

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	6824 Vacarez Drive, Las Vegas, NV 89149	Order ID	8970327	Property ID	34679254
Inspection Date	10/12/2023	Date of Report	10/13/2023		
Loan Number	55464	APN	125-20-612-023		
Borrower Name	Catamount Properties 2018 LLC	County	Clark		

Tracking IDs

Order Tracking ID	10.11.23 BPO Request	Tracking ID 1	10.11.23 BPO Request
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	GARRIDO RICHARDSON	Condition Comments The subject is a two story, single family detached home with framed stucco exterior construction that is adequately maintained. The subject shows in average condition with no visible signs of deterioration, per exterior inspection
R. E. Taxes	\$3,999	
Assessed Value	\$149,475	
Zoning Classification	Residential	
Property Type	SFR	
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Good	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$0	
HOA	Montecito	
Association Fees	\$45 / Month (Other: Mgmt, CCRS)	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments The subject is located in a suburban location that has close proximity to schools, parks, shops, and major highways. The market is currently a stable neighborhood. The subject property is located in a neighborhood of similar homes of similar condition, style, and materials.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$378500 High: \$519045	
Market for this type of property	Remained Stable for the past 6 months.	
Normal Marketing Days	<90	

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	6824 Vacarez Drive	8463 Vacarez Dr	8248 Southern Cross Ave	8036 Panpipe Ct
City, State	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV
Zip Code	89149	89149	89131	89131
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.11 ¹	0.40 ¹	0.48 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$549,900	\$449,500	\$434,000
List Price \$	--	\$499,900	\$449,500	\$434,000
Original List Date		09/02/2023	09/03/2023	09/29/2023
DOM · Cumulative DOM	-- · --	41 · 41	40 · 40	14 · 14
Age (# of years)	3	3	7	24
Condition	Good	Good	Good	Good
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Mountain	Neutral ; Mountain	Neutral ; Mountain	Neutral ; Mountain
Style/Design	2 Stories Historical	2 Stories Other	2 Stories Other	2 Stories Other
# Units	1	1	1	1
Living Sq. Feet	2,112	2,467	2,067	1,868
Bdrm · Bths · ½ Bths	4 · 3	4 · 2 · 1	4 · 3	4 · 2 · 1
Total Room #	7	8	9	9
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	0.07 acres	0.09 acres	0.07 acres	0.09 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.

Current Listings - Cont.

