DRIVE-BY BPO 10245 S MARYLAND PARKWAY UNIT 182 LAS VEGAS, NV 89183

55851

Loan Number

\$247,000

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.

Borrower NameHollyvale Rental Holdings LLCCountyClark	-716-018
Tracking IDs  Tracking ID 1  11.16_BPO  Tracking ID 1  11.16_BPO    Tracking ID 2   Tracking ID 3	

#### **General Conditions**

Owner	Purmela Varga	Condition Comments
R. E. Taxes	\$846	No damage or repair issues noted from exterior visual
Assessed Value	\$53,580	inspection. Door, windows, roof, paint, appear to be in average
Zoning Classification	Residential	condition for age and neighborhood. Clark County Tax Assessor data shows Cost Class for this property as Fair. Subject property
Property Type	Condo	is a 1 level, 1st floor condo with 2 bedrooms and 2 baths. It has
Occupancy	Occupied	no fireplace, but has a small patio/balcony area. Last sold
Ownership Type	Fee Simple	12/09/2019 for \$174,000 per MLS 2146775. Legal owner is Purmela Varga and tax records show that this home is owner
Property Condition	Average	occupied. This property is located in the Mission Pointe South
Estimated Exterior Repair Cost		condo subdivision in the southeastern area of Las Vegas. This tract is comprised of 248 condo units in a gated multi building complex. Units vary in square footage from 1,053-1,188 square
Estimated Interior Repair Cost		
Total Estimated Repair		feet. Access to schools, shopping is within 1/2-1 mile and
НОА	Mission Pointe 702-433-0149	freeway entry is within 2-3 miles. Most likely buyer is investor/cash sale.
Association Fees	\$190 / Month (Pool,Landscaping,Greenbelt,Other: Gated entry and management)	
Visible From Street	Visible	
Road Type	Private	

#### Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments
Local Economy	Stable	There is a shortage of competing condo listings within a 1/2 mile
Sales Prices in this Neighborhood	Low: \$220,000 High: \$300,000	radius of subject property. There are 3 units listed for sale (0 REO, 0 short sales). In the past 12 months, there have been 21
Market for this type of property	Remained Stable for the past 6 months.	closed MLS sales in this area. This indicates a shortage of listings, assuming 90 days on market. Average days on market
Normal Marketing Days	<30	time was 16 days with range 0-77 days. Average sales price was 98.5% of final list price.

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#### **Current Listings**

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	10245 S Maryland Parkway Unit 182	10245 S Maryland Pkwy Unit 231	1050 E Cactus Ave Unit 2015	10245 S Maryland Pkwy Unit 132
City, State	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV
Zip Code	89183	89183	89183	89183
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.		0.09 1	0.32 1	0.09 <sup>1</sup>
Property Type	Condo	Condo	Condo	Condo
Original List Price \$	\$	\$249,990	\$250,000	\$257,900
List Price \$		\$249,990	\$250,000	\$257,900
Original List Date		11/06/2023	10/08/2023	10/03/2023
$DOM \cdot Cumulative DOM$	·	10 · 10	8 · 39	44 · 44
Age (# of years)	21	20	22	20
Condition	Average	Average	Average	Average
Sales Type		Fair Market Value	Fair Market Value	Fair Market Value
Condo Floor Number	1	2	2	1
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	1 Story Multi-Unit Building	2 Stories Multi-Unit Building	2 Stories Multi-Unit Building	2 Stories Multi-Unit Building
# Units	1	1	1	1
Living Sq. Feet	1,053	1,053	1,048	1,053
Bdrm · Bths · ½ Bths	2 · 2	2 · 2	2 · 2	2 · 2
Total Room #	4	4	4	4
Garage (Style/Stalls)	None	None	None	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	0.00 acres	0.00 acres	0.00 acres	0.00 acres

\* Listing 3 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.

