Loan Number

36224

\$320,000 As-Is Value

by ClearCapital

Henderson, NV 89012

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

Address Inspection Date Loan Number Borrower Name	1858 Windward Court, Henderson, NV 89012 04/03/2020 36224 Hollyvale Rental Holdings LLC	Order ID Date of Report APN County	6682477 04/03/2020 178-20-517-0 Clark	Property ID	28271143
Tracking IDs					
Order Tracking ID	BotW New Fac-DriveBy BPO 04.02.20	Tracking ID 1	BotW New Fac-	DriveBy BPO 04.02	20
Tracking ID 2		Tracking ID 3			

General Conditions		
Owner	Champery Rental Reo Llc	Condition Comments
R. E. Taxes	\$174,183	No damage or repair issues from visual exterior inspection.
Assessed Value	\$70,990	Doors, windows, and landscaping appear to be in good condition
Zoning Classification	RM-10	for age and area.
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	
НОА	GREEN VALLEY RANCH 702-856-3773	
Association Fees	\$95 / Month (Pool,Other: CC&RS, COMMUNITY Pool, Gated)	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Da	ta	
Location Type	Suburban	Neighborhood Comments
Local Economy	Stable	In the subjects subdivision there are 5 homes for sale, 0 uncontract, 20 homes sold within the last 12 months
Sales Prices in this Neighborhood	Low: \$272,500 High: \$379,900	
Market for this type of property	Remained Stable for the past 6 months.	
Normal Marketing Days	<30	

Client(s): Wedgewood Inc

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Current Listings				
	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	1858 Windward Court	1859 Windward Ct	1877 Stablegate Ave	267 Spring Palms St
City, State	Henderson, NV	Henderson, NV	Henderson, NV	Henderson, NV
Zip Code	89012	89012	89012	89012
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.03 1	0.16 1	0.19 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$379,900	\$350,000	\$350,000
List Price \$		\$379,900	\$350,000	\$350,000
Original List Date		03/28/2020	02/28/2020	02/26/2020
DOM · Cumulative DOM		5 · 6	34 · 35	36 · 37
Age (# of years)	20	20	22	22
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 Ranch	2 Stories Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,618	1,781	1,792	1,460
Bdrm · Bths · ½ Bths	3 · 2 · 1	4 · 2 · 1	3 · 2	3 · 2
Total Room #	6	8	4	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	0.06 acres	0.09 acres	0.12 acres	0.12 acres

^{*} 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.

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Current Listings - Cont.

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

- Listing 1 Identical in age, bathrooms, number of floors, and garage stalls. Superior in square footage, bedrooms, total number of rooms and lot size. Charming 4 bedroom 3 bath home located in Green Valley Ranch with a community pool and spa. Fully updated and remodeled with brand new flooring, cabinets, two tone paint and appliances. This home delivers an open floor plan with vaulted ceilings over living room. Large backyard with a beautiful view of Paseo Verde Park. This home is move in ready and a must see!
- Listing 2 Inferior in age, number of floors, bathrooms, total number of rooms. Superior in square footage, lot size. Identical in bedrooms and garage stalls. Wonderful Home in GV Ranch in the Gated Community of Sentosa.MOVE IN READY Freshly Painted, New Carpet in MB and GR, New Laminate Flooring. Tile in Kitchen. Plantation Shutters in Living room, New Ceiling fans, NEW High End Water Treatment system and hot water tank, .New Garage Door and opener. Large MB with entrance out to patio and backyard, Walk in Closet. Extra long drive way. Close to Shopping, 215, The District & GV Ranch Casino. Can walk to Smiths
- Listing 3 Inferior in age, total number of floors, square footage, bathrooms. Identical in bedrooms, total number of rooms, and garage stalls. Lovely GV Ranch home in gated Sentosa..1 1/2 blocks to pool and just outside the gates are community parks, tennis courts and playgrounds. Living room has vaulted ceilings and fireplace..Custom window coverings thruout the home..Spacious master suite with walk-in closet..Bedroom 2 has skylights..Extras include all appliances, alarm, brand new water heater, solar screens & more. Backyard has covered patio & built-in BBQ..No rear neighbors.

