Uniform Residential Appraisal Report

5680 BLOSSOM VIEW AVE, LAS VEGAS, NV 89142

SUMMARY

Opinion of Market Value	$381,000	**Market Value Condition**	As Is
Effective Date of Appraisal	11/09/2026	**Property Valuation Method**	Traditional Appraisal
Assignment Reason	Purchase	**Appraiser Name**	Chase P Johnson
Borrower Name	Royce Ugalde		
	Ruthanne Ugalde		
Current Owner of Public Record	Dorothy J Spencer		
Contract Price	$347,000		
Listing Status	Pending		

Property Description

Construction Method	Site Built	**Overall Quality**	Q4
Attachment Type	Detached	**Overall Condition**	C4

	Yes	No
Planned Unit Development (PUD)	☐	☑
Condominium	☐	☑
Cooperative	☐	☑
Condop	☐	☑
Subject Site Owned in Common	☐	☑

Units Excluding ADUs	1
Accessory Dwelling Units	0
Property Rights Appraised	Fee Simple

	Yes	No
Is the highest and best use of the subject property as improved (or as proposed per plans and specifications) the present use?	☑	☐

Zoning Compliance	Legal



Apparent Defects, Damages, Deficiencies Requiring Action

None

Assignment Information

Assignment Reason	Purchase
Borrower Name	Royce Ugalde
	Ruthanne Ugalde
Seller Name	Dorothy J Spencer
Current Owner of Public Record	Dorothy J Spencer

Property Valuation Method	Traditional Appraisal

	Yes	No
Was a Property Data Report used in lieu of an Inspection?	☐	☑

Appraiser Fee	$525
AMC Fee	$130
Government Agency	FHA

Contact Information

Client/Lender

Company Name	Fairway Independent Mortgage Corporation
Company Address	8845 W Flamingo Rd Suite 200
	Las Vegas, NV 89147

Appraisal Management Company

Company Name	Frisco Lender Services LLC
Company Address	12820 Coldwater Rd Suite C
	Fort Wayne, IN 46845

Credentials

ID	AMC.0000717
State	NV
Expires	08/05/2027

Appraiser

Name	Chase P Johnson
Company Name	First American Mortgage Solutions
Company Address	4795 Regent Blvd
	Irving, TX 75063

Scope of Inspection by Appraiser

Subject Property Inspection	
Exterior	Physical
Interior	Physical
Inspection Date	11/09/2026

Credentials

Level	Certified Residential
ID	20517378
State	MN
Expires	11/09/2026
ASC Identifier	A.0205627-CR
FHA Appraiser ID	

Assignment Information and Scope of Work Commentary

Scheduling Information
XXXXXX
Order # 93069716
Loan # 4350505236
Tracking # R26-007029
FHA Case # 332-8037948

Subject Property Identification:
The appraiser has viewed all readily accessible areas of the dwelling (and any other building structure located on the property). This complete visual inspection is not intended to be the same depth or for the same purpose as a home inspection. The appraiser has viewed the property solely for valuation purposes and to observe property characteristics that a typical purchaser would consider in their decision making process, as well as those items outlined in the assumptions and limited conditions and certification to this appraisal. Personal property was not included in the appraised value.

Sources of Information:
The appraisal is based on the information gathered from public records; viewing of the subject property, neighborhood and comparable properties; and other sources specifically identified in this report. When conflicting information has been discovered, the sources deemed most reliable have been used.At the request of the client, this appraisal report has been prepared in compliance with the Uniform Appraisal Dataset (UAD) from Fannie Mae and Freddie Mac. The UAD requires the appraiser to use standardized responses that include specific formats, definitions, abbreviations, and acronyms.The appraiser attempted to obtain an adequate amount of information in the normal course of business regarding the subject and comparable properties. Some of the standardized responses required by the UAD, especially those in which the appraiser has not had the opportunity to verify personally or measure, could mistakenly imply greater precision and reliability in the data than is factually correct or typical in the normal course of business. Examples include condition and quality ratings as well as comparable sales and listing data. Not every element of the subject property was viewable and comparable property data was generally obtained from third-party sources. Consequently, this information should be considered an estimate unless otherwise noted by the appraiser.

The intended use of the appraisal is solely to assist HUD/FHA in assessing the risk of the Property securing the HUD/FHA-insured Mortgage (24 CFR 200.145(b)).HUD/FHA and the Mortgagee are the intended users of the appraisal report.The FHA Appraiser does not guarantee that the Property is free from defects. The appraisal establishes the value of the Property for mortgage insurance purposes only.

Assignment Information *(continued)*

Assignment Information Exhibits

Appraisal License



APPRAISER CERTIFICATE

STATE OF NEVADA DEPARTMENT OF BUSINESS AND INDUSTRY

NOT TRANSFERABLE REAL ESTATE DIVISION NOT TRANSFERABLE

This is to Certify That : CHASE P JOHNSON Certificate Number: A.0205627-CR

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

Issue Date: December 19, 2024 Expire Date: January 31, 2027

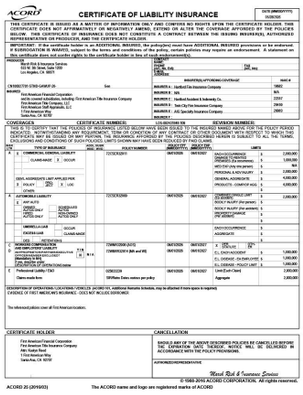
In witness whereof, THE DEPARTMENT OF BUSINESS AND INDUSTRY, REAL ESTATE DIVISION, by virtue of the authority vested in it by Chapter 645C of the Nevada Revised Statues, has caused this Certificate to be issued with its Seal printed thereon. This certificate must be conspicuously displayed in place of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

FOR: FIRST AMERICAN STAFF APPRAISALS
9908 DIAMOND REEF WAY
LAS VEGAS, NV 89117

REAL ESTATE DIVISION

SHARATH CHANDRA
Administrator

E&O Insurance



CERTIFICATE OF LIABILITY INSURANCE

ACORD 25 (2016/03) The ACORD name and logo are registered marks of ACORD

Subject Property

Physical Address	5680 Blossom View Ave Las Vegas, NV 89142	**Attachment Type**	Detached
County	Clark	**Units Excluding ADUs**	1
Neighborhood Name	Sunrise Valley	**Accessory Dwelling Units**	0
		Special Tax Assessments	No

	Yes	No
Planned Unit Development (PUD)	☐	☑
Condominium	☐	☑
Cooperative	☐	☑
Condop	☐	☑
Property on Native American Lands	☐	☑
Subject Site Owned in Common	☐	☑
Homeowner Responsible for all Exterior Maintenance of Dwelling(s)	☑	☐
New Construction	☐	☑

Ownership Rights

Property Rights Appraised	Fee Simple	**All Rights Included in Appraisal**	Yes

Legal Description

SUNRISE VALLEY #1 LEWIS HOMES PLAT BOOK 24 PAGE 57 LOT 11 BLOCK A

Subject Property Commentary

The subject property was identified and analyzed using available public records, MLS data, and other relevant sources. Property characteristics and site improvements were considered in the development of the appraisal. Any discrepancies or limitations affecting the analysis are addressed in the applicable sections of this report.

Site

Total Site Size	6,534 Sq. Ft.	**Number of Parcels**	1
Dimensions	65.34 x 100		

Assessor Parcel Number (APN)	APN Description	Parcel Size
161-04-516-004	Land with Dwelling	6,534 Sq. Ft.

Site *(continued)*

Zoning	
Compliance	Legal
Classification Code	RS5.2
Classification Code Description	Residential Single Family
Property Use	
Non-Residential Use	None

Property Access	
Primary Access	Public Street
Street Type and Surface	Local Road | Asphalt
Typical for Market	Yes

Site Influence

Influence	Proximity	Detail	Impact	Comment
Residential	Offsite		Neutral	

Site Influence Commentary The Subject property is accessible year round in all types of weather conditions.

View and Impact to Value/Marketability

View	Range of View	Impact
Residential	Full	Neutral

View Commentary The subject has a residential view typical of the surrounding neighborhood and competing properties in the market area. The view is considered neutral, with no apparent adverse or superior view characteristics identified that would significantly impact marketability or value.

Site Features and Impact to Value/Marketability

Feature	Detail	Impact	Comment
Hazard Zone	No Hazard Zone Noted		

Site Features Commentary The subject site exhibits typical characteristics for the surrounding market area and is considered suitable for its current residential use. No apparent adverse site features or unusual conditions were observed that would negatively impact the property's utility, marketability, or value. Site characteristics and improvements are considered generally consistent with competing properties in the subject's market area.

Utilities and Impact to Value/Marketability

Broadband Internet Available Yes

	Public	Private	Detail	Private Utility Impact	Comment
Electricity	✓				
Gas	✓				
Sanitary Sewer	✓				
Water	✓				

Apparent Defects, Damages, Deficiencies (Site)

None

Site Commentary

The subject site is considered typical for the immediate market area in terms of size, shape, topography, and overall utility. Access is provided by public roadway unless otherwise noted as Private Street above. Available utilities and site improvements appear consistent with properties of similar use and appeal in the surrounding neighborhood. No adverse site conditions were noted unless otherwise reported in this appraisal.

Site ***(continued)***

Site Exhibits

Property Access (Street Scene)

