

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.

<b>Address</b>	922 Springwood Lane, Wylie, TX 75098	<b>Order ID</b>	7460014	<b>Property ID</b>	30723168
<b>Inspection Date</b>	07/26/2021	<b>Date of Report</b>	07/29/2021		
<b>Loan Number</b>	45693	<b>APN</b>	R-3247-00B-0030-1		
<b>Borrower Name</b>	Hollyvale Rental Holdings, LLC	<b>County</b>	Collin		

**Tracking IDs**

<b>Order Tracking ID</b>	0726BPO_BOTW	<b>Tracking ID 1</b>	45693
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--

**General Conditions**

<b>Owner</b>	Huang Ying	<b>Condition Comments</b> One story brick home. Interior lot. Covered entry, fireplace, 2 car attached garage, and wood fence.
<b>R. E. Taxes</b>	\$5,941	
<b>Assessed Value</b>	\$242,873	
<b>Zoning Classification</b>	SFR	
<b>Property Type</b>	SFR	
<b>Occupancy</b>	Occupied	
<b>Ownership Type</b>	Fee Simple	
<b>Property Condition</b>	Average	
<b>Estimated Exterior Repair Cost</b>	\$0	
<b>Estimated Interior Repair Cost</b>	\$0	
<b>Total Estimated Repair</b>	\$0	
<b>HOA</b>	No	
<b>Visible From Street</b>	Visible	
<b>Road Type</b>	Public	

**Neighborhood & Market Data**

<b>Location Type</b>	Suburban	<b>Neighborhood Comments</b> Suburban location. Mixed age/style/lot/gla homes. Average drive to schools/shopping and entertainment. Wide value ranges with in 1 mile market area.
<b>Local Economy</b>	Stable	
<b>Sales Prices in this Neighborhood</b>	Low: \$258,000 High: \$360,000	
<b>Market for this type of property</b>	Remained Stable for the past 6 months.	
<b>Normal Marketing Days</b>	<30	

### Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
<b>Street Address</b>	922 Springwood Lane	1208 Arthurs Court	823 Heatherwood Dr.	100 S. Rolling Meadows Dr.
<b>City, State</b>	Wylie, TX	Wylie, TX	Wylie, TX	Wylie, TX
<b>Zip Code</b>	75098	75098	75098	75098
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.74 <sup>1</sup>	0.22 <sup>1</sup>	0.50 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$359,900	\$285,000	\$310,900
<b>List Price \$</b>	--	\$359,900	\$285,000	\$310,900
<b>Original List Date</b>		07/18/2021	05/28/2021	05/06/2021
<b>DOM · Cumulative DOM</b>	-- · --	8 · 11	13 · 62	9 · 84
<b>Age (# of years)</b>	22	14	27	21
<b>Condition</b>	Average	Average	Average	Average
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	1 Story Trad	1 Story Trad	1 Story Trad	1 Story Trad
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	2,125	1,738	2,083	2,258
<b>Bdrm · Bths · ½ Bths</b>	3 · 2	3 · 2	4 · 2	4 · 2
<b>Total Room #</b>	7	6	8	8
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	None
<b>Basement (Yes/No)</b>	No	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	--
<b>Pool/Spa</b>	--	Pool - Yes	--	--
<b>Lot Size</b>	.18 acres	.20 acres	.21 acres	.23 acres
<b>Other</b>	Fp. Wood fence	Fp, Wood fence	Wood fence	Fp, Wood fence

\* Listing 3 is the most comparable listing to the subject.

<sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

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

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

**Listing 1** Similar style/lot/gla. Newer age built. Interior cul de sac lot. Covered entry, patio, fireplace, sprinkler system and wood fence. In ground pool. Adjustments: Pool - \$2000, age - \$5000, GLA - \$3483, room count + \$2000. Adjusted value: \$351,417.

**Listing 2** Similar age/style/lot/gla. Interior lot. Covered entry, wood fence rear access garage. Adjustments: Bedroom -\$2000, fireplace + \$1000. Adjusted value: \$284,000.

**Listing 3** similar age/style/lot/gla. Interior lot. Covered entry, gutters, patio, fireplace and wood fence. Adjustments: GLA - \$1197, bedroom - \$2000. Adjusted value: \$307,703.

### Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	922 Springwood Lane	1300 Cedar Branch Dr.	109 S. W. A. Allen Blvd.	502 Candlewood Ct.
City, State	Wylie, TX	Wylie, TX	Wylie, TX	Wylie, TX
Zip Code	75098	75098	75098	75098
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.45 <sup>1</sup>	0.36 <sup>1</sup>	0.31 <sup>1</sup>
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$289,900	\$300,000	\$335,000
List Price \$	--	\$289,900	\$300,000	\$335,000
Sale Price \$	--	\$310,000	\$312,000	\$345,000
Type of Financing	--	Fha	Conventional	Cash
Date of Sale	--	05/27/2021	05/20/2021	06/25/2021
DOM · Cumulative DOM	-- · --	6 · 36	3 · 36	2 · 14
Age (# of years)	22	15	25	28
Condition	Average	Average	Good	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 Trad	1 Story Trad	1 Story Trad	1 Story Trad
# Units	1	1	1	1
Living Sq. Feet	2,125	1,984	1,803	2,156
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 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	--	--	Pool - Yes	--
Lot Size	.18 acres	.15 acres	.17 acres	.21 acres
Other	Fp. Wood fence	Fp, Wood fence	Fp, Wood fence	FP. Wood fence
Net Adjustment	--	-\$2,776	-\$7,102	-\$1,000
Adjusted Price	--	\$307,224	\$304,898	\$344,000

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

<sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>3</sup> 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** Similar style/gla/ lot. Newer age built. Interior lot. Covered entry, patio, gutters, fireplace, sprinkler system, wood fence. Adjustments: Age- \$4000, GLA + \$1224.
- Sold 2** Similar style/age/lot/gla. Interior lot. Covered entry, fireplace, in ground pool, patio, gutters, wood fence. Updated per MLS. Adjustments: Pool-\$2000, Updates/condition -\$8000, GLA +\$2898
- Sold 3** Similar style/lot/gla. Interior cul de sac landscaped lot. Covered entry, patio, gutters, fireplace and wood fence. Adjustments: Concessions - \$1000.

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed			<b>Listing History Comments</b>			
<b>Listing Agency/Firm</b>				Sold MLS 14588934. List price \$309,900. Sold date 7/23/2021. Sold price \$309,000. Sold as is with tenants in place until 5/2022.			
<b>Listing Agent Name</b>							
<b>Listing Agent Phone</b>							
<b># of Removed Listings in Previous 12 Months</b>	0						
<b># of Sales in Previous 12 Months</b>	1						
<b>Original List Date</b>	<b>Original List Price</b>	<b>Final List Date</b>	<b>Final List Price</b>	<b>Result</b>	<b>Result Date</b>	<b>Result Price</b>	<b>Source</b>
05/29/2021	\$309,900	07/23/2021	\$309,900	Sold	07/23/2021	\$309,000	MLS

## Marketing Strategy

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$315,000	\$315,000
<b>Sales Price</b>	\$310,000	\$310,000
<b>30 Day Price</b>	\$308,000	--
<b>Comments Regarding Pricing Strategy</b>		
Extended age/gla/lot/DOM/ room count to obtain suitable comps. Wide value ranges with in 1 mile market area. Utilized comps similar in gross living area and amenities. Appropriate adjustments were made accordingly. These sales are considered to be the most accurate indicators of value available. All comps received consideration in the final estimation of value.		

