#### 48745

## Exterior-Only Inspection Residential Appraisal Report

File No. **48745** 

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	Property Ad	ddre	ss 1813 V	Vestfield Ave						City	Reno			St	ate NV	Zip Code	89509	
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ار	Legal Desc	cripti	on WEST	FIELD VILLAC	3E L7	Г 20 BL	( A											
	Assessor's	Par	cel # 010-	171-11						Tax	Year 2022			R	E. Taxes \$	794		
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ပ		$\overline{}$		STFIELD VIL	١			,			p Reference 39.51	J424			ensus Trac			
픠	Occupant	X	Owner	Tenant	<b>Vaca</b>	<u>nt</u>	Specia	al As	sessments \$	0				PUD HOA\$ 0		per	yearp	er month
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	Lender/Clie										n Beach Blvd, Su			Ó				
	Is the subje	ect p	roperty curr	ently offered for s	ale or	has it beer	n offered for sale	in the	e twelve mon	ths p	orior to the effective of	date d	of this app	oraisal?	Yes [X]1	٧o		
				I, offering price(s)														
	report date	a 300	uicc(s) usci	i, oliciling price(s,	i, and t	uaic(s).	INININIEO											
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	Idid		J did not ana	alyze the contract	for sa	le for the s	subject purchase t	trans	action. Expla	in the	e results of the analy	ysis o	of the cont	tract for sale or why	y the analy:	sis was not	performed.	
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CONTRAC	Contract Pr				of Co						r the owner of public			YesNo	Data Sour	ce(s)		
Z	Is there any	y fina	ancial assis	ance (loan charg	es, sal	e concess	ions, gift or down	npayn	nent assistan	ice, e	etc.) to be paid by an	ny par	ty on beh	alf of the borrower	?	JYes ∟	No	
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NEIGHBORHOOD	West													<b>625</b> Pred	64	Other V	acant	5 %
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	unfavoral	ble (	conditions	that could have	ve an	adverse	affect upon th	ie st	ıbject's ma	rketa	ability were appa	arent						
	Market Cor	nditio	ons (includir	g support for the	above	conclusio	ons) Marketing	g tim	es are typ	icall	y 30 to 90 days (	(Exp	osure tir	mes similar, on	USPAP 2	2014 Add	dendum) th	ne
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	riousing t	пен	us above	were derived i	ioiii e	ai iaiysis (	or trie sales da	ıla II	1110 10041	IIC a	and sales compai	11301	1 3001101	1.				
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					aal Na	nconformi	ng (Grandfathere			Zon				·/				
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	Is the highe	est a	nd best use	of the subject pro	operty	as improv	ed (or as propose	ed pe	r plans and s	specif	£! ±! \	at uco	2 1	Yes No	If No, des	scribe		
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## Exterior-Only Inspection Residential Appraisal Report File No. 48745

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There are 17 compar	rable sale	s in the subject ne	eighborhood wit	thin the p	oast twelve months ran	ging in sale pr	ice from \$	315,000	to \$ 70	0,000	
FEATURE		SUBJECT	COM	1PARABI	E SALE NO. 1	CO	MPARABL	E SALE NO. 2	CC	OMPARABLE	SALE NO. 3
1813 Westfield Ave			1925 West	field Av	/e	997 Mead	low St		1020 Fo	rson Dr	
Address Reno, NV 895	00		Reno, NV 8			Reno, NV			Reno, N		
,	09		· ·			+ · · · ·					
Proximity to Subject			0.05 miles			0.13 miles			0.22 mile		
Sale Price	\$				\$ 475,000			\$ 535,000		\$	437,642
Sale Price/Gross Liv. Area	\$	0.00 sq. ft.	\$ 524.86	6 sq. ft.		\$ 447.7	70 sq. ft.		\$ 387	.29 sq. ft.	
Data Source(s)			NNRMLS#2	220015	5407;DOM 179	NNRMLS	#230000	468;DOM 29	NNRMLS	S#2200170	74;DOM 42
Verification Source(s)			DOC:5377		•	DOC: 536		,	DOC:53		,
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VALUE ADJUSTMENTS	DE	SCRIPTION	DESCRIF	PHON	+(-) \$ Adjustment	1	KIPTION	+(-) \$ Adjustment		KIPTION	+(-) \$ Adjustment
Sale or Financing			ArmLth			ArmLth			ArmLth		
Concessions			Conv;0			Conv;0			Conv;0		
Date of Sale/Time			s04/23;c03	3/23		s02/23;c0	1/23		s01/23;c	12/22	
Location	N·Res	BacksCom.	N;Res;Bacl	ksCom		N;Res;		-50,000	N;Res;B	usv	0
Leasehold/Fee Simple	Fee Si		Fee Simple			Fee Simp	ما		Fee Sim		
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Site	5924 s		6926 sf		-2,000			0	6534 sf		0
View	N;Res;		N;Res;			N;Res;			N;Res;		
Design (Style)	DT1;R	anch	DT1;Ranch	h		DT1;Rand	ch		DT1;Spli	t Level	30,000
Quality of Construction	Q4		Q4			Q4			Q4		
Actual Age	77		77			77			65		0
	C4		C3		40.000				C4		
Condition					-40,000						
Above Grade	Total Bdr		Total Bdrms.	Baths		Total Bdrms.	Baths		Total Bdrms		0
Room Count	5 3	1.0	4 2	1.0	10,000		1.0		5 3	2.0	-10,000
Gross Living Area 80		1,053 sq. ft.		<b>905</b> sq	. ft. 11,800		<b>1,195</b> sq.	ft11,400		1,130 sq. ft	-6,200
Basement & Finished	0sf		0sf		T	0sf			560sf0sf		0
Rooms Below Grade										-	
	_		A		+	1			1		
Functional Utility	Averag		Average			Average			Average		
Heating/Cooling	FWA/N	lone	FWA/Evap	)	0	FWA/CA	C	-10,000	Bsbrd/No	one	10,000
Energy Efficient Items	DPWir	ı,HiEffAp	DPWin,HiE	EffAp		DPWin,H	iEffAp		DPWin,	HiEffAp	
Garage/Carport	1ga1d\	N	1ga1dw	•		2ga2dw		-10 000	2gbi2dw		-10,000
Porch/Patio/Deck	Patio/F		Patio/Porch	<u></u>		Patio/Por	oh.	10,000	Patio/Po	roh	10,000
3		OICH		1		+	UTI			ICH	
Other	Shed		None		0	Shed			None		0
Net Adjustment (Total)			+ >	X)-	\$ 20,200	T   +	X -	\$ 81,400	X +	<b>-</b> \$	13,800
Adjusted Sale Price				-4.3%	,,	_	-15.2%	, ,,,,,,,	Net Adj.	3.2%	10,000
n '			,		<b>454000</b>	1		<b>450.000</b>	1 1		454 440
of Comparables			Gross Adj. 1	13.4%	\$ 454.800	Gross Adj.	15.2%	\$ 453,600	Gross Adj.	15.1% \$	451,442
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## Exterior-Only Inspection Residential Appraisal Report File No. 48745

COST APPROACH TO VALU	E (not required by Fannie Mae)		
COST APPROACH TO VALU Provide adequate information for the lender/client to replicate the below cost figures and calculate	E (not required by Fannie Mae)		
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Provide adequate information for the lender/client to replicate the below cost figures and calculate	ons. imating site value) <u>Site value was b</u>	ased recent land sales and furthe	er supported
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File No. **48745** 

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.

