

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	7455 Queensbury Circle, Fort Worth, TX 76133	Order ID	8559931	Property ID	33754942
Inspection Date	12/21/2022	Date of Report	12/21/2022		
Loan Number	50107	APN	00422320		
Borrower Name	Champery Real Estate 2015 LLC	County	Tarrant		

Tracking IDs					
Order Tracking ID	12.20.22 BPO	Tracking ID 1	12.20.22 BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	CHAMPERY REAL EST 2015 LLC,	Condition Comments	
R. E. Taxes	\$2,971	Property appears well maintained at this time. No significant needed repairs were observed. Appears to be in average condition. Nice curb appeal and location. Conforms to the neighborhood. Is surrounded by other residential homes. Exterior is brick construction. Property is on a cul de sac.	
Assessed Value	\$296,252		
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	Subject is in the Candleridge subdivision in S Fort Worth. This is an older subdivision of custom homes. Candleridge Park is a large city park located in the middle of the subdivision. The area is a mixture of single story and two-story homes. The neighborhood has no community amenities and is located close to freeway, shopping and a mixture of different employment types. This is an older fully built out area with no land available for development. Located in the Fort Worth ISD which is not a preferred district. No foreclosure or short sale activity known at this time.	
Sales Prices in this Neighborhood	Low: \$185,000 High: \$382,000		
Market for this type of property	Decreased 3 % in the past 6 months.		
Normal Marketing Days	<90		

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	7455 Queensbury Circle	7201 Old Mill Run	7108 Wind Chime Dr	3913 Misty Meadow 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.	--	0.44 ¹	0.56 ¹	0.78 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$360,000	\$279,900	\$375,000
List Price \$	--	\$360,000	\$274,900	\$375,000
Original List Date		12/04/2022	09/20/2022	04/25/2022
DOM · Cumulative DOM	-- · --	16 · 17	89 · 92	239 · 240
Age (# of years)	37	43	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	2,237	2,291	2,188	1,724
Bdrm · Bths · ½ Bths	4 · 2	3 · 2	4 · 2	3 · 2
Total Room #	8	9	8	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	.280 acres	.287 acres	.308 acres	.181 acres
Other	--	--	--	--

* 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** Same subdivision, baths and garage spaces. Comparable age, quality of construction and style. A designer's dream backyard, Sunroom overlooks patio: 750 sq ft of Indian slate tile; 450 sq ft under cover. Very private with lots of trees, bushes, and wrought iron fencing alongside a large driveway. Master bedroom is huge with two walk-in closets and a large master bath and shower, tub on a marble floor. Large family room with vaulted ceiling and floor-to-ceiling fireplace. A new designer roof, lifetime leaf guard, front door, Trane heat pump, floor-to-ceiling storm window, water heater, and oven. New guest room shower and fixtures, microwave, dishwasher, kitchen and bathroom faucets. LED lighting throughout. New 6' privacy fence. 10" extra insulation in attic. The only recent update is the tub enclosure and faucets.
- Listing 2** Same subdivision, beds, baths and garage spaces. Comparable age, quality of construction and style. Charming single story home in the well established community of Candleridge, conveniently located near plenty of shops and restaurants. This 4 bed, 2 bathroom beauty has recently had TONS of renovations done! The heart of the home offers plenty of cabinet storage, granite countertops, tiled backsplash, and a stunning stainless steel mini wine fridge that compliments the additional kitchen appliances. The gorgeous stone archway leading into the living room ties in perfectly to the wood burning stone fireplace. The primary ensuite was renovated from head to toe! Hardwood and tile floors throughout, no carpet! The massive backyard feels tranquil and private with the large mature trees, rear garage, and security gate entrance. New windows, LED recessed canned lights throughout and new electrical panel are among the many updates completed. Kitchen is a recent update.
- Listing 3** Same subdivision, baths and garage spaces. Comparable age, quality of construction and style. This beautiful 3 bedroom 2 bath brick home has been well maintained by the current owners. It includes a 2 year old ac, which is serviced annually, as well as a new fence. You can enjoy plentiful shade with the mature trees in the backyard. There is a great amount of detail in the craftsmanship of the home as well.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	7455 Queensbury Circle	6924 Winchester Place	4404 French Lake Dr	7101 Sparrow Point
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.	--	0.89 ¹	0.17 ¹	0.43 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$345,000	\$360,000	\$350,000
List Price \$	--	\$330,000	\$350,000	\$350,000
Sale Price \$	--	\$314,000	\$345,000	\$350,000
Type of Financing	--	Cash	Conv	Fha
Date of Sale	--	11/14/2022	09/23/2022	11/18/2022
DOM · Cumulative DOM	-- · --	111 · 141	39 · 59	7 · 44
Age (# of years)	37	44	43	45
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	2,237	1,933	2,403	2,300
Bdrm · Bths · ½ Bths	4 · 2	3 · 2	4 · 2	4 · 2 · 1
Total Room #	8	7	9	9
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	.280 acres	.215 acres	.335 acres	.284 acres
Other	--	--	--	--
Net Adjustment	--	+\$12,160	-\$6,640	-\$11,000
Adjusted Price	--	\$326,160	\$338,360	\$339,000

