

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	55 E Agate Avenue Unit 307, Las Vegas, NV 89123	Order ID	9114473	Property ID	34989258
Inspection Date	01/17/2024	Date of Report	01/17/2024		
Loan Number	54330	APN	177-21-217-016		
Borrower Name	Catamount Properties 2018 LLC	County	Clark		

Tracking IDs					
Order Tracking ID	1.17_Citi_BPO_Update	Tracking ID 1	1.17_Citi_BPO_Update		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	CATAMOUNT PROPERTIES 2018 LLC	Condition Comments	No damage or repair issues noted from exterior visual inspection. Door, windows, roof, paint, appear to be in average condition for age and neighborhood. Subject property is a 1 level, 3rd floor condo unit. Clark County Tax Assessor data shows Cost Class for this property as Average. Subject property was last sold 07/19/2023 as probate sale. for \$237,000. There are no MLS records for this property since purchased. Tax records show that this property is not owner occupied. Subject property is located in the guard gated Park Avenue Condo subdivision in the southeastern area of Las Vegas. This tract is comprised of 596 condo units which vary in square footage from 786-1,812 square feet. Units are located in a guard gated multi building complex. Access to schools, shopping and freeway entry is within 1/2-1 mile. Most likely buyer in this area is investor/cash sale. Parking is assigned covered underground garage space. Some units have detached garages considered a premium feature. Subject property does not have this feature.
R. E. Taxes	\$1,480		
Assessed Value	\$95,193		
Zoning Classification	Residential		
Property Type	Condo		
Occupancy	Occupied		
Ownership Type	Fee Simple		
Property Condition	Average		
Estimated Exterior Repair Cost			
Estimated Interior Repair Cost			
Total Estimated Repair			
HOA	Park Avenue Condo 702-897-7349		
Association Fees	\$320 / Month (Pool,Landscaping,Tennis,Other: Guard gated entry)		
Visible From Street	Visible		
Road Type	Private		

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments	There is a slight oversupply of competing listings in Park Avenue Condo, currently 13 listed units at Park Avenue Condo (0 REO, 0 short sale). In the past 12 months there have been 42 closed MLS transactions. This indicates a slight oversupply of listings assuming 90 days on market. Average days on market time was 46 with range 0-182 days. Average sale price was 97% of final list price.
Local Economy	Stable		
Sales Prices in this Neighborhood	Low: \$170,000 High: \$418,000		
Market for this type of property	Decreased 2 % in the past 6 months.		
Normal Marketing Days	<90		

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	55 E Agate Avenue Unit 307	79 E Agate Ave Unit 207	43 E Agate Ave Unit 503	83 E Agate Ave Unit 203
City, State	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV
Zip Code	89123	89123	89123	89123
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.05 ¹	0.10 ¹	0.09 ¹
Property Type	Condo	Condo	Condo	Condo
Original List Price \$	\$	\$313,000	\$309,900	\$315,000
List Price \$	--	\$305,500	\$309,900	\$315,000
Original List Date		12/09/2023	10/26/2023	12/01/2023
DOM · Cumulative DOM	-- · --	18 · 39	77 · 83	37 · 47
Age (# of years)	20	21	19	21
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Condo Floor Number	3	2	5	2
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	1 Story Multi-Unit Building	1 Story Multi-Unit Building	1 Story Multi-Unit Building	1 Story Multi-Unit Building
# Units	1	1	1	1
Living Sq. Feet	1,198	1,198	1,198	1,198
Bdrm · Bths · ½ Bths	2 · 2	2 · 2	2 · 2	2 · 2
Total Room #	4	4	4	4
Garage (Style/Stalls)	None	None	None	Detached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.00 acres	0.00 acres	0.00 acres	0.00 acres
Other	No Fireplace	No Fireplace	No Fireplace	No Fireplace, Other

* 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.

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

Listing 1 Under contract, will be cash sale. Owner occupied property when listed. Identical in square footage, bedrooms, baths, condition, no garage and nearly identical in age. This property is nearly equal overall to subject property.

Listing 2 Under contract, will be conventional financing. Vacant property when listed. Identical in square footage, bedrooms, baths, condition, no garage and nearly identical in age. This property is nearly equal overall to subject property.

