

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	9580 W Reno Avenue 152, Las Vegas, NV 89148	Order ID	6736543	Property ID	28448447
Inspection Date	06/09/2020	Date of Report	06/10/2020		
Loan Number	40939	APN	163-30-519-100		
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		Condition Comments
Owner	Bank of NY	Condo, exterior is maintained by HOA. No signs of damage, deferred maintenance or HOA violations visible. Complex grounds are maintained. Ground unit, covered patio.
R. E. Taxes	\$652	
Assessed Value	\$47,106	
Zoning Classification	Multi Fam Res/Condo	
Property Type	Condo	
Occupancy	Vacant	
Secure?	Yes	
	(locked doors and windows)	
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost		
Estimated Interior Repair Cost		
Total Estimated Repair	\$0	
HOA	Amber Hills Condo 702-416-3952	
Association Fees	\$150 / Month (Pool,Other: gated)	
Visible From Street	Visible	
Road Type	Private	

Neighborhood & Market Data		Neighborhood Comments
Location Type	Suburban	Amber Hills is a condo complex of 176 units on the west side. It is a part of a large bedroom community of residential homes, apartments and condos. Typical interiors have been updated with flooring (carpet or hard surface) over the years. Near shopping, dining, outdoor recreation and public transportation. Commute is about 20 minutes on the freeway. Kids walk or bus to school. Rentals are about 40% in this complex. A few REO and no short sales in the condo market. Amber Hills is 2 story buildings with 2 BR condo flats with exterior walk up access. Balconies on 2nd floor and co...
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$141,750 High: \$175,000	
Market for this type of property	Remained Stable for the past 6 months.	
Normal Marketing Days	<90	

Neighborhood Comments

Amber Hills is a condo complex of 176 units on the west side. It is a part of a large bedroom community of residential homes, apartments and condos. Typical interiors have been updated with flooring (carpet or hard surface) over the years. Near shopping, dining, outdoor recreation and public transportation. Commute is about 20 minutes on the freeway. Kids walk or bus to school. Rentals are about 40% in this complex. A few REO and no short sales in the condo market. Amber Hills is 2 story buildings with 2 BR condo flats with exterior walk up access. Balconies on 2nd floor and covered patios on 1st floor units. Gated with a pool and covered parking canopies.

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	9580 W Reno Avenue 152	9470 Peace Wy #106	9580 W Reno Av #242	9580 W Reno Wy #175
City, State	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV
Zip Code	89148	89147	89148	89148
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.81 ¹	0.07 ¹	0.10 ¹
Property Type	Condo	Condo	Condo	Condo
Original List Price \$	\$	\$184,900	\$172,000	\$179,000
List Price \$	--	\$184,900	\$172,000	\$179,000
Original List Date		03/27/2020	03/28/2020	05/04/2020
DOM · Cumulative DOM	-- · --	70 · 75	59 · 74	36 · 37
Age (# of years)	15	19	17	15
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Condo Floor Number	1	1	2	1
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	1 Story Condo Flat	1 Story Condo Flat	1 Story Condo Flat	1 Story Condo Flat
# Units	1	1	1	1
Living Sq. Feet	1,151	1,151	1,151	1,151
Bdrm · Bths · ½ Bths	2 · 2	2 · 2	2 · 2	2 · 2
Total Room #	4	4	4	4
Garage (Style/Stalls)	Carport 1 Car	Carport 1 Car	Carport 1 Car	Carport 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.00 acres	0.00 acres	0.00 acres	0.00 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 Neighboring sister complex. Same builder, model match. Tile floors, granite counters, fresh paint, carpet and refurbished cabinets. More updated than subject. Contingent conventional loan offer since 6/5/2020. Superior to subject in recent updated finishes.

Listing 2 Same complex, upper unit, model match. Original builder finishes. Most similar in interior finishes to subject. Contingent conventional loan offer since 5/26/2020.

