

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	7845 Autumn Gate Avenue, Las Vegas, NV 89131	Order ID	6239547	Property ID	26794162
Inspection Date	07/09/2019	Date of Report	07/10/2019		
Loan Number	34941	APN	125-16-616-034		
Borrower Name	CRR	County	Clark		

Tracking IDs					
Order Tracking ID	CS_FundingBatch71_7.9.2019	Tracking ID 1	CS_FundingBatch71_7.9.2019		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	THORNTON MICHAEL S & LAURIE J	Condition Comments	
R. E. Taxes	\$1,714	<p>The subject is a two-story style property with a two-car garage. It is located in a gated development. The subject backs up to a community park. This influence does not appear to have an impact on value although it is considered to be beneficial overall. To some buyers, the park would be considered favorable and to others it would be considered unfavorable. Therefore, the existence and proximity of the community park has been reported, but the impact on the subject's marketability and value would ultimately be determined by the particular buyer. The park influence appears to be neutral in regards to price and marketability. No repair items were observed. The subject appears to be in average overall condition. It conforms to the immediate neighborhood. The subject appears to be occupied and secure.</p>	
Assessed Value	\$89,972		
Zoning Classification	20.110 - SFR		
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	Lamplight Village 702-405-3300		
Association Fees	\$90 / Month (Other: CCRS, Gated, Park, Basketball Courts, Clubhouse)		
Visible From Street	Visible		
Road Type	Private		

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments	
Local Economy	Stable	<p>Market values increased during the last 12 months but values appear to have leveled off. Inventory levels are at slightly below average levels. Marketing times have recently increased. The market is mainly fair market resale driven but there are some REO and short sale properties in the area. Neighboring properties are conforming.</p>	
Sales Prices in this Neighborhood	Low: \$249,900 High: \$415,000		
Market for this type of property	Increased 2 % in the past 6 months.		
Normal Marketing Days	<90		

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	7845 Autumn Gate Avenue	7736 Brilliant Forest St	7725 Natures Song St	7920 Meandering Path Ave
City, State	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV
Zip Code	89131	89131	89131	89131
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.16 ¹	0.10 ¹	0.09 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$315,000	\$324,900	\$364,900
List Price \$	--	\$315,000	\$324,900	\$364,900
Original List Date		06/20/2019	06/29/2019	06/14/2019
DOM · Cumulative DOM	-- · --	6 · 20	2 · 11	26 · 26
Age (# of years)	18	17	16	17
Condition	Average	Average	Average	Good
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Beneficial ; Adjacent to Park	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Beneficial ; Park	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	2,220	2,220	2,220	2,611
Bdrm · Bths · ½ Bths	5 · 3	5 · 3	5 · 3	4 · 3 · 1
Total Room #	9	8	9	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	0.10 acres	0.11 acres	0.10 acres
Other	Patio, Porch, Fence	Patio, Porch, Fence	Patio, Porch, Fence	Patio, Porch, Fence

* 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 Comparable property. This comp is a model match property. It is near identical to the subject. It is the lowest price similar listing in the immediate neighborhood. Average condition.

Listing 2 This comp is a near identical model match property and it is priced in line with the immediate neighborhood and recent sales. It appears to be in average condition. Similar property.

Listing 3 The comp is superior in condition, bathroom count and GLA size. It is superior in condition with a renovated interior. It is inferior in bedroom count. Good condition.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	7845 Autumn Gate Avenue	7604 License St	7805 Meandering Path Ave	7928 Meandering Light Ave
City, State	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV
Zip Code	89131	89131	89131	89131
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.24 ¹	0.13 ¹	0.24 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$287,000	\$310,000	\$360,000
List Price \$	--	\$287,000	\$310,000	\$350,000
Sale Price \$	--	\$287,000	\$308,000	\$350,000
Type of Financing	--	Conventional	Fha	Conventional
Date of Sale	--	06/28/2019	05/20/2019	04/29/2019
DOM · Cumulative DOM	-- · --	14 · 52	5 · 33	157 · 186
Age (# of years)	18	21	18	15
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Beneficial ; Adjacent to Park	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Beneficial ; Park	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	2,220	2,072	2,220	2,610
Bdrm · Bths · ½ Bths	5 · 3	3 · 2 · 1	5 · 3	3 · 3 · 1
Total Room #	9	7	9	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	--	--	--	Pool - Yes
Lot Size	0.10 acres	0.10 acres	0.10 acres	0.10 acres
Other	Patio, Porch, Fence	Patio, Porch, Fence	Patio, Porch, Fence	Patio, Porch, Fence, Deck
Net Adjustment	--	+\$15,940	\$0	-\$27,645
Adjusted Price	--	\$302,940	\$308,000	\$322,355

