

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>	209 Big Cliff Avenue, North Las Vegas, NEVADA 89031	<b>Order ID</b>	9540340	<b>Property ID</b>	35811166
<b>Inspection Date</b>	08/10/2024	<b>Date of Report</b>	08/11/2024		
<b>Loan Number</b>	47142	<b>APN</b>	124-27-717-015		
<b>Borrower Name</b>	Champery Real Estate 2015 LLC	<b>County</b>	Clark		

Tracking IDs					
<b>Order Tracking ID</b>	8.9_AtlasAgedBPO	<b>Tracking ID 1</b>	8.9_AtlasAgedBPO		
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--		

General Conditions		
<b>Owner</b>	Champery Rental R E O LLC	<b>Condition Comments</b>
<b>R. E. Taxes</b>	\$1,309	Subject appears to be in average condition with no signs of deferred maintenance visible from exterior inspection.
<b>Assessed Value</b>	\$101,316	
<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>	Suburban	<b>Neighborhood Comments</b>
<b>Local Economy</b>	Stable	The subject is located in a suburban 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>Sales Prices in this Neighborhood</b>	Low: \$250,000 High: \$450,000	
<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
Street Address	209 Big Cliff Avenue	105 Snow Dome Ave	5714 Justin Robert St	20 Pine Blossom Ave
City, State	North Las Vegas, NEVADA	North Las Vegas, NV	North Las Vegas, NV	North Las Vegas, NV
Zip Code	89031	89031	89031	89031
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.09 <sup>1</sup>	0.16 <sup>1</sup>	0.17 <sup>1</sup>
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$385,000	\$395,000	\$375,000
List Price \$	--	\$385,000	\$395,000	\$375,000
Original List Date		06/24/2024	08/02/2024	07/24/2024
DOM · Cumulative DOM	-- · --	47 · 48	5 · 9	6 · 18
Age (# of years)	16	18	3	17
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 Colonial	2 Stories Colonial	2 Stories Colonial	2 Stories Colonial
# Units	1	1	1	1
Living Sq. Feet	1,615	1,622	1,783	1,622
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2 · 1	3 · 1 · 1	3 · 2 · 1
Total Room #	8	8	7	8
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	0.07 acres	0.07 acres	0.08 acres	0.07 acres
Other	None	None	None	None

\* Listing 1 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** This timeless appeal effortlessly complements any furniture style, ensuring a smooth and easy move-in experience. The primary bathroom is a standout with its double sinks, providing a and convenient area for your morning and evening routines.

**Listing 2** Discover a spacious loft perfect for intimate gatherings, an open layout for entertaining, an equipped kitchen with modern appliances, and sizable bedrooms.

**Listing 3** This 2 story single-family home features 3 bedrooms, 2.5 bathrooms, 2 car garage and flooring. Hardwood and tile flooring appliances, granite counter bathroom wood tile and quartz top large laundry, storage room.

## Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
<b>Street Address</b>	209 Big Cliff Avenue	5833 Crystal Pond St	324 Big Cliff Ave	5928 Caddy Ridge St
<b>City, State</b>	North Las Vegas, NEVADA	North Las Vegas, NV	North Las Vegas, NV	North Las Vegas, NV
<b>Zip Code</b>	89031	89031	89031	89031
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.13 <sup>1</sup>	0.09 <sup>1</sup>	0.21 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$370,000	\$379,000	\$399,900
<b>List Price \$</b>	--	\$370,000	\$379,000	\$399,900
<b>Sale Price \$</b>	--	\$364,000	\$370,000	\$399,900
<b>Type of Financing</b>	--	Conventional	Conventional	Conventional
<b>Date of Sale</b>	--	02/08/2024	05/31/2024	04/02/2024
<b>DOM · Cumulative DOM</b>	-- · --	59 · 97	48 · 73	17 · 66
<b>Age (# of years)</b>	16	18	17	17
<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>	2 Stories Colonial	2 Stories Colonial	2 Stories Colonial	1 Story Ranch
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,615	1,482	1,615	1,868
<b>Bdrm · Bths · ½ Bths</b>	3 · 2 · 1	3 · 2 · 1	3 · 2 · 1	2 · 1
<b>Total Room #</b>	8	8	8	5
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 3 Car(s)
<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>	--	--	--	--
<b>Lot Size</b>	0.07 acres	0.08 acres	0.07 acres	0.15 acres
<b>Other</b>	None	None	None	None
<b>Net Adjustment</b>	--	+\$2,810	+\$100	-\$860
<b>Adjusted Price</b>	--	\$366,810	\$370,100	\$399,040

\* 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.

