DRIVE-BY BPO

2304 GOLDHILL WAY

LAS VEGAS, NV 89106 Loan

49374 Loan Number **\$285,000**• 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	2304 Goldhill Way, Las Vegas, NV 89106 04/29/2022 49374 Champery Real Estate 2015 LLC	Order ID Date of Report APN County	8161817 04/29/2022 139-29-511-0 Clark	Property ID 06	32626989
Tracking IDs					
Order Tracking ID	04.28.22 BPO	Tracking ID 1	04.28.22 BPO		
Tracking ID 2		Tracking ID 3			

General Conditions				
Owner	WILLIE HARRIS	Condition Comments		
R. E. Taxes	\$793	Structure shows no apparent deferred maintenance, maintained		
Assessed Value	\$50,608	landscaping. Within neighborhood standards. No repair issues		
Zoning Classification	Residential	noted.		
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 Data				
Location Type	Suburban	Neighborhood Comments		
Local Economy	Improving	Predominant SFR built 1957-2004, maintained neighborl		
Sales Prices in this Neighborhood	Low: \$211800 High: \$360000	within 1 mile of major arterials and commercial.		
Market for this type of property Increased 9 % in the past 6 months.				
Normal Marketing Days	<30			

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	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	2304 Goldhill Way	2113 Kendall Hill Av	2228 Port Avenue	2613 Bottle Palm Ct
City, State	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV
Zip Code	89106	89106	89106	89106
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.30 1	0.32 1	0.33 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$300,000	\$305,000	\$319,995
List Price \$		\$300,000	\$305,000	\$319,995
Original List Date		04/08/2022	04/06/2022	04/11/2022
DOM · Cumulative DOM		21 · 21	23 · 23	18 · 18
Age (# of years)	28	25	25	18
Condition	Average	Average	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	1 Story ranch	1 Story ranch	1 Story ranch	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	1,135	1,098	1,096	1,183
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	4 · 2	3 · 2
Total Room #	5	5	6	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	0.09 acres	0.08 acres	0.08 acres	0.08 acres
LUT GIZE	0.03 00.00			

^{*} Listing 1 is the most comparable listing to the subject.

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

Listing 1 superior: none. inferior: none. has accepted VA offer since 4/16/22.

Listing 2 superior: 4 bed -3000. inferior: none. has accepted FHA offer since 4/12/22.

Listing 3 superior: condition -9000 recent rehab. inferior: none. has accept ed conv offer since 4/13/22.

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	2304 Goldhill Way	2553 Rising Legend Wy	1918 King Hill St	2508 Soldier Creek Ct
City, State	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV
Zip Code	89106	89106	89106	89106
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.19 1	0.45 1	0.22 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$270,000	\$285,000	\$285,000
List Price \$		\$270,000	\$285,000	\$285,000
Sale Price \$		\$270,000	\$285,000	\$285,000
Type of Financing		Conv	Conv	Fha
Date of Sale		02/10/2022	03/14/2022	03/15/2022
DOM · Cumulative DOM	•	4 · 41	3 · 31	1 · 49
Age (# of years)	28	26	26	29
Condition	Average	Average	Average	Average
Sales Type		Investor	Investor	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	1 Story ranch	1 Story ranch	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	1,135	1,135	1,096	1,091
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	4 · 3
Total Room #	5	5	5	6
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	0.09 acres	0.10 acres	0.08 acres	0.09 acres
Other	none	concessions	none	none
Net Adjustment		-\$5,400	\$0	\$0
Adjusted Price		\$264,600	\$285,000	\$285,000

^{*} Sold 1 is the most comparable sale to the subject.

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

Sold 1 superior: concessions -5400. inferior: none. short term tenant occupied 1050/month.

Sold 2 superior: none. inferior: none. long term tenant occupied 1442/month.

Sold 3 superior: 4 bed -3000 3 bath -3000. inferior: no garage +6000.

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³ Subject \$/ft based upon as-is sale price.

