Clario Appraisal Network

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	Exterior	-Only Inspec		esidential Ap	praisai ne	File #	# 32712	239	
The purpose of this summary appraisal repo		vide the lender/client	with an a		ely supported, o				
Property Address 1941 Mountain Vista Borrower Catamount Properties 2018		Owner of Pu	Inlic Record	City Reno Lorna A Golm	ie		NV ^{ty} Wasł	Zip Code 895	519-6203
Legal Description Crest Lot 22 BLK B				Lonia A Goin	15	ooun	9 99451	106	
Assessor's Parcel # 042-271-15				Tax Year 2021			Taxes \$	1	
Neighborhood Name The Crest	ont	Crasial Assa	acomonto (*		39900 N D		us Tract (ar month
Occupant Owner Tenant Vac Property Rights Appraised Fee Simple	Leaseho	Special Asse		0	X P	UD HOA\$ 24	0 🞽	per year	per month
Assignment Type Purchase Transaction			X Other (c	lescribe) Servicin	q				
Lender/Client Wedgewood Inc		Address		Manhattan Beach					
Is the subject property currently offered for sale of							X		
Report data source(s) used, offering price(s), and price \$649,000	d date(s).	DOM 19;NNR	MLS #22	0005155, list date	e 04/20/2022,	list price \$644	,700, C	OE 05/09/202	22, sale
I did did not analyze the contract for performed.	sale for the su	bject purchase transact	tion. Explair	n the results of the anal	ysis of the contrac	ct for sale or why th	ne analysis	was not	
Contract Price \$ Date of Con	traat	la tha prop	orty collor t	he owner of public reco	ord? Yes	s 🗌 No Data So			
Contract Price \$ Date of Con Is there any financial assistance (loan charges, s If Yes, report the total dollar amount and describe				I			unce(s)	Yes	s 🗌 No
8 If Yes, report the total dollar amount and describe									
Note: Race and the racial composition of the	neighborhoo	d are not appraisal fa							
Neighborhood Characteristics	Durral	Duranta Malana 🗔		Housing Trends	Destision	One-Unit Ho	-	Present La	
Location ☐ Urban	Rural Under 25%	Property Values Demand/Supply	Increasing	Stable In Balance	Declining Over Supply	PRICE \$ (000)	AGE (yrs)	One-Unit 2-4 Unit	<u>80 %</u> 0 %
Growth Rapid X Stable	Slow		Under 3 m		Over 6 mths	595 Low	1	Multi-Family	10 %
		d, east of open sp				3,100 High	44	Commercial	5 %
west of Lakeside Drive.						925 Pred.	35	Other	5 %
Neighborhood Description See attached	d addenda.	. Other land use is	s open s	pace.					
				1					1
Market Conditions (including support for the above 3-4 months. See 1004MC for addition			lave incre	eased over the pa	ast 12 months	and have star	ted to st	abilize over t	ne past
Dimensions See plat map		Area 40			pe Rectangul	ar	View B	;Glfvw;CtySk	у
Specific Zoning Classification SF5	a anforming (C			Single Family Re					
Zoning Compliance X Legal Legal Non Is the highest and best use of subject property as		arandfathered Use)	No Zoni			Yes 🗌 No	If No, des	scribe See a	dditional
comments page				ications) the present us			11 110, 000		luullionai
Utilities Public Other (describe)		Public	Other (d	lescribe)	Off-site Imp	rovements - Type		Public	Private
💾 Electricity 🔀 🗌		Water 🔀	Other (d	lescribe)	Street Asp	ohalt		Public	Private
Electricity X C	Ş	Water 🔀 Sanitary Sewer 🔀	Other (d		Street Asp Alley Nor	ohalt ne	FEMA Man		
💾 Electricity 🔀 🗌	No FE	Water X Sanitary Sewer X EMA Flood Zone X			Street Asp	ohalt ne	FEMA Map		
Electricity Gas FEMA Special Flood Hazard Area Yes	No FE	Water X Sanitary Sewer X EMA Flood Zone X t area? X	Yes	FEMA Map # 32 No If No, describe	Street Asp Alley Nor 031C3229H	ohalt ne			
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Electricity Gas Gas FEMA Special Flood Hazard Area Yes Are the utilities and off-site improvements typical Are there any adverse site conditions or external There were external factors noted du encroachments. A full site inspection	No FE for the market factors (easen uring the dr was not c	Water X Sanitary Sewer X EMA Flood Zone X t area? X Y nents, encroachments, o ive by exterior ins ompleted therefor	Yes environmen spection f re it is an	FEMA Map # 32 No If No, describe Ital conditions, land use from the street. R	Street Asp Alley Nor 031C3229H es, etc.)? Lefer to the title sumption that	ohalt ne Ves e report for any	X No y easem	Date 06/18/3	2013
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Form 2055UAD - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

