

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	6143 Windmill Island Avenue, Las Vegas, NEVADA 89139	Order ID	9540340	Property ID	35811165
Inspection Date	08/12/2024	Date of Report	08/12/2024		
Loan Number	37214	APN	17611811021		
Borrower Name	Champery Real Estate 2015 LLC	County	Clark		

Tracking IDs					
Order Tracking ID	8.9_AtlasAgedBPO	Tracking ID 1	8.9_AtlasAgedBPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		
Owner	CHAMPERY REAL ESTATE 2015 L L C	Condition Comments The subject property appears to have had regular, routine exterior maintenance. No exterior damages and/or deferred maintenance was identified.
R. E. Taxes	\$2,018	
Assessed Value	\$102,722	
Zoning Classification	Residential	
Property Type	SFR	
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$0	
HOA	Villas at Windmill 702-940-7076	
Association Fees	\$47 / Month (Landscaping,Insurance,Other: Management)	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data		
Location Type	Suburban	Neighborhood Comments The subject property is a conforming, two-story property located in a non-gated community of 160 properties in the Southwest area of Las Vegas. The community has low monthly HOA fees and appears to have average property maintenance. Close to schools, shopping and major surface streets. Freeway access is limited.
Local Economy	Depressed	
Sales Prices in this Neighborhood	Low: \$390750 High: \$698500	
Market for this type of property	Decreased 6 % in the past 6 months.	
Normal Marketing Days	<30	

Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	6143 Windmill Island Avenue	8083 Kings Ransom St	5914 W Santoli Ave	8064 Windmill Villa St
City, State	Las Vegas, NEVADA	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV
Zip Code	89139	89139	89139	89139
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.19 ¹	0.21 ¹	0.13 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$420,000	\$368,000	\$435,000
List Price \$	--	\$430,000	\$368,000	\$435,000
Original List Date		07/12/2024	07/11/2024	07/14/2024
DOM · Cumulative DOM	-- · --	31 · 31	32 · 32	29 · 29
Age (# of years)	20	20	20	20
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	2 Stories Conv	2 Stories Conv	2 Stories Conv	2 Stories Conv
# Units	1	1	1	1
Living Sq. Feet	1,715	1,746	1,388	1,751
Bdrm · Bths · ½ Bths	4 · 2 · 1	4 · 2 · 1	3 · 2 · 1	3 · 2 · 1
Total Room #	7	7	6	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	0.06 acres	0.07 acres	0.05 acres	0.06 acres
Other	None	Solar Panels	None	None

* 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 4 bedrooms, 3 baths, 2 car garage with spacious backyard located in the most accessible sought after part of Southwest Las Vegas. Stay tuned for more details.

Listing 2 COZY HOME. Located in a peaceful community with low HOA fees. Close to shopping and schools.

Listing 3 CHARMING HOME LOCATED IN THE SOUGHT AFTER SOUTHWEST AREA. HOME FEATURES 3 BEDROOMS, 2 & A HALF BATH AND A LOFT IDEAL FOR HOME OFFICE OR GAME ROOM. PLANTATION SHUTTERS IN THE LIVING ROOM. COMPLETELY DONE BACKYARD WITH A MINIATURE GOLF PUTTING GREEN. HOME IS VERY CLEAN, WELL MAINTAINED AND IN MOVE-IN READY CONDITION.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	6143 Windmill Island Avenue	6088 Darkfeather Way	6119 Windmill Island Ave	6158 Dutch Windmill Ave
City, State	Las Vegas, NEVADA	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV
Zip Code	89139	89139	89139	89139
Datasource	Public Records	MLS	MLS	Public Records
Miles to Subj.	--	0.11 ¹	0.04 ¹	0.02 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$388,000	\$430,000	\$425,000
List Price \$	--	\$388,000	\$430,000	\$425,000
Sale Price \$	--	\$390,000	\$432,000	\$432,000
Type of Financing	--	Cash	Conv	Cash
Date of Sale	--	02/28/2024	03/04/2024	06/17/2024
DOM · Cumulative DOM	-- · --	15 · 15	61 · 61	31 · 31
Age (# of years)	20	20	19	20
Condition	Average	Average	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	2 Stories Conv	2 Stories Conv	2 Stories Conv	2 Stories Conv
# Units	1	1	1	1
Living Sq. Feet	1,715	1,746	1,751	1,891
Bdrm · Bths · ½ Bths	4 · 2 · 1	4 · 2 · 1	4 · 2 · 1	3 · 2 · 1
Total Room #	7	7	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	0.06 acres	0.05 acres	0.08 acres	0.07 acres
Other	None	None	None	None
Net Adjustment	--	-\$1,800	-\$3,300	-\$5,200
Adjusted Price	--	\$388,200	\$428,700	\$426,800

