



## **EXTERIOR APPRAISAL OF REAL PROPERTY**

### **LOCATED AT:**

325 W Coyote Dr  
NEW WASHOE CITY 3 LOT 6 BLK M  
Washoe Valley, NV 89704

### **FOR:**

WEDGEWOOD INC  
2015 MANHATTAN BEACH BLVD SUITE 100  
REDONDO BEACH, CA 90278

### **AS OF:**

07/18/2022

### **BY:**

Diana Sawyer

USPAP ADDENDUM

50380  
File No. 33061566

Borrower	CHAMPERY REAL ESTATE 2015 LLC		
Property Address	325 W Coyote Dr		
City	Washoe Valley	County	Washoe
		State	NV
		Zip Code	89704
Lender	WEDGEWOOD INC		

This report was prepared under the following USPAP reporting option:

Appraisal Report                      This report was prepared in accordance with USPAP Standards Rule 2-2(a).

Restricted Appraisal Report              This report was prepared in accordance with USPAP Standards Rule 2-2(b).

EXTERIOR APPRAISAL

**Reasonable Exposure Time**  
My opinion of a reasonable exposure time for the subject property at the market value stated in this report is: 90-180 DAYS

**Additional Certifications**  
I certify that, to the best of my knowledge and belief:

I have NOT performed services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.

I HAVE performed services, as an appraiser or in another capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. Those services are described in the comments below.

- The statements of fact contained in this report are true and correct.
- The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- Unless otherwise indicated, 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.
- I have no bias with respect to the property that is the subject of this report or the parties involved with this assignment.
- My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that were in effect at the time this report was prepared.
- Unless otherwise indicated, I have made a personal inspection of the property that is the subject of this report.
- Unless otherwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification (if there are exceptions, the name of each individual providing significant real property appraisal assistance is stated elsewhere in this report).


**Additional Comments**

THE SUBJECTS HIGHEST AND BEST USE HAS BEEN DETERMINED BY THE CURRENT ZONING, IMPROVEMENTS, NEIGHBORHOOD, & MARKET TO BE ITS CURRENT USE. IT IS NOT LEGALLY PERMISSIBLE TO CHANGE THE USE RANGE OF THE SUBJECT'S LDS CURRENT ZONING.

IT IS POSSIBLE TO PHYSICALLY CHANGE THE STRUCTURE, BUT THERE IS NO NOTED BETTER STRUCTURE TO PUT IN ITS PLACE.

IT IS NOT FINANCIALLY FEASIBLE TO CHANGE THE SUBJECT'S CURRENT STRUCTURE TO ANOTHER ONE DUE TO THE QUALITY, AGE, AND CONDITION OF THE CURRENT DWELLING.

**APPRAISER:**

Signature: 

Name: Diana Sawyer

Date Signed: 07/19/2022

State Certification #: \_\_\_\_\_

or State License #: A.0205633-RES

State: NV

Expiration Date of Certification or License: 02/28/2023

Effective Date of Appraisal: 07/18/2022

**SUPERVISORY APPRAISER: (only if required)**

Signature: \_\_\_\_\_

Name: \_\_\_\_\_

Date Signed: \_\_\_\_\_

State Certification #: \_\_\_\_\_

or State License #: \_\_\_\_\_

State: \_\_\_\_\_

Expiration Date of Certification or License: \_\_\_\_\_

Supervisory Appraiser Inspection of Subject Property:

Did Not     Exterior-only from Street     Interior and Exterior

# Exterior-Only Inspection Residential Appraisal Report

50380  
File # 33061566

The purpose of this summary appraisal report is to provide the lender/client with an accurate, and adequately supported, opinion of the market value of the subject property.

SUBJECT

Property Address	325 W Coyote Dr	City	Washoe Valley	State	NV	Zip Code	89704
Borrower	CHAMPERY REAL ESTATE 2015 LLC	Owner of Public Record	VILLARREAL, JORDEN	County	Washoe		
Legal Description	NEW WASHOE CITY 3 LOT 6 BLK M						
Assessor's Parcel #	050-402-05	Tax Year	2020	R.E. Taxes \$	1,652		
Neighborhood Name	WASHOE VALLEY	Map Reference	39900	Census Tract	0032.07		
Occupant	<input checked="" type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> Vacant	Special Assessments \$	0	<input type="checkbox"/> PUD HOA \$	0	<input type="checkbox"/> per year <input type="checkbox"/> per month	
Property Rights Appraised	<input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold <input type="checkbox"/> Other (describe)						
Assignment Type	<input type="checkbox"/> Purchase Transaction <input type="checkbox"/> Refinance Transaction <input checked="" type="checkbox"/> Other (describe) SERVICING MARKET VALUE						
Lender/Client	WEDGEWOOD INC	Address	2015 MANHATTAN BEACH BLVD SUITE 100, REDONDO BEACH, CA 90278				
Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No							
Report data source(s) used, offering price(s), and date(s). DOM 33;PER NORTHERN NEVADA REGIONAL MLS SERVICE, MLS#220008183 THE SUBJECT WAS LISTED FOR SALE ON 06/08/22 FOR \$500,000 AND SOLD ON 07/11/2022 FOR \$485,000.							

CONTRACT

I  did  did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed.

Contract Price \$ \_\_\_\_\_ Date of Contract \_\_\_\_\_ Is the property seller the owner of public record?  Yes  No Data Source(s) \_\_\_\_\_

Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower?  Yes  No

If Yes, report the total dollar amount and describe the items to be paid.

NEIGHBORHOOD

**Note: Race and the racial composition of the neighborhood are not appraisal factors.**

Neighborhood Characteristics			One-Unit Housing Trends			One-Unit Housing			Present Land Use %	
Location	<input type="checkbox"/> Urban <input checked="" type="checkbox"/> Suburban <input type="checkbox"/> Rural	Property Values	<input type="checkbox"/> Increasing <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining	PRICE	AGE	One-Unit	90 %			
Built-Up	<input type="checkbox"/> Over 75% <input checked="" type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%	Demand/Supply	<input type="checkbox"/> Shortage <input checked="" type="checkbox"/> In Balance <input type="checkbox"/> Over Supply	\$ (000)	(yrs)	2-4 Unit	5 %			
Growth	<input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow	Marketing Time	<input checked="" type="checkbox"/> Under 3 mths <input type="checkbox"/> 3-6 mths <input type="checkbox"/> Over 6 mths	450	Low 20	Multi-Family	3 %			
Neighborhood Boundaries	INTERSTATE 580 TO THE NORTH AND WEST, NATURAL FOOTHILLS TO THE EAST AND SOUTH.			749	High 120	Commercial	2 %			
				520	Pred. 20	Other	%			

Neighborhood Description THE SUBJECT IS LOCATED WITHIN A RESIDENTIAL NEIGHBORHOOD WITHIN WASHOE VALLEY. THE SUBJECT'S NEIGHBORHOOD IS COMPOSED OF SINGLE FAMILY HOMES THAT VARY IN REGARD TO QUALITY, SITE SIZE, AGE, CONDITION, S.F., AND AMENITIES. ALTHOUGH AREA HOMES AND LAND USES VARY, THEY ARE NOTED TO BE COMPATIBLE. COMMUNITY SERVICES, SCHOOLS, SHOPPING, AND TRANSPORTATION ARE LOCATED IN WASHOE VALLEY.

Market Conditions (including support for the above conclusions) AFTER A PERIOD OF INCREASING VALUES, MARKET CONDITIONS HAVE BEEN ISTABLE IN VALUE WITHIN THIS MARKET AREA. INTEREST RATES ARE CURRENTLY MID LEVEL AND LOAN DISCOUNTS, BUYDOWNS, AND CONCESSIONS ARE SOMETIMES USED IN THIS MARKET. THERE HAS BEEN AN INCREASE IN SUPPLY OF INVENTORY AND A SLIGHT DECREASE IN DEMAND WHICH HAS LED TO AN INCREASE IN PRICE REDUCTIONS.

SITE

Dimensions SEE PLAT MAP Area 43124 sf Shape RECTANGULAR View N;Res;Mtn

Specific Zoning Classification LDS Zoning Description LOW DENSITY SUBURBAN

Zoning Compliance  Legal  Legal Nonconforming (Grandfathered Use)  No Zoning  Illegal (describe)

Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use?  Yes  No If No, describe THE SUBJECTS

HIGHEST AND BEST USE HAS BEEN DETERMINED BY THE CURRENT ZONING, IMPROVEMENTS, NEIGHBORHOOD, & MARKET TO BE ITS CURRENT USE.

Utilities	Public	Other (describe)	Public	Other (describe)	Off-site Improvements - Type	Public	Private
Electricity	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Water	<input type="checkbox"/>	Street ASPHALT	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Gas	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Sanitary Sewer	<input type="checkbox"/>	Alley NONE	<input type="checkbox"/>	<input type="checkbox"/>

FEMA Special Flood Hazard Area  Yes  No FEMA Flood Zone x FEMA Map # 32031C3350G FEMA Map Date 03/16/2009

Are the utilities and off-site improvements typical for the market area?  Yes  No If No, describe

Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)?  Yes  No If Yes, describe

THE SUBJECTS NEIGHBORHOOD HAS OVERHEAD POWER LINES, WELL, AND SEPTIC SYSTEM WHICH ARE TYPICAL UTILITIES FOR THIS MARKET AND HAS NO ADVERSE AFFECT TO ITS MARKETABILITY BECAUSE NEIGHBORING STREETS USE THESE AND THE COMPARABLE SALES HAVE THESE UTILITIES.

