# **Exterior-Only Inspection Residential Appraisal Report**

**Loan #** 50197 File # 22-0221a

| The purpose  | of this su   | mmary  | appraisal rej  | port is  | to pro   | vide the   | lender/c   | lient with   | an ac  | curate,  | and adequa  | telv s  | upported   | d, opini   | ion of 1   | the mar                               | ket value  | of the  | subject  | property.             |
|--|--|--|--|--|--|--|--|--|--|--|---|---------|--|--|--|---------------------------------------|--|---|--|-----------------------|
| Property Addre   |  | _  |  |  | , to pro   | 71100 1110   | 101140170  |  | u. u   | City   | -   |         |  | э, ории  |  | State                                 |  | Zip Code  |  |                       |
| _ ` `  | 000  |  | ookhollow L  |  |  |  | 0  | f Dublic Deco  |  |  | Flower M  |         |  |  |  |                                       | TX   |   | 7502   | 8                     |
|  |  |  | Estate 201   |  |  |  |  | f Public Recor   | u  | Min  | na Gerges   | and I   | Barco  | oum N  | leveen   | County                                | Dent   | on  |  |                       |
| Legal Description  |  |  | WOOD AD  | DDN F  | PH 1 BL  | LK 4 LC  | OT 7   |  |  | - 1/   |   |         |  |  |  |                                       |  |   |  |                       |
| Assessor's Par   |  | R160   | 287  |  |  |  |  |  |  | Tax Y  | 2021  |         |  |  |  | R.E. Ta                               |  | 7,105   |  |                       |
| Neighborhood I   |  |  | K Wood   |  |  |  |  |  |  | Map F  | Reference   | 1912    | 24   |  |  | Census                                | Tract  | 0217.2  |  |                       |
| Occupant   | Owner  |  | enant 🔀 Va   | acant  |  |  | •  | Assessments S  | 5  | 0  |   |         |  | PUD  | ) HOA  | <sup>\$</sup> 0                       |  | per year  | t  | er month              |
| Property Rights  | s Appraised  | 2  | Fee Simple   |  | Leasehold  | j _  | Other (d   | describe)  |  |  |   |         |  |  |  |                                       |  |   |  |                       |
| Assignment Ty  | rpe  | Purcha   | se Transaction   | [  | Refinar  | nce Transac  | ction  | <b>X</b> Oth   | ner (desc  | ribe)  | Servicin  | g       |  |  |  |                                       |  |   |  |                       |
| Lender/Client  | Wedge  | ewo  | od Inc   |  |  |  | Addr   | ress 20  | 15 Ma  | anhat  | ttan Beach  | Blvc    | d Suite  | e 100.   | , Redor  | ndo Be                                | each, C  | A 9027  | 8  |                       |
| Is the subject p   |  |  | for sale or has it   | been off   | ered for sale  | e in the twel  | lve months   |  |  |  |   |         |  |  | ,  |                                       |  |   | No   |                       |
| Report data sou  | urce(s) used, offe   | ering pr   | ice(s), and date(s)  | ).   |  | Per  | NTRF   | IS there   | are n  | o kno  | own listings  | s of t  | he su  | biect  | propert  | v in th                               | e prior  | 12 mor  | ths  |                       |
|  |  |  |  |  |  |  |  | ,  | <u> </u>   |  |   |         |  |  | р.орол   | ,                                     | о ро.  |   |  |                       |
| I did did performed.   | did not ana  | llyze th   | e contract for sale  | for the s  | subject purch  | hase transa  | ction. Expl  | lain the results   | of the ar  | nalysis o  | of the contract for   | sale or | why the  | analysis   | was not  |                                       |  |   |  |                       |
| 7  |  |  |  |  |  |  |  |  |  |  |   |         |  |  |  |                                       |  |   |  |                       |
| Contract Price   | \$   |  | Date of Con  | ntract   |  |  | Is the p   | property seller  | the own  | er of put  | blic record?  |         |  | Yes  | No   | Data Sou                              | rce(s)   |   |  |                       |
| Is there any fina  | ancial assistance  | (loan o  | charges, sale conc   | essions,   | , gift or dowr   | npayment a   | ssistance,   | etc.) to be pa   | id by any  | party o  | n behalf of the bo  | orrower | ?  |  |  |                                       |  |   | Yes  | No                    |
| If Yes, report th  | ne total dollar amo  | ount an  | d describe the iten  | ns to be   | paid.  |  |  |  |  |  |   |         |  |  |  |                                       |  |   |  |                       |
|  |  |  |  |  |  |  |  |  |  |  |   |         |  |  |  |                                       |  |   |  |                       |
|  |  |  |  |  |  |  |  |  |  |  |   |         |  |  |  |                                       |  |   |  |                       |
| Note: Race an  | d the racial com   | positio  | on of the neighbo  | rhood a  | re not appra   | aisal factor   | rs.  |  |  |  |   |         |  |  |  |                                       |  |   |  |                       |
|  |  |  | Characteristics  |  |  |  |  | Or   | e-Unit H   | loueina  | Trande  |         |  |  | One  | -Unit Hou                             | ieina  | Dr  | esent Land   | leo %                 |
| Leasting   |  |  |  | n  | al.  | Dranast . M  | falsaa.  |  |  | lousing  |   |         | ) a a li a i a a   |  |  | -01111 1101                           |  |   |  |                       |
| Location   | Urban  |  | Suburban [   | Rura   |  | Property V   |  | Increa   |  |  | Stable  |         | Declining  |  | PRICE  |                                       | AGE  | One-Uni   |  | 85 %                  |
| Built-Up   | Over 75%   |  | 25-75%   |  | er 25%   | Demand/S   |  | Shorta   |  | <u>×</u>   | In Balance  |         | Over Sup   |  | \$ (000)   |                                       | (yrs)  | 2-4 Unit  |  | 2 %                   |
| Growth   | Rapid  | $\mathbf{X}$   | Stable   | Slow   | V  | Marketing  | Time   | <b>X</b> Under   | 3 mths   | L  | 3-6 mths  |         | Over 6 m   | iths   | 310  | Low                                   | 1  | Multi-Fa  |  | 2 %                   |
| Neighborhood I   | Boundaries   |  | FM 1171 to   | the I  | North, N   | Morris F   | Rd to th   | ne East,   | Fores  | t Vist   | ta Dr to the  | Sou     | ıth, ar  | nd   | 713  | High                                  | 35   | Comme   | cial   | 6 %                   |
| R FM 2499  | to the Wes   | st.  |  |  |  |  |  |  |  |  |   |         |  |  | 478  | Pred.                                 | 29   | Other   |  | 5 %                   |
| Neighborhood I   | Description  |  | See Comm   | nents  | - NEIGI  | HBOR   | HOOD   | DESCR  | IPTIC  | N.   |   |         |  |  |  |                                       |  |   |  |                       |
| Z  |  |  |  |  |  |  |  |  |  |  |   |         |  |  |  |                                       |  |   |  |                       |
|  |  |  |  |  |  |  |  |  |  |  |   |         |  |  |  |                                       |  |   |  |                       |
| Market Condition   | ons (including su  | pport fo   | or the above concl   | lusions)   |  |  | See  | Commer   | nts - M  | /ARK   | ET COND   | ITIO    | NS   |  |  |                                       |  |   |  |                       |
