

APPRAISAL OF REAL PROPERTY

LOCATED AT:

516 Pinnacle Heights Ln
EAGLE ROCK PLAT BOOK 73 PAGE 53 LOT 98 BLOCK 2
Las Vegas, NV 89144

FOR:

WEDGEWOOD INC 2015 MANHATTAN BEACH BLVD REDONDO BEACH, CA 90278

AS OF:

07/29/2024

BY:

BRYCEN W WILLIAMS R-1 APPRAISALS 1240 E 100 S #6 ST. GEORGE UT. 84790 435-627-0019 435-627-0748 FAX

Exterior-Only Inspection Residential Appraisal Report 58107 File # LL.072624A

58107

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| | | | perties 2018 LLC | OV 70 DAGE 5 | | | oiu LVL | ebt Collect L | LU | | County Clark | | |
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| | ssor's Pa | | 8-30-312-031 | | | | | ear 2024 | | | | 8,332 | |
| | hborhood | | gle Rock | | | | | Reference | 138-030 | | Census Tract | | |
| _ | | O wner | | icant | | al Assessments | \$\$ 0 | | X | PUD HOA | \$ 293 | per year | per month |
| Prop | erty Right | ts Appraised | X Fee Simple | Leaseh | old Othei | r (describe) | | | | | | | |
| ² Assi | gnment Ty | ype 🔲 F | Purchase Transaction | n 🗌 Refin | ance Transaction | n 🔀 Othe | r (describe) | SERVICIN | G | | | | |
| Lend | er/Client | WEDGE\ | VOOD INC | | Ad | dress 2015 | MANHATTA | N BEACH BL | LVD . SUITE 10 | 0. REDONDO | BEACH, CA 902 | 278 | |
| Is the | e subject | | ently offered for sale | or has it been | offered for sale in | | | | | | , | Yes X No | |
| | | | , offering price(s), a | | | | - | | property in the p | | | | |
| - 1 | | (-) | , 3 (-), - | | 1 01 2 11 1, 11 1 | 510 G10 110 K1101 | m nounge of | tilo odbjoot p | oroporty in the p | onor 12 months | | | |
| 1 | did | did not an | alyze the contract fo | r sale for the si | ihiect nurchase ti | ransaction Eyn | lain the resu | ts of the anal | lysis of the con | tract for sale or | why the analysi | s was not | |
| nerfo | ormed. | uiu iiot aii | alyzo tilo contract it | וו סמוט וטו נווט סנ | abject parenase t | ransaction. Exp | iaiii iiio iosu | ונס טו נווט מוומו | iyala or the con | tract for Saic of | willy tile allalysi | s was not | |
| penc | iiiicu. | | | | | | | | | | | | |
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| _ | ract Price | | Date of Co | | | e property selle | | | | | Data Source(s) | | |
| | | | ance (loan charges, | | | ayment assista | nce, etc.) to | be paid by ar | ny party on beh | alf of the borrov | wer? | Y | 'es No |
| of If Yes | s, report t | the total dolla | r amount and descri | be the items to | be paid. | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| Note | : Race ai | nd the racial | composition of th | e neighborhoo | od are not appra | isal factors. | | | | | | | |
| | | Neighborho | od Characteristics | } | | One-U | nit Housing | Trends | | One-l | Unit Housing | Present L | and Use % |
| Loca | tion 🔀 | Urban | Suburban | Rural | Property Values | | | Stable | Declining | PRICE | AGE | One-Unit | 65 % |
| Built- | | Over 75% | 25-75% | Under 25% | Demand/Supply | | | In Balance | Over Supp | | | 2-4 Unit | 5 % |
| Grow | | Rapid | ■ Z3-7370 □ | Slow | Marketing Time | | | 3-6 mths | Over 6 mt | | | Multi-Family | 5 % |
| diov | | | | | | | | | | | | | |
| - | | Boundaries | | HE GOLF COU | RSE, SOUTH O | ⊢ SUNRIDGE | HEIGHTS F | KWY, WEST | I OF EASTER | | High 30 | Commercial | 5 % |
| | | | EN HILLS DR. | | | | | | | 1,360 | Pred. 25 | Other | 20 % |
| - | nborhood | Description | SEE ATTACHI | ED ADDENDUN | 1 | | | | | | | | |
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| Mark | et Conditi | ions (includin | g support for the ab | ove conclusion: | S) SEE | ATTACHED AL | DDENDUM. | | | | | | |
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| Dime | ensions s | SEE ATTACH | IED PLAT MAP | | Are | a 7841 sf | | Sha | pe RECTANO | GULAR | View N | :Res: | |
| | | g Classification | | | | ing Description | Planned (| | , | J J L I I I | | .,. 100, | |
| | | iance 🔀 L | | nconformina ((| Grandfathered Use | | | Illegal (descri | ihe) | | | | |
| _ | - | | of subject property | - 1 | | , | | | | X Yes | No If No, de | ecrihe CEE | BELOW |
| 15 (11) | o mignost i | and boot doo | or subject property | as improved (or | as proposed per | piano ana opo | omoanons) t | no prosont do | JO: | 7 100 | | SCIDO SEE | BELOW |
| Utilit | ine | Public 01 | her (describe) | | | Public Other | r (describe) | | Off_cito I | mprovements - | Typo | Public | Private |
| Elect | | X | Titel (describe) | | | | i (uescribe) | | OII-SILE I | _• | Туре | X | riivate |
| _ | iicity | | | | | | | | Ctroot . | | | | |
| | | | | | Water Conitony Cower | X _ | | | Street A | | | | |
| Gas | A O !! | | NONE | | Sanitary Sewer | X | FFMA A | A // | Alley N | ASPHALT NONE | FFAAA AA- | | |
| FEMA | | Flood Hazard | Area Yes | ⋈ No FE | Sanitary Sewer EMA Flood Zone | X | FEMA N | - | | | FEMA Ma | Date 11/16/2 | 2011 |
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Freddie Mac Form 2055 March 2005

