DRIVE-BY BPO

252 LISA LANE MESQUITE, NEVADA 89027

50656 Loan Number **\$287,275**• 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	252 Lisa Lane, Mesquite, NEVADA 89027 07/28/2022 50656 Hollyvale Rental Holdings LLC	Order ID Date of Report APN County	8345922 07/30/2022 00117412061 Clark	Property ID	33094901
Tracking IDs					
Order Tracking ID	07.22.22 BPO	Tracking ID 1	07.22.22 BPO		
Tracking ID 2		Tracking ID 3			

General Conditions				
Owner	COOK JACQUELINE B TRUST	Condition Comments		
R. E. Taxes	\$882	The subject is a manufactured house in average exterior		
Assessed Value	\$49,056	condition and is in average exterior condition with the		
Zoning Classification	Residential	surrounding properties.		
Property Type	Manuf. Home			
Occupancy	Vacant			
Secure?	Yes			
(Windows and doors are closed a	and locked)			
Ownership Type	Fee Simple			
Property Condition	Average			
Estimated Exterior Repair Cost	\$0			
Estimated Interior Repair Cost	\$0			
Total Estimated Repair	\$0			
НОА	No			
Visible From Street	Visible			
Road Type	Public			

ata				
Suburban	Neighborhood Comments			
Stable	The subject is located in a manufactured home community. The			
Low: \$210,000 High: \$425,000	community is non gated and is located in the central part of the city.			
Remained Stable for the past 6 months.				
<180				
	Suburban Stable Low: \$210,000 High: \$425,000 Remained Stable for the past 6 months.			

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	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	252 Lisa Lane	1130 South Bunch St	1391 Gold Dust	6941 South Oakridge
City, State	Mesquite, NEVADA	Pahrump, NV	Pahrump, NV	Pahrump, NV
Zip Code	89027	89048	89048	89048
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		115.32 1	115.48 1	114.04 1
Property Type	Manuf. Home	Manufactured	Manufactured	Manufactured
Original List Price \$	\$	\$285,000	\$319,900	\$349,000
List Price \$		\$275,000	\$299,900	\$349,000
Original List Date		05/20/2022	05/26/2022	04/04/2022
DOM · Cumulative DOM		35 · 71	41 · 65	44 · 117
Age (# of years)	22	24	23	25
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 ; City Street	Beneficial ; Mountain	Beneficial ; Mountain	Beneficial ; Mountain
Style/Design	1 Story Manufactured	1 Story Manufactured	1 Story Manufactured	1 Story Manufactured
# Units	1	1	1	1
Living Sq. Feet	1,716	1,555	1,560	1,560
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	6	6	6	6
Garage (Style/Stalls)	Carport 2 Car(s)	None	Detached 2 Car(s)	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	0.12 acres	0.25 acres	1.00 acres	5.30 acres
Other	None	None	None	None

^{*} Listing 1 is the most comparable listing to the subject.

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

- **Listing 1** Comp #1 is inferior because it has three Positive Adjustments Age 1000, GLA 1932 and Garage 2100. It also has one Negative Adjustment Lot 1132 Total Adjustments 3900
- **Listing 2** Comp #2 is superior because it has two Negative Adjustments Garage 1250 and Lot 7666. It also has two Positive Adjustments Age 500 and GLA 2340 Total Adjustments -6079
- **Listing 3** Comp #3 is superior because it has one Negative Adjustment Lot 22564. It also has three Positive Adjustments Age 1500, GLA 2340 and Garage 2100 Total Adjustments -16624

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				
	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	252 Lisa Lane	2630 Prospector	2681 Bailey Ct	6391 Cajon Lane
City, State	Mesquite, NEVADA	Pahrump, NV	Pahrump, NV	Pahrump, NV
Zip Code	89027	89048	89048	89048
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		116.59 1	113.24 1	113.94 1
Property Type	Manuf. Home	Manufactured	Manufactured	Manufactured
Original List Price \$		\$279,900	\$299,000	\$299,900
List Price \$		\$279,900	\$299,000	\$299,900
Sale Price \$		\$276,000	\$299,000	\$304,000
Type of Financing		Conv	Fha	Fha
Date of Sale		07/12/2022	02/17/2022	06/16/2022
DOM · Cumulative DOM		88 · 88	80 · 80	36 · 36
Age (# of years)	22	22	21	20
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 ; City Street	Beneficial ; Mountain	Beneficial ; Mountain	Beneficial ; Mountain
Style/Design	1 Story Manufactured	1 Story Manufactured	1 Story Manufactured	1 Story Manufactured
# Units	1	1	1	1
Living Sq. Feet	1,716	1,560	1,580	1,581
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	6	6	6	6
Garage (Style/Stalls)	Carport 2 Car(s)	None	Detached 2 Car(s)	Detached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	0.12 acres	0.92 acres	4.34 acres	1.10 acres
Other	None	None	None	None
		00144	ģ10.000	A0.747
Net Adjustment		-\$2,144	-\$18,092	-\$8,747

^{*} Sold 1 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.

