DRIVE-BY BPO

1096 PARADISE RESORT DRIVE HENDERSON, NV 89002

50047 \$420,000 Loan Number 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	1096 Paradise Resort Drive, Henderson, NV 89002 06/03/2022 50047 Champery Real Estate 2015 LLC	Order ID Date of Report APN County	8248962 06/04/2022 17934711025 Clark	Property ID	32855199
Tracking IDs					
Order Tracking ID	20220603_BPOb	Tracking ID 1	20220603_BPOb		
Tracking ID 2		Tracking ID 3			

General Conditions

Owner	BURNHAM VENTURES LLC	Condition Comments
R. E. Taxes	\$1,152	Subject located in gated community. No damage or repair issues
Assessed Value	\$74,745	from visual exterior inspection. Doors, windows, and landscaping
Zoning Classification	Residential	appear to be in good condition for age and area.
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	Liberty at Paradise	
Association Fees	\$165 / Month (Pool,Landscaping,Other: Basketball Courts, CC&RS, COMMUNITY Pool, Gated, Guest Parking, Park, Playground)	
Visible From Street Not Visible		
Road Type	Private	

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments		
Local Economy	Stable	In the subject's subdivision there are 2 homes for sale, 2 under		
Sales Prices in this Neighborhood	Low: \$305000 High: \$650000	contract, 10 homes sold in the last 90 days. Average days on Market 7 days. No REO or short sale properties in subdivision.		
Market for this type of property	Increased 8 % in the past 6 months.			
Normal Marketing Days	<30			

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Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	-	e 1157 Paradise Home Rd	1150 Paradise Home Rd	1162 Paradise Desert Ave
City, State	Henderson, NV	Henderson, NV	Henderson, NV	Henderson, NV
Zip Code	89002	89002	89002	89002
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.		0.22 ¹	0.24 1	0.14 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$400,000	\$396,000	\$411,000
List Price \$		\$400,000	\$396,000	\$396,000
Original List Date		05/17/2022	05/25/2022	04/18/2022
DOM · Cumulative DOM		17 · 18	9 · 10	46 · 47
Age (# of years)	17	15	15	16
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	2 Stories Historical	2 Stories Other	2 Stories Other	2 Stories Other
# Units	1	1	1	1
Living Sq. Feet	1,611	1,478	1,478	1,288
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2 · 1	3 · 2 · 1	3 · 2 · 1
Total Room #	7	5	6	5
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	0.07 acres	0.06 acres	0.06 acres	0.06 acres
Other				

* Listing 2 is the most comparable listing 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.

50047

Current Listings - Cont.

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

- Listing 1 Similar in age. Inferior in square footage. Identical in bedrooms, bathrooms, garage stalls, lot size. Open House June 4th 12pm4pm!! STUNNING & GORGEOUS! This immaculate home is ready to move in! Custom paint through out! Open concept floor plan with upgraded vinyl wood plank flooring and brand new carpet in bedrooms! Nice open kitchen with island! 3 Community pools, playground, basketball courts, and park! GREAT HOME!
- Listing 2 Similar in age. Inferior in square footage. Identical in bedrooms, bathrooms, garage stalls, lot size. Come take a look at this beautiful 2 story home located in gated community! This open-concept home features 3 bed /2.5 baths, spacious kitchen with stainless steel appliances, recessed lighting, central island with eat at bar. A bright and spacious primary suite with en-suite bath features tub & shower combo, and walk-in closet. 2 additional upper-level bedrooms complement the home. Nice sized backyard with patio. A great gated community with pool, located minutes from freeway, shopping, and parks.
- Listing 3 Similar in age. Inferior in square footage. Identical in bedrooms, bathrooms, garage stalls, lot size. Amazing 3 bedroom 2.5 bath move in ready home! Downstairs open concept floor plan with a half bath. Bright and airy throughout. Enjoy the backyard covered patio for those BBQ days!. Close to pool and guest parking. Take a look at this one and you will make it your own!

