DRIVE-BY BPO

9082 MCGINNIS AVENUE

50704 Loan Number

\$371,000• As-Is Value

by ClearCapital

LAS VEGAS, NV 89148

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	9082 Mcginnis Avenue, Las Vegas, NV 89148 08/02/2022 50704 Catamount Properties 2018 LLC	Order ID Date of Report APN County	8362458 08/03/2022 176-08-112-1 Clark	Property ID	33131255
Tracking IDs					
Order Tracking ID	08.02.22 BPO	Tracking ID 1	08.02.22 BPO		
Tracking ID 2		Tracking ID 3			

General Conditions		
Owner	Martinez Yesenia	Condition Comments
R. E. Taxes	\$1,701	Subject appears to be in average condition with no signs of
Assessed Value	\$69,766	deferred maintenance visible from exterior inspection.
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		
НОА	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data				
Suburban	Neighborhood Comments			
Stable	The subject is located in a suburban location that has close			
Low: \$250,000 High: \$550,000	proximity to parks, shops and major highways. Market conditions are stable and supply and demand are balanced. REC			
Remained Stable for the past 6 months.	and short sale activity remains low in the area. Average marketing time of correctly priced properties is under 120 days			
<180				
	Suburban Stable Low: \$250,000 High: \$550,000 Remained Stable for the past 6 months.			

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	Subject	Listing 1	Listing 2	Listing 3 *
		-		-
Street Address	9082 Mcginnis Avenue	9155 Mcginnis Ave	7033 Pacific Coast St	9129 Beauchamp Ave
City, State	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV
Zip Code	89148	89148	89148	89148
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.09 1	0.50 1	0.13 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$357,000	\$375,000	\$400,000
List Price \$		\$357,000	\$375,000	\$400,000
Original List Date		05/25/2022	07/21/2022	07/22/2022
DOM · Cumulative DOM		69 · 70	12 · 13	11 · 12
Age (# of years)	19	18	20	18
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 Colonial	1 Story Colonial	2 Stories Colonial	2 Stories Colonial
# Units	1	1	1	1
Living Sq. Feet	1,246	1,246	1,186	1,421
Bdrm · Bths · ½ Bths	2 · 2 · 1	3 · 2 · 1	2 · 2	3 · 2 · 1
Total Room #	7	7	6	8
Garage (Style/Stalls)	Attached 1 Car	Attached 1 Car	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		Pool - Yes		
Lot Size	0.04 acres	0.04 acres	0.08 acres	0.05 acres
Other	None	None	None	None

^{*} Listing 3 is the most comparable listing to the subject.

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

Listing 1 Must See in a charming community with 2 pools and play areas. Both Bedrooms have their own bathroom and a Loft with a Balcony is also upstairs for varied use or as a 3rd Bedroom. This long tome owner has maintained it and it offers a very fine lifestyle for the next Buyer. Appliances Stay and there is a 1 Car Garage and a Carport also. Owner Occupancy terms in this Community that has Rental Restrictions.

Listing 2 This home is just minutes to shopping centers, restaurants, freeway access, as well as Wet'n'Wild water park.

Listing 3 3 BEDROOM 2.5 BATH HOME LOCATED IN THE SOUTHWEST IS AWAITING. NEUTRAL COLORS THROUGHOUT, ALL APPLIANCES INCLUDED, THE MASTER BEDROOM IS LARGE WITH SITTING AREA AND BALCONY

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	9082 Mcginnis Avenue	594 Brinkburn Point Ave	7006 Mandy Scarlet Ct	9117 Hilverson Ave
City, State	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV
Zip Code	89148	89178	89148	89148
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		1.15 1	0.60 1	0.07 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$350,000	\$373,450	\$390,000
List Price \$		\$350,000	\$373,450	\$390,000
Sale Price \$		\$350,000	\$373,450	\$390,000
Type of Financing		Conventional	Conventional	Conventional
Date of Sale		02/16/2022	07/18/2022	04/19/2022
DOM · Cumulative DOM	·	55 · 55	103 · 103	27 · 27
Age (# of years)	19	15	20	18
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 Colonial	2 Stories Colonial	2 Stories Colonial	2 Stories Colonial
# Units	1	1	1	1
Living Sq. Feet	1,246	1,297	1,182	1,421
Bdrm · Bths · ½ Bths	2 · 2 · 1	2 · 2 · 1	2 · 2	3 · 2 · 1
Total Room #	7	6	6	8
Garage (Style/Stalls)	Attached 1 Car	Attached 1 Car	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	0.04 acres	0.05 acres	0.08 acres	0.05 acres
Other	None	None	None	None
Net Adjustment		-\$1,470	+\$830	-\$7,150
Adjusted Price		\$348,530	\$374,280	\$382,850

^{*} 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.

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Recent Sales - Cont.

