APPRAISAL OF



Single Family Residence

LOCATED AT:

3094 Archdale Street Las Vegas, NV 89135-2230

FOR:

Wedgewood Inc. 2015 Manhattan Beach Blvd.-Suite 100 Redondo Beach, CA, 90278

BORROWER:

Catamount Properties 2018 LLC

AS OF:

August 15, 2022

BY:

John Stuhmer

Exterior-Only Inspection Residential Appraisal Report

File No. **514E3094**

The purpose of this summary appraisal report is	to provide the lender/	cheni with an at		supporteu,	•		
Property Address 3094 Archdale Street Borrower Catamount Properties 2018 LLC	Own	or of Dublic Docord	City Las Vegas Delcoure, Lori B & Ga	on, I	State NV County C	Zip Code 8913	5-2230
Legal Description Glenbrook at Summerlin-Pha				ary J	County C	air	
Assessor's Parcel # 164-12-314-010	ase 1, 1 lat book 95	r age 02, block	Tax Year 2022		R.F. Taxes	\$ 10,046	
Neighborhood Name Glenbrook at Summerlin			Map Reference Metro M	ap 51-E4		act 0058.44	
Occupant X Owner Tenant Vacant	Speci	ial Assessments \$	-	ΧP	UD HOA \$ 52	per year	X per month
Property Rights Appraised X Fee Simple	Leasehold Doth	ner (describe)					
Assignment Type Purchase Transaction	Refinance Transaction	X Other (desc	ribe) Servicing				
Lender/Client Wedgewood Inc.			ittan Beach Blvd Sui				
Is the subject property currently offered for sale or ha						No	
Report data source(s) used, offering price(s), and data				22, List Pri	ce \$799,999, reduced	d to \$775,000 on	
03/22/2022, under contract/pending status of did did not analyze the contract for sale f				of the contro	ant for calle or why the one	luale was not norfern	and
did Light analyze the contract for sale i	roi tile subject purchase	панзасноп. Ехріаі	ir the results of the alialysis	s or the contra	action sale of with the alia	iysis was not penom	neu.
Contract Price \$ Date of Contract	ract	Is the property s	eller the owner of public re	cord?	Yes No Data So	urce(s)	
Is there any financial assistance (loan charges, sale o	concessions, gift or dowr	npayment assistan	ce, etc.) to be paid by any p	oarty on beha	If of the borrower?	Yes No	
If Yes, report the total dollar amount and describe the	e items to be paid.						
Note: Race and the racial composition of the neignborhood Characteristics	ghborhood are not app		ousing Trends		One-Unit Housing	Present Lar	nd Use %
Location Urban Suburban Rural	Property Values	s Increasing		eclining	PRICE AGE	One-Unit	60 %
Built-Up X Over 75% 25-75% Under		y Shortage	X In Balance O		\$(000) (yrs)	2-4 Unit	5 %
Growth Rapid Stable Slow		Under 3 mtl		ver 6 mths		O Multi-Family	15 %
Neighborhood Boundaries Charleston Blvd. to					2,905 High 2		10 %
to the west and Hualapai Way to the east.					580 Pred. 2	1 Other Vacant	10 %
Neighborhood Description Located in residentia			• • • • • • • • • • • • • • • • • • • •		•	•	•
includes: schools, parks, greenbelts, police					-		
This neighborhood is under 1 mile from dow					•		•
Market Conditions (including support for the above co 9.23% from 7-12 months ago to the last 90 of							
4-6 months ago to the last 90 days. The ave							
Dimensions 105.0 x 62.09 x 100.0 x 59.26	Area 566			stly Rectan		N;Res;Res	
Specific Zoning Classification R-2	Zoning De	escription Mediun	n Density Residential [
	conforming (Grandfathere	-					
Is the highest and best use of the subject property as	improved (or as propos	ed per plans and s	pecifications) the present u	ISP? X	AL ICAL	acariba Tha biab	act & hact
				_	_	escribe. The high	
use is its current use "Residential" which is	physically possible, I		ble, financially feasible	_	mumly productive for	a monetary return	າ.
Utilities Public Other (describe)		Public		_	numly productive for Off-site Improvements	a monetary return	າ.
Utilities Public Other (describe) Electricity	physically possible, I Water Sanitary Se	Public	ble, financially feasible	_	numly productive for Off-site Improvements Street Asphalt	a monetary return	າ.
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Exterior-Only Inspection Residential Appraisal Report File No. 514E3094

There are 126 compa FEATURE 3094 Archdale Street				ing in price fr			1,67		
	1	T T	eighborhood within the past twelve months rang			485,000	to \$	1,250,000	
3004 Archdola Stract	SUBJECT		BLE SALE NO. 1	CO	MPARABLE	SALE NO. 2		COMPARABLES	SALE NO. 3
			11048 Onslow Court			t		6 Clemmons Co	
Address Las Vegas, N	V 89135-2230	Las Vegas, NV 8	9135-2234		s, NV 8913	35-2228		√egas, NV 8913	5-1747
Proximity to Subject		0.11 miles NW		0.08 mile:			0.12	miles NW	
Sale Price	\$		\$ 815,000		\$	815,000		\$	710,000
Sale Price/Gross Liv. Area	\$ 0.00 sq.					234.87 sq. ft.			
Data Source(s)			Matrix/MLS #2392104;DOM 14		Matrix/MLS #2391128;DOM 3			ix/MLS #237940	
Verification Source(s)		Doc#202206150			205130001	632		<u>#202204200001</u>	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment		RIPTION	+(-) \$ Adjustment		ESCRIPTION	+(-) \$ Adjustment
Sale or Financing		ArmLth	0			0			0
Concessions		Conv;0		Cash;200			Conv		0
Date of Sale/Time		s06/22;c05/22	-65,000	s05/22;c0		-65,000		22;c03/22	
Location	N;Res;Res	N;Res;Res		N;Res;Re				es;Res	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simp	le			Simple	_
Site	5663 sf	5663 sf		5663 sf			6098		0
View	N;Res;Res	N;Res;Res		N;Res;Re				es;Res	
Design (Style)	DT2;Southwestern		rn	DT2;Sout	nwestern			Southwestern	
Quality of Construction	Q4	Q4		Q4			Q4		
Actual Age	21	21		21			20		0
Condition	C4	C3	-41,000			-41,000			
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths	5	Total Bdrms.	Baths			Bdrms. Baths	
Room Count	8 4 2.1	8 4 2.1	~ 4 ~	8 5	3.0	-10,000	9	5 3.0	-10,000
Gross Living Area	2,978 sq.		q. ft. 0		3,023 sq. ft.	0		3,023 sq. ft.	0
Basement & Finished	0sf	0sf		0sf			0sf		
Rooms Below Grade									
Functional Utility	Average	Average		Average			Avera	_	
Heating/Cooling	FWA/C.Air	FWA/C.Air	.,	FWA/C.A				/C.Air	
Energy Efficient Items	Insulated/ThrmlW		V.	Insulated	/ [hrmlW.			ated/ThrmlW.	
Garage/Carport	3gbi3dw	3gbi3dw		3gbi3dw			3gbi3		
Porch/Patio/Deck	Patio/Landscape	Patio/Landscape		Patio/Lan	•			/Landscape	
Inground Pool	Inground Pool	Inground Pool		Inground				ound Pool	
Subdivision	Glenbrook	Glenbrook		Glenbrool				brook	
Parcel Number	164-12-314-010	164-11-716-038	0	-		0		11-715-029	0
Net Adjustment (Total)		+ X	\$ 106,000		<u>X</u> - \$	116,000	_	+ X- \$	10,000
Adjusted Sale Price		Net Adj13.0%		Net Adj.	-14.2%		Net A		
of Comparables I 💢 did 🔲 did not re	search the sale or transf	Gross Adj. 13.0% er history of the subject pr		Gross Adj. sales. If not, e	14.2% \$ xplain	699,000	Gross	Adj. 1.4% \$	700,000
	n								
	-	sales or transfers of the s	subject property for the th	iree years pri	or to the effec	ctive date of this appr	aisal.		
	LS and County Re								
		sales or transfers of the	comparable sales for the	year prior to	the date of sa	ale of the comparable	sale.		
Data source(s) Matrix/N					1 1 1				
- D 111 11 C11		ie prior saie or transfer nis	story of the subject probe			/ I . I . I . I I		2)	
Report the results of the re	scarcii and analysis or t								
ITEM		SUBJECT	COMPARABLE SA		COM	PARABLE SALE NO		COMPARAB	LE SALE NO. 3
ITEM Date of Prior Sale/Transfer	01/10/2001	SUBJECT	COMPARABLE SA 04/15/2021		COM 01/23/20	PARABLE SALE NO 15		COMPARAB 06/13/2016	LE SALE NO. 3
ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer	01/10/200° \$253,408	SUBJECT	COMPARABLE SA 04/15/2021 \$553,000	LE NO. 1	COM 01/23/20 \$399,000	PARABLE SALE NO 15 0	. 2	COMPARAB 06/13/2016 \$424,900	
ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s)	01/10/200° \$253,408 County As	SUBJECT sessors Records	COMPARABLE SA 04/15/2021 \$553,000 County Assessors F	LE NO. 1	01/23/20 \$399,000 County A	PARABLE SALE NO 15 O Assessors Record	. 2	COMPARAB 06/13/2016 \$424,900 County Assess	
ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Sour	01/10/200° \$253,408 County As ce(s) 08/15/2022	SUBJECT sessors Records	COMPARABLE SA 04/15/2021 \$553,000 County Assessors F 08/15/2022	Records	COM 01/23/20 \$399,000 County A 08/15/20	PARABLE SALE NO 115 O Assessors Record 22	. 2 ds	COMPARAB 06/13/2016 \$424,900 County Assess 08/15/2022	ors Records
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Exterior-Only Inspection Residential Appraisal Report