|  |  |  |  |  |  |  |  | 00   |  |  |   |         |  |  |  |                                       |  |   |  |                       |
|  |  |  |  |  |  |  |  |  |  |  |   |         |  |  |  |                                       |  |   |  |                       |
| Dimensions   | Irrogular  | or t   | ov rollo   |  |  |  | Area   | 8009 s   | r  |  | Sha   | ne i    | rrogui   | lor  |  |                                       | View R   | ·Poo·C  | rookl ot   |                       |
| Specific Zoning  | Irregular p  | oer t  |  |  | 21 0   |  |  | g Description  |  |  |   | •       | rregu  | ıaı  |  |                                       | 11011 D  | ,Res,C  | reekLot  |                       |
| -  |  | Logol  | State Code   |  |  | fatharad Has   |  | y Description  | S  | ıngıe  | -Family Re  | siaei   | ntıaı  |  |  |                                       |  |   |  |                       |
| Zoning Complia   |  | Legal  | Legal Nor  | IICOIIIOIII  | ning (Grandf   |  |  | □ Ne   | 7  |  |   | 1       |  |  |  |                                       |  |   |  |                       |
|  |  |  |  |  |  |  | ,  |  | Zoning   |  | Illegal (describe   | )       |  | <b>-</b>   | V  | _ N.                                  | W.N. door  | -25   |  |                       |
| is the nighest a   | and dest use of st   | ubject p   | property as improv   | ed (or as  |  |  | ,  |  |  | ?  |   | )       |  | X  | Yes  | No                                    | If No, desc  | ribe  | See  |                       |
| Commen   | its - HIGHE  | ST   | AND BEST   |  | s proposed p   |  | nd specific  | ations) the pre  | esent use  |  |   | ,       |  |  |  |                                       | If No, desc  |   |  |                       |
| Commen<br>Utilities  | ts - HIGHE<br>Public 0   | ST   |  |  | s proposed p   | per plans ar   | nd specific  | ations) the pre  |  |  |   | ,       |  |  | Yes  |                                       | If No, desc  | Pul   | olic P   | rivate                |
| Commen<br>Utilities<br>Electricity   | nts - HIGHE<br>Public C  | ST   | AND BEST   |  | s proposed p   | per plans ar<br>Water  | nd specific  | ations) the pre  | esent use  |  |   | ,       | Off-site<br>Street   |  | nents - Type   |                                       | If No, desc  |   | olic P   | rivate                |
| Commen<br>Utilities  | ts - HIGHE<br>Public 0   | ST   | AND BEST   |  | s proposed p   | per plans ar   | nd specific  | ations) the pre  | esent use  | ibe)   | Illegal (describe   |         |  | Improven   | nents - Type<br>crete  |                                       | If No, desc  | Pul   | olic P   | rivate                |
| Commen<br>Utilities<br>Electricity<br>Gas<br>FEMA Special F  | Public C  Number of Community o | Other (d   | AND BEST escribe)  | USE  | V S No FEM   | per plans ar<br>Water  | nd specific Pi   | ations) the pre  | esent use  |  | Illegal (describe   | ,       | Street   | Improven<br>Cond<br>None   | nents - Type<br>crete  | •                                     | If No, desc  | Pul   | olic P   |                       |
| Commen<br>Utilities<br>Electricity<br>Gas<br>FEMA Special F  | Public C  Number of Community o | Other (d   | AND BEST escribe)  | USE  | V S No FEM   | per plans ar<br>Water<br>Sanitary Sew  | Prover one   | ations) the pre  | esent use  | ibe)<br>FEMA N   | Illegal (describe   | ,       | Street<br>Alley  | Improven<br>Cond<br>None   | nents - Type<br>crete  | •                                     |  | Pul   | olic Pr  |                       |
| Commen Utilities Electricity Gas FEMA Special F Are the utilities  | Public C  N  Flood Hazard Area  and off-site impr  | Other (d   | AND BEST escribe)  | USE<br>Market a  | S proposed p | per plans ar<br>Water<br>Sanitary Sew<br>MA Flood Zo   | Prover one   | ublic Oth  | esent use  | FEMA N   | Map # 48  | ,       | Street<br>Alley  | Improven<br>Cond<br>None   | nents - Type<br>crete  | •                                     |  | Pul   | Dilic Pi   |                       |
| Commen Utilities Electricity Gas FEMA Special F Are the utilities Are there any a  | Public C    National State   Public C   National State   P | Other (d   | AND BEST escribe)  Yes escribe of the left | Warket al  | V S No FEMILIARY   | Water Sanitary Sew MA Flood Zo   | Pi wer one   | ublic Oth  | esent use  | FEMA N   | Map # 48  | ,       | Street<br>Alley  | Improven<br>Cond<br>None   | nents - Type<br>crete  | F                                     | EMA Map D  | Pul<br>D<br>Date (  | Dilic Pi   |                       |
| Commen Utilities Electricity Gas FEMA Special F Are the utilities Are there any a  | Public C    National State   Public C   National State   P | Other (d   | AND BEST escribe)  Yes nts typical for the r   | Warket al  | V S No FEMILIARY   | Water Sanitary Sew MA Flood Zo   | Pi wer one   | ublic Oth  | esent use  | FEMA N   | Map # 48  | ,       | Street<br>Alley  | Improven<br>Cond<br>None   | nents - Type<br>crete  | F                                     | EMA Map D  | Pul<br>D<br>Date (  | Dilic Pi   |                       |
| Commen Utilities Electricity Gas FEMA Special F Are the utilities Are there any a  | Public C    National State   Public C   National State   P | Other (d   | AND BEST escribe)  Yes nts typical for the r   | Warket al  | V S No FEMILIARY   | Water Sanitary Sew MA Flood Zo   | Pi wer one   | ublic Oth  | esent use  | FEMA N   | Map # 48  | ,       | Street<br>Alley  | Improven<br>Cond<br>None   | nents - Type<br>crete  | F                                     | EMA Map D  | Pul<br>D<br>Date (  | Dilic Pi   |                       |
| Commen Utilities Electricity Gas FEMA Special F Are the utilities Are there any a Subject s  | Public C    National State   Public C   National State   P | Other (d   | AND BEST escribe)  Yes nts typical for the r r external factors ( enbelt; mine   | Warket al  | V S No FEMILIARY   | per plans ar  Water  Sanitary Sew  MA Flood Zo  chments, env   | Pi wer one   | ations) the productions of the production of the productions of the productions of the production of t | esent use  | FEMA No If Nos, etc.)?   | Illegal (describe   | 1210    | Street<br>Alley<br>CO540   | Improven<br>Cond<br>None   | nents - Type<br>crete  | F Yes                                 | FEMA Map D   | Pul<br>D<br>Date (  | olic Pr  |                       |
| Commen Utilities Electricity Gas FEMA Special F Are the utilities Are there any a Subject s  | Public C  Public C    C  | Other (d   | AND BEST escribe)  Yes nts typical for the r r external factors ( enbelt; mine   | Warket al  | V S No FEMILIARY   | per plans ar  Water  Sanitary Sew  MA Flood Zo  chments, env   | nd specific  Pi  wer  one  vironmenta  | ublic Oth  | esent use  | FEMA No If No. I | Map # 48  | 121C    | Street Alley CO54C   | Improven<br>Cond<br>None<br>OG   | ments - Type crete e   | F Yes                                 | FEMA Map D   | Pul D L L L L L L L L L L L L L L L L L L                   | olic Pr  |                       |
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Loan # 50197 File # 22-0221a

