6120 INGLESTON DRIVE UNIT 621

SPARKS, NV 89436

49834 Loan Number **\$415,000**• 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	6120 Ingleston Drive Unit 621, Sparks, NV 89436 05/10/2022 49834 Breckenridge Property Fund 2016 LLC	Order ID Date of Report APN County	8184346 05/10/2022 52021101 Washoe	Property ID	32705477
Tracking IDs					
Order Tracking ID	05.09.22 BPO	Tracking ID 1	05.09.22 BPO		
Tracking ID 2		Tracking ID 3			

General Conditions		
Owner	PATRICK CELESKI	Condition Comments
R. E. Taxes	\$2,512	Subject appears to be in average condition. No visible damage.
Assessed Value	\$56,098	
Zoning Classification	Residential NUD	
Property Type	Condo	
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Good	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$0	
НОА	Wingfield Springs/Fairways HOA 775-626-7333	
Association Fees	\$230 / Month (Pool,Landscaping,Insurance,Tennis,Other: Club House)	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Da	ııa	
Location Type	Suburban	Neighborhood Comments
Local Economy	Stable	Homes are in high demand due to low inventory and many high
Sales Prices in this Neighborhood	Low: \$390,000 High: \$490,000	tech companies relocating to Northern Nevada.
Market for this type of property Increased 3 % in the past months.		
Normal Marketing Days	<90	

SPARKS, NV 89436

by ClearCapital

DRIVE-BY BPO

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	6120 Ingleston Drive Unit	5780 Camino Verde	6120 Ingleston Dr #611	6080 Ingleston
	621			
City, State	Sparks, NV	Sparks, NV	Sparks, NV	Sparks, NV
Zip Code	89436	89436	89436	89436
Datasource	Tax Records	Tax Records	Tax Records	Tax Records
Miles to Subj.		1.31 1	0.01 1	0.06 1
Property Type	Condo	Condo	Condo	Condo
Original List Price \$	\$	\$354,995	\$395,000	\$425,000
List Price \$		\$354,995	\$395,000	\$425,000
Original List Date		04/08/2022	04/15/2022	05/03/2022
DOM · Cumulative DOM		32 · 32	25 · 25	7 · 7
Age (# of years)	20	6	20	20
Condition	Good	Good	Good	Good
Sales Type		Fair Market Value	Fair Market Value	Fair Market Value
Condo Floor Number	1	1	1	1
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	1 Story Condo	1 Story Condo	1 Story Condo	1 Story Condo
# Units	1	1	1	1
Living Sq. Feet	1,156	1,243	1,282	1,282
Bdrm · Bths · ½ Bths	2 · 2	3 · 2 · 1	2 · 2	3 · 2
Total Room #	5	6	5	6
Garage (Style/Stalls)	Attached 1 Car	Attached 1 Car	Attached 1 Car	Attached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	0.00 acres	0.00 acres	0.00 acres	0.00 acres
Other				

^{*} 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 Larger model in the same complex

Listing 2 Larger model in the same building.

Listing 3 Larger model with 3 bedrooms

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.

by ClearCapital

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	6120 Ingleston Drive Unit	5574 Churchill Green Dr	5787 Pumpkin Ridge Dr	6140 Ingleston Dr
Street Address	621	3374 Charchill Green Di	5767 I diripkiir Nage Di	0140 Ingleston Di
City, State	Sparks, NV	Sparks, NV	Sparks, NV	Sparks, NV
Zip Code	89436	89436	89436	89436
Datasource	Tax Records	Tax Records	Tax Records	Tax Records
Miles to Subj.		2.10 1	1.90 1	0.05 1
Property Type	Condo	Condo	Condo	Condo
Original List Price \$		\$389,900	\$399,900	\$400,000
List Price \$		\$389,900	\$399,900	\$400,000
Sale Price \$		\$400,000	\$420,500	\$425,000
Type of Financing		Conv	Conv	Cash
Date of Sale		01/21/2022	03/14/2022	04/29/2022
DOM · Cumulative DOM		49 · 49	33 · 33	92 · 92
Age (# of years)	20	19	17	21
Condition	Good	Good	Good	Good
Sales Type		Fair Market Value	Fair Market Value	Fair Market Value
Condo Floor Number	1	1	1	1
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	1 Story Condo	1 Story Condo	1 Story Condo	1 Story Condo
# Units	1	1	1	1
Living Sq. Feet	1,156	1,154	1,154	1,282
Bdrm · Bths · ½ Bths	2 · 2	2 · 2	2 · 2	2 · 2
Total Room #	5	5	5	5
Garage (Style/Stalls)	Attached 1 Car	Attached 2 Car(s)	Attached 2 Car(s)	Attached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	0.00 acres	0.00 acres	0.00 acres	0.00 acres
Other				
Net Adjustment		\$0	\$0	\$0
Adjusted Price		\$400,000	\$420,500	\$425,000

^{*} 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 Larger model with 2 car garage.

