56991 File # 35339656

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	The purpose of this summary appraisal repo	rt is to provide	the lender/client with a	in accurate, and adequate	ely supported, opi	inion of the market valu	e of the subject	t property.
ſ	Property Address 5865 Wildhorse Ledg	ie Ave		City Las Vega		State NV	Zip Code 89	131
ſ			Owner of Dublic De					
ſ	Borrower Catamount Properties 2018		Owner of Public Re		operties 2018		K	
	Legal Description IRON MOUNTAIN R	ANCH-VILLA	GE 1- UNIT 4 PLAT	BOOK 102 PAGE 5	2 LOT 64 BLO	CK A		
				Tax Year 2024		R.E. Taxes \$	2 000	
							-,	
H	Neighborhood Name Iron Mountain Ran	ch		Map Reference	19-60-13	Census Tract	0036.56	
SUBJECT	Occupant 🔀 Owner 🗌 Tenant 🔲 Vac		Special Assessmer	•	X PU			per month
Ξ				ι σ ψ υ	A 10	D 110A \$ 45	por your	y por month
뽁	Property Rights Appraised X Fee Simple	Leasehold	Other (describe)					
S	Assignment Type Purchase Transaction	Refinanc	e Transaction X Otl	er (describe) Servicing	α			
		rioiiilailo		· · · · · · · · · · · · · · · · · · ·				
	Lender/Client Wedgewood Inc		Address 20	15 Manhattan Beach	Blvd Suite 100), Redondo Beach, C	CA 90278	
	Is the subject property currently offered for sale of	r has it heen offe	red for sale in the twelve r	onths prior to the effective	date of this apprais	al?	Yes No	
							1100110	
	Report data source(s) used, offering price(s), and	i date(s).	DOM 12;MLS #256	3896, List Price: \$67	4,900, List Dat	e: 03/07/2024		
	I		at avvalage tuenesetien. Fr			fan aala anb tha anal:		
	I did did not analyze the contract for	sale for the subje	ct purchase transaction. E	piain the results of the anal	ysis of the contract	for sale or why the analysi	s was not	
	performed.							
_	-							
ပ								
≴	Contract Price \$ Date of Con	tract	Is the property se	ller the owner of public reco	ord? Yes	No Data Source(s)		
۴			<u> </u>					
z	Is there any financial assistance (loan charges, s	ale concessions, į	gift or downpayment assis	ance, etc.) to be paid by an	ny party on behalf of	the borrower?	Ye	es No
CONTRACT	If Yes, report the total dollar amount and describe	the items to be r	naid.					
ø								
	Note: Doos and the resist server selden state	noiabhaile	vo not onuveled facta					
ſ	Note: Race and the racial composition of the	neignborhood a	ire not appraisal factors.					
ø	Neighborhood Characteristics		One	Unit Housing Trends		One-Unit Housing	Present La	and Use %
	,							
	Location 🗌 Urban 🔀 Suburban 🗌	Rural Pr	operty Values 🛛 Increa	sing Stable	Declining	PRICE AGE	One-Unit	80 %
	Built-Up X Over 75% 25-75%	Under 25% De	emand/Supply Short	age 🔀 In Balance	Over Supply	\$ (000) (yrs)	2-4 Unit	2 %
O					=	ψ (000) (y13)		
0	Growth Rapid X Stable	Slow Ma	arketing Time 🔀 Unde	3 mths 3-6 mths	Over 6 mths	350 Low 1	Multi-Family	4 %
우								
NEIGHBORHOOD	Neighborhood Boundaries Horse Dr to t	ne nortn, N L	pecatur biva to the e	ast, W Elkhorn Rd to	י ine south,	1,900 High 40	Commercial	6 %
õ	and N Torrey Pines Dr to the west.					510 Pred. 19	Other	8 %
÷	-							
ō	Neighborhood Description Subject prope	erty is located	in a subdivision cont	aining similar age and	quality dwelling	gs in Clark County. Tl	here is access	s to
Е	employment, shopping and entertainm	ent. The subje	ect neighborhood con	tains all the necessary	v support servic	es like parks, schools	nublic transr	ortation
Z					y capport corrie	oo iito parto, corrocio	, pablic traffor	oortation,
	hospitals and houses of worship. The	"other" in pres	<u>sent land use is vaca</u> i	nt.				
	Market Conditions (including support for the above	re conclusions)	Conventional	loans, as well as FH	A loans are rea	adily available. Loan	discounts int	terest
	•							101001
	buy downs and concessions are rare	, but when se	een are typically 3%	or less and depend of	on the motivati	on of the individual s	sellers.	
	Dimensions 27v10v26v16Ev100v100		Area 14375 s	sf Sha	pe Irregular	View N	I-Door	
	Dimensions 27x18x36x165x188x109						v;Res;	
	Specific Zoning Classification R-PD3		Zoning Description	n Residential Plann	ned Developme	ent - 3 Unit Per Acre		
		conforming (Gran		Zoning Illegal (descri				
				<u> </u>				
	Is the highest and best use of subject property as	improved (or as	proposed per plans and sp	ecifications) the present us	e?	Yes 🗌 No If No, de	escribe soo a	addendum
	, , , ,		 				אסטווטט סכב מ	
							301100 366 2	addonadin
	Utilities Public Other (describe)		Public Oth	er (describe)		ovements - Type	Public	Private
ш	,	Wat		er (describe)	Off-site Impro	ovements - Type	Public	
