### **APPRAISAL REPORT**

of

Single Family Residence at

1058 Chip Court

Minden, NV 89423

As Of:

05/19/2024

### **Prepared For:**

Clear Capital Wedgewood Inc. 2015 Manhattan Beach Blvd Suite 100 Redonddo Beach, CA 90278

### Prepared By:

David Azevedo Allied Appraising, LLC PO Box 3794 Carson City, NV 89702

35416686

**Exterior-Only Inspection Residential Appraisal Report** 

	The purpose of this summary appraisal report is to pro	<u>ovide the lender/client with an a</u>	<u>accurate, and adequately sup</u>	portea, opinic	on of the market valu	<u>ue of the subject pro</u>	perty.			
	Property Address 1058 Chip Court	(	City Minden	1	State NV Z	ip Code 894	123			
	Borrower Redwood Holdings LLC	Owner of Public Record	Raymond P	White	County	Douglas				
	Legal Description Sunridge Heights III, Phase	3, Lot 35, Block C								
	Assessor's Parcel # 1420-08-313-001		Tax Yea			axes \$ 2,734				
Ш П	Neighborhood Name The Springs			PS Code: 3						
M M	Occupant X Owner Tenant Vacant Special Assessments 0 X PUD HOA \$ 53   per year X per month									
<u></u>	Property Rights Appraised X Fee Simple Leasehold Other (describe)  Assignment Type Russhess Transaction Refrages Transaction X Other (describe) Sorvicing									
,	Assignment Type   Purchase Transaction   Refinance Transaction   X   Other (describe)   Servicing   Lender/Client Wedgewood Inc.   Address 2015 Manhattan Beach Blvd Suite 100, Redonddo Beach, CA 90278									
	Is the subject property currently offered for sale or ha					Yes X No				
	Report data source(s) used, offerings price(s), and da			iective date c	ir triis appraisar:					
	. topott data ood. soloj data, onomigo priozioj, dira datajoj. Trotarom trotada mizo									
	I did did not analyze the contract for sale	for the subject purchase trans	saction. Explain the results of	the analysis of	of the contract for sa	ale or why the analys	is was not			
	performed.									
A V										
<u>Y</u>	Contract Price \$ Date of Contract	Is the property	seller the owner of public reco	ord? Ye	es No Data So	ource(s)				
Z	Is there any financial assistance (loan charges, sale of	•	ent assistance, etc.) to be pai	id by any part	ty on behalf of the bo	orrower?Yes	No No			
5	If Yes, report the total dollar amount and describe the	items to be paid.								
	Note: Dans and the mariel assume siting of the union	hhauhaad aus wat suuwsisal.	f4							
	Note: Race and the racial composition of the neig  Neighborhood Characteristics		nit Housing Trends		One-Unit Housin	Present Land U	SA %			
	Location Urban X Suburban Rural	Property Values X Incr		Declining	PRICE AC		94 %			
5			ortage X In Balance	OverSupply		rs) 2-4 Unit	1 %			
Ž	Growth Rapid X Stable Slow	Marketing Time X Und		Over6mths	, ,	0 Multi-Family	0 %			
Y	Neighborhood Boundaries The neighborhoods of			_		5 Commercial	2 %			
S n	to the North; the Carson River on the East a					20 Other golf	3 %			
Ĕ	Neighborhood Description Subject property is located	in Sunridge backing to Sunridge	e Golf Course in Northern Dougl	las County. M	ledical facilities, shop	ping & employment				
	are available in Carson City, 5 minutes north. The eleme	entary school is 3 miles away wit	h middle & high schools located	l in Gardnervill	le. Carson City, the C	Capitol of Nevada,				
Z	has county & state employment; local opportunities in tou	urism & the service sector. Addit	tional employment is available a	at Lake Tahoe	and Reno.					
	Market Conditions (including support for the above co	onclusions) See Page 9								
_	D:	1.0	2070 ( 0)	0.15	O \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \					
	Dimensions See Site Map for Area Calculation Constitution		8970 sf Shape	Cul-De-		N;Res;				
	Specific Zoning Classification SFR-12000		otion Single Family Resid		:000 PD					
	Zoning Compliance   X   Legal     Legal Nonconfo Is the highest and best use of subject property as imp					ilt if destroyed No, describe.				
	Is the highest and best use of subject property as imp	roved (or as proposed per pla	ns and specifications) the pres	sent use?	X Yes No If N	No, describe.	Private			
ш	Is the highest and best use of subject property as imp  Utilities Public Other (describe)	roved (or as proposed per pla	ns and specifications) the pres (describe)	sent use?	X Yes No If No	No, describe.	Private			
SI F	Utilities Public Other (describe)  Electricity X Was	roved (or as proposed per pla	ns and specifications) the pres (describe)	sent use?  Off-site Impret Asphalt	X Yes No If No	No, describe.				
SITE	Utilities Public Other (describe)  Electricity X	Public Other ater X Initary Sewer X FEMA Flood Zone X	ns and specifications) the pres (describe) (	Off-site Impret Asphalty None	X Yes No If No ovementsType	No, describe.	X			
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35416686 Exterior-Only Inspection Residential Appraisal Report 449,000 There are 5 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 639.000 to\$ 330,000 There are comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 699,500 to\$ **FFATURE** COMPARABLE SALE #1 COMPARABLE SALE # 2 COMPARABLE SALE #3 **SUBJECT** Address 1058 Chip Court 3578 Long Dr 3404 Sunridge Ct 951 Chip Creek Ct Minden, NV 89423 Minden, NV 89423 Carson City, NV 89705 Minden, NV 89423 0.56 miles NE 0.46 miles SW 1.03 miles S Proximity to Subject Sale Price 645,000 560,000 699,500 0.00 330.77 sq. ft. 289.86 318.97 Sale Price/Gross Liv. Area \$ sq. ft. \$ sq. ft. sq. ft. NNMLS #230003473;DOM 65 NNMLS #240001089;DOM 97 NNMLS #240001024;DOM 196 Data Source(s) Verification Source(s) Doc: 997767/APN: 1420-08-611-015 Doc: 1007536/APN: 1420-07-160-019 Doc: 1007383/APN: 1420-18-710-070 VALUE ADJUSTMENTS DESCRIPTION DESCRIPTION DESCRIPTION **DESCRIPTION** +(-) \$ Adjustment +(-) \$ Adjustment +(-) \$ Adjustment Sale or Financing ArmLth ArmLth ArmLth Cash:0 Cash:0 Cash;0 Concessions Date of Sale/Time s06/23;c05/23 +19,350 s05/24;c04/24 s05/24;c04/24 B;Res;GlfCse +10,000 B;Res;GlfCse N;Res; B;Res;GlfCse Location Fee Simple Fee Simple Leasehold/Fee Simple Fee Simple Fee Simple Site 6970 sf 9148 sf o 12197 sf -10,000 10454 sf -10,000 N;Res; N;Res; N;Res; B;Res;Glfvw -10,000 View DT1.0;Craftsman Design (Style) DT1.0;Craftsman DT1.0;Craftsman DT1.0;Craftsman Q3 Q3 Q3 Q3 **Quality of Construction** Actual Age 25 18 23 8 -48,750 +48,300 Condition C3 C3 C4 C3 Total Bdrms. Above Grade Total Bdrms. Baths Total Bdrms. Baths Total Bdrms. Baths Baths <u>+3,0</u>00 +3,000 +3,000 Room Count 3 2.1 6 3 2.0 6 3 2.0 6 3 2.0 Gross Living Area 2,051 1.950 +5,050 1,932 +5,950 2,193 -7,100 sa. ft sa. ft sa. ft ANALYSIS Basement & Finished 0sf 0sf 0sf 0sf Rooms Below Grade **Functional Utility** Good Good Good Good FWA/Central FWA/Central Heating/Cooling FWA/Central FWA/Central **Dual Pane Dual Pane Dual Pane Energy Efficient Items Dual Pane** ES COMPARISON, Garage/Carport 2ga2dw 2ga2dw 2ga2dw 2ga2dw Porch/Patio/Deck **Uncovered Patio** Uncovered Patio Covered Patio -5,000 Uncovered Patio -5,000 Fireplaces 1 Fireplace 1 Fireplace 1 Fireplace 2 Fireplaces Landscaping Full Landscaping Full Landscaping Full Landscaping Full Landscaping X + + X + X 21,350 52.250 -29,100 Net Adjustment (Total) Adjusted Sale Price Net Adj: -3% Net Adj: 9% Net Adj: -4% 612 250 of Comparables Gross Adj: 12% 623,650 Gross Adj: 15% Gross Adj: 5% 670,400 I X did did not research the sale or transfer history of the subject property and comparable sales. If not, explain My research did X 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) Douglas County Assessor did X 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 My research Data source(s) Douglas County Assessor 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 Price of Prior Sale/Transfer MLS & Assessor Records MLS & Assessor Records MLS & Assessor Records MLS & Assessor Records Data Source(s) Effective Date of Data Source(s) 05/19/2024 05/19/2024 05/19/2024 05/19/2024 Analysis of prior sale or transfer history of the subject property and comparable sales There have been no sales of the subject property in the past 3 years. There have been no other prior sales activity of the comparable sales in the past 1 year Summary of Sales Comparison Approach See Page 9 for comments 625,000 Indicated Value by Sales Comparison Approach \$ Indicated Value by: Sales Comparison Approach \$ 625,000 Cost Approach (if developed) \$ 617,485 Income Approach (if developed) \$ Final value is based on the Sales Comparison Analysis, which reflects the behavior of buyers of similar properties. The Cost Approach is given **RECONCILIATION** little consideration due to unreliable site data. The Income Approach is not developed due to lack of gross rent multiplier (GRM) and rent data. This appraisal is made | X | "as is," subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair: 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

