

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	931 Cornerstone Place, North Las Vegas, NV 89031	Order ID	8766663	Property ID	34230707
Inspection Date	06/02/2023	Date of Report	06/03/2023		
Loan Number	53645	APN	12428616038		
Borrower Name	Hollyvale Rental Holdings LLC.	County	Clark		

Tracking IDs

Order Tracking ID	06.01.023 BPO Request p2	Tracking ID 1	06.01.023 BPO Request p2
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	MORISHIGE FAMILY LIVING TRUST	Condition Comments The subject property appears to have had regular, routine exterior maintenance. No exterior damages and/or deferred maintenance was identified.
R. E. Taxes	\$2,966	
Assessed Value	\$141,786	
Zoning Classification	Residential	
Property Type	SFR	
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost		
Total Estimated Repair	\$0	
HOA	El Dorado First 702-869-0937	
Association Fees	\$12 / Month (Landscaping,Other: Management)	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments The subject property is located in a non-gated community of 46 properties in the City of North Las Vegas. The community has low monthly HOA fees and appears to be well-maintained with good pride of ownership. Close to schools, shopping and major surface streets. Freeway access is limited.
Local Economy	Depressed	
Sales Prices in this Neighborhood	Low: \$420,000 High: \$515,000	
Market for this type of property	Decreased 8 % in the past 6 months.	
Normal Marketing Days	<90	

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	931 Cornerstone Place	1529 Silent Sunset Ave	1307 Calico Cactus Ln	6203 Benchmark Way
City, State	North Las Vegas, NV	North Las Vegas, NV	North Las Vegas, NV	North Las Vegas, NV
Zip Code	89031	89084	89031	89031
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.59 ¹	0.33 ¹	0.16 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$610,000	\$525,000	\$495,000
List Price \$	--	\$610,000	\$450,000	\$480,000
Original List Date		05/05/2023	12/26/2022	02/16/2023
DOM · Cumulative DOM	-- · --	28 · 29	158 · 159	106 · 107
Age (# of years)	24	20	22	24
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 Conv	1 Story Ranch	1 Story Ranch	2 Stories Conv
# Units	1	1	1	1
Living Sq. Feet	3,040	3,050	2,747	2,720
Bdrm · Bths · ½ Bths	5 · 3	4 · 3	3 · 2 · 1	4 · 3
Total Room #	9	8	7	8
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 Spa - Yes	--	--
Lot Size	0.20 acres	0.22 acres	0.18 acres	0.24 acres
Other	None	None	None	None

* Listing 1 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.

Current Listings - Cont.

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

- Listing 1** Rare find single story home with 4 bedrooms, 3 bathrooms and 3 car garage just over 3000 sq.ft in the Eldorado master planned community. Open concept home with warm paint tones throughout the house. Separate Master's bedroom, formal dining room, formal living room with dual fireplace and private office. Master's bath comes with jacuzzi tub, separate vanities and walk in closet. Large kitchen with ample cabinet space. Adjust +\$5K for bedroom, -\$1300 for lot. ADJUSTED LIST PRICE: \$613,700.
- Listing 2** Handicap adapted bedroom and bathroom. Great open floor plan. Lots of pot shelves. One of the larger lots in the community. Breakfast bar in kitchen. Lots of cabinets. Formal dining room and eating area in kitchen. Custom roll in shower at 3rd bedroom. Almost new water heater. Soft water system. Fans on the covered patio. Move in ready. Adjust +\$10K for bedroom, +\$2K for half bath,+12,600 for GLA, +\$1300 for lot. ADJUSTED LIST PRICE: \$475,900.
- Listing 3** AMAZING FAMILY HOME JUST WAITING FOR YOU! Welcome to your perfect home with 4 large bedrooms, including 1 downstairs with a bath. Separate family room, living room and dining area give you plenty of room to spread out. Primary bedroom includes an ensuite bath with dual sinks, separate tub and shower, walk-in closet and your own balconY. The oversized kitchen island offers more than enough room to cook those large family meals or entertain your friends, has a separate eating nook and large pantry. SS appliances are only 2 years old. With the extra large 3 car garage. Adjust +\$5K for bedroom, +\$13,800 for GLA, -\$2600 for lot. ADJUSTED LIST PRICE: \$496,200.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	931 Cornerstone Place	826 Stable Glen Dr	6320 Snow Cactus St	6124 Star Decker Rd
City, State	North Las Vegas, NV	North Las Vegas, NV	North Las Vegas, NV	North Las Vegas, NV
Zip Code	89031	89031	89031	89031
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.15 ¹	0.29 ¹	0.10 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$480,000	\$559,900	\$524,990
List Price \$	--	\$480,000	\$549,900	\$524,990
Sale Price \$	--	\$480,000	\$485,000	\$515,000
Type of Financing	--	Va	Conv	Va
Date of Sale	--	03/08/2023	03/28/2023	03/20/2023
DOM · Cumulative DOM	-- · --	60 · 60	82 · 82	40 · 40
Age (# of years)	24	23	21	24
Condition	Average	Average	Average	Good
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 Conv	2 Stories Conv	2 Stories Conv	2 Stories Conv
# Units	1	1	1	1
Living Sq. Feet	3,040	2,972	3,040	3,040
Bdrm · Bths · ½ Bths	5 · 3	4 · 2	5 · 3	4 · 3
Total Room #	9	8	9	8
Garage (Style/Stalls)	Attached 3 Car(s)	Attached 4 Car(s)	Attached 4 Car(s)	Attached 4 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	Spa - Yes
Lot Size	0.20 acres	0.19 acres	0.18 acres	0.21 acres
Other	None	None	None	None
Net Adjustment	--	+\$21,300	+\$1,800	+\$1,500
Adjusted Price	--	\$501,300	\$486,800	\$516,500

