HENDERSON, NV 89044

44043 Loan Number **\$339,900**• 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	2528 Binary Stars Street, Henderson, NV 89044 05/17/2021 44043 Breckenridge Property Fund 2016 LLC	Order ID Date of Report APN County	7302323 05/17/2021 19019216041 Clark	Property ID	30169308
Tracking IDs					
Order Tracking ID	0517BPOs	Tracking ID 1	0517BPOs		
Tracking ID 2		Tracking ID 3			

Owner	PARINA FAMILY LIVING TRUST	Condition Comments				
R. E. Taxes	\$1,633	No damage or repair issues noted from exterior visual inspection. Doors, windows, roof, paint, landscaping appear average for age and neighborhood. Clark County Tax Assessor data shows Cost Class for this property as Average. Subject				
Assessed Value	\$86,746					
Zoning Classification	Residential					
Property Type	SFR	property was last sold as fair market home sale 05/14/2021.				
Occupancy	Occupied	Property was owner occupied per tax data on date of sale. The				
Ownership Type Fee Simple Property Condition Average		property is a single story, single family detached home with 2 attached garage with entry into house. Roof is pitched concre				
		tile, typical for age and area. It has no pool or spa. Subject				
Estimated Exterior Repair Cost		property is located in the far southwestern area of Henderson in				
Estimated Interior Repair Cost		the Solera subdivision, an age restricted (55+) subdivision comprised of 1927 single family detached homes which vary in				
Total Estimated Repair		square footage from 1142-1768 square feet. Access to schools				
HOA Solera at Anthem 702-737-8580 Association Fees \$195 / Quarter (Pool,Tennis,Other: Management and CC&Rs)		shopping is within 2-3 miles and freeway entry is within 5-6 miles.				
Visible From Street	Visible					
Road Type	Public					

Neighborhood & Market Data					
Location Type	Suburban	Neighborhood Comments			
Local Economy	Improving	There is currently a shortage of listings in Solera on the date of			
Sales Prices in this Neighborhood	Low: \$261,000 High: \$715,000	this report. There are 14 homes currently listed for sale (0 RE short sales). In the past 12 months, there have been 119 clos MLS sales in this neighborhood. This would indicate a shorted of listings, assuming 90 days on market. Average days on			
Market for this type of property	Increased 4 % in the past 6 months.				
Normal Marketing Days	<30	market time was 30 with range 0-284 days and average sales price was 99% of final list price.			

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	2528 Binary Stars Street	2513 Jade Sky St	2505 Chasma Dr	2505 Cosmic Dust St
City, State	Henderson, NV	Henderson, NV	Henderson, NV	Henderson, NV
Zip Code	89044	89044	89044	89044
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.		0.57 1	0.70 1	0.54 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$315,000	\$329,900	\$369,900
List Price \$		\$315,000	\$329,900	\$369,900
Original List Date		04/21/2021	05/06/2021	10/23/2020
DOM · Cumulative DOM	·	8 · 26	7 · 11	86 · 206
Age (# of years)	14	14	17	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	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,425	1,142	1,248	1,596
Bdrm · Bths · ½ Bths	3 · 2	2 · 2	3 · 2	2 · 2
Total Room #	6	5	5	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	0.11 acres	0.12 acres	0.12 acres	0.12 acres
Other	No Fireplace	No Fireplace	No Fireplace	No Fireplace

^{*} Listing 2 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.

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Current Listings - Cont.

by ClearCapital

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 baths, condition, garage capacity, no fireplace and age. It is inferior in square footage but is superior in lot size. This property is inferior to subject property.
- **Listing 2** Under contract, will be conventional financing. Vacant property when listed. Identical in bedrooms, baths, condition, garage capacity, no fireplace, and nearly identical in age. It is inferior in square footage but is superior in lot size. This property is slightly inferior to subject property.
- **Listing 3** Under contract, will be conventional financing. Vacant property when listed. Identical in baths, condition, garage capacity, no fireplace and nearly identical in age. It is superior in square footage and lot size. This property is superior to subject property.

