

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

Property ID: 33182015
File No. 514E3094

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

| | | |
|---|---|--|
| Property Address 3094 Archdale Street | City Las Vegas | State NV Zip Code 89135-2230 |
| Borrower Catamount Properties 2018 LLC | Owner of Public Record Delcoure, Lori B & Gary J | County Clark |
| Legal Description Glenbrook at Summerlin-Phase 1, Plat Book 93 Page 62, Block 2 Lot 136 | | |
| Assessor's Parcel # 164-12-314-010 | Tax Year 2022 | R.E. Taxes \$ 10,046 |
| Neighborhood Name Glenbrook at Summerlin | Map Reference Metro Map 51-E4 | Census Tract 0058.44 |
| Occupant <input checked="" type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> Vacant | Special Assessments \$ 0 | <input checked="" type="checkbox"/> PUD HOA \$ 52 <input type="checkbox"/> per year <input checked="" type="checkbox"/> per month |
| Property Rights Appraised <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold <input type="checkbox"/> Other (describe) | | |
| Assignment Type <input type="checkbox"/> Purchase Transaction <input type="checkbox"/> Refinance Transaction <input checked="" type="checkbox"/> Other (describe) Servicing | | |
| Lender/Client Wedgewood Inc. Address 2015 Manhattan Beach Blvd. - Suite 100, Redondo Beach, CA 90278 | | |
| Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No | | |
| Report data source(s) used, offering price(s), and date(s). DOM 44;Matrix/MLS #2376253: List Date 03/05/2022, List Price \$799,999, reduced to \$775,000 on 03/22/2022, under contract/pending status on 04/19/2022, estimated to close by 08/23/2022. | | |

I did did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed.

| | | |
|--|------------------|---|
| Contract Price \$ | Date of Contract | Is the property seller the owner of public record? <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Data Source(s) | | |
| Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? <input type="checkbox"/> Yes <input type="checkbox"/> No | | |
| If Yes, report the total dollar amount and describe the items to be paid. | | |

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

| Neighborhood Characteristics | One-Unit Housing Trends | One-Unit Housing | Present Land Use % |
|---|--|------------------|--------------------------|
| Location <input type="checkbox"/> Urban <input checked="" type="checkbox"/> Suburban <input type="checkbox"/> Rural | Property Values <input type="checkbox"/> Increasing <input type="checkbox"/> Stable <input checked="" type="checkbox"/> Declining | PRICE | One-Unit 60 % |
| Built-Up <input checked="" type="checkbox"/> Over 75% <input type="checkbox"/> 25-75% <input type="checkbox"/> Under 25% | Demand/Supply <input type="checkbox"/> Shortage <input checked="" type="checkbox"/> In Balance <input type="checkbox"/> Over Supply | AGE (yrs) | 2-4 Unit 5 % |
| Growth <input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow | Marketing Time <input checked="" type="checkbox"/> Under 3 mths <input type="checkbox"/> 3-6 mths <input type="checkbox"/> Over 6 mths | 313 Low | Multi-Family 15 % |
| Neighborhood Boundaries Charleston Blvd. to the north, Twain Avenue to the south, I-215/Desert Foothills Drive to the west and Hualapai Way to the east. | | 2,905 High | Commercial 10 % |
| | | 580 Pred. | Other Vacant 10 % |

Neighborhood Description **Located in residential neighborhood in the south area of Summerlin with all typical/common neighborhood amenities close proximity that includes: schools, parks, greenbelts, police & fire department, commercial & professional development, etc.. Freeway access is under a 1/2 mile west to I-215.**

This neighborhood is under 1 mile from downtown Summerlin, 14 miles southwest of downtown, 11 miles west of the Strip and 16 miles west of Int. Airport.

Market Conditions (including support for the above conclusions) **Statistical data contained within the 1004mc shows the median sale price of a similar home increasing 9.23% from 7-12 months ago to the last 90 days; however, declining 8.97% from 4-6 months ago to the last 90 days due to inventory levels picking up 333% from 4-6 months ago to the last 90 days. The average/median days on market are 31/16 days and the list price to sale price ratio's were 99.32% over the last 90 days.**

| | | |
|---|---|--|
| Dimensions 105.0 x 62.09 x 100.0 x 59.26 | Area 5663 sf | Shape Mostly Rectangular View N;Res;Res |
| Specific Zoning Classification R-2 Zoning Description Medium Density Residential [8 Units per Acre] (R-2) | | |
| Zoning Compliance <input checked="" type="checkbox"/> Legal <input type="checkbox"/> Legal Nonconforming (Grandfathered Use) <input type="checkbox"/> No Zoning <input type="checkbox"/> Illegal (describe) | | |
| Is the highest and best use of the subject property as improved (or as proposed per plans and specifications) the present use? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe. The highest & best use is its current use "Residential" which is physically possible, legally permissible, financially feasible and maximumly productive for a monetary return. | | |
| Utilities Public Other (describe) | Public Other (describe) | Off-site Improvements—Type Public Private |
| Electricity <input checked="" type="checkbox"/> <input type="checkbox"/> | Water <input checked="" type="checkbox"/> <input type="checkbox"/> | Street Asphalt <input checked="" type="checkbox"/> <input type="checkbox"/> |
| Gas <input checked="" type="checkbox"/> <input type="checkbox"/> | Sanitary Sewer <input checked="" type="checkbox"/> <input type="checkbox"/> | Alley None <input type="checkbox"/> <input type="checkbox"/> |
| FEMA Special Flood Hazard Area <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No FEMA Flood Zone X FEMA Map # 32003C2150E FEMA Map Date 09/27/2002 | | |
| Are the utilities and off-site improvements typical for the market area? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe. | | |
| Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If Yes, describe. The subject site backs Spotted Leaf Lane which is a 4-lane residential arterial roadway with a 35 mph speed limit; however, traffic on this roadway is minimal with a distance of approximately 25' from the actual street which created minimal traffic noise heard from the side of this property during inspection and I do not believe any traffic noise would be heard from inside this property giving no indication this external condition is having any impact on market value supported by comparable sale 4. | | |

Source(s) Used for Physical Characteristics of Property Appraisal Files MLS Assessment and Tax Records Prior Inspection Property Owner Other (describe)

Data Source(s) for Gross Living Area **County Assessors Records**

| GENERAL DESCRIPTION | GENERAL DESCRIPTION | Heating / Cooling | Amenities | Car Storage |
|--|--|---|---|---|
| Units <input checked="" type="checkbox"/> One <input type="checkbox"/> One with Accessory Unit | <input checked="" type="checkbox"/> Concrete Slab <input type="checkbox"/> Crawl Space | <input checked="" type="checkbox"/> FWA <input type="checkbox"/> HWBB | <input checked="" type="checkbox"/> Fireplace(s) # 1 | <input type="checkbox"/> None |
| # of Stories 2 | <input type="checkbox"/> Full Basement <input type="checkbox"/> Finished | <input type="checkbox"/> Radiant | <input type="checkbox"/> WoodStove(s) # 0 | <input checked="" type="checkbox"/> Driveway # of Cars 3 |
| Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det./End Unit | <input type="checkbox"/> Partial Basement <input type="checkbox"/> Finished | <input type="checkbox"/> Other | <input checked="" type="checkbox"/> Patio/Deck Cov. | Driveway Surface Concrete |
| <input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const. | Exterior Walls Stucco | Fuel Gas | <input checked="" type="checkbox"/> Porch Covered | <input checked="" type="checkbox"/> Garage # of Cars 3 |
| Design (Style) Southwestern | Roof Surface Concrete Tile | <input checked="" type="checkbox"/> Central Air Conditioning | <input checked="" type="checkbox"/> Pool and Spa | <input type="checkbox"/> Carport # of Cars 0 |
| Year Built 2001 | Gutters & Downspouts Yes | <input type="checkbox"/> Individual | <input checked="" type="checkbox"/> Fence C. Block | <input type="checkbox"/> Attached <input type="checkbox"/> Detached |
| Effective Age (Yrs) 21 | Window Type Vinyl/Doublepane | <input type="checkbox"/> Other | <input type="checkbox"/> Other None | <input checked="" type="checkbox"/> Built-in |
| Appliances <input type="checkbox"/> Refrigerator <input checked="" type="checkbox"/> Range/Oven <input checked="" type="checkbox"/> Dishwasher <input checked="" type="checkbox"/> Disposal <input checked="" type="checkbox"/> Microwave <input type="checkbox"/> Washer/Dryer <input type="checkbox"/> Other (describe) | | | | |
| Finished area above grade contains: 8 Rooms 4 Bedrooms 2.1 Bath(s) 2,978 Square Feet of Gross Living Area Above Grade | | | | |
| Additional features (special energy efficient items, etc.) Insulated ceilings/walls, thermal double pane windows/doors, etc.. The subject does have a solar/heated pool/spa and a few solar panels on the roof; however, without documentation showing them owned, not leased, no value is given for the solar panels in this report. | | | | |
| Describe the condition of the property and data source(s) (including apparent needed repairs, deterioration, renovations, remodeling, etc.). C4;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. | | | | |
| Are there any apparent physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If Yes, describe. | | | | |
| Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe. | | | | |

