

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	5855 Valley Drive Unit 2148, North Las Vegas, NEVADA 89031	Order ID	8706907	Property ID	34120197
Inspection Date	04/20/2023	Date of Report	04/22/2023		
Loan Number	53313	APN	12430314020		
Borrower Name	Catamount Properties 2018 LLC	County	Clark		
Tracking IDs					
Order Tracking ID	04.20.23 BPO Request	Tracking ID 1	04.20.23 BPO Request		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	JOHN R KIELTY	Condition Comments	The subject is a one level condo located on the 1st floor of a 2 story building. The subject shows framed stucco exterior construction that is adequately maintained. The subject shows in average to good condition with no visible signs of deterioration, per exterior inspection.
R. E. Taxes	\$807		
Assessed Value	\$63,799		
Zoning Classification	Residential		
Property Type	Condo		
Occupancy	Occupied		
Ownership Type	Fee Simple		
Property Condition	Good		
Estimated Exterior Repair Cost	\$0		
Estimated Interior Repair Cost	\$0		
Total Estimated Repair	\$0		
HOA	Jasmine 702-515-2042		
Association Fees	\$160 / Month (Pool,Landscaping,Other: CCRS)		
Visible From Street	Visible		
Road Type	Public		

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments	The subject is located in a suburban location that has close proximity to parks, shops and major highways. Market conditions are stable and supply and demand are balanced. REO and short sale activity remains low in the area. Average marketing time of correctly priced properties is under 120 days.
Local Economy	Stable		
Sales Prices in this Neighborhood	Low: \$350000 High: \$483000		
Market for this type of property	Decreased 6 % in the past 6 months.		
Normal Marketing Days	<90		

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	5855 Valley Drive Unit 2148	5855 Valley Dr Unit 2068	4610 Puglia Ln Unit 203	6660 Flaminian Ln Unit 204
City, State	North Las Vegas, NEVADA	North Las Vegas, NV	North Las Vegas, NV	North Las Vegas, NV
Zip Code	89031	89031	89084	89084
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.13 ¹	0.96 ¹	0.92 ¹
Property Type	Condo	Condo	Condo	Condo
Original List Price \$	\$	\$269,900	\$250,000	\$300,000
List Price \$	--	\$259,900	\$250,000	\$290,000
Original List Date		09/09/2022	03/29/2023	11/14/2022
DOM · Cumulative DOM	-- · --	225 · 225	24 · 24	159 · 159
Age (# of years)	17	19	17	17
Condition	Good	Good	Good	Good
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Condo Floor Number	2	2	2	2
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Mountain	Neutral ; Mountain	Neutral ; Mountain	Neutral ; Mountain
Style/Design	1 Story Multi-Unit Building	2 Stories Other	2 Stories Other	2 Stories Other
# Units	1	1	1	1
Living Sq. Feet	1,056	1,059	1,255	1,454
Bdrm · Bths · ½ Bths	2 · 2	2 · 2	3 · 2	3 · 2
Total Room #	4	4	6	7
Garage (Style/Stalls)	Attached 1 Car	Attached 1 Car	Attached 1 Car	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.01 acres	0.01 acres	0.01 acres	0.01 acres
Other	None	NONE	none	none