Exterior–Only Inspection Residential Appraisal Report

There are 4 comparable		mes currenuv				and ran	aina in		from C 010 000					
					the subject neighborh					•		849		•
			t neignu		n the past twelve mont	ns ranç				0			<u>40,000</u>	
FEATURE	-	UBJECT			BLE SALE # 1				LE SALE # 2				_e sale #	3
Address 1941 Mountain Vi	ista W	'ay			Vista Way	2141	Stone	e Hill (Cir	3190) Cover	nt Gar	rden Dr	
Reno, NV 89519-	6203		Rend	o, NV 8951	9	Renc	, NV 8	39519	-6274	Rend	o, NV 8	9509		
Proximity to Subject			0.08	miles SW		0.17	miles	SW		1.72	miles N	N		
Sale Price	\$				\$ 675,000				\$ 820,000				\$	680,000
Sale Price/Gross Liv. Area	\$	sq.ft.	\$	352.11 sq.f			427.75	5 sa.ft.			453.94	. sa.ft.		,
Data Source(s)	+				018272;DOM 90	· ·			13213;DOM 149) 01623;D	OM 35
Verification Source(s)														
				Data Doc					5272594				5286578	
VALUE ADJUSTMENTS	DES	SCRIPTION	DE	SCRIPTION	+ (-) \$ Adjustment	DE	SCRIPTI	ION	+(-) \$ Adjustment	DE	SCRIPTI	UN	+(-)\$A	djustment
Sales or Financing			ArmL	_th		ArmL	.th			Arml	_th			
Concessions			Cash	n;0		Cash	;0			Con	<i>v</i> ;0			
Date of Sale/Time			s02/2	22;c02/22	0	s01/2	2;c01	/22	0	s03/2	22;c02/	22		0
Location	B;Glf0	Cse:	B;Glf	Cse:		B;Glf	Cse:			B;Gl	fCse:			
Leasehold/Fee Simple		Simple		Simple			Simple	2			Simple			
	4000		4501		0	4375		,	0	4320				0
				 ww;CtySky				0101	0					+40,000
		w;CtySky			·		vw;Cty			B;Gl				+40,000
	,	Contemp		Contemp		· ·	Conte	mp		· · · ·	Ranch			0
Quality of Construction	Q4		Q4			Q4				Q4				
Actual Age	35		35			35				7				-56,000
Condition	C4		C4			C3			-40,000	C3	·			-50,000
Above Grade	Total	Bdrms. Baths	Total	Bdrms. Bath	3	Total	Bdrms.	Baths		Total	Bdrms.	Baths		
Room Count	5	2 2.1	6	3 2.1	0	6	3	2.1	0	5	2	2.0		+5,000
Gross Living Area	-	1,757 sq.ft.	-	1,917 sq.f		-	1,917		-		1,498			+32,000
-	0sf	.,	0sf	.,017 040	20,000	0sf	1,017	- - - - - - - - - - -	20,000	0sf	1,400			
Rooms Below Grade	031		051			031				051				
	•													
	Avera		Avera			Avera				Aver				
Heating/Cooling	FWA/			/CAC			/CAC				VCAC			
Energy Efficient Items	DP W	/indows		Vindows		DP V	Vindov	vs			Vindow	/S		
Heating/Cooling Energy Efficient Items Garage/Carport Porch/Patio/Deck Net Adjustment (Total) Adjusted Sale Price of Comparables	2gbi2	dw	2gbi2	2dw		2gbi2	2dw			2ga2	2dw			0
Porch/Patio/Deck	Porch	n/Deck	Porc	h/Deck		Patio			0	Porc	h/Patio	,		0
NO														
S														
A														
Net Adjustment (Total)				+ 🗙 -	\$ -20.000		+)	Χ-	\$ -60.000] + D	۲.	\$	20.000
Adjusted Cala Dries													ψ	-29,000
Adjusted Sale Price			Net Ad			Net Ad		7.3 %		Net Ac		4.3 %		
of Comparables			Gross					7.3 %	\$ 760,000	Gross	Adj. 2	26.9 %	\$	651,000
🖉 I 🗙 did 🗌 did not research ti	he sale (or transfer hist	ory of th	ie subject prop	perty and comparable sale	es. If no	t, explair	1						
My research 🔀 did 🗌 did n	not revea	al any prior sal	es or tra	nsfers of the s	ubject property for the th	ree yea	rs prior t	to the ef	ffective date of this appr	aisal.				
				nsfers of the s	ubject property for the th	ree yea	rs prior t	to the ef	ffective date of this appr	aisal.				
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Page # 3

		Exter	ior-Only Insp	ection Resid	ential Ap	oprai	sal Report	File #	Loan #4956 32712239	60
	FEATURE	SUBJECT	<u> </u>	LE SALE # 4			LE SALE # 5		COMPARABL	E SALE # 6
Address	1941 Mountain V	′ista Way	2041 Mountain \				· ·			•
	Reno, NV 89519-	-6203	Reno, NV 89519	-6269						
Proximity t	o Subject	•	0.08 miles SW				•			•
Sale Price	Gross Liv. Area	\$ \$ sq.ft.	\$ 443.35 sq.ft.	\$ 849,900	\$	sq.ft.	\$	\$	sq.ft.	\$
Data Sourc		φ 54.π.	NNRMLS #2200		ψ	əy.n.		Ψ	34.11.	
	n Source(s)		CRS Data	00010,000114						
	JUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPT	ION	+(-) \$ Adjustment	DE	SCRIPTION	+(-) \$ Adjustment
Sales or Fi	nancing		Listing							
Concessio										
Date of Sa	le/Time	D. 01/0	Active							
Location	/Fee Simple	B;GlfCse;	B;GlfCse;							
Site		Fee Simple 4000 sf	Fee Simple 4501 sf	0						
View		B;Glfvw;CtySky	B;Glfvw;CtySky							
Design (St	yle)	DT2;Contemp	DT2;Contemp							
	Construction	Q4	Q4							
Actual Age	!	35	35							
Condition		C4	C3	-100,000		D at the s		T.1.1	Datum Datta	
Above Gra Room Cou		Total Bdrms. Baths	Total Bdrms. Baths	0	Total Bdrms.	Baths		Total	Bdrms. Baths	
Gross Livir		5 2 2.1 1,757 sq.ft.	6 3 2.1 1,917 sq.ft.	-20,000		sq.ft.			sq.ft.	
Basement	-	0sf	0sf	-20,000		<u>.</u>			54.11.	
Rooms Be										
Functional		Average	Average			_				
Heating/Co		FWA/CAC	FWA/CAC							
	cient Items	DP Windows	DP Windows							
Garage/Ca Porch/Patio		2gbi2dw	2gbi2dw							
PUICI/Pau	U/Deck	Porch/Deck	Porch/Deck							
Net Adjust	ment (Total)		🗌 + 🗙 -	\$ -120,000	- + [-	\$		+	\$
Adjusted S			Net Adj. 14.1 %		Net Adj.	%		Net Ad		
of Compar			Gross Adj. 14.1 %		Gross Adj.	%		Gross		\$
Report the	results of the research a ITEM		sale or transfer history				(report additional prior : OMPARABLE SALE # {			ABLE SALE # 6
Date of Pri	or Sale/Transfer	05/09/2022		COMPARABLE SA 02/22/2022	LC # 4	0	UMPANADLE SALE # ;)	GUIVIPAN	ADLE SALE # 0
	ior Sale/Transfer	\$649,000		\$675,000						
Data Sourc	· · ·	NNRMLS		CRS Data/NNRM	LS					
	ate of Data Source(s)	05/12/2022		05/12/2022						
Analysis of	f prior sale or transfer hi	story of the subject pro	perty and comparable s	sales Cor	np 4 last sc	old as l	listed above as an	arms	length trans	saction.
Analysis/C	omments									
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eddie Ma	c Form 2055 March	2005		UAD Version 9/2	:011			Fan	nie Mae Forn	n 2055 March 2005

