DRIVE-BY BPO

4413 CORAN LANE

53551 Loan Number **\$390,000**• As-Is Value

by ClearCapital

LAS VEGAS, NEVADA 89108 Lo

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	4413 Coran Lane, Las Vegas, NEVADA 89108 05/10/2023 53551 Catamount Properties 2018 LLC	Order ID Date of Report APN County	8734150 05/10/2023 139-19-313-0 Clark	Property ID	34175813
Tracking IDs					
Order Tracking ID Tracking ID 2	05.10.23 BPO Request	Tracking ID 1	05.10.23 BPO Re	equest	
Tracking ID 2		Hacking ID 3			

General Conditions		
Owner	Diana Rios	Condition Comments
R. E. Taxes	\$1,122	The subject is a single story SFR with an attached 3 car garage.
Assessed Value	\$65,897	Subjects exterior is maintained, no repairs noted.
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 an established neighborhood. Area
Sales Prices in this Neighborhood	Low: \$325,000 High: \$575,000	amenities are located within 2 miles and include schools, shopping and restaurants.
Market for this type of property	Decreased 5 % in the past 6 months.	
Normal Marketing Days	<90	

Client(s): Wedgewood Inc

Property ID: 34175813

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	4413 Coran Lane	1101 Woodbridge Dr	4400 Wavecrest Dr	5128 Forrest Hills Ln
City, State	Las Vegas, NEVADA	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV
Zip Code	89108	89108	89108	89108
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.98 1	0.12 1	0.80 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$399,950	\$399,000	\$359,900
List Price \$		\$399,950	\$399,000	\$359,900
Original List Date		04/24/2023	03/23/2023	02/15/2023
DOM · Cumulative DOM		6 · 16	17 · 48	84 · 84
Age (# of years)	44	44	44	51
Condition	Average	Good	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 detached	1 Story detached	1 Story detached	1 Story detached
# Units	1	1	1	1
Living Sq. Feet	1,948	1,597	1,948	2,270
Bdrm · Bths · ½ Bths	4 · 2	3 · 2	4 · 2	3 · 2
Total Room #	6	6	6	5
Garage (Style/Stalls)	Attached 3 Car(s)	Attached 2 Car(s)	Attached 3 Car(s)	Attached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa		Pool - Yes Spa - Yes		
Lot Size	.17 acres	.19 acres	.18 acres	.14 acres
Other				

^{*} Listing 2 is the most comparable listing to the subject.

 $\textbf{Listing Comments} \ \ \text{Why the comparable listing is superior or inferior to the subject.}$

- Listing 1 Fair market, recent updates include new vinyl plank floors throughout, updated kitchen and baths, patio in rear.
- **Listing 2** Fair market, laminate floors throughout, island kitchen with laminate counters, open floor plan, fireplace, covered patio in rear.
- Listing 3 Fair market, carpet and vinyl plank floors, laminate counters, open floor plan, needs cosmetics, patio.

