

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>	5271 Agio Avenue, Pahrump, NV 89061	<b>Order ID</b>	6124348	<b>Property ID</b>	26286778
<b>Inspection Date</b>	04/02/2019	<b>Date of Report</b>	04/02/2019		
<b>Loan Number</b>	36083	<b>APN</b>	46-421-059		
<b>Borrower Name</b>	CRE	<b>County</b>	Nye		

### Tracking IDs

<b>Order Tracking ID</b>	CS_AgedBPOs_4.1.19	<b>Tracking ID 1</b>	CS_AgedBPOs_4.1.19
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--

### General Conditions

<b>Owner</b>	Champerly Real Estate	<b>Condition Comments</b>	
<b>R. E. Taxes</b>	\$2,257	The subject property appeared to be in average condition for the area and didn't show any obvious damages. The home shouldn't have any issues on the resale market.	
<b>Assessed Value</b>	\$136,189		
<b>Zoning Classification</b>	RESIDENTIAL		
<b>Property Type</b>	SFR		
<b>Occupancy</b>	Occupied		
<b>Ownership Type</b>	Fee Simple		
<b>Property Condition</b>	Average		
<b>Estimated Exterior Repair Cost</b>	\$0		
<b>Estimated Interior Repair Cost</b>	\$0		
<b>Total Estimated Repair</b>	\$0		
<b>HOA</b>	MT FALLS 7023626262		
<b>Association Fees</b>	\$88 / Month (Pool,Insurance)		
<b>Visible From Street</b>	Visible		
<b>Road Type</b>	Public		

### Neighborhood & Market Data

<b>Location Type</b>	Suburban	<b>Neighborhood Comments</b>	
<b>Local Economy</b>	Improving	Home values have increased dramatically in the last 2 years. More recently, home values have leveled off and are staying the same month to month. Last months prices went up 1% from the previous month. Most expect prices to stay level through the end of the year.	
<b>Sales Prices in this Neighborhood</b>	Low: \$255,000 High: \$349,000		
<b>Market for this type of property</b>	Increased 6 % in the past 6 months.		
<b>Normal Marketing Days</b>	<90		

## Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
<b>Street Address</b>	5271 Agio Avenue	4725 S Paradiso	5129 E Agio Av	4761 S Santa Luc
<b>City, State</b>	Pahrump, NV	Pahrump, NV	Pahrump, NV	Pahrump, NV
<b>Zip Code</b>	89061	89061	89061	89061
<b>Datasource</b>	MLS	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.05 <sup>1</sup>	0.17 <sup>1</sup>	0.09 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$310,000	\$299,900	\$309,000
<b>List Price \$</b>	--	\$299,000	\$299,900	\$309,000
<b>Original List Date</b>		11/09/2018	12/21/2018	02/19/2019
<b>DOM · Cumulative DOM</b>	-- · --	143 · 144	98 · 102	41 · 42
<b>Age (# of years)</b>	11	12	14	4
<b>Condition</b>	Average	Average	Average	Average
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	1 Story RANCH	1 Story RANCH	1 Story RANCH	1 Story RANCH
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	2,675	2,740	2,675	2,536
<b>Bdrm · Bths · ½ Bths</b>	4 · 3 · 1	3 · 3 · 1	4 · 3 · 1	3 · 2 · 1
<b>Total Room #</b>	7	6	7	6
<b>Garage (Style/Stalls)</b>	Attached 3 Car(s)	Attached 2 Car(s)	Attached 3 Car(s)	Attached 3 Car(s)
<b>Basement (Yes/No)</b>	No	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	--
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	0.20 acres	0.19 acres	0.19 acres	0.19 acres
<b>Other</b>	NONE	NONE	NONE	NONE

\* 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.