. as of

05/19/2024

625,000

, which is the date of inspection and the effective date of this appraisal

### **Exterior-Only Inspection Residential Appraisal Report**

GENERAL COMMENTS		
Some data gathered during my investigation is contained in my files but develop an opinion of the market value of the subject property as define		
Lender/Client in evaluation the subject property for lending purposes. The		
report is the lender/client The Intended Use is to evaluate the property		
subject to the stated Scope of Work, purpose of the appraisal, reportin	- · · · · · · · · · · · · · · · · · · ·	
Value. The intended user of this appraisal report is the lender/client.		
LIMITED INSPECTION  This appraisal is based on a limited syterior inspection of the subject of	raporty. Condition ratings are based an a superficial i	noncetion of the
This appraisal is based on a limited exterior inspection of the subject p property. Obvious and/or visible defects in and around the property, su		_
the client requires such an inspection, it is recommended a City or Coul		
electrical, HVAC, and/or plumbing), or general contractor be employed		
to report hidden conditions.		
EVITANT OF ARRENAN PROCESS		
EXTENT OF APPRAISAL PROCESS  The appraisal is based on the information gathered by the appraiser from the appraisance of the ap	am public records, other identified sources, inspection	of the subject
property and neighborhood, and selection of comparable sales within the	•	
in the Data Source section of the market grid along with the source of	•	
sources and data are considered reliable. When conflicting information		
believed to be unreliable was not included in the report nor used as a b		developed. The
Income Approach was considered in this assignment, but not develope	d.	
AMC Registration Number: AMC.0000143		
Appraiser Fee: \$220.00		
Client Fee: \$440.00		
No employee, director, officer, or agent of the lender, or any other third		
management company, or partner on behalf of the lender, shall influence		
an appraisal through coercion, extortion, collusion, compensation, instru		
not been contacted by anyone other than the intended user (lender/clie contact to make an appointment to enter the property. I agree to imme		_
electronically to Clear Capital	ulately report any unauthorized contacts either person	ially by priorie of
order out the contract of the		
COST APPROACH TO VALUE	(not required by Fannie Mae )	
COST APPROACH TO VALUE  Provide adequate information for the lender/client to replicate your cost figures and cal	· · · · · · · · · · · · · · · · · · ·	
COST APPROACH TO VALUE  Provide adequate information for the lender/client to replicate your cost figures and cal  Support for the opinion of site value (summary of comparable land sales or other meth	culations.	site sales in the
Provide adequate information for the lender/client to replicate your cost figures and cal	culations.  ods for estimating site value) There have been no similar:	
Provide adequate information for the lender/client to replicate your cost figures and cal Support for the opinion of site value (summary of comparable land sales or other meth	culations.  ods for estimating site value) There have been no similar:	
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# Allied Appraising, LLC EXTRA COMPARABLES 4-5-6

File No. 24087

35416686

Borrower Red	Borrower Redwood Holdings LLC										
Property Address 1058 Chip Court											
City	Minden	County	Douglas	State	NV	Zip Code	89423				
Lender/Client		Wedgewood Inc.	Address	2015 Manhattan Be	ach Blvd Suite	100. Redonddo Bea	ch. CA 90278				

