Clario Appraisal Network

F	Exterior-	-Only Insp	ection	Residential Ap	opraisal R	eport File A	Loan # 32672 <del>*</del>		
The purpose of this summary appraisal repo		<u> </u>				•			property.
Property Address 7505 Robert Banks B				City Sparks		State		Zip Code 8943	36-6622
Borrower Catamount Properties 2018 Legal Description Desert Springs 1 Lot		Owner o	f Public Reco	ord Zachary J & A	Alexa L Bown	nan Coun	ty Wash	100	
Assessor's Parcel # 089-193-03	20 DLN I			Tax Year 2021		R.E. 1	Faxes \$ 1	,351	
Neighborhood Name Desert Springs				Map Reference	39900		us Tract O		
Occupant 🗌 Owner 🗌 Tenant 🗙 Vaca		·	Assessments	\$ 0	X	PUD HOA\$40	X	per year	per month
Property Rights Appraised X Fee Simple Assignment Type Purchase Transaction	Leaseho	ance Transaction	describe)	(describe) Servicir	nd				
Lender/Client Wedgewood Inc		Addre		5 Manhattan Beach	u	00, Redondo Be	each, CA	. 90278	
Is the subject property currently offered for sale of							X		
Report data source(s) used, offering price(s), and 04/15/2022. Status on MLS is under		DOM 21;N	NRMLS #2	220004711, list dat	te 04/13/2022	2, list price \$465	,000, co	ntract date	
I did did not analyze the contract for		bject purchase tran	saction. Exp	lain the results of the ana	lysis of the contra	act for sale or why th	e analysis	was not	
performed.									
Contract Price \$ Date of Cont	tract	Is the r	oronerty selle	r the owner of public rec	ord? Ye	es 🗌 No 🛛 Data So			
Is there any financial assistance (loan charges, sa			1 2				00000	Yes	No
If Yes, report the total dollar amount and describe									
Note: Race and the racial composition of the	neighborhood	d are not appraisa	al factors.						
Neighborhood Characteristics	<u> </u>			nit Housing Trends		One-Unit Ho	ousing	Present Lan	d Use %
Location Urban X Suburban			Increasi		Declining	PRICE	AGE	One-Unit	85 %
			Shortag		Over Supply	,	(yrs)	2-4 Unit Multi Family	0 %
Growth Rapid X Stable Neighborhood Boundaries South of Eag			Vinder 3 North o	mths 🔝 3-6 mths f Pyramid Way, ea	Over 6 mth	<u>355 Low</u> 652 High	<u>20</u> 42	Multi-Family Commercial	<u>5 %</u> 5 %
space.	, e canyon	, woot al		,		485 Pred.	28	Other	<u> </u>
				of detached single					
commercial use within the neighborhoo terms of age, quality, and design and h								omes similar o	verall in
Market Conditions (including support for the abov			004MC	noyment, and high	ays. Other lai	iu use is open s	pace/		
		Aroo	45004	Ch		.1	View N	N 41-	
Dimensions See plat map Specific Zoning Classification MDS			15064 sf Description	Medium Density	<sup>ape</sup> Rectangu Suburban	ular	View N;	Mtn;	
	conforming (Gi	randfathered Use)	No Z						
Is the highest and best use of subject property as	improved (or				100)				
	simproved (or	as proposed per p	lans and spe	(	,	🗙 Yes 🗌 No	lf No, des	cribe See ac	dditional
comments page			•	cifications) the present u	se?		lf No, des		
Utilities         Public         Other (describe)           Electricity         X			blic Other	(	se?	provements - Type	lf No, des		dditional Private
Utilities     Public     Other (describe)       Electricity     Image: Constraint of the second s	V S	Pu Vater Sanitary Sewer	blic Other	(describe) Septic Tank	Se? Off-site Im Street As Alley No	provements - Type sphalt one		Public	Private
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Utilities Public Other (describe) Electricity Gas Gas Gas FEMA Special Flood Hazard Area Yes Are the utilities and off-site improvements typical Are there any adverse site conditions or external f There were external factors noted du	V S No FEI for the market factors (easem rring the dri	Pu       Vater     2       Sanitary Sewer        MA Flood Zone     >       area?     2       enents, encroachment     ve by exterior	blic Other	cifications) the present u (describe) Septic Tank FEMA Map # 32 No If No, describe nental conditions, land us n from the street. F	0ff-site Im Street As Alley No 2031C2865G es, etc.)? Refer to the til	provements - Type sphalt one Yes tle report for any	FEMA Map No y easem	Public Date 03/16/2 If Yes, describe ents or	Private
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Form 2055UAD - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

Page # 1
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# Exterior–Only Inspection Residential Appraisal Report