File No. 514E3094

FEATURE		SUBJECT		BLE SALE NO. 4		MPARABLE S			COMPARABLE	SALE NO. 6
3094 Archdale Street			10231 Whispy Willow Way		10336 Ea	10336 Early Morning Avenue			Lenoir Street	
Address Las Vegas, N\	/ 89135	5-2230	Las Vegas, NV 8	39135-2090	Las Vega	ıs, NV 8913	5-2810	Las \	/egas, NV 8913	35-2225
Proximity to Subject			0.90 miles NE		0.87 mile	0.87 miles SE		0.20 miles NW		
Sale Price	\$			\$ 700,000		\$	675,000		\$	759,950
Sale Price/Gross Liv. Area	\$	0.00 sq. ft.	\$ 251.17 sq. ft.		\$ 268.	60 sq.ft.	,	\$	251.39 sq.ft.	
Data Source(s)	Ψ	0.00 3q. n.	Matrix/MLS #239			S #236725	0:DOM 4		x/MLS #24064	10·DOM 58
										13,DOW 30
Verification Source(s)		COODIDITION	Doc#202207220			204040002			e Listing	
VALUE ADJUSTMENTS	DE	SCRIPTION	DESCRIPTION	+(-) \$ Adjustment		RIPTION	+(-) \$ Adjustment		ESCRIPTION	+(-) \$ Adjustment
Sale or Financing			ArmLth	0			0		ng	0
Concessions			Conv;0	0	Conv;0		0	;0		0
Date of Sale/Time			s07/22;c06/22	-37,500	s04/22;c0	03/22	0	Activ	е	0
Location	N;Res	;Res	N;Res;Res		N;Res;Re	es		A;Ba	cks Freeway;	+38,000
Leasehold/Fee Simple	Fee S	imple	Fee Simple		Fee Simp	ole		Fee	Simple	
Site	5663 s		5663 sf		6970 sf		-5,000		•	0
View	N;Res		N;Res;Res		N;Res;Re	20	0,000		es;Res	
Design (Style)		outhwestern	DT2;Southweste	em		thwestern			Southwestern	
Quality of Construction	Q4		Q4		Q4			Q4		
Actual Age	21		22	0	21			21		
Condition	C4		C4		C4			C3		-76,000
Above Grade	Total Bd	Irms. Baths	Total Bdrms. Baths	S	Total Bdrms.	Baths		Total	Bdrms. Baths	
Room Count		4 2.1	8 4 2.1		7 3	2.1	0	1 1	4 3.0	-10,000
Gross Living Area		2,978 sq. ft.	2,787 s			2,513 sq. ft.	40,000		3,023 sq. ft	0
Basement & Finished	0sf	_,∪ , ∪ . ∪ . H.	0sf	10,000	0sf	_, v 10 34. It.	+0,000	0sf	0,020 sq. 11	0
	USI		051		USI			บริเ		
Rooms Below Grade								<u> </u>		
Functional Utility	Averaç	-	Average		Average			Aver	•	
_Heating/Cooling	FWA/0	C.Air	FWA/C.Air		FWA/C.A	ir		FWA	/C.Air	
Energy Efficient Items	Insula	ted/ThrmIW.	Insulated/ThrmIV	V	Insulated	/ThrmlW.		Insul	ated/ThrmlW.	
Garage/Carport	3gbi3c	dw	2gbi2dw	+20.000	2gbi2dw		+20,000			
Porch/Patio/Deck	_	_andscape	Patio/Landscape		Patio/Lan	dscane	,,	_	/Landscape	
		<u> </u>		'					•	
Inground Pool	_	nd Pool	Inground Pool		Inground	P00I			und Pool	
Subdivision	Glenbı		Desert Willow		Ivy Glen				brook	
Parcel Number	164-12	2-314-010	164-12-619-019	0		11-044	0	164-	11-716-014	0
Net Adjustment (Total)			+X] -	\$ 1,500	<u>X</u>]+	<u></u> - \$	55,000	\sqcup	+ X- \$	48,000
Adjusted Sale Price			Net Adj0.2%		Net Adj.	8.1%		Net A	dj6.3%	
of Comparables			Gross Adj. 10.5%	\$ 698,500	Gross Adj.	9.6% \$	730,000	Gross	Adj. 16.3% \$	711,950
ITEM		SII	BJECT	COMPARABLE SA	JENO 4		PARABLE SALE NO	5		BLE SALE NO. 6
Date of Prior Sale/Transfer		01/10/2001	55251	05/31/2002		08/02/200			08/24/2001	722 07 122 110 1 0
Date of Frior Sale/ Fransier		01/10/2001		03/31/2002		00/02/200	, i		00/27/2001	
D-:		POEO 400		P204 000		#000 00F			#0.40.004	
Price of Prior Sale/Transfer		\$253,408	B	\$324,900	2 1 -	\$232,885		1-	\$243,664	December
Data Source(s)		County Asses	sors Records	County Assessors I	Records	County A	ssessors Record	ds	County Asses	sors Records
Data Source(s) Effective Date of Data Source		County Asses 08/15/2022	sors Records		Records		ssessors Record	ds		sors Records
Data Source(s)		County Asses 08/15/2022	sors Records	County Assessors I	Records	County A	ssessors Record	ds	County Asses	sors Records
Data Source(s) Effective Date of Data Source		County Asses 08/15/2022	sors Records	County Assessors I	Records	County A	ssessors Record	ds	County Asses	sors Records
Data Source(s) Effective Date of Data Source		County Asses 08/15/2022	sors Records	County Assessors I	Records	County A	ssessors Record	ds	County Asses	sors Records
Data Source(s) Effective Date of Data Source		County Asses 08/15/2022	sors Records	County Assessors I	Records	County A	ssessors Record	ds	County Asses	sors Records
Data Source(s) Effective Date of Data Source		County Asses 08/15/2022	sors Records	County Assessors I	Records	County A	ssessors Record	ds	County Asses	sors Records
Data Source(s) Effective Date of Data Source		County Asses 08/15/2022	sors Records	County Assessors I	Records	County A	ssessors Record	ds	County Asses	sors Records
Data Source(s) Effective Date of Data Source		County Asses 08/15/2022	sors Records	County Assessors I	Records	County A	ssessors Record	ds	County Asses	sors Records
Data Source(s) Effective Date of Data Source		County Asses 08/15/2022	sors Records	County Assessors I	Records	County A	ssessors Record	ds	County Asses	sors Records
Data Source(s) Effective Date of Data Source		County Asses 08/15/2022	sors Records	County Assessors I	Records	County A	ssessors Record	ds	County Asses	sors Records
Data Source(s) Effective Date of Data Source		County Asses 08/15/2022	sors Records	County Assessors I	Records	County A	ssessors Record	ds	County Asses	sors Records
Data Source(s) Effective Date of Data Source		County Asses 08/15/2022	sors Records	County Assessors I	Records	County A	ssessors Record	ds	County Asses	sors Records
Data Source(s) Effective Date of Data Source		County Asses 08/15/2022	sors Records	County Assessors I	Records	County A	ssessors Record	ds	County Asses	sors Records
Data Source(s) Effective Date of Data Source		County Asses 08/15/2022	sors Records	County Assessors I	Records	County A	ssessors Record	ds	County Asses	sors Records
Data Source(s) Effective Date of Data Source		County Asses 08/15/2022	sors Records	County Assessors I	Records	County A	ssessors Record	ds	County Asses	sors Records
Data Source(s) Effective Date of Data Source		County Asses 08/15/2022	sors Records	County Assessors I	Records	County A	ssessors Record	ds	County Asses	sors Records
Data Source(s) Effective Date of Data Source		County Asses 08/15/2022	sors Records	County Assessors I	Records	County A	ssessors Record	ds	County Asses	sors Records
Data Source(s) Effective Date of Data Source		County Asses 08/15/2022	sors Records	County Assessors I	Records	County A	ssessors Record	ds	County Asses	sors Records
Data Source(s) Effective Date of Data Source		County Asses 08/15/2022	sors Records	County Assessors I	Records	County A	ssessors Record	ds	County Asses	sors Records
Data Source(s) Effective Date of Data Source		County Asses 08/15/2022	sors Records	County Assessors I	Records	County A	ssessors Record	ds	County Asses	sors Records
Data Source(s) Effective Date of Data Source		County Asses 08/15/2022	sors Records	County Assessors I	Records	County A	ssessors Record	ds	County Asses	sors Records
Data Source(s) Effective Date of Data Source		County Asses 08/15/2022	sors Records	County Assessors I	Records	County A	ssessors Record	ds	County Asses	sors Records
Data Source(s) Effective Date of Data Source		County Asses 08/15/2022	sors Records	County Assessors I	Records	County A	ssessors Record	ds	County Asses	sors Records
Data Source(s) Effective Date of Data Source		County Asses 08/15/2022	sors Records	County Assessors I	Records	County A	ssessors Record	ds	County Asses	sors Records
Data Source(s) Effective Date of Data Source		County Asses 08/15/2022	sors Records	County Assessors I	Records	County A	ssessors Record	ds	County Asses	sors Records
Data Source(s) Effective Date of Data Source		County Asses 08/15/2022	sors Records	County Assessors I	Records	County A	ssessors Record	ds	County Asses	sors Records
Data Source(s) Effective Date of Data Source		County Asses 08/15/2022	sors Records	County Assessors I	Records	County A	ssessors Record	ds	County Asses	sors Records
Data Source(s) Effective Date of Data Source		County Asses 08/15/2022	sors Records	County Assessors I	Records	County A	ssessors Record	ds	County Asses	sors Records
Data Source(s) Effective Date of Data Source		County Asses 08/15/2022	sors Records	County Assessors I	Records	County A	ssessors Record	ds	County Asses	sors Records
Data Source(s) Effective Date of Data Source		County Asses 08/15/2022	sors Records	County Assessors I	Records	County A	ssessors Record	ds	County Asses	sors Records
Data Source(s) Effective Date of Data Source		County Asses 08/15/2022	sors Records	County Assessors I	Records	County A	ssessors Record	ds	County Asses	sors Records
Data Source(s) Effective Date of Data Source		County Asses 08/15/2022	sors Records	County Assessors I	Records	County A	ssessors Record	ds	County Asses	sors Records
Data Source(s) Effective Date of Data Source		County Asses 08/15/2022	sors Records	County Assessors I	Records	County A	ssessors Record	ds	County Asses	sors Records
Data Source(s) Effective Date of Data Source		County Asses 08/15/2022	sors Records	County Assessors I	Records	County A	ssessors Record	ds	County Asses	sors Records
Data Source(s) Effective Date of Data Source		County Asses 08/15/2022	sors Records	County Assessors I	Records	County A	ssessors Record	ds	County Asses	sors Records
Data Source(s) Effective Date of Data Source		County Asses 08/15/2022	sors Records	County Assessors I	Records	County A	ssessors Record	ds	County Asses	sors Records
Data Source(s) Effective Date of Data Source		County Asses 08/15/2022	sors Records	County Assessors I	Records	County A	ssessors Record	ds	County Asses	sors Records
Data Source(s) Effective Date of Data Source		County Asses 08/15/2022	sors Records	County Assessors I	Records	County A	ssessors Record	ds	County Asses	sors Records
Data Source(s) Effective Date of Data Source		County Asses 08/15/2022	sors Records	County Assessors I	Records	County A	ssessors Record	ds	County Asses	sors Records
Data Source(s) Effective Date of Data Source		County Asses 08/15/2022	sors Records	County Assessors I	Records	County A	ssessors Record	ds	County Asses	sors Records

