

S1 17140 Waxwing Ct
Reno, NV 89508



Front

S2 17160 Magnetite Dr
Reno, NV 89508



Front

S3 17945 Blue Creek Ct
Reno, NV 89508



Front

ClearMaps Addendum

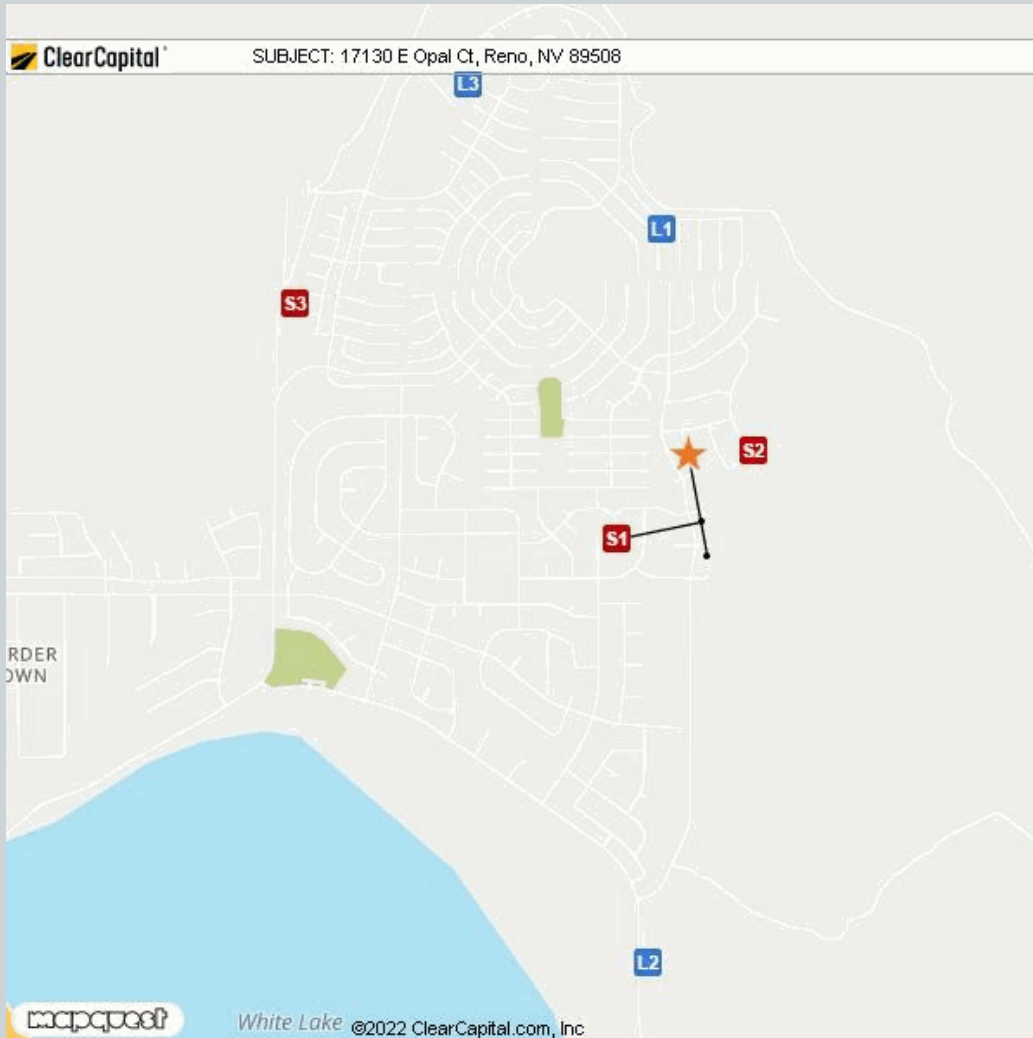
Address ★ 17130 E Opal Court, Reno, NV 89508