Sold 2 2 car garage and larger model

Sold 3 Larger model in the same complex.

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 Sal	es & Listing His	tory					
Current Listing Status Not Currently Listed		Listing History Comments					
Listing Agency/F	irm			None			
Listing Agent Na	me						
Listing Agent Ph	one						
# of Removed Li 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	\$419,000	\$419,000			
Sales Price	\$415,000	\$415,000			
30 Day Price	\$409,000				
Comments Regarding Pricing S	trategy				
This condo will sell quickly	and for top dollar.				
, ,					

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: 32705477

Subject Photos



Front



Address Verification



Side



Street

Listing Photos





Front

6120 Ingleston Dr #611 Sparks, NV 89436



Front

6080 Ingleston Sparks, NV 89436



Front

Sales Photos





Front

5787 Pumpkin Ridge Dr Sparks, NV 89436



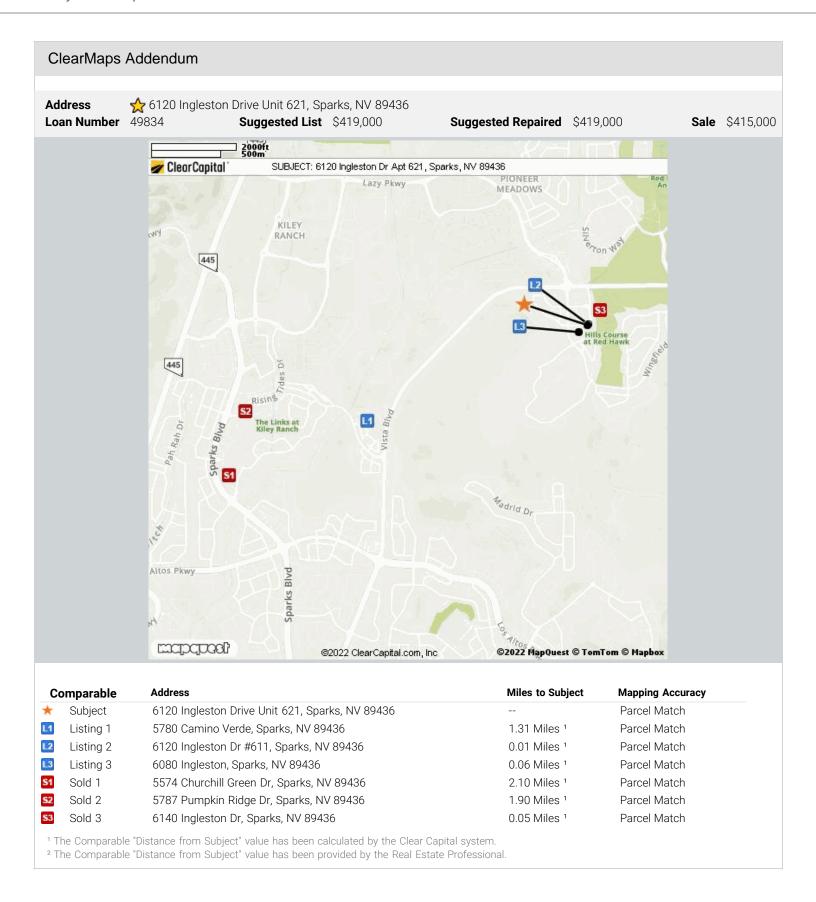
Front

6140 Ingleston Dr Sparks, NV 89436



Front

by ClearCapital



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.

*** 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.
- 9. Clear Capital and our mutual customers greatly appreciate your expertise. If you cannot

Client(s): Wedgewood Inc

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Report Instructions - cont.

by ClearCapital

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 NameSkip BentonCompany/BrokerageColdwell Banker Select Real EstateLicense NoBS.0143248Address1170 S Rock Blvd. Reno NV 89521

License Expiration 01/31/2023 License State NV

Phone 7757723032 Email Ilbskip@bentonres.com

Broker Distance to Subject 7.86 miles **Date Signed** 05/10/2022

/Skip Benton/

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: **Skip Benton** ("Licensee"), **BS.0143248** (License #) who is an active licensee in good standing.

Licensee is affiliated with Coldwell Banker Select Real Estate (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: **6120 Ingleston Drive Unit 621, Sparks, NV 89436**
- 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 10, 2022 Licensee signature: /Skip Benton/

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.

Client(s): Wedgewood Inc Property ID: 32705477 Effective: 05/10/2022 Page: 12 of 13

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: 32705477