UAD Version 9/2011

Page 1 of 6

Exterior-Only Inspection Residential Appraisal Report 58107 File # LL.072624A

58107

| | | | the subject neighborho | | | | | to \$ 5,20 | |
|--|--|--|--|--|--|--|--|---|--|
| | | | the past twelve mont | | | | | to \$ 4, | |
| FEATURE | SUBJECT | | LE SALE # 1 | | | LE SALE # 2 | | COMPARABL | |
| Address 516 Pinnacle Heights | Ln | 137 Tesoro Dr | | 608 Proud Eag | _ | | 1 | ateau Heights I | PI |
| Las Vegas, NV 89144 | I | Las Vegas, NV 89144 | 1 | Las Vegas, NV | V 89144 | | | jas, NV 89144 | |
| Proximity to Subject | • | 0.46 miles SW | | 0.08 miles E | | Ιφ | 0.20 mile | | Φ |
| Sale Price Sale Price/Gross Liv. Area | \$ sq.ft. | ¢ 24224 25 ft | \$ 1,150,000 | | a aa # | \$ 1,600,000 | | | \$ 1,200,000 |
| | \$ sq.ft. | | • | | 3 sq.ft. | | | 327.33 sq.ft. | |
| Data Source(s) Verification Source(s) | | LVR #2559027;DOM | | LVR #2545517 | , | | | 586458;DOM 9 | |
| VALUE ADJUSTMENTS | DESCRIPTION | Doc #240328001092/ DESCRIPTION | +(-) \$ Adjustment | Doc #2405230 DESCRIPTI | | + (-) \$ Adjustment | | 10702001144/F CRIPTION | Realist +(-) \$ Adjustment |
| Sales or Financing | DESCRIPTION | ArmLth | T(-) \$ Aujustinent | ArmLth | IOIN | T(-) \$ Aujustilient | ArmLth | UNIFILUN | T(-) \$ Aujustinent |
| Concessions | | Cash;0 | | Cash:0 | | | ?:25000 | ١ | |
| Date of Sale/Time | | s03/24;c02/24 | | s05/24;c03/24 | | | s07/24;c | | |
| Location | B;Res;Gated | B;Res;Gated | | B;Res;Gated | <u>'</u> | | B;Res;G | | |
| Leasehold/Fee Simple | Fee Simple | Fee Simple | | Fee Simple | | | Fee Sim | | |
| Site | 7841 sf | 9583 sf | -8 710 | 8276 sf | | 0 | 8276 sf | | 0 |
| View | N;Res; | N;Res; | 5,1.10 | N;Res; | | | B;Glfvw; | | -100,000 |
| Design (Style) | DT2;Traditional | DT1;Rambler | -23,000 | DT2;Traditiona | al | | DT2;Tra | <i>'</i> | , |
| Quality of Construction | Q3 | Q3 | | Q3 | | | Q3 | | |
| Actual Age | | 21 | 0 | 24 | | 0 | 26 | | 0 |
| Condition | C3 | C3 | | C3 | | | C4 | | +120,000 |
| Above Grade | Total Bdrms. Baths | Total Bdrms. Baths | | Total Bdrms. | Baths | | Total E | Bdrms. Baths | |
| Room Count | 9 5 3.1 | 7 3 2.1 | +10,000 | 9 4 | 3.1 | 0 | 7 | 5 4.1 | -10,000 |
| Gross Living Area | 3,580 sq.ft. | 3,373 sq.ft. | +23,805 | 3,434 | 4 sq.ft. | +16,790 | | 3,666 sq.ft. | -9,890 |
| Basement & Finished | 0sf | 0sf | | 0sf | | | 0sf | | |
| Rooms Below Grade | | | | | | | | | |
| Functional Utility | Average | Average | | Average | | | Average |) | |
| Heating/Cooling | FWA/CAC | FWA/CAC | | FWA/CAC | | | FWA/CA | AC | |
| Energy Efficient Items | NONE | NONE | | NONE | | | NONE | | |
| Garage/Carport | 3ga3dw | 3ga3dw | | 3ga3dw | | | 3ga3dw | ' | |
| Porch/Patio/Deck | Porch,Patio | Porch,Patio | | Porch,Patio | | | Porch,P | atio | |
| Features/Upgrades | GOOD | GOOD | | VERY GOOD | | -320,000 | | | |
| Pool Features | | POOL/SPA | | POOL/CASITA | 4 | -12,500 | POOL/S | | |
| Fencing/Lands | FULL/FULL | FULL/FULL | | FULL/FULL | | | FULL/FU | | * |
| Net Adjustment (Total) | | X + □ - | \$ 2,095 | | _ | \$ -315,710 | | | \$ 110 |
| Adjusted Sale Price | | Net Adj. 0.2 % | | | 19.7 % | | Net Adj. | | • |
| of Comparables | | Gross Adj. 5.7 % | ' ' ' | | 21.8 % | \$ 1,284,290 | Gross A | dj. 20.0 % | \$ 1,200,110 |
| | ine saie or transter nisto | ory of the subject prope | erty and comparable sale | es. It not, expiair | n | | | | |
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| My research ☐ did 🔀 did | | s or transfers of the su | ıbject property for the th | ree years prior t | to the ef | ffective date of this appr | raisal. | | |
| My research ☐ did 🔀 did Data Source(s) Realist | not reveal any prior sale | | | | | | | | |
| My research ☐ did 🔀 did Data Source(s) Realist My research ☐ did 🔀 did | not reveal any prior sale | | object property for the the supparable sales for the supparable sales f | | | | | | |
| My research ☐ did ☑ did ☐ Data Source(s) Realist My research ☐ did ☑ did ☐ Data Source(s) GLVAR MLS/f | not reveal any prior sale not reveal any prior sale RECORDER | s or transfers of the co | omparable sales for the y | year prior to the | date of | sale of the comparable | sale. | page 3). | |
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Exterior-Only Inspection Residential Appraisal Report

