

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	5945 Fox Hill Lane, Dallas, TEXAS 75232	Order ID	9540340	Property ID	35812887
Inspection Date	08/12/2024	Date of Report	08/13/2024		
Loan Number	48093	APN	00000648613000000		
Borrower Name	Champery Real Estate 2015 LLC	County	Dallas		

Tracking IDs					
Order Tracking ID	8.9_AtlasAgedBPO	Tracking ID 1	8.9_AtlasAgedBPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	CHAMPERY REAL ESTATE 2015 LLC	Condition Comments The subject property appear to be in average condition for the subject's neighborhood properties, with updates.
R. E. Taxes	\$5,607	
Assessed Value	\$244,320	
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

Location Type	Suburban	Neighborhood Comments The subject neighborhood properties are maintained and are similar in age, style and amenities but have been updated. The subject neighborhood is in close proximity to schools, local merchants and freeway. Supply and demand is in balance, market values have increased, days on the market have decreased and the REO market has declined.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$210,000 High: \$499,000	
Market for this type of property	Remained Stable for the past 6 months.	
Normal Marketing Days	<180	

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	5945 Fox Hill Lane	6443 Rock Canyon Trl	330 Town Creek	714 Glen Oaks Blvd
City, State	Dallas, TEXAS	Dallas, TX	Dallas, TX	Dallas, TX
Zip Code	75232	75232	75232	75232
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.28 ¹	0.81 ¹	0.36 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$319,900	\$329,000	\$499,000
List Price \$	--	\$319,900	\$329,000	\$499,000
Original List Date		07/03/2024	01/04/2024	07/17/2024
DOM · Cumulative DOM	-- · --	40 · 41	221 · 222	26 · 27
Age (# of years)	50	55	58	60
Condition	Average	Average	Average	Good
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	11	1	1
Living Sq. Feet	1,736	1,774	1,814	2,466
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 3
Total Room #	8	8	8	8
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	0.27 acres	0.21 acres	0.24 acres	0.48 acres
Other	--	--	--	--

* Listing 1 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** Completely renovated property tucked into beautiful mature neighborhood. The seller has put in all new flooring, fresh neutral paint inside and out, new hardware, new light fixtures, all new kitchen with granite counters, new SS appliances, new plumbing fixtures, new roof, new HVAC, and SO MUCH MORE! This home feel new while keeping some original character.
- Listing 2** Welcome to your charming oasis on Town Creek Drive, Dallas! This delightful ranch-style home offers an inviting ambiance and spacious layout with 3 cozy bedrooms, 2 bathrooms, and two versatile living rooms. The kitchen features elegant wood and ceramic tile flooring, complementing the classic brick exterior. Enjoy your morning coffee in the serene backyard or host weekend barbecues in this peaceful neighborhood. Located just moments away from local amenities, shopping, and dining, this home provides the perfect blend of tranquility and convenience. Don't miss this opportunity to own a piece of serenity in the bustling city of Dallas. Schedule a tour today and envision the possibilities this charming ranch-style home has to offer!
- Listing 3** Superior in gla and bathroom count. Step into your Mid-Century Modern dream home. This charmer captivates passersby's with clean sleek lines adorned with cedar accents. Greeted by fresh paint, bright wood-like floors sprawling throughout the home, this multi-level open-concept home is ready for entertaining. Traditional elements such as an abundance of natural light and soaring vaulted ceilings are in harmony with modern elements like the glass and steel railings, waterfall island and stainless steel appliances. The oversize greenspaces are ready for you to make memories by dining outside or adding a pool. Retreat and relax in one of the three large bedrooms, each with spacious closets and access to exceptional spa-like bathrooms. Get ready to call 714 Glen Oaks home.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	5945 Fox Hill Lane	723 Town Creek Dr	915 Brook Valley Ln	1530 Russell Glen Ln
City, State	Dallas, TEXAS	Dallas, TX	Dallas, TX	Dallas, TX
Zip Code	75232	75232	75232	75232
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.70 ¹	0.61 ¹	0.49 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$430,000	\$319,999	\$249,500
List Price \$	--	\$410,000	\$294,999	\$249,500
Sale Price \$	--	\$405,000	\$275,000	\$247,250
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	08/17/2023	09/12/2023	08/30/2023
DOM · Cumulative DOM	-- · --	70 · 70	70 · 70	33 · 33
Age (# of years)	50	69	65	56
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	1,736	2,180	2,219	2,128
Bdrm · Bths · ½ Bths	3 · 2	4 · 3	4 · 2	4 · 2 · 1
Total Room #	8	9	9	9
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	0.27 acres	0.31 acres	0.35 acres	0.31 acres
Other	--	--	--	--
Net Adjustment	--	-\$5,552	-\$4,864	-\$4,636
Adjusted Price	--	\$399,448	\$270,136	\$242,614

