APPRAISAL OF REAL PROPERTY



LOCATED AT

3846 Canot Ln Addison, TX 75001 WATERFORD BLK B LOT 54 VOL92055/1626 EX031392 CO-DALLAS

FOR

Wedgewood Inc 2015 Manhatten Beach Blvd, Suite 100 Redondo Beach, CA 90278

OPINION OF VALUE

620,000

AS OF

05/09/2022

BY

Richard Benefiel
Clario Appraisal Network
1301 Salado Pass
McKinney, TX 75072
(765) 278-1410
rick.benefiel@clarioappraisal.com

49697 File No. 32693442

Dorrower	0 1 1 1 1 1 1 1	0017(17(DD)		THE IVE.	32693442
Borrower	Catamount Properties 2	018 LLC			
Property Address City	3846 Canot Ln	County D. H.	Cto	oto TV	7in Codo 75004
Lender	Addison Wadaawaad Ina	County Dallas	518	ate TX	Zip Code 75001
Londo	Wedgewood Inc				
This report	was prepared under the fo	llowing USPAP reporting option:			
Apprais:		This report was prepared in accordance v	vith USPAP Standards Rule 2-2(a)		
Applaise	ai neport	This report was prepared in accordance v	VIII OSFAF Standards Hule 2-2(a).		
Restrict	ed Appraisal Report	This report was prepared in accordance v	vith USPAP Standards Rule 2-2(b).		
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Pageanable	Exposure Time				
		for the subject property at the market value	atatad in this report is:	٠٠ا-٠٠-	
iviy opinion d	ii a reasoriable exposure time	for the subject property at the market value	stated in this report is.	30 days.	
	Certifications				
I certify that,	to the best of my knowledge	and belief:			
■ I have N	OT performed services, as an	appraiser or in any other capacity, regarding	g the property that is the subject of th	his report v	vithin the
		ing acceptance of this assignment.	g and property and to and debject or a	потороген	
""66-96	ai ponoa iminodiately preceu	ng acceptance of the accignificate.			
☐ I HAVE p	erformed services, as an app	raiser or in another capacity, regarding the p	property that is the subject of this rep	ort within t	the three-year
		ance of this assignment. Those services are			
l I '	ents of fact contained in this rep	=			
	The state of the s	isions are limited only by the reported assumption	one and limiting conditions and are my	narconal im	anartial and unhiased
	nalyses, opinions, and conclusion		ons and miniming conditions and are my	personai, iiri	ipartial, and unbiased
			he auhiest of this report and no parson	al interest w	ith rooped to the parties
	wise indicated, i have no preser	nt or prospective interest in the property that is the	ne subject of this report and no person	ai interest w	in respect to the parties
involved.					
I I		hat is the subject of this report or the parties inv			
- My engagen	nent in this assignment was not	contingent upon developing or reporting predet	ermined results.		
- My compens	sation for completing this assigr	ment is not contingent upon the development o	r reporting of a predetermined value or o	direction in v	value that favors the cause of
the client, the	amount of the value opinion, the	attainment of a stipulated result, or the occurrer	nce of a subsequent event directly relate	d to the inte	nded use of this appraisal.
		re developed, and this report has been prepared,			• • • • • • • • • • • • • • • • • • • •
	at the time this report was prepa		, in comonning was allo comonn canda	40 01 1 10100	Jointal Appraidal Fraction that
I I		ersonal inspection of the property that is the su	hiect of this report		
I I	· · · · · · · · · · · · · · · · · · ·			(if there are	eventions the name of each
		significant real property appraisal assistance to		(ii there are	exceptions, the name of each
individual prov	viding significant real property ap	praisal assistance is stated elsewhere in this rep	oort).		
Additional (Comments				
Additional C	Jonninents				
The purpos	se of this appraisal is to p	rovide an opinion of market value as o	f the effective date for use in a i	mortgage	transaction.
		•			
The Scope	of Work for this appraisa	I is defined per the scope of work state	ement included on Page 4 of the	e 2055 Fc	orm used for this
report.	от тоттог ино арргана	The definition per une despe of ment state			
Тероп.					
The energi		al autorior increation of the authort ha	a viewed all the semperable so	laa frans t	ib a atra at
		al exterior inspection of the subject, ha			
_	thered information for the	subject, the market area, and the con	nparable sales from available p	ublic sour	ces and MLS
services.					
The apprai	sal is prepared for the sol	e and exclusive use of the appraiser's	client to assist with the mortgage	ge lending	g decision. No third
		nis report without the expressed written			
	, , ···				
The digital	signatures in this report a	re duplicates of the original signature(s) and have not been altered or	r changed	l in any way
				changed	in any way.
All priotos i	ii uiis report were taken t	by the appraiser unless specifically not	ieu on ine photo pages.		
		edge and experience to complete this r			
		ice with the requirements of Title XI §			ie Financial Institution
Reform, Re	ecovery <mark>andesigip gament</mark>	. ccm/ve1 989, (1gella::0070313At seq.),	and any implementing regulation	ons.	
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APPRAISER		\ // /-/	SUPERVISORY APPRAISER: (UIIIY IT TE	squireu)
	Kickad	lant polysis			
Signature:	A COM MON	and the same of th	Signature:		
Name: Richa			Vame:		
Date Signed:			Date Signed:		
State Certification			State Certification #:		
	#: <u>1350533</u>		or State License #:		
State: TX			State:		
Expiration Date of	f Certification or License: 12	/31/2023	Expiration Date of Certification or License:		
	Appraisal: 05/09/2022		Supervisory Appraiser Inspection of Subjec		7. M. C. 1.1.
			Did Not Exterior-only from S		Zevad Abritasyil terior