| There are 7 comparable   | properties currently   | offered for sale in  | the subject neighborhoo  | od ranging in price   | from \$ 450,000  | to \$   | 624                | 900 .  |
|--|--|--|--|---|--|---|--------------------|--|
|  | sales in the subje   |  | the past twelve months   |   | 100,000  |   |                    | ,  |
| 43   |  |  | •  |   | 000,00   | <u> </u>  |                    | 65,000   |
| FEATURE  | SUBJECT  | COMPAR   | ABLE SALE # 1  | COMPARA   | BLE SALE # 2   | COM   | IPARABLI           | E SALE # 3   |
| Address 300  | 5 Brookhollow  | n 2432 Tim   | ber Ridge Ln   | 2409 D  | elanev Ter   | 250   | 8 Del              | aney Ter   |
|  | Mound, TX 750  |  | und, TX 75028  |   | ind, TX 75028  | 1   |                    | d, TX 75028  |
|  | IVIOUTIU, TA 750.  |  |  |   |  |   |                    |  |
| Proximity to Subject   |  | 0.16   | miles SE   | 0.19 r  | niles NE   | 0.  | <u>17 mi</u>       | les NE   |
| Sale Price   | \$   |  | \$ 475,000   |   | \$ 590,000   |   |                    | \$ 465,000   |
| Sale Price/Gross Liv. Area   | \$ 50  | ft. \$ 218.69 sq.  | ft.  | \$ 221.31 sq.f  |  | \$ 214.19   | sq.ft.             |  |
| Data Source(s)   |  |  | •  |   |  |   |                    | 200EZ-DOM Z  |
|  |  |  | 0010298;DOM 4  |   | 764284;DOM 4   |   |                    | 36857;DOM 7  |
| Verification Source(s)   |  |  | lls/Realist®   |   | ls/Realist®  |   |                    | /Realist®  |
| VALUE ADJUSTMENTS  | DESCRIPTION  | DESCRIPTION  | +(-) \$ Adjustment   | DESCRIPTION   | +(-) \$ Adjustment   | DESCRIPTION   | V                  | +(-) \$ Adjustment   |
| Sales or Financing   |  | ArmLth   |  | ArmLth  |  | ArmLth  |                    |  |
| Concessions  |  |  | 0  |   |  |   | 00                 | 0  |
| Date of Sale/Time  |  | Conv;500   | ·  |   |  | FHA;1000  |                    | 0  |
|  |  | s04/22;c03/22  |  | s04/22;c03/22   |  | s03/22;c01  | /22                | +11,600  |
| Location   | N;Res;   | N;Res;   |  | N;Res;  |  | N;Res;  |                    |  |
| Leasehold/Fee Simple   | Fee Simple   | Fee Simple   |  | Fee Simple  |  | Fee Simp  | ole                |  |
| Site   | 8009 sf  | 7710 sf  | 0  | ·   | 0  |   |                    | +2,300   |
| View   |  |  |  |   |  |   |                    |  |
|  | B;Res;CreekL   |  | +2,500   |   | +2,500   |   |                    | +2,500   |
| Design (Style)   | DT2;Trdtnl   | DT1;Trdtnl   | 0  | DT2;Trdtnl  |  | DT1;Trdtı   | nl                 | 0  |
| Quality of Construction  | Q4   | Q4   |  | Q4  |  | Q4  |                    |  |
| Actual Age   | 31   | 32   | 0  |   | 0  |   |                    | 0  |
| Condition  |  |  |  |   |  |   |                    |  |
|  | C4   | C4   |  | C4  |  | C4  |                    |  |
| Above Grade  | Total Bdrms. Bath  |  | _  | Total Bdrms. Baths  |  | Total Bdrms.  | Baths              | +10,000  |
| Room Count   | 9 4 2.   | 1 9 4 2.0  | +10,000  | 8 4 3.1   | -20,000  | 8 3   | 2.0                | +10,000  |
| Gross Living Area  | 2,380 sq   | ft. 2,172 sq.  | ft. +20.500  | 2,666 sq.f  |  |   | sq.ft.             | +20,600  |
| Basement & Finished  | 0sf  | 0sf  | 23,300   | 0sf   | 23,200   | 0sf   |                    | 20,000   |
| Rooms Below Grade  | USI  | USI  |  | USI   |  | 051   |                    |  |
|  |  | +  | -  | <u> </u>  |  |   |                    |  |
| Functional Utility   | Average  | Average  |  | Average   |  | Average   | Э                  |  |
| Heating/Cooling  | FWA/Central  | FWA/Central  |  | FWA/Central   |  | FWA/Cent  | tral               |  |
| Energy Efficient Items   |  | s ClgFans,InsWir   | e  | ClgFans,InsWins   |  | ClgFans,Ins   |                    |  |
| Energy Efficient Items Garage/Carport  | <u> </u>   |  |  |   | ,  |   |                    |  |
|  | 2ga2dw   | 2ga2dw   |  | 2ga2dw  |  | 2ga2dw  |                    |  |
| Porch/Patio/Deck   | Porch/Deck   | Porch/Patio  | 0  | Porch/Patio   | 0  | Porch/Pat   | tio                | 0  |
| Fireplaces   | 1 Fireplace  | 1 Fireplace  |  | 1 Fireplace   |  | 1 Fireplac  | ce                 |  |
| Pool Features  | Pool   | None   | +15,000  | Pool  |  | Pool  |                    |  |
| Adk  |  |  | ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,  |   |  |   |                    |  |
| Net Adjustment (Total)   |  | <b>X</b> + \(\pi\) -   | \$ 40,000  | □ + <b>⋈</b> -  | \$ 45.700  | <b>X</b> +  | 1.                 | \$ 57,000  |
|  |  |  | \$ 48,000  |   | \$ -45,700   |   | 2.3 %              | 57,000   |
|  |  | Net Adj. 10.1  | 76   | Net Adj. 7.7 %  |  | Net Adj. 1  | <b>ウマ</b> ル        |  |
|  |  |  |  | 1   | 1.   | 1   | 2.0                | ·  |
| of Comparables   |  | Gross Adj. 10.1  | <sup>%</sup> \$ 523,000  | Gross Adj. 8.6 %  | \$ 544,300   | Gross Adj. 1  | 2.3 %              | \$ 522,000   |
| or comparables   | sale or transfer history of  | Gross Adj. 10.1 he subject property and com  | <sup>%</sup> \$ 523,000  | Gross Adj. 8.6 %  | \$ 544,300   | Gross Adj. 1  | 2.3 %              | \$ 522,000   |
| or comparables   | sale or transfer history of  |  | <sup>%</sup> \$ 523,000  | Gross Adj. 8.6 %  | \$ 544,300   | Gross Adj. 1  | 2.3 %              | \$ 522,000   |
| or comparables   | sale or transfer history of  |  | <sup>%</sup> \$ 523,000  | Gross Adj. 8.6 %  | \$ 544,300   | Gross Adj. 1  | 2.3 %              | 522,000  |
| I did did not research the s   |  | he subject property and com  | % \$ 523,000 parable sales. If not, explain  | Gross Adj. 8.6 %  | \$ 544,300   | Gross Adj. 1  | 2.3 %              | 522,000  |
| I  did  did not research the s   | ot reveal any prior sales o  | he subject property and com  | <sup>%</sup> \$ 523,000  | Gross Adj. 8.6 %  | \$ 544,300   | Gross Adj. 1  | 2.3 %              | 522,000  |
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| See Additional Comments Addendum.  |  |   |  |            |
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| See Requirements - Condition and Quality Ratings Usage and Requirement   | nts - Appreviations Used II  | n Data Standa   | ardization Text for expla                                | anations   |
| of abbreviations and their definitions used in this report.  |  |   |  |            |
| T. 11 % A . 1 1D   |  |   |  |            |
| The Uniform Appraisal Dataset (UAD) mandates classification of property  |  |   |  |            |
| response and rating system. The UAD is not flexible and employs a "best  |  |   |  | ed         |
| terms. In some cases, the appraiser's rating from the UAD list may be diffe  | erent from another apprais   | ser's opinion o   | of the same attribute.                                   |            |
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| Fee: \$0.00  |  |   |  |            |
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| AMC Registration No. TX-2000100  |  |   |  |            |
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| COMPANY ADDRESS  |  |   |  |            |
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| The appraiser signing the report is using the corporate address of the appr  | aisal company. The appra   | aisers is not b   | ased in the corporate o                                  | office and |