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There are **39** comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ **505,000** to \$ **1,675,000**.

There are **126** comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ **485,000** to \$ **1,250,000**.

| FEATURE | SUBJECT | COMPARABLE SALE NO. 1 | | COMPARABLE SALE NO. 2 | | COMPARABLE SALE NO. 3 | |
|--|-------------------|--|--------------------|--|--------------------|--|--------------------|
| 3094 Archdale Street Address Las Vegas, NV 89135-2230 | | 11048 Onslow Court Las Vegas, NV 89135-2234 | | 11028 Onslow Court Las Vegas, NV 89135-2228 | | 11006 Clemmons Court Las Vegas, NV 89135-1747 | |
| Proximity to Subject | | 0.11 miles NW | | 0.08 miles NW | | 0.12 miles NW | |
| Sale Price | \$ | \$ 815,000 | | \$ 815,000 | | \$ 710,000 | |
| Sale Price/Gross Liv. Area | \$ 0.00 sq. ft. | \$ 269.60 sq. ft. | | \$ 269.60 sq. ft. | | \$ 234.87 sq. ft. | |
| Data Source(s) | | Matrix/MLS #2392104;DOM 14 | | Matrix/MLS #2391128;DOM 3 | | Matrix/MLS #2379400;DOM 3 | |
| Verification Source(s) | | Doc#202206150001764 | | Doc#202205130001632 | | Doc#202204200001378 | |
| VALUE ADJUSTMENTS | DESCRIPTION | DESCRIPTION | +(-) \$ Adjustment | DESCRIPTION | +(-) \$ Adjustment | DESCRIPTION | +(-) \$ Adjustment |
| Sale or Financing Concessions | | ArmLth Conv;0 | 0 0 | ArmLth Cash;200 | 0 0 | ArmLth Conv;0 | 0 0 |
| Date of Sale/Time | | s06/22;c05/22 | -65,000 | s05/22;c05/22 | -65,000 | s04/22;c03/22 | |
| Location | N;Res;Res | N;Res;Res | | N;Res;Res | | N;Res;Res | |
| Leasehold/Fee Simple | Fee Simple | Fee Simple | | Fee Simple | | Fee Simple | |
| Site | 5663 sf | 5663 sf | | 5663 sf | | 6098 sf | 0 |
| View | N;Res;Res | N;Res;Res | | N;Res;Res | | N;Res;Res | |
| Design (Style) | DT2;Southwestern | DT2;Southwestern | | DT2;Southwestern | | DT2;Southwestern | |
| Quality of Construction | Q4 | Q4 | | Q4 | | Q4 | |
| Actual Age | 21 | 21 | | 21 | | 20 | 0 |
| Condition | C4 | C3 | -41,000 | C3 | -41,000 | C4 | |
| Above Grade | Total Bdrms Baths | Total Bdrms Baths | | Total Bdrms Baths | | Total Bdrms Baths | |
| Room Count | 8 4 2.1 | 8 4 2.1 | | 8 5 3.0 | -10,000 | 9 5 3.0 | -10,000 |
| Gross Living Area | 2,978 sq. ft. | 3,023 sq. ft. | 0 | 3,023 sq. ft. | 0 | 3,023 sq. ft. | 0 |
| Basement & Finished Rooms Below Grade | 0sf | 0sf | | 0sf | | 0sf | |
| Functional Utility | Average | Average | | Average | | Average | |
| Heating/Cooling | FWA/C.Air | FWA/C.Air | | FWA/C.Air | | FWA/C.Air | |
| Energy Efficient Items | Insulated/ThrmIW. | Insulated/ThrmIW. | | Insulated/ThrmIW. | | Insulated/ThrmIW. | |
| Garage/Carport | 3gbi3dw | 3gbi3dw | | 3gbi3dw | | 3gbi3dw | |
| Porch/Patio/Deck | Patio/Landscape | Patio/Landscape | | Patio/Landscape | | Patio/Landscape | |
| Inground Pool | Inground Pool | Inground Pool | | Inground Pool | | Inground Pool | |
| Subdivision | Glenbrook | Glenbrook | | Glenbrook | | Glenbrook | |
| Parcel Number | 164-12-314-010 | 164-11-716-038 | 0 | 164-11-716-041 | 0 | 164-11-715-029 | 0 |
| Net Adjustment (Total) | | <input type="checkbox"/> + <input checked="" type="checkbox"/> - | \$ 106,000 | <input type="checkbox"/> + <input checked="" type="checkbox"/> - | \$ 116,000 | <input type="checkbox"/> + <input checked="" type="checkbox"/> - | \$ 10,000 |
| Adjusted Sale Price of Comparables | | Net Adj. -13.0% Gross Adj. 13.0% | \$ 709,000 | Net Adj. -14.2% Gross Adj. 14.2% | \$ 699,000 | Net Adj. -1.4% Gross Adj. 1.4% | \$ 700,000 |

SALES COMPARISON APPROACH

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

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

Data source(s) **Matrix/MLS and County Records**

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

Data source(s) **Matrix/MLS and County Records**

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

| ITEM | SUBJECT | COMPARABLE SALE NO. 1 | | COMPARABLE SALE NO. 2 | | COMPARABLE SALE NO. 3 | |
|----------------------------------|--------------------------|--------------------------|--|--------------------------|--|--------------------------|--|
| Date of Prior Sale/Transfer | 01/10/2001 | 04/15/2021 | | 01/23/2015 | | 06/13/2016 | |
| Price of Prior Sale/Transfer | \$253,408 | \$553,000 | | \$399,000 | | \$424,900 | |
| Data Source(s) | County Assessors Records | County Assessors Records | | County Assessors Records | | County Assessors Records | |
| Effective Date of Data Source(s) | 08/15/2022 | 08/15/2022 | | 08/15/2022 | | 08/15/2022 | |

Analysis of prior sale or transfer history of the subject property and comparable sales **There have been no prior sales/transfers of the subject property within the previous three years from the effective date of this report, the differences between its prior sale price and current market value is due to appreciation. There have been no prior sales of any comparable sales/listings used in this report within the previous 12 months of their last sale date or effective date of this appraisal report.**

Summary of Sales Comparison Approach. All sales used are the most similar to be identified that would produce the most credible indication of the subjects market value. Comparables 1, 2, 3, 6 & 7 are located in the subjects subdivision, comparables 4-5 are located in similar developments. All comparables used are located within a one mile radius of the subjects site. All sales used have closed in the last six months and comparable sales 1, 2 and 4 have closed within the last 90 days with adjustments required for date of sale/time. 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. See attached addendum for a detailed explanation on how each adjustment was concluded in this report.

