

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	2929 Laredo Drive, Fort Worth, TX 76116	Order ID	7184555	Property ID	29848542
Inspection Date	03/23/2021	Date of Report	03/24/2021		
Loan Number	43891	APN	03427110		
Borrower Name	Hollyvale Rental Holdings LLC	County	Tarrant		

Tracking IDs					
Order Tracking ID	0322BPO	Tracking ID 1	0322BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	HERNANDEZ, RENE	Condition Comments	
R. E. Taxes	\$4,545	Subject appears to be in average condition. No repairs are noted as needed from curbside. No deferred maintenance is noted . It conforms to the other homes in the neighborhood as to quality, age, style & condition. When it sold recently MLS noted it needed some updates & minor repairs. It is tenant occupied as it was marketed to an investor as MLS noted it came with a tenant that wanted to stay & had a lease thru December 2021.	
Assessed Value	\$147,440		
Zoning Classification	RESID. SINGLE FAMILY		
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	No		
Visible From Street	Visible		
Road Type	Public		

Neighborhood & Market Data

Location Type	Urban	Neighborhood Comments	
Local Economy	Stable	A mature neighborhood with equal quality construction homes as well as similar ages & for the most part similar condition. The area is maintained for the most part & the yards & homes are similarly maintained. Homes were built in the late 50's up to the 80's. It is a large subdivision. It is close to all schools & shopping as well as easy access to major roads for access to other areas of the city. There are no commercial influences & no other negative influences known or noted. Predominately owner occupied but is also a good rental area because of overall location. Not an REO d...	
Sales Prices in this Neighborhood	Low: \$155,000 High: \$299,000		
Market for this type of property	Remained Stable for the past 6 months.		
Normal Marketing Days	<30		

Neighborhood Comments

A mature neighborhood with equal quality construction homes as well as similar ages & for the most part similar condition. The area is maintained for the most part & the yards & homes are similarly maintained. Homes were built in the late 50's up to the 80's. It is a large subdivision. It is close to all schools & shopping as well as easy access to major roads for access to other areas of the city. There are no commercial influences & no other negative influences known or noted. Predominately owner occupied but is also a good rental area because of overall location. Not an REO driven area. Limited active properties in the neighborhood. as only 4 were available that were comparable to the subject. Because of the shortage marketing time has decreased.

Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	2929 Laredo Drive	2928 Santa Fe Trl.	8340 Tucson Trl	3008 San Marcos Dr.
City, State	Fort Worth, TX	Fort Worth, TX	Fort Worth, TX	Fort Worth, TX
Zip Code	76116	76116	76116	76116
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.15 ¹	0.42 ¹	0.44 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$230,000	\$210,000	\$219,000
List Price \$	--	\$230,000	\$210,000	\$219,000
Original List Date		03/20/2021	02/23/2021	02/12/2021
DOM · Cumulative DOM	-- · --	4 · 4	29 · 29	13 · 40
Age (# of years)	62	58	65	59
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	1 Story Traditional	1 Story Traditional	1 Story Traditional	1 Story Traditional
# Units	1	1	1	1
Living Sq. Feet	1,670	1,806	1,819	1,602
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	7	8	7	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.19 acres	.22 acres	.28 acres	.19 acres
Other	fence , patio	fence , patio	fence , patio	fence , patio

* Listing 3 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** Similar size home & similar age in the same subdivision & schools as the subject. Slightly larger SF than the subject & could be adjusted some for that. MLS indicates this home has been updated so it is probably in superior interior condition.
- Listing 2** Also in the same subdivision & schools as the subject. Appears to be equal condition. It is slightly larger SF. Could be adjusted for the slightly larger SF. No updates or repairs are noted. Only recent improvement noted as being completed recently is that the HVAC was replaced about 1-2 years ago.
- Listing 3** Most comparable SF available in the same subdivision as the subject. Appears to be in equal condition. MLS notes the master bath has been updated but no indication as when it was updated. Per MLS they have received more than 1 offer. No adjustments appear to be needed.

