DRIVE-BY BPO

5270 SOUVENIR LANE

LAS VEGAS, NV 89118

47189 Loan Number **\$235,000**• 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	5270 Souvenir Lane, Las Vegas, NV 89118 12/23/2021 47189 Hollyvale Rental Holdings LLC	Order ID Date of Report APN County	7840699 12/23/2021 163-25-215-1 Clark	Property ID 07	31858096
Tracking IDs					
Order Tracking ID	12.22.21_BPO	Tracking ID 1	12.22.21_BPO		
Tracking ID 2		Tracking ID 3			

General Conditions							
Owner	ANN MICHELE ROQUE	Condition Comments					
R. E. Taxes	\$759	No damage or repair issues noted. Doors, windows, roof,					
Assessed Value	\$44,987	landscaping, appear average for age and neighborhood. Subject					
Zoning Classification	Residential	property is a 2-story townhome with 1 car attached garage with entry into house. Roof is pitched concrete tile. It has no fireplace,					
Property Type	Townhouse	no pool or spa per tax records. Last sold 12/21/2021 for					
Occupancy	Occupied	\$223,000 as cash sale, no concessions. Subject property is					
Ownership Type	Fee Simple	located in the Souvenir Homes in the Spring Valley area of Las Vegas. This tract is comprised of 156 townhomes which vary in					
Property Condition	Average	living area from 1,089-1,480 square feet. Access to schools					
Estimated Exterior Repair Cost		shopping and freeway entry is within 1/2-2 miles. Most likely					
Estimated Interior Repair Cost		buyer is first time home buyer with FHA/VA financing.					
Total Estimated Repair							
НОА	Souvenir HOA 702-362-6262						
Association Fees	\$145 / Month (Pool,Other: Gated entry)						
Visible From Street	Visible						
Road Type	Private						

Location Type	Suburban	Neighborhood Comments		
Local Economy	Improving	There is a shortage of competing townhome listings within		
Sales Prices in this Neighborhood	Low: \$207,000 High: \$235,000	Souvenir. There are 2 homes listed for sale. All listings are fair market transactions. In the past 12 months, there have been 1		
Market for this type of property	Increased 5 % in the past 6 months.	closed competing MLS townhome sales in this area. This indicates a shortage of listings assuming 90 days on market.		
Normal Marketing Days	<30	Average days on market time was 23 days with range 1-109 days. Average sales price was 100.5% of final list price. Radi		

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Current Listings				
	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	5270 Souvenir Lane	5893 Passing Breeze Ct	5273 Wave Dancer Ln	5714 Ritter Ln
City, State	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV
Zip Code	89118	89118	89118	89118
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.		0.23 1	0.02 1	0.09 1
Property Type	Other	SFR	SFR	SFR
Original List Price \$	\$	\$220,000	\$199,900	\$299,900
List Price \$		\$220,000	\$249,900	\$299,900
Original List Date		12/10/2021	12/13/2018	12/14/2021
DOM · Cumulative DOM	•	0 · 13	84 · 1106	9 · 9
Age (# of years)	27	27	27	26
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	1 Story Townhouse	2 Stories Townhouse	2 Stories Townhouse
# Units	1	1	1	1
Living Sq. Feet	1,089	1,116	1,089	1,265
Bdrm \cdot Bths \cdot ½ Bths	2 · 2	2 · 2	2 · 2	2 · 2 · 1
Total Room #	4	4	4	4
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	0.04 acres	0.04 acres	0.04 acres	0.04 acres
Other	No Fireplace	No Fireplace	No Fireplace	No Fireplace

^{*} Listing 2 is the most comparable listing to the subject.

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

- Listing 1 Under contract, will be FHA sale. Vacant property when listed. Identical in bedrooms, baths, condition, garage capacity, lot size, age and nearly identical in square footage. This property is nearly equal to subject property. Under contract the same day listed.
- **Listing 2** Not under contract. Vacant property when listed. Identical in square footage, bedrooms, baths, condition, age, garage capacity, lot size and age. It is equal to subject property.
- **Listing 3** Not under contract. Vacant property when listed. Identical in bedrooms, condition, lot size and nearly identical in age. It is superior in square footage, baths and garage capacity. This property is superior to subject property.

