DRIVE-BY BPO

2653 RIMBAUD STREET

LAS VEGAS, NV 89044

36425 Loan Number **\$389,000**• As-Is Value

by ClearCapital

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	2653 Rimbaud Street, Las Vegas, NV 89044 04/09/2021 36425 Champery Rental REO LLC	Order ID Date of Report APN County	7221768 04/12/2021 190-19-316- Clark	Property ID 029	29925691
Tracking IDs					
Order Tracking ID	0407_BPO_Update	Tracking ID 1	0407_BPO_Upo	date	
Tracking ID 2		Tracking ID 3			

General Conditions		
Owner	Champery Rental REO	Condition Comments
R. E. Taxes	\$2,095	Home is in average condition and is consistent with other
Assessed Value	\$102,941	homes in the neighborhood. No damages noted from the
Zoning Classification	RM-8	exterior.
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	Provence 702-407-1834	
Association Fees	\$135 / Quarter (Other: playground)	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data					
Location Type	Suburban	Neighborhood Comments			
Local Economy	Improving	Neighborhood is in average condition and is located near			
Sales Prices in this Neighborhood	Low: \$375,000 High: \$450,000	schools, shopping, and parks (within 1-2 miles). REOs and sho sales account for only about 1% of market activity.			
Market for this type of property Increased 7 % in the past 6 months.					
Normal Marketing Days	<30				

Client(s): Wedgewood Inc

Property ID: 29925691

Effective: 04/09/2021 Page: 1 of 14

36425 Loan Number **\$389,000**• As-Is Value

by ClearCapital

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	2653 Rimbaud Street	2620 Hotel De Ville Ter	2604 Galimard Ter	2457 Rue Bienville Way
City, State	Las Vegas, NV	Henderson, NV	Henderson, NV	Henderson, NV
Zip Code	89044	89044	89044	89044
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.19 1	0.14 1	0.07 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$405,000	\$389,999	\$500,000
List Price \$		\$394,999	\$394,999	\$500,000
Original List Date		03/04/2021	02/25/2021	03/18/2021
DOM · Cumulative DOM	•	14 · 39	11 · 46	23 · 25
Age (# of years)	15	14	13	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 modern	2 Stories modern	2 Stories modern	2 Stories modern
# Units	1	1	1	1
Living Sq. Feet	2,090	2,090	2,090	2,090
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2 · 1	3 · 2 · 1	3 · 2 · 1
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				Pool - Yes

^{*} Listing 2 is the most comparable listing to the subject.

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

- Listing 1 Comp is equal; same layout and amenities.
- Listing 2 Comp is equal; shares like traits with subject.
- Listing 3 Comp is superior; larger lot has a pool.

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.

LAS VEGAS, NV 89044 Loan Number

\$389,000• As-Is Value

36425

by ClearCapital

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	2653 Rimbaud Street	2616 Galimard Ter	2444 Rue Bienville Way	2340 Rue Bienville Way
City, State	Las Vegas, NV	Henderson, NV	Henderson, NV	Henderson, NV
Zip Code	89044	89044	89044	89044
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.15 1	0.10 1	0.31 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$385,000	\$389,000	\$398,500
List Price \$		\$375,000	\$389,000	\$398,500
Sale Price \$		\$375,000	\$400,000	\$408,500
Type of Financing		Conv	Conv	Cnofsle
Date of Sale		03/12/2021	03/15/2021	02/17/2021
DOM · Cumulative DOM	·	23 · 65	4 · 39	1 · 39
Age (# of years)	15	13	15	11
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	Beneficial ; Mountain	Neutral ; Mountain
Style/Design	2 Stories modern	2 Stories modern	2 Stories modern	2 Stories modern
# Units	1	1	1	1
Living Sq. Feet	2,090	2,090	2,090	2,063
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2 · 1	3 · 2 · 1	3 · 2 · 1
Total Room #	7	7	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
Lot Size	0.10 acres	0.09 acres	0.08 acres	0.08 acres
Other	none	none	none	none
Net Adjustment		\$0	-\$5,000	-\$20,000
Adjusted Price		\$375,000	\$395,000	\$388,500

^{*} Sold 1 is the most comparable sale to the subject.

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

- **Sold 1** Comp is equal; similar in sqft, lot size and amenities.
- **Sold 2** Comp is superior; better views.
- **Sold 3** Comp is superior; offers a pool and superior views.

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.

LAS VEGAS, NV 89044

36425 Loan Number

\$389,000 As-Is Value

by ClearCapital

Subject Sale	es & Listing His	story					
Current Listing Status Not Currently Listed		Listing History Comments					
Listing Agency/F	irm			n/a			
Listing Agent Na	me						
Listing Agent Ph	one						
# of Removed List Months	stings in Previous 12	0					
# 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

Marketing Strategy				
	As Is Price	Repaired Price		
Suggested List Price	\$389,000	\$389,000		
Sales Price	\$389,000	\$389,000		
30 Day Price	\$380,000			
Comments Regarding Pricing S	trategy			

Our market is increasing- SFR increased 13.1% in sales price since this time last year, while condos/townhomes saw an increase of 10.3% in sales price. Inventory is less than a month supply. Distressed sales remain historically low, accounting for only 1.2% of sales. Cash sales account for about 21% of recent sales. Days on market are also low-roughly 81% of homes sell within 60 days. The suggested list price is based upon comparable sales used in account with current market conditions. Also based on exterior inspection only-interior condition could dramatically affect the value of the property.

