

### **APPRAISAL OF REAL PROPERTY**

### **LOCATED AT:**

501 Proud Eagle Ln
EAGLE ROCK PLAT BOOK 73 PAGE 53 LOT 129 BLOCK 2
Las Vegas, NV 89144

### FOR:

WEDGEWOOD INC 2015 MANHATTAN BEACH BLVD REDONDO BEACH, CA 90278

## AS OF:

03/04/2024

### BY:

BRYCEN W WILLIAMS R-1 APPRAISALS 1240 E 100 S #6 ST. GEORGE UT. 84790 435-627-0019 435-627-0748 FAX **Exterior-Only Inspection Residential Appraisal Report** 

Catamount Properties 2018 LLC File # LL.030424A

																	oject property.
Property Addre	ss <u>50</u> 1	Proud	Eagle Ln						City La	as Vegas				State	NV	Zip Code	89144
Borrower Cat	amount P	ropertie	es 2018 LLC			Own	er of Publi	ic Record	SEE AD	DENDUM				County	CLARK	(	
Legal Descripti	on EA	GLE R	OCK PLAT B	OOK	73 PAGE 53	LOT 129 BLO	CK 2										
Assessor's Par			-312-057						Tax Yea	r 2024				R.E. T	axes \$ 6	5,143	
Neighborhood			ROCK						Map Ref		29820			Censu	s Tract (		
Occupant X				Vaca	ent	Sner	cial Assess	sments \$				X PUD	НОА	\$ 288		per year	per month
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Assignment Ty			nase Transact	uon	Keiina	ance Transactio				SERVICIN							
Lender/Client	WEDG								NHATTAN					BEACH			
Is the subject p						offered for sale	in the twe	lve mont	ns prior to th	ne effective	date of this	appraisal	1?			Yes 🗶 N	No .
Report data so	urce(s) us	ed, offe	ering price(s),	, and	date(s).	NONE NO	TED ON T	HE MLS	IN PAST 12	MONTHS.							
I did	did not	analyze	the contract	t for s	sale for the sul	bject purchase	transactio	n. Explai	n the results	of the anal	lysis of the o	contract fo	or sale or	why the	e analysis	was not	
performed.	=:= ::==	,				-,					.,			,	,		
Contract Price	¢		Date of	Cont	traat	lo:	the proper	tı, gallar t	ha awnar of	nublic root	ord?	Yes	□ No	Data Ca	uroo(o)		
									he owner of			_		Data So	urce(s)		1 v 🗆 N
Is there any fin						-	ipayment a	assistanc	e, etc.) to be	e paid by ar	ny party on t	behalf of t	tne borrov	ver?			Yes No
If Yes, report th	ne total do	llar am	ount and desc	cribe	the items to b	oe paid.											
Note: Race an	nd the rac	ial con	nposition of	the r	neighborhoo	d are not appi	raisal fact	ors.									
			Characteristi		<u></u>				Housing T	rende			Ona_l	Jnit Ho	usina	Dreson	t Land Use %
					Durol	Droporty Mal					Dealin'	ina		Jint 110			
	Urban	<u> </u>	Suburban			Property Value		ncreasing			Declini		PRICE		AGE	One-Unit	65 %
	Over 75%	_=	25-75%			Demand/Supp		Shortage		Balance	Over S		\$ (000)		(yrs)	2-4 Unit	5 %
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Market Condition	ons (inclu	aing su	pport for the	above	e conclusions	) SEI	E ATTACH	IED ADD	ENDUM.								
Dimensions S	SEE ATTA	CHED	PLAT MAP			Ar	rea 7841	sf		Sha	ipe RECTA	ANGULAF	R		View N;	Res;	
Specific Zoning						Zo	oning Desc	ription	RURAL EST						,	<u> </u>	
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Freddie Mac Form 2055 March 2005

