

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>	2020 Crystal Ridge Street, El Paso, TX 79938	<b>Order ID</b>	8265846	<b>Property ID</b>	32928783
<b>Inspection Date</b>	06/11/2022	<b>Date of Report</b>	06/12/2022		
<b>Loan Number</b>	50090	<b>APN</b>	S81299903000600		
<b>Borrower Name</b>	Champerly Real Estate 2015 LLC	<b>County</b>	El Paso		

<b>Tracking IDs</b>					
<b>Order Tracking ID</b>	06.10.22 BPO	<b>Tracking ID 1</b>	06.10.22 BPO		
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--		

## General Conditions

<b>Owner</b>	FRANCISCO RUIZ	<b>Condition Comments</b>	
<b>R. E. Taxes</b>	\$7,712	Subject property has had stucco repair, it needs to be painted to match the house.	
<b>Assessed Value</b>	\$253,222		
<b>Zoning Classification</b>	Residential R3A		
<b>Property Type</b>	SFR		
<b>Occupancy</b>	Occupied		
<b>Ownership Type</b>	Fee Simple		
<b>Property Condition</b>	Average		
<b>Estimated Exterior Repair Cost</b>	\$1,000		
<b>Estimated Interior Repair Cost</b>	\$0		
<b>Total Estimated Repair</b>	\$1,000		
<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	Home and landscaping seem to have been maintained well as noted from doing an exterior drive by inspection. Subject has good functional utility and conforms well within the neighborhood. The comps selected are from the subject properties direct market area and best represent the subjects current size, style, location, and marketability.	
<b>Sales Prices in this Neighborhood</b>	Low: \$16,000 High: \$270,000		
<b>Market for this type of property</b>	Increased 10 % in the past 6 months.		
<b>Normal Marketing Days</b>	<90		

## Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
<b>Street Address</b>	2020 Crystal Ridge Street	12920 Hidden Grove Dr	3155 Diego Aidan Dr	2044 Crystal Ridge St
<b>City, State</b>	El Paso, TX	El Paso, TX	El Paso, TX	El Paso, TX
<b>Zip Code</b>	79938	79938	79938	79938
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.69 <sup>1</sup>	0.72 <sup>1</sup>	0.07 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$243,000	\$235,000	\$249,950
<b>List Price \$</b>	--	\$234,000	\$235,000	\$249,950
<b>Original List Date</b>		03/30/2022	05/28/2022	04/14/2022
<b>DOM · Cumulative DOM</b>	-- · --	73 · 74	14 · 15	58 · 59
<b>Age (# of years)</b>	20	11	11	20
<b>Condition</b>	Average	Average	Average	Average
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	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	2 Stories Ranch	1 Story Ranch
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,764	1,635	1,914	1,891
<b>Bdrm · Bths · ½ Bths</b>	4 · 2	3 · 2	4 · 2 · 1	4 · 2
<b>Total Room #</b>	8	7	9	8
<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>	0.14 acres	0.13 acres	0.13 acres	0.15 acres
<b>Other</b>	None	None	None	None

\* Listing 2 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.