Listing 3 Same complex, lower unit, model match to subject. Updated flooring. Newer/upgraded flooring than subject. Contingent conventional loan offer since 6/4/2020.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	9580 W Reno Avenue 152	9580 W Reno Av #116	9580 W Reno Av #206	9580 W Reno Av #107
City, State	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV
Zip Code	89148	89148	89148	89148
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.09 ¹	0.05 ¹	0.02 ¹
Property Type	Condo	Condo	Condo	Condo
Original List Price \$	--	\$179,995	\$175,000	\$182,000
List Price \$	--	\$171,995	\$175,000	\$179,999
Sale Price \$	--	\$171,995	\$173,000	\$175,000
Type of Financing	--	Conventional	Cash	Conventional
Date of Sale	--	03/27/2020	04/21/2020	03/27/2020
DOM · Cumulative DOM	-- · --	180 · 245	10 · 35	3 · 50
Age (# of years)	15	16	16	16
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Condo Floor Number	1	1	2	1
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	1 Story Condo Flat	1 Story Condo Flat	1 Story Condo Flat	1 Story Condo Flat
# Units	1	1	1	1
Living Sq. Feet	1,151	1,151	1,151	1,151
Bdrm · Bths · ½ Bths	2 · 2	2 · 2	2 · 2	2 · 2
Total Room #	4	4	4	4
Garage (Style/Stalls)	Carport 1 Car	Carport 1 Car	Carport 1 Car	Carport 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.00 acres	0.00 acres	0.00 acres	0.00 acres
Other	--	--	--	--
Net Adjustment	--	\$0	-\$4,000	-\$4,000
Adjusted Price	--	\$171,995	\$169,000	\$171,000

* 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.

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

Sold 1 Same complex as subject, model match, lower unit. Original builder finishes. Tenant occupied at \$1,100/mo.

Sold 2 Same complex, model match to subject. Updated kitchen and bathroom counters and cabinets. More updated than subject. Adjust -\$4K updates.

Sold 3 Same complex, lower unit, model match. Newly updated flooring and kitchen counters. Flooring is more updated than subject. Adjust -\$4K flooring update.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				Last recorded sale was a Bank of NY cash REO auction sale on 6/5/2020 \$141,750 LVR MLS #2173909			
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
02/17/2020	\$169,900	04/16/2020	\$159,000	Sold	06/05/2020	\$141,750	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$171,000	\$171,000
Sales Price	\$169,000	\$169,000
30 Day Price	\$165,000	--
Comments Regarding Pricing Strategy		
<p>Most weight on same complex with all model matches. Typical interiors are mostly original finishes with updated flooring and some counter tops. Many rental turn to sale units with fresh paint/flooring. Median DOM is 55, mostly cash and conventional. No REO or short sales in comp range. 1 REO and 1 short sale in relaxed range of neighboring complexes. I have no existing or contemplated interest in the property.</p>		

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.