| is based in The Colony, TX. The appraiser is located approximately 18.5  |  |   |  |            |
| market.  |  | •   |  | •          |
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| COST APPROACH TO VALUE   | (not required by Fannie Mae)   |   |  |            |
| COST APPROACH TO VALUE  Provide adequate information for the lender/client to replicate the below cost figures and calculations.   | (not required by Fannie Mae)   |   |  |            |
|  |  | ite value estin   | nated from recent sales                                  | , by       |
| Provide adequate information for the lender/client to replicate the below cost figures and calculations.   | Si   |   |  |            |
| Provide adequate information for the lender/client to replicate the below cost figures and calculations.  Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value)  | Si   |   |  |            |
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| Provide adequate information for the lender/client to replicate the below cost figures and calculations.  Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value)  allocation, and/or through discussion with brokers & developers familiar with neighborhood for site values to exceed 35% of overall value.  ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW  Source of cost data  Quality rating from cost service Effective date of cost data  Comments on Cost Approach (gross living area calculations, depreciation, etc.)  Estimated Remaining Economic Life (HUD and VA only)  50 Years  INCOME APPROACH TO VALUE  Estimated Monthly Market Rent \$ X Gross Rent Multiplier  Summary of Income Approach (including support for market rent and GRM)  PROJECT INFORMATION  Is the developer/builder in control of the Homeowners' Association (HOA)?  Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject propert  Legal Name of Project  Total number of phases Total number of units for sale  Was the project created by the conversion of existing building(s) into a PUD?  Yes  Does the project contain any multi-dwelling units?  Yes No Data Source(s)  | Sinch the market area. Tax results the market | Sq.Ft. @ \$ Sq.Ft. @ \$ Sq.Ft. @ \$ Sq.Ft. @ \$             | =\$ =\$ =\$ External ==\$   Indicated Value b            | 93,000     |
| Provide adequate information for the lender/client to replicate the below cost figures and calculations.  Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value)  allocation, and/or through discussion with brokers & developers familiar with neighborhood for site values to exceed 35% of overall value.  ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW  Source of cost data  Quality rating from cost service Effective date of cost data  Comments on Cost Approach (gross living area calculations, depreciation, etc.)  Estimated Remaining Economic Life (HUD and VA only) 50 Years  INCOME APPROACH TO VALUE  Estimated Monthly Market Rent \$ X Gross Rent Multiplier  Summary of Income Approach (including support for market rent and GRM)  PROJECT INFORMATION  Is the developer/builder in control of the Homeowners' Association (HOA)? Yes Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject propert Legal Name of Project  Total number of phases Total number of units for sale  Was the project created by the conversion of existing building(s) into a PUD? Yes No Data Source(s)  Are the units, common elements, and recreation facilities complete?  Yes No  | OPINION OF SITE VALUE  DWELLING  Garage/Carport  Total Estimate of Cost-New  Less Physical  Depreciation  Depreciated Cost of Improvements  "As-is" Value of Site Improvements  INDICATED VALUE BY COST APPROACH  E (not required by Fannie Mae)  = \$  FOR PUDS (if applicable)  No Unit type(s) Detache y is an attached dwelling unit.  Total number of units sold  Data source(s)  No If Yes, date of conversion  If No, describe the status of completion.  | Sq.Ft. @ \$ Sq.Ft. @ \$ Sq.Ft. @ \$ Sq.Ft. @ \$  Functional | =\$ =\$ =\$ External ==\$   Indicated Value b            | 93,000     |
| Provide adequate information for the lender/client to replicate the below cost figures and calculations.  Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value)  allocation, and/or through discussion with brokers & developers familiar with neighborhood for site values to exceed 35% of overall value.  ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW  Source of cost data  Quality rating from cost service Effective date of cost data  Comments on Cost Approach (gross living area calculations, depreciation, etc.)  Estimated Remaining Economic Life (HUD and VA only) 50 Years  INCOME APPROACH TO VALUE  Estimated Monthly Market Rent \$ X Gross Rent Multiplier  Summary of Income Approach (including support for market rent and GRM)  PROJECT INFORMATION  Is the developer/builder in control of the Homeowners' Association (HOA)? Yes Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject propert Legal Name of Project  Total number of phases Total number of units for sale  Was the project created by the conversion of existing building(s) into a PUD? Yes No Data Source(s)  Are the units, common elements, and recreation facilities complete?  Yes No  | Sinch the market area. Tax results the market | Sq.Ft. @ \$ Sq.Ft. @ \$ Sq.Ft. @ \$ Sq.Ft. @ \$  Functional | =\$ =\$ =\$ External ==\$   Indicated Value b            | 93,000     |
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| Provide adequate information for the lender/client to replicate the below cost figures and calculations.  Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value)  allocation, and/or through discussion with brokers & developers familiar with neighborhood for site values to exceed 35% of overall value.  ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW  Source of cost data  Quality rating from cost service Effective date of cost data  Comments on Cost Approach (gross living area calculations, depreciation, etc.)  Estimated Remaining Economic Life (HUD and VA only) 50 Years  INCOME APPROACH TO VALUE  Estimated Monthly Market Rent \$ X Gross Rent Multiplier  Summary of Income Approach (including support for market rent and GRM)  PROJECT INFORMATION  Is the developer/builder in control of the Homeowners' Association (HOA)? Yes Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject propert Legal Name of Project  Total number of phases Total number of units for sale  Was the project created by the conversion of existing building(s) into a PUD? Yes No Data Source(s)  Are the units, common elements, and recreation facilities complete?  Yes No  | OPINION OF SITE VALUE  DWELLING  Garage/Carport  Total Estimate of Cost-New  Less Physical  Depreciation  Depreciated Cost of Improvements  "As-is" Value of Site Improvements  INDICATED VALUE BY COST APPROACH  E (not required by Fannie Mae)  = \$  FOR PUDS (if applicable)  No Unit type(s) Detache y is an attached dwelling unit.  Total number of units sold  Data source(s)  No If Yes, date of conversion  If No, describe the status of completion.  | Sq.Ft. @ \$ Sq.Ft. @ \$ Sq.Ft. @ \$ Sq.Ft. @ \$  Functional | =\$ =\$ =\$ External ==\$   Indicated Value b            | 93,000     |