Loan Number 49414

Suggested List \$454,300

Suggested Repaired \$454,300

Sale \$450,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	17130 E Opal Court, Reno, NV 89508	--	Parcel Match
L1 Listing 1	18226 Grizzly Bear Ct, Reno, NV 89508	0.87 Miles ¹	Parcel Match
L2 Listing 2	3240 White Lake Pkwy, Reno, NV 89508	1.09 Miles ¹	Parcel Match
L3 Listing 3	18707 Angel Lake Ct, Reno, NV 89508	1.39 Miles ¹	Parcel Match
S1 Sold 1	17140 Waxwing Ct, Reno, NV 89508	0.09 Miles ¹	Parcel Match
S2 Sold 2	17160 Magnetite Dr, Reno, NV 89508	0.30 Miles ¹	Parcel Match
S3 Sold 3	17945 Blue Creek Ct, Reno, NV 89508	1.27 Miles ¹	Parcel Match

¹ The Comparable "Distance from Subject" value has been calculated by the Clear Capital system.

² The Comparable "Distance from Subject" value has been provided by the Real Estate Professional.

Addendum: Report Purpose

Market Approach and Market Time

The Market Approach of this report, as established by the customer, is: **Fair Market Price**. (See definition below.)

The Marketing Time as specified by the customer is **Typical**. (See definition below.)

Definitions:

Fair Market Price

A price at which the property would sell between a willing buyer and a willing seller neither being compelled by undue pressure and both having reasonable knowledge of relevant facts.

Distressed Price

A price at which the property would sell between a willing buyer and a seller acting under duress.

Marketing Time

The amount of time the property is exposed to a pool of prospective buyers before going into contract. The customer either specifies the number of days, requests a marketing time that is typical to the subject's market area and/or requests an abbreviated marketing time.

Typical for Local Market

The estimated time required to adequately expose the subject property to the market resulting in a contract of sale.

Addendum: Report Purpose - cont.

Report Instructions

This section shows the instructions that were approved by the customer and provided to the broker prior to completing the report.

Instructions last updated: 7/17/2017

Purpose:

Please determine a fair market price for this property at which it would sell in a typical marketing time for the area.

Customer Specific Requests:

If the property is commercial or mixed use, please stop and contact Clear Capital as soon as possible

Form Help:

There are blue question marks (?) throughout this form. These are designed to offer guidance for that particular section of the form. Please click on them for help.

Comparable Requirements:

1. Please use fair market comps from the same neighborhood, block or subdivision whenever possible.
2. Please only use REO comparables if the market is driven by REOs and they are comparable in characteristics and condition.
3. Please use comps that have closed in the past 3 months to show the current market conditions or comment in the report if this is not possible. In rapidly changing markets, active listing comps should be given equal or greater weight than sold comps in your analysis.

Standard Instructions:

1. Clear Capital Code Of Conduct - Please make sure that you are always abiding by the Clear Capital Code of Conduct when completing valuation reports.
2. If the subject is currently listed, please consider all available information pertaining to the subject's condition. This information should be utilized when developing the assumption of the subject's condition.
3. Use the subject characteristics provided in the report Grid (if preloaded) to evaluate the property. This information is from a full interior appraisal and is assumed to be most accurate. If your inspection reveals obvious inaccuracies, please explain in the narrative of the report.
4. Include sufficient detail to help our mutual customer gain a complete understanding of the subject's neighborhood such as neighborhood desirability, amenities, parks, schools, commercial or industrial influences, REO activity, traffic, board-up-homes, etc.
5. Do not approach occupants or owners.
6. If the subject is a Commercial property, contact Clear Capital immediately at 530-582-5011 for direction on how to proceed with the report.
7. Please do not accept if you or your office has completed a report on this property in the last month, are currently listing this property, or have any vested interest in the subject property.
8. Clear Capital does not allow any log ins from IP addresses from foreign countries. This includes, but is not limited to; data entry services, form completion services, etc. Also, it is against Clear Capital code of conduct to share your password with anyone who is not a W2 employee in your office.
9. Clear Capital and our mutual customers greatly appreciate your expertise. If you cannot personally inspect the property, select comparables, and determine a price for the subject, please do not accept this report. Per the standards and guidelines adopted by Clear Capital and other industry leaders, the use of assistants to complete any of the aforementioned tasks is not permitted.

Report Instructions - cont.

