DRIVE-BY BPO

6548 MOUNT ROY LANE

LAS VEGAS, NEVADA 89156

51064 Loan Number **\$425,000**• 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	6548 Mount Roy Lane, Las Vegas, NEVADA 89156 05/13/2024 51064 Champery Rental REO LLC	Order ID Date of Report APN County	9334224 05/13/2024 14015514023 Clark	Property ID	35392181
Tracking IDs					
Order Tracking ID	5.9_Atlas_AgedBPO	Tracking ID 1	5.9_Atlas_AgedBPC)	
Tracking ID 2		Tracking ID 3			

General Conditions						
Owner	CHAMPERY RENTAL REO LLC	Condition Comments				
R. E. Taxes	\$1,502	The subject property was recently renovated and appears to be				
Assessed Value	\$97,435	in good exterior condition with good pride of ownership. No exterior damages and/or deferred maintenance was identified.				
Zoning Classification	Residential					
Property Type	SFR					
Occupancy	Vacant					
Secure?	Yes					
(On Electronic Lockbox)						
Ownership Type	Fee Simple					
Property Condition	Good					
Estimated Exterior Repair Cost	\$0					
Estimated Interior Repair Cost						
Total Estimated Repair	\$0					
HOA	No					
Visible From Street	Visible					
Road Type	Public					

ıta				
Suburban	Neighborhood Comments			
Stable	The subject property is located in a non-gated community			
Low: \$300000 High: \$425845	properties in the East area of Las Vegas. The community has no HOA or HOA fees. Property maintenance in the community			
Decreased 6 % in the past 6 months.	varies, left to the discretion of individual owners/occupants but is generally average. Close to schools, shopping and major			
<30	surface streets. Freeway access is very limited.			
	Suburban Stable Low: \$300000 High: \$425845 Decreased 6 % in the past 6 months.			

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Current Listings				
	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	6548 Mount Roy Lane	6534 Jordan River Dr	6586 Jordan River Dr	3062 French Creek Ct
City, State	Las Vegas, NEVADA	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV
Zip Code	89156	89156	89156	89156
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.		0.08 1	0.12 1	0.04 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$399,999	\$410,900	\$450,000
List Price \$		\$399,999	\$405,000	\$450,000
Original List Date		04/26/2024	02/20/2024	04/13/2024
DOM · Cumulative DOM		14 · 17	80 · 83	27 · 30
Age (# of years)	26	27	26	26
Condition	Good	Good	Average	Good
Sales Type		Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Beneficial; Mountain	Beneficial; Mountain	Neutral ; Residential	Neutral ; Residential
Style/Design	2 Stories Conventional	2 Stories Conventional	2 Stories Conventional	2 Stories Conventional
# Units	1	1	1	1
Living Sq. Feet	2,095	1,870	2,095	2,297
Bdrm · Bths · ½ Bths	4 · 2 · 1	3 · 3	4 · 2 · 1	4 · 2 · 1
Total Room #	7	6	4	8
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	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	0.10 acres	0.13 acres	0.10 acres	0.18 acres
Other	Dualpne	Dualpne	Dualpne	Dualpne

^{*} Listing 2 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.

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Current Listings - Cont.

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

- Listing 1 Welcome home! This energy-efficient property is ideally situated on a coveted corner lot. As you step inside, you're greeted by a spacious interior with vaulted ceilings and wood-look flooring that lends a warm, inviting ambiance. The living room is a cozy retreat, perfect for entertaining guests. The heart of the home is the delightful kitchen with espresso cabinets, built-in appliances, a convenient pantry, glossy counters, and a center island with a breakfast bar for casual dining. Retire to the tranquility of the main bedroom, featuring a private bathroom that includes dual sinks, a make-up vanity, a soothing tub for relaxation, and a spacious walk-in closet. All additional bedrooms are well-appointed with mirror-door closets. Step outside to discover a sizable backyard with a fire pit and ample space for a swimming pool or to realize your creative landscaping ideas. THIS HOME QUALIFIES FOR \$7500 CLOSING COSTS WITH CHASE. Adjust +\$5K for bedroom,-\$2K for bath,-\$2K for lot,+\$11K for GLA. ADJUSTED LIST PRICE: \$411,999.
- **Listing 2** Beautiful 2 story home for Sale, 4 bedrooms and no HOA, show and sell. You and your clients won't be disappointed viewing this beautiful Sunrise mountain home. Adjust +\$10K for view, +\$10K for condition. ADJUSTED LIST PRICE: \$425,000.
- Listing 3 Welcome to your next home! This 4-bedroom, 2.5 bath, 2-story residence offers the perfect blend of comfort, style, and functionality. Inside, you're greeted by a spacious interior, updated flooring on the 2nd level—no carpet! The main level boasts a seamless flow from the inviting living room to the kitchen, complete with modern appliances. Convenient separate laundry room complete with washer & dryer. Upstairs, you'll find 4 bedrooms. The primary suite is a true retreat, featuring an en-suite bathroom and a walk-in closet. The allure of this home doesn't end indoors. Outside you'll discover the expansive lot, perfect for outdoor entertaining and recreation. With ample space to park your RV and the potential to create your own backyard oasis. Adjust +\$10K for view, -\$5200 for lot,-\$9900 for GLA. ADJUSTED LIST PRICE: \$455,100.

