DRIVE-BY BPO

260 BONNIE CLAIR COURT

PAHRUMP, NV 89048

42688 Loan Number **\$99,000**• 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	260 Bonnie Clair Court, Pahrump, NV 89048 12/07/2020 42688 Hollyvale Rental Holdings LLC	Order ID Date of Report APN County	6974332 12/08/2020 39-262-18 Nye	Property ID	29186591
Tracking IDs					
Order Tracking ID	1204BPO	Tracking ID 1	1204BPO		
Tracking ID 2		Tracking ID 3			

General Conditions					
Owner	MAXWELL BETTY J	Condition Comments			
R. E. Taxes	\$32,930	The subject property appeared to be in average condition for the			
Assessed Value	\$10,165	area and didn't show any obvious damages. The home shouldn't			
Zoning Classification	RESIDENTIAL	have any issues on the resale market.			
Property Type	Manuf. Home				
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	Visible				
Road Type	Public				

Neighborhood & Market Data					
Rural	Neighborhood Comments				
Stable	Home values have increased dramatically in the last 2 years.				
Low: \$75,000 High: \$118,000	More recently, home values have leveled off and are staying the same month to month. Last months prices went up 1% from the same month.				
Increased 6 % in the past 6 months.	previous month. Most expect prices to stay level through the er of the year.				
<90					
	Rural Stable Low: \$75,000 High: \$118,000 Increased 6 % in the past 6 months.				

Client(s): Wedgewood Inc

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Current Listings				
	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	260 Bonnie Clair Court	261 Bonnie Cliare Ct	210 W Ferndell St	1241 S Comstock Cir
City, State	Pahrump, NV	Pahrump, NV	Pahrump, NV	Pahrump, NV
Zip Code	89048	89048	89048	89048
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.02 1	0.15 1	0.35 1
Property Type	Manuf. Home	Manufactured	Manufactured	Manufactured
Original List Price \$	\$	\$108,000	\$85,900	\$99,900
List Price \$		\$108,000	\$85,900	\$99,900
Original List Date		11/12/2020	11/19/2020	09/26/2020
DOM · Cumulative DOM		2 · 26	13 · 19	19 · 73
Age (# of years)	26	24	42	30
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 MANUFACTURED	1 Story MANUFACTURED	1 Story MANUFACTURED	1 Story MANUFACTURE
# Units	1	1	1	1
Living Sq. Feet	1,020	972	1,104	1,028
Bdrm · Bths · ½ Bths	2 · 2	3 · 2	3 · 2	3 · 2
Total Room #	5	6	6	6
Garage (Style/Stalls)	Attached 1 Car	Carport 2 Car(s)	Carport 1 Car	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	0.09 acres	0.09 acres	0.10 acres	0.16 acres
Other	NONE	NONE	NONE	NONE

^{*} Listing 1 is the most comparable listing to the subject.

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

Listing 1 LIST COMP 1 IS SMALLER IN SQ. FOOTAGE WITH 1 EXTRA BEDROOM.

Listing 2 LIST COMP 2 IS LARGER IN SQ. FOOTAGE WITH 1 EXTRA BEDROOM, OLDER BUILT AND SLIGHTLY LARGER LOT.

Listing 3 LIST COMP 3 IS SLIGHTLY LARGER IN SQ. FOOTAGE WITH 1 EXTRA BEDROOM AND A LARGER LOT.

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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	0	0-14.4	0.110.	0-14-2	
	Subject	Sold 1	Sold 2 *	Sold 3	
Street Address	260 Bonnie Clair Court	1430 S Comstock	271 W Comstock Cir	51 Russell	
City, State	Pahrump, NV	Pahrump, NV	Pahrump, NV	Pahrump, NV	
Zip Code	89048	89048	89048	89048	
Datasource	Tax Records	MLS	MLS	MLS	
Miles to Subj.		0.37 1	0.02 1	0.26 1	
Property Type	Manuf. Home	Manufactured	Manufactured	Manufactured	
Original List Price \$		\$95,500	\$115,000	\$107,900	
List Price \$		\$89,900	\$115,000	\$107,900	
Sale Price \$		\$87,000	\$105,000	\$107,000	
Type of Financing		Cash	Va	Conv	
Date of Sale		10/29/2020	12/04/2020	06/29/2020	
DOM · Cumulative DOM		46 · 63	27 · 85	2 · 61	
Age (# of years)	26	14	36	23	
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 MANUFACTURED	1 Story MANUFACTURED	1 Story MANUFACTURED	1 Story MANUFACTURE	
# Units	1	1	1	1	
Living Sq. Feet	1,020	837	1,125	1,128	
Bdrm · Bths · ½ Bths	2 · 2	2 · 2	3 · 2	3 · 2	
Total Room #	5	5	6	6	
Garage (Style/Stalls)	Attached 1 Car	Carport 1 Car	Carport 2 Car(s)	Carport 2 Car(s)	
Basement (Yes/No)	No	No	No	No	
Basement (% Fin)	0%	0%	0%	0%	
Basement Sq. Ft.					
Pool/Spa					
Lot Size	0.09 acres	0.12 acres	0.09 acres	0.09 acres	
Other	NONE	NONE	NONE	NONE	
Net Adjustment		+\$2,800	-\$400	-\$1,500	
Adjusted Price		\$89,800	\$104,600	\$105,500	

^{*} Sold 2 is the most comparable sale to the subject.

