APPRAISAL OF REAL PROPERTY



LOCATED AT

6001 Silvalde Ln Las Vegas, NV 89135 VILLAGE 16A-PARCEL C PLAT BOOK 151 PAGE 85 LOT 53

FOR

Wedgewood Inc 2015 Manhattan Beach Blvd, Suite 100 Redondo Beach, CA 90278

OPINION OF VALUE

1,095,000

AS OF

05/30/2024

BY

Kristina Allan Appraise Vegas LLC 2505 Anthem Village Dr Ste 276 Henderson, NV 89052 702-813-5982 office@appraisevegasllc.com

Exterior-Only Inspection Residential Appraisal Report

57097 File# 6001Silvalde

	The purpose of this summary appraisal repor	t 10 to prov	ido tilo lolidol/ollolit With till	,	ory oupportou, op			
Ī	Property Address 6001 Silvalde Ln			City Las Vegas		State NV		5
Ī	Borrower Catamount Properties 2018 L		Owner of Public Reco		pher J	County CI	ark	
		EL C PLA	<u>Г ВООК 151 PAGE 85 I</u>				•	
	Assessor's Parcel # 164-36-613-036			Tax Year 2024		R.E. Taxes \$		
CT	Neighborhood Name Village 16A-Parcel		Canadal Annonamento		21-59-36		ot 0058.58	
SUBJECT	Occupant Owner Tenant Vaca		Special Assessments	\$ 14,508	∑ Pl	JD H0A \$ 104	per year 🔀	oer month
ŝ	Property Rights Appraised Fee Simple	Leaseho		(describe) B. L. L.				
••	Assignment Type Purchase Transaction	Ketina		(describe) Market V		00 Dadamala Dasah	OA 00070	
	Lender/Client Wedgewood Inc Is the subject property currently offered for sale or	r has it hoon (00, Redondo Beach	Yes X No	
	Report data source(s) used, offering price(s), and			•				, the
	1 (7 7 01 (7)	uale(s).	Per GLVARMLS, the	e nas been no kno	wn iisungs ior	the subject in the	12 monus prior u	une
	effective date of the appraisal. I did did not analyze the contract for s	sale for the su	hiect nurchase transaction. Expl	ain the results of the analy	vsis of the contrac	t for sale or why the analy	vsis was not	
	performed.	Julo 101 ti10 0u	bjoot paronago tranoagtion. Expi	ani tilo robalto or tilo tilai.	yolo or allo contido	tion outo or with the until	yolo wao not	
H								
¥	Contract Price \$ Date of Contract	ract	Is the property selle	r the owner of public reco	ord? Yes	No Data Source(s	S)	
CONTRACT	Is there any financial assistance (loan charges, sa	le concession	ıs, gift or downpayment assistar	ice, etc.) to be paid by an	y party on behalf o	of the borrower?	Yes	☐ No
ဗ	If Yes, report the total dollar amount and describe	the items to b	pe paid.					
	Note: Race and the racial composition of the r	neighborhoo	d are not appraisal factors.					
	Neighborhood Characteristics			nit Housing Trends		One-Unit Housing	Present Land	Use %
		Rural	Property Values X Increasi		Declining	PRICE AGE		80 %
٥		Under 25%	Demand/Supply Shortag		Over Supply	\$ (000) (yrs)		5 %
00		Slow	Marketing Time X Under 3		Over 6 mths	339 Low 0		5 %
RH			to the north by W Russ		oy Mesa	3,050 High 23		5 %
8	Park Dr , to the east by S Hualapai W		•			637 Pred. 1	-	5 %
NEIGHBORHOOD			factors that should affect		cetability. The	subject has access	s to all necessary	
Ž	supporting facilities including schools	, shopping	, recreation and employ	ment centers.				
	Market Conditions (including support for the above	o conclucione	\ T		. _ 4 4 - ; _ 4	:		:4:1
	forces within a market area. The appr		,			ric, economic, demo	ograpnic, and poi	iticai
	Torces within a market area. The appr	aisei nas	examined recent sales a	and listing informati	on as is availa	ible.		
	Dimensions See Attached Plat		Area 6970 sf	Shai	pe Rectangula	ar View	A;Res;CtyStr	
	Specific Zoning Classification (RS80)			Residential Single		<u> </u>	A,res,otyou	
		conformina (G	randfathered Use) No Zo					
	Is the highest and best use of subject property as					Yes No If No,	describe *** Se	9
	Additional Comments ***	, ,		, ,		<u>, </u>		
	Utilities Public Other (describe)		Public Other	(describe)	Off-site Impr	ovements - Type	Public F	rivate
SITE	Electricity \(\sum \)	V	Vater 🔀 🗌		Street Asp	halt		X
		5	Sanitary Sewer 🗶 🗌		Alley Nor	ne		
S	Gas 🔀 🗌					FEMA N	Man Data 44/46/04	
S	FEMA Special Flood Hazard Area Yes	X No FE	MA Flood Zone X		003C2550F)11
S	FEMA Special Flood Hazard Area Yes Are the utilities and off-site improvements typical f	No FE No Hor the market	area? X Yes	No If No, describe	*** See Addit	ional Comments **	*)11
S	FEMA Special Flood Hazard Area Yes Are the utilities and off-site improvements typical that there any adverse site conditions or external for	No FE for the market actors (easem	area? Yes nents, encroachments, environm	No If No, describe ental conditions, land use	*** See Addit es, etc.)?	ional Comments **	* No If Yes, describe	
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	FEMA Special Flood Hazard Area Yes Are the utilities and off-site improvements typical of the real and adverse site conditions or external forms and the subject site is slightly rectangular which appears to be the most accurate external obsolescence noted. Source(s) Used for Physical Characteristics of Program Other (describe) General Description Units One One with Accessory Unit of Stories 1 Type Det. Att. S-Det./End Unit Existing Proposed Under Const. Design (Style) Southwest Year Built 2017 Effective Age (Yrs) 3 Appliances Refrigerator Range/Oven Finished area above grade contains: Additional features (special energy efficient items, Describe the condition of the property and data so years; The subject is a 7 years old hore Are there any apparent physical deficiencies or ad If Yes, describe. *** See Additional Comments ***	No FE for the market actors (easem r and exact te therefor operty [area? Yes	No If No, describe ental conditions, land use the stead of irregular described as See that Source for Grose Heating/Cooling FWA HWBB Radiant Other Growave Growave Washer/D 2.1 Bath(s) deterioration, renovations, understanding or structural integral of the see that See that See the see that See that See the see that See	*** See Addit se, etc.)? coords. The co imension calc Tax Records Seconds Sec	rional Comments ** Yes N N Punty reports the sullations. There was Prior Inspection GLVARMLS & Tax Amenities ace(s) # 2 N Stove(s) # 0 N D Pick Patio Drive None 0 C Wall N A None 0 B Cdstove(s) # 0 A Cas;No upo	No If Yes, describe subject site 6970 sets no significant. Property Owner Car Storage None Oriveway # of Cars way Surface Coparage # of Cars Carport # of Cars Attached Detact Built-in Detact Dates in the prior	qft 3 2 ncrete 3 2 shed
	FEMA Special Flood Hazard Area Yes Are the utilities and off-site improvements typical of the subject site is slightly rectangular which appears to be the most accurate external obsolescence noted. Source(s) Used for Physical Characteristics of Programmer of Other (describe) General Description Units One One with Accessory Unit of Stories 1 Type Det Att. S-Det./End Unit Existing Proposed Under Const. Design (Style) Southwest Year Built 2017 Effective Age (Yrs) 3 Appliances Refrigerator Range/Oven Finished area above grade contains: Additional features (special energy efficient items, Describe the condition of the property and data so years; The subject is a 7 years old hore. Are there any apparent physical deficiencies or ad If Yes, describe.	No FE for the market actors (easem r and exact te therefor operty [area? Yes	No If No, describe ental conditions, land use the stead of irregular described as See that Source for Grose Heating/Cooling FWA HWBB Radiant Other Growave Growave Washer/D 2.1 Bath(s) deterioration, renovations, understanding or structural integral of the see that See that See the see that See that See the see that See	*** See Addit se, etc.)? coords. The co imension calc Tax Records Seconds Sec	Prior Inspection GLVARMLS & Tax Menities ace(s) # 2	No If Yes, describe subject site 6970 sets no significant. Property Owner Car Storage None Oriveway # of Cars way Surface Coparage # of Cars Carport # of Cars Attached Detact Built-in Detact Dates in the prior	qft 3 2 ncrete 3 2 shed
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Exterior-Only Inspection Residential Appraisal Report