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

**Listing 1** 12920 HIDDEN GROVE Drive : Similar in GLA to subject. :

**Listing 2** 3155 Diego Aidan Drive : Equal in bed room count to the subject.

**Listing 3** 2044 Crystal Ridge Dr : Equal in GLA to subject.

## Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
<b>Street Address</b>	2020 Crystal Ridge Street	12436 Red Sun Drive	12869 Little Misty Lane	12272 Golden Sun Drive
<b>City, State</b>	El Paso, TX	El Paso, TX	El Paso, TX	El Paso, TX
<b>Zip Code</b>	79938	79938	79938	79938
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.69 <sup>1</sup>	0.61 <sup>1</sup>	0.85 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$179,000	\$210,000	\$204,999
<b>List Price \$</b>	--	\$179,000	\$210,000	\$204,999
<b>Sale Price \$</b>	--	\$187,000	\$215,000	\$226,000
<b>Type of Financing</b>	--	Cash	Va	Conventional
<b>Date of Sale</b>	--	05/30/2022	03/25/2022	05/06/2022
<b>DOM · Cumulative DOM</b>	-- · --	2 · 26	1 · 37	4 · 35
<b>Age (# of years)</b>	20	22	12	22
<b>Condition</b>	Average	Average	Average	Average
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	1 Story Ranch	2 Stories Ranch	2 Stories Ranch	2 Stories Ranch
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,764	1,474	1,711	1,680
<b>Bdrm · Bths · ½ Bths</b>	4 · 2	3 · 2 · 1	3 · 2 · 1	4 · 2 · 2
<b>Total Room #</b>	8	8	8	8
<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>	0.14 acres	0.1 acres	0.13 acres	0.14 acres
<b>Other</b>	None	None	None	None
<b>Net Adjustment</b>	--	+\$3,400	-\$500	-\$1,000
<b>Adjusted Price</b>	--	\$190,400	\$214,500	\$225,000

\* 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.

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

**Sold 1** 12436 Red Sun Drive : Inferior in GLA to the subject. Adjusted : 2900 for GLA, 1000 for bed, -500 for bath.

**Sold 2** 12869 Little Misty Lane : Equal in GLA to subject. Adjusted : 1000 for bed, -500 for bath.

**Sold 3** 12272 Golden Sun Drive : Similar in GLA to subject. Adjusted : -1000 for bath.

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed			<b>Listing History Comments</b>			
<b>Listing Agency/Firm</b>				Inspector has researched the listing history of the subject for the past 12 months and the transfer history for the past 36 months. No data has been found on the MLS or by other means.			
<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>	\$217,000	\$218,000
<b>Sales Price</b>	\$215,000	\$216,000
<b>30 Day Price</b>	\$212,000	--
<b>Comments Regarding Pricing Strategy</b>		
The subject's value is based on the closed sales in the area. The active listings have been considered in the value of the property, but the closed sales hold the most weight. Due to lack of similar comps it was necessary to look for comps over 5 age difference, used comps having lot size more than 20% and exceed bed/bath count. All comps are considered to be reliable.		

