

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	7887 Palace Monaco Avenue, Las Vegas, NV 89117	Order ID	9089180	Property ID	34937608
Inspection Date	12/30/2023	Date of Report	12/30/2023		
Loan Number	56223	APN	163-09-816-006		
Borrower Name	Hollyvale Rental Holdings LLC	County	Clark		

Tracking IDs					
Order Tracking ID	12.29_BPO	Tracking ID 1	12.29_BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		Condition Comments
Owner	Agnes Yung Lo	Typical to the neighborhood which is average. No deficiencies. Landscape is maintained. MLS notes needs work on the interior and a trash-out. Exterior appears typical to the neighborhood. MLS photos were considered in condition status and consideration of comps. MLS notes no closet in bed 3; no photos to support why.
R. E. Taxes	\$1,874	
Assessed Value	\$89,210	
Zoning Classification	Single Family Res	
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	Monaco 702-737-8580	
Association Fees	\$84 / Quarter (Other: management)	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data		Neighborhood Comments
Location Type	Suburban	Monaco is an HOA subdivision in the southwest sector and is a part of a larger bedroom community of similar tract homes with the same builder materials and finishes creating good continuity. Commuting to town is about 20 minutes on freeway. Near shopping, dining, outdoor recreation, and public transportation. Kids walk or take the bus to school. Typical interiors have been updated. Typical inventory and turnover rate.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$372,500 High: \$380,000	
Market for this type of property	Remained Stable for the past 6 months.	
Normal Marketing Days	<90	

Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	7887 Palace Monaco Avenue	8665 Catalonia Dr	4152 Satinwood Dr	3967 Round Wood St
City, State	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV
Zip Code	89117	89117	89147	89147
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	1.15 ¹	1.17 ¹	1.02 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$425,000	\$390,000	\$399,900
List Price \$	--	\$410,000	\$390,000	\$399,900
Original List Date		05/19/2023	10/29/2023	12/08/2023
DOM · Cumulative DOM	-- · --	220 · 225	10 · 62	9 · 22
Age (# of years)	23	38	42	33
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	1 Story conventional	1 Story conventional	1 Story conventional	1 Story conventional
# Units	1	1	1	1
Living Sq. Feet	1,423	1,250	1,315	1,394
Bdrm · Bths · ½ Bths	3 · 2	2 · 2	3 · 2	3 · 2
Total Room #	5	5	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	--	--	Pool - Yes Spa - Yes	--
Lot Size	0.09 acres	0.10 acres	0.14 acres	0.15 acres
Other	--	--	--	--

* Listing 3 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.

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

Listing 1 Similar model and size. 2BR unit. Typical interior finishes. Typical backyard landscape design. No deficiencies or fix up issues noted in MLS. Over priced for the neighborhood. Will require price reductions to sell, hence longer than typical DOM.

Listing 2 Similar size and style home. Typical interior finishes with updated flooring. Pool in backyard. Rental unit turned for sale.

Listing 3 Similar in size and style. Interior is mostly original same as subject's MLS photos. Cleaned and ready for sale. No appliances except stove. Typical backyard landscape.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	7887 Palace Monaco Avenue	7880 Fall Harvest Dr	8034 Shellstone Ave	8177 Shellstone Ave
City, State	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV
Zip Code	89117	89147	89117	89117
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.41 ¹	0.22 ¹	0.38 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$335,000	\$380,000	\$384,900
List Price \$	--	\$335,000	\$380,000	\$384,900
Sale Price \$	--	\$348,000	\$372,500	\$375,000
Type of Financing	--	Cash	Conventional	Cash
Date of Sale	--	10/23/2023	07/05/2023	08/10/2023
DOM · Cumulative DOM	-- · --	5 · 9	1 · 34	15 · 31
Age (# of years)	23	29	24	23
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	1 Story conventional	1 Story conventional	1 Story conventional	1 Story conventional
# Units	1	1	1	1
Living Sq. Feet	1,423	1,574	1,423	1,244
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	5	5	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	--	Pool - Yes	--	--
Lot Size	0.09 acres	0.11 acres	0.09 acres	0.09 acres
Other	--	--	--	--
Net Adjustment	--	-\$17,550	\$0	+\$3,950
Adjusted Price	--	\$330,450	\$372,500	\$378,950

