

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	375 Virginia Lake Avenue, Henderson, NV 89015	Order ID	8559931	Property ID	33755259
Inspection Date	12/21/2022	Date of Report	12/21/2022		
Loan Number	50180	APN	17917710053		
Borrower Name	Champery Real Estate 2015 LLC	County	Clark		

Tracking IDs					
Order Tracking ID	12.20.22 BPO	Tracking ID 1	12.20.22 BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

General Conditions		Condition Comments
Owner	CHAMPERY REAL ESTATE 2015 LLC	Subject property typical for the neighborhood. No damage or repair issues from visual exterior inspection. Doors, windows, and landscaping appear to be in good condition for age and area. Neighborhood is free and clear of damage. No effect on the subject's value and marketability.
R. E. Taxes	\$1,284	
Assessed Value	\$73,843	
Zoning Classification	Residential	
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes (Lockbox)	
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

Neighborhood & Market Data		Neighborhood Comments
Location Type	Suburban	In the subject's subdivision there are 3 homes for sale, 1 under contract, 1 home sold in the last 90 days. Average days on Market 36 days. No REO or short sale properties in the subdivision.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$224006 High: \$459000	
Market for this type of property	Decreased 2 % in the past 6 months.	
Normal Marketing Days	<90	

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	375 Virginia Lake Avenue	401 Mackay St	460 Mackay St	461 Mackay St
City, State	Henderson, NV	Henderson, NV	Henderson, NV	Henderson, NV
Zip Code	89015	89015	89015	89015
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.11 ¹	0.08 ¹	0.05 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$450,000	\$479,900	\$465,000
List Price \$	--	\$450,000	\$459,900	\$457,000
Original List Date		11/06/2022	09/25/2022	10/28/2022
DOM · Cumulative DOM	-- · --	44 · 45	86 · 87	53 · 54
Age (# of years)	31	30	31	31
Condition	Good	Average	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 Other	1 Story Other	1 Story Other	1 Story Other
# Units	1	1	1	1
Living Sq. Feet	2,009	2,009	2,009	2,009
Bdrm · Bths · ½ Bths	4 · 2	3 · 2	4 · 2	4 · 2
Total Room #	6	7	5	8
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	0.13 acres	0.16 acres	0.15 acres	0.17 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** Similar in age. Superior in lot size. Identical in square footage, bathrooms, garage stalls. Inferior in bedrooms. BEAUTIFUL OPEN SPLIT FLOORPLAN ~ VAULTED CEILINGS WITH LARGE LIVING ROOM ~ SEPARATE FORMAL DINING ROOM AND LARGE KITCHEN WITH NEW LIGHTING, STAINLESS STEEL APPLIANCES, AND FRENCH DOORS TO BACKYARD ! LARGE LAUNDRY ROOM WITH DESK AND CABINETS ~ SHED IN BACK YARD ~ RV PARKING WITH SIDE YARD GATE ~ STORAGE CABINETS IN GARAGE. For detailed information, text 821999 to 35620.
- Listing 2** Identical in age, square footage, bedrooms, bathrooms, garage stalls. Superior in lot size. ABSOLUTELY GORGEOUS! NO REPO OR SHORT SALE! BEAUTIFUL, FULLY REMODELED ONE STORY IN SOUGHT AFTER HENDERSON NEIGHBORHOOD*FOUR FULL BEDROOMS FEATURING CUSTOM CABINETRY, BRAND NEW QUARTZ COUNTERS AND FULL STAINLESS STEEL APPLIANCE PACKAGE INCLUDING FRIG, WASHER AND DRYER*NEW TWO-TONED PAINT INSIDE AND OUT WITH PLUSH NEW CARPET IN BEDROOMS AND NEW WOOD PLANK FLOORING THRU-OUT*NEW FIXTURES, SINKS, FAUCETS, CEILING FANS IN ALL ROOMS WITH NEW WOOD BLINDS THRU-OUT*PROFESSIONAL LANDSCAPING FRONT AND REAR WITH LARGE TUFF SHED FOR TONS OF EXTRA STORAGE*HUGE COVERED PATIO, LARGE INDOOR LAUNDRY/UTILITY ROOM, FINISHED GARAGE, VAULTED CEILINGS AND ALL WITH NO HOA OR SID!
- Listing 3** Identical in age, square footage, bedrooms, bathrooms, garage stalls. Superior in lot size. Beautiful single story home in Henderson on over-sized corner lot with RV parking! Over 2000 sq ft, 4 bedrooms, 2 bathrooms, 2 car garage and a corner lot make this home a desirable. \$15,000 in New windows throughout the home and a new slider for the back door. Ceiling fans and blinds in all of the rooms. Living room features vaulted ceiling and fireplace to snuggle up on these chilly days. 20" travertine flooring in common areas. The kitchen has been opened up for that open concept feel, NEW kitchen cabinets, backsplash and countertops were \$8000. Primary bedroom with ceiling fan/ceiling light and walk-in closet. Double sinks and make-up area in primary bath. A covered patio, shed and real grass for children to play, pets or just to enjoy. RV gate and extended pad for all your toys. Great location with a park around the corner and shopping nearby.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	375 Virginia Lake Avenue	360 Dooley Dr	410 Pioneer St	430 Como Ct
City, State	Henderson, NV	Henderson, NV	Henderson, NV	Henderson, NV
Zip Code	89015	89015	89015	89015
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.16 ¹	0.12 ¹	0.08 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$469,999	\$440,000	\$450,000
List Price \$	--	\$469,999	\$440,000	\$450,000
Sale Price \$	--	\$465,000	\$452,000	\$450,000
Type of Financing	--	Cash	Cash	Cash
Date of Sale	--	03/04/2022	05/06/2022	09/30/2022
DOM · Cumulative DOM	-- · --	32 · 32	64 · 64	13 · 13
Age (# of years)	31	30	30	30
Condition	Good	Good	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	2,009	2,009	2,009	2,009
Bdrm · Bths · ½ Bths	4 · 2	3 · 2	4 · 2	4 · 2
Total Room #	6	8	5	8
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	0.13 acres	0.18 acres	0.15 acres	0.26 acres
Other	--	--	--	--
Net Adjustment	--	+\$10,000	\$0	-\$20,000
Adjusted Price	--	\$475,000	\$452,000	\$430,000