* 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.

Recent Sales - Cont.

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

- Sold 1** Beautiful move-in ready house located in the desirable southwest of Las Vegas. This property is perfect for families seeking a comfortable and convenient living space. Laminate wood floor covering! Open spacious floor plan, formal living room in the front and separate family room overlooking the kitchen. Large living room has 9 ft. ceilings. 4 bedrooms upstairs with large primary bedroom, dual sinks, and three closets! The property boasts a private yard with room for outdoor activities and relaxation, as well as a 2-car garage for secure parking and storage. Convenient location! Minutes away from schools, shopping, sports, entertainment, parks, dining. Easy access to freeways. LOW HOA fee! Country record says 3 bedroom, its actually 4 bedrooms. Adjust -\$1800 for GLA.
- Sold 2** Welcome to this charming 4-bed, 2.5-bath home with a 2-car garage in the sought-after southwest Las Vegas neighborhood. Recently upgraded with brand new carpet, fresh paint, and modern stainless steel appliances, this home is move-in ready and waiting for you to make it your own. The updated kitchen boasts stainless steel appliances and ample cabinet space, island with breakfast bar, making it a chef's dream. Enjoy meals in the adjacent dining area or step outside to the backyard for alfresco dining in the backyard. Upstairs, you'll find four generously sized bedrooms, each offering comfort and privacy. With its prime location, this home offers the convenience of being just minutes away from a variety of dining options, shopping centers, and schools. Whether you're looking to explore the vibrant city life or enjoy the tranquility of your own backyard, this property has it all. Don't miss out on the opportunity to make this beautifully updated home in southwest Las Vegas your own. Adjust -\$1300 for lot, -\$2K for GLA.
- Sold 3** Southwest home. Great location near schools, shopping and restaurants. 2 story home with den downstairs and second family room(loft) upstairs. With a little TLC and updating this can be your perfect home. ***Brand new A/C unit*** Adjust +\$5K for bedroom, -\$10,200 for GLA.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				The subject property has no MLS listing history within the last 12 months.			
Listing Agent Name							
Listing Agent Phone							
# 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

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$435,000	\$435,000
Sales Price	\$427,000	\$427,000
30 Day Price	\$427,000	--
Comments Regarding Pricing Strategy		
The suggested sale price for the subject property is \$427,000 @ \$248.98 per SqFt. The suggested sale price is bracketed by the Adjusted Comparables.		

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.
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Subject Photos



