

APPRAISAL REPORT
OF



5900 Negril Avenue
Las Vegas, NV 89130

PREPARED FOR

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

AS OF

07/04/2024

PREPARED BY

Art Valdovinos
1341 Cadence St
Henderson, NV 89052

5900 Negril Avenue

Exterior-Only Inspection Residential Appraisal Report

Property Address 5900 Negril Avenue City Las Vegas State NV Zip Code 89130
Borrower Catamount Properties 2018 LLC Owner of Public Record Censo LLC County Clark
Legal Description Tropical Jones Unit 4 Plat Book 93 Page 9 Lot 50 Block 6
Assessor's Parcel # 125-25-214-015 Tax Year 2024 R.E. Taxes \$ 3,569
Neighborhood Name Tropical Jones Map Reference 29820 Census Tract 0033.07
Occupant [X] Owner [] Tenant [] Vacant Special Assessments \$ 0 [X] PUD HOA \$ 90 [] per year [X] per month
Property Rights Appraised [X] Fee Simple [] Leasehold [] Other (describe)
Assignment Type [] Purchase Transaction [] Refinance Transaction [X] Other (describe) Market Value
Lender/Client Wedgewood Inc Address 2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278
Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? [] Yes [X] No
Report data source(s) used, offerings price(s), and date(s). GLVARMLS

I [] did [] did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed.
Contract Price \$ Date of Contract Is the property seller the owner of public record? [] Yes [] No Data Source(s)
Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? [] Yes [] No
If Yes, report the total dollar amount and describe the items to be paid.

Note: Race and the racial composition of the neighborhood are not appraisal factors.
Neighborhood Characteristics One-Unit Housing Trends One-Unit Housing Present Land Use %
Location [] Urban [X] Suburban [] Rural Property Values [] Increasing [X] Stable [] Declining PRICE AGE One-Unit 70 %
Built-Up [X] Over 75% [] 25-75% [] Under 25% Demand/Supply [X] Shortage [] In Balance [] OverSupply \$ (000) (yrs) 2-4 Unit 0 %
Growth [] Rapid [X] Stable [] Slow Marketing Time [] Under 3 mths [X] 3-6 mths [] Over 6mths 350 Low 10 Multi-Family 0 %
Neighborhood Boundaries The 215 Beltway to the North, Decatur Blvd to the East, Ann Rd to the South 790 High 47 Commercial 30 %
and Jones Blvd to the West. 575 Pred. 30 Other %
Neighborhood Description Subject is located approximately 18 miles from downtown business district & 22 miles from the strip. The 2 main employment centers with declining employment due to economic conditions. Residential supports & conveniences within 2 miles. Subject competes well with similar properties located in market area. Acceptance with marketing times under 90 days.
Market Conditions (including support for the above conclusions) Values are stable to increasing due to a shortage of properties on the market. Marketing time per MLS (07/01/2024) for subject area is 50 days with sale at 100% of listing price. Financing include: Government, Conventional Loans, Assumptions. Concessions include up to no seller paid points. Subject appraised to market rate financing with typical concessions.

Dimensions No Survey See Plat Map Area 7841 sf Shape Rectangular View N;Res;
Specific Zoning Classification R-PD3 Zoning Description Residential Planned Deveopment - 3 Unit Per Acre (R-PD3)
Zoning Compliance [X] Legal [] Legal Nonconforming (Grandfathered Use) [] No Zoning [] Illegal (describe)
Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use? [X] Yes [] No If No, describe.
Utilities Public Other (describe) Public Other (describe) Off-site Improvements--Type Public Private
Electricity [X] [] [] Water [] [X] Well Street Asphalt [X] []
Gas [X] [] [] Sanitary Sewer [] [X] Septic Alley None [] []
FEMA Special Flood Hazard Area [] Yes [X] No FEMA Flood Zone X FEMA Map # 32003C1765F FEMA Map Date 11/16/2011
Are the utilities and/or off-site improvements typical for the market area? [X] Yes [] No If No, describe.
Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? [] Yes [X] No If Yes, describe.
There were no apparent adverse easements, special assessments or encroachments noted. Typical utility easements exist. There is no adverse affect to the marketability of the subject property.

Source(s) Used for Physical Characteristics of Property [] Appraisal Files [X] MLS [X] Assessment and Tax Records [] Prior Inspection [] Property Owner [] Other (describe)
Data Source(s) for Gross Living Area Clark County Records
General Description General Description Heating / Cooling Amenities Car Storage
Units [X] One [] OnewithAccessoryUnit [X] Concrete Slab [] Crawl Space [X] FWA [] HWBB [] Fireplace(s) # 0 [] None
of Stories 1.0 [] Full Basement [] Finished [] Radiant [] Woodstove(s) # 0 [X] Driveway # of Cars 3
Type [X] Det. [] Att. [] S-Det./End Unit [] Partial Basement [] Finished [] Other [X] Patio/Deck Cov Driveway Surface Concrete
[X] Existing [] Proposed [] UnderConst. Exterior Walls Stucco/Average Fuel Gas [X] Porch Cov [X] Garage # of Cars 3
Design (Style) Southwest Roof Surface Conc Tile/Average [X] Central Air Conditioning [X] Pool In ground [] Carport # of Cars 0
Year Built 2001 Gutters & Downspouts None [] Individual [X] Fence Conc Block [X] Attached [] Detached
Effective Age (Yrs) 16 Window Type Dual Pane/Average [] Other [] Other None [] Built-in
Appliances [] Refrigerator [] Range/Oven [] Dishwasher [] Disposal [] Microwave [] Washer/Dryer [X] Other (describe) Unknown Drive By Appraisal
Finished area above grade contains: 6 Rooms 4 Bedrooms 2.0 Bath(s) 1,947 Square Feet of Gross Living Area Above Grade
Additional features (special energy efficient items, etc.) Please see attached addendum.

Describe the condition of the property and data source(s) (including apparent needed repairs, deterioration, renovations, remodeling, etc.). C3; Physical, Functional or External obsolescence none noted at the time of inspection. Physical depreciation associated with normal wear and tear. Extraordinary assumption is made that the subject property is in C3 overall condition and is in no need of repairs or modernization from exterior view.
Are there any apparent physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? [] Yes [X] No
If Yes, describe
Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? [X] Yes [] No If No, describe

Exterior-Only Inspection Residential Appraisal Report

Table with columns: FEATURE, SUBJECT, COMPARABLE SALE # 1, COMPARABLE SALE # 2, COMPARABLE SALE # 3. Rows include: Address (5900 Negril Avenue, 6113 Ocho Rios Street, 6028 Ocho Rios Street, 6117 Ocho Rios Street), Proximity to Subject, Sale Price (\$580,000, \$531,000, \$567,000), Data Source(s), Verification Source(s), VALUE ADJUSTMENTS, Room Count, Gross Living Area, Net Adjustment (Total), Adjusted Sale Price of Comparables.

SALES COMPARISON ANALYSIS

I did did not research the sale or transfer history of the subject property and comparable sales. If not, explain

My research did did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.

Data source(s) GLVARMLS;Taxstar

My research did did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.

Data source(s) GLVARMLS;Taxstar

Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).

Table with columns: ITEM, SUBJECT, COMPARABLE SALE # 1, COMPARABLE SALE # 2, COMPARABLE SALE # 3. Rows include: Date of Prior Sale/Transfer, Price of Prior Sale/Transfer, Data Source(s), Effective Date of Data Source(s).

Analysis of prior sale or transfer history of the subject property and comparable sales The subject property previously had a Notice of Trust Sale recorded on 06/03/2024 in the amount of \$0. Prior to 06/03/2024 it had a Notice of Trust Sale recorded on 09/14/2023. Comparable sale 2 previously had a Bargain & Sale Deed recorded on 11/20/2023 in the amount of \$420,000. It has since then been updated.

Summary of Sales Comparison Approach All comparables are located in the subject's competitive market area. Positive and negative adjustments of the comparable sales were required in areas of dissimilarity to produce the best indicated value of the subject. Subject competes well with similar size and aged homes in this area. Greatest weight was given to comparable sale 2 due to it being the most recent sale.

Indicated Value by Sales Comparison Approach \$ 560,000

Indicated Value by: Sales Comparison Approach \$ 560,000 Cost Approach (if developed) \$ Income Approach (if developed) \$

The sales comparison approach is the best indicator of the estimated market value of the subject property and is given most weight in the determining of value. The cost approach adequately supports the estimate. The income approach is no applicable.

This appraisal is made "as is," subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair: The appraisal report was completed as is.

Based on a visual inspection of the exterior areas of the subject property from at least the street, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is \$ 560,000, as of 07/04/2024, which is the date of inspection and the effective date of this appraisal.

RECONCILIATION

Exterior-Only Inspection Residential Appraisal Report

This report is intended for use only by the client named on this report or their assigns. Use of this report by others is not intended by the appraiser.

Subject Property Characteristic:

The subject is a One Story 4 bedroom, 2.0 bathroom, SFR home with a 3 car attached garage on a 7,841 square foot per the Clark County Assessor's office. Due to the appraisal report being done as a drive by appraisal the photos of the subject has only a front and street scene. The rear photo is left blank due to no access to the rear.

Exterior Features Include:

Covered Porch, Covered Patio, In ground Pool

Interior Features Include:

None noted due to the appraisal is completed as a 2055 Exterior

Market Area:

Subject is located in the Northwestern portion of the Las Vegas Valley inside a gated community. All employment centers, schools, community centers and shopping facilities are within typical, market expected proximity. There is no apparent and measurable evidence of adverse locational factors which might adversely affect marketing or value. The subject property and all comparables are located in SFR subdivisions with no external obsolescences noted in this area.

Sale Comparison Analysis:

All sales are from the subject's competitive market area and have similar market influences.

Sale 1: Was listed for \$580,000, on the market for 85 CDOM and sold for \$580,000 with \$5,000 in concessions. It was adjusted superior for gross living area and solar panels (owned).

