

Exterior-Only Inspection Residential Appraisal Report

49882
File No. 49882

The purpose of this summary appraisal report is to provide the lender/client with an accurate, and adequately supported, opinion of the market value of the subject property.

SUBJECT	Property Address 1274 Saint Alberts Dr City Reno State NV Zip Code 89503
	Borrower Catamount Properties 2018 LLC Owner of Public Record BEYER,KAREN A & ERIK BEYER FAMILY TRUST County Washoe
	Legal Description Sierra Heights Reno 7 Lt 28 Blk C
	Assessor's Parcel # 001-292-14 Tax Year 2021 R.E. Taxes \$ 1,585
	Neighborhood Name Sierra Heights Map Reference 001-29 Census Tract 0013.00
	Occupant <input checked="" type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> Vacant Special Assessments \$ 0 <input type="checkbox"/> PUD HOA \$ 0 <input type="checkbox"/> per year <input type="checkbox"/> per month
	Property Rights Appraised <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold <input type="checkbox"/> Other (describe)
	Assignment Type <input type="checkbox"/> Purchase Transaction <input type="checkbox"/> Refinance Transaction <input checked="" type="checkbox"/> Other (describe) Servicing
	Lender/Client Wedgewood Inc Address 2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278
	Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Report data source(s) used, offering price(s), and date(s). NNRMLS	

CONTRACT	I <input type="checkbox"/> did <input type="checkbox"/> did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed.
	Contract Price \$ _____ Date of Contract _____ Is the property seller the owner of public record? <input type="checkbox"/> Yes <input type="checkbox"/> No Data Source(s) _____
	Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? <input type="checkbox"/> Yes <input type="checkbox"/> No
	If Yes, report the total dollar amount and describe the items to be paid. _____

Note: Race and the racial composition of the neighborhood are not appraisal factors.

Neighborhood Characteristics	One-Unit Housing Trends	One-Unit Housing	Present Land Use %
Location <input type="checkbox"/> Urban <input checked="" type="checkbox"/> Suburban <input type="checkbox"/> Rural	Property Values <input checked="" type="checkbox"/> Increasing <input type="checkbox"/> Stable <input type="checkbox"/> Declining	PRICE AGE	One-Unit 90 %
Built-Up <input type="checkbox"/> Over 75% <input checked="" type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%	Demand/Supply <input type="checkbox"/> Shortage <input checked="" type="checkbox"/> In Balance <input type="checkbox"/> Over Supply	\$(000) (yrs)	2-4 Unit 0 %
Growth <input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow	Marketing Time <input checked="" type="checkbox"/> Under 3 mths <input type="checkbox"/> 3-6 mths <input type="checkbox"/> Over 6 mths	302 Low 25	Multi-Family 5 %
Neighborhood Boundaries West West Reservoir to North, Peavine Creek to West, Lake Park to East, W 7th st to South.		625 High 72	Commercial 5 %
		520 Pred. 45	Other 0 %

Neighborhood Description **The subject is located in the Sierra Heights community in the West University area of Reno, NV. The neighborhood is located near all typical amenities including employment centers, shopping centers, schools, municipal services, public transportation, recreation facilities, police and fire protection. No unfavorable conditions that could have an adverse affect upon the subject's marketability were apparent.**

Market Conditions (including support for the above conclusions) **Marketing times are typically 0 to 90 days (Exposure times similar, on USPAP 2014 Addendum) the housing trends above were derived from analysis of the sales data in the 1004mc and sales comparison section.**

SITE	Dimensions See plat map Area 7884 sf Shape Irregular View N;Mtn;
	Specific Zoning Classification SF8 Zoning Description Single Family Residential 8 Units/acre
	Zoning Compliance <input checked="" type="checkbox"/> Legal <input type="checkbox"/> Legal Nonconforming (Grandfathered Use) <input type="checkbox"/> No Zoning <input type="checkbox"/> Illegal (describe)
	Is the highest and best use of the subject property as improved (or as proposed per plans and specifications) the present use? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe. _____
	Utilities Public Other (describe) Public Other (describe) Off-site Improvements—Type Public Private
	Electricity <input checked="" type="checkbox"/> <input type="checkbox"/> Water <input checked="" type="checkbox"/> <input type="checkbox"/> Street Asphalt <input checked="" type="checkbox"/> <input type="checkbox"/>
	Gas <input checked="" type="checkbox"/> <input type="checkbox"/> Sanitary Sewer <input checked="" type="checkbox"/> <input type="checkbox"/> Alley None <input type="checkbox"/> <input type="checkbox"/>
	FEMA Special Flood Hazard Area <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No FEMA Flood Zone X FEMA Map # 32031C3036G FEMA Map Date 03/16/2009
	Are the utilities and off-site improvements typical for the market area? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe. _____
	Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If Yes, describe. See Attached

IMPROVEMENTS	Source(s) Used for Physical Characteristics of Property <input type="checkbox"/> Appraisal Files <input type="checkbox"/> MLS <input checked="" type="checkbox"/> Assessment and Tax Records <input type="checkbox"/> Prior Inspection <input type="checkbox"/> Property Owner																																													
	<input checked="" type="checkbox"/> Other (describe) Drive by inspection Data Source(s) for Gross Living Area NDC Data																																													
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Finished area above grade contains: 5 Rooms 3 Bedrooms 2.0 Bath(s) 1,432 Square Feet of Gross Living Area Above Grade																																														
Additional features (special energy efficient items, etc.) The appraiser did not make an interior inspection of the subject property. The appraiser only completed an exterior inspection of the subject property, no energy efficient items were noted.																																														
Describe the condition of the property and data source(s) (including apparent needed repairs, deterioration, renovations, remodeling, etc.). C3;The appraiser completed an exterior inspection of the subject property. The appraiser makes an extraordinary assumption that the interior condition and quality of the subject is overall similar to what was observed on the exterior. Additionally, public records report the subject has a 1432 sqft below-grade finished basement. Based on the appraisers research of similar properties with below-grade living areas within the subjects neighborhood, it's typical to have 2 bedrooms and 1 full bathroom in the lower level. Comp 1 in the report has similar configuration.																																														
Are there any apparent physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If Yes, describe. _____																																														
Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe. Subject conforms with the neighborhood.																																														

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There are **8** comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ **474,900** to \$ **557,500**
 There are **43** comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ **302,300** to \$ **625,000**

FEATURE	SUBJECT	COMPARABLE SALE NO. 1		COMPARABLE SALE NO. 2		COMPARABLE SALE NO. 3	
1274 Saint Alberts Dr Address Reno, NV 89503		1290 Saint Alberts Dr Reno, NV 89503		2190 Prince Way Reno, NV 89503		555 Northstar Reno, NV 89503	
Proximity to Subject		0.04 miles NE		0.06 miles SE		0.49 miles SW	
Sale Price	\$	\$ 580,000		\$ 502,500		\$ 590,000	
Sale Price/Gross Liv. Area	\$ 0.00 sq. ft.	\$ 369.90 sq. ft.		\$ 261.86 sq. ft.		\$ 427.54 sq. ft.	
Data Source(s)		NNRMLS#210010034;DOM 178		NNRMLS#210016240;DOM 46		NNRMLS#220003967;DOM 41	
Verification Source(s)		DOC: 5266114		DOC: 0005257953		DOC:5302227	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
Sale or Financing Concessions		ArmLth Cash;0		ArmLth Conv;0		ArmLth Conv;0	
Date of Sale/Time		s01/22;c11/21	12,000	s12/21;c11/21	12,000	s05/22;c04/22	0
Location	N;Res;	N;Res;		N;Res;		N;Res;	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site	7884 sf	7449 sf	0	8581 sf	0	6055 sf	3,700
View	N;Mtn;	N;Mtn;		N;Mtn;		N;Mtn;	
Design (Style)	DT1;Traditional	DT1;Traditional		DT1;Traditional		DT1;Traditional	
Quality of Construction	Q4	Q4		Q4		Q4	
Actual Age	51	51		57	0	61	0
Condition	C3	C3		C3		C3	-25,000
Above Grade	Total Bdrms Baths	Total Bdrms Baths		Total Bdrms Baths		Total Bdrms Baths	
Room Count	5 3 2.0	5 3 2.0		7 5 3.0	-10,000	5 3 2.0	
Gross Living Area 65	1,432 sq. ft.	1,568 sq. ft.	-8,840	1,919 sq. ft.	-31,655	1,380 sq. ft.	3,380
Basement & Finished Rooms Below Grade	1432sf1432sfwo 1r2br1.0ba0o	1368sf1368sfwo 1r2br1.0ba0o	4,200	0sf 10,000	93,100	1288sf720sfwo 1r2br1.0ba0o	9,400
Functional Utility	Average	Average		Average		Average	
Heating/Cooling	FWA/None	FWA/CAC	-8,000	FWA/Evap	0	FWA/None	
Energy Efficient Items	DPWin	DPWin/Leased Sol.	0	DPWin		DPWin	
Garage/Carport	2ga2dw	2ga2dw		2ga2dw		2gbi2dw	0
Porch/Patio/Deck	Patio/Deck,Porch	Patio/Deck,Porch		Patio/Deck,Porch		Patio/Deck,Porch	
Other	None	None		None		Shed	0
Net Adjustment (Total)		<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ 640	<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 73,445	<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ 8,520
Adjusted Sale Price of Comparables		Net Adj. -0.1% Gross Adj. 5.7%	\$ 579,360	Net Adj. 14.6% Gross Adj. 31.2%	\$ 575,945	Net Adj. -1.4% Gross Adj. 7.0%	\$ 581,480

