# Exterior-Only Inspection Residential Appraisal Report 49929 File # R22-030488

49929

The purpose of this summary appraisal repo	rt is to drov	ide the lender/client \	with an acc	curate, and adequate	IV SUDDOLLU. ODI	illioli ol lile illali	kel value	of the sub-	ect property.
Property Address 10417 Glowing Cove Ave				City Las Vegas	.,	State		Zip Code 8	
	<u> </u>	Owner of Pub	alia Dagard					Zip Oodo 0	3123
Borrower Catamount Properties 2018 LLC Legal Description MONUMENT AT LONE N				Kalb George F		Count	y Clark		
•	IUUN I AIN-U	NII Z PLAT BUUK T	UT PAGE 18			ргт	'avaa tha O	107	
Assessor's Parcel # 137-01-112-042				Tax Year 2022			axes \$ 2	•	
Neighborhood Name Monument At Lone M					137-001		is Tract 0		
Occupant 🔀 Owner 🗌 Tenant 🔲 Vaca		Special Asses		0	🔀 PU	D HOA \$ 42		per year	x per month
Property Rights Appraised 🔀 Fee Simple	Leaseho								
Assignment Type Purchase Transaction	Refina	ance Transaction	Other (des	scribe) Servicing					
Lender/Client Wedgewood Inc		Address	2015 Mai	nhattan Beach Blvd	Suite 100, Redo	ondo Beach, CA	90278		
Is the subject property currently offered for sale of	or has it been o	ffered for sale in the tw					X	Yes No	)
Report data source(s) used, offering price(s), and				red for sale on 05/					na is now
classified as closed with an MLS sale date				100 101 0010 011 00/	00/2022 101 \$11	0,000, por EVIT	# <u>LOOLOO</u>	70. THO HOUR	19 10 110 11
I did did not analyze the contract for				the reculte of the analy	veic of the contract	for cale or why the	a analycic	was not	
	Sale IUI (IIE Su	uject purchase transact	ion. Expiain t	ine results of the alialy	ysis of the contract	ioi sale oi wily lii	t analysis	was not	
performed.									
					10 🗆 🗸		( )		
Contract Price \$ Date of Con				owner of public reco		No Data So	urce(s)		
Is there any financial assistance (loan charges, sa			assistance,	etc.) to be paid by an	y party on behalf of	f the borrower?			Yes No
If Yes, report the total dollar amount and describe	the items to b	e paid.							
Note: Race and the racial composition of the	neighborhoo	d are not appraisal fac	ctors.						
Neighborhood Characteristics	J	• • • • • • • • • • • • • • • • • • • •		lousing Trends		One-Unit Ho	usina	Present	Land Use %
	Rural			Stable	Declining	PRICE	AGE	One-Unit	
			Increasing			-			85 %
Built-Up			Shortage	In Balance	Over Supply	\$ (000)	(yrs)	2-4 Unit	5 %
Growth Rapid Stable	Slow		Under 3 mth		Over 6 mths	330 Low	2	Multi-Family	
-	bounded to t	he North by W Ann F	Rd, South by	y W Cheyenne Ave	, East by N	830 High	20	Commercial	
Rampart Blvd, West by Amazing View St.						460 Pred.	16	Other	0 %
-	in an establis	hed residential neigh	nborhood c	onsisting of predor	minately single fa	mily properties	of varvino	styles, size	es, and
construction. Residential amenities including									
metropolitan area. Freeway access is wit						,			
Market Conditions (including support for the above			arket condit	tions are increasing	with sunnly and	d demand short	I nan die	count intere	oet rate
buydowns and other concessions are not u									
	ilicollillioli, i	iowever, typical auju	טו פוווטווטונט נט	tile sales prices al	e udilai idi udila	i uvei 3 /0. illele	is evidei	ILE OI COIIVE	ciilioilai aliu
government financing in the area.		Araa 470	20 . (	Char	22 D. J. J. J.		View N.	D	
Dimensions 103.92x53.08x92.13x34.35		Area 479			pe Rectangular		View N;	Res;	
Specific Zoning Classification PD				laned community					
		randfathered Use)	No Zoning	<u>,                                     </u>	/				
Is the highest and best use of subject property as	improved (or	as proposed per plans	and specifica	ations) the present use	e? 🗶	Yes No	If No, des	cribe Subje	ect is zoned
residential with no anticipated transition to other land us	es. Current HAB	U is compatible within this	market: no oth	her use is physically pos	sible legally permissi	ble, financially feasib	le or more p	oroductive.	
Utilities Public Other (describe)		Public	Other (des			ovements - Type		Public	Private
,	V				Off-site Impro	ovements - Type		Public	Private
Electricity 🔀 🗌		Vater 🔀			Off-site Impro	ovements - Type nalt			Private
Electricity 🔀 🔲	5	Vater X anitary Sewer X	Other (des	scribe)	Off-site Impro Street Asph Alley None	ovements - Type nalt		Public X	
Electricity	No FE	Vater X sanitary Sewer X MA Flood Zone X	Other (des	scribe) FEMA Map # 320	Off-site Impro	ovements - Type nalt	EMA Map	Public X	Private
Electricity  Gas  FEMA Special Flood Hazard Area  Are the utilities and off-site improvements typical	No FE for the market	Vater Amaitary Sewer MA Flood Zone X area? X	Other (des	FEMA Map # 320	Off-site Impro Street Asph Alley None 03C2150E	ovements - Type nalt B	ЕМА Мар	Public  N  Date 09/27	7/2002
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Electricity	operty  Get Full Base Exterior Walls Roof Surface Gutters & Do Window Type Dishwa 5 Rooms , etc.)  curce(s) (inclu made that the disclosure value an effective an effective an effective and the conditions.  Exterior on the conditions of the conditions are seen and the conditions are seen and the conditions.  Exterior on the conditions are seen and the conditions are seen and the conditions.  Exterior on the conditions are seen and the conditions are seen as a seen as a seen and the conditions are seen as a	Water Maintary Sewer MA Flood Zone X area? Yents, encroachments, e	Other (des	FEMA Map # 320  o If No, describe conditions, land use  Assessment and Data Source for Gross  Heating/Cooling  FWA HWBB  Radiant Other Gas  Central Air Conditioni Individual Other ave Washer/Di 2.1 Bath(s)  oration, renovations, r 192696. Any deviati usiness. The effection exterior inspection ess, or structural integre e subject is good p	Off-site Impro Street Asph Alley None 103C2150E  s, etc.)?  Tax Records S Living Area Wood Patio/ Porch ing Pool Fence Other ( 2,14  remodeling, etc.). ions will have an ive age is unknow on and subject decrease.	Prior Inspection County records  menities ace(s) # 1 Stove(s) # 0 Deck None Cv None Block Spa describe) 6 Square Feet of  C3;Ext impact on the o wn as the subject ata from the LVF	Mone None Driver Driveway Garag Carpo Attact Built- f Gross Liv erior only pinion of the was onl RMLS. Ar	Public  Date 09/27  If Yes, descri  Property Owner  Car Stora  way # of Surface ge # of ort # of hed	7/2002  the error representation of the street is may in the street in the street is may in the street in the stre

