

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

<b>Address</b>	9852 Dublin Valley Street, Las Vegas, NV 89178	<b>Order ID</b>	8516462	<b>Property ID</b>	33547417
<b>Inspection Date</b>	11/15/2022	<b>Date of Report</b>	11/15/2022		
<b>Loan Number</b>	51745	<b>APN</b>	176-29-511-112		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Clark		

<b>Tracking IDs</b>					
<b>Order Tracking ID</b>	11.14.22 BPO	<b>Tracking ID 1</b>	11.14.22 BPO		
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--		

## General Conditions

<b>Owner</b>	Marrow Marguerite J	<b>Condition Comments</b>	
<b>R. E. Taxes</b>	\$1,502	The subject appears to be in average condition with no signs of deferred maintenance visible from exterior inspection.	
<b>Assessed Value</b>	\$98,260		
<b>Zoning Classification</b>	Residential		
<b>Property Type</b>	SFR		
<b>Occupancy</b>	Occupied		
<b>Ownership Type</b>	Fee Simple		
<b>Property Condition</b>	Average		
<b>Estimated Exterior Repair Cost</b>	\$0		
<b>Estimated Interior Repair Cost</b>	\$0		
<b>Total Estimated Repair</b>	\$0		
<b>HOA</b>	No		
<b>Visible From Street</b>	Visible		
<b>Road Type</b>	Public		

## Neighborhood & Market Data

<b>Location Type</b>	Suburban	<b>Neighborhood Comments</b>	
<b>Local Economy</b>	Stable	The subject is located in a suburban location that has close proximity to parks, shops and major highways. Market conditions are stable and supply and demand are balanced. REO and short sale activity remains low in the area. Average marketing time of correctly priced properties is under 120 days.	
<b>Sales Prices in this Neighborhood</b>	Low: \$180,000 High: \$650,000		
<b>Market for this type of property</b>	Remained Stable for the past 6 months.		
<b>Normal Marketing Days</b>	<180		

## Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
<b>Street Address</b>	9852 Dublin Valley Street	10065 Fancy Flight St	9910 Pride Dance Ct	8634 Bella Sparkle Ave
<b>City, State</b>	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV
<b>Zip Code</b>	89178	89178	89178	89178
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.25 <sup>1</sup>	0.12 <sup>1</sup>	0.14 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$399,000	\$399,900	\$375,000
<b>List Price \$</b>	--	\$399,000	\$399,900	\$375,000
<b>Original List Date</b>		09/14/2022	09/07/2022	09/22/2022
<b>DOM · Cumulative DOM</b>	-- · --	61 · 62	68 · 69	53 · 54
<b>Age (# of years)</b>	16	16	11	10
<b>Condition</b>	Average	Good	Good	Average
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	2 Stories Colonial	2 Stories Colonial	2 Stories Colonial	2 Stories Colonial
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,640	1,605	1,650	1,770
<b>Bdrm · Bths · ½ Bths</b>	3 · 2 · 1	2 · 3	3 · 2 · 1	3 · 2 · 1
<b>Total Room #</b>	7	7	7	7
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
<b>Basement (Yes/No)</b>	No	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	--
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	0.09 acres	0.08 acres	0.06 acres	0.06 acres
<b>Other</b>	Patio, Fence	Fence	Patio, Porch, Fence	Patio, Fence

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

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

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

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

## Current Listings - Cont.

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

**Listing 1** Adjustment : GLA/875, Bedrooms/3000, Full baths/-4000, Half baths/2000, Good Condition/-15000, Amenities/500. Spacious House 2 Bedroom + Large Loft Upstairs | Limestone Flooring Throughout| Open Floor |Nice Size Kitchen With Granite Countertops | Engineered Hardwood Flooring Upstairs | Custom Wood Shutters | Washer/Dryer on the 2nd Floor | Custom Bathrooms| Dual Master Bedrooms | Master Bathroom With Walk-in Shower and Closet | 2 Car Garage | Located Next to Nathaniel Jones Park with Playground, Walking Trails, Basketball Courts, and Covered Picnic Area and Mountain's Edge Regional Park with Countless Amenities.