Sale 2: Was listed for \$540,000, on the market for 39 CDOM and sold for \$531,000 with no concessions. It was adjusted inferior for no pool and spa.

Sale 3: Was listed for \$575,000, on the market for 39 CDOM and sold for \$567,000 with no concessions. It was adjusted inferior for no pool and spa.

COST APPROACH TO VALUE (not required by Fannie Mae.)

Provide adequate information for the lender/client to replicate your cost figures and calculations.

Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) Please see attached addendum

ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input type="checkbox"/> REPLACEMENT COST NEW	OPINION OF SITE VALUE	= \$ 110,000
Source of cost data	Dwelling 1,947 Sq. Ft. @ \$	= \$
Quality rating from cost service Effective date of cost data	Sq. Ft. @ \$	= \$
Comments on Cost Approach (gross living area calculations, depreciation, etc.)	Garage/Carport 567 Sq. Ft. @ \$	= \$
	Total Estimate of Cost-new	= \$
	Less Physical 23 Functional External	
	Depreciation 0	= \$ (0)
	Depreciated Cost of Improvements	= \$ 0
	"As-is" Value of Site Improvements	= \$
Estimated Remaining Economic Life (HUD and VA only) 55 Years	Indicated Value By Cost Approach	= \$

INCOME APPROACH TO VALUE (not required by Fannie Mae.)

Estimated Monthly Market Rent \$ X Gross Multiplier = \$ Indicated Value by Income Approach

Summary of Income (including support for market rent and GRM)

PROJECT INFORMATION FOR PUDs (if applicable)

Is the developer/builder in control of the Homeowner's Association (HOA)? Yes No Unit type(s) Detached Attached

Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit.

Legal Name of Project

Total number of phases Total number of units Total number of units sold

Total number of units rented Total number of units for sale Data source

Was the project created by the conversion of existing building(s) into a PUD? Yes No If Yes, date of conversion.

Does the project contain any multi-dwelling units? Yes No Data source.

Are the units, common elements, and recreation facilities complete? Yes No If No, describe the status of completion.

Are the common elements leased to or by the Homeowner's Association? Yes No If Yes, describe the rental terms and options.

Describe common elements and recreational facilities.

ADDITIONAL COMMENTS

COST APPROACH

INCOME

PUD INFORMATION

Art Valdovinos
COMMENT ADDENDUM

File No. **35643818**
Case No. **57963**

Borrower Catamount Properties 2018 LLC

Property Address 5900 Negril Avenue

City Las Vegas County Clark State NV Zip Code 89130

Lender/Client Wedgewood Inc Address 2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278

GLA was adjusted at \$60.00 per square foot differences over/under 100sf.

Adjustments:

Adjustments were made only for significant and supportable items. Not all dissimilarities require adjustment because not all dissimilarities achieve price differentials in the market. If no adjustment was made for differences, either an adjustment was not warranted as the differences were minimal or an adjustment was not made because there was no market evidence found to support one.

A market conditions adjustment was not made to the comparables as they are all recent sales. This is sometimes referred to as a 'time' adjustment, however it is not time that necessitates the adjustment but rather shifts in the market. An adjustment was not made to the listings and / or pendings and / or contingent sales as the list price to sale price ratio is 100% for the area.

If a property that has not closed (active, contingent, or pending sale) has been included as a comparable, the sales price reported is actually the most recent list price. Concessions have been adjusted for on a dollar for dollar basis. Adjustments have been derived via one or more of the following methodologies: paired sales analysis, sensitivity analysis, interviews with market participants, group data analysis and historical paired sales analysis.

COST APPROACH (Pg. 5, Cert. 4): Is applicable when improvements are new, near new or are of an unusual construction method. This method is appropriate when sufficient land or building sites, etc. are available to a potential purchaser to make construction of improvements similar to the subject, a viable alternative to purchasing the subject. In areas where vacant sites (similar to the subject property in location, zoning, use and utility) are not available to a potential purchaser, use of the cost approach and reliability on the same as a value indicator could be misleading. When the Cost Approach is not required (per USPAP) or deemed necessary to the development of a reliable value opinion, the cost approach is not appropriate, excluded and such exclusion has been so stated with the body of the report.

If the cost approach was used, it represents the "replacement cost estimate", and is for "valuation purposes only" and should not be relied upon for insurance purposes. The definition of "market value" on page 4 of this report is not consistent with the definition of "insurable value". If the cost approach was presented, a service such as "Marshall & Swift" (or similar source) was used to develop the estimate. The site value opinion results from extraction, allocation, the developmental method or from a review & analysis of sales of similar sites within the market area.

INCOME APPROACH (Pg. 5, Cert. 4): Is applicable when sufficient investor owned properties exist with the subject's immediate area or neighborhood and when investors regularly acquire such properties that are similarly marketable to the subject for the express purpose of the income they provide. While rentals may exist in any area, their presence alone is not proof of a viable rental and investor marketplace. As such, in areas dominated by "owner occupied" units, it may be inappropriate to employ the income approach, unless the approach clearly represents the motivations and actions of investors in the marketplace as it relates to the subject property. If the approach is included, available data supported conclusions by the appraiser(s) that it was meaningful to the analysis and value opinion. If the approach was not included, it was the appraiser's opinion that the data was insufficient to provide a meaningful conclusion.

All three approaches to value were considered in this appraisal. The income approach was not included due to the lack of essential data. The cost approach was not used due to the lack of inspection of the subject property, the subject's age, and rapidly changing construction costs, it is deemed not possible to obtain a credible result. The market approach is given all weight as it most accurately reflects the actions of buyers and sellers in the market.

Highest & Best use Analysis

The subject site was analyzed as if vacant and as currently improved in order to establish the highest & best use. Both analyses have proven that the site meets the four basic criteria: legally permitted, financially feasible, physically possible, and most profitable. The present use of the subject site is considered to be the highest & best use

Nevada Mandatory AMC Appraisal Fee Disclosure Requirement:

The Nevada Legislature passed A.B. 287, which was signed by Governor Gibbons on May 29, 2010. Effective April 20, 2010, Regulation 091-09 (codified as an amendment to Chapter 645C of Nevada Administrative Code) requires disclosure within the body of the appraisal report, as a dollar amount, the total compensation paid to the appraiser who performs the appraisal services and the total compensation retained by the Appraisal Management Company for its services associated with the management of the appraisal process.

The appraiser's fee is \$235.00. The AMC fee is \$425.00
ClearCapital.com, Inc. AMC.0000143

Art Valdovinos
COMMENT ADDENDUM

File No. **35643818**
Case No. **57963**

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City Las Vegas County Clark State NV Zip Code 89130

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Exposure Time:

Per USPAP, is the estimated length of time that the property interest being appraised would have been offered on the market prior to the hypothetical consummation of a sale at market value on the effective date of the appraisal.

Subject's Exposure Time: Under 3 Months.

Correlation:

With most consideration placed on the sales comparison approach, I have correlated the final market value for the subject property is \$560,000 which indicates \$287.62 per square foot of living area, which is within the range as indicated by the sales in this report.

Exterior-Only Inspection Residential Appraisal Report

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 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.

Exterior-Only Inspection Residential Appraisal ReportFile No. **35643818**
Case No. **57963****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.

Exterior-Only Inspection Residential Appraisal Report

20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.

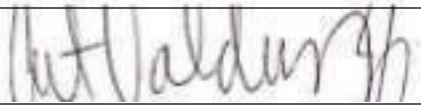
23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.

24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

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

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

APPRAISER 

Signature _____
 Name Arturo Valdivinos Jr
 Company Name Art Valdivinos
 Company Address 1341 Cadence St
Henderson, NV 89052
 Telephone Number 7024699500
 Email Address avaldivinos@cox.net
 Date of Signature and Report 07/07/2024
 Effective Date of Appraisal 07/04/2024
 State Certification # _____
 or State License # A.0005988-RES
 or Other (describe) _____ State # _____
 State NV
 Expiration Date of Certification or License 08/31/2025

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature _____
 Name _____
 Company Name _____
 Company Address _____
 Telephone Number _____
 Email Address _____
 Date of Signature _____
 State Certification # _____
 or State License # _____
 State _____
 Expiration Date of Certification or License _____

ADDRESS OF PROPERTY APPRAISED
5900 Negril Avenue
Las Vegas, NV 89130

SUBJECT PROPERTY

Did not inspect exterior of subject property
 Did inspect exterior of subject property from street
 Date of Inspection _____

APPRAISED VALUE OF SUBJECT PROPERTY \$ 560,000

LENDER/CLIENT
 Name Clear Capital
 Company Name Wedgewood Inc
 Company Address 2015 Manhattan Beach Blvd Suite 100
Redondo Beach, CA 90278
 Email Address _____

COMPARABLE SALES

Did not inspect exterior of comparable sales from street
 Did inspect exterior of comparable sales from street
 Date of Inspection _____

Requirements - Condition and Quality Ratings Usage

Appraisers must utilize the following standardized condition and quality ratings within the appraisal report.

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 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. It's 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.*

C4

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 are 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 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 residences 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.

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.

Q4

Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.

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 upgrades.

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.

Requirements - 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 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)
Property Description Abbreviations Used in This Report

File No.
Case No.

