## **DRIVE-BY BPO**

#### 9311 DAY STAR AVENUE

LAS VEGAS, NV 89147

**50783** Loan Number

**\$378,000**• 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	9311 Day Star Avenue, Las Vegas, NV 89147 08/04/2022 50783 Catamount Properties 2018 LLC	Order ID Date of Report APN County	8366530 08/04/2022 163-17-218-0 Clark	<b>Property ID</b>	33139984
Tracking IDs					
Order Tracking ID	08.04.22 BPO	Tracking ID 1	08.04.22 BPO		
Tracking ID 2		Tracking ID 3			

General Conditions		
Owner	Burin Jeffery A	Condition Comments
R. E. Taxes	\$2,088	Subject appears to be in average condition with no signs of
Assessed Value	\$86,552	deferred maintenance visible from exterior inspection.
Zoning Classification	Residential	
Property Type	Townhome	
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 Da	nta	
Location Type	Suburban	Neighborhood Comments
Local Economy	Stable	The subject is located in suburban location that has close
Sales Prices in this Neighborhood	Low: \$200,000 High: \$600,000	proximity to schools, shops and major highways. The market conditions are currently stable. The average marketing time for
Market for this type of property	Remained Stable for the past 6 months.	similar properties in the subject area is 120 days.
Normal Marketing Days	<180	

Client(s): Wedgewood Inc

Property ID: 33139984

LAS VEGAS, NV 89147

**50783** Loan Number

**\$378,000**• As-Is Value

by ClearCapital

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	9311 Day Star Avenue	2878 Altair St	9289 Scenic Mountain Ln	8723 Villa Ariel Ln
City, State	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV
Zip Code	89147	89117	89117	89147
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		1.53 ¹	0.22 1	1.34 1
Property Type	Other	Other	Other	Other
Original List Price \$	\$	\$409,900	\$349,900	\$398,700
List Price \$		\$409,900	\$349,900	\$398,700
Original List Date		08/03/2022	05/29/2022	07/20/2022
DOM · Cumulative DOM		1 · 1	8 · 67	12 · 15
Age (# of years)	26	24	27	22
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	Other Townhome	Other Townhome	Other Townhome	Other Townhome
# Units	1	1	1	1
Living Sq. Feet	1,450	1,443	1,490	1,425
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	2 · 2 · 1	3 · 1 · 1
Total Room #	5	5	6	5
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 1 Car	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	0.17 acres	0.08 acres	0.05 acres	0.05 acres
Other	none	none	none	none

<sup>\*</sup> 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** The gourmet chef's kitchen features a waterfall quartz island, quartz countertops, spacious master with a magnificent ultramodern walk-in shower & custom walk-in closet in the spa-like bath area.
- **Listing 2** Spring Valley area, with 2 Bedrooms / 2 Baths upstairs and convenient 1/2 Bath downstairs. Features include attached 1-car garage, covered outdoor patio, and plenty of storage.
- **Listing 3** lagstone pavers outside, Built--in BBQ. All plumbing throughout, appliances included, 2 car attached garage, immaculate. Southwest location, easy access to freeway, dining and shopping.

<sup>&</sup>lt;sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>&</sup>lt;sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>&</sup>lt;sup>3</sup> Subject \$/ft based upon as-is sale price.