57097 File # 6001Silvalde

There are 6 comparable	nronarties currently	offered for cale in	the subject neighborho	od ranging in	_	from \$ 640 E00		to\$ 1.8	00.000
							_	.,,0	99,000
			the past twelve mont				0		,300,000 .
FEATURE	SUBJECT		LE SALE # 1			LE SALE # 2			LE SALE # 3
Address 6001 Silvalde Ln		10381 Bressana	Dr	10325 Bres	ssana	Dr	6190	Willow Roc	k St
Las Vegas, NV 8	9135	Las Vegas, NV 8	39135	Las Vegas	, NV 8	9135	Las \	/egas, NV 8	9135
Proximity to Subject		0.13 miles SE		0.16 miles	SE		0.18	miles S	
Sale Price	\$		\$ 1,100,000			\$ 970,000			\$ 1,130,000
Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 486.08 sq.ft.		\$ 384.46	6 sq.ft.		\$	400.28 sq.ft.	
Data Source(s)	·	GLVAR#251440	<u> </u>	GLVAR#24				AR #189143	
Verification Source(s)		Doc#231106000		Doc#2309				240503000	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPT		+(-) \$ Adjustment		SCRIPTION	+(-) \$ Adjustment
Sales or Financing	DEGOTIII TIOIV				1011	- ''			
=		ArmLth		ArmLth			ArmL		0
Concessions		Conv;0		Conv;0			Cash	•	0
Date of Sale/Time		s11/23;c10/23	+77,000	s09/23;c07	7/23	+97,000	s05/2	24;c03/24	+22,600
Location	N;Res;Res	N;Res;Res		N;Res;Res	3		N;Re	s;Res	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple	е		Fee :	Simple	
Site	6970 sf	9148 sf	-19.602	7841 sf		0	8276	sf	0
View	A;Res;CtyStr	N;Res;Res	· · · · · · · · · · · · · · · · · · ·	N;Res;Res	:			s;CtyStr	
Design (Style)	DT1;Southwest	DT1;Southwest	0,000	DT1;South		0,000		Southwest	
Quality of Construction	Q4	Q4		Q4	iwest		Q4	Oddiiwesi	
-									
Actual Age	7	7		7			7		
Condition	C3	C3		C3			C3		
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms.				Bdrms. Baths	0
Room Count	7 3 2.1	6 3 3.0	-5,000	7 3	2.1		7	3 3.1	-10,000
Gross Living Area	2,523 sq.ft.	2,263 sq.ft.	+32,500	2,523	3 sq.ft.			2,823 sq.ft.	-37,500
Basement & Finished	0sf	0sf	, , , , ,	0sf			0sf		,
Rooms Below Grade									
Functional Utility	Average	Average		Average			۸۷۰۰	200	
	Average	Average		Average			Aver		
Heating/Cooling	F/A / C/A	F/A / C/A		F/A / C/A			F/A /		
Energy Efficient Items	None	None		LeasedSol	lar	0	None)	
Garage/Carport	2ga2dw	2ga2dw		2ga2dw			3ga3	dw	-10,000
Porch/Patio/Deck	Porch/Patio	Porch/Patio		Porch/Pation	0		Porc	n/Patio	
Pool/Spa	None	Pool/Spa	-75,000	None			None	;	
		•							
Net Adjustment (Total)		X +	\$ 4,898	X + [—	\$ 92,000		+ 🗶 -	\$ -34,900
Adjusted Sale Price		Net Adj. 0.4 %	1,000	Net Adj.	9.5 %	- ,	Net Ad		
of Comparables I 🔀 did 🔲 did not research t		Gross Adj. 19.5 %	1,104,898 erty and comparable sale		10.5 %	\$ 1,062,000	Gross	Adj. 7.1 %	\$ 1,095,100
Data Source(s) GLVARML My research	S# & County not reveal any prior sale S# & County	s or transfers of the co	omparable sales for the the subject property	year prior to the	e date of	sale of the comparable	sale.	n page 3).	
ITEM	Sl	JBJECT	COMPARABLE S	ALE #1	(COMPARABLE SALE #2	2	COMPA	RABLE SALE #3
Date of Prior Sale/Transfer									
Price of Prior Sale/Transfer									
Data Source(s)	GLVARMI S	#&CntyRcrds	GLVARMLS#&Cn	tyRords	GL V/A	ARMLS#&CntyRcr	-de	GLVARMI	S#&CntyRcrds
Effective Date of Data Source(s)	05/30/2024		05/30/2024	,		/2024	us	05/30/2024	
						-			
Analysis of prior sale or transfer hi	Story or the Subject pro	perty and comparable s	sales I ne	subject na	s no p	rior sales for the t	nree	ears prior to	o the effective
date of this appraisal.									
Summary of Sales Comparison Ap	proach See At	tached Addendur	m						
							_		
Indicated Value by Sales Comparis		095,000							
Indicated Value by: Sales Comp	arison Approach \$	1,095,000	Cost Approach (if dev	eloped) \$	1,133,	458 Income App	roach	if developed) \$	3
The sales comparison app	oroach is conside	ed the best indic	ator of value beca	use it reflec	ts the	attitudes of the hi	uyers	and sellers	in the
marketplace. It is consider							•	5511515	
markotpiaco, it is conside	i ou uno most folidi	olo monioù ioi a i	sapportou market	raide allu l	5 1 GHC		, U1 L.		
This appraisal is made 💢 "as i	ie" Qubicat to	completion per plans	s and specifications o	n the hadia a	of a him	nothatical condition the	at the	mnrovomente	have heen
			s and specifications o sis of a hypothetical o						
completed, subject to the following required inspection bas									
	sou on me exilabilità				remme				
was appraised in its "as is		ily assumption that th	ne condition of delicie	illy uoda ilot	Toquito	alteration of repair.	1116 30	ibject prope	rty
	" condition.					•			•
Based on a visual inspection	" condition.	as of the subject r	property from at leas	st the street.	define	d scope of work, st	atemer	t of assumpt	ions and limiting
	" condition.	as of the subject p	property from at leas	st the street, ned, of the	defined	d scope of work, st operty that is the s	atemer subject	t of assumpt	ions and limiting

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1 2055 March 2005

Exterior-Only Inspection Residential Appraisal Report 57097 File # 6001Silvalde

Subject Property Identification: The appraiser has viewed all readily access		
the property). This complete visual inspection is not intended to be the sai		
has viewed the property solely for valuation purposes and to observe properties decision-making process, as well as those items outlined in the assumption		
appraiser is not a qualified home inspector or engineer and does not repre		
of the improvements.		.,
The analysis, opinions, and conclusions were developed, and prepared, in	· · · · · · · · · · · · · · · · · · ·	
Standards of Professional Appraisal Practice), AIR, and FIRREA,(in acco		
Reform, Recovery and enforcement act of 1989, (12 U.S.C. 3331 ET SEC This appraiser has complied with the Appraiser Independence Requireme		
AIR language presented on the attached USPAP Addendum.	The summed in (TIET) Regulation 2, Section 1020.1. See the exp	pariada
M 10 1		
At the request of the client, this appraisal has been prepared in compliance		
Freddie Mac. The UAD requires the appraiser to use standardized respon	·	
acronyms. The UAD data standard also requires the use of whole number numeric entries in order to comply with the UAD data standard.	s in certain data fields. The appraiser was required to round ce	rtairi
Trainion of the order to comply with the O/ID data standard.		
This report is not a home inspection. This report is not intended for use by	any third party. The buyer has not and may not rely on any info	ormation
contained in this report to assist in any purchase actions or loan decisions		on as
such, in the event the borrower and/or the lender should require or desire		on a office
mechanical or structural integrity of any components of the subject proper from a third party qualified to provide such detail. Should new information		
to modify this report.	25 and of order of the tribution in the deptition reserves to	o rigitt
Highest and Best Use: The subject property fulfills all four stages of the te		
feasible; (4) Maximally productive. The subject property is within the confo		
based on its current zoning. The lot size, shape, physical condition, and la utilization of the improvements. Based upon the current market conditions		
use. The highest and best use is its present use.	, the present use is its initialistany leastific and maximally produc	Clivo
,		
The predominant price on page one is the median of the value range for a	Il residential properties within the subject neighborhood. By defi	inition
50% of all homes in the subject neighborhood will be priced below the ind		
indicated predominant price. Due to the appraiser's opinion of market values the publication of market values.	e being between the high and the low end of the price range for	r homes
in the subject neighborhood, this will have no impact on marketability.		
As of the effective date of the appraisal, the COVID-19 pandemic did not a	appear to have a negative impact on the marketability of the sub	oject.
The subject property was measured to the nearest inch or tenth of a foo		
	Cheter and medearements are in compliance with a telephone	,
	(not required by Fannie Mae)	
Provide adequate information for the lender/client to replicate the below cost figures and calculatio	(not required by Fannie Mae)	
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	(not required by Fannie Mae)	
Provide adequate information for the lender/client to replicate the below cost figures and calculatio	(not required by Fannie Mae)	
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 available) or the extraction method.	(not required by Fannie Mae) ns. mating site value) Site value is derived from land sales (w	rhen
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 available) or the extraction method. ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW	Instruction (not required by Fannie Mae) Instruction (not required by F	zhen 283,000
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57097 File # 6001Silvalde

