

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	8013 Divine Drive, Las Vegas, NV 89128	Order ID	7659108	Property ID	31380310
Inspection Date	10/13/2021	Date of Report	10/13/2021		
Loan Number	46652	APN	138-28-217-055		
Borrower Name	Breckenridge Property Fund 2016 LLC	County	Clark		

Tracking IDs

Order Tracking ID	1012BPO	Tracking ID 1	1012BPO
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	Bank U S National Associationtr	Condition Comments	
R. E. Taxes	\$1,070	Based on exterior observation, subject property appears to be in average condition and not in need of immediate repair	
Assessed Value	\$47,549		
Zoning Classification	R-PD12		
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		
HOA	Allure Townhomes 7028356904		
Association Fees	\$175 / Month (Pool)		
Visible From Street	Visible		
Road Type	Private		

Neighborhood & Market Data

Location Type	Urban	Neighborhood Comments	
Local Economy	Stable	Currently a better market with increasing property values. Supply is in shortage with rising demand. This is a fair market with no REO activity. Proximity and convenience to employment, schools, parks, shopping and transportation are average.	
Sales Prices in this Neighborhood	Low: \$229,000 High: \$318,000		
Market for this type of property	Increased 1 % in the past 6 months.		
Normal Marketing Days	<30		

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	8013 Divine Drive	241 Lucky Star Street	1041 Nevada Sky Street	8020 Delightful Avenue
City, State	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV
Zip Code	89128	89145	89128	89128
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.44 ¹	0.47 ¹	0.18 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$277,000	\$280,000	\$299,950
List Price \$	--	\$277,000	\$280,000	\$299,950
Original List Date		09/24/2021	09/07/2021	09/03/2021
DOM · Cumulative DOM	-- · --	12 · 19	10 · 36	7 · 40
Age (# of years)	27	26	25	24
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	2 Stories townhouse	2 Stories townhouse	2 Stories townhouse	2 Stories townhouse
# Units	1	1	1	1
Living Sq. Feet	1,330	1,408	1,320	1,362
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2 · 1	3 · 2	3 · 2 · 1
Total Room #	5	5	5	5
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 1 Car	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	.03 acres	.04 acres	.02 acres	.03 acres
Other	--	--	--	--

* 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.

Current Listings - Cont.

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

- Listing 1** Amazing two-story townhome with three bedrooms, two and one-half bathrooms, and a single-car garage! Great courtyard entrance into the home featuring a spacious family room with a warm and cozy fireplace, nice dining area with a sliding glass door out to the courtyard, and kitchen on the main level. The pleasing kitchen has a breakfast bar, laminated countertops, white appliances, a built-in microwave, recessed lighting, and a walk-in pantry. The laundry area is off the kitchen. All bedrooms are upstairs and the large primary suite offers a ceiling fan and a walk-in closet. The attached bathroom is equipped with a single sink plus tub and shower combination. Wonderful community with a pool and spa.
- Listing 2** Charming Northwest bungalow located within proximity of show-stopping amenities like Tivoli Village and Boca Park! This unit also features a two car garage and three bedrooms, and is situated right across from the community pool and park. The front porch provides privacy for more outdoor living. The interior features laminate flooring with inviting paint tones. Granite counters in the kitchen and a popular floorplan with generously sized bedrooms give a feel of optimal living space.
- Listing 3** Wow! Hard to find Townhome in the gated community at Allure!! Front courtyard entry; vaulted living room/dining area; Freshly painted inside; new carpet and upgraded plank tile flooring in kitchen and baths; new quartz counter-tops in kitchen and baths. Kitchen features:breakfast bar; pantry; built in microwave; fridge; gas range and designer light fixture. Laundry room off kitchen to include washer and dryer and nice sized pantry closet. Large primary bedroom with pot shelves; dual vanity;tub/shower combo and walk in closet. Other bedrooms are very nice sized; blinds and two car garage. Community clubhouse and pool. Hurry on this one...won't last long!