Total compensation to appraiser: \$260, Total compensation to AMC \$400, Total client fee: \$660, AMC License: AMC.0000143

Indicated Value by Sales Comparison Approach \$ 700,000

Indicated Value by: Sales Comparison Approach \$ 700,000 Cost Approach (if developed) \$ Income Approach (if developed) \$

The sales comparison approach is the method used to conclude the estimated market value in this report, the cost approach and income approach are not considered necessary to produce to credible results and are not within the scope of work for this assignment. Highest consideration is given to comparable 3 due to being the most recent and most similar sale identified in the subjects subdivision that required the least amount of adjustments from the sales used in report.

This appraisal is made "as is," subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair: **No Conditions.**

Based on a visual inspection of the exterior areas of the subject property from at least the street, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is \$ 700,000 as of **08/15/2022**, which is the date of inspection and the effective date of this appraisal.

RECONCILIATION

Exterior-Only Inspection Residential Appraisal Report

Property ID: 33182015
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SALES COMPARISON APPROACH

| FEATURE | SUBJECT | COMPARABLE SALE NO. 4 | | COMPARABLE SALE NO. 5 | | COMPARABLE SALE NO. 6 | |
|--|--------------------------|---|--|--|--|--|--|
| 3094 Archdale Street Address Las Vegas, NV 89135-2230 | | 10231 Whispy Willow Way Las Vegas, NV 89135-2090 | | 10336 Early Morning Avenue Las Vegas, NV 89135-2810 | | 3023 Lenoir Street Las Vegas, NV 89135-2225 | |
| Proximity to Subject | | 0.90 miles NE | | 0.87 miles SE | | 0.20 miles NW | |
| Sale Price | | \$ 700,000 | | \$ 675,000 | | \$ 759,950 | |
| Sale Price/Gross Liv. Area | | \$ 251.17 sq. ft. | | \$ 268.60 sq. ft. | | \$ 251.39 sq. ft. | |
| Data Source(s) | | Matrix/MLS #2391063;DOM 52 | | Matrix/MLS #2367250;DOM 4 | | Matrix/MLS #2406419;DOM 58 | |
| Verification Source(s) | | Doc#202207220000734 | | Doc#202204040002021 | | Active Listing | |
| VALUE ADJUSTMENTS | | DESCRIPTION | | DESCRIPTION | | DESCRIPTION | |
| Sale or Financing | | ArmLth | | ArmLth | | Listing | |
| Concessions | | Conv;0 | | Conv;0 | | ;0 | |
| Date of Sale/Time | | s07/22;c06/22 | | s04/22;c03/22 | | Active | |
| Location | | N;Res;Res | | N;Res;Res | | A;Backs Freeway; | |
| Leasehold/Fee Simple | | Fee Simple | | Fee Simple | | Fee Simple | |
| Site | | 5663 sf | | 6970 sf | | 5227 sf | |
| View | | N;Res;Res | | N;Res;Res | | N;Res;Res | |
| Design (Style) | | DT2;Southwestern | | DT2;Southwestern | | DT2;Southwestern | |
| Quality of Construction | | Q4 | | Q4 | | Q4 | |
| Actual Age | | 21 | | 21 | | 21 | |
| Condition | | C4 | | C4 | | C3 | |
| Above Grade | | Total Bdrms. Baths | | Total Bdrms. Baths | | Total Bdrms. Baths | |
| Room Count | | 8 4 2.1 | | 7 3 2.1 | | 7 4 3.0 | |
| Gross Living Area | | 2,978 sq. ft. | | 2,513 sq. ft. | | 3,023 sq. ft. | |
| Basement & Finished Rooms Below Grade | | 0sf | | 0sf | | 0sf | |
| Functional Utility | | Average | | Average | | Average | |
| Heating/Cooling | | FWA/C.Air | | FWA/C.Air | | FWA/C.Air | |
| Energy Efficient Items | | Insulated/ThrmIW. | | Insulated/ThrmIW. | | Insulated/ThrmIW. | |
| Garage/Carport | | 3gbi3dw | | 2gbi2dw | | 3gbi3dw | |
| Porch/Patio/Deck | | Patio/Landscape | | Patio/Landscape | | Patio/Landscape | |
| Inground Pool | | Inground Pool | | Inground Pool | | Inground Pool | |
| Subdivision | | Glenbrook | | Ivy Glen | | Glenbrook | |
| Parcel Number | | 164-12-314-010 | | 164-13-511-044 | | 164-11-716-014 | |
| Net Adjustment (Total) | | <input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ 1,500 | | <input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 55,000 | | <input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ 48,000 | |
| Adjusted Sale Price of Comparables | | Net Adj. -0.2% Gross Adj. 10.5% \$ 698,500 | | Net Adj. 8.1% Gross Adj. 9.6% \$ 730,000 | | Net Adj. -6.3% Gross Adj. 16.3% \$ 711,950 | |
| ITEM | SUBJECT | COMPARABLE SALE NO. 4 | | COMPARABLE SALE NO. 5 | | COMPARABLE SALE NO. 6 | |
| Date of Prior Sale/Transfer | 01/10/2001 | 05/31/2002 | | 08/02/2001 | | 08/24/2001 | |
| Price of Prior Sale/Transfer | \$253,408 | \$324,900 | | \$232,885 | | \$243,664 | |
| Data Source(s) | County Assessors Records | County Assessors Records | | County Assessors Records | | County Assessors Records | |
| Effective Date of Data Source(s) | 08/15/2022 | 08/15/2022 | | 08/15/2022 | | 08/15/2022 | |
| Summary of Sales Comparison Approach | | | | | | | |

Exterior-Only Inspection Residential Appraisal Report

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File No. 514E3094

ADDITIONAL COMMENTS

The State of Nevada has amended chapter 645C of NAC; section 13 of this amendment requires that an appraisal management company disclose the following fees to the appraiser: The appraiser performing the appraisal assignment is required to disclose the fee in the body of the appraisal report.
Total compensation to appraiser: \$260, Total compensation to AMC \$400, Total client fee: \$660, AMC License: AMC.0000143

Comments on cost approach: The cost approach is not applicable as the physical 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 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.

The appraised value of the subject property is approximately 21% higher than the predominate value (median sale price) in the subjects market area and this is 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 considered to be an over improvement for its market area.

The actual/chronological age of the subject property is 21 years old and due to no significant renovations noted to the kitchen/baths and items of differed maintenance noted from photo's provided by Matrix/MLS the effective age is also estimated to be 21 years old. Total economic life of the subject property is estimated to be 60 years and the remaining economic life of the subject property is estimated to be 39 years.

The sketch included in this report is provided by the Clark county assessors office.

