

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>	2993 Via Della Amore, Henderson, NEVADA 89052	<b>Order ID</b>	8958699	<b>Property ID</b>	34660424
<b>Inspection Date</b>	10/05/2023	<b>Date of Report</b>	10/05/2023		
<b>Loan Number</b>	53168	<b>APN</b>	177-36-411-030		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Clark		

<b>Tracking IDs</b>					
<b>Order Tracking ID</b>	10.04.23 Citi-CS BPO Request	<b>Tracking ID 1</b>	10.04.23 Citi-CS BPO Request		
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--		

General Conditions		Condition Comments
<b>Owner</b>	CATAMOUNT PROPERTIES 2018 LLC	No damage or repair issue noted from exterior visual inspection. Doors, windows, roof, paint, landscaping, appear to be in average to high average condition for age and neighborhood. Clark County Tax Assessor shows Cost Class for this property as Average. Subject property is a 1 story, single family detached home with 3 car attached garage with entry into house. Roof is pitched concrete tile, typical for age and area. It has 1 gas fireplace but no pool or spa, per tax records. Last sold by Trustee Deed 04/21/2023 for \$417,000. There are no MLS records available. Subject property is located in the Seven Hills area of Henderson. This is a multi-subdivision tract comprised of 1540 single family detached homes which vary in square footage from 1,256-14,693 square feet. Access to schools, shopping is within 1 mile and freeway entry is within 2-3 miles. Most likely buyer is owner occupant with conventional financing. There are 2 HOAs in this area, Seven Hills Master Fee is \$57 month and sub HOA fee is \$185/month.
<b>R. E. Taxes</b>	\$4,118	
<b>Assessed Value</b>	\$168,260	
<b>Zoning Classification</b>	Residential	
<b>Property Type</b>	SFR	
<b>Occupancy</b>	Vacant	
<b>Secure?</b>	Yes	
	(Secured by lock box on front door.)	
<b>Ownership Type</b>	Fee Simple	
<b>Property Condition</b>	Average	
<b>Estimated Exterior Repair Cost</b>		
<b>Estimated Interior Repair Cost</b>		
<b>Total Estimated Repair</b>		
<b>HOA</b>	Seven Hills/Merediana 702-869-0937	
<b>Association Fees</b>	\$242 / Month (Greenbelt,Other: Gated Entry)	
<b>Visible From Street</b>	Visible	
<b>Road Type</b>	Public	

Neighborhood & Market Data		Neighborhood Comments
<b>Location Type</b>	Suburban	There is an oversupply of competing listings within Seven Hills. There are 21 competing homes listed for sale (0 REO 0 short sale). In the past 12 months, there have been 62 closed competing MLS sales. This indicates an oversupply of listings, assuming 90 days on market. Average days on market time was 34 with range 0-172 days and average sale price was 97% of final list price. Homes considered to be comparable are single family detached homes with living area <2,800 square feet within Seven Hills.
<b>Local Economy</b>	Stable	
<b>Sales Prices in this Neighborhood</b>	Low: \$300,000 High: \$750,000	
<b>Market for this type of property</b>	Decreased 4 % in the past 6 months.	
<b>Normal Marketing Days</b>	<90	

### Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	2993 Via Della Amore	3084 Evening Mist Ave	1286 Autumn Wind Way	3021 Via Meridiana
City, State	Henderson, NEVADA	Henderson, NV	Henderson, NV	Henderson, NV
Zip Code	89052	89052	89052	89052
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.68 <sup>1</sup>	0.59 <sup>1</sup>	0.10 <sup>1</sup>
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$570,000	\$600,000	\$750,000
List Price \$	--	\$550,000	\$600,000	\$695,000
Original List Date		04/23/2023	08/21/2023	08/03/2023
DOM · Cumulative DOM	-- · --	23 · 165	45 · 45	23 · 63
Age (# of years)	21	23	26	21
Condition	Average	Average	Good	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	2 Stories Bi-level
# Units	1	1	1	1
Living Sq. Feet	2,273	2,128	2,207	2,510
Bdrm · Bths · ½ Bths	4 · 2 · 1	3 · 2 · 1	3 · 2 · 1	3 · 3
Total Room #	6	5	6	9
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	--	--	--	--
Lot Size	0.16 acres	0.16 acres	0.15 acres	0.20 acres
Other	1 Fireplace	1 Fireplace	1 Fireplace	1 Fireplace

\* 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.

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

**Listing 1** Not under contract. Owner occupied property when listed. Identical in baths, condition, garage capacity, lot size, fireplace and nearly identical in age, It is inferior in square footage. This property is inferior overall to subject property.

**Listing 2** Not under contract. Vacant property when listed. Identical in baths, garage capacity, fireplace, and nearly identical in age. It is inferior in square footage, lot size but is superior in condition with new paint, laminate flooring, new appliances, quartz counters. This property is superior to subject property.