* Listing 1 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** This 2 bed, 2 bath unit with ATTACHED GARAGE is nestled in a gated North Las Vegas community and has been freshly updated! This unit boasts brand new Luxury Vinyl plank flooring throughout the living area, kitchen, and stairs, new paint, new light fixtures, new microwave etc. The living area is open to the kitchen and separates the two bedrooms for added privacy. Both bedrooms include walk-in closets! There is a balcony off of the living area which can also be accessed from the primary bedroom. This beautiful gated community is close to freeways and shopping. Amenities include a community pool, hot tub, clubhouse, fitness area, playground and walking paths! Come see this one today before it's gone!
- Listing 2** New pics soon, maid coming April 7th & carpet cleaner coming April 10th...come get this fabulous 3 bedroom, 2 bath -upstairs condo with detached, 1 car garage, super energy & sound efficient for low, low utility bills! These units were built with excellent insulation for super sound proofing! Tons of storage & closet space, well thought out floorplan, covered patio faces outside the sub-like your own little house! Community Pool, Spa, BBQ, BBall, Volleyball, Playground and walking trails! Excellent location to shops, freeways, schools, Nellis & Creech not too far either! Assoc fees include amenities, water, sewer, garbage, com tax & hazard insurance! You only need a small condo policy of your own!
- Listing 3** This stunning 3 bed/2 bath home is located in the desirable Aliante Community and presents an exceptional opportunity for ownership. With its vaulted ceilings, the home boasts an airy & spacious feel throughout. The fully equipped kitchen opens up to the living and dining areas, making it perfect for entertaining. The open floor plan seamlessly flows from the living to the dining area, creating a comfortable and welcoming ambiance. Enjoy the added convenience of a balcony with additional storage, perfect for outdoor relaxation. The 3rd bedroom, which is separate from the other two, can serve as an ideal guest room or home office. The oversized laundry room also provides additional space for an office area, adding to the home's versatility. The attached two-car garage offers ample space for storage and parking. In addition to the beautiful features of the home, you'll love the amenities offered by this gated community. Don't miss out on this rare find and schedule a showing today!

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	5855 Valley Drive Unit 2148	5855 Valley Dr Unit 2079	5855 Valley Dr Unit 2039	5855 Valley Dr Unit 1031
City, State	North Las Vegas, NEVADA	North Las Vegas, NV	North Las Vegas, NV	North Las Vegas, NV
Zip Code	89031	89031	89031	89031
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.11 ¹	0.06 ¹	0.10 ¹
Property Type	Condo	Condo	Condo	Condo
Original List Price \$	--	\$249,900	\$249,900	\$270,000
List Price \$	--	\$249,900	\$249,900	\$249,900
Sale Price \$	--	\$245,000	\$255,000	\$257,500
Type of Financing	--	Cash	Cash	Conv
Date of Sale	--	04/13/2023	04/04/2023	03/23/2023
DOM · Cumulative DOM	-- · --	15 · 15	21 · 21	144 · 144
Age (# of years)	17	19	17	19
Condition	Good	Good	Good	Good
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Condo Floor Number	2	2	2	2
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Mountain	Neutral ; Mountain	Neutral ; Mountain	Neutral ; Mountain
Style/Design	1 Story Multi-Unit Building	2 Stories Other	2 Stories Other	2 Stories Other
# Units	1	1	1	1
Living Sq. Feet	1,056	1,089	1,089	1,136
Bdrm · Bths · ½ Bths	2 · 2	2 · 2	2 · 2	2 · 2
Total Room #	4	4	4	5
Garage (Style/Stalls)	Attached 1 Car	Attached 1 Car	Attached 1 Car	Attached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.01 acres	0.01 acres	0.01 acres	0.01 acres
Other	None	none	seller contributed \$80	seller contribution \$7500
Net Adjustment	--	\$0	+\$80	-\$7,500
Adjusted Price	--	\$245,000	\$255,080	\$250,000

