

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	1850 Greta Boulevard, Pahrump, NV 89060	Order ID	6104098	Property ID	26191818
Inspection Date	03/14/2019	Date of Report	03/14/2019		
Loan Number	37038	APN	029-782-15		
Borrower Name	CRE				

Tracking IDs

Order Tracking ID	CS_FundingBatch57_03.13.2019	Tracking ID 1	CS_FundingBatch57_03.13.2019
Tracking ID 2	--	Tracking ID 3	--

I. General Conditions

Property Type	Manuf. Home	Condition Comments	
Occupancy	Vacant		subject on corner lot, needs wxterior paint, down to bare wood in spots, has some roof appears in poor condition, (has NOD posted)
Secure?	Yes (lockbox)		
Ownership Type	Fee Simple		
Property Condition	Fair		
Estimated Exterior Repair Cost	\$3,500		
Estimated Interior Repair Cost	\$500		
Total Estimated Repair	\$4,000		
HOA	No		
Visible From Street	Visible		

II. Subject Sales & Listing History

Current Listing Status	Not Currently Listed	Listing History Comments	
Listing Agency/Firm			listed 10/12/2017 for \$63,000.00-----expired 04/30/2017
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
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III. Neighborhood & Market Data

Location Type	Rural	Neighborhood Comments	
Local Economy	Improving		mostly older manufactured homes and a few site homes, condition vary from fair to good--far from al amenities
Sales Prices in this Neighborhood	Low: \$86,000 High: \$168,000		
Market for this type of property	Increased .5 % in the past 6 months.		
Normal Marketing Days	<90		

IV. Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	1850 Greta Boulevard	651 Munsell St	1771 Brian St	3391 Charleston Park
City, State	Pahrump, NV	Pahrump, NV	Pahrump, NV	Pahrump, NV
Zip Code	89060	89060	89048	89048
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	3.19 ¹	8.69 ¹	3.69 ¹
Property Type	Manuf. Home	Manufactured	Manufactured	Manufactured
Original List Price \$	\$	\$115,000	\$120,000	\$132,000
List Price \$	--	\$112,000	\$120,000	\$130,900
Original List Date		02/25/2019	01/02/2019	09/22/2018
DOM · Cumulative DOM	-- · --	17 · 17	52 · 71	102 · 173
Age (# of years)	26	35	26	37
Condition	Fair	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Style/Design	1 Story ranch	1 Story ranch	1 Story ranch	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	940	1,034	840	940
Bdrm · Bths · ½ Bths	3 · 2	2 · 1 · 1	2 · 2	2 · 2
Total Room #	5	5	6	5
Garage (Style/Stalls)	None	Carport 2 Car(s)	Carport 2 Car(s)	Detached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	1.15 acres	.43 acres	1.08 acres	.89 acres
Other	fr. porch, back porch, fence	porch, fence	fence	fence

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

- Listing 1** superior--similar age, location and size, it is in better condition, has a two car, car port----smaller lot and is a two bedroom and is older home bedroom
- Listing 2** superior--similar loction, size and age---it is in better condition, has two car, carport--- has less sq. feet, two bedrooms, no porchit is a two bedroom, no porch
- Listing 3** superiuor---similar size and location-----has two car garage, it is in better condition, fully fenced-----it is a two bedroom home , no porch

* 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.

V. Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	1850 Greta Boulevard	2390 Travois St	2920 Hardy Lane	3390 Hardy Lane
City, State	Pahrump, NV	Pahrump, NV	Pahrump, NV	Pahrump, NV
Zip Code	89060	89048	89048	89048
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	10.04 ¹	3.38 ¹	3.55 ¹
Property Type	Manuf. Home	Manufactured	Manufactured	Manufactured
Original List Price \$	--	\$79,900	\$79,900	\$69,900
List Price \$	--	\$79,900	\$79,900	\$69,900
Sale Price \$	--	\$78,500	\$79,900	\$65,000
Type of Financing	--	Conventional	Conventional	Cash
Date of Sale	--	5/25/2018	3/20/2018	5/25/2018
DOM · Cumulative DOM	-- · --	35 · 35	110 · 110	16 · 33
Age (# of years)	26	28	29	25
Condition	Fair	Fair	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Style/Design	1 Story ranch	1 Story ranch	1 Story ranch	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	940	1,034	1,034	931
Bdrm · Bths · ½ Bths	3 · 2	3 · 1 · 1	3 · 1 · 1	2 · 2
Total Room #	5	6	6	5
Garage (Style/Stalls)	None	None	None	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	%	--	--	--
Pool/Spa	--	--	--	--
Lot Size	1.15 acres	1.2 acres	.93 acres	.92 acres
Other	fr. porch, back porch, fence	fence	fence,porch	fence
Net Adjustment	--	+\$0	-\$8,000	+\$0
Adjusted Price	--	\$78,500	\$71,900	\$65,000