Exterior-Only Inspection Residential Appraisal Report File No. 514E3094

FEATURE	SUBJECT	COMPARAE	COMPARABLE SALE NO. 7 COMPARABLE SALE NO. 8		COMPARABLE SALE NO. 9			SALE NO. 9			
3094 Archdale Street		11018 Clemmons									
Address Las Vegas, N	/ 89135-2230	Las Vegas, NV 8	39135	-1747							
Proximity to Subject		0.13 miles NW	1.								
Sale Price	\$		\$	750,000		\$				\$	
Sale Price/Gross Liv. Area	\$ 0.00 sq. ft.	\$ 257.11 sq. ft.		-DOM 20	\$	sq.ft.		\$		sq.ft.	
Data Source(s)		Matrix/MLS #241	18469	;DOM 30							
Verification Source(s) VALUE ADJUSTMENTS	DESCRIPTION	Active Listing DESCRIPTION		() () () ()	DECCE	NIDTION	() 0 0 11 1 1	-) F C C F	NDTION	() () () ()
	DESCRIPTION			+(-) \$ Adjustment	DESCH	RIPTION	+(-) \$ Adjustment	L)ESCF	RIPTION	+(-) \$ Adjustment
Sale or Financing Concessions		Listing ;0		0							
Date of Sale/Time		Active		0							
Location	N;Res;Res	N;Res;Res		0							
Leasehold/Fee Simple	Fee Simple	Leasehold		0							
Site	5663 sf	5227 sf		0							
View	N;Res;Res	N;Res;Res									
Design (Style)	DT2;Southwestern	DT2;Southweste	ern								
Quality of Construction	Q4	Q4									
Actual Age	21	21									
Condition	C4	C4									
Above Grade	Total Bdrms. Baths	Total Bdrms, Baths	s		Total Bdrms.	Baths		Total	Bdrms.	Baths	
Room Count	8 4 2.1	7 3 2.1		0					-		
Gross Living Area	2,978 sq. ft.	2,917 s		0		sq. ft.				sq. ft.	
Basement & Finished	0sf	0sf				,					
Rooms Below Grade								L	_		
Functional Utility	Average	Average									
Heating/Cooling	FWA/C.Air	FWA/C.Air									
Energy Efficient Items	Insulated/ThrmIW.	Insulated/ThrmlV	N.								
Garage/Carport	3gbi3dw	2gbi2dw		+20,000							
Porch/Patio/Deck	Patio/Landscape	Patio/Landscape)								
Inground Pool	Inground Pool	Inground Pool									
Subdivision	Glenbrook	Glenbrook									
Parcel Number	164-12-314-010	1 <u>64</u> -11-71 <u>5</u> -027		0							
Net Adjustment (Total)		X +	\$	20,000	+	□ - \$			+	_ \$	
Adjusted Sale Price		Net Adj. 2.7%	,		Net Adj.	%		Net A	dj.	%	
of Comparables		Gross Adj. 2.7%	5 \$	770,000	Gross Adj.	% \$		Gross	Adj.	% \$	
ITEM	SU	BJECT	(COMPARABLE SA	LE NO. 7	COMP	ARABLE SALE NO.	8		COMPARAB	LE SALE NO. 9
Date of Prior Sale/Transfer	01/10/2001		07/07	7/2009							
Price of Prior Sale/Transfer	\$253,408		\$275								
Data Source(s)	County Asses	sors Records	Cour	nty Assessors F	Records						
Effective Date of Data Sour			08/15	5/2022							
Summary of Sales Compari	son Approach										
2											
-											
-											
-											
-											
				<u> </u>							