UAD Version 9/2011

Page 1 of 6

Fannie Mae Form 2055 March 2005

# Exterior-Only Inspection Residential Appraisal Report Catamount P File # LL.030424A

Catamount Properties 2018 LLC

	; properties currently	offered for sale in	the subject neighborho	ood ranging in pr	orice fr	om \$ 1,150,000	to \$ 2,3	. 00,000
			the past twelve mont					2,500,000
FEATURE	SUBJECT		LE SALE # 1			SALE # 2		BLE SALE # 3
Address 501 Proud Eagle Ln		308 Proud Eagle Ln		300 Pinion Hills C	Ct		9712 Amber Peak Ci	
Las Vegas, NV 89144		Las Vegas, NV 89144	1	Las Vegas, NV 89	9144		Las Vegas, NV 8914	4
Proximity to Subject		0.13 miles SW		0.46 miles E			0.13 miles SW	
Sale Price	\$		\$ 1,225,000		\$			\$ 1,500,000
Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 335.16 sq.ft.		\$ 357.47 S	_	.,.00,000	\$ 380.52 sq.ff	.,,
Data Source(s)		LVR MLS #2533290;I	•	GLVAR #2532105		1 15	GLVAR#2515262:D0	
Verification Source(s)		COUNTY / REALTO		COUNTY / REAL			Realist:Doc#202309	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION		+(-) \$ Adjustment	DESCRIPTION	+ (-) \$ Adjustment
Sales or Financing	BEGOTIII TIGIT	ArmLth	i () \$ rajabanone	ArmLth	•	r ( ) ψ riajacanioni	ArmLth	1 ( ) \$ riajaotinone
Concessions		Cash;0		Cash;8000		3 000	Conv;0	
Date of Sale/Time		s10/23;c10/23		s11/23;c10/23		-5,000	s09/23;c08/23	
Location	D.Catadi	· ·						
Leasehold/Fee Simple	B;Gated;	B;Gated;		B;Gated;			B;Gated;	
Site	Fee Simple	Fee Simple	1	Fee Simple		0.504	Fee Simple	11.700
View	7841 sf	8712 sf	0	10019 sf		-0,534	11761 sf	-11,760
	N;Res;	N;Res;		N;Res;			N;Res;	
Design (Style)	DT2;Traditional	DT2;Traditional		DT1;RAMBLER		-29,500	DT2;Traditional	
Quality of Construction	Q3	Q3		Q3			Q3	
Actual Age	25	27	0	22		0	27	0
Condition	C3	C3		C3			C3	
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths			Baths		Total Bdrms. Baths	
Room Count	9 5 4.0	8 4 3.1	+5,000		3.1	+5,000	10 5 4.1	-5,000
Gross Living Area	3,565 sq.ft.	3,655 sq.ft.	-9,000	3,301 S	sq.ft.	+26,400	3,942 sq.ff	37,700
Basement & Finished	0sf	0sf		0sf			0sf	
Rooms Below Grade								
Functional Utility	TYPICAL	TYPICAL		TYPICAL			TYPICAL	
Heating/Cooling	FWA/CAC	FWA/CAC		FWA/CAC			FWA/CAC	
Energy Efficient Items	NONE	NONE		NONE			NONE	
Garage/Carport	3ga3dw	3ga3dw		2ga2dw		+7,500	1ga2gbi	0
Porch/Patio/Deck	Patio,Porch,Deck	Cov Patio, Balc	0	1CVPCH 1CVPT		0	Patio,Porch,Deck	
UPGRADES	GOOD	GOOD		GOOD			VERY GOOD	-150,000
LANDS/FENCE	FULL/FULL	FULL/FULL		FULL/FULL			FULL/FULL	
ADDITIONAL FEATURES	POOL/SPA	POOL/SPA/FIRE	-7,500	POOL/SPA			POOL/SPA/GAZ	-10,000
Net Adjustment (Total)		<u> </u>	\$ -11,500		- \$	-134	_ + 🗶 -	\$ -214,460
Adjusted Sale Price		Net Adj. 0.9 %	,		.0 %		Net Adj. 14.3 %	
of Comparables		Gross Adj. 1.8 %			.6 % \$	1,179,866		
Data Source(s) GLVAR MLS/F	RECORDER not reveal any prior sale		omparable sales for the					
Data Source(s) GLVAR MLS/F								
Data Source(s) GLVAR MLS/F Report the results of the research a	and analysis of the prior							
Data Source(s) GLVAR MLS/F Report the results of the research a ITEM	and analysis of the prior	r sale or transfer histor JBJECT	y of the subject property COMPARABLE S			eport additional prior s MPARABLE SALE #2		ARABLE SALE #3
Data Source(s) GLVAR MLS/F Report the results of the research a ITEM Date of Prior Sale/Transfer	and analysis of the prior							ARABLE SALE #3
Data Source(s) GLVAR MLS/F Report the results of the research a ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer	and analysis of the prior	JBJECT		ALE #1	CO	MPARABLE SALE #2		ARABLE SALE #3
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Data Source(s) GLVAR MLS/F Report the results of the research a ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s)	GLVAR/COUNT 03/04/2024 story of the subject pro	Y RECORDS perty and comparable	COMPARABLE S.  GLVAR/COUNTY REC. 03/04/2024 sales NO 3	ORDS GL' 03/	CO LVAR/C 8/04/202	IMPARABLE SALE #2 COUNTY RECORDS 24	GLVAR/COU 03/04/2024	
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Freddie Mac Form 2055 March 2005

UAD Version 9/2011

Page 2 of 6

Exterior-Only Inspection Residential Appraisal Report Catamount Properties 2018 LLC File # LL.030424A

FEATURE		SUBJECT			COMP	ARAB	LE S	SALE # 4		CON	/IPARABL	E SALE # 5		COM	PARABL	E SALE # 6														
Address 501 Proud Eagle Ln				_		608	Proud Ea	agle Ln																						
Las Vegas, NV 89144				Las Ve	egas, NV	89144	4		Las Vegas, NV 89144		IV 89144																			
Proximity to Subject			0.10 m	niles SW		_		0.09 miles NE																						
Sale Price	\$					\$	1,139,00	)			\$ 1,700,000				\$															
Sale Price/Gross Liv. Area	\$		sq.ft.	\$	288.94	sq.ft.			\$	495.	05 sq.ft.		\$		sq.ft.															
Data Source(s)				GLVA	R #25317	709;D0	3 MC	3	GLV	AR #254	5517;DO	M 88 M																		
Verification Source(s)			COUNTY / REALTOR		R/A	APP FILES	COUNTY / REALTOR		REALTOF	R / APP FILES																				
VALUE ADJUSTMENTS	DE	DESCRIPTION		DESCRIPTION		Ι-	+(-) \$ Adjustment	1	DESCRIP	TION	+(-) \$ Adjustment	DESCRIPTION		ION	+(-) \$ Adjustment															
Sales or Financing				ArmLtl	h				Listi	ng																				
Concessions																		Conv;(						J						
Date of Sale/Time					3;c10/23				Activ	re																				
Location	R:Gate	R:Gated:		3;Gated;		B;Gate					B;Ga																			
Leasehold/Fee Simple				Fee Si						Simple																				
Site	7841 s	Fee Simple				8712 s					8176			0																
View	N;Res;			N;Res			+	<u>'</u>	N;Re			0																		
Design (Style)		raditiona			raditiona	.1			1 -	;Traditio	nol																			
Quality of Construction	Q3	auiliona		Q3	Iduiliona	ll	+		Q3	, i rauillo	IIdi																			
Actual Age				26					24			0																		
Condition	25 C3			26 C4				+22,78	_			0																		
Above Grade		Bdrms.	Baths	Total	Bdrms.	Baths	+	+22,78	_	l Bdrms	. Baths		Total	Bdrms.	Baths															
									Tota					buillis.	Dauis															
Room Count	9	5	4.0	9	5	4.0	+		9	4	3.1	+5,000																		
Gross Living Area		3,565	sq.ft.		3,942	sq.ft.	+	-37,70		3,43	34 sq.ft.	+13,100			sq.ft.															
Basement & Finished	0sf			0sf					0sf																					
Rooms Below Grade							_		_																					
Functional Utility	TYPIC	AL		TYPIC			1			ICAL																				
Heating/Cooling	FWA/C	CAC		FWA/0	CAC				FW/	/CAC																				
Energy Efficient Items	NONE			NONE					NON	ΙE																				
Garage/Carport	3ga3dv	N		3ga3d	w				2gbi	2dw		+7,500																		
Porch/Patio/Deck		Porch,De			atio, Balo	:				D/C.PAT	10	0																		
UPGRADES	GOOD				FERIOR					Y GOOD		-170,000																		
LANDS/FENCE	FULL/F			FULL/I						L/FULL		110,000																		
ADDITIONAL FEATURES	POOL/			POOL					POC			+5,000																		
Net Adjustment (Total)	1 OOL	OI A			+ [	٦.	\$	42,030	_		<b>X</b> -	\$ -139,400		+	٦.	\$														
Adjusted Sale Price				Net Ad		3.7 %		42,03	Net		8.2 %		Net A		<u>"</u> %	Ψ														
-				Gross				4 404 00								¢														
of Comparables						0.3 %		1,181,03			11.8 %				%	δ														
Report the results of the research a	anu anai	ysis oi ti				IIISLUI	y UI									ADIC CALC # C														
				IBJECT				COMPARABLE S	ALE #	4	U	OMPARABLE SALE # !	)	'	UIVIPAN	ABLE SALE # 6														
Date of Prior Sale/Transfer																														
Price of Prior Sale/Transfer																														
Data Source(s)		GLVAR/C		Y RECC	ORDS			/AR/COUNTY REC	ORDS	3		/COUNTY RECORDS																		
Effective Date of Data Source(s)		3/04/202						04/2024	03/04/2024																					
Analysis of prior sale or transfer his	story of	the subj	ect prop	perty ar	nd compa	arable	sale	s NC	12 M	ONTH TE	RANSFE	R HISTORY NOTED FO	OR CO	MPARAE	BLE SAL	.ES 4-5.														
Analysis/Comments IT IS NO	TED TH	AT THE	FINAL	OPINIC	ON OF V	ALUE	IS A	BOVE THE PRED	MIMC	ANT VAL	UE IN TH	HE NEIGHBORHOOD.	HOW	EVER, T	HE SUE	SJECT FITS WELL														
WITHIN THE CONTEXT OF THE I	NEIGHE	30RH00	OD & IS	NOT C	OVERBU	ILT.	THE	RE ARE A NUMBE	R OF	COMPE.	TING SAI	LES IN THE NEIGHBO	RHOO	D INDIC	ATING 1	THE SUBJECT FITS														
WITHIN THE CONTEXT OF THE	MARKE	:T.																												
					-						-				-															

