

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.

<b>Address</b>	2961 Country Manor Lane 125, Las Vegas, NV 89115	<b>Order ID</b>	6065902	<b>Property ID</b>	26018667
<b>Inspection Date</b>	02/05/2019	<b>Date of Report</b>	02/05/2019		
<b>Loan Number</b>	32416	<b>APN</b>	140-18-210-125		
<b>Borrower Name</b>	CRR				

**Tracking IDs**

<b>Order Tracking ID</b>	CS_AgedBPOs_2.4.19	<b>Tracking ID 1</b>	CS_AgedBPOs_2.4.19
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--

**I. General Conditions**

<b>Property Type</b>	Condo	<b>Condition Comments</b>	No damage or repair issues noted from exterior visual inspection. Door, windows, roof, paint, appear to be in average condition for age and neighborhood. Clark County Tax Assessor data shows Cost Class for this property as Fair. Subject property is a 1 level, 2nd floor studio style condo. It has 1 bedroom and 1 bath. Last sold as foreclosure sale 02/23/2018 for \$31,300. Not listed for sale since purchased. This property is located in the northeastern area of Las Vegas in the Springpointe Condo subdivision. This tract is comprised of 174 condo units which vary in living area from 510-1,239 square feet. Access to schools, shopping is within 1/2-1 mile and freeway entry is within 3-4 miles. Most likely buyer is investor/cash sale.
<b>Occupancy</b>	Occupied		
<b>Ownership Type</b>	Fee Simple		
<b>Property Condition</b>	Average		
<b>Estimated Exterior Repair Cost</b>			
<b>Estimated Interior Repair Cost</b>			
<b>Total Estimated Repair</b>			
<b>HOA</b>	Springpointe 702-795-3344		
<b>Association Fees</b>	\$169 / Month (Pool, Greenbelt, Other: Management)		
<b>Visible From Street</b>	Visible		

**II. Subject Sales & Listing History**

<b>Current Listing Status</b>	Not Currently Listed	<b>Listing History Comments</b>	There are no MLS records for subject property within the past 12 months.				
<b>Listing Agency/Firm</b>							
<b>Listing Agent Name</b>							
<b>Listing Agent Phone</b>							
<b># of Removed Listings in Previous 12 Months</b>	0						
<b># of Sales in Previous 12 Months</b>	1						
<b>Original List Date</b>	<b>Original List Price</b>	<b>Final List Date</b>	<b>Final List Price</b>	<b>Result</b>	<b>Result Date</b>	<b>Result Price</b>	<b>Source</b>
--	--	--	--	Sold	02/23/2018	\$31,100	Tax Records

**III. Neighborhood & Market Data**

<b>Location Type</b>	Suburban	<b>Neighborhood Comments</b>	There is an oversupply of listings in Springpointe. There are 7 units listed for sale. All listings are fair market transactions. In the past 12 months, there have been 18 closed MLS sales in this area. This indicates an oversupply of listings, assuming 90 days on market. Average days on market was 94 with range 0-818 days and average sale price was 98% of final list price. NOTE there were no closed sales or currently listed properties with square footage equal or inferior to subject property within a 5 mile radius. It was necessary to extend radius significantly to have sufficient listings for this report.
<b>Local Economy</b>	Improving		
<b>Sales Prices in this Neighborhood</b>	Low: \$52,000 High: \$98,000		
<b>Market for this type of property</b>	Increased 2 % in the past 6 months.		
<b>Normal Marketing Days</b>	<90		



#### IV. Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	2961 Country Manor Lane 125	2221 Bonanza Rd Unit 24	3791 Shirebrook Dr Unit 111	2981 Country Manor Ln Unit 117
City, State	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV
Zip Code	89115	89106	89115	89115
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	5.08 <sup>1</sup>	0.11 <sup>1</sup>	0.03 <sup>1</sup>
Property Type	Condo	Condo	Condo	Condo
Original List Price \$	\$	\$64,900	\$68,000	\$79,999
List Price \$	--	\$57,900	\$68,000	\$79,999
Original List Date		01/14/2019	01/24/2019	11/03/2018
DOM · Cumulative DOM	-- · --	10 · 22	9 · 12	50 · 94
Age (# of years)	37	36	36	37
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Style/Design	2 Stories Condo	3 Stories Condo	2 Stories Condo	2 Stories Condo
# Units	1	1	1	1
Living Sq. Feet	510	400	862	957
Bdrm · Bths · ½ Bths	1 · 1	1 · 1	1 · 1 · 1	2 · 1
Total Room #	2	2	2	4
Garage (Style/Stalls)	None	None	None	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.00 acres	0.00 acres	0.00 acres	0.00 acres
Other	None	None	None	1 Fireplace