* Sold 1 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** Similar size and style. MLS notes needs some TLC and has "great potential". Typical backyard style with a pool. Sold "as is" - cash only. Most similar all around to subject. Adjust -\$2,250 GLA, -\$15K pool. Low average condition similar to subject.
- Sold 2** Same subdivision, model match to subject. All original interior finishes. No deficiencies noted. Move in ready. 2nd most similar to subject. Average to lower average condition compared to neighborhood.
- Sold 3** Same subdivision/model match to subject. All original with some flooring updates in main living area. clean and move in ready, no deficiencies listed. typical backyard landscape. True average condition.

Subject Sales & Listing History

Current Listing Status	Currently Listed	Listing History Comments					
Listing Agency/Firm	RX Realty	Active MLS listing 2526694 \$350K, under contract, cash offer since 12/8/23, estimated COE 12/29/23					
Listing Agent Name	Dan Parrish						
Listing Agent Phone	702-838-8886						
# 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
09/11/2023	\$350,000	--	--	Pending/Contract	12/08/2023	\$350,000	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$350,000	\$350,000
Sales Price	\$345,000	\$345,000
30 Day Price	\$340,000	--
Comments Regarding Pricing Strategy		
<p>MLS notes subject needs some work. MLS photos used in consideration of comps. Low average. Systems operating, no structural damage. Low average condition. Search criteria relaxed to identify similar size single story properties in any condition. No compromise, same high school, commute, etc. Median DOM is 41, mix of loans and no seller concessions. I have no existing or contemplated interest in the property.</p>		

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.