35643818
57963

Abbreviation	Full Name	May Appear in These Fields
A	Adverse	Location & View
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
ArmLth	Arms Length Sale	Sales or Financing Concessions
AT	Attached Structure	Design (Style)
B	Beneficial	Location & View
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
BsyRd	Busy Road	Location
c	Contracted Date	Date of Sale/Time
Cash	Cash	Sale or Financing Concessions
Comm	Commercial Influence	Location
Conv	Conventional	Sale or Financing Concessions
cp	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
e	Expiration Date	Date of Sale/Time
Estate	Estate Sale	Sale or Financing Concessions
FHA	Federal Housing Administration	Sale or Financing Concessions
g	Garage	Garage/Carport
ga	Attached Garage	Garage/Carport
gbi	Built-In Garages	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	Sales or Financing Concessions
Lndfl	Landfill	Location
LtdSght	Limited Sight	View
MR	Mid Rise	Design (Style)
Mtn	Mountain View	View
N	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
o	Other	Basement & Finished Rooms Below Grade
O	Other	Design (Style)
op	Open	Garage/Carport
Prk	Park View	View
Pstrl	Pastoral View	View
PubTrn	Public Transportation	Location
PwrLn	Power Lines	View
Relo	Relocation Sale	Sale or Financing Concessions
REO	REO Sale	Sale or Financing Concessions
Res	Residential	Location & View
RH	USDA - Rural Housing	Sale or Financing Concessions
rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
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
wu	Walk Up Basement	Basement & Finished Rooms Below Grade

Art Valdovinos
AERIAL PLAT VIEW

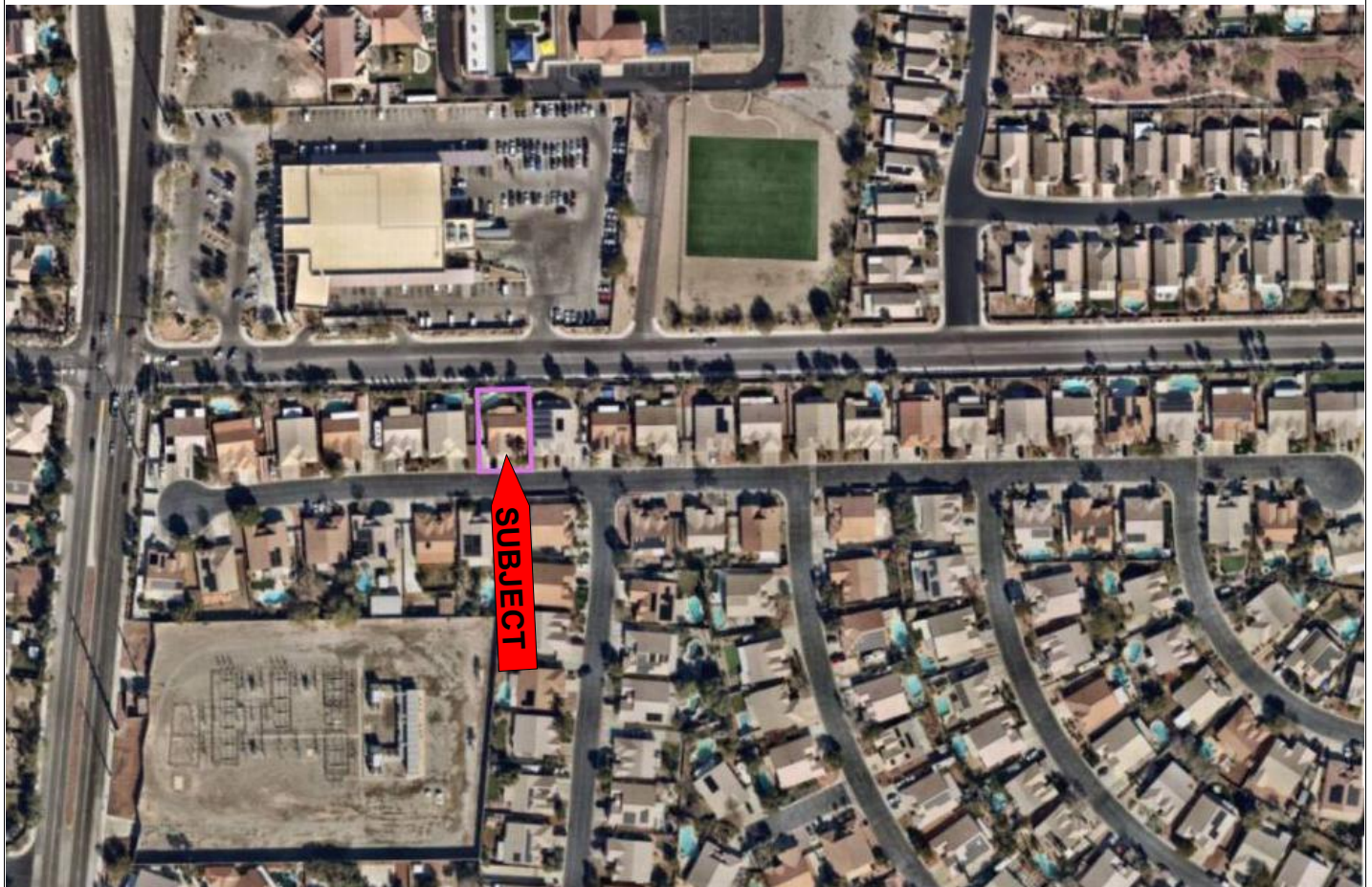
File No. **35643818**
Case No. **57963**

Borrower Catamount Properties 2018 LLC

Property Address 5900 Negril Avenue

City Las Vegas County Clark State NV Zip Code 89130

Lender/Client Wedgewood Inc Address 2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278



Art Valdovinos
PLAT MAP

File No. **35643818**
 Case No. **57963**

Owner Censo LLC

Property Address 5900 Negril Avenue

City Las Vegas

County

Clark

State

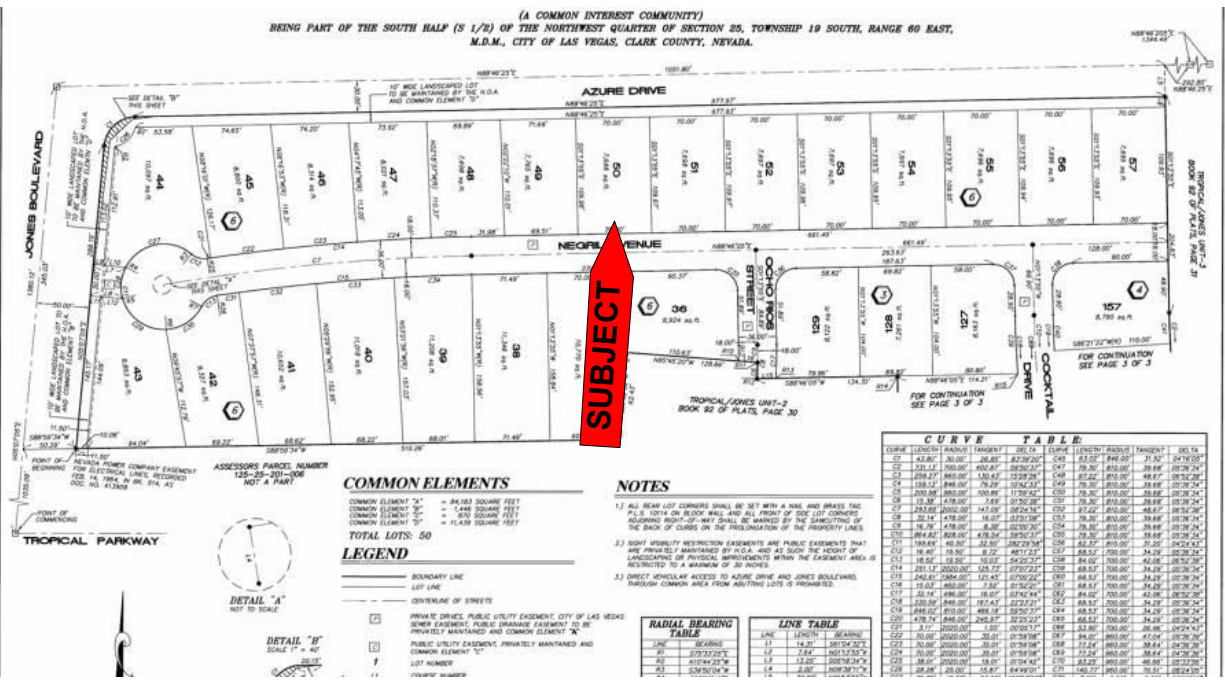
NV

Zip Code

89130

Client Wedgewood Inc

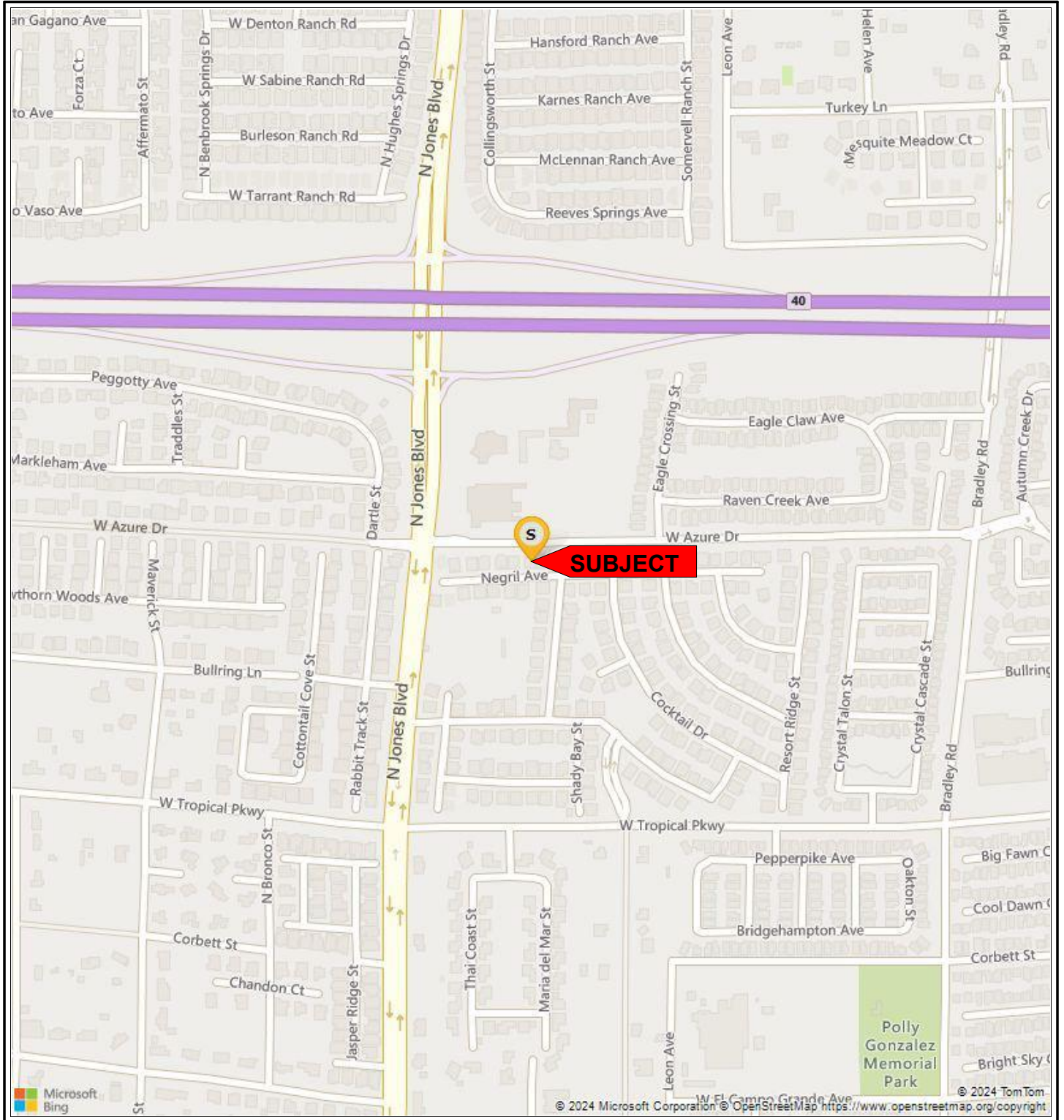
Address 2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278