ITE	Electricity \(\sum \)	Wat	ter 🔀	er (describe)	Off-site Impro	ovements - Type nalt		
SITE	,			er (describe)	Off-site Impro	ovements - Type nalt	Public	
SITE	Electricity \(\sum \)	San	ter 🗶 🖂		Off-site Impro	ovements - Type nalt	Public	Private
SITE	Electricity	San	ter X [itary Sewer X [A Flood Zone X500	FEMA Map # 320	Off-site Impro	ovements - Type nalt	Public	Private
SITE	Electricity Gas FEMA Special Flood Hazard Area Yes Are the utilities and off-site improvements typical	San No FEMA for the market are	ter X [itary Sewer X 500] ea? X 500	FEMA Map # 320	Off-site Impro Street aspl Alley none 003C1786F	ovements - Type nalt e FEMA Ma	Public Dubic 11/16/	Private
SITE	Electricity	San No FEMA for the market are	ter X [itary Sewer X 500] ea? X 500	FEMA Map # 320	Off-site Impro Street aspl Alley none 003C1786F	ovements - Type nalt	Public	Private
SITE	Electricity	San No FEMA for the market are	ter X [itary Sewer X 500] ea? X 500	FEMA Map # 320	Off-site Impro Street aspl Alley none 003C1786F	ovements - Type nalt e FEMA Ma	Public Dubic 11/16/	Private
SITE	Electricity	San No FEMA for the market are	ter X [itary Sewer X 500] ea? X 500	FEMA Map # 320	Off-site Impro Street aspl Alley none 003C1786F	ovements - Type nalt e FEMA Ma	Public Dubic 11/16/	Private
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SITE	Electricity	San No FEMA for the market are	ter X [itary Sewer X 500] ea? X 500	FEMA Map # 320	Off-site Impro Street aspl Alley none 003C1786F	ovements - Type nalt e FEMA Ma	Public Dubic 11/16/	Private
SITE	Electricity Gas FEMA Special Flood Hazard Area Yes Are the utilities and off-site improvements typical Are there any adverse site conditions or external	San No FEMA for the market are factors (easement	itary Sewer	FEMA Map # 320 No If No, describe remental conditions, land use	Off-site Impressive Alley none 003C1786F es, etc.)?	ovements - Type nait e FEMA Ma	Public Describe	Private
SITE	Electricity Gas FEMA Special Flood Hazard Area Yes Are the utilities and off-site improvements typical Are there any adverse site conditions or external Source(s) Used for Physical Characteristics of Pr	San No FEMA for the market are factors (easement	ter X [itary Sewer X 500] ea? X 500	FEMA Map # 320 No If No, describe mental conditions, land use	Off-site Impro	ovements - Type nait e FEMA Ma Yes No	Public Discrete 11/16/ If Yes, describe Property Owner	Private
SITE	Electricity Gas FEMA Special Flood Hazard Area Yes Are the utilities and off-site improvements typical Are there any adverse site conditions or external	San No FEMA for the market are factors (easement	itary Sewer	FEMA Map # 320 No If No, describe remental conditions, land use	Off-site Impro	ovements - Type nait e FEMA Ma	Public Discrete 11/16/ If Yes, describe Property Owner	Private
SITE	Electricity Gas FEMA Special Flood Hazard Area Yes Are the utilities and off-site improvements typical Are there any adverse site conditions or external Source(s) Used for Physical Characteristics of Pr Other (describe) Realist	San No FEMA for the market are factors (easement	itary Sewer	FEMA Map # 320 No If No, describe mental conditions, land use	Off-site Impro	ovements - Type nait e FEMA Ma Yes No Prior Inspection County Records/Rea	Public Date 11/16/	Private
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SITE SITE	Electricity Gas FEMA Special Flood Hazard Area Yes Are the utilities and off-site improvements typical Are there any adverse site conditions or external Source(s) Used for Physical Characteristics of Pr Other (describe) Realist General Description Units One One with Accessory Unit	San No FEMA for the market are factors (easement operty Gene Concrete SI	itary Sewer	FEMA Map # 320 No If No, describe Imental conditions, land use Imental conditions and use Imental conditions and use Imental conditions are Imental conditions. In Imental conditions are Imental conditions are Imental conditions. In Imental conditions are Imental conditions. In Imental conditions are Imental conditions are Imental conditions are Imental conditions. In Imental conditions are Imental conditions are Imental conditions are Imental conditions. In Imental conditions are Imental conditions	Off-site Impressive Alley none 003C1786F es, etc.)? Tax Records es Living Area A Fireple Wood	povements - Type nailt e FEMA Ma Yes No Prior Inspection County Records/Rea menities ace(s) # 1 Nor stove(s) # 0 Driv	Public Date 11/16/ If Yes, describe Property Owner list/MLS Car Storage Description Car Storage Descr	Private
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Freddie Mac Form 2055 March 2005

