action Desidential Appreciael Deport

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The purpose of this s	ummary appraisal rep	ort is to pro	vide the lender/clier	nt with an	accurate,	and adequate	ely sup	ported, op	inion of the	market value	of the sub	ject property.
Property Address 32	30 Norman Dr				City	Reno			St	ate NV	Zip Code	89509
Borrower Champery	Real Estate 201	5	Owner of	Public Reco	ord Bre	ckenridge	Prope	erty Fund	2016 LL C	ounty Wasl	noe	
Legal Description Lc	t 10, Southwest 7	errace 2.										
	023-204-06					'ear 2022				E. Taxes \$		
	Reno-Southwest	4	Ou seist A			Reference	39900			ensus Tract	7	
Occupant 🗙 Owner		cant		ssessments	\$ 0			D PU	JD HOA\$	0 _	per year	per month
Property Rights Appraise Assignment Type	d X Fee Simple Purchase Transactior	Leaseh	old Other (de nance Transaction	,	r (describe)	0						
	gewood Inc		Addres			Servicing		Suito 10	0, Redondo	Boach	CA 00279	,
Is the subject property c		or has it been									Yes 🗙 N	
Report data source(s) us			NNRMLS.				4410 01					
	<u> </u>		THUR WED.									
I 🗌 did 🗌 did not	analyze the contract fo	r sale for the su	ubject purchase trans	action. Exp	lain the resu	lts of the anal	ysis of t	the contract	t for sale or wh	y the analysis	was not	
performed.	-						-					
-												
Contract Price \$	Date of Co					of public reco		Yes		a Source(s)		
Is there any financial ass				nent assista	nce, etc.) to	be paid by an	iy party	on behalf o	f the borrower	?		Yes No
If Yes, report the total do	llar amount and descril	be the items to	be paid.									
Note: Descendations				6 t								
Note: Race and the rac			od are not appraisal								<u> </u>	
	hood Characteristics		Dronort Values		nit Housing	-		aliaiaa	One-Unit	•		t Land Use %
Location Urban Built-Up X Over 75%	Suburban 5	Rural	Property Values	Increasi	-	Stable In Balance	_	clining	PRICE	AGE	One-Unit 2-4 Unit	80 %
	Stable	Slow		Shortag		3-6 mths		er Supply	\$ (000)	(yrs)		0 %
Growth Rapid Neighborhood Boundarie		_	Marketing Time Plumas St, Sout	\mathbf{X} Under 3			<u> </u>	er 6 mths	385 Lo 2,500 Hi	•	Multi-Famil Commercia	-
Blvd	3 NOILII-PIUIII	D LII, East-i	Plumas St, Sou			ivu, west-	5. IVIC	Carran	2,500 m 875 Pr		Other	<u>14 %</u>
Neighborhood Description	ⁿ See attache	ed addenda				0	ther F	Present I	and Use=			
			-			0		TODOIN		1070 1000		
Market Conditions (inclu	ding support for the ab	ove conclusion	s) See at	tached a	ddenda.							
Dimensions 70 x 129		7.70		<u>13112 sf</u>				egular			;Res;Mtn	
Specific Zoning Classific			•	Description				Residentia	al (5 Units//	Acre)		
Zoning Compliance		- (Grandfathered Use)			Illegal (descri	be)					
Is the highest and best u		as improved (o	r as proposed per pla				-0					
a contorming resid			والمالية والمناج المناج المراجع		cifications)	the present us	e?	X	Yes 🗌 N	lo If No, des	scribe Th	e subject is
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Exterior-Only Inspection Residential Appraisal Report File # norman3230CC

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		Simple			Simple							imple					Fee S		ple			
Site		12 sf		13634			_			0 92					+3,8		8276					+4,8
View Design (Style)		es;Mtn					_					;Mtn raditi	anal				<u>N;Re</u> DT1;		h			
Quality of Construction	Q4	;Ranch			Fraditi	onai			+36,00	_		raditio	onai		+24,0			Rai	ncn			
Actual Age	57			Q4 44						0 60					+24,0		<u>Q4</u> 63					
Condition	C4			44 C4			+			C4							03 C3			+		-15,0
Above Grade	Total	Bdrms.			Bdrms.	Baths	3			To	-	3drms.	Baths					Bdri	ms. Ba	ths		- 10,0
Room Count	5	_	2.0	6	3	2.0	-			0 5		2	2.0			0	5	3				
Gross Living Area		1,672		-	1,796		_		-8,70	-	-	1,564			+7,6		-		520 S			+10,6
Basement & Finished	0sf			0sf					.,			316sf			-57,1		0sf	,•				
Rooms Below Grade												1.0ba			-4,0							
Functional Utility	Ave	rage		Avera	ige						era						Avera	age	•			
Heating/Cooling		/None			Centra				-1,50								Fau/0					-1,5
Energy Efficient Items		e Noted			Noted	b	_					Notec	ł				None		oted			
Garage/Carport		2dw		2gd2c						0 2g							2ga2					
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Fireplace(s)	1			1	000		_			1	00.0	200					1	00	0			
Original Listing Price Last Listing Price	N.A N.A			\$589 <u>,</u> \$589,						0 \$6 0 \$6							\$625 \$625					
Net Adjustment (Total)	IN.A	•		<u>پوەنو.</u> ک		٦-	\$		25,80				۲ -	\$	-25,7		3025	<u>,00</u>] +		- \$		-1,1
Adjusted Sale Price				Net Adj.		4.4 %			20,00		Adj.		4.0 %	Ψ	-23,1		Net Ad			2 %		-1,
of Comparables				Gross A		7.8 %			614,80				15.1 %	\$	614,3			,		3 % \$		658,9
My research 🗌 did	RMLS/Wash	real any pri noe Cou	or sales nty As	or tran	isfers of or													1 12	(2 91			
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Date of Prior Sale/Transf	er	03/11/2						2.0111					0			⊑			001			
Price of Prior Sale/Transf		\$587,00																				
Data Source(s)		Washoe		ntv As	ssesso	or	Was	shoe (County	Asse	esso	or V	Wash	oe Co	unty As	sess	or	W	ashor	e Coi	untv	Assesso
Effective Date of Data So	urce(s)	05/31/2						31/202					05/31/						/31/20			
Analysis of prior sale or t	transfer history of	of the subje	ect prop	erty and	d compa	arable	sales		Th	ne su	bjed	ct's pr	rior sa	le is n	ot weigh	nted	as it	is c	dated.	Alth	าอนอ	h there is
not current market subject. Thus, this at no value on 03/	subject's p	rior sales	s price	e is be									-							-		
Summary of Sales Comp	arison Approacl	h Se	ee atta	ached	l adde	enda.																
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Indicated Value by: Sal See attached adde	•	1 Approac	n \$	640	,000		Cost	Approa	ach (if de	velop	ed) \$	> 5	83,88	0	Income	Appr	oach ((It de	evelope	ea) \$	0	
This appraisal is made completed, subjec following required inspe	t to the follow	ing repairs	s or alt	teration	s on th	he ba	sis of	a hyp	othetical	condi	ition	that th	ne repai	irs or a	lterations	have						een ıbject to the
		he exterio	or area	e of t	ha aub	vicet																

