54857 File # 34561941

-	The manage of this common committee was a		سما ممالا ملم:		مام ماللانان ا				المساسمة				-4 44	بمسمد المماعات	
	The purpose of this summary appraisal repor	t is to provi	ide the ier	naer/ciien	t with an	accurate,	and adequate	ely supp	portea, opi	nion ot th					perty.
	Property Address 9775 Homestead Rd					City	Las Vega	s			State	NV	Zip Code	89143	
٦	Borrower Catamount Properties 2018 L	I C	0	wner of F	Public Recor		amount Pr		es 2018 I	I.C.	County	Clark			
۲	•					- Cal	amount F1	SPUI LIC	-0 <u>-</u> 0 10 L			Jiain			
		AGE 33 LC	JT 706-2	<u>'</u>											
	Assessor's Parcel # 125-05-706-002					Tax Y	ear 2023				R.E. Tax	kes \$ 2	2,360		
	Neighborhood Name Kyle Canyon					Map I	Reference	19-60-	5		Census	Tract o	033.16		
SUBJECT	Occupant Owner Tenant Vaca	nt	9	nacial Ac	sessments			10 00	PUI	D HOA			per year	ner	month
፰						0				U HUA	ΨU		j pei yeai	per	monu
3	Property Rights Appraised	Leaseho		Other (de											
S	Assignment Type  Purchase Transaction	Refinal	ance Transa	ection	<b>X</b> Other	describe)	Servicing	q							
	Lender/Client Wedgewood Inc			Addres	s 2015	Manhati	tan Beach		Suite 100	Redon	do Bea	ch CA	90278		
	Is the subject property currently offered for sale or	r han it hann a	offered for a								do Dea	X		No	
													162	INU	
	Report data source(s) used, offering price(s), and	date(s).	DOM :	3;MLS;	<u> </u>	<u>7, List P</u>	rice \$650,	000, L	<u>ist Date:</u>	08/06/20	023				
	I did did not analyze the contract for s	ale for the sub	biect purcha	ase transa	action. Expla	in the resu	lts of the anal	vsis of th	he contract	for sale or	why the	analysis	was not		
	performed.		2,000 pa. 0		p.io			, 0.0 0			,	uu., 0.0			
	perioritica.														
CONTRACT															
≴	Contract Price \$ Date of Contract	ract		Is the pro	perty seller	the owner	of public reco	ord?	Yes	No E	Data Sour	rce(s)			
Ϊ	Is there any financial assistance (loan charges, sa	le concession	e aift or do	wnnavm	ant accietan	a atc ) to	he naid hy an	ny narty (	on hehalf of	the horrow	upr?		Г	Yes	No
ó	,		. •	wiipayiii	oni assisiani	ic, cic.) io	be paid by all	iy party t	uli beliali ul	uic builow	VGI :		L		INU
ŭ	If Yes, report the total dollar amount and describe	the items to b	pe paid.												
٦															
	Note: Dage and the resid compesition of the	niahharbaa	d are not c	nnroical	faatara										
	Note: Race and the racial composition of the r	ieignpornoo(	u are not a	ppraisal											
	Neighborhood Characteristics				One-Un	t Housing	Trends			One-U	Init Hous	sing	Prese	nt Land Us	se %
١	-	Rural	Property Va	alues N	Increasin		Stable	Dec	clining	PRICE		AGE	One-Unit		80 %
١			Demand/Su		Shortage								2-4 Unit		
Δ.				117			In Balance		er Supply	\$ (000)		(yrs)			2 %
NEIGHBORHOOD	Growth Rapid Stable	Slow	Marketing 7	Time 🕽	Under 3	nths 🔲	3-6 mths	Ove	er 6 mths	265	Low	0	Multi-Fan	nily	4 %
Ħ	Neighborhood Boundaries Las Vegas zij						the east	W Gr	and		High	38	Commerc	•	6 %
ਲ.	- J J			C HOLLI	, IN Dulai	go Di t	Tille cast,	VV OIE	anu	.,				o iui	
ŏ.	Teton Dr to the south, and US-95 Hw	-									Pred.	19	Other		8 %
5	Neighborhood Description Subject prope	rty is locate	ed in a su	ıbdivisio	n contain	ing simil	ar age and	quality	dwelling	s in Clar	k Coun	ty. The	ere is ac	cess to	
П	employment, shopping and entertainme	ent. The sub	biect neia	hborho	od contai	ns all the	necessary	/ suppo	ort service	es like pa	arks. so	hools.	public tr	ansporta	tion.
2	hospitals and houses of worship. The "							,			,	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,			,
															_
	Market Conditions (including support for the above						vell as FH			_				s, interes	st
	buy downs and concessions are rare,	but when	seen are	e typica	ılly 3% or	less an	d depend o	on the	motivation	on of the	individ	dual se	llers.		
	Dimensions 66x73x12x294x148x303			∆rea 1	.03 ac		Sha	ne Do	ctangula	r	V	lew NI-	Res;Pw	ırl n	
							Ona	ho Ve		l I	v	IUW IN,	Nes,rw	ILII	
	Specific Zoning Classification R-A														
				Zoning [	Description		ntial Agric								
	Zoning Compliance 🔀 Legal 🗌 Legal Nonc	onforming (G	randfathered		Description No Zo		ntial Agrici Illegal (descri								
		- ,		d Use)	No Zo	ning 🔲	Illegal (descri	be)		Ves	No If	f No. des	crihe s	ahhe aa	ndum
	Zoning Compliance 🔀 Legal 🔲 Legal Nonc Is the highest and best use of subject property as	- ,		d Use)	No Zo	ning 🔲	Illegal (descri	be)		Yes _	] No If	f No, des	cribe s	ee adde	ndum
	Is the highest and best use of subject property as	- ,		d Use) d per plai	No Zons and spec	ning fications) t	Illegal (descri	be) e?	X			f No, des			
	Is the highest and best use of subject property as  Utilities Public Other (describe)	- ,		d Use)	No Zons and spec	ning 🔲	Illegal (descri	be) e?				f No, des	Publ	ic Priv	
ш	Is the highest and best use of subject property as  Utilities Public Other (describe)	improved (or		d Use) d per plai	No Zons and spec	ning fications) t describe)	Illegal (descri he present us	be) e? Off	f-site Impro	ovements -		f No, des	Publ	ic Priv	
SITE	Is the highest and best use of subject property as  Utilities Public Other (describe)  Electricity	improved (or	as propose	d Use) d per plai	No Zons and specific Other (	fications) t  describe)  Private \	Illegal (descri he present us	be) e? Off	f-site Impro	ovements - nalt		f No, des		ic Priv	
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Freddie Mac Form 2055 March 2005

