

Please Note: This report was completed with the following assumptions: Market Approach: **Fair Market Price** , Marketing Time: **Typical** . Important additional information relating to this report, including use and restrictions, is contained in an attached addendum which is an integral part of this report.

Address	3151 Rancho Paradiso Street, Pahrump, NV 89060	Order ID	8519198	Property ID	33553032
Inspection Date	11/18/2022	Date of Report	11/23/2022		
Loan Number	49606	APN	2913204		
Borrower Name	na	County	Nye		

Tracking IDs					
Order Tracking ID	11.15.22 CS_Citi Update	Tracking ID 1	11.15.22 CS_Citi Update		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	GRETCHEN L RICE	Condition Comments	
R. E. Taxes	\$1,470	No damage or repair issues noted from exterior inspection. Doors, windows and roof appear average for age and neighborhood. Subject property is a one level manufactured home in Pahrump. Access to schools and shopping is within 2 to 5 miles and freeway entrance is within five to six miles. No MLS records. Tax records show property to be a 2,412 square foot manufactured home converted to real property with a lot size of 43,996 square feet. No room count of dwelling in tax records. I used supplied characteristics from customer for room count as a four bedroom, two bathroom home. Most likely buyer is investor/cash sale or conventional financing.	
Assessed Value	\$84,615		
Zoning Classification	Residential RE-1		
Property Type	Manuf. Home		
Occupancy	Occupied		
Ownership Type	Fee Simple		
Property Condition	Average		
Estimated Exterior Repair Cost	\$0		
Estimated Interior Repair Cost	\$0		
Total Estimated Repair	\$0		
HOA	No		
Visible From Street	Visible		
Road Type	Public		

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments	
Local Economy	Improving	There is an oversupply of manufactured homes within 1 mile of subject property. There are currently seven listings within one mile subject property. All comps are fair market transactions. In the past 12 months there have been 15 closed MLS sales in the area. This indicates an oversupply of listings assuming 90 days on market. Average days on market is 33 days with a range of 0 to 107 days. Average sales price was 94% final list price. Subject property is located in the Rancho Paradiso subdivision comprised of 31 homes with a 38% owner occupancy	
Sales Prices in this Neighborhood	Low: \$80,000 High: \$375,000		
Market for this type of property	Decreased 6 % in the past 6 months.		
Normal Marketing Days	<90		

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	3151 Rancho Paradiso Street	4400 Serenity Court	151 W Patricia Ave	2141 North David Street
City, State	Pahrump, NV	Pahrump, NV	Pahrump, NV	Pahrump, NV
Zip Code	89060	89060	89060	89060
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	2.87 ¹	0.77 ¹	1.30 ¹
Property Type	Manuf. Home	Manufactured	Manufactured	Manufactured
Original List Price \$	\$	\$329,000	\$340,000	\$374,000
List Price \$	--	\$305,000	\$340,000	\$374,000
Original List Date		07/26/2022	10/21/2022	11/07/2022
DOM · Cumulative DOM	-- · --	115 · 120	28 · 33	4 · 16
Age (# of years)	19	19	25	17
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	1 Story MANUFACTURED	1 Story MANUFACTURED	1 Story MANUFACTURED	1 Story MANUFACTURED
# Units	1	1	1	1
Living Sq. Feet	2,412	2,588	2,651	2,280
Bdrm · Bths · ½ Bths	4 · 2	4 · 2	5 · 2 · 1	4 · 3
Total Room #	7	7	9	8
Garage (Style/Stalls)	Detached 2 Car(s)	None	Attached 3 Car(s)	Detached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	1.01 acres	1.01 acres	1.20 acres	1.14 acres
Other	--	CARPORT	--	--

* Listing 1 is the most comparable listing to the subject.

¹ Comp's "Miles to Subject" was calculated by the system.

² Comp's "Miles to Subject" provided by Real Estate Professional.

³ Subject \$/ft based upon as-is sale price.

Current Listings - Cont.

