## **DRIVE-BY BPO**

#### 952 VIA VANNUCCI WAY

HENDERSON, NV 89011

47287 Loan Number **\$655,000**• 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	952 Via Vannucci Way, Henderson, NV 89011 05/26/2022 47287 Catamount Properties 2018 LLC	Order ID Date of Report APN County	8232010 05/26/2022 160-32-713-0 Clark	Property ID	32803246
Tracking IDs					
Order Tracking ID	05.25.22_BPO_Updates	Tracking ID 1	05.25.22_BPO_U	pdates	
Tracking ID 2		Tracking ID 3			

General Conditions					
Owner	Catamount Properties 2018 Llc	Condition Comments			
R. E. Taxes	\$3,469	Home is in average condition and is consistent with other			
Assessed Value	\$161,113	homes in the neighborhood. No damages noted from the			
Zoning Classification	RS-6	exterior.			
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	Tuscany 702-597-0063				
Association Fees	\$175 / Month (Pool,Tennis,Other: guard gated)				
Visible From Street	Visible				
Road Type	Public				

Neighborhood & Market Data				
Location Type	Suburban	Neighborhood Comments		
Local Economy	Stable	Neighborhood is in average condition and is located near		
Sales Prices in this Neighborhood	Low: \$527,900 High: \$822,450	schools, shopping, parks and freeway access. REOs and shor sales account for only about 1% of market activity.		
Market for this type of property	Increased 10 % in the past 6 months.			
Normal Marketing Days	<30			

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Current Listings				
	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	952 Via Vannucci Way	864 Via Del Castello	973 Via Vannucci Way	1146 Olivia Pkwy
City, State	Henderson, NV	Henderson, NV	Henderson, NV	Henderson, NV
Zip Code	89011	89011	89011	89011
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.29 1	0.06 1	0.37 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$620,000	\$689,000	\$675,000
List Price \$		\$620,000	\$669,000	\$672,000
Original List Date		04/14/2022	04/07/2022	04/25/2022
DOM · Cumulative DOM		24 · 42	16 · 49	31 · 31
Age (# of years)	14	4	11	6
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	1 Story ranch	2 Stories modern	1 Story ranch	2 Stories modern
# Units	1	1	1	1
Living Sq. Feet	2,688	2,472	2,585	3,023
Bdrm · Bths · ½ Bths	4 · 2 · 1	3 · 2 · 1	3 · 2 · 1	3 · 2 · 1
Total Room #	7	7	6	8
Garage (Style/Stalls)	Attached 3 Car(s)	Attached 2 Car(s)	Attached 3 Car(s)	Attached 3 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	0.18 acres	0.12 acres	0.16 acres	0.11 acres
Other	none	none	none	none

<sup>\*</sup> 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 Comp is inferior; has less sqft/garage space.
- Listing 2 Comp is inferior; slightly smaller in living area.
- Listing 3 Comp is superior; larger in gross living area.

<sup>&</sup>lt;sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>&</sup>lt;sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>&</sup>lt;sup>3</sup> Subject \$/ft based upon as-is sale price.

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	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	952 Via Vannucci Way	1172 Strada Pecei	509 Norcia Pl	580 Via Di Parione Ct
City, State	Henderson, NV	Henderson, NV	Henderson, NV	Henderson, NV
Zip Code	89011	89011	89011	89011
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.66 ¹	0.18 1	0.34 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$559,900	\$695,990	\$690,000
List Price \$		\$559,900	\$695,990	\$690,000
Sale Price \$		\$580,000	\$665,000	\$700,000
Type of Financing		Conv	Conv	Conv
Date of Sale		05/09/2022	05/04/2022	05/03/2022
DOM · Cumulative DOM		10 · 41	32 · 48	3 · 35
Age (# of years)	14	5	3	6
Condition	Average	Average	Average	Average
Sales Type		Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Beneficial; Golf Course	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Beneficial; Golf Course	Neutral ; Residential
Style/Design	1 Story ranch	2 Stories modern	2 Stories modern	2 Stories modern
# Units	1	1	1	1
Living Sq. Feet	2,688	2,459	2,648	2,665
Bdrm · Bths · ½ Bths	4 · 2 · 1	4 · 3	4 · 3	3 · 2 · 1
Total Room #	7	8	8	8
Garage (Style/Stalls)	Attached 3 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 3 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	0.18 acres	0.12 acres	0.09 acres	0.11 acres
Other	none	none	none	none
Net Adjustment		+\$29,500	-\$5,500	+\$18,500
Adjusted Price		\$609,500	\$659,500	\$718,500

<sup>\*</sup> Sold 2 is the most comparable sale to the subject.

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

**Sold 1** Comp is inferior; smaller home and garage.

Sold 2 Comp is superior; located on the golf course.