Exterior-Only Inspection Residential Appraisal Report

49697 File # 32693442

	The purpose of this summary appraisal repo	rt is to provi	de the lender/cl	lient with an	accurate, and	d adequatel	ly supported,	opinion of t	ne marke	et value	of the subje	ect property.
	Property Address 3846 Canot Ln				City A	ddison			State	TX	Zip Code 7	5001
	Borrower Catamount Properties 2018	IIC	Owner	of Public Reco		yle Dorse	ev Allen			Dallas		
							y Alleli		County	Dalla	•	
	Legal Description WATERFORD BLK		OL92055/162	26 EX0313								
	Assessor's Parcel # 10-00595-00B-054	1-0000			Tax Year	r 2021			R.E. Ta		0,457	
Ŀ	Neighborhood Name Waterford				Map Ref	ference 1	9124		Census	Tract 0	137.27	
SUBJECT	Occupant X Owner Tenant Vac	ant	Special	Assessments	\$ 0			PUD HOA	\$ 0		per year	per month
ВJ	Property Rights Appraised Fee Simple	Leasehol	<u>·</u> _	(describe)							J 100 J 100	
SU				, ,	(dagariba)							
	Assignment Type Purchase Transaction	Refina	nce Transaction			Servicing						
	Lender/Client Wedgewood Inc		Add	lress 2015	Manhatter	n Beach B	Blvd, Suite	100, Redo	ndo Be	ach, C	A 90278	
	Is the subject property currently offered for sale of	or has it been o	ffered for sale in	the twelve mo	nths prior to th	e effective d	date of this ap	praisal?		\mathbf{X}	Yes 🗌 No	
	Report data source(s) used, offering price(s), and	d date(s).	DOM 4·Pe	r Public Re	cords and	MI S #20	0016406 tl	he subject v	vas list	ed on C	14/27/2022	with a
	list price of \$450,000. Listing price w										,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	· With G
	I did did not analyze the contract for	sale for the sur	oject purchase tra	ansaction. Expi	ain the results	of the analy	sis of the con	tract for sale or	wny tne	anaiysis	was not	
	performed.											
ĊΤ												
₹	Contract Price \$ Date of Con	tract	Is the	property selle	r the owner of	public recor	rd?	Yes No	Data Sou	rce(s)		
Ě	Is there any financial assistance (loan charges, s			 		•						Yes No
$\overline{}$, , ,			ymeni assisiai	ice, etc.) to be	paid by ally	y party on ben	all of the bollo	WEI!			Yes No
ၓ	If Yes, report the total dollar amount and describe	the items to b	e paid.									
	Note: Race and the racial composition of the	noighborhoo	l are not anniai	eal factore								
		neignbornood	i are not apprais									
	Neighborhood Characteristics				nit Housing Tr	rends		One-	Unit Hou	sing	Present I	Land Use %
	Location Vurban Suburban	Rural	Property Values	▼ Increasi	ng 🗌 St	table	Declining	PRICE		AGE	One-Unit	50 %
	Built-Up ▼ Over 75% 25-75%		Demand/Supply	Shortan	e	Balance	Over Supr	oly \$ (000)		(yrs)	2-4 Unit	%
Ö								. , ,		,		· .
ŏ	Growth Rapid Stable	Slow	Marketing Time	Under 3	mtns 3-	-6 mths	Over 6 mt	ths 250	Low	22	Multi-Family	
ř	Neighborhood Boundaries Bounded on	the North b	y Belt Line R	Rd, the Eas	t by Midway	y Rd, the	South by	700	High	62	Commercial	30 %
Õ	Spring Valley Rd, and the West by H	ornet Rd/W	oodway Dr.					470	Pred.	30	Other	5 %
ä	Neighborhood Description The subject			vost sido of	the city of	Addicon	with oney					
9												
٣	facilities, worship centers, shopping,							o vacant an	d/or de	velopir	ng land wit	n no
	adverse effect on the subject's value	or marketa	bility. See ad	ddendum fo	r additiona	l comme	nts.					
	Market Conditions (including support for the above	e conclusions)	See	Attached A	ddendum							
	, , , , , , , , , , , , , , , , , , , ,	•										
	D											
	Dimensions 62 x 56 x 110 x 109		Area	6643 sf		Shap	^{)e} Irregula	ır	\	/iew N;	Res;	
	Specific Zoning Classification PD		Zonir	ng Description	Single Fa	milv Res	sidential-Pl	anned Deve	elopme	nt Distr	rict	
		conforming (Gr	andfathered Use)			gal (describ		annoa Bore	ыортно	iii Dioti	101	
		- '				• •			٦		" -	
	Is the highest and best use of subject property as	s improved (or	as proposed per	pians and spe	cinications) the	present use	9.	X Yes	_ No l	f No, des	cribe See	attached
	addenda.											
	Utilities Public Other (describe)		P	ublic Other	(describe)		Off-site I	Improvements -	- Type		Public	Private
Ш	, ,	V			(describe)				- Туре			Private
SITE	Electricity \(\sum \)		/ater	X 🗆	(describe)		Street (Concrete	- Туре		Public X	Private
_	Electricity 🔀 🗌	S	/ater anitary Sewer	X	,	2 4 404	Street (Concrete None	,	MA Man	X	
SITE	Electricity Gas FEMA Special Flood Hazard Area Yes	S No FEI	/ater anitary Sewer MA Flood Zone	X	FEMA Map		Street (Concrete None	,	МА Мар		
SITE	Electricity	No FEI for the market	/ater anitary Sewer MA Flood Zone area?	X	FEMA Map	describe	Street (Alley M 13C0180K	Concrete None	FE		Date 07/0	7/2014
SITE	Electricity Gas FEMA Special Flood Hazard Area Yes	No FEI for the market	/ater anitary Sewer MA Flood Zone area?	X	FEMA Map	describe	Street (Alley M 13C0180K	Concrete None	FE		X	7/2014
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Freddie Mac Form 2055 March 2005