Client(s): Wedgewood Inc

Property ID: 29925691

LAS VEGAS, NV 89044

36425 Loan Number **\$389,000**• As-Is Value

by ClearCapital

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 Property ID: 29925691 Effective: 04/09/2021 Page: 5 of 14

Subject Photos

by ClearCapital

DRIVE-BY BPO



Front



Address Verification



Street

by ClearCapital

Listing Photos





Front

2604 Galimard Ter Henderson, NV 89044



Front

2457 Rue Bienville Way Henderson, NV 89044



Front

Loan Number

36425

\$389,000• As-Is Value

by ClearCapital

by Glodi Gapita

Sales Photos





Front

2444 Rue Bienville Way Henderson, NV 89044



Front

2340 Rue Bienville Way Henderson, NV 89044

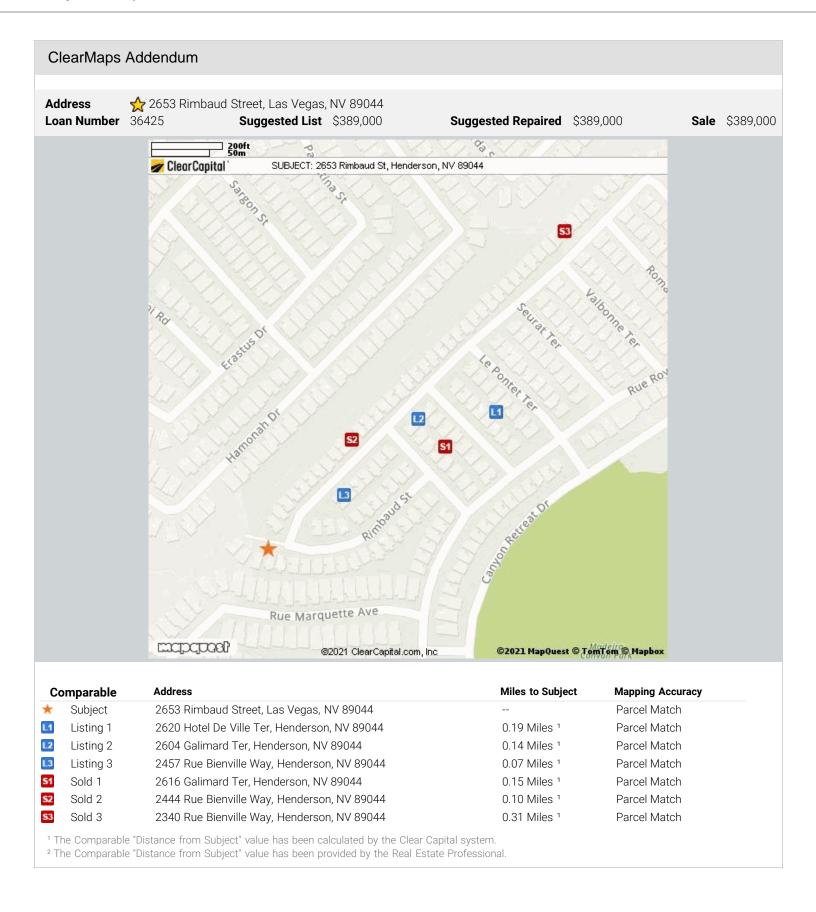


Front

\$389,000

by ClearCapital

36425 LAS VEGAS, NV 89044 As-Is Value Loan Number



LAS VEGAS, NV 89044

36425

\$389,000

Loan Number As-Is Value

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:

by ClearCapital

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 Property ID: 29925691 Effective: 04/09/2021 Page: 10 of 14

LAS VEGAS, NV 89044

36425

\$389,000As-Is Value

Loan Number •

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. 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 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.

Client(s): Wedgewood Inc

Property ID: 29925691

Page: 11 of 14

LAS VEGAS, NV 89044

36425 Loan Number **\$389,000**• As-Is Value

by ClearCapital

Report Instructions - cont.

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.

Client(s): Wedgewood Inc Property ID: 29925691 Effective: 04/09/2021 Page: 12 of 14

LAS VEGAS, NV 89044

36425

\$389,000 • As-Is Value

Loan Number

Broker Information

by ClearCapital

Broker Name Allison Stone Company/Brokerage eXp Realty

License No S.0070475 **Address** 3405 Barolo Ct Sparks NV 89434

License Expiration 02/28/2023 **License State** NV

Phone 7022034298 Email allison@vegashomesold.com

Broker Distance to Subject 350.64 miles **Date Signed** 04/10/2021

/Allison Stone/

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: **Allison Stone** ("Licensee"), **S.0070475** (License #) who is an active licensee in good standing.

Licensee is affiliated with eXp 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: **2653 Rimbaud Street, Las Vegas, NV 89044**
- 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 12, 2021 Licensee signature: /Allison Stone/

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: 29925691 Effective: 04/09/2021 Page: 13 of 14

Loan Number

\$389,000

by ClearCapital

As-Is Value

36425

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.

Client(s): Wedgewood Inc

Property ID: 29925691

Effective: 04/09/2021 Page: 14 of 14