Freddie

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NO

SALES CON

SALE HISTORY

ANALYSIS / COMMENTS

rch 2005 Patinia L. Horman

				File # 32712239
	Appraiser is signing the report using the corporate address of the appraise employer. The appraiser has geographic competency in the subject's mark		lario Apprai	sal Network, the appraisers
	Fee Disclosure: The appraiser signing this report is a staff appraiser and is ClearCapital.com, Inc. Nevada AMC.0000143	s paid hourly opposed to bei	ing paid on	a per assignment basis.
	This appraisal was completed in compliance with the appraiser independe FNMA,FMHLC and FHFA, were strictly adhered in the development of this development, reporting, results or conclusion of value.			
	The subject appraised value is based on the extraordinary assumption that personal visual inspection of the interior of the subject property an exterior found to be other than average needing only cosmetic updating it could have be approximately approxim	inspection from the street o	only was co	
ENTS	If all or part of the improvements were constructed before 1979 when asbe the subject property is free of asbestos is to have it inspected and tested b			he only way to be certain that
ΜW	Highest and best use:			
000	The highest and best use for this property is as improved. It is located in a	n area that has similar home	es in a simi	lar setting. The homes are well
ADDITIONAL COMMENTS	accepted in the market. The four tests for highest and best use include: be be maximally productive. The subject satisfies all of these tests.			
DD	The owner of public records differs from the borrower name on the letter o	fengagement		
A		т опуауетнени.		
		(not required by Fannie Mae)		
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Freddie Mac Form 2055 March 2005

Patinia L. 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 # 32712239

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.

Patinia J. Hornen 12055 March 2005

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 a copy or representation of delivered containing my original hand written signature.

APPRAISER D.F. I How and	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature / Aturn 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 <u>530-550-2565</u>	Telephone Number
Email Address patti.gorman@clarioappraisal.com	Email Address
Date of Signature and Report 05/13/2022	Date of Signature
Effective Date of Appraisal 05/13/2022	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
1941 Mountain Vista Way	Did inspect exterior of subject property from street
Reno. NV 89519-6203	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 655,000	
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		Loan #4956 32712239	
The purpose of this addendum is to provide the lender/c						
neighborhood. This is a required addendum for all appra	isal reports with an effectiv		2009.			
Property Address 1941 Mountain Vista Way		City Reno		State NV	ZIP Code 89	519-6203
Borrower Catamount Properties 2018 LLC Instructions: The appraiser must use the information real		again for his/hor appaluaior	and must provide support	for these conclusion	no rogording	
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 wil	l be able to provide data fo	r the shaded areas below;	f it is available, however, the	appraiser must inc	lude the data	
in the analysis. If data sources provide the required infor	-		•	-	-	
average. Sales and listings must be properties that com subject property. The appraiser must explain any anoma				sed by a prospective	e buyer of the	
Inventory Analysis	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months	1	Overall Trend	
Total # of Comparable Sales (Settled)	4	1	2	Increasing	Stable	Declining
Absorption Rate (Total Sales/Months)	0.67	0.33	0.67		X Stable	Declining
Total # of Comparable Active Listings	NA	NA	1	Declining	Stable	Increasing
Months of Housing Supply (Total Listings/Ab.Rate) Median Sale & List Price, DOM, Sale/List %	NA Prior 7–12 Months	NA Prior 4–6 Months	1.5 Current – 3 Months	Declining	Overall Trend	Increasing
Median Comparable Sale Price	599,500	820.000	662,000	N Increasing	Stable	Declining
Median Comparable Sales Days on Market	61	149	54		Stable	Increasing
Median Comparable List Price	592,000	830,000	692,000	Increasing	Stable	Declining
Median Comparable Listings Days on Market	NA	NA		Declining	Stable	Increasing
Median Sale Price as % of List Price	94%	99%	97%	Increasing	Stable	Declining
Seller-(developer, builder, etc.)paid financial assistance Explain in detail the seller concessions trends for the pa			a 3% to 5% increasing use of	Declining	Stable	Increasing
Explain in detail the seller concessions trends for the particles, options, etc.). Concessions are not t				n buyuowns, ciosin	y cosis, condo	
Are foreclosure sales (REO sales) a factor in the market	? 🗌 Yes 🗙 N	o If ves. explain (inclu	ling the trends in listings and	sales of foreclosed	properties).	
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Cite data sources for above information	<i>I</i> I S					
Cite data sources for above information. NNRN	<i>I</i> LS					
Cite data sources for above information. NNRN	ALS					
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Patieia J. Hornan Serial# B0725400 esign.alamode.com/verify

Page # 8

Loan #49560

Date Run: 5/13/2022

Base/List Date/Current: 5/13/2022

Stable Range Selected High Limit 0% Low Limit 0%

Year 1- Current to 12 Months

Inventory Analysis	Prior 7 - 12 Months	Prior 4 - 6 Months	Current - 3 Months	Y1 Overall Trend
Total # of Comparable Sales (Settled)	14	9	6	Decreasing
Absorption Rate (Total Sales/Months)	2.33	3	2	Decreasing
Total # of Comparable Active Listings	11	4	4	Decreasing
Months of Housing Supply (Total Listings/Ab.Rate)	4.71	1.33	2	Decreasing
Median Sale & ListPrice, DOM, Sale/List%	Prior 7 - 12 Months	Prior 4 - 6 Months	Current - 3 Months	Y1 Overall Trend
Median Comparable Sale Price	\$907,500.00	\$1,175,000.00	\$1,177,500.00	Increasing
Median Comparable Sales Days on Market	49	69	104	Increasing
Median Comparable List Price	\$925,000.00	\$1,175,000.00	\$1,147,000.00	Increasing
Median Comparable Listings Days on Market	51	115	29	Decreasing
Median Sale Price as % of List Price	100.00%	100.00%	98.44%	Decreasing