# Exterior-Only Inspection Residential Appraisal Report 49929 File # R22-030488

49929

There are 67 comparable	properties currently	offered for sale in	the subject neighborho	ood ranging in price	from \$ 450,000	to \$ 615	5,000
inoro aro 07 comparable					rice from \$ 330,000		330,000
FEATURE	SUBJECT		LE SALE # 1		BLE SALE # 2		LE SALE # 3
Address 10417 Glowing Cove	e Ave	10736 Jubilee Mou	ıntain Ave	10468 Cook Bluff	Ave	10523 Beckaville A	ve
Las Vegas, NV 8912		Las Vegas, NV 891	29	Las Vegas, NV 891		Las Vegas, NV 891	29
Proximity to Subject		0.83 miles SW		0.53 miles S		0.39 miles S	
Sale Price	\$		\$ 550,000		\$ 525,000		\$ 560,000
Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 225.41 sq.ft.		\$ 259.39 sq.ft		\$ 268.33 sq.ft.	
Data Source(s)		LVR #2376045;D0	•	LVR #2367116;D		LVR #2376961:DC	
Verification Source(s)		LVMLS & County As		LVMLS & County As		LVMLS & County As	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+ (-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
Sales or Financing		ArmLth	() 1	ArmLth	(71 2)	ArmLth	(71 2)
Concessions		Conv;2500		Conv;411		Conv;0	
Date of Sale/Time		s04/22;c03/22	+9 900	s05/22;c04/22	+4 725	s04/22;c04/22	+5,040
Location	B;Res;Gated	B;Res;Gated	1 0,000	N;Bsyroad;Gated		N;Bsyroad;Gated	-5,000
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple	0,000	Fee Simple	0,000
Site	4792 sf	5663 sf	0	5663 sf	0	7841 sf	-6,098
	N;Res;	N;Res;	0	N;Res;	0	N;Res;	-0,030
	DT2;Traditional	DT2;Traditional		DT2;Traditional		DT2;Traditional	
Quality of Construction	Q4	Q4		Q4		Q4	
Actual Age	19	19		19		20	0
Condition	C3	C3		C3		C3	U
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms. Baths		Total Bdrms. Baths	
Room Count	5 3 2.1	5 3 2.1		7 5 2.1	0		0
	2,146 sq.ft.		10 110				
Gross Living Area	· ·	2,440 sq.ft.	-19,110		+7,930		+3,835
Basement & Finished	0sf	Osf		0sf		0sf	
Rooms Below Grade							
	Average	Average		Average		Average	
	FWA/CAC	FWA/CAC		FWA/CAC		FWA/CAC	
	None	None		None		None	
Garage/Carport	2ga2dw	2ga2dw		2ga2dw		3ga3dw	-5,000
Porch/Patio/Deck		CovPrh/UnCv/Pat		CovPrh/UnCv/Pat		CovPrh/CvPat	-5,000
Fireplaces	1 Fireplace	None	+1,000			1 Fireplace	
Pool Features	None	None		Pool	-15,000	Pool/Spa	-20,000
Exterior Features	None	None		None		None	
Net Adjustment (Total)		_ + 🗶 -	\$ -8,210		\$ -6,345		\$ -32,223
Adjusted Sale Price		Net Adj. 1.5 %		Net Adj. 1.2 %		Net Adj. 5.8 %	
of Comparables I X did  did not research t		Gross Adj. 5.5 %	\$ 541,790	Gross Adj. 6.4 %	\$ 518,655	Gross Adj. 8.9 %	\$ 527,777
Data Source(s) Realist  My research	not reveal any prior sale	es or transfers of the co	omparable sales for the y	year prior to the date o	offective date of this appr	sale.	
Report the results of the research a				· ·	<u> </u>		
ITEM	SL	JBJECT	COMPARABLE S	ALE #1	COMPARABLE SALE #2		
							RABLE SALE #3
Date of Prior Sale/Transfer						09/10/2021	RABLE SALE #3
Price of Prior Sale/Transfer						\$499,900	
Price of Prior Sale/Transfer  Data Source(s)	Public Records		Public Records		: Records	\$499,900 Public Reco	
Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s)	05/27/2022		05/27/2022	05/27	/2022	\$499,900	
Price of Prior Sale/Transfer  Data Source(s)	05/27/2022		05/27/2022		/2022	\$499,900 Public Reco	
Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s)	05/27/2022		05/27/2022	05/27	/2022	\$499,900 Public Reco	
Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s)	05/27/2022		05/27/2022	05/27	/2022	\$499,900 Public Reco	
Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s)	05/27/2022 story of the subject prop		05/27/2022	05/27	/2022	\$499,900 Public Reco	
Price of Prior Sale/Transfer  Data Source(s)  Effective Date of Data Source(s)  Analysis of prior sale or transfer his	05/27/2022 story of the subject prop	perty and comparable s	05/27/2022	05/27	/2022	\$499,900 Public Reco	
Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer his	05/27/2022 story of the subject prop	perty and comparable s	05/27/2022	05/27	/2022	\$499,900 Public Reco	
Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer his Summary of Sales Comparison App	05/27/2022 story of the subject properties o	perty and comparable s	05/27/2022	05/27	/2022	\$499,900 Public Reco	
Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer his  Summary of Sales Comparison Application of Sales Comparison Application of Sales Comparison Application (Sales Comparison (Sales Comparison Application (Sales Comparison (Sales	05/27/2022 story of the subject properties proach See atta on Approach \$ 52	perty and comparable sached addenda.	05/27/2022 sales No s	05/27 sales or transfers in	the last 3 years.	\$499,900 Public Recoi 05/27/2022	rds
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Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer his  Summary of Sales Comparison Applicated Value by Sales Comparison Indicated Value by: Sales Comparison See attached addenda.	05/27/2022 story of the subject properties  proach See atta  on Approach \$ 52  arison Approach \$	perty and comparable sached addenda.	05/27/2022 sales No s  Cost Approach (if deve	05/27 sales or transfers in	the last 3 years.	\$499,900 Public Recoi 05/27/2022	rds 0
Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer his  Summary of Sales Comparison Applicated Value by Sales Comparison Indicated Value by: Sales Comparison See attached addenda.  This appraisal is made  "as is	on Approach \$  arison Approach \$  s", subject to following repairs or a sed on the extraordina	perty and comparable searched addenda.  25,000 525,000 completion per plans alterations on the base ary assumption that the	05/27/2022 sales No s  Cost Approach (if deverses and specifications of a hypothetical che condition or deficie	eloped) \$  n the basis of a hyondition that the repure ncy does not require	Income App  pothetical condition that airs or alteration or repair:	s499,900 Public Record 05/27/2022  roach (if developed) set the improvements be been completed, or The intended user is	rds  ords  o

