

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>	1800 Cypress Mesa Drive, Henderson, NV 89012	<b>Order ID</b>	8721976	<b>Property ID</b>	34152472
<b>Inspection Date</b>	05/02/2023	<b>Date of Report</b>	05/03/2023		
<b>Loan Number</b>	53429	<b>APN</b>	17832510094		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Clark		

Tracking IDs					
<b>Order Tracking ID</b>	05.02.23 BPO Request	<b>Tracking ID 1</b>	05.02.23 BPO Request		
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--		

General Conditions		
<b>Owner</b>	Harbin Perry H	<b>Condition Comments</b> Subject appears to be in average condition with no signs of deferred maintenance visible from exterior inspection.
<b>R. E. Taxes</b>	\$2,712	
<b>Assessed Value</b>	\$135,047	
<b>Zoning Classification</b>	Residential	
<b>Property Type</b>	SFR	
<b>Occupancy</b>	Occupied	
<b>Ownership Type</b>	Fee Simple	
<b>Property Condition</b>	Average	
<b>Estimated Exterior Repair Cost</b>	\$0	
<b>Estimated Interior Repair Cost</b>	\$0	
<b>Total Estimated Repair</b>	\$0	
<b>HOA</b>	No	
<b>Visible From Street</b>	Visible	
<b>Road Type</b>	Public	

Neighborhood & Market Data		
<b>Location Type</b>	Suburban	<b>Neighborhood Comments</b> 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.
<b>Local Economy</b>	Stable	
<b>Sales Prices in this Neighborhood</b>	Low: \$350,000 High: \$650,000	
<b>Market for this type of property</b>	Remained Stable for the past 6 months.	
<b>Normal Marketing Days</b>	<180	

## Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
<b>Street Address</b>	1800 Cypress Mesa Drive	508 Hidden Garden Place	2025 Poppywood Avenue	2181 Chapman Ranch Drive
<b>City, State</b>	Henderson, NV	Henderson, NV	Henderson, NV	Henderson, NV
<b>Zip Code</b>	89012	89012	89012	89012
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.81 <sup>1</sup>	1.00 <sup>1</sup>	1.27 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$425,000	\$450,000	\$459,999
<b>List Price \$</b>	--	\$425,000	\$450,000	\$459,999
<b>Original List Date</b>		04/07/2023	03/24/2023	04/24/2023
<b>DOM · Cumulative DOM</b>	-- · --	18 · 26	39 · 40	6 · 9
<b>Age (# of years)</b>	23	25	25	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 Traditional	1 Story Traditional	1 Story Traditional	1 Story Traditional
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,674	1,580	1,558	1,383
<b>Bdrm · Bths · ½ Bths</b>	2 · 2	2 · 2	2 · 1	2 · 1
<b>Total Room #</b>	6	6	5	5
<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>	--	--	--	--
<b>Lot Size</b>	0.14 acres	0.15 acres	0.14 acres	0.11 acres
<b>Other</b>	None	None	None	None

\* 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.

## Current Listings - Cont.

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

- Listing 1** Welcome to this move-in ready Phoenix Model waiting for you to make it your own This home has great natural light and a fully functional floor plan with bedrooms on opposite sides of the common areas to maximize privacy. Primary bedroom a bay window and the third room can be an office or anything you want it to be! Kitchen layout has center island, ample cabinet storage and a pantry.
- Listing 2** Hard to find, Nicely "Amber" model A popular floorplan for it open flowing feel throughout with hardwood oak flooring & tile flooring, shutters, ceiling fans and more Sunny kitchen includes granite counters with breakfast bar and breakfast nook roomy enough for full table Living/dining rooms flow nicely together as they over look the double covered patio\* Primary bedroom expanded bay window area for a nice sitting area and walk-in closet\* Large back covered patio with pebble tech coating and ceiling fan\* Refrigerator, Washer and Dryer included\* A must see! Located in the heart of the popular Sun City MacDonald Ranch Community with rec center/club house,
- Listing 3** THIS HOME LOCATED IN SUN CITY MACDONALD RANCH HAS BEEN COMPLETELY FROM TOP TO BOTTOM! LOADED WITH PLENTY OF BRAND INCLUDING FRESH 3-TONE PAINT, QUARTZ COUNTERTOPS, CUSTOM CABINETS, 5" SQUARE BASEBOARDS, STAINLESS STEEL KITCHEN APPLIANCES.

## Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
<b>Street Address</b>	1800 Cypress Mesa Drive	2049 High Mesa Drive	854 Tiger Lake Avenue	1817 Cypress Greens Avenue
<b>City, State</b>	Henderson, NV	Henderson, NV	Henderson, NV	Henderson, NV
<b>Zip Code</b>	89012	89012	89012	89012
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	1.04 <sup>1</sup>	0.20 <sup>1</sup>	0.14 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$574,000	\$459,000	\$470,000
<b>List Price \$</b>	--	\$517,000	\$449,000	\$420,000
<b>Sale Price \$</b>	--	\$465,000	\$420,000	\$410,000
<b>Type of Financing</b>	--	Conventional	Conventional	Conventional
<b>Date of Sale</b>	--	09/29/2022	02/27/2023	12/29/2022
<b>DOM · Cumulative DOM</b>	-- · --	41 · 57	60 · 73	81 · 108
<b>Age (# of years)</b>	23	26	24	23
<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 Traditional	1 Story Traditional	1 Story Traditional	1 Story Traditional
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,674	1,997	1,580	1,596
<b>Bdrm · Bths · ½ Bths</b>	2 · 2	2 · 2	2 · 2	2 · 1
<b>Total Room #</b>	6	6	6	5
<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>	--	--	--	--
<b>Lot Size</b>	0.14 acres	0.15 acres	0.12 acres	0.12 acres
<b>Other</b>	None	None	None	None
<b>Net Adjustment</b>	--	-\$5,910	+\$2,180	+\$4,160
<b>Adjusted Price</b>	--	\$459,090	\$422,180	\$414,160

\* 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** Stunning Desert Willow Golf Course frontage home. Attractive curb appeal demonstrates the pride of ownership of the original owner. Expansive golf course views of the 7th & 8th holes plus MacDonald Ranch's surrounding hills. Two bedrooms plus a spacious den that includes a massive desk with wall unit. Dramatic archways. Enjoy daylight through the solar tubes in the second bath & laundry room. Undercabinet lights in the kitchen. -6460/gla, 600/age
- Sold 2** 3 Bedrm floorplan with 3rd. bedroom currently den/office Inviting front courtyd with views of the foothills Great gourmet kitchen layout with center island, lots of cabinets, large panrty Roomy and bright breakfast nook area that over looks full covered patio Ceiling fans Shutters 2 Skylights for natural lighting. 1880/gla, 100/lot, 200/age
- Sold 3** 2 Bed/2 Bath with Bonus Room Georgetown model in 55+ Sun City McDonald Ranch Impeccably kept with unique including open concept kitchen/dining/living area, gorgeous kitchen with newer granite/large island/pull-out shelving, plantation shutters, solar window screens, finished Bonus Room with A/C & Heat, huge Primary Suite with bay windows, walk-in closet, double sink vanity & water closet. 2500/bath, 1560/gla, 100/lot

## Subject Sales & Listing History

<b>Current Listing Status</b>	Currently Listed	<b>Listing History Comments</b>					
<b>Listing Agency/Firm</b>	Excellence Fine Living Realty - FILI	None					
<b>Listing Agent Name</b>	Tony Espinoza						
<b>Listing Agent Phone</b>	702-600-0998						
<b># of Removed Listings in Previous 12 Months</b>	0						
<b># of Sales in Previous 12 Months</b>	0						
<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>
03/17/2023	\$390,000	03/21/2023	\$390,000	--	--	--	MLS

## Marketing Strategy

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$453,000	\$453,000
<b>Sales Price</b>	\$431,000	\$431,000
<b>30 Day Price</b>	\$409,000	--
<b>Comments Regarding Pricing Strategy</b>		
<p>The subject should be sold in as-is condition. The market conditions is currently Stable. Due to suburban density and the lack of more suitable comparisons, it was necessary to exceed over 1 mile from the subject, over 6 months from inspection date, guidelines for gla, lot size, age and some recommended guidelines when choosing comparable properties.</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