**Listing 2** Adjustment : GLA/-250, Age/-500, Good Condition/-15000, Amenities/-500. Completely Move-in Ready!! Check out this three bedroom home that has been freshly painted and brand new carpet installed. Kitchen offers stainless appliances with new quartz countertops, updated lighting and shutters throughout! Low maintenance landscape! Enjoy wonderful Mountains Edge with its many amenities.

**Listing 3** Adjustment : GLA/-3250, Age/-600. The room has light space for daily living and entertaining. The kitchen was made for the chef in you w/plenty of counter and cupboard space - the cupboards have roll out shelves too. Your friends and family can watch you cook from the comfort of the breakfast bar, which doubles as extra counter space for entertaining.

## Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
<b>Street Address</b>	9852 Dublin Valley Street	8964 Salvatore St	8062 Whiteriver Plateau Ln	10128 Arch Bluff St
<b>City, State</b>	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV
<b>Zip Code</b>	89178	89148	89178	89178
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	1.11 <sup>1</sup>	0.90 <sup>1</sup>	0.33 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$355,000	\$380,000	\$399,900
<b>List Price \$</b>	--	\$355,000	\$380,000	\$399,900
<b>Sale Price \$</b>	--	\$355,000	\$380,000	\$399,900
<b>Type of Financing</b>	--	Conventional	Conventional	Conventional
<b>Date of Sale</b>	--	10/20/2022	09/09/2022	11/07/2022
<b>DOM · Cumulative DOM</b>	-- · --	86 · 86	133 · 133	38 · 38
<b>Age (# of years)</b>	16	16	16	14
<b>Condition</b>	Average	Average	Good	Good
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	2 Stories Colonial	2 Stories Colonial	2 Stories Colonial	2 Stories Colonial
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,640	1,778	1,705	1,696
<b>Bdrm · Bths · ½ Bths</b>	3 · 2 · 1	3 · 2 · 1	3 · 2 · 1	4 · 3
<b>Total Room #</b>	7	7	7	8
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
<b>Basement (Yes/No)</b>	No	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	--
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	0.09 acres	0.07 acres	0.05 acres	0.08 acres
<b>Other</b>	Patio, Fence	Fence, FP	Fence	Patio, Fence
<b>Net Adjustment</b>	--	-\$3,450	-\$16,125	-\$21,600
<b>Adjusted Price</b>	--	\$351,550	\$363,875	\$378,300

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

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

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

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

## Recent Sales - Cont.

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

- Sold 1** Adjustment : GLA/-3450. Black kitchen appliances remain in home. Two kitchen pantries with a freestanding fireplace between living and dining areas. Tile downstairs and in the upstairs laundry and all bathrooms. Half bath downstairs. All bedrooms and spacious additional living area upstairs. Large side yard ready to make your own. Located in a gated community in SW, nearby shopping and schools. Conveniently located across pool on a corner lot.
- Sold 2** Adjustment : GLA/-1625, Good Condition/-15000, Amenities/500. Gorgeous 3 Bed, 2.5 bath home in the Mountains Edge community. Open floor plan. Kitchen with recessed lighting, island, pantry and granite countertops. Beautiful tile floors throughout the first floor. Built in entertainment center in family and primary bedroom. Spacious Primary with walk in closet. This is a home you will not want to miss. Schedule your showing today.
- Sold 3** Adjustment : GLA/-1400, Age/-200, Bedrooms/-3000, Full baths/-4000, Half baths/2000, Good Condition/-15000. Once in a lifetime chance to own a former model home in the beautiful community of Mountains Edge. This 4 bed 3 bath home shows like new and has been meticulously maintained. The home features a main level bedroom, upgraded kitchen with stainless steel appliances, upgraded carpet, newly painted exterior and an all new sprinkler system.. plus everything in the home stays! Home is also part of the Yellowstone subdivision that boast resort-style amenities.. 2 pools, clubhouse, playground, basketball courts, exercise room and some of the most beautiful parks in the valley.

