

Please Note: This report was completed with the following assumptions: Market Approach: **Fair Market Price** , Marketing Time: **Typical** . Important additional information relating to this report, including use and restrictions, is contained in an attached addendum which is an integral part of this report.

Address	3904 Dumas Drive, Mc Kinney, TX 75070	Order ID	8531152	Property ID	33681772
Inspection Date	11/28/2022	Date of Report	12/01/2022		
Loan Number	50032	APN	R462800D00201		
Borrower Name	Champery Real Estate 2015 LLC	County	Collin		

Tracking IDs					
Order Tracking ID	11.28_CS_BPO_Update	Tracking ID 1	11.28_CS_BPO_Update		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	CHAMPERY REAL EST 2015 LLC,	Condition Comments	
R. E. Taxes	\$7,706	Based on the MLS remarks, subject has good condition: "updated floors, brand new counter tops, and fresh paint through out. "	
Assessed Value	\$504,905		
Zoning Classification	Residential SFR		
Property Type	SFR		
Occupancy	Occupied		
Ownership Type	Fee Simple		
Property Condition	Good		
Estimated Exterior Repair Cost	\$0		
Estimated Interior Repair Cost	\$0		
Total Estimated Repair	\$0		
HOA	Hidden Creek HOA - McKinney 972-943-2800		
Association Fees	\$600 / Year (Pool,Tennis,Greenbelt,Other: Private Lake/Pond, Park, Playground)		
Visible From Street	Visible		
Road Type	Public		

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments	
Local Economy	Stable	Neighborhood of multiple subdivisons. Low inventory with constant buyer demand. Increased marketing time and availability of listings in the past 4 to 5 months. Also, listing prices are often reduced, multiple times. No recent REO activity.	
Sales Prices in this Neighborhood	Low: \$407,500 High: \$2,200,000		
Market for this type of property	Decreased 2 % in the past 6 months.		
Normal Marketing Days	<90		

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	3904 Dumas Drive	3817 Lindale Drive	3909 Cockrill Drive	4504 Oxbow Drive
City, State	Mc Kinney, TX	Mckinney, TX	Mckinney, TX	Mckinney, TX
Zip Code	75070	75072	75072	75072
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.18 ¹	0.11 ¹	0.80 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$786,000	\$570,000	\$739,900
List Price \$	--	\$632,000	\$570,000	\$609,000
Original List Date		06/01/2022	11/04/2022	06/18/2022
DOM · Cumulative DOM	-- · --	183 · 183	27 · 27	127 · 166
Age (# of years)	21	21	21	15
Condition	Good	Good	Good	Good
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	3,661	3,435	3,096	3,533
Bdrm · Bths · ½ Bths	5 · 3 · 1	4 · 3	5 · 4	3 · 3
Total Room #	11	10	10	9
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.14 acres	0.18 acres	0.2 acres	0.18 acres
Other	Fence, FP	Fence, FP	Fence, FP	Fence, FP

* Listing 2 is the most comparable listing to the subject.

¹ Comp's "Miles to Subject" was calculated by the system.

² Comp's "Miles to Subject" provided by Real Estate Professional.

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

Current Listings - Cont.

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

- Listing 1** This McKinney two-story home offers a patio granite countertops and a two-car garage. Home utilities may be turned off due to weather conditions. This home has been virtually staged to illustrate its potential.
- Listing 2** Unique by Nature this home has the views Poised on a greenbelt lot with a view of a pond located in coveted Hidden Creek close to exemplary Walker Elementary. Five bedrooms Upon entry handsome wood floors run throughout dining office & family room. Lovely views are enjoyed in family room kitchen & breakfast room. Kitchen is a chefs delight with a Dacor 5 burner gas Cooktop SS appliances granite counters stone hearth and backsplash butlers pantry built in desk & breakfast bar. Dont miss the double pantries White Kitchen cabinets & upgraded kitchen lighting. Master suite is spacious with a large sitting area. Spa like bathrooms with granite. One secondary bedroom is on first floor. Upstairs enjoy 4 bedrooms and a game-room with French doors to a large balcony. AC Units replaced in 2018 roof in 2017 Exterior freshly painted in 2022 and interior painted in 2019. New carpet in 2019. Utility room with sink is huge Hidden Creek has a pool park. Move in Ready Immaculate
- Listing 3** Priced for current market located in the desirable Flagstone Community of McKinney. Shaded aggregate walkway leads to gorgeous glass & wrought iron front door opening to your sunny new home Warm hand scraped wood floors flow through most of lower level vaulted ceiling soars overhead to spacious family room. Enjoy the sky view through the two-story north facing windows or cozy up to the designer stone fireplace. Open floor plan to gourmet kitchen w quartz C-tops & island upgraded solid wood cabinets gas range GE Monogram ss double oven walk-in pantry breakfast area. First floor owners suite features en suite bathroom separate vanities walk-in shower garden tub split walk-in closet. Second full bath on main is adjacent to room that can easily be 4th bedroom. Front flex room would make a wonderful office. Upstairs find a sun-filled game room media room 2 bedrooms w walk-in closets. Fresh paint throughout. Newly sodded backyard. Walk to Walker Elementary. Schedule it today

