

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	8612 Oliver Court, Las Vegas, NV 89145	Order ID	8984023	Property ID	34702782
Inspection Date	10/20/2023	Date of Report	10/22/2023		
Loan Number	55551	APN	138-32-712-030		
Borrower Name	Catamount Properties 2018 LLC	County	Clark		

Tracking IDs					
Order Tracking ID	10.19.23 BPO Request	Tracking ID 1	10.19.23 BPO Request		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		
Owner	Adam Jason & Katherine Suspense Freedman	Condition Comments Property is typical to the neighborhood which is average. No structural deficiencies. Landscape is a bit disheveled. Landscape is not as well maintained as the other properties in the cul-de-sac.
R. E. Taxes	\$5,685	
Assessed Value	\$136,010	
Zoning Classification	Single Family Res	
Property Type	SFR	
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost		
Total Estimated Repair	\$0	
HOA	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data		
Location Type	Suburban	Neighborhood Comments Mesa West Estates is a non-HOA subdivision surrounded by other residential subdivisions in a residential area on the northwest side. Good continuity in size, style, and age. Typical interiors have been updated/upgraded. Near shopping, dining, outdoor recreation and public transportation. Kids take the bus or walk to school. A 30-minute freeway commute. Typical inventory and turnover time.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$560,000 High: \$635,000	
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	8612 Oliver Court	105 Golf Course St	8701 Cremona Dr	709 Rivenbaark Ct
City, State	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV
Zip Code	89145	89145	89117	89145
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.90 ¹	0.70 ¹	0.06 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$500,000	\$650,000	\$750,000
List Price \$	--	\$500,000	\$629,999	\$750,000
Original List Date		10/12/2023	08/02/2023	09/28/2023
DOM · Cumulative DOM	-- · --	8 · 10	79 · 81	13 · 24
Age (# of years)	34	27	36	34
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	2 Stories conventional	2 Stories conventional	2 Stories conventional	2 Stories conventional
# Units	1	1	1	1
Living Sq. Feet	2,808	2,747	2,739	2,808
Bdrm · Bths · ½ Bths	5 · 3	4 · 2 · 1	6 · 5	4 · 3
Total Room #	8	8	10	8
Garage (Style/Stalls)	Attached 3 Car(s)	Attached 2 Car(s)	Attached 3 Car(s)	Attached 3 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	Pool - Yes Spa - Yes	--	--	Pool - Yes Spa - Yes
Lot Size	0.33 acres	0.09 acres	0.18 acres	0.39 acres
Other	--	--	--	--

* Listing 3 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** Similar size and style, 1 less bedroom and smaller lot, not big enough for a pool. Typical interior finishes. Typical landscape design for lot size. No pool is inferior.
- Listing 2** Similar model style and size. Extra bedroom. MLS notes remodeled, it's not. Freshly painted bright blue cabinets and some bath updates all typical to the neighborhood. MLS notes 3 car garage is being used as a studio on the 2-bay side; it may need some minor work to restore.
- Listing 3** Same subdivision/builder, model match to subject. The property is average in interior finishes. The exterior has been improved to a resort style backyard. A secondary 4 car separate garage/workshop is on the property. Priced above the market even with the detached garage. Most similar due to model match, similar lot size and typical interior finishes. Extra garage/workshop is superior and the backyard improvements are superior to the neighborhood.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	8612 Oliver Court	8500 Highland View Av	713 Overview Dr	8513 Stone Harbor Av
City, State	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV
Zip Code	89145	89145	89145	89145
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.35 ¹	0.05 ¹	0.26 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$599,000	\$650,000	\$595,000
List Price \$	--	\$585,000	\$650,000	\$550,000
Sale Price \$	--	\$575,000	\$577,100	\$560,000
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	05/23/2023	05/25/2023	06/02/2023
DOM · Cumulative DOM	-- · --	13 · 41	33 · 68	46 · 87
Age (# of years)	34	27	34	27
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	2 Stories conventional	2 Stories conventional	2 Stories conventional	2 Stories conventional
# Units	1	1	1	1
Living Sq. Feet	2,808	2,999	2,808	2,705
Bdrm · Bths · ½ Bths	5 · 3	5 · 2 · 1	5 · 3	5 · 2 · 1
Total Room #	8	8	8	8
Garage (Style/Stalls)	Attached 3 Car(s)	Attached 3 Car(s)	Attached 3 Car(s)	Attached 3 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	Pool - Yes Spa - Yes	--	--	Pool - Yes
Lot Size	0.33 acres	0.23 acres	0.26 acres	0.15 acres
Other	--	--	--	--
Net Adjustment	--	+\$13,450	+\$15,000	+\$13,000
Adjusted Price	--	\$588,450	\$592,100	\$573,000

* Sold 2 is the most comparable sale to the subject.

