DRIVE-BY BPO

7533 LINWHITE STREET

NORTH LAS VEGAS, NV 89084

44779 Loan Number **\$321,000**• 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.

| Address Inspection Date Loan Number Borrower Name | 7533 Linwhite Street, North Las Vegas, NV 89084 05/10/2021 44779 Breckenridge Property Fund 2016 LLC | Order ID Date of Report APN County | 7286725 05/11/2021 12417313075 Clark | Property ID | 30126200 |
|--|---|---|---|-------------|----------|
| Tracking IDs | | | | | |
| Order Tracking ID | 0510BPO | Tracking ID 1 | 0510BPO | | |
| Tracking ID 2 | | Tracking ID 3 | | | |

| General Conditions | | |
|--------------------------------|---|---|
| Owner | OMNI FINANCIAL LLC | Condition Comments |
| R. E. Taxes | \$2,103 | The subject is a one story, single family detached home with |
| Assessed Value | \$84,017 | framed stucco exterior construction that is adequately |
| Zoning Classification | Residential | maintained. The subject shows in average condition with no visible signs of deterioration, per exterior inspection. |
| Property Type | SFR | visible signs of deterioration, per exterior inspection. |
| Occupancy | Occupied | |
| Ownership Type | Fee Simple | |
| Property Condition | Average | |
| Estimated Exterior Repair Cost | \$0 | |
| Estimated Interior Repair Cost | \$0 | |
| Total Estimated Repair | \$0 | |
| НОА | Sun City Aliante 702-638-5065 | |
| Association Fees | \$60 / Month (Pool,Tennis,Other: CCRS) | |
| Visible From Street | Visible | |
| Road Type | Public | |

| Neighborhood & Market Da | nta | |
|-----------------------------------|--|--|
| Location Type | Suburban | Neighborhood Comments |
| Local Economy | Stable | The subject is located in a suburban location that has close |
| Sales Prices in this Neighborhood | Low: \$230,000 High: \$415010 | proximity to parks, shops and major highways. Market conditions are stable and supply and demand are balanced. REC |
| Market for this type of property | Remained Stable for the past 6 months. | and short sale activity remains low in the area. Average marketing time of correctly priced properties is under 60 days. |
| Normal Marketing Days | <30 | |

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| | Subject | Listing 1 | Listing 2 * | Listing 3 |
|------------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| Street Address | 7533 Linwhite Street | 7729 Fruit Dove St | 7482 Widewing Dr | 7644 Lily Trotter St |
| City, State | North Las Vegas, NV |
| Zip Code | 89084 | 89084 | 89084 | 89084 |
| Datasource | Public Records | MLS | MLS | MLS |
| Miles to Subj. | | 0.36 1 | 0.63 1 | 0.18 1 |
| Property Type | SFR | SFR | SFR | SFR |
| Original List Price \$ | \$ | \$355,000 | \$339,000 | \$315,000 |
| List Price \$ | | \$355,000 | \$339,000 | \$315,000 |
| Original List Date | | 03/17/2021 | 03/18/2021 | 04/19/2021 |
| DOM · Cumulative DOM | • | 55 · 55 | 54 · 54 | 22 · 22 |
| Age (# of years) | 16 | 17 | 14 | 18 |
| Condition | Average | Good | Average | 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 ; Residential |
| Style/Design | 1 Story Historical | 1 Story Other | 1 Story Other | 1 Story Other |
| # Units | 1 | 1 | 1 | 1 |
| Living Sq. Feet | 1,570 | 1,718 | 1,570 | 1,246 |
| Bdrm · Bths · ½ Bths | 2 · 2 | 3 · 2 | 2 · 2 | 3 · 2 |
| Total Room # | 5 | 7 | 5 | 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 | | | | |
| | | | | |