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

APPRAISER	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature Name Kristina Allan	Signature
Company Name Appraise Vegas LLC	Company Name
Company Address 2505 Anthem Village Dr Ste 276	Company Address
Henderson, NV 89052	
Telephone Number 702-813-5982	Telephone Number
Email Address office@appraisevegasllc.com	Email Address
Date of Signature and Report 06/03/2024	Date of Signature
Effective Date of Appraisal 05/30/2024	State Certification #
State Certification # A.0005276-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 03/31/2026	SUBJECT PROPERTY
ADDDESS OF DOODEDTY ADDD MOED	☐ Did not inspect exterior of subject property
ADDRESS OF PROPERTY APPRAISED	Did inspect exterior of subject property from street
6001 Silvalde Ln	Date of Inspection
Las Vegas, NV 89135	
APPRAISED VALUE OF SUBJECT PROPERTY \$ 1,095,000	COMPARABLE SALES
LENDER/CLIENT	CONPARABLE 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	

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Exterior-Only Inspection Residential Appraisal Report 57097 6001Silvalde

57097

FEATURE	SUBJECT	COMPARAB	LE SALE # 4	COMPARABI	_E SALE # 5	COMPARABLE	SALE # 6
Address 6001 Silvalde Ln		6013 Andezano	Dr	6017 Silvalde Ln			
Las Vegas, NV 8	9135	Las Vegas, NV 8	39135	Las Vegas, NV 8	9135		
Proximity to Subject		0.19 miles E		0.02 miles SE			
Sale Price	\$		\$ 825,000		\$ 1,300,000	9	3
Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 311.56 sq.ft.		\$ 491.68 sq.ft.		\$ sq.ft.	
Data Source(s)		GLVAR#254598		GLVAR#252555	8:DOM 23		
Verification Source(s)		Doc#240301001		Doc#231031001			
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
Sales or Financing		ArmLth		ArmLth	0		(/ -)
Concessions		Cash;580		Cash;0	0		
Date of Sale/Time		s03/24;c02/24		s10/23;c10/23	+91,000		
Location	N;Res;Res	N;Res;Res	124,100	N;Res;Res	131,000		
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple			
Site	6970 sf	5663 sf	0	6970 sf			
View	A;Res;CtyStr	N;Res;Res		A;Res;CtyStr			
Design (Style)			i				
Quality of Construction		DT2;Southwest	+100,000	DT1;Southwest			
	Q4	Q4		Q4			
Actual Age	7	7		7			
Condition	C3	C3		C3			
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths	0		0		
Room Count	7 3 2.1	8 4 3.0	-5,000		-10,000		
Gross Living Area	2,523 sq.ft.	2,648 sq.ft.	-15,625	2,644 sq.ft.	-15,125	sq.ft.	
Basement & Finished	0sf	0sf		0sf			
Rooms Below Grade							
Functional Utility	Average	Average		Average			
Heating/Cooling	F/A / C/A	F/A / C/A		F/A / C/A			
Energy Efficient Items	None	None		None			
Garage/Carport	2ga2dw	2ga2dw		2ga2dw			
Porch/Patio/Deck	Porch/Patio	Porch/Patio		Porch/Patio			
Pool/Spa	None	None		Pool/Spa	-75,000		
Γυυή όμα	INOTIE	INOTIE		гоолора	-75,000		
Net Adjustment (Total)		X +	¢ 00.405	+ X	\$ -9.125		<u> </u>
			\$ 99,125)
Adjusted Sale Price		Net Adj. 12.0 %		Net Adj. 0.7 %			
of Comparables		Gross Adj. 18.2 %					5
Report the results of the research a					• • • • • • • • • • • • • • • • • • • •		
ITEM	Sl	JBJECT	COMPARABLE SA		OMPARABLE SALE # !	5 COMPARA	BLE SALE # 6
Date of Prior Sale/Transfer				03/02	/2023		
Price of Prior Sale/Transfer				\$1,21	0,000		
Data Source(s)	GLVARMLS	#&CntyRcrds	GLVARMLS#&Cn	tyRcrds GLVA	ARMLS#&CntyRcr	ds	
	05/30/2024		05/30/2024		/2024		
Effective Date of Data Source(s) Analysis of prior sale or transfer hi				, , , , , ,	-	-	
	, ,	'					
Analysis/Comments							
Analysis/Comments							
4							
]							
							

Additional Listings

57097 File # 6001Silvalde

FEATURE	S	UBJECT			LISTING	3 # 1		LISTING	# 2		LISTI		3
Address 6001 Silvalde		ODULOI		6009 Silvalde		<i>,</i> , ,		LIOTING	<u>" </u>			"	U
Las Vegas, N\	/ 891 <u>35</u>			Las Vegas, N		135							
Proximity to Subject				0.01 miles S									
List Price	\$					\$ 925,000			\$				\$
List Price/Gross Liv. Area	\$		sq.ft.	\$ 380	.19 sq.f	t.	\$	sq.ft.		\$		sq.ft.	
Last Price Revision Date				04/30/2024					1			•	
Data Source(s)				GLVAR#257	0000.	20M 20							
Verification Source(s)													
				Clark#164-36						_			
VALUE ADJUSTMENTS	DES	CRIPTIO	ON	DESCRIPT	ION	+(-) \$ Adjust.	DESCRIF	PTION	+(-) \$ Adjust.	D	ESCRIPTION		+(-) \$ Adjust.
Sales or Financing				Listing		0							
Concessions													
Days on Market				Active									
Location													
	N;Res;f			N;Res;Res									
Leasehold/Fee Simple	Fee Sin	_		Fee Simple									
Site	6970 sf			7405 sf		0							
View	A;Res;0	CtvStr		A;Res;CtySt	r								
Design (Style)	DT1;So			DT2;Southw		+100,000							
Quality of Construction		utilive			CSL	1 100,000							
	Q4			Q4		_							
Actual Age	7			6		0							
Condition	C3			C3									
Above Grade	Total	Bdrms.	Baths	Total Bdrms.	Baths	0	Total Bdrm	s. Baths		Total	Bdrms. B	aths	
Room Count	7	3	2.1	6 3	2.1	0		0. 241.10				uo	
								2- ft	 			ou tr	
Gross Living Area	_	2,52	23 sq.ft.		33 sq.f	t +11,250		sq.ft.	1			sq.ft.	
Basement & Finished	0sf			0sf									
Rooms Below Grade	L_			<u> </u>		<u> </u>			<u> </u>	L			
Functional Utility	Average	e		Average									
Heating/Cooling	F/A / C/			F/A / C/A		1			1				
		^							1				
Energy Efficient Items	None			None					1				
Garage/Carport	2ga2dw			2ga2dw									
Porch/Patio/Deck	Porch/F	Patio		Porch/Patio									
Pool/Spa	None			None									
Τουγορα	110110			110110									
Net Adjustment (Total)				X + [\$ 111,250			\$		_	•	\$
Adjusted List Price				Net 12.	0 %		Net	%		Ne	et	%	
of Comparables				Gross 12.		\$ 1,036,250		%	\$	Gros			\$
Report the results of the rese	arch and a	nalveie i	of the pri						nort additional prior			,,	Ť
	aitii aliu a	ilalysis (IIISLUI y			DIE Sales (16		Sales UI		IOTIN	0 " -
ITEM			S	SUBJECT		LISTING #	1		LISTING # 2		L	.ISTIN	G#3
Date of Prior Sale/Transfer													
Price of Prior Sale/Transfer													
Data Source(s)		GLV/	ARMI S	S#&CntyRcrd	s (GLVARMLS#&Cr	ntvRcrds						
Effective Date of Data Source	(c)		0/2024			5/30/2024	ityrtordo						
	(5)	05/30	J/2U24		Į U	3/30/2024					<u> </u>		
Comments:													
											•		
<u> </u>		_	_		_								
1													

