DRIVE-BY BPO

2240 E DANDELION STREET

PAHRUMP, NV 89048

42864

\$290,000 As-Is Value

by ClearCapital

Loan Number

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	2240 E Dandelion Street, Pahrump, NV 89048 12/26/2020 42864 Catamount Properties 2018 LLC	Order ID Date of Report APN County	7009710 12/30/2020 42-552-08 Nye	Property ID	29266587
Tracking IDs					
Order Tracking ID	1222BPOs	Tracking ID 1	1222BPOs		
Tracking ID 2		Tracking ID 3			

OwnerIra & Barbara CarterCondition CommentsR. E. Taxes\$177,362PROPERTY IS OVERGROWN THE HOUSE. REPAIR COST IS UNKNOWN IF INTERIOR REP MAPPING IS WAY OFF.Zoning ClassificationSINGLE FAMILYMAPPING IS WAY OFF.Property TypeSFROccupancyVacantSecure?Yes(APPEARS TO BE SECURE, LOCKBOX ON THE FRONT DOOR)Ownership TypeFee SimpleProperty ConditionAverage	AUTILI WEEDO LIADO TO EVEN OFF
Assessed Value \$75,079 Zoning Classification SINGLE FAMILY Property Type SFR Occupancy Vacant Secure? Yes (APPEARS TO BE SECURE, LOCKBOX ON THE FRONT DOOR) Ownership Type Fee Simple	AUTILIA/EEDO LIADO TO EVENTOEE
Zoning Classification SINGLE FAMILY Property Type SFR Occupancy Vacant Secure? (APPEARS TO BE SECURE, LOCKBOX ON THE FRONT DOOR) Ownership Type Fee Simple	WITH WEEDS. HARD TO EVEN SEE
Zoning Classification SINGLE FAMILY MAPPING IS WAY OFF. Property Type SFR Occupancy Vacant Secure? Yes (APPEARS TO BE SECURE, LOCKBOX ON THE FRONT DOOR) Ownership Type Fee Simple	
Property Type SFR Occupancy Vacant Secure? Yes (APPEARS TO BE SECURE, LOCKBOX ON THE FRONT DOOR) Ownership Type Fee Simple	AIRS ARE NEEDED. YOUR
Secure? Yes (APPEARS TO BE SECURE, LOCKBOX ON THE FRONT DOOR) Ownership Type Fee Simple	
(APPEARS TO BE SECURE, LOCKBOX ON THE FRONT DOOR) Ownership Type Fee Simple	
Ownership Type Fee Simple	
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Property Condition Average	
Estimated Exterior Repair Cost \$2,500	
Estimated Interior Repair Cost \$0	
Total Estimated Repair \$2,500	
HOA No	
Visible From Street Visible	
Road Type Public	

Neighborhood & Market Da	ata	
Location Type	Rural	Neighborhood Comments
Local Economy	Stable	THE NEIGHBORHOOD IS MADE UP OF CUSTOM HOMES AND
Sales Prices in this Neighborhood	Low: \$240,000 High: \$430,000	MANUFACTURED HOMES. THE INVENTORY IS SO LOW THAT SOME HOMES ARE SELLING WITHIN A WEEK.
Market for this type of property	Remained Stable for the past 6 months.	
Normal Marketing Days	<30	

Client(s): Wedgewood Inc

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	0.11	11.15.4	11.11.0	
	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	2240 E Dandelion Street	3360 National	2140 Wisteria	1080 Gamebird
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.		2.38 1	4.55 ¹	4.07 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$299,900	\$324,900	\$399,000
List Price \$		\$299,900	\$324,900	\$389,000
Original List Date		12/01/2020	12/10/2020	11/02/2020
DOM · Cumulative DOM	·	27 · 29	18 · 20	56 · 58
Age (# of years)	21	21	25	18
Condition	Average	Average	Good	Good
Sales Type		Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Mountain	Neutral ; Mountain	Neutral ; Mountain	Neutral ; Mountain
Style/Design	1 Story RANCH	1 Story RANCH	1 Story RANCH	1 Story RANCH
# Units	1	1	1	1
Living Sq. Feet	2,488	2,133	2,201	2,781
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2 · 1	4 · 3
Total Room #	6	6	6	7
Garage (Style/Stalls)	Attached 3 Car(s)	Attached 2 Car(s)	Attached 3 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	1.1 acres	1.1 acres	1.0 acres	1.15 acres
Other				

^{*} Listing 3 is the most comparable listing to the subject.

