

Please Note: This report was completed with the following assumptions: Market Approach: **Fair Market Price** , Marketing Time: **Typical** . Important additional information relating to this report, including use and restrictions, is contained in an attached addendum which is an integral part of this report.

<b>Address</b>	2594 Betsy Street, Sparks, NEVADA 89431	<b>Order ID</b>	9604422	<b>Property ID</b>	35923884
<b>Inspection Date</b>	09/13/2024	<b>Date of Report</b>	09/13/2024		
<b>Loan Number</b>	58427	<b>APN</b>	02637060		
<b>Borrower Name</b>	Neighbor to Neighbor Homes LLC	<b>County</b>	Washoe		

**Tracking IDs**

<b>Order Tracking ID</b>	9.9_BPO	<b>Tracking ID 1</b>	9.9_BPO
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--

**General Conditions**

<b>Owner</b>	LEMMIE GARNER	<b>Condition Comments</b> The subject appears to be in average condition for it's age and location. The exterior of home is maintained by the HOA. Patio home style townhome, with small lot, and detached from other units. Typical style, and is fair quality, but also typical. No special amenities noticed.
<b>R. E. Taxes</b>	\$2,555	
<b>Assessed Value</b>	\$60,069	
<b>Zoning Classification</b>	Residential MF3/PUD	
<b>Property Type</b>	Condo	
<b>Occupancy</b>	Occupied	
<b>Ownership Type</b>	Fee Simple	
<b>Property Condition</b>	Average	
<b>Estimated Exterior Repair Cost</b>	\$0	
<b>Estimated Interior Repair Cost</b>	\$0	
<b>Total Estimated Repair</b>	\$0	
<b>HOA</b>	Falconcrest 7753361655	
<b>Association Fees</b>	\$466 / Month (Pool,Landscaping)	
<b>Visible From Street</b>	Visible	
<b>Road Type</b>	Public	

**Neighborhood & Market Data**

<b>Location Type</b>	Urban	<b>Neighborhood Comments</b> The subject is located in a small community, comprised of SFD and condos. This area is comprised of SFD, condos, and multifamily, and area is adequately maintained. Located near multiple major roads. There are schools and shopping in this area, as well as public transportation. Area has been mostly developed for over 20 years.
<b>Local Economy</b>	Stable	
<b>Sales Prices in this Neighborhood</b>	Low: \$350900 High: \$536700	
<b>Market for this type of property</b>	Decreased 12 % in the past 6 months.	
<b>Normal Marketing Days</b>	<30	

### Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
<b>Street Address</b>	2594 Betsy Street	3230 Wedekind #21	2595 Garfield	3227 Sterling Ridge
<b>City, State</b>	Sparks, NEVADA	Sparks, NV	Sparks, NV	Sparks, NV
<b>Zip Code</b>	89431	89431	89431	89431
<b>Datasource</b>	MLS	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.09 <sup>1</sup>	0.05 <sup>1</sup>	0.44 <sup>1</sup>
<b>Property Type</b>	Condo	Multifamily	Multifamily	Multifamily
<b>Original List Price \$</b>	\$	\$300,000	\$399,000	\$399,900
<b>List Price \$</b>	--	\$300,000	\$384,500	\$39,900
<b>Original List Date</b>		04/12/2024	05/02/2024	08/20/2024
<b>DOM · Cumulative DOM</b>	-- · --	152 · 154	134 · 134	24 · 24
<b>Age (# of years)</b>	31	36	31	5
<b>Condition</b>	Average	Good	Average	Excellent
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Condo Floor Number</b>	1	1	1	1
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Mountain	Neutral ; Residential	Beneficial ; City Skyline
<b>Style/Design</b>	1.5 Stories townhome	2 Stories townhome	1.5 Stories townhome	3 Stories townhome
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,222	1,232	1,222	1,452
<b>Bdrm · Bths · ½ Bths</b>	3 · 2	2 · 2 · 1	3 · 2	2 · 2 · 1
<b>Total Room #</b>	5	4	5	5
<b>Garage (Style/Stalls)</b>	Detached 1 Car	Carport 1 Car	Detached 1 Car	Attached 2 Car(s)
<b>Basement (Yes/No)</b>	No	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	--
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	0.05 acres	0.03 acres	0.06 acres	0.02 acres
<b>Other</b>	patio	patio	deck	cov patio

\* Listing 2 is the most comparable listing to the subject.

