

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.

<b>Address</b>	124 Rowan Drive, Caliente, NV 89008	<b>Order ID</b>	9103445	<b>Property ID</b>	34969234
<b>Inspection Date</b>	02/03/2024	<b>Date of Report</b>	02/04/2024		
<b>Loan Number</b>	54256	<b>APN</b>	003-171-05		
<b>Borrower Name</b>	Champery Real Estate 2015 LLC	<b>County</b>	Lincoln		

**Tracking IDs**

<b>Order Tracking ID</b>	1.9_UpdatedAtlasBPOs	<b>Tracking ID 1</b>	1.9_UpdatedAtlasBPOs
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--

**General Conditions**

<b>Owner</b>	Champery Real Estate 2015 LLC	<b>Condition Comments</b>	
<b>R. E. Taxes</b>	\$845	The subject is in average condition with no signs of deferred maintenance visible from exterior inspection.	
<b>Assessed Value</b>	\$65,889		
<b>Zoning Classification</b>	Residential		
<b>Property Type</b>	SFR		
<b>Occupancy</b>	Occupied		
<b>Ownership Type</b>	Fee Simple		
<b>Property Condition</b>	Average		
<b>Estimated Exterior Repair Cost</b>			
<b>Estimated Interior Repair Cost</b>			
<b>Total Estimated Repair</b>			
<b>HOA</b>	No		
<b>Visible From Street</b>	Visible		
<b>Road Type</b>	Public		

**Neighborhood & Market Data**

<b>Location Type</b>	Rural	<b>Neighborhood Comments</b>	
<b>Local Economy</b>	Stable	The subject is located in rural location that does not have close proximity to schools, shops and major highways. The market is currently Stable. The average marketing time for similar properties in the subject area is 120 days.	
<b>Sales Prices in this Neighborhood</b>	Low: \$100,000 High: \$335,000		
<b>Market for this type of property</b>	Remained Stable for the past 6 months.		
<b>Normal Marketing Days</b>	<180		

### Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
<b>Street Address</b>	124 Rowan Drive	456 Bonelli Ave	246 High St	810 N Moapa Valley Blvd
<b>City, State</b>	Caliente, NV	Overton, NV	Pioche, NV	Overton, NV
<b>Zip Code</b>	89008	89040	89043	89040
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	73.87 <sup>1</sup>	22.09 <sup>1</sup>	73.07 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$199,000	\$199,000	\$230,000
<b>List Price \$</b>	--	\$199,000	\$199,000	\$230,000
<b>Original List Date</b>		02/01/2024	09/05/2023	02/01/2024
<b>DOM · Cumulative DOM</b>	-- · --	1 · 3	102 · 152	1 · 3
<b>Age (# of years)</b>	35	96	42	50
<b>Condition</b>	Average	Average	Average	Average
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,288	800	1,320	1,745
<b>Bdrm · Bths · ½ Bths</b>	3 · 2 · 1	1 · 1	3 · 1 · 1	4 · 3
<b>Total Room #</b>	8	4	7	9
<b>Garage (Style/Stalls)</b>	None	None	None	None
<b>Basement (Yes/No)</b>	No	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	--
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	0.15 acres	0.18 acres	0.15 acres	1.71 acres
<b>Other</b>	None	None	None	None

\* Listing 3 is the most comparable listing to the subject.

<sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>3</sup> 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** A nice front porch gives you ample room to sit out and watch the day go while you wave at passersby's, the backyard is just the perfect size for an easy garden. Wide RV gates on both sides give you plenty of room to park all your toys. With 1 bedroom and 1 bathroom, this residence is the epitome of cozy living.
- Listing 2** This lovely home is located in the Historic mining town of Pioche, with views overlooking the entire town. This hillside two-story home boasts 3 bedrooms/2 baths. Large primary bedroom has balcony with incredible views. Spacious and open kitchen and living room and lots of storage.
- Listing 3** Offered in its current condition, this fixer-upper boasts incredible opportunities. With four spacious bedrooms and three full bathrooms, this dwelling is perfect for an investor or growing family seeking a fresh start. The property also includes a substantial shop/garage, ideal for hobbyists or those in need of ample storage space.

### Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
<b>Street Address</b>	124 Rowan Drive	131 Clark St	270 Main St	291 Main St
<b>City, State</b>	Caliente, NV	Caliente, NV	Caliente, NV	Caliente, NV
<b>Zip Code</b>	89008	89008	89008	89008
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.27 <sup>1</sup>	0.29 <sup>1</sup>	0.26 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$159,000	\$176,900	\$201,000
<b>List Price \$</b>	--	\$159,000	\$176,900	\$201,000
<b>Sale Price \$</b>	--	\$159,000	\$176,900	\$201,000
<b>Type of Financing</b>	--	Conventional	Conventional	Conventional
<b>Date of Sale</b>	--	04/03/2023	08/14/2023	08/03/2023
<b>DOM · Cumulative DOM</b>	-- · --	30 · 30	48 · 48	32 · 32
<b>Age (# of years)</b>	35	116	85	92
<b>Condition</b>	Average	Average	Average	Average
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,288	1,054	1,176	1,020
<b>Bdrm · Bths · ½ Bths</b>	3 · 2 · 1	2 · 2	2 · 1	3 · 2
<b>Total Room #</b>	8	6	5	7
<b>Garage (Style/Stalls)</b>	None	None	None	None
<b>Basement (Yes/No)</b>	No	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	--
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	0.15 acres	0.25 acres	0.14 acres	0.14 acres
<b>Other</b>	None	None	None	None
<b>Net Adjustment</b>	--	+\$12,690	+\$10,420	+\$9,180
<b>Adjusted Price</b>	--	\$171,690	\$187,320	\$210,180

\* Sold 2 is the most comparable sale to the subject.

<sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>3</sup> 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** Beautiful, open & well-maintained home in historic Caliente. Large fenced-in grass area with mature trees. Two car carport & workshop with storage at the rear of the house. 2000/Bed, 750/bath, 2340/gla, -500/lot, 8100/age,0/garage
- Sold 2** Beautiful two bedroom one bathroom home in the heart of Caliente Nevada. Near the Park, baseball field and elementary school. Surrounded by biking, hiking, atv, motor cross and fishing. 2000/Bed, 2250/bath, 1120/gla, 50/lot, 5000/age,0/garage
- Sold 3** Cute and cozy cottage located in the heart of Historic Caliente, NV back on the market! This lovely home was completely within the last two years from the ground up! Gorgeous laminate wood flooring, bright open windows with tons of light, high ceilings with new ceiling fans through-out the home. 0/Bed, 750/bath, 2680/gla, 50/lot, 5700/age,0/garage

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed		<b>Listing History Comments</b>				
<b>Listing Agency/Firm</b>			Thw subject was listed with in a month.				
<b>Listing Agent Name</b>							
<b>Listing Agent Phone</b>							
<b># of Removed Listings in Previous 12 Months</b>	0						
<b># of Sales in Previous 12 Months</b>	0						
<b>Original List Date</b>	<b>Original List Price</b>	<b>Final List Date</b>	<b>Final List Price</b>	<b>Result</b>	<b>Result Date</b>	<b>Result Price</b>	<b>Source</b>
10/03/2023	\$194,500	--	--	--	--	--	MLS

## Marketing Strategy

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$210,000	\$210,000
<b>Sales Price</b>	\$200,000	\$200,000
<b>30 Day Price</b>	\$190,000	--
<b>Comments Regarding Pricing Strategy</b>		
<p>The subject should be sold in as-is condition. The market conditions is currently stable. Few comps available, the comps chosen were the best available and closest to the GLA, bedroom, lot size and age as the subject. The comps I have used in this report are shows current market condition. So the value I estimated would be the best value for the subject. Due to the lack of more suitable comparisons, it was necessary to exceed over 1 mile from the subject, over 6 months from inspection date, guidelines for gla, lot size, age and some recommended guidelines when choosing comparable properties. Few similar comps available within 1 miles, so it was necessary to extend the search for mileage. Sold Comps 2 and List Comps 2 are giving more weight to my estimated value due to GLA and similar market area. No Similar comps available at the price range of subject recent Active value, so it was necessary to exceed distance guidelines when choosing comparable properties.</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