SALES COMPARISON APPROACH

I did did not research the sale or transfer history of the subject property and comparable sales. If not, explain _____

My research did did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.

Data source(s) **NDC/CRS**

My research did did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.

Data source(s) **NDC/CRS**

Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).

ITEM	SUBJECT	COMPARABLE SALE NO. 1		COMPARABLE SALE NO. 2		COMPARABLE SALE NO. 3	
Date of Prior Sale/Transfer							
Price of Prior Sale/Transfer							
Data Source(s)	PUBLIC RECORDS	PUBLIC RECORDS		PUBLIC RECORDS		PUBLIC RECORDS	
Effective Date of Data Source(s)	05/17/2022	05/17/2022		05/17/2022		05/17/2022	

Analysis of prior sale or transfer history of the subject property and comparable sales **None noted.**

Summary of Sales Comparison Approach. **See attached addendum.**

Indicated Value by Sales Comparison Approach \$ **580,000**

Indicated Value by: Sales Comparison Approach \$ **580,000** Cost Approach (if developed) \$ **572,900** Income Approach (if developed) \$ **0**

See attached addendum.

RECONCILIATION

This appraisal is made "as is," subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair: **See attached addendum.**

Based on a visual inspection of the exterior areas of the subject property from at least the street, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is \$ **580,000** as of **05/18/2022**, which is the date of inspection and the effective date of this appraisal.

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ADDITIONAL COMMENTS

COST APPROACH

INCOME

PUD INFORMATION

COST APPROACH TO VALUE (not required by Fannie Mae)

Provide adequate information for the lender/client to replicate the below cost figures and calculations.

Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) Site value was based by abstraction and further supported by local land sales. 3430 Gypsum Rd, Reno, NV 89503: 9583 sf sold for \$145,000 on 06/2021; 230 Harris Rd, Reno, NV 89506: .34 ac sold for \$120,000 on 02/2022; 970 Demos Ct, Reno, NV 89512: .33 ac sold for \$150,000 on 11/2021.

ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input checked="" type="checkbox"/> REPLACEMENT COST NEW	OPINION OF SITE VALUE = \$		110,000
Source of cost data <u>Local Builders/Marshall & Swift</u>	Dwelling	1,432 Sq. Ft. @ \$ 215.00	= \$ 307,880
Quality rating from cost service <u>Avg</u> Effective date of cost data <u>03/2022</u>	<u>Below grade 1432</u>	Sq. Ft. @ \$ 215.00	= \$ 307,880
Comments on Cost Approach (gross living area calculations, depreciation, etc.)	<u>Patio/fence</u>		10,000
<u>LAND TO VALUE RATIO IS TYPICAL FOR THE AREA.</u>	Garage/Carport	483 Sq. Ft. @ \$ 75.00	= \$ 36,225
	Total Estimate of Cost-New		= \$ 661,985
	Less <u>95</u> Physical	Functional	External
	Depreciation	<u>\$209,047</u>	= \$ (209,047)
	Depreciated Cost of Improvements		= \$ 452,938
	"As-is" Value of Site Improvements		= \$ 10,000
Estimated Remaining Economic Life (HUD and VA only) <u>65 Years</u>	INDICATED VALUE BY COST APPROACH		= \$ 572,900

INCOME APPROACH TO VALUE (not required by Fannie Mae)

Estimated Monthly Market Rent \$ _____ X Gross Rent Multiplier _____ = \$ _____ Indicated Value by Income Approach

Summary of Income Approach (including support for market rent and GRM) Income approach was not developed.

PROJECT INFORMATION FOR PUDs (if applicable)

Is the developer/builder in control of the Homeowners' Association (HOA)? Yes No Unit type(s) Detached Attached

Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit.

Legal name of project _____

Total number of phases _____ Total number of units _____ Total number of units sold _____

Total number of units rented _____ Total number of units for sale _____ Data source(s) _____

Was the project created by the conversion of an existing building(s) into a PUD? Yes No If Yes, date of conversion. _____

Does the project contain any multi-dwelling units? Yes No Data source(s) _____

Are the units, common elements, and recreation facilities complete? Yes No If No, describe the status of completion. _____

Are the common elements leased to or by the Homeowners' Association? Yes No If Yes, describe the rental terms and options. _____

Describe common elements and recreational facilities. _____

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This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended 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.

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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.
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).

Exterior-Only Inspection Residential Appraisal Report

49882
File No. 49882

- 22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.
23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.
24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.
25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

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

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

APPRAISER

Signature [Handwritten Signature]
Name Andy Gamboa
Company Name JAG Value, LLC.
Company Address 10580 N. McCarran Blvd. #115-501
Reno, NV 89503
Telephone Number (775)210-1155
Email Address andygamboa@yahoo.com
Date of Signature and Report 05/21/2022
Effective Date of Appraisal 05/18/2022
State Certification #
or State License # A.0208226-RES
or Other (describe) State #
State NV
Expiration Date of Certification or License 10/31/2022

ADDRESS OF PROPERTY APPRAISED
1274 Saint Alberts Dr
Reno, NV 89503

APPRAISED VALUE OF SUBJECT PROPERTY \$ 580,000

LENDER/CLIENT
Name Clear Capital
Company Name Wedgewood Inc
Company Address 2015 Manhattan Beach Blvd Suite 100
Redondo Beach, CA 90278
Email Address N/A

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature
Name
Company Name
Company Address
Telephone Number
Email Address
Date of Signature
State Certification #
or State License #
State
Expiration Date of Certification or License

SUBJECT PROPERTY
[] Did not inspect exterior subject property
[] Did inspect exterior of subject property from street
Date of Inspection

COMPARABLE SALES
[] Did not inspect exterior of comparable sales from street
[] Did inspect exterior of comparable sales from street
Date of Inspection

Condition Ratings and Definitions

C1 The improvements have been very recently constructed and have not previously been occupied. The entire structure and all components are new and the dwelling features no physical depreciation.*

**Note: Newly constructed improvements that feature recycled materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100% new foundation and the recycled materials and the recycled components have been rehabilitated/re-manufactured into like-new condition. Recently constructed improvements that have not been previously occupied are not considered "new" if they have any significant physical depreciation (i.e., 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 either are almost new or have been recently completely renovated and are similar in condition to new construction.

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

C3 The improvements are well maintained and feature limited physical depreciation due to normal wear and tear. Some components, but not every major building component, may be updated or recently rehabilitated. The structure has been well maintained.