#### File No. 48745

#### 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).

- File No. **48745**
- 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.

Simpoture.
Signature
Name
Company Name
Company Address
Telephone Number
Email Address
Date of Signature
State Certification #
or State License #
State
Expiration Date of Certification or License
SUBJECT PROPERTY
Did not inspect exterior subject property
Did inspect exterior of subject property from street  Date of Inspection
COMPARABLE SALES
Did not inspect exterior of comparable sales from street
Did inspect exterior of comparable sales from street
Date of Inspection

#### 48745

#### Exterior-Only Inspection Residential Appraisal Report File No. 48745

FEATURE COMPARABLE SALE NO. 4 COMPARABLE SALE NO. 5 COMPARABLE SALE NO. 6 **SUBJECT** 1335 Clough Rd 1813 Westfield Ave 635 Georgia Pl 1744 Mayberry Dr Address Reno, NV 89509 Reno, NV 89509 Reno, NV 89509 Reno, NV 89509 0.48 miles SW 0.55 miles SW 0.59 miles SW Proximity to Subject Sale Price 541,000 635,000 549,900 **584.86** sq. ft. **534.51** sq. ft. 415.65 sq. ft. Sale Price/Gross Liv. Area 0.00 sq. ft. Data Source(s) NNRMLS#230005022;DOM 29 NNRMLS#230001392;DOM 63 NNRMLS#230004700;DOM 66 DOC:5386432 DOC:5374841 Verification Source(s) Pending Sale VALUE ADJUSTMENTS DESCRIPTION DESCRIPTION +(-) \$ Adjustment DESCRIPTION +(-) \$ Adjustment DESCRIPTION +(-) \$ Adjustment Sale or Financing ArmLth ArmLth Listing Conv;0 Concessions Conv;0 Date of Sale/Time s06/23;c05/23 s12/22;c12/22 c06/23 -50,000 Location N:Res:BacksCom. N:Res: -50.000 N:Res: N:Res:Busv 0 Leasehold/Fee Simple Fee Simple Fee Simple Fee Simple Fee Simple Site 5924 sf 9627 sf -7,400 6098 sf 0 6970 sf -2,100 View N;Res; N;Res; N;Res; N;Res; Design (Style) DT1;Ranch DT1;Ranch DT1;Ranch DT1;Ranch -40,000 Q4 Quality of Construction Q4 Q4 Q3 Actual Age 77 72 0 64 0 40 -18,500 C4 -40,000 C3 Condition C3 -40.000 C3 -40.000 Above Grade Total Bdrms Total Bdrm 0 Total Bdrms 0 Total Bdrm 0 Room Count 5 3 4 10,000 2.0 -10,000 5 2.0 1.0 1.0 5 0 Gross Living Area 80 1,053 sq. ft. 925 sq. ft. 10,200 1,188 sq. ft. -10,800 1,323 sq. ft. -21,600 805sf0sfin Basement & Finished 0 Rooms Below Grade Functional Utility Average Average Average Average FWA/CAC -10,000 FWA/None Heating/Cooling FWA/None FWA/None DPWin,HiEffAp Energy Efficient Items DPWin,HiEffAp DPWin,HiEffAp DPWin,HiEffAp Garage/Carport 1ga1dw 1gbi2dw 0 2ga2dw -10,000 2ga2dw -10,000 Patio/Porch Patio/Porch Patio/Porch Porch/Patio/Deck Patio/Porch Other Shed None 0 None None 0 0 X -87,200 + X -160,800 X). 92,200 Net Adjustment (Total) Adjusted Sale Price Net Adj. -16.1% Net Adj. -25.3% Net Adj. -16.8% of Comparables Gross Adj 23.6% 453,800 Gross Adj 25.3% 474,200 Gross Adj. 16.8% 457,700 COMPARABLE SALE NO. 6 COMPARABLE SALE NO. 4 COMPARABLE SALE NO. 5 ITEM **SUBJECT** Date of Prior Sale/Transfer 03/23/2022 Price of Prior Sale/Transfer \$449.000 Data Source(s) Public Records Public Records Public Records Public Records Effective Date of Data Source(s) 07/17/2023 07/17/2023 07/17/2023 07/17/2023 Summary of Sales Comparison Approach See attached addendum.

File No. 48745

#### Condition Ratings and Definitions

C1 The improvements have been very recently constructed and have not previously been occupied. The entire structure and all components are new and the dwelling features no physical depreciation.\*

"Note: Newly constructed improvements that feature recycled materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100% new foundation and the recycled materials and the recycled components have been rehabilitated/re-manufactured into like-new condition. Recently constructed improvements that have not been previously occupied are not considered "new" if they have any significant physical depreciation (i.e., 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 either are 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.

C3 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 residences 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.
- 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**

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

File No. **48745** 

Abbreviat	ions Used in Data Sta	ndardization Text			
Abbrev.	Full Name	Appropriate Fields	Abbrev.	Full Name	Appropriate Fields
ac	Acres	Area, Site	in	Interior Only Stairs	Basement & Finished Rooms Below Grade
AdjPrk	Adjacent to Park	Location	Lndfl	Landfill	Location
AdjPwr	Adjacent to Power Lines	Location	LtdSght	Limited Sight	View
Α	Adverse	Location & View	Listing	Listing	Sale or Financing Concessions
ArmLth	Arms Length Sale	Sale or Financing Concessions	MR	Mid-Rise Structure	Design(Style)
AT	Attached Structure	Design(Style)	Mtn	Mountain View	View
ba	Bathroom(s)	Basement & Finished Rooms Below Grade	N	Neutral	Location & View
br	Bedroom	Basement & Finished Rooms Below Grade	NonArm	Non-Arms Length Sale	Sale or Financing Concessions
В	Beneficial	Location & View	ор	Open	Garage/Carport
BsyRd	Busy Road	Location	0	Other	Basement & Finished Rooms Below Grade
ср	Carport	Garage/Carport	0	Other	Design(Style)
Cash	Cash	Sale or Financing Concessions	Prk	Park View	View
CtySky	City View Skyline View	View	Pstrl	Pastoral View	View
CtyStr	City Street View	View	PwrLn	Power Lines	View
Comm	Commercial Influence	Location	PubTrn	Public Transportation	Location
С	Contracted Date	Date of Sale/Time	rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
Conv	Conventional	Sale or Financing Concessions	Relo	Relocation Sale	Sale or Financing Concessions
CV	Covered	Garage/Carport	REO	REO Sale	Sale or Financing Concessions
CrtOrd	Court Ordered Sale	Sale or Financing Concessions	Res	Residential	Location & View
DOM	Days On Market	Data Sources	RT	Row or Townhouse	Design(Style)
DT	Detached Structure	Design(Style)	RH	Rural Housing - USDA	Sale or Financing Concessions
dw	Driveway	Garage/Carport	SD	Semi-detached Structure	Design(Style)
Estate	Estate Sale	Sale or Financing Concessions	S	Settlement Date	Date of Sale/Time
е	Expiration Date	Date of Sale/Time	Short	Short Sale	Sale or Financing Concessions
FHA	Federal Housing Authority	Sale or Financing Concessions	sf	Square Feet	Area, Site, Basement
g	Garage	Garage/Carport	sqm	Square Meters	Area, Site, Basement
ga	Garage - Attached	Garage/Carport	Unk	Unknown	Date of Sale/Time
gbi	Garage - Built-in	Garage/Carport	VA	Veterans Administration	Sale or Financing Concessions
gd GR	Garage - Detached Garden Structure	Garage/Carport	WO	Walk Up Basement	Basement & Finished Rooms Below Grade Basement & Finished Rooms Below Grade
GlfCse	Golf Course	Design(Style) Location	wu WtrFr	Walk Up Basement Water Frontage	Location
Glfvw	Golf Course View	View	Wtr	Water View	View
HR	High Rise Structure	Design(Style)	W	Withdrawn Date	Date of Sale/Time
Ind	Industrial	Location & View	Woods	Woods View	View
IIIu	maastiai	Eddalon & view	Woods	WOODS VIEW	VICVV
Other App	oraiser-Defined Abbre	viations			
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#### **ADDENDUM**

