# **APPRAISAL OF REAL PROPERTY**



# LOCATED AT

2445 Morning Dew Dr Little Elm, TX 75068 SUNSET POINTE PH 2 BLK 9 LOT 30

# FOR

Wedgewood Inc 2015 Manhattan Branch Blvd Suite 100 Redondo Beach, CA 90278

## **OPINION OF VALUE**

586,000

## AS OF

05/20/2022

### BY

Mary Cathryn Benefiel Clario Appraisal Network 1301 Salado Pass McKinney, TX 75072 (972) 469-5517 cathy.benefiel@clarioappraisal.com

## **USPAP ADDENDUM**

49690 File No. 32753080

		AI ADDLINDON	File No. 32753	3080
Ower Catamount Proper	ties 1018 LLC			
perty Address 2445 Morning Dew				
Little Elm	Сог	<sup>unty</sup> Denton	State TX Zip C	<sup>30de</sup> 75068
der Wedgewood Inc				
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This report was prepared under the fol	owing USPAP reporting option:			
Appraisal Report	This report was prepared in accor	dance with USPAP Standards Rule 2-2(a).		
Restricted Appraisal Report	This report was propared in accor	dance with USPAP Standards Rule 2-2(b).		
nestricted Appraisal Report	This report was prepared in accor	dance with OSPAP Standards hule 2-2(b).		
Reasonable Exposure Time				
My opinion of a reasonable exposure time for	r the subject property at the market value str	ated in this report is:	45 days.	
, , ,	, , , , , , , , , , , , , , , , , , , ,		45 days.	
Additional Certifications				
I certify that, to the best of my knowledge ar	d belief:			
✓ I have NOT performed consists as as	annraiser or in any other canacity, regarding	the property that is the subject of this report v	within the	
		and property macine mic subject of this report t	Tiumi uio	
three-year period immediately preceding	g acceptance of this assignment.			
☐ I HAVE performed services, as an appr	aiser or in another capacity, regarding the pr	operty that is the subject of this report within	the three-year	
	ice of this assignment. Those services are de		and and you.	
	· ·	escribed in the comments below.		
- The statements of fact contained in the	•			
- The reported analyses, opinions, and	onclusions are limited only by the repo	rted assumptions and limiting conditions	and are my personal, impartial, a	nd unbiased
professional analyses, opinions, and co	ıclusions.			
- Unless otherwise indicated, I have no	present or prospective interest in the pro	operty that is the subject of this report an	d no personal interest with respe-	ct to the parties
involved.				
- I have no bias with respect to the pro-	perty that is the subject of this report or	the parties involved with this assignmen	t.	
	as not contingent upon developing or re			
		development or reporting of a predetermin	ned value or direction in value that	t favore the cause of
	•	or the occurrence of a subsequent event	•	
		been prepared, in conformity with the Un	itorm Standards of Professional A	ppraisal Practice that
were in effect at the time this report was	prepared.			
- Unless otherwise indicated, I have ma	de a personal inspection of the property	that is the subject of this report.		
- Unless otherwise indicated, no one pr	ovided significant real property appraisa	I assistance to the person(s) signing this	certification (if there are exceptio	ns, the name of each
individual providing significant real prop	erty appraisal assistance is stated elsew	here in this report).		
Additional Comments				
The purpose of this appraisal is	to provide an opinion of market	t value as of the effective date fo	r use in a mortgage transa	ction.
The Scope of Work for this app	raisal is defined per the scope of	of work statement included on Pa	age 4 of the 2055 Form use	ed for this
report.			-3	
report.				
		subject, has viewed all the com		
and has gathered information fo	r the subject, the market area,	and the comparable sales from a	available public sources an	d MLS
services.				
The appraisal is prepared for th	e sole and exclusive use of the	appraiser's client to assist with t	he mortgage lending decisi	ion. No third
		ssed written consent of the appr		
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The digital eignetures in this re-	ort are duplicates of the origina	Laignatura(a) and have not been	altered or shanged in any	14/01/
	•	I signature(s) and have not beer		way.
All photos in this report were ta	ten by the appraiser unless spe	cifically noted on the photo page	S.	
The appraiser possesses the ki	owledge and experience to cor	nplete this report in conformity w	ith the competency provision	on of USPAP.I
performed this appraisal in acc	ordance with the requirements of	of Title XI § 323.4 Minimum appra	aisal standards of the Finar	ncial Institution
Reform, Recovery <mark>and Softerer</mark>	uest <sub>r</sub> Actriof 1989, (12 UsSriΩເວລີ	<mark>ស្វាភ្មា</mark> ្ស seq.), and any implementir	ng regulations.	
PPRAISER:	a 1'A	SUPERVISORY APPRAIS	SER: (only if required)	
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און וענט (וימדל)	M (V) and Led V			
gnature:	J. Sarapa	Signature:		
me: Mary Cathryn Benefiel	1	Name:		
te Signed: 05/20/2022	Ψ	Date Signed:		
00/20/2022		State Certification #:		
1000000				
State License #:		or State License #:		
ate: TX		State:		
piration Date of Certification or License:	03/31/2024	Expiration Date of Certification or	License:	
fective Date of Appraisal: 05/20/202	22	Supervisory Appraiser Inspection	of Subject Property:	- 1'0

Did Not

Exterior-only from Street

# **Exterior-Only Inspection Residential Appraisal Report**

49690 File # 32753080

The purpo	ose	of this summ	ary appraisar rope	rt is to pr	ovide the lende	er/client with an	acc	curate, and adequate	ely supp	ported,	opinion of the	ne mari	ket value	of the	subject property.
Property Ad	ddress	2445	Morning Dew D	)r				City Little Elm				State	TX	Zip Code	75068
Borrower	Ca		operties 1018		Owne	er of Public Record		Shannon C &	Ronal	ld W S	Stout	County	Dento	nn .	
Legal Descr			ET POINTE P		LOT 30						<u> </u>		20		
Assessor's	Parcel	-	64010	II Z BLICO	201.00			Tax Year 2021				R.E. Ta	xes\$ 7	7,079	
Neighborho	ood Na		set Pointe						19124			Census	_	201.32	
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Lender/Clier		Wedgew						<sup>ibe)</sup> Servicing anhattan Branch				odo D	oooh C	A 00270	
			rood inc ered for sale or has it be	en offered for sal		2010			DIVU	Suite	100, Redoi	IUO D		Yes <b>X</b> 1	Nn
			price(s), and date(s).			•				a at ha	a nat haan	offoro			
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performed.	" L	_ did flot allaly20	the contract for Sale it	i tilo subject purt	onaso dansacdon. L	Explain the results of	uio aii	alysis of the contract for t	Jaio Oi Wi	ily tile all	iaiyoio wao iiut				
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			d Characteristics					ousing Trends				Unit Hou			nt Land Use %
Location	$\Box$		Suburban	Rural	Property Values	Increasin		Stable		clining	PRICE		AGE	One-Unit	80 %
Built-Up		Over 75%	25-75%	Under 25%	Demand/Supply	Shortage		In Balance		er Supply	, ,		(yrs)	2-4 Unit	%
Growth		Rapid	Stable	Slow	Marketing Time	Under 3 r	mths	3-6 mths	Ove	er 6 mths	250	Low	0	Multi-Family	
Neighborho	ood Bo	undaries	Bounded on	the North	and West by	y Woodlake I	Park	way, East by 42	23, an	d	900	High	20	Commercial	10 %
South b	by E	ldorado.									550	Pred.	12	Other	10 %
Neighborho			The subject	is located	on the north	east side of t	he c	city of Little Elm	with e	easy a	access to ma	ajor th	oroughf	ares,	
educati	iona	I facilities.	•					Other" in the Pre							loping
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Dimensions	s 6	SE V 120 V	50 X 13 X 120		Are	ea 7644 sf		Shap	e M.	actly E	Postonaulor		View NI-	Res;	
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-	•		ct property as improved								<b>X</b> Yes □	□ No	If No, descr	ihe o	
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Freddie Mac Form 2055 March 2005

