## **DRIVE-BY BPO**

#### 3356 GROUSE HOUSE LANE

NORTH LAS VEGAS, NV 89084

42782 Loan Number

\$365,000 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.

3356 Grouse House Lane, North Las Vegas, NV 89084 **Property ID Address Order ID** 6985937 29223355

**Inspection Date** 12/11/2020 **Date of Report** 12/12/2020 **Loan Number** 42782 **APN** 124-20-111-184 **Borrower Name** Hollyvale Rental Holdings LLC County Clark

**Tracking IDs** 

**Order Tracking ID** 1210BPO Tracking ID 1 1210BPO Tracking ID 2 Tracking ID 3

General Conditions		
Owner	Liliana Guzman	Condition Comments
R. E. Taxes	\$2,479	The subject is a 2 story SFR with an attached 2 car garage, poo
Assessed Value	\$119,130	in rear. Subjects exterior is maintained, no repairs noted.
Zoning Classification	Residential	
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	Fields @ Aliante 702-515-2042	
Association Fees	\$20 / Month (Landscaping,Greenbelt,Other: Management)	
Visible From Street	Visible	
Road Type	Private	

Location Type	Suburban	Neighborhood Comments
Local Economy	Stable	The subject is located in an established neighborhood. Ar
Sales Prices in this Neighborhood	Low: \$290,000 High: \$360,000	amenities are located within 2 miles and include schools, shopping, restaurants, casino and freeway access.
Market for this type of property	Increased 5 % in the past 6 months.	
Normal Marketing Days	<30	

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	0		l :	l:
	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	3356 Grouse House Lane	7120 Woodpeckers Ct	4216 Cape Eagle Av	6529 Cedar Waxwing St
City, State	North Las Vegas, NV	North Las Vegas, NV	North Las Vegas, NV	North Las Vegas, NV
Zip Code	89084	89084	89084	89084
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.		0.09 1	0.94 1	1.00 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$369,900	\$385,000	\$370,000
List Price \$		\$369,900	\$375,000	\$380,000
Original List Date		11/06/2020	09/05/2020	11/11/2020
DOM · Cumulative DOM		8 · 36	86 · 98	1 · 31
Age (# of years)	15	9	14	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	2 Stories detached	2 Stories detached	2 Stories detached	2 Stories detached
# Units	1	1	1	1
Living Sq. Feet	2,594	2,381	2,324	2,974
Bdrm · Bths · ½ Bths	4 · 2 · 1	3 · 2 · 1	3 · 2 · 1	4 · 2 · 1
Total Room #	8	7	8	8
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 3 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	.13 acres	.12 acres	.17 acres	.10 acres
Other				

<sup>\*</sup> 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 Fair market, tile floors throughout 1st floor, island kitchen with granite counters, open floor plan, loft area, patio in rear.
- Listing 2 Fair market, tile floors throughout 1st floor, island kitchen with solid surface counters, open floor plan, balcony, pool/spa in rear.
- Listing 3 Fair market, tile floors throughout 1st floor, laminate counters, open floor plan, covered patio, pool/spa in rear.

<sup>&</sup>lt;sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>&</sup>lt;sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>&</sup>lt;sup>3</sup> Subject \$/ft based upon as-is sale price.

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	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	3356 Grouse House Lane	7137 Weavers Pl	6857 Quiet Peeps Pl	6624 Sea Swallow St
City, State	North Las Vegas, NV	North Las Vegas, NV	North Las Vegas, NV	North Las Vegas, NV
Zip Code	89084	89084	89084	89084
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.		0.20 1	0.40 1	0.99 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$385,000	\$359,900	\$380,000
List Price \$		\$346,000	\$349,900	\$380,000
Sale Price \$		\$344,000	\$340,000	\$380,000
Type of Financing		Va	Conv	Va
Date of Sale		08/03/2020	08/21/2020	09/29/2020
DOM · Cumulative DOM		114 · 151	12 · 43	2 · 48
Age (# of years)	15	8	13	16
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	2 Stories detached	2 Stories detached	2 Stories detached	2 Stories detached
# Units	1	1	1	1
Living Sq. Feet	2,594	2,381	2,392	2,678
Bdrm · Bths · ½ Bths	4 · 2 · 1	3 · 2 · 1	4 · 2 · 1	4 · 2 · 1
Total Room #	8	7	8	8
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 3 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	.13 acres	.13 acres	.11 acres	.13 acres
Other				
Net Adjustment		+\$19,910	+\$24,140	-\$10,880
Adjusted Price		\$363,910	\$364,140	\$369,120

<sup>\*</sup> Sold 1 is the most comparable sale to the subject.

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

- Sold 1 Fair market, laminate and tile floors throughout 1st floor, granite counters, eat in kitchen, open floor plan, covered patio in rear.
- **Sold 2** Fair market, tile floors in kitchen and baths, granite counters, open floor plan, loft area, covered patio in rear.
- Sold 3 Fair market, laminate floors throughout 1st floor, quartz counters, island kitchen, open floor plan, loft area, patio, pool/spa in rear.