IMPROVEMENTS

Source(s) Used for Physical Characteristics of Property  Appraisal Files  MLS  Assessment and Tax Records  Prior Inspection  Property Owner

Other (describe) EXTERIOR INSPECTION Data Source for Gross Living Area ASSESSORS RECORD

General Description	General Description	Heating/Cooling	Amenities	Car Storage
Units <input checked="" type="checkbox"/> One <input type="checkbox"/> One with Accessory Unit	<input type="checkbox"/> Concrete Slab <input checked="" type="checkbox"/> Crawl Space	<input checked="" type="checkbox"/> FWA <input type="checkbox"/> HWBB	<input checked="" type="checkbox"/> Fireplace(s) # 1	<input type="checkbox"/> None
# of Stories 1	<input type="checkbox"/> Full Basement <input type="checkbox"/> Finished	<input type="checkbox"/> Radiant	<input type="checkbox"/> Woodstove(s) # 0	<input checked="" type="checkbox"/> Driveway # of Cars 2
Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det./End Unit	<input type="checkbox"/> Partial Basement <input type="checkbox"/> Finished	<input type="checkbox"/> Other	<input checked="" type="checkbox"/> Patio/Deck PATIO	Driveway Surface GRAVEL
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.	Exterior Walls WD/BRICK/AVG.	Fuel GAS	<input checked="" type="checkbox"/> Porch COVERED	<input checked="" type="checkbox"/> Garage # of Cars 2
Design (Style) RANCH	Roof Surface COMP/AVG.	<input type="checkbox"/> Central Air Conditioning	<input type="checkbox"/> Pool NONE	<input type="checkbox"/> Carport # of Cars 0
Year Built 1979	Gutters & Downspouts GALVANIZED/AV	<input type="checkbox"/> Individual	<input checked="" type="checkbox"/> Fence WOOD	<input checked="" type="checkbox"/> Attached <input type="checkbox"/> Detached
Effective Age (Yrs) 18	Window Type DUAL PANE/AVG	<input checked="" type="checkbox"/> Other NONE	<input checked="" type="checkbox"/> Other SHED	<input type="checkbox"/> Built-in
Appliances <input type="checkbox"/> Refrigerator <input checked="" type="checkbox"/> Range/Oven	<input checked="" type="checkbox"/> Dishwasher <input checked="" type="checkbox"/> Disposal <input checked="" type="checkbox"/> Microwave	<input type="checkbox"/> Washer/Dryer	<input type="checkbox"/> Other (describe)	

Finished area above grade contains: 7 Rooms 3 Bedrooms 2.0 Bath(s) 1,432 Square Feet of Gross Living Area Above Grade

Additional features (special energy efficient items, etc.) THE MLS DESCRIPTION INDICATES THERE IS A SHED.

Describe the condition of the property and data source(s) (including apparent needed repairs, deterioration, renovations, remodeling, etc.). C4;THE EXTERIOR OF THE HOME APPEARS TO BE IN AVERAGE CONDITION WITH NO NOTED DEFERRED MAINTENANCE PER EXTERIOR INSPECTION FROM THE FRONT AND SIDES. PER THE MLS, THE INTERIOR HAS BEEN UPDATED WITH WOOD LAMINATE FLOORING, TANKLESS WATER HEATER, AND NEWER FURNACE.

Are there any apparent physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property?  Yes  No

If Yes, describe.

THIS APPRAISER IS NOT A PROFESSIONAL HOME INSPECTOR NOR A STRUCTURAL ENGINEER. AN EXTRAORDINARY ASSUMPTION WAS MADE THAT THERE ARE NO HIDDEN DEFICIENCIES NOR ADVERSE CONDITIONS. IT IS STRONGLY URGED THAT THE OPINION OF A PROFESSIONAL BE OBTAINED SHOULD THIS BECOME AN ISSUE.

Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)?  Yes  No If No, describe.

# Exterior-Only Inspection Residential Appraisal Report

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File # 33061566

There are 3 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 450,000 to \$ 749,000		There are 21 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 474,000 to \$ 680,000			
FEATURE	SUBJECT	COMPARABLE SALE # 1	COMPARABLE SALE # 2	COMPARABLE SALE # 3	
Address	325 W Coyote Dr Washoe Valley, NV 89704	4720 Giles Way Washoe Valley, NV 89704	2075 Buckskin Dr Washoe Valley, NV 89704	1895 Eastlake Blvd Washoe Valley, NV 89704	
Proximity to Subject		0.43 miles NW	0.72 miles NE	0.62 miles N	
Sale Price	\$	\$ 480,000	\$ 572,000	\$ 474,000	
Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 312.30 sq.ft.	\$ 387.27 sq.ft.	\$ 329.17 sq.ft.	
Data Source(s)		NNRMLS#220008521;DOM 36	NNRMLS#220007486;DOM 46	NNRMLS#220001178;DOM 92	
Verification Source(s)		Doc#ASSR LIST PRICE \$529,500	DOC#ASSR LIST PRICE \$580,000	DOC#5300691 LIST PRICE \$469,000	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
Sales or Financing		ArmLth	0	ArmLth	0
Concessions		Cash;0	0	Cash;0	0
Date of Sale/Time		s07/22;c07/22	0	s07/22;c06/22	0
Location	N;Res;	N;Res;		N;Res;	+10,000
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple	
Site	43124 sf	1.00 ac	0	1.02 ac	0
View	N;Res;Mtn	N;Res;Mtn		N;Res;Mtn	
Design (Style)	DT1;RANCH	DT2;RANCH	0	DT1;RANCH	
Quality of Construction	Q4	Q4		Q4	
Actual Age	43	40	0	46	0
Condition	C4	C4		C3	-40,000
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths	+25,000	Total Bdrms. Baths	0
Room Count	7 3 2.0	6 2 2.0	0	7 3 2.0	0
Gross Living Area	1,432 sq.ft.	1,537 sq.ft.	-10,500	1,477 sq.ft.	-4,500
Basement & Finished Rooms Below Grade	Osf	Osf		Osf	
Functional Utility	ADEQUATE	ADEQUATE		ADEQUATE	
Heating/Cooling	FAU	FAU		FAU	
Energy Efficient Items	DUAL PANE GLASS	DUAL PANE GLASS		DUAL PANE GLASS	
Garage/Carport	2ga2dw	2ga1cp2dw	-5,000	2ga2dw	-45,000
Porch/Patio/Deck	PORCH/PATIO/FNC	PORCH/PATIO/FNC		PORCH/NONE/FNC	+5,000
LANDSCAPING	TYPICAL	TYPICAL		TYPICAL	
AMENITIES	FIREPLACE/SHED	FIREPLACE/WKSP	-5,000	FIREPLACE/SHED	0
Net Adjustment (Total)		<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 4,500	<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -39,500
Adjusted Sale Price of Comparables		Net Adj. 0.9 % Gross Adj. 9.5 %	\$ 484,500	Net Adj. 6.9 % Gross Adj. 8.7 %	\$ 532,500
				Net Adj. 5.3 % Gross Adj. 30.6 %	\$ 449,000

SALES COMPARISON APPROACH

I  did  did not research the sale or transfer history of the subject property and comparable sales. If not, explain

My research  did  did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.

Data Source(s) Public Records

My research  did  did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.

Data Source(s) GEOJET/MLS

Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).

ITEM	SUBJECT	COMPARABLE SALE #1	COMPARABLE SALE #2	COMPARABLE SALE #3
Date of Prior Sale/Transfer	07/11/2022			
Price of Prior Sale/Transfer	\$485,000			
Data Source(s)	Public Records	Public Records	Public Records	Public Records
Effective Date of Data Source(s)	07/18/2022	07/18/2022	07/18/2022	07/18/2022

Analysis of prior sale or transfer history of the subject property and comparable sales THE SUBJECT PROPERTY SOLD ON 07/11/2022 FOR \$485,000 AND PRIOR TO THAT SOLD ON 09/04/2020 FOR \$410,000 AND HAS NO OTHER PRIOR SALES OR TRANSFERS IN THE PAST 3 YEARS. THE COMPARABLES HAVE NO PRIOR SALES OR TRANSFERS IN THE PAST 1 YEAR. THE SUBJECT WAS UPDATED BETWEEN THE PRIOR TWO SALES IN ADDITION TO ITS MARKET EXPERIENCING INCREASING VALUES WHICH EXPLAINS THE VALUE DIFFERENCE BETWEEN THE TWO SALES.