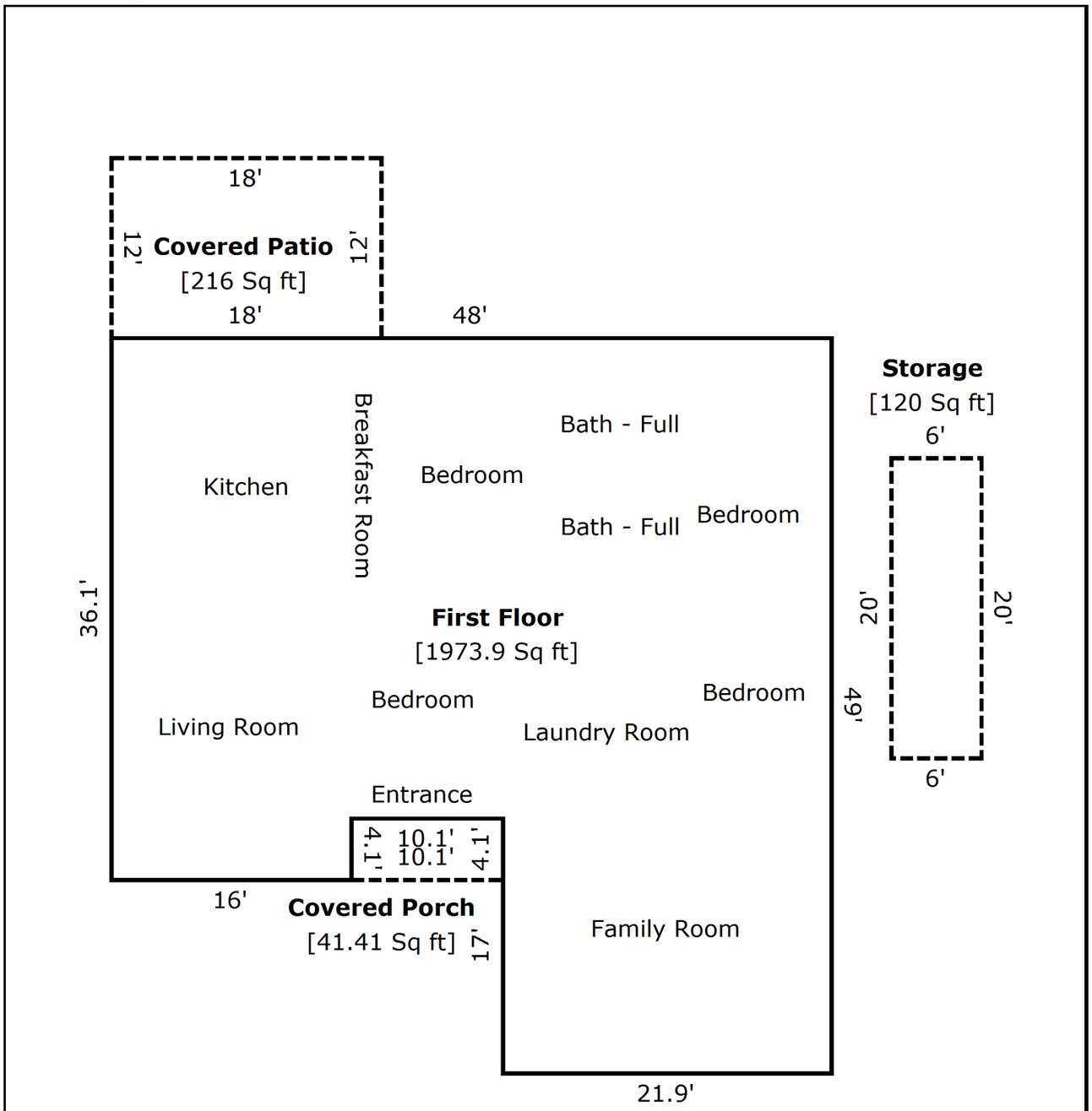




Sketch

Measurement Standard ANSI

Sketch - Building Sketch



TOTAL Sketch by a la mode

Area Calculations Summary

Living Area		**Calculation Details**
First Floor	1973.9 Sq ft	21.9 × 17 = 372.3 32 × 32 = 1024 16 × 36.1 = 577.6
Total Living Area (Rounded):	**1974 Sq ft**	
Non-living Area		
Covered Porch	41.41 Sq ft	4.1 × 10.1 = 41.41
Storage	120 Sq ft	20 × 6 = 120
Covered Patio	215.9999 Sq ft	18 × 12 = 216

Dwelling Exterior



Subject Property Units in Structure	1
Dwelling Style	Ranch
Front Door Elevation	Up to 1 foot
Year Built	1980
Construction Method	Site Built
Converted Area	Yes
Converted Area and Similarity to Rest of Living Area	Garage | Similar
Attic	Visual Observation Completed
Remaining Economic Life	45 years
Effective Age	25 years
Commentary on Remaining Economic Life	The subject's remaining economic life is estimated based on its overall quality of construction, effective age, observed condition, maintenance, and anticipated market appeal. The improvements are expected to remain suitable for their intended residential use, assuming continued normal maintenance and upkeep. The estimated remaining economic life is considered reasonable for the subject property and consistent with similar residential improvements in the market area.
Commentary on Effective Age	The subject's effective age was estimated based on its overall condition, quality of construction, maintenance, and observed physical characteristics relative to its actual age. The effective age is considered reasonably reflective of the subject's current condition, functionality, and overall appeal in comparison to similar properties in the market area.

Quality and Condition

Exterior Quality Rating Q4

Exterior Condition Rating C4

The table below supports the Exterior Quality and Condition ratings and reflects the market value condition of this report

Exterior Features

Feature	Detail	Quality Comment	Condition Status	Condition Comment
Exterior Walls and Trim	Stucco		Typical Wear and Tear	
Foundation	Poured Concrete | Slab		Typical Wear and Tear	
Roof	Composition Estimated Age: 1-10 years		Typical Wear and Tear	
Windows	Standard Dual Pane		Typical Wear and Tear	

Mechanical System Details

	System	Detail
Heating	Forced Warm Air	Natural Gas
Cooling	Centralized	

Core Heating System Below Grade Yes ☐ No ☑

Dwelling Exterior *(continued)*

Apparent Defects, Damages, Deficiencies (Dwelling Exterior)

None

Dwelling Exterior Commentary

The dwelling's exterior construction and finishes appear generally consistent with properties of similar age, design, and quality in the surrounding market area. Exterior components, including roofing, siding, windows, doors, and trim, were visually observed and considered in the overall condition assessment. No significant visible exterior deficiencies were noted at the time of inspection unless otherwise reported in this appraisal.

Dwelling Exterior Exhibits









Dwelling Rear - Sideyard / Storage Shed





Dwelling Exterior *(continued)*



Unit Interior

Area Breakdown	
Finished Above Grade	1,974 Sq. Ft.
Unfinished Above Grade	0 Sq. Ft.
Finished Below Grade	0 Sq. Ft.
Unfinished Below Grade	0 Sq. Ft.
Area Data Source	Physical Measurement

Levels in Unit	1
Occupancy	Vacant
Utilities Operating	Yes
Total Bedrooms	4
Total Bathrooms - Full	2
Total Bathrooms - Half	0

Level and Room Detail

Level in Unit	Grade Level Detail	Finish	Area	Room Summary
Level 1	Above Grade	Finished	1,974 Sq. Ft.	1 - Kitchen 2 - Bath - Full 4 - Bedroom 1 - Breakfast Room 1 - Family Room 1 - Laundry Room 1 - Living Room

Quality and Condition

Interior Quality Rating	Q4	**Interior Condition Rating**	C4

The tables below support the Interior Quality and Condition ratings and reflect the market value condition of this report

Kitchen and Bathroom Details

Room	Update Status	Time Frame	Quality Comment	Condition Status	Condition Comment
Kitchen Level 1	Not Updated			Typical Wear and Tear	
Bath - Full Level 1	Not Updated			Typical Wear and Tear	
Bath - Full Level 1	Partially Updated	10 or more years		Typical Wear and Tear	

Overall Update Status for Bathrooms	Moderately Updated

Interior Features

Feature	Detail	Quality Comment	Condition Status	Condition Comment
Flooring	Carpet		Typical Wear and Tear	
	Laminate		Typical Wear and Tear	
Walls and Ceiling	8 Ft. | 9 Ft. | Flat		Typical Wear and Tear	

Overall Update Status for Flooring	Not Updated

Unit Interior *(continued)*

Apparent Defects, Damages, Deficiencies (Unit Interior)

None

Unit Interior Commentary

The unit interior is generally consistent with properties of similar age, design, and quality in the surrounding market area. Interior finishes, fixtures, flooring, cabinetry, and other observable components were considered in the overall condition and quality assessment. No significant visible interior deficiencies were noted at the time of inspection unless otherwise reported in this appraisal.

The subjects attic has been inspected via at a minimum, a head and shoulders inspection and meet minimum FHA/HUD property requirements.

Unit Interior Exhibits

Level 1 - Living Room



Level 1 - Kitchen



Level 1 - Breakfast Room



Level 1 - Bedroom



Level 1 - Bath - Full



Level 1 - Bedroom



Unit Interior *(continued)*

Level 1 - Bath - Full



Level 1 - Bath - Full



Level 1 - Bedroom



Smoke Detector



Level 1 - Bedroom



Level 1 - Laundry Room



Level 1 - Laundry Room - Hot Water Heater



Level 1 - Family Room



Functional Obsolescence

Functional Issues	None

Functional Obsolescence Commentary

The subject's design, layout, and functional utility are generally consistent with properties of similar age, style, and construction in the surrounding market area. No significant functional obsolescence was observed or identified that would adversely affect the property's overall utility or marketability.

Vehicle Storage

Storage	Number of Parking Spaces	Detail
Driveway	2	Concrete

Apparent Defects, Damages, Deficiencies (Vehicle Storage)

None

Vehicle Storage Commentary

Vehicle parking is provided by the available driveway and/or designated parking areas. The parking configuration is considered generally consistent with competing properties in the subject's market area.

Subject Property Amenities

None

Overall Quality and Condition

Overall Quality	Q4	Overall Condition	C4
Exterior Quality	Q4	Exterior Condition	C4
Interior Quality	Q4	Interior Condition	C4

Reconciliation of Overall Quality and Condition

The subject's overall quality and condition were evaluated based on observable construction characteristics, materials, workmanship, maintenance, and overall appeal. The subject's quality and condition are considered generally consistent with competing properties in the surrounding market area. These factors were considered in the valuation analysis and reconciliation of market value.

Property Condition Ratings (C1-C6)
C1 Brand New: 100% newly constructed and completed within the last 12 months. It has never been occupied and exhibits zero physical depreciation.
C2 Near New / Extensive Update: Virtually no physical wear. This applies to nearly new homes or properties that have undergone a comprehensive "down to the studs" renovation completed within the last 36 months, requiring no deferred maintenance
C3 Well Maintained: The property displays normal physical depreciation from regular occupancy. All major systems are fully functional, though minor cosmetic updates might be needed.
C4 Adequately Maintained: The home features normal wear and tear with some visible deferred maintenance. While fully livable and structurally functional, minor cosmetic or non-structural repairs are necessary.
C5 In Need of Repair: Obvious and significant deferred maintenance. Multiple structural or mechanical components are nearing the end of their useful lifespans, which impacts the overall usability and livability of the home.
C6 Substantial Damage: Major structural defects or severe deficiencies that directly threaten the safety, soundness, or structural integrity of the property. The home typically requires major rehabilitation and may be uninhabitable.

Quality of Construction Ratings (Q1-Q6)
Q1 Premium Custom: Unique, high-end architect-designed homes. Built with exceptionally high-quality materials, premium finishes, custom ornamentation, and top-tier craftsmanship throughout.
Q2 High-Quality Custom/Semi-Custom: Designed for upscale developments or custom builds. Features high-quality materials, detailed craftsmanship, upgraded interior finishes, and distinct architectural accents.
Q3 Above-Average Standard: Upgraded builder-grade or semi-custom design. Built using above-average materials with clear attention to detail, featuring upgraded cabinetry, trim work, and finish materials.
Q4 Standard Builder-Grade: Typical mass-market stock plan construction. Uses standard, readily available materials and finishes that meet or slightly exceed local building codes with minimal custom detailing.
Q5 Economy / Basic: Plain, basic construction designed primarily for low cost. Built with economy-grade materials, basic stock plans, and highly simplified interior and exterior finishes.
Q6 Minimal / Substandard: Extremely basic, low-cost structures often built without professional architectural plans. Frequently constructed by unskilled labor using lowest-grade materials; mechanical or plumbing systems may be substandard, non-conforming, or entirely absent.

Highest and Best Use

Is the present use of the subject property ...

