

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	6948 Montcliff Avenue, Las Vegas, NEVADA 89147	Order ID	7333169	Property ID	30415711
Inspection Date	06/01/2021	Date of Report	06/02/2021		
Loan Number	43357	APN	163-15-710-278		
Borrower Name	Silverado Properties Inc	County	Clark		

Tracking IDs					
Order Tracking ID	BPO0601_BOTW	Tracking ID 1	BPO0601_BOTW		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	Matthew J & Susan J Riley	Condition Comments	
R. E. Taxes	\$1,188	Typical to the neighborhood which is average. Some deferred maintenance as the trim needs painting all around. No signs of damage. Aging trim paint is typical for the neighborhood. Landscape is minimally maintained and typical to the neighborhood. Roof looks good. Owner occupied per MLS.	
Assessed Value	\$49,650		
Zoning Classification	Single Family Res		
Property Type	SFR		
Occupancy	Occupied		
Ownership Type	Fee Simple		
Property Condition	Average		
Estimated Exterior Repair Cost	\$1,000		
Estimated Interior Repair Cost			
Total Estimated Repair	\$1,000		
HOA	No		
Visible From Street	Visible		
Road Type	Public		

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments	
Local Economy	Stable	Spring Valley is on the central-west sector of Las Vegas built in the 70's and 80's. It is a large bedroom community of many subdivisions (mostly same builder) with a city park, elementary school and recreation center in the middle. Built in a few phases, the older homes are to the east and newer as it spreads west. Near shopping, schools, dining, recreation and public transportation. Kids walk or bus to school. Typical properties have been updated over the years with interior finishes such as flooring. Commute to town is about 20 minutes on surface streets. Typical inventory and ...	
Sales Prices in this Neighborhood	Low: \$287,000 High: \$397,000		
Market for this type of property	Remained Stable for the past 6 months.		
Normal Marketing Days	<30		

Neighborhood Comments

Spring Valley is on the central-west sector of Las Vegas built in the 70's and 80's. It is a large bedroom community of many subdivisions (mostly same builder) with a city park, elementary school and recreation center in the middle. Built in a few phases, the older homes are to the east and newer as it spreads west. Near shopping, schools, dining, recreation and public transportation. Kids walk or bus to school. Typical properties have been updated over the years with interior finishes such as flooring. Commute to town is about 20 minutes on surface streets. Typical inventory and turnover. Mix of loans, no seller concessions.

Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	6948 Montcliff Avenue	4296 Aspen St	7084 Berkshire Pl	7325 Bridgeview Av
City, State	Las Vegas, NEVADA	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV
Zip Code	89147	89147	89147	89147
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.68 ¹	1.03 ¹	0.57 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$274,900	\$375,000	\$310,000
List Price \$	--	\$349,900	\$375,000	\$310,000
Original List Date		01/25/2021	05/25/2021	05/14/2021
DOM · Cumulative DOM	-- · --	128 · 128	1 · 8	3 · 19
Age (# of years)	42	43	48	43
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 conventional	2 Stories conventional	2 Stories conventional	2 Stories conventional
# Units	1	1	1	1
Living Sq. Feet	1,638	1,890	1,762	1,731
Bdrm · Bths · ½ Bths	4 · 2 · 1	4 · 2 · 1	4 · 2 · 1	4 · 2 · 1
Total Room #	7	7	7	7
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	0.14 acres	0.16 acres	0.14 acres	0.16 acres
Other	--	--	--	--

* 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.

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

Listing 1 Same community. Similar build era and construction materials. Similar size and interior layout. Typical interior finishes. Rental property. Long DOM due to several escrow failures. Lease buyout required or sell to investor. No current offers. Tenant occupied to 4/30/22 \$1,662/mo. Typical to subject.

Listing 2 Same community, similar size and model style. Same build era using similar materials and methods. Typical interior finishes. Pool is superior. Under contract, cash offer since 6/1/21.

