

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	10935 Scotch Rose Street, Henderson, NV 89052	Order ID	8725939	Property ID	34159672
Inspection Date	05/05/2023	Date of Report	05/06/2023		
Loan Number	53504	APN	177-34-712-110		
Borrower Name	Catamount Properties 2018 LLC	County	Clark		

Tracking IDs					
Order Tracking ID	05.04.23 BPO Request	Tracking ID 1	05.04.23 BPO Request		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		
Owner	Mulligan Brian	Condition Comments Subject appears to be in average condition with no signs of deferred maintenance visible from exterior inspection.
R. E. Taxes	\$1,916	
Assessed Value	\$101,186	
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		
HOA	No	
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: \$300,000 High: \$520,000	
Market for this type of property	Remained Stable for the past 6 months.	
Normal Marketing Days	<180	

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	10935 Scotch Rose Street	890 Sheerwater Ave	920 Shining Rose Pl	10727 Holmfield St
City, State	Henderson, NV	Henderson, NV	Henderson, NV	Henderson, NV
Zip Code	89052	89052	89052	89052
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.11 ¹	0.07 ¹	0.37 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$425,000	\$400,000	\$390,000
List Price \$	--	\$425,000	\$400,000	\$390,000
Original List Date		12/29/2022	04/25/2023	07/17/2022
DOM · Cumulative DOM	-- · --	123 · 128	9 · 11	234 · 293
Age (# of years)	17	18	18	17
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	2 Stories Colonial	2 Stories Colonial	2 Stories Colonial	3 Stories Colonial
# Units	1	1	1	1
Living Sq. Feet	1,725	1,725	1,725	1,813
Bdrm · Bths · ½ Bths	3 · 2 · 1	4 · 2 · 1	4 · 2 · 1	4 · 2
Total Room #	7	9	9	8
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	0.06 acres	0.06 acres	0.06 acres	0.05 acres
Other	None	None	None	None

* Listing 2 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.

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

Listing 1 2 STORY HOME, BIG LIVING ROOM, SEPERATE SPACIOUS FAMILY ROOM. ISLAND IN KITCHEN.

Listing 2 This home offers hardwood floors throughout the living areas plus vaulted ceilings upon entry. The open living floor plan from the family room with fireplace to the dining room and kitchen.

Listing 3 3 story home with 4 bedrooms and 3 bathrooms including 1 bedroom and bathroom on the first floor. The open concept living room, kitchen and dining room space provides the place for entertaining. The kitchen features quartz countertops and includes stainless-steel appliances. The oven, microwave, and dishwasher are less than 1 yr. old.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	10935 Scotch Rose Street	10832 Holmfield St	10781 Ackers Dr	10808 Scotch Rose St
City, State	Henderson, NV	Henderson, NV	Henderson, NV	Henderson, NV
Zip Code	89052	89052	89052	89052
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.31 ¹	0.28 ¹	0.15 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$369,000	\$390,000	\$395,000
List Price \$	--	\$369,000	\$390,000	\$395,000
Sale Price \$	--	\$369,000	\$390,000	\$395,000
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	02/16/2023	03/31/2023	01/04/2023
DOM · Cumulative DOM	-- · --	12 · 41	85 · 120	106 · 124
Age (# of years)	17	15	16	18
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	2 Stories Colonial	3 Stories Colonial	3 Stories Colonial	1.5 Stories Colonial
# Units	1	1	1	1
Living Sq. Feet	1,725	1,693	1,813	1,799
Bdrm · Bths · ½ Bths	3 · 2 · 1	4 · 2	4 · 2	3 · 2 · 1
Total Room #	7	8	8	8
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	0.06 acres	0.05 acres	0.05 acres	0.09 acres
Other	None	None	None	None
Net Adjustment	--	+\$80	-\$1,620	-\$1,160
Adjusted Price	--	\$369,080	\$388,380	\$393,840

* 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 4 BEDROOM 2.5 BATHROOM WITH AN ATTACHED 2 CAR GARAGE IS WITH ALL PAINT AND CARPET THROUGHOUT HOME. STAINLESS STEEL KITCHEN APPLIANCES WITH GRANITE COUNTER TOPS. FAUCETS IN SOME OF THE BATHROOMS WITH TOILETS. -1500/Bed, 1250/bath, 480/gla, 50/lot, -200/age.
- Sold 2** 4 bedroom, 2 and 3/4 baths home with no direct front neighbors and one bedroom/bathroom on the ground floor. Located within a 3 mile radius of Costco, St Rose Dominican Hospital, Smith's, EoS gym and other dining and shopping. This home features an open kitchen, living and dining room that is for entertaining. The kitchen features stainless steal appliances, gas stove and granite countertops. There are 3 bedrooms on the 3rd floor including the primary suite which features a spacious bedroom, walk-in closet, water closet, and double vanity. -1500/Bed, 1250/bath, -1320/gla, 50/lot, -100/age.
- Sold 3** This well kept 2 story home nestled in Henderson offers 3 Beds, 2 Baths, just under 1800 sq ft of living space primary walk in closet, bathroom toilets and faucets, patio door, concrete slabs and more. -1110/gla, -150/lot, 100/age.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				No recent Listing/Sold history available for this subject from the MLS.			
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	\$404,000	\$404,000
Sales Price	\$385,000	\$385,000
30 Day Price	\$366,000	--
Comments Regarding Pricing Strategy		
Value best supported by sold comp 2 and list comp 2, being the most comparable to the subject. 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. Proximity to the highway would not affect subject's marketability and both sides of the highway are similar market areas. Commercial presence for the subject would not affect the subject's condition or marketability.		