Client(s): Wedgewood Inc

Property ID: 30169308

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	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	2528 Binary Stars Street	2335 Garnet Star St	2349 Neutron Star St	2600 Red Planet St
City, State	Henderson, NV	Henderson, NV	Henderson, NV	Henderson, NV
Zip Code	89044	89044	89044	89044
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.		0.55 1	0.48 1	0.23 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$325,000	\$320,000	\$395,000
List Price \$		\$325,000	\$320,000	\$385,000
Sale Price \$		\$315,000	\$320,000	\$385,000
Type of Financing		Conventional	Conventional	Conventional
Date of Sale		11/25/2020	12/23/2020	02/18/2021
DOM · Cumulative DOM		63 · 103	3 · 41	6 · 105
Age (# of years)	14	17	17	15
Condition	Average	Average	Average	Good
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	1,425	1,425	1,425	1,425
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				
Lot Size	0.11 acres	0.10 acres	0.10 acres	0.12 acres
Other	No Fireplace	No Fireplace	No Fireplace	No Fireplace
Net Adjustment		+\$2,200	+\$2,200	-\$22,200
Adjusted Price		\$317,200	\$322,200	\$362,800

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

¹ Comp's "Miles to Subject" was calculated by the system.

 $^{^{\}rm 2}$ Comp's "Miles to Subject" provided by Real Estate Professional.

³ Subject \$/ft based upon as-is sale price.

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by ClearCapital

Recent Sales - Cont.

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

- Sold 1 Sold with conventional financing, no concessions. Vacant property when listed. Identical to subject property in square footage, bedrooms, baths, condition, garage capacity, no fireplace and nearly identical in age. It is inferior in lot size adjusted @ \$5/square foot \$2,200. This sale is somewhat aged, selected for proximity.
- Sold 2 Sold with conventional financing, no concessions. Vacant property when listed. Identical to subject property in square footage, bedrooms, baths, condition, garage capacity, no fireplace and nearly identical in age. It is inferior in lot size adjusted @ \$5/square foot \$2,200. This sale is somewhat aged, selected for proximity.
- Sold with conventional financing, no concessions. Owner occupied property when listed. Identical to subject property in square footage, bedrooms, baths, garage capacity, no fireplace and nearly identical in age. It is superior in condition with new porcelain tile flooring, new baseboards, black stainless appliances, plantation shutters, new HVAC \$20,000) and lot size adjusted @ \$5/square foot (\$2,200).

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Current Listing Status Listing Agency/Firm

Listing Agent Name Listing Agent Phone

of Sales in Previous 12

Months

Months

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Subject Sales & Listing History

of Removed Listings in Previous 1

	Not Currently Listed	
2	0	
	1	

Listing History	Comments
-----------------	----------

Listed for sale as fair market transaction, sold as cash sale, no concessions.

WOITHIS								
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source	
03/15/2021	\$329,900			Sold	05/14/2021	\$325,000	MLS	

Marketing Strategy				
	As Is Price	Repaired Price		
Suggested List Price	\$349,900	\$349,900		
Sales Price	\$339,900	\$339,900		
30 Day Price	\$329,900			
Comments Regarding Pricing Strategy				

Comments Regarding Pricing Strategy

This property should be priced near mid high range of competing listings due to a shortage of competing listings in Solera. Subject property is most like Sale #2 which sold for adjusted sales price of \$322,200. It was under contract in 3 days on market and sale is somewhat aged. This property would be expected to sell somewhat above this price point with 90 days on market. This property sold 05/14/2021 for \$325,000, no concessions with 4 days on market. It appears to have been priced for quick sale.

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2528 BINARY STARS STREET

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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