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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Zip Code Datasource Tax Reco Miles to Subj Property Type SFR Original List Price \$ List Price \$ Sale Price \$ Type of Financing Date of Sale DOM · Cumulative DOM Age (# of years) Condition Average Sales Type Location Neutral; Style/Design 1 Story d # Units 1 Living Sq. Feet Bdrm · Bths · ½ Bths 1	s, NEVADA Las Vegas, N 89108	NV Las Vegas, NV 89108 MLS 0.43 ¹ SFR \$410,000 \$410,000 \$395,000 Va	Dr 1805 Stonehaven Dr Las Vegas, NV 89108 MLS 0.27 ¹ SFR \$419,998 \$403,678 \$400,000 Conv 04/13/2022 125 ·
Zip Code Datasource Tax Reco Miles to Subj Property Type SFR Original List Price \$ List Price \$ Type of Financing Date of Sale DOM · Cumulative DOM Age (# of years) Condition Average Sales Type Location Neutral; View Neutral; Style/Design 1 Story design # Units 1 Living Sq. Feet Bdrm · Bths · ½ Bths 1 - 2 Total Room # Garage (Style/Stalls) Basement (Yes/No) Basement (% Fin) Basement Sq. Ft.	89108 ds MLS 2.71 SFR \$359,000 \$369,000 \$343,000 Cash 04/14/2023 21 · 82	89108 MLS 0.43 ¹ SFR \$410,000 \$410,000 \$395,000 Va 12/21/2022 20 · 40	89108 MLS 0.27 ¹ SFR \$419,998 \$403,678 \$400,000 Conv 04/13/2022
Datasource Miles to Subj Property Type SFR Original List Price \$ List Price \$ Type of Financing Date of Sale DOM · Cumulative DOM Age (# of years) 44 Condition Average Sales Type Location Neutral; View Neutral; Style/Design # Units 1 Living Sq. Feet Bdrm · Bths · ½ Bths 1 · 2 Total Room # Garage (Style/Stalls) Basement (Yes/No) Basement Sq. Ft.	ds MLS 2.71 ¹ SFR \$359,000 \$369,000 \$343,000 Cash 04/14/2023 21 · 82	MLS 0.43 ¹ SFR \$410,000 \$410,000 \$395,000 Va 12/21/2022 20 · 40	MLS 0.27 ¹ SFR \$419,998 \$403,678 \$400,000 Conv 04/13/2022
Miles to Subj. Property Type SFR Original List Price \$ List Price \$ Sale Price \$ Type of Financing Date of Sale DOM · Cumulative DOM Age (# of years) Condition Average Sales Type Location Neutral; View Neutral; Style/Design # Units Living Sq. Feet Bdrm · Bths · ½ Bths 4 · 2 Total Room # Garage (Style/Stalls) Basement (Yes/No) Basement Sq. Ft.	2.71 ¹ SFR \$359,000 \$369,000 \$343,000 Cash 04/14/2023 21 · 82	0.43 ¹ SFR \$410,000 \$410,000 \$395,000 Va 12/21/2022 20 · 40	0.27 ¹ SFR \$419,998 \$403,678 \$400,000 Conv 04/13/2022
Property Type Original List Price \$ List Price \$ Sale Price \$ Type of Financing Date of Sale DOM · Cumulative DOM Age (# of years) Condition Average Sales Type Location Neutral; View Neutral; View Neutral; Style/Design # Units 1 Living Sq. Feet Bdrm · Bths · ½ Bths 4 · 2 Total Room # Garage (Style/Stalls) Basement (Yes/No) Basement Sq. Ft.	\$FR \$359,000 \$369,000 \$343,000 Cash 04/14/2023 21 · 82	SFR \$410,000 \$410,000 \$395,000 Va 12/21/2022 20 · 40	\$FR \$419,998 \$403,678 \$400,000 Conv 04/13/2022
Original List Price \$ List Price \$ Sale Price \$ Type of Financing Date of Sale DOM · Cumulative DOM Age (# of years) 44 Condition Average Sales Type Location Neutral; View Neutral; Style/Design 1 Story d # Units 1 Living Sq. Feet 1,948 Bdrm · Bths · ½ Bths 4 · 2 Total Room # 6 Garage (Style/Stalls) Attached Basement (Yes/No) No Basement Sq. Ft.	\$359,000 \$369,000 \$343,000 Cash 04/14/2023 21 · 82	\$410,000 \$410,000 \$395,000 Va 12/21/2022 20 · 40	\$419,998 \$403,678 \$400,000 Conv 04/13/2022
Condition Cond	\$369,000 \$343,000 Cash 04/14/2023 21 · 82	\$410,000 \$395,000 Va 12/21/2022 20 · 40	\$403,678 \$400,000 Conv 04/13/2022