Exterior–Only Inspection Residential Appraisal Report File # norman3230CC Have you performed any services on the property that is the subject of this report within the three year period immediately preceding acceptance of this assignment? If Yes, please disclose the type of each prior service performed by you during this period of time: No. A reasonable exposure time for the subject property developed independently from the stated marketing time is: 1-4 months. The verification sources in this appraisal report are either the Washoe County Assessor and/or the Washoe County Recorder. The Data Source is the Northern Nevada Regional MLS. Appraisal Fee Disclosure - Nevada Pursuant to Nevada LCB File No. R091-09A §13, fee disclosure is as follows: Pursuant to Nevada regulation R090-91, Section 13, Clear Capital will require appraisers to disclose in the body of the appraisal report the total compensation paid to the appraiser and the total compensation retained by Clear Capital in connection with the real estate appraisal activity with respect to properties located in Nevada. For this appraisal report the total compensation paid to the appraiser is \$215.00, and the total compensation retained by Clear Capital is \$445.00 The appraiser certifies and agrees that this appraisal was prepared in accordance with the requirements of Title XI of the Financial Institutions, Reform, Recovery, and Enforcement Act (FIRREA) of 1989, as amended (12 U.S.C. 3331 et seq.), and any applicable implementing regulations in effect at the time the appraiser signs the appraisal certification. The Coronavirus (COVID-19) outbreak has had a significant impact on local, national and global economies. Financial markets worldwide are experiencing unprecedented volatility. In some areas of the United States, there are current Shelter-in-Place orders and other restrictions on daily activities. These events are likely to impact real estate values in the short term but, as of the date of this appraisal, there is not enough data to substantiate that position. I have researched all available local sources and, as of this date, I have not found any data suggesting that significant. changes in local real estate market have occurred. The market data presented in this appraisal report is considered the most recent and relevant available and the resulting analysis best reflects market conditions as of the effective date of appraisal. Intended Use: The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction, home equity line of credit, or internal asset evaluation by the lender/client related to their specific use(s) cited on page 1. This report is not intended for any other uses Additional Intended Use of this appraisal includes internal asset review and/or loan servicing (including default) by the client. Although the subject's opinion of value is significantly below the neighborhood predominant price, it is within the neighborhood one-unit housing price range and is considered to be typical and reasonable in the current market without impacting marketability. Although the subject's actual age is significantly different than the neighborhood predominant age, it is within the neighborhood one-unit housing age range and is considered to be typical and reasonable in the current market without impacting marketability. COST APPROACH TO VALUE (not required by Fannie Mae) Provide adequate information for the lender/client to replicate the below cost figures and calculations. Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) There has not been any proximate, comparable vacant land sales in the subject neighborhood in the prior year. Thus, the subject's opinion of value value has been derived via extraction. OPINION OF SITE VALUE ESTIMATED 🗌 REPRODUCTION OR 🗙 REPLACEMENT COST NEW =\$ 250,000 Source of cost data Marshall and Swift 1,672 Sq.Ft. @\$ DWELLING 300.00 ... =\$ 501,600 Quality rating from cost service Avg/Gd Effective date of cost data 03/01/2023 =\$ 0 Sq.Ft. @\$ Comments on Cost Approach (gross living area calculations, depreciation, etc.) =\$ The land to value ratio is typical for the area. Garage/Carport 600 Sq.Ft. @\$ 100.00 ... =\$ 60.000 Total Estimate of Cost-New =\$ 561,600 Functional External Physical depreciation is determined via the age/life method. Less Physical Depreciation 252,720 =\$(252,720) Depreciated Cost of Improvements =\$ 308,880 _____ "As-is" Value of Site Improvements =\$ 25,000 Estimated Remaining Economic Life (HUD and VA only) 55 Years INDICATED VALUE BY COST APPROACH =\$ 583,880 INCOME APPROACH TO VALUE (not required by Fannie Mae) Estimated Monthly Market Rent \$ X Gross Rent Multiplier 0 = \$ Indicated Value by Income Approach 0 0 Summary of Income Approach (including support for market rent and GRM) Due to limited and varied comparable rental/GRM data, the income approach is

not considered to be a reliable indicator of value and has not been completed. PROJECT INFORMATION FOR PUDs (if applicable) Is the developer/builder in control of the Homeowners' Association (HOA)? Yes No Unit type(s) Detached Attached Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit. Legal Name of Project Total number of phases Total number of units Total number of units sold Total number of units for sale Data source(s) Total number of units rented Was the project created by the conversion of existing building(s) into a PUD? Yes No If Yes, date of conversion Does the project contain any multi-dwelling units? Yes No Data Source(s) Are the units, common elements, and recreation facilities complete? Yes No If No, describe the status of completion. Are the common elements leased to or by the Homeowners' Association? Yes No If Yes, describe the rental terms and options. Describe common elements and recreational facilities.

Fannie Mae Form 2055 March 2005

This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a visual inspection of the exterior areas of the subject property from at least the street, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

The appraiser must be able to obtain adequate information about the physical characteristics (including, but not limited to, condition, room count, gross living area, etc.) of the subject property from the exterior-only inspection and reliable public and/or private sources to perform this appraisal. The appraiser should use the same type of data sources that he or she uses for comparable sales such as, but not limited to, multiple listing services, tax and assessment records, prior inspections, appraisal files, information provided by the property owner, etc.

INTENDED USE: The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: The intended user of this appraisal report is the lender/client.

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions* granted by anyone associated with the sale.

*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.

2. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.

3. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.

4. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.

5. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees that:

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.

2. I performed a visual inspection of the exterior areas of the subject property from at least the street. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.

3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.

4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.

5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.

6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.

7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.

8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.

9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.

10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.

11. I have knowledge and experience in appraising this type of property in this market area.

12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.

13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.

14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.

15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.

16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.

17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the 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.

18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).

19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.

20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.

23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.

24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisory Appraiser certifies and agrees that:

1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.

2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.

3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.

4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.

