38567 Loan Number **\$475,000**• As-Is Value

by ClearCapital

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.

2316 Mistle Thrush Drive, North Las Vegas, NV 89084 **Property ID** 29925692 **Address** Order ID 7221768 **Inspection Date** 04/09/2021 **Date of Report** 04/12/2021 **APN Loan Number** 38567 124-20-710-072 **Borrower Name** Champery Rental REO LLC County Clark

**Tracking IDs** 

Order Tracking ID	0407_BPO_Update	Tracking ID 1	0407_BPO_Update
Tracking ID 2		Tracking ID 3	

General Conditions		
Owner	Champery Rental REO	Condition Comments
R. E. Taxes	\$2,894	The subject is a 2 story SFR with an attached 3 car garage, pool
Assessed Value	\$150,775	in rear. Subjects exterior is maintained, no repairs noted.
Zoning Classification	Residential	
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	Aliante Master 702-399-4273	
Association Fees	\$52 / Month (Greenbelt)	
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: \$350,000 High: \$500,000	amenities are located within 1 mile and include schools, shopping, restaurants and freeway access.			
Market for this type of property	Increased 5 % in the past 6 months.				
Normal Marketing Days	<30				

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	2316 Mistle Thrush Drive	1016 Bluebird Ridge Ct	2309 Stone Breeze Av	1872 Shy Albatross Av
City, State	North Las Vegas, NV	North Las Vegas, NV	North Las Vegas, NV	North Las Vegas, NV
Zip Code	89084	89084	89031	89084
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.		0.99 1	0.48 1	0.55 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$499,999	\$450,000	\$450,000
List Price \$		\$499,999	\$470,000	\$450,000
Original List Date		04/08/2021	03/29/2021	03/18/2021
DOM · Cumulative DOM	•	3 · 4	2 · 14	10 · 25
Age (# of years)	18	5	15	15
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	2 Stories detached	2 Stories detached	2 Stories detached	2 Stories detached
# Units	1	1	1	1
Living Sq. Feet	3,752	3,264	3,320	3,149
Bdrm · Bths · ½ Bths	5 · 3	5 · 4	5 · 3 · 1	3 · 2 · 1
Total Room #	8	10	9	8
Garage (Style/Stalls)	Attached 3 Car(s)	Attached 3 Car(s)	Attached 3 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	.16 acres	.14 acres	.14 acres	.13 acres
Other				

<sup>\*</sup> Listing 2 is the most comparable listing to the subject.

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

- Listing 1 Fair market, laminate floors throughout 1st floor, island kitchen with granite counters, open floor plan, covered patio in rear.
- Listing 2 Fair market, tile floors throughout 1st floor, granite counters, island kitchen, open floor plan, loft area, patio in rear.
- Listing 3 Fair market, tile floors in kitchen and baths, solid surface counters, loft area, open floor plan, pool in rear.

<sup>&</sup>lt;sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>&</sup>lt;sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>&</sup>lt;sup>3</sup> Subject \$/ft based upon as-is sale price.

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	2316 Mistle Thrush Drive	2121 Mistle Thrush Dr	2128 Marsh Tern Ct	2120 Motmot Ct
City, State	North Las Vegas, NV North Las Vegas, NV North Las Vegas, NV No		North Las Vegas, NV	
Zip Code	89084	89084	89084	89084
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.		0.13 1	0.12 1	0.21 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$480,000	\$500,000	\$480,000
List Price \$		\$475,000	\$490,000	\$480,000
Sale Price \$		\$475,000	\$485,000	\$487,000
Type of Financing		Conv	Conv	Conv
Date of Sale		01/25/2021	02/02/2021	03/12/2021
DOM · Cumulative DOM		37 · 81	17 · 45	15 · 46
Age (# of years)	18	18	17	17
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	2 Stories detached	2 Stories detached	2 Stories detached	2 Stories detached
# Units	1	1	1	1
Living Sq. Feet	3,752	3,752	3,752	3,790
Bdrm · Bths · ½ Bths	5 · 3	6 · 3	5 · 2 · 1	6 · 4
Total Room #	8	9	9	10
Garage (Style/Stalls)	Attached 3 Car(s)	Attached 3 Car(s)	Attached 3 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 Spa - Yes	Pool - Yes	
Lot Size	.16 acres	.15 acres	.14 acres	.19 acres
Other				
Net Adjustment		-\$13,375	-\$13,000	+\$5,000
Adjusted Price		\$461,625	\$472,000	\$492,000

<sup>\*</sup> Sold 2 is the most comparable sale to the subject.

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

- **Sold 1** Fair market, tile and laminate floors throughout 1st floor, granite counters, island kitchen, open floor plan, pool/spa in rear. Sellers contributed 3375.
- **Sold 2** Fair market, laminate floors throughout 1st floor, solid surface counters, island kitchen, loft area, patio, pool in rear.
- Sold 3 Fair market, tile floors in kitchen and baths, granite counters, island kitchen, open floor plan, patio in rear.