Freddie Mac Form 2055 March 2005

UAD Version 9/2011

Page 2 of 6

Fannie Mae Form 2055 March 2005

# Exterior-Only Inspection Residential Appraisal Report 49929 File # R22-030488

49929

Scope of work and clarification.				
The appraiser has not identified any purchaser, borrower or seller as an intended use purpose. Such parties are advised to obtain an appraisal from an appraiser of their ov their own purposes, including without limitation for the purposes of a property purchaown risk and is not intended or authorized by the appraiser.	n choosing if they require an a	ppraisal report	by a purchaser, borro	wer or seller for
At a minimum, and unless otherwise noted, the following steps were taken in arriving data and MLS data pertaining to the subject was obtained from the appraisers source factors pertinent to the subject property. (2) A complete, physical observation of the process is intended to be sufficient to identify the readily apparent attributes of the su within the typical scope of observations normally employed by appraisers for valuation	s. A preliminary search was ma property was completed on the o pject site and improvements wit	ade to determin effective date o thin the context	e market trends and o f this report. The phys of developing an opin	ther significant ical observation iion of value and
inspection as would be conducted by a professional building inspector, home inspec	or, engineer or other technically	y trained perso	n. Unless otherwise in	dicated, the
appraiser has not observed areas that are not readily accessible such as, but not limi				
ground or systems below ground such as septic systems, wells, etc. The appraiser hazardous waste, mechanical systems such as, but not limited to, heating and air co unapparent environmental hazards. If the client has any questions or concerns regard appropriate inspections by qualified parties. (3) A detailed review of market sales was county and/or city records, appraisers files, and other appraisers. See data source see	ndition, electrical and plumbing, ing these issues, it is the client extracted from various source	, etc. or identifi 's responsibility s including real	cation of mold, lead-b / to use the due diliger   estate brokers and ag	ased paint or nce and order the gents, principals,
considered and if applicable and necessary, the result of the analysis was reported. A elsewhere in this report, either in the comment cells in the body of the form report or appraisal. The development of this appraisal is based on the standard assumptions a extraordinary assumptions were used in the development of the appraisal.	n attached addenda. No hypoth nd limiting conditions included i	netical condition in the preprinte	ns were used in the de d form attached to this	velopment of this s report. No
I have performed (no) services, as an appraiser or in any other capacity, regarding the	e property that is the subject of	this report with	in the three-year perio	d immediately
preceding acceptance of this assignment.				
My provider prevents me from including our E&O insurance. It is on file with your AM	C.			
The appraiser used the ANSI Z765 standard for measuring square footage.				
Finished square footage calculations for this house were made based on measured d associated with stairs, or openings in floors exceeding the area of associated stairs.	imensions only and may includ	e unfinished ar	eas, openings in floors	s not
Finished square footage calculations for this house were made based on measured d associated with stairs, or openings in floors exceeding the area of associated stairs.	mensions only and may include  (not required by Fannie Mae)	e unfinished ar	eas, openings in floors	s not
Finished square footage calculations for this house were made based on measured d associated with stairs, or openings in floors exceeding the area of associated stairs.  COST APPROACH TO VALU  Provide adequate information for the lender/client to replicate the below cost figures and calculation	E (not required by Fannie Mae)			
Finished square footage calculations for this house were made based on measured dassociated with stairs, or openings in floors exceeding the area of associated stairs.  COST APPROACH TO VALU  Provide adequate information for the lender/client to replicate the below cost figures and calculation Support for the opinion of site value (summary of comparable land sales or other methods for est	E (not required by Fannie Mae) ns. mating site value) Site	e value for this	report has been derive	ed from
Finished square footage calculations for this house were made based on measured dassociated with stairs, or openings in floors exceeding the area of associated stairs.  COST APPROACH TO VALU  Provide adequate information for the lender/client to replicate the below cost figures and calculatic Support for the opinion of site value (summary of comparable land sales or other methods for est comparable land sales, when available, or by extraction or allocation from recent imp	E (not required by Fannie Mae) ns. mating site value) Site roved sales. MLS and County F	e value for this Records were a	report has been derive	ed from
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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.

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- 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 version of this appraisal report were delivered containing my original hand written signature.

//	
APPRAISER AMALAMA	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature Of Management of the Signature	Signature
Name Jeffrey Lerner	Name
Company Name Impact Valuation Group LLC	Company Name
Company Address 10808 S. River Front Parkway, , Suite 3042	Company Address
South Jordan, UT 84095	
Telephone Number (877)284-2351	Telephone Number
Email Address info@impactvaluation.com	Email Address
Date of Signature and Report 05/30/2022	Date of Signature
Effective Date of Appraisal 05/27/2022	State Certification #
State Certification #	or State License #
or State License # A.0207995-RES	State
or Other (describe) State #	Expiration Date of Certification or License
State NV	
Expiration Date of Certification or License 09/30/2023	SUBJECT PROPERTY
ADDRESS OF PROPERTY APPRAISED	Did not inspect exterior of subject property
10417 Glowing Cove Ave	Did inspect exterior of subject property from street
Las Vegas, NV 89129	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 525,000	
LENDER/CLIENT	COMPARABLE SALES
Name Clear Capital	□ Did not increat autoriar of comparable calca from street
Company Name Wedgewood Inc	☐ Did not inspect exterior of comparable sales from street
Company Address 2015 Manhattan Beach Blvd Suite 100, Redondo	Did inspect exterior of comparable sales from street
Beach, CA 90278	Date of Inspection
Email Address	

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Exterior-Only Inspection Residential Appraisal Report 49929
File # R22-030488

