by ClearCapital

1312 Hewitt St Las Vegas, NV 89106

Loan Number

37760

\$179,000• 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	1312 Hewitt Street, Las Vegas, NV 89106 06/19/2019 37760 Catamount Properties 2018 LLC	Order ID Date of Report APN County	6215229 06/19/2019 139-29-514-1 Clark	Property ID	26694849
Tracking IDs					
Order Tracking ID	CITI_BPO_06.18.19	Tracking ID 1	CITI_BPO_06.1	8.19	
Tracking ID 2		Tracking ID 3			

General Conditions		
Owner	Catamount Properties	Condition Comments
R. E. Taxes	\$391	The subject appears in average conditon as seen from the
Assessed Value	\$25,005	exterior inspection. The subject conforms well with the area.
Zoning Classification	sfr	
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	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Da	ata	
Location Type	Suburban	Neighborhood Comments
Local Economy	Stable	The neighborhood is a older devleopment with a mix of
Sales Prices in this Neighborhood	Low: \$120,000 High: \$250,000	stucco/shingle roofing properties mainly and some tile roofing The area is locaed in the N.W quadrant of town, close to all
Market for this type of property	Increased 2 % in the past 6 months.	commercial and public ameniites.
Normal Marketing Days	<90	

DRIVE-BY BPO

Current Listings				
	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	1312 Hewitt Street	1233 Adams Ave	2049 Jade Hills	2109 Kendal Hill
City, State	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV
Zip Code	89106	89106	89106	89106
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.84 1	0.32 1	0.39 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$184,999	\$175,000	\$200,000
List Price \$		\$184,999	\$175,000	\$194,500
Original List Date		06/14/2019	06/17/2019	03/07/2019
DOM · Cumulative DOM		5 · 5	2 · 2	95 · 104
Age (# of years)	56	61	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	1 Story ranch	1 Story ranch	1 Story ranch	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	1,179	912	1,004	1,096
Bdrm \cdot Bths \cdot ½ Bths	3 · 2	3 · 2	2 · 2	3 · 2
Total Room #	5	5	5	5
Garage (Style/Stalls)	Carport 2 Car(s)	Carport 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				
Lot Size	.15 acres	.18 acres	.08 acres	.08 acres
Other	none	none	none	none

^{*} 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 L1 is in a adjacent subdivision, slightly smaller model, similarly appointed model. Fresh paint inside and out. Kitchen has quartz counters.
- Listing 2 L2 is a similarly appointed sqft model as the subject. L2 is the best available for a smaller than average single story model in the area. Sqft is the maing value, not age. Tile flooring throughout.
- Listing 3 L3 is in a adjacent subdivision, similarly appointed sqft model, best avialble for the area of smaller than average sinlge story models. Tile and laminate flooring.

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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	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	1312 Hewitt Street	1112 Wyatt Ave	2220 Washington	2029 Hassell
City, State	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV	North Las Vegas, NV
Zip Code	89106	89106	89106	89032
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.88 1	0.30 1	0.87 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$189,999	\$219,900	\$240,000
List Price \$		\$179,500	\$209,900	\$175,000
Sale Price \$		\$179,500	\$210,000	\$175,000
Type of Financing		Conv	Conv	Conv
Date of Sale		01/25/2018	05/24/2019	02/27/2018
DOM · Cumulative DOM		69 ·	64 · 114	79 ·
Age (# of years)	56	63	62	56
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	1 Story ranch	1 Story ranch	1 Story ranch	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	1,179	1,064	1,069	1,071
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 1 · 1	4 · 2
Total Room #	5	5	5	7
Garage (Style/Stalls)	Carport 2 Car(s)	Carport 1 Car	Carport 1 Car	Carport 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	.15 acres	.15 acres	.16 acres	.14 acres
Other	none	none	none	none
Net Adjustment		\$0	\$0	\$0
Adjusted Price		\$179,500	\$210,000	\$175,000

^{*} Sold 3 is the most comparable sale to the subject.

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

- Sold 1 S1 is a similarly appointed model as the subject in a adjacent subdivision. New flooring, new kitchen cabinets, new granite counters.
- Sold 2 S2 is a similarly appointed model as the subject in a adjacent subdivision. Ceramic floors, family room has carpet.
- Sold 3 S3 is a similarly appointed model with the subjects sqft and age. S3 is in a adjacent subdivision. Per mls two years ago, new floors granite counters.

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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Subject Sal	es & Listing His	tory					
Current Listing S	tatus	Not Currently I	isted	Listing Histor	y Comments		
Listing Agency/F	irm			No listing h	story found from r	esearch.	
Listing Agent Na	me						
Listing Agent Ph	one						
# of Removed Li 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

	As Is Price	Repaired Price
Suggested List Price	\$184,999	\$184,999
Sales Price	\$179,000	\$179,000
30 Day Price	\$175,000	-
Comments Regarding Pricing S	trategy	

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: 26694849

DRIVE-BY BPO

Subject Photos



Front



Address Verification



Side



Side



Street



Street

Listing Photos

DRIVE-BY BPO





Front

2049 Jade Hills Las Vegas, NV 89106



Front

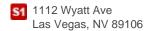
2109 Kendal Hill Las Vegas, NV 89106



Front

Sales Photos

DRIVE-BY BPO





Front

\$2 2220 Washington Las Vegas, NV 89106



Front

2029 Hassell North Las Vegas, NV 89032

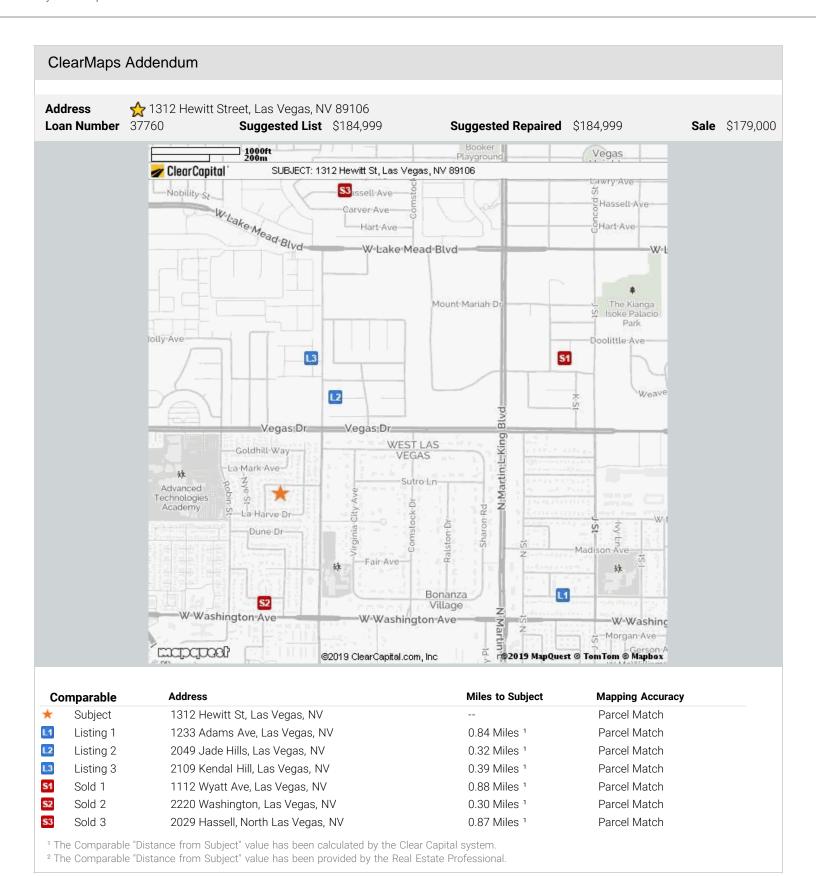


Front

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Las Vegas, NV 89106



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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

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
- 9. Clear Capital and our mutual customers greatly appreciate your expertise. If you cannot

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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.

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Broker Information

by ClearCapital

Broker Name Reginald Broaden Company/Brokerage WEST COAST REALTY LLC

6135 THEATRICAL RD LAS VEGAS License No B.0043579.LLC Address

NV 89031

License Expiration 01/31/2020 License State

Phone **Email** 7022184665 westcoastrealty1@gmail.com

Date Signed Broker Distance to Subject 6.02 miles 06/19/2019

/Reginald Broaden/

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: Reginald Broaden ("Licensee"), B.0043579.LLC (License #) who is an active licensee in good standing.

Licensee is affiliated with WEST COAST REALTY LLC (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: 1312 Hewitt Street, Las Vegas, NV 89106
- 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: June 19, 2019 Licensee signature: /Reginald Broaden/

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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Disclaimer

by ClearCapital

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

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