^{*} 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 GREAT **SINGLE STORY** HOME IN UPSCALE ALIANTE SENIOR COMMUNITY. 3- BEDROOM IN SUN CITY ALIANTE! THIS POPULAR CEDAR FLOOR PLAN HAS THREE TRUE BEDROOMS PLUS AN OPEN CONCEPT GREAT ROOM WHICH OPENS TO THE KITCHEN. THIS HOME HAS BEEN WELL KEPT, SHOWS PRIDE OF OWNERSHIP. NICE OUTDOOR FRONT COURTYARD, SIT AND WAVE AS YOUR NICE NIEGHBORS WALK BY. REALLY CLOSE TO EVERYTHING, AND THE 215 RIGHT AROUND THE CORNER.
- Listing 2 Stop your search and welcome this 55+, Sun City Aliante home, to market! This desirable Laurel model by Del Webb features 2 bedrooms/2 bathrooms, a 2 car garage, and wonderful Casita facing the golf course. Walk in to an open floor plan, and into a spacious kitchen. Complete with granite countertops, pantry, sitting bar area, and plenty of space for all cooking and entertaining needs. Your cozy dining & living areas look out to private backyard, with covered patio. Primary bedroom on its own end of the house, with attached large primary bathroom, and wonderful walk-in closet. Sun City Aliante amenities seem endless. Some of those include, community pool/spa, social calendar, tennis, and great clubhouse! Conveniently located to all of your highway, entertainment, and shopping needs!
- Listing 3 NO SID. Popular Sage model on golf course (next to the wash, no immediate neighbor on the right) with front court yard. Upgrades: front screen security door, crown molding, 2-tone painting, window covering, solar screen, Fireplace, kitchen has granite counter tops, oak cabinets, white appliances (refrigerator, washer, dryer, dish washer, cooktop/stove, microwave), every room has a ceiling fan/lights, including covered patio (total 5 ceiling fans), Large walk-in-closet with built-in storage organizer, extended covered patio, low E windows, water softener system, built-in shelves in the garage, ... etc. Enjoy the retirement life style in Sun City Aliante; amenities include indoor heated swimming pool/spa/sauna room, gaming room, exercise room, art/crafts/dancing classrooms, computer room, library, bocce courts, tennis courts, pickleball courts,... Near shopping Center, Costco, Super Walmart, Aliante Hotel/Casino, easy access to 215.

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| Recent Sales | | | | |
|------------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| | Subject | Sold 1 * | Sold 2 | Sold 3 |
| Street Address | 7533 Linwhite Street | 7632 Island Rail Dr | 7745 Fruit Dove St | 7617 Fruit Dove St |
| City, State | North Las Vegas, NV |
| Zip Code | 89084 | 89084 | 89084 | 89084 |
| Datasource | Public Records | MLS | MLS | MLS |
| Miles to Subj. | | 0.33 1 | 0.40 1 | 0.16 1 |
| Property Type | SFR | SFR | SFR | SFR |
| Original List Price \$ | | \$329,900 | \$315,000 | \$298,500 |
| List Price \$ | | \$324,900 | \$315,000 | \$298,500 |
| Sale Price \$ | | \$330,000 | \$310,000 | \$310,000 |
| Type of Financing | | Cash | Conv | Conv |
| Date of Sale | | 12/04/2020 | 04/16/2021 | 05/04/2021 |
| DOM · Cumulative DOM | · | 63 · 63 | 116 · 116 | 26 · 26 |
| Age (# of years) | 16 | 16 | 17 | 17 |
| Condition | Average | Good | Average | 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 Historical | 1 Story Other | 1 Story Other | 1 Story Other |
| # Units | 1 | 1 | 1 | 1 |
| Living Sq. Feet | 1,570 | 1,570 | 1,570 | 1,420 |
| Bdrm · Bths · ½ Bths | 2 · 2 | 2 · 2 | 2 · 2 | 3 · 2 |
| Total Room # | 5 | 7 | 6 | 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 | | | | |
| Lot Size | 0.12 acres | 0.11 acres | 0.13 acres | 0.11 acres |
| Other | none | none | none | none |
| Net Adjustment | | -\$8,000 | \$0 | +\$2,500 |
| Adjusted Price | | \$322,000 | \$310,000 | \$312,500 |

^{*} 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.

