

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	10662 Cosenza Lane, Las Vegas, NV 89141	Order ID	8596481	Property ID	33854645
Inspection Date	01/27/2023	Date of Report	01/28/2023		
Loan Number	52369	APN	17731512010		
Borrower Name	Catamount Properties 2018 LLC	County	Clark		

Tracking IDs					
Order Tracking ID	01.26.23 BPO Request	Tracking ID 1	01.26.23 BPO Request		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

General Conditions		Condition Comments
Owner	JEFFREY BARON	Subject property is located in a gated community. Subject property typical for the neighborhood. No damage or repair issues from visual exterior inspection. Doors, windows, and landscaping appear to be in average condition for age and area. Neighborhood is free and clear of damage. No effect on the subject's value and marketability.
R. E. Taxes	\$3,815	
Assessed Value	\$124,124	
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	
HOA	Bella Vicenza 702-362-6262	
Association Fees	\$100 / Month (Other: GATED, MGMT, CC&RS)	
Visible From Street	Visible	
Road Type	Private	

Neighborhood & Market Data

Neighborhood & Market Data		Neighborhood Comments
Location Type	Urban	In the subject's subdivision there is 1 home for sale, 0 under contract, 4 home sold in the last 90 days. Average days on Market 29 days. No REO or short sale properties in the subdivision.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$408200 High: \$1240000	
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	10662 Cosenza Lane	4053 Genoa Dr	10716 Manchester Park Dr	10879 Fintry Hills St
City, State	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV
Zip Code	89141	89141	89141	89141
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.07 ¹	0.26 ¹	0.31 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$629,000	\$449,900	\$55,000
List Price \$	--	\$614,900	\$449,900	\$535,000
Original List Date		12/02/2022	01/08/2023	10/28/2022
DOM · Cumulative DOM	-- · --	57 · 57	20 · 20	92 · 92
Age (# of years)	22	21	21	18
Condition	Average	Good	Average	Excellent
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 Other	1 Story Other	2 Stories Other	2 Stories Other
# Units	1	1	1	1
Living Sq. Feet	2,311	2,124	2,460	2,350
Bdrm · Bths · ½ Bths	4 · 3	3 · 2 · 1	4 · 2 · 1	3 · 2 · 1
Total Room #	7	7	9	7
Garage (Style/Stalls)	Attached 3 Car(s)	Attached 3 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	Pool - Yes	--	--	Pool - Yes Spa - Yes
Lot Size	0.18 acres	0.15 acres	0.11 acres	0.10 acres
Other	--	--	--	--

* Listing 3 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.

Current Listings - Cont.

