by ClearCapital

### 6462 Lovett Canyon St

Las Vegas, NV 89148

\$350,000 • As-Is Value

34173

Loan Number

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 Inspection Date Loan Number Borrower Name	6462 Lovett Canyon Street, Las Vegas, NEVADA 891 05/30/2019 34173 CRR	48 Order ID Date of Report APN County	6191038 05/31/2019 163-31-416- Clark	Property ID	26550196
Tracking IDs Order Tracking ID	CS_FundingBatch65_05.29.2019	Tracking ID 1 C	S_FundingBatch6	5 05 29 2019	
Tracking ID 2		Tracking ID 3		0_00.23.2013	

#### **General Conditions**

Owner	Bernetta Cloud	Condition Comments			
R. E. Taxes	\$1,837	Property is in typical condition to the neighborhood which is			
Assessed Value	\$101,080	average. No signs of damage, deferred maintenance or HOA			
Zoning Classification	SFR	violations visible. Landscape is maintained. MLS notes freshly updated with granite kitchen, stainless appliances, carpet/tile,			
Property Type	SFR	paint. Listing agent is a known property renovator. Subject is a			
Occupancy	Vacant	split entry layout with balcony off main living space upstair			
Secure?	Yes				
(doors lock, realtor lock box on	property)				
Ownership Type	Fee Simple				
Property Condition	Average				
Estimated Exterior Repair Cost					
Estimated Interior Repair Cost					
Total Estimated Repair	\$0				
НОА	Sunset Ridge 702-362-6262				
Association Fees	\$25 / Month (Greenbelt)				
Visible From Street	Visible				
Road Type	Public				

#### Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments
Local Economy	Stable	Sunset Ridge is a subdivision built by KB Homes and is a part of
Sales Prices in this Neighborhood	Low: \$305,000 High: \$409,000	a large bedroom community of similar tract homes on the west side. Good continuity in style, size and age. Commute to town is
Market for this type of property	Remained Stable for the past 6 months.	about 20 minutes on freeway. Shopping, recreation, and dining are nearby, Kids walk, high schoolers bus to school. Public
Normal Marketing Days	<90	transportation available with bus stops at entrance. New construction nearby is substantial and does not compete with this product. Typical properties are the original interior finishes updated with flooring and landscape improvements over the years. 1 REO sold i

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#### **Neighborhood Comments**

Sunset Ridge is a subdivision built by KB Homes and is a part of a large bedroom community of similar tract homes on the west side. Good continuity in style, size and age. Commute to town is about 20 minutes on freeway. Shopping, recreation, and dining are nearby, Kids walk, high schoolers bus to school. Public transportation available with bus stops at entrance. New construction nearby is substantial and does not compete with this product. Typical properties are the original interior finishes updated with flooring and landscape improvements over the years. 1 REO sold in the same subdivision in last 180 days. 1 REO sold in adjacent subdivision. Both in comp range.

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#### **Current Listings**

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	6462 Lovett Canyon Street	10160 Hollis Mountain Av	10018 Pelham Park Av	6507 Bethalto St
City, State	Las Vegas, NEVADA	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV
Zip Code	89148	89148	89148	89148
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.		0.19 <sup>1</sup>	0.08 <sup>1</sup>	0.39 <sup>1</sup>
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$329,000	\$345,000	\$388,000
List Price \$		\$329,000	\$345,000	\$388,000
Original List Date		10/15/2018	05/16/2019	04/11/2019
DOM $\cdot$ Cumulative DOM	·	227 · 228	14 · 15	49 · 50
Age (# of years)	12	12	12	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	2 Stories conventional	2 Stories conventional	2 Stories conventional	2 Stories conventional
# Units	1	1	1	1
Living Sq. Feet	2,326	2,327	2,326	2,415
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2 · 1	3 · 2 · 1	4 · 3
Total Room #	7	7	7	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				
1				
Lot Size	0.08 acres	0.08 acres	0.08 acres	0.09 acres

\* 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.