UAD Version 9/2011

Page 1 of 6

## Exterior-Only Inspection Residential Appraisal Report 54857 File # 34561941

There are 12 comparable	nroportion	ourrontly	offorod	for colo	in t	he subject neighborho	and ranging i	n nrinn	from \$ 200,000		to 9	¢	174	
											to		3,471	•
			t neighb			the past twelve mont				0			25,000	
FEATURE	SUB	JECT		COMPA	RAB	LE SALE # 1	COV	<b>MPARAB</b>	LE SALE # 2		CON	1PARAB	LE SALE #	3
Address 9775 Homestead	Rd		10406	6 Homes	stes	nd Rd	10300 Hor	mestes	ad Rd	8589	Ohar	e Rd		
***************************************											_		044040	40
Las Vegas, NV 8	9143		Las V	′egas, N	1V 8	9143-1020	Las Vegas	s, NV 8	39143-1016				9143-12	10
Proximity to Subject			0.43 r	miles N			0.34 miles	N		0.13	miles	S		
Sale Price	\$					\$ 625,000			\$ 725,000				\$	600,000
Sale Price/Gross Liv. Area	\$	sq.ft.	6 6	207.04.6	og ft	020,000		7 caft	1 - 0,000	\$	200.0	4 caft	<b>T</b>	000,000
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Data Source(s)			LVR #	#251454	19;E	OM 2	LVR #251	2604;E	DOM 3	LVR	#2295	5826;E	OM 293	
Verification Source(s)			Doc #	‡230815	001	554/Realist	Doc #2308	309003	3628/Realist	Doc	#2204	26001	161/Rea	ılist
VALUE ADJUSTMENTS	DESCR	IPTION		SCRIPTION		+(-) \$ Adjustment	DESCRIPT		+(-) \$ Adjustment		SCRIPT			djustment
	DECOIL	11011			•	1 ( ) \$ rajastinont		11011	T ( ) Ψ / (α)ασαποπο	_		1011	ι ( ) ψ /	ajaotinont
Sales or Financing			ArmL				ArmLth			Arm				
Concessions			Conv	;0			Private;0			Con	<b>v</b> ;0			
Date of Sale/Time			s08/2	3;c07/2	3		s08/23;c07	7/23		s04/	22;c03	3/22		+86,400
Location	N.D.							.,_0		_		,,		100,100
	N;Res;		N;Res	_			N;Res;			N;Re				
Leasehold/Fee Simple	Fee Sim	<u>ple</u>	Fee S	Simple			Fee Simpl	<u>e</u>		Fee	Simple	e		
Site	1.03 ac		20038	8 sf		+91.199	20038 sf		+91,199	4007	75 sf			0
View	N;Res;P	wrl n		s;PwrLn	,	,	N;Res;Pw	rl n	,		es;Pwr	-l n		
									_					
Design (Style)	DT1;Sou	ithwest	D11;8	Southwe	est		DT2;South	nwest	0	ווטון	South	west		
Quality of Construction	Q4		Q4				Q4			Q4				
Actual Age	30		1			0	33		0	43				0
Condition	C4		C2											
		T		T_		-75,000		1	-60,000		T	T =		
Above Grade	Total Bdri	ms. Baths	Total	Bdrms. B	aths		Total Bdrms.	. Baths		Total	Bdrms.	Baths		
Room Count	6 3	3 2.0	5	3 2	2.1	-5,000	6 4	3.1	-15,000	4	2	1.1		+10,000
Gross Living Area	1 (	385 sq.ft.		2,339		-22,700		8 sq.ft.			2 00	4 sq.ft.		-50,950
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Basement & Finished	916sf0st	in	0sf			0	0sf			0sf				0
Rooms Below Grade														
Functional Utility	Well/Se	otic	Mall/9	Septic			Well/Septi	c		WAL	/Septi	^		
Heating/Cooling	FWA/CA	VC	FWA/	CAC			FWA/CAC	;		FVV	VCAC			
Energy Efficient Items	Window	s	Wind	ows			Windows			Wind	awok			
Garage/Carport	2ga2dw		2cp2c			+20,000	4ga4dw		-20,000	3ad3	Rdw			-10,000
						120,000		./5 .						
Porch/Patio/Deck	Porch		Porch				Pch/CvPa		-5,000					0
Fireplace(s)	1 Firepla	ice	No Fi	replace		0	1 Fireplace	е		No F	irepla	ce		0
Other	HrseFclt	ν	HrseF	-cltv			Casita		-55,000	Non	9			+5,000
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Net Adjustment (Total)			X		-	\$ 8,499			\$ -83,951		+ [		\$	40,450
Adjusted Sale Price			Net Adj	. 1.	.4 %		Net Adj.	11.6 %		Net A	dj.	6.7 %		
of Comparables			Gross A		.2 %	\$ 622,400	Gross Adj.	36.7 %			-	27.1 %	\$	640,450
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Freddie Mac Form 2055 March 2005

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This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a visual inspection of the exterior areas of the subject property from at least the street, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

The appraiser must be able to obtain adequate information about the physical characteristics (including, but not limited to, condition, room count, gross living area, etc.) of the subject property from the exterior-only inspection and reliable public and/or private sources to perform this appraisal. The appraiser should use the same type of data sources that he or she uses for comparable sales such as, but not limited to, multiple listing services, tax and assessment records, prior inspections, appraisal files, information provided by the property owner, etc.

INTENDED USE: The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: The intended user of this appraisal report is the lender/client.

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions\* granted by anyone associated with the sale.

\*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

- 1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
- 2. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
- 3. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
- 4. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist.

  Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
- 5. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

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APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees that:

- 1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
- 2. I performed a visual inspection of the exterior areas of the subject property from at least the street. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
- 3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- 4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
- 5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
- 6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
- 7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
- 8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
- 9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
- 10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
- 11. I have knowledge and experience in appraising this type of property in this market area.
- 12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
- 13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
- 14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
- 15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
- 16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
- 17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the 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.
- 18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
- 19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.