* 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** This beautiful 2 bedroom, 2 full bathroom condo with attached 1 car garage has a direct entry into the unit. New Paint Throughout, New quartz counter tops throughout. New fixtures Throughout. Gated community with Pool/Spa and gym. Convenient access to highway- 215, Costco, LVAC, major chain restaurants and shopping centers. No rental restrictions, rental market \$1600/month or a perfect vacation home nest in a quiet community with resort style living. Turn key!
- Sold 2** Beautiful condo in the gated Jasmine Ranch Community! This 2 bed and 2 full bath unit comes with an attached 1 car garage. Primary bedroom includes a walk-in closet and balcony, with access from the living room. Separate secondary bedroom. Kitchen with walk-in pantry and breakfast bar. Other features include, two tone paint, blinds, ceiling fans, recessed lighting and all appliances included! Community features pool, spa, clubhouse, exercise room, and Convenient access to shopping and 215!
- Sold 3** Look at this awesome condo! Beautiful first floor corner unit condo with garage! Two bedrooms, each with it's own walk-in closet and new ceiling fans, two full baths, great room with fireplace, extra storage/pantry inside and bonus storage area in the garage. Garage with newly painted flooring. BRAND NEW quality wood look vinyl flooring and 4" baseboards in main living area, brand new carpet and baseboards in bedrooms, freshly painted top to bottom with neutral colors. Kitchen with all appliances, breakfast bar and new garbage disposal. Large laundry room with washer and dryer included. Covered front porch and easy parking for your guests right in front of the condo. Gated community features pool, spa and exercise room. Super convenient to Decatur/215 shopping area with Target, Winco, Walmart, Costco, Best Buy, Sprouts and LV Athletic Club and more. You don't want to miss out on this super cute and very clean condo! Come see it today!

Subject Sales & Listing History

Current Listing Status	Not Currently Listed	Listing History Comments					
Listing Agency/Firm		None noted					
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	\$255,000	\$255,000
Sales Price	\$250,000	\$250,000
30 Day Price	\$240,000	--
Comments Regarding Pricing Strategy		
<p>The market was slow for comps similar to the subject's style and GLA within the immediate neighborhood. Due to the lack of available comps, I went back 6 months, out in distance 1 mile, and even with relaxing gla search criteria I was unable to find any comps which fit the condition requirements. Within 1 mile and back 6 months I found 8 comps of which I could only use 6 due to condition factors. The comps used are the best possible currently available comps within 1 mile and the adjustments are sufficient for this area to account for the differences in the subject and comparables.</p>		

Clear Capital Quality Assurance Comments Addendum

Reviewer's The current report has included the most current and most proximate data available to support the price conclusion. The broker's comps are
Notes appropriate for the subject's attributes, surrounding amenities and market conditions. Thus, the price conclusion appears to be adequately supported

