DRIVE-BY BPO

987 BLUE LANTERN DRIVE

HENDERSON, NV 89015

45476 Loan Number **\$385,000**• 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	987 Blue Lantern Drive, Henderson, NV 89015 07/06/2021 45476 Catamount Properties 2018 LLC	Order ID Date of Report APN County	7413115 07/06/2021 17921213038 Clark	Property ID	30603386
Tracking IDs					
Order Tracking ID	0706BPO_citi	Tracking ID 1	0706BPO_citi		
Tracking ID 2		Tracking ID 3			

General Conditions						
Owner	JAMES G BURNELL	Condition Comments				
R. E. Taxes	\$1,542	No damage or repair issues from visual exterior inspection.				
Assessed Value	\$78,401	Doors, windows, and landscaping appear to be in good condition				
Zoning Classification	Residential	for age and area.				
Property Type	SFR					
Occupancy	Occupied					
Ownership Type Fee Simple						
Property Condition	Average					
Estimated Exterior Repair Cost	\$0					
Estimated Interior Repair Cost	\$0					
Total Estimated Repair	\$0					
НОА	Foxfield					
Association Fees \$24 / Month (Landscaping,Other: MGMT & GROUNDS)						
Visible From Street	Visible					
Road Type	Public					

Neighborhood & Market Da	ata			
Location Type	Suburban	Neighborhood Comments		
Local Economy	Stable	In the subjects subdivision there are 0 homes for sale, 4 under		
Sales Prices in this Neighborhood	Low: \$243140 High: \$440700	contract, 4 homes sold within the last 90 days. Average days on Market 11 days. No REO or short sale properties in subdivision.		
Market for this type of property Decreased 4 % in the past 6 months.				
Normal Marketing Days	<30			

Client(s): Wedgewood Inc

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Current Listings				
	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	987 Blue Lantern Drive	997 Trackers Glen Ave	541 Trocadero St	993 Broken Reed Ct
City, State	Henderson, NV	Henderson, NV	Henderson, NV	Henderson, NV
Zip Code	89015	89015	89015	89015
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.		0.11 1	0.23 1	0.06 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$349,900	\$374,999	\$365,000
List Price \$		\$345,000	\$399,999	\$365,000
Original List Date		06/11/2021	03/24/2021	05/14/2021
DOM · Cumulative DOM		25 · 25	104 · 104	53 · 53
Age (# of years)	24	22	22	24
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 Other	1 Story Other	1 Story Other	1 Story Other
# Units	1	1	1	1
Living Sq. Feet	1,547	1,377	1,592	1,468
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	5	3	7	5
Garage (Style/Stalls)	Attached 2 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	0.12 acres	0.12 acres	0.18 acres	0.12 acres
Other				

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

Client(s): Wedgewood Inc

Property ID: 30603386

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.

 $\textbf{Listing Comments} \ \ \text{Why the comparable listing is superior or inferior to the subject.}$