5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRAISER	SUPERVISORY APPRAISER (ONLY IF REQUIRED)					
Signature Cala Ling	Signature					
Name David B Rayppy	Name					
Company Name Valbridge Property Advisors	Company Name					
Company Address 6490 S McCarran Blvd #51	Company Address					
Reno, NV 89509						
Telephone Number 775-204-4100	Telephone Number					
Email Address reno@valbridge.com	Email Address					
Date of Signature and Report 05/31/2023	Date of Signature					
Effective Date of Appraisal 05/27/2023	State Certification #					
State Certification # A.0000821-CR	or State License #					
or State License #	State					
or Other (describe) State #	Expiration Date of Certification or License					
State NV						
Expiration Date of Certification or License <u>10/31/2024</u>	SUBJECT PROPERTY					
ADDRESS OF PROPERTY APPRAISED	Did not inspect exterior of subject property					
3230 Norman Dr	Did inspect exterior of subject property from street					
Reno, NV 89509	Date of Inspection					
APPRAISED VALUE OF SUBJECT PROPERTY \$ 640,000						
LENDER/CLIENT	COMPARABLE SALES					
Name ClearCapital.com, Inc #AMC.0000143	Did not inspect exterior of comparable sales from street					
Company Name Wedgewood Inc	 Did inspect exterior of comparable sales from street 					
Company Address 2015 Manhattan Beach Blvd, Suite 100,	Date of Inspection					
Redondo Beach , CA 90278						
Email Address N.A.						

Freddie Mac Form 2055 March 2005

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Exterior-Only Inspection Residential Appraisal Report File # norman3230CC

				Jilly	100						Sainepoir	File #	f norm	an323	3000
FEATURE	SUB	JECT		COM	PARAB	LE SALE	#4		COM	PARABL	.e sale # 5		COM	PARABL	E SALE # 6
Address 3230 Norman Dr			3845	Picca	dilly l	Dr		228	5 Silve	r Ridge	e Dr				
Reno, NV 89509			Rend), NV 8	39509)		Rei	no, NV 8	89509					
Proximity to Subject			0.71	miles	S			0.3	6 miles	SW					
Sale Price	\$					\$	719,90	D			\$ 675,000				\$
Sale Price/Gross Liv. Area	\$	sq.ft.	\$	353.93	sq.ft.		· · ·	\$	399.64	4 sq.ft.		\$		sq.ft.	
Data Source(s)			NNR	MLS #	2300	04014;	DOM 28	NN	RMLS #	<i>‡</i> 23000	04349;DOM 23				
Verification Source(s)						nent #N					ent #N.A.				
VALUE ADJUSTMENTS	DESCF	RIPTION		SCRIPTI		1	\$ Adjustment	_	DESCRIPT		+ (-) \$ Adjustment	DE	ESCRIPT	ION	+(-) \$ Adjustment
Sales or Financing			Listin) List			0				. () +
Concessions				'9					ing		0				
Date of Sale/Time			c05/2	22		-) c05	122		0				
Location	N;Res;		N;Re					N;F			0				
Leasehold/Fee Simple									e Simple						
Site	Fee Sim			Simple		-	.0.70			3	. 4 000				
	13112 s		9365				+3,70				+4,000				
View Design (Chula)	N;Res;N		N;Re						Res;Ope		0				
Design (Style)	DT1;Ra	nch		Traditi	onal				1;Conte	mpora	0				
Quality of Construction	Q4		Q3				-40,00								
Actual Age	57		49					36			0				
Condition	C4		C3				-20,00								
Above Grade		ms. Baths	Total	Bdrms.	Baths			Tota	-			Total	Bdrms.	Baths	
Room Count		3 2.0	6	3	2.1		-2,00		-	2.0	0	<u> </u>			
Gross Living Area	1,	672 sq.ft.		2,034	sq.ft.		-25,30	ו	1,689) sq.ft.	-1,200			sq.ft.	
Basement & Finished	0sf		0sf					0sf							
Rooms Below Grade															
Functional Utility	Average	;	Avera	age	_			Ave	erage						
Heating/Cooling	Fau/Nor			Centra	I		-1.50		I/Centra	al	-1,500				
Energy Efficient Items	None N			Note			.,		ne Note		.,230				
Garage/Carport	2ga2dw		2gbi2) 2ga		-					
Porch/Patio/Deck	Porch/P			h/Patio	`				ch/Pati	0					
Fireplace(s)	1		2	un all	,) 1	un/i⁻ atli	5	1	<u> </u>			
Original Listing Price	N.A.			000					5,000		0				
			\$719								0				
Last Listing Price	N.A.		\$719			¢			5,000	_	0	<u> </u>	<u> </u>		\$
Net Adjustment (Total)					X -	\$	-85,10		X + [\$ 1,300		+ 		\$
Adjusted Sale Price			Net Ad	-	11.8 %			Net /		0.2 %	•	Net Ac		%	
of Comparables			Gross		12.8 %		634,80			1.0 %				%	\$
Report the results of the research a	and analysis			r transfer	histor			-						,	
ITEM			JBJECT			COI	MPARABLE S	ALE #	4	CC)MPARABLE SALE # {	5	C	OMPAR	ABLE SALE # 6
Date of Prior Sale/Transfer	03/	11/2022													
Price of Prior Sale/Transfer	\$58	7,000													
Data Source(s)	Wa	shoe Co	unty A	ssess	or	Washo	be County	Asse	ssor	Wash	oe County Asses	sor			
Effective Date of Data Source(s)	05/3	31/2023				05/31/2	2023			05/31	/2023				
Analysis of prior sale or transfer hi	story of the	subject pro	perty ar	id comp	arable	sales	Se	e Pa	ge 2.						
Analysis/Comments Compa	arables #	4 and #5	are n	endinc	ı sale	\$									
, and joid, commenter Compa			are p	chang	1 3010	5.									
Per MLS comments/photo	e Comp	arable #	1 has	eianifi	oont r	ecenti	undating a	nd ur	aradina	n Thu	e although this o	omno	arable i	has th	e same quality
										-					
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Comparable #4-Arms-Len							JL								
Comparable #5-Arms-Len	gin Lisur	ig: Sellel	= na	leian E	ыеск	e									
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Per data in the 1004MC a	ddendun	n, there is	s not a	a curre	nt, ne	egative	negotiatio	n fac	tor betw	veen li	sting and selling p	orices	š		
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OVERALL CONDITION V													ITRAD	DICTIN	IG THIS
EXTRAORDINARY ASSU	JMPTIO	N, IT MA	Y IMP	АСТ Т	HE F	INDIN	GS AND C	ONC	LUSIO	NS OI	F THIS REPORT.				

Freddie Mac Form 2055 March 2005

UAD Version 9/2011

Fannie Mae Form 2055 March 2005

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Condition Ratings and Definitions

C1

The improvements have been recently constructed and have not been previously occupied. The entire structure and all components are new and the dwelling features no physical depreciation.

Note: Newly constructed improvements that feature recycled or previously used materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100 percent new foundation and the recycled materials and the recycled components have been rehabilitated/remanufactured into like-new condition. Improvements that have not been previously occupied are not considered "new" if they have any significant physical depreciation (that is, newly constructed dwellings that have been vacant for an extended period of time without adequate maintenance or upkeep).

