# **DRIVE-BY BPO**

## 8276 AURORA PEAK AVENUE

LAS VEGAS, NV 89131

47553 Loan Number **\$433,000**• 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	8276 Aurora Peak Avenue, Las Vegas, NV 89131 01/13/2022 47553 Breckenridge Property Fund 2016 LLC	Order ID Date of Report APN County	7888842 01/18/2022 12516111015 Clark	Property ID	31961250
Tracking IDs					
Order Tracking ID	01.12.22_BPO	Tracking ID 1	01.12.22_BPO		
Tracking ID 2		Tracking ID 3			

Owner	GINA L SANDO	Condition Comments
R. E. Taxes	\$1,878	The subject is a one story, single family detached home with
Assessed Value	\$93,565	framed stucco exterior construction that is adequately
Zoning Classification	Residential	<ul> <li>maintained. The subject shows in average condition with no</li> <li>visible signs of deterioration, per exterior inspection.</li> </ul>
Property Type	SFR	wisible signs of deterioration, per exterior inspection.
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$0	
НОА	Prairie Rose 702-515-2042	
Association Fees \$53 / Month (Other: CCRS)		
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: \$315000 High: \$495000	proximity to parks, shops and major highways. Market conditions are stable and supply and demand are balanced. F			
Market for this type of property	Increased 9 % in the past 6 months.	and short sale activity remains low in the area. Average marketing time of correctly priced properties is under 900 days			
Normal Marketing Days	<90				

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	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	8276 Aurora Peak Avenue	8226 Orange Vale Ave	8250 Orange Vale Ave	8032 Chablis Bay St
City, State	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV
Zip Code	89131	89131	89131	89131
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.		0.13 1	0.08 1	0.29 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$444,000	\$470,000	\$483,000
List Price \$		\$444,000	\$460,000	\$483,000
Original List Date		12/07/2021	10/01/2021	11/16/2021
DOM · Cumulative DOM	·	39 · 42	106 · 109	60 · 63
Age (# of years)	22	21	21	17
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	1 Story Other	1 Story Other	1 Story Other	1 Story Other
# Units	1	1	1	1
Living Sq. Feet	2,102	1,948	2,214	1,814
Bdrm · Bths · ½ Bths	3 · 1 · 1	3 · 2 · 1	3 · 2 · 1	4 · 2
Total Room #	6	7	8	8
Garage (Style/Stalls)	Attached 2 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		Spa - Yes		
Lot Size	0.13 acres	0.12 acres	0.16 acres	0.14 acres
Other	fireplace	fireplace	fireplace	fireplace

<sup>\*</sup> Listing 1 is the most comparable listing to the subject.

<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 Listings - Cont.

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

- Listing 1 Fantastic single story, 3 bedroom home! Some of this properties features include: a serene backyard with in ground spa, bright kitchen with backsplash, built in oven, large walk in pantry, ceiling fans in all bedrooms, alarm system, water softener, oversized laundry room with a sink, walk in closet in the primary bedroom and jetted tub in the primary bath. Located within close proximity to US 95, I 215, shopping, dining and much more!
- Listing 2 Spacious 3/2.5 home on corner lot in 1story Prairie Rose! Immaculate, upgraded home with open floor plan in quiet subdivision w/parks Well maintained. Gorgeous kitchen w/granite counters, large island & walk-in pantry! Home also features vaulted ceilings& huge MBR! premier wood floors & storage galore! Covered patio alcove is part of lovely rear yard!
- **Listing 3** his is a Charming 1 story home in the quite northwest part of town. Well maintained and move in ready. Built with access in mind but still has custom finishes. A lovely home boasts Granite Countertops a beautiful backyard with a covered patio. low maintenance is more than a description of the landscaping but also the AC and water softener as well. The owner has taken the time to make this home a joy to behold.

