

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

Address	2814 Chatswood Drive, Roanoke, TEXAS 76262	Order ID	9442214	Property ID	35610747
Inspection Date	06/30/2024	Date of Report	07/11/2024		
Loan Number	107731	APN	R558360		
Borrower Name	CAM XI Trust	County	Denton		

Tracking IDs					
Order Tracking ID	6.26_bpo_aged	Tracking ID 1	6.26_bpo_aged		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

General Conditions		Condition Comments
Owner	THOMAS A FORD	The subject property was in good condition at the time of inspection and did not need any repairs.
R. E. Taxes	\$13,596	
Assessed Value	\$888,429	
Zoning Classification	Residential	
Property Type	SFR	
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$0	
HOA	The Highlands at Trophy Club	
Association Fees	\$525 / Year (Pool,Greenbelt,Other: MGT Fee)	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data

Neighborhood & Market Data		Neighborhood Comments
Location Type	Suburban	Located in a planned unit development with good access to shopping, schools and employment. There were no REO sales in the neighborhood at the time of inspection. The sellers are generally not making concessions in the current market
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$420500 High: \$912250	
Market for this type of property	Remained Stable for the past 6 months.	
Normal Marketing Days	<30	

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	2814 Chatswood Drive	2800 Waverley Drive	2213 Malin Drive	2704 Mona Vale Road
City, State	Roanoke, TEXAS	Roanoke, TX	Roanoke, TX	Trophy Club, TX
Zip Code	76262	76262	76262	76262
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.17 ¹	0.89 ¹	0.69 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$950,000	\$1,100,000	\$1,200,000
List Price \$	--	\$950,000	\$1,100,000	\$1,200,000
Original List Date		04/18/2024	06/10/2024	06/24/2024
DOM · Cumulative DOM	-- · --	77 · 84	21 · 31	10 · 17
Age (# of years)	9	10	12	12
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	3,857	3,751	3,921	4,095
Bdrm · Bths · ½ Bths	3 · 2 · 1	4 · 3 · 1	4 · 3 · 1	5 · 3 · 1
Total Room #	7	7	7	8
Garage (Style/Stalls)	Attached 3 Car(s)	Attached 3 Car(s)	Attached 3 Car(s)	Attached 3 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.21 acres	0.23 acres	0.31 acres	0.28 acres
Other	--	MLS#20588921	MLS#20641901	MLS#20655397

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

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

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

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

Current Listings - Cont.

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

- Listing 1** Impeccably maintained 1.5 story home - loaded w-upgrades! All wood flooring on 1st flr. High ceilings at front foyer. Study w-french doors. Formal dining connects to island kitch via butler pantry. Kitchen offers abundant cabinetry w-many custom pull-outs, dbl ovens, 6 burner cooktop, custom venthood, W-I pantry & brkfst bar opening to a spacious family rm w-stone flplc. Primary BR features unique dressing area, large W-I closet + spacious bath with W-I shower + garden tub. 2 addit BRs on main level share J & J bath. Lg laundry w-sink + mud area w-bench & blt-in cabinets. 4th bed, full bath & game rm up! Outdoor kitchen features pull-down shades, B-I grill & ice bin overlooking pool-spa. Outdoor change area & shower, too! 3 garages w-epoxy flrs - single garage houses Extreme Storm bunker. Short walk to Freedom Dog Park & playground! Extras incl: Pl. shutters thru-out, lightning rods on roof, surge protector, sec system, Lifetime Shed, raised garden boxes in bkyrd *New Roof & Gutter Dec '23
- Listing 2** Livable luxury in Turnberry of Trophy Club. Loaded with recent upgrades and improvements. This exceptional property is beautifully situated on a large corner lot with lush landscaping, outdoor living-kitchen, pool-spa, outdoor audio-video, putting green and more. Inside you will appreciate large room sizes and a great floorplan that accommodates everyday living and large special gatherings. Wide open living-kitchen-dining area with site finished custom wood floors, abundant custom cabinetry, designer lighting and high end appliances. Three large living spaces including upstairs game room and recently added media room. The master suite is large with garden tub, separate vanities, walk in shower, deep closet and view to the pool. All bedrooms are oversized including the upstairs guest suite. Spacious & private office at the front entry. Oversized garages with epoxy floors. Easy bike ride to parks, trails and NISD campuses.
- Listing 3** As you step through the grand entrance, be captivated by the expansive living spaces adorned with exquisite finishes and flooded with natural light. The heart of the home is the gourmet kitchen, featuring gas cooktop, prep sink and double ovens providing the perfect setting for culinary masterpieces and casual dining alike. Embrace the outdoor oasis, with a sparkling pool offering a refreshing retreat on hot summer days, while the built-in fire pit provides ambiance for cozy evenings under the stars. Beyond the backyard lies the picturesque golf course, with stunning views. Inside, the home boasts a game room, media room, & study, providing ample space for entertainment, relaxation, & productivity. Retreat to the lavish master suite, where tranquility & comfort await, complete w a spa-like ensuite bathroom featuring dual vanities, a jetted tub, & spacious walk-in shower. Four additional bedrooms offer ample space for family & guests, ensuring everyone has their own slice of paradise.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	2814 Chatswood Drive	2450 Lilyfield Drive	2430 Lilyfield Drive	2420 Strathfield Lane
City, State	Roanoke, TEXAS	Roanoke, TX	Roanoke, TX	Roanoke, TX
Zip Code	76262	76262	76262	76262
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.97 ¹	1.08 ¹	0.99 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$980,000	\$1,229,000	\$1,300,000
List Price \$	--	\$980,000	\$1,229,000	\$1,300,000
Sale Price \$	--	\$986,767	\$1,250,000	\$1,300,000
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	06/14/2024	05/15/2024	05/16/2024
DOM · Cumulative DOM	-- · --	2 · 42	9 · 41	4 · 40
Age (# of years)	9	15	12	13
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	3,857	4,014	3,794	3,697
Bdrm · Bths · ½ Bths	3 · 2 · 1	5 · 4	4 · 4 · 1	5 · 4
Total Room #	7	8	7	8
Garage (Style/Stalls)	Attached 3 Car(s)	Attached 3 Car(s)	Attached 3 Car(s)	Attached 3 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.21 acres	0.38 acres	0.31 acres	0.23 acres
Other	--	MLS#20602262	MLS#20574677	MLS#20578394
Net Adjustment	--	-\$25,000	-\$20,000	-\$15,000
Adjusted Price	--	\$961,767	\$1,230,000	\$1,285,000