FEATURE		SUBJECT	COMPAR			COMF	PARABLE S	SALE# 5	COMPARABLE S		
Address 1058 Chip Court			1005 Vista Ridge Ct				3434 Lor	•	3505 Long Dr		
Minder	n, NV	89423	Carson City, NV 89705			M	inden, N∖		Minden, NV 89423		
Proximity to Subject			0.24	4 mile	s NW		0.13 mil		0.22 mil		
Sale Price	\$			\$	692,000		\$	625,000	\$	,	
Sale Price/Gross Liv. Area	\$	0.00 sq. ft.	\$ 339.38	3 s	q. ft.	\$ 304	1.73 s	q. ft.		sq. ft.	
Data Source(s)			NNMLS #2	30008	3182;DOM 60	NNMLS	#230013	868;DOM 161	NNMLS #230013	3392;DOM 17	
Verification Source(s)			Doc: 1000580/	APN:	1420-08-311-003	APN	l: 1420-08	8-414-003	APN: 1420-0	8-315-004	
VALUE ADJUSTMENTS	DE	SCRIPTION	DESCRIPT	ION	+(-) \$ Adjustment	DESCRI	PTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustm	
Sale or Financing			ArmLth			List	ing		Listing		
Concessions			Cash;0			Non			None;0		
Date of Sale/Time			s09/23;c08		+13,840				Active		
Location	B:F	Res;GlfCse	N;Res;		+10,000				B;Res;GlfCse		
Leasehold/Fee Simple		ee Simple	Fee Simp		10,000	Fee S			Fee Simple		
Site		6970 sf	12632 s		-10,000			0			
View		N;Res;	B;Res;Pano						B;Res;Glfvw	-10,0	
Design (Style)		.0;Craftsman	DT1.0;Crafts		-10,000	DT1.0;Ci			DT1.0;Craftsman		
Quality of Construction	טוו.	Q3	Q3	SIIIaII	-20,390				Q3		
		23	22		-20,390				20		
Actual Age					U						
Condition	<b>T</b> . ( )	C3	C3	D-"		C			C3		
The state of the s	Total			Baths		Total Bdrm			Total Bdrms. Baths		
Room Count	6	3 2.1	6 3	2.1		6 3			6 2 2.1	+5,0	
Gross Living Area	2	,051 sq. ft.	2,039	sq. ft.	0	_,00.			2,051 sq. f	t.	
Basement & Finished		0sf	0sf			09	sf		0sf		
Rooms Below Grade											
Functional Utility		Good	Good			Go			Good		
Heating/Cooling		FWA	FWA/Cen	tral		FWA/C	Central		FWA/Central		
Energy Efficient Items	D	ual Pane	Dual Par	ne		Dual	Pane		Dual Pane		
Garage/Carport		2ga2dw	3ga3dw	/	-10,000	2ga2	2dw		2ga2dw		
Porch/Patio/Deck	Unc	overed Patio	Covered P	atio	-5,000	Uncover	ed Patio		Uncovered Patio		
Fireplaces	1	Fireplace	1 Firepla	ce		2 Firep	alaces	-5,000	2 Fireplaces	F 0	
						<u>2</u>	Jiaces	-5,000		-5,0	
Landscaping			Full Landsca					-5,000			
Landscaping		Landscaping	Full Landsca			Full Land		-5,000	Full Landscaping	-5,0	
. •				aping	\$ -31.550	Full Land	dscaping		Full Landscaping		
Net Adjustment (Total)			+ X .	aping	\$ -31,550	Full Land	dscaping	\$ -5,000	Full Landscaping	<del>-</del>	
Net Adjustment (Total) Adjusted Sale Price			+ X - Net Adj: -5%	aping -		Full Land + X Net Adj: -	dscaping	\$ -5,000	Full Landscaping  + X -  Net Adj: -2%	\$ -10,000	
Net Adjustment (Total)			+ X .	aping -		Full Land	dscaping		Full Landscaping		
Net Adjustment (Total) Adjusted Sale Price of Comparables	Full	Landscaping	+ X - Net Adj: -5% Gross Adj : 1	aping	\$ 660,450	Full Land + X Net Adj: -' Gross Adj	dscaping  1% : 1%	\$ -5,000 \$ 620,000	Full Landscaping  + X -  Net Adj: -2%	\$ -10,000	
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Net Adjustment (Total) Adjusted Sale Price of Comparables  Report the results of the re	Full	Landscaping  and analysis of	+ X - Net Adj: -5% Gross Adj : 1	aping  1%  transfe	\$ 660,450	Full Land  + X  Net Adj: -  Gross Adj  iect property	dscaping  - 1% : 1% and compa	\$ -5,000 \$ 620,000	Full Landscaping  + X -  Net Adj: -2%  Gross Adj: 3%	\$ -10,000	
Net Adjustment (Total) Adjusted Sale Price of Comparables  Report the results of the re ITEM  Date of Prior Sale/Transfel	Full	Landscaping  and analysis of	+ X Net Adj: -5% Gross Adj: 1 the prior sale or	aping  1%  transfe	\$ 660,450	Full Land  + X  Net Adj: -  Gross Adj  iect property	dscaping  - 1% : 1% and compa	\$ -5,000 \$ 620,000 arable sales	Full Landscaping  + X -  Net Adj: -2%  Gross Adj: 3%	\$ -10,000	
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### **Exterior-Only Inspection Residential Appraisal Report**

File No. 24087 3541668

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 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.

Page

File No. 24087 **Exterior-Only Inspection Residential Appraisal Report** 35416686

### 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** File No. 24087 35416686

- 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	1 / / /	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature	Dan X Xub	Signature
Name	David Azevedo	Name
	Allied Appraising, LLC	Company Name
Company Address	PO Box 3794	Company Address
	Carson City, NV 89702	
Telephone Number	775 782-3844	Telephone Number
Email Address	david_allied@frontier.com	Email Address
Date of Signature and Re	eport05/20/2024	Date of Signature
Effective Date of Apprais	al05/19/2024	State Certification #
State Certification #	A.0007804-CR	or State License #
or State License #		State
or Other (describe)	State #	Expiration Date of Certification or License
State	NV	
Expiration Date of Certific	cation or License04/30/2026	
		SUBJECT PROPERTY
ADDRESS OF PROPER	TY APPRAISED	
	1058 Chip Court	Did not inspect exterior of subject property
	Minden, NV 89423	Did inspect exterior of subject property from street
		Date of Inspection
	SUBJECT PROPERTY \$ 625,000	
LENDER/CLIENT		
	Clear Capital	COMPARABLE SALES
	Wedgewood Inc.	
Company Address	2015 Manhattan Beach Blvd Suite 100	Did not inspect exterior of comparable sales from street
	Redonddo Beach, CA 90278	Did inspect exterior of comparable sales from street
Email Address		Date of Inspection
		E : 14 E 0055 14 L0005

