APPRAISAL REPORT OF



7466 Matilda Street Las Vegas, NV 89113

PREPARED FOR

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

AS OF

09/04/2024

PREPARED BY

Art Valdovinos 1341 Cadence St Henderson, NV 89052

35902812 58370

Exterior-Only Inspection Residential Appraisal Report

| | The purpose of this summary appraisal rep | | | | |
|---|--|---|---|---|---|
| | Property Address 746 Borrower Neighbor to Neighbor Ho | 6 Matilda Street mes LLC Owner of Public Record | <u>City</u> Las Vegas d Hunter C Hur | | Zip Code 89113 Clark |
| | Legal Description | Nevada Trails | s R2-60 #23 Plat Book 127 P | age 80 Lot 65 | |
| - | Assessor's Parcel # | 176-10-513-040 Nevada Trails | Tax Year | | E. Taxes \$ 4,852 |
| ֡֝֝֝֡֟֝֝֡֓֓֓֓֓֓֓֓֓֓֜֜֜֓֓֓֓֡֡֜֜֜֓֓֡֓֜֜֜֡֓֓֡֓֡֡֡֡֓֜֡֓֡֓֡֡֡֡֡֡ | Neighborhood Name Occupant X Owner Tenant | Vacant Special Assessments \$ | Map Reference 0 X PUD | HOA \$ 63 | nsus Tract 0029.76 per year X per month |
| ם כ | Property Rights Appraised X Fee Simple | ole Leasehold Other (descri | ibe) | , | , ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,, |
| , | Assignment Type Purchase Transact | | | Market Va | |
| | Lender/Client Wedgew Is the subject property currently offered for | | | | ondo Beach, CA 90278 Yes X No |
| | Report data source(s) used, offerings price | | | | 100 111 110 |
| | 1 | | ti Frankia dede -fde | | |
| | I did did not analyze the contr performed. | act for sale for the subject purchase tr | ransaction. Explain the results of th | e analysis of the contract to | r sale or wny the analysis was not |
| ָ נ | | | | | |
| - | • | - | erty seller the owner of public record | | a Source(s) |
| 5 | Is there any financial assistance (loan char If Yes, report the total dollar amount and d | - | ayment assistance, etc.) to be paid | by any party on benait of th | e borrower? Yes No |
| | | ooning the name to no para. | | | |
| _ | N (B) () () | | 16.4 | | |
| | Note: Race and the racial composition of Neighborhood Characteristics | | e-Unit Housing Trends | One-Unit Hou | Ising Present Land Use % |
| | Location Urban X Suburban | | | Declining PRICE | AGE One-Unit 70 % |
| ב כ | Built-Up X Over 75% 25-75% | Under 25% Demand/Supply X | | OverSupply \$ (000) | (yrs) 2-4 Unit 0 % |
| | Growth Rapid X Stable | | | Over6mths 530 Low | 5 Multi-Family 0 % |
| ב ה | Neighborhood Boundaries Warm Sprin to the South and Buffalo Dr to the | | V DIVO TO THE East, Dide Diam | ond Rd 985 High 800 Pred. | 23 Commercial 30 % 16 Other % |
| | Neighborhood Description Subject is Id | | from downtown business dis | | |
| | employment centers with declining | | | | within 2 miles. Subject |
| | competes well with similar propertion Market Conditions (including support for the | | | | on the market. Marketing |
| | time per MLS (09/01/2024) for sub | • | | | |
| | Assumptions. Concessions include | | | | |
| | <u>Dimensions</u> No Survey See Specific Zoning Classification | e Plat Map Area RS3.3 Zoning Des | 6970 sf Shape | Rectangular View sidential Single-Family | , , |
| | Zoning Compliance X Legal Legal | al Nonconforming (Grandfathered Use) | No Zoning Illegal (desc | cribe) | |
| | Is the highest and best use of subject prop | erty as improved (or as proposed per | plans and specifications) the prese | ent use? X Yes No | If No, describe. |
| | Utilities Public Other (describe) | Public Oth | her (describe) Of | ff-site ImprovementsType | e Public Private |
| | Electricity X | Water | Well Street | Asphalt | X |
| , | Gas X Y Yes | Sanitary Sewer X Sanitary Sewer X Sanitary Sewer X | | None 32003C2561F FEMA | |
| | Are the utilities and/or off-site improvement | | | SZOOSCZSOTI FEIVIA | 1 17 10/2011 |
| | Are there any adverse site conditions or ex | ternal factors (easements, encroachm | nents, environmental conditions, lar | | No If Yes, describe. |
| | There were no apparent adverse earlifect to the marketability of the su | - | s or encroachments noted. T | ypical utility easement | s exist. There is no adverse |
| | and to the marketability of the su | <u> эрсек ргорону.</u> | | | |
| | Source(s) Used for Physical Characteristic | s of Property Appraisal Files X | | | |
| | Other (describe) General Description | General Description | Data Source(s) for Gross Liv Heating / Cooling | ving Area Clai | rk County Records Car Storage |
| | Units X One One with Accessory Unit | X Concrete Slab Crawl Space | | Fireplace(s) # 0 | None |
| | # of Stories 2.0 | Full Basement Finished | Radiant | Woodstove(s) # 0 | X Driveway # of Cars 3 |
| | Type X Det. Att. S-Det./End Unit X Existing Proposed UnderConst. | Partial Basement Finished Exterior Walls Stucco/Average | 1, | X Patio/Deck Cov X Porch Cov | Driveway Surface Concrete X Garage # of Cars 3 |
| | Design (Style) Southwest | Roof Surface Conc Tile/Average | | X Pool In ground | Carport # of Cars 0 |
| | Year Built 2009 | Gutters & Downspouts None | Individual | X Fence Conc Block | X Attached Detached |
| | Effective Age (Yrs) 10 Appliances Refrigerator Range/Ov | Window Type Dual Pane/Averag | | Other None | Built-in nown Drive By Appraisal |
|) - | Appliances Refrigerator Range/Over Finished area above grade contains: | ven Dishwasher Disposal 10 Rooms 4 Bedro | | | Gross Living Area Above Grade |
| | Additional features (special energy efficien | items, etc.) Please see attache | ed addendum. | • | · |
| ב ל | Describe the condition of the property and | data apurag(a) (including apparent no | adad ranaira datariaratian ranaya | tions remodeling etc.) C' | 2: Dhysical Eunstianal or |
| | External obsolescence none noted | . , , , , , , , , , , , , , , , , , , , | • | | |
| | assumption is made that the subject | | · | | - |
| | | | | | |
| | | | | | |
| | Are there any apparent physical deficiencie | es or adverse conditions that affect the | e livability, soundness, or structural | I integrity of the property? | Yes X No |
| | If Yes, describe | | | | |
| | ii res, describe | | | | |
| | ii res, describe | | | | |
| | Does the property generally conform to the | | | ? X Yes No If No, o | |