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- 20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.
- 21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).
- 22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.
- 23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.
- 24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.
- 25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisory Appraiser certifies and agrees that:

- 1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- 2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- 3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.
- 4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- 5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRAISER esign.alamode.com/verify Serial:6C97C824	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature	Signature
Name Joseph Ruiz	Name
Company Name Ruiz Appraisal Services	Company Name
Company Address <u>8248 Abercrombe Way</u>	Company Address
Las Vegas, NV 89145	
Telephone Number (209) 648-8025	Telephone Number
Email Address <u>ruizappraisalservices@gmail.com</u>	Email Address
Date of Signature and Report 09/10/2023	Date of Signature
Effective Date of Appraisal 09/07/2023	State Certification #
State Certification #	or State License #
or State License # A.0208569-RES	State
or Other (describe) State #	Expiration Date of Certification or License
State NV	
Expiration Date of Certification or License <u>06/30/2024</u>	SUBJECT PROPERTY
ADDRESS OF PROPERTY APPRAISED	☐ Did not inspect exterior of subject property
9775 Homestead Rd	☐ Did inspect exterior of subject property from street
Las Vegas, NV 89143	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 638,000	
	COMPARABLE SALES
LENDER/CLIENT	0 3 m. / m. m. da
Name Clear Capital	☐ Did not inspect exterior of comparable sales from street
Company Name Wedgewood Inc	Did inspect exterior of comparable sales from street
Company Address 2015 Manhattan Beach Blvd Suite 100,	Date of Inspection
Redondo Beach, CA 90278	
Email Address	

Freddie Mac Form 2055 March 2005

UAD Version 9/2011 F

Page 6 of 6

Exterior-Only Inspection Residential Appraisal Report 54857 File # 34561941

FEATURE	SUBJECT	COMPARAB	LE SALE # 4	COMPARABI	LE SALE # 5	COMPARABLI	E SALE # 6
Address 9775 Homestead		8640 Brent Ln		9931 Homestead			
Las Vegas, NV 8	9143	Las Vegas, NV	89143	Las Vegas, NV 8	9143-1018		
Proximity to Subject		0.59 miles S		0.22 miles N			
Sale Price	\$		\$ 575,000		\$ 725,000		\$
Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 383.33 sq.ft		\$ 394.24 sq.ft.		\$ sq.ft.	
Data Source(s)		LVR #2329824;I	DOM 28	LVR #2244487;[	OOM 210		
Verification Source(s)		Doc#211103001	068/Realist	Doc #210709003	3277/Realist		
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
Sales or Financing		ArmLth		ArmLth			
Concessions		Conv;0		Conv;0			
Date of Sale/Time		s10/21;c10/21	+51.750	s07/21;c06/21	+101,500		
Location	N;Res;	N;Res;		N;Res;	101,000		
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple			
Site	1.03 ac	1.07 ac	0	2.33 ac	-208,000		
View	N;Res;PwrLn	N;Res;PwrLn		N;Res;PwrLn	200,000		
Design (Style)		DT1;Southwest		DT1;Southwest			
Quality of Construction	Q4	Q4		Q4			
Actual Age	30	28	0	35	0		
Condition	C4	C3	-30,000		0		
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths	<del>'</del>	Total Bdrms. Baths		Total Bdrms. Baths	
	6 3 2.0	6 3 2.0		5 2 2.0	_		
Room Count Gross Living Area	1,885 sq.ft.		140.050		0		
Basement & Finished		1,500 sq.ft	· ·		0		
	916sf0sfin	0sf	0	0sf	0		
Rooms Below Grade	147 H/G ::	D 11: 75		\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\			
Functional Utility	Well/Septic	Public/Septic	0	Well/Septic			
Heating/Cooling	FWA/CAC	FWA/CAC		FWA/CAC			
Energy Efficient Items	Windows	Windows		Windows			
Garage/Carport	2ga2dw	None	+20,000		+20,000		
Porch/Patio/Deck	Porch	Porch/Patio		Porch			
Fireplace(s)	1 Fireplace	No Fireplace	0	No Fireplace	0		
Other	HrseFclty	HrseFclty		HrseFclty			
Net Adjustment (Total)		<b>X</b> +	\$ 61,000	_ + 🗶 -	\$ -86,500		\$
Adjusted Sale Price		Net Adj. 10.6 %		Net Adj. 11.9 %		Net Adj. %	
of Comparables		Gross Adj. 21.0 %		Gross Adj. 45.4 %			\$
Report the results of the research a	ind analysis of the prior						
ITEM		IBJECT	COMPARABLE SA		OMPARABLE SALE # ;		ABLE SALE # 6
Date of Prior Sale/Transfer	09/01/2023				)/2021		
Price of Prior Sale/Transfer	\$650,000			\$0	,		
Data Source(s)	Realist		Realist	Realis	et		
Effective Date of Data Source(s)			NQ/N6/2023	100/06	コンロンス		
Effective Date of Data Source(s)  Analysis of prior sale or transfer his	09/06/2023		09/06/2023	09/06	3/2023		
Effective Date of Data Source(s) Analysis of prior sale or transfer his	09/06/2023			09/06	5/2023		
Effective Date of Data Source(s) Analysis of prior sale or transfer his	09/06/2023			09/06	5/2023		
Effective Date of Data Source(s) Analysis of prior sale or transfer his	09/06/2023			09/06	7/2023		
Effective Date of Data Source(s) Analysis of prior sale or transfer his	09/06/2023			09/06	72023		
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Analysis/Comments	09/06/2023			09/06	W2023		
Analysis/Comments	09/06/2023			09/06	W2023		

