DRIVE-BY BPO

2148 CLANCY STREET

LAS VEGAS, NA 89156

46816

\$235,000 As-Is Value

by ClearCapital

Loan Number

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	2148 Clancy Street, Las Vegas, NA 89156 10/29/2021 46816 Hollyvale Rental Holdings LLC	Order ID Date of Report APN County	7706288 10/31/2021 140-21-211-0 Clark	Property ID	31506760
Tracking IDs					
Order Tracking ID	1029BPO	Tracking ID 1	HRH		
Tracking ID 2		Tracking ID 3			

General Conditions		
Owner	Higgs Ryan	Condition Comments
R. E. Taxes	\$675	Subject appears to be in average condition with no signs of
Assessed Value	\$56,633	deferred maintenance visible from exterior inspection.
Zoning Classification	RUD	
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	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Da	ata	
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: \$200,000 High: \$300,000	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 120 days.
Normal Marketing Days	<180	

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Current Listings				
	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	2148 Clancy Street	5231 Paradise Valley Ave	2184 Clancy St	2272 Platinum Band St
City, State	Las Vegas, NA	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV
Zip Code	89156	89156	89156	89156
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.14 1	0.05 1	0.19 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$274,900	\$257,000	\$215,000
List Price \$		\$274,900	\$257,000	\$225,000
Original List Date		10/27/2021	10/09/2021	05/10/2021
DOM · Cumulative DOM		2 · 4	3 · 22	82 · 174
Age (# of years)	18	19	18	18
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 Colonial	2 Stories Colonial	2 Stories Colonial	2 Stories Colonial
# Units	1	1	1	1
Living Sq. Feet	1,343	1,742	2,178	1,742
Bdrm · Bths · ½ Bths	4 · 2 · 1	3 · 2 · 1	4 · 2 · 1	4 · 2 · 1
Total Room #	7	8	9	9
Garage (Style/Stalls)	Attached 1 Car	Attached 1 Car	Attached 1 Car	Attached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	0.05 acres	0.04 acres	0.05 acres	0.04 acres
Other	None	None	None	None

^{*} 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.

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

- Listing 1 2 story floor plan in gated community. Carpets, Appliances, and Kitchen. Do not miss out on this beautiful home! A must see!

 Over 1300 sq ft of living space. Spacious downstairs living areas with open kitchen. Upstairs features huge primary bedroom

 (was 2 bedrooms but has been converted to 1 large room) plus 2 guest rooms with bath. Also stack washer/dryer included*1 car garage, 1 open car spot, private patio, guest parking in community.
- **Listing 2** 4 Bedroom, 2.5 Bath, 1 car garage 2 story single family house is located a gated commiunity with security patrol. HOA include s landscape maintenance. Walking distance of elementral school with free all day pre K and Kindergarten. Close to shopping and park
- **Listing 3** The single family home has contains 3 bed rooms, 2 full bath, 1 half bath with no basement and 1 attached car garage.

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LAS VEGAS, NA 89156 Loa

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	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	2148 Clancy Street	2104 Clancy St	2068 Clancy St	5134 Piazza Cavour Dr
City, State	Las Vegas, NA	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV
Zip Code	89156	89156	89156	89156
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.06 1	0.10 1	0.11 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$225,000	\$218,000	\$255,000
List Price \$		\$225,000	\$225,000	\$265,000
Sale Price \$		\$225,000	\$235,000	\$253,000
Type of Financing		Conventional	Conventional	Conventional
Date of Sale		06/14/2021	09/30/2021	06/16/2021
DOM · Cumulative DOM		93 · 94	100 · 100	98 · 98
Age (# of years)	18	18	18	15
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 Colonial	2 Stories Colonial	2 Stories Colonial	2 Stories Colonial
# Units	1	1	1	1
Living Sq. Feet	1,343	1,343	1,343	1,512
Bdrm · Bths · ½ Bths	4 · 2 · 1	4 · 2 · 1	4 · 2 · 1	3 · 2 · 1
Total Room #	7	9	9	8
Garage (Style/Stalls)	Attached 1 Car	Attached 1 Car	Attached 1 Car	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	0.05 acres	0.05 acres	0.05 acres	0.05 acres
Other	None	None	None	None
Net Adjustment		\$0	\$0	-\$7,898
Adjusted Price		\$225,000	\$235,000	\$245,102

^{*} 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.

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Recent Sales - Cont.

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

- **Sold 1** 4 bedroom 2.5 bath single family residential in *gated* community! Built in 2003 this home has a 1 car attached garage with entry into the main dining area. The spacious kitchen features a granite breakfast bar. With 1343 Sqft this open floor plan features tile downstairs and carpet/ vinyl flooring upstairs.
- **Sold 2** A two-story, 4 bedrooms, 2.5 bath single family house located in GATED Judson Betty subdivision. Built in 2003, with 1,343 living space and freshly painted one-car attached garage. Open floor plan. Kitchen features a breakfast bar with spacious dining area. Laminated hardwood floor on the first floor, and carpet upstairs. Primary bedroom upstairs has a walk-in-closet.
- **Sold 3** 3bd 2bath upstairs 1/2 bath downstairs, neutral colors throughout. All appliances included. Desert Landscape front with small yard out back. 2000/Bed, -7098/gla, -300/age, -2500/garage.

