DRIVE-BY BPO

8717 VISTA LADERA CT

LAS VEGAS, NV 89147

49603 Loan Number **\$535,000**• 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	8717 Vista Ladera Ct, Las Vegas, NV 89147 02/08/2024 49603 Champery Rental REO LLC	Order ID Date of Report APN County	9150359 02/08/2024 163-20-810-0 Clark	Property ID	35058593
Tracking IDs					
Order Tracking ID	2.7_Atlas_BPO	Tracking ID 1	2.7_Atlas_BPO		
Tracking ID 2		Tracking ID 3			

General Conditions					
Owner	Campery Rental Reo LLC	Condition Comments			
R. E. Taxes	\$2,860	Property is typical to the neighborhood which is a high average.			
Assessed Value	\$130,600	No deficiencies. Landscape is maintained adequately. Cul-de-sac			
Zoning Classification	single family res	location. Recent MLS photos show updated interior typical to other updated properties. Built in appliances. Updates are			
Property Type	SFR	flooring and painted cabinetry.			
Occupancy	Occupied				
Ownership Type	Fee Simple				
Property Condition	Average				
Estimated Exterior Repair Cost	\$0				
Estimated Interior Repair Cost					
Total Estimated Repair	\$0				
НОА	No				
Visible From Street	Visible				
Road Type	Public				

Neighborhood & Market Da	nta				
Location Type	Suburban	Neighborhood Comments			
Local Economy	Stable	Cantera at the Trails is a non-HOA subdivision in the southwes			
Sales Prices in this Neighborhood	Low: \$480,000 High: \$565,000	sector and is a part of a larger bedroom community of similar tract homes with the same builder materials and finishes			
Market for this type of property	Remained Stable for the past 6 months.	creating good continuity. Commuting to town is about 20 minutes on freeway. Near shopping, dining, outdoor recreation,			
Normal Marketing Days	<90	and public transportation. Kids walk or take the bus to school. Typical interiors have been updated. Typical inventory and turnover rate.			

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Current Listings				
	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	8717 Vista Ladera Ct	8297 Spectacle Reef Av	8016 Bonaventrue Dr	9255 Ardora Av
City, State	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV
Zip Code	89147	89147	89147	89148
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.		0.65 1	0.88 1	0.96 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$539,000	\$468,000	\$539,900
List Price \$		\$539,000	\$463,000	\$525,000
Original List Date		12/08/2023	09/05/2023	07/27/2023
DOM · Cumulative DOM	•	50 · 62	127 · 156	178 · 196
Age (# of years)	28	10	29	8
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 conventional	1 Story conventional	2 Stories conventional	1 Story conventional
# Units	1	1	1	1
Living Sq. Feet	1,942	1,911	1,884	1,844
Bdrm · Bths · ½ Bths	4 · 2	4 · 3	3 · 2 · 1	3 · 2 · 1
Total Room #	6	7	6	6
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 3 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			
Lot Size	0.14 acres	0.12 acres	0.11 acres	0.11 acres
Other				

^{*} 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** Buffalo Ranch. Newer build, similar features. Similar interior finishes. No pool. Fully landscaped backyard. Most typical of the listing comps. Under contract, cash offer since 1/27/24.
- **Listing 2** Rancho Las Brisas. Neighboring subdivision of very similar style homes. 2-story construction. Not as updated, mostly original interior finishes. No pool. Landscaped backyard. A few notches down from subject in updates and features. under contract, conventional loan offer since 1/16/24.
- **Listing 3** San Severo. Newer subdivision of similar homes using similar building materials and finishes. Similar interior finishes to subject, fewer interior features. No pool. Backyard is landscaped. Under contract since 1/24/24 cash offer.

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	8717 Vista Ladera Ct	8271 Buffalo Ranch Av	8727 Brody Ct	4535 Cape Elizabeth St
City, State	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV
Zip Code	89147	89147	89147	89147
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.		0.68 1	0.15 1	0.95 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$495,000	\$510,000	\$550,000
List Price \$		\$495,000	\$510,000	\$550,000
Sale Price \$		\$480,000	\$515,000	\$510,000
Type of Financing		Conventional	1031 Exchange	Cash
Date of Sale		09/22/2023	02/05/2024	01/29/2024
DOM · Cumulative DOM	•	12 · 71	29 · 62	22 · 159
Age (# of years)	28	10	27	12
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 conventional	1 Story conventional	1 Story conventional	1 Story conventional
# Units	1	1	1	1
Living Sq. Feet	1,942	1,948	1,942	1,911
Bdrm · Bths · ½ Bths	4 · 2	3 · 2	3 · 2	3 · 2
Total Room #	6	6	6	6
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			
Lot Size	0.14 acres	0.12 acres	0.15 acres	0.12 acres
Other				
Net Adjustment		+\$20,000	+\$20,000	+\$20,000
Adjusted Price		\$500,000	\$535,000	\$530,000

