

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	7420 Puritan Avenue, Las Vegas, NV 89123	Order ID	8330349	Property ID	33064510
Inspection Date	07/15/2022	Date of Report	07/16/2022		
Loan Number	50586	APN	177-10-111-044		
Borrower Name	Champery Real Estate 2015 LLC	County	Clark		

Tracking IDs					
Order Tracking ID	07.14.22 BPO	Tracking ID 1	07.14.22 BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	ronald shaw	Condition Comments	
R. E. Taxes	\$2,267		appears to be in average to good exterior condition
Assessed Value	\$90,421		
Zoning Classification	sfr		
Property Type	SFR		
Occupancy	Occupied		
Ownership Type	Fee Simple		
Property Condition	Average		
Estimated Exterior Repair Cost	\$0		
Estimated Interior Repair Cost	\$0		
Total Estimated Repair	\$0		
HOA	No		
Visible From Street	Visible		
Road Type	Public		

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments	
Local Economy	Stable		There was has been a 30 year inventory supply shortage over the last 2 years. With such an inventory supply shortage, recommended list/sale prices have quickly increased due to high property demand. However, property listings have been on the rise, but still not in line with recent Sold properties for a more stable market. Property values have risen from 30-50% (depending on the area) over the last 1-2 years per GLVAR MLS source. Mostly conventional loans are being used for financing. Subject is located near schools, shopping, casino and parks. If gated or patrolling security, I ALWAYS m...
Sales Prices in this Neighborhood	Low: \$415,000 High: \$699,000		
Market for this type of property	Increased 15 % in the past 6 months.		
Normal Marketing Days	<30		

Neighborhood Comments

There has been a 30 year inventory supply shortage over the last 2 years. With such an inventory supply shortage, recommended list/sale prices have quickly increased due to high property demand. However, property listings have been on the rise, but still not in line with recent Sold properties for a more stable market. Property values have risen from 30-50% (depending on the area) over the last 1-2 years per GLVAR MLS source. Mostly conventional loans are being used for financing. Subject is located near schools, shopping, casino and parks. If gated or patrolling security, I ALWAYS make every attempt and effort to gain entry past security, which I normally do.

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	7420 Puritan Avenue	1014 Thornfield Lane	1114 Concertino Ave	1866 Chestnut Lane
City, State	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV
Zip Code	89123	89123	89123	89123
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	1.09 ¹	0.73 ¹	1.26 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$538,000	\$499,990	\$574,900
List Price \$	--	\$538,000	\$499,900	\$549,900
Original List Date		05/26/2022	07/13/2022	06/08/2022
DOM · Cumulative DOM	-- · --	35 · 51	2 · 3	37 · 38
Age (# of years)	35	29	30	44
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Beneficial ; Residential	Beneficial ; Public Trans.	Beneficial ; Residential	Beneficial ; Residential
View	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential
Style/Design	1 Story ranch	1 Story ranch	1 Story ranch	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	1,869	2,134	1,864	1,673
Bdrm · Bths · ½ Bths	4 · 2	5 · 2 · 1	3 · 2	4 · 2
Total Room #	7	8	7	7
Garage (Style/Stalls)	None	None	None	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	Pool - Yes	Pool - Yes	--	--
Lot Size	0.17 acres	0.20 acres	0.16 acres	0.53 acres
Other	0	0	0	0

* 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** RV parking, a pool and spa, and no home owner's association located in Silverado Ranch then look no further! This beautiful home features 2,134 square feet, 5 bedrooms, 3 baths, 2 car garage, soaring vaulted ceilings, a formal living and dining room, family room, gourmet kitchen and so much more. This home has undergone a transformation consisting of new interior and exterior paint, new landscaping in the front yard and the backyard, new cabinets in the kitchen, and so much more. Last but not least this home is conveniently located less than 10 minutes from McCarran International Airport (now known as Reed) and within 15 minutes from the Las Vegas Strip. Dining, shopping, freeways, and parks are either within walking distance or a 5 minute drive.
- Listing 2** Amazing well kept 1800+ 1 story home, 3bed/2bath, 3 car garage with built in cabinets. Gorgeous backyard with covered patio and established trees. Bright open floor plan with soaring vaulted ceilings and pot shelves. Spacious oversized primary bedroom with sliding glass door access to backyard, bathroom with separate tub/shower with walk in closet. Family room with fireplace, formal living rm, dining rm and nice size secondary bedrooms. Upgraded with 16" porcelain tile throughout with newer carpet in bedrooms. All appliances, Convection oven and washer/dryer stay. Close to strip, airport, Raider's stadium. No HOA. Sold As Is.
- Listing 3** This single story ranch style home has 4 beds / 2 full baths & 3-car garage, and almost 1,700 square feet of clean and well maintained functional space! HVAC system and water heater both fairly new! Great opportunity to start your own garden or grow your own food with multiple fully irrigated raised planting beds! Plenty of space for all of your toys.....RV's, boats, cars, 4-wheelers and much more! Did I mention all of producing fruit trees throughout the property?? You can't go wrong here....don't miss this opportunity while it lasts