Front



Address Verification



Side



Side



Side



Side

Subject Photos



Street



Street



Other



Other

Listing Photos

L1 8083 Kings Ransom St
Las Vegas, NV 89139



Front

L2 5914 W Santoli Ave
Las Vegas, NV 89139



Front

L3 8064 Windmill Villa St
Las Vegas, NV 89139



Front

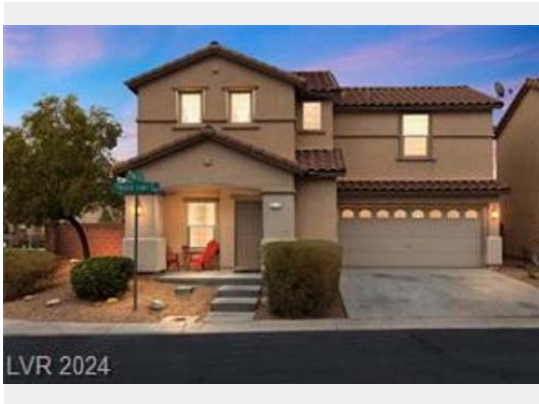
Sales Photos

S1 6088 Darkfeather Way
Las Vegas, NV 89139



Front

S2 6119 Windmill Island Ave
Las Vegas, NV 89139



Front

S3 6158 Dutch Windmill Ave
Las Vegas, NV 89139



Front

ClearMaps Addendum

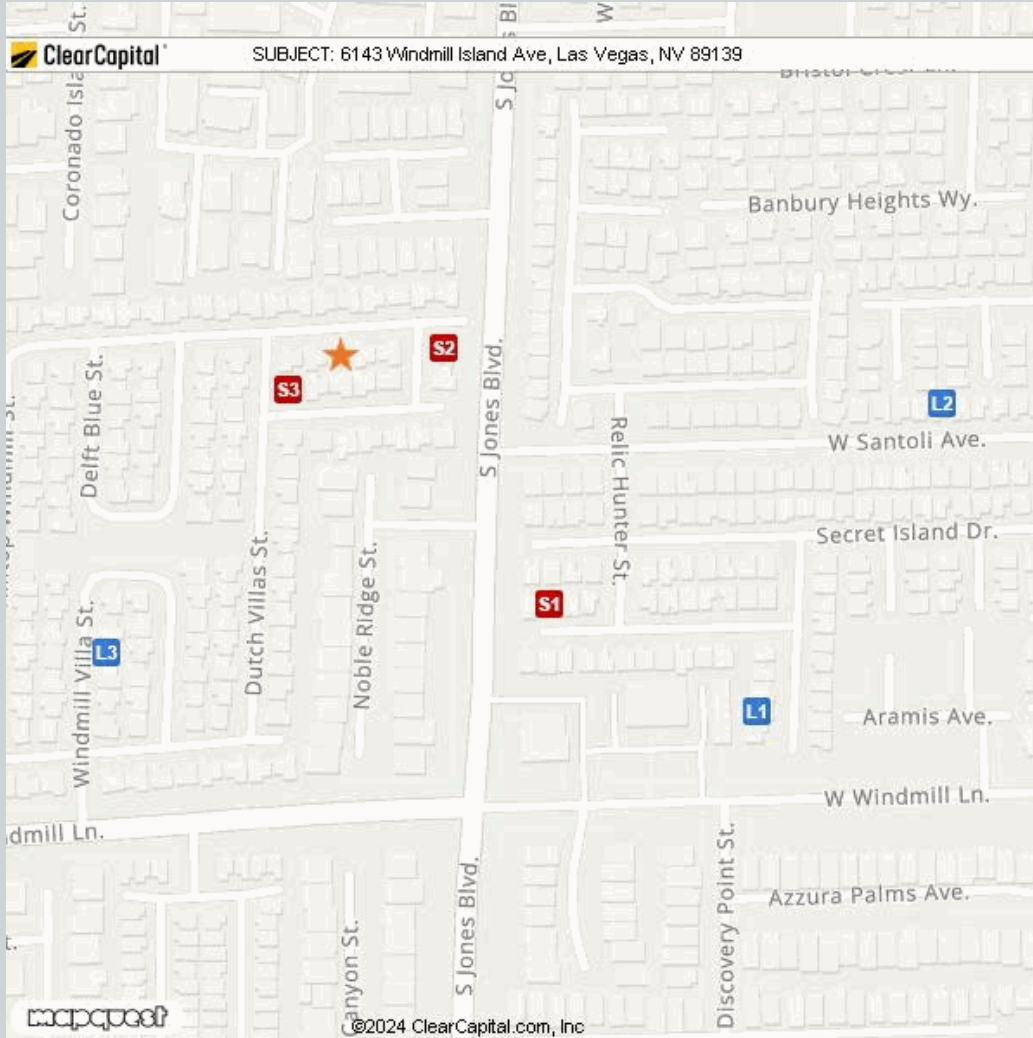
Address ★ 6143 Windmill Island Avenue, Las Vegas, NEVADA 89139

