by ClearCapital

3131 Saleen Ct

North Las Vegas, NV 89031

36004 Loan Number **\$255,000**• As-Is Value

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	3131 Saleen Court, North Las Vegas, NV 89031 07/09/2019 36004 CRR	Order ID Date of Report APN County	6239645 07/10/2019 124-29-311-0 Clark	Property ID	26794391
Tracking IDs					
Order Tracking ID	CS_AgedBPOs_7.9.2019	Tracking ID 1	CS_AgedBPOs_7.	9.2019	
Tracking ID 2		Tracking ID 3			

General Conditions						
Owner	CHAMPERY RENTAL REO L L C	Condition Comments				
R. E. Taxes	\$1,224	The subject is a two-story style property with a two-car garage				
Assessed Value	\$68,401	located in a cul-de-sac. The subject appears to be occupied. The subject is in need of exterior paint, a garage door, and a roof tile repair on the shed. No other repair items or deferred				
Zoning Classification	20.110 - SFR					
Property Type	SFR	maintenance were observed at the time of the inspection. The property is considered to be in average condition overall as the repair items are cosmetic in nature. The property conforms in age, size, style and build quality.				
Occupancy	Occupied					
Ownership Type	Fee Simple					
Property Condition	Average	age, size, style and build quality.				
Estimated Exterior Repair Cost	\$4,500					
Estimated Interior Repair Cost	\$0					
Total Estimated Repair	\$4,500					
HOA Somerset 702-365-1621						
Association Fees	\$17 / Month (Other: CCRS)					
Visible From Street	Visible					
Road Type	Public					

Neighborhood & Market Da	nta				
Location Type	Suburban	Neighborhood Comments			
Local Economy	Stable	Market values increased during the last 12 months but v			
Sales Prices in this Neighborhood	Low: \$205,000 High: \$349,900	appear to have leveled off. Inventory levels are at slightly below average levels. Marketing times have recently increased. The			
Market for this type of property	Increased 2 % in the past 6 months.	market is mainly fair market resale driven but there are so REO and short sale properties in the area. Neighboring			
Normal Marketing Days	<90	properties are conforming.			

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Current Listings				
	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	3131 Saleen Court	3106 Anchorman Way	6017 Highland Gardens Dr	5738 Wind Tower St
City, State	North Las Vegas, NV	North Las Vegas, NV	North Las Vegas, NV	North Las Vegas, NV
Zip Code	89031	89031	89031	89031
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.08 1	0.63 1	0.98 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$279,000	\$275,000	\$230,000
List Price \$		\$279,000	\$275,000	\$230,000
Original List Date		06/24/2019	06/07/2019	06/25/2019
DOM · Cumulative DOM		16 · 16	15 · 33	8 · 15
Age (# of years)	18	18	18	15
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	1,630	1,842	1,650	1,586
Bdrm · Bths · ½ Bths	3 · 2 · 1	4 · 2 · 1	3 · 2 · 1	3 · 2 · 1
Total Room #	6	7	6	5
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	0.13 acres	0.14 acres	0.10 acres	0.06 acres
Other	Patio, Porch, Fence, Shed	Patio, Porch, Fence	Patio, Porch, Fence	Patio, Porch, Fence

^{*} Listing 1 is the most comparable listing to the subject.

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

- **Listing 1** This comp is most similar in location of available list comps. It is superior in GLA size and bedroom count, otherwise similar. It appears to be in average condition.
- **Listing 2** The comp is a similar size three bedroom 2 story property. It is in average condition and similar in style. It is similar overall minus the subject's repair items.
- **Listing 3** This comp was used to bracket the subject's GLA size. It is inferior in GLA size and lot size. It is least similar in location. Average condition.

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.

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Recent Sales				
	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	3131 Saleen Court	2921 Bayliner Ave	3132 Sudden Valley Ct	6238 Morning Wing Dr
City, State	North Las Vegas, NV	North Las Vegas, NV	North Las Vegas, NV	North Las Vegas, NV
Zip Code	89031	89031	89031	89031
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.18 1	0.12 1	0.47 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$279,900	\$269,990	\$269,900
List Price \$		\$279,900	\$269,990	\$269,900
Sale Price \$		\$279,900	\$270,000	\$263,500
Type of Financing		Va	Conventional	Cash
Date of Sale		06/19/2019	03/18/2019	07/05/2019
DOM · Cumulative DOM	•	41 · 69	3 · 30	23 · 57
Age (# of years)	18	17	18	17
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	1,630	1,935	1,842	1,650
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2 · 1	3 · 2 · 1	3 · 2 · 1
Total Room #	6	6	7	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 Spa - Yes	
Lot Size	0.13 acres	0.13 acres	0.15 acres	0.10 acres
Other	Patio, Porch, Fence, Shed	Patio, Porch, Fence	Patio, Porch, Fence, Deck	Patio, Porch, Fence
Net Adjustment		-\$12,150	-\$29,610	-\$15,600
Adjusted Price		\$267,750	\$240,390	\$247,900

^{*} Sold 2 is the most comparable sale to the subject.

¹ Comp's "Miles to Subject" was calculated by the system.

 $^{^{\}rm 2}$ Comp's "Miles to Subject" provided by Real Estate Professional.

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

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Recent Sales - Cont.