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

Listing 1 Same builder, same subdivision, model match to subject, same builder materials/finishes, original builder finishes. Interior is not as fresh as subject. Typical to subject.

Listing 2 Same builder, model match, same subdivision as subject, same materials and finishes. Original builder upgraded finishes. Most similar due to model match and interior is most similar.

Listing 3 Adjacent subdivision, same builder KB Homes, similar building materials and finishes. Similar size, traditional entry. Interior finishes are fresh and superior to subject.

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#### **Recent Sales**

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	6462 Lovett Canyon Street	9706 Marcelline Ave	9880 Corliss Ct	10035 Pelham Park Av
City, State	Las Vegas, NEVADA	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV
Zip Code	89148	89148	89148	89148
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.		0.50 1	0.21 1	0.04 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$328,000	\$384,500	\$345,000
List Price \$		\$320,000	\$384,500	\$345,000
Sale Price \$		\$320,000	\$377,000	\$345,000
Type of Financing		Conventional	Conventional	Lease-Option
Date of Sale		02/15/2019	05/15/2019	01/25/2019
DOM $\cdot$ Cumulative DOM	·	76 · 112	13 · 33	1 · 17
Age (# of years)	12	14	4	12
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	2,326	2,415	2,222	2,326
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2 · 1	4 · 3 · 1	3 · 2 · 1
Total Room #	7	7	8	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	0.08 acres	0.08 acres	0.08 acres	0.10 acres
Other	Balcony		Bldr Patio Cover	Balcony
Net Adjustment		\$0	\$0	\$0
Adjusted Price		\$320,000	\$377,000	\$345,000

\* 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.

#### Recent Sales - Cont.

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

- Sold 1 Adjacent subdivision, same builder (KB Homes). Same building materials and finishes. Similar size. Original builder interior finishes. Interior is inferior to subject.
- Sold 2 Adjacent subdivision, similar building materials and finishes. Similar size. Original builder upgraded finishes. Builder built on patio cover upgrade. Typical to subject.
- **Sold 3** Same subdivision, same builder, model match, same materials. Original builder upgraded interior, updated flooring. Most similar based on model match, same subdivision and interior finishes. This property sold 1/8/19 on a OWC for \$321,254, then listed on the market the same day \$345,000 and closed 1/25/19 on a lease option. The most recent transaction was used.

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#### Subject Sales & Listing History

Current Listing Status Currently Listed		d	Listing Histor	ry Comments				
Listing Agency/Firm		Maximum Properties		Last Recorded sale was original builder sale (KB Homes)				
Listing Agent Na	me	Polly Watts 702-706-8112			3/29/07 \$352,146 to current owner of record Bernetta Cloud			
Listing Agent Ph	one				Foreclosure record shows 5/15/18 recorded 6/7/18 \$2,644 Lie HOA default Current MLS Listing 2060094 FML (Agent has an			
# of Removed Li Months	stings in Previous 12	0		interest disclosed)			rigent has an	
# of Sales in Pre Months	evious 12	0						
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source	
05/17/2019	\$374,000						MLS	

#### Marketing Strategy

	As Is Price	Repaired Price		
Suggested List Price	\$374,000	\$374,000		
Sales Price	\$350,000	\$350,000		
30 Day Price	\$345,000			
Comments Regarding Pricing Strategy				

Most weight on subdivision with similar split entry layout and balcony. Median DOM is 59, typically conventional loans and no seller concessions. 2 REO closings in last 180 days in comp range. I have no existing or contemplated interest in the property.

#### Clear Capital Quality Assurance Comments Addendum

**Reviewer's** The price is based on the subject being in average condition. Comps are similar in characteristics, located within 0.50 miles and the sold comps closed within the last 4 months. The market is reported as being stable in the last 6 months. The price conclusion is deemed supported.

