

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	7121 Southridge Trail, Fort Worth, TX 76133	Order ID	8519198	Property ID	33553060
Inspection Date	11/17/2022	Date of Report	11/21/2022		
Loan Number	50040	APN	02879042		
Borrower Name	na	County	Tarrant		

Tracking IDs					
Order Tracking ID	11.15.22 CS_Citi Update	Tracking ID 1	11.15.22 CS_Citi Update		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	CHAMPERY REAL EST 2015 LLC	Condition Comments	
R. E. Taxes	\$4,700	Property appears well maintained at this time. Nice curb appeal and location. Conforms to the neighborhood. Is surrounded by other residential homes. Exterior is brick construction.	
Assessed Value	\$214,153		
Zoning Classification	Residential		
Property Type	SFR		
Occupancy	Occupied		
Ownership Type	Fee Simple		
Property Condition	Average		
Estimated Exterior Repair Cost	\$0		
Estimated Interior Repair Cost	\$0		
Total Estimated Repair	\$0		
HOA	No		
Visible From Street	Visible		
Road Type	Public		

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments	
Local Economy	Stable	Located in South Fort Worth. The area is a mixture of single and two story homes. The neighborhood has no community amenities and is located close to freeway, shopping and a mixture of different employment types. It is located in the Fort Worth ISD which is not a preferred district. The area is fully finished and there is not any available land for development. No foreclosure or short sale activity known at this time.	
Sales Prices in this Neighborhood	Low: \$175,000 High: \$307,000		
Market for this type of property	Remained Stable for the past 6 months.		
Normal Marketing Days	<90		

Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	7121 Southridge Trail	2604 Ridge Rd N	6905 Westglen Dr	7029 Misty Meadow Dr S
City, State	Fort Worth, TX	Fort Worth, TX	Fort Worth, TX	Fort Worth, TX
Zip Code	76133	76133	76133	76133
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.76 ¹	0.56 ¹	0.21 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$285,000	\$265,550	\$289,000
List Price \$	--	\$263,000	\$265,550	\$269,000
Original List Date		06/16/2022	08/11/2022	08/03/2022
DOM · Cumulative DOM	-- · --	154 · 158	98 · 102	23 · 110
Age (# of years)	43	38	39	44
Condition	Average	Average	Average	Average
Sales Type	--	Investor	Investor	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	1 Story Traditional	1 Story Traditional	1 Story Traditional	1 Story Traditional
# Units	1	1	1	1
Living Sq. Feet	1,611	1,562	1,341	1,596
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	6	6	6	6
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	.176 acres	.171 acres	.166 acres	.155 acres
Other	--	--	--	--

* Listing 3 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** Same neighborhood, beds, baths and garage spaces. Comparable age, quality of construction and style. 3-2-2, Vaulted ceilings in living room. Wood-look tile in living room and master bath. Large master bedroom. Master bath has dual sinks and separate tub and shower. Wood burning fireplace. Covered patio and large backyard.
- Listing 2** Same neighborhood, beds, baths and garage spaces. Comparable age, quality of construction and style. Lovely home in quiet neighborhood in south Fort Worth. GREAT INVESTMENT PROPERTY! Tenant occupied with lease in place until 2-15-23. Kitchen opens up to a spacious living area with a wood burning fireplace. Nice size fenced backyard.
- Listing 3** Same neighborhood, beds, baths and garage spaces. Comparable age, quality of construction and style. Motivated Seller! Seller Offering \$10,000 credit. Check out this beautiful 3 bedroom 2 bathroom home located 5 minutes away from southwest high school, new kitchen cabinets, large master bedroom and bathroom. Offers a 2 car garage and a large living area, nice small flowerbed on the backside of the house. Nice backyard with no backyard neighbors, seller is leaving refrigerator, microwave and gas oven.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	7121 Southridge Trail	7221 Misty Meadow Dr S	3825 Misty Meadow	6820 Penhurst Dr
City, State	Fort Worth, TX	Fort Worth, TX	Fort Worth, TX	Fort Worth, TX
Zip Code	76133	76133	76133	76133
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.19 ¹	0.46 ¹	0.63 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$245,000	\$275,000	\$275,900
List Price \$	--	\$245,000	\$275,000	\$275,900
Sale Price \$	--	\$240,000	\$266,000	\$275,900
Type of Financing	--	Conventional	Cash	Conventional
Date of Sale	--	08/24/2022	10/14/2022	09/27/2022
DOM · Cumulative DOM	-- · --	8 · 35	15 · 31	5 · 43
Age (# of years)	43	43	44	40
Condition	Average	Average	Average	Average
Sales Type	--	Investor	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	1 Story Traditional	1 Story Traditional	1 Story Traditional	1 Story Traditional
# Units	1	1	1	1
Living Sq. Feet	1,611	1,584	1,688	1,490
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	6	6	6	6
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	.176 acres	.165 acres	.183 acres	.174 acres
Other	--	--	--	--
Net Adjustment	--	\$0	-\$3,000	+\$4,235
Adjusted Price	--	\$240,000	\$263,000	\$280,135