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

- Listing 1** Not under contract. Owner occupied when listed. This property is equal to subject property in bedrooms, bathrooms, condition and lot size. It is superior to subject property in carport and square footage. It is inferior to subject property in garage capacity. It is slightly inferior to subject property
- Listing 2** Not under contract. Owner occupied when listed. This property is equal to subject property in condition. It is superior to subject property in bedrooms, half bath, square footage, lot size and garage capacity. It is superior to subject property
- Listing 3** Not under contract. Owner occupied when listed. This property is equal to subject property in bedrooms, garage capacity and condition. It is superior to subject property in bathrooms and lot size. It is inferior to subject property in square footage. It is slightly Superior to subject property.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	3151 Rancho Paradiso Street	1640 North Woodchips	2301 West Mesquite	301 Jarvis Rd
City, State	Pahrump, NV	Pahrump, NV	Pahrump, NV	Pahrump, NV
Zip Code	89060	89060	89060	89060
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	2.42 ¹	2.03 ¹	0.67 ¹
Property Type	Manuf. Home	Manufactured	Manufactured	Manufactured
Original List Price \$	--	\$315,000	\$349,900	\$365,000
List Price \$	--	\$315,000	\$349,900	\$319,900
Sale Price \$	--	\$310,000	\$335,000	\$315,000
Type of Financing	--	Fha	Conventional	Fha
Date of Sale	--	11/10/2022	10/13/2022	10/18/2022
DOM · Cumulative DOM	-- · --	5 · 43	46 · 70	56 · 91
Age (# of years)	19	20	17	23
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	1 Story MANUFACTURED	1 Story MANUFACTURED	1 Story MANUFACTURED	1 Story MANUFACTURED
# Units	1	1	1	1
Living Sq. Feet	2,412	2,052	2,285	2,424
Bdrm · Bths · ½ Bths	4 · 2	4 · 3	3 · 2	3 · 2
Total Room #	7	8	6	7
Garage (Style/Stalls)	Detached 2 Car(s)	Detached 2 Car(s)	Detached 2 Car(s)	Carport 4 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	1.01 acres	0.98 acres	1.10 acres	1.10 acres
Other	--	--	--	--
Net Adjustment	--	+\$8,907	+\$525	-\$1,920
Adjusted Price	--	\$318,907	\$335,525	\$313,080

* Sold 2 is the most comparable sale to the subject.

¹ Comp's "Miles to Subject" was calculated by the system.

² Comp's "Miles to Subject" provided by Real Estate Professional.

³ Subject \$/ft based upon as-is sale price.

Recent Sales - Cont.

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

- Sold 1** Sold with FHA financing, \$13,000 in seller concessions. Owner occupied when listed. This property is equal to subject property in bedrooms, garage capacity and condition. It is superior to subject property in bathrooms -\$5,000. It is inferior to subject property in square footage at \$35 a square foot \$12,600 and lot size at \$1 a square foot \$1307. This property is inferior to subject property
- Sold 2** Sold with conventional financing, no concessions. Owner occupied when listed. This property is equal to subject property in bathrooms, garage capacity and condition. It is superior to subject property in lot size at \$1 a square foot -\$3920. It is inferior to subject property in bedrooms and square footage at \$35 a square foot \$4,445. This property is equal to subject property in marketable value
- Sold 3** Sold with FHA financing, \$7,000 seller concessions. Owner occupied when listed. This property is equal to subject property in bathrooms, condition and square footage. It is superior to subject property in carports -\$6,000 and lot size at \$1 a square foot - \$3,920. It is inferior to subject property in bedrooms and garage capacity \$8,000.

Subject Sales & Listing History

Current Listing Status		Not Currently Listed		Listing History Comments			
Listing Agency/Firm				Property was foreclosed and sold with a trustees deed on May 3rd 2022 for \$273,768 to Champery Real Estate. Property has not been listed or sold since that date			
Listing Agent Name							
Listing Agent Phone							
# of Removed Listings in Previous 12 Months		0					
# of Sales in Previous 12 Months		1					
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
--	--	--	--	Sold	05/03/2022	\$273,768	Tax Records

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$330,000	\$330,000
Sales Price	\$325,000	\$325,000
30 Day Price	\$324,000	--
Comments Regarding Pricing Strategy		
Subject property should be priced in mid-range of competing properties due to an oversupply in the market and increasing interest rates. Most weight is put on the most recently sold and current competing listings due to softening of market conditions in the area and increasing days on market within the last 60 to 90 days.		