* Sold 2 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** The comp is inferior in GLA size, bedroom and bathroom count. It is similar in style, appears average in condition and it has a 2 car garage like the subject. No concessions.
- Sold 2** Most similar comp. The comp is a model match 5 bed 3 bath property in the same neighborhood as the subject. It is nearly identical to the subject. Most weight has been given to this comp.
- Sold 3** The comp is superior due to larger GLA size, an in-ground pool, and superior bathroom count. It is inferior in bedroom count. It appears to be in average condition. It is similar in location. \$4445 concession.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				There is no listing history for the subject in the GLVAR 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

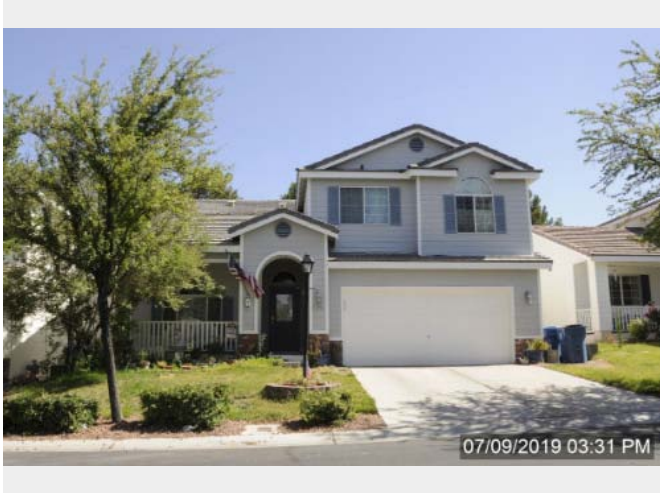
Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$319,000	\$319,000
Sales Price	\$309,000	\$309,000
30 Day Price	\$299,000	--
Comments Regarding Pricing Strategy		
<p>Most weight was given to SC1, LC1 and LC2. They area identical model match properties. Probable as-is price is value for a fair market sale. Value assumes interior condition is similar to the exterior and typical for the immediate neighborhood. No short sale or REO comps were utilized or considered in the final value. Market values increased in the last year but values appear to have stabilized but there is still a shortage of listing inventory on the market.</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.

