2041 HUSSIUM HILLS STREET UNIT 206 LAS VEGAS, NEVADA 89108 **45569 \$135,000** Loan Number • 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	2041 Hussium Hills Street Unit 206, Las Vegas, NEV 89108	ADA	Order ID	7476944	Property ID	30756992
Inspection Date Loan Number Borrower Name	45569		Date of Report APN County	08/03/2021 1391961219 Clark	5	
Tracking IDs						
Order Tracking ID	0802BPO_BOTW	Tracking I	D 1 0802	BPO_BOTW		
Tracking ID 2		Tracking I	D3			

General Conditions

Owner	VICTOR M FLORES	Condition Comments				
R. E. Taxes	\$518	No damage or repair issues noted from exterior visual				
Assessed Value	\$36,024	inspection. Door, windows, window coverings visible from				
Zoning Classification	Residential	exterior, paint, appear average for age and neighborhood. Clai County Tax Assessor data shows Cost Class for this property				
Property Type	Condo	Fair. This property is a 1 level, 2nd floor condo with 2 bedrooms				
Occupancy	Vacant	and 2 baths. Parking is assigned covered carport space. It has a				
Secure? Yes		small patio. Last sold 07/30/2021 for \$117,000, cash sale, no concessions. There are no MLS records for this property since				
(Secured by manual lock boc.)		purchased. Tax records show that this property is not owner				
Ownership Type	Fee Simple	occupied Subject property is located in Rancho Lake Condo				
Property Condition	Average	subdivision in the central western area of Las Vegas. This tract is comprised of 300 condo units in a gated multi building				
Estimated Exterior Repair Cost		complex. Living area varies from 649-1,104 square feet. Access				
Estimated Interior Repair Cost		to schools, shopping is within 1 mile and freeway entry is within				
Total Estimated Repair		3 miles. Most likely buyer is investor/cash sale.				
НОА	Rancho Lake 702-458-2580					
Association Fees \$190 / Month (Pool,Landscaping,Other: Gated Entry)						
Visible From Street	Visible					
Road Type	Private					

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments				
Local Economy	Improving	There is an oversupply of condo listings within Rancho Lake Condo subdivision. Currently there are 7 units listed for sale (all listings are fair market transactions). In the past 12 months,				
Sales Prices in this Neighborhood	Low: \$92,000 High: \$148,000					
Market for this type of property	Increased 6 % in the past 6 months.	there have been 34 closed MLS sales in this area. This indicates a shortage of listings assuming 90 days on market. Average				
Normal Marketing Days	<90	days on market time was 37 days with range 2-204 days and average sale price was 98% of final list price.				

DRIVE-BY BPO by ClearCapital

45569 Loan Number \$135,000 • As-Is Value

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	2041 Hussium Hills Street Unit 206	2181 Hussium Hills St Unit 206	2051 Hussium Hills St Unit 102	2071 Hussium Hills St Unit 106
City, State	Las Vegas, NEVADA	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV
Zip Code	89108	89108	89108	89108
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.		0.21 1	0.02 1	0.06 1
Property Type	Condo	Condo	Condo	Condo
Original List Price \$	\$	\$150,000	\$150,400	\$159,500
List Price \$		\$150,000	\$150,400	\$159,500
Original List Date		07/15/2021	07/13/2021	02/15/2021
$\text{DOM} \cdot \text{Cumulative DOM}$		19 · 19	8 · 21	103 · 169
Age (# of years)	17	17	17	17
Condition	Average	Average	Average	Average
Sales Type		Fair Market Value	Fair Market Value	Fair Market Value
Condo Floor Number	2	2	1	1
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	2 Stories Multi-Unit Buildin	g 2 Stories Multi-Unit Building	g 2 Stories Multi-Unit Building	g 2 Stories Multi-Unit Building
# Units	1	1	1	1
Living Sq. Feet	888	888	935	935
Bdrm \cdot Bths \cdot ½ Bths	2 · 2	2 · 2	2 · 2	2 · 2
Total Room #	4	4	4	4
Garage (Style/Stalls)	None	None	None	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	0.00 acres	0.00 acres	0.00 acres	0.00 acres
Other	No Fireplace	No Fireplace	No Fireplace	1 Fireplace

* Listing 1 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 Not under contract. Vacant property when listed. Identical in square footage, bedrooms, baths, condition, age, 2nd floor unit. This property is equal to subject property.