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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	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	5270 Souvenir Lane	5237 Wave Dancer Ln	5616 Calais Ct	5257 Steinbrenner Ln
City, State	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV
Zip Code	89118	89118	89118	89118
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.		0.04 1	0.17 1	0.14 1
Property Type	Other	SFR	SFR	SFR
Original List Price \$		\$229,900	\$235,000	\$258,000
List Price \$		\$229,900	\$235,000	\$258,000
Sale Price \$		\$225,000	\$235,000	\$235,000
Type of Financing		Cash	Conventional	Fha
Date of Sale		10/28/2021	11/05/2021	07/21/2021
DOM · Cumulative DOM		1 · 24	19 · 62	12 · 86
Age (# of years)	27	27	27	26
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	1,089	1,089	1,089	1,089
Bdrm · Bths · ½ Bths	2 · 2	2 · 2	2 · 2	2 · 2
Total Room #	4	4	4	4
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	0.04 acres	0.04 acres	0.04 acres	0.04 acres
Other	No Fireplace	No Fireplace	No Fireplace	No Fireplace
Net Adjustment		\$0	\$0	\$0
Adjusted Price		\$225,000	\$235,000	\$235,000

^{*} 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.

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Recent Sales - Cont.

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

- **Sold 1** Cash sale, no concessions. Owner occupied property when listed. Identical in square footage, bedrooms, baths, condtiion, garage capacity, lot size and age. It is equal to subject property.
- **Sold 2** Sold with conventional financing, no concessions. Tenant occupied property, leased for \$1,200/month when listed. Identical in square footage, bedrooms, baths, condition, garage capacity, lot size and age. This property is equal to subject property.
- **Sold 3** FHA sale, no concessions. Vacant property when listed. Identical in square footage, bedrooms, baths, condition, garage capacity, lot size and age. It is equal to subject property.

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Subject Sal	es & Listing His	story					
Current Listing Status Not Currently Listed			Listing History Comments				
Listing Agency/F	irm			MLS 23282	.07, listed for sale a	as probate sale, und	ler contract in 1
Listing Agent Na	me			day.			
Listing Agent Ph	one						
# 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
09/02/2021	\$205,000			Sold	12/21/2021	\$223,000	MLS

Marketing Strategy				
	As Is Price	Repaired Price		
Suggested List Price	\$239,900	\$239,900		
Sales Price	\$235,000	\$235,000		
30 Day Price	\$230,000			
Comments Regarding Pricing S	trategy			

Subject property should be priced near mid high range of competing properties due to shortage of directly competing listings, and low days on m market. This property would be expected to sell near high range of adjusted recently closed sales with 90 days om market. Subject property closed 12/21/2021 for \$223,000. It appears to have been sold below market range.

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Subject Photos

by ClearCapital

DRIVE-BY BPO



Front



Address Verification



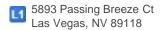
Back



Street

Listing Photos

by ClearCapital





Front

5273 Wave Dancer Ln Las Vegas, NV 89118



Front

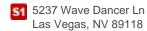
5714 Ritter Ln Las Vegas, NV 89118



Front

by ClearCapital

Sales Photos





Front

52 5616 Calais Ct Las Vegas, NV 89118



Front

5257 Steinbrenner Ln Las Vegas, NV 89118



Front

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learMaps	s Addendum			
ldress oan Number		Suggested Repaired \$23	39,900 Sale	\$235,0
	2			
omparable	Address	Miles to Subject	Mapping Accuracy	
Subject	5270 Souvenir Lane, Las Vegas, NV 89118		Parcel Match	
Listing 1	5893 Passing Breeze Ct, Las Vegas, NV 89118	0.23 Miles ¹	Parcel Match	
Listing 2	5273 Wave Dancer Ln, Las Vegas, NV 89118	0.02 Miles ¹	Parcel Match	
Listing 3	5714 Ritter Ln, Las Vegas, NV 89118	0.09 Miles ¹	Parcel Match	
	5237 Wave Dancer Ln, Las Vegas, NV 89118	0.04 Miles ¹	Parcel Match	
Sold 1		0.17 Miles ¹	Parcel Match	
Ŭ	5616 Calais Ct, Las Vegas, NV 89118	0.17 1100		

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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 Linda Bothof Company/Brokerage Linda Bothof

License No B.0056344.INDV Address 8565 S Eastern Ave Las Vegas NV

89123

License Expiration05/31/2022License StateNV

Phone7025248161Emaillbothof7@gmail.com

Broker Distance to Subject 6.85 miles **Date Signed** 12/23/2021

/Linda Bothof/

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: **Linda Bothof** ("Licensee"), **B.0056344.INDV** (License #) who is an active licensee in good standing.

Licensee is affiliated with **Linda Bothof** (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: **5270 Souvenir Lane, Las Vegas, NV 89118**
- 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: December 23, 2021 Licensee signature: /Linda Bothof/

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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