Summary of Sales Comparison Approach COMPARABLES #1-#3 ARE FELT TO BE THE BEST INDICATORS OF MARKET VALUE FOR THE SUBJECT PROPERTY AS THEY ARE SITUATED WITHIN THE SUBJECTS GENERAL NEIGHBORHOOD AND CLOSED ESCROW WITHIN THE PAST 1 YEAR. NO AGE ADJUSTMENTS WERE NOTED TO BE SUPPORTED PER THE RESALE MARKET FOR DIFFERENCES LESS THAN 30 YEARS. THE MOST WEIGHT WAS GIVEN TO COMP #1 WHICH IS THE MOST RECENT SALE AND HAS THE LOWEST NET ADJUSTMETNS. NO TIME ADJUSTMENTS HAVE BEEN MADE FOR COMPARABLES WHICH HAVE CLOSED ESCROW WITHIN THE PAST 12 MONTHS AS THEY ARE FELT TO REPRESENT THE CURRENT MARKET.

Indicated Value by Sales Comparison Approach \$ 485,000

Indicated Value by: Sales Comparison Approach \$ 485,000 Cost Approach (if developed) \$ Income Approach (if developed) \$

THE SALES COMPARISON APPROACH IS THOUGHT TO GIVE THE BEST ESTIMATE OF VALUE FOR THE SUBJECT. REPRODUCTION COSTS DO NOT ALWAYS INDICATE MARKET VALUE, AS CAN BE INDICATED BY THE SALES COMPARISON APPROACH. THE COST APPROACH AND INCOME APPROACH ARE NOT REQUIRED BY FANNIE MAE AND ARE NOT FELT TO BE NECESSARY TO DEVELOP A VALID VALUE ESTIMATE FOR THE SUBJECT PROPERTY.

This appraisal is made  "as is",  subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed,  subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or  subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair: NO PERSONAL PROPERTY WAS

INCLUDED IN THIS APPRAISAL. THERE WERE NO APPRAISAL CONDITIONS. THIS APPRAISAL WAS PREPARED IN ACCORDANCE WITH GUIDELINES SET FORTH BY USPAP.

Based on a visual inspection of the exterior areas of the subject property from at least the street, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is \$ 485,000 , as of 07/18/2022 , which is the date of inspection and the effective date of this appraisal.

RECONCILIATION

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ADDITIONAL COMMENTS

IMPROVEMENTS - THE SUBJECT VISUAL INVENTORY INCLUDED - VIEW EXTERIOR READILY OBSERVABLE AREAS FROM THE GROUND LEVEL; VIEW INTERIOR READILY AVAILABLE AREAS FROM THE FLOOR LEVEL; VIEW SITE AROUND IMPROVEMENTS (IE. WALKED AREA ADJACENT TO THE DWELLING); OBSERVED ROOM LAYOUT/FLOOR PLAN; ASSESSED FUNCTIONAL UTILITY OF THE PROPERTY; ADDRESSED THE CONFORMITY TO THE NEIGHBORHOOD; LISTED THE AMENITIES; OBSERVED THE CONDITION OF THE PROPERTY; MEASURED THE IMPROVEMENTS.

THE APPRAISER IS NOT COMPETENT TO MAKE A JUDGMENT ABOUT THE CONDITION RELATING TO THE FOUNDATION, ROOF, EXTERIOR WALLS, ETC. THE APPRAISER HAS MADE A VISUAL OBSERVATION OF THE EXTERIOR SURFACES FROM THE GROUND LEVEL, AND THE REPORTED CONDITIONS ONLY REFLECT THE APPARENT SURFACE CONDITION. IF THE CLIENT HAS CONCERNS REGARDING THE CONDITION OF THESE ITEMS, AN INSPECTION BY A QUALIFIED PARTY WOULD BE HIGHLY RECOMMENDED.

DISINTERESTED THIRD PARTY VERIFICATION OF ALL INFORMATION - ALL SUBJECT AND COMPARABLE SALES INFORMATION (BOTH CURRENT AND PREVIOUS) WAS OBTAINED FROM A COMBINATION OF SOURCES. THE SUBJECT AND COMPARABLE SALES PROPERTY PROFILES WERE OBTAINED FROM THE COUNTY RECORDS, PROVIDED BY DATAQUICK. THESE ARE CONSIDERED DISINTERESTED PARTIES. OTHER INFORMATION WAS OBTAINED FROM PROPERTY LISTINGS PROVIDED BY THE RENO MULTIPLE LISTING SERVICE (MLS). THE MLS LISTING WAS PREPARED BY THE LISTING REPRESENTATIVE, AN "INTERESTED PARTY." THE INTERIOR INFORMATION ON THE COMPARABLES WAS ONLY AVAILABLE FROM THE MLS LISTING. THIS APPRAISER WAS UNABLE TO LOCATE A DISINTERESTED THIRD PARTY TO VERIFY THE MLS INFORMATION.

ADJUSTMENTS ARE BASED ON A RANGE OF VALUES FOR THIS SPECIFIC COMMUNITY PER HISTORICAL DATA AND PAIRED SALES AND NOT ON COST NEW. SENSITIVITY ANALYSIS WAS USED IN DETERMINING THE UPGRADE ADJUSTMENT ALONG WITH PAIRED SALES. ROOM COUNT ADJUSTMENTS WERE DERIVED FROM GROUP DATA. PAIRED SALES AND THE RATTERMAN METHOD WERE USED IN DETERMINING THE GLA ADJUSTMENTS. LOCATION ADJUSTMENTS WERE BASED ON HISTORICAL DATA AND INTERVIEWS DONE IN THIS MARKET.

For this appraisal report the total compensation paid to the appraiser is \$385.00, and the total compensation retained by Clear Capital is \$275.00.

State Requirements - Nevada

Appraisal AMC# - Nevada ClearCapital.com, Inc. - AMC.0000143

### COST APPROACH TO VALUE (not required by Fannie Mae)

Provide adequate information for the lender/client to replicate the below cost figures and calculations.

Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) THE SUBJECT IS LOCATED IN A WELL ESTABLISHED NEIGHBORHOOD WHERE RESEARCH DID NOT REVEAL MANY RAW LAND SALES WITHIN THE PAST ONE YEAR. 3590 DOUGLAS DR SOLD WITH 1 ACRE ON 04/01/22 FOR \$210,000. 165 JACKDAW SOLD WITH .81 AC ON 03/03/2022 FOR \$200,000. THE LAND VALUE IS NOTED TO BE MORE THAN 30% OF THE TOTAL VALUE WHICH IS DUE TO HOMES AGING AND MORE VALUE GOING INTO THE LAND.

COST APPROACH

ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input type="checkbox"/> REPLACEMENT COST NEW	OPINION OF SITE VALUE	=\$	200,000
Source of cost data	DWELLING	Sq.Ft. @ \$	=\$
Quality rating from cost service	Effective date of cost data	Sq.Ft. @ \$	=\$
Comments on Cost Approach (gross living area calculations, depreciation, etc.)		=\$	
	Garage/Carport	Sq.Ft. @ \$	=\$
	Total Estimate of Cost-New	=\$	
	Less Physical	Functional	External
	Depreciation	=\$	( )
	Depreciated Cost of Improvements	=\$	
	"As-is" Value of Site Improvements	=\$	
Estimated Remaining Economic Life (HUD and VA only)	50 Years	INDICATED VALUE BY COST APPROACH	=\$

### INCOME APPROACH TO VALUE (not required by Fannie Mae)

Estimated Monthly Market Rent \$ X Gross Rent Multiplier = \$ Indicated Value by Income Approach  
 Summary of Income Approach (including support for market rent and GRM)

INCOME

### PROJECT INFORMATION FOR PUDs (if applicable)

Is the developer/builder in control of the Homeowners' Association (HOA)?  Yes  No Unit type(s)  Detached  Attached

Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit.

Legal Name of Project

Total number of phases Total number of units Total number of units sold

Total number of units rented Total number of units for sale Data source(s)

Was the project created by the conversion of existing building(s) into a PUD?  Yes  No If Yes, date of conversion

Does the project contain any multi-dwelling units?  Yes  No Data Source(s)

Are the units, common elements, and recreation facilities complete?  Yes  No If No, describe the status of completion.

Are the common elements leased to or by the Homeowners' Association?  Yes  No If Yes, describe the rental terms and options.

Describe common elements and recreational facilities.

PUD INFORMATION

# Exterior-Only Inspection Residential Appraisal Report

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This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

**SCOPE OF WORK:** The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a visual inspection of the exterior areas of the subject property from at least the street, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

The appraiser must be able to obtain adequate information about the physical characteristics (including, but not limited to, condition, room count, gross living area, etc.) of the subject property from the exterior-only inspection and reliable public and/or private sources to perform this appraisal. The appraiser should use the same type of data sources that he or she uses for comparable sales such as, but not limited to, multiple listing services, tax and assessment records, prior inspections, appraisal files, information provided by the property owner, etc.

**INTENDED USE:** The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

**INTENDED USER:** The intended user of this appraisal report is the lender/client.

**DEFINITION OF MARKET VALUE:** The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions\* granted by anyone associated with the sale.

\*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

**STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS:** The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
2. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
3. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
4. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
5. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

# Exterior-Only Inspection Residential Appraisal Report

50380  
File # 33061566

APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees that:

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
2. I performed a visual inspection of the exterior areas of the subject property from at least the street. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
11. I have knowledge and experience in appraising this type of property in this market area.
12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the 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.
18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.

