DRIVE-BY BPO

7778 CURRY ROAD

Loan Number

46120

\$195,000 As-Is Value

by ClearCapital

FALLON, NEVADA 89406

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	7778 Curry Road, Fallon, NEVADA 89406 03/10/2022 46120 Catamount Properties 2018 LLC	Order ID Date of Report APN County	8026550 03/14/2022 00655332 Churchill	Property ID	32297768
Tracking IDs					
Order Tracking ID	Citi_BPO_Update	Tracking ID 1	Citi_BPO_Update	Э	
Tracking ID 2		Tracking ID 3			

General Conditions					
Owner	Coffee Cup Investments	Condition Comments			
R. E. Taxes	\$74,387	home appears to need a lot of repairsand looks abandon have			
Assessed Value	\$23,780	no idea what vandalism or damage there is inside the home,			
Zoning Classification	A10	repairs include exterior paint , roof repair, siding damage snd missing screens			
Property Type	Manuf. Home	— Triboning defection			
Occupancy	Vacant				
Secure?	No				
(looks abandoned and windows ar	re open)				
Ownership Type	Fee Simple				
Property Condition	Fair				
Estimated Exterior Repair Cost	\$20,000				
Estimated Interior Repair Cost	\$0				
Total Estimated Repair	\$20,000				
НОА	No				
Visible From Street	Visible				
Road Type	Public				

Neighborhood & Market Da	nta	
Location Type	Rural	Neighborhood Comments
Local Economy	Stable	very rural property in an area of farms and ranches.
Sales Prices in this Neighborhood	Low: \$150,000 High: \$600,000	
Market for this type of property	Increased 8 % in the past 6 months.	
Normal Marketing Days	<180	

Client(s): Wedgewood Inc

Property ID: 32297768

by ClearCapital

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	7778 Curry Road	14066 Carson Hwy	8177 Kennedy	2360 Drumm
City, State	Fallon, NEVADA	Fallon, NV	Fallon, NV	Fallon, NV
Zip Code	89406	89406	89406	89406
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		14.47 ¹	0.49 1	6.29 1
Property Type	Manuf. Home	Manufactured	Manufactured	Manufactured
Original List Price \$	\$	\$151,000	\$137,500	\$250,000
List Price \$		\$151,000	\$137,500	\$250,000
Original List Date		06/11/2021	02/26/2022	01/11/2022
DOM · Cumulative DOM	•	273 · 276	13 · 16	57 · 62
Age (# of years)	34	22	47	47
Condition	Fair	Fair	Fair	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 manufactured	1 Story manufactured	1 Story manufactured	1 Story manufactured
# Units	1	1	1	1
Living Sq. Feet	1,056	1,178	1,032	1,152
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	2 · 1 · 1	3 · 2
Total Room #	6	6	5	6
Garage (Style/Stalls)	Detached 2 Car(s)	None	Detached 3 Car(s)	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
		13.3 acres	3.61 acres	6.89 acres

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

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

- Listing 1 good comp closest to PIQ condition wise. larger square footage offset by no garage. home is pending sale.
- Listing 2 good comp similar with adjustments up for age and lot size and garage
- **Listing 3** good comp probably the best available...lot size a little smaller .

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.

by ClearCapital

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	7778 Curry Road	1105 Briggs	75 Classic Way	2593 Hwy 208
City, State	Fallon, NEVADA	Fallon, NV	Fallon, NV	Fallon, NV
Zip Code	89406	89406	89406	89406
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		8.54 1	8.29 1	50.33 1
Property Type	Manuf. Home	Manufactured	Manufactured	Manufactured
Original List Price \$		\$225,000	\$250,000	\$298,000
List Price \$		\$225,000	\$250,000	\$298,000
Sale Price \$		\$225,000	\$250,000	\$270,000
Type of Financing		Conv	Conv	Misc
Date of Sale		12/22/2021	03/04/2022	12/06/2021
DOM · Cumulative DOM	·	84 · 84	42 · 42	23 · 23
Age (# of years)	34	24	27	39
Condition	Fair	Fair	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 manufactured	1 Story manufactured	1 Story manufactured	1 Story manufactured
# Units	1	1	1	1
Living Sq. Feet	1,056	2,102	1,560	1,680
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	6	6	6	6
Garage (Style/Stalls)	Detached 2 Car(s)	None	Detached 2 Car(s)	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	9.96 acres	1.55 acres	1.11 acres	10 acres
Other	none	none	none	none
Net Adjustment		-\$30,000	-\$45,000	-\$50,000
Adjusted Price		\$195,000	\$205,000	\$220,000

^{*} Sold 3 is the most comparable sale to the subject.