## Current Listings - Cont.

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

- Listing 1** Remarks Timeless upgrades were selected for this Bella Sera home in Mountain Falls Golf Community. 3 suites include attached full baths. Master suite w/5-piece bath, 2 walk-in closets, & slider to backyard. Kitchen boasts upgraded slab granite tops, lg island, double ovens, dining area, & high ceilings w/recessed lighting! Bonus room off 3rd suite offers addl space for relaxation/entertaining. Built-in bar, fireplace, & clubhouse offers pools & full gym!
- Listing 2** BEAUTIFUL HOME IN BELLA SERRA LOCATED IN MOUNTAIN FALLS!!!! HOME IS APPROX: 2675 SQ FT, WITH APPROX: 239 SQ FT CASITA!!!! BEAUTIFULLY LANDSCAPED, COVERED REAR PATIO, GRANITE COUNTER TOPS, STAINLESS APPLIANCES, TO MANY UPGRADES TO LIST!!!! A REAL MUST SEE!!!!
- Listing 3** Mountain Falls Bella Sera home built in 2015! Gorgeous home & location on the park. Entry boasts 2 chandeliers, den w/French doors to left, & guest' rooms to right. Tray ceilings, pendant lighting over island, stainless appliances, & shutters give this home warmth & polish. Master suite w/sitting nook, walk-in closet, & 5-piece bath. Extended/covered patio, finished landscaping, & mountain views! 3-car garage, 2,536 sqft home, 3bd + den.

## Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
<b>Street Address</b>	5271 Agio Avenue	4891 S Palazzo	5358 E Volterra Dr	5747 E Jaborandi
<b>City, State</b>	Pahrump, NV	Pahrump, NV	Pahrump, NV	Pahrump, NV
<b>Zip Code</b>	89061	89061	89061	89061
<b>Datasource</b>	MLS	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.55 <sup>1</sup>	0.52 <sup>1</sup>	0.58 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$279,900	\$327,000	\$349,900
<b>List Price \$</b>	--	\$271,000	\$300,000	\$349,900
<b>Sale Price \$</b>	--	\$265,000	\$300,000	\$339,000
<b>Type of Financing</b>	--	Conv	Conv	Cash
<b>Date of Sale</b>	--	02/12/2019	11/13/2018	02/08/2019
<b>DOM · Cumulative DOM</b>	-- · --	169 · 215	70 · 98	47 · 61
<b>Age (# of years)</b>	11	13	1	11
<b>Condition</b>	Average	Average	Average	Average
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	1 Story RANCH	1 Story RANCH	1 Story RANCH	1 Story RANCH
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	2,675	2,245	2,429	2,518
<b>Bdrm · Bths · ½ Bths</b>	4 · 3 · 1	3 · 2	3 · 2 · 1	3 · 3
<b>Total Room #</b>	7	6	6	6
<b>Garage (Style/Stalls)</b>	Attached 3 Car(s)	Attached 3 Car(s)	Attached 3 Car(s)	Attached 3 Car(s)
<b>Basement (Yes/No)</b>	No	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	--
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	0.20 acres	0.16 acres	.25 acres	0.16 acres
<b>Other</b>	NONE	NONE	NONE	NONE
<b>Net Adjustment</b>	--	+\$11,900	+\$8,420	+\$2,800
<b>Adjusted Price</b>	--	\$276,900	\$308,420	\$341,800

\* Sold 1 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.