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

- Listing 1** Not under contract. Vacant unit. Identical in bedrooms, baths, condition, and nearly identical in age. It is inferior in square footage and is inferior to subject property.
- Listing 2** Under contract, will be cash sale. Vacant unit. Identical in bedroom, condition, same subdivision, and nearly identical in age. It is superior in square footage and baths. This property is superior to subject property.
- Listing 3** Under contract, will be contract for sale. Tenant occupied, leased for \$700/month. Identical in baths, condition, same subdivision, and nearly identical in age. It is superior in square footage and bedrooms. This property is superior to subject property.

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

<sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

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



## V. Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	2961 Country Manor Lane 125	4955 Jeffreys Ave Unit 210	1830 N Pecos Rd Unit 129	2981 Country Manor Ln Unit 119
City, State	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV
Zip Code	89115	89119	89115	89115
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	8.06 <sup>1</sup>	1.42 <sup>1</sup>	0.03 <sup>1</sup>
Property Type	Condo	Condo	Condo	Condo
Original List Price \$	--	\$59,999	\$75,000	\$73,000
List Price \$	--	\$59,990	\$69,900	\$73,000
Sale Price \$	--	\$59,990	\$65,950	\$71,000
Type of Financing	--	Cash	Cash	Cash
Date of Sale	--	9/27/2018	1/4/2019	11/14/2018
DOM · Cumulative DOM	-- · --	18 · 27	28 · 84	5 · 46
Age (# of years)	37	36	23	37
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Style/Design	2 Stories Condo	2 Stories Condo	2 Stories Condo	2 Stories Condo
# Units	1	1	1	1
Living Sq. Feet	510	462	675	725
Bdrm · Bths · ½ Bths	1 · 1	1 · 1	1 · 1	1 · 1
Total Room #	2	2	2	2
Garage (Style/Stalls)	None	None	None	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	%	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.00 acres	0.00 acres	0.00 acres	0.00 acres
Other	None	None	None	1 Fireplace
Net Adjustment	--	+\$1,900	-\$13,600	-\$9,600
Adjusted Price	--	\$61,890	\$52,350	\$61,400

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

- Sold 1** Cash sale, no concessions. Tenant occupied, leased for \$500/month. Identical to subject property in bedrooms, baths, condition and nearly identical in age. It is inferior in square footage adjusted @ \$40/square foot \$1,900.
- Sold 2** Cash sale, no concessions. Tenant occupied, leased for \$840/month as month to month tenant. Identical in bedrooms, baths, condition. It is superior ins square footage adjusted @ \$40/square foot (\$6,600) and age adjusted @ \$500/year (\$7,000).
- Sold 3** Cash sale, no concessions. Tenant occupied, leased for \$575/month. Identical to subject property in bedrooms, baths, condition, age, same subdivision. It is superior in square footage adjusted @ \$40/square foot (\$8,600), and fireplace (\$1,000).

\* Sold 3 is the most comparable sale to the subject.

<sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

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

## VI. Marketing Strategy

	As Is Price	Repaired Price
<b>Suggested List Price</b>	\$64,900	\$64,900
<b>Sales Price</b>	\$61,500	\$61,500
<b>30 Day Price</b>	\$59,000	--

### Comments Regarding Pricing Strategy

Suggest pricing near low range of competing listings due to oversupply of competing condo listings in this area. Subject property would be expected to sell near high range of adjusted recently closed sales with 90 days on market.

## VII. Clear Capital Quality Assurance Comments Addendum

**Reviewer's Notes**      \*\*Dispute Resolution (XX/XX/XXXX)\*\* The BPO has been corrected/additional commentary added to address the dispute requested.