# Exterior-Only Inspection Residential Appraisal Report

50380  
File # 33061566

20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.

23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.


24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

**SUPERVISORY APPRAISER'S CERTIFICATION:** The Supervisory Appraiser certifies and agrees that:

1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.
4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

## APPRAISER

Signature   
Name Diana Sawyer  
Company Name SAGE CREST APPRAISALS  
Company Address 5470 KIETZKE LANE, SUITE 300  
RENO, NV 89511  
Telephone Number (775) 233-6979  
Email Address dsawyer@sagecrestappraisals.com  
Date of Signature and Report 07/19/2022  
Effective Date of Appraisal 07/18/2022  
State Certification # \_\_\_\_\_  
or State License # A.0205633-RES  
or Other (describe) \_\_\_\_\_ State # \_\_\_\_\_  
State NV  
Expiration Date of Certification or License 02/28/2023

## ADDRESS OF PROPERTY APPRAISED

325 W Coyote Dr  
Washoe Valley, NV 89704  
APPRAISED VALUE OF SUBJECT PROPERTY \$ 485,000

## LENDER/CLIENT

Name CLEAR CAPITAL  
Company Name WEDGEWOOD INC  
Company Address 2015 MANHATTAN BEACH BLVD SUITE 100, REDONDO  
BEACH, CA 90278  
Email Address \_\_\_\_\_

## SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature \_\_\_\_\_  
Name \_\_\_\_\_  
Company Name \_\_\_\_\_  
Company Address \_\_\_\_\_  
Telephone Number \_\_\_\_\_  
Email Address \_\_\_\_\_  
Date of Signature \_\_\_\_\_  
State Certification # \_\_\_\_\_  
or State License # \_\_\_\_\_  
State \_\_\_\_\_  
Expiration Date of Certification or License \_\_\_\_\_

## SUBJECT PROPERTY

Did not inspect exterior of subject property  
 Did inspect exterior of subject property from street  
Date of Inspection \_\_\_\_\_

## COMPARABLE SALES

Did not inspect exterior of comparable sales from street  
 Did inspect exterior of comparable sales from street  
Date of Inspection \_\_\_\_\_





# Market Conditions Addendum to the Appraisal Report

50380  
File No. 33061566

The purpose of this addendum is to provide the lender/client with a clear and accurate understanding of the market trends and conditions prevalent in the subject neighborhood. This is a required addendum for all appraisal reports with an effective date on or after April 1, 2009.

Property Address 325 W Coyote Dr City Washoe Valley State NV ZIP Code 89704

Borrower CHAMPERY REAL ESTATE 2015 LLC

**Instructions:** The appraiser must use the information required on this form as the basis for his/her conclusions, and must provide support for those conclusions, regarding housing trends and overall market conditions as reported in the Neighborhood section of the appraisal report form. The appraiser must fill in all the information to the extent it is available and reliable and must provide analysis as indicated below. If any required data is unavailable or is considered unreliable, the appraiser must provide an explanation. It is recognized that not all data sources will be able to provide data for the shaded areas below; if it is available, however, the appraiser must include the data in the analysis. If data sources provide the required information as an average instead of the median, the appraiser should report the available figure and identify it as an average. Sales and listings must be properties that compete with the subject property, determined by applying the criteria that would be used by a prospective buyer of the subject property. The appraiser must explain any anomalies in the data, such as seasonal markets, new construction, foreclosures, etc.

Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)	10	2	9	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)	1.67	0.67	3.00	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Total # of Comparable Active Listings	2	4	3	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	1.2	6.0	1.0	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Median Comparable Sale Price	588,500	626,944	538,550	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Sales Days on Market	479	73	39	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Comparable List Price	599,900	626,400	527,250	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Listings Days on Market	47	47	39	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Sale Price as % of List Price	100%	100%	100%	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Seller-(developer, builder, etc.)paid financial assistance prevalent?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing

Explain in detail the seller concessions trends for the past 12 months (e.g., seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs, condo fees, options, etc.). THE PRESENCE OF SELLER CONCESSIONS INCLUDING BUYDOWNS AND ASSISTANCE WITH CLOSING COSTS WITHIN THE SUBJECTS MARKET DO NOT APPEAR TO BE INCREASING, BUT ARE NOTED TO BE PRESENT.

Are foreclosure sales (REO sales) a factor in the market?  Yes  No If yes, explain (including the trends in listings and sales of foreclosed properties).  
FORECLOSURE SALES AND SHORT SALES ARE STILL A FACTOR IN THIS MARKET, WITH ACTIVE LISTINGS AND CLOSED SALES COMPOSED OF CONVENTIONAL AND DISTRESSED SALES. DUE TO REO AND SHORT SALE TRANSACTIONS BEING PRESENT AND REPRESENTING MODERATE DRIVE IN THIS MARKET, IT WAS NECESSARY TO UTILIZE COMPARABLE SALES WITHIN THIS REPORT WITH THIS INFLUENCE.

Cite data sources for above information. MULTIPLE LISTING SERVICE.

Summarize the above information as support for your conclusions in the Neighborhood section of the appraisal report form. If you used any additional information, such as an analysis of pending sales and/or expired and withdrawn listings, to formulate your conclusions, provide both an explanation and support for your conclusions.  
BASED ON THE RESALE MARKET DATA AS WELL AS PAIRED SALES, THE DATA REVEALS A STABLE VALUE TREND IN THIS AREA. LISTINGS WERE COMPRISED OF: ACTIVE AND PENDING LISTINGS DURING THE RESPECTIVE TIME PERIOD.  
SEARCH PARAMETERS INCLUDE THE SUBJECTS NEIGHBORHOOD WITHIN A 2.00 MILE RADIUS WITHIN THE SUBJECTS MARKET OF SILVER SPRINGS FROM 07/18/21+ WITH SIZES OF 1,000-1900 S.F. DUE TO NATURAL LAND SEPARATING AREA PARCELS, IT WAS NECESSARY TO EXTEND SEARCH PARAMETERS TO INCLUDE SALES WITHIN 2 MILES.  
THE NUMBER OF COMPARABLE LISTINGS FOR THE MARKET CONDITIONS SECTION DIFFERS FROM THE TOP OF PAGE 2 FOR THE URAR BECAUSE THE COMPARABLE LISTINGS FOR THE MARKET CONDITIONS WERE COMPRISED OF: ACTIVE & PENDING LISTINGS THAT INCLUDE SOME WHICH HAVE SOLD OR RELISTED, WHERE THE COMPARABLE LISTINGS FROM THE TOP OF PAGE 2 IN THE URAR INCLUDED ONLY "COMPARABLE" ACTIVE, PENDING LISTINGS, AND CLOSED SALES WITHIN THIS TIME PERIOD.

**If the subject is a unit in a condominium or cooperative project, complete the following:** Project Name:

Subject Project Data	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)				<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)				<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Total # of Active Comparable Listings				<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Months of Unit Supply (Total Listings/Ab.Rate)				<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing

Are foreclosure sales (REO sales) a factor in the project?  Yes  No If yes, indicate the number of REO listings and explain the trends in listings and sales of foreclosed properties.

Summarize the above trends and address the impact on the subject unit and project.

Signature	Signature
Appraiser Name Diana Sawyer	Supervisory Appraiser Name
Company Name SAGE CREST APPRAISALS	Company Name
Company Address 5470 KIETZKE LANE, SUITE 300, RENO, NV 89511	Company Address
State License/Certification # A.0205633-RES State NV	State License/Certification # State
Email Address dsawyer@sagecrestappraisals.com	Email Address

Borrower	CHAMPERY REAL ESTATE 2015 LLC				
Property Address	325 W Coyote Dr				
City	Washoe Valley	County	Washoe	State	NV
				Zip Code	89704
Lender/Client	WEDGEWOOD INC				

THE PURPOSE OF THE APPRAISAL IS TO PROVIDE AN OPINION OF THE MARKET VALUE FOR THE SUBJECT PROPERTY AS DEFINED HEREIN. THE FUNCTION OF THE APPRAISAL IS TO ASSIST THE ABOVE NAMED LENDER IN EVALUATING THE SUBJECT PROPERTY FOR SERVICING PURPOSES. MARKET VALUE WAS NOT PREPARED FOR A FEDERALLY-RELATED MORTGAGE LOAN PURPOSES AND IS IN CONFORMANCE WITH THE REQUIREMENTS OF TITLE XI OF THE FEDERAL FINANCIAL INSTITUTIONS REFORM, RECOVERY & ENFORCEMENT ACT OF 1989 (FIRREA). USPAP WAS FOLLOWED.

The Intended User of this appraisal report is the Lender/Client. The Intended Use is to evaluate the property that is the subject of this appraisal for servicing of a mortgage finance transaction and underwriting only.

#### SALES COMPARISON:

THE SALES DISPLAYED ARE THE MOST RECENT, PROXIMATE, AND SIMILAR TO THE SUBJECT IN SIZE, AGE, QUALITY, AND AMENITIES AS POSSIBLE. ALL COMPARABLES CLOSED ESCROW IN THE PAST 6 MONTHS. AN IN DEPTH ONE YEAR SEARCH THROUGH THE MULTIPLE LISTING SERVICE AND COMPS DATA SERVICE WAS PERFORMED IN THE SUBJECTS GENERAL NEIGHBORHOOD FOR RECENT COMPARABLE SALES.