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

- Listing 1** Similar in age. Inferior in pool, lot size, bedrooms, bathrooms. Identical in garage stalls. COMPLETELY UPDATED WITH MODERN TOUCHES. Single story, 3 bdrms, office, 2.5 baths w/3 car garage in gated So. Highlands. Enjoy abundant natural light, vaulted ceilings in contemporary great room where guests and family can all interact sharing laughter, love, fun! New electric fireplace faced w/trendy geometric tile adds warmth & coziness. Grab a snack at the breakfast bar and bring all your friends and family to enjoy celebrations in the dining area large enough for a table 12! The home offers a powder room plus a $\frac{3}{4}$ bath to service the 2 family bdrms. Double door primary ensuite offers a custom, walk-in closet and bathroom featuring all new double sink vanity, freestanding soaking tub, oversized shower with body jets and washing wand and separate toilet room. Landscaping and irrigation systems have also been updated/repared. Finished 3 car garage. Rolladen shutters on doors/windows for added security. MOTIVATED SELLER WILL DISCUSS BUYER NEEDS - rate buy-down, patio cover, etc.
- Listing 2** Similar in age. Superior in square footage. Identical in bedrooms. Inferior in bathrooms, garage stalls, pool, lot size. STUNNING and IMMACULATE two story home located nearby shopping and recreation!! FRESH exterior paint and LUSCIOUS landscaping!! Interior boasts DESIGNER SELECTED THREE TONE paint scheme, LUXURIOUS tile flooring, and SOARING vaulted ceilings!! CHEFS DREAM KITCHEN equipped with RICH WOOD cabinetry, GORGEOUS TILE countertops, and BRAND NEW SS appliances!! Fully RENOVATED master suite with SPA LIKE RETREAT!! PRICED TO SELL and MOVE IN READY!
- Listing 3** Superior in age, spa, square footage. Inferior in bedrooms, bathrooms, lot size, garage stalls. Identical in pool.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	10662 Cosenza Lane	4167 Bottiglia Ave	3989 Trapani Pl	4043 Bottiglia Ave
City, State	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV
Zip Code	89141	89141	89141	89141
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.10 ¹	0.12 ¹	0.12 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$500,000	\$520,000	\$775,000
List Price \$	--	\$500,000	\$520,000	\$775,000
Sale Price \$	--	\$484,000	\$490,000	\$755,000
Type of Financing	--	Conv	Conv	Conv
Date of Sale	--	12/30/2022	12/16/2022	09/29/2022
DOM · Cumulative DOM	-- · --	39 · 39	52 · 52	43 · 43
Age (# of years)	22	20	21	21
Condition	Average	Average	Average	Good
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 Other	1 Story Other	1 Story Other	1 Story Other
# Units	1	1	1	1
Living Sq. Feet	2,311	2,315	2,311	2,325
Bdrm · Bths · ½ Bths	4 · 3	3 · 3	4 · 3	4 · 3
Total Room #	7	5	8	8
Garage (Style/Stalls)	Attached 3 Car(s)	Attached 3 Car(s)	Attached 3 Car(s)	Attached 3 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	Pool - Yes	--	--	Pool - Yes
Lot Size	0.18 acres	0.14 acres	0.15 acres	0.19 acres
Other	--	--	--	--
Net Adjustment	--	+\$20,000	+\$20,000	\$0
Adjusted Price	--	\$504,000	\$510,000	\$755,000

* 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** Similar in age, square footage. inferior in bedrooms. Identical in bedrooms, garage stalls. Inferior in lot size, pool. SC1 adj. \$20,000 inferior pool Come see this beautiful 3-bedro om home in Southern Highlands! Nestled on a quiet cul-de-sac in a gated community. A convenient 3-car garage and desert landscaping will welcome you. Inside, you'll find vaulted ceilings for that spacious feel, carpeting throughout, tile in the kitchen, bathrooms, and laundry room, and two-tone paint, all in a spacious floor plan. Gather in front of the cozy fireplace on a chilly Las Vegas night. The kitchen comes complete with all the appliances, lots of cabinets, and a large pantry. All bedrooms are spacious and have their own bathrooms. Featuring 2 Primary bedrooms and 2 Primary bathrooms. The beautiful backyard has not large homes overlooking the back. This home is just minutes away from lots of shopping, the Harry Reid Airport, the strip and minutes away from I-15. Don't miss it! Schedule a visit today!
- Sold 2** Similar in age. Identical in square footage, bedrooms, bathrooms, garage stalls. Inferior in lot size, pool. SC2 adj. \$20,000 inferior pool Beautiful Southern Highlands single story home with 4 Bedrooms, (dual master), 3 Bathrooms, 3 Car attached garage with built in cabinets! Open floor plan with vaulted ceilings! Elegant upgraded lighting and Chandeliers! Kitchen with Breakfast bar & huge pantry. Covered patio and desert landscaped back yard. Quiet, beautifully kept, gated community. Close to parks, walking trails, easy access to freeway, 10 min from the strip.
- Sold 3** Similar in age, lot size, square footage. Identical in bedrooms, bathrooms, garage stalls, pool. Fully remodeled Southern Highlands single-story w/ RV parking. Ask about seller credit for rate RATE BUY DOWN. This Open floor plan features luxury vinyl plank flooring throughout. BRAND NEW \$80K+ pool & spa w/ waterfall, LED lighting & Baja shelf & new landscaping . Kitchen features BRAND NEW custom real wood soft close cabinets & brand new white Z-Line commercial grade stove w/ pot filler, picket fence style backsplash & custom hood vent above. Custom barn door off the kitchen leads to the laundry room. To the right of the laundry room is a Brand-new custom built butler's pantry. Kitchen also features a 9 x 9 quartz island w/ seating for 6, retractable power outlet on counter & white farmhouse sink. Surround sound in the living room, gym room (which could be a dining room) primary bedroom & patio. All bathrooms have been updated & feature brand new ceramic tile flooring. Primary bedroom bath features brand new quartz countertops & primary bedroom features a custom walk-in closet