# **Exterior-Only Inspection Residential Appraisal Report**

**Loan #** 50197 File # 22-0221a

| FEATURE   |         | SUBJEC        | T            |                    | CO           | MPARABI     | LE SA    | ALE# 4             |          | С       | OMPARABL | E SALE # 5         |          | CO       | MPARABL | E SALE # 6          |
|---|---------|---------------|--------------|--------------------|--------------|-------------|----------|--------------------|----------|---------|----------|--------------------|----------|----------|---------|---------------------|
| Address 300   | 5 Br    | ookho         | llow Ln      |                    | 291          | 3 Broo      | okh      | ollow Ln           |          |         |          |                    |          |          |         |                     |
| Flower  | Mou     | nd, TX        | 75028        |                    | Flowe        | r Mou       | nd,      | TX 75028           |          |         |          |                    |          |          |         |                     |
| Proximity to Subject  |         |               |              |                    |              | 0.04 ı      | mile     | es S               |          |         |          |                    |          |          |         |                     |
|   | \$      |               |              |                    |              |             | \$       | 540,000            |          |         |          | \$                 |          |          |         | \$                  |
| *   | \$      |               | sq.ft.       | \$                 | 198.8        | 2 sq.ft.    |          |                    | \$       |         | sq.ft.   |                    | \$       |          | sq.ft.  |                     |
| Data Source(s)  |         |               |              | N                  | TREIS        | S #147      | 744      | 1199;DOM 4         |          |         |          |                    |          |          |         |                     |
| Verification Source(s)  |         |               |              |                    |              |             | s/R      | ealist®            |          |         |          | T                  |          |          |         |                     |
| VALUE ADJUSTMENTS   |         | DESCRIPT      | TON          |                    | ESCRIPTI     |             | ┡        | +(-) \$ Adjustment | '        | DESCRIP | TION     | +(-) \$ Adjustment | D        | ESCRIPTI | ON      | + (-) \$ Adjustment |
| Sales or Financing  |         |               |              | l .                | rmLth        |             |          |                    |          |         |          |                    |          |          |         |                     |
| Concessions   |         |               |              |                    | Conv;        |             | -        |                    | <u> </u> |         |          |                    |          |          |         |                     |
| Date of Sale/Time   |         |               |              |                    | /22;c0       |             | -        | +13,500            | )        |         |          |                    |          |          |         |                     |
| Location Leasehold/Fee Simple   |         | N;Re          |              |                    | N;Res        |             | +        |                    | -        |         |          |                    | -        |          |         |                     |
|   | F       | ee Sin        | -            |                    | e Sim        | •           | +        |                    | _        |         |          |                    | -        |          |         |                     |
| View  |         | 8009          | st<br>eekLot |                    | 7492 :       |             | $\vdash$ | C                  | 1        |         |          |                    |          |          |         |                     |
| Design (Style)  |         |               |              |                    |              |             | +        |                    | -        |         |          |                    |          |          |         |                     |
| Site View Design (Style) Quality of Construction Actual Age Condition Above Grade Room Count    |         | OT2;Tro<br>Q4 | uliii        |                    | Γ2;Tro<br>Q4 | 11111       | +        |                    | $\vdash$ |         |          |                    |          |          |         |                     |
| Actual Age  |         | 31            |              |                    | 31           |             | +        |                    | $\vdash$ |         |          |                    |          |          |         |                     |
| Condition   |         | C4            |              |                    | C4           |             | +        |                    |          |         |          |                    |          |          |         |                     |
| Above Grade   | Total   |               | Baths        | Total              | Bdrms.       | Baths       | +        |                    | Total    | Bdrms   | . Baths  |                    | Total    | Bdrms.   | Baths   |                     |
| Room Count  | 9       | 4             | 2.1          | 9                  | 4            | 2.1         | t        |                    | <u> </u> |         |          |                    |          |          |         |                     |
| Gross Living Area   |         | 2,38          |              | Ť                  | 2,716        |             | t        | -33,100            |          | 1       | sq.ft.   |                    |          | 1        | sq.ft.  |                     |
| Basement & Finished   |         | 0sf           | -            |                    | 0sf          |             | T        | 55,100             |          |         |          |                    | 1        |          |         |                     |
| Rooms Below Grade   |         | 501           |              |                    | 001          |             |          |                    |          |         |          |                    |          |          |         |                     |
| Functional Utility  |         | Avera         | ge           | 1                  | Averag       | ge          | T        |                    |          |         |          |                    |          |          |         |                     |
| Heating/Cooling   | F۱      | WA/Ce         |              |                    | /A/Ce        |             |          |                    |          |         |          |                    | 1        |          |         |                     |
| Energy Efficient Items  |         |               | nsWins       |                    |              |             | ,        |                    |          |         |          |                    | 1        |          |         |                     |
| Garage/Carport  |         | 2ga2d         |              |                    | 2ga2d        |             |          |                    |          |         |          |                    |          |          |         |                     |
| Porch/Patio/Deck  | F       | Porch/E       |              |                    | rch/D        |             |          |                    |          |         |          |                    |          |          |         |                     |
| Fireplaces  | 1       | Firep         | lace         | 1                  | Firepla      | ace         |          |                    |          |         |          |                    |          |          |         |                     |
| Pool Features   |         | Poo           | l            |                    | Pool         |             |          |                    |          |         |          |                    |          |          |         |                     |
|   |         |               |              |                    |              |             |          |                    |          |         |          |                    |          |          |         |                     |
| Net Adjustment (Total)  |         |               |              |                    | +            | <b>X</b> -  | \$       | -19,600            |          | ] +     | -        | \$                 |          | ] + [    | -       | \$                  |
| Adjusted Sale Price   |         |               |              | Net Adj.           |              | 3.6 %       |          |                    | Net Ad   |         | %        |                    | Net Adj. |          | %       |                     |
| of Comparables  |         |               |              | Gross A            |              | 8.6 %       |          | 520,400            |          |         | %        | \$                 | Gross A  | ∖dj.     | %       | \$                  |
| Report the results of the research and anal   | ysis of | the prior s   |              |                    | y of the s   | subject pro | opert    |                    | _        |         |          |                    |          |          | 001101  | 24815.0415.#        |
| ITEM  |         |               | 5            | JBJECT             |              |             |          | COMPARABLE SAL     | .t #     | 4       |          | COMPARABLE SALE #  | 5        |          | COMPA   | RABLE SALE # 6      |
| Date of Prior Sale/Transfer Price of Prior Sale/Transfer  |         |               |              |                    |              |             |          |                    |          |         |          |                    |          |          |         |                     |
|   |         |               | ITDEI        | · -                |              |             |          | NITEE T            |          |         |          |                    |          |          |         |                     |
| Effective Date of Data Source(s)  |         | ľ             | NTREIS       |                    |              | •           |          | NTREIS, Tax        |          | S       |          |                    |          |          |         |                     |
| Data Source(s)  Effective Date of Data Source(s)  Analysis of prior sale or transfer history of | the sub | niect nrone   |              | 17/202<br>nnarable |              |             |          | 06/17/20           |          |         | TY HIS   | TORV               |          |          |         |                     |
|   |         | -,,           | .,           |                    |              |             |          | 360                | 5 F I N  | JELI    | III IIIC | TORT               |          |          |         |                     |
| 0   |         |               |              |                    |              |             |          |                    |          |         |          |                    |          |          |         |                     |
|   |         |               |              |                    |              |             |          |                    |          |         |          |                    |          |          |         |                     |
|   |         |               |              |                    |              |             |          |                    |          |         |          |                    |          |          |         |                     |
|   |         |               |              |                    |              |             |          |                    |          |         |          |                    |          |          |         |                     |
| Analysis/Comments See Co  | omm     | ents -        | SUMM         | ARY                | OF SA        | ALES        | CO       | MPARISON A         | APPR     | OACI    | 1        |                    |          |          |         |                     |
|   |         |               |              |                    |              |             |          |                    |          |         |          |                    |          |          |         |                     |
|   |         |               |              |                    |              |             |          |                    |          |         |          |                    |          |          |         |                     |
|   |         |               |              |                    |              |             |          |                    |          |         |          |                    |          |          |         |                     |
|   |         |               |              |                    |              |             |          |                    |          |         |          |                    |          |          |         |                     |
|   |         |               |              |                    |              |             |          |                    |          |         |          |                    |          |          |         |                     |
|   |         |               |              |                    |              |             |          |                    |          |         |          |                    |          |          |         |                     |
|   |         |               |              |                    |              |             |          |                    |          |         |          |                    |          |          |         |                     |
|   |         |               |              |                    |              |             |          |                    |          |         |          |                    |          |          |         |                     |
|   |         |               |              |                    |              |             |          |                    |          |         |          |                    |          |          |         |                     |
| 2   |         |               |              |                    |              |             |          |                    |          |         |          |                    |          |          |         |                     |
| T   |         |               |              |                    |              |             |          |                    |          |         |          |                    |          |          |         |                     |
|   |         |               |              |                    |              |             |          |                    |          |         |          |                    |          |          |         |                     |
|   |         |               |              |                    |              |             |          |                    |          |         |          |                    |          |          |         |                     |
| 2   |         |               |              |                    |              |             |          |                    |          |         |          |                    |          |          |         |                     |
|   |         |               |              |                    |              |             |          |                    |          |         |          |                    |          |          |         |                     |
| 3   |         |               |              |                    |              |             |          |                    |          |         |          |                    |          |          |         |                     |
|   |         |               |              |                    |              |             |          |                    |          |         |          |                    |          |          |         |                     |
|   |         |               |              |                    |              |             |          |                    |          |         |          |                    |          |          |         |                     |
|   |         |               |              |                    |              |             |          |                    |          |         |          |                    |          |          |         |                     |
|   |         |               |              |                    |              |             |          |                    |          |         |          |                    |          |          |         |                     |
|   |         |               |              |                    |              |             |          |                    |          |         |          |                    |          |          |         |                     |
|   |         |               |              |                    |              |             |          |                    |          |         |          |                    |          |          |         |                     |
|   |         |               |              |                    |              |             |          |                    |          |         |          |                    |          |          |         |                     |
|   |         |               |              |                    |              |             |          |                    |          |         |          |                    |          |          |         |                     |
|   |         |               |              |                    |              |             |          |                    |          |         |          |                    |          |          |         |                     |
|   |         |               |              |                    |              |             |          |                    |          |         |          |                    |          |          |         |                     |