UAD Version 9/2011

Page 1 of 6

1 2055 March 2005

Rand Alon Eastfil

Exterior-Only Inspection Residential Appraisal Report 49697 File # 32693442

There are 4 comparable	e properties cu	irrently	offered	for sale	in t	the subject neighborho	nod ranging in	n nrice	from \$ 549,000		to \$	600	.000	
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			neignbo			the past twelve mont				0			25,000	
FEATURE	SUBJECT	[COMPA	ARAB	LE SALE # 1	CON	/IPARAB	LE SALE # 2		COMPA	ARABL	E SALE # 3	3
Address 3846 Canot Ln			4010	Bobbin	Ln		3840 Azur	e Ln		1456	0 Wateı	rview	/ Cir	
Addison, TX 750	01	ļ	Addis	on, TX	750	01	Addison, T	X 750	01	Addis	son. TX	7500)1	
Proximity to Subject				niles E		•	0.04 miles		•		miles S			
Sale Price	\$		0.2 11	111100 Е		\$ 605,000			\$ 580,000		1111100 0		\$	E0E 000
Sale Price/Gross Liv. Area	\$	og ff	¢ 0	140.05	og ft			0 00 ft			200 50		Ψ	585,000
•	þ	sq.ft.		10.95				2 sq.ft.			229.59			
Data Source(s)						249;DOM 15			728;DOM 28				32;DOM	10
Verification Source(s)			Realis	st/Doc #	#943		Realist/Do				st/Doc #			
VALUE ADJUSTMENTS	DESCRIPTION	ON	DES	CRIPTIO	N	+(-) \$ Adjustment	DESCRIPT	ΓΙΟN	+(-) \$ Adjustment	DE	SCRIPTIO	N	+(-) \$ Ac	djustment
Sales or Financing			ArmLt	th			ArmLth			ArmL	th			
Concessions			Conv;				Conv;0				:7355			
Date of Sale/Time				2;c04/2	22	0	s02/22;c02	2/22	+22,201			21		+68,269
						0		2122	+22,201			<u> </u>		+00,209
Location	N;Res;		N;Res				N;Res;			N;Re				
Leasehold/Fee Simple	Fee Simple		Fee S	•			Fee Simple	e			Simple			
Site	6643 sf		6665	sf		0	6970 sf		0	6490	sf			0
View	N;Res;		N;Res	3;			N;Res;			N;Re	s;			
Design (Style)	DT2;Trdtnl		DT2;T				DT2;Trdtnl	I			Trdtnl			
Quality of Construction	Q4		Q4				Q4	-		Q4				
Actual Age	31		35				30			29				0
						U			U					0
Condition	C3		C3				C3			C3				
Above Grade	Total Bdrms.	Baths	Total I		Baths		Total Bdrms.			Total		Baths		
Room Count	8 3	2.1	8	3 :	3.0	-10,000	8 3	2.1		9	4 :	3.0		-10,000
Gross Living Area	2,648	sq.ft.		2,868	sq.ft.	0	2,629	9 sq.ft.	0		2,548	sq.ft.		0
Basement & Finished	0sf		0sf				0sf			0sf				
Rooms Below Grade							00.			00.				
Functional Utility	A		Δ				A			Δ				
	Average		Avera				Average			Aver				
Heating/Cooling	FA/CA		FA/CA				FA/CA			FA/C				
Energy Efficient Items	Zoned		Zonec	<u> </u>			Zoned			Zone	d			
Garage/Carport	2ga2dw		2ga2d	w			2ga2dw			2ga2	dw			
Porch/Patio/Deck	CvFrt/Pat		CvStp	/CvPat	t	+5.000	CvFrt/Pat			CvFr	t/Pat			
FP/Fence	1FP/Fence		2FP/F				1FP/Fence				Fence			
Pool	Pool		None	CIICC		+20,000			+20,000		CIICC			
P001	P001		None			+20,000	ivone		+20,000	P001				
					,	_			_			,		
Net Adjustment (Total)			X		-	\$ 12,000			\$ 42,201			,	\$	58,269
Adjusted Sale Price			Net Adj.	. 2	2.0 %		Net Adj.	7.3 %		Net Ad	j. 10	0.0 %		
			Gross A	ldi G	6.3 %	h	Groce Adi	7.3 %	\$ 622,201	Gross	Δdi 10	1 0/	\$	643,269
of Comparables				iuj. U	J.U /º	\$ 617,000	GIUSS AUJ.	1.0 /0	Ψ 022,201	uioss	ruj. j∂	5.4 /º	Ψ	043,203
	he sale or transf								Ψ 022,201	aross	nuj. 13	3.4 %	Ψ	043,209
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Freddie Mac Form 2055 March 2005