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

- Listing 1** HUGE PRICE REDUCTION!! FORMER MODEL HOME at KB Landings at Montecito built just 2 years ago!! Rare 4 bed, plus loft AND downstairs den/office on pool sized lot! Energy star rated home, with 16 seer A/C unit and tankless water heater! Features include surround sound, granite countertops, plantation shutters, 42" dark maple cabinets, alarm, walk-in closets, custom stairrail, nest programmable thermostat, Slate appliances, pull out shelves along with soft close drawers, cameras, covered patio, custom pavers, custom iron gates in front courtyard and on side yard, garage storage racks and more!! Minutes from Centennial Hospital, Shopping, Restaurants and both the I-215 and 95 Freeways!
- Listing 2** Welcome to this beautiful two-story home in the gated Sky Pointe! With 4 beds, 3 baths, and a 2-car garage, it offers comfort & practicality. Discover the desirable great room that establishes a smooth connection between spaces! Abundant natural light and neutral paint enhance the cozy vibe, set off by a mix of soft carpet & engineered wood flooring. The kitchen boasts granite counters, mosaic tile backsplash, recessed lighting, a pantry, ample cabinetry, island w/breakfast bar, and SS appliances w/cooktop gas. Venture upstairs to find a versatile loft, ideal for an office or additional seating area! Primary bedroom has an ensuite with dual sinks and a walk-in closet. One bedroom downstairs, equipped with its own walk-in closet, is perfect for guests. Transition to the outdoors to find a private backyard! Featuring well-laid pavers and a firepit, it is a dream setting for relaxation & entertaining. Let's not forget the Community pool & spa for year-round enjoyment! Don't miss this gem!
- Listing 3** Move in ready, beautiful home boasts an open floor plan! Property is located at the end of a cul-de-sac in a quite neighborhood. New flooring though-out the downstairs. Beautifully remodeled kitchen with stunning quartz countertops, white cabinets, farmhouse sink and stainless steel appliances. Upgraded light fixtures and fans. Powder bath features custom tile, ship-lap and beautiful sink. Large kitchen and main room open to spacious, low maintenance backyard. Beautiful laundry area downstairs with barn doors. Four spacious bedrooms upstairs. Large primary bedroom with separate shower, roman tub, double sinks and large walk in closet. Recently replaced water heater and HVAC equipment.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	6824 Vacarez Drive	8462 Vacarez Dr	8450 Vacarez Dr	6849 Vacarez Dr
City, State	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV
Zip Code	89149	89149	89149	89149
Datasource	Public Records	Public Records	MLS	MLS
Miles to Subj.	--	0.12 ¹	0.11 ¹	0.04 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$444,750	\$454,750	\$475,000
List Price \$	--	\$429,750	\$437,750	\$450,000
Sale Price \$	--	\$426,000	\$437,750	\$450,000
Type of Financing	--	Cash	Conv	Va
Date of Sale	--	04/13/2023	07/27/2023	06/28/2023
DOM · Cumulative DOM	-- · --	165 · 361	199 · 199	183 · 183
Age (# of years)	3	1	1	3
Condition	Good	Good	Good	Good
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Mountain	Neutral ; Mountain	Neutral ; Mountain	Neutral ; Mountain
Style/Design	2 Stories Historical	2 Stories Other	2 Stories Other	2 Stories Other
# Units	1	1	1	1
Living Sq. Feet	2,112	2,069	2,114	2,467
Bdrm · Bths · ½ Bths	4 · 3	4 · 2 · 1	4 · 3	4 · 2 · 1
Total Room #	7	7	7	7
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	0.07 acres	0.07 acres	0.07 acres	0.07 acres
Other	none	none	none	none
Net Adjustment	--	\$0	-\$10,000	-\$19,200
Adjusted Price	--	\$426,000	\$427,750	\$430,800

* 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** Home is now almost complete... pictures were taken 45 days ago.... virtual tour was 2 weeks ago....Beautiful Brand new KB Home at Montecito / Plan 2069 / 4 Bedrooms plus a loft / 9 foot 1st floor ceilings / Quartz countertops in the kitchen with stainless steel appliances and upgraded cabinets / under mount kitchen sink / Spacious Great Room floorplan / Spacious Primary Bedroom with Large Walk-in closet and enlarged shower with seat option /Make sure to check out the Matterport Virtual Walking tour on the virtual tour link
- Sold 2** Awesome Brand new Home by KB Home in Montecito neighborhood in the Northwest area of Las Vegas / Plan 2114 4 bedrooms and 3 bathrooms plus a loft / Home will be completed Approx June 30th 2023 /// 1 Bedrooms and Full bathroom downstairs and 3 Bedrooms and 2 Baths upstairs plus a loft /// 9 Foot ceilings downstairs ///. Over \$32,000 in options and upgrades in this beautiful home. Seller contributed \$10,000 toward the buyer's closing cost.
- Sold 3** Immaculate home with 4 bedrooms, a loft and a den/ office space! Centrally located to shopping, food and hospitals. Upgraded lighting, flooring, counter tops and cupboards for a complete, super modern, yet cozy home. Two of bedrooms rarely used making this house almost new! Completely finished back yard and side entrances. Gorgeous finishes and almost like new carpet! Turn key ready for the new year! This home also has Home Partners of America approval. Ask your agent for more details! Seller contributed \$5000 toward the buyer's closing cost.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed	Listing History Comments					
Listing Agency/Firm		None noted					
Listing Agent Name							
Listing Agent Phone							
# of Removed Listings in Previous 12 Months	0						
# of Sales in Previous 12 Months	0						
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$438,000	\$438,000
Sales Price	\$428,000	\$428,000
30 Day Price	\$418,000	--
Comments Regarding Pricing Strategy		
<p>The market was slow for comps similar to the subject's style, age and GLA within the immediate neighborhood. Due to the lack of available comps, I went back 6 months, out in distance 5 blocks, and even with relaxing gla search criteria I was unable to find any comps which fit the style requirements. Within 5 blocks and back 6 months I found 8 comps of which I could only use 6 due to condition factors. The comps used are the best possible currently available comps within 5 blocks and adjustments are sufficient for this area to account for the differences in the subject and comparables.</p>		