**Adjustment Analysis** 

E	ilα	Nο	 U3U13	4 A

Borrower	Catamount Properties 2018 LLC			
Property Address	501 Proud Eagle Ln			
City	Las Vegas	County CLARK	State NV	Zip Code 89144
Lender/Client	WEDGEWOOD INC			

### **ADJUSTMENT ANALYSIS**

**MARKET CONDITIONS/TIME** The long term trend has been for improving market conditions on a year over year basis. The comparable sales used did not warrant market condition adjustments per the 1004mc.

LOCATION Comparable sales are located in similar suburban/rural locations with similar market characteristics. The suburban/rural communities within the scope of work are generally competitive with each other and are considered to be similar enough that a typical buyer would consider properties in both neighborhoods as being competitive with each other even though there may be some distances between the neighborhoods. Location considerations include predominant values, location to recreational and public facilities and the overall market appeal of the respective areas

PREDOMINANT VALUE The subject neighborhood is not homogeneous, and contains a very wide variety of properties, all of which sell at multiple price points. The predominate price shown on page one indicates the "mode", a statistical term referring to the most frequently occurring variant in a data set, for the neighborhood. This typically has nothing to do with the subject's relationship within the neighborhood, and should not be considered a benchmark for an over or under improvement. The subject's estimate of market value is within the low to high price range for the area (excluding outlying low and highs for the area), and is considered an appropriate improvement for the neighborhood.

PROPERTY RIGHTS APPRAISED Each of the comparable sales involve the sale of the Fee Simple Estate.

SITE Adjustments in this section of the grid reflect differences in the value of the site due to size and physical features such as terrain and/or off site improvements. Residential lots generally have diminishing returns where marginal lot size is concerned. Additional yard and buffer from adjoining properties contributes to the overall value, but at a lower rate than the primary building pad for the house. Thus, the difference in marginal lot size is adjusted at a lower rate than the overall site value/SF or per/acre. Lot size adjustments are made at \$3/Sf where there is more than a 1,000 square foot difference from the subject site size.

<u>VIEW</u> Adjustments are made based on the direct influence attributed the site view or setting. View adjustments can be subjective, but can have a significant impact on value.

QUALITY OF CONSTRUCTION Adjustments for quality take into consideration both the exterior and interior quality of workmanship and materials. As the adjustment is a lump adjustment that considers overall quality differences, exterior views may be somewhat deceptive. While this adjustment can be rather subjective in nature, there is ample market evidence that buyers will pay a premium for quality difference. Smaller differences in finish and features are adjusted in the "Features" section of the grid.

AGE / CONDITION Age and conditions are evaluated separately with age being adjusted based on the effective age of the property as compared to the actual age. Typically the effective age is lower when remodeling or renovation has occurred. Condition is made to reflect the overall maintenance and appeal to the market based on overall condition. Age adjustments are \$500: Condition adjustments are applied 2%.

**ROOM COUNT/BATHROOMS** Typically the market will pay a premium for additional bathrooms. While there can be variation depending on the quality and extent of the bathroom improvements, typically the difference is between \$2,500 to \$5,000 for a full bathroom. Half bathrooms are adjusted accordingly. Bathroom count adjustments are applied. Bedroom or Total Room count adjustments are only applied when the room count has a material impact on the value of the property. In most cases the living area adjustment adequately reflects differences in room count. Often buyer will prefer fewer rooms that are larger where the total rooms or bedrooms has a minimal impact on value.

**GROSS LIVING AREA** Size is adjusted on the basis of the square footage difference of the above grade living area. The size adjustment is applied at about 50% to 70% of the estimated replacement cost new of the subject property less all forms of obsolescence. Additionally, after accounting for differences in other physical features, the marginal GLA of the comparable sales will contribute in the range of 30% to 40% of the total price/SF. Above grade area is adjusted at \$100/SF where there is more than 50 sf difference in living area.

GARAGES AND CARPORTS Adjustments for garages and carports take into consideration two factors, the size of the garage and the number of cars the facility can park. Typically a garage will contribute between \$3,500 to \$10,000 per car depending on the size, finish and quality. Carports tend to be between 50% - 60% of the garage cost. Tandem garages are rated as inferior when compared to side by side three car garages.

**EXTRA IMPROVEMENTS** Adjustments in this section of the grid consider porches, patios, decks and related improvements that are part of the structure, but not considered in the living area adjustments. This adjustment is made on a net basis considering condition, quality and size.