C2

The improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finishes have been updated and/or replaced with components that meet current standards. Dwellings in this category are either almost new or have been recently completely renovated and are similar in condition to new construction.

Note: The improvements represent a relatively new property that is well maintained with no deferred maintenance and little or no physical depreciation, or an older property that has been recently completely renovated.

СЗ

The improvements are well maintained and feature limited physical depreciation due to normal wear and tear. Some components, but not every major building component, may be updated or recently rehabilitated. The structure has been well maintained.

Note: The improvement is in its first-cycle of replacing short-lived building components (appliances, floor coverings, HVAC, etc.) and is being well maintained. Its estimated effective age is less than its actual age. It also may reflect a property in which the majority of short-lived building components have been replaced but not to the level of a complete renovation.

C4

The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.

Note: The estimated effective age may be close to or equal to its actual age. It reflects a property in which some of the short-lived building components have been replaced, and some short-lived building components are at or near the end of their physical life expectancy; however, they still function adequately. Most minor repairs have been addressed on an ongoing basis resulting in an adequately maintained property.

C5

The improvements feature obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation, or updating. The functional utility and overall livability is somewhat diminished due to condition, but the dwelling remains useable and functional as a residence.

Note: Some significant repairs are needed to the improvements due to the lack of adequate maintenance. It reflects a property in which many of its short-lived building components are at the end of or have exceeded their physical life expectancy but remain functional.

C6

The improvements have substantial damage or deferred maintenance with deficiencies or defects that are severe enough to affect the safety, soundness, or structural integrity of the improvements. The improvements are in need of substantial repairs and rehabilitation, including many or most major components.

Note: Substantial repairs are needed to the improvements due to the lack of adequate maintenance or property damage. It reflects a property with conditions severe enough to affect the safety, soundness, or structural integrity of the improvements.

Quality Ratings and Definitions

Q1

Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.

Q2

Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residence constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Quality Ratings and Definitions (continued)

Q3

Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.

Q4

Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.

Q5

Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.

Q6

Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure

Definitions of Not Updated, Updated, and Remodeled

Not Updated

Little or no updating or modernization. This description includes, but is not limited to, new homes. Residential properties of fifteen years of age or less often reflect an original condition with no updating, if no major components have been replaced or updated. Those over fifteen years of age are also considered not updated if the appliances, fixtures, and finishes are predominantly dated. An area that is 'Not Updated' may still be well maintained and fully functional, and this rating does not necessarily imply deferred maintenance or physical/functional deterioration.

Updated

The area of the home has been modified to meet current market expectations. These modifications are limited in terms of both scope and cost.

An updated area of the home should have an improved look and feel, or functional utility. Changes that constitute updates include refurbishment and/or replacing components to meet existing market expectations. Updates do not include significant alterations to the existing structure.

Remodeled

Significant finish and/or structural changes have been made that increase utility and appeal through complete replacement and/or expansion.

A remodeled area reflects fundamental changes that include multiple alterations. These alterations may include some or all of the following: replacement of a major component (cabinet(s), bathtub, or bathroom tile), relocation of plumbing/gas fixtures/appliances, significant structural alterations (relocating walls, and/or the addition of) square footage). This would include a complete gutting and rebuild.

Explanation of Bathroom Count

Three-quarter baths are counted as a full bath in all cases. Quarter baths (baths that feature only a toilet) are not included in the bathroom count. The number of full and half baths is reported by separating the two values using a period, where the full bath count is represented to the left of the period and the half bath count is represented to the right of the period.

Example:

3.2 indicates three full baths and two half baths.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM (Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Abbreviations Used in Data Standardization Text

acAcreAdjPrkAdjaAdjPwrAdjaArmLthArmATAttacBBenebaBathbrBedrBsyRdBusycContCashCashCashCorrConvCorrCrtOrdCourCtySkyCityCtyStrCityDOMDaysDTDetadwDriveeExpiEstateEstaFHAFedegGaragbiBuiltgdDetaGlfCseGolfGlfwwGolfGRGaraHRHigh	jacent to Park jacent to Power Lines ns Length Sale ached Structure neficial throom(s) droom sy Road ntracted Date sh mmercial Influence nventional rport urt Ordered Sale y View Skyline View y Street View vered ys Con Market tached Structure veway biration Date	Location & View Area, Site Location Location Location Sale or Financing Concessions Design (Style) Location & View Basement & Finished Rooms Below Grade Basement & Finished Rooms Below Grade Location Date of Sale/Time Sale or Financing Concessions Location Sale or Financing Concessions Garage/Carport Sale or Financing Concessions View View Garage/Carport Data Sources
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UAD Version 9/2011 (Updated 1/2014)

Supplemental Addendum

File No. norman3230CC

Borrower	Champery Real Estate 2015							
Property Address	3230 Norman Dr							
City	Reno	County	Washoe	State	NV	Zip Code	89509	
Lender/Client	Wedgewood Inc							

• Exterior-Only: Neighborhood - Description

The subject neighborhood consists of attached and detached homes varied in parcel size, view influence, actual age, living area and quality of construction. Access to schools, commercial centers and employment centers is average/typical and downtown Reno is within 1-2 miles north of the northern neighborhood locational boundary. Interstate 80 is within 1-3 miles north and the 395 Freeway is within 2-4 miles east. Views are typically average of the local neighborhood/mountains. Some homes view the valley/city skyline, open space or one of the local golf courses. Some parcels are zoned for equestrian use. Detached buildings such as work shops, barns, garages and guest quarters are not unusual on larger parcels. Due to sloping terrain, finished and conforming daylight (walk-out) basements are not unusual.

Exterior-Only: Neighborhood - Market Conditions

After peaking during 2006/2007, neighborhood property values declined steadily and significantly before stabilizing and then showing periods of increase over the 1-11 years prior to the effective date of this appraisal report. **Currently, there are not** adequate recent sales supporting declining comparable neighborhood property values. However, a recent trend of some comparable homes selling below their listing prices is apparent. Thus, although declining comparable neighborhood property values. However, a recent trend of some comparable homes selling below their listing prices is apparent. Thus, although declining comparable neighborhood property values. However, a recent trend of some comparable homes selling below their listing prices is apparent. Thus, although declining comparable neighborhood property values. The typical financing is Conventional. FHA and VA financing are also apparent and do not appear to impact sales prices at this time. The months of housing supply in a neighborhood market conditions report (1004MC Addendum) less than 3 months. Thus, demand for comparable housing exceeds the available supply.

Exterior-Only: Site - Adverse Conditions or External Factors

There does not appear to be any adverse site conditions or external factors. Above ground utility poles are not unusual in the subject neighborhood and their proximity does not appear to impact value or marketability.