## 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



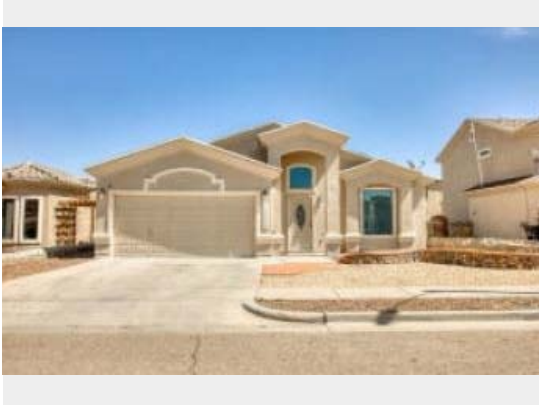
Other



Other

## Listing Photos

**L1** 12920 Hidden Grove Dr  
El Paso, TX 79938



Front

**L2** 3155 Diego Aidan Dr  
El Paso, TX 79938



Front

**L3** 2044 Crystal Ridge St  
El Paso, TX 79938



Front



## Sales Photos

**S1** 12436 Red Sun Drive  
El Paso, TX 79938



Front

**S2** 12869 Little Misty Lane  
El Paso, TX 79938



Front

**S3** 12272 Golden Sun Drive  
El Paso, TX 79938



Front

## ClearMaps Addendum

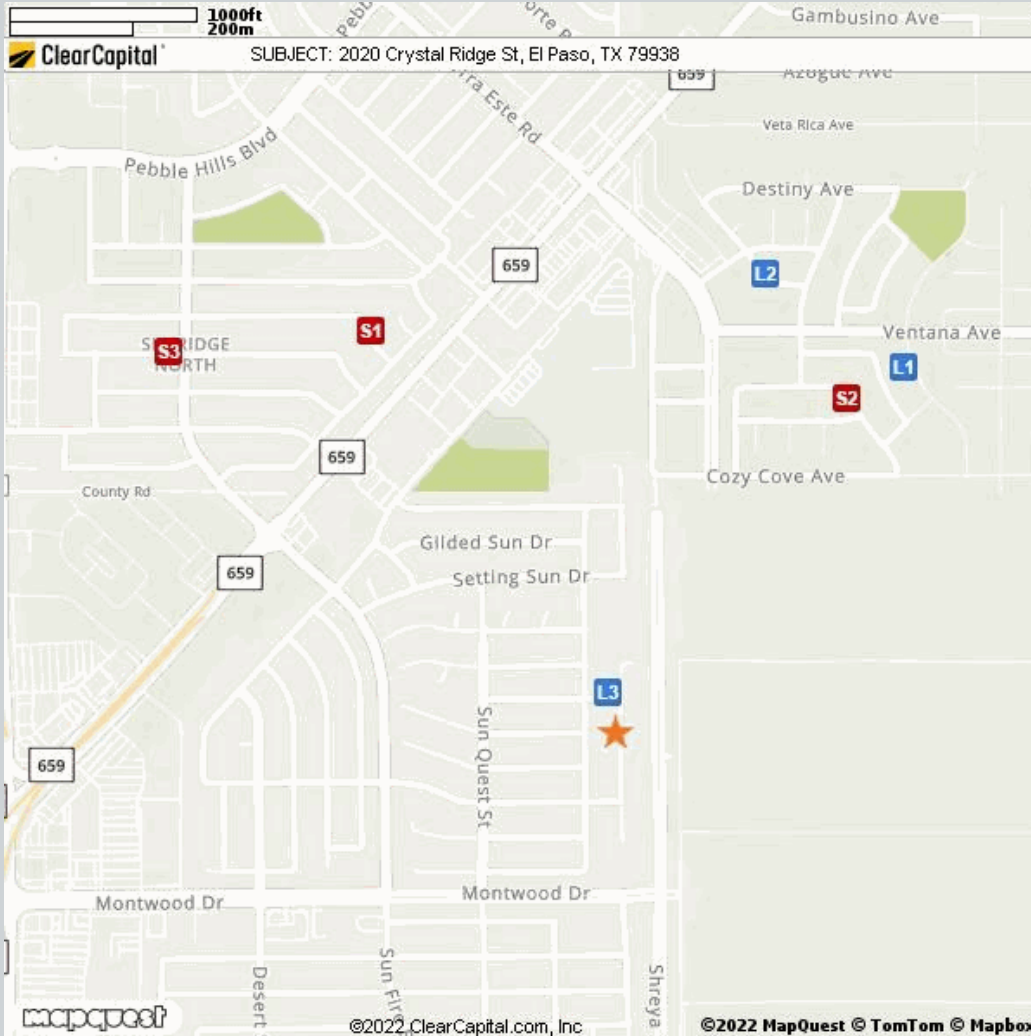
**Address** ★ 2020 Crystal Ridge Street, El Paso, TX 79938

**Loan Number** 50090

**Suggested List** \$217,000

**Suggested Repaired** \$218,000

**Sale** \$215,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	2020 Crystal Ridge Street, El Paso, TX 79938	--	Parcel Match
L1 Listing 1	12920 Hidden Grove Dr, El Paso, TX 79938	0.69 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	3155 Diego Aidan Dr, El Paso, TX 79938	0.72 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	2044 Crystal Ridge St, El Paso, TX 79938	0.07 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	12436 Red Sun Drive, El Paso, TX 79938	0.69 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	12869 Little Misty Lane, El Paso, TX 79938	0.61 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	12272 Golden Sun Drive, El Paso, TX 79938	0.85 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.

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>	Heather Clegg-Chavez	<b>Company/Brokerage</b>	RECON Real Estate Consultants Inc
<b>License No</b>	615446	<b>Address</b>	700 N Stanton El Paso TX 79902
<b>License Expiration</b>	09/30/2022	<b>License State</b>	TX
<b>Phone</b>	9155397626	<b>Email</b>	heathercleggchavez@gmail.com
<b>Broker Distance to Subject</b>	13.91 miles	<b>Date Signed</b>	06/12/2022

*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:**

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