UAD Version 9/2011

Page 1 of 6

1 2055 March 2005

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There are 31 comparable	properties currently	offered for sale in	the subject neighborho	ood ranging in price	from \$ 395,000	to \$ 3.9	99,999 .	
					price from \$ 350,00	,-	,900,000	
FEATURE	SUBJECT		LE SALE # 1		BLE SALE # 2	COMPARABL		
	_	6350 Tempting (7871 Flat Creel		7908 Midnight Ri		
Las Vegas, NV 8	9131	Las Vegas, NV 8	39131	Las Vegas, NV	89131	Las Vegas, NV 8	9131	
Proximity to Subject		0.71 miles NW		0.14 miles NE	1.	0.15 miles N		
Sale Price	\$		\$ 705,000		\$ 640,000		\$ 554,777	
Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 187.35 sq.ft.		\$ 190.02 sq.f	t.	\$ 167.35 sq.ft.		
Data Source(s)		LVR #2536910;I	OOM 106	LVR #2543085;	DOM 44	LVR #2547111;D	OM 34	
Verification Source(s)		Doc #24030800	1317/Realist	Doc #24022100	3386/Realist	Doc #240216000	617/Realist	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	
Sales or Financing		ArmLth	(//-	ArmLth	(/ · /	ArmLth	(,,,,	
Concessions		Conv;0		Conv;12800	0	Conv;1500	0	
Date of Sale/Time		s03/24;c02/24		s02/24;c01/24		s02/24;c01/24	0	
Location	N.Dee.		24 705		0			
	N;Res;	B;Res;Gated	-31,725	N;Res;AdjPrk	0	N;Res;		
Leasehold/Fee Simple	Fee Simple	Fee Simple	_	Fee Simple		Fee Simple		
Site	14375 sf	17860 sf	0	11326 sf	0	7405 sf	+24,395	
View	N;Res;	N;Res;		N;Res;		N;Res;		
Design (Style)	DT2;Southwest	DT2;Southwest		DT2;Southwest		DT2;Southwest		
Quality of Construction	Q4	Q4		Q4		Q4		
Actual Age	21	18	0	21		21		
Condition	C3	C3		C3		C3		
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms. Baths	3	Total Bdrms. Baths		
Room Count	9 5 3.0	10 5 4.0	-10,000				-5,000	
Gross Living Area	3,754 sq.ft.	3,763 sq.ft.		· · · · · · · · · · · · · · · · · · ·				
-	· · · · · · · · · · · · · · · · · · ·		0	· · · · · · · · · · · · · · · · · · ·	t. +19,300		+21,950	
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	Windows	Windows		Windows		Windows		
Garage/Carport	2ga2dw	3gd3dw	-5.000	2ga2dw		3ga3dw	-5,000	
Porch/Patio/Deck	Porch/Patio	Pch/CvPat/Balc		Porch/CovPat	0	Porch/CovPat	0	
Fireplaces	1 Fireplace	2 Fireplace		No Fireplace		No Fireplace	0	
Pool Features	Pool	No Pool	+10,000		0	No Pool	+10,000	
POUI Fediules	P001	NO POOI	+ 10,000	P001		NO POOI	+10,000	
Net Adverter of (Tetel)			0				Φ	
Net Adjustment (Total)		_ + 🔀 -	\$ -36,725		\$ 19,300		\$ 46,345	
Adjusted Sale Price		Net Adj. 5.2 %		Net Adj. 3.0 9		Net Adj. 8.4 %		
of Comparables I X did did not research t		Gross Adj. 8.0 %	\$ 668,275	Gross Adj. 3.0 9	659,300	Gross Adj. 12.0 %	\$ 601,122	
Data Source(s) MMLS/Rea My research did X did r Data Source(s) MMLS/Rea	alist not reveal any prior sale alist	es or transfers of the co	omparable sales for the y	year prior to the date (effective date of this appr	sale.		
Report the results of the research a	and analysis of the prio	r sale or transfer histor	y of the subject property	and comparable sale	s (report additional prior			
ITEM	SI	JBJECT	COMPARABLE S	ALE #1	COMPARABLE SALE #2	2 COMPAI	RABLE SALE #3	
Date of Prior Sale/Transfer	04/18/2024							
Price of Prior Sale/Transfer	\$620,000							
Data Source(s)	Realist		Realist	Rea	list	Realist		
Effective Date of Data Source(s)	04/27/2024		04/27/2024		7/2024	04/27/2024		
Analysis of prior sale or transfer his					rior arms length tra			
for a sale (MLS #2563896							1011001000	
Summary of Sales Comparison Ap	Summary of Sales Comparison Approach see addendum							
Indicated Value by Sales Comparis	on Approach ¢ C	FF 000						
Indicated Value by Sales Comparis		55,000	0 14 1 1 1 1	I N.A.		1 // 1 1 1 1 6		
Indicated Value by Sales Comparis Indicated Value by: Sales Compa			Cost Approach (if deve	eloped) \$	Income App	roach (if developed) \$		
	arison Approach \$	655,000	•••	• /				
Indicated Value by: Sales Compa	arison Approach \$ proach was given	655,000 all weight due to	the availability and	d reliability of ma	rket data. The inco	me approach was	not	
Indicated Value by: Sales Compa The sales comparison app developed as homes are p	arison Approach \$ proach was given predominately ow	655,000 all weight due to ner occupied in the	the availability and ne subject's marke	d reliability of ma t, making rental	rket data. The inco	me approach was	not	
Indicated Value by: Sales Comparison app The sales comparison app developed as homes are p developed due to the lack This appraisal is made as i'as i	arison Approach \$ broach was given bredominately ow of vacant land sa s", subject to following repairs or	655,000 all weight due to ner occupied in the les and the age completion per plansalterations on the base	the availability and ne subject's marke of the subject prop s and specifications o sis of a hypothetical c	d reliability of ma et, making rental erty. In the basis of a h ondition that the re	rket data. The inco data sparse. The co ypothetical condition that pairs or alterations have	ome approach was	s not not	

Freddie Mac Form 2055 March 2005

UAD Version 9/2011

Page 2 of 6

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see addendum				
COST APPROACH TO VALUE	(not required by Fannie Mae)			
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COST APPROACH TO VALUE Provide adequate information for the lender/client to replicate the below cost figures and calculatio Support for the opinion of site value (summary of comparable land sales or other methods for esti	18.	t developed s	see Reconcilia	tion comment.
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Freddie Mac Form 2055 March 2005

UAD Version 9/2011

Page 3 of 6

1 2055 March 2005 2R

56991 File # 35339656

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.

Freddie Mac Form 2055 March 2005

UAD Version 9/2011 Page 4 of 6

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

UAD Version 9/2011 Page 5 of 6

56991 File # 35339656

- 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	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature $\bigcap \mathcal{P}$	Signature
Name Joseph Ruiz	Name
Company Name Ruiz Appraisal Services	Company Name
Company Address 8248 Abercrombe Way	Company Address
Las Vegas, NV 89145	
Telephone Number (209) 648-8025	Telephone Number
Email Address ruizappraisalservices@gmail.com	Email Address
Date of Signature and Report 04/29/2024	Date of Signature
Effective Date of Appraisal 04/27/2024	State Certification #
State Certification #	or State License #
or State License # A.0208569-RES	State
or Other (describe) State #	Expiration Date of Certification or License
State NV	
Expiration Date of Certification or License 06/30/2024	SUBJECT PROPERTY
ADDRESS OF PROPERTY APPRAISED	☐ Did not inspect exterior of subject property
5865 Wildhorse Ledge Ave	☐ Did inspect exterior of subject property from street
Las Vegas. NV 89131	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 655,000	
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,	Date of Inspection
Redondo Beach, CA 90278	
Email Address	

