

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

<b>Address</b>	4588 Barnes Court, Las Vegas, NV 89147	<b>Order ID</b>	8245269	<b>Property ID</b>	32835642
<b>Inspection Date</b>	06/02/2022	<b>Date of Report</b>	06/02/2022		
<b>Loan Number</b>	49934	<b>APN</b>	163-20-312-032		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Clark		

<b>Tracking IDs</b>					
<b>Order Tracking ID</b>	060222_BPO	<b>Tracking ID 1</b>	060222_BPO		
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--		

### General Conditions

<b>Owner</b>	Bemish Robert P	<b>Condition Comments</b>	
<b>R. E. Taxes</b>	\$1,808	Based on exterior observation, subject property appears to be in average condition and not in need of immediate repair	
<b>Assessed Value</b>	\$85,027		
<b>Zoning Classification</b>	R-2		
<b>Property Type</b>	SFR		
<b>Occupancy</b>	Occupied		
<b>Ownership Type</b>	Fee Simple		
<b>Property Condition</b>	Average		
<b>Estimated Exterior Repair Cost</b>	\$0		
<b>Estimated Interior Repair Cost</b>	\$0		
<b>Total Estimated Repair</b>	\$0		
<b>HOA</b>	No		
<b>Visible From Street</b>	Visible		
<b>Road Type</b>	Public		

### Neighborhood & Market Data

<b>Location Type</b>	Suburban	<b>Neighborhood Comments</b>	
<b>Local Economy</b>	Stable	Currently a better market with increasing property values. Supply is in shortage with rising demand. This is a fair market with no REO .Proximity and convenience to employment, schools, parks, shopping and transportation are average.	
<b>Sales Prices in this Neighborhood</b>	Low: \$395,000 High: \$800,000		
<b>Market for this type of property</b>	Increased 3 % in the past 6 months.		
<b>Normal Marketing Days</b>	<30		

### Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
<b>Street Address</b>	4588 Barnes Court	4875 Van Carol Drive	4518 Lone Mesa Drive	4673 Ashington Stree
<b>City, State</b>	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV
<b>Zip Code</b>	89147	89147	89147	89147
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.81 <sup>1</sup>	0.06 <sup>1</sup>	0.11 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$479,999	\$480,000	\$499,000
<b>List Price \$</b>	--	\$479,999	\$480,000	\$499,000
<b>Original List Date</b>		05/10/2022	05/16/2022	05/24/2022
<b>DOM · Cumulative DOM</b>	-- · --	9 · 23	3 · 17	9 · 9
<b>Age (# of years)</b>	25	28	25	25
<b>Condition</b>	Average	Average	Good	Good
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	2 Stories colonial	2 Stories colonial	2 Stories colonial	2 Stories colonial
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,924	2,067	1,924	1,764
<b>Bdrm · Bths · ½ Bths</b>	3 · 3	4 · 3	3 · 2 · 1	3 · 3
<b>Total Room #</b>	7	8	7	7
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Attached 3 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
<b>Basement (Yes/No)</b>	No	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	--
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	.19 acres	.19 acres	.10 acres	.12 acres
<b>Other</b>	--	--	--	--

\* Listing 1 is the most comparable listing to the subject.

<sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

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

## Current Listings - Cont.

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

- Listing 1** INVESTOR SPECIAL OR FAMILY TO MOVE INTO\*BEAUTIFUL LAYOUT\*THIS HOME FEELS SO OPEN FROM THE TIME YOU COME IN AND HAVE THE HIGH CEILINGS AND LARGE LIVING ROOM AND DINING ROOM WITH NATURAL LIGHT THROUGHOUT AND VIEWS OF THE BACKYARD! DOWNSTAIRS BEDROOM CURRENTLY HAS BUILT INS BUT IF BUYER WANTS TO REMOVE AND BUILD A CLOSET THAT WILL CREATE A FULL BED AND BATHROOM DOWNSTAIRS. LOCATED ACROSS THE STREET FROM THE WELL KNOWN SPANISH HILLS GUARD GATED COMMUNITY. NEARBY THE STRIP AND SHOPPING CENTERS.
- Listing 2** Popular SW area of Vegas Valley\*\*3 Bedrooms + 3 Full Baths + HUGE LOFT\*\*2 BRAND NEW AC units \*\* All newly remodeled, New Ceramic Tile Floors that LOOK Like Wood Down & New Laminate Wood UPstairs, New Paint, 5 inch baseboards\*\*New Bathrooms, New White Custom Kitchen Cabinets, QUARTZ Kitchen Counters\*\*Dramatic Staircase has Wood like flooring\*\*New Light Fixtures, Downstairs Bedroom has Carpet\*\*NEW Exterior Paint too!\*\*Gas Fireplace in Family room\*\*Vaulted Ceilings in Living room\*\* 1 of Bedrooms and 3/4 Bath ( step in shower) Downstairs\*\*Big Backyard\*\*Garage has Epoxy Floors\*\* Home like NEW!! Its gorgeous\* WONT Last Long\*\*
- Listing 3** SOUTHWEST STUNNER THOUSANDS IN RECENT UPGRADES. Beautiful entry way leads you to an upgraded masterpiece with semi custom features and dramatic high ceiling. Huge formal area. Gourmet kitchen with sparkling granite, backsplash and appliance package that overlooks the entertainment room. Massive area perfectly set up for Netflix surround sound and sports. Take a stroll out back and create your own Oasis in the desert with nobody behind. The 2nd floor boast of a Penthouse like master bedroom with spa inspired remodeled master bathroom with walk in shower. Large secondary bedrooms away from the master for complete privacy. CANT TOUCH THIS BEST IN CLASS!

### Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
<b>Street Address</b>	4588 Barnes Court	8994 Odense Way	9044 Mountain Lakes Avenue	9224 Isle Pointe Court
<b>City, State</b>	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV
<b>Zip Code</b>	89147	89147	89147	89147
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.13 <sup>1</sup>	0.45 <sup>1</sup>	0.22 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$511,000	\$459,900	\$435,000
<b>List Price \$</b>	--	\$494,000	\$459,900	\$435,000
<b>Sale Price \$</b>	--	\$494,000	\$465,000	\$450,000
<b>Type of Financing</b>	--	Conv	Conv	Cash
<b>Date of Sale</b>	--	05/06/2022	03/15/2022	02/17/2022
<b>DOM · Cumulative DOM</b>	-- · --	71 · 96	12 · 49	21 · 76
<b>Age (# of years)</b>	25	26	22	18
<b>Condition</b>	Average	Average	Average	Average
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	2 Stories colonial	2 Stories colonial	2 Stories colonial	2 Stories colonial
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,924	1,930	2,115	1,902
<b>Bdrm · Bths · ½ Bths</b>	3 · 3	3 · 2	5 · 2 · 1	4 · 2 · 1
<b>Total Room #</b>	7	7	8	8
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
<b>Basement (Yes/No)</b>	No	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	--
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	.19 acres	.16 acres	.10 acres	.11 acres
<b>Other</b>	--	--	--	--
<b>Net Adjustment</b>	--	\$0	\$0	\$0
<b>Adjusted Price</b>	--	\$494,000	\$465,000	\$450,000

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

<sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

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

### Recent Sales - Cont.

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

- Sold 1** Spacious 2 story home tucked away in a quiet neighborhood. Open floor plan with huge living room with vaulted ceilings. Front shielded by large pine trees from hot summer sun. Beautiful Plantation Shutters throughout. Conveniently minutes away from 215 highway, schools and shopping. Clean and ready for move in.
- Sold 2** 2-story house with gorgeous flooring and a nice wide-open living room with a cozy fireplace built in. Must see it!!
- Sold 3** SPACIOUS 2 STORY HOUSE, CORNER LOT WITH COURTYARD THAT OFFERS LOT OF PRIVACY, UPGRADED 2 TONE PAINT AND LAMINATE WOODFLOOR IN THE FAMILY ROOM, HUGE MASTER BEDROOM, SEPARATE SHOWER AND TUB IN MASTER BATHROOM, OVERSIZE BACKYARD, SOUTHWEST AREA AND MINUTES AWAY FROM SUMMERLIN AND SUMMERLIN DOWNTOWN, NEAR SHOPPING CENTER AND EASY ACCESS TO FREEWAY

### Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed			<b>Listing History Comments</b>			
<b>Listing Agency/Firm</b>				na			
<b>Listing Agent Name</b>							
<b>Listing Agent Phone</b>							
<b># of Removed Listings in Previous 12 Months</b>	0						
<b># of Sales in Previous 12 Months</b>	0						
<b>Original List Date</b>	<b>Original List Price</b>	<b>Final List Date</b>	<b>Final List Price</b>	<b>Result</b>	<b>Result Date</b>	<b>Result Price</b>	<b>Source</b>

### Marketing Strategy

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$480,000	\$480,000
<b>Sales Price</b>	\$475,000	\$475,000
<b>30 Day Price</b>	\$465,000	--
<b>Comments Regarding Pricing Strategy</b>		
All comps selected are single family detached homes within 1 mile of the subject. These comps are within 20% GLA of the subject and are in similar condition as the subject and sold in the past 180 days.		

### Clear Capital Quality Assurance Comments Addendum

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



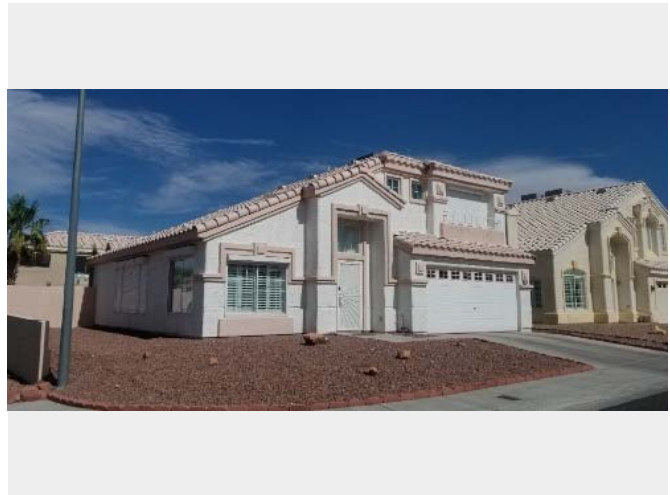
Front



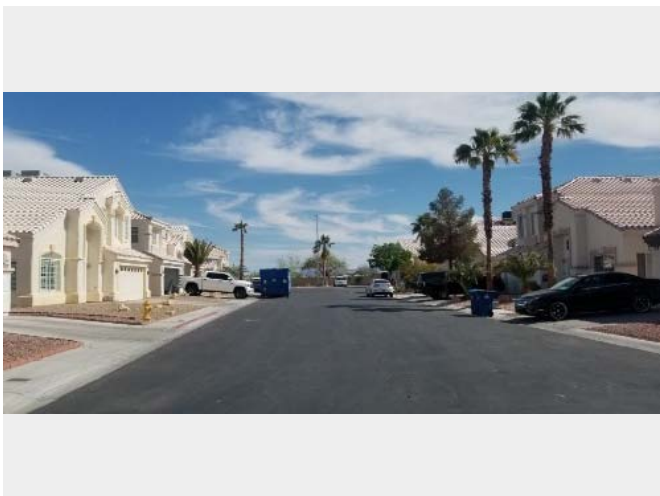
Address Verification



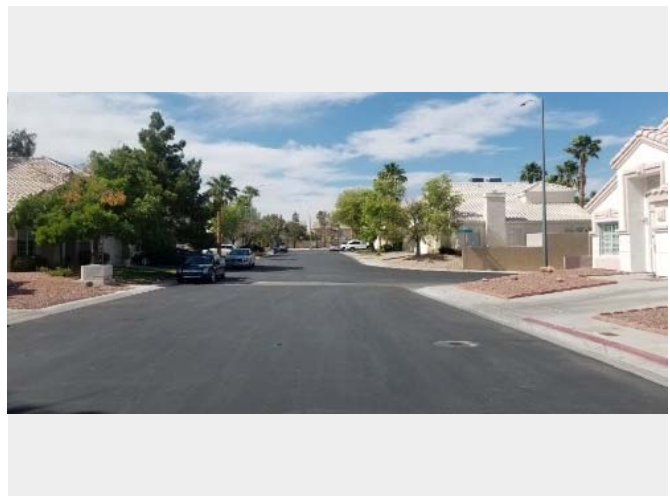
Side



Side



Street



Street

## Subject Photos



Other



## Listing Photos

**L1** 4875 Van Carol Drive  
Las Vegas, NV 89147



Front

**L2** 4518 Lone Mesa Drive  
Las Vegas, NV 89147



Front

**L3** 4673 Ashington Stree  
Las Vegas, NV 89147



Front

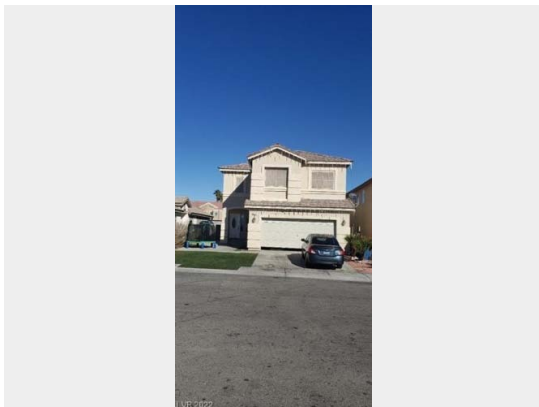
## Sales Photos

**S1** 8994 Odense Way  
Las Vegas, NV 89147



Front

**S2** 9044 Mountain Lakes Avenue  
Las Vegas, NV 89147



Front

**S3** 9224 Isle Pointe Court  
Las Vegas, NV 89147



Front

### ClearMaps Addendum

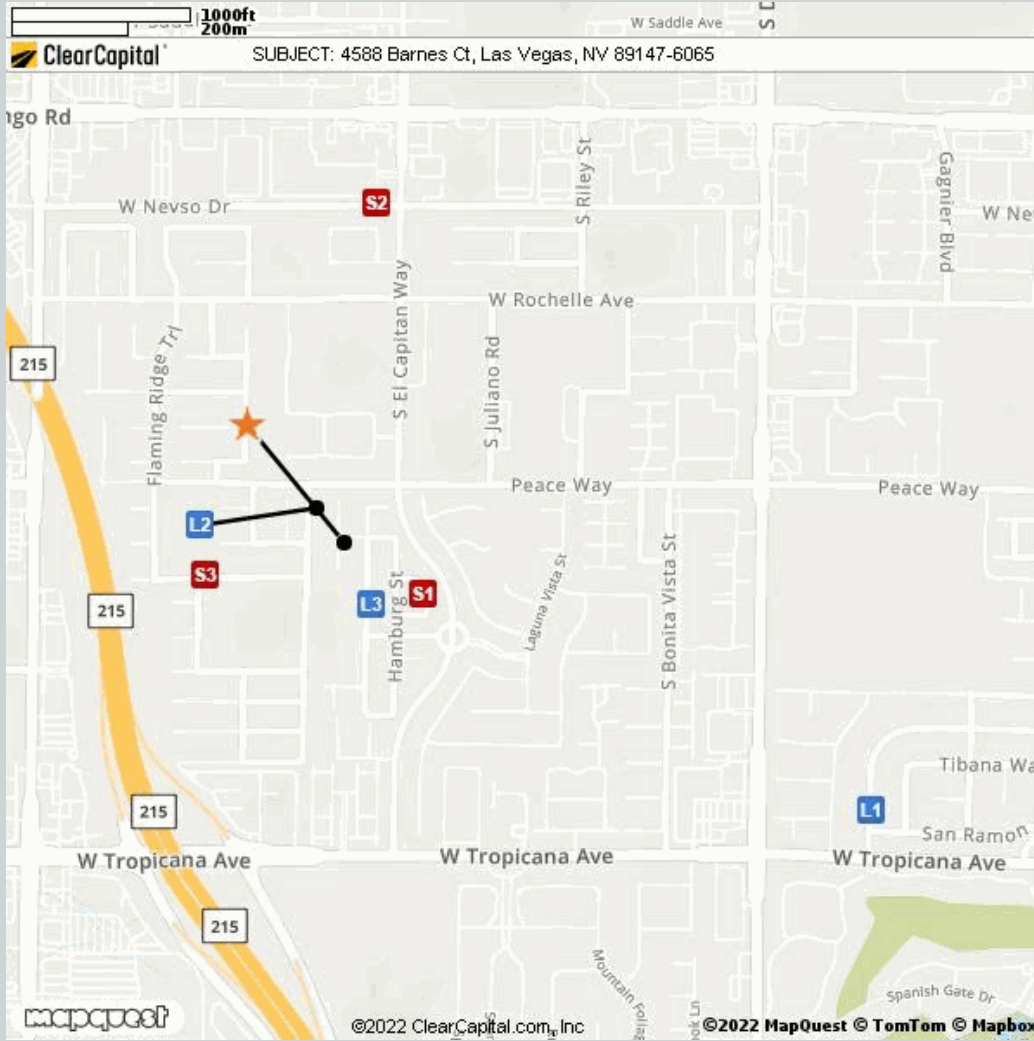
**Address** ★ 4588 Barnes Court, Las Vegas, NV 89147