Clear Capital Quality Assurance Comments Addendum

Reviewer's Notes The broker's as-is conclusion reflects the market for the subject. Comps are within a reasonable distance, relatively current, and accurately reflect the subject's defining characteristics. Thus, the as-is conclusion appears to be adequately supported.

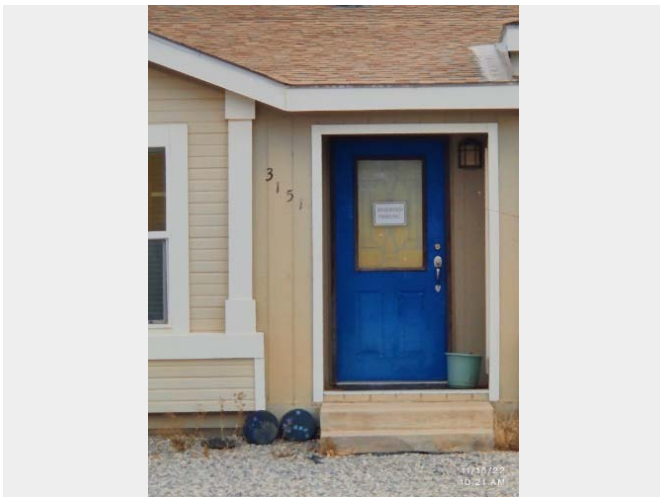
Subject Photos



Front



Front



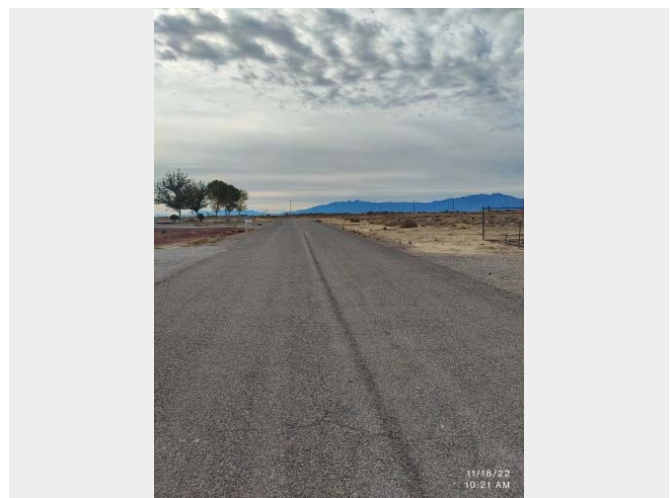
Address Verification



Side

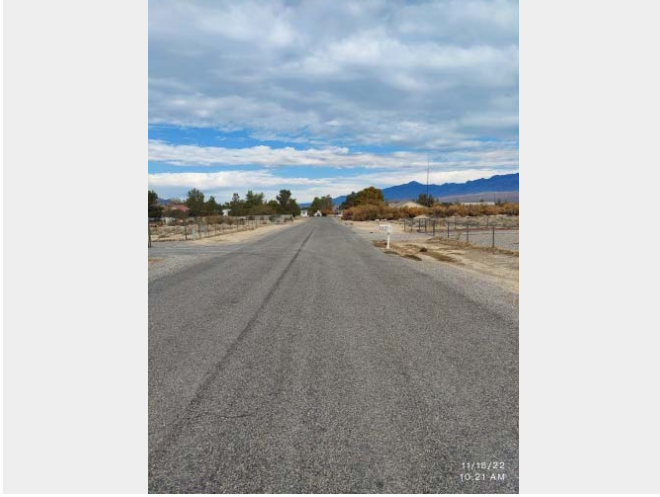