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Subject Sal	es & Listing Hist	ory					
Current Listing S	tatus	Not Currently Listed		Listing History Comments			
Listing Agency/F	irm			None			
Listing Agent Na	me						
Listing Agent Ph	one						
# of Removed Li 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	\$247,000	\$247,000		
Sales Price	\$235,000	\$235,000		
30 Day Price	\$223,000			

Comments Regarding Pricing Strategy

The subject should be sold in as- is condition. The market conditions are currently stable. Due to suburban density and the lack of more suitable comparisons, it was necessary to exceed with in 1 mile from the subject, with in 6 months from inspection date, guidelines for GLA, lot size, age and some recommended guidelines when choosing comparable properties. Comps used are different gla due to the lack of recent market activity, used most similar found. Comps used are different bed rooms due to the lack of recent market activity, used most similar found. List 2 Comp were weighted the most and similar in bedrooms and bath rooms. Sold comparable 2 was weighted the heaviest due to GLA. Proximity to the highway would not affect subject's marketability and both sides of the highway are similar market areas. Commercial presence for the subject would not affect the subject's condition or marketability. Subject appears to be occupied verified through the chair is in side of the home.

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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

by ClearCapital



Front



Address Verification



Side



Side



Side



Street

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Subject Photos

by ClearCapital



Other

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Listing Photos



5231 Paradise Valley Ave Las Vegas, NV 89156



Front



2184 Clancy ST Las Vegas, NV 89156



Front



2272 Platinum Band ST Las Vegas, NV 89156



Front

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Sales Photos





Front

\$2 2068 Clancy ST Las Vegas, NV 89156



Front

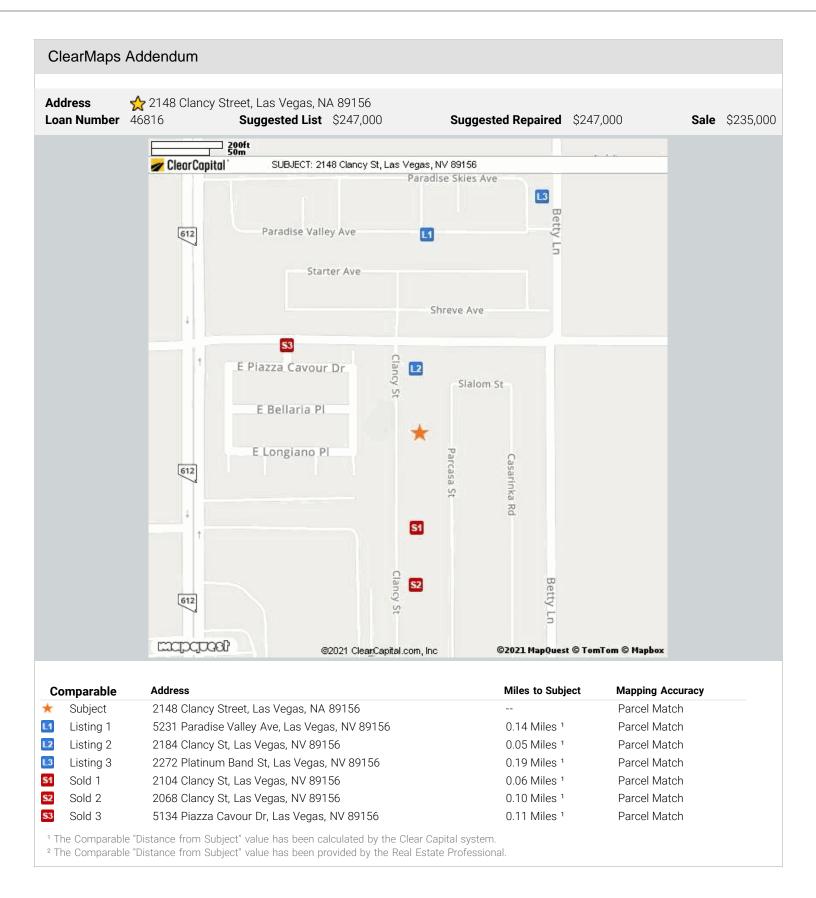
53 5134 Piazza Cavour DR Las Vegas, NV 89156



Front

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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. 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
- 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

by ClearCapital

Broker Name Reginald Broaden WEST COAST REALTY LLC Company/Brokerage

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

NV 89031

License State License Expiration 01/31/2022

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

Broker Distance to Subject 8.20 miles **Date Signed** 10/30/2021

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 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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