Borrower: Champery Real Estate 2015 LLC	File	No.: 48745
Property Address: 1813 Westfield Ave	Cas	e No.: 48745
City: Reno	State: NV	Zip: 89509
Lender: Wednewood Inc		

#### Site Comments

THE SUBJECT IS LOCATED IN THE WESTFIELD AREA OF RENO WITHIN A RESIDENTIAL NEIGHBORHOOD AMONGST SIMILAR PROPERTIES. APPEAL AND MARKETABILITY IS GOOD. HIGHEST AND BEST USE IS RESIDENTIAL PER ZONING AND WHAT GENERATES THE HIGHEST VALUE IN THE AREA. LOCATION IS FAVORABLE NEAR UNR.

#### HIGHEST AND BEST USE:

FOUR TESTS ARE CONDUCTED TO DETERMINE THE HIGHEST AND BEST USE OF THE SITE AS IF VACANT AND AS IMPROVED. LEGAL PERMISSIBILITY, PHYSICAL POSSIBILITY, FINANCIAL FEASIBILITY, AND MAXIMUM PRODUCTIVITY ARE TESTED TO CONCLUDE THE SUBJECT'S HIGHEST AND BEST USE. THIS ANALYSIS IS THE FOUNDATION IN DEVELOPING CONCLUSIONS AND OPINIONS WITHIN THIS APPRAISAL TO ARRIVE AT AN OPINION OF VALUE FOR THE REAL PROPERTY.

THE EXISTING IMPROVEMENT IS A RESIDENTIAL DWELLING. THE PROPERTY CONFORMS TO ZONING AND IS PERMITTED. THE SURROUNDING PROPERTIES ARE ALSO RESIDENTIAL HOMES THAT ARE DETACHED RESIDENTIAL HOMES.

THE DIMENSIONS AND TOPOGRAPHY OF THE LOT ARE ADEQUATE FOR A RESIDENTIAL DWELLING. THE SUBJECT IMPROVEMENTS CONTRIBUTE A SIGNIFICANT VALUE TO THE OVERALL PROPERTY, AND A CHANGE TO A DIFFERENT IMPROVEMENT WOULD NOT BE FEASIBLE AT THIS TIME.

AFTER CONSIDERING THE TESTS OF HIGHEST AND BEST USE, APPRAISER DETERMINES THAT THE HIGHEST AND BEST USE OF THE SUBJECT IS CONTINUED RESIDENTIAL AS IT IS LEGALLY PERMISSIBLE, PHYSICALLY POSSIBLE, AND FINANCIALLY FEASIBLE. BASED ON THESE CONCLUSIONS, THE MAXIMALLY PRODUCTIVE/HIGHEST AND BEST USE OF THE SUBJECT PROPERTY, AS IMPROVED, IS ITS CONTINUED USE AS A RESIDENTIAL DWELLING.

#### **Extra Comments**

-ANY PERSONAL PROPERTY IN HAS BEEN EXCLUDED FROM THE VALUATION OF THE REAL PROPERTY. SHOULD A TRANSACTION INCLUDE PERSONAL PROPERTY OF SUFFICIENT VALUE TO AFFECT THE MARKET VALUE OF THE REAL PROPERTY, AN ASSESSMENT OF THE PERSONAL PROPERTY WILL BE INCLUDED WITH THE REPORT AS A SEPARATE VALUATION. ONLY BUILT IN APPLIANCES ARE MARKED ON THE FIRST PAGE AS THOSE ARE TRADITIONALLY TRADED WITH PROPERTIES IN TRANSACTIONS. GENERALLY, REFRIGERATORS, WASHERS, DRYERS ARE CONSIDERED PERSONAL PROPERTY.

THE QUALITY AND CONDITION RATINGS FOR THE SUBJECT AND COMPARABLE SALES ARE BASED UPON APPRAISER'S-PERSONAL INSPECTION OF THE SUBJECT, AND APPRAISER'S INTERPRETATION OF THE PHOTOS AND COMMENTS FOR COMPARABLE SALES FROM THE MLS, AND HOW THEY COMPARE TO THE SUBJECT.

-THE APPRAISER'S COMPARABLE PHOTOS WERE TAKEN FROM STREET VIEW AND WHEN POSSIBLE FROM A SLIGHT ANGLE TO PROVIDE A PARTIAL SIDE VIEW OF THE COMPARABLE, DUE TO LOW LIGHT CONDITIONS, HEAVY CLOUDS OR RAIN THE PHOTOS MAYBE SLIGHTLY OUT OF FOCUS. AN EXTERIOR INSPECTION WAS MADE OF ALL OF THE COMPARABLE SALES UTILIZED IN THE APPRAISAL ANALYSIS. INSPECTIONS WERE MADE FROM THE NEAREST PUBLIC STREET OR FROM THE NEAREST LEGALLY PERMISSIBLE ACCESS POINT. IN INSTANCES WHERE THE PROPERTY CANNOT BE SEEN FROM THE STREET OR ITS NEAREST LEGALLY PERMISSIBLE POINT, OR PEOPLE ARE PRESENT, MLS PHOTOS ARE INCLUDED. -THE SKETCH INCLUDED IN THIS REPORT IS PROVIDED TO ASSIST THE READER IN VISUALIZING THE SUBJECT IMPROVEMENTS AND FLOOR PLAN TO ESTIMATE THE SUBJECT'S GROSS LIVING AREA (GLA). THE DIMENSIONS INDICATED ARE APPROXIMATE AND THE TOTAL SQUARE FOOTAGE LISTED MAY DIFFER FROM WHAT THE COUNTY RECORDS INDICATE DUE TO THE METHODS APPLIED IN MEASURING THE STRUCTURE.