Listing 3 Under contract, will be cash sale. Owner occupied property when listed. Identical in square footage, bedrooms, baths, condition, and nearly identical in age. It is superior in 1 car detached garage and sold furnished. This property is superior overall to subject property.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	55 E Agate Avenue Unit 307	63 E Agate Ave Unit 508	79 E Agate Ave Unit 207	39 E Agate Ave Unit 409
City, State	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV
Zip Code	89123	89123	89123	89123
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.08 ¹	0.05 ¹	0.13 ¹
Property Type	Condo	Condo	Condo	Condo
Original List Price \$	--	\$295,000	\$300,000	\$299,900
List Price \$	--	\$274,900	\$300,000	\$299,900
Sale Price \$	--	\$270,000	\$292,000	\$305,000
Type of Financing	--	Conventional	Cash	Conventional
Date of Sale	--	12/20/2023	11/13/2023	10/24/2023
DOM · Cumulative DOM	-- · --	2 · 100	9 · 25	8 · 33
Age (# of years)	20	20	21	19
Condition	Average	Average	Good	Good
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Condo Floor Number	3	5	2	4
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	1 Story Multi-Unit Building	1 Story Multi-Unit Building	1 Story Multi-Unit Building	1 Story Multi-Unit Building
# Units	1	1	1	1
Living Sq. Feet	1,198	1,198	1,198	1,198
Bdrm · Bths · ½ Bths	2 · 2	2 · 2	2 · 2	2 · 2
Total Room #	4	4	4	4
Garage (Style/Stalls)	None	None	None	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.00 acres	0.00 acres	0.00 acres	0.00 acres
Other	No Fireplace	No Fireplace, Concessions	No Fireplace	No Fireplacae, Concessions
Net Adjustment	--	-\$3,000	-\$20,000	-\$22,000
Adjusted Price	--	\$267,000	\$272,000	\$283,000

* Sold 1 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** Sold with conventional financing with \$3,000 in seller paid concessions. Vacant property when listed. Identical in square footage, bedrooms, baths, condition, age. Seller paid concessions adjusted (\$3,000).
- Sold 2** Cash sale, no concessions. Vacant property when listed. Identical in square footage, bedrooms, baths, no garage and nearly identical in age. It is superior in condition with new paint and laminate flooring (\$20,000).
- Sold 3** Sold with conventional financing and \$2,000 in seller paid concessions. Vacant property when listed. Identical in square footage, bedrooms, baths, no garage and nearly identical in age. It is superior in condition with new paint and laminate flooring (\$20,000). Seller paid concessions adjusted (\$2,000). Sold over list price.

Subject Sales & Listing History

Current Listing Status		Not Currently Listed		Listing History Comments			
Listing Agency/Firm				MLS 2497388 listed for sale for \$190,000 and under contract in 3 days on market. Sold as cash sale, no concessions.			
Listing Agent Name							
Listing Agent Phone							
# of Removed Listings in Previous 12 Months		0					
# of Sales in Previous 12 Months		1					
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
05/20/2023	\$190,000	--	--	Sold	07/17/2023	\$237,000	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$305,900	\$305,900
Sales Price	\$282,000	\$282,000
30 Day Price	\$275,000	--
Comments Regarding Pricing Strategy		
Subject property should be priced pricing near low range of competing listings due to oversupply of listings in Park Ave Condo and slowing of pending sales. This property would be expected to sell near mid range of adjusted recently closed comps with 90 days on market.		

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.
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Subject Photos