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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.

by ClearCapital

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

- Listing 1 Check out this unique property that boasts sliding glass doors in all rooms that open to the courtyard. This home has a great deal of potential with an open floor plan and very desirable neighborhood. With some extra TLC you can see it's potential. Primary bedroom is extra large and separated from secondary rooms.
- Listing 2 ONE OWNER HOME 2201 Sq. Ft., 3 Bedroom, 2 1/2 Baths on an Acre. 3 Car Garage. Fully fenced backyard with Gate for Access. 2 Way Wood Burning Fireplace in Living Room/Dining Room. Kitchen with Granite Countertops and Pantry. Separate Laundry Room. Office with plenty of shelves. Separate Dining Room and Kitchen Eating Area. Wet Bar. Primary Bathroom has 2 Large Closets, Double Sinks and Linen Closet. Solar Screens. All Appliances Stay. Priced at \$324,900.
- Listing 3 Fantastic Large Single Story on over 1 Acre. Featuring Upgraded flooring throughout, Large Kitchen with Granite Counters. All appliances included. Huge Master Suite with separate Tub/Shower, Large Walk in Closet, Good sized secondary bedrooms, 1 with private bath, Oversized 2 car garage, separate game room/den. Lot is fully fenced with RV Parking, plenty of room for all the toys and horses. Screened in rear porch. House sits back from main road with large circular driveway. THIS COMP IS SIMILAR IN STYLE.

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	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	2240 E Dandelion Street	2201 Page	1771 Ursula	1020 Elderberry
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.		2.80 1	3.30 ¹	2.22 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$289,900	\$329,900	\$324,999
List Price \$		\$289,900	\$329,900	\$324,999
Sale Price \$		\$289,900	\$315,000	\$325,000
Type of Financing		Conv	Cash	Conv
Date of Sale		11/23/2020	10/01/2020	11/12/2020
DOM · Cumulative DOM		79 · 79	93 · 93	39 · 39
Age (# of years)	21	20	25	15
Condition	Average	Good	Good	Excellent
Sales Type		Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Mountain	Neutral ; Mountain	Neutral ; Mountain	Neutral ; Mountain
Style/Design	1 Story RANCH	1 Story RANCH	1 Story RANCH	1 Story RANCH
# Units	1	1	1	1
Living Sq. Feet	2,488	2,152	2,514	2,247
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	4 · 3	3 · 3
Total Room #	6	6	8	8
Garage (Style/Stalls)	Attached 3 Car(s)	Attached 2 Car(s)	Attached 3 Car(s)	Attached 3 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	1.1 acres	1.1 acres	1.2 acres	1.1 acres
Other				

^{*} Sold 3 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 custom home with mature trees and landscaping. Located less than 2 miles from the High School is a wonderful neighborhood. Vaulted Ceiling throughout, walk-in closet in each bedroom. Lots of space and turnkey condition. Priced to sell!
- **Sold 2** 2514 sq ft custom home with trendy remodel-3 car 954 sq ft garage with workbenches and cabinets throughout and finished interior. Beautiful custom cabinets, granite counter tops. Living room has vaulted ceiling and is a huge 21 x21 spanse. 20x20 game room with the 4 th 13x12 handicap accessible 3/4 bath. Master bedroom and master bath have been updated as well. 20x10 sunroom/formal dining room between the kitchen and game rooms. Back yard is fenced with 5' chain link.
- Sold 3 Gorgeous 3 Bedroom 3 bath Home on 1 Acre Corner Lot. This home has it all Open Floor Plan Featuring a Great Room with wood burning fireplace, upgraded wood and tile flooring. Kitchen has Granite Counters, double ovens + microwave and Huge walk in Pantry. Master Bath Suite has a walk- in Shower and jet tub. OVERSIZED 3 CAR GARAGE 29x27, Full RV Hook up. Wood Fence, covered patio and Beautiful Desert Landscaping. This Home is a MUST SEE!!! THIS COMP IS SIMILAR IN STYLE. ADJUSTED FOR SQUARE FOOTAGE

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Subject Sale	es & Listing Hist	ory					
Current Listing Status Not Currently Listed			Listing History Comments				
Listing Agency/Fi	irm			NO SALES H	HISTORY PER THE	ASSESSOR'S OFF	ICE.
Listing Agent Nar	ne						
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	\$290,000	\$335,000			
Sales Price	\$290,000	\$335,000			
30 Day Price	\$290,000				
Comments Regarding Pricing S	Strategy				
I HAVE NO INTEREST IN THE PROPERTY.					