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

Sold 1 good comp similar with adjustments of -\$50000 for square footage +40000 for lot size and garage -20000 for repairs

Sold 2 good comp similar with adjustments for -\$20000 repairs -\$15000 for lot size and _\$10000 for square footage

Sold 3 good comp similar with adjustments for -\$30000 for Square footage and - \$20000 for repairs

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

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Subject Sale	es & Listing His	tory					
Current Listing Status Not Currently Listed		Listing History Comments					
Listing Agency/Fi	rm			none			
Listing Agent Nar	ne						
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	\$195,000	\$220,000			
Sales Price	\$195,000	\$210,000			
30 Day Price	\$149,900				
Comments Regarding Pricing St	Comments Regarding Pricing Strategy				

value supported by data home would sell fast as a flipper AS IS....also due to market quickly repaired as well. used best available comps pretty unique property no easy to find siimilar properties that wouldn't adjustments. Hihly suggest an interior inspection with house looking abandoned and open windows to gain easy access im sure the interior needs repairs....

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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



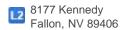
Street

Listing Photos



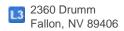


Front





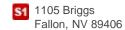
Front





Front

Sales Photos





Front

52 75 Classic way Fallon, NV 89406



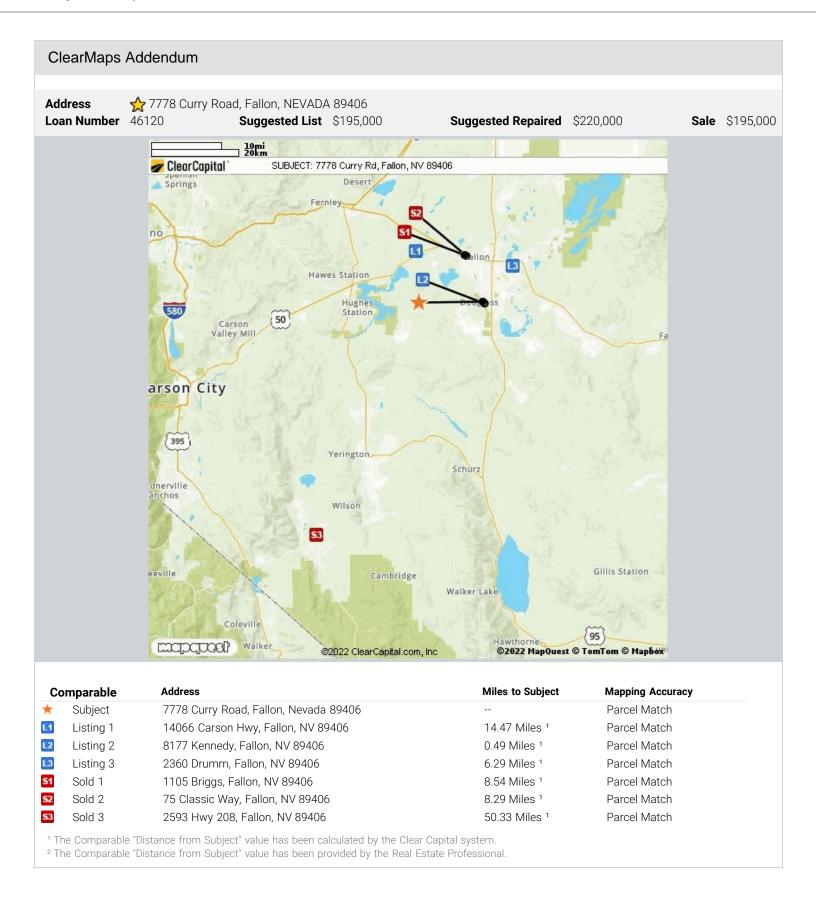
Front

2593 Hwy 208 Fallon, NV 89406



Front

by ClearCapital



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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 edward Phillips Company/Brokerage Coldwell Banker Select

License No BS.0143818.MGR **Address** 330 E. Main St. Fernley NV 89408

License Expiration 03/31/2022 License State NV

Phone7757207810Emailed.phillips@cbselectre.com

Broker Distance to Subject 28.24 miles **Date Signed** 03/14/2022

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.

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