

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	5803 E Monroe Avenue, Las Vegas, NV 89110	Order ID	6736543	Property ID	28448446
Inspection Date	06/09/2020	Date of Report	06/09/2020		
Loan Number	40938	APN	140-28-517-017		
Borrower Name	Citibank N.A.	County	Clark		

Tracking IDs

Order Tracking ID	20200608_Citi_BPO	Tracking ID 1	20200608_Citi_BPO
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	Kenneth Berg	Condition Comments	
R. E. Taxes	\$868	<p>No damage or repair issues noted. Doors, windows, roof, paint, landscaping appear average 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 2 car attached garage. Roof is pitched composition shingles, typical for age and area. It has no fireplace, pool or spa per tax records. Last sold as 06/04/2020 as fair market sale. There are no MLS records for this property since purchased. This property is located in the Eldorado Heights subdivision in the central eastern area of Las Vegas. This tract is comprised of 378 single family detached homes which vary in living area from 1,155-6,404 square feet. Access to schools, shopping is within 1/2-1 mile, and freeway entry is within 2-3 miles. Most likely buyer is first time home buyer with FHA financing, or investor/cash sale. Significant rehab/flip activity in this area. Utilities on at time of inspection, however property appears vacant, MLS 2199952 states property was vacant, no lock box, and closed 06?05/2020.</p>	
Assessed Value	\$47,206		
Zoning Classification	R-1		
Property Type	SFR		
Occupancy	Vacant		
Secure?	Yes		
(Secured by electronic keypad.)			
Ownership Type	Fee Simple		
Property Condition	Average		
Estimated Exterior Repair Cost			
Estimated Interior Repair Cost			
Total Estimated Repair			
HOA	No		
Visible From Street	Visible		
Road Type	Public		

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments	
Local Economy	Slow	<p>There is a shortage of competing listings within a 1/2 mile radius of subject property. Currently there are 12 competingMLS listings (0 REO, 0 short sales). In the past 12 months, there have been 60 closed MLS sales in this area. This indicates a shortage of listings, assuming 90 days on market. Average days on market time was 47 days with range 0-533 days and average sale price was 98% of final list price. Homes considered comparable are single family detached homes within a 1/2 mile radius of subject property with living area < 2,800 square feet. Radius expanded slightly to have sufficien...</p>	
Sales Prices in this Neighborhood	Low: \$171,000 High: \$300,000		
Market for this type of property	Increased 2 % in the past 6 months.		
Normal Marketing Days	<90		

Neighborhood Comments

There is a shortage of competing listings within a 1/2 mile radius of subject property. Currently there are 12 competingMLS listings (0 REO, 0 short sales). In the past 12 months, there have been 60 closed MLS sales in this area. This indicates a shortage of listings, assuming 90 days on market. Average days on market time was 47 days with range 0-533 days and average sale price was 98% of final list price. Homes considered comparable are single family detached homes within a 1/2 mile radius of subject property with living area < 2,800 square feet. Radius expanded slightly to have sufficient listings comps, similar in size, age and elevation.

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	5803 E Monroe Avenue	1320 Ebbetts Pass	741 N Christy Ln	1927 Ludington Ave
City, State	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV
Zip Code	89110	89110	89110	89156
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.11 ¹	0.92 ¹	0.68 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$224,900	\$218,900	\$250,000
List Price \$	--	\$224,900	\$218,900	\$249,999
Original List Date		02/20/2020	03/13/2020	03/20/2020
DOM · Cumulative DOM	-- · --	110 · 110	82 · 88	61 · 81
Age (# of years)	37	35	42	41
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 Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,322	1,036	1,188	1,408
Bdrm · Bths · ½ Bths	3 · 2	2 · 2	3 · 2	3 · 2
Total Room #	5	4	5	5
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 1 Car	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	0.17 acres	0.10 acres	0.16 acres	0.16 acres
Other	No Fireplace	1 Fireplace	No Fireplace	No Fireplace

* 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.

Current Listings - Cont.

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

- Listing 1** Not under contract. Owner occupied property. Identical in baths condition, andf nearly identical in age. It is inferior in square footage, lot size, garage capacity but is superior in fireplace. This property is inferior to subject property.
- Listing 2** Not under contract. Tenant occupied property when listed, leased for \$950/month. Identical in bedrooms, baths, condition, garage capacity, no fireplace and nearly identical in age. It is inferior in square footage and lot size. This property is slightly inferior to subject property.
- Listing 3** Under contract, will be FHA sale. Vacant property when listed. Identical in bedrooms, baths, garage capacity, no fireplace, and nearly identical in age. It is inferior in lot sixe but is superior in square footage and condition with new interior paint updated baths, new stainless appliances. This property is supeior to subject property.