Listing 2 Under contract, will be cash sale. Tenant occupied property, leased for \$1,000/month when listed. Identical in bedrooms, baths. condition, age. It is very slightly superior in square footage. this property is nearly equal to subject property.

Listing 3 Under contract, will be cash sale. Vacant property when listed. Identical in bedrooms, baths, condition and age. It is superior in square footage and fireplace. This property is very slightly superior to subject property.

by ClearCapital

45569 Loan Number \$135,000 • As-Is Value

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	2041 Hussium Hills Street Unit 206	2191 Hussium Hills St Unit 206	2041 Hussium Hills St Unit 203	2171 Hussium Hills St Unit 206
City, State	Las Vegas, NEVADA	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV
Zip Code	89108	89108	89108	89108
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.		0.22 1	0.00 1	0.19 1
Property Type	Condo	Condo	Condo	Condo
Original List Price \$		\$125,000	\$145,100	\$139,900
List Price \$		\$124,900	\$145,100	\$139,900
Sale Price \$		\$120,000	\$133,000	\$140,000
Type of Financing		Cash	Conventional	Conventional
Date of Sale		04/29/2021	06/25/2021	06/11/2021
$\text{DOM} \cdot \text{Cumulative DOM}$	·	17 · 64	13 · 42	5 · 53
Age (# of years)	17	17	17	17
Condition	Average	Average	Average	Good
Sales Type		Fair Market Value	Fair Market Value	Fair Market Value
Condo Floor Number	2	2	2	2
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	2 Stories Multi-Unit Buildin	g 2 Stories Multi-Unit Building	g 2 Stories Multi-Unit Building	g 2 Stories Multi-Unit Buildir
# Units	1	1	1	1
Living Sq. Feet	888	888	888	888
Bdrm \cdot Bths $\cdot \frac{1}{2}$ Bths	2 · 2	2 · 2	2 · 2	2 · 2
Total Room #	4	4	4	4
Garage (Style/Stalls)	None	None	None	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	0.00 acres	0.00 acres	0.00 acres	0.00 acres
Other	No Fireplace	No Fireplace	No Fireplace	No Fireplace
Net Adjustment		-\$500	\$0	-\$5,000
Adjusted Price		\$119,500	\$133,000	\$135,000

* Sold 2 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, \$500 in seller paid concessions. Tenant occupied property, leased for \$725/month when listed. Identical in square footage, bedrooms, baths, condition, age, 2nd floor unit. Seller paid concessions adjusted (\$500).
- **Sold 2** Sold with conventional financing, no concessions. Vacant property when listed. Identical in square footage, bedrooms, baths. condition, age, 2nd floor unit. It is equal to subject property.
- **Sold 3** Sold with conventional financing, no concessions. Owner occupied property when listed. Identical in square footage, bedrooms, baths, age, 2nd floor unit. It is superior in condition with new interior paint, flooring, (\$5,000).

108 Loan Number

45569

Subject Sales & Listing History

Current Listing S	rrent Listing Status Not Currently Listed		Listing History Comments				
Listing Agency/Firm			Listed for sale as fair market transaction and under contract in				
Listing Agent Name			16 days. Escrow fell out, back on market 07/12/2021 and under				
Listing Agent Ph	one			contract in 1 day. Sold 07/30/2021 per MLS 2255366.			
# of Removed Li Months	stings in Previous 12	0					
# of Sales in Pre Months	evious 12	1					
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
12/13/2020	\$114,000			Sold	07/30/2021	\$117.000	MLS

Marketing Strategy

	As Is Price	Repaired Price	
Suggested List Price	\$150,000	\$150,000	
Sales Price	\$135,000	\$135,000	
30 Day Price	\$132,000		

Comments Regarding Pricing Strategy

Subject property should be priced near mid high range of competing listings due to shortage of competing listings. This property would be expected to sell near high range of adjusted recently closed sales with 90 days on market. This property sold 07/30/2021 for \$117,000 with 1 day back on market. Valuation for this property assumes 90 days on market.



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.