Freddie Mac Form 2055 March 2005

UAD Version 9/2011 P

Page 6 of 6

56991 File # 35339656

	FEATURE	SUBJECT		BLE SALE # 4		RABLE SALE # 5	COMPARABL	
j	Address 5865 Wildhorse L		5784 Indian Rai		5909 Wildhors	U	7917 Morning Ga	•
	Las Vegas, NV 89	9131	Las Vegas, NV	89131	Las Vegas, N	V 89131	Las Vegas, NV 8	9131
١	Proximity to Subject		0.03 miles E	I.	0.14 miles W		0.17 miles N	
١		\$		\$ 575,000		\$ 630,000		\$ 675,000
١		\$ sq.ft.	· ·		\$ 217.09 80		\$ 183.03 sq.ft.	
١	Data Source(s)		LVR #2505676;	DOM 5	LVR #257214	5;DOM 7	LVR #2577807;D	OM 1
	Verification Source(s)		Doc #23071800		Realist		Realist	
ĺ	VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
ĺ	Sales or Financing		ArmLth		Listing		Listing	
J	Concessions		Cash;750	0				
ı	Date of Sale/Time		s07/23;c06/23	+39,675			Active	
ľ	Location	N;Res;	N;Res;	12,22	N;Res;		N;Res;	
ı	Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
į	Site	14375 sf	7405 sf	+24 395	6970 sf	+25,918		+19,820
ı	View	N;Res;	N;Res;	. 24,000	N;Res;	. 20,010	N;Res;	. 10,020
	Design (Style)	DT2;Southwest	DT2;Southwest		DT2;Southwe	st	DT2;Southwest	
ł	Quality of Construction	Q4	Q4		Q4	31	Q4	
	Actual Age	21	20		22		21	
f	Condition	C3	C3		C3	0	C3	
ł	Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms. Ba	the	Total Bdrms. Baths	
ļ	Room Count							
ч		9 5 3.0 3,754 sq.ft.		+5,000				
ł	Gross Living Area Basement & Finished			.	2,902 80	q.ft. +42,600		0
		0sf	0sf		0sf		0sf	
Į	Rooms Below Grade	- · ·			 			
ı	Functional Utility	Typical	Typical		Typical		Typical	
١	Heating/Cooling	FWA/CAC	FWA/CAC		FWA/CAC		FWA/CAC	
١	Energy Efficient Items	Windows	Windows		Win/OwnSola		Win/OwnSolar	-10,000
١	Garage/Carport	2ga2dw	2ga2dw		3ga3dw		2ga2dw	
١	Porch/Patio/Deck	Porch/Patio	Porch/Patio		Porch/CovPat		Porch/CovPat	0
	Fireplaces	1 Fireplace	No Fireplace		No Fireplace	0	No Fireplace	0
١	Pool Features	Pool	No Pool	+10,000	Pool		Pool	
ı								
ı	Net Adjustment (Total)		X +	\$ 79,070		- \$ 53,518		\$ 9,820
	Adjusted Sale Price		Net Adj. 13.8 %			5 %	Net Adj. 1.5 %	
-	of Comparables		Gross Adj. 13.8 9				Gross Adj. 4.4 %	\$ 684,820
ĺ	Report the results of the research a							
	ITEM	S	JBJECT	COMPARABLE SA	LE # 4	COMPARABLE SALE # ;	5 COMPAR	ABLE SALE # 6
Į.								
•	Date of Prior Sale/Transfer	04/18/2024						
ı	Price of Prior Sale/Transfer	04/18/2024 \$620,000						
ı	Price of Prior Sale/Transfer Data Source(s)	\$620,000 Realist		Realist	Re	ealist	Realist	
	Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s)	\$620,000 Realist 04/27/2024		04/27/2024		ealist /27/2024	Realist 04/27/2024	
	Price of Prior Sale/Transfer Data Source(s)	\$620,000 Realist 04/27/2024	perty and comparable	04/27/2024				
	Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s)	\$620,000 Realist 04/27/2024	perty and comparable	04/27/2024				
	Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s)	\$620,000 Realist 04/27/2024	perty and comparable	04/27/2024				
	Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s)	\$620,000 Realist 04/27/2024	perty and comparable	04/27/2024				
NOIS	Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s)	\$620,000 Realist 04/27/2024	perty and comparable	04/27/2024				
	Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s)	\$620,000 Realist 04/27/2024	perty and comparable	04/27/2024				
	Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s)	\$620,000 Realist 04/27/2024	perty and comparable	04/27/2024				
ı	Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer his	\$620,000 Realist 04/27/2024	perty and comparable	04/27/2024				
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Market Conditions Addendum to the Appraisal Report

56991 35339656

neighborhood. This is a required addendum for all appraisal reports with an effective date on or after April 1, 2009.									
Property Address 5865 Wildhorse Ledge Av		City Las Vega		State	e NV	ZIP	Code 891:	31	
Borrower Catamount Properties 2018 LLC	,								
Instructions: The appraiser must use the information rechousing trends and overall market conditions as reported it is available and reliable and must provide analysis as in explanation. It is recognized that not all data sources will in the analysis. If data sources provide the required infor average. Sales and listings must be properties that comp	d in the Neighborhood section ndicated below. If any requii I be able to provide data for mation as an average instea	on of the appraisal report for red data is unavailable or is the shaded areas below; if ad of the median, the appra	orm. The appraiser must fill in considered unreliable, the a it is available, however, the a iser should report the availab	n all the ppraise apprais de figui	e informatior er must provi ser must incli re and identif	n to thi ide and ude to fy it a	he extent n the data as an		
subject property. The appraiser must explain any anoma									
Inventory Analysis	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months	<u> </u>			erall Trend		Daalinina
Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months)	118	34	56				Stable Stable	$\frac{\sqcup}{\Box}$	Declining Declining
Total # of Comparable Active Listings	19.67 21	11.33 25	18.67 31	=	Increasing Declining	_	Stable	X	Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	1.1	2.2	1.7		Declining		Stable		Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months		<u> </u>	Ove	erall Trend		<u> </u>
Median Comparable Sale Price	\$510,000	\$497,000	\$552,389	X	Increasing		Stable		Declining
Median Comparable Sales Days on Market	15	25	22	-			Stable		Increasing
Median Comparable List Price	\$499,000	\$499,000	\$499,999	_		=	Stable		Declining
Median Comparable Listings Days on Market Median Sale Price as % of List Price	43	65	20		Declining Increasing	_	Stable Stable		Increasing Declining
Seller-(developer, builder, etc.)paid financial assistance p	99% prevalent? Yes	99% 	100%			1	Stable	H	Increasing
Explain in detail the seller concessions trends for the pas			2% to 5% increasing use of						increasing
Are foreclosure sales (REO sales) a factor in the market? An analysis was performed on 208 compe			ng the trends in listings and a nose sales, a total of					REO).
Other distance and the state of									
Cite data sources for above information. MLS/F	Realist								
Cite data sources for above information. MLS/F	Realist								
Summarize the above information as support for your coan analysis of pending sales and/or expired and withdraw	onclusions in the Neighborho	• • • • • • • • • • • • • • • • • • • •					such as		
Summarize the above information as support for your co an analysis of pending sales and/or expired and withdray The subject neighborhood market area ha	onclusions in the Neighborho wn listings, to formulate you s experienced increa	ur conclusions, provide both asing values over the	n an explanation and support last year. When sale	for you	ur conclusio narrowe	ns. d to	those in		
Summarize the above information as support for your co an analysis of pending sales and/or expired and withdray The subject neighborhood market area ha competition with the subject in the last 6 m	onclusions in the Neighborhown listings, to formulate you sexperienced increationths they show inci	ur conclusions, provide both using values over the reasing overall value	n an explanation and support last year. When sale trends. The sales co	for you s are nside	ur conclusio narrowedered comp	ns. d to petir	those in o	e sı	ubject
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Freddie Mac Form 71 March 2009