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	5803 E Monroe Avenue	5574 Caladonia Ave	5597 E Monroe Ave	1427 Unionville Ln
City, State	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV
Zip Code	89110	89110	89110	89110
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.32 ¹	0.23 ¹	0.29 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$240,000	\$239,999	\$248,900
List Price \$	--	\$245,000	\$243,000	\$246,000
Sale Price \$	--	\$240,000	\$243,000	\$246,000
Type of Financing	--	Fha	Fha	Va
Date of Sale	--	12/23/2019	03/03/2020	03/16/2020
DOM · Cumulative DOM	-- · --	17 · 53	16 · 56	13 · 110
Age (# of years)	37	35	37	34
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 Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,322	1,322	1,155	1,322
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	5	5	5	5
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 Spa - Yes	--	--
Lot Size	0.17 acres	0.17 acres	0.16 acres	0.16 acres
Other	No Fireplace	1 Fireplace	No Fireplace	No Fireplace
Net Adjustment	--	-\$32,000	-\$15,100	-\$19,100
Adjusted Price	--	\$208,000	\$227,900	\$226,900

* 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** Sold with FHA financing and \$6,000 in seller paid concessions. Owner occupied property when listed. List price was increased after original listing. Identical to subject property in square footage, bedrooms, baths, condition, lot size and nearly identical in age. It is superior in pool and spa (\$25,000), fireplace (\$1,000) and seller paid concessions adjusted (\$6,000).
- Sold 2** FHA sale with \$6,000 in seller paid concessions. Vacant property when listed. List price was increased after original listing. Identical to subject property in bedrooms, baths, garage capacity, age, same street. It is inferior in square footage adjusted @ \$60/square foot \$10,000, lot size adjusted @ \$2/square foot \$900, but is superior in condition with new paint, laminate flooring, granite counters (\$20,000), and seller paid concessions adjusted (\$6,000).
- Sold 3** Sold with VA financing, no concessions. Vacant property when listed. Identical to subject property in square footage, bedrooms, baths, garage capacity, no fireplace, and nearly identical in age. It is inferior in lot size adjusted @ \$2/square foot \$900, but is superior in condition with new paint, laminate flooring, granite counters, stainless appliances, new faucets and sinks (\$20,000).

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				Listed for sale 05/26/2020as fair market transaction. Under contract the same day listed. Listing agent is buyers agent. MLS stated "No Show."			
Listing Agent Name							
Listing Agent Phone							
# of Removed Listings in Previous 12 Months	0						
# of Sales in Previous 12 Months	1						
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
05/26/2020	\$220,000	--	--	Sold	06/05/2020	\$220,000	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$229,000	\$229,000
Sales Price	\$225,000	\$225,000
30 Day Price	\$215,000	--
Comments Regarding Pricing Strategy		
<p>Subject property should be priced near mid range of competing listings due to shortage of directly competing homes in this area. This property is most like Sale #3 which sold for adjusted sales price of \$226,900. Subject property would be expected to sell at this price point with 90 days on market. This property was listed for sale for \$220,000 05/26/2020 and under contract the same day listed. It sold for \$172,500. Valuation for subject property assumes 90 days on market. No interior photographs, MLS stated No Show, listing agent was buyers agent. Valuation for subject property assumes normal marketing procedures, arm's length transaction. MLS stated that FHA/VA financing would be considered.</p>		