Subject Photos



Front



Address Verification



Side



Side



Side



Street

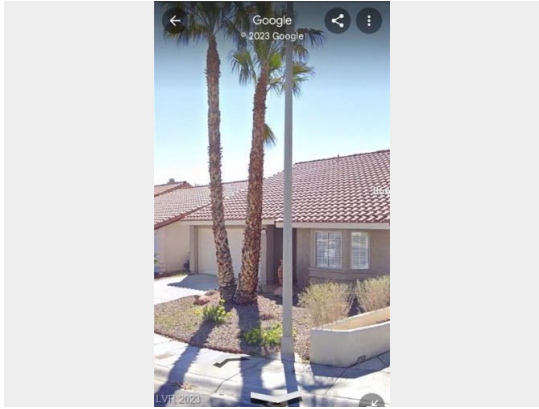
Subject Photos



Other

Listing Photos

L1 8665 Catalonia DR
Las Vegas, NV 89117



Front

L2 4152 Satinwood DR
Las Vegas, NV 89147



Front

L3 3967 Round Wood ST
Las Vegas, NV 89147



Front

Sales Photos

S1 7880 Fall Harvest DR
Las Vegas, NV 89147



Front

S2 8034 Shellstone AVE
Las Vegas, NV 89117



Front

S3 8177 Shellstone AVE
Las Vegas, NV 89117



Front

ClearMaps Addendum

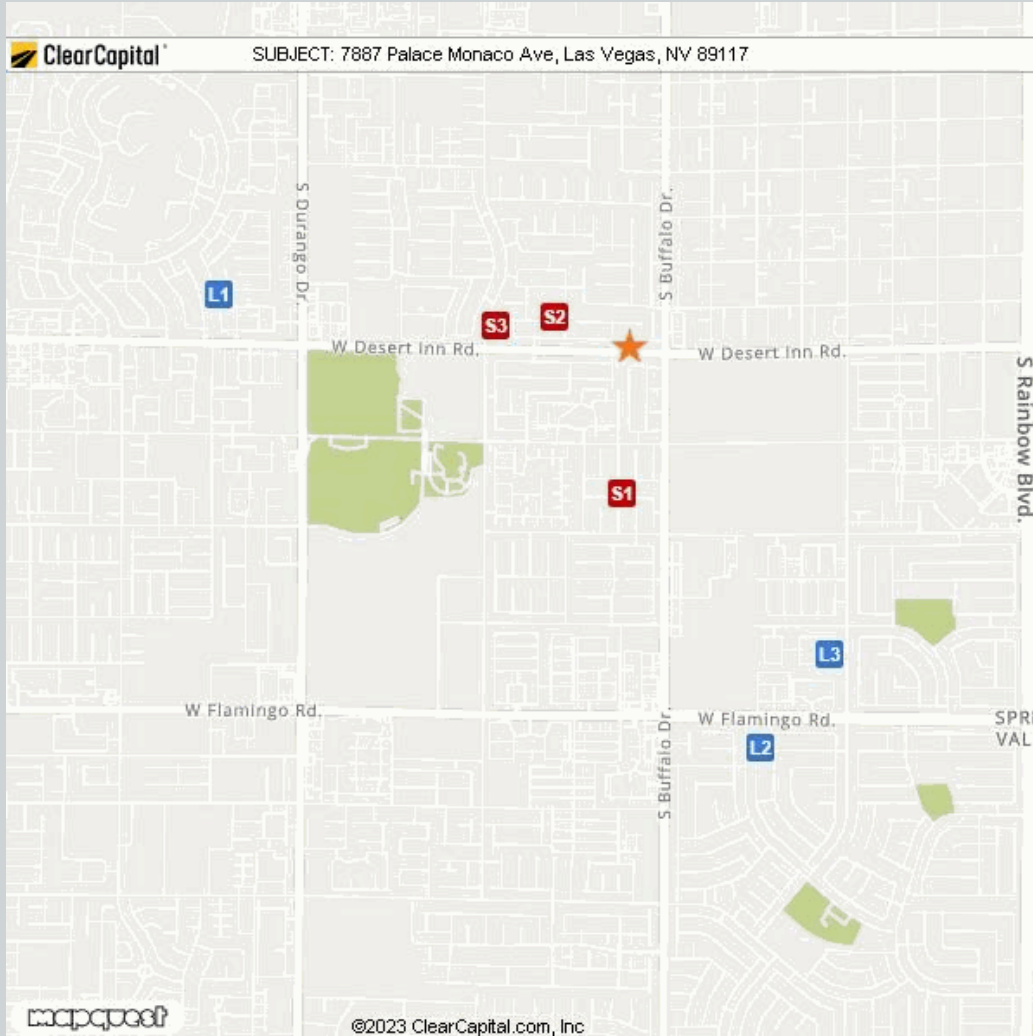
Address ★ 7887 Palace Monaco Avenue, Las Vegas, NV 89117

Loan Number 56223

Suggested List \$350,000

Suggested Repaired \$350,000

Sale \$345,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	7887 Palace Monaco Avenue, Las Vegas, NV 89117	--	Parcel Match
L1 Listing 1	8665 Catalonia Dr, Las Vegas, NV 89117	1.15 Miles ¹	Parcel Match
L2 Listing 2	4152 Satinwood Dr, Las Vegas, NV 89147	1.17 Miles ¹	Parcel Match
L3 Listing 3	3967 Round Wood St, Las Vegas, NV 89147	1.02 Miles ¹	Parcel Match
S1 Sold 1	7880 Fall Harvest Dr, Las Vegas, NV 89147	0.41 Miles ¹	Parcel Match
S2 Sold 2	8034 Shellstone Ave, Las Vegas, NV 89117	0.22 Miles ¹	Parcel Match
S3 Sold 3	8177 Shellstone Ave, Las Vegas, NV 89117	0.38 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	Kristina Pearson	Company/Brokerage	Signature Real Estate Group
License No	S.0066424.LLC	Address	10714 Sky Meadows DR Las Vegas NV 89134
License Expiration	07/31/2024	License State	NV
Phone	7025245336	Email	go2lvh@gmail.com
Broker Distance to Subject	6.36 miles	Date Signed	12/30/2023

/Kristina Pearson/

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: **Kristina Pearson** ("Licensee"), **S.0066424.LLC** (License #) who is an active licensee in good standing.

Licensee is affiliated with **Signature Real Estate Group** (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: **7887 Palace Monaco Avenue, Las Vegas, NV 89117**
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: **December 30, 2023**

Licensee signature: ***/Kristina Pearson/***

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.