

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	262 Thistle Street, Mesquite, NV 89027	Order ID	9393254	Property ID	35513978
Inspection Date	06/08/2024	Date of Report	06/10/2024		
Loan Number	57753	APN	00117813024		
Borrower Name	Catamount Properties 2018 LLC	County	Clark		

Tracking IDs					
Order Tracking ID	6.7_bpo	Tracking ID 1	6.7_bpo		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	JUDITH A CALIERI	Condition Comments	
R. E. Taxes	\$713	The subject appeared to be in average condition. The roof and the siding were in serviceable condition.	
Assessed Value	\$53,145		
Zoning Classification	Residential		
Property Type	Manuf. Home		
Occupancy	Vacant		
Secure?	Yes		
(The property looked vacant. There were no vehicles or personal items in the yard.)			
Ownership Type	Fee Simple		
Property Condition	Average		
Estimated Exterior Repair Cost	\$0		
Estimated Interior Repair Cost	\$0		
Total Estimated Repair	\$0		
HOA	Moutain View Estates 702-458-2580		
Association Fees	\$22 / Month (Greenbelt)		
Visible From Street	Visible		
Road Type	Public		

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments	
Local Economy	Stable	The subject property is located in a HOA community, but it doesn't have many amenities. It located on the lower East end of Mesquite near the river.	
Sales Prices in this Neighborhood	Low: \$250000 High: \$355000		
Market for this type of property	Increased 15 % in the past 6 months.		
Normal Marketing Days	<30		

Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	262 Thistle Street	251 Partridge Ln	252 Lisa Ln	310 Rodeo Ln
City, State	Mesquite, NV	Mesquite, NV	Mesquite, NV	Mesquite, NV
Zip Code	89027	89027	89027	89027
Datasource	Public Records	MLS	Public Records	Public Records
Miles to Subj.	--	0.07 ¹	0.46 ¹	0.42 ¹
Property Type	Manuf. Home	Manufactured	Manufactured	Manufactured
Original List Price \$	\$	\$224,999	\$249,000	\$329,900
List Price \$	--	\$224,999	\$249,000	\$270,000
Original List Date		02/14/2024	05/22/2024	03/23/2024
DOM · Cumulative DOM	-- · --	117 · 117	19 · 19	78 · 79
Age (# of years)	29	28	32	30
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	1 Story Other	1 Story Other	1 Story Other	1 Story Other
# Units	1	1	1	1
Living Sq. Feet	1,728	1,634	1,716	1,680
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	5	7	5	6
Garage (Style/Stalls)	None	Carport 1 Car	None	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.13 acres	0.13 acres	.12 acres	.12 acres
Other	--	--	--	--

* Listing 3 is the most comparable listing to the subject.

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

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

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

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

Listing 1 Listing #1 is similar in GLA and lot size and is located in the same neighborhood as the subject, at .07 miles away. This comp looks similar to the subject and was built one year earlier than the subject.

Listing 2 Listing #2 is located .46 miles away from the subject. It similar in GLA and lot size. The interior of the comp is dated and is need of a remodel. It's not in the same community, but it is close and it is in a HOA, with similar amenities as the subject, which is not much.

Listing 3 Listing #3 is similar in GLA and lot size and is located close by at .42 miles away. This comp is updated with new carpet and vinyl flooring. It's lower grade, but it's new. This property is most similar to the subject.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	262 Thistle Street	349 Quail Run	301 Partridge Ln	384 Tex St
City, State	Mesquite, NV	Mesquite, NV	Mesquite, NV	Mesquite, NV
Zip Code	89027	89027	89027	89027
Datasource	Public Records	Public Records	Public Records	Public Records
Miles to Subj.	--	0.09 ¹	0.09 ¹	1.32 ¹
Property Type	Manuf. Home	Manufactured	Manufactured	Manufactured
Original List Price \$	--	\$289,000	\$280,000	\$275,000
List Price \$	--	\$289,000	\$280,000	\$275,000
Sale Price \$	--	\$289,900	\$281,000	\$275,000
Type of Financing	--	Fha	Conv	Cash
Date of Sale	--	04/15/2024	04/17/2024	03/22/2024
DOM · Cumulative DOM	-- · --	49 · 48	58 · 58	2 · 2
Age (# of years)	29	29	28	34
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	1 Story Other	1 Story Other	1 Story Other	1 Story Other
# Units	1	1	1	1
Living Sq. Feet	1,728	1,792	1,633	1,720
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	5	5	5	5
Garage (Style/Stalls)	None	None	None	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.13 acres	0.15 acres	0.13 acres	.17 acres
Other	--	--	--	--
Net Adjustment	--	\$0	\$0	\$0
Adjusted Price	--	\$289,900	\$281,000	\$275,000

