58546

Exterior-Only Inspection Residential Appraisal Report

File No. **58546**

Th	e purpose of thi	s summ	ary appraisai re	eportis	το ριονί	ide the lender	CHEIR	with an a		ate, anu auequ	ale	ny supported	, opinion or the	illarket v	aluc oi tii	c subject p	roperty.
	Property Address	1175 V	Voodford Ln						City	Gardnerville			S	tate NV	Zip Code	89460	
	Borrower Neight			2011C		Own	er of Pi	ıhlic Record	d An	derson, Shirle	v V	Veiland		County Dou			
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١	Legal Description			טט.PLE.	NACA.	I VIEW PHA	ى⊏ و ز	∪∟U/ I VVI			1/	IVVIN IZIN		\F. T			
	Assessor's Parcel	# 122)17613010							Year 2024				R.E. Taxes S			
5.	Neighborhood Na	me Ple	asantview/Gar	rdnerville	е				Map	Reference 120	2-1	17-6		ensus Trac	t 0012.00)	
Щ	Occupant X O	wner	Tenant (Vacant		Spec	ial Ass	essments \$	0				PUD HOA\$ ()	per	year p	er month
SUBJEC	Property Rights A				Lease		ner (des										
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	Assignment Type		ırchase Transact	ion	J Refinal	nce Transaction											
	Lender/Client We	edgewo	od Inc			Addr	ess 20	15 Manh	attan	Beach Blvd S	Suit	te 100, Red	ondo Beach <u>, C</u>	A 90278	.		
	Is the subject prop	erty curr	ently offered for s	sale or ha	is it been	n offered for sale	in the	twelve mor	nths p	rior to the effective	∕e d	late of this app	raisal? X	Yes 📗	No		
	Report data sourc	e(s) use	d. offering price(s), and dat	te(s). [DOM 18:NNF	RMLS#	#2400121	159.	Subject was li	ste	ed on 09/24/	2024 for \$799	.000. Su	biect is c	urrently list	ted for
	sale.	-(-)	-,g p(-,	,,	(-/-				,					,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	.,		
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	Ididdi	d not an	alyze the contract	t for sale i	tor the si	ubject purchase	transa	ction. Expia	ain the	e results of the ar	aly	sis of the conti	ract for sale or wi	ny the anaiy	'sis was no	t performed.	
\Box																	
CONTRAC	Contract Price \$		Date	e of Contr	ract		Is th	ne property	seller	the owner of pul	olic	record?	Yes No	Data Sou	rce(s)		
	Is there any financ	rial accic				ions aift or dow									<u> </u>	No	
á	-		_			-	праупт	eni assisiai	nce, e	ic.) to be paid by	any	y party on ben	all of the bollowe	11	Jies [JINU	
ပ	If Yes, report the t	otal dolla	ir amount and de:	scribe the	e items to	o be paid.											
											_						
f	Note: Race and t	he racia	l composition of	f the neig	ghborho	ood are not ann	raisal	factors									
			od Characteristi		,				louei	ng Trends			One-Unit Ho	usina	Dros	sent Land Us	se %
٦				$\overline{}$		D				$\overline{}$	$\overline{}$	D 1					
	Location Urb		X Suburban	Rural		Property Value	$\overline{}$			Stable (≕	Declining	PRICE	AGE	One-Unit		70 %
	Built-Up X Ove		25-75%	Under		Demand/Suppl	_=	Shortage		X In Balance		Over Supply	\$(000)	(yrs)	2-4 Unit		5 %
NEIGHBORHOOD	Growth Rap	oid	X Stable	Slow		Marketing Time	\mathbf{x}	Under 3 m	ths	3-6 mths ($\bar{\mathbb{I}}$	Over 6 mths	295 Low	0	Multi-Far	nily	5 %
9	Neighborhood Bo										_		1,075 High		Commerc		5 %
2				AU IU II	IIO HOIL	.i, imman Lli	io ii le	ousi, Mi	mile	ining vvay to ti	1 0 8	Journ allu					
쩚.	Rubio Way to t			_									680 Pred		Other V		15 %
쥰	Neighborhood De	scription	The subject i	is locate	ed in the	e Pleasantvie	w are	a of Gard	dnerv	ille in Douglas	C	ounty, NV.	The neighborh	ood is lo	cated app	roximately	5
П	miles from all t	vpical a	menities inclu	dina, en	nploym	nent centers,	shopp	ing cente	ers, s	chools, munic	ipa	l services, p	oublic transpor	tation, red	creation f	acilities, po	olice
2	and fire protect													,			
	•									•				LICDAD	0044 44	-ll \ 4l-	
	Market Conditions															aendum) in	ie
-	housing trends	above	were derived f	from ana	alysis c	of the sales d	ata in	the 1004	mc a	ind sales com	oar	ison section	. Other land u	ise is vac	ant.		
	Dimensions see	plat ma	р			Area 121	97 sf			Shape	Irr	egular		View N	;Res;		
	Specific Zoning Cl	•	•			Zonina De	escription	on Sinale	Fam	nily Residentia	ı						
	Zoning Compliand]	anl None	onformir	ng (Grandfather		$\overline{}$	o Zoni								
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Exterior-Only Inspection Residential Appraisal Report File No. 58546

There are 18 compar					bject neighborhood		•		· · · · · · · · · · · · · · · · · · ·	799		
			T		past twelve months	rangi			469,900	to \$	1,075,000	
FEATURE	,	SUBJECT			LE SALE NO. 1				E SALE NO. 2			LE SALE NO. 3
1175 Woodford Ln		_	917 Swe				965 Sprir	-			Springfield D	
Address Gardnerville, N	V 8946	50	Gardner		89460		Gardnerv		9460		nerville, NV 8	39460
Proximity to Subject			0.08 mile	es SE	I		0.22 mile				miles NE	
Sale Price	\$				\$ 885,0	000			\$ 798,900			\$ 830,000
Sale Price/Gross Liv. Area	\$	0.00 sq. ft.		.80 sq. ft.				80 sq. ft.			428.72 sq. ft.	
Data Source(s)					6460;DOM 57				561;DOM 72			5476;DOM 28
Verification Source(s)			DOC:000				DOC:000				:000000886	
VALUE ADJUSTMENTS	DE	SCRIPTION		RIPTION	+(-) \$ Adjustme	nt		RIPTION	+(-) \$ Adjustment		ESCRIPTION .	+(-) \$ Adjustment
Sale or Financing			ArmLth				ArmLth			ArmL		
Concessions			Conv;0			_	Conv;0		_	Cash	-	
Date of Sale/Time			s07/24;c	06/24		0	s09/24;c0)9/24	0		24;c05/24	0
Location	N;Res		N;Res;				N;Res;			N;Re		
Leasehold/Fee Simple	Fee Si	•	Fee Sim				Fee Simp	le		_	Simple	
Site	12197		12197 sf				11761 sf		0	1393		0
View	N;Res	,	N;Res;	1.			N;Res;	- I.		N;Re		
Design (Style)	DT1;R	anch	DT1;Rar	nch			DT1;Ran	ch			Ranch	25.000
Quality of Construction	Q4		Q4			_	Q4			Q3		-35,000
Actual Age	24		20		05.4		25		0			0
Condition	C4	1	C3		-35,0)00	C4			C3		-35,000
Above Grade	Total Bdi		Total Bdrms			200	Total Bdrms.	Baths	_		Bdrms. Baths	5.000
Room Count	7 4		8 4	3.0		000	7 3	2.1	f 0.300	+	3 2.0	5,000
Gross Living Area 70	Oct	2,317 sq. ft.	Oof	2,776 so	η. ft32,	ıuU	i	2,184 sq	ft. 9,300		1,936 so	ı. ft. 26,700
Basement & Finished	0sf		0sf				0sf			0sf		
Rooms Below Grade	Λ		Δ				Λ			Λ		
Functional Utility	Averag		Average				Average			Avera		
Heating/Cooling	FWA/0		FWA/CA				FWA/CA		-		/CAC	
Energy Efficient Items		n,HiEffAp	DPWin,I	непар			DPWin,H	⊪≘πАр			/in,HiEffAp	
Garage/Carport	3ga3d		3ga3dw				3ga3dw	-1-		3ga3		
Porch/Patio/Deck	Patio/F	orcn	Patio/Po	rcn	20.4	200	Patio/Por	cn	20,000	1	/Porch	
Other	Shed		Shop		-20,0	000	Shop		-20,000	Shed	1	
										-		
Not Adjustment (Tetal)			 	X -	\$ 92,	100		X -	\$ 10,700	$\vdash \sqcap$	+ X-	\$ 38,300
Net Adjustment (Total)				-10.4%	\$ 92,	100			\$ 10,700	Net A		\$ 30,300
Adjusted Sale Price of Comparables			Net Adj. Gross Adj.	10.4%	\$ 702.0	200	Net Adj. Gross Adj.	-1.3% 3.7%	\$ 788,200		,	¢ 701 700
	oarch the	salo or transfor h			pperty and compara				\$ 700,200	Gross	Auj. 12.3 %	\$ 791,700
My research did X Data source(s) Realist My research X did Data source(s) Realist Report the results of the res	did not r	eveal any prior sa	les or transf	ers of the c	omparable sales for	the y	year prior to	the date of	fective date of this applications and sale of the comparable set (report additional prices).	e sale.	on page 3)	
ITEM	ocarcii an		BJECT	ransici ilis	COMPARABLI				MPARABLE SALE NC			RABLE SALE NO. 3
Date of Prior Sale/Transfer					2 3 7110 (DE)	. 0, 11		05/02/			551411 711	
Price of Prior Sale/Transfer								\$0				
Data Source(s)		Public Record	ls		Public Records			Public	Docordo			
Effective Date of Data Source	ce(s)	10/08/2024							Records		Public Reco	ords
	. ,				10/08/2024			10/08/			Public Reco	ords
Analysis of prior sale or tran	nsfer histo	ory of the subject p	roperty and			2 h	as a nomir			was n	10/08/2024	
Analysis of prior sale or tranother noted.	nsfer histo	ory of the subject p	roperty and			2 h	as a nomir		2024	was n	10/08/2024	
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other noted.	ison Appr	oach. See atta	iched adde	endum.	e sales <u>Comp</u>			nal transf	2024	was n	10/08/2024	
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other noted. Summary of Sales Compari	ison Appromentation	oach. See atta	iched adde	endum.	e sales <u>Comp</u>			nal transf	2024 er into a trust. This		10/08/2024 oot an arm's le	ength sale. None
other noted. Summary of Sales Compari	ison Appromentation	oach. See atta	iched adde	endum.	e sales <u>Comp</u>			nal transf	2024 er into a trust. This		10/08/2024 oot an arm's le	ength sale. None
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Exterior-Only Inspection Residential Appraisal Report File No. 58546

