

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>	38 Archer Glen Avenue, Henderson, NEVADA 89002	<b>Order ID</b>	8958699	<b>Property ID</b>	34660705
<b>Inspection Date</b>	10/05/2023	<b>Date of Report</b>	10/05/2023		
<b>Loan Number</b>	53269	<b>APN</b>	179-31-311-008		
<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 issues noted from exterior visual inspection. Doors, windows, roof, paint, landscaping, appear to be in average condition for age and neighborhood. Clark County Tax Assessor data shows Cost Class as Average for this property. 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 no gas fireplace, but has an in-ground pool and spa per tax records. Property is not owner occupied per tax records. Last sold 04/26/2023 by Trustee Deed for \$380,000. This property is located in the far southern area of Henderson in the Paradise Point subdivision. This tract is comprised of 468 single family detached homes which vary in living area from 1,650- 3,747 square feet. Access to schools, shopping and freeway entry is within 1/2-2 miles. Most likely buyer is owner occupant with FHA/VA financing.
<b>R. E. Taxes</b>	\$2,842	
<b>Assessed Value</b>	\$160,435	
<b>Zoning Classification</b>	Residential	
<b>Property Type</b>	SFR	
<b>Occupancy</b>	Vacant	
<b>Secure?</b>	Yes (Secured by lock box.)	
<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>	Paradise Point 702-992-7211	
<b>Association Fees</b>	\$20 / Month (Other: Management)	
<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 listings in Paradise Point. There are 6 homes listed for sale. All listings are fair market transactions. In the past 12 months, there have been 16 closed MLS sales in this area. This indicates an oversupply of listings, assuming 90 days on market. Average days on market time was 48 with range 4-159 days and average sales price was 98% of final list price.
<b>Local Economy</b>	Stable	
<b>Sales Prices in this Neighborhood</b>	Low: \$385,000 High: \$738,000	
<b>Market for this type of property</b>	Decreased 5 % in the past 6 months.	
<b>Normal Marketing Days</b>	<90	

### Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
<b>Street Address</b>	38 Archer Glen Avenue	852 Coastal Beach Rd	164 Golden G=Crown Ave	135 Westin Ln
<b>City, State</b>	Henderson, NEVADA	Henderson, NV	Henderson, NV	Henderson, NV
<b>Zip Code</b>	89002	89002	89002	89002
<b>Datasource</b>	Public Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.90 <sup>1</sup>	0.38 <sup>1</sup>	0.74 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$450,000	\$499,900	\$484,990
<b>List Price \$</b>	--	\$450,000	\$498,900	\$484,990
<b>Original List Date</b>		09/23/2023	04/11/2023	09/08/2023
<b>DOM · Cumulative DOM</b>	-- · --	12 · 12	65 · 177	12 · 27
<b>Age (# of years)</b>	16	29	22	27
<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>	1,801	1,802	1,952	1,802
<b>Bdrm · Bths · ½ Bths</b>	3 · 2	3 · 2	3 · 2	3 · 2
<b>Total Room #</b>	6	6	6	6
<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>	Pool - Yes Spa - Yes	--	Pool - Yes Spa - Yes	Pool - Yes
<b>Lot Size</b>	0.14 acres	0.14 acres	0.16 acres	0.18 acres
<b>Other</b>	No Fireplace	No Fireplace	1 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.

### Current Listings - Cont.

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

- Listing 1** Not under contract. Vacant property when listed. Identical in bedrooms, baths, condition, garage capacity, lot size, no fireplace and nearly identical in square footage. It is inferior in age and no pool or spa. This property is inferior to subject property.
- Listing 2** Not under contract. Tenant occupied property, leased for \$2,400/month when listed. Identical in bedrooms, baths, condition, garage capacity, pool and spa and nearly identical in age. It is superior in square footage, lot size and fireplace. This property is superior to subject property.
- Listing 3** Under contract, will be conventional financing. Owner occupied property when listed. Identical in bedrooms, baths, condition, garage capacity, pool and nearly identical in square footage. It is inferior in age, no spa but is superior in lot size and fireplace. This property is nearly equal to subject property.

### Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
<b>Street Address</b>	38 Archer Glen Avenue	1061 PENERLY ST	1142 GROVE PARK ST	124 MINT ORCHARD DR
<b>City, State</b>	Henderson, NEVADA	Henderson, NV	Henderson, NV	Henderson, NV
<b>Zip Code</b>	89002	89002	89002	89002
<b>Datasource</b>	Public Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.03 <sup>1</sup>	0.07 <sup>1</sup>	1.00 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$439,999	\$450,000	\$500,000
<b>List Price \$</b>	--	\$424,999	\$450,000	\$500,000
<b>Sale Price \$</b>	--	\$423,000	\$430,000	\$480,000
<b>Type of Financing</b>	--	Conventional	Cash	Cash
<b>Date of Sale</b>	--	03/08/2023	04/21/2023	09/05/2023
<b>DOM · Cumulative DOM</b>	-- · --	27 · 87	23 · 31	3 · 18
<b>Age (# of years)</b>	16	17	16	28
<b>Condition</b>	Average	Average	Average	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>	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,801	1,801	1,801	1,802
<b>Bdrm · Bths · ½ Bths</b>	3 · 2	3 · 2	3 · 2	3 · 2
<b>Total Room #</b>	6	6	6	6
<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>	Pool - Yes Spa - Yes	--	--	Pool - Yes
<b>Lot Size</b>	0.14 acres	0.11 acres	0.12 acres	0.18 acres
<b>Other</b>	No Fireplace	No Fireplace, Concessions	No Fireplace	1 Fireplace
<b>Net Adjustment</b>	--	+\$26,500	+\$34,400	-\$22,700
<b>Adjusted Price</b>	--	\$449,500	\$464,400	\$457,300

\* 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.

## Recent Sales - Cont.

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

- Sold 1** Sold with conventional financing and \$10,000 in seller paid concessions. Vacant property when listed. Identical in square footage, bedrooms, baths, condition, no fireplace, garage capacity and nearly identical in age. It is inferior in no pool or spa \$30,000, lot size adjusted @ \$5/square foot \$6,500. Seller paid concessions adjusted (\$10,000).
- Sold 2** Cash sale, no seller paid concessions. Vacant property when listed. Identical in square footage, bedrooms, baths, condition, no fireplace, garage capacity and nearly identical in age. It is inferior in no pool or spa \$30,000, lot size adjusted @ \$5/square foot \$4,400.
- Sold 3** Cash sale, no concessions. Vacant property when listed. Identical in bedrooms, baths, garage capacity, pool and nearly identical in square footage. It is inferior in age adjusted @\$1,00/year \$12,000, no spa \$5,000 but is superior in condition with new paint, plank style tile flooring, granite counters, stainless appliances (\$30,000), fireplace (\$1,000) and lot size adjusted @ \$5/square foot (\$8,700).

### 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			
<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	04/26/2023	\$380,000	Tax Records

### Marketing Strategy

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$469,000	\$469,000
<b>Sales Price</b>	\$460,000	\$460,000
<b>30 Day Price</b>	\$452,000	--
<b>Comments Regarding Pricing Strategy</b>		
<p>Subject property should be priced near mid low range of competing listings due to oversupply of competing listings and slowing of pending sales within the past 90-120 days. This property is most like Sale #3 which sold for adjusted sales price of \$457,300. This property was under contract in 3 days on market. Subject property would be expected to sell near mid high range of adjusted recently closed sales with 90 days on market. Sale #3 is most recently closed competing sale.</p>		