¹ Comp's "Miles to Subject" was calculated by the system.

² Comp's "Miles to Subject" provided by Real Estate Professional.

³ Subject \$/ft based upon as-is sale price.

Recent Sales - Cont.

Reasons for Adjustments Why the comparable sale is superior or inferior to the subject.

- Sold 1** Similar in size and style. Typical interior finishes. Backyard is typical landscape design with no pool. Adjust -\$4550 GLA, +\$15K pool, +\$3K bath size.
- Sold 2** Same subdivision/same builder/model match. Same interior configuration. Typical interior finishes, typical backyard landscape style/design except no pool. Adjust +\$20K pool.
- Sold 3** Similar size and style. Smaller lot, most of the backyard is the pool. Typical interior finishes. Adjust +\$3K bath size, +\$10K lot.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed		Listing History Comments				
Listing Agency/Firm			Last recorded sale 3/17/2016 \$390,000 Last MLS Listing was MLS 2479663 listed 3/15/23 \$650,000 expired 9/9/23 \$615,000				
Listing Agent Name							
Listing Agent Phone							
# of Removed Listings in Previous 12 Months	1						
# 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
03/15/2023	\$650,000	07/06/2023	\$615,000	Expired	09/10/2023	\$615,000	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$610,000	\$610,000
Sales Price	\$590,000	\$590,000
30 Day Price	\$580,000	--
Comments Regarding Pricing Strategy		
<p>Criteria relaxed in sold dates to identify any comps that have sold in the last 180 days similar to the subject. No compromise in a stable market. Subject's front landscape is not maintained, needs a clean up to compare to the other properties in the cul de sac. Based on exterior front, assume interior and rear follow suit. The solar screens are sun burned/aging (still operational). Both the solar screens and the landscape have subtracted from the curb appeal; hence the pricing. Median DOM is 52, mix of loans. Median seller concession range is \$0-\$5K about 6% of the time.</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