## **Market Conditions Addendum to the Appraisal Report**

54857 File No. 34561941

The purpose of this addendum is to provide the lender/cl							
neighborhood. This is a required addendum for all appraid Property Address 9775 Homestead Rd	isal reports with an effectiv			State NV	ZIP Code (	20442	
Property Address 9775 Homestead Rd  Borrower Catamount Properties 2018 LLC		City Las Vega	as	State MA	ZIP COUR 8	39143	
Instructions: The appraiser must use the information req		asis for his/her conclusion	s, and must provide suppor	t for those concl	usions, regarding	<u> </u>	
housing trends and overall market conditions as reported	•						
it is available and reliable and must provide analysis as in							
explanation. It is recognized that not all data sources will	be able to provide data for	the shaded areas below; i	f it is available, however, the	e appraiser must	include the data		
in the analysis. If data sources provide the required infor	mation as an average inste	ad of the median, the appr	aiser should report the availa	able figure and id	entify it as an		
average. Sales and listings must be properties that comp	oete with the subject proper	ty, determined by applying	the criteria that would be us	sed by a prospec	tive buyer of the		
subject property. The appraiser must explain any anomal							
Inventory Analysis	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months	<b>—</b>	Overall Tre	nd	
Total # of Comparable Sales (Settled)	30	33	17				Declining
Absorption Rate (Total Sales/Months)	5.00	11.00	5.67	■ Increasin			Declining
Total # of Comparable Active Listings  Months of Housing Supply (Total Listings/Ab.Rate)	13 2.6	8 0.7	12 2.1	Declining  Declining			Increasing Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months		Overall Tre	I nd	moroasing
Median Comparable Sale Price	\$416,701	\$416,000	\$475,000	✓ Increasin			Declining
Median Comparable Sales Days on Market	23	14	13	<b>▼</b> Declining			Increasing
Median Comparable List Price	\$445,000	\$459,450	\$449,944	Increasing	g 🔀 Stable		Declining
Median Comparable Listings Days on Market	8	22	43	Declining		X	Increasing
Median Sale Price as % of List Price	98%	99%	100%	✓ Increasin			Declining
Seller-(developer, builder, etc.)paid financial assistance p	_	No		Declining			Increasing
Explain in detail the seller concessions trends for the pas	, -		=	-	-		
fees, options, etc.). An analysis was perfor							
reported to have seller concessions. This a		ange ot +2.1% per n	nonth. Concessions a	are increasin	g, but when	seen u	sually
consist of 3% or less towards closing cost	S.						
Are foreclosure sales (REO sales) a factor in the market?	? Yes 🔀 No	o If yes explain (includ	ling the trends in listings and	d sales of foreclo	sed properties)		
An analysis was performed on 80 competition						RFO	
Titranaryole was performed on so sompour	ng calco over the pa	iot 12 monaio. i oi u	ioco caico, a total ci	1.070 1101010	701104 10 50	1120.	
0							
Cite data sources for above information. MLS/F	Realist						
Cite data sources for above information. MLS/F	Realist						
Summarize the above information as support for your co	onclusions in the Neighborh					3	
Summarize the above information as support for your co an analysis of pending sales and/or expired and withdraw	onclusions in the Neighborh wn listings, to formulate you	ur conclusions, provide bo	th an explanation and suppo	ort for your concl	usions.		
Summarize the above information as support for your co an analysis of pending sales and/or expired and withdraw The subject neighborhood market area has	onclusions in the Neighborh wn listings, to formulate you s experienced increa	ur conclusions, provide bo	th an explanation and suppo e last year. When sal	ort for your concludes are narrow	usions. wed to those	in dire	
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Freddie Mac Form 71 March 2009

Page 1 of 1

Fannie Mac J

March 2009

### **Subject Photo Page**

Borrower	Catamount Properties 2018 LLC			
Property Address	9775 Homestead Rd			
City	Las Vegas	County Clark	State NV	Zip Code 89143
Lender/Client				



### **Subject Front**

9775 Homestead Rd

Sales Price

Gross Living Area 1,885 Total Rooms 6 Total Bedrooms 3 Total Bathrooms 2.0 Location N;Res; View N;Res;PwrLn 1.03 ac Site Quality Q4 Age 30



### **Subject Rear**



### **Subject Street**



### **Comparable Photo Page**

Borrower	Catamount Properties 2018 LLC			
Property Address	9775 Homestead Rd			
City	Las Vegas	County Clark	State NV	Zip Code 89143
Lender/Client				



### Comparable 1

10406 Homestead Rd

0.43 miles N Prox. to Subject Sale Price 625,000 Gross Living Area 2,339 Total Rooms 5 Total Bedrooms 3 Total Bathrooms 2.1 Location N;Res; N;Res;PwrLn View Site 20038 sf Quality Q4 Age 1



### Comparable 2

10300 Homestead Rd

Prox. to Subject 0.34 miles N Sale Price 725,000 Gross Living Area 2,288 Total Rooms 6 Total Bedrooms 4 Total Bathrooms 3.1 Location N;Res; View N;Res;PwrLn 20038 sf Site Quality Q4 Age 33



### Comparable 3

8585 Ohare Rd

Prox. to Subject 0.13 miles S Sale Price 600,000 Gross Living Area 2,904 Total Rooms 4 Total Bedrooms 2 Total Bathrooms 1.1 Location N;Res; View N;Res;PwrLn Site 40075 sf Quality Q4 Age 43

### **Comparable Photo Page**

Borrower	Catamount Properties 2018 LLC			
Property Address	9775 Homestead Rd			
City	Las Vegas	County Clark	State NV	Zip Code 89143
Lender/Client				



### Comparable 4

8640 Brent Ln

0.59 miles S Prox. to Subject Sale Price 575,000 Gross Living Area 1,500 Total Rooms 6 Total Bedrooms 3 Total Bathrooms 2.0 Location N;Res; View N;Res;PwrLn Site 1.07 ac Quality Q4 28 Age



### Comparable 5

9931 Homestead Rd

Prox. to Subject 0.22 miles N Sale Price 725,000 Gross Living Area 1,839 Total Rooms 5 Total Bedrooms Total Bathrooms 2.0 Location N;Res; View N;Res;PwrLn Site 2.33 ac Quality Q4 Age 35

### Comparable 6

Prox. to Subject
Sale Price
Gross Living Area
Total Rooms
Total Bedrooms
Total Bathrooms
Location
View
Site
Quality
Age

### **Photograph Addendum**

Borrower	Catamount Properties 2018 LLC			
Property Address	9775 Homestead Rd			
City	Las Vegas	County Clark	State NV	Zip Code 89143
Lender/Client				





MLS Photo of 10406 Homestead Rd

MLS Photo of 8585 Ohare Rd



MLS Photo of 9931 Homestead Rd

### **Location Map**

Borrower	Catamount Properties 2018 LLC			
Property Address	9775 Homestead Rd			
City	Las Vegas	County Clark	State NV	Zip Code 89143
Lender/Client				



### **Aerial Map**

Borrower	Catamount Properties 2018 LLC			
Property Address	9775 Homestead Rd			
City	Las Vegas	County Clark	State NV	Zip Code 89143
Lender/Client				



#### **Supplemental Addendum**

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Borrower	Catamount Properties 2018 LLC							
Property Address	9775 Homestead Rd							
City	Las Vegas	County	Clark	State	NV	Zip Code	89143	
Lender/Client								

File No. 34561041

#### **URAR: Other Highest & Best Use Explanation**

The highest and best use for this property is as improved. It is located in an area that has similar homes in a similar setting. The homes are well accepted in the market. The zoning is SFR. The four tests for highest and best use include: be legally permissible, be physically possible, be financially feasible and be maximally productive. The subject satisfies all of these tests.