### 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.

### Subject Photos



Front



Address Verification



Side



Side



Street



Other



## Listing Photos

**L1** 852 Coastal Beach Rd  
Henderson, NV 89002



Front

**L2** 164 Golden G=Crown Ave  
Henderson, NV 89002



Front

**L3** 135 Westin Ln  
Henderson, NV 89002



Front

## Sales Photos

**S1** 1061 PENERLY ST  
HENDERSON, NV 89002



Front

**S2** 1142 GROVE PARK ST  
HENDERSON, NV 89002



Dining Room

**S3** 124 MINT ORCHARD DR  
HENDERSON, NV 89002



Front

### ClearMaps Addendum

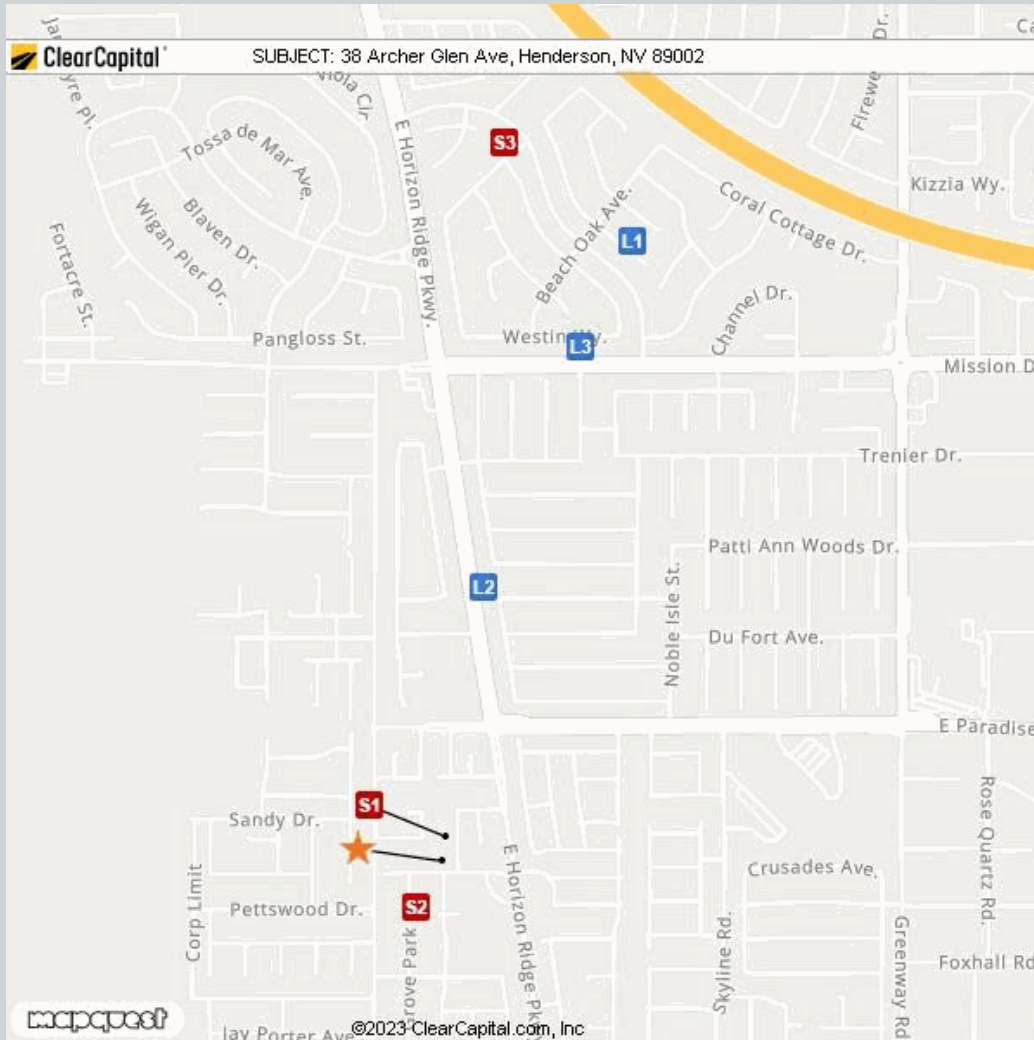
**Address** ★ 38 Archer Glen Avenue, Henderson, NEVADA 89002

**Loan Number** 53269

**Suggested List** \$469,000

**Suggested Repaired** \$469,000

**Sale** \$460,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	38 Archer Glen Avenue, Henderson, Nevada 89002	--	Parcel Match
L1 Listing 1	852 Coastal Beach Rd, Henderson, NV 89002	0.90 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	164 Golden G=Crown Ave, Henderson, NV 89002	0.38 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	135 Westin Ln, Henderson, NV 89002	0.74 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	1061 PENERLY ST, Henderson, NV 89002	0.03 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	1142 Grove Park St, Henderson, NV 89002	0.07 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	124 Mint Orchard Dr, Henderson, NV 89002	1.00 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>	8.02 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.