121 GRANDVIEW DRIVE

HENDERSON, NV 89002

51834 \$395,000 Loan Number • As-Is Value

by ClearCapital

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 Inspection Date Loan Number Borrower Name	121 Grandview Drive, Henderson, NV 89002 12/01/2022 51834 Catamount Properties 2018 LLC	Order ID Date of Report APN County	8536670 12/01/2022 179-30-510-0 Clark	Property ID	33698197
Tracking IDs					
Order Tracking ID Tracking ID 2	20221201_BPO	Tracking ID 1 Tracking ID 3	20221201_BPO		

General Conditions

Owner	Vasquez Manuel	Condition Comments
R. E. Taxes	\$1,303	Subject appears to be in average condition with no signs of
Assessed Value	\$55,273	deferred maintenance visible from exterior inspection.
Zoning Classification	Residential	
Property Type	SFR	
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$0	
НОА	No	
Visible From Street	Partially Visible	
Road Type	Public	

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments
Local Economy	Stable	The subject is located in a suburban location that has close
Sales Prices in this Neighborhood	Low: \$270,000 High: \$548,000	proximity to parks, shops and major highways. Market conditions are stable and supply and demand are balanced. REO
Market for this type of propertyRemained Stable for the past months.		and short sale activity remains low in the area. Average marketing time of correctly priced properties is under 120 c
Normal Marketing Days	<180	

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Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	121 Grandview Drive	622 Greenway Rd	508 Landmark Ln	621 Mosswood Dr
City, State	Henderson, NV	Henderson, NV	Henderson, NV	Henderson, NV
Zip Code	89002	89002	89002	89002
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.48 ¹	0.89 ¹	0.99 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$350,000	\$399,900	\$448,800
List Price \$		\$350,000	\$399,900	\$448,800
Original List Date		09/25/2022	10/15/2022	09/05/2022
DOM · Cumulative DOM	·	60 · 67	47 · 47	80 · 87
Age (# of years)	45	45	28	44
Condition	Average	Average	Average	Average
Sales Type		Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,284	1,497	1,292	1,522
Bdrm · Bths · ½ Bths	3 · 2	3 · 1	4 · 1	4 · 1
Total Room #	7	6	7	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	0.05 acres	0.17 acres	0.21 acres	0.16 acres
Other	None	None	None	None

* 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 3 bedrooms plus a den. Newly updated street and sidewalks. Close proximity to lush Henderson parks and recreation center . Close to freeway, shopping and restaurants. 2 miles from exciting Water Street District! Large covered patio in backyard.

Listing 2 4 BEDROOM HOME WITH POOL. PROPERTY FEATURES BRAND NEW A/C UNIT INSTALLED JULY 2022, HUGE LOT WITH PARK-LIKE BACKYARD, SOLAR PANELS, R/V BOAT PARKING WITH EXTENDED CEMENT LEADING INTO BACKYARD, R/V BOAT GATE, R/V BOAT COVER,

Listing 3 4 bedrooms, 2 bathrooms, oversized 2 car garage, and 1 car carport. Island kitchen boasts new shaker cabinets, granite countertops w/decorative backsplash, breakfast bar, pantry, recessed lighting, gas stove, microwave, and dishwasher.

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Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	121 Grandview Drive	427 Chateau Dr	868 Bergamont Dr	109 Glen Oak Dr
City, State	Henderson, NV	Henderson, NV	Henderson, NV	Henderson, NV
Zip Code	89002	89002	89002	89002
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.69 1	0.60 1	0.08 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$350,000	\$359,900	\$400,000
List Price \$		\$350,000	\$359,900	\$400,000
Sale Price \$		\$370,000	\$392,000	\$420,000
Type of Financing		Conventional	Conventional	Conventional
Date of Sale		06/10/2022	05/25/2022	06/30/2022
DOM · Cumulative DOM	·	17 · 36	30 · 34	33 · 34
Age (# of years)	45	50	38	48
Condition	Average	Average	Average	Average
Sales Type		Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,284	1,370	1,260	1,452
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	4 · 2
Total Room #	7	7	7	8
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	0.05 acres	0.17 acres	0.13 acres	0.15 acres
Other	None	None	None	None
Net Adjustment		+\$1,090	+\$1,190	-\$1,330
Adjusted Price		\$371,090	\$393,190	\$418,670

* 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.

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Recent Sales - Cont.

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

- Sold 1 3-bedroom 2 bath 1 story home in Henderson. Fenced in back yard, 2-car garage, covered carport, covered patio in the back, and a shed. 1500/Bed, -860/gla, -50/lot, 500/age.
- Sold 2 3 bedrooms, 2.5 baths, open concept living downstairs, wood-like flooring on first floor, carpeted bedrooms, fireplace in living room, 1500/Bed, 240/gla, 150/lot, -700/age.
- Sold 3 3 bedrooms, 2.5 baths, open concept living downstairs, wood-like flooring on first floor, carpeted bedrooms, fireplace in living room -1680/gla, 50/lot, 300/age.

