

Please Note: This report was completed with the following assumptions: Market Approach: **Fair Market Price** , Marketing Time: **Typical** . Important additional information relating to this report, including use and restrictions, is contained in an attached addendum which is an integral part of this report.

Address	19 Rose Peak Road, Dayton, NV 89403	Order ID	9669882	Property ID	36042035
Inspection Date	10/06/2024	Date of Report	10/09/2024		
Loan Number	57201	APN	01956102		
Borrower Name	Catamount Properties 2018 LLC	County	Lyon		

Tracking IDs					
Order Tracking ID	10.4_CitiAgedBPO	Tracking ID 1	10.4_CitiAgedBPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		
Owner	CATAMOUNT PROPERTIES 2018 LLC	Condition Comments Subject appears to be in fair condition on drive by inspection, conforms to other properties in neighborhood.
R. E. Taxes	\$969	
Assessed Value	\$72,266	
Zoning Classification	E1T	
Property Type	Manuf. Home	
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Fair	
Estimated Exterior Repair Cost	\$25,000	
Estimated Interior Repair Cost	\$25,000	
Total Estimated Repair	\$50,000	
HOA	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data		
Location Type	Rural	Neighborhood Comments Amenities approx 2 miles from subject property, no boarded up properties or REO activity seen on drive by inspection.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$190,000 High: \$400,000	
Market for this type of property	Decreased 10 % in the past 6 months.	
Normal Marketing Days	<180	

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	19 Rose Peak Road	212 Coons Circle	392 Traci Lane	160 A Wilby Ln
City, State	Dayton, NV	Dayton, NV	Mound House, NV	Dayton, NV
Zip Code	89403	89403	89706	89403
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.64 ¹	5.56 ¹	6.17 ¹
Property Type	Manuf. Home	Manufactured	Manufactured	Manufactured
Original List Price \$	\$	\$249,900	\$295,000	\$325,000
List Price \$	--	\$249,900	\$295,000	\$325,000
Original List Date		08/23/2024	09/28/2024	01/12/2024
DOM · Cumulative DOM	-- · --	46 · 47	10 · 11	243 · 271
Age (# of years)	36	46	36	25
Condition	Fair	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Public Trans.	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	1 Story Manu	1 Story Manu	1 Story Manu	1 Story Manu
# Units	1	1	1	1
Living Sq. Feet	1,782	960	1,296	1,296
Bdrm · Bths · ½ Bths	4 · 2	2 · 2	3 · 2	2 · 2
Total Room #	8	6	7	6
Garage (Style/Stalls)	Detached 1 Car	None	Attached 1 Car	Detached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.31 acres	.30 acres	.10 acres	2.1 acres
Other	--	--	--	--

* Listing 2 is the most comparable listing to the subject.

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

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

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

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

Listing 1 Age is inferior to subject property by 10 years, GLA is inferior by 822 s/f, lot size is comparable at .30 acres, garage type is inferior.

Listing 2 Age is comparable to subject property at 36 years old, GLA is inferior by 486 s/f, lot size is inferior by .21 acres, garage is comparable.

Listing 3 Age is superior to subject property by 11 years, GLA is inferior by 486 s/f, lot size is superior by 1.79 acres, garage is comparable.

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	19 Rose Peak Road	99 Stonefield Lane	21 Stope Dr	153 Rose Peak Rd
City, State	Dayton, NV	Dayton, NV	Dayton, NV	Dayton, NV
Zip Code	89403	89403	89403	89403
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.46 ¹	0.22 ¹	0.65 ¹
Property Type	Manuf. Home	Manufactured	Manufactured	Manufactured
Original List Price \$	--	\$359,000	\$299,900	\$365,000
List Price \$	--	\$337,100	\$299,900	\$365,000
Sale Price \$	--	\$331,000	\$310,000	\$337,000
Type of Financing	--	Fha	Fha	Conv
Date of Sale	--	06/03/2024	07/03/2024	02/01/2024
DOM · Cumulative DOM	-- · --	104 · 110	87 · 69	85 · 87
Age (# of years)	36	25	36	29
Condition	Fair	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	1 Story Manu	1 Story Manu	1 Story Manu	1 Story Manu
# Units	1	1	1	1
Living Sq. Feet	1,782	1,292	1,056	1,274
Bdrm · Bths · ½ Bths	4 · 2	3 · 2	3 · 2	3 · 2
Total Room #	8	8	7	7
Garage (Style/Stalls)	Detached 1 Car	Carport 2 Car(s)	None	Detached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.31 acres	.12 acres	.36 acres	.34 acres
Other	--	--	--	--
Net Adjustment	--	-\$31,950	-\$3,700	-\$29,100
Adjusted Price	--	\$299,050	\$306,300	\$307,900