Front



Address Verification



Side



Street



Street

Subject Photos



Other

Listing Photos

L1 105 Golf Course ST
Las Vegas, NV 89145



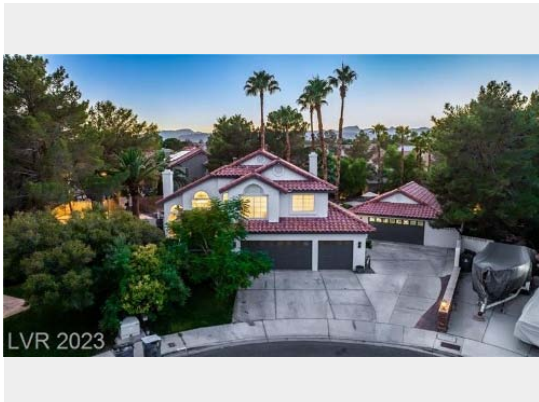
Front

L2 8701 Cremona DR
Las Vegas, NV 89117



Front

L3 709 Rivenbaark CT
Las Vegas, NV 89145



Front

Sales Photos

S1 8500 Highland View AV
Las Vegas, NV 89145



Front

S2 713 Overview DR
Las Vegas, NV 89145



Front

S3 8513 Stone Harbor AV
Las Vegas, NV 89145



Front

ClearMaps Addendum

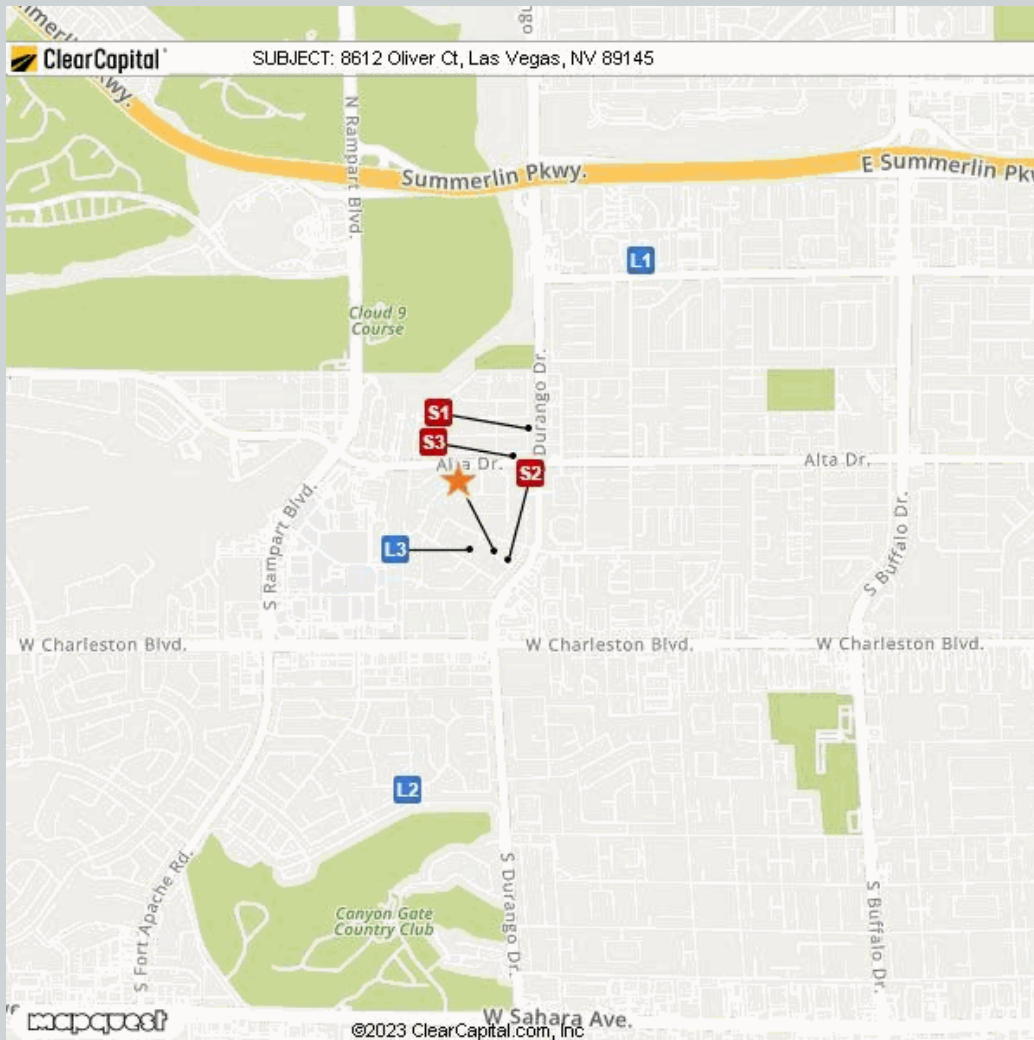
Address ★ 8612 Oliver Court, Las Vegas, NV 89145

Loan Number 55551

Suggested List \$610,000

Suggested Repaired \$610,000

Sale \$590,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	8612 Oliver Court, Las Vegas, NV 89145	--	Parcel Match
L1 Listing 1	105 Golf Course St, Las Vegas, NV 89145	0.90 Miles ¹	Parcel Match
L2 Listing 2	8701 Cremona Dr, Las Vegas, NV 89117	0.70 Miles ¹	Parcel Match
L3 Listing 3	709 Rivenbaark Ct, Las Vegas, NV 89145	0.06 Miles ¹	Parcel Match
S1 Sold 1	8500 Highland View Av, Las Vegas, NV 89145	0.35 Miles ¹	Parcel Match
S2 Sold 2	713 Overview Dr, Las Vegas, NV 89145	0.05 Miles ¹	Parcel Match
S3 Sold 3	8513 Stone Harbor Av, Las Vegas, NV 89145	0.26 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	Kristina Pearson	Company/Brokerage	Signature Real Estate Group
License No	S.0066424.LLC	Address	10714 Sky Meadows DR Las Vegas NV 89134
License Expiration	07/31/2024	License State	NV
Phone	7025245336	Email	go2lvh@gmail.com
Broker Distance to Subject	3.98 miles	Date Signed	10/22/2023

/Kristina Pearson/

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: **Kristina Pearson** ("Licensee"), **S.0066424.LLC** (License #) who is an active licensee in good standing.

Licensee is affiliated with **Signature Real Estate Group** (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: **8612 Oliver Court, Las Vegas, NV 89145**
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 22, 2023**

Licensee signature: */Kristina Pearson/*

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.