This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended user, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a visual inspection of the exterior areas of the subject property from at least the street, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

The appraiser must be able to obtain adequate information about the physical characteristics (including, but not limited to, condition, room count, gross living area, etc.) of the subject property from the exterior-only inspection and reliable public and/or private sources to perform this appraisal. The appraiser should use the same type of data sources that he or she uses for comparable sales such as, but not limited to, multiple listing services, tax and assessment records, prior inspections, appraisal files, information provided by the property owner, etc.

INTENDED USE: The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: The intended user of this appraisal report is the lender/client.

DEFINITION OF MARKET VALUE:

The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions\* granted by anyone associated with the sale.

\*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: to the following assumptions and limiting conditions:

The appraiser's certification in this report is subject

- 1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
- 2. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
- 3. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
- 4. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist.

  Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
- 5. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

Loan # 50197

APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees

- 1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
- 2. I performed a visual inspection of the exterior areas of the subject property from at least the street. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
- 3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- 4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
- 5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
- 6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
- 7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
- 8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
- 9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
- 10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
- 11. I have knowledge and experience in appraising this type of property in this market area.
- 12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
- 13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
- 14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
- 15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
- 16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
- 17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the 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.
- 18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
- 19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.

Freddie Mac Form 2055 March 2005 UAD Version 9/2011 Page 5 of 6 Fannie Mae Form 2055 March 2005

Loan # 50197 File # 22-0221a

| <ol> <li>I identified the lender/client in this appraisal report who is<br/>ordered and will receive this appraisal report.</li> </ol>  | the individual, organization, or agent for the organization that   |
|---|--|
| -   | ort to: the borrower; another lender at the request of the ortgage insurers; government sponsored enterprises; other services; professional appraisal organizations; any department, the District of Columbia, or other jurisdictions; without having to consent. Such consent must be obtained before this appraisal ling, but not limited to, the public through advertising, public |
| •   | sal report by me or the lender/client may be subject to certain ions of the Uniform Standards of Professional Appraisal Practice   |
| 23. The borrower, another lender at the request of the borrower insurers, government sponsored enterprises, and other secondary of any mortgage finance transaction that involves any one or more | market participants may rely on this appraisal report as part  |
| defined in applicable federal and/or state laws (excluding audio appraisal report containing a copy or representation of my sign  | ecord" containing my "electronic signature," as those terms are<br>and video recordings), or a facsimile transmission of this<br>nature, the appraisal report shall be as effective, enforceable and<br>livered containing my original hand written signature.   |
| 25. Any intentional or negligent misrepresentation(s) contained in criminal penalties including, but not limited to, fine or imprison Code, Section 1001, et seq., or similar state laws.         | this appraisal report may result in civil liability and/or<br>ment or both under the provisions of Title 18, United States   |
| SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisor   | ry Appraiser certifies and agrees that:  |
| I directly supervised the appraiser for this appraisal assignment analysis, opinions, statements, conclusions, and the appraiser.   | , have read the appraisal report, and agree with the appraiser's s certification.  |
| 2. I accept full responsibility for the contents of this appraisal r statements, conclusions, and the appraiser's certification.  | eport including, but not limited to, the appraiser's analysis, opinions,   |
| · · · · · · · · · · · · · · · · · · ·   | ub-contractor or an employee of the supervisory appraiser (or the eptable to perform this appraisal under the applicable state law.  |
| 4. This appraisal report complies with the Uniform Standards of promulgated by the Appraisal Standards Board of The Appraisal report was prepared.  | of Professional Appraisal Practice that were adopted and<br>Foundation and that were in place at the time this appraisal   |
| defined in applicable federal and/or state laws (excluding audio appraisal report containing a copy or representation of my signa   | cord" containing my "electronic signature," as those terms are and video recordings), or a facsimile transmission of this ture, the appraisal report shall be as effective, enforceable and livered containing my original hand written signature.   |
| APPRAISER   | SUPERVISORY APPRAISER (ONLY IF REQUIRED)   |
| Signature John C. Roger, Jr.  | Signature  |
| Name John C. Rogers, Jr.  | Name   |
| Company Name Clario Appraisal Network, Inc.   | Company Name   |
| Company Address 300 East 2nd Street Suite 1405  | Company Address  |
| Truckee, CA 96161 Telephone Number (530) 550-2565   | Telephone Number   |
| Email Address john.rogers@clarioappraisal.com   | Email Address  |
| Date of Signature and Report 06/21/2022   | Date of Signature  |
| Effective Date of Appraisal 06/17/2022  | State Certification #  |
| State Certification # TX 1331717 R  | or State License #   |
| or State License #  | State  |
| or Other (describe) State #   | Expiration Date of Certification or License  |
| State TX Expiration Date of Certification or License 12/31/2022   | SUBJECT PROPERTY   |
|   | Did not increat autoriar of cubicat avancety   |
| ADDRESS OF PROPERTY APPRAISED   | ☐ Did not inspect exterior of subject property ☐ Did inspect exterior of subject property from street  |
| 3005 Brookhollow Ln   | Date of Inspection   |
| Flower Mound, TX 75028  |  |
| APPRAISED VALUE OF SUBJECT PROPERTY \$ 523,000  | COMPARABLE SALES   |
| LENDER/CLIENT   |  |
| Name Clear Capital  | Did not inspect exterior of comparable sales from street   |
| Company Name Wedgewood Inc  Company Address 2015 Manhattan Beach Blvd Suite 100.  | Did inspect exterior of comparable sales from street   |
| Company Address 2015 Manhattan Beach Blvd Suite 100,  Redondo Beach, CA 90278   | Date of Inspection   |
| Email Address   |  |
|   |  |