ClearCapital.com, Inc. Nevada Registration #AMC.0000143

For this appraisal report the total compensation paid to the appraiser is \$220.00, and the total compensation retained by Clear Capital is \$440.00.

#### **GLA Reporting:**

The subject's GLA of 1885 sf was obtained through Clark County, NV real property records and confirmed through Realist and prior MLS (#2517637).

#### **Comments on Sales Comparison**

Most weight is given to sale 3 for proximity to subject and similar condition, then sale 2 for recent sale date and similar age, then sale 1 for recent sale date, then sale 4 for most similar site size, and then sale 5 for similar GLA and condition. The appraised value falls between the unadjusted and adjusted sales prices of the comparable sales.

There are no similar active or pending sales, therefore no current listings were utilized in the report.

All sales were included for location in the immediate market and bracketing the subject's characteristics.

Location and view adjustments were based on grouped data analysis and comparison with the included sales.

The subject is located in close proximity to a school but not directly next to it. Sale 3 is also located in close proximity to a school but not directly next to it and was included to support the value and marketability. No proven significant market adjustment was found therefore no adjustment was made.

The subject and all sales are located in close proximity to a park but not directly next to it. Since all sales have the same location, no adjustments are warranted.

The subject and all sales have views of power lines. Since all sales have the same view, no adjustment are warranted.

Time adjustments were applied from contract date based on 1004 mc market data for sales within 12 months. Based on the 1004MC data for sales in the last 3-6 months since the contract date shows the market has increased 2.4% per month, therefore Sale 3 has increased 14.4% since the contract date. Time adjustment for sales over 12 months was based on MLS Trend Vision Data for the zip code. Sale 4 has increased 9% and Sale 5 has increased 14% since the contract dates.

Site adjustments were only proven for differences over 0.25 acres. Based on a simple regression of the sales in the market over the last 36 months, an adjustment of \$160,000 per acre was determined and applied for site differences over 0.25 acres.

Gla and bath adjustments were based on grouped data analysis of sales in the market area over the last 36 months. No adjustment warranted for difference in bedroom or total room count, since the distribution of that square footage is considered a buyers preference. Based on the grouped data analysis of sales in the market area over the last 36 months, a \$5,000 adjustment per half bath and a \$10,000 adjustment per full bath was determined and applied to the sales. Based on the grouped data analysis of sales and a simple regression of the market area over the last 36 months, an adjustment for the GLA of \$45 per sqft for a difference over 100 sqft was determined and applied to the sales.

The subject has a unfinished partial basement. I've searched the entire neighborhood and 3 miles into adjacent markets over the last 5 years to locate a sale with a basement but no comparable sale was located. Basements are not typical and not desired in the area, therefore no value could be determined nor was any value given to the subject's basement.

There was no market proven adjustment found for differences in design style of one story vs two story therefore no adjustment was made.

All comparables are similar to the subject in age. The market recognizes differences in condition rather than age. No age adjustments were made.

The condition adjustments were based on review of interior MMLS photos and comments and applied based on estimated cost to cure using cost data from Builder-cost.net and further support from grouped data analysis.

Sale 1 is a newer built home with little to no depreciation, therefore was given a C2 rating. Based on the grouped data analysis and matched pair analysis with the included sales, an adjustment of \$75,000 was determined and applied to the sale. Sale 2 has recently been completely updated throughout including updated kitchen, bathrooms, and flooring, therefore given a C3 rating. An adjustment of \$60,000 for the recent updating was determined an applied to the sale.

Sale 4 has been updated throughout including updated kitchen, bathrooms, and flooring, therefore given a C3 rating. An adjustment of \$30,000 for the recent updating was determined an applied to the sale. It was given a smaller adjustment than Sale 2 as it has a smaller GLA and less bathrooms therefore the cost of updates is less.

The subject has a well and private septic tank. Sale 1, Sale 2, Sale 3, and Sale 5 also have wells and private septic tanks and were included to support the value and market ability. No proven significant market adjustment was found therefore no adjustment was made.

Garage adjustments were found to based on an analysis of sales within the subject market. A \$10,000 adjustment per garage bay was determined based on matched paired analysis of similar sales.

There was no market proven adjustment found for differences in carport bays, therefore no adjustment was made.

An adjustment for having a covered patio was found based on an analysis of sales within the subject market. A \$5,000 adjustment was determined based on matched paired analysis of similar sales.

An adjustment for having a casita was found based on an analysis of sales within the subject market. A \$60,000 adjustment was determined based on matched paired analysis of similar sales.



**Supplemental Addendum** 

	Supp.		File No	). 345619 <sub>:</sub>	41			
	Catamount Properties 2018 LLC							
SS	9775 Homestead Rd							
	Las Vegas	County	Clark	State	NV	Zip Code	89143	

An adjustment for having a horse facilities was found based on an analysis of sales within the subject market. A \$5,000 adjustment was determined based on matched paired analysis of similar sales.

A zero was placed on any grid line were a difference exists, but no proven market adjustment was found.

Adjustments in the lower portion of the grid were based on grouped data analysis and conversation with local agents. Not all adjustments in the Sales Comparison Approach can be directly extracted or supported by the available market data with a high degree of accuracy. Some adjustments have an element of subjectivity and professional judgment which the appraiser has applied based on prior observations of the reactions of typical/knowledgeable buyers' and sellers' in the market place. These adjustments are then refined using sensitivity analysis within the grid and tested for reasonableness with the selected comparables. This method is a standard and well accepted practice within the appraisal industry.

On March 13,2020, the United States Government declared a National Emergency concerning the Novel Corona Virus (COVID-19) Pandemic. The effective date of this appraisal is after this declaration and is being performed using historical comparable sales and a consideration of active listings/pending sales in the appraisal conclusion. Due to the changing economic conditions with this outbreak, the future impact to property values is unknown. The impact if any will also vary from market to market.

Sale 3 was on the market for an extended amount of time, a total of 293 days. Based on the MLS listing, there was no mention of any repairs needed or any issues noted. I've attempted to contact the listing agent, Ronald Cale, at 702-275-1619 to get more information but no response was received. It's possible the subject was listed above market value and as the market increased while the subject was on the market, it became within market value over time where it finally sold at the listing price.