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

C4 The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.

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

C5 The improvements feature obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation, or updating. The functional utility and overall livability is somewhat diminished due to condition, but the dwelling remains useable and functional as a residence.

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

C6 The improvements have substantial damage or deferred maintenance with deficiencies or defects that are severe enough to affect the safety, soundness, or structural integrity of the improvements. The improvements are in need of substantial repairs and rehabilitation, including many or most major components.

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

Quality Ratings and Definitions

Q1 Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.

Q2 Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residences 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.

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

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

ADDENDUM

Borrower: Catamount Properties 2018 LLC

File No.: 49882

Property Address: 1274 Saint Alberts Dr

Case No.: 49882

City: Reno

State: NV

Zip: 89503

Lender: Wedgewood Inc

Site Comments

THE SUBJECT IS LOCATED IN THE SIERRA HEIGHTS AREA OF RENO, NV. THE AREA CONSISTS OF SIMILAR RESIDENTIAL PROPERTIES. .

SUBJECT CONFORMS TO ZONING. HIGHEST AND BEST USE AS VACANT AND IMPROVED IS RESIDENTIAL.

Extra Comments

- ANY PERSONAL PROPERTY IN HAS BEEN EXCLUDED FROM THE VALUATION OF THE REAL PROPERTY. SHOULD A TRANSACTION INCLUDE PERSONAL PROPERTY OF SUFFICIENT VALUE TO AFFECT THE MARKET VALUE OF THE REAL PROPERTY, AN ASSESSMENT OF THE PERSONAL PROPERTY WILL BE INCLUDED WITH THE REPORT AS A SEPARATE VALUATION. ONLY BUILT IN APPLIANCES ARE MARKED ON THE FIRST PAGE AS THOSE ARE TRADITIONALLY TRADED WITH PROPERTIES IN TRANSACTIONS. GENERALLY, REFRIGERATORS, WASHERS, DRYERS ARE CONSIDERED PERSONAL PROPERTY.

-THE QUALITY AND CONDITION RATINGS FOR THE SUBJECT AND COMPARABLE SALES ARE BASED UPON APPRAISER'S PERSONAL INSPECTION OF THE SUBJECT FROM STREET, AND APPRAISER'S INTERPRETATION OF THE PHOTOS AND COMMENTS FOR COMPARABLE SALES FROM THE MLS, AND HOW THEY COMPARE TO THE SUBJECT.

COMMENTS ON SALES COMPARISON

ALL SALES ARE THE MOST RECENT, PROXIMATE, AND SIMILAR IN OVERALL MARKET APPEAL. AFTER A THOROUGH SEARCH OF ALL PERTINENT DATA SOURCES, THE COMPARABLES DISPLAYED ARE CONSIDERED TO BE THE BEST AVAILABLE FOR SUBJECT ANALYSIS.

ALL SOLD COMPARABLES WERE ARM'S LENGTH TRANSACTIONS UNLESS OTHERWISE NOTED.

ADJUSTMENTS WERE DERIVED USING MATCHED PAIRED ANALYSIS AND THE PRINCIPLE IN SUBSTITUTION REFLECTING WHAT A POTENTIAL BUYER WOULD BE WILLING TO PAY FOR EACH AMENITY. THE APPRAISER HAS RELIED ON INFORMATION PROVIDED BY LOCAL MLS AND UNLESS STATED OTHERWISE, THIS INFORMATION IS ASSUMED TO BE ACCURATE FOR THE PURPOSES OF THIS APPRAISAL REPORT

ADJUSTMENTS APPLIED:: \$65 PER SQ/FT OF LIVING AREA FOR ABOVE GRADE AND BELOW GRADE, BATHS AT \$10,000, BEDROOM COUNT WAS ABSORBED INTO LIVING AREA ADJUSTMENT, CENTRAL A/C AT \$8,000, SITE ADJUSTED AT \$2000 PER 1000 SF, NO ADJUSTMENTS WARRANTED FOR DESIGN OR AGE.

COMP 3 HAS RECENT IMPROVEMENTS CONSIDERED SUPERIOR THAN TYPICAL HOMES IN THIS AGE. ADJUSTMENT APPLIED AT \$25,000 FOR CONDITION. ADJUSTMENT WARRANTED WITHIN SAME CONDITION RATING COMP 4 WAS INFERIOR AND ADJUSTED AT \$25,000.

THERE IS A SCHOOL LOCATED ON SUBJECT'S STREET. SUBJECT IS NOT DIRECTLY IN FRONT OF THE HOME. COMP 1 IS ON THE SAME STREET A COUPLE HOMES DOWN FROM SUBJECT. NO LOCATIONAL ADJUSTMENT WAS DEEMED WARRANTED. COMP 4 BACKS TO A BASEBALL FIELD WHICH TYPICALLY HAS AN EXTERNAL OBSOLETENESS DUE TO NOISE. THIS WAS ADJUSTED FOR LOCATION.

885 MONTANA DR - THIS SALE WAS CONSIDERED, BUT NOT USED AS IT HAS HIGH END FINISHES IN THE INTERIOR AND EXTERIOR. IT WAS CONSIDERED VASTLY SUPERIOR.

COMP 1 WAS GIVEN THE MOST WEIGHT. SECONDARY WEIGHT TO COMPS 2-3 AND TERTIARY WEIGHT TO COMPS 4-5. NO WEIGHT GIVEN TO LISTINGS IN THE AREA.

SUBJECT IS VALUED ABOVE PREDOMINANT DUE TO LIVING AREA. SUBJECT IS NOT CONSIDERED AN OVERIMPROVEMENT AS THERE ARE SIMILAR AND SUPERIOR HOMES IN THE AREA.

FEE SIMPLE: AN ABSOLUTE FEE; A FEE WITHOUT LIMITATIONS TO ANY PARTICULAR CLASS OF HEIRS OR RESTRICTIONS, BUT SUBJECT TO THE LIMITATIONS OF EMINENT DOMAIN, ESCHEAT, POLICE POWER AND TAXATION. THIS IS ALSO AN INHERITABLE ESTATE.

PURPOSE OF THIS APPRAISAL

THE PURPOSE OF THIS APPRAISAL IS TO ESTABLISH THE "AS IS" MARKET VALUE OF THE SUBJECT PROPERTY AS OF THE EFFECTIVE DATE OF THIS APPRAISAL. THE DEFINITION OF MARKET VALUE IS THAT DEFINED ON PG 1 OF "STATEMENT OF LIMITING CONDITIONS" (FANNIE MAE FORM 1004B).

INTENDED USE OF THE APPRAISAL;

THIS APPRAISAL WAS COMPLETED FOR THE PURPOSE OF ESTABLISHING MARKET VALUE OF THE SUBJECT FOR MORTGAGE PURPOSES ONLY. IT HAS BEEN COMPLETED IN SUCH A MANNER AS TO COMPLY WITH CURRENT FNMA, FHLMC, AND FHA.

THIS APPRAISAL IS THE CLIENT NAMED IN THIS REPORT AND HIS/HER SUCCESSORS AND ASSIGNS, REGARDLESS OF WHO HAS ACTUALLY PAID THE FEE. THE INTENDED USER OF THIS REPORT IS THE CLIENT. THIS REPORT WAS TAILORED TO THE SPECIFIC CLIENT'S EXPERTISE AND BENEFIT. IT MAY NOT BE USED BY ANY OTHER USER FOR ANY OTHER PURPOSE. THIS REPORT MAY NOT BE USED OR RELIED UPON BY ANY OTHER PARTY FOR ANY PURPOSE, WHATSOEVER. ANY PARTY WHO USES OR RELIES UPON ANY INFORMATION IN THIS REPORT, WITHOUT THE PREPARES WRITTEN CONSENT, DOES SO AT HIS OWN RISK. THE CLIENT IS REQUESTED TO OBTAIN PRIOR WRITTEN AUTHORIZATION TO RELEASE THIS REPORT TO ANY OTHER PARTY. VERIFICATION OF PERMITS AND OTHER LEGAL DOCUMENTS IS BEYOND THE SCOPE OF THIS APPRAISAL AND IS THE RESPONSIBILITY OF THE CLIENT. THIS APPRAISER IS NOT A HOME INSPECTOR AND THIS APPRAISAL SHOULD NOT BE CONSIDERED A HOME INSPECTION REPORT. THIS APPRAISAL SHOULD NOT BE RELIED UPON TO DISCLOSE THE CONDITION OF THE PROPERTY OR THE PRESENCE OF ANY DEFECTS. THE CONDITION OF THE SUBJECT IS ASSUMED TO BE AS DISCLOSED IN THIS REPORT. IT IS RECOMMENDED THAT THE CLIENT OBTAIN THE SERVICES OF A HOME INSPECTOR OR OTHER LICENSED PROFESSIONAL TO CHECK THE SUBJECT FOR ANY DEFECTS.