Fannie Mae

March 2009

Subject Photo Page

Borrower	Catamount Properties 2018 LLC			
Property Address	5865 Wildhorse Ledge Ave			
City	Las Vegas	County Clark	State NV	Zip Code 89131
Lender/Client	Wedgewood Inc			



Subject Front

5865 Wildhorse Ledge Ave

Sales Price

Gross Living Area 3,754 Total Rooms 9 Total Bedrooms 5 Total Bathrooms 3.0 Location N;Res; View N;Res; 14375 sf Site Quality Q4 21 Age



Subject Street (Left)

Subject Street (Left)



Subject Street (Right)

Subject Street (Right)

Comparable Photo Page

Borrower	Catamount Properties 2018 LLC			
Property Address	5865 Wildhorse Ledge Ave			
City	Las Vegas	County Clark	State NV	Zip Code 89131
Lender/Client	Wedgewood Inc			



Comparable 1

6350 Tempting Choice Ave
Prox. to Subject 0.71 miles NW
Sale Price 705,000
Gross Living Area 3,763
Total Rooms 10
Total Bedrooms 5
Total Bathrooms 4.0

Location B;Res;Gated View N;Res; Site 17860 sf Quality Q4
Age 18



Comparable 2

7871 Flat Creek St

Prox. to Subject 0.14 miles NE
Sale Price 640,000
Gross Living Area 3,368
Total Rooms 10
Total Bedrooms 6
Total Bathrooms 3.0

 Location
 N;Res;AdjPrk

 View
 N;Res;

 Site
 11326 sf

 Quality
 Q4

 Age
 21



Comparable 3

7908 Midnight Ride St

Prox. to Subject 0.15 miles N Sale Price 554,777 Gross Living Area 3,315 Total Rooms 10 Total Bedrooms 5 **Total Bathrooms** 3.1 Location N;Res; View N;Res; Site 7405 sf Quality Q4 Age 21

Comparable Photo Page

Borrower	Catamount Properties 2018 LLC							
Property Address	5865 Wildhorse Ledge Ave							
City	Las Vegas	County C	Clark	State	NV	Zip Code	89131	
Lender/Client	Wedgewood Inc							



Comparable 4

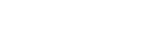
5784 Indian Rain Ct 0.03 miles E Prox. to Subject Sale Price 575,000 Gross Living Area 3,754 Total Rooms 8 Total Bedrooms 4 Total Bathrooms 2.1 Location N;Res; View N;Res; Site 7405 sf

Q4

20

Quality

Age





Comparable 5

5909 Wildhorse Ledge Ave Prox. to Subject 0.14 miles W Sale Price 630,000 Gross Living Area 2,902 Total Rooms 8 Total Bedrooms 4 **Total Bathrooms** 3.0 Location N;Res; View N;Res; 6970 sf Site Quality Q4 Age 22



Comparable 6

7917 Morning Gallop Ct Prox. to Subject 0.17 miles N Sale Price 675,000 Gross Living Area 3,688 Total Rooms 9 Total Bedrooms 5 **Total Bathrooms** 3.0 Location N;Res; View N;Res;

 View
 N;Res;

 Site
 8712 sf

 Quality
 Q4

 Age
 21

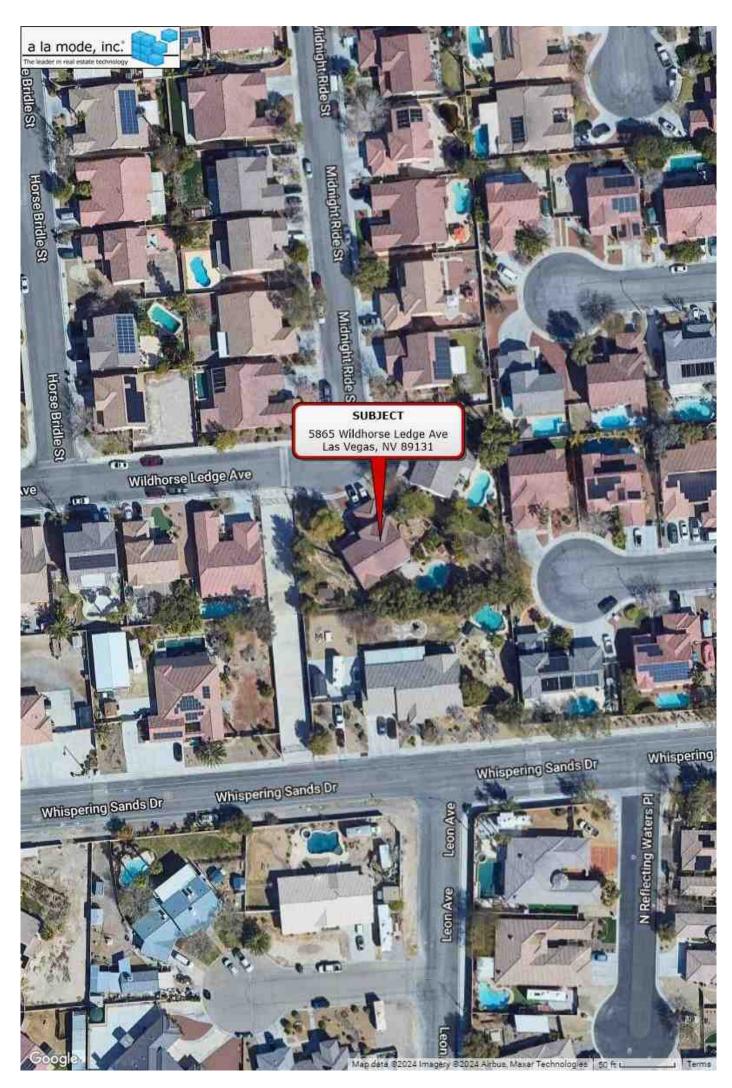
Location Map

Borrower	Catamount Properties 2018 LLC			
Property Address	5865 Wildhorse Ledge Ave			
City	Las Vegas	County Clark	State NV	Zip Code 89131
Lender/Client	Wedgewood Inc			