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	2929 Laredo Drive	3013 Portales Dr.	2949 Portales Dr.	2913 Choctaw Trl.
City, State	Fort Worth, TX	Fort Worth, TX	Fort Worth, TX	Fort Worth, TX
Zip Code	76116	76116	76116	76116
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.45 ¹	0.49 ¹	0.07 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$185,000	\$194,900	\$189,900
List Price \$	--	\$185,000	\$194,900	\$189,900
Sale Price \$	--	\$200,000	\$197,000	\$189,900
Type of Financing	--	Fha	Conventional	Va
Date of Sale	--	03/05/2021	02/11/2021	11/25/2020
DOM · Cumulative DOM	-- · --	35 · 113	5 · 33	38 · 54
Age (# of years)	62	53	53	54
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	1 Story Traditional	1 Story Traditional	1 Story Traditional	1 Story Traditional
# Units	1	1	1	1
Living Sq. Feet	1,670	1,686	1,824	1,691
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	4 · 2
Total Room #	7	7	7	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.19 acres	.19 acres	.19 acres	.19 acres
Other	fence , patio	fence , patio	fence , patio	fence , patio
Net Adjustment	--	-\$4,000	-\$5,390	\$0
Adjusted Price	--	\$196,000	\$191,610	\$189,900

* Sold 3 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** Very similar home in the same subdivision. SF is very similar & no adjustment is needed. Appears to be equal condition as no updates or repairs noted. Had multi offers & the owner pd. \$4,000 closing cost. Appears to be the only adjustment noted as needed. It is in the same subdivision & schools as the subject.
- Sold 2** Similar home in the same subdivision & schools as the subject. SF is a little larger but it is within the acceptable parameters. No closing was reported as pd. Tenant occupied but is willing to move if sold just rented on a month to month. No repairs or updates reported or noted. Does not note why it sold over list but most homes in area receive multi offers. Only adjustment needed is for the SF. ADJ. -\$5390.
- Sold 3** Similar size & age in the same subdivision & schools. Equal quality home & appears to be in similar condition. MLS does report some updates in 2013 & 2018 but not to what extent. Overall 1 of the most comparable available. Had to expand to 4 month sale for the similar SF.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				Subject just sold a few days ago but it also sold in 2005 for \$95,000 & it sold in 2015 for \$105,000. No other sales history or prior listing information located other than a lease in 06/01/2011 for \$1050. Subject is not currently listed and have checked all available resources.			
Listing Agent Name							
Listing Agent Phone							
# of Removed Listings in Previous 12 Months	0						
# of Sales in Previous 12 Months	1						
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
02/10/2021	\$170,000	--	--	Sold	03/19/2021	\$150,000	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$194,900	\$194,900
Sales Price	\$190,000	\$190,000
30 Day Price	\$175,000	--
Comments Regarding Pricing Strategy		
All the comps. are from the same subdivision as the subject & are similar quality & appear to be equal condition from the exterior. All were considered equally as well as any needed adjustments or any known differences. Used the most comparable ages & SF available as well as the most recent sales & listings. Would anticipate subject selling within the typical market time for the area even though it is short because of limited active properties. Average DOM in area is less than 30 days.		