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

Sold 1 SALE COMP 1 IS SMALLER IN SQ. FOOTAGE WITH A LARGER LOT. NEWER BUILT WITH NO GARAGE.

Sold 2 SALE COMP 2 IS LARGER IN SQ. FOOTAGE WITH 1 EXTRA BEDROOM. IT IS OLDER BUILT.

Sold 3 SALE COMP 3 IS LARGER IN SQ. FOOTAGE WITH 1 EXTRA BEDROOM.

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 Sale	es & Listing His	tory					
Current Listing S	tatus	Not Currently I	Listed	Listing Histor	y Comments		
Listing Agency/F	irm			NONE			
Listing Agent Na	me						
Listing Agent Pho	one						
# of Removed Lis Months	stings in Previous 12	0					
# of Sales in Pre Months	vious 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	\$99,000	\$99,000		
Sales Price	\$99,000	\$99,000		
30 Day Price	\$95,000			
Comments Regarding Pricing Strategy				

WE HAD TO EXPAND TO 1 MILE AND 200 SQ. FEET TO FIND COMPS SIMILAR TO THE SUBJECT. WE VALUED THE SUBJECT BETWEEN SALE COMP 1 AND 2 WHICH ARE THE MOST SIMILAR TO THE SUBJECT.

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

Property ID: 29186591

Subject Photos

by ClearCapital



Front



Address Verification



Side



Side



Street



Street

by ClearCapital

Listing Photos

261 BONNIE CLIARE CT Pahrump, NV 89048



Front

210 W FERNDELL ST Pahrump, NV 89048



Front

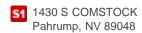
1241 S COMSTOCK CIR Pahrump, NV 89048



Front

by ClearCapital

Sales Photos





Front

271 W COMSTOCK CIR Pahrump, NV 89048



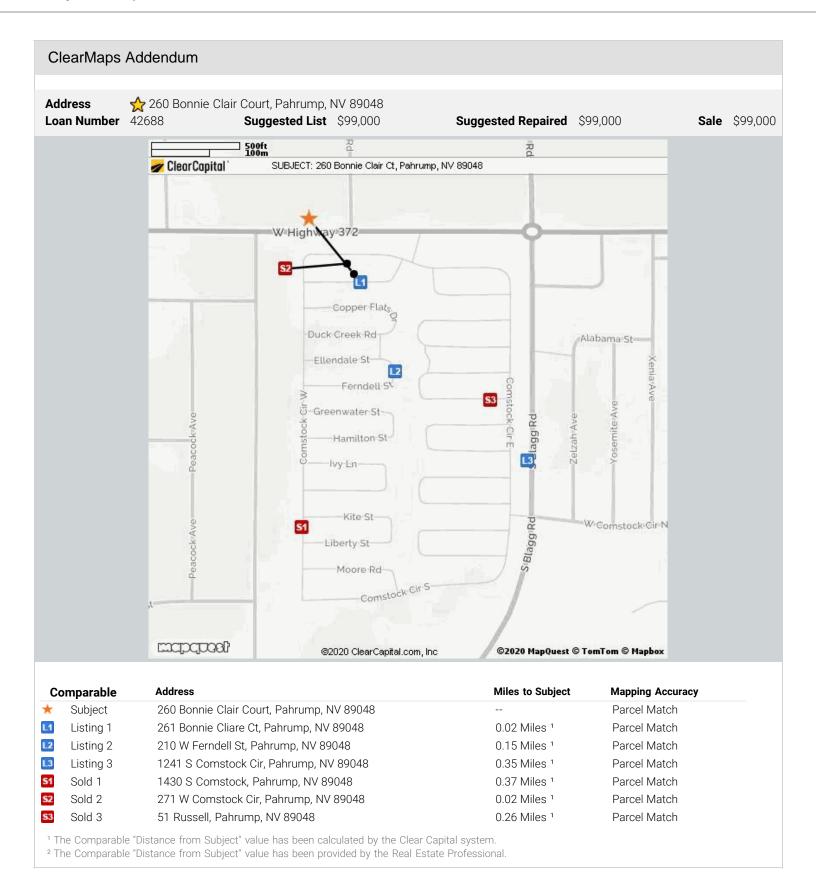
Front

51 RUSSELL Pahrump, NV 89048



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.

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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

by ClearCapital

Broker Name Mark Perry Company/Brokerage Local Realty

License No B.1001058.LLC Address 9325 S. Cimarron Rd Las Vegas NV

89178

License Expiration 09/30/2022 **License State** NV

Phone7022454240Emailmarksellslasvegas@gmail.com

Broker Distance to Subject 43.69 miles **Date Signed** 12/07/2020

/Mark Perry/

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: **Mark Perry** ("Licensee"), **B.1001058.LLC** (License #) who is an active licensee in good standing.

Licensee is affiliated with Local 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: **260 Bonnie Clair Court, Pahrump, NV 89048**
- 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: December 8, 2020 Licensee signature: /Mark Perry/

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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