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

- **Sold 1** The comp is superior in GLA size. It is a recent sale and similar in location, style room counts, and it has a 2 car garage. It appears to be in average condition. \$3000 concession.
- **Sold 2** The comp is superior in GLA size and it has an in-ground pool with a spa. It is most similar in location. It appears to be in average condition. \$3250 concession.
- **Sold 3** This comp is most similar in GLA size but least similar in location and condition. The comp is in good condition with an updated interior. It is otherwise similar in characteristics. No concessions.

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Subject Sale	es & Listing His	tory					
Current Listing S	tatus	Not Currently	Listed	Listing Histo	ry Comments		
Listing Agency/Firm			The sale information from within the last 12 months has been provided from the subject's tax record card. No GLVAR MLS				
Listing Agent Name							
Listing Agent Ph	Listing Agent Phone			data is associated with this transaction. The subject has not been listed for sale in the GLVAR MLS since February 2011 to			
# of Removed Li Months	# of Removed Listings in Previous 12 0 Months			March 2011 when it sold. The only other listings for the subject in the GLVAR MLS are prior expired sales listings from 2009,			s for the subject
# of Sales in Pre Months	in Previous 12 1		2010, and 2	2011 and a prior re ased via the GLVAI	ntal listing from 2	019. The subject	
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
				Sold	12/13/2018	\$176,200	Tax Records

Marketing Strategy				
	As Is Price	Repaired Price		
Suggested List Price	\$265,000	\$274,000		
Sales Price	\$255,000	\$264,000		
30 Day Price	\$245,000			
Comments Degarding Prining Strategy				

Comments Regarding Pricing Strategy

The subject is in average condition but some cosmetic repairs such as exterior paint, a garage door, and a shed roof repair are needed. 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. The search for sale comps was expanded to within six months due to limited similar sales within three months.

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Clear Capital Quality Assurance Comments Addendum

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

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Subject Photos

DRIVE-BY BPO



Front



Address Verification



Side



Side



Street

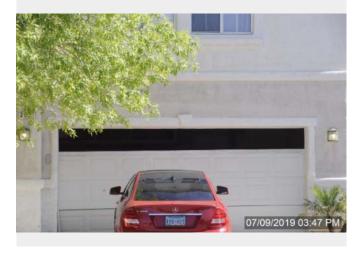


Street

Subject Photos

DRIVE-BY BPO





Other Other





Other Other

Listing Photos

DRIVE-BY BPO





Front

6017 HIGHLAND GARDENS DR North Las Vegas, NV 89031



Front

5738 WIND TOWER ST North Las Vegas, NV 89031



Front

Sales Photos

S1 2921 BAYLINER AVE North Las Vegas, NV 89031

DRIVE-BY BPO



Front

3132 SUDDEN VALLEY CT North Las Vegas, NV 89031



Front

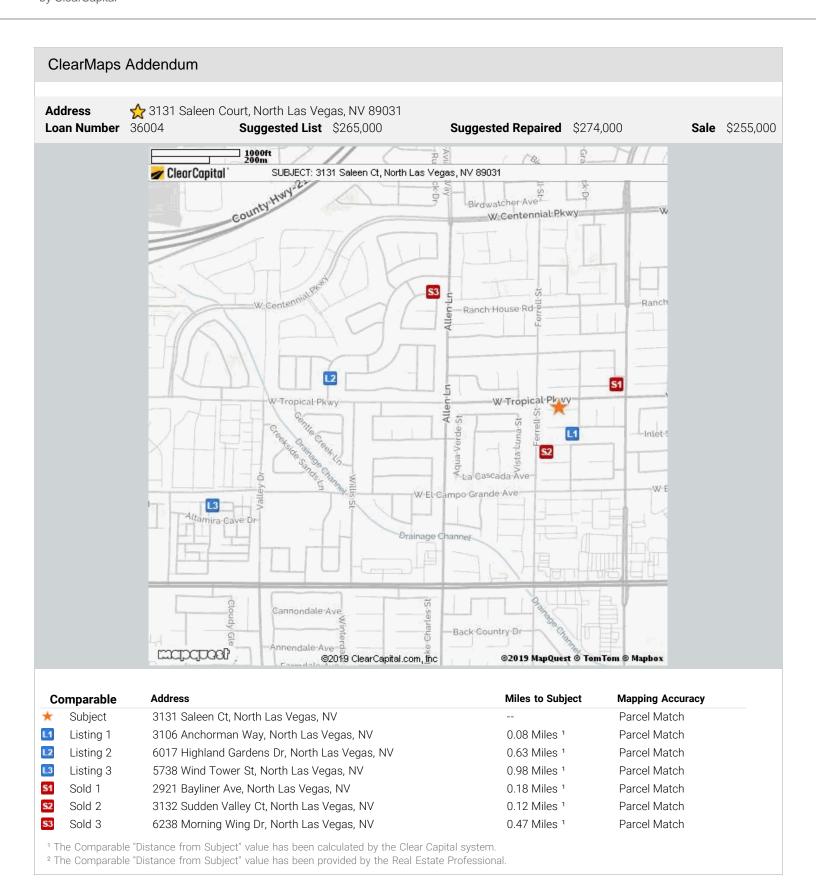
6238 MORNING WING DR North Las Vegas, NV 89031



Front

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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.
- 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

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Report Instructions - cont.

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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 Don Paradis Company/Brokerage ERA Brokers Consolidated

License NoS.0172065
Address
1735 Village Center Cir Las Vegas

License Expiration 08/31/2020 License State NV

Phone7023501863Emaildonp@nevadareo.net

Broker Distance to Subject 8.39 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: **3131 Saleen Court, North Las Vegas, NV 89031**
- 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.

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Loan Number

Disclaimer

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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.

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