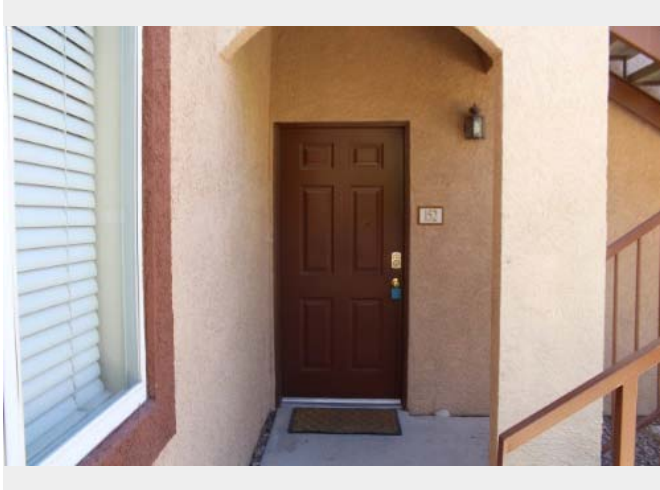
Subject Photos



Front



Front



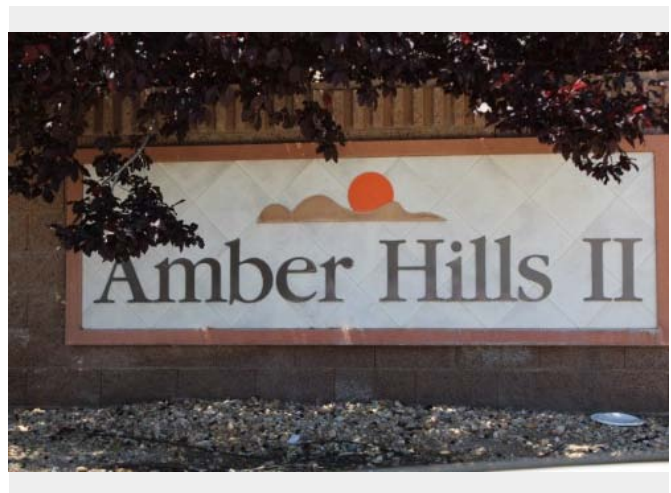
Front



Front



Address Verification



Address Verification

Subject Photos



Address Verification



Side



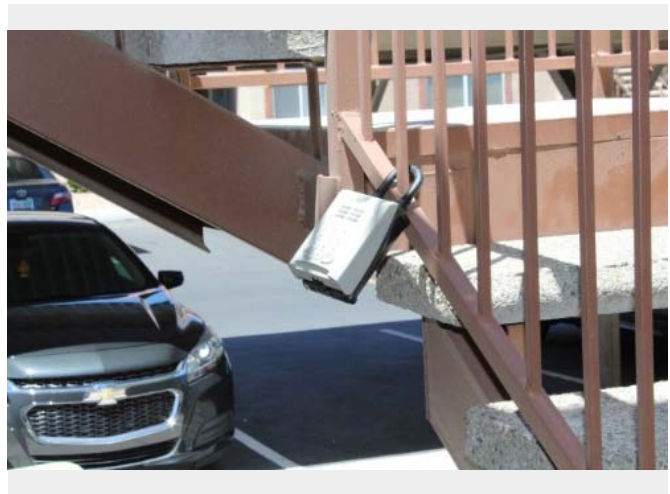
Street



Street

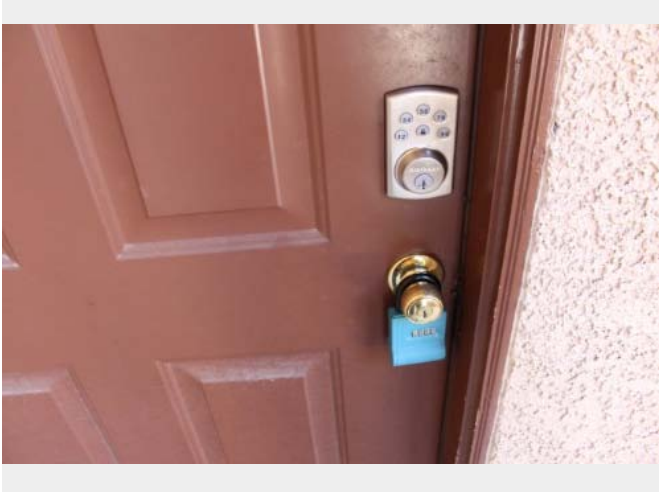


Other



Other

Subject Photos



Other

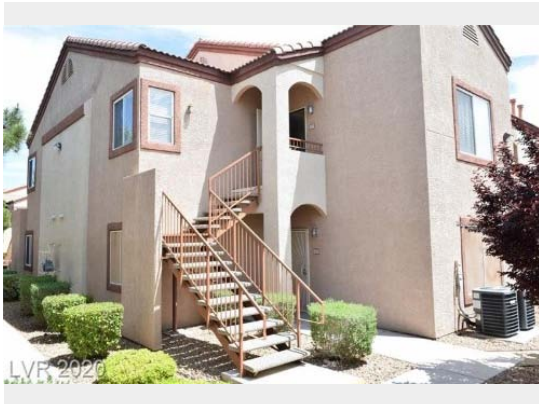
Listing Photos

L1 9470 Peace WY #106
Las Vegas, NV 89147



Front

L2 9580 W Reno AV #242
Las Vegas, NV 89148



Front

L3 9580 W Reno WY #175
Las Vegas, NV 89148



Front

Sales Photos

S1 9580 W Reno AV #116
Las Vegas, NV 89148



Front

S2 9580 W Reno AV #206
Las Vegas, NV 89148



Front

S3 9580 W Reno AV #107
Las Vegas, NV 89148



Front

ClearMaps Addendum

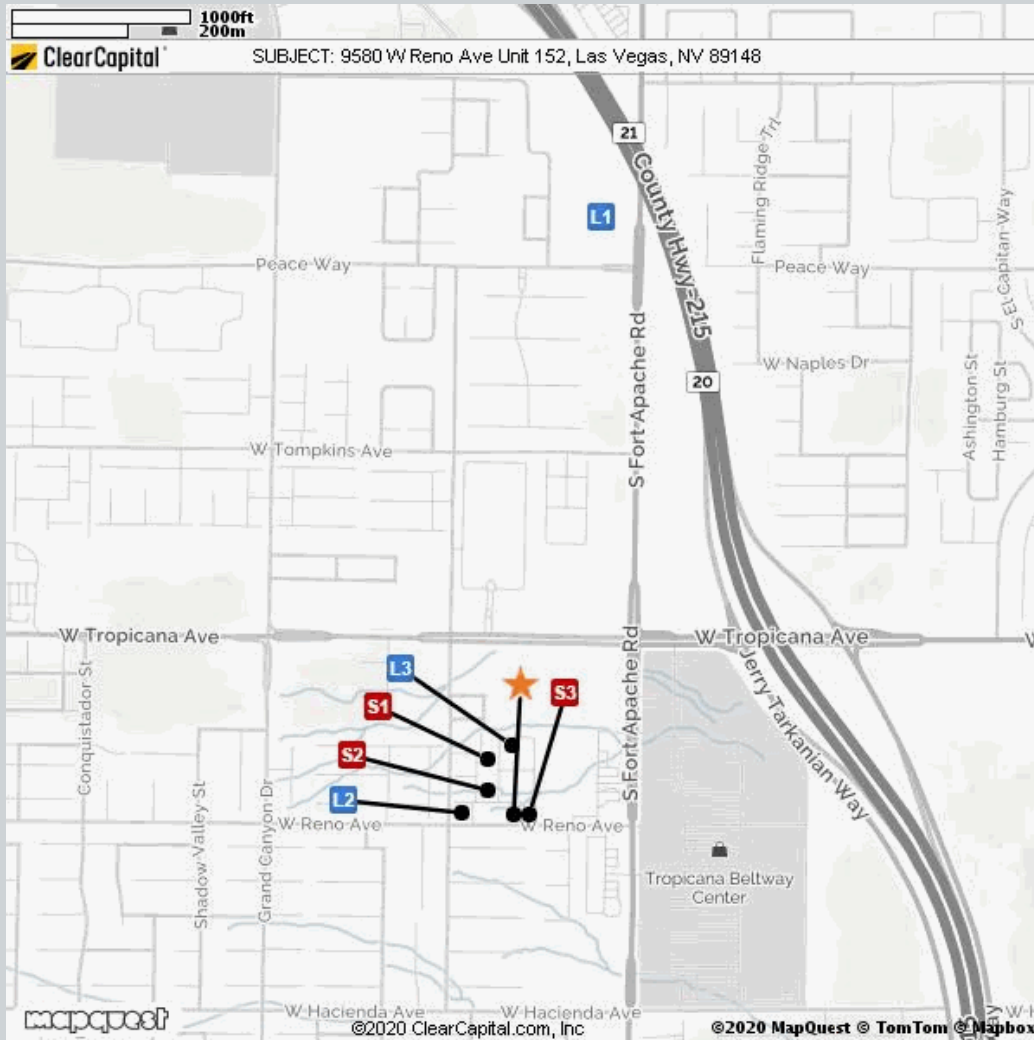
Address ★ 9580 W Reno Avenue 152, Las Vegas, NV 89148

Loan Number 40939

Suggested List \$171,000

Suggested Repaired \$171,000

Sale \$169,000



Comparable

Address

Miles to Subject

Mapping Accuracy

Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	9580 W Reno Ave Unit 152, Las Vegas, NV	--	Parcel Match
L1 Listing 1	9470 Peace Wy #106, Las Vegas, NV	0.81 Miles ¹	Parcel Match