Legally Permissible	Yes	**Financially Feasible**	Yes
Physically Possible	Yes	**Maximally Productive**	Yes

	Yes	No
Is the highest and best use of the subject property as improved (or as proposed per plans and specifications) the present use?	☑	☐

Highest and Best Use Commentary

The appraiser has concluded the highest and best use of the property, as improved, to be its current use. This opinion is supported by the fact that the improved property is physically possible (see improvements description and pictures), is a legal use (see site section/zoning), is financially feasible (see sales comparison approach for sales of similar properties) and is considered to be the maximally productive use (improvements contribute positively to the site and it would not be feasible to change them to a more productive use without substantial capital improvement).The appraiser has concluded the highest and best use of the property, as improved, to be its current use. This opinion is supported by the fact that the improved property is physically possible (see improvements description and pictures), is a legal use (see site section/zoning), is financially feasible (see sales comparison approach for sales of similar properties) and is considered to be the maximally productive use (improvements contribute positively to the site and it would not be feasible to change them to a more productive use without substantial capital improvement).

Market

Market Area Boundary The subject is bound to the North by Lake Mead Blvd to the East by Hollywood Blvd to the South by Vegas Valley Dr and to the West by Nellis Blvd.

Search Criteria Description In my research for comparables, I used the following parameters: one story properties between 1,550 sq/ft and 2,400 sq/ft within the Market Area Boundaries.

Search Result Metrics

Active Listings	26	**Sales in Past 12 Months**	64
Median Days on Market	71	Lowest Sale Price	$272,500
Lowest List Price	$300,000	Median Sale Price	$430,000
Median List Price	$433,999	Highest Sale Price	$600,000
Highest List Price	$1,200,000	**Distressed Market Competition**	No
Pending Sales	7	**Graph**	Price Trend
		Price Trend Source	MLS & Clark County Records

Price Trend Analysis Commentary Regression analysis of MLS and Clark County public records indicates that sale prices for competitive properties have been stable over the past 12 months.

Housing Trends

Demand/Supply	In Balance	**Marketing Time**	Under 3 months

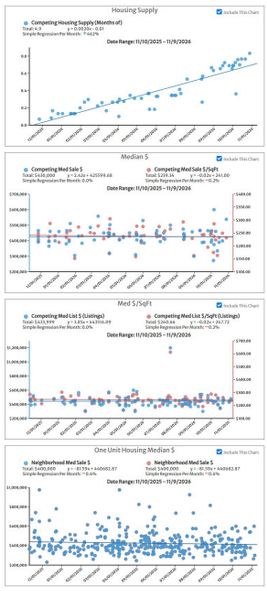
Market Commentary

An analysis was performed on 64 competing sales over the past 12 months. The sales within this group had a median sale price of $430,000 with a range from $272,500 to $600,000. The median sale price per sqft was $239.34 with a range from $152.04 to $304.85. An analysis was also performed on 85 competing listings over the past 12 months. For the following, a listing was counted if it had a list date within the time period. The listings within this group had a median list price of $433,999 with a range from $300,000 to $1,200,000. The median list price per sqft for these listings was $240.66 with a range from $159.66 to $611.93. An analysis was also performed on 361 sales from the broader defined neighborhood over the past 12 months. The sales within this group had a median sale price of $400,000. The median sales price was $400,000. The median sale price per sqft was $243.52. The median sale price per sqft was $243.52. In addition, an analysis was performed on 64 sales plus all active listings that are competing properties, over the past 12 months. Based on this entire set of data there is a 4.9 month supply. This analysis shows a change of +462% per month. These sales had a median DOM of 14.

Market *(continued)*

Market Exhibits

Price Trend



Subject Listing Information

Current and/or relevant listings of the subject property (minimum 1 year look back)

Listing Status	Listing Type	Listing ID	Start Date	End Date	DOM	Starting List Price	Current or Final List Price
Pending	MLS	2825867	10/18/2026	10/31/2026	14	$324,900	$349,900
				Total DOM	14		

Analysis of Subject Property Listing History Subject listing history is consistent with comparables in the market area as noted in Market.

Subject Listing Information Exhibits

Subject Listing History

History Report

MLS #	Address	DOM	Price	Type	Change Type	Effective	Chg Info
2825867	5680 Blossom View Avenue	14	$349,900	RES	Under Contract - Show	10/31/26	A->UCS
2825867	5680 Blossom View Avenue	6	$349,900	RES	Price Increase	10/23/26	$324,900->$349,900
2825867	5680 Blossom View Avenue		$324,900	RES	New Listing	10/18/26	->A
1603555	5680 BLOSSOM VIEW Avenue	79	$160,000	RES	Expired	07/25/16	WC->X
1603555	5680 BLOSSOM VIEW Avenue		$160,000	RES	Withdrawn Conditional	03/29/16	UCS->WC
1603555	5680 BLOSSOM VIEW Avenue	22	$160,000	RES	Under Contract - Show	02/18/16	A->UCS
1603555	5680 BLOSSOM VIEW Avenue		$160,000	RES	New Listing	01/26/16	->A
1603555	5680 BLOSSOM VIEW Avenue		$160,000	RES		01/26/16	->

Sales Contract

	Yes	No
Is there a sales contract?	☑	☐
Was sales contract information analyzed?	☑	☐
Does this appear to be an arm's length transaction?	☑	☐

Contract Price	$347,000
Contract Date	10/24/2026
Transfer Terms	Court Ordered Non-Foreclosure Sale
Personal Property Conveyed	No

Financial Sales Concessions

Financial assistance paid by or on behalf of the seller as an inducement to purchase the subject property

Known Sales Concessions No

Sales Contract *(continued)*

Sales Contract Analysis

Purchase contract reviewed pages 1-12. Buyer signed on 10/24/2026. Seller signed on 10/23/2026. Subject is a court ordered probate sale.

Prior Sale and Transfer History

Subject Transfer History

Prior sales and/or transfers of the subject property (minimum 3 year look back)

Prior Sales or Transfers	None
Data Source	Assessor Record
	MLS

Analysis of Prior Sale and Transfer History of Subject Property There were no prior transfers of the subject property within the prior 36 months.

Comparable Transfer History

Prior sales and/or transfers of the comparable properties from the 'Sales Comparison Approach' section (minimum 1 year look back)

#	Transfer Terms	Date	Amount	Data Source
1	None			Assessor Record MLS
2	None			Assessor Record MLS
3	None			Assessor Record MLS
4	Investor Flip	06/26/2026	$200,000	Assessor Record MLS

Analysis of Prior Sale and Transfer History of Comparable Sales The prior sale of comparable 4 was to an investor who renovated and flipped the property.

Sales Comparison Approach

	Subject Property	Comparable #1		Comparable #2		Comparable #3	
General Information							
Property Address	5680 Blossom View Ave Las Vegas, NV 89142	1085 Sage Valley Ct Las Vegas, NV 89110		6330 Berry Patch Way Las Vegas, NV 89142		5128 Champions Ave Las Vegas, NV 89142	
							
Data Source		Assessor Record 202610210000927 | MLS 2810351		Assessor Record 202610150004314 | MLS 2787320		Assessor Record 202610090001777 | MLS 2813758	
Proximity to Subject		1.55 Miles NE		1.04 Miles SE		1.19 Miles SW	
List Price	$349,900	$399,900		$389,900		$460,000	
Listing Status	Pending	Settled Sale		Settled Sale		Settled Sale	
Contract Price	$347,000	—		—		—	
Sale Price		$399,000		$390,000		$460,000	
Transfer Terms		Typically Motivated	$0	Typically Motivated	$0	Typically Motivated	$0
Financing Type		VA	$0	FHA	$0	Conventional	$0
Sales Concessions	No	No	$0	No	$0	No	$0
Contract Date	10/24/2026	09/23/2026	$0	09/21/2026	$0	09/06/2026	$0
Sale Date		10/21/2026	$0	10/15/2026	$0	10/09/2026	$0
Days on Market	14	37		113		8	
Attached/Detached	Detached	Detached		Detached		Detached	
Property Rights Appraised	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Solar PV (owned)	No	No		Solar PV (owned)	$0	No	
Site							
Site Size	6,534 Sq. Ft.	5,663 Sq. Ft.	$1,742	5,227 Sq. Ft.	$2,614	8,712 Sq. Ft.	$(4,356)
Site Influence (Location)	Residential	Residential		Residential		Residential	
View | Range	Residential | Full	Residential | Full		Residential | Full		Residential | Full	
Inground Pool/Spa	None/None	None/None		None/None		Inground Pool/No Spa	$(20,000)
Dwelling(s)							
Year Built	1980	1998	$0	1997	$0	1965	$0
Construction Method	Site Built	Site Built		Site Built		Site Built	
Heating	Forced Warm Air | Natural Gas	Forced Warm Air | Natural Gas		Forced Warm Air | Natural Gas		Forced Warm Air | Natural Gas	
Unit(s)							
Structure ID | Unit ID	**Building 1 | Unit 1**	**Building 1 | 1**		**Building 1 | 1**		**Building 1 | 1**	
Bedrooms	4	3	$0	3	$0	5	$0
Baths - Full | Half	2 | 0	2 | 0		2 | 0		2 | 0	
Finished Area Above Grade	1,974 Sq. Ft.	1,602 Sq. Ft.	$31,620	1,679 Sq. Ft.	$25,075	2,063 Sq. Ft.	$(7,565)
Finished Area Below Grade	0 Sq. Ft.	0 Sq. Ft.		0 Sq. Ft.		0 Sq. Ft.	
Unfinished Area Below Grade	0 Sq. Ft.	0 Sq. Ft.		0 Sq. Ft.		0 Sq. Ft.	

Sales Comparison Approach *(continued)*

Structure ID | Unit ID	Building 1 | ADU	—		—		—	
Bedrooms	—	—		—		—	
Baths - Full | Half	—	—		—		—	
Finished Area Above Grade	—	—		—		—	
Finished Area Below Grade	—	—		—		—	
Unfinished Area Below Grade							

	Subject Property	Comparable #1	Comparable #2	Comparable #3
Property Address	5680 Blossom View Ave Las Vegas, NV 89142	1085 Sage Valley Ct Las Vegas, NV 89110	6330 Berry Patch Way Las Vegas, NV 89142	5128 Champions Ave Las Vegas, NV 89142
Quality and Condition (Ratings: 1-6, 1 is highest)				
Exterior Quality and Condition				
Structure ID	—	**Building 1**	**Building 1**	**Building 1**
Quality	**Q4**	**Q4**	**Q4**	**Q4**
Condition	**C4**	**C3**	**C4**	**C3**
Interior Quality and Condition				
Structure ID | Unit ID	**Building 1 | Unit 1**	**Building 1 | 1**	**Building 1 | 1**	**Building 1 | 1**
Quality	**Q4**	**Q4**	**Q4**	**Q4**
Condition	**C4**	**C4**	**C4**	**C4**
Structure ID | Unit ID	**Building 1 | ADU**	—	—	—
Quality	—	—	—	—
Condition	—	—	—	—
Overall Quality and Condition (Ratings: 1-6, 1 is highest)				
Quality	**Q4**	**Q4**	**Q4**	**Q4**
Condition	**C4**	**C3**	**C4**	**C3**
		$(31,920)		**$(36,800)**
Vehicle Storage		**$(20,000)**	**$(20,000)**	**$(10,000)**
Type | Spaces | Detail	Driveway | 2 | Concrete	Garage | 2 | Attached 400 Sq. Ft. Driveway | 2 | Concrete	Garage | 2 | Attached 472 Sq. Ft. Driveway | 2 | Concrete	Garage | 1 | Attached 322 Sq. Ft. Driveway | 1 | Concrete