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

- Sold 1** Remarks Spacious well maintained home in Mountain Falls. This beautiful home features 2,245 sq ft, 3 BRs and a Den, 2 Baths, granite counter tops in kitchen, 3 car garage. Backyard features a covered patio with built in barbeque and bar. LOT ADJ: \$800 BEDROOM ADJ: \$1500 BATH ADJ: \$1000 SQ. FOOT ADJ: \$8600
- Sold 2** WOW- BRAND NEW SINGLE-STORY on the BIGGEST & BEST LOT in the neighborhood! Upgraded QUARTZ counters, UPGRADED cabinets, UPGRADED flooring! Master bedroom features an upgraded bay window to enjoy gorgeous VIEWS of the mountains & ENSUITE w/ DUAL vanities, separate tub, HUGE shower & WALK-IN CLOSET! Backyard is a MASSIVE premium- EXTENDED PATIO COVER, POOL-SIZED lot (renderings already done!) w/ an extended side wall! Golf course community! LOT ADJ: \$1000 BED ADJ: \$1500 BATHROOM ADJ: \$1000 SQ. FOOT ADJ: \$4920
- Sold 3** What a view! Backs to golf course with view of pond and wildlife....Celebrate Homes model has 2518 square foot of home with a 2 car garage and a separate 1 car garage for your Golf Cart! All the upgrades available! Granite, Stainless, Island and Walk in Pantry. LOT ADJ: \$800 BEDROOM ADJ: \$1500 HALF BATH ADJ: \$500

## Subject Sales & Listing History

<b>Current Listing Status</b>	Currently Listed	<b>Listing History Comments</b>					
<b>Listing Agency/Firm</b>	ROCKWELL COMMERCIAL GROUP	Remarks Stunning 1 story home nestled in a charming & golf course community! Home features new interior paint pkg. & upgraded carpet throughout! Chefs kitchen complete w/built in appliances, solid counter top, island & tile floors! Additional feature is a 239sqft, 1 bedroom & 1 bath front casita Easy to maintain desert landscape up front & spacious backyard w/covered patio! House is super clean & move in ready!					
<b>Listing Agent Name</b>	JONAHTAN ABARABAR						
<b>Listing Agent Phone</b>	702-362-6262						
<b># of Removed Listings in Previous 12 Months</b>	0						
<b># of Sales in Previous 12 Months</b>	0						
<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>
11/02/2018	\$299,900	--	--	--	--	--	MLS

## Marketing Strategy

	As Is Price	Repaired Price
<b>Suggested List Price</b>	\$290,000	\$290,000
<b>Sales Price</b>	\$290,000	\$290,000
<b>30 Day Price</b>	\$280,000	--
<b>Comments Regarding Pricing Strategy</b>		
VALUED THE SUBJECT BETWEEN SALE COMP 1 AND 2 WHICH ARE THE MOST SIMILAR TO THE SUBJECT.		