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<sup>-</sup>orm 2055 March 2005

May Cathyn Benfal

There are 3 comparable	properties currently of	offered for sale in t	he subject neighborhoo	d ranging in	price	from \$ 475,000		to \$ 610	0,000
There are 73 comparable	sales in the subject	neighborhood within t	he past twelve months			ice from \$ 290.50	10		366,000
FEATURE	SUBJECT		LE SALE # 1			LE SALE # 2	1		LE SALE # 3
							0004 D		
2 i lo Morning Do		2636 Frances Lr		2457 Daw				Ranchview	
Little Elm, TX 750	068	Little Elm, TX 75	068	Little Elm,		068	1	lm, TX 75	068
Proximity to Subject		0.35 miles NE	T.	0.07 miles	E		0.21 mi	iles N	Ι.
Sale Price	\$		\$ 585,000			\$ 600,000			\$ 595,000
Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 240.84 sq.ft.		\$ 194.6	8 sq.ft.		\$ 22	21.52 sq.ft.	
Data Source(s)		NTREIS #20025	370;DOM 4	NTREIS #	20027	961;DOM 5	NTREIS	S #20005	481;DOM 5
Verification Source(s)		NotYetRecorded				l/FairTexasTitle			/CommNatlTitle
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+ (-) \$ Adjustment	DESCRIPT		+(-) \$ Adjustment		CRIPTION	+ (-) \$ Adjustment
Sales or Financing		ArmLth	.,,	ArmLth		.,	ArmLth	,	.,,
Concessions									
Date of Sale/Time		?;2000		Conv;616			Conv;0		
		s05/22;c04/22	0	s05/22;c04	4/22	0	s03/22;		+29,751
Location	N;Res;	N;Res;		N;Res;			N;Res;		
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple	e		Fee Sir	mple	
Site	7644 sf	6098 sf	0	9698 sf		-2,054	6098 sf	f	0
View	N;Res;	N;Res;		N;Res;			N;Res;		
Design (Style)	DT2;Trdtnl	DT2;Trdtnl		DT2;Trdtn	ı		DT2;Tr		
Quality of Construction	Q4	Q4		Q4			Q4		
Actual Age	18	8	-20,000				8		20.000
Condition			-20,000			-			-20,000
	C3	C3	1	C3	Τ.	-	C3		
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms.	Baths			drms. Baths	
Room Count	9 4 3.0	8 3 2.1	+5,000	8 3	3.0	0	8	3 2.1	+5,000
Gross Living Area	2,644 sq.ft.	2,429 sq.ft.	+6,020	3,08	2 sq.ft.	-12,264	2	,686 sq.ft.	0
Basement & Finished	0sf	0sf	.,	0sf		,	0sf		
Rooms Below Grade				331			331		
Functional Utility	Average	Avarage		A., a		+	A		
•	Average	Average		Average		-	Averag	le	
Heating/Cooling	FA/CA	FA/CA		FA/CA			FA/CA		
Energy Efficient Items	Zoned	Zoned		Zoned			Zoned		
Garage/Carport	3ga3dw	2ga2dw	+10,000	3ga3dw			2ga2dv	v	+10,000
Porch/Patio/Deck	CvFrt/Pat	CvFrt/Pat		CvFrt/Pat			CvFrt/F		
FP/Fence	1FP/Fence	1FP/Fence		1FP/Fence	9		1FP/Fe		
Pool	None	None	1	None	-		None		
1 001	INUITE	INOTIC		INOHE			NOTIC		
Net Adjustment (Total)		<b>M</b> +	\$ 1,020	<u> </u>		\$ 1/1 219			¢
Net Adjustment (Total)			\$ 1,020		<b>X</b> -	5 -14,318			\$ 24,751
Adjusted Sale Price of Comparables		Net Adj. 0.2 % Gross Adj. 7.0 %	\$ 586,020	Net Adj.	2.4 <sup>%</sup> 2.4 <sup>%</sup>	\$ 585,682	Net Adj.	4.2 <sup>%</sup> 10.9 <sup>%</sup>	\$ 619.751
I Aid I did not recearch the	sale or transfer history of the	subject property and compa				, , , , , , ,			§ 619,751
	ot reveal any prior sales or t	ransfers of the subject prope	rty for the three years prior to	the effective date	of this ap	praisal.			
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Freddie Mac Form 2055 March 2005

