## **DRIVE-BY BPO**

#### 6809 HATHAWAY DRIVE

LAS VEGAS, NV 89156

**51269** Loan Number

\$440,000

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	6809 Hathaway Drive, Las Vegas, NV 89156 03/07/2023 51269 Catamount Properties 2018 LLC	Order ID Date of Report APN County	8644873 03/07/2023 140-23-413-0 Clark	Property ID	33975214
Tracking IDs					
Order Tracking ID	03.06.23 BPO Citi-CS Update	Tracking ID 1	03.06.23 BPO 0	Citi-CS Update	
Tracking ID 2		Tracking ID 3			

Owner	Hernandez Katrina V	Condition Comments
R. E. Taxes	\$2,107	Subject appears to be in average condition with no signs of
Assessed Value	\$101,261	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	
HOA	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Da	ata	
Location Type	Suburban	Neighborhood Comments
Local Economy	Stable	The subject is located in a suburban location that has close
Sales Prices in this Neighborhood	Low: \$201,000 High: \$698,000	proximity to parks, shops and major highways. Market conditions are stable and supply and demand are balanced. REC
Market for this type of property	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.
Normal Marketing Days	<180	

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Current Listings				
	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	6809 Hathaway Drive	6344 Rosemount Ave	6280 Desert Sun Dr	1421 Calmview Pl
City, State	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV
Zip Code	89156	89156	89110	89110
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.90 1	0.69 1	0.63 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$409,999	\$440,500	\$475,000
List Price \$		\$409,999	\$440,500	\$475,000
Original List Date		09/08/2022	06/28/2022	06/23/2022
DOM · Cumulative DOM		180 · 180	252 · 252	257 · 257
Age (# of years)	36	29	35	41
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	1 Story ranch	2 Stories colonial	1 Story ranch	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	1,963	2,080	2,045	1,885
Bdrm · Bths · ½ Bths	4 · 2	5 · 3	4 · 2	3 · 1
Total Room #	8	10	9	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	
Lot Size	0.41 acres	0.13 acres	0.23 acres	0.28 acres

<sup>\*</sup> Listing 2 is the most comparable listing to the subject.

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

- **Listing 1** that features 5 bed 3 full baths 2080 Sqft living and Tile through out the home including kitchen area, Pantry, 2 car garage, bedroom downstairs, ample back All appliances stay
- Listing 2 2nd bathroom. Dining area with floorplan. Fireplace in Living room. All bedrooms are nice large sizes
- **Listing 3** Primary bedroom is very large with sliding glass doors to back yard. It has enough room you could have a sitting area, work space and/or exercise machine.

<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.

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	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	6809 Hathaway Drive	1240 Lime Point St	2132 Linden Tree St	6603 Abbeywood Dr
City, State	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV
Zip Code	89156	89110	89156	89110
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.61 1	0.70 1	0.57 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$400,000	\$430,000	\$469,000
List Price \$		\$400,000	\$430,000	\$469,000
Sale Price \$		\$400,000	\$430,000	\$469,000
Type of Financing		Conventional	Conventional	Conventional
Date of Sale		03/09/2022	05/31/2022	09/13/2022
DOM · Cumulative DOM		32 · 32	62 · 62	32 · 32
Age (# of years)	36	25	28	27
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	Adverse ; Residential	Adverse ; Residential	Adverse ; Residential
Style/Design	1 Story ranch	1 Story ranch	1 Story ranch	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	1,963	1,643	2,061	2,349
Bdrm · Bths · ½ Bths	4 · 2	3 · 2	3 · 2 · 1	4 · 2
Total Room #	8	7	7	8
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 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
Lot Size	0.41 acres	0.16 acres	0.15 acres	0.19 acres
Other	none	none	none	none
Net Adjustment		+\$5,350	-\$1,730	-\$11,160
Adjusted Price		\$405,350	\$428,270	\$457,840

<sup>\*</sup> Sold 2 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.

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#### Recent Sales - Cont.