# Supplemental Addendum

|                  | ouppid                        | , III GII LA | Audendun |       |    | 10 No. 22-022 | ıa    |  |
|------------------|-------------------------------|--------------|----------|-------|----|---------------|-------|--|
| Borrower/Client  | Champery Real Estate 2015 LLC |              |          |       |    |               |       |  |
| Property Address | 3005 Brookhollow Ln           |              |          |       |    |               |       |  |
| City             | Flower Mound                  | County       | Denton   | State | TX | Zip Code      | 75028 |  |
| Lender           | Wedgewood Inc                 |              |          |       |    |               |       |  |

File No. 22 02210

#### NEIGHBORHOOD DESCRIPTION

The subject is located in a market area of average to good quality homes with convenient access to schools, shopping, entertainment, and employment centers. I-35E, FM-1171, and FM-2499 provide adequate ingress/egress to the subject market area. Commute times during peak traffic periods are considered reasonable. The stability of employment is considered average. The subject market area has average appeal and competes favorably with other market areas in the subject's region. Homes in the area are generally well maintained and are appealing to potential homebuyers in the area. There is commercial development in the area. However, this development is typically found along through streets and/or at major intersections, well buffered from the single-family properties. No adverse neighborhood conditions were noted being a typical suburban location with a thoroughfare and through streets. Present land usage indicated as "Other" is parks/green areas, public schools, and vacant land; no adverse impact on the subject's marketability.

#### MARKET CONDITIONS

Market conditions are considered to be typical of the Dallas/Arlington/Fort Worth metropolitan area with neither an under nor over supply of homes on the market currently for sale. Financing is typically through conventional and FHA mortgages. Market conditions require no unusual seller participation regarding loan discounts, interest buydowns, or concessions. The appraised value of the subject is greater than the neighborhood predominant value as stated on Page 1. Similarly, a number of single-family homes in the subject's price range have recently sold in the subject neighborhood; no negative effect on value/marketability.

#### **HIGHEST AND BEST USE**

Based on the subject's Single Family Residential zoning the existing use type is legally permissible. Based on its presence onsite the existing use is physically possible. Based on the fact that the value of the existing use exceeds the value of the site as is vacant it is a financially feasible use. In lieu of any legally permissible alternative that would economically justify redevelopment of this site the existing use can therefore be considered a reasonable expression of the concept of highest and best use of the property in its "as is" condition.

#### SUMMARY OF SALES COMPARISON APPROACH

The subject market area was researched for comparable sales that are considered to be the most similar and proximate to the subject and that have occurred within approximately the past twelve months. The comparable sales utilized in this report are considered to be among the best available in determining the estimated market value of the subject. No locational adjustments were warranted. Adjustments rounded to the nearest one hundred increment.

Adjustments account for market reaction to significant variations between the subject and the comparables in terms of date of sale (2.5% upward adjustment to comparables with dates of sale that occurred over approximately three months prior to the effective date of this report to account for current market conditions), site size, view, room count, gross living area, and amenities based on cross-pair analyses between the subject and the comparables along with analysis of recent sales of single-family dwellings in the subject market area. Each of the sales is given consideration in the final analysis. GLA adjustment: \$98.50/ft² based on cross-pair analyses between the subject and the comparables along with the principle of substitution and analysis of recent sales of single-family dwellings in the subject market area.

Site adjustments based on cross-pair analyses between the subject and the comparables along with analysis of recent land sales in the subject market area. The utility of sites varies, which in many cases, site size equalizes site utility. The comparable sales may be situated across what may be considered a significant geographic boundary with no negative effect on the valuation of the subject.

#### RECONCILIATION

The final value estimate is based on the Sales Comparison Approach, as that is a reasonable and supportable method to determine market value for this type of property. Each of the sales is given consideration in the final analysis. Primary weight in determining the estimated market value of the subject is placed upon Comparable Sale Nos. 1 & 2 being the most recent comparable sales used in this report. The remaining comparable sales are considered secondarily. The Cost Approach has not been included as it is deemed not practicable. The Income Approach was not utilized, as properties of this type are not typically bought and sold for their income-producing capabilities. Appraised value of the subject is greater than the predominant value stated on Page 1. Similarly, a number of single-family homes in the subject's value range have recently sold in the subject neighborhood; no negative effect on value/marketability. No personal property was included in the valuation of the subject property.

#### SIGNIFICANT ASSISTANCE DISCLOSURE

Rachel Ivy Rogers, Appraiser Trainee Authorization # TX 1342808, performed significant real property appraisal assistance in the preparation of this appraisal including researching information regarding the subject property's relevant characteristics; researching comparable sale and listing data; visual inspection of the subject from the street and data collection; analyzing the market data necessary to develop credible opinions and conclusions; reconciling the comparables selected; developing and reconciling the applicable approaches to value; and assisting the supervisory appraiser in arriving at the final opinion of value.

Supplemental Addendo

| aı | Aaaenaum | File No. 22-0221a |
|----|----------|-------------------|
|    |          |                   |

| Borrower/Client  | Champery Real Estate 2015 LLC |        |        |       |    |          |       |  |
|------------------|-------------------------------|--------|--------|-------|----|----------|-------|--|
| Property Address | 3005 Brookhollow Ln           |        |        |       |    |          |       |  |
| City             | Flower Mound                  | County | Denton | State | TX | Zip Code | 75028 |  |
| Lender           | Wedgewood Inc                 |        |        |       |    |          |       |  |

\* SUBJECT 36-MONTH PRIOR TRANSFER HISTORY \*

3005 Brookhollow Ln -No transfer history.

 $^{\star}$  COMPARABLE 12-MONTH PRIOR TRANSFER HISTORY  $^{\star}$  (may include properties that were considered but not utilized as comparables)