35902812 58370

Exterior-Only Inspection Residential Appraisal Report

| Thoroard to doin | There are 10 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 631,000 to \$ 925,000 . | | | | | | | | | | | |
|--|--|---|--|--|--|--|--|---|--|---|--|---|
| | | | ject neighborhood w | | | | | | 30,000 | O to | \$ | 985,000 . |
| FEATURE | SUBJE | | COMPARABL | | | | RABLE S | | С | OMPARA | ABLE SA | ALE # 3 |
| Address 7466 M | atilda Street | | 7751 Bear F | Ridge | e Street | 7765 Rainbow Rising Street | | | 7575 Blue Copper Court | | | |
| Las Ved | gas, NV 89113 | 3 | Las Vegas, NV 89113 Las Vegas, NV 89113 | | | Las Vegas, NV 89113 | | | = | | | |
| Proximity to Subject | | | 0.40 m | iles (| SE | |).41 mil | | | | 13 mile | |
| Sale Price | \$ | | | \$ | 825,000 | | \$ | 820,000 | | | \$ | 878,500 |
| Sale Price/Gross Liv. Area | \$ 0.00 | sq. ft. | | sq. f | | \$ 232.6 | | q. ft. | \$ | 225.4 | | g. ft. |
| Data Source(s) | Ψ 0.00 | 04. 11. | | GLVARMLS #2564104;DOM | | | | 98084;DOM 11 | - | | | 5300;DOM 12 |
| Verification Source(s) | | | Tax Records | | | | | 20240823-01260 | | | | 20240311-00818 |
| VALUE ADJUSTMENTS | DESCRIPTI | ON | DESCRIPTION | | -) \$ Adjustment | | | +(-) \$ Adjustment | | SCRIPT | | +(-) \$ Adjustmen |
| | DESCRIPTI | ON | ArmLth | T*(| -) \$ Aujustinent | ArmL | | +(-) \$ Aujustinent | | ArmLtl | | +(-) \$ Aujustinen |
| Sale or Financing | | | | | | | | | | | | |
| Concessions | | | Conv;0 | | | Cash | | | | Conv; | | |
| Date of Sale/Time | | | s04/24;c03/24 | • | 40.000 | s08/24;c0 | | | SU | 3/24;c0 | | |
| Location | N;Res; | | B;Res;Gated | _ | -10,000 | | | | | N;Res | | |
| Leasehold/Fee Simple | Fee Simp | | Fee Simple | | | Fee Sin | • | | F | ee Sim | • | |
| Site | 6970 sf | | 10890 sf | | -12,000 | | | | | 9583 s | | -8,000 |
| View | N;Res; | | N;Res; | _ | | N;Re | - | | | N;Res | - | |
| Design (Style) | DT2.0;South | nwest | DT2.0;Southwe | st | | DT2.0;Sou | thwest | | DT2 | .0;Sout | hwest | |
| Quality of Construction | Q4 | | Q4 | | | Q4 | | | | Q4 | | |
| Actual Age | 15 | | 18 | | 0 | 10 | | 0 | | 18 | | (|
| Condition | C3 | | C3 | | | C3 | | | | C3 | | |
| Above Grade | Total Bdrms. | Baths | Total Bdrms. Bath | าร | | Total Bdrms. | Baths | | Total | Bdrms. | Baths | |
| Room Count | 10 4 | 3.0 | 8 3 3.1 | | -5,000 | | 3.1 | -5,000 | 9 | 4 | 3.1 | -5,000 |
| Gross Living Area | 3,524 | sq. ft. | 3,210 sq. | | +22,000 | | sq. ft. | | | ,897 | sq. ft. | -26,000 |
| Basement & Finished | 0sf | , | 0sf | | , | 0sf | | | | 0sf | -1 -1 | 1,22 |
| Rooms Below Grade | | | | | | | | | | , ,, | | |
| Functional Utility | Typical | | Typical | | | Typic | al | | | Typica | al | |
| Heating/Cooling | FWA/Cent | | FWA/Central | + | | FWA/Ce | | | E/ | VA/Cer | | |
| Energy Efficient Items | None | .i ui | None | | | None | | | ' V | None | | |
| | | , | | | | 3ga3c | | | | | | |
| Garage/Carport | 3ga3dw | | 3ga3dw Porch/Patio | | | | | | _ | 3ga3d | | |
| Porch/Patio/Deck | Porch/Pat | | | | | Porch/P | | | | orch/Pa | | |
| Fireplaces | No Firepla | | 1 Fireplace | | 0 | | | | | Firepla | | (|
| Pool | Pool/Spa | a | Pool/Spa | _ | | Pool/S | • | | No | Pool/ | • | +30,000 |
| Amenities | None | | None | | | None | | | | None | | |
| Net Adjustment (Total) | | | + X - | \$ | -5,000 | + X | | \$ -5,000 | | + X - | | \$ -9,000 |
| Adjusted Sale Price | | | Net Adj: -1% | | | Net Adj: -1% | 6 | | Net A | .dj: -1% |) | |
| of Comparables | | | Gross Adj : 6% | \$ | 820,000 | Gross Adj: | 1% | \$ 815,000 | Gross | s Adj: 8 | % | \$ 869,500 |
| I X did did not re | esearch the sale of | or transf | er history of the subj | ect pro | operty and comp | parable sales. | If not, exp | olain | | | | |
| | | | | | | | | | | | | |
| | | | | | | | | | | | | |
| My research did X | did not reveal a | any prio | r sales or transfers of | f the s | ubject property | for the three ye | ears prior | to the effective da | te of thi | s apprais | sal. | |
| , | | | | | | | | | | | | |
| Data source(s) GLVAR | MLS;Taxstar | Data source(s) GLVARMLS; Taxstar My research 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. | | | | | | | | | | |
| | - · | any prio | r sales or transfers of | f the c | omparable sale | s for the year p | rior to the | e date of sale of the | e compa | arable sa | ale. | |
| | did not reveal a | any prio | r sales or transfers of | f the c | omparable sale | s for the year p | orior to the | e date of sale of the | e compa | arable sa | ale. | |
| My research did X Data source(s) GLVAR | did not reveal a | | | | | | | | | | | page 3). |
| My research did X Data source(s) GLVAR Report the results of the r | did not reveal a MLS;Taxstar | lysis of | the prior sale or trans | sfer his | story of the subj | ect property ar | ıd compa | rable sales (report | additio | nal prior | sales on | |
| My research did X Data source(s) GLVAR Report the results of the r | did not reveal a MLS;Taxstar esearch and anal | lysis of | | sfer his | | ect property ar | ıd compa | | additio | nal prior | sales on | page 3). BLE SALE #3 |
| My research did X Data source(s) GLVAR Report the results of the r ITEM Date of Prior Sale/Transfe | did not reveal a MLS;Taxstar esearch and anal | lysis of | the prior sale or trans | sfer his | story of the subj | ect property ar | ıd compa | rable sales (report | additio | nal prior | sales on | |
| My research did X Data source(s) GLVAR Report the results of the r ITEM Date of Prior Sale/Transfe Price of Prior Sale/Transfe | did not reveal a MLS;Taxstar esearch and anal er er | lysis of SUE | the prior sale or trans | sfer his | story of the subj OMPARABLE S | ect property ar | nd compa COM | rable sales (report PARABLE SALE # | addition 2 | nal prior CO | sales on MPARAI | BLE SALE #3 |
| My research did X Data source(s) GLVAR Report the results of the r ITEM Date of Prior Sale/Transfe Price of Prior Sale/Transfe Data Source(s) | did not reveal a MLS;Taxstar esearch and anal er er GL | lysis of SUE | the prior sale or trans BJECT MLS;Taxstar | sfer his | story of the subj OMPARABLE S | ect property ar SALE # 1 | nd compa COM | rable sales (report PARABLE SALE # Records;GLVRM | addition 2 | nal prior CO | sales on MPARAI Record | BLE SALE #3 |
| My research did X Data source(s) GLVAR Report the results of the r ITEM Date of Prior Sale/Transfe Price of Prior Sale/Transf Data Source(s) Effective Date of Data Source | did not reveal a MLS;Taxstar esearch and anal er er GL urce(s) | lysis of SUE | the prior sale or trans BJECT MLS;Taxstar 4/2024 | Sfer his Co Tax | story of the subj OMPARABLE S x Records;GL 09/04/202 | ect property ar SALE # 1 LVRMLS | compa COM Tax R | rable sales (report PARABLE SALE # Records;GLVRN 09/04/2024 | addition 2 | nal prior CO Tax | sales on MPARAI Record | BLE SALE #3 ds;GLVRMLS 4/2024 |
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SALES COMPARISON ANALYSIS

35902812 58370

Exterior-Only Inspection Residential Appraisal Report

| | This report is intended for use only by the client named on this report o | r their assigns. Use of this | report by others is not intend | ed by the | | | | | | |
|------------------------------|---|---|---|-----------|--|--|--|--|--|--|
| | appraiser. | | | | | | | | | |
| | Subject Property Characteristic: | | | | | | | | | |
| | The subject is a Two Story 4 bedroom, 3.0 bathroom, SFR home with a Assessor's office. Due to the appraisal report being done as a drive by | | - | | | | | | | |
| | The rear photo is left blank due to no access to the rear. | | | | | | | | | |
| | xterior Features Include: | | | | | | | | | |
| | Covered Porch, Covered Patio, In ground Pool | | | | | | | | | |
| <u>S</u> | Interior Features Include: | | | | | | | | | |
| JEN. | None noted due to the appraisal is completed as a 2055 Exterior | | | | | | | | | |
| ADDITIONAL COMMENTS | Market Area: | | | | | | | | | |
| AA | Subject is located in the Southwestern portion of the Las Vegas Valley. | | · · · · · · · · · · · · · · · · · · · | | | | | | | |
| 9 | facilities are within typical, market expected proximity. There is no appar | | | | | | | | | |
| ADDI | adversely affect marketing or value. The subject property and all companoted in this area. The subject backs a park which does not have an a | | | | | | | | | |
| | Sale Comparison Analysis: | | | | | | | | | |
| | All sales are from the subject's competitive market area and have similar market influences. | | | | | | | | | |
| | | | | | | | | | | |
| | Sale 1: Was listed for \$825,000, on the market for 39 CDOM and sold for \$825,000 with no concessions. It was adjusted superior for being inside a gated community and bath count. It was adjusted inferior for gross living area. | | | | | | | | | |
| | Sale 2: Was listed for \$840,000, on the market for 28 CDOM and sold for \$820,000 with no concessions. It was adjusted superior for bath count. | | | | | | | | | |
| | Sale 3: Was listed for \$875,000, on the market for 47 CDOM and sold for \$878,500 with no concessions. It was adjusted superior for lot size, bath count and gross living area. It was adjusted inferior for no pool/spa. | | | | | | | | | |
| | | | | | | | | | | |
| | | | | | | | | | | |
| | COST APPROACH TO VALUE Provide adequate information for the lender/client to replicate your cost figures and calc | |) | | | | | | | |
| | COST APPROACH TO VALUE Provide adequate information for the lender/client to replicate your cost figures and calc Support for the opinion of site value (summary of comparable land sales or other methor) | culations. | | | | | | | | |
| | Provide adequate information for the lender/client to replicate your cost figures and calculate and | culations. | | | | | | | | |
| | Provide adequate information for the lender/client to replicate your cost figures and calculate and | culations. | | | | | | | | |
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Art Valdovinos COMMENT ADDENDUM

File No. Case No. 35902812 58370

Borrower Neighbor to Neighbor Homes LLC

| Property Address 7466 Matil | da Street | | | | | |
|-----------------------------|-----------|--------------|-----------------|----------------|-----------------|-------------|
| City Las Vegas | County | Clark | State | NV | Zip Code | 89113 |
| Lender/Client Wedgewood | Inc | Address 2015 | Manhattan Beach | Blvd Suite 100 |), Redondo Beac | h, CA 90278 |

GLA was adjusted at \$70.00 per square foot differences over/under 100sf.
Bathroom count was adjusted at \$5,000 per half bathroom differences.
Lot adjustments were made at \$3.00 per square foot for differences over/under 2,000sf

Adjustments:

Adjustments were made only for significant and supportable items. Not all dissimilarities require adjustment because not all dissimilarities achieve price differentials in the market. If no adjustment was made for differences, either an adjustment was not warranted as the differences were minimal or an adjustment was not made because there was no market evidence found to support one.

A market conditions adjustment was not made to the comparables as they are all recent sales. This is sometimes referred to as a 'time' adjustment, however it is not time that necessitates the adjustment but rather shifts in the market. An adjustment was not made to the listings and / or pendings and / or contingent sales as the list price to sale price ratio is 100% for the area.

If a property that has not closed (active, contingent, or pending sale) has been included as a comparable, the sales price reported is actually the most recent list price. Concessions have been adjusted for on a dollar for dollar basis. Adjustments have been derived via one or more of the following methodologies: paired sales analysis, sensitivity analysis, interviews with market participants, group data analysis and historical paired sales analysis.