FEATURE		SUBJECT		COMF	PARABI	E SALE #	<del>/</del> 4		COMI	PARABL	E SALE # 5		COM	PARABL	E SALE # 6
Address 10417 Glowing Cov	e Ave		10736	6 Little H	Horse	Creek Av	e								
Las Vegas, NV 8912	29		Las V	egas, N	V 891	29									
Proximity to Subject				miles N											
Sale Price	\$					\$	455,000	)			\$				\$
Sale Price/Gross Liv. Area	\$	sq.ft.	\$	251.66	sg.ft.			\$		sq.ft.		\$		sq.ft.	
Data Source(s)				#23744		)M 4		ľ		- 1		<u> </u>		- 1	
Verification Source(s)				S & Cou											
VALUE ADJUSTMENTS	DE	SCRIPTION		SCRIPTI			Adjustment	DF	SCRIPTI	ION	+(-) \$ Adjustment	DF	SCRIPT	ION	+(-) \$ Adjustment
Sales or Financing	DE		ArmLt		011	1() \$	rajuotinont		.001111 11	011	i ( ) Ψ / (α)ασαποπε		-001111 1	1011	i ( ) ψ riajaotinont
Concessions			FHA;0												
Date of Sale/Time					20		. 0 10	1							
	D.D			2;c03/2	22		+8,190								
Location			N;Res				+5,000	)							
Leasehold/Fee Simple	Fee Si		Fee Si												
Site	4792		3049				+3,486	j							
View	N;Res		N;Res												
Design (Style)				radition	ıal										
Quality of Construction	Q4		Q4												
Actual Age	19		15					)							
Condition	C3		C3												
Above Grade	Total	Bdrms. Baths	Total	Bdrms.	Baths			Total	Bdrms.	Baths		Total	Bdrms.	Baths	
Room Count	5	3 2.1	6	4	3.0		-2,500	)							
Gross Living Area		2,146 sq.ft.	-	1,808			+21,970			sq.ft.				sq.ft.	
Basement & Finished	0sf		0sf	.,000	- 4.16.		,			- 4				- 1.16	
Rooms Below Grade	031		JJI												
Functional Utility	Λ.,	70	Λ.,	00				1							
-	Averag		Avera			_		-							
Heating/Cooling	FWA/0		FWA/0					1							
Energy Efficient Items	None		None												
Garage/Carport	2ga2d		2ga2c					1							
Porch/Patio/Deck	CovPr	h/UnCv/Pat	CovPr	rh/CvPa	t		-5,000	)							
Fireplaces	1 Fire	olace	None				+1,000	)							
Pool Features	None		None												
Exterior Features	None		BBQ				-500	)							
Net Adjustment (Total)				+	٦.	\$	31,646		+ [	٦. ا	\$		+	٦.	\$
Adjusted Sale Price			Net Ad	li –	7.0 %		01,010	Net Ac		- %	T	Net Ad		%	<u> </u>
of Comparables			Gross		10.5 %		486,646		-	%	¢	Gross	-	%	¢
Report the results of the research a	and anal														Ψ
ITEM	anu anai		BJECT		IIISTOLY		1PARABLE S				OMPARABLE SALE # {				ABLE SALE # 6
Date of Prior Sale/Transfer		30	DJEUI					1LL # 4	+	U	JIVIFANADLE SALE # ;	)	"	UIVIFAN	ADLE SALE # 0
						04/04/20	122								
Price of Prior Sale/Transfer						\$0									
Data Source(s)		ublic Records				Public R									
Effective Date of Data Source(s)		5/27/2022				05/27/20	122								
Analysis of prior sale or transfer hi	story of	the subject prop	erty an	nd compa	arable s	sales									
Analysis/Comments															
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5															

**Market Conditions Addendum to the Appraisal Report** 

49929

File No. R22-030488

The purpose of this addendum is to provide the lender/c										
neighborhood. This is a required addendum for all appra Property Address 10417 Glowing Cove Ave	usai reports with an effective		Las Vegas		St	ate NV	7	IP Code 891	29	
Borrower Catamount Properties 2018 LLC		0.0	Las Vogas	<u> </u>		210   N V		0000 001	23	
Instructions: The appraiser must use the information reconstructions and overall market conditions as reported it is available and reliable and must provide analysis as it explanation. It is recognized that not all data sources will in the analysis. If data sources provide the required information average. Sales and listings must be properties that compared to the second	d in the Neighborhood section indicated below. If any requi I be able to provide data for rmation as an average instead pete with the subject proper	on of the appired data is until the shaded ad of the mety, determine	oraisal report inavailable or inavai	form. The appraiser must fill is considered unreliable, the if it is available, however, the aiser should report the avail if the criteria that would be u	in all f apprai appra ble fig	he information ser must pro liser must inc ure and iden	on to vide clude tify it	the extent an the data as an		
subject property. The appraiser must explain any anoma Inventory Analysis	Prior 7–12 Months		ets, new consi 6 Months	Current – 3 Months	_		0	verall Trend		
Total # of Comparable Sales (Settled)	30		9	18	╁	Increasing	T	Stable	V	Declining
Absorption Rate (Total Sales/Months)	5.00		.33	6.00	╁	Increasing	岗	Stable	Ħ	Declining
Total # of Comparable Active Listings	5		6	5		Declining	_	Stable	П	Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	1.0	(	1.9	0.8	X	Declining		Stable		Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7–12 Months	Prior 4-	6 Months	Current – 3 Months			0	verall Trend		
Median Comparable Sale Price	\$418,000		3,000	\$462,500		Increasing	Ļ	Stable		Declining
Median Comparable Sales Days on Market	9		20	8		Declining	닏	Stable	H	Increasing
Median Comparable List Price	\$447,000	\$46	0,000	\$539,999	X	Increasing	뉴	Stable		Declining
Median Comparable Listings Days on Market  Median Sale Price as % of List Price	14	10	6	16	-	Declining Increasing	╠	Stable Stable		Increasing Declining
Seller-(developer, builder, etc.)paid financial assistance	100% prevalent? Yes		10%	101%	+	Declining		Stable	H	Increasing
Explain in detail the seller concessions trends for the par			ncreased fron	n 3% to 5% increasing use	of buve	3				moroasing
fees, options, etc.). An analysis was performe	•								NA S	eller
concessions. This analysis shows a change of -2		0 0 0 0 1 110	540t 12 111011	1010. 1 01 111000 04100, 4 10	tui Oi	20.070 1101	0 10	portou to ne		01101
concocción iniciana, joic che no a change co										
Are foreclosure sales (REO sales) a factor in the market	? Yes 🔀 No	o If yes,	explain (includ	ding the trends in listings and	sales	of foreclose	d pro	operties).		
An analysis was performed on 67 competing sale	es over the past 12 mon	ths. For the	ose sales, a	total of 1.5% were report	ed to	be REO.				
Cite data sources for above information. Inform										
ILUIP DATA SOURCES TOE ANOVE INTORMATION INFORM										
				ctive date of 05/27/2022	) was	utilized to	arriv	e at the res	ults	noted on
this addendum. Any percent change results note					) was	utilized to	arriv	ve at the res	ults	noted on
this addendum. Any percent change results note	d in these comments are	e based on	simple regr	ession.					ults	noted on
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Si	upplemental Addendum	File N	√o. R22-030488	
Catamount Properties 2018 LLC				
10417 Glowing Cove Ave				
Las Vegas	County Clark	State NV	Zip Code 89129	

## Wedgewood Inc Summary of Sales Comparison Approach

Las Vegas

Borrower

City

Property Address

Lender/Client

Comparable sale #1 sold approximately 1 month ago. Adjustments for items that were dissimilar to the subject were time, busy road, GLA, fireplace and pool.

