

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	5354 Sagtikos Street, Las Vegas, NEVADA 89122	Order ID	6667641	Property ID	28226282
Inspection Date	03/20/2020	Date of Report	03/21/2020		
Loan Number	40508	APN	161-28-710-045		
Borrower Name	CRE	County	Clark		

Tracking IDs					
Order Tracking ID	CS_3.19.20_3.18.20Purchase_BPOs	Tracking ID 1	CS_3.19.20_3.18.20		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	Richard Ball	Condition Comments	
R. E. Taxes	\$600	<p>Some damage and repair issues noted from exterior visual inspection. Door, roof, paint, landscaping appears to be in average condition for age and neighborhood. Clark County Tax Assessor data shows Cost Class for this property as Fair. Subject property is a single story, single family detached home with 1 car attached garage with entry into house. Roof is pitched composition shingles. It has no fireplace, pool or spa. Last sold as fair market sale 06/28/2007, for \$214,600, details unknown. Listed as short sale, and listing was withdrawn 03/19/2020. 3 boarded windows, visible from exterior, unknown if damaged or preventative, however assumption is that they need replacement, estimated at \$\$1,200. NOTE: Tax records show property has 3 bedrooms, 2 baths, previous MLS stated 2 bedrooms, 2 baths, however commentary clearly stated 3 bedrooms. Tax records are considered to be correct for this report.</p>	
Assessed Value	\$34,093		
Zoning Classification	R-1		
Property Type	SFR		
Occupancy	Vacant		
Secure?	Yes		
(Secured by manual lock box)			
Ownership Type	Fee Simple		
Property Condition	Fair		
Estimated Exterior Repair Cost	\$1,200		
Estimated Interior Repair Cost			
Total Estimated Repair	\$1,200		
HOA	No		
Visible From Street	Visible		
Road Type	Public		

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments	
Local Economy	Improving	<p>There is a balanced supply of competing listings within a 1 mile radius of subject property. There are 15 homes listed for sale in this area considered to be competing. All listings are fair market transactions. In the past 12 months, there have been 57 closed competing sales in this area. This indicates a nearly balanced supply of listings, assuming 90 days on market. Average days on market time was 30 with range 0-176 days and average sales price was 99% of final list price. Homes considered to be comparable area single family detached homes within a 1 mile radius with square footage < 1,200...</p>	
Sales Prices in this Neighborhood	Low: \$120,000 High: \$265,000		
Market for this type of property	Increased 3 % in the past 6 months.		
Normal Marketing Days	<30		

Neighborhood Comments

There is a balanced supply of competing listings within a 1 mile radius of subject property. There are 15 homes listed for sale in this area considered to be competing. All listings are fair market transactions. In the past 12 months, there have been 57 closed competing sales in this area. This indicates a nearly balanced supply of listings, assuming 90 days on market. Average days on market time was 30 with range 0-176 days and average sales price was 99% of final list price. Homes considered to be comparable area single family detached homes within a 1 mile radius with square footage < 1,200 square feet.

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	5354 Sagtikos Street	4891 Silverado Dr	5088 San Anselmo St	5091 Andover Dr
City, State	Las Vegas, NEVADA	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV
Zip Code	89122	89120	89120	89122
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.71 ¹	0.77 ¹	0.34 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$209,900	\$209,000	\$224,999
List Price \$	--	\$209,900	\$209,000	\$225,999
Original List Date		03/13/2020	02/22/2020	01/17/2020
DOM · Cumulative DOM	-- · --	7 · 8	2 · 28	47 · 64
Age (# of years)	42	50	50	49
Condition	Fair	Fair	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 Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,081	1,008	1,056	1,056
Bdrm · Bths · ½ Bths	3 · 2	3 · 1	3 · 2	3 · 1 · 1
Total Room #	5	5	5	5
Garage (Style/Stalls)	Attached 1 Car	None	Carport 1 Car	Detached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.14 acres	0.16 acres	0.14 acres	0.14 acres
Other	No Fireplace	No Fireplace	1 Fireplace	No Fireplace

* 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.

Current Listings - Cont.