### VIII. Property Images

**Address** 2961 Country Manor Lane 125, Las Vegas, NV 89115  
**Loan Number** 32416

**Suggested List** \$64,900

**Suggested Repaired** \$64,900

**Sale** \$61,500



**Subject** 2961 Country Manor Ln Apt 125 **View** Front

**Comment** "Front of unit. "



**Subject** 2961 Country Manor Ln Apt 125 **View** Front

**Comment** "Front of unit from road. "

**VIII. Property Images (continued)**

**Address** 2961 Country Manor Lane 125, Las Vegas, NV 89115  
**Loan Number** 32416

**Suggested List** \$64,900

**Suggested Repaired** \$64,900

**Sale** \$61,500



**Subject** 2961 Country Manor Ln Apt 125

**View** Front

**Comment** "Building B from road."



**Subject** 2961 Country Manor Ln Apt 125

**View** Address Verification

**Comment** "Unit number address verification. "



VIII. Property Images (continued)

Address 2961 Country Manor Lane 125, Las Vegas, NV 89115  
Loan Number 32416

Suggested List \$64,900

Suggested Repaired \$64,900

Sale \$61,500



Subject 2961 Country Manor Ln Apt 125

View Address Verification



Subject 2961 Country Manor Ln Apt 125

View Side

**VIII. Property Images (continued)**

**Address** 2961 Country Manor Lane 125, Las Vegas, NV 89115  
**Loan Number** 32416

**Suggested List** \$64,900

**Suggested Repaired** \$64,900

**Sale** \$61,500



**Subject** 2961 Country Manor Ln Apt 125

**View** Street



**Listing Comp 1** 2221 Bonanza Rd Unit 24

**View** Front

**VIII. Property Images (continued)**

**Address** 2961 Country Manor Lane 125, Las Vegas, NV 89115  
**Loan Number** 32416

**Suggested List** \$64,900

**Suggested Repaired** \$64,900

**Sale** \$61,500



**Listing Comp 2** 3791 Shirebrook Dr Unit 111

**View** Front



**Listing Comp 3** 2981 Country Manor Ln Unit 117

**View** Front

**VIII. Property Images (continued)**

**Address** 2961 Country Manor Lane 125, Las Vegas, NV 89115  
**Loan Number** 32416

**Suggested List** \$64,900

**Suggested Repaired** \$64,900

**Sale** \$61,500



**Sold Comp 1** 4955 Jeffreys Ave Unit 210

**View** Front



**Sold Comp 2** 1830 N Pecos Rd Unit 129

**View** Front

**VIII. Property Images (continued)**

**Address** 2961 Country Manor Lane 125, Las Vegas, NV 89115  
**Loan Number** 32416

**Suggested List** \$64,900

**Suggested Repaired** \$64,900

**Sale** \$61,500

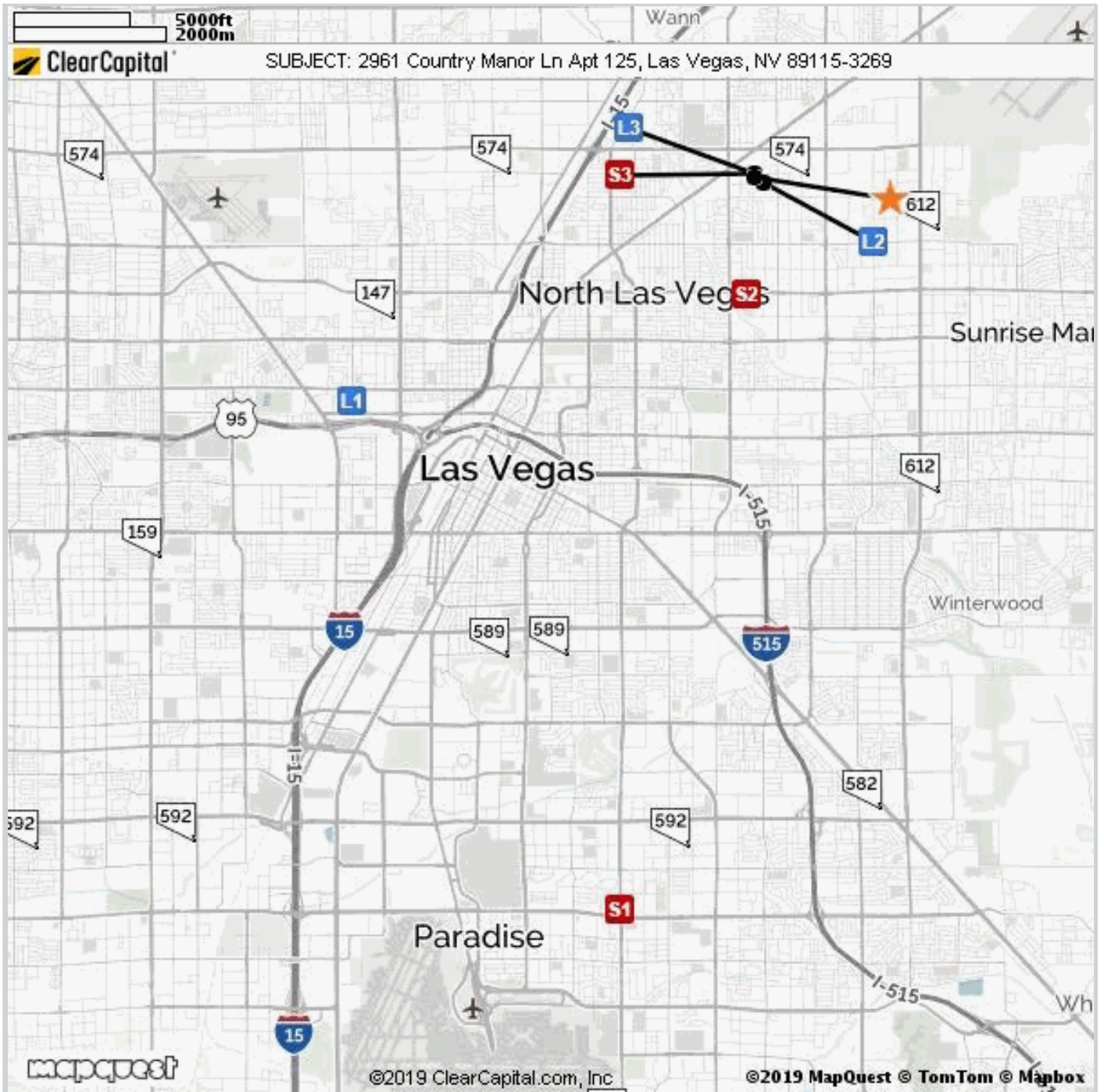