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

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

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

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

Recent Sales - Cont.

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

- Sold 1** Sold #1 is located in the same neighborhood as the subject at .09 miles away from the subject. The interior is in need of a make over. Everything looks original and dated and needs to be remodeled. It's located in a HOA community, that has the same amenities as the subject.
- Sold 2** Sold #2 is located in the same neighborhood as the subject and is located .09 miles away from the subject. It's similar in GLA and lot size, but is has a 2 car attached garage. Based on the close proximity to the subject and it's similarities, this is the closest comp to the subject.
- Sold 3** Sold #3 is similar in GLA and lot size, but it is located 1.32 miles away from the subject. I had to go beyond one mile to find enough similar comps. This property has the same look and a carport, like the subject. It is not located in a HOA community, so it doesn't have any amenities.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				The subject was listed for \$225,000 and removed from the market on 2/27/2024.			
Listing Agent Name							
Listing Agent Phone							
# of Removed Listings in Previous 12 Months	1						
# of Sales in Previous 12 Months	0						
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
10/17/2023	\$240,000	02/27/2024	\$225,000	Withdrawn	02/27/2024	\$225,000	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$280,000	\$280,000
Sales Price	\$275,000	\$275,000
30 Day Price	\$260,000	--
Comments Regarding Pricing Strategy		
There are not many Manufactured home comps to use in Mesquite, so I used what was available. I think Listing #3 and sold #2 are the most similar to the subject based on the GLA and the overall look and location. Sold #2 is a similar home in the same neighborhood as the subject. I used it's sales price and went down a bit to be conservative.		