**ON-SITE IMPROVEMENTS** This section of the grid takes into consideration improvements such as landscaping, sprinkler systems, fences/walls, pools, etc. While this adjustment can be rather subjective in nature, on site improvements can make a significant difference in the overall value of the property.

**OPINION OF VALUE** The final opinion of value is based on the comparable sales that are considered to be most comparable to the subject. Sales selected are judged to be most similar to the subject in overall design, size and market appeal.

# Exterior-Only Inspection Residential Appraisal Report Catamount P File # LL.030424A

Catamount Properties 2018 LLC

FEE DISCLOSURE:						
Fee paid to appraiser: \$220						
AMC Fee: \$UNK						
THIS APPRAISAL REPORT IS NOT CONSIDERED A HOME INSPECTION. THE APPRAISE	B IS NOT A HOME INSPECTOR AND DEPENDMED ONLY A VISUAL INSPECTION OF					
FROM THE STREET. I DID NOT VISUALLY INSPECT THE INTERIOR OR ALL AREAS OF T	HE HOME.					
THE INTENDED USER OF THIS APPRAISAL REPORT IS THE LENDER/CLIENT. THE INTE	NDED USE IS TO EVALUATE THE PROPERTY THAT IS THE SUBJECT OF THIS					
APPRAISAL FOR A MORTGAGE FINANCE TRANSACTION, SUBJECT TO THE STATED SO	COPE OF WORK PURPOSE OF THE APPRAISAL REPORTING REQUIREMENTS OF					
,	·					
THIS APPRAISAL REPORT FOR, AND THE DEFINITION OF MARKET VALUE. NO ADDITIONAL PROPERTY OF THE P	JNAL INTENDED USERS ARE IDENTIFIED BY THE APPRAISER.					
AS REQUIRED BY FANNIE MAE, FREDDIE MAC, HUD, VA, AND OTHERS THIS APPRAISA	L REPORT INCLUDES ATTACHMENTS, EXHIBITS, MAPS, AND OTHER ADDENDA					
NECESSARY (AND OFTEN CRITICAL) FOR THE CLIENT AND OR INTENDED USER TO RE	ECOGNIZE THE SCOPE OF WORK AND DEVELOPMENT OF THE VALUE OPINION.					
THE ATTACHMENTS ASSIST IN UNDERSTANDING THE RELEVANT CHARACTERISTICS						
	` ,					
ADDRESSED. THEY INCLUDE DATA AND ANALYSIS DEEMED NECESSARY TO PROVID						
THE ATTACHED ADDENDA ALSO PROVIDE SPECIFICS AS TO THE DEVELOPMENT OF 1	THE 1004MC ADDENDUM ALONG WITH ANY EXCEPTIONS THAT MAY HAVE BEEN					
NECESSARY TO COMPETE A CREDIBLE REPORT.						
IT IS RECOMMENDED THAT THE CLIENT, INTENDED USER OR ANY READER REVIEW T	HE DEDORT IN ITS ENTIRETY SO AS TO CAIN A FULL AWARENESS OF THE SUBJECT					
PROPERTY, IT'S MARKET ENVIRONMENT AND THE BASIS OF THE APPRAISAL PRIOR T	O USING THE VALUE OPINION IN A BUSINESS, INVESTMENT OR UNDERWRITING					
DECISION.						
THE ADDRESS REPORTED ON THE APPRAISAL FORM IS ACCORDING TO US POSTAL S	SERVICE RECORDS AS REQUIRED BY HAD FORMAT. THE TITLE COMPANY REPORTS					
THE CITY OR COUNTY ADDRESS AND THE TITLE REPORT MAY NOT MATCH TO THE US	DES RECORDS, HOWEVER THEY ARE UNE IN THE SAME.					
DAYS ON MARKET:						
THE DAYS ON MARKET FOR THE SUBJECT AND THE COMPARABLES WAS CALCULATE	D FROM THE DAY THE PROPERTY WAS LISTED ON THE OPEN MARKET TO THE					
DATE OF CONTRACT. IF THE CONTRACT WAS MADE AVAILABLE TO THE APPRAISER,						
	THE DATE USED WAS THE DATE THE CONTRACT WAS ACCEPTED BY BOTH					
PARTIES.						
COST APPROACH TO VALUE	: (not required by Fannie Mae)					
	,					
Provide adequate information for the lender/client to replicate the below cost figures and calculation	ns.					
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Freddie Mac Form 2055 March 2005

# Exterior-Only Inspection Residential Appraisal Report File # LL.030424A

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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### **Exterior-Only Inspection Residential Appraisal Report**

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.

Freddie Mac Form 2055 March 2005

# Exterior-Only Inspection Residential Appraisal Report File # LL.030424A

- 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 BYUN W.L.	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature	Signature
Name BRYCEN W WILLIAMS	Name
Company Name R1 APPRAISALS	Company Name
Company Address 1240 E 100 S, STE 6	Company Address
ST. GEORGE, UT 84790	
Telephone Number (435) 313-6979	Telephone Number
Email Address brycen.williams3@gmail.com	Email Address
Date of Signature and Report 03/04/2024	Date of Signature
Effective Date of Appraisal 03/04/2024	State Certification #
State Certification # A0208646-CR	or State License #
or State License #	State
or Other (describe) State #	Expiration Date of Certification or License
State NV	
Expiration Date of Certification or License 08/31/2024	SUBJECT PROPERTY
	Did not inspect exterior of subject property
ADDRESS OF PROPERTY APPRAISED	Did inspect exterior of subject property
501 Proud Eagle Ln	Date of Ingression
Las Vegas, NV 89144	Date of hispection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 1,210,000	OOMPADADI F OAL FO
LENDER/CLIENT	COMPARABLE SALES
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, REDONDO	Date of Inspection
BEACH, CA 90278	
Email Address	