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

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

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

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

Recent Sales - Cont.

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

- Sold 1** Ready for immediate occupancy. Great floorplan that includes a large gourmet kitchen with stone covered island that opens to family room and breakfast room. Plenty of room to live, work and play with study, media room, game room and formal dining rooms. Large Master bedroom with walk in shower, garden tub and massive walk in closet. Private guest suite downstairs. 3 large bedrooms with 2 bathrooms upstairs. Wood floors throughout the downstairs and plantations shutters throughout. Lots of storage space throughout. Huge backyard with grotto pool, attached spa and great outdoor living and cooking areas. Walk to great NISD schools, parks, playground and tennis located a few blocks away.
- Sold 2** Nestled within Royal Troon of Trophy Club, this exquisite 1.5 story home shows like a model home! The well thought out floor plan offers abundant versatility in space utilization. Upon entering, you are greeted by beautiful hardwood floors that lead to the kitchen and great room with tons of windows overlooking the unbelievable pool. The breakfast nook showcases a wall of folding glass doors that invite you straight into a HUGE covered loggia with two sets of antique doors, fireplace and ceiling heaters. Brilliant layout of putting trampoline and play area on side of house with doors to maximize a usable yard and great entertaining space! Top of the line custom designed pool and sunken outdoor kitchen are like something you only see in high end resorts. Much sought after lay-out with 3 bedrooms and baths down plus a study on the first floor. Upstairs unveils another bedroom and bath, gameroom and additional flex space for an office, workout, media, storage, etc... Must see to appreciate!
- Sold 3** PREPARE TO BE AMAZED BY THIS STUNNING TOP-TO-BOTTOM INTERIOR REMODEL! A feast for the eyes with all new windows, French oak flooring, plush carpet & custom cabinetry throughout. The chef's kitchen features Dacor appliances incl a built-in fridge, ice maker, exquisite quartz counters & custom pantry. A newly tiled 2-story fireplace, redesigned staircase with modern railing & custom glass doors leading to the office & sep wine room are also highlights. The primary suite offers a custom-designed closet with beautifully remodeled bath while the main floor guest suite also boasts a new bath. Upstairs reveals 3 addl bedrooms, 2 new baths, game room & media room with custom wet bar. The allure extends outdoors with a magnificent trifold door wall that seamlessly connects to your private backyard oasis featuring a sparkling pool, inviting hot tub, putting green & pergola. Freshly painted & illuminated by new lighting fixtures-fans indoors & out with Ecobee thermostats & plantation shutters.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				The subject has not been listed or sold in the past 12 months.			
Listing Agent Name							
Listing Agent Phone							
# of Removed Listings in Previous 12 Months	0						
# of Sales in Previous 12 Months	0						
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$1,200,000	\$1,200,000
Sales Price	\$1,150,000	\$1,150,000
30 Day Price	\$1,000,000	--
Comments Regarding Pricing Strategy		
A thorough and diligent search was done and the best comparable listings and sales were chosen. All comparable homes were in or near the same neighborhood and were of similar quality, age, size and condition.		