* 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 subdivision, baths and garage spaces. Comparable age, quality of construction and style. Adjusted for GLA. Here's your rare opportunity to live in Fort Worth's well established Candleridge addition and at this price point it won't last long! The home next door sold in 7 days! This well kept home features amazing vaulted ceilings and arched entryways. A huge owners suite with an updated bath. In addition to the tax noted 1900 sq ft there is a huge living space addition in the rear of the home that could be used for a family room, office, etc. The oversized backyard has plenty of space to create a custom oasis and still have plenty of green space. The possibilities are endless!
- Sold 2** Same subdivision, beds, baths and garage spaces. Comparable age, quality of construction and style. Adjusted for GLA. Beautiful well kept home in Candleridge right across the street from Candleridge park with walking trails, play ground, ducks, etc a relaxing spot for family entertaining, etc. This 4 bedroom 2 bath home with rear entry garage has some great features including large rooms with lots of natural light. The kitchen cabinets and countertops have been updated. The windows have been replaced with low e windows.
- Sold 3** Same subdivision, beds, baths and garage spaces. Comparable age, quality of construction and style. Adjusted for half bath and \$5,000 of buyer's closing costs. Looking to live the well-established community of Candleridge conveniently located close to shops and restaurants? This is your chance to own this charming 4 bed 2 bath home featuring beautiful hardwood floors split floor plan for maximum privacy. Chill out in your spacious primary bedroom before the end of the day with ensuite bathroom or enjoy breakfast just off the galley style kitchen in the mornings before heading off to work. Do you dream of owning a home with a large backyard and driveway with space for all your cars? This home has it! Relax and unwind on your back patio to watch the gorgeous Texas sunsets or entertain guests and host a BBQ. The oversized backyard has plenty of space to add your custom oasis

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				Property was last in the MLS in 2005. It listed on 12/9/2005 for \$149,000 and closed 12/23/2005 for \$145,000.			
Listing Agent Name							
Listing Agent Phone							
# of Removed Listings in Previous 12 Months	0						
# 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

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$338,000	\$338,000
Sales Price	\$328,000	\$328,000
30 Day Price	\$326,500	--
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.
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Subject Photos



