

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	7745 Cheyenne Trail, Silver Springs, NV 89429	Order ID	6647034	Property ID	28153624
Inspection Date	03/09/2020	Date of Report	03/11/2020		
Loan Number	38346	APN	01941213		
Borrower Name	NA	County	Lyon		

Tracking IDs					
Order Tracking ID	Aged BPO CITI	Tracking ID 1	Aged BPO CITI		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		
Owner	catamount	Condition Comments
R. E. Taxes	\$400	appears to be maintained adequately for an older manufactured unit. Paint and trim. 2500.00 to clean up look
Assessed Value	\$27,515	
Zoning Classification	rr1	
Property Type	Manuf. Home	
Occupancy	Vacant	
Secure?	Yes (lock boxes)	
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$2,500	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$2,500	
HOA	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data		
Location Type	Rural	Neighborhood Comments
Local Economy	Stable	rural area of manufactured homes in all ranges and ages, no restrictions, horses ok, most one acre or more.
Sales Prices in this Neighborhood	Low: \$140,000 High: \$290,000	
Market for this type of property	Remained Stable for the past 6 months.	
Normal Marketing Days	<90	

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	7745 Cheyenne Trail	7900 E Pueblo	8265 Parsley Ct	7660 Santa Fe Trail
City, State	Silver Springs, NV	Silver Springs, NV	Silver Springs, NV	Silver Springs, NV
Zip Code	89429	89429	89429	89429
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.18 ¹	1.79 ¹	0.45 ¹
Property Type	Manuf. Home	Manufactured	Manufactured	Manufactured
Original List Price \$	\$	\$219,000	\$239,900	\$255,000
List Price \$	--	\$219,000	\$219,900	\$255,000
Original List Date		02/26/2020	01/21/2020	01/24/2020
DOM · Cumulative DOM	-- · --	10 · 14	46 · 50	43 · 47
Age (# of years)	37	15	33	1
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 ; Mountain	Neutral ; Mountain	Neutral ; Mountain	Neutral ; Mountain
Style/Design	1 Story mfg	1 Story mfg	1 Story mfg	1 Story mfg
# Units	1	1	1	1
Living Sq. Feet	1,536	1,456	1,680	1,445
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	6	6	6	6
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	1.0 acres	1.0 acres	1.15 acres	1.0 acres
Other	--	--	--	--

* 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.

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

Listing 1 family room and living room separate for plenty of space. Horses are OK to have here and enjoy the acre of land with it to add a garage or shop or both

Listing 2 Home is clean and move in ready gla -5040

Listing 3 granite counter-tops, GE stainless steel appliances, and 2x6 construction! Sitting on a big beautiful lot zoned for horses. Be the first to live in your untouched home. age -15000

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	7745 Cheyenne Trail	4850 Osage	4950 Buffalo	6445 Shetland
City, State	Silver Springs, NV	Silver Springs, NV	Silver Springs, NV	Silver Springs, NV
Zip Code	89429	89429	89429	89429
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.31 ¹	0.28 ¹	1.98 ¹
Property Type	Manuf. Home	Manufactured	Manufactured	Manufactured
Original List Price \$	--	\$195,000	\$190,000	\$230,000
List Price \$	--	\$195,000	\$190,000	\$230,000
Sale Price \$	--	\$179,000	\$180,000	\$225,000
Type of Financing	--	Cv	Cash	Fha
Date of Sale	--	11/20/2019	10/30/2019	03/06/2020
DOM · Cumulative DOM	-- · --	197 · 201	40 · 40	186 · 214
Age (# of years)	37	33	15	20
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Beneficial ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Mountain	Beneficial ; Mountain	Neutral ; Mountain	Neutral ; Mountain
Style/Design	1 Story mfg	1 Story mfg	1 Story mfg	1 Story mfg
# Units	1	1	1	1
Living Sq. Feet	1,536	1,248	1,188	1,228
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	6	5	5	5
Garage (Style/Stalls)	None	None	Detached 2 Car(s)	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	1.0 acres	1.0 acres	1.0 acres	1.0 acres
Other	--	0	0	0
Net Adjustment	--	\$0	\$0	\$0
Adjusted Price	--	\$179,000	\$180,000	\$225,000

* 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.