The legal use of the site allows for single family residences only which is the current use of the subject property. The current improvements conform to the neighborhood and can be legally rebuilt if destroyed. There is demand for such residential properties within this market as evidenced by the recent sales activity and the comparable sales cited within this report. There is current and historical data indicating that older homes are being renovated, thus validating that it's financially feasible to do so. There is no other competing use for the site as of the effective date of the report. The highest and best use as vacant is to build a single family residential improvement. While the likely buyer of the subject may upgrade the property, the improvements in their "as is" condition contribute value to the site. Since the property, as developed, is worth more than if vacant and ready for development, the highest and best use as improved is the property's current use.

• Exterior-Only: Sales Comparison Analysis - Summary of Sales Comparison Approach

Comparable #2 has the least net and gross adjustments and is the most recent sale. Comparable #3 a recent sale and the most proximate sale. Thus, Comparables #2 and #3 are weighted most with respect to providing an opinion of the subject's value.

Currently, comparable data is minimal and there is inadequate data providing supportable time adjustments. However, there is a recent trend of some comparable homes selling above their listing prices in different degrees/variations which is suggestive of a potentially increasing market in terms of property values. Additionally, buyer and seller motivations vary. Thus, the most recent and comparable sales that bracket or match the subject's features/ammenities/influences and opinion of value are utilized. A potential recent impact to this trend may be rising mortgage interest rates.

Adjustments have been derived from pairing sales and extraction with respect to estimated market reaction to differences. Use of MLS printouts, curbside inspections and past and recent conversations with local R.E. professionals have also been utilized where available and applicable.

In an effort to provide the most recent comparable sales that bracket or closely match the subject's features and influences, it was unavoidable to exceed guidelines in terms of Gross Living Area and Proximity to the Subject. Although Comparable #3 exceeds proximity guidelines, there does not appar to be current market support for an adjustment between the sub-location of this comparable and the subject.

Due to supply chain issues and a recent increase in the cost of supplies and labor, condition and quality have strong appeal in the current market and adjustments can be significant.

Comparable #1 has an inferior quality rating with the Washoe County Assessor which appears to be reasonable with respect to a curbside inspection and MLS comments/photos. Thus, this comparable is adjusted for inferior overall quality (construction materials) although the oveall quality of the improvements still appears to be representative of a Q4 rating.

Comparable #2 has a slightly inferior quality rating with the Washoe County Assessor which appears to be reasonable with respect to a curbside inspection and MLS comments/photos. Thus, this comparable is adjusted for slightly inferior overall quality (construction materials) although the oveall quality of the improvements still appears to be representative of a Q4 rating.

Although not noted by the assessor or MLS, the first floor of Comparable #2 is below grade at the rear and qualifies as a finished and conforming daylight basement. Although it has been segregated in the market grid, the adjustments for the first floor bathroom and living area are market accepted as similar to above grade area. Thus, the quality adjustment also includes the daylight basement area. Comparable #2 has 3 total bedrooms although only two are noted in the above grade section.

Per MLS comments/photos, Comparable #3 has significant recent updating and upgrading. Thus, although this comparable has an inferior quality rating with the Washoe County Assessor, this home has superior upgrades compared to the subject and appears to be market accepted as suprior in overall quality. Additionally, this sale is adjusted for superior condition.

Currently, there does not appear to be adequate market support for adjustments for site size differences of less than 1,000 sq. ft. or for more than one fireplace ammenity.

Currently, there does not appear to be adequate market support for adjustments between the actual age differences of the subject and comparables. Per research of comparable sales and listings, the typical buyer appears concerned with the condition of the improvements and not their actual age when actual ages exceed 35 years.

Currently, there does not appear to be market support for adjustments between the design differences of the subject and

Borrower	Champery Real Estate 2015				
Property Address	3230 Norman Dr				
City	Reno	County Washoe	State NV	Zip Code 89509	
Lender/Client	Wedgewood Inc				

comparables.

Comparable #1 closed escrow on 12/02/2022. The seller was: Evans Family 2015 Trust Comparable #2 closed escrow on 03/28/2023. The seller was: Elizabeth K Brackett 1990 Trust Comparable #3 closed escrow on 04/05/2023. The seller was: Gordon Olson

Although the overall trend of median comparable sales prices in the 1004MC Addendum appears to be supportive of increasing comparable property values, recent comparable data is minimal and the market grid in this appraisal report is supportive of relatively stable current comparable neighborhood property values at this time. Although there does not appear to be adequate support for time adjustments, there has been a recent trend of some comparable homes selling below their listing prices. Thus, recent and comparable sales that bracket or closely match the subject's features, ammenities and influences are utilized and weighted significantly.

COMPARABLES WERE SEARCH WITH MOST SIGNIFICANCE BASED ON THE FOLLOWING FACTORS: Sale Type (Arms-Length) Date of Sale Gross Living Area Actual Age Proximity Quality Condition

• Exterior-Only: Reconciliation - Reconciliation and Final Value Conclusion

Due to adequate sales and listing data in the current market, the sales comparison approach is weighted most in determining the subject's indicated value. The cost approach is given secondary consideration and is compromised by the lack of recent, comparable site value data, significant estimated physical depreciation and the lack of an interior inspection. Due to limited and varied GRM data in a primarily owner occupied neighborhood, the income approach is not considered to be a reliable indicator of value and has not been completed.

Market Conditions Addendum to the Appraisal Report

The purpose of this addendum is to provide the lender/	client with a clear and accur		narket trends and conditions p	prevalent in the subj	ect	
neighborhood. This is a required addendum for all appr Property Address 3230 Norman Dr	aisal reports with an effectiv	e date on or after April 1, City Reno	2009.	State NV	ZIP Code 895	:00
Property Address 3230 Norman Dr Borrower Champery Real Estate 2015				State NV	ZIF COUE 895	09
Instructions: The appraiser must use the information re	•					
housing trends and overall market conditions as reported	-					
it is available and reliable and must provide analysis as explanation. It is recognized that not all data sources wi				••••••		
in the analysis. If data sources provide the required info						
average. Sales and listings must be properties that corr				ed by a prospective	buyer of the	
subject property. The appraiser must explain any anom					Quarall Trand	
Inventory Analysis Total # of Comparable Sales (Settled)	Prior 7–12 Months 18	Prior 4–6 Months 4	Current – 3 Months 11	Increasing	Overall Trend	Declining
Absorption Rate (Total Sales/Months)	3.00	1.33	3.67	Increasing	Stable	Declining
Total # of Comparable Active Listings	0	0	8	Declining	Stable	Increasing
Months of Housing Supply (Total Listings/Ab.Rate) Median Sale & List Price, DOM, Sale/List %	0 Prior 7–12 Months	O Prior 4–6 Months	2.2 Current – 3 Months	Declining	Overall Trend	Increasing
Median Comparable Sale Price	\$607,500	\$650.000	\$680,000	Increasing	Stable	Declining
Median Comparable Sales Days on Market	42	44	77	Declining	Stable	Increasing
Median Comparable List Price	0	0	\$717,450	Increasing	Stable	Declining
Median Comparable List Price Median Comparable Listings Days on Market Median Sale Price as % of List Price	0	0	40	Declining	Stable Stable	Increasing
Seller-(developer, builder, etc.)paid financial assistance	99.17% prevalent? Yes	99.27%	100.00%	Declining	Stable Stable	Declining
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Are foreclosure sales (REO sales) a factor in the marke	t? 🗌 Yes 🗙 No	o If ves. explain (inclu	ding the trends in listings and	sales of foreclosed	properties).	
Per NNRMLS sales in the subject neighbor					<u>p p </u>	
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Cite data sources for above information. NNR	MLS and the Washoe	e County Assessor.				
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Subject Photo Page