Sale 5 was on the market for an extended amount of time, a total of 210 days. This was due to originally being listed above market price. The subject then sold for below the listing price.

Due to the lack of similar sales the most recent, similar and proximal sales were used and then market based adjustments were applied that may exceed typical guidelines of less than 25%.

Sale 4 was used in the report as it has the most similar site size.

Borrower Property Address

City Lender/Client

Sale 5 was used in the report as it has a similar condition, similar GLA, and brackets the subject's site size.

## **USPAP Compliance Addendum**

Loan # 54857 File # 34561941

			Properties 2018 LLC estead Rd			
City		rs Vegas	isteau Nu	County Clark	State NV	Zip Code 89143
	der/Client				144	
	PRAISAL AND R					
X	Appraisal Report is Appraisal Report Restricted Appraisa		This report was prepared in accordance with the This report was prepared in accordance with the intended only for the use of the client and any contain supporting rationale for all of the opinion	he requirements of the Restricted A other named intended user(s). Use	Appraisal Report option of USPAP Standars of this report must clearly understand	ards Rule 2-2(b), and is
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١.	The statements of f	act containe	ed in this report are true and correct.			
١.	The report analyses opinions, and conc		and conclusions are limited only by the reported	assumptions and are my personal	l, impartial, and unbiased professional a	nalyses,
•	I have no (or the sp parties involved.	ecified) pres	sent or prospective interest in the property that is	the subject of this report and no (d	or specified) personal interest with respe	ect to the
.	I have no bias with	respect to th	ne property that is the subject of this report or the	parties involved with this assignm	nent.	
١.	My engagement in	this assiann	nent was not contingent upon developing or repo	orting predetermined results.		
		•	ng this assignment is not contingent upon the de		termined value or direction in value that f	avors the cause
			value opinion, the attainment of a stipulated resu			
١.	My analyses, opinio	ons, and cor	nclusions were developed and this report has bee	en prepared, in conformity with the	e Uniform Standards of Professional App	oraisal Practice.
	This appraisal repo	rt was prepa	ared in accordance with the requirements of Title	XI of FIRREA and any implementing	ng regulations.	
PRI	IOR SERVICES					
	I have NOT perform		, as an appraiser or in any other capacity, regard	Ing the property that is the subject	t of this report within the three-year perio	d
			ince of this assignment.			
	·		an appraiser or in another capacity, regarding the ssignment. Those services are described in the c		s report within the three-year period imn	nediately
PR	OPERTY INSPEC		saignificate. Those services are described in the	Johnnenia below.		
			spection of the property that is the subject of this	report.		
			ction of the property that is the subject of this rep	ort.		
$\overline{}$	PRAISAL ASSIST		vided significant real property appraisal assistand	ce to the nerson signing this certifi	ication If anyone did provide significant	assistance they
			mmary of the extent of the assistance provided in		oution. If anyone did provide significant	assistance, they
AD	DITIONAL COMI	MENTS				
Add	itional USPAP related	d issues req	uiring disclosure and/or any state mandated requ	uirements: I have made	le a personal exterior only insp	ection of the subject
pro	perty.					
MA	RKETING TIME	AND EXP	OSURE TIME FOR THE SUBJECT PROF	PERTY		
X			for the subject property is <u>under 90</u>	day(s) utilizing market co	onditions pertinent to the appraisal a	assignment.
ADI		osure time	for the subject property is under 90	day(s).	DV ADDDAICED (ONLY IF DECH	DED)
AP	PRAISER		esign.alamode.com/verify Serial:60		RY APPRAISER (ONLY IF REQUI	NED)
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	ignature ame Josepl	h Rijiz		Signature Name		
	ate of Signature	09/10/2	2023	Date of Signatur	re	
	tate Certification #			State Certification		
	r State License #	A.0208	569-RES	or State License	<del>,</del> #	
	tate <u>NV</u> xpiration Date of Ceri	tification or I	License 06/30/2024	State Expiration Date (	of Certification or License	
			JOIOOILOLT	<del></del>	praiser Inspection of Subject Property	
Ef	ffective Date of Appr	aisal 09	9/07/2023	Did Not	Exterior-only from Street	Interior and Exterior

### **Appraiser Independence Certification**

I do hereby certify, I have followed the appraiser independence safeguards in compliance with Appraisal Independence and any applicable state laws I may be required to comply with. This includes but is not limited to the following:

- I am currently licensed and/or certified by the state in which the property to be appraised is located My license is the appropriate license for the appraisal assignment(s) and is reflected on the appraisal report.
- I certify that there have been no sanctions against me for any reason that would impair my ability to perform appraisals pursuant to the required guidelines.

I assert that no employee, d	irector, officer, or agent of _	Clear Capital ,
or any other third party actir	ng as joint venture partner, inc	lependent contractor, appraisal management
company, or partner on behal	f of Wedgewood	Inc , influenced, or attempted
	, reporting, result, or review c cement, intimidation, bribery, or	f my appraisal through coercion, extortion, in any other manner.
I further assert thatfollowing prohibited behavior		has never participated in any of the

- 1) Withholding or threatening to withhold timely payment or partial payment for an appraisal report;
- 2) Withholding or threatening to withhold future business with me, or demoting or terminating or threatening to demote or terminate me;
- 3) Expressly or impliedly promising future business, promotions, or increased compensation for myself;
- 4) Conditioning the ordering of my appraisal report or the payment of my appraisal fee or salary or bonus on the opinion, conclusion, or valuation to be reached, or on a preliminary value estimate requested from me;
- 5) Requesting that I provide an estimated, predetermined, or desired valuation in an appraisal report prior to the completion of the appraisal report, or requesting that I provide estimated values or comparable sales at any time prior to my completion of an appraisal report;
- 6) Provided me an anticipated, estimated, encouraged, or desired value for a subject property or a proposed or target amount to be loaned to the borrower, except that a copy of the sales contract for purchase transactions may be provided;
- 7) Provided to me, or my appraisal company, or any entity or person related to me as appraiser, appraisal company, stock or other financial or non-financial benefits;
- 8) Any other act or practice that impairs or attempts to impair my independence, objectivity, or impartiality or violates law or regulation, including, but not limited to, the Truth in Lending Act (TILA) and Regulation Z, or the USPAP.

asign.alamode.com/verify	Serial:6C97C824		
Signature		<u>09/10/2023</u> Date	
Joseph Ruiz		A.0208569-RES	
Appraiser's Name		State License or Certification #	
State Title or Designation		06/30/2024 Expiration Date of License or Certification	NV State
9775 Homestead Rd, Las Vegas, NV 89143 Address of Property Appraised	3		

05/13

#### **Appraisal License**

### APPRAISER LICENSE

## STATE OF NEVADA DEPARTMENT OF BUSINESS AND INDUSTRY

NOT TRANSFERABLE

REAL ESTATE DIVISION

NOT TRANSFERABLE

This is to Certify That: JOSEPH MANUEL RUIZ License Number: A.0208569-RES

Is duly authorized to act as a LICENSED RESIDENTIAL APPRAISER from the issue date to the expiration date at the business address stated here in, unless the license is sooner revoked, cancelled, withdrawn, or invalidated.