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Subject Sales & Listing History

Current Listing S	tatus	Not Currently L	listed	Listing Histor	y Comments		
Listing Agency/F	irm			None			
Listing Agent Na	me						
Listing Agent Ph	one						
# of Removed Lis Months	stings in Previous 12	0					
# of Sales in Pre Months	vious 12	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 \$415,000 \$415,000 Sales Price \$395,000 \$395,000 30 Day Price \$375,000 - Comments Regarding Pricing Strategy -

The subject should be sold in as-is condition. The market conditions is currently Stable. Due to suburban density and the lack of more suitable comparisons, it was necessary to exceed over 1 mile from the subject, over 6 months from inspection date, guidelines for gla, lot size, age and some recommended guidelines when choosing comparable properties. Subject appears to be currently occupied verified from the tax record. Proximity to the highway would not affect subject's marketability and both sides of the highway are similar market areas. Proximity to the river would not affect subject's marketability and both sides of the river are similar market areas.

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Clear Capital Quality Assurance Comments Addendum

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

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Subject Photos



Front



Address Verification





Side



Street



Street

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Subject Photos



Other

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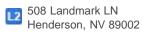
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Listing Photos

622 Greenway RD Henderson, NV 89002

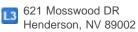


Front





Front





Front

by ClearCapital

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HENDERSON, NV 89002

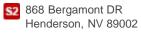
51834 \$395,000 Loan Number • As-Is Value

Sales Photos

427 Chateau DR Henderson, NV 89002



Front







109 Glen Oak DR Henderson, NV 89002



Front

121 GRANDVIEW DRIVE

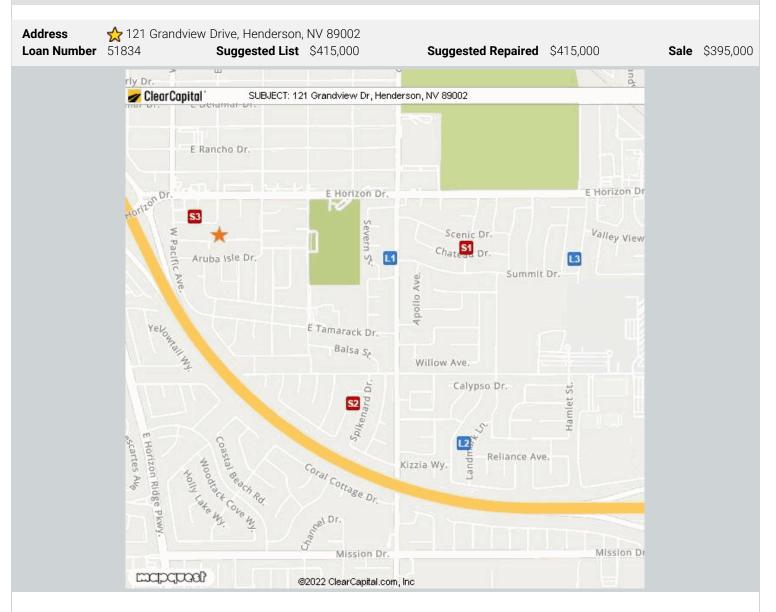
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ClearMaps Addendum



Co	omparable	Address	Miles to Subject	Mapping Accuracy
*	Subject	121 Grandview Drive, Henderson, NV 89002		Parcel Match
L1	Listing 1	622 Greenway Rd, Henderson, NV 89002	0.48 Miles 1	Parcel Match
L2	Listing 2	508 Landmark Ln, Henderson, NV 89002	0.89 Miles 1	Parcel Match
L3	Listing 3	621 Mosswood Dr, Henderson, NV 89002	0.99 Miles 1	Parcel Match
S1	Sold 1	427 Chateau Dr, Henderson, NV 89002	0.69 Miles 1	Parcel Match
S2	Sold 2	868 Bergamont Dr, Henderson, NV 89002	0.60 Miles 1	Parcel Match
S 3	Sold 3	109 Glen Oak Dr, Henderson, NV 89002	0.08 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.

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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.

HENDERSON, NV 89002

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.

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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.

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Broker Information

Broker Name	Judy Mason	Company/Brokerage	Blue Dot Real Estate Las Vegas, LLC
License No	BS.0143659	Address	2850 W Horizon Ridge Pkwy Suite 200 Henderson NV 89052
License Expiration	08/31/2023	License State	NV
Phone	7022976321	Email	jmasonbpo@bluedotrealestate.com
Broker Distance to Subject	7.12 miles	Date Signed	12/01/2022

/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 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 or nace, 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 prospective of the state with the properties 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: **121 Grandview Drive, Henderson, NV 89002**
- 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: December 1, 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.