LAS VEGAS, NV 89147

**50783** Loan Number

**\$378,000**• As-Is Value

by ClearCapital

Recent Sales				
	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	9311 Day Star Avenue	9277 Scenic Mountain Ln	8736 Villa Pablo Ln	3504 Judah Way
City, State	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV
Zip Code	89147	89117	89147	89147
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.22 1	1.29 1	0.15 1
Property Type	Other	Other	Other	Other
Original List Price \$		\$360,000	\$370,000	\$405,000
List Price \$		\$360,000	\$370,000	\$405,000
Sale Price \$		\$360,000	\$370,000	\$405,000
Type of Financing		Conventional	Conventional	Conventional
Date of Sale		07/15/2022	07/28/2022	04/15/2022
DOM · Cumulative DOM		3 · 28	16 · 50	6 · 29
Age (# of years)	26	27	21	28
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	Other Townhome	Other Townhome	Other Townhome	Other Townhome
# Units	1	1	1	1
Living Sq. Feet	1,450	1,490	1,499	1,450
Bdrm · Bths · ½ Bths	3 · 2	2 · 2 · 1	3 · 2 · 1	3 · 2
Total Room #	5	6	7	7
Garage (Style/Stalls)	Attached 2 Car(s)	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	0.17 acres	0.05 acres	0.05 acres	0.13 acres
Other	none	none	none	none
Net Adjustment		+\$3,550	-\$1,640	+\$400
Adjusted Price		\$363,550	\$368,360	\$405,400

<sup>\*</sup> Sold 3 is the most comparable sale to the subject.

<sup>&</sup>lt;sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>&</sup>lt;sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>&</sup>lt;sup>3</sup> Subject \$/ft based upon as-is sale price.

LAS VEGAS, NV 89147

**50783** Loan Number

**\$378,000**• As-Is Value

by ClearCapital

#### Recent Sales - Cont.

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

- **Sold 1** Dual spacious master rooms upstairs. and waterproof flooring throughout the house.granite countertop in your kitchen with stainless steel appliances that overlooks the great room w/ warm fireplace. 2000/Bed, -1250/bath, -400/gla, 600/lot, 100/age,2500/garage
- **Sold 2** This gorgeous 3 Bedroom, 2.5 Bath, 2 Car Garage Townhome is situated in a small flex space loft, lots of natural light and hardwood floors throughout -1250/bath, -490/gla, 600/lot, -500/age
- **Sold 3** 3 bedrooms, 2 full bathrooms Large covered patio provides tons of shade and a welcome place to enjoy the back yard and outdoor dining. 200/lot, 200/age

Client(s): Wedgewood Inc

Property ID: 33139984

Effective: 08/04/2022

Page: 4 of 16

LAS VEGAS, NV 89147

50783 Loan Number

\$378,000 As-Is Value

by ClearCapital

Subject Sale	es & Listing Hist	tory					
Current Listing S	tatus	Not Currently I	isted	Listing Histor	y 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	\$397,000	\$397,000		
Sales Price	\$378,000	\$378,000		
30 Day Price	\$359,000			
Comments Regarding Pricing S	trategy			

The subject should be sold in as-is condition. The market conditions are currently stable. Due to the lack of more suitable comparisons, it was necessary to exceed 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. List 1 Comp were weighted the most and similar in bedrooms and bathrooms. Sold comparable 3 was weighted the heaviest due to GLA. subject is currently occupied .verified through the tax record .

Client(s): Wedgewood Inc

Property ID: 33139984

Effective: 08/04/2022

Page: 5 of 16

LAS VEGAS, NV 89147

**50783** Loan Number

**\$378,000**• As-Is Value

by ClearCapital

## 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.

Client(s): Wedgewood Inc Property ID: 33139984 Effective: 08/04/2022 Page: 6 of 16