* Sold 3 is the most comparable sale to the subject.

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

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

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

Recent Sales - Cont.

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

- Sold 1** Age is superior to subject property by 11 years(-5500), GLA is inferior by 490 s/f(24,500), lot size is inferior by .19 acres(950), parking (10,000), condition of property (-50,000).
- Sold 2** Age is comparable to subject property, GLA is inferior by 726 s/f(36,300), lot size is comparable at .36 acres, condition of property(-50,000).
- Sold 3** Age is superior to subject property by 7 years(-3500), GLA is inferior by 508 s/f(24,400), lot size is comparable at .34 acres, condition of property(-50,000).

Subject Sales & Listing History

Current Listing Status	Not Currently Listed		Listing History Comments				
Listing Agency/Firm			Last sold 04/15/2024				
Listing Agent Name							
Listing Agent Phone							
# of Removed Listings in Previous 12 Months	0						
# of Sales in Previous 12 Months	1						
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
03/10/2024	\$258,000	--	--	Sold	04/15/2024	\$258,000	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$305,000	\$355,000
Sales Price	\$305,000	\$355,000
30 Day Price	\$305,000	--
Comments Regarding Pricing Strategy		
I had to search out 1 mile and back 8 months to find any comparables for subject property due to market conditions and location of property. There were no comparables that are in the same condition as subject appears to be in on drive by inspection. With price adjustments I was able to find a Suggested List Price		

