## DRIVE-BY BPO

#### 1300 SHADOW MOUNTAIN PLACE

LAS VEGAS, NV 89108

**57132** Loan Number

**\$430,000**• 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	1300 Shadow Mountain Place, Las Vegas, NV 89108 04/10/2024 57132 Catamount Properties 2018 LLC	Order ID Date of Report APN County	9269595 04/13/2024 13825116014 Clark	Property ID	35291574
Tracking IDs					
Order Tracking ID	4.10_BPO	Tracking ID 1 4	.10_BPO		
Tracking ID 2		Tracking ID 3			

Owner	BERNARDINE E MOSER	Condition Comments				
R. E. Taxes	\$1,456	The subject is a one story, single family detached home with framed stucco exterior construction that shows some deferred				
Assessed Value	\$76,072					
<b>Zoning Classification</b>	Residential	maintenance, overgrown landscaping. The subject shows in fair condition with no visible signs of deterioration, per exterior				
Property Type	SFR	inspection				
Occupancy	Vacant					
Secure? Yes						
(The subject recently sold on lock	box)					
Ownership Type     Fee Simple       Property Condition     Fair						
Estimated Exterior Repair Cost	\$5,000					
Estimated Interior Repair Cost	\$0					
Total Estimated Repair	\$5,000					
HOA	No					
Visible From Street	Visible					
Road Type	Public					

Neighborhood & Market Data					
Location Type	Urban	Neighborhood Comments			
Local Economy	Stable	The subject is located in a suburban location that has close			
Sales Prices in this Neighborhood	Low: \$219500 High: \$413000	proximity to schools, parks, shops, and major highways. The market is currently a stable neighborhood. The subject propert is located in a neighborhood of similar homes of similar condition, style, and materials.			
Market for this type of property	Increased 6 % in the past 6 months.				
Normal Marketing Days	<30				

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· ·				
	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	1300 Shadow Mountain Place	5128 Forrest Hills Ln	4105 Snead Dr	5424 Banjo St
City, State	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV
Zip Code	89108	89108	89107	89107
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.		0.30 1	1.25 1	0.95 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$367,900	\$450,000	\$499,000
List Price \$		\$367,900	\$450,000	\$499,000
Original List Date		02/21/2024	04/11/2024	04/06/2024
DOM · Cumulative DOM		52 · 52	2 · 2	7 · 7
Age (# of years)	60	52	60	62
Condition	Fair	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 ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; City Skyline
Style/Design	1 Story Other	1 Story Other	1 Story Other	1 Story Other
# Units	1	1	1	1
Living Sq. Feet	2,621	2,207	2,621	2,183
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2	6 · 3	4 · 2 · 1
Total Room #	5	6	10	7
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			Pool - Yes	Pool - Yes
Lot Size	0.40 acres	0.14 acres	0.22 acres	0.32 acres
Other	workshop	none	iground	guest house

<sup>\*</sup> Listing 2 is the most comparable listing to the subject.

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

 $<sup>^{\</sup>rm 2}$  Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>&</sup>lt;sup>3</sup> Subject \$/ft based upon as-is sale price.

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#### Current Listings - Cont.