COST APPROACH

COST APPROACH TO VALUE (not required by Fannie Mae)

Provide adequate information for the lender/client to replicate the below cost figures and calculations.
Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) Land value was concluded using both the market extraction and allocation method and is estimated to be approximately 30% - 35% of value, this is typical for one story homes the subjects size on similar sized lots.

| | |
|--|--|
| ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input type="checkbox"/> REPLACEMENT COST NEW | OPINION OF SITE VALUE = \$ 225,000 |
| Source of cost data | Dwelling Sq. Ft. @ \$ = \$ |
| Quality rating from cost service Effective date of cost data | Sq. Ft. @ \$ = \$ |
| Comments on Cost Approach (gross living area calculations, depreciation, etc.) | |
| Cost approach N/A for this report. | Garage/Carport Sq. Ft. @ \$ = \$ |
| | Total Estimate of Cost-New = \$ |
| | Less 60 Physical Functional External = \$ () |
| | Depreciation = \$ () |
| | Depreciated Cost of Improvements = \$ |
| | "As-is" Value of Site Improvements = \$ |
| Estimated Remaining Economic Life (HUD and VA only) 39 Years | INDICATED VALUE BY COST APPROACH = \$ |

INCOME

INCOME APPROACH TO VALUE (not required by Fannie Mae)

Estimated Monthly Market Rent \$ _____ X Gross Rent Multiplier _____ = \$ _____ Indicated Value by Income Approach
Summary of Income Approach (including support for market rent and GRM) _____

PUD INFORMATION

PROJECT INFORMATION FOR PUDs (if applicable)

Is the developer/builder in control of the Homeowners' Association (HOA)? Yes No Unit type(s) Detached Attached
Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit.
Legal name of project _____
Total number of phases _____ Total number of units _____ Total number of units sold _____
Total number of units rented _____ Total number of units for sale _____ Data source(s) _____
Was the project created by the conversion of an existing building(s) into a PUD? Yes No If Yes, date of conversion. _____
Does the project contain any multi-dwelling units? Yes No Data source(s) _____
Are the units, common elements, and recreation facilities complete? Yes No If No, describe the status of completion. _____
Are the common elements leased to or by the Homeowners' Association? Yes No If Yes, describe the rental terms and options. _____
Describe common elements and recreational facilities. _____

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

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

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

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

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

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

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

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

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

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

Exterior-Only Inspection Residential Appraisal Report

Property ID: 33182015
File No. 514E3094

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

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

Exterior-Only Inspection Residential Appraisal Report

Property ID: 33182015
File No. 514E3094

22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.

23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.

24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

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

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

APPRAISER

Signature 
 Name John Stuhmer
 Company Name Stuhmer Appraisals
 Company Address 9833 Peseo Cresta Avenue
Las Vegas, NV 89117
 Telephone Number (702) 631-0871
 Email Address johnstuhmer7@gmail.com
 Date of Signature and Report 08/18/2022
 Effective Date of Appraisal 08/15/2022
 State Certification # A.0208114-CR
 or State License # _____
 or Other (describe) _____ State # _____
 State NV
 Expiration Date of Certification or License 02/29/2024

ADDRESS OF PROPERTY APPRAISED
3094 Archdale Street
Las Vegas, NV 89135-2230

APPRAISED VALUE OF SUBJECT PROPERTY \$ 700,000

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

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

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

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

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

Condition Ratings and Definitions

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

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

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

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

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

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

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

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

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

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

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

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

Quality Ratings and Definitions

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

Q2 Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residences constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high-quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.

Q3 Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.

Q4 Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.

Q5 Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.

Q6 Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure.

Definitions of Not Updated, Updated, and Remodeled

Not Updated

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

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

Updated

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

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

Remodeled

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

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

Explanation of Bathroom Count

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

ADDENDUM

Borrower: Catamount Properties 2018 LLC

File No.: 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

Property ID: 33182015
File No. 514E3094

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

Property Address **3094 Archdale Street** City **Las Vegas** State **NV** Zip Code **89135-2230**

Borrower **Catamount Properties 2018 LLC**

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

| Inventory Analysis | Prior 7-12 Months | Prior 4-6 Months | Current - 3 Months | Overall Trend | | |
|---|---|------------------|--------------------|-------------------------------------|--|--|
| Total # of Comparable Sales (Settled) | 51 | 45 | 30 | <input type="checkbox"/> Increasing | <input checked="" type="checkbox"/> Stable | <input type="checkbox"/> Declining |
| Absorption Rate (Total Sales/Months) | 8.50 | 15.00 | 10.00 | <input type="checkbox"/> Increasing | <input checked="" type="checkbox"/> Stable | <input type="checkbox"/> Declining |
| Total # of Comparable Active Listings | 9 | 9 | 39 | <input type="checkbox"/> Declining | <input type="checkbox"/> Stable | <input checked="" type="checkbox"/> Increasing |
| Months of Housing Supply (Total Listings/Ab.Rate) | 1.06 | 0.60 | 3.90 | <input type="checkbox"/> Declining | <input type="checkbox"/> Stable | <input checked="" type="checkbox"/> Increasing |
| Median Sale & List Price, DOM, Sale/List % | Prior 7-12 Months | Prior 4-6 Months | Current - 3 Months | Overall Trend | | |
| Median Comparable Sale Price | 650,000 | 780,000 | 710,000 | <input type="checkbox"/> Increasing | <input type="checkbox"/> Stable | <input checked="" type="checkbox"/> Declining |
| Median Comparable Sales Days on Market | 11 | 12 | 8 | <input type="checkbox"/> Declining | <input checked="" type="checkbox"/> Stable | <input type="checkbox"/> Increasing |
| Median Comparable List Price | 699,999 | 709,900 | 775,000 | <input type="checkbox"/> Increasing | <input checked="" type="checkbox"/> Stable | <input type="checkbox"/> Declining |
| Median Comparable Listings Days on Market | 84 | 93 | 29 | <input type="checkbox"/> Declining | <input checked="" type="checkbox"/> Stable | <input type="checkbox"/> Increasing |
| Median Sale Price as % of List Price | 100.78% | 100.65% | 99.32% | <input type="checkbox"/> Increasing | <input type="checkbox"/> Stable | <input checked="" type="checkbox"/> Declining |
| Seller-(developer, builder, etc.)paid financial assistance prevalent? | <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No | | | <input type="checkbox"/> Declining | <input checked="" type="checkbox"/> Stable | <input type="checkbox"/> Increasing |

Explain in detail the seller concessions trends for the past 12 months (e.g., seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs, condo fees, options, etc.).
Of the 126 sales found within the subjects market area/range 36 are reported to have sales concessions paid for by the seller which is approximately 29% of total transactions. Typical sales paid by sellers are between 1%-3%.

Are foreclosure sales (REO sales) a factor in the market? Yes No If yes, explain (including the trends in listings and sales of foreclosed properties).
Of the 165 sales/listings used for this analysis, there were no short sales and 1 foreclosure found, this amount of short sales/foreclosures is minimal (under 1%) having no impact on market conditions or market values within the subjects market area/range.

Cite data sources for above information. **Matrix/MLS was the data source used to complete the Market Conditions Addendum. The search included detached single family homes between 2000 sf - 4000 sf, on a lot under 10,000 sf, at least a 2-car garage, built between the years 1991-2011, not age restricted, not tenant occupied and located within the neighborhood boundaries reported on the front page of the 1004.**

Summarize the above information as support for your conclusions in the Neighborhood section of the appraisal report form. If you used any additional information, such as an analysis of pending sales and/or expired and withdrawn listings, to formulate your conclusions, provide both an explanation and support for your conclusions.

The above statistical data 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. The average/median days on market indicate marketing times are under 40 days with a current 3.9 month supply of inventory at current absorption rates, exposure time is estimated to be between 10-40 days. The median list price to sale price ratio has ranged between 99.32% - 100.78% over the last year with no adjustments warranted for listings/pendings used in this report. Due to the recent increases in interest rates, inventory levels have increased 333% from the average number of listings 4-6 months ago to the present day picking up momentum on a weekly basis which has turned the market around with a noted decline of 8.97% within the subjects market area/range over the last six months.


