

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	6429 Peachwood Rd, Las Vegas, NV 89108	Order ID	6244009	Property ID	26807746
Inspection Date	07/12/2019	Date of Report	07/12/2019		
Loan Number	20837	APN	138-14-413-009		
Borrower Name	ROI	County	Clark		

Tracking IDs					
Order Tracking ID	CS_FundingBatch73_07.11.2019	Tracking ID 1	CS_FundingBatch73_07.11.2019		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		
Owner	Rugged Oaks Investments Llc	Condition Comments BEAUTIFUL wide living room, Separate Kitchen, high ceilings and oversized dual pane windows that brighten entire space and save on energy costs!! Located in quiet, residential neighborhood of Tanglewood.
R. E. Taxes	\$1,607	
Assessed Value	\$37,688	
Zoning Classification	r-1	
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	Tanglewood	
Association Fees	\$68 / Quarter (Greenbelt)	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data		
Location Type	Suburban	Neighborhood Comments Nice neighborhood with an HOA. The homes are in average condition and there are mostly fair market sales with some REO's.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$200,000 High: \$390,000	
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	6429 Peachwood Rd	2637 Rialto Rd	2620 Cathedral Ln	6213 Sespe St
City, State	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV
Zip Code	89108	89108	89108	89108
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.40 ¹	0.28 ¹	0.43 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$269,999	\$275,000	\$259,900
List Price \$	--	\$269,999	\$275,000	\$259,900
Original List Date		04/01/2019	06/24/2019	05/28/2019
DOM · Cumulative DOM	-- · --	102 · 102	18 · 18	32 · 45
Age (# of years)	34	41	32	40
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 conv	1 Story ranch	2 Stories conv	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	2,061	1,656	2,407	1,656
Bdrm · Bths · ½ Bths	4 · 2 · 1	4 · 2	3 · 3 · 2	4 · 2 · 1
Total Room #	8	8	8	8
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	0.09 acres	0.15 acres	0.11 acres	0.18 acres
Other	patio	patio	patio	patio

* 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.

Current Listings - Cont.

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

- Listing 1** Beautiful Kitchen with granite countertops and kitchen island and with mocha cabinets! Four bedroom single-story in convenient location to shopping, schools and freeways. Tile floors with carpet in the living room and bedrooms. Mature tropical landscaping in the front yard and green grass in the private back yard.
- Listing 2** Great 2-Story Home w/Gorgeous Curb Appeal! Spacious Floorplan w/3 Bedrooms, 2 1/2 Bathrooms & 2 Car Garage. Formal Living Room w/Fireplace, Large Kitchen w/Center Island. First Floor Master Bedroom w/Dual Sink Vanity, Separate Tub/Shower. Large Upstairs Den w/Balcony View of Living Room. This Home Is Just Waiting For You to Put In The Flooring of Your Dreams! Shaded Backyard for Privacy. Conveniently Next to Entertainment, Shopping & Hospitals
- Listing 3** Exceptional 4 bedroom 2 bath single story home. Newly remodeled top (newer Roof) to bottom new laminate wood like flooring new carpet in bedrooms. Designer paint, Open and spacious, all stainless steel kitchen appliances w/microwave and upgraded fixtures. New washer/dryer in laundry room New Patio doors leads to spacious pool sized back yard. 7841 sq ft lot back is a blank canvas for your styles.