## Subject Sales & Listing History

<b>Current Listing Status</b>	Currently Listed	<b>Listing History Comments</b>					
<b>Listing Agency/Firm</b>	The Boeckle Group	Subject Active					
<b>Listing Agent Name</b>	Brian Perrico						
<b>Listing Agent Phone</b>	702-595-9134						
<b># of Removed Listings in Previous 12 Months</b>	0						
<b># of Sales in Previous 12 Months</b>	0						
<b>Original List Date</b>	<b>Original List Price</b>	<b>Final List Date</b>	<b>Final List Price</b>	<b>Result</b>	<b>Result Date</b>	<b>Result Price</b>	<b>Source</b>
08/10/2022	\$370,000	--	--	--	--	--	MLS

## Marketing Strategy

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$380,000	\$380,000
<b>Sales Price</b>	\$365,000	\$365,000
<b>30 Day Price</b>	\$350,000	--
<b>Comments Regarding Pricing Strategy</b>		
<p>The subject should be sold in as-is condition. The market conditions is currently stable. Could not bracket the subject GLA for the sold comps and lot size for the all comps due to the lack of activity in the market. Subject appears to be currently occupied verified from the public tax record. Subject's last known sale date is 01/25/2006 and the price is \$286,687. Due to suburban density and the lack of more suitable comparisons, it was necessary to exceed over 1 mile from the subject, guidelines for GLA and some recommended guidelines when choosing comparable properties.</p>		

## Clear Capital Quality Assurance Comments Addendum

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

## Subject Photos



Front



Address Verification



Side



Side



Street



Other



## Listing Photos

**L1** 10065 Fancy Flight ST  
Las Vegas, NV 89178



Front

**L2** 9910 Pride Dance CT  
Las Vegas, NV 89178



Front

**L3** 8634 Bella Sparkle AVE  
Las Vegas, NV 89178



Front

## Sales Photos

**S1** 8964 Salvatore ST  
Las Vegas, NV 89148



Front

**S2** 8062 Whiteriver Plateau LN  
Las Vegas, NV 89178



Front

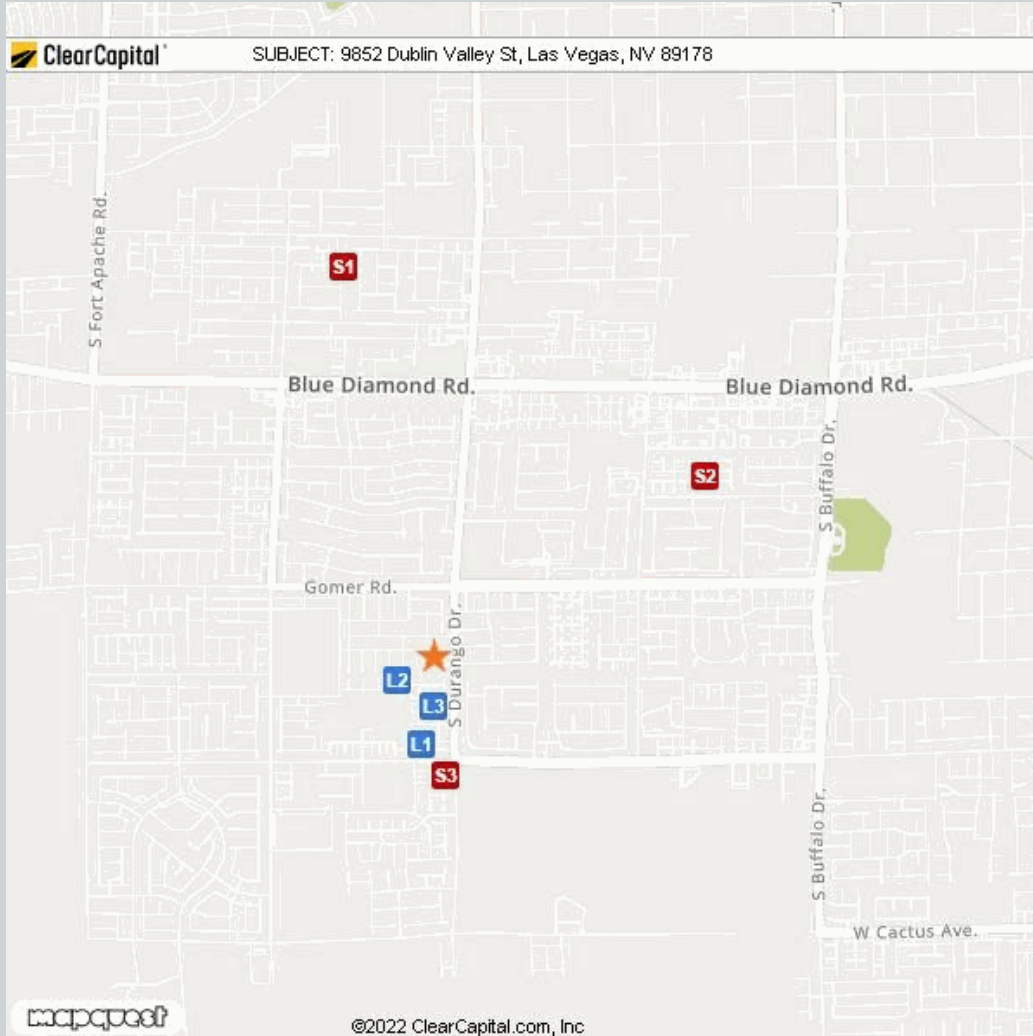
**S3** 10128 Arch Bluff ST  
Las Vegas, NV 89178



