by ClearCapital

### 4220 Peachblossom Ln

Las Vegas, NV 89108

\$175,000 • As-Is Value

37803

Loan Number

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	4220 Peachblossom Lane, Las Vegas, NV 89108 06/19/2019 37803 Catamount Properties 2018 LLC	Order ID Date of Report APN County	6215229 06/19/2019 138-02-313-0 Clark	Property ID	26694848
Tracking IDs					
Order Tracking ID Tracking ID 2	CITI_BPO_06.18.19	Tracking ID 1 Tracking ID 3	CITI_BPO_06.18.1	9	

### **General Conditions**

Owner	Catamount Properties	Condition Comments
R. E. Taxes	\$654	The subject is a single level mobile home. Subjects exterior is
Assessed Value	\$39,074	maintained, no repairs noted at time of inspection.
Zoning Classification	Residential	
Property Type	Manuf. Home	
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 Data

Location Type	Suburban	Neighborhood Comments
Local Economy	Stable	The subject is located in an established neighborhood. Area
Sales Prices in this Neighborhood	Low: \$75,000 High: \$200,000	amenities are located within 1 mile and include schools, shopping, restaurants and freeway access.
Market for this type of property	Remained Stable for the past 6 months.	
Normal Marketing Days	<90	

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### **Current Listings**

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	4220 Peachblossom Lane	6632 Plumflower Ln	6441 Delphinium Av	4308 Zinnia Ln
City, State	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV
Zip Code	89108	89108	89108	89108
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.22 1	0.24 1	0.14 <sup>1</sup>
Property Type	Manuf. Home	Manufactured	Manufactured	Manufactured
Original List Price \$	\$	\$169,999	\$146,000	\$185,000
List Price \$		\$169,999	\$146,000	\$185,000
Original List Date		06/14/2019	05/18/2019	05/03/2019
$\text{DOM} \cdot \text{Cumulative DOM}$	•	5 · 5	32 · 32	25 · 47
Age (# of years)	12	46	46	30
Condition	Average	Average	Good	Good
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 detached	1 Story detached	1 Story detached	1 Story detached
# Units	1	1	1	1
Living Sq. Feet	1,404	1,236	1,344	1,568
Bdrm · Bths · ½ Bths	3 · 2	4 · 2	3 · 2	3 · 2
Total Room #	5	6	5	5
Garage (Style/Stalls)	None	Attached 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	.20 acres	.15 acres	.15 acres
Other				

\* Listing 3 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.

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

Listing 1 Fair market, laminate floors throughout, laminate counters, open floor plan, neutral paint, covered porch, garage.

Listing 2 Fair market, recently updated throughout with all new flooring, updated kitchen with granite counters, updated baths, covered patio.

Listing 3 Fair market, updated flooring throughout, updated kitchen with quartz counters, open floor plan, covered patio.

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### **Recent Sales**

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	4220 Peachblossom Lane	6504 W Delphinium Av	6425 Gladiolus Ct	4328 Zinnia Ln
City, State	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV
Zip Code	89108	89108	89108	89108
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.18 <sup>1</sup>	0.28 1	0.17 1
Property Type	Manuf. Home	Manufactured	Manufactured	Manufactured
Original List Price \$		\$137,500	\$150,000	\$184,999
List Price \$		\$137,500	\$150,000	\$184,999
Sale Price \$		\$138,000	\$150,000	\$184,999
Type of Financing		Owner	Cash	Conv
Date of Sale		03/15/2019	03/08/2019	05/31/2019
DOM · Cumulative DOM	•	33 · 45	3 · 10	3 · 70
Age (# of years)	12	46	46	34
Condition	Average	Average	Average	Good
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 detached	1 Story detached	1 Story detached	1 Story detached
# Units	1	1	1	1
Living Sq. Feet	1,404	1,104	1,536	1,416
Bdrm · Bths · ½ Bths	3 · 2	3 · 1 · 1	3 · 2	2 · 2
Total Room #	5	5	7	5
Garage (Style/Stalls)	None	None	None	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	.22 acres	.24 acres	.15 acres
Other				
Net Adjustment		+\$21,000	+\$3,000	-\$5,000
Adjusted Price		\$159,000	\$153,000	\$179,999

\* Sold 3 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 Fair market, interior has new paint and flooring, appliances included, open floor plan, patio in rear. Adjusted 18000 for sf, +5000 for year built, -2000 for lot size.
- Sold 2 Fair market, laminate floors and counters, new interior paint, updated baths, covered patio, porch. Adjusted 5000 for year built, 2000 for lot size.
- **Sold 3** Fair market, recently renovated throughout with all new flooring, paint, updated/upgraded kitchen and baths, covered patio. Adjusted -10000 for condition, +5000 for year built.

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### Subject Sales & Listing History

Current Listing Status Not Currently Listed		Listing Histor	Listing History Comments				
Listing Agency/Firm			The subject	The subject has not been listed in the MLS in the past 12			
Listing Agent Name		months.	months.				
Listing Agent Phone							
# of Removed Listings in Previous 12 0 Months							
# of Sales in Pre Months	vious 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	\$179,000	\$179,000		
Sales Price	\$175,000	\$175,000		
30 Day Price	\$170,000			
Comments Regarding Pricing Strategy				

The subject is placed at the high end of the market due to year built. Subject is much newer than the majority of the comparables in the subdivision. There are 7 comparable listings located within 1 mile, 0 are bank owned, 1 is a short sale. There were 8 comparable sales in the past 6 months, 0 were bank owned, 1 was a short sale.

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### 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.

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## **Subject Photos**



Front



Address Verification



Street

by ClearCapital

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## **Listing Photos**

6632 Plumflower Ln Las Vegas, NV 89108



Front





Front

4308 Zinnia Ln Las Vegas, NV 89108



Front

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## **Sales Photos**

6504 W Delphinium Av Las Vegas, NV 89108



Front





Front

4328 Zinnia LnLas Vegas, NV 89108

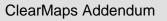


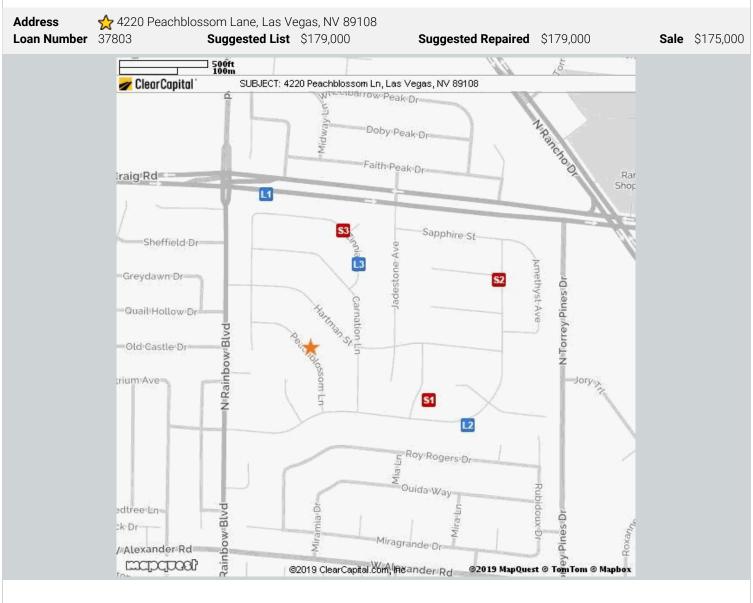
Front

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Compa	rable	Address	Miles to Subject	Mapping Accuracy
★ Subj	ect	4220 Peachblossom Ln, Las Vegas, NV		Parcel Match
🚺 Listi	ng 1	6632 Plumflower Ln, Las Vegas, NV	0.22 Miles 1	Parcel Match
💶 Listi	ng 2	6441 Delphinium Av, Las Vegas, NV	0.24 Miles 1	Parcel Match
🖪 Listi	ng 3	4308 Zinnia Ln, Las Vegas, NV	0.14 Miles 1	Street Centerline Match
<b>S1</b> * So	ld 1	6504 W Delphinium Av, Las Vegas, NV	0.18 Miles 1	Parcel Match
<b>S2</b> * So	ld 2	6425 Gladiolus Ct, Las Vegas, NV	0.28 Miles 1	Parcel Match
<b>S3</b> * So	ld 3	4328 Zinnia Ln, Las Vegas, NV	0.17 Miles 1	Parcel Match
Listi Listi Listi Listi Listi Listi Listi Listi Listi Listi Listi Listi Listi	ng 2 ng 3 ld 1 ld 2	6441 Delphinium Av, Las Vegas, NV 4308 Zinnia Ln, Las Vegas, NV 6504 W Delphinium Av, Las Vegas, NV 6425 Gladiolus Ct, Las Vegas, NV	0.24 Miles <sup>1</sup> 0.14 Miles <sup>1</sup> 0.18 Miles <sup>1</sup> 0.28 Miles <sup>1</sup>	Parcel Match Street Centerline Match Parcel Match Parcel Match

<sup>1</sup> The Comparable "Distance from Subject" value has been calculated by the Clear Capital system.

 $^{\rm 2}$  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.

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### 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

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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

Broker Name	Jennifer Mao	Company/Brokerage	Realty One Group
License No	S.0049373	Address	7033 Golden Desert Av Las Vegas NV 89129
License Expiration	06/30/2019	License State	NV
Phone	7023268806	Email	jensbpos@gmail.com
Broker Distance to Subject	0.68 miles	Date Signed	06/19/2019
/lonnifor Moo/			

/Jennifer Mao/

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 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 or nace, color, religion, sex, age, marital status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the subject property or of the present owners or occupants of the subject property or of the present owners or occupants of the subject property or of the present owners or occupants of the subject property or of the present owners or occupants of the property 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: **Jennifer Mao** ("Licensee"), **S.0049373** (License #) who is an active licensee in good standing.

Licensee is affiliated with Realty One Group (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: **4220 Peachblossom Lane, Las Vegas, NV 89108**
- 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: /Jennifer Mao/

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.