

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	512 Longtree Avenue, Henderson, NV 89011	Order ID	8519198	Property ID	33553057
Inspection Date	11/16/2022	Date of Report	11/16/2022		
Loan Number	50044	APN	17801715130		
Borrower Name	na	County	Clark		

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	CHAMPERY REAL ESTATE 2015 LLC	Condition Comments No damage or repair issues from visual exterior inspection. Doors, windows, and landscaping appear to be in good condition for age and area.
R. E. Taxes	\$708	
Assessed Value	\$41,071	
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	
HOA	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data		
Location Type	Suburban	Neighborhood Comments In the subject's subdivision there are 4 homes for sale, 2 under contract, 8 homes sold in the last 90 days. Average days on Market 15 days. No REO or short sale properties in subdivision.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$232050 High: \$402200	
Market for this type of property	Decreased 4 % in the past 6 months.	
Normal Marketing Days	<30	

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	512 Longtree Avenue	562 Tabony Ave	524 Van Dornum Ave	539 Tabony Ave
City, State	Henderson, NV	Henderson, NV	Henderson, NV	Henderson, NV
Zip Code	89011	89011	89011	89011
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.35 ¹	0.20 ¹	0.36 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$339,500	\$320,000	\$345,000
List Price \$	--	\$309,000	\$320,000	\$335,000
Original List Date		07/01/2022	09/14/2022	07/22/2022
DOM · Cumulative DOM	-- · --	138 · 138	63 · 63	117 · 117
Age (# of years)	42	36	40	36
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	1 Story Other	1 Story Other
# Units	1	1	1	1
Living Sq. Feet	1,020	966	1,008	966
Bdrm · Bths · ½ Bths	3 · 2	2 · 2	3 · 2	2 · 2
Total Room #	5	6	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	--	--	--	--
Lot Size	0.15 acres	0.11 acres	0.16 acres	0.10 acres
Other	--	--	--	--

* Listing 2 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** Superior in age. Inferior in lot size, square footage, bedrooms. identical in bathrooms, garage stalls. PRICE REDUCED! Spacious and Cozy Single Story Home, 2 Bedrooms, 2 Full Bathrooms! Vaulted Ceilings, Galley-Style Kitchen with Window and Breakfast Bar Countertop next to Dining Room Area, Brick Fireplace in the Living Room with access to the Backyard, Ceiling Fans in the Primary Bedroom and Dining Room, Large Fully-Fenced Backyard with Storage Shed, Attached 2-Car Garage! This is Great Starting Home for First-Time Home Buyers!
- Listing 2** Similar in age, square footage, lot size. Identical in bedrooms, bathrooms, garage stalls. Affordable 3BR/2Bath single story in Henderson. New Coral Academy school nearby. All appliances included! Larger pool sized lot. Ceiling fans in all bedrooms. New renovated kitchen in 2018, with beautiful backsplash, cabinets, appliances, etc. big long driveway. possible side boat/RV parking. Security gate on front door. Fire pit in backyard. Great area for gardening under covered patio.
- Listing 3** Superior in age. Inferior in square footage, bedrooms, lot size. Identical in bathrooms, garage stalls. Come Check out this well maintained single family home located in Henderson area. This 2 bedroom, 2 bath home has vaulted ceilings, galley kitchen, fireplace, and 2 car garage. Recently painted, new roof, and carpet and Low maintenance front and back yard. **This just added. New Appliances in the Kitchen!!!** This Gem is Located near shopping, schools and freeway access this home as it all. PLUS - NO HOA!!!

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	512 Longtree Avenue	513 Zuber Ave	433 Longtree Ave	401 E Rolly St
City, State	Henderson, NV	Henderson, NV	Henderson, NV	Henderson, NV
Zip Code	89011	89011	89011	89011
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.27 ¹	0.12 ¹	0.17 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$355,000	\$324,999	\$399,900
List Price \$	--	\$339,321	\$324,999	\$399,900
Sale Price \$	--	\$335,000	\$320,000	\$395,000
Type of Financing	--	Fha	Cash	Va
Date of Sale	--	10/07/2022	11/09/2022	10/24/2022
DOM · Cumulative DOM	-- · --	67 · 67	28 · 28	47 · 47
Age (# of years)	42	41	42	39
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	1 Story Other	1 Story Other	1 Story Other
# Units	1	1	1	1
Living Sq. Feet	1,020	1,076	1,120	1,076
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	5	3	6	5
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
Lot Size	0.15 acres	0.16 acres	0.16 acres	0.18 acres
Other	--	--	--	--
Net Adjustment	--	-\$17,416	-\$28,600	-\$40,552
Adjusted Price	--	\$317,584	\$291,400	\$354,448