**Market Conditions Addendum to the Appraisal Report** 

File No. 24087 **t** 35416686

				and the second section is						
	The purpose of this addendum is to provide the lende			•	nas a	na conditions p	revai	ent in the s	ubject	Į.
	neighborhood. This is a required addendum for all ap		effective date on or	after April 1, 2009.						
	Property Address 1058 Chip (	Court	City	Minden	S	tate NV		ZIP Code		89423
	Borrower Redwood Holdings LLC									
	Instructions: The appraiser must use the information	n required on this form	as the hasis for his/	her conclusions and m	ust n	rovide support	or the	se conclus	ions	renarding
	* *				-					
	housing trends and overall market conditions as repo	-		•						
	it is available and reliable and must provide analysis a		•						•	
	explanation. It is recognized that not all data sources	will be able to provide	data for the shaded	areas below; if it is ava	ailabl	e, however, the	appra	aiser must i	nclud	e that data
	in the analysis. If data sources provide all the required	d information as an ave	erage instead of the	median, the appraiser	shou	d report the av	ailabl	e figure and	d iden	tifv it as an
	average. Sales and listings must be properties that co		-					-		-
							<del>c</del> u by	a prospect	ועם טנ	iyer or the
	subject property. The appraiser must explain any ano				torec					
	Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months		_		Trend		
	Total # of Comparable Sales (Settled)	13	1	8		Increasing	X	Stable		Declining
	Absorption Rate (Total Sales/Months)	2	0	3	$\overline{}$	Increasing		Stable		Declining
	Total # of Comparable Active Listings	3	9	6		Declining		Stable	X	Increasing
			-	-	$\vdash$		$\vdash$			
	Months of Housing Supply (Total Listings/Ab. Rate)	1.50	0.00	2.00		Declining		Stable	X	Increasing
	Median Sales & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months		0	verall	Trend		
<u>ග</u>	Median Comparable Sales Price	\$578,000	\$525,000	\$553,500	$\mid \rangle$	Increasing		Stable		Declining
ANALYSIS	Median Comparable Sales Days on Market	50	38	73		Declining	X	Stable		Increasing
$\Box$		\$509,999	\$479,500	\$495,000					V	
₹	Median Comparable List Price				<u> </u>	Increasing	Н	Stable	X	Declining
⋖	Median Comparable Listings Days on Market	63	95	37	)	Declining		Stable		Increasing
య	Median Sale Price as % of List Price	98.15%	99.24%	98.07%		Increasing	X	Stable	╙╻	Declining
공	Seller-(developer, builder, etc.) paid financial assistar	ice prevalent?	Yes X	No		Declining	X	Stable		Increasing
EARCH	Explain in detail seller concessions trends for the pas				oree				nete	s. caomig
М		t 12 months (e.g. selle	i continuations incres	2350 110111 370 tO 370, If	ıcıed	only use of buy	uUWII	s, wosing C	USIS	
ESI	condo fees, options, etc.)									
~	Seller concessions and interest buy downs l			t 12 months as inte	eres	rates have	beer	increasi	ng.	Average
崮	concessions have increased from ~1% to ~3	3% over this time i	period					_		_
Z										
MARK										
≥			7							
	Are foreclosure sales (REO sales) a factor in the mark	ket? Yes X	No If yes, expl	ain (including the trend	ls in	istings and sale	s of f	oreclosed p	oropei	rties).
	REO and Short Sales currently comprise les	s than 1% of the s	subject market.	Recent trends have	e res	sulted in few	er Ri	EO prope	rties	and Short
	Sale properties.									
	Care properties.									
	Cite data sources for above information.									
	Nambana Navada Multipla Listina Camilas									
	Northern Nevada Multiple Listing Service									
	Northern Nevada Multiple Listing Service									
	Northern Nevada Multiple Listing Service  Summarize the above information as support for your	conclusions in the Ne	ighborhood section of	of the appraisal report	form.	If you used any	v addi	tional infor	natior	n, such as
	Summarize the above information as support for your		•							n, such as
	Summarize the above information as support for your an analysis of pending sales, and/or expired and with	drawn listings, to form	ulate your conclusion	ns, provide both an exp	olana	ion and suppor	t for y	our conclu	sions.	
	Summarize the above information as support for your an analysis of pending sales, and/or expired and with The above data is insufficient to draw any m	drawn listings, to form neaningful conclus	ulate your conclusion ions about 'trend	ns, provide both an exp s'. Therefore a mi	olana uch	ion and suppor wider analys	t for y is ind	our conclu	sions. ompe	eting
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# Allied Appraising, LLC COMMENT ADDENDUM

File No. 24087 35416686

Borrower Redwood Holdings LLC

Property Address 1058 Chip Court

City Minden County Douglas State NV Zip Code 89423

Lender/Client Wedgewood Inc. Address 2015 Manhattan Beach Blvd Suite 100, Redonddo Beach, CA 90278

#### **COMMENTS ON MARKET CONDITIONS:**

An analysis of all 814 closed sales over the past 12 months in the cities of Minden and Carson City indicates that median home prices have been increasing over the past 12 months at a rate of approximate 3% over this time period. The median home sales price for the period of 6-12 months from the effective date was \$549,975. The median home sales price for the period of 0-3 months from the effective date was \$564,950. Cash sales have been increasing as interest rates have been increasing as well as an increase in buyer concessions and interest-rate buydowns.

#### **COMMENTS ON SALES COMPARISON ANALYSIS:**

A sales/time adjustment of 0.25% per month has been applied due to currently increasing market conditions. Location and view adjustments based on paired sales analysis. Site adjusted at \$10K per tenth acre (rounded) and based on paired sales analysis.

Comp #1 is located in the same subdivision as the subject. It has superior condition due to age but still falls within guidelines for "C3" rating. Condition adjusted at \$25 per sf and based on paired sales analysis.

Comp #2 is located in the competing neighborhood of Sunridge. This community is not a gated subdivision. It has a larger site. It has inferior condition due to lack of updated flooring. Condition adjusted at \$25 per sf and based on paired sales analysis. It has a covered patio.

Comp #3 is located in the gated subdivision of L'Adagio. It has a larger site and backs the golf course.

Comp #4 is located is located in the competing neighborhood of Sunridge. This community is not a gated subdivision. It is located at an elevated site with panoramic valley views and views of the golf course. It has a larger site and a covered patio with a 3 car garage.

Comps #5 & #6 are active listings of homes with similar age, quality, condition, and GLA as the subject in The Springs subdivision.

Room count at \$5K per bedroom/full bath and \$3K per half-bath and based on paired sales analysis. GLA adjusted at \$50 per sf and based on paired sales analysis. FP adjustment based on cost-of-amenity minus depreciation Patio and garage adjustments based on paired sales analysis.

Most weight (approx 70%) is given to Comp #1 as is the most recent and comparable sale in The Springs. Less weight (approx 10% each) are given to Comps #2, #3 & #4 as they are outside the subdvision but each provide insight into various features and amenities of the subject property. Little consideration is given to active listings as final sales price (if any) can not be determined. However, they do provide insight into homes of similar GLA, quality and condition are being marketed for at the present time.

