

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	13214 Larkbrook Street, San Antonio, TEXAS 78233	Order ID	8566503	Property ID	33778432
Inspection Date	12/28/2022	Date of Report	12/29/2022		
Loan Number	50077	APN	16308-007-1140		
Borrower Name	Champery Real Estate 2015 LLC	County	Bexar		

Tracking IDs

Order Tracking ID	12.28.22 CS-Citi Update	Tracking ID 1	12.28.22 CS-Citi Update
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	Champery Real Estate 2015 LLC	Condition Comments	
R. E. Taxes	\$4,215	The subject appears to be in average condition with no signs of deferred maintenance visible from exterior inspection.	
Assessed Value	\$2,063,500		
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	Partially Visible		
Road Type	Public		

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments	
Local Economy	Stable	The subject is located in a Suburban location that does not have close proximity to schools, shops or major highways. Market conditions are stable and supply and demand are balanced. REO and short sale activity remains low in the area. Average marketing time of correctly priced properties is under 120 days.	
Sales Prices in this Neighborhood	Low: \$90,900 High: \$310,900		
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	13214 Larkbrook Street	13203 Larkfield Dr, San Antonio, Texas	12443 Command Post St, San Antonio, Texas	5219 Hacienda Dr, San Antonio, Texas
City, State	San Antonio, TEXAS	San Antonio, TX	San Antonio, TX	San Antonio, TX
Zip Code	78233	78233	78233	78233
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.30 ¹	0.45 ¹	0.48 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$264,900	\$245,500	\$269,900
List Price \$	--	\$264,900	\$245,500	\$269,900
Original List Date		12/23/2022	12/20/2022	12/02/2022
DOM · Cumulative DOM	-- · --	06 · 6	02 · 9	02 · 27
Age (# of years)	43	36	44	44
Condition	Average	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	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,488	1,745	1,440	1,741
Bdrm · Bths · ½ Bths	3 · 2	4 · 2 · 1	3 · 2	3 · 2
Total Room #	7	9	7	7
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	0.16 acres	0.33 acres	0.18 acres
Other	None	None	None	None

* 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** Family Room has rock gas fireplace; carpet/tile flooring; Enter into dining room from kitchen thru pocket door or french dbl doors from hallway. Washer/Dryer convey. Garage has GDO plus side door for outside access; New 40 Gal Hot Water Heater in Nov/2022. Solar screens; solar yard lighting front and back. Plumbed for water softener but seller never did install water softener. New windows in 2018/2019. Very clean. Recent interior paint and exterior touch-up paint
- Listing 2** 2 bath and 1440 Square feet w New Roof, New Exterior and Interior paint. New Granite counter tops in the Kitchen and both bathrooms. New Tile Back splash in the both showers. Separate dinning room, fireplace in the family room New light fixtures, new ceiling fans and new laminate flooring and new carpet as well. 2 car garage. Will install a new garage door opener and new dish washer. New 9 " stainless steel sink.
- Listing 3** She has lived in this home for the past 18 years. This 3/2/2 1741sqft home has been well maintained. MBR has dual closets, separate sitting area; dbl vanity; Ceiling Fan; tub/shower combo.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	13214 Larkbrook Street	5511 Colewood St, San Antonio, Texas	5535 Eaglewood St, San Antonio, Texas	5724 Valley Pt, San Antonio, Texas
City, State	San Antonio, TEXAS	San Antonio, TX	San Antonio, TX	San Antonio, TX
Zip Code	78233	78233	78233	78233
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.44 ¹	0.23 ¹	0.47 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$235,000	\$249,900	\$259,000
List Price \$	--	\$235,000	\$249,900	\$259,000
Sale Price \$	--	\$245,000	\$276,000	\$270,000
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	12/28/2022	07/08/2022	08/10/2022
DOM · Cumulative DOM	-- · --	1 · 134	5 · 67	16 · 63
Age (# of years)	43	45	46	48
Condition	Average	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	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,488	1,292	1,454	1,611
Bdrm · Bths · ½ Bths	3 · 2	4 · 2	3 · 2	4 · 2
Total Room #	7	8	7	8
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	0.19 acres	0.18 acres	0.17 acres
Other	None	None	None	None
Net Adjustment	--	+\$1,390	+\$610	-\$2,995
Adjusted Price	--	\$246,390	\$276,610	\$267,005