COST APPROACH (Pg. 5, Cert. 4): Is applicable when improvements are new, near new or are of an unusual construction method. This method is appropriate when sufficient land or building sites, etc. are available to a potential purchaser to make construction of improvements similar to the subject, a viable alternative to purchasing the subject. In areas where vacant sites (similar to the subject property in location, zoning, use and utility) are not available to a potential purchaser, use of the cost approach and reliability on the same as a value indicator could be misleading. When the Cost Approach is not required (per USPAP) or deemed necessary to the development of a reliable value opinion, the cost approach is not appropriate, excluded and such exclusion has been so stated with the body of the report.

If the cost approach was used, it represents the "replacement cost estimate", and is for "valuation purposes only" and should not be relied upon for insurance purposes. The definition of "market value" on page 4 of this report is not consistent with the definition of "insurable value". If the cost approach was presented, a service such as "Marshall & Swift" (or similar source) was used to develop the estimate. The site value opinion results from extraction, allocation, the developmental method or from a review & analysis of sales of similar sites within the market area.

INCOME APPROACH (Pg. 5, Cert. 4): Is applicable when sufficient investor owned properties exist with the subject's immediate area or neighborhood and when investors regularly acquire such properties that are similarly marketable to the subject for the express purpose of the income they provide. While rentals may exist in any area, their presence alone is not proof of a viable rental and investor marketplace. As such, in areas dominated by "owner occupied" units, it may be inappropriate to employ the income approach, unless the approach clearly represents the motivations and actions of investors in the marketplace as it relates to the subject property. If the approach is included, available data supported conclusions by the appraiser(s) that it was meaningful to the analysis and value opinion. If the approach was not included, it was the appraiser's opinion that the data was insufficient to provide a meaningful conclusion.

Highest & Best use Analysis

The subject site was analyzed as if vacant and as currently improved in order to establish the highest & best use. Both analyses have proven that the site meets the four basic criteria:

legally permitted, financially feasible, physically possible, and most profitable. The present use of the subject site is considered to be the highest & best use

Nevada Mandatory AMC Appraisal Fee Disclosure Requirement:

The Nevada Legislature passed A.B. 287, which was signed by Governor Gibbons on May 29, 2010. Effective April 20, 2010, Regulation 091-09 (codified as am amendment to Chapter 645C of Nevada Administrative Code) requires disclosure within the body of the appraisal report, as a dollar amount, the total compensation paid to the appraiser who performs the appraisal services and the total compensation retained by the Appraisal Management Company for its services associated with the management of the appraisal process.

The appraiser's fee is \$220.00. The AMC fee is \$440.00 ClearCapital.com, Inc. AMC.0000143

Art Valdovinos COMMENT ADDENDUM

File No. Case No. 35902812 58370

Borrower Neighbor to Neighbor Homes LLC

| Property Address 7466 Matilda S | Street | | | | | |
|---------------------------------|--------|--------------|-----------------|---------------|----------------|-------------|
| City Las Vegas | County | Clark | State | NV | Zip Code | 89113 |
| Lender/Client Wedgewood Inc | • | Address 2015 | Manhattan Beach | Blvd Suite 10 | 0. Redondo Bea | ch CA 90278 |

Exposure Time:

Per USPAP, is the estimated length of time that the property interest being appraised would have been offered on the market prior to the hypothetical consummation of a sale at market value on the effective date of the appraisal.

Subject's Exposure Time: Under 3 Months.

Correlation:

With most consideration placed on the sales comparison approach, I have correlated the final market value for the subject property is \$815,000 which indicates \$231.27 per square foot of living area, which is within the range as indicated by the sales in this report.

SALES COMPARISON ANALYSIS

Art Valdovinos EXTRA COMPARABLES 4-5-6

File No.

35902812 58370

Borrower Neighbor to Neighbor Homes LLC

Property Address 7466 Matilda Street

City Las Vegas County Clark State NV Zip Code 89113

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

| FEATURE | 5 | SUBJEC | T | COMPA | COMPARABLE SALE # 4 | | | COMPARABLE SALE # 5 | | | COMPARABLE SALE # 6 | | | | | |
|---|---|---------|-----------|-------------------|---------------------|--------|--------------------|---------------------|----------|----------|---------------------|---|---------|-----------------|----------------|--------------|
| Address 7466 M | | | | | Matilo | | | | | | | | | | | |
| Las Veg | | | | | /egas, | - | | | | | | | | | | |
| | jas, ivi | 7 0911 | <u>J</u> | | 0.03 mi | | | | | | | | | | | |
| Proximity to Subject | • | | | (| | | s 850,000 | | | Φ. | | | | • | | |
| Sale Price | \$ | | | | \$ | | | | | \$ | | | | \$ | | |
| Sale Price/Gross Liv. Area | \$ | 0.00 | sq. ft. | | | sq. ft | | \$ | | S | q. ft. | \$ | | S | q. ft. | |
| Data Source(s) | | | | | | | 67;DOM 15 | | | | | ــــــ | | | | |
| Verification Source(s) | | | | Tax Re | cords;E | OC | # Listing | | | | | Щ | | | | |
| VALUE ADJUSTMENTS | DE | SCRIPT | ION | DESCRIF | PTION | +(- |) \$ Adjustment | DE | SCRIPT | ΓΙΟΝ | +(-) \$ Adjustment | <u> </u> | ESCRIP | TION | +(-) \$ Ac | djustment |
| Sale or Financing | | | | Listin | ıg | | | | | | | | | | | |
| Concessions | | | | None | ;0 | | | | | | | | | | | |
| Date of Sale/Time | | | | Activ | е | | | | | | | | | | | |
| Location | | N;Res | : | N;Re | s: | | | | | | | | | | | |
| Leasehold/Fee Simple | | e Sim | • | Fee Sin | | | | | | | | | | | | |
| Site | | 6970 s | | 6970 | | | | | | | | | | | | |
| View | | N;Res | | N;Re | | | | | | | | | | | | |
| Design (Style) | | 0;Sout | • | DT2.0;Sou | | + | | | | | | | | | | |
| | D12. | | nwest | | ıııwesı | - | | | | | | - | | | | |
| Quality of Construction | | Q4 | | Q4 | | + | | | | | | ├ | | | + | |
| Actual Age | | 15 | | 15 | | | | | | | | ₩ | | | | |
| Condition | | C3 | | C3 | | - | | | | | | | _ | 1 | | |
| Above Grade | Total | | Baths | Total Bdrms | | 1 | (| Total | Bdrms. | Baths | | Tota | l Bdrms | . Baths | | |
| Room Count | 10 | 4 | 3.0 | 10 5 | 3.0 | | | | | | | <u></u> | | | | |
| Gross Living Area | 3, | 524 | sq. ft. | 3,524 | sq. ft | | | | | sq. ft. | | | | sq. ft. | | |
| Basement & Finished | | 0sf | | 0sf | | | | | | | | | | | | _ |
| Rooms Below Grade | | | | | | | | | | | | | | | | |
| Functional Utility | | Typica | al | Typic | al | | | | | | | | | | | |
| Heating/Cooling | | /A/Cer | | FWA/Ce | | | | | | | | | | | | |
| Energy Efficient Items | 1 1 1 | None | | None | | | | | | | | | | | | |
| | ļ , | | | | | | | | | | | - | | | - | |
| Garage/Carport | | 3ga3d | | 3ga3d | | + | | | | | | \vdash | | | + | |
| Porch/Patio/Deck | | orch/Pa | | Porch/F | | +- | | | | | | ├ | | | | |
| Fireplaces | | Firepl | | No Firep | | - | | | | | | ├ | | | | |
| Pool | F | Pool/Sp | | Pool/S | • | _ | | | | | | ــــــ | | | | |
| Amenities | | None | | None | <u>e</u> | | | | | | | <u> </u> | | | | |
| Net Adjustment (Total) | | | | + | - | \$ | 0 | | + | - | \$ | | + | - | \$ | |
| Adjusted Sale Price | | | | Net Adj: 0% | , 0 | | | Net A | dj: 0% | | | Net | Adj: 0% | , 0 | | |
| of Comparables | | | | Gross Adj: | 0% | \$ | 850,000 | Gross | s Adj: (|)% | \$ | Gro | ss Adj: | 0% | \$ | |
| | | | | | | | | | | | | | | | | |
| Report the results of the r | esearch | and an | alvsis of | the prior sale of | or transfe | er his | tory of the sub | iect pro | perty ar | nd compa | arable sales | | | | | |
| ITEM | | | • | BJECT | | | IPARABLE SA | | | | ARABLE SALE # | 5 | COL | MPARARI | LE SALE | # 6 |
| Date of Prior Sale/Transfe | ar . | | 001 | DOLOT | | OON | III 7 II V IDEL OF | | • | OOM | THO IDEL OF ILL # | <u> </u> | 001 | VII 7 (1 (7 (D) | _L O/\LL | π Ο |
| Price of Prior Sale/Transfe | | | | | | | | | | | | | | | | |
| | EI | | | AL C.Tavatan | | | 1. / A D. M. C. | T | _ | | | | + | | | |
| Data Source(s) | () | G | | MLS;Taxstar | | G | LVARMLS; | | ır | | | | | | | |
| Effective Date of Data Sou | | | | 4/2024 | | | 09/04/20 | | | | | | | | | |
| Analysis of prior sale or tr | | | | | | | | | | | | | SLVARI | MLS #26 | <u>309667)</u> | for |
| \$850,000. The listing | g has b | een or | n the m | narket for 15 | DOM. | No | adjustments | were | made | to com | parable listing | <u>1. </u> | | | | |
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| Cummary of Calas Ca | | | | | | | | | | | | | | | | |
| | Summary of Sales Comparison Approach All comparables are located in the subject's competitive market area. Positive and negative adjustments of | | | | | | | | | | | | | | | |
| the comparable sales were required in areas of dissimilarity to produce the best indicated value of the subject. Subject competes well with similar | | | | | | | | | | | | | | | | |
| | size and aged homes in this area. Greatest weight was given to comparable sale 2 due to it being the most recent sale and requiring the least | | | | | | | | | | | | | | | |
| amount of gross adju | amount of gross adjustments. | | | | | | | | | | | | | | | |
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Exterior-Only Inspection Residential Appraisal Report

File No.