58107

File # LL.072624A **FEATURE** COMPARABLE SALE # 4 COMPARABLE SALE # COMPARABLE SALE # 6 408 Proud Eagle Ln Address 516 Pinnacle Heights Ln 416 Pinnacle Heights Ln Las Vegas, NV 89144 Las Vegas, NV 89144 Las Vegas, NV 89144 Proximity to Subject 0.17 miles SW 0.11 miles SW Sale Price \$ \$ 1,700,000 1,275,000 Sale Price/Gross Liv. Area sa.ft. \$ 402.65 sq.ft. 347.79 sq.ft. sa.ft. Data Source(s) LVR #2536196;DOM 14 GLVAR #2603688;DOM 2 Verification Source(s) Doc #231227000839/Realist COUNTY / REALTOR / APP FILES +(-) \$ Adjustment DESCRIPTION VALUE ADJUSTMENTS DESCRIPTION +(-) \$ Adjustment DESCRIPTION DESCRIPTION +(-) \$ Adjustment Sales or Financing ArmLth Listing Concessions Conv;0 Date of Sale/Time s12/23;c11/23 Active Location B:Res:Gated B:Res:Gated B:Res:Gated Leasehold/Fee Simple Fee Simple Fee Simple Fee Simple Site 7841 sf 9148 sf -6,535 7841 sf View N;Res; N;Res; N;Res; Design (Style) DT2;Traditional DT2;Traditional DT2;Traditional Quality of Construction Q3 Q3 Q3 Actual Age 25 25 26 Condition C3 C3 C3 Above Grade Total Bdrms. Baths Total Bdrms. Baths Total Bdrms. Baths Total Bdrms. Baths Room Count 5 3.1 5 4.0 -5,000 5 4.1 -10,000 Gross Living Area 3,666 sq.ft. 3,580 sq.ft. 4,222 sq.ft. sq.ft. -73.830 -9,890 Basement & Finished 0sf 0sf 0sf Rooms Below Grade Functional Utility Average Average Average Heating/Cooling FWA/CAC FWA/CAC FWA/CAC **Energy Efficient Items** NONE NONE NONE Garage/Carport 3ga3dw 3ga3dw 3ga3dw Porch/Patio/Deck Porch,Patio Porch,Patio Porch,Patio Features/Upgrades GOOD **VERY GOOD** -340,000 GOOD Pool Features POOL/SPA POOL/BBQ 0 POOL/SPA Fencing/Lands FULL/FULL FULL/FULL FULL/FULL Net Adjustment (Total) X \$ | | + -425,365 + \$ -19,890 Adjusted Sale Price Net Adi. 25.0 % Net Adi 1.6 % Net Adi. % % of Comparables Gross Adj. 25.0 % |\$ 1.274.635 Gross Adj. 1.6 % |\$ 1.255.110 Gross Adj. 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) ITEM SUBJECT COMPARABLE SALE # 4 COMPARABLE SALE # 5 COMPARABLE SALE # 6 Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) GLVAR / COUNTY RECORDS GLVAR / COUNTY RECORDS GLVAR / COUNTY RECORDS Effective Date of Data Source(s) 07/25/2024 07/26/2024 07/26/2024 Analysis of prior sale or transfer history of the subject property and comparable sales NO 12 MONTH TRANSFER HISTORY NOTED FOR COMPARABLE SALES 4-5. Analysis/Comments

Adjustment Analysis

| File No | П | 072624A |
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| Borrower | Catamount Properties 2018 LLC | | | | | | | |
|------------------|-------------------------------|--------|-------|------|------|----------|-------|--|
| Property Address | 516 Pinnacle Heights Ln | | | | | | | |
| City | Las Vegas | County | Clark | Stat | e NV | Zip Code | 89144 | |
| Lender/Client | WEDGEWOOD INC | | | | | | | |

ADJUSTMENT ANALYSIS

MARKET CONDITIONS/TIME The long term trend has been for improving market conditions on a year over year basis. The comparable sales used did not warrant market condition adjustments per the 1004mc.

LOCATION Comparable sales are located in similar suburban/rural locations with similar market characteristics. The suburban/rural communities within the scope of work are generally competitive with each other and are considered to be similar enough that a typical buyer would consider properties in both neighborhoods as being competitive with each other even though there may be some distances between the neighborhoods. Location considerations include predominant values, location to recreational and public facilities and the overall market appeal of the respective areas.

PREDOMINANT VALUE The subject neighborhood is not homogeneous, and contains a very wide variety of properties, all of which sell at multiple price points. The predominate price shown on page one indicates the "mode", a statistical term referring to the most frequently occurring variant in a data set, for the neighborhood. This typically has nothing to do with the subject's relationship within the neighborhood, and should not be considered a benchmark for an over or under improvement. The subject's estimate of market value is within the low to high price range for the area (excluding outlying low and highs for the area), and is considered an appropriate improvement for the neighborhood.

PROPERTY RIGHTS APPRAISED Each of the comparable sales involve the sale of the Fee Simple Estate.

SITE Adjustments in this section of the grid reflect differences in the value of the site due to size and physical features such as terrain and/or off site improvements. Residential lots generally have diminishing returns where marginal lot size is concerned. Additional yard and buffer from adjoining properties contributes to the overall value, but at a lower rate than the primary building pad for the house. Thus, the difference in marginal lot size is adjusted at a lower rate than the overall site value/SF or per/acre. Lot size adjustments are made at \$5/Sf where there is more than a 1,000 square foot difference from the subject site size.

<u>VIEW</u> Adjustments are made based on the direct influence attributed the site view or setting. View adjustments can be subjective, but can have a significant impact on value.

QUALITY OF CONSTRUCTION Adjustments for quality take into consideration both the exterior and interior quality of workmanship and materials. As the adjustment is a lump adjustment that considers overall quality differences, exterior views may be somewhat deceptive. While this adjustment can be rather subjective in nature, there is ample market evidence that buyers will pay a premium for quality difference. Smaller differences in finish and features are adjusted in the "Features" section of the grid.

AGE / CONDITION Age and conditions are evaluated separately with age being adjusted based on the effective age of the property as compared to the actual age. Typically the effective age is lower when remodeling or renovation has occurred. Condition is made to reflect the overall maintenance and appeal to the market based on overall condition. Age adjustments are \$500: Condition adjustments are applied 5%.

ROOM COUNT/BATHROOMS Typically the market will pay a premium for additional bathrooms. While there can be variation depending on the quality and extent of the bathroom improvements, typically the difference is between \$2,500 to \$5,000 for a full bathroom. Half bathrooms are adjusted accordingly. Bathroom count adjustments are applied. Bedroom or Total Room count adjustments are only applied when the room count has a material impact on the value of the property. In most cases the living area adjustment adequately reflects differences in room count. Often buyer will prefer fewer rooms that are larger where the total rooms or bedrooms has a minimal impact on value.

GROSS LIVING AREA Size is adjusted on the basis of the square footage difference of the above grade living area. The size adjustment is applied at about 50% to 70% of the estimated replacement cost new of the subject property less all forms of obsolescence. Additionally, after accounting for differences in other physical features, the marginal GLA of the comparable sales will contribute in the range of 30% to 40% of the total price/SF. Above grade area is adjusted at \$115/SF where there is more than 50 sf difference in living area.

GARAGES AND CARPORTS Adjustments for garages and carports take into consideration two factors, the size of the garage and the number of cars the facility can park. Typically a garage will contribute between \$3,500 to \$10,000 per car depending on the size, finish and quality. Carports tend to be between 50% - 60% of the garage cost. Tandem garages are rated as inferior when compared to side by side three car garages.

EXTRA IMPROVEMENTS Adjustments in this section of the grid consider porches, patios, decks and related improvements that are part of the structure, but not considered in the living area adjustments. This adjustment is made on a net basis considering condition, quality and size.

ON-SITE IMPROVEMENTS This section of the grid takes into consideration improvements such as landscaping, sprinkler systems, fences/walls, pools, etc. While this adjustment can be rather subjective in nature, on site improvements can make a significant difference in the overall value of the property.

OPINION OF VALUE The final opinion of value is based on the comparable sales that are considered to be most comparable to the subject. Sales selected are judged to be most similar to the subject in overall design, size and market appeal.

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| FEE DISCLOSURE: | | |
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| Fee paid to appraiser: \$235 | | |
| AMC Fee: \$UNK | | |
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| FROM THE STREET. I DID NOT VISUALLY INSPECT THE INTERIOR OR ALL AREAS OF THE | | Y A VISUAL INSPECTION OF |
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| THE INTENDED USER OF THIS APPRAISAL REPORT IS THE LENDER/CLIENT. THE INTE | NDED USE IS TO EVALUATE THE PROPERTY THAT IS | THE SUBJECT OF THIS |
| APPRAISAL FOR A MORTGAGE FINANCE TRANSACTION, SUBJECT TO THE STATED SC | OPE OF WORK, PURPOSE OF THE APPRAISAL, REPO | RTING REQUIREMENTS OF |
| THIS APPRAISAL REPORT FOR, AND THE DEFINITION OF MARKET VALUE. NO ADDITION | NAL INTENDED USERS ARE IDENTIFIED BY THE APP | RAISER. |
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| IT IS RECOMMENDED THAT THE CLIENT, INTENDED USER OR ANY READER REVIEW T | HE REPORT IN ITS ENTIRETY SO AS TO GAIN A FULL A | AWARENESS OF THE SUBJECT |
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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 user, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

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

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

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

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

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

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

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

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

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N: The Appraiser certifies and agrees that:

APPRAISER'S CERTIFICATION:

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

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

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

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

| APPRAISER BYUN W.M. | SUPERVISORY APPRAISER (ONLY IF REQUIRED) |
|---|--|
| Signature | Signature |
| Name BRYCEN W WILLIAMS | Name |
| Company Name R1 APPRAISALS | Company Name |
| Company Address 1240 E 100 S, STE 6 | Company Address |
| ST. GEORGE, UT 84790 | |
| Telephone Number (435) 313-6979 | Telephone Number |
| Email Address brycen.williams3@gmail.com | Email Address |
| Date of Signature and Report 07/29/2024 | Date of Signature |
| Effective Date of Appraisal 07/29/2024 | State Certification # |
| State Certification # A0208646-CR | or State License # |
| or State License # | State |
| or Other (describe) State # | Expiration Date of Certification or License |
| State NV | |
| Expiration Date of Certification or License 08/31/2024 | SUBJECT PROPERTY |
| | Did not inspect exterior of subject property |
| ADDRESS OF PROPERTY APPRAISED | Did inspect exterior of subject property from street |
| 516 Pinnacle Heights Ln | Date of Increation |
| Las Vegas, NV 89144 | Date of hispection |
| APPRAISED VALUE OF SUBJECT PROPERTY \$ 1,220,000 | COMPARADIFICALIC |
| LENDER/CLIENT | COMPARABLE SALES |
| Name CLEAR CAPITAL | Did not inspect exterior of comparable sales from street |
| Company Name WEDGEWOOD INC | Did inspect exterior of comparable sales from street |
| Company Address 2015 MANHATTAN BEACH BLVD, SUITE 100, REDONDO | Date of Inspection |
| BEACH, CA 90278 | |
| Email Address | |

Freddie Mac Form 2055 March 2005

UAD Version 9/2011

Page 6 of 6

Fannie Mae Form 2055 March 2005

| Porrouger | O-t 200 | 0110 | File N | In 11 070004A |
|--|--|---|---|-----------------------------------|
| Property Address | Catamount Properties 201 516 Pinnacle Heights Ln | 8 LLG | | lo. LL.072624A |
| city .ender/Client | Las Vegas | County Clark | State _{NV} | Zip Code 89144 |
| | WEDGEWOOD INC | | | |
| APPRAIS | SAL AND REP | ORT IDENTIFICATION | | |
| This Report | is <u>one</u> of the following | types: | | |
| Appraisal | Report (A written | report prepared under Standards Rule 2-2 | e(a) , pursuant to the Scope of Work, as disclosed | d elsewhere in this report.) |
| Restricte | d (Δ written | report prepared under Standards Rule 2-2 | (b) , pursuant to the Scope of Work, as disclose | ed elsewhere in this renort |
| Appraisal | | | ed client and any other named intended user(s).) | |
| | | | | |
| Commen | ts on Standa | rds Rule 2-3 | | |
| | e best of my knowledge a | | | |
| | | eport are true and correct. clusions are limited only by the reported assumpti | ions and limiting conditions and are my personal, impa | artial, and unbiased professional |
| analyses, opinion | s, and conclusions. | | | |
| | · · · · · · · · · · · · · · · · · · · | | the subject of this report and no personal interest with apacity, regarding the property that is the subject of thi | • |
| l - | ly preceding acceptance o | f this assignment. y that is the subject of this report or the parties in | volved with this assignment | |
| | | not contingent upon developing or reporting prede | - | |
| | | = | or reporting of a predetermined value or direction in val e of a subsequent event directly related to the intended u | 1 |
| - My analyses, o | oinions, and conclusions | vere developed, and this report has been prepared | d, in conformity with the Uniform Standards of Professi | • • |
| | he time this report was pr se indicated. I have made | epared. a personal inspection of the property that is the su | ubject of this report | |
| - Unless otherwis | e indicated, no one provid | led significant real property appraisal assistance to | o the person(s) signing this certification (if there are ex | ceptions, the name of each |
| individual providir | ng significant real property | appraisal assistance is stated elsewhere in this re | port). | |
| | | | | |
| | | | | |
| | | | | |
| Reasonal | ble Exposure | Time (USPAP defines Exposure Time | ne as the estimated length of time that the property | interest being |
| appraised woul | d have been offered on | he market prior to the hypothetical consumma | ation of a sale at market value on the effective date | |
| My Opinion of | Reasonable Exposu | e Time for the subject property at the ma | rket value stated in this report is: | 180 days on market. |
| | | | | |
| | | | | |
| | | | | |
| | | sal and Report Identifica | | |
| I = | | s requiring disclosure and any state | - | |
| THAVE NOT COM | IPLETED ANY PRIOR SER | RVICES ON THE SUBJECT PROPERTY IN THE PR | EVIOUS 36 MONTHS. | |
| | | | | |
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| APPRAISER: | 11 | Λ / | SUPERVISORY or CO-APPRAISER (if a | ipplicable): |
| | Banco | n ()./·M | · | , |
| | - Vyw | 1 Nulliamo | | |
| Signature: Name: BRYCEN | I MA MAIL LIAMS | | Signature: Name: | |
| | | | | |
| State Certification or State License # | #: <u>A0208646-CR</u> | | State Certification #: or State License #: | |
| State: NV | Expiration Date of Certificat | | State: Expiration Date of Certification or Lice | nse: |
| Date of Signature Effective Date of A | and Report: <u>07/29/2024</u> ppraisal: <u>07/29/2024</u> | | Date of Signature: | |
| Inspection of Subj | ect: None | Interior and Exterior | Inspection of Subject: None Interior ar | nd Exterior Exterior-Only |

Supplemental Addendum

| File No | II 072624A |
|-----------|------------|
| FIIE INO. | II 077h74A |

| | | | | 22.0.202 |
|------------------|-------------------------------|--------------|---------------------|----------------|
| Borrower | Catamount Properties 2018 LLC | | | |
| Property Address | 516 Pinnacle Heights Ln | | | |
| City | Las Vegas | County Clark | State _{NV} | Zip Code 89144 |
| Lender/Client | WEDGEWOOD INC | | | |

URAR: Neighborhood - Description

THE SUBJECT IS LOCATED IN THE EAGLE ROCK SUBDIVISION LOCATED IN THE CENTRAL WESTERN GREATER LAS VEGAS METROPOLITAN REGION. THE IMMEDIATE AREA IS COMPRISED OF SINGLE FAMILY RESIDENCES OF SIMILAR QUALITY. THE SUBJECT IS LOCATED WITHIN 1+/- MILES OF SHOPPING, SCHOOLS, EMPLOYMENT, RECREATIONAL FACILITIES, AND OTHER **AMENITIES**

OTHER LAND USE IN THE NEIGHBORHOOD SECTION IS VACANT & UNDEVELOPED LAND.

MARKET CONDITIONS:
THE MARKET HAS SHOWN STEADY INCREASES OVER THE PAST SEVERAL YEARS. HOWEVER THE MARKET HAS STABILIZED FOR MOST OF THIS YEAR AND HAS BEEN STABLE FOR SEVERAL MONTHS. INTEREST RATES HAVE GROWN MORE STABLE AFTER RISING MOST OF LAST YEAR. THERE IS STILL A SHORTAGE IN OVERALL SUPPLY. THE TRENDS FOR THE NEIGHBORHOOD SECTION WAS TAKEN FROM A COMPILATION OF THE TOTAL SALES AND LISTINGS IN THE DEFINED NEIGHBORHOOD. THE 1004MC WAS ALSO CONSIDERED IN THE NEIGHBORHOOD SECTION ALTHOUGH THE 1004MC ONLY REPRESENTS HOMES THAT ARE CONSIDERED COMPARABLE TO THE SUBJECT. THE 1004MC IS RESTRICTED TO ONLY COMPARABLE PROPERTIES TO THE SUBJECT AND DOES NOT REPRESENT THE GENERAL MARKET AREA.

EXPOSURE TIME:

EXPOSURE TIME IS THE ESTIMATED LENGTH OF TIME THE PROPERTY INTEREST BEING APPRAISED WOULD HAVE BEEN OFFERED ON THE MARKET PRIOR TO THE HYPOTHETICAL CONSUMMATION OF THE SALE AT THE MARKET VALUE ON THE EFFECTIVE DATE OF THE APPRAISAL. MARKET TIME AND REPORTED ON PAGE 1 ON THE 1004 REPORT FORM AND EXPOSURE TIME FOR THE SUBJECT PROPERTY ARE THE SAME UNLESS OTHERWISE INDICATED HEREIN. SUPPORT FOR BOTH MARKETING TIME AND EXPOSURE TIME IS FOUND IN THE MARKET CONDITION ANALYSIS SECTION OF THE REPORT.

Comparable Summary

Comparables Summary & Estimated Indicated Value

| | Sale Price | Net Adj % | Grs Adj % | Ind Value | Weight |
|----------|------------|-----------|-----------|-----------|--------|
| Comp #1: | 1,150,000 | 0.2 | 5.7 | 1,152,095 | 30.71 |
| Comp #2: | 1,600,000 | 19.7 | 21.8 | 1,284,290 | 23.31 |
| Comp #3: | 1,200,000 | 0 | 20 | 1,200,110 | 24.14 |
| Comp #4: | 1,700,000 | 25 | 25 | 1,274,635 | 21.84 |
| Comp #5: | 1,275,000 | 1.6 | 1.6 | 1,255,110 | |

ESTIMATED INDICATED VALUE OF THE SUBJECT: 1.220.000

Indicated Weight Value

Estimated indicated value is determined by using the Gross Adjustment of sale price for each comparable as a measure of the relative quality of the comp. The Indicated Value is derived by multiplying the weight of each comp by the Adjusted Sale Price of that comp, repeating for each property, then adding them all together. This weighted average is used as the indicated value of the subject.

As with any method, this technique is not perfect. However, it does do a very good job of giving more weight to the most similar comps while at the same time minimizing values near the extremes of the indicated value range.

58107 Market Conditions Addendum to the Appraisal Report File No. LL.072624A 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 516 Pinnacle Heights Ln City Las Vegas 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 the data in the analysis. If data sources provide the required information as an average instead of the median, the appraiser should report the available figure and identify it as an average. Sales and listings must be properties that compete with the subject property, determined by applying the criteria that would be used by a prospective buyer of the subject property. The appraiser must explain any anomalies in the data, such as seasonal markets, new construction, foreclosures, etc. Prior 7-12 Months Inventory Analysis Prior 4-6 Months Current - 3 Months Overall Trend Declining Stable Stable Total # of Comparable Sales (Settled) 16 Increasing Absorption Rate (Total Sales/Months) Increasing Declining 4 17 3 67 5 33 Increasing Total # of Comparable Active Listings Declining Stable 12 21 Months of Housing Supply (Total Listings/Ab.Rate) Declining Stable Increasing 1.7 3.3 3.9 Median Sale & List Price, DOM, Sale/List % Prior 7-12 Months Prior 4-6 Months Current - 3 Months Overall Trend Increasing Declining Median Comparable Sale Price X Stable \$1,180,000 \$1,950,000 \$1,675,000 Median Comparable Sales Days on Market Declining Stable Increasing 15 11 Median Comparable List Price Stable Declining \$2,300,000 \$1,893,875 \$1,749,000 Increasing Median Comparable Listings Days on Market X Stable Declining Increasing 45 15 85 Median Sale Price as % of List Price X Stable Declining Increasing 97% 97% 96% X Stable Seller-(developer, builder, etc.)paid financial assistance prevalent? No Declining Increasing X Yes Explain in detail the seller concessions trends for the past 12 months (e.g., seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs, condo fees, options, etc.). An analysis was performed on 52 competing sales over the past 12 months. For those sales, a total of 26.9% were reported to have seller concessions. This analysis shows a change of -4.6% per month Yes 🔀 No If yes, explain (including the trends in listings and sales of foreclosed properties) Are foreclosure sales (REO sales) a factor in the market? An analysis was performed on 52 competing sales over the past 12 months. For those sales, a total of 1.9% were reported to be REO Cite data sources for above information. Information reported in the LVR system (using an effective date of 07/29/2024) was utilized to arrive at the results noted on this addendum Any percent change results noted in these comments are based on simple regression. 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. An analysis was performed on 52 competing sales over the past 12 months. The sales within this group had a median sale price of \$1,550,000. This analysis shows a change of +3.8% per month. Based on all sales in this same group, there is a 4.8 month supply. This analysis shows a change of +41.8% per month. These sales had a median DOM of 15. This analysis shows a change of -1.6% per month. If the subject is a unit in a condominium or cooperative project, complete the following: Project Name: Subject Project Data Prior 7-12 Months Prior 4–6 Months Current - 3 Months Overall Trend Total # of Comparable Sales (Settled) Stable Declining Increasing Absorption Rate (Total Sales/Months) Increasing Stable Declining Total # of Active Comparable Listings Stable Declining Increasing Months of Unit Supply (Total Listings/Ab.Rate) Declining Stable Increasing Are foreclosure sales (REO sales) a factor in the project? If yes, indicate the number of REO listings and explain the trends in listings and sales of Yes No foreclosed properties. Summarize the above trends and address the impact on the subject unit and project. Signature Signature

Email Address brycen.williams3@gmail.com
Freddie Mac Form 71 March 2009

BRYCEN W WILLIAMS

A0208646-CR

1240 E 100 S, STE 6, ST. GEORGE, UT 84790

R1 APPRAISALS

RCH &

9/CO-OP

Appraiser Name

Company Name

Company Address

State License/Certification #

Page 1 of 1

State

Fannie Mae Form 1004MC March 2009

State

Supervisory Appraiser Name

State License/Certification #

Company Name

Email Address

Company Address

58107 File No. LL.072624A

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Condition Ratings and Definitions

C1

The improvements have been recently constructed and have not been previously occupied. The entire structure and all components are new and the dwelling features no physical depreciation.

Note: Newly constructed improvements that feature recycled or previously used materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100 percent new foundation and the recycled materials and the recycled components have been rehabilitated/remanufactured into like-new condition. Improvements that have not been previously occupied are not considered "new" if they have any significant physical depreciation (that is, newly constructed dwellings that have been vacant for an extended period of time without adequate maintenance or upkeep).

C2

The improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finishes have been updated and/or replaced with components that meet current standards. Dwellings in this category are either almost new or have been recently completely renovated and are similar in condition to new construction.

Note: The improvements represent a relatively new property that is well maintained with no deferred maintenance and little or no physical depreciation, or an older property that has been recently completely renovated.

C3

The improvements are well maintained and feature limited physical depreciation due to normal wear and tear. Some components, but not every major building component, may be updated or recently rehabilitated. The structure has been well maintained.

Note: The improvement is in its first-cycle of replacing short-lived building components (appliances, floor coverings, HVAC, etc.) and is being well maintained. Its estimated effective age is less than its actual age. It also may reflect a property in which the majority of short-lived building components have been replaced but not to the level of a complete renovation.

C/

The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.

Note: The estimated effective age may be close to or equal to its actual age. It reflects a property in which some of the short-lived building components have been replaced, and some short-lived building components are at or near the end of their physical life expectancy; however, they still function adequately. Most minor repairs have been addressed on an ongoing basis resulting in an adequately maintained property.

C5

The improvements feature obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation, or updating. The functional utility and overall livability is somewhat diminished due to condition, but the dwelling remains useable and functional as a residence.

Note: Some significant repairs are needed to the improvements due to the lack of adequate maintenance. It reflects a property in which many of its short-lived building components are at the end of or have exceeded their physical life expectancy but remain functional.

C6

The improvements have substantial damage or deferred maintenance with deficiencies or defects that are severe enough to affect the safety, soundness, or structural integrity of the improvements. The improvements are in need of substantial repairs and rehabilitation, including many or most major components.

Note: Substantial repairs are needed to the improvements due to the lack of adequate maintenance or property damage. It reflects a property with conditions severe enough to affect the safety, soundness, or structural integrity of the improvements.

Quality Ratings and Definitions

Q-

Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.

Q2

Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residence constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Quality Ratings and Definitions (continued)

0.3

Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.

Q4

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

05

Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.

Ω 6

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

Definitions of Not Updated, Updated, and Remodeled

Not Updated

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

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

Updated

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

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

Remodeled

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

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

Explanation of Bathroom Count

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

Example

3.2 indicates three full baths and two half baths.

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

Abbreviations Used in Data Standardization Text

| Abbreviation | Full Name | Fields Where This Abbreviation May Appear |
|--------------|---------------------------|--|
| ac | Acres | Area, Site |
| AdjPrk | Adjacent to Park | Location |
| AdjPwr | Adjacent to Power Lines | Location |
| A | Adverse | Location & View |
| ArmLth | Arms Length Sale | Sale or Financing Concessions |
| ba | Bathroom(s) | Basement & Finished Rooms Below Grade |
| br | Bedroom | Basement & Finished Rooms Below Grade |
| В | Beneficial | Location & View |
| Cash | Cash | Sale or Financing Concessions |
| CtySky | City View Skyline View | View |
| CtyStr | City Street View | View |
| Comm | Commercial Influence | Location |
| C | Contracted Date | Date of Sale/Time |
| Conv | Conventional | Sale or Financing Concessions |
| CrtOrd | Court Ordered Sale | Sale or Financing Concessions |
| DOM | Days On Market | Data Sources |
| e | Expiration Date | Date of Sale/Time |
| Estate | Estate Sale | Sale or Financing Concessions |
| FHA | Federal Housing Authority | Sale of Financing Concessions Sale or Financing Concessions |
| GlfCse | Golf Course | Location |
| Glfvw | Golf Course View | View |
| Ind | Industrial | Location & View |
| - | | Basement & Finished Rooms Below Grade |
| in | Interior Only Stairs | |
| Lndfl | Landfill | Location |
| LtdSght | Limited Sight | View |
| Listing | Listing | Sale or Financing Concessions |
| Mtn | Mountain View | View |
| N | Neutral | Location & View |
| NonArm | Non-Arms Length Sale | Sale or Financing Concessions |
| BsyRd | Busy Road | Location |
| 0 | Other | Basement & Finished Rooms Below Grade |
| Prk | Park View | View |
| Pstrl | Pastoral View | View |
| PwrLn | Power Lines | View |
| PubTrn | Public Transportation | Location |
| rr | Recreational (Rec) Room | Basement & Finished Rooms Below Grade |
| 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 |
| S | Settlement Date | Date of Sale/Time |
| Short | Short Sale | Sale or Financing Concessions |
| sf | Square Feet | Area, Site, Basement |
| sqm | Square Meters | Area, Site |
| Unk | Unknown | Date of Sale/Time |
| VA | Veterans Administration | Sale or Financing Concessions |
| W | Withdrawn Date | Date of Sale/Time |
| WO | Walk Out Basement | Basement & Finished Rooms Below Grade |
| wu | Walk Up Basement | Basement & Finished Rooms Below Grade |
| WtrFr | Water Frontage | Location |
| Wtr | Water View | View |
| Woods | Woods View | View |

Other Appraiser-Defined Abbreviations

| Abbreviation | Full Name | Fields Where This Abbreviation May Appear |
|--------------|-----------|---|
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Subject Photo Page.

| Borrower | Catamount Properties 2018 LLC | | | |
|------------------|-------------------------------|--------------|----------|----------------|
| Property Address | 516 Pinnacle Heights Ln | | | |
| City | Las Vegas | County Clark | State NV | Zip Code 89144 |
| Lender/Client | WEDGEWOOD INC | | | |



Subject Front

516 Pinnacle Heights Ln

Sales Price

Gross Living Area 3,580
Total Rooms 9
Total Bedrooms 5
Total Bathrooms 3.1

Location B;Res;Gated View N;Res;
Site 7841 sf
Quality Q3
Age 25



Subject Street



Subject Street

Comparable Photo Page

| Borrower | Catamount Properties 2018 LLC | | | |
|------------------|-------------------------------|--------------|----------|----------------|
| Property Address | 516 Pinnacle Heights Ln | | | |
| City | Las Vegas | County Clark | State NV | Zip Code 89144 |
| Lender/Client | WEDGEWOOD INC | | | |



Comparable 1

137 Tesoro Dr

Prox. to Subject 0.46 miles SW Sale Price 1,150,000 Gross Living Area 3,373 Total Rooms 7 Total Bedrooms 3 Total Bathrooms 2.1

 Location
 B;Res;Gated

 View
 N;Res;

 Site
 9583 sf

 Quality
 Q3

 Age
 21



Comparable 2

608 Proud Eagle Ln

Prox. to Subject 0.08 miles E Sale Price 1,600,000 Gross Living Area 3,434 Total Rooms 9 Total Bedrooms 4 Total Bathrooms 3.1 Location B;Res;Gated View N;Res; Site 8276 sf

Site 8270 Quality Q3 Age 24



Comparable 3

9709 Plateau Heights Pl

Prox. to Subject 0.20 miles SW Sale Price 1,200,000 Gross Living Area 3,666 Total Rooms 7 Total Bedrooms 5 Total Bathrooms 4.1

Location B;Res;Gated View B;Glfvw;Res Site 8276 sf Quality Q3 Age 26

Comparable Photo Page

| Borrower | Catamount Properties 2018 LLC | | | |
|------------------|-------------------------------|--------------|----------|----------------|
| Property Address | 516 Pinnacle Heights Ln | | | |
| City | Las Vegas | County Clark | State NV | Zip Code 89144 |
| Lender/Client | WEDGEWOOD INC | | | |



Comparable 4

416 Pinnacle Heights Ln

Prox. to Subject 0.17 miles SW Sales Price 1,700,000 Gross Living Area 4,222 Total Rooms 9 Total Bedrooms 5 Total Bathrooms 4.0

 Location
 B;Res;Gated

 View
 N;Res;

 Site
 9148 sf

 Quality
 Q3

 Age
 25



Comparable 5

408 Proud Eagle Ln

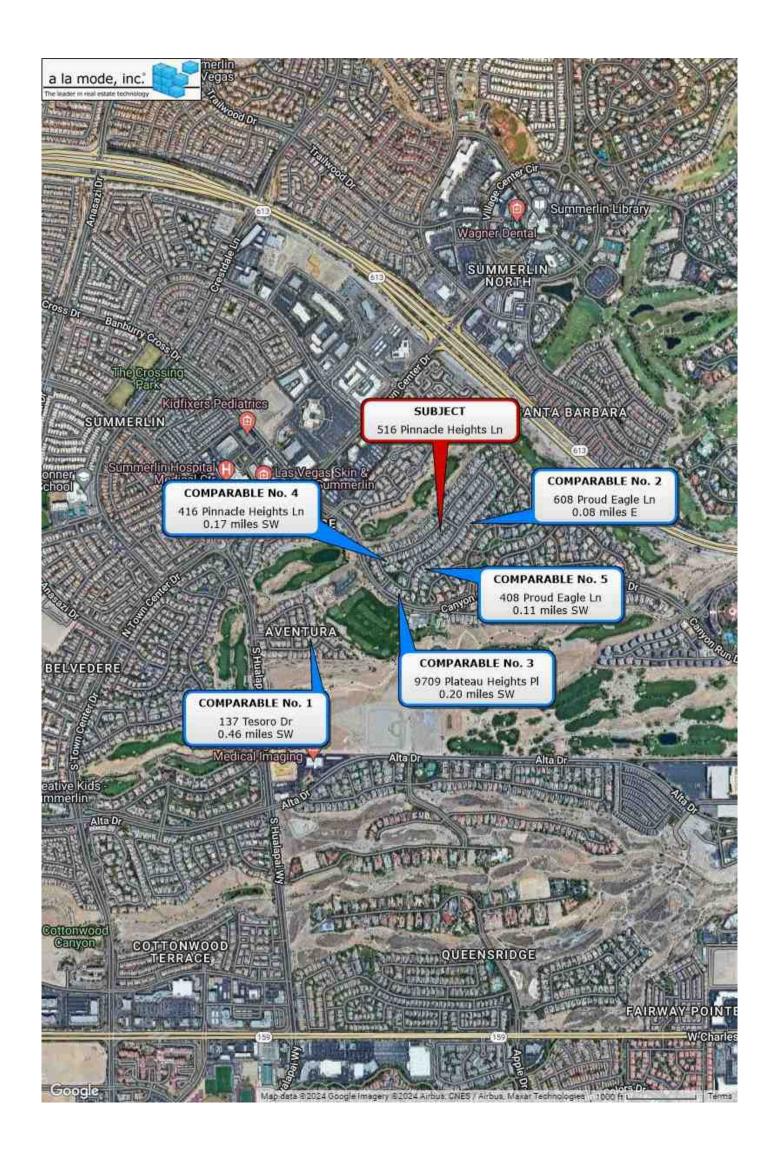
Prox. to Subject 0.11 miles SW Sales Price 1,275,000 Gross Living Area 3,666 Total Rooms 10 Total Bedrooms 5 Total Bathrooms 4.1 Location B;Res;Gated View N;Res; Site 7841 sf Quality Q3 Age 26

