

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.

Address	1314 Ashby Ct, Carson City, NV 89701	Order ID	9624659	Property ID	35957620
Inspection Date	09/17/2024	Date of Report	09/18/2024		
Loan Number	58452	APN	00873125		
Borrower Name	Neighbor to Neighbor Homes LLC	County	Carson City		

Tracking IDs					
Order Tracking ID	9.17_BPO	Tracking ID 1	9.17_BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		
Owner	bernard	Condition Comments
R. E. Taxes	\$503	appears to be adequately maintained
Assessed Value	\$77,825	
Zoning Classification	residential	
Property Type	Condo	
Occupancy	Vacant	
Secure?	Yes	
	(had notice and box on door locked)	
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$0	
HOA	park terrace	
Association Fees	\$285 / Month (Greenbelt)	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data		
Location Type	Suburban	Neighborhood Comments
Local Economy	Stable	mixed multi units in also single family residential area
Sales Prices in this Neighborhood	Low: \$192,000 High: \$450,000	
Market for this type of property	Remained Stable for the past 6 months.	
Normal Marketing Days	<90	

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	1314 Ashby Ct	2702 W Modoc	3002 Green	1321 Green
City, State	Carson City, NV	Carson City, NV	Carson City, NV	Carson City, NV
Zip Code	89701	89701	89701	89701
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.04 ¹	0.10 ¹	0.09 ¹
Property Type	Condo	Condo	Condo	Condo
Original List Price \$	\$	\$279,000	\$319,000	\$294,949
List Price \$	--	\$279,000	\$288,000	\$294,949
Original List Date		08/24/2024	04/22/2024	09/11/2024
DOM · Cumulative DOM	-- · --	25 · 25	149 · 149	4 · 7
Age (# of years)	46	46	49	48
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Condo Floor Number	2	2	2	2
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Mountain	Neutral ; Mountain	Neutral ; Mountain	Neutral ; Mountain
Style/Design	2 Stories condo	2 Stories condo	2 Stories condo	2 Stories condo
# Units	1	1	1	1
Living Sq. Feet	1,240	1,304	1,220	1,240
Bdrm · Bths · ½ Bths	2 · 1 · 1	3 · 1 · 1	2 · 1 · 1	2 · 1 · 1
Total Room #	5	5	5	5
Garage (Style/Stalls)	Carport 1 Car	Carport 1 Car	Carport 1 Car	Carport 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.03 acres	.03 acres	.01 acres	.03 acres
Other	0	0	0	0

* Listing 1 is the most comparable listing to the subject.

¹ Comp's "Miles to Subject" was calculated by the system.

² Comp's "Miles to Subject" provided by Real Estate Professional.

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

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

Listing 1 impeccably managed townhome community. This end unit offers exclusive privacy and limited views, making it a unique opportunity.

Listing 2 orced air gas heat and A/C, ensuring year-round comfort no matter the weather outside. Recently remodeled, this condo boasts a fresh and contemporary feel. From the new paint and carpets to the updated flooring and light fixtures,

Listing 3 recently updated townhouse centrally located in Carson City is a must see! This 2 bedroom 1.5 bathroom has been renovated

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	1314 Ashby Ct	1321 N Green	3012 E Modoc	1323 Ashby
City, State	Carson City, NV	Carson City, NV	Carson City, NV	Carson City, NV
Zip Code	89701	89701	89701	89701
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.09 ¹	0.12 ¹	0.02 ¹
Property Type	Condo	Condo	Condo	Condo
Original List Price \$	--	\$210,000	\$240,000	\$358,000
List Price \$	--	\$210,000	\$240,000	\$243,000
Sale Price \$	--	\$186,750	\$238,000	\$250,500
Type of Financing	--	Cash	Cv	Cv
Date of Sale	--	07/10/2024	03/20/2024	06/13/2024
DOM · Cumulative DOM	-- · --	21 · 21	114 · 114	208 · 208
Age (# of years)	46	47	49	48
Condition	Average	Fair	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Condo Floor Number	2	2	2	2
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Mountain	Neutral ; Mountain	Neutral ; Mountain	Neutral ; Mountain
Style/Design	2 Stories condo	2 Stories condo	2 Stories condo	2 Stories condo
# Units	1	1	1	1
Living Sq. Feet	1,240	1,240	1,220	1,304
Bdrm · Bths · ½ Bths	2 · 1 · 1	2 · 1 · 1	3 · 1 · 1	2 · 1 · 1
Total Room #	5	5	5	5
Garage (Style/Stalls)	Carport 1 Car	Carport 1 Car	Carport 1 Car	Carport 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.03 acres	.03 acres	.03 acres	.03 acres
Other	0	0	0	0
Net Adjustment	--	+\$25,000	\$0	\$0
Adjusted Price	--	\$211,750	\$238,000	\$250,500

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

¹ Comp's "Miles to Subject" was calculated by the system.