* 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** Superior in gla, bedroom and bathroom count. Don't miss your chance to own this beautifully and meticulously maintained, Mid-Century, ranch-style home! Situated on nearly a 3rd of an acre and located in the mature and majestic Glen Oaks subdivision. Offering 4 Bedrooms, 3 full Baths, huge open Living area, beautiful trees, lush backyard and so much more! As you enter, you'll appreciate the abundance of natural light. The pictures say it all. This is a home you will be proud to own. And one that will confirm on viewing that this is the Home of your Dreams.
- Sold 2** Superior in gla and bedroom count. Description:You Must see this home. It offers plenty of Potential in an established tranquil neighborhood in Dallas! This home has 4 bedrooms, 2 full bath with a huge backyard. Great floor plan with a spacious open living area, and spacious dinning which makes it great for entertaining guests. Open kitchen with plenty of cabinet space. Huge backyard with beautiful trees which is great for those family gatherings, barbecues and planting that beautiful garden that you have been wanting to start. Home needs updating and is priced for that. Sellers will not make any repairs. Minutes away from Downtown Dallas and Bishop Art District. Easy access to Highway 35 & 67. Seller does not have a survey so buyer will be responsible for purchasing their own survey.
- Sold 3** Superior in gla, bedroom and bathroom count. Amazing 4 bedroom 2.5 bath with 2 living and 2 dining areas in a great neighborhood. Home needs TLC to be brought back to it's glory days. 4th bedroom could be ideal for office. Perfect property for a family wanting to build their own equity and make this property their own... Beautiful and well established neighborhood with mature trees. Bring your creativity! Garage conversion can be reversed for family wanting 2 car garage. Property is vacant. Buyer and buyer's agent to verify all information and measurements.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				None available.			
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	\$290,000	\$290,000
Sales Price	\$285,000	\$285,000
30 Day Price	\$280,000	--
Comments Regarding Pricing Strategy		
<p>Comparable sales are not available to bracket the subject property gla and bedroom count. Due to the the lack of sufficient comparable sales within 3 months of the subject property. it was necessary to relax the criteria and extend the distants in order to obtain sufficient comps. The subject property estimated market value is based on adjusted net comparable sales in the subject market area.</p>		

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



Front



Address Verification



Street

Listing Photos

L1 6443 Rock Canyon Trl
Dallas, TX 75232



Front

L2 330 Town Creek
Dallas, TX 75232



Front

L3 714 Glen Oaks Blvd
Dallas, TX 75232



Front

Sales Photos

S1 723 Town Creek Dr
Dallas, TX 75232



Front

S2 915 Brook Valley Ln
Dallas, TX 75232



Front

S3 1530 Russell Glen Ln
Dallas, TX 75232



Front

ClearMaps Addendum

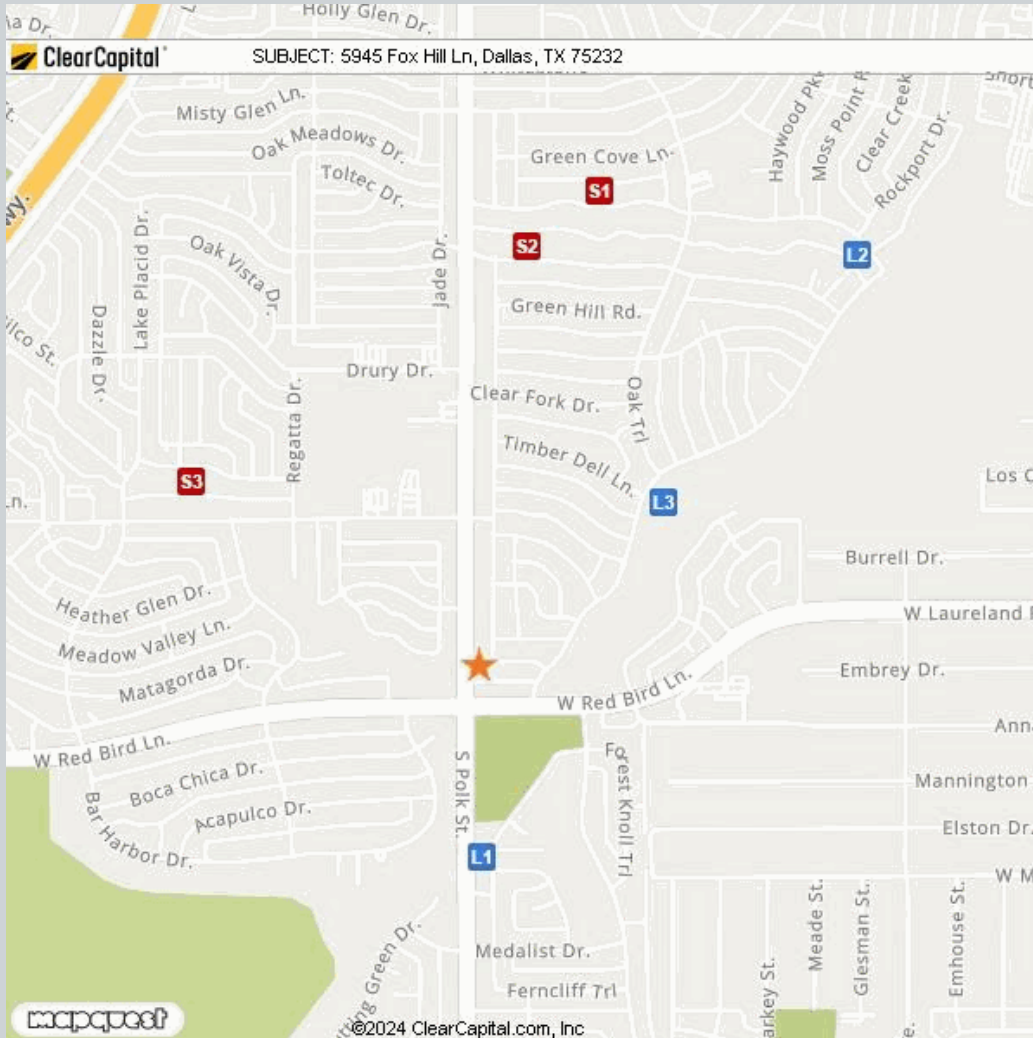
Address ★ 5945 Fox Hill Lane, Dallas, TEXAS 75232