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	6429 Peachwood Rd	6509 Peartree Rd	2416 Goldenmoon St	2505 Charteroak St
City, State	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV
Zip Code	89108	89108	89108	89108
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.08 ¹	0.20 ¹	0.10 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$230,000	\$225,000	\$250,000
List Price \$	--	\$219,900	\$225,000	\$250,000
Sale Price \$	--	\$217,000	\$225,000	\$250,000
Type of Financing	--	Fha	Cash	Va
Date of Sale	--	06/20/2019	04/24/2019	06/07/2019
DOM · Cumulative DOM	-- · --	16 · 57	14 · 202	185 · 391
Age (# of years)	34	36	30	34
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	2 Stories conv	2 Stories conv	2 Stories conv	2 Stories conv
# Units	1	1	1	1
Living Sq. Feet	2,061	1,676	2,220	1,726
Bdrm · Bths · ½ Bths	4 · 2 · 1	4 · 3 · 1	3 · 3	4 · 3
Total Room #	8	8	8	8
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 1 Car	Attached 3 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	0.09 acres	0.08 acres	0.14 acres	0.08 acres
Other	patio	patio	patio	patio
Net Adjustment	--	+\$14,625	-\$8,975	+\$8,375
Adjusted Price	--	\$231,625	\$216,025	\$258,375

* Sold 3 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** Come see this spacious home today. Is a short drive from dining, shopping, entertainment and freeways. 4 bedrooms upstairs, separate living room and dining room, breakfast bar and a covered patio. Plenty of street parking for your guests and a community park. Pride of ownership community. Make this your home today!! Low HOA at \$68.00 quarterly.
- Sold 2** TWO STORY HOME LOCATED ON A LARGE LOT*OPEN FLOOR PLAN WITH VAULTED CEILINGS*UPGRADED ARCHED ENTRIES*PLENTY OF NATURAL LIGHTING*PLENTY OF CABINETS AND COUNTER SPACE IN KITCHEN*LARGE BEDROOMS*PATIO IN BACK*THREE CAR GARAGE*
- Sold 3** A Lovely Two Story 4Bed 2.5Bath home featuring vaulted ceiling at entry and living room area. Great open floor plan with formal dining area and breakfast nook area. Washer and dryer on 1st floor. Tile flooring throughout 1st floor and laminate wood flooring throughout 2nd floor. Desert landscaping on the front yard for easy maintenance. Good size backyard with east facing covered patio.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed		Listing History Comments				
Listing Agency/Firm			This home has never sold on the MLS.				
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	\$239,900	\$239,900
Sales Price	\$230,000	\$230,000
30 Day Price	\$225,000	--
Comments Regarding Pricing Strategy		
The market is good and the houses are selling if they are priced right. Price according to sold comps and sell as is.		

