

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	22307 Fieldcrest Lane, Richmond, TEXAS 77469	Order ID	7753574	Property ID	31650926
Inspection Date	11/18/2021	Date of Report	11/18/2021		
Loan Number	46934	APN	6465-04-002-0020-901		
Borrower Name	Silverado Properties Inc	County	Fort Bend		

Tracking IDs					
Order Tracking ID	1117BPO	Tracking ID 1	SPI		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		Condition Comments
Owner	Wilmington National Association S oley Mf (Te	This SFD property which was built in 2003, offers 3185 Sq.Ft. consists of a total of 10 rooms, primarily 4 bedrooms and 2.5 baths. The style is Ranch and based on visual inspection the home is in Average condition.
R. E. Taxes	\$7,995	
Assessed Value	\$275,480	
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	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data		Neighborhood Comments
Location Type	Suburban	The subject is located in an established Urban location which has a much higher percentage of Condos/Townhouses versus SFD homes. Properties display a general similarity in design, utility, and overall appeal, with variations in size.undefined
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$250,000 High: \$425,000	
Market for this type of property	Increased 1 % in the past 6 months.	
Normal Marketing Days	<90	

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	22307 Fieldcrest Lane	22014 Canyonwood Park Lane	1514 Coyote Hills Lane	1914 Amber Trail Lane
City, State	Richmond, TEXAS	Richmond, TX	Richmond, TX	Richmond, TX
Zip Code	77469	77469	77469	77469
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.62 ¹	1.22 ¹	0.70 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$300,000	\$330,000	\$379,600
List Price \$	--	\$300,000	\$325,900	\$379,600
Original List Date		10/23/2021	07/09/2021	11/01/2021
DOM · Cumulative DOM	-- · --	25 · 26	131 · 132	16 · 17
Age (# of years)	18	15	19	9
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 Ranch	1 Story Ranch	1 Story Ranch	2 Stories Colonial
# Units	1	1	1	1
Living Sq. Feet	3,185	2,248	2,888	3,487
Bdrm · Bths · ½ Bths	4 · 2 · 1	4 · 2	4 · 3	4 · 3 · 1
Total Room #	10	9	9	10
Garage (Style/Stalls)	None	Attached 2 Car(s)	Attached 2 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	0.2 acres	0.16 acres	0.16 acres	0.24 acres
Other	Porch	Porch	Porch	Porch

* 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.

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

Listing 1 Comparable: Age within 10 years, Lot within 20% variance, Similar Full Baths, Bedrooms, Quality, Condition, Smaller GLA, Fewer Half Baths +28k GLA,+2k HB,\$30610

Listing 2 Comparable: Lot within 20% variance, Age within 10 years, Similar Quality, Condition, Bedrooms, More Full Baths, Smaller GLA, Fewer Half Baths +8k GLA,+2k HB,-7k FB,\$4410

Listing 3 Comparable: Lot within 20% variance, Similar Quality, Bedrooms, Half Baths, Condition, Larger GLA, Newer Age, More Full Baths -4k GAR,-9k GLA,-7k FB,\$-20060

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	22307 Fieldcrest Lane	2106 Banfield Court	21943 Canyonwood Park Lane	2003 Autumn Field Lane
City, State	Richmond, TEXAS	Richmond, TX	Richmond, TX	Richmond, TX
Zip Code	77469	77469	77469	77469
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.28 ¹	0.64 ¹	0.16 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$329,990	\$315,000	\$345,000
List Price \$	--	\$315,000	\$315,000	\$345,000
Sale Price \$	--	\$295,000	\$315,000	\$345,000
Type of Financing	--	Conv	Conv	Conv
Date of Sale	--	11/03/2021	05/26/2021	05/28/2021
DOM · Cumulative DOM	-- · --	82 · 82	25 · 25	1 · 1
Age (# of years)	18	18	11	18
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 Ranch	1 Story Ranch	1 Story Ranch	2 Stories Colonial
# Units	1	1	1	1
Living Sq. Feet	3,185	2,404	2,947	3,918
Bdrm · Bths · ½ Bths	4 · 2 · 1	4 · 2	4 · 3	5 · 4
Total Room #	10	9	9	11
Garage (Style/Stalls)	None	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	0.2 acres	0.25 acres	0.17 acres	0.2 acres
Other	Porch	Porch	Porch	Porch
Net Adjustment	--	+\$25,930	+\$2,640	-\$41,490
Adjusted Price	--	\$320,930	\$317,640	\$303,510

