

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	1213 Nugget Creek Drive, Las Vegas, NEVADA 89108	Order ID	9334224	Property ID	35392179
Inspection Date	05/11/2024	Date of Report	05/13/2024		
Loan Number	50087	APN	138-26-215-100		
Borrower Name	Champery Rental REO LLC	County	Clark		

Tracking IDs					
Order Tracking ID	5.9_Atlas_AgedBPO	Tracking ID 1	5.9_Atlas_AgedBPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	Champery Rental R E O Llc	Condition Comments	
R. E. Taxes	\$1,712	Based on the current MLS listing, the subject appears to be updated and in good condition Exterior inspection shows no repairs.	
Assessed Value	\$76,932		
Zoning Classification	R-CL		
Property Type	SFR		
Occupancy	Occupied		
Ownership Type	Fee Simple		
Property Condition	Good		
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	Stable	Stable market with balanced inventory. Property prices have been stable the past few months with no REO/Shortsale activity	
Sales Prices in this Neighborhood	Low: \$270,000 High: \$420,000		
Market for this type of property	Remained Stable for the past 6 months.		
Normal Marketing Days	<30		

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	1213 Nugget Creek Drive	6408 Starcrest Drive	1468 Reef Ridge Court	1701 Goodrich Circle
City, State	Las Vegas, NEVADA	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV
Zip Code	89108	89108	89128	89108
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.72 ¹	0.99 ¹	0.45 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$419,900	\$399,990	\$360,000
List Price \$	--	\$415,000	\$389,990	\$385,000
Original List Date		03/20/2024	08/25/2023	09/06/2023
DOM · Cumulative DOM	-- · --	39 · 54	250 · 262	250 · 250
Age (# of years)	29	40	27	41
Condition	Good	Good	Good	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 ranch	1 Story ranch	2 Stories colonial	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	1,317	1,384	1,400	1,160
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	2 · 2 · 1	3 · 2
Total Room #	5	5	5	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	--	--	--	--
Lot Size	0.12 acres	0.15 acres	0.04 acres	0.14 acres
Other	--	--	--	--

* 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** Uncover a charming gem located in the vibrant heart of Las Vegas! This captivating 3-bedroom, 2-bathroom home, featuring a dazzling pool, is ready for you to move in immediately. Positioned in the Northwest area of the city, it showcases a stunning kitchen and sophisticated granite countertops, along with a recently updated roof and air conditioning system. The inviting backyard oasis is perfect for entertaining, adding to the property's attractive curb appeal. Nestled in a peaceful neighborhood without the constraints of an HOA, this home offers the perfect mix of calm and convenience, with easy access to shopping and freeways.
- Listing 2** GORGEOUS remodel!! Home features TWO PRIMARY BEDROOMS with walk-in closets & attached baths. Carpet, tile and wood laminate flooring, GRANITE counters, CUSTOM tile backsplash, STAINLESS STEEL appliances, DESIGNER fixtures and MORE! GREAT location just off Summerlin Pkwy and Buffalo in a community with pool and spa! Make an offer TODAY!
- Listing 3** On the Cul-De-Sac! Beautiful three bedroom, two bath, home with a two car garage. Brand new tile floors in living room, kitchen, dining room, baths and laundry. Also new laminate floors in all bedrooms. Fresh paint throughout. Super convenient location to freeway and most everything you need. Large backyard for you to create your own special retreat! No HOA, No HOA FEES!

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	1213 Nugget Creek Drive	708 Watkins Drive	6501 Starcrest Drive	6669 Lucky Strike Way
City, State	Las Vegas, NEVADA	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV
Zip Code	89108	89107	89108	89108
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.33 ¹	0.64 ¹	0.16 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$419,950	\$390,000	\$395,900
List Price \$	--	\$419,950	\$390,000	\$395,900
Sale Price \$	--	\$410,000	\$383,000	\$387,000
Type of Financing	--	Conv	Fha	Conv
Date of Sale	--	05/10/2024	02/20/2024	12/27/2023
DOM · Cumulative DOM	-- · --	30 · 88	39 · 119	3 · 47
Age (# of years)	29	48	40	29
Condition	Good	Good	Good	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 ranch	1 Story ranch	1 Story ranch	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	1,317	1,533	1,508	1,317
Bdrm · Bths · ½ Bths	3 · 2	4 · 2	4 · 2	3 · 2
Total Room #	5	6	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	0.12 acres	0.11 acres	0.15 acres	0.10 acres
Other	--	--	--	--
Net Adjustment	--	\$0	\$0	-\$10,000
Adjusted Price	--	\$410,000	\$383,000	\$377,000