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



Street

Subject Photos



Street



Other

Listing Photos

L1 1320 Ebbetts Pass
Las Vegas, NV 89110



Front

L2 741 N Christy Ln
Las Vegas, NV 89110



Front

L3 1927 Ludington Ave
Las Vegas, NV 89156



Front

Sales Photos

S1 5574 Caladonia Ave
Las Vegas, NV 89110



Front

S2 5597 E Monroe Ave
Las Vegas, NV 89110



Front

S3 1427 Unionville Ln
Las Vegas, NV 89110



Front

ClearMaps Addendum

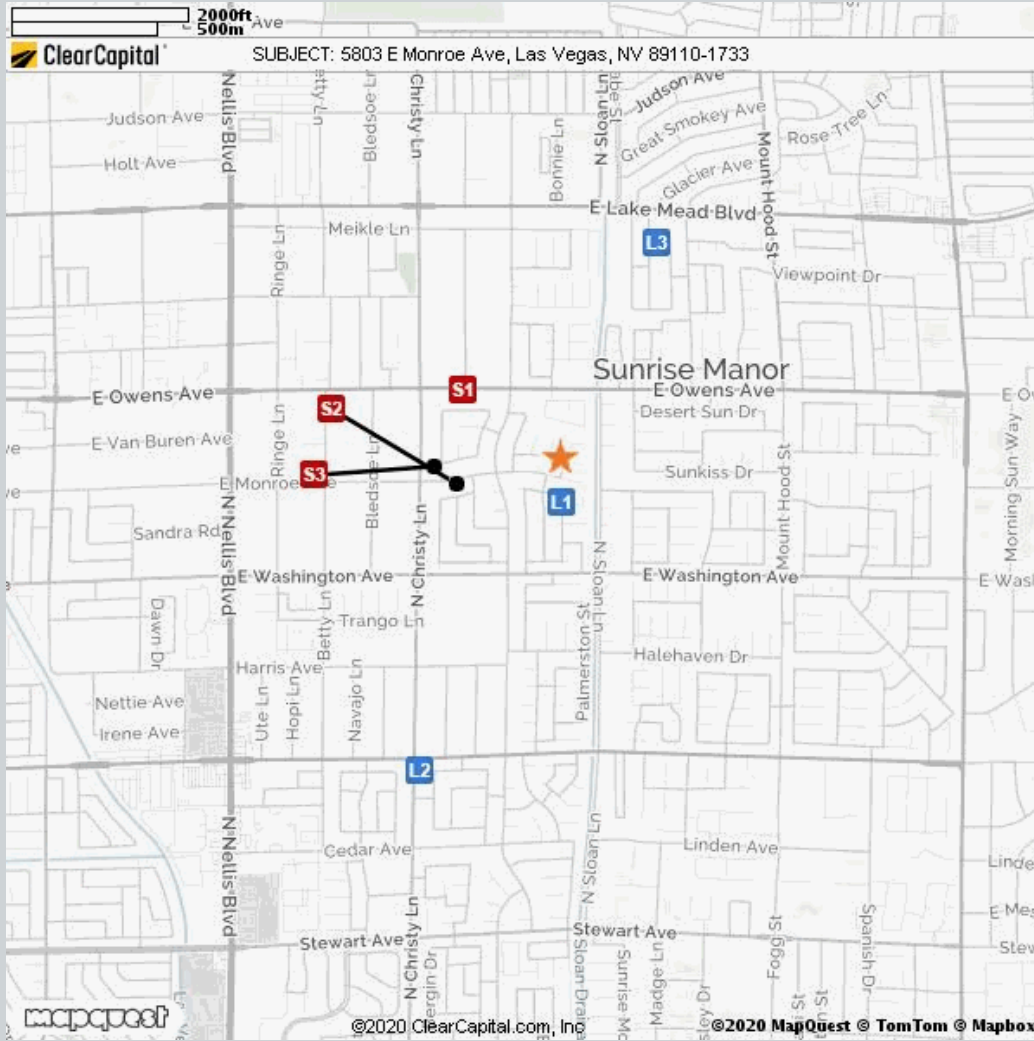
Address ★ 5803 E Monroe Avenue, Las Vegas, NV 89110

Loan Number 40938

Suggested List \$229,000

Suggested Repaired \$229,000

Sale \$225,000



Comparable

Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	5803 E Monroe Ave, Las Vegas, NV	--	Parcel Match
L1 Listing 1	1320 Ebbetts Pass, Las Vegas, NV	0.11 Miles ¹	Parcel Match
L2 Listing 2	741 N Christy Ln, Las Vegas, NV	0.92 Miles ¹	Parcel Match
L3 Listing 3	1927 Ludington Ave, Las Vegas, NV	0.68 Miles ¹	Parcel Match
S1 Sold 1	5574 Caladonia Ave, Las Vegas, NV	0.32 Miles ¹	Parcel Match
S2 Sold 2	5597 E Monroe Ave, Las Vegas, NV	0.23 Miles ¹	Parcel Match
S3 Sold 3	1427 Unionville Ln, Las Vegas, NV	0.29 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	05/31/2022	License State	NV
Phone	7025248161	Email	lbothof7@gmail.com
Broker Distance to Subject	11.73 miles	Date Signed	06/09/2020

/Linda Bothof/

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: **Linda Bothof** ("Licensee"), **B.0056344.INDV** (License #) who is an active licensee in good standing.

Licensee is affiliated with **Linda Bothof Broker** (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: **5803 E Monroe Avenue, Las Vegas, NV 89110**
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 9, 2020**

Licensee signature: **/Linda Bothof/**

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.