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Exterior-Only Inspection Residential Appraisal Report

File No. **58546**

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 OF 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.

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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).

Exterior-Only Inspection Residential Appraisal Report

- File No. **58546**
- 22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.
- 23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.
- 24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.
- 25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisory Appraiser certifies and agrees that:

- 1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- 2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- 3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.
- 4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- 5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRAISER	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
The state of the s	
Signature	Signature
Name Andy Gamboa	Name
Company Name JAG Value, LLC.	Company Name
Company Address 10580 N. McCarran Blvd. #115-501	Company Address
Reno, NV 89503	
Telephone Number (775) 300-8860	Telephone Number
Email Address andygamboa@yahoo.com	Email Address
Date of Signature and Report 10/08/2024	Date of Signature
Effective Date of Appraisal 10/05/2024	State Certification #
State Certification #	or State License #
or State License # A.0208226-RES or Other (describe) State #	State
or Other (describe) State #	Expiration Date of Certification or License
State NV	
Expiration Date of Certification or License 10/31/2026	
ADDRESS OF PROPERTY APPRAISED	SUBJECT PROPERTY
1175 Woodford Ln	Did not inspect exterior subject property
Gardnerville, NV 89460	☐ Did inspect exterior of subject property from street Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 790,000	·
LENDER/CLIENT	COMPARABLE SALES
Name Clear Capital	Did not inspect exterior of comparable sales from street
Company Name Wedgewood Inc	Did inspect exterior of comparable sales from street
Company Address 2015 Manhattan Beach Blvd Suite 100	Date of Inspection
Redondo Beach, CA 90278	
Email Address -	

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Exterior-Only Inspection Residential Appraisal Report

File No. 58546

FEATURE		SUBJECT		COMPARA	BLE S	SALE NO. 4	COI	MPARABLI	E SALE NO. 5	<u> </u>	COMPARABLE	SALE NO. 6
1175 Woodford Ln			1	3 Jodi Ct			1042 Ran			1	9 Sorensen Ct	
Address Gardnerville, N	VV 8946	.0		dnerville, NV	894	60	Gardnervi		9460		rdnerville, NV 89	9460
Proximity to Subject			0.62	miles NE			0.74 miles	NE			2 miles NE	
Sale Price	\$				\$	875,000			\$ 705,000		\$	789,250
Sale Price/Gross Liv. Area	\$	0.00 sq. ft.	\$	414.30 sq. ft	i.		\$ 306.7	'9 sq. ft.		\$	356.16 sq. ft.	
Data Source(s)			NNF	RMLS#2400	0192	29;DOM 62	NNRMLS:	#230013	516;DOM 100	NN	RMLS#2400113	306;DOM 34
Verification Source(s)			DOC	C:000000714	49		DOC:			Per	nding Sale	
VALUE ADJUSTMENTS	DE	SCRIPTION	[DESCRIPTION		+(-) \$ Adjustment	DESCR	RIPTION	+(-) \$ Adjustment		DESCRIPTION	+(-) \$ Adjustment
Sale or Financing			Arm			() 1 3,000	ArmLth		(/	List		()
Concessions			Con				Conv:0				. 9	
Date of Sale/Time				24;c02/24		52 500	s03/24;c0	1/2/	47,600	c09	1/2/	0
Location	N;Res		N;R			32,300	N;Res;	1/24	47,000	N;R		0
								I_				
Leasehold/Fee Simple	Fee Si	•		Simple			Fee Simpl	e			Simple	
Site	12197			24 sf		-5,200			0		97 sf	
View	N;Res		N;Re				N;Res;			N;R		
Design (Style)	DT1;R	anch		;Ranch			DT1;Rand	ch			1;Ranch	
Quality of Construction	Q4		Q4				Q4			Q4		
Actual Age	24		10			-7,000	23		0	28		0
Condition	C4		C3			-35,000	C4			C4		
Above Grade	Total Bdr	ms. Baths	Total	Bdrms. Bath	ıs		Total Bdrms.	Baths		Total	Bdrms. Baths	
Room Count	7 4		7	3 2.1		0	7 4	2.1		7	4 3.0	-5,000
Gross Living Area 70		2,317 sq. ft.	-	2,112		14,400	 	2,298 sq.	ft. O	_	2,216 sq.1	
Basement & Finished	0sf	2,017 3q.1t.	0sf	2,112	3q. 1t.	14,400		<u> </u>	11.	0sf		1,100
	051		USI				0sf			UST		
Rooms Below Grade	_		1							 		
Functional Utility	Averag		Aver				Average				erage	1
Heating/Cooling	FWA/0			A/CAC			FWA/CAC			_	A/CAC	
Energy Efficient Items	DPWir	n,HiEffAp	DPV	Vin,HiEffAp			DPWin,Hi	EffAp		DP	Win,HiEffAp	
Garage/Carport	3ga3dv	N	2ga4	4gd3dw		-60,000	3ga3dw			3ga	3dw	
Porch/Patio/Deck	Patio/F	orch	Patio	o/Porch			Patio/Pord	ch		Pati	io/Porch	
Other	Shed		Sho			-20,000				Nor		0
- Curior	Crioa		0.10	<u> </u>		20,000	Criou			110.	10	
										 		
AL LA P. L. L. T. L. N.			\vdash) ₊	T	00.000	X +		47.000		()+ ()- (\$	0.400
Net Adjustment (Total)			+-		\$	60,300			\$ 47,600	-		2,100
Adjusted Sale Price			Net A	•	- 1		Net Adj.	6.8%		Net		
of Comparables			Gross		5 \$	814,700		6.8%		•	ss Adj. 1.5% \$	791,350
		CII	IBJECT	-				CO	MPARABLE SALE NO	_		BLE SALE NO. 6
ITEM			DJLUI			COMPARABLE SA	LE NO. 4		WII THOUBLE STILL INO	. 5	COMPARA	DEE ONEE NO. 0
ITEM Date of Prior Sale/Transfer			IDJECT			COMPARABLE SA	LE NO. 4		WII THATBLE SALE NO	. 5	COMPARA	BEE SALE NO. 0
			IDJEC I			COMPARABLE SA	LE NO. 4		WII MICHBEL SHEE INC	. 5	COMPARA	BEE STEE IVO. 0
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		Exterio	or-Only Ins	pe	ction Resi	dent	ial <i>i</i>	Apprai	sal Repor	t F	58546 file No. 58546	
FEATURE		SUBJECT	COMPARA					IPARABLE S			COMPARABLE S	ALENO 9
1175 Woodford Ln		30B3E01	1217 Fieldgate C		DALL NO. 1		COIVI	II AINADEL S	ALL NO. 0		COMI ANABLE SI	ALL NO. 7
Address Gardnerville, N	NV 8946	60	Gardnerville, NV		60							
Proximity to Subject			0.34 miles NE									
Sale Price	\$			\$	695,000			\$			\$	
Sale Price/Gross Liv. Area	\$	0.00 sq. ft.	\$ 350.66 sq. ft			\$		sq. ft.		\$	0.00 sq. ft.	
Data Source(s)			NNRMLS#2400		8;DOM 13						•	
Verification Source(s)			Active Listing									
VALUE ADJUSTMENTS	DE	SCRIPTION	DESCRIPTION		+(-) \$ Adjustment	DE	ESCRI	PTION	+(-) \$ Adjustment	D	ESCRIPTION	+(-) \$ Adjustment
Sale or Financing			Listing									
Concessions Date of Sale/Time			Active									
Location	N:Res	:	N;Res;									
Leasehold/Fee Simple	Fee Si		Fee Simple									
Site	12197	sf	12197 sf									
View	N;Res		N;Res;									
Design (Style)	DT1;R	anch	DT1;Ranch									
Quality of Construction	Q4		Q4									
Actual Age	24		42		9,000							
Condition	C4		C4		35,000							
Above Grade	Total Bd	rms. Baths	Total Bdrms. Bath	s		Total Bo	drms.	Baths		Total	Bdrms. Baths	
Room Count	7 4	4 2.1	6 3 2.0)	5,000							
Gross Living Area 70		2,317 sq. ft.	1,982 9	sq. ft.	23,500			sq. ft.			sq. ft.	
Basement & Finished	0sf		0sf									
Rooms Below Grade												
Functional Utility	Averaç	ge	Average									
Heating/Cooling	FWA/	CAC	FWA/CAC									
Energy Efficient Items	DPWi	n,HiEffAp	DPWin,HiEffAp									
Garage/Carport	3ga3d	w	2ga2dw		20,000							
Porch/Patio/Deck	Patio/F	Porch	Patio/Porch									
Other	Shed		Shed									
Net Adjustment (Total)			X +	\$	92,500	+	<u> </u>	\$		\sqcup	+	
Adjusted Sale Price			Net Adj. 13.3%	- 1		Net Adj		%		Net A	-	
of Comparables		T	Gross Adj. 13.3%	\$	787,500			% \$		Gross		
ITEM		SU	BJECT		COMPARABLE SA	LE NO. 7	7	COMF	PARABLE SALE NO	. 8	COMPARABL	E SALE NO. 9
Date of Prior Sale/Transfer												
Price of Prior Sale/Transfer												
Data Source(s)		Public Record	S		olic Records							
Effective Date of Data Source		10/08/2024		10/	08/2024							
Summary of Sales Compari	ison Appi	roach										
,												

