by ClearCapital

5741 OAK CLIFF DRIVE

EL PASO, TX 79912

\$355,000 • As-Is Value

50114

Loan Number

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 Inspection Date Loan Number Borrower Name	5741 Oak Cliff Drive, El Paso, TX 79912 07/07/2023 50114 Champery Real Estate 2015 LLC	Order ID Date of Report APN County	8819033 07/09/2023 T2819990060 El Paso	Property ID	34339008
Tracking IDs					
Order Tracking ID	07.06.23 Citi-CS Update	Tracking ID 1	07.06.23 Citi-	CS Update	
Tracking ID 2		Tracking ID 3			

General Conditions

Owner	CHAMPERY REAL EST 2015 LLC
R. E. Taxes	\$8,169
Assessed Value	\$275,971
Zoning Classification	Residential R3
Property Type	SFR
Occupancy	Vacant
Secure?	Yes
(PER MLS VACANT ON LOCKBOX)	
	F 0: 1
Ownership Type	Fee Simple
Ownership Type Property Condition	Average
Property Condition	Average
Property Condition Estimated Exterior Repair Cost	Average \$0
Property Condition Estimated Exterior Repair Cost Estimated Interior Repair Cost	Average \$0 \$0
Property Condition Estimated Exterior Repair Cost Estimated Interior Repair Cost Total Estimated Repair	Average \$0 \$0 \$0 \$0
Property Condition Estimated Exterior Repair Cost Estimated Interior Repair Cost Total Estimated Repair HOA	Average \$0 \$0 \$0 No

Condition Comments

SUBJECT IS A SINGLE FAMILY RESIDENTIAL WITH BRICK EXTERIOR, SHINGLE ROOFING, REFRIGERATED COOLING, DOUBLE ATTACHED GARAGE, CARPET, TILE AND VINYL FLOORING. SUBJECT APPEARS TO BE IN AVERAGE CONDITION WITH NO REPAIRS NOTICED. PER TAX RECORDS SUBJECTS GLA IS 2323 SQFT AND PER MLS SUBJECT GLA IS 2494. PER MLS COMMENTS- Come see this beautiful single level home in a vibrant west El Paso neighborhood! Enjoy 3 large bedrooms and 3 redesigned bathrooms that are always set to the perfect temperature with your refrigerated air system. The spacious living areas, lovely dining room and gorgeous kitchen with builtin cabinets, topped with luxurious quartz countertops and stainless steel appliances provide the perfect ambience for any occasion. This amazing home contains professionally installed carpeting and luxurious plank flooring. Your primary bedroom includes a private bathroom with a freshly renovated walk-in shower equipped with matte black faucets and accessories. The spacious backyard is great for entertaining guest during those summer time barbeques, hanging out under the covered patio and/or enjoying those colorful desert sunsets. Located in a great neighborhood with easy access to area schools, neighborhood parks, shopping, great food and entertainment, this beautiful home is waiting to be yours today!!

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments
Local Economy	Stable	SUBJECT IS LOCATED IN WEST EL PASO IN THE
Sales Prices in this Neighborhood	Low: \$270,000 High: \$495,000	THUNDERBIRD VALLEY SUBDIVISION. SUBJECT IS LOCATED IN AN ESTABLISHED NEIGHBORHOOD SURROUNDED BY HOMES
Market for this type of property	Increased 4 % in the past 6 months.	OF SIMILAR AGE, DESIGN AND CONSTRUCTION. SUBJECT IS NEAR SCHOOLS, PARKS AND SHOPPING CENTERS.
Normal Marketing Days	<90	

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Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	5741 Oak Cliff Drive	5756 Oak Cliff Drive	256 Northwind Dirve	6245 Westwind Drive
City, State	El Paso, TX	El Paso, TX	El Paso, TX	El Paso, TX
Zip Code	79912	79912	79912	79912
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.06 ¹	0.71 ¹	0.57 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$397,500	\$449,000	\$275,000
List Price \$		\$363,500	\$449,000	\$275,000
Original List Date		03/05/2023	06/28/2023	03/22/2023
DOM \cdot Cumulative DOM	•	125 · 126	2 · 11	11 · 109
Age (# of years)	59	60	61	59
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	2,323	2,230	2,543	2,026
Bdrm · Bths · ½ Bths	3 · 3	4 · 3	4 · 3	3 · 2
Total Room #	7	8	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		Pool - Yes		
Lot Size	0.32 acres	0.22 acres	0.33 acres	0.19 acres
Other	PORCH,PATIO	PORCH,PATIO	PORCH,PATIO	PORCH,PATIO

* Listing 1 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.

