DRIVE-BY BPO

727 BARRIE COURT

HENDERSON, NV 89002

41551 Loan Number **\$385,000**• 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.

Address Inspection Date Loan Number Borrower Name	727 Barrie Court, Henderson, NV 89002 02/12/2021 41551 Catamount Properties 2018 LLC	Order ID Date of Report APN County	7103671 02/14/2021 179-30-612-0 Clark	Property ID	29547910
Tracking IDs					
Order Tracking ID	BPO_Update	Tracking ID 1	BPO_Update		
Tracking ID 2		Tracking ID 3			

General Conditions		
Owner	Catamount Properties 2018 Llc	Condition Comments
R. E. Taxes	\$1,515	As per the current MLS listing, the subject is fully renovated.
Assessed Value	\$64,836	Subject is on a cul-de-sac lot
Zoning Classification	RS-6	
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes (Lockbox)	
Ownership Type	Fee Simple	
Property Condition	Good	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$0	
НОА	No	
Visible From Street	Visible	
Road Type	Public	

ta				
Urban	Neighborhood Comments			
Slow	Currently a slow market with stable property values. This is a fai			
Low: \$209,900 High: \$425,000	market with no REO activity. Proximity and convenience to employment, schools, parks, shopping and transportation are			
Remained Stable for the past 6 months.	average.			
<30				
	Urban Slow Low: \$209,900 High: \$425,000 Remained Stable for the past 6 months.			

41551

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Current Listings				
	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	727 Barrie Court	131 Westin Lane	844 Holly Lake Way,	113 Mint Orchard Drive
City, State	Henderson, NV	Henderson, NV	Henderson, NV	Henderson, NV
Zip Code	89002	89002	89002	89002
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.57 1	0.49 1	0.40 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$397,777	\$376,900	\$373,000
List Price \$		\$397,777	\$376,900	\$373,000
Original List Date		02/06/2021	01/24/2021	12/21/2020
DOM · Cumulative DOM		5 · 8	13 · 21	12 · 55
Age (# of years)	39	24	25	26
Condition	Good	Good	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	1,718	2,018	1,802	2,018
Bdrm \cdot Bths \cdot ½ Bths	3 · 2	4 · 3	3 · 2	4 · 3
Total Room #	6	7	6	7
Garage (Style/Stalls)	Attached 3 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				
Lot Size	.28 acres	.18 acres	.17 acres	.15 acres
Other				

^{*} 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.

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Current Listings - Cont.

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

- Listing 1 BEST OF THE BEST--Move-In Ready-Single Story Neighborhood-Freshly Painted Inside and Out-No Wall Holes- Beautiful Brick Fireplace-New Appliances-W/D Included-New Carpet- Shutters-Custom Painted Cabinets- 4 Bedroom Model-Close to Park-NO Home Behind-Low HOA-You'll Love Your Life Here!
- Listing 2 Immaculate home located on a corner lot. This home impresses as you walk into the large dining and formal living. Towering vaulted ceilings provide the open air feeling and plenty of light. Laundry room has access to garage. All bedrooms are separate from living spaces. Primary room boasts two closets. One an oversized walk in and the other with floor to ceiling mirrors. Primary bath has dual sinks, separate soaking tub and walk in shower. Stunning kitchen has large granite island with storage, all stainless steel appliances, oversized, upgraded sink and workstation. Backyard has a sprawling patio, accented with lush lawn and established landscaping. This absolute charmer will not last. Make it yours today!
- Listing 3 Showings Start 1/23/21! Open floor plan living area remodeled (2018). New tile throughout living area & Kitchen, (2018). 5" baseboard trim, (2018). Plantation Shutters on all windows. All new Stainless appliances, (2018) New French doors, (2018) open to a nicely landscaped back yard, pergola patio. Hard to find one story 4 bedroom / 3 bath. Very private/quiet corner lot. New A/C system installed (2019