Subject Photos



Front



Address Verification



Side



Side



Street



Street

Subject Photos



Other



Other



Other



Other

Listing Photos

L1 5855 Valley Dr Unit 2068
North Las Vegas, NV 89031



Front

L2 4610 Puglia Ln Unit 203
North Las Vegas, NV 89084



Front

L3 6660 Flaminian Ln Unit 204
North Las Vegas, NV 89084



Front

Sales Photos

S1 5855 Valley Dr Unit 2079
North Las Vegas, NV 89031



Front

S2 5855 Valley Dr Unit 2039
North Las Vegas, NV 89031



Front

S3 5855 Valley Dr Unit 1031
North Las Vegas, NV 89031



Front

ClearMaps Addendum

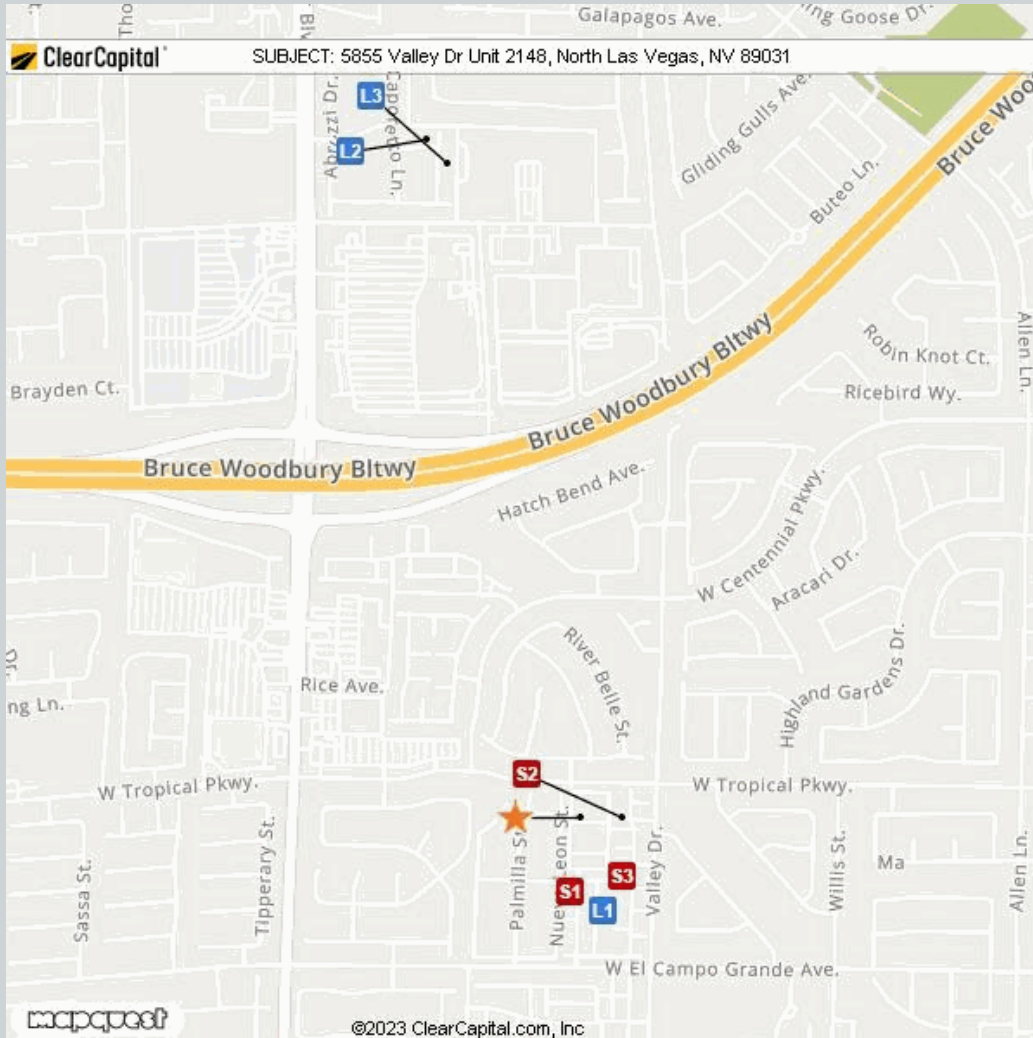
Address ★ 5855 Valley Drive Unit 2148, North Las Vegas, NEVADA 89031

Loan Number 53313

Suggested List \$255,000

Suggested Repaired \$255,000

Sale \$250,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	5855 Valley Drive Unit 2148, North Las Vegas, Nevada 89031	--	Parcel Match
L1 Listing 1	5855 Valley Dr Unit 2068, North Las Vegas, NV 89031	0.13 Miles ¹	Parcel Match
L2 Listing 2	4610 Puglia Ln Unit 203, North Las Vegas, NV 89084	0.96 Miles ¹	Parcel Match
L3 Listing 3	6660 Flaminian Ln Unit 204, North Las Vegas, NV 89084	0.92 Miles ¹	Parcel Match
S1 Sold 1	5855 Valley Dr Unit 2079, North Las Vegas, NV 89031	0.11 Miles ¹	Parcel Match
S2 Sold 2	5855 Valley Dr Unit 2039, North Las Vegas, NV 89031	0.06 Miles ¹	Parcel Match
S3 Sold 3	5855 Valley Dr Unit 1031, North Las Vegas, NV 89031	0.10 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	Reginald Broaden	Company/Brokerage	WEST COAST REALTY LLC
License No	B.0043579.LLC	Address	6135 THEATRICAL RD LAS VEGAS NV 89031
License Expiration	01/31/2024	License State	NV
Phone	7022184665	Email	westcoastrealty1@gmail.com
Broker Distance to Subject	1.42 miles	Date Signed	04/22/2023

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.