Summary				
List Price	$349,900	$399,900	$389,900	$460,000
Contract Price	$347,000	—	—	—
Sale Price		$399,000	$390,000	$460,000
Net Adjustment Total		$(18,558)	$7,689	$(78,721)
Adjusted Price Per Unit		$380,442	$397,689	$381,279
Price Per Gross Building Finished Area		$0	$0	$0
Price Per Finished Area Above Grade		$249	$232	$223
Adjusted Price		$380,442	$397,689	$381,279
Comparable Weight		Most	Less	Most
Indicated Value by Sales Comparison Approach				
Indicated Value	$381,000			

Sales Comparison Approach *(continued)*

	Subject Property	Comparable #4	
General Information			
Property Address	5680 Blossom View Ave Las Vegas, NV 89142	1640 Divinity St Las Vegas, NV 89142	
			
Data Source		Assessor Record 202610060001081 | MLS 2816906	
Proximity to Subject		0.43 Miles SE	
List Price	$349,900	$369,500	
Listing Status	Pending	Settled Sale	
Contract Price	$347,000	—	
Sale Price		$375,000	
Transfer Terms		Typically Motivated	$0
Financing Type		Conventional	$0
Sales Concessions	No	No	$0
Contract Date	10/24/2026	09/11/2026	$0
Sale Date		10/06/2026	$0
Days on Market	14	7	
Attached/Detached	Detached	Detached	
Property Rights Appraised	Fee Simple	Fee Simple	
Solar PV (owned)	No	No	
Site			
Site Size	6,534 Sq. Ft.	3,920 Sq. Ft.	$5,228
Site Influence (Location)	Residential	Residential	
View | Range	Residential | Full	Residential | Full	
Inground Pool/Spa	None/None	None/None	
Dwelling(s)			
Year Built	1980	1986	$0
Construction Method	Site Built	Site Built	
Heating	Forced Warm Air | Natural Gas	Forced Warm Air | Natural Gas	
Unit(s)			
Structure ID | Unit ID	**Building 1 | Unit 1**	**Building 1 | 1**	
Bedrooms	4	3	$0
Baths - Full | Half	2 | 0	2 | 0	
Finished Area Above Grade	1,974 Sq. Ft.	1,584 Sq. Ft.	$33,150
Finished Area Below Grade	0 Sq. Ft.	0 Sq. Ft.	
Unfinished Area Below Grade	0 Sq. Ft.	0 Sq. Ft.	
Structure ID | Unit ID	**Building 1 | ADU**	**—**	
Bedrooms	—	—	
Baths - Full | Half	—	—	
Finished Area Above Grade	—	—	
Finished Area Below Grade	—	—	
Unfinished Area Below Grade			

Sales Comparison Approach *(continued)*

	Subject Property	Comparable #4	
Property Address	5680 Blossom View Ave Las Vegas, NV 89142	1640 Divinity St Las Vegas, NV 89142	
Quality and Condition (Ratings: 1-6, 1 is highest)			
Exterior Quality and Condition			
Structure ID	—	**Building 1**	
Quality	**Q4**	**Q4**	
Condition	**C4**	**C3**	
Interior Quality and Condition			
Structure ID | Unit ID	**Building 1 | Unit 1**	**Building 1 | 1**	
Quality	**Q4**	**Q4**	
Condition	**C4**	**C4**	
Structure ID | Unit ID	**Building 1 | ADU**	**—**	
Quality	**—**	**—**	
Condition	**—**	**—**	
Overall Quality and Condition (Ratings: 1-6, 1 is highest)			
Quality	**Q4**	**Q4**	
Condition	**C4**	**C3**	**$(30,000)**
Vehicle Storage			**$0**
Type | Spaces | Detail	Driveway | 2 | Concrete	Driveway | 2 | Concrete	
Summary			
List Price	$349,900	$369,500	
Contract Price	$347,000	—	
Sale Price		$375,000	
Net Adjustment Total		$8,378	
Adjusted Price Per Unit		$383,378	
Price Per Gross Building Finished Area		$0	
Price Per Finished Area Above Grade		$237	
Adjusted Price		$383,378	
Comparable Weight		Most	
Indicated Value by Sales Comparison Approach			
Indicated Value	$381,000		

Reconciliation of Sales Comparison Approach

While all comparables share many meaningful attributes with the subject property and support the appraised value, Comparable(s) 1, 3, and 4 were given the most weight in the value conclusion due to being the most recent and similar sales within the market area. Comparable 2 sold above market value and is given least reliance. Comparable listings 5 and 6 support the opinion of market value, but are not closed sales, and given least reliance. Comparable 6 is a similar court ordered probate pending sale like the subject. No adjustment applied for arms-length vs court ordered probate sales based on market reaction. The opinion of market value is bracketed by the actual sales prices, adjusted sales prices and price per sq/ft of the comparables.

GLA adjustment of $85 per sq/ft was applied based on market reaction and using paired sales analysis with comparable sales 1-4.

Site adjustment of $2 per sq/ft was applied based on market reaction and using paired sales analysis with comparable sales 1-4.

Garage bay adjustment of $10,000 was applied based on market reaction and using paired sales analysis with comparable sales 1-4.

Condition adjustment of 8% of the sales price was applied based on market reaction and using paired sales analysis with comparable sales 1-4. Comparables 1, 3, 4 have superior overall improvements and kitchen / bath remodeling per MLS remarks and photos.

Pool adjustment of $20,000 and spa adjustment of $10,000 was applied based on market reaction and using paired sales analysis with comparable sales 1-4.

Sales Comparison Approach *(continued)*

The adjustments utilized are reasonable and within an acceptable market range based on market analysis. Based on MLS data there is an acceptable range variance for properties differing in a variety of attributes. Adjustments are extracted from and are supported by the actions of the market. Positive and negative adjustments were applied to comparables in areas of dissimilarity to produce an indicated value of the subject property based on paired sales analysis. Not all adjustments in the Sales Comparison Approach can be directly extracted or supported by the available market data with a high degree of accuracy. Some adjustments have an element of subjectivity and professional judgment which the appraiser has applied based on prior observations of the reactions of the typical / knowledgeable buyers' and sellers' in the marketplace. These adjustments are then refined using sensitivity analysis within the grid and tested for reasonableness with the selected comparables. This method is standard and well accepted practice within the appraisal industry.

No adjustments are warranted for actual age, GLA within 50 sq/ft, site within 10% (500 sq/ft minimum), solar PV panel, bedroom, storage shed differences due to neighborhood market analysis. Not all dissimilarities achieve price differentials in the market, therefore not all dissimilarities require an adjustment.

Industry guidelines suggest comparable sales be within six months and one mile. In this appraisal, these guidelines were not met. Comparables 1, 2, 3, 5, and 6 exceed 1 mile but still reside within the subject's market area.

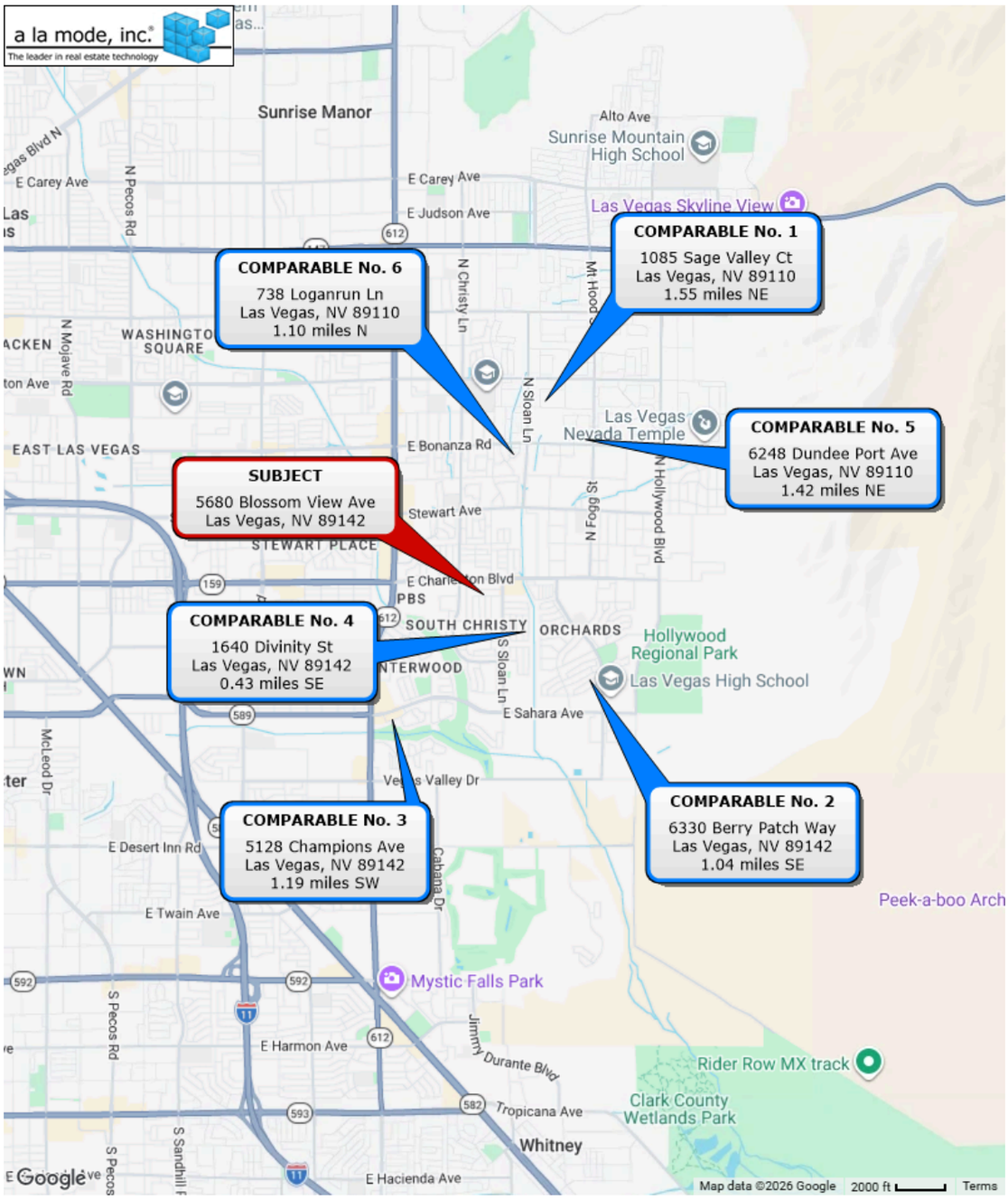
The appraiser utilizes Las Vegas Realtors (LVR) for MLS access and listing information. As of 07/31/2024 this MLS service no longer displays seller concession information due to nationwide legal settlements with brokerages and realtors. Attempts were made to verify with the agents of comparables 2-4, but queries went unanswered. Analysis of the transactions do indicate a significant likelihood of seller concessions based on known concession data from prior appraisals and conversations with agents. However, since the information could not be verified in the normal course of business, I am making the extraordinary assumption that there were none. Use of this extraordinary assumption may affect assignment results.

Reliance given to physical inspection for subject GLA, bedroom / bath counts, garage count when varying from MLS or Clark County records. Reliance given to MLS for comparable GLA, bedroom / bath counts, garage count when varying from Clark County records unless noted elsewhere below.