Sale Price \$ Type of Financing Date of Sale DOM · Cumulative DOM Age (# of years) 44 Condition Average Sales Type Location Neutral; View Neutral; Style/Design 1 Story d # Units 1 Living Sq. Feet 1,948 Bdrm · Bths · ½ Bths 4 · 2 Total Room # 6 Garage (Style/Stalls) Attached Basement (Yes/No) No Basement (% Fin) 0% Basement Sq. Ft.	\$343,000 Cash 04/14/2023 21 · 82	\$395,000 Va 12/21/2022 20 · 40	\$400,000 Conv 04/13/2022
Type of Financing Date of Sale DOM · Cumulative DOM Age (# of years) 44 Condition Average Sales Type Location Neutral; View Neutral; Style/Design 1 Story d # Units 1 Living Sq. Feet 1,948 Bdrm · Bths · ½ Bths 4 · 2 Total Room # 6 Garage (Style/Stalls) Attached Basement (Yes/No) No Basement Sq. Ft.	Cash 04/14/2023 21 · 82	Va 12/21/2022 20 · 40	Conv 04/13/2022
Date of Sale DOM · Cumulative DOM · · · · · · · · · · · · · · · · · ·	04/14/2023 21 · 82	12/21/2022 20 · 40	04/13/2022
DOM · Cumulative DOM · · · · · Age (# of years) 44 Condition Average Sales Type Location Neutral; View Neutral; Style/Design 1 Story d # Units 1 Living Sq. Feet 1,948 Bdrm · Bths · ½ Bths 4 · 2 Total Room # 6 Garage (Style/Stalls) Attached Basement (Yes/No) No Basement (% Fin) 0% Basement Sq. Ft.	21 · 82	20 · 40	
Age (# of years) 44 Condition Average Sales Type Location Neutral; View Neutral; Style/Design 1 Story d # Units 1 Living Sq. Feet 1,948 Bdrm · Bths · ½ Bths 4 · 2 Total Room # 6 Garage (Style/Stalls) Attached Basement (Yes/No) No Basement (% Fin) 0% Basement Sq. Ft.			125 ·
Condition Average Sales Type Location Neutral; View Neutral; Style/Design 1 Story d # Units 1 Living Sq. Feet 1,948 Bdrm ⋅ Bths ⋅ ½ Bths 4 ⋅ 2 Total Room # 6 Garage (Style/Stalls) Attached Basement (Yes/No) No Basement (% Fin) 0% Basement Sq. Ft.	60	54	
Sales Type Location Neutral; View Neutral; Style/Design # Units 1 Living Sq. Feet Bdrm · Bths · ½ Bths 4 · 2 Total Room # Garage (Style/Stalls) Basement (Yes/No) Basement (% Fin) Basement Sq. Ft.			53
Location Neutral; View Neutral; Style/Design 1 Story d # Units 1 Living Sq. Feet 1,948 Bdrm ⋅ Bths ⋅ ½ Bths 4 ⋅ 2 Total Room # 6 Garage (Style/Stalls) Attached Basement (Yes/No) No Basement (% Fin) 0% Basement Sq. Ft.	Average	Good	Average
ViewNeutral;Style/Design1 Story d# Units1Living Sq. Feet1,948Bdrm · Bths · ½ Bths4 · 2Total Room #6Garage (Style/Stalls)AttachedBasement (Yes/No)NoBasement (% Fin)0%Basement Sq. Ft.	Fair Market \	Value Fair Market Valu	ie Fair Market Value
Style/Design 1 Story d # Units 1 Living Sq. Feet 1,948 Bdrm · Bths · ½ Bths 4 · 2 Total Room # 6 Garage (Style/Stalls) Attached Basement (Yes/No) No Basement (% Fin) 0% Basement Sq. Ft.	Residential Neutral ; Res	sidential Neutral ; Resider	ntial Neutral ; Residential
# Units 1 Living Sq. Feet 1,948 Bdrm · Bths · ½ Bths 4 · 2 Total Room # 6 Garage (Style/Stalls) Attached Basement (Yes/No) No Basement (% Fin) 0% Basement Sq. Ft.	Residential Neutral ; Res	sidential Neutral ; Resider	ntial Neutral ; Residential
Living Sq. Feet 1,948 Bdrm · Bths · ½ Bths 4 · 2 Total Room # 6 Garage (Style/Stalls) Attached Basement (Yes/No) No Basement (% Fin) 0% Basement Sq. Ft.	etached 1 Story deta	ached 1 Story detached	d 1 Story detached
Bdrm · Bths · ½ Bths 4 · 2 Total Room # 6 Garage (Style/Stalls) Attached Basement (Yes/No) No Basement (% Fin) 0% Basement Sq. Ft.	1	1	1
Total Room # 6 Garage (Style/Stalls) Attached Basement (Yes/No) No Basement (% Fin) 0% Basement Sq. Ft.	1,560	1,764	2,269
Garage (Style/Stalls) Basement (Yes/No) No Basement (% Fin) Basement Sq. Ft.	4 · 2	3 · 2	3 · 2
Basement (Yes/No) No Basement (% Fin) 0% Basement Sq. Ft.	6	5	5
Basement (% Fin) 0% Basement Sq. Ft.	3 Car(s) None	Attached 2 Car(s	s) None
Basement Sq. Ft.	No	No	No
•	0%	0%	0%
Dool/Cno			
P001/3pa			
Lot Size .17 acres		.26 acres	.26 acres
Other	.25 acres		
Net Adjustment	.25 acres	\$43,980 +\$1,63	36 -\$8,285