* 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** Welcome to your meticulously renovated oasis in central Las Vegas! This home is not like an ordinary Vegas flipped home nor that type of quality. We like to push past budgets and create a beautiful home any buyer will be proud to live in. Outside this home has been freshly painted with a beautiful 3 toned paint scheme. Inside this spacious home features 4 bedrooms and boasts brand new LVP flooring throughout, along with fresh 5" baseboards. The kitchen showcases a stunning 10-foot island with a dual waterfall edges and comes fully equipped with stainless steel appliances, including a counter-depth fridge. The highlight of the home has to be that both bathrooms are fully tiled with a stunning tile selection that has a blend of natural textures & colors, and the primary bathroom includes a framed black glass slider. Outside, enjoy a huge covered patio in the expansive backyard. Don't miss out on this perfect blend of luxury and convenience, come see your future home today!
- Sold 2** This 4-bedroom gem offers a blend of elegance and modern living. The open layout and high vaulted ceilings create a welcoming, spacious feel. Recently remodeled, it features stylish luxury vinyl and plush new carpeting. Enjoy the benefits of fully paid-off solar panels, significantly reducing your energy costs. The bedrooms are generously sized, each with ample closet space. The kitchen is a culinary haven, equipped with stainless steel appliances and ample storage. Outside, the low-maintenance yards provide convenience, and with no HOA fees, you have the freedom to personalize your space. Located near amenities, parks, schools, and highways, this home offers both tranquility and accessibility. Don't miss the chance to make this modern residence your forever home.
- Sold 3** -\$10,000 for pool adjustment. NO HOA - 1-story Pool home on the Northwest side of town. Upgraded Laminate and tile flooring throughout. Upgraded kitchen with island and granite, upgraded soft close cabinets. Family room with cozy fireplace.

Subject Sales & Listing History

Current Listing Status	Currently Listed	Listing History Comments					
Listing Agency/Firm	Wedgewood Homes Realty, LLC	Subject is currently listed					
Listing Agent Name	Zuid Lucevic						
Listing Agent Phone	725-230-7810						
# 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
02/16/2024	\$399,900	--	--	Pending/Contract	04/11/2024	\$399,900	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$405,000	\$405,000
Sales Price	\$399,900	\$399,900
30 Day Price	\$389,900	--
Comments Regarding Pricing Strategy		
All comps selected are single family detached homes within 1 mile of the subject. These comps are within 20% GLA of the subject and are in similar condition as the subject and sold in the past 180 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



