APPRAISAL REPORT

OF



8140 Bay Harbor Drive Las Vegas, NV 89128

PREPARED FOR

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

AS OF

09/22/2024

PREPARED BY

Art Valdovinos 1341 Cadence St Henderson, NV 89052

Art Valdovinos

8140 Bay Harbor Drive

File No. Case No.

35974805 58401

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	The purpose of this summary appraisal repo	ort is to provide	the lender/client	with an acc	curate, and	adequately su	pported, c	pinion of the mar	ket value of	the subject pr	operty.
	Property Address 8140 E	Bay Harbor D	Drive	City	1	Las Ve	gas	State	NV Zip C	ode 8	9128
	Borrower WH1 LLC	0	wner of Public Re	ecord		Mark J O	lson	Со	unty	Clark	
	Legal Description		Harbo	r Cove P	lat Book	42 Page 23	Lot 4 Bl	ock 2			
	Assessor's Parcel #	138-	16-116-006			Tax Ye	ear	2024	R.E. Taxes	s\$ 4,	530
С	Neighborhood Name	Harbor Co			Map Refe		298	320	Census Tra		32.47
SUBJEC.			I Assessments \$		0	X PUI				per year X	_
щ	Property Rights Appraised X Fee Simpl			lescribe)	0			πφ 00			
ร	Assignment Type Purchase Transaction		nance Transactior		or (dooorib)	>>		Marka	t Value		
	- · · · · · · · · · · · · · · · · · · ·										0070
	Lender/Client Wedgewo		Add					<u>d Suite 100, R</u>			0278
	Is the subject property currently offered for										
	Report data source(s) used, offerings price(. DOM 34;SU	ibject pro	perty wa	s offered for	r sale.;O	riginal Price \$	750,000;0	Driginal Date	9
	08/02/2024;GLVARMLS #2604898										<u> </u>
	I did did not analyze the contra	act for sale for th	he subject purcha	ase transac	tion. Expla	in the results o	of the analy	ysis of the contra	ct for sale or	r why the anal	ysis was not
F	performed.										
Ă											
CONTRAC	Contract Price \$ Date of	f Contract	Is the p	property se	ller the owr	er of public red	cord?	Yes No I	Data Source	e(s)	
Z	Is there any financial assistance (loan charge	ges, sale conce	essions, gift or do	wnpaymen	it assistanc	e, etc.) to be p	aid by any	/ party on behalf of	of the borrow	ver?	es 🔄 No
ŏ	If Yes, report the total dollar amount and de	escribe the item	is to be paid.								
	Note: Race and the racial composition of	f the neighbor	hood are not ap	praisal fac	ctors.						
	Neighborhood Characteristics				t Housing	Frends		One-Unit	Housina	Present Land	Use %
			Property Values	Increa		Stable	Declini		AGE	One-Unit	70 %
Q			Demand/Supply			In Balance	OverSup		(yrs)	2-4 Unit	0 %
NEIGHBORHOOD			Marketing Time		-	3-6 mths	Over6m			Multi-Family	
Ť											
ö	Neighborhood Boundaries Cheyenne A		ini, bullalo Di	to the E	asi, Lake	IVIEAU DIVU	to the	·		Commercial	
ЩЩ Ш	South and Rampart Blvd to the Wes		· · · · · · · ·					725 Pre		Other	%
Q	Neighborhood Description Subject is loo										
Ψ	employment centers with declining e								es within 2	2 miles. Su	bject
	competes well with similar propertie										
	Market Conditions (including support for the										
	time per MLS (09/01/2024) for subje	ect area is 5	0 days with sa	le at 100)% of listi	ng price. Fi	nancing	include: Gove	rnment, C	Conventiona	I Loans,
	Assumptions. Concessions include	e up to no se	ller paid points	s. Subje	ct apprais	sed to marke	et rate fi	nancing with t	ypical cor	icessions.	
	Dimensions No Survey See	è Plat Map	Area	69	70 sf	Shape	Rect	angular	View	N;Res	;
	Specific Zoning Classification	R-PD5	Zoning	g Descriptio	on l	Residential I	Planned	Deveopment	- 5 Unit P	er Acre (R-	PD5)
	Zoning Compliance X Legal Legal	I Nonconformin	g (Grandfathered	Use)	No Zoning	Illegal (c	describe)				
	Is the highest and best use of subject prope				and specifi	cations) the pr	esent use	? X Yes	No If No, d	lescribe.	
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	4		Public	Other (de	escribe)		Off-site I	Improvements	Type	Public	Private
	Utilities Public Other (describe)										
Щ	Utilities Public Other (describe)	Water			Wel	Str	reet	Aspha	lt		
SITE	Electricity X	Water		X			reet ev	Aspha None		X	
SITE	Electricity X	Sanitary	y Sewer	XX	Septi	c Alle	еу	None		X	
SITE	Electricity X Gas X FEMA Special Flood Hazard Area Yes	Sanitary s X No FE	y Sewer	X X X	Septi	c Alle EMA Map #	еу	None		X	6/2011
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FEATURE	SUBJECT	COMPARAB						RABLE S			T		RABLE S	<i>,</i>	,	
	Harbor Drive	8128 Bay I								e Drive					e Drive	
-	as, NV 89128	Las Vega					Las V	∕egas, N	VV 8	39128		Las V	/egas, I	VV	89128	
Proximity to Subject		0.04					0	.16 mile	es S	E		0	.24 mile	es S	E	
Sale Price	\$		\$	7	70,000			\$	7	725,000			\$		720,000	1
Sale Price/Gross Liv. Area	\$ 0.00 sq. ft.	\$ 255.47	sq	. ft.		\$	240.5	54 s	q. ft.		\$	238.8	39 s	q. ft.		
Data Source(s)		GLVARMLS #2	2488	309	2;DOM 94	GLV	ARML	S #256	6005	58;DOM 89	GL	VARM	LS #25	984	18;DOM	4
Verification Source(s)		Tax Records;DO	C# 20	023	1002-03100	Tax R	ecords	;DOC#2	2024	40612-02225	Tax	Records	s;DOC#	202	40729-012	64
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	.	+(-)	\$ Adjustment	DE	SCRIPT	ΓΙΟΝ	+(-)) \$ Adjustment	DE	ESCRIPT	TION	+(-) \$ Adjustm	ent
Sale or Financing		ArmLth					ArmL	th				ArmL	th			
Concessions		Conv;0					Cash					Conv		\vdash		
Date of Sale/Time		s10/23;c08/23	3			s06	6/24;c0				s0	7/24;c0		\vdash		
Location	N;Res;	N;Res;	_				N;Res					N;Re		\vdash		
Leasehold/Fee Simple	Fee Simple	Fee Simple	_				e Sin				F	ee Sin		_		
Site	6970 sf	6534 sf	_		0		6534			C		6534		_		
View	N;Res;	N;Res;	_				N;Res					N;Res	,	_		
Design (Style)	DT1.5;Southwest	DT1.5;Southwe	est			DT1.		thwest			DT1		thwest			
Quality of Construction	Q4	Q4	_				Q4					Q4				
Actual Age	35	35	_				35					34		\vdash		
Condition	C3	C2	.		-50,000		C3					C3				
Above Grade	Total Bdrms. Baths	Total Bdrms. Bat			0		Bdrms.	Baths		(Bdrms.				
Room Count	7 4 2.1	7 3 2.				7	3	2.1			7	4	2.1			
Gross Living Area	<u>3,014 sq. ft.</u>		. ft.			3	014	sq. ft.			2	3,014	sq. ft.	-		
Basement & Finished	0sf	0sf					0sf					0sf				
Rooms Below Grade	Typical	Turning	-				Tunio					Typic		├─		
Functional Utility	Typical FWA/Central	Typical FWA/Central					Typic VA/Ce					WA/Ce		-		
Heating/Cooling	None	None				Г	None				Г	None		-		
Energy Efficient Items Garage/Carport	3ga3dw	3ga3dw	-				3ga3d					3ga3d		-		
Porch/Patio/Deck	Porch/Patio	Porch/Patio					orch/P				F	orch/P		-		
Fireplaces	3 Fireplaces	3 Fireplaces					Firepla					Firepla		-		
Pool	Pool	Pool					Pool/S			C		Pool/S		-		
Amenities	None	None					None					None		<u> </u>		_
Net Adjustment (Total)		+ X -		\$	-50,000		+	-	\$	0		+	-	\$	0	
Adjusted Sale Price		Net Adj: -6%				Net A	dj: 0%	,			Net A	Adj: 0%)	Ľ.		
of Comparables		Gross Adj : 6%	(\$	720,000	Gross	Adj: ()%	\$	725,000	Gros	s Adj: (0%	\$	720,00	0
	search the sale or trans	fer history of the sub	ject p	prop	perty and com	parable	sales.	lf not, exp	olain							
		•														
My research X did	did not reveal any prio	r sales or transfers o	of the	sub	pject property	for the t	hree ye	ears prior	to th	e effective da	te of th	is apprai	isal.			
Data source(s) GLVAR	MLS;Taxstar															
	did not reveal any prio	r sales or transfers o	of the	cor	mparable sale	s for the	e year p	rior to the	e dat	e of sale of th	e comp	arable s	ale.			
Data source(s) GLVAR	MLS;Taxstar															
Report the results of the re	esearch and analysis of	the prior sale or tran	sfer l	histo	ory of the subj	ect prop	perty an	id compa	rable	e sales (report	additic	nal prior	r sales or	ı paç	ge 3).	
ITEM	SUI	BJECT		COI	MPARABLE S	SALE #	1	COM	PAR	ABLE SALE #	\$2	00	OMPARA	BLE	SALE # 3	
Date of Prior Sale/Transfe		9/2024										 				
Price of Prior Sale/Transfe		5,000										 				
Data Source(s)		/ILS;Taxstar	Ta	ax I	Records;Gl		_S			ords;GLVRN	1LS	Tax			GLVRMLS	3
Effective Date of Data Sou		2/2024			09/22/202					22/2024	_	<u> </u>	09/2			
Analysis of prior sale or tra		ject property and cor	mpar	able	e sales The	subje	ct prop	perty pre	evio	usly had a	Barga	in & Sa	ale Dee	<u>d R</u>	ecorded (on
09/19/2024 in the am	ount of \$715,000.															
		omporables		te -	lin the cold	loct!-	0~~~	titis	orl -	at area D	oiti. / -		active-	بار م	intra + -	<u> </u>
Summary of Sales Compa		omparables are											_			
the comparable sales size and aged homes																aľ
adjustments.		Cor weight was (jivel	1 10		ie sale	उ∠ वि	น อ นนย	5 10	requiring th	ie iea:	51 amol	uni Ul G	105	3	
aajaoanonto.																
														_		