Exterior-Only Inspection Residential Appraisal Report

File No. **514E3094**

The State of Nevada has amended chapter 645C of NAC; section 13 of this ame fees to the appraiser: The appraiser performing the appraisal assignment is req	
Total compensation to appraiser: \$260, Total compensation to AMC \$400, Total	
Comments on cost approach: The cost approach is not applicable as the physic	al depreciation of improvements/effective age are not able to be determined by
an exterior inspection only.	
The average/median days on market for all sales/listings of detached single family the 1004 is 27/10 and 31/16 within the subjects market range; therefore, a reaso days under current market conditions. The definition of exposure time used was	nable exposure time for the subject property is estimated to be between 10-40
The appraised value of the subject property is approximately 21% higher than the due to the subject being a approximately 50% larger than the median size home	with a 3-car garage and inground pool; however, there are several homes the
subjects size with similar amenities in its market area and the subject is not cons	idered to be an over improvement for its market area.
The actual/chronological age of the subject property is 21 years old and due to n maintenance noted from photo's provided by Matrix/MLS the effective age is also estimated to be 60 years and the remaining economic life of the subject property	estimated to be 21 years old. Total economic life of the subject property is
The should be included in this assert is a second to the Clade sounds.	
The sketch included in this report is provided by the Clark county assessors office	ie.
COST APPROACH TO VALU	E (not required by Fannie Mae)
Provide adequate information for the lender/client to replicate the below cost figures and calculate	ons.
	ons. mating site value) Land value was concluded using both the market extraction
Provide adequate information for the lender/client to replicate the below cost figures and calculat Support for the opinion of site value (summary of comparable land sales or other methods for est and allocation method and is estimated to be approximately 30% - 35% of value	mating site value) Land value was concluded using both the market extraction this is typical for one story homes the subjects size on similar sized lots.
Provide adequate information for the lender/client to replicate the below cost figures and calculat Support for the opinion of site value (summary of comparable land sales or other methods for est	ons. mating site value) Land value was concluded using both the market extraction
Provide adequate information for the lender/client to replicate the below cost figures and calculat Support for the opinion of site value (summary of comparable land sales or other methods for est and allocation method and is estimated to be approximately 30% - 35% of value ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW Source of cost data Quality rating from cost service Effective date of cost data	ons. mating site value) Land value was concluded using both the market extraction this is typical for one story homes the subjects size on similar sized lots. OPINION OF SITE VALUE = \$ 225,000
Provide adequate information for the lender/client to replicate the below cost figures and calculat Support for the opinion of site value (summary of comparable land sales or other methods for est and allocation method and is estimated to be approximately 30% - 35% of value ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW Source of cost data Quality rating from cost service Effective date of cost data Comments on Cost Approach (gross living area calculations, depreciation, etc.)	ons. mating site value) Land value was concluded using both the market extraction this is typical for one story homes the subjects size on similar sized lots. OPINION OF SITE VALUE
Provide adequate information for the lender/client to replicate the below cost figures and calculat Support for the opinion of site value (summary of comparable land sales or other methods for est and allocation method and is estimated to be approximately 30% - 35% of value ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW Source of cost data Quality rating from cost service Effective date of cost data	ons. mating site value) Land value was concluded using both the market extraction this is typical for one story homes the subjects size on similar sized lots. OPINION OF SITE VALUE Sq. Ft. @ \$ = \$
Provide adequate information for the lender/client to replicate the below cost figures and calculat Support for the opinion of site value (summary of comparable land sales or other methods for est and allocation method and is estimated to be approximately 30% - 35% of value ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW Source of cost data Quality rating from cost service Effective date of cost data Comments on Cost Approach (gross living area calculations, depreciation, etc.)	ons. mating site value) Land value was concluded using both the market extraction this is typical for one story homes the subjects size on similar sized lots. OPINION OF SITE VALUE = \$ 225,000 Dwelling
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Provide adequate information for the lender/client to replicate the below cost figures and calculat Support for the opinion of site value (summary of comparable land sales or other methods for est and allocation method and is estimated to be approximately 30% - 35% of value ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW Source of cost data Quality rating from cost service Effective date of cost data Comments on Cost Approach (gross living area calculations, depreciation, etc.) Cost approach N/A for this report. Estimated Remaining Economic Life (HUD and VA only) 39 Years INCOME APPROACH TO VALUE Estimated Monthly Market Rent \$ X Gross Rent Multiplier = \$ Summary of Income Approach (including support for market rent and GRM) PROJECT INFORMATION Is the developer/builder in control of the Homeowners' Association (HOA)? Yes X I	mating site value) Land value was concluded using both the market extraction this is typical for one story homes the subjects size on similar sized lots. OPINION OF SITE VALUE = \$ 225,000 Dwelling
Provide adequate information for the lender/client to replicate the below cost figures and calculat Support for the opinion of site value (summary of comparable land sales or other methods for est and allocation method and is estimated to be approximately 30% - 35% of value ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW Source of cost data Quality rating from cost service Effective date of cost data Comments on Cost Approach (gross living area calculations, depreciation, etc.) Cost approach N/A for this report. Estimated Remaining Economic Life (HUD and VA only) 39 Years INCOME APPROACH TO VALI Estimated Monthly Market Rent \$ X Gross Rent Multiplier = \$ Summary of Income Approach (including support for market rent and GRM) PROJECT INFORMATION Is the developer/builder in control of the Homeowners' Association (HOA)? Yes \$\frac{1}{2}\$ Yes \$\frac{1}{2}\$ If the developer/builder is in control of the HOA	mating site value) Land value was concluded using both the market extraction this is typical for one story homes the subjects size on similar sized lots. OPINION OF SITE VALUE = \$ 225,000 Dwelling
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Provide adequate information for the lender/client to replicate the below cost figures and calculat Support for the opinion of site value (summary of comparable land sales or other methods for est and allocation method and is estimated to be approximately 30% - 35% of value ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW Source of cost data Quality rating from cost service Effective date of cost data Comments on Cost Approach (gross living area calculations, depreciation, etc.) Cost approach N/A for this report. Estimated Remaining Economic Life (HUD and VA only) Summary of Income Approach (including support for market rent and GRM) PROJECT INFORMATION Is the developer/builder in control of the Homeowners' Association (HOA)? Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA Legal name of project Total number of units rented Total number of units rented Was the project created by the conversion of an existing building(s) into a PUD? Yes Does the project contain any multi-dwelling units? Yes No Data source(s)	mating site value) Land value was concluded using both the market extraction this is typical for one story homes the subjects size on similar sized lots. OPINION OF SITE VALUE
Provide adequate information for the lender/client to replicate the below cost figures and calculat Support for the opinion of site value (summary of comparable land sales or other methods for est and allocation method and is estimated to be approximately 30% - 35% of value ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW Source of cost data Quality rating from cost service Effective date of cost data Comments on Cost Approach (gross living area calculations, depreciation, etc.) Cost approach N/A for this report. Estimated Remaining Economic Life (HUD and VA only) Summary of Income Approach (including support for market rent and GRM) PROJECT INFORMATION Is the developer/builder in control of the Homeowners' Association (HOA)? Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA Legal name of project Total number of units rented Total number of units rented Was the project created by the conversion of an existing building(s) into a PUD? Yes Does the project contain any multi-dwelling units? Yes No Data source(s)	mating site value) Land value was concluded using both the market extraction this is typical for one story homes the subjects size on similar sized lots. OPINION OF SITE VALUE
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File No. 514E3094

Exterior-Only Inspection Residential Appraisal Report

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

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a visual inspection of the exterior areas of the subject property from at least the street, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

The appraiser must be able to obtain adequate information about the physical characteristics (including, but not limited to, condition, room count, gross living area, etc.) of the subject property from the exterior-only inspection and reliable public and/or private sources to perform this appraisal. The appraiser should use the same type of data sources that he or she uses for comparable sales such as, but not limited to, multiple listing services, tax and assessment records, prior inspections, appraisal files, information provided by the property owner, etc.