Issue Date: March 31, 2023 Expire Date: June 30, 2024

In witness whereof, THE DEPARTMENT OF BUSINESS AND INDUSTRY, REAL ESTATE DIVISION, by virtue of the authority vested in it by Chapter 645C of the Nevada Revised Statues, has caused this license to be issued with its Seal printed thereon. This license must be conspicuously displayed in place of business.

FOR: RUIZ APPRAISAL SERVICES

8248 ABERCROMBE WAY LAS VEGAS, NV 89145 REAL ESTATE DIVISION

SHARATH CHANDRA
Administrator

## ACORD

#### CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 02/09/2023

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW, THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. If SUBROGATIONIS WAIVED,

subject to the terms and conditions confer rights to the certificate hold					y require an end	lorsement, A	statement on ti	nis certific	ate does not
PRODUCER				CONT					
NUTMEG INS AGENCY INC				PHON		) 467-8730	Î	FAX	
76210789				(A/C, No, Ext): (A/C, No):					
The Hartford Business Service Center 3600 Wiseman Blvd				E-MAIL					
San Antonio, TX 78251				ADDRESS:					
Odn Antonio, 1X 10201				INSURER(S) AFFORDING COVERAGE					NAIC#
INSURED				INSURER A: Hartford Fire Insurance Company					19682
Ruiz Appraisal Services				INSUR	ER B :		According to the state of the s		1112200000
8248 ABERCROMBE WAY				INSUR	ERC:				
LAS VEGAS NV 89145-4766				- someone ver	www.wata			-	
				E-12/20/20/20/20/20/20/20/20/20/20/20/20/20	tER D :				
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COVERAGES CERTIFICATE NUMBER:						REVIS	ION NUMBER:		
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AUTOMOBILE LIABILITY							COMBINED SINGLE	LIMIT	
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AND EMPLOYERS' LIABILITY							STATUTE	ER	
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PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED?	N/A						E.L. DISEASE -EA	EMPLOYEE	
(Mandatory in NH)  If yes, describe under  DESCRIPTION OF OPERATIONS below							E.L. DISEASE - PO	LICY LIMIT	
Δ Professional Liability			7001105115	28	019/0222	0/7/0004	Limit Per 0	Claim	\$1,000,000
Retention \$1,000 Per Claim			76OH05110	45	2/7/2023	2/7/2024	Aggregate	396 99	\$1,000,000
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ACORD 25 (2016/03)

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54857 File No. 34561941

#### UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

#### Condition Ratings and Definitions

C1

The improvements have been recently constructed and have not been previously occupied. The entire structure and all components are new and the dwelling features no physical depreciation.

Note: Newly constructed improvements that feature recycled or previously used materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100 percent new foundation and the recycled materials and the recycled components have been rehabilitated/remanufactured into like-new condition. Improvements that have not been previously occupied are not considered "new" if they have any significant physical depreciation (that is, newly constructed dwellings that have been vacant for an extended period of time without adequate maintenance or upkeep).

C2

The improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finishes have been updated and/or replaced with components that meet current standards. Dwellings in this category are either almost new or have been recently completely renovated and are similar in condition to new construction.

Note: The improvements represent a relatively new property that is well maintained with no deferred maintenance and little or no physical depreciation, or an older property that has been recently completely renovated.

C3

The improvements are well maintained and feature limited physical depreciation due to normal wear and tear. Some components, but not every major building component, may be updated or recently rehabilitated. The structure has been well maintained.

Note: The improvement is in its first-cycle of replacing short-lived building components (appliances, floor coverings, HVAC, etc.) and is being well maintained. Its estimated effective age is less than its actual age. It also may reflect a property in which the majority of short-lived building components have been replaced but not to the level of a complete renovation.

C4

The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.

Note: The estimated effective age may be close to or equal to its actual age. It reflects a property in which some of the short-lived building components have been replaced, and some short-lived building components are at or near the end of their physical life expectancy; however, they still function adequately. Most minor repairs have been addressed on an ongoing basis resulting in an adequately maintained property.

C5

The improvements feature obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation, or updating. The functional utility and overall livability is somewhat diminished due to condition, but the dwelling remains useable and functional as a residence.

Note: Some significant repairs are needed to the improvements due to the lack of adequate maintenance. It reflects a property in which many of its short-lived building components are at the end of or have exceeded their physical life expectancy but remain functional.

C6

The improvements have substantial damage or deferred maintenance with deficiencies or defects that are severe enough to affect the safety, soundness, or structural integrity of the improvements. The improvements are in need of substantial repairs and rehabilitation, including many or most major components.

Note: Substantial repairs are needed to the improvements due to the lack of adequate maintenance or property damage. It reflects a property with conditions severe enough to affect the safety, soundness, or structural integrity of the improvements.

#### **Quality Ratings and Definitions**

Q-

Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.

Q2

Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residence constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.

#### UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

#### Quality Ratings and Definitions (continued)

#### 0.3

Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.

#### Q4

Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.

#### 05

Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.

#### იგ

Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure

#### Definitions of Not Updated, Updated, and Remodeled

#### Not Updated

Little or no updating or modernization. This description includes, but is not limited to, new homes.

Residential properties of fifteen years of age or less often reflect an original condition with no updating, if no major components have been replaced or updated. Those over fifteen years of age are also considered not updated if the appliances, fixtures, and finishes are predominantly dated. An area that is 'Not Updated' may still be well maintained and fully functional, and this rating does not necessarily imply deferred maintenance or physical/functional deterioration.

#### Updated

The area of the home has been modified to meet current market expectations. These modifications are limited in terms of both scope and cost.

An updated area of the home should have an improved look and feel, or functional utility. Changes that constitute updates include refurbishment and/or replacing components to meet existing market expectations. Updates do not include significant alterations to the existing structure.