Clear Capital Quality Assurance Comments Addendum

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

Subject Photos



Front



Address Verification



Address Verification



Side



Side



Street

Subject Photos



Street

Listing Photos

L1 212 Coons Circle
Dayton, NV 89403



Front

L2 392 Traci Lane
Mound House, NV 89706



Front

L3 160 A Wilby Ln
Dayton, NV 89403



Front

Sales Photos

S1 99 Stonefield Lane
Dayton, NV 89403



Front

S2 21 Stope Dr
Dayton, NV 89403



Front

S3 153 Rose Peak Rd
Dayton, NV 89403



Front

ClearMaps Addendum

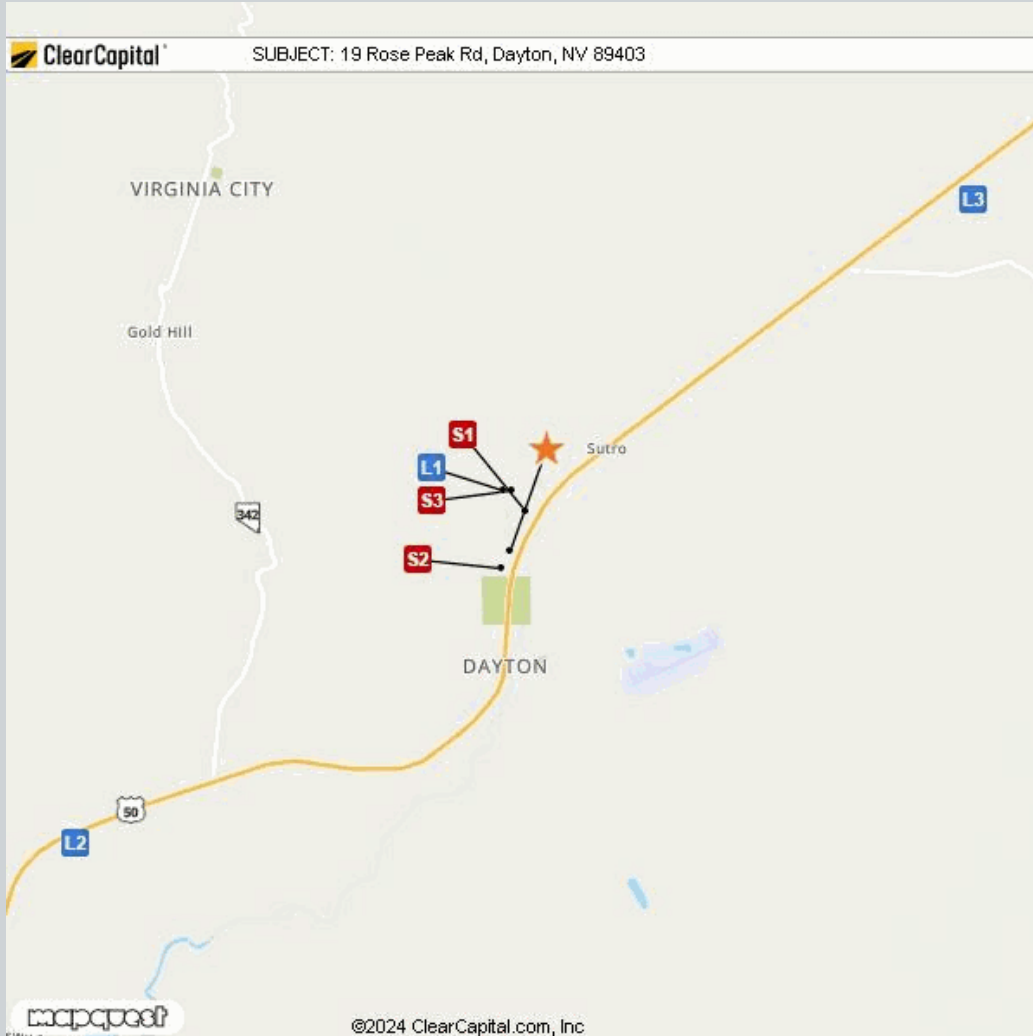
Address ★ 19 Rose Peak Road, Dayton, NV 89403

Loan Number 57201

Suggested List \$305,000

Suggested Repaired \$355,000

Sale \$305,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	19 Rose Peak Road, Dayton, nv 89403	--	Parcel Match
L1 Listing 1	212 Coons Circle, Dayton, NV 89403	0.64 Miles ¹	Parcel Match
L2 Listing 2	392 Traci Lane, Carson City, NV 89706	5.56 Miles ¹	Parcel Match
L3 Listing 3	160 A Wilby Ln, Dayton, NV 89403	6.17 Miles ¹	Parcel Match
S1 Sold 1	99 Stonefield Lane, Dayton, NV 89403	0.46 Miles ¹	Parcel Match
S2 Sold 2	21 Stope Dr, Dayton, NV 89403	0.22 Miles ¹	Parcel Match
S3 Sold 3	153 Rose Peak Rd, Dayton, NV 89403	0.65 Miles ¹	Parcel Match

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

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

Addendum: Report Purpose

Market Approach and Market Time

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

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

Definitions:

Fair Market Price	A price at which the property would sell between a willing buyer and a willing seller neither being compelled by undue pressure and both having reasonable knowledge of relevant facts.
Distressed Price	A price at which the property would sell between a willing buyer and a seller acting under duress.
Marketing Time	The amount of time the property is exposed to a pool of prospective buyers before going into contract. The customer either specifies the number of days, requests a marketing time that is typical to the subject's market area and/or requests an abbreviated marketing time.
Typical for Local Market	The estimated time required to adequately expose the subject property to the market resulting in a contract of sale.