INTENDED USE: The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: The intended user of this appraisal report is the lender/client.

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions* granted by anyone associated with the sale.

*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

- 1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
- 2. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
- 3. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
- 4. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
- 5. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

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

- 1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
- 2. I performed a visual inspection of the exterior areas of the subject property from at least the street. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
- 3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- 4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
- 5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
- 6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
- 7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
- 8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
- 9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
- 10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
- 11. I have knowledge and experience in appraising this type of property in this market area.
- 12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
- 13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
- 14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
- 15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
- 16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
- 17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
- 18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
- 19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.
- 20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.
- 21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

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- 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.

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature	Signature
Name John Stuhmer	Name
Company Name Stuhmer Appraisals	Company Name
Company Address 9833 Peseo Cresta Avenue	Company Address
Las Vegas, NV 89117	
Telephone Number (702) 631-0871	Telephone Number
Email Address johnstuhmer7@gmail.com	Email Address
Date of Signature and Report 08/18/2022	Date of Signature
Effective Date of Appraisal 08/15/2022	State Certification #
State Certification # A.0208114-CR	or State License #
or State License #	State
or State License # State #	State Expiration Date of Certification or License
State NV	<u>- </u>
Expiration Date of Certification or License 02/29/2024	_
ADDRESS OF PROPERTY APPRAISED	SUBJECT PROPERTY
3094 Archdale Street	_ Did not inspect exterior subject property
Las Vegas, NV 89135-2230	Did inspect exterior of subject property from street Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 700,000	-
LENDER/CLIENT	COMPARABLE SALES
Name Clear Capital	Did not inspect exterior of comparable sales from street
Company Name Wedgewood Inc.	Did inspect exterior of comparable sales from street
Company Address 2015 Manhattan Beach BlvdSuite 100	Date of Inspection
Redondo Beach, CA 90278	
Email Address	- -
	-

APPRAISER

File No. 514E3094

Uniform Appraisal Dataset Definitions

Condition Ratings and Definitions

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

*Note: Newly constructed improvements that feature recycled materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100% new foundation and the recycled materials and the recycled components have been rehabilitated/re-manufactured into like-new condition. Recently constructed improvements that have not been previously occupied are not considered "new" if they have any significant physical depreciation (i.e., newly constructed dwellings that have been vacant for an extended period of time without adequate maintenance or upkeep).

C2 The improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finishes have been updated and/or replaced with components that meet current standards. Dwellings in this category either are almost new or have been recently completely renovated and are similar in condition to new construction.

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

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

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

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

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

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

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

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

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

Quality Ratings and Definitions

- Q1 Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.
- Q2 Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residences constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high-quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.
- Q3 Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.
- Q4 Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.
- Q5 Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.
- Q6 Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure.

Definitions of Not Updated, Updated, and Remodeled

Not Updated

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

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

Updated

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

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

Remodeled

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

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

Explanation of Bathroom Count

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

Uniform Appraisal Dataset Definitions

File No. 514E3094

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

Borrower: Catamount Properties 2018 LLC		File No.: 514E3094
Property Address: 3094 Archdale Street		Case No.: Property ID: 33182015
City: Las Vegas	State: NV	Zip: 89135-2230
Lender: Wedgewood Inc.		

Clarification of Appraisal dated 08/18/2022:

As stated in the original report just a few paragraphs below and also explained in the 1004mc addendum "Date of Sale/Time: The 1004mc addendum shows the median sale price of a similar home has increased 9.23% from 7-12 months ago to the last 90 days/distance of 228 days; however, declined 8.97% from 4-6 months ago to the last 90 days/distance of 90 days due to inventory levels picking up 333% from the average number of listings 4-6 months ago to the present day. Statistical data using all sales/listings of detached single family homes within the subjects market area show the median sale price has increased 8.41% from 7-12 months ago to the last 90 days; however, declined 6.3% from the average number of listings 4-6 months ago to the present day which further supports statistical data contained within the 1004mc. Paired sales also support statistical data conclusions as sales 1-2 paired against closed sale 3 and active listing 7 show a decline of approximately 8% from 4-6 months ago to the last 90 days. Comparables 1-2 were put into contract between 94-106 days ago with an 8% adjustment warranted. Comparable 4 was put into contract 59 days ago reducing the 8% adjustment by 33% to 5.36%. Comparables 3 & 5 were put into contract between 147-158 days ago which is the tail end of the previous 4-6 period that required no adjustments."

Adjustments:

- -Gross Living Area: Differences of more than one hundred sf in size of gross living area was adjusted \$85.00 per sf, then rounded.
- -Bath Count: Differences in a 1/2 bath was adjusted \$10,000.
- -Site Size: Differences of more than one thousand sf in site size was adjusted \$4.00 per sf, then rounded.
- -Garage Count: Differences in a 3rd car garage required a \$20,000 adjustment.
- -Location: Comparable 6 is inferior in backing I-215 which is a heavily travelled freeway with significant traffic noise heard from the front of this property during inspection and a 5% adjustment warranted to reflect this external condition. Comparable sale 4 also backs a residential arterial roadway with a 35 mph speed limit and this sale gives no indication that the subjects external condition is having any impact on its market Value
- -Condition: Only the front exterior of the subject property was inspected by the appraiser and it appears to be in fair condition with the front landscaping in poor condition, needing exterior touch-up paint, a few dings/dents in the garage doors, etc.. Matrix/MLS has provided 50 exterior/interior photos of this property showing it to have no significant renovations done to the kitchen or baths within the last 15 years, the pool/spa water is green, the carpeting has several stains and the interior will need to be painted. Comparables 1, 2 are considered superior in condition with newer flooring, paint, light fixtures, etc.. with a downward adjustment of 5% warranted for both of these sales. Comparable listing 7 is superior in a renovated kitchen/baths, newer flooring/paint, etc. with a downward adjustment of 10% warranted. Comparables 3, 4, 5 and 7 were found to be similar in condition with no renovations noted to the kitchen/baths and also needing flooring/paint, etc. with no adjustments warranted.
- -Date of Sale/Time: The 1004mc addendum shows the median sale price of a similar home has increased 9.23% from 7-12 months ago to the last 90 days/distance of 228 days; however, declined 8.97% from 4-6 months ago to the last 90 days/distance of 90 days due to inventory levels picking up 333% from the average number of listings 4-6 months ago to the present day. Statistical data using all sales/listings of detached single family homes within the subjects market area show the median sale price has increased 8.41% from 7-12 months ago to the last 90 days; however, declined 6.3% from the average number of listings 4-6 months ago to the present day which further supports statistical data contained within the 1004mc. Paired sales also support statistical data conclusions as sales 1-2 paired against closed sale 3 and active listing 7 show a decline of approximately 8% from 4-6 months ago to the last 90 days. Comparables 1-2 were put into contract between 94-106 days ago with an 8% adjustment warranted. Comparable 4 was put into contract 59 days ago reducing the 8% adjustment by 33% to 5.36%. Comparables 3 & 5 were put into contract between 147-158 days ago which is the tail end of the previous 4-6 period that required no adjustments.

Market reactions to differences in site size within 1,000 square feet, bedroom count between 3 - 5 and gross living area within 100 square feet are not significant dollar amounts, and thus, adjustments for these elements of comparison within these parameters were not made. Adjustments are the appraisers attempt to represent the markets reaction to the differences in the subject property and the comparables used in a monetary manner through match paired analysis, market research, and the opinion of the appraiser. All amenities and physical characteristics of the subject property are bracketed by the comparables used with no across the board adjustments made for any amenity or lack of in this report. A Paired sales analysis was done to conclude all adjustments made in this report.