^{*} 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** Buffalo Ranch. Newer build, similar features. Similar interior finishes and features to subject. No pool, backyard is fully landscaped. Adjust +\$5K bedroom, +\$15K pool.
- **Sold 2** Same subdivision, model match to subject. Same interior layout. Den rather than 4th bedroom configuration. Similar updated interior features, countertops are a notch down from subject. Landcaped backyard. Most similar due to same builder/model match. Adjust +\$5K bedroom, +\$15K pool.
- **Sold 3** Buffalo Ranch Newer build, similar features. Similar interior finishes and interior features to subject. Fully landscaped backyard, no pool. Spa is portable/removable above ground. Adjust +\$5K bedroom, +\$15K pool.

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Subject Sal	es & Listing Hist	ory					
Current Listing Status Not Currently Listed			Listing History Comments				
Listing Agency/Firm		Last recorded sale 1/17/2005 \$350,000 Last MLS rental listing					
Listing Agent Name		2440000 leased 11/2/2022 \$2,500/mo.					
Listing Agent Ph	one						
# of Removed Li Months	stings in Previous 12	0					
# of Sales in Pre Months	evious 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	\$550,000	\$550,000		
Sales Price	\$535,000	\$535,000		
30 Day Price	\$534,000			
Comments Regarding Pricing St	Comments Regarding Pricing Strategy			

No pools found in the search. The newer built homes are very similar in interior finishes to subject and considered good comps. Most weight on the sold comps. Median DOM is 89, mix of loans. Seller median concession range is \$5K about 21% of the time. I have no existing or contemplated interest in the propety.

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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Subject Photos

by ClearCapital



Front



Address Verification



Side



Side



Street

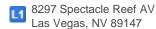


Street

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LAS VEGAS, NV 89147

Listing Photos





Front

8016 Bonaventrue DR Las Vegas, NV 89147



Front

9255 Ardora AV Las Vegas, NV 89148



Front

49603

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Sales Photos





Front

\$2 8727 Brody CT Las Vegas, NV 89147



Front

4535 Cape Elizabeth ST Las Vegas, NV 89147



Front

by ClearCapital

S1

S2

S3

Sold 1

Sold 2

Sold 3

ClearMaps Addendum ☆ 8717 Vista Ladera Ct, Las Vegas, NV 89147 **Address** Loan Number 49603 Suggested List \$550,000 Suggested Repaired \$550,000 **Sale** \$535,000 Clear Capital SUBJECT: 8717 Vista Ladera Ct, Las Vegas, NV 89147 W Flamingo Rd. W. Flamingo **S**3 L2 W Tropicana Ave W Tropicana Ave. W Hacienda Ave W Hacienda W Russell Rd. W Russell Rd. W Russell ₹@2024 ClearCapital.com, Inc Address Miles to Subject Mapping Accuracy Comparable Subject 8717 Vista Ladera Ct, Las Vegas, NV 89147 Parcel Match Listing 1 8297 Spectacle Reef Av, Las Vegas, NV 89147 0.65 Miles 1 Parcel Match Listing 2 8016 Bonaventrue Dr, Las Vegas, NV 89147 0.88 Miles 1 Parcel Match Listing 3 9255 Ardora Av, Las Vegas, NV 89148 0.96 Miles 1 Parcel Match

8271 Buffalo Ranch Av, Las Vegas, NV 89147

4535 Cape Elizabeth St, Las Vegas, NV 89147

¹ The Comparable "Distance from Subject" value has been calculated by the Clear Capital system.
 ² The Comparable "Distance from Subject" value has been provided by the Real Estate Professional.

8727 Brody Ct, Las Vegas, NV 89147

0.68 Miles 1

0.15 Miles 1

0.95 Miles 1

Parcel Match

Parcel Match

Parcel Match

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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

by ClearCapital

Broker Name Kristina Pearson **Company/Brokerage** Signature Real Estate Group

License No S.0066424.LLC Address 10714 Sky Meadows DR Las Vegas

NV 89134

License Expiration 07/31/2024 License State NV

Broker Distance to Subject 7.58 miles **Date Signed** 02/08/2024

/Kristina Pearson/

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: **Kristina Pearson** ("Licensee"), **S.0066424.LLC** (License #) who is an active licensee in good standing.

Licensee is affiliated with Signature Real Estate Group (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: **8717 Vista Ladera Ct, Las Vegas, NV 89147**
- 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: **February 8, 2024** Licensee signature: **/Kristina Pearson/**

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

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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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