Uniform Appraisal Dataset Definitions

File No. **58546**

Condition Ratings and Definitions

C1 The improvements have been very recently constructed and have not previously been occupied. The entire structure and all components are new and the dwelling features no physical depreciation.*

"Note: Newly constructed improvements that feature recycled materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100% new foundation and the recycled materials and the recycled components have been rehabilitated/re-manufactured into like-new condition. Recently constructed improvements that have not been previously occupied are not considered "new" if they have any significant physical depreciation (i.e., 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 either are 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. Its 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 is 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.

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 of 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.

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 to 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

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

Uniform Appraisal Dataset Definitions

File No. 58546

	ions Used in Data Sta	ildaraization rext			
Abbrev.	Full Name	Appropriate Fields	Abbrev.	Full Name	Appropriate Fields
ac	Acres	Area, Site	in	Interior Only Stairs	Basement & Finished Rooms Below Grade
AdjPrk	Adjacent to Park	Location	Lndfl	Landfill	Location
AdjPwr	Adjacent to Power Lines	Location	LtdSght	Limited Sight	View
Α	Adverse	Location & View	Listing	Listing	Sale or Financing Concessions
ArmLth	Arms Length Sale	Sale or Financing Concessions	MR	Mid-Rise Structure	Design(Style)
AT	Attached Structure	Design(Style)	Mtn	Mountain View	View
ba	Bathroom(s)	Basement & Finished Rooms Below Grade	N	Neutral	Location & View
br	Bedroom	Basement & Finished Rooms Below Grade	NonArm	Non-Arms Length Sale	Sale or Financing Concessions
В	Beneficial	Location & View	ор	Open	Garage/Carport
BsyRd	Busy Road	Location	0	Other	Basement & Finished Rooms Below Grade
ср	Carport	Garage/Carport	0	Other	Design(Style)
Cash	Cash	Sale or Financing Concessions	Prk	Park View	View
CtySky	City View Skyline View	View	Pstrl	Pastoral View	View
CtyStr	City Street View	View	PwrLn	Power Lines	View
Comm	Commercial Influence	Location	PubTrn	Public Transportation	Location
	Contracted Date	Date of Sale/Time		Recreational (Rec) Room	Basement & Finished Rooms Below Grade
C			m .		
Conv	Conventional	Sale or Financing Concessions	Relo	Relocation Sale	Sale or Financing Concessions
CV	Covered	Garage/Carport	REO	REO Sale	Sale or Financing Concessions
CrtOrd	Court Ordered Sale	Sale or Financing Concessions	Res	Residential	Location & View
DOM	Days On Market	Data Sources	RT	Row or Townhouse	Design(Style)
DT	Detached Structure	Design(Style)	RH	Rural Housing - USDA	Sale or Financing Concessions
dw	Driveway	Garage/Carport	SD	Semi-detached Structure	Design(Style)
Estate	Estate Sale	Sale or Financing Concessions	S	Settlement Date	Date of Sale/Time
		Date of Sale/Time	Short	Short Sale	
е	Expiration Date				Sale or Financing Concessions
FHA	Federal Housing Authority	Sale or Financing Concessions	sf	Square Feet	Area, Site, Basement
g	Garage	Garage/Carport	sqm	Square Meters	Area, Site, Basement
ga	Garage - Attached	Garage/Carport	Unk	Unknown	Date of Sale/Time
gbi	Garage - Built-in	Garage/Carport	VA	Veterans Administration	Sale or Financing Concessions
gd	Garage - Detached	Garage/Carport	WO	Walk Out Basement	Basement & Finished Rooms Below Grade
GR	Garden Structure	Design(Style)	wu	Walk Up Basement	Basement & Finished Rooms Below Grade
GlfCse	Golf Course	Location	WtrFr	Water Frontage	Location
Glfvw	Golf Course View	View	Wtr	Water View	View
HR		Design(Style)		Withdrawn Date	Date of Sale/Time
	High Rise Structure	0 1 3 1	W		
Ind	Industrial	Location & View	Woods	Woods View	View
Abbrev.	Full Name	Appropriate Fields	Abbrev.	Full Name	Appropriate Fields
				-	
			<u> </u>		

ADDENDUM

Borrower: Neighbor to Neighbor Homes LLC	File N	No.: 58546
Property Address: 1175 Woodford Ln	Case	No.: 58546
City: Gardnerville	State: NV	Zip: 89460
Lender: Wednewood Inc		

Site Comments

THE SUBJECT IS LOCATED IN THE PLEASANTVIEW SUBDIVISION IN THE CITY OF GARDNERVILLE IN DOUGLAS COUNTY. SURROUNDING HOMES ARE SIMILAR RESIDENTIAL PROPERTIES. APPEAL AND MARKETABILITY IS GOOD.

HIGHEST AND BEST USE:

FOUR TESTS ARE CONDUCTED TO DETERMINE THE HIGHEST AND BEST USE OF THE SITE AS IF VACANT AND AS IMPROVED. LEGAL PERMISSIBILITY, PHYSICAL POSSIBILITY, FINANCIAL FEASIBILITY, AND MAXIMUM PRODUCTIVITY ARE TESTED TO CONCLUDE THE SUBJECT'S HIGHEST AND BEST USE. THIS ANALYSIS IS THE FOUNDATION IN DEVELOPING CONCLUSIONS AND OPINIONS WITHIN THIS APPRAISAL TO ARRIVE AT AN OPINION OF VALUE FOR THE REAL PROPERTY.

THE EXISTING IMPROVEMENT IS A RESIDENTIAL DWELLING. THE PROPERTY CONFORMS TO ZONING AND IS PERMITTED. THE SURROUNDING PROPERTIES ARE ALSO RESIDENTIAL HOMES THAT ARE RESIDENTIAL HOMES.

THE DIMENSIONS AND TOPOGRAPHY OF THE LOT ARE ADEQUATE FOR A RESIDENTIAL DWELLING. THE SUBJECT IMPROVEMENTS CONTRIBUTE A SIGNIFICANT VALUE TO THE OVERALL PROPERTY, AND A CHANGE TO A DIFFERENT IMPROVEMENT WOULD NOT BE FEASIBLE AT THIS TIME.

AFTER CONSIDERING THE TESTS OF HIGHEST AND BEST USE, APPRAISER DETERMINES THAT THE HIGHEST AND BEST USE OF THE SUBJECT IS CONTINUED RESIDENTIAL AS IT IS LEGALLY PERMISSIBLE, PHYSICALLY POSSIBLE, AND FINANCIALLY FEASIBLE. BASED ON THESE CONCLUSIONS, THE MAXIMALLY PRODUCTIVE/HIGHEST AND BEST USE OF THE SUBJECT PROPERTY, AS IMPROVED, IS ITS CONTINUED USE AS A RESIDENTIAL DWELLING.

Extra Comments

-ANY PERSONAL PROPERTY IN HAS BEEN EXCLUDED FROM THE VALUATION OF THE REAL PROPERTY. SHOULD A TRANSACTION INCLUDE PERSONAL PROPERTY OF SUFFICIENT VALUE TO AFFECT THE MARKET VALUE OF THE REAL PROPERTY, AN ASSESSMENT OF THE PERSONAL PROPERTY WILL BE INCLUDED WITH THE REPORT AS A SEPARATE VALUATION. ONLY BUILT IN APPLIANCES ARE MARKED ON THE FIRST PAGE AS THOSE ARE TRADITIONALLY TRADED WITH PROPERTIES IN TRANSACTIONS. GENERALLY, REFRIGERATORS, WASHERS, DRYERS ARE CONSIDERED PERSONAL PROPERTY.

-THE QUALITY AND CONDITION RATINGS FOR THE SUBJECT AND COMPARABLE SALES ARE BASED UPON APPRAISER'S PERSONAL INSPECTION OF THE SUBJECT, AND APPRAISER'S INTERPRETATION OF THE PHOTOS AND COMMENTS FOR COMPARABLE SALES FROM THE MLS, AND HOW THEY COMPARE TO THE SUBJECT.

-THE SKETCH INCLUDED IN THIS REPORT IS PROVIDED TO ASSIST THE READER IN VISUALIZING THE SUBJECT IMPROVEMENTS AND FLOOR PLAN TO ESTIMATE THE SUBJECT'S GROSS LIVING AREA (GLA). THE DIMENSIONS INDICATED ARE APPROXIMATE AND THE TOTAL SQUARE FOOTAGE LISTED MAY DIFFER FROM WHAT THE COUNTY RECORDS INDICATE DUE TO THE METHODS APPLIED IN MEASURING THE STRUCTURE.

