

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>	6705 Sea Swallow Street, North Las Vegas, NV 89084	<b>Order ID</b>	8377866	<b>Property ID</b>	33172611
<b>Inspection Date</b>	08/12/2022	<b>Date of Report</b>	08/14/2022		
<b>Loan Number</b>	50837	<b>APN</b>	12420711087		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Clark		

<b>Tracking IDs</b>					
<b>Order Tracking ID</b>	08.11.22 BPO	<b>Tracking ID 1</b>	08.11.22 BPO		
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--		

## General Conditions

<b>Owner</b>	SCOTT THOMAS MONTES	<b>Condition Comments</b>	
<b>R. E. Taxes</b>	\$2,405	The subject is a two story, single family detached home with framed stucco exterior construction that is adequately maintained. The subject shows in average condition with no visible signs of deterioration, per exterior inspection	
<b>Assessed Value</b>	\$123,911		
<b>Zoning Classification</b>	Residential		
<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>	Aliante Masters 702-942-2500		
<b>Association Fees</b>	\$47 / Month (Landscaping,Greenbelt)		
<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	The subject is located in a suburban location that has close proximity to parks, shops and major highways. Market conditions are stable and supply and demand are balanced. REO and short sale activity remains low in the area. Average marketing time of correctly priced properties is under 120 days.	
<b>Sales Prices in this Neighborhood</b>	Low: \$295000 High: \$650000		
<b>Market for this type of property</b>	Remained Stable for the past 6 months.		
<b>Normal Marketing Days</b>	<30		

## Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
<b>Street Address</b>	6705 Sea Swallow Street	2105 Silvereye Dr	6624 Arrow Hill St	2104 Marsh Tern Ct
<b>City, State</b>	North Las Vegas, NV	North Las Vegas, NV	North Las Vegas, NV	North Las Vegas, NV
<b>Zip Code</b>	89084	89084	89084	89084
<b>Datasource</b>	Public Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.05 <sup>1</sup>	0.16 <sup>1</sup>	0.11 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$505,000	\$525,000	\$569,990
<b>List Price \$</b>	--	\$505,000	\$520,000	\$569,990
<b>Original List Date</b>		08/06/2022	07/14/2022	08/03/2022
<b>DOM · Cumulative DOM</b>	-- · --	8 · 8	31 · 31	11 · 11
<b>Age (# of years)</b>	17	18	15	18
<b>Condition</b>	Average	Good	Good	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 ; Mountain	Neutral ; Mountain	Neutral ; Mountain	Neutral ; Mountain
<b>Style/Design</b>	2 Stories Historical	2 Stories Other	2 Stories Other	2 Stories Other
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	2,878	2,678	2,521	2,961
<b>Bdrm · Bths · ½ Bths</b>	4 · 2 · 1	4 · 2 · 1	4 · 3	4 · 2 · 1
<b>Total Room #</b>	9	9	8	6
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 3 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>	0.13 acres	0.16 acres	0.14 acres	0.15 acres
<b>Other</b>	none	NONE	NONE	NONE

\* 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** Welcome to this gorgeous neighborhood! Terrific 4 bedroom and 2.5 bath home with a 2 car garage. You'll enjoy preparing meals in the gorgeous kitchen with sleek counters, a center island, tiled backsplash, stainless appliances, and beautiful spacious cabinetry. Discover a bright interior with neutral tile floors and plush carpet in all the right places. The main bedroom boasts a private ensuite with a walk-in closet. Other bedrooms offer plush carpet, ceiling fans, and sizable closets. Relax with your favorite drink in the fenced in backyard with a patio, and great opportunity for adding personal touches. Don't miss this incredible opportunity.
- Listing 2** Beautiful, move-in ready, 4 bedroom, den and 3 bath home in a desirable neighborhood with very low HOA fees. Spacious, open floor plan perfect for entertaining. Entering into the formal dining room used as a pool table room with 10 foot ceilings. Gourmet kitchen featuring a large island, beautiful granite countertops, black appliances, nook and pantry. Chef's kitchen opens to large great room with dramatic 18 foot ceilings, surround sound speakers, built-in cabinets, and large windows to let in tons of natural light. Separate den/office space with double doors. Bedroom and full bath downstairs. Oversized primary suite with large walk-in closet. Primary bath has separate tub/shower and dual vanities. An abundance of storage space. Laundry room with sink. Upgraded plantation shutters throughout. Low maintenance pool-size backyard. Prime location near parks, schools, shopping, restaurants, and freeway. Newly installed water heater. Welcome home!!!
- Listing 3** 2-story home in a charming community featuring: Spacious 4-bedrooms, 2 1/2- baths and a 3-car garage. You'll also enjoy an open and flowing floor plan! Chef's dream kitchen with rich white wood cabinetry, beautiful counter tops and a grand master suite with spa-like retreat!

## Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
<b>Street Address</b>	6705 Sea Swallow Street	6749 Sea Swallow St	6715 Surfbird St	2505 Mistle Thrush Dr
<b>City, State</b>	North Las Vegas, NV	North Las Vegas, NV	North Las Vegas, NV	North Las Vegas, NV
<b>Zip Code</b>	89084	89084	89084	89084
<b>Datasource</b>	Public Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.11 <sup>1</sup>	0.11 <sup>1</sup>	0.23 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$538,000	\$489,900	\$535,000
<b>List Price \$</b>	--	\$487,000	\$489,900	\$535,000
<b>Sale Price \$</b>	--	\$487,000	\$505,000	\$570,000
<b>Type of Financing</b>	--	Conv	Conv	Va
<b>Date of Sale</b>	--	07/25/2022	04/27/2022	04/06/2022
<b>DOM · Cumulative DOM</b>	-- · --	62 · 62	40 · 40	54 · 54
<b>Age (# of years)</b>	17	17	18	16
<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 ; Mountain	Neutral ; Mountain	Neutral ; Mountain	Neutral ; Residential
<b>Style/Design</b>	2 Stories Historical	2 Stories Other	2 Stories Other	2 Stories Other
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	2,878	2,678	2,678	3,752
<b>Bdrm · Bths · ½ Bths</b>	4 · 2 · 1	4 · 2 · 1	4 · 2 · 1	5 · 3
<b>Total Room #</b>	9	8	10	9
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 3 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>	--	Pool - Yes	--	--
<b>Lot Size</b>	0.13 acres	0.16 acres	0.15 acres	0.14 acres
<b>Other</b>	none	none	none	none
<b>Net Adjustment</b>	--	\$0	\$0	-\$43,700
<b>Adjusted Price</b>	--	\$487,000	\$505,000	\$526,300

\* Sold 2 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** Beautiful 2-story home with a pool in Aliante. Open floor plan on a corner lot. Adjusted +\$10000/GLA, -\$10000/pool.

**Sold 2** Gorgeous home with upgrades galore in desirable Aliante community. This move in ready features a gourmet kitchen recently upgrading entire kitchen, beautiful wood floors downstairs, new carpet upstairs, all bathrooms upgraded, shutters, custom master closet, and a huge backyard. Adjusted +10000/GLA, -\$10000/amenities/condition.

**Sold 3** WOW! This beautifully remodeled home conveniently located in Aliante area features 5 bedrooms, 3 bathrooms, and three car garage! Upon walking into the home you'll notice the high vaulted ceilings, spacious floor plan, and an abundance of windows allowing plenty of natural lighting to enter! The modern renovations including white kitchen cabinetry, black hardware, and stunning light fixtures are hard to miss! Gorgeous kitchen island and double oven also stand out! The laundry area offers lots of storage space and utility sink for convenience. The grand master bedroom offers a restroom with dual sinks and spa bath. Within close proximity of parks, freeways, and shopping centers! Adjusted -\$Adjusted -\$43700/GLA

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed			<b>Listing History Comments</b>			
<b>Listing Agency/Firm</b>				None noted			
<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>	\$515,000	\$520,000
<b>Sales Price</b>	\$505,000	\$505,000
<b>30 Day Price</b>	\$495,000	--
<b>Comments Regarding Pricing Strategy</b>		
<p>The market was slow for comps similar to the subject's GLA within the immediate neighborhood. Due to the lack of available comps, I went back 3 months, out in distance 3 blocks, and even with relaxing gla search criteria I was unable to find 8 comps that sold within the last 3 months The comps used are the best possible currently available comps within 3 blocks and adjustments are sufficient for this area to account for the differences in the subject and comparables.</p>		