March 2005 Serial# FD5F1D26 esign.alamode.com/verify

57097 Market Conditions Addendum to the Appraisal Report File No. 6001Silvalde The purpose of this addendum is to provide the lender/client with a clear and accurate understanding of the market trends and conditions prevalent in the subject neighborhood. This is a required addendum for all appraisal reports with an effective date on or after April 1, 2009. Property Address 6001 Silvalde Ln City Las Vegas Catamount Properties 2018 LLC Borrower Instructions: The appraiser must use the information required on this form as the basis for his/her conclusions, and must provide support for those conclusions, 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 be able to provide data for the shaded areas below; if it is available, however, the appraiser must include the data in the analysis. If data sources provide the required information as an average instead of the median, the appraiser should report the available figure and identify it as an average. Sales and listings must be properties that compete with the subject property, determined by applying the criteria that would be used by a prospective buyer of the subject property. The appraiser must explain any anomalies in the data, such as seasonal markets, new construction, foreclosures, etc. Prior 7-12 Months Inventory Analysis Prior 4-6 Months Current - 3 Months Overall Trend Declining Total # of Comparable Sales (Settled) 16 6 Increasing Stable Absorption Rate (Total Sales/Months) 2.67 Increasing Stable X Declining 1.33 2.00 Increasing Total # of Comparable Active Listings Declining Stable 6 Months of Housing Supply (Total Listings/Ab.Rate) Stable Declining Increasing 1.5 3.0 0.7 Median Sale & List Price, DOM, Sale/List % Prior 7-12 Months Prior 4-6 Months Current - 3 Months Overall Trend Declining Median Comparable Sale Price Increasing Stable \$598,500 \$677,500 \$815,500 Median Comparable Sales Days on Market 38 31 Declining Stable Increasing 27 **X** Declining Median Comparable List Price Stable \$870,000 \$1,169,500 \$792,500 Increasing Median Comparable Listings Days on Market Declining Stable Increasing 93 38 115 Median Sale Price as % of List Price Increasing Declining Stable 93.26% 98.55% 96.58% **Stable** Seller-(developer, builder, etc.)paid financial assistance prevalent? **X** No Declining Increasing Yes Explain in detail the seller concessions trends for the past 12 months (e.g., seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs, condo fees, options, etc.). Seller concessions are typical for homes in the general market area. These concessions have remained stable over the past absorption period. Are foreclosure sales (REO sales) a factor in the market? **X** No If yes, explain (including the trends in listings and sales of foreclosed properties). Yes Cite data sources for above information. The GLVAR was the data source used to complete the Market Conditions Addendum Summarize the above information as support for your conclusions in the Neighborhood section of the appraisal report form. If you used any additional information, such as an analysis of pending sales and/or expired and withdrawn listings, to formulate your conclusions, provide both an explanation and support for your conclusions. Effective Date:05/30/2024, There were a total of 26 Comparable Settled Sales in the past 12 months. The Median Sales Price for the prior 7-12 months was \$598,500 and for the current to prior 3 months is \$815,500. The Median Days on Market for the prior 7-12 months was 27 and 31 for the current to prior 3 month period. The statistics above were generated from an exported MLS market search. If the subject is a unit in a condominium or cooperative project, complete the following: Project Name: Subject Project Data Prior 7-12 Months Prior 4–6 Months Current - 3 Months Overall Trend Total # of Comparable Sales (Settled) Stable Declining Increasing Absorption Rate (Total Sales/Months) Increasing Stable Declining Total # of Active Comparable Listings Stable Declining Increasing Months of Unit Supply (Total Listings/Ab.Rate) Declining Stable Increasing Are foreclosure sales (REO sales) a factor in the project? If yes, indicate the number of REO listings and explain the trends in listings and sales of Yes No foreclosed properties. Summarize the above trends and address the impact on the subject unit and project. Signature Signature

office@appraisevegasllc.com Freddie Mac Form 71 March 2009

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Vegas LLC

A.0005276-CR

2505 Anthem Village Dr Ste 276, Henderson, NV 89

State NV

RESEARCH &

0/CO-OP

Appraiser Name

Company Name

Company Address

Email Address

State License/Certification #

Page 1 of 1

Fannie Ma

March 2009

State

Supervisory Appraiser Name

State License/Certification #

Company Name

Email Address

Company Address

		Supplementa	l Addendum		File	No. 6001Sil	valde	
Borrower	Catamount Properties 20	18 LLC						
Property Address	6001 Silvalde Ln							
City	Las Vegas	County	Clark	State	NV	Zip Code	89135	
Lender/Client	Wedgewood Inc							

RECONCILIATION AND FINAL ANALYSIS

The COST APPROACH was considered and determined to be unnecessary to produce credible assignment results. The Cost Approach to value estimates the property value as the value of its components, the underlying land, and the depreciated value of the improvements. Because there is insufficient market evidence to credibly support the derivation of total depreciation, the cost approach is not given any consideration in the appraiser's final analysis. Use of the data, in the whole or in the part, for other purposes is not intended by the appraiser.

The INCOME APPROACH to value estimates the value of a property based on the income of the property. This approach was not considered applicable due to the fact that the majority of housing stock in the area is owner-occupied and not typically used for investment property and the subject is not currently used as an income-producing property.

The SALES COMPARABLE APPROACH is considered the best indicator of value because it reflects the attitudes of the buyers and sellers in the marketplace. It is considered the most reliable method for a supported market value and is relied upon for this

HIGHEST AND BEST USE

The legal use of the site allows for single family residences only and that is what the subject is. The current improvements conform to the neighborhood and can be rebuilt if destroyed. There is demand for such residential properties in this market as evidenced by the recent sales activity and the comparable sales used within this appraisal report. New homes are being built and older homes are being renovated validating it's financially feasible to do so. There is no other competing use for the site. The highest and best use as vacant is to build a single family residential improvement. While the likely buyer of the subject will upgrade the property, the improvements in their "as is" condition contribute value to the site. Since the property, as developed, is worth more than if vacant and ready for development, the highest and best use as improved is the property's current use.

COMMENTS ON COST APPROACH

Remaining economic life: over 30 years. The cost approach has only been developed by the appraiser as an analysis to support their opinion of the property's market value. Use of this data, in whole or part, for other purposes is not intended by the appraiser. Nothing set forth in the appraisal should be relied upon for the purpose of determining the amount or type of insurance coverage to be placed on the subject property. The appraiser assumes no liability for and does not guarantee that any insurable value estimate inferred from this report will result in the subject property being fully insured for any loss that may be sustained. Further, the cost approach may not be a reliable indication of replacement or reproduction cost for any date other than the effective date of this appraisal due to changing costs of labor and materials and due to changing building codes and governmental regulations and requirements.

GATED COMMENT*** ARE UTILITIES / OFF-SITE IMPROVEMENTS TYPICAL

The streets maintained by HOA and has a formal maintenance agreement. This is typical for the market area. Maintenance appears adequate. The private street allows access to public services. Private street is common and acceptable in the market and no effect on marketability. The PUD has CC&Rs which are typical and no effect on marketability.

SALES COMPARISON APPROACH

	Supp	lemental Addendum		File No. 6001Sil	valde	
Borrower	Catamount Properties 2018 LLC					
Property Address	6001 Silvalde Ln					
City	Las Vegas	County Clark	State NV	Zip Code	89135	
Landar/Cliant	Wedgewood Inc					

Sellers concessions of 0-3% are typical for the market area therefore no adjustments made for concessions below 3%.

Sellers concessions over 3% were adjusted for difference as derived from the market.

The sales price of the comparables was not significantly affected by the payment of sellers paid closing costs.

Sales were taken from the subject's immediate area.

These sales are the most similar in size, style, age, location and utility available.

All sales were used in the final valuation. Listings and Pendings were used as supporting data.

Sales were adjusted for condition per descriptions noted in GLVAR MLS as derived from the market.

Lot adjustments were made on an individual basis with regards to size, topography, terrain and location. There was no market difference found for lot sizes within 2000 difference therefore no adjustment made and lot size therefore considered bracketed.

Age adjustments for comparables are based on \$1,000.00 per year, over 10 years, rounded of actual age difference to the subjects age. The \$1000.00 figure reflects the market recognition of a premium for newer less lived in dwelling and reflects the differences in physical incurable (long lived) items between the subject and these comparables.

Net, Gross and/or line item adjustments exceed lender guidelines however the most recent and similar sales were used.

Sales were over 90 days however within the last year and used to better bracket the subject's features and amenities

After an exhaustive search of traditional data sources, the comparables chosen in this valuation represent the best indicators of value available to the appraiser at the time of inspection. The further than typical distances, older sale data and higher than normal single line and gross adjustments are considered typical of the market and unavoidable.

The adjustments utilized in this report reflect contributory value of a particular amenity. These adjustments were derived through reconciliation of historical matched pair analysis, cost minus depreciation utilizing Craftsman Book Building Cost Estimator, multiple regression analysis, sensitivity analysis and conversation with local realtors, brokers, and other industry professionals.

Any difference in room count between the subject and the comparables used is considered normal for the area and is not felt to have any adverse effect on

In the Sales comparison approach analysis grid, bathrooms are adjusted for on the first line and gross living area / room count are adjusted together on the second line. Differneces of less than one hundred square feet living area are not adjusted as no significant market difference noted and living area therefore considered bracketed.

The subject and all sales are from same/similar HOA/PUD therefore no market adjustments made.

Sales #1, #2 and #3 given primary weight as most recent and similar.

File No	6001Silvalde
FIIE INU.	buulisiivaide

Borrower	Catamount Properties 2018 LLC					
Property Address	6001 Silvalde Ln					
City	Las Vegas	County Clark	State	NV Zip	Code 89135	
Lender/Client	Wedgewood Inc					

RESIDENTIAL APPRAISAL ADDENDUM

To comply with 2021 - 2022 USPAP Standards 2-2A, this appraisal is officially an "Appraisal Report" as defined by this standard.

Scope of work: At the request of the client, this appraisal report has been prepared in compliance with the uniform appraisal dataset (UAD) from Fannie Mae and Freddie Mac. The UAD requires the appraiser to use standardized responses that include specific formats, definitions, abbreviations, and acronyms.