Addendum: Report Purpose - cont.**Report Instructions**

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

Instructions last updated: 07/29/2024

Purpose:

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

Comparable Requirements:

If any of the following comparable criteria cannot be met, the commentary is required as to why you expanded your search, and what the effect on price will be.

1. Use comps from the same neighborhood, block or subdivision.
2. Use REO comparables only if the market is driven by REOs and they are comparable in characteristics and condition.
3. Use comps that have closed in the past 3 months to show the current market conditions. In rapidly changing markets, active listing comps should be given equal or greater weight than sold comps in your analysis.

Property Condition Definitions:

1. Poor: Uninhabitable or severely damaged from fire, flood, vandalism or mold
2. Fair: Repairs needed, may not be eligible for all forms of financing, below the neighborhood average
3. Average: Minor cosmetic or no repairs needed; typical for the neighborhood, move-in ready but no significant updates or renovations
4. Good: Above average, move in ready, no repairs necessary and has recent and significant updates and/or renovations (or, for customers that do not provide for 'Average', any move-in ready property)
5. Excellent: Newer construction (1-5 years) or high end luxury

Standard Instructions:

1. Clear Capital Code Of Conduct - Please make sure that you are always abiding by the Clear Capital Code of Conduct when completing valuation reports.
2. If the subject is currently listed, please consider all available information pertaining to the subject's condition. This information should be utilized when developing the assumption of the subject's condition.
3. Use the subject characteristics provided in the report Grid (if preloaded) to evaluate the property. This information is from a full interior appraisal and is assumed to be most accurate. If your inspection reveals obvious inaccuracies, please explain in the narrative of the report.
4. Include sufficient, factual detail to help our mutual customer gain a complete understanding of the subject's neighborhood such as substantiated distance to amenities, parks, schools, commercial or industrial influences, REO activity, traffic, etc.
5. Do not approach occupants or owners.
6. If the subject is a Commercial property, contact Clear Capital immediately at 530-582-5011 for direction on how to proceed with the report.
7. Please do not accept if you or your office has completed a report on this property in the last month, are currently listing this property, or have any vested interest in the subject property.
8. Clear Capital does not allow any log ins from IP addresses from foreign countries. This includes, but is not limited to; data entry services, form completion services, etc. Also, it is against Clear Capital code of conduct to share your password with anyone who is not a W2 employee in your office.
9. Clear Capital and our mutual customers greatly appreciate your expertise. If you cannot personally inspect the property, select comparables, and determine a price for the subject, please do not accept this report. Per the standards and guidelines adopted by Clear Capital and other industry leaders, the use of assistants to complete any of the aforementioned tasks is not permitted.
10. No part of your analysis or reporting may be based on the race, color, religion, sex, actual or perceived sexual orientation, actual or perceived gender identity, age, actual or perceived marital status, disability, familial status, national origin of either the prospective owners or occupants of the subject property, present owners or occupants of the property, or present owners or occupants of the properties in the vicinity of the subject property, or on any other basis prohibited by federal, state or local law.
11. When commenting on the subject property or comp selections, refrain from the use of unsupported or subjective terms to assess or rate, such as, but not limited to, "high," "low," "good," "bad," "fair," "poor," "strong," "weak," "rapid," "slow," "fast" or "average" without providing a foundation for analysis and contextual information. It is inappropriate to add language that could indicate unconscious bias, including but not limited to: "pride of ownership," "crime-ridden area," "desirable neighborhood or location" or "undesirable neighborhood or location"

Undue Influence Concerns

Please contact uiprotider@clearcapital.com for any Undue Influence concerns.

Independence Hotline

Please notify Clear Capital of any independence concerns by calling (530) 550-2138

Report Instructions - cont.

Terms of Use, Code of Conduct and Professional Discretion:

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

If you accept and perform this assignment, you do so in accordance with the Clear Capital Vendor Agreement Terms of Use and Code of Conduct to which you agreed.

