DRIVE-BY BPO

9114 PLACER BULLION AVENUE

LAS VEGAS, NV 89178

50559 Loan Number **\$500,000**• 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	9114 Placer Bullion Avenue, Las Vegas, NV 89178 07/07/2022 50559 Catamount Properties 2018 LLC	Order ID Date of Report APN County	8317033 07/07/2022 176-20-310-0 Clark	Property ID	33033568
Tracking IDs					
Order Tracking ID	07.07.22 BPO	Tracking ID 1	07.07.22 BPO		
Tracking ID 2		Tracking ID 3			

General Conditions		
Owner	RICK SALOMON	Condition Comments
R. E. Taxes	\$2,113	No damage or repair issues noted from exterior visual
Assessed Value	\$120,046	inspection. Doors, windows, roof, paint, landscaping, appear to
Zoning Classification	Residential	be in average condition, typical of homes in this area. Clark County Tax Assessor data shows Cost Class for this property as
Property Type	SFR	Average. Subject property is a 2 story, single family detached
Occupancy	Occupied	home with 3 car attached garage with entry into house. Roof is
Ownership Type	Fee Simple	pitched concrete tile, typical for age and area. It has 1 gas fireplace, but no pool or spa. Last sold as fair market home sale
Property Condition	Average	part of a bulk purchase. There are no MLS records for this
Estimated Exterior Repair Cost		property since purchased except rental listings. Subject property
Estimated Interior Repair Cost		is located in the South Mountain subdivision in the southwestern area of Las Vegas. This tract is comprised of 1,248 single family
Total Estimated Repair		homes which vary in living area from 1,170-4,584 square feet.
НОА	Talasera HOA 702-515-2042	Access to schools, shopping, is within 1/2-1 mile and freeway entry is within 2-3 miles. Most likely buyer is owner occupant
Association Fees	\$15 / Month (Other: Management)	with conventional financing.
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Da	ıta		
Location Type	Suburban	Neighborhood Comments	
Local Economy	Improving	There is a short supply of competing listings withinSouth	
Sales Prices in this Neighborhood	Low: \$295,000 High: \$840,000	Mountain. There are 13 competing homes listed in this tract. Within the past 12 months, there have been 79 closed MLS	
Market for this type of property	Increased 5 % in the past 6 months.	sales. This indicates a short supply of listings, assuming 90 days on market. Average days on market time was 29 with range 0-	
Normal Marketing Days	<30	916 days and average sales price was 102% of final list price.	

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Current Listings				
	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	9114 Placer Bullion Avenue	9431 Bachelors Fortune St	9161 Dutch Oven Ct	9142 Placer Bullion Ave
City, State	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV
Zip Code	89178	89178	89178	89178
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.		0.23 1	0.10 1	0.03 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$525,000	\$559,900	\$619,990
List Price \$		\$525,000	\$554,900	\$585,000
Original List Date		06/15/2022	03/07/2022	04/28/2022
DOM · Cumulative DOM	•	22 · 22	20 · 122	14 · 70
Age (# of years)	17	17	17	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 Bi-level	2 Stories Bi-level	2 Stories Bi-level	2 Stories Bi-level
# Units	1	1	1	1
Living Sq. Feet	2,552	2,233	2,552	3,002
Bdrm · Bths · ½ Bths	5 · 3	4 · 2 · 1	5 · 3	5 · 3
Total Room #	9	8	9	10
Garage (Style/Stalls)	Attached 3 Car(s)	Attached 2 Car(s)	Attached 3 Car(s)	Attached 3 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	0.11 acres	0.09 acres	0.10 acres	0.11 acres
Other	1 Fireplace	No Fireplace	1 Fireplace	1 Fireplace

^{*} 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 Not under contract. Tenant occupied property, leased for \$1,650/month when listed. Identical in condition, age. It is inferior in square footage, baths, garage capacity, lot size, no fireplace. This property is inferior to subject property.
- Listing 2 Not under contract. Tenant occupied property, amount of rent not stated. Identical in square footage, bedrooms, baths, condition, garage capacity, fireplace, age. It is slighlty inferior in lot size. This property is nearly equal to subject property.
- Listing 3 Not under contract. Vacant property when listed. Identical in bedcrooms, baths, condition, garage capacity, lot size, fireplace and age. It is superior in square footage and is superior to subject property.

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.

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	9114 Placer Bullion Avenue	9260 Grassy Weep Ct	9168 W Richmar Ave	9550 Twister Trace St
City, State	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV
Zip Code	89178	89178	89178	89178
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.		0.23 1	0.12 1	0.17 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$459,990	\$559,000	\$609,990
List Price \$		\$459,990	\$559,000	\$609,990
Sale Price \$		\$455,000	\$565,000	\$595,000
Type of Financing		Cash	Cash	Conventional
Date of Sale		01/10/2022	05/27/2022	05/12/2022
DOM · Cumulative DOM		5 · 27	19 · 77	4 · 48
Age (# of years)	17	16	16	16
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	2 Stories Bi-level	2 Stories Bi-level	2 Stories Bi-level	2 Stories Bi-level
# Units	1	1	1	1
Living Sq. Feet	2,552	2,233	3,231	3,231
Bdrm · Bths · ½ Bths	5 · 3	5 · 2 · 1	5 · 3	5 · 3
Total Room #	9	8	9	9
Garage (Style/Stalls)	Attached 3 Car(s)	Attached 2 Car(s)	Attached 3 Car(s)	Attached 3 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	0.11 acres	0.08 acres	0.10 acres	0.11 acres
Other	1 Fireplace	No Fireplace	No Fireplace, Other	1 Fireplace
Net Adjustment		+\$45,900	-\$84,700	-\$97,900
Adjusted Price		\$500,900	\$480,300	\$497,100

