DRIVE-BY BPO

879 RAINBOLT LANE

HENDERSON, NV 89052

52396 Loan Number

\$590,000• 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	879 Rainbolt Lane, Henderson, NV 89052 01/31/2023 52396 Hollyvale Rental Holdings LLC	Order ID Date of Report APN County	8600607 01/31/2023 178-31-216-0 Clark	Property ID	33863944
Tracking IDs					
Order Tracking ID	01.31.23 BPO Request	Tracking ID 1	01.31.23 BPO	Request	
Tracking ID 2		Tracking ID 3			

General Conditions		
Owner	Yang Bo	Condition Comments
R. E. Taxes	\$3,150	The subject appears to be in average condition with no signs of
Assessed Value	\$381,174	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 Da	ta					
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: \$115,000 High: \$985,000	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	879 Rainbolt Lane	2540 Ashley Rose Ter	2727 Cool Lilac Ave	1062 Castiron Ridge Ct
City, State	Henderson, NV	Henderson, NV	Henderson, NV	Henderson, NV
Zip Code	89052	89052	89052	89052
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.41 1	0.71 1	0.79 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$600,000	\$639,900	\$564,000
List Price \$		\$600,000	\$639,900	\$564,000
Original List Date		01/13/2023	09/15/2022	08/22/2022
DOM · Cumulative DOM	•	18 · 18	138 · 138	155 · 162
Age (# of years)	25	25	23	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 Traditional	1 Story Traditional	1 Story Traditional	1 Story Traditional
# Units	1	1	1	1
Living Sq. Feet	2,251	2,346	2,553	1,950
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2 · 1	3 · 2 · 1	3 · 3
Total Room #	7	7	7	7
Garage (Style/Stalls)	Attached 3 Car(s)	Attached 3 Car(s)	Attached 3 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	Pool - Yes		
Lot Size	0.21 acres	0.16 acres	0.18 acres	0.17 acres
Other	Porch, Deck, Fireplace, Fence	Fence, Fireplace	Patio, Fence, Fireplace	Fireplace

^{*} 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** Three bedrooms, Two full bathrooms, One half bathroom, Formal living room, Dining room, kitchen with steel stainless appliances. dishwasher, dryer and washer, single oven, stove, smoke detector.
- **Listing 2** 3 bedrooms, 2.5 baths, spacious great room, family room, 3 car garage and open spaces. Flooring: Carpet, Ceramic, 3 cars attached garage.
- **Listing 3** Enjoy cooking in this stylish kitchen with stainless appliances and a center island for food preparation. Picture evenings by the fireplace and mornings having coffee out on the patio in the backyard. The main bedroom boasts a private ensuite with a walkin closet. Other bedrooms offer plush carpet, ceiling fans, and sizable closets. Relax with your favorite drink in the fenced in backyard with a patio, and great opportunity for adding personal touches.

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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	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	879 Rainbolt Lane	2268 Bull Lake Dr	1120 Phillip Island St	1131 Winter Storm Dr
City, State	Henderson, NV	Henderson, NV	Henderson, NV	Henderson, NV
Zip Code	89052	89052	89052	89052
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.69 1	0.94 1	0.72 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$550,000	\$600,000	\$620,000
List Price \$		\$550,000	\$600,000	\$620,000
Sale Price \$		\$550,000	\$600,000	\$620,000
Type of Financing		Conventional	Conventional	Conventional
Date of Sale		10/25/2022	01/04/2023	06/24/2022
DOM · Cumulative DOM	•	6 · 56	141 · 174	17 · 32
Age (# of years)	25	17	18	21
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 Traditional	2 Stories Traditional	1 Story Traditional	1 Story Traditional
# Units	1	1	1	1
Living Sq. Feet	2,251	1,755	2,479	2,300
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 1 · 1	4 · 2 · 1	3 · 3
Total Room #	7	7	8	7
Garage (Style/Stalls)	Attached 3 Car(s)	Attached 2 Car(s)	Attached 3 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	0.21 acres	0.12 acres	0.14 acres	0.2 acres
Other	Porch, Deck, Fireplace, Fence	Patio, Porch, Deck, Fence	Porch, Fence	Fence, Deck
Net Adjustment		+\$14,620	-\$260	+\$6,520
Adjusted Price		\$564,620	\$599,740	\$626,520

^{*} Sold 3 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** Adjustment: GLA/9920, Age/-800, Full bathroom/4000, Garage/1500. Nice sized living room adjoins kitchen has solid surface counters, walk-in pantry and breakfast nook and bar. Spacious primary suite with full closet organizers. All bedrooms are prewired for ceiling fans. Nice backyard with covered patio.
- **Sold 2** Adjustment: GLA/-4560, Age/-700, Bedroom/-3000, Pool/6000, Amenities/2000. 4 bedrooms, 2.5 baths & a 3 car finished garage. Living room with fireplace. Separate family room. Dining room. The kitchen a center island with breakfast bar, stack stone backsplash.
- **Sold 3** Adjustment: GLA/-980, Full bathroom/-4000, Full bathroom/2000, Garage/1500, Pool/6000, Amenities/2000. Three bedroom, Three bathrooms, Den & Dining Area. Vaulted Ceilings & Open Floor plan Tempt you to relax in Spacious Family Room. 2 cars attached garage.