Side



Street

Subject Photos



Street



Other

Listing Photos

L1 4400 SERENITY COURT
Pahrump, NV 89060



Front

L2 151 W Patricia Ave
Pahrump, NV 89060



Front

L3 2141 NORTH DAVID STREET
Pahrump, NV 89060



Front

Sales Photos

S1 1640 NORTH WOODCHIPS
Pahrump, NV 89060



Front

S2 2301 WEST MESQUITE
Pahrump, NV 89060



Front

S3 301 Jarvis Rd
Pahrump, NV 89060



Front

ClearMaps Addendum

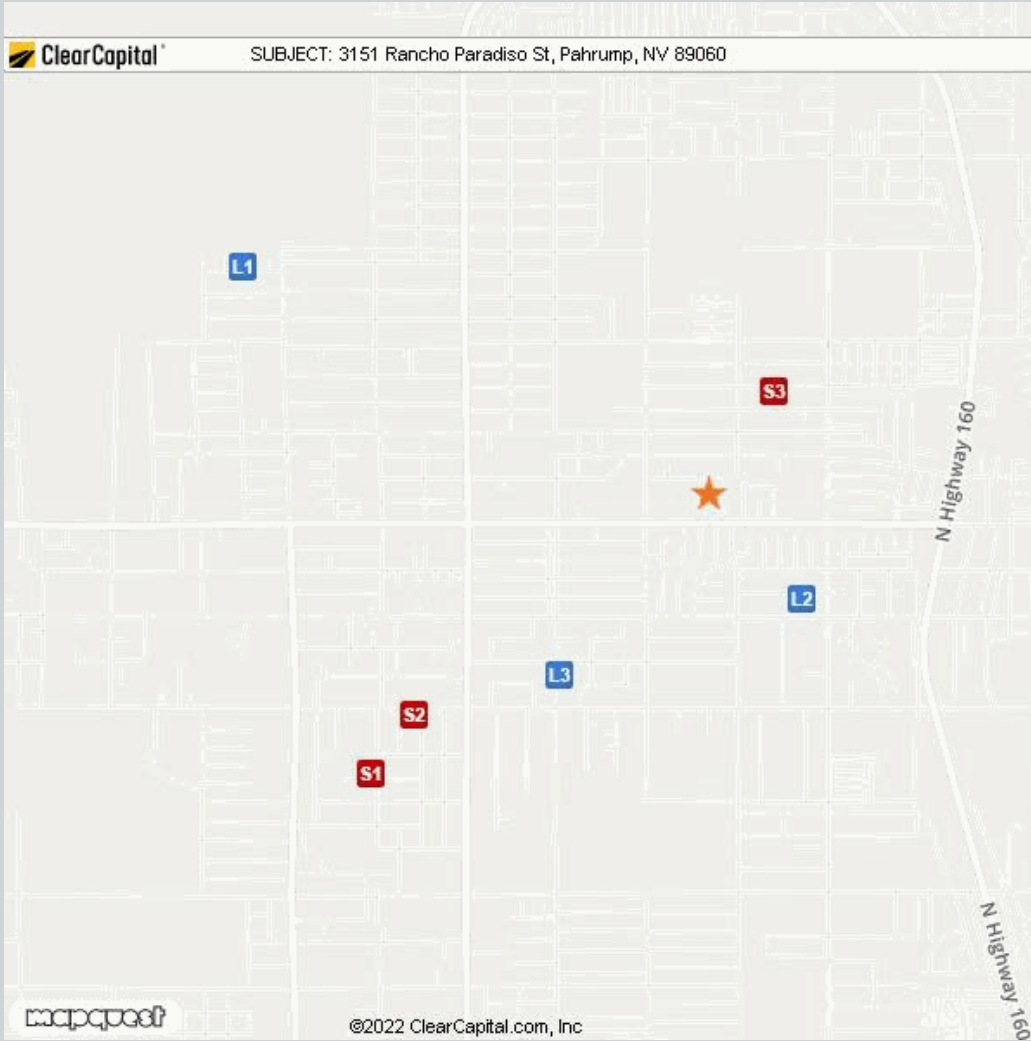
Address ★ 3151 Rancho Paradiso Street, Pahrump, NV 89060