Year 2-13 to 24 Months

Inventory Analysis	Prior 22 - 24 Months	Prior 19 - 21 Months	Prior 16 - 18 Months	Prior 13 - 15 Months	Y2 Overall Trend
Total # of Comparable Sales (Settled)	0	0	0	0	Stable
Absorption Rate (Total Sales/Months)	0	0	0	0	Stable
Total # of Comparable Active Listings	0	0	0	5	Stable
Months of Housing Supply (Total Listings/Ab.Rate)	0	0	0	0	Stable
Median Sale & ListPrice, DOM, Sale/List%	Prior 22 - 24 Months	Prior 19 - 21 Months	Prior 16 - 18 Months	Prior 13 - 15 Months	Y2 Overall Trend
Median Comparable Sale Price	0	0	0	0	Stable
Median Comparable Sales Days on Market	0	0	0	0	Stable
Median Comparable List Price	0	0	0	\$840,000.00	Stable
Median Comparable Listings Days on Market	0	0	0	111	Stable
Median Sale Price as % of List Price	0	0	0	0	Stable

Explanation of Results:

1. The overall trend compares the latest reported period with the most current reported period. If the latest or most current reported period does not have a value it is not used in the overall trend calculation. If three or more reported periods in Year 2 have no value then the overall trend will be reported as stable. If two or more reported periods in Year 1 have no value then the overall trend will be reported as stable.

2. The overall trend is reported as stable if the difference between the compared periods falls within the stable range selected by the user. All differences higher than the high limit of the stable range are increasing. All differences lower than the low limit of the stable range are decreasing.

3. The overall trend for Total # Comparable Sales and the Absorption Rate use the same calculation. The overall trend for both values will be the same.

4. The Total # of Comparable Active Listings is determined using data from a single date in the reported time period. There is no need for further calculations to determine the intermediate trend for this value.

5. The Median Sales Price/List Price ratio is calculated independently for each listing in the reported time period and the median of those values is reported. The value cannot be calculated using any of the data in the report form above.

Potusia L. Horman

Borrower	Catamount Properties 2018 LLC			
Property Address	1941 Mountain Vista Way			
City	Reno	County Washoe	State NV	Zip Code 89519-6203
Lender/Client	Wedgewood Inc			

This appraisal was completed in compliance with the appraiser independence requirement. The appraiser independence guidelines outlined by FNMA, FMHLC and FHFA, were strictly adhered to in the development of this report. The appraiser was not influenced in any way with the development, reporting, results or conclusion of value.

INTENDED USER: The intended user of this appraisal report is the lender/client. No additional intended users are identified by the appraiser. This report contains sufficient information to enable the lender/client to understand the report. Any other party receiving a copy of this report for any reason is not an intended user. Use of this report by any other party (ies) is not intended by the appraiser.

The appraiser has not identified any purchaser, borrower or seller as an intended user of this appraisal report. This appraisal report should not serve as the basis for any property purchase decision or any appraisal contingency in the purchase relating to the subject property.

This report should not be used for insurance purposes.

INTENDED USE: The intended use is to evaluate the property that is the subject of this appraisal report for a mortgage finance transaction, subject to the stated scope of work, purpose, reporting requirements and definition of market value as defined by Fannie Mae.

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 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 that is factually correct or typical for the normal course of business. A drive by exterior inspection from the street was completed only at the request of the client/lender for the subject property. An interior inspection of the subject property was not completed. A drive by inspection from the street of the comparable properties was completed. 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.

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 and or conclusions in this report. If the condition were found to be other than average condition 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.

Exterior-Only: Neighborhood - Description

The subject property is located in a golf course community the Crest consisting of detached single family dwellings with some multi-family properties. There is commercial use within the neighborhood boundaries providing good access to neighborhood shopping. The neighborhood includes homes similar overall in terms of age, quality, and design and have similar access to shopping, employment, and highways. Overall quality of the surrounding housing is average.

Borrower	Catamount Properties 2018 LLC			
Property Address	1941 Mountain Vista Way			
City	Reno	County Washoe	State NV	Zip Code 89519-6203
Lender/Client	Wedgewood Inc			



Subject Front

1941 Mountain Vista Way					
Sales Price					
Gross Living Area	1,757				
Total Rooms	5				
Total Bedrooms	2				
Total Bathrooms	2.1				
Location	B;GlfCse;				
View	B;Glfvw;CtySky				
Site	4000 sf				
Quality	Q4				
Age	35				

Subject Rear



Subject Street

Comparable Photo Page

Borrower	Catamount Properties 2018 LLC
Property Address	1941 Mountain Vista Way
City	Reno
Lender/Client	Wedgewood Inc

County Washoe

State NV Zip Code 89519-6203



Comparable 1

2041 Mountain	Vista Way
Prox. to Subject	0.08 miles SW
Sale Price	675,000
Gross Living Area	1,917
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	2.1
Location	B;GlfCse;
View	B;Glfvw;CtySky
Site	4501 sf
Quality	Q4
Age	35





Comparable 2

2141 Stone Hill (Cir
Prox. to Subject	0.17 miles SW
Sale Price	820,000
Gross Living Area	1,917
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	2.1
Location	B;GlfCse;
View	B;Glfvw;CtySky
Site	4375 sf
Quality	Q4
Age	35

Comparable 3

3190 Covent Ga	rden Dr
Prox. to Subject	1.72 miles N
Sale Price	680,000
Gross Living Area	1,498
Total Rooms	5
Total Bedrooms	2
Total Bathrooms	2.0
Location	B;GlfCse;
View	B;Glfvw;
Site	4320 sf
Quality	Q4
Age	7

Comparable Photo Page

Borrower	Catamount Properties 2018 LLC	
Property Address	1941 Mountain Vista Way	
City	Reno	C
Lender/Client	Wedgewood Inc	

County Washoe



Comparable 4

2041 Mountain V	′ista Way
Prox. to Subject	0.08 miles SW
Sale Price	849,900
Gross Living Area	1,917
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	2.1
Location	B;GlfCse;
View	B;Glfvw;CtySky
Site	4501 sf
Quality	Q4
Age	35

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

Loan #49560 File No. 32712239

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.

02

Dwellings with this guality 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.

