

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	340 Chevron Street, Pahrump, NEVADA 89048	Order ID	6269156	Property ID	26980187
Inspection Date	07/31/2019	Date of Report	08/01/2019		
Loan Number	38234	APN	040-221-20		
Borrower Name	CRE	County	Nye		

Tracking IDs					
Order Tracking ID	CS_FundingBatch74_7.31.2019	Tracking ID 1	CS_FundingBatch74_7.31.2019		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

General Conditions		Condition Comments
Owner	Temes, M	subject appears to be in good condition, lot is overgrown with weeds vehicles with current license's on property (think it is occupied)
R. E. Taxes	\$1,393	
Assessed Value	\$70,107	
Zoning Classification	R1	
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	
HOA	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data

Neighborhood & Market Data		Neighborhood Comments
Location Type	Rural	all custom site built homes , conditions vary from average to good---close to schools
Local Economy	Improving	
Sales Prices in this Neighborhood	Low: \$174,000 High: \$268,000	
Market for this type of property	Increased .5 % in the past 6 months.	
Normal Marketing Days	<90	

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	340 Chevron Street	2280 Xenia St	2400 Xenia St	360 Chevron St
City, State	Pahrump, NEVADA	Pahrump, NV	Pahrump, NV	Pahrump, NV
Zip Code	89048	89048	89048	89048
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.32 ¹	0.24 ¹	0.02 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$259,000	\$249,000	\$289,900
List Price \$	--	\$255,000	\$249,000	\$289,900
Original List Date		06/28/2019	06/29/2019	06/12/2019
DOM · Cumulative DOM	-- · --	27 · 34	32 · 33	49 · 50
Age (# of years)	14	15	20	15
Condition	Average	Good	Good	Good
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Mountain	Neutral ; Mountain	Neutral ; Mountain	Neutral ; Mountain
Style/Design	1 Story contemporary	1 Story contemporary	1 Story contemporary	1 Story contemporary
# Units	1	1	1	1
Living Sq. Feet	1,909	1,875	2,005	2,100
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	6	6	6	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	.46 acres	.46 acres	.46 acres	.46 acres
Other	fence, patio	fence,patio	patio, fence.	porch ,2 patios, fence

* Listing 1 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.

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

Listing 1 equal---comp property is in similar location and condition as subject property and it is similar age and size

Listing 2 equal---comp property is similar age and size as subject ---it is also similar size and age

Listing 3 superior---comp property is in similar condition and location as subject property and it is similar age and size----has two patios and a porch

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	340 Chevron Street	2980 Mescalero Ave	6900 Sandpebble St	1860 Blackhorn St
City, State	Pahrump, NEVADA	Pahrump, NV	Pahrump, NV	Pahrump, NV
Zip Code	89048	89048	89061	89048
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	2.79 ¹	6.80 ¹	1.70 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$239,900	\$315,000	\$264,900
List Price \$	--	\$239,900	\$315,000	\$255,000
Sale Price \$	--	\$242,000	\$253,000	\$255,000
Type of Financing	--	Fha	Cash	Va
Date of Sale	--	03/14/2019	02/11/2019	05/07/2019
DOM · Cumulative DOM	-- · --	11 · 54	65 · 83	104 · 147
Age (# of years)	14	18	13	15
Condition	Average	Good	Good	Good
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Mountain	Neutral ; Mountain	Neutral ; Mountain	Neutral ; Mountain
Style/Design	1 Story contemporary	1 Story contempary	1 Story contemporary	1 Story contemporary
# Units	1	1	1	1
Living Sq. Feet	1,909	2,103	2,101	2,028
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	6	6	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	--
Lot Size	.46 acres	.46 acres	.33 acres	.46 acres
Other	fence, patio	fence, patio	patio, fence	fence patio
Net Adjustment	--	-\$8,000	-\$11,000	\$0
Adjusted Price	--	\$234,000	\$242,000	\$255,000

* Sold 3 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.

Recent Sales - Cont.

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

- Sold 1** superior----comp property is in similar location and is similar age and condition as subject property----it has more square feet --- \$4,990.00 seller contribution toward buyers costs
- Sold 2** superior---comp property is in similar condition and in similar location, it is also similar age,. has more square feet and has inground pool
- Sold 3** equal---comp property is similar age and size as subject property and is in similar condition and location

Subject Sales & Listing History

Current Listing Status	Not Currently Listed		Listing History Comments				
Listing Agency/Firm			sold for \$149,000.00 as reo 03/19/2009				
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

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$245,000	\$245,000
Sales Price	\$243,000	\$243,000
30 Day Price	\$235,000	--
Comments Regarding Pricing Strategy		
Rural area, comps limited had to expand search parameters to find recent similar comps-----used average adjusted sold prices of recent similar sales to arrive at values		

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.
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Subject Photos



Front



Address Verification



Address Verification



Street

Listing Photos

L1 2280 Xenia St
Pahrump, NV 89048



Front

L2 2400 Xenia St
Pahrump, NV 89048



Front

L3 360 Chevron St
Pahrump, NV 89048



Front

Sales Photos

S1 2980 Mescalero Ave
Pahrump, NV 89048



Front

S2 6900 Sandpebble St
Pahrump, NV 89061



Front

S3 1860 Blackhorn St
Pahrump, NV 89048



Front

ClearMaps Addendum

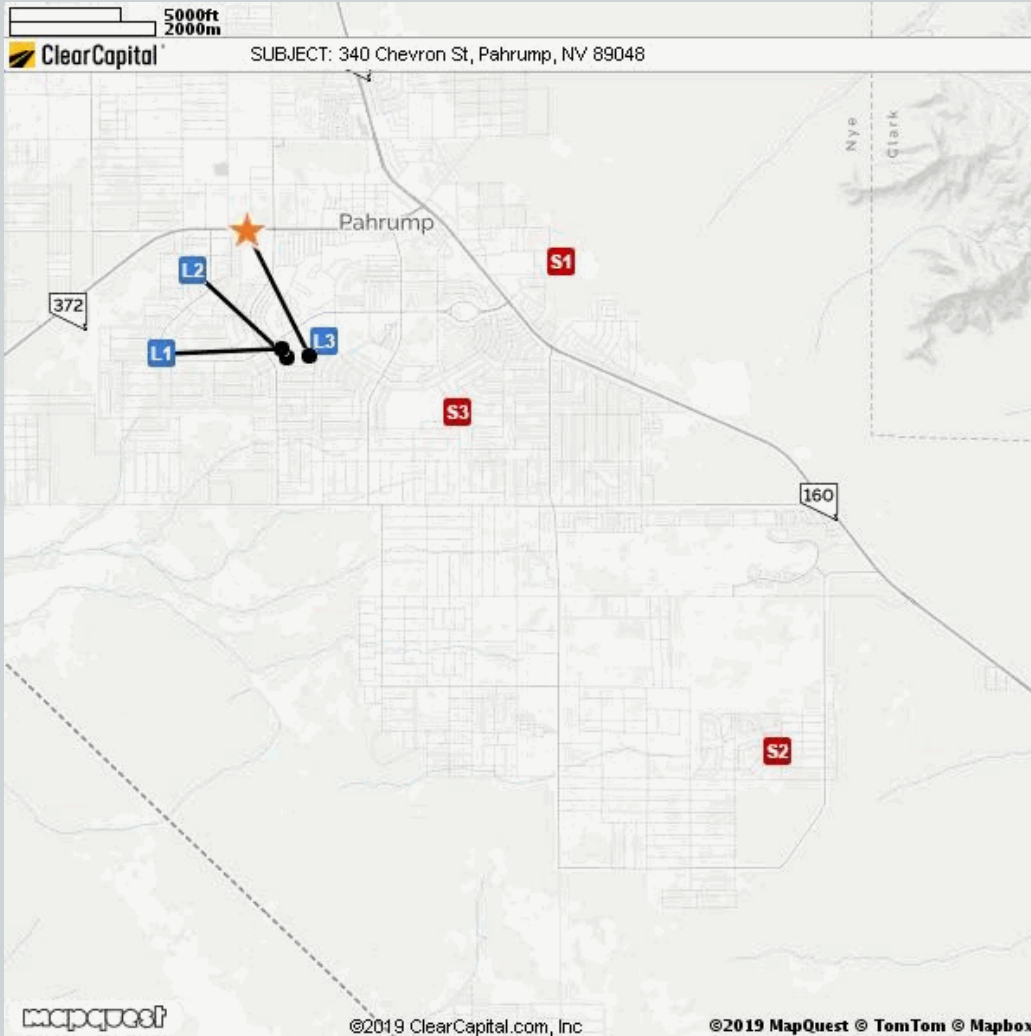
Address ★ 340 Chevron Street, Pahrump, NEVADA 89048

Loan Number 38234

Suggested List \$245,000

Suggested Repaired \$245,000

Sale \$243,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	340 Chevron St, Pahrump, NV	--	Parcel Match
L1 Listing 1	2280 Xenia St, Pahrump, NV	0.32 Miles ¹	Parcel Match
L2 Listing 2	2400 Xenia St, Pahrump, NV	0.24 Miles ¹	Parcel Match
L3 Listing 3	360 Chevron St, Pahrump, NV	0.02 Miles ¹	Parcel Match
S1 Sold 1	2980 Mescalero Ave, Pahrump, NV	2.79 Miles ¹	Parcel Match
S2 Sold 2	6900 Sandpebble St, Pahrump, NV	6.80 Miles ¹	Parcel Match
S3 Sold 3	1860 Blackhorn St, Pahrump, NV	1.70 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.

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.

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

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.

Broker Information

Broker Name	Roger Wackett	Company/Brokerage	Legacy Trails Realty
License No	40461	Address	1140 Sierra Vista Circle No Pahrump NV 89060
License Expiration	05/31/2021	License State	NV
Phone	7757641092	Email	rog1092@gmail.com
Broker Distance to Subject	3.05 miles	Date Signed	07/31/2019

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.

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.