- Listing 1 Superior in age. Inferior in square footage. Identical in bedrooms, bathrooms, garage stalls, lot size. O.M.Gee Becky! Look at that unicorn! Single story with two car garage & side yard for all your recreation vehicles is more exciting than a bigfoot sighting! Wood laminate flooring throughout, carpet in the bedrooms only &ceiling fans. Separate laundry room complete with washer & gas dryer. Property has solar panels plus water efficient landscape AND recreational toy parking behind gate. Extended garage for your monster truck or extra storage space. Paver path on side of house to easily transport garbage cans from backyard to the street on trash day. Brand new fast& quiet Genie MachForce Connect garage door opener includes two remotes and an app for easy operation. New Stainless steel Frigidaire dishwasher. New water sense toilet & new blinds. Owner's Suite is separate from other bedrooms and has TWO GI-normous walk in closets. Master bath has double sinks and separate garden tub & extended shower with a seat. Cheaper to buy then rent....Welcome home!
- Listing 2 Superior in age, square footage, garage stalls, lot size. Identical in bedrooms, bathrooms. Henderson Beauty (the Good Life) Features 1 story 3 oversized bedrooms all with ceiling fans, 2 bathrooms, The gigantic masterbed room is separate from the other rooms with walk in close, bay windows; master bath features custom tiled walk-in shower and separate tub. You will love the Gourmet Kitchen, Custom Cabinets, Pantry, Granite Counter tops with tons of space, 3 car garage RV/Boat Parking Huge Corner Lot cross the street from Road Runner Park French Doors with Built in Blinds leading to a spacious private backyard with covered patio, shed with A/C and heating unit, large fruit trees, real grass and a dog run. Located within walking distance to Heritage Park and Senior Center.
- Listing 3 Identical in age. Inferior in square footage. Identical in lot size, garage stalls, bedrooms, bathrooms. *BEAUTIFUL HOME LOCATED IN POPULAR AREA*3 BEDROOM 2 FULL BATH WITH A 2 CAR GARAGE*CUL-DE SAC LOT FOR LOW TRAFFIC STREET*SOLAR SCREENS TO HELP LOW UTILITY BILLS* WASHER DRYER AND REFRIGERATOR STAY*4 FANS, 1 IN DINING ROOM AND ALL 3 BEDROOMS*PRIMARY BEDROOM HAS A FAN AND BATH HAS 2 SINKS, A GARDEN TUB, SEP SHOWER, HUGE WALK IN CLOSET*LAUNDRY ROOM*STORAGE SHED IN BACK YARD*HOME IS NEAR SHOPPING AND DINING*

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	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	987 Blue Lantern Drive	527 Don Tomas Ct	533 Trocadero St	528 Sol De Sandia St
City, State	Henderson, NV	Henderson, NV	Henderson, NV	Henderson, NV
Zip Code	89015	89015	89015	89015
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.		0.28 1	0.27 1	0.25 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$375,000	\$399,900	\$335,000
List Price \$		\$375,000	\$425,000	\$335,000
Sale Price \$		\$400,000	\$425,000	\$342,000
Type of Financing		Conv	Conv	Conv
Date of Sale		05/24/2021	07/02/2021	08/18/2020
DOM · Cumulative DOM	•	36 · 36	35 · 35	43 · 43
Age (# of years)	24	22	22	22
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 Other	1 Story Other	1 Story Other	1 Story Other
# Units	1	1	1	1
Living Sq. Feet	1,547	1,592	1,592	1,592
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	5	7	7	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 3 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				Pool - Yes Spa - Yes
Lot Size	0.12 acres	0.15 acres	0.15 acres	0.14 acres
Other				
Net Adjustment		-\$15,295	-\$16,015	-\$34,675
Adjusted Price		\$384,705	\$408,985	\$307,325

^{*} 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 Superior in age, square footage, garage stalls., lot size. Identical in bedrooms, bathrooms. SC1 adj. \$2,158 sup sq ft. (\$251 sq ft), \$4,000 sup garage stalls Beautiful move-in-ready single story in Henderson with no HOA and RV Parking! Open and bright floorplan and corner lot, spacious backyard. Kitchen open to living area, granite counters, custom cabinets. New tile flooring, ceiling fans in all rooms, upgraded sliding doors, no expenses spared on this beauty. All stainless steel appliances included.
- **Sold 2** Superior in age, square footage, garage stalls., lot size. Identical in bedrooms, bathrooms. SC2 adj. \$2,158 sup sq ft. (\$267 sq ft), \$4,000 sup garage stalls
- **Sold 3** Superior in age, pool, spa square footage, garage stalls., lot size. Identical in bedrooms, bathrooms. SC3 adj. \$2,158 sup sq ft. (\$215 sq ft), \$4,000 sup garage stalls, \$25,000 superior pool/spa

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Subject Sal	es & Listing H	istory					
Current Listing S	Current Listing Status Not Currently Listed		Listing History Comments				
Listing Agency/Firm		Hard to find single story, 3 bedroom/2 bath in Henderson, Seller					
Listing Agent Name			highly motivated looking for a quick sale.				
Listing Agent Ph	ione						
# of Removed Li Months	istings in Previous 1	2 1					
# of Sales in Pre Months	evious 12	0					
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
06/22/2021	\$380,000	06/25/2021	\$360,000	Withdrawn	07/02/2021	\$360,000	MLS