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

LISTING 1 COMP IS A SINGLE FAMILY RESIDENTIAL WITH BRICK EXTERIOR, COMPOSITION PITCHED ROOFING, REFRIGERATED COOLING, POOL, DOUBLE ATTACHED GARAGE, CARPET, LAMINATE AND TILE FLOORING. SAME SUBDIVISION AS SUBJECT.

Listing 2 LISTING 2 COMP IS A SINGLE FAMILY RESIDENTIAL WITH BRICK EXTERIOR, PITCHED SHINGLE ROOFING, REFRIGERATED COOLING, DOUBLE ATTACHED GARAGE, HARDWOOD AND TILE FLOORING. SIMILAR TO SUBJECT.

Listing 3 LISTING 3 COMP IS A SINGLE FAMILY RESIDENTIAL WITH STUCCO EXTERIOR, COMPOSITION ROOFING, REFRIGERATED COOLING, DOUBLE ATTACHED GARAGE, CARPET, LAMINATE AND TERRAZZO FLOORING. SIMILAR TO SUBJECT.

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Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	5741 Oak Cliff Drive	449 Stone Bluff Rd	775 Via Lanza St	4212 Park Hill Drive
City, State	El Paso, TX	El Paso, TX	El Paso, TX	El Paso, TX
Zip Code	79912	79912	79912	79902
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.63 1	1.47 1	2.64 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$389,000	\$349,500	\$380,000
List Price \$		\$430,000	\$349,500	\$380,000
Sale Price \$		\$424,000	\$350,000	\$360,000
Type of Financing		Conventional	Cash	Conventional
Date of Sale		04/11/2023	04/14/2023	03/22/2023
$DOM \cdot Cumulative DOM$	•	4 · 33	1 · 24	183 · 215
Age (# of years)	59	58	22	57
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	2,323	2,875	2,139	2,598
Bdrm · Bths · ½ Bths	3 · 3	4 · 3 · 1	3 · 2 · 1	3 · 3
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	0.32 acres	0.23 acres	0.18 acres	0.39 acres
Other	PORCH,PATIO	PORCH,PATIO	PORCH,PATIO	PORCH,PATIO
Net Adjustment		-\$17,060	+\$3,920	-\$9,500
Adjusted Price		\$406,940	\$353,920	\$350,500

* Sold 3 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.

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Recent Sales - Cont.

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

- Sold 1 SOLD 1 COMP IS A SINGLE FAMILY RESIDENTIAL WITH BRICK EXTERIOR, SHINGLE ROOFING, REFRIGERATED COOLING, DOUBLE ATTACHED GARAGE, CARPET AND TILE FLOORING. SIMILAR TO SUBJECT. ADJUSTMENTS MADE FOR GLA \$30 SQFT,
- Sold 2 SOLD 2 COMP IS A SINGLE FAMILY RESIDENTIAL WITH STUCCO EXTERIOR, FLAT TILE ROOFING, REFRIGERATED COOLING, DOUBLE ATTACHED GARAGE, TILE AND WOOD FLOORING. SIMILAR TO SUBJECT. ADJUSTMENTS MADE FOR GLA \$30 SQFT, YEAR BUILT \$100 AND LOT SIZE \$150.
- Sold 3 SOLD 3 COMP IS A SINGLE FAMILY RESIDENTIAL WITH BRICK VENEER EXTERIOR, SHINGLE ROOFING, EVAPORATIVE COOLING, DOUBLE ATTACHED GARAGE, CARPET AND TILE FLOORING. SIMILAR TO SUBJECT. ADJUSTMENTS MADE FOR GLA \$30 SQFT, YEAR BUILT \$100 AND LOT SIZE \$150.

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Subject Sales & Listing History

Current Listing S	Status	Currently Listed		Listing History Comments			
Listing Agency/F	Listing Agency/Firm MISSION VALLEY REALTY		PER MLS SUBJECT WAS LISTED ON 04/05/2022 WITH LI				
Listing Agent Na	ime	VIDAL ADAME	VIDAL ADAME		PRICE OF \$240,000 AND SOLD DATE OF 07/13/2022 WITH		
Listing Agent Ph	one	915-356-5701		SOLD PRICE OF \$245,000.			
# of Removed Li Months	stings in Previous 12	0					
# of Sales in Pre Months	evious 12	1					
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
04/05/2022	\$240,000			Sold	07/13/2022	\$245,000	MLS
06/09/2023	\$374.900	07/07/2023	\$359.900				MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$357,000	\$357,000
Sales Price	\$355,000	\$355,000
30 Day Price	\$350,000	

Comments Regarding Pricing Strategy

RECOMMEND SELL AS IS CONDITION. SUBJECT APPEARS TO BE IN GOOD CONDITION WITH NO REPAIRS NOTICED. COMPS USED ARE FROM THE GREATER EL PASO ASSOCIATION OF REALTORS MLS DATABASE. COMPS LIMITED IN SUBDIVISION HAD TO EXPAND SEARCH PARAMATERS.