Front



Address Verification



Side



Side



Street



Street

Subject Photos





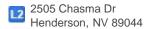
Street Other

Listing Photos





Front





Front

2505 Cosmic Dust St Henderson, NV 89044



Front

Sales Photos





Front

\$2 2349 Neutron Star St Henderson, NV 89044

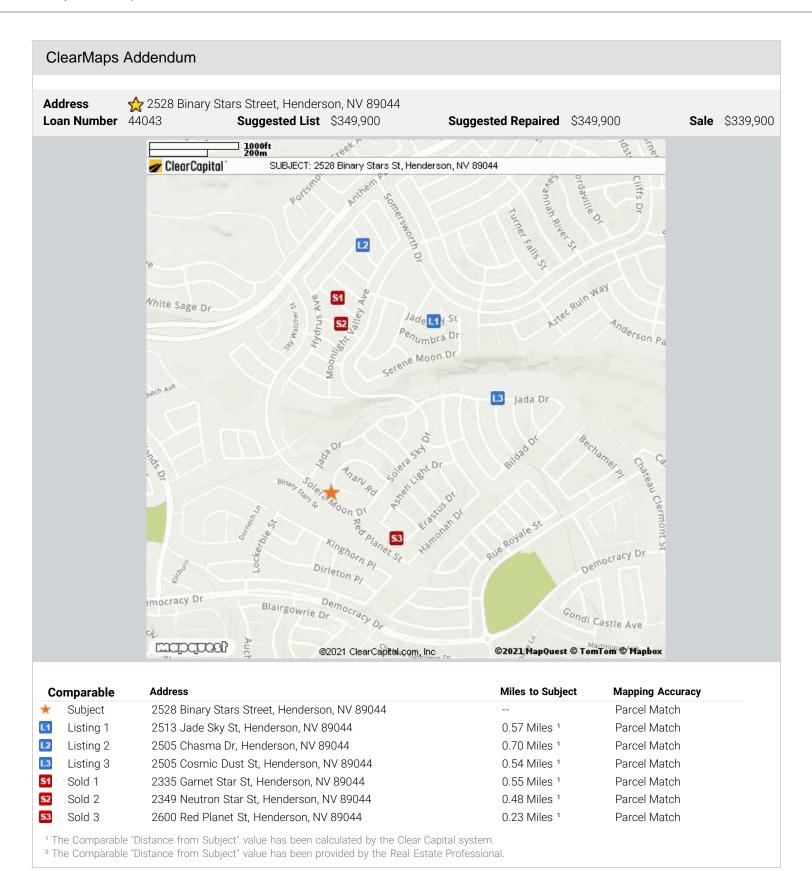


Front

2600 Red Planet St Henderson, NV 89044



Front



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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

This section shows the instructions that were approved by the customer and provided to the broker prior to completing the report. Please Note: This is a RUSH assignment. Do not accept if you cannot meet the current due date and time. Please reference the set terms and contact Clear Capital at 530.582.5011 if you require any changes. Thanks! ***

Instructions last updated: 7/17/2017

Purpose:

Please determine a realistic market value for this property at which it would sell in a typical marketing time for the area.

Comparable Requirements:

If any of the following comparable criteria cannot be met, commentary is required as to why you expanded your search, and what the effect on value will be.

- 1. Use comps from the same neighborhood, block or subdivision.
- 2. Use REO comparables only if the market is driven by REOs and they are comparable in characteristics and condition.
- 3. Use comps that have closed in the past 3 months to show the current market conditions. In rapidly changing markets, active listing comps should be given equal or greater weight than sold comps in your analysis.

Property Condition Definitions:

- 1. Poor: Uninhabitable or severely damaged from fire, flood, vandalism or mold
- 2. Fair: Repairs needed, may not be eligible for all forms of financing, below the neighborhood average
- 3. Average: Minor cosmetic or no repairs needed; typical for the neighborhood, move-in ready but no significant updates or renovations
- 4. Good: Above average, move in ready, no repairs necessary and has recent and significant updates and/or renovations (or, for customers that do not provide for 'Average', any move-in ready property)
- 5. Excellent: Newer construction (1-5 years) or high end luxury

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.

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.

Photo Instructions

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Report Instructions - cont.

- 1. One current, original photo of the front of the subject
- 2. Damages (upload enough photos to support your repair cost estimates)
- 3. Two street scene photos, one looking each direction down the street
- 4. One view photo looking across the street from the subject
- 5. One address verification photo
- 6. MLS photos of all (3) sold comparables, if available
- 7. MLS photos of all (3) listing comparables, if available

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Broker Information

Broker Name Linda Bothof Company/Brokerage Linda Bothof

License No B.0056344.INDV Address 8565 S Eastern Ave Las Vegas NV

License State

89123

Phone 7025248161 Email lbothof7@gmail.com

Broker Distance to Subject 7.05 miles **Date Signed** 05/17/2021

/Linda Bothof/

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

05/31/2022

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** (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: **2528 Binary Stars Street, Henderson, NV 89044**
- 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: May 17, 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.

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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.