

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.

<b>Address</b>	7633 Four Winds Drive, Fort Worth, TX 76133	<b>Order ID</b>	8725050	<b>Property ID</b>	34157741
<b>Inspection Date</b>	05/06/2023	<b>Date of Report</b>	05/07/2023		
<b>Loan Number</b>	50038	<b>APN</b>	02159724		
<b>Borrower Name</b>	Champery Real Estate 2015 LLC	<b>County</b>	Tarrant		

### Tracking IDs

<b>Order Tracking ID</b>	05.03.23 Cit-CS Update	<b>Tracking ID 1</b>	05.03.23 Cit-CS Update
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--

### General Conditions

<b>Owner</b>	CHAMPERY REAL EST 2015 LLC	<b>Condition Comments</b>	
<b>R. E. Taxes</b>	\$6,297	Property has been updated inside based on the interior photos on the MLS. It has not been totally updated. All the original cabinets have been painted. Cabinets have not been replaced. The counter tops, flooring, light fixtures, sinks and faucets have been replaced. Fresh interior paint. Average maintained at this time. No significant needed repairs were observed. Average curb appeal and location. No landscaping on the front. Corner lot. The street that runs beside the property is a busy two lane road. Conforms to the neighborhood. Is surrounded by other residential homes. Track construction with builder grade finish out. Exterior is brick construction.	
<b>Assessed Value</b>	\$242,246		
<b>Zoning Classification</b>	Residential		
<b>Property Type</b>	SFR		
<b>Occupancy</b>	Vacant		
<b>Secure?</b>	Yes (Appears secure)		
<b>Ownership Type</b>	Fee Simple		
<b>Property Condition</b>	Good		
<b>Estimated Exterior Repair Cost</b>	\$0		
<b>Estimated Interior Repair Cost</b>	\$0		
<b>Total Estimated Repair</b>	\$0		
<b>HOA</b>	No		
<b>Visible From Street</b>	Visible		
<b>Road Type</b>	Public		

### Neighborhood & Market Data

<b>Location Type</b>	Suburban	<b>Neighborhood Comments</b>	
<b>Local Economy</b>	Stable	Located in S Fort Worth. The area is a mixture of single- and two-story homes. There are no community amenities. Easy access to freeway, shopping and different employment types. Some of the major employers within 15 minutes are Alcon, Coors Distributing, Ben E Keith Food and Beverage and Mrs. Baird's Bread. Located in the Fort Worth ISD which is not a preferred school district. No foreclosures or short sales at this time.	
<b>Sales Prices in this Neighborhood</b>	Low: \$184,500 High: \$385,000		
<b>Market for this type of property</b>	Decreased 3 % in the past 6 months.		
<b>Normal Marketing Days</b>	<30		

### Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
<b>Street Address</b>	7633 Four Winds Drive	7332 Southridge Trail	7653 Parkwood Lane	4600 Applewood Road
<b>City, State</b>	Fort Worth, TX	Fort Worth, TX	Fort Worth, TX	Fort Worth, TX
<b>Zip Code</b>	76133	76133	76133	76133
<b>Datasource</b>	MLS	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.33 <sup>1</sup>	0.29 <sup>1</sup>	0.68 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$285,000	\$285,000	\$334,995
<b>List Price \$</b>	--	\$282,000	\$283,000	\$319,900
<b>Original List Date</b>		03/05/2023	08/22/2022	04/12/2023
<b>DOM · Cumulative DOM</b>	-- · --	63 · 63	231 · 258	19 · 25
<b>Age (# of years)</b>	44	44	44	40
<b>Condition</b>	Good	Good	Good	Good
<b>Sales Type</b>	--	Investor	Investor	Fair Market Value
<b>Location</b>	Adverse ; Busy Road	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	2,020	1,810	1,732	1,871
<b>Bdrm · Bths · ½ Bths</b>	4 · 2	4 · 2	4 · 2	4 · 2
<b>Total Room #</b>	7	7	7	7
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
<b>Basement (Yes/No)</b>	No	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	--
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	.134 acres	.160 acres	.161 acres	.211 acres
<b>Other</b>	--	--	--	--

\* Listing 3 is the most comparable listing to the subject.

<sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>3</sup> 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** Similar age, neighborhood, quality and style. Same beds, baths and garage spaces. You'll love this tastefully renovated 4 bedroom and 2 bathroom. The home boasts a large kitchen and an open concept living area, a spacious master suite to settle in and relax after a long day, and additional space for your work-from-home or playroom needs.
- Listing 2** Same subdivision, beds, baths and garage spaces. Similar age, quality of construction and style. Updated in January 2023 with new granite counters, stainless steel appliances, luxury vinyl plank flooring, and fresh paint. This charming 4 bedroom, 2 bathroom, 2 car garage home is now on the market! You'll enjoy preparing meals in the gorgeous kitchen with sleek counters, stainless appliances, and beautiful spacious cabinetry. Entertaining is a breeze with this great floor plan complete with a cozy fireplace. The main bedroom boasts a private ensuite and walk-in closet. Other bedrooms offer plush carpet and sizable closets. Relax with your favorite drink in the fenced-in backyard with a patio
- Listing 3** Similar age, neighborhood, quality and style. Same beds, baths and garage spaces. This stunning home is a perfect blend of modern updates & timeless elegance. With 4 bedrooms, 2 bathrooms, and an array of upgraded features, this property offers a truly exceptional living experience for the discerning homeowner. Upon entering the home, you'll be greeted by a spacious floor plan with wood flooring. The living room features soaring ceilings and a cozy fireplace. The gourmet kitchen is a functional delight with granite countertops, stainless steel appliances. The primary suite is a true retreat, featuring a tray ceiling, luxurious en-suite bathroom with soaking tub, separate shower, and dual vanities. The three additional bedrooms are generously sized and offer ample closet space. Step outside to the generously sized backyard perfect for outdoor dining and entertaining. The backyard is fully fenced and has mature trees, providing shade and privacy.

### Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
<b>Street Address</b>	7633 Four Winds Drive	7037 Misty Meadow Drive S	4117 Yellowleaf Drive	4700 Yellowleaf Drive
<b>City, State</b>	Fort Worth, TX	Fort Worth, TX	Fort Worth, TX	Fort Worth, TX
<b>Zip Code</b>	76133	76133	76133	76133
<b>Datasource</b>	MLS	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.72 <sup>1</sup>	0.21 <sup>1</sup>	0.72 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$299,900	\$289,000	\$319,999
<b>List Price \$</b>	--	\$284,900	\$289,000	\$319,999
<b>Sale Price \$</b>	--	\$285,000	\$289,000	\$326,000
<b>Type of Financing</b>	--	Va	Conv	Conv
<b>Date of Sale</b>	--	03/29/2023	05/01/2023	03/14/2023
<b>DOM · Cumulative DOM</b>	-- · --	139 · 163	9 · 44	7 · 20
<b>Age (# of years)</b>	44	45	44	44
<b>Condition</b>	Good	Good	Good	Good
<b>Sales Type</b>	--	Investor	Investor	Fair Market Value
<b>Location</b>	Adverse ; Busy Road	Adverse ; Commercial	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	2,020	1,617	1,868	2,007
<b>Bdrm · Bths · ½ Bths</b>	4 · 2	4 · 2	4 · 2	3 · 2
<b>Total Room #</b>	7	7	7	6
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
<b>Basement (Yes/No)</b>	No	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	--
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	.134 acres	.160 acres	.178 acres	.222 acres
<b>Other</b>	--	\$10,300 closing costs	--	--
<b>Net Adjustment</b>	--	+\$7,835	+\$6,840	\$0
<b>Adjusted Price</b>	--	\$292,835	\$295,840	\$326,000