UAD Version 9/2011 Page 2 of 6

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Exterior-Only Inspection Residential Appraisal Report 49697
Sile # 32693442

FEATURE	SUBJECT	COMPARAB	LE SALE # 4		IPARABI	E SALE # 5		MPARABI	E SALE # 6
Address 3846 Canot Ln		4016 Azure Ln				0			
Addison, TX 7500	01	Addison, TX 750	001						
Proximity to Subject			JO 1						
Sale Price	ф	0.20 miles SE	Tr 540,000			l e			l e
	\$	A 60	\$ 540,000			\$	•	-	\$
Sale Price/Gross Liv. Area	\$ sq.ft.			\$	sq.ft.		\$	sq.ft.	
Data Source(s)		NTREIS #14646							
Verification Source(s)		Realist/Doc #29	0666						
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPT	TION	+(-) \$ Adjustment	DESCRI	PTION	+(-) \$ Adjustment
Sales or Financing		ArmLth							
Concessions		Conv;0							
Date of Sale/Time		s09/21;c09/21	+56,464						
Location	N;Res;	N;Res;	+30,404						
Leasehold/Fee Simple									
	Fee Simple	Fee Simple							
Site	6643 sf	5184 sf	0						
View	N;Res;	N;Res;							
Design (Style)	DT2;Trdtnl	DT2;Trdtnl							
Quality of Construction	Q4	Q4							
Actual Age	31	30	0						
Condition	C3	C3							
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms.	Baths		Total Bdrm	s. Baths	
					Datiis		Total Dain	3. Datiis	
<u> </u>	8 3 2.1	9 4 3.0	-10,000						
Gross Living Area	2,648 sq.ft.	2,715 sq.ft	. 0		sq.ft.			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	2ga2dw	2ga2dw							
Porch/Patio/Deck	CvFrt/Pat		.7.500						
		CvStp/Pat	+7,500						
FP/Fence	1FP/Fence	1FP/Fence							
Pool	Pool	None	+20,000						
Net Adjustment (Total)		X +	\$ 73,964		-	\$	+		\$
Adjusted Sale Price		Net Adj. 13.7 %		Net Adj.	%		Net Adj.	%	
of Comparables		Gross Adj. 17.4 %		Gross Adj.	%	\$	Gross Adj.	%	\$
Report the results of the research a	and analysis of the prior	sale or transfer histor	v of the subject property	and comparab					T
ITEM		BJECT	COMPARABLE SA			OMPARABLE SALE #			RABLE SALE # 6
Date of Prior Sale/Transfer		DOLOT	OOWII AITABLE OF	LL # 4	0,	OWN ANADEL OALL #	J	OOMI AI	INDEE ONLE # 0
Price of Prior Sale/Transfer	05/04/2022								
Pote Occurs (a)	\$515,000								
Data Source(s) Effective Date of Data Source(s)	Realist/NTR		Realist/NTREIS/F	'ubRec					
Effective Date of Data Source(s)	05/09/2022		05/09/2022						
Analysis of prior sale or transfer his	story of the subject pro	perty and comparable	sales						
Analysis (Comments									
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Exterior-Only Inspection Residential Appraisal Report

49697 File # 32693442

ClearCapital.com, Inc, TEXAS AMC Registration/License #TX2000100					
Fee Disclosure: The appraiser received no fee for this assignment, and is	an hourly employee of Cla	rio Appraisa	Network, a		
Clear Capital (AMC) affiliated company.					
COST APPROACH TO VALUE	(not required by Fannie Mae)				
Provide adequate information for the lender/client to replicate the below cost figures and calculation	IS.			facianaf	o incile r
	nating site value) Site	e 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 calculation Support for the opinion of site value (summary of comparable land sales or other methods for estimates)	nating site value) Site	e 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 calculation Support for the opinion of site value (summary of comparable land sales or other methods for estimates)	nating site value) Site	e value is ba	sed on a review o	f sales of	
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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 use, 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 price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and 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: The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

- 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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Royal Alan Eastful

APPRAISER'S CERTIFICATION: 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 lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.
- 21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).
- 22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.
- 23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.
- 24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.
- 25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisory Appraiser certifies and agrees that:

- 1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- 2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- 3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.
- 4. This appraisal report complies with 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.
- 5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper signature signature.

APPRAISER / / / /	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature Killad Hout gulful	Signature
Name Richard Benefiel	Name
Company Name Clario Appraisal Network	Company Name
Company Address 1301 Salado Pass	Company Address
McKinney, TX 75072	
Telephone Number (765) 278-1410	Telephone Number
Email Address rick.benefiel@clarioappraisal.com	Email Address
Date of Signature and Report 05/14/2022	Date of Signature
Effective Date of Appraisal 05/09/2022	State Certification #
State Certification #	or State License #
or State License # 1350533	State
or Other (describe) State #	Expiration Date of Certification or License
State TX	· ———
Expiration Date of Certification or License 12/31/2023	SUBJECT PROPERTY
	☐ Did not inspect exterior of subject property
ADDRESS OF PROPERTY APPRAISED	
3846 Canot Ln	Did inspect exterior of subject property from street
Addison, TX 75001	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 620,000	
LENDER/CLIENT	COMPARABLE SALES
Name Clear Capital	☐ Did not inspect exterior of comparable sales from street
Company Name Wedgewood Inc	Did inspect exterior of comparable sales from street
Company Address 2015 Manhatten Beach Blvd, Suite 100,	Date of Inspection
Redondo Beach, CA 90278	ναίο οι ποροσαίοπ
Email Address	

Freddie Mac Form 2055 March 2005

UAD Version 9/2011 Pag

Page 6 of 6

1 2055 March 2005

Royad Alan Eastful

49697 File No. 32693442

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.