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

| Subject Project Data | Prior 7-12 Months | Prior 4-6 Months | Current - 3 Months | Overall Trend | | |
|---|-------------------|------------------|--------------------|-------------------------------------|---------------------------------|-------------------------------------|
| Total # of Comparable Sales (Settled) | | | | <input type="checkbox"/> Increasing | <input type="checkbox"/> Stable | <input type="checkbox"/> Declining |
| Absorption Rate (Total Sales/Months) | | | | <input type="checkbox"/> Increasing | <input type="checkbox"/> Stable | <input type="checkbox"/> Declining |
| Total # of Active Comparable Listings | | | | <input type="checkbox"/> Declining | <input type="checkbox"/> Stable | <input type="checkbox"/> Increasing |
| Months of Unit Supply (Total Listings/Ab. Rate) | | | | <input type="checkbox"/> Declining | <input type="checkbox"/> Stable | <input type="checkbox"/> Increasing |

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

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

APPRAISER

Signature 
Name John Stuhmer
Company Name Stuhmer Appraisals
Company Address 9833 Peseo Cresta Avenue
Las Vegas, NV 89117
State License/Certification # A.0208114-CR State NV
Email Address johnstuhmer7@gmail.com

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

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

MARKET RESEARCH & ANALYSIS

CONDO/CO-OP PROJECTS

APPRAISER

USPAP ADDENDUM

| | | | |
|--|----------------------|------------------|-----------------------------|
| Borrower: <u>Catamount Properties 2018 LLC</u> | | | |
| Property Address: <u>3094 Archdale Street</u> | | | |
| City: <u>Las Vegas</u> | County: <u>Clark</u> | State: <u>NV</u> | Zip Code: <u>89135-2230</u> |
| Lender: <u>Wedgewood Inc.</u> | | | |

APPRAISAL AND REPORT IDENTIFICATION

This report was prepared under the following USPAP reporting option:

- Appraisal Report** A written report prepared under Standards Rule 2-2(a).
- Restricted Appraisal Report** A written report prepared under Standards Rule 2-2(b).

Reasonable Exposure Time

My opinion of a reasonable exposure time for the subject property at the market value stated in this report is: 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:

Signature: 

Name: John Stuhmer

Date Signed: 08/18/2022

State Certification #: A.0208114-CR
or State License #: _____

or Other (describe): _____ State #: _____

State: Nevada

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

Effective Date of Appraisal: 08/15/2022

SUPERVISORY APPRAISER (only if required):

Signature: _____

Name: _____

Date Signed: _____

State Certification #: _____
or State License #: _____

State: _____

Expiration Date of Certification or License: _____

Supervisory Appraiser inspection of Subject Property:
 Did Not Exterior-only from street Interior and Exterior

FLOORPLAN SKETCH

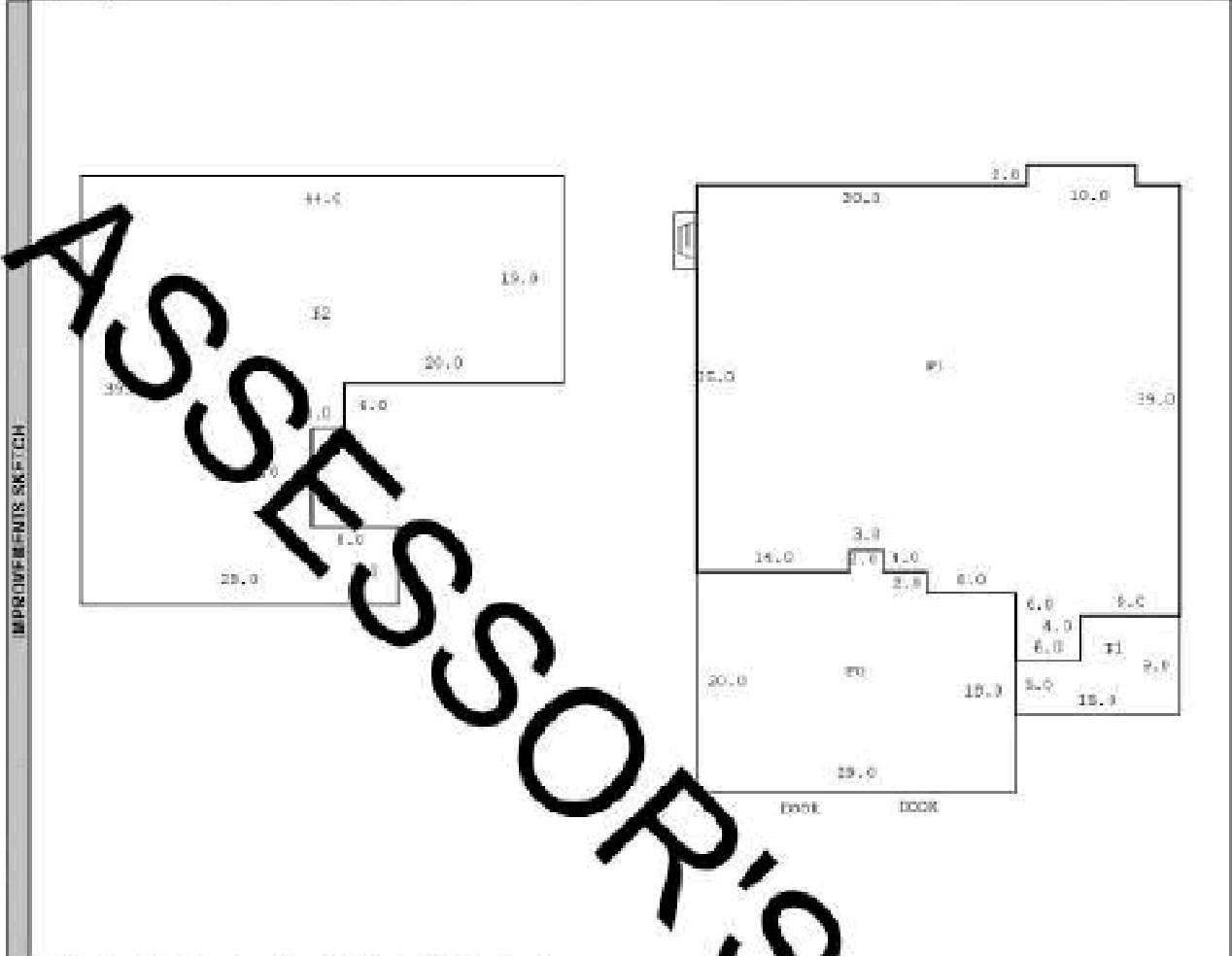
Borrower: Catamount Properties 2018 LLC File No.: 514E3094
 Property Address: 3094 Archdale Street Case No.: Property ID: 33182015
 City: Las Vegas State: NV Zip: 89135-2230
 Lender: Wedgewood Inc.

SKETCH/AREA TABLE ADDENDUM

S:\19412014\1011.AXF

APN 194-12-314-010-01

| | | | |
|---------|---------------------------|----|-----|
| SUR.FCT | Address: 3094 ARCHDALE ST | NA | LCY |
| | Date: 02-2001 | | |
| | Sub/Project: GLENBROOK | | |
| | Model: 523 | | |
| | Drawn by: 121 | | |



Comments: THIS IS FOR TAX ASSESSMENT PURPOSES ONLY

| AREA CALCULATIONS SUMMARY | | | | | Scale: 1"=10' |
|---------------------------------------|-------------|--------|----------|-----------|---------------|
| Code | Description | Factor | Net Size | Perimeter | Net Totals |
| DLA1 | F1 | 1.00 | 1654.00 | 182.0 | 1654.00 |
| DLA2 | F2 | 1.00 | 1324.00 | 182.0 | 1324.00 |
| F0 | F0 | 1.00 | 570.00 | 102.0 | 570.00 |
| F1 | F1 | 1.00 | 114.00 | 88.0 | 114.00 |
| Net LIVABLE Area (rounded w/ factors) | | | | | 2078 |