The appraiser attempted to obtain an adequate amount of information in the normal course of business regarding the subject and comparable properties. Some of the standardized responses required by the UAD, especially those in which the appraiser has not had the opportunity to verify personally or measure, could mistakenly imply greater precision and reliability in the data that is factually correct or typical in the normal course of business. Examples include condition and quality ratings as well as comparable sales and listing data. Not every element of the subject property was viewable and comparable property data was generally obtained through third party sources (public records, MLS). Consequently, this information should be considered an "estimate" unless otherwise noted by the appraiser.

Comments on Subject: The subject is a two-story, single family residence, with the stucco exterior finish, concrete tile roof, 2-car garage and concrete slab foundation. The site size is +/- 6,970 sq ft level lot and appears adequately drained. The subject's exterior improvements include porch, patio and driveway.

URAR: Neighborhood - Description: The subject neighborhood is located in the Village 16A-Parcel C with all commercial and support services in close proximity. Access to the neighborhood is provided by the major connector roads of W Russell Rd & S Hualapai Way. Kathy L. Batterman Elementary School is 4 minutes' drive from the subject property. There are no adverse factors which affect the neighborhood in general or the subject property in particular. The subject neighborhood and market boundaries consist of a wide variety of homes including single family suburban neighborhoods, etc. Other land use (See attached addenda for other land use).

Comments on other land use: 5% Other land uses are vacant land which consists of state property, City/Town Property, residential developable & undevelopable land, parking Lots, land for houses of industrial developable land, etc.

Highest and Best Use - Zoned: The subject is zoned Residential Single-Family 80. Legal improvement uses are limited to planned development use and permitted complementary uses. The value of the subject as improved exceeds the value as vacant. The subject is located in a neighborhood characterized by residential properties, and a change in land use is not likely in the near future. Therefore, the highest and best use of the subject is its present single-family residential use.

Flood designation status is from an independent source and should be confirmed by the lender from their source.

<u>The subject could be rebuilt (100% of the original footprint of the dwelling) as is in the event of a fire or other similar catastrophe, according to Local Inspectional Services Department.</u>

HBU and COVID: The appraiser has concluded the highest and best use of the property, as improved, to be its current use. This opinion is supported by the fact that the improved property is physically possible (see improvements description and pictures), is a legal use (see site section/zoning), is financially feasible (see sales comparison approach for sales of similar properties) and is considered to be the maximally productive use (improvements contribute positively to the site and it would not be feasible to change them to a more productive use without substantial capital improvement).

The global outbreak of a "novel corona virus" known as Covid-19 was officially declared a pandemic by the World Health Organization (WHO). The reader is cautioned, and reminded that the conclusions presented in this appraisal report apply only as of the effective date indicated. The appraiser makes no representation as to the effect on the subject property of any unforeseen event, subsequent to the effective date of the appraisal.

File No	6001Silvalde
FIIE INU.	buulisiivaide

Borrower	Catamount Properties 2018 LLC				
Property Address	6001 Silvalde Ln				
City	Las Vegas	County Clark	State NV	Zip Code 89135	
Lender/Client	Wedgewood Inc				

Comments on Sales Comparison

Sales Selection: Extensive research was conducted to develop a competitive market analysis by obtaining the most recent, proximate, and comparable listings, pending sales, and closed sales. Not all data analyzed was included in this report, but is available in the work file. The sales selected by the appraiser were chosen based on the most similar location, design style, quality of construction, condition, size, additional features, and overall marketability relative to the subject property. Where necessary, appropriate adjustments have been made to the comparable sales relative to the subject to equalize or bracket its characteristics. The data used for comparison was considered to be the most recent, proximate, and equivalent to the subject; and after market adjustments, supports the estimated value.

Predominant value: The appraiser recognizes that the subject market value is above/below the predominant value for the subject neighborhood however the subject is not considered to be an over/under improvement.

Real estate taxes: Due to the statewide property tax reform act of 2006, real estate taxes are subject to change during an assessable transfer of interest. The market value stated in this report assumes that the property would sell at the indicated value. The new taxes would be based upon the market value stated in the report and calculated by multiplying the appropriate assessment ratio times the appropriate mileage rate.

Digital pictures: The digital pictures provided with this appraisal were not altered from their condition as of the date of inspection. The digital pictures included in the appraisal accurately reflect each of the identified properties as viewed by the appraiser.

Appraisal disclosure statement: I have not performed any services, as an appraiser or in any other capacity, regarding the property that is the subject of this report, within the three-year period immediately preceding acceptance of this assignment.

AIR compliant statement: No employee, director, officer, or agent of the lender, or any other third party acting as a joint venture partner, independent contractor, appraisal management company, or partner on behalf of the lender has influenced or attempted to influence the development, reporting, result, or review of this assignment through coercion, extortion, collusion, compensation, instruction, inducement, intimidation, bribery or in any other manner. I have not been contacted by anyone other than the intended user (lender/client as identified on the first page of the report), borrower, or designated contact to make an appointment to enter the property. I agree to immediately report any unauthorized contacts either personally by phone or electronically to the client

Certification Statement: I, Kristina Allan, have not performed any services involving the Subject property within the 3 years prior to this assignment. This information has been disclosed to the client prior to the engagement of this appraisal.

Subject Photo Page

Borrower	Catamount Properties 2018 LLC			
Property Address	6001 Silvalde Ln			
City	Las Vegas	County Clark	State NV	Zip Code 89135
Lender/Client	Wedgewood Inc			



Subject Front

6001 Silvalde Ln

Sales Price

Gross Living Area 2,523
Total Rooms 7
Total Bedrooms 3
Total Bathrooms 2.1

 Location
 N;Res;Res

 View
 A;Res;CtyStr

 Site
 6970 sf

 Quality
 Q4

 Age
 7

Subject Rear



Subject Street

Photograph Addendum

Borrower	Catamount Properties 2018 LLC			
Property Address	6001 Silvalde Ln			
City	Las Vegas	County Clark	State NV	Zip Code 89135
Lender/Client	Wedgewood Inc			







SUBJECT LEFT SIDE

SUBJECT RIGHT SIDE

SUBJECT ADDRESS





SUBJECT ACROSS

ALTERNATIVE SUBJECT STREET

Comparable Photo Page

Borrower	Catamount Properties 2018 LLC							
Property Address	6001 Silvalde Ln							
City	Las Vegas	County CI	lark	State	NV	Zip Code	89135	
Lender/Client	Wedgewood Inc							



Comparable 1

10381 Bressana Dr

 Prox. to Subject
 0.13 miles SE

 Sale Price
 1,100,000

 Gross Living Area
 2,263

 Total Rooms
 6

 Total Bedrooms
 3

 Total Bathrooms
 3.0

 Location
 N;Res;Res

 Location
 N;Res;Res

 View
 N;Res;Res

 Site
 9148 sf

 Quality
 Q4

 Age
 7



Comparable 2

10325 Bressana Dr

Prox. to Subject 0.16 miles SE
Sale Price 970,000
Gross Living Area 2,523
Total Rooms 7
Total Bedrooms 3
Total Bathrooms 2.1

 Location
 N;Res;Res

 View
 N;Res;Res

 Site
 7841 sf

 Quality
 Q4

 Age
 7



Comparable 3

6190 Willow Rock St

Prox. to Subject 0.18 miles S
Sale Price 1,130,000
Gross Living Area 2,823
Total Rooms 7
Total Bedrooms 3
Total Bathrooms 3.1

 Location
 N;Res;Res

 View
 A;Res;CtyStr

 Site
 8276 sf

 Quality
 Q4

 Age
 7

Comparable Photo Page

Borrower	Catamount Properties 2018 LLC							
Property Address	6001 Silvalde Ln							
City	Las Vegas	County CI	lark	State	NV	Zip Code	89135	
Lender/Client	Wedgewood Inc							



Comparable 4

6013 Andezano Dr

Prox. to Subject 0.19 miles E
Sale Price 825,000
Gross Living Area 2,648
Total Rooms 8
Total Bedrooms 4
Total Bathrooms 3.0

 Location
 N;Res;Res

 View
 N;Res;Res

 Site
 5663 sf

 Quality
 Q4

 Age
 7



Comparable 5

6017 Silvalde Ln

 Prox. to Subject
 0.02 miles SE

 Sale Price
 1,300,000

 Gross Living Area
 2,644

 Total Rooms
 8

 Total Bedrooms
 4

 Total Bathrooms
 3.1

 Location
 N;Res;Res

 View
 A;Res;CtyStr

 Site
 6970 sf

 Quality
 Q4

 Age
 7

Comparable 6

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

Age

Listing Photo Page

Borrower	Catamount Properties 2018 LLC					
Property Address	6001 Silvalde Ln					
City	Las Vegas	County Clark	State	NV	Zip Code	89135
Lender/Client	Wedgewood Inc					



Listing 1

6009 Silvalde Ln

Proximity to Subject 0.01 miles S
List Price 925,000
Days on Market Active
Gross Living Area 2,433
Total Rooms 6
Total Bedrooms 3
Total Bathrooms 2.1
Age/Year Built 6

Listing 2

Proximity to Subject List Price Days on Market Gross Living Area Total Rooms Total Bedrooms Total Bathrooms Age/Year Built

