## **DRIVE-BY BPO**

11086 EVVIE LANE LAS VEGAS, NEVADA 89135 47461 Loan Number **\$577,000**• 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	11086 Evvie Lane, Las Vegas, NEVADA 89135 09/27/2022 47461 Catamount Properties 2018 LLC	Order ID Date of Report APN County	8444660 09/28/2022 16414518009 Clark	Property ID	33346621
Tracking IDs					
Order Tracking ID	09.26.22 BPO	Tracking ID 1	09.26.22 BPO		
Tracking ID 2		Tracking ID 3			

General Conditions						
Owner	CATAMOUNT PROPERTIES 2018 LLC	Condition Comments				
R. E. Taxes	\$2,609	The subject property appears to have had regular, routine exterior maintenance and exhibits pride of ownership. No exterior damages and/or deferred maintenance was identified.				
Assessed Value	\$103,734					
Zoning Classification	Residential					
Property Type	SFR					
OccupancyOccupiedOwnership TypeFee Simple						
						Property Condition
Estimated Exterior Repair Cost						
Estimated Interior Repair Cost						
Total Estimated Repair						
HOA Southstar At The Ridges Summerlin Parcel R 702-791-4600  Association Fees \$48 / Month (Landscaping,Insurance,Other: Management)						
Visible From Street	Visible					
Road Type	Public					

Neighborhood & Market Da	ıta				
Location Type	Suburban	Neighborhood Comments			
Local Economy	Slow	The subject property is a conforming, one-story property locate			
Sales Prices in this Neighborhood	Low: \$533940 High: \$5300000	in a non-gated community of 1151 properties in the Northwe area of Las Vegas. The community has low monthly HOA fee and appears to have average to good property maintenance. Close to schools, shopping and major surface streets. Freew			
Market for this type of property	Decreased 2 % in the past 6 months.				
Normal Marketing Days <30		access is limited.			

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	Subject	Listing 1	Listing 2 *	Listing 3
	•			-
Street Address	11086 Evvie Lane	10914 Moonbeam Glow Lane	3716 Moonlit Rain Drive	3221 Carbondale Street
City, State	Las Vegas, NEVADA	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV
Zip Code	89135	89135	89135	89135
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.45 1	0.42 1	0.98 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$530,000	\$629,900	\$581,000
List Price \$	<del></del>	\$530,000	\$614,900	\$560,000
Original List Date		09/25/2022	07/15/2022	08/06/2022
DOM · Cumulative DOM	•	2 · 3	74 · 75	52 · 53
Age (# of years)	19	19	20	23
Condition	Average	Average	Good	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 CONV	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,923	1,687	1,885	1,911
Bdrm · Bths · ½ Bths	4 · 2 · 1	4 · 2	3 · 2	3 · 2
Total Room #	6	6	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	0.10 acres	0.19 acres	0.13 acres	0.12 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** INFERIOR. Comp has less GLA, same bedroom count, same yr built, similar condition. Adjust +\$18K for GLA, -\$5900 for lot. ADJUSTED LIST PRICE: \$542,100.
- **Listing 2** SUPERIOR. Comp has similar GLA, good condition, one less bedroom, pool. Adjust -\$10K for pool, -\$10K for condition, +\$2800 for GLA, -\$2K for lot. ADJUSTED LIST PRICE: \$595,700.
- Listing 3 SIMILAR. Comp has similar GLA, one less bedroom, similar condition. Adjsut -\$1300 for lot. ADJUSTED LIST PRICE: \$558700.

<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	11086 Evvie Lane	11022 Bellatrix Court	10775 Flame Vine Court	3553 Sagittarius Drive,
City, State	Las Vegas, NEVADA	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV
Zip Code	89135	89135	89135	89135
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.12 1	0.45 1	0.12 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$550,000	\$625,000	\$599,000
List Price \$		\$529,990	\$575,000	\$599,000
Sale Price \$		\$529,900	\$550,000	\$590,000
Type of Financing		Conv	Conv	Cash
Date of Sale		09/15/2022	08/12/2022	05/12/2022
DOM · Cumulative DOM	•	38 · 78	41 · 63	6 · 19
Age (# of years)	19	20	21	19
Condition	Average	Good	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 CONV	2 Stories CONV	2 Stories CONV	2 Stories CONV
# Units	1	1	1	1
Living Sq. Feet	1,923	1,772	2,056	1,922
Bdrm · Bths · ½ Bths	4 · 2 · 1	3 · 2 · 1	3 · 2 · 1	3 · 3
Total Room #	6	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			Pool - Yes Spa - Yes	
Lot Size	0.10 acres	0.11 acres	0.13 acres	0.10 acres
Other	None	None	None	None
Net Adjustment		+\$16,000	-\$15,000	-\$5,000
Adjusted Price		\$545,900	\$535,000	\$585,000

<sup>\*</sup> 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 INFERIOR. Comp has less GLA, one less bedroom, good condition. Adjust +\$11K for GLA, +\$5K for bedroom.
- **Sold 2** INFERIOR. Comp has more GLA, one less bedroom, similar condition, pool/spa. Adjust -\$10K for GLA, -\$10K for pool/spa, +\$5K for bedroom.
- Sold 3 SIMILAR. Comp has similar GLA, one less bedroom, good condition. Adjust +\$5K for bedroom, -\$10K for condition.