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orrower roperty Address	Catamount Prope 501 Proud Eagle	Ln	ile No. LL.030424A
City Lender/Client	Las Vegas	County CLARK State NV	Zip Code 89144
	WEDGEWOOD IN		
APPRAIS	SAL AND	REPORT IDENTIFICATION	
This Report	is <u>one</u> of the fo	ollowing types:	
Appraisa	Report (A v	written report prepared under Standards Rule 2-2(a) , pursuant to the Scope of Work, as disclo	osed elsewhere in this report.)
□ Restricte	d (A)	written report prepared under Standards Rule 2-2(b) , pursuant to the Scope of Work, as disc	losed elsewhere in this report.
Appraisa		ricted to the stated intended use only by the specified client and any other named intended user(s	
Commen	ts on Sta	andards Rule 2-3	
-	-	wledge and belief:	
		I in this report are true and correct.  and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, ir	npartial, and unbiased professional
analyses, opinior	is, and conclusion	is.	
		e no present or prospective interest in the property that is the subject of this report and no personal interest v e performed no services, as an appraiser or in any other capacity, regarding the property that is the subject o	
l <sup>-</sup>		ptance of this assignment.	
		e property that is the subject of this report or the parties involved with this assignment. Ent was not contingent upon developing or reporting predetermined results.	
		this assignment is not contingent upon the development or reporting of a predetermined value or direction in	
	-	iion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intend Iusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Profe	* *
	the time this report		
		e made a personal inspection of the property that is the subject of this report. ne provided significant real property appraisal assistance to the person(s) signing this certification (if there are	exceptions, the name of each
individual providi	ng significant real	property appraisal assistance is stated elsewhere in this report).	
Dagage	hla Funas		
	ble Expos d have been offe	<b>EURE TIME</b> (USPAP defines Exposure Time as the estimated length of time that the prope ared on the market prior to the hypothetical consummation of a sale at market value on the effective d	
		exposure Time for the subject property at the market value stated in this report is:	90 days on market.
Commen	ite on An	praisal and Report Identification	
		issues requiring disclosure and any state mandated requirements: The	
I HAVE NOT COM	IPLETED ANY PR	NOR SERVICES ON THE SUBJECT PROPERTY IN THE PREVIOUS 36 MONTHS.	
APPRAISER:	10	SUPERVISORY or CO-APPRAISER (i	f applicable):
	BM	womiWill.	
Signature:		Signature:	
Name: BRYCEN	I W WILLIAMS	Signature:Name:	
or State License #	#: <u>A0208646-C</u> #:	or State License #:	
	•	Certification or License: 08/31/2024 State: Expiration Date of Certification or I	License:
Date of Signature Effective Date of A	and Report: <u>03/</u> appraisal: 03/04	<u>04/2024</u> Date of Signature:	
Inspection of Subj Date of Inspection	ect: None		or and Exterior Exterior-Only

Supplemental Addendum

File No	 030424A
FILE INU.	 U.3U424A

				22:000:2:::
Borrower	Catamount Properties 2018 LLC			
Property Address	501 Proud Eagle Ln			
City	Las Vegas	County CLARK	State <sub>NV</sub>	Zip Code 89144
Lender/Client	WEDGEWOOD INC			

### **URAR**: Neighborhood - Description

THE SUBJECT IS LOCATED IN THE EAGLE ROCK SUBDIVISION OF THE GREATER LAS VEGAS METROPOLITAN REGION. THE IMMEDIATE AREA IS COMPRISED OF SINGLE FAMILY RESIDENCES OF SIMILAR QUALITY. THE SUBJECT IS LOCATED WITHIN 1+/-MILES OF SHOPPING, SCHOOLS, EMPLOYMENT, RECREATIONAL FACILITIES, AND OTHER AMENITIES. OTHER LAND USE IN THE NEIGHBORHOOD SECTION IS VACANT & UNDEVELOPED LAND.

MARKET CONDITIONS:
THE MARKET HAS SHOWN STEADY INCREASES OVER THE PAST SEVERAL YEARS. HOWEVER THE MARKET HAS STABILIZED FOR MOST OF THIS YEAR AND HAS BEEN STABLE FOR SEVERAL MONTHS ONLY SHOWING MARKET DECREASES IN CERTAIN AREAS. INTEREST RATES HAVE STARTED TO DROP SLIGHTLY AND SUPPLY IS NOW BEGINNING TO FALL MORE IN LINE WITH DEMAND SHOWING MORE STABILITY IN THE MARKET. THE TRENDS FOR THE NEIGHBORHOOD SECTION WAS TAKEN FROM A COMPILATION OF THE TOTAL SALES AND LISTINGS IN THE DEFINED NEIGHBORHOOD. THE 1004MC WAS ALSO CONSIDERED IN THE NEIGHBORHOOD SECTION ALTHOUGH THE 1004MC ONLY REPRESENTS HOMES THAT ARE CONSIDERED COMPARABLE TO THE SUBJECT. THE 1004MC IS RESTRICTED TO ONLY COMPARABLE PROPERTIES TO THE SUBJECT AND DOES NOT REPRESENT THE GENERAL MARKET AREA.

**EXPOSURE TIME:**EXPOSURE TIME IS THE ESTIMATED LENGTH OF TIME THE PROPERTY INTEREST BEING APPRAISED WOULD HAVE BEEN OFFERED ON THE MARKET PRIOR TO THE HYPOTHETICAL CONSUMMATION OF THE SALE AT THE MARKET VALUE ON THE EFFECTIVE DATE OF THE APPRAISAL. MARKET TIME AND REPORTED ON PAGE 1 ON THE 1004 REPORT FORM AND EXPOSURE TIME FOR THE SUBJECT PROPERTY ARE THE SAME UNLESS OTHERWISE INDICATED HEREIN. SUPPORT FOR BOTH MARKETING TIME AND EXPOSURE TIME IS FOUND IN THE MARKET CONDITION ANALYSIS SECTION OF THE REPORT.