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Recent Sales				
	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	8276 Aurora Peak Avenue	8284 Aurora Peak Ave	8297 Orange Vale Ave	8049 Villa Armando Stree
City, State	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV
Zip Code	89131	89131	89131	89131
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.		0.02 1	0.10 1	0.38 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$466,900	\$450,000	\$420,000
List Price \$		\$454,900	\$450,000	\$420,000
Sale Price \$		\$445,000	\$438,000	\$417,000
Type of Financing		Conv	Va	Conv
Date of Sale		10/13/2021	10/18/2021	10/20/2021
DOM · Cumulative DOM		59 · 59	75 · 75	11 · 47
Age (# of years)	22	22	22	17
Condition	Average	Good	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	1 Story Other	1 Story Other	1 Story Other	1 Story Other
# Units	1	1	1	1
Living Sq. Feet	2,102	1,970	1,856	1,650
Bdrm · Bths · ½ Bths	3 · 1 · 1	3 · 2	3 · 2	3 · 2
Total Room #	6	9	6	9
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		Pool - Yes
Lot Size	0.13 acres	0.13 acres	0.28 acres	0.13 acres
Other	fireplace	fireplace	fireplace	fireplace
Net Adjustment		-\$11,400	-\$10,700	+\$17,600
Adjusted Price		\$433,600	\$427,300	\$434,600

<sup>\*</sup> Sold 1 is the most comparable sale to the subject.

<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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#### Recent Sales - Cont.

by ClearCapital

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

- Sold 1 Incredible single-story home w/3BDRS, Den & sparkling Pool in NW across from wonderful community park! Home features vaulted ceiling t/o & lovely neutral tile flooring in spacious family room viewable from front door & nice size dining room. Gorgeous family room is further enhanced w/cozy gas fireplace, ceiling fan & built-in shelving. Large kitchen has plenty of cabinet & counter space, laminated countertops, center island, white appliances, recessed lighting, vinyl flooring & large kitchen nook. All of the bedrooms & den have plush carpet & large primary bedroom has grand double door entry, ceiling fan, walk-in closet & ensuite w/dual vanities separated by a sit-down vanity, water closet, soaking tub & walk-in shower. Amazing backyard has 2 covered patios, stunning shade tree, artificial grass & beautiful rock waterfall lagoon-shaped pool for all your relaxing time & entertaining needs. This is one to see! Adjusted -\$8000/amenities, -\$10000/pool, +\$6600/GLA.
- Sold 2 \*REMODELED\* Gorgeous MOVE IN READY single story 3 bedroom home with 2 car garage sitting on a HUGE lot! Walk inside to a spacious floor plan. Front family room features NEW laminate flooring, gas fireplace, ceiling fan light and is open to the formal dining room and kitchen that boasts island, recessed lighting, stainless steel appliances and secondary dining area! Sliding door from kitchen takes you to the HUGE blank canvas backyard with covered patio and enough room to fit a pool. 3 bedrooms all feature NEW carpet and ceiling fan lights! Beautiful master bedroom has LARGE walk in closet, back patio access and master bathroom with double sinks, makeup table, tub and walk in shower. Don't miss out...VIEW TODAY! Adjusted -\$8000/amenities, -\$15000/lot, +\$12300/GLA
- **Sold 3** Tucked away on a quiet street, this one story home features an open floor plan, granite kitchen, and it is in a gated community. Move all your toys because it has a spacious 3 car garage and a yard with room to entertain. Take a look, it wont last long! Clean and ready to move in! Adjusted -\$5000/age, +\$22600/GLA.

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Subject Sale	es & Listing Hist	ory					
Current Listing Status		Not Currently Listed		Listing History Comments			
Listing Agency/Fi	irm			None noted			
Listing Agent Nar	me						
Listing Agent Pho	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	\$445,000	\$445,000			
Sales Price	\$433,000	\$433,000			
30 Day Price	\$423,000				
Comments Regarding Pricing S	Comments Regarding Pricing Strategy				

The market was slow for comps similar to the subject's style and condition within the immediate neighborhood. Due to the lack of available comps, I went back 6 months, out in distance 1 miles, and even with relaxing gla search criteria I was unable to find any comps which fit the condition requirements. Within .5 miles and back 6 months I found 8 comps of which I could only use 6 due to condition factors. The comps used are the best possible currently available comps within .5 miles and the adjustments are sufficient for this area to account for the differences in the subject and comparables.