**Sold 3** Comp is inferior; offers less bedrooms/land.

<sup>&</sup>lt;sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>&</sup>lt;sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>&</sup>lt;sup>3</sup> 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/Firm		n/a					
Listing Agent Name							
Listing Agent Ph	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	\$659,000	\$659,000		
Sales Price	\$655,000	\$655,000		
30 Day Price	\$645,000			
Comments Regarding Pricing S	Comments Regarding Pricing Strategy			

Our market is still increasing but at a slower rate than we've seen in the past year- SFR increased 20.9% in sales price since this time last year. Inventory remains less than a month supply, although we have seen more homes hitting the market lately. Distressed sales are still low, accounting for only 0.3% of sales. Cash sales account for about 47% of recent sales. Days on market are also low-roughly 96% of homes sell within 60 days. The suggested list price is based upon comparable sales used in account with current market conditions. Also based on exterior inspection only- interior condition could dramatically affect the value of the property.

Client(s): Wedgewood Inc

Property ID: 32803246

#### 952 VIA VANNUCCI WAY

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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.

Client(s): Wedgewood Inc Property ID: 32803246 Effective: 05/26/2022 Page: 5 of 14

# **Subject Photos**

by ClearCapital

**DRIVE-BY BPO** 





Front



Address Verification



Side

Side



Street

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Property ID: 32803246

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## **Listing Photos**

by ClearCapital



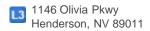


Front





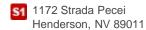
Front





Front

### **Sales Photos**





Front

509 Norcia Pl Henderson, NV 89011

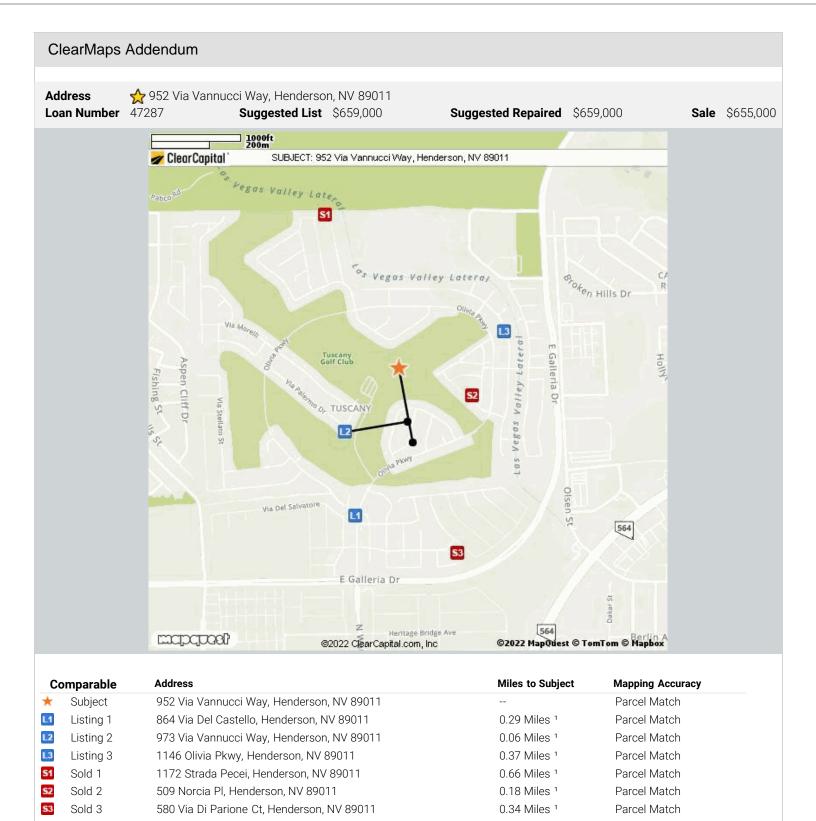


Front

580 Via Di Parione Ct Henderson, NV 89011



Front



The Comparable "Distance from Subject" value has been calculated by the Clear Capital system.
The Comparable "Distance from Subject" value has been provided by the Real Estate Professional.

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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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**License State** 

HENDERSON, NV 89011

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#### Broker Information

**Broker Name** Allison Stone Company/Brokerage eXp Realty

32 Desert Dawn Ln Henderson NV License No S.0070475 Address

89074 **License Expiration** 

7022034298 **Email** Phone allison@vegashomesold.com

**Date Signed Broker Distance to Subject** 6.18 miles 05/26/2022

/Allison Stone/

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

02/28/2023

The attached Broker's Price Opinion ("BPO") has been prepared by: Allison Stone ("Licensee"), S.0070475 (License #) who is an active licensee in good standing.

Licensee is affiliated with eXp 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: 952 Via Vannucci Way, Henderson, NV 89011
- 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: May 26, 2022 Licensee signature: /Allison Stone/

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.

Client(s): Wedgewood Inc

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