* Sold 1 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** Similar in age, lot size. Superior in square footage. Identical in bedrooms, bathrooms, garage stalls. SC1 adj. -\$17,416 sup sq ft. (\$311 sq ft) NEW ROOF! Water main recently replaced by licensed plumber. Fresh paint, new Vinyl flooring in the bedrooms and tile thruout rest gives this sweet home a nice clean and crisp feel. This single story home is located within a development that has no HOA and plenty of extra parking space. Oversized covered patio lets you enjoy the spacious backyard during the hot days in the desert and the side gate gives you the ability to store your RV and or boat. Two new schools near by are PINECREST ACADEMY, CADENCE and CORAL ACADEMY of SCIENCE.
- Sold 2** Identical in age, bedrooms, bathrooms, garage stalls. Superior in square footage. Similar in lot size. SC2 adj. -\$17,416 sup sq ft. (\$286 sq ft) Home sweet home! This charming residence is waiting just for you! It displays a low-care front yard and a 2-car garage. Come inside to discover a soothing palette, wood-look floors, and cozy living areas. Access the double French doors to find the eat-in kitchen showcasing oak cabinets, a pantry, built-in appliances, a breakfast bar, and tile backsplash/counters. The main bedroom includes a custom closet and a private bathroom. Relax on the covered patio in the backyard w/ample space for personalization! Enjoy the view of the endless blue skies. Minutes away from shopping spots and freeways for easy commuting! Look no further! This is the one for you!
- Sold 3** Similar in age. Superior in lot size, pool, square footage. Identical in bedrooms, bathrooms, garage stalls. SC2 adj. -\$20,552 sup sq ft. (\$367 sq ft), - \$20,000 superior pool Freshly Updated Single Story Pool Home! Special Financing Available! Make this Wedgewood dream home more affordable today by taking advantage of seller paid closing costs or a rate buy down with the preferred lender! This impeccably modernized Henderson property is the epitome of contemporary luxury, just minutes from Henderson Hospital and The Galleria! Stylish upgrades begin with luxurious plank vinyl flooring throughout the public areas and plush carpet in the bedrooms. Fresh designer selected three tone paint and matte black fixtures add a modern feel to every room! In the kitchen, pure white quartz counters sit atop new shaker cabinets with brand new stainless steel appliances! Outside a covered patio complements the azure blue pool with a huge gathering space. Wedgewood Homes is committed to providing value for you by covering closing costs and reducing your payment with interest rate buydowns, call now to learn more, and schedule your private viewing today!

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				clean open floorplan situated on large lot; covered patio in backyard; RV/Boat parking			
Listing Agent Name							
Listing Agent Phone							
# of Removed Listings in Previous 12 Months	0						
# of Sales in Previous 12 Months	0						
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$340,000	\$340,000
Sales Price	\$330,000	\$330,000
30 Day Price	\$320,000	--
Comments Regarding Pricing Strategy		
Suggest pricing near mid to high range of competing listings. Subject property would likely sell near mid-range of comps		

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.
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Subject Photos