* 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** Similar in age. Superior in lot size. Inferior in bedrooms. Identical in square footage, bathrooms, garage stalls. SC1 adj. - \$10,000 inferior bedrooms FULLY REMODELED inside and out single-story home located in Henderson with NO HOA. This corner lot property features brand new flooring throughout, recently painted inside and out, new Quartz countertops/backsplash with beautiful island and tons of cabinets/storage, all new stainless steel appliances, new water treatment system, and new custom Plantation Shutters on all windows. This wonderfully appointed home also features vaulted ceilings, spacious living room with cozy fireplace, formal dining room, and a den/office which could be the 4th bedroom. The recently remodeled backyard features a large covered patio and premium turf landscaping. This property can be sold including all furnishings. Convenient access to schools, shopping, Heritage Park or Morrell Park. Don't miss out on this one!
- Sold 2** Similar in age. Superior in lot size. Identical in square footage, bedrooms, bathrooms, garage stalls. Beautiful single story home in Henderson. NO HOA! This home invites you in from the open entry way that leads you into the living room and into the kitchen filled with natural light. Come see this 4 bedroom, 2 bathroom home conveniently located just minutes away from Smiths grocery store and Heritage Park. The HVAC was replaced in 2018. The water heater is less than 6 months old, the average electric bill is \$104 and the seller likes to keep the house cold in the summer. The average gas bill is \$40 a month. This is a stunning home, you will not want to miss this opportunity.
- Sold 3** Similar in age. Superior in lot size, pool. Identical in square footage, bedrooms, bathrooms, garage stalls. SC3 adj. - \$20,000 superior pool RARE FINE IN HENDERSON.....ONE STORY OVER 2000 SQ. FT....NO HOA'S...RV/BOAT PARKING..LARGE YARD WITH POOL....MOVE IN READY CONDITION...OPEN FLOOR PLAN...CUL DE SAC...2 CAR GARAGE... CUSTON TRAVENTINE FLOORING.... CUSTOM PAINT THROUGHOUT...GRANITE COUNTERTOPS...KITCHEN ISLAND...STAINLESS APPLIANCES...THIS IS TRULY A RARE FINE AND A GOURGOUS HOME IN PRISTINE CONDITION...HURRY THIS WILL GO FAST..

Subject Sales & Listing History

Current Listing Status	Currently Listed	Listing History Comments					
Listing Agency/Firm	ERA Brokers Consolidated	Fully reimagined 4-bedroom single story home situated in the heart of Henderson near the schools, shopping, and dining. This home features a sleek open chef's kitchen with luxury countertops, stainless-steel appliances, modern fixtures, and lighting, that overlooks the dining room. New interior/exterior paint, fully updated spa like bathrooms, all new LVP flooring throughout. This open floor plan features high ceilings, and an abundance of natural lighting. Entertain in the fabulous living room with a contemporary custom tile-wrapped fireplace to cozy up to this winter. The oversized primary suite come with gorgeous dual vanity with resort like side-by-side bath and shower. The serene fenced in backyard features a beautiful brick patio with colorful landscaping. Move in ready and priced to sell!					
Listing Agent Name	JoAnn Binette						
Listing Agent Phone	702-469-0114						
# of Removed Listings in Previous 12 Months	1						
# 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	06/15/2022	\$385,000	Tax Records
10/27/2022	\$449,900	12/13/2022	\$449,900	Withdrawn	12/09/2022	\$439,900	MLS
12/13/2022	\$449,900	--	--	--	--	--	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$450,000	\$450,000
Sales Price	\$440,000	\$440,000
30 Day Price	\$430,000	--
Comments Regarding Pricing Strategy		
Suggest pricing near mid-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



