DRIVE-BY BPO

1837 BRIGHT LEAF COURT

NORTH LAS VEGAS, NV 89031

54225 Loan Number

\$365,000

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	1837 Bright Leaf Court, North Las Vegas, NV 89031 07/11/2023 54225 Catamount Properties 2018 LLC	Order ID Date of Report APN County	8824269 07/15/2023 12433113062 Clark	Property ID	34350603
Tracking IDs					
Order Tracking ID	07.11.23 BPO Request	Tracking ID 1)7.11.23 BPO Requ	est	
Tracking ID 2		Tracking ID 3	-		

General Conditions		
Owner	DANIELLE WHITWORTH	Condition Comments
R. E. Taxes	\$1,482	The subject is a two story, single family detached home with
Assessed Value	\$108,301	framed stucco exterior construction that is adequately
Zoning Classification	Residential	maintained. The subject shows in average condition with no visible signs of deterioration, per exterior inspection
Property Type	SFR	- visible signs of deterioration, per exterior inspection
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Good	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$0	
НОА	Eldorado 702-515-2042	
Association Fees	\$69 / Month (Other: CCRS)	
Visible From Street	Visible	
Road Type	Public	

	Neighborhood Comments
	The subject is located in a suburban location that has close
4660	proximity to parks, shops and major highways. Market conditions are stable and supply and demand are balanced. RE
	and short sale activity remains low in the area. Average marketing time of correctly priced properties is under 120 days
4	Stable for the past 6

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Current Listings				
	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	1837 Bright Leaf Court	1844 Arch Stone Ave	1944 W Hammer Ln	1812 Arrow Stone Ct
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	Public Records	MLS	MLS	MLS
Miles to Subj.		0.06 1	0.21 1	0.06 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$375,000	\$389,000	\$430,000
List Price \$		\$375,000	\$389,000	\$419,000
Original List Date		07/14/2023	06/15/2023	06/01/2023
DOM · Cumulative DOM		1 · 1	30 · 30	44 · 44
Age (# of years)	18	18	17	18
Condition	Good	Good	Good	Good
Sales Type		Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Mountain	Neutral ; Mountain	Neutral ; Mountain	Neutral ; Mountain
Style/Design	2 Stories Historical	2 Stories Other	2 Stories Other	2 Stories Other
# Units	1	1	1	1
Living Sq. Feet	1,858	1,858	1,984	2,330
Bdrm \cdot Bths \cdot ½ Bths	3 · 2 · 1	3 · 2 · 1	3 · 2 · 1	4 · 2 · 1
Total Room #	6	6	7	6
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	0.08 acres	0.09 acres	0.08 acres	0.10 acres
Other	patio	patio	patio	patio

^{*} Listing 1 is the most comparable listing to the subject.

Effective: 07/11/2023

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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Current Listings - Cont.

by ClearCapital

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

- Stunning home nestled in the desirable community of Eldorado. This immaculate residence has 3 beds/3 baths providing ample space for families of all sizes. Inside be greeted by an inviting atmosphere enhanced by an abundance of natural light. The open-concept layout seamlessly connects the living, dining & kitchen areas, creating an ideal space for entertaining guests or enjoying quality time w/loved ones. The well-appointed kitchen features granite countertops, SS appliances & ample cabinetry offering both style/functionality. The master suite is a true retreat, offering a peaceful oasis for relaxation. Complete w/ spacious walk-in closet & luxurious ensuite bathroom. Addit'l bedrooms are generously sized, providing comfort & privacy for family members or guests. Conveniently located this home offers easy access to a wide array of amenities, including a small park next door, shopping, restaurants & schools. Don't miss out on the chance to make this remarkable residence your
- Listing 2 2-Story single family home featuring 3 bedrooms, 2.5 baths, and a 2-car attached garage! Elongated driveway with mature desert landscaping. Front living room with vaulted ceilings and much natural light pouring in! Carpet and tile throughout. Neutral toned paint. Kitchen featuring recessed lighting, all appliances, tile countertops, and easy access to the backyard. Backyard features mature landscaping and artificial grass! Spacious primary bedroom with entrance to the primary bath. Primary bath has a double sink, separate tub and shower. Bedrooms 2 and 3 are separate from the primary bedroom. Upstairs has a loft perfect for entertainment. Area close to schools, parks, and shopping! LOW HOA! WELCOME HOME!
- Listing 3 Beautiful well kept home, perfectly situated on a corner lot within a cul-de-sac ready for new owners. Open and inviting layout, separate dining and living space, sizeable family room w/ a cozy fireplace, perfect for family gatherings and upgraded kitchen with walk in pantry. This home comes complete with newly installed upgraded stainless steel appliances, hard surface flooring throughout the first level for easy maintenance, and soft to the touch carpet as you ascend upstairs. If space is what you need, you'll love the oversized loft on the second level. Primary bedroom offers ceiling fan, his and hers closets, primary bath with separate shower & tub and spacious secondary bedrooms. Backyard landscaping complete and ready to be enjoyed. Neighborhood has beautiful park, community amenities near by and just minutes from the 215 expressway. This home is a must seen turnkey!

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Recent Sales				
	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	1837 Bright Leaf Court	1945 Bayhurst Ave	1926 Silver Crest Ct	1914 Silver Crest Ct
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	Public Records	MLS	MLS	MLS
Miles to Subj.		0.20 1	0.10 1	0.07 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$379,000	\$398,900	\$400,000
List Price \$		\$379,000	\$386,500	\$375,000
Sale Price \$		\$372,000	\$372,500	\$375,000
Type of Financing		Fha	Conv	Fha
Date of Sale		06/13/2023	05/02/2023	03/15/2023
DOM · Cumulative DOM		44 · 44	97 · 97	124 · 124
Age (# of years)	18	17	17	17
Condition	Good	Good	Average	Good
Sales Type		Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Mountain	Neutral ; Mountain	Neutral ; Mountain	Neutral ; Mountain
Style/Design	2 Stories Historical	2 Stories Other	2 Stories Other	2 Stories Other
# Units	1	1	1	1
Living Sq. Feet	1,858	1,667	1,859	1,858
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2 · 1	3 · 2 · 1	3 · 2 · 1
Total Room #	6	7	5	5
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	0.08 acres	0.08 acres	0.08 acres	0.08 acres
Other	patio	patio	patio	patio
Net Adjustment		+\$9,550	-\$10,000	-\$11,250
Adjusted Price		\$381,550	\$362,500	\$363,750

^{*} 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.

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Recent Sales - Cont.

by ClearCapital

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

- **Sold 1** Cozy 3BR/2.5BA centrally located near schools and shopping in N. Las Vegas. This home features a 1st floor Den, tile and wood flooring and stainless steel appliances. The backyard oasis is great for entertaining. A must see!
- **Sold 2** Very nice 3 bedroom, 2.5 bath home, with upgraded appliances. The home is located in a cul-de-sac within walking distance to a great park with a children's playground.
- Sold 3 The home has 3 large bedrooms upstairs and 2 full baths. separate laundry room with nice appliances included. New carpet through out This property has always been owner occupied most of its life and is in good condition. There is new 2 tone paint through out the home and was painted recently. The rear yard has fruit growing and grass is very pleasant. The home could a 4 bedroom with the use of an big armoire and plenty of room for it down stairs. Very nice cul-de-sac location and no traffic issues. There is a park for your enjoyment right around the corner.

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Subject Sale	es & Listing His	story					
Current Listing S	Current Listing Status Not Currently Listed		Listing History Comments				
Listing Agency/F	irm			none noted			
Listing Agent Na	me						
Listing Agent Ph	one						
# of Removed Lis Months	stings in Previous 12	. 0					
# of Sales in Pre 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	\$375,000	\$375,000			
Sales Price	\$365,000	\$365,000			
30 Day Price	\$355,000				
Comments Penarding Pricing S	Strategy				

Comments Regarding Pricing Strategy

The market was slow for comps similar to the subject's style and GLA within the immediate neighborhood. Due to the lack of available comps, I went back 6 months, out in distance 5 blocks, and even with relaxing gla search criteria I was unable to find any comps which fit the style requirements. Within 5 blocks and back 6 months I found 8 comps of which I could only use 6 due to condition factors. The comps used are the best possible currently available comps within 5 blocks and adjustments are sufficient for this area to account for the differences in the subject and comparables.

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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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031 Lo

Subject Photos

by ClearCapital



Front



Address Verification



Side



Side



Street



Street

Subject Photos

by ClearCapital





Other Other

Listing Photos

by ClearCapital





Front

1944 W Hammer Ln North Las Vegas, NV 89031



Front

1812 Arrow Stone Ct North Las Vegas, NV 89031



by ClearCapital

Sales Photos





Front

1926 Silver Crest Ct North Las Vegas, NV 89031



Front

1914 Silver Crest Ct North Las Vegas, NV 89031

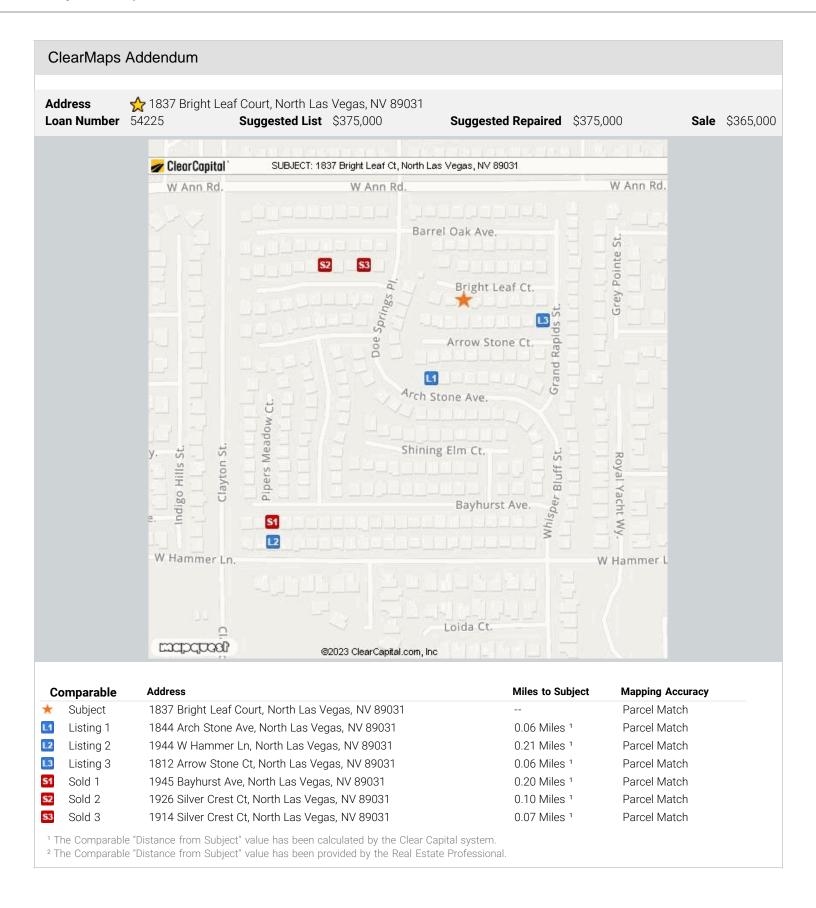


Front

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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.

The amount of time the property is exposed to a pool of prospective buyers before going into contract. Marketing Time

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

Broker Name Reginald Broaden Company/Brokerage WEST COAST REALTY LLC

6135 THEATRICAL RD LAS VEGAS License No B.0043579.LLC Address

NV 89031

License Expiration 01/31/2024 License State

Phone 7022184665 **Email** westcoastrealty1@gmail.com

Date Signed Broker Distance to Subject 0.91 miles 07/15/2023

/Reginald Broaden/

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: Reginald Broaden ("Licensee"), B.0043579.LLC (License #) who is an active licensee in good standing.

Licensee is affiliated with WEST COAST REALTY 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: 1837 Bright Leaf Court, 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: July 15, 2023 Licensee signature: /Reginald Broaden/

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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