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### **Subject Photos**



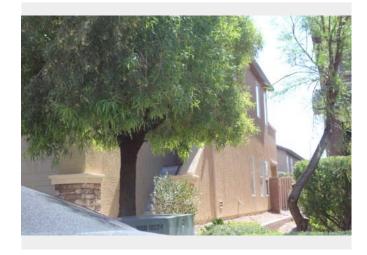
Front



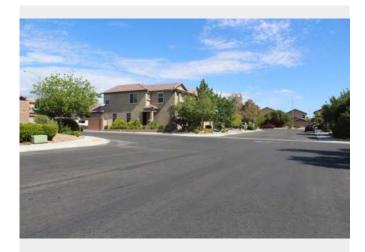
Address Verification



Side



Side



Street



Street

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**Listing Photos** 

10160 Hollis Mountain AV Las Vegas, NV 89148



Front





Front





Front

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### **Sales Photos**

S1 9706 Marcelline AVE Las Vegas, NV 89148



Front





Front



10035 Pelham Park AV Las Vegas, NV 89148



Front

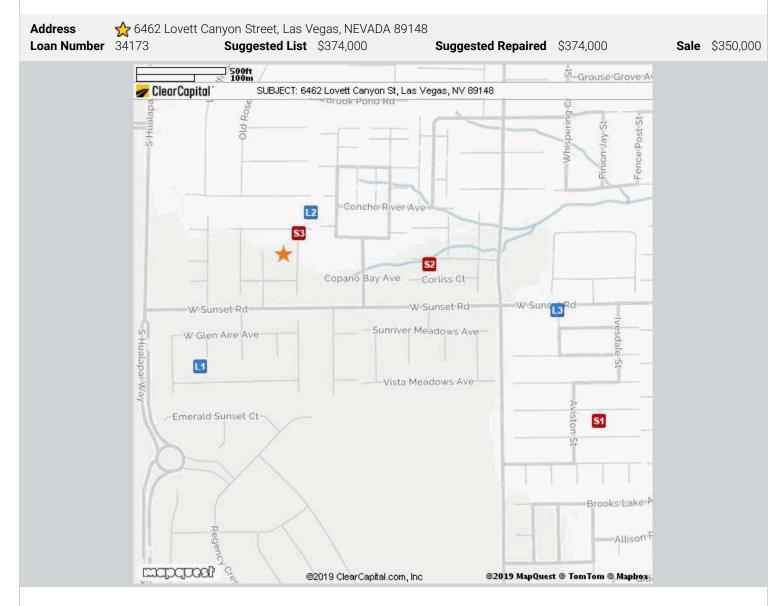
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#### ClearMaps Addendum



C	omparable	Address	Miles to Subject	Mapping Accuracy
*	Subject	6462 Lovett Canyon St, Las Vegas, NV		Parcel Match
L1	Listing 1	10160 Hollis Mountain Av, Las Vegas, NV	0.19 Miles 1	Parcel Match
L2	Listing 2	10018 Pelham Park Av, Las Vegas, NV	0.08 Miles 1	Parcel Match
L3	Listing 3	6507 Bethalto St, Las Vegas, NV	0.39 Miles 1	Parcel Match
<b>S1</b>	Sold 1	9706 Marcelline Ave, Las Vegas, NV	0.50 Miles 1	Parcel Match
<b>S2</b>	Sold 2	9880 Corliss Ct, Las Vegas, NV	0.21 Miles 1	Parcel Match
<b>S</b> 3	Sold 3	10035 Pelham Park Av, Las Vegas, NV	0.04 Miles 1	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.

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#### 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.

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#### 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. \*\*\* 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.

If the subject is a Commercial property, contact Clear Capital immediately at 530-582-5011 for direction on how to proceed with the report.
 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

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#### Report Instructions - cont.

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.

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#### **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	0.61 miles	Date Signed	05/30/2019

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 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 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 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 subject property or of the present owners or occupants of the subject property or of the present owners or occupants of the subject property or of the present owners or occupants of the subject property or of the present 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 bas

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.