Subject Sales & Listing History

Current Listing Status		Not Currently Listed		Listing History Comments			
Listing Agency/Firm				Spacious home in a gated, single story community within Southern Highlands! Formal living/dining rooms, dual master bedrooms - one master has a French door to backyard. Ceiling fans throughout. Large open great room, kitchen with Corian counters, built-in planning desk and stainless steel appliances. Laundry room with cabinets. Backyard features in-ground pool and patio. 4 bedrooms and 3 car garage a plus! Mature landscaping, so much more!			
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	\$530,000	\$530,000
Sales Price	\$515,000	\$515,000
30 Day Price	\$510,000	--
Comments Regarding Pricing Strategy		
Suggest pricing near mid-range of competing listings. Subject property would likely sell near mid-range of comps.		

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



Address Verification



Side



Side



Street

Subject Photos



Street



Other

Listing Photos

L1 4053 Genoa Dr
Las Vegas, NV 89141



Front

L2 10716 Manchester Park Dr
Las Vegas, NV 89141



Front

L3 10879 Fintry Hills St
Las Vegas, NV 89141



Front

Sales Photos

S1 4167 Bottiglia Ave
Las Vegas, NV 89141



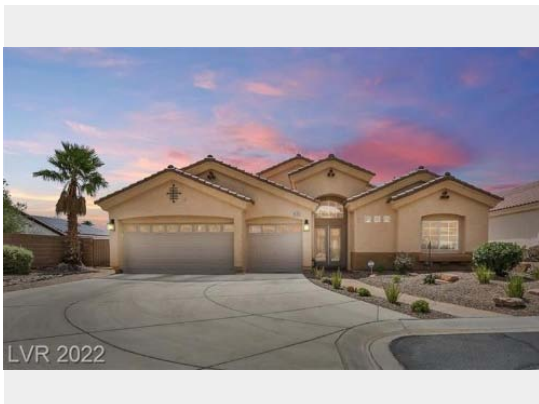
Front

S2 3989 Trapani Pl
Las Vegas, NV 89141



Front

S3 4043 Bottiglia Ave
Las Vegas, NV 89141



Front

ClearMaps Addendum

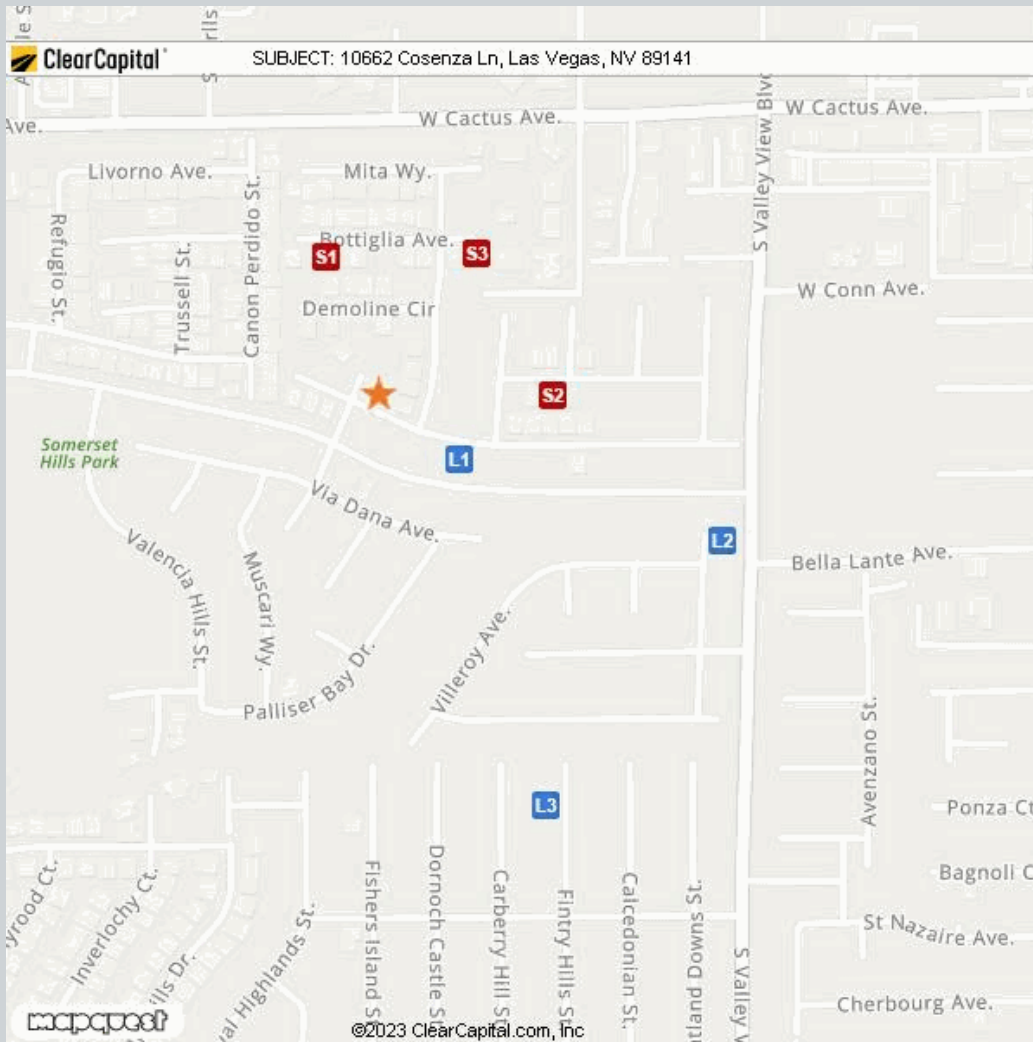
Address ★ 10662 Cosenza Lane, Las Vegas, NV 89141