* Sold 2 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.

Recent Sales - Cont.

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

- Sold 1** Very rare home with four bedrooms and a four car garage! Located in the Eldorado community in North Las Vegas, this 2,972 sq ft home has all the space you need. A bedroom and 3/4 bath are conveniently located downstairs. Crown moulding is found throughout, and the open floor plan between the kitchen and family room creates a great space for entertaining with plenty of space for a kitchen table. The family room features a gas fireplace and sliding doors out to the spacious backyard. Three more bedrooms, all with waterproof wood laminate, and the laundry room are upstairs. An additional bonus room could be used as a fifth bedroom. A balcony off the primary bedroom provides some private outdoor space. Adjust +\$5K for bedroom, +\$2500 for bath, +\$2900 for GLA, +\$14,400 for Byr CC, -\$3500 for garage.
- Sold 2** Perfect home for a growing family. This home features 5 bedrooms, 3 baths and a hard to find 4 car garage. Downstairs bedroom with full bath. Tile and wood flooring throughout the first floor, open floorplan concept combining family room and kitchen area. Kitchen includes tile countertops, island and stainless steel appliances. All rooms include ceiling fans window coverings. Pool sized backyard fully fenced with mature landscaping. AC units, tankless water heater and water softener all less than 3 years old. Close to shopping, schools and freeway access. Seller offering up to 10k in closing costs. Adjust +\$1300 for lot, +\$4K for Byr CC, -\$3500 for garage.
- Sold 3** Gorgeous 4 Bedroom & Den in Eldorado" - Updated & renovated from top to bottom! ALL NEW flooring, NEW appliances, NEW upgraded white cabinets, NEWLY UPDATED bathrooms & stunning modern appointed finishes throughout. In addition to all the upgrades it has a desirable bedroom downstairs with 3/4 bath next to it. NEW Ceiling fans, home smart technology , washer, dryer & refrigerator. This fabulous corner home includes a 4 car garage large enough for all your ATV toys, cars & trucks along with security tv monitor and cameras. Primary bedroom & renovated bath upstairs featuring a balcony for majestic mountain views. Formal living room adjacent to formal dining area w/stunning chandelier and family room. Gorgeous kitchen features white cabinets with all new appliances including granite countertops, oversized island & storage! Adjust -\$10K for condition,+\$5K for bedroom, +\$10K for Byr CC, -\$3500 for garage.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				The subject property has three rental MLS listings and a withdrawn listing from 2017.			
Listing Agent Name							
Listing Agent Phone							
# of Removed Listings in Previous 12 Months	0						
# of Sales in Previous 12 Months	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	\$500,000	\$500,000
Sales Price	\$490,000	\$490,000
30 Day Price	\$450,800	--
Comments Regarding Pricing Strategy		
The suggested sale price for the subject property is \$490,000 @ \$161.18 per SqFt. The suggested sale price is bracketed by the Adjusted Comparables.		

Clear Capital Quality Assurance Comments Addendum

Reviewer's Notes	The broker's as-is conclusion reflects the market for the subject. Comps are within a reasonable distance, relatively current, and accurately reflect the subject's defining characteristics. Thus, the as-is conclusion appears to be adequately supported.
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Subject Photos