Front



Address Verification



Side



Side



Street



Street

Subject Photos



Other



Other

Listing Photos

L1 7201 Old Mill Run
Fort Worth, TX 76133



Front

L2 7108 Wind Chime Dr
Fort Worth, TX 76133



Front

L3 3913 Misty Meadow Dr
Fort Worth, TX 76133



Front

Sales Photos

S1 6924 Winchester Place
Fort Worth, TX 76133



Front

S2 4404 French Lake Dr
Fort Worth, TX 76133



Front

S3 7101 Sparrow Point
Fort Worth, TX 76133



Front

ClearMaps Addendum

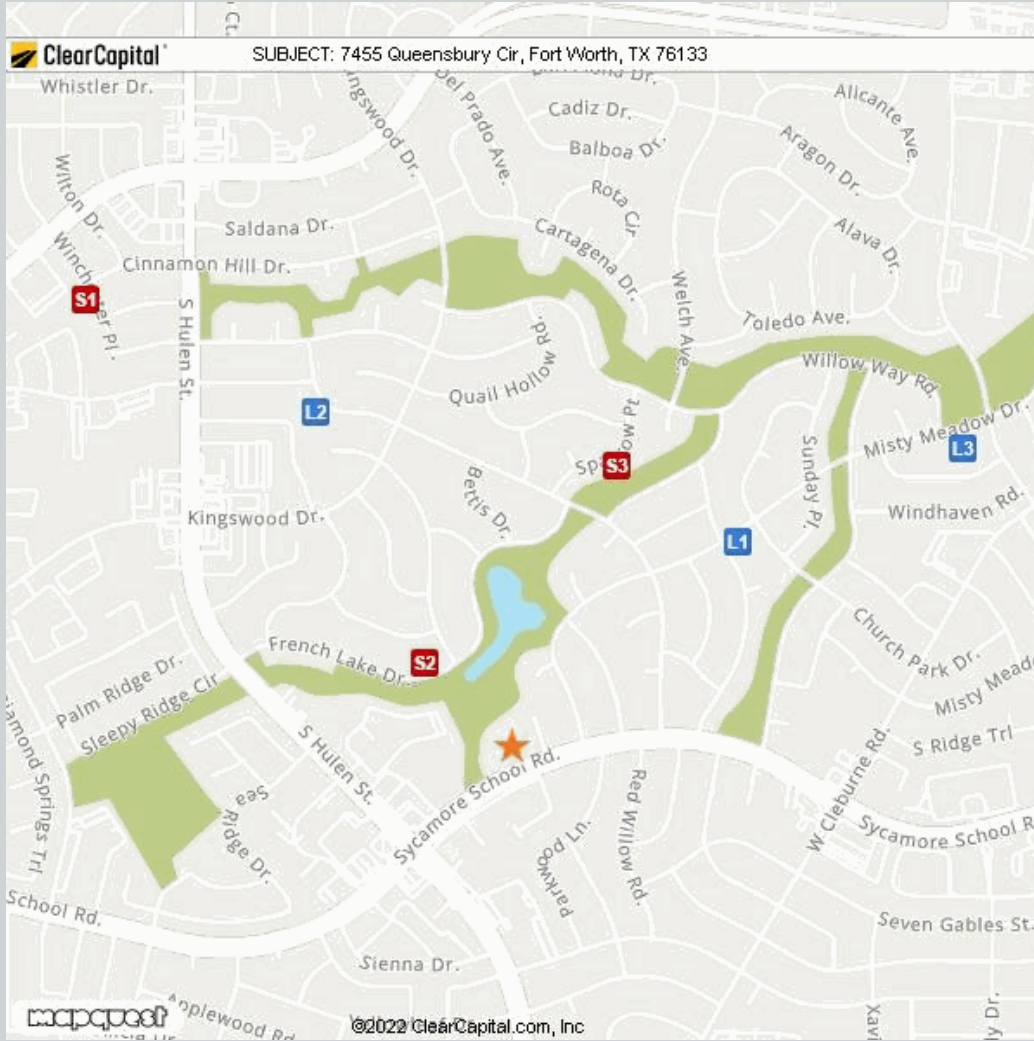
Address ★ 7455 Queensbury Circle, Fort Worth, TX 76133

Loan Number 50107

Suggested List \$338,000

Suggested Repaired \$338,000

Sale \$328,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	7455 Queensbury Circle, Fort Worth, TX 76133	--	Parcel Match
L1 Listing 1	7201 Old Mill Run, Fort Worth, TX 76133	0.44 Miles ¹	Parcel Match
L2 Listing 2	7108 Wind Chime Dr, Fort Worth, TX 76133	0.56 Miles ¹	Parcel Match
L3 Listing 3	3913 Misty Meadow Dr, Fort Worth, TX 76133	0.78 Miles ¹	Parcel Match
S1 Sold 1	6924 Winchester Place, Fort Worth, TX 76133	0.89 Miles ¹	Parcel Match
S2 Sold 2	4404 French Lake Dr, Fort Worth, TX 76133	0.17 Miles ¹	Parcel Match
S3 Sold 3	7101 Sparrow Point, Fort Worth, TX 76133	0.43 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	5.16 miles	Date Signed	12/21/2022

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.