Loan Number 52369

Suggested List \$530,000

Suggested Repaired \$530,000

Sale \$515,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	10662 Cosenza Lane, Las Vegas, NV 89141	--	Parcel Match
L1 Listing 1	4053 Genoa Dr, Las Vegas, NV 89141	0.07 Miles ¹	Parcel Match
L2 Listing 2	10716 Manchester Park Dr, Las Vegas, NV 89141	0.26 Miles ¹	Parcel Match
L3 Listing 3	10879 Fintry Hills St, Las Vegas, NV 89141	0.31 Miles ¹	Parcel Match
S1 Sold 1	4167 Bottiglia Ave, Las Vegas, NV 89141	0.10 Miles ¹	Parcel Match
S2 Sold 2	3989 Trapani Pl, Las Vegas, NV 89141	0.12 Miles ¹	Parcel Match
S3 Sold 3	4043 Bottiglia Ave, Las Vegas, NV 89141	0.12 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	Ivory Harp	Company/Brokerage	Prestige Properties
License No	S.0172462	Address	1139 Paradise Vista Henderson NV 89002
License Expiration	12/31/2024	License State	NV
Phone	7025812609	Email	info@ivoryharp.realtor
Broker Distance to Subject	14.57 miles	Date Signed	01/28/2023

/Ivory Harp/

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: **Ivory Harp** ("Licensee"), **S.0172462** (License #) who is an active licensee in good standing.

Licensee is affiliated with **Prestige Properties** (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: **10662 Cosenza Lane, Las Vegas, NV 89141**
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: **January 28, 2023**

Licensee signature: **/Ivory Harp/**

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.