UAD Version 9/2011

Page 2 of 6

<sup>-</sup>orm 2055 March 2005

May Cartyn Brufil

# **Exterior-Only Inspection Residential Appraisal Report**

49690 File # 32753080

FEATURE	SUBJECT	COMPARAE	BLE SALE # 4	COMPAR	ABLE SALE # 5	COMPARABL	E SALE # 6
Address 2445 Morning De		2445 Dawn Mist					
Little Elm, TX 750	068	Little Elm, TX 75	5068				
Proximity to Subject		0.06 miles NE	_				
	\$		\$ 470,000		\$		\$
Sale Price/Gross Liv. Area	\$ sq.f	t. \$ 153.59 sq.ff		\$ 50	.ft.	\$ sq.ft.	
Data Source(s)		NTREIS #14667					
Verification Source(s)		Realist/Doc #22					
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
Sales or Financing		ArmLth					
Concessions		Conv;3500					
Date of Sale/Time		s12/21;c11/21	+67,696				
Location	N;Res;	N;Res;	+07,090				
Leasehold/Fee Simple	Fee Simple	Fee Simple					
	7644 sf		0				
View		9197 sf	0				
Design (Style)	N;Res;	N;Res;					
Ouality of Construction	DT2;Trdtnl	DT2;Trdtnl					
Site View Design (Style) Quality of Construction Actual Age Condition Above Grade Room Count	Q4	Q4					
Actual Age	18	18					
Condition	C3	C3					
Above Grade	Total Bdrms. Baths			Total Bdrms. Bath	IS	Total Bdrms. Baths	
Room Count	9 4 3.0		+5,000				
GIUSS LIVING AIRA	2,644 sq.f	-,,,,,,	-11,648	sq	.TL	sq.ft.	
Basement & Finished	0sf	0sf					
Rooms Below Grade							
Functional Utility	Average	Average					
Heating/Cooling	FA/CA	FA/CA					
Energy Efficient Items	Zoned	Zoned					
Garage/Carport	3ga3dw	3ga3dw					
Porch/Patio/Deck	CvFrt/Pat	CvFrt/Pat					
FP/Fence	1FP/Fence	1FP/Fence					
Pool	None	None					
		1					
Net Adjustment (Total)		<b>X</b> +	\$ 61,048	П+ П-	\$	П+ П-	\$
Adjusted Sale Price		Net Adj. 13.0 %	01,040		%	Net Adj. %	
of Comparables		Gross Adj. 17.9 %	\$ 531,048		% \$	Gross Adj. %	\$
Report the results of the research and anal	lysis of the prior sale or tra			(report additional prior sa		, <sub>j</sub> . /v	Ι.
		SUBJECT	COMPARABLE SAL		· · · · · · · · · · · · · · · · · · ·	5 COMPAI	RABLE SALE # 6
IIEM	1		1	4		J   55.VII / II	0
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Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer history of Analysis/Comments	05/20/2022		\$0 Realist/NTREIS/P	PubRec Rea	alist/NTREIS/PubRe	Realist/NT	REIS/PubRec
Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer history of	05/20/2022		\$0 Realist/NTREIS/P	PubRec Rea	alist/NTREIS/PubRe	Realist/NT	REIS/PubRec
Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer history of Analysis/Comments	05/20/2022		\$0 Realist/NTREIS/P	PubRec Rea	alist/NTREIS/PubRe	Realist/NT	REIS/PubRec

Freddie Mac Form 2055 March 2005 UAD Version 9/2011

Fannie Mae Form 2055 March 2005

AMC # TX2000100, Fee - N/A, Field Staff Appraiser				
The appraiser signing this report is a staff appraiser and is paid hourly opp	osed to being paid on a pe	er assignmen	t basis.	
COST APPROACH TO VALUE	(not required by Fannie Mae)			
COST APPROACH TO VALUE Provide adequate information for the lender/client to replicate the below cost figures and calculations.	(not required by Fannie Mae)			
		te value is ba	sed on a review o	f sales of similar
Provide adequate information for the lender/client to replicate the below cost figures and calculations.	Si	te value is ba	sed on a review o	f sales of similar
Provide adequate information for the lender/client to replicate the below cost figures and calculations.  Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value)	Si	te value is ba	sed on a review o	f sales of similar
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Provide adequate information for the lender/client to replicate the below cost figures and calculations.  Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value)  sites in the market area, assessor's data, and discussion with area Real Estimated in the market area, assessor's data, and discussion with area Real Estimated  ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW  Source of cost data  Quality rating from cost service Effective date of cost data  Comments on Cost Approach (gross living area calculations, depreciation, etc.)  Estimated Remaining Economic Life (HUD and VA only)  52 Years  INCOME APPROACH TO VALUE  Estimated Monthly Market Rent \$ X Gross Rent Multiplier  Summary of Income Approach (including support for market rent and GRM)  PROJECT INFORMATION  Is the developer/builder in control of the Homeowners' Association (HOA)?  Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject propert Legal Name of Project  Total number of phases Total number of units for sale  Was the project created by the conversion of existing building(s) into a PUD?  Yes  Does the project contain any multi-dwelling units?  Yes No Data Source(s)	Sistate professionals.  OPINION OF SITE VALUE  DWELLING  Garage/Carport  Total Estimate of Cost-New  Less Physical  Depreciation  Depreciated Cost of Improvements  "As-is" Value of Site Improvements  INDICATED VALUE BY COST APPROACH  E (not required by Fannie Mae)  = \$  FOR PUDS (if applicable)  No Unit type(s) Detacher  y is an attached dwelling unit.  Total number of units sold  Data source(s)  No If Yes, date of conversion	Sq.Pt. @ \$ Sq.Pt. @ \$ Sq.Pt. @ \$ Functional	External	=\$ 90,000 =\$ =\$ =\$ =\$ =\$ =\$ =\$( _=\$ _=\$
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Provide adequate information for the lender/client to replicate the below cost figures and calculations.  Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value)  sites in the market area, assessor's data, and discussion with area Real Estimated in the market area, assessor's data, and discussion with area Real Estimated in the market area, assessor's data, and discussion with area Real Estimated in the market area, assessor's data, and discussion with area Real Estimated in the market area, assessor's data, and discussion with area Real Estimated in the market area, assessor's data, and discussion with area Real Estimated in the market area, assessor's data, and discussion with area Real Estimated in the market area according to the fifth of the first area according to the fifth of the first area according to the fifth of the first area according to the	Sistate professionals.  OPINION OF SITE VALUE  DWELLING  Garage/Carport  Total Estimate of Cost-New  Less Physical  Depreciation  Depreciated Cost of Improvements  "As-is" Value of Site Improvements  INDICATED VALUE BY COST APPROACH  E (not required by Fannie Mae)  = \$  FOR PUDs (if applicable)  No Unit type(s) Detached is an attached dwelling unit.  Total number of units sold  Data source(s)  No If Yes, date of conversion  If No, describe the status of completion.	Sq.Pt. @ \$ Sq.Pt. @ \$ Sq.Pt. @ \$ Functional	External	=\$ 90,000 =\$ =\$ =\$ =\$ =\$ =\$ =\$( _=\$ _=\$
Provide adequate information for the lender/client to replicate the below cost figures and calculations.  Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value)  sites in the market area, assessor's data, and discussion with area Real Estimated in the market area, assessor's data, and discussion with area Real Estimated Remaining Economic Life (HUD and VA only)  Estimated Remaining Economic Life (HUD and VA only)  Estimated Remaining Economic Life (HUD and VA only)  52 Years  INCOME APPROACH TO VALUE  Estimated Monthly Market Rent \$ X Gross Rent Multiplier  Summary of Income Approach (including support for market rent and GRM)  PROJECT INFORMATION  Is the developer/builder in control of the Homeowners' Association (HOA)?  Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject propert Legal Name of Project  Total number of phases  Total number of units rented  Total number of units rented  Total number of units rented  Was the project created by the conversion of existing building(s) into a PUD?  Yes No  Does the project contain any multi-dwelling units?  Yes No  Data Source(s)  Are the units, common elements, and recreation facilities complete?	Sistate professionals.  OPINION OF SITE VALUE  DWELLING  Garage/Carport  Total Estimate of Cost-New  Less Physical  Depreciation  Depreciated Cost of Improvements  "As-is" Value of Site Improvements  INDICATED VALUE BY COST APPROACH  E (not required by Fannie Mae)  = \$  FOR PUDs (if applicable)  No Unit type(s) Detached is an attached dwelling unit.  Total number of units sold  Data source(s)  No If Yes, date of conversion  If No, describe the status of completion.	Sq.Pt. @ \$ Sq.Pt. @ \$ Sq.Pt. @ \$ Functional	External	=\$ 90,000 =\$ =\$ =\$ =\$ =\$ =\$ =\$( _=\$ _=\$

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May Catyr Binfil

This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended user, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a visual inspection of the exterior areas of the subject property from at least the street, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

The appraiser must be able to obtain adequate information about the physical characteristics (including, but not limited to, condition, room count, gross living area, etc.) of the subject property from the exterior-only inspection and reliable public and/or private sources to perform this appraisal. The appraiser should use the same type of data sources that he or she uses for comparable sales such as, but not limited to, multiple listing services, tax and assessment records, prior inspections, appraisal files, information provided by the property owner, etc.