Clear Capital Quality Assurance Comments Addendum

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

Subject Photos



Front



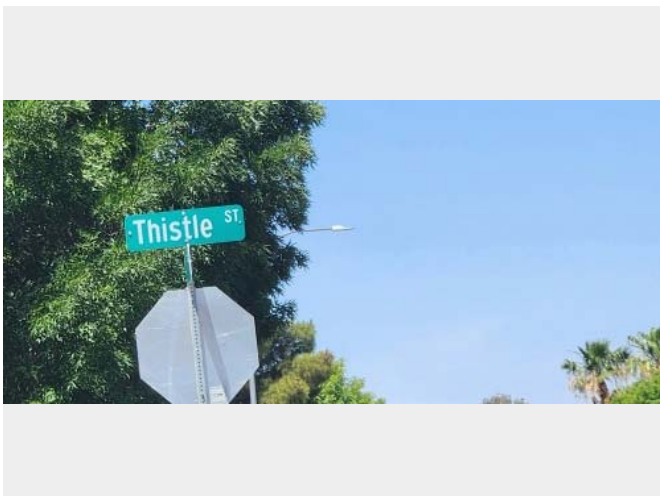
Front



Address Verification



Address Verification



Address Verification



Side

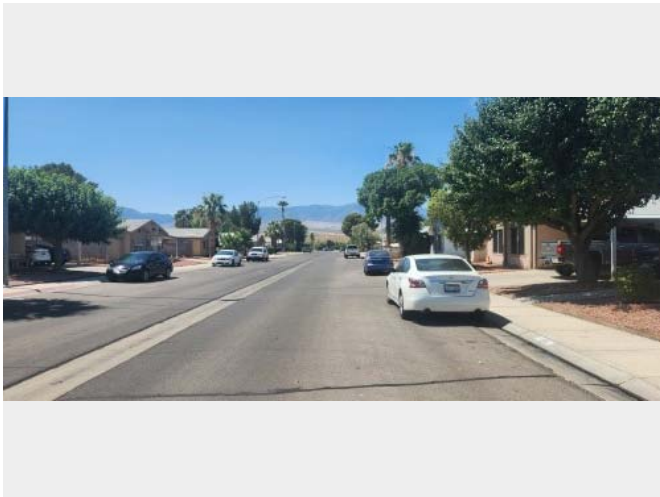
Subject Photos



Side



Street



Street



Street

Listing Photos

L1 251 Partridge Ln
Mesquite, NV 89027



Front

L2 252 Lisa Ln
Mesquite, NV 89027



Front

L3 310 Rodeo Ln
Mesquite, NV 89027



Front

Sales Photos

S1 349 Quail Run
Mesquite, NV 89027



Front

S2 301 Partridge Ln
Mesquite, NV 89027



Front

S3 384 Tex St
Mesquite, NV 89027



Front

ClearMaps Addendum

Address	★ 262 Thistle Street, Mesquite, NV 89027			
Loan Number	57753	Suggested List	\$280,000	Suggested Repaired \$280,000 Sale \$275,000

Addendum: Report Purpose

Market Approach and Market Time

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

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

Definitions:

Fair Market Price

A price at which the property would sell between a willing buyer and a willing seller neither being compelled by undue pressure and both having reasonable knowledge of relevant facts.

Distressed Price

A price at which the property would sell between a willing buyer and a seller acting under duress.

Marketing Time

The amount of time the property is exposed to a pool of prospective buyers before going into contract. The customer either specifies the number of days, requests a marketing time that is typical to the subject's market area and/or requests an abbreviated marketing time.

Typical for Local Market

The estimated time required to adequately expose the subject property to the market resulting in a contract of sale.

Addendum: Report Purpose - cont.

Report Instructions

This section shows the instructions that were approved by the customer and provided to the broker prior to completing the report.
Instructions last updated: 7/17/2017

Purpose:

Please determine a realistic market value 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, commentary is required as to why you expanded your search, and what the effect on value 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 detail to help our mutual customer gain a complete understanding of the subject's neighborhood such as neighborhood desirability, amenities, parks, schools, commercial or industrial influences, REO activity, traffic, board-up-homes, etc.
5. Do not approach occupants or owners.
6. If the subject is a Commercial property, contact Clear Capital immediately at 530-582-5011 for direction on how to proceed with the report.
7. Please do not accept if you or your office has completed a report on this property in the last month, are currently listing this property, or have any vested interest in the subject property.
8. Clear Capital does not allow any log ins from IP addresses from foreign countries. This includes, but is not limited to; data entry services, form completion services, etc. Also, it is against Clear Capital code of conduct to share your password with anyone who is not a W2 employee in your office.
9. Clear Capital and our mutual customers greatly appreciate your expertise. If you cannot personally inspect the property, select comparables, and determine a price for the subject, please do not accept this report. Per the standards and guidelines adopted by Clear Capital and other industry leaders, the use of assistants to complete any of the aforementioned tasks is not permitted.

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.

Photo Instructions

1. One current, original photo of the front of the subject
2. Damages (upload enough photos to support your repair cost estimates)
3. Two street scene photos, one looking

Report Instructions - cont.

each direction down the street

4. One view photo looking across the street from the subject
5. One address verification photo
6. MLS photos of all (3) sold comparables, if available
7. MLS photos of all (3) listing comparables, if available

Broker Information

Broker Name	Alex Kursman	Company/Brokerage	Innovative Real Estate Strategies
License No	S.0066265.LLC	Address	2975 S. Rainbow Blvd #J Las Vegas NV 89146
License Expiration	06/30/2024	License State	NV
Phone	7028826623	Email	akursman@hotmail.com
Broker Distance to Subject	79.53 miles	Date Signed	06/10/2024

/Alex Kursman/

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: **Alex Kursman** ("Licensee"), **S.0066265.LLC** (License #) who is an active licensee in good standing.

Licensee is affiliated with **Innovative Real Estate Strategies** (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: **262 Thistle Street, Mesquite, NV 89027**
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: **June 10, 2024**

Licensee signature: **/Alex Kursman/**

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.