#### PREDOMINANT VALUE:

The subject neighborhood contains a wide variety of properties. All of which sell at multiple price points. The predominant price shown on page one indicates the "mode", a statistical term referring to the most frequently occurring variant in a data set, for the neighborhood. This typically has nothing to do with the subject's relationship within the neighborhood, and should not be considered a benchmark for an over or under improvement. The subject's estimate of market value is within the low to high price range for this area, and is considered an appropriate improvement.

#### **HIGHEST AND BEST USE ANALYSIS:**

The subject zoning code is SFR 12,000PD, Single Family Residential 12,000 sf minimum lot size with PUD overlay as verified by the Douglas County Assessor. The subject as improved is a legally permissible use based on its current zoning. The lot size, shape, physical condition and land to building ratio allow the present structure and indicate a good utilization of the improvements. Based upon the current market conditions, the present use as a single family residence is its financially feasible and maximally productive use. The highest and best use is its present use.

#### **REASONABLE EXPOSURE TIME:**

Exposure time is always presumed to precede the effective date of the appraisal. It is the estimated length of time the property would have been offered on the market, prior to the hypothetical sale, at the appraised value, on the effective date of the appraisal. It is a retrospective estimate based on an analysis of past events assuming a competitive and open market. This includes not only adequate, sufficient and reasonable time, but adequate, sufficient and reasonable effort. It is often expressed as a range and is based on the following:

- 1. Statistical information about days on the market, most commonly obtained from the local Multiple Listing Service.
- 2. Information gathered through sales verification.
- 3. Interviews with market participants.

Under current market conditions, the reasonable exposure time for the subject property is approximately 90 to 120 days. This is based on the analyses of current market trends in the general area and takes into account the size, condition and price range of the subject property and surrounding area. It presupposes that the listed price would be at or near the appraised value. It also assumes aggressive professional marketing by reputable local real estate offices.

The appraisal "inspection" is a value inspection and is no substitute for an engineering inspection. While the appraiser neither sees nor has been told of any obvious defect not otherwise reported, the appraisers are not experts in identification of such items and the appraiser recommends the property have an inspection by a certified home or property inspector and a structural engineer. The appraiser reserves the right to alter this report upon the client providing that home or property inspection or structural inspection report. The appraiser assumes all structural, system, or HVAC systems are in good working order if no such report is provided.

## Allied Appraising, LLC COMMENT ADDENDUM

File No. 24087 35416686

 Borrower
 Redwood Holdings LLC

 Property Address
 1058 Chip Court

 City
 Minden
 County
 Douglas
 State
 NV
 Zip Code
 89423

 Lender/Client
 Wedgewood Inc.
 Address
 2015 Manhattan Beach Blvd Suite 100, Redonddo Beach, CA 90278

Line item adjustments are not the market value of a line item, but rather are the premiums or discounts realized in the market as of the effective date, for the marginal utility of a difference between comparable properties. The adjustment extracted is not to be misused to assess home improvement or remodeling projects, and the market recognizes different premiums or discounts during different market cycles and at various times along a market condition trend line. Typically highly comparable properties recognize lower premiums and discounts for marginal utility than properties that are much less comparable to each other.

The opinion of market value and data included within this report are conditioned upon data available to me at the time of inspection and assumptions based on that available data. I reserve the right to amend this report should relevant data come to my attention at any time subsequent to the completion of this appraisal report.

#### 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 client listed above and any others that may be identified by the client that could have a need to rely on the information contained in the appraisal report.

I attempt to always utilize the best, most similar and recent market data in my appraisals, as obtained from the county assessor's office records, local multiple listing services, local real estate professionals and my own database of market sales/activity.

There is no evidence of any agricultural activity or that the property is income producing at this time. Subject can be rebuilt to current use if destroyed.

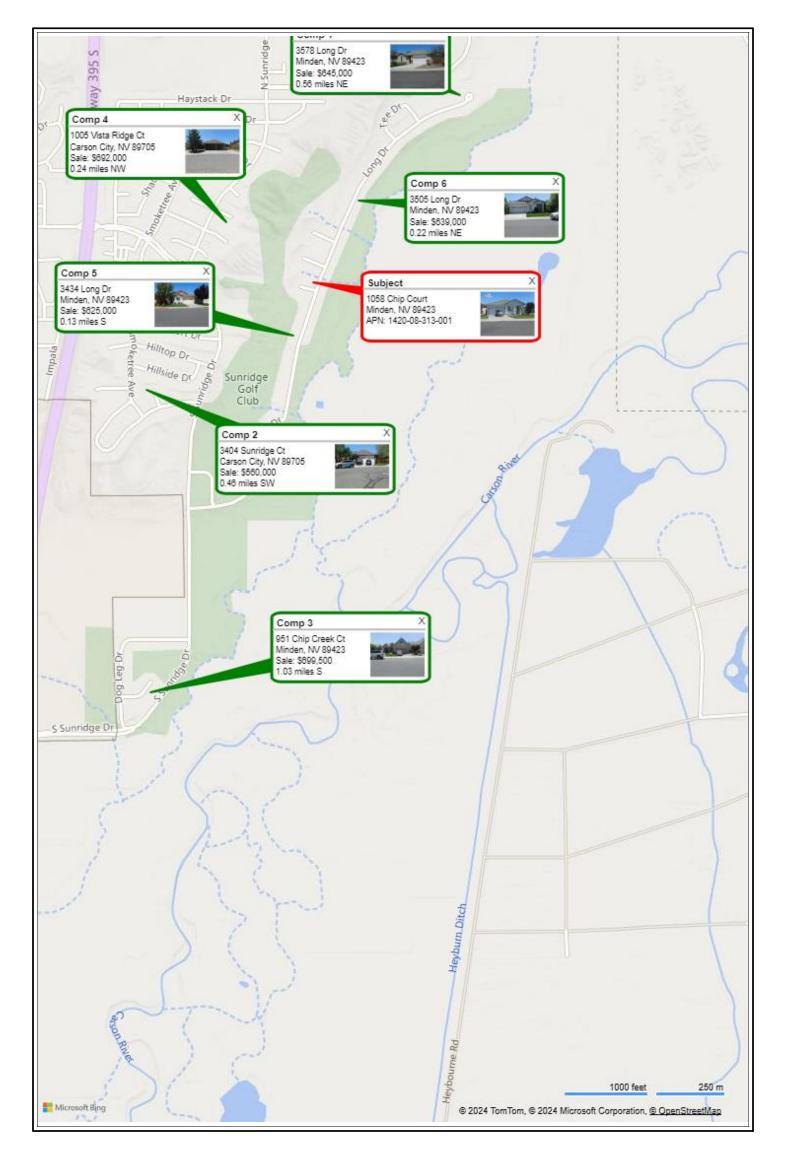
The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he makes no guarantees, express or implied, regarding this determination.