Side

Subject Photos



Street



Street



Other

Listing Photos

L1 401 Mackay St
Henderson, NV 89015



Front

L2 460 Mackay St
Henderson, NV 89015



Front

L3 461 Mackay St
Henderson, NV 89015



Front

Sales Photos

S1 360 Dooley Dr
Henderson, NV 89015



Front

S2 410 Pioneer St
Henderson, NV 89015



Front

S3 430 Como Ct
Henderson, NV 89015



Front

ClearMaps Addendum

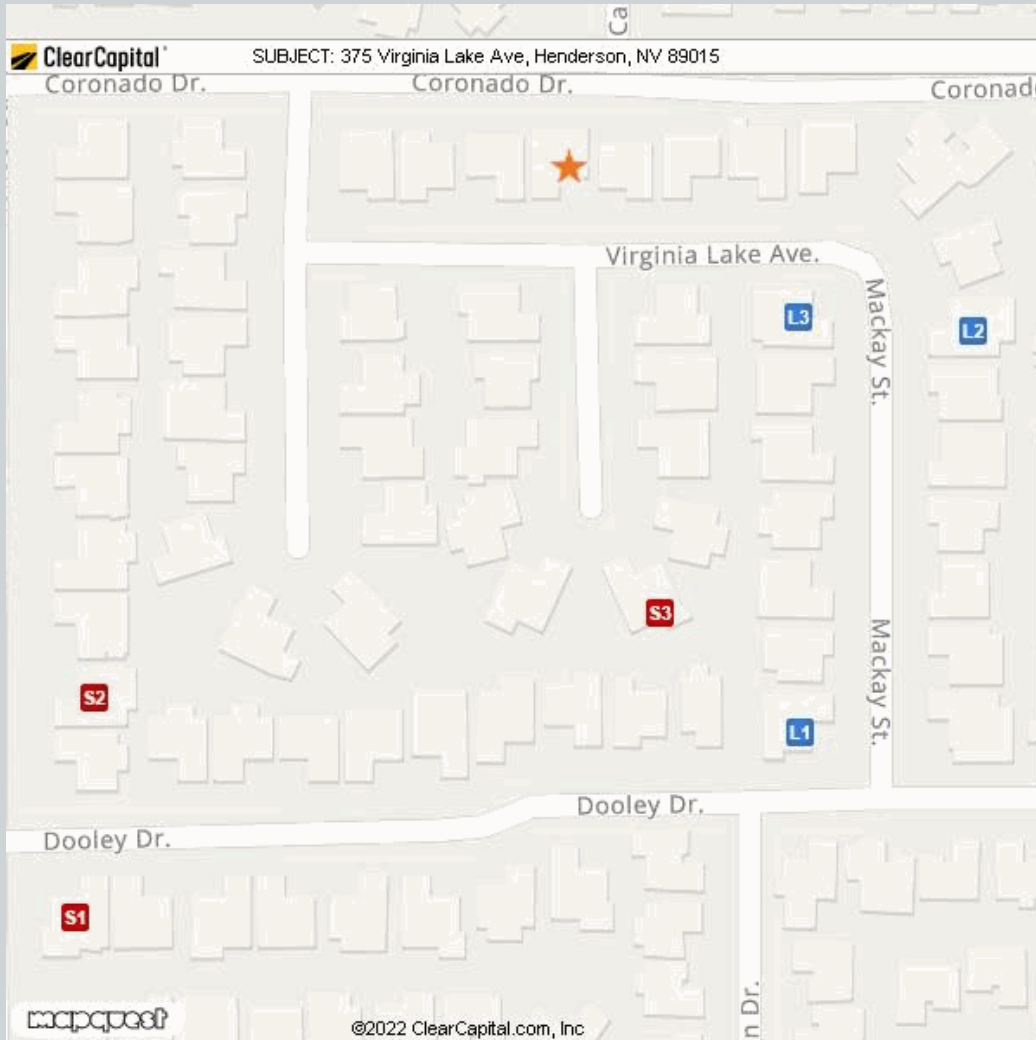
Address ★ 375 Virginia Lake Avenue, Henderson, NV 89015

Loan Number 50180

Suggested List \$450,000

Suggested Repaired \$450,000

Sale \$440,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	375 Virginia Lake Avenue, Henderson, NV 89015	--	Parcel Match
L1 Listing 1	401 Mackay St, Henderson, NV 89015	0.11 Miles ¹	Parcel Match
L2 Listing 2	460 Mackay St, Henderson, NV 89015	0.08 Miles ¹	Parcel Match
L3 Listing 3	461 Mackay St, Henderson, NV 89015	0.05 Miles ¹	Parcel Match
S1 Sold 1	360 Dooley Dr, Henderson, NV 89015	0.16 Miles ¹	Parcel Match
S2 Sold 2	410 Pioneer St, Henderson, NV 89015	0.12 Miles ¹	Parcel Match
S3 Sold 3	430 Como Ct, Henderson, NV 89015	0.08 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	1139 Paradise Vista Henderson NV 89002
License Expiration	12/31/2024	License State	NV
Phone	7025812609	Email	info@ivoryharp.realtor
Broker Distance to Subject	3.63 miles	Date Signed	12/21/2022

/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: **375 Virginia Lake Avenue, Henderson, NV 89015**
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: **December 21, 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.