* 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** Comparable: Lot within 20% variance, Age within 10 years, Similar Bedrooms, Condition, Quality, Full Baths, Smaller GLA, Fewer Half Baths +23k GLA,+2k HB,\$25930
- Sold 2** Comparable: Age within 10 years, Lot within 20% variance, Similar Quality, Condition, Bedrooms, More Full Baths, Smaller GLA, Fewer Half Baths +7k GLA,+2k HB,-7k FB,\$2640
- Sold 3** Comparable: Age within 10 years, Lot within 20% variance, Similar Condition, Quality, Larger GLA, More Bedrooms, Full Baths, Fewer Half Baths -21k GLA,+2k HB,-14k FB,-8k BED,\$-41490

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				Sold last 11/16/2021 for \$297,000.			
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
--	--	--	--	Sold	11/16/2021	\$297,000	Tax Records

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$333,900	\$333,900
Sales Price	\$318,000	\$318,000
30 Day Price	\$292,560	--
Comments Regarding Pricing Strategy		
<p>The value as of today is \$318000, with typical marketing time at 45 days. The subject property is located in a neighborhood with easy access to the highway. Most yards and home exteriors appear to be in good order with only minor maintenance neglect. The area has above average market demand. The neighborhood has a shortage of homes on the market as there are more homes which have sold than listed in the past 6 months. Naturally, this shortage has enabled prices to rise and this trend is expected to continue over the next 6 months. The subject was strategically priced mid-market because all homes were from the same/similar subdivisions, and were of similar GLA, age, style, and lot utility. No extraordinary characteristics were noted to price low or high. Values are based on most recently closed sales similar to subject and currently listed properties in direct competition with subject property. GLA criteria was expanded due to having few similar comparables in the area that were within 20% variance of the subject property. Year built criteria was expanded due to having few similar comparables in the area that were within 10 years of the subject property. Due to limited comparables it is necessary to include those properties that may exceed the lot size variance. The comps however are valuable and bracket the subject well in terms of distance, condition, size and age. Style criteria was expanded due to the area having an evenly mixed assortment of home styles. It was necessary to expand proximity to obtain similar comps and to bracket subject allowable price threshold based on the current market trend.</p>		