# Allied Appraising, LLC LOCATION MAP ADDENDUM

File No. 24087 35416686

Borrower Redwood Holdings LLC

Property Address	1058 Chip Court						
City Minden		County	Douglas	State	NV	Zip Code	89423
Lender/Client We	dgewood Inc.	,	Address	2015 Manhattan Bea	ch Blvd Suite 10	00, Redonddo Bea	ch, CA 90278



# Allied Appraising, LLC Aerial Map

File No. 24087 35416686

Borrower Redwood Holdings LLC

Property Address 10	058 Chip Court					
City Minden	County	Douglas	State	NV	Zip Code	89423
Lender/Client Wedge	ewood Inc.	Address	2015 Manhattan B	each Blvd Suite	100, Redonddo B	each, CA 90278



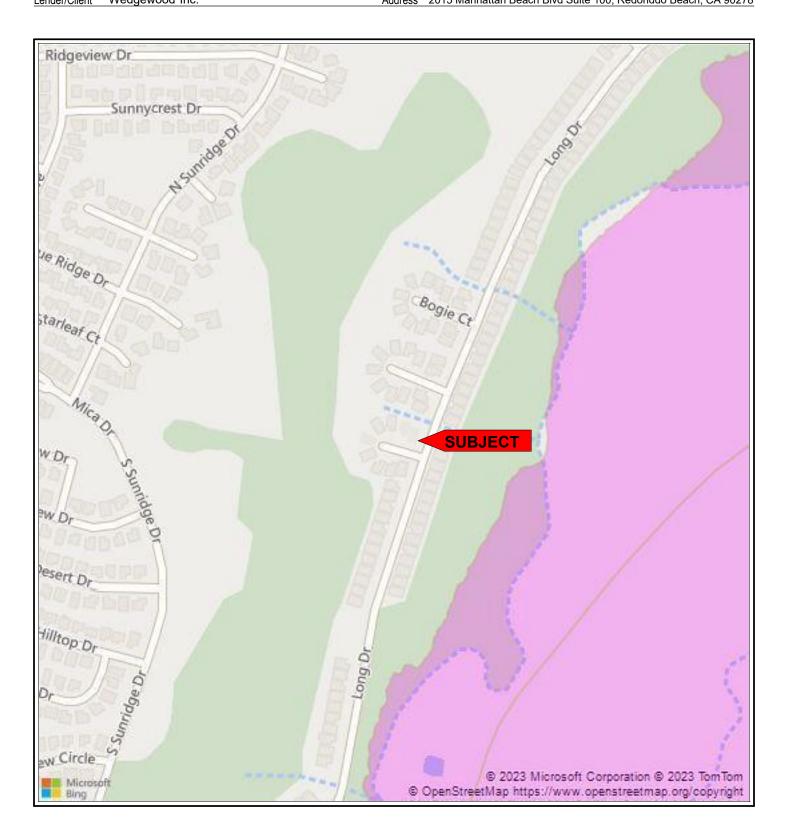
#### Allied Appraising, LLC

#### FLOOD MAP ADDENDUM

File No. 24087 35416686

Borrower Redwood Holdings LLC

Property Address	1058 Chip Court							
City Minden		County	Douglas	State	NV	Zip Code	89423	
Lender/Client Wed	daewood Inc		Address	2015 Manhattan	Reach Blvd Suite	100 Redonddo F	Reach CA 9027	g



Floo	d Map Legends									
Flood Zones										
	Areas inundated by 100-year flooding									
	Areas inundated by 500-year flooding									
	Areas of undetermined but possible flood hazards									
	Floodway areas with velocity hazard									
1///	Floodway areas									
***	COBRA zone									

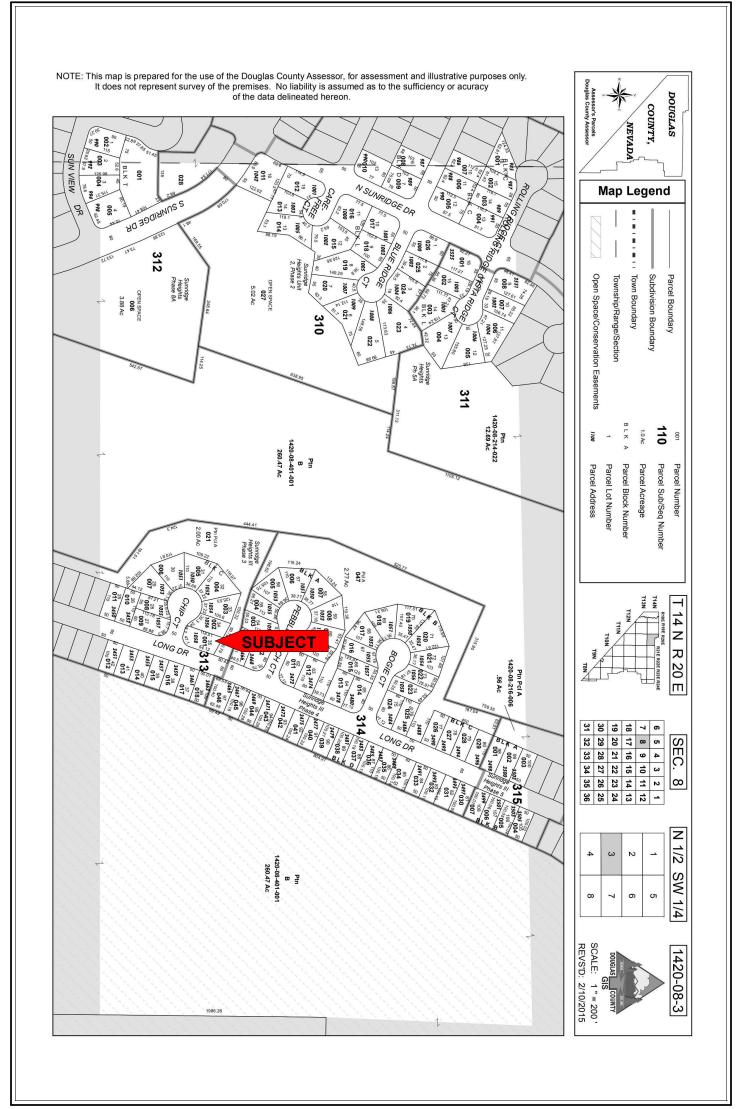
Flood Zone Determination									
In Special	Flood Ha	zard Area	(Flood Zone):			Out			
Within 250 ft. of multiple flood zones?					Not withi	n 250 feet			
Communit	y:			32	8000				
Communit	y Name:		[	DOUGLAS COUNTY					
Map Numl	oer:			3200	5C0060G				
Zone:	Χ	Panel: _	32005C 00	60G	Panel Date:	01/20/2010			
FIPS Code	e:	32005	Census	Tract:	:	0021.00			