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

- **Sold 1** Comp #1 is superior because it has one Negative Adjustment Lot 6984. It also has two Positive Adjustments GLA 2340 and Garage 2500 Total Adjustments -2144
- **Sold 2** Comp #2 is superior because it has three Negative Adjustments Age 500, Garage 1250 and Lot 18382. It also has one Positive Adjustment GLA 2040 Total Adjustments -18092
- **Sold 3** Comp #3 is superior because it has three Negative Adjustments Age 1000, Garage 1250 and Lot 8537. It also has one Positive Adjustment GLA 2040 Total Adjustments -8747

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•	es & Listing Hist	•					
Current Listing Status Not Currently Listed		ısted	Listing History Comments				
Listing Agency/Firm			No history in the MLS or Tax Records of any sells or listings for the last 5 years				
Listing Agent Name							
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	\$287,275	\$287,275		
Sales Price	\$287,275	\$287,275		
30 Day Price	\$280,500			
Comments Regarding Pricing S	Strategy			

Comments Regarding Pricing Strategy

The sold prices range from 276000 to 304000 with a medium sold price of 290000. The adjusted prices range from 273856 to 295253 with a medium price of 284554. The adjusted sales price between the sales price medium and the adjusted sales price medium is 287275. All the comps are fair Market. Also all the comps are Manufactured houses. I had to extend out the distance to be able to find comparable sized comps that are Fair market and age to the subject.

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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



Address Verification



Side



Side



Street



Street

DRIVE-BY BPO

Subject Photos





Other Other

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Listing Photos



1130 South Bunch St Pahrump, NV 89048

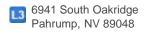


Front





Front





Front

Sales Photos





Front

2681 Bailey Ct Pahrump, NV 89048

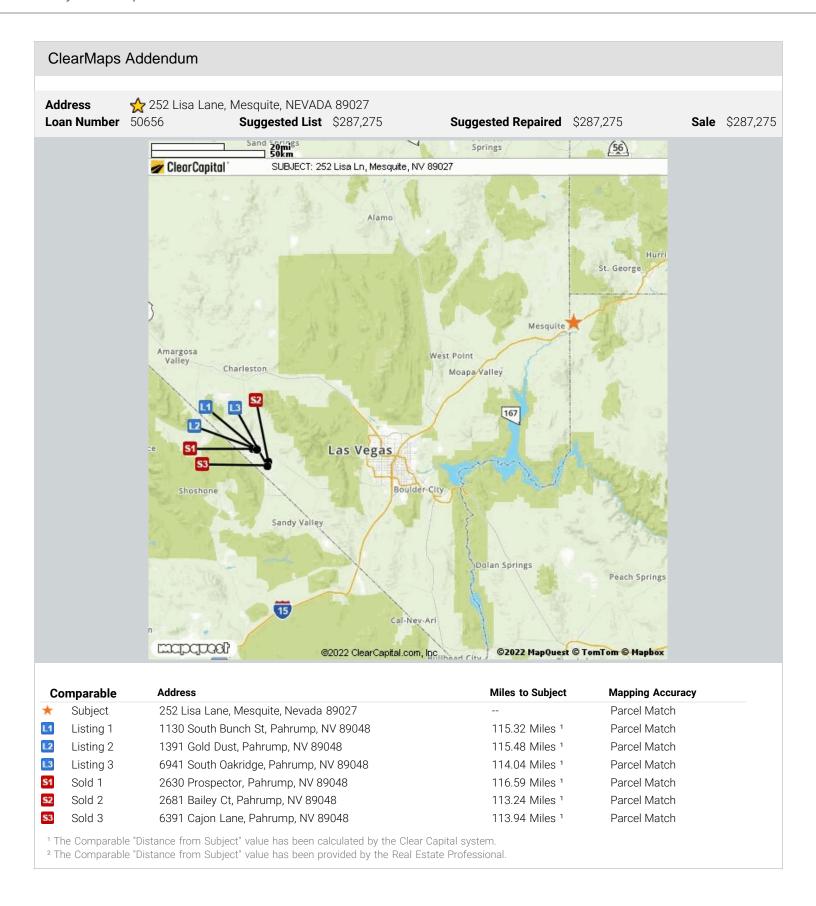


Front

6391 Cajon Lane Pahrump, NV 89048



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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

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.

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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252 LISA LANE

50656

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MESQUITE, NEVADA 89027 Loan Number

Broker Information

Broker Name Donald Anderson Donald Anderson LLC Company/Brokerage

234 PATTI ANN WOODS DR License No S.0055553 Address HENDERSON NV 89002

License State License Expiration 04/30/2024

Phone Email 7023280469 dandersonrealestate1@gmail.com

Broker Distance to Subject 74.71 miles **Date Signed** 07/29/2022

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.

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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