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

<sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>3</sup> 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** Similar age, neighborhood, quality and style. Same beds, baths and garage spaces. Adjusted for GLA and closing costs. Beautiful 4 bedroom, 2 bath, 2 car garage home. New quartz countertops in fully updated kitchen, gorgeous remodeled bathrooms, laminate flooring throughout for easy maintenance. Leased Solar Panels offer lower electric bills! Freshly painted, and move in ready, all in a wonderful, quiet neighborhood! Lifetime transferable foundation warranty available
- Sold 2** Same subdivision, beds, baths and garage spaces. Similar age, quality of construction and style. Adjusted for GLA. Must see home! Beautifully rehabbed with new bathrooms, new flooring, paint, and so much more. Large open living and kitchen with new stainless steel appliances. Huge room that can be fourth bedroom, second living, game room or office. Living room has great beams with lots of natural light.
- Sold 3** Similar age, neighborhood, quality and style. Same baths and garage spaces. Inferior bedrooms. Adjusted for GLA. Well-maintained single story home on corner lot with side entry garage, large open living with vaulted ceiling, wood burning fireplace and stained concrete floors. Amazing screened porch with stamped flooring. Kitchen has concrete counters, new double oven and stainless steel refrigerator. Large master bedroom with attached master bathroom has separate sinks and two walk-in closets. Formal dining could be used as office with built-in cabinets. Sitting area off of living with built-in bookshelves with outside door to side yard. Large utility room has built-in cabinets with custom dog crate or storage. Large mirror in dining room, washer, dryer and refrigerator, and table outside in screened porch will stay with home.

## Subject Sales & Listing History

<b>Current Listing Status</b>	Currently Listed	<b>Listing History Comments</b>					
<b>Listing Agency/Firm</b>	Wedgewood Homes Realty	Property is currently listed for sale					
<b>Listing Agent Name</b>	Andrew Staleewski						
<b>Listing Agent Phone</b>	469-837-6204						
<b># of Removed Listings in Previous 12 Months</b>	0						
<b># of Sales in Previous 12 Months</b>	0						
<b>Original List Date</b>	<b>Original List Price</b>	<b>Final List Date</b>	<b>Final List Price</b>	<b>Result</b>	<b>Result Date</b>	<b>Result Price</b>	<b>Source</b>
04/12/2023	\$324,900	04/27/2023	\$299,900	--	--	--	MLS

## Marketing Strategy

	As Is Price	Repaired Price
<b>Suggested List Price</b>	\$299,000	\$299,000
<b>Sales Price</b>	\$295,000	\$295,000
<b>30 Day Price</b>	\$293,000	--
<b>Comments Regarding Pricing Strategy</b>		
Fewer properties are receiving multiple offers and selling for more than list price. The value was determined by the adjusted values of the sale comps. The market is shifting to a buyer's market.		