#### **COMMENTS ON SALES COMPARISON**

ALL SALES ARE THE MOST RECENT, PROXIMATE, AND SIMILAR IN OVERALL MARKET APPEAL. AFTER A THOROUGH SEARCH OF ALL PERTINENT DATA SOURCES, THE COMPARABLES DISPLAYED ARE CONSIDERED TO BE THE BEST AVAILABLE FOR SUBJECT ANALYSIS.

ALL SOLD COMPARABLES WERE ARM'S LENGTH TRANSACTIONS UNLESS OTHERWISE NOTED.

ADJUSTMENTS WERE DERIVED USING MATCHED PAIRED ANALYSIS AND THE PRINCIPLE IN SUBSTITUTION REFLECTING WHAT A POTENTIAL BUYER WOULD BE WILLING TO PAY FOR EACH AMENITY. THE APPRAISER HAS RELIED ON INFORMATION PROVIDED BY LOCAL MLS AND UNLESS STATED OTHERWISE, THIS INFORMATION IS ASSUMED TO BE ACCURATE FOR THE PURPOSES OF THIS APPRAISAL REPORT

ADJUSTMENTS APPLIED: LIVING AREA WAS ADJUSTED AT \$80 PSF, BEDROOMS AND BATHS ADJUSTED AT \$10,000. SMALLER HOMES TEND TO HAVE A LOWER NUMBER OF ROOMS AND THERE IS SUPERIOR UTILITY IN THE AREA DUE TO THE HIGHER NUMBER OF STUDENTS THAT OCCUPY THE HOMES. SITE AT \$2000 PER 1000 SF FOR DIFFERENCES OVER 1000 SF, GARAGES AT \$10,000 PER STALL, HEATING AND COOLING AT \$10,000 PER SUPERIOR AMENITY. AGE WAS ADJUSTED AT \$500 PER YEAR FOR DIFFERENCES OVER 20 YEARS.

COMP 3 IS A SPLIT LEVEL AND HAS STAIRS TO ENTER THE FRONT DOOR. THIS HAS LESS ACCESSIBILITY AND WAS ADJUSTED AT \$30,000 FOR DESIGN.

THE SUBJECT BACKS TO A COMMERCIAL BUILDING AND HAS SOME COMMERCIAL INFLUENCE. COMP 1 BACKS TO THE AREA SINCE IT'S ON THE SAME STREET.

COMPS 3 AND 6 ARE ON BUSIER LOCATIONS. COMP 3 IS ADJACENT TO CALIFORNIA ST WHICH IS A BUSY STREET IN THE AREA. COMP 6 IS LOCATED ON A VERY BUSY THOROUGHFARE STREET IN THE AREA AND CONSIDERED SIMILAR IN OVERALL LOCATION. OTHER SALES WERE ADJUSTED \$50,000 FOR SUPERIOR OVERALL LOCATION.

CONDITION AND QUALITY WAS ADJUSTED AT \$40,000 PER RATING. SUBJECT APPEARS TO BE IN AVERAGE CONDITION WITH NO SIGNIFICANT UPDATES SINCE PRIOR SALE

NO DATE OF SALE ADJUSTMENTS WARRANTED IN THE AREA DUE TO MOSTLY STABLE MARKET.

COMPS 1-3 RECEIVED THE MOST WEIGHT AS THEY BRACKET SEVERAL FEATURES. SECONDARY WEIGHT TO COMPS 4-5 FOR BEING FURTHER FROM SUBJECT. VALUE RECONCILED AT \$454,000 WHICH IS BRACKETED AND SUPPORTED BY SALES IN THE AREA.

SUBJECT IS VALUED BELOW PREDOMINANT DUE TO LIVING AREA AND CONDITION. MANY OF THE HOMES IN THE AREA ARE SIMILAR IN AGE YET HAVE BEEN REMODELLED. SUBJECT IS NOT CONSIDERED AN UNDER IMPROVEMENT AS THERE ARE SIMILAR AND INFERIOR PROPERTIES IN THE AREA.

#### **ADDENDUM**

Borrower: Champery Real Estate 2015 LLC	File No.: 48745
Property Address: 1813 Westfield Ave	Case No.: 48745
City: Reno	State: NV Zip: 89509
Lender: Wednewood Inc	

LARGE LINE, NET, AND GROSS ADJUSTMENTS WARRANTED FOR SOME OF THE SALES. THE ARE IS NOT HOMOGENEOUS AND HOMES VARY GREATLY IN SIZE, CONDITION AND FEATURES. IT WAS ALSO NECESSARY TO PROVIDE SALES WITH A LARGE RANGE OF UNADJUSTED VALUES PRIOR TO APPLYING ADEQUATE ADJUSTMENTS. THIS IS TYPICAL IN THE AREA. NO ADVERSE EFFECTS ON MARKETABILITY.

OPINION OF VALUE IS SLIGHTLY HIGHER THAN PRIOR SALE AMOUNT OF \$449,000. THE MARKET HAS BEEN RELATIVELY STABLE WITHIN THE PRIOR 12 MONTHS WITH SOME RECENT SIGNS OF INCREASES. NO SIGNIFICANT UPDATES WERE NOTED.

**FEE SIMPLE**: AN ABSOLUTE FEE; A FEE WITHOUT LIMITATIONS TO ANY PARTICULAR CLASS OF HEIRS OR RESTRICTIONS, BUT SUBJECT TO THE LIMITATIONS OF EMINENT DOMAIN, ESCHEAT, POLICE POWER AND TAXATION. THIS IS ALSO AN INHERITABLE ESTATE.

#### **PURPOSE OF THIS APPRAISAL**

THE PURPOSE OF THIS APPRAISAL IS TO ESTABLISH THE MARKET VALUE OF THE SUBJECT PROPERTY AS OF THE EFFECTIVE DATE OF THIS APPRAISAL. THE DEFINITION OF MARKET VALUE IS THAT DEFINED ON PG 1 OF "STATEMENT OF LIMITING CONDITIONS" (FANNIE MAE FORM 1004B).

#### INTENDED USE OF THE APPRAISAL;

THIS APPRAISAL WAS COMPLETED FOR THE PURPOSE OF ESTABLISHING MARKET VALUE OF THE SUBJECT FOR MORTGAGE PURPOSES ONLY. IT HAS BEEN COMPLETED IN SUCH A MANNER AS TO COMPLY WITH CURRENT FNMA, FHLMC, AND FHA.