#### SEARCH PARAMETERS:

SEARCH PARAMETERS INCLUDE THE SUBJECTS NEIGHBORHOOD WITHIN A 2.00 MILE RADIUS WITHIN THE SUBJECTS MARKET OF SILVER SPRINGS FROM 07/18/21+ WITH SIZES OF 1,000-1900 S.F. DUE TO NATURAL LAND SEPARATING AREA PARCELS, IT WAS NECESSARY TO EXTEND SEARCH PARAMETERS TO INCLUDE SALES WITHIN 2 MILES.

ALL CLOSED SALES ARE VERIFIED AND INVOLVED FINANCING TERMS WHICH ARE TYPICAL WITHIN THIS MARKET, AND DO NOT WARRANT ANY ADJUSTMENTS.

THE SUBJECT WAS INSPECTED ON JULY 18, 2022. THE APPRAISAL REPORT WAS COMPLETED ON JULY 19, 2022.

\*THIS APPRAISAL REPORT HAS BEEN DIGITALLY SIGNED USING PASSWORD PROTECTION TO INSURE THE INTEGRITY OF ALL SIGNATURES USED HEREIN.

THIS APPRAISER IS NOT CALLED TO HAVE THE KNOWLEDGE OF A HOME OR ENVIRONMENTAL INSPECTOR, OR TO IDENTIFY ANY PROBLEMS THAT ARE NOT READILY VISIBLE TO THE APPRAISER AT THE TIME OF INSPECTION. THE APPRAISAL DOES NOT GUARANTEE THAT THE PROPERTY IS FREE OF DEFECTS OR ENVIRONMENTAL PROBLEMS.

#### COMPETENCY STATEMENT

IN ACCORDANCE WITH THE COMPETENCY RULE OF THE UNIFORM STANDARDS OF PROFESSIONAL APPRAISAL PRACTICE (USPAP), THE APPRAISER (S) CERTIFY THAT THEY HAVE THE EDUCATION, EXPERIENCE, AND KNOWLEDGE SUFFICIENT TO APPRAISE THE PROPERTY BEING VALUED IN THIS REPORT. NO ONE OTHER THAN THE APPRAISER (S) SIGNING THE REPORT HAVE PROVIDED SIGNIFICANT REAL PROPERTY ASSISTANCE IN COMPLETING THIS REPORT UNLESS OTHERWISE INDICATED.

#### SCOPE OF THE APPRAISAL

THE SCOPE OF THIS APPRAISAL HAS BEEN TO PERFORM A DETAILED INSPECTION AND ANALYSIS OF THE SUBJECT PROPERTY WITHIN THE LIMITS OF THE TYPE OF APPRAISAL ASSIGNMENT COMPLETED, TO COLLECT AND ANALYZE COMPARABLE DATA TO REACH AN OPINION OF VALUE, AND TO WRITE A REPORT CONVEYING THE VALUE CONCLUSION TO THE CLIENT. IN THE COLLECTION OF DATA, ALL SOURCES INCLUDING MLS, LENDERS, BROKERS, COUNTY RECORDS, AND THE APPRAISER'S FILES WERE UTILIZED. IT IS ASSUMED THAT THE INFORMATION FROM THESE SOURCES IS CORRECT. ALL COMPARABLES HAVE BEEN CERTIFIED AS CLOSED THROUGH AT LEAST TWO OF THE DATA SOURCES UTILIZED AND CITED, UNLESS INDICATED TO THE CONTRARY IN THE BODY OF THE REPORT.

SOME COMPARABLE AND LISTING PHOTOS WERE TAKEN AT THE TIME OF SALE OR FROM PREVIOUS APPRAISAL FILES, BETWEEN THE TIMEFRAME OF THE THE LIST DATE OF THE COMPARABLES/LISTINGS AND THE EFFECTIVE DATE OF THIS APPRAISAL.

Pursuant to Nevada regulation R090-91, Section 13. For this appraisal report the total compensation paid to the appraiser is \$385.00, and the total compensation retained by AMC is \$275.00.

#### GEOGRAPHICAL COMPETENCY

This appraiser has a valid license in good standing in NV and is geographically competent to the extent required for the assignment as the subject and the comparables are located in a familiar and commonly traveled location to this appraiser. This appraiser has over 20 years of experience and 10 years+ evaluating the subjects specific market and trends and has completed over 300 appraisal assignments in this market within the past one year. The subject is located approximately less than 30 minutes away from this appraisers office and data sources used for this assignment include the Northern Nevada Regional MLS, Washoe county assessor records, Tax insight for Washoe county. The assignment is within the scope of practice restrictions and that the assignment has been completed in accordance with the Uniform Standards of Professional Appraisal Practice (USPAP).

## Subject Photo Page

Borrower	CHAMPERY REAL ESTATE 2015 LLC						
Property Address	325 W Coyote Dr						
City	Washoe Valley	County	Washoe	State	NV	Zip Code	89704
Lender/Client	WEDGEWOOD INC						



### Subject Front

325 W Coyote Dr  
Sales Price  
Gross Living Area 1,432  
Total Rooms 7  
Total Bedrooms 3  
Total Bathrooms 2.0  
Location N;Res;  
View N;Res;Mtn  
Site 43124 sf  
Quality Q4  
Age 43



### Subject Front



### Subject Street

## Comparable Photo Page

Borrower	CHAMPERY REAL ESTATE 2015 LLC				
Property Address	325 W Coyote Dr				
City	Washoe Valley	County	Washoe	State	NV
Lender/Client	WEDGEWOOD INC				
				Zip Code	89704



### Comparable 1

4720 Giles Way	
Prox. to Subject	0.43 miles NW
Sales Price	480,000
Borrower/Client	1,537
Lender	6
Total Bedrooms	2
Total Bathrooms	2.0
Location	N;Res;
View	N;Res;Mtn
Site	1.00 ac
Quality	Q4
Age	40



### Comparable 2

2075 Buckskin Dr	
Prox. to Subject	0.72 miles NE
Sales Price	572,000
Gross Living Area	1,477
Total Rooms	7
Total Bedrooms	3
Total Bathrooms	2.0
Location	N;Res;
View	N;Res;Mtn
Site	1.02 ac
Quality	Q4
Age	46



### Comparable 3

1895 Eastlake Blvd	
Prox. to Subject	0.62 miles N
Sales Price	474,000
Gross Living Area	1,440
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	2.0
Location	A;Res;BsyRd
View	N;Res;Mtn
Site	43124 sf
Quality	Q5
Age	51

## Comparable Photo Page

Borrower	CHAMPERY REAL ESTATE 2015 LLC				
Property Address	325 W Coyote Dr				
City	Washoe Valley	County	Washoe	State	NV
Lender/Client	WEDGEWOOD INC				
				Zip Code	89704



### Comparable 4

155 W Coyote Dr	
Prox. to Subject	0.29 miles NE
Sales Price	450,000
Gross Living Area	1,592
Total Rooms	7
Total Bedrooms	3
Total Bathrooms	2.0
Location	N;Res;
View	N;Res;Mtn
Site	41382 sf
Quality	Q4
Age	44



### Comparable 5

1970 Brenda Way	
Prox. to Subject	0.64 miles N
Sales Price	450,000
Gross Living Area	1,440
Total Rooms	7
Total Bedrooms	3
Total Bathrooms	2.0
Location	N;Res;Road NS
View	N;Res;Mtn
Site	1.02 ac
Quality	Q4
Age	51

### Comparable 6

Prox. to Subject
Sales Price
Gross Living Area
Total Rooms
Total Bedrooms
Total Bathrooms
Location
View
Site
Quality
Age

## Subject Photo Page

Borrower	CHAMPERY REAL ESTATE 2015 LLC						
Property Address	325 W Coyote Dr						
City	Washoe Valley	County	Washoe	State	NV	Zip Code	89704
Lender/Client	WEDGEWOOD INC						



### Subject Driveway/Gate

325 W Coyote Dr  
Sales Price  
Gross Living Area 1,432  
Total Rooms 7  
Total Bedrooms 3  
Total Bathrooms 2.0  
Location N;Res;  
View N;Res;Mtn  
Site 43124 sf  
Quality Q4  
Age 43



### Subject Front



### Subject Street

**Photograph Addendum - MLS PHOTOS OF THE SUBJECT FROM 06/08/22**

Borrower	CHAMPERY REAL ESTATE 2015 LLC						
Property Address	325 W Coyote Dr						
City	Washoe Valley	County	Washoe	State	NV	Zip Code	89704
Lender/Client	WEDGEWOOD INC						



**FAMILY ROOM**



**FAMILY ROOM**



**DINING**



**KITCHEN**



**BEDROOM**



**BATHROOM**



## Photograph Addendum

Borrower	CHAMPERY REAL ESTATE 2015 LLC						
Property Address	325 W Coyote Dr						
City	Washoe Valley	County	Washoe	State	NV	Zip Code	89704
Lender/Client	WEDGEWOOD INC						