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Recent Sales - Cont.

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

- Sold 1 BEAUTIFUL SINGLE STORY 2 BEDROOM, 2 BATHROOM, PLUS DEN, WITH POPULAR OPEN FLOOR PLAN, GREAT FOR ENTERTAINING. ISLAND KITCHEN FEATURES RECESSED LIGHTING, UPGRADED QUARTZ COUNTERTOPS, STAINLESS STEEL APPLIANCES, 5 BURNER STOVE, PULLOUT CABINET DRAWERS W/LAZY SUSAN, CUSTOM SUBWAY TILE BACKSPLASH. RICH DARK BROWN WOOD PLANTATION SHUTTERS AND TILE/WOOD FLOORING THROUGHOUT. CEILING FANS IN EVERY ROOM. LARGE MASTER BEDROOM W/HUGE WALK IN CLOSET. MASTER BATH W/DOUBLE SINKS AND QUARTZ COUNTERTOP. ALSO INCLUDES, UPGRADED WATER SOFTENER SYSTEM & REVERSE OSMOSIS, 50 GALLON WATER HEATER (ONLY 2 YEARS OLD), EXTERIOR STEEL SCREEN SECURITY DOOR, RING DOORBELL, INTERNET BASED GARAGE DOOR OPENER FOR SMART PHONE. COVERED PATIO. THIS HOME IS A MUST SEE
- Sold 2 LOVELY HOME IN UPSCALE ALIANTE SENIOR COMMUNITY. 2 BIG BEDROOMS, HUGE CLOSETS, THIS HOME HAS BEEN WELL KEPT, SHOWS PRIDE OF OWNERSHIP. NICE OUTDOOR FRONT COURTYARD, SIT AND WAVE AS YOUR NICE NIEGHBORS WALK BY. REALLY CLOSE TO EVERYTHING, AND THE 215 RIGHT AROUND THE CORNER. ALMOST NEW CARPET AND PAINT.
- Sold 3 HIS BEAUTIFUL SINGLE STORY MOVE-IN READY HOME IS LOCATED ON AN OVERSIZED CORNER LOT NESTLED ON A LOW TRAFFIC INTERIOR STREET IN THE HIGHLY COVETED 55+ SUN CITY ALIANTE COMMUNITY OFFERING A COMMUNITY CLUBHOUSE WITH MANY AMENITIES INCLUDING INDOOR POOL/ SPA/SAUNA, EXERCISE ROOM, FITNESS CLASSES, CLUBS, EVENTS, ACTIVITIES, TENNIS, PICKLEBALL AND SO MUCH MORE! LARGE GREATROOM, FORMAL DINING AREA. KITCHEN WITH CASUAL CAFE NOOK, TILE FLOORS, CORIAN COUNTERTOPS, CLOSET PANTRY, AND RECESSED LIGHTS. LAUNDRY ROOM WITH GAS DRYER HOOK-UP. PRIMARY SUITE WITH LARGE WALK-IN CLOSET AND CEILING FAN LEADS TO ENSUITE WITH DUAL SINKS AND WALK-IN SHOWER. NEUTRAL CARPET AND TILE THRU-OUT, GUEST BEDROOMS WITH CEILING FAN, PHONE, AND CABLE. LOW MAINTENANCE YARD. BACKYARD COVERED PATIO WITH CEILING FAN. 2 CAR FINISHED GARAGE WITH GARAGE DOOR OPENER AND DIRECT ENTRY INTO HOME. FANTASTIC LOCATION NEAR ALIANTE GOLF COURSE, ALIANTE HOTEL & CASINO, RESTAURANTS, SHOPS, PARKS, AND THE 215 BELTWAY!!

