

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.

<b>Address</b>	966 Trinity Pond Circle, Henderson, NV 89002	<b>Order ID</b>	8248962	<b>Property ID</b>	32855727
<b>Inspection Date</b>	06/03/2022	<b>Date of Report</b>	06/03/2022		
<b>Loan Number</b>	50045	<b>APN</b>	17928110009		
<b>Borrower Name</b>	Champery Real Estate 2015 LLC	<b>County</b>	Clark		

<b>Tracking IDs</b>					
<b>Order Tracking ID</b>	20220603_BPOb	<b>Tracking ID 1</b>	20220603_BPOb		
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--		

## General Conditions

<b>Owner</b>	BURNHAM VENTURES L L C	<b>Condition Comments</b>	
<b>R. E. Taxes</b>	\$1,377	No damage or repair issues from visual exterior inspection. Doors, windows, and landscaping appear to be in good condition for age and area.	
<b>Assessed Value</b>	\$85,463		
<b>Zoning Classification</b>	Residential		
<b>Property Type</b>	SFR		
<b>Occupancy</b>	Occupied		
<b>Ownership Type</b>	Fee Simple		
<b>Property Condition</b>	Average		
<b>Estimated Exterior Repair Cost</b>	\$0		
<b>Estimated Interior Repair Cost</b>	\$0		
<b>Total Estimated Repair</b>	\$0		
<b>HOA</b>	Boulder Creek HOA		
<b>Association Fees</b>	\$28 / Month (Other: CC&RS, Gated)		
<b>Visible From Street</b>	Visible		
<b>Road Type</b>	Public		

## Neighborhood & Market Data

<b>Location Type</b>	Suburban	<b>Neighborhood Comments</b>	
<b>Local Economy</b>	Stable	In the subject's subdivision there is 1 home for sale, 3 under contract, 12 homes sold in the last 90 days. Average days on Market 6 days. No REO or short sale properties in subdivision.	
<b>Sales Prices in this Neighborhood</b>	Low: \$385000 High: \$626840		
<b>Market for this type of property</b>	Increased 5 % in the past 6 months.		
<b>Normal Marketing Days</b>	<30		

## Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
<b>Street Address</b>	966 Trinity Pond Circle	1040 Juniper Ridge Ave	1067 Kennebunk Cir	449 Waterbrook Dr
<b>City, State</b>	Henderson, NV	Henderson, NV	Henderson, NV	Henderson, NV
<b>Zip Code</b>	89002	89015	89015	89015
<b>Datasource</b>	Public Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.70 <sup>1</sup>	0.74 <sup>1</sup>	0.71 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$419,900	\$414,900	\$475,000
<b>List Price \$</b>	--	\$419,900	\$414,900	\$475,000
<b>Original List Date</b>		05/30/2022	04/08/2022	05/17/2022
<b>DOM · Cumulative DOM</b>	-- · --	4 · 4	56 · 56	17 · 17
<b>Age (# of years)</b>	16	25	25	21
<b>Condition</b>	Average	Average	Average	Average
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	1 Story Historical	1 Story Other	1 Story Other	2 Stories Other
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,403	1,431	1,425	1,617
<b>Bdrm · Bths · ½ Bths</b>	3 · 2	3 · 2	3 · 2	3 · 2 · 1
<b>Total Room #</b>	5	6	8	6
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
<b>Basement (Yes/No)</b>	No	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	--
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	0.10 acres	0.14 acres	0.14 acres	0.11 acres
<b>Other</b>	--	--	--	--

\* Listing 2 is the most comparable listing to the subject.

<sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>3</sup> 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** Inferior in age. Superior in square footage, lot size. Identical in bedrooms, bathrooms, garages stalls. This beautiful 1 story house has a open floor plan. The kitchen offer's plenty of cabinet & counter space with a breakfast bar. Open's to the dining and family room. Master bath offers dual vanities & garden tub. Ceiling fans in family room & bedrooms. The backyard has a covered patio to beat the summer heat. New Shed in the backyard remains. Professional photo's will be upload this week.
- Listing 2** Inferior in age. Superior in square footage, lot size. Identical in bedrooms, bathrooms, garages stalls. Don't miss this one! Excellent floorplan, great location and desirable single story! Close to parks, freeways and shopping. This 3 bed, 2 bath, has a flex room that is currently used as a den/bonus room, but can easily be converted into a 4th bedroom if needed. large backyard, quiet neighborhood, and low maintenance landscaping.
- Listing 3** Inferior in age. Superior in square footage, bathrooms, lot size. Identical in bedrooms, garages stalls. \*\*Great location for this 3 br 2 story on a cul de sac in Henderson\*\*Large kitchen plus All stainless steel appliances are included\*Separate Living & family rooms\*Ceiling fans t/o\*Large backyard with covered patio & RV potential\*storage shed included\*\*

## Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	966 Trinity Pond Circle	1025 Mackenzie River Ave	729 Tawney Eagle St	712 Canyon Country Cir
City, State	Henderson, NV	Henderson, NV	Henderson, NV	Henderson, NV
Zip Code	89002	89002	89015	89002
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.29 <sup>1</sup>	0.36 <sup>1</sup>	0.33 <sup>1</sup>
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$385,000	\$450,000	\$440,000
List Price \$	--	\$385,000	\$450,000	\$440,000
Sale Price \$	--	\$408,000	\$471,000	\$465,000
Type of Financing	--	Cash	Cash	Cash
Date of Sale	--	03/21/2022	05/06/2022	05/13/2022
DOM · Cumulative DOM	-- · --	46 · 46	28 · 28	18 · 18
Age (# of years)	16	18	21	27
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 Historical	1 Story Other	2 Stories Other	1 Story Other
# Units	1	1	1	1
Living Sq. Feet	1,403	1,403	1,567	1,562
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	4 · 2 · 2	3 · 2
Total Room #	5	6	3	7
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	0.10 acres	0.10 acres	0.14 acres	0.14 acres
Other	--	--	--	--
Net Adjustment	--	\$0	-\$49,364	-\$67,382
Adjusted Price	--	\$408,000	\$421,636	\$397,618

\* Sold 1 is the most comparable sale to the subject.

<sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>3</sup> 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. Identical in square footage, bedrooms, bathrooms, garage stalls, lot size. Looking for a Low Maintenance 1 Story Home, this is it! Alumawood patio cover with lots of shade in the afternoon! Upgraded Carpet (will be cleaned) & Flooring\*All Upgraded Appliances Included\*Only One House Separates You From the Neighborhood Park\*Convenient to Shopping and Freeway Access\*Photos are from the Previous Listing\*Weekends & after 4:30 are best for showings\*
- Sold 2** Inferior in age. Superior in square footage, bedrooms, bathrooms, lot size. Identical in garage stalls. SC2 adj. -\$49,364 superior sq ft. (\$301 sq ft) Beautiful home features 4 bedrooms with 2 and a half baths. One en-suite bedroom conveniently located downstairs. Spacious living room w vaulted ceiling. Centrally located close to bike trails, shopping centers and highway.
- Sold 3** Inferior in age. Superior in pool, square footage, lot size. Identical in bedrooms, bathrooms, garage stalls. SC3 adj. -\$47,382 superior sq ft. (\$298 sq ft), - \$20,000 superior pool Great single story three bedroom home with a pool! Features include: new water heater (replaced last year), cabinets in garage, vaulted ceilings, water softener, low-maintenance desert landscaping, front porch with pavers, fireplace in the family room, pot shelves, ceiling fans throughout, separate den area could easily be 4th bedroom, walk-in closet in the primary bedroom plus a slider out to backyard, double sinks in primary bath, laundry room with cabinets, and more! Come view this one today!

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed		<b>Listing History Comments</b>				
<b>Listing Agency/Firm</b>			No Listing History Comments				
<b>Listing Agent Name</b>							
<b>Listing Agent Phone</b>							
<b># of Removed Listings in Previous 12 Months</b>	0						
<b># of Sales in Previous 12 Months</b>	0						
<b>Original List Date</b>	<b>Original List Price</b>	<b>Final List Date</b>	<b>Final List Price</b>	<b>Result</b>	<b>Result Date</b>	<b>Result Price</b>	<b>Source</b>

## Marketing Strategy

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$415,000	\$415,000
<b>Sales Price</b>	\$410,000	\$410,000
<b>30 Day Price</b>	\$405,000	--
<b>Comments Regarding Pricing Strategy</b>		
Suggest pricing near midrange of competing listings. Subject property would likely sell near midrange of comps		