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	3904 Dumas Drive	3413 Cockrill Drive	2300 Crockett Court	1223 Hills Creek Drive
City, State	Mc Kinney, TX	Mckinney, TX	Mckinney, TX	Mckinney, TX
Zip Code	75070	75072	75072	75072
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.36 ¹	0.29 ¹	0.57 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$670,000	\$750,000	\$650,000
List Price \$	--	\$610,000	\$650,000	\$650,000
Sale Price \$	--	\$610,000	\$625,000	\$615,000
Type of Financing	--	Cash	Conventional	Conventional
Date of Sale	--	09/15/2022	08/05/2022	08/15/2022
DOM · Cumulative DOM	-- · --	70 · 87	34 · 76	33 · 56
Age (# of years)	21	21	19	30
Condition	Good	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	3,661	3,273	3,947	4,101
Bdrm · Bths · ½ Bths	5 · 3 · 1	5 · 4	4 · 3 · 1	5 · 4 · 1
Total Room #	11	10	11	10
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 3 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	Pool - Yes Spa - Yes
Lot Size	0.14 acres	0.27 acres	0.19 acres	0.23 acres
Other	Fence, FP	Fence, FP	Fence, FP	Fence, FP
Net Adjustment	--	\$0	-\$16,400	-\$41,500
Adjusted Price	--	\$610,000	\$608,600	\$573,500

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

¹ Comp's "Miles to Subject" was calculated by the system.

² Comp's "Miles to Subject" provided by Real Estate Professional.

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

Recent Sales - Cont.

Reasons for Adjustments Why the comparable sale is superior or inferior to the subject.

- Sold 1** I present to you a gorgeous McKinney home in a quiet neighborhood on over a quarter acre. Beautiful front porch that greets you with double doors to the office as well as the main entry with 14ft ceilings. To the left is a large office (could be 6th bedroom) on one side and sitting room on the other. Impressively large downstairs owners suite with a jetted tub nice shower and plenty of closet space. Comfortable and homey family living room with a fireplace downstairs and another large living space on the upstairs landing. Just off the landing theres a wonderful large balcony and amazing office space with built in storage and desk. One guest bedroom downstairs and three more spacious bedrooms upstairs and one bedroom has its own full private ensuite bathroom. The large size kitchen and dining areas downstairs are highlighted by an amazing laundry room with a laundry chute from upstairs and nice size rinsing sink. AC units replaced 7-18new roof 2017both HWH replaced 2013-2017.++++Adjusted for bathrooms -2500; GLA +15500; lot size -13000
- Sold 2** Under 178 a square foot Sellers are serious. Luxurious and spacious Grand Home in much sought after Hidden Creek community Conveniently nestled in Central McKinney Hidden Creek is set in a landscape of trees and hills combined with hike and bike trails a junior Olympic-size swimming pool pavilion sport court sand volleyball court playground and outdoor amphitheater This home offers stunningly high vaulted ceilings an expansive kitchen and butlers pantry a large dining and den space and a designated office. Recharge in the generously roomy primary bedroom suite. On the second floor you will find three bedrooms one with a private ensuite and two that share a Jack and Jill bath space. Everyone has space with the large open bonus space upstairs as well as the great media room. The home offers rustic tuscan style decor which could be kept or easily modified to the new buyers taste Real wood floors. Good size back yard Must see neighborhood to appreciate. +++++Adjusted for GLA -11400; lot size -5000
- Sold 3** This stately Goodman Home is in the heart of Stonebridge Ranch and zoned for MISDs most desirable schools- Glen Oaks Dowell and Boyd. This estate has a total of 5 bedrooms two downstairs being master and guest- each with full bath as well as 3 full bedrooms up and two full baths. Situated on a green belt lot with long driveway and oversized three car side- by- side garage Hills Creek offers an additional backyard with plenty of room for Fido to roam as well as a pool and spa. Other desirable features include hardwood flooring massive QUIET gameroom on top of garage with second staircase access plantation shutters remodeled kitchen with matching appliances brand new class 4 hail resistant roof with new paint and siding stacked formals and oversized bedrooms. +++++. Adjusted for seller concession -8550; pool -15000; garage -3000; bathrooms -6000; GLA -17600; lot size -9000