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1096 PARADISE RESORT DRIVE

HENDERSON, NV 89002

50047 Loan Number \$420,000 • As-Is Value

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	1096 Paradise Resort Drive	1153 Paradise Garden Dr	1143 Safari Creek Dr	1069 Country Coach D
City, State	Henderson, NV	Henderson, NV	Henderson, NV	Henderson, NV
Zip Code	89002	89002	89002	89002
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.		0.18 1	0.13 ¹	0.13 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$359,000	\$345,800	\$411,000
List Price \$		\$359,000	\$399,998	\$411,000
Sale Price \$		\$400,000	\$420,000	\$384,000
Type of Financing		Conv	Cash	Conv
Date of Sale		03/28/2022	05/19/2022	04/28/2022
DOM \cdot Cumulative DOM	·	32 · 32	55 · 55	45 · 45
Age (# of years)	17	17	16	17
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	2 Stories Historical	2 Stories Other	2 Stories Other	2 Stories Other
# Units	1	1	1	1
Living Sq. Feet	1,611	1,611	1,611	1,747
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2 · 1	3 · 2 · 1	3 · 2 · 1
Total Room #	7	8	7	3
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	0.07 acres	0.06 acres	0.06 acres	0.08 acres
Other				
Net Adjustment		\$0	\$0	\$0
Adjusted Price		\$400,000	\$420,000	\$384,000

* 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.



Loan Number

\$420,000 As-Is Value

50047

Recent Sales - Cont.

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

- Identical in age, square footage, bedrooms, bathrooms, garage stalls, lot size. Cozy 2 Story, 3 Bed, 3 Bath Home In Henderson! Sold 1 Located In The Gated Community of Paradise Coach Resorts This Charming Home Is Move In Ready. Step Inside Where You're Greeted By Warm Engineered Wood Floors. The Downstairs Boasts A Convenient Layout Which Has a Half Bath For Guests, Dining Area Adjacent To the Kitchen, And An Adjoining Family Room With Shiplap Accent Wall. Stunning Quartz Countertops Set The Kitchen Apart With Ample Prep Space And Cabinet Storage. Upstairs You Will Find A Spacious Loft Area Which Is Perfect For A Home Office, Or Additional Family Room, Also Don't Forget To Peek Out The Window And Admire The Mountain Views. Down The Hall You Will Find The Primary Retreat With Large Walk-In Closet And Attached Ensuite. Two Additional Bedrooms, Hallway Laundry Area, And Full Bathroom Complete The Second Floor. Venture Out To The Backyard Secret Garden Accented by Hanging Marquee Lights, And Private Access To The Walking Trail. Don't Miss Out!
- Sold 2 Identical in square footage, bedrooms, bathrooms, garage stalls, lot size. Similar in age. This elegant home is located in the gated community of Paradise Coach Resorts. Features 3 community pools, 4 club houses, basketball courts, playgrounds, and trails. Additional insulation in the attic making this home energy efficient. this beauty is move in ready with an open layout, granite countertops in kitchen, culture marble countertops in all bathrooms, brand new carpet and new ceiling fans throughout the home. In addition the interior and exterior have been recently repainted. When in the garage, focus your attention on the epoxy flooring, finished walls and insulated garage door. The driveway has been extended. Upstairs you will find a spacious loft perfect for a game room or office. A stunning balcony overseeing the magical mountain views. Our primary suite features crown molding, a spacious walk in closets and ensuit bath. Our finished backyard grants access to breathtaking trails.
- sold 3 Identical in age, bedrooms, bathrooms, garage stalls. Similar in lot size. Superior in square footage. SC3 adj. -\$29,920 superior sq ft. (\$220 sq ft) This Henderson two-story home offers a one-car garage. This home has been virtually staged to illustrate its potential.

1096 PARADISE RESORT DRIVE

HENDERSON, NV 89002

E 50047 2 Loan Number

Subject Sales & Listing History

Current Listing Status Not Currently Listed		Listing History Comments					
Listing Agency/Firm			No Listing H	No Listing History Comments			
Listing Agent Name							
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 \$430,000 \$430,000 Sales Price \$420,000 \$420,000 30 Day Price \$415,000 - Comments Regarding Pricing Strategy - Suggest pricing near mid to high range of competing listings after adjustments. Subject property would likely sell near mid to high range of comps

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.