35902812

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.

Exterior-Only Inspection Residential Appraisal Report

File No. Case No 35902812 58370

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.

35902812

Exterior-Only Inspection Residential Appraisal Report Case No.

- 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 | hHaldwah. | SUPERVISORY APPRAISER (ONLY IF REQUIRED) | | | |
|-----------------------|-------------------------------------|--|--|--|--|
| Signature | My (100000) | Signature | | | |
| Name | Arturo Valdovinos Jr | Name | | | |
| Company Name | Art Valdovinos | Company Name | | | |
| Company Address | 1341 Cadence St | Company Address | | | |
| _ | Henderson, NV 89052 | | | | |
| Telephone Number | 7024699500 | Telephone Number | | | |
| Email Address | avaldovinos@cox.net | Email Address | | | |
| Date of Signature ar | nd Report09/05/2024 | Date of Signature | | | |
| Effective Date of Ap | praisal09/04/2024 | State Certification # | | | |
| State Certification # | | or State License # | | | |
| or State License # | A.0005988-RES | State | | | |
| or Other (describe) | State # | | | | |
| State | NV | | | | |
| Expiration Date of C | Certification or License08/31/2025 | | | | |
| | | SUBJECT PROPERTY | | | |
| ADDRESS OF PRO | PERTY APPRAISED | | | | |
| | 7466 Matilda Street | Did not inspect exterior of subject property | | | |
| | Las Vegas, NV 89113 | Did inspect exterior of subject property from street | | | |
| | | Date of Inspection | | | |
| APPRAISED VALUE | E OF SUBJECT PROPERTY \$ 815,000 | | | | |
| LENDER/CLIENT | | | | | |
| Name | Clear Capital | COMPARABLE SALES | | | |
| Company Name | Wedgewood Inc | | | | |
| Company Address | 2015 Manhattan Beach Blvd Suite 100 | Did not inspect exterior of comparable sales from street | | | |
| _ | Redondo Beach, CA 90278 | Did inspect exterior of comparable sales from street | | | |
| Email Address | | Date of Inspection | | | |

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

File No. Case No. 35902812 58370

Requirements - Condition and Quality Ratings Usage

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

Condition Ratings and Definitions

C₁

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).

C2

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.

C3

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.

C5

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. Case No. 35902812 58370

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.

Q4

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. Case No. 35902812 58370

| Abbreviation | Full Name | May Appear in These Fields |
|----------------|--------------------------------|--------------------------------------|
| 4 | Adverse | Location & View |
| ac | Acres | Area, Site |
| AdjPrk | Adjacent to Park | Location |
| \djPwr | Adjacent to Power Lines | Location |
| \rmLth | Arms Length Sale | Sales or Financing Concessions |
| AT | Attached Structure | Design (Style) |
| | Beneficial | Location & View |
| 3 | | |
| oa | Bathroom(s) | Basement & Finished Rooms Below Grad |
| or | Bedroom | Basement & Finished Rooms Below Grad |
| BsyRd | Busy Road | Location |
| ; | Contracted Date | Date of Sale/Time |
| Cash | Cash | Sale or Financing Concessions |
| Comm | Commercial Influence | Location |
| Conv | Conventional | Sale or Financing Concessions |
| | | |
| :p | Carport | Garage/Carport |
| CrtOrd | Court Ordered Sale | Sale or Financing Concessions |
| CtySky | City View Skyline View | View |
| CtyStr | City Street View | View |
| :V | Covered | Garage/Carport |
| DOM | Days On Market | Data Sources |
| | - | |
| DT . | Detached Structure | Design (Style) |
| lw | Driveway | Garage/Carport |
|) | Expiration Date | Date of Sale/Time |
| Estate | Estate Sale | Sale or Financing Concessions |
| -HA | Federal Housing Administration | Sale or Financing Concessions |
| | 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) |
| | | - , , , , |
| I R | High Rise | Design (Style) |
| n | Interior Only Stairs | Basement & Finished Rooms Below Grad |
| nd | Industrial | Location & View |
| isting | Listing | Sales or Financing Concessions |
| ₋ndfl | Landfill | Location |
| _tdSght | Limited Sight | View |
| | | |
| MR | Mid Rise | Design (Style) |
| ∕ltn | Mountain View | View |
| N | Neutral | Location & View |
| NonArm | Non-Arms Length Sale | Sale or Financing Concessions |
|) | Other | Basement & Finished Rooms Below Grad |
|) | Other | Design (Style) |
| | | - , , , , |
| p | Open | Garage/Carport |
| Prk | Park View | View |
| Pstrl | Pastoral View | View |
| PubTrn | Public Transportation | Location |
| PwrLn | Power Lines | View |
| | Relocation Sale | |
| Relo | | Sale or Financing Concessions |
| REO | REO Sale | Sale or Financing Concessions |
| Res | Residential | Location & View |
| RH | USDA - Rural Housing | Sale or Financing Concessions |
| r | Recreational (Rec) Room | Basement & Finished Rooms Below Grad |
| 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 |
| Jnk | Unknown | Date of Sale/Time |
| | | |
| /A | Veterans Administration | Sale or Financing Concessions |
| V | Withdrawn Date | Date of Sale/Time |
| VO | Walk Out Basement | Basement & Finished Rooms Below Grad |
| Voods | Woods View | View |
| Vtr | | View |
| | Water View | |
| | Water Frontage | Location |
| VtrFr | - | |
| | Walk Up Basement | Basement & Finished Rooms Below Grad |
| VtrFr | - | Basement & Finished Rooms Below Grad |
| VtrFr | - | Basement & Finished Rooms Below Grad |
| VtrFr | - | Basement & Finished Rooms Below Grad |
| VtrFr | - | Basement & Finished Rooms Below Grad |

Art Valdovinos AERIAL PLAT VIEW

File No. Case No. 35902812 58370

 Borrower
 Neighbor to Neighbor Homes LLC

 Property Address
 7466 Matilda Street

 City
 Las Vegas
 County
 Clark
 State
 NV
 Zip Code
 89113

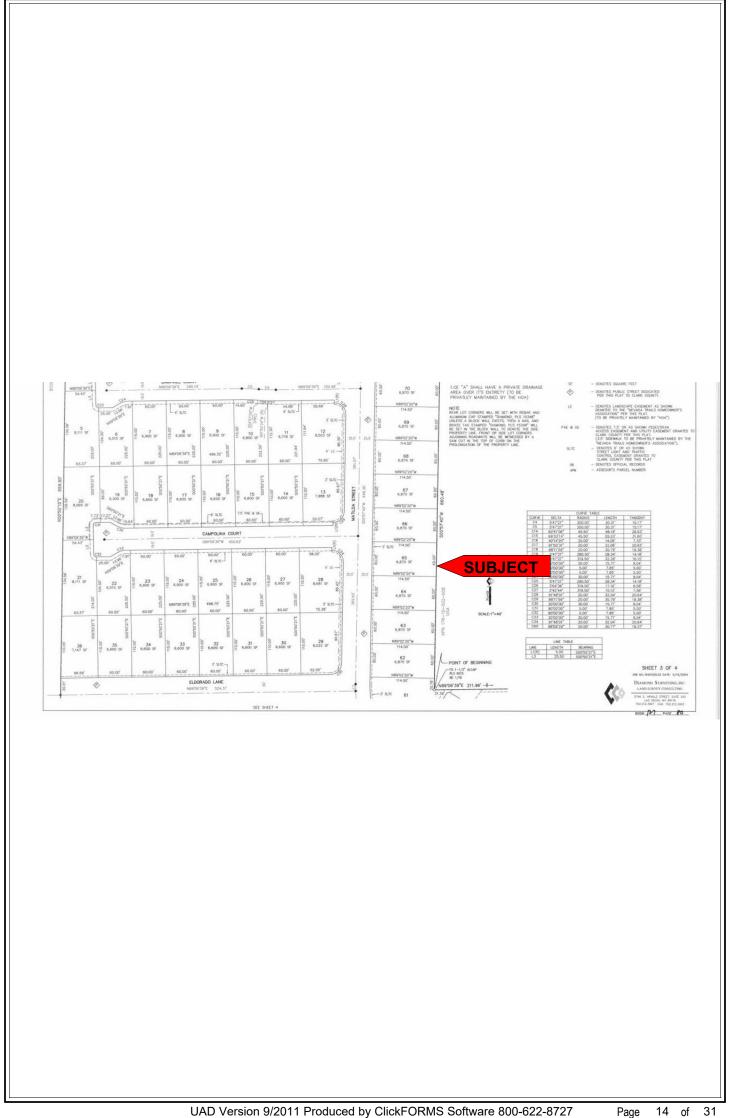
 Lender/Client
 Wedgewood Inc
 Address
 2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278



35902812 58370

Owner Hunter C HunoIt

| Property Address | 7466 Matilda Street | | | | | |
|------------------|---------------------|---------|------------------|------------------|-------------------|----------------|
| City Las Vegas | County | Clark | State | NV | Zip Code | 89113 |
| Client Wedgewoo | d Inc | Address | 2015 Manhattan B | Beach Blvd Suite | e 100, Redondo Be | each, CA 90278 |