Subject Sales & Listing History

Current Listing Status	Currently Listed	Listing History Comments					
Listing Agency/Firm	Coldwell Banker Realty Plano	Subject is currently listed. Has been cancelled and re-listed on 11/23/2022					
Listing Agent Name	Mark Bradford						
Listing Agent Phone	214-395-2999						
# of Removed Listings in Previous 12 Months	1						
# of Sales in Previous 12 Months	0						
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
10/21/2022	\$649,900	11/23/2022	\$524,900	Cancelled	11/23/2022	\$524,900	MLS
11/23/2022	\$499,900	--	--	--	--	--	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$600,000	\$600,000
Sales Price	\$590,000	\$590,000
30 Day Price	\$580,000	--
Comments Regarding Pricing Strategy		
Conclusion of value and pricing is based on the subject GLA in relation with the comps. A market approach has been used to analyze the data, with consideration to the current availability of listings in the immediate neighborhood. The active listings are considered to represent the current market trend.		

Clear Capital Quality Assurance Comments Addendum

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

Subject Photos



Front



Front



Address Verification



Side



Side



Street

Subject Photos



Street



Other

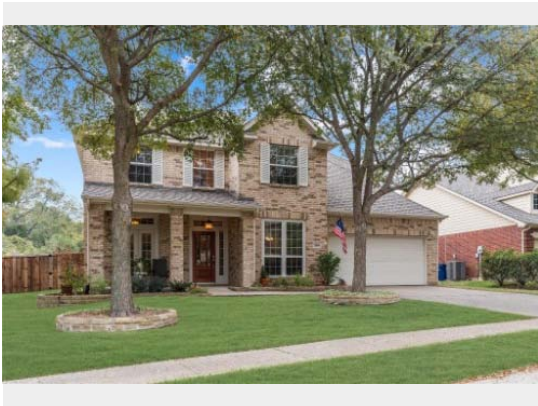
Listing Photos

L1 3817 Lindale Drive
Mckinney, TX 75072



Front

L2 3909 Cockrill Drive
Mckinney, TX 75072



Front

L3 4504 Oxbow Drive
Mckinney, TX 75072



Front

Sales Photos

S1 3413 Cockrill Drive
Mckinney, TX 75072



Front

S2 2300 Crockett Court
Mckinney, TX 75072



Front

S3 1223 Hills Creek Drive
Mckinney, TX 75072



Front

ClearMaps Addendum

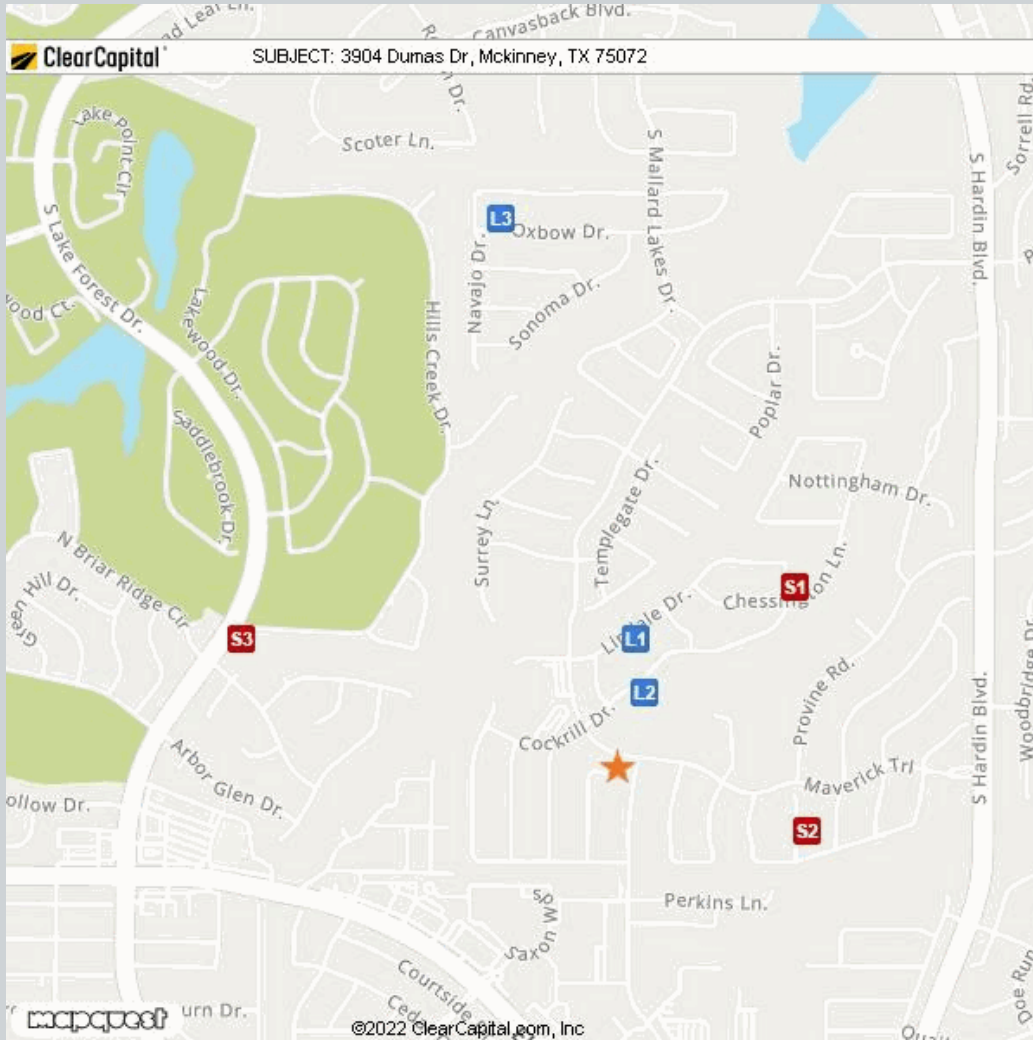
Address ★ 3904 Dumas Drive, Mc Kinney, TX 75070

Loan Number 50032

Suggested List \$600,000

Suggested Repaired \$600,000

Sale \$590,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	3904 Dumas Drive, Mc Kinney, TX 75072	--	Parcel Match
L1 Listing 1	3817 Lindale Drive, Mckinney, TX 75072	0.18 Miles ¹	Parcel Match
L2 Listing 2	3909 Cockrill Drive, Mckinney, TX 75072	0.11 Miles ¹	Parcel Match