INTENDED USE: The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: The intended user of this appraisal report is the lender/client.

DEFINITION OF MARKET VALUE:

The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions\* granted by anyone associated with the sale.

\*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: to the following assumptions and limiting conditions:

The appraiser's certification in this report is subject

- 1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
- 2. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
- 3. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
- 4. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist.

  Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
- 5. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

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APPRAISER'S CERTIFICATION:

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The Appraiser certifies and agrees that

- 1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
- 2. I performed a visual inspection of the exterior areas of the subject property from at least the street. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
- 3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal
  Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- 4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
- 5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
- 6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
- 7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
- 8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
- 9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
- 10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
- 11. I have knowledge and experience in appraising this type of property in this market area.
- 12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
- 13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
- 14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
- 15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
- 16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
- 17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the 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.
- 18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
- 19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.

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20. I identified the ordered and will	e lender/client in this appraisal report who i receive this appraisal report.	s the individual, organization, or agent for the organization that
secondary market agency, or instrume obtain the appraise report may be dis	rtgagee or its successors and assigns; participants; data collection or reporting entality of the United States; and any state er's or supervisory appraiser's (if applicable)	report to: the borrower; another lender at the request of the mortgage insurers; government sponsored enterprises; other services; professional appraisal organizations; any department, the District of Columbia, or other jurisdictions; without having to consent. Such consent must be obtained before this appraisal luding, but not limited to, the public through advertising, public
laws and regulation		raisal report by me or the lender/client may be subject to certain visions of the Uniform Standards of Professional Appraisal Practice
23. The borrower, insurers, government of any mortgage f	another lender at the request of the borror sponsored enterprises, and other secondary inance transaction that involves any one or	market participants may rely on this appraisal report as part
24. If this apprais defined in applicable appraisal report con valid as if a pa	e federal and/or state laws (excluding audio ntaining a copy or representation of my s	record" containing my "electronic signature," as those terms are and video recordings), or a facsimile transmission of this ignature, the appraisal report shall be as effective, enforceable and delivered containing my original hand written signature.
·	,	in this appraisal report may result in civil liability and/or onment or both under the provisions of Title 18, United States
SUPERVISORY APPRA	AISER'S CERTIFICATION: The Supervi	sory Appraiser certifies and agrees that:
1. I directly supervanalysis, opinions,	vised the appraiser for this appraisal assignme statements, conclusions, and the apprais	
2. I accept full re statements, conclus		report including, but not limited to, the appraiser's analysis, opinions,
• • • • • • • • • • • • • • • • • • • •	• • • • • • • • • • • • • • • • • • • •	sub-contractor or an employee of the supervisory appraiser (or the cceptable to perform this appraisal under the applicable state law.
promulgated by the	report complies with the Uniform Standards Appraisal Standards Board of The Appraisa pared.	of Professional Appraisal Practice that were adopted and I Foundation and that were in place at the time this appraisal
	e federal and/or state laws (excluding audio ntaining a copy or representation of my sig	5 /-
APPRAISER /		SUPERVISORY APPRAISER (ONLY IF REQUIRED)
$\mathcal{M}/\alpha$ .	u (Pathura) (Ka Jal)	
Signature // W	g control something	SignatureName
Name Mary Cathlyn Company Name C	Jario Appraisal Network	Company Name
Company Address	1301 Salado Pass	Company Address
	McKinney, TX 75072	
Telephone Number	(972) 469-5517	Telephone Number
	ny.benefiel@clarioappraisal.com	Email Address
Date of Signature and Rep		Date of Signature State Certification #
Effective Date of Appraisal State Certification #	00/20/2022	or State License #
or State License #	1360506	State
or Other (describe)	State #	Expiration Date of Certification or License
State TX		
Expiration Date of Certifica	tion or License <u>03/31/2024</u>	SUBJECT PROPERTY
ADDDESS OF DDODEDTY	ADDDAIGED	Did not inspect exterior of subject property
ADDRESS OF PROPERTY  2445 Morning Dew D		Did inspect exterior of subject property from street
Little Elm, TX 75068	1	Date of Inspection
APPRAISED VALUE OF SU	IBJECT PROPERTY \$ 586,000	
LENDER/CLIENT		COMPARABLE SALES
Name Clear Capital		Did not inspect exterior of comparable sales from street
	/edgewood Inc	Did inspect exterior of comparable sales from street
Company Address	2015 Manhattan Branch Blvd Suite 100,	Date of Inspection
Free all Andrews	Redondo Beach, CA 90278	
Email Address		

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May Cathyr Binfel

49690 File No. 32753080

#### UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Condition Ratings and Definitions

C1

The improvements have been recently constructed and have not been previously occupied. The entire structure and all components are new and the dwelling features no physical depreciation.

Note: Newly constructed improvements that feature recycled or previously used materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100 percent new foundation and the recycled materials and the recycled components have been rehabilitated/remanufactured into like-new condition. Improvements that have not been previously occupied are not considered "new" if they have any significant physical depreciation (that is, newly constructed dwellings that have been vacant for an extended period of time without adequate maintenance or upkeep).

C2

The improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finishes have been updated and/or replaced with components that meet current standards. Dwellings in this category are either almost new or have been recently completely renovated and are similar in condition to new construction.

Note: The improvements represent a relatively new property that is well maintained with no deferred maintenance and little or no physical depreciation, or an older property that has been recently completely renovated.

C3

The improvements are well maintained and feature limited physical depreciation due to normal wear and tear. Some components, but not every major building component, may be updated or recently rehabilitated. The structure has been well maintained.

Note: The improvement is in its first-cycle of replacing short-lived building components (appliances, floor coverings, HVAC, etc.) and is being well maintained. Its estimated effective age is less than its actual age. It also may reflect a property in which the majority of short-lived building components have been replaced but not to the level of a complete renovation.

C4

The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.

Note: The estimated effective age may be close to or equal to its actual age. It reflects a property in which some of the short-lived building components have been replaced, and some short-lived building components are at or near the end of their physical life expectancy; however, they still function adequately. Most minor repairs have been addressed on an ongoing basis resulting in an adequately maintained property.