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	8013 Divine Drive	8020 Cherish Avenue	933 Dusty Creek Street	8009 Delightful Avenue
City, State	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV
Zip Code	89128	89128	89128	89128
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.10 ¹	0.44 ¹	0.16 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$286,000	\$305,000	\$289,950
List Price \$	--	\$286,000	\$305,000	\$289,950
Sale Price \$	--	\$290,000	\$272,000	\$292,000
Type of Financing	--	Conv	Cash	Fha
Date of Sale	--	06/29/2021	09/30/2021	08/16/2021
DOM · Cumulative DOM	-- · --	30 · 54	20 · 50	9 · 37
Age (# of years)	27	25	25	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	2 Stories townhouse	2 Stories townhouse	2 Stories townhouse	2 Stories townhouse
# Units	1	1	1	1
Living Sq. Feet	1,330	1,362	1,320	1,362
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2 · 1	3 · 2 · 1	3 · 2 · 1
Total Room #	5	5	5	5
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	.03 acres	.02 acres	.02 acres	.02 acres
Other	--	--	--	--
Net Adjustment	--	\$0	\$0	\$0
Adjusted Price	--	\$290,000	\$272,000	\$292,000

* 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.

Recent Sales - Cont.

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

- Sold 1** Gorgeous 3 bedroom (one bedroom has a cut-out overlooking downstairs, but has a closet & door), townhouse on the edge of Summerlin inside an exclusive gated community with a pool. Step right in to this Summerlin dollhouse with vaulted ceilings and faux-wood floors. Downstairs laundry room right off kitchen make life so convenient. Kitchen comes with stainless steel appliances (microwave is black), white cabinets, white laminate, counter-
- Sold 2** Fantastic Townhouse in the Gated Community of Durango Trails. Charming courtyard entry. Warm interior palette, hardwood look floors, ceiling fans, window blinds, & dining area. Granite kitchen counters, & plenty of wood cabinets. Generous size bedrooms, large closets, plush carpet, & pristine baths. The primary retreat boasts a private en suite & walk- in closet. 2 Car garage. Community Pool & Spa. Take a tour today & stop renting.
- Sold 3** HARD TO FINE....SUPER NICE TOWNHOME ON CUL DE SAC CORNER LOT IN THE ALLURE GATED TOWNHOME COMMUNITY! COVERED FRONT PORCH PATIO; 3 BEDROOMS WITH 3 BATHS; TWO CAR GARAGE; VAULTED LIVING ROOM; KITCHEN FEATURES LAMINATE SMOOTH SURFACE COUNTER-TOPS; BREAKFAST BAR & PANTRY; BUILT IN MICROWAVE; FRIDGE STAYS; DESK WORK AREA. PRIMARY BEDROOM IS NICE SIZED WITH WALK IN CLOSET. PRIMARY BATH HAS DUAL SINK VANITY AND TUB/SHOWER COMBO. SEPARATE LAUNDRY ROOM OFF KITCHEN WITH WASHER AND DRYER INCLUDED. BLINDS & SOLAR SCREENS. SEE IT TODAY BEFORE IT'S GONE!

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				na			
Listing Agent Name							
Listing Agent Phone							
# of Removed Listings in Previous 12 Months	0						
# of Sales in Previous 12 Months	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	\$295,000	\$295,000
Sales Price	\$290,000	\$290,000
30 Day Price	\$280,000	--
Comments Regarding Pricing Strategy		
All comps selected are single family townhomes within 1 mile of the subject. These comps are within 20% GLA of the subject and are in similar condition as the subject and sold in the past 180 days.		

Clear Capital Quality Assurance Comments Addendum

Reviewer's Notes	The broker's as-is conclusion reflects the market for the subject. Comps are within a reasonable distance, relatively current, and accurately reflect 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