Listing 3 Same community. Same build era using similar building materials and methods. Similar size and interior layout. Typical interior finishes. Typical to subject. Most similar in exterior style. Under contract, conventional loan offer since 5/16/21.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	6948 Montcliff Avenue	4074 Arrowwood Dr	7420 Silver Leaf Wy	3554 El Camino Rd
City, State	Las Vegas, NEVADA	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV
Zip Code	89147	89147	89147	89103
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.40 ¹	0.69 ¹	0.88 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$310,000	\$295,000	\$314,000
List Price \$	--	\$309,999	\$295,000	\$314,000
Sale Price \$	--	\$287,000	\$297,500	\$309,000
Type of Financing	--	Fha	Fha	Conventional
Date of Sale	--	02/05/2021	03/10/2021	04/13/2021
DOM · Cumulative DOM	-- · --	153 · 184	13 · 57	5 · 34
Age (# of years)	42	42	40	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	2 Stories conventional	2 Stories conventional	2 Stories conventional	2 Stories conventional
# Units	1	1	1	1
Living Sq. Feet	1,638	1,731	1,719	1,889
Bdrm · Bths · ½ Bths	4 · 2 · 1	3 · 2 · 1	4 · 2 · 1	4 · 2 · 1
Total Room #	7	7	7	7
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 Spa - Yes
Lot Size	0.14 acres	0.13 acres	0.14 acres	0.18 acres
Other	--	--	--	--
Net Adjustment	--	+\$7,000	+\$3,000	-\$10,000
Adjusted Price	--	\$294,000	\$300,500	\$299,000

* 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** Same community. Similar building materials and methods. Similar size and interior model style. Bedroom 4 is loft configuration. Typical interior finishes. Typical to subject. Adjust +\$2K bedroom, Adjust +\$5K market shift since COE.
- Sold 2** Same community. Similar size and style. Similar construction methods and materials. Typical interior finishes. MLS noted new roof, paint and carpet. Adjust +\$3K market shift since COE.
- Sold 3** Same community. Similar building methods and materials. Similar size and model style. Typical interior finishes. Adjust -\$10K pool.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				Last recorded sale 7/21/2003 \$166,000 Currently under contract MLS #2160620 Short Sale - cash offer since 12/31/2019, estimated COE 7/1/2021			
Listing Agent Name							
Listing Agent Phone							
# 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
12/19/2019	\$240,000	--	--	Pending/Contract	12/31/2019	\$240,000	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$309,000	\$310,000
Sales Price	\$299,000	\$300,000
30 Day Price	\$290,000	--
Comments Regarding Pricing Strategy		
<p>Most weight on build era 2 story construction. 1985 building methods changed to tile roofs and other elements. Comps older than 1985 were preferred. No short sales or REO in the comp range. Search area relaxed to 1 mile to identify sufficient comps from sale build era. Median DOM is 29, mix of loans and no seller concessions. Subject List Price on MLS is below market. MLS notes property needs a full rehab. Note is subjective in nature and not factored. No photos to indicate interior appearance. I have no existing or contemplated interest in the property.</p>		

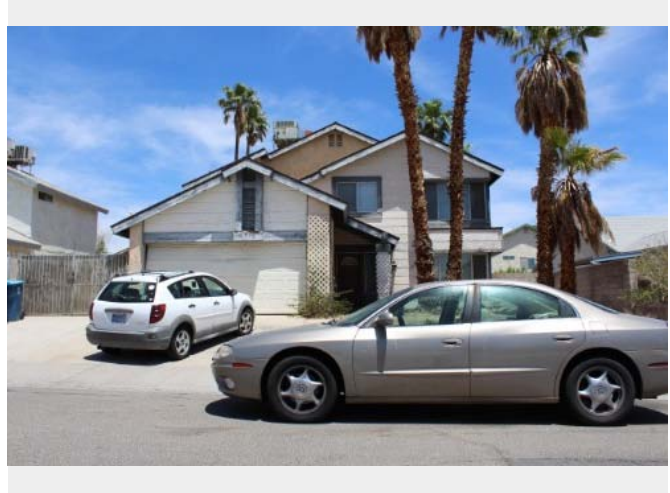
Clear Capital Quality Assurance Comments Addendum

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.