Street



Street



## Subject Photos



Other

## Listing Photos

**L1** 456 Bonelli Ave  
Overton, NV 89040



Front

**L2** 246 High St  
Pioche, NV 89043



Front

**L3** 810 N Moapa Valley Blvd  
Overton, NV 89040



Front

## Sales Photos

**S1** 131 Clark St  
Caliente, NV 89008



Front

**S2** 270 Main St  
Caliente, NV 89008



Front

**S3** 291 Main St  
Caliente, NV 89008



Front

### ClearMaps Addendum

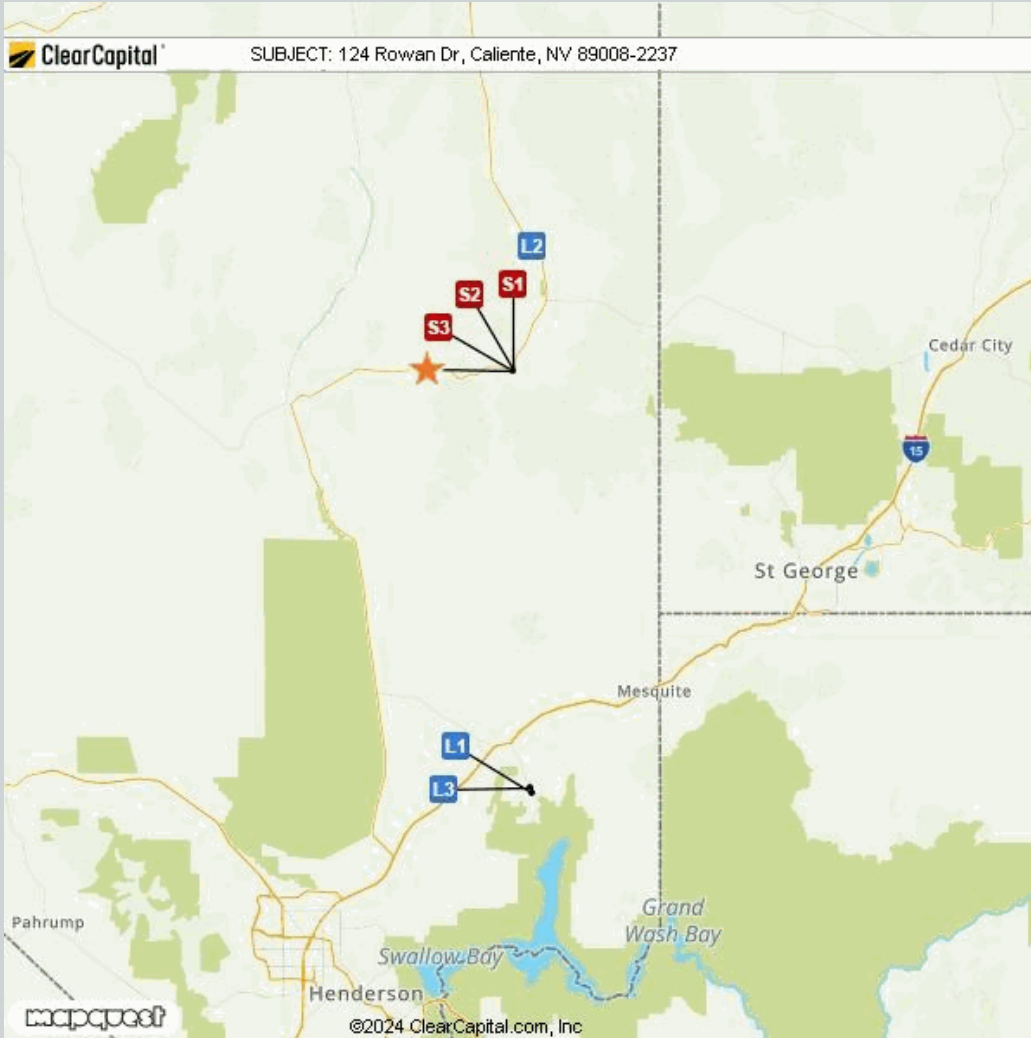
**Address** ★ 124 Rowan Drive, Caliente, NV 89008

**Loan Number** 54256

**Suggested List** \$210,000

**Suggested Repaired** \$210,000

**Sale** \$200,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	124 Rowan Drive, Caliente, NV 89008	--	Parcel Match
L1 Listing 1	456 Bonelli Ave, Overton, NV 89040	73.87 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	246 High St, Pioche, NV 89043	22.09 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	810 N Moapa Valley Blvd, Overton, NV 89040	73.07 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	131 Clark St, Caliente, NV 89008	0.27 Miles <sup>1</sup>	Street Centerline Match
S2 Sold 2	270 Main St, Caliente, NV 89008	0.29 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	291 Main St, Caliente, NV 89008	0.26 Miles <sup>1</sup>	Parcel Match

<sup>1</sup> The Comparable "Distance from Subject" value has been calculated by the Clear Capital system.

<sup>2</sup> The Comparable "Distance from Subject" value has been provided by the Real Estate Professional.