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

- Listing 1 GORGEOUS 1 STORY FLOORPLAN IN BEAUTIFUL COMMUNITY \*FRESH PAINT THROUGHOUT, NEW CARPET, DESIGNER TILE \*INCREDIBLE KITCHEN W/GRANITE COUNTERTOPS \*LARGE MASTER W/LOTS OF CLOSETS \*LARGE 2ND AND THIRD BEDROOMS \*LOTS OF CLOSETS SPACE \*HOME LOCATED ON A NICE SIZE LOT W/ BIG COURTYARD & BACKYD \*CLOSE TO PARKS AND SHOPPING.
- Listing 2 Minutes from one of Las Vegas' oldest traditional golf courses & tons of parks, you'll find a quiet neighborhood, with a pretty home sitting on a large lot. Circular drive has a shady tree that sets the ambiance as you enter through double doors to the open great room with new carpet and large sliding door overlooking the tranquil backyard. Floorplan seamlessly flows into your spacious modern-kitchen where you will find an island, quartz counters, SS appliances providing plenty of room for a casual meal or entertaining family & friends. This floorplan with a two separate wings that provides the opportunity for everyone to have their own space, relax or come together. Separate Primary w/ensuite along with 2 large secondary bedrooms share full bath. 3 generous bedrooms along with a family room and full bath round out the many options you'll have to suite your needs. Convenient access to shopping, dining, schools & parks. Minutes to the 95 for a quick commute to the famous LV Strip.
- Listing 3 This home is an oversized 1/3 acre lot with no HOA on a cull de sac. The main level home just had 75% of the roof replaced, completed April 2024. The garage has been converted featuring a separate entrance, separate living room with wood burning fireplace and 1 bedroom upstairs with a full bath. Open family room to living room. Large salt water inground pool with diving board 8 ft. deep 36X20. First level has primary bedroom with 3/4 bath plus 2 bedrooms and one full bath. Newer dual pane windows throughout with solar screens, 6 month new stove, Corian countertops All stainless steel appliances stay. Huge driveway for parking all your vehicles and a gated, covered RV parking spot Backyard has covered patio and room for so much more! Strip and city views from upstairs, close to downtown and the strip. Quick close, be using your own private pool by summer!

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	Cubicat	Sold 1	Sold 2	0-14.0 *
	Subject			Sold 3 *
Street Address	1300 Shadow Mountain Place	5409 Bromley Ave	412 Pontius Cir	200 Lindy Dr
City, State	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV
Zip Code	89108	89107	89107	89107
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.		0.60 1	1.67 1	1.54 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$325,000	\$495,000	\$520,000
List Price \$		\$325,000	\$495,000	\$500,000
Sale Price \$		\$325,000	\$495,000	\$495,000
Type of Financing		Fha	Cash	Conv
Date of Sale		02/16/2024	12/18/2023	12/29/2023
DOM · Cumulative DOM		6 · 70	10 · 24	22 · 93
Age (# of years)	60	55	49	48
Condition	Fair	Fair	Good	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 Other	1 Story Other	1 Story Other	1 Story Other
# Units	1	1	1	1
Living Sq. Feet	2,621	2,022	2,557	2,757
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2	4 · 2	5 · 3
Total Room #	5	5	6	8
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				Pool - Yes
Lot Size	0.40 acres	0.16 acres	0.36 acres	0.27 acres
Other	workshop	none	culdesac, RV parking	inground
Net Adjustment		\$0	-\$60,000	-\$55,000
Adjusted Price		\$325,000	\$435,000	\$440,000

<sup>\*</sup> Sold 3 is the most comparable sale to the subject.

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

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

<sup>&</sup>lt;sup>3</sup> Subject \$/ft based upon as-is sale price.

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## Recent Sales - Cont.

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

- Sold 1 Single story home on corner lot. This is a great home. Needs some TLC. Priced accordingly and sold "As-Is." 3 bedrooms, 2 baths, Laundry room, Above Ground pool-(15 ft. round), APPLIANCES ARE NOT INCLUDED IN THE SALE. Wood-burning fireplace, Garage has been converted into a sound-proof room for recording music, also a dark-room for film developing. Buyer to verify all info. Thank you for showing. CALL First/Large dog.
- Sold 2 Nestled at the end of a quiet cul-de-sac, your dream home awaits! This charming no HOA, 4 bed, 2 bath residence, located near the 95 freeway, offers a perfect blend of comfort and convenience. Generously sized bedrooms with California Closet Organizers, provide ample space for your family's needs, creating the perfect sanctuary for rest and relaxation. Step into your private oasis a sprawling backyard on a generous 15,000 sq ft lot. Perfect for entertaining, gardening, or simply enjoying the serenity of the outdoors. Adjacent to the expansive 3 car garage is your own designated space for your RV, boat, or additional vehicles. The kitchen boasts a generous floor plan, allowing for easy movement and interaction, whether you're preparing a gourmet meal or entertaining guests. Adjacent to this culinary masterpiece is a large 15X5 pantry with shelving, a treasure trove of storage for provisions and kitchen essentials. This property isn't just a house; it's a home where memories are made.
- Sold 3 Large Single Story Home with Pool on massive lot. Offers attached in-law suite with private bathroom, kitchenette, & separate exterior access. Conveniently located within 10mins to the Downtown & Strip you'll find one of the largest 5 bedroom floor plans in this community with No HOA. Great potential for AirBnB or family looking for plenty of space with nearly 2800sf. The backyard is nearly 12,000sf with a pool, playground area, multiple storage sheds, and plenty of parking. This could be a wonderful remodel project as well. The HVAC unit, main electrical panel, & water heater have all been replaced in recent years so with a little cosmetic updating you could turn this home into a premiere property.

