

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	205 Steeler Drive, Las Vegas, NV 89145	Order ID	7214542	Property ID	29912122
Inspection Date	04/06/2021	Date of Report	04/06/2021		
Loan Number	43352	APN	138-33-114-018		
Borrower Name	Silverado Properties Inc	County	Clark		

Tracking IDs					
Order Tracking ID	0405BPO	Tracking ID 1	0405BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	JENNIFER A SCHMICHER	Condition Comments	
R. E. Taxes	\$1,048	<p>No damage or repair issues noted from exterior visual inspection. Doors, windows, roof, paint, appear average for age and neighborhood. Clark County Tax Assessor data shows Cost Class for this property as Fair. Subject property is a single story, single family detached home with 2 car attached garage with entry into house. Roof is pitched composition shingles. It has 1 wood burning fireplace, but no pool or spa. Last sold 02/27/2001 for \$132,500. This property is currently listed for sale, under contract, will be Cash sale, pending short sale approval. Listing agent is buyers agent. This home is located in the Charleston Rainbow subdivision in the central northwestern area of Las Vegas. This tract is comprised of 1,558 single family detached homes which vary in living area from 952-8,204 square feet. Access to schools, shopping is within 1/2-1 mile and freeway entry is within 2 miles. Most likely buyer is first time home buyer with FHA/VA financing or investor/cash sale in this area.</p>	
Assessed Value	\$50,867		
Zoning Classification	Residential		
Property Type	SFR		
Occupancy	Occupied		
Ownership Type	Fee Simple		
Property Condition	Average		
Estimated Exterior Repair Cost			
Estimated Interior Repair Cost			
Total Estimated Repair			
HOA	No		
Visible From Street	Visible		
Road Type	Public		

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments	
Local Economy	Slow	<p>There is a short supply of competing listings in Charleston Rainbow. There are 25 homes listed for sale (0 REO, 2 short sales which includes subject property). In the past 12 months, there have been 149 closed MLS transactions in this area. This indicates a short supply of listings, assuming 90 days on market. Average days on market time was 33 with range 0-797 days. Average sales price was 99.5% of final list price. All comps selected for this report are located in Charleston Rainbow and have similar construction qualities, no HOA.</p>	
Sales Prices in this Neighborhood	Low: \$195,000 High: \$416,000		
Market for this type of property	Increased 2 % in the past 6 months.		
Normal Marketing Days	<90		

Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	205 Steeler Drive	619 Palmhurst Dr	7016 Astronaut Ave	7508 Pinedale Ave
City, State	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV
Zip Code	89145	89145	89145	89145
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	1.07 ¹	1.22 ¹	0.61 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$273,000	\$315,000	\$315,000
List Price \$	--	\$273,000	\$315,000	\$315,000
Original List Date		10/15/2020	03/29/2021	03/09/2021
DOM · Cumulative DOM	-- · --	4 · 173	8 · 8	8 · 28
Age (# of years)	41	49	46	47
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	1,620	1,344	1,519	1,620
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	4 · 2	3 · 2
Total Room #	6	5	6	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	0.15 acres	0.15 acres	0.17 acres	0.19 acres
Other	1 Fireplace	No Fireplace	No Fireplace	1 Fireplace

* Listing 3 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.

Current Listings - Cont.

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

- Listing 1** Under contract, will be conventional financing. Owner occupied property when listed. Identical in bedrooms, baths, condition, garage capacity, lot size and nearly identical in age. It is inferior in square footage. This property is slightly inferior to subject property. 2 previous escrows fell out.
- Listing 2** Not under contract. Tenant occupied property, leased for \$1,595/month when listed. Identical in baths, condition, garage capacity and nearly identical in age. It is inferior in square footage but is superior in lot size. This property is nearly equal overall to subject property.
- Listing 3** Under contract, will be FHA sale. Tenant occupied property, leased for \$1,500/month when listed. Identical in square footage, bedrooms, baths, condition, garage capacity, fireplace and nearly identical in age. It is superior in lot size and is superior to subject property.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	205 Steeler Drive	7201 Blizzard Ln	1005 Alan Shepherd St	117 Steeler Dr
City, State	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV
Zip Code	89145	89145	89145	89145
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.87 ¹	1.04 ¹	0.06 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$265,000	\$255,000	\$279,990
List Price \$	--	\$249,900	\$255,000	\$279,990
Sale Price \$	--	\$250,200	\$255,000	\$280,000
Type of Financing	--	Cash	Fha	Conventional
Date of Sale	--	11/25/2020	08/31/2020	11/20/2020
DOM · Cumulative DOM	-- · --	11 · 20	7 · 32	1 · 34
Age (# of years)	41	45	45	41
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	1,620	1,620	1,620	1,620
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	6	6	6	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	--	--	--	Pool - Yes
Lot Size	0.15 acres	0.16 acres	0.15 acres	0.15 acres
Other	1 Fireplace	1 Fireplace	1 Fireplace	1 Fireplace
Net Adjustment	--	-\$2,200	-\$5,400	-\$26,100
Adjusted Price	--	\$248,000	\$249,600	\$253,900