Market Conditions Addendum to the Appraisal Report File No. 514E3094

The purpose of this addendum is to provide the lender/client with		understanding of the			p		, ,		
_addendum for all appraisal reports with an effective date on or af Property Address 3094 Archdale Street	ter April 1, 2009.	City Las V	enas			State 1	NV 7in C	odo 80	135-2230
Borrower Catamount Properties 2018 LLC		City Las V	eyas		•	State I	NV ZIPC	oue 69	130-2230
Instructions: The appraiser must use the information require	d on this form as the	basis for his/her concl	usions, and must provi	ide s	upport for those	e concl	lusions, rega	rdina ho	using trends and
overall market conditions as reported in the Neighborhood sectio							_	-	-
analysis as indicated below. If any required data is unavailable									
provide data for the shaded areas below; if it is available, however	er, the appraiser must	include the data in the	analysis. If data source	ces pi	rovide the requi	red inf	ormation as	an avera	ge instead of the
median, the appraiser should report the available figure and ident	-	=			=		-		
that would be used by a prospective buyer of the subject proper	1-			is sea	asonal markets				sures, etc.
Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	\Box	Increacing		Overall Trend Stable		Declining
Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months)	51 8.50	45 15.00	30 10.00	_	Increasing Increasing		Stable	\dashv	Declining
Total # of Comparable Active Listings	9	9	39	=	Declining	=	Stable		Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	1.06	0.60	3.90	=	Declining	=	Stable	X	Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	_	<u>J</u>		Overall Trend		,
Median Comparable Sale Price	650,000	780,000	710,000		Increasing		Stable	X	Declining
Median Comparable Sales Days on Market	11	12	8		Declining	_=	Stable		Increasing
Median Comparable List Price	699,999	709,900	775,000	=	Increasing		Stable		Declining
Median Comparable Listings Days on Market	84	93	29	=	Declining	_	Stable		Increasing
Median Sale Price as % of List Price	100.78%	100.65%	99.32%	=	Increasing	=	Stable	<u> </u>	Declining
Seller-(developer, builder, etc.)paid financial assistance prevaler Explain in detail the seller concessions trends for the past 12 m			0011	_	Declining		Stable		Increasing
transactions. Typical sales paid by sellers are betwee Are foreclosure sales (REO sales) a factor in the market? Of the 165 sales/listings used for this analysis, there was a paid on the market on market conditions or market value.	Yes No If y	s and 1 foreclosur						minima	al (under 1%)
Cite data courses for above information. Matrix/MI S was the	e data source use	d to complete the l	Market Conditions	Add	andum Tha	searc	sh included	l detach	ned single
Cite data sources for above information. Matrix/MLS was the family homes between 2000 sf - 4000 sf, on a lot undo occupied and located within the neighborhood bounda Summarize the above information as support for your conclus pending sales and/or expired and withdrawn listings, to formulate The above statistical data shows the median sale price however, declined 8.97% from 4-6 months ago to the 40 days with a current 3.9 month supply of inventory a sale price ratio has ranged between 99.32% - 100.78% recent increases in interest rates, inventory levels have momentum on a weekly basis which has turned the material project is a unit in a condominium or cooperative Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab. Rate) Are foreclosure sales (REO sales) a factor in the project?	er 10,000 sf, at least aries reported on the licions in the Neighbor by your conclusions, prove of a similar hom last 90 days/distart at current absorption over the last year increased 333% arket around with the project, completed the licinary of the last year increased 333% arket around with the project, completed the licinary of the last year increased 333% arket around with the project, completed the licinary of the licinary of the last year increased 333% arket around with the project, completed the licinary of the l	ast a 2-car garage, ne front page of the hood section of the a bovide both an explanar e has increased 9 nce of 90 days. The on rates, exposure ar with no adjustment of from the average a noted decline of the the following: Prior 4-6 Months	built between the period of the control of the cont	If your coonths days to be listing 4-6 subjections.	u used any add nclusions. s ago to the last on market in the between 10 ngs/pendings months ago acts market a Project Increasing Increasing Declining	, not	age restrict I information O days/dist ite marketin days. The r d in this rep e present d ange over t coverall Trend Stable Stable Stable Stable	ance of time median port. Du ay pickithe last	t tenant Is an analysis of f 228 days; s are under list price to le to the ling up six months. Declining Declining Increasing Increasing
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File No. 514F3094 **USPAP ADDENDUM** Borrower: Catamount Properties 2018 LLC Property Address: 3094 Archdale Street City: Las Vegas County: Clark State: NV Zip Code: 89135-2230 Lender: Wedgewood Inc. APPRAISAL AND REPORT IDENTIFICATION This report was prepared under the following USPAP reporting option: X Appraisal Report A written report prepared under Standards Rule 2-2(a). Restricted Appraisal Report A written report prepared under Standards Rule 2-2(b). Reasonable Exposure Time My opinion of a reasonable exposure time for the subject property at the market value stated in this report is: 5-35 days The average/median days on market for all sales/listings of detached single family homes within the subjects market area/range described on the front page of the 1004 is 27/10 and 31/16 within the subjects market range; therefore, a reasonable exposure time for the subject property is estimated to be between 10-40 days under current market conditions. The definition of exposure time used was taken from the definitions section of the 2021-2022 version of USPAP. Additional Certifications 🗵 I have performed NO services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. ☐ I HAVE performed services, as an appraiser or in another capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. Those services are described in the comments below. - 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 involved. - 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. **Additional Comments** - 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). Intended Users: The intended user is the client/lender. The intended use is to evaluate the property that is the subject of this appraisal for a mortgage finance transaction, subject to the stated scope of work, purpose of the appraisal, reporting requirements of this appraisal report form, and the Definition of Market Value. Clear Capital is acting as the AMC for the lender/client: Wedgewood Inc.. No other users are identified or authorized. The appraiser certifies and agrees that this appraisal report was prepared in accordance with the requirements of Title XI of the Financial Institutions, Reform, Recovery, and Enforcement Act (FIRREA) of 1989, as amended (12 U.S.C. 3331 et seq.), and any applicable implementing regulations in effect at the time the appraiser signs this certification. APPRAISER: SUPERVISORY APPRAISER (only if required): Signature: Signature: Name: John Stuhmer Date Signed: <u>08/18/2</u>022 Date Signed: State Certification #: A.0208114-CR State Certification #: or State License #: or State License #: or Other (describe): State #: State: Nevada Expiration Date of Certification or License:

Did Not

Supervisory Appraiser inspection of Subject Property:

☐ Exterior-only from street ☐ Interior and Exterior

Expiration Date of Certification or License: 02/29/2024

Effective Date of Appraisal: 08/15/2022

FLOORPLAN SKETCH

Borrower: Catamount Properties 2018 LLC File No.: 514E3094 Property Address: 3094 Archdale Street City: Las Vegas Case No.: Property ID: 33182015 State: NV Zip: 89135-2230 Lender: Wedgewood Inc. SKETCH/AREA TABLE ADDENDUM 5.153/12.0140 (DM.AXIF APN 164 12-21+010 OI Acchess 1094 ARCHOALE ST Date 02-2001. NA LOV Substrated GLENBROOK Model 523 Drawn by # - 121 20,0 10.0 19.0 20.0 6.0 HOTENS SINEMANDERS 71 840 1500 15.0 2910 DOOR Connects This is for tax assessment Purposes only T'=TZ'Scale: AREA CALCULATIONS SUMMARY Code Description Met Totals Factor Page Street GLAD GLAD FG F1 FI FB FB 1.00 1.00 1.00 1.00 182.0 182.0 102.0 66.0 1651.00 1324.00 570.00 111.00 ARFA CLI CLI ATORIS FIXTURES. Net LIVABLE Area (rounded w/ factors) 2978 AFER DOTTIVATE DESIGNATION