Loan Number 37214

Suggested List \$435,000

Suggested Repaired \$435,000

Sale \$427,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	6143 Windmill Island Avenue, Las Vegas, Nevada 89139	--	Parcel Match
L1 Listing 1	8083 Kings Ransom St, Las Vegas, NV 89139	0.19 Miles ¹	Parcel Match
L2 Listing 2	5914 W Santoli Ave, Las Vegas, NV 89139	0.21 Miles ¹	Parcel Match
L3 Listing 3	8064 Windmill Villa St, Las Vegas, NV 89139	0.13 Miles ¹	Parcel Match
S1 Sold 1	6088 Darkfeather Way, Las Vegas, NV 89139	0.11 Miles ¹	Parcel Match
S2 Sold 2	6119 Windmill Island Ave, Las Vegas, NV 89139	0.04 Miles ¹	Parcel Match
S3 Sold 3	6158 Dutch Windmill Ave, Las Vegas, NV 89139	0.02 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: 07/29/2024

Purpose:

Please determine a Fair market price for this property at which it would sell in a typical marketing time for the area.

Comparable Requirements:

If any of the following comparable criteria cannot be met, the commentary is required as to why you expanded your search, and what the effect on price will be.

1. Use comps from the same neighborhood, block or subdivision.
2. Use REO comparables only if the market is driven by REOs and they are comparable in characteristics and condition.
3. Use comps that have closed in the past 3 months to show the current market conditions. In rapidly changing markets, active listing comps should be given equal or greater weight than sold comps in your analysis.

Property Condition Definitions:

1. Poor: Uninhabitable or severely damaged from fire, flood, vandalism or mold
2. Fair: Repairs needed, may not be eligible for all forms of financing, below the neighborhood average
3. Average: Minor cosmetic or no repairs needed; typical for the neighborhood, move-in ready but no significant updates or renovations
4. Good: Above average, move in ready, no repairs necessary and has recent and significant updates and/or renovations (or, for customers that do not provide for 'Average', any move-in ready property)
5. Excellent: Newer construction (1-5 years) or high end luxury

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, factual detail to help our mutual customer gain a complete understanding of the subject's neighborhood such as substantiated distance to amenities, parks, schools, commercial or industrial influences, REO activity, traffic, 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.
10. No part of your analysis or reporting may be based on the race, color, religion, sex, actual or perceived sexual orientation, actual or perceived gender identity, age, actual or perceived marital status, disability, familial status, national origin of either the prospective owners or occupants of the subject property, present owners or occupants of the property, or present owners or occupants of the properties in the vicinity of the subject property, or on any other basis prohibited by federal, state or local law.
11. When commenting on the subject property or comp selections, refrain from the use of unsupported or subjective terms to assess or rate, such as, but not limited to, "high," "low," "good," "bad," "fair," "poor," "strong," "weak," "rapid," "slow," "fast" or "average" without providing a foundation for analysis and contextual information. It is inappropriate to add language that could indicate unconscious bias, including but not limited to: "pride of ownership," "crime-ridden area," "desirable neighborhood or location" or "undesirable neighborhood or location"

Undue Influence Concerns

Please contact uiprotider@clearcapital.com for any Undue Influence concerns.

Independence Hotline

Please notify Clear Capital of any independence concerns by calling (530) 550-2138

Report Instructions - cont.

Terms of Use, Code of Conduct and Professional Discretion:

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.

If you accept and perform this assignment, you do so in accordance with the Clear Capital Vendor Agreement Terms of Use and Code of Conduct to which you agreed.

All interactions with consumers (borrowers, homeowners, POCs, etc.) must be performed in a professional manner. Should you observe any concerning or suspicious activity while you engage with a consumer whether onsite or otherwise, please contact Clear Capital immediately. Please refrain from discussing anything related to the observation with the consumer directly. This includes suspected elder abuse, elder financial abuse, vulnerable adults, fraud, forgery or any violations of local, state or federal laws.

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	MARGERY BAIRD	Company/Brokerage	The Nitro Group-REALTY ONE
License No	S.0059003	Address	4124 Autumndale Av North Las Vegas NV 89031
License Expiration	12/31/2024	License State	NV
Phone	7025010356	Email	info@MargisTrademarkSvc.com
Broker Distance to Subject	14.99 miles	Date Signed	08/12/2024

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.

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.