C5

The improvements feature obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation, or updating. The functional utility and overall livability is somewhat diminished due to condition, but the dwelling remains useable and functional as a residence.

Note: Some significant repairs are needed to the improvements due to the lack of adequate maintenance. It reflects a property in which many of its short-lived building components are at the end of or have exceeded their physical life expectancy but remain functional.

C6

The improvements have substantial damage or deferred maintenance with deficiencies or defects that are severe enough to affect the safety, soundness, or structural integrity of the improvements. The improvements are in need of substantial repairs and rehabilitation, including many or most major components.

Note: Substantial repairs are needed to the improvements due to the lack of adequate maintenance or property damage. It reflects a property with conditions severe enough to affect the safety, soundness, or structural integrity of the improvements.

#### **Quality Ratings and Definitions**

Q1

Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high-level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.

Q2

Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residence constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.

May Cathyn Bonfiel

#### UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Quality Ratings and Definitions (continued)

Q3

Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.

Q4

Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.

Q5

Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.

Q6

Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure

Definitions of Not Updated, Updated, and Remodeled

#### Not Updated

Little or no updating or modernization. This description includes, but is not limited to, new homes.

Residential properties of fifteen years of age or less often reflect an original condition with no updating, if no major

residential projections of inteerry years or age on less otter relieved an original containon with the opportunity, in to major components have been replaced or updated. Those over fifteen years of age are also considered not updated if the appliances, fixtures, and finishes are predominantly dated. An area that is "Not Updated" may still be well maintained and fully functional, and this rating does not necessarily imply deferred maintenance or physical/functional deterioration.

#### Updated

The area of the home has been modified to meet current market expectations. These modifications are limited in terms of both scope and cost.

An updated area of the home should have an improved look and feel, or functional utility. Changes that constitute updates include refurbishment and/or replacing components to meet existing market expectations. Updates do not include significant alterations to the existing structure.

#### Remodeled

Significant finish and/or structural changes have been made that increase utility and appeal through complete replacement and/or expansion.

A remodeled area reflects fundamental changes that include multiple alterations. These alterations may include some or all of the following: replacement of a major component (cabinet(s), bathtub, or bathroom tile), relocation of plumbing/gas fixtures/appliances, significant structural alterations (relocating walls, and/or the addition of) square footage). This would include a complete gutting and rebuild.

## Explanation of Bathroom Count

Three-quarter baths are counted as a full bath in all cases. Quarter baths (baths that feature only a toilet) are not included in the bathroom count. The number of full and half baths is reported by separating the two values using a period, where the full bath count is represented to the left of the period and the half bath count is represented to the right of the period.

## Example:

3.2 indicates three full baths and two half baths.

# UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Abbreviations Used in Data Standardization Text

Abbreviation	Full Name	Fields Where This Abbreviation May Appear
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
A	Adverse	Location & View
ArmLth	Arms Length Sale	Sale or Financing Concessions
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
В	Beneficial	Location & View
Cash	Cash	Sale or Financing Concessions
CtySky	City View Skyline View	View
CtyStr	City Street View	View
Comm	Commercial Influence	Location
С	Contracted Date	Date of Sale/Time
Conv	Conventional	Sale or Financing Concessions
CrtOrd	Court Ordered Sale	Sale or Financing Concessions
DOM	Days On Market	Data Sources
е	Expiration Date	Date of Sale/Time
Estate	Estate Sale	Sale or Financing Concessions
FHA	Federal Housing Authority	Sale or Financing Concessions
GlfCse	Golf Course	Location
Glfvw	Golf Course View	View
Ind	Industrial	Location & View
in	Interior Only Stairs	Basement & Finished Rooms Below Grade
Lndfl	Landfill	Location
LtdSght	Limited Sight	View
Listing	Listing	Sale or Financing Concessions
Mtn	Mountain View	View
N	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
BsyRd	Busy Road	Location
0	Other	Basement & Finished Rooms Below Grade
Prk	Park View	View
Pstrl	Pastoral View	View
PwrLn	Power Lines	View
PubTrn	Public Transportation	Location
rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
Relo	Relocation Sale	Sale or Financing Concessions
RE0	REO Sale	Sale or Financing Concessions
Res	Residential	Location & View
RH	USDA - Rural Housing	Sale or Financing Concessions
S	Settlement Date	Date of Sale/Time
Short	Short Sale	Sale or Financing Concessions
sf	Square Feet	Area, Site, Basement
sqm	Square Meters	Area, Site
Unk	Unknown	Date of Sale/Time
VA	Veterans Administration	Sale or Financing Concessions
w	Withdrawn Date	Date of Sale/Time
W0	Walk Out Basement	Basement & Finished Rooms Below Grade
wu	Walk Up Basement	Basement & Finished Rooms Below Grade
WtrFr	Water Frontage	Location
Wtr	Water View	View
Woods	Woods View	View
	1	

Other Appraiser-Defined Abbreviations

Abbreviation	Full Name	Fields Where This Abbreviation May Appear

# Market Conditions Addendum to the Appraisal Report

49690 File No. 32753080

The purpose of this addendum is to provide the lender/client with a c	-		tions prevalent in the subject						
neighborhood. This is a required addendum for all appraisal reports v	with an effective date on or after i	·			into TX		7ID Codo ===		
- 2445 Worthing Dew Dr		<sup>City</sup> Little Elr	n	5	ate TX		ZIP Code 750	68	
Borrower Catamount Properties 1018 LLC		naturiana, and must provide as	nnort for those conclusions, regard	lina					
Instructions: The appraiser must use the information required on this				-					
housing trends and overall market conditions as reported in the Neigh				tent					
it is available and reliable and must provide analysis as indicated belo									
explanation. It is recognized that not all data sources will be able to p									
in the analysis. If data sources provide the required information as an	=		-						
average. Sales and listings must be properties that compete with the				the					
subject property. The appraiser must explain any anomalies in the da									
Inventory Analysis	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months				Overall Trend	_	
Total # of Comparable Sales (Settled)	46	12	15		Increasing	_	Stable		Declining
Absorption Rate (Total Sales/Months)	7.67	4.00	5.00	L	Increasing	X		Ш	Declining
Total # of Comparable Active Listings	2	0	3		Declining	X			Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	0.3	0	0.6		Declining		Stable	X	Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months			C	Overall Trend		
Median Comparable Sale Price	437,500	421,500	595,000		Increasing		Stable		Declining
Median Comparable Sales Days on Market	5	7	5		Declining	X	Stable		Increasing
Median Comparable List Price	383,751	0	550,000	X	Increasing		Stable		Declining
Median Comparable Listings Days on Market	21	0	6	X	Declining		Stable		Increasing
Median Sale Price as % of List Price	102.82%	101.20%	123.32%		Increasing		Stable		Declining
Seller-(developer, builder, etc.)paid financial assistance prevalent?	Yes	X No		一厂	Declining	X	Stable	Ī	Increasing
Explain in detail the seller concessions trends for the past 12 months	(e.g., seller contributions increa	sed from 3% to 5%, increasing	use of buydowns, closing costs, c	ondo					·
fees, options, etc.). Seller concessions are	currently not a maid	or factor in the subje	ect's market area. The	ere h	s heen lit	tle t	no chan	пe	in the
trends of seller contributions over the past								_	
chooses to use a "preferred lender" for loa		tu, bulluers in the al	ea do oiten oner sene	51 601	1003310113	WITE	iii liie boii	OW	CI
onocee to use a preferred lettuer tot tod	п шапошу.								
Are foreclosure sales (REO sales) a factor in the market?	Yes 🔀 No	) If yes explain (including	the trends in listings and sales of t	foreclos	ed properties)				
,		ii yoo, oxpiaiii (iilolaaliig	Tale a cride in hearings and called or i	101001001	и ргорогиосу.				
REO sales are not a definitive factor in this	s market at this time.								
Cite data courses for characteristics									
			the NTREIS (North Te	exas	Real Estat	e Ir	nformation	Sy	stem).
Cite data sources for above information. The all As Texas is a non-disclosure state, complete			•	exas	Real Estat	e Ir	nformation	Sy	stem).
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Freddie Mac Form 71 March 2009