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

Listing 1 Not under contract. Tenant occupied property, leased for \$1,300/month when listed. Identical in square footage, bedrooms, baths, condition, no fireplace and nearly identical in age. This property is equal to subject property.

Listing 2 Under contract, will be cash sale. Vacant property when listed. Identical in bedrooms, baths, condition, and nearly identical in square footage and age. It is superior in fireplace. This property is nearly equal to subject property.

Listing 3 Not under contract. Owner occupied property when listed. Identical in square footage, bedrooms, baths, condition, first floor unit and nearly identical in age. It is superior in fireplace. This property is nearly equal to subject property.



#### **Recent Sales**

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	10245 S Maryland Parkway Unit 182	1050 E Cactus Ave Unit 1052	10245 S Maryland Pkwy Unit 1210	10245 S Maryland Pkwy Unit 274
City, State	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV
Zip Code	89183	89183	89183	89183
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.		0.29 <sup>1</sup>	0.11 1	0.02 1
Property Type	Condo	Condo	Condo	Condo
Original List Price \$		\$240,000	\$260,000	\$273,000
List Price \$		\$240,000	\$26,000	\$270,000
Sale Price \$		\$247,000	\$250,000	\$270,000
Type of Financing		Conventional	Conventional	Conventional
Date of Sale		07/11/2023	07/31/2023	10/31/2023
$\text{DOM} \cdot \text{Cumulative DOM}$		13 · 46	0 · 59	34 · 72
Age (# of years)	21	21	19	21
Condition	Average	Average	Average	Average
Sales Type		Fair Market Value	Fair Market Value	Fair Market Value
Condo Floor Number	1	1	1	2
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	1 Story Multi-Unit Building	2 Stories Multi-Unit Building	1 Story Multi-Unit Building	2 Stories Multi-Unit Buildin
# Units	1	1	1	1
Living Sq. Feet	1,053	1,048	1,053	1,188
Bdrm $\cdot$ Bths $\cdot$ ½ Bths	2 · 2	2 · 2	2 · 2	3 · 2
Total Room #	4	4	4	5
Garage (Style/Stalls)	None	None	None	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	0.00 acres	0.00 acres	0.00 acres	0.00 acres
Other	No Fireplace	1 Fireplace, Concessions	No Fireplace	No Firepkace, Concessions
Net Adjustment		-\$8,000	\$0	-\$21,900
Adjusted Price		\$239,000	\$250,000	\$248,100

\* Sold 2 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.

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#### Recent Sales - Cont.

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

- Sold 1 Sold with conventional financing, \$7,000 in seller paid concessions. Tenant occupied property, leased for \$1,300/month when listed. Identical in bedrooms, baths, condition, first floor unit, age. It is superior in fireplace (\$1,000) and seller concessions (\$7,000) Sold over list price.
- Sold 2 Sold with conventional financing, no concessions. Vacant property when listed. Identical in square footage, bedrooms, baths, condition, first floor unit, no fireplace and nearly identical in age. This property is equal to subject property.
- Sold 3 Sold with conventional financing and \$5,000 in seller paid concessions. Tenant occupied property, leased for \$1,700/month when listed. Identical in baths, condition, no fireplace and nearly identical in age. It is superior in square footage adjusted @\$125/square foot (\$16,900) and seller paid concessions (\$5,000).

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by ClearCapital

LAS VEGAS, NV 89183

55851 \$247,000 Loan Number As-Is Value

### Subject Sales & Listing History

Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source	
# of Sales in Pre Months	vious 12	0						
# of Removed Lis Months	stings in Previous 12	0						
Listing Agent Pho	one							
Listing Agent Na	me			the past 12 months.				
Listing Agency/F	irm			There are n	There are no sales or MLS listings for subject property w			
Current Listing Status Not Currently Listed			Listing History Comments					

#### Marketing Strategy As Is Price **Repaired Price** Suggested List Price \$249,900 \$249,900 **Sales Price** \$247,000 \$247,000 \$242,000 30 Day Price --**Comments Regarding Pricing Strategy**

