

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>	7510 Toledo Bend, San Antonio, TX 78252	<b>Order ID</b>	8292077	<b>Property ID</b>	32986561
<b>Inspection Date</b>	06/23/2022	<b>Date of Report</b>	06/24/2022		
<b>Loan Number</b>	50054	<b>APN</b>	04312-113-0030		
<b>Borrower Name</b>	Champerty Real Estate 2015 LLC	<b>County</b>	Bexar		

<b>Tracking IDs</b>					
<b>Order Tracking ID</b>	06.23.22_BPOa	<b>Tracking ID 1</b>	06.23.22_BPOa		
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--		

### General Conditions

<b>Owner</b>	SHANNON ROBERTS	<b>Condition Comments</b>	
<b>R. E. Taxes</b>	\$5,457	Subject home is in a quiet residential area, is similar to neighboring homes in size, age and features.	
<b>Assessed Value</b>	\$245,440		
<b>Zoning Classification</b>	Residential		
<b>Property Type</b>	SFR		
<b>Occupancy</b>	Occupied		
<b>Ownership Type</b>	Fee Simple		
<b>Property Condition</b>	Excellent		
<b>Estimated Exterior Repair Cost</b>			
<b>Estimated Interior Repair Cost</b>			
<b>Total Estimated Repair</b>			
<b>HOA</b>	CINCO LAKES HOA 1		
<b>Association Fees</b>	\$175 / Year (Pool,Other: playground/clubhouse)		
<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	Homes in the area are newer and occupied. The homes are in a quiet residential area. Amenities offered include a clubhouse, park, playground and a pool.	
<b>Sales Prices in this Neighborhood</b>	Low: \$218050 High: \$310000		
<b>Market for this type of property</b>	Increased 6 % in the past 6 months.		
<b>Normal Marketing Days</b>	<30		

### Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
<b>Street Address</b>	7510 Toledo Bend	7622 Champion Crk	7530 Toledo Bnd	7810 Champion Creek
<b>City, State</b>	San Antonio, TX	San Antonio, TX	San Antonio, TX	San Antonio, TX
<b>Zip Code</b>	78252	78252	78252	78252
<b>Datasource</b>	MLS	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.14 <sup>1</sup>	0.04 <sup>1</sup>	0.30 <sup>2</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$365,000	\$319,995	\$334,514
<b>List Price \$</b>	--	\$375,000	\$309,995	\$334,514
<b>Original List Date</b>		06/09/2022	05/06/2022	05/27/2022
<b>DOM · Cumulative DOM</b>	-- · --	14 · 15	48 · 49	20 · 28
<b>Age (# of years)</b>	2	2	2	1
<b>Condition</b>	Excellent	Excellent	Excellent	Excellent
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential
<b>View</b>	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential
<b>Style/Design</b>	2 Stories Traditional	2 Stories Traditional	1 Story Traditional	2 Stories traditional
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	2,345	2,684	1,682	2,039
<b>Bdrm · Bths · ½ Bths</b>	4 · 2 · 1	5 · 3	3 · 2	4 · 2 · 1
<b>Total Room #</b>	9	11	8	9
<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>	.14 acres	0.14 acres	0.16 acres	.12 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** This charming, two-story home is move-in ready and offers a gorgeous open floor plan. Off the entry, a dedicated room can be used as office space for privacy. To the common areas, a nice dining space opens up to the chef's kitchen. The kitchen comes equipped with dual islands, granite counters, espresso-colored cabinetry, a built-in wine fridge, and recessed lighting. The living area offers natural lighting and access to the outdoors. The primary offers tray ceilings and an en suite with a modern walk-in shower and dual sinks. Three remaining secondary bedrooms offer convenience for a guest room or movie room. A bonus room completes the interior. Outside, you'll find a covered patio perfect for entertaining
- Listing 2** charming 1-story home with 3 bedrooms, 2 bathrooms, and a 2-car garage will impress you with its layout, kitchen and owners suite. This home has been lightly lived in for just a short time. Enjoy vinyl plank flooring throughout the common areas. The gourmet kitchen is sure to please with 42-inch cabinets and granite countertops. The spacious Owner's Suite features a beautiful window, oversized shower, and walk-in closet! Don't miss your opportunity to call Cinco Lakes home, schedule a visit today! This one is ready to go as the owner will also convey the refrigerator. Everyone loves Cinco Lakes in San Antonio, TX! Conveniently located off Loop 1604 and Highway 90
- Listing 3** Conveniently located off Loop 1604 and Highway 90, Cinco Lakes makes commuting to Randolph Air Force Base or Downtown San Antonio a breeze! The Drake floor plan is a spacious 2-story home with 4 bedrooms, 2.5 baths, game room and 2-car garage. This home has it all including vinyl plank flooring throughout the common areas! The first floor offers the perfect space for entertaining with a bar top kitchen open to the family room! The gourmet kitchen is sure to please with 42 inch cabinets, center island, and granite countertops! Retreat to the first-floor Owner's Suite featuring a beautiful bay window, double sinks, an oversized shower, and spacious walk-in closet! Secondary bedrooms have walk-in closets,

### Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	7510 Toledo Bend	10318 Balmorhea	7318 Champion Crk	7540 Coffee Mill
City, State	San Antonio, TX	San Antonio, TX	San Antonio, TX	San Antonio, TX
Zip Code	78252	78252	78252	78252
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.07 <sup>1</sup>	0.25 <sup>1</sup>	0.10 <sup>1</sup>
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$315,000	\$324,900	\$344,900
List Price \$	--	\$315,000	\$324,900	\$340,000
Sale Price \$	--	\$335,000	\$325,000	\$340,000
Type of Financing	--	Va	Fha	Cash
Date of Sale	--	05/12/2022	03/11/2022	03/28/2022
DOM · Cumulative DOM	-- · --	42 · 42	35 · 35	25 · 38
Age (# of years)	2	2	2	5
Condition	Excellent	Excellent	Excellent	Excellent
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential
View	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential
Style/Design	2 Stories Traditional	1 Story Contemporary	2 Stories traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	2,345	1,950	2,291	2,411
Bdrm · Bths · ½ Bths	4 · 2 · 1	4 · 2	4 · 3	4 · 2 · 1
Total Room #	9	11	11	10
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	.14 acres	0.17 acres	0.12 acres	0.16 acres
Other	--	--	--	--
Net Adjustment	--	\$0	\$0	\$0
Adjusted Price	--	\$335,000	\$325,000	\$340,000

\* Sold 3 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** thanks to modern farmhouse decor & tons of upgrades added by the owners, post-construction!! Custom barn door to guest suite, upgraded lighting, water softener, custom overhead shelving in garage, extended patio!! Builder upgrades include extended home office / 4th bedroom, bay window in master suite, 50' oversized lot, 11' vaulted ceilings, double-door entry to master bath
- Sold 2** Welcome into this wonderful home that offers a great floor plan with many upgrades including an open kitchen that has an island/breakfast bar overlooking the spacious living and dining area. First floor accented by secondary bedroom/office and full bath. Second floor opens into a great multi-use room-great media/game room. Large master on second floor with spacious bath accented with walk-in shower and closet adds to this amazing home. Additional upgrades include: "clean energy" solar which provides little to no energy bill, smart home, reverse osmosis water softener with alkaline on tap, security system, and sprinkler system. Great location that offers a country feel while being convenient to the city.
- Sold 3** Come see this beautiful 2-story, 4 bedroom, 2-1/2 bath home located in the Cinco Lakes subdivision. The home features a custom built breakfast nook, two 1st floor living areas and an upstairs game room. All kitchen appliances convey with the sell of the home. Master suite is located on the 1st floor, with all other bedrooms upstairs. Backyard has a privacy fence, play area and a fire pit area so you can enjoy night time activities.

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed		<b>Listing History Comments</b>				
<b>Listing Agency/Firm</b>			subject home was listed for sale on mls on 10/22/2020				
<b>Listing Agent Name</b>							
<b>Listing Agent Phone</b>							
<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>

## Marketing Strategy

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$325,000	\$325,000
<b>Sales Price</b>	\$325,000	\$325,000
<b>30 Day Price</b>	\$325,000	--
<b>Comments Regarding Pricing Strategy</b>		
subject home is of the same age, size and features		

## Clear Capital Quality Assurance Comments Addendum

<b>Reviewer's Notes</b>	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.
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### Subject Photos