Art Valdivinos
FLOOD MAP ADDENDUM

File No. **35643818**
 Case No. **57963**

Borrower Catamount Properties 2018 LLC
 Property Address 5900 Negril Avenue
 City Las Vegas County Clark State NV Zip Code 89130
 Lender/Client Wedgewood Inc Address 2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278



Flood Map Legends

- Flood Zones
- Areas inundated by 100-year flooding
 - Areas inundated by 500-year flooding
 - Areas of undetermined but possible flood hazards
 - Floodway areas with velocity hazard
 - Floodway areas
 - COBRA zone

Flood Zone Determination

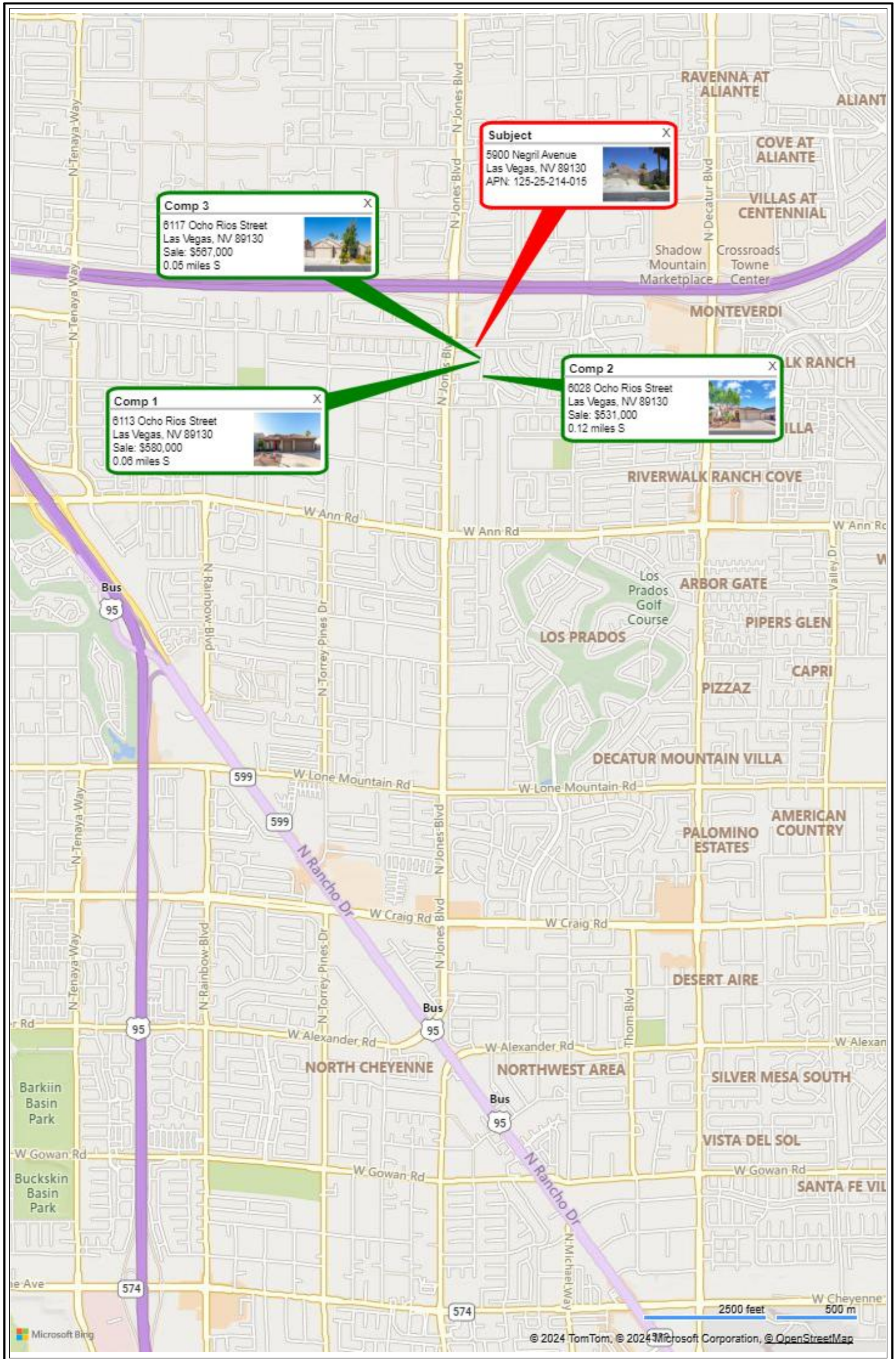
In Special Flood Hazard Area (Flood Zone): Out
 Within 250 ft. of multiple flood zones? Not within 250 feet
 Community: 325276
 Community Name: LAS VEGAS, CITY OF
 Map Number: 32003C1765F
 Zone: X Panel: 1765F Panel Date: 11/16/2011
 FIPS Code: 32003 Census Tract: 0033.07

This Report is for the sole benefit of the Customer that ordered and paid for the Report and is based on the property information provided by that Customer. That Customer's use of this Report is subject to the terms agreed to by that Customer when accessing this product. THE SELLER OF THIS REPORT MAKES NO REPRESENTATIONS OR WARRANTIES TO ANY PARTY CONCERNING THE CONTENT, ACCURACY, OR COMPLETENESS OF THIS REPORT INCLUDING ANY WARRANTY OR MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE. The seller of this Report shall not have any liability to any third party for any use or misuse of this Report.

Art Valdovinos
LOCATION MAP ADDENDUM

File No. **35643818**
Case No. **57963**

Borrower Catamount Properties 2018 LLC
Property Address 5900 Negril Avenue
City Las Vegas County Clark State NV Zip Code 89130
Lender/Client Wedgewood Inc Address 2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278



Art Valdovinos
SUBJECT PHOTO ADDENDUM

File No. **35643818**
Case No. **57963**

Borrower Catamount Properties 2018 LLC

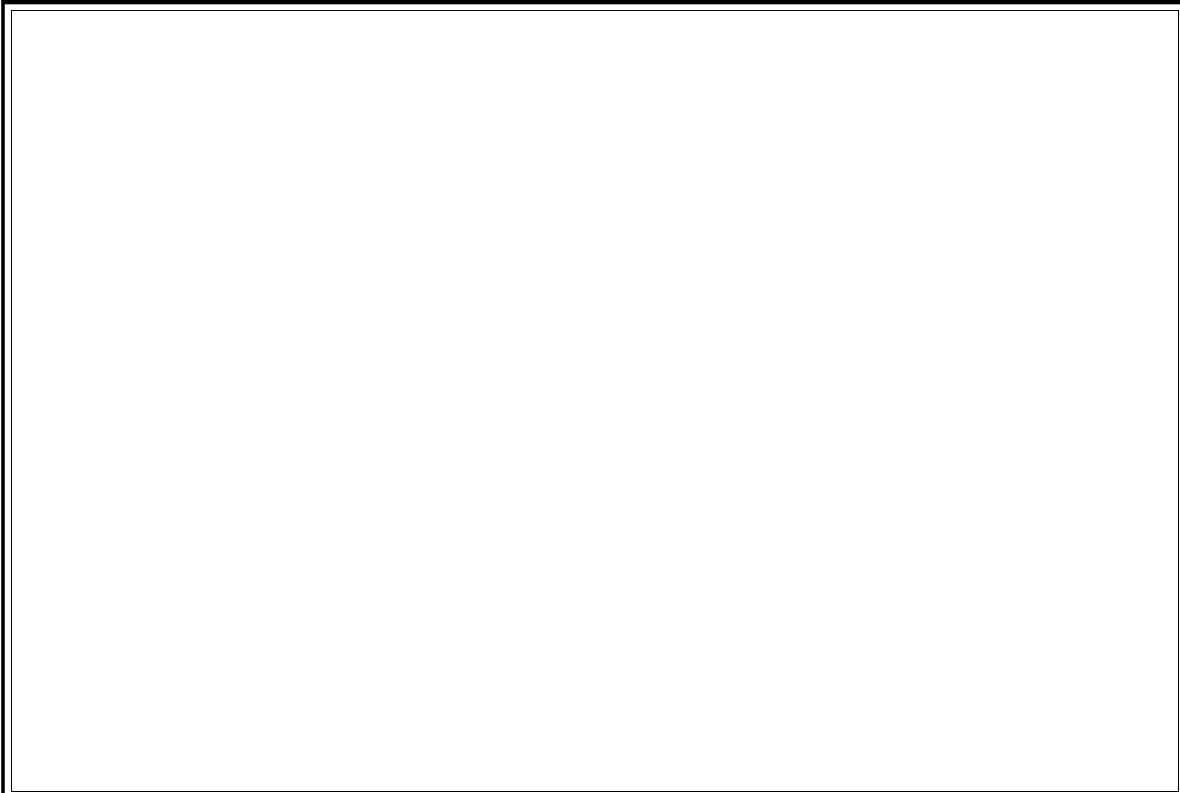
Property Address 5900 Negril Avenue

City Las Vegas County Clark State NV Zip Code 89130

Lender/Client Wedgewood Inc Address 2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278