COMMENTS ON SALES COMPARISON

ALL SALES ARE THE MOST RECENT, PROXIMATE, AND SIMILAR IN OVERALL MARKET APPEAL. AFTER A THOROUGH SEARCH OF ALL PERTINENT DATA SOURCES, THE COMPARABLES DISPLAYED ARE CONSIDERED TO BE THE BEST AVAILABLE FOR SUBJECT ANALYSIS.

ALL SOLD COMPARABLES WERE ARM'S LENGTH TRANSACTIONS UNLESS OTHERWISE NOTED.

ADJUSTMENTS WERE DERIVED USING MATCHED PAIRED ANALYSIS AND THE PRINCIPLE IN SUBSTITUTION REFLECTING WHAT A POTENTIAL BUYER WOULD BE WILLING TO PAY FOR EACH AMENITY. THE APPRAISER HAS RELIED ON INFORMATION PROVIDED BY LOCAL MLS AND UNLESS STATED OTHERWISE, THIS INFORMATION IS ASSUMED TO BE ACCURATE FOR THE PURPOSES OF THIS APPRAISAL REPORT

ADJUSTMENTS APPLIED: LIVING AREA WAS ADJUSTED AT \$70 PSF FOR DIFFERENCES OVER 25 SF, BEDROOM COUNT WAS ABSORBED INTO LIVING AREA ADJUSTMENTS. HOMES OF THIS SIZE TEND TO HAVE MULTIPLE ROOMS WITH VARYING USES. BATHS ADJUSTED AT \$10,000 PER FULL BATH, SITE AT \$3 PSF FOR DIFFERENCES OVER 2000 SF, GARAGES AT \$20,000 PER STALL. AGE WAS ADJUSTED AT \$500 PER YEAR FOR DIFFERENCES OVER 10 YEARS.

NO ADJUSTMENTS WARRANTED FOR DESIGN, OR SHEDS WHICH ARE TYPICALLY CONSIDERED PERSONAL PROPERTY.
ADDITIONALLY, NO ADJUSTMENT WARRANTED FOR FIREPLACES DUE TO LIMITED USE AND DOUGLAS COUNTY'S NO BURN DAYS.

OUTBUILDINGS WERE ADJUSTED BASED ON THEIR UTILITY. COMPS 1-2 HAVE LARGE PERMANENT SHOPS WHICH WERE GIVEN CONTRIBUTORY VALUE SIMILAR TO A GARAGE AT \$20,000.

CONDITION AND QUALITY WAS ADJUSTED AT \$35,000 DEPENDING ON EXTENT OF UPGRADING. SOME ADJUSTMENTS WARRANTED WITHIN THE SAME RATINGS. SUBJECT IS IN OVERALL AVERAGE TO GOOD CONDITION WITH NO SIGNIFICANT UPGRADES NOTED PER RECENT MLS LISTING.

COMPS 1 AND 4 WERE CONSIDERED IN OVERALL SUPERIOR CONDITION WITH MORE UPDATING, MOSTLY IN KITCHEN AND BATHS. THESE WERE ADJUSTED FOR CONDITION.

COMP 3 HAS BEEN EXTENSIVELY REMODELLED THROUGHOUT WITH NEWER FINISHES AND FIXTURES. THIS PROPERTY WAS ADJUSTED FOR BOTH CONDITION AND QUALITY.

COMP 7 IS OLDER IN AGE AND IN OVERALL INFERIOR CONDITION. FINISHES ARE ORIGINAL WITH TILED COUNTERS THROUGHOUT AND MORE WORN FINISHES. THIS HOME WAS ADJUSTED FOR CONDITION WITHIN THE SAME RATING.

DATE OF SALE ADJUSTMENTS APPLIED AT .5% PER MONTH FOR DIFFERENCES OVER 6 MONTHS. MORE INFO LOCATED ON 1004MC FORM.

THE INDICATED VALUE IS DERIVED BY MULTIPLYING THE WEIGHT OF EACH COMP BY THE ADJUSTED SALE PRICE OF THAT COMP, REPEATING FOR EACH PROPERTY, THEN ADDING THEM ALL TOGETHER. THIS WEIGHTED AVERAGE IS USED AS THE INDICATED VALUE OF THE SUBJECT.

-LESSER WEIGHT GIVEN TO COMPS 4-5 SINCE THEY ARE MORE DATED AND REQUIRED DATE OF SALE ADJUSTMENTS

AS WITH ANY METHOD, THIS TECHNIQUE IS NOT PERFECT, HOWEVER, IT DOES DO A VERY GOOD JOB OF GIVING MORE WEIGHT TO THE MOST SIMILAR COMPS WHILE AT THE SAME TIME MINIMIZING VALUES NEAR THE EXTREMES OF THE INDICATED VALUE RANGE.

NO WEIGHT WAS GIVEN TO LISTING OR PENDING SALES IN THE AREA. LIST TO SALE RATIOS FROM 1004MC ARE NOT APPLIED TO LISTINGS ON THE REPORT. THEY ARE NOT CLEAR INDICATORS OF WHAT A LISTING WILL OR SHOULD SELL FOR

ADDENDUM

Borrower: Neighbor to Neighbor Homes LLC	File No.: 58	546
Property Address: 1175 Woodford Ln	Case No.: 5	58546
City: Gardnerville	State: NV	Zip: 89460
Lender: Wedgewood Inc		

AND APPLYING LIST TO SALE RATIO MAY BE MISLEADING. SALES APPROACH WAS DERIVED THROUGH VERIFIED CLOSED

WEIGHED AVERAGE UTILIZED:

Тур	е	Address	Price \$	Net Adj \$	/%	Gross Adj \$	%	Adj Value \$	Weight	Adj Val x Wt
10)	1175 Woodford Ln							Reset	ľ
S		917 Sweetwater Dr	885,000	92,100	-10.4%	92,040	10.4%	792,900	25	198,225
3 S		965 Springfield Dr	798,900	10,700	-1.3%	29,559	3.7%	788,200	25	197,050
3	ĺ	994 Springfield Dr	830,000	38,300	4.6%	102,090	12.3%	791,700	25	197,925
S		1278 Jodi Ct	875,000	60,300	-6.9%	194,250	22.2%	814,700	12.5	101,838
s s		1042 Ranch Dr	705,000	47,600	6.8%	47,940	6.8%	752,600	12.5	94,075
0 L		1209 Sorensen Ct	789,250	2,100	0.3%	11,839	1.5%	791,350		
0 L		1217 Fieldgate Ct	695,000	92,500	13.3%	92,435	13.3%	787,500		
									100.0%	

Value Using the Weighted Sales Method: \$ 789,000

VALUE WAS ROUNDED AND RECONCILED AT \$790,000 WHICH IS BRACKETED AND SUPPORTED BY SALES IN THE AREA

IT WAS NECESSARY TO PROVIDE SALES WITH A LARGE RANGE OF UNADJUSTED VALUES PRIOR TO APPLYING ADEQUATE ADJUSTMENTS. DUE TO A LOWER OF SALES SIMILAR IN SIZE, IT WAS NECESSARY TO PROVIDE SALES THAT SOLD PRIOR TO 6 MONTHS. THIS IS TYPICAL IN THE AREA. NO ADVERSE EFFECTS ON MARKETABILITY.

SUBJECT IS VALUED ABOVE PREDOMINANT DUE TO LIVING AREA AND PARKING. THERE ARE SEVERAL SMALLER HOMES IN THE AREA. SUBJECT IS NOT CONSIDERED AN OVERIMPROVEMENT AS THERE ARE SIMILAR AND SUPERIOR PROPERTIES IN THE AREA.

FEE SIMPLE: AN ABSOLUTE FEE; A FEE WITHOUT LIMITATIONS TO ANY PARTICULAR CLASS OF HEIRS OR RESTRICTIONS, BUT SUBJECT TO THE LIMITATIONS OF EMINENT DOMAIN, ESCHEAT, POLICE POWER AND TAXATION. THIS IS ALSO AN INHERITABLE ESTATE.

PURPOSE OF THIS APPRAISAL

THE PURPOSE OF THIS APPRAISAL IS TO ESTABLISH THE MARKET VALUE OF THE SUBJECT PROPERTY AS OF THE EFFECTIVE DATE OF THIS APPRAISAL. THE DEFINITION OF MARKET VALUE IS THAT DEFINED ON PG 1 OF "STATEMENT OF LIMITING CONDITIONS" (FANNIE MAE FORM 1004B).

THE PURPOSE OF THIS REPORT IS TO ESTIMATE THE MARKET VALUE OF THE SUBJECT PROPERTY, AS OF THE EFFECTIVE DATE OF APPRAISAL. A CURRENT ECONOMIC DEFINITION OF MARKET VALUE AS STATED IN FIRREA 12, CFR PART 34, AND AS AGREED UPON BY AGENCIES THAT REGULATE FEDERAL FINANCE INSTITUTIONS IN THE UNITED STATES OF AMERICA IS INCLUDED HEREIN.

INTENDED USE OF THE APPRAISAL;
THIS APPRAISAL WAS COMPLETED FOR THE PURPOSE OF ESTABLISHING MARKET VALUE OF THE SUBJECT FOR MORTGAGE PURPOSES ONLY. IT HAS BEEN COMPLETED IN SUCH A MANNER AS TO COMPLY WITH CURRENT FNMA, FHLMC, AND FHA.