C

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

Q-

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.

Revad Alon Eastfil

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.

05

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.

იგ

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 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
Α	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
C	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
e	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
	Other	Basement & Finished Rooms Below Grade
Prk	Park View	View
Pstrl	Pastoral View	View
PwrLn	Power Lines	View
PubTrn	Public Transportation	Location
	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
rr	` '	
Relo REO	Relocation Sale	Sale or Financing Concessions
	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

Other Appraiser-Defined Abbreviations

Abbreviation	Full Name	Fields Where This Abbreviation May Appear

Market Conditions Addendum to the Appraisal Report

49697 File No. 32693442

The purpose of this addendum is to provide the lender/client with a clear and accurate understanding of the market trends and conditions prevalent in the subject neighborhood. This is a required addendum for all appraisal reports with an effective date on or after April 1, 2009. ZIP Code 75001 Property Address 3846 Canot Ln City Addison State TX Catamount Properties 2018 LLC Borrower Instructions: The appraiser must use the information required on this form as the basis for his/her conclusions, and must provide support for those conclusions, regarding housing trends and overall market conditions as reported in the Neighborhood section of the appraisal report form. The appraiser must fill in all the information to the extent it is available and reliable and must provide analysis as indicated below. If any required data is unavailable or is considered unreliable, the appraiser must provide an explanation. It is recognized that not all data sources will be able to provide data for the shaded areas below; if it is available, however, the appraiser must include the data in the analysis. If data sources provide the required information as an average instead of the median, the appraiser should report the available figure and identify it as an average. Sales and listings must be properties that compete with the subject property, determined by applying the criteria that would be used by a prospective buyer of the subject property. The appraiser must explain any anomalies in the data, such as seasonal markets, new construction, foreclosures, etc. Inventory Analysis Prior 7-12 Months Current - 3 Months Prior 4-6 Months Overall Trend Declining Stable Stable Total # of Comparable Sales (Settled) 31 10 13 Increasing Absorption Rate (Total Sales/Months) Increasing Declining 5.17 3.33 4.33 **X** Stable Increasing Declining Total # of Comparable Active Listings 3 4 4 X Stable Months of Housing Supply (Total Listings/Ab.Rate) Declining Increasing 0.6 1.2 0.9 Median Sale & List Price, DOM, Sale/List % Prior 7-12 Months Prior 4-6 Months Current - 3 Months Overall Trend Declining Median Comparable Sale Price **X** Increasing Stable 461,000 454,750 520,000 Median Comparable Sales Days on Market Declining Stable Increasing 9 8 14 Declining Median Comparable List Price Stable 479,000 540,000 589,000 Increasing Median Comparable Listings Days on Market Declining Stable Increasing 14 127 22 Median Sale Price as % of List Price Increasing Stable Declining 100.44% 100.07% 100.97% ★ Stable Increasing Seller-(developer, builder, etc.)paid financial assistance prevalent? **X** No Declining Yes RESEARCH & Explain in detail the seller concessions trends for the past 12 months (e.g., seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs, condo Seller concessions are currently not a major factor in the subject's market area. There has been little to no change in the trends of seller contributions over the past 12 months. It is noted, builders in the area do often offer seller concessions when the borrower chooses to use a "preferred lender" for loan financing Are foreclosure sales (REO sales) a factor in the market? If yes, explain (including the trends in listings and sales of foreclosed properties) **X** No Yes REO sales are not a definitive factor in this market at this time Cite data sources for above information. The above information was obtained through the NTREIS (North Texas Real Estate Information System). As Texas is a non-disclosure state, complete sales information is not available through county records Summarize the above information as support for your conclusions in the Neighborhood section of the appraisal report form. If you used any additional information, such as an analysis of pending sales and/or expired and withdrawn listings, to formulate your conclusions, provide both an explanation and support for your conclusions. Enough information is available through the NTREIS for the subject's immediate neighborhood to conclude the information for the Neighborhood Section of the appraisal report. Data indicated above represents a broad range of the subject's area market, without limiting the search by GLA, to give a more accurate view of market conditions. The data shown on the top of the grid page for current listings and sales within the prior 12 months is indicative of listings and sales considered in the search for comparable sales If the subject is a unit in a condominium or cooperative project, complete the following: Project Name: Current - 3 Months Subject Project Data Prior 7-12 Months Prior 4–6 Months Overall Trend Total # of Comparable Sales (Settled) Stable Declining Increasing n/a n/a n/a Absorption Rate (Total Sales/Months) Declining Stable Increasing n/a n/a n/a Total # of Active Comparable Listings Stable Declining Increasing n/a n/a n/a Months of Unit Supply (Total Listings/Ab.Rate) Declining Stable Increasing n/a n/a n/a Are foreclosure sales (REO sales) a factor in the project? Yes No If yes, indicate the number of REO listings and explain the trends in listings and sales of foreclosed properties. 0/CO-OP Summarize the above trends and address the impact on the subject unit and project. Signature Signature Supervisory Appraiser Name Appraiser Name Richard Benefiel Company Name Company Name Clario Appraisal Network Company Address Company Address 1301 Salado Pass, McKinney, TX 75072 State License/Certification # State State License/Certification # 1350533 Email Address **Email Address** rick.benefiel@clarioappraisal.com