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24087 35416686

Borrower Redwood Holdings LLC

Property Address	1058 Chip Court					
City Minden	County	Douglas	State	NV	Zip Code	89423
Lender/Client Wed	gewood Inc.	Address	2015 Manhattan E	Beach Blvd Suite	e 100, Redonddo B	Beach, CA 90278

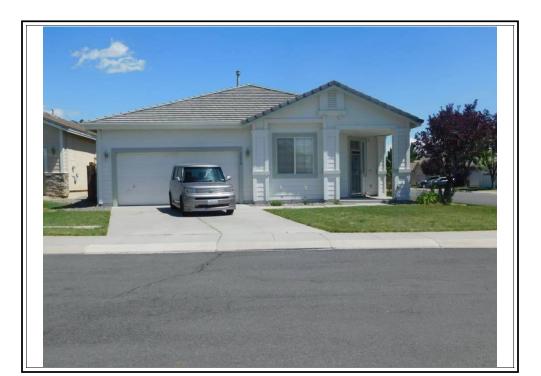


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 Lender/Client
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 Address
 2015 Manhattan Beach Blvd Suite 100, Redonddo Beach, CA 90278



FRONT OF SUBJECT PROPERTY 1058 Chip Court Minden, NV 89423



REAR OF SUBJECT PROPERTY



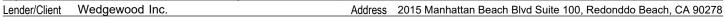
STREET SCENE

35416686

Borrower Redwood Holdings LLC

Property Address 1058 Chip Court

City Minden County Douglas State NV Zip Code 89423

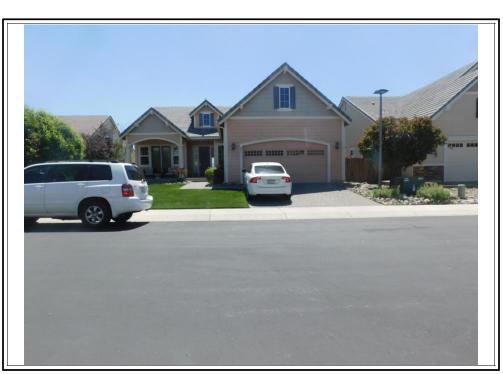




COMPARABLE SALE # 3578 Long Dr Minden, NV 89423



COMPARABLE SALE # 2 3404 Sunridge Ct Carson City, NV 89705



COMPARABLE SALE # 3 951 Chip Creek Ct Minden, NV 89423

Borrower Redwood Holdings LLC

Wedgewood Inc.

Lender/Client

 Property Address
 1058 Chip Court

 City Minden
 County
 Douglas
 State
 NV
 Zip Code
 89423

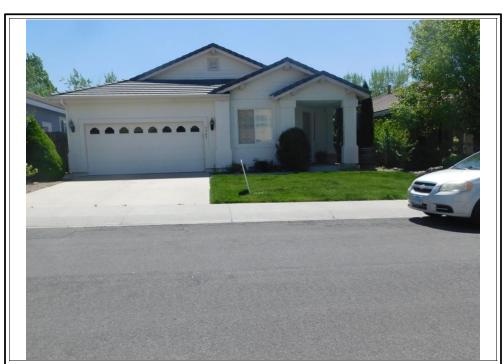


COMPARABLE SALE # 1005 Vista Ridge Ct Carson City, NV 89705

Address 2015 Manhattan Beach Blvd Suite 100, Redonddo Beach, CA 90278



COMPARABLE SALE # 5 3434 Long Dr Minden, NV 89423



COMPARABLE SALE # 6 3505 Long Dr Minden, NV 89423

35416686

### APPRAISER CERTIFICATE

### STATE OF NEVADA DEPARTMENT OF BUSINESS AND INDUSTRY

NOT TRANSFERABLE

REAL ESTATE DIVISION

NOT TRANSFERABLE

This is to Certify That: DAVID A AZEVEDO

Certificate Number: A.0007804-CR

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

Issue Date: April 23, 2024

Expire Date: April 30, 2026

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 Statues, has caused this Certificate to be issued with its Seal printed thereon. This certificate must be conspicuously displayed in place of business.

FOR: ALLIED APPRAISERS LLC 3508 LONG DRIVE MINDEN, NV 89423 REAL ESTATE DIVISION

SHARATH CHANDRA
Administrator



#### **DECLARATIONS**

REAL ESTATE APPRAISERS
ERRORS & OMISSIONS INSURANCE POLICY

301 E. Fourth Street, Cincinnati, OH 45202

#### 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)

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

Policy Number: RAP4117764-24 Renewal of: RAP4117764-23

Program Administrator: Herbert H. Landy Insurance Agency Inc.

100 River Ridge Drive, Suite 301 Norwood, MA 02062

David Azevedo Item 1. Named Insured: Item 2. Address: 3508 Long Dr. Minden, NV 89423 City, State, Zip Code: 05/01/2024 05/01/2025 Item 3. Policy Period: From To (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: 1,000,000 Damages Limit of Liability - Each Claim A. \$ 1,000,000 B. \$ \_ Claim Expenses 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): 05/01/2017

Item 8. Forms, Notices and Endorsements attached: D42100 (03/15) D42300 NV (05/13) IL7324 (07/21)

D42410 (05/15) D42500 NV (05/15) 11/324 (07/21)
D42412 (03/17) D42402 (05/13) D42413 (06/17) D42414 (08/19)

Authorized Representative

D42101 (03/15) Page 1 of 1

Interconactives. Readwood Holdings LLC  (Archives 1985 CD) Court  (D) Minder		APPRAISAI	L CON	<u>IPLIANC</u>	E ADDEND	<u>UM</u>	35416	6686
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#### UNIFORM APPRAISAL DATASET (UAD) **Property Condition and Quality Rating Definitions**

File No. 35416686

24087

#### Requirements - Condition and Quality Ratings Usage

Appraisers must utilize the following standardized condition and quality ratings within the appraisal report.

#### **Condition Ratings and Definitions**

The improvements have been recently constructed and have not been previously occupied. The entire structure and all components are new and the dwelling features no physical depreciation.

Note: Newly constructed improvements that feature recycled or previously used materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100 percent new foundation and the recycled materials and the recycled components have been rehabilitated/remanufactured into like-new condition. Improvements that have not been previously occupied are not considered "new" if they have significant physical depreciation (that is, newly constructed dwellings that have been vacant for an extended period of time without adequate maintenance or upkeep).

The improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finishes have been updated and/or replaced with components that meet current standards. Dwellings in this category are either almost new or have been recently completely renovated and are similar in condition to new construction.

Note: The improvements represent a relatively new property that is well maintained with no deferred maintenance and little or no physical depreciation, or an older property that has been recently completely renovated.

The improvements are well maintained and feature limited physical depreciation due to normal wear and tear. Some components, but not every major building component, may be updated or recently rehabilitated. The structure has been well maintained.

Note: The improvement is in its first-cycle of replacing short-lived building components (appliances, floor coverings, HVAC, etc.) and is being well maintained. It's estimated effective age is less than its actual age. It also may reflect a property in which the majority of short-lived building components have been replaced but not to the level of a complete renovation.

C.4

The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.

Note: The estimated effective age may be close to or equal to its actual age. It reflects a property in which some of the short-lived building components have been replaced, and some short-lived building components are at or near the end of their physical life expectancy; however, they still function adequately. Most minor repairs have been addressed on an ongoing basis resulting in an adequately maintained property.

The improvements feature obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation, or updating. The functional utility and overall livability are somewhat diminished due to condition, but the dwelling remains useable and functional as a residence.

Note: Some significant repairs are needed to the improvements due to the lack of adequate maintenance. It reflects a property in which many of its short-lived building components are at the end of or have exceeded their physical life expectancy but remain functional.

C6

The improvements have substantial damage or deferred maintenance with deficiencies or defects that are severe enough to affect the safety, soundness, or structural integrity of the improvements. The improvements are in need of substantial repairs and rehabilitation, including many or most major components.

Note: Substantial repairs are needed to the improvements due to the lack of adequate maintenance or property damage. It reflects a property with conditions severe enough to affect the safety, soundness, or structural integrity of the improvements.

# UNIFORM APPRAISAL DATASET (UAD) Property Condition and Quality Rating Definitions

File No. 24087 35416686

#### **Quality Ratings and Definitions**

Q1

Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are exceptionally high quality.

Q2

Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residences constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high-quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.

Q3

Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.

Ω4

Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.

05

Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.

Ω6

Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure.

#### Requirements - Definitions of Not Updated, Updated and Remodeled

#### **Not Updated**

Little or no updating or modernization. This description includes, but is not limited to, new homes.

Residential properties of fifteen years of age or less often reflect an original condition with no updating, if no major components have been replaced or updated. Those over fifteen years of age are also considered not updated if the appliances, fixtures, and finishes are predominantly dated. An area that is 'Not Updated' may still be well maintained and fully functional, and this rating does not necessarily imply deferred maintenance or physical/functional deterioration.

#### Updated

The area of the home has been modified to meet current market expectations. These modifications are limited in terms of both scope and cost.

An updated area of the home should have an improved look and feel, or functional utility. Changes that constitute updates include refurbishment and/or replacing components meet existing market expectations. Updates do *not* include significant alterations to the existing structure.

#### Remodeled

Significant finish and/or structural changes have been made that increase utility and appeal through complete replacement and/or expansion.

A remodeled area reflects fundamental changes that include multiple alterations. These alterations may include some or all of the following: replacement of a major component (cabinet(s), bathtub, or bathroom tile), relocation of plumbing/gas fixtures/appliances, significant structural alterations (relocating walls, and/or the addition of square footage). This would include a complete gutting and rebuild.

#### **Explanation of Bathroom Count**

Three-quarter baths are counted as a full bath in all cases. Quarter baths (baths that feature only a toilet) are not included in the bathroom count. The number of full and half baths is reported by separating the two values using a period, where the full bath count is represented to the left of the period and the half bath count is represented to the right of the period.

#### Example:

3.2 indicates three full baths and two half baths.

# UNIFORM APPRAISAL DATASET (UAD) Property Description Abbreviations Used in This Report

File No.

24087 35416686

Abbreviation	Full Name	May Appear in These Fields
Α	Adverse	Location & View
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
ArmLth	Arms Length Sale	Sales or Financing Concessions
AT	Attached Structure	Design (Style)
<u>B</u>	Beneficial	Location & View
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br D.	Bedroom	Basement & Finished Rooms Below Grade
BsyRd	Busy Road	Location
<u>C</u>	Contracted Date	Date of Sale/Time
Cash	Cash	Sale or Financing Concessions
Comm	Commercial Influence	Location
Conv	Conventional	Sale or Financing Concessions
ср	Carport	Garage/Carport
CrtOrd	Court Ordered Sale	Sale or Financing Concessions
CtySky	City View Skyline View	View
CtyStr	City Street View	View
CV	Covered	Garage/Carport
DOM	Days On Market	Data Sources
DT	Detached Structure	Design (Style)
dw	Driveway	Garage/Carport
е	Expiration Date	Date of Sale/Time
Estate	Estate Sale	Sale or Financing Concessions
FHA	Federal Housing Administration	Sale or Financing Concessions
g	Garage	Garage/Carport
ga	Attached Garage	Garage/Carport
gbi	Built-In Garages	Garage/Carport
gd	Detached Garage	Garage/Carport
GlfCse	Golf Course	Location
Glfvw	Golf Course View	View
GR	Garden	Design (Style)
HR	High Rise	Design (Style)
in	Interior Only Stairs	Basement & Finished Rooms Below Grade
Ind	Industrial	Location & View
Listing	Listing	Sales or Financing Concessions
Lndfl	Landfill	Location
LtdSght	Limited Sight	View
MR	Mid Rise	Design (Style)
Mtn	Mountain View	View
N	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
0	Other	Basement & Finished Rooms Below Grade
0	Other	Design (Style)
		Garage/Carport
op Dela	Open Dody View	
Prk	Park View	View
Pstrl	Pastoral View	View
PubTrn	Public Transportation	Location
PwrLn	Power Lines	View
Relo	Relocation Sale	Sale or Financing Concessions
REO	REO Sale	Sale or Financing Concessions
Res	Residential	Location & View
RH	USDA - Rural Housing	Sale or Financing Concessions
rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
RT	Row or Townhouse	Design (Style)
S	Settlement Date	Date of Sale/Time
SD	Semi-detached Structure	Design (Style)
Short	Short Sale	Sale or Financing Concessions
sf	Square Feet	Area, Site, Basement
sqm	Square Meters	Area, Site
Unk	Unknown	Date of Sale/Time
VA	Veterans Administration	Sale or Financing Concessions
W	Withdrawn Date	Date of Sale/Time
WO	Walk Out Basement	Basement & Finished Rooms Below Grade
Woods	Woods View	View
Wtr	Water View	View
WtrFr	Water Frontage	Location
wu	Walk Up Basement	Basement & Finished Rooms Below Grade
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