Front



Address Verification



Side



Side



Street



Street

## Listing Photos

**L1** 7622 Champion Crk  
San Antonio, TX 78252



Front

**L2** 7530 Toledo Bnd  
San Antonio, TX 78252



Front



## Sales Photos

**S1** 10318 Balmorhea  
San Antonio, TX 78252



Front

**S2** 7318 Champion Crk  
San Antonio, TX 78252



Front

**S3** 7540 Coffee Mill  
San Antonio, TX 78252



Front

### ClearMaps Addendum

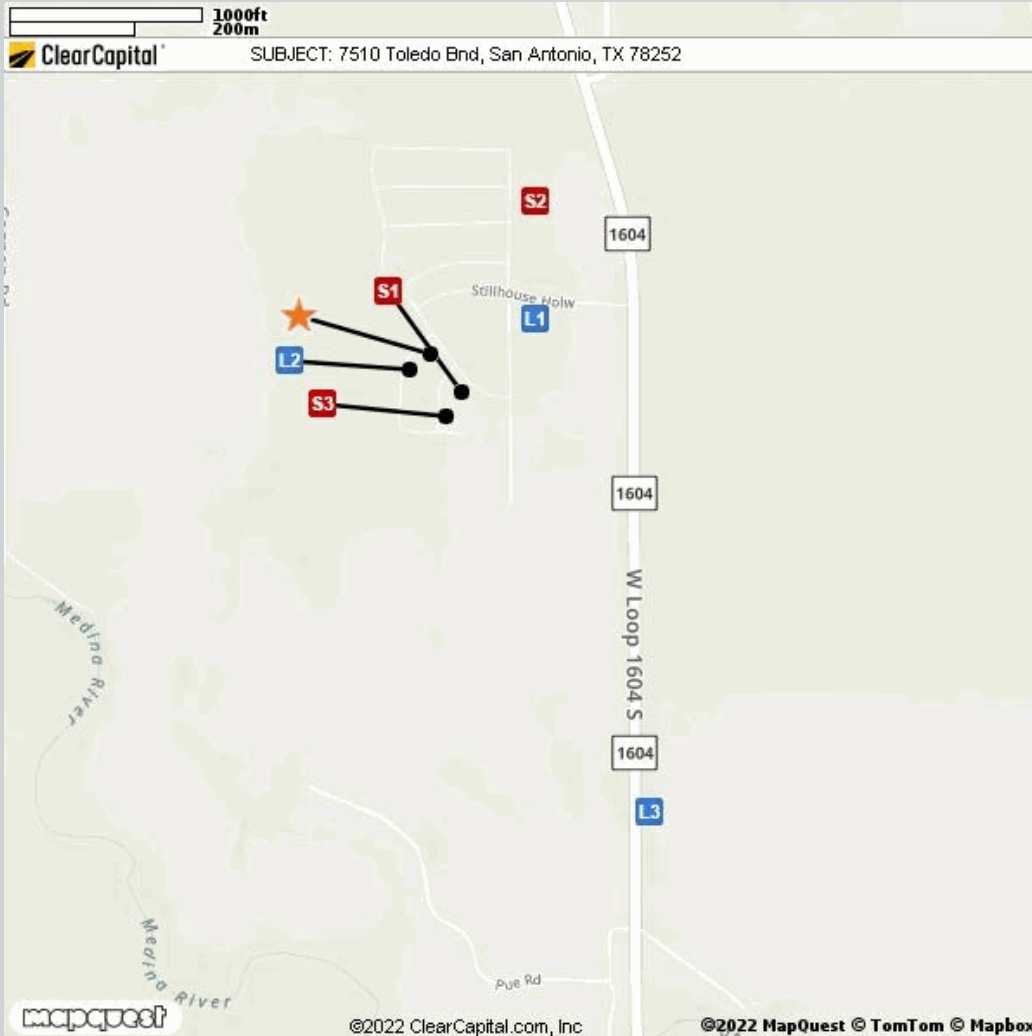
**Address** ★ 7510 Toledo Bend, San Antonio, TX 78252

**Loan Number** 50054

**Suggested List** \$325,000

**Suggested Repaired** \$325,000

**Sale** \$325,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	7510 Toledo Bend, San Antonio, TX 78252	--	Parcel Match
L1 Listing 1	7622 Champion Crk, San Antonio, TX 78252	0.14 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	7530 Toledo Bnd, San Antonio, TX 78252	0.04 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	7810 Champion Creek, San Antonio, TX 78252	0.30 Miles <sup>2</sup>	Unknown Street Address
S1 Sold 1	10318 Balmorhea, San Antonio, TX 78252	0.07 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	7318 Champion Crk, San Antonio, TX 78252	0.25 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	7540 Coffee Mill, San Antonio, TX 78252	0.10 Miles <sup>1</sup>	Parcel 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.

\*\*\* Please Note: This is a RUSH assignment. Do not accept if you cannot meet the current due date and time. Please reference the set terms and contact Clear Capital at 530.582.5011 if you require any changes. Thanks! \*\*\*

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.

## Report Instructions - cont.

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.

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>	SANDRA GREEN	<b>Company/Brokerage</b>	JPAR
<b>License No</b>	755252	<b>Address</b>	8603 N Loop 1604 W San Antonio TX 78249
<b>License Expiration</b>	02/28/2023	<b>License State</b>	TX
<b>Phone</b>	2108011923	<b>Email</b>	sgreenlucia@gmail.com
<b>Broker Distance to Subject</b>	14.42 miles	<b>Date Signed</b>	06/24/2022

*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.**