* 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** Same neighborhood, beds, baths and garage spaces. Comparable age, quality of construction and style. Very cute, open floor plan 3 bedroom home. Great investment property. Home being sold as, seller will not make repairs.
- Sold 2** Same neighborhood, beds, baths and garage spaces. Comparable age, quality of construction and style. Adjusted for closing costs seller paid for buyer. Cozy well maintained 3-2-2 located in Candleridge right across the street from the park. This home has new custom kitchen cabinets a stainless steel refrigerator and a washer and dryer that will stay with the house, if you work from the home you will enjoy the workroom-office just off the laundry room. The home also has a closed-in patio in the back which is perfect for seasonal plants and your favorite morning coffee spot. The interior of the house has just been repainted with neutral colors making it easy to introduce your color palette to the home.
- Sold 3** Same neighborhood, beds, baths and garage spaces. Comparable age, quality of construction and style. Adjusted for GLA. Charming 3 bedrooms with 2 full baths. It is located in a quiet, beautifully landscaped neighborhood. A large covered patio with beautifully matured trees helps you relax during the evenings.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				Property was pulled off the market in March 2022			
Listing Agent Name							
Listing Agent Phone							
# 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
03/31/2022	\$257,000	--	--	Cancelled	04/27/2022	\$257,000	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$265,000	\$265,000
Sales Price	\$260,000	\$260,000
30 Day Price	\$255,000	--
Comments Regarding Pricing Strategy		
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 going back 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