720.000 Indicated Value by Sales Comparison Approach \$

09/22/2024

\$

SALES COMPARISON ANALYSIS

Indicated Value by: Sales Comparison Approach \$ 720,000 Cost Approach (if developed) \$ 160,000 Income Approach (if developed) \$
All three approaches to value were considered in this appraisal. The income approach was not included due to the lack of essential data. The cost approach was not
used due to the lack of inspection of the subject property, the subject's age, and rapidly changing construction costs, it is deemed not possible to obtain a credible
result. The market approach is given all weight as it most accurately reflects the actions of buyers and sellers in the market.
This appraisal is made X "as is," subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been
completed, subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or subject to the
following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair. The appraisal report was
completed as is.
Based on a visual inspection of the exterior areas of the subject property from at least the street, defined scope of work, statement of assumptions and limiting
conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is

720,000 , as of Freddie Mac Form 2055 March 2005

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

Art Valdovinos

File No. Case No.

Exterior-Only Inspection Residential Appraisal Report	as
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	This report is intended for use only by the client named on this report o	or their assigns. Use of this report by others is not intended by the
	appraiser.	
	Subject Property Characteristic:	
	The subject is a Two Story 4 bedroom, 2.1 bathroom, SFR home with a	a 3 car attached garage on a 6.970 square foot per the Clark County
	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.	
	Exterior Features Include:	
	Covered Porch, Covered Patio, In ground Pool	
S	Interior Features Include:	
COMMENTS	None noted due to the appraisal is completed as a 2055 Exterior	
NMO	Market Area:	
ŭ		
ADDITIONAL	Subject is located in the Southwestern portion of the Las Vegas Valley facilities are within typical, market expected proximity. There is no appar	
DITIC	adversely affect marketing or value. The subject property and all compa	arables are located in SFR subdivisions with no external obsolescences
ADI	noted in this area. The subject backs a non busy street which does no property. Comparable sale 1 also backs the same street as the subject	
	Sale Comparison Analysis:	
	All sales are from the subject's competitive market area and have simil	lar market influences.
	Sale 1: Was listed for \$770,000, on the market for 131 CDOM and sol	d for \$770,000 with no concessions. It was adjusted superior for
	condition (updated kitchen and bathrooms). Although comparable sale	
	the subject.	
	Sale 2: Was listed for \$797,000, on the market for 116 CDOM and sol	d for \$725,000 with no concessions. No adjustments were made to
	comparable sale 2.	
	Sale 3: Was listed for \$749,999, on the market for 19 CDOM and sold	
	comparable sale 3. GLVARMLS has the comparable sale labeled as " COST APPROACH TO VALUE	
	Provide adequate information for the lender/client to replicate your cost figures and cal	Iculations.
	Support for the opinion of site value (summary of comparable land sales or other method	ods for estimating site value) Please see attached addendum
APPROACH	ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW	OPINION OF SITE VALUE =\$ 160,000
RO	Source of cost data Marshall & Swift	Dwelling 3,014 Sq. Ft. @ \$ =\$
	Quality rating from cost service Average Effective date of cost data 09/23/2024 Comments on Cost Approach (gross living area calculations, depreciation, etc.)	Sq. Ft. @ \$ =\$
DST	The cost approach was not completed. Please see attached	Garage/Carport 585 Sq. Ft. @ \$ =\$
õ	addendum.	Total Estimate of Cost-new =\$ Less Physical 25 Functional External
		Depreciation 0 =\$ (0
		Depreciated Cost of Improvements =\$ 0 "As-is" Value of Site Improvements =\$
Щ	Estimated Remaining Economic Life (HUD and VA only) 60 Years INCOME APPROACH TO VALUE	s Indicated Value By Cost Approach =\$ 160,000 E (not required by Fannie Mae.)
INCOME	Estimated Monthly Market Rent \$ X Gross Multiplier	=\$ Indicated Value by Income Approach
Ž	Summary of Income (including support for market rent and GRM)	
	PROJECT INFORMATION	
	Is the developer/builder in control of the Homeowner's Association (HOA)? Yes Provide the following information for PUDs ONLY if the developer/builder is in control of	X No Unit type(s) X Detached Attached
z	Legal Name of Project	
UI0		I number of units sold source
RMA	Was the project created by the conversion of existing building(s) into a PUD? Yes	s No If Yes, date of conversion.
ЧЧО ЧЧО	Does the project contain any multi-dwelling units? Yes No Data source. Are the units, common elements, and recreation facilities complete? Yes N	lo If No, describe the status of completion.
PUD INFORMATION		
٩	Are the common elements leased to or by the Homeowner's Association? Yes	No If Yes, describe the rental terms and options.
	Describe common elements and recreational facilities.	