DRIVE-BY BPO by ClearCapital

 DRIVE
 50047

 IV 89002
 Loan Number

\$420,000 • As-Is Value

Subject Photos



Front



Address Verification



Side



Side



Street

50047 Loan Number

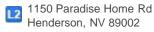
\$420,000 As-Is Value

Listing Photos

1157 Paradise Home Rd L1 Henderson, NV 89002



Front





Front



1162 Paradise Desert Ave Henderson, NV 89002



Front

50047 Loan Number \$420,000 • As-Is Value

Sales Photos

S1 1153 Paradise Garden Dr Henderson, NV 89002



Front

S2 1143 Safari Creek Dr Henderson, NV 89002



Front

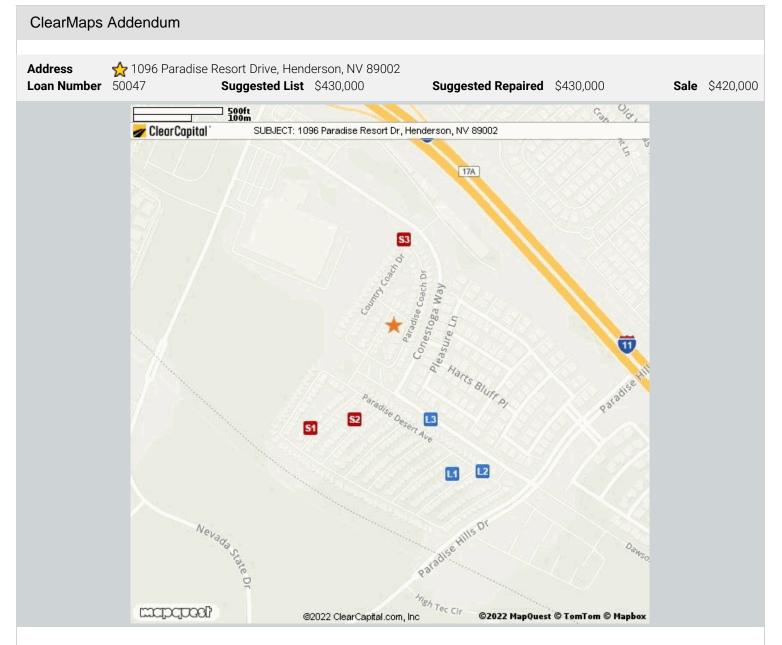
S3 1069 Country Coach Dr Henderson, NV 89002



Front



50047 \$420,000 Loan Number As-Is Value



Compa	arable	Address	Miles to Subject	Mapping Accuracy
★ Sub	oject	1096 Paradise Resort Drive, Henderson, NV 89002		Parcel Match
🖪 List	ting 1	1157 Paradise Home Rd, Henderson, NV 89002	0.22 Miles 1	Parcel Match
💶 List	ting 2	1150 Paradise Home Rd, Henderson, NV 89002	0.24 Miles 1	Parcel Match
🖪 List	ting 3	1162 Paradise Desert Ave, Henderson, NV 89002	0.14 Miles 1	Parcel Match
S1 Solo	d 1	1153 Paradise Garden Dr, Henderson, NV 89002	0.18 Miles 1	Parcel Match
S2 Solo	d 2	1143 Safari Creek Dr, Henderson, NV 89002	0.13 Miles 1	Parcel Match
Solo	d 3	1069 Country Coach Dr, Henderson, NV 89002	0.13 Miles 1	Parcel Match

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.

1096 PARADISE RESORT DRIVE HENDERSON, NV 89002

NV 89002 Loan Number



50047

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.
Typical for Local Market	

Loan Number

50047

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.



1096 PARADISE RESORT DRIVE HENDERSON, NV 89002

DRIVE 50047 V 89002 Loan Number



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.

1096 PARADISE RESORT DRIVE

HENDERSON, NV 89002

50047 Loan Number \$420,000 As-Is Value

Broker Information

Broker Name	Ivory Harp	Company/Brokerage	Prestige Properties
License No	S.0172462	Address	1139 Paradise Vista Henderson NV 89002
License Expiration	12/31/2022	License State	NV
Phone	7025812609	Email	IVORY@IVORYSELLSVEGAS.COM
Broker Distance to Subject	0.15 miles	Date Signed	06/03/2022
luon, Horn			

/Ivory Harp/

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 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 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 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 subject property or of the present owners or occupants of the subject property or of 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: **Ivory Harp** ("Licensee"), **S.0172462** (License #) who is an active licensee in good standing.

Licensee is affiliated with Prestige Properties (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: **1096 Paradise Resort Drive, Henderson, NV 89002**
- 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: June 4, 2022

Licensee signature: /lvory Harp/

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. 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.