Clear Capital Quality Assurance Comments Addendum

Reviewer's Notes The broker's as-is conclusion reflects the market for the subject. Comps are within a reasonable distance, relatively current, and accurately reflect the subject's defining characteristics. Thus, the as-is conclusion appears to be adequately supported.

Subject Photos



Front



Address Verification



Side



Side



Street



Street

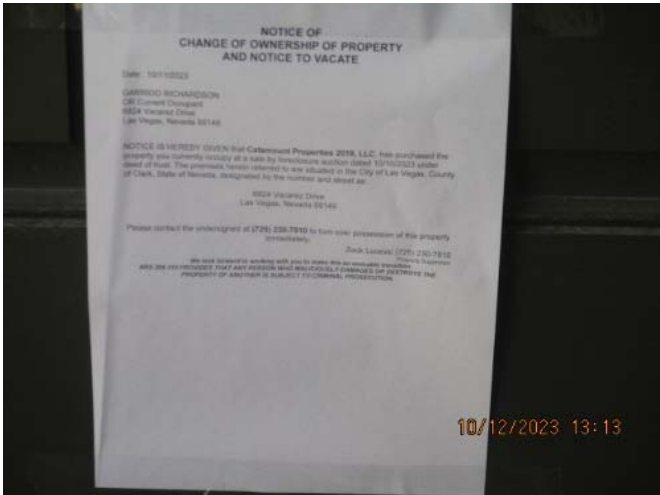
Subject Photos



Other



Other



Other

Listing Photos

L1 8463 Vacarez Dr
Las Vegas, NV 89149



Front

L2 8248 Southern Cross Ave
Las Vegas, NV 89131



Front

L3 8036 Panpipe Ct
Las Vegas, NV 89131



Front

Sales Photos

S1 8462 Vacarez Dr
Las Vegas, NV 89149



Front

S2 8450 Vacarez Dr
Las Vegas, NV 89149



Front

S3 6849 Vacarez Dr
Las Vegas, NV 89149



Front

ClearMaps Addendum

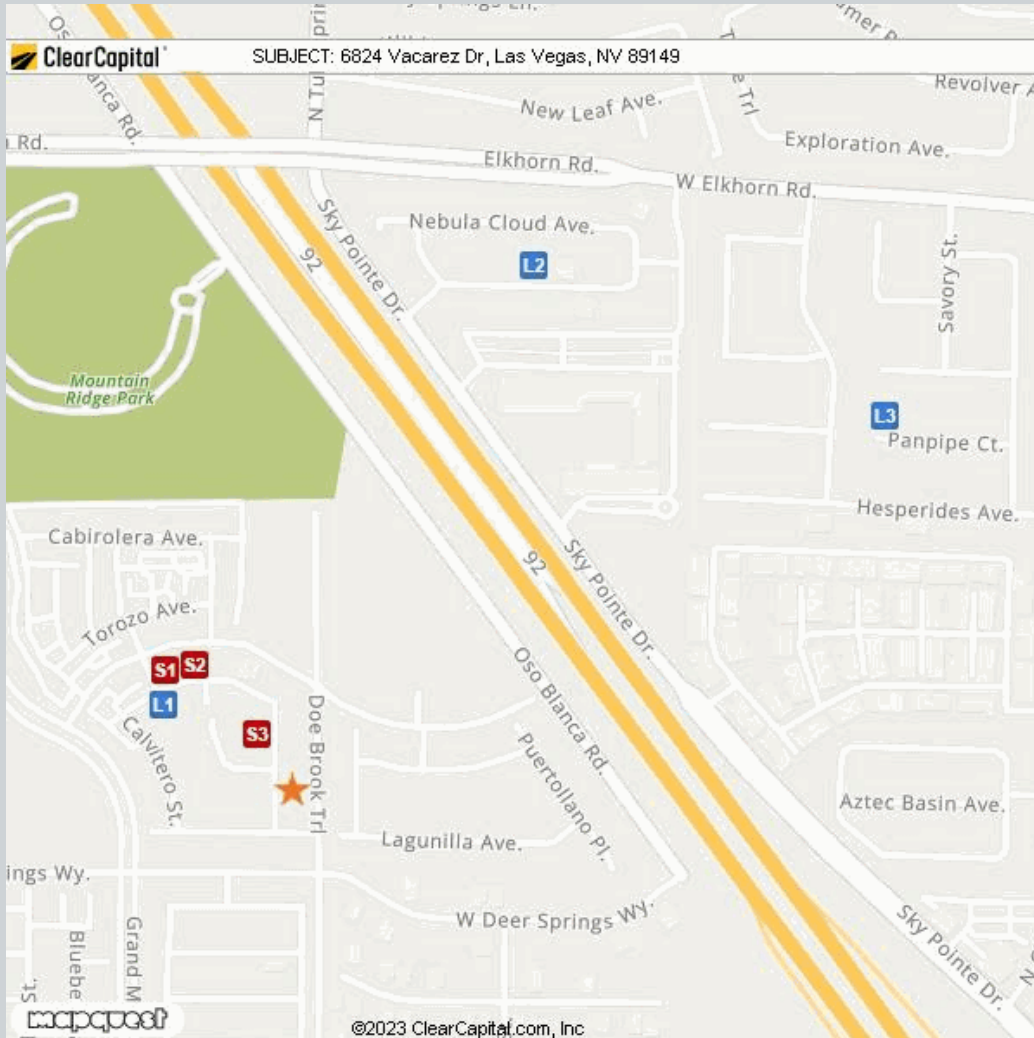
Address ★ 6824 Vacarez Drive, Las Vegas, NV 89149

Loan Number 55464

Suggested List \$438,000

Suggested Repaired \$438,000

Sale \$428,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	6824 Vacarez Drive, Las Vegas, NV 89149	--	Parcel Match