THIS APPRAISAL IS THE CLIENT NAMED IN THIS REPORT AND HIS/HER SUCCESSORS AND ASSIGNS, REGARDLESS OF WHO HAS ACTUALLY PAID THE FEE. THE INTENDED USER OF THIS REPORT IS THE CLIENT. THE CLIENT IS CONSIDERED AN EXPERT IN THIS MARKET. THIS REPORT WAS TAILORED TO THE SPECIFIC CLIENT'S EXPERTISE AND BENEFIT. IT MAY NOT BE USED BY ANY OTHER USER FOR ANY OTHER PURPOSE. THIS REPORT MAY NOT BE USED OR RELIED UPON BY ANY OTHER PARTY FOR ANY PURPOSE, WHATSOEVER. ANY PARTY WHO USES OR RELIES UPON ANY INFORMATION IN THIS REPORT, WITHOUT THE PREPARES WRITTEN CONSENT, DOES SO AT HIS OWN RISK. THE CLIENT IS REQUESTED TO OBTAIN PRIOR WRITTEN AUTHORIZATION TO RELEASE THIS REPORT TO ANY OTHER PARTY. VERIFICATION OF PERMITS AND OTHER LEGAL DOCUMENTS IS BEYOND THE SCOPE OF THIS APPRAISAL AND IS THE RESPONSIBILITY OF THE CLIENT. THIS APPRAISER IS NOT A HOME INSPECTOR AND THIS APPRAISAL SHOULD NOT BE CONSIDERED A HOME INSPECTION REPORT. THIS APPRAISAL SHOULD NOT BE CONSIDERED A HOME INSPECTION REPORT. THIS APPRAISAL SHOULD NOT BE CONDITION OF THE PRESENCE OF ANY DEFECTS. THE CONDITION OF THE SUBJECT IS ASSUMED TO BE AS DISCLOSED IN THIS REPORT. IT IS RECOMMENDED THAT THE CLIENT OBTAIN THE SERVICES OF A HOME INSPECTOR OR OTHER LICENSED PROFESSIONAL TO CHECK THE SUBJECT FOR ANY DEFECTS.

#### SCOPE OF WORK

THE SUBJECT WAS INSPECTED FOR THE PURPOSES OF UNDERSTANDING THE CHARACTERISTICS OF THE PROPERTY WHICH CAN BE CONSIDERED WITHIN THE APPRAISAL CONCLUSIONS. APPRAISER CONDUCTED AN EXTERIOR INSPECTION ONLY. APPRAISER PRESUMES ALL SYSTEMS FUNCTIONAL, UNLESS OTHERWISE NOTIFIED, AND AS AN APPRAISER CANNOT ANALYZE AREAS NOT SEEABLE APPRAISER CANNOT SPECIFY STRUCTURAL AREAS NOT VISUALLY INSPECTED, THIS INCLUDES WELL, SEPTIC SYSTEM AND LEECH FIELDS ON APPLICABLE PROPERTIES. PROPERTIES WERE ASSUMED TO HAVE ADEQUATE DRAINAGE UNLESS OTHERWISE NOTED AS OF THE INSPECTION DATE.

AN APPRAISER IS NOT A STRUCTURAL ENGINEER, STRUCTURAL PEST CONTROL INSPECTOR, LICENSED ROOFING CONTRACTOR, WHOLE HOUSE INSPECTOR, BUILDING INSPECTOR AND ANY INFORMATION STATED IN THE REPORT BY THE APPRAISER IS LIMITED TO THE SCOPE OF WORK OF A VISUAL INSPECTION.

#### LEGAL DESCRIPTION

INFORMATION USED IN THIS REPORT WAS FROM RECORDS IN PARCEL QUEST AND NDC DATA WHICH ARE PROVIDERS OF DATA SERVICES BASED ON PUBLIC RECORDS. THE LEGAL DESCRIPTION STATED IN THE REPORT IS THE MOST ACCURATE INDICATION AVAILABLE TO THE APPRAISER. IT IS TYPICALLY AN ABBREVIATION OF THE FULL LEGAL DESCRIPTION WHICH CAN BE LOCATED ON THE PRELIMINARY TITLE REPORT.

NO TITLE REPORT, TITLE DOCUMENTS, INFORMATION ON EASEMENTS, SETBACKS, ENCROACHMENTS, CC & R'S, BI-LAWS OR OTHER INFORMATION WAS PROVIDED TO APPRAISER BY CLIENT OR TITLE COMPANY UNLESS STATED IN THE REPORT. THEREFORE THE APPRAISAL IS BASED ON VISUAL CONDITION AS TO EASEMENTS, ENCROACHMENTS WHICH INDICATED ANY NEGATIVE CONDITIONS. UNLESS APPRAISER REVIEWS CC & R'S APPRAISER CANNOT ASCERTAIN WHETHER OR NOT ATYPICAL RESTRICTIONS ARE IN THESE DOCUMENTS.

#### **ELECTRONIC SIGNATURE ADDENDUM**

ALL ELECTRONIC SIGNATURES ON THIS REPORT HAVE A SECURITY FEATURE MAINTAINED BY INDIVIDUAL PASSWORDS FOR EACH SIGNING APPRAISER. NO PERSON CAN ALTER THESE WITHOUT THE EXCEPTION OF THE ORIGINAL SIGNING APPRAISER.

#### DEPRECIATION

THE SUBJECT EFFECTIVELY MEETS THE FUNCTIONAL AND AESTHETIC EXPECTATIONS OF PURCHASERS IN THE PRICE RANGE. THE FLOOR PLAN IS FUNCTIONAL. HEATING, PLUMBING AND ELECTRICAL APPEAR ADEQUATE. ROOM SIZE, CLOSET AND CABINET SPACE ARE TYPICAL FOR HOMES IN THIS MARKET. THE BATHROOMS, KITCHEN, MECHANICAL EQUIPMENT AND ALL OTHER APPARENT FEATURES OF THIS HOUSE MEET THE CURRENT STANDARDS FOR HOUSES IN THIS MARKET.

#### **USE OF RECOGNIZED APPRAISAL APPROACHES:**

AS SINGLE FAMILY RESIDENCES ARE LESS COMMONLY PURCHASED FOR INVESTMENT PURPOSES, THE USE OF THE INCOME APPROACH WILL ONLY BE USED UNDER THE FOLLOWING CONDITIONS: 1) AT THE REQUEST OF THE CLIENT FOR NON-OWNER OCCUPIED RESIDENCES OR INCOME-PRODUCING PROPERTIES; AND/OR 2) WHEN SUFFICIENT MARKET EVIDENCE EXISTS IN A NEIGHBORHOOD TO INDICATE THAT RENTAL PROPERTIES OR INVESTOR PURCHASES ARE TYPICAL, MEASURABLE, AND THE ANALYSIS OF THE SAME, ADDS TO THE APPRAISAL PROCESS.IF THE INCOME AND/OR COST APPROACH IS NOT USED, IT IS CONSIDERED TO BE LESS INDICATIVE AND RELIABLE THAN THE MARKET APPROACH DUE TO THE LACK OF SUFFICIENT SUPPORTABLE INFORMATION.

THE INCOME APPROACH IS PREDICATED ON THE ASSUMPTION THAT THE VALUE OF THE PROPERTY IS RELATED TO ITS INCOME EARNING ABILITY. THE SUBJECT IS LOCATED IN A CONFORMING, OWNER OCCUPIED SINGLE FAMILY RESIDENTIAL NEIGHBORHOOD WITH LITTLE OR NO CONSIDERATION GIVEN TO ITS INCOME EARNING ABILITY BY OWNERS AND POTENTIAL BUYERS. THEREFORE THE INCOME APPROACH WAS NOT USED. THE SALES APPROACH WAS USED AS IT BEST INDICATED THE ACTIONS OF BUYERS AND SELLERS IN THE MARKET PLACE.