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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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# As-Is Value

# **Subject Photos**

by ClearCapital



Front



Address Verification



Side



Side



Street



Street

# As-Is Value

# **Subject Photos**

by ClearCapital





Other Other by ClearCapital

# **Listing Photos**





Front

8250 Orange Vale Ave Las Vegas, NV 89131



Front

8032 Chablis Bay St Las Vegas, NV 89131



**Front** 

by ClearCapital

# **Sales Photos**





Front

\$2 8297 Orange Vale Ave Las Vegas, NV 89131



Front

8049 Villa Armando Street Las Vegas, NV 89131

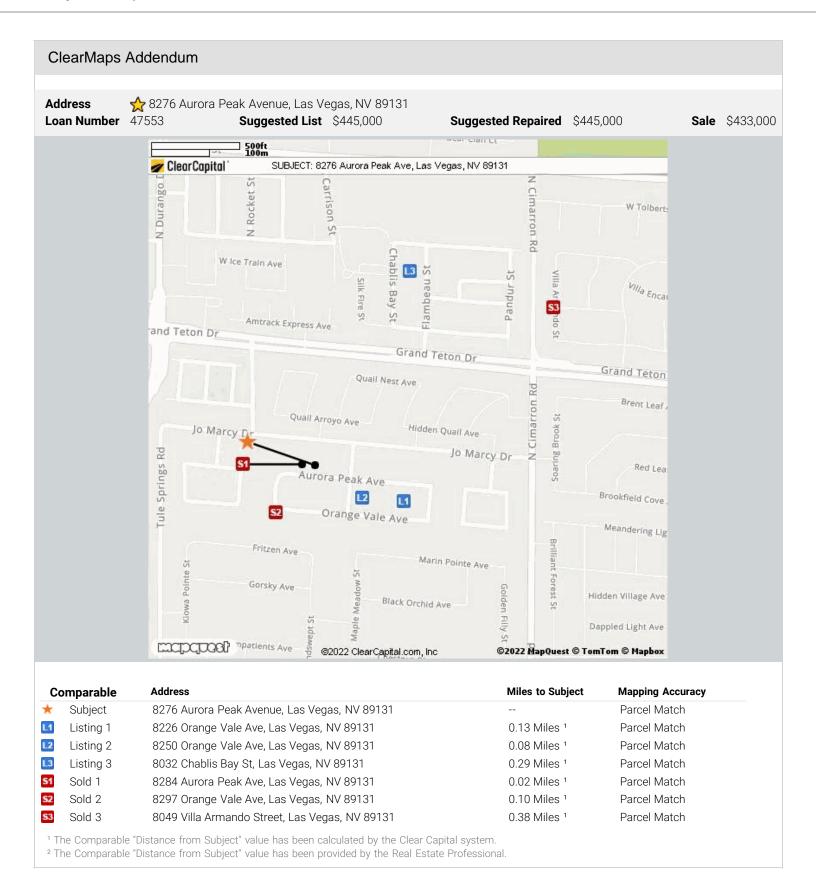


Front

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### Addendum: Report Purpose

by ClearCapital

### 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 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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Broker Information

**Broker Name** Reginald Broaden Company/Brokerage WEST COAST REALTY LLC

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

License State

NV 89031

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

**Date Signed Broker Distance to Subject** 5.97 miles 01/15/2022

/Reginald Broaden/

**License Expiration** 

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

01/31/2022

The attached Broker's Price Opinion ("BPO") has been prepared by: Reginald Broaden ("Licensee"), B.0043579.LLC (License #) who is an active licensee in good standing.

Licensee is affiliated with WEST COAST REALTY LLC (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: 8276 Aurora Peak Avenue, Las Vegas, NV 89131
- 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: January 18, 2022 Licensee signature: /Reginald Broaden/

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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