* Sold 1 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** bedroom, 2 bath house on large lot in the quiet Woodstone subdivision. 4th bedroom added by homeowner in original footprint - very high quality. New flooring throughout in 2020. New interior paint, driveway, and front sod in 2022. Beautiful large wood deck, gazebo, and koi pond in backyard perfect for entertaining. SST refrigerator conveys with home. This home is move in ready - 1500/Bed, 0/bath, 2940/gla, -250/lot, 200/age,0/garage, 0/Basement, 0/Condition, 0/Pool,
- Sold 2** Multiple offers received, deadline to submit today by 7:00 PM. Amazing one story, 3 bedroom, 2 bath home located in Northeast School District. Wood floors, ceramic tile, remodeled kitchen and master bath. Fireplace, large dining room with adjacent office, which could be used for family room. Gorgeous well kept garden and trees. Covered patio, wheelchair accessible. 0/Bed, 0/bath, 510/gla, -200/lot, 300/age,0/garage, 0/Basement, 0/Condition, 0/Pool,
- Sold 3** ome located in a mature and established neighborhood with no HOA? This well-maintained home has recent updates and no carpeting- only tile and laminate flooring for easy maintenance. With large windows and a lot of natural light, the living room showcases a floor to ceiling stone fireplace. The semi-open floorplan allows for gathering throughout the kitchen, living, and dining. -1500/Bed, 0/bath, -1845/gla, -150/lot, 500/age,0/garage, 0/Basement, 0/Condition, 0/Pool,

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				None			
Listing Agent Name							
Listing Agent Phone							
# of Removed Listings in Previous 12 Months	0						
# of Sales in Previous 12 Months	1						
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
05/23/2022	\$199,000	06/24/2022	\$182,700	Sold	06/24/2022	\$182,700	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$268,000	\$268,000
Sales Price	\$255,000	\$255,000
30 Day Price	\$242,000	--
Comments Regarding Pricing Strategy		
The subject should be sold in as-is condition. The market conditions is currently stable. The suggested comps are outdated or more than 0.5 mile from the subject So the suggested comps are not used. I have now used comps within 0.5 mile.		