Patieria 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 #49560 File # 32712239

Borrower		Properties 2018 LLC				
Property Address		ain Vista Way		Ctata NIL /	Zin Code . 005	10,6202
City Lender/Client	Reno Wedgewoo	County Wa	SHOE	State NV	Zip Code 895	019-0203
	TTCUYEW00					
APPRAISAL AND) REPORT ID	ENTIFICATION				
This Appraisal Repor	t is one of the fo	llowing types:				
Appraisal Repo		This report was prepared in accordance with the requirement				
Restricted Appr	aisal Report	This report was prepared in accordance with the requirement			(),	
		intended only for the use of the client and any other named in		eport must clearly understand	that the report ma	ıy not
		contain supporting rationale for all of the opinions and conclu	sions set forth in the report.			
ADDITIONAL CE	RTIFICATION	S				
I certify that, to the b	•	•				
 The statements 	of fact containe	d in this report are true and correct.				
 The report analy 	/ses, opinions, a	nd conclusions are limited only by the reported assumptions	and are my personal, impartial,	and unbiased professional a	nalyses,	
opinions, and c	onclusions.					
I have no (or the	e specified) pres	ent or prospective interest in the property that is the subject of	this report and no (or specified	d) personal interest with respe	ect to the	
parties involved						
I have no bias w	vith respect to th	e property that is the subject of this report or the parties involv	ed with this assignment.			
		ent was not contingent upon developing or reporting predeter				
		g this assignment is not contingent upon the development or is				
of the client, the this appraisal.	, amount of the V	alue opinion, the attainment of a stipulated result, or the occu	TOTOE OF A SUDSEQUENT EVENT O	ποστιγ τοιατού το τητε ηπτεπαέα	U30 01	
	niniono		conformity with the Uniference	Handarda of Drofessional A		
		clusions were developed and this report has been prepared, ir			naisai Practice.	
 This appraisal r 	eport was prepa	red in accordance with the requirements of Title XI of FIRREA	and any implementing regulation	ons.		
PRIOR SERVICE						
		as an appraiser or in any other capacity, regarding the proper	ty that is the subject of this rep	ort within the three-year perio	d	
		nce of this assignment.	is the subject of this report with	thin the three year pariod imm	nadiataly	
		an appraiser or in another capacity, regarding the property that signment. Those services are described in the comments bel		ami ule allee-year perioù litiff	ισαιαισιγ	
PROPERTY INSP	PECTION					
		pection of the property that is the subject of this report.			_	
		tion of the property that is the subject of this report.				
APPRAISAL ASS Unless otherwise nor		ided significant real property appraisal assistance to the perso	n signing this certification. If a	nvone did provide significant	assistance, thev	
		nmary of the extent of the assistance provided in the report.				
ADDITIONAL CO	MMENTS					
		iiring disclosure and/or any state mandated requirements:	It is an extraordinar	y assumption that the	subject's curr	ent condition
		s of the effective date of the appraisal. If found				
		he street only an interior visual inspection was				
		Mae Guidelines wherein market value is define				
the price is not a		under all conditions requisite to a fair sale, the indue stimulus	ouyer and seller each ac	sung prudently and kno	wieugeably, a	nu assuming
A reasonable ex	posure time	for the subject property is 0-90 days.				
	markating time	SURE TIME FOR THE SUBJECT PROPERTY	tilizing market conditions a	artinant to the approince	assignment	
\mathbf{X} A reasonable	exposure time	for the subject property is 0-90 day(s) u ion alamode com/verify Serial:B0725400 of the subject property is 0-90 day(s).	tilizing market conditions p	oranent to the appraisal a	ฉออเมาแบ⊎แแ	
APPRAISER			SUPERVISORY APPR	AISER (ONLY IF REQUI	RED)	
	1 .					
	VAL	Un 1 Hornam				
Signature	1 ma	un Fillen	Signature			
	ricia L. Gorn	nan	Name			
Date of Signature	05/13/2		Date of Signature			
State Certification		379-CR	State Certification #			
or State License # State NV			or State License # State			
Expiration Date of	Certification or L	icense 07/31/2023	Expiration Date of Certification	tion or License		
,			Supervisory Appraiser Insp			
Effective Date of A	ppraisal 05	/13/2022	Did Not Exte	rior-only from Street	Interior and Exte	erior
JSPAP Compliance A	ddendum 2020			Patrie	ia L. Hornan	Page 1 of 1





No. 1944		
	DOIN NO.	
LOCATION		

1941 Mountain Vista Way Reno, NV 89519-6203 **Property Address** 8 Subdivision The Crest County Washoe County, NV GENERAL PARCEL INFORMATION Parcel ID/Tax ID 042-271-15 Alternate Parcel ID Account Number District/Ward 1 2010 Census Trct/Blk 10.14/1 Assessor Roll Year 2021

PROPERTY SUMMARY	
Property Type	Residential
Land Use	Single Family Residential
Improvement Type	Single Family Residential
Square Feet	1757
CURRENT OWNER	
Name	Golmis Lorna A
Mailing Address	1941 Mountain Vista Way Reno, NV 89519-6203
SCHOOL ZONE INFORM	ATION
Huffaker Elementary School	0.6 mi
Primary Middle: Pre K to 6	Distance
Pine Middle School	2.0 mi
Middle: 6 to 8	Distance
Reno High School	3.5 mi
High: 9 to 12	Distance

SALES HISTORY THROUGH 04/22/2022

Date	Date Record	ed Amount	Buyer/Owners	Seller	Instrument	No. Parcels	Book/Page Or Document#
2/12/2018	2/15/2018	\$383,000	Golmis Lorna A	Lawrence Thomas A & Nancy Jane Pearl Trust	Bargain And Sale Deed		4788072
7/26/2017	8/1/2017		Pearl Nancy Jane & The Nancy Jane Parl Trust	Pearl Nancy J	Intrafamily Transfer & Dissolution	t i	4730791
2/11/2000	3/17/2000	\$206,000	Pearl Nancy J	Lewis John C & Lewis Dorothy L	Bargain And Sale Deed		2431081
3/10/1997	6/25/1997	\$200,000	Lewis John C & Lewis Dorothy L	Radomski Robert Loyd & Radomski Stephanie Kathleen	Deed		4906/836 2111706
11/14/1994	11/22/1994		Radomski Robert Loyd	Radomski Robert Loyd & Radomski Anne Marie	Intrafamily Transfer & Dissolution	•	4197/319 1851357
5/23/1994	6/8/1994		Radomski Robert Loyd	Radomski Robert Loyd &	Quit Claim Deed		4081/802

Information Deemed Reliable But Not Guaranteed.

