

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	4266 Ealge Island Street, Las Vegas, NV 89130	Order ID	8268509	Property ID	32933023
Inspection Date	06/13/2022	Date of Report	06/13/2022		
Loan Number	50204	APN	138-02-714-026		
Borrower Name	Champery Real Estate 2015 LLC	County	Clark		

Tracking IDs					
Order Tracking ID	06.13.22 BPO	Tracking ID 1	06.13.22 BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

		Condition Comments
Owner	Brodie Stuart	Subject is a newer construction and is found to be in good condition and not in need of immediate repair
R. E. Taxes	\$3,949	
Assessed Value	\$141,759	
Zoning Classification	sfr	
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

		Neighborhood Comments
Location Type	Suburban	This si a newer neighborhood with new construction within 0.5 miles of the subject. This is a fair market with no REO
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$469,990 High: \$849,000	
Market for this type of property	Increased 3 % in the past 6 months.	
Normal Marketing Days	<90	

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	4266 Ealge Island Street	3959 Blue Opal Way	4042 White Opal Street	4013 Blue Opal Way
City, State	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV
Zip Code	89130	89130	89130	89130
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.34 ¹	0.29 ¹	0.30 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$520,000	\$575,000	\$575,000
List Price \$	--	\$520,000	\$570,000	\$563,999
Original List Date		05/14/2022	05/25/2022	03/21/2022
DOM · Cumulative DOM	-- · --	9 · 30	17 · 19	84 · 84
Age (# of years)	3	3	3	3
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	2 Stories colonial	2 Stories colonial	2 Stories colonial	2 Stories colonial
# Units	1	1	1	1
Living Sq. Feet	2,718	2,424	3,091	2,424
Bdrm · Bths · ½ Bths	3 · 2	4 · 2 · 1	5 · 2 · 1	4 · 2 · 1
Total Room #	6	7	8	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	.08 acres	.11 acres	.10 acres	.13 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** BEAUTIFUL DRHORTON 3 YR OLD HOME IN NW GATED COMMUNITY*SPACIOUS & OPEN FLOOR PLAN W/HUGE KITCHEN*RECESSED LIGHTING*OVERSIZED GRANITE ISLAND*KITCHEN IS OPEN TO A VERY SPACIOUS GREAT ROOM*TONS OF UPGRADED WHITE CABINETS & WALK-IN PANTRY*STAINLESS APPLIANCES*HIGH CEILINGS*TILE FLOORS DOWNSTAIRS*4 LARGE BEDROOMS UPSTAIRS PLUS LARGE LOFT TOO! SPACIOUS PRIMARY BEDROOM*PRIMARY BATHROOM INCLUDES GRANITE COUNTERS & DOUBLE SINKS PLUS SEPARATE TUB & SHOWER*SECONDARY BEDROOMS ARE SPACIOUS TOO! ADDITIONAL FULL SIZE UPSTAIRS BATH W/GRANITE COUNTERS, DOUBLE SINKS & EXTRA SHELVES*EXTRA LARGE LAUNDRY ROOM W/MORE CABINETS & GRANITE COUNTERS*CEILING FANS THROUGHOUT*TV IN GREAT ROOM, REFRIGERATOR & WATER SOFTENER INCL*ALARM SYSTEM W/CAMERAS INCLUDED (NOT MONITORING)*LARGE REAR YARD W/SECONDARY ROAD & NO NEIGHBORS BEHIND*FOUNDERS CLASSIC ACADEMY-CHARTER SCHOOL LOCATED NEXT TO COMMUNITY JUST A FEW STEPS AWAY*HOA FEE COVERS FRONT LANDSCAPING (\$100-150 VALUE) PICNIC AREA,GATED ENTRY & FRIENDLY NEIGHBORS TOO!
- Listing 2** Spacious 5 bedroom home within a gated community and mountain views! This lovely move-in ready home has shutters throughout, stainless steel appliances, a covered patio and plenty of storage space in the backyard sheds. This two story home has a bedroom and bathroom downstairs, perfect for guests. Built in 2019 with no SID/LID!
- Listing 3** Beautiful 4 bedroom 3 bathroom house in the Mosaic Falls community just outside of Centennial Hills. Easy access to the 95 freeway! Like new home with all upgrades imaginable, including quartz counters, oversized island + breakfast bar, Smart IQ Security Panel, full custom primary bathroom shower, solar & blackout shades. Fully landscaped backyard with pavers wrapping around to the front of the house. Well maintained community boasts gated entry with a picnic area, bbq's, kids playground, and pet area. Don't miss out, won't last long!