**FRONT OF
SUBJECT PROPERTY**
5900 Negril Avenue
Las Vegas, NV 89130



**REAR OF
SUBJECT PROPERTY**



STREET SCENE

Borrower Catamount Properties 2018 LLC

Property Address 5900 Negril Avenue

City Las Vegas County Clark State NV Zip Code 89130

Lender/Client Wedgewood Inc Address 2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278



Address Verification



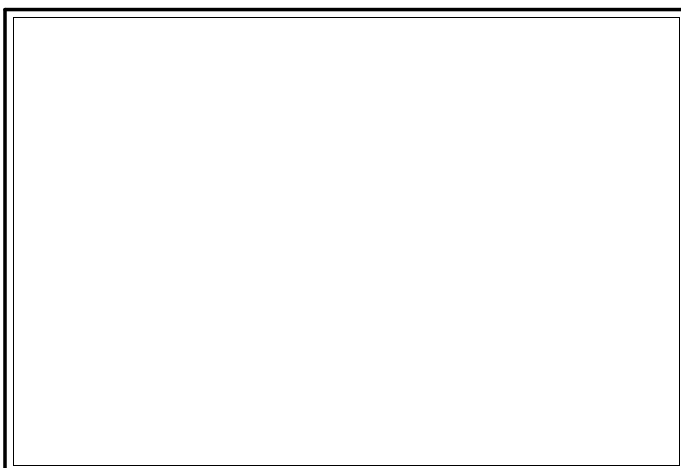
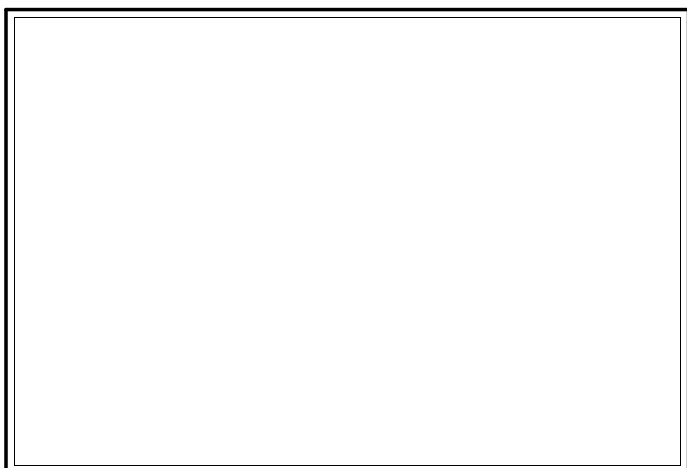
Exterior Side of Subject



Street Scene Different Angle



Exterior Side of Subject



Borrower Catamount Properties 2018 LLC

Property Address 5900 Negril Avenue

City Las Vegas County Clark State NV Zip Code 89130

Lender/Client Wedgewood Inc Address 2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278



COMPARABLE # 1
6113 Ocho Rios Street
Las Vegas, NV 89130



COMPARABLE # 2
6028 Ocho Rios Street
Las Vegas, NV 89130



COMPARABLE # 3
6117 Ocho Rios Street
Las Vegas, NV 89130

Appraiser License Certificate

APPRAISER LICENSE

STATE OF NEVADA DEPARTMENT OF BUSINESS AND INDUSTRY

NOT TRANSFERABLE REAL ESTATE DIVISION NOT TRANSFERABLE

This is to Certify That: ARTURO VALDOVINOS JR License Number: A.0005988-RES


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

Issue Date: August 15, 2023 Expire Date: August 31, 2025

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 Statutes, has caused this license to be issued with its Seal printed thereon. This license must be conspicuously displayed in place of business.

FOR: VALDOVINOS APPRAISAL SERVICES REAL ESTATE DIVISION
1341 CADENCE ST
HENDERSON, NV 89052

SHARATH CHANDRA
Administrator



Borrower Catamount Properties 2018 LLC

Property Address 5900 Negril Avenue

City Las Vegas

County

Clark

State

NV

Zip Code

89130

Lender/Client Wedgewood Inc

Address 2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278

Accelerant National Insurance Company

(A Stock Company)

400 Northridge Road, Suite 800

Sandy Springs, GA 30350

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

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

PLEASE READ YOUR POLICY CAREFULLY.

Policy Number: NAX40PL107246-00

Renewal of: New

1. **Named Insured: Art Valdovinos**2. **Address:** 1341 Cadence St
Henderson, NV 890523. **Policy Period:** **From: December 22, 2023** **To: December 22, 2024**
12:01 A.M. Standard Time at the address of the **Named Insured** as stated in item 2. Above.4. **Limit of Liability:**

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

5. **Deductible (Inclusive of Claims Expenses):**

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

6. **Policy Premium: \$ 618**7. **Retroactive Date: December 22, 2014**8. **Notice to Company:** Notice of a **Claim** or Potential **Claim** should be sent to:OREP Insurance Services: info@orep.org
6353 El Cajon Blvd, Suite 124-605
San Diego, CA 921159. **Program Administrator:** OREP Insurance Services, LLC – appraisers@orep.org10. **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: December 27, 2023

By: _____

Isaac Peck

Authorized Representative

APPRAISAL COMPLIANCE

File No. **35643818**
Case No. **57963**

Owner <u>Censo LLC</u>	Unit No.
Address <u>5900 Negril Avenue</u>	
City <u>Las Vegas</u> County <u>Clark</u> State <u>NV</u>	Zip Code <u>89130</u>
Client <u>Wedgewood Inc</u>	

APPRAISAL AND REPORT IDENTIFICATION

This Appraisal Report is one of the following types:

- Appraisal Report This report was prepared in accordance with the requirements of the Appraisal Report option of USPAP Standards Rule 2-2(a).
- Restricted Appraisal Report This report was prepared in accordance with the requirements of the Restricted Appraisal Report option of USPAP Standards Rule 2-2(b). The intended user of this report is limited to the identified client. This is a Restricted Appraisal Report and the rationale for how the appraiser arrived at the opinions and conclusions set forth in the report may not be understood properly without the additional information in the appraiser's workfile.

ADDITIONAL CERTIFICATIONS

I certify that, to the best of my knowledge and belief:

- The statements of fact contained in this report are true and correct.
- The reported analyses, opinions, and conclusions are limited only by the reported assumptions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- Unless otherwise indicated, I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to parties involved
- I have no bias with respect to the property that is the subject of this report or the parties involved with this assignment.
- My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- My analyses, opinions, and conclusions were developed and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that were in effect at the time this report was prepared.
- This appraisal report was prepared in accordance with the requirements of Title XI of FIRREA and any implementing regulations.

PRIOR SERVICES

- I have **NOT** performed services, as an appraiser or in another capacity, regarding the property that is the subject of the report within the three-year period immediately preceding acceptance of this assignment.
- I **HAVE** performed services, as an appraiser or in another capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. Those services are described in the comments below.

PROPERTY INSPECTION

- I **HAVE** made a personal inspection of the property that is the subject of this report.
- I have **NOT** made a personal inspection of the property that is the subject of this report.

APPRAISAL ASSISTANCE

Unless otherwise noted, no one provided significant real property appraisal assistance to the person signing this certification. If anyone did provide significant assistance, they are hereby identified along with a summary of the extent of the assistance provided in the report.

N/A

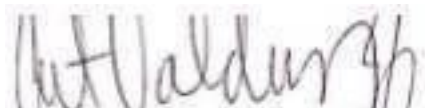
ADDITIONAL COMMENTS

Additional USPAP related issues requiring disclosure and/or any state mandated requirements:

MARKETING TIME AND EXPOSURE TIME FOR THE SUBJECT PROPERTY

- A reasonable marketing time for the subject property is 0 - 90 day(s) utilizing market conditions pertinent to the appraisal assignment.
- A reasonable exposure time for the subject property is 0 - 90 day(s).