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

- Listing 1** Not under contract. Tenant occupied, leased for \$800/month when listed. Identical to subject property in condition, no fireplace and nearly identical in age. It is inferior in square footage, baths, no garage, but is superior in lot size. This property is inferior to subject property.
- Listing 2** Under contract, will be FHA sale. Owner occupied property when listed. Identical to subject property in bedrooms, baths, lot size, and nearly identical in square footage and age. It is inferior in carport instead of garage, but is superior in condition and fireplace. This property is superior to subject property.
- Listing 3** Under contract, will be FHA sale. Vacant property when listed. Identical to subject property in bedrooms, lot size, no fireplace, garage capacity, and nearly identical in square footage and age. It is inferior in baths, but is superior in condition with new kitchen cabinets, quartz counter, flooring, stainless appliances, new windows and window coverings. This property is superior to subject property.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	5354 Sagtikos Street	5014 Ada Dr	5503 Waltham Ln	5130 Orinda Ave
City, State	Las Vegas, NEVADA	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV
Zip Code	89122	89122	89122	89120
Datasource	Tax Records	MLS	Public Records	MLS
Miles to Subj.	--	0.45 ¹	0.24 ¹	0.75 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$185,000	\$184,900	\$214,900
List Price \$	--	\$175,000	\$184,900	\$209,900
Sale Price \$	--	\$169,000	\$184,900	\$209,000
Type of Financing	--	Fha	Conventional	Conventional
Date of Sale	--	10/09/2019	12/11/2019	10/07/2019
DOM · Cumulative DOM	-- · --	17 · 61	10 · 71	18 · 56
Age (# of years)	42	50	49	50
Condition	Fair	Fair	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 Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,081	1,200	1,200	1,056
Bdrm · Bths · ½ Bths	3 · 2	4 · 2	4 · 2	3 · 2
Total Room #	5	6	6	5
Garage (Style/Stalls)	Attached 1 Car	None	Carport 1 Car	Attached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.14 acres	0.14 acres	0.17 acres	0.15 acres
Other	No Fireplace	No Fireplace	No Fireplace	No Fireplace
Net Adjustment	--	-\$2,000	-\$16,100	-\$20,900
Adjusted Price	--	\$167,000	\$168,800	\$188,100

* Sold 2 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** FHA sale, no concessions. Vacant property when listed. Identical in baths, lot size, condition, no fireplace and nearly identical in age. It is inferior in no garage \$4,000 but is superior in square footage adjusted @ \$50/square foot (\$6,000).
- Sold 2** Sold with conventional financing, no concessions. Vacant property when listed. Identical to subject property in baths, no fireplace and nearly identical in age. It is inferior in carport instead of garage \$2,500, but is superior in square footage adjusted @ \$50/square foot (\$6,000) and lot size adjusted @ \$2/square foot (\$2,600) and condition (\$10,000).
- Sold 3** Sold with conventional financing, no concessions. Vacant property when listed. Identical to subject property in bedrooms, bath, garage capacity, no fireplace, and nearly identical in square footage and age. It is superior in condition with new paint, flooring, cabinets, counters, fixtures (\$20,000), and lot size adjusted @ \$2/square foot (\$900).

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				Listed as short sale for \$200,000 and reduced to \$50,000 in 7 days and under contract the same day. Back on market 02/13/2020 and price adjusted to \$182,500, Listing withdrawn 03/19/2020. MLS states price approved at \$182,500 by servicer.			
Listing Agent Name							
Listing Agent Phone							
# of Removed Listings in Previous 12 Months	1						
# 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
11/15/2019	\$200,000	02/13/2020	\$182,500	Withdrawn	03/19/2020	\$182,500	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$209,000	\$211,000
Sales Price	\$179,000	\$181,000
30 Day Price	\$169,000	--
Comments Regarding Pricing Strategy		
Subject property should be priced near mid range of competing listings due to balanced market supply of competing listings. Subject property is most like Sale #2 in as is condition. It was under contract in 10 days on market. Subject property would be expected to sell somewhat above this price point with 90 days on market. Repair would be expected to improve marketability and have a positive return on investment. Previously listed for \$182,500, as short sale, approved by servicer, property was boarded at that time.		

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.