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Recent Sales				
	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	727 Barrie Court	850 Woodtack Cove Way,	158 Laguna Landing Drive	833 Harbor Beach Court
City, State	Henderson, NV	Henderson, NV	Henderson, NV	Henderson, NV
Zip Code	89002	89002	89002	89002
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.46 1	0.52 1	0.43 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$385,000	\$380,000	\$398,000
List Price \$		\$385,000	\$380,000	\$394,900
Sale Price \$		\$387,500	\$385,000	\$380,000
Type of Financing		Conv	Conv	Conv
Date of Sale		12/02/2020	09/18/2020	10/27/2020
DOM · Cumulative DOM		4 · 75	4 · 29	18 · 44
Age (# of years)	39	25	26	27
Condition	Good	Good	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	1,718	1,802	1,802	1,802
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	6	6	6	6
Garage (Style/Stalls)	Attached 3 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	Pool - Yes	
Lot Size	.28 acres	.14 acres	.17 acres	.28 acres
Other				
Net Adjustment		\$0	\$0	\$0
Adjusted Price		\$387,500	\$385,000	\$380,000

^{*} 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.

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Recent Sales - Cont.

by ClearCapital

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

- Sold 1 Simply gorgeous 1 story with 3 bedrooms, 2 full baths, oversized 2 car garage & Pebble Tec pool. This open floor plan offers no expense spared. Freshly remodeled featuring an island kitchen, 22 linear feet of granite counter space, under-mount stainless sink, hexagon backsplash, new shaker cabinets & stainless appliances overlooks the spacious family room. Perfect for entertaining or family time! The generous owners suite includes a walk-in closet, dual closet w/triple bypass mirrored closet doors & a luxury bath highlighted by the double ended pedestal soaking tub, separate shower w/rain shower head, dual sinks & 36" base cabinets. Luxury laminate wood floors throughout the living & wet areas for low maintenance while detailed by upgraded baseboards along w/new plush carpet in the bedrooms. Fresh paint through out accented by the matte black hardware & fixtures give this home a timeless modern feel. Private yard with no rear neighbors & covered patio. This home is truly one of a kind!
- **Sold 2** EXQUISITE, REMODELED, SINGLE STORY, RV PARKING & POOL. Open floor plan w/ tile flooring & freshly painted interior. Gourmet kitchen w/ a large island/breakfast bar, granite counters, tile backsplash, new cabinets, upgraded hardware & light fixtures perfect for entertaining! Relax in your spa like master bathroom! The backyard offers a refreshing newly re-plastered pool and beautiful mountain views. This dream home is move-in ready. New Window Blinds on order. This one won't last long!
- Sold 3 Camp lover's dream! Unique Single Story in cul-de-sac with separate RV Parking AND Boat Parking! This home boasts with over 1/4 acre with power & water hookups to RV Space, fruit trees, 18X12 Storage Shed, pool with decking, pond, fenced lawn area, and covered patio with misting system. Brand new beautiful grey laminate floors thru out, 2 fireplaces, new water heater, new appliances, new backsplash in kitchen with refinished counters and cabinets, and bathrooms with refinished surfaces, cabinets, and new surrounds. Vaulted ceilings, ceiling fans, Google/Alexa compatible light switches and thermostat. Water softener, built-in swamp cooler, and epoxy floors in oversized 2 car garage with automatic door opener. Solar powered security lighting outside the garage and side/backyard areas. This home was designed to enjoy backyard living to its fullest, come and see it for yourself!

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Current Listing Status		Currently Listed		Listing History Comments			
Listing Agency/Firm		Rustic Properties		Subject is currently listed			
Listing Agent Na	me	Noah Bates					
Listing Agent Ph	one	702-551-4381					
# of Removed Li Months	stings in Previous 12	0					
# of Sales in Pre Months	evious 12	0					
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
02/12/2021	\$389,900						MLS

Marketing Strategy					
	As Is Price	Repaired Price			
Suggested List Price	\$390,000	\$390,000			
Sales Price	\$385,000	\$385,000			
30 Day Price	\$375,000				
Comments Regarding Pricing Str	Comments Regarding Pricing Strategy				

All comps selected are single family detached homes within 1 mile of the subject. These comps are within 15% GLA of the subject and are in similar condition as the subject and sold in the past 180 days.