OWNER OF PUBLIC RECORD: ANDERSON FAMILY TRUST ANDERSON STEVEN L & DEBBIE L TRS

Catamount Properties 2018 LLC

**Market Conditions Addendum to the Appraisal Report** 

The purpose of this addendum is to provide the lender/cl				novalone in the se	ibjoot		
neighborhood. This is a required addendum for all appra Property Address 501 Proud Eagle Ln	isai reports with an enectiv	City Las Vegas	2009.	State NV	ZIP Code 891	11	
Borrower Catamount Properties 2018 LLC		ony Las vegas		otato 144	211 0000 03	77	
Instructions: The appraiser must use the information rec	quired on this form as the b	asis for his/her conclusion	s, and must provide support	for those conclus	sions, regarding		
housing trends and overall market conditions as reported in the Neighborhood section of the appraisal report form. The appraiser must fill in all the information to the extent							
it is available and reliable and must provide analysis as indicated below. If any required data is unavailable or is considered unreliable, the appraiser must provide an							
explanation. It is recognized that not all data sources will							
in the analysis. If data sources provide the required infor	-	• • • • • • • • • • • • • • • • • • • •	-	-	-		
average. Sales and listings must be properties that comp				ed by a prospecti	ve buyer of the		
subject property. The appraiser must explain any anoma Inventory Analysis	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months	Т	Overall Trend		
Total # of Comparable Sales (Settled)	26	9	6	Increasing		Declining	
Absorption Rate (Total Sales/Months)	4.33	3.00	2.00	Increasing	+=	➤ Declining	
Total # of Comparable Active Listings	3	6	8	Declining	Stable	✓ Increasing	
Months of Housing Supply (Total Listings/Ab.Rate)	0.69	2.00	4.00	Declining	Stable	✓ Increasing	
Median Sale & List Price, DOM, Sale/List %	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months		Overall Trend		
Median Comparable Sale Price	\$1,100,000	\$1,160,000	\$1,072,500	Increasing		Declining	
Median Comparable Sales Days on Market	15	10	26	Declining	Stable	Increasing	
Median Comparable List Price Median Comparable Listings Days on Market	\$2,084,995	\$2,089,998	\$1,450,000	Increasing	Stable Stable	➤ Declining	
Median Sale Price as % of List Price	93.97%	45	61 99.54%	Declining Increasing	+=	Increasing  Declining	
Seller-(developer, builder, etc.)paid financial assistance p		97.59% No	99.54%	Declining	➤ Stable	Increasing	
Explain in detail the seller concessions trends for the pas	_		n 3% to 5%, increasing use o		_	Interested	
fees, options, etc.). SELLER PAID CONCESSION						IS TYPICALLY	
FOR CLOSING COSTS THAT RANGE FROM 1% TO 6							
Are foreclosure sales (REO sales) a factor in the market?		•	ling the trends in listings and				
REO SALES ARE NOT A FACTOR IN THE MARKET A	REA CURRENTLY. REO	SALES ARE STILL NOTE	D IN THE MARKET AREA, I	BUT ARE NOT A	DRIVING FORCI	Ξ	
Cite data sources for above information. The Ma	rket Conditions Addenda w	vas completed with data fro	om Las Vagas Basitars MLC	with an effective	date of 03/04/203	94	
			JIII Las vegas realiois ivilo	WILLI ALL CITECTIVE	uate of 05/07/202		
		ac completed that data in	om Las vegas Reallors MLS	with an enective	date of 00/04/202	- 11.	
		·	·			- 1.	
Summarize the above information as support for your co	onclusions in the Neighborh	nood section of the apprais	al report form. If you used an	y additional infor	mation, such as		
an analysis of pending sales and/or expired and withdraw	onclusions in the Neighborh	nood section of the apprais	al report form. If you used an	y additional infor	mation, such as		
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Freddie Mac Form 71 March 2009

Catamount Properties 2018 LLC

File No. LL.030424A

### 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.

 $C^2$ 

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**

Q1

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.

### $\Omega$ 6

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
A	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
C	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 of Financing Concessions  Sale or Financing Concessions
GlfCse	Golf Course	Location
Glfvw	Golf Course View	View
Ind	Industrial	Location & View
-		Basement & Finished Rooms Below Grade
in	Interior Only Stairs	
Lndfl	Landfill	Location
LtdSght	Limited Sight	View
Listing	Listing	Sale or Financing Concessions
Mtn	Mountain View	View
N	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
BsyRd	Busy Road	Location
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
REO	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
WO	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

### **Subject Photo Page.**

Borrower	Catamount Properties 2018 LLC			
Property Address	501 Proud Eagle Ln			
City	Las Vegas	County CLARK	State NV	Zip Code 89144
Lender/Client	WEDGEWOOD INC			



### **Subject Front**

501 Proud Eagle Ln

Sales Price

Gross Living Area 3,565 Total Rooms 9 Total Bedrooms Total Bathrooms 4.0 Location B;Gated; View N;Res; 7841 sf Site Quality Q3 25 Age

**Subject Street** 

**Subject Street** 

### **Comparable Photo Page**

Borrower	Catamount Properties 2018 LLC			
Property Address	501 Proud Eagle Ln			
City	Las Vegas	County CLARK	State NV	Zip Code 89144
Lender/Client	WEDGEWOOD INC			



### **Comparable 1**

308 Proud Eagle Ln

0.13 miles SW Prox. to Subject Sale Price 1,225,000 Gross Living Area 3,655 Total Rooms Total Bedrooms 4 Total Bathrooms 3.1 Location B;Gated; View N;Res; Site 8712 sf Quality Q3 27 Age



### Comparable 2

300 Pinion Hills Ct

Prox. to Subject 0.46 miles E Sale Price 1,180,000 Gross Living Area 3,301 Total Rooms 8 Total Bedrooms 4 Total Bathrooms 3.1 Location B;Gated; View N;Res; 10019 sf Site Quality Q3 Age 22



### Comparable 3

9712 Amber Peak Ct

Prox. to Subject 0.13 miles SW Sale Price 1,500,000 Gross Living Area 3,942 Total Rooms 10 Total Bedrooms 5 Total Bathrooms 4.1 Location B;Gated; View N;Res; Site 11761 sf Quality Q3 Age 27

### **Comparable Photo Page**

Borrower	Catamount Properties 2018 LLC							
Property Address	501 Proud Eagle Ln							
City	Las Vegas	County	CLARK	State	NV	Zip Code	89144	
Lender/Client	WEDGEWOOD INC							



### Comparable 4

436 Pinnacle Heights Ln

Prox. to Subject 0.10 miles SW 1,139,000 Sales Price Gross Living Area 3,942 Total Rooms 9 Total Bedrooms 5 Total Bathrooms 4.0 Location B;Gated; View N;Res; Site 8712 sf Quality Q3 Age 26