> March 2009 Fannie Ma Rayad Alon Castful

Freddie Mac Form 71 March 2009

Sunnlemental Addendum

	- Gub!	nomontal Addonadiii	1110	110. 32033442	
Borrower	Catamount Properties 2018 LLC				
Property Address	3846 Canot Ln				
City	Addison	County Dallas	State TX	Zip Code 75001	
Lender/Client	Wedgewood Inc				

File No. 32603442

NOTE: Public Records indicates the "Owner of Public Record" to be Sherryle Dorsey Allen, however, the LOE indicates the "Borrower" to be Catamount Properties 2018 LLC. The appraiser was not provided a HUD 1 to verify Owner of Public Record/Borrower from prior sale on 05/04/2022, and information has not yet been recorded in Public Records.

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 development known as Waterford on the Southwest side of the city of Addison. The neighborhood is made up of various style one and two story single family residential properties built between 1960 and 2000. The subject is compatible with other homes in the neighborhood. No negative influences were noted.

The subject is not located in a PUD and there are no mandatory HOA fees.

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.

According to the appraiser's observation, old MLS listing, and public records, the subject has a covered front porch, rear concrete patio, in-ground pool, rear yard wood fence, fireplace in family room, three bedrooms, one half and two full baths, and a two 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 interior photos found in prior MLS and on-line. Equipment/Appliances noted are per the photos reviewed from 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.

The comparables are all similar to the subject in site, age, GLA, and overall appeal. The comparables would appeal to similar buyers as the subject and best describe the subject's current market potential.

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 bath count adjustments taken at \$10000 per half bath.

Comp 1, the most recent closed sale and requiring the least adjustment, is given the greatest weight in the final conclusion of value.

The appraiser is aware that the final conclusion of value is slightly above all the unadjusted comparable sale prices. This is due to the described and supported adjustments for time-of-sale in an increasing market.

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 31 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 higher than the predominant values in the described neighborhood boundaries due to age, location, quality, and GLA.

• 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.

• Exterior-Only: 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 60 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 12 months was \$469,500 (54 sales) and over the prior 12-24 months was \$401,250 (78 sales) indicating an increase of . 17.01% or 1.42% 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.

Royad Alan Basifil

Subject Photo Page

Borrower	Catamount Properties 2018 LLC			
Property Address	3846 Canot Ln			
City	Addison	County Dallas	State TX	Zip Code 75001
Lender/Client	Wedgewood Inc			



Subject Front

3846 Canot Ln

Sales Price

Gross Living Area 2,648 Total Rooms 8 Total Bedrooms 3 Total Bathrooms 2.1 Location N;Res; View N;Res; 6643 sf Site Quality Q4 31 Age



Subject Rear



Subject Street



Photograph Addendum

Borrower	Catamount Properties 2018 LLC			
Property Address	3846 Canot Ln			
City	Addison	County Dallas	State TX	Zip Code 75001
Lender/Client	Wedgewood Inc			



Additional Street View



Front Side View 1



Front Side View 2



In-Ground Pool View 1



In-Ground Pool View 2

Comparable Photo Page

Borrower	Catamount Properties 2018 LLC			
Property Address	3846 Canot Ln			
City	Addison	County Dallas	State TX	Zip Code 75001
Lender/Client	Wedgewood Inc			



Comparable 1

4010 Bobbin Ln

0.24 miles E Prox. to Subject Sale Price 605,000 Gross Living Area 2,868 Total Rooms 8 Total Bedrooms 3 Total Bathrooms 3.0 Location N;Res; N;Res; View Site 6665 sf Quality Q4 35 Age



Comparable 2

3840 Azure Ln

Prox. to Subject 0.04 miles SW Sale Price 580,000 Gross Living Area 2,629 Total Rooms 8 Total Bedrooms 3 Total Bathrooms 2.1 Location N;Res; View N;Res; 6970 sf Site Quality Q4 Age 30



Comparable 3

14560 Waterview Cir

Prox. to Subject 0.21 miles S Sale Price 585,000 Gross Living Area 2,548 Total Rooms 9 Total Bedrooms 4 **Total Bathrooms** 3.0 Location N;Res; View N;Res; Site 6490 sf Quality Q4 Age 29

Comparable Photo Page

Borrower	Catamount Properties 2018 LLC			
Property Address	3846 Canot Ln			
City	Addison	County Dallas	State TX	Zip Code 75001
Lender/Client	Wedgewood Inc			



Comparable 4

4016 Azure Ln

Prox. to Subject 0.20 miles SE Sale Price 540,000 Gross Living Area 2,715 Total Rooms 9 Total Bedrooms 4 Total Bathrooms 3.0 Location N;Res; N;Res; View Site 5184 sf Quality Q4 30 Age