APPRAISER SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature 
Name Arturo Valdovinos Jr
Date of Signature 07/07/2024
State Certification # A.0005988-RES
or State License # NV
State NV
Expiration Date of Certification or License 08/31/2025
Effective Date of Appraisal 07/04/2024

Signature _____
Name _____
Date of Signature _____
State Certification # _____
or State License # _____
State _____
Expiration Date of Certification or License _____
Supervisory Appraiser Inspection of Subject Property:
 Did Not Exterior Only from street Interior and Exterior

Borrower Catamount Properties 2018 LLC

Property Address 5900 Negril Avenue

City Las Vegas County Clark State NV Zip Code 89130

Lender/Client Wedgewood Inc Address 2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278

Tax Property Tax - One Page

Property

Parcel #: **125-25-214-015** Address: **5900 Negril AVE** Census Tract: **003307**
 TN-RG-SE: **19 - 60 - 25** PropCity: **Las Vegas** Zip Code: **89130-7270**
 Tot Value: **\$146,716** Land Use: **Sfr**
 GEO ID: **NW 19-60-25**

Assessor Description

File-Page: **93-9** Subdivision: **Tropical Jones**
 Assr Lot: **50** Block: **6** Area: **102** Bldg: Unit: Tract:
 Assr Desc: **TROPICAL JONES UNIT 4 PLAT BOOK 93 PAGE 9 LOT 50 BLOCK 6**

Owner & Doc Information

Owner Name: **Censo Llc** DOC DATE DOC NUMBER DV
 2nd Owner: **05/05/2006 60505002957**
 Address: **9811 West Charleston Boulevard - 2** Owner Vesting:
 City: **Las Vegas** State: **NV** Zip Code: **89117**
 Prev Owner: **Korica Steven & Linda**

Land & Building Information

Land Value: **\$114,300** Impr Value: **\$304,889** Schools: **Clark County**
 FrontxDpth: Topography: Cost Class: **Average** Zoning: **R-PD3**
 Acres: **0.180** Act Yr Blt: **2001** Foundation: **Concrete** Tot Rooms: **6**
 Lot SqFt: **7,841** Eff Yr Blt: **2001** Basement: Bedrooms: **4**
 # of Buildings: **1** Construction: Garage Cap: Bathrooms: **2**
 Type Style: Ext Wall: **Frame/Stucco** Garage Type: **Attached Garage** Full Baths: **2**
 Stories: **1.00** Flooring: Parking Sp: Half Baths:
 Roof Matrl: **Concrete Tile** Heat Systm: **Forced Air** Pool YN: **Yes** Fireplace YN:
 Roof Type: Air Cond: **Central** Porch: **Patio/Porch** Fireplaces:

Property Sub-Areas SqFt

Living Area: **1,947** First Flr: **1,947** Porch 1: **56** Grg/Prkg: **567**
 Building Sq Ft: **1,947** Second Flr: Porch 2: **323** Carport:
 Total Bldg: **2,514** Upper Area Sq Ft Deck: **200**
 Prim Addition: Basement Area: 2nd Patio/Deck:
 Above Grade: **1,947** Basement F: Basement U:

Sales Information

	PRICE	DATE	DEED TYPE
		01/09/19	Bargain & Sale Deed
		12/30/14	Quit Claim Deed
County:	\$20,500	12/18/13	Trustee's Deed (Foreclosure)
		06/05/06	Bargain & Sale Deed
	\$410,000	05/01/06	Bargain & Sale Deed
	\$186,500	09/21/01	Grant Deed

Tax & Assessment

	TOTAL TAX	TAX YEAR	TOTAL ASSD	IMPRV	LAND	ASSD YEAR	EXEMPTION
Curr:	\$3,568.57	2024	\$146,716	\$106,711	\$40,005	2024	
Prev:	\$3,304.51	2023	\$136,360	\$98,560	\$37,800	2023	
	\$3,059.94	2022	\$123,059	\$90,614	\$32,445	2022	

Delinq: Tot SA Bal:

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.

Art Valdivinos
MARKET ANALYSIS CHARTS

File No. **35643818**
Case No. **57963**

Borrower **Catamount Properties 2018 LLC**

Property Address **5900 Negril Avenue**

City **Las Vegas** County **Clark** State **NV** Zip Code **89130**

Lender/Client **Wedgewood Inc** Address **2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278**



TOTAL SALES AND LISTINGS

There were 38 sales prior 7-12 months and 35 sales current to 3 months ago. There were 23 listings prior 7-12 months and 17 listings current to 3 months ago.



MEDIAN SALES PRICE

Prior 7-12 months the median was \$365,000. Current to 3 months ago the median was \$385,000.



MONTHS-SUPPLY-OF-INVENTORY (MSI)

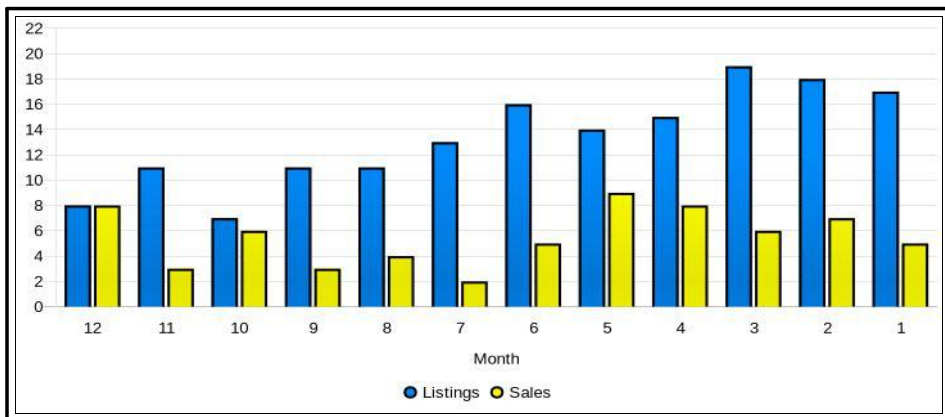
Prior 7-12 months the month's supply was 3.63. Current to 3 months ago the month's supply was 1.46.

Borrower **Catamount Properties 2018 LLC**

Property Address **5900 Negril Avenue**

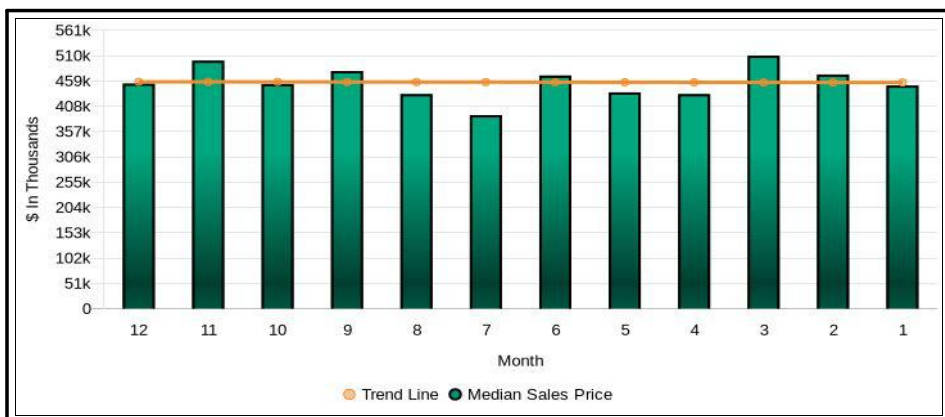
City **Las Vegas** County **Clark** State **NV** Zip Code **89130**

Lender/Client **Wedgewood Inc** Address **2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278**



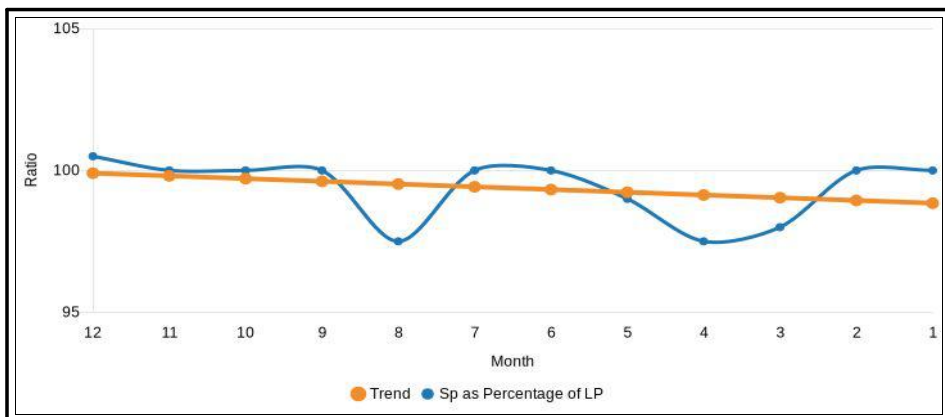
TOTAL SALES AND LISTINGS

There were 8 sales twelve months ago and 5 sales last month. There were 8 listings twelve months ago and 17 listings last month.



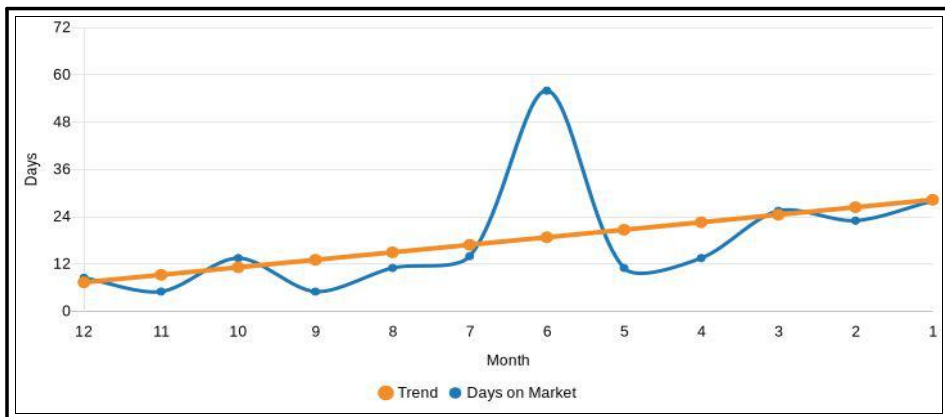
MEDIAN SALES PRICE

The median price trends shown here may differ from the 1004MC due to the difference in reported time periods. One month ago the median was \$449,900. Twelve months ago the median was \$453,750.



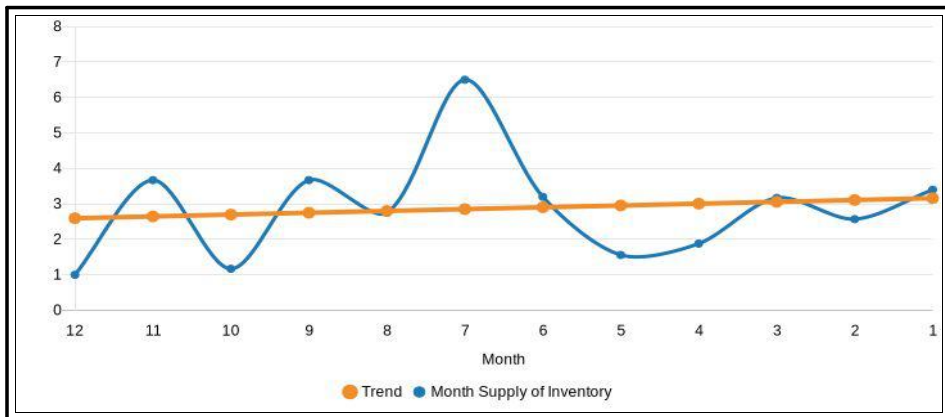
SALES TO LISTING PRICE RATIO

One month ago the median was 100%. Twelve months ago the median was 100.5%.