THIS APPRAISAL IS THE CLIENT NAMED IN THIS REPORT AND HIS/HER SUCCESSORS AND ASSIGNS, REGARDLESS OF WHO HAS ACTUALLY PAID THE FEE. THE INTENDED USER OF THIS REPORT IS THE CLIENT. IT MAY NOT BE USED BY ANY OTHER USER FOR ANY OTHER PURPOSE. THIS REPORT MAY NOT BE USED OR RELIED UPON BY ANY OTHER PARTY FOR ANY PURPOSE, WHATSOEVER. ANY PARTY WHO USES OR RELIES UPON ANY INFORMATION IN THIS REPORT, WITHOUT THE PREPARES WRITTEN CONSENT, DOES SO AT HIS OWN RISK. VERIFICATION OF PERMITS AND OTHER LEGAL DOCUMENTS IS BEYOND THE SCOPE OF THIS APPRAISAL AND IS THE RESPONSIBILITY OF THE CLIENT. THIS APPRAISER IS NOT A HOME INSPECTOR AND THIS APPRAISAL SHOULD NOT BE CONSIDERED A HOME INSPECTION REPORT. THIS APPRAISAL SHOULD NOT BE RELIED UPON TO DISCLOSE THE CONDITION OF THE PROPERTY OR THE PRESENCE OF ANY DEFECTS. THE CONDITION OF THE SUBJECT IS ASSUMED TO BE AS DISCLOSED IN THIS REPORT. IT IS RECOMMENDED THAT THE CLIENT OBTAIN THE SERVICES OF A HOME INSPECTOR OR OTHER LICENSED PROFESSIONAL TO CHECK THE SUBJECT FOR ANY DEFECTS.

SCOPE OF WORK

THE SUBJECT WAS INSPECTED FOR THE PURPOSES OF UNDERSTANDING THE CHARACTERISTICS OF THE PROPERTY WHICH CAN BE CONSIDERED WITHIN THE APPRAISAL CONCLUSIONS. APPRAISER CONDUCTED AN EXTERIOR INSPECTION ONLY. APPRAISER PRESUMES ALL SYSTEMS FUNCTIONAL, UNLESS OTHERWISE NOTIFIED, AND AS AN APPRAISER CANNOT ANALYZE AREAS NOT SEEABLE APPRAISER CANNOT SPECIFY STRUCTURAL AREAS NOT VISUALLY INSPECTED, THIS INCLUDES WELL, SEPTIC SYSTEM AND LEECH FIELDS ON APPLICABLE PROPERTIES. PROPERTIES WERE ASSUMED TO HAVE ADEQUATE DRAINAGE UNLESS OTHERWISE NOTED AS OF THE INSPECTION DATE.

AN APPRAISER IS NOT A STRUCTURAL ENGINEER, STRUCTURAL PEST CONTROL INSPECTOR, LICENSED ROOFING CONTRACTOR, WHOLE HOUSE INSPECTOR, BUILDING INSPECTOR AND ANY INFORMATION STATED IN THE REPORT BY THE APPRAISER IS LIMITED TO THE SCOPE OF WORK OF A VISUAL INSPECTION.

LEGAL DESCRIPTION

INFORMATION USED IN THIS REPORT WAS FROM RECORDS IN PARCEL QUEST AND NDC DATA WHICH ARE PROVIDERS OF DATA SERVICES BASED ON PUBLIC RECORDS. THE LEGAL DESCRIPTION STATED IN THE REPORT IS THE MOST ACCURATE INDICATION AVAILABLE TO THE APPRAISER. IT IS TYPICALLY AN ABBREVIATION OF THE FULL LEGAL DESCRIPTION WHICH CAN BE LOCATED ON THE PRELIMINARY TITLE REPORT.

NO TITLE REPORT, TITLE DOCUMENTS, INFORMATION ON EASEMENTS, SETBACKS, ENCROACHMENTS, CC & R'S, BI-LAWS OR OTHER INFORMATION WAS PROVIDED TO APPRAISER BY CLIENT OR TITLE COMPANY UNLESS STATED IN THE REPORT. THEREFORE THE APPRAISAL IS BASED ON VISUAL CONDITION AS TO EASEMENTS, ENCROACHMENTS WHICH INDICATED ANY NEGATIVE CONDITIONS. UNLESS APPRAISER REVIEWS CC & R'S APPRAISER CANNOT ASCERTAIN WHETHER OR NOT ATYPICAL RESTRICTIONS ARE IN THESE DOCUMENTS.

ELECTRONIC SIGNATURE ADDENDUM

ALL ELECTRONIC SIGNATURES ON THIS REPORT HAVE A SECURITY FEATURE MAINTAINED BY INDIVIDUAL PASSWORDS FOR EACH SIGNING APPRAISER. NO PERSON CAN ALTER THESE WITHOUT THE EXCEPTION OF THE ORIGINAL SIGNING

ADDENDUM

Borrower: Neighbor to Neighbor Homes LLC	File No	o.: 58546	
Property Address: 1175 Woodford Ln	Case N	No.: 58546	
City: Gardnerville	State: NV	Zip: 89460	
Lender: Wedgewood Inc			

APPRAISER.

DEPRECIATION

THE SUBJECT EFFECTIVELY MEETS THE FUNCTIONAL AND AESTHETIC EXPECTATIONS OF PURCHASERS IN THE PRICE RANGE. THE FLOOR PLAN IS FUNCTIONAL. HEATING, PLUMBING AND ELECTRICAL APPEAR ADEQUATE. ROOM SIZE, CLOSET AND CABINET SPACE ARE TYPICAL FOR HOMES IN THIS MARKET. THE BATHROOMS, KITCHEN, MECHANICAL EQUIPMENT AND ALL OTHER APPARENT FEATURES OF THIS HOUSE MEET THE CURRENT STANDARDS FOR HOUSES IN THIS MARKET.

USE OF RECOGNIZED APPRAISAL APPROACHES:

AS SINGLE FAMILY RESIDENCES ARE LESS COMMONLY PURCHASED FOR INVESTMENT PURPOSES, THE USE OF THE INCOME APPROACH WILL ONLY BE USED UNDER THE FOLLOWING CONDITIONS: 1) AT THE REQUEST OF THE CLIENT FOR NON-OWNER OCCUPIED RESIDENCES OR INCOME-PRODUCING PROPERTIES; AND/OR 2) WHEN SUFFICIENT MARKET EVIDENCE EXISTS IN A NEIGHBORHOOD TO INDICATE THAT RENTAL PROPERTIES OR INVESTOR PURCHASES ARE TYPICAL, MEASURABLE, AND THE ANALYSIS OF THE SAME, ADDS TO THE APPRAISAL PROCESS.IF THE INCOME AND/OR COST APPROACH IS NOT USED, IT IS CONSIDERED TO BE LESS INDICATIVE AND RELIABLE THAN THE MARKET APPROACH DUE TO THE LACK OF SUFFICIENT SUPPORTABLE INFORMATION.

THE INCOME APPROACH IS PREDICATED ON THE ASSUMPTION THAT THE VALUE OF THE PROPERTY IS RELATED TO ITS INCOME EARNING ABILITY. THE SUBJECT IS LOCATED IN A CONFORMING, OWNER OCCUPIED SINGLE FAMILY RESIDENTIAL NEIGHBORHOOD WITH LITTLE OR NO CONSIDERATION GIVEN TO ITS INCOME EARNING ABILITY BY OWNERS AND POTENTIAL BUYERS. THEREFORE THE INCOME APPROACH WAS NOT USED. THE SALES APPROACH WAS USED AS IT BEST INDICATED THE ACTIONS OF BUYERS AND SELLERS IN THE MARKET PLACE.

APPRAISER INDEPENDENCE:

I CERTIFY THAT AM LICENSED OR CERTIFIED IN THE STATE IN WHICH THE SUBJECT IS LOCATED. NO EMPLOYEE, DIRECTOR, OFFICER, OR AGENT OF THE LENDER, OR ANY OTHER THIRD PARTY ACTING AS A JOINT VENTURE PARTNER, INDEPENDENT CONTRACTOR, APPRAISAL MANAGEMENT COMPANY, OR PARTNER ON BEHALF OF THE LENDER HAS INFLUENCED OR ATTEMPTED TO INFLUENCE THE DEVELOPMENT, REPORTING, RESULT, OR REVIEW OF THIS ASSIGNMENT THROUGH COERCION, EXTORTION, COLLUSION, COMPENSATION, INSTRUCTION, INDUCEMENT, INTIMIDATION, BRIBERY OR IN ANY OTHER MANNER.THIS ASSIGNMENT WAS NOT ENGAGED WITH A PRELIMINARY, PREDETERMINED OR DESIRED VALUE ESTIMATE. I WAS NOT ASKED TO PROVIDE A PRELIMINARY ESTIMATE FOR THE SUBJECT PROPERTY PRIOR TO THE COMPLETION OF THIS APPRAISAL REPORT. I UNDERSTAND THAT MY FEE IS NOT CONTINGENT ON MY FINAL OPINION, CONCLUSION, OR VALUATION. I FURTHER UNDERSTAND THAT I CANNOT BE REMOVED FROM THE AMC'S PANEL OF APPROVED APPRAISERS DUE TO MY OPINION OR VALUE ESTIMATE. I AGREE TO IMMEDIATELY REPORT ANY UNAUTHORIZED CONTACTS EITHER PERSONALLY BY PHONE OR ELECTRONICALLY TO AMC.