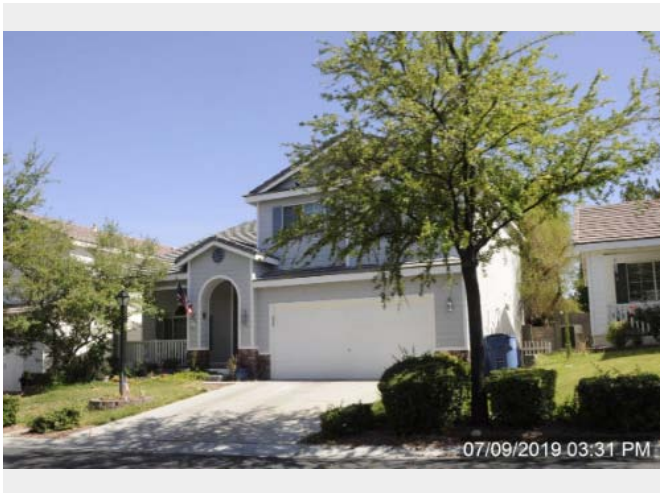
Subject Photos



Front



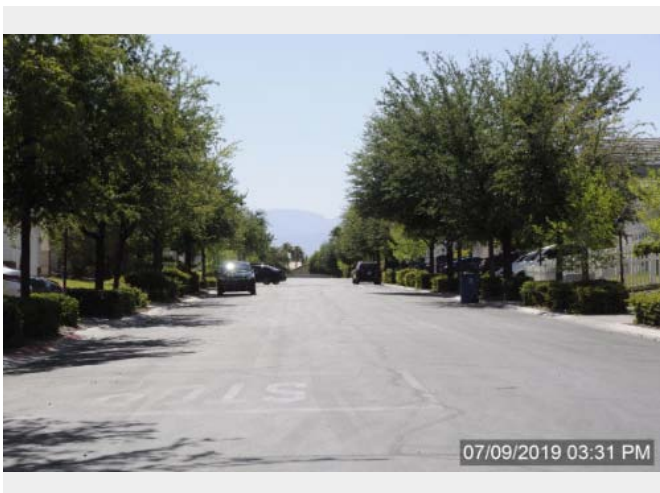
Address Verification



Side



Side

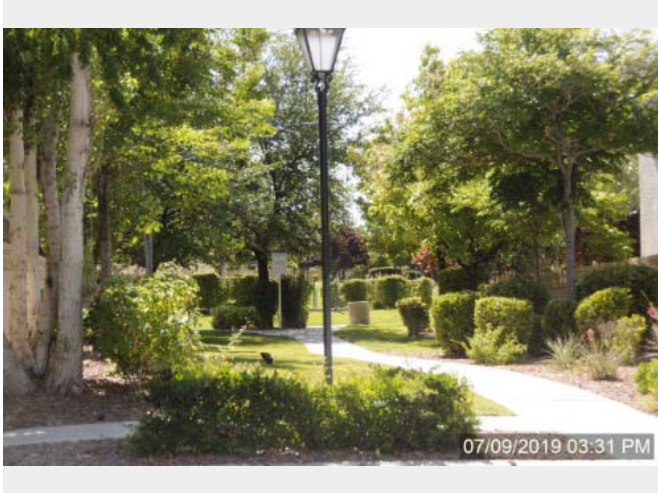


Street



Street

Subject Photos



Other

Listing Photos

L1 7736 BRILLIANT FOREST ST
Las Vegas, NV 89131



Front

L2 7725 NATURES SONG ST
Las Vegas, NV 89131



Front

L3 7920 MEANDERING PATH AVE
Las Vegas, NV 89131



Front

Sales Photos

S1 7604 LICENSE ST
Las Vegas, NV 89131



Front

S2 7805 MEANDERING PATH AVE
Las Vegas, NV 89131



Front

S3 7928 MEANDERING LIGHT AVE
Las Vegas, NV 89131



Front

ClearMaps Addendum

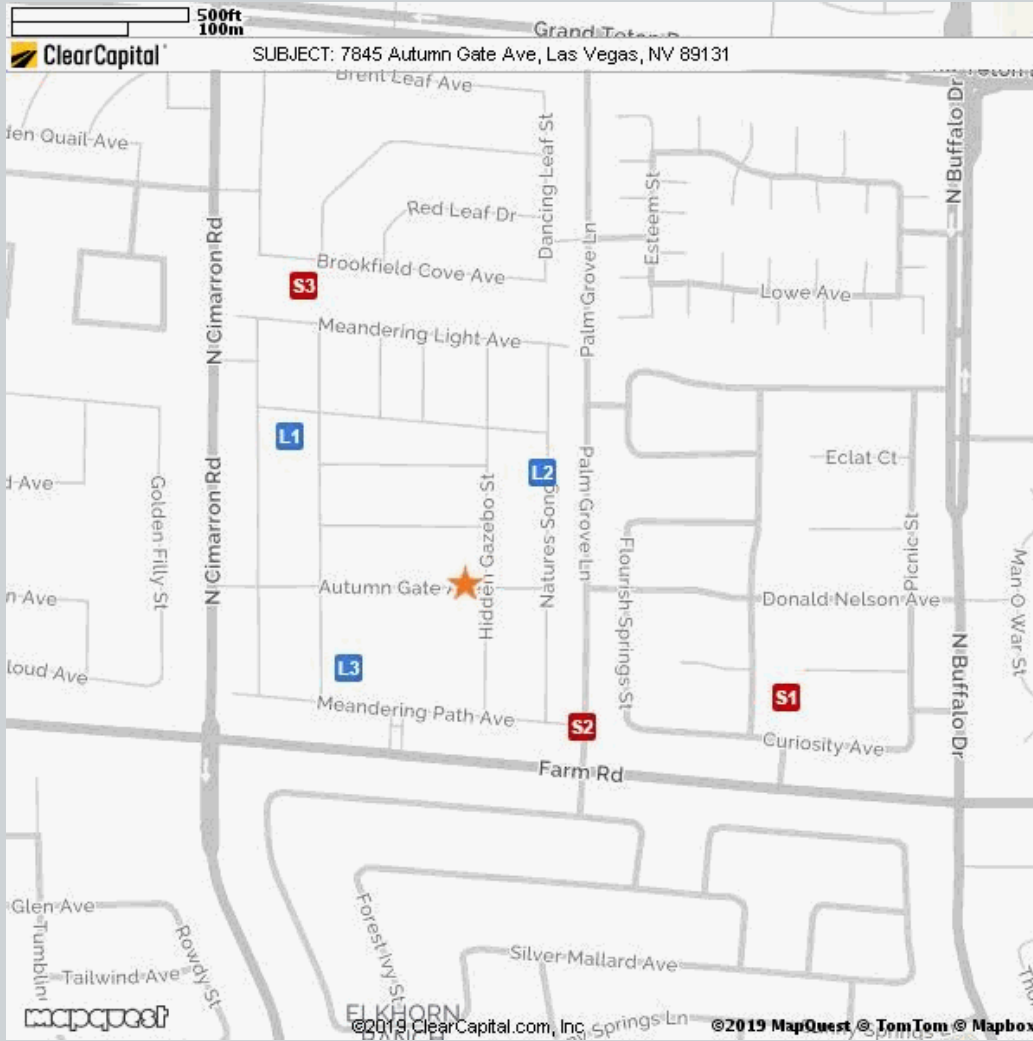
Address ★ 7845 Autumn Gate Avenue, Las Vegas, NV 89131

Loan Number 34941

Suggested List \$319,000

Suggested Repaired \$319,000

Sale \$309,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	7845 Autumn Gate Ave, Las Vegas, NV	--	Parcel Match
L1 Listing 1	7736 Brilliant Forest St, Las Vegas, NV	0.16 Miles ¹	Parcel Match
L2 Listing 2	7725 Natures Song St, Las Vegas, NV	0.10 Miles ¹	Parcel Match
L3 Listing 3	7920 Meandering Path Ave, Las Vegas, NV	0.09 Miles ¹	Parcel Match
S1 Sold 1	7604 License St, Las Vegas, NV	0.24 Miles ¹	Parcel Match
S2 Sold 2	7805 Meandering Path Ave, Las Vegas, NV	0.13 Miles ¹	Parcel Match
S3 Sold 3	7928 Meandering Light Ave, Las Vegas, NV	0.24 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.

*** 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

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.

Broker Information

Broker Name	Don Paradis	Company/Brokerage	ERA Brokers Consolidated
License No	S.0172065	Address	1735 Village Center Cir Las Vegas NV 89134
License Expiration	08/31/2020	License State	NV
Phone	7023501863	Email	donp@nevadareo.net
Broker Distance to Subject	7.71 miles	Date Signed	07/10/2019

/Don Paradis/

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: **Don Paradis** ("Licensee"), **S.0172065** (License #) who is an active licensee in good standing.

Licensee is affiliated with **ERA Brokers Consolidated** (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: **7845 Autumn Gate Avenue, Las Vegas, NV 89131**
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 10, 2019**

Licensee signature: **/Don Paradis/**

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.