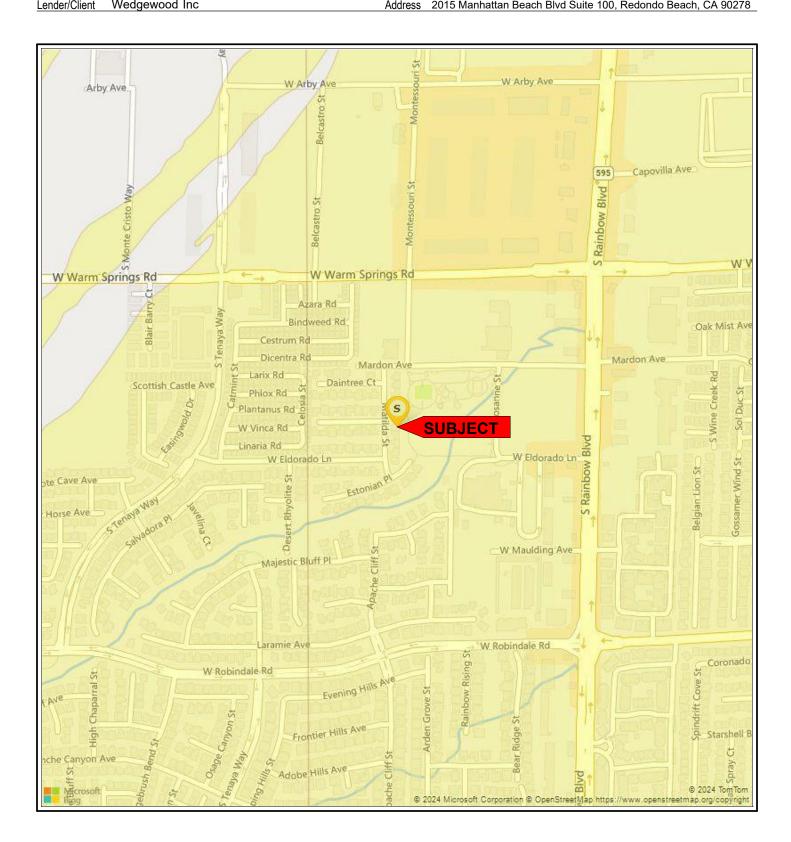
Art Valdovinos

FLOOD MAP ADDENDUM

File No. Case No. 35902812 58370

Borrower Neighbor to Neighbor Homes LLC

| Property Address | 7466 Matilda Street | | | | | |
|--------------------|---------------------|----------|------------------|------------------|------------------|--------------|
| City Las Vegas | County | Clark | State | NV | Zip Code | 89113 |
| Landar/Cliant Made | goweed Inc | A ddraaa | 201E Manhattan F | Dooolo Dlud Cuit | a 100 Dadanda Ba | ach CA 00070 |



| | Floo | Flood 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 | | | | | | | | | |
| | $\times\!\!\!\times\!\!\!\times$ | COBRA zone | | | | | | | | | |

| Flood Zone Determination | | | | | | | | |
|--|----------|-----------|--------------|-------------|------------|--|--|--|
| In Special Flood Hazard Area (Flood Zone): | | | | Out | | | | |
| Within 250 ft. of multiple flood zones? | | | | Not withi | n 250 feet | | | |
| Community: | | | | 20003 | | | | |
| Community Name: | | | CLARK COUNTY | | | | | |
| Map Number: | | | 3200 | 3C2561F | | | | |
| Zone: X500 | Panel: _ | 32003C 25 | 61F | Panel Date: | 11/16/2011 | | | |
| FIPS Code: | 32003 | Census | Tract | <u> </u> | 0029.76 | | | |

This Report is for the sole benefit of the Customer that ordered and paid for the Report and is based on the property information provided by that Customer. That Customer's use of this Report is subject to the terms agreed to by that Customer when accessing this product. THE SELLER OF THIS REPORT MAKES NO REPRESENTATIONS OR WARRANTIES TO ANY PARTY CONCERNING THE CONTENT, ACCURACY, OR COMPLETENESS OF THIS REPORT INCLUDING ANY WARRANTY OR MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE. The seller of this Report shall not have any liability to any third party for any use or misuse of this Report.

Art Valdovinos LOCATION MAP ADDENDUM

File No. Case No.

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

35902812 58370

Borrower Neighbor to Neighbor Homes LLC

Wedgewood Inc

Lender/Client

| Property Address | 7466 Matilda Street | | | | | |
|------------------|---------------------|-------|-------|----|----------|-------|
| City Las Vegas | County | Clark | State | NV | Zip Code | 89113 |



Art Valdovinos

SUBJECT PHOTO ADDENDUM

File No. Case No. 35902812 58370

Borrower Neighbor to Neighbor Homes LLC

7466 Matilda Street Property Address City Las Vegas County Clark State NV Zip Code 89113



FRONT OF **SUBJECT PROPERTY** 7466 Matilda Street Las Vegas, NV 89113

REAR OF SUBJECT PROPERTY

STREET SCENE



Art Valdovinos **EXTERIOR PHOTOS**

File No. Case No. 35902812 58370

Borrower Neighbor to Neighbor Homes LLC

Property Address 7466 Matilda Street

Lender/Client Wedgewood Inc

City Las Vegas County Clark State NV Zip Code 89113

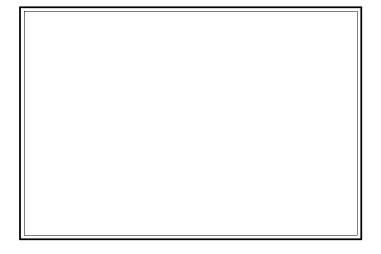


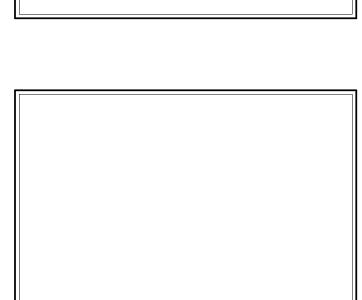




Address 2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278

Exterior Side of Subject





35902812 58370

Borrower Neighbor to Neighbor Homes LLC

7466 Matilda Street Property Address Clark City Las Vegas County State NV Zip Code 89113



COMPARABLE # 7751 Bear Ridge Street Las Vegas, NV 89113



COMPARABLE # 7765 Rainbow Rising Street Las Vegas, NV 89113



COMPARABLE # 7575 Blue Copper Court Las Vegas, NV 89113

35902812 58370

Borrower Neighbor to Neighbor Homes LLC

7466 Matilda Street Property Address City Las Vegas Lender/Client Wedgewood Inc Clark County State Zip Code 89113



COMPARABLE # 4 7496 Matilda Street Las Vegas, NV 89113

COMPARABLE #

COMPARABLE#

Appraiser License Certificate

. ne No. 35902812 Case No. 35902812

APPRAISER LICENSE

STATE OF NEVADA DEPARTMENT OF BUSINESS AND INDUSTRY

NOT TRANSFERABLE

REAL ESTATE DIVISION NOT TRANSFERABLE

This is to Certify That: ARTURO VALDOVINOS JR

License Number: A.0005988-RES

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

Issue Date: August 15, 2023

Expire Date: August 31, 2025

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 license to be issued with its Seal printed thereon. This license must be conspicuously displayed in place of business.

FOR: VALDOVINOS APPRAISAL SERVICES 1341 CADENCE ST HENDERSON, NV 89052

REAL ESTATE DIVISION

SHARATH CHANDRA

35902812 58370

Borrower Neighbor to Neighbor Homes LLC

Property Address 7466 Matilda Street

City Las Vegas County Clark State NV Zip Code 89113

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

Accelerant National Insurance Company

(A Stock Company) 400 Northridge Road, Suite 800 Sandy Springs, GA 30350

REAL ESTATE APPRAISERS ERRORS AND OMISSIONS INSURANCE POLICY DECLARATIONS

NOTICE: THIS IS A "CLAIMS MADE AND REPORTED" POLICY. THIS POLICY REQUIRES THAT A CLAIM BE MADE AGAINST THE INSURED DURING THE POLICY PERIOD AND REPORTED TO THE INSURER, IN WRITING, DURING THE POLICY PERIOD OR EXTENDED REPORTING PERIOD.

PLEASE READ YOUR POLICY CAREFULLY.

Policy Number: NAX40PL107246-00 Renewal of: New

1. Named Insured: Art Valdovinos

Address: 1341 Cadence St Henderson, NV 89052

3. Policy Period: From: December 22, 2023 To: December 22, 2024

12:01 A.M. Standard Time at the address of the Named Insured as stated in item 2. Above.

4. Limit of Liability: Each Claim Policy Aggregate
Damages Limit of Liability 4A. \$ 1,000,000 4C. \$ 1,000,000
Claim Expenses Limit of Liability 4B. \$ 1,000,000 4D. \$ 1,000,000

5. Deductible (Inclusive of Claims Expenses):

Each Claim Aggregate 5A. \$500 5B. \$1,000

6. Policy Premium: \$ 618

7. Retroactive Date: December 22, 2014

8. Notice to Company: Notice of a Claim or Potential Claim should be sent to:

OREP Insurance Services: info@orep.org 6353 El Cajon Blvd, Suite 124-605 San Diego, CA 92115

San Diego, CA 92115

9. Program Administrator: OREP Insurance Services, LLC - appraisers@orep.org

10. Forms and Endorsements Attached at Policy Inception: See Schedule of Forms

If required by state law, this policy will be countersigned by an authorized representative of the Company.