#### APPRAISER INDEPENDENCE:

I CERTIFY THAT AM LICENSED OR CERTIFIED IN THE STATE IN WHICH THE SUBJECT IS LOCATED. NO EMPLOYEE, DIRECTOR, OFFICER, OR AGENT OF THE LENDER, OR ANY OTHER THIRD PARTY ACTING AS A JOINT VENTURE PARTNER, INDEPENDENT CONTRACTOR, APPRAISAL MANAGEMENT COMPANY, OR PARTNER ON BEHALF OF THE LENDER HAS INFLUENCED OR

#### **ADDENDUM**

Borrower: Champery Real Estate 2015 LLC	File No.: 48745			
Property Address: 1813 Westfield Ave	Case	No.: 48745		
City: Reno	State: NV	Zip: 89509		
Lender: Wedgewood Inc				

Lender. Wedgewood inc.

ATTEMPTED TO INFLUENCE THE DEVELOPMENT, REPORTING, RESULT, OR REVIEW OF THIS ASSIGNMENT THROUGH COERCION, EXTORTION, COLLUSION, COMPENSATION, INSTRUCTION, INDUCEMENT, INTIMIDATION, BRIBERY OR IN ANY OTHER MANNER. THIS ASSIGNMENT WAS NOT ENGAGED WITH A PRELIMINARY, PREDETERMINED OR DESIRED VALUE ESTIMATE. I WAS NOT ASKED TO PROVIDE A PRELIMINARY ESTIMATE FOR THE SUBJECT PROPERTY PRIOR TO THE COMPLETION OF THIS APPRAISAL REPORT. I UNDERSTAND THAT MY FEE IS NOT CONTINGENT ON MY FINAL OPINION, CONCLUSION, OR VALUATION. I FURTHER UNDERSTAND THAT I CANNOT BE REMOVED FROM THE AMC'S PANEL OF APPROVED APPRAISERS DUE TO MY OPINION OR VALUE ESTIMATE. I AGREE TO IMMEDIATELY REPORT ANY UNAUTHORIZED CONTACTS EITHER PERSONALLY BY PHONE OR ELECTRONICALLY TO AMC.

#### FINAL RECONCILIATION

THE SALES COMPARISON APPROACH WAS GIVEN THE MOST WEIGHT IN DETERMINING THE SUBJECT'S ESTIMATED MARKET VALUE. THE QUALITY AND QUANTITY OF SALES AND LISTINGS DATA WAS SUFFICIENT TO COMPLETE THIS ASSIGNMENT. THE INCOME APPROACH TO VALUE WAS DEEMED UNRELIABLE DUE TO LACK OF AVAILABLE RENTAL SALES.

#### **CONDITIONS OF APPRAISAL**

NO APPRAISAL CONDITIONS. THIS APPRAISAL OF THE SUBJECT PROPERTY IS MADE IN AS IS CONDITION.

48745

#### USPAP ADDENDUM

File No. 48745

		USPAP AD	DENDOM	
Borrowe	er: Champery Real Estate 2015	LLC		
	y Address: 1813 Westfield Ave			
City:	Reno	County: Washoe	State: NV	Zip Code: <u>89509</u>
Lender:	Wedgewood Inc.			
\PPR/	AISAL AND REPORT IDE	NTIFICATION		
This re	port was prepared under	the following USPAP reporting	option:	
X A	ppraisal Report	A written report prepared under Stand	dards Rule 2-2(a).	
	estricted Appraisal Repor			
	cstricted Appraisar Nepor	A writter report prepared drider Stars	adius ituic z-z(b).	
				_
Reaso	onable Exposure Time			
My opin	ion of a reasonable exposure tin	ne for the subject property at the market v	alue stated in this report is: 30-90	days
FXPOSI	JRE AND MARKETING TIME: L	nless otherwise noted, the estimated expo	osure time for the subject property	which is linked to the value opinion is
				ection of this report. Given the relative stability
of the ma	arket at this time, the estimated r	narketing time for the subject is considered	I to be very similar to the exposure	e time estimate. These estimates are based on
analysis	of current market trends in the s	ubject neighborhood, as well as surroundir	ng, competing market areas.	
Addit	ional Certifications			
XIh	ave performed NO services, as	an appraiser or in any other capacity, rega	arding the property that is the sub	ject of this report within the three-year
pe	riod immediately preceding acce	ptance of this assignment.		
	IAVE performed services as an	appraiser or in another capacity, regardir	in the property that is the subject	of this report within the three-year
		ptance of this assignment. Those services		
•	71 0	3		
Additi	onal Comments			
Stateme	nt Relative to the Coronavirus (C	OVID-19) COVID-19 has been declared a	nandemic and a national state of	emergency in place
		ial markets and due to the developing situ		
		· · · · · · · · · · · · · · · · · · ·		appraisal is based on findings of an analysis of
	lata available to the appraiser at t	he time of the assignment.		
Source N	MBREA			
APPR	RAISER:		SUPERVISORY APPRAISER (	only if required):
	1.	Was land		
Signa		and some	Signature:	
	: ANDY GAMBOA	$\leftarrow$		
	Signed: <u>07/18/2023</u>			
	Certification #: te License #: A.0208226-RES			_
		State #:	or State License #:	
State:	NV			or License:
Expira	ation Date of Certification or Lice		Supervisory Appraiser inspection	n of Subject Prop <u>ert</u> y:
Effecti	ive Date of Appraisal: 07/15/202	3	☐ Did Not ☐ Exterior-or	nly from street  Interior and Exterior

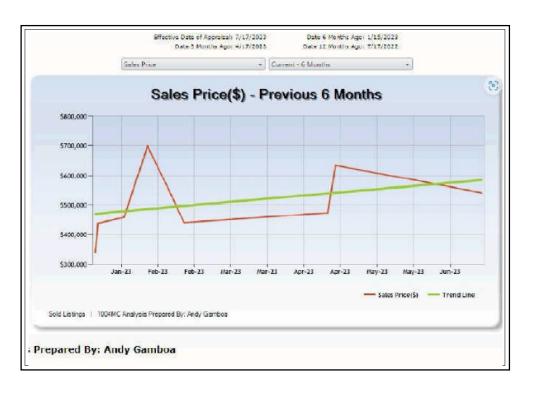
## Market Conditions Addendum to the Appraisal Report File No. 48745