L3 Listing 3	4504 Oxbow Drive, Mckinney, TX 75072	0.80 Miles ¹	Parcel Match
S1 Sold 1	3413 Cockrill Drive, Mckinney, TX 75072	0.36 Miles ¹	Parcel Match
S2 Sold 2	2300 Crockett Court, Mckinney, TX 75072	0.29 Miles ¹	Parcel Match
S3 Sold 3	1223 Hills Creek Drive, Mckinney, TX 75072	0.57 Miles ¹	Parcel Match

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

² The Comparable "Distance from Subject" value has been provided by the Real Estate Professional.

Addendum: Report Purpose

Market Approach and Market Time

The Market Approach of this report, as established by the customer, is: **Fair Market Price**. (See definition below.)

The Marketing Time as specified by the customer is **Typical**. (See definition below.)

Definitions:

Fair Market Price

A price at which the property would sell between a willing buyer and a willing seller neither being compelled by undue pressure and both having reasonable knowledge of relevant facts.

Distressed Price

A price at which the property would sell between a willing buyer and a seller acting under duress.

Marketing Time

The amount of time the property is exposed to a pool of prospective buyers before going into contract. The customer either specifies the number of days, requests a marketing time that is typical to the subject's market area and/or requests an abbreviated marketing time.

Typical for Local Market

The estimated time required to adequately expose the subject property to the market resulting in a contract of sale.

Addendum: Report Purpose - cont.

Report Instructions

This section shows the instructions that were approved by the customer and provided to the broker prior to completing the report.

Instructions last updated: 7/17/2017

Purpose:

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

Customer Specific Requests:

If the property is commercial or mixed use, please stop and contact Clear Capital as soon as possible

Form Help:

There are blue question marks (?) throughout this form. These are designed to offer guidance for that particular section of the form. Please click on them for help.