All interactions with consumers (borrowers, homeowners, POCs, etc.) must be performed in a professional manner. Should you observe any concerning or suspicious activity while you engage with a consumer whether onsite or otherwise, please contact Clear Capital immediately. Please refrain from discussing anything related to the observation with the consumer directly. This includes suspected elder abuse, elder financial abuse, vulnerable adults, fraud, forgery or any violations of local, state or federal laws.

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

Broker Information

Broker Name	Penny Watts	Company/Brokerage	Lpt Realty, LLC
License No	S-0200074	Address	1970 Brenda Way Washoe Valley NV 89704
License Expiration	08/31/2026	License State	NV
Phone	5304703212	Email	pwatts863@gmail.com
Broker Distance to Subject	10.75 miles	Date Signed	10/09/2024

/Penny Watts/

By confirming the above contact and real estate license information and submitting the report, the above signed hereby certifies and agrees that: 1) I personally took the pictures, selected comparables, and determined the price conclusion. 2) To the best of my knowledge, the statements of fact contained in this report are true and correct. 3) The reported analyses, opinions, and conclusions are my personal, impartial, and unbiased professional analyses, opinions, and conclusions. 4) I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved. 5) I have no bias with respect to the property that is the subject of this report or to the parties involved with this assignment. 6) My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined price point. 7) I did not base, either partially or completely, my analysis and/or opinion and conclusions in this report on race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law. 8) I maintain errors and omissions insurance, to the extent required by state law, for all liability associated with the preparation of this Report.

Addendum: NV Broker's Price Opinion Qualification

The attached Broker's Price Opinion ("BPO") has been prepared by: **Penny Watts** ("Licensee"), **S-0200074** (License #) who is an active licensee in good standing.

Licensee is affiliated with **Lpt Realty, LLC** (Company).

This Addendum is an integral part of the BPO prepared by Licensee and the BPO is considered incomplete without it.

1. This BPO has been prepared for **Wedgewood Inc** (Beneficiary or agent of Beneficiary hereinafter "Beneficiary") regarding the real property commonly known and described as: **19 Rose Peak Road, Dayton, NV 89403**
2. Licensee is informed that the Beneficiary's interest in the real property is that of a third party making decisions or performing due diligence for an existing or potential lien holder.
3. The intended purpose of this BPO is to assist the Beneficiary in making decisions within the scope of applicable statutory and regulatory requirements and performing required due diligence.
4. Licensee certifies that Licensee has no existing or contemplated interest in the property, including without limitation the possibility of Licensee representing the seller or any purchaser.

Issue date: **October 9, 2024**

Licensee signature: **/Penny Watts/**

NOTWITHSTANDING ANY PREPRINTED LANGUAGE TO THE CONTRARY, THIS OPINION IS NOT AN APPRAISAL OF THE MARKET VALUE OF THE PROPERTY. IF AN APPRAISAL IS DESIRED, THE SERVICES OF A LICENSED OR CERTIFIED APPRAISER MUST BE OBTAINED.

Disclaimer

Notwithstanding any preprinted language to the contrary, this opinion is not an appraisal of the market value of the property. If an appraisal is desired, the services of a licensed or certified appraiser must be obtained.

Unless otherwise specifically agreed to in writing:

The intended purpose of this report is to assist the Clear Capital account holder in making decisions within the scope of applicable statutory and regulatory requirements and performing required due diligence. This document is provided solely for the use of the Clear Capital account holder and not any other party, is not intended as any guarantee of value and/or condition of the subject property and should not be relied on as such. In the event that this document is found to be defective, incorrect, negligently prepared or unfit for its authorized use, Clear Capital's sole liability shall be to promptly refund the total fee expended by the account holder for this report or to replace it at no charge to the account holder, but in no event shall Clear Capital be responsible to the account holder for any indirect or consequential damages whatsoever. This warranty is in lieu of all other warranties, express or implied, except where otherwise required by law. The account holder shall notify Clear Capital within thirty (30) days of this report's delivery to the account holder if it believes that this document is defective, incorrect, negligently prepared or unfit for its authorized use. Under no circumstances may Clear Capital forms or their contents be published, copied, replicated, or mimicked.