## Clear Capital Quality Assurance Comments Addendum

**Reviewer's Notes** 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.

## Subject Photos



Front



Address Verification



Side



Side



Street



Street



## Subject Photos



Other

## Listing Photos

**L1** 2105 Silvereye Dr  
North Las Vegas, NV 89084



Front

**L2** 6624 Arrow Hill St  
North Las Vegas, NV 89084



Front

**L3** 2104 Marsh Tern Ct  
North Las Vegas, NV 89084



Front

## Sales Photos

**S1** 6749 Sea Swallow St  
North Las Vegas, NV 89084



Front

**S2** 6715 Surfbird St  
North Las Vegas, NV 89084



Front

**S3** 2505 Mistle Thrush Dr  
North Las Vegas, NV 89084



Front

## ClearMaps Addendum

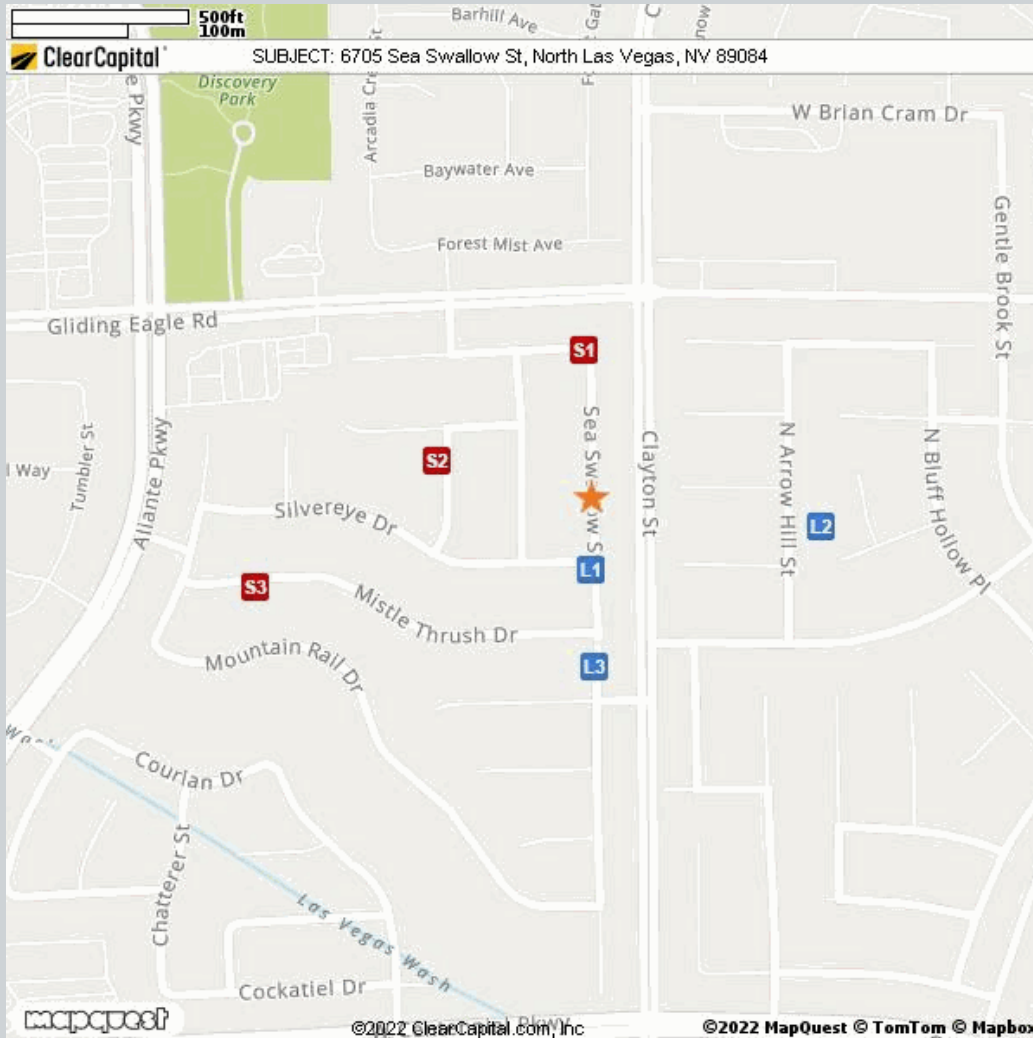
**Address** ★ 6705 Sea Swallow Street, North Las Vegas, NV 89084

**Loan Number** 50837

**Suggested List** \$515,000

**Suggested Repaired** \$520,000

**Sale** \$505,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	6705 Sea Swallow Street, North Las Vegas, NV 89084	--	Parcel Match
L1	2105 Silvereye Dr, North Las Vegas, NV 89084	0.05 Miles <sup>1</sup>	Parcel Match
L2	6624 Arrow Hill St, North Las Vegas, NV 89084	0.16 Miles <sup>1</sup>	Parcel Match
L3	2104 Marsh Tern Ct, North Las Vegas, NV 89084	0.11 Miles <sup>1</sup>	Parcel Match
S1	6749 Sea Swallow St, North Las Vegas, NV 89084	0.11 Miles <sup>1</sup>	Parcel Match
S2	6715 Surfbird St, North Las Vegas, NV 89084	0.11 Miles <sup>1</sup>	Parcel Match
S3	2505 Mistle Thrush Dr, North Las Vegas, NV 89084	0.23 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.

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 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.

## Report Instructions - cont.

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>	Reginald Broaden	<b>Company/Brokerage</b>	WEST COAST REALTY LLC
<b>License No</b>	B.0043579.LLC	<b>Address</b>	6135 THEATRICAL RD LAS VEGAS NV 89031
<b>License Expiration</b>	01/31/2024	<b>License State</b>	NV
<b>Phone</b>	7022184665	<b>Email</b>	westcoastrealty1@gmail.com
<b>Broker Distance to Subject</b>	0.67 miles	<b>Date Signed</b>	08/14/2022

/Reginald Broaden/

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: **Reginald Broaden** ("Licensee"), **B.0043579.LLC** (License #) who is an active licensee in good standing.

Licensee is affiliated with **WEST COAST REALTY LLC** (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: **6705 Sea Swallow Street, North Las Vegas, NV 89084**
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: **August 14, 2022**

Licensee signature: **/Reginald Broaden/**

**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.