Recent Sales - Cont.

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

- Sold 1** remodeled with new floors, new counter tops in the kitchen, new windows throughout, and freshly painted. Converted to Real Property back in 2001, and the yard has a lot of potential. Seller is currently working on getting the property completely converted to an 8 pt system gla 8640
- Sold 2** detached garage and plenty of other sheds for storage. The property also is FULLY fenced with a chain linked fence. garage - 8000 1228 9240 gla
- Sold 3** n well maintained. New laminate floor, new paint, newer appliances, all new water lines, new roof, large decks, workshop -8000, 2 car parking shed 16x16 fully fenced. -5000 9240 gla

Subject Sales & Listing History

Current Listing Status	Not Currently Listed		Listing History Comments				
Listing Agency/Firm			no activity since 2008 per assessor				
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	\$179,000	\$190,000
Sales Price	\$179,000	\$185,000
30 Day Price	\$175,000	--
Comments Regarding Pricing Strategy		
even though could use a little paint and obviously empty, do not know condtyion of interior, but conforms with the type and conditions of 95% of property in this area, buyers expect to see desert landscapess and older manufactured homes. here, varied ages and condtdions all over. used best for same area to price out.		

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.

Subject Photos



Front



Address Verification



Side



Side

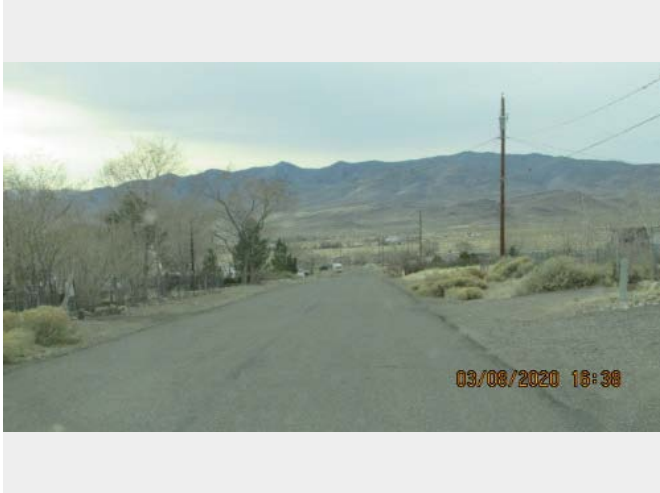


Side



Back

Subject Photos



Street



Street



Street



Other

Listing Photos

L1 7900 e pueblo
Silver Springs, NV 89429



Front

L2 8265 parsley ct
Silver Springs, NV 89429



Front

L3 7660 santa fe trail
Silver Springs, NV 89429



Front

Sales Photos

S1 4850 osage
