

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	6712 Sea Swallow Street, North Las Vegas, NV 89084	Order ID	8317033	Property ID	33033316
Inspection Date	07/07/2022	Date of Report	07/08/2022		
Loan Number	50565	APN	12420711139		
Borrower Name	Hollyvale Rental Holdings LLC	County	Clark		

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	CLARK COUNTY	Condition Comments	
R. E. Taxes	\$2,551	The subject is a two story, single family detached home with framed stucco exterior construction that is adequately maintained. The subject shows in average condition with no visible signs of deterioration, per exterior inspection	
Assessed Value	\$141,503		
Zoning Classification	Residential		
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		
HOA	Aliante parcel 27 702-638-7770		
Association Fees	\$39 / Month (Other: CCRS)		
Visible From Street	Visible		
Road Type	Public		

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments	
Local Economy	Stable	The subject is located in a suburban location that has close proximity to parks, shops and major highways. Market conditions are stable and supply and demand are balanced. REO and short sale activity remains low in the area. Average marketing time of correctly priced properties is under 60 days.	
Sales Prices in this Neighborhood	Low: \$292700 High: \$650000		
Market for this type of property	Remained Stable for the past 6 months.		
Normal Marketing Days	<30		

Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	6712 Sea Swallow Street	6535 Feather Peak St	1925 Barrow Glen Ct	6749 Sea Swallow St
City, State	North Las Vegas, NV	North Las Vegas, NV	North Las Vegas, NV	North Las Vegas, NV
Zip Code	89084	89084	89084	89084
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.14 ¹	0.11 ¹	0.09 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$575,000	\$560,000	\$538,000
List Price \$	--	\$547,000	\$560,000	\$487,000
Original List Date		05/26/2022	05/25/2022	05/24/2022
DOM · Cumulative DOM	-- · --	42 · 43	43 · 44	44 · 45
Age (# of years)	17	17	15	17
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 ; Mountain
Style/Design	2 Stories Historical	2 Stories Other	2 Stories Other	2 Stories Other
# Units	1	1	1	1
Living Sq. Feet	2,878	2,696	2,959	2,678
Bdrm · Bths · ½ Bths	5 · 3	4 · 2	4 · 3	4 · 2 · 1
Total Room #	9	8	10	4
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 3 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 Spa - Yes	Pool - Yes Spa - Yes	Pool - Yes	Pool - Yes
Lot Size	0.13 acres	0.15 acres	0.16 acres	0.16 acres
Other	fireplace	fireplace	fireplace	fireplace

* Listing 3 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.

Current Listings - Cont.

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

- Listing 1** PRICE IMPROVEMENT! ABSOLUTELY BEAUTIFUL BUILT IN 2005 2 STORY GEM FEATURES - 4 BEDROOMS WITH A DOWNSTAIRS BEDROOM AND 3/4 BATH. VAULTED CEILINGS ENTRY, BEAUTIFUL TILE AND CARPET FLOORS THROUGHOUT. STUNNING KITCHEN WITH EXTENDED CABINETS, GRANITE COUNTERTOPS, ALL APPLIANCES CONVEY, BREAKFAST NOOK WITH SLIDING GLASS DOOR ACCESS TO THE BACKYARD. LARGE FAMILY ROOM DOWNSTAIRS WITH FRONT FORMAL DINING AND LIVING ROOM. UPSTAIRS LOFT, LARGE PRIMARY SUITE FEATURING PRIMARY BATH WITH SEPERATE BATHTUB, SHOWER AND SPACIOUS WALK IN CLOSET. NEW CARPET AND FRESH PAINT THROUGHOUT. TRANQUIL BACKYARD WITH COVERED PATIO, SWIMMING POOL AND SPA.
- Listing 2** 4 bedroom 2.5 bathroom Aliante pool home on Cul-de-sac, gorgeous-perfect for entertaining! This spacious home features an open floorplan w/ plenty of room for the whole family! The gourmet kitchen boasts granite countertops, a huge center island, ample cabinet space w/ accent lighting above & below cabinets, built in cooktop & double oven! All appliances stay! Butlers pantry complete w/ wine fridge & walk in pantry. Separate formal living & dining rooms as you enter the home, each w/ plantation shutters throughout. Gorgeous spiral staircase leads up to massive loft & 4 oversized bedrooms. Spacious master retreat w/ tons of windows & natural light. Master bath includes dual vanities, separate shower & tub as well as 2 walk in closets! 2nd floor laundry room w/ utility sink & cabinets. This backyard will be perfect for summer parties and family fun w/ sparkling pool, flagstone patio, built in BBQ and surround sound system that stays with the home! Cameras wired throughout stay!
- Listing 3** Beautiful 2-story home with a pool in Aliante. Open floor plan on a corner lot.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	6712 Sea Swallow Street	1808 La Calera Ave	2104 Merganser Ct	6715 Surfbird St
City, State	North Las Vegas, NV	North Las Vegas, NV	North Las Vegas, NV	North Las Vegas, NV
Zip Code	89084	89084	89084	89084
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.27 ¹	0.18 ¹	0.13 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$565,000	\$583,000	\$489,000
List Price \$	--	\$565,000	\$585,000	\$489,000
Sale Price \$	--	\$580,000	\$580,000	\$505,000
Type of Financing	--	Va	Va	Conv
Date of Sale	--	05/10/2022	05/10/2022	04/27/2022
DOM · Cumulative DOM	-- · --	48 · 48	46 · 46	2 · 40
Age (# of years)	17	14	18	17
Condition	Average	Average	Good	Good
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 ; Residential
Style/Design	2 Stories Historical	2 Stories Other	2 Stories Other	2 Stories Other
# Units	1	1	1	1
Living Sq. Feet	2,878	3,217	3,508	2,678
Bdrm · Bths · ½ Bths	5 · 3	5 · 3	4 · 2 · 1	4 · 2 · 1
Total Room #	9	11	9	9
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 3 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	Pool - Yes Spa - Yes	--	--	Pool - Yes Spa - Yes
Lot Size	0.13 acres	0.14 acres	0.15 acres	015 acres
Other	fireplace	fireplace	fireplace	fireplace
Net Adjustment	--	-\$16,950	-\$31,500	+\$20,000
Adjusted Price	--	\$563,050	\$548,500	\$525,000