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.

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Subject Photos

by ClearCapital



Front



Address Verification



Side



Side



Street

Listing Photos



131 Westin Lane Henderson, NV 89002



Front



844 Holly Lake Way, Henderson, NV 89002



Front



113 Mint Orchard Drive Henderson, NV 89002



Front

Sales Photos



850 Woodtack Cove Way, Henderson, NV 89002



Front



158 Laguna Landing Drive Henderson, NV 89002



Front



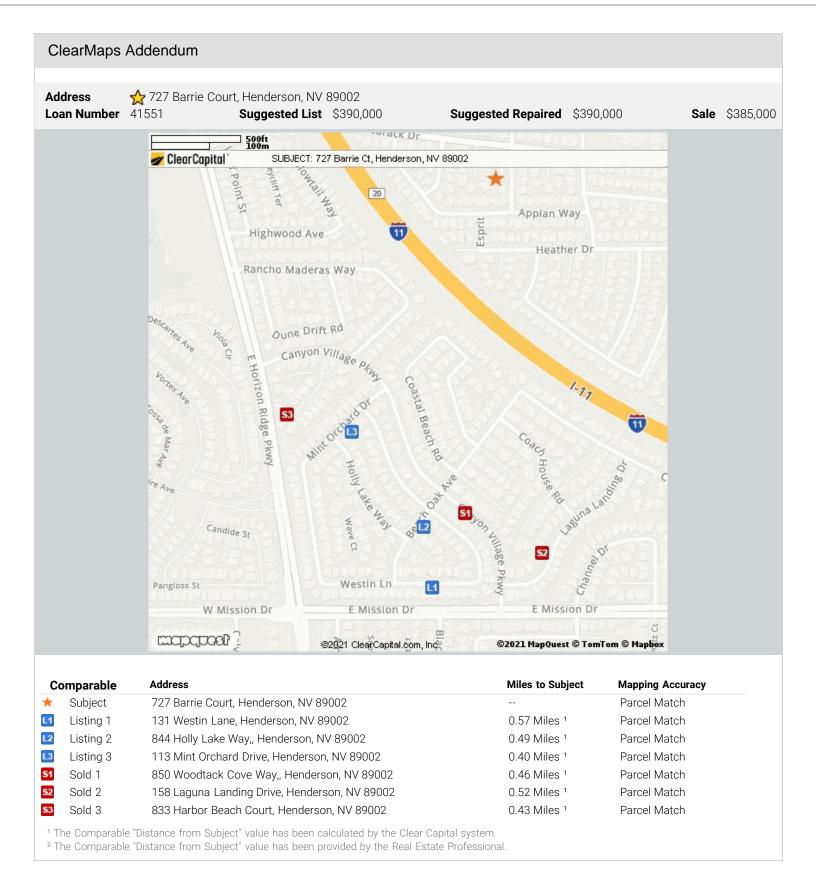
833 Harbor Beach Court Henderson, NV 89002



Front

by ClearCapital

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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.

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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.

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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.

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Vegas NV 89123

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Broker Information

Broker Name Clint Whiting Company/Brokerage Innovation Realty

License No b.1002077 Address 8215 S. Eastern Ave #285 Las

License Expiration 12/31/2022 License State NV

Phone 7023792512 Email CLINT@INNOVATIONVEGAS.COM

Broker Distance to Subject 7.91 miles **Date Signed** 02/13/2021

/Clint Whiting/

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: **Clint Whiting** ("Licensee"), **b.1002077** (License #) who is an active licensee in good standing.

Licensee is affiliated with Innovation 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: **727 Barrie Court, Henderson, NV 89002**
- 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: February 14, 2021 Licensee signature: /Clint Whiting/

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.

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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.

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