Front

## ClearMaps Addendum

**Address** ★ 9852 Dublin Valley Street, Las Vegas, NV 89178  
**Loan Number** 51745      **Suggested List** \$380,000      **Suggested Repaired** \$380,000      **Sale** \$365,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	9852 Dublin Valley Street, Las Vegas, NV 89178	--	Parcel Match
L1 Listing 1	10065 Fancy Flight St, Las Vegas, NV 89178	0.25 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	9910 Pride Dance Ct, Las Vegas, NV 89178	0.12 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	8634 Bella Sparkle Ave, Las Vegas, NV 89178	0.14 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	8964 Salvatore St, Las Vegas, NV 89148	1.11 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	8062 Whiteriver Plateau Ln, Las Vegas, NV 89178	0.90 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	10128 Arch Bluff St, Las Vegas, NV 89178	0.33 Miles <sup>1</sup>	Parcel Match

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

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

## Addendum: Report Purpose

### Market Approach and Market Time

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

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

Definitions:

Fair Market Price	A price at which the property would sell between a willing buyer and a willing seller neither being compelled by undue pressure and both having reasonable knowledge of relevant facts.
Distressed Price	A price at which the property would sell between a willing buyer and a seller acting under duress.
Marketing Time	The amount of time the property is exposed to a pool of prospective buyers before going into contract. The customer either specifies the number of days, requests a marketing time that is typical to the subject's market area and/or requests an abbreviated marketing time.
Typical for Local Market	The estimated time required to adequately expose the subject property to the market resulting in a contract of sale.

## Addendum: Report Purpose - cont.

**Report Instructions**

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

Instructions last updated: 7/17/2017

Purpose:

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

Customer Specific Requests:

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

Form Help:

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

Comparable Requirements:

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

Standard Instructions:

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

## Report Instructions - cont.

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

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

## Broker Information

<b>Broker Name</b>	Judy Mason	<b>Company/Brokerage</b>	Blue Dot Real Estate Las Vegas, LLC
<b>License No</b>	BS.0143659	<b>Address</b>	2850 W Horizon Ridge Pkwy Suite 200 Henderson NV 89052
<b>License Expiration</b>	08/31/2023	<b>License State</b>	NV
<b>Phone</b>	7022976321	<b>Email</b>	jmasonbpo@bluedotrealestate.com
<b>Broker Distance to Subject</b>	9.47 miles	<b>Date Signed</b>	11/15/2022

/Judy Mason/

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: **Judy Mason** ("Licensee"), **BS.0143659** (License #) who is an active licensee in good standing.

Licensee is affiliated with **Blue Dot Real Estate Las Vegas, LLC** (Company).

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

1. This BPO has been prepared for **Wedgewood Inc** (Beneficiary or agent of Beneficiary hereinafter "Beneficiary") regarding the real property commonly known and described as: **9852 Dublin Valley Street, Las Vegas, NV 89178**
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: **November 15, 2022**

Licensee signature: **/Judy Mason/**

**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.