8229 CELINA HILLS STREET

50348 LAS VEGAS, NV 89131 Loan Number

\$445,000 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

Address Inspection Date Loan Number Borrower Name	8229 Celina Hills Street, Las Vegas, NV 89131 06/17/2022 50348 Hollyvale Rental Holdings LLC	Order ID Date of Report APN County	8280876 06/18/2022 12510717022 Clark	Property ID	32967662
Tracking IDs					
Order Tracking ID	06.17.22 BPO	Tracking ID 1	06.17.22 BPO		
Tracking ID 2		Tracking ID 3			

General Conditions		
Owner	KAY TONI	Condition Comments
R. E. Taxes	\$2,228	The subject is a two story, single family detached home with
Assessed Value	\$107,652	framed stucco exterior construction that is adequately
Zoning Classification	Residential	maintained. The subject shows in average condition with no visible signs of deterioration, per exterior inspection.
Property Type	SFR	visible 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	Silverstone Ranch 702-436-7075	
Association Fees	\$83 / Month (Other: Gated, CCRs)	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Da	nta	
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: \$453000 High: \$1106800	proximity to parks, shops and major highways. Market conditions are stable and supply and demand are balanced. REC
Market for this type of property	Increased 8 % in the past 6 months.	and short sale activity remains low in the area. Average marketing time of correctly priced properties is under 60 days.
Normal Marketing Days	<30	

by ClearCapital

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	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	8229 Celina Hills Street	8032 Pasadera St	7024 Estrella De Mar Ave	7124 Estrella De Mar Ave
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.		0.37 1	0.37 1	0.43 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$450,000	\$475,000	\$469,900
List Price \$		\$450,000	\$475,000	\$469,900
Original List Date		06/07/2022	06/16/2022	05/30/2022
DOM · Cumulative DOM	•	11 · 11	2 · 2	19 · 19
Age (# of years)	17	17	17	18
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 ; Mountain	Neutral ; Mountain	Neutral ; Mountain	Neutral ; Golf Course
Style/Design	2 Stories Historical	2 Stories Other	2 Stories Other	2 Stories Other
# Units	1	1	1	1
Living Sq. Feet	2,066	2,036	2,036	1,896
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2 · 1	3 · 2 · 1	3 · 2 · 1
Total Room #	7	8	7	7
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	0.08 acres	0.08 acres	0.11 acres	0.11 acres
Other	fireplace	none	fireplace	none

^{*} Listing 1 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.

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Current Listings - Cont.

 $\textbf{Listing Comments} \ \ \text{Why the comparable listing is superior or inferior to the subject.}$

- Listing 1 Beautiful 2 story home with 2.5 baths in Silverstone Ranch. Gorgeous mountain views. Upon entry an archway leads into a formal dining room. Kitchen is open to a large and airy family room with tile floor and media niche. Kitchen has granite countertops, pantry and nook. All bedrooms are upstairs with a loft area. Large primary bedroom with walk-in closet & en-suite bathroom. Backyard has a covered patio, deck, artificial grass and no rear neighbors. Community has 24hr roaming security, clubhouse, pool, park and playground. The following appliances will convey with the property- fridge in the house, a fridge in the garage, range, microwave, range hood and dishwasher
- Listing 2 Welcome to this Gorgeous Pulte Home Located in Beautiful Silverstone Community w/ Breathtaking Mountain Views, No Neighbors on Side and Rear, Back Faces Silverstone Golf Course w/ Access Gate to Custom Walking Trail, Covered Back Patio, Low Maintenance Yard, Custom Travertine & Crown Molding, Large Kitchen with Quartz Counters & All Black Slate Appliances, Reverse Osmosis Water System, Living Room Boasts Built-In Surround Sound, Dimmable Lights, Custom Window Casings & Stunning Views, Custom Staircase Leading Upstairs with Gorgeous Wood Floors, Primary Bedroom Separate from Other Rooms, Big Primary Bedroom w/ Amazing Views & Huge Walk In Closet, Santa Fe Texture Throughout Home w/ 2 Tone Paint, Spacious Garage w/ Epoxy Floors & Overhead Storage, Water Heater is Only 2 Years Old! Security Cameras Included, Great Quiet Community Close to Shopping & Amenities. Across from the Orchard and a Fantastic Dog Park, Next to the Farm & Minutes from Floyd Lamb Park. Don't Pass This One Up!
- **Listing 3** Fully updated 3 bed, 3 bath two story home located in Silverstone Ranch (located just north of Gilcrease Orchard). This open concept floor plan features a bright sparkling kitchen that flows into the inviting family room. There is also a hidden Pantry/storage room just under the stairs, along will all new paint (inside and out), luxury vinyl plank flooring, and light fixtures throughout the home. The sellers just installed a brand new HVAC System for over \$25,000. Backyard is secluded with NO NEIGHBORS in the back, with a natural landscape view. Sellers are willing to leave the play set and trampoline if wanted.

