## **DRIVE-BY BPO**

### **5990 BASSIO AVENUE**

LAS VEGAS, NV 89141

**52935** Loan Number

**\$410,000**• 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

Address Inspection Date Loan Number Borrower Name	5990 Bassio Avenue, Las Vegas, NV 89141 03/18/2023 52935 Catamount Properties 2018 LLC	Order ID Date of Report APN County	8661124 03/18/2023 176-36-215-0 Clark	Property ID	34025830
Tracking IDs					
Order Tracking ID	03.17.23 BPO Request	Tracking ID 1	03.17.23 BPO F	Request	
Tracking ID 2		Tracking ID 3			

General Conditions		
Owner	Arriba Eva	Condition Comments
R. E. Taxes	\$4,745	Subject appears to be in average condition with no signs of
Assessed Value	\$113,835	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	nta	
Location Type	Suburban	Neighborhood Comments
Local Economy	Stable	The subject is located in a suburban location that has clos
Sales Prices in this Neighborhood	Low: \$250,000 High: \$550,000	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	

Client(s): Wedgewood Inc

Property ID: 34025830

**52935** Loan Number

**\$410,000**As-Is Value

by ClearCapital

Current Listings				
	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	5990 Bassio Avenue	10632 Allegrini Drive	6160 Pine Banks Court	10951 Saint Rafael Street
City, State	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV
Zip Code	89141	89141	89141	89141
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.25 1	0.20 1	0.29 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$450,000	\$460,000	\$429,999
List Price \$		\$399,900	\$460,000	\$429,999
Original List Date		08/26/2022	11/22/2022	01/18/2023
DOM · Cumulative DOM		203 · 204	115 · 116	58 · 59
Age (# of years)	18	17	16	23
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	2,021	1,909	2,026	1,930
Bdrm · Bths · ½ Bths	3 · 3	3 · 2 · 1	3 · 2 · 1	3 · 2 · 1
Total Room #	8	8	8	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	0.09 acres	0.09 acres	0.08 acres	0.1 acres
Other	None	None	None	None

<sup>\*</sup> 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** 3 bed, 2.5 bath, water Heater, AC units, tile flooring, Granite countertops, Pantry, bamboo staircase, wrought iron stair rails, Large Loft upstairs, and large master bedroom, master's bath has walk-in closet and sliding closet, dual sink and separate tub and shower, gas fireplace, extra storage, backyard is spacious and side yard.
- **Listing 2** 3 bed 2.5 home. Low maintenance back yard has covered patio and artificial turf. Home features granite countertops, tile floors, stainless steel appliances.
- **Listing 3** 3 bedroom 2 and a half bath split level home with 2 bedrooms downstairs located in Southern Highlands! Home features a balcony overlooking the spacious backyard. Great natural lighting throughout with plantation shutters that add a modern feel.

<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.

**52935** Loan Number

**\$410,000**• As-Is Value

by ClearCapital

Recent Sales				
	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	5990 Bassio Avenue	5610 Nimes Avenue	6443 Oak Savanna Court	5626 Danforth Avenue
City, State	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV
Zip Code	89141	89141	89141	89141
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.33 1	0.61 1	0.59 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$550,000	\$460,000	\$435,000
List Price \$		\$424,999	\$425,000	\$425,000
Sale Price \$		\$380,000	\$423,200	\$425,000
Type of Financing		Conventional	Conventional	Conventional
Date of Sale		12/12/2022	09/22/2022	02/27/2023
DOM · Cumulative DOM	·	173 · 173	71 · 71	45 · 45
Age (# of years)	18	22	16	12
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	2,021	2,190	1,976	2,065
Bdrm · Bths · ½ Bths	3 · 3	3 · 3	4 · 3 · 1	3 · 1 · 1
Total Room #	8	8	10	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				
Lot Size	0.09 acres	0.09 acres	0.05 acres	0.09 acres
Other	None	None	None	None
Net Adjustment		-\$2,135	-\$2,575	+\$2,490
Adjusted Price		\$377,865	\$420,625	\$427,490

<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.

LAS VEGAS, NV 89141

**52935** Loan Number

**\$410,000**As-Is Value

by ClearCapital

#### Recent Sales - Cont.

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

- Sold 1 KITCHEN OFFERS GRANITE COUNTERS, BREAKFAST BAR, STAINLESS STEEL APPLIANCES, 2 PRIMARY BEDROOMS ONE UP & ONE DOWN, HIGH VAULTED CEILINGS, SPACIOUS LOFT, CEILING FANS THROUGH-OUT. SPACIOUS PRIMARY BEDROOMS AND SECONDARY BDRM. -2535/gla, 400/age.
- **Sold 2** Total of 3 bedrooms, 2 baths on top floor . Second floor has a kitchen with stainless appliances, granite counters, kitchen island with breakfast bar and a breakfast nook. stainless appliances in kitchen. -2000/Bed, -1250/bath, 675/gla, 200/lot, -200/age.
- **Sold 3** This 3 Bedroom/Loft Home is an spacious home. The Ceilings downstairs open the floorplan that includes Great Room. Plenty of Space in the Kitchen that includes Stainless Steel appliances, Granite Countertops and Merilat Cabinets. 3750/bath, -660/gla, -600/age.