**Loan Number** 49934

**Suggested List** \$480,000

**Suggested Repaired** \$480,000

**Sale** \$475,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	4588 Barnes Court, Las Vegas, NV 89147	--	Parcel Match
L1 Listing 1	4875 Van Carol Drive, Las Vegas, NV 89147	0.81 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	4518 Lone Mesa Drive, Las Vegas, NV 89147	0.06 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	4673 Ashington Stree, Las Vegas, NV 89147	0.11 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	8994 Odense Way, Las Vegas, NV 89147	0.13 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	9044 Mountain Lakes Avenue, Las Vegas, NV 89147	0.45 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	9224 Isle Pointe Court, Las Vegas, NV 89147	0.22 Miles <sup>1</sup>	Parcel Match

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

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

## Addendum: Report Purpose

### Market Approach and Market Time

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

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

Definitions:

Fair Market Price

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

Distressed Price

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

Marketing Time

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

Typical for Local Market

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

## Addendum: Report Purpose - cont.

**Report Instructions**

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

\*\*\* Please Note: This is a RUSH assignment. Do not accept if you cannot meet the current due date and time. Please reference the set terms and contact Clear Capital at 530.582.5011 if you require any changes. Thanks! \*\*\*

Instructions last updated: 7/17/2017

Purpose:

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

Customer Specific Requests:

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

Form Help:

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

Comparable Requirements:

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

Standard Instructions:

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

## Report Instructions - cont.

personally inspect the property, select comparables, and determine a price for the subject, please do not accept this report. Per the standards and guidelines adopted by Clear Capital and other industry leaders, the use of assistants to complete any of the aforementioned tasks is not permitted.

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

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

### Broker Information

<b>Broker Name</b>	Clint Whiting	<b>Company/Brokerage</b>	Innovation Realty
<b>License No</b>	b.1002077	<b>Address</b>	8215 S. Eastern Ave #285 Las Vegas NV 89123
<b>License Expiration</b>	12/31/2022	<b>License State</b>	NV
<b>Phone</b>	7023792512	<b>Email</b>	CLINT@INNOVATIONVEGAS.COM
<b>Broker Distance to Subject</b>	10.58 miles	<b>Date Signed</b>	06/02/2022

/Clint Whiting/

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

### Addendum: NV Broker's Price Opinion Qualification

The attached Broker's Price Opinion ("BPO") has been prepared by: **Clint Whiting** ("Licensee"), **b.1002077** (License #) who is an active licensee in good standing.

Licensee is affiliated with **Innovation Realty** (Company).

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

1. This BPO has been prepared for **Wedgewood Inc** (Beneficiary or agent of Beneficiary hereinafter "Beneficiary") regarding the real property commonly known and described as: **4588 Barnes Court, Las Vegas, NV 89147**
2. Licensee is informed that the Beneficiary's interest in the real property is that of a third party making decisions or performing due diligence for an existing or potential lien holder.
3. The intended purpose of this BPO is to assist the Beneficiary in making decisions within the scope of applicable statutory and regulatory requirements and performing required due diligence.
4. Licensee certifies that Licensee has no existing or contemplated interest in the property, including without limitation the possibility of Licensee representing the seller or any purchaser.

Issue date: **June 2, 2022**

Licensee signature: **/Clint Whiting/**

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

## Disclaimer

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

Unless otherwise specifically agreed to in writing:

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