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



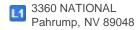
Address Verification



Street

by ClearCapital

Listing Photos





Front





Front

1080 GAMEBIRD Pahrump, NV 89048



Front

As-Is Value

Sales Photos

by ClearCapital





Front

\$2 1771 URSULA Pahrump, NV 89048



Front

1020 ELDERBERRY Pahrump, NV 89048



Front

PAHRUMP, NV 89048

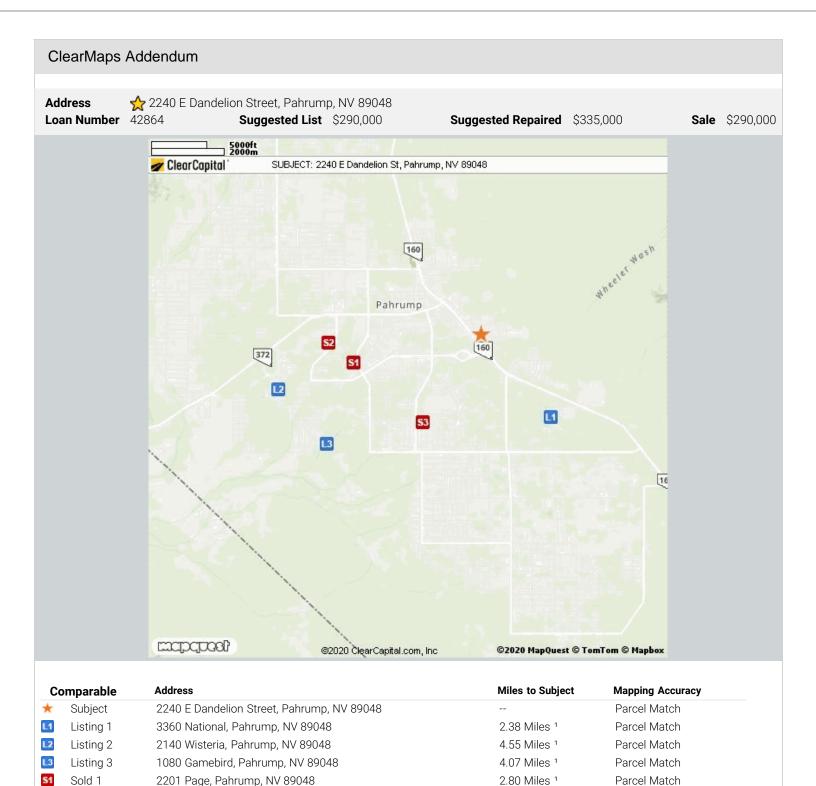
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by ClearCapital

S2

Sold 2

Sold 3



¹ The Comparable	"Distance from	Subject"	value has be	een calculated	by the Clea	ar Capital system.

1771 Ursula, Pahrump, NV 89048

1020 Elderberry, Pahrump, NV 89048

3.30 Miles ¹

2.22 Miles ¹

Parcel Match

Parcel Match

² The Comparable "Distance from Subject" value has been provided by the Real Estate Professional.

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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

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.

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 Andra Braden Company/Brokerage Majestic View Realty

License No B.0041794.LLC **Address** 890 Buol Rd Pahrump NV 89048

License Expiration 12/31/2021 License State NV

Phone 7757641954 Email andrabraden@southernnevadareo.com

Broker Distance to Subject 2.20 miles **Date Signed** 12/29/2020

/Andra Braden/

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: **Andra Braden** ("Licensee"), **B.0041794.LLC** (License #) who is an active licensee in good standing.

Licensee is affiliated with Majestic View 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: **2240 E Dandelion Street, 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 30, 2020 Licensee signature: /Andra Braden/

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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