2508 Delaney Ter -No transfer history.

2432 Timber Ridge Ln -No transfer history.

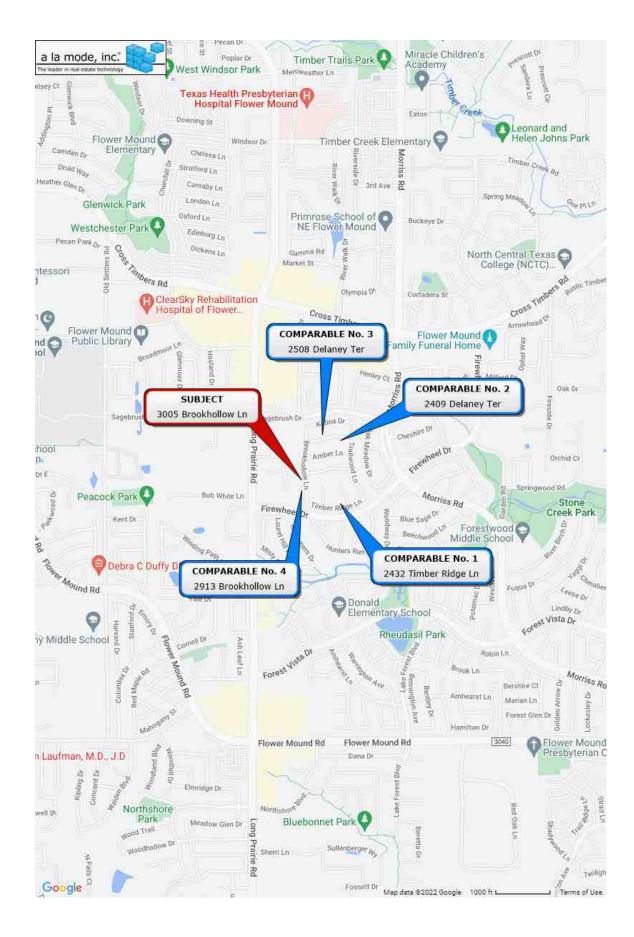
2913 Brookhollow Ln

-No transfer history.

2409 Delaney Ter -No transfer history.

# **Location Map**

| Borrower/Client  | Champery Real Estate 2015 LLC |        |        |       |    |          |       |  |
|------------------|-------------------------------|--------|--------|-------|----|----------|-------|--|
| Property Address | 3005 Brookhollow Ln           |        |        |       |    |          |       |  |
| City             | Flower Mound                  | County | Denton | State | TX | Zip Code | 75028 |  |
| Lender           | Wedgewood Inc                 |        |        |       |    |          |       |  |



# **Subject Photo Page**

| Borrower/Client  | Champery Real Estate 2015 LLC |        |        |       |    |          |       |  |
|------------------|-------------------------------|--------|--------|-------|----|----------|-------|--|
| Property Address | 3005 Brookhollow Ln           |        |        |       |    |          |       |  |
| City             | Flower Mound                  | County | Denton | State | TX | Zip Code | 75028 |  |
| Lender           | Wedgewood Inc                 |        |        |       |    |          |       |  |



# **Subject Front**

3005 Brookhollow Ln

Sales Price

Gross Living Area 2,380 Total Rooms 9 Total Bedrooms 4 Total Bathrooms 2.1 N;Res; B;Res;CreekLot 8009 sf Q4 Location View Site

Quality 31 Age

**Subject Street** 



**Subject Street** 



# **Comparable Photo Page**

| Borrower/Client  | Champery Real Estate 2015 LLC |        |        |       |    |          |       |  |
|------------------|-------------------------------|--------|--------|-------|----|----------|-------|--|
| Property Address | 3005 Brookhollow Ln           |        |        |       |    |          |       |  |
| City             | Flower Mound                  | County | Denton | State | TX | Zip Code | 75028 |  |
| Lender           | Wedgewood Inc                 |        |        |       |    |          |       |  |



# Comparable 1

2432 Timber Ridge Ln Prox. to Subject 0.16 miles SE Sale Price 475,000 Gross Living Area 2,172 Total Rooms 9 Total Bedrooms 4 Total Bathrooms 2.0 Location N;Res; View N;Res; 7710 sf Site Q4 Quality Age 32



# Comparable 2

2409 Delaney Ter

Prox. to Subject 0.19 miles NE Sale Price 590,000 Gross Living Area 2,666 Total Rooms 8 Total Bedrooms 4 Total Bathrooms 3.1 Location N;Res; N;Res; View Site 8008 sf Q4 Quality Age 29



# Comparable 3

2508 Delaney Ter

Prox. to Subject 0.17 miles NE Sale Price 465,000 Gross Living Area 2,171 Total Rooms 8 Total Bedrooms 3 Total Bathrooms 2.0 Location N;Res; N;Res; View Site 6882 sf Quality Q4 Age 29

# **Comparable Photo Page**

| Borrower/Client  | Champery Real Estate 2015 LLC |        |        |       |    |          |       |  |
|------------------|-------------------------------|--------|--------|-------|----|----------|-------|--|
| Property Address | 3005 Brookhollow Ln           |        |        |       |    |          |       |  |
| City             | Flower Mound                  | County | Denton | State | TX | Zip Code | 75028 |  |
| Lender           | Wedgewood Inc                 |        |        |       |    |          |       |  |



# Comparable 4

2913 Brookhollow Ln

Prox. to Subject 0.04 miles S 540,000 Sale Price Gross Living Area 2,716 Total Rooms 9 Total Bedrooms 4 Total Bathrooms 2.1 Location N;Res; View B;Res;CreekLot

 Site
 7492 sf

 Quality
 Q4

 Age
 31

# Comparable 5

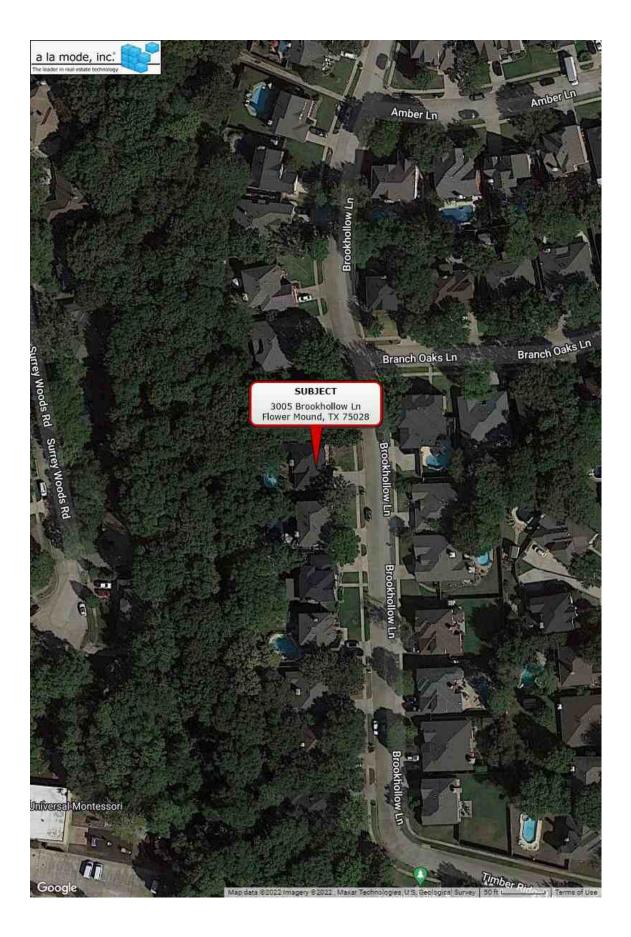
Prox. to Subject Sale Price Gross Living Area Total Rooms Total Bedrooms Total Bathrooms Location View Site Quality Age

# Comparable 6

Prox. to Subject
Sale Price
Gross Living Area
Total Rooms
Total Bedrooms
Total Bathrooms
Location
View
Site
Quality
Age