Listing 3

Proximity to Subject List Price Days on Market Gross Living Area Total Rooms Total Bedrooms Total Bathrooms Age/Year Built

Building Sketch

Borrower	Catamount Properties 2018 LLC			
Property Address	6001 Silvalde Ln			
City	Las Vegas	County Clark	State NV	Zip Code 89135
Lender/Client	Wedgewood Inc			

Location Map

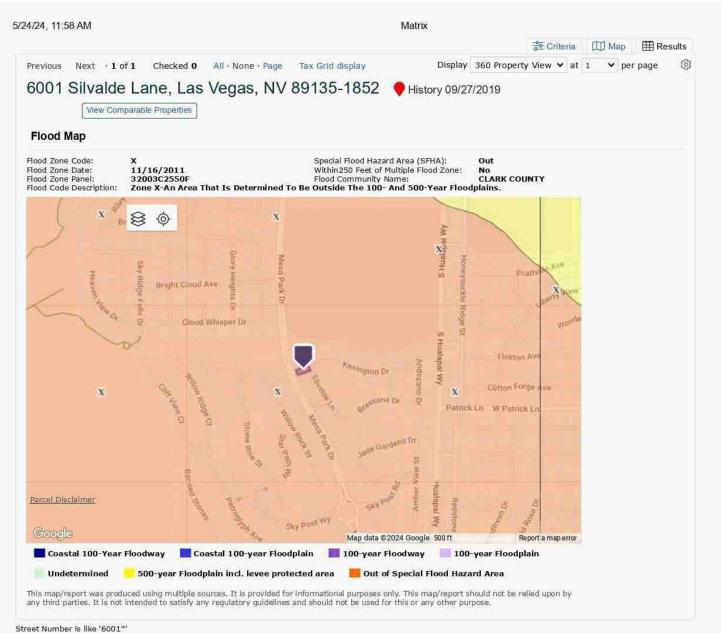
Borrower	Catamount Properties 2018 LLC			
Property Address	6001 Silvalde Ln			
City	Las Vegas	County Clark	State NV	Zip Code 89135
Lender/Client	Wedgewood Inc			



Site Plan



Flood Map

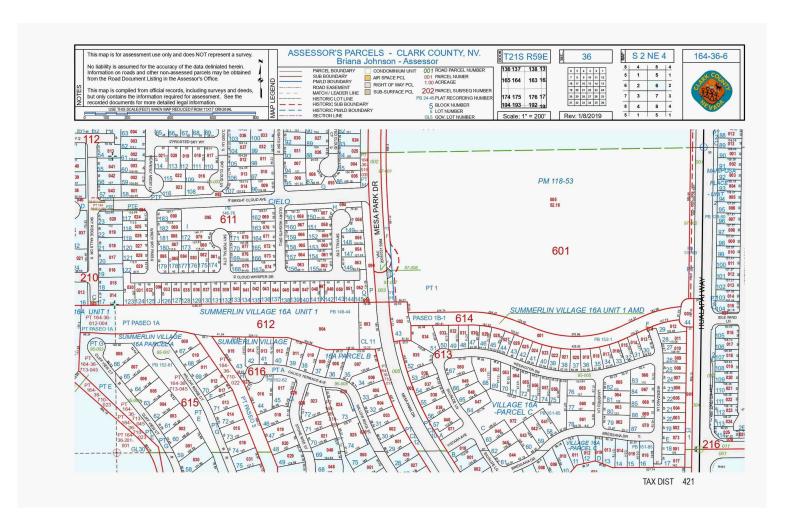


Street Number is like '6001*'
Street Name is like 'silva*'
Found 1 result in 0.02 seconds.

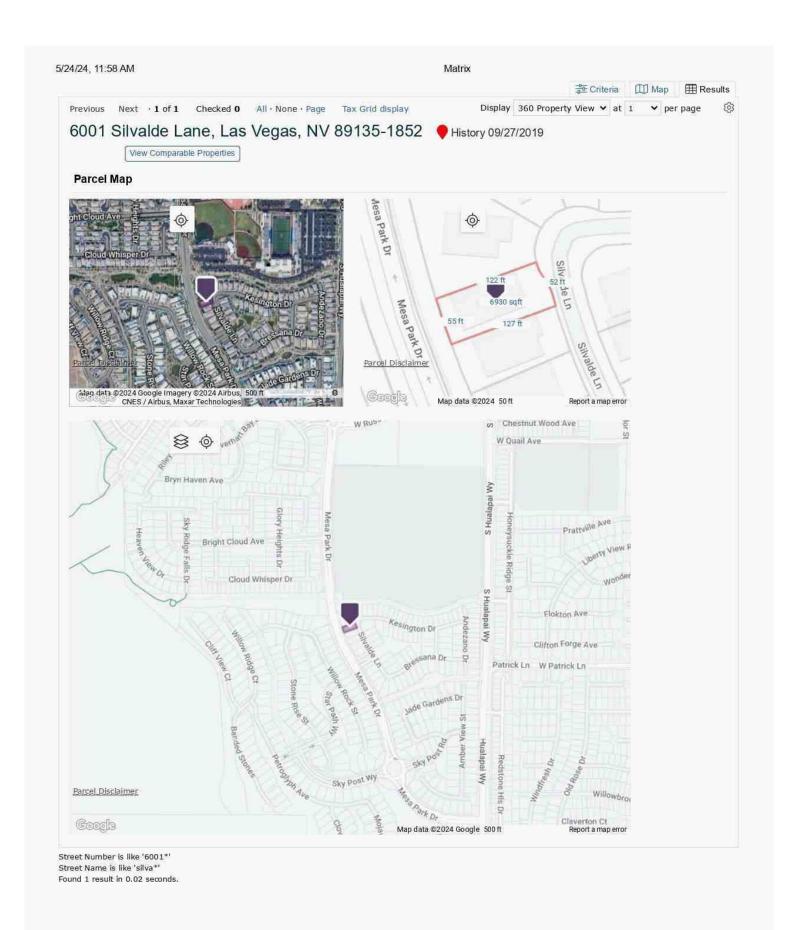
Aerial Map



Plat Map



Satellite Map



5/24/24, 12:00 PM index



The MAPS and DATA are provided without warranty of any kind, expressed or implied.

Date Created: 05/24/2024

Property Information

Parcel: 16436613036

Owner Name(s): YOUNG CHRISTOPHER J
Site Address: 6001 SILVALDE LN
Jurisdiction: Clark County - 89135

Zoning Classification: Residential Single-Family 80 (RS80)
Planned Landuse: Summerlin South Single Family (MP-SF)

Misc Information

Subdivision Name: VILLAGE 16A-PARCEL C

Lot Block: Lot:53 Block: Construction Year: 2017 09/2018 Sale Date: T-R-S: 21-59-36 Sale Price: \$724,000 Census tract: 5858 Recorded Doc Number: 20180927 00002416 Estimated Lot Size: 0.159

Flight Date:

Elected Officials
Commission: F

Commission: F - Justin Jones (D) City Ward:

 US Senate:
 Jacky Rosen, Catherine Cortez-Masto
 US Congress:
 3 - Susie Lee (D)

 State Senate:
 9 - Melanie Scheible (D)
 State Assembly:
 9 - Steve Yeager (D)

 School District:
 E - Lola Brooks
 University Regent:
 13 - Stephanie Goodman

Board of Education: 3 - Felicia Ortiz Minor Civil Division: Las Vegas

 $https://maps.clarkcountynv.gov/gismo/apps/openweb_js/app/print/form.html?@map=https://maps.clarkcountynv.gov/arcgis/rest/directories/arcgisjobs/...$

Serial# FD5F1D26

5/24/24, 12:02 PM

Assessment Management Group



ASSESSMENT MANAGEMENT GROUP

Friday, May 24, 2024 | 12:02:34 PM

Home page

About AMG Notice of Sale Important Dates Payment Addresses Delinguencies & Foreclosures Parcel Detail Search Contact AMG

Parcel Detail Search Results

AMG assumes NO liability as to the accuracy of the data produced and published on this website.

Amounts updated as of 5/23/2024 6:00:55 PM.

District #/AMG Unbilled Parcel # Status ID Principal YOUNG CHRISTOPHER **ACTIVE** 16436613036 159 / 7601 \$10,183.52

Original ***Payoff Situs & Legal Description Assessment

6001, SILVALDE, LN \$14,508.48 \$9,750.76

VILLAGE 16A-PARCEL C PLAT BOOK 151 PAGE 85 LOT 53

Principal Interest *Penalty Other Total Due **Current Installment Due** \$323.77 \$315.22 \$0.00 \$0.00 \$638.99 (6/1/2024) **Estimated Next Installment \$333.48 \$305.51 \$0.00 \$0.00 \$638.99 (12/1/2024)

Current Installment Due and Payoff Amounts are valid to 6/1/2024.

Payments must be received or postmarked on or before the payment due date. Any payment received after the payment due date will be charged a non-prorated monthly penalty of \$216.45.