**BEDROOM**



**BATHROOM**



**BEDROOM**

# Subject Assessor Record - Page 1

7/19/22, 10:01 AM

Real Property Assessment Data

Home » Assessor » [Real Property Assessment Data](#)

WASHOE COUNTY ASSESSOR PROPERTY DATA

6/29/2022

### Owner Information

<b>APN</b>	050-402-05	Card 1 of 1
<b>Situs 1</b>	325 W COYOTE DR WASHOE COUNTY NV 89704	Bld # 1
<b>Owner 1</b>	VILLARREAL, JORDEN	
<b>Mail Address</b>	1220 TASMAN DR SPC 96 SUNNYVALE CA 94089	

### Parcel Information

<b>Keyline Desc</b>	NEW WASHOE CITY 3 LT 6 BLK M		
<b>Subdivision</b>	NEW WASHOE CITY SUBDIVISION 3		
	<b>Section</b>	<b>Township</b>	<b>Range</b>
	17	20	20
<b>Record of Survey Map</b> : Parcel Map# 0 : Sub Map# 677			
<b>Special Property Code</b>			
<b>2022 Tax District</b>	4000	<b>Prior APN</b>	
<b>2021 Tax District</b>	4000	<b>Tax Cap Status</b>	2021 Change Form Mailed, High Cap Applied

### Building Information

XFOB SUBAREA

<b>Bld #1 Situs</b>	325 W COYOTE DR	<b>Property Name</b>	
<b>Quality</b>	R25 Fair-Average	<b>Building Type</b>	Single Family Residence
<b>Stories</b>	1 Story	<b>2nd Occupancy</b>	
<b>Year Built</b>	1979	<b>WAY</b>	1979
<b>Bedrooms</b>	3	<b>Square Feet</b>	1432
<b>Full Baths</b>	2	<b>Finished Bsmt</b>	0
<b>Half Baths</b>	0	<b>Unfin Bsmt</b>	0
<b>Fixtures</b>	9	<b>Basement Type</b>	
<b>Fireplaces</b>	1	<b>Gar Conv Sq Feet</b>	0
<b>Heat Type</b>	FORCED AIR	<b>Total Garage Area</b>	528
<b>2nd Heat Type</b>		<b>Garage Type</b>	ATTACHED
<b>Exterior Walls</b>	HARDBOARD ON FRAME	<b>Detached Garage</b>	0
<b>2nd Ext Walls</b>		<b>Basement Gar Door</b>	0
<b>Roof Cover</b>	COMPOSITION SHINGLE	<b>Sub Floor</b>	WOOD
<b>% Complete</b>	100	<b>Frame</b>	FRAME
<b>Obso/Bldg Adj</b>	0	<b>Units/Bldg</b>	1
<b>Construction Modifier</b>		<b>Units/Parcel</b>	1

### Land Information

LAND DETAILS

<b>Land Use</b>	200	<b>DOR Code</b>	200	<b>Sewer</b>	Septic	<b>Neighborhood</b>	IBGF	IB Neighborhood Map
<b>Size</b>	43,124.4 SqFt	<b>Size</b>	0.99 Acres	<b>Street</b>	Paved	<b>Zoning Code</b>	LDS	
				<b>Water</b>	Well			

<https://www.washoecounty.gov/assessor/cama/?parid=05040205>

1/3

## Subject Assessor Record - Page 2

7/19/22, 10:01 AM

Real Property Assessment Data

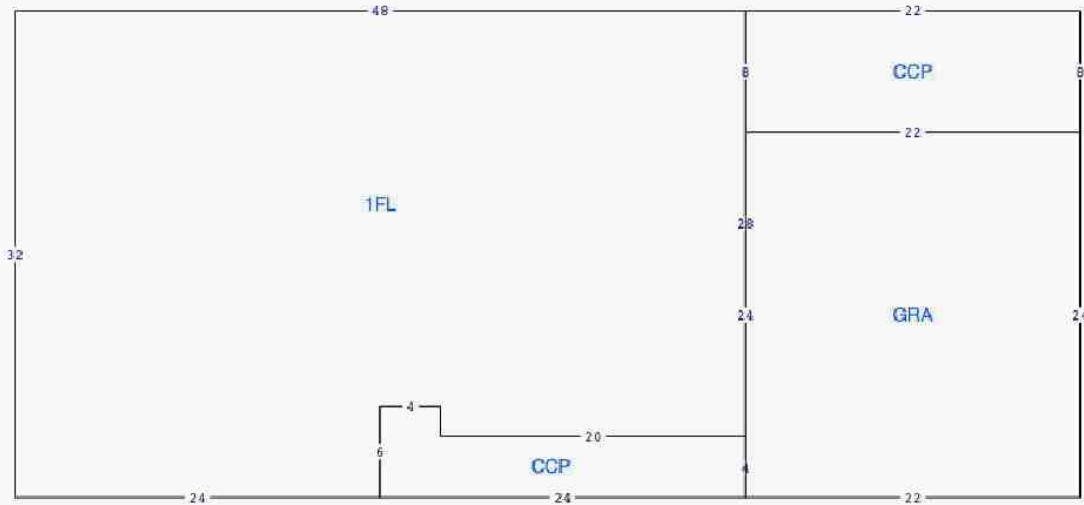
### Sales and Transfer Records

RECORDER SEARCH

Grantor	Grantee	Doc #	Doc Type	Doc Date	DOR Code	Value/Sale Price	Sale Code	Note
HARRIS, JOYCE K	VILLARREAL, JORDEN	5073564	DEED	09-04-2020	200	410,000	2D	
ANDERSON, TODD F	HARRIS, JOYCE K	4771818	DEED	12-14-2017	200	311,000	2D	
ANDERSON, TODD F	ANDERSON, TODD F	4771817	DEED	12-14-2017		0	3BCT	
ANDERSON, MICHELLE L & TODD F	ANDERSON, TODD F	4771816	DEED	12-14-2017	200	0	3BEA	
SWAINSTON, ROLF K & PAULINE F	ANDERSON, MICHELLE L & TODD F	2679881	DEED	04-24-2002	200	174,000	2D	

### Valuation Information

	Taxable Land	New Value	Taxable Imps	OBSO	Tax Cap Value	Taxable Total	Land Assessed	Imps Assessed	Total Assessed	Exemption Value
2022/23 FV	100,000	0	71,698	0	157,374	171,698	35,000	25,094	60,094	0
2022/23 NR	100,000	0	71,698	0		171,698	35,000	25,094	60,094	0
2022/23 VN	100,000	0	71,698	0		171,698	35,000	25,094	60,094	0