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



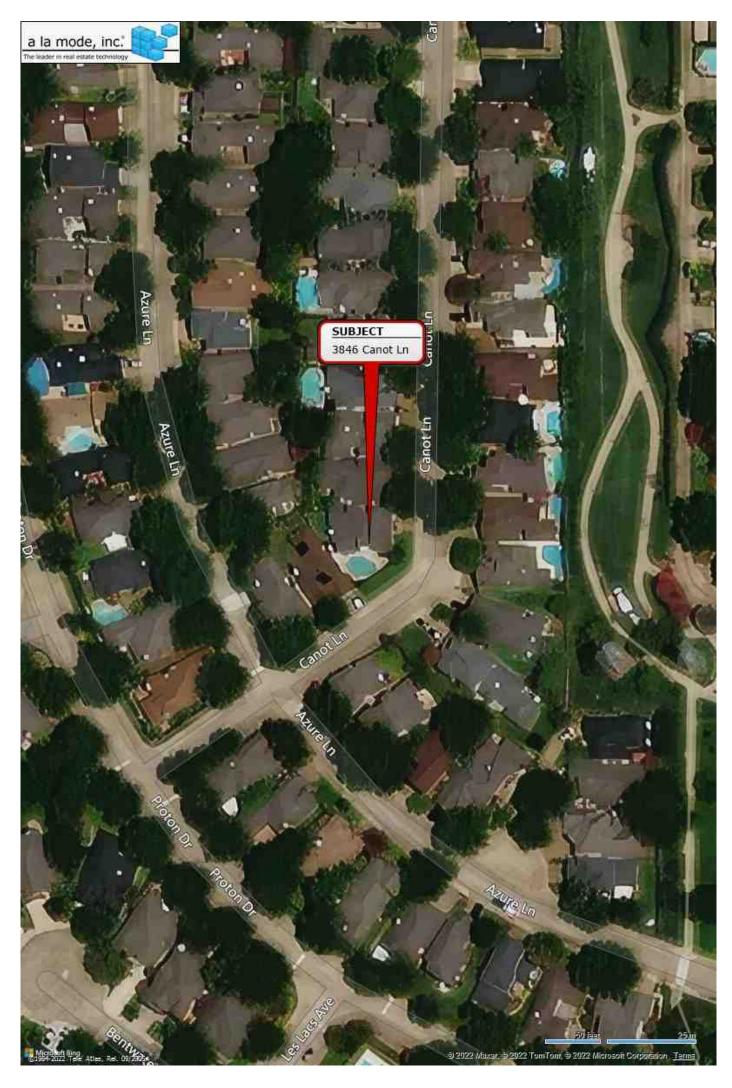
Location Map

Borrower	Catamount Properties 2018 LLC			
Property Address	3846 Canot Ln			
City	Addison	County Dallas	State TX	Zip Code 75001
Lender/Client	Wedgewood Inc			



Aerial Map

Borrower	Catamount Properties 2018 LLC				
Property Address	3846 Canot Ln				
City	Addison	County Dallas	State TX	Zip Code 75001	
Lender/Client	Wedgewood Inc				



Appraiser License

RICHARD ALAN BENEFIEL 1301 SALADO PASS MCKINNEY, TX 75072



Licensed Residential Real Estate Appraiser

Appraiser: Richard Alan Benefiel

License #: TX 1350533 L License Expires: 12/31/2023

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: Licensed Residential Real Estate Appraiser

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

Chelsea Buchholtz Commissioner



PRODUCER

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).

RODUCER
ASSURANCE, a Marsh & McLennan Agency LLC company
On Martingale Road

FAX
(A/C, No): (847) 440-9123

EMAIL:

LECTION TO BE TO

Assurance, a Marsh & McLennan Agency LLC company 20 N Martingale Road Suite 100					PHONE (A/C, No, Ext): 312-625-5592 E-MAIL ADDRESS: fchen@assuranceagency.com					
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	1055-02						MED EXP (Any one person)	\$		
							PERSONAL & ADV INJURY	\$		
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	OTHER:							\$		
А	UTOMOBILE LIABILITY		:				COMBINED SINGLE LIMIT (Ea accident)	\$		
	ANY AUTO							\$		
	OWNED SCHEDULED						BODILY INJURY (Per accident)	\$		
	AUTOS ONLY HIRED AUTOS ONLY AUTOS ONLY						PROPERTY DAMAGE (Per accident)	\$		
	AUTOS ONLY AUTOS ONLY						105117901124049504000150	\$		
+	UMBRELLA LIAB OCCUR						 	\$		
	EXCESS LIAB CLAIMS-MADE							\$		
F	DED RETENTION\$							\$		
w	ORKERS COMPENSATION	_	1				PER OTH-	<u> </u>		
	ID EMPLOYERS' LIABILITY IYPROPRIETOR/PARTNER/EXECUTIVE Y / N						mentiferana mereja walikoanakii	\$		
O	FICER/MEMBEREXCLUDED?	N/A					AND AND DOWNERS AND DEBUGED TO COMPANY MANY MANY OF THE	\$		
lf:	es, describe under							\$		
marks Title	SCRIPTION OF OPERATIONS below rofessional Liability	-	MPP9044163		10/18/2021	10/18/2022	Claim/Aggregate	\$5,000,000		
10.01			IIII 1:0017100		10/10/2021	10/10/2022				
RE: P	PTION OF OPERATIONS / LOCATIONS / VEHICLE ROOF OF INSURANCE greed that the following is an Additional	ie R s		757 ST800						
CERT	IFICATE HOLDER			CANC	ELLATION					
	Clario Appraisal Network, Ir PROOF OF INSURANCE	nc.	,	SHO THE ACC	ULD ANY OF T	I DATE THE	ESCRIBED POLICIES BE CA REOF, NOTICE WILL B Y PROVISIONS.			
	<u> </u>			0 10	© 19	88-2015 AC	ORD CORPORATION. A	All rights reserved		