SCOPE OF WORK

THE SUBJECT WAS INSPECTED FOR THE PURPOSES OF UNDERSTANDING THE CHARACTERISTICS OF THE PROPERTY WHICH CAN BE CONSIDERED WITHIN THE APPRAISAL CONCLUSIONS. THE APPRAISER IS MAKING THE VISUAL INSPECTION FROM THE STREET THAT ARE ACCESSIBLE AND VISIBLE. REASONABLY APPRAISER PRESUMES ALL SYSTEMS FUNCTIONAL, UNLESS OTHERWISE NOTIFIED, AND AS AN APPRAISER CANNOT ANALYZE AREAS NOT SEEABLE. APPRAISER CANNOT SPECIFY STRUCTURAL AREAS NOT VISUALLY INSPECTED, THIS INCLUDES WELL, SEPTIC SYSTEM AND LEECH FIELDS ON APPLICABLE PROPERTIES. PROPERTIES WERE ASSUMED TO HAVE ADEQUATE DRAINAGE UNLESS OTHERWISE NOTED AS

ADDENDUM

Borrower: Catamount Properties 2018 LLC

File No.: 49882

Property Address: 1274 Saint Alberts Dr

Case No.: 49882

City: Reno

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Lender: Wedgewood Inc

OF THE INSPECTION DATE.

AN APPRAISER IS NOT A STRUCTURAL ENGINEER, STRUCTURAL PEST CONTROL INSPECTOR, LICENSED ROOFING CONTRACTOR, WHOLE HOUSE INSPECTOR, BUILDING INSPECTOR AND ANY INFORMATION STATED IN THE REPORT BY THE APPRAISER IS LIMITED TO THE SCOPE OF WORK OF A VISUAL INSPECTION.

LEGAL DESCRIPTION

INFORMATION USED IN THIS REPORT WAS FROM RECORDS IN PARCEL QUEST AND NDC DATA WHICH ARE PROVIDERS OF DATA SERVICES BASED ON PUBLIC RECORDS. THE LEGAL DESCRIPTION STATED IN THE REPORT IS THE MOST ACCURATE INDICATION AVAILABLE TO THE APPRAISER. IT IS TYPICALLY AN ABBREVIATION OF THE FULL LEGAL DESCRIPTION WHICH CAN BE LOCATED ON THE PRELIMINARY TITLE REPORT.

NO TITLE REPORT, TITLE DOCUMENTS, INFORMATION ON EASEMENTS, SETBACKS, ENCROACHMENTS, CC & R'S, BI-LAWS OR OTHER INFORMATION WAS PROVIDED TO APPRAISER BY CLIENT OR TITLE COMPANY UNLESS STATED IN THE REPORT. THEREFORE THE APPRAISAL IS BASED ON VISUAL CONDITION AS TO EASEMENTS, ENCROACHMENTS WHICH INDICATED ANY NEGATIVE CONDITIONS. UNLESS APPRAISER REVIEWS CC & R'S APPRAISER CANNOT ASCERTAIN WHETHER OR NOT ATYPICAL RESTRICTIONS ARE IN THESE DOCUMENTS.

ELECTRONIC SIGNATURE ADDENDUM

ALL ELECTRONIC SIGNATURES ON THIS REPORT HAVE A SECURITY FEATURE MAINTAINED BY INDIVIDUAL PASSWORDS FOR EACH SIGNING APPRAISER. NO PERSON CAN ALTER THESE WITHOUT THE EXCEPTION OF THE ORIGINAL SIGNING APPRAISER.

DEPRECIATION

THE SUBJECT EFFECTIVELY MEETS THE FUNCTIONAL AND AESTHETIC EXPECTATIONS OF PURCHASERS IN THE PRICE RANGE. APPRAISER ASSUMES THE FLOOR PLAN IS FUNCTIONAL. HEATING, PLUMBING AND ELECTRICAL APPEAR ADEQUATE. ROOM SIZE, CLOSET AND CABINET SPACE ARE TYPICAL FOR HOMES IN THIS MARKET, THE BATHROOMS, KITCHEN, MECHANICAL EQUIPMENT AND ALL OTHER APPARENT FEATURES OF THIS HOUSE MEET THE CURRENT STANDARDS FOR HOUSES IN THIS MARKET.

USE OF RECOGNIZED APPRAISAL APPROACHES:

AS SINGLE FAMILY RESIDENCES ARE LESS COMMONLY PURCHASED FOR INVESTMENT PURPOSES, THE USE OF THE INCOME APPROACH WILL ONLY BE USED UNDER THE FOLLOWING CONDITIONS: 1) AT THE REQUEST OF THE CLIENT FOR NON-OWNER OCCUPIED RESIDENCES OR INCOME-PRODUCING PROPERTIES; AND/OR 2) WHEN SUFFICIENT MARKET EVIDENCE EXISTS IN A NEIGHBORHOOD TO INDICATE THAT RENTAL PROPERTIES OR INVESTOR PURCHASES ARE TYPICAL, MEASURABLE, AND THE ANALYSIS OF THE SAME, ADDS TO THE APPRAISAL PROCESS. IF THE INCOME AND/OR COST APPROACH IS NOT USED, IT IS CONSIDERED TO BE LESS INDICATIVE AND RELIABLE THAN THE MARKET APPROACH DUE TO THE LACK OF SUFFICIENT SUPPORTABLE INFORMATION.

THE INCOME APPROACH IS PREDICATED ON THE ASSUMPTION THAT THE VALUE OF THE PROPERTY IS RELATED TO ITS INCOME EARNING ABILITY. THE SUBJECT IS LOCATED IN A CONFORMING, OWNER OCCUPIED SINGLE FAMILY RESIDENTIAL NEIGHBORHOOD WITH LITTLE OR NO CONSIDERATION GIVEN TO ITS INCOME EARNING ABILITY BY OWNERS AND POTENTIAL BUYERS. THEREFORE THE INCOME APPROACH WAS NOT USED. THE SALES APPROACH WAS USED AS IT BEST INDICATED THE ACTIONS OF BUYERS AND SELLERS IN THE MARKET PLACE.

APPRAISER INDEPENDENCE:

I CERTIFY THAT AM LICENSED OR CERTIFIED IN THE STATE IN WHICH THE SUBJECT IS LOCATED. NO EMPLOYEE, DIRECTOR, OFFICER, OR AGENT OF THE LENDER, OR ANY OTHER THIRD PARTY ACTING AS A JOINT VENTURE PARTNER, INDEPENDENT CONTRACTOR, APPRAISAL MANAGEMENT COMPANY, OR PARTNER ON BEHALF OF THE LENDER HAS INFLUENCED OR ATTEMPTED TO INFLUENCE THE DEVELOPMENT, REPORTING, RESULT, OR REVIEW OF THIS ASSIGNMENT THROUGH COERCION, EXTORTION, COLLUSION, COMPENSATION, INSTRUCTION, INDUCEMENT, INTIMIDATION, BRIBERY OR IN ANY OTHER MANNER. THIS ASSIGNMENT WAS NOT ENGAGED WITH A PRELIMINARY, PREDETERMINED OR DESIRED VALUE ESTIMATE. I WAS NOT ASKED TO PROVIDE A PRELIMINARY ESTIMATE FOR THE SUBJECT PROPERTY PRIOR TO THE COMPLETION OF THIS APPRAISAL REPORT. I UNDERSTAND THAT MY FEE IS NOT CONTINGENT ON MY FINAL OPINION, CONCLUSION, OR VALUATION. I FURTHER UNDERSTAND THAT I CANNOT BE REMOVED FROM THE AMC'S PANEL OF APPROVED APPRAISERS DUE TO MY OPINION OR VALUE ESTIMATE. I AGREE TO IMMEDIATELY REPORT ANY UNAUTHORIZED CONTACTS EITHER PERSONALLY BY PHONE OR ELECTRONICALLY TO AMC.