## **Subject Photos**

by ClearCapital



Front



Address Verification



Side



Side



Street



Street

# **Subject Photos**

by ClearCapital





Other Other

by ClearCapital

## **Listing Photos**





Front

9289 Scenic Mountain LN Las Vegas, NV 89117



Front

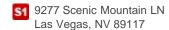
8723 VILLA ARIEL LN Las Vegas, NV 89147

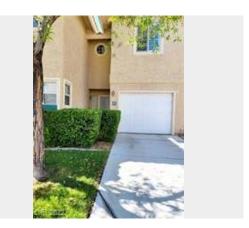


Front

LAS VEGAS, NV 89147

## **Sales Photos**





Front

8736 Villa Pablo LN Las Vegas, NV 89147



Front

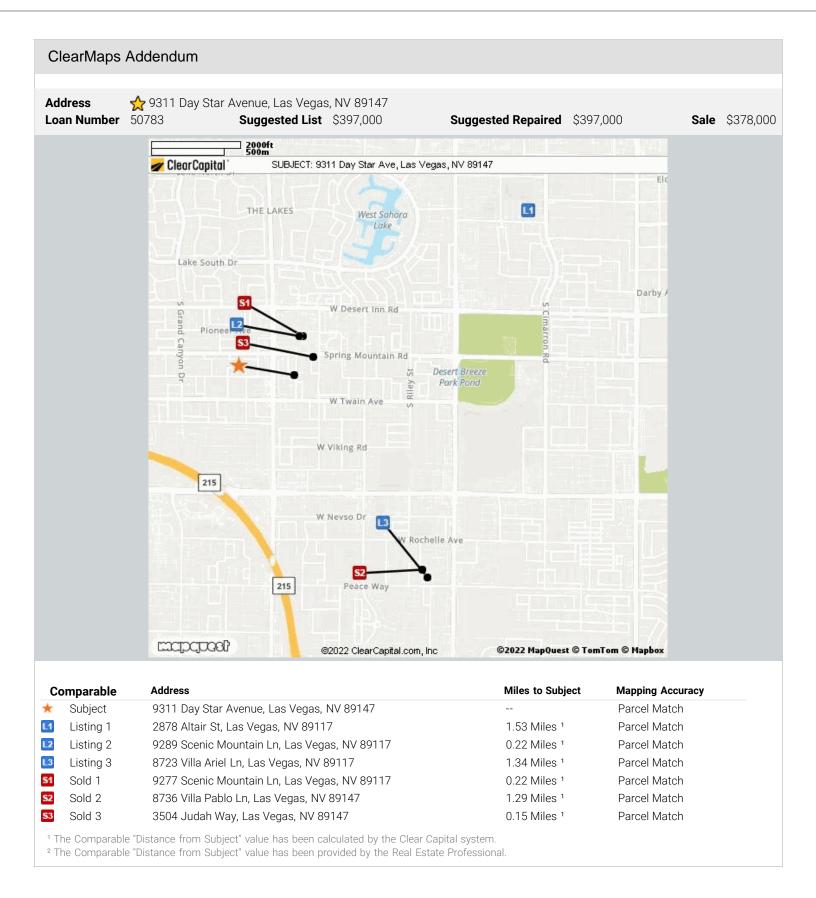
3504 Judah WAY Las Vegas, NV 89147



50783

**\$378,000**• As-Is Value

by ClearCapital LAS VEGAS, NV 89147 Loan Number



LAS VEGAS, NV 89147

50783

\$378,000

Loan Number • As-Is Value

#### Addendum: Report Purpose

by ClearCapital

#### 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.

Client(s): Wedgewood Inc

Property ID: 33139984

Page: 12 of 16

50783

\$378,000 • As-Is Value

LAS VEGAS, NV 89147 Loan Number

#### 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.

Client(s): Wedgewood Inc

Property ID: 33139984

Page: 13 of 16

LAS VEGAS, NV 89147

**50783** Loan Number

**\$378,000**• As-Is Value

by ClearCapital

#### 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.

Client(s): Wedgewood Inc Property ID: 33139984 Effective: 08/04/2022 Page: 14 of 16



LAS VEGAS, NV 89147

50783

**\$378,000**• As-Is Value

Loan Number

#### Broker Information

by ClearCapital

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

Phone7022976321Emailjmasonbpo@bluedotrealestate.com

**Broker Distance to Subject** 13.39 miles **Date Signed** 08/04/2022

/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: **9311 Day Star Avenue, Las Vegas, NV 89147**
- 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 4, 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.

Client(s): Wedgewood Inc Property ID: 33139984 Effective: 08/04/2022 Page: 15 of 16

by ClearCapital

LAS VEGAS, NV 89147

**50783** Loan Number

\$378,000 • As-Is Value

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.

Client(s): Wedgewood Inc

Property ID: 33139984

Effective: 08/04/2022

Page: 16 of 16