SALES DAYS ON MARKET TREND

The median was 28 one month ago and was 8.5 twelve months ago.



MONTH OF SUPPLY OF INVENTORY

One month ago the month's supply was 3. Twelve months ago the month's supply was 1.

Market Conditions Addendum to the Appraisal Report

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 **5900 Negril Avenue** City **Las Vegas** State **NV** ZIP Code **89130**

Borrower **Catamount Properties 2018 LLC**

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 that data in the analysis. If data sources provide all 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.

Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend					
Total # of Comparable Sales (Settled)	26	21	19	<input type="checkbox"/>	Increasing	<input checked="" type="checkbox"/>	Stable	<input type="checkbox"/>	Declining
Absorption Rate (Total Sales/Months)	4.33	7	6.33	<input type="checkbox"/>	Increasing	<input checked="" type="checkbox"/>	Stable	<input type="checkbox"/>	Declining
Total # of Comparable Active Listings	10	16	17	<input type="checkbox"/>	Declining	<input checked="" type="checkbox"/>	Stable	<input type="checkbox"/>	Increasing
Months of Housing Supply (Total Listings/Ab. Rate)	2.31	2.29	2.69	<input type="checkbox"/>	Declining	<input checked="" type="checkbox"/>	Stable	<input type="checkbox"/>	Increasing
Median Sales & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend					
Median Comparable Sales Price	453,750	450,000	469,900	<input type="checkbox"/>	Increasing	<input checked="" type="checkbox"/>	Stable	<input type="checkbox"/>	Declining
Median Comparable Sales Days on Market	7	11	26	<input type="checkbox"/>	Declining	<input type="checkbox"/>	Stable	<input checked="" type="checkbox"/>	Increasing
Median Comparable List Price	452,000	464,700	450,000	<input type="checkbox"/>	Increasing	<input checked="" type="checkbox"/>	Stable	<input type="checkbox"/>	Declining
Median Comparable Listings Days on Market	65	30	56	<input type="checkbox"/>	Declining	<input checked="" type="checkbox"/>	Stable	<input type="checkbox"/>	Increasing
Median Sale Price as % of List Price	100%	99%	99%	<input type="checkbox"/>	Increasing	<input checked="" type="checkbox"/>	Stable	<input type="checkbox"/>	Declining
Seller-(developer, builder, etc.) paid financial assistance prevalent?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No		<input type="checkbox"/>	Declining	<input checked="" type="checkbox"/>	Stable	<input type="checkbox"/>	Increasing

Explain in detail 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 contributions have been 2% - 3% in this market. Closing costs are typical to be paid by sellers for buyer's closing costs due to higher interest rates.

Are foreclosure sales (REO sales) a factor in the market? Yes No If yes, explain (including the trends in listings and sales of foreclosed properties).

REO Sales and foreclosures are not a factor in this market.

Cite data sources for above information.

Data Sources: MLS ID = 476, State = Nevada, MLS Board = GLVAR - Greater Las Vegas MLS, Matrix

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.

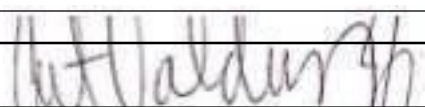
There were a total of 66 Comparable Settled Sales in the past 12 months. The Median Sales Price for the prior 7-12 months was \$453,750 and for the current to prior 3 months is \$469,900. The Months Supply for the prior 7-12 months was 2.31 and 2.69 for the current to prior 3 month period. The Median Days on Market for the prior 7-12 months was 7 and 26 for the current to prior 3 month period. The statistics above were generated from an exported MLS market search. Details regarding the calculations and process can be found online at <http://www.bradfordsoftware.com/1004mc/calc.shtml>

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)				<input type="checkbox"/>	Increasing	<input type="checkbox"/>	Stable	<input type="checkbox"/>	Declining
Absorption Rate (Total Sales/Months)				<input type="checkbox"/>	Increasing	<input type="checkbox"/>	Stable	<input type="checkbox"/>	Declining
Total # of Active Comparable Listings				<input type="checkbox"/>	Declining	<input type="checkbox"/>	Stable	<input type="checkbox"/>	Increasing
Months of Unit Supply (Total Listings/Ab. Rate)				<input type="checkbox"/>	Declining	<input type="checkbox"/>	Stable	<input type="checkbox"/>	Increasing

Are foreclosures sales (REO sales) a factor in the project? Yes No If yes, indicate the number of REO listings and explain the trends in listings and sales of foreclosed properties.

Summarize the above trends and address the impact on the subject unit and project.

Signature 

Appraiser Name **Arturo Valdovinos Jr**

Company Name **Art Valdovinos**

Company Address **1341 Cadence St, Henderson, NV 89052**

State License/Certification # **A.0005988-RES** State **NV**

Email Address **avaldoanos@cox.net**

Signature

Supervisor Name

Company Name

Company Address

State License/Certification #

State

Email Address

MARKET RESEARCH & ANALYSIS

CONDO/CO.OP PROJECTS

APPRAISER

Art Valdovinos
MEDIAN PRICE - BROKEN DOWN

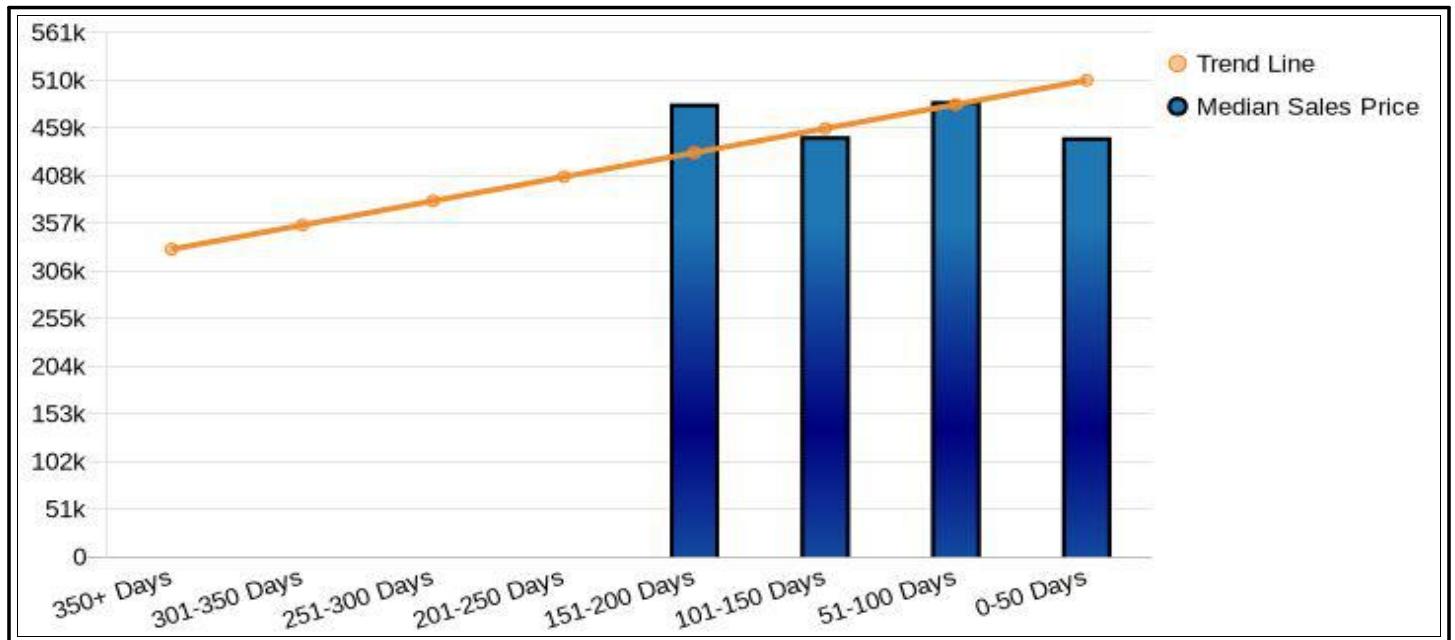
File No. **35643818**
 Case No. **57963**

Borrower Catamount Properties 2018 LLC							
Property Address 5900 Negril Avenue							
City Las Vegas	County	Clark	State	NV	Zip Code	89130	
Lender/Client Wedgewood Inc				Address 2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278			

MEDIAN PRICE BROKEN INTO MARKETING TIME (DAYS ON MARKET)

Days On Market	Median Price
0-50 Days	\$448,945
51-100 Days	\$487,500
101-150 Days	\$450,000
151-200 Days	\$485,000
201-250 Days	\$0
251-300 Days	\$0
301-350 Days	\$0
350+ Days	\$0

The table displays the market's change in median sales price over the past year.



This chart shows the relationship between marketing time (how long a property is left on the market) and sales price.

This chart is especially useful for determining typical marketing times and how long it will take to sell for a given price.