## Recent Sales - Cont.

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

- Sold 1** The kitchen features a nice backsplash and plenty of storage, home is now a three bedroom home while other rooms provide flexible living space. 2660/gla, -50/lot, 200/age
- Sold 2** Ceiling fans and blinds throughout, finished backyard with patio and artificial turf. Laundry room upstairs, washer and dryer included. Large primary with walk in closet. Dual sinks, separate tub and shower in primary bath. 100/age
- Sold 3** The kitchen features a convenient breakfast bar, with access to the backyard, and is complemented by a family room at the rear. The spacious master bedroom includes ample closet space, along with a separate tub and shower for added luxury. 1500/Bed, 3000/bath, -5060/gla, -400/lot, 100/age

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed			<b>Listing History Comments</b>			
<b>Listing Agency/Firm</b>				There is no any listing history in the past 12 months.			
<b>Listing Agent Name</b>							
<b>Listing Agent Phone</b>							
<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>

## Marketing Strategy

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$390,000	\$390,000
<b>Sales Price</b>	\$371,000	\$371,000
<b>30 Day Price</b>	\$352,000	--
<b>Comments Regarding Pricing Strategy</b>		
<p>The subject should be sold in as-is condition. The market conditions are currently stable. Due to the lack of more suitable comparisons, it was necessary to exceed over 6 months from inspection date, guidelines for GLA, lot size, age and some recommended guidelines when choosing comparable properties. Proximity to the highway would not affect subject's marketability and both sides of the highway are similar market areas. Commercial presence for the subject would not affect the subject's condition or marketability. Value best supported by sold comp 2 and list comp 1, being the most comparable to the subject. Subject is occupied it was verified through as per exterior inspection.</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



