

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	4104 Helens Pouroff Avenue, North Las Vegas, NV 89085	Order ID	6340106	Property ID	27273153
Inspection Date	09/23/2019	Date of Report	09/26/2019		
Loan Number	19172	APN	124-07-813-005		
Borrower Name	CRE	County	Clark		

Tracking IDs

Order Tracking ID	20190920_CS_Aged_Fac_BPO_Request.xlsx	Tracking ID 1	20190920_CS_Aged_Fac_BPO_Request.xlsx
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	Champery Real Estate	Condition Comments	
R. E. Taxes	\$110,940	The subject was not visible. HOA denied access to go through the gate. Subject is assumed to be in average condition. All comps have upgrades like granite counters, so it is assumed that the subject has granite counters as well.	
Assessed Value	\$87,490		
Zoning Classification	Single		
Property Type	SFR		
Occupancy	Occupied		
Ownership Type	Fee Simple		
Property Condition	Average		
Estimated Exterior Repair Cost	\$0		
Estimated Interior Repair Cost	\$0		
Total Estimated Repair	\$0		
HOA	Waterfall 702-942-2500		
Association Fees	\$95 / Month (Other: Gate)		
Visible From Street	Not Visible		
Road Type	Public		

Neighborhood & Market Data

Location Type	Urban	Neighborhood Comments	
Local Economy	Stable	Residential neighborhood. Gated community. Community pool.	
Sales Prices in this Neighborhood	Low: \$319,000 High: \$458,000		
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	4104 Helens Pouroff Avenue	3824 Kilgore Rocks Ave	3909 Bracebridge Falls Ave	8050 Meadow Pasture St
City, State	North Las Vegas, NV	North Las Vegas, NV	North Las Vegas, NV	North Las Vegas, NV
Zip Code	89085	89085	89085	89085
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.23 ¹	0.15 ¹	0.19 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$324,999	\$328,000	\$396,000
List Price \$	--	\$324,999	\$328,000	\$396,000
Original List Date		09/01/2019	08/09/2019	08/26/2019
DOM · Cumulative DOM	-- · --	22 · 25	45 · 48	25 · 31
Age (# of years)	13	11	13	13
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	1 Story Contemporary	1 Story Contemporary	1 Story Contemporary	1 Story Contemporary
# Units	1	1	1	1
Living Sq. Feet	2,353	2,119	2,119	2,763
Bdrm · Bths · ½ Bths	3 · 3	3 · 2	3 · 2	4 · 3
Total Room #	8	6	6	8
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 3 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.15 acres	0.15 acres	0.14 acres	0.15 acres
Other	None	fireplace	fireplace	None

* Listing 1 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 Granite counters. Plantation shutters. High ceilings. Fire place. Similar GLA as the subject. Similar condition as the subject.

Listing 2 Granite counters. Tile and carpet flooring. Recessed lighting. Low maintenance landscaping. Similar location views as the subject.

Listing 3 Larger GLA than the subject. Granite counters. New appliances. Low maintenance landscaping. Adjustments for recent upgrades and GLA.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	4104 Helens Pouroff Avenue	4057 Narada Falls Ave	4213 Narada Falls Ave	4212 Helens Pouroff Ave
City, State	North Las Vegas, NV	North Las Vegas, NV	North Las Vegas, NV	North Las Vegas, NV
Zip Code	89085	89085	89085	89085
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.09 ¹	0.14 ¹	0.10 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$360,000	\$349,900	\$335,000
List Price \$	--	\$330,000	\$339,000	\$334,000
Sale Price \$	--	\$320,000	\$328,000	\$331,500
Type of Financing	--	Conv	Conv	Va
Date of Sale	--	03/21/2019	04/30/2019	09/12/2019
DOM · Cumulative DOM	-- · --	66 · 66	92 · 92	100 · 100
Age (# of years)	13	12	13	13
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	1 Story Contemporary	1 Story Contemporary	1 Story Contemporary	1 Story Contemporary
# Units	1	1	1	1
Living Sq. Feet	2,353	2,353	2,262	2,124
Bdrm · Bths · ½ Bths	3 · 3	4 · 3	3 · 2 · 1	4 · 3
Total Room #	8	8	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	0.15 acres	0.14 acres	0.14 acres	0.16 acres
Other	None	fireplace	fireplace	fireplace
Net Adjustment	--	+\$1,000	-\$5,000	-\$10,000
Adjusted Price	--	\$321,000	\$323,000	\$321,500

* 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.

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

Sold 1 Model match. Located in the same community as the subject. Granite counters. Large kitchen. Similar condition as the subject.

Sold 2 Property has some recent upgrades. Fresh paint. Courtyard. Low maintenance landscaping. Tile and carpet flooring. Adjustments for recent upgrades.

Sold 3 Located on the same street as the subject. Granite counters. Synthetic grass. Solar screens. Similar GLA as the subject.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				The subject last sold on 04/25/2017 for \$91,000.			
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	\$321,000	\$321,000
Sales Price	\$321,000	\$321,000
30 Day Price	\$315,000	--
Comments Regarding Pricing Strategy		
<p>Sale #1 shows the best support for my value conclusion. This property is the most similar in GLA and condition to the subject. Sale #2 is similar in GLA to the subject with adjustments for upgrades. Listing #1 is the best active listing comp. This property is the most similar in GLA and condition to the subject. Listing #3 is similar in GLA to the subject with adjustments for upgrades. Using Sale #1 and Listing #1 as my best comps, I can conclude the estimated subject value.</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. The reviewer notes that access could not be gained into the subject's gated community. A photo of the gate and community name have been provided for address verification.