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

- Sold 1 outside kitchen, trampoline and/or workshop. Kids would love to play in backyard or ride bikes on the low traffic cul-de-sac. Inside the kitchen has lots of cabinet space for storage. The dining area is big enough for a large table. Family room is set 2000/Bed, 0/bath, 3200/gla, 1250/lot, -1100/age,0/garage0/Basement
- Sold 2 single story 3 bedroom home with nter into the bright living room with cozy fireplace, wood flooring and plantation shutters. Kitchen boasts tile stainless steel appliances, recessed lighting and pantry. Primary bedroom has wood flooring, large closet, crown molding and more. Secondary bedrooms have custom paint and carpet 0/Bed, -1250/bath, -980/gla, 1300/lot, -800/age,0/garage0/Basement
- Sold 3 single story home with a 3 car garage with Walk inside to a spacious open floor plan that has tile and upgraded carpet/pad throughout! Kitchen boasts stainless steel stove/oven, breakfast, abundance of cabinetry, secondary dining area & large pantry! Oversized master bedroom has a large walk in closet and master bathroom with double sinks, makeup table, toiletry closet & walk in shower! All secondary bedrooms have ceiling fan lights! Garage 0/Bed, 0/bath, -3860/gla, 1100/lot, -900/age,-2500/garage0/Basement, -5000/pool

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Subject Sale	es & Listing His	tory					
Current Listing St	atus	Not Currently I	isted	Listing Histor	y Comments		
Listing Agency/Firm Listing Agent Name Listing Agent Phone		there is no sale and listing history for the subject in past 12 months.					
		# of Removed Lis Months	tings in Previous 12	0			
# of Sales in Prev 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	\$462,000	\$462,000		
Sales Price	\$440,000	\$440,000		
30 Day Price	\$418,000			
Comments Regarding Pricing S	Comments Regarding Pricing Strategy			

The subject should be sold in as-is condition. The market conditions are currently stable. occupancy verified through the tax record. subject is located near a busy road and commercial. This factor does not affect the subject's marketability sold 2 Comp were weighted the most and similar in gla List 2 Comp were weighted the most and similar in gla, age Due to the lack of more suitable comparisons, it was necessary to over 6 months from inspection date, guidelines for lot size, and some recommended guidelines when choosing comparable properties.

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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** 



Address Verification



Side



Side



Street



Street

## **Subject Photos**



Other

## **Listing Photos**

by ClearCapital





Front

6280 Desert Sun DR Las Vegas, NV 89110



Front

1421 Calmview PL Las Vegas, NV 89110



## **Sales Photos**





Front

2132 Linden Tree ST Las Vegas, NV 89156



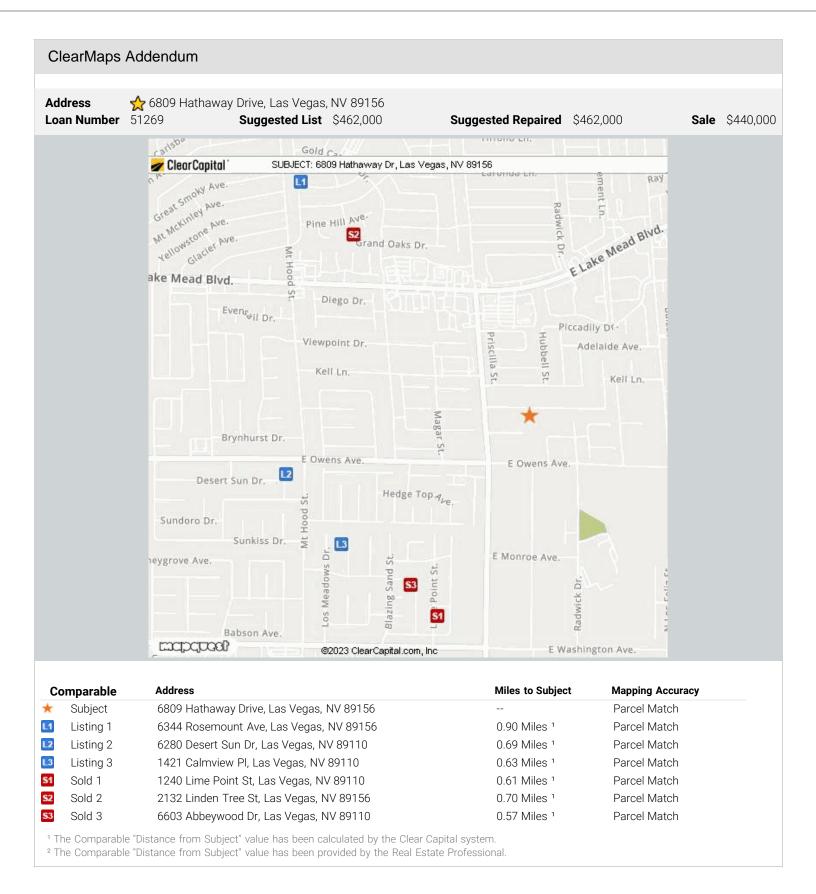
Front

6603 Abbeywood DR Las Vegas, NV 89110



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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:

by ClearCapital

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
- 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** 14.11 miles **Date Signed** 03/07/2023

/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: **6809 Hathaway Drive, Las Vegas, NV 89156**
- 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: March 7, 2023 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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