					price from \$ 549,000		to \$ 549	9,000 ·
There are 17 comparable	e sales in the subject	neighborhood within	the past twelve mont	hs ranging in sal	le price from \$ 430,50	00	to \$ 6	. 52,000
FEATURE	SUBJECT		LE SALE # 1		RABLE SALE # 2	1	COMPARABL	
Address 7505 Robert Ban	iks Blvd	7470 Robert Bar	nks Blvd	271 Richard	Springs Blvd	80 Sa	ahara Ct	
Sparks, NV 8943	6-6622	Sparks, NV 8943	36	Sparks, NV 8	39436	Spark	ks, NV 8943	6-6626
Proximity to Subject								0 0020
		0.07 miles SW		0.33 miles N			miles NE	
Sale Price	\$		\$ 465,000		\$ 580,000			\$ 538,500
Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 372.60 sq.ft.		\$ 366.62	sa.ft.	\$ :	301.17 sq.ft.	
Data Source(s)	• • •							
		NNRMLS #2200	,		20002128;DOM 37			18211;DOM 40
Verification Source(s)		CRS Data Doc #	5279262	CRS Data Do	oc# 5290533	CRS	Data Doc #	5271974
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+ (-) \$ Adjustment	DESCRIPTION			SCRIPTION	+(-) \$ Adjustment
	BEGGHIN HOIT		i () ¢ / lajuotinont					r ( ) ¢ ridjuotinone
Sales or Financing		ArmLth		ArmLth		ArmL	.th	
Concessions		VA;0		Conv;0		Conv	r:0	
Date of Sale/Time		s02/22;c01/22		s03/22;c02/2	2		22;c12/21	+27,000
					2			127,000
Location	N;Res;	N;Res;		N;Res;		N;Re	s;	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee S	Simple	
Site		-	0	12763 sf	+12,000			-11,000
	15064 sf	15016 sf	0		+12,000			-11,000
View	N;Mtn;	N;Mtn;		N;Mtn;		N;Mtr	n;	
Design (Style)	DT1;Ranch	DT1;Ranch		DT1;Ranch			Ranch	
Quality of Construction							Ranon	
,	Q4	Q4		Q4		Q4		
Actual Age	41	41		24	-85,000	43		0
Condition	C4	C4		C4		C3		-20,000
					latha		Ddrma Detter	-20,000
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths			laths		Bdrms. Baths	
Room Count	7 4 2.0	5 3 2.0	0	5 3 2	2.0 0	7	4 2.0	
Gross Living Area	1,508 sq.ft.		+26,000				1,788 sq.ft.	-28,000
-			+20,000			-	1,100 34.11.	-20,000
Basement & Finished	0sf	0sf		0sf		0sf		
Rooms Below Grade						1		
Functional Utility	Average	Average		Avorant		A	200	
	Average	Average		Average		Avera		
Heating/Cooling Energy Efficient Items Garage/Carport Porch/Patio/Deck Net Adjustment (Total) Adjusted Sale Price of Comparables	FWA/Evap cool	FWA/Evap cool		FWA/CAC	-5,000	FWA	/Evap cool	
Energy Efficient Items	DP Windows	DP Windows		DP Windows			Vindows	
						-		
Garage/Carport	2ga2dw	2ga2dw		3ga3dw	-10,000	4ga3	dw	-15,000
Porch/Patio/Deck	None	None		Patio	-1,000	Deck		-1,000
NO					.,			.,
<u> </u>								
A R								
Net Adjustment (Total)		X + 🗌 -	\$ 26,000	□ + X	- \$ -89,000		+ 🗙 -	\$ -48,000
								φ -48,000
Adjusted Sale Price		Net Adj. 5.6 %		Net Adj. 15	.3 %	Net Ad	j. 8.9 %	
of Comparables		Gross Adj. 5.6 %	\$ 491,000	Gross Adj. 19	.5 % \$ 491,000	Gross	Adj. 18.9 %	\$ 490,500
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		by of the subject prope	rty and comparable sale	55. II IIUL EXUIAIII				
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	not reveal any prior sale	es or transfers of the su	bject property for the th	· · ·	the effective date of this app	raisal.		
My research did X did r Data Source(s) Corelogic/0		s or transfers of the su	bject property for the th	· · ·	the effective date of this app	raisal.		
Data Source(s) Corelogic/0	CRS Data			ree years prior to t				
Data Source(s)     Corelogic/(       My research     did	CRS Data			ree years prior to t	the effective date of this app ate of sale of the comparable			
Data Source(s)     Corelogic/C       My research     did     did       Data Source(s)     CRS Data	CRS Data not reveal any prior sale	es or transfers of the co	mparable sales for the	ree years prior to t year prior to the da	ate of sale of the comparable	e sale.		
Data Source(s)     Corelogic/(       My research     did	CRS Data not reveal any prior sale	es or transfers of the co	mparable sales for the	ree years prior to t year prior to the da	ate of sale of the comparable	e sale.	n page 3).	
Data Source(s) Corelogic/( My research did X did 1 Data Source(s) CRS Data Report the results of the research a	CRS Data not reveal any prior sale and analysis of the prior	s or transfers of the co	mparable sales for the y	ree years prior to t year prior to the da and comparable s	ate of sale of the comparable sales (report additional prior	e sale. sales on	1	RARI F SAI F #3
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Data Source(s) Corelogic/( My research did X did r Data Source(s) CRS Data Report the results of the research a ITEM	CRS Data not reveal any prior sale and analysis of the prior	s or transfers of the co	mparable sales for the y	ree years prior to t year prior to the da and comparable s	ate of sale of the comparable sales (report additional prior	e sale. sales on	1	RABLE SALE #3
Data Source(s) Corelogic/C My research did did in Data Source(s) CRS Data Report the results of the research a ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer	CRS Data not reveal any prior sale and analysis of the prior SL	is or transfers of the co r sale or transfer history JBJECT	omparable sales for the of the subject property COMPARABLE S.	ree years prior to t year prior to the da and comparable s ALE #1	ate of sale of the comparable sales (report additional prior COMPARABLE SALE #2	e sale. sales on	COMPA	RABLE SALE #3
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Form 2055UAD - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

Page # 3

			Exter	ior-Only Insp	ection Resid	ential A	pprai	sal Report	File #	Loan #494 32672155	77
	FEATURE		SUBJECT		_e sale # 4			LE SALE # 5		COMPARABL	E SALE # 6
	Address 7505 Robert Ban	ks B	lvd	385 Veronica Av	e						
	Sparks, NV 8943	6-66	22	Sparks, NV 8943	86-8929						
	Proximity to Subject			0.87 miles N							
	Sale Price	\$			\$ 565,000			\$			\$
	Sale Price/Gross Liv. Area	\$	sq.ft.			\$	sq.ft.		\$	sq.ft.	
	Data Source(s)			NNRMLS #2200	05368;DOM 12						
	Verification Source(s)			CRS Data							
	VALUE ADJUSTMENTS		DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIP	TION	+(-) \$ Adjustment	DE	SCRIPTION	+ (-) \$ Adjustment
	Sales or Financing			ArmLth							
	Concessions			Pending;0	1= 000						
	Date of Sale/Time Location			c04/22	+17,000						
Ч	Leasehold/Fee Simple	N;R		N;Res;							
QA	Site		e Simple 64 sf	Fee Simple 16161 sf	-5,000						
PR	View	N;N		N;Mtn;	-5,000						
ЧA	Design (Style)	-	l;Ranch	DT1;Ranch							
õ	Quality of Construction	Q4		Q4							
<b>RIS</b>	Actual Age	41		28	-65,000						
ЛРА	Condition	C4		C4	+10,000						
<b>COMPARISON APPROACH</b>	Above Grade	Tota	I Bdrms. Baths	Total Bdrms. Baths	-,	Total Bdrms	. Baths		Total	Bdrms. Baths	
ŝ	Room Count	7	4 2.0	6 3 2.1	-5,000						
SALE	Gross Living Area		1,508 sq.ft.		0		sq.ft.			sq.ft.	
S)	Basement & Finished	0sf		0sf			_				
	Rooms Below Grade										
	Functional Utility		erage	Average							
	Heating/Cooling		A/Evap cool		-5,000						
	Energy Efficient Items		Windows	DP Windows							
	Garage/Carport		2dw	2ga3gd4dw	-20,000						
	Porch/Patio/Deck	Nor	ne	Covd Patio	-1,000						
	Net Adjustment (Total)			□ + <b>X</b> -	\$ -74,000	+	Π-	\$		+ -	\$
	Adjusted Sale Price			Net Adj. 13.1 %	1	Net Adj.	%		Net Ad		-
	of Comparables			Gross Adj. 22.7 %		Gross Adj.	%		Gross	-	\$
	Report the results of the research a										
			SI	JBJECT	COMPARABLE SA	LE # 4	C	OMPARABLE SALE #	5	COMPAR	ABLE SALE # 6
	Date of Prior Sale/Transfer										
۲Y	Price of Prior Sale/Transfer										
10	Data Source(s) Effective Date of Data Source(s)		Corelogic/Cl 05/04/2022		CRS Data 05/04/2022						
SALE HISTORY	Analysis of prior sale or transfer hi										
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UAD Version 9/2011