### 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



Back



Street

## Subject Photos



Other



## Listing Photos

**L1** 1208 Arthurs Court  
Wylie, TX 75098



Other

**L2** 823 Heatherwood Dr.  
Wylie, TX 75098



Other

**L3** 100 S. Rolling Meadows Dr.  
Wylie, TX 75098



Other

## Sales Photos

**S1** 1300 Cedar Branch Dr.  
Wylie, TX 75098



Other

**S2** 109 S. W. A. Allen Blvd.  
Wylie, TX 75098



Other

**S3** 502 Candlewood Ct.  
Wylie, TX 75098



Other

### ClearMaps Addendum

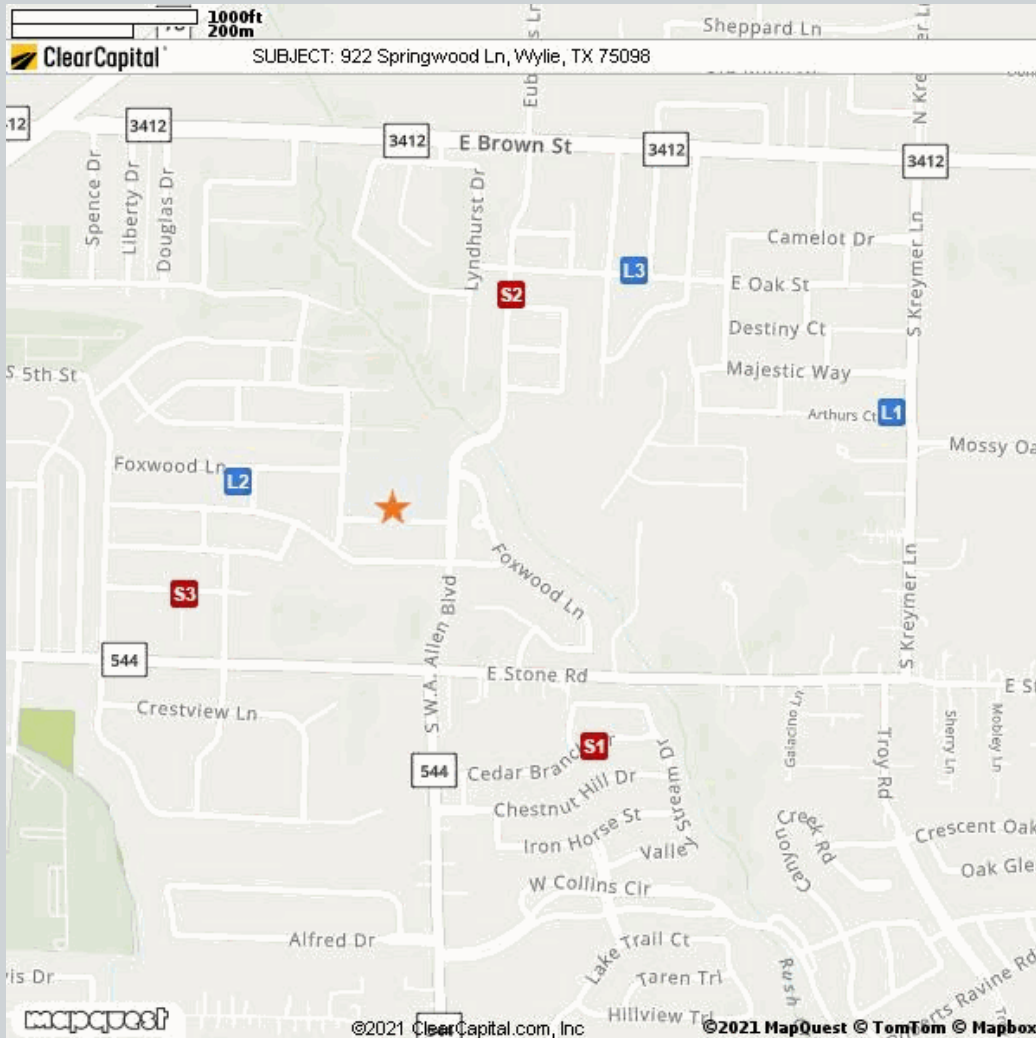
**Address** ★ 922 Springwood Lane, Wylie, TX 75098

**Loan Number** 45693

**Suggested List** \$315,000

**Suggested Repaired** \$315,000

**Sale** \$310,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	922 Springwood Lane, Wylie, TX 75098	--	Parcel Match
L1 Listing 1	1208 Arthurs Court, Wylie, TX 75098	0.74 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	823 Heatherwood Dr., Wylie, TX 75098	0.22 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	100 S. Rolling Meadows Dr., Wylie, TX 75098	0.50 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	1300 Cedar Branch Dr., Wylie, TX 75098	0.45 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	109 S. W. A. Allen Blvd., Wylie, TX 75098	0.36 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	502 Candlewood Ct., Wylie, TX 75098	0.31 Miles <sup>1</sup>	Parcel Match

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

<sup>2</sup> 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

<b>Broker Name</b>	Bobbie Powell	<b>Company/Brokerage</b>	Stewart Realty Group
<b>License No</b>	0507035	<b>Address</b>	2209 Westridge Dr. Plano TX 75075
<b>License Expiration</b>	04/30/2023	<b>License State</b>	TX
<b>Phone</b>	9403905936	<b>Email</b>	srg.re@stewartrealtygroup.com
<b>Broker Distance to Subject</b>	12.33 miles	<b>Date Signed</b>	07/28/2021

*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:**

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