AERIAL MAP

Borrower: Catamount Properties 2018 LLC

File No.: 514E3094

Property Address: 3094 Archdale Street

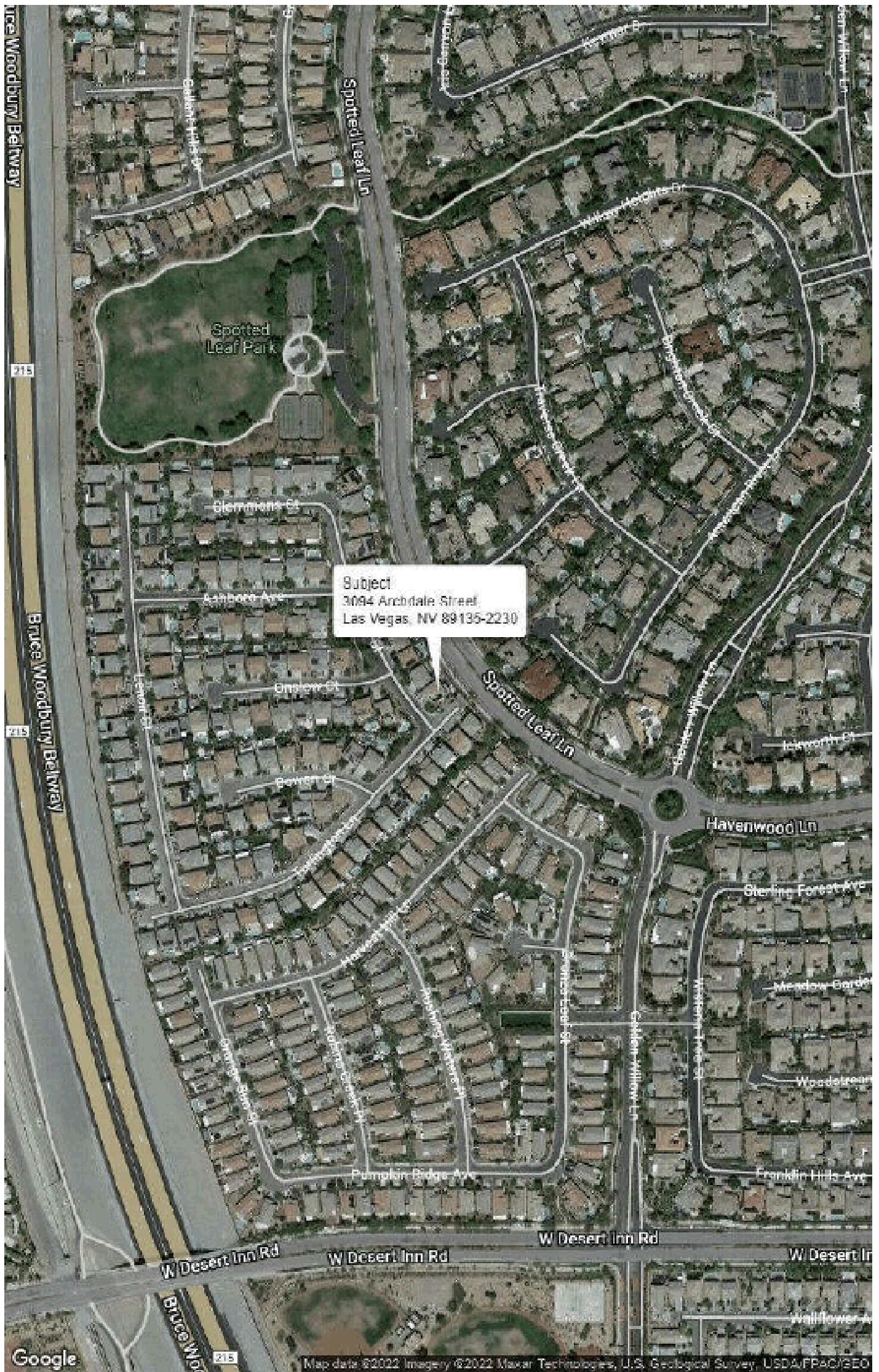
Case No.: Property ID: 33182015

City: Las Vegas

State: NV

Zip: 89135-2230

Lender: Wedgewood Inc.



Google

Map data ©2022, Imagery ©2022, Mapbox, U.S. Geological Survey, USDA/FRAC/Geo

LOCATION MAP

Borrower: Catamount Properties 2018 LLC

File No.: 514E3094

Property Address: 3094 Archdale Street

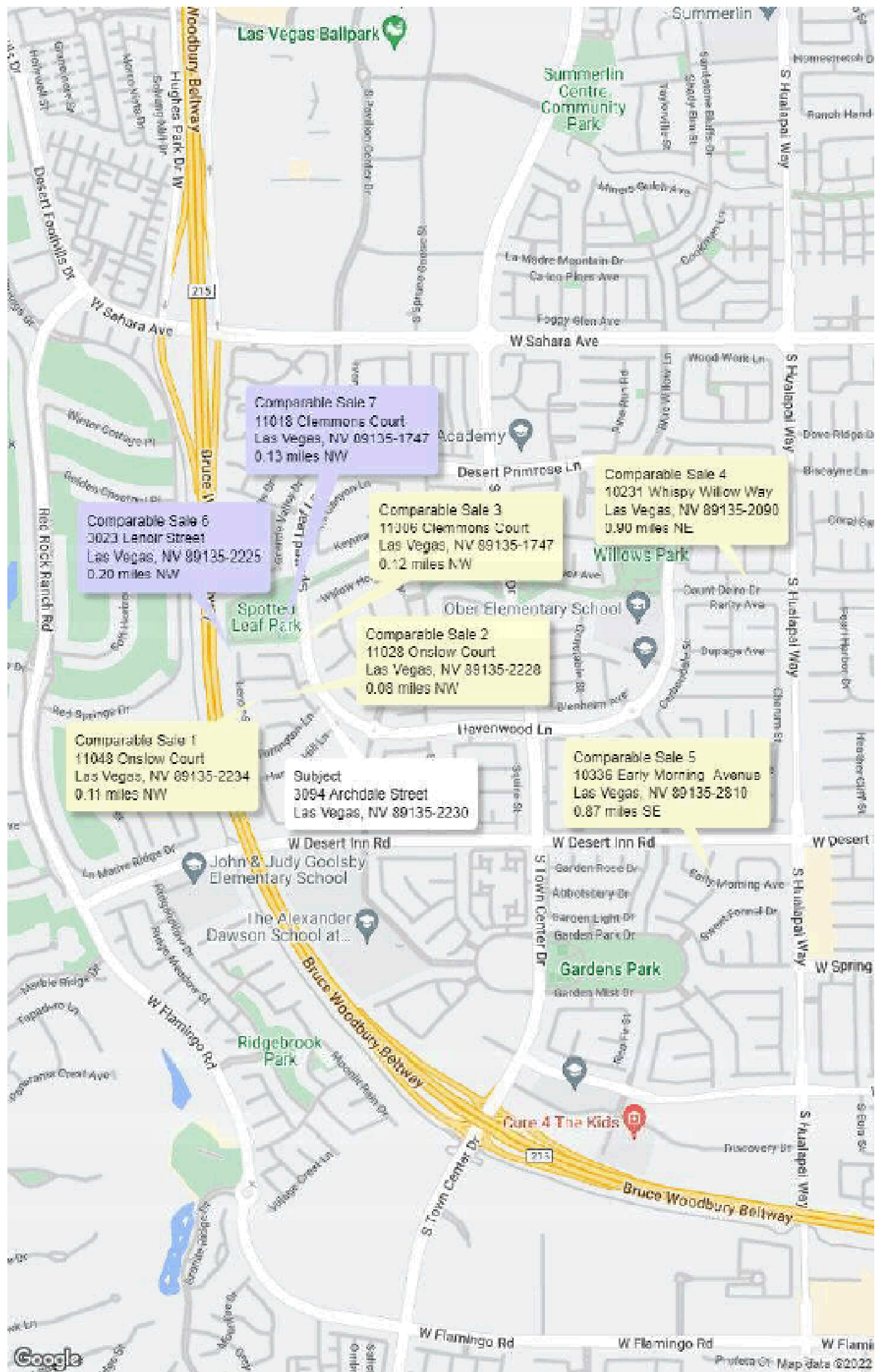
Case No.: Property ID: 33182015

City: Las Vegas

State: NV

Zip: 89135-2230

Lender: Wedgewood Inc.