Client(s): Wedgewood Inc Property ID: 28271143 Effective: 04/03/2020 Page: 3 of 16

by ClearCapital

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	1858 Windward Court	187 Mountainside Dr	1839 Thunder Mountain Dr	1856 Mesquite Canyon D
City, State	Henderson, NV	Henderson, NV	Henderson, NV	Henderson, NV
Zip Code	89012	89012	89012	89012
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.08 1	0.09 1	0.08 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$379,000	\$328,900	\$379,900
List Price \$		\$379,000	\$328,900	\$379,900
Sale Price \$		\$363,000	\$330,000	\$377,000
Type of Financing		Conv	Fha	Conv
Date of Sale		03/24/2020	09/24/2019	03/27/2020
DOM · Cumulative DOM		41 · 41	32 · 32	44 · 44
Age (# of years)	20	21	21	23
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 Ranch	2 Stories Ranch	2 Stories Ranch	2 Stories Ranch
# Units	1	1	1	1
Living Sq. Feet	1,618	1,618	1,618	1,669
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2 · 1	3 · 2 · 1	3 · 2 · 1
Total Room #	6	6	6	6
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 1 Car	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		Pool - Yes
Lot Size	0.06 acres	0.07 acres	0.06 acres	0.11 acres
Other		fireplace	fireplace	fireplace
Net Adjustment		-\$31,500	-\$10,500	-\$32,712

^{*} 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.

by ClearCapital

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

- Sold 1 SC1 adj \$4,000 inf garage stall, adj. \$3,500 sup flooring, adj. \$3,000 sup appliances, adj \$25,000 sup pool and spa, adj. \$4,000 sup cabinets, counters, backsplash Inferior in age, and garage stalls. Identical In number of floors, square footage, bedrooms, bathrooms, total number of rooms. Superior in lot size. Adjustments made for Garage stall, pool, spa, upgraded flooring, stainless steel appliances, backsplash, upgraded cabinets, & quartz countertops. Beautifully upgraded home inside gated community in the heart of Green Valley! Upgraded flooring throughout home. Kitchen features stainless steel appliances, backsplash, upgraded cabinets, & quartz countertops. Master bath boasts quartz counter, double sinks, double closets. gas Fireplace in living room. Backyard contains covered patio with lights, AMAZING HEATED POOL & SPA w/ waterfall, pebble-tech bottom MOVE-IN READY! Beautifully upgraded home inside gated community in the heart of Green Valley! Upgraded flooring throughout home. Kitchen features stainless steel appliances, backsplash, upgraded cabinets, & quartz countertops. Master bath boasts quartz counter, double sinks, double closets. gas Fireplace in living room. Backyard contains covered patio with lights, AMAZING HEATED POOL & SPA w/ waterfall, pebble-tech bottom MOVE-IN READY! Beautifully upgraded home inside gated community in the heart of Green Valley! Upgraded flooring throughout home. Kitchen features stainless steel appliances, backsplash, upgraded cabinets, & quartz countertops. Master bath boasts quartz counter, double sinks, double closets. gas Fireplace in living room. Backyard contains covered patio with lights, AMAZING HEATED POOL & SPA w/ waterfall, pebble-tech bottom MOVE-IN READY!
- Sold 2 SC2 adj. \$3,500 sup flooring, adj. \$3,000 sup appliances, adj. \$4,000 sup painted cabinets, countertops, backsplash Inferior in age. Identical In number of floors, square footage, bedrooms, bathrooms, total number of rooms, garage stalls and lot size. Adjustments made for Laminate floors, Granite counters & stainless steel appliances. Beautifully upgraded 3 bd home in the heart of Green Valley Ranch! High ceilings in living room!Laminate floors throughout! Plantation shutters & French Doors lead to a low maintenance b/yard! Beautiful fireplace in family room! Granite counters & stainless steel appliances in the kitchen!Upgraded master bath w/ separate shower &tub!Brand new A/C unit installed in 2017. Lush landscaping throughout this gated community w/ pool&spa! See this today!
- Sold 3 SC3 adj. \$10,000 sup remodel, adj. \$20,000 sup pool, \$226 sqft. total \$2,712 sup square footage Inferior in age. Identical In number of floors, bedrooms, bathrooms, total number of rooms, garage stalls. Superior in square footage and lot size. Adjustments made for Remodeled kitchen w/ white shaker cabs w/slow close drawers, SS appliances & granite, and square footage, and pool STOP!YOU HAVE FOUND YOUR DREAM HOME!The moment you arrive you'll LOVE the charming curb appeal.Inside is towering ceilings & 18" travertine floors. Remodeled kitchen w/ white shaker cabs w/slow close drawers, SS appliances & granite.Living rm w/ built-in entmnt unit & fireplace.Luxurious master dwnstrs. Enjoy the sparkling pool or relax by the firepit in the bkyd.Close to shopping @ the District, community parks & great schools. MUST SEE!!