^{*} Sold 3 is the most comparable sale to the subject.

¹ Comp's "Miles to Subject" was calculated by the system.

 $^{^{\}rm 2}$ Comp's "Miles to Subject" provided by Real Estate Professional.

³ Subject \$/ft based upon as-is sale price.

Recent Sales - Cont.

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

- **Sold 1** Fair market, tile floors throughout, granite counters, refreshed cabinets, open floor plan, covered patio in rear.
- **Sold 2** Fair market, recently updated throughout with all new flooring, paint, island kitchen, quartz counters, open floor plan, fireplace, covered patio in rear.
- **Sold 3** Fair market, carpet throughout, tile floors in kitchen and baths, laminate counters, no updates to kitchen and baths, fireplace, covered patio in rear.

Client(s): Wedgewood Inc Property ID: 34175813

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Current Listing S	Status	Not Currently L	isted	Listing Histor	y Comments		
Listing Agency/F	irm			The subject	has not been liste	d in the MLS in the	past 12
Listing Agent Na	me			months.			
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	\$400,000	\$400,000			
Sales Price	\$390,000	\$390,000			
30 Day Price	\$380,000				
Comments Regarding Pricing Strategy					
There are 8 comparable listings located within 1 mile, all are fair market. There were 11 comparable sales in the past 6 months, all were fair market.					

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: 34175813

DRIVE-BY BPO

Subject Photos



Front



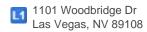
Address Verification



Street

Listing Photos

by ClearCapital





Front

4400 Wavecrest Dr Las Vegas, NV 89108



Front

5128 forrest Hills Ln Las Vegas, NV 89108



Front

Sales Photos

by ClearCapital





Front

1612 Bluestone Dr Las Vegas, NV 89108

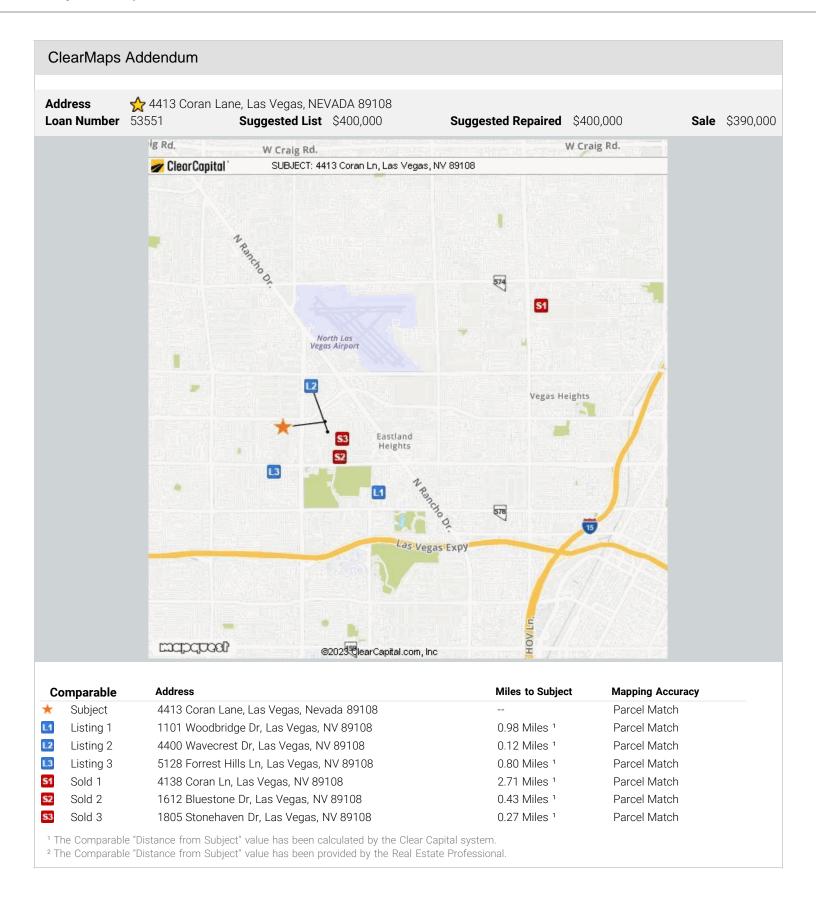


Front

1805 Stonehaven Dr Las Vegas, NV 89108



Front



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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LAS VEGAS, NEVADA 89108

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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.

*** Please Note: This is a RUSH assignment. Do not accept if you cannot meet the current due date and time. Please reference the set terms and contact Clear Capital at 530.582.5011 if you require any changes. Thanks! ***

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

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Report Instructions - cont.

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.

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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\$390,000

LAS VEGAS, NEVADA 89108 by ClearCapital

06/30/2023

53551 Loan Number

As-Is Value

Broker Information

License Expiration

Broker Name Jennifer Mao Company/Brokerage Realty One Group

7033 Golden Desert Av Las Vegas License No S.0049373 Address

License State

NV 89129

Phone **Email** 7023268806 jensbpos@gmail.com

Broker Distance to Subject 4.28 miles **Date Signed** 05/10/2023

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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