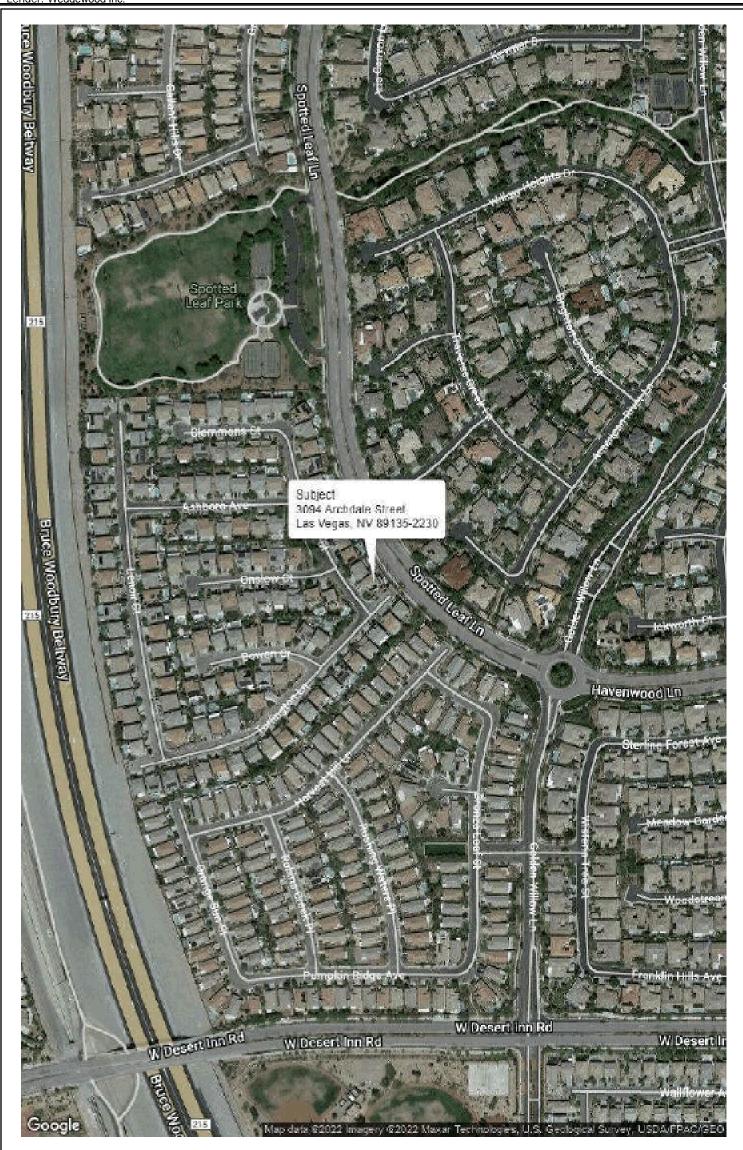
AERIAL MAP

 BOFFOWEY: Catamount Properties 2018 LLC
 File No.: 514E3094

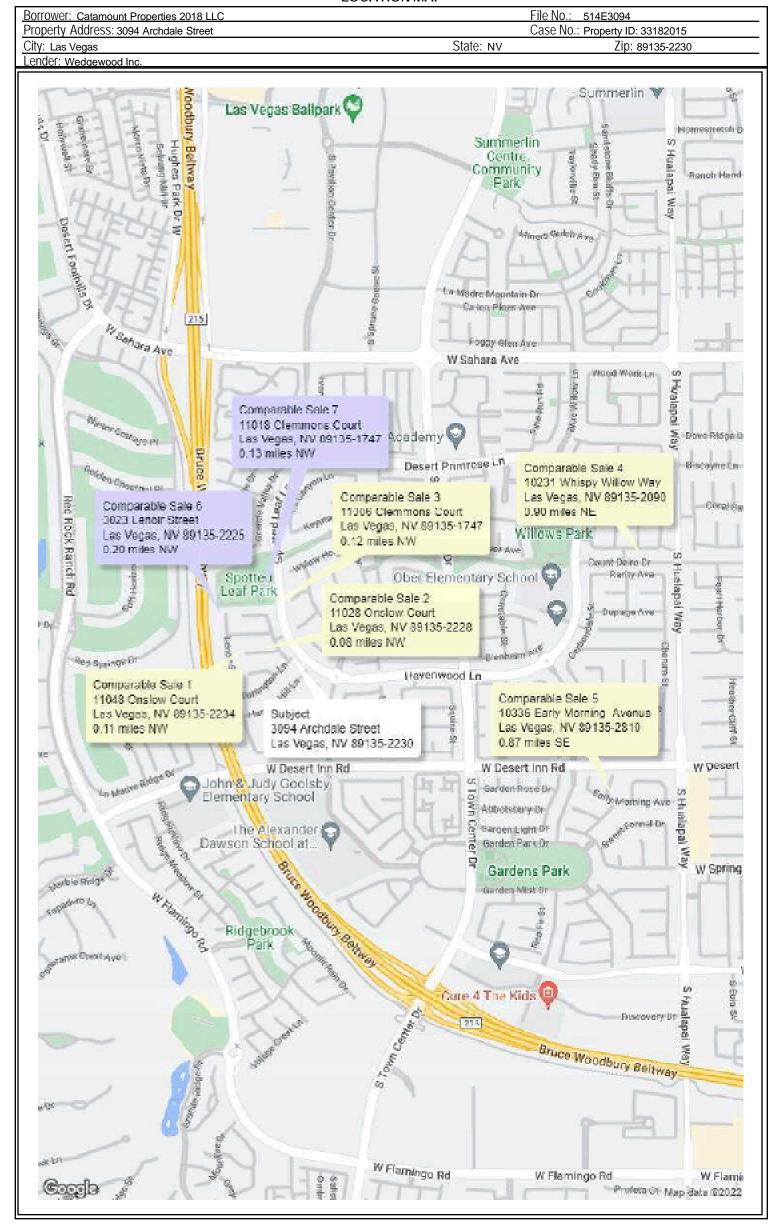
 Property Address: 3094 Archdale Street
 Case No.: Property ID: 33182015

 City: Las Vegas
 State: NV
 Zip: 89135-2230

Lender: Wedgewood Inc.



LOCATION MAP



PLAT MAP

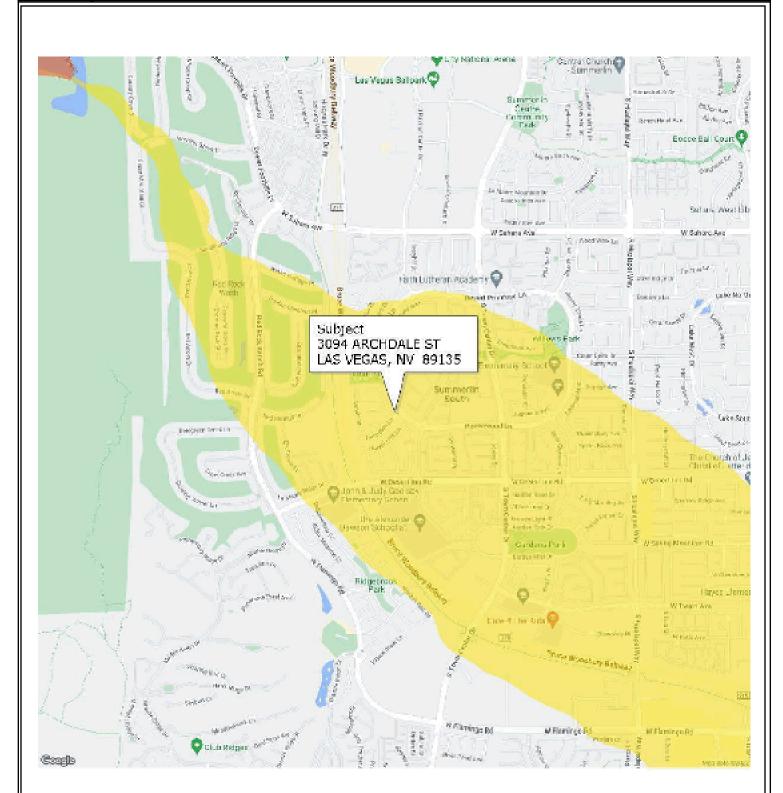
FLOOD MAP

 Borrower: Catamount Properties 2018 LLC
 File No.: 514E3094

 Property Address: 3094 Archdale Street
 Case No.: Property ID: 33182015

 City: Las Vegas
 State: NV
 Zip: 89135-2230

Lender: Wedgewood Inc.