Page 1 of 1

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## Supplemental Addendum

						327330	J00	
Borrower	Catamount Properties 1018 LLC							
Property Address	2445 Morning Dew Dr							
City	Little Elm	County	Denton	State	TX	Zip Code	75068	
Lender/Client	Wedgewood Inc							

File No. 22752000

#### AIR Certification:

No employee, director, officer or agent of the lender, or any other third party acting as a joint venture partner, independent contractor, appraisal management company, or partner in behalf of the lender has influenced or attempted to influence the development, reporting, result, or review of this assignment through coercion, extortion, collusion, compensation, instruction, inducement, intimidation, bribery, or in any other manner. I have not been contacted by anyone other than the intended user (lender/client as identified on the first page of the report), borrower or designated contact to make to make an appointment to enter the property. I agree to immediately report any unauthorized contacts either personally by phone or electronically to vendor management.

#### **Neighborhood Comments:**

The subject is located in the master planned development known as Sunset Pointe on the northeast side of the city of Little Elm. The neighborhood is made up of one and two story single family residential properties built between 2002 and 2022 with some new construction continuing in the final stages of the development. The subject is compatible with other homes in the neighborhood. No negative influences were noted.

The HOA fees include management and maintenance of common areas including community pool, private lake/pond, park, and playground and are average as compared to the fees of other similar PUD's in the area.

The subject has convenient access to major thoroughfares providing easy access to major employment centers, educational facilities, worship centers, shopping, and recreational facilities. There are no known or anticipated negative external factors effecting values or marketability in the described neighborhood.

#### **Additional Features:**

According to the appraiser's observation, old MLS listing, and public records, the subject has a covered front porch, rear patio, one fireplace, wood fence, four bedrooms, three full baths, and a three car attached garage.

The GLA found in public records and/or other available sources has been used and the condition of the interior of the home has been described per MLS data. Equipment/Appliances noted are per the photos reviewed, prior MLS or other available source. The appraiser reserves the right to amend the report should any of this information be found to be inaccurate enough to have an effect on the outcome of the report.

#### Summary of Sales Comparison Approach:

The appraiser's comparable search included all sales from within the described neighborhood boundaries and was narrowed to choose sales for comparison from the subject's immediate neighborhood and those sales that are most similar to the subject in overall market appeal.

Time of sale adjustments are taken on sales with contract dates more than 45 days prior to the appraisal date based on data noted in the Market Conditions comments.

Other adjustments are based on matched paired sales analysis with site size adjustments taken at \$1 per square foot for difference over 2000 square feet, age adjustments taken at \$200 per year for differences over 5 years, and GLA adjustments taken at \$28 per square foot for differences over 100 square feet.

Comps 1 and 2, most recently closed, are given the greatest weight in the conclusion of value.

#### **Reconciliation and Final Value Conclusion:**

The Sales Comparison Approach is the most relevant approach to determining value for this property. The Cost Approach and Income Approach have not been developed. The subject is 18 years old and the development of the Cost Approach would not provide accurate or reliable information. Rental properties are not predominant in the area, therefore, the Income Approach would not provide an accurate and relevant conclusion. The Sales Comparison Approach is deemed the most reliable and accurate approach for determining market value for the subject as of the effective date.

## **Predominant Value:**

The subject's value is consistent with the predominant values in the neighborhood.

#### · Exterior-Only: Site - Highest and Best Use

The highest and best use of the subject is determined as appropriate for the zoning as this is most appropriately supported, most financially feasible, and results on the highest value consideration of the subject.

#### • URAR: Neighborhood - Market Conditions

As noted on the attached 1004MC, market conditions are indicating increasing values over the prior 12 months. Marketing times for homes most similar to the subject are generally less than 30 days. Most homes in the market area are selling at or slightly above listing prices. Based on a review of MLS sales in the described neighborhood boundaries, the median sale price over the prior 0-12 months was \$470,000 (73 sales) and over the prior 12-24 months was \$369,500 (66 sales) indicating an increase of 27.2% or 2.27% per month.

## ClearCapital.com, Inc, TEXAS AMC Registration/License #TX2000100

Fee Disclosure: The appraiser received no fee for this assignment, and is an hourly employee of Clario Appraisal Network, a Clear Capital (AMC) affiliated company.

May Cartyn Benfil

# **Subject Photo Page**

Borrower	Catamount Properties 1018 LLC								
Property Address	2445 Morning Dew Dr								
City	Little Elm	County	Denton	Sta	te 7	Χ	Zip Code	75068	
Lender/Client	Wedgewood Inc								



# **Subject Front**

2445 Morning Dew Dr Sales Price Gross Living Area 2,644 Total Rooms 9 Total Bedrooms 4 Total Bathrooms 3.0 Location N;Res; View N;Res; Site 7644 sf Quality Q4 18 Age

# **Subject Rear**



**Subject Street** 



# **Photograph Addendum**

Borrower	Catamount Properties 1018 LLC							
Property Address	2445 Morning Dew Dr							
City	Little Elm	County	Denton	State	TX	Zip Code	75068	
Lender/Client	Wedgewood Inc							







# **Comparable Photo Page**

Borrower	Catamount Properties 1018 LLC							
Property Address	2445 Morning Dew Dr							
City	Little Elm	County	Denton	State	TX	Zip Code	75068	
Lender/Client	Wedgewood Inc							



# Comparable 1

2636 Frances Ln

Prox. to Subject 0.35 miles NE 585,000 Sale Price Gross Living Area 2,429 Total Rooms 8 Total Bedrooms 3 Total Bathrooms 2.1 Location N;Res; View N;Res; 6098 sf Site Q4 Quality Age



# Comparable 2

2457 Dawn Mist Dr

Prox. to Subject 0.07 miles E Sale Price 600,000 Gross Living Area 3,082 Total Rooms 8 Total Bedrooms 3 Total Bathrooms 3.0 Location N;Res; N;Res; View Site 9698 sf Quality Q4 Age 18