Art Valdovinos COMMENT ADDENDUM

File No. Case No.

Borrower WH1 LLC								
Property Address 8140 Bay Harbo	r Drive							
City Las Vegas	County	Clark	State	NV	Zip Code	89128		
Lender/Client Wedgewood Inc		Address 2015	Manhattan Beach	Blvd Suite 10	0, 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.

Borrower WH1 LLC						
Property Address 8140 Bay Hart	oor Drive					
<u>City</u> Las Vegas	County	Clark	State	NV	Zip Code	89128
Lender/Client Wedgewood Inc		Address 201	5 Manhattan Beach	Blvd Suite 100	Redondo Beach	, 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.

Exterior-Only Inspection Residential Appraisal Report Case No.

35974805 58401

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.

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.

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.

022	1 (14) (14) (17) (17) (17) (17) (17)	
APPRAISER	Haldwah	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature	WA (100-000-1)	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 and	d Report 09/23/2024	Date of Signature
Effective Date of App	oraisal 09/22/2024	State Certification #
State Certification #		or State License #
or State License #	A.0005988-RES	State
	State #	Expiration Date of Certification or License
State	NV	· · · · · · · · · · · · · · · · · · ·
Expiration Date of Ce	ertification or License 08/31/2025	
		SUBJECT PROPERTY
ADDRESS OF PROF	PERTY APPRAISED	
	8140 Bay Harbor Drive	Did not inspect exterior of subject property
	Las Vegas, NV 89128	Did inspect exterior of subject property from street
		Date of Inspection
APPRAISED VALUE	OF SUBJECT PROPERTY \$ 720,000	
LENDER/CLIENT		
Name	Clear Capital	COMPARABLE SALES
	Wedgewood Inc	
	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
reddie Mac Form 2055 Mar	ch 2005	Fannie Mae Form 2055 March 2005

UAD Version 9/2011 Produced by ClickFORMS Software 800-622-8727 Page 8 of 29

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

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.

C4

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.

35974805 58401

File No.

Case No.

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

35974805 58401

File No.

Case No.

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.

Q5

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.

Q6

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.

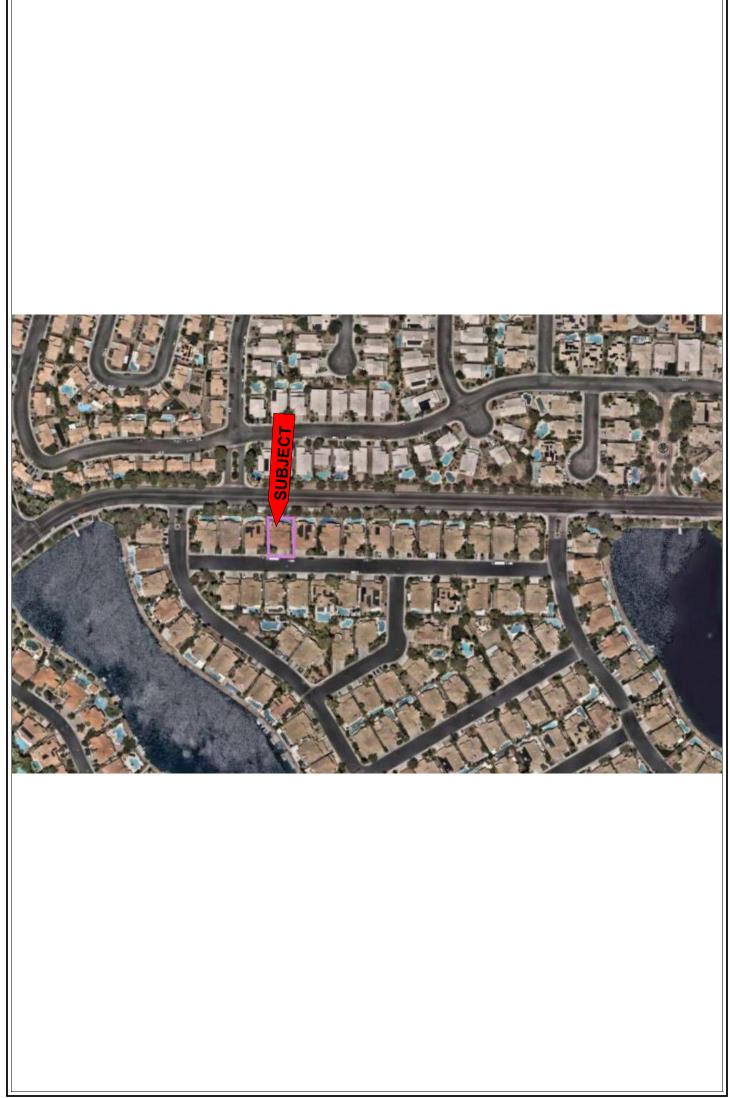
UNIFORM APPRAISAL DATASET (UAD) Property Description Abbreviations Used in This Report

Abbreviatio		May Appear in These Fields
4	Adverse	Location & View
IC	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
ArmLth	Arms Length Sale	Sales or Financing Concessions
ΛT	Attached Structure	Design (Style)
3	Beneficial	Location & View
)a	Bathroom(s)	Basement & Finished Rooms Below Grad
or Dial	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
		View
CtySky	City View Skyline View	
CtyStr	City Street View	View
V	Covered	Garage/Carport
DOM	Days On Market	Data Sources
DT	Detached Structure	Design (Style)
W	Driveway	Garage/Carport
•	Expiration Date	Date of Sale/Time
state	Estate Sale	Sale or Financing Concessions
HA	Federal Housing Administration	Sale or Financing Concessions
	Garage	Garage/Carport
a	Attached Garage	Garage/Carport
lpi	Built-In Garages	Garage/Carport
Jd	Detached Garage	Garage/Carport
GlfCse	Golf Course	Location
Slfvw	Golf Course View	View
GR	Garden	Design (Style)
IR	High Rise	Design (Style)
า	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
 /R	Mid Rise	Design (Style)
/itn	Mountain View	View
		Location & View
1	Neutral	
IonArm	Non-Arms Length Sale	Sale or Financing Concessions
)	Other	Basement & Finished Rooms Below Grac
)	Other	Design (Style)
р	Open	Garage/Carport
Prk	Park View	View
Pstrl	Pastoral View	View
PubTrn	Public Transportation	Location
PwrLn	Power Lines	View
Relo	Relocation Sale	Sale or Financing Concessions
REO	REO Sale	Sale or Financing Concessions
Res	Residential	Location & View
RH	USDA - Rural Housing	Sale or Financing Concessions
r	Recreational (Rec) Room	Basement & Finished Rooms Below Grad
rt	Row or Townhouse	
		Design (Style)
	Settlement Date	Date of Sale/Time
SD	Semi-detached Structure	Design (Style)
Short	Short Sale	Sale or Financing Concessions
f	Square Feet	Area, Site, Basement
qm	Square Meters	Area, Site
Jnk	Unknown	Date of Sale/Time
/A	Veterans Administration	Sale or Financing Concessions
	Withdrawn Date	Date of Sale/Time
V		Basement & Finished Rooms Below Grad
VO	Walk Out Basement	
	Walk Out Basement Woods View	View
VO		View View
vo Voods Vtr	Woods View Water View	View
vo Voods Vtr VtrFr	Woods View Water View Water Frontage	View Location
vo Voods Vtr	Woods View Water View	View
vo Voods Vtr VtrFr	Woods View Water View Water Frontage	View Location
vo Voods Vtr VtrFr	Woods View Water View Water Frontage	View Location
vo Voods Vtr VtrFr	Woods View Water View Water Frontage	View Location