Front



Front



Address Verification



Address Verification



Street

Listing Photos

L1 79 E Agate Ave Unit 207
Las Vegas, NV 89123



Front

L2 43 E Agate Ave Unit 503
Las Vegas, NV 89123



Front

L3 83 E Agate Ave Unit 203
Las Vegas, NV 89123



Front

Sales Photos

S1 63 E Agate Ave Unit 508
Las Vegas, NV 89123



Front

S2 79 E Agate Ave Unit 207
Las Vegas, NV 89123



Front

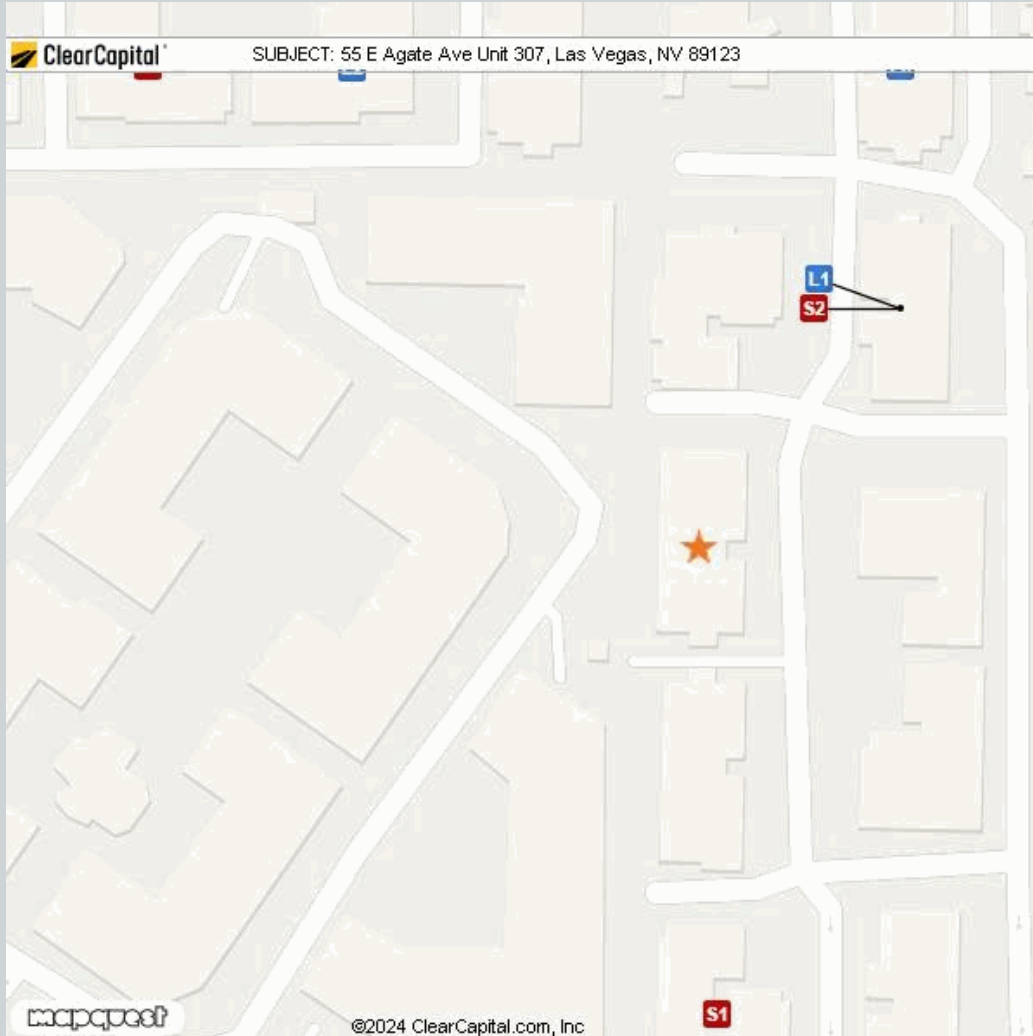
S3 39 E Agate Ave Unit 409
Las Vegas, NV 89123



Front

ClearMaps Addendum

Address ★ 55 E Agate Avenue Unit 307, Las Vegas, NV 89123
Loan Number 54330 **Suggested List** \$305,900 **Suggested Repaired** \$305,900 **Sale** \$282,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	55 E Agate Avenue Unit 307, Las Vegas, NV 89123	--	Parcel Match
L1 Listing 1	79 E Agate Ave Unit 207, Las Vegas, NV 89123	0.05 Miles ¹	Parcel Match
L2 Listing 2	43 E Agate Ave Unit 503, Las Vegas, NV 89123	0.10 Miles ¹	Parcel Match
L3 Listing 3	83 E Agate Ave Unit 203, Las Vegas, NV 89123	0.09 Miles ¹	Parcel Match
S1 Sold 1	63 E Agate Ave Unit 508, Las Vegas, NV 89123	0.08 Miles ¹	Parcel Match
S2 Sold 2	79 E Agate Ave Unit 207, Las Vegas, NV 89123	0.05 Miles ¹	Parcel Match
S3 Sold 3	39 E Agate Ave Unit 409, Las Vegas, NV 89123	0.13 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.

*** 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.

Report Instructions - cont.

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.

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	Linda Bothof	Company/Brokerage	Linda Bothof
License No	B.0056344.INDV	Address	8565 S Eastern Ave Las Vegas NV 89123
License Expiration	05/31/2024	License State	NV
Phone	7025248161	Email	lbothof7@gmail.com
Broker Distance to Subject	2.85 miles	Date Signed	01/17/2024

/Linda Bothof/

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: **Linda Bothof** ("Licensee"), **B.0056344.INDV** (License #) who is an active licensee in good standing.

Licensee is affiliated with **Linda Bothof** (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: **55 E Agate Avenue Unit 307, Las Vegas, NV 89123**
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: **January 17, 2024**

Licensee signature: **/Linda Bothof/**

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.