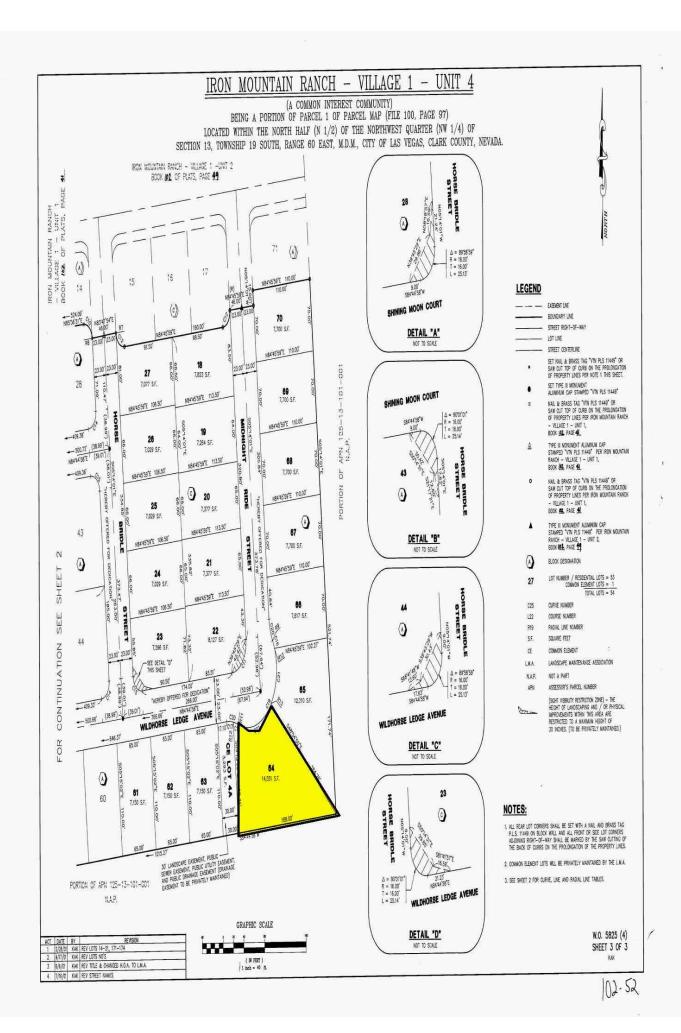


Aerial Map

Borrower	Catamount Properties 2018 LLC				
Property Address	5865 Wildhorse Ledge Ave				
City	Las Vegas	County Clark	State	NV Zip Code	89131
Lender/Client	Wedgewood Inc				



Plat Map



Supplemental Addendum

	- Out	piomontai Addonadii	11101	10. 33339030	
Borrower	Catamount Properties 2018 LLC				
Property Address	5865 Wildhorse Ledge Ave				
City	Las Vegas	County Clark	State NV	Zip Code 89131	
Lender/Client	Wedgewood Inc				

File No. 35330656

URAR: Other Highest & Best Use Explanation

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

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

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

GLA Reporting:

The subject's GLA of 3754 sf was obtained through Clark County, NV real property records and confirmed through Realist and prior MLS (#2563896).

Comments on Sales Comparison

Most weight is given to sale 2 for recent sale, similar condition, and least overall adjustments, then sale 4 for proximity to subject and same GLA, then 1 for most recent sale date and bracket subject's site size, and then sale 3 for proximity to subject. Sale 5 and Sale 6 are active sales added for additional support.

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

Concessions are typical and when seen usually consist of 3% or less towards closing costs. Since concessions are typical and are 3% or less towards closing costs, the small amount of concessions have no significant affect on the values. There was no proven significant market adjustment found for differences in concessions amount therefore no adjustment was made.

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

Sale 1 is located in close proximity to a local school but not directly next to it. There was no proven significant market adjustment found therefore no adjustments were made for its location.

Sale 1 has a beneficial location as it's located within a gated community. Based on the grouped data analysis and comparison with the included sales an adjustment of 4.5% was determined and applied to the sale for its beneficial location.

Sale 2 is located adjacent to a small neighborhood park. There was no proven significant market adjustment found therefore no adjustments were made for its location.

Sale 6 is located in close proximity to the busy road of W Grand Teton Dr but not directly next to it. There was no proven significant market adjustment found therefore no adjustments were made for its location.

Time adjustments were applied from contract date based on 1004 mc market data for sales within 12 months. Based on the 1004MC data for sales in the last 7-12 months since the contract date shows the market has increased 0.69% per month, therefore Sale 4 has increased 6.9% since the contract date.

Site adjustments were only proven for significant differences of over 5000 sf. Based on a simple regression of the sales in the market over the last 36 months, an adjustment of \$3.5 per sqft was determined and applied for site differences over 5000 sf.

Gla and bath adjustments were based on grouped data analysis of sales in the market area over the last 36 months. No adjustment warranted for difference in bedroom or total room count, since the distribution of that square footage is considered a buyers preference. Based on the grouped data analysis of sales in the market area over the last 36 months, a \$5,000 adjustment per half bath and a \$10,000 adjustment per full bath was determined and applied to the sales. Based on the grouped data analysis of sales and a simple regression of the market area over the last 36 months, an adjustment for the GLA of \$50 per sqft for a difference over 100 sqft was determined and applied to the sales.

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

The condition ratings were based on review of interior MLS photos and comments.

Energy Efficient Items were found to based on an analysis of sales within the subject market. A \$10,000 adjustment for having owned solar was determined based on matched paired analysis of similar sales.

Sale 2 has solar panels for heating of the pool only, they do not produce and energy therefore they were given no value.

Garage adjustments were found to based on an analysis of sales within the subject market. A \$5,000 adjustment per garage bay was determined based on matched paired analysis of similar sales.

No market reaction was found for differences in porch, patio, covered patio, and balcony, therefore no adjustment was made.

Pool adjustments were found to based on an analysis of sales within the subject market. A \$10,000 adjustment for having a pool was determined based on matched paired analysis of similar sales.

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

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

Per review of the MLS listing, the subject appears to be occupied therefore the occupany on page 1 was marked as owner occupied.