All assessment payments must be paid in US funds / currency.

Mailing Date: 4/1 & 10/1 Make Checks Payable to: CLARK COUNTY

TREASURER - SID

Due Dates: 6/1 & 12/1 **Mail Payments** CLARK COUNTY TREASURER -

SID

FILE 57254

LOS ANGELES, CA 90074-7254

Final Payment: 6/1/2035

Any property closing escrow 15 days (60 to 90 days for Reno and Washoe County) prior to the mailing date of the assessment bill or after the mailing date, MUST BE PAID FROM ESCROW. Assessment bills are only mailed once prior to the due date. Assessment bills are mailed to the current owner of record, as recorded with the Assessor's office on the day the bill is mailed, 30 or 60 days prior to the due date.

Absolute Commitment to Superior Service, Resources, and Technology. Assessment Management Group

Office: 702-796-0082 | Fax: 702-796-8826

https://amgnv.com/parcelsearch_results_detail_non_pop1.asp?searches=&menu=7&Dist_ID=7601&PARCEL=16436613036

^{*} Penalties are added monthly until the Total Due is paid in full.

^{**}Estimated installments are subject to change due to interest credits and/or other adjustments.

^{***} Payoff value is valid through the next Due Date, unless the parcel is delinquent. If the parcel is delinquent, contact AMG for a current payoff amount.

Accelerant National Insurance Company

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

REAL ESTATE PROFESSIONAL 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.

DEFENSE COSTS WITHIN LIMITS

THIS POLICY CONTAINS PROVISIONS WHICH LIMIT THE AMOUNT OF CLAIM EXPENSES THE INSURER IS RESPONSIBLE TO PAY IN CONNECTION WITH CLAIMS. CLAIM EXPENSES SHALL BE SUBJECT TO ANY DEDUCTIBLE AMOUNT. THE PAYMENT OF CLAIM EXPENSES WILL REDUCE THE LIMITS OF LIABILITY STATED IN ITEM 4. OF THE DECLARATIONS.

PLEASE READ YOUR POLICY CAREFULLY.

Policy Number: NRE40PL100413-00 Renewal of: New

Named Insured: Appraise Vegas, LLC

 Address: 2505 Anthem Village Drive, Suite E 276 Henderson , NV 89052

Tionasioon, TV GGGE

From: July 1, 2023 To: July 1, 2024
12:01 A.M. Standard Time at the address of the Named Insured as stated in item 2. Above.

4. Limit of Liability:

3. Policy Period:

A. Each Claim Limit of Liability \$ 1,000,000

B. Policy Aggregate Limit of Liability \$ 1,000,000

5. Deductible: \$5,000 Each Claim

6. Policy Premium: \$ 2399

7. Retroactive Date: July 1, 2010

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

Accelerant National Insurance Company 400 Northridge Rd. Suite 800 Sandy Springs, GA 30350

9. Program Administrator: OREP Insurance Services, LLC - info@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.

Date: May 22, 2023

Asaac Peck
Authorized Representative

N DEC 40002 04 22 Page 1 of 1

Serial# FD5F1D26 esign.alamode.com/verify

Form SCNLGL - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

Appraiser's License

APPRAISER CERTIFICATE

STATE OF NEVADA DEPARTMENT OF BUSINESS AND INDUSTRY

NOT TRANSFERABLE

REAL ESTATE DIVISION

NOT TRANSFERABLE

This is to Certify That: KRISTINA ANN ALLAN

Certificate Number: A.0005276-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: March 12, 2024

Expire Date: March 31, 2026

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: APPRAISEVEGAS LLC 2505 ANTHEM VILLAGE DR STE 276 HENDERSON, NV 89052 REAL ESTATE DIVISION

SHARATH CHANDRA

Tax Records

5/24/24, 11:57 AM

Tax Property Tax - One Page

				— P	roperty						
Tot Value:	164-36-613-03 21 - 59 - 36 \$294,959 21-59-36	6	Address: PropCity: Land Use	0.0	6001 Silvalde Las Vegas Sfr	LN		Census Zip Cod		00585 89135	
				Assesso	or Description						
File-Page:	151-85		Subdivision	on: V	illage 16A-Pa	rcel C					
Assr Lot:	53 Bloc	ck:	Area:			Bldg:		Uni	t:	Tract:	
Assr Desc:	VILLAGE 16A-P	ARCEL C PLAT	BOOK 151	L PAGI	E 85 LOT 53						
			Ow	ner & I	Doc Information	1 ———					
Owner Name:	Young Christo	pher J				DOC DATE	33	DOC N	UMBER		DV
2nd Owner:	_					09/27/2	018	18092	70024	16	
Address:	6001 Silvalde	Lane -									
City:	Las Vegas	State: NV Zip	Code: 89	135							
Prev Owner:	Pn Ii Inc										
			— Land	& Bui	lding Informatio	on ———					
Land Value:	\$283,000	Impr Value:	\$559,740	0				Scho	ools:	Cla	rk County
FrontxDpth:		Topography:				Average		Zoni			
Acres:	0.160	Act Yr Blt:	2017		Foundation:				Rooms:		
Lot SqFt:	6,970	Eff Yr Blt:	2017		Basement:			Bedi	rooms:	3	
# of Buildings:	: 1	Construction:			Garage Cap:			Bath	rooms	: 3	
Type Style:		Ext Wall:	Frame/S	tucco	Garage Type:	Attached 6	arage		Baths:	2	
Stories:	1.00	Flooring:			Parking Sp:			1,550,150,150	Baths:	el energy	
Roof Matrl:	Concrete Tile	Heat Systm:	Forced A	ir	Pool YN:	Yes		Fire	place Y	N:	
Roof Type:		Air Cond:	Central		Porch:			Fire	places:		
			Pro	perty	Sub-Areas SqFt	g 2					
Living Area:	2,523	First Flr:	2,523		Porch 1:			Gra/I	Prka:	552	
Building Sq Ft		Second Flr:	2014/2012 2012		Porch 2:			Carpo			
Total Bldg:	3,075	Upper Area Sq	Ft:		Deck:	200		Mi			
Prim Addition:	Co-Much Mach	Basement Area	1		2nd Patio/Dec	k:					
Above Grade:	2,523	Basement F:			Basement U:						
	CHAP.C-C-11	9-30-0-10-0-0-0-0-0-0-0-0-0-0-0-0-0-0-0-0		Sales	Information -						
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	\$724,000		03/2//10		barg	airi & Sale D	ccu				
				Tax &	Assessment -						
	TOTAL TAX	TAX YE	ΔR		ASSD	IMPRV	LAI	ND.	ASSD '	YFΔR	EXEMPTION
Curr:	\$6,251.92					195,909	\$99,		202		EXEMPTION
Prev:	\$6,069.96					180,867	\$70,		202		
FIGV.	\$5,892.35					165,102	\$70,		202		
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INFORMATION DEEMED RELIABLE BUT NOT GUARANTEED

LVR DEEMS INFORMATION RELIABLE BUT NOT GUARANTEED. IT IS A VIOLATION TO PROVIDE DETAIL PRINTOUTS TO A CUSTOMER/CLIENT.

5/24/24, 12:03 PM

360 Property View

Listing

VR.	THE PARTY OF THE P		mily Reside		Ownersh	The second secon	17.200			05/24/2	TOTAL TOTAL	The state of the state of	Water Control
ML# Address	1972073	3 Offc ILVALDE	NEHR	PubID Unit	095475	Status StatusUpd	H				L/Price		,880
Building #	6001 /5		nf Pulte	Model	Parklane		ate	Cor	ndoCnv	N	LP/SqF Zip	8913	5
	CLARK	Parcel#				SINGLE		Stu		N		2017	
curry	CLANIN	T/R/5			Zoning	DINGLE	C	onst Est			Const I		, , , , , ,
mnty	NONE	4	Subdiv		GE 16A-PARC	EL C				Las Vega		State	NV
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			PROPERT	Y INFOR	RMATION		#Baths	5	FB	3/4	НВ	To	ot
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	DETACH	D	Conv N										
Roof	FLAT				Unit Desc		#Bedrm			#Den/Oth		#Loft	0
Garage			RYHS, FINIS			/ 11.10 12H13/H21/				Prkng Des	SC	*********	eresce is
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irepl	2/GAS					Flooring		T, CERA					
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			TYD, CVPATI	O, PATI	O, PRIVYRD					Minus	tion		
			IP, SYNGRS IER, ZONHVA	10	HtFuel	GAS				Miscel Water	HPP PUBLI	c	
			IER, SEER13		CLFuel	ELEC	Grd Moi	unted 1	,	Sewer	PUBLI		
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g/Ag					SCHOOLS, LA								
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Green Building Certification
Green Year Certified

No Green Certifying Body ENERGY STAR Green Certification Rating Energy Star Certified

Serial# FD5F1D26 esign.alamode.com/verify

Form SCNLGL - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

MLS Listing - Page 2

5/24/24, 12:03 PM Matrix

EstClo/Date 09/28/2018 ActClo/Date 09/27/2018 Prop Condition NEW Days On Market 163

