

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

Address	1520 Gold Avenue, Sandy Valley, NV 89019	Order ID	8466371	Property ID	33434030
Inspection Date	10/12/2022	Date of Report	10/13/2022		
Loan Number	51429	APN	20023201029		
Borrower Name	Catamount Properties 2018 LLC	County	Clark		

Tracking IDs					
Order Tracking ID	10.11.22 BPO	Tracking ID 1	10.11.22 BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		
Owner	THOMAS A HARTUNG	Condition Comments
R. E. Taxes	\$625	There were some boards across the top of the roof and missing shingles. There was a broken window on the end of the house that was not boarded up. A lot of junk around the yard. An old broken-down house trailer was also on the property.
Assessed Value	\$51,588	
Zoning Classification	Residential	
Property Type	Manuf. Home	
Occupancy	Vacant	
Secure?	No	
	(Has broken window with cardboard over it. Not 100% sure about non-occupied)	
Ownership Type	Fee Simple	
Property Condition	Fair	
Estimated Exterior Repair Cost	\$17,000	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$17,000	
HOA	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data		
Location Type	Rural	Neighborhood Comments
Local Economy	Slow	Located on the edge of town, most roads are dirt. Most of the community is manufactured homes and not much in the way of commercial activity. There is a school for the town and a dollar store is currently under construction.
Sales Prices in this Neighborhood	Low: \$34500 High: \$415500	
Market for this type of property	Decreased 5 % in the past 6 months.	
Normal Marketing Days	<180	

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	1520 Gold Avenue	1380 Marble Ave	2715 Shawnee St	795 Papago St
City, State	Sandy Valley, NV	Jean, NV	Jean, NV	Jean, NV
Zip Code	89019	89019	89019	89019
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	1.02 ¹	0.90 ¹	2.40 ²
Property Type	Manuf. Home	Manufactured	Manufactured	Manufactured
Original List Price \$	\$	\$290,000	\$325,000	\$349,900
List Price \$	--	\$290,000	\$300,000	\$349,900
Original List Date		07/26/2022	07/08/2022	10/03/2022
DOM · Cumulative DOM	-- · --	77 · 79	93 · 97	8 · 10
Age (# of years)	19	21	28	25
Condition	Fair	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Other	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Beneficial ; Mountain	Neutral ; Residential	Beneficial ; Mountain	Beneficial ; Mountain
Style/Design	1 Story Prefab, Modular	1 Story Prefab, Modular	1 Story Prefab, Modular	1 Story Prefab, Modular
# Units	2	6	2	2
Living Sq. Feet	2,280	1,736	1,848	1,782
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	4 · 2	4 · 2
Total Room #	6	6	7	7
Garage (Style/Stalls)	None	Detached 1 Car	Detached 3 Car(s)	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	1.89 acres	2.0 acres	2.06 acres	1.93 acres
Other	--	Horse Property	Horse Property	Horse Property

* Listing 2 is the most comparable listing to the subject.

¹ Comp's "Miles to Subject" was calculated by the system.

² Comp's "Miles to Subject" provided by Real Estate Professional.

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

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

Listing 1 This home is well kept and doesn't look to need exterior repairs. Per the MLS pictures, it does need some updating on the interior, but looks to be kept well. Located not far from subject property. Although it is older than subject property, it seems to be in better condition.

Listing 2 Nice corner lot. Older property but looked to be taken care of. Per MLS pictures, interior is dated but looks to be in good condition.

Listing 3 This looked to be the best of the available properties. It looked very well taken care of. Has mature trees in yard. Exterior looked to be well taken care of. Per MLS, the interior looks to be in good condition but a little dated.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	1520 Gold Avenue	2050 Jasper Ave	2330 Shasta St	945 Osage St
City, State	Sandy Valley, NV	Jean, NV	Jean, NV	Jean, NV
Zip Code	89019	89019	89019	89019
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	1.20 ²	0.90 ²	1.87 ¹
Property Type	Manuf. Home	Manufactured	Manufactured	Manufactured
Original List Price \$	--	\$250,000	\$349,500	\$279,000
List Price \$	--	\$250,000	\$339,500	\$289,000
Sale Price \$	--	\$235,000	\$335,000	\$282,500
Type of Financing	--	Fha	Va	Cash
Date of Sale	--	07/05/2022	11/02/2021	05/10/2022
DOM · Cumulative DOM	-- · --	27 · 99	38 · 96	45 · 119
Age (# of years)	19	24	17	16
Condition	Fair	Good	Excellent	Good
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Other	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Beneficial ; Mountain	Beneficial ; Mountain	Beneficial ; Mountain	Beneficial ; Mountain
Style/Design	1 Story Prefab, Modular	1 Story Prefab, Modular	1 Story Prefab, Modular	1 Story Prefab, Modular
# Units	2	4	2	1
Living Sq. Feet	2,280	1,676	2,268	3,006
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	4 · 2
Total Room #	6	8	11	9
Garage (Style/Stalls)	None	None	Detached 2 Car(s)	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	1.89 acres	2.1 acres	2.09 acres	1.86 acres
Other	--	Horse Property	Horse Property	Horse Property
Net Adjustment	--	-\$20,000	-\$20,000	-\$20,000
Adjusted Price	--	\$215,000	\$315,000	\$262,500

* Sold 2 is the most comparable sale to the subject.

¹ Comp's "Miles to Subject" was calculated by the system.

² Comp's "Miles to Subject" provided by Real Estate Professional.

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

Recent Sales - Cont.