Due to the importance of an independent opinion of price, please do not discuss your price with anyone or be influenced by list price, pending offers, accept comp packets, repair estimates or the listing agent's opinion.

1. One current, original photo of the front of the subject 2. One address verification photo 3. One street scene photo looking down the street 4. MLS listing and sold comp photos required, please comment if no MLS.

Broker Information

Broker Name	Jordan Fletcher	Company/Brokerage	NVGemme Real Estate
License No	S.185743	Address	200 S. Virginia St Reno NV 89521
License Expiration	09/30/2023	License State	NV
Phone	7757211854	Email	jordanm.fletcher.reo@gmail.com
Broker Distance to Subject	13.39 miles	Date Signed	12/26/2022

/Jordan Fletcher/

By confirming the above contact and real estate license information and submitting the report, the above signed hereby certifies and agrees that: 1) I personally took the pictures, selected comparables, and determined the price conclusion. 2) To the best of my knowledge, the statements of fact contained in this report are true and correct. 3) The reported analyses, opinions, and conclusions are my personal, impartial, and unbiased professional analyses, opinions, and conclusions. 4) I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved. 5) I have no bias with respect to the property that is the subject of this report or to the parties involved with this assignment. 6) My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined price point. 7) I did not base, either partially or completely, my analysis and/or opinion and conclusions in this report on race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law. 8) I maintain errors and omissions insurance, to the extent required by state law, for all liability associated with the preparation of this Report.

Addendum: NV Broker's Price Opinion Qualification

The attached Broker's Price Opinion ("BPO") has been prepared by: **Jordan Fletcher** ("Licensee"), **S.185743** (License #) who is an active licensee in good standing.

Licensee is affiliated with **NVGemme Real Estate** (Company).

This Addendum is an integral part of the BPO prepared by Licensee and the BPO is considered incomplete without it.

1. This BPO has been prepared for **Wedgewood Inc** (Beneficiary or agent of Beneficiary hereinafter "Beneficiary") regarding the real property commonly known and described as: **17130 E Opal Court, Reno, NV 89508**
2. Licensee is informed that the Beneficiary's interest in the real property is that of a third party making decisions or performing due diligence for an existing or potential lien holder.
3. The intended purpose of this BPO is to assist the Beneficiary in making decisions within the scope of applicable statutory and regulatory requirements and performing required due diligence.
4. Licensee certifies that Licensee has no existing or contemplated interest in the property, including without limitation the possibility of Licensee representing the seller or any purchaser.

Issue date: **December 27, 2022**

Licensee signature: **/Jordan Fletcher/**

NOTWITHSTANDING ANY PREPRINTED LANGUAGE TO THE CONTRARY, THIS OPINION IS NOT AN APPRAISAL OF THE MARKET VALUE OF THE PROPERTY. IF AN APPRAISAL IS DESIRED, THE SERVICES OF A LICENSED OR CERTIFIED APPRAISER MUST BE OBTAINED.

Disclaimer

Notwithstanding any preprinted language to the contrary, this opinion is not an appraisal of the market value of the property. If an appraisal is desired, the services of a licensed or certified appraiser must be obtained.

Unless otherwise specifically agreed to in writing:

The intended purpose of this report is to assist the Clear Capital account holder in making decisions within the scope of applicable statutory and regulatory requirements and performing required due diligence. This document is provided solely for the use of the Clear Capital account holder and not any other party, is not intended as any guarantee of value and/or condition of the subject property and should not be relied on as such. In the event that this document is found to be defective, incorrect, negligently prepared or unfit for its authorized use, Clear Capital's sole liability shall be to promptly refund the total fee expended by the account holder for this report or to replace it at no charge to the account holder, but in no event shall Clear Capital be responsible to the account holder for any indirect or consequential damages whatsoever. This warranty is in lieu of all other warranties, express or implied, except where otherwise required by law. The account holder shall notify Clear Capital within thirty (30) days of this report's delivery to the account holder if it believes that this document is defective, incorrect, negligently prepared or unfit for its authorized use. Under no circumstances may Clear Capital forms or their contents be published, copied, replicated, or mimicked.