by ClearCapital

4040 Woodgreen Dr

Las Vegas, NV 89108

41655

\$240,000

Loan Number • As-Is Value

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	4040 Woodgreen Drive, Las Vegas, NV 89108 08/20/2020 41655 Catamount Properties 2018 LLC	Order ID Date of Report APN County	6808925 08/20/2020 138-03-817-0 Clark	Property ID	28680952
Tracking IDs					
Order Tracking ID	20200820_BPOs	Tracking ID 1	20200820_BPOs	3	
Tracking ID 2		Tracking ID 3			

Owner	Sharon and Philip Artlip	Condition Comments
R. E. Taxes	\$79,924	SUBJECT IS OCCUPIED. subject is in average condition with no
Assessed Value	\$43,966	boarded up windows or doors subject appears to be in lin with
Zoning Classification	SFR	the rest of the community.
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	No	
Visible From Street	Not Visible	
Road Type	Public	

Neighborhood & Market Da	nta			
Location Type	Suburban	Neighborhood Comments		
Local Economy	Stable	subject neighborhood is near shopping schools freeways		
Sales Prices in this Neighborhood	Low: \$240,000 High: \$248,900	restaurants neighborhood is residential consiting of mo single family homes and is near the Sante Fe casino		
Market for this type of property	Remained Stable for the past 6 months.			
Normal Marketing Days	<90			

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Current Listings				
	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	4040 Woodgreen Drive	6945 Manistee Ct	6732 Accent Ct	4753 Munstead Woods Ct
City, State	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV
Zip Code	89108	89108	89108	89130
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.		0.07 1	0.40 1	0.90 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$264,999	\$249,000	\$260,000
List Price \$		\$264,999	\$249,000	\$260,000
Original List Date		08/11/2020	02/18/2020	07/19/2020
DOM · Cumulative DOM	·	9 · 9	184 · 184	32 · 32
Age (# of years)	38	28	36	14
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	1 Story ranch	1 Story ranch	2 Stories ranch	3 Stories trilevel
# Units	1	1	1	1
Living Sq. Feet	1,335	1,403	1,328	1,498
Bdrm · Bths · ½ Bths	4 · 2	3 · 2	4 · 1	3 · 2 · 2
Total Room #	6	5	5	6
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				
Lot Size	0.10 acres	0.10 acres	0.09 acres	0.05 acres
Other		fireplace	fireplace	

^{*} 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** Great home with updated kitchen and bathrooms. NO HOA, Kitchen has granite counter tops, tile floors and new carpet in bedrooms, new paint through out. Bathrooms have tile floors. Nice size Lot
- Listing 2 GREAT FOR INVESTORS! 2 STORY 4 BEDROOM 2 BATHROOM WITH NO HOA
- Listing 3 Gorgeous 3 Story NW Home! UPGRADES GALORE! SS LG Appliances, Surround Sound, Custom Flooring, Upgraded Lighting, Aquasana Whole House Water Filtration System, Mountain Views, 2 en-suite Bedrooms, Downstairs has a 1/2 bath and Closet Under The Stairs (can be 3rd bedroom), Ring Doorbell, Private Fenced Backyard With No Neighbors Behind! Home Sits on A Cul-De-Sac with extra guest parking just outside. This Is A MUST SEE HOME!

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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	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	4040 Woodgreen Drive	4021 Broadriver Dr	4025 Elkridge Dr	6437 Vinecrest Ave
City, State	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV
Zip Code	89108	89108	89129	89108
Datasource	MLS	Public Records	Public Records	MLS
Miles to Subj.		0.08 1	0.31 1	0.56 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$249,900	\$235,000	\$269,900
List Price \$		\$249,900	\$235,000	\$269,900
Sale Price \$		\$248,900	\$240,000	\$250,000
Type of Financing		Conv	Conv	Fha
Date of Sale		07/08/2020	07/01/2020	11/07/2019
DOM · Cumulative DOM		153 · 131	44 · 30	73 · 73
Age (# of years)	38	27	32	36
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	1 Story ranch	1 Story ranch	1 Story ranch	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	1,335	1,403	1,326	1,391
Bdrm · Bths · ½ Bths	4 · 2	4 · 2	3 · 3	4 · 2
Total Room #	6	6	6	6
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s) Attached 2 C	
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	0.10 acres	0.09 acres	0.09 acres	0.03 acres
Other				fireplace
Net Adjustment		\$0	\$0	\$0
Adjusted Price		\$248,900	\$240,000	\$240,000

^{*} 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.

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Recent Sales - Cont.

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

- **Sold 1** Beautiful 3 bedroom single story home in the Northwest! Large master bedroom features sliding door access to backyard. Living room features a cozy fireplace and pot shelves. Tile flooring and granite countertops in the kitchen. Ceiling fans throughout. Close to public parks and shopping, and easy freeway access. NO HOA!
- **Sold 2** Come take a look at this beautiful property located on the west side of town, near freeway access, shopping, parks and much more. 3 bedrooms, 3 baths, 2 car garage, and enough space for entertainment, what else can you ask for in a property. Come take a look at this property, it will not last!
- Sold 3 OUTSTANDING SINGLE STORY IN FABULOUS CONDITION! QUIET NEIBORHOOD WITH LOW TRAFFIC. NEW CARPET, FRESHLY PAINTED, NEW BATHROOMS. PARK LIKE YARD WITH POTENTIAL R/V PARKING! LARGE SPA WITH COVERED PATIO, NEW MASTER SHOWER WITH SEAT, ENERGY EFFICIENT WINDOWS. SHOW THIS ONE FIRST ITS A WINNER!!