FINAL RECONCILIATION

THE SALES COMPARISON APPROACH WAS GIVEN THE MOST WEIGHT IN DETERMINING THE SUBJECT'S ESTIMATED MARKET VALUE. THE QUALITY AND QUANTITY OF SALES AND LISTINGS DATA WAS SUFFICIENT TO COMPLETE THIS ASSIGNMENT. THE INCOME APPROACH TO VALUE WAS DEEMED UNRELIABLE DUE TO LACK OF AVAILABLE RENTAL SALES.

CONDITIONS OF APPRAISAL

NO APPRAISAL CONDITIONS. THIS APPRAISAL OF THE SUBJECT PROPERTY IS MADE IN EXISTING OR "AS-IS" CONDITION.

USPAP ADDENDUM

49882
File No. 49882

Borrower: Catamount Properties 2018 LLC
Property Address: 1274 Saint Alberts Dr
City: Reno County: Washoe State: NV Zip Code: 89503
Lender: Wedgewood Inc

APPRAISAL AND REPORT IDENTIFICATION

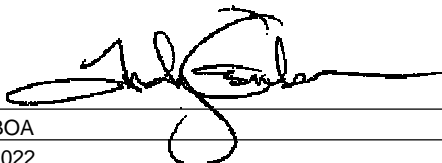
This report was prepared under the following USPAP reporting option:
 Appraisal Report A written report prepared under Standards Rule 2-2(a).
 Restricted Appraisal Report A written report prepared under Standards Rule 2-2(b).

Reasonable Exposure Time
My opinion of a reasonable exposure time for the subject property at the market value stated in this report is: 30-60 days

EXPOSURE AND MARKETING TIME: Unless otherwise noted, the estimated exposure time for the subject property which is linked to the value opinion is consistent with the typical marketing time for properties in the subject neighborhood, as noted in the Neighborhood section of this report. Given the relative stability of the market at this time, the estimated marketing time for the subject is considered to be very similar to the exposure time estimate. These estimates are based on analysis of current market trends in the subject neighborhood, as well as surrounding, competing market areas.

Additional Certifications
 I have performed **NO** services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.
 I **HAVE** performed services, as an appraiser or in another capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. Those services are described in the comments below.

Additional Comments
Statement Relative to the Coronavirus (COVID-19) COVID-19 has been declared a pandemic and a national state of emergency in place. Substantial turmoil has occurred in financial markets and due to the developing situation, it is not possible at this time to quantify its long-term or short-term effects on real estate markets or on the subject property. The value opinion contained in this appraisal is based on findings of an analysis of market data available to the appraiser at the time of the assignment.
Source MBREA

APPRAISER:	SUPERVISORY APPRAISER (only if required):
Signature: 	Signature: _____
Name: <u>ANDY GAMBOA</u>	Name: _____
Date Signed: <u>05/21/2022</u>	Date Signed: _____
State Certification #: _____	State Certification #: _____
or State License #: <u>A.0208226-RES</u>	or State License #: _____
or Other (describe): _____ State #: _____	State: _____
State: <u>NV</u>	Expiration Date of Certification or License: _____
Expiration Date of Certification or License: <u>10/31/2022</u>	Supervisory Appraiser inspection of Subject Property:
Effective Date of Appraisal: <u>05/18/2022</u>	<input type="checkbox"/> Did Not <input type="checkbox"/> Exterior-only from street <input type="checkbox"/> Interior and Exterior

Market Conditions Addendum to the Appraisal Report

49882 File No. 49882

The purpose of this addendum is to provide the lender/client with a clear and accurate understanding of the market trends and conditions prevalent in the subject neighborhood. This is a required addendum for all appraisal reports with an effective date on or after April 1, 2009.

Property Address 1274 Saint Alberts Dr City Reno State NV Zip Code 89503

Borrower Catamount Properties 2018 LLC

Instructions: The appraiser must use the information required on this form as the basis for his/her conclusions, and must provide support for those conclusions, regarding housing trends and overall market conditions as reported in the Neighborhood section of the appraisal report form. The appraiser must fill in all the information to the extent it is available and reliable and must provide analysis as indicated below. If any required data is unavailable or is considered unreliable, the appraiser must provide an explanation. It is recognized that not all data sources will be able to provide data for the shaded areas below; if it is available, however, the appraiser must include the data in the analysis. If data sources provide the required information as an average instead of the median, the appraiser should report the available figure and identify it as an average. Sales and listings must be properties that compete with the subject property, determined by applying the criteria that would be used by a prospective buyer of the subject property. The appraiser must explain any anomalies in the data, such as seasonal markets, new construction, foreclosures, etc.

Table with 5 columns: Metric, Prior 7-12 Months, Prior 4-6 Months, Current - 3 Months, Overall Trend. Rows include Total # of Comparable Sales (Settled), Absorption Rate, Total # of Comparable Active Listings, Months of Housing Supply, and Median Sale & List Price, DOM, Sale/List %.

Explain in detail the seller concessions trends for the past 12 months (e.g., seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs, condo fees, options, etc.). Concessions are not typical in the area. However when provided they are typically pay 0-2.5% toward NRCC in this market and is typical with the region.

Are foreclosure sales (REO sales) a factor in the market? No If yes, explain (including the trends in listings and sales of foreclosed properties). Foreclosures are not noted in market analysis.

Cite data sources for above information. RSAR/NNRMLS

Summarize the above information as support for your conclusions in the Neighborhood section of the appraisal report form. If you used any additional information, such as an analysis of pending sales and/or expired and withdrawn listings, to formulate your conclusions, provide both an explanation and support for your conclusions. The sales above are not necessarily comparables for the subject but sales in the area. The results above are expanded search criteria of homes in the same community, in order to have enough data to establish market trends. Market is moderately increasing.

If the subject is a unit in a condominium or cooperative project, complete the following: Project Name: COPPER POINT

Table with 5 columns: Metric, Prior 7-12 Months, Prior 4-6 Months, Current - 3 Months, Overall Trend. Rows include Subject Project Data, Total # of Comparable Sales (Settled), Absorption Rate, Total # of Active Comparable Listings, and Months of Unit Supply.

Are foreclosure sales (REO sales) a factor in the project? No If yes, indicate the number of REO listings and explain the trends in listings and sales of foreclosed properties.

Summarize the above trends and address the impact on the subject unit and project.