### Comparable 5

608 Proud Eagle Ln

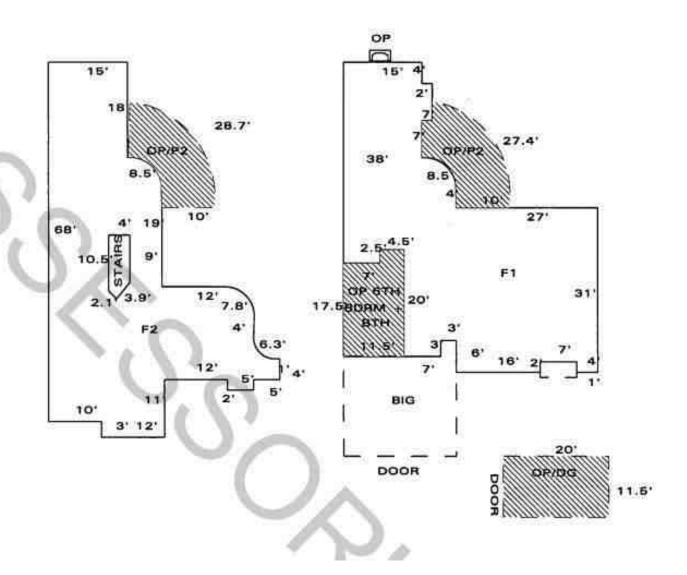
Prox. to Subject 0.09 miles NE Sales Price 1,700,000 Gross Living Area 3,434 Total Rooms 9 Total Bedrooms 4 Total Bathrooms 3.1 Location B;Gated; View N;Res; 8176 sf Site Quality Q3 Age 24

### Comparable 6

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

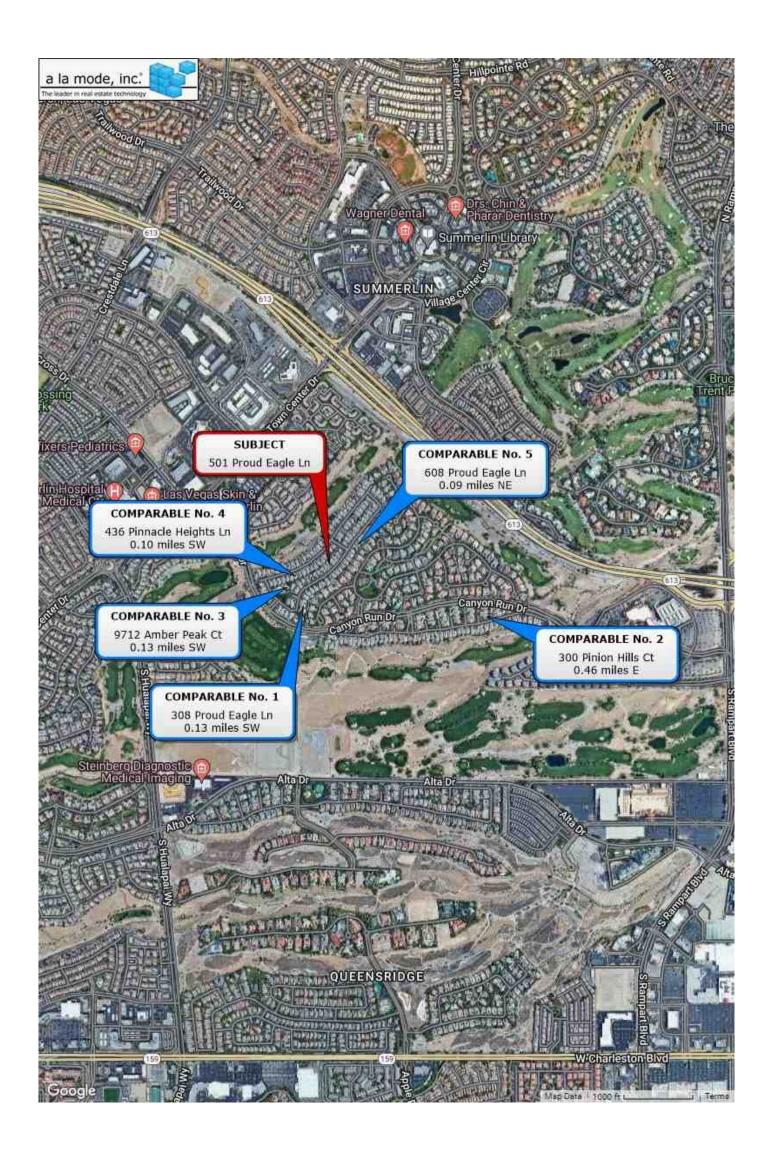
## **County Sketch**

Borrower	Catamount Properties 2018 LLC						
Property Address	501 Proud Eagle Ln						
City	Las Vegas	County CLARK	State	NV	Zip Code	89144	
Lender/Client	WEDGEWOOD INC						