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	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	6548 Mount Roy Lane	3036 Sierra Ridge Dr	6550 Jordan River Dr	6570 Arrow Creek Ct
City, State	Las Vegas, NEVADA	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV
Zip Code	89156	89156	89156	89156
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.		0.19 1	0.08 1	0.29 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$440,000	\$429,000	\$445,000
List Price \$		\$420,000	\$425,000	\$445,000
Sale Price \$		\$420,000	\$425,000	\$445,000
Type of Financing		Conv	Fha	Conv
Date of Sale		10/30/2023	03/25/2024	04/30/2024
DOM · Cumulative DOM	•	89 · 89	68 · 68	39 · 39
Age (# of years)	26	27	27	29
Condition	Good	Good	Average	Average
Sales Type		Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Beneficial; Mountain	Neutral ; Residential	Beneficial ; Mountain	Neutral ; Residential
Style/Design	2 Stories Conventional	2 Stories Conventional	2 Stories Conventional	2 Stories Conventional
# Units	1	1	1	1
Living Sq. Feet	2,095	2,061	1,870	2,297
Bdrm · Bths · ½ Bths	4 · 2 · 1	4 · 2 · 1	4 · 3	4 · 2 · 1
Total Room #	7	7	7	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	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	Pool - Yes
Lot Size	0.10 acres	0.21 acres	0.10 acres	0.16 acres
Other	Dualpne	Dualpne	Dualpne	Solar Panels
Net Adjustment		+\$4,500	+\$9,000	-\$19,900
Adjusted Price		\$424,500	\$434,000	\$425,100

^{*} Sold 1 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.

- Welcome to your new 4 bedroom 2 1/2 bath beautiful home. walk-in closet in master with separate tub and shower open kitchen with new countertops less than a year old. HUGE Balcony that can be accessed through the master bedroom. oversize corner lot. This property has a bedroom downstairs that can be used as an office. Don't wait any longer make this house yours today. Adjust +\$10K for view, -\$7200 for lot, +\$1700 for GLA.
- Sold 2 Just in time for the summer season, welcome to 6550 Jordan River Drive. Nestled in the hills of Sunrise Manor, this 4-bedroom, 3-full bathroom home offers a perfect blend of comfort and style. Step into the backyard paradise, ideal for those warm summer days spent with friends and family. Enjoy a sparkling solar-heated pool with wet deck and water feature, surrounded by new synthetic grass, paver path and designated dog run for your furry friends. The home features three bedrooms upstairs with new flooring, a separate laundry room, and two full bathrooms. The spacious primary suite includes a walk-in closet, two sinks, separate tub and shower. The fourth bedroom, recently built downstairs, comes with the convenience of the third full bathroom perfect for guests, grandparents, or that energetic teenager. Noteworthy amenities include NO HOA, newer air conditioner, furnace, and hot water tank. Adjust -\$10K for pool,+\$10K for condition,-\$2K for bath,+\$11K for GLA.
- Sold 3 This beautiful 4-bedroom, 2.5-bathroom home nestled on the end of a cul-de-sac on the east Side of the Valley offers a perfect blend of comfort and privacy. The backyard is ideal for hosting family and friends on those warm summer days. Enjoy your sparkling pool and oversized covered patio. The home features 4 bedrooms with porcelain tile flooring downstairs, and wood laminate upstairs. There is a separate laundry room downstairs. The spacious primary suite includes a walk-in closet, two sinks, separate tub and shower. There is NO HOA, and the owners replaced the AC unit in January 2024. Adjust +\$10K for view, -\$10K for pool, -\$5K for solar panels,+\$10K for condition,-\$3900 for lot,-\$9900 for GLA.