Comparable Requirements:

1. Please use fair market comps from the same neighborhood, block or subdivision whenever possible.
2. Please only use REO comparables if the market is driven by REOs and they are comparable in characteristics and condition.
3. Please use comps that have closed in the past 3 months to show the current market conditions or comment in the report if this is not possible. In rapidly changing markets, active listing comps should be given equal or greater weight than sold comps in your analysis.

Standard Instructions:

1. Clear Capital Code Of Conduct - Please make sure that you are always abiding by the Clear Capital Code of Conduct when completing valuation reports.
2. If the subject is currently listed, please consider all available information pertaining to the subject's condition. This information should be utilized when developing the assumption of the subject's condition.
3. Use the subject characteristics provided in the report Grid (if preloaded) to evaluate the property. This information is from a full interior appraisal and is assumed to be most accurate. If your inspection reveals obvious inaccuracies, please explain in the narrative of the report.
4. Include sufficient detail to help our mutual customer gain a complete understanding of the subject's neighborhood such as neighborhood desirability, amenities, parks, schools, commercial or industrial influences, REO activity, traffic, board-up-homes, etc.
5. Do not approach occupants or owners.
6. If the subject is a Commercial property, contact Clear Capital immediately at 530-582-5011 for direction on how to proceed with the report.
7. Please do not accept if you or your office has completed a report on this property in the last month, are currently listing this property, or have any vested interest in the subject property.
8. Clear Capital does not allow any log ins from IP addresses from foreign countries. This includes, but is not limited to; data entry services, form completion services, etc. Also, it is against Clear Capital code of conduct to share your password with anyone who is not a W2 employee in your office.
9. Clear Capital and our mutual customers greatly appreciate your expertise. If you cannot personally inspect the property, select comparables, and determine a price for the subject, please do not accept this report. Per the standards and guidelines adopted by Clear Capital and other industry leaders, the use of assistants to complete any of the aforementioned tasks is not permitted.

Report Instructions - cont.

Due to the importance of an independent opinion of price, please do not discuss your price with anyone or be influenced by list price, pending offers, accept comp packets, repair estimates or the listing agent's opinion.

1. One current, original photo of the front of the subject 2. One address verification photo 3. One street scene photo looking down the street 4. MLS listing and sold comp photos required, please comment if no MLS.

Broker Information

Broker Name	George Milos	Company/Brokerage	Nord Realty LLC
License No	605462	Address	101 E. Park Blvd Plano TX 75074
License Expiration	06/30/2023	License State	TX
Phone	2143153997	Email	nordrealty@gmail.com
Broker Distance to Subject	10.31 miles	Date Signed	12/01/2022

By confirming the above contact and real estate license information and submitting the report, the above signed hereby certifies and agrees that: 1) I personally took the pictures, selected comparables, and determined the price conclusion. 2) To the best of my knowledge, the statements of fact contained in this report are true and correct. 3) The reported analyses, opinions, and conclusions are my personal, impartial, and unbiased professional analyses, opinions, and conclusions. 4) I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved. 5) I have no bias with respect to the property that is the subject of this report or to the parties involved with this assignment. 6) My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined price point. 7) I did not base, either partially or completely, my analysis and/or opinion and conclusions in this report on race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law. 8) I maintain errors and omissions insurance, to the extent required by state law, for all liability associated with the preparation of this Report.

Disclaimer

THIS REPORT SHOULD NOT BE CONSIDERED AN APPRAISAL. In making any decision that relies upon my work, you should know that I have not followed the guidelines for development of an appraisal or analysis contained in the Uniform Standards of Professional Appraisal Practice of the Appraisal Foundation.

Unless otherwise specifically agreed to in writing:

The intended purpose of this report is to assist the Clear Capital account holder in making decisions within the scope of applicable statutory and regulatory requirements and performing required due diligence. This document is provided solely for the use of the Clear Capital account holder and not any other party, is not intended as any guarantee of value and/or condition of the subject property and should not be relied on as such. In the event that this document is found to be defective, incorrect, negligently prepared or unfit for its authorized use, Clear Capital's sole liability shall be to promptly refund the total fee expended by the account holder for this report or to replace it at no charge to the account holder, but in no event shall Clear Capital be responsible to the account holder for any indirect or consequential damages whatsoever. This warranty is in lieu of all other warranties, express or implied, except where otherwise required by law. The account holder shall notify Clear Capital within thirty (30) days of this report's delivery to the account holder if it believes that this document is defective, incorrect, negligently prepared or unfit for its authorized use. Under no circumstances may Clear Capital forms or their contents be published, copied, replicated, or mimicked.