Art Valdovinos
TIME ADJUSTMENT FACTOR

File No. **35643818**
Case No. **57963**

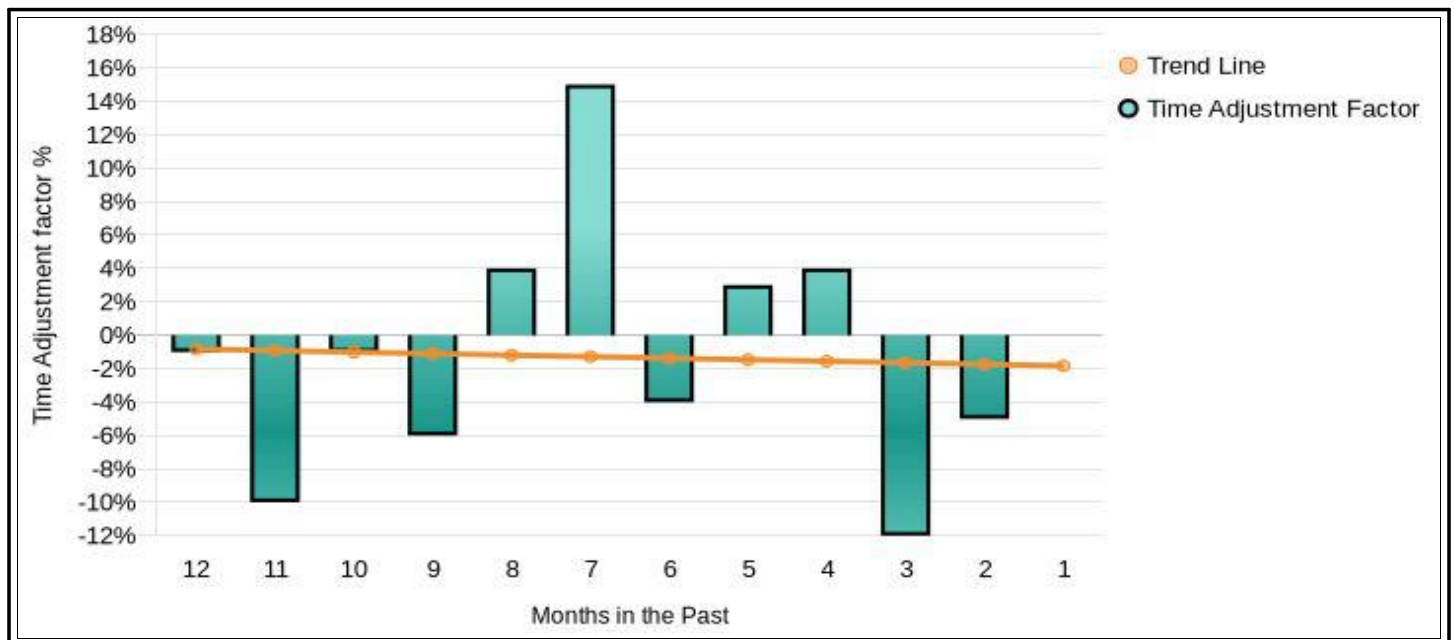
Borrower Catamount Properties 2018 LLC
 Property Address 5900 Negril Avenue
 City Las Vegas County Clark State NV Zip Code 89130
 Lender/Client Wedgewood Inc Address 2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278

TIME ADJUSTMENT FACTOR BY MONTH FOR THE LAST 12 MONTHS

Time Period	Median Sales Price	Current Month's Median	Time Adjustment Factor
12 Months Ago	\$453,750	\$449,900	-1%
11 Months Ago	\$500,000	\$449,900	-10%
10 Months Ago	\$452,825	\$449,900	-1%
9 Months Ago	\$479,000	\$449,900	-6%
8 Months Ago	\$432,500	\$449,900	4%
7 Months Ago	\$390,000	\$449,900	15%
6 Months Ago	\$469,900	\$449,900	-4%
5 Months Ago	\$436,000	\$449,900	3%
4 Months Ago	\$432,500	\$449,900	4%
3 Months Ago	\$510,050	\$449,900	-12%
2 Months Ago	\$472,000	\$449,900	-5%
Current Month	\$449,900	\$449,900	0%

The table displays the market's change in median sales price on a monthly basis.

TIME ADJUSTMENT FACTOR BY MONTH FOR THE LAST 12 MONTHS



Notes:

- (*) Data is not available for this period. The time adjustment factor of the previous month will be applied.
- (**) When the time adjustment factor is greater than 100%, the value on the graph is limited at 100%.
- (***) When the time adjustment factor is less than -100%, the value on the graph is limited at -100%.
- (****) The Current Month's Median has been derived from 2 and 3 current months.

Art Valdovinos
MARKET RESEARCH DATA

File No. **35643818**
Case No. **57963**

Borrower: Catamount Properties 2018 LLC
 Property Address: 5900 Negril Avenue
 City: Las Vegas County: Clark State: NV Zip Code: 89130
 Lender/Client Wedgewood Inc Address: 2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278

SALES

SALES PRICE	LIST PRICE	SALE DATE	DAYS ON MARKET	LIST DATE	PENDING DATE	STATUS	STATUS DATE
567000	575000	10/17/2023	3	9/8/2023	9/11/2023	sold	
580000	580000	2/1/2024	56	11/8/2023	1/3/2024	sold	
420000	465000	11/29/2023	15	10/25/2023	11/9/2023	sold	
531000	540000	2/16/2024	11	1/8/2024	1/19/2024	sold	
500000	499990	8/22/2023	5	7/28/2023	8/2/2023	sold	
610000	619999	5/10/2024	101	1/13/2024	4/23/2024	sold	
424900	424900	10/30/2023	9	9/8/2023	9/17/2023	sold	
575000	575000	12/7/2023	1	11/3/2023	11/4/2023	sold	
395000	399990	12/22/2023	23	11/7/2023	11/30/2023	sold	
615000	629900	4/23/2024	18	3/20/2024	4/7/2024	sold	
405000	399900	6/6/2024	12	5/1/2024	5/13/2024	sold	
385000	379900	12/15/2023	5	12/1/2023	12/6/2023	sold	
400000	410000	2/29/2024	3	2/7/2024	2/10/2024	sold	
625000	625000	2/26/2024	11	1/8/2024	1/19/2024	sold	
535000	535000	9/28/2023	99	5/21/2023	8/28/2023	sold	
418000	415000	9/29/2023	20	8/12/2023	9/1/2023	sold	
625000	634999	5/15/2024	45	2/28/2024	4/13/2024	sold	
410000	415000	2/16/2024	136	8/30/2023	1/13/2024	sold	
640000	669000	1/31/2024	97	10/5/2023	1/10/2024	sold	
455000	455000	6/11/2024	40	3/22/2024	5/1/2024	sold	
472000	476000	5/17/2024	14	4/17/2024	5/1/2024	sold	
535100	539000	4/22/2024	26	3/13/2024	4/8/2024	sold	
415000	399999	7/17/2023	11	6/15/2023	6/26/2023	sold	
505000	500000	9/22/2023	7	8/17/2023	8/24/2023	sold	
725000	749000	8/25/2023	40	6/17/2023	7/27/2023	sold	
430650	435000	9/26/2023	41	7/18/2023	8/28/2023	sold	
790000	820000	3/26/2024	45	1/31/2024	3/16/2024	sold	
420000	407500	2/16/2024	9	1/16/2024	1/25/2024	sold	
405000	420000	4/26/2024	13	3/16/2024	3/29/2024	sold	
490000	490000	8/1/2023	66	4/20/2023	6/25/2023	sold	
435000	430000	6/18/2024	28	4/26/2024	5/24/2024	sold	
425000	425000	9/15/2023	2	8/11/2023	8/13/2023	sold	

Art Valdovinos
MARKET RESEARCH DATA

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SALES

SALES PRICE	LIST PRICE	SALE DATE	DAYS ON MARKET	LIST DATE	PENDING DATE	STATUS	STATUS DATE
435000	449999	2/9/2024	13	1/4/2024	1/17/2024	sold	
355000	340000	7/14/2023	3	6/14/2023	6/17/2023	sold	
447990	447990	5/22/2024	50	3/1/2024	4/20/2024	sold	
475000	475000	2/26/2024	4	1/25/2024	1/29/2024	sold	
445000	458050	5/3/2024	25	3/28/2024	4/22/2024	sold	
415000	434995	4/8/2024	16	3/1/2024	3/17/2024	sold	
450000	454000	2/9/2024	136	8/23/2023	1/6/2024	sold	
485000	497000	4/16/2024	66	1/9/2024	3/15/2024	sold	
435000	454000	11/30/2023	21	10/17/2023	11/7/2023	sold	
479000	459998	10/25/2023	5	7/19/2023	7/24/2023	sold	
472000	469999	7/18/2023	5	7/2/2023	7/7/2023	sold	
495000	495000	5/31/2024	1	4/29/2024	4/30/2024	sold	
475000	474999	9/15/2023	1	8/17/2023	8/18/2023	sold	
402500	416000	3/13/2024	61	12/6/2023	2/5/2024	sold	
485000	499999	7/17/2023	167	12/26/2022	6/11/2023	sold	
469900	469900	5/16/2024	23	2/17/2024	3/11/2024	sold	
465000	459900	7/24/2023	6	6/15/2023	6/21/2023	sold	
436000	450000	2/20/2024	5	1/15/2024	1/20/2024	sold	
435000	449900	8/1/2023	29	6/7/2023	7/6/2023	sold	
350000	400000	6/28/2024	14	6/3/2024	6/17/2024	sold	
430000	430000	1/24/2024	7	12/9/2023	12/16/2023	sold	
469900	469900	1/22/2024	95	9/16/2023	12/20/2023	sold	
442500	439000	7/18/2023	6	6/21/2023	6/27/2023	sold	
375000	389999	3/18/2024	92	12/5/2023	3/6/2024	sold	
450000	450000	3/29/2024	2	2/27/2024	2/29/2024	sold	
455000	450000	3/26/2024	2	2/26/2024	2/28/2024	sold	
469900	469900	8/17/2023	1	7/24/2023	7/25/2023	sold	
495000	500000	7/3/2024	27	4/24/2024	5/21/2024	sold	
440000	449990	3/29/2024	11	2/2/2024	2/13/2024	sold	
449900	449900	6/28/2024	49	4/12/2024	5/31/2024	sold	
425000	425000	3/22/2024	3	3/11/2024	3/14/2024	sold	
450000	475000	2/2/2024	5	1/11/2024	1/16/2024	sold	

