953 BUFFALO RIVER AVENUE HENDERSON, NV 89002



by ClearCapital

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 Inspection Date Loan Number Borrower Name	953 Buffalo River Avenue, Henderson, NV 89002 11/16/2022 50043 na	Order ID Date of Report APN County	8519198 11/16/2022 17928316022 Clark	Property ID	33552920
Tracking IDs					
Order Tracking ID	11.15.22 CS_Citi Update	Tracking ID 1	11.15.22 CS_Citi U	Jpdate	
Tracking ID 2		Tracking ID 3			

General Conditions

Owner	CHAMPERY REAL ESTATE 2015	Condition Comments
	LLC	Subject property is located in a gated community. No damage or
R. E. Taxes	\$2,043	repair issues from visual exterior inspection. Doors, windows,
Assessed Value	\$116,633	and landscaping appear to be in good condition for age and area.
Zoning Classification	Residential	
Property Type	SFR	
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost \$0		
Total Estimated Repair	\$0	
НОА	Boulder Creek HOA	
Association Fees	\$35 / Month (Other: CC&RS, Gated)	
Visible From Street	Visible	
Road Type	Private	

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments	
Local Economy	Stable	In the subject's subdivision there are 9 homes for sale, 1 under	
Sales Prices in this Neighborhood	Low: \$354250 High: \$608000	contract, 6 homes sold in the last 90 days. Average days on Market 44 days. No REO or short sale properties in subdivisior	
Market for this type of property	Remained Stable for the past 6 months.		
Normal Marketing Days	<90		

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50043 Loan Number \$480,000 • As-Is Value

Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	953 Buffalo River Avenue	1023 Klamath River Ave	934 Trinity Pond Cir	955 Mill Run Creek Ave
City, State	Henderson, NV	Henderson, NV	Henderson, NV	Henderson, NV
Zip Code	89002	89002	89002	89002
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.		0.39 ¹	0.51 1	0.05 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$498,000	\$455,000	\$525,000
List Price \$		\$498,000	\$430,000	\$519,999
Original List Date		10/05/2022	09/30/2022	10/22/2022
DOM \cdot Cumulative DOM	·	42 · 42	47 · 47	25 · 25
Age (# of years)	17	14	16	14
Condition	Average	Average	Average	Good
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 Other	2 Stories Other	2 Stories Other	2 Stories Other
# Units	1	1	1	1
Living Sq. Feet	1,884	1,897	1,897	1,897
Bdrm · Bths · ½ Bths	4 · 2	4 · 3	4 · 3 · 1	4 · 3 · 1
Total Room #	6	9	6	6
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa		Pool - Yes Spa - Yes		Pool - Yes Spa - Yes
Lot Size	0.14 acres	0.10 acres	0.11 acres	0.14 acres
Other				

* Listing 3 is the most comparable listing to the subject.

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

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

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

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Current Listings - Cont.

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

- Listing 1 Superior in age, pool, spa, square footage, bathrooms. Identical in bedrooms, garage stalls. Inferior in lot size. LOOK NO FURTHER...This IMMACULATE HOME has it all! Pride of Ownership is evident in this beauty. One of a Kind Chef's Kitchen accented with Butcher Block Countertops, Luxury Hood and ZLINE Stove, Refrigerator, Backsplash, Modern Cabinetry. Deluxe Walk in Pantry that no other home in this community has! Remodeled Laundry Room off the Kitchen w/Butcher Block Counters. Spacious open Living area's with newly installed bookshelf instead of boring pony wall. Wood Laminate Downstairs w/Hardwood Upstairs and on Staircase. Baseboards, Freshly Painted Exterior and Outside Walls. This is a Backyard you never want to leave.. Heated Pool/Spa with Luxurious Wood Element Walls with Lighting. Misters for the summer and Outdoor Speakers... Relax by the Wood Burning Firepit, with a Comfy Whimsical Custom Seating Area. Raised Garden Beds, Pavers **Primary Bedroom Balcony w/ Mountain Views. Bedroom and Full Bath downstairs, Finished Garage, Community Parks, Trails, shopping and schools. Everything.
- Listing 2 Similar in age. Superior in square footage, bathrooms. Identical in bedrooms, garage stalls. Inferior in lot size. Gorgeous 4 bedroom home w/2 master bedrooms (1 downstair and 1 upstairs). Master bedroom with walk-in closet and balcony. Newly painted interior and new tile. All appliances are included, as well as the washer and dryer. Spacious backyard with covered patio. This home is a MUST SEE!
- Listing 3 Superior in age, square footage, bathrooms, pool, spa. Identical in bedrooms, lot size, garage stalls. This MUST SEE property has it all! There's RV Parking, Pool, Spa, bedroom and full bath down! The newly remodeled kitchen has tile throughout, NEW cabinets, NEW black stainless appliance, farmhouse sink and gorgeous granite counter tops. The primary bathroom has a freestanding tub, rainfall walk in shower and new vanity. Now let's talk about the exterior. Enjoy the beautiful Vegas weather overlooking the low maintenance landscaping and fire pit in the front yard and the pool and spa in the backyard. This house is ready to entertain.