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

- Sold 1** Used a a comp because it came pretty close to SF and among the most recent closed sales. It is smaller in SF, but has had some updates.
- Sold 2** Used this as a comp because it was a recommended address through the tax report. It also fit the criteria I use for the other options. This SF is the closest to the subject property for sold comps and is in the neighborhood of the subject property.
- Sold 3** This is the newest property on the list. You can see that is isn't that old of a property and there does not appear to be any issues with the exterior of the property. The lot is also well kept.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed		Listing History Comments				
Listing Agency/Firm			This property hasn't been listed in the last 12 months				
Listing Agent Name							
Listing Agent Phone							
# of Removed Listings in Previous 12 Months	0						
# of Sales in Previous 12 Months	0						
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$250,000	\$280,000
Sales Price	\$250,000	\$280,000
30 Day Price	\$250,000	--
Comments Regarding Pricing Strategy		
Based on the comps supplied and the other homes near the subject property, this is my consideration for pricing.		

Clear Capital Quality Assurance Comments Addendum

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



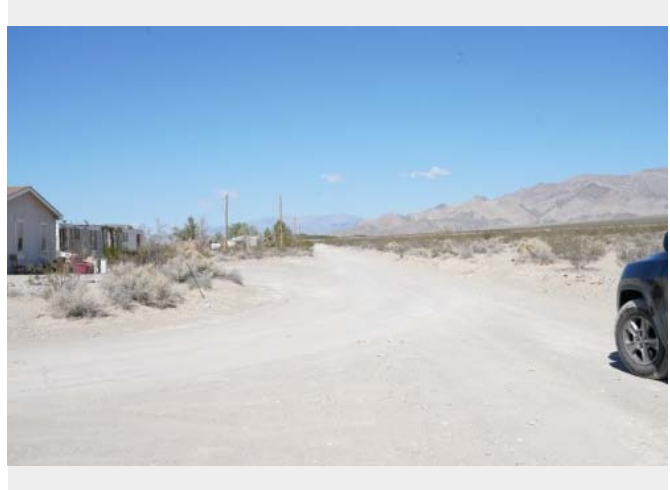
Front



Address Verification



Street



Street



Street



Other

Listing Photos

L1 1380 Marble Ave
Jean, NV 89019



Front

L2 2715 Shawnee St
Jean, NV 89019



Front

L3 795 Papago St
Jean, NV 89019



Front

Sales Photos

S1 2050 Jasper Ave
Jean, NV 89019



Front

S2 2330 Shasta St
Jean, NV 89019



Front

S3 945 Osage St
Jean, NV 89019



Front

ClearMaps Addendum

Address ★ 1520 Gold Avenue, Sandy Valley, NV 89019
Loan Number 51429 **Suggested List** \$250,000 **Suggested Repaired** \$280,000 **Sale** \$250,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	1520 Gold Avenue, Sandy Valley, NV 89019	--	Parcel Match
L1 Listing 1	1380 Marble Ave, Jean, NV 89019	1.02 Miles ¹	Parcel Match
L2 Listing 2	2715 Shawnee St, Jean, NV 89019	0.90 Miles ¹	Parcel Match
L3 Listing 3	795 Papago St, Jean, NV 89019	2.40 Miles ²	Unknown Street Address
S1 Sold 1	2050 Jasper Ave, Jean, NV 89019	1.20 Miles ²	Unknown Street Address
S2 Sold 2	2330 Shasta St, Jean, NV 89019	0.90 Miles ²	Unknown Street Address
S3 Sold 3	945 Osage St, Jean, NV 89019	1.87 Miles ¹	Parcel Match

¹ The Comparable "Distance from Subject" value has been calculated by the Clear Capital system.
² The Comparable "Distance from Subject" value has been provided by the Real Estate Professional.

Addendum: Report Purpose

Market Approach and Market Time

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

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

Definitions:

Fair Market Price

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

Distressed Price

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

Marketing Time

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

Typical for Local Market

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

Addendum: Report Purpose - cont.

Report Instructions

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

Instructions last updated: 7/17/2017

Purpose:

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

Customer Specific Requests:

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

Form Help:

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

Comparable Requirements:

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

Standard Instructions:

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

Report Instructions - cont.

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

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

Broker Information

Broker Name	Elizabeth Lane	Company/Brokerage	Wardley Real Estate
License No	S.0183701	Address	10527 Peach Creek St Las Vegas NV 89179-1402
License Expiration	01/31/2023	License State	NV
Phone	7025184540	Email	ea.lane.agent@gmail.com
Broker Distance to Subject	25.24 miles	Date Signed	10/13/2022

/Elizabeth Lane/

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

Addendum: NV Broker's Price Opinion Qualification

The attached Broker's Price Opinion ("BPO") has been prepared by: **Elizabeth Lane** ("Licensee"), **S.0183701** (License #) who is an active licensee in good standing.

Licensee is affiliated with **Wardley Real Estate** (Company).

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

1. This BPO has been prepared for **Wedgewood Inc** (Beneficiary or agent of Beneficiary hereinafter "Beneficiary") regarding the real property commonly known and described as: **1520 Gold Avenue, Sandy Valley, NV 89019**
2. Licensee is informed that the Beneficiary's interest in the real property is that of a third party making decisions or performing due diligence for an existing or potential lien holder.
3. The intended purpose of this BPO is to assist the Beneficiary in making decisions within the scope of applicable statutory and regulatory requirements and performing required due diligence.
4. Licensee certifies that Licensee has no existing or contemplated interest in the property, including without limitation the possibility of Licensee representing the seller or any purchaser.

Issue date: **October 13, 2022**

Licensee signature: **/Elizabeth Lane/**

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

Disclaimer

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

Unless otherwise specifically agreed to in writing:

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