Listing Photos

L1 241 Lucky Star Street
Las Vegas, NV 89145



Front

L2 1041 Nevada Sky Street
Las Vegas, NV 89128



Front

L3 8020 Delightful Avenue
Las Vegas, NV 89128



Front

Sales Photos

S1 8020 Cherish Avenue
Las Vegas, NV 89128



Front

S2 933 Dusty Creek Street
Las Vegas, NV 89128



Front

S3 8009 Delightful Avenue
Las Vegas, NV 89128



Front

ClearMaps Addendum

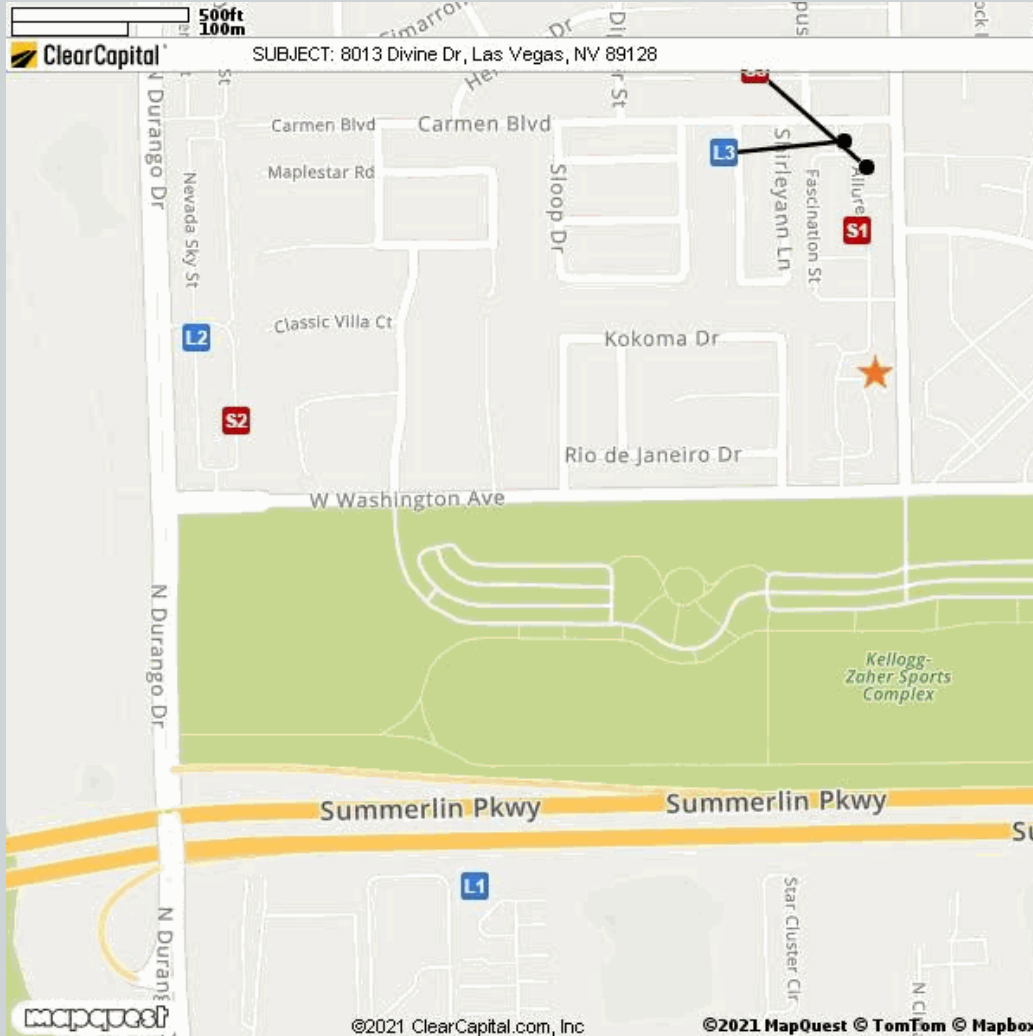
Address ★ 8013 Divine Drive, Las Vegas, NV 89128

Loan Number 46652

Suggested List \$295,000

Suggested Repaired \$295,000

Sale \$290,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	8013 Divine Drive, Las Vegas, NV 89128	--	Parcel Match
L1 Listing 1	241 Lucky Star Street, Las Vegas, NV 89128	0.44 Miles ¹	Parcel Match
L2 Listing 2	1041 Nevada Sky Street, Las Vegas, NV 89128	0.47 Miles ¹	Parcel Match
L3 Listing 3	8020 Delightful Avenue, Las Vegas, NV 89128	0.18 Miles ¹	Parcel Match
S1 Sold 1	8020 Cherish Avenue, Las Vegas, NV 89128	0.10 Miles ¹	Parcel Match
S2 Sold 2	933 Dusty Creek Street, Las Vegas, NV 89128	0.44 Miles ¹	Parcel Match
S3 Sold 3	8009 Delightful Avenue, Las Vegas, NV 89128	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.

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.

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 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

Report Instructions - cont.

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.

Broker Information

Broker Name	Clint Whiting	Company/Brokerage	Innovation Realty
License No	b.1002077	Address	8215 S. Eastern Ave #285 Las Vegas NV 89123
License Expiration	12/31/2022	License State	NV
Phone	7023792512	Email	CLINT@INNOVATIONVEGAS.COM
Broker Distance to Subject	12.97 miles	Date Signed	10/13/2021

/Clint Whiting/

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: **Clint Whiting** ("Licensee"), **b.1002077** (License #) who is an active licensee in good standing.

Licensee is affiliated with **Innovation Realty** (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: **8013 Divine Drive, Las Vegas, NV 89128**
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: **October 13, 2021**

Licensee signature: **/Clint Whiting/**

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.

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.