2R

		US	SPAP Compliance Addendui	m	56991 35339656
Borrower		t Properties 2018 LLC			
Property Address City	5865 Wildl Las Vegas	horse Ledge Ave	County Clark	State NV	Zip Code 89131
Lender/Client	Wedgewoo		Clark		
APPRAISAL AN	ID REPORT I	DENTIFICATION			
This Appraisal Rep					
Appraisal Rep Restricted Ap	ort praisal Report	This report was prepared in account intended only for the use of the country to the use of t	ordance with the requirements of the Appraisal Report op ordance with the requirements of the Restricted Appraisa Slient and any other named intended user(s). Users of this all of the opinions and conclusions set forth in the report.	al Report option of USPAP Stand is report must clearly understan	dards Rule 2-2(b), and is
ADDITIONAL C					
I certify that, to the The statement		vieage and beliet: led in this report are true and correc	xt.		
The report and opinions, and		and conclusions are limited only b	by the reported assumptions and are my personal, impart	tial, and unbiased professional	analyses,
I have no (or to parties involved)		esent or prospective interest in the p	property that is the subject of this report and no (or speci	ified) personal interest with resp	pect to the
I have no bias	with respect to	the property that is the subject of th	is report or the parties involved with this assignment.		
My engageme	ent in this assign	ment was not contingent upon deve	eloping or reporting predetermined results.		
	he amount of the	•	ent upon the development or reporting of a predetermined stipulated result, or the occurrence of a subsequent even		
My analyses,	opinions, and co	onclusions were developed and this	report has been prepared, in conformity with the Uniform	m Standards of Professional Ar	opraisal Practice.
This appraisal	l report was prep	ared in accordance with the require	ements of Title XI of FIRREA and any implementing regula	lations.	
PRIOR SERVIC		o oo on opprojeer er in onv ether er	posity, regarding the property that is the subject of this	report within the three year per	ind
		s, as an appraiser or in any otner ca ance of this assignment.	apacity, regarding the property that is the subject of this r	report within the three-year peri	.00
			y, regarding the property that is the subject of this report	within the three-year period im	mediately
PROPERTY INS	•	assignment. Those services are des	scribed in the comments below.		
I have NOT m	ade a personal ir	nspection of the property that is the action of the property that is the sub			
APPRAISAL AS	SSISTANCE				
		ovided significant real property apprummary of the extent of the assista	raisal assistance to the person signing this certification. I nce provided in the report.	If anyone did provide significan	t assistance, they
ADDITIONAL C	ONANAENITO				
		quiring disclosure and/or any state	mandated requirements: I have made a pe	ersonal exterior only ins	pection of the subject
property.					
MARKETING TI	IME AND EXP	OSURE TIME FOR THE SUB	JECT PROPERTY		
A reasonable	marketing time	e for the subject property is _	under 60 day(s) utilizing market conditions	s pertinent to the appraisal	assignment.
A reasonable APPRAISER	exposure time	for the subject property is	under 60 day(s). SUPERVISORY API	PRAISER (ONLY IF REQU	JIRED)
		esign.alamode.com/verify	Serial:F4289607		
	\cap	D			
Signature Name .Io	seph Ruiz		Signature Name		
Date of Signature		2024	Date of Signature		

Expiration Date of Certification or License 06/30/2024Expiration Date of Certification or License Supervisory Appraiser Inspection of Subject Property Interior and Exterior Did Not Exterior-only from Street Effective Date of Appraisal 04/27/2024

State Certification #

or State License # State NV

USPAP Compliance Addendum 2020

A.0208569-RES

Page 1 of 1

State Certification #

State

Appraiser Independence Certification

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

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

I assert that no employee, di	rector, officer, or agent of	Clear Capital ,
or any other third party actin	g as joint venture partner,	independent contractor, appraisal management
company, or partner on behalf	of Wedgew	<u>rood Inc</u> , influenced, or attempted
to influence the development, collusion, compensation, induc		v of my appraisal through coercion, extortion , or in any other manner.
I further assert thatfollowing prohibited behavior	<u> </u>	has never participated in any of the

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

esign.alamode.com/verily Serial:F4289607		
Signature	<u>04/29/2024</u> Date	
Joseph Ruiz Appraiser's Name	A.0208569-RES State License or Certification #	
	06/30/2024	NV
State Title or Designation	Expiration Date of License or Certification	State
5865 Wildhorse Ledge Ave, Las Vegas, NV 89131 Address of Property Appraised		

05/13

Appraisal License

APPRAISER LICENSE

STATE OF NEVADA DEPARTMENT OF BUSINESS AND INDUSTRY

NOT TRANSFERABLE

REAL ESTATE DIVISION

NOT TRANSFERABLE

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

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

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

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

FOR: RUIZ APPRAISAL SERVICES

8248 ABERCROMBE WAY LAS VEGAS, NV 89145 REAL ESTATE DIVISION

SHARATH CHANDRA Administrator

ACORD

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 03/08/2024

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER. IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. If SUBROGATIONIS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER NAME: NUTMEG INS AGENCY INC PHONE (866) 467-8730 FAX 76210789 (A/C, No): (A/C, No, Ext): The Hartford Business Service Center E-MAIL 3600 Wiseman Blvd ADDRESS: San Antonio, TX 78251 INSURER(S) AFFORDING COVERAGE NAIC# INSURED INSURER A: Hartford Fire Insurance Company 19682 Ruiz Appraisal Services INSURER B : 8248 ABERCROMBE WAY INSURER C: LAS VEGAS NV 89145-4766 INSURER D ! INSURER E : INSURER F :

COVERAGES CERTIFICATE NUMBER: REVISION NUMBER: THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD

INDICATED.NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR			SUBR	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/Y YYY)	LIMITS	
					***************************************		EACH OCCURRENCE	
İ							DAMAGE TO RENTED PREMISES (Ea occurrence)	
ĺ	3 - 20 S - 2						MED EXP (Any one person)	
İ							PERSONAL & ADV INJURY	
Ì	GEN'L AGGREGATE LIMIT APPLIES PER:						GENERAL AGGREGATE	
	POLICY PRO- JECT LOC						PRODUCTS - COMP/OP AGG	
	AUTOMOBILE LIABILITY						COMBINED SINGLE LIMIT (Ea accident)	
- 1	ANY AUTO						BODILY INJURY (Per person)	
	ALL OWNED SCHEDULED AUTOS						BODILY INJURY (Per accident)	
Ì	HIRED NON-OWNED						PROPERTY DAMAGE	
	AUTOS AUTOS						(Per accident)	
	UMBRELLA LIAB OCCUR						EACH OCCURRENCE	
	EXCESS LIAB CLAIMS- MADE						AGGREGATE	
	DED RETENTION \$							
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY						PER OTH- STATUTE ER	
	ANY Y/N						E.L. EACH ACCIDENT	
	PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED?						E.L. DISEASE -EA EMPLOYEE	
	(Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below						E.L. DISEASE - POLICY LIMIT	
Α	Professional Liability Retention \$1,000 Per Claim			76 OH0 511045	02/07/2024	02/07/2025	Limit Per Claim Aggregate Limit	\$1,000,000 \$1,000,000

Those usual to the Insured's Operations.