² Comp's "Miles to Subject" provided by Real Estate Professional.

³ 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** Looking for some sweat equity and a nice project! Look no further... Grab your handyman or contractor and make this townhome what you want. This home is in need complete remodel 25000 adj
- Sold 2** FeaturesMLS RemarksExtended RemarksPrivate RemarksSold InformationClosing DateContract DateSold Price per SqFtSelling Office 1Selling Office 2How SoldSold PriceSelling AgentSelling Agent 2Sell Team - Team NameNew paint and carpet in this clean 3 bedroom and 1.5 bath townhouse. HOA fee covers the monthly water, sewer and trash as well as exterior building maintenance. Mountain views from the upstairs bedroom
- Sold 3** end unit. Looks out on greenbelt area. Kitchen has been redone-new cabinets and tile flooring. Large master with own bath. Fireplace in living room with pellet inser

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				last on record is 2017			
Listing Agent Name							
Listing Agent Phone							
# of Removed Listings in Previous 12 Months	0						
# of Sales in Previous 12 Months	0						
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source

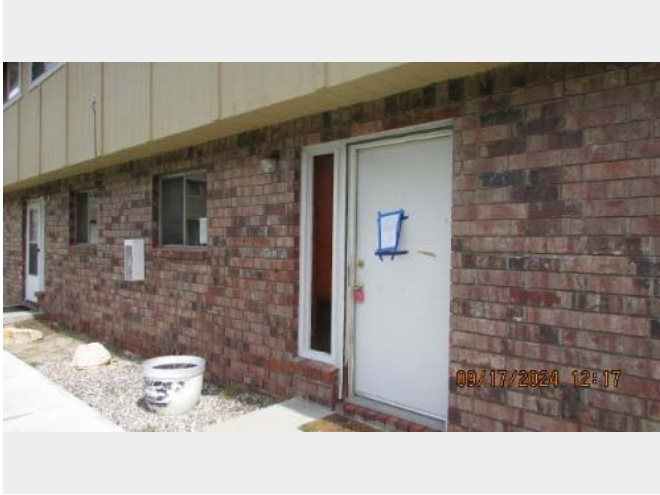
Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$230,000	\$230,000
Sales Price	\$229,000	\$229,000
30 Day Price	\$228,000	--
Comments Regarding Pricing Strategy		
units are all in same area of subject, used best and closest in gla available and priced competitively.		

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.
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Subject Photos