Comparable 3 backs up to a commercial development but this has no impact on value or marketability based on market reaction.

Sales Comparison Approach *(continued)*

Sales Comparison Map



Sales Comparison Approach Exhibits

Comparable #1



Comparable #2



Sales Comparison Approach *(continued)*

Comparable #3



Comparable #4



Rental Information

Rent Schedule

Subject Property Rental Information

	Currently Rented	Occupancy	Monthly Rent	Month-to-Month	Lease Start	Rent Control	Rental Concessions	Utilities/ Services Included	Furnished
			$0	No	04/2026	No	No	No	No

Actual Income *(Monthly)*

Rent

	$0
Subtotal	**$0**

Other Real Property Rental Income

None	$0
Subtotal	**$0**
Total	**$0**

Opinion of Market Income *(Monthly)*

Rent

	$1,500
Subtotal	**$1,500**

Other Real Property Rental Income

None	$0
Subtotal	**$0**
Total	**$1,500**

Comparable Rental Properties



Subject Property

5680 Blossom View Ave
Las Vegas, NV 89142



Comparable #1

1085 Sage Valley Ct
Las Vegas, NV 89110

Data Source:
Assessor Record 123456

Lease Start Date:
04/2026

Actual Rent:
$1,500



Comparable #2

6330 Berry Patch Way
Las Vegas, NV 89142

Data Source:
Assessor Record 456789

Lease Start Date:
05/2026

Actual Rent:
$1,300



Comparable #3

5128 Champions Ave
Las Vegas, NV 89142

Data Source:
HOA

Lease Start Date:
06/2026

Actual Rent:
$1,600

Rental Information *(continued)*

Comparable Rental Analysis

	Subject	Comparables		
		#1	#2	#3
Proximity to Subject		1.55 Miles N	1.04 Miles SE	1.18 Miles SW
Bedrooms	4	4	4	4
Baths - Full | Half	2 | 0	2 | 0	2 | 0	2 | 0
Finished Area	1,974 Sq. Ft.	1,800 Sq. Ft.	1,600 Sq. Ft.	2,200 Sq. Ft.
Vehicle Storage | Spaces	Garage | 2	Similar	Similar	Similar
Summary				
Rent Per Finished Area	$0	$0.83	$0.81	$0.73
Actual Rent	$0	$1,500	$1,300	$1,600
Overall Comparison to Subject		Similar	Similar	Similar
Adjusted Rent		$1,500	$1,400	$1,600
Opinion of Market Rent	$1,500			
Comparable Weight		Most	Most	Less

Rental Analysis Commentary

All good in the hood!

Rental Information Exhibits

Comparable #1



Comparable #2



Comparable #3



Income Approach

Gross Rent Multiplier Comparables

	Subject Property	Comparable #1	Comparable #2	Comparable #3
Property Address	5680 Blossom View Ave Las Vegas, NV 89142	1085 Sage Valley Ct Las Vegas, NV 89142	6330 Berry Patch Way Las Vegas, NV 89142	5128 Champions Ave Las Vegas, NV 89142
				
Data Source		Assessor Record 123456	Assessor Record 456789	HOA
Proximity to Subject		1.55 Miles NE	1.04 Miles SE	1.19 Miles SW
Units Excluding ADUs	1	1	1	1
Accessory Dwelling Units		0	0	0
Gross Building Finished Area	0	1,200	1,100	1,300
Rent Control	No	No	No	No
Sale Price		$125,000	$110,000	$136,000
Sale Date		04/07/2026	06/08/2026	07/08/2026
Gross Monthly Rent	$0	$1,500	$1,300	$1,600
Gross Rent Multiplier		83	85	85
Comparable Weight		Most	Most	Less

Indicated Value by Income Approach

Total Monthly Market Rent	x	Gross Rent Multiplier	=	Indicated Value by Income Approach
$1,500		85		$0

Income Approach Commentary

'S Okey dokey!

Income Approach *(continued)*

Income Approach Exhibits

Map of GRM Comparables



Income Approach *(continued)*

Comparable #1



Comparable #2



Comparable #3



Reconciliation

Approaches to Value

	Sales Comparison Approach	Income Approach	Cost Approach
Indicated Value	$381,000	$0	
Reason for Exclusion		Not Necessary for Credible Results	Not Necessary for Credible Results

Appraisal Summary

Contract Price	$347,000	**Reasonable Exposure Time**	30-90 days
Opinion of Market Value	$381,000	**Effective Date of Appraisal**	11/09/2026
Market Value Condition	As Is		

Reconciliation of Market Value

The Sales Comparison Approach was given primary consideration in the final reconciliation, as it reflects the actions and price expectations of typical buyers and sellers in the subject's market area. The approach was supported by comparable sales considered similar in location, design, utility, quality, and overall appeal. The opinion of market value exceeds the subject's contract price as its a court ordered probate sale that was listed below market value and went under contract in only 14 days. This is well below the median market area DOM.

The Cost Approach was not considered applicable or necessary for this assignment. Sufficient market data was available to develop a credible opinion of value through the Sales Comparison Approach. The Cost Approach was not developed, as it was not considered necessary to produce a credible result for the subject property. Its omission is not considered to adversely affect the credibility of the final value conclusion.

The Income Approach was not developed because the available market data did not provide sufficient reliable evidence of investor behavior, market rents, and capitalization rates to produce a credible independent indication of value. The Sales Comparison Approach was considered the most reliable indicator of market value for the subject property.

ADDITIONAL FHA REQUIREMENTS
-The subject does meet all FHA/HUD minimum property requirements as outlined by Handbooks 4000.1, and all applicable Mortgagee Letters.

-The following appliances were present in the house at the time of observation and are considered REAL PROPERTY: Stovetop/Range/Oven (operational), dishwasher (operational).