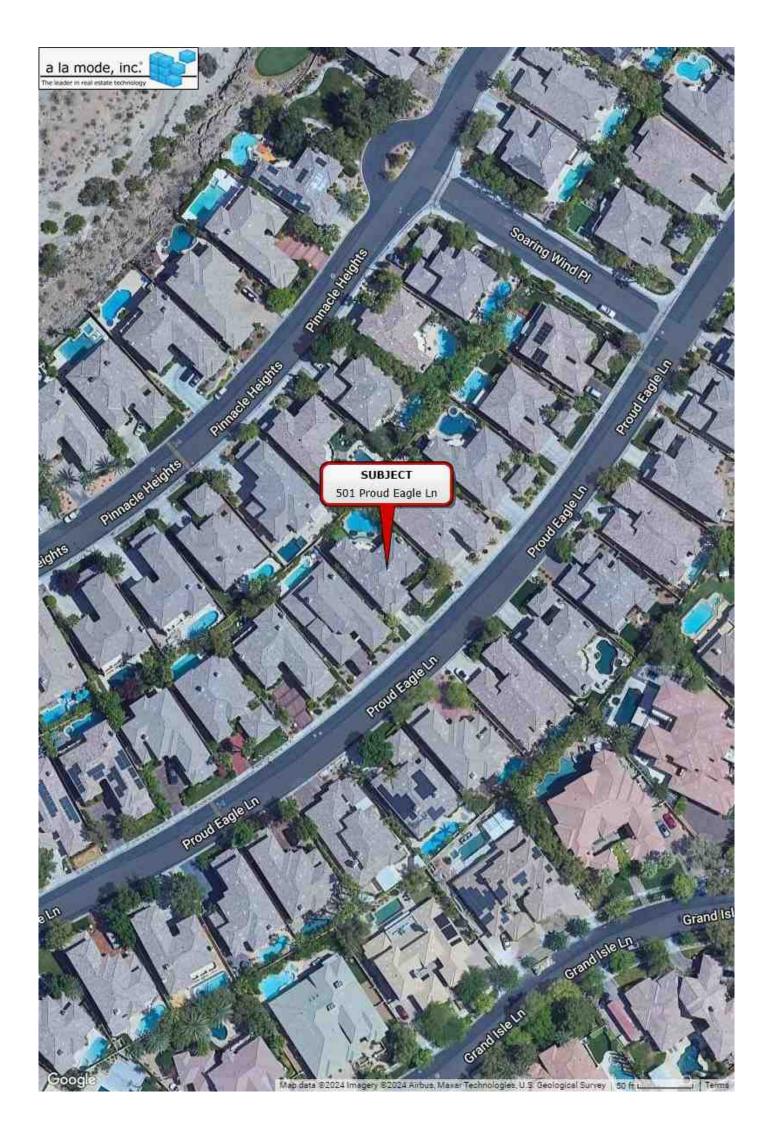
### **Comparable Sales Map**

Borrower	Catamount Properties 2018 LLC			
Property Address	501 Proud Eagle Ln			
City	Las Vegas	County CLARK	State NV	Zip Code 89144
Lender/Client	WEDGEWOOD INC			



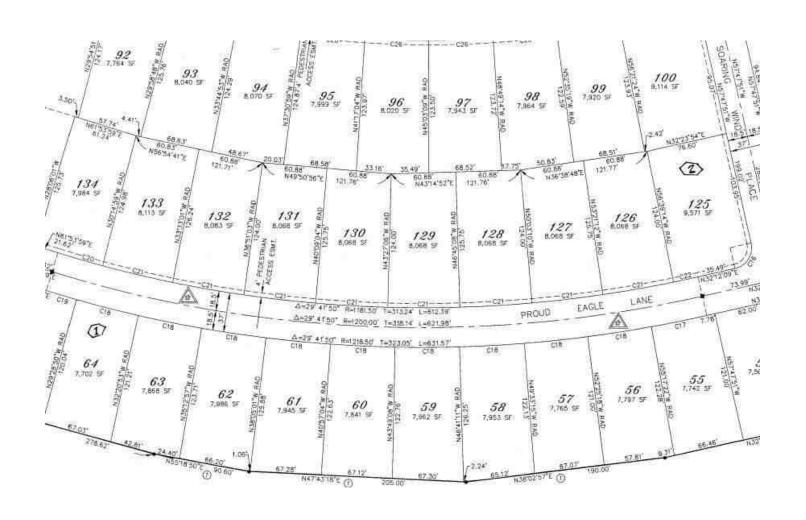
### **Aerial Map**

Borrower	Catamount Properties 2018 LLC							
Property Address	501 Proud Eagle Ln							
City	Las Vegas	County	CLARK	State	NV	Zip Code	89144	
Lender/Client	WEDGEWOOD INC							



### **Plat Map**

Borrower	Catamount Properties 2018 LLC			
Property Address	501 Proud Eagle Ln			
City	Las Vegas	County CLARK	State NV	Zip Code 89144
Lender/Client	WEDGEWOOD INC			



### License

Borrower	Catamount Properties 2018 LLC			
Property Address	501 Proud Eagle Ln			
City	Las Vegas	County CLARK	State <sub>NV</sub>	Zip Code 89144
Lender/Client	WEDGEWOOD INC			

# APPRAISER CERTIFICATE

# STATE OF NEVADA DEPARTMENT OF BUSINESS AND INDUSTRY

NOT TRANSFERABLE

REAL ESTATE DIVISION

NOT TRANSFERABLE

This is to Certify That: BRYCEN WILLIAMS

Certificate Number: A.0208646-CR

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

Issue Date: September 1, 2022

Expire Date: August 31, 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 Certificate to be issued with its Seal printed thereon. This certificate must be conspicuously displayed in place of business.

FOR: R1 APPRAISALS 1240 E 100 S #6 ST GEORGE, UT 84790 REAL ESTATE DIVISION

SHARATH CHANDRA

Administrator

### E&0

Borrower	Catamount Properties 2018 LLC							
Property Address	501 Proud Eagle Ln							
City	Las Vegas	County	CLARK	State	NV	Zip Code	89144	
Lender/Client	WEDGEWOOD INC							

### Accelerant National Insurance Company

(A Stock Company) 400 Northridge Road, Suite 800 Sandy Springs, GA 30350

### REAL ESTATE APPRAISERS ERRORS AND OMISSIONS INSURANCE POLICY DECLARATIONS

NOTICE: THIS IS A "CLAIMS MADE AND REPORTED" POLICY. THIS POLICY REQUIRES THAT A CLAIM BE MADE AGAINST THE INSURED DURING THE POLICY PERIOD AND REPORTED TO THE INSURER, IN WRITING, DURING THE POLICY PERIOD OR EXTENDED REPORTING PERIOD.

### PLEASE READ YOUR POLICY CAREFULLY.

Policy Number: NAX40PL102145-00 Renewal of: New

1. Named Insured: Brycen Williams

2. Address: 1240 E 100S STE 6

Saint George, UT 84790

From: July 11, 2023 3. Policy Period: To: July 11, 2024

12:01 A.M. Standard Time at the address of the Named Insured as stated in item 2. Above.

4. Limit of Liability: Each Claim Policy Aggregate Damages Limit of Liability 4A. \$ 1,000,000 4C. \$ 1,000,000 4D. \$ 1,000,000 Claim Expenses Limit of Liability 4B. \$ 1,000,000

5. Deductible (Inclusive of Claims Expenses):

Each Claim Aggregate 5A. \$500 5B. \$1,000

Policy Premium: \$ 563

7. Retroactive Date: July 11, 2021

Notice to Company: Notice of a Claim or Potential Claim should be sent to:

OREP Insurance Services: info@orep.org 6353 El Cajon Blvd, Suite 124-605

San Diego, CA 92115

9. Program Administrator: OREP Insurance Services, LLC - appraisers@orep.org

10. Forms and Endorsements Attached at Policy Inception: See Schedule of Forms

If required by state law, this policy will be countersigned by an authorized representative of the Company.

Asaac Peck Date: May 4, 2023 Authorized Representative

Form MAP\_LT.ZONING - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE