

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

Address	10124 San Gervasio Avenue, Las Vegas, NV 89147	Order ID	6718536	Property ID	28393777
Inspection Date	05/16/2020	Date of Report	05/19/2020		
Loan Number	18284	APN	163-19-311-023		
Borrower Name	Hollyvale Rental Holdings	County	Clark		

Tracking IDs

Order Tracking ID	20200515_CS_Aged_Fac_BPO_Request	Tracking ID 1	20200515_CS_Aged_Fac_BPO_Request
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	Champerly Real Estate 2015 LLC	Condition Comments	Property is typical to neighborhood. No signs of damage, deferred maintenance or HOA violations visible. Landscape is maintained. Old rental records show house was updated by previous owner in 2015 with new carpet/paint/kitchen cabinets and counter tops which is typical to the neighborhood.
R. E. Taxes	\$1,532		
Assessed Value	\$74,941		
Zoning Classification	Single Family Res		
Property Type	SFR		
Occupancy	Occupied		
Ownership Type	Fee Simple		
Property Condition	Average		
Estimated Exterior Repair Cost	\$0		
Estimated Interior Repair Cost			
Total Estimated Repair	\$0		
HOA	Naples 702-750-0530		
Association Fees	\$45 / Month (Other: gated)		
Visible From Street	Visible		
Road Type	Private		

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments	Naples is a gated subdivision on the west side nested among other similar subdivisions in a large bedroom community. Good continuity in size, age and continuity. Typical interiors have been updated over the years with flooring and countertops. Retail, dining, outdoor recreation and public transportation are nearby. Kids bus or walk to school. REO and short sales are rare. Rentals are about 20%.
Local Economy	Stable		
Sales Prices in this Neighborhood	Low: \$262,000 High: \$304,150		
Market for this type of property	Remained Stable for the past 6 months.		
Normal Marketing Days	<90		

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	10124 San Gervasio Avenue	4265 Sky Sands St	9838 Tompkins	5111 Zoroaster
City, State	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV
Zip Code	89147	89147	89147	89148
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	1.14 ¹	0.36 ¹	0.88 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$319,900	\$309,000	\$314,900
List Price \$	--	\$309,900	\$309,000	\$314,900
Original List Date		02/19/2020	05/07/2020	03/09/2020
DOM · Cumulative DOM	-- · --	90 · 90	1 · 12	3 · 71
Age (# of years)	19	22	14	19
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	2 Stories Conventional	2 Stories Conventional	2 Stories Conventional	2 Stories Conventional
# Units	1	1	1	1
Living Sq. Feet	1,544	1,659	1,775	1,613
Bdrm · Bths · ½ Bths	3 · 2 · 1	4 · 2 · 1	3 · 2 · 1	4 · 2 · 1
Total Room #	6	7	6	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.10 acres	0.09 acres	0.09 acres	0.11 acres
Other	--	--	--	--

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

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

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

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

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

Listing 1 Neighboring subdivision, similar building materials, finishes and methods. Similar size and interior layout to subject. Typical interior finishes. Typical to subject.

Listing 2 Adjacent subdivision, similar size and layout. Similar building materials and finishes. Typical interior finishes. Most similar to subject in proximity and finishes. Contingent FHA loan offer since 5/8/20.

Listing 3 Neighboring subdivision. similar building methods and materials. Similar size and interior model layout. Typical interior finishes. Typical to subject. Contingent FHA loan offer since 3/9/20.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	10124 San Gervasio Avenue	4324 Desert Dancer Wy	10157 Palazzo Marcelli Ct	10158 Campo Tizzoro Av
City, State	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV
Zip Code	89147	89147	89147	89147
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	1.12 ¹	0.18 ¹	0.19 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$320,000	\$280,000	\$299,000
List Price \$	--	\$309,000	\$280,000	\$299,000
Sale Price \$	--	\$304,150	\$280,000	\$294,500
Type of Financing	--	Conventional	Conventional	Cash
Date of Sale	--	04/03/2020	01/06/2020	01/15/2020
DOM · Cumulative DOM	-- · --	82 · 120	9 · 51	9 · 56
Age (# of years)	19	23	8	8
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	2 Stories Conventional	2 Stories Conventional	2 Stories Conventional	2 Stories Conventional
# Units	1	1	1	1
Living Sq. Feet	1,544	1,659	1,429	1,429
Bdrm · Bths · ½ Bths	3 · 2 · 1	4 · 2 · 1	3 · 2 · 1	3 · 2 · 1
Total Room #	6	7	6	6
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.10 acres	0.15 acres	0.05 acres	0.05 acres
Other	--	--	--	--
Net Adjustment	--	-\$3,000	+\$3,000	+\$3,000
Adjusted Price	--	\$301,150	\$283,000	\$297,500

* Sold 1 is the most comparable sale to the subject.

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

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

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

Recent Sales - Cont.

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

- Sold 1** Neighboring subdivision. Similar building materials and methods. Similar size and model layout to subject. Loft is built into 4th bedroom configuration. Typical interior finishes. Most similar to subject based on GLA and built age. Adjust -\$3K 4th bedroom buildout. Sold conventional with \$9124 in seller concessions.
- Sold 2** Adjacent subdivision. Similar building finishes, newer methods and materials. Similar size and model layout to subject. Original interior finishes. No loft. Typical to subject. Adjust +\$3K loft.
- Sold 3** Adjacent subdivision. Similar size and layout. Similar finishes, Newer building materials and finishes. No loft. Original interior finishes. Adjust +\$3K loft.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed		Listing History Comments				
Listing Agency/Firm			Last recorded sale 3/9/2017 \$108,000				
Listing Agent Name							
Listing Agent Phone							
# of Removed Listings in Previous 12 Months	0						
# of Sales in Previous 12 Months	0						
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$304,900	\$304,900
Sales Price	\$295,000	\$295,000
30 Day Price	\$290,000	--
Comments Regarding Pricing Strategy		
<p>Most weight on general neighborhood area of similar GLA and build era. Typical interiors have been updated over the years with flooring and countertops. Median DOM is 91, mix of loans and some seller concessions. No REO or short sales in comp range. I have no existing or contemplated interest in the property.</p>		

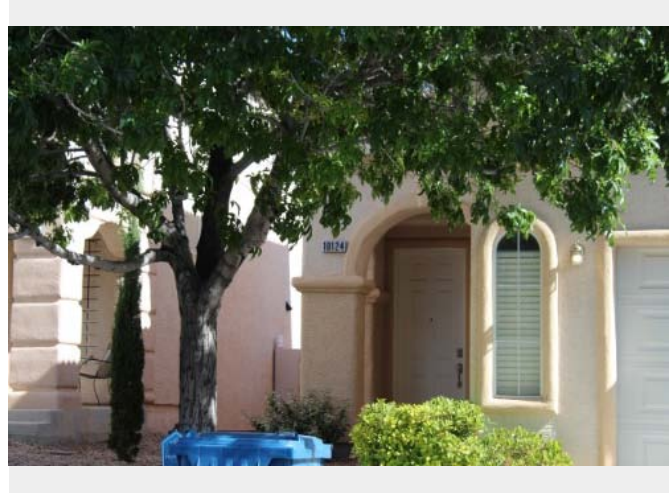
Clear Capital Quality Assurance Comments Addendum

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



Front



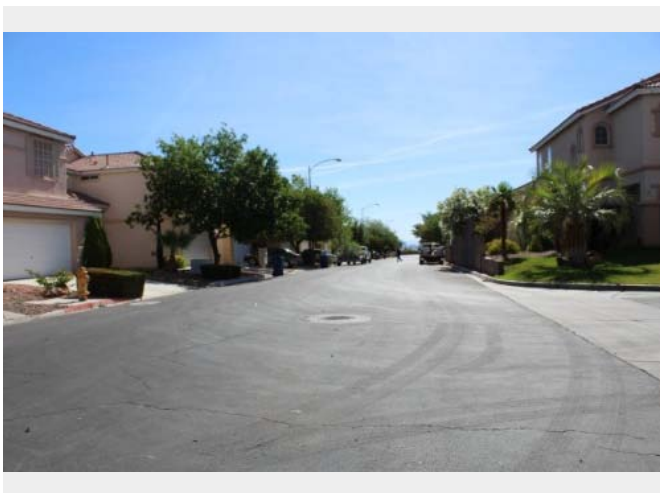
Address Verification



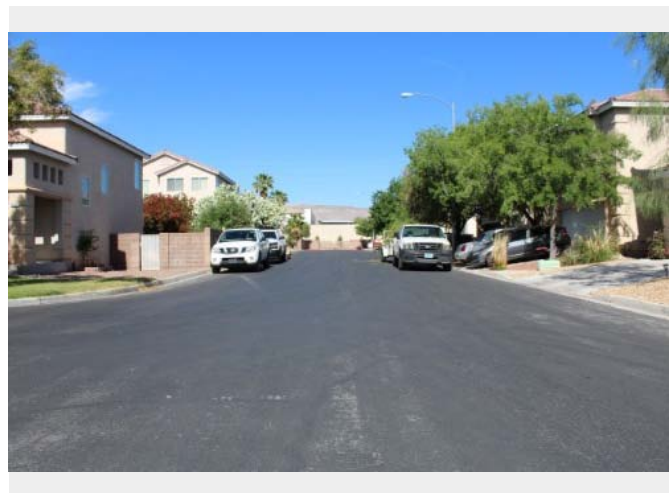
Side



Side



Street



Street

Listing Photos

L1 4265 Sky Sands ST
Las Vegas, NV 89147



Front

L2 9838 Tompkins
Las Vegas, NV 89147



Front

L3 5111 Zoroaster
Las Vegas, NV 89148



Front

Sales Photos

S1 4324 Desert Dancer WY
Las Vegas, NV 89147



Front

S2 10157 Palazzo Marcelli CT
Las Vegas, NV 89147



Front

S3 10158 Campo Tizzoro AV
Las Vegas, NV 89147



Front

ClearMaps Addendum

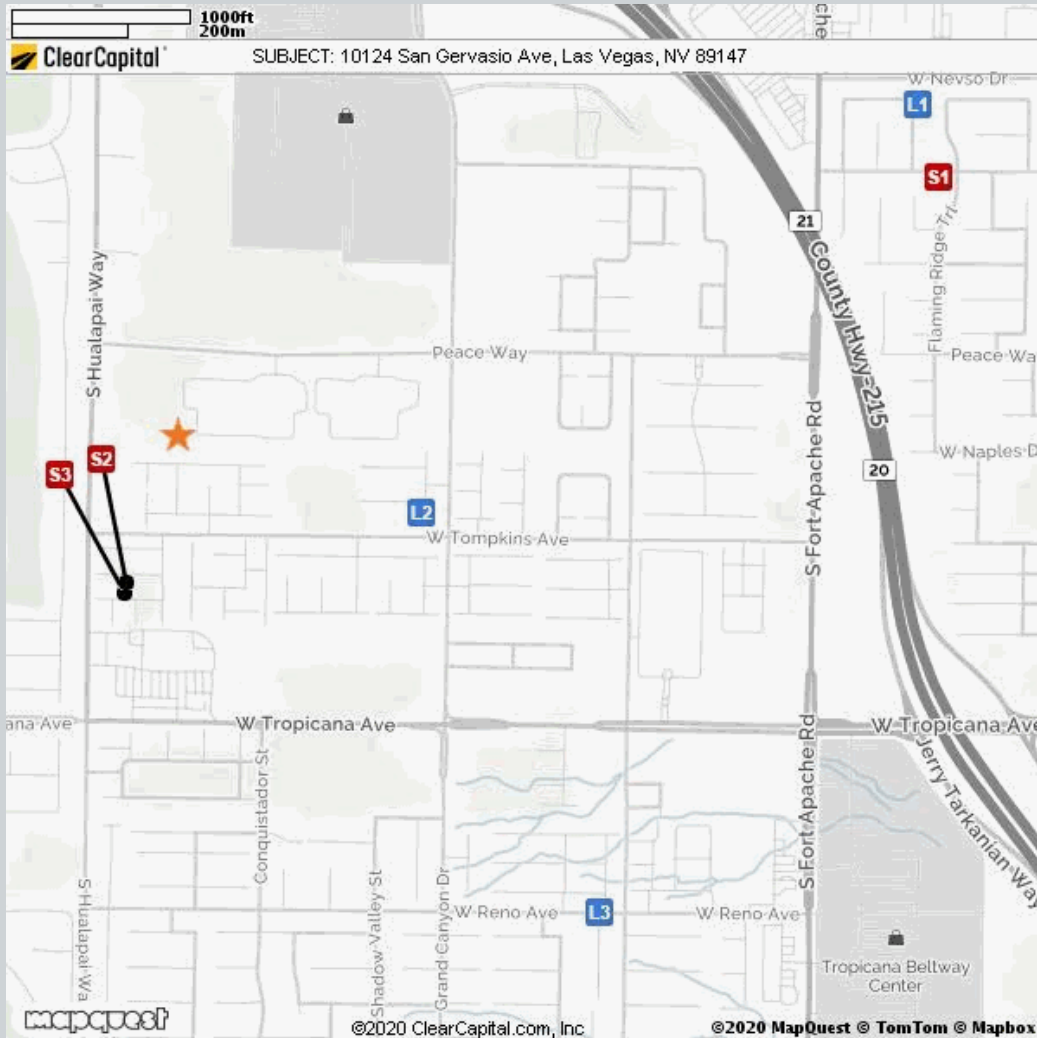
Address ★ 10124 San Gervasio Avenue, Las Vegas, NV 89147

Loan Number 18284

Suggested List \$304,900

Suggested Repaired \$304,900

Sale \$295,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	10124 San Gervasio Ave, Las Vegas, NV	--	Parcel Match
L1 Listing 1	4265 Sky Sands St, Las Vegas, NV	1.14 Miles ¹	Street Centerline Match
L2 Listing 2	9838 Tompkins, Las Vegas, NV	0.36 Miles ¹	Parcel Match
L3 Listing 3	5111 Zoroaster, Las Vegas, NV	0.88 Miles ¹	Parcel Match
S1 Sold 1	4324 Desert Dancer Wy, Las Vegas, NV	1.12 Miles ¹	Parcel Match
S2 Sold 2	10157 Palazzo Marcelli Ct, Las Vegas, NV	0.18 Miles ¹	Parcel Match
S3 Sold 3	10158 Campo Tizzoro Av, Las Vegas, NV	0.19 Miles ¹	Parcel Match

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

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

Addendum: Report Purpose

Market Approach and Market Time

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

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

Definitions:

Fair Market Price

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

Distressed Price

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

Marketing Time

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

Typical for Local Market

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

Addendum: Report Purpose - cont.

Report Instructions

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

Instructions last updated: 7/17/2017

Purpose:

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

Customer Specific Requests:

If the property is commercial or mixed use, please stop and contact Clear Capital as soon as possible

Form Help:

There are blue question marks (?) throughout this form. These are designed to offer guidance for that particular section of the form. Please click on them for help.

Comparable Requirements:

1. Please use fair market comps from the same neighborhood, block or subdivision whenever possible.
2. Please only use REO comparables if the market is driven by REOs and they are comparable in characteristics and condition.
3. Please use comps that have closed in the past 3 months to show the current market conditions or comment in the report if this is not possible. In rapidly changing markets, active listing comps should be given equal or greater weight than sold comps in your analysis.

Standard Instructions:

1. Clear Capital Code Of Conduct - Please make sure that you are always abiding by the Clear Capital Code of Conduct when completing valuation reports.
2. If the subject is currently listed, please consider all available information pertaining to the subject's condition. This information should be utilized when developing the assumption of the subject's condition.
3. Use the subject characteristics provided in the report Grid (if preloaded) to evaluate the property. This information is from a full interior appraisal and is assumed to be most accurate. If your inspection reveals obvious inaccuracies, please explain in the narrative of the report.
4. Include sufficient detail to help our mutual customer gain a complete understanding of the subject's neighborhood such as neighborhood desirability, amenities, parks, schools, commercial or industrial influences, REO activity, traffic, board-up-homes, etc.
5. Do not approach occupants or owners.
6. If the subject is a Commercial property, contact Clear Capital immediately at 530-582-5011 for direction on how to proceed with the report.
7. Please do not accept if you or your office has completed a report on this property in the last month, are currently listing this property, or have any vested interest in the subject property.
8. Clear Capital does not allow any log ins from IP addresses from foreign countries. This includes, but is not limited to; data entry services, form completion services, etc. Also, it is against Clear Capital code of conduct to share your password with anyone who is not a W2 employee in your office.
9. Clear Capital and our mutual customers greatly appreciate your expertise. If you cannot personally inspect the property, select comparables, and determine a price for the subject, please do not accept this report. Per the standards and guidelines adopted by Clear Capital and other industry leaders, the use of assistants to complete any of the aforementioned tasks is not permitted.

Report Instructions - cont.

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

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

Broker Information

Broker Name	Kristina Pearson	Company/Brokerage	Signature Real Estate Group
License No	S.0066424.LLC	Address	9596 Grapeland AV Las Vegas NV 89148
License Expiration	07/31/2020	License State	NV
Phone	7025245336	Email	go2lvh@gmail.com
Broker Distance to Subject	2.68 miles	Date Signed	05/19/2020

/Kristina Pearson/

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

Addendum: NV Broker's Price Opinion Qualification

The attached Broker's Price Opinion ("BPO") has been prepared by: **Kristina Pearson** ("Licensee"), **S.0066424.LLC** (License #) who is an active licensee in good standing.

Licensee is affiliated with **Signature Real Estate Group** (Company).

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

1. This BPO has been prepared for **Wedgewood Inc** (Beneficiary or agent of Beneficiary hereinafter "Beneficiary") regarding the real property commonly known and described as: **10124 San Gervasio Avenue, Las Vegas, NV 89147**
2. Licensee is informed that the Beneficiary's interest in the real property is that of a third party making decisions or performing due diligence for an existing or potential lien holder.
3. The intended purpose of this BPO is to assist the Beneficiary in making decisions within the scope of applicable statutory and regulatory requirements and performing required due diligence.
4. Licensee certifies that Licensee has no existing or contemplated interest in the property, including without limitation the possibility of Licensee representing the seller or any purchaser.

Issue date: **May 19, 2020**

Licensee signature: **/Kristina Pearson/**

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

Disclaimer

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

Unless otherwise specifically agreed to in writing:

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