Subject Photos



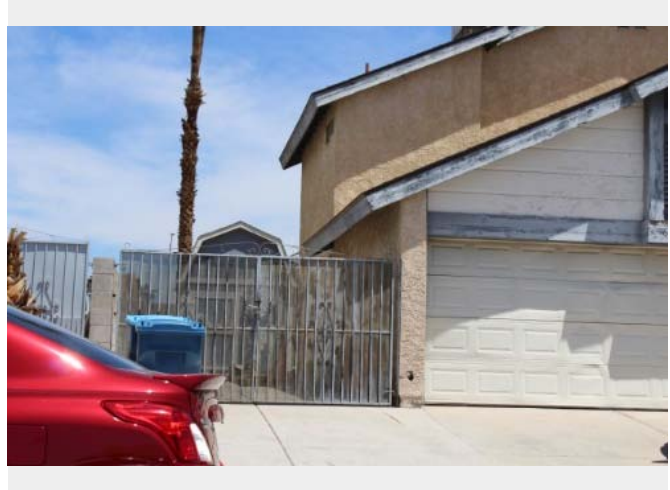
Front



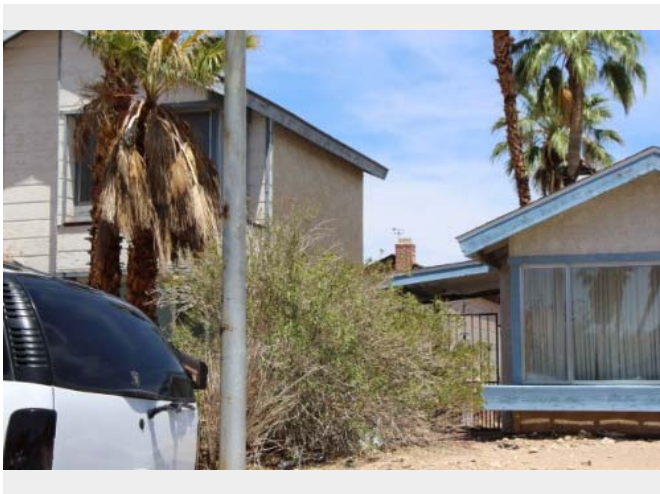
Front



Address Verification



Side



Side

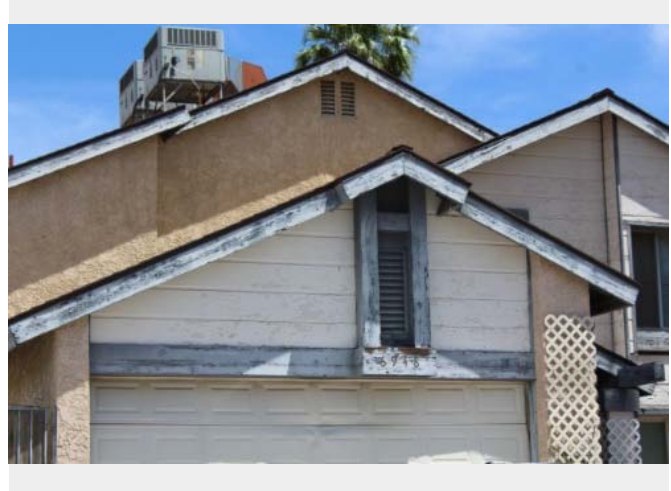


Street

Subject Photos



Street



Other

Listing Photos

L1 4296 Aspen ST
Las Vegas, NV 89147



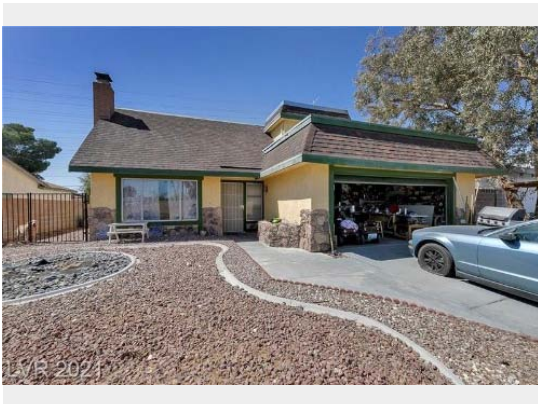
Front

L2 7084 Berkshire PL
Las Vegas, NV 89147



Front

L3 7325 Bridgeview AV
Las Vegas, NV 89147



Front

Sales Photos

S1 4074 Arrowwood DR
Las Vegas, NV 89147



Front

S2 7420 Silver Leaf WY
Las Vegas, NV 89147



Front

S3 3554 El Camino RD
Las Vegas, NV 89103



Front

ClearMaps Addendum

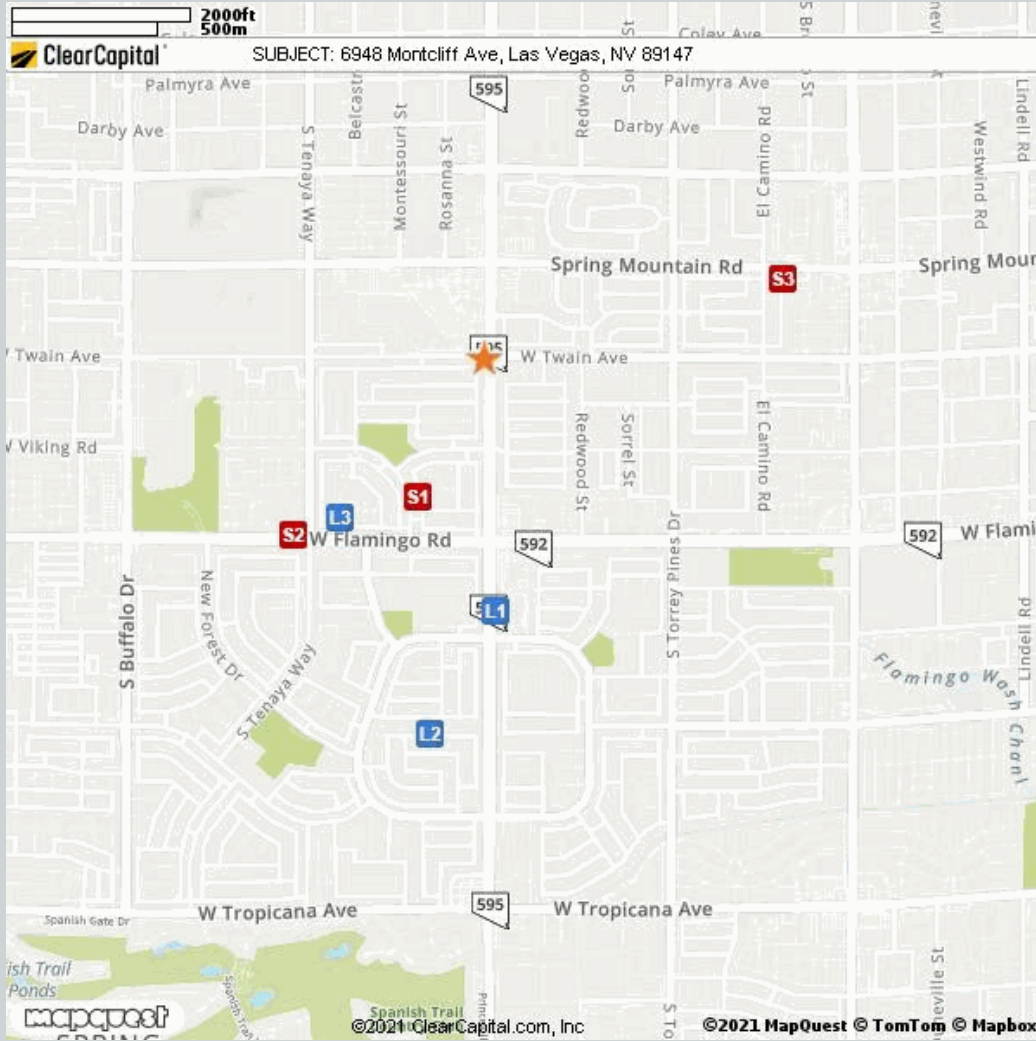
Address ★ 6948 Montcliff Avenue, Las Vegas, NEVADA 89147

Loan Number 43357

Suggested List \$309,000

Suggested Repaired \$310,000

Sale \$299,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	6948 Montcliff Avenue, Las Vegas, Nevada 89147	--	Parcel Match
L1 Listing 1	4296 Aspen St, Las Vegas, NV 89147	0.68 Miles ¹	Parcel Match
L2 Listing 2	7084 Berkshire Pl, Las Vegas, NV 89147	1.03 Miles ¹	Parcel Match
L3 Listing 3	7325 Bridgeview Av, Las Vegas, NV 89147	0.57 Miles ¹	Parcel Match
S1 Sold 1	4074 Arrowwood Dr, Las Vegas, NV 89147	0.40 Miles ¹	Parcel Match
S2 Sold 2	7420 Silver Leaf Wy, Las Vegas, NV 89147	0.69 Miles ¹	Parcel Match
S3 Sold 3	3554 El Camino Rd, Las Vegas, NV 89103	0.88 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	Kristina Pearson	Company/Brokerage	Signature Real Estate Group
License No	S.0066424.LLC	Address	10714 Sky Meadows DR Las Vegas NV 89134
License Expiration	07/31/2022	License State	NV
Phone	7025245336	Email	go2lvh@gmail.com
Broker Distance to Subject	7.46 miles	Date Signed	06/02/2021

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.

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.