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Recent Sales				
	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	8229 Celina Hills Street	8340 Celina Hills St	8320 Celina Hills St	8120 Celina Hills 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	0.09 1	0.10 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$429,000	\$399,900	\$430,000
List Price \$		\$429,000	\$399,900	\$430,000
Sale Price \$		\$450,000	\$400,000	\$430,000
Type of Financing		Fha	Cash	Va
Date of Sale		05/31/2022	01/20/2022	05/11/2022
DOM · Cumulative DOM		40 · 40	50 · 50	25 · 25
Age (# of years)	17	16	16	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 ; Mountain	Neutral ; Mountain	Neutral ; Mountain	Neutral ; Mountain
Style/Design	2 Stories Historical	2 Stories Other	2 Stories Other	2 Stories Other
# Units	1	1	1	1
Living Sq. Feet	2,066	1,675	2,066	1,669
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2 · 1	3 · 2 · 1	3 · 2 · 1
Total Room #	7	5	8	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	0.08 acres	0.09 acres	0.08 acres	0.08 acres
Other	fireplace	fireplace	none	none
Net Adjustment		+\$15,640	+\$18,000	+\$15,880
Adjusted Price		\$465,640	\$418,000	\$445,880

^{*} Sold 3 is the most comparable sale to the subject.

¹ Comp's "Miles to Subject" was calculated by the system.

 $^{^{\}rm 2}$ 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.

by ClearCapital

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

- Sold 1 Turn-Key Two Story Home!! This 2006 built, 3 bedroom, 3 bath home checks all the boxes: Loft, large master bedroom, walk-in master closet, spacious kitchen with island and pantry/great room, and glowing light throughout from all the perfectly placed windows with custom window coverings. What makes it a slam dunk is an actual backyard! Plenty of room for all your BBQs, pet needs, Updated Flooring, ALL APPLIANCES INCLUDED. Adjusted +\$15640/GLA
- Sold 2 2 story Pulte home in the beautiful Greenfield Community at Silverstone Ranch. Newly painted & all new carpets w/traditional gorgeous staircase & loads of windows for that light & bright ambiance. Separate DR & huge LR adjoins KIT w/large sliding door entry to intimate B/Y, covered patio, shade trees & room enough for gardening, BBQ & entertaining. Open KIT includes all granite counters, LRG walk-in pantry, loads of drawers & cupboard space & a lovely view window overlooking trees & garden. Large upstairs loft for office, video/play & entertainment space. Main ensuite BDRM w/garden tub, separate shower dual sinks, large picture windows & enormous walk-in closet. 2 guest BDRMS w/adjoining BA tub/shower, laundry room & XTRA LRG linen closet. Conveniently located near the Centennial shopping areas w/ restaurants, recreational trails, parks, horse trails, golf, Gilcrease Farm, schools & easy access to the 215 and 95 Freeways. New memories await your buyers in this fantastic home. Adjusted \$18000/Current market condiitons
- Sold 3 Silverstone Ranch Pulte Home Beauty......Fresh paint inside and out.....Open Floor Plan With Spacious Kitchen and Large Great Room....Tiles downstairs and New Laminate upstairslarge master bedroom with Great Mountain Views of the Sheep Range...... separate Tub and Shower in Master Bath.....Alcove Upstairs for a Desk Workstation.......Finished Patio Cover in the Backyard. Adjusted +\$15880/GLA