Art Valdovinos AERIAL PLAT VIEW

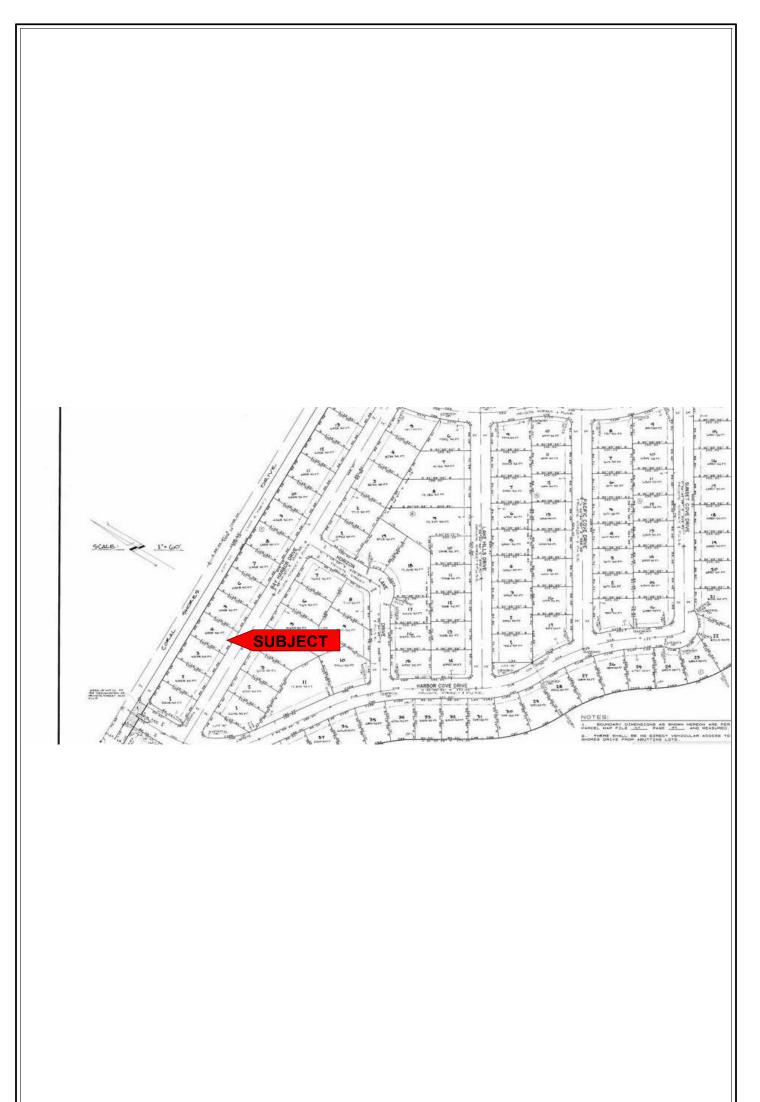
File No. Case No.

Borrower WH1 LLC					
Property Address 8140 Bay Harbor Drive					
City Las Vegas County	Clark	State	NV	Zip Code	89128
Lender/Client Wedgewood Inc	Address	2015 Manhattan I	Beach Blvd Suit	e 100, Redondo Be	ach, CA 90278



File No. Case No.

Owner Mark J Olson									
Property Address	8140 Bay Harbor Drive								
City Las Vegas	County	Clark	State	NV	Zip Code	89128			
Client Wedgewoo	d Inc	Address	2015 Manhattan E	Beach Blvd Suite	e 100, Redondo Be	each, CA 90278			



Art Valdovinos FLOOD MAP ADDENDUM

File No. Case No.

35974805 58401

	H1 LLC	arbar Driva					
Property Address City Las Vega		County	Clark	State	NV	Zip Code	89128
	Wedgewood Inc	Obditty	Address	2015 Manhattan			
		illage lichelang	-	Ner.			
N Dufango Dr ← →		gelo ct	Soaring Guils . Soaring Guils . Chiltern Ave	Indian Moon Dr	2 Sent Moori Summer Har	ng tower In West Ave	
z		Aug	Dartmoor Ave	9 State flourity	Indian C	loud Ave	5.0
	- W Cheyenne	Ave -	W Che	eyenne Ave	W Cheyenne	Ave	+
N Rampart Bivd	Anchor Chain Dr Marsh Ct	Up Dr Trate Pool Dr Trate Pool Dr	Villa I Neptune Beach	Finestra Dr Ave Pismo Ave Beach Dr a Beach Dr tal Shores	Eltenze Ct	ts zadout Jules Coral Shores Cape Vero	erch. Dr
	Airmont Ct Dry Cliff Circle	Sort of Cell Or	Opal Core Desert Jewel Circl Sapphire B	ay Circle ara Cove Circle Moonstone Circle	Constal Beach Dr. J. Bit	Joe Gate Dr	Breakwater water Dr

Flood Map Legends

Bing R Q

Flood Zones

Borrower

WH1 LLC

Areas inundated by 100-year flooding Areas inundated by 500-year flooding Areas of undetermined but possible flood hazards Floodway areas with velocity hazard Floodway areas COBRA zone

Flood Zone Determination

B _Dolphin

00

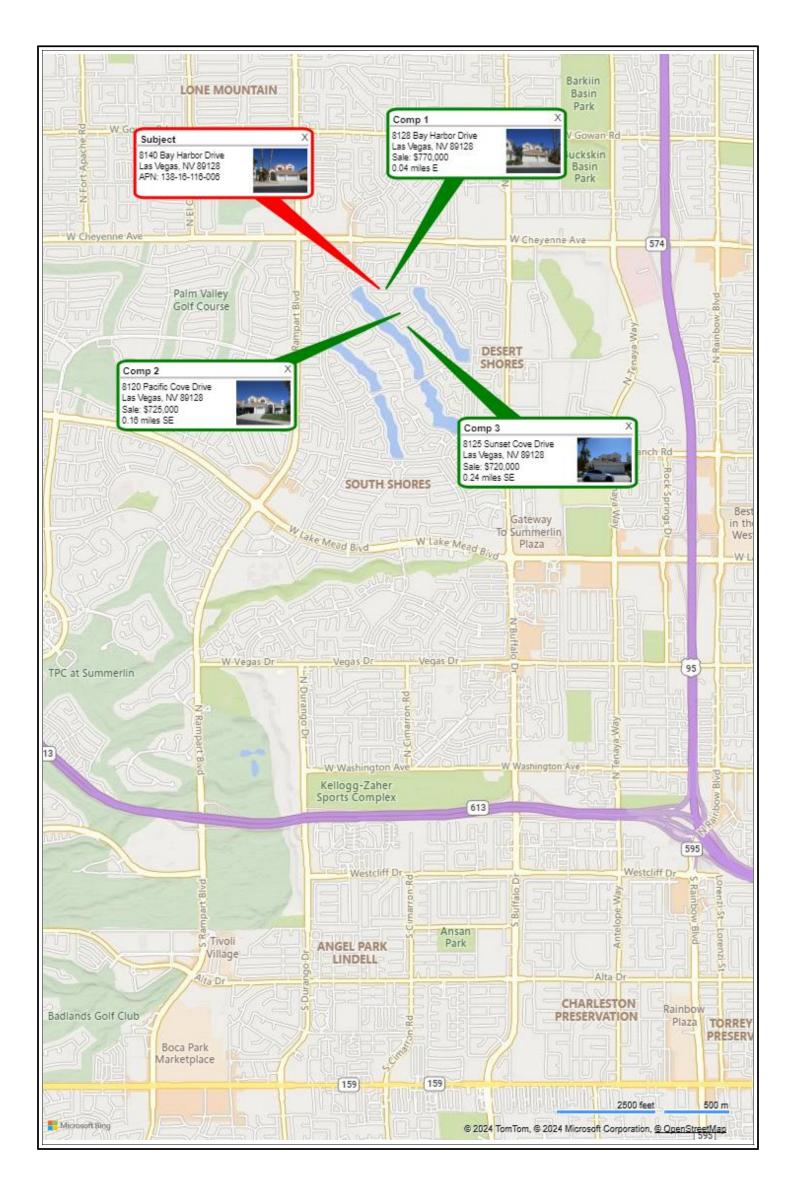
In Special	Flood H	Hazard Area (F	lood Zone):		Out
Within 250	ft. of n	nultiple flood zo	ones?	Not withi	n 250 feet
Communit	y:			325276	
Communit	y Name	:	LAS	S VEGAS, CITY	OF
Map Numb	er:		32	2003C2135F	
Zone:	Х	Panel:	2135F	Panel Date:	11/16/2011
FIPS Code	e:	32003	Census T	ract:	0032.47
This Repo	rt is fo	r the sole ben	efit of the Cus	tomer that ordered	and paid for the Report
and is ha	and an	the property	information or	ovided by that Cu	atomor That Customor's