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	7420 Puritan Avenue	1857 Citation Circle	528 Drift Stone Ave	7991 Hackberry Dr
City, State	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV	Las Vegas, NV
Zip Code	89123	89123	89123	89123
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	1.22 ¹	0.32 ¹	1.24 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$530,000	\$555,000	\$535,000
List Price \$	--	\$530,000	\$555,000	\$549,000
Sale Price \$	--	\$530,000	\$545,000	\$540,000
Type of Financing	--	Conv	Conv	Conv
Date of Sale	--	07/07/2022	06/14/2022	06/10/2022
DOM · Cumulative DOM	-- · --	6 · 36	10 · 39	68 · 126
Age (# of years)	35	44	27	34
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential
View	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Power Lines	Beneficial ; Power Lines
Style/Design	1 Story ranch	1 Story ranch	1 Story ranch	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	1,869	1,754	1,931	1,900
Bdrm · Bths · ½ Bths	4 · 2	3 · 2	3 · 2	4 · 2
Total Room #	7	7	7	7
Garage (Style/Stalls)	None	None	None	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	Pool - Yes	--	Pool - Yes	Pool - Yes
Lot Size	0.17 acres	0.49 acres	0.14 acres	0.17 acres
Other	0	0	0	0
Net Adjustment	--	\$0	\$0	\$0
Adjusted Price	--	\$530,000	\$545,000	\$540,000

* Sold 3 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** This single story home sits on nearly a half acre and is awaiting your finishing touches. With NO HOA, there are endless possibilities on this cul de sac of only 4 homes. Feel free to park toys such as RVs and boats. With 3 car garage and extended driveway, there is plenty of room. The backyard is unfinished, but has plenty of space to create the backyard retreat of your dreams. The kitchen and laundry room were updated in early 2021 featuring new countertops, recessed lighting, fresh paint, kitchen island, and more. Location provides I-215 access at Windmill or Warm Springs. This home is waiting for its new owner to provide the final touches on a fantastic property.
- Sold 2** 3 BEDROOM HOME IN THE HEART OF LAS VEGAS* SINGLE STORY SITS ON 6,098 SQFT LOT W WALKING DISTANCE TO SCHOOLS & RESTAURANTS** VERY CLEAN HOME MOVE-IN READY W 3 BEDROOM & 2 FULL BATH* OPEN KITCHEN W BREAKFAST BAR ISLAND ALONG W UPDATED GRANITE COUNTERTOP & NEW KITCHEN SINK, NEW KITCHEN CABINETS & APPLIANCES- ALL STAY* VAULTED CEILINGS & SKYLIGHT IN LIVING ROOM COMPLIMENT THE OPEN & AIRY FLOOR PLAN* COZY 3 WAY FIREPLACE IN LIVING/ DINING AREA & FAMILY ROOM, NEW VINYL TILE THROUGHOUT, SHUTTERS W SECURITY BARS ALL OVER THE ENTIRE HOUSE, PRIMARY BEDROOM W CLOSET & SITTING AREA * PRIMARY BATHROOM NEWLY UPDATED W DOUBLE SINKS & ELECTRIC WINDOW COVER. EASY MAINTAINED MATURE ARTIFICIAL FRONT & BACK YARD* ASTONISHING BACKYARD W NEWLY PAINTED COOLING DECK & RE-PLASTERED POOL & HEATED POOL/SPA, COVER PATIO W MANUAL SHADES * 2 CAR GARAGE W NEWLY SURFACED FLOOR, BUILT-IN CABINETS W WORKSOP AREA, NEW WATER HEATER & WATER FILTER. NO HOA AREA ACCESS TO I-15, I 215.
- Sold 3** Beautiful marble tile floors thru-out, custom tile work all baths, upgraded wood tile flooring in bedrooms. Built in office area off living room. Kitchen has granite tops & lots of cabinets. Awesome wet bar in living area. Relaxing, roomy back yard w/large pool w/separate enclosure. NO HOA. Lots of pride of ownership in surrounding homes