# Exterior–Only Inspection Residential Appraisal Report Loan #49477 File # 32672155

Appraiser is signing the report using the corporate address of the apprais		
	al management company, Clario Appraisal Network, the app	oraisers
employer. The appraiser has geographic competency in the subject's man	ket area.	
Fee Disclosure: The appraiser signing this report is a staff appraiser and	s paid hourly opposed to being paid on a per assignment ba	asis.
ClearCapital.com, Inc. Nevada AMC.0000143		
It is noted that the owner of record is different than the borrower listed on	the lender of engagement, see page 1	
This appraisal was completed in compliance with the appraiser independe	ance requirement. The appraiser independence quidelines of	utlined by
FNMA, FMHLC and FHFA, were strictly adhered in the development of thi	s report. The appraiser was not influenced in any way with the	ne
development, reporting, results or conclusion of value.		
The subject appraised value is based on the extraordinary assumption the	at the subject property is in average condition. I did not perfo	orm a
personal visual inspection of the interior of the subject property an exterior	r inspection from the street only was completed. If the condi	ition were
found to be other than average needing only cosmetic updating it could ha	ave an impact on the opinion of value.	
If all or part of the improvements were constructed before 1979 when asb	estos was a common building material the only way to be co	artain that
the subject property is free of asbestos is to have it inspected and tested	by a qualified aspestos inspector.	
Highest and best use:		
The highest and best use for this property is as improved. It is located in a	an area that has similar homes in a similar setting. The home	es are well
accepted in the market. The four tests for highest and best use include: b	e legally permissible, be physically possible, be financially fe	easible and
be maximally productive. The subject satisfies all of these tests.		
20 กายภายนาย productive. The Subject Satisfies an of these tests.		
	E (not required by Fannie Mae)	
Provide adequate information for the lender/client to replicate the below cost figures and calculation	ns.	to this
Provide adequate information for the lender/client to replicate the below cost figures and calculation Support for the opinion of site value (summary of comparable land sales or other methods for est	ns. mating site value) The cost approach is not applicable	
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Freddie Mac Form 2055 March 2005

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Patinia J. Hornen 2055 March 2005

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 use, 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 price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and 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: The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

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, regarding 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 and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any 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 hazards, this appraisal report must not be considered as an 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.

## Exterior-Only Inspection Residential Appraisal Report File # 32672155

APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees that:

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.

1 2055 March 2005 Patinia L. Hornen

Form 2055UAD - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

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

21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee 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 signation of equivalence of the signature of the containing my original hand written signature.

APPRAISER D.F. I HODALA	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature / Atura J. Harnan	Signature
Name Patricia L. Gorman	Name
Company Name Clario Appraisal Network	Company Name
Company Address <u>300 E. 2nd Street Ste#1405</u>	Company Address
Reno, NV. 89501-1508	
Telephone Number 530-550-2565	Telephone Number
Email Address patti.gorman@clarioappraisal.com	Email Address
Date of Signature and Report 05/05/2022	Date of Signature
Effective Date of Appraisal 05/05/2022	State Certification #
State Certification # A.0208379-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 07/31/2023	SUBJECT PROPERTY
ADDRESS OF PROPERTY APPRAISED	Did not inspect exterior of subject property
7505 Robert Banks Blvd	Did inspect exterior of subject property from street
Sparks. NV 89436-6622	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 491,000	
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 on file	

Freddie Mac Form 2055 March 2005

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Market (	Conditions Add	lendum to the	Appraisal Repor	t	Ella Ma	Loan #4947	1	
The purpose of this addendum is to provide the lender/c			11 1			<u>32672155</u> ect		
neighborhood. This is a required addendum for all appra		e date on or after April 1,						
Property Address 7505 Robert Banks Blvd		City Sparks		Sta	ate NV	ZIP Code 894	36-	6622
Borrower Catamount Properties 2018 LLC Instructions: The appraiser must use the information rec		asis for his/her conclusio	ns. and must provide support	for th	ose conclusio	ns. regarding		
housing trends and overall market conditions as reported	•							
it is available and reliable and must provide analysis as i				•••				
explanation. It is recognized that not all data sources will in the analysis. If data sources provide the required infor				•••				
average. Sales and listings must be properties that comp	•		•	•		•		
subject property. The appraiser must explain any anoma	lies in the data, such as sea	asonal markets, new cons						
Inventory Analysis	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months		In constant	Overall Trend		Deelisies
Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months)	23 3.83	9 3.00	6 2.00	╞	Increasing Increasing	Stable Stable		Declining Declining
Total # of Comparable Active Listings	NA	NA	1		Declining	Stable		Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	NA	NA	0.5		Declining	Stable		Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months		Increasing	Overall Trend		Declining
Median Comparable Sale Price Median Comparable Sales Days on Market	470,000 45	512,000 43	540,000 36		Increasing Declining	Stable Stable		Declining Increasing
2 Median Comparable List Price	455,000	507,000	523,000	X	Increasing	Stable		Declining
Median Comparable Listings Days on Market	NA	NA	31		Declining	Stable		Increasing
Median Sale Price as % of List Price	103%	101%	103%		Increasing	Stable		Declining
Seller-(developer, builder, etc.)paid financial assistance p Explain in detail the seller concessions trends for the pas		No No	n 3% to 5% increasing use o	f buve	Declining	Stable		Increasing
fees, options, etc.). Concessions are not to	· -			i buyt		y 00313, 001100		
	/							
Are foreclosure sales (REO sales) a factor in the market	? 🗌 Yes 🗙 No	o If ves. explain (inclu	ding the trends in listings and	sales	of foreclosed	properties).		
······			ggg			<u>p p </u>		
Other data assurance for shows information	4.0							
Cite data sources for above information. NNRN	/1L3							
Cite data sources for above information. NNRN	ALS							
		and position of the annual	al report form if you used as	w.add	itional inform	ntion such as		
Summarize the above information as support for your co	onclusions in the Neighborh			-				
Summarize the above information as support for your co an analysis of pending sales and/or expired and withdraw	onclusions in the Neighborh wn listings, to formulate you	ur conclusions, provide bo	oth an explanation and suppor	t for y	our conclusio	ns.	nes	with a
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Patinia L. Hornow Serial# 1A9F6667 esign.alamode.com/verify

Page # 8

File No. 32672155	
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Borrower	Catamount Properties 2018 LLC			
Property Address	7505 Robert Banks Blvd			
City	Sparks	County Washoe	State NV	Zip Code 89436-6622
Lender/Client	Wedgewood Inc			

THIS IS AN APPRAISAL REPORT, A WRITTEN REPORT PREPARED UNDER STANDARDS RULE 2-2(a), PURSUANT TO THE SCOPE OF WORK, AS DISCLOSED ELSEWHERE IN THIS REPORT.

THIS APPRAISAL WAS COMPLETED IN COMPLIANCE WITH THE APPRAISER INDEPENDENCE REQUIREMENT. THE APPRAISER INDEPENDENCE GUIDELINES OUTLINED BY FNMA, FMHLC AND FHFA, WERE STRICTLY ADHERED IN THE DEVELOPMENT OF THIS REPORT. THE APPRAISER WAS NOT INFLUENCED OR IN ANY WAY WITH THE DEVELOPMENT, REPORTING, RESULTS, OR CONCLUSION OF VALUE.

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**INTENDED USE:** 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, REPORTING REQUIREMENTS, AND DEFINITION OF MARKET VALUE.

**SCOPE OF WORK:** 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 NORMAL 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 AND COMPARABLE PROPERTY DATA WAS GENERALLY OBTAINED FROM THIRD-PARTY SOURCES. CONSEQUENTLY, THIS INFORMATION SHOULD BE CONSIDERED AN "ESTIMATE" UNLESS OTHERWISE NOTED BY THE APPRAISER.