Patieria L. Horman

Thursday, May 12, 2022

Property Detail - Page 2

				Radomski Anne	180486			
TAX ASSES	SMENT							
Appraisal		Amount		Assessment		Amount		
Appraisal Yea	r	2021		Assessment	Year	2021		
Appraised Lar	d	\$83,640		Assessed La	Ind	\$29,274		
Appraised Imp	provements	\$117,947		Assessed Im	provements	\$41,281		
Total Tax Appraisal \$201,587				Total Assess	iment	\$70,555		
				Exempt Amo	unt			
				Exempt Reas	son			
TAXES								
Tax Year	City Ta	xes	Co	unty Taxes	Tota	l Taxes		
2021					\$2,4	54.96		
2020					\$2,3	09.77		
2019					\$2,1	98.22		
2018					\$2,0	98.23		
2016					\$1,9	62.73		
MORTGAGE	HISTORY							
Date	Loan Amount	Borrow	/er L	ender	Book/Pag	je or Document#	1	
02/12/2018	138,000	Golmis	Loma A S	Synergy Home Mortgage	4788073			
05/12/2011	175,150	Pearl	لَي _َ	p Morgan Chase Bank	4006370			
10/11/2007	100,000	Pearl	E	ank Of America	3590776			
03/11/2003	197,656	Pearl	c	Chase Manhattan Bank	2824553			
02/11/2000 164,800 Pearl N			ancy J C	Chase Manhattan Bank	2431082			
FORECLOS	URE HISTORY							
No foreclosures	s were found for this pa	rcel.						
PROPERTY	CHARACTERISTIC	CS: BUILDI	NG					
Building #1								
Туре	Single Family Residential		Condition		Units	a		
Year Built	1987		Effective Year		Stories	2		
BRs	2		Baths	2 F 1 H	Rooms			
Total Sq. Ft.	1,757							
Building Squa	re Feet (Living Space)			Building Square F	Feet (Other)			
1st Floor 1011				Garage 456				
2nd Floor 746				Porch Covered 60				
- CONSTRUCT	ION							
Quality		С	Roof Fram	ming				
Shape Roof Cove				over Deck Wood Shake/Shingles				
Partitions Cabinet				et Millwork				
Common Wall			Floor Finis	ih				
Foundation		Wood	Interior Fi	nish				
Floor System			Air Conditioning Ye					
Exterior Wall Wood			Heat Type Forced Air Unit					

Property Report for 1941 MOUNTAIN VISTA WAY, cont.

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Patinia L. Horman

Property Detail - Page 3

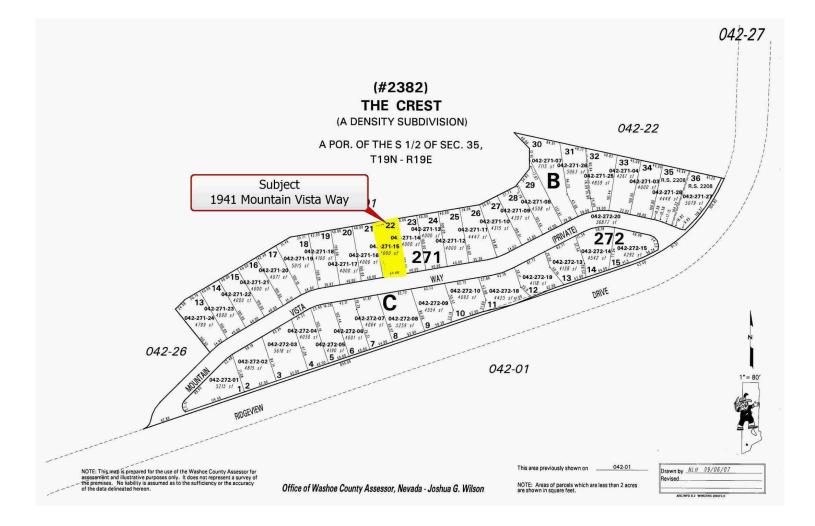
Structural Fi	aming			Bathroo	m Tile						
Fireplace Y				Plumbing Fixtures				12			
OTHER											
Occupancy				Building	Data Source						
PROPERT	Y CHARA	CTERISTIC	S: EXTRA F	EATURES							
Feature		Size	or Descriptio	n		Year	Built		Condition		
Wood Deck		534									
Built-In		2 CA	R								
PROPERT	Y CHARA	CTERISTIC	S: LOT								
Land Use			Single Family	Residential	Lo	t Dimension	s				
Block/Lot			B/22		Lo	t Square Fee	ət		4,000		
Latitude/Lon	gitude		39.467633°/-	119.815306°		0.09					
PROPERT	Y CHARA	CTERISTIC	SUTILITIE	S/AREA							
Gas Source			5102		Road	Туре					
Electric Sou	rce			Topography							
Water Sourc	0	1	Municipal	District Trend							
Sewer Sourc	e		Municipal		Speci	al School Di	strict 1				
Zoning Code	ñ		SF5		Special School District 2						
Owner Type											
LEGAL DE	SCRIPTIC	N									
Subdivision	cortar rit		The Crest		Plat B	ook/Page					
Block/Lot			B/22			t/Ward			1		
Description			Crest Lt 22 B	lk B							
FEMA FLO		-9									
										FIRM Panel Ef	
Zone Code	Flood			Description				FIRM Pane		Date	
x	Minima		3	Area of minimal above the 500-y	ea of minimal flood hazard, usually depicted on FIRMs as ove the 500-year flood level.			32031C322	06/18/2013		
LISTING A	RCHIVE										
MLS #	Status	Status Change Date	List Date	List Price	Closing Date	Closing Price	Listing Agent	Listing Broker	Buyer Agent	Buyer Broker	
220005155	Sold	05/10/2022	04/20/2022	\$644,700	05/09/2022	\$649,000	Clay D Alder	Dickson Realty - Damonte Ranch	Jessica Hodges	Wedgewood Homes Realty	
80001479	Rented	11/07/2008	02/01/2008	\$334,900			Ardea Heinen	Re/Max Realty Affiliates- Reno			
1090	Sold	03/23/2000	02/01/2000	\$208,000	03/21/2000	\$206,000	Elizabeth L Brown	Dickson Realty - Caughlin	Ardea H Heinen	Re/Max Realt Professionals	
9703820	Expired	07/10/1997	05/09/1997	\$214,000	07/09/1997		Anne Archer	Dickson Realty - Caughlin			
9701274	Rented	05/09/1997	02/14/1997	\$214,000	05/09/1997		Andy Drakulich Manor	Assist-2- Sell Buyers & Sellers			

Property Report for 1941 MOUNTAIN VISTA WAY, cont.