Clear Capital Quality Assurance Comments Addendum

Reviewer's The broker's as-is conclusion reflects the market for the subject. Comps are within a reasonable distance, relatively current, and accurately reflect **Notes** the subject's defining characteristics. Thus, the as-is conclusion appears to be adequately supported.

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Subject Photos







Front



Address Verification



Address Verification







Side

by ClearCapital

5741 OAK CLIFF DRIVE

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Subject Photos



Side



Side



Street



Street



Street



Other

by ClearCapital

5741 OAK CLIFF DRIVE

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Listing Photos

5756 OAK CLIFF DRIVE El Paso, TX 79912 L1



Front



256 NORTHWIND DIRVE El Paso, TX 79912



Front





Front

by ClearCapital

5741 OAK CLIFF DRIVE

EL PASO, TX 79912

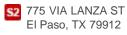
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Sales Photos

449 STONE BLUFF RD **S1** El Paso, TX 79912



Front





Front



4212 PARK HILL DRIVE El Paso, TX 79902



Front

5741 OAK CLIFF DRIVE

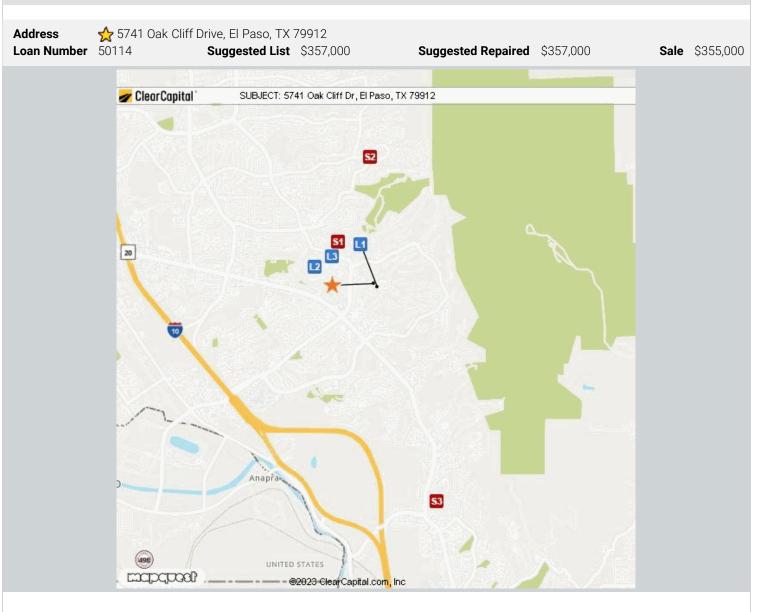
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ClearMaps Addendum



Co	omparable	Address	Miles to Subject	Mapping Accuracy
*	Subject	5741 Oak Cliff Drive, El Paso, TX 79912		Parcel Match
L1	Listing 1	5756 Oak Cliff Drive, El Paso, TX 79912	0.06 Miles 1	Parcel Match
L2	Listing 2	256 Northwind Dirve, El Paso, TX 79912	0.71 Miles 1	Parcel Match
L3	Listing 3	6245 Westwind Drive, El Paso, TX 79912	0.57 Miles 1	Parcel Match
S1	Sold 1	449 Stone Bluff Rd, El Paso, TX 79912	0.63 Miles 1	Parcel Match
S2	Sold 2	775 Via Lanza St, El Paso, TX 79912	1.47 Miles 1	Parcel Match
S 3	Sold 3	4212 Park Hill Drive, El Paso, TX 79902	2.64 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.

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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.)

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.

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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:

the property is separate

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.

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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.

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Broker Information

Broker Name	Alejandro Guerrero	Company/Brokerage	GUERRERO & ASSOCIATES
License No	386565	Address	3428 BROOKROCK ST EL PASO TX 79935
License Expiration	09/30/2024	License State	TX
Phone	9154790539	Email	bpo@bank4closure.com
Broker Distance to Subject	11.57 miles	Date Signed	07/09/2023

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 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 or nace, 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 prospective of the state with the properties 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.