AT THE CLIENTS REQUEST A DRIVE BY EXTERIOR ONLY INSPECTION HAS BEEN COMPLETED THE INTERIOR OF THE SUBJECT PROPERTY HAS NOT BEEN INSPECTED.

THE SUBJECT APPRAISED VALUE IS BASED ON THE EXTRAORDINARY ASSUMPTION THAT THE SUBJECT PROPERTY IS IN AVERAGE CONDITION WHICH IF FOUND TO BE FALSE COULD ALTER THE OPINIONS OR CONCLUSIONS IN THIS REPORT. I DID NOT PERFORM A PERSONAL VISUAL INSPECTION OF THE INTERIOR OF THE SUBJECT PROPERTY AN EXTERIOR INSPECTION FROM THE STREET ONLY WAS COMPLETED. IF THE CONDITION WERE FOUND TO BE OTHER THAN AVERAGE CONDITION NEEDING ONLY COSMETIC UPDATING IT COULD HAVE AN IMPACT ON THE OPINION OF VALUE.

THE APPRAISER IS NOT AN EXPERT OR AN ENVIRONMENTAL INSPECTOR AND THEREFORE WOULD BE UNAWARE OF EXISTING HAZARDOUS SUBSTANCES AND/OR DETRIMENTAL ENVIRONMENTAL CONDITIONS WHICH MAY HAVE A NEGATIVE EFFECT ON THE SAFETY AND VALUE OF THE SUBJECT PROPERTY.

Borrower	Catamount Properties 2018 LLC			
Property Address	7505 Robert Banks Blvd			
City	Sparks	County Washoe	State NV	Zip Code 89436-6622
Lender/Client	Wedgewood Inc			



## Subject Front

7505 Robert Banks Blvd					
Sales Price					
Gross Living Area	1,508				
Total Rooms	7				
Total Bedrooms	4				
Total Bathrooms	2.0				
Location	N;Res;				
View	N;Mtn;				
Site	15064 sf				
Quality	Q4				
Age	41				

**Subject Rear** 



Subject Street

## **Comparable Photo Page**

Borrower	Catamount Properties 2018 LLC			
Property Address	7505 Robert Banks Blvd			
City	Sparks	County Washoe	State NV	Zip Code 89436-6622
Lender/Client	Wedgewood Inc			



## Comparable 1

7470 Robert Ban	ks Blvd
Prox. to Subject	0.07 miles SW
Sale Price	465,000
Gross Living Area	1,248
Total Rooms	5
Total Bedrooms	3
Total Bathrooms	2.0
Location	N;Res;
View	N;Mtn;
Site	15016 sf
Quality	Q4
Age	41





## Comparable 2

271 Richard Spri	ngs Blvd
Prox. to Subject	0.33 miles NW
Sale Price	580,000
Gross Living Area	1,582
Total Rooms	5
Total Bedrooms	3
Total Bathrooms	2.0
Location	N;Res;
View	N;Mtn;
Site	12763 sf
Quality	Q4
Age	24

## **Comparable 3**

80 Sahara Ct	
Prox. to Subject	0.
Sale Price	53
Gross Living Area	1,
Total Rooms	7
Total Bedrooms	4
Total Bathrooms	2.
Location	N;
View	N;
Site	17
Quality	Q
Age	43

0.35 miles NE 538,500 1,788 7 4 2.0 N;Res; N;Rtn; 17217 sf Q4 43

## **Comparable Photo Page**

Borrower	Catamount Properties 2018 LLC			
Property Address	7505 Robert Banks Blvd			
City	Sparks	County Washoe	State NV	Zip Code 89436-6622
Lender/Client	Wedgewood Inc			



## **Comparable 4**

385 Veronica Ave	9
Prox. to Subject	0.87 miles N
Sale Price	565,000
Gross Living Area	1,548
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	2.1
Location	N;Res;
View	N;Mtn;
Site	16161 sf
Quality	Q4
Age	28

## **Comparable 5**

Prox. to Subject Sale Price Gross Living Area Total Rooms Total Bedrooms Total Bathrooms Location View Site Quality Age

## **Comparable 6**

Prox. to Subject Sale Price Gross Living Area Total Rooms Total Bedrooms Total Bathrooms Location View Site Quality Age

### 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.

#### СЗ

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)

#### Q3

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.

#### Q4

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.

Patinia L. Horman

# 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	
ac	Acres	Area, Site	
AdjPrk	Adjacent to Park	Location	
AdjPwr	Adjacent to Power Lines	Location	
A	Adverse	Location & View	
ArmLth	Arms Length Sale	Sale or Financing Concessions	
ba	Bathroom(s)	Basement & Finished Rooms Below Grade	
br	Bedroom	Basement & Finished Rooms Below Grade	
В	Beneficial	Location & View	
Cash	Cash	Sale or Financing Concessions	
CtySky	City View Skyline View	View	
CtyStr	City Street View	View	
Comm	Commercial Influence	Location	
C	Contracted Date	Date of Sale/Time	
Conv	Conventional	Sale or Financing Concessions	
CrtOrd	Court Ordered Sale	Sale or Financing Concessions	
DOM	Days On Market	Data Sources	
e	Expiration Date	Date of Sale/Time	
Estate	Estate Sale	Sale or Financing Concessions	
FHA	Federal Housing Authority	Sale or Financing Concessions	
GlfCse	Golf Course	Location	
Glfvw	Golf Course View	View	
Ind	Industrial	Location & View	
in	Interior Only Stairs	Basement & Finished Rooms Below Grade	
Lndfl		Location View	
LtdSght	Limited Sight	-	
Listing	Listing	Sale or Financing Concessions	
Mtn	Mountain View	View	
N	Neutral	Location & View	
NonArm	Non-Arms Length Sale	Sale or Financing Concessions	
BsyRd	Busy Road	Location	
0	Other	Basement & Finished Rooms Below Grade	
Prk	Park View	View	
Pstrl	Pastoral View	View	
PwrLn	Power Lines	View	
PubTrn	Public Transportation	Location	
rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade	
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	
S	Settlement Date	Date of Sale/Time	
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	
wo	Walk Out Basement	Basement & Finished Rooms Below Grade	
wu	Walk Up Basement	Basement & Finished Rooms Below Grade	
WtrFr	Water Frontage	Location	
Wtr	Water View	View	
Woods	Woods View	View	