The purpose of this addendum is to provide the lender/client with		understanding of the	market trends and cond	ditions prevalent in	the sub	ject neighborho	od. T	his is a required				
addendum for all appraisal reports with an effective date on or a Property Address 1813 Westfield Ave	iter April 1, 2009.	City Reno		(	State N	<b>IV</b> Zip Code	895	509				
Borrower Champery Real Estate 2015 LLC												
Instructions: The appraiser must use the information requir overall market conditions as reported in the Neighborhood section							_	•				
analysis as indicated below. If any required data is unavailable												
provide data for the shaded areas below; if it is available, however			-					-				
median, the appraiser should report the available figure and iden that would be used by a prospective buyer of the subject prope												
Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	s seasonal markets		onstruction, fore Overall Trend	C102	ures, etc.				
Total # of Comparable Sales (Settled)	8	6	3	Increasing	+=	Stable	X	Declining				
Absorption Rate (Total Sales/Months)	1.33	2.00	1.00	Increasing	_=	Stable		Declining				
Total # of Comparable Active Listings  Months of Housing Supply (Total Listings/Ab.Rate)	6 4.51	1.00	3.00	Declining Declining	-	Stable Stable		Increasing Increasing				
Median Sale & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months			Overall Trend						
Median Comparable Sale Price	414,750	449,500	535,000	Increasing		Stable		Declining				
Median Comparable Sales Days on Market  Median Comparable List Price	66	46	63	Declining Increasing		Stable Stable		Increasing Declining				
Median Comparable List Frice  Median Comparable Listings Days on Market	469,469 77	490,999 111	427,000 14	Declining		Stable		Increasing				
Median Sale Price as % of List Price	95.20%	97.90%	96.70%	Increasing		Stable		Declining				
Seller-(developer, builder, etc.)paid financial assistance prevale		No No		Declining		Stable		Increasing				
Explain in detail the seller concessions trends for the past 12 n	nonths (e.g., seller cor	ntributions increased f	rom 3% to 5%, increas	ing use of buydowr	ıs, clos	sing costs, condo	) fee	s, options, etc.).				
Concessions are not typical in this area.												
Are forcelecture color (DEO color) a factor in the market?	Yes X No If	voc. ovaloja (including	the trends in listings or	ad caloc of forcelos	nd prop	vortice)						
Are foreclosure sales (REO sales) a factor in the market?  Foreclosures is not a factor in this market.	Yes X No If	yes, expiain (including	the trends in listings ar	id sales of foreclose	ea prop	erties).						
Cite data sources for above information. RSAR/NNRMLS												
Summarize the above information as support for your conclusions in the Neighborhood section of the appraisal report form. If you used any additional information, such as an analysis of pending sales and/or expired and withdrawn listings, to formulate your conclusions, provide both an explanation and support for your conclusions.												
pending sales and/or expired and withdrawn listings, to formulat	e your conclusions, pro	ovide both an explanat	ion and support for you	ir conclusions.				-				
	e your conclusions, pro the subject but sal	ovide both an explanat les in the area. Th	ion and support for you e results above are	r conclusions. expanded sear	ch crite	eria of all hom	nes i	n the				
pending sales and/or expired and withdrawn listings, to formulat The sales above are not necessarily comparables for subject neighborhood and neighboring communities or reviewed sales within 25% of living area based on a	e your conclusions, pro the subject but sal within 25% of living price per sq ft in ord	ovide both an explanat les in the area. Th area in order to ha der to have a small	ion and support for you e results above are ave enough data to ler variable for com	r conclusions. expanded searcestablish marke	ch crite t trend	eria of all hom ds. Appraiser	nes i ado	n the litionally				
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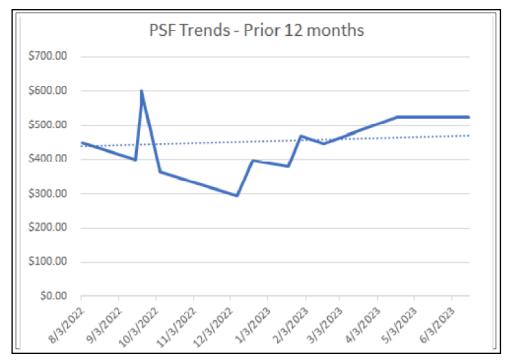
Borrower: Champery Real Estate 2015 LLC		File No.: 48745
Property Address: 1813 Westfield Ave		Case No.: 48745
City: Reno	State: NV	Zip: 89509
Lender: Wedgewood Inc.		



1004MC Data extrapolated onto graph form. Prior 12 Months



MC Graph Prior 6 months



PSF Trends Prior 12 months

### SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: Champery Real Estate 2015 LLC	File No.: 48745			
Property Address: 1813 Westfield Ave	Case	No.: 48745		
City: Reno	State: NV	Zip: 89509		
Lender: Wedgewood Inc.		7		



# FRONT VIEW OF SUBJECT PROPERTY

Appraised Date: July 15, 2023 Appraised Value: \$ 454,000



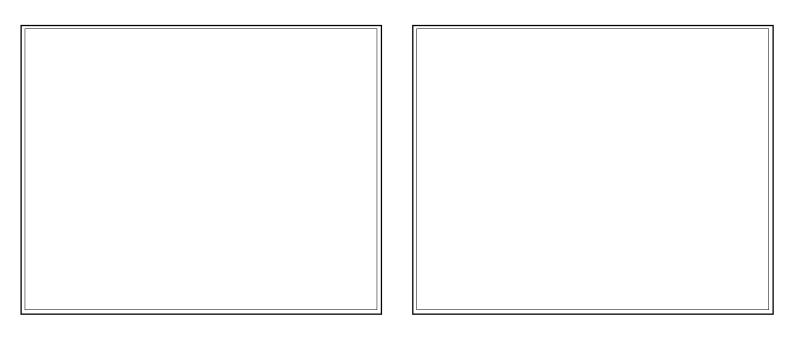
STREET SCENE

Borrower: Champery Real Estate 2015 LLC		File No.: 48745
Property Address: 1813 Westfield Ave	ı	Case No.: 48745
City: Reno	State: NV	Zip: 89509
Lender: Wedgewood Inc.		

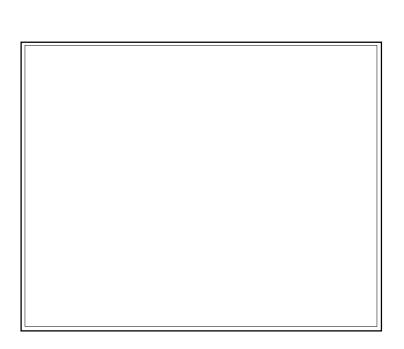




Other street view Alt Front



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### COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Champery Real Estate 2015 LLC	File	No.: 48745	
Property Address: 1813 Westfield Ave	Cas	e No.: <b>48745</b>	
City: Reno	State: NV	Zip: 89509	
Lender: Wedgewood Inc.		•	



#### COMPARABLE SALE #1

1925 Westfield Ave Reno, NV 89509 Sale Date: s04/23;c03/23





#### COMPARABLE SALE #2

997 Meadow St Reno, NV 89509 Sale Date: s02/23;c01/23 Sale Price: \$ 535,000



#### COMPARABLE SALE #3

1020 Forson Dr Reno, NV 89509 Sale Date: s01/23;c12/22 Sale Price: \$ 437,642

### COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Champery Real Estate 2015 LLC	File	No.: 48745	
Property Address: 1813 Westfield Ave	Cas	e No.: <b>48745</b>	
City: Reno	State: NV	Zip: 89509	
Lender: Wedgewood Inc.		•	