# Comparable 3

2384 Ranchview Dr

Prox. to Subject 0.21 miles N Sale Price 595,000 Gross Living Area 2,686 Total Rooms 8 Total Bedrooms 3 Total Bathrooms 2.1 Location N;Res; N;Res; View Site 6098 sf Quality Q4 Age

# **Comparable Photo Page**

Borrower	Catamount Properties 1018 LLC								
Property Address	2445 Morning Dew Dr								
City	Little Elm	County	Denton	•	State	TX	Zip Code	75068	
Lender/Client	Wedgewood Inc								



# Comparable 4

2445 Dawn Mist Dr

Prox. to Subject 0.06 miles NE 470,000 Sale Price Gross Living Area 3,060 Total Rooms 9 Total Bedrooms 4 Total Bathrooms 2.1 Location N;Res; View N;Res; Site 9197 sf Q4 Quality Age 18

# Comparable 5

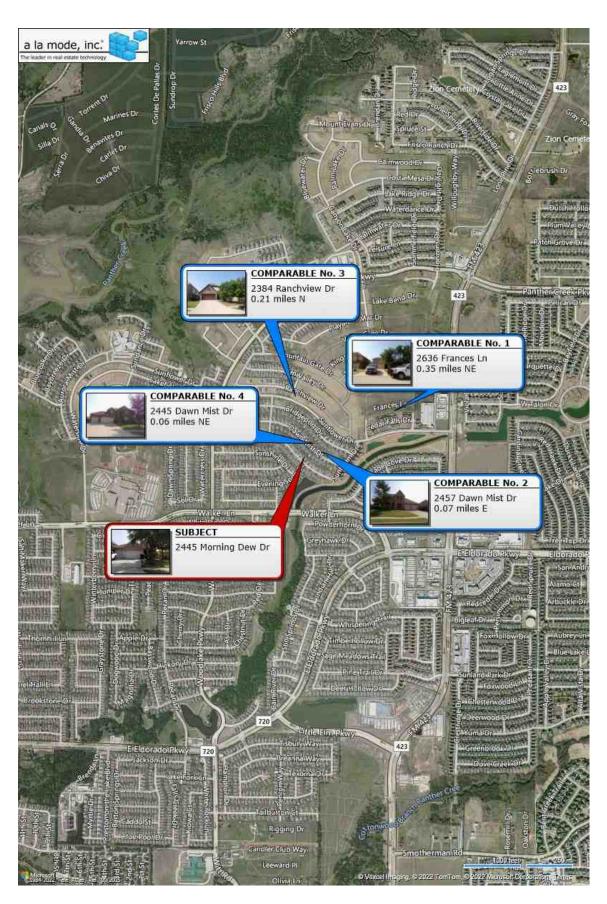
Prox. to Subject
Sale Price
Gross Living Area
Total Rooms
Total Bedrooms
Total Bathrooms
Location
View
Site
Quality
Age

# Comparable 6

Prox. to Subject
Sale Price
Gross Living Area
Total Rooms
Total Bedrooms
Total Bathrooms
Location
View
Site
Quality
Age

# **Location Map**

Borrower	Catamount Properties 1018 LLC							
Property Address	2445 Morning Dew Dr							
City	Little Elm	County	Denton	State	TX	Zip Code	75068	
Lender/Client	Wedgewood Inc							



# **Aerial Map**

Borrower	Catamount Properties 1018 LLC							
Property Address	2445 Morning Dew Dr							
City	Little Elm	County	Denton	State	TX	Zip Code	75068	
Lender/Client	Wedgewood Inc							



MARY CATHRYN BENEFIEL 1301 SALADO PASS MCKINNEY, TX 75072



# **Certified Residential Real Estate Appraiser**

Appraiser: Mary Cathryn Benefiel

License #: TX 1360506 R License Expires: 03/31/2024

Having provided satisfactory evidence of the qualifications required by the Texas Appraiser Licensing and Certification Act, Occupations Code, Chapter 1103, authorization is granted to use this title: Certified Residential Real Estate Appraiser

For additional information or to file a complaint please contact TALCB at www.talcb.texas.gov.

Chelsea Buchholtz Commissioner

Chelson Be



# CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 10/11/2021

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s). CONTACT Figna Chen

20	urance, a Marsh & McLennan Ager N Martingale Road	icy LLC	Company		Ext): 312-625		FAX (A/C, No):	(847) 44	10-9123
	te 100		18	ADDRES	ss: fchen@a			-	
SCI	aumburg IL 60173				SOUTH COST		RDING COVERAGE		NAIC#
	SACS.			INSURE	RA: AXA Inst	urance Comp	any		31127
INSU			CLEAHOL-02	INSURE	RB:				
	arCapital.com, Inc. arCapital Holdings, Inc.			INSURE	RC:				
	E 2nd Street			INSURE	RD:				
Sui	te 1405		S	INSURE	RE:				
Re	no NV 89501			INSURE				1	
CO	/ERAGES CER	TIFICAT	TE NUMBER: 667417962	INJUNE	Kr.		REVISION NUMBER:		
TH	IIS IS TO CERTIFY THAT THE POLICIES DICATED. NOTWITHSTANDING ANY RE	OF INSU	URANCE LISTED BELOW HAVENT, TERM OR CONDITION	OF ANY	CONTRACT	THE INSURE	D NAMED ABOVE FOR THOOCUMENT WITH RESPEC	CT TO V	VHICH THIS
	RTIFICATE MAY BE ISSUED OR MAY F CLUSIONS AND CONDITIONS OF SUCH F						HEREIN IS SUBJECT TO	ALL T	HE TERMS,
INSR LTR		ADDL SUE	BR	DELIVIO	POLICY EFF	POLICY EXP (MM/DD/YYYY)		211	
LTR	TYPE OF INSURANCE	INSD WV	VD POLICY NUMBER		(MM/DD/YYYY)	(MM/DD/YYYY)	LIMIT	9	
	COMMERCIAL GENERAL LIABILITY						EACH OCCURRENCE DAMAGE TO RENTED	\$	
	CLAIMS-MADE OCCUR						PREMISES (Ea occurrence)	\$	
							MED EXP (Any one person)	\$	
							PERSONAL & ADV INJURY	\$	
	GEN'L AGGREGATE LIMIT APPLIES PER:						GENERAL AGGREGATE	\$	
	POLICY PRO- LOC						PRODUCTS - COMP/OP AGG	\$	
<u> </u>	OTHER:	_	<u> </u>				COMBINED SINGLE LIMIT	\$	
	AUTOMOBILE LIABILITY						(Ea accident)	\$	
	ANY AUTO						BODILY INJURY (Per person)	\$	
	OWNED SCHEDULED AUTOS NON-OWNED						BODILY INJURY (Per accident)	\$	
	AUTOS ONLY NON-OWNED AUTOS ONLY						PROPERTY DAMAGE (Per accident)	\$	
	A DOMESTIC OF THE PROPERTY OF						MATTER PROPERTY OF THE PROPERT	\$	
	UMBRELLA LIAB OCCUR						EACH OCCURRENCE	\$	
	EXCESS LIAB CLAIMS-MADE						AGGREGATE	\$	
	DED RETENTION \$					,		\$	
	WORKERS COMPENSATION						PER OTH- STATUTE ER		
	AND EMPLOYERS' LIABILITY ANYPROPRIETOR/PARTNER/EXECUTIVE	esuare:					E.L. EACH ACCIDENT	s	
	OFFICER/MEMBEREXCLUDED? (Mandatory in NH)	N/A					E.L. DISEASE - EA EMPLOYEE	s	
	If yes, describe under DESCRIPTION OF OPERATIONS below						E.L. DISEASE - POLICY LIMIT	s	
A	Professional Liability	-	MPP9044163		10/18/2021	10/18/2022	Claim/Aggregate	\$5,000	0.000
10.01	•		111111111111111111111111111111111111111		10/10/2021	10/10/2022	33 3	3.153	
RE:	RIPTION OF OPERATIONS / LOCATIONS / VEHICL PROOF OF INSURANCE agreed that the following is an Additional	12 R 500		757 (750)			(c.ds)		
	**************************************								
CEF	TIFICATE HOLDER			CANC	ELLATION				
	Clario Appraisal Network, li	nc.		THE	EXPIRATION	DATE THE	ESCRIBED POLICIES BE CA REOF, NOTICE WILL E Y PROVISIONS.		
	PROOF OF INSURANCE	x2442		Lia	re t	e Sijak			