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Current Listing S	Status	Not Currently Listed	Listing History Comments		
Listing Agency/Firm			Gorgeous 2 story Green Valley Ranch home in Gated		
Listing Agent Name Listing Agent Phone			community with community pool and parks! High ceiling living		
			room upon entry! Tile flooring downstairs and wood laminate upstairs! Kitchen with SS appliances and granite countertops!		
# of Removed Li	istings in Previous 12	0	Ceiling fan and window blinds in each bedroom!		
# of Sales in Pro Months	evious 12	0			

Marketing Strategy				
	As Is Price	Repaired Price		
Suggested List Price	\$330,000	\$330,000		
Sales Price	\$320,000	\$320,000		
30 Day Price	\$315,000			
Comments Regarding Pricing S	trategy			
Suggest pricing near mid ra	nge of competing listings. Subject prope	rty would likely sell near mid range of comps		

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.

Client(s): Wedgewood Inc

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DRIVE-BY BPO

Subject Photos



Front



Address Verification



Address Verification





Side



Side

Subject Photos

by ClearCapital

DRIVE-BY BPO



Street

Client(s): Wedgewood Inc

Property ID: 28271143

Listing Photos



1859 Windward Ct Henderson, NV 89012



Front



1877 Stablegate Ave Henderson, NV 89012



Front



267 Spring Palms St Henderson, NV 89012



Front

Sales Photos

by ClearCapital



187 Mountainside Dr Henderson, NV 89012



Front



1839 Thunder Mountain Dr Henderson, NV 89012



Front

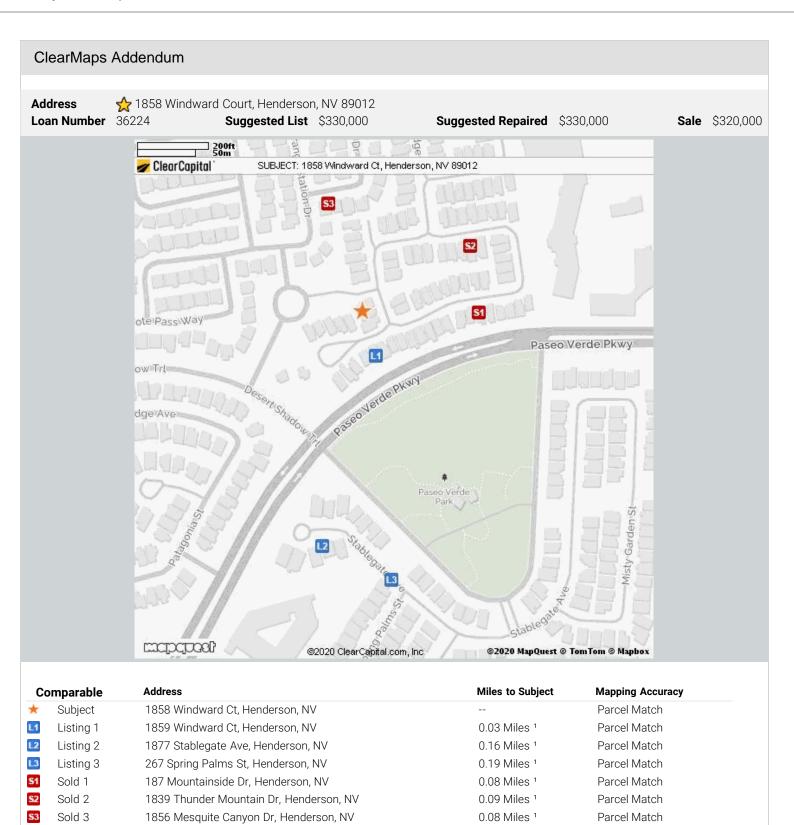


1856 Mesquite Canyon Dr Henderson, NV 89012



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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.

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Addendum: Report Purpose

by ClearCapital

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.

Client(s): Wedgewood Inc

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Addendum: Report Purpose - cont.

Report Instructions

by ClearCapital

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.

by ClearCapital

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 Ivory Harp Company/Brokerage Prestige Properties

License No S.0172462 Address 1139 Paradise Vista Henderson NV

89002

License Expiration 12/31/2020 License State NV

Phone 7025812609 Email IVORY@IVORYSELLSVEGAS.COM

Broker Distance to Subject 7.80 miles **Date Signed** 04/03/2020

/Ivory Harp/

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: **Ivory Harp** ("Licensee"), **S.0172462** (License #) who is an active licensee in good standing.

Licensee is affiliated with Prestige Properties (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: **1858 Windward Court, Henderson, NV 89012**
- 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 3, 2020 Licensee signature: /Ivory Harp/

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.

Client(s): Wedgewood Inc Property ID: 28271143 Effective: 04/03/2020 Page: 15 of 16

by ClearCapital

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.

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