Derek Hoskins/702-351-4721 S.0179921

 DaysListingto Close
 205 days
 Orig L.Price
 \$759,880

 BuyersAgtPublicID
 237179
 Sale Price
 \$724,000

 Buyer Broker
 VFIN
 SP/SqFt
 \$287

 Broker Office
 LUXE Estates & Lifestyles LLC, 630 S 4th St
 \$100 A, Las Vegas 89101

 Sale Type TRADSALE
 Sale Type TRADSALE
 \$100 A, Las Vegas 89101

Presented by: Platinum Real Estate Prof Agent: Kristina A. Allan S.0198994

















Subject Liens

5/24/24, 12:02 PM Search

Search Criteria - ParcelNumber: 164-36-613-036, Filter: StartsWith, From Date: 4/3/1905, To Date: 4/15/2024, Doc Type: All

Parcel #	First Party Name	First Cross Party Name	# Pages	Instrument#	Document Type	Modifier	Record Date	Legal Description	Total Value
164-36- 613-036	INLAND BANK AND TRUST	YOUNG, CHRISTOPHER J	2	202109100002420	RECONVEYANCE		09/10/2021		\$0.00
164-36- 613-036	YOUNG, CHRISTOPHER		1	202109100000762	HOMESTEAD		09/10/2021		\$0.00
164-36- 613-036	JYOUNG, CHRISTOPHER	INLAND BANK	19	202108100003469	DEED OF TRUST		08/10/2021		\$0.00
164-36- 613-036	INLAND BANK	INLAND BANK	2	202104200002616	ASSIGNMENT		04/20/2021		\$0.00
164-36- 613-036	YOUNG, CHRISTOPHER		1	201811280002294	HOMESTEAD		11/28/2018		\$0.00
164-36- 613-036	YOUNG, CHRISTOPHER J	INLAND BANK	20	201809270002417	DEED OF TRUST		09/27/2018		\$0.00
164-36- 613-036	PNIIINC	YOUNG, CHRISTOPHER J	3	201809270002416	DEED		09/27/2018		\$724,000.00

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https://recorderecomm.clarkcountynv.gov/AcclaimWeb/Search/SearchTypeParcel

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.

UAD Version 9/2011 (Updated 1/2014)

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Quality Ratings and Definitions (continued)

Q3

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.

Ω4

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.

Q5

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 ungrades.

Q6

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
А	Adverse	Location & View
ac	Acres	Area, Site
AdjPrk AdjPwr	Adjacent to Park	Location
ArmLth	Adjacent to Power Lines Arms Length Sale	Location Sale or Financing Concessions
AT	Attached Structure	Design (Style)
В	Beneficial	Location & View
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
BsyRd	Busy Road	Location
С	Contracted Date	Date of Sale/Time
Cash	Cash	Sale or Financing Concessions
Comm	Commercial Influence Conventional	Location Sale or Financing Concessions
СОПУ	Carport	Garage/Carport
CrtOrd	Court Ordered Sale	Sale or Financing Concessions
CtySky	City View Skyline View	View
CtyStr	City Street View	View
CV	Covered	Garage/Carport
DOM	Days On Market	Data Sources
DT	Detached Structure	Design (Style)
dw	Driveway	Garage/Carport
6	Expiration Date	Date of Sale/Time
Estate	Estate Sale	Sale or Financing Concessions
FHA	Federal Housing Authority	Sale or Financing Concessions
g	Garage Attached Garage	Garage/Carport Garage/Carport
ga gbi	Attached Garage Built-in Garage	Garage/Carport
gd	Detached Garage	Garage/Carport
GlfCse	Golf Course	Location
Glfvw	Golf Course View	View
GR	Garden	Design (Style)
HR	High Rise	Design (Style)
in	Interior Only Stairs	Basement & Finished Rooms Below Grade
Ind	Industrial	Location & View
Listing	Listing	Sale or Financing Concessions
Lndfl	Landfill	Location
LtdSght	Limited Sight	View
MR	Mid-rise	Design (Style)
Mtn N	Mountain View Neutral	View Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
0	Other	Basement & Finished Rooms Below Grade
0	Other	Design (Style)
ор	Open	Garage/Carport
Prk	Park View	View
Pstrl	Pastoral View	View
PwrLn	Power Lines	View
PubTrn	Public Transportation	Location
Relo	Relocation Sale	Sale or Financing Concessions
REO	REO Sale	Sale or Financing Concessions
Res	Residential LISDA Burel Housing	Location & View
RH	USDA - Rural Housing Recreational (Rec) Room	Sale or Financing Concessions Basement & Finished Rooms Below Grade
rr RT	Row or Townhouse	Design (Style)
S	Settlement Date	Date of Sale/Time
SD	Semi-detached Structure	Design (Style)
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
Woods	Woods View	View
Wtr	Water View	View
WtrFr	Water Frontage	Location Passment & Finished Pooms Polow Grade
wu	Walk Up Basement	Basement & Finished Rooms Below Grade
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		10 (11)

57097 File No. 6001Silvalde

Poi	rrower	O-t Dti 0		BEINDOW	THE NO.	6001Silvalde
	perty Address	Catamount Properties 2	018 LLC			
	<u> </u>	6001 Silvalde Ln	County Olav	J. Ctr	oto NIV	7in Codo, 00425
City	y nder	Las Vegas	County Clar	K Sta	ate NV	Zip Code 89135
LUI	iuei	Wedgewood Inc				
	This report v	vas prepared under the fo	llowing USPAP reporting option:			
	Appraisa		This report was prepared in accordance	ce with HSPAP Standards Rule 2-2(a)		
	_ -					
	Restricte	d Appraisal Report	This report was prepared in accordance	ce with USPAP Standards Rule 2-2(b).		
	Reasonable	Exposure Time				
		•	for the subject property at the market va	ue stated in this report is:	-90	
			of time that the property interested	——————————————————————————————————————	red on the	market prior to the
			at market value on the effective da			.
				• •		
	USPAP 202	0-2021 (Effective Januar	ry 1, 2020 through December 31, 2	023) Comment: Exposure time is a	a retrospe	ctive opinion based on
	an analysis	of past events assuming	a competitive and open market.	·	•	
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	Additional C		11.64			
	I certify that, t	o the best of my knowledge	and belief:			
	X I have NO	T performed services, as an	appraiser or in any other capacity, regar	ding the property that is the subject of tl	nis report w	vithin the
	three-yea	r period immediately precedi	ng acceptance of this assignment.			
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			raiser or in another capacity, regarding t		ort within t	ne three-year
			nce of this assignment. Those services	are described in the comments below.		
		its of fact contained in this repo				
		- · · · · · · · · · · · · · · · · · · ·	sions are limited only by the reported assun	options and limiting conditions and are my	personal, im	ipartial, and unbiased
		alyses, opinions, and conclusion				
	- Unless otherv	vise indicated, I have no presen	t or prospective interest in the property that	is the subject of this report and no person	al interest w	ith respect to the parties
	involved.					
	- I have no bias	s with respect to the property th	nat is the subject of this report or the parties	involved with this assignment.		
	- My engagem	ent in this assignment was not	contingent upon developing or reporting pre	edetermined results.		
			ment is not contingent upon the developme			
	the client, the a	mount of the value opinion, the	attainment of a stipulated result, or the occu	irrence of a subsequent event directly relate	d to the inter	nded use of this appraisal.
	- My analyses,	opinions, and conclusions wer	e developed, and this report has been prepa	red, in conformity with the Uniform Standar	rds of Profes	ssional Appraisal Practice that
	were in effect a	t the time this report was prepa	red.			
	- Unless otherv	vise indicated, I have made a p	ersonal inspection of the property that is the	subject of this report.		
	- Unless otherv	vise indicated, no one provided	significant real property appraisal assistanc	e to the person(s) signing this certification	(if there are	exceptions, the name of each
	individual provi	ding significant real property ap	praisal assistance is stated elsewhere in this	report).		
ı	A -1 -1141 1 O					
	Additional C	omments				
	Appraiser F	ee \$220, AMC Fee \$220.				
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		— colgn.alamodo	confirmed Condin Bot 1820			
		1	_			
1	APPRAISER:	1	111	SUPERVISORY APPRAISER: (only if re	equired)
		1				
:	Signature:	VATOR		Signature:		
	Name: Kristin	alAllan		Name:		
		6/03/2024		Date Signed:		
		#: A.0005276-CR		0 0		
	or State License #			or State License #:		
	or state: NV State: NV			State:		
		Certification or License: 03/	31/2026	Expiration Date of Certification or License:		
	•		<u> </u>	Supervisory Appraiser Inspection of Subjection		
	LITOOLIVE DALE UI F	Appraisal: <u>05/30/2024</u>		Did Not Exterior-only from S		terior
			F IDAAADTOTAA		Seri	ial# FD5F1D26
			Form ID14AP - "TOTAL" appraisal softwar	e by a la mode, inc 1-800-ALAMODE		n.alamode.com/verify