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Subject Sale	es & Listing His	tory					
Current Listing S	tatus	Not Currently L	isted	Listing Histor	y Comments		
Listing Agency/F	irm			none			
Listing Agent Na	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	\$291,000	\$291,000			
Sales Price	\$285,000	\$285,000			
30 Day Price	\$274,000				
Comments Regarding Pricing Strategy					
List within 2% of sale price, discount quick sale 4%. Valued subj to higher end of adjusted solds, comps had short DOM, all listed comps have accepted offers.					

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: 32626989

DRIVE-BY BPO

Subject Photos



Front



Address Verification



Street

by ClearCapital

Listing Photos





Front





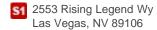
Front

2613 Bottle Palm Ct Las Vegas, NV 89106



Front

Sales Photos





Front

1918 King Hill St Las Vegas, NV 89106



Front

2508 Soldier Creek Ct Las Vegas, NV 89106

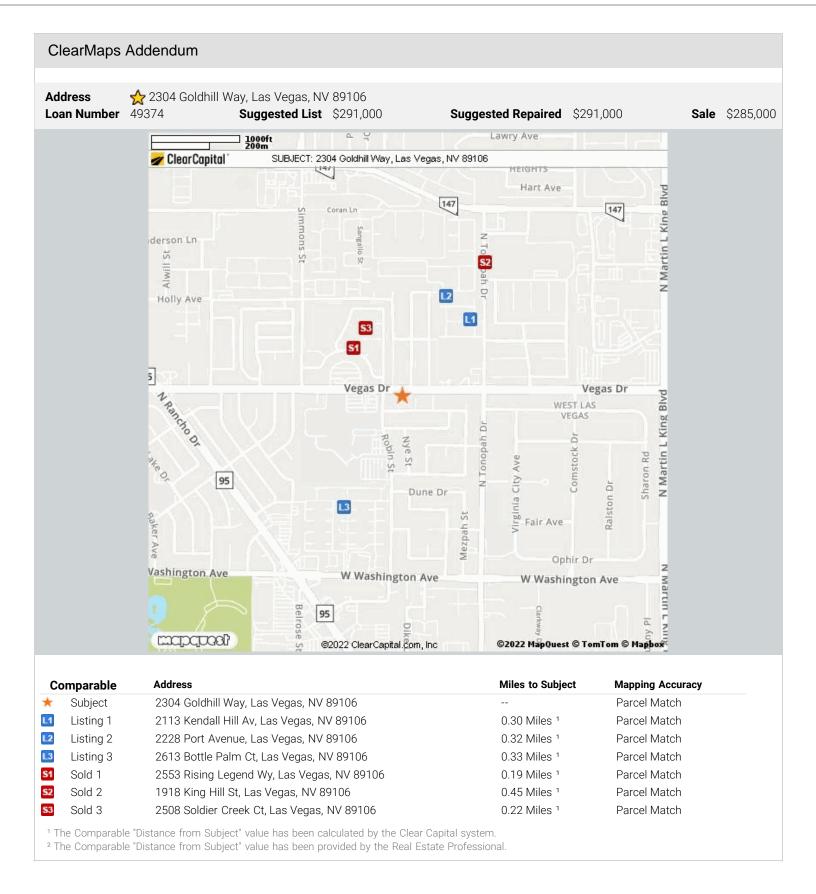


Front

49374

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LAS VEGAS, NV 89106 Loan Number



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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.

*** Please Note: This is a RUSH assignment. Do not accept if you cannot meet the current due date and time. Please reference the set terms and contact Clear Capital at 530.582.5011 if you require any changes. Thanks! ***

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.

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Report Instructions - cont.

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.

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 David Berg Company/Brokerage Elite Realty

License No 0032371 Address Attn: David Berg Las Vegas NV

 License Expiration
 11/30/2023
 License State
 NV

Phone 7022815827 Email lasvegasdavid@gmail.com

Broker Distance to Subject 6.92 miles **Date Signed** 04/29/2022

/David Berg/

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: **David Berg** ("Licensee"), **0032371** (License #) who is an active licensee in good standing.

Licensee is affiliated with Elite 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: **2304 Goldhill Way, Las Vegas, NV 89106**
- 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: April 29, 2022 Licensee signature: /David Berg/

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

Property ID: 32626989