DRIVE-BY BPO by ClearCapital

Subject Photos



Front



Address Verification



Address Verification



Side



Side



Street

DRIVE-BY BPO by ClearCapital

\$135,000 • As-Is Value

Subject Photos



Other

by ClearCapital

Listing Photos

2181 Hussium Hills St Unit 206 Las Vegas, NV 89108



Front



2051 Hussium Hills St Unit 102 Las Vegas, NV 89108



Front



2071 Hussium Hills St Unit 106 Las Vegas, NV 89108



Front

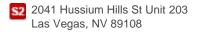
by ClearCapital

Sales Photos

S1 2191 Hussium Hills St Unit 206 Las Vegas, NV 89108



Front









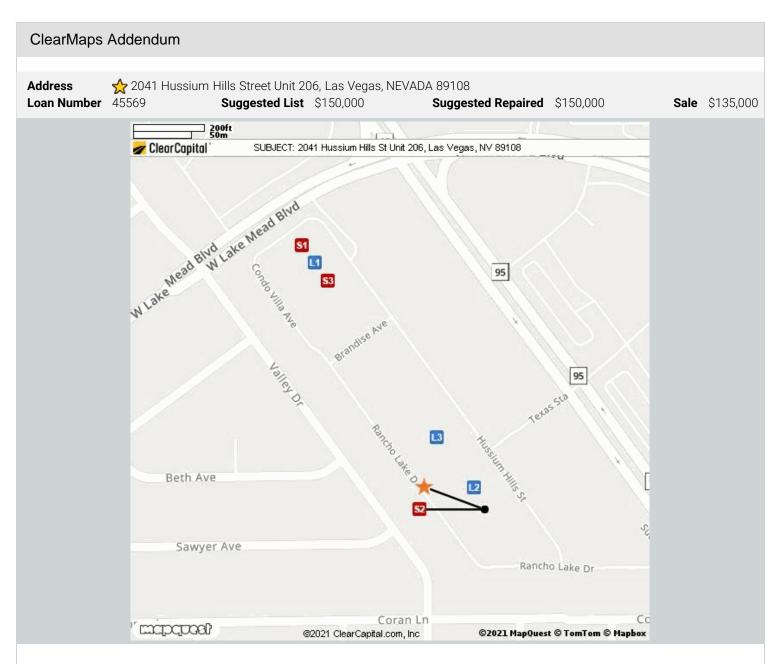
2171 Hussium Hills St Unit 206 Las Vegas, NV 89108



by ClearCapital

45569 \$

\$135,000 • As-Is Value



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	2041 Hussium Hills Street Unit 206, Las Vegas, Nevada 89108		Parcel Match
🖪 Listing 1	2181 Hussium Hills St Unit 206, Las Vegas, NV 89108	0.21 Miles 1	Parcel Match
💶 Listing 2	2051 Hussium Hills St Unit 102, Las Vegas, NV 89108	0.02 Miles 1	Parcel Match
💶 Listing 3	2071 Hussium Hills St Unit 106, Las Vegas, NV 89108	0.06 Miles 1	Parcel Match
Sold 1	2191 Hussium Hills St Unit 206, Las Vegas, NV 89108	0.22 Miles 1	Parcel Match
Sold 2	2041 Hussium Hills St Unit 203, Las Vegas, NV 89108	0.00 Miles 1	Parcel Match
Sold 3	2171 Hussium Hills St Unit 206, Las Vegas, NV 89108	0.19 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.)

A price of which the property would call between a willing hyper and a willing caller pather being
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.
A price at which the property would sell between a willing buyer and a seller acting under duress.
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.
The estimated time required to adequately expose the subject property to the market resulting in a contract of sale.
A T S

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.

by ClearCapital

45569 \$' Loan Number • A



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.

by ClearCapital

45569 Loan Number \$135,000 • As-Is Value

Broker Information

Broker Name	Linda Bothof	Company/Brokerage	Linda Bothof
License No	B.0056344.INDV	Address	8565 S Eastern Ave Las Vegas NV 89123
License Expiration	05/31/2022	License State	NV
Phone	7025248161	Email	lbothof7@gmail.com
Broker Distance to Subject	12.00 miles	Date Signed	08/03/2021

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 segment. 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 or race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prosective owners or occupants of the subject property or of the present owners or occupants of the subject property or of the 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.