FINAL RECONCILIATION

THE SALES COMPARISON APPROACH WAS GIVEN THE MOST WEIGHT IN DETERMINING THE SUBJECT'S ESTIMATED MARKET VALUE. THE QUALITY AND QUANTITY OF SALES AND LISTINGS DATA WAS SUFFICIENT TO COMPLETE THIS ASSIGNMENT. COST APPROACH WAS COMPLETED, BUT ONLY GIVEN SUPPLEMENTAL WEIGHT. THE INCOME APPROACH TO VALUE WAS DEEMED UNRELIABLE DUE TO LACK OF AVAILABLE RENTAL SALES. COST APPROACH WAS COMPLETED, BUT ONLY GIVEN SUPPLEMENTAL WEIGHT.

CONDITIONS OF APPRAISAL

NO APPRAISAL CONDITIONS. THIS APPRAISAL OF THE SUBJECT PROPERTY IS MADE IN AS IS CONDITION.

58546 File No. 58546

Binosers Neighbor to Neighbor to Neighbor Lorens LD City Caude collection City Caude coll		USPAP AD	DDENDUM	File No. 36340
## Appraisal Report ## A written report prepared under the following USPAP reporting option: ## Appraisal Report ## A written report prepared under the following USPAP reporting option: ## Appraisal Report ## A written report prepared under the following USPAP reporting option: ## Appraisal Report ## A written report prepared under Standards Rule 2 (26). ## Reasonable Exposure Time ## Option of a reasonable exposure time for the satipict properly all the market value stained in this report is 30-99 days. ## EXPOSURE AND MARKETING TIME Unless otherwise receive the entireade approace time for the value option is considered with the option of a reasonable exposure time for the satipic properly which is likeled to the value option is provided and the satisfied of the value option is provided and the satisfied of the satisfied of the value option is provided and the satisfied of the value option is a considered to the satisfied of the value option is provided and the satisfied of the value option is provided and the satisfied of the value option is provided and the satisfied of the value option is provided and the satisfied of the value option is provided and the satisfied of the value option is provided and the satisfied of the value option is provided and the satisfied of the value option is provided and the satisfied of the value option is provided and the satisfied of the value option is provided and the satisfied of the provided and the satisfied of the value option of communities. ### Additional Certifications ### I HAVE performed services, as an appropriet or in another capacity, regarding the property find is the satisfied of this report within the three-year particle in the comments of the satisfied and the satisfied of the satisfied of the satisfied and the satisfied of the sa	Porrower: Neighbor to Neighbor Homes II	<u> </u>		
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58546

Market Conditions Addendum to the Appraisal Report File No. 58546

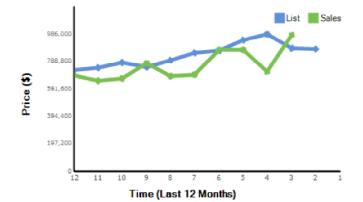
The purpose of this addendum is to provide the lender/client with a clear and accurate understanding of the market trends and conditions prevalent in the subject neighborhood. This is a required								
addendum for all appraisal reports with an effective date on or after April 1, 2009. Property Address 1175 Woodford Ln City Gardnerville State NV Zip Code 89460								
Borrower Neighbor to Neighbor Homes LLC		City Cardi	iei viile		State IN	IV ZIP Coue	03.	+00
Instructions: The appraiser must use the information require	ed on this form as the	basis for his/her concl	usions, and must provi	de support for thos	e conclu	usions, regardin	g ho	using trends and
overall market conditions as reported in the Neighborhood section								
analysis as indicated below. If any required data is unavailable				-				
provide data for the shaded areas below; if it is available, however median, the appraiser should report the available figure and ident			-					-
that would be used by a prospective buyer of the subject proper	, ,	•				•		
Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months			verall Trend		
Total # of Comparable Sales (Settled)	11	5	3	Increasing	\rightarrow	Stable	-	Declining
Absorption Rate (Total Sales/Months)	1.83	1.67	1.00	Increasing		Stable	<u> </u> X	
Total # of Comparable Active Listings Months of Llousing Supply (Total Listings (Ab. Data)	7	4	5	Declining		Stable Stable	╠	Increasing
Months of Housing Supply (Total Listings/Ab.Rate) Median Sale & List Price, DOM, Sale/List %	3.83 Prior 7-12 Months	2.40 Prior 4-6 Months	5.00 Current - 3 Months	Declining		verall Trend	<u>I</u>	J Increasing
Median Comparable Sale Price	680,000	875,000	898,000	X Increasing	$\overline{}$	Stable	П	Declining
Median Comparable Sales Days on Market	96	57	58	Declining	X :	Stable		Increasing
Median Comparable List Price	850,000	986,000	728,000	Increasing	_=	Stable		Declining
Median Comparable Listings Days on Market	143	42	57	Declining	_=	Stable	L	Increasing
Median Sale Price as % of List Price	100 nt? Yes X	98 No	99	Increasing Declining	_	Stable Stable	╠	Declining
Seller-(developer, builder, etc.)paid financial assistance prevaler Explain in detail the seller concessions trends for the past 12 m			rom 29/ to 59/ increas				o foo	Increasing
Concessions are not typical in this area. When prese	. •		TOTH 5% to 5%, increas	sing use of buydow	115, C1051	ing costs, cond	o ree	s, options, etc.).
Concessions are not typical in this area. When prese	int, they typically re	ange nom 1-570.						
Are foreclosure sales (REO sales) a factor in the market?	Yes X No If	yes, explain (including	the trends in listings a	nd sales of foreclos	ed prope	erties).		
Foreclosures is not a factor in this market.								
Cite data sources for above information. RSAR/NNRMLS								
Summarize the above information as support for your conclusions in the Neighborhood section of the appraisal report form. If you used any additional information, such as an analysis of								
**	-			-	ditional	information, su	ıch a	s an analysis of
pending sales and/or expired and withdrawn listings, to formulate	e your conclusions, pro	ovide both an explana	ion and support for you	ur conclusions.				
pending sales and/or expired and withdrawn listings, to formulate The sales above are not necessarily comparables for	e your conclusions, pro the subject but sal	ovide both an explana es in the area. Th	ion and support for you e results above are	ur conclusions. e expanded sear	ch crite	eria of all hon	nes	in the
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Market Area Analysis

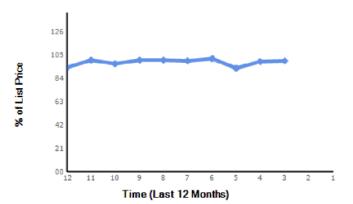
58546

File No. 58546

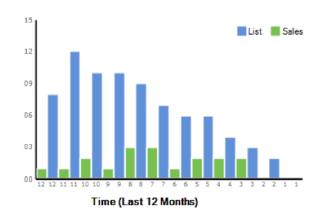
Address: 1175 Woodford Ln Client: Wedgewood Inc
Gardnerville, NV 89460 Borrower: Neighbor to Neighbor Homes LLC



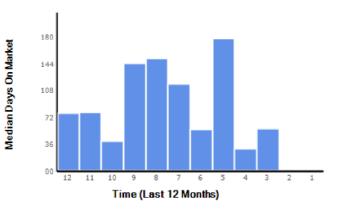
Median Listing Price vs Median Sales Price



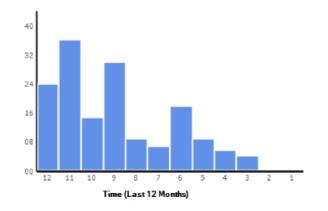
Median Sales Price as % of List Price



Total Sales vs Total Listings



Median Days on Market



Inventory Analysis

Months of Supply

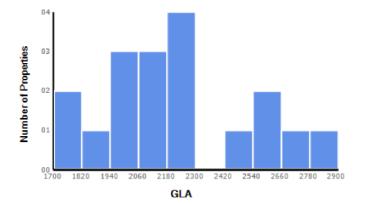
Sales/Listings

Appraisal Analytics Addendum

Property Characteristic Histograms for Market Data

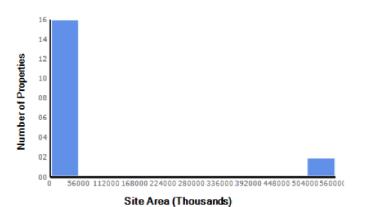
58546 File No. 58546

Address: 1175 Woodford Ln Client: Wedgewood Inc
Gardnerville, NV 89460 Borrower: Neighbor to Neighbor Homes LLC



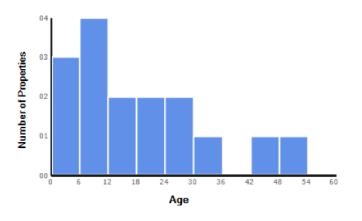
Gross Living Area

Subject Property GLA 2317 sqft
Range of GLA 1,750 - 2,836 sqft
Middle GLA (Median) 2,183 sqft
Average GLA (Mean) 2,221 sqft



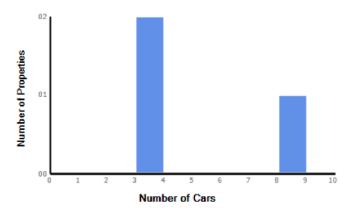
Site Area

Subject Property Site Area 12197 sqft
Range of Site Area 6,969 - 550,267,344 sqft
Middle Site Area (Median) 12,850 sqft
Average Site Area (Mean) 60,100,506 sqft