Subject Photos



Front



Address Verification



Side



Side



Street



Other

Listing Photos

L1 4891 Silverado Dr
Las Vegas, NV 89120



Front

L2 5088 San Anselmo St
Las Vegas, NV 89120



Front

L3 5091 Andover Dr
Las Vegas, NV 89122



Front

Sales Photos

S1 5014 Ada Dr
Las Vegas, NV 89122



Front

S2 5503 Waltham Ln
Las Vegas, NV 89122



Front

S3 5130 Orinda Ave
Las Vegas, NV 89120



Front

ClearMaps Addendum

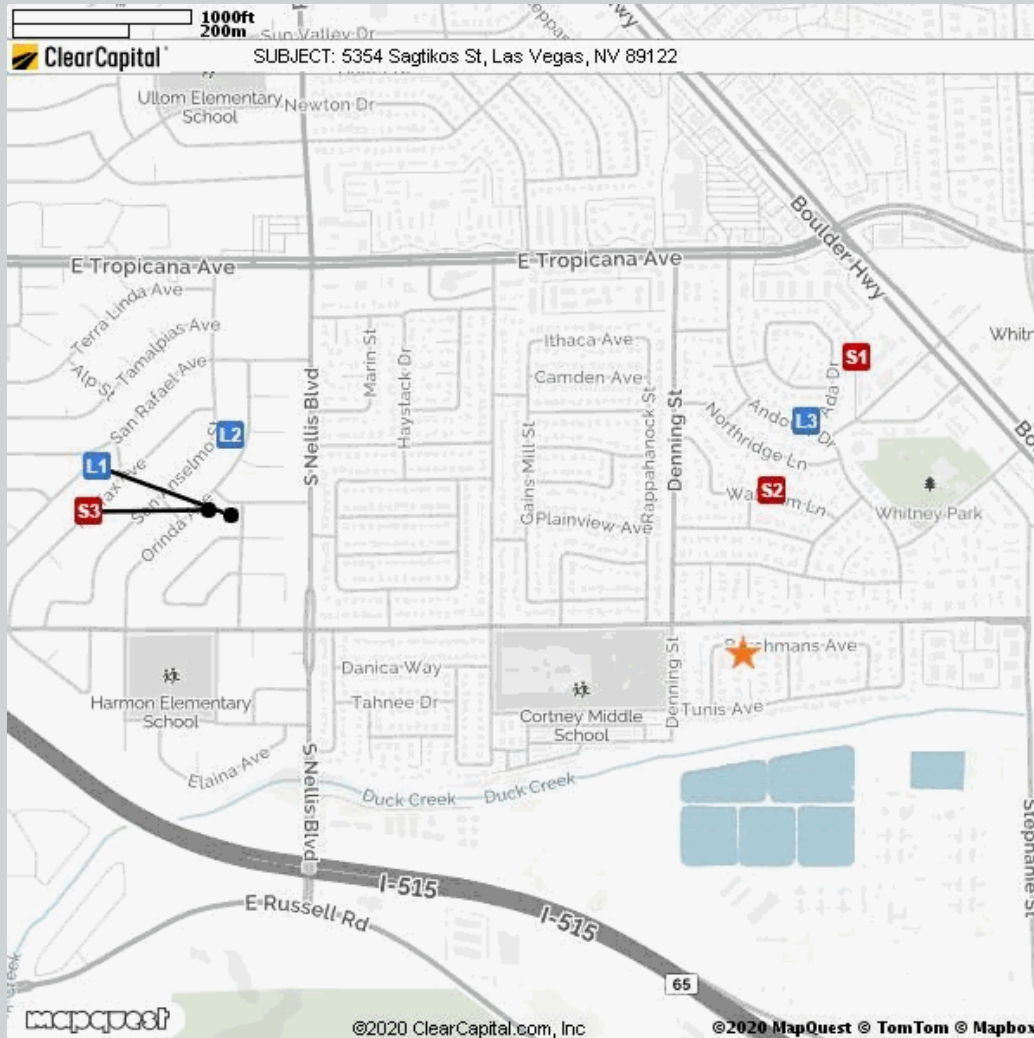
Address ★ 5354 Sagtikos Street, Las Vegas, NEVADA 89122

Loan Number 40508

Suggested List \$209,000

Suggested Repaired \$211,000

Sale \$179,000



Comparable

Address

Miles to Subject

Mapping Accuracy

Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	5354 Sagtikos St, Las Vegas, NV	--	Parcel Match
L1 Listing 1	4891 Silverado Dr, Las Vegas, NV	0.71 Miles ¹	Parcel Match
L2 Listing 2	5088 San Anselmo St, Las Vegas, NV	0.77 Miles ¹	Parcel Match
L3 Listing 3	5091 Andover Dr, Las Vegas, NV	0.34 Miles ¹	Parcel Match
S1 Sold 1	5014 Ada Dr, Las Vegas, NV	0.45 Miles ¹	Parcel Match
S2 Sold 2	5503 Waltham Ln, Las Vegas, NV	0.24 Miles ¹	Parcel Match
S3 Sold 3	5130 Orinda Ave, Las Vegas, NV	0.75 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	Linda Bothof	Company/Brokerage	Linda Bothof Broker
License No	B.0056344.INDV	Address	8760 S Maryland Parkway Las Vegas NV 89123
License Expiration	05/31/2020	License State	NV
Phone	7025248161	Email	lbothof7@gmail.com
Broker Distance to Subject	6.21 miles	Date Signed	03/20/2020

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.