Front



Address Verification



Side



Side



Side



Street

Subject Photos



Street



Street



Other



Other

Listing Photos

L1 1529 Silent Sunset Ave
North Las Vegas, NV 89084



Front

L2 1307 Calico Cactus Ln
North Las Vegas, NV 89031



Front

L3 6203 Benchmark Way
North Las Vegas, NV 89031



Front

Sales Photos

S1 826 Stable Glen Dr
North Las Vegas, NV 89031



Front

S2 6320 Snow Cactus St
North Las Vegas, NV 89031



Front

S3 6124 Star Decker Rd
North Las Vegas, NV 89031



Front

ClearMaps Addendum

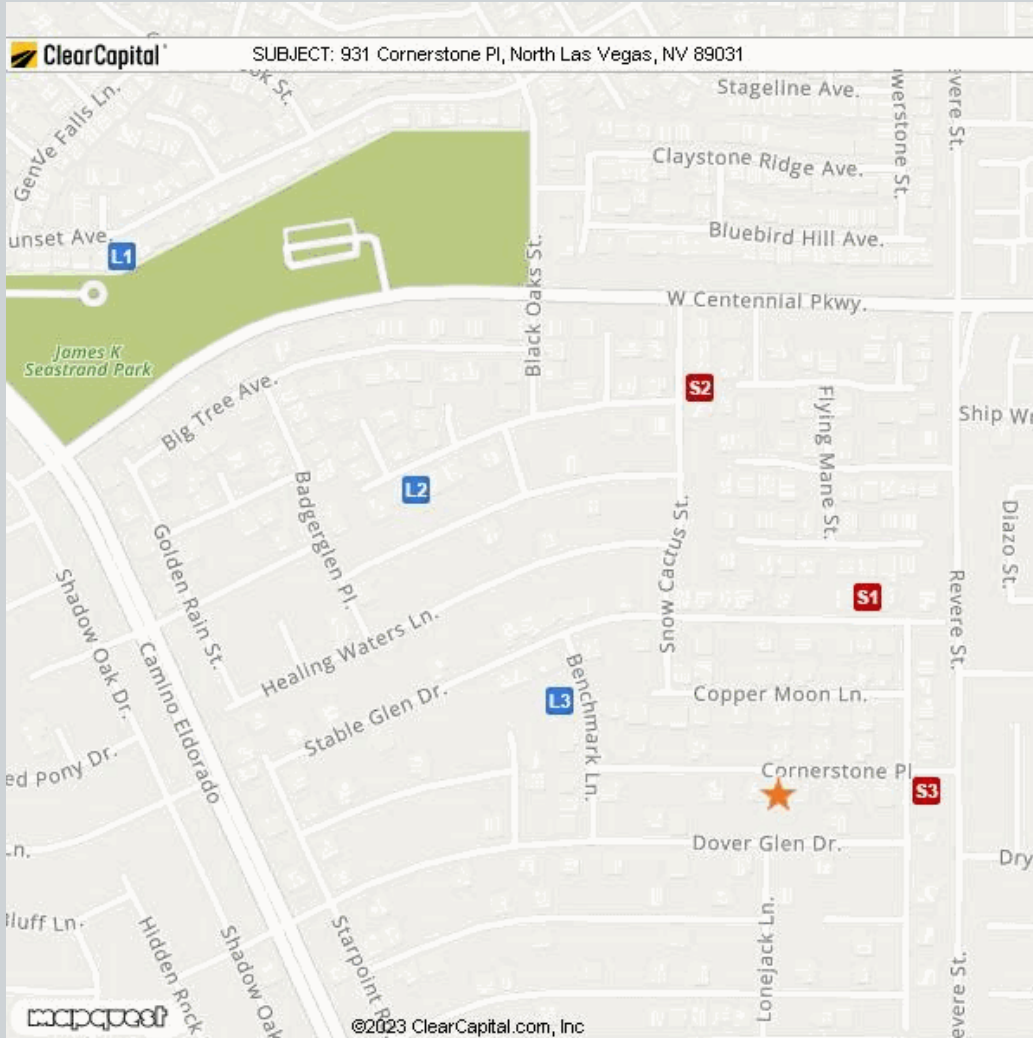
Address ★ 931 Cornerstone Place, North Las Vegas, NV 89031

Loan Number 53645

Suggested List \$500,000

Suggested Repaired \$500,000

Sale \$490,000



Comparable

Address

Miles to Subject

Mapping Accuracy

Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	931 Cornerstone Place, North Las Vegas, NV 89031	--	Parcel Match
L1 Listing 1	1529 Silent Sunset Ave, North Las Vegas, NV 89084	0.59 Miles ¹	Parcel Match
L2 Listing 2	1307 Calico Cactus Ln, North Las Vegas, NV 89031	0.33 Miles ¹	Parcel Match
L3 Listing 3	6203 Benchmark Way, North Las Vegas, NV 89031	0.16 Miles ¹	Parcel Match
S1 Sold 1	826 Stable Glen Dr, North Las Vegas, NV 89031	0.15 Miles ¹	Parcel Match
S2 Sold 2	6320 Snow Cactus St, North Las Vegas, NV 89031	0.29 Miles ¹	Parcel Match
S3 Sold 3	6124 Star Decker Rd, North Las Vegas, NV 89031	0.10 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.

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.

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.

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.

Broker Information

Broker Name	MARGERY BAIRD	Company/Brokerage	The Nitro Group-REALTY ONE
License No	S.0059003	Address	4124 Autumnale Av North Las Vegas NV 89031
License Expiration	12/31/2024	License State	NV
Phone	7024319001	Email	info@MargisTrademarkSvc.com
Broker Distance to Subject	2.41 miles	Date Signed	06/03/2023

/MARGERY BAIRD/

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: **MARGERY BAIRD** ("Licensee"), **S.0059003** (License #) who is an active licensee in good standing.

Licensee is affiliated with **The Nitro Group-REALTY ONE** (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: **931 Cornerstone Place, North Las Vegas, NV 89031**
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: **June 3, 2023**

Licensee signature: **/MARGERY BAIRD/**

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.

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.