Comparable sale #2 sold approximately 2 months ago. Adjustments for items that were dissimilar to the subject were time, GLA and patio.

Comparable sale #3 sold approximately 1 month ago. Adjustments for items that were dissimilar to the subject were for time, busy road, site, GLA, garage, patio and pool/spa.

Comparable sale #4 sold approximately 2 months ago. Adjustments for items that were dissimilar to the subject were time, gated, site, half bathroom, GLA, patio, fireplace and exterior features.

Comparable 1 and 2 appears most similar/recent and was given the most weight.

State Requirements - Nevada Appraisal AMC# - Nevada ClearCapital.com, Inc. - AMC.0000143

Appraiser used HowLoud.com to determine if any property was on a busy road.

The streets in the PUD are open all year for police, fire, garbage and utility work.owing Cove The roads are similar to public streets as both are asphalt.

Due to very limited listing of similar homes in the immediate area, it was necessary to use sales over 1 mile in distance.

The subject's market is currently increasing, therefore market condition adjustments were made to comps 1, 2, 3 and 4 from their contract dates based on MLS data of .8%/month.

All comparables used are verified as closed. Dates shown for the comparables are closed dates unless the contract date is indicated. Offering or pending dates are the date of the transaction.

The appraisers comparables search parameters began with a search of the LVAR MLS for single family homes sold within the last 12 months and located within the subjects market area built within a range of 35 years up and down or homes in similar condition of the subject and with similar bedroom and bath counts and GLA. The comparable sales used within the report were the most recent and similar within the subjects market area. Listings were used in this report to illustrate competition within the subjects market area and were adjusted for sale/list price ration and other items as required via paired sales analysis. While consideration was given to all the comparables used in the report, the most weight was placed on comparable 1 and 2 as they are the most similar sales similar to the subject.

A reasonable exposure time for the subject property developed independently from the stated marketing time is 0-90 days.

The address listed on the appraiser's signature page is the company's main business address located in South Jordan Utah, however the appraiser resides in and is licensed to appraise real property in the state of Nevada, Clark County as a residential appraiser license# A.0207995-RES

#### Reconciliation

The quality and quantity of data available was reconciled and analyzed within the approaches considered. The sales comparison approach best reflects the interaction of buyers and sellers in the real estate market. Due to the age of the subject and subjectiveness of depreciation, the cost approach is given no weight. The income approach is not applicable because the typical purchaser of homes in the subjects market area is owner occupied.

#### Format:

This appraisal is presented in a summary format designed to be in compliance with the reporting requirements of the Uniform Standards of Professional Appraisal Practice, recent addition (hereafter referred to a USPAP) as set forth in standards rule 2-2(b). In this format only a summary discussions of the data, reasoning, and analysis that were used in the documentation has been retained (subject to USPAP record keeping requirements of the ethics provision) in the appraiser's file/workplace. The format and extent of information provided in this report are specific to the needs of the intended user. The appraiser retains no responsibility for unauthorized use of this appraisal.

#### Intended use, user and purpose of report:

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

**Supplemental Addendum** 

File No. R22-030488

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Borrower	Catamount Properties 2018 LLC					
Property Address	10417 Glowing Cove Ave					
City	Las Vegas	County Cla	ark State	NV	Zip Code {	39129
Lender/Client	Wedgewood Inc					

party's own risk and is not intended or authorized by the appraiser.

#### Scope of the appraisal assignment:

The "scope" of this residential appraisal assignment is to review the subject property, research applicable data, analyze the data, arrive at an opinion of the "highest and best use" of the property, employ the generally accepted approaches to value that are applicable (see page 3 of the URAR), and arrive at a final opinion of the property's value subject to the "assumptions and limiting conditions" and "certifications" attached.

Additional information as to the scope of the appraisal is included in the "inspection addendum" which outlines inspection procedures which should be considered as relative to the scope of the appraisal process used.

For the purposes of this assignment, the following represents the scope of work relating to the "complete visual inspection" of the subject property:

the appraiser(s) viewed the subject on the effective date of value, the following items are among those considered hidden components by the appraiser and were not visually available to the appraiser: (including but not limited to) framing, foundation, insulation, roofing, underlayment, electrical, plumbing, heating/cooling, attic and crawl space, areas under floor coverings, wall coverings, furniture and storage. The appraiser does not move or inspect behind personal items, furniture, or wall hangings. Concerns may exist in the areas of the subject not viewed by the appraiser that could be discovered by a professional home inspection. The appraiser is not a qualified home inspector and strongly recommends that one be engaged to obtain an accurate and complete perspective of the condition of the subject property if desired by the intended user.

Additionally: The appraiser did not operate the appliances, HVAC systems, plumbing system, or test the electrical systems. The appraiser did not note any obvious problems with these systems during the walkthrough, however, problems may exist that could be discovered through testing by a qualified individual. The appraiser recommends that these systems be tested by a professional home inspector or other qualified individuals. (also see attached inspection advisory)

The quality and quantity of the data used is limited by the sources typically available to the appraiser. Utah is a non-disclosure state and sales data can not be confirmed through county records. The appraiser's typically employed data sources are the local multiple listing services, appraiser's files and assessor's data. Available sources do not include "for sale by owner" properties and sales not reported in WFRMLS.

#### Property rights being appraised:

Unless otherwise noted on the URAR, the property rights being appraised are "fee simple".

No personal property is included in the opinion of value.

#### Flood zones and flood zone maps:

Information regarding flood zones in this report have been provided by a third party and reflect the appraiser's best effort to correctly locate the subject property on available flood maps. Due to the vague indication of individual streets/road on these maps, it is strongly advised that flood zone data be verified with local officials and/or private flood zone certification company.