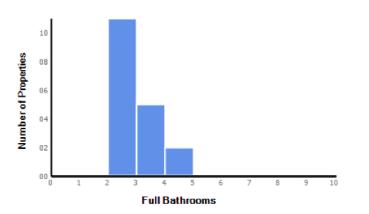
Property Age

Subject Property Age 24 yrs
Range of Age 1 - 52 yrs
Middle Age (Median) 17 yrs
Average Age (Mean) 18 yrs



Car Storage - # of Cars

Subject Property # of Cars 3 cars
Range of # of Cars 3 - 8 cars
Middle # of Cars (Median) 3 cars
Most popular # of Cars (Mode) 3 cars



Bathrooms - Full Baths

Subject Property Full Baths 2 baths
Range of Full Baths 2 - 4 baths
Middle # of Full Baths (Median) 2 baths
Most popular # of Full (Mode) 2 baths

SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: Neighbor to Neighbor Homes LLC	File	No.: 58546	
Property Address: 1175 Woodford Ln	Cas	e No.: 58546	
City: Gardnerville	State: NV	Zip: 89460	
Lender: Wedgewood Inc		·	



FRONT VIEW OF SUBJECT PROPERTY

Appraised Date: October 5, 2024 Appraised Value: \$ 790,000



STREET SCENE

Borrower: Neighbor to Neighbor Homes LLC
Property Address: 1175 Woodford Ln
City: Gardnerville
Lender: Wedgewood Inc



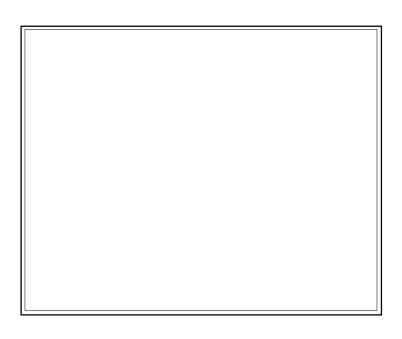


Additional front Additional front





Address ver. Other street





Blank Blank

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Neighbor to Neighbor Homes LLC	File	No.: 58546	
Property Address: 1175 Woodford Ln	Cas	e No.: 58546	
City: Gardnerville	State: NV	Zip: 89460	
Lender: Wedgewood Inc		·	



COMPARABLE SALE #1

917 Sweetwater Dr Gardnerville, NV 89460 Sale Date: s07/24;c06/24 Sale Price: \$ 885,000



COMPARABLE SALE #2

965 Springfield Dr Gardnerville, NV 89460 Sale Date: s09/24;c09/24 Sale Price: \$ 798,900



COMPARABLE SALE #3

994 Springfield Dr Gardnerville, NV 89460 Sale Date: s06/24;c05/24 Sale Price: \$ 830,000

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Neighbor to Neighbor Homes LLC		File No.: 58546
Property Address: 1175 Woodford Ln		Case No.: 58546
City: Gardnerville	State: NV	Zip: 89460
Lender: Wedgewood Inc		·



COMPARABLE SALE #4

1278 Jodi Ct Gardnerville, NV 89460 Sale Date: s04/24;c02/24 Sale Price: \$ 875,000



COMPARABLE SALE #5

1042 Ranch Dr Gardnerville, NV 89460 Sale Date: s03/24;c01/24 Sale Price: \$ 705,000



COMPARABLE SALE #6

1209 Sorensen Ct Gardnerville, NV 89460 Sale Date: c09/24 Sale Price: \$ 789,250

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Neighbor to Neighbor Homes LLC	File N	lo.: 58546
Property Address: 1175 Woodford Ln	Case	No.: 58546
City: Gardnerville	State: NV	Zip: 89460
Lender: Wedgewood Inc		-



COMPARABLE SALE #7

1217 Fieldgate Ct Gardnerville, NV 89460 Sale Date: Active Sale Price: \$ 695,000

COMPARABLE SALE #8

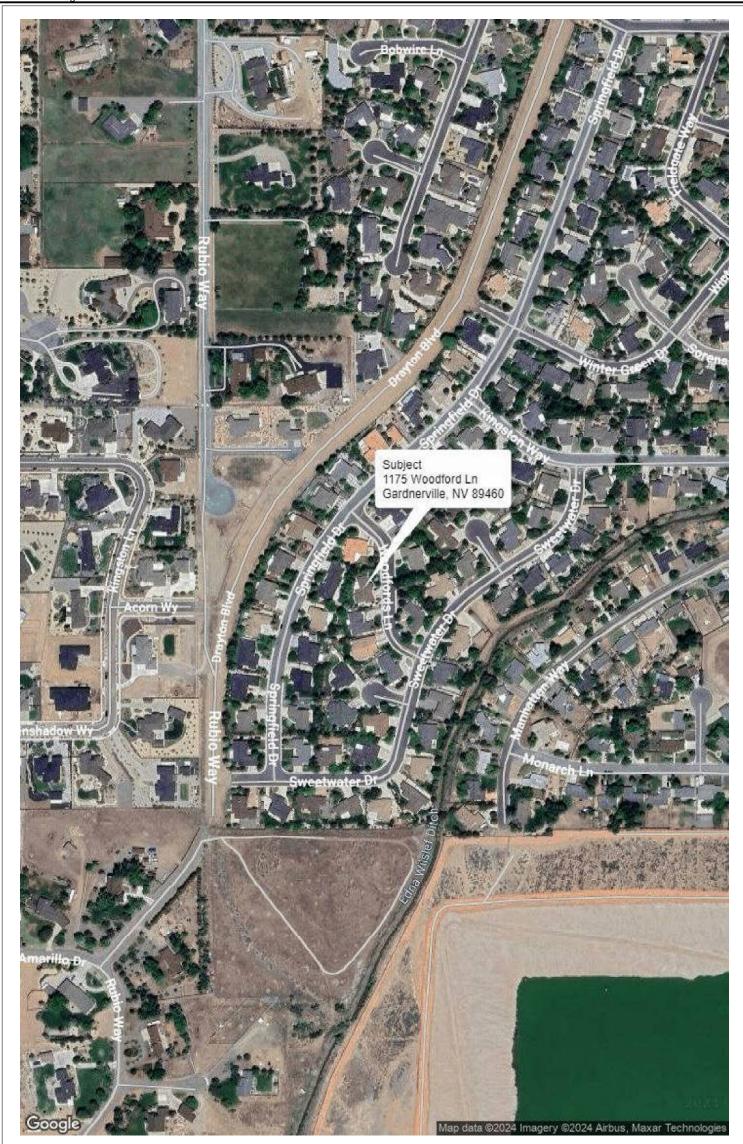
Sale Date: Sale Price: \$

COMPARABLE SALE #9

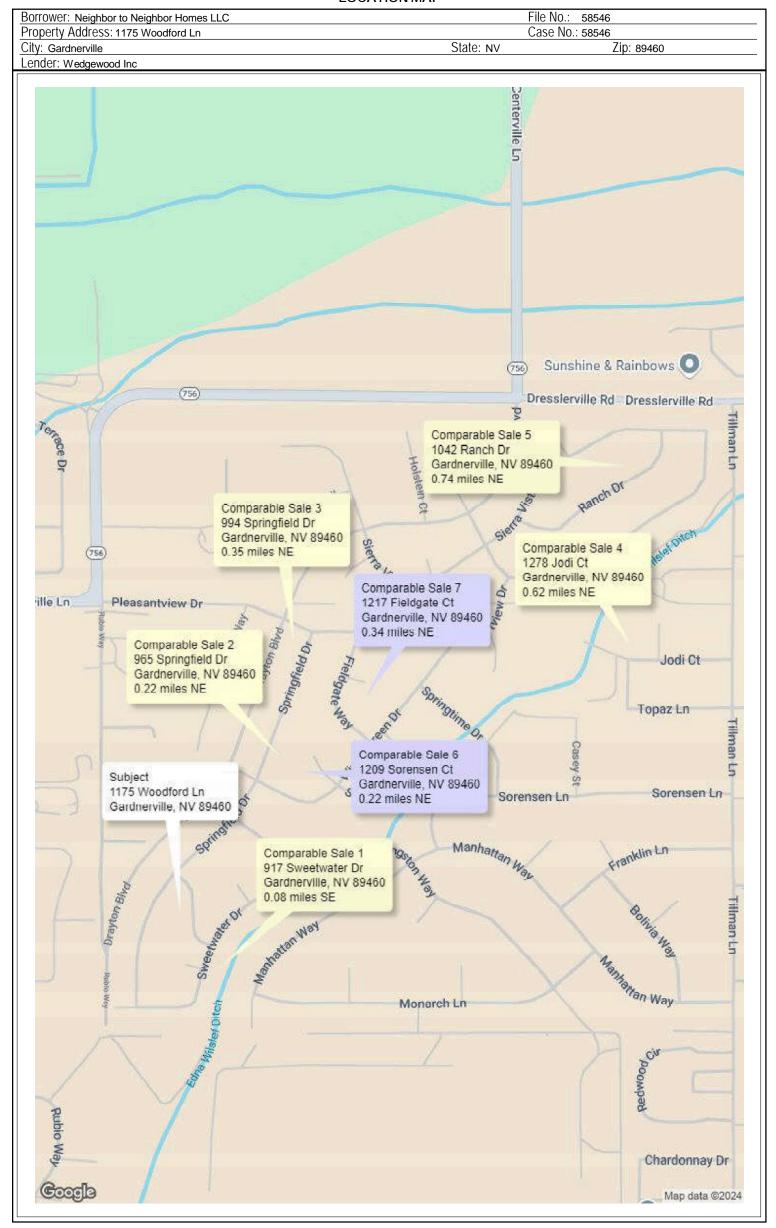
Sale Date: Sale Price: \$

AERIAL MAP

File No.: 58546 Borrower: Neighbor to Neighbor Homes LLC Property Address: 1175 Woodford Ln
City: Gardnerville
Lender: Wedgewood Inc Case No.: 58546 State: NV Zip: 89460