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

File No. Case No.

Borrower WH1 LLC						
Property Address 8140 Ba	y Harbor Drive					
City Las Vegas	County	Clark	State	NV	Zip Code	89128
Lender/Client Wedgewood Ir	nc	Address 2	2015 Manhattan Bea	ch Blvd Suite 10	0, Redondo Beac	h, CA 90278



Art Valdovinos SUBJECT PHOTO ADDENDUM

File No. Case No. 35974805 58401



UAD Version 9/2011 Produced by ClickFORMS Software 800-622-8727

Art Valdovinos **EXTERIOR PHOTOS**

File No. Case No.



Borrower WH1 LLC						
Property Address 8140 Bay Harb	or Drive					
<u>City</u> Las Vegas	County	Clark	State	NV	Zip Code	89128
Lender/Client Wedgewood Inc		Address	2015 Manhattan I	Beach Blvd Suit	e 100, Redondo Be	each, CA 90278



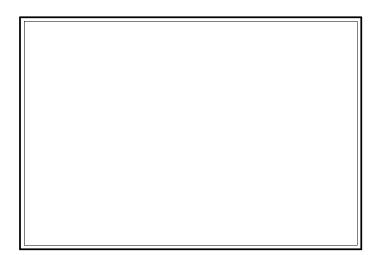
Exterior Side of Subject

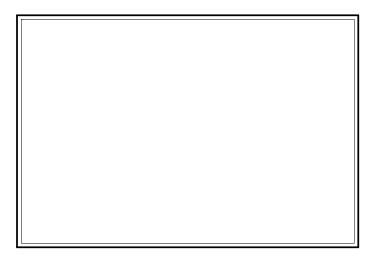


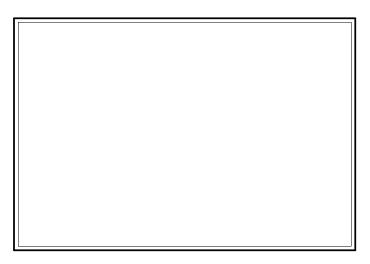
Exterior Side of Subject



Address Verification







Art Valdovinos COMPARABLES 1-2-3

File No. Case No. 35974805 58401

ve					
County	Clark	State	NV	Zip Code	89128
	Address	2015 Manhattan Beach	n Blvd Suite 100), Redondo Beacł	1, CA 90278
	- · ·	County Clark	County Clark State	County Clark State NV	County Clark State NV Zip Code







UAD Version 9/2011 Produced by ClickFORMS Software 800-622-8727

COMPARABLE # 2 8120 Pacific Cove Drive Las Vegas, NV 89128

COMPARABLE # 3 8125 Sunset Cove Drive Las Vegas, NV 89128

NEVADA LICENSE

Appraiser License Certificate

гие No. **35974805** Case No. **584∩**4

		APPRAISER L	ICENSE	
	STATE OF NEVA	DA DEPARTMENT O	F BUSINESS A	ND INDUSTRY
NOT	T TRANSFERABLE	REAL ESTATE D	IVISION	NOT TRANSFERABLE
This	is to Certify That: ARTUR	O VALDOVINOS JR	License Nu	mber: A.0005988-RES
the bu	siness address stated here in	ENSED RESIDENTIAL APPI , unless the license is sooner rev	voked, cancelled, wit	
the bu			voked, cancelled, wit	
the bu Issue I In with author	siness address stated here in Date: August 15, 2023 hess whereof, THE DEPARTME ity vested in it by Chapter 645C		voked, cancelled, wit Expire Date: RY, REAL ESTATE I s caused this license to	thdrawn, or invalidated. : August 31, 2025 DIVISION, by virtue of the
the bu Issue I In with author	siness address stated here in Date: August 15, 2023 hess whereof, THE DEPARTME ity vested in it by Chapter 645C	, unless the license is sooner re- NT OF BUSINESS AND INDUST of the Nevada Revised Statues, ha iously displayed in place of busines	voked, cancelled, wit Expire Date: RY, REAL ESTATE I s caused this license to	thdrawn, or invalidated. : August 31, 2025 DIVISION, by virtue of the

		E & O Insur	ance	File No. Case No.	35974805 58401
Borrower V	VH1 LLC				
	dress 8140 Bay Harbor Drive		Clark Ctata		da 00400
City Las Ve Lender/Clier	gas t nt Wedgewood Inc		Clark State ss 2015 Manhattan Beach Blvd Su	NV Zip Co uite 100, Redondo	
	0				,
(A S	celerant National Insurance C Stock Company) Northridge Road, Suite 800	Company			
	ndy Springs, GA 30350				
	ERRORS	REAL ESTATE A AND OMISSION DECLARA	S INSURANCE POLICY	Y	
BE	TICE: THIS IS A "CLAIMS MA MADE AGAINST THE INSUR WRITING, DURING THE POLIC	ED DURING THE POL	ICY PERIOD AND REPORT	ED TO THE I	
	PL	EASE READ YOUR P	DLICY CAREFULLY.		
Po	licy Number: NAX40PL107246-0	0 R	enewal of: New		
1.	Named Insured: Art Valdovino	S			
2.	Address: 1341 Cadence St Henderson, NV 89052	2			
3.	Policy Period: From: Decen 12:01 A.M. St		To: December 2 ss of the Named Insured as stat		oove.
4.	Limit of Liability: Damages Limit of Liability Claim Expenses Limit of Liability	Each Claim 4A. \$ 1,000,000 / 4B. \$ 1,000,000	Policy Aggregate 4C. \$ 1,000,000 4D. \$ 1,000,000		
5.	Deductible (Inclusive of Claims	Expenses): Each Claim 5A. \$500	Aggregate 5B. \$1,000		
6.	Policy Premium: \$ 618				
7.	Retroactive Date: December 22	2, 2014			
8.	Notice to Company: Notice of a OREP Insurance Services: info@ 6353 El Cajon Blvd, Suite 124-60 San Diego, CA 92115	Claim or Potential Claim	should be sentto:		
9.	Program Administrator: OREP	Insurance Services, LLC	- appraisers@orep.org		
10.	Forms and Endorsements Atta	ched at Policy Inceptior	: See Schedule of Forms		
	If required by state law, this polic	y will be countersigned by	an authorized representative of	the Company.	
	Date: D	December 27, 2023	By:	c Peck Representative	
NE	DEC 40000 04 22			F	Page 1 of 1