* 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.

Recent Sales - Cont.

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

- Sold 1** Cash sale, no concessions. Vacant property when listed. Identical in square footage, bedrooms, baths, condition, garage capacity, fireplace and nearly identical in age. It is slightly superior in lot size adjusted @ \$5/square foot (\$2,200).
- Sold 2** FHA sale with \$5,400 in seller paid concessions. Owner occupied property when listed. Identical in square footage, bedrooms, baths, condition, garage capacity, lot size, fireplace and nearly identical in age. Seller paid concessions adjusted (\$5,400).
- Sold 3** Sold with conventional financing and \$1,100 in seller paid concessions. Owner occupied property when listed. Identical in square footage, bedrooms, baths, condition, garage capacity, lot size, same street and age. It is superior in pool (\$25,000) and seller paid concessions (\$1,100).

Subject Sales & Listing History

Current Listing Status	Currently Listed	Listing History Comments					
Listing Agency/Firm	Rustic Properties	Listed for sale 12/13/2017 for \$225,000, under contract, will be cash sale. Listing agent is buyers agent.					
Listing Agent Name	Noah Bates						
Listing Agent Phone	702-551-4381						
# of Removed Listings in Previous 12 Months	0						
# of Sales in Previous 12 Months	0						
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
12/13/2017	\$225,000	--	--	Pending/Contract	12/21/2017	\$225,000	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$273,000	\$273,000
Sales Price	\$252,000	\$252,000
30 Day Price	\$249,000	--
Comments Regarding Pricing Strategy		
<p>Subject property should be priced near mid range of competing listings due to short supply of directly competing listings in Charleston Rainbow but difficulty in showing, Subject property is most like Sale #1 which sold for adjusted sales price of \$248,000. It was under contract in 11 days on market and sale is somewhat aged. Subject property would be expected to sell near mid range of adjusted comps with 90 days on market. Subject property is currently listed for sale for \$225,000 and under contract in 8 days on market. This property has been listed for over 3 years and prices have appreciated since listed. It appears to be priced for quick sale. Valuation for subject property assumes 90 days on market, ability to view property and normal arms length marketing.</p>		