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Royad Alan Eastful

Subject Property Card - Page 1



Home | Find Property | Contact Us

Residential Account #100059500B0540000

Location Owner Legal Desc Value Main Improvement Additional Improvements Land Exemptions Estimated Taxes History

Property Location (Current 2022)

Address: 3846 CANOT LN Neighborhood: 2DSP17 Mapsco: 14-E (DALLAS)

DCAD Property Map

2022 Current Appraisal Notice

uFile Online Protest

Electronic Documents (ENS)

File Homestead Exemption Online



Print Homestead Exemption Form



Print/Mail Account Protest Form

Owner (Current 2022)
ALLEN SHERRYLE DORSEY EST OF

3846 CANOT LN ADDISON, TEXAS 750017903

Multi-Owner (Current 2022)

Owner Name	Ownership %
ALLEN SHERRYLE DORSEY EST OF	100%

Legal Desc (Current 2022)

1: WATERFORD

2: BLK B LOT 54

3:

4: VOL92055/1626 EX031392 CO-DALLAS

5: 0059500B05400 3100059500B

Deed Transfer Date: 3/17/1992

Value

2022 Proposed Values					
Improvement: Land: Market Value:	+ \$80,000				
Revaluation Year:	2022				
Previous Revaluation Year:	2021				

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Main Improvement (Current 2022)

Building Class	16	Construction Type	FRAME	# Baths (Full/Half)	
Year Built	1991	Foundation	SLAB	# Kitchens	
Effective Year Built	1991	Roof Type	HIP	# Bedrooms	
Actual Age	31 years	Roof Material	COMP SHINGLES	# Wet Bars	
Desirability	AVERAGE	Fence Type	WOOD	# Fireplaces	
Living Area	2,648 sqft	Ext. Wall Material	BRICK VENEER	Sprinkler (Y/N)	
Total Area	2,648 sqft	Basement	NONE	Deck (Y/N)	
% Complete	100%	Heating	CENTRAL FULL	Spa (Y/N)	
# Stories	ONE AND ONE HALF STORIES	Air Condition	CENTRAL FULL	Pool (Y/N)	
Depreciation	40%			Sauna (Y/N)	

Subject Property Card - Page 3

Additional Improvements (Current 2022)

#	Improvement Type	Construction	Floor	Exterior Wall	Area (sqft)
1	ATTACHED GARAGE	BK-BRICK	CONCRETE	UNASSIGNED	399
2	POOL		UNASSIGNED	CC-CONCRETE (POOL)	0

Land (2022 Proposed Values)

#	State Code	Zoning	Frontage (ft)	Depth (ft)	Area	Pricing Method	Unit Price	Market Adjustment	Adjusted Price	Ag Land
1	SINGLE FAMILY RESIDENCES	PLANNED DEVELOPMENT	60	110	6,643.0000 SQUARE FEET	FLAT PRICE	\$80,000.00	0%	\$80,000	N

* All Exemption information reflects 2022 Proposed Values. *

Exemptions (2022 Proposed Values)
No Exemptions

Estimated Taxes (2022 Proposed Values)

	City	School	County and School Equalization	College	Hospital	Special District		
Taxing Jurisdiction	ADDISON	DALLAS ISD	DALLAS COUNTY	DALLAS COLLEGE	PARKLAND HOSPITAL	UNASSIGNED		
Tax Rate per \$100	\$0.61466	\$1.248235	\$0.237946	\$0.12351	\$0.255	N/A		
Taxable Value	\$502,500	\$502,500	\$502,500	\$502,500	\$502,500	\$0		
Estimated Taxes	\$3,088.67	\$6,272.38	\$1,195.68	\$620.64	\$1,281.38	N/A		
Tax Ceiling					N/A	N/A		
	Total Estimated Taxes: \$							

DO NOT PAY TAXES BASED ON THESE ESTIMATED TAXES. You will receive an **official tax bill** from the appropriate agency when they are prepared. Please note that if there is an Over65 or Disabled Person **Tax Ceiling** displayed above, **it is NOT reflected** in the Total Estimated Taxes calculation provided. Taxes are collected by the agency sending you the **official** tax bill. To see a listing of agencies that collect taxes for your property. **Click Here**

The estimated taxes are provided as a courtesy and should not be relied upon in making financial or other decisions. The Dallas Central Appraisal District (DCAD) does not control the tax rate nor the amount of the taxes, as that is the responsibility of each Taxing Jurisdiction. Questions about your taxes should be directed to the appropriate taxing jurisdiction. We cannot assist you in these matters. These tax estimates are calculated by using the most current certified taxable value multiplied by the most current tax rate. It does not take into account other special or unique tax scenarios, like a tax ceiling, etc.. If you wish to calculate taxes yourself, you may use the Tax Calculator to assist you.

History

History

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