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

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

<sup>3</sup> Subject \$/ft based upon as-is sale price.

**Listing Comments** Why the comparable listing is superior or inferior to the subject.

**Listing 1** Inferior overall due to style, age, location, and lack of garage. Inferior complex and style. Comp is well maintained and updated.

**Listing 2** Best comp available, located in the same complex, same floorplan, with similar condition and quality. Only superior slightly superior due to lot size. Comp is well maintained.

**Listing 3** Superior overall due to size, age, quality, condition, appeal, and views. One of best list comps and brackets subject's features.

### Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
<b>Street Address</b>	2594 Betsy Street	2642 Betsy	3006 Sterling Ridge	3230 Wedekind #124
<b>City, State</b>	Sparks, NEVADA	Sparks, NV	Sparks, NV	Sparks, NV
<b>Zip Code</b>	89431	89431	89431	89431
<b>Datasource</b>	MLS	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.03 <sup>1</sup>	0.46 <sup>1</sup>	0.03 <sup>1</sup>
<b>Property Type</b>	Condo	Condo	Condo	Condo
<b>Original List Price \$</b>	--	\$359,000	\$389,900	\$299,888
<b>List Price \$</b>	--	\$345,000	\$389,900	\$299,888
<b>Sale Price \$</b>	--	\$360,000	\$389,900	\$293,000
<b>Type of Financing</b>	--	Conv	Conv	Conv
<b>Date of Sale</b>	--	11/09/2023	02/29/2024	05/06/2024
<b>DOM · Cumulative DOM</b>	-- · --	126 · 126	41 · 41	73 · 73
<b>Age (# of years)</b>	31	31	6	36
<b>Condition</b>	Average	Average	Good	Good
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Condo Floor Number</b>	1	1	1	1
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Beneficial ; City Skyline	Neutral ; Mountain
<b>Style/Design</b>	1.5 Stories townhome	1.5 Stories townhome	3 Stories townhome	2 Stories townhome
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,222	1,213	1,452	1,232
<b>Bdrm · Bths · ½ Bths</b>	3 · 2	3 · 2	2 · 2 · 1	2 · 2 · 1
<b>Total Room #</b>	5	5	5	4
<b>Garage (Style/Stalls)</b>	Detached 1 Car	None	Attached 2 Car(s)	Carport 1 Car
<b>Basement (Yes/No)</b>	No	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	--
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	0.05 acres	0.03 acres	0.01 acres	0.03 acres
<b>Other</b>	patio	patio	cov patio	patio
<b>Net Adjustment</b>	--	+\$24,000	-\$35,000	+\$24,000
<b>Adjusted Price</b>	--	\$384,000	\$354,900	\$317,000

\* Sold 1 is the most comparable sale to the subject.

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

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

<sup>3</sup> Subject \$/ft based upon as-is sale price.

## Recent Sales - Cont.

**Reasons for Adjustments** Why the comparable sale is superior or inferior to the subject.

- Sold 1** Comp was used due to being last sold comp in the complex available. Only inferior due to lack of garage, lot size, and sqft. Similar condition, floorplan, quality, and views. garage 20000, lot 4000
- Sold 2** Superior overall due to size, age, quality, condition, appeal, and views. One of best sold comps and brackets subject's features. 10000 lot, -10000 garage, -10000 quality, -20000 condition, -5000 views, 20000 style
- Sold 3** Inferior overall due to style, age, location, and lack of garage. Inferior complex and style. Comp is well maintained and updated. 20000 garage, -2000 carport, -20000 condition, 20000 style, 4000 lot

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed			<b>Listing History Comments</b>			
<b>Listing Agency/Firm</b>				Not listed, but sold on 9/5/24			
<b>Listing Agent Name</b>							
<b>Listing Agent Phone</b>							
<b># of Removed Listings in Previous 12 Months</b>	0						
<b># of Sales in Previous 12 Months</b>	1						
<b>Original List Date</b>	<b>Original List Price</b>	<b>Final List Date</b>	<b>Final List Price</b>	<b>Result</b>	<b>Result Date</b>	<b>Result Price</b>	<b>Source</b>
--	--	--	--	Sold	09/05/2024	\$176,815	Tax Records