Borrower	Champery Real Estate 2015			
Property Address	3230 Norman Dr			
City	Reno	County Washoe	State NV	Zip Code 89509
Lender/Client	Wedgewood Inc			



Su	bject	Front

3230 Norman Dr	
Sales Price	
Gross Living Area	1,672
Total Rooms	5
Total Bedrooms	3
Total Bathrooms	2.0
Location	N;Res;
View	N;Res;Mtn
Site	13112 sf
Quality	Q4
Age	57



Subject Street

Comparable Photo Page

Borrower	Champery Real Estate 2015
Property Address	3230 Norman Dr
City	Reno
Lender/Client	Wedgewood Inc

County Washoe

State NV Zip Code 89509



Comparable 1

3860 Tannenbaum Way					
Prox. to Subject	0.59 miles SW				
Sale Price	589,000				
Gross Living Area	1,796				
Total Rooms	6				
Total Bedrooms	3				
Total Bathrooms	2.0				
Location	N;Res;				
View	N;Res;				
Site	13634 sf				
Quality	Q4				
Age	44				



Comparable 2

3380 Belford Rd	
Prox. to Subject	0.19 miles NW
Sale Price	640,000
Gross Living Area	1,564
Total Rooms	5
Total Bedrooms	2
Total Bathrooms	2.0
Location	N;Res;
View	N;Res;Mtn
Site	9278 sf
Quality	Q4
Age	60



Comparable 3

	-
1001 Golconda D	r
Prox. to Subject	1.34 miles NE
Sale Price	660,000
Gross Living Area	1,520
Total Rooms	5
Total Bedrooms	3
Total Bathrooms	2.0
Location	N;Res;
View	N;Res;
Site	8276 sf
Quality	Q4
Age	63

Comparable Photo Page

Borrower	Champery Real Estate 2015	
Property Address	3230 Norman Dr	
City	Reno	County Washoe
Lender/Client	Wedgewood Inc	



Comparable 4

Zip Code 89509

3845 Piccadilly Dr				
Prox. to Subject	0.71 miles S			
Sale Price	719,900			
Gross Living Area	2,034			
Total Rooms	6			
Total Bedrooms	3			
Total Bathrooms	2.1			
Location	N;Res;			
View	N;Res;			
Site	9365 sf			
Quality	Q3			
Age	49			

State NV



Comparable 5

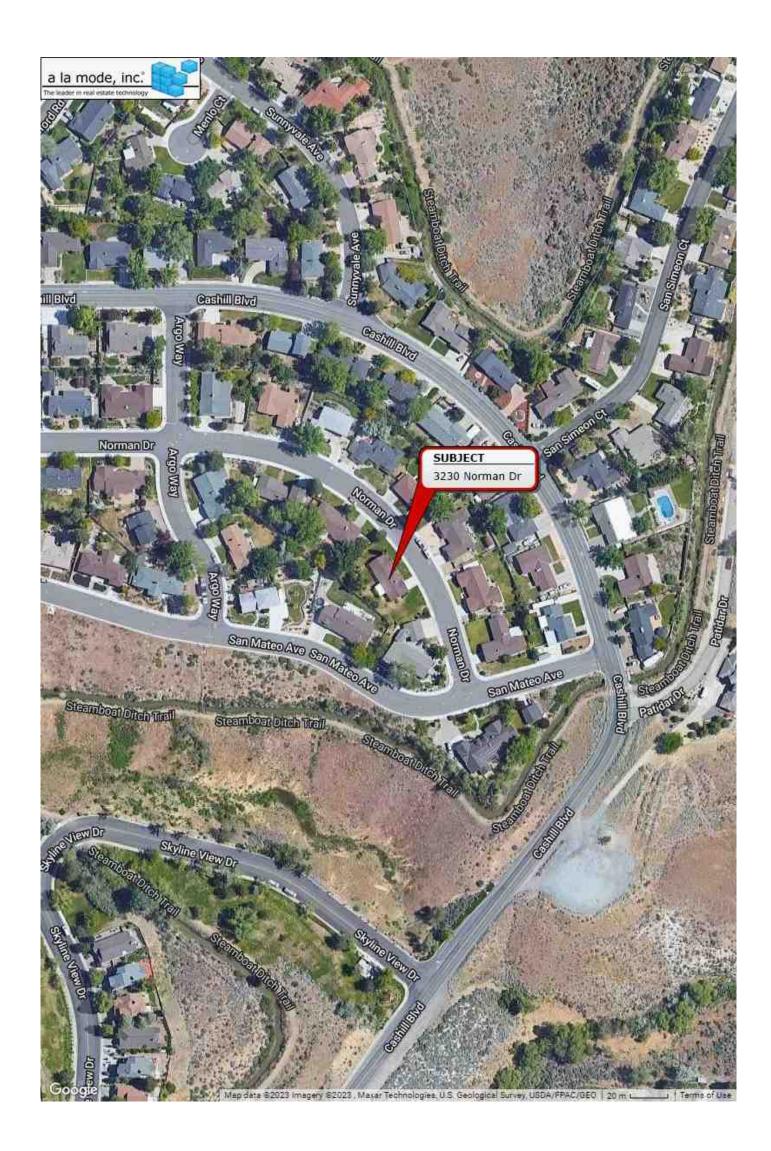
2285 Silver Ridge Dr					
Prox. to Subject	0.36 miles SW				
Sale Price	675,000				
Gross Living Area	1,689				
Total Rooms	6				
Total Bedrooms	3				
Total Bathrooms	2.0				
Location	N;Res;				
View	N;Res;Open				
Site	9148 sf				
Quality	Q4				
Age	36				

