

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.

<b>Address</b>	1909 E Oakey Boulevard, Las Vegas, NV 89104	<b>Order ID</b>	8817888	<b>Property ID</b>	34337561
<b>Inspection Date</b>	07/07/2023	<b>Date of Report</b>	07/10/2023		
<b>Loan Number</b>	54274	<b>APN</b>	162-02-617-003		
<b>Borrower Name</b>	Breckenridge Property Fund 2016 LLC	<b>County</b>	Clark		

Tracking IDs					
<b>Order Tracking ID</b>	07.06.23 BPO Request	<b>Tracking ID 1</b>	07.06.23 BPO Request		
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--		

General Conditions		
<b>Owner</b>	Osuna Anna D	<b>Condition Comments</b> Subject appears to be in average condition with no signs of deferred maintenance visible from exterior inspection.
<b>R. E. Taxes</b>	\$971	
<b>Assessed Value</b>	\$59,693	
<b>Zoning Classification</b>	Residential	
<b>Property Type</b>	SFR	
<b>Occupancy</b>	Occupied	
<b>Ownership Type</b>	Fee Simple	
<b>Property Condition</b>	Average	
<b>Estimated Exterior Repair Cost</b>	\$0	
<b>Estimated Interior Repair Cost</b>	\$0	
<b>Total Estimated Repair</b>	\$0	
<b>HOA</b>	No	
<b>Visible From Street</b>	Visible	
<b>Road Type</b>	Public	

Neighborhood & Market Data		
<b>Location Type</b>	Urban	<b>Neighborhood Comments</b> The subject is located in a urban location that has close proximity to parks, shops and major highways. Market conditions are stable and supply and demand are balanced. REO and short sale activity remains low in the area. Average marketing time of correctly priced properties is under 120 days.
<b>Local Economy</b>	Stable	
<b>Sales Prices in this Neighborhood</b>	Low: \$240,000 High: \$490,000	
<b>Market for this type of property</b>	Remained Stable for the past 6 months.	
<b>Normal Marketing Days</b>	<180	

### Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
<b>Street Address</b>	1909 E Oaky Boulevard	1909 East Saint Louis Avenue	1333 Ardmore Street	2029 Bonita Avenue
<b>City, State</b>	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV
<b>Zip Code</b>	89104	89104	89104	89104
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.24 <sup>1</sup>	0.30 <sup>1</sup>	0.26 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$360,000	\$394,999	\$354,900
<b>List Price \$</b>	--	\$360,000	\$394,999	\$354,900
<b>Original List Date</b>		04/14/2023	06/01/2023	06/01/2023
<b>DOM · Cumulative DOM</b>	-- · --	42 · 87	35 · 39	13 · 39
<b>Age (# of years)</b>	64	62	70	69
<b>Condition</b>	Average	Average	Average	Average
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,743	2,018	1,533	1,489
<b>Bdrm · Bths · ½ Bths</b>	3 · 2	4 · 2	4 · 2 · 1	4 · 2
<b>Total Room #</b>	7	8	9	8
<b>Garage (Style/Stalls)</b>	None	None	None	None
<b>Basement (Yes/No)</b>	No	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	--
<b>Pool/Spa</b>	Pool - Yes	--	--	--
<b>Lot Size</b>	0.16 acres	0.14 acres	0.15 acres	0.14 acres
<b>Other</b>	None	None	None	None

\* Listing 2 is the most comparable listing to the subject.

<sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>3</sup> 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** This rare one-story ranch-style home boasts 4 spacious bedrooms, 2 full baths, 2 large living spaces and a separate laundry room. As you step inside you'll be greeted by a warm and inviting living room with a cozy wood-burning fireplace. The home includes an additional bonus area including a separate laundry room w/washer and dryer .

**Listing 2** single story home located near the historic Huntridge Circle Park area (new roof, plumbing, electricity, HVAC, new windows). The kitchen features stainless steel appliances, Quartz countertop, White Shaker Cabinets & fixtures with a modern design.

**Listing 3** 4 BEDROOMS + Garage converted to a room for a total of 5 bedrooms. Completely home. A GEM in the middle of the desert. Nice marble type Tile flooring throughout the house and carpet in bedrooms. Entire inside and outside of the house has been freshly painted, to improve the way you enjoy your home.

### Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
<b>Street Address</b>	1909 E Oakey Boulevard	1932 East Oakey Boulevard	2009 Wengert Avenue	2020 Wengert Avenue
<b>City, State</b>	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV
<b>Zip Code</b>	89104	89104	89104	89104
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.07 <sup>1</sup>	0.22 <sup>1</sup>	0.22 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$344,900	\$385,000	\$384,998
<b>List Price \$</b>	--	\$344,900	\$385,000	\$384,998
<b>Sale Price \$</b>	--	\$330,000	\$385,000	\$385,000
<b>Type of Financing</b>	--	Conventional	Conventional	Conventional
<b>Date of Sale</b>	--	03/21/2023	07/03/2023	01/27/2023
<b>DOM · Cumulative DOM</b>	-- · --	37 · 85	26 · 63	35 · 52
<b>Age (# of years)</b>	64	64	63	63
<b>Condition</b>	Average	Average	Average	Average
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,743	1,473	1,745	1,790
<b>Bdrm · Bths · ½ Bths</b>	3 · 2	3 · 2	4 · 1 · 1	5 · 3
<b>Total Room #</b>	7	7	8	10
<b>Garage (Style/Stalls)</b>	None	None	None	None
<b>Basement (Yes/No)</b>	No	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	--
<b>Pool/Spa</b>	Pool - Yes	--	--	--
<b>Lot Size</b>	0.16 acres	0.17 acres	0.14 acres	0.14 acres
<b>Other</b>	None	None	None	None
<b>Net Adjustment</b>	--	+\$2,650	-\$270	-\$5,970
<b>Adjusted Price</b>	--	\$332,650	\$384,730	\$379,030

\* Sold 3 is the most comparable sale to the subject.

<sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>3</sup> 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** KITCHEN WITH QUARTZ COUNTERS, HIGH END STAINLESS STEEL APPLIANCES, CUSTOM CABINETS WITH SELF CLOSE DOORS AND FLOORING. NICE SIZE DINING ROOM OFF KITCHEN. 0/Bed, 0/bath, 2700/gla, -50/lot, 0/age,0/garage, 0/Basement, /Condition, 5000/Pool
- Sold 2** 4 bedroom, 2 bath home. Open the security gate and drive up into a two-car covered carport. When you enter the house, you'll be greeted with an open floor plan with tiled floors throughout. -1500/Bed, 1250/bath, -20/gla, 99.99999999999999/lot, -100/age,0/garage, 0/Basement, /Condition, 5000/Pool
- Sold 3** single-story, 5-bedroom home that includes mother-in law suite, custom floor to ceiling fireplace and covered backyard patio. Home has interior finishes, ceiling fans, modern light fixtures, laminate wood flooring and plush carpet throughout. -3000/Bed, -2500/bath, -470/gla, 99.99999999999999/lot, -100/age,0/garage, 0/Basement, /Condition, 5000/Pool

### Subject Sales & Listing History

<b>Current Listing Status</b>	Currently Listed	<b>Listing History Comments</b>					
<b>Listing Agency/Firm</b>	Jake Soteris	Limited sales activity in neighborhood.					
<b>Listing Agent Name</b>	Vegas Homes Realty, LLC - VHRL						
<b>Listing Agent Phone</b>	702-445-6800						
<b># of Removed Listings in Previous 12 Months</b>	0						
<b># of Sales in Previous 12 Months</b>	0						
<b>Original List Date</b>	<b>Original List Price</b>	<b>Final List Date</b>	<b>Final List Price</b>	<b>Result</b>	<b>Result Date</b>	<b>Result Price</b>	<b>Source</b>
05/01/2023	\$359,999	--	--	--	--	--	MLS

### Marketing Strategy

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$378,000	\$378,000
<b>Sales Price</b>	\$360,000	\$360,000
<b>30 Day Price</b>	\$342,000	--
<b>Comments Regarding Pricing Strategy</b>		
<p>The subject should be sold in as-is condition. Value best supported by sold comp 3 and list comp 2, being the most comparable to the subject. Commercial presence for the subject would not affect the subject's condition or marketability. Due to the lack of more suitable comparisons and over 6 months from inspection date, guidelines for gla, lot size, age and some recommended guidelines when choosing comparable properties. Subject appears to be currently occupied verified from the tax record. Proximity to the highway would not affect subject's marketability and both sides of the highway are similar market areas.</p>		

### 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.

### Subject Photos



Front



Address Verification



Side



Side



Street



Street



### Subject Photos



Other



Other

## Listing Photos

**L1** 1909 East Saint Louis Avenue  
Las Vegas, NV 89104



Front

**L2** 1333 Ardmore Street  
Las Vegas, NV 89104



Front

**L3** 2029 Bonita Avenue  
Las Vegas, NV 89104



Front

## Sales Photos

**S1** 1932 East Oakey Boulevard  
Las Vegas, NV 89104



Front

**S2** 2009 Wengert Avenue  
Las Vegas, NV 89104



Front

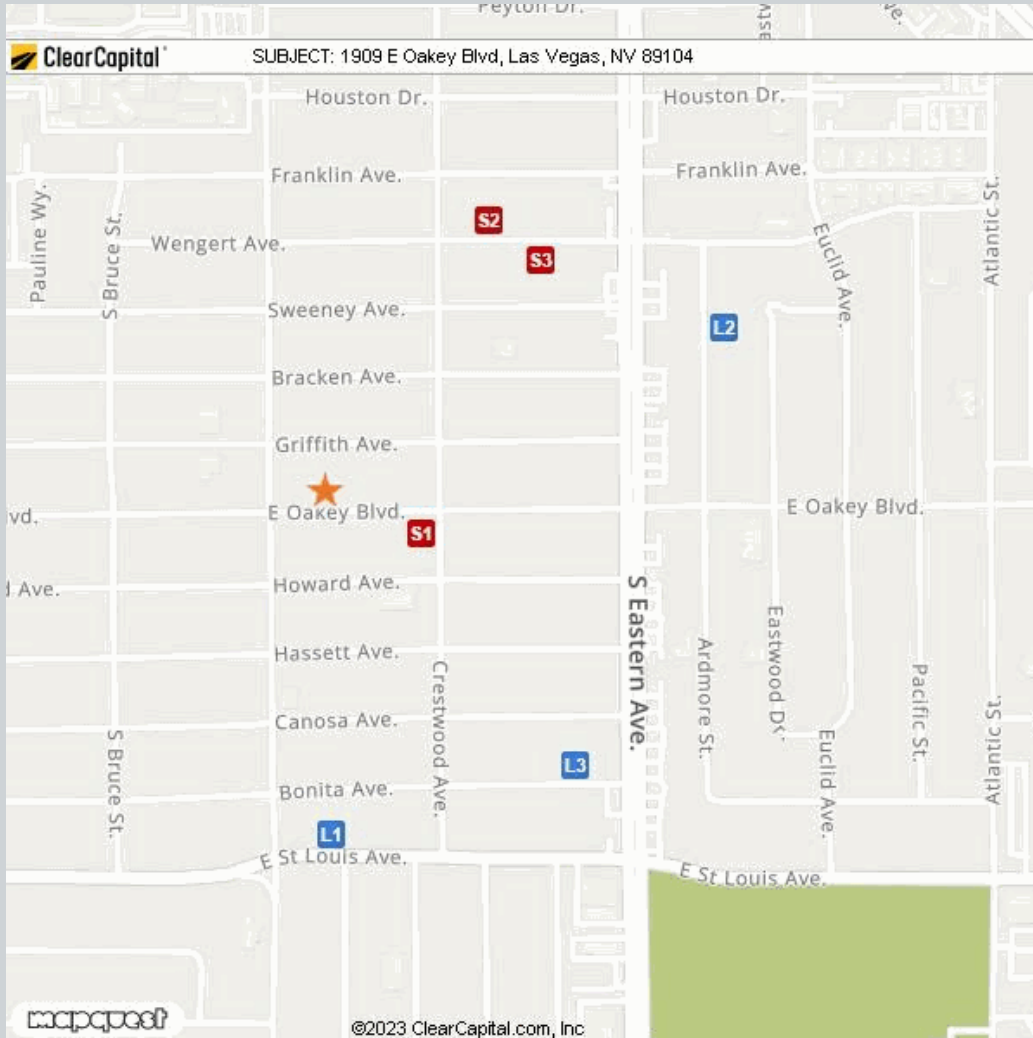
**S3** 2020 Wengert Avenue  
Las Vegas, NV 89104



Front

### ClearMaps Addendum

**Address** ★ 1909 E Oakey Boulevard, Las Vegas, NV 89104  
**Loan Number** 54274      **Suggested List** \$378,000      **Suggested Repaired** \$378,000      **Sale** \$360,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	1909 E Oakey Boulevard, Las Vegas, NV 89104	--	Parcel Match
L1 Listing 1	1909 East Saint Louis Avenue, Las Vegas, NV 89104	0.24 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	1333 Ardmore Street, Las Vegas, NV 89104	0.30 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	2029 Bonita Avenue, Las Vegas, NV 89104	0.26 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	1932 East Oakey Boulevard, Las Vegas, NV 89104	0.07 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	2009 Wengert Avenue, Las Vegas, NV 89104	0.22 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	2020 Wengert Avenue, Las Vegas, NV 89104	0.22 Miles <sup>1</sup>	Parcel Match

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

<sup>2</sup> 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

<b>Broker Name</b>	Judy Mason	<b>Company/Brokerage</b>	Blue Dot Real Estate Las Vegas, LLC
<b>License No</b>	BS.0143659	<b>Address</b>	2850 W Horizon Ridge Pkwy Suite 200 Henderson NV 89052
<b>License Expiration</b>	08/31/2023	<b>License State</b>	NV
<b>Phone</b>	7022976321	<b>Email</b>	jmasonbpo@bluedotrealestate.com
<b>Broker Distance to Subject</b>	10.56 miles	<b>Date Signed</b>	07/07/2023

/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: **1909 E Oakey Boulevard, Las Vegas, NV 89104**
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 10, 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.**



## 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.