Loan Number 49606

Suggested List \$330,000

Suggested Repaired \$330,000

Sale \$325,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	3151 Rancho Paradiso Street, Pahrump, NV 89060	--	Parcel Match
L1 Listing 1	4400 Serenity Court, Pahrump, NV 89060	2.87 Miles ¹	Parcel Match
L2 Listing 2	151 W Patricia Ave, Pahrump, NV 89060	0.77 Miles ¹	Parcel Match
L3 Listing 3	2141 North David Street, Pahrump, NV 89060	1.30 Miles ¹	Street Centerline Match
S1 Sold 1	1640 North Woodchips, Pahrump, NV 89060	2.42 Miles ¹	Parcel Match
S2 Sold 2	2301 West Mesquite, Pahrump, NV 89060	2.03 Miles ¹	Parcel Match
S3 Sold 3	301 Jarvis Rd, Pahrump, NV 89060	0.67 Miles ¹	Parcel Match

¹ The Comparable "Distance from Subject" value has been calculated by the Clear Capital system.

² The Comparable "Distance from Subject" value has been provided by the Real Estate Professional.

Addendum: Report Purpose

Market Approach and Market Time

The Market Approach of this report, as established by the customer, is: **Fair Market Price**. (See definition below.)

The Marketing Time as specified by the customer is **Typical**. (See definition below.)

Definitions:

Fair Market Price	A price at which the property would sell between a willing buyer and a willing seller neither being compelled by undue pressure and both having reasonable knowledge of relevant facts.
Distressed Price	A price at which the property would sell between a willing buyer and a seller acting under duress.
Marketing Time	The amount of time the property is exposed to a pool of prospective buyers before going into contract. The customer either specifies the number of days, requests a marketing time that is typical to the subject's market area and/or requests an abbreviated marketing time.
Typical for Local Market	The estimated time required to adequately expose the subject property to the market resulting in a contract of sale.

Addendum: Report Purpose - cont.

Report Instructions

This section shows the instructions that were approved by the customer and provided to the broker prior to completing the report.

Instructions last updated: 7/17/2017

Purpose:

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

Customer Specific Requests:

If the property is commercial or mixed use, please stop and contact Clear Capital as soon as possible

Form Help:

There are blue question marks (?) throughout this form. These are designed to offer guidance for that particular section of the form. Please click on them for help.

Comparable Requirements:

1. Please use fair market comps from the same neighborhood, block or subdivision whenever possible.
2. Please only use REO comparables if the market is driven by REOs and they are comparable in characteristics and condition.
3. Please use comps that have closed in the past 3 months to show the current market conditions or comment in the report if this is not possible. In rapidly changing markets, active listing comps should be given equal or greater weight than sold comps in your analysis.

Standard Instructions:

1. Clear Capital Code Of Conduct - Please make sure that you are always abiding by the Clear Capital Code of Conduct when completing valuation reports.
2. If the subject is currently listed, please consider all available information pertaining to the subject's condition. This information should be utilized when developing the assumption of the subject's condition.
3. Use the subject characteristics provided in the report Grid (if preloaded) to evaluate the property. This information is from a full interior appraisal and is assumed to be most accurate. If your inspection reveals obvious inaccuracies, please explain in the narrative of the report.
4. Include sufficient detail to help our mutual customer gain a complete understanding of the subject's neighborhood such as neighborhood desirability, amenities, parks, schools, commercial or industrial influences, REO activity, traffic, board-up-homes, etc.
5. Do not approach occupants or owners.
6. If the subject is a Commercial property, contact Clear Capital immediately at 530-582-5011 for direction on how to proceed with the report.
7. Please do not accept if you or your office has completed a report on this property in the last month, are currently listing this property, or have any vested interest in the subject property.
8. Clear Capital does not allow any log ins from IP addresses from foreign countries. This includes, but is not limited to; data entry services, form completion services, etc. Also, it is against Clear Capital code of conduct to share your password with anyone who is not a W2 employee in your office.
9. Clear Capital and our mutual customers greatly appreciate your expertise. If you cannot personally inspect the property, select comparables, and determine a price for the subject, please do not accept this report. Per the standards and guidelines adopted by Clear Capital and other industry leaders, the use of assistants to complete any of the aforementioned tasks is not permitted.

Report Instructions - cont.