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

### Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
<b>Street Address</b>	2993 Via Della Amore	3038 Scenic Valley Way	2939 Matese Dr	1499 Cilento Ct
<b>City, State</b>	Henderson, NEVADA	Henderson, NV	Henderson, NV	Henderson, NV
<b>Zip Code</b>	89052	89052	89052	89052
<b>Datasource</b>	Public Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.21 <sup>1</sup>	1.08 <sup>1</sup>	0.93 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$498,000	\$659,900	\$589,990
<b>List Price \$</b>	--	\$475,000	\$569,000	\$579,990
<b>Sale Price \$</b>	--	\$450,000	\$550,000	\$555,000
<b>Type of Financing</b>	--	Cash	Cash	Conventional
<b>Date of Sale</b>	--	09/20/2023	08/30/2023	06/30/2023
<b>DOM · Cumulative DOM</b>	-- · --	11 · 41	18 · 199	20 · 118
<b>Age (# of years)</b>	21	26	23	22
<b>Condition</b>	Average	Average	Average	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>	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	2,273	1,704	2,395	2,395
<b>Bdrm · Bths · ½ Bths</b>	4 · 2 · 1	3 · 2	3 · 2	3 · 2
<b>Total Room #</b>	6	6	6	6
<b>Garage (Style/Stalls)</b>	Attached 3 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>	--	--	Spa - Yes	--
<b>Lot Size</b>	0.16 acres	0.13 acres	0.15 acres	0.14 acres
<b>Other</b>	1 Fireplace	1 Fireplace, Concessions	2 Fireplaces	2 Fireplaces
<b>Net Adjustment</b>	--	+\$69,525	-\$9,500	-\$2,300
<b>Adjusted Price</b>	--	\$519,525	\$540,500	\$552,700

\* 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** Cash sale with \$375 in seller paid concessions. Owner occupied property when listed. Identical in condition, fireplace and nearly identical in age. It is inferior in square footage adjusted @ \$100/square foot \$56,900, baths \$2,500, garage capacity \$4,000, lot size adjusted @ \$5/square foot \$6,500. Seller paid concessions adjusted (\$375).
- Sold 2** Cash sale, no concessions. Vacant property when listed. Identical in condition, and nearly identical in age. It is inferior in baths \$2,500, garage capacity \$4,000, lot size adjusted @\$5/square foot \$2,200 but is superior in square footage adjusted @ \$100/square foot (\$12,200), in-ground spa (\$5,000) and fireplaces (\$1,000).
- Sold 3** Sold with conventional financing, no concessions. Vacant property when listed. Identical in condition, and nearly identical in age. It is inferior in baths \$2,500, garage capacity \$4,000, lot size adjusted @\$5/square foot \$4,400 but is superior in square footage adjusted @ \$100/square foot (\$12,200) and fireplaces (\$1,000).

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed			<b>Listing History Comments</b>			
<b>Listing Agency/Firm</b>				Sold by Trustee Deed 04/21/2023 per tax records			
<b>Listing Agent Name</b>							
<b>Listing Agent Phone</b>							
<b># of Removed Listings in Previous 12 Months</b>	0						
<b># of Sales in Previous 12 Months</b>	1						
<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>
--	--	--	--	Sold	04/21/2023	\$417,000	Tax Records

## Marketing Strategy

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$554,900	\$554,900
<b>Sales Price</b>	\$548,000	\$548,000
<b>30 Day Price</b>	\$540,000	--
<b>Comments Regarding Pricing Strategy</b>		
<p>Subject property should be priced near mid low range of competing listings due to oversupply of directly competing homes and slowing of pending sales within the past 90-120 days. It is most like Sale #2 which sold for adjusted sales price of \$540,500. This property was under contract in 18 days on market. Subject property would be expected to sell near mid high range of adjusted recently closed directly competing properties with 90 days on market.</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