Clear Capital Quality Assurance Comments Addendum

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

Subject Photos



Front



Address Verification



Street

Listing Photos

L1 2637 RIALTO RD
Las Vegas, NV 89108



Front

L2 2620 CATHEDRAL LN
Las Vegas, NV 89108



Front

L3 6213 SESPE ST
Las Vegas, NV 89108



Front

Sales Photos

S1 6509 Peartree RD
Las Vegas, NV 89108



Front

S2 2416 GOLDENMOON ST
Las Vegas, NV 89108



Front

S3 2505 CHARTEROAK ST
Las Vegas, NV 89108



Front

ClearMaps Addendum

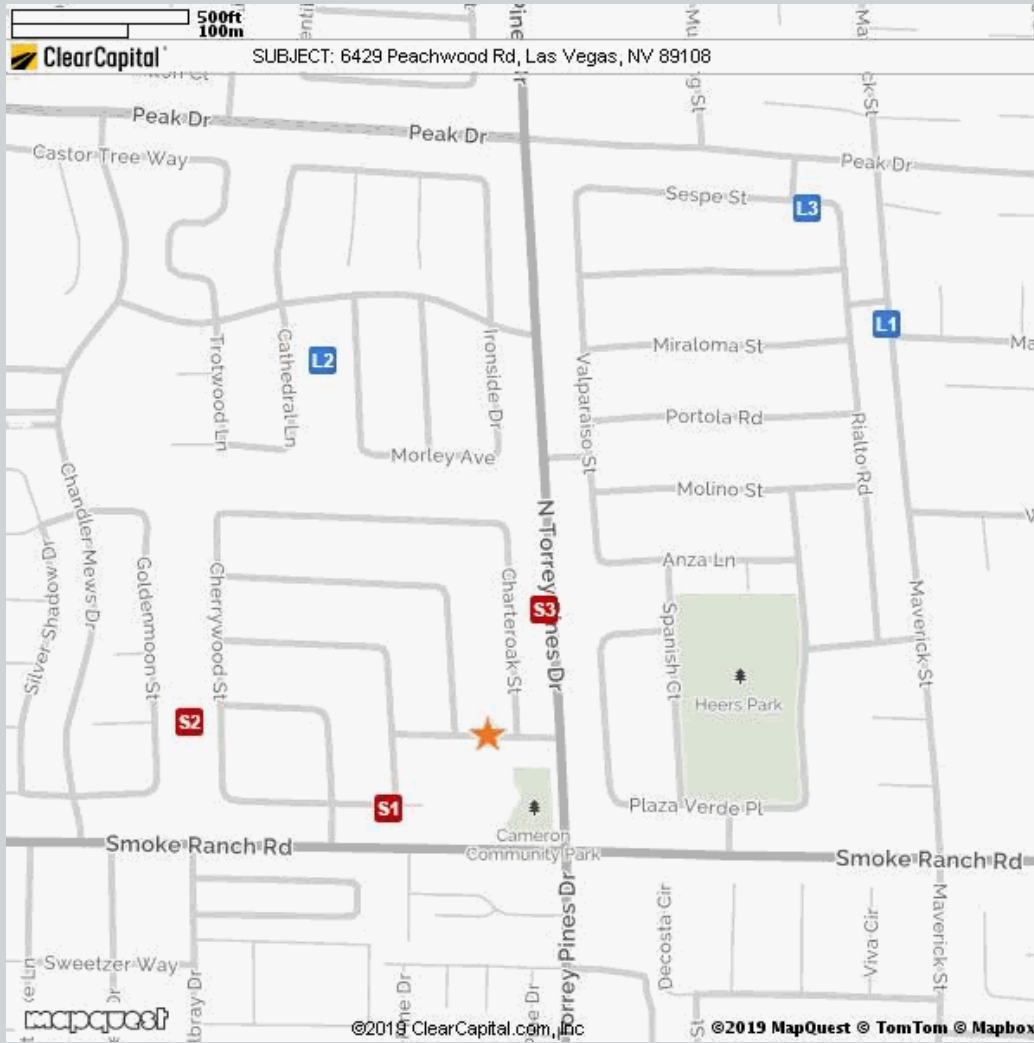
Address ★ 6429 Peachwood Rd, Las Vegas, NV 89108

Loan Number 20837

Suggested List \$239,900

Suggested Repaired \$239,900

Sale \$230,000



Comparable

Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	6429 Peachwood Rd, Las Vegas, NV	--	Parcel Match
L1 Listing 1	2637 Rialto Rd, Las Vegas, NV	0.40 Miles ¹	Parcel Match
L2 Listing 2	2620 Cathedral Ln, Las Vegas, NV	0.28 Miles ¹	Parcel Match
L3 Listing 3	6213 Sespe St, Las Vegas, NV	0.43 Miles ¹	Parcel Match
S1 Sold 1	6509 Peartree Rd, Las Vegas, NV	0.08 Miles ¹	Parcel Match
S2 Sold 2	2416 Goldenmoon St, Las Vegas, NV	0.20 Miles ¹	Parcel Match
S3 Sold 3	2505 Charteroak St, 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	Juli Hollobaugh	Company/Brokerage	Genesis Realty Group
License No	BS0145651	Address	2428 Goldenmoon St Las Vegas NV 89108
License Expiration	03/31/2020	License State	NV
Phone	5419489122	Email	jahollobaugh@gmail.com
Broker Distance to Subject	0.21 miles	Date Signed	07/12/2019

/Juli Hollobaugh/

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: **Juli Hollobaugh** ("Licensee"), **BS0145651** (License #) who is an active licensee in good standing.

Licensee is affiliated with **Genesis Realty 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: **6429 Peachwood Rd, Las Vegas, NV 89108**
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: **July 12, 2019**

Licensee signature: **/Juli Hollobaugh/**

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.