<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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Current Listing S	tatus	Not Currently I	Listed	Listina Histor	ry Comments		
<u> </u>		Listing History Comments					
Listing Agency/Firm			The subject property has a listing on the MLS when it sold for				
Listing Agent Na	me			\$471,000 0	n 3/31/2022.		
Listing Agent Ph	one						
# of Removed Li Months	stings in Previous 12	0					
# of Sales in Pre Months	vious 12	1					
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
12/15/2021	\$465,000			Sold	03/31/2022	\$471,000	MLS

Marketing Strategy					
	As Is Price	Repaired Price			
Suggested List Price	\$588,000	\$588,000			
Sales Price	\$577,000	\$577,000			
30 Day Price	\$530,840				
Comments Regarding Pricing Strategy					
The suggested sale price for the subject property is \$577,000 at \$300.05 per SqFt. The suggested sale price is bracketed by the Adjuste Comparables.					

### 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: 33346621

# **Subject Photos**



Front



Address Verification



Side



Side



Side



Side

**DRIVE-BY BPO** 

# **Subject Photos**



Street



Street



Other



Other

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## **Listing Photos**



10914 Moonbeam Glow Lane Las Vegas, NV 89135



Front



3716 Moonlit Rain Drive Las Vegas, NV 89135



Front



3221 Carbondale Street Las Vegas, NV 89135



Front

**11086 EVVIE LANE** LAS VEGAS, NEVADA 89135

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## **Sales Photos**





Front

10775 Flame Vine Court Las Vegas, NV 89135



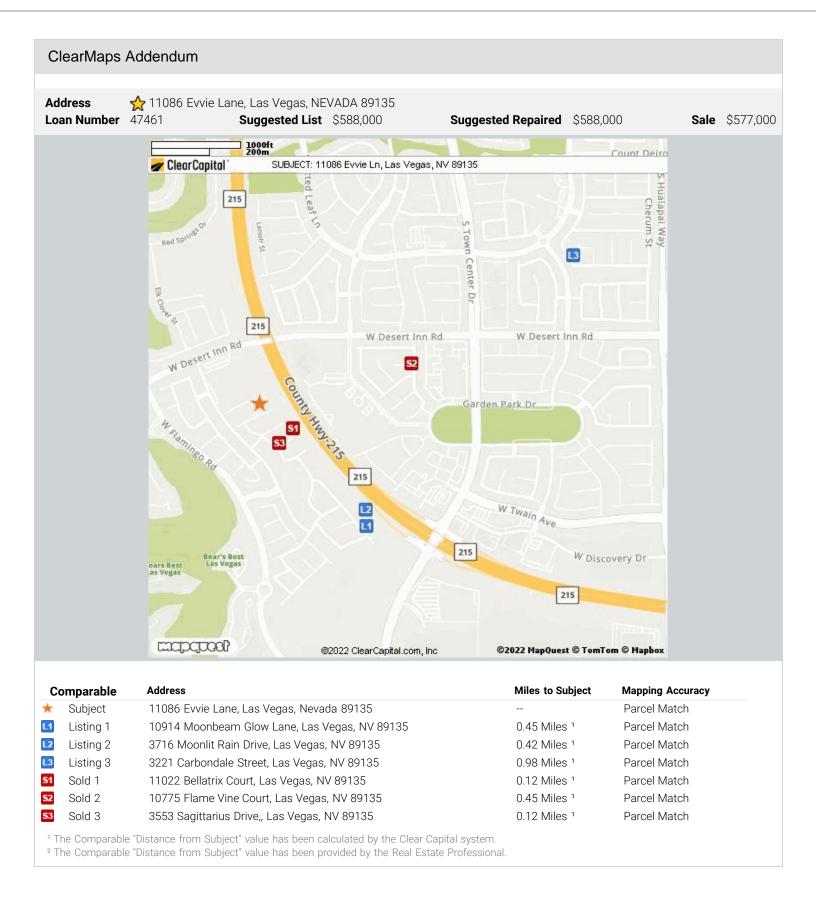
Front

3553 Sagittarius Drive, Las Vegas, NV 89135



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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LAS VEGAS, NEVADA 89135

#### Broker Information

**Broker Name** MARGERY BAIRD The Nitro Group-REALTY ONE Company/Brokerage 4124 Autumndale Av North Las

License No S.0059003 Address Vegas NV 89031

**License State License Expiration** 12/31/2022

Phone 7024319001 **Email** info@MargisTrademarkSvcs.com

**Broker Distance to Subject** 12.06 miles **Date Signed** 09/28/2022

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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