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



Address Verification



Side



Side



Street

Subject Photos



Street

Listing Photos

L1 13203 Larkfield Dr, San Antonio, Texas
San Antonio, TX 78233



Front

L2 12443 Command Post St, San Antonio, Texas
San Antonio, TX 78233



Front

L3 5219 Hacienda Dr, San Antonio, Texas
San Antonio, TX 78233



Front

Sales Photos

S1 5511 Colewood St, San Antonio, Texas
San Antonio, TX 78233



Front

S2 5535 Eaglewood St, San Antonio, Texas
San Antonio, TX 78233



Front

S3 5724 Valley Pt, San Antonio, Texas
San Antonio, TX 78233



Front

ClearMaps Addendum

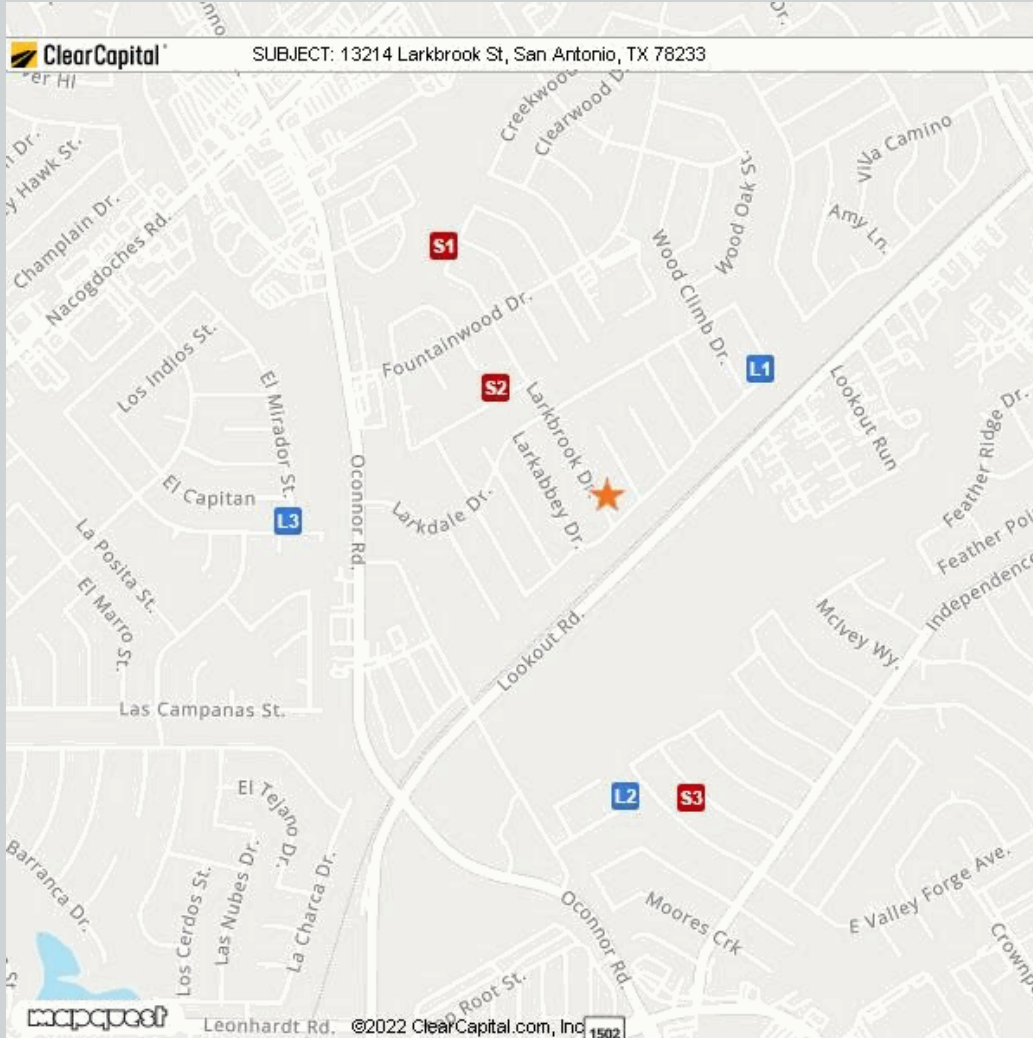
Address ★ 13214 Larkbrook Street, San Antonio, TEXAS 78233

Loan Number 50077

Suggested List \$268,000

Suggested Repaired \$268,000

Sale \$255,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	13214 Larkbrook Street, San Antonio, Texas 78233	--	Parcel Match
L1	13203 Larkfield Dr, San Antonio, Texas, San Antonio, TX 78233	0.30 Miles ¹	Parcel Match
L2	12443 Command Post St, San Antonio, Texas, San Antonio, TX 78233	0.45 Miles ¹	Parcel Match
L3	5219 Hacienda Dr, San Antonio, Texas, San Antonio, TX 78233	0.48 Miles ¹	Parcel Match
S1	5511 Colewood St, San Antonio, Texas, San Antonio, TX 78217	0.44 Miles ¹	Parcel Match
S2	5535 Eaglewood St, San Antonio, Texas, San Antonio, TX 78233	0.23 Miles ¹	Parcel Match
S3	5724 Valley Pt, San Antonio, Texas, San Antonio, TX 78233	0.47 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	Loren Baxter	Company/Brokerage	BANG REALTY - Texas Inc
License No	238915	Address	309 W Dewey Pl #222 San Antonio TX 78212
License Expiration	09/30/2023	License State	TX
Phone	2107560894	Email	lbaxterbpo@gmail.com
Broker Distance to Subject	10.67 miles	Date Signed	12/29/2022

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.