Address Verification



Side



Side



Street



Street

Subject Photos



Other

Listing Photos

L1 6408 Starcrest Drive
Las Vegas, NV 89108



Front

L2 1468 Reef Ridge Court
Las Vegas, NV 89128



Front

L3 1701 Goodrich Circle
Las Vegas, NV 89108



Front

Sales Photos

S1 708 Watkins Drive
Las Vegas, NV 89107



Front

S2 6501 Starcrest Drive
Las Vegas, NV 89108



Front

S3 6669 Lucky Strike Way
Las Vegas, NV 89108



Front

ClearMaps Addendum

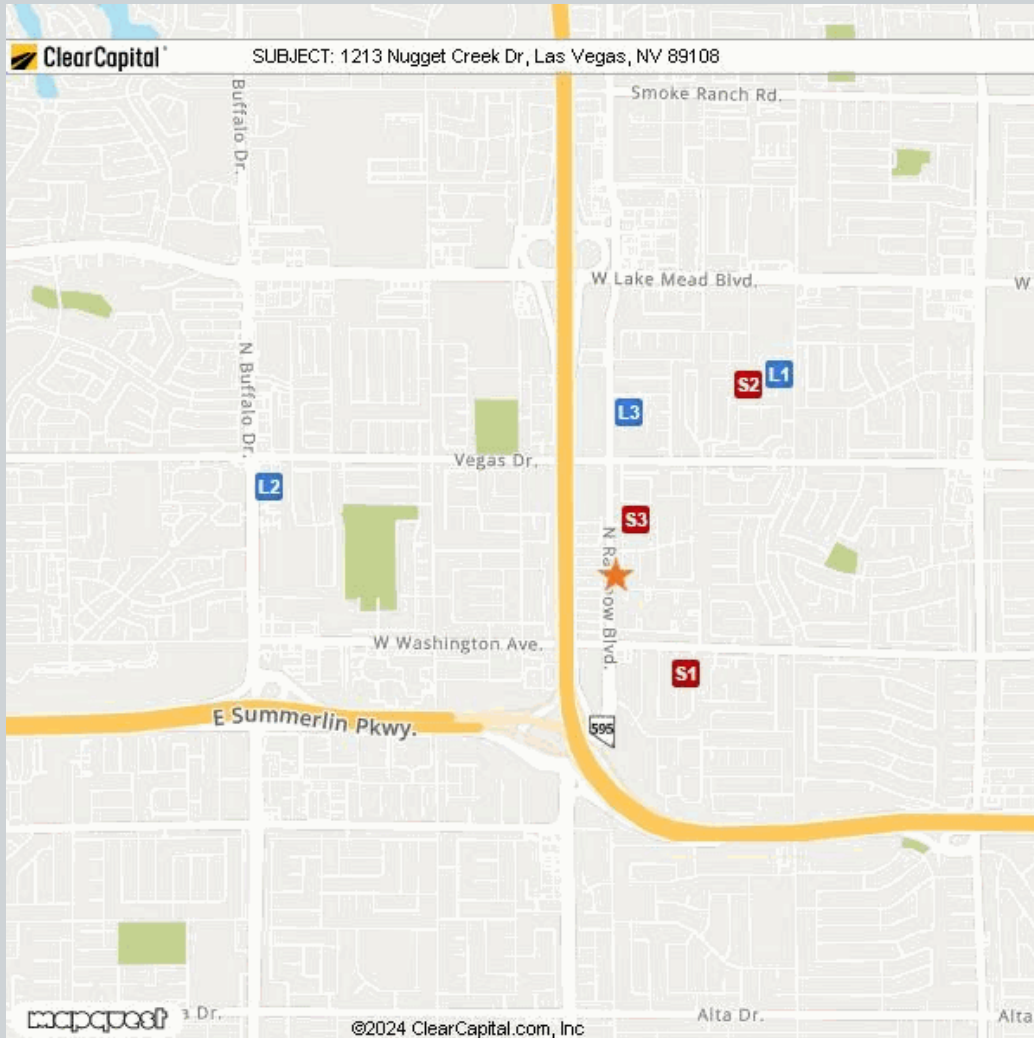
Address ★ 1213 Nugget Creek Drive, Las Vegas, NEVADA 89108

Loan Number 50087

Suggested List \$405,000

Suggested Repaired \$405,000

Sale \$399,900



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	1213 Nugget Creek Drive, Las Vegas, Nevada 89108	--	Parcel Match
L1 Listing 1	6408 Starcrest Drive, Las Vegas, NV 89108	0.72 Miles ¹	Parcel Match
L2 Listing 2	1468 Reef Ridge Court, Las Vegas, NV 89128	0.99 Miles ¹	Parcel Match
L3 Listing 3	1701 Goodrich Circle, Las Vegas, NV 89108	0.45 Miles ¹	Parcel Match
S1 Sold 1	708 Watkins Drive, Las Vegas, NV 89107	0.33 Miles ¹	Parcel Match
S2 Sold 2	6501 Starcrest Drive, Las Vegas, NV 89108	0.64 Miles ¹	Parcel Match
S3 Sold 3	6669 Lucky Strike Way, Las Vegas, NV 89108	0.16 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	Clint Whiting	Company/Brokerage	Innovation Realty
License No	b.1002077	Address	8215 S. Eastern Ave #285 Las Vegas NV 89123
License Expiration	12/31/2024	License State	NV
Phone	7023792512	Email	CLINT@INNOVATIONVEGAS.COM
Broker Distance to Subject	12.11 miles	Date Signed	05/13/2024

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.

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.