Loan Number 48093

Suggested List \$290,000

Suggested Repaired \$290,000

Sale \$285,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	5945 Fox Hill Lane, Dallas, Texas 75232	--	Parcel Match
L1 Listing 1	6443 Rock Canyon Trl, Dallas, TX 75232	0.28 Miles ¹	Parcel Match
L2 Listing 2	330 Town Creek, Dallas, TX 75232	0.81 Miles ¹	Parcel Match
L3 Listing 3	714 Glen Oaks Blvd, Dallas, TX 75232	0.36 Miles ¹	Parcel Match
S1 Sold 1	723 Town Creek Dr, Dallas, TX 75232	0.70 Miles ¹	Parcel Match
S2 Sold 2	915 Brook Valley Ln, Dallas, TX 75232	0.61 Miles ¹	Parcel Match
S3 Sold 3	1530 Russell Glen Ln, Dallas, TX 75232	0.49 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: 07/29/2024

Purpose:

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

Comparable Requirements:

If any of the following comparable criteria cannot be met, the commentary is required as to why you expanded your search, and what the effect on price will be.

1. Use comps from the same neighborhood, block or subdivision.
2. Use REO comparables only if the market is driven by REOs and they are comparable in characteristics and condition.
3. Use comps that have closed in the past 3 months to show the current market conditions. In rapidly changing markets, active listing comps should be given equal or greater weight than sold comps in your analysis.

Property Condition Definitions:

1. Poor: Uninhabitable or severely damaged from fire, flood, vandalism or mold
2. Fair: Repairs needed, may not be eligible for all forms of financing, below the neighborhood average
3. Average: Minor cosmetic or no repairs needed; typical for the neighborhood, move-in ready but no significant updates or renovations
4. Good: Above average, move in ready, no repairs necessary and has recent and significant updates and/or renovations (or, for customers that do not provide for 'Average', any move-in ready property)
5. Excellent: Newer construction (1-5 years) or high end luxury

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, factual detail to help our mutual customer gain a complete understanding of the subject's neighborhood such as substantiated distance to amenities, parks, schools, commercial or industrial influences, REO activity, traffic, 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.
10. No part of your analysis or reporting may be based on the race, color, religion, sex, actual or perceived sexual orientation, actual or perceived gender identity, age, actual or perceived marital status, disability, familial status, national origin of either the prospective owners or occupants of the subject property, present owners or occupants of the property, or present owners or occupants of the properties in the vicinity of the subject property, or on any other basis prohibited by federal, state or local law.
11. When commenting on the subject property or comp selections, refrain from the use of unsupported or subjective terms to assess or rate, such as, but not limited to, "high," "low," "good," "bad," "fair," "poor," "strong," "weak," "rapid," "slow," "fast" or "average" without providing a foundation for analysis and contextual information. It is inappropriate to add language that could indicate unconscious bias, including but not limited to: "pride of ownership," "crime-ridden area," "desirable neighborhood or location" or "undesirable neighborhood or location"

Undue Influence Concerns

Please contact uiprotider@clearcapital.com for any Undue Influence concerns.

Independence Hotline

Please notify Clear Capital of any independence concerns by calling (530) 550-2138

Report Instructions - cont.

Terms of Use, Code of Conduct and Professional Discretion:

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.

If you accept and perform this assignment, you do so in accordance with the Clear Capital Vendor Agreement Terms of Use and Code of Conduct to which you agreed.

All interactions with consumers (borrowers, homeowners, POCs, etc.) must be performed in a professional manner. Should you observe any concerning or suspicious activity while you engage with a consumer whether onsite or otherwise, please contact Clear Capital immediately. Please refrain from discussing anything related to the observation with the consumer directly. This includes suspected elder abuse, elder financial abuse, vulnerable adults, fraud, forgery or any violations of local, state or federal laws.

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	Joyce Jones	Company/Brokerage	Mr.
License No	424510	Address	3063 Claremont Grand Prairie TX 75052
License Expiration	10/31/2025	License State	TX
Phone	2149088586	Email	jmj0424510@gmail.com
Broker Distance to Subject	12.86 miles	Date Signed	08/13/2024

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.