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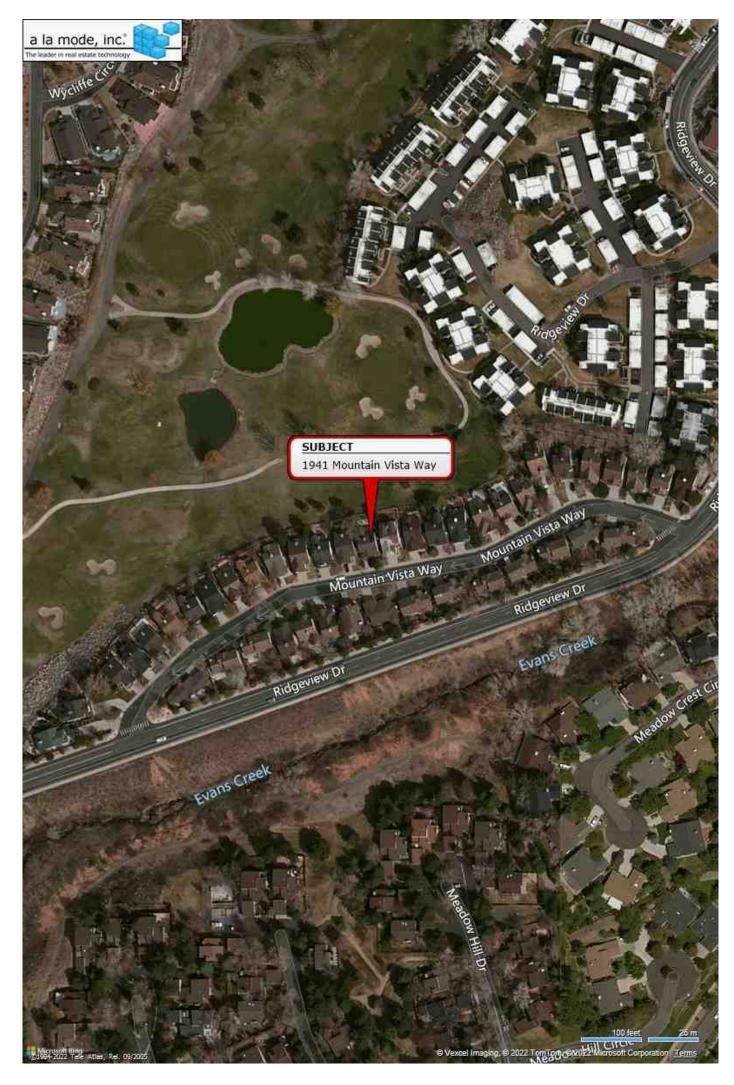
Plat Map



Patinia L. Hornan

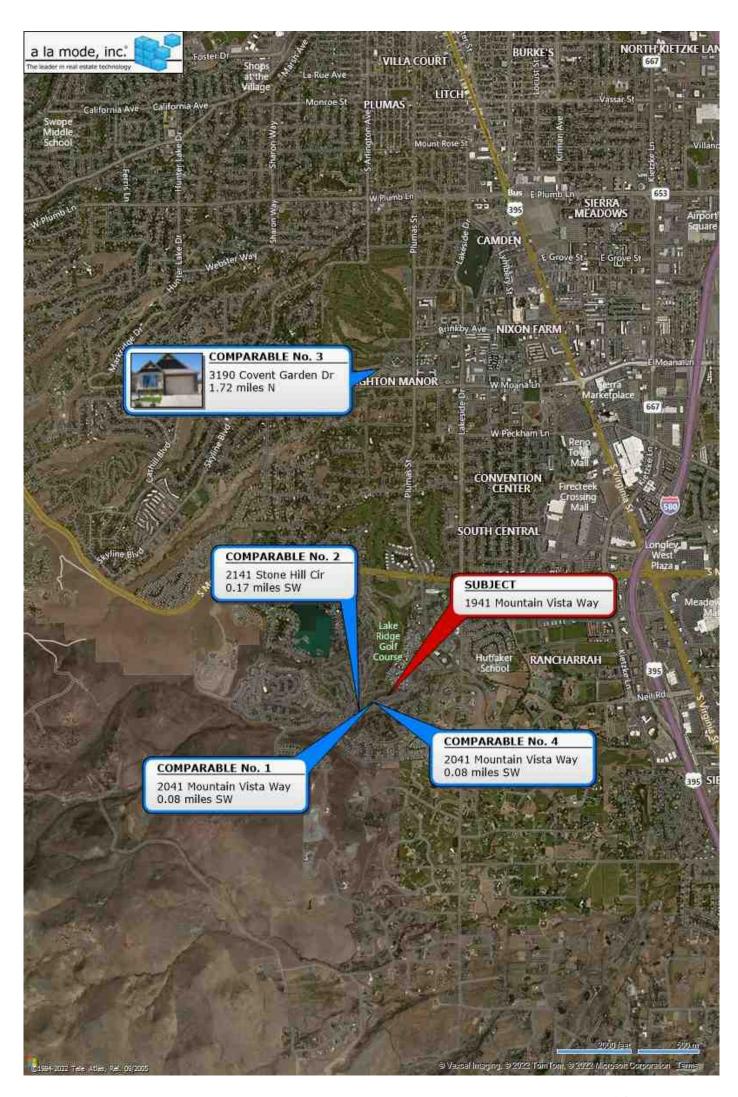
Aerial Map

Borrower	Catamount Properties 2018 LLC			
Property Address	1941 Mountain Vista Way			
City	Reno	County Washoe	State NV	Zip Code 89519-6203
Lender/Client	Wedgewood Inc			