Front



Address Verification



Address Verification



Side



Side



Street

Subject Photos



Street

Listing Photos

L1 562 Tabony Ave
Henderson, NV 89011



Front

L2 524 Van Dornum Ave
Henderson, NV 89011



Front

L3 539 Tabony Ave
Henderson, NV 89011



Front

Sales Photos

S1 513 Zuber Ave
Henderson, NV 89011



Front

S2 433 Longtree Ave
Henderson, NV 89011



Front

S3 401 E Rolly St
Henderson, NV 89011



Front

ClearMaps Addendum

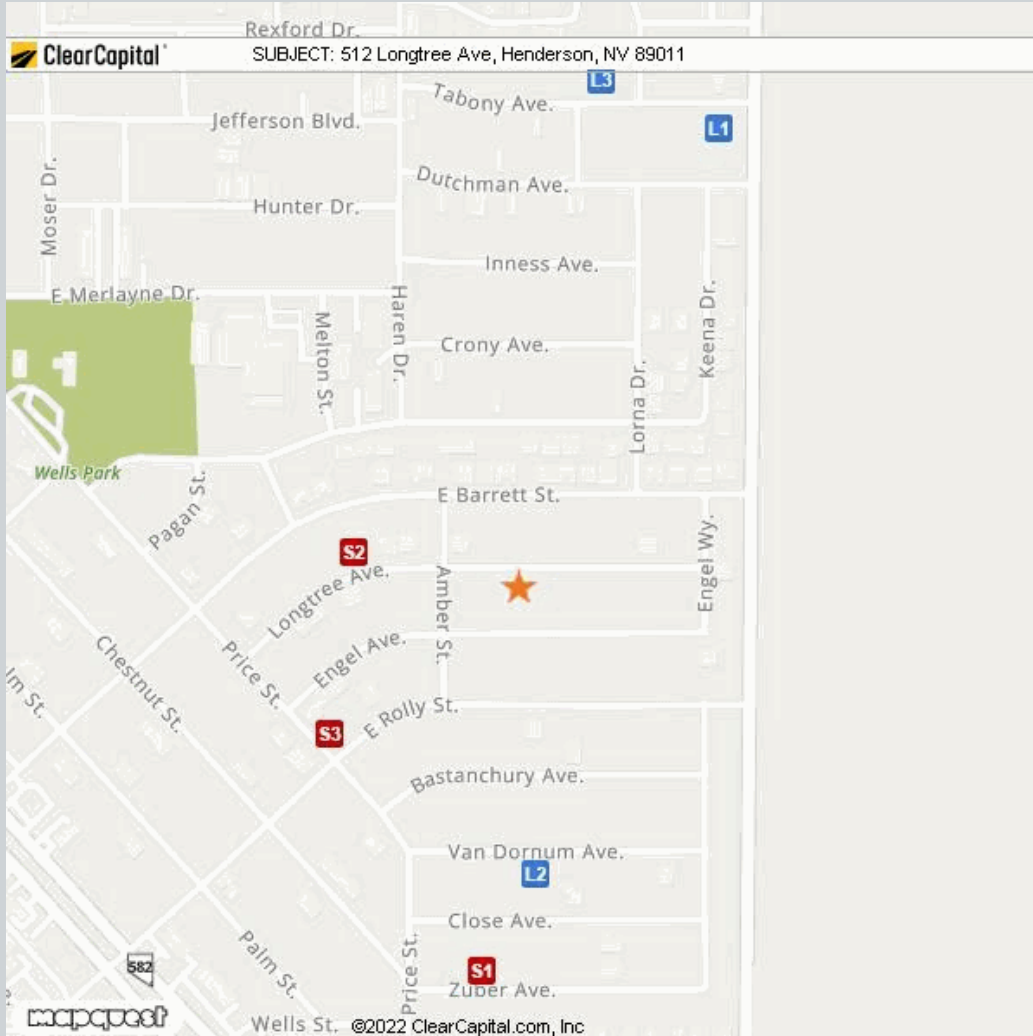
Address ★ 512 Longtree Avenue, Henderson, NV 89011

Loan Number 50044

Suggested List \$340,000

Suggested Repaired \$340,000

Sale \$330,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	512 Longtree Avenue, Henderson, NV 89011	--	Parcel Match
L1 Listing 1	562 Tabony Ave, Henderson, NV 89011	0.35 Miles ¹	Parcel Match
L2 Listing 2	524 Van Dornum Ave, Henderson, NV 89011	0.20 Miles ¹	Parcel Match
L3 Listing 3	539 Tabony Ave, Henderson, NV 89011	0.36 Miles ¹	Parcel Match
S1 Sold 1	513 Zuber Ave, Henderson, NV 89011	0.27 Miles ¹	Parcel Match
S2 Sold 2	433 Longtree Ave, Henderson, NV 89011	0.12 Miles ¹	Parcel Match
S3 Sold 3	401 E Rolly St, Henderson, NV 89011	0.17 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	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	9.38 miles	Date Signed	11/16/2022

/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 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: **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: **512 Longtree Avenue, Henderson, NV 89011**
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: **/Ivory 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.