## 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



Address Verification



Side



Side



Side



Street

### Subject Photos



Street



Other



## Listing Photos

**L1** 7332 Southridge Trail  
Fort Worth, TX 76133



Front

**L2** 7653 Parkwood Lane  
Fort Worth, TX 76133



Front

**L3** 4600 Applewood Road  
Fort Worth, TX 76133



Front

## Sales Photos

**S1** 7037 Misty Meadow Drive S  
Fort Worth, TX 76133



Front

**S2** 4117 Yellowleaf Drive  
Fort Worth, TX 76133



Front

**S3** 4700 Yellowleaf Drive  
Fort Worth, TX 76133



Front

### ClearMaps Addendum

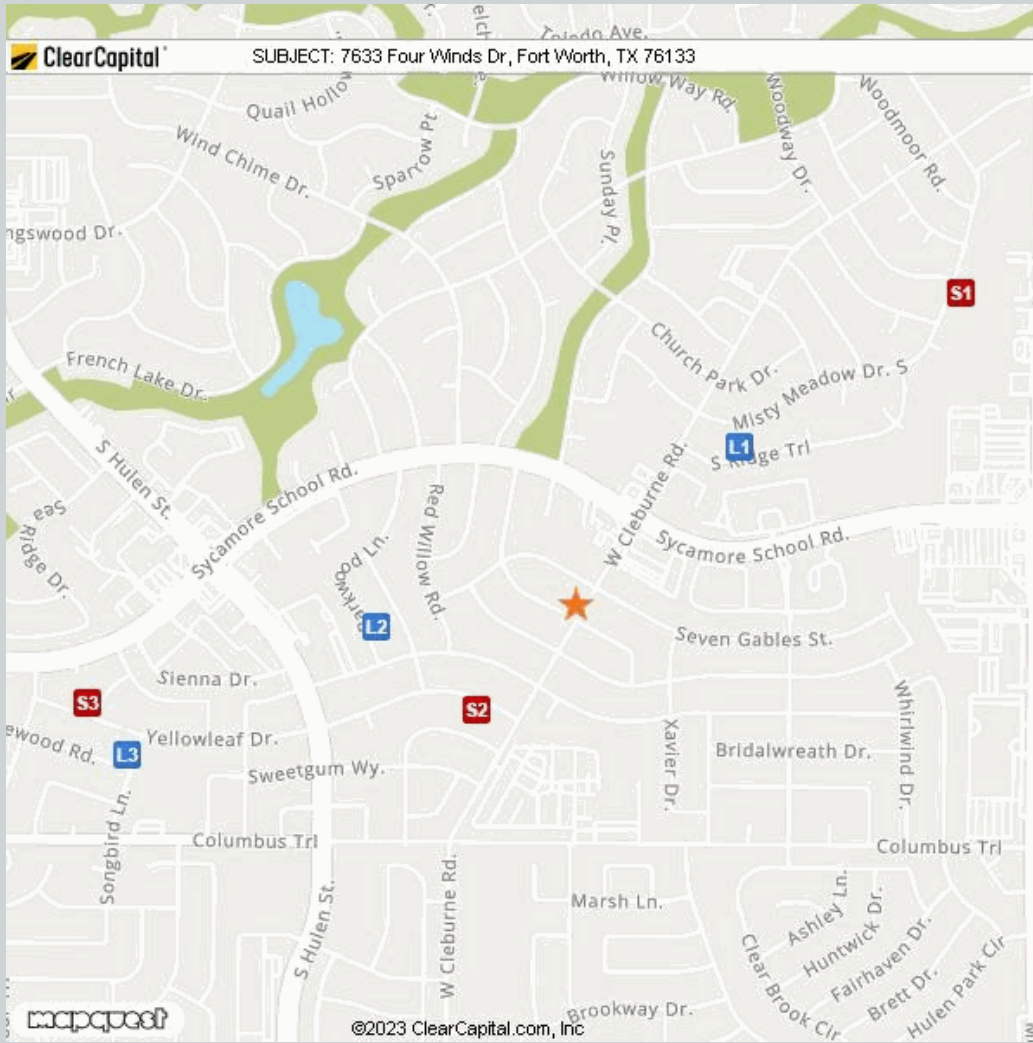
**Address** ★ 7633 Four Winds Drive, Fort Worth, TX 76133

**Loan Number** 50038

**Suggested List** \$299,000

**Suggested Repaired** \$299,000

**Sale** \$295,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	7633 Four Winds Drive, Fort Worth, TX 76133	--	Parcel Match
L1	7332 Southridge Trail, Fort Worth, TX 76133	0.33 Miles <sup>1</sup>	Parcel Match
L2	7653 Parkwood Lane, Fort Worth, TX 76133	0.29 Miles <sup>1</sup>	Parcel Match
L3	4600 Applewood Road, Fort Worth, TX 76133	0.68 Miles <sup>1</sup>	Parcel Match
S1	7037 Misty Meadow Drive S, Fort Worth, TX 76133	0.72 Miles <sup>1</sup>	Parcel Match
S2	4117 Yellowleaf Drive, Fort Worth, TX 76133	0.21 Miles <sup>1</sup>	Parcel Match
S3	4700 Yellowleaf Drive, Fort Worth, TX 76133	0.72 Miles <sup>1</sup>	Street Centerline Match

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

<sup>2</sup> 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

<b>Broker Name</b>	Jerry Hayden	<b>Company/Brokerage</b>	Hayden Group, Inc.
<b>License No</b>	0454586	<b>Address</b>	2813 S Hulen St, Ste 150 Fort Worth TX 76109
<b>License Expiration</b>	05/31/2024	<b>License State</b>	TX
<b>Phone</b>	8174755911	<b>Email</b>	jhaydenrealestate@gmail.com
<b>Broker Distance to Subject</b>	5.37 miles	<b>Date Signed</b>	05/07/2023

*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.**