APPRAISER

Signature [Handwritten Signature] Name ANDY GAMBOA Company Name JAG Value, LLC. Company Address 10580 N. McCarran Blvd. #115-501 Reno, NV 89503 State License/Certification # A.0208226-RES State NV Email Address andygamboa@yahoo.com

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature _____ Name _____ Company Name _____ Company Address _____ State License/Certification # _____ State _____ Email Address _____

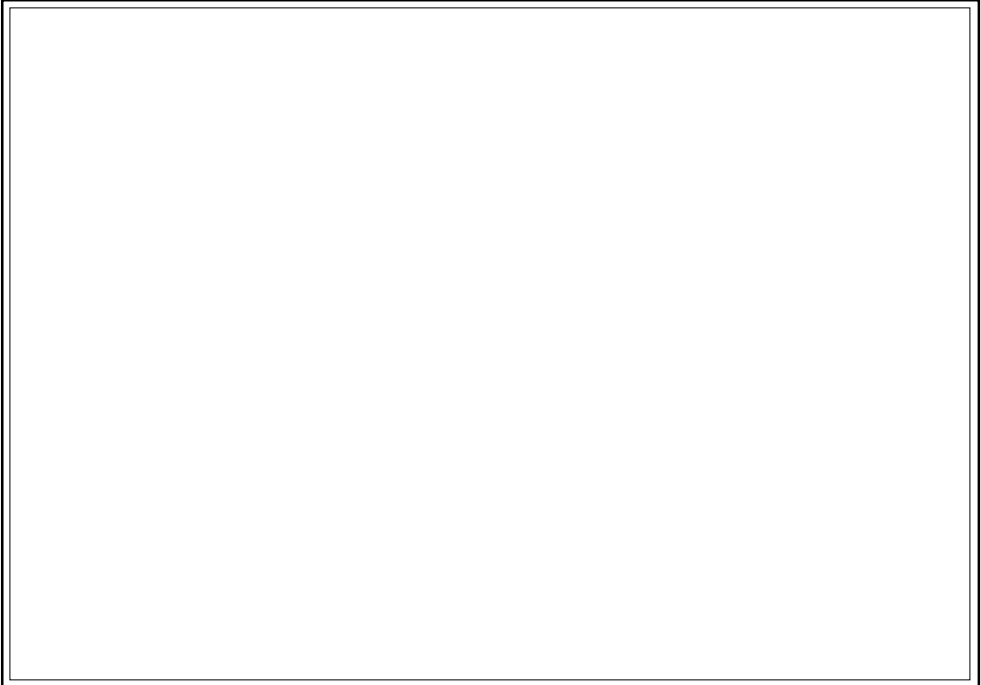
MARKET RESEARCH & ANALYSIS

CONDO/CO-OP PROJECTS

APPRAISER

Borrower: Catamount Properties 2018 LLC	File No.: 49882	
Property Address: 1274 Saint Alberts Dr	Case No.: 49882	
City: Reno	State: NV	Zip: 89503
Lender: Wedgewood Inc		

1004MC Data Extrapolated onto graph form



SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: Catamount Properties 2018 LLC	File No.: 49882	
Property Address: 1274 Saint Alberts Dr	Case No.: 49882	
City: Reno	State: NV	Zip: 89503
Lender: Wedgewood Inc		



**FRONT VIEW OF
SUBJECT PROPERTY**

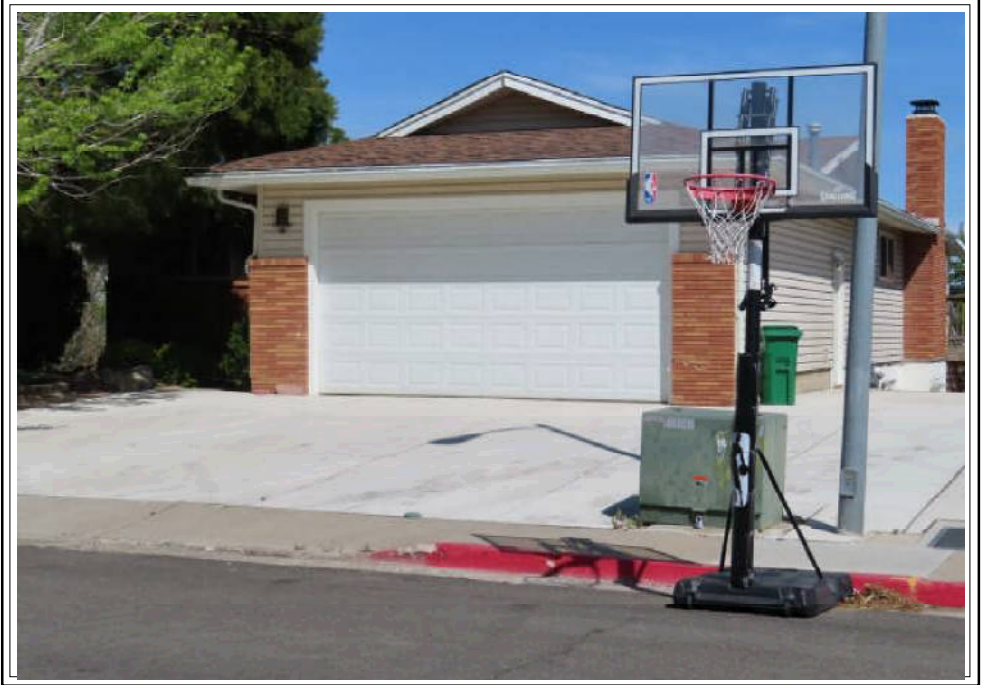
Appraised Date: May 18, 2022
Appraised Value: \$ 580,000



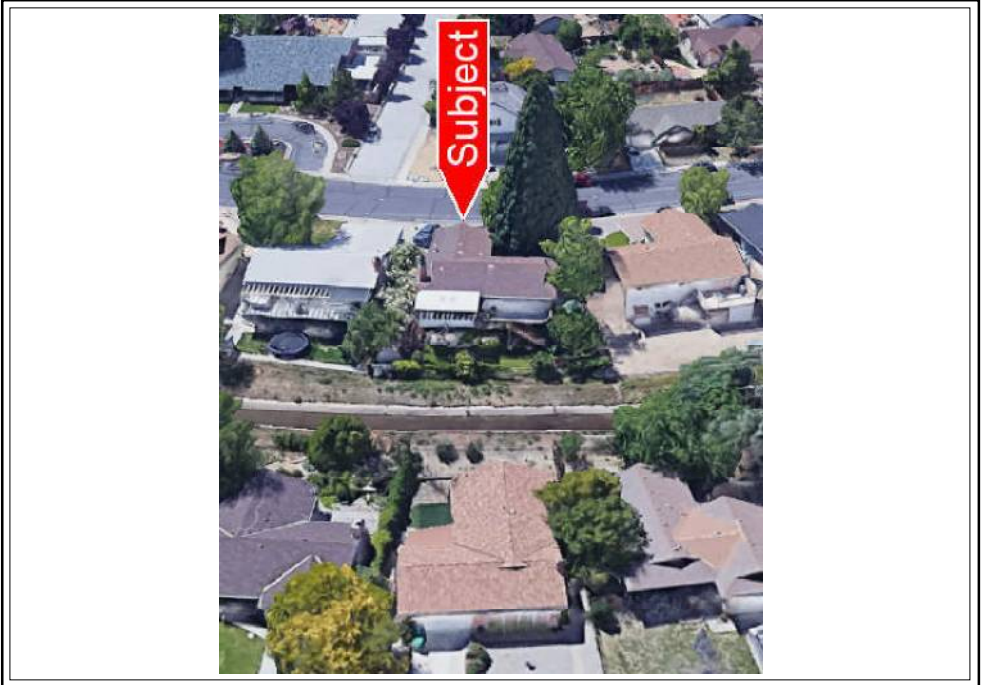
STREET SCENE

Borrower: Catamount Properties 2018 LLC
Property Address: 1274 Saint Alberts Dr
City: Reno
Lender: Wedgewood Inc