LOCATION MAP



PLAT MAP

Property Audiences 1179 Woodparood Inc Case No : 58646 Sintir: NY Sintir: N
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110 Potent Duckley Number 110
110 Poor Author Acting Number 15 S S S S S S S S S
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58546 File No.: 58546

Appraiser Independence Certification

Borrower:	Neighbor to Neighbor Homes LLC			
Property Address:	1175 Woodford Ln			
City:	Gardnerville	County: Douglas	State: NV	Zip Code: <u>89460</u>
Lender/Client:	Wedgewood Inc			

I do hereby certify, I have followed the appraiser independence safeguards in compliance with Appraisal Independence and any applicable state laws I may be required to comply with. This includes but is not limited to the following:

- I am currently licensed and/or certified by the state in which the property to be appraised is located. My license is the appropriate license for the appraisal assignment(s) and is reflected on the appraisal report.
- I certify that there have been no sanctions against me for any reason that would impair my ability to perform appraisals pursuant to the required guidelines.

I assert that no employee, director, officer, or agent of the Lender/Client, or any other third party acting as joint venture partner, independent contractor, appraisal company, appraisal management company, or partner on behalf of the Lender/Client, influenced or attempted to influence the development, reporting, result, or review of the appraisal through coercion, extortion, collusion, compensation, inducement, intimidation, bribery, or in any other manner.

I further assert that the Lender/Client has never participated in any of the following prohibited behavior in our business relationship:

1. Withholding or threatening to withhold timely payment or partial payment for the appraisal report;

- 2. Withholding or threatening to withhold future business, or demoting or terminating, or threatening to demote or terminate my services;
- 3. Expressly or implicitly promising future business, promotions, or increased compensation for my services;
- 4. Conditioning the ordering of the appraisal report or the payment of the appraisal fee or salary or bonus on my opinion, conclusion or valuation reached, or on a preliminary value estimate requested;
- 5. Requesting an estimated, predetermined, or desired valuation in the appraisal report, prior to the completion of the appraisal report, or requesting estimated values or comparable sales at any time prior to the completion of the appraisal report;
- 6. Providing an anticipated, estimated, encouraged or desired value for the subject property, or a proposed or target amount to be loaned to the Borrower, except that a copy of the sales contract may have been provided if the assignment was for a purchase transaction;
- 7. Providing stock or other financial or non-financial benefits to me or any entity or person related to me, my appraisal or appraisal management company, if applicable;
- 8. Any other act or practice that impairs or attempts to impair my independence, objectivity or impartiality, or violates law or regulation, including but not limited to, the Truth in Lending Act (TILA) and Regulation Z, or the Uniform Standards of Professional Appraisal Practice (USPAP).

Additional Comments:	None additional.	
		_

APPRAISER:	SUPERVISORY APPRAISER (only if required):
Signature:	Signature:
Name: Andy Gamboa	Name:
Date Signed: 10/08/2024	Date Signed:
State Certification #:	State Certification #:
or State License #: A.0208226-RES	or State License #:
or Other (describe): State #:	State:
State: NV	Expiration Date of Certification or License:
Expiration Date of Certification or License: 10/31/2026	

Purpose:

The purpose of this report is to estimate the market value of the subject property, as of the effective date of appraisal. A current economic definition of market value as stated in FIRREA 12, CFR part 34, and as agreed upon by agencies that regulate federal finance institutions in the United States of America is included herein.

Scope of Work

The scope of this appraisal is limited to the examination of similar sales and investor goals within the subject's general market area. The data reported herein is limited to that which, in the appraiser's judgment was found to be the most comparable. Additionally, only that data available to the appraiser within a reasonable period of research time has been considered. Reported data pertaining to the physical condition of the subject property and its amenities is based upon the appraiser's "drive-by" observations and/or plans and specifications submitted.

Intended use:

The appraisers understand that the intended use of this appraisal is for the client referenced on the first page of the URAR. It is not intended for any other use. It is not intended for any other user or use.

Intended user:

This appraisal is intended for the client named in this report and his/her successors and assigns, regardless of who has actually paid the fee. The intended user of this report is the client. It may not be used by any other user for any other purpose.

No prior listings noted.

Exposure Time:

Defined in USPAP as 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; a retrospective opinion based on an analysis of past events assuming a competitive and open market.

Additional Comments:

Market time occurs after the effective date of market value estimate and the request to estimate a reasonable marketing time exceeds the normal information required for the conduct of the appraisal process. It is not intended to be a prediction of an absolute time or time frame, but may be expressed as a range. It is based upon days on the market and information gathered through sales verification, interviews with market participants and anticipated changes in market conditions. It is affected by typical buyers and sellers for the property type and typical equity investment levels and/or financing terms. It is a function of price, time, and anticipated market conditions such as changes in the cost and availability of funds.

~ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	
Appraiser:	upervisory Appraiser:
Name: Andy Gamboa	ame:
dditional Text Addendum Produced using ACI software, 800.23	3727 www.aclweb.com TXT2 0128201.

Appraiser License

Borrower: Neighbor to Neighbor Homes LLC File No.: 58546 Property Address: 1175 Woodford Ln Case No.: 58546 City: Gardnerville State: NV Zip: 89460

Lender: Wedgewood Inc

APPRAISER LICENSE

STATE OF NEVADA DEPARTMENT OF BUSINESS AND INDUSTRY

NOT TRANSFERABLE

REAL ESTATE DIVISION

NOT TRANSFERABLE

This is to Certify That: ANDY GAMBOA

License Number: A.0208226-RES

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

Issue Date: September 29, 2022

Expire Date: October 31, 2024

In witness whereof, THE DEPARTMENT OF BUSINESS AND INDUSTRY, REAL ESTATE DIVISION, by virtue of the authority vested in it by Chapter 645C of the Nevada Revised Statues, has caused this license to be issued with its Seal printed thereon. This license must be conspicuously displayed in place of business.

FOR: ANDY GAMBOA

REAL ESTATE DIVISION

RENO, NV 89523

SHARATH CHANDRA Administrator

APPRAISER LICENSE

STATE OF NEVADA DEPARTMENT OF BUSINESS AND INDUSTRY

NOT TRANSFERABLE

REAL ESTATE DIVISION

NOT TRANSFERABLE

This is to Certify That: ANDY GAMBOA

License Number: A.0208226-RES

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

Issue Date: September 19, 2024

Expire Date: October 31, 2026

In witness whereof, THE DEPARTMENT OF BUSINESS AND INDUSTRY, REAL ESTATE DIVISION, by virtue of the authority vested in it by Chapter 645C of the Nevada Revised Statues, has caused this license to be issued with its Seal printed thereon. This license must be conspicuously displayed in place of business.

FOR: ANDY GAMBOA

1510 HEAVENLY VIEW TRL

RENO, NV 89523

REAL ESTATE DIVISION

SHARATH CHANDRA

Appraiser E&O

Borrower: Neighbor to Neighbor Homes LLC	File I	No.: 58546	
Property Address: 1175 Woodford Ln	Case	e No.: 58546	
City: Gardnerville	State: NV	Zip: 89460	
Lender: Wedgewood Inc			

Issue Dated: 10/06/2023

MISCELLANEOUS PROFESSIONAL LIABILITY

Policy Number: N9PL854297 Renewal of: N9PL674943

Carrier: Berkshire Hathaway Direct Insurance Company – A Stock Company

THIS IS A CLAIMS MADE POLICY, **CLAIM EXPENSE** IS INCLUDED IN THE LIMIT OF INSURANCE AND **RETENTION**. THE LIMIT OF LIABILITY AVAILABLE TO PAY **DAMAGES** SHALL BE REDUCED AND MAY BE TOTALLY EXHAUSTED BY AMOUNTS INCURRED AS **CLAIM EXPENSE**.

PLEASE READ THE ENTIRE POLICY CAREFULLY.

DECLARATIONS

Agency BIBERK

P.O. Box 113247

Stamford, CT 06911

[1] Named Insured and Mailing Address
Andy Gamboa
10580 N McCarran Blvd
#115-501
Reno, NV 89503

Additional Insured Names Andy Gamboa

[2] Policy Period From 11/09/2023 to 11/09/2024 12:01 AM standard time at the Mailing Address of the Named Insured. [3] **Retroactive Date** Nov 9 2019 12:01AM Schedule of Insured Services [4] Real Estate Appraisers [5] Limits of Insurance Each Wrongful Act \$ 1,000,000 \$ 1,000,000 Total Limit of Insurance [6] Retention \$1,000 Each Wrongful Act [7] Net Variable Premium \$ 307.00 Expense Constant \$300.00 Minimum Expense Constant \$30.00 Net Premium \$607.00 State Surcharge/Tax \$ N/A

> Berkshire Hathaway Insurers of biBERK PO Box 113247 • Stamford, CT 06911-3247 • www.biBERK.com Telephone: 844-472-0967 • Customer Service Hotline: 844-472-0967