Date: December 27, 2023 By:

Authorized Representative

N DEC 40000 04 22 Page 1 of 1

APPRAISAL COMPLIANCE

File No. Case No. 35902812 58370

| Address 7466 Matilda Stree | t | | Unit No. |
|---------------------------------------|--|--|---|
| City Las Vegas | County | Clark State NV | Zip Code <u>89113</u> |
| Client Wedgewood Inc | | | |
| | | | |
| | | | |
| | | | |
| APPRAISAL AND REPORT | | | |
| This Appraisal Report is one of the | 5 5. | | |
| X Appraisal Report | This report was prepared in accordance with the req | | |
| Restricted Appraisal Report | This report was prepared in accordance with the req | | |
| | intended user of this report is limited to the identified | | |
| | at the opinions and conclusions set forth in the report | may not be understood properly without the addit | tional information in the appraiser's workfile. |
| | | | |
| | | | |
| ADDITIONAL CERTIFICAT | IONS | | |
| | | | |
| I certify that, to the best of my kno | | | |
| | ined in this report are true and correct. | | dambia and wasfeerings bearings |
| | ions, and conclusions are limited only by the reported | assumptions and are my personal, impartial, and | i undiased professional analyses, |
| opinions, and conclusions. | | | 11.1 (20) |
| | I have no present or prospective interest in the proper | | al interest with respect to parties involved |
| • | the property that is the subject of this report or the p | • | |
| | nment was not contingent upon developing or reporting | | P |
| | eting this assignment is not contingent upon the devel | · · · · · · · · · · · · · · · · · · · | |
| | ne value opinion, the attainment of a stipulated result, | or the occurrence of a subsequent event directly | related to the intended use of |
| this appraisal. | | | ada af Darfassianal Associat Daratics that |
| | conclusions were developed and this report has been | prepared, in conformity with the Uniform Standar | rds of Professional Appraisal Practice that |
| were in effect at the time this | · | I of FIDDE A and any implementations | |
| PRIOR SERVICES | epared in accordance with the requirements of Title X | of FIRREA and any implementing regulations. | |
| | d anniero and annuaire and in smalle an anneith and | | ant with in the three was a socied |
| | d services, as an appraiser or in another capacity, reg | parding the property that is the subject of the repo | ort within the three-year period |
| immediately preceding accep | | . 46-2 | sin the three consequences district |
| | ices, as an appraiser or in another capacity, regarding | | in the three-year period infriediately |
| PROPERTY INSPECTION | s assignment. Those services are described in the cor | niments below. | |
| | sonal inspection of the property that is the subject of t | his roport | |
| | a personal inspection of the property that is the subject of t | · | |
| APPRAISAL ASSISTANCE | | st of this report. | |
| | - rovided significant real property appraisal assistance | to the person signing this certification. If anyone | did provide significant assistance, they |
| • | summary of the extent of the assistance provided in the | | and provide significant assistance, they |
| N/A | summary of the extent of the assistance provided in the | е тероп. | |
| N/A | | | |
| | | | |
| | | | |
| | | | |
| ADDITIONAL COMMENTS | | | |
| | requiring disclosure and/or any state mandated requir | ements: | |
| raditional Got 711 Totaled 155065 1 | equiling disclosure and/or any state mandated requir | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| MARKETING TIME AND EX | XPOSURE TIME FOR THE SUBJECT PRO | PERTY | |
| X A reasonable marketing time | e for the subject property is 0 - 90 day(s) ut | ilizing market conditions pertinent to the appraisa | al assignment. |
| X A reasonable exposure time | | | G |
| . | , , , , , , , , | | |
| APPRAISER | | SUPERVISORY APPRAISER (ONLY | (IF REQUIRED) |
| | | | • |
| | | | |
| 1257 32157 | DE 102017 (SE) 10201 | | |
| 11 11 | 111.01 | | |
| lutt | 111111111111111111111111111111111111111 | | |
| Signature | 1000001 111 | Signature | |
| Name | Arturo Valdovinos Jr | Nama | |
| Date of Signature | | Date of Signature | |
| State Certification # | | State Certification # | |
| or State License # | | or State License # | |
| State | NV | State | |
| Expiration Date of Certification or | | Expiration Date of Certification or License | |
| D | | Supervisory Appraiser Inspection of Subject Pr | roperty: |
| Effective Date of Appraisal | 09/04/2024 | Did Not Exterior Only from stre | · — |
| | | Sid riot Extends Only noin stile | |

Owner Hunter C Hunolt

TAX RECORDS

File No. **35902812** Case No. **58370**

Borrower Neighbor to Neighbor Homes LLC

Property Address 7466 Matilda Street

City Las Vegas County Clark State NV Zip Code 89113

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

Tax Property Tax - One Page

| Parcel #: | 125-26-303-0 | 14 | Address: | 6420 W EI C | ampo Gran | de AV | Census Tra | ct: 003 : | 308 |
|--|---|---------------|------------------------------|-----------------|----------------|--------|------------|------------------|------------|
| | 19 - 60 - 26 | | PropCity: | Las Vegas | | | ip Code: | | 30-1216 |
| | \$144,990 | | Land Use: | Sfr | | | | | |
| GEO ID: | SW NE 19-60-2 | 26 | Assoc | sor Description | | | | | |
| Tile Dece | | | V427 - Nacr - 1270 - 20 - 20 | | | | | | |
| File-Page: Assr Lot: | Bloc | ole. | Subdivision: Area: | 102 | Dida | | Unit: | Tract | |
| | PT NE4 SW4 S | | Area. | 102 | Bldg: | | Offic. | ITaci | • |
| Assi Desc. | P1 NE4 SW4 S | EC 20 19 00 | Owner 8 | & Doc Informati | on | | | | |
| Owner Name: | Miller Roger | L | | | DOC DAT | E | DOC NUM | BER | DV |
| 2nd Owner: | Miller Heide I | | | | 10/08/2 | 2013 | 1310080 | 02574 | |
| Address: | 6420 West El | Campo Gran | de Avenue - | | Owner Ve | | | | |
| City: | Las Vegas | | Zip Code: 89 | | | | | | |
| Prev Owner: | Miller Milton | | , | | | | | | |
| | | | Land & B | uilding Informa | tion | | | | |
| Land Value: | \$198,900 | Impr Value: | \$215,357 | | | | Schools | : C | lark Count |
| FrontxDpth: | 153 x 290 | Topography: | Flat/Level | Cost Class: | Fair | | Zoning: | R | R-E |
| Acres: | 1.020 | Act Yr Blt: | 1999 | Foundation: | Concrete | | Tot Roo | ms: 6 | |
| Lot SqFt: | 44,431 | Eff Yr Blt: | 1999 | Basement: | | | Bedroor | ms: 3 | li . |
| # of Buildings | : 1 | Construction | : | Garage Cap: | 1 | | Bathroo | ms: 2 | ! |
| Type Style: | | Ext Wall: | Frame/Stu | ccoGarage Type | :Attached | Garage | Full Bat | hs: 2 | 1 |
| Stories: | 2.00 | Flooring: | | Parking Sp: | | | Half Bat | ths: | |
| Roof Matrl: | Concrete Tile | Heat Systm: | Forced Air | Pool YN: | | | Fireplac | e YN: Y | 'es |
| Roof Type: | | Air Cond: | Central | Porch: | Patio/Por | ch | Fireplac | es: 1 | |
| 157-254 | | | Propert | y Sub-Areas Sq | Ft | | | | |
| Living Area: | 1,755 | First Flr: | 1,392 | Porch 1: | 30 | | Grg/Prkg | | D |
| Building Sq Ft | **** (F. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. | Second Flr: | 363 | Porch 2: | 264 | | Carport: | | |
| Total Bldg: | 2,535 | Upper Area So | | Deck: | | | | | |
| Prim Addition: | | Basement Are | ea: | 2nd Patio/De | | | | | |
| Above Grade: | 1,755 | Basement F: | - | Basement U | • | | | | |
| | | | | s Information | | | | | |
| | PRICE | | DATE | | DEED TYPE | | | | |
| | \$349,900 | | 10/04/13 | | ain & Sale [| Deed | | | |
| | \$275,000 | | 06/12/02 | | Grant Deed | | | | |
| | \$245,000 | | 06/29/01 | | Grant Deed | | | | |
| County: | | | 05/17/01 | Re | recorded De | ed | | | |
| | | | 07/30/01 | Ou | it Claim De | ed | | | |
| | | | | | Grant Deed | | | | |
| | \$245,000 | | 01/11/01 | | Grant Deed | | | | |
| | Ψ245,000 | | 05/17/00 | | it Claim De | od | | | |
| | | | | | iit Claiiii De | eu | | | |
| | | | 200 ST 100 ST 100 ST | & Assessment | 2112211 | 1 200 | | | |
| | TOTAL TAX | | | AL ASSD | IMPRV | LANI | | | EXEMPTIO |
| Curr: | \$2,449.66 | | | 44,990 | \$75,375 | \$69,6 | | 024 | |
| Prev: | \$2,277.47 | | | 39,709 | \$70,094 | \$69,6 | | 023 | |
| | \$2,213.50 | 2022 | 2 \$1 | 19,484 | \$64,149 | \$55,3 | 35 2 | 022 | |
| Deling: | | Tot SA B | al: | | | | | | |
| - TO TO THE PROPERTY OF THE PARTY OF THE PAR | | | | | | | | | |

INFORMATION DEEMED RELIABLE BUT NOT GUARANTEED

LVR DEEMS INFORMATION RELIABLE BUT NOT GUARANTEED. IT IS A VIOLATION TO PROVIDE DETAIL PRINTOUTS TO A CUSTOMER/CLIENT.

Art Valdovinos MARKET ANALYSIS CHARTS

File No. Case No. 35902812 58370

 Borrower
 Neighbor to Neighbor Homes LLC

 Property Address
 7466 Matilda Street

 City
 Las Vegas
 County
 Clark
 State
 NV
 Zip Code
 89113

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



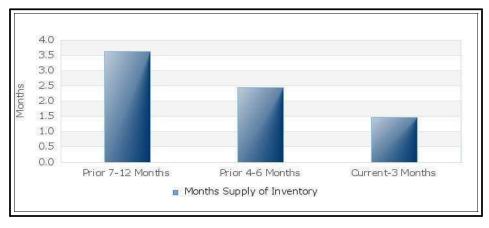
TOTAL SALES AND LISTINGS

There were 38 sales prior 7-12 months and 35 sales current to 3 months ago. There were 23 listings prior 7-12 months and 17 listings current to 3 months ago.