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Current Listing S	es & Listing His	Currently Liste	d	Listing History (Comments		
Listing Agency/F	irm	ERA Brokers Consolidated		The subject property is present listed on the MLS and is Under			
Listing Agent Na	me	JoAnn Binette			close date is 6/7		
Listing Agent Ph	one	(702) 469-011	4				
# of Removed Li Months	stings in Previous 12	0					
# of Sales in Pro Months	evious 12	0					
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
04/05/2024	\$449,900	04/25/2024	\$425,000	Pending/Contract	05/03/2024	\$425,000	MLS

Marketing Strategy					
	As Is Price	Repaired Price			
Suggested List Price	\$434,000	\$434,000			
Sales Price	\$425,000	\$425,000			
30 Day Price	\$391,000				
Comments Regarding Pricing Strategy					

The Comparables utilized in this report are the best available due to continued inventory shortage. The suggested sale price for the subject property is \$425,000 @ \$202.86 per SqFt. The suggested sale price is bracketed by the Adjusted Comparables.

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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LAS VEGAS, NEVADA 89156

Subject Photos

by ClearCapital



Front



Address Verification



Side



Side



Side



Side

Subject Photos

by ClearCapital

DRIVE-BY BPO







Street



Other



Other

Listing Photos





Front

6586 Jordan River Dr Las Vegas, NV 89156



Front

3062 French Creek Ct Las Vegas, NV 89156



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Sales Photos

by ClearCapital

3036 Sierra Ridge Dr Las Vegas, NV 89156



Front

6550 Jordan River Dr Las Vegas, NV 89156



Front

6570 Arrow Creek Ct Las Vegas, NV 89156

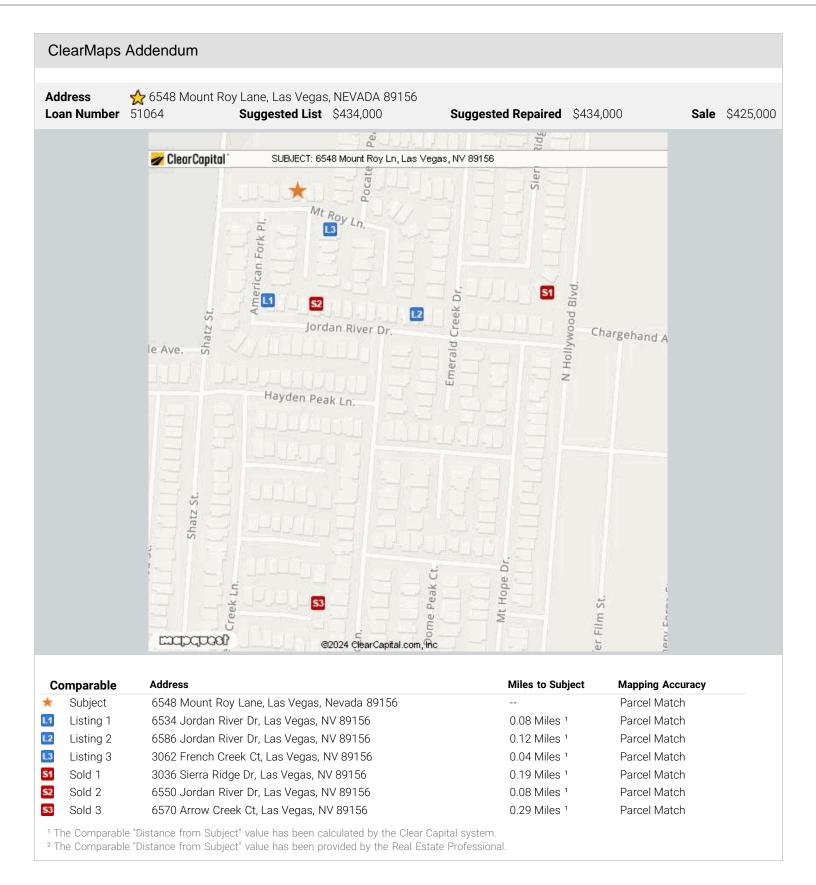


Front

\$425,000 As-Is Value

by ClearCapital

51064 LAS VEGAS, NEVADA 89156 Loan Number



LAS VEGAS, NEVADA 89156

51064 Loan Number

\$425,000

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.

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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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Broker Information

Broker Name MARGERY BAIRD Company/Brokerage The Nitro Group-REALTY ONE

License No S.0059003 Address 4124 Autumndale Av North Las Vegas NV 89031

License Expiration 12/31/2024 License State NV

Phone7025010356Emailinfo@MargisTrademarkSvcs.com

Broker Distance to Subject 9.79 miles **Date Signed** 05/13/2024

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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