#### General area trends and economic data:

An analysis of local trends indicate that the subject's area has had increasing marketing conditions with a bump up in prices since 2016. The area has had minimal foreclosure and short sale activity. An analysis of local trends indicates that the subject's area presently has good marketing conditions and reasonable marketing times (0 to 90 days) for well priced properties. The comparables used are recent enough so that no date of sale adjustments are considered necessary unless otherwise noted. (see attached for additional area information)

#### Site comments

The subject property is situated on a residential site typical of the neighborhood and adequate utilities are available. No adverse easements were noted at the time of inspection. The functional utility of the site is such that it meets the requirements for residential use.

the legal description used in the report was obtained from other sources which may include the lender and the local assessor's office.

#### Improvements:

The subject improvements appear to meet the expectations of the market in this value sector. Marketability is considered to be typical for this type of property.

No obvious encroachments were noted, however, the appraiser has no readily available means to determine property boundaries. Also the appraiser lacks methodology to determine that the improvements described are situated on the legal description provided by others (see above). The intended user may desire a professional survey if concerns exist. The appraiser has no professional training in survey work and such is considered outside the scope of this assignment.

#### Highest and best use (vacant):

although the appraiser has not been provided with a soil or geological survey of the site, it appears to be adequate for residential use (based on the appraiser's cursory inspection). Size, location and off site infra-structure also appear adequate. Based on a

#### Supplemental Addendum

		Supplementa	l Addendum		Fil	le No. R22-030	488	
Borrower	Catamount Properties 2018 LLC							
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Lender/Client	Wedgewood Inc							

preliminary review of the zoning regulations, single family usage appears to be the major permitted use. Said residential use is also considered to be economically feasible given current market conditions and will return the maximum productivity to the site in the current market. Therefore, the single family residential use is considered to be the "highest and best use" of the site.

#### Highest And best use (improved):

The subject improvements were designed with single family residential usage as the primary intended use. Said use is currently legally permitted and under current market conditions represents a financially feasible use which will return the maximum productivity to the improved property. Therefore, and in consideration of the above analysis, the "highest and best use" of the subject "as improved" is the residential use.

#### Inspection Advisory:

Obtain a professional home inspection. It is the appraiser's recommendation that all existing homes be professionally inspected prior to transfer of ownership.

The subject property was viewed by the appraiser for valuation purposes only. No inspection has been made of the structural and mechanical systems of the home other than a cursory viewing by the appraiser to assist in valuing the property. The appraiser has not received formal training in the analysis, operation or proper design of the structural systems, operating systems, mechanical systems, hvac, or appliances typically found in a residential property. The appraiser views only the visible/easily accessible areas of the home and hidden or unrecognized problems (such as mold, dry rot, insect infestation or conditions that may lead to such problems in the future may not be noted. The appraiser is not qualified to determine the cause of mold, the type of mold or whether the mold might pose any risk to the property or it's inhabitants. For this reason, the appraiser always recommends that a professional home inspection, pest inspection and or environmental inspection be obtained prior to the transfer of any interest in a residential property. The appraisal does not guarantee that the property is free of defects or environmental problems (including mold or other unseen contamination). The appraisal should not alone be relied upon to report the condition of the property.

Additionally, if prospective purchasers or lenders have any concerns in regards to zoning, encroachments, off-site factors or other similar factors, they should contact experts in those fields. Referrals are readily available from local realtors, lenders, title companies, and the library.

It should be noted that in the course of some appraisals, the appraiser may recommend certain inspections or repairs. In no way should these findings be construed as a home inspection. There are many other systems of a typical home that need to be inspected (or repairs that may be needed) that may not have been noted by the appraiser.

The appraiser also recommends that all wood stove and inserts be inspected by competent parties. It is also recommended that all bedrooms have adequate egress (per local code) and all bedroom areas have u.l. Approved smoke detectors. It is further recommended that all properties serviced by private well and septic systems be inspected and approved by local health

the Appraiser considers it prudent (and within the anticipated due diligence) of a potential investor or home buyer to obtain the above described inspections to assure themselves of the quality, condition and safety of the residential property they are purchasing or gaining an interest in.

#### Hazardous substances and materials:

Unless otherwise stated in this report, the existence of hazardous substances, including and without limitation: asbestos, molds poly chlorinate biphenyls, radon gas, petroleum (or by-products), agricultural or dry cleaning chemicals, insecticides, or past or present chemicals relating to toxic substance production, which may or may not be present on the property, or in proximity to the property, were not called to the attention of, nor did the appraiser become aware of such during the appraiser's viewing of the subject property. The appraiser has no knowledge of the existence of such materials on, in, or near the property unless otherwise stated. It should be noted, that the appraiser is not qualified to test for such substances and is not trained in their identification. The presence of these materials or substances may have a negative effect on the value of the property. The opinion of value arrived in this appraisal is predicated on the belief that there is no such condition on or in the proximity to the property that would cause such a loss in value. The appraiser takes no responsibility for any such conditions, nor for any expertise or engineering knowledge required to discover them. The client, or any potential reader or user of this report is urged to retain an expert in the field of environmental concerns and their impact on real estate is so desired, or considered prudent. Additional information may be obtained at "www.epa.gov".

#### **Privacy Policy Notice**

#### Purpose of this notice:

Title V of the Gramm-Leach-Bliley act. (GLBA) generally prohibits any financial institution, directly or through its affiliates, from sharing nonpublic personal information about you with a nonaffiliated third party unless the institution provides you with a notice of its privacy policies an practices, such as the type of information that it collects about you and the categories of persons or entities to whom it may be disclosed. In compliance with the GLBA, we are providing you with this document, which notifies you of the privacy policies and practices.

We may collect nonpublic personal information about you from the following sources:

Information, such as anticipated loan proceeds, type of mortgage or loan, and fees paid, others involved in your transaction, such as the real estate agent, on applications or other forms. Information about your transaction with us, our affiliates, or others, such as your earnest money, down payment, sales price, rental data, size and condition of home and other details concerning your property.