Front



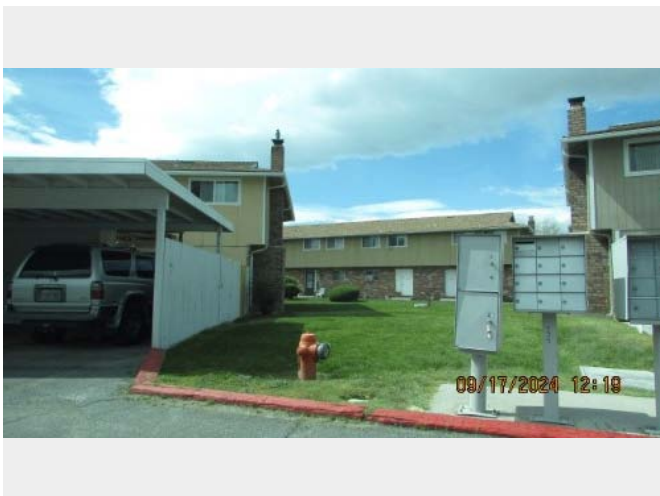
Front



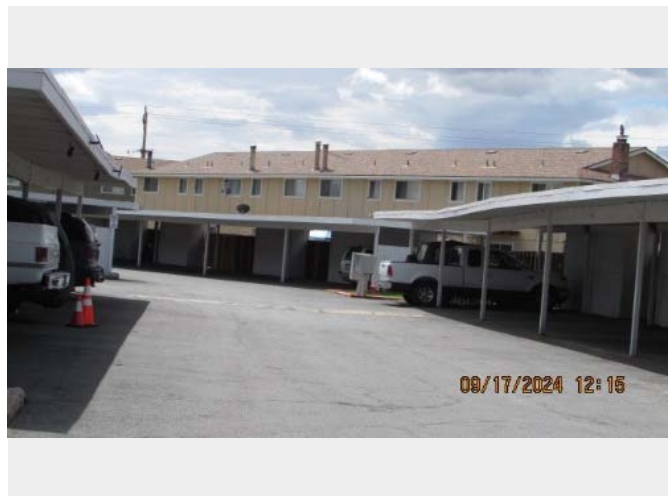
Address Verification



Side



Side



Back

Subject Photos



Street



Street



Other



Other



Other

Listing Photos

L1 2702 w modoc
Carson City, NV 89701



Front



Side

L2 3002 green
Carson City, NV 89701



Front

L3 1321 green
Carson City, NV 89701



Front

Sales Photos

S1 1321 n green
Carson City, NV 89701



Front

S2 3012 e modoc
Carson City, NV 89701



Front

S3 1323 ashby
Carson City, NV 89701



Front

ClearMaps Addendum

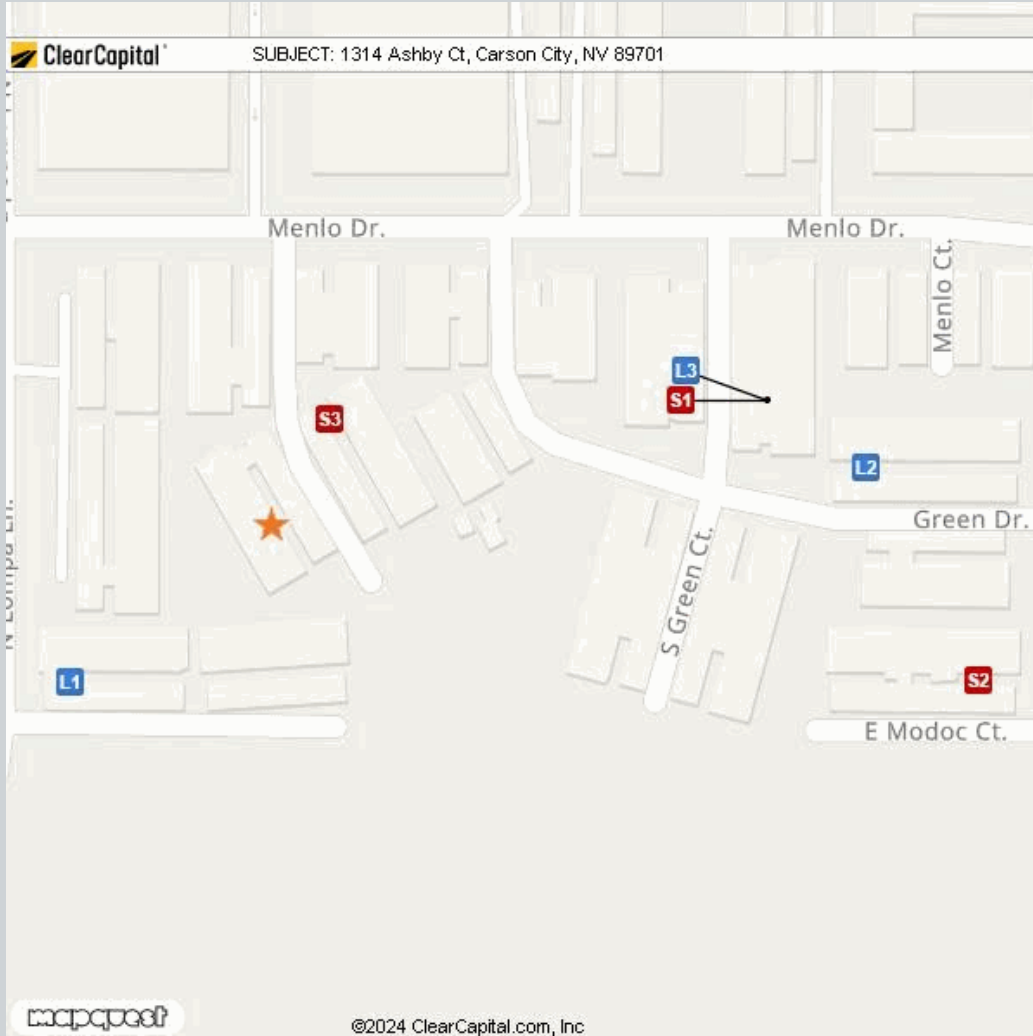
Address ★ 1314 Ashby Ct, Carson City, NV 89701