Clear Capital Quality Assurance Comments Addendum

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

Subject Photos



Front



Address Verification



Side



Side



Street



Street

Listing Photos

L1 22014 Canyonwood Park Lane
Richmond, TX 77469



Front

L2 1514 COYOTE HILLS Lane
Richmond, TX 77469



Front

L3 1914 Amber Trail Lane
Richmond, TX 77469



Front

Sales Photos

S1 2106 Banfield Court
Richmond, TX 77469



Front

S2 21943 Canyonwood Park Lane
Richmond, TX 77469



Front

S3 2003 Autumn Field Lane
Richmond, TX 77469



Front

ClearMaps Addendum

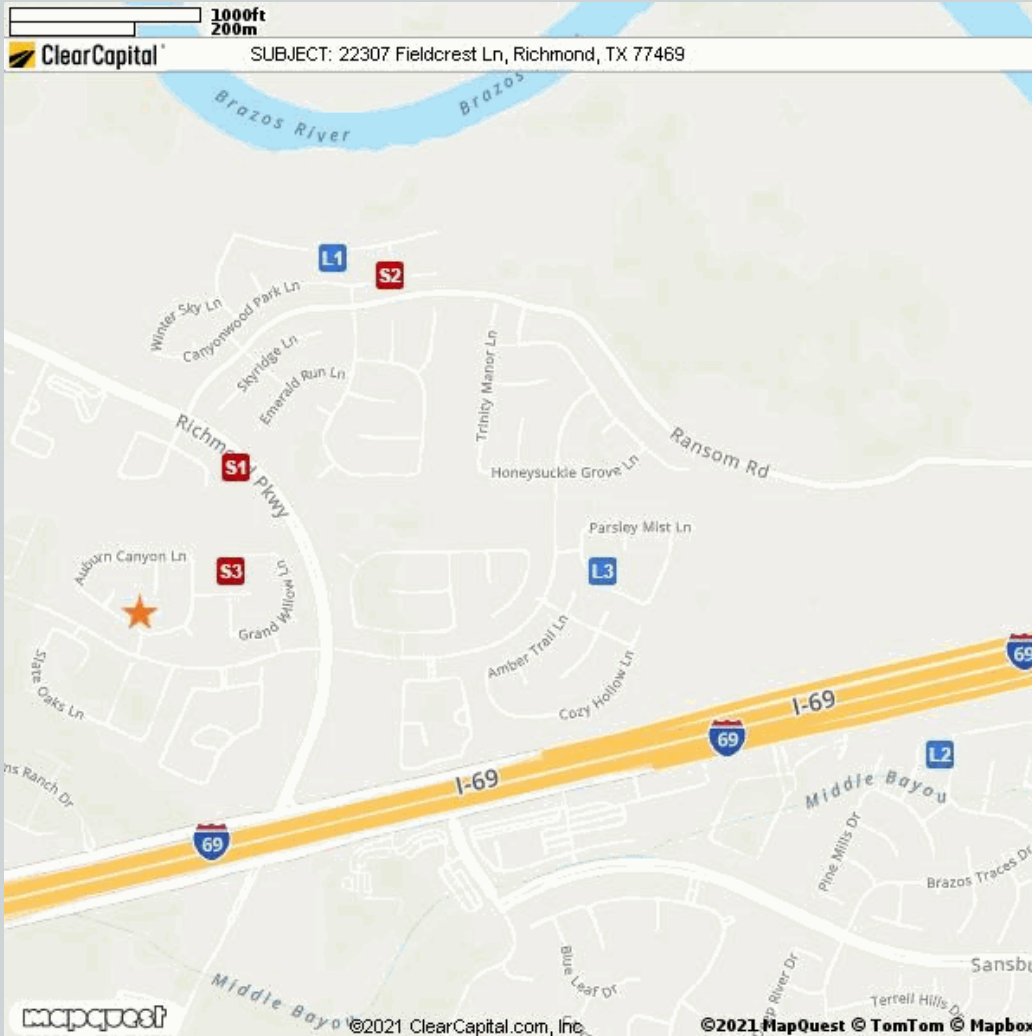
Address ★ 22307 Fieldcrest Lane, Richmond, TEXAS 77469

Loan Number 46934

Suggested List \$333,900

Suggested Repaired \$333,900

Sale \$318,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	22307 Fieldcrest Lane, Richmond, Texas 77469	--	Parcel Match
L1 Listing 1	22014 Canyonwood Park Lane, Richmond, TX 77469	0.62 Miles ¹	Parcel Match
L2 Listing 2	1514 Coyote Hills Lane, Richmond, TX 77469	1.22 Miles ¹	Parcel Match
L3 Listing 3	1914 Amber Trail Lane, Richmond, TX 77469	0.70 Miles ¹	Parcel Match
S1 Sold 1	2106 Banfield Court, Richmond, TX 77469	0.28 Miles ¹	Parcel Match
S2 Sold 2	21943 Canyonwood Park Lane, Richmond, TX 77469	0.64 Miles ¹	Parcel Match
S3 Sold 3	2003 Autumn Field Lane, Richmond, TX 77469	0.16 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.

*** Please Note: This is a RUSH assignment. Do not accept if you cannot meet the current due date and time. Please reference the set terms and contact Clear Capital at 530.582.5011 if you require any changes. Thanks! ***

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

Report Instructions - cont.

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.

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	Gary Hartwell	Company/Brokerage	Carrington
License No	462174	Address	21622 Live Oaks Spring Dr. Katy TX 77450
License Expiration	09/30/2023	License State	TX
Phone	8326553600	Email	hartwell@mlsdot.com
Broker Distance to Subject	13.75 miles	Date Signed	11/18/2021

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.