<sup>&</sup>lt;sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>&</sup>lt;sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>&</sup>lt;sup>3</sup> Subject \$/ft based upon as-is sale price.

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Subject Sale	es & Listing His	tory					
Current Listing S	tatus	Not Currently Listed		Listing History Comments			
Listing Agency/Firm			The subject has not been listed in the MLS in the past 12			e past 12	
Listing Agent Name			months.				
Listing Agent Ph	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	\$375,000	\$375,000				
Sales Price	\$365,000	\$365,000				
30 Day Price	\$360,000					
Comments Regarding Pricing Strategy						
There are 11 comparable listings located within 1 mile, all are fair market. There are 29 comparable sales in the past 6 months, all were fair market.						

#### 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**

by ClearCapital



Front



Address Verification



Street

As-Is Value

## **Listing Photos**

by ClearCapital





Front

4216 Cape Eagle Av North Las Vegas, NV 89084



Front

6529 Cedar Waxwing St North Las Vegas, NV 89084



**Front** 

by ClearCapital

### **Sales Photos**





Front

6857 Quiet Peeps Pl North Las Vegas, NV 89084



Front

6624 Sea Swallow St North Las Vegas, NV 89084



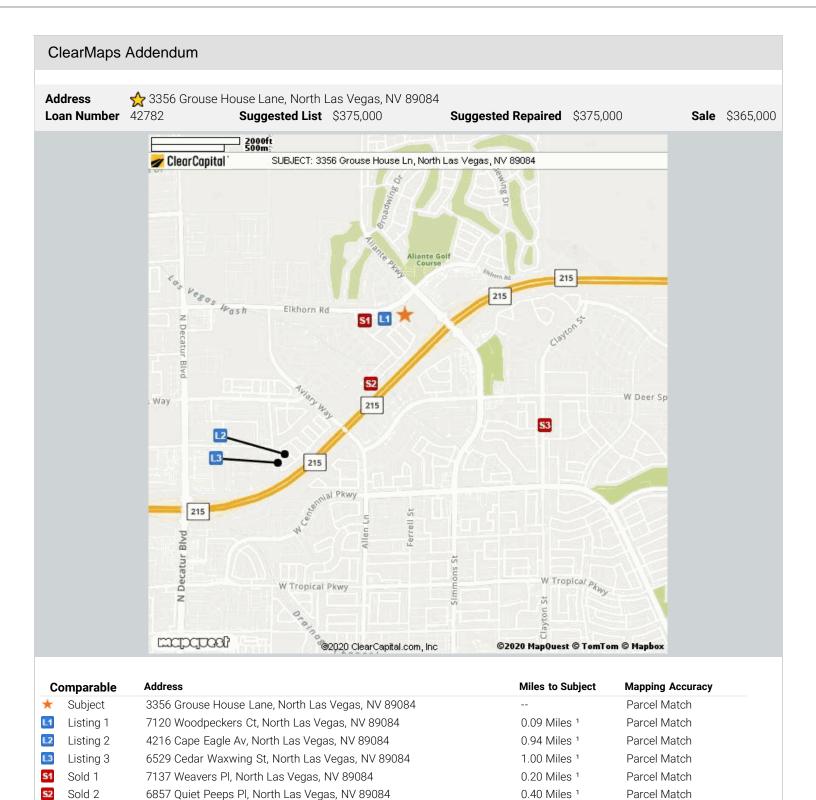
Front

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by ClearCapital



<b>S</b> 3	Sold 3	6624 Sea Swallow St, North Las Vegas, NV 89084	
1 T	ne Comparable	'Distance from Subject" value has been calculated by the Clear Capital system.	

0.99 Miles 1

Parcel Match

<sup>&</sup>lt;sup>2</sup> The Comparable "Distance from Subject" value has been provided by the Real Estate Professional.

NORTH LAS VEGAS, NV 89084

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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**

by ClearCapital

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.

by ClearCapital

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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NORTH LAS VEGAS, NV 89084

\$365,000 As-Is Value

#### Broker Information

by ClearCapital

**Broker Name** Jennifer Mao Company/Brokerage Realty One Group

7033 Golden Desert Av Las Vegas License No S.0049373 Address

**License State** 

NV 89129

7023268806 **Email** Phone jensbpos@gmail.com

**Date Signed Broker Distance to Subject** 4.76 miles 12/12/2020

/Jennifer Mao/

**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

06/30/2021

The attached Broker's Price Opinion ("BPO") has been prepared by: Jennifer Mao ("Licensee"), S.0049373 (License #) who is an active licensee in good standing.

Licensee is affiliated with Realty One 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: 3356 Grouse House Lane, North Las Vegas, NV 89084
- 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 12, 2020 Licensee signature: /Jennifer Mao/

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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42/82 Loan Number **\$365,000**As-Is Value

by ClearCapital

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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