Patwin J. Hornum Serial# B0725400 esign.alamode.com/verify

Borrower	Catamount Properties 2018 LLC			
Property Address	1941 Mountain Vista Way			
City	Reno	County Washoe	State NV	Zip Code 89519-6203
Lender/Client	Wedgewood Inc			



Patinia L. Hornan Serial# B0725400 esign.alamode.com/verify

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

	RAISER CER a department of		
NOT TRANSFERABLE	REAL ESTATE D	IVISION	NOT TRANSFERABLI
This is to Certify That : PATRICIA	L GORMAN	Certificate N	umber: A.0208379-CR
Is duly authorized to act as a CERT date at the business address stated he invalidated.	IFIED RESIDENTIAL A ere in, unless the certificate i	PPRAISER from t s sooner revoked, car	he issue date to the expiration icelled, withdrawn, or
Issue Date: August 17, 2021		Expire Date:	July 31, 2023
In witness whereof, THE DEPARTMENT	OF BUSINESS AND INDUST	TRY, REAL ESTATE I	DIVISION, by virtue of the
authority vested in it by Chapter 645C of thereon. This certificate must be conspice	the Nevada Revised Statues, ha uously displayed in place of bus	iness.	e to be issued with its Seal printe
authority vested in it by Chapter 645C of thereon. This certificate must be conspice FOR: PATRICIA L GORMAN 1105 SCENIC PARK TERRACE RENO, NV 89521	uously displayed in place of bus REAL ES	in caused this Certificat iness.	e to be issued with its Seal printe
FOR: PATRICIA L GORMAN 1105 SCENIC PARK TERRACE	uously displayed in place of bus REAL ES SHAR	iness.	e to be issued with its Seal pri

6

Patinia L. Horman

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

ACORD [®] CERTIFICATE OF LIABILITY INSURANCE												
C B	THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.											
If	IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).											
PRO	DUCER				CONTA NAME:	CT Fiona Che	n					
	surance, a Marsh & McLennan Age	ncy	LLC	company		o. Ext): 312-62	5-5592	FAX (A/C No	· (847) 4	40-9123		
	N Martingale Road					ss: fchen@a		-1.1.0×111.5.25000	<u></u>			
	haumburg IL 60173				- ADDIG			RDING COVERAGE		NAIC #		
I 1	2 .4				INSUR	RA: AXA Ins	and a second	Determini (Alexandri Alexandri Alexandri Alexandri Alexandri Alexandri Alexandri Alexandri Alexandri Alexandri		31127		
INSU	RED		CLEAHOL-02	INSURE			6510 4 .					
ClearCapital.com, Inc.						RC:						
	earCapital Holdings, Inc. 0 E 2nd Street				INSURE	9721cm						
	ite 1405				INSURE	Cellari di						
Re	no NV 89501				INSURER F :							
co	VERAGES CER	TIFI	CATE	E NUMBER: 667417962	, moore		1	REVISION NUMBER:				
	HIS IS TO CERTIFY THAT THE POLICIES		_		VE BEE	N ISSUED TO	THE INSURE		THE POL	ICY PERIOD		
C	IDICATED. NOTWITHSTANDING ANY R ERTIFICATE MAY BE ISSUED OR MAY XCLUSIONS AND CONDITIONS OF SUCH	PERT	TAIN,	THE INSURANCE AFFORD	ED BY	THE POLICIE	S DESCRIBE	D HEREIN IS SUBJECT				
INSR	I	ADDI	SUBR		DELIGI	POLICY EFF	POLICY EXP	1				
LTR	TYPE OF INSURANCE COMMERCIAL GENERAL LIABILITY	INSD	WVD	POLICY NUMBER		(MM/DD/YYYY)	(MM/DD/YYYY)	LIM	1000			
1							3	EACH OCCURRENCE DAMAGE TO RENTED	\$			
1	CLAIMS-MADE OCCUR							PREMISES (Ea occurrence)	\$			
1							1	MED EXP (Any one person)	\$			
1							5	PERSONAL & ADV INJURY	\$			
1	GEN'L AGGREGATE LIMIT APPLIES PER: POLICY PRO- JECT LOC					GENERAL AGGREGATE		\$				
								PRODUCTS - COMP/OP AGO	\$ \$			
-	OTHER: AUTOMOBILE LIABILITY	-	-					COMBINED SINGLE LIMIT	\$			
1	ANY AUTO							(Ea accident) BODILY INJURY (Per person)				
1	OWNED SCHEDULED						į	BODILY INJURY (Per acciden) <u>(2</u> 5			
1	AUTOS ONLY AUTOS HIRED NON-OWNED							PROPERTY DAMAGE	\$			
	AUTOS ONLY AUTOS ONLY							(Per accident)	\$			
\vdash	UMBRELLA LIAB OCCUR	-	-				v	EACH OCCURRENCE	\$			
	EXCESS LIAB CLAIMS-MADE						5	AGGREGATE	\$			
	DED RETENTION \$	_						ASSALGATE	\$			
	WORKERS COMPENSATION		1					PER OTH- STATUTE ER	, V			
	AND EMPLOYERS' LIABILITY Y / N ANYPROPRIETOR/PARTNER/EXECUTIVE	-						EL. EACH ACCIDENT	\$			
	OFFICER/MEMBEREXCLUDED? (Mandatory in NH)	N/A						E.L. DISEASE - EA EMPLOYE	and the			
1	If yes, describe under DESCRIPTION OF OPERATIONS below							E.L. DISEASE - POLICY LIMIT	- 18			
A	Professional Liability		1	MPP9044163		10/18/2021	10/18/2022	Claim/Aggregate		000,000		
	CRIPTION OF OPERATIONS / LOCATIONS / VEHIC	LES (CORE	0 101, Additional Remarks Schedu	le, may b	e attached if mor	e space is requir	ed)				
RE	PROOF OF INSURANCE											
It is	agreed that the following is an Addition	nal Ins	sured	, when required by written	contrac	t, on the Profe	essional Liabi	lity policy.				
1												
1												
CE	CERTIFICATE HOLDER CANCELLATION											
					THE	EXPIRATION	DATE TH	ESCRIBED POLICIES BE EREOF, NOTICE WILL Y PROVISIONS.				
Clario Appraisal Network, Inc.												
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Patinia L. Horman