**Sold Comp 3** 2981 Country Manor Ln Unit 119

**View** Front

**ClearMaps Addendum**

**Address** ★ 2961 Country Manor Lane 125, Las Vegas, NV 89115  
**Loan Number** 32416      **Suggested List** \$64,900      **Suggested Repaired** \$64,900      **Sale** \$61,500



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	2961 Country Manor Ln Apt 125, Las Vegas, NV	--	Parcel Match
L1 Listing 1	2221 Bonanza Rd Unit 24, Las Vegas, NV	5.08 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	3791 Shirebrook Dr Unit 111, Las Vegas, NV	0.11 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	2981 Country Manor Ln Unit 117, Las Vegas, NV	0.03 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	4955 Jeffreys Ave Unit 210, Las Vegas, NV	8.06 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	1830 N Pecos Rd Unit 129, Las Vegas, NV	1.42 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	2981 Country Manor Ln Unit 119, Las Vegas, NV	0.03 Miles <sup>1</sup>	Parcel Match

<sup>1</sup> The Comparable "Distance from Subject" value has been calculated by the Clear Capital system.  
<sup>2</sup> The Comparable "Distance from Subject" value has been provided by the Real Estate Professional.

## 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.

## Report Instructions

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

\*\*\* Please Note: This is a RUSH assignment. Do not accept if you cannot meet the current due date and time. Please reference the set terms and contact Clear Capital at 530.582.5011 if you require any changes. Thanks! \*\*\*

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.

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	Linda Bothof	Company/Brokerage	Linda Bothof Broker
License No	B.0056344.INDV	Electronic Signature	/Linda Bothof/
License Expiration	05/31/2020	License State	NV
Phone	7025248161	Email	lbothof7@gmail.com
Broker Distance to Subject	12.77 miles	Date Signed	02/05/2019

*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 Valuation Report.*

### Addendum: NV Broker's Price Opinion Qualification

The attached Broker's Price Opinion ("BPO") has been prepared by: **Linda Bothof** ("Licensee"), **B.0056344.INDV** (License #) who is an active licensee in good standing.

Licensee is affiliated with **Linda Bothof Broker** (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: **2961 Country Manor Lane 125, Las Vegas, NV 89115**
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: **February 5, 2019**

Licensee signature: **/Linda Bothof/**

**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.