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Subject Sal	es & Listing His	tory					
Current Listing Status Not Currently Listed		Listed	Listing History Comments				
Listing Agency/Firm			The subject sold on 4/5/2024, mls #2570557				
Listing Agent Na	me						
Listing Agent Ph	one						
# of Removed Li Months	stings in Previous 12	0					
# of Sales in Pre Months	evious 12	1					
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
03/26/2024	\$424,900			Sold	04/05/2024	\$425,800	MLS

Marketing Strategy					
	As Is Price	Repaired Price			
Suggested List Price	\$440,000	\$450,000			
Sales Price	\$430,000	\$440,000			
30 Day Price	\$420,000				
Comments Regarding Pricing Strategy					

The market was slow for comps similar to the subject's style and condition within the immediate neighborhood. Due to the lack of available comps, I went back 6 months, out in distance 2 miles, and even with relaxing gla search criteria I was unable to find any comps which fit the condition requirements. Within 2 miles 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 2 miles and the 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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**DRIVE-BY BPO** 

## **Subject Photos**



Front



Address Verification



Side



Side



Street



Street

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## **Subject Photos**





Other Other

## **Listing Photos**





Front

4105 Snead DR Las Vegas, NV 89107



Front

5424 Banjo ST Las Vegas, NV 89107



**DRIVE-BY BPO** 

## **Sales Photos**





Front

\$2 412 Pontius CIR Las Vegas, NV 89107



Front

200 Lindy DR Las Vegas, NV 89107



Front

#### ClearMaps Addendum ☆ 1300 Shadow Mountain Place, Las Vegas, NV 89108 **Address** Loan Number 57132 Suggested List \$440,000 Suggested Repaired \$450,000 Sale \$430,000 Clear Capital SUBJECT: 1300 Shadow Mountain Pl, Las Vegas, NV 89108 Vegas Dr W Washington **S1** Las Veg L3 **S**3 **S2** Alta Dr. Alta Dr. Alta Dr. W Charleston Blvd. W Charleston Blvd. mapqpeel? @2024 ClearCapital.com, Inc. Address Miles to Subject **Mapping Accuracy** Comparable Subject 1300 Shadow Mountain Place, Las Vegas, NV 89108 Parcel Match Listing 1 5128 Forrest Hills Ln, Las Vegas, NV 89108 0.30 Miles 1 Parcel Match Listing 2 4105 Snead Dr, Las Vegas, NV 89108 1.25 Miles 1 Parcel Match Listing 3 5424 Banjo St, Las Vegas, NV 89108 0.95 Miles 1 Parcel Match **S1** Sold 1 5409 Bromley Ave, Las Vegas, NV 89108 0.60 Miles 1 Parcel Match S2 Sold 2 412 Pontius Cir, Las Vegas, NV 89108 1.67 Miles <sup>1</sup> Parcel Match **S**3 Sold 3 200 Lindy Dr, Las Vegas, NV 89108 1.54 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.

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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.

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#### 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.

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#### **Broker Information**

Broker Name Reginald Broaden Company/Brokerage WEST COAST REALTY LLC

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

NV 89031

License Expiration 01/31/2026 License State NV

Phone 7022184665 Email westcoastrealty1@gmail.com

**Broker Distance to Subject** 6.44 miles **Date Signed** 04/13/2024

/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 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: **1300 Shadow Mountain Place, Las Vegas, NV 89108**
- 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: April 13, 2024 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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