Reconciliation *(continued)*

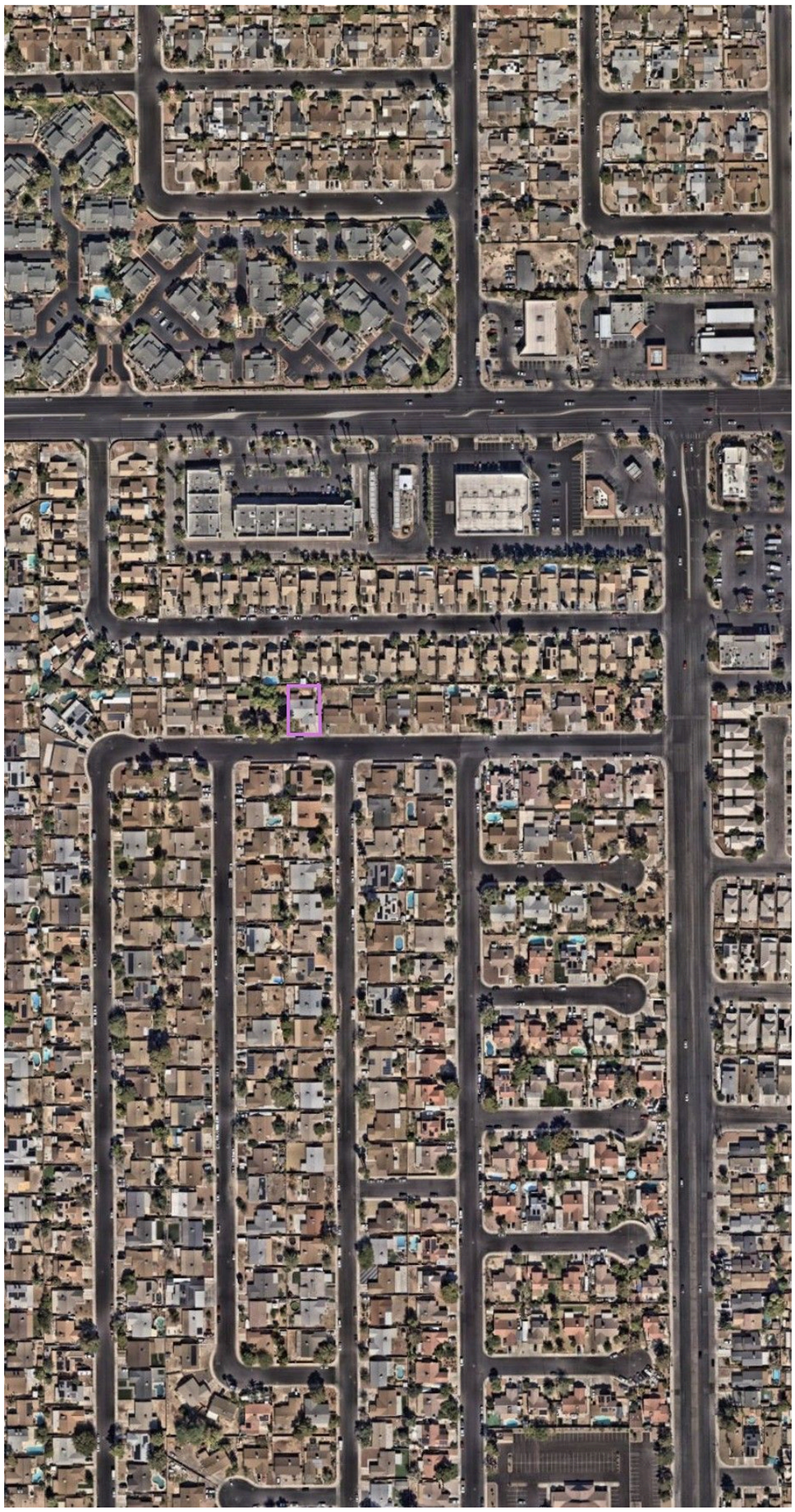
Apparent Defects, Damages, Deficiencies

None

Supplemental Information

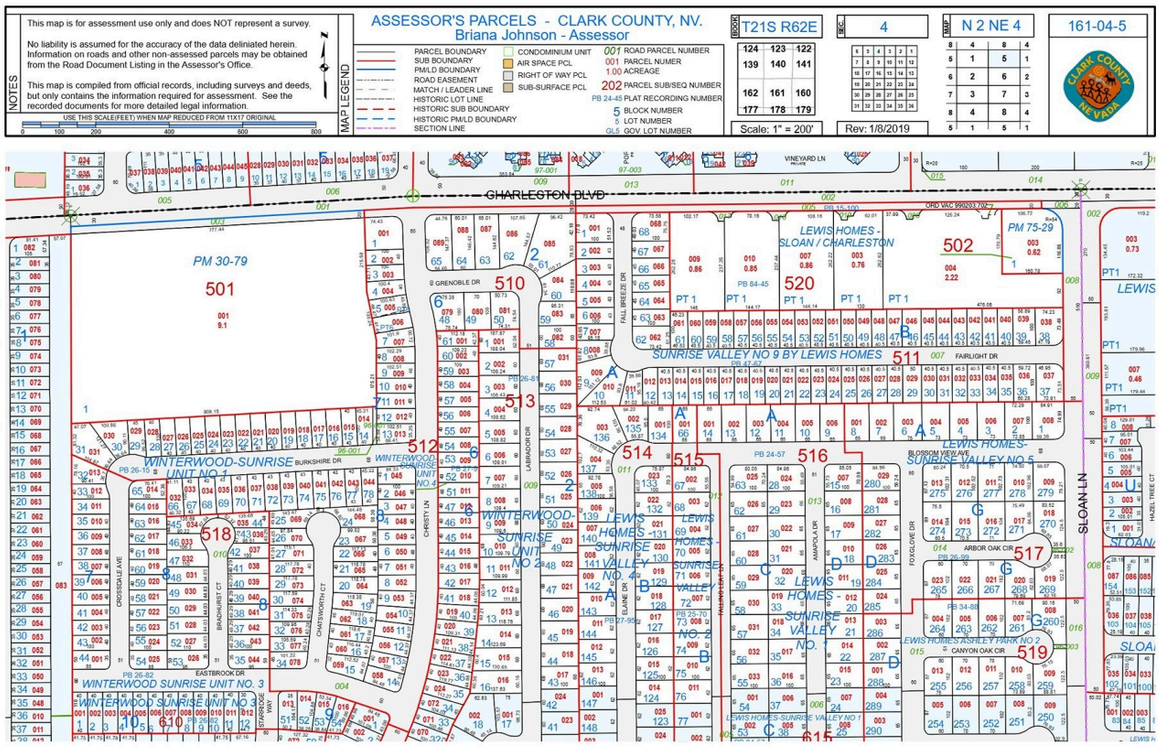
Supplemental Information Exhibits

Aerial Map



Supplemental Information *(continued)*

Plat Map



Supplemental Information *(continued)*

Subject MLS

Recent: **10/31/2026 : Under Contract - Show : A->UCS**

LVR	**Single Family Residential**	**Ownership**	**11/06/2026 1:13 PM**

ML#	**2825867**	Offc	**RLTW**	PubID	**012977**	Status	**UCS**	L/Price	**$349,900**
Address	**5680 /Blossom View /Avenue**			Unit		StatusUpdate	**MOFFREC**	LP/SqFt	**$177**
Building #		Bldr/Manf		Model				CondoCnv		Zip	**89142**
County	**CLARK**	Parcel#	**161-04-516-004**	Zoning	**SINGLE**			Studio	**N**	YrBuilt	**1980/RE**
		T / R / S	**21 / 62 / 4**					Const Est Start		Const Est End	
Cmnty	**NONE**			Subdiv	**Sunrise Valley #1 Lewis Homes**			City/Town	**Las Vegas**	State	**NV**
Assoc/Comm Feat Desc				**None**						Gated	**No**
										AgeRestric	**N**

Elem K-2 **JMEN** Elem 3-5 **JMEN** YrRound **N** Junior **KELL** Highsch **LASV** Subdiv# CensTr **00491.** MetroMap

PROPERTY INFORMATION	**#Baths**	**FB**	**3/4**	**HB**	**Tot**
Bldg Desc **1 Story** Prop Desc		**1**	**1**	**0**	**2**

Type	**DETACHD**	Conv									
Roof	**COMPOS**			Unit Desc		#Bedrms	**4**	#Den/Oth	**0**	#Loft	**0**
Garage	**0**					Converted Garage	**Y**	Prkng Des	**OPENPRK**		
RV Parking	**Paved**					RV Parking Dim.					
AppxLivArea	**1,974**	#Acres +/-	**0.150**	Lot SqFt	**6,534**	Lot Desc	**Under 1/4 Acre**			Carports	**0**
ApprxAddLivArea		AddLivAreaDesc				ApprxTotalLivArea	**1,974**				
Manuf	**No**	Length		Width		ConvertRealProp				MH-YrBl	
PvSpa	**No**			PvPool	**No**			Pool Size +/-			
				Heated Pool							

Dir **East on Charleston from Nellis. Right on Sloan, 2nd Right Blossom View Ave, house on Right**

Public Remarks [redacted] **golf, Lake Mead national recreational area and more! This home will not last.....**

Primary Bedroom	**15x14**	**CLOSET**		**2nd Bedroom**	**12x10**	**CLOSET**	
3rd Bedroom	**12x10**	**CLOSET**		**4th Bedroom**	**10x10**	**CLOSET**	
Kitchen		**BRKBAR, LAMCTP, PANTRY**					

PBR Down?	**Y**		Bed Dn	**Y**	Ba Dn	**Y**	Ba Dn Desc.				
Constrctn	**FRMSTUC**										
Refrg	**N**	Dispos	**Y**	Dishw	**Y**	Washer Inc	**Y**	Dryer Inc	**Y**	DryerUtil	**G**	Location	**ROOM**
OthApplnces	**MICROWV**							Furniture Included?	**No**				
MultiGen													
Interior	**CEILFN**							Oven Desc	**STOVEG**				
Firepl	**0**							Flooring	**CARPET, TILE**				
Firepl Loc								Fence	**BF/BLOCK**				
House Face	**South**				House Views							Equest	**NONE**
Exterior	**BYARDAC, CVPATIO**												
Landscap	**MATURE, LAWNRR, SHRUBS**											Miscel	**NONE**
Heat Sys	**CENTRAL**						HtFuel	**GAS**				Water	**PUBLIC**
Cool Sys	**CENTRAL**						CLFuel	**ELEC**	HVAC Mountd	**N**		Sewer	**PUBLIC**
												Water Conservation	**No**
Utility Info	**UNDGRND**				Energy	**DUALPNE**						Solar/PV	**None**
Water Htr:							Battery					KW Size	

ASSOCIATION / CIC INFORMATION

Assoc/CIC	**N**	Assoc Inc					
Special AssesstYN	**N**	Special Assess $		Special Assess Frec			
Assc CIC		Assc Phn			Other Fee		
Assc CIC 3		Assc Phn 3			Other Fee 3	TotCICMon	**$0**

VOW/FINANCIAL/LISTING OFFICE INFORMATION

Internet	**Y**	Public Address	**Y**	AVM	**Y**	Commentary	**Y**						
SID/LID?	**N**	SID/LID				SID/LID Ann							
Earn Dep	**$3,000**	Ann Tax	**$1,015**	Court App	**Y**	Short Sale	**N**	Foreclo	**N**	Repo/REO	**N**	Litig/Typ	**N**	Probate YN:	**Yes**
Finance Consid	**CASH, CONV, FHA, VA**					FIRPTA?	**N**	NOD		Rent		Poss	**COE**
Lockbox	**E**	LockboxLocation	**front door**			TempOffMktStatus						T Status Date	

Ag/Ag Remarks

AGENT/ OFFICE INFORMATION

L/Agent	**Brian J. Horner**	L/APh	**(702) 498-4444**	Email	**BJHRE@AOL.COM**
	B.0016647	Agt Fax #	**702-433-3436**	AgtOwnshpInt	**N**
Office	**Real Estate One LLC**	OffcPh	**702-435-1111**		
Off Add	**1552 W Warm Springs Rd # 110, Henderson 89014**	BrokerName	**Brian J. Horner**		

Supplemental Information *(continued)*

Subject MLS

Off Mgr	Brian J. Horner			License #	B.0016647	PhotExcl	VTour Y OwnLic N
Resident	NONE	ResPh	702-498-4444	Occup	VAC	Power	ON
Showing	KEYANY/VCNT			GateCode		Act DOM	14
ContDesc	OTHER	ComboLB		GateCode2		OrigListPrice	$324,900
Coming Soon Days on Market							

AuctTyp		ListDt	10/17/2026
AuctDt		ExpDt	
		WD	

Energy-Efficient/GREEN Information:
Green Building Certification **No**

CONTINGENT/PENDING/SOLD INFORMATION:

Accept/Date	10/29/2026	EstClo/Date	12/31/2026	DaysListingtoClose	
Sold Terms	FHA	ActClo/Date		BuyersAgtPublicID	223830
Prop Condition				Buyer Broker	REOG05
OwnrCarry		Days On Market	14	Broker Office	Realty ONE Group, Inc, 10750 W Charleston Blvd st180, Las Vegas 89135
				Buyer Agt Type	
Addit Auction Sold Terms				Sale Type	
BuyerAgentName		Erica M. Knox/(702) 326-6128 S.0076935		Seller Contribution YN:	

Orig L.Price	$324,900
Sale Price	
SP/SqFt	
Buyer Agt Lic#:	

Presented by: **First American Staff Appraisal** Agent: Chase P. Johnson A.0205627