ACORD 25 (2016/03)

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# **Denton CAD**

Property Search Results > 264010 STOUT, SHANNON C & **RONALD W for Year 2022** 

Tax Year: 2022

Property

Account

Property ID: 264010 Legal Description: SUNSET POINTE PH 2 BLK 9 LOT

Residential

Geographic ID: SF0112A-000009-0000-0030-0000

Type:

Zoning: Agent Code:

Property Use Code:

Property Use Description:

Location

Address:

2445 MORNING DEW DR LITTLE ELM, TX 75068

SUNSET POINTE(DOMINION, ENCLAVE + 14,15,16,17,18,2 Map ID:

DC13901

Owner

Neighborhood:

Neighborhood CD:

STOUT, SHANNON C & RONALD W Name:

2445 MORNING DEW DR Mailing Address: LITTLE ELM, TX 75068-7630

Owner ID:

Exemptions:

Mapsco:

712641

HS

LE04

% Ownership: 100.0000000000%

Values

(+) Improvement Homesite Value:

\$348,647

(+) Improvement Non-Homesite Value: +

\$0

(+) Land Homesite Value: \$87,288 (+) Land Non-Homesite Value: \$0 Ag / Timber Use Value (+) Agricultural Market Valuation: \$0 \$0 (+) Timber Market Valuation: \$0 \$0 (=) Market Value: \$435,935 (-) Ag or Timber Use Value Reduction: -\$0 (=) Appraised Value: \$435,935 (-) HS Cap: \$72,794 (=) Assessed Value: \$363,141

## Taxing Jurisdiction

Owner: STOUT, SHANNON C & RONALD W

% Ownership: 100.000000000%

Total Value: \$435,935

Entity	Description	Tax Rate	Appraised Value	Taxable Value	<b>Estimated Tax</b>
C13	LITTLE ELM TOWN OF	0.643948	\$435,935	\$363,141	\$2,338.44
CAD	DENTON CENTRAL APPRAISAL DISTRICT	0.000000	\$435,935	\$363,141	\$0.00
G01	DENTON COUNTY	0.233086	\$435,935	\$358,141	\$834.77
S06	FRISCO ISD	1.267200	\$435,935	\$323,141	\$4,094.84
	Total Tax Rate:	2.144234			
				Taxes w/Current Exemptions:	\$7,268.05
		Taxes w/o Exemptions:		\$9,347.47	

#### Improvement / Building

Improvement #1: Residential State Code: A1 Living Area: 2644.0 sqft Value: \$348,647

Туре	Description	Class CD	Exterior Wall	Year Built	SQFT
MA	MAIN AREA	8E	Brick Veneer	2004	1678.0
AG	ATTACHED GARAGE	8E		2004	215.0
AG	ATTACHED GARAGE	8E		2004	235.0
OP	OPEN PORCH	8E		2004	55.0
AG	ATTACHED GARAGE	8E		2004	210.0
OP	OPEN PORCH	8E		2004	56.0
MA2	SECOND FLOOR	8E		2004	726.0
MABR	<b>BONUS ROOM</b>	8E		2004	240.0

# Land

#	Type	Description	Acres	Sqft	Eff Front	Eff Depth	Market Value	Prod. Value
1	8	RESIDENT LOT	0.1755	7644.00	0.00	0.00	\$87,288	\$0

# Roll Value History

Year	Improvements	Land Market	Ag Valuation	Appraised	HS Cap	Assessed
2022	\$348,647	\$87,288	0	435,935	\$72,794	\$363,141
2021	\$255,933	\$74,195	0	330,128	\$0	\$330,128
2020	\$237,271	\$74,195	0	311,466	\$0	\$311,466
2019	\$236,237	\$74,195	0	310,432	\$2,432	\$308,000
2018	\$205,805	\$74,195	0	280,000	\$0	\$280,000
2017	\$207,076	\$82,924	0	290,000	\$0	\$290,000
2016	\$224,495	\$47,831	0	272,326	\$3,868	\$268,458
2015	\$198,114	\$45,939	0	244,053	\$0	\$244,053
2014	\$176,142	\$45,939	0	222,081	\$0	\$222,081
2013	\$158,999	\$45,939	0	204,938	\$0	\$204,938
2012	\$142,820	\$45,939	0	188,759	\$0	\$188,759
2011	\$139,388	\$45,939	0	185,327	\$0	\$185,327

2010	\$122,748	\$45,939	0	168,687	\$0	\$168,687
2009	\$150,917	\$45,939	0	196,856	\$0	\$196,856
2008	\$156,393	\$45,939	0	202,332	\$0	\$202,332

# Deed History - (Last 3 Deed Transactions)

#	Deed Date	Type	Description	Grantor	Grantee	Volume	Page	Deed Number
1	2/20/2009	WD	WARRANTY DEED	DELCE, TRACY L	STOUT, SHANNON C & RONALD W			2009-22103
2	11/8/2005	SW	SPECIAL WD	WRH TEXAS LIMITED PARTNERSHIP	DELCE, TRACY L			05-139643
3	3/1/2004	SW	SPECIAL WD	LENNAR HOMES OF TEX LAND & CONSTRUCTION	WRH TEXAS LIMITED PARTNERSHIP			04-25283

Questions Please Call (940) 349-3800

Website version: 1.2.2.33

Database last updated on: 5/19/2022 10:45 PM

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