Subject Photos



Front



Address Verification



Side



Side



Street



Street

Subject Photos



Other

Listing Photos

L1 3824 Kilgore Rocks Ave
North Las Vegas, NV 89085



Front

L2 3909 Bracebridge Falls Ave
North Las Vegas, NV 89085



Front

L3 8050 Meadow Pasture St
North Las Vegas, NV 89085



Front

Sales Photos

S1 4057 Narada Falls Ave
North Las Vegas, NV 89085



Front

S2 4213 Narada Falls Ave
North Las Vegas, NV 89085



Front

S3 4212 Helens Pouroff Ave
North Las Vegas, NV 89085



Front

ClearMaps Addendum

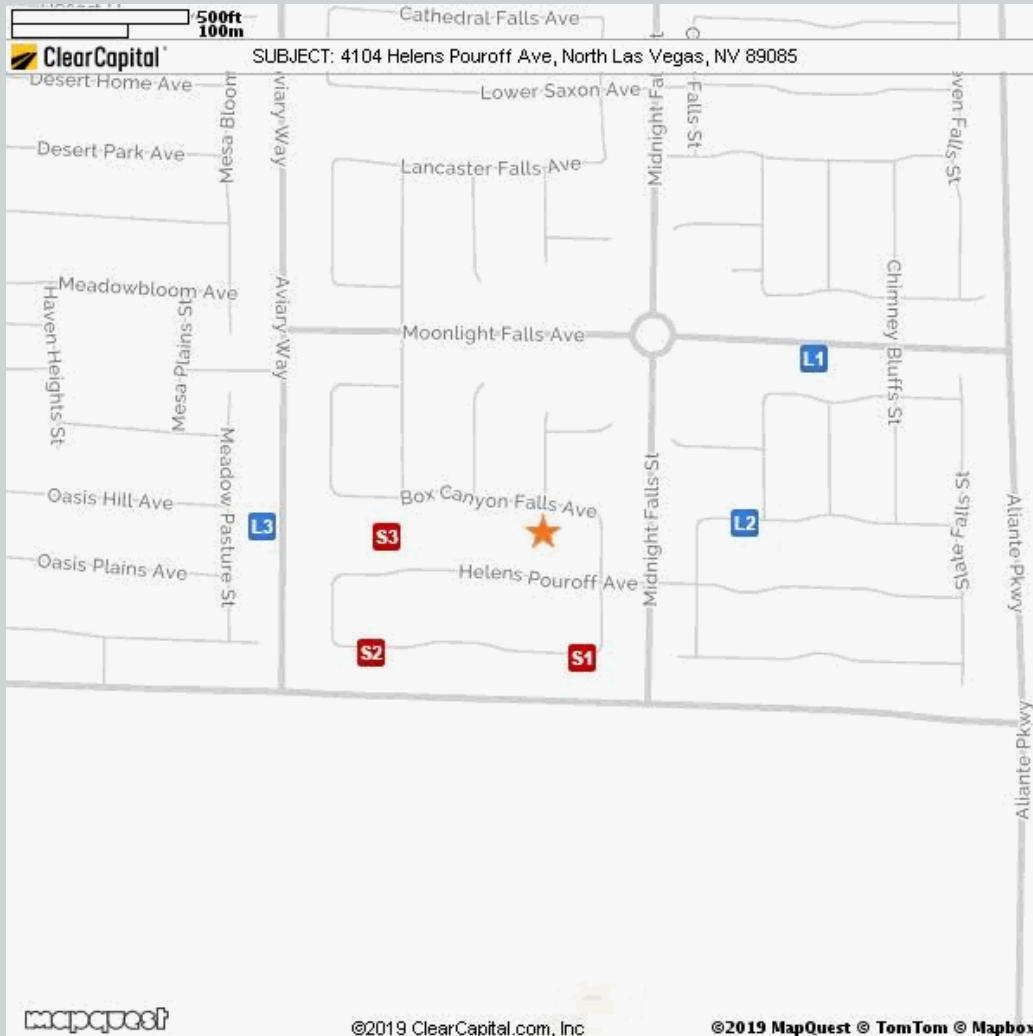
Address ★ 4104 Helens Pouroff Avenue, North Las Vegas, NV 89085

Loan Number 19172

Suggested List \$321,000

Suggested Repaired \$321,000

Sale \$321,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	4104 Helens Pouroff Ave, North Las Vegas, NV	--	Parcel Match
L1 Listing 1	3824 Kilgores Rocks Ave, North Las Vegas, NV	0.23 Miles ¹	Parcel Match
L2 Listing 2	3909 Bracebridge Falls Ave, North Las Vegas, NV	0.15 Miles ¹	Parcel Match
L3 Listing 3	8050 Meadow Pasture St, North Las Vegas, NV	0.19 Miles ¹	Parcel Match
S1 Sold 1	4057 Narada Falls Ave, North Las Vegas, NV	0.09 Miles ¹	Parcel Match
S2 Sold 2	4213 Narada Falls Ave, North Las Vegas, NV	0.14 Miles ¹	Parcel Match
S3 Sold 3	4212 Helens Pouroff Ave, North Las Vegas, NV	0.10 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	Anthony Carey	Company/Brokerage	HomeSmart Encore
License No	S.0174589.LLC	Address	5321 wild sunflower st north las vegas NV 89081
License Expiration	04/30/2020	License State	NV
Phone	7022453750	Email	tonycareyre@gmail.com
Broker Distance to Subject	6.64 miles	Date Signed	09/23/2019

/Anthony Carey/

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: **Anthony Carey** ("Licensee"), **S.0174589.LLC** (License #) who is an active licensee in good standing.

Licensee is affiliated with **HomeSmart Encore** (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: **4104 Helens Pouroff Avenue, North Las Vegas, NV 89085**
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: **September 26, 2019**

Licensee signature: **/Anthony Carey/**

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.