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

Supplemental Information *(continued)*

Comparable Farm List

Copy of Agent Single Line

#	ML #	St	Address	Unit#	Price	Price/SqFt	BldgDes	Sq Ft Total	Bd	Bth	Lot Sqft	Gr	Pl	Spa	YrBl	ActClose	Subdivision Name	Rep	Sho	Cou	Solar/PV
1	2817873	S	6551 Kell LN		$538,000	$231.30	1STORY, 1LEVEL, PATIOH M	2,326	4	2	10,454	3	Y	N	1988	10/28/202	Monterey Mesa Pha	N	N	N	Leased
2	2810351	S	1085 Sage Valley CT		$399,000	$249.06	1STORY	1,602	3	2	5,663	2	N	N	1998	10/21/202	Hollywood Highland	N	N	N	None
3	2787320	S	6330 Berry Patch WAY		$390,000	$232.28	1STORY	1,679	3	2	5,227	2	N	N	1997	10/15/202	Orchards #58-Lewis	N	N	N	Owned
4	2806644	S	1495 Betty LN		$335,000	$162.86	1STORY	2,057	3	2	21,780	2	N	N	1993	10/12/202	Meikle Manor Tr 2	N	N	N	PPA
5	2813758	S	5128 Champions AVE		$460,000	$222.98	1STORY	2,063	5	2	8,712	1	Y	N	1965	10/09/202	Winterwood	N	N	N	None
6	2816906	S	1640 Divinity ST		$375,000	$236.74	1STORY	1,584	3	2	3,920	0	N	N	1986	10/06/202	Sunrise Valley Gard	N	N	N	None
7	2783291	S	1555 Bledsoe LN		$600,000	$285.31	1STORY	2,103	3	2	31,363	12	Y	N	1970	10/06/202	Meikle Manor Tr 4	N	N	N	None
8	2819212	S	2786 Rungsted ST		$272,500	$174.68	1STORY	1,560	2	2	4,356	2	N	N	1989	10/05/202	Crossing At Stonega	N	N	N	None
9	2814367	S	5135 Champions AVE		$405,000	$258.46	1STORY	1,567	3	2	7,841	1	N	N	1965	10/02/202	Winterwood	N	N	N	None
10	2788619	S	2469 Tournament ST		$391,000	$249.52	1STORY	1,567	3	2	7,841	2	Y	N	1966	10/01/202	Winterwood	N	N	N	None
11	2805655	S	2542 Masters CIR		$460,000	$243.52	1STORY	1,889	5	3	9,148	1	N	N	1965	09/30/202	Winterwood	N	N	N	None
12	2795922	S	903 Golden Poppy ST		$465,000	$194.81	1STORY	2,387	3	3	8,276	3	N	N	2001	09/25/202	Hollywood Highland	N	N	N	None
13	2808083	S	6171 Forest Park DR		$389,999	$242.99	1STORY	1,605	3	2	7,841	2	N	N	1979	09/18/202	Kingsridge	N	N	N	None
14	2799907	S	1291 Anastasia ST		$389,000	$242.82	1STORY	1,602	3	2	4,792	2	N	N	1999	09/15/202	Hollywood Highland	N	N	N	None
15	2800399	S	1107 Mount Everest CT		$465,000	$259.92	1STORY	1,789	4	2	10,019	3	Y	Y	1993	09/11/202	Sunrise Vista Est-Ph	N	N	N	None
16	2783799	S	5423 North Sir Richard DR		$300,000	$162.34	1STORY	1,848	4	2	6,534	1	N	N	2005	08/31/202	Regency Village	N	N	Y	None
17	2799372	S	1494 Carriagedale CT		$457,000	$228.96	1STORY	1,996	3	2	7,841	3	N	N	1996	08/28/202	Rolling Hills #3-Lew	N	N	N	Leased
18	2792215	S	6447 Cayley		$425,000	$239.44	1STORY	1,775	3	2	7,841	2	N	N	2001	08/14/202	Hollywood Highland	N	N	N	Owned
19	2798706	S	6309 Elderberry Wine AVE		$410,500	$244.49	1STORY	1,679	4	2	5,227	2	N	N	1997	08/13/202	Orchards #57-Lewis	N	N	N	None
20	2768792	S	1671 Monterey Sunrise DR		$445,000	$225.20	1STORY	1,976	3	2	7,405	2	Y	Y	1987	08/13/202	Monterey Mesa Pha	N	N	N	None
21	2801541	S	5499 East Monroe AVE		$475,000	$292.67	1STORY	1,623	3	2	26,572	4	N	N	1984	08/12/202	Meikle Manor Tr 4	N	N	N	None
22	2777267	S	1436 Calmview PL		$500,000	$265.25	1STORY	1,885	4	2	19,166	2	N	N	1982	07/20/202	Lamirada 2	N	N	N	None
23	2780912	S	780 Straight ST		$410,000	$257.70	1STORY	1,591	3	2	10,890	2	N	N	1981	07/10/202	Viewpointe	N	N	N	None
24	2782073	S	5561 East Owens AVE		$450,000	$228.89	1STORY	1,966	4	2	6,534	2	N	N	2004	07/08/202	Wagon Wheel Est	N	N	N	None
25	2752663	S	1747 Raspberry Hill RD		$394,500	$238.80	1STORY	1,652	4	2	4,792	2	N	N	1993	07/02/202	Peachtree #2-B Lew	N	N	N	None
26	2782702	S	6138 Dundee Port AVE		$430,000	$274.76	1STORY	1,565	3	2	7,405	2	N	N	1995	06/30/202	Hollywood Highland	N	N	N	None
27	2777547	S	1667 Tangerine Rose DR		$465,000	$235.80	1STORY	1,972	4	2	6,534	3	N	N	1998	06/26/202	Orchards #68-Lewis	N	N	N	None
28	2785459	S	6081 Honeygrove AVE		$450,000	$244.96	1STORY	1,837	4	2	6,098	2	N	N	2000	06/25/202	Hollywood Highland	N	N	N	None
29	2765974	S	1733 Wetherly CT		$385,000	$239.88	1STORY	1,605	3	2	10,454	2	N	N	1980	06/03/202	Kingsridge	N	N	N	None
30	2769409	S	6621 Chapel Heights CT		$530,000	$274.61	1STORY	1,930	3	3	10,019	3	Y	Y	2004	06/01/202	Chapel Heights	N	N	N	Leased
31	2778287	S	1328 Bobrich CIR		$400,000	$212.20	1STORY	1,885	4	2	17,860	2	N	N	1982	05/29/202	Lamirada 2	N	N	N	Owned
32	2729899	S	6488 New Brunswick AVE		$430,000	$217.72	1STORY	1,975	3	2	8,276	2	Y	N	2002	05/29/202	Hollywood Highland	N	N	N	None
33	2770726	S	6575 Shining Sand AVE		$440,000	$276.04	1STORY	1,594	4	3	14,810	2	N	N	2001	05/21/202	Sahara Sunrise	N	N	N	None
34	2764652	S	2058 Citroen ST		$405,000	$243.54	1STORY	1,663	3	2	6,970	0	N	N	1970	05/21/202	Winterwood	N	N	N	None
35	2764600	S	2482 Tee ST		$440,000	$251.57	1STORY	1,749	5	4	7,405	0	N	N	1966	05/20/202	Winterwood	N	N	N	None
36	2776995	S	5550 Reuben ST		$310,000	$158.57	1STORY	1,955	4	2	6,098	0	N	N	1981	05/19/202	Ponderosa Plaza Est	N	N	N	None
37	2750868	S	962 Samoy ST		$450,000	$237.84	1STORY	1,892	3	2	7,700	3	Y	N	1996	05/08/202	Hollywood Highland	N	N	N	None
38	2766466	S	6566 Aurora Dawn DR		$420,000	$235.96	1STORY	1,780	3	2	6,534	3	N	N	1999	04/27/202	Orchards #67-Lewis	N	N	N	Owned
39	2760702	S	1890 Blue Ribbon DR		$405,000	$225.75	1STORY	1,794	3	2	5,227	2	N	N	1994	04/20/202	Orchards #51-Lewis	N	N	N	None
40	2761740	S	5540 Rabbit Springs RD		$439,000	$244.57	1STORY	1,795	4	2	7,405	2	N	N	1988	04/10/202	Eldorado Heights	N	N	N	None
41	2745925	S	1250 Bobrich CIR		$503,000	$304.85	1STORY	1,650	3	2	16,117	2	Y	N	1982	04/03/202	Lamirada 2	N	N	N	None
42	2746813	S	235 Solicito ST		$430,000	$265.43	1STORY	1,620	3	2	6,534	2	Y	N	1987	04/02/202	Casa Buena	N	N	N	Owned
43	2758934	S	980 North Christy LN		$450,000	$244.57	1STORY	1,840	4	2	20,473	2	N	N	1972	04/02/202	Bonanza Estate Am	N	N	N	None
44	2757592	S	1684 Trish LN		$320,000	$170.30	1STORY	1,879	5	2	6,534	2	N	N	1984	04/02/202	Eastview Phase 1	N	N	N	Leased
45	2719475	S	1919 Niblick CIR		$450,000	$236.34	1STORY	1,904	4	2	8,276	2	Y	Y	1979	03/31/202	Winterwood	N	N	N	PPA
46	2751776	S	1166 Panorama Heights ST		$450,000	$227.85	1STORY	1,975	3	2	10,454	2	N	N	2003	03/23/202	Hollywood Highland	N	N	N	None