## Subject Assessor Record - Page 3

7/19/22, 10:01 AM

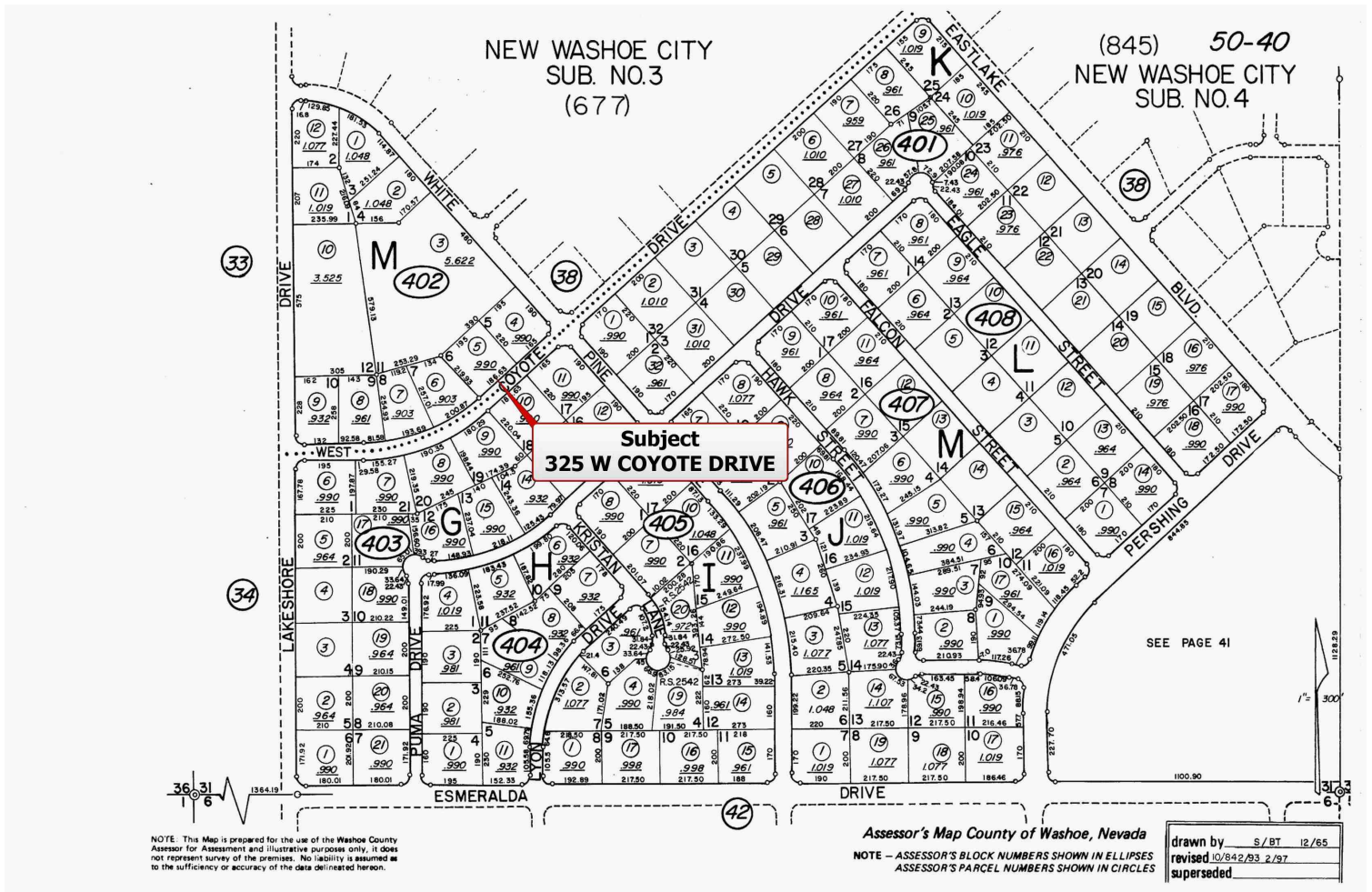
Real Property Assessment Data



All parcel data on this page is for use by the Washoe County Assessor for assessment purposes only. The summary data on this page may not be a complete representation of the parcel or of the improvements thereon. Building information, including unit counts and number of permitted units, should be verified with the appropriate building and planning agencies. Zoning information should be verified with the appropriate planning agency. All parcels are reappraised each year. This is a true and accurate copy of the records of the Washoe County Assessor's Office as of 06-28-2022

If you have questions or corrections about our property data you can call us at 775-328-2277 or email us at [exemptions@washoecounty.gov](mailto:exemptions@washoecounty.gov)

# Subject Plat Map



# Subject Prior MLS - Page 1

## MLS All Fields



**MLS #** 220008183      **Address** 325 W Coyote Dr  
**Status** SOLD              **Unit #**  
**City** Washoe Valley  
**Asking Price** \$500,000      **State** NV  
**Class** Residential          **Zip** 89704  
**Type** Single Family        **Area** 177 Washoe Valley

UnBranded Virtual Tour



## Property Information

<b>Bedrooms #</b> 3	<b>County</b> Washoe	<b>Common Interest Ownership</b> No
<b>Baths #Full or 3/4</b> 2	<b>Parcel #</b> 05040205	<b>Attached Common Wall</b> No
<b># Half Baths</b> 0	<b>Taxes \$</b> \$1,652.53	<b>Water Rights</b> No
<b># Garage</b> 2	<b>Assessment \$</b> 0.00	
<b># Carport</b> 0	<b>Within City Limits</b> No	
<b>Total Parking Cap.</b> 2	<b>Zoning Actual</b> LDS	
<b>Stories</b> 1 Story	<b>Source of Zoning</b> Assessor	The HOA fields have been renamed to CIC and moved to Page 3 of this report
<b>Unit Level</b>	<b>Horses Okay</b> Yes	
<b>Total Living Space</b> 1432	<b>Elementary School</b> Pleasant Valley	
<b>Source of SqFt</b> Assessor	<b>Middle School</b> Depoali	
<b>Price per SQFT</b> 349.16	<b>High School</b> Damonte	
<b>Year Built</b> 1979	<b>IPES</b>	
<b>Acreage</b> 0.99	<b>Coverage</b>	
<b>Construction</b> Site/Stick-Built		
<b>Xstreet/Directions</b> Eastlake S to LakeShore W to Coyote Left		

<b>CC/R Restrictions</b> Yes
<b>Unconverted Manuf. Housing Only</b>
<b>Serial #</b>
<b>HUD #</b>
<b>Personal Property Taxes</b>
<b>Width Skirting</b>

## Agent / Showing Information

<b>Agent</b> Victor Nill - 775-560-3985	<b>Showing Instructions</b> ShowingTime
<b>Agent E-mail</b> victor@snphomes.com	<b>To Show Contact</b> ShowingTime 775-324-3241
<b>Listing Office 1</b> Sierra Nevada Properties-Reno      Office: 775-689-8228	
<b>Listing Agent 2</b>	<b>Occupied By</b> Tenant
<b>Listing Agent 2 E-mail</b>	<b>Contact Name</b> Victor Nill
<b>Listing Office 2</b>	<b>Contact Phone</b> 775-560-3985

## Listing Information

<b>Comm to BB</b> 2.50	<b>CBB \$ or %</b>	<b>Original Price</b> \$525,000	<b>Listing Date</b> 6/8/2022
<b>Variable Rate</b> No		<b>Days on Market</b> 33	<b>Input Date</b> 6/8/2022 11:21 AM
<b>Sliding Scale</b> No		<b>Days On MLS</b> 33	<b>Expiration Date</b>
<b>Sale/Lease</b> For Sale		<b>Cumulative DOM</b> 33	<b>Update Date</b> 7/11/2022
<b>Listing Type</b> Exclusive Right		<b>Cumulative DOMLS</b> 33	<b>Status Date</b> 7/11/2022
<b>Possession</b> COE		<b>Agent Hit Count</b>	<b>Price Date</b> 7/11/2022
<b>Limited Service Listing</b> No		<b>Client Hit Count</b>	<b>HotSheet Date</b> 7/11/2022
<b>Special Conditions of Sale</b> None			<b>Off Market Date</b> 7/11/2022
<b>Fannie Mae First</b>			
<b>HUD</b> No			

<b>Internet Display Options</b>
<b>Internet Display</b> Y
<b>Automated Valuation</b> Yes
<b>Commentary/Reviews</b> Yes



220008183

07/19/2022

Page 1 of 3

## Subject Prior MLS - Page 2

### Features

<b>GARAGE TYPES</b>	Attached, RV Access/Parking	<b>FLOOR COVERING</b>	Ceramic Tile, Vinyl Tile, Laminate
<b>HOA AMENITIES</b>	No Amenities	<b>FOUNDATION</b>	Concrete - Crawl Space
<b>ADJOINS</b>	BLM/BIA, Street	<b>EXTERIOR</b>	Wood Siding
<b>VIEW</b>	Yes, Mountain	<b>ROOF</b>	Pitched, Composition - Shingle
<b>PERSONAL PROPERTY INCL</b>	Storage Shed	<b>HEATING/COOLING</b>	Natural Gas, Evap Cooling
<b>APPLIANCES INCL PSNL PROP</b>	Washer, Dryer, Refrigerator in Kitchen, Refrigerator in Other rm	<b>WATER HEATER</b>	Natural Gas, On Demand/Tankless
<b>INTERIOR FIXTURES</b>	Blinds - Shades, Smoke Detector(s), Filter System - Water	<b>WINDOWS</b>	Double Pane, Metal Frame, Vinyl Frame
<b>LIVING ROOM</b>	Separate/Formal, Fireplace/Woodstove/Pellet, Ceiling Fan	<b>FIREPLACE</b>	Yes
<b>DINING ROOM</b>	Living Rm Combo	<b>UTILITIES</b>	Electricity, Natural Gas, Well-Private, Septic, Internet Available
<b>FAMILY ROOM</b>	None	<b>LANDSCAPED SPRINKLERS</b>	Partially Landscaped
<b>KITCHEN</b>	Built-In Dishwasher, Garbage Disposal, Breakfast Bar, Cook Top - Electric, Single Oven Built-in	<b>FENCED</b>	Full
<b>MASTER BEDROOM</b>	Walk-In Closet, Ceiling Fan, Shower Stall	<b>PATIO/DECK</b>	None
<b>LAUNDRY AREA</b>	Kitchen	<b>EXTERIOR FEATURES</b>	Dog Run
<b>OTHER ROOMS</b>	Yes, Mud Room	<b>WATER TEST</b>	No
		<b>ACCESS</b>	Public
		<b>TOPOGRAPHY</b>	Level
		<b>OWNER(S) MAY SELL</b>	Conventional, FHA, VA, Cash

### MLS Remarks

Welcome Home to this Beautiful 3 Bedroom 2 Bath Home with Amazing Mountain Views on nearly 1 acre with plenty of room for your RV. This must-see home features laminate wood flooring, tankless water heater, newer natural gas furnace, large shed for additional storage. And No HOA!! All within a short walk to the park with tennis court, playground, and open field. Oh, did I mention the Views! This home is priced to sell so don't wait. Schedule your showing today!