L1 Listing 1	8463 Vacarez Dr, Las Vegas, NV 89149	0.11 Miles ¹	Parcel Match
L2 Listing 2	8248 Southern Cross Ave, Las Vegas, NV 89131	0.40 Miles ¹	Parcel Match
L3 Listing 3	8036 Panpipe Ct, Las Vegas, NV 89131	0.48 Miles ¹	Parcel Match
S1 Sold 1	8462 Vacarez Dr, Las Vegas, NV 89149	0.12 Miles ¹	Parcel Match
S2 Sold 2	8450 Vacarez Dr, Las Vegas, NV 89149	0.11 Miles ¹	Parcel Match
S3 Sold 3	6849 Vacarez Dr, Las Vegas, NV 89149	0.04 Miles ¹	Parcel Match

¹ The Comparable "Distance from Subject" value has been calculated by the Clear Capital system.

² The Comparable "Distance from Subject" value has been provided by the Real Estate Professional.

Addendum: Report Purpose

Market Approach and Market Time

The Market Approach of this report, as established by the customer, is: **Fair Market Price**. (See definition below.)

The Marketing Time as specified by the customer is **Typical**. (See definition below.)

Definitions:

Fair Market Price

A price at which the property would sell between a willing buyer and a willing seller neither being compelled by undue pressure and both having reasonable knowledge of relevant facts.