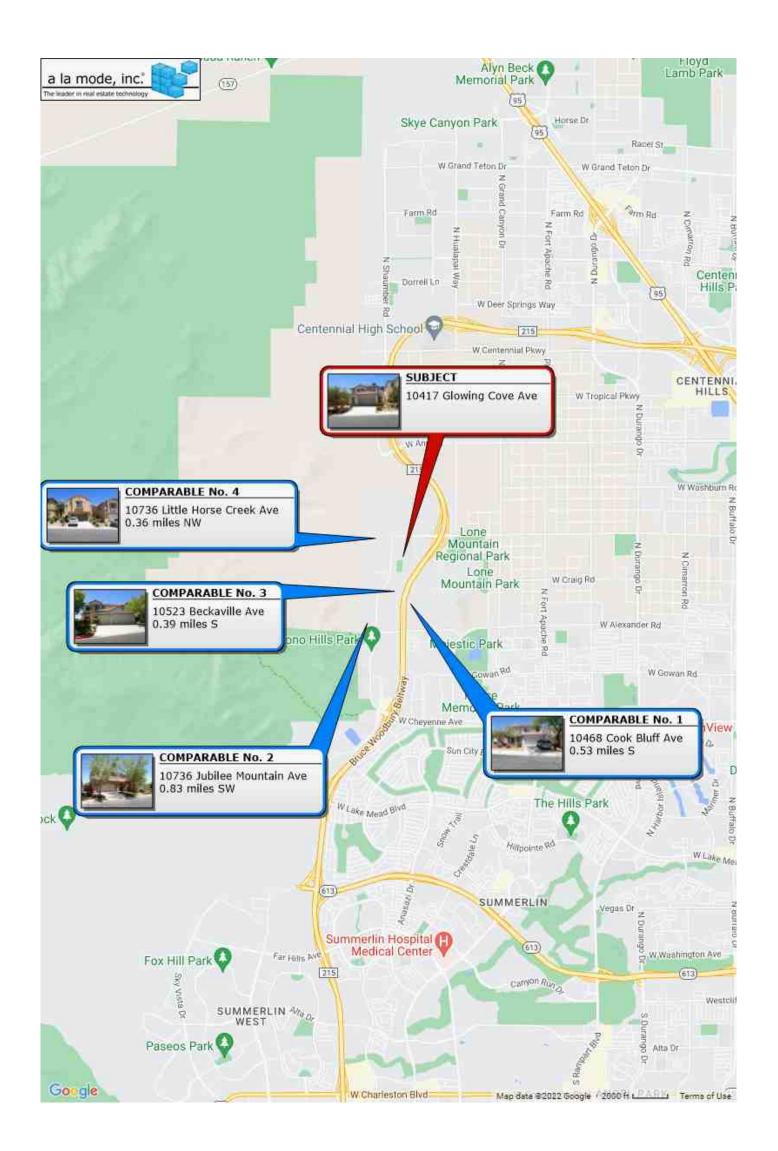
		Supplementa	l Addendum		Fi	le No. R22-0304	88	
Borrower	Catamount Properties 2018 LLC							
Property Address	10417 Glowing Cove Ave							
City	Las Vegas	County	Clark	State	NV	Zip Code	89129	
Lender/Client	Wedgewood Inc							

Unless it is specifically stated otherwise in an amended privacy policy notice no additional nonpublic personal information will be collected about you.

We may disclose any of the above information that we collect about our customers or former customers to our affiliates or to nonaffiliated third parties as permitted by law. We do not disclose any nonpublic personal information about you with anyone for any purpose that is not specifically permitted by law. If you do not want us to use or disclose such information as described above please contact us at: 877-284-2351.

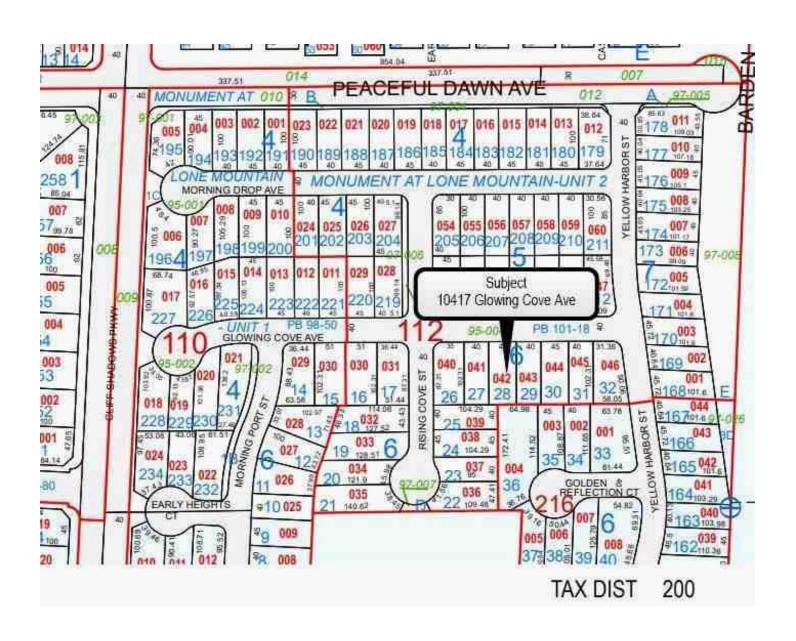
#### **Location Map**

Borrower	Catamount Properties 2018 LLC					
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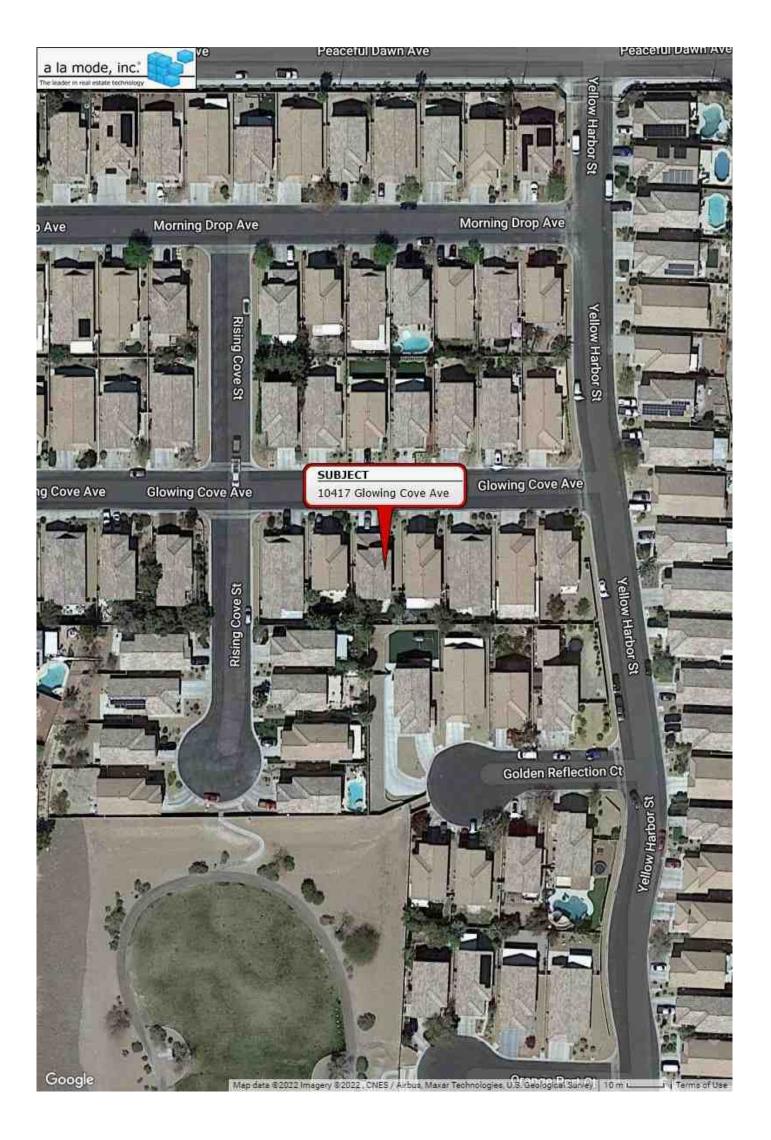
#### **Plat Map**