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

Sold 1 equal--similar age, size, location and in similar condition as subject property

Sold 2 superior---similar location, age and size, and it is in better condition than subject property

Sold 3 equal---similar location, size and age----it is in better condition-----two bedroom home

* Sold 1 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.

VI. Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$77,000	\$81,000
Sales Price	\$74,000	\$78,000
30 Day Price	\$68,000	--

Comments Regarding Pricing Strategy

rural area and due to subject age and size, comps extremely limited had to expand all search parameters to find somewhat similar comps---used adjusted sold prices of sold comps to arrive at values

VII. 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.

VIII. Property Images

Address 1850 Greta Boulevard, Pahrump, NV 89060
Loan Number 37038 **Suggested List** \$77,000

Suggested Repaired \$81,000

Sale \$74,000



Subject 1850 Greta Blvd

View Front



Subject 1850 Greta Blvd

View Address Verification

VIII. Property Images (continued)

Address 1850 Greta Boulevard, Pahrump, NV 89060

Loan Number 37038

Suggested List \$77,000

Suggested Repaired \$81,000

Sale \$74,000



Subject 1850 Greta Blvd

View Address Verification



Subject 1850 Greta Blvd

View Street

VIII. Property Images (continued)

Address 1850 Greta Boulevard, Pahrump, NV 89060
Loan Number 37038

Suggested List \$77,000

Suggested Repaired \$81,000

Sale \$74,000



Listing Comp 1

View Front



Listing Comp 2

View Front

VIII. Property Images (continued)

Address 1850 Greta Boulevard, Pahrump, NV 89060
Loan Number 37038

Suggested List \$77,000

Suggested Repaired \$81,000

Sale \$74,000



Listing Comp 3

View Front



Sold Comp 1

View Front

VIII. Property Images (continued)

Address 1850 Greta Boulevard, Pahrump, NV 89060
Loan Number 37038 **Suggested List** \$77,000