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



Side



Side



Street



Street



Street

Subject Photos



Other

Listing Photos

L1 890 Sheerwater AVE
Henderson, NV 89052



Front

L2 920 Shining Rose PL
Henderson, NV 89052



Front

L3 10727 Holmfield ST
Henderson, NV 89052



Front

Sales Photos

S1 10832 Holmfield ST
Henderson, NV 89052



Front

S2 10781 Ackers DR
Henderson, NV 89052



Front

S3 10808 Scotch Rose ST
Henderson, NV 89052



Front

ClearMaps Addendum

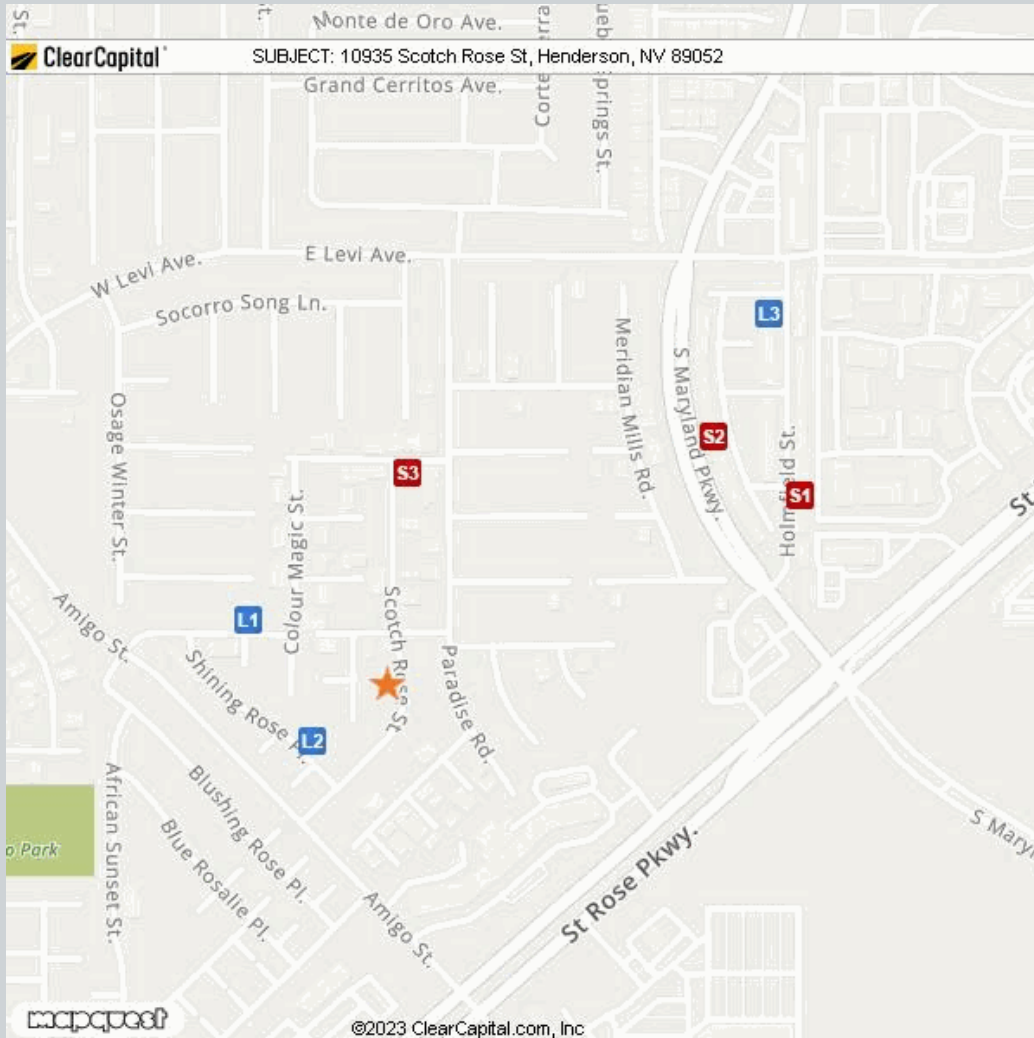
Address ★ 10935 Scotch Rose Street, Henderson, NV 89052

Loan Number 53504

Suggested List \$404,000

Suggested Repaired \$404,000

Sale \$385,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	10935 Scotch Rose Street, Henderson, NV 89052	--	Parcel Match
L1 Listing 1	890 Sheerwater Ave, Henderson, NV 89052	0.11 Miles ¹	Parcel Match
L2 Listing 2	920 Shining Rose Pl, Henderson, NV 89052	0.07 Miles ¹	Parcel Match
L3 Listing 3	10727 Holmfield St, Henderson, NV 89052	0.37 Miles ¹	Parcel Match
S1 Sold 1	10832 Holmfield St, Henderson, NV 89052	0.31 Miles ¹	Parcel Match
S2 Sold 2	10781 Ackers Dr, Henderson, NV 89052	0.28 Miles ¹	Parcel Match
S3 Sold 3	10808 Scotch Rose St, Henderson, NV 89052	0.15 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	Judy Mason	Company/Brokerage	Blue Dot Real Estate Las Vegas, LLC
License No	BS.0143659	Address	2850 W Horizon Ridge Pkwy Suite 200 Henderson NV 89052
License Expiration	08/31/2023	License State	NV
Phone	7022976321	Email	jmasonbpo@bluedotrealestate.com
Broker Distance to Subject	1.78 miles	Date Signed	05/05/2023

/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: **10935 Scotch Rose Street, Henderson, NV 89052**
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 6, 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.