#### COMPARABLE SALE #4

635 Georgia PI Reno, NV 89509 Sale Date: s06/23;c05/23 Sale Price: \$ 541,000



#### COMPARABLE SALE #5

1335 Clough Rd Reno, NV 89509 Sale Date: s12/22;c12/22 Sale Price: \$ 635,000



#### COMPARABLE SALE #6

1744 Mayberry Dr Reno, NV 89509 Sale Date: c06/23 Sale Price: \$ 549,900

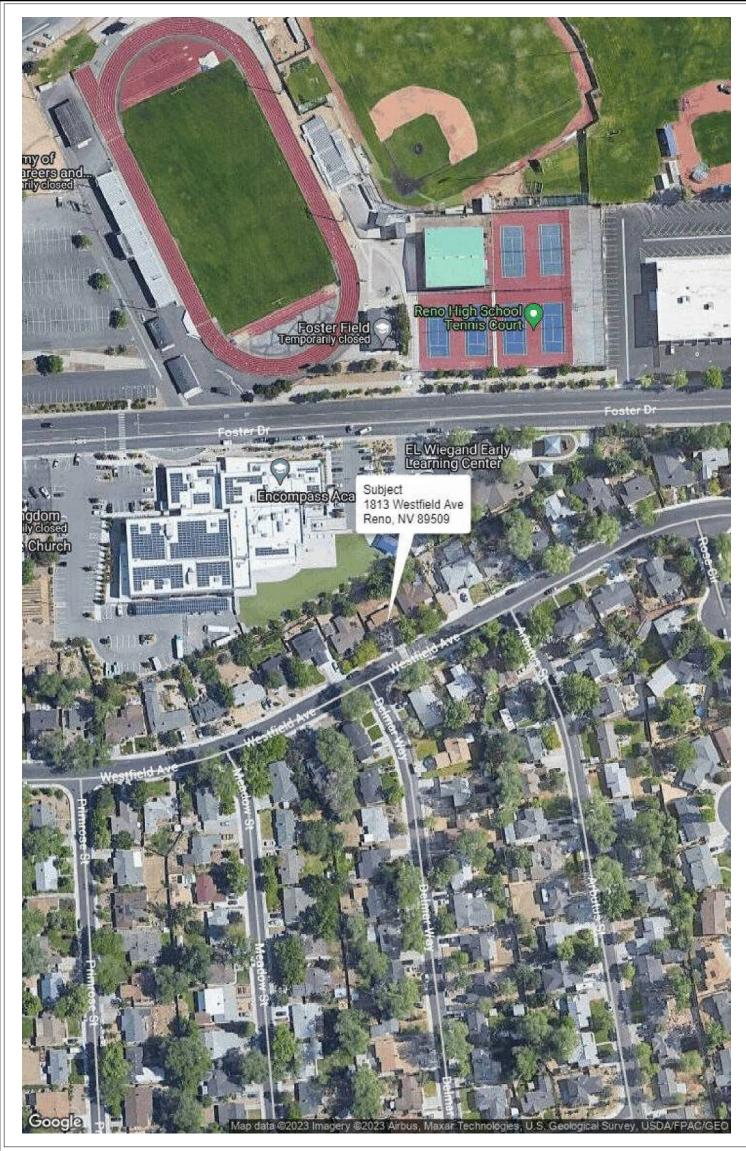
#### **AERIAL MAP**

 Borrower: Champery Real Estate 2015 LLC
 File No.: 48745

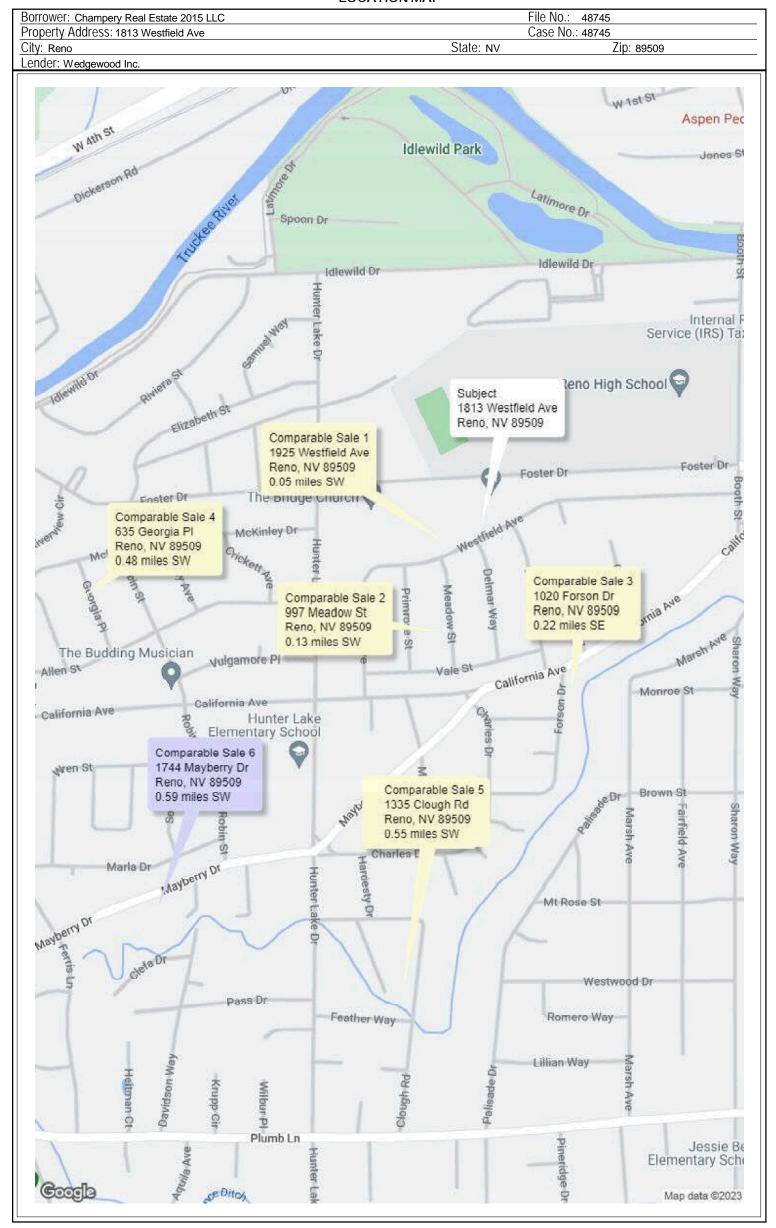
 Property Address: 1813 Westfield Ave
 Case No.: 48745

 City: Reno
 State: NV
 Zip: 89509

Lender: Wedgewood Inc.



#### **LOCATION MAP**



### PLAT MAP

Borrower: Champery Real Estate 2015 LLC		File No.: 48745
Property Address: 1813 Westfield Ave		Case No.: 48745
City: Reno	State: NV	Zip: 89509
Londor: Wedgewood Inc		•

Lender: Wedgewood Inc.

## APPRAISER LICENSE

#### STATE OF NEVADA DEPARTMENT OF BUSINESS AND INDUSTRY

NOT TRANSFERABLE

REAL ESTATE DIVISION

NOT TRANSFERABLE

This is to Certify That: ANDY GAMBOA

License Number: A.0208226-RES

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

Issue Date: September 29, 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 license to be issued with its Seal printed thereon. This license must be conspicuously displayed in place of business.

FOR: ANDY GAMBOA

REAL ESTATE DIVISION

RENO, NV 89523

SHARATH CHANDRA Administrator

Reno  T: Wedgewood Inc.			Case No.: 48745 State: NV Zip: 89509				
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