Silver Springs, NV 89429



Front

S2 4950 buffalo
Silver Springs, NV 89429



Front

S3 6445 shetland
Silver Springs, NV 89429



Front

ClearMaps Addendum

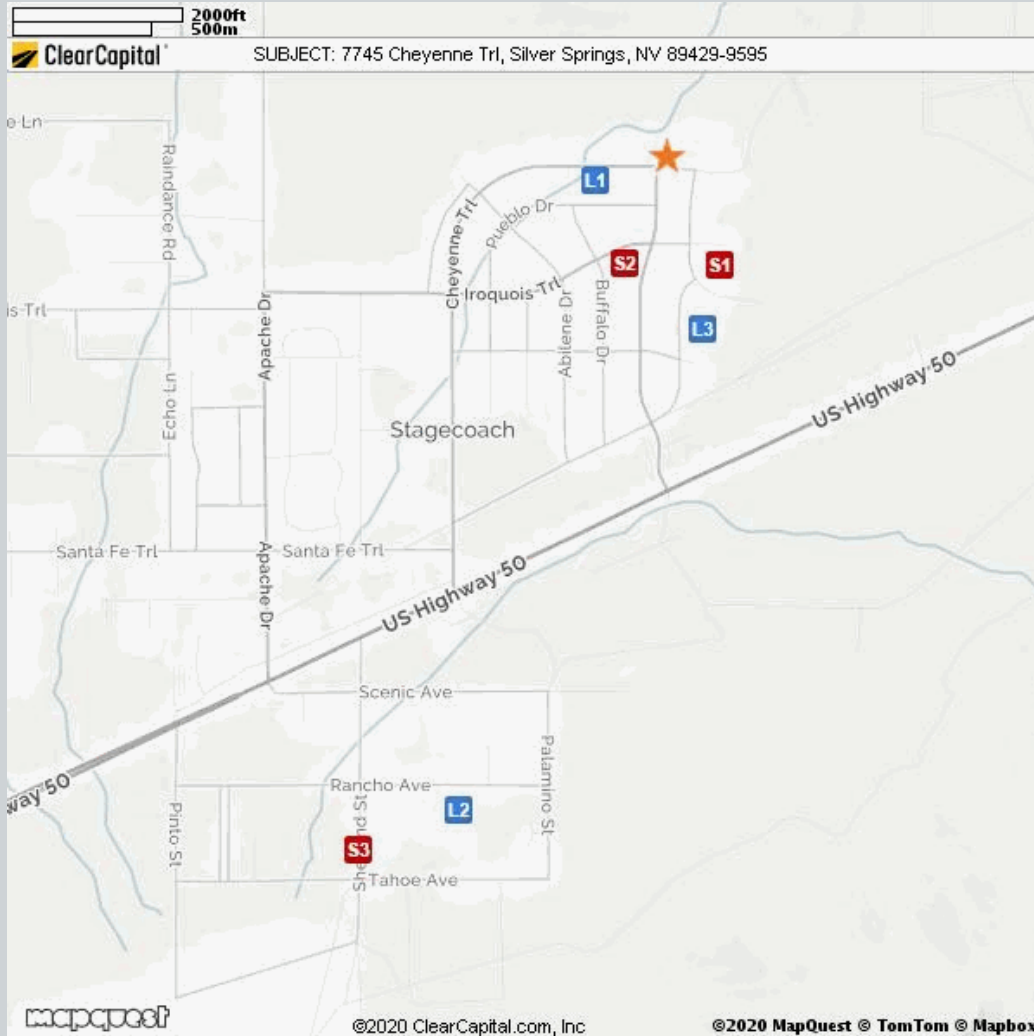
Address ★ 7745 Cheyenne Trail, Silver Springs, NV 89429

Loan Number 38346

Suggested List \$179,000

Suggested Repaired \$190,000

Sale \$179,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	7745 Cheyenne Trl, Silver Springs, NV	--	Parcel Match
L1 Listing 1	7900 E Pueblo, Silver Springs, NV	0.18 Miles ¹	Parcel Match
L2 Listing 2	8265 Parsley Ct, Silver Springs, NV	1.79 Miles ¹	Parcel Match
L3 Listing 3	7660 Santa Fe Trail, Silver Springs, NV	0.45 Miles ¹	Parcel Match
S1 Sold 1	4850 Osage, Silver Springs, NV	0.31 Miles ¹	Parcel Match
S2 Sold 2	4950 Buffalo, Silver Springs, NV	0.28 Miles ¹	Parcel Match
S3 Sold 3	6445 Shetland, Silver Springs, NV	1.98 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.

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.

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.

Broker Information

Broker Name	Vina Albright	Company/Brokerage	ALBRIGHT REALTY
License No	B.0058353	Address	10056 HIHWAY 50E CARSON CITY NV 89706
License Expiration	11/30/2020	License State	NV
Phone	7758414440	Email	albrightrealty08@yahoo.com
Broker Distance to Subject	20.51 miles	Date Signed	03/09/2020

/Vina Albright/

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: **Vina Albright** ("Licensee"), **B.0058353** (License #) who is an active licensee in good standing.

Licensee is affiliated with **ALBRIGHT 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: **7745 Cheyenne Trail, Silver Springs, NV 89429**
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 11, 2020**

Licensee signature: **/Vina Albright/**

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.