Art Valdovinos

APPRAISAL COMPLIANCE

58401 Case No. Owner Mark J Olson Address 8140 Bay Harbor Drive Unit No. City Las Vegas County Clark State NV Zip Code 89128 Client Wedgewood Inc

APPRAISAL AND REPOR		
This Appraisal Report is one of the		
X Appraisal Report Restricted Appraisal Report	This report was prepared in accordance with the intended user of this report is limited to the identitient of the identitient o	requirements of the Appraisal Report option of USPAP Standards Rule 2-2(a). requirements of the Restricted Appraisal Report option of USPAP Standards Rule 2-2(b). The fied client. This is a Restricted Appraisal Report and the rationale for how the appraiser arrived port may not be understood properly without the additional information in the appraiser's workfile.
ADDITIONAL CERTIFICAT	IONS	
I certify that, to the best of my kno	•	
	ained in this report are true and correct. ions. and conclusions are limited only by the report	ted assumptions and are my personal, impartial, and unbiased professional analyses,
opinions, and conclusions.		
· I have no bias with respect t	I have no present or prospective interest in the pro o the property that is the subject of this report or the gnment was not contingent upon developing or report	•
My compensation for comple	eting this assignment is not contingent upon the de	velopment or reporting of a predetermined value or direction in value that favors the cause
of the client, the amount of t this appraisal.	ne value opinion, the attainment of a stipulated resi	ult, or the occurrence of a subsequent event directly related to the intended use of
		een prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that
. This appraisal report was pr	epared in accordance with the requirements of Title	e XI of FIRREA and any implementing regulations.
PRIOR SERVICES	ad services, as an appraiser or in another capacity	regarding the property that is the subject of the report within the three-year period
immediately preceding acce		
	ices, as an appraiser or in another capacity, regard s assignment. Those services are described in the	ding the property that is the subject of this report within the three-year period immediately
PROPERTY INSPECTION		comments below.
	sonal inspection of the property that is the subject	
APPRAISAL ASSISTANCE	a personal inspection of the property that is the sul	bject of this report.
		ce to the person signing this certification. If anyone did provide significant assistance, they
are hereby identified along with a N/A	summary of the extent of the assistance provided i	n the report.
ADDITIONAL COMMENTS	; requiring disclosure and/or any state mandated req	uiromonto:
		POPERTY
X A reasonable marketing time	XPOSURE TIME FOR THE SUBJECT PF e for the subject property is 0 - 90 day(s)) utilizing market conditions pertinent to the appraisal assignment.
X A reasonable exposure time		,
APPRAISER		SUPERVISORY APPRAISER (ONLY IF REQUIRED)
1.1	1 Jun ah	
Signature	Jacan MI	Signature
Name	Arturo Valdovinos Jr	Name
Date of Signature	09/23/2024	Date of Signature
or State License #	A.0005988-RES	State Certification # or State License #
State	NV	State
Expiration Date of Certification o	r License 08/31/2025	Expiration Date of Certification or License Supervisory Appraiser Inspection of Subject Property:
Effective Date of Appraisal	09/22/2024	Did Not Exterior Only from street Interior and Exterior
USPAP Compliance		Page 21 of 29

35974805

File No.

File No. Case No.

		Та	x Proper	ty Tax - Or	e Page			
				Property				
Parcel #: TN-RG-SE: Tot Value: GEO ID:	138-16-116-00 20 - 60 - 16 \$170,359 NW NE 20-60-3		Address: PropCity: Land Use:	8140 Bay H Las Vegas Sfr sor Description		Census Zip Coo	s Tract: 003 de: 891	247 28-7080
File-Page: Assr Lot: Assr Desc:		k: 2 PLAT BOOK	Subdivision: Area:	Harbor Cove 403	Bldg:	Un	it: Trac	t:
	e: Olson Mark J		Owner 8	& Doc Informat	DOC DAT		NUMBER	DV
2nd Owner: Address: City: Prev Owner:	8140 Bay Haı Las Vegas Bre Investme	State: NV	Zip Code: 89	128	06/05/2 Owner Ve		05001412	2
	Die Investine		Land & B	uilding Informa	ition			
Land Value: FrontxDpth: Acres: Lot SqFt: # of Building Type Style:	\$190,000 0.160 6,970 JS: 1	Impr Value: Topography: Act Yr Blt: Eff Yr Blt: Construction Ext Wall:	1989 1989	Cost Class: Foundation: Basement: Garage Cap cco Garage Type	Concrete	Zon Tot Bed Bat	iing: Rooms: Irooms: hrooms:	Clark County R-PD5 7 4 3 2
Stories: Roof Matrl: Roof Type:	2.00 Concrete Tile	Flooring:	Forced Air Central	Parking Sp: Pool YN: Porch: ty Sub-Areas So	Yes Patio/Por	Half Fire		
Living Area: Building Sq F Total Bldg: Prim Addition Above Grade	3,599 n:	First Flr: Second Flr: Upper Area So Basement Are Basement F:	2,318 696 a Ft a:	Porch 1: Porch 2: Deck: 2nd Patio/D Basement U	96 254 eck:	Grg/ Carp	/Prkg: 58 port:	5
				s Information				
County:	PRICE \$447,000 \$339,100		DATE 05/16/18 05/20/13 03/15/05	Trustee' Barg	DEED TYPE Jain & Sale D Deed (Fore Jain & Sale D	closure) Deed		
	\$310,000		03/15/05 01/30/03		jain & Sale D jain & Sale D			
	1956 98		Тах	& Assessment	8			
Curr: Prev:	TOTAL TAX \$4,529.98 \$4,194.70 \$3,884.19	TAX YE 2024 2023 2023	4 \$1 3 \$1	AL ASSD 70,359 50,155 34,387	IMPRV \$103,859 \$96,955 \$89,237	LAND \$66,500 \$53,200 \$45,150	ASSD YEA 2024 2023 2022	R EXEMPTION
Delinq:		Tot SA B	al:					
	INFORMATION D	EEMED RELIA	BLE BUT NOT	GUARANTEED				
VR DEEMS IN CUSTOMER/CL	IFORMATION REL	ABLE BUT NO	T GUARANTEI	ED. IT IS A VIO	LATION TO F	ROVIDE DET	AIL PRINT(DUTS TO A

Art Valdovinos MARKET ANALYSIS CHARTS

Borrower WH1 LLC

File No. Case No. 35974805 58401

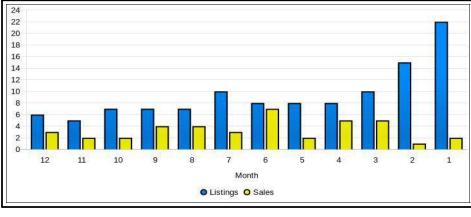
roperty Addres ity Las Veg		County	Clark	State	NV	Zip Code	89128
ender/Client	Wedgewood Inc	County	Address			0, Redondo Beach, 0	
40		Comparable Sale	es 🔳 Compara	ble Active Listings	There were 3 35 sales cur	ES AND LISTIN 38 sales prior 7- rent to 3 months	12 months an s ago. There
30 20 10 0	Prior 7-12 Months	Prior 4-6 Months	Curren	nt-3 Months		ngs prior 7-12 m ent to 3 months	
			Median Comp	arable Sales Price	MEDIAN SA	LES PRICE	
400 300 200 100 400						onths the media arrent to 3 mon \$385,000.	
0	Prior 7-12 Months	Prior 4-6 Months	Currer	t-3 Months			
4.0 3.5 3.0 2.5 4100 1.5					Prior 7-12 m	UPPLY-OF-INV nonths the month nt to 3 months ag 1.46.	n's supply wa
∑ 1.5 1.0 0.5 0.0	Prior 7-12 Months	Prior 4-6 Months	Curren	t-3 Months			