Supplemental Information *(continued)*

Comparable Farm List

#	ML #	St	Address	Unit#	Price	Price/SqFt	BldgDes	Sq Ft Total	Bd	Bth	Lot Sqft	Gr	Pl	Spa	YrBl	ActClose	Subdivision Name	Repr	Shoi	Cou	Solar/PV
47	2754325	S	1295 Los Meadows DR		$558,000	$276.79	1STORY	2,016	4	2	11,326	2	Y	N	1979	03/13/202	Wildwood Sunrise	N	N	N	None
48	2746983	S	6057 Bing Cherry DR		$405,000	$248.16	1STORY	1,632	3	2	5,227	2	N	N	1993	03/06/202	Peachtree #2-B Lew	N	N	N	None
49	2743199	S	652 Red Lake WAY		$485,000	$251.30	1STORY	1,930	5	3	8,276	0	Y	N	1979	02/27/202	Ponderosa Amd	N	N	N	None
50	2720054	S	6271 Brynhurst DR		$384,000	$239.25	1STORY	1,605	3	2	8,276	2	Y	N	1981	02/12/202	Kingsridge	N	N	N	None
51	2750551	S	6350 Enchanting CT		$430,000	$272.84	1STORY	1,576	3	2	8,712	2	N	N	1984	02/06/202	Kingsridge 7	N	N	N	None
52	2731783	S	2454 Winterwood BLVD		$305,000	$152.04	1STORY	2,006	3	2	8,712	0	Y	Y	1966	01/30/202	Winterwood	N	N	Y	None
53	2736104	S	1461 Tangerine Rose DR		$510,700	$258.98	1STORY	1,972	4	2	9,583	3	Y	N	1998	01/22/202	Orchards #66-Lewis	N	N	N	Leased
54	2733628	S	1658 Cozy Corner ST		$395,000	$223.54	1STORY	1,767	4	2	8,712	2	N	N	2002	01/20/202	Sweet Dreams 3	N	N	N	PPA
55	2734314	S	5383 East Washington AVE		$465,000	$250.67	1STORY	1,855	4	2	10,019	3	N	N	1993	01/16/202	Sunrise Vista Est-Ph	N	N	N	None
56	2736742	S	6173 American Beauty AVE		$380,000	$232.84	1STORY	1,632	3	2	5,227	2	N	N	1995	01/15/202	Orchards #54-Lewis	N	N	N	None
57	2738869	S	768 Santree CIR		$459,000	$213.89	1STORY	2,146	4	2	10,890	2	N	N	1982	01/02/202	Viewpointe	N	N	N	None
58	2705226	S	1325 Fairchild ST		$399,000	$239.07	1STORY	1,669	3	2	6,098	2	N	N	1999	12/26/202	Hollywood Highland	N	N	N	None
59	2734322	S	1124 Palmerston ST		$460,000	$286.60	1STORY	1,605	3	2	11,761	2	Y	Y	1982	12/17/202	Kings Manor	N	N	N	Leased
60	2732287	S	2369 Citroen ST		$365,000	$219.48	1STORY	1,663	4	2	7,405	0	N	N	1969	12/15/202	Winterwood	N	N	N	None
61	2734865	S	6358 Back Woods RD		$395,000	$235.26	1STORY	1,679	4	2	5,227	2	N	N	1997	12/15/202	Orchards #56-Lewis	N	N	N	None
62	2707711	S	6205 Seaside Park AVE		$395,000	$236.67	1STORY	1,669	3	2	6,098	2	N	N	1999	11/26/202	Hollywood Highland	N	N	N	None
63	2720507	S	5717 Christchurch AVE		$465,000	$248.40	1STORY	1,872	4	2	9,148	0	Y	N	1981	11/26/202	Kings Manor	N	N	N	None
64	2689539	S	1950 Abarth ST		$409,500	$215.07	1STORY	1,904	4	2	9,148	2	N	N	1979	11/26/202	Winterwood	N	N	N	None
65	2809447	A-ER	1229 Jarbridge RD		$413,900	$267.03	1STORY	1,550	3	2	5,227	2	N	N	2000		Sweet Dreams	N	N	N	None
66	2801194	A-ER	1889 Cane Hill DR		$429,999	$275.64	1STORY	1,560	4	3	6,970	2	N	N	1996		Tapestry	N	N	N	Financed
67	2804542	A-ER	1561 Falling Leaf LN		$375,000	$239.77	1STORY	1,564	3	2	6,098	0	N	N	1980		Sunrise Valley #2 Ln	N	N	N	None
68	2823482	A-ER	931 Looking Glass LN		$455,000	$288.71	1STORY	1,576	3	2	6,970	2	Y	N	1985		Kings Manor Estate	N	N	N	None
69	2815909	A-ER	6058 Mirror Lake DR		$450,000	$285.53	1STORY	1,576	3	2	8,712	2	Y	N	1985		Kings Manor Estate	N	N	N	None
70	2828406	A-ER	1140 Carefree Peak CT		$420,000	$261.52	1STORY	1,606	3	2	7,405	2	N	N	1994		Sunrise Vista Est-Ph	N	N	N	None
71	2811926	A-ER	6092 Golden Nectar WAY		$367,650	$225.28	1STORY	1,632	3	2	4,792	2	N	N	1993		Peachtree #2-B Lew	N	Y	N	None
72	2809659	A-ER	2256 Orchard Valley DR		$406,500	$242.11	1STORY	1,679	3	2	6,534	2	N	N	1996		Orchards #57-Lewis	N	N	N	None
73	2811723	A-ER	5981 Corpus Christi CT		$405,000	$227.02	1STORY	1,784	3	2	6,970	2	N	N	1991		Sunrise View Estate	N	N	N	Owned
74	2822118	A-ER	1111 North Christy LN		$459,999	$257.27	1STORY	1,788	4	2	9,583	3	N	N	1992		Sunrise Vista Est-Ph	N	N	N	None
75	2831177	A-ER	1311 Battery Park ST		$429,900	$234.02	1STORY	1,837	4	2	6,970	2	N	N	1999		Hollywood Highland	N	N	N	Financed
76	2774524	A-ER	2496 Abarth ST		$389,000	$205.17	1STORY	1,896	3	2	9,148	2	N	N	1966		Winterwood	N	N	N	None
77	2829418	A-ER	1498 Mount Hood ST		$470,000	$240.66	1STORY	1,953	4	2	8,276	2	N	N	1998		Rolling Hills #3-Lew	N	N	N	Financed
78	2801705	A-ER	51 Madge LN		$1,200,000	$611.93	1STORY	1,961	3	2	30,056	2	Y	N	1973		Green Acres Tr #1	N	N	N	None
79	2818225	A-ER	1691 Tangerine Rose DR		$515,000	$261.16	1STORY	1,972	4	2	8,276	3	N	N	1999		Orchards #68-Lewis	N	N	N	PPA
80	2832437	A-ER	2454 Winterwood BLVD		$479,995	$239.28	1STORY	2,006	4	3	8,712	0	Y	Y	1966		Winterwood	N	N	N	None
81	2824160	A-ER	6543 Mahogany Peak AVE		$440,000	$218.80	1STORY	2,011	4	2	7,405	3	N	N	2001		Hollywood Highland	N	N	N	Financed
82	2774943	A-ER	6437 East Bonanza RD		$495,000	$237.64	1STORY	2,083	3	2	19,602	2	N	N	1971		none	N	N	N	None
83	2806555	A-ER	6124 Kadena CIR		$451,100	$212.78	1STORY	2,120	4	2	7,841	2	N	N	1995		Hollywood Highland	N	N	N	None
84	2811331	A-ER	6525 Begonia Bay AVE		$435,000	$205.19	1STORY	2,120	5	2	6,534	2	N	N	1996		Orchards #63-A-Lev	N	N	N	PPA
85	2809315	A-ER	2506 Winterwood BLVD		$475,000	$210.92	1STORY	2,252	5	3	8,712	2	N	N	1966		Winterwood	N	N	N	PPA
86	2821800	A-ER	1221 Blazing Sand ST		$525,000	$223.50	1STORY	2,349	4	2	9,148	3	Y	Y	1997		Heritage Park	N	N	N	PPA
87	2827497	A-ER	1017 Pearl Peak ST		$489,000	$204.86	1STORY	2,387	4	3	7,841	3	N	N	2002		Hollywood Highland	N	N	N	None
88	2784596	A-EA	1061 PIKES PEAK CT		$580,000	$287.27	1STORY	2,019	4	2	10,019	3	N	N	2009		SUNRISE MOUNTAIN	N	N	N	None
89	2825867	UCS	5680 Blossom View AVE		$349,900	$177.25	1STORY	1,974	4	2	6,534	0	N	N	1980		Sunrise Valley #1 Ln	N	N	Y	None
90	2798063	UCS	6156 Osaka CT		$454,900	$214.58	1STORY	2,120	3	2	11,326	2	N	N	1995		Hollywood Highland	N	N	N	None
91	2826048	UCNS	6248 Dundee Port AVE		$399,000	$255.77	1STORY	1,560	4	2	7,405	2	Y	Y	1998		Hollywood Highland	N	N	N	None
92	2824853	UCNS	6249 Seagirt CIR		$439,900	$281.09	1STORY	1,565	3	2	10,890	3	N	N	1996		Hollywood Highland	N	N	N	Leased
93	2778727	UCNS	738 Loganrun LN		$375,000	$237.94	1STORY	1,576	3	2	7,405	2	N	N	1987		Sunrise Hills	N	N	Y	None
94	2794080	UCNS	6413 Mahogany Peak AVE		$375,000	$186.47	1STORY	2,011	3	2	8,276	3	N	N	2000		Hollywood Highland	N	Y	N	Owned
95	2762163	UCNS	5209 Champions AVE		$449,800	$216.98	1STORY	2,073	3	2	8,276	2	Y	N	1965		Winterwood	N	Y	N	None

Supplemental Information *(continued)*

Comparable Farm List

#	ML #	St	Address	Unit#	Price	Price/SqFt	BldgDes	Sq Ft Total	Bd	Bth	Lot Sqft	Gr	Pl	Spa	YrBl	ActClose	Subdivision Name	ReprShoiCou	Solar/PV

Search Criteria
Property Type is 'Residential'
Status is 'Under Contract - No Show' 11/06/2026 to 11/06/2025
Status is 'Sold' 11/06/2026 to 11/06/2025
Status is one of 'Active', 'Under Contract - Show'
Property Sub Type is 'Single Family Residential'
Approx Liv Area is 1550 to 2400
Building Description is '1 Story'
Latitude, Longitude is around 36.17, -115.05
Selected 95 of 95 results.

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

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 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 Intended Use, Intended User, and the certifications are also not permitted. However, additional Intended Use, Intended User, and 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 assignment is based on the applicable assignment elements, including: the client and any other intended users, the intended use, the definition of market value that follows, the effective date, the subject property and its relevant characteristics, and the applicable assignment conditions. The appraiser must, at a minimum: (1) obtain and review adequate and reliable information for the subject property; (2) research, verify, and analyze adequate and reliable data for the subject market area including data for each comparable property reported; and (3) report his or her analyses, opinions, and conclusions in this appraisal report.

Intended Use

The intended use of the opinions and conclusions contained in this appraisal report is for the intended user to evaluate the property that is the subject of this appraisal for a mortgage finance transaction or related activities.

The intended use of the appraisal is solely to assist FHA in assessing the risk of the Property securing the FHA-insured Mortgage (24 CFR § 200.145(b)).

Intended User

The intended user of this report is the lender/client.

FHA and the Mortgagee are the intended users of this report.

Definition of Market Value

The most probable price that a property should bring in a competitive and open market under all conditions requisite to a fair sale with the buyer and seller each acting prudently and 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 costs that are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable because 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 assumes that the title is good and marketable unless he or she becomes aware of information to the contrary.

If the appraiser has included a sketch or floor plan in this appraisal report, it shows the approximate dimensions and is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.

The appraiser has relied on data provided by third parties in this appraisal report. Such data may include, but is not limited to, floor plans, flood maps, multiple listing real estate services, tax assessment records, public land records, satellite imagery, virtual street views, property data services, surveys, engineering reports, and property data aggregations. After examination of the data and data sources, the appraiser has used only the data he or she considers reliable. The appraiser assumes there are no material omissions in the data relied upon and makes no guarantees, express or implied, regarding their accuracy. If the source date is prior to the effective date of the appraisal, the appraiser assumes the property characteristics and supporting information have not changed in the interim.

The appraiser will not be required to 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.

The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) that the appraiser became aware of during the development of 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 assumes 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.

The FHA Appraiser does not guarantee that the Property is free from defects. The appraisal establishes the value of the Property for mortgage insurance purposes only.

Certifications

Appraiser Certifications

The Appraiser certifies and agrees that:

1. I have no present or prospective interest in the property that is the subject of this report, or relationship with the present or prospective owners or occupants of the subject property, or other parties involved in this transaction.

2. I performed this assignment without bias with respect to the parties involved in this transaction, the property that is the subject of this report, or the demographics of the area where the property is located.

3. I am aware of and have complied with all applicable laws and regulations including antidiscrimination laws, rules, and requirements that apply to the appraiser and to the assignment.

4. I did not base any part of my appraisal on the actual or perceived race, color, religion, sex (including sexual orientation or gender identity), age (other than as applicable for legally age-restricted communities), marital status, disability, familial status, or national origin of the present or prospective owners or occupants of either the subject property or properties in the area of the subject property or on any other basis prohibited by the Fair Housing Act or the Equal Credit Opportunity Act, or any other basis prohibited by law.

5. I stated in this appraisal report my own personal, unbiased, and professional analyses, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.

6. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.

7. I meet the credential requirements for this assignment as of the date of this appraisal report and have knowledge and experience in appraising this type of property in this market area.

8. 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.

9. 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.

10. I personally performed an onsite inspection of the interior and exterior areas of the subject property. I reported the readily observable condition of the improvements in factual, specific terms. I identified and reported any known physical deficiencies that could affect the soundness or structural integrity of the property.

11. 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 transmitted.

12. Using information available in the normal course of business, 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.

13. Using information available in the normal course of business, 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.

14. I based my valuation on the available properties that are most similar to the subject property.

15. 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.

16. I have identified the differences between the subject and comparable properties, analyzed the market reaction to those differences, and reflected those differences in the analysis.

17. To the extent possible, 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.

18. I have taken into consideration the factors that have an impact on value with respect to the subject property, and its location, including its proximity 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.) that I became aware of during the development of 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.

19. 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.

20. 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 analyses 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).

21. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. No one provided significant real property appraisal assistance.

22. 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.

23. 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.

24. I am aware that any disclosure or distribution of this appraisal report or any of its contents by me or by 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.

Certifications *(continued)*

25. 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. Any of the foregoing persons or entities who receive this appraisal report may choose to store, copy, reproduce, analyze, use and distribute the data in the appraisal report for internal or external purposes without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. 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). A person or entity who receives a copy of an appraisal report does not become an intended user, unless the appraiser identifies such person as an intended user. The appraiser and supervisory appraiser (if applicable) shall have no liability for any use of this appraisal report not related to the mortgage finance transaction and related activities for which this appraisal report was prepared.

26. 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 choose to rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties. A person or entity who receives a copy of an appraisal report does not become an intended user, unless the appraiser identifies such person as an intended user. The appraiser and supervisory appraiser (if applicable) shall have no liability for any use of this appraisal report not related to the mortgage finance transaction and related activities for which this appraisal report was prepared.

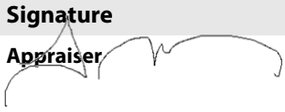
27. If this report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this report containing a copy or representation of my signature, I agree that my electronic signature has the same force and effect as my manual handwritten signature, and that the report is enforceable and valid as a paper version of this report would be if delivered containing my manual handwritten signature.

28. 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.

29. I have not performed any service regarding the subject property within the three years preceding the agreement to perform this assignment.

Signature

Appraiser



11/10/2026

Date of Signature and Report

Level	
ID	20517378
State	MN
Expires	11/09/2026