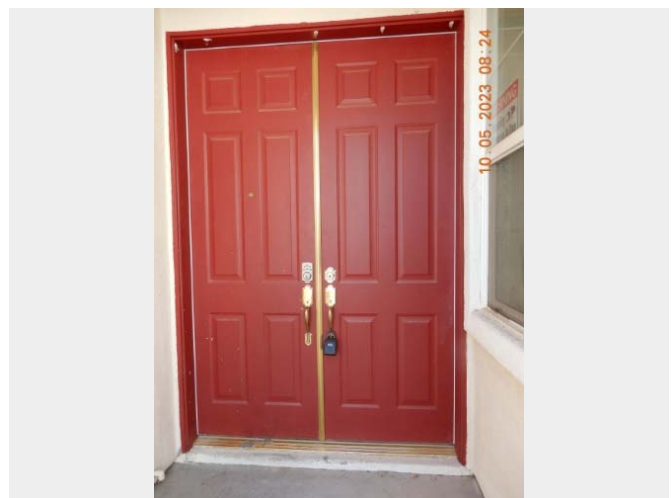
Side



Side



Street



Other

## Listing Photos

**L1** 3084 Evening Mist Ave  
Henderson, NV 89052



Front

**L2** 1286 Autumn Wind Way  
Henderson, NV 89052



Front

**L3** 3021 Via Meridiana  
Henderson, NV 89052



Front



## Sales Photos

**S1** 3038 Scenic Valley Way  
Henderson, NV 89052



Front

**S2** 2939 Matese Dr  
Henderson, NV 89052



Front

**S3** 1499 Cilento Ct  
Henderson, NV 89052



Front

### ClearMaps Addendum

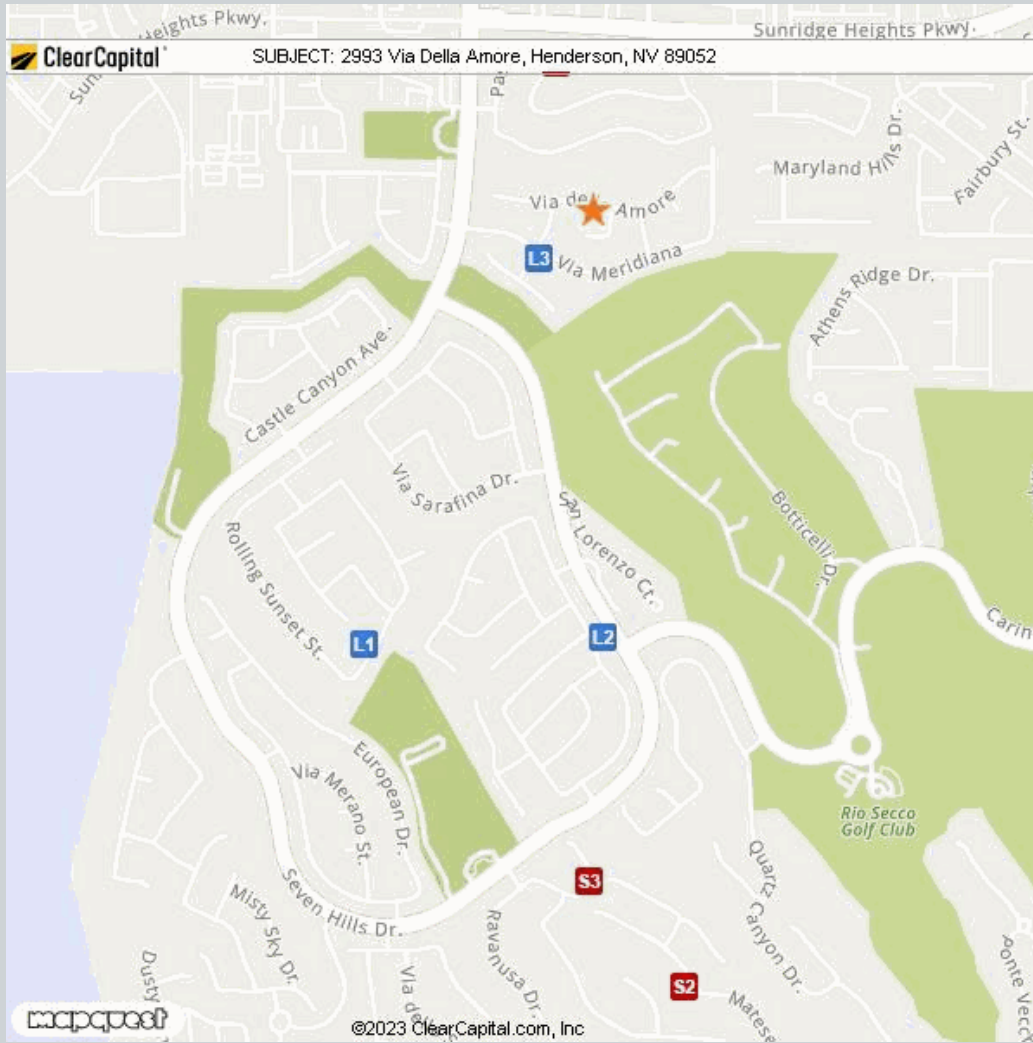
**Address** ★ 2993 Via Della Amore, Henderson, NEVADA 89052

**Loan Number** 53168

**Suggested List** \$554,900

**Suggested Repaired** \$554,900

**Sale** \$548,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	2993 Via Della Amore, Henderson, Nevada 89052	--	Parcel Match
L1 Listing 1	3084 Evening Mist Ave, Henderson, NV 89052	0.68 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	1286 Autumn Wind Way, Henderson, NV 89052	0.59 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	3021 Via Meridiana, Henderson, NV 89052	0.10 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	3038 Scenic Valley Way, Henderson, NV 89052	0.21 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	2939 Matese Dr, Henderson, NV 89052	1.08 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	1499 Cilento Ct, Henderson, NV 89052	0.93 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>	Linda Bothof	<b>Company/Brokerage</b>	Linda Bothof
<b>License No</b>	B.0056344.INDV	<b>Address</b>	8565 S Eastern Ave Las Vegas NV 89123
<b>License Expiration</b>	05/31/2024	<b>License State</b>	NV
<b>Phone</b>	7025248161	<b>Email</b>	lbothof7@gmail.com
<b>Broker Distance to Subject</b>	3.20 miles	<b>Date Signed</b>	10/05/2023

*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.*

## 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.