Clear Capital Quality Assurance Comments Addendum

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



Front



Address Verification



Side



Side



Street

Listing Photos

L1 2800 Waverley Drive
Roanoke, TX 76262



Front

L2 2213 Malin Drive
Roanoke, TX 76262



Front

L3 2704 Mona Vale Road
Trophy Club, TX 76262



Front

Sales Photos

S1 2450 Lilyfield Drive
Roanoke, TX 76262



Front

S2 2430 Lilyfield Drive
Roanoke, TX 76262



Front

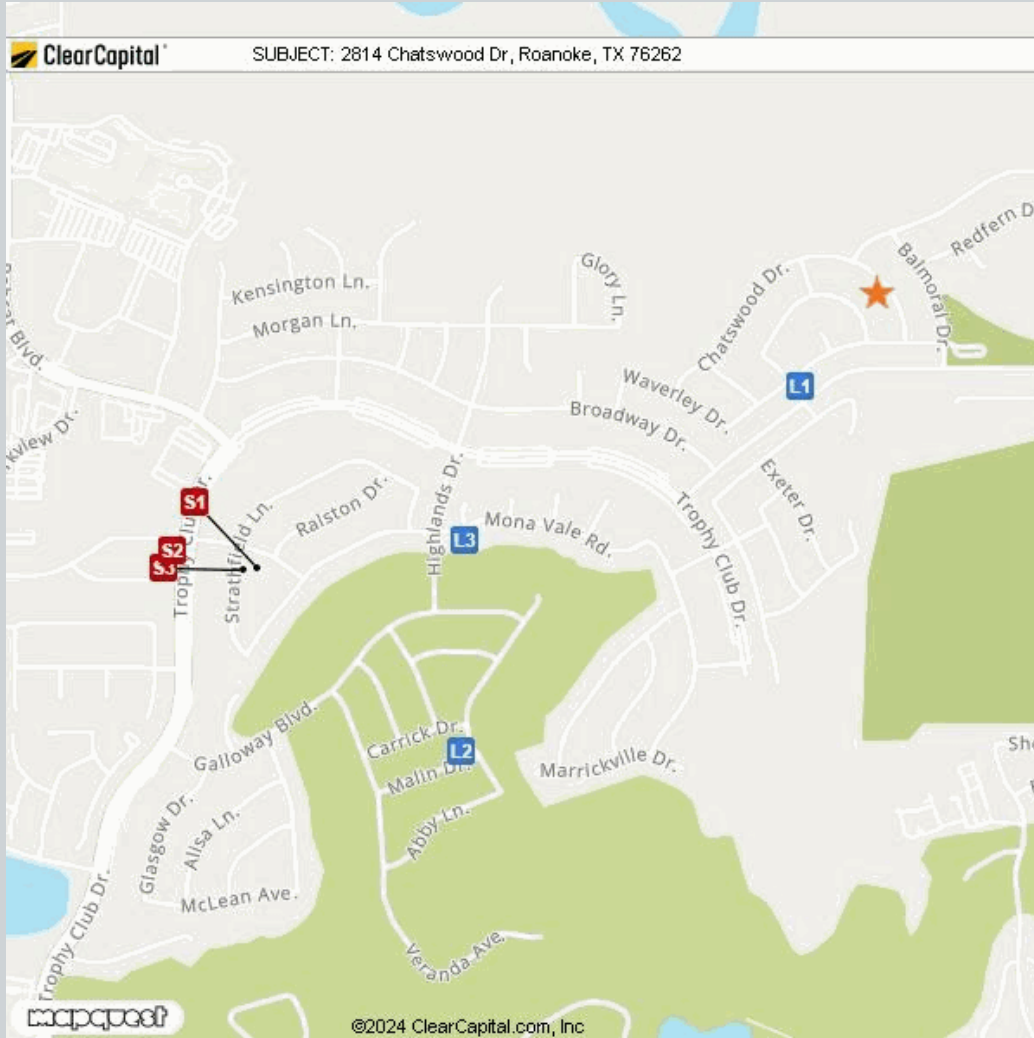
S3 2420 Strathfield Lane
Roanoke, TX 76262