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| Subject Sale | es & Listing His | tory | | | | | |
|-----------------------------|------------------------|--------------------|---------------------|----------------|-------------|--------------|--------|
| Current Listing S | tatus | Not Currently I | _isted | Listing Histor | y Comments | | |
| Listing Agency/F | irm | | | None noted | | | |
| Listing Agent Na | me | | | | | | |
| 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 | \$326,000 | \$326,000 |
| Sales Price | \$321,000 | \$321,000 |
| 30 Day Price | \$313,000 | |
| Comments Regarding Pricing S | trategy | |
| The arrange of the second of t | | distanciable rhood. Due to the leak of available comparit was |

The market was slow for comps similar to the subject in the immediate neighborhood. Due to the lack of available comps, it was necessary to exceed the distance, gla and sold date guidelines. All comps provided are the most similar to the subject 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

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Front



Address Verification



Side



Side



Street



Street

Subject Photos

by ClearCapital





Other Other

44779

Listing Photos





Front





Front

7644 Lily Trotter St North Las Vegas, NV 89084



Front

by ClearCapital

Sales Photos

37632 Island Rail Dr North Las Vegas, NV 89084



Front

7745 Fruit Dove St North Las Vegas, NV 89084



Front

7617 Fruit Dove St North Las Vegas, NV 89084



Front

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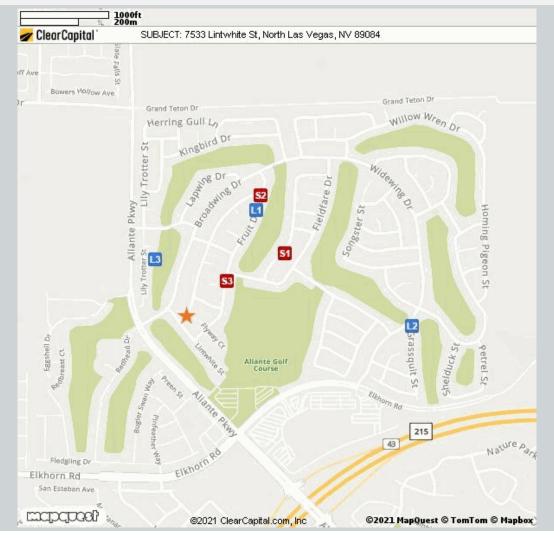
ClearMaps Addendum

☆ 7533 Linwhite Street, North Las Vegas, NV 89084

Suggested List \$326,000 Sug

Suggested Repaired \$326,000

Sale \$321,000



| Comparable | Address | Miles to Subject | Mapping Accuracy |
|------------|---|-------------------------|------------------|
| ★ Subject | 7533 Linwhite Street, North Las Vegas, NV 89084 | | Parcel Match |
| Listing 1 | 7729 Fruit Dove St, North Las Vegas, NV 89084 | 0.36 Miles ¹ | Parcel Match |
| Listing 2 | 7482 Widewing Dr, North Las Vegas, NV 89084 | 0.63 Miles ¹ | Parcel Match |
| Listing 3 | 7644 Lily Trotter St, North Las Vegas, NV 89084 | 0.18 Miles ¹ | Parcel Match |
| Sold 1 | 7632 Island Rail Dr, North Las Vegas, NV 89084 | 0.33 Miles ¹ | Parcel Match |
| Sold 2 | 7745 Fruit Dove St, North Las Vegas, NV 89084 | 0.40 Miles ¹ | Parcel Match |
| Sold 3 | 7617 Fruit Dove St, North Las Vegas, NV 89084 | 0.16 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.

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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

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

Broker Name Reginald Broaden Company/Brokerage WEST COAST REALTY LLC

6135 THEATRICAL RD LAS VEGAS License No B.0043579.LLC Address

NV 89031 **License Expiration** 01/31/2022 License State

Phone 7022184665 **Email** westcoastrealty1@gmail.com

Date Signed Broker Distance to Subject 1.81 miles 05/11/2021

/Reginald Broaden/

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: Reginald Broaden ("Licensee"), B.0043579.LLC (License #) who is an active licensee in good standing.

Licensee is affiliated with WEST COAST REALTY LLC (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: 7533 Linwhite Street, 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: May 11, 2021 Licensee signature: /Reginald Broaden/

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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