^{*} Sold 3 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.

by ClearCapital

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

- Sold 1 Cash sale, no concessions. Vacant property when listed. Identical in bedrooms, condition, and nearly identical in age. It is inferior in square footage adjusted @\$100/square foot \$31,900, baths \$2,500, lot size adjusted 2\$5/square foot \$6,500 and garage capacity \$4,000 and no fireplace \$1,000.
- Sold 2 Cash sale, no concessions. Owner occupied property when listed. Identical in bedrooms, baths, condition, garage capacity, and nearly identical in age. It is inferior in lot size adjusted @\$5/square foot \$2,200, no fireplace \$1,000, but is superior in square footage adjusted @\$100/square foot (\$67,900), owned solar panels (\$20,000),
- **Sold 3** Sold with conventional financing, no concessions. Vacant property when listed. Identical in bedrooms, baths, garage capacity, same street, lot size, and nearly identical in age. It is superior in square footage adjusted @\$100/square foot (\$67,900) condition with new paint, flooring, updated kitchen (\$30,000). Most recently closed competing sale.

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Current Listing Status Not Currently Listed		₋isted	Listing History Comments				
Listing Agency/Firm			There are no sales or MLS listings for subject property within				
Listing Agent Name			the past 12 months.				
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	\$529,900	\$529,900	
Sales Price	\$500,000	\$500,000	
30 Day Price	\$495,000		
Comments Regarding Pricing S	trategy		
0 .:+		a listings due to belonged comply of compating properties and	1

Subject property should be priced near mid high range of competing listings due to balanced supply of competing properties and low days on market time. It would be expected to sell near mid range of adjusted recently closed sales with 90 days on market.

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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DRIVE-BY BPO

Subject Photos



Front



Address Verification



Side

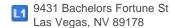


Side



Street

Listing Photos





Front

9161 Dutch Oven Ct Las Vegas, NV 89178



Front

9142 Placer Bullion Ave Las Vegas, NV 89178



Front

Sales Photos





Front

9168 W Richmar Ave Las Vegas, NV 89178

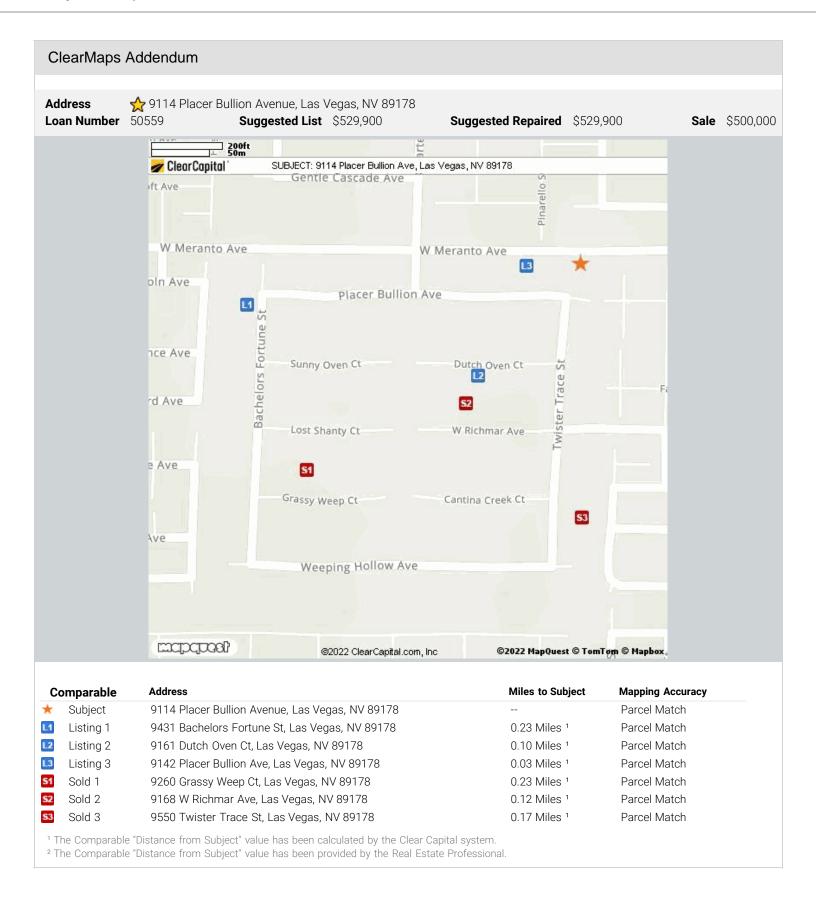


Front

9550 Twister Trace St Las Vegas, NV 89178



Front



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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.

*** 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:

otaridard 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.

by ClearCapital

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 Linda Bothof Company/Brokerage Linda Bothof

License No B.0056344.INDV Address 8565 S Eastern Ave Las Vegas NV

89123

License Expiration05/31/2024License StateNV

Phone7025248161Emaillbothof7@gmail.com

Broker Distance to Subject 9.66 miles **Date Signed** 07/07/2022

/Linda Bothof/

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: **Linda Bothof** ("Licensee"), **B.0056344.INDV** (License #) who is an active licensee in good standing.

Licensee is affiliated with **Linda Bothof** (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: **9114 Placer Bullion Avenue, Las Vegas, NV 89178**
- 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: July 7, 2022 Licensee signature: /Linda Bothof/

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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