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Subject Sales & Listing History Current Listing Status Not Currently Listed				Listing History Comments			
,		property is not currently listed and has not been listed for the					
Listing Agency/Firm							
Listing Agent Name			past 12 months				
Listing Agent Ph	one						
# 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

Marketing Strategy				
	As Is Price	Repaired Price		
Suggested List Price	\$240,000	\$240,000		
Sales Price	\$240,000	\$240,000		
30 Day Price	\$240,000			
Comments Regarding Pricing S	trategy			

Agent went back 6 months and searched for properties within a .5 mile range 200 GLA and similar bed bath count, All solds and listed are the most recent and similar to the subject, if subject interior condition is similar it should sale at suggested list price

Clear Capital Quality Assurance Comments Addendum

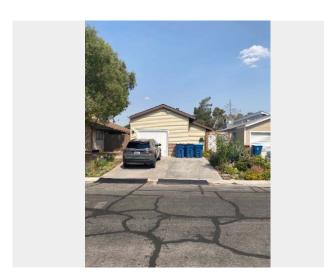
Reviewer's The broker's as-is conclusion reflects the market for the subject. Comps are within a reasonable distance, relatively current, and accurately reflect **Notes** the subject's defining characteristics. Thus, the as-is conclusion appears to be adequately supported.

Client(s): Wedgewood Inc

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Subject Photos

DRIVE-BY BPO



Front



Address Verification



Side



Side



Street

Listing Photos

by ClearCapital

DRIVE-BY BPO





Front

6732 Accent Ct Las Vegas, NV 89108



Front

4753 Munstead Woods Ct Las Vegas, NV 89130



Front

DRIVE-BY BPO

Sales Photos





Front

4025 Elkridge Dr Las Vegas, NV 89129



Front

6437 Vinecrest Ave Las Vegas, NV 89108



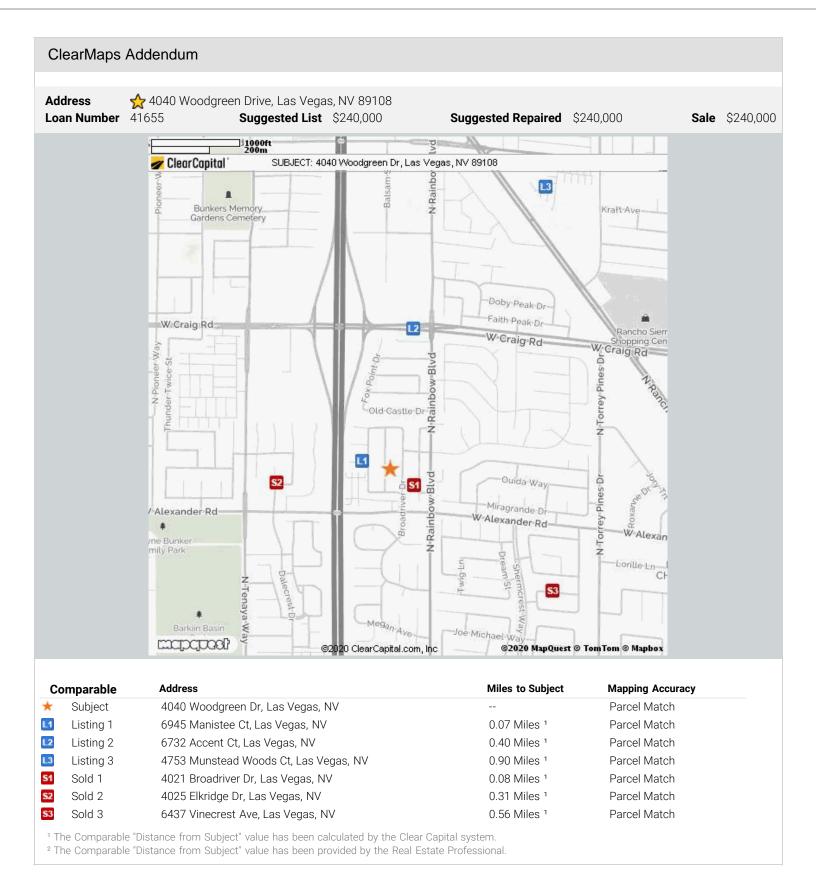
Front

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DRIVE-BY BPO

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Addendum: Report Purpose

by ClearCapital

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. Please Note: This is a RUSH assignment. Do not accept if you cannot meet the current due date and time. Please reference the set terms and contact Clear Capital at 530.582.5011 if you require any changes. Thanks! ***

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

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Report Instructions - cont.

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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.

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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Broker Information

Broker Name Erin Woods Company/Brokerage Elite REO Services

License No S.0075353 Address 954 Weaver Drive Las Vegas NV

License State

89106

Phone 7027814123 Email erin.woods@elitereo.com

Broker Distance to Subject 5.90 miles **Date Signed** 08/20/2020

/Erin Woods/

License Expiration

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

01/31/2022

The attached Broker's Price Opinion ("BPO") has been prepared by: **Erin Woods** ("Licensee"), **S.0075353** (License #) who is an active licensee in good standing.

Licensee is affiliated with Elite REO Services (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: **4040 Woodgreen Drive, Las Vegas, NV 89108**
- 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: August 20, 2020 Licensee signature: /Erin Woods/

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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