File No.: 49882
Case No.: 49882
State: NV
Zip: 89503



Alt. Front



Rear View as seen via Aerial View



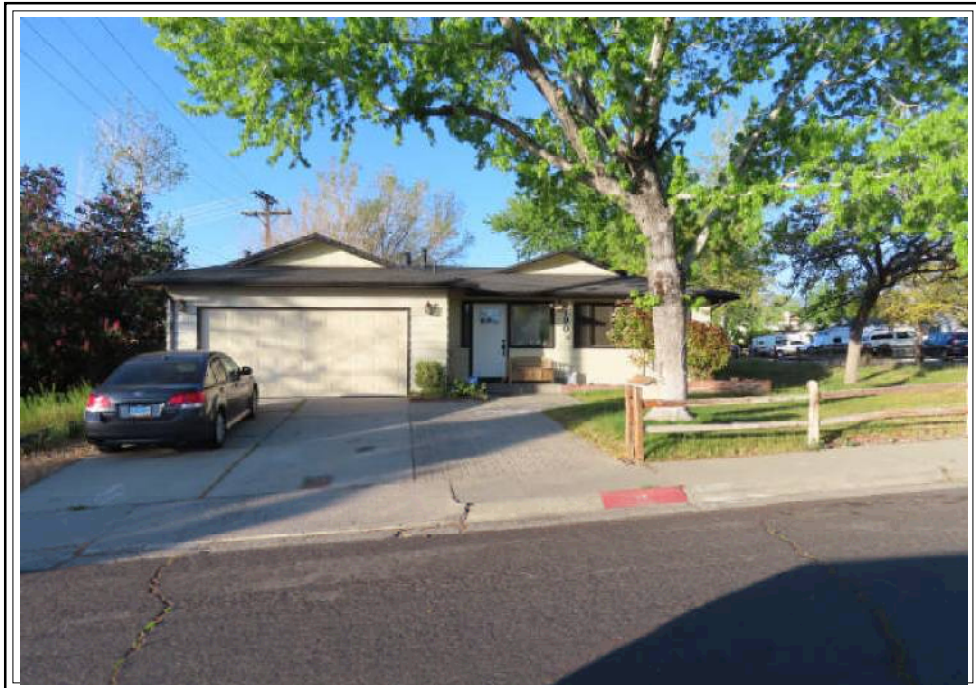
COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Catamount Properties 2018 LLC	File No.: 49882	
Property Address: 1274 Saint Alberts Dr	Case No.: 49882	
City: Reno	State: NV	Zip: 89503
Lender: Wedgewood Inc		



COMPARABLE SALE #1

1290 Saint Alberts Dr
Reno, NV 89503
Sale Date: s01/22;c11/21
Sale Price: \$ 580,000



COMPARABLE SALE #2

2190 Prince Way
Reno, NV 89503
Sale Date: s12/21;c11/21
Sale Price: \$ 502,500



COMPARABLE SALE #3

555 Northstar
Reno, NV 89503
Sale Date: s05/22;c04/22
Sale Price: \$ 590,000

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Catamount Properties 2018 LLC	File No.: 49882	
Property Address: 1274 Saint Alberts Dr	Case No.: 49882	
City: Reno	State: NV	Zip: 89503
Lender: Wedgewood Inc		