Other Appraiser-Defined Abbreviations

Abbreviation	Full Name	Fields Where This Abbreviation May Appear

Patinia L. Horman

Form UADDEFINE1 - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

Loan # Loan #49477 File # 32672155

Borrower		Properties 2018 L	LC			
Property Address City		rt Banks Blvd	County Wa	shoe	State NV	Zip Code 89436-6622
Lender/Client	Sparks Wedgewoo	d Inc				<u></u>
	ND REPORT ID port is one of the fo	ENTIFICATION				
Appraisal Re		This report was prepar This report was prepar intended only for the u	ed in accordance with the requiremen ed in accordance with the requiremen se of the client and any other named in onale for all of the opinions and concl	ts of the Restricted Appraisantended user(s). Users of this	I Report option of USPAP Stand s report must clearly understan	lards Rule 2-2(b), and is
		-				
	CERTIFICATION e best of my knowl					
<b>3</b>	2	d in this report are true a	and correct.			
	nalyses, opinions, a d conclusions.	and conclusions are limi	ted only by the reported assumptions	and are my personal, impart	tial, and unbiased professional	analyses,
<ul> <li>I have no (or parties invol</li> </ul>		ent or prospective intere	est in the property that is the subject o	f this report and no (or speci	fied) personal interest with resp	ect to the
<ul> <li>I have no bia</li> </ul>	s with respect to th	ne property that is the su	bject of this report or the parties involv	ved with this assignment.		
<ul> <li>My engagen</li> </ul>	ent in this assignn	nent was not contingent	upon developing or reporting predeter	rmined results.		
	the amount of the		t contingent upon the development or nent of a stipulated result, or the occu			
<ul> <li>My analyses</li> </ul>	, opinions, and cor	nclusions were develope	d and this report has been prepared, i	n conformity with the Uniforr	m Standards of Professional Ap	praisal Practice.
<ul> <li>This apprais</li> </ul>	al report was prepa	red in accordance with i	the requirements of Title XI of FIRREA	and any implementing regula	ations.	
I HAVE performance preceding an PROPERTY IN I have NOT r I HAVE mad	rrmed services, as cceptance of this as SPECTION nade a personal inse a personal inspec	ssignment. Those servic spection of the property	er capacity, regarding the property that es are described in the comments be that is the subject of this report. is the subject of this report.		within the three-year period im	mediately
	noted, no one prov		perty appraisal assistance to the personance to the personance provided in the report.	on signing this certification. I	If anyone did provide significan	t assistance, they
ADDITIONAL	COMMENTS					
			any state mandated requirements:			subject's current condition
	0		date of the appraisal. If found interior visual inspection was		npact assignment result	s. I have completed a drive
		and data of only and		not completed.		
A reasonable	exposure time	e for the subject pr	operty is 0-45 days.			
MARKETING	ime <u>and exp</u>	DSUR <u>E TIME FOR T</u>	HE SUBJECT PROPERTY			
		for the subject prope sign alamode.com/ for the subject prope		utilizing market conditions	pertinent to the appraisal	assignment.
A reasonab	e exposure time	tor the subject prope	verify Serial 1A9F6667 0-45 day(s).	SUPERVISOBY AP	PRAISER (ONLY IF REQU	lired)
Signature	00/00/2		Horman	Signature Name Date of Signature State Certification #		
or State Licens State NV	e #			or State License # State		
	of Certification or I	_icense 07/31/20	23	Expiration Date of Certif	ication or License	
Effective Date of		5/05/2022		Did Not E	xterior-only from Street	Interior and Exterior
JSPAP Complianc	e Addendum 2020				Patr	un f. Hornum Page 1 of 1





Wednesday, May 04, 2022

Property Address	7505 Robert Banks Blvd Sparks, NV 89436-6622	ø
Subdivision	Desert Springs 1	
County	Washoe County, NV	
GENERAL PARCEL IN	FORMATION	
Parcel ID/Tax ID	089-193-03	
Alternate Parcel ID		
Account Number		
District/Ward	16	
2010 Census Trct/Blk	35.03/3	
Assessor Roll Year	2021	

Property Type	Residential
Land Use	Single Family Residential
Improvement Type	Single Family Residential
Square Feet	1508
CURRENT OWNER	
Name	Bowman Zachary J Alexa L
Mailing Address	Po Box 1403 Winnemucca, NV 89446-1403
SCHOOL ZONE INFORMA	TION
Jessie Hall Elementary School	l 0.5 mi
Primary Middle: K to 6	Distance
Shaw Middle School	1.2 mi
Middle: 7 to 8	Distance
Spanish Springs High School	1.3 mi
High: 9 to 12	Distance

#### SALES HISTORY THROUGH 04/08/2022

Date	Date Recorded	Amount	Buyer/Owners	Seller	Instrument	No. Parcels	Book/Page Or Document#
5/16/2017	5/19/2017	\$240,000	Bowman Zachary J & Bowman Alexa L	Lynch Edward A & Lynch Kathleen J	Bargain And Sale Deed		4705776
10/30/2012	11/6/2012	\$146,000	Lynch Edward A & Lynch Kathleen J	Nres-Nv1 LLC	Bargain And Sale Deed		4171152
7/27/2012	8/6/2012	\$99,600	Nres Nvi LLC	Adams David Ray & Adams Shirley H	Trustees Deed		4138609
9/23/2009	9/24/2009	\$160,000	Adams David Ray & Adams Shirley	Tiano Noel V & Tiano Maria C P	Bargain And Sale Deed		3805115
12/23/2002	12/30/2002		Tiano Noel V & Tiano Maria C P	Tiano Noel V & Tiano Maria Cristina P	Intrafamily Transfer & Dissolution	r	2783738
2/20/1997	2/24/1997	\$126,500	Tiano Noel V & Tiano Maria Cristina P	Call David A & Call Joanne E	Deed		4794/319 2074679

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#### Property Report for 7505 ROBERT BANKS BLVD, cont.

Appraisal		Amount			Assessment		Amour	nt
Appraisal Y	ear	2021		0	Assessment Year		2021	
Appraised L	and	\$57,900		15	Assessed Land		\$20,26	5
Appraised I	mprovements	\$84,218		Į.	Assessed Improve	ments	\$29,47	6
Total Tax Ap	opraisal	\$142,118	3	ŝ	Total Assessment		\$49,74	1
					Exempt Amount			
					Exempt Reason			
TAXES								
Tax Year		City Taxes	Cour	nty Taxes		Tota	al Taxes	
2021						\$1,3	350.56	
2020						\$1,3	308.08	
2019						\$1,2	246.18	
2018						\$1,2	210.78	
2016						\$1,1	144.09	
MORTGA	GE HISTORY							
Date	Loan Amount			Lender			Book/Page	or Document#
05/16/2017	192,000	Bowman Zacha Bowman Alexa	ry J L And Bowman Alex	Finance	Finance Of America Mortgage LI		4705777	
10/30/2012	116,800	Lynch Edward A Lynch Kathleen		Guild M	Guild Mortgage		4171153	
08/20/2012	49,800	Nres-Nv1 LLC		Heritage	Heritage Bank Of Nevada		4144784	
09/23/2009	163,337	Adams David Ray Adams Shirley		Bank O	Bank Of America		3805117	
03/18/2004	60,000	Tiano Tiano Maria C		Us Ban	Us Bank		3066506	
12/23/2002	122,000	Tiano Noel V Tiano Maria C F		Precision Home Mortgage			2783739	
FORECLC	SURE HISTOR	Y						
No foreclosu	res were found for	this parcel.						
PROPERT	Y CHARACTER	RISTICS: BUILD	DING					
Building #1								
Туре	Single Fa Residenti		Condition			Units		1
Year Built	1981		Effective Year			Stories		1
BRs		3	Baths	2 F	н	Rooms		2
Total Sq. Ft.		1,508	174951955		1124	11000	0.0-	
-	uare Feet (Living S			Build	ling Square Feet (C	Other)		
		91 N			ge 484			
				2004.24	h Covered 9			
					h/Stoop 12			
- CONSTRU	CTION				en entre formalist of months			
Quality		E	Roof Frami	ng				
Shape			Roof Cover	976. Militaria (1994)		Com	position Shin	igle
Partitions				binet Millwork				

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#### Property Report for 7505 ROBERT BANKS BLVD, cont.