Street



Street

Subject Photos



Other



Other

Listing Photos

L1 2604 Ridge Rd N
Fort Worth, TX 76133



Front

L2 6905 Westglen Dr
Fort Worth, TX 76133



Front

L3 7029 Misty Meadow Dr s
Fort Worth, TX 76133



Front

Sales Photos

S1 7221 Misty Meadow Dr S
Fort Worth, TX 76133



Front



Front

S2 3825 Misty Meadow
Fort Worth, TX 76133



Front

S3 6820 Penhurst Dr
Fort Worth, TX 76133



Front

ClearMaps Addendum

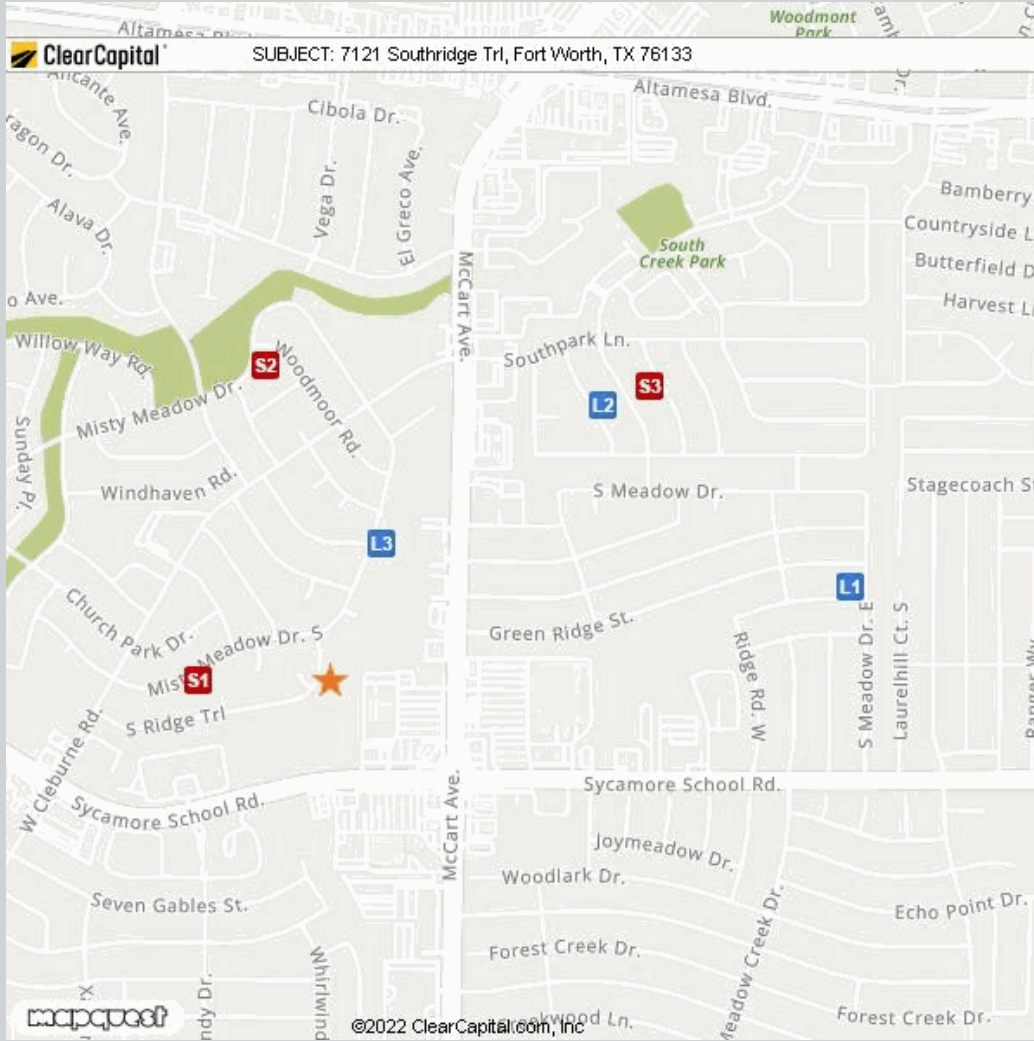
Address ★ 7121 Southridge Trail, Fort Worth, TX 76133

Loan Number 50040

Suggested List \$265,000

Suggested Repaired \$265,000

Sale \$260,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	7121 Southridge Trail, Fort Worth, TX 76133	--	Parcel Match
L1 Listing 1	2604 Ridge Rd N, Fort Worth, TX 76133	0.76 Miles ¹	Parcel Match
L2 Listing 2	6905 Westglen Dr, Fort Worth, TX 76133	0.56 Miles ¹	Parcel Match
L3 Listing 3	7029 Misty Meadow Dr S, Fort Worth, TX 76133	0.21 Miles ¹	Parcel Match
S1 Sold 1	7221 Misty Meadow Dr S, Fort Worth, TX 76133	0.19 Miles ¹	Parcel Match
S2 Sold 2	3825 Misty Meadow, Fort Worth, TX 76133	0.46 Miles ¹	Parcel Match
S3 Sold 3	6820 Penhurst Dr, Fort Worth, TX 76133	0.63 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	Jerry Hayden	Company/Brokerage	Hayden Group, Inc.
License No	0454586	Address	2813 S Hulen St, Ste 150 Fort Worth TX 76109
License Expiration	05/31/2024	License State	TX
Phone	8174755911	Email	jhaydenrealestate@gmail.com
Broker Distance to Subject	5.15 miles	Date Signed	11/17/2022

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.