MEDIAN SALES PRICE

Prior 7-12 months the median was \$365,000. Current to 3 months ago the median was \$385,000.



MONTHS-SUPPLY-OF-INVENTORY (MSI)

Prior 7-12 months the month's supply was 3.63. Current to 3 months ago the month's supply was 1.46.

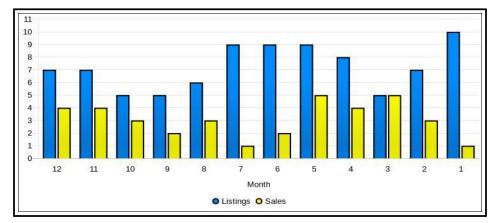
35902812 58370

 Borrower
 Neighbor to Neighbor Homes LLC

 Property Address
 7466 Matilda Street

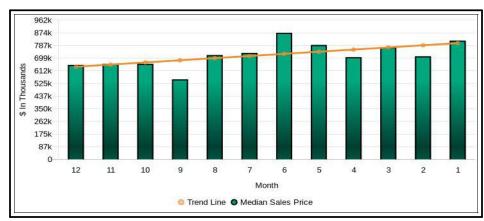
 City
 Las Vegas
 County
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 Zip Code
 89113

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



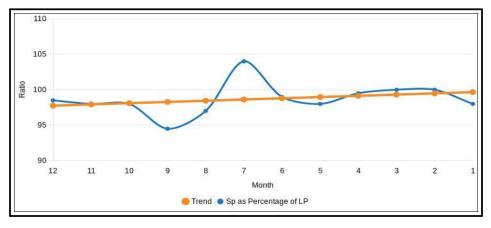
TOTAL SALES AND LISTINGS

There were 4 sales twelve months ago and 1 sale last month. There were 7 listings twelve months ago and 10 listings last month.



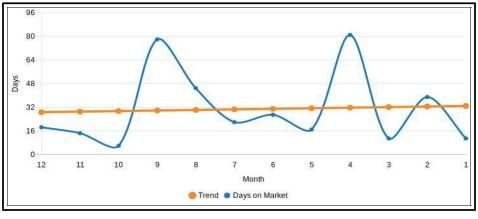
MEDIAN SALES PRICE

The median price trends shown here may differ from the 1004MC due to the difference in reported time periods. One month ago the median was \$820,000. Twelve months ago the median was \$652,500.



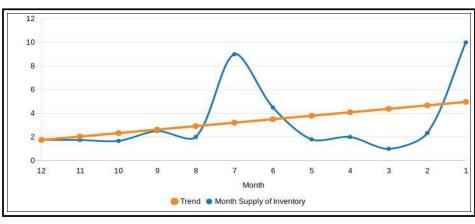
SALES TO LISTING PRICE RATIO

One month ago the median was 98%. Twelve months ago the median was 98.5%.



SALES DAYS ON MARKET TREND

The median was 11 one month ago and was 18.5 twelve months ago.



MONTH OF SUPPLY OF INVENTORY

One month ago the month's supply was 10. Twelve months ago the month's supply was 1.

Market Conditions Addendum to the Appraisal Report File No. 359028 Case No. 58370

| The purpose of this addendum is to provide the ler | | | • | nds a | and conditions p | reva | lent in the s | ubjec | t |
|---|--|--|---|---|---|---------------------------------------|--|--------------------------|---|
| neighborhood. This is a required addendum for all Property Address 7466 Matil. | | City | after April 1, 2009. Las Vegas | | state NV | | ZIP Code | | 89113 |
| Borrower Neighbor to Neighbor Homes | | Oity | Las vegas | | naic IVV | | Zii Code | | 03110 |
| Instructions: The appraiser must use the informa | | as the basis for his/ | her conclusions and m | nust p | rovide support | or th | ose conclus | sions, | regarding |
| housing trends and overall market conditions as re | ported in the Neighborho | od section of the app | oraisal report form. Th | e app | raiser must fill i | n all t | the informat | ion to | the extent |
| it is available and reliable and must provide analys | s as indicated below. If | any required data is | unavailable or is cons | dere | d unreliable, the | аррі | raiser must | provi | de an |
| explanation. It is recognized that not all data source | • | | | | | | | | |
| in the analysis. If data sources provide all the requ | | • | | | • | | • | | • |
| average. Sales and listings must be properties tha | | • | | | | ed by | a prospect | ive b | uyer of the |
| subject property. The appraiser must explain any a | | | | tored | | | I Tue med | | |
| Inventory Analysis Total # of Comparable Sales (Settled) | Prior 7-12 Months | Prior 4-6 Months 10 | Current - 3 Months 10 | \vdash | Increasing | verai | I Trend Stable | | Declining |
| Absorption Rate (Total Sales/Months) | 2.83 | 3.33 | 3.33 | ╁ | Increasing | | Stable | H | Declining |
| Total # of Comparable Active Listings | 8 | 8 | 10 | | Declining | | Stable | | Increasing |
| Months of Housing Supply (Total Listings/Ab. Rate | | 2.4 | 3 | | Declining | | Stable | | Increasing |
| Median Sales & List Price, DOM, Sale/List % | Prior 7-12 Months | Prior 4-6 Months | Current - 3 Months | | | veral | l Trend | | morodomg |
| Median Comparable Sales Price | 665,000 | 763,500 | 769,950 | | Increasing | | Stable | | Declining |
| Median Comparable Sales Days on Market | 32 | 20 | 18 | | Declining | | Stable | | Increasing |
| Median Comparable List Price | 826,375 | 740,900 | 822,450 | | Increasing | | Stable | | Declining |
| Median Comparable Listings Days on Market | 34 | 42 | 44 | | Declining | | Stable | | Increasing |
| Median Sale Price as % of List Price | 98% | 99% | 100% | Ļ | Increasing | | Stable | Щ | Declining |
| Seller-(developer, builder, etc,) paid financial assis | | Yes | No | | Declining | | Stable | | Increasing |
| Explain in detail seller concessions trends for the p | ast 12 months (e.g. selle | r contributions increa | ased from 3% to 5%, i | ncrea | sing use of buy | dowr | ns, closing c | osts | |
| condo fees, options, etc.) | | | | | | | | | |
| | | | | | | | | | |
| | | | | | | | | | |
| | | | | | | | | | |
| A (| | ¬ | | | | | | | • \ |
| Are foreclosure sales (REO sales) a factor in the n | arket? Yes | No If yes, expl | ain (including the tren | ds in | listings and sale | s of | toreclosed p | orope | rties). |
| | | | | | | | | | |
| | | | | | | | | | |
| | | | | | | | | | |
| | | | | | | | | | |
| Cite data assumes for above information | | | | | | | | | |
| Life data sources for above information | | | | | | | | | |
| Cite data sources for above information. Data Sources: MLS ID = 476. State = Nev | ada. MLS Board = 0 | SLVAR - Greater | Las Vegas MLS. | Matr | ix | | | | |
| Data Sources: MLS ID = 476, State = Nev | ada, MLS Board = 0 | GLVAR - Greater | Las Vegas MLS, | Matr | ix | | | | |
| Data Sources: MLS ID = 476, State = Nev | | | <u> </u> | | | add | litional infor | matio | n, such as |
| | our conclusions in the Ne | ighborhood section of | of the appraisal report | form. | If you used any | | | | |
| Data Sources: MLS ID = 476, State = New Summarize the above information as support for your an analysis of pending sales, and/or expired and we There were a total of 37 Comparable Sett | our conclusions in the Ne ithdrawn listings, to form ed Sales in the past | ighborhood section outlies your conclusion 12 months. The | of the appraisal report ns, provide both an ex Median Sales Pri | form. plana ce fo | If you used any tion and suppor r the prior 7- | t for 12 n | your conclu nonths wa | sions as \$6 | 665,000 and |
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| Data Sources: MLS ID = 476, State = New Summarize the above information as support for your an analysis of pending sales, and/or expired and work There were a total of 37 Comparable Sett for the current to prior 3 months is \$769,9 period. The Median Days on Market for the generated from an exported MLS market http://www.bradfordsoftware.com/1004mc/10 | our conclusions in the Ne ithdrawn listings, to form ed Sales in the past 50. The Months Sup e prior 7-12 months search. Details rega //calc.shtml tive project, complete th Prior 7-12 Months oroject? Yes | ighborhood section of ulate your conclusion 12 months. The ply for the prior 7 was 32 and 18 for arding the calcular section of the plant of the prior 4-6 Months. No If yes, incomplete the project. Signature Supervisor | Project Name: Current - 3 Months Current - 4 Months Name | form. plana ce fo 2.83 rior 3 can | If you used any tion and suppor r the prior 7-and 3 for the month perior be found or Online Increasing Increasing Declining Declining | t for 12 n cur od. Talline | your conclumenths was rent to proper | sions \$6 ior 3 iccs a | Declining Increasing Increasing |
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MARKET RESEARCH & ANALYSIS

Art Valdovinos MEDIAN PRICE - BROKEN DOWN

File No. 35902812 Case No. 58370

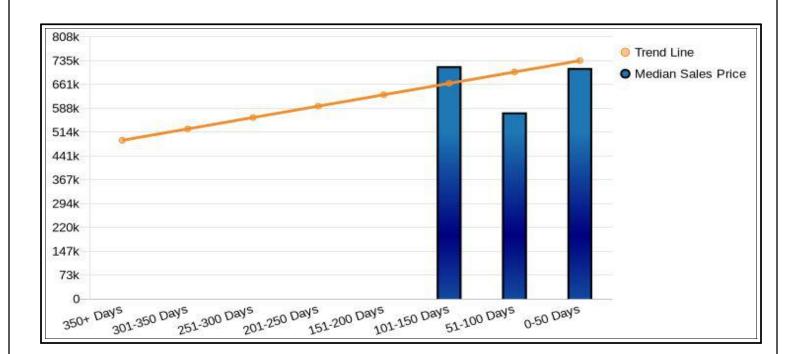
Borrower Neighbor to Neighbor Homes LLC

| Property Address 746 | 6 Matilda Street | | | | | |
|----------------------|------------------|---------|--------------------|--------------------|-------------------|---------|
| City Las Vegas | County | Clark | State | NV | Zip Code | 89113 |
| Lender/Client Weda | ewood Inc | Address | s 2015 Manhattan B | oach Blyd Suito 10 | O Podondo Boach (| A 00278 |

MEDIAN PRICE BROKEN INTO MARKETING TIME (DAYS ON MARKET)

| Days On Market | Median Price |
|----------------|--------------|
| 0-50 Days | \$711,900 |
| 51-100 Days | \$575,000 |
| 101-150 Days | \$717,450 |
| 151-200 Days | \$0 |
| 201-250 Days | \$0 |
| 251-300 Days | \$0 |
| 301-350 Days | \$0 |
| 350+ Days | \$0 |

The table displays the market's change in median sales price over the past year.