L2 Listing 2	9580 W Reno Av #242, Las Vegas, NV	0.07 Miles ¹	Parcel Match
L3 Listing 3	9580 W Reno Wy #175, Las Vegas, NV	0.10 Miles ¹	Parcel Match
S1 Sold 1	9580 W Reno Av #116, Las Vegas, NV	0.09 Miles ¹	Parcel Match
S2 Sold 2	9580 W Reno Av #206, Las Vegas, NV	0.05 Miles ¹	Parcel Match
S3 Sold 3	9580 W Reno Av #107, Las Vegas, NV	0.02 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	Kristina Pearson	Company/Brokerage	Signature Real Estate Group
License No	S.0066424.LLC	Address	9596 Grapeland AV Las Vegas NV 89148
License Expiration	07/31/2020	License State	NV
Phone	7025245336	Email	go2lvh@gmail.com
Broker Distance to Subject	1.99 miles	Date Signed	06/10/2020

/Kristina Pearson/

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: **Kristina Pearson** ("Licensee"), **S.0066424.LLC** (License #) who is an active licensee in good standing.

Licensee is affiliated with **Signature Real Estate 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: **9580 W Reno Avenue 152, Las Vegas, NV 89148**
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 10, 2020**

Licensee signature: ***/Kristina Pearson/***

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.