Street



Street

## Subject Photos



Other



Other



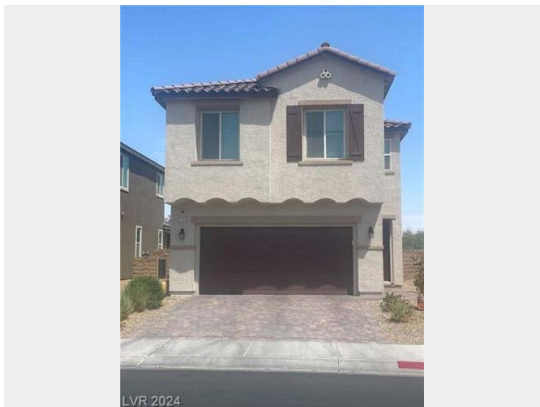
## Listing Photos

**L1** 105 Snow Dome AVE  
North Las Vegas, NV 89031



Front

**L2** 5714 Justin Robert St  
North Las Vegas, NV 89031



Front

**L3** 20 Pine Blossom AVE  
North Las Vegas, NV 89031



Front

## Sales Photos

**S1** 5833 Crystal Pond ST  
North Las Vegas, NV 89031



Front

**S2** 324 Big Cliff AVE  
North Las Vegas, NV 89031



Front

**S3** 5928 Caddy Ridge ST  
North Las Vegas, NV 89031



Front

## ClearMaps Addendum

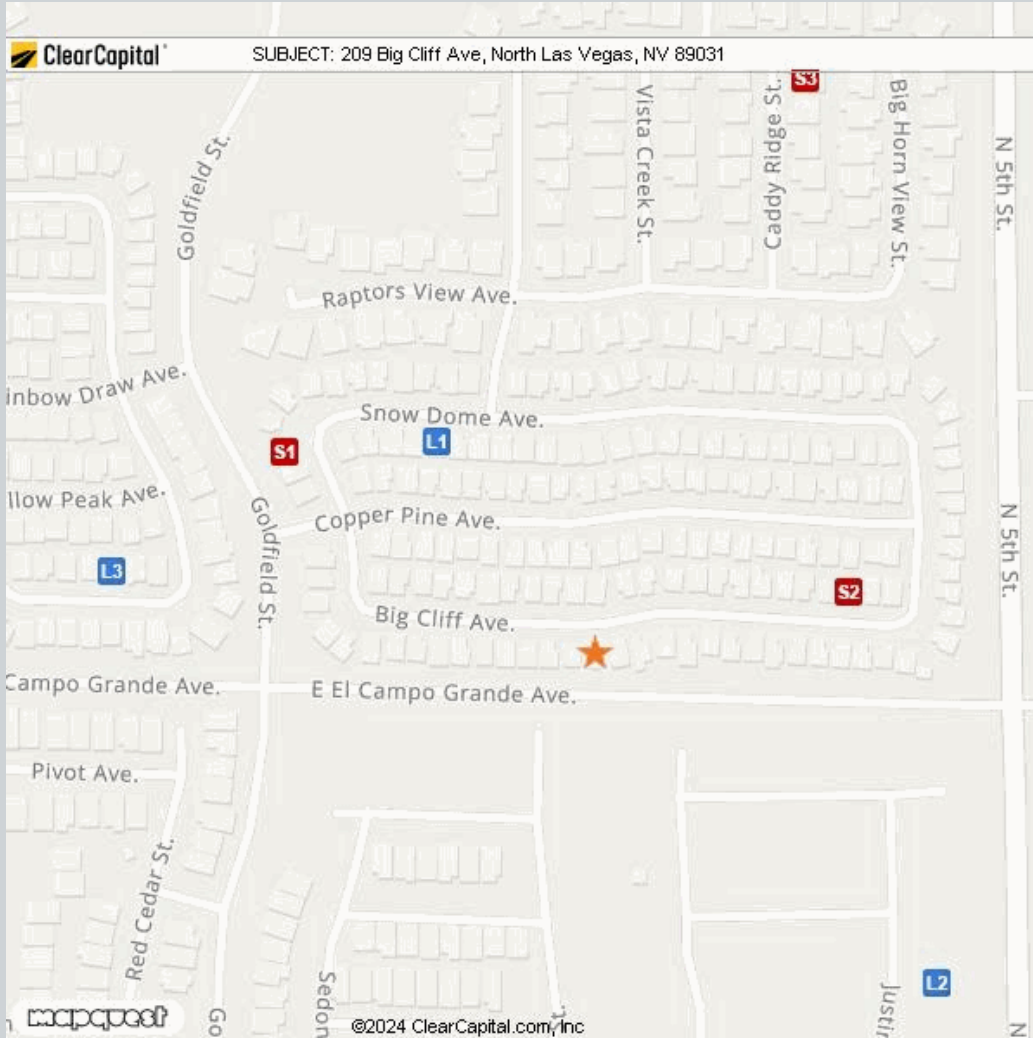
**Address** ★ 209 Big Cliff Avenue, North Las Vegas, NEVADA 89031

**Loan Number** 47142

**Suggested List** \$390,000

**Suggested Repaired** \$390,000

**Sale** \$371,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	209 Big Cliff Avenue, North Las Vegas, Nevada 89031	--	Parcel Match
L1 Listing 1	105 Snow Dome Ave, North Las Vegas, NV 89031	0.09 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	5714 Justin Robert St, North Las Vegas, NV 89031	0.16 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	20 Pine Blossom Ave, North Las Vegas, NV 89031	0.17 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	5833 Crystal Pond St, North Las Vegas, NV 89031	0.13 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	324 Big Cliff Ave, North Las Vegas, NV 89031	0.09 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	5928 Caddy Ridge St, North Las Vegas, NV 89031	0.21 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: 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 [uiproducer@clearcapital.com](mailto:uiproducer@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

<b>Broker Name</b>	Reginald Broaden	<b>Company/Brokerage</b>	WEST COAST REALTY LLC
<b>License No</b>	B.0043579.LLC	<b>Address</b>	6135 THEATRICAL RD LAS VEGAS NV 89031
<b>License Expiration</b>	01/31/2026	<b>License State</b>	NV
<b>Phone</b>	7022184665	<b>Email</b>	westcoastrealty1@gmail.com
<b>Broker Distance to Subject</b>	2.15 miles	<b>Date Signed</b>	08/11/2024

*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.