FLOOD INFORMATION

Community:

Property is NOT in a FEMA Special Flood Hazard Area

Map Number: 32003C2150E

Panel: 32003C2150

Zone: X

Map Date: 09-27-2002

FIP5: 32003

Source: FEMA DFIRM

LEGEND

= FEMA Special Flood Hazard Area - High Risk

- Moderate and Minimal Risk Areas

Road View:

- Forest - Water

Sky Flood™

No representations or warrantes to any party concerning the content, accuracy or completeness of this flood report, including any warranty of merchantability or fitness for a particular purpose is implied or provided. Visual scaling factors differ between map layers and are separate from flood zone information at marker location. No liability is accepted to any third party for any use or misuse of this flood map or its data.

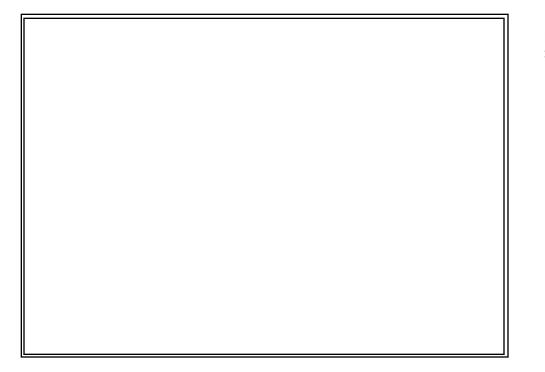
SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: Catamount Properties 2018 LLC	File N	0.: 514E3094
Property Address: 3094 Archdale Street	Case	No.: Property ID: 33182015
City: Las Vegas	State: NV	Zip: 89135-2230
Lender: Wedgewood Inc.		•



FRONT VIEW OF SUBJECT PROPERTY

Appraised Date: August 15, 2022 Appraised Value: \$ 700,000



REAR VIEW OF SUBJECT PROPERTY



STREET SCENE

Borrower: Catamount Properties 2018 LLC		File No.: 514E3094
Property Address: 3094 Archdale Street		Case No.: Property ID: 33182015
City: Las Vegas	State: NV	Zip: 89135-2230
Lender: Wedgewood Inc		•





additional street view from opposing direction to the south

side view





side view

view behind subject site





view behind subject site

view behind subjects site

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Catamount Properties 2018 LLC		File No.: 514E3094
Property Address: 3094 Archdale Street		Case No.: Property ID: 33182015
City: Las Vegas	State: NV	Zip: 89135-2230
Lender: Wedgewood Inc.		•



COMPARABLE SALE #1

11048 Onslow Court Las Vegas, NV 89135-2234 Sale Date: s06/22;c05/22 Sale Price: \$ 815,000



COMPARABLE SALE #2

11028 Onslow Court Las Vegas, NV 89135-2228 Sale Date: s05/22;c05/22 Sale Price: \$ 815,000



COMPARABLE SALE #3

11006 Clemmons Court Las Vegas, NV 89135-1747 Sale Date: s04/22;c03/22 Sale Price: \$ 710,000

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Catamount Properties 2018 LLC	File	File No.: 514E3094	
Property Address: 3094 Archdale Street	Cas	Case No.: Property ID: 33182015	
City: Las Vegas	State: NV	Zip: 89135-2230	
Lender: Wedgewood Inc.		•	



COMPARABLE SALE #4

10231 Whispy Willow Way Las Vegas, NV 89135-2090 Sale Date: s07/22;c06/22 Sale Price: \$ 700,000



COMPARABLE SALE #5

10336 Early Morning Avenue Las Vegas, NV 89135-2810 Sale Date: s04/22;c03/22 Sale Price: \$ 675,000



COMPARABLE SALE #6

3023 Lenoir Street Las Vegas, NV 89135-2225 Sale Date: Active Sale Price: \$ 759,950

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Catamount Properties 2018 LLC	Fil	File No.: 514E3094	
Property Address: 3094 Archdale Street	Ca	Case No.: Property ID: 33182015	
City: Las Vegas	State: NV	Zip: 89135-2230	
Lender: Wedgewood Inc.		•	



COMPARABLE SALE #7

11018 Clemmons Court Las Vegas, NV 89135-1747 Sale Date: Active Sale Price: \$ 750,000

COMPARABLE SALE #8

Sale Date: Sale Price: \$

COMPARABLE SALE #9

Sale Date: Sale Price: \$

Copy of License

Borrower: Catamount Properties 2018 LLC		File No.: 514E3094		
Property Address: 3094 Archdale Street		Case No.: Property ID: 33182015		
City: Las Vegas	State: NV	Zip: 89135-2230		
Lender: Wedgewood Inc				

APPRAISER CERTIFICATE

STATE OF NEVADA DEPARTMENT OF BUSINESS AND INDUSTRY

NOT TRANSFERABLE

This is to Certify That: JOHN G STUHMER

REAL ESTATE DIVISION

NOT TRANSFERABLE

Certificate Number: A.0208114-CR

Expire Dute: February 29, 2024

In witness whereof, THE DEPARTMENT OF BUSINESS AND INDUSTRY, REAL ESTATE DIVISION, by virtue of the authority voted in it by Chapter 645C of the Novada Revised Statues, has caused this Certificate to be listed with its Scal printed thereon. This certificate must be complemently displayed in place of business.

SHARATH CHANDRA

REAL ESTATE DIVISION

is duly authorized to act us a CERTIFIED RESIDENTIAL APPRAISER from the issue date to the expiration date at the business address stated here in, unless the certificate is sooner revoked, cancelled, withdrawn, or

Issue Date: January 20, 2022

myulidated.

FOR: STUTIMER APPRAISALS SEG PESEO CRESTA AVENUE LAS VEGAS, NV 89117

Borrower: Catamount Properties 2018 LLC	F	File No.: 514E3094		
Property Address: 3094 Archdale Street		Case No.: Property ID: 33182015		
City: Las Vegas	State: NV	Zip: 89135-2230		
London W. L.				

<u> -ender: Wedgewood Inc</u>



GENERAL STAR NATIONAL INSURANCE COMPANY
P D. Box 10080 (Atm: GSN)
STAMPORD, CONNECTICUT 06902:

REAL ESTATE APPRAISERS ERRORS AND OMISSIONS INSURANCE POLICY

DECLARATIONS PAGE

This is a claims made and reported policy. Please read this policy and all endorsements and attachments carefully

Policy Number: NJA360394B Renewal of Policy Number: NJA360394A

John Stuhmer

NAMED INSURED STREET ADDRESS 9833 Peseo Cresta Avenue NV 88117 Las Veges 2. POLICY PERIOD: 12/11/2021 Indeption Date: Expiration Date: 12/11/2022 Effective 12:01 a.m. Standard Time at the street address of the Named Insured.

3. LIMIT OF LIABILITY:

Each Claim: Aggregate: \$1,000,000 \$1,000,000 CLAIMS EXPENSES: Each Claim: \$1,000,000

Aggregate: \$1,000,000 4. DEDUCTIBLE Each Claim: 50 Aggregate:

RETROACTIVE DATE:

INE DATE: 12/11/2019
If a date is indicated, this Policy will not provide coverage for any Claim arising out of any act, error, emission, or Personal Injury which occurred before such date.

6. ANNUAL PREMIUM:

7. ENDORSEMENTS:

CADDINGEMENTS:
This Policy is made and eccepted subject to the printed conditions in the Policy logaliter with the following form(s) or endorsement(s)

AP 27 0006 10 16

AP 20 0001 08 11

AP 08 0034NV 10 20

AP 10 0001 08 11

SGN 80 0001 0710

AP 08 0004 0710 AP 00 0001 06 11 AP 04 0001 06 11 AP 04 0003 10 20

AP 04 0004 07 14 AP 04 0006 10 20 AP 04 0006 10 20 AP 04 0007 10 20 AP 06 0002 10 20 AP 21 0002 06 11 AP 27 0004 06 11 AP 01 0024NV 06 11

PRODUCER NAME: Norman-Spencer Agency LLC STREET ADDRESS: 8075 Washington Village Drive Dayton, OH 45458

Authorized Signature

Producer Code: 26480 Class Code: /3123 11/22/2021

AP 10 0001 08 11

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