<sup>&</sup>lt;sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>&</sup>lt;sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>&</sup>lt;sup>3</sup> Subject \$/ft based upon as-is sale price.

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Gubject Gai	es & Listing Hist	.Oi y					
<b>Current Listing S</b>	tatus	Not Currently I	Listed	Listing Histor	y Comments		
Listing Agency/F	irm			The subject	has not been liste	d in the MLS in the	past 12
Listing Agent Na	me			months.			
Listing Agent Ph	one						
# of Removed Li Months	stings in Previous 12	0					
# 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	\$485,000	\$485,000		
Sales Price	\$475,000	\$475,000		
30 Day Price	\$470,000			
Comments Regarding Pricing Strategy				
There are 10 comparable li	•	market. There were 25 comparable sales in the past 6 months, 0 were		

bank owned, 1 was a short sale.

#### 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: 29925692

**DRIVE-BY BPO** 

## **Subject Photos**



Front



Address Verification



Street

## **Listing Photos**





Front

2309 Stone Breeze Av North Las Vegas, NV 89031



Front

1872 Shy Albatross Av North Las Vegas, NV 89084



Front

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by ClearCapital

### **Sales Photos**

S1 2121 Mistle Thrush Dr North Las Vegas, NV 89084



Front

2128 Marsh Tern Ct North Las Vegas, NV 89084



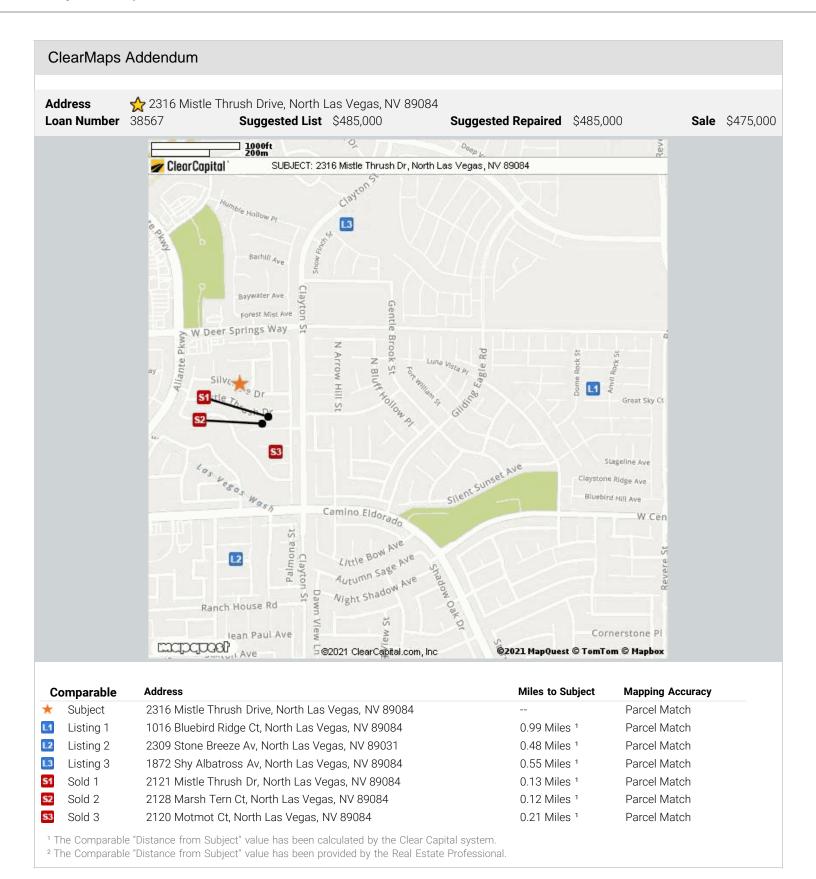
Front

2120 Motmot Ct North Las Vegas, NV 89084



Front

**DRIVE-BY BPO** 



38567 Loan Number **\$475,000**As-Is Value

#### 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:

by ClearCapital

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.

Client(s): Wedgewood Inc

Property ID: 29925692

Effective: 04/09/2021

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by ClearCapital

#### 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.

Client(s): Wedgewood Inc

Property ID: 29925692

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#### Report Instructions - cont.

by ClearCapital

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.

Client(s): Wedgewood Inc Property ID: 29925692

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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

 License Expiration
 06/30/2021
 License State
 NV

Phone 7023268806 Email jensbpos@gmail.com

**Broker Distance to Subject** 4.90 miles **Date Signed** 04/11/2021

/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 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: **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: **2316 Mistle Thrush Drive, North Las Vegas, NV 89084**
- 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: April 12, 2021 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.

Client(s): Wedgewood Inc

Property ID: 29925692

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.