### Extended Remarks

### Private Remarks

Offers will be reviewed Monday thru Friday from 9 am to 5 pm. Offers received after noon on Friday will be reviewed the following business day. Escrow is open with Joann Sundstrom of Stewart Title Company. \*\*Home has American Home Shield Seller's policy which can be transferred to Buyer at COE. Home Warranty is not included in the sale and is negotiable between parties. Benefit of Home Warranty during listing is potential to cover failures found in inspections if policy is transferred to Buyer at COE\*\*

### Sold Information

**Selling Agent** Megan Stockwell  
**Selling Office 1** Wedgewood Homes Realty - Phone: 310-640-3040  
**Selling Agent 2**  
**Selling Office 2**  
**Sell Team - Team Name**  
 220008183

07/19/2022

**Sold Price** \$485,000  
**Sold Price per SqFt** 338.69  
**How Sold** Cash  
**Contract Date** 6/16/2022  
**Closing Date** 7/11/2022

Page 2 of 3

**Subject Prior MLS - Page 3**

**CIC Section**

CIC No  
CIC Dues  
How Billed  
Transfer Fee  
Other Fee  
Setup Fee  
Special Assessments  
CIC Mgmt Company Name and Phone

**CIC 2 Section**

CIC 2  
CIC 2 Dues  
How CIC 2 Billed  
CIC 2 Transfer Fee  
CIC 2 Setup Fee  
CIC 2 Other Fee  
CIC 2 Special Assessments  
CIC 2 Mgmt Company Name and Phone

**CIC 3 Section**

CIC 3  
CIC 3 Dues  
How CIC 3 Billed  
CIC 3 Transfer Fee  
CIC 3 Setup Fee  
CIC 3 Other Fee  
CIC 3 Special Assessments  
CIC 3 Mgmt Company Name and Phone

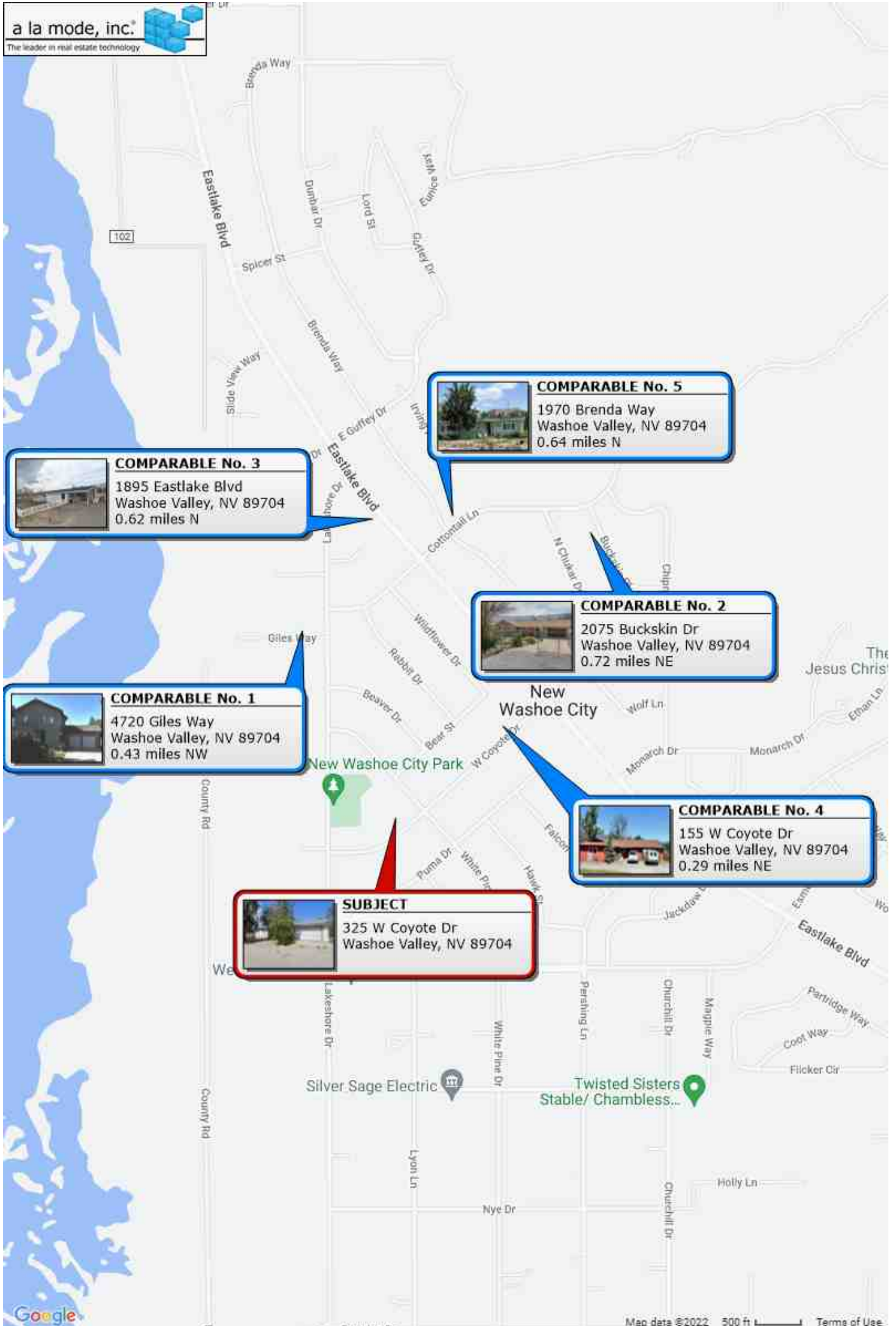
**CIC Totals**

Average Monthly Fee  
Total Transfer Fees  
Total Setup Fees 0.00  
Total Special Assessments 0.00  
Total Other Fees 0.00



# Location Map

Borrower	CHAMPERY REAL ESTATE 2015 LLC						
Property Address	325 W Coyote Dr						
City	Washoe Valley	County	Washoe	State	NV	Zip Code	89704
Lender/Client	WEDGEWOOD INC						



## Location Map

Borrower	CHAMPERY REAL ESTATE 2015 LLC						
Property Address	325 W Coyote Dr						
City	Washoe Valley	County	Washoe	State	NV	Zip Code	89704
Lender/Client	WEDGEWOOD INC						



# Appraisal License

## APPRAISER LICENSE

STATE OF NEVADA DEPARTMENT OF BUSINESS AND INDUSTRY

NOT TRANSFERABLE

REAL ESTATE DIVISION

NOT TRANSFERABLE

This is to Certify That: DIANA L SAWYER

License Number: A.0205633-RES

Is duly authorized to act as a LICENSED RESIDENTIAL APPRAISER from the issue date to the expiration date at the business address stated here in, unless the license is sooner revoked, cancelled, withdrawn, or invalidated.

Issue Date: February 18, 2021

Expire Date: February 28, 2023

In witness whereof, THE DEPARTMENT OF BUSINESS AND INDUSTRY, REAL ESTATE DIVISION, by virtue of the authority vested in it by Chapter 645C of the Nevada Revised Statutes, has caused this license to be issued with its Seal printed thereon. This license must be conspicuously displayed in place of business.

FOR: SAGE CREST APPRAISALS  
5965 CARTIER DRIVE  
RENO, NV 89511

REAL ESTATE DIVISION

SHARATH CHANDRA  
*Administrator*



**E & O Insurance**



301 E. Fourth Street, Cincinnati, OH 45202

**DECLARATIONS**  
for  
**REAL ESTATE APPRAISERS**  
**ERRORS & OMISSIONS INSURANCE POLICY**

**THIS IS BOTH A CLAIMS MADE AND REPORTED INSURANCE POLICY.**

**THIS POLICY APPLIES TO THOSE CLAIMS THAT ARE FIRST MADE AGAINST THE INSURED AND REPORTED IN WRITING TO THE COMPANY DURING THE POLICY PERIOD.**

Insurance is afforded by the company indicated below: (A capital stock corporation)

Great American Assurance Company

Note: The Insurance Company selected above shall herein be referred to as the **Company**.

Policy Number: **RAP4115640-22** Renewal of: **RAP4115640-21**

Program Administrator: **Herbert H. Landy Insurance Agency Inc.**  
**100 River Ridge Drive, Suite 301 Norwood, MA 02062**

---

Item 1. **Named Insured:** **Diana Sawyer**

Item 2. **Address:** **5965 Cartier Dr**  
**City, State, Zip Code:** **Reno, NV 89511**

Item 3. **Policy Period:** From **02/05/2022** To **02/05/2023**  
*(Month, Day, Year) (Month, Day, Year)*  
(Both dates at 12:01 a.m. Standard Time at the address of the **Named Insured** as stated in Item 2.)

Item 4. **Limits of Liability:**

- A. \$ **1,000,000** **Damages** Limit of Liability – Each **Claim**
- B. \$ **1,000,000** **Claim Expenses** Limit of Liability – Each **Claim**
- C. \$ **1,000,000** **Damages** Limit of Liability – Policy Aggregate
- D. \$ **1,000,000** **Claim Expenses** Limit of Liability – Policy Aggregate

Item 5. **Deductible** (Inclusive of **Claim Expenses**):


- A. \$ **0.00** Each **Claim**
- B. \$ **0.00** Aggregate

Item 6. **Premium:** \$ **708.00**

Item 7. **Retroactive Date** (if applicable): **02/05/2009**

Item 8. **Forms, Notices and Endorsements attached:**

**D42100 (03/15) D42300 NV (05/13) IL7324 (07/21)**  
**D42402 (05/13) D42408 (05/13) D42412 (03/17) D42413 (06/17)**  
**D42414 (08/19)**

  
Authorized Representative