PLAT 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 MAP

Borrower: Catamount Properties 2018 LLC

File No.: 514E3094

Property Address: 3094 Archdale Street

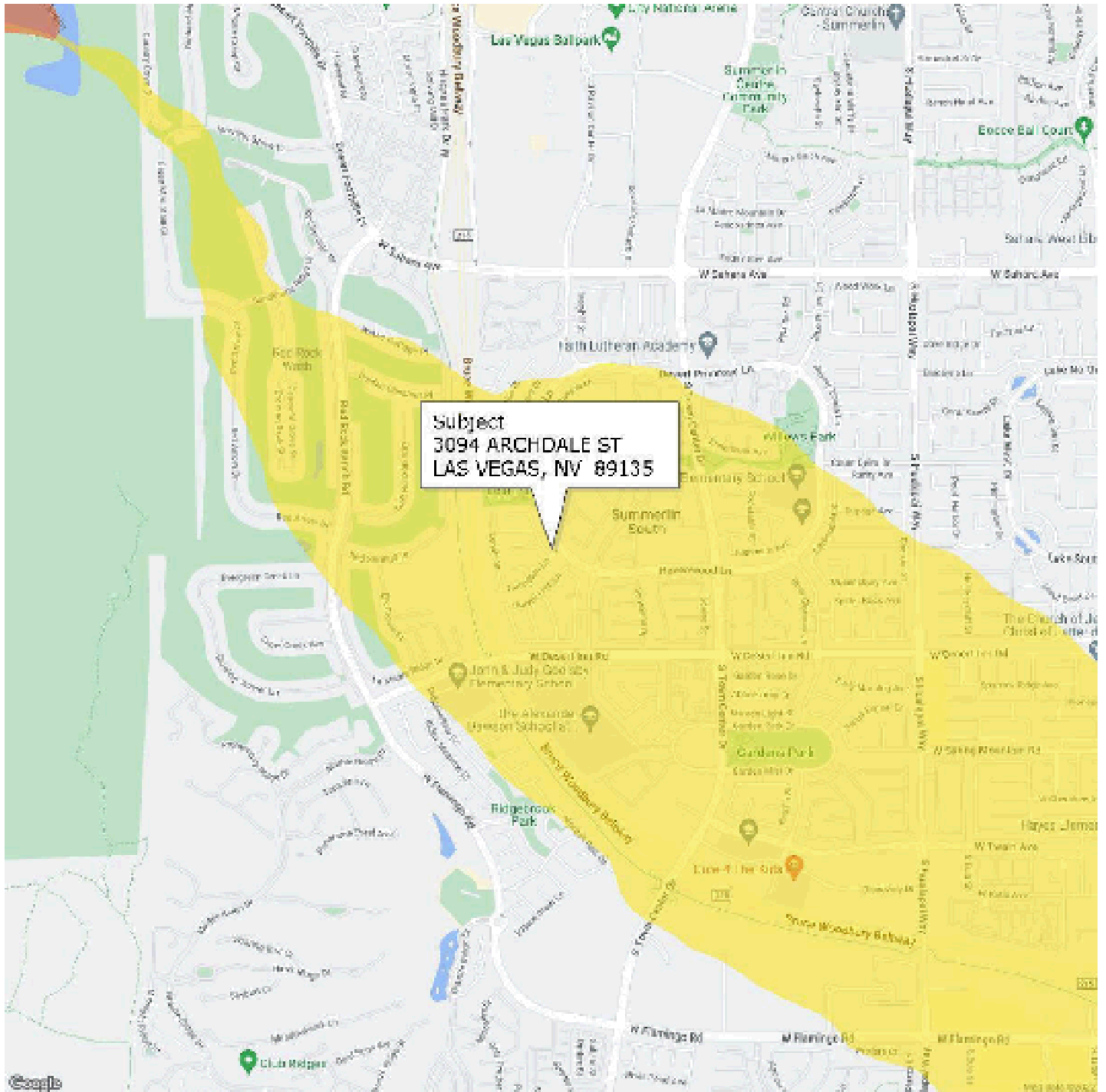
Case No.: Property ID: 33182015

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

FIPS: 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 warranties 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.

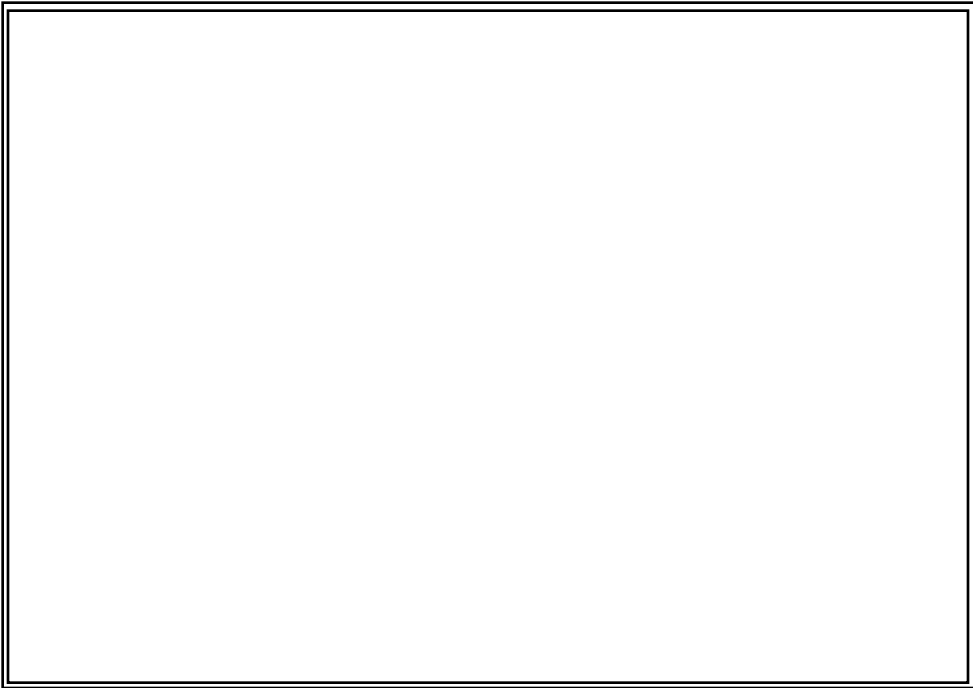
SUBJECT PROPERTY PHOTO ADDENDUM

| | |
|---|---------------------------------|
| Borrower: Catamount Properties 2018 LLC | File No.: 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 |
| Lender: Wedgewood Inc. | Zip: 89135-2230 |



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 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 #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