Due to the importance of an independent opinion of price, please do not discuss your price with anyone or be influenced by list price, pending offers, accept comp packets, repair estimates or the listing agent's opinion.

1. One current, original photo of the front of the subject 2. One address verification photo 3. One street scene photo looking down the street 4. MLS listing and sold comp photos required, please comment if no MLS.

Broker Information

Broker Name	Angel Bothof	Company/Brokerage	Linda Bothof Broker
License No	s.0193346	Address	6141 Racel st Las Vegas NV 89131
License Expiration	04/30/2024	License State	NV
Phone	7029100249	Email	angelbothof@gmail.com
Broker Distance to Subject	44.67 miles	Date Signed	11/18/2022

/Angel Bothof/

By confirming the above contact and real estate license information and submitting the report, the above signed hereby certifies and agrees that: 1) I personally took the pictures, selected comparables, and determined the price conclusion. 2) To the best of my knowledge, the statements of fact contained in this report are true and correct. 3) The reported analyses, opinions, and conclusions are my personal, impartial, and unbiased professional analyses, opinions, and conclusions. 4) I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved. 5) I have no bias with respect to the property that is the subject of this report or to the parties involved with this assignment. 6) My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined price point. 7) I did not base, either partially or completely, my analysis and/or opinion and conclusions in this report on race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law. 8) I maintain errors and omissions insurance, to the extent required by state law, for all liability associated with the preparation of this Report.

Addendum: NV Broker's Price Opinion Qualification

The attached Broker's Price Opinion ("BPO") has been prepared by: **Angel Bothof** ("Licensee"), **s.0193346** (License #) who is an active licensee in good standing.

Licensee is affiliated with **Linda Bothof Broker** (Company).

This Addendum is an integral part of the BPO prepared by Licensee and the BPO is considered incomplete without it.

1. This BPO has been prepared for **Wedgewood Inc** (Beneficiary or agent of Beneficiary hereinafter "Beneficiary") regarding the real property commonly known and described as: **3151 Rancho Paradiso Street, Pahrump, NV 89060**
2. Licensee is informed that the Beneficiary's interest in the real property is that of a third party making decisions or performing due diligence for an existing or potential lien holder.
3. The intended purpose of this BPO is to assist the Beneficiary in making decisions within the scope of applicable statutory and regulatory requirements and performing required due diligence.
4. Licensee certifies that Licensee has no existing or contemplated interest in the property, including without limitation the possibility of Licensee representing the seller or any purchaser.

Issue date: **November 23, 2022**

Licensee signature: **/Angel Bothof/**

NOTWITHSTANDING ANY PREPRINTED LANGUAGE TO THE CONTRARY, THIS OPINION IS NOT AN APPRAISAL OF THE MARKET VALUE OF THE PROPERTY. IF AN APPRAISAL IS DESIRED, THE SERVICES OF A LICENSED OR CERTIFIED APPRAISER MUST BE OBTAINED.

Disclaimer

Notwithstanding any preprinted language to the contrary, this opinion is not an appraisal of the market value of the property. If an appraisal is desired, the services of a licensed or certified appraiser must be obtained.

Unless otherwise specifically agreed to in writing:

The intended purpose of this report is to assist the Clear Capital account holder in making decisions within the scope of applicable statutory and regulatory requirements and performing required due diligence. This document is provided solely for the use of the Clear Capital account holder and not any other party, is not intended as any guarantee of value and/or condition of the subject property and should not be relied on as such. In the event that this document is found to be defective, incorrect, negligently prepared or unfit for its authorized use, Clear Capital's sole liability shall be to promptly refund the total fee expended by the account holder for this report or to replace it at no charge to the account holder, but in no event shall Clear Capital be responsible to the account holder for any indirect or consequential damages whatsoever. This warranty is in lieu of all other warranties, express or implied, except where otherwise required by law. The account holder shall notify Clear Capital within thirty (30) days of this report's delivery to the account holder if it believes that this document is defective, incorrect, negligently prepared or unfit for its authorized use. Under no circumstances may Clear Capital forms or their contents be published, copied, replicated, or mimicked.