by ClearCapital

## 2455 AVENIDA CATALUNA

HENDERSON, NV 89074

**52686 \$372,000** Loan Number • As-Is Value

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	2455 Avenida Cataluna, Henderson, NV 89074 03/02/2023 52686 Catamount Properties 2018 LLC	Order ID Date of Report APN County	8639979 03/02/2023 178-19-110-0 Clark	Property ID	33956713
Tracking IDs					
Order Tracking ID	03.02.23 BPO Request	Tracking ID 1	03.02.23 BPO Re	quest	
Tracking ID 2		Tracking ID 3			

### **General Conditions**

Owner	BLACKACRE PROPS LLC-SERIES C
R. E. Taxes	\$1,602
Assessed Value	\$77,094
Zoning Classification	Residential
Property Type	SFR
Occupancy	Occupied
Ownership Type	Fee Simple
Property Condition	Average
Estimated Exterior Repair Cost	
Estimated Interior Repair Cost	
Total Estimated Repair	
НОА	Pebble Creek HOA 702-362-6262
Association Fees	\$35 / Month (Other: Gated entry )
Visible From Street	Visible
Road Type	Public

#### Condition Comments

No damage or repair issues noted from exterior visual inspection. Doors, windows, roof, paint, and landscaping, appear to be in average condition for age and neighborhood. Clark County Tax Assessor data shows Cost Class for this property as Fair. Subject property is a 1 story, single family detached home with 2 car attached garage with entry into house. Roof is pitched concrete tile, typical for age and neighborhood. It has 1 gas fireplace, but no pool or spa. Tax records show that this property is not owner occupied. Last sold by guit claim deed 09/28/2012, details unknown, non taxable event. Subject property is located in the Pebble Creek subdivision in the Green Valley area of Henderson. This tract is comprised of 342 single family detached homes which vary in square footage from 998-2,033 square feet. Access to schools, shopping is within 1/2-1 mile and freeway entry is within 1-2 miles. Most likely buyer is first time home buyer with FHA/VA financing.

### Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments
Local Economy	Stable	There is a nearly balanced supply of listings in Pebble Creek on
Sales Prices in this Neighborhood	Low: \$383000 High: \$561500	the date of this report. Currently there are 3 MLS listings (0 Short Sale, 0 REO). In the past 12 months, there have been 11 closed
Market for this type of property	Decreased 3 % in the past 6 months.	MLS transactions in this area. This indicates a nearly balanced market supply of listings, assuming 90 days on market. Average
Normal Marketing Days	<30	<ul> <li>days on market was 9 days with range 0-25 days and average</li> <li>sales price was 103% of final list price. Radius expanded to have</li> <li>sufficient listings for this report similar in size, age, condition and elevation.</li> </ul>

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## **Current Listings**

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	2455 Avenida Cataluna	2804 Mirage Rd	2802 Tortoise Ct	66 Reflections Rd
City, State	Henderson, NV	Henderson, NV	Henderson, NV	Henderson, NV
Zip Code	89074	89074	89074	89074
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.		0.90 <sup>1</sup>	0.95 <sup>1</sup>	0.50 <sup>1</sup>
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$355,000	\$354,500	\$425,000
List Price \$		\$350,000	\$354,500	\$385,000
Original List Date		01/11/2023	02/14/2023	12/12/2022
DOM · Cumulative DOM	•	20 · 50	16 · 16	1 · 80
Age (# of years)	29	36	35	33
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	1,302	1,008	1,135	1,315
Bdrm · Bths · ½ Bths	3 · 2	2 · 2	2 · 2	2 · 2
Total Room #	5	4	4	5
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	0.12 acres	0.09 acres	0.13 acres	0.15 acres
Other	1 Fireplace	1 Fireplace	No Fireplace	1 Fireplace

\* Listing 3 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.

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

**Listing 1** Under contract, will be conventional financing. Owner occupied property when listed. Identical in baths, condition, garage capacity and nearly identical in age. It is inferior in square footage, lot size. This property is inferior to subject property.

**Listing 2** Not under contract. Owner occupied property when listed. Identical in baths, condtiion, garage capacity and nearly identical in age. It is inferior in square footage, no fireplace but is supeiror in lot size. This property is inferior to subject property.

**Listing 3** Not under contract. Vacant property when listed. Identical in baths, condition, garage capacity, fireplace and nearly identical in square footage and age. It is superior in lot size. This property is slightly superior to subject property.

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## **Recent Sales**

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	2455 Avenida Cataluna	2194 Polynesianm Cir	2819 Painted Rose Ln	2190 Eaglecloud Dr
City, State	Henderson, NV	Henderson, NV	Henderson, NV	Henderson, NV
Zip Code	89074	89074	89074	89074
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.		0.89 1	0.85 <sup>1</sup>	0.89 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$378,000	\$365,000	\$375,000
List Price \$		\$365,000	\$365,000	\$375,000
Sale Price \$		\$350,000	\$365,000	\$368,000
Type of Financing		Conventional	Conventional	Cash
Date of Sale		01/13/2023	10/27/2022	02/01/2023
DOM $\cdot$ Cumulative DOM	•	27 · 82	7 · 45	5 · 20
Age (# of years)	29	27	35	29
Condition	Average	Average	Average	Average
Sales Type		Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residentia
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residentia
Style/Design	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,302	1,226	1,125	1,407
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	2 · 2	3 · 2
Total Room #	5	5	4	5
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	0.12 acres	0.10 acres	0.11 acres	0.11 acres
Other	1 Fireplace	1 Fireplace, Concessions	No Fireplace	1 Fireplace
Net Adjustment		+\$3,000	+\$20,900	-\$8,600
Adjusted Price		\$353,000	\$385,900	\$359,400

\* Sold 3 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.

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### Recent Sales - Cont.

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

- **Sold 1** Sold with conventional financing, \$9,000 in seller paid concessions. Vacant property when listed. Identical in bedrooms, baths, condtiion, garage capacity, fireplace and nearly identical in age. It is inferior in square footage adjusted @ \$100/square foot \$7,600, lot size adjusted @ \$5/square foot \$4,400. Seller paid concessions adjusted (\$9,000).
- **Sold 2** Sold with conventional financing, no concessions. Owner occupied property when listed. Identical in baths, condition, garage capacity and nearly identical in age. It is inferior in square footage adjusted @ \$100/square foot \$17,700, lot si8ze adjusted @ \$5/square foot \$2,200, no fireplace \$1,000.
- **Sold 3** Cash sale, no concessions. Owner occupied property when listed. Identical in bedrooms, baths, condtiion, garage capacity, fireplace and nearly identical in age. It is inferior in lot size adjusted @ \$5/square foot \$2,200 but superior in square footage adjusted @ \$100/square foot (\$10,800).

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### Subject Sales & Listing History

Current Listing Status Not Currently Listed		Listing History Comments					
Listing Agency/Firm			There are no sales or MLS records for subject property within			operty within	
Listing Agent Name				the past 12 months.			
Listing Agent Ph	one						
# of Removed Listings in Previous 12 0 Months							
# of Sales in Pre Months	evious 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	\$375,900	\$375,900		
Sales Price	\$372,000	\$372,000		
30 Day Price	\$365,000			
Comments Depending Driving Strategy				

#### **Comments Regarding Pricing Strategy**

Subject property should be priced near mid high range of competing listings due to Balanced supply of competing listings but low days on market time in this area. This property would be expected to sell near high range of adjusted recently closed sales with 90 days on market.

### 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.

## DRIVE-BY BPO by ClearCapital

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## **Subject Photos**



Front



Address Verification



Side



Side



Street





by ClearCapital

## 2455 AVENIDA CATALUNA

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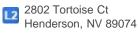
# 52686 \$372,000 Loan Number • As-Is Value

## **Listing Photos**

2804 Mirage Rd Henderson, NV 89074



Front





Front

66 Reflections Rd Henderson, NV 89074



Front

by ClearCapital

## 2455 AVENIDA CATALUNA

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**Sales Photos** 

S1 2194 Polynesianm Cir Henderson, NV 89074

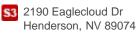


Front





Front





Front

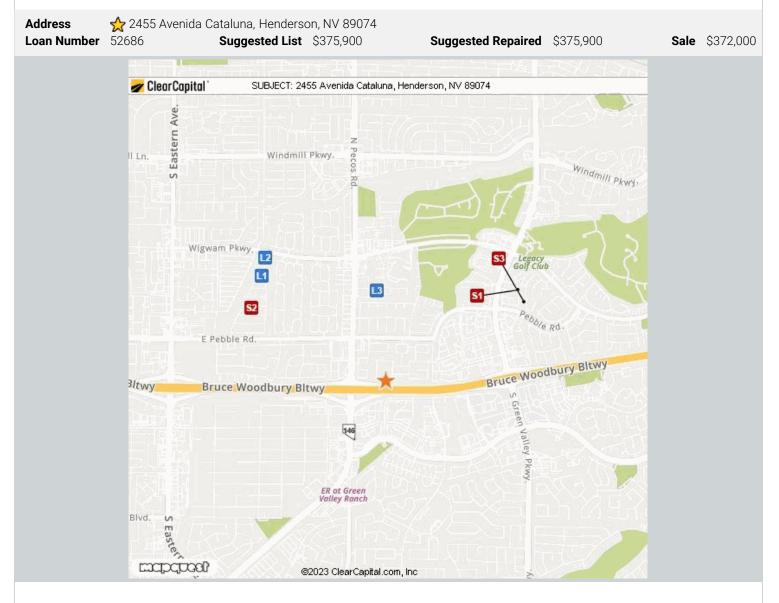
by ClearCapital

2455 AVENIDA CATALUNA

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### ClearMaps Addendum



C	omparable	Address	Miles to Subject	Mapping Accuracy
*	Subject	2455 Avenida Cataluna, Henderson, NV 89074		Parcel Match
L1	Listing 1	2804 Mirage Rd, Henderson, NV 89074	0.90 Miles 1	Parcel Match
L2	Listing 2	2802 Tortoise Ct, Henderson, NV 89074	0.95 Miles 1	Parcel Match
L3	Listing 3	66 Reflections Rd, Henderson, NV 89074	0.50 Miles 1	Parcel Match
<b>S1</b>	Sold 1	2194 Polynesianm Cir, Henderson, NV 89074	0.89 Miles 1	Parcel Match
<b>S2</b>	Sold 2	2819 Painted Rose Ln, Henderson, NV 89074	0.85 Miles 1	Parcel Match
<b>S</b> 3	Sold 3	2190 Eaglecloud Dr, Henderson, NV 89074	0.89 Miles 1	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.

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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.

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### 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	Linda Bothof	Company/Brokerage	Linda Bothof
License No	B.0056344.INDV	Address	8565 S Eastern Ave Las Vegas NV 89123
License Expiration	05/31/2024	License State	NV
Phone	7025248161	Email	lbothof7@gmail.com
Broker Distance to Subject	1.44 miles	Date Signed	03/02/2023

/Linda Bothof/

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 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 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 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 subject property or of the present owners or occupants of the subject property or of 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: Linda Bothof ("Licensee"), B.0056344.INDV (License #) who is an active licensee in good standing.

Licensee is affiliated with Linda Bothof (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: **2455 Avenida Cataluna, Henderson, NV 89074**
- 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: March 2, 2023

#### Licensee signature: /Linda Bothof/

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.