Street



## Subject Photos



Other

## Listing Photos

**L1** 508 Hidden Garden Place  
Henderson, NV 89012



Front

**L2** 2025 Poppywood Avenue  
Henderson, NV 89012



Front

**L3** 2181 Chapman Ranch Drive  
Henderson, NV 89012



Front

## Sales Photos

**S1** 2049 High Mesa Drive  
Henderson, NV 89012



Front

**S2** 854 Tiger Lake Avenue  
Henderson, NV 89012



Front

**S3** 1817 Cypress Greens Avenue  
Henderson, NV 89012



Front

## ClearMaps Addendum

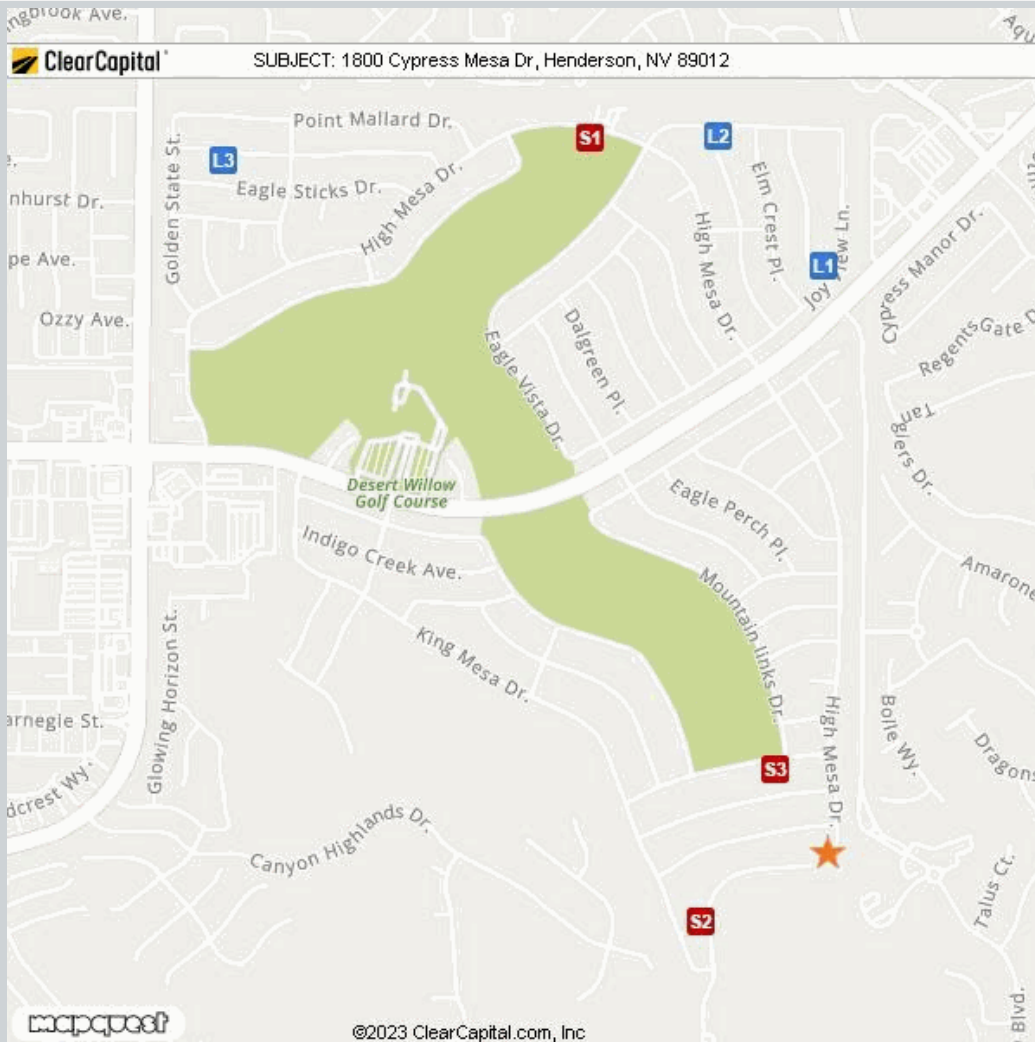
**Address** ★ 1800 Cypress Mesa Drive, Henderson, NV 89012

**Loan Number** 53429

**Suggested List** \$453,000

**Suggested Repaired** \$453,000

**Sale** \$431,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	1800 Cypress Mesa Drive, Henderson, NV 89012	--	Parcel Match
L1 Listing 1	508 Hidden Garden Place, Henderson, NV 89012	0.81 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	2025 Poppywood Avenue, Henderson, NV 89012	1.00 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	2181 Chapman Ranch Drive, Henderson, NV 89012	1.27 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	2049 High Mesa Drive, Henderson, NV 89012	1.04 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	854 Tiger Lake Avenue, Henderson, NV 89012	0.20 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	1817 Cypress Greens Avenue, Henderson, NV 89012	0.14 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.

\*\*\* Please Note: This is a RUSH assignment. Do not accept if you cannot meet the current due date and time. Please reference the set terms and contact Clear Capital at 530.582.5011 if you require any changes. Thanks! \*\*\*

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

## Report Instructions - cont.

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.

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>	Judy Mason	<b>Company/Brokerage</b>	Blue Dot Real Estate Las Vegas, LLC
<b>License No</b>	BS.0143659	<b>Address</b>	2850 W Horizon Ridge Pkwy Suite 200 Henderson NV 89052
<b>License Expiration</b>	08/31/2023	<b>License State</b>	NV
<b>Phone</b>	7022976321	<b>Email</b>	jmasonbpo@bluedotrealestate.com
<b>Broker Distance to Subject</b>	2.57 miles	<b>Date Signed</b>	05/03/2023

/Judy Mason/

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: **Judy Mason** ("Licensee"), **BS.0143659** (License #) who is an active licensee in good standing.

Licensee is affiliated with **Blue Dot Real Estate Las Vegas, LLC** (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: **1800 Cypress Mesa Drive, Henderson, NV 89012**
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: **May 3, 2023**

Licensee signature: **/Judy Mason/**

**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.