Front

ClearMaps Addendum

Address ★ 2814 Chatswood Drive, Roanoke, TEXAS 76262
Loan Number 107731 **Suggested List** \$1,200,000 **Suggested Repaired** \$1,200,000 **Sale** \$1,150,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	2814 Chatswood Drive, Roanoke, Texas 76262	--	Parcel Match
L1 Listing 1	2800 Waverley Drive, Roanoke, TX 76262	0.17 Miles ¹	Parcel Match
L2 Listing 2	2213 Malin Drive, Roanoke, TX 76262	0.89 Miles ¹	Parcel Match
L3 Listing 3	2704 Mona Vale Road, Roanoke, TX 76262	0.69 Miles ¹	Parcel Match
S1 Sold 1	2450 Lilyfield Drive, Roanoke, TX 76262	0.97 Miles ¹	Parcel Match
S2 Sold 2	2430 Lilyfield Drive, Roanoke, TX 76262	1.08 Miles ¹	Parcel Match
S3 Sold 3	2420 Strathfield Lane, Roanoke, TX 76262	0.99 Miles ¹	Parcel Match

¹ The Comparable "Distance from Subject" value has been calculated by the Clear Capital system.
² The Comparable "Distance from Subject" value has been provided by the Real Estate Professional.

Addendum: Report Purpose

Market Approach and Market Time

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

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

Definitions:

Fair Market Price	A price at which the property would sell between a willing buyer and a willing seller neither being compelled by undue pressure and both having reasonable knowledge of relevant facts.
Distressed Price	A price at which the property would sell between a willing buyer and a seller acting under duress.
Marketing Time	The amount of time the property is exposed to a pool of prospective buyers before going into contract. The customer either specifies the number of days, requests a marketing time that is typical to the subject's market area and/or requests an abbreviated marketing time.
Typical for Local Market	The estimated time required to adequately expose the subject property to the market resulting in a contract of sale.

Addendum: Report Purpose - cont.

Report Instructions

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

Instructions last updated: 7/17/2017

Purpose:

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

Customer Specific Requests:

If the property is commercial or mixed use, please stop and contact Clear Capital as soon as possible

Form Help:

There are blue question marks (?) throughout this form. These are designed to offer guidance for that particular section of the form. Please click on them for help.

Comparable Requirements:

1. Please use fair market comps from the same neighborhood, block or subdivision whenever possible.
2. Please only use REO comparables if the market is driven by REOs and they are comparable in characteristics and condition.
3. Please use comps that have closed in the past 3 months to show the current market conditions or comment in the report if this is not possible. In rapidly changing markets, active listing comps should be given equal or greater weight than sold comps in your analysis.

Standard Instructions:

1. Clear Capital Code Of Conduct - Please make sure that you are always abiding by the Clear Capital Code of Conduct when completing valuation reports.
2. If the subject is currently listed, please consider all available information pertaining to the subject's condition. This information should be utilized when developing the assumption of the subject's condition.
3. Use the subject characteristics provided in the report Grid (if preloaded) to evaluate the property. This information is from a full interior appraisal and is assumed to be most accurate. If your inspection reveals obvious inaccuracies, please explain in the narrative of the report.
4. Include sufficient detail to help our mutual customer gain a complete understanding of the subject's neighborhood such as neighborhood desirability, amenities, parks, schools, commercial or industrial influences, REO activity, traffic, board-up-homes, etc.
5. Do not approach occupants or owners.
6. If the subject is a Commercial property, contact Clear Capital immediately at 530-582-5011 for direction on how to proceed with the report.
7. Please do not accept if you or your office has completed a report on this property in the last month, are currently listing this property, or have any vested interest in the subject property.
8. Clear Capital does not allow any log ins from IP addresses from foreign countries. This includes, but is not limited to; data entry services, form completion services, etc. Also, it is against Clear Capital code of conduct to share your password with anyone who is not a W2 employee in your office.
9. Clear Capital and our mutual customers greatly appreciate your expertise. If you cannot personally inspect the property, select comparables, and determine a price for the subject, please do not accept this report. Per the standards and guidelines adopted by Clear Capital and other industry leaders, the use of assistants to complete any of the aforementioned tasks is not permitted.

Report Instructions - cont.

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

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

Broker Information

Broker Name	Mike Tobin	Company/Brokerage	Coldwell banker
License No	0530315	Address	3614 Long Prairie Road Flower Mound TX 75022
License Expiration	01/31/2025	License State	TX
Phone	4698350540	Email	michael.tobin@cbrealty.com
Broker Distance to Subject	6.75 miles	Date Signed	07/04/2024

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

Disclaimer

THIS REPORT SHOULD NOT BE CONSIDERED AN APPRAISAL. In making any decision that relies upon my work, you should know that I have not followed the guidelines for development of an appraisal or analysis contained in the Uniform Standards of Professional Appraisal Practice of the Appraisal Foundation.

Unless otherwise specifically agreed to in writing:

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