### Remodeled

Significant finish and/or structural changes have been made that increase utility and appeal through complete replacement and/or expansion.

A remodeled area reflects fundamental changes that include multiple alterations. These alterations may include some or all of the following: replacement of a major component (cabinet(s), bathtub, or bathroom tile), relocation of plumbing/gas fixtures/appliances, significant structural alterations (relocating walls, and/or the addition of) square footage). This would include a complete gutting and rebuild.

### **Explanation of Bathroom Count**

Three-quarter baths are counted as a full bath in all cases. Quarter baths (baths that feature only a toilet) are not included in the bathroom count. The number of full and half baths is reported by separating the two values using a period, where the full bath count is represented to the left of the period and the half bath count is represented to the right of the period.

#### Example

3.2 indicates three full baths and two half baths.

# UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM (Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

### Abbreviations Used in Data Standardization Text

Abbreviation	Full Name	Fields Where This Abbreviation May Appear
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
Α	Adverse	Location & View
ArmLth	Arms Length Sale	Sale or Financing Concessions
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
В	Beneficial	Location & View
Cash	Cash	Sale or Financing Concessions
CtySky	City View Skyline View	View
CtyStr	City Street View	View
Comm	Commercial Influence	Location
С	Contracted Date	Date of Sale/Time
Conv	Conventional	Sale or Financing Concessions
CrtOrd	Court Ordered Sale	Sale or Financing Concessions
DOM	Days On Market	Data Sources
e	Expiration Date	Date of Sale/Time
Estate	Estate Sale	Sale or Financing Concessions
FHA	Federal Housing Authority	Sale or Financing Concessions
GlfCse	Golf Course	Location
Glfvw	Golf Course View	View
Ind	Industrial	Location & View
in	Interior Only Stairs	Basement & Finished Rooms Below Grade
Lndfl	Landfill	Location
LtdSght	Limited Sight	View
Listing	Listing Mountain View	Sale or Financing Concessions  View
Mtn		
N N a sa A sa a a	Neutral Neurol Lorentic Colo	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
BsyRd	Busy Road	Location Provide Provi
0	Other	Basement & Finished Rooms Below Grade
Prk	Park View	View
Pstrl	Pastoral View	View
PwrLn	Power Lines	View
PubTrn	Public Transportation	Location
rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
Relo	Relocation Sale	Sale or Financing Concessions
RE0	REO Sale	Sale or Financing Concessions
Res	Residential	Location & View
RH	USDA - Rural Housing	Sale or Financing Concessions
S	Settlement Date	Date of Sale/Time
Short	Short Sale	Sale or Financing Concessions
sf	Square Feet	Area, Site, Basement
sqm	Square Meters	Area, Site
Unk	Unknown	Date of Sale/Time
VA	Veterans Administration	Sale or Financing Concessions
W	Withdrawn Date	Date of Sale/Time
W0	Walk Out Basement	Basement & Finished Rooms Below Grade
wu	Walk Up Basement	Basement & Finished Rooms Below Grade
WtrFr	Water Frontage	Location
Wtr	Water View	View
Woods	Woods View	View

### Other Appraiser-Defined Abbreviations

Abbreviation	Full Name	Fields Where This Abbreviation May Appear
+		

### Tax Record - Page 1

#### Briana Johnson, Assessor Building Sketch Ownership History Assessor Map Aerial View Neighborhood Sales New Search GENERAL INFORMATION PARCEL NO. 125-05-706-002 OWNER AND MAILING ADDRESS MCGEE FAMILY REVOCABLE LIVING TRUST ETAL MCGEE FRANCISCO & TERESA TRS 6555 FENCE JUMPER AVE LAS VEGAS NV 89131-0222 9775 HOMESTEAD RD LOCATION ADDRESS CITY/UNINCORPORATED TOWN CLARK COUNTY ASSESSOR DESCRIPTION SURVEY FILE 123 PAGE 33. LOT 706-2 RECORDED DOCUMENT NO. \* 20160818:01604 RECORDED DATE AUG 18 2016 VESTING NS-NS COMMENTS

\*Note: Only documents from September 15, 1999 through present are available for viewing.

TAX DISTRICT	125	
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APPRAISAL YEAR	2022	
FISCAL YEAR	2023-24	
SUPPLEMENTAL IMPROVEMENT VALUE	0	
INCREMENTAL LAND	0	
INCREMENTAL IMPROVEMENTS	0	

FISCAL YEAR	2022-23	2023-24	
LAND	61250	70000	
IMPROVEMENTS	60681	66070	
PERSONAL PROPERTY	0	0	
EXEMPT	0	0	
GROSS ASSESSED (SUBTOTAL)	121,931	136,070	
TAXABLE LAND + IMP (SUBTOTAL)	348,374	388,771	
COMMON ELEMENT ALLOCATION ASSESSED	0	0	
TOTAL ASSESSED VALUE	121,931	136,070	
TOTAL TAXABLE VALUE	348,374	388,771	

Click here for Treasurer Information regarding real property taxes.

Click here for Flood Control Information.

ESTIMATED SIZE	1.03 ACRES	
ORIGINAL CONST. YEAR	1993	

### Tax Record - Page 2

LAST SALE PRICE	Î	
MONTH/YEAR		
SALE TYPE		
LAND USE	20.110 - SINGLE FAMILY RESIDENTIAL	
DWELLING UNITS	1	

BASEMENT GARAGE SQ. FT. FOTAL GARAGE SO. FT.	618		FIREPLACE	1	
FINISHED BASEMENT SQ. FT.	0	BATHROOMS	2 FULL	ROOF TYPE	CONCRETE TILE
JNFINISHED BASEMENT SQ. FT.	916	BEDROOMS	3	TYPE OF CONSTRUCTION	FRAME-STUCCO
BRD FLOOR SQ. FT.		_ STYLE	ONE STORY	SPA	NO
2ND FLOOR SQ. FT.		CARPORT SQ. FT.		POOL	NO
1ST FLOOR SQ. FT.	1885	CASITA SQ. FT.		ADDN/CONV	

MAP	125057
	In order to view the Assessor map you must have Adobe Reader installed on your computer system.
	If you do not have the Reader it can be downloaded from the Adobe site by clicking the following button. Once you have downloaded and installed the Reader from the Adobe site, it is not necessary to perform the download a second time to access the maps.

Note: This record is for assessment use only. No liability is assumed as to the accuracy of the data delineated hereon.