Common Wa	all			Floor F	inish							
Foundation			Wood	Interior	Finish							
Floor Syster	n			Air Con	ir Conditioning							
Exterior Wal	L		Wood	Heat Ty	eat Type Forced Air Unit							
Structural F	raming			Bathroo	throom Tile							
Fireplace			Y	Plumbi	ng Fixtures			9				
- OTHER												
Occupancy				Buildin	g Data Source							
PROPERT	Y CHARA	CTERISTICS	S: EXTRA F	EATURES								
Feature			Size or I	Description			Year Built		Condition	l		
Attached Gar	rage		2 CAR									
Wood Deck			448									
PROPERT	Y CHARA	CTERISTICS	S: LOT									
Land Use			Single Family	Residential	Lo	t Dimension	is					
Block/Lot			1/20		La	t Square Fe	et		15,064			
Latitude/Lor	ngitude		39.631076°/-1	19.725964°	Ac	reage			0.35			
PROPERT	YCHARA	CTERISTICS		S/ARFA								
Gas Source					Road	Туре						
Electric Sou	rce					raphy						
Water Sourc	:0	N	Aunicipal		District Trend							
Sewer Source Septic					Special School District 1							
Zoning Code MDS				Special School District 2								
Owner Type												
LEGAL DE	SCRIPTIO	N										
Subdivision	172341.432) - 16475	(1.5.)	Desert Spring:	s1	Plat B	ook/Page						
Block/Lot			1/20			ct/Ward			16			
Description			Desert Spring:	s 1 Lt 20 Blk I	4145,634 (2011)	7.87.87.87.878) 			12			
	00 70115											
FEMA FLC	OD ZONE	5								FIRM Panel Eff.		
Zone Code	Flood R	isk BFE	D	escription				FIRM Panel II	מ	Date		
x	Minimal		A	rea of minimal bove the 500-y	flood hazard, usua /ear flood level.	lly depicted o	on FIRMs as	32031C2865G	1	03/16/2009		
LISTING A	RCHIVE											
MLS #	Status	Status Change Date	List Date	List Price	Closing Date	Closing Price	Listing Agent	Listing Broker	Buyer Age	ent Buyer Broke		
220004711	Sale Pending	04/16/2022	04/13/2022	\$465,000			Kaila Bailey	Exp Realty Lic-Midtown				
120009925	Sold	11/07/2012	08/11/2012	\$149,900	11/06/2012	\$146,000	Steve O'Brien	Harcourts Nv1 Realty	Wanda Carter	Real Estate Of Reno Sparks		
10000045	Rented	12/30/2010	01/02/2010	\$142,500			Tina Spencer- Mulhern	Homegate Realty Of Nevada				
	Sold	09/25/2009	02/18/2009	\$159,900	09/24/2009	\$159,900	Carolyn Schweber	Dickson Realty -	Tina Spencer- Mulhern	Homegate Realty Of		
90002621	CTACE OF THE							Caughlin	Mumern	Nevada		

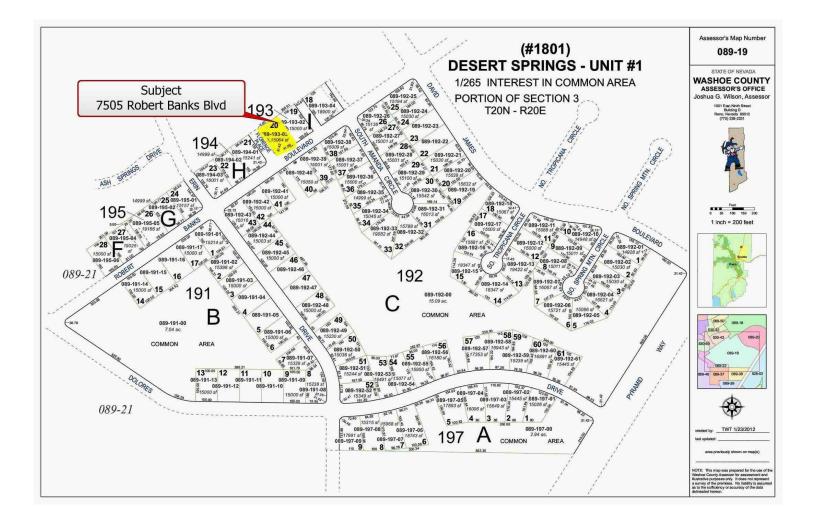
Patinia L. Horman

Property Report for 7505 ROBERT BANKS BLVD, cont.