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Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	953 Buffalo River Avenue	976 Mill Run Creek Ave	997 Mackenzie River Ave	997 Kern River Ave
City, State	Henderson, NV	Henderson, NV	Henderson, NV	Henderson, NV
Zip Code	89002	89002	89002	89002
Datasource	Public Records	MLS	MLS	Public Records
Miles to Subj.		0.10 ¹	0.31 1	0.37 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$499,999	\$465,000	\$525,000
List Price \$		\$475,000	\$465,000	\$525,000
Sale Price \$		\$450,000	\$451,000	\$499,700
Type of Financing		Conv	Cash	Cash
Date of Sale		11/04/2022	08/03/2022	07/06/2022
$DOM \cdot Cumulative DOM$	•	74 · 74	56 · 56	6 ·
Age (# of years)	17	15	14	14
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 Other	1 Story Other	2 Stories Other	2 Stories Other
# Units	1	1	1	1
Living Sq. Feet	1,884	1,884	1,897	1,897
Bdrm · Bths · ½ Bths	4 · 2	4 · 2	4 · 3	4 · 3
Total Room #	6	7	7	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 3 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	0.14 acres	0.14 acres	0.09 acres	0.09 acres
Other				
Net Adjustment		-\$4,000	-\$3,094	-\$3,419
Adjusted Price		\$446.000	\$447,906	\$496,281

* Sold 3 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.

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Recent Sales - Cont.

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

- Sold 1 Identical in square footage, bedrooms, bathrooms, lot size. Superior in age, garage stalls. SC1 adj. \$4,000 sup garage stalls SELLER TO CREDIT BUYER \$5k IN CLOSING COSTS & INCL. 1 YR HOME WRNTY (at full offer)Looking for a single story in Henderson, look no further. Updated and meticulously maintained. 4bd, 2ba. 3 car- New carpet, ceramic tile, spacious kitchen, granite counter tops, stainless steel appliances, double oven, built in microwave, dishwasher, plenty of storage. Rec LED lighting, tinted windows, welcoming living room with electric fire place, ceiling fans, a/c and heat. Updated bath stand up shower, Jack and Jill sink, whirlpool bath. Yards have been maintained, desert friendly landscaping, poured concrete, artificial turf. Enjoy your morning coffee under the back yard covered patio. Toys, ex garage space, home offers a 3 car gar, w/ added 14x39 open end carport / workspace. Refrigerator, W&D, TV with Mount, included with purchase. front door security screen, pd alarm sys, backyard wired for a hot tub. Don't hesitate, book your showing today. Conveniently located, Easy freeway access.
- **Sold 2** Superior in age, square footage, bathrooms. Inferior in lot size. Identical in garage stalls. SC2 adj. -\$3,094 sup sq ft. (\$238 sq ft) Gorgeous 4 bedroom 3 full bathroom home in Henderson with pool size backyard. This home has all manmade wood floor, tile in the kitchen and bathroom area, covered patio and pool-size yard. It has a bedroom and full bath down. Perfect retirement or starter home.
- **Sold 3** Superior in age, square footage, bathrooms. Inferior in lot size. Identical in garage stalls. SC2 adj. -\$3,094 sup sq ft. (\$263 sq ft) This Henderson two-story home offers a patio, granite countertops, and a two-car garage.