Months Supply of Inventory

Art Valdovinos MARKET ANALYSIS CHARTS

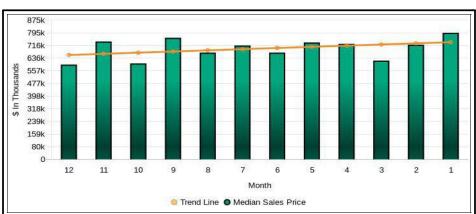
File No. Case No. 35974805 58401

City Las Vegas	• •					
	County	Clark	State	NV	Zip Code	89128
Lender/Client Wedgewood Inc		Address	2015 Manhattan Bea	ch Blvd Suite 100), Redondo Beach, C	A 90278



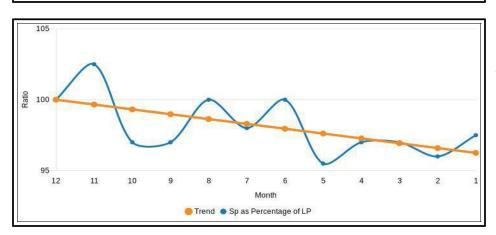
TOTAL SALES AND LISTINGS

There were 3 sales twelve months ago and 2 sales last month. There were 6 listings twelve months ago and 22 listings last month.



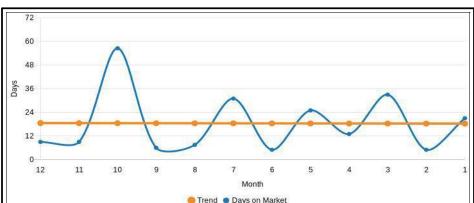
MEDIAN SALES PRICE

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 \$795,000. Twelve months ago the median was \$595,000.



SALES TO LISTING PRICE RATIO

One month ago the median was 97.5%. Twelve months ago the median was 100%.



SALES DAYS ON MARKET TREND

The median was 21 one month ago and was 9 twelve months ago.

18 16 14 12 10 8 6 4 2 0 12 11 10 9 8 7 6 5 4 3 2 1 Month Trend Omega Month Supply of Inventory

MONTH OF SUPPLY OF INVENTORY

One month ago the month's supply was 11. Twelve months ago the month's supply was 2.

			Art Valdovino	S		File N	lo	3	597	4805
				ne Appraisal I		ort Case	N	D.	584	401
	The purpose of this addendum is to provide the lende neighborhood. This is a required addendum for all app			•	nds ar	nd conditions pr	eval	lent in the s	ubject	
	Property Address 8140 Bay Harb		City	Las Vegas	St	ate NV		ZIP Code		89128
	Borrower WH1 LLC Instructions: The appraiser must use the informatior	required on this form	as the basis for his/	bor conclusions and m	unt pr	wide oueport fo	or the			rogarding
	housing trends and overall market conditions as report	•								
	it is available and reliable and must provide analysis a		• •							
	explanation. It is recognized that not all data sources in the analysis. If data sources provide all the required						•••			
	average. Sales and listings must be properties that co		-			-		-		•
	subject property. The appraiser must explain any ano				foreclo					-
	Inventory Analysis Total # of Comparable Sales (Settled)	Prior 7-12 Months 18	Prior 4-6 Months 14	Current - 3 Months 8		Ov Increasing	eral	l Trend Stable	X	Declining
	Absorption Rate (Total Sales/Months)	3	4.67	2.67		Increasing	Х	Stable	Â	Declining
	Total # of Comparable Active Listings	10	8	22		Declining		Stable	X	Increasing
	Months of Housing Supply (Total Listings/Ab. Rate) Median Sales & List Price, DOM, Sale/List %	3.33 Prior 7-12 Months	1.71 Prior 4-6 Months	8.24 Current - 3 Months		Declining	eral	Stable	X	Increasing
	Median Comparable Sales Price	695,000	725,000	686,500		Increasing		Stable		Declining
SIS	Median Comparable Sales Days on Market	10	13	23		Declining	Х	Stable		Increasing
ALY	Median Comparable List Price Median Comparable Listings Days on Market	770,999 22	659,500 46	816,000 42	<u>X</u>		Х	Stable Stable	H	Declining Increasing
AN &	Median Sale Price as % of List Price	100%	97%	97%			Х	Stable		Declining
CH	Seller-(developer, builder, etc,) paid financial assistan		Yes X	No		<u> </u>	Х	Stable	Щ	Increasing
RESEARCH & ANAL YSIS	Explain in detail seller concessions trends for the past condo fees, options, etc.)	t 12 months (e.g. selle	r contributions increa	ased from 3% to 5%, ir	creas	ing use of buyd	own	is, closing c	osts	
	Seller concessions range from 2 - 5% which	n has been stable	within the past 1	2 months. Due to	inter	erst rates be	ing	above 7%	6 it is	s typical for
MARKET	seller concessions to be made for purchases	S.								
MAR										
	Are foreclosure sales (REO sales) a factor in the mark	ket? Yes X	No If yes, expl	lain (including the trend	ls in li	stings and sales	s of	foreclosed p	proper	ties).
	Foreclosure sales and REO sales are not a	factor in this mark	et area.							
	Cita data aguraga far about information									
	<u>Cite data sources for above information.</u> Data Sources: MLS ID = 476, State = Nevad	la, MLS Board = G	GLVAR - Greater	Las Vegas MLS, M	/latri>	(
				• ·						
	Summarize the above information as support for your an analysis of pending sales, and/or expired and with		-			• •				i, such as
	There were a total of 40 Comparable Settled									95,000 and
	for the current to prior 3 months is \$686,500									
	period. The Median Days on Market for the p generated from an exported MLS market sea								ics a	bove were
	http://www.bradfordsoftware.com/1004mc/ca	U	and the balloute		ourr			ut		
	If the subject is a unit in a condominium or cooperative	e project, complete the	e following:	Project Name:						
	Subject Project Data	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months			eral	I Trend		D II I
	Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months)					Increasing Increasing		Stable Stable		Declining Declining
	Total # of Active Comparable Listings					Declining		Stable		Increasing
	Months of Unit Supply (Total Listings/Ab. Rate)					Declining		Stable		Increasing
CTS	Are foreclosures sales (REO sales) a factor in the pro of foreclosed properties.	ject? Yes _	No If yes, inc	dicate the number of RI		ings and explai	n th	e trends in I	isting	s and sales
CONDO/CO.OP PROJECTS										
P PR										
0.0										
20/0										
NOX										
	Summarize the above trends and address the impact	on the subject unit and	d proiect.							
	P	· · · · · · · · · · · · · · · · · · ·								
	Sizzatur	undh	0							
	Signature	WY WI	Signature							
APPRAISER	Appraiser Name Arturo Valdo		Supervisor	Name						
PPRA	Company Name Art Valdo		Company I							
\triangleleft	Company Address 1341 Cadence St, Hen	10015011, INV 89052	2 Company J	AUUIESS						

	State License/Certification #
	Email Address
Fred	die Mac Form 71 March 2009

Company Address 1341 Cadence St, Henderson, NV 89052

A.0005988-RES

avaldovinos@cox.net

State NV

State

Company Address

Email Address

State License/Certification #

Art Valdovinos **MEDIAN PRICE - BROKEN DOWN**

File No. Case No.