Subject property should be priced near mid range of competing comps due to shortage of directly competing listings but slowing or pending sales. This property would be expected to sell near high range of adjusted recently closed sales with 90 days on 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 the subject's defining characteristics. Thus, the as-is conclusion appears to be adequately supported. Notes

# **Subject Photos**







Front



Address Verification



Address Verification



Street

Effective: 11/16/2023



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# **Listing Photos**

10245 S Maryland Pkwy Unit 231 L1 Las Vegas, NV 89183



Front





Front



10245 S Maryland Pkwy Unit 132 Las Vegas, NV 89183



Front

LAS VEGAS, NV 89183

55851 Loan Number

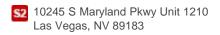
\$247,000 As-Is Value

# **Sales Photos**

S1 1050 E Cactus Ave Unit 1052 Las Vegas, NV 89183



Front





### Front



10245 S Maryland Pkwy Unit 274 Las Vegas, NV 89183



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by ClearCapital

LAS VEGAS, NV 89183

Suggested Repaired \$249,900

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\$247,000 As-Is Value

Sale \$247,000

### ClearMaps Addendum Address 숨 10245 S Maryland Parkway Unit 182, Las Vegas, NV 89183 Loan Number 55851 Suggested List \$249,900

ClearCapital	SUBJECT: 10245 S Maryland Pkwy Unit 18	2, Las Vegas, NV 89183			
	Silver Creek Ave.				
	52	E Frias Ave		Tiger Paws Pl.	
		Claire Rose Ave	S Maryland Pkwy.		
المية (مدلم يو لمو (لمو ا	· · · · · · · · · · · · · · · · · · ·			Sun	
Marias		Nightmoss Ave,	Aaryland Pkwy.		
mabdaeg,	©2023 ClearCapital.com, Inc բ	Cactus Ave	/a	E Carto	

Comparable	e Address	Miles to Subject	Mapping Accuracy
★ Subject	10245 S Maryland Parkway Unit 182, Las Vegas, NV 89183		Parcel Match
🖪 Listing 1	10245 S Maryland Pkwy Unit 231, Las Vegas, NV 89183	0.09 Miles 1	Parcel Match
Listing 2	1050 E Cactus Ave Unit 2015, Las Vegas, NV 89183	0.32 Miles 1	Parcel Match
Listing 3	10245 S Maryland Pkwy Unit 132, Las Vegas, NV 89183	0.09 Miles 1	Parcel Match
Sold 1	1050 E Cactus Ave Unit 1052, Las Vegas, NV 89183	0.29 Miles 1	Parcel Match
Sold 2	10245 S Maryland Pkwy Unit 1210, Las Vegas, NV 89183	0.11 Miles 1	Parcel Match
Sold 3	10245 S Maryland Pkwy Unit 274, Las Vegas, NV 89183	0.02 Miles 1	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.

LAS VEGAS, NV 89183

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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.
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.

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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.

DRIVE-BY BPO 10245 S MARYLAND PARKWAY UNIT 182

by ClearCapital

LAS VEGAS, NV 89183

\$247,000 55851 As-Is Value Loan Number

**Broker Information** 

Broker Name	Linda Bothof	Company/Brokerage	Linda Bothof
License No	B.0056344.INDV	Address	8565 S Eastern Ave Las Vegas NV 89123
License Expiration	05/31/2024	License State	NV
Phone	7025248161	Email	lbothof7@gmail.com
Broker Distance to Subject	2.33 miles	Date Signed	11/16/2023
/Linda Bothof/			

/Linda Bothof

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: Linda Bothof ("Licensee"), B.0056344.INDV (License #) who is an active licensee in good standing.

Licensee is affiliated with Linda Bothof (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: 10245 S Maryland Parkway Unit 182, Las Vegas, NV 89183
- 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: November 16, 2023

Licensee signature: /Linda Bothof/

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.