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Subject Sale	es & Listing His	tory					
Current Listing S	tatus	Not Currently I	_isted	Listing Histor	y Comments		
Listing Agency/F	irm			None noted			
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	\$455,000	\$455,000
Sales Price	\$445,000	\$445,000
30 Day Price	\$435,000	
Commente Begarding Drieing Ct	roto my	

Comments Regarding Pricing Strategy

The market was slow for comps similar to the subject's style and GLA within the immediate neighborhood. Due to the lack of available comps, I went back 6 months, out in distance 5 blocks, and even with relaxing gla search criteria I was unable to find any comps which fit the style requirements. Within 5 blocks 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 blocks and adjustments are sufficient for this area to account for the differences in the subject and comparables. It is estimated that house prices in Las Vegas will rise by 5.7% in 2022, and despite the limited supply of homes, demand for property will remain strong. Although the Las Vegas housing market is not booming now, it is expected to rise by 10.6 percent in 2022, and the prices of houses are likely to increase by the end of the year.

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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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Subject Photos



Front



Front



Address Verification



Side



Side



Street

Subject Photos





Other Street

Listing Photos





Front

7124 Estrella De Mar Ave Las Vegas, NV 89131



Front

Sales Photos





Front

8320 Celina Hills St Las Vegas, NV 89131



Front

8120 Celina Hills St Las Vegas, NV 89131



Street

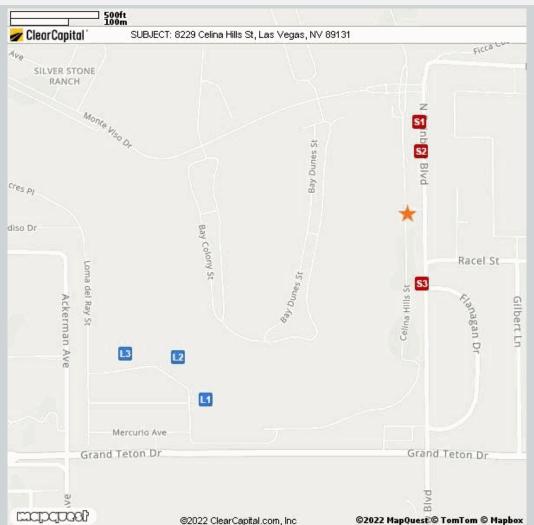
Sale \$445,000

DRIVE-BY BPO

ClearMaps Addendum

Address 🗙 8229 Celina Hills Street, Las Vegas, NV 89131 Loan Number 50348

Suggested List \$455,000 Suggested Repaired \$455,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	8229 Celina Hills Street, Las Vegas, NV 89131		Parcel Match
Listing 1	8032 Pasadera St, Las Vegas, NV 89131	0.37 Miles ¹	Parcel Match
Listing 2	7024 Estrella De Mar Ave, Las Vegas, NV 89131	0.37 Miles ¹	Parcel Match
Listing 3	7124 Estrella De Mar Ave, Las Vegas, NV 89131	0.43 Miles ¹	Parcel Match
Sold 1	8340 Celina Hills St, Las Vegas, NV 89131	0.13 Miles ¹	Parcel Match
Sold 2	8320 Celina Hills St, Las Vegas, NV 89131	0.09 Miles ¹	Parcel Match
Sold 3	8120 Celina Hills St, Las Vegas, NV 89131	0.10 Miles 1	Parcel Match

² The Comparable "Distance from Subject" value has been provided by the Real Estate Professional.

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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

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.

by ClearCapital

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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8229 CELINA HILLS STREET LAS VEGAS, NV 89131

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by ClearCapital

Broker Information

Broker Name Reginald Broaden Company/Brokerage WEST COAST REALTY LLC

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

License Expiration 01/31/2024 License State NV

Phone 7022184665 Email westcoastrealty1@gmail.com

Broker Distance to Subject 4.58 miles **Date Signed** 06/18/2022

/Reginald Broaden/

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: **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: **8229 Celina Hills Street, 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: June 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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