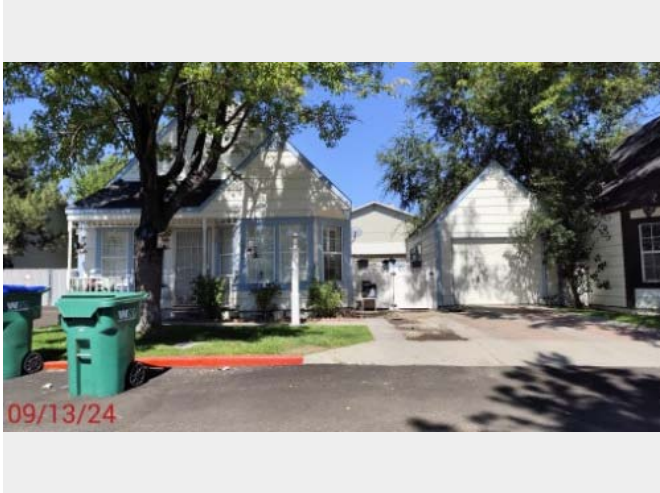
## Marketing Strategy

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$385,000	\$385,000
<b>Sales Price</b>	\$380,000	\$380,000
<b>30 Day Price</b>	\$355,000	--
<b>Comments Regarding Pricing Strategy</b>		
<p>The subject's suggested value is based heavily on comps L2, and S1 due to being only comps available located in the same complex. The subject's complex and amenities, as well as it being a patio style, low maintenance home, are it's most marketable features. The subject's value is similar to SFD home of a similar size in the area.</p>		

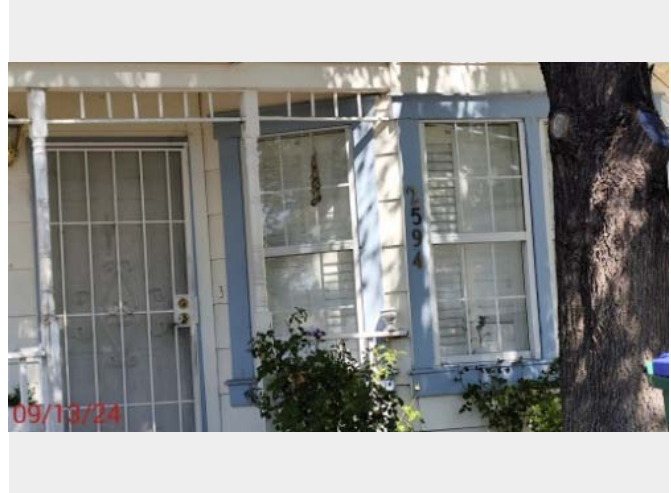
## Clear Capital Quality Assurance Comments Addendum