* 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.

Recent Sales - Cont.

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

- Sold 1** Great room floorplan* Island kitchen with maple cabinets and white appliance package* Downstairs bedroom and bathroom* Spacious upstairs loft* Master bedroom with large walk-in closet-organizer* Master bathroom with split vanities, separate tub & shower* Huge balcony with mountain views* Ceiling Fans* Downstairs laundry room* Nice backyard with desert landscaping, synthetic grass & covered patio* All appliances included* A MUST SEE! Adjusted -\$16950
- Sold 2** Beautiful four-bedroom home located in Aliante with an open floor plan. 3-car garage, den with built-in shelves and double doors, spacious primary bedroom/bathroom, kitchen has a walk-in pantry, and a spacious backyard with covered patio. All appliances included. Priced to sell! Perfect for all your needs! Adjusted -\$41500/GLA, +\$10000/pool/spa
- Sold 3** Gorgeous home with upgrades galore in desirable Aliante community. This move in ready features a gourmet kitchen recently upgrading entire kitchen, beautiful wood floorsdownstairs, new carpet upstairs, all bathrooms upgraded, shutters, custom master closet, and a huge backyard. Adjusted -\$15000/pool/spa, -10000/GLA, +\$5000/condition.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed	Listing History Comments					
Listing Agency/Firm		None noted					
Listing Agent Name							
Listing Agent Phone							
# of Removed Listings in Previous 12 Months	0						
# of Sales in Previous 12 Months	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	\$545,000	\$545,000
30 Day Price	\$535,000	--
Comments Regarding Pricing Strategy		
<p>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.</p>		

Clear Capital Quality Assurance Comments Addendum

Reviewer's Notes The broker's as-is conclusion reflects the market for the subject. Comps are within a reasonable distance, relatively current, and accurately reflect the subject's defining characteristics. Thus, the as-is conclusion appears to be adequately supported.

Subject Photos



Front



Address Verification



Side



Side



Street



Street

Subject Photos



Other



Other

Listing Photos

L1 6535 Feather Peak St
North Las Vegas, NV 89084



Front

L2 1925 Barrow Glen Ct
North Las Vegas, NV 89084



Front

L3 6749 Sea Swallow St
North Las Vegas, NV 89084



Front

Sales Photos

S1 1808 La Calera Ave
North Las Vegas, NV 89084



Front

S2 2104 Merganser Ct
North Las Vegas, NV 89084



Front

S3 6715 Surfbird ST
North Las Vegas, NV 89084



Front

ClearMaps Addendum

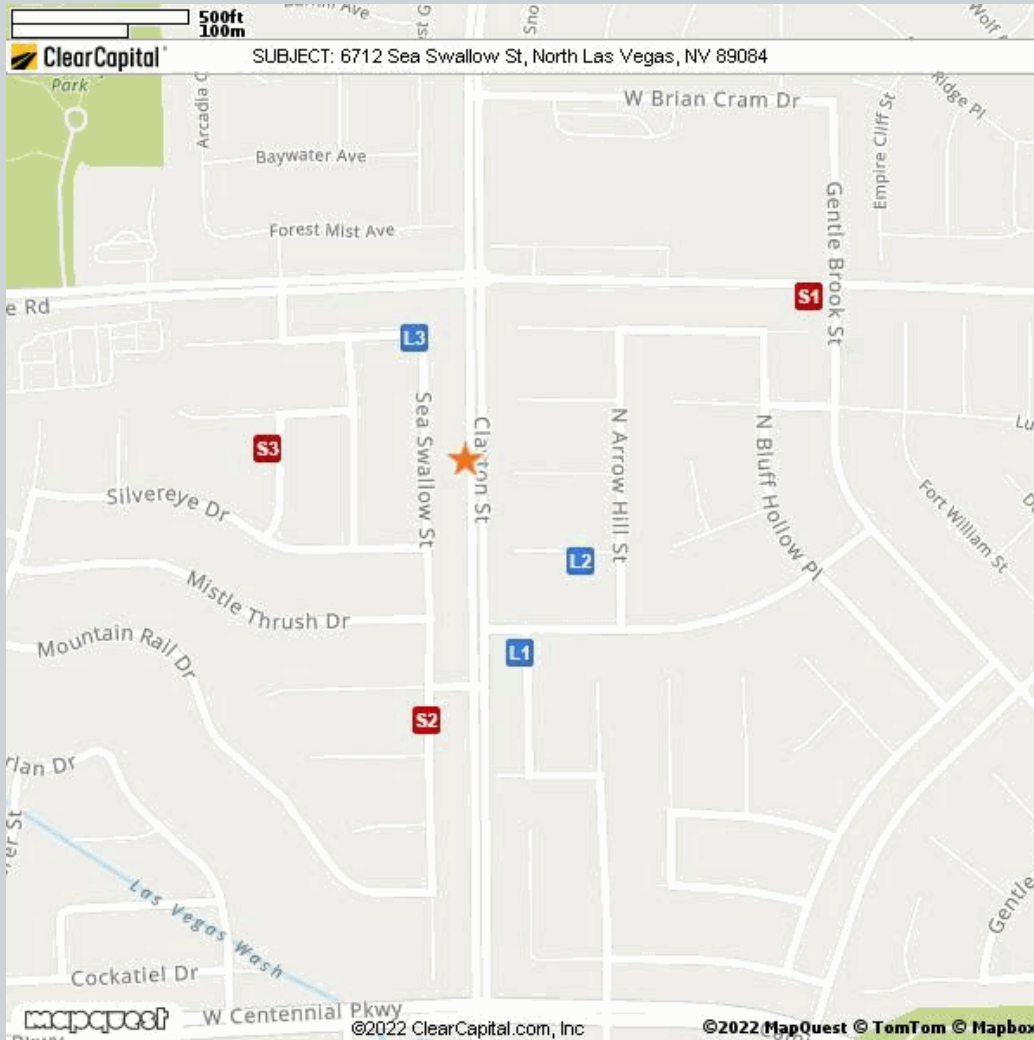
Address ★ 6712 Sea Swallow Street, North Las Vegas, NV 89084

Loan Number 50565

Suggested List \$550,000

Suggested Repaired \$550,000

Sale \$545,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	6712 Sea Swallow Street, North Las Vegas, NV 89084	--	Parcel Match
L1 Listing 1	6535 Feather Peak St, North Las Vegas, NV 89084	0.14 Miles ¹	Parcel Match
L2 Listing 2	1925 Barrow Glen Ct, North Las Vegas, NV 89084	0.11 Miles ¹	Parcel Match
L3 Listing 3	6749 Sea Swallow St, North Las Vegas, NV 89084	0.09 Miles ¹	Parcel Match
S1 Sold 1	1808 La Calera Ave, North Las Vegas, NV 89084	0.27 Miles ¹	Parcel Match
S2 Sold 2	2104 Merganser Ct, North Las Vegas, NV 89084	0.18 Miles ¹	Parcel Match
S3 Sold 3	6715 Surfbird St, North Las Vegas, NV 89084	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.

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.

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.

Report Instructions - cont.

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.

Broker Information

Broker Name	Reginald Broaden	Company/Brokerage	WEST COAST REALTY LLC
License No	B.0043579.LLC	Address	6135 THEATRICAL RD LAS VEGAS NV 89031
License Expiration	01/31/2024	License State	NV
Phone	7022184665	Email	westcoastrealty1@gmail.com
Broker Distance to Subject	0.69 miles	Date Signed	07/08/2022

/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: **6712 Sea Swallow Street, North Las Vegas, NV 89084**
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 8, 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.

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.