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	4266 Ealge Island Street	3964 Blue Opal Way	3953 Blue Opal Way	5950 Juniper Falls Avenue
City, State	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV
Zip Code	89130	89130	89130	89130
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.31 ¹	0.34 ¹	0.26 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$469,990	\$500,000	\$495,000
List Price \$	--	\$469,990	\$500,000	\$495,000
Sale Price \$	--	\$489,990	\$490,000	\$503,550
Type of Financing	--	Conv	Conv	Cash
Date of Sale	--	03/04/2022	01/14/2022	01/07/2022
DOM · Cumulative DOM	-- · --	1 · 29	82 · 114	1 · 40
Age (# of years)	3	3	3	3
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	2 Stories colonial	2 Stories colonial	2 Stories colonial	2 Stories colonial
# Units	1	1	1	1
Living Sq. Feet	2,718	2,424	2,956	2,956
Bdrm · Bths · ½ Bths	3 · 2	4 · 2 · 1	5 · 2 · 1	5 · 2 · 1
Total Room #	6	7	8	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	.08 acres	.11 acres	.11 acres	.10 acres
Other	--	--	--	--
Net Adjustment	--	\$0	\$0	\$0
Adjusted Price	--	\$489,990	\$490,000	\$503,550

* 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** Why wait for new? This home is ready to go! Open floor plan! Stainless appliances, granite countertops, tile throughout the downstairs. 4 bedrooms and a large loft! Large backyard with a covered patio, ready for you to make it your own! Solar is leased. Seller pays one monthly payment that covers equipment and power bill.
- Sold 2** TAKE A LOOK AT THIS ! 5 Bedroom home in the NORTHWEST! Included tons of upgrades! Granite counters in Kitchen & Baths - Stainless Steel Kitchen Appliances - Single Basin Kitchen Sink - Two Tone Paint - Paver Driveway - Coach Lights - USB Outlets - BBQ StubOut - H2O Loop - 18x18 tile + plush carpet - Gated Community w/Private Park -Ready to move in today!
- Sold 3** 5 Bedroom home in the Northwest. Included tons of upgrades! Granite counters in Kitchen & Baths - Stainless Steel kitchen Appliances - Single Basin Kitchen Sink - Paved driveway, sideyard and backyard. Gated Community w/Private park - ready move in

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				na			
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	\$495,000	\$495,000
Sales Price	\$490,000	\$490,000
30 Day Price	\$480,000	--
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.
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Subject Photos