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Subject Sales & Listing History

Current Listing St	atus	Not Currently L	isted	Listing History Cor	
Listing Agency/Fi	m			Highly upgra	nded 4 b
Listing Agent Name				exclusive ga	
Listing Agent Pho	ne			designer-sel floors throug	
# of Removed Listings in Previous 12 Months		2		built-in appliances Ideally situated in t	
# of Sales in Prev Months	ious 12	0			
Original List Date	Original List Price	Final List Date	Final List Price	Result	Res
09/21/2022	\$475,000	10/21/2022	\$459,900	Withdrawn	10/2

ents

bedroom single story with 3 car garage in mmunity! This home features all new nterior paint, all new Dreamweaver carpet, tile crown molding, massive open kitchen with and covered patio in fully finished backyard! he

Date	riginal List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
09/21/2022	\$475,000	10/21/2022	\$459,900	Withdrawn	10/21/2022	\$459,900	MLS
10/21/2022	\$459,900	11/10/2022	\$459,900	Withdrawn	11/10/2022	\$459,900	MLS

Marketing Strategy

	As Is Price	Repaired Price		
Suggested List Price	\$490,000	\$490,000		
Sales Price	\$480,000	\$480,000		
30 Day Price	\$470,000			
Comments Regarding Pricing Strategy				
Suggest pricing near mid-range of competing listings. Subject property would likely sell near mid to low range of comps				

Clear Capital Quality Assurance Comments Addendum

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

by ClearCapital

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Subject Photos







Front





Front



Address Verification



Address Verification

Client(s): Wedgewood Inc Property ID: 33552920

by ClearCapital

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Subject Photos



Side



Side



Street



Street

\$480,000 As-Is Value

Listing Photos

1023 Klamath River Ave L1 Henderson, NV 89002



Front



934 Trinity Pond Cir Henderson, NV 89002



Front



955 Mill Run Creek Ave Henderson, NV 89002



Front

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Sales Photos

S1 976 Mill Run Creek Ave Henderson, NV 89002



Front



997 Mackenzie River Ave Henderson, NV 89002



Front



997 Kern River Ave Henderson, NV 89002

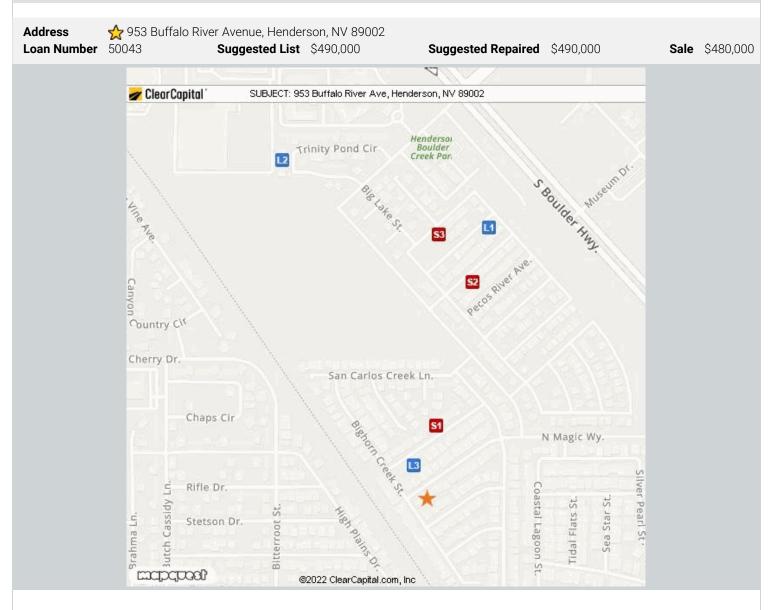


Front

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ClearMaps Addendum



Aapping Accuracy
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.

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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.

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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.

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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.

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Broker Information

Broker Name	Ivory Harp	Company/Brokerage	Prestige Properties
License No	S.0172462	Address	107 E Warm Springs Rd Las Vegas NV 89119
License Expiration	12/31/2022	License State	NV
Phone	7025812609	Email	IVORY@IVORYSELLSVEGAS.COM
Broker Distance to Subject	12.53 miles	Date Signed	11/16/2022
luon, Horn			

/Ivory Harp/

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 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 or nace, color, religion, sex, age, marital status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the subject property or of the present owners or occupants of the subject property or of the present owners or occupants of the subject property or of the present owners or occupants of the subject property or of the present owners or occupants of the property or of the present owners or occupants of the property or of the present owners or occupants of the property or of the present owners or occupants of the subject property or 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: **Ivory Harp** ("Licensee"), **S.0172462** (License #) who is an active licensee in good standing.

Licensee is affiliated with Prestige Properties (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: **953 Buffalo River Avenue, Henderson, NV 89002**
- 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 16, 2022

Licensee signature: /lvory Harp/

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.