Borrower	Catamount Properties 2018 LLC							
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Lender/Client	Wedgewood Inc							



## **Aerial Map**

Borrower	Catamount Properties 2018 LLC							
Property Address	10417 Glowing Cove Ave							
City	Las Vegas	County (	Clark	State	NV	Zip Code	89129	
Lender/Client	Wednewood Inc							



# **Subject Photo Page**

Borrower	Catamount Properties 2018 LLC							
Property Address	10417 Glowing Cove Ave							
City	Las Vegas	County C	lark	Sta	ite NV	Zip Code	89129	
Lender/Client	Wedgewood Inc							



# **Subject Front**

10417 Glowing Cove Ave

Sales Price

Gross Living Area 2,146
Total Rooms 5
Total Bedrooms 3
Total Bathrooms 2.1

Location B;Res;Gated View N;Res; Site 4792 sf Quality Q4 Age 19



# **Subject Street**

# Photograph Addendum

Borrower	Catamount Properties 2018 LLC							
Property Address	10417 Glowing Cove Ave							
City	Las Vegas	County	Clark	Sta	te NV	Zip Code	89129	
Lender/Client	Wedgewood Inc							



Left side



Right side



Address

#### **Comparable Photo Page**

Borrower	Catamount Properties 2018 LLC							
Property Address	10417 Glowing Cove Ave							
City	Las Vegas	County	Clark	State	NV	Zip Code	89129	
Lender/Client	Wedgewood Inc							



## Comparable 1

10736 Jubilee Mountain Ave

Prox. to Subject 0.83 miles SW Sales Price 550,000 Gross Living Area Total Rooms 5 Total Bedrooms 3 Total Bathrooms 2.1

Location B;Res;Gated
View N;Res;
Site 5663 sf
Quality Q4
Age 19



#### Comparable 2

10468 Cook Bluff Ave

Prox. to Subject 0.53 miles S
Sales Price 525,000
Gross Living Area 2,024
Total Rooms 7
Total Bedrooms 5
Total Bathrooms 2.1

Location N;Bsyroad;Gated

View N;Res; Site 5663 sf Quality Q4 Age 19



## Comparable 3

10523 Beckaville Ave

Prox. to Subject 0.39 miles S
Sales Price 560,000
Gross Living Area 2,087
Total Rooms 6
Total Bedrooms 3
Total Bathrooms 2.1

Location N;Bsyroad;Gated

View N;Res; Site 7841 sf Quality Q4 Age 20

## **Comparable Photo Page**

Borrower	Catamount Properties 2018 LLC			
Property Address	10417 Glowing Cove Ave			
City	Las Vegas	County Clark	State NV	Zip Code 89129
Lender/Client	Wedgewood Inc			



## Comparable 4

10736 Little Horse Creek Ave Prox. to Subject 0.36 miles NW Sale Price 455,000 1,808 Gross Living Area Total Rooms 6 Total Bedrooms 4 Total Bathrooms 3.0 Location N;Res; N;Res; View Site 3049 sf Quality Q4 15 Age

#### 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

# 49929

**USPAP ADDENDUM** File No. R22-030488 Borrower Catamount Properties 2018 LLC Property Address 10417 Glowing Cove Ave City State NV Zip Code 89129 County Clark Las Vegas I ender Wedgewood Inc This report was prepared under the following USPAP reporting option: Appraisal Report This report was prepared in accordance with USPAP Standards Rule 2-2(a). Restricted Appraisal Report This report was prepared in accordance with USPAP 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: 0-90 Days A reasonable estimate of exposure time for the subject would be in the range of 0-90 days. **Additional Certifications** I certify that, to the best of my knowledge and belief: I have NOT performed 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. - The statements of fact contained in this report are true and correct. - The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions. - Unless otherwise indicated, I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties - I have no bias with respect to the property that is the subject of this report or the parties involved with this assignment. - My engagement in this assignment was not contingent upon developing or reporting predetermined results. - My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal. - My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that were in effect at the time this report was prepared. - Unless otherwise indicated, I have made a personal inspection of the property that is the subject of this report. - Unless otherwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification (if there are exceptions, the name of each individual providing significant real property appraisal assistance is stated elsewhere in this report). **Additional Comments** Definition of Market Value Market value is the most probable price that 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: buyer and seller are typically motivated; both parties are well informed or well advised, and each acting in what he or she considers his/her own best interest; a reasonable time is allowed for exposure in the open market; payment is made in terms of cash in U.S. dollars or in terms of financial arrangements comparable thereto; and 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. Note: Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs that are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable because 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. Source of definition of market value: Fannie Mae AMC Fee Split: \$325.00 Appraiser Fee Split: \$335.00 APPRAISER: **SUPERVISORY APPRAISER: (only if required)** Signature: Signature: Name: Jeffrey Lerne Name: Date Signed: Date Signed: 05/30/2022 State Certification #: State Certification #: or State License #: A.0207995-RES or State License #: State: NV Expiration Date of Certification or License: 09/30/2023 Expiration Date of Certification or License: Effective Date of Appraisal: 05/27/2022 Supervisory Appraiser Inspection of Subject Property:

Did Not

Exterior-only from Street

Interior and Exterior

#### License



49929 File No. R22-030488

#### 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.

C/

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**

Q-

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

Q2

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

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

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

#### Quality Ratings and Definitions (continued)

#### Q3

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

#### Ω4

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

#### Q5

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

#### Q6

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

#### Definitions of Not Updated, Updated, and Remodeled

#### Not Updated

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

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

#### Updated

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

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

#### Remodeled

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

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

#### **Explanation of Bathroom Count**

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

#### Example:

3.2 indicates three full baths and two half baths.

# UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM (Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

## Abbreviations Used in Data Standardization Text

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