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Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
# of Sales in Pre Months	evious 12	0					
# of Removed Li Months	stings in Previous 12	0					
Listing Agent Ph	one						
Listing Agent Na	me						
Listing Agency/F	irm			No Sales &	Listing History		
Current Listing S	Status	Not Currently I	₋isted	Listing Histor	ry Comments		
Subject Sal	es & Listing His	tory					

Marketing Strategy				
	As Is Price	Repaired Price		
Suggested List Price	\$600,000	\$600,000		
Sales Price	\$590,000	\$590,000		
30 Day Price	\$580,000			
Comments Regarding Pricing S	trategy			

The subject should be sold in as-is condition. Due to suburban density and lack of more suitable comparable, it was necessary to exceed over 3 months from the inspection date. Few comps available, the comps chosen were the best available and closest to the GLA, age, lot size and style as the subject. Subject's last known sale date is 10/22/2010 and the price is \$195,000 Subject appears to be currently Occupied verified by the parking of cars in front of the home..

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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

by ClearCapital



Front



Address Verification



Side



Side



Street



Street

Subject Photos

by ClearCapital



Other

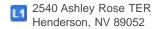
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Listing Photos



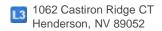


Front





Front







Sales Photos





Front

1120 Phillip Island ST Henderson, NV 89052



Front

1131 Winter Storm DR Henderson, NV 89052



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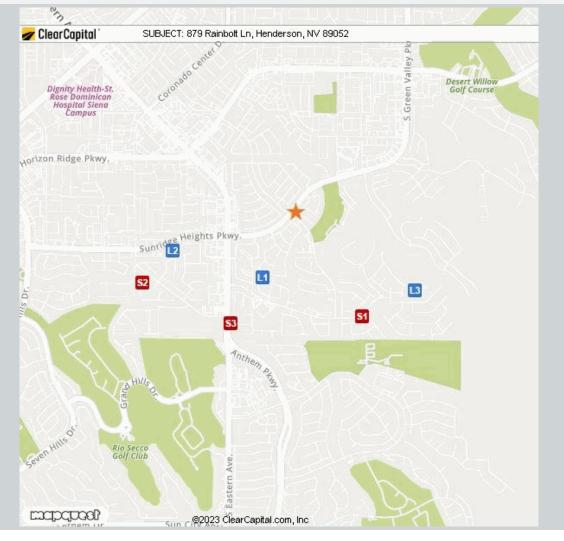
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ClearMaps Addendum

by ClearCapital

Suggested Repaired \$600,000

Sale \$590,000



Comparable	Address	Miles to Subject	Mapping Accuracy
* Subject	879 Rainbolt Lane, Henderson, NV 89052		Parcel Match
Listing 1	2540 Ashley Rose Ter, Henderson, NV 89052	0.41 Miles ¹	Parcel Match
Listing 2	2727 Cool Lilac Ave, Henderson, NV 89052	0.71 Miles ¹	Parcel Match
Listing 3	1062 Castiron Ridge Ct, Henderson, NV 89052	0.79 Miles ¹	Parcel Match
Sold 1	2268 Bull Lake Dr, Henderson, NV 89052	0.69 Miles ¹	Parcel Match
Sold 2	1120 Phillip Island St, Henderson, NV 89052	0.94 Miles ¹	Parcel Match
Sold 3	1131 Winter Storm Dr, Henderson, NV 89052	0.72 Miles ¹	Parcel Match

¹ The Comparable "Distance from Subject" value has been calculated by the Clear Capital system.

² The Comparable "Distance from Subject" value has been provided by the Real Estate Professional.

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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

Blue Dot Real Estate Las Vegas, **Broker Name** Judy Mason Company/Brokerage

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

200 Henderson NV 89052

License Expiration 08/31/2023 License State

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

Date Signed 01/31/2023 **Broker Distance to Subject** 1.06 miles

/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: 879 Rainbolt Lane, Henderson, NV 89052
- 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: January 31, 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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