CERTIFICATE HOLDER	CANCELLATION
For Informational Purposes 8248 ABERCROMBE WAY LAS VEGAS NV 89145-4766	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.
	Sugar S. Castareda
	Ousano. Castaneda

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ACORD 25 (2016/03)

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56991 File No. 35339656

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/

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.

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

Definitions of Not Updated, Updated, and Remodeled

Not Updated

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

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

Updated

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

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

Remodeled

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

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

Explanation of Bathroom Count

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

Example

3.2 indicates three full baths and two half baths.

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

Abbreviations Used in Data Standardization Text

Abbreviation	Full Name	Fields Where This Abbreviation May Appear
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
Α	Adverse	Location & View
ArmLth	Arms Length Sale	Sale or Financing Concessions
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
В	Beneficial	Location & View
Cash	Cash	Sale or Financing Concessions
CtySky	City View Skyline View	View
CtyStr	City Street View	View
Comm	Commercial Influence	Location
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 or Financing Concessions
GlfCse	Golf Course	Location
Glfvw	Golf Course View	View
Ind	Industrial	Location & View
in	Interior Only Stairs	Basement & Finished Rooms Below Grade
Lndfl	Landfill	Location
LtdSght	Limited Sight	View
Listing	Listing	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
	Other	Basement & Finished Rooms Below Grade
Prk	Park View	View
Pstrl	Pastoral View	View
PwrLn	Power Lines	View
PubTrn	Public Transportation	Location
	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
rr	` '	
Relo REO	Relocation Sale	Sale or Financing Concessions
	REO Sale	Sale or Financing Concessions
Res	Residential	Location & View
RH	USDA - Rural Housing	Sale or Financing Concessions
S	Settlement Date	Date of Sale/Time
Short	Short Sale	Sale or Financing Concessions
sf	Square Feet	Area, Site, Basement
sqm	Square Meters	Area, Site
Unk	Unknown	Date of Sale/Time
VA	Veterans Administration	Sale or Financing Concessions
W	Withdrawn Date	Date of Sale/Time
W0	Walk Out Basement	Basement & Finished Rooms Below Grade
Wu	Walk Up Basement	Basement & Finished Rooms Below Grade
WtrFr	Water Frontage	Location
Wtr	Water View	View
Woods	Woods View	View

Other Appraiser-Defined Abbreviations

Abbreviation	Full Name	Fields Where This Abbreviation May Appear
+		

Tax Record - Page 1

Briana Johnson, Assessor Assessor Map Aerial View **Building Sketch** Ownership History Neighborhood Sales New Search GENERAL INFORMATION PARCEL NO. 125-13-110-047 **OWNER AND MAILING ADDRESS** CATAMOUNT PROPERTIES 2018 L L C 2320 POTOSI ST STE 130 LAS VEGAS NV 89146 LOCATION ADDRESS 5865 WILDHORSE LEDGE AVE CITY/UNINCORPORATED TOWN LAS VEGAS ASSESSOR DESCRIPTION IRON MOUNTAIN RANCH-VILLAGE 1- UNIT 4 PLAT BOOK 102 PAGE 52 LOT 64 BLOCK A RECORDED DOCUMENT NO. * 20240418:01393 RECORDED DATE APR 18 2024 VESTING NS COMMENTS

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

ASSESSMENT INFORMATION AND VALUE EXCLUDED FROM PARTIAL ABATEMENT
TAX DISTRICT
200
APPRAISAL YEAR
2023
FISCAL YEAR
2024-25
SUPPLEMENTAL IMPROVEMENT VALUE
0
INCREMENTAL LAND
0
INCREMENTAL IMPROVEMENTS
0

REAL PROPERTY ASSESSED VALUE
FISCAL YEAR
2023-24
2024-25
LAND
54740
51118
IMPROVEMENTS
137915

Tax Record - Page 2

149251
PERSONAL PROPERTY
0
0
EXEMPT
0
0
GROSS ASSESSED (SUBTOTAL)
192,655
200,368
TAXABLE LAND + IMP (SUBTOTAL)
550,443
572,480
COMMON ELEMENT ALLOCATION ASSESSED
0
0
TOTAL ASSESSED VALUE
192,655
200,368
TOTAL TAXABLE VALUE
550,443
572,480

Click here for Treasurer Information regarding real property taxes.

Click here for Flood Control Information.

ESTIMATED LOT SIZE AND APPRAISAL INFORMATION
ESTIMATED SIZE
0.33 ACRES
ORIGINAL CONST. YEAR
2003
LAST SALE PRICE
MONTH/YEAR
SALE TYPE
620000
4/2024
R - RECORDED VALUE
LAND USE
20.110 - SINGLE FAMILY RESIDENTIAL
DWELLING UNITS
1

PRIMARY RESIDENTIAL STRUCTURE
1ST FLOOR SQ. FT.
1935
CASITA SQ. FT.
ADDN/CONV
2ND FLOOR SQ. FT.
1819
CARPORT SQ. FT.
POOL
YES
3RD FLOOR SQ. FT.
STYLE
TWO STORY
SPA
YES

Tax Record - Page 3

UNFINISHED BASEMENT SQ. FT.

0
BEDROOMS
5
TYPE OF CONSTRUCTION
FRAME-STUCCO
FINISHED BASEMENT SQ. FT.
0
BATHROOMS
3 FULL
ROOF TYPE
CONCRETE TILE
BASEMENT GARAGE SQ. FT.
0
FIREPLACE
1
TOTAL GARAGE SQ. FT.
384

ASSESSOR MAP VIEWING GUIDELINES

MAP

125131

In order to view the Assessor map you must have Adobe Reader installed on your computer system.

If you do not have the Reader it can be downloaded from the Adobe site by clicking the following button. Once you have downloaded and installed the Reader from the Adobe site, it is not necessary to perform the download a second time to access the maps.



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