Client(s): Wedgewood Inc

Property ID: 34025830

LAS VEGAS, NV 89141

**52935** Loan Number **\$410,000**• As-Is Value

by ClearCapital

Current Listing S	Status	Not Currently L	isted	Listing Histor	v Comments		
Listing Agency/Firm		No additional sales or listing history available for the subject from the past 12 months.					
Listing Agent Name							
Listing Agent Ph	one						
# of Removed Li Months	stings in Previous 12	0					
# of Sales in Pre Months	evious 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	\$431,000	\$431,000		
Sales Price	\$410,000	\$410,000		
30 Day Price	\$390,000			
Comments Regarding Pricing S	trategy			

#### Comments Regarding Pricing Strategy

The subject should be sold in as-is condition. Value best supported by sold comp 2 and list comp 3, being the most comparable to the subject. Due to the lack of more suitable comparisons, it was necessary to the guidelines for gla, lot size, age and some recommended guidelines when choosing comparable properties. All the necessary adjustments are made. Proximity to the highway and commercial would not affect subject's marketability and both sides of the highway and commercial are similar market areas.

Client(s): Wedgewood Inc

Property ID: 34025830

LAS VEGAS, NV 89141

**52935** Loan Number

**\$410,000**• 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: 34025830 Effective: 03/18/2023 Page: 6 of 16

# **Subject Photos**

by ClearCapital



Front



Address Verification



Side



Side



Street



Street

**DRIVE-BY BPO** 

## **Subject Photos**





Other Other

by ClearCapital

## **Listing Photos**





Front

6160 Pine Banks Court Las Vegas, NV 89141



Front

10951 Saint Rafael Street Las Vegas, NV 89141



**Front** 

## **Sales Photos**

by ClearCapital





Front

6443 Oak Savanna Court Las Vegas, NV 89141



Front

5626 Danforth Avenue Las Vegas, NV 89141



by ClearCapital

LAS VEGAS, NV 89141 Loan Number

#### ClearMaps Addendum ☆ 5990 Bassio Avenue, Las Vegas, NV 89141 **Address** Loan Number 52935 Suggested List \$431,000 **Sale** \$410,000 Suggested Repaired \$431,000 Clear Capital SUBJECT: 5990 Bassio Ave, Las Vegas, NV 89141 D W Frias Ave. W Frias Ave W Cactus Ave W Cactus Ave S2 San Milano W Conn Ave. L1 Somerset His V Levi Ave L2 Vestone St BARD W Erie Ave. Jordyn Hill St Lautman Ridge Ct Calanas Ave Civita mapqvs81 @2023 ClearCapital.com, Inc Address Miles to Subject **Mapping Accuracy** Comparable Subject 5990 Bassio Avenue, Las Vegas, NV 89141 Parcel Match L1 Listing 1 10632 Allegrini Drive, Las Vegas, NV 89141 0.25 Miles 1 Parcel Match Listing 2 6160 Pine Banks Court, Las Vegas, NV 89141 0.20 Miles 1 Parcel Match Listing 3 10951 Saint Rafael Street, Las Vegas, NV 89141 0.29 Miles 1 Parcel Match **S1** Sold 1 5610 Nimes Avenue, Las Vegas, NV 89141 0.33 Miles 1 Parcel Match S2 Sold 2 6443 Oak Savanna Court, Las Vegas, NV 89141 0.61 Miles 1 Parcel Match **S**3 Sold 3 5626 Danforth Avenue, Las Vegas, NV 89141 0.59 Miles <sup>1</sup> Parcel Match

The Comparable "Distance from Subject" value has been calculated by the Clear Capital system.
The Comparable "Distance from Subject" value has been provided by the Real Estate Professional.

LAS VEGAS, NV 89141

52935

**\$410,000**As-Is Value

Loan Number

#### 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.

Client(s): Wedgewood Inc

Property ID: 34025830

Effective: 03/18/2023 Page: 12 of 16

LAS VEGAS, NV 89141

52935

**\$410,000**As-Is Value

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: 34025830

Page: 13 of 16

LAS VEGAS, NV 89141

**52935** Loan Number **\$410,000**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: 34025830 Effective: 03/18/2023 Page: 14 of 16

LAS VEGAS, NV 89141

52935

\$410,000 As-Is Value

Loan Number

#### Broker Information

by ClearCapital

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

LLC

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** 03/18/2023 **Broker Distance to Subject** 6.27 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: 5990 Bassio Avenue, Las Vegas, NV 89141
- 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 18, 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.

> Client(s): Wedgewood Inc Property ID: 34025830 Effective: 03/18/2023 Page: 15 of 16

**52935** Loan Number

**\$410,000**As-Is Value

by ClearCapital

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: 34025830

Effective: 03/18/2023

Page: 16 of 16