## Clear Capital Quality Assurance Comments Addendum

<b>Reviewer's Notes</b>	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



## Listing Photos

**L1** 1040 Juniper Ridge Ave  
Henderson, NV 89015



Front

**L2** 1067 Kennebunk Cir  
Henderson, NV 89015



Front

**L3** 449 Waterbrook Dr  
Henderson, NV 89015



Front



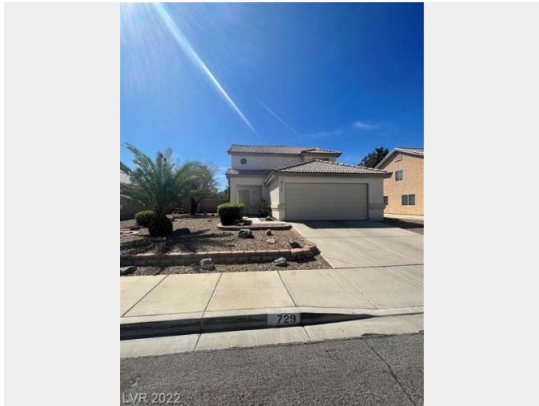
## Sales Photos

**S1** 1025 Mackenzie River Ave  
Henderson, NV 89002



Front

**S2** 729 Tawney Eagle St  
Henderson, NV 89015



Front

**S3** 712 Canyon Country Cir  
Henderson, NV 89002



Front

## ClearMaps Addendum

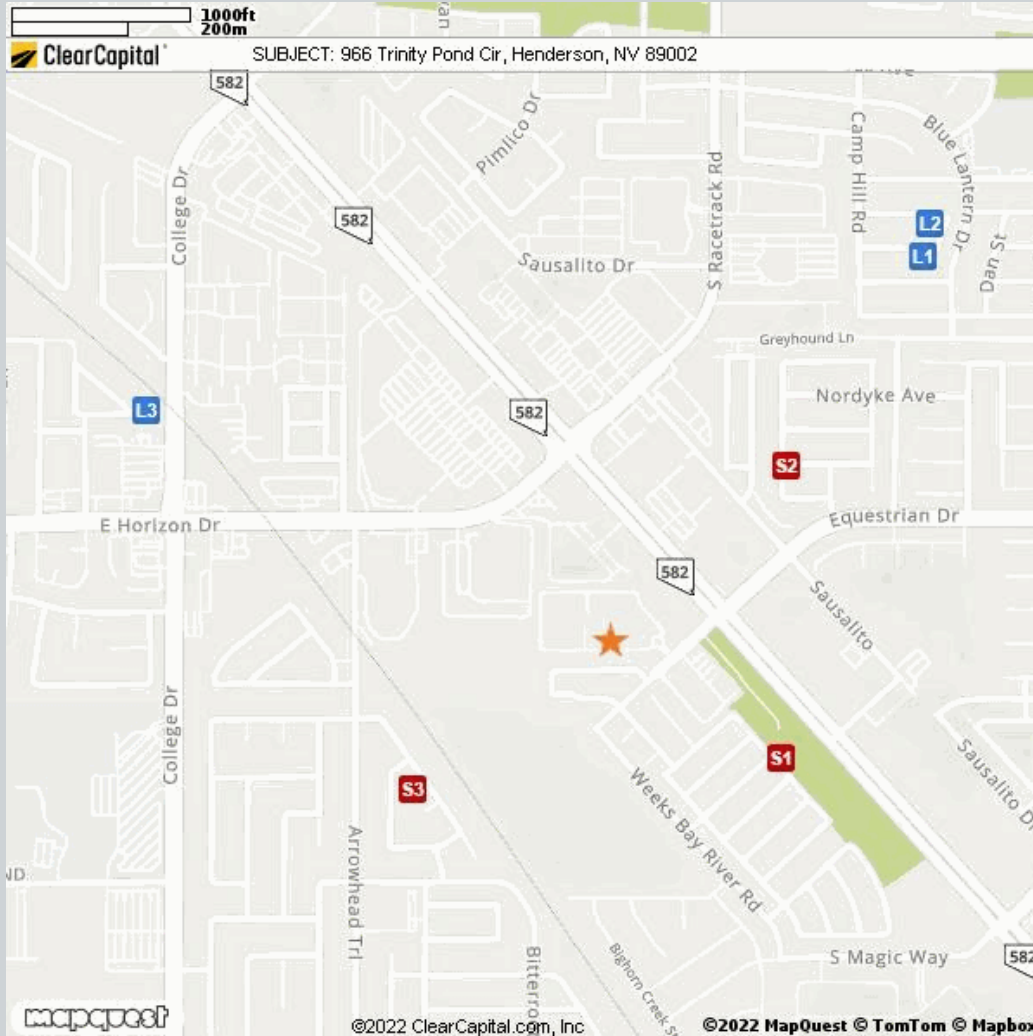
**Address** ★ 966 Trinity Pond Circle, Henderson, NV 89002

**Loan Number** 50045

**Suggested List** \$415,000

**Suggested Repaired** \$415,000

**Sale** \$410,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	966 Trinity Pond Circle, Henderson, NV 89002	--	Parcel Match
L1 Listing 1	1040 Juniper Ridge Ave, Henderson, NV 89015	0.70 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	1067 Kennebunk Cir, Henderson, NV 89015	0.74 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	449 Waterbrook Dr, Henderson, NV 89015	0.71 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	1025 Mackenzie River Ave, Henderson, NV 89002	0.29 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	729 Tawney Eagle St, Henderson, NV 89015	0.36 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	712 Canyon Country Cir, Henderson, NV 89002	0.33 Miles <sup>1</sup>	Parcel Match

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

<sup>2</sup> 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

<b>Broker Name</b>	Ivory Harp	<b>Company/Brokerage</b>	Prestige Properties
<b>License No</b>	S.0172462	<b>Address</b>	1139 Paradise Vista Henderson NV 89002
<b>License Expiration</b>	12/31/2022	<b>License State</b>	NV
<b>Phone</b>	7025812609	<b>Email</b>	IVORY@IVORYSELLSVEGAS.COM
<b>Broker Distance to Subject</b>	1.82 miles	<b>Date Signed</b>	06/03/2022

/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: **966 Trinity Pond Circle, 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: **June 3, 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.