## Addendum: Report Purpose

### Market Approach and Market Time

The Market Approach of this report, as established by the customer, is: **Fair Market Price**. (See definition below.)

The Marketing Time as specified by the customer is **Typical**. (See definition below.)

Definitions:

Fair Market Price

A price at which the property would sell between a willing buyer and a willing seller neither being compelled by undue pressure and both having reasonable knowledge of relevant facts.

Distressed Price

A price at which the property would sell between a willing buyer and a seller acting under duress.

Marketing Time

The amount of time the property is exposed to a pool of prospective buyers before going into contract. The customer either specifies the number of days, requests a marketing time that is typical to the subject's market area and/or requests an abbreviated marketing time.

Typical for Local Market

The estimated time required to adequately expose the subject property to the market resulting in a contract of sale.

## Addendum: Report Purpose - cont.

**Report Instructions**

This section shows the instructions that were approved by the customer and provided to the broker prior to completing the report.

Instructions last updated: 7/17/2017

Purpose:

Please determine a fair market price for this property at which it would sell in a typical marketing time for the area.

Customer Specific Requests:

\*\*If the property is commercial or mixed use, please stop and contact Clear Capital as soon as possible\*\*

Form Help:

There are blue question marks (?) throughout this form. These are designed to offer guidance for that particular section of the form. Please click on them for help.

Comparable Requirements:

1. Please use fair market comps from the same neighborhood, block or subdivision whenever possible.
2. Please only use REO comparables if the market is driven by REOs and they are comparable in characteristics and condition.
3. Please use comps that have closed in the past 3 months to show the current market conditions or comment in the report if this is not possible. In rapidly changing markets, active listing comps should be given equal or greater weight than sold comps in your analysis.

Standard Instructions:

1. Clear Capital Code Of Conduct - Please make sure that you are always abiding by the Clear Capital Code of Conduct when completing valuation reports.
2. If the subject is currently listed, please consider all available information pertaining to the subject's condition. This information should be utilized when developing the assumption of the subject's condition.
3. Use the subject characteristics provided in the report Grid (if preloaded) to evaluate the property. This information is from a full interior appraisal and is assumed to be most accurate. If your inspection reveals obvious inaccuracies, please explain in the narrative of the report.
4. Include sufficient detail to help our mutual customer gain a complete understanding of the subject's neighborhood such as neighborhood desirability, amenities, parks, schools, commercial or industrial influences, REO activity, traffic, board-up-homes, etc.
5. Do not approach occupants or owners.
6. If the subject is a Commercial property, contact Clear Capital immediately at 530-582-5011 for direction on how to proceed with the report.
7. Please do not accept if you or your office has completed a report on this property in the last month, are currently listing this property, or have any vested interest in the subject property.
8. Clear Capital does not allow any log ins from IP addresses from foreign countries. This includes, but is not limited to; data entry services, form completion services, etc. Also, it is against Clear Capital code of conduct to share your password with anyone who is not a W2 employee in your office.
9. Clear Capital and our mutual customers greatly appreciate your expertise. If you cannot personally inspect the property, select comparables, and determine a price for the subject, please do not accept this report. Per the standards and guidelines adopted by Clear Capital and other industry leaders, the use of assistants to complete any of the aforementioned tasks is not permitted.

## Report Instructions - cont.

Due to the importance of an independent opinion of price, please do not discuss your price with anyone or be influenced by list price, pending offers, accept comp packets, repair estimates or the listing agent's opinion.

1. One current, original photo of the front of the subject 2. One address verification photo 3. One street scene photo looking down the street 4. MLS listing and sold comp photos required, please comment if no MLS.

## Broker Information

<b>Broker Name</b>	Reginald Broaden	<b>Company/Brokerage</b>	WEST COAST REALTY LLC
<b>License No</b>	B.0043579.LLC	<b>Address</b>	6135 THEATRICAL RD LAS VEGAS NV 89031
<b>License Expiration</b>	01/31/2026	<b>License State</b>	NV
<b>Phone</b>	7022184665	<b>Email</b>	westcoastrealty1@gmail.com
<b>Broker Distance to Subject</b>	99.56 miles	<b>Date Signed</b>	02/04/2024

/Reginald Broaden/

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: **Reginald Broaden** ("Licensee"), **B.0043579.LLC** (License #) who is an active licensee in good standing.

Licensee is affiliated with **WEST COAST REALTY LLC** (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: **124 Rowan Drive, Caliente, NV 89008**
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: **February 4, 2024**

Licensee signature: **/Reginald Broaden/**

**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.