Subject Sales & Listing History

Current Listing Status	Not Currently Listed	Listing History Comments					
Listing Agency/Firm		last sold on 10/24/2011 for \$127,500					
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	\$539,000	\$539,000
Sales Price	\$537,000	\$537,000
30 Day Price	\$520,000	--
Comments Regarding Pricing Strategy		
<p>Property values were rising rapidly and appears to of leveled off at record high values. There is still a low inventory supply – 30 year low which lead to a high demand. The Sold and List COMPS used in this report are most similar in condition to subject based on the information I have been provided and information I have obtained from the MLS and other various resources. Any external influences or different financing does not have an impact on marketability or value unless otherwise stated in this report. Attempted to use Sold and List COMPS in subject sub-division first, if not available, then I went out up to a 1 mile radius per MLS map and up to 6 months in time. In addition, Low days on market for most of the Sold and List COMPS contributed toward the recommended list price. All COMPS used in this report are most similar in GLA, style, year built, lot size, bedroom count and location that I could locate per MLS/Tax Star and other resources. Average Days on market were calculated using the most recent sold and list COMPS within subject sub-division/area and going back 6 months in time. Any items out of criteria tolerance (used the best and only available COMPS) may or may not be due to subject similarity, type of financing used or the inventory supply shortage which has no effect on the value unless otherwise noted in BPO report. As a result, some of the information provided is estimated. As a result of this report being my subjective opinion and I am NOT a licensed appraiser there will also be no price adjustments due to many unknowns such as condition and upgrades that I cannot completely confirm. Also, if no adjustments are made then there is no possibility that it will affect overall value. For a more accurate recommended list/sale price I would suggest an interior BPO and/or full appraisal. If unable to bracket per customary procedures it's most likely a result of subject uniqueness and/or the inventory supply shortage.</p>		

Clear Capital Quality Assurance Comments Addendum

Reviewer's The broker's as-is conclusion reflects the market for the subject. Comps are within a reasonable distance, relatively current, and accurately reflect
Notes the subject's defining characteristics. Thus, the as-is conclusion appears to be adequately supported.