Distressed Price

A price at which the property would sell between a willing buyer and a seller acting under duress.

Marketing Time

The amount of time the property is exposed to a pool of prospective buyers before going into contract. The customer either specifies the number of days, requests a marketing time that is typical to the subject's market area and/or requests an abbreviated marketing time.

Typical for Local Market

The estimated time required to adequately expose the subject property to the market resulting in a contract of sale.

Addendum: Report Purpose - cont.

Report Instructions

This section shows the instructions that were approved by the customer and provided to the broker prior to completing the report.

Instructions last updated: 7/17/2017

Purpose:

Please determine a fair market price for this property at which it would sell in a typical marketing time for the area.

Customer Specific Requests:

If the property is commercial or mixed use, please stop and contact Clear Capital as soon as possible

Form Help:

There are blue question marks (?) throughout this form. These are designed to offer guidance for that particular section of the form. Please click on them for help.

Comparable Requirements:

1. Please use fair market comps from the same neighborhood, block or subdivision whenever possible.
2. Please only use REO comparables if the market is driven by REOs and they are comparable in characteristics and condition.
3. Please use comps that have closed in the past 3 months to show the current market conditions or comment in the report if this is not possible. In rapidly changing markets, active listing comps should be given equal or greater weight than sold comps in your analysis.

Standard Instructions:

1. Clear Capital Code Of Conduct - Please make sure that you are always abiding by the Clear Capital Code of Conduct when completing valuation reports.
2. If the subject is currently listed, please consider all available information pertaining to the subject's condition. This information should be utilized when developing the assumption of the subject's condition.
3. Use the subject characteristics provided in the report Grid (if preloaded) to evaluate the property. This information is from a full interior appraisal and is assumed to be most accurate. If your inspection reveals obvious inaccuracies, please explain in the narrative of the report.
4. Include sufficient detail to help our mutual customer gain a complete understanding of the subject's neighborhood such as neighborhood desirability, amenities, parks, schools, commercial or industrial influences, REO activity, traffic, board-up-homes, etc.
5. Do not approach occupants or owners.
6. If the subject is a Commercial property, contact Clear Capital immediately at 530-582-5011 for direction on how to proceed with the report.
7. Please do not accept if you or your office has completed a report on this property in the last month, are currently listing this property, or have any vested interest in the subject property.
8. Clear Capital does not allow any log ins from IP addresses from foreign countries. This includes, but is not limited to; data entry services, form completion services, etc. Also, it is against Clear Capital code of conduct to share your password with anyone who is not a W2 employee in your office.
9. Clear Capital and our mutual customers greatly appreciate your expertise. If you cannot personally inspect the property, select comparables, and determine a price for the subject, please do not accept this report. Per the standards and guidelines adopted by Clear Capital and other industry leaders, the use of assistants to complete any of the aforementioned tasks is not permitted.

Report Instructions - cont.

Due to the importance of an independent opinion of price, please do not discuss your price with anyone or be influenced by list price, pending offers, accept comp packets, repair estimates or the listing agent's opinion.

1. One current, original photo of the front of the subject 2. One address verification photo 3. One street scene photo looking down the street 4. MLS listing and sold comp photos required, please comment if no MLS.

Broker Information

Broker Name	Reginald Broaden	Company/Brokerage	WEST COAST REALTY LLC
License No	B.0043579.LLC	Address	6135 THEATRICAL RD LAS VEGAS NV 89031
License Expiration	01/31/2024	License State	NV
Phone	7022184665	Email	westcoastrealty1@gmail.com
Broker Distance to Subject	5.87 miles	Date Signed	10/13/2023

/Reginald Broaden/

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: **Reginald Broaden** ("Licensee"), **B.0043579.LLC** (License #) who is an active licensee in good standing.

Licensee is affiliated with **WEST COAST REALTY 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: **6824 Vacarez Drive, Las Vegas, NV 89149**
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: **October 13, 2023**

Licensee signature: **/Reginald Broaden/**

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.