Crooks Lingad Realty

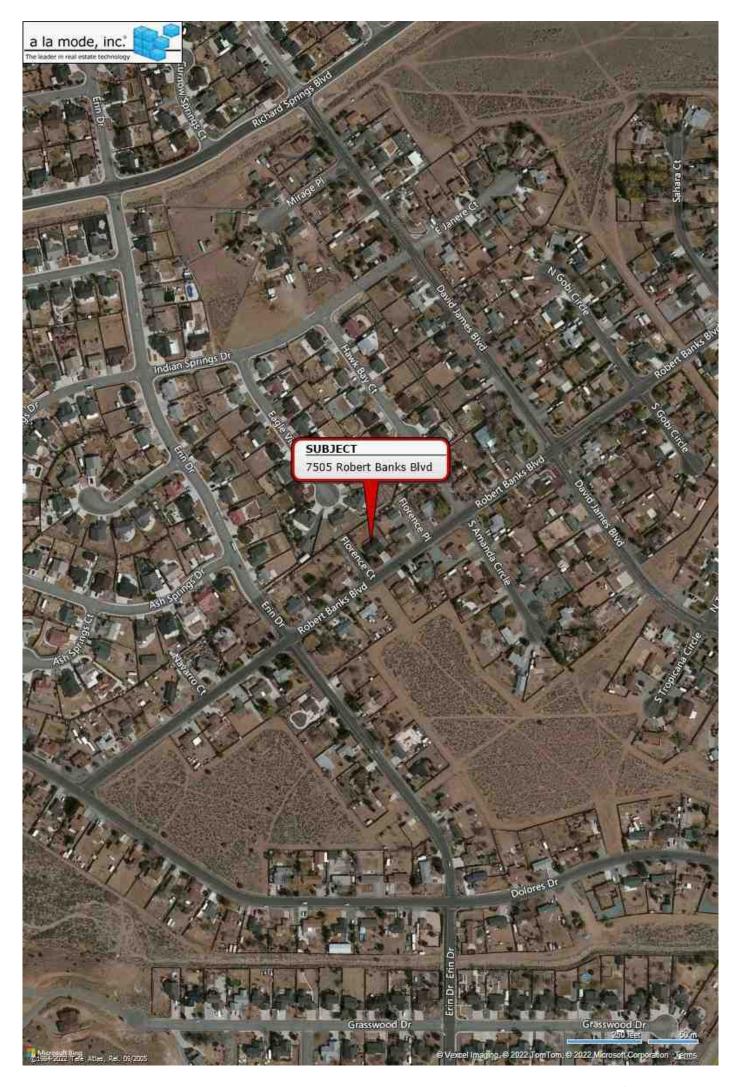
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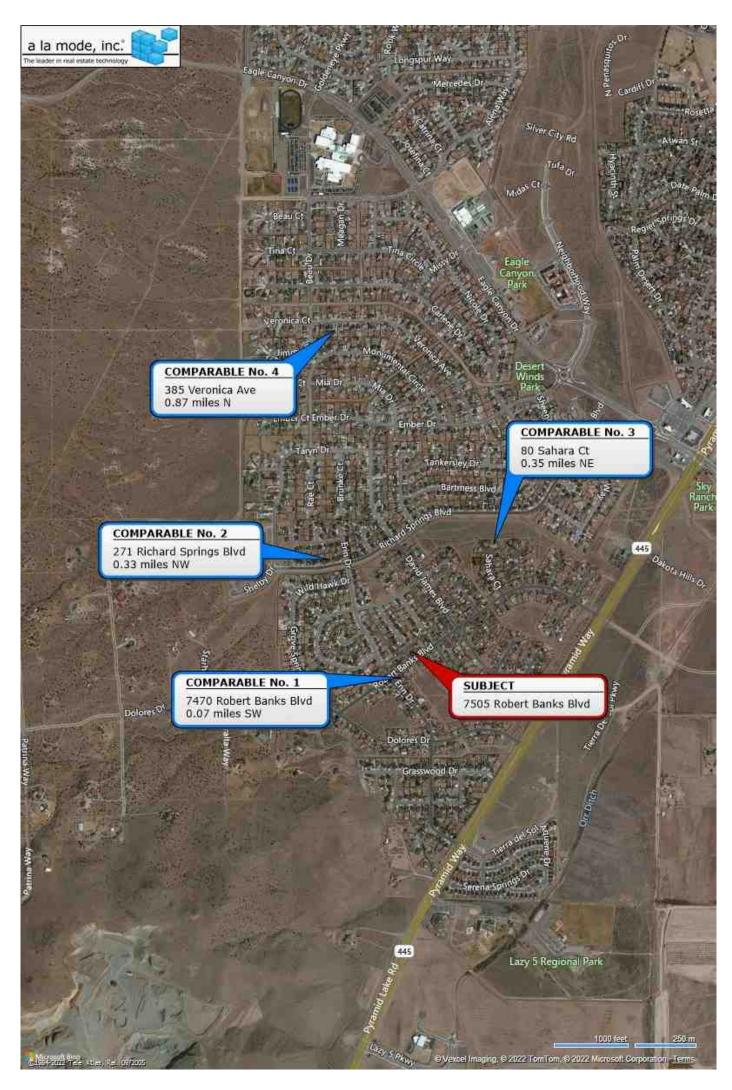
Patricia L. Horman

Borrower	Catamount Properties 2018 LLC			
Property Address	7505 Robert Banks Blvd			
City	Sparks	County Washoe	State NV	Zip Code 89436-6622
Lender/Client	Wedgewood Inc			



Patwin L. Hornen Serial# 1A9F6667 esign.alamode.com/verify

Borrower	Catamount Properties 2018 LLC			
Property Address	7505 Robert Banks Blvd			
City	Sparks	County Washoe	State NV	Zip Code 89436-6622
Lender/Client	Wedgewood Inc			



Patwia L. Hornan Serial# 1A9F6667 esign.alamode.com/verify

## **MLS listing - Page 1**

735	MLS # Status Class Type Address Unit # City State Zip	220004711 Under Contract-Show Residential Single Family Residence 7505 Robert Banks Blvd Sparks NV 89436	Asking Price Bedrooms # Baths #Full or 3/4 # Half Baths # Garage # Carport Total Parking Cap. Acreage Year Built Total Living Space	\$465,000 4 2 0 2 0 2 0.35 1981 1508	Googledata ©2022 Googl
	Area County	184 Spanish Springs-West Washoe	Price per SQFT	\$308.36	Schedule a Showing

Stories	1 Story		Original Price	\$465,000
Construction	Site/Stick-Built		Zoning Actual	MDS
Common Interest Ownership	No		Sale/Lease	For Sale
Attached Common Wall	No		Special Condition of Sale	None
Water Rights	No		Days on Market	21
Horses Okay	No		IPES	
Parcel #	08919303		Virtual Tour	
Taxes \$	\$1,350.00			
Assessment \$	0.00			
Available for Showing			Xstreet/Directions	Pyramid Hwy /Robert Banks
Source of Zoning	Assessor		Unconvertee	d Manuf. Housing Only
HOA	Yes		MH License #	
Average Monthly CIC Fee	10.00	Quarterly	Width	
Total Transfer Fees	300.00		Skirting	
Total Setup Fees	250.00		Serial #	
Total Other Fees	0.00		HUD #	
Elementary School	Hall		Personal Property Tax	es
Middle School	Shaw Middle School			
High School	Spanish Springs			Condo Only
Possession	COE		Unit Level	









220004711







B-4





05/04/2022

Page 1 of 2

Patinia L. Horman

Form SCNLTR - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

a manual			
Fea	π	17-	1 1

GARAGE TYPES	Attached, RV Access/Parking	FOUNDATION	Concrete - Crawl Space
HOA AMENITIES	Common Area Maint	EXTERIOR	Wood Siding
ADJOINS	Street	ROOF	Pitched, Composition - Shingle
VIEW	Mountain, Desert	HEATING/COOLING	Natural Gas, Electric, Forced Air, Evap Cooling
PERSONAL PROPERTY INCL	Storage Shed	WATER HEATER	Natural Gas
<b>APPLIANCES INCL PSNL PROP</b>	Washer, Dryer, Gas Range - Oven,	WINDOWS	Double Pane, Metal Frame, Vinyl Frame
	Refrigerator in Kitchen	FIREPLACE	None
INTERIOR FIXTURES	Smoke Detector(s)	UTILITIES	Electricity, Natural Gas, City - County Water,
LIVING ROOM	Family Rm Combo		Septic
DINING ROOM	Separate/Formal	LANDSCAPED	Yes, Partially Landscaped
FAMILY ROOM	None	SPRINKLERS	Full Sprinklers, Drip-Full
KITCHEN	Built-In Dishwasher, Pantry, Breakfast	FENCED	Back
	Bar	PATIO/DECK	None
MASTER BEDROOM	Shower Stall	EXTERIOR FEATURES	None - NA
LAUNDRY AREA	Yes, Hall Closet	WATER TEST	No
OTHER ROOMS	None	ACCESS	Public
FLOOR COVERING	Carpet, Vinyl Tile, Laminate	TOPOGRAPHY	Level, Corner Lot
	sente care occasion in product en inner a company dire (Correct) (Correct) (Correct)	OWNER(S) MAY SELL	Conventional, FHA, VA, Cash, Exchange 1031

#### MLS Remarks

Fantastic home on a third of an acre in a well-established community. Walking distance to highly regarded schools. With its desert and mountain views and large lot size, you'll want to call this place home. This corner lot property features 4 bedrooms, 2 baths, a 3 car garage, RV access, a huge yard with lots of room for all of your toys, and is close to walking and BLM trails.