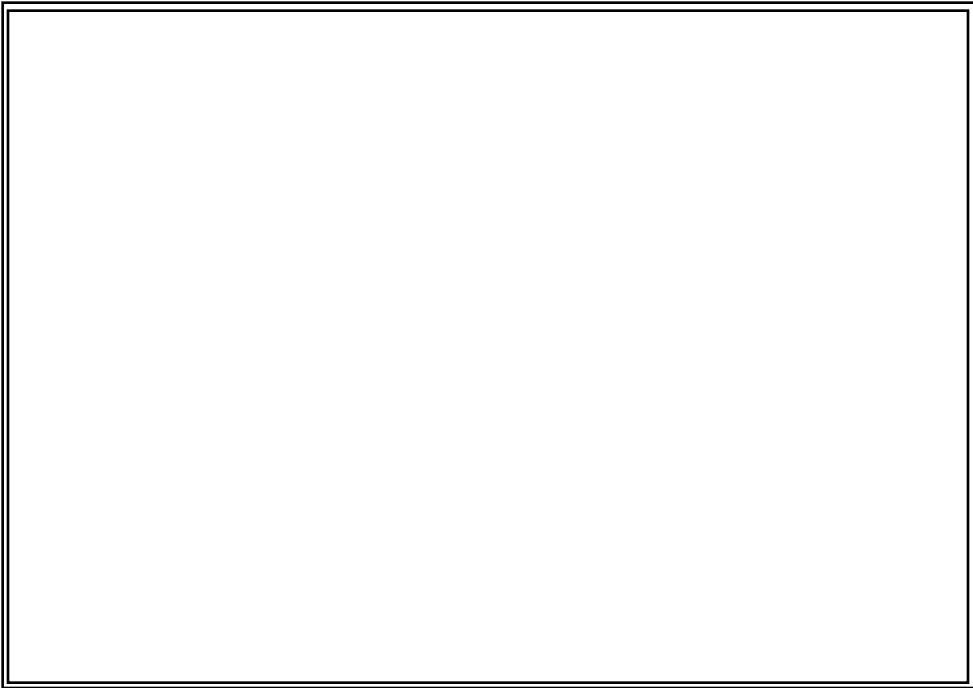
COMPARABLE PROPERTY PHOTO ADDENDUM

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



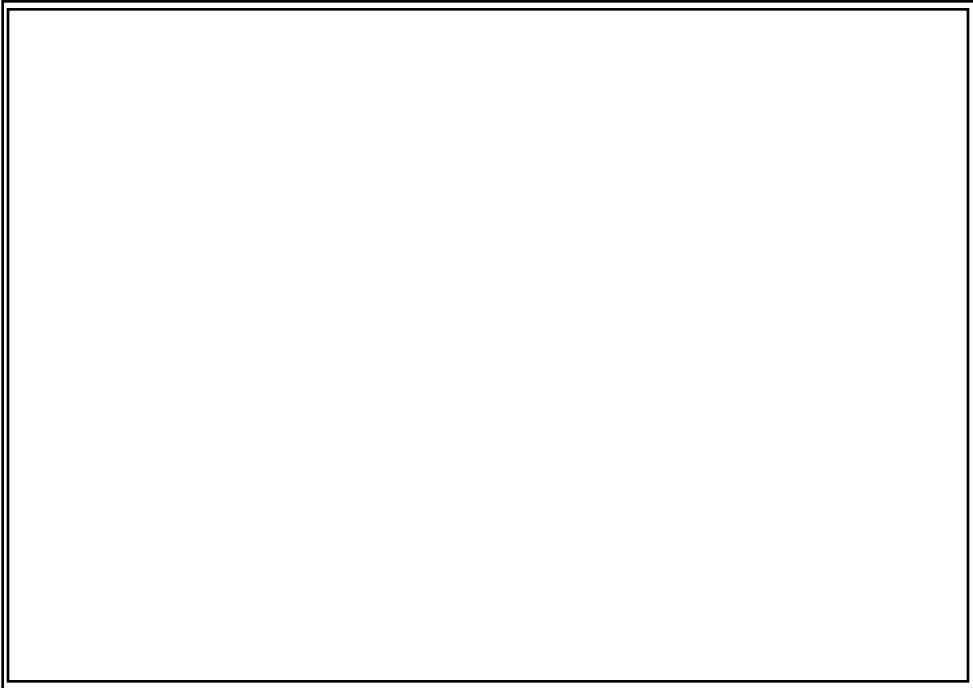
COMPARABLE SALE #7

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: \$

Borrower: Catamount Properties 2018 LLC

File No.: 514E3094

Property Address: 3094 Archdale Street

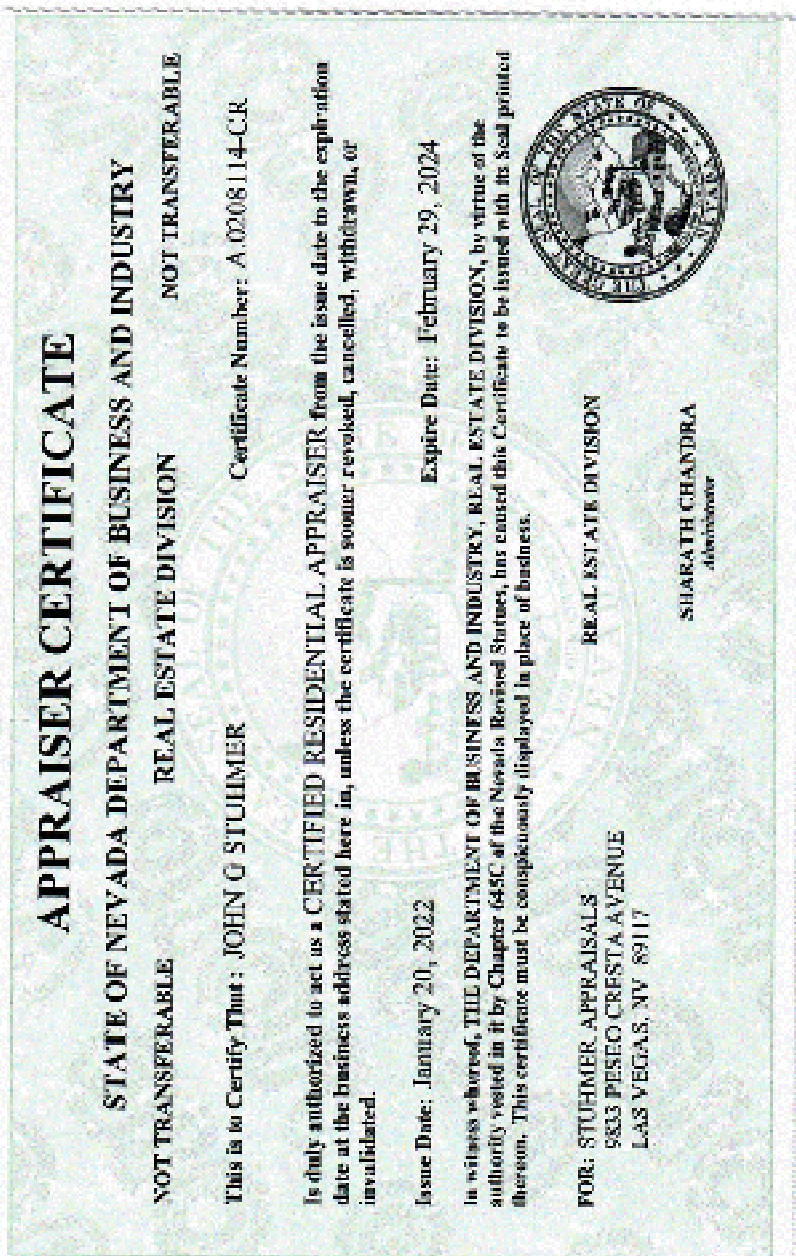
Case No.: Property ID: 33182015

City: Las Vegas

State: NV

Zip: 89135-2230

Lender: Wedgewood Inc.



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.



GENERAL STAR NATIONAL INSURANCE COMPANY
P.O. Box 10360 (Attn: GSN)
STAMFORD, 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: NJA3003B4B Renewal of Policy Number: NJA3003B4A

1. **NAMED INSURED**
STREET ADDRESS: John Stuhmer
9900 Paseo Cresta Avenue Las Vegas NV 89117

2. **POLICY PERIOD:** Inception Date: 12/11/2021 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: \$1,000,000
Aggregate: \$1,000,000

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

4. **DEDUCTIBLE** Each Claim: \$0 Aggregate: \$0

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

6. **ANNUAL PREMIUM:** \$ 597

7. **ENDORSEMENTS:**
This Policy is made and accepted subject to the printed conditions in the Policy together with the following form(s) or endorsement(s):
AP 27 0006 10 16 AP 20 0001 06 11 AP 03 0034NV 10 20
AP 10 0001 06 11
SGN 00 0001 0710
AP 08 0001 09 11
AP 04 0001 06 11
AP 04 0003 10 20
AP 04 0004 07 14
AP 04 0005 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

8. **PRODUCER NAME:** Norman-Spencer Agency LLC
STREET ADDRESS: 8675 Washington Village Drive Dayton, OH 45458


Authorized Signature

Producer Code: 201909
Date: 11/22/2021

Class Code: 731.00