## 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

## Listing Photos

**L1** 4725 S PARADISO  
Pahrump, NV 89061



Front

**L2** 5129 E AGIO AV  
Pahrump, NV 89061



Front

**L3** 4761 S SANTA LUC  
Pahrump, NV 89061



Front



## Sales Photos

**S1** 4891 S PALAZZO  
Pahrump, NV 89061



Front

**S2** 5358 E VOLTERRA DR  
Pahrump, NV 89061



Front

**S3** 5747 E JABORANDI  
Pahrump, NV 89061



Front

## ClearMaps Addendum

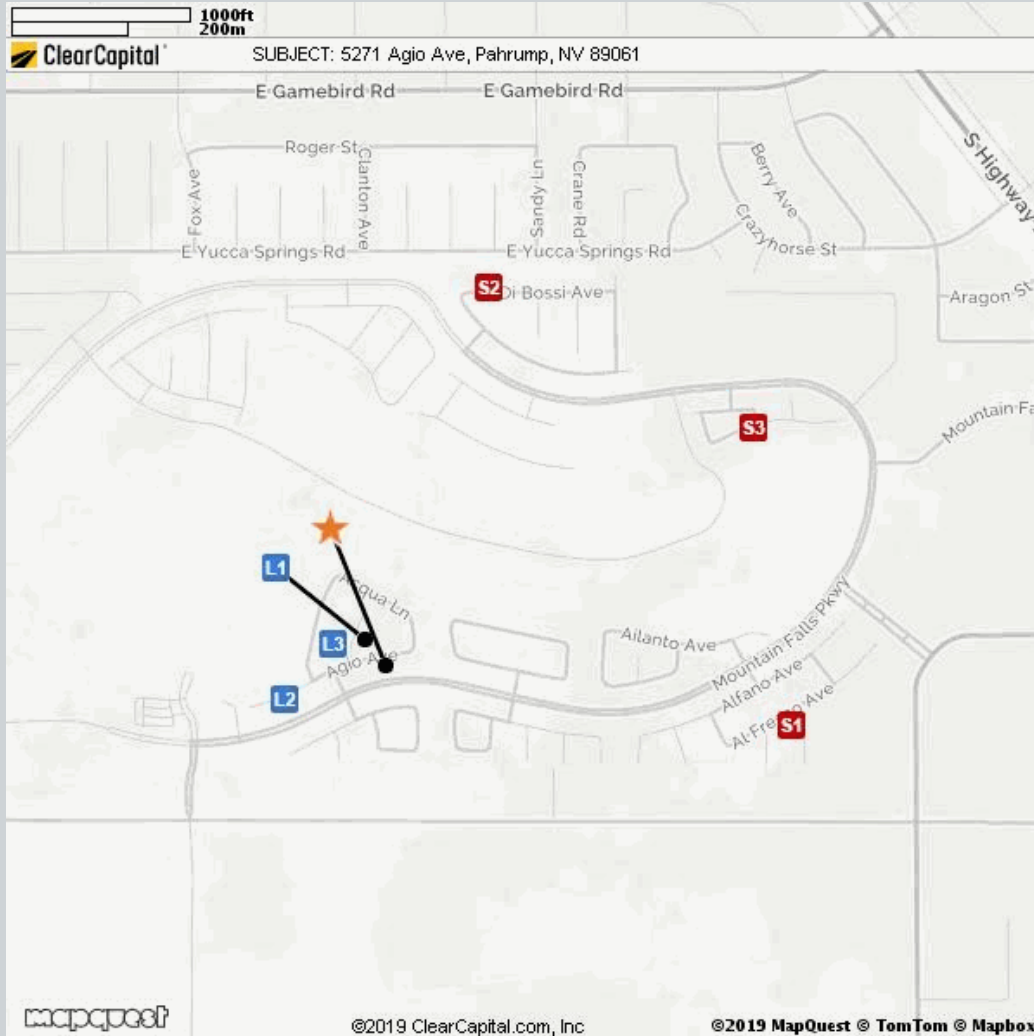
**Address** ★ 5271 Agio Avenue, Pahrump, NV 89061

**Loan Number** 36083

**Suggested List** \$290,000

**Suggested Repaired** \$290,000

**Sale** \$290,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	5271 Agio Ave, Pahrump, NV	--	Parcel Match
L1 Listing 1	4725 S Paradiso, Pahrump, NV	0.05 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	5129 E Agio Av, Pahrump, NV	0.17 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	4761 S Santa Luc, Pahrump, NV	0.09 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	4891 S Palazzo, Pahrump, NV	0.55 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	5358 E Volterra Dr, Pahrump, NV	0.52 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	5747 E Jaborandi, Pahrump, NV	0.58 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.

## 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

<b>Broker Name</b>	Mark Perry	<b>Company/Brokerage</b>	Local Realty
<b>License No</b>	B.1001058.LLC	<b>Address</b>	9325 S. Cimarron Rd Las Vegas NV 89178
<b>License Expiration</b>	09/30/2020	<b>License State</b>	NV
<b>Phone</b>	7022454240	<b>Email</b>	marksellslasvegas@gmail.com
<b>Broker Distance to Subject</b>	37.27 miles	<b>Date Signed</b>	04/02/2019

/Mark Perry/

*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: **Mark Perry** ("Licensee"), **B.1001058.LLC** (License #) who is an active licensee in good standing.

Licensee is affiliated with **Local Realty** (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: **5271 Agio Avenue, Pahrump, NV 89061**
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: **April 2, 2019**

Licensee signature: **/Mark Perry/**

**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.