Subject Photos



Front



Address Verification



Side



Side



Side



Street

Listing Photos

L1 1014 thornfield lane
Las Vegas, NV 89123



Front

L2 1114 concertino ave
Las Vegas, NV 89123



Front

L3 1866 chestnut lane
Las Vegas, NV 89123



Front

Sales Photos

S1 1857 citation circle
Las Vegas, NV 89123



Front

S2 528 drift stone ave
Las Vegas, NV 89123



Front

S3 7991 hackberry dr
Las Vegas, NV 89123



Front

ClearMaps Addendum

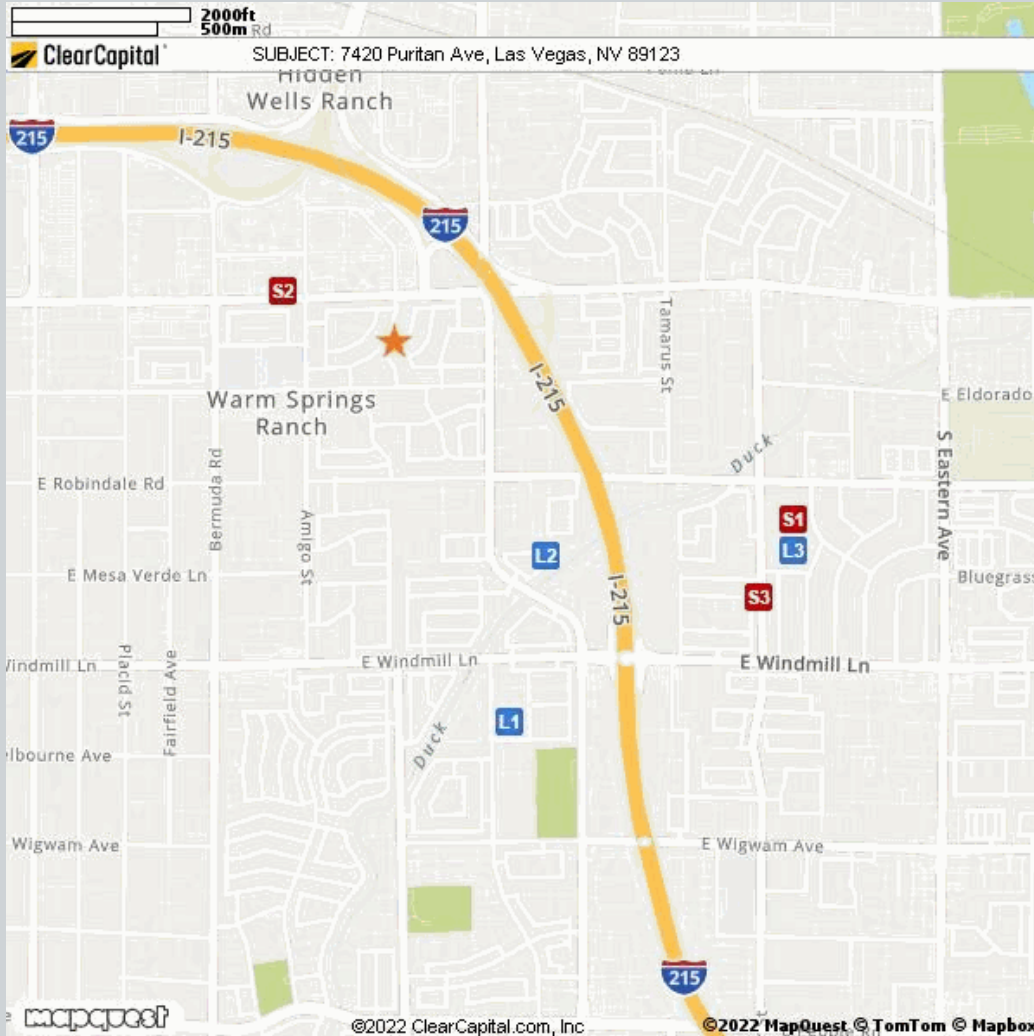
Address ★ 7420 Puritan Avenue, Las Vegas, NV 89123

Loan Number 50586

Suggested List \$539,000

Suggested Repaired \$539,000

Sale \$537,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	7420 Puritan Avenue, Las Vegas, NV 89123	--	Parcel Match
L1 Listing 1	1014 Thornfield Lane, Las Vegas, NV 89123	1.09 Miles ¹	Parcel Match
L2 Listing 2	1114 Concertino Ave, Las Vegas, NV 89123	0.73 Miles ¹	Parcel Match
L3 Listing 3	1866 Chestnut Lane, Las Vegas, NV 89123	1.26 Miles ¹	Parcel Match
S1 Sold 1	1857 Citation Circle, Las Vegas, NV 89123	1.22 Miles ¹	Parcel Match
S2 Sold 2	528 Drift Stone Ave, Las Vegas, NV 89123	0.32 Miles ¹	Parcel Match
S3 Sold 3	7991 Hackberry Dr, Las Vegas, NV 89123	1.24 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.
9. Clear Capital and our mutual customers greatly appreciate your expertise. If you cannot

Report Instructions - cont.

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	Todd Carlson	Company/Brokerage	Anchor Realty Group
License No	S.0068760	Address	480 Delamere Way Las Vegas NV 89123
License Expiration	12/31/2022	License State	NV
Phone	7022104728	Email	toddcarlson@cox.net
Broker Distance to Subject	1.98 miles	Date Signed	07/15/2022

/Todd Carlson/

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: **Todd Carlson** ("Licensee"), **S.0068760** (License #) who is an active licensee in good standing.

Licensee is affiliated with **Anchor Realty Group** (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: **7420 Puritan Avenue, Las Vegas, NV 89123**
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: **July 16, 2022**

Licensee signature: **/Todd Carlson/**

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.