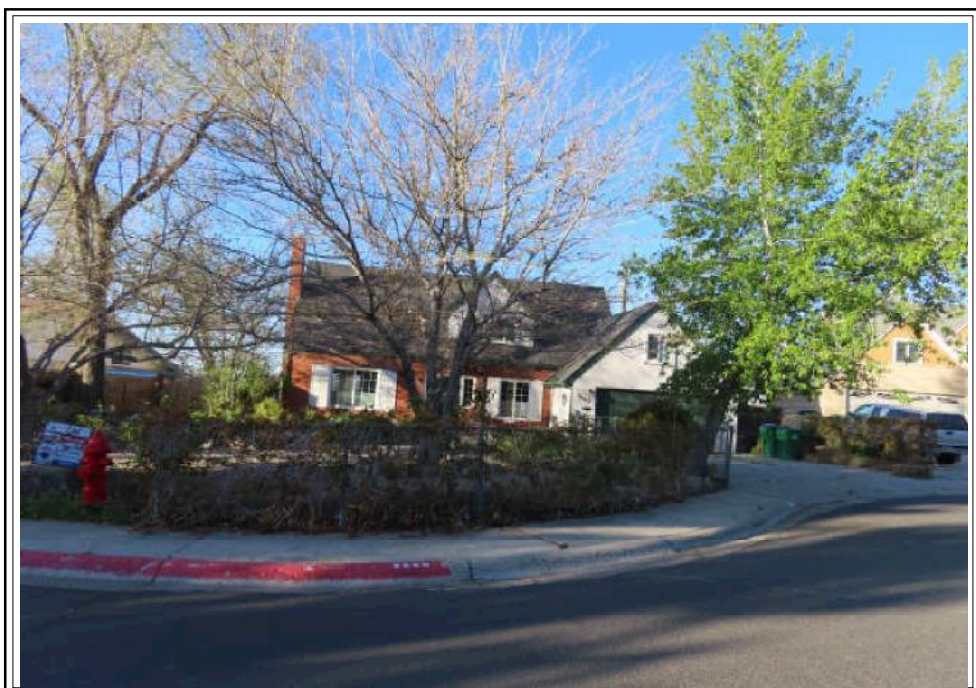
COMPARABLE SALE #4

1055 Tudor Ct
Reno, NV 89503
Sale Date: s05/22;c04/22
Sale Price: \$ 525,000



COMPARABLE SALE #5

1660 Carlin St
Reno, NV 89503
Sale Date: s01/22;c12/21
Sale Price: \$ 525,000



COMPARABLE SALE #6

2660 Polk St
Reno, NV 89503
Sale Date: Active
Sale Price: \$ 649,900

LOCATION MAP

Borrower: Catamount Properties 2018 LLC

File No.: 49882

Property Address: 1274 Saint Alberts Dr

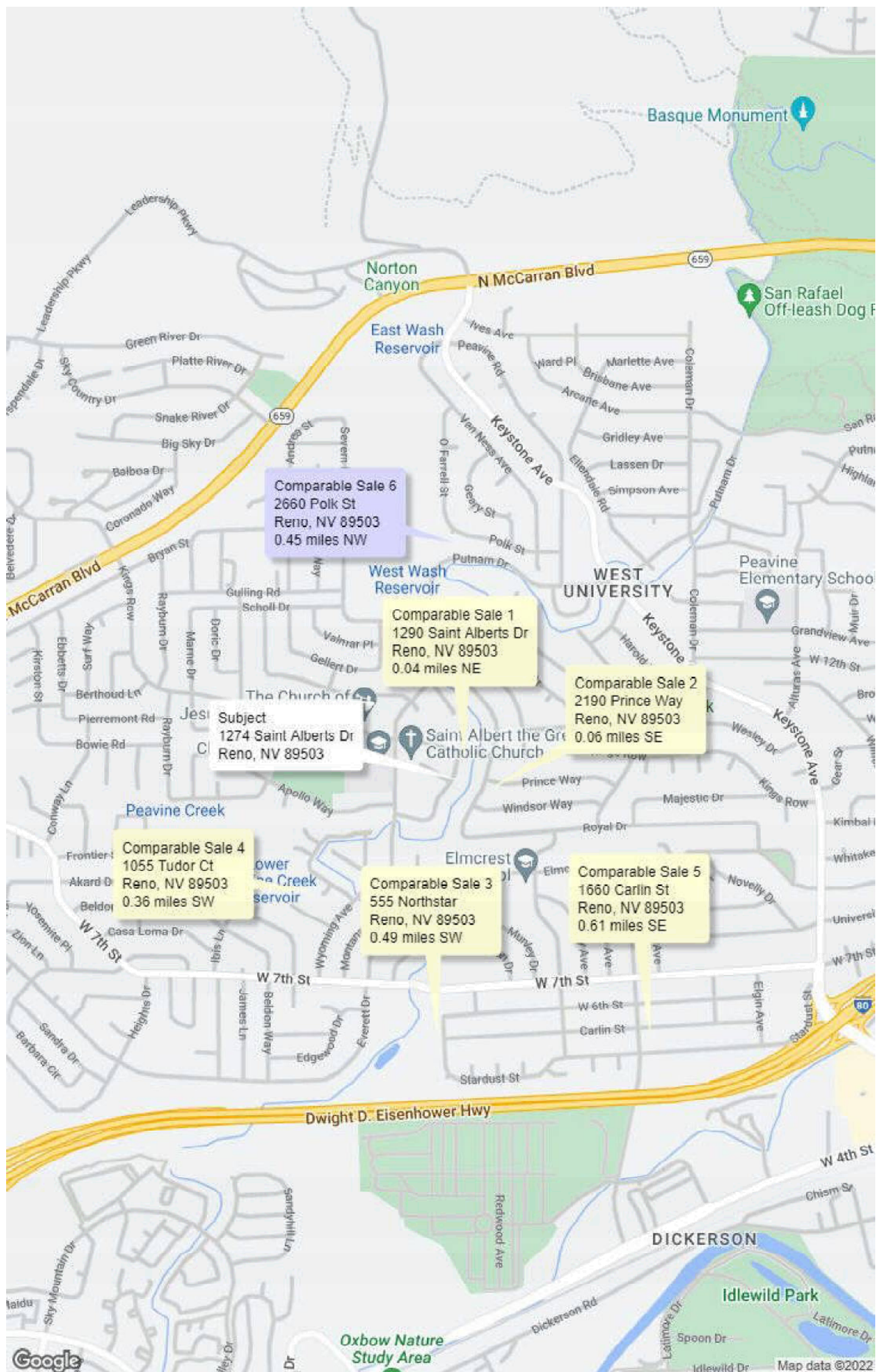
Case No.: 49882

City: Reno

State: NV

Zip: 89503

Lender: Wedgewood Inc



AERIAL MAP

Borrower: Catamount Properties 2018 LLC

File No.: 49882

Property Address: 1274 Saint Alberts Dr

Case No.: 49882

City: Reno

State: NV

Zip: 89503

Lender: Wedgewood Inc



PLAT MAP

Borrower: Catamount Properties 2018 LLC

File No.: 49882

Property Address: 1274 Saint Alberts Dr

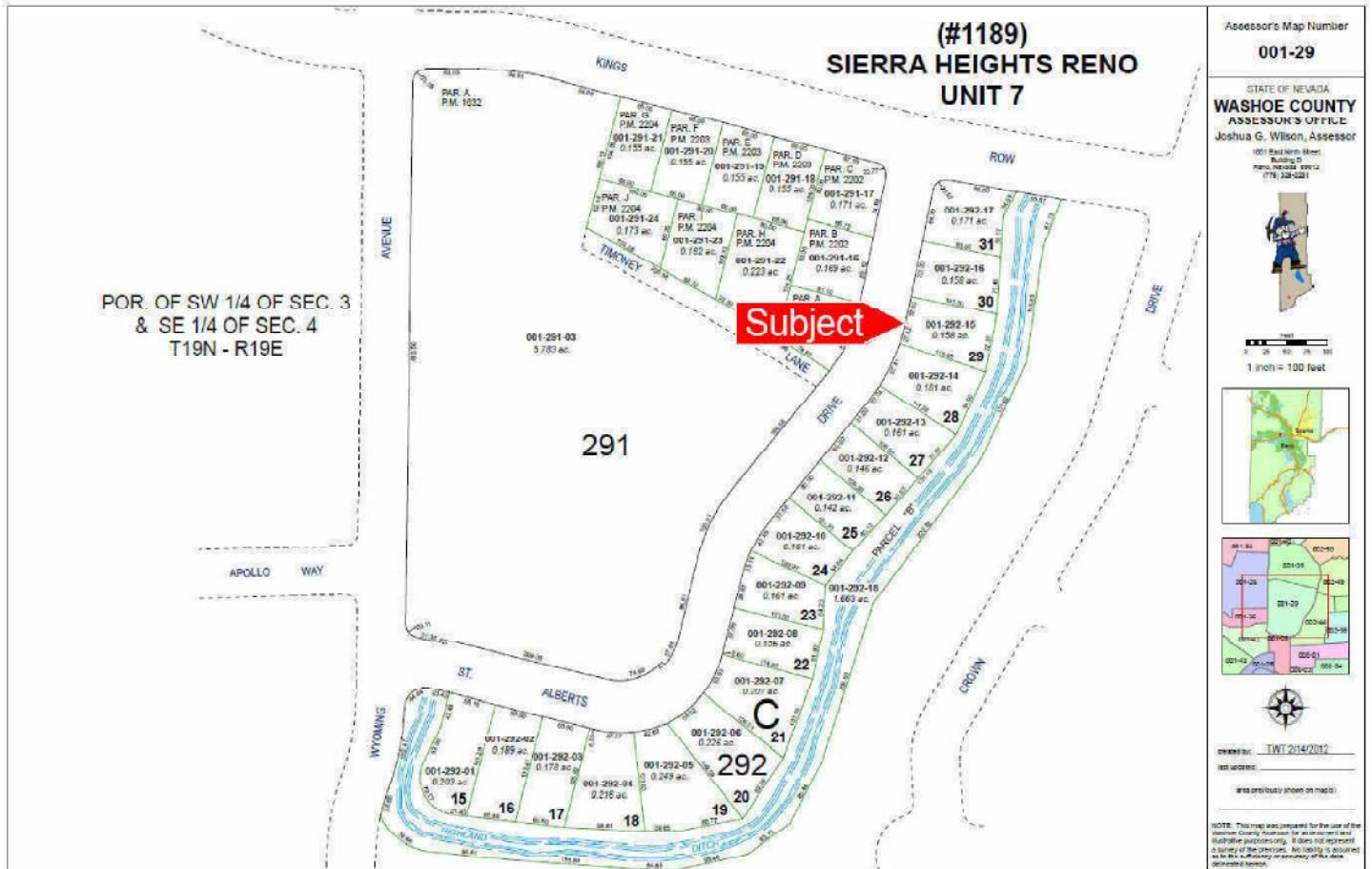
Case No.: 49882

City: Reno

State: NV

Zip: 89503

Lender: Wedgewood Inc



Borrower: Catamount Properties 2018 LLC

File No.: 49882

Property Address: 1274 Saint Alberts Dr

Case No.: 49882

City: Reno

State: NV

Zip: 89503

Lender: Wedgewood Inc



Borrower: Catamount Properties 2018 LLC

File No.: 49882

Property Address: 1274 Saint Alberts Dr

Case No.: 49882

City: Reno

State: NV

Zip: 89503

Lender: Wedgewood Inc



CERTIFICATE OF LIABILITY INSURANCE

 DATE (MM/DD/YYYY)
 11/05/2021

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.

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).

PRODUCER BIBERK P.O. Box 113247 Stamford, CT 06911	CONTACT NAME: PHONE (A/C, No, Ext): 844-472-0967 FAX (A/C, No): 203-654-3613 E-MAIL ADDRESS: customerservice@biBERK.com
INSURED Andy Gamboa Andy Gamboa 10580 N McCarran Blvd #115-501 Reno, NV 89503	INSURER(S) AFFORDING COVERAGE INSURER A: Berkshire Hathaway Direct Insurance Company NAIC # 10391 INSURER B: INSURER C: INSURER D: INSURER E: INSURER F:

COVERAGES **CERTIFICATE NUMBER:** **REVISION NUMBER:**

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL SUBR INSD WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
	COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input type="checkbox"/> OCCUR GENL AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PROJECT <input type="checkbox"/> LOG <input type="checkbox"/> OTHER					EACH OCCURRENCE \$ DAMAGE TO RENTED PREMISES (Ea occurrence) \$ MED EXP (Any one person) \$ PERSONAL & ADV INJURY \$ GENERAL AGGREGATE \$ PRODUCTS - COMP/CP AGG \$
	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HRED AUTOS ONLY <input type="checkbox"/> NON-OWNED AUTOS ONLY					COMBINED SINGLE LIMIT (Ea accident) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$
	UMBRELLA LIAB <input type="checkbox"/> OCCUR EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED RETENTION \$					EACH OCCURRENCE \$ AGGREGATE \$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	Y/N	N/A			PER STATUTE OTH ER E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$
A	Professional Liability (Errors & Omissions): Claims-Made		N9PL200805	11/09/2021	11/09/2022	Per Occurrence/ Aggregate \$1,000,000/ \$1,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

Additional Named Insured: Andy Gamboa

CERTIFICATE HOLDER

 Andy Gamboa
 10580 N McCarran Blvd
 115 501
 Reno, NV 89503

CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE

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