Marketing Strategy				
	As Is Price	Repaired Price		
Suggested List Price	\$400,000	\$400,000		
Sales Price	\$385,000	\$385,000		
30 Day Price	\$375,000			
Comments Regarding Pricing Strategy				
Suggest pricing near mid range of competing listings. Subject property would likely sell near mid to range of comps				
Suggest pricing near mid ra	inge of competing listings. Subject pro	perty would likely sell near mid to range of comps		

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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DRIVE-BY BPO

Subject Photos



Front



Address Verification



Address Verification



Side



Side



Street

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Subject Photos

by ClearCapital

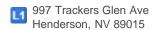


Street

45476

Listing Photos

by ClearCapital





Front

541 Trocadero St Henderson, NV 89015



Front

993 Broken Reed Ct Henderson, NV 89015



Front

by ClearCapital

Sales Photos





Front

52 533 Trocadero St Henderson, NV 89015



Front

53 528 Sol De Sandia St Henderson, NV 89015



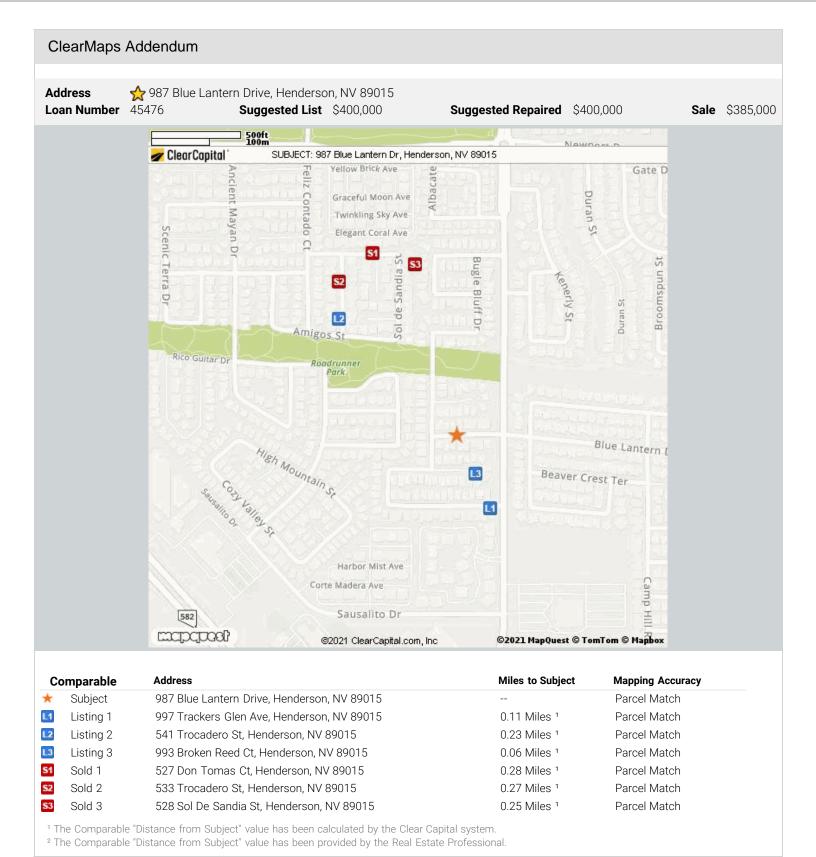
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Addendum: Report Purpose

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

by ClearCapital

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 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

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Report Instructions - cont.

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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.

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 Ivory Harp Company/Brokerage Prestige Properties

License No S.0172462 Address 1139 Paradise Vista Henderson NV

89002

License Expiration 12/31/2022 License State NV

Phone 7025812609 Email IVORY@IVORYSELLSVEGAS.COM

Broker Distance to Subject 2.46 miles **Date Signed** 07/06/2021

/Ivory Harp/

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: **Ivory Harp** ("Licensee"), **S.0172462** (License #) who is an active licensee in good standing.

Licensee is affiliated with Prestige Properties (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: **987 Blue Lantern Drive, Henderson, NV 89015**
- 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: July 6, 2021 Licensee signature: /Ivory Harp/

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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