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

- Sold 1 The kitchen features beautiful granite counter tops, an undermount sink, and a pot rack to provide even more storage. Backyard is private, and features a patio great for time outdoors. Schedule a viewing today -1020/gla, -50/lot, -400/age
- Sold 2 3 bedrooms (1 used as den) allows for a work at home set up as well! Don't take our word for it though, check out the photos and see why this home is perfect 1250/bath, 1180/gla, -200/lot, 100/age, -1500/garage
- Sold 3 Super well located 2 story home in South West Las Vegas, corner lot, 2 car garage, 3 bedrooms, 2 1/2 baths, balcony in primary bedroom. Low HOA with community pool ready to enjoy the hot summer -2000/Bed, -3500/gla, -50/lot, -100/age,-1500/garage

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Subject Sale	es & Listing His	story					
Current Listing Status Not Currently Listed			Listing History Comments				
Listing Agency/F	irm			None			
Listing Agent Na	me						
Listing Agent Ph	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	\$390,000	\$390,000			
Sales Price	\$371,000	\$371,000			
30 Day Price	\$352,000				
Comments Describing Driging Ct	roto au				

Comments Regarding Pricing Strategy

The subject should be sold in as-is condition. The market conditions are currently stable. Due to suburban density and the lack of more suitable comparisons, it was necessary to exceed over 1 mile from the subject, over 6 months from inspection date, guidelines for GLA, lot size, age and some recommended guidelines when choosing comparable properties. The address was not posted anywhere on the subject, it was verified through tax records, So I uploaded the street view photo for the address verification. This property is located in a gated or guarded community. I could not gain access. I have taken photos of the gate.

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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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DRIVE-BY BPO

Subject Photos



Front



Side



Street



Address Verification



Street

Listing Photos





Front

7033 Pacific Coast ST Las Vegas, NV 89148



Front

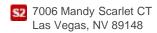
9129 Beauchamp AVE Las Vegas, NV 89148



Front



Sales Photos





Front

9117 Hilverson AVE Las Vegas, NV 89148

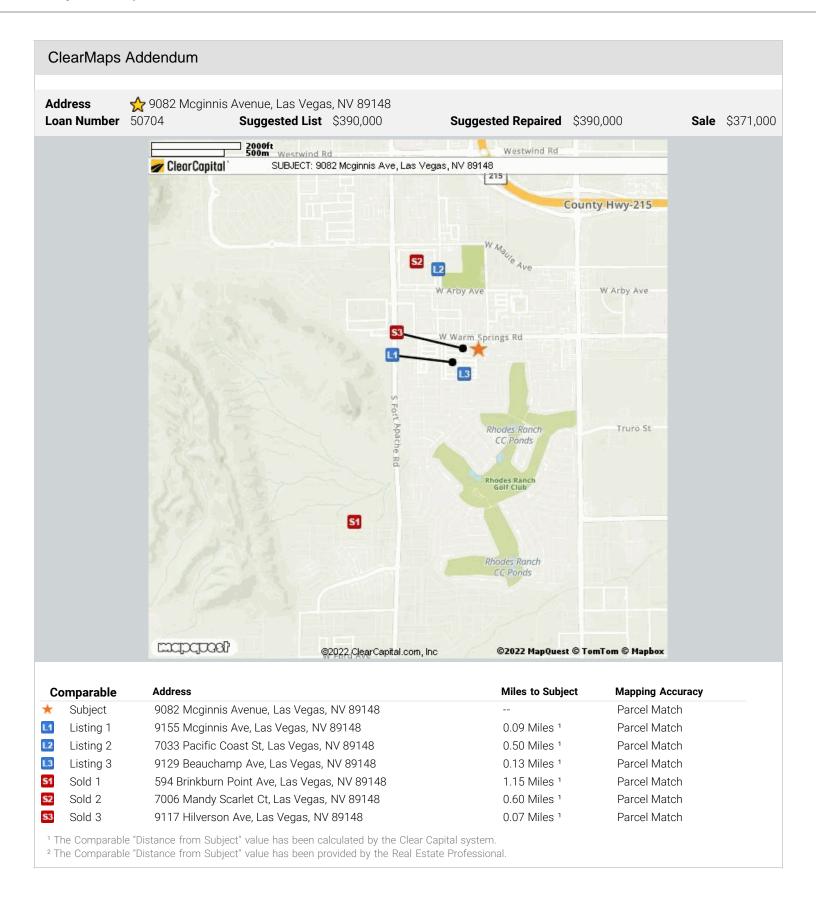


Front

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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. 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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Broker Information

Broker Name

Judy Mason

Company/Brokerage

Blue Dot Real Estate Las Vegas,

LLC

License No BS.0143659 Address 2850 W Horizon Ridge Pkwy Suite

200 Henderson NV 89052

License Expiration 08/31/2023 License State NV

Phone 7022976321 **Email** jmasonbpo@bluedotrealestate.com

Broker Distance to Subject 10.64 miles **Date Signed** 08/03/2022

/Judy Mason/

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: **Judy Mason** ("Licensee"), **BS.0143659** (License #) who is an active licensee in good standing.

Licensee is affiliated with Blue Dot Real Estate Las Vegas, 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: **9082 Mcginnis Avenue, Las Vegas, NV 89148**
- 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: August 3, 2022 Licensee signature: /Judy Mason/

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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