Extended Remarks

Sold Information

Contract Date 4/15/2022 Closing Date Sold Price per SqFt How Sold Sold Price

Information being provided is for consumers' personal, non-commercial use and may not be used for any purpose other than to identify prospective properties consumers may be interested in purchasing. Information deemed reliable but not guaranteed

The seller of this property is represented by: eXp Realty LLC-Midtown 220004711

The Bailey Team 05/04/2022

Page 2 of 2

Patinia L. Hornan

STATE OF NEVAD	A DEPARTMENT OF	<b>BUSINESS AN</b>	D INDUSTRY
NOT TRANSFERABLE	REAL ESTATE DI	VISION	NOT TRANSFERABLI
This is to Certify That : PATRICI	A L GORMAN	Certificate N	umber: A.0208379-CR
Is duly authorized to act as a CERT date at the business address stated I invalidated.	TIFIED RESIDENTIAL A here in, unless the certificate is	PPRAISER from th sooner revoked, can	te issue date to the expiration celled, withdrawn, or
			1
Issue Date: August 17, 2021		Expire Date:	July 31, 2023
Issue Date: August 17, 2021 In witness whereof, THE DEPARTMEN authority vested in it by Chapter 645C of thereon. This certificate must be conspi	of the Nevada Revised Statues, has	RY, REAL ESTATE D	IVISION, by virtue of the
In witness whereof, THE DEPARTMEN authority vested in it by Chapter 645C (	of the Nevada Revised Statues, has cuously displayed in place of busi REAL ES	RY, REAL ESTATE D	IVISION, by virtue of the
In witness whereof, THE DEPARTMEN nuthority vested in it by Chapter 645C of hereon. This certificate must be conspi FOR: PATRICIA L GORMAN 1105 SCENIC PARK TERRAC	of the Nevada Revised Statues, has cuously displayed in place of busi REAL ES E SHAR	RY, REAL ESTATE D s caused this Certificate ness.	IVISION, by virtue of the

Patinia L. Horman

A	CORD C	ER	TIF		BILI	TY INSI	JRANC	E	CANAGA STA	(MM/DD/YYYY) /11/2021
C E F	HIS CERTIFICATE IS ISSUED AS A CERTIFICATE DOES NOT AFFIRMAT BELOW. THIS CERTIFICATE OF INS REPRESENTATIVE OR PRODUCER, A	IVEL' SURA ND T	Y OF NCE HE C	R NEGATIVELY AMEND, DOES NOT CONSTITUT ERTIFICATE HOLDER.	EXTER TE A C	ID OR ALTE	ER THE CO BETWEEN T	VERAGE AFFORDED E HE ISSUING INSURER	TE HOL BY THE (S), AU	DER. THIS POLICIES THORIZED
	MPORTANT: If the certificate holder SUBROGATION IS WAIVED, subject									
	his certificate does not confer rights							equire an endorsement	. A Su	atement on
	DUCER				CONTA NAME:	<sup>CT</sup> Fiona Che	0	14,000,000,000,000		
	surance, a Marsh & McLennan Age N Martingale Road	ncy I	LC	company	PHONE (A/C. No	Ext): 312-62	5-5592	FAX (A/C, No):	(847) 4	40-9123
SL	lite 100				E MAAII	ss: fchen@a		ncy.com		
Sc	haumburg IL 60173					INS	URER(S) AFFOR	RDING COVERAGE		NAIC #
				CLEAHOL-02	INSURE	RA: AXA Insi	urance Comp	any		31127
12216	ured earCapital.com, Inc.			CLEAHOL-02	INSURE	R B :				
CI	earCapital Holdings, Inc.				INSURE	992304				
	0 E 2nd Street ite 1405				INSURE	-tanto				
	eno NV 89501				INSURE					
cc	VERAGES CER	TIFIC	CATE	E NUMBER: 667417962	MOONE	Kr.		REVISION NUMBER:		
	HIS IS TO CERTIFY THAT THE POLICIES									
	NDICATED. NOTWITHSTANDING ANY RI ERTIFICATE MAY BE ISSUED OR MAY									
E	XCLUSIONS AND CONDITIONS OF SUCH	POLI	CIES.	LIMITS SHOWN MAY HAVE		EDUCED BY	PAID CLAIMS.		S	
INSF	TYPE OF INSURANCE	ADDL	SUBR	POLICY NUMBER		POLICY EFF (MM/DD/YYYY)	POLICY EXP (MIM/DD/YYYY)	LIMIT	rs	
	COMMERCIAL GENERAL LIABILITY			7				EACH OCCURRENCE DAMAGE TO RENTED	\$	
	CLAIMS-MADE OCCUR							PREMISES (Ea occurrence)	\$	
								MED EXP (Any one person)	\$	
								PERSONAL & ADV INJURY	\$	
	GEN'L AGGREGATE LIMIT APPLIES PER: POLICY PRO- JECT LOC							GENERAL AGGREGATE	\$	
	A CONTRACTOR OF A CONTRACTOR OFTA CONTRACTOR O							PRODUCTS - COMP/OP AGG	\$ \$	
$\vdash$	AUTOMOBILE LIABILITY	-						COMBINED SINGLE LIMIT (Ea accident)	\$	
	ANY AUTO							BODILY INJURY (Per person)	\$	
	OWNED AUTOS ONLY SCHEDULED							BODILY INJURY (Per accident)	\$	
	HIRED NON-OWNED AUTOS ONLY							PROPERTY DAMAGE (Per accident)	\$	
				2					\$	
	UMBRELLA LIAB OCCUR							EACH OCCURRENCE	\$	
	EXCESS LIAB CLAIMS-MADE							AGGREGATE	\$	
⊨	DED RETENTION \$	_	-	r		-		PER OTH-	\$	
	AND EMPLOYERS' LIABILITY Y/N							PER OTH- STATUTE ER	2	
	ANYPROPRIETOR/PARTNER/EXECUTIVE	N/A						EL. EACH ACCIDENT EL. DISEASE - EA EMPLOYEE	\$	
	(Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below							E.L. DISEASE - EA EMPLOYEE E.L. DISEASE - POLICY LIMIT		
A	Professional Liability		1	MPP9044163		10/18/2021	10/18/2022	Claim/Aggregate		0,000
				7		-				
	CRIPTION OF OPERATIONS / LOCATIONS / VEHIC PROOF OF INSURANCE	LES (A	CORD	0 101, Additional Remarks Schedu	le, may be	attached if more	e space is requin	ed)		
A25560										
lti	s agreed that the following is an Addition	al Ins	sured	, when required by written (	contrac	, on the Profe	essional Liabi	lity policy.		
CE	RTIFICATE HOLDER				CANC	ELLATION				
					CANC	LEATION				
					THE	EXPIRATION	DATE THE	ESCRIBED POLICIES BE C REOF, NOTICE WILL Y PROVISIONS.		
	Clario Appraisal Network, PROOF OF INSURANCE	Inc.		9	AUTHO	RIZED REPRESE	NTATIVE			
	TROOT OF INSORANCE									
	fine Taljak_									

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