Clear Capital Quality Assurance Comments Addendum

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

Subject Photos



Front



Address Verification



Side



Side



Side



Street

Subject Photos



Street

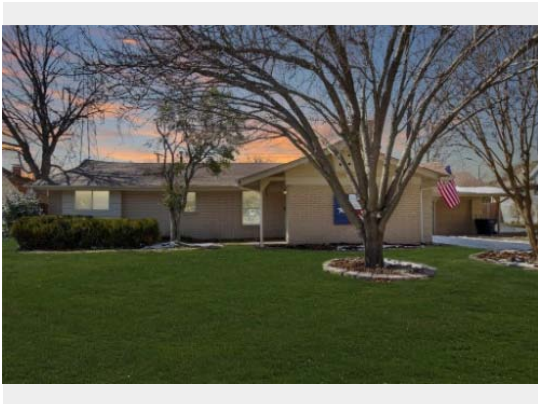
Listing Photos

L1 2928 SANTA FE TRL.
Fort Worth, TX 76116



Front

L2 8340 TUCSON TRL
Fort Worth, TX 76116



Front

L3 3008 SAN MARCOS DR.
Fort Worth, TX 76116



Front

Sales Photos

S1 3013 PORTALES DR.
Fort Worth, TX 76116



Front

S2 2949 PORTALES DR.
Fort Worth, TX 76116



Front

S3 2913 CHOCTAW TRL.
Fort Worth, TX 76116



Front

ClearMaps Addendum

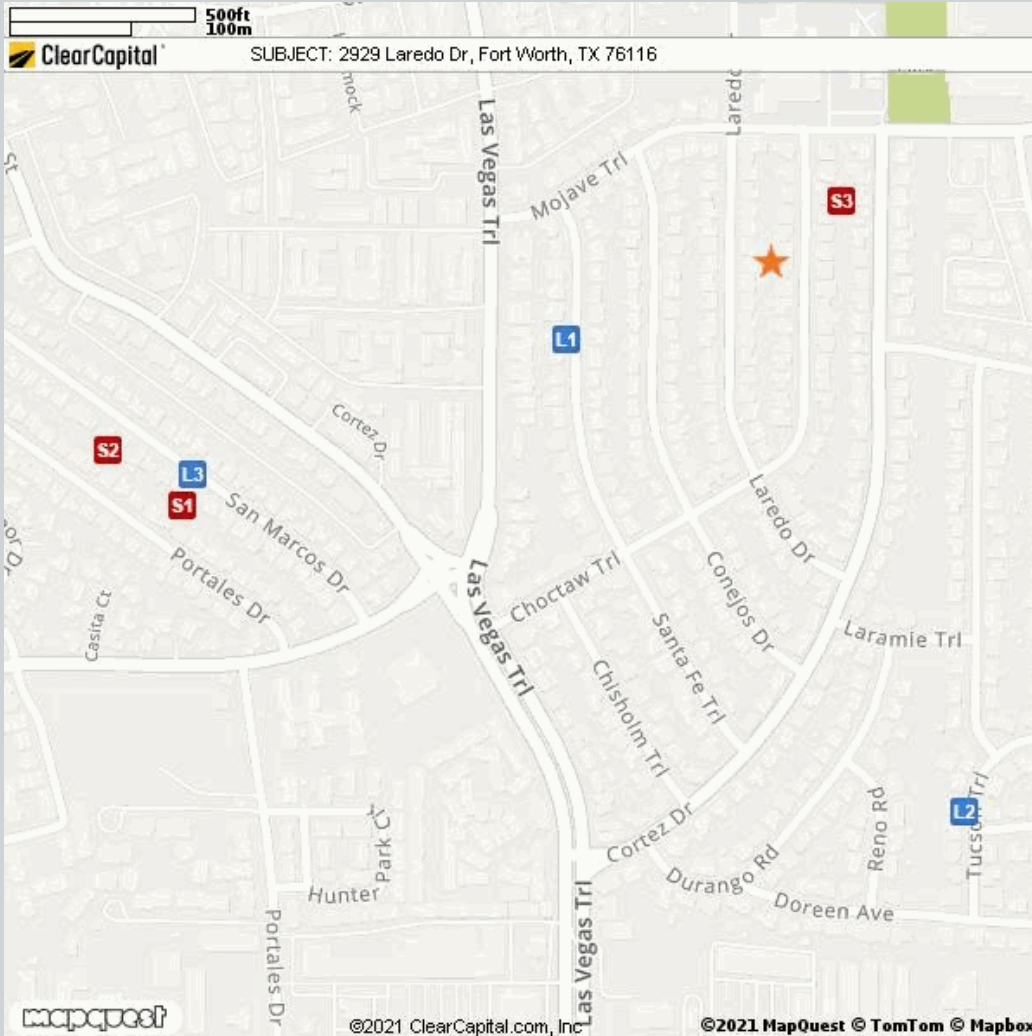
Address ★ 2929 Laredo Drive, Fort Worth, TX 76116

Loan Number 43891

Suggested List \$194,900

Suggested Repaired \$194,900

Sale \$190,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	2929 Laredo Drive, Fort Worth, TX 76116	--	Parcel Match
L1 Listing 1	2928 Santa Fe Trl., Fort Worth, TX 76116	0.15 Miles ¹	Parcel Match
L2 Listing 2	8340 Tucson Trl, Fort Worth, TX 76116	0.42 Miles ¹	Parcel Match
L3 Listing 3	3008 San Marcos Dr., Fort Worth, TX 76116	0.44 Miles ¹	Parcel Match
S1 Sold 1	3013 Portales Dr., Fort Worth, TX 76116	0.45 Miles ¹	Parcel Match
S2 Sold 2	2949 Portales Dr., Fort Worth, TX 76116	0.49 Miles ¹	Parcel Match
S3 Sold 3	2913 Choctaw Trl., Fort Worth, TX 76116	0.07 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	Dale Erwin	Company/Brokerage	Dale Erwin Realty Group
License No	432709	Address	1200 Summit Ave Fort Worth TX 76102
License Expiration	05/31/2021	License State	TX
Phone	8179663999	Email	dale@daleerwin.com
Broker Distance to Subject	7.05 miles	Date Signed	03/24/2021

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.