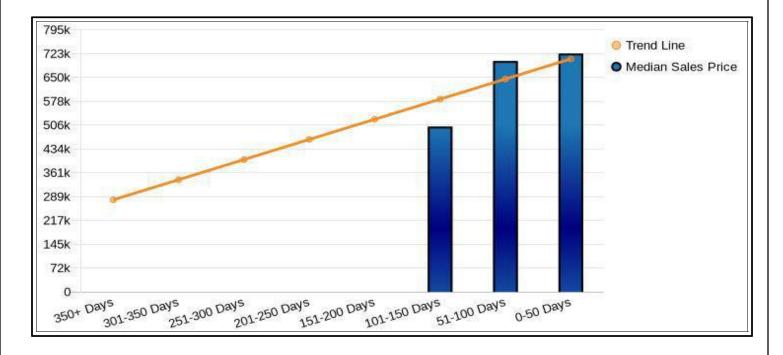
35974805 58401

Borrower WH1 LLC							
Property Address 81	40 Bay Harbor Drive						
City Las Vegas	County	Clark	State	NV	Zip Code	89128	
Lender/Client Wed	gewood Inc	Address	S 2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278				

MEDIAN PRICE BROKEN INTO MARKETING TIME (DAYS ON MARKET)

Days On Market	Median Price		
0-50 Days	\$722,500		
51-100 Days	\$700,000		
101-150 Days	\$501,000		
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. Case No.

35974805 58401

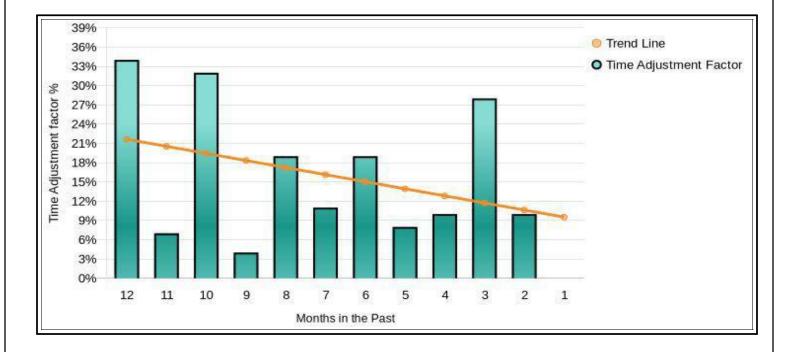
Borrower WH1 LLC						
Property Address 8140 Bay Ha	rbor Drive					
City Las Vegas	County	Clark	State	NV	Zip Code	89128
Lender/Client Wedgewood Ir	C	Address	S 2015 Manhattan E	Beach Blvd Suite 1	00, Redondo Beach, C	CA 90278

TIME ADJUSTMENT FACTOR BY MONTH FOR THE LAST 12 MONTHS

Time Period	Median Sales Price	Current Month's Median	Time Adjustment Factor	
12 Months Ago	\$595,000	\$795,000	34%	
11 Months Ago	\$740,100	\$795,000	7%	
10 Months Ago	\$602,500	\$795,000	32%	
9 Months Ago	\$763,500	\$795,000	4%	
8 Months Ago	\$670,000	\$795,000	19%	
7 Months Ago	\$715,000	\$795,000	11%	
6 Months Ago	\$670,000	\$795,000	19%	
5 Months Ago	\$733,944	\$795,000	8%	
4 Months Ago	\$725,000	\$795,000	10%	
3 Months Ago	\$620,000	\$795,000	28%	
2 Months Ago	\$720,000	\$795,000	10%	
Current Month	\$795,000	\$795,000	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.

35974805 58401

 Borrower:
 WH1 LLC

 Property Address:
 8140 Bay Harbor Drive

 City:
 Las Vegas
 County:
 Clark

 State:
 NV
 Zip Code:
 89128

 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
715000	750000	9/19/2024	32	8/2/2024	9/3/2024	sold	
770000	770000	10/2/2023	96	5/24/2023	8/28/2023	sold	
815000	819900	1/8/2024	46	10/12/2023	11/27/2023	sold	
1400000	1350000	6/20/2024	7	5/29/2024	6/5/2024	sold	
1200000	1275000	6/18/2024	13	4/27/2024	5/10/2024	sold	
925000	925000	4/16/2024	14	2/17/2024	3/2/2024	sold	
1450000	1500000	4/24/2024	3	3/19/2024	3/22/2024	sold	
620000	640000	7/22/2024	80	4/11/2024	6/30/2024	sold	
725000	797000	6/12/2024	93	2/17/2024	5/20/2024	sold	
755200	722800	11/17/2023	17	10/13/2023	10/30/2023	sold	
1250000	1299995	6/26/2024	33	4/18/2024	5/21/2024	sold	
595000	605000	10/19/2023	9	9/17/2023	9/26/2023	sold	
720000	749999	7/29/2024	5	7/10/2024	7/15/2024	sold	
727000	764900	1/18/2024	2	12/18/2023	12/20/2023	sold	
800000	799999	1/3/2024	4	12/1/2023	12/5/2023	sold	
937888	999888	4/30/2024	31	2/28/2024	3/30/2024	sold	
870000	850000	4/19/2024	5	3/17/2024	3/22/2024	sold	
725000	744997	6/13/2024	57	3/21/2024	5/17/2024	sold	
550000	560000	12/15/2023	102	8/7/2023	11/17/2023	sold	
665000	665000	2/16/2024	3	1/14/2024	1/17/2024	sold	
515000	560000	12/29/2023	8	12/11/2023	12/19/2023	sold	
610000	625000	4/25/2024	94	12/1/2023	3/4/2024	sold	
675000	677000	2/2/2024	82	9/27/2023	12/18/2023	sold	
472000	469900	3/28/2024	2	2/23/2024	2/25/2024	sold	
658000	679000	7/3/2024	50	4/20/2024	6/9/2024	sold	
875000	875000	9/20/2024	10	8/30/2024	9/9/2024	sold	
905000	960999	3/1/2024	31	1/8/2024	2/8/2024	sold	
452000	459500	3/12/2024	123	10/26/2023	2/26/2024	sold	
370000	400000	4/10/2024	1	3/10/2024	3/11/2024	sold	
495000	485000	6/27/2024	2	5/30/2024	6/1/2024	sold	
725000	719000	11/8/2023	1	10/5/2023	10/6/2023	sold	
850000	850000	2/23/2024	3	1/8/2024	1/11/2024	sold	

Art Valdovinos MARKET RESEARCH DATA

File No.

35974805 58401

 Borrower:
 WH1 LLC

 Property Address:
 8140 Bay Harbor Drive

 City:
 Las Vegas
 County:
 Clark
 State: NV
 Zip Code:
 89128

 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
715000	724900	3/18/2024	8	2/15/2024	2/23/2024	sold	
525000	520000	10/23/2023	9	9/9/2023	9/18/2023	sold	
655000	680000	12/11/2023	11	11/14/2023	11/25/2023	sold	
530000	549000	5/24/2024	19	4/2/2024	4/21/2024	sold	
670000	669000	4/4/2024	8	3/4/2024	3/12/2024	sold	
566000	560000	6/28/2024	14	5/27/2024	6/10/2024	sold	
549500	549500	2/21/2024	12	1/9/2024	1/21/2024	sold	
725000	725000	6/11/2024	12	4/30/2024	5/12/2024	sold	