Clear Capital Quality Assurance Comments Addendum

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

Subject Photos



Front



Address Verification



Side



Side



Street

Listing Photos

L1 619 Palmhurst Dr
Las Vegas, NV 89145



Front

L2 7016 Astronaut Ave
Las Vegas, NV 89145



Front

L3 7508 Pinedale Ave
Las Vegas, NV 89145



Front

Sales Photos

S1 7201 Blizzard Ln
Las Vegas, NV 89145



Front

S2 1005 Alan Shepherd St
Las Vegas, NV 89145



Front

S3 117 Steeler Dr
Las Vegas, NV 89145



Front

ClearMaps Addendum

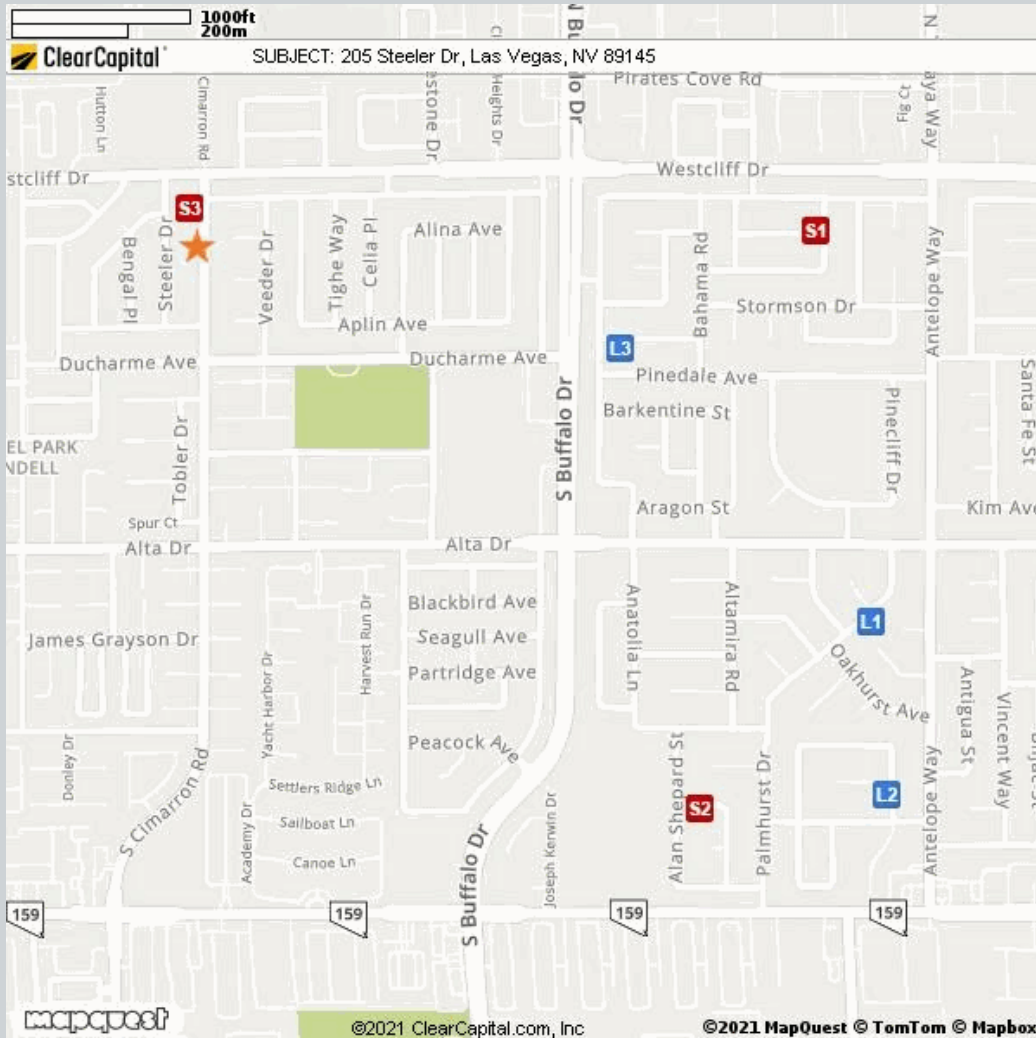
Address ★ 205 Steeler Drive, Las Vegas, NV 89145

Loan Number 43352

Suggested List \$273,000

Suggested Repaired \$273,000

Sale \$252,000



Comparable

Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	205 Steeler Drive, Las Vegas, NV 89145	--	Parcel Match
L1	619 Palmhurst Dr, Las Vegas, NV 89145	1.07 Miles ¹	Parcel Match
L2	7016 Astronaut Ave, Las Vegas, NV 89145	1.22 Miles ¹	Parcel Match
L3	7508 Pinedale Ave, Las Vegas, NV 89145	0.61 Miles ¹	Parcel Match
S1	7201 Blizzard Ln, Las Vegas, NV 89145	0.87 Miles ¹	Parcel Match
S2	1005 Alan Shepherd St, Las Vegas, NV 89145	1.04 Miles ¹	Parcel Match
S3	117 Steeler Dr, Las Vegas, NV 89145	0.06 Miles ¹	Parcel Match

¹ The Comparable "Distance from Subject" value has been calculated by the Clear Capital system.

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

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.

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.

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.

Broker Information

Broker Name	Linda Bothof	Company/Brokerage	Linda Bothof Broker
License No	B.0056344.INDV	Address	8760 S Maryland Parkway Las Vegas NV 89123
License Expiration	05/31/2022	License State	NV
Phone	7025248161	Email	lbothof7@gmail.com
Broker Distance to Subject	12.23 miles	Date Signed	04/06/2021

/Linda Bothof/

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: **Linda Bothof** ("Licensee"), **B.0056344.INDV** (License #) who is an active licensee in good standing.

Licensee is affiliated with **Linda Bothof Broker** (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: **205 Steeler Drive, Las Vegas, NV 89145**
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: **April 6, 2021**Licensee signature: **/Linda Bothof/**

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.

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.