Comparable 6

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

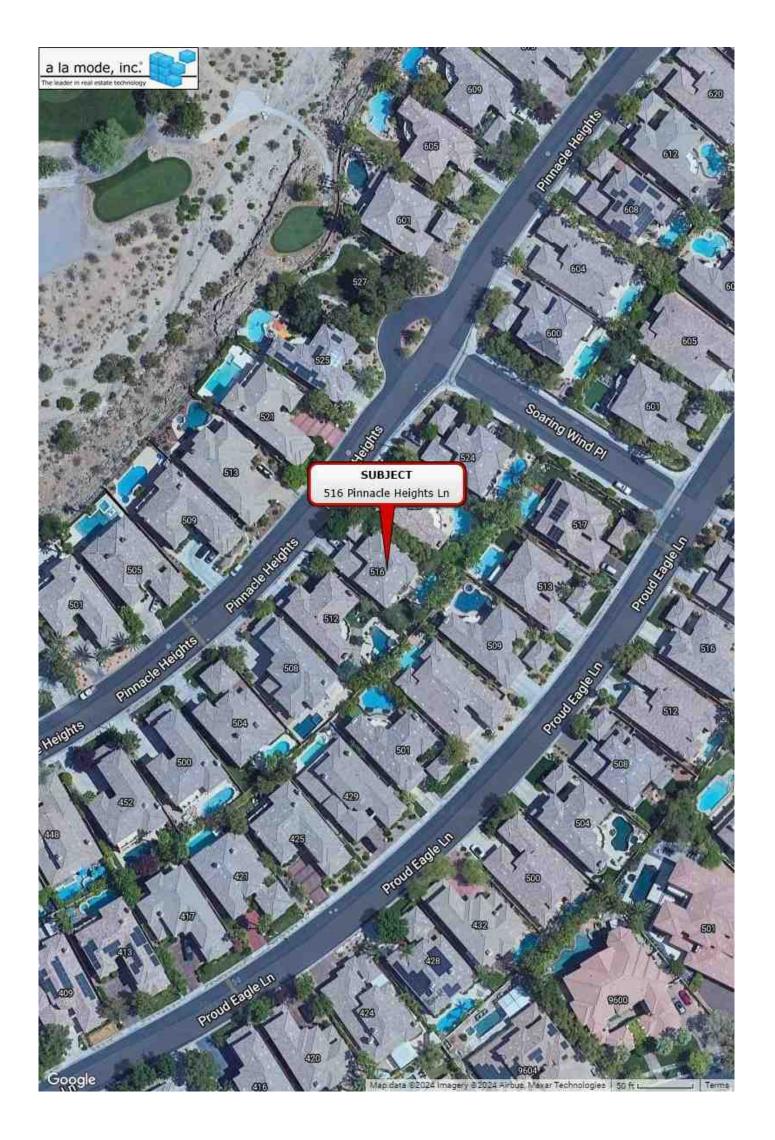
Comparable Sales Map

| Borrower | Catamount Properties 2018 LLC | | | | |
|------------------|-------------------------------|--------------|---------------------|----------------|--|
| Property Address | 516 Pinnacle Heights Ln | | | | |
| City | Las Vegas | County Clark | State _{NV} | Zip Code 89144 | |
| Lender/Client | WEDGEWOOD INC | | | | |



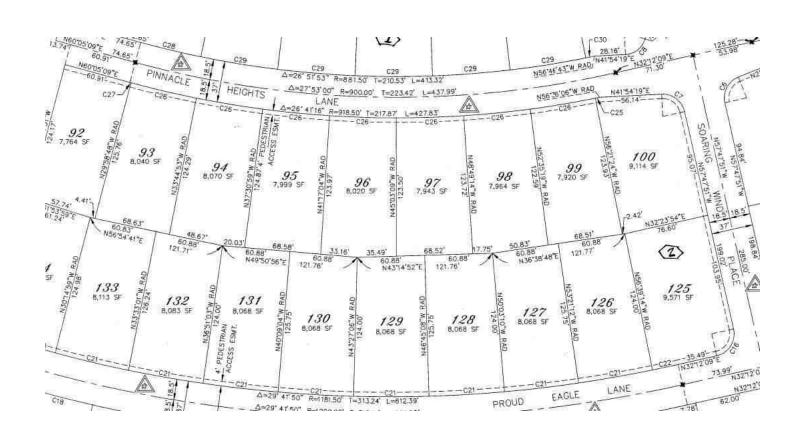
Aerial Map

| Borrower | Catamount Properties 2018 LLC | | | | |
|------------------|-------------------------------|--------------|---------------------|----------------|--|
| Property Address | 516 Pinnacle Heights Ln | | | | |
| City | Las Vegas | County Clark | State _{NV} | Zip Code 89144 | |
| Lender/Client | WEDGEWOOD INC | | | | |



Plat Map

| Borrower | Catamount Properties 2018 LLC | | | |
|------------------|-------------------------------|--------------|---------------------|----------------|
| Property Address | 516 Pinnacle Heights Ln | | | |
| City | Las Vegas | County Clark | State _{NV} | Zip Code 89144 |
| Lender/Client | WEDGEWOOD INC | | | |



License

| Borrower | Catamount Properties 2018 LLC | | | |
|------------------|-------------------------------|--------------|----------|----------------|
| Property Address | 516 Pinnacle Heights Ln | | | |
| City | Las Vegas | County Clark | State NV | Zip Code 89144 |
| Lender/Client | WEDGEWOOD INC | | | |

APPRAISER CERTIFICATE

STATE OF NEVADA DEPARTMENT OF BUSINESS AND INDUSTRY

NOT TRANSFERABLE

REAL ESTATE DIVISION

NOT TRANSFERABLE

This is to Certify That: BRYCEN WILLIAMS Certificate Number: A.0208646-CR

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

Issue Date: July 23, 2024 Expire Date: August 31, 2026

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

FOR: R1 APPRAISALS 1240 E 100 S #6 ST GEORGE, UT 84790 REAL ESTATE DIVISION

SHARATH CHANDRA

E&0

| Borrower | Catamount Properties 2018 LLC | | | |
|------------------|-------------------------------|--------------|----------|----------------|
| Property Address | 516 Pinnacle Heights Ln | | | |
| City | Las Vegas | County Clark | State NV | Zip Code 89144 |
| Lender/Client | WEDGEWOOD INC | | | |

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: NAX40PL102145-01 Renewal of: NAX40PL102145-00

Named Insured: Brycen Williams

 Address: 1240 E 100S STE 6 St George, UT 84790

Policy Period: From: July 11, 2024
 To: July 11, 2025

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
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: \$ 563

7. Retroactive Date: July 11, 2021

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 92115

Program Administrator: OREP Insurance Services, LLC – appraisers@orep.org

10. Forms and Endorsements Attached at Policy Inception: See Schedule of Forms

If required by state law, this policy will be countersigned by an authorized representative of the Company.

Date: May 2, 2024 By: Asaac Peck
Authorized Representative