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

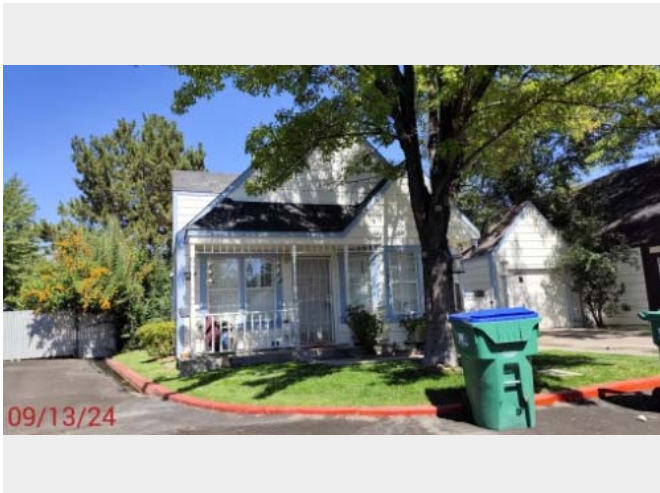
### Subject Photos



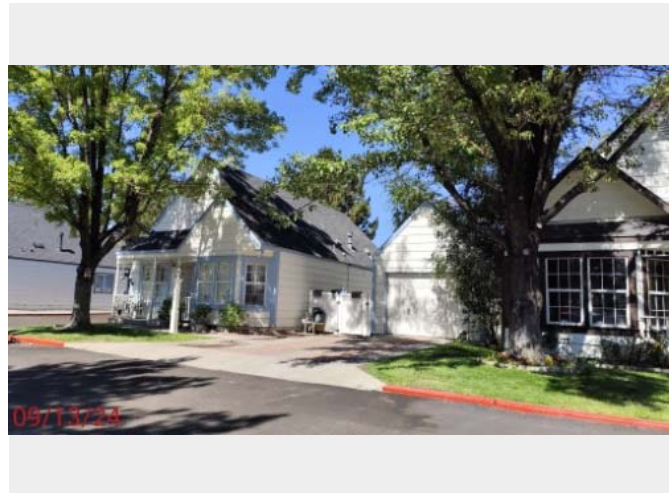
Front



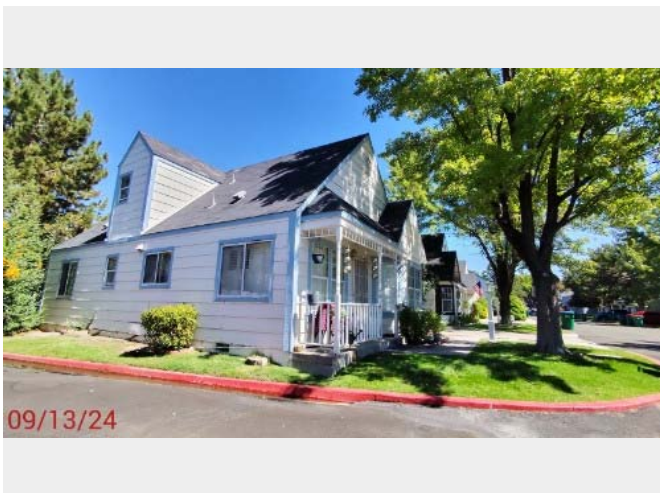
Address Verification



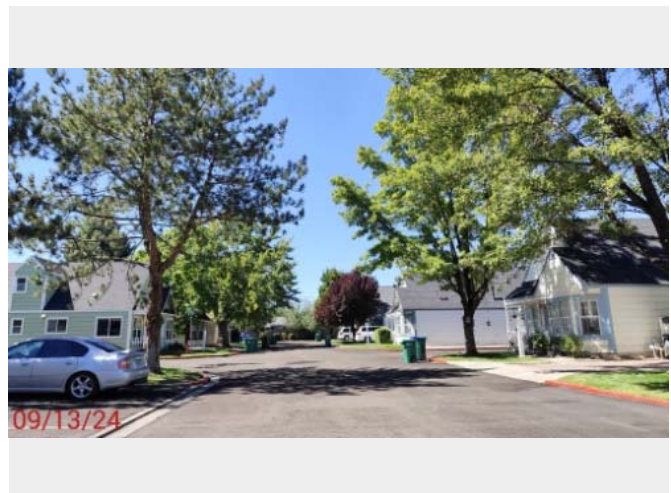
Side



Side

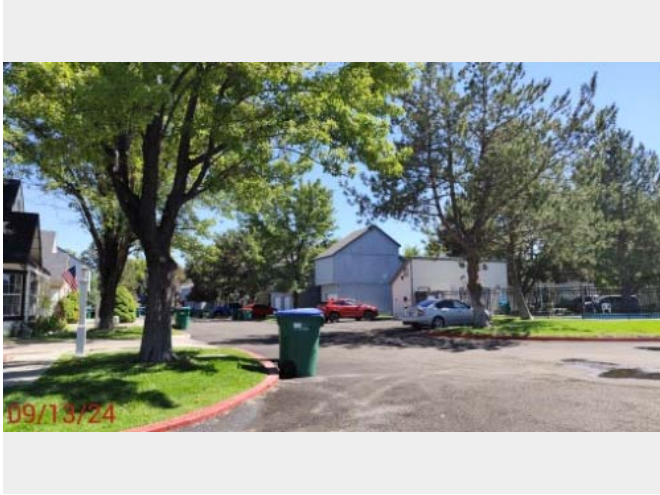


Side



Street

## Subject Photos



Street



Other



## Listing Photos

**L1** 3230 Wedekind #21  
Sparks, NV 89431