Loan Number 58452

Suggested List \$230,000

Suggested Repaired \$230,000

Sale \$229,000



Comparable

Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	1314 Ashby Ct, Carson City, NV 89701	--	Parcel Match
L1 Listing 1	2702 W Modoc, Carson City, NV 89701	0.04 Miles ¹	Parcel Match
L2 Listing 2	3002 Green, Carson City, NV 89701	0.10 Miles ¹	Parcel Match
L3 Listing 3	1321 Green, Carson City, NV 89701	0.09 Miles ¹	Parcel Match
S1 Sold 1	1321 N Green, Carson City, NV 89701	0.09 Miles ¹	Parcel Match
S2 Sold 2	3012 E Modoc, Carson City, NV 89701	0.12 Miles ¹	Parcel Match
S3 Sold 3	1323 Ashby, Carson City, NV 89701	0.02 Miles ¹	Parcel Match

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

² 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 realistic market value 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, commentary is required as to why you expanded your search, and what the effect on value 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 value 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 uiprovder@clearcapital.com for any Undue Influence concerns.

Independence Hotline

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

Terms of Use, Code of Conduct and Professional Discretion:

Report Instructions - cont.

Due to the importance of an independent opinion of value, please do not discuss your value with anyone or be influenced by list value, 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.

Photo Instructions

1. One current, original photo of the front of the subject
2. Damages (upload enough photos to support your repair cost estimates)
3. Two street scene photos, one looking each direction down the street
4. One view photo looking across the street from the subject
5. One address verification photo
6. MLS photos of all (3) sold comparables, if available
7. MLS photos of all (3) listing comparables, if available

Broker Information

Broker Name	Vina Albright	Company/Brokerage	ALBRIGHT REALTY
License No	B.0058353	Address	10056 HIHWAY 50E CARSON CITY NV 89706
License Expiration	11/30/2024	License State	NV
Phone	7758414440	Email	albrightrealty08@yahoo.com
Broker Distance to Subject	4.45 miles	Date Signed	09/18/2024

/Vina Albright/

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

Addendum: NV Broker's Price Opinion Qualification

The attached Broker's Price Opinion ("BPO") has been prepared by: **Vina Albright** ("Licensee"), **B.0058353** (License #) who is an active licensee in good standing.

Licensee is affiliated with **ALBRIGHT REALTY** (Company).

This Addendum is an integral part of the BPO prepared by Licensee and the BPO is considered incomplete without it.

1. This BPO has been prepared for **Wedgewood Inc** (Beneficiary or agent of Beneficiary hereinafter "Beneficiary") regarding the real property commonly known and described as: **1314 Ashby Ct, Carson City, NV 89701**
2. Licensee is informed that the Beneficiary's interest in the real property is that of a third party making decisions or performing due diligence for an existing or potential lien holder.
3. The intended purpose of this BPO is to assist the Beneficiary in making decisions within the scope of applicable statutory and regulatory requirements and performing required due diligence.
4. Licensee certifies that Licensee has no existing or contemplated interest in the property, including without limitation the possibility of Licensee representing the seller or any purchaser.

Issue date: **September 18, 2024**

Licensee signature: **/Vina Albright/**

NOTWITHSTANDING ANY PREPRINTED LANGUAGE TO THE CONTRARY, THIS OPINION IS NOT AN APPRAISAL OF THE MARKET VALUE OF THE PROPERTY. IF AN APPRAISAL IS DESIRED, THE SERVICES OF A LICENSED OR CERTIFIED APPRAISER MUST BE OBTAINED.

Disclaimer

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

Unless otherwise specifically agreed to in writing:

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