Front



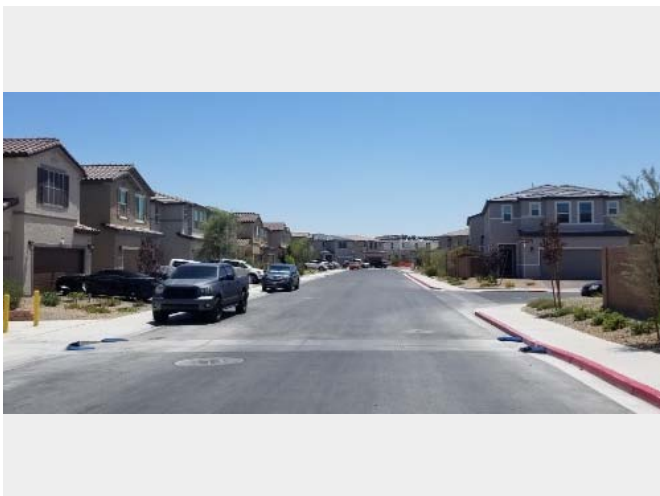
Address Verification



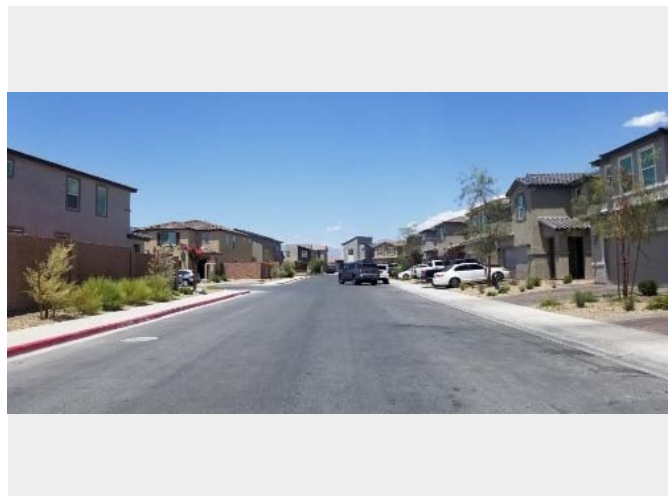
Side



Side

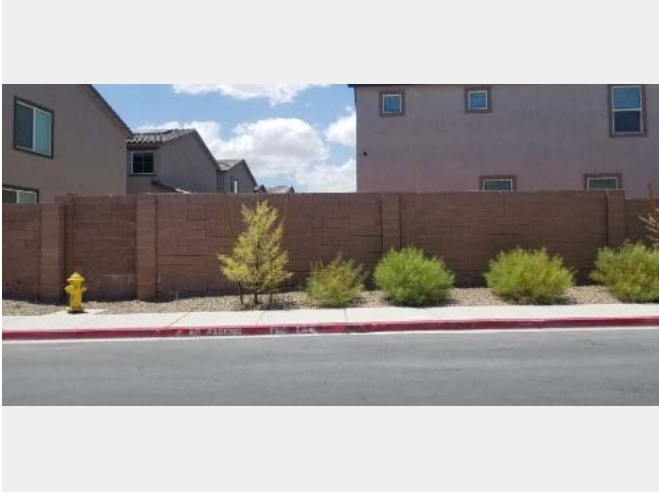


Street



Street

Subject Photos



Other

Listing Photos

L1 3959 Blue Opal Way
Las Vegas, NV 89130



Front

L2 4042 White Opal Street
Las Vegas, NV 89130



Front

L3 4013 Blue Opal Way
Las Vegas, NV 89130



Front

Sales Photos

S1 3964 Blue Opal Way
Las Vegas, NV 89130



Front

S2 3953 Blue Opal Way
Las Vegas, NV 89130



Front

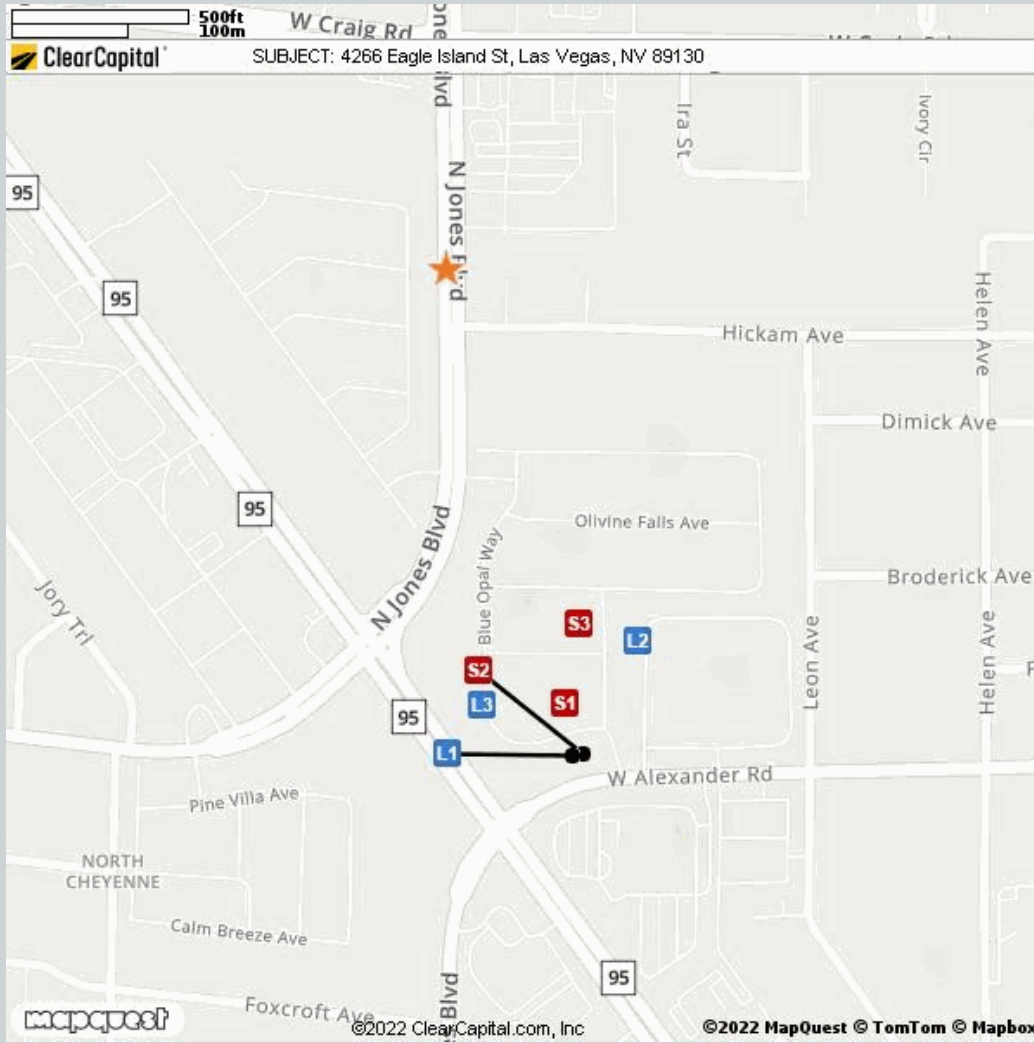
S3 5950 Juniper Falls Avenue
Las Vegas, NV 89130



Front

ClearMaps Addendum

Address ★ 4266 Ealge Island Street, Las Vegas, NV 89130
Loan Number 50204 **Suggested List** \$495,000 **Suggested Repaired** \$495,000 **Sale** \$490,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	4266 Ealge Island Street, Las Vegas, NV 89130	--	Parcel Match
L1 Listing 1	3959 Blue Opal Way, Las Vegas, NV 89130	0.34 Miles ¹	Parcel Match
L2 Listing 2	4042 White Opal Street, Las Vegas, NV 89130	0.29 Miles ¹	Parcel Match
L3 Listing 3	4013 Blue Opal Way, Las Vegas, NV 89130	0.30 Miles ¹	Parcel Match
S1 Sold 1	3964 Blue Opal Way, Las Vegas, NV 89130	0.31 Miles ¹	Parcel Match
S2 Sold 2	3953 Blue Opal Way, Las Vegas, NV 89130	0.34 Miles ¹	Parcel Match
S3 Sold 3	5950 Juniper Falls Avenue, Las Vegas, NV 89130	0.26 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.

*** Please Note: This is a RUSH assignment. Do not accept if you cannot meet the current due date and time. Please reference the set terms and contact Clear Capital at 530.582.5011 if you require any changes. Thanks! ***

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.

Report Instructions - cont.

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.

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	12/31/2022	License State	NV
Phone	7023792512	Email	CLINT@INNOVATIONVEGAS.COM
Broker Distance to Subject	14.86 miles	Date Signed	06/13/2022

/Clint Whiting/

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: **Clint Whiting** ("Licensee"), **b.1002077** (License #) who is an active licensee in good standing.

Licensee is affiliated with **Innovation Realty** (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: **4266 Ealge Island Street, Las Vegas, NV 89130**
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 13, 2022**

Licensee signature: **/Clint Whiting/**

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.