This chart shows the relationship between marketing time (how long a property is left on the market) and sales price.

This chart is especially useful for determining typical marketing times and how long it will take to sell for a given price.

Art Valdovinos TIME ADJUSTMENT FACTOR

File No. 35902812 Case No. 58370

Borrower Neighbor to Neighbor Homes LLC

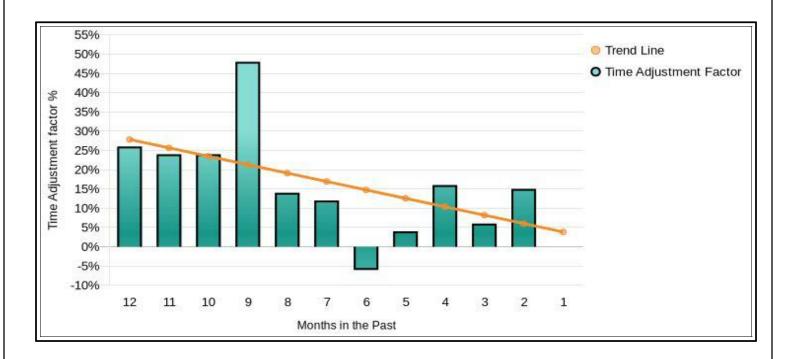
| Property Address | 7466 Matilda Street | | | | | | |
|------------------|---------------------|--------|---------|----------------|----------------------|-------------------|----------|
| City Las Vegas | | County | Clark | State | NV | Zip Code | 89113 |
| Lender/Client V | Nedaewood Inc | | Address | 2015 Manhattan | Beach Blvd Suite 100 |) Redondo Beach (| CA 90278 |

TIME ADJUSTMENT FACTOR BY MONTH FOR THE LAST 12 MONTHS

| Time Period | Median Sales Price | Current Month's Median | Time Adjustment Factor |
|---------------|--------------------|---|------------------------|
| 40.14 # 4 | 4050 500 | *************************************** | 000/ |
| 12 Months Ago | \$652,500 | \$820,000 | 26% |
| 11 Months Ago | \$660,000 | \$820,000 | 24% |
| 10 Months Ago | \$660,000 | \$820,000 | 24% |
| 9 Months Ago | \$552,500 | \$820,000 | 48% |
| 8 Months Ago | \$720,000 | \$820,000 | 14% |
| 7 Months Ago | \$735,000 | \$820,000 | 12% |
| 6 Months Ago | \$874,250 | \$820,000 | -6% |
| 5 Months Ago | \$790,000 | \$820,000 | 4% |
| 4 Months Ago | \$706,000 | \$820,000 | 16% |
| 3 Months Ago | \$775,000 | \$820,000 | 6% |
| 2 Months Ago | \$711,900 | \$820,000 | 15% |
| Current Month | \$820,000 | \$820,000 | 0% |

The table displays the market's change in median sales price on a monthly basis.

TIME ADJUSTMENT FACTOR BY MONTH FOR THE LAST 12 MONTHS



Notes:

- (*) Data is not available for this period. The time adjustment factor of the previous month will be applied.
- (**) When the time adjustment factor is greater than 100%, the value on the graph is limited at 100%.
- (***) When the time adjustment factor is less than -100%, the value on the graph is limited at -100%.
- (****) The Current Month's Median has been derived from 2 and 3 current months.

Art Valdovinos MARKET RESEARCH DATA

File No. Case No. 35902812 58370

Borrower: Neighbor to Neighbor Homes LLC

Property Address: 7466 Matilda Street

City: Las Vegas County: Clark State: NV Zip Code: 89113

Lender/Client Wedgewood Inc Address: 2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278

SALES

| SALES PRICE | LIST PRICE | SALE DATE | DAYS ON MARKET | LIST DATE | PENDING DATE | STATUS | STATUS DATE |
|-------------|------------|------------|-------------------|------------|-----------------|--------|-------------|
| 675000 | 675000 | 5/31/2024 | 7 | 5/6/2024 | 5/13/2024 | sold | |
| 530000 | 569999 | 12/21/2023 | 85 | 8/15/2023 | 11/8/2023 | sold | |
| 595000 | 609999 | 10/20/2023 | 14 | 9/8/2023 | 9/22/2023 | sold | |
| 820000 | 840000 | 8/23/2024 | 11 | 7/26/2024 | 8/6/2024 | sold | |
| 640000 | 650000 | 9/29/2023 | 32 | 8/4/2023 | 9/5/2023 | sold | |
| 823875 | 827750 | 4/18/2024 | 10 | 2/27/2024 | 3/8/2024 | sold | |
| 670000 | 685000 | 4/18/2024 | 131 | 11/2/2023 | 3/12/2024 | sold | |
| 850000 | 875000 | 11/9/2023 | 15 | 9/25/2023 | 10/10/2023 | sold | |
| 675000 | 669900 | 11/1/2023 | 11 | 9/1/2023 | 9/12/2023 | sold | |
| 689000 | 699900 | 2/8/2024 | 41 | 12/1/2023 | 1/11/2024 | sold | |
| 735000 | 710000 | 2/16/2024 | 22 | 1/11/2024 | 2/2/2024 | sold | |
| 790000 | 830000 | 4/11/2024 | 17 | 2/21/2024 | 3/9/2024 | sold | |
| 825000 | 825000 | 4/10/2024 | 2 | 3/2/2024 | 3/4/2024 | sold | |
| 850000 | 868000 | 12/6/2023 | 5 | 10/16/2023 | 10/21/2023 | sold | |
| 865000 | 880000 | 6/24/2024 | 38 | 4/27/2024 | 6/4/2024 | sold | |
| 878500 | 875000 | 3/11/2024 | 9 | 1/24/2024 | 2/2/2024 | sold | |
| 985000 | 999999 | 6/26/2024 | 11 | 5/6/2024 | 5/17/2024 | sold | |
| 711900 | 711900 | 7/9/2024 | 39 | 4/21/2024 | 5/30/2024 | sold | |
| 775000 | 775000 | 6/18/2024 | 2 | 6/3/2024 | 6/5/2024 | sold | |
| 680000 | 694900 | 9/15/2023 | 44 | 7/1/2023 | 8/14/2023 | sold | |
| 720000 | 740000 | 2/8/2024 | 54 | 10/23/2023 | 12/16/2023 | sold | |
| 795000 | 795000 | 7/12/2024 | 8 | 6/6/2024 | 6/14/2024 | sold | |
| 555000 | 550000 | 9/28/2023 | 4 | 9/2/2023 | 9/6/2023 | sold | |
| 645000 | 660000 | 10/25/2023 | 46 | 8/15/2023 | 9/30/2023 | sold | |
| 660000 | 665000 | 11/29/2023 | 6 | 11/6/2023 | 11/12/2023 | sold | |
| 764900 | 769900 | 6/6/2024 | 118 | 1/10/2024 | 5/7/2024 | sold | |
| 870000 | 888000 | 4/3/2024 | 45 | 2/8/2024 | 3/24/2024 | sold | |
| 530000 | 575000 | 8/2/2024 | 73 | 4/5/2024 | 6/17/2024 | sold | |
| 608888 | 659990 | 12/8/2023 | 39 | 10/8/2023 | 11/16/2023 | sold | |
| 660000 | 675000 | 4/30/2024 | 22 | 3/6/2024 | 3/28/2024 | sold | |
| 665000 | 675000 | 9/15/2023 | 5 | 8/11/2023 | 8/16/2023 | sold | |
| 699888 | 699888 | 6/21/2024 | 4 | 5/9/2024 | 5/13/2024 | sold | |

Art Valdovinos MARKET RESEARCH DATA

File No. Case No. 35902812 58370

| Borrower: Neighbor to Neighbor Homes LLC | | | | | | |
|--|---------|-------|----------|---------------------------------|----------------|----------------|
| Property Address: 7466 Matilda Street | | | | | | |
| City: Las Vegas | County: | Clark | | State: NV | Zip Code: | 89113 |
| Lender/Client Wedgewood Inc | | | Address: | 2015 Manhattan Beach Blvd Suite | 100, Redondo B | each, CA 90278 |

SALES

| SALES PRICE | LIST PRICE | SALE DATE | DAYS ON MARKET | LIST DATE | PENDING DATE | STATUS | STATUS DATE |
|-------------|------------|-----------|-------------------|------------|-----------------|--------|-------------|
| 798888 | 820000 | 2/7/2024 | 45 | 12/16/2023 | 1/30/2024 | sold | |
| 575000 | 579000 | 6/5/2024 | 62 | 3/20/2024 | 5/21/2024 | sold | |
| 575000 | 599000 | 1/5/2024 | 71 | 9/5/2023 | 11/15/2023 | sold | |
| 676500 | 664999 | 6/14/2024 | 25 | 4/15/2024 | 5/10/2024 | sold | |
| 737000 | 699900 | 5/13/2024 | 100 | 12/30/2023 | 4/8/2024 | sold | |
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