Front

**L2** 2595 Garfield  
Sparks, NV 89431



Front

**L3** 3227 Sterling Ridge  
Sparks, NV 89431



Front

## Sales Photos

**S1** 2642 Betsy  
Sparks, NV 89431



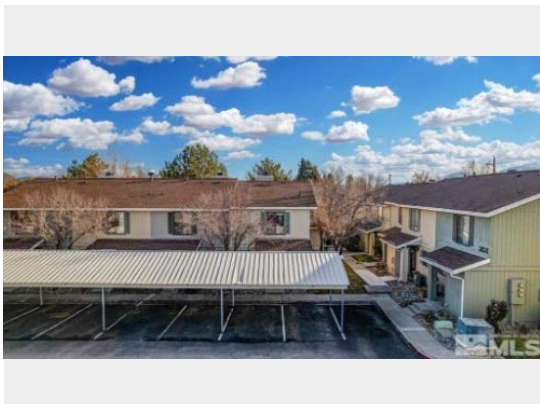
Front

**S2** 3006 Sterling Ridge  
Sparks, NV 89431



Front

**S3** 3230 Wedekind #124  
Sparks, NV 89431



Front

### ClearMaps Addendum

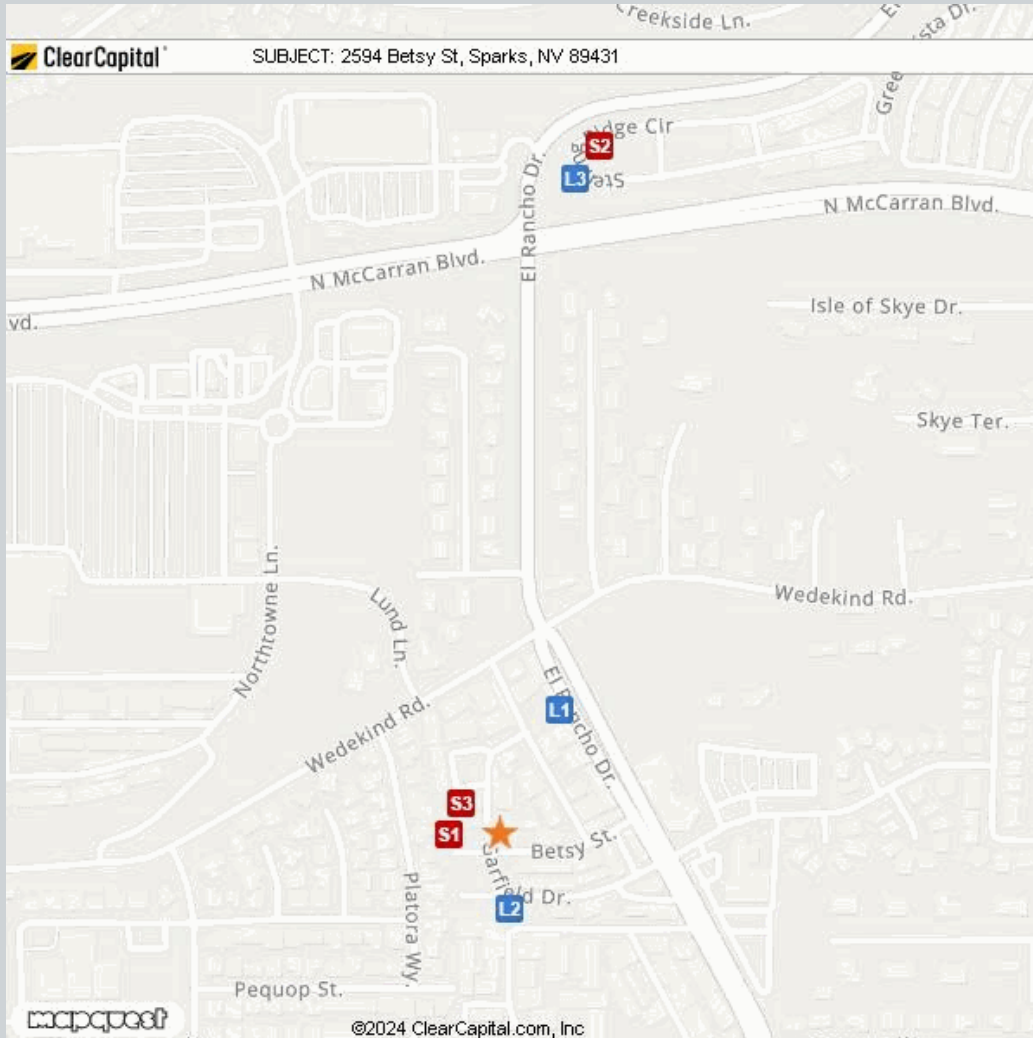
**Address** ★ 2594 Betsy Street, Sparks, NEVADA 89431

**Loan Number** 58427

**Suggested List** \$385,000

**Suggested Repaired** \$385,000

**Sale** \$380,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	2594 Betsy Street, Sparks, Nevada 89431	--	Parcel Match
L1 Listing 1	3230 Wedekind #21, Sparks, NV 89431	0.09 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	2595 Garfield, Sparks, NV 89431	0.05 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	3227 Sterling Ridge, Sparks, NV 89431	0.44 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	2642 Betsy, Sparks, NV 89431	0.03 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	3006 Sterling Ridge, Sparks, NV 89431	0.46 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	3230 Wedekind #124, Sparks, NV 89431	0.03 Miles <sup>1</sup>	Parcel Match

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

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

## Addendum: Report Purpose

### Market Approach and Market Time

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

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

Definitions:

Fair Market Price

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

Distressed Price

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

Marketing Time

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

Typical for Local Market

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

## Addendum: Report Purpose - cont.

### Report Instructions

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

Instructions last updated: 07/29/2024

#### Purpose:

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

#### Comparable Requirements:

If any of the following comparable criteria cannot be met, the commentary is required as to why you expanded your search, and what the effect on price will be.

1. Use comps from the same neighborhood, block or subdivision.
2. Use REO comparables only if the market is driven by REOs and they are comparable in characteristics and condition.
3. Use comps that have closed in the past 3 months to show the current market conditions. In rapidly changing markets, active listing comps should be given equal or greater weight than sold comps in your analysis.

#### Property Condition Definitions:

1. Poor: Uninhabitable or severely damaged from fire, flood, vandalism or mold
2. Fair: Repairs needed, may not be eligible for all forms of financing, below the neighborhood average
3. Average: Minor cosmetic or no repairs needed; typical for the neighborhood, move-in ready but no significant updates or renovations
4. Good: Above average, move in ready, no repairs necessary and has recent and significant updates and/or renovations (or, for customers that do not provide for 'Average', any move-in ready property)
5. Excellent: Newer construction (1-5 years) or high end luxury

#### Standard Instructions:

1. Clear Capital Code Of Conduct - Please make sure that you are always abiding by the Clear Capital Code of Conduct when completing valuation reports.
2. If the subject is currently listed, please consider all available information pertaining to the subject's condition. This information should be utilized when developing the assumption of the subject's condition.
3. Use the subject characteristics provided in the report Grid (if preloaded) to evaluate the property. This information is from a full interior appraisal and is assumed to be most accurate. If your inspection reveals obvious inaccuracies, please explain in the narrative of the report.
4. Include sufficient, factual detail to help our mutual customer gain a complete understanding of the subject's neighborhood such as substantiated distance to amenities, parks, schools, commercial or industrial influences, REO activity, traffic, etc.
5. Do not approach occupants or owners.
6. If the subject is a Commercial property, contact Clear Capital immediately at 530-582-5011 for direction on how to proceed with the report.
7. Please do not accept if you or your office has completed a report on this property in the last month, are currently listing this property, or have any vested interest in the subject property.
8. Clear Capital does not allow any log ins from IP addresses from foreign countries. This includes, but is not limited to; data entry services, form completion services, etc. Also, it is against Clear Capital code of conduct to share your password with anyone who is not a W2 employee in your office.
9. Clear Capital and our mutual customers greatly appreciate your expertise. If you cannot personally inspect the property, select comparables, and determine a price for the subject, please do not accept this report. Per the standards and guidelines adopted by Clear Capital and other industry leaders, the use of assistants to complete any of the aforementioned tasks is not permitted.
10. No part of your analysis or reporting may be based on the race, color, religion, sex, actual or perceived sexual orientation, actual or perceived gender identity, age, actual or perceived marital status, disability, familial status, national origin of either the prospective owners or occupants of the subject property, present owners or occupants of the property, or present owners or occupants of the properties in the vicinity of the subject property, or on any other basis prohibited by federal, state or local law.
11. When commenting on the subject property or comp selections, refrain from the use of unsupported or subjective terms to assess or rate, such as, but not limited to, "high," "low," "good," "bad," "fair," "poor," "strong," "weak," "rapid," "slow," "fast" or "average" without providing a foundation for analysis and contextual information. It is inappropriate to add language that could indicate unconscious bias, including but not limited to: "pride of ownership," "crime-ridden area," "desirable neighborhood or location" or "undesirable neighborhood or location"

#### Undue Influence Concerns

Please contact [uiproducer@clearcapital.com](mailto:uiproducer@clearcapital.com) for any Undue Influence concerns.

#### Independence Hotline

Please notify Clear Capital of any independence concerns by calling (530) 550-2138

## Report Instructions - cont.

Terms of Use, Code of Conduct and Professional Discretion:

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

If you accept and perform this assignment, you do so in accordance with the Clear Capital Vendor Agreement Terms of Use and Code of Conduct to which you agreed.

All interactions with consumers (borrowers, homeowners, POCs, etc.) must be performed in a professional manner. Should you observe any concerning or suspicious activity while you engage with a consumer whether onsite or otherwise, please contact Clear Capital immediately. Please refrain from discussing anything related to the observation with the consumer directly. This includes suspected elder abuse, elder financial abuse, vulnerable adults, fraud, forgery or any violations of local, state or federal laws.

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

## Broker Information

<b>Broker Name</b>	Howard Zink	<b>Company/Brokerage</b>	Reno Tahoe Realty Group
<b>License No</b>	S.0191906	<b>Address</b>	4855 Warren Reno NV 89509
<b>License Expiration</b>	12/31/2025	<b>License State</b>	NV
<b>Phone</b>	7757413995	<b>Email</b>	h.zink@hotmail.com
<b>Broker Distance to Subject</b>	5.18 miles	<b>Date Signed</b>	09/13/2024

*By confirming the above contact and real estate license information and submitting the report, the above signed hereby certifies and agrees that: 1) I personally took the pictures, selected comparables, and determined the price conclusion. 2) To the best of my knowledge, the statements of fact contained in this report are true and correct. 3) The reported analyses, opinions, and conclusions are my personal, impartial, and unbiased professional analyses, opinions, and conclusions. 4) I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved. 5) I have no bias with respect to the property that is the subject of this report or to the parties involved with this assignment. 6) My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined price point. 7) I did not base, either partially or completely, my analysis and/or opinion and conclusions in this report on race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law. 8) I maintain errors and omissions insurance, to the extent required by state law, for all liability associated with the preparation of this Report.*

## Disclaimer

**Notwithstanding any preprinted language to the contrary, this opinion is not an appraisal of the market value of the property. If an appraisal is desired, the services of a licensed or certified appraiser must be obtained.**

Unless otherwise specifically agreed to in writing:

The intended purpose of this report is to assist the Clear Capital account holder in making decisions within the scope of applicable statutory and regulatory requirements and performing required due diligence. This document is provided solely for the use of the Clear Capital account holder and not any other party, is not intended as any guarantee of value and/or condition of the subject property and should not be relied on as such. In the event that this document is found to be defective, incorrect, negligently prepared or unfit for its authorized use, Clear Capital's sole liability shall be to promptly refund the total fee expended by the account holder for this report or to replace it at no charge to the account holder, but in no event shall Clear Capital be responsible to the account holder for any indirect or consequential damages whatsoever. This warranty is in lieu of all other warranties, express or implied, except where otherwise required by law. The account holder shall notify Clear Capital within thirty (30) days of this report's delivery to the account holder if it believes that this document is defective, incorrect, negligently prepared or unfit for its authorized use. Under no circumstances may Clear Capital forms or their contents be published, copied, replicated, or mimicked.