Suggested Repaired \$81,000

Sale \$74,000



Sold Comp 2


View Front

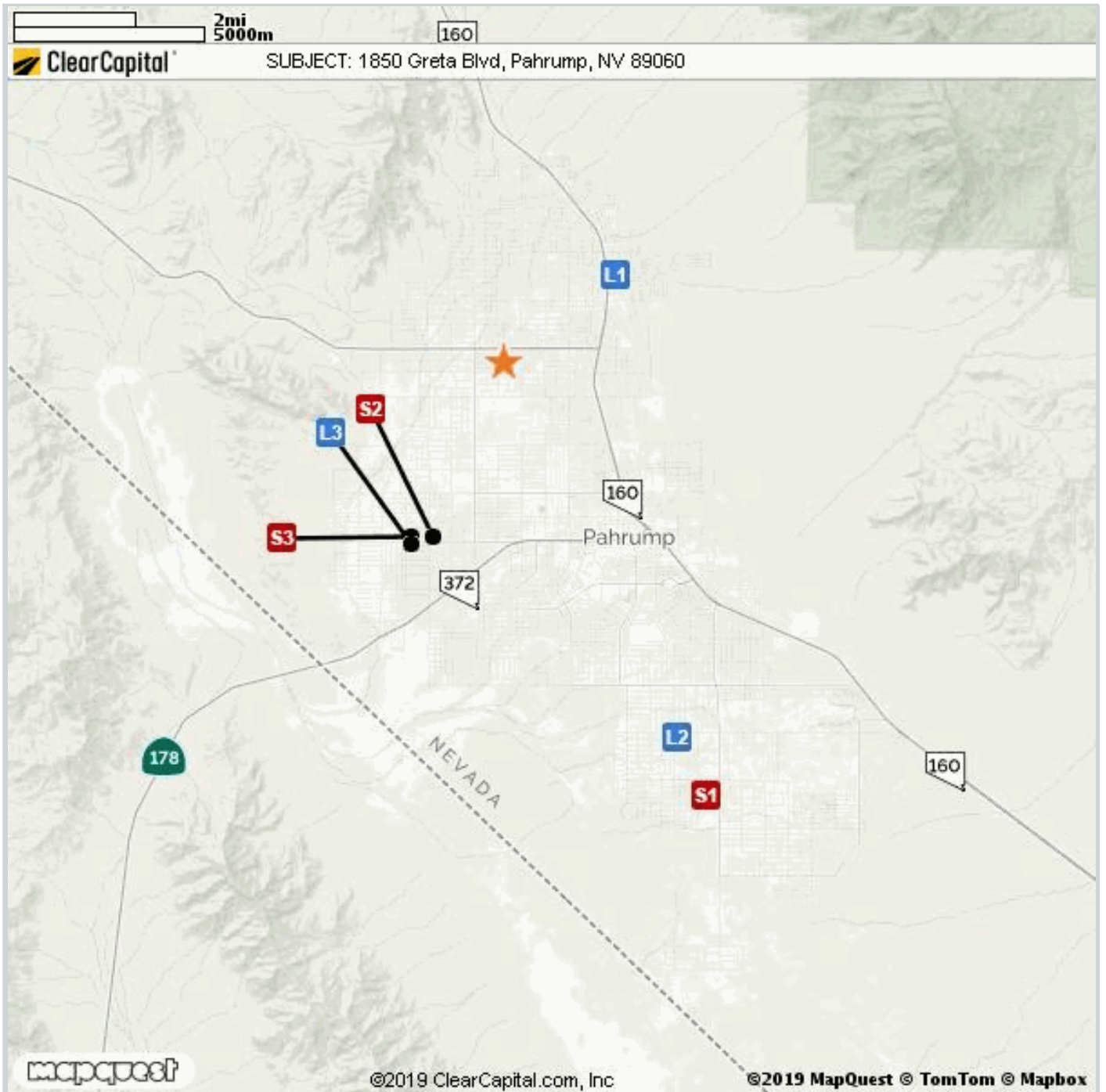









Sold Comp 3

View Front

ClearMaps Addendum

Address  1850 Greta Boulevard, Pahrump, NV 89060
 Loan Number 37038 Suggested List \$77,000 Suggested Repaired \$81,000 Sale \$74,000



Comparable	Address	Miles to Subject	Mapping Accuracy
 Subject	1850 Greta Blvd, Pahrump, NV	--	Parcel Match
 Listing 1	651 Munsell St, Pahrump, NV	3.19 Miles ¹	Parcel Match
 Listing 2	1771 Brian St, Pahrump, NV	8.69 Miles ¹	Parcel Match
 Listing 3	3391 Charleston Park, Pahrump, NV	3.69 Miles ¹	Parcel Match
 Sold 1	2390 Travois St, Pahrump, NV	10.04 Miles ¹	Parcel Match
 Sold 2	2920 Hardy Lane, Pahrump, NV	3.38 Miles ¹	Parcel Match
 Sold 3	3390 Hardy Lane, Pahrump, NV	3.55 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.

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.

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 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	Roger Wackett	Company/Brokerage	Legacy Trails Realty
License No	40461	Electronic Signature	/Roger Wackett/
License Expiration	05/31/2019	License State	NV
Phone	7757641092	Email	rog1092@gmail.com
Broker Distance to Subject	2.21 miles	Date Signed	03/14/2019

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: **Roger Wackett** ("Licensee"), **40461** (License #) who is an active licensee in good standing.

Licensee is affiliated with **Legacy Trails 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: **1850 Greta Boulevard, Pahrump, NV 89060**
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: **March 14, 2019**

Licensee signature: **/Roger Wackett/**

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.