Comparable 6

340 York Way Prox. to Subject Sale Price Gross Living Area Total Rooms Total Bedrooms Total Bathrooms Location View Site Quality Age

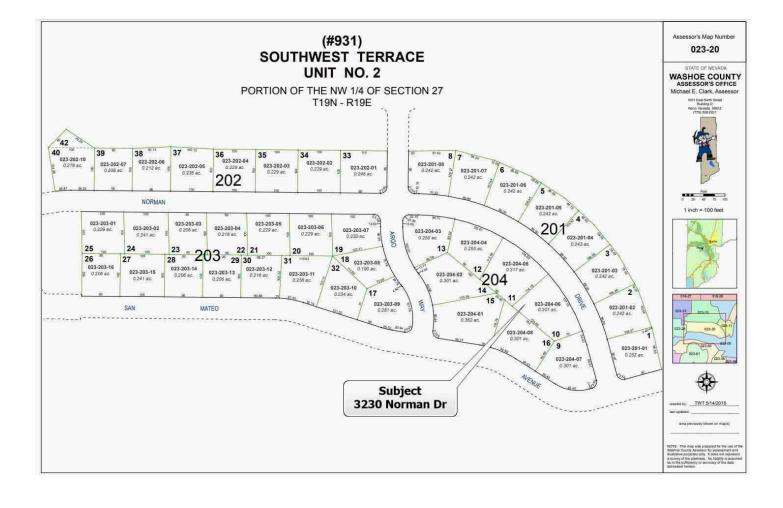
Aerial Map

Borrower	Champery Real Estate 2015				
Property Address	3230 Norman Dr				
City	Reno	County Washoe	State NV	Zip Code 89509	
Lender/Client	Wedgewood Inc				



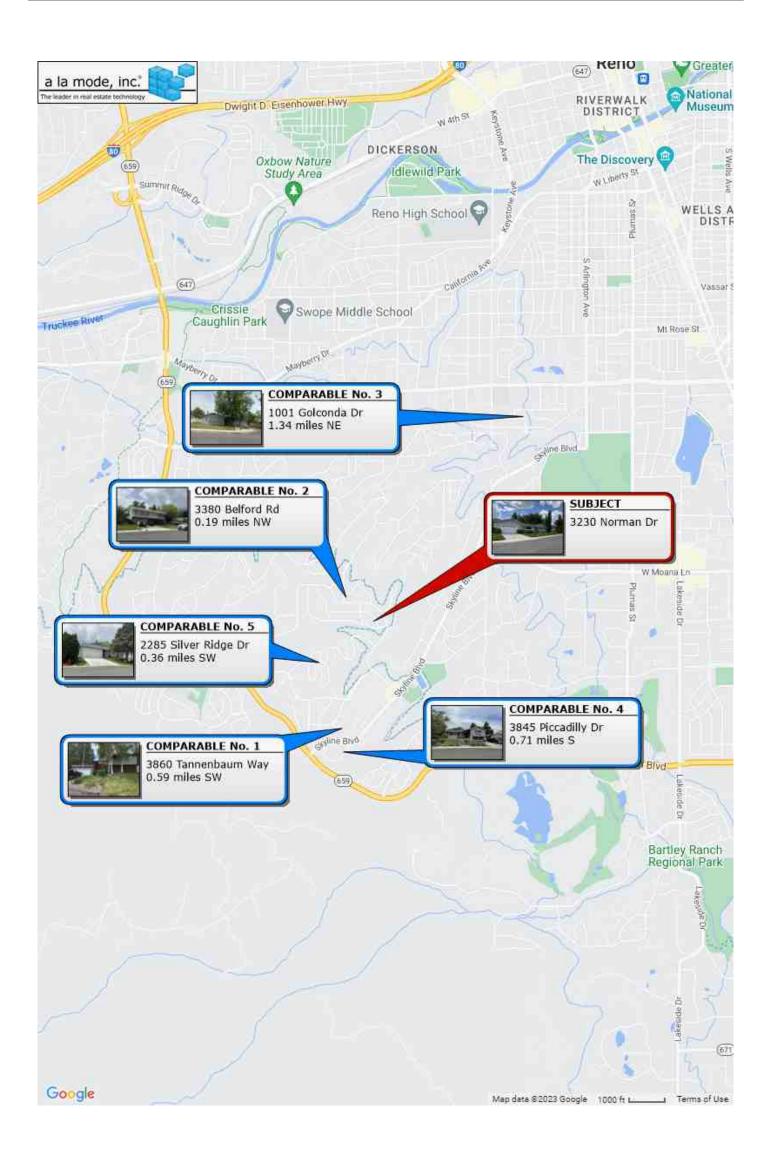
Plat Map

Borrower	Champery Real Estate 2015			
Property Address	3230 Norman Dr			
City	Reno	County Washoe	State NV	Zip Code 89509
Lender/Client	Wedgewood Inc			



Location Map

Borrower	Champery Real Estate 2015				
Property Address	3230 Norman Dr				
City	Reno	County Washoe	State NV	Zip Code 89509	
Lender/Client	Wedgewood Inc				



Appraiser Certificate

APPRAISER CERTIFICATE

STATE OF NEVADA DEPARTMENT OF BUSINESS AND INDUSTRY

NOT TRANSFERABLE.

REAL ESTATE DIVISION

NOT TRANSFERABLE

This is to Certify That : DAVID B RAYPPY

Certificate Number: A.0000821-CR

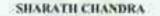
Is duly authorized to act as a CERTIFIED RESIDENTIAL APPRAISER from the issue date to the expiration date at the business address stated here in, unless the certificate is sooner revoked, cancelled, withdrawn, or invalidated.

Issue Date: September 15, 2022

Expire Date: October 31, 2024

In witness whereof, THE DEPARTMENT OF BUSINESS AND INDUSTRY, REAL ESTATE DIVISION, by virtue of the authority vested in it by Chapter 645C of the Nevada Revised Statues, has caused this Certificate to be issued with its Seal printed thereon. This certificate must be conspicoously displayed in place of business.

FOR: VALBRIDGE PROPERTY ADVISORS 6490 S MCCARRAN BLVD #51 RENO, NV 89509 REAL ESTATE DIVISION



44



E & O Insurance

20	CORD C	ERTIF	ICATE OF LIABIL	ITY INSU	RANCE		2.073	MDD/YYYY 3/2023
CE BE	S CERTIFICATE IS ISSUED AS A M RTIFICATE DOES NOT AFFIRMATIN LOW. THIS CERTIFICATE OF INS PRESENTATIVE OR PRODUCER, AN	VELY OR	NEGATIVELY AMEND, EXTR DOES NOT CONSTITUTE A	END OR ALTER	THE COVE	RAGE AFFORDED BY	THE POL	ICIES
f S	ORTANT: If the certificate holder in UBROGATION IS WAIVED, subject to certificate does not confer rights to	to the terr	ns and conditions of the pol	icy, certain polic				
C	ICER			ME PATRICI	CORAY			
A	ADMINISTRATORS & INSURAN	ICE	PH IN	ONE 5. No. Eats 805-96	3-6624	FAX (A/C Not	805-962	2-0652
ł	VICES			DRESS PATRICI		TY COM		
>	BOX 1319			N	SURER(S) AFFOR	DING COVERAGE		NAIC
-	TA BARBARA, CA 93102-1319	i	ÛM.	SUMERA ASPEN	SPECIALT	Y INSURANCE CON	1PANY	
JR.	LUBAWY & ASSOCIATES.	NC.	IN	WAER D :				
	DBA: VALBRIDGE PROPER	STREET, BUILDING	ISORS	SURIER C 1				
	3034 S. DURANGO DR., ST			SUMER D			-	
	LAS VEGAS, NV 89117-444	6	22.3	IURER E	_		-	
v	ERAGES CER	TIFICATE	NUMBER:	SUMER F :		REVISION NUMBER:	- hi	
н	S IS TO CERTIFY THAT THE POLICIES	OF INSURA	NCE LISTED BELOW HAVE BEE		E INSURED N	MED ABOVE FOR THE P		
E X	ICATED. NOTWITHSTANDING ANY REC RTIFICATE MAY BE ISSUED OR MAY P SLUSIONS AND CONDITIONS OF SUCH P	ERTAIN, TH OLICIES, L	HE INSURANCE AFFORDED BY MITS SHOWN MAY HAVE BEEN	THE POLICIES D REDUCED BY PAU	ESCRIBED HE			
1	TYPE OF INSURANCE	ADOL SUBP	POLICY NUMBER	POLICY EFF (WW C/D(YYYY)	POLICY EXP IMM/DO/YYYY	LM	75	
ŀ	COMMERCIAL GENERAL LIABILITY					EACH DOCURRENCE DAMAGE TO RENTED	\$	
ł	CLAIMS-MADE OCCUR					PREMILES (Es cotumental)	\$	
ŀ						MED ERP (Any one person)	10	
ł	SENT AUGREGATE UNIT APPLIES PER					PERSONAL & ADV NUURY GENERAL AGGREGATE	5	
ł						PRODUCTS - CONPIDE ADS	5	
ł						11000010-00110-100	8	
t	AUTOMOBILE LIABILITY	12 12 12 12				COMBINED SINGLE LIMIT	\$	
t	ANY AUTO					BOOLY INLURY (Per person)	8	
Į	AUTOS ONLY AUTOS					BODILY INJURY (Per accident)	\$	
Į	AUTOS OHLY AUTOS ONLY					PROPERTY DAMAGE	\$2	
t							#5	
ŀ	EXCESS LIAR					EACH DOOURRENCE	\$	
ŀ	CLAIME-WILE					ADOREGATE	1	_
ħ	VORKERS COMPENSATION	6 - 1 - 2				STATUTE OTH-	5	
k	NO EMPLOYERS' LIABILITY Y/N					EL EACH ACCIDENT	10	
h	FFICER/WE//BEN EXCLUDED?	N/A				EL DIBEASE - EA EMPLOYER	17	
b	yes, describe under	5 300 1				EL DIDEADE - POLICY LIMIT	5	
Т	PROFESSIONAL LIABILITY		AMC000086-0823	04/22/2023	04/22/2024	\$5,000,000 EACH (\$5,000,000 AGGRE		
	PTION OF OPERATIONS (LOCATIONS) VEHICLE L ESTATE APPRAISAL SERVIC			a attached If more space	e is required)			
ER	TIFICATE HOLDER		c	ANCELLATION				
					DATE THE	SCRIBED POLICIES BE CA REOF, NOTICE WILL E PROVISIONS.		
	TO PROVIDE PROOF O	F COVE	RAGE					

perty Address		Real Estate 2015		F	ile No. norman3230CC
	3230 Norm Reno	<u>∩an Dr</u>	County Washoe	State NV	Zip Code 89509
der/Client	Wedgewoo	od Inc			
APPRAI	SAL ANI	D REPORT IDE	NTIFICATION		
This Repor	rt is <u>one</u> of the	e following types:			
X Apprais	al Report	(A written report prepare	ed under Standards Rule 2-2(a), pur	suant to the Scope of Work, as discl	osed elsewhere in this report.)
Restrict Apprais			ed under Standards Rule 2-2(b) , pur ntended use only by the specified client a	suant to the Scope of Work, as disc and any other named intended user(
The statement The reported a analyses, opinic Unless otherw Unless otherw Deriod immediat I have no bias My engageme My compensa client, the amou My analyses, were in effect at Unless otherw Unless otherw	nts of fact contai analyses, opinio ions, and conclus wise indicated, I wise indicated, I ately preceding a s with respect to ent in this assign ation for comple unt of the value o opinions, and c at the time this re wise indicated, I wise indicated, n	sions. have no present or prosper have performed no service acceptance of this assignme to the property that is the su nment was not contingent eting this assignment is not opinion, the attainment of a conclusions were developed eport was prepared. have made a personal insp no one provided significant	nited only by the reported assumptions and li ctive interest in the property that is the subjec s, as an appraiser or in any other capacity, re	t of this report and no personal interest garding the property that is the subject of in this assignment. esults. g of a predetermined value or direction in equent event directly related to the intend mity with the Uniform Standards of Prof is report.	with respect to the parties involved. If this report within the three-year In value that favors the cause of the led use of this appraisal. essional Appraisal Practice that
	ould have been		(USPAP defines Exposure Time as the e or to the hypothetical consummation of a ne subject property at the market valu	sale at market value on the effective of	
My Opinion of Comme Note any U The appraise Title XI of the	JSPAP-relat ser certifies an ne Financial In 1 et seq.), and	ted issues requiring nd agrees that this ap nstitutions, Reform, R	Report Identification disclosure and any state manda praisal was prepared in accordance ecovery, and Enforcement Act (FIR ementing regulations in effect at the	with the requirements of REA) of 1989, as amended (12	

Signature: David B Rayppy	Signature:		
State Certification #: A.0000821-CR	State Certification #:		
or State License #:	or State License #:		
State: NV Expiration Date of Certification or License: 10/31/2024	State: Expiration Date of Certification or License:		
Date of Signature and Report: 05/31/2023	Date of Signature:		
Effective Date of Appraisal: 05/27/2023			
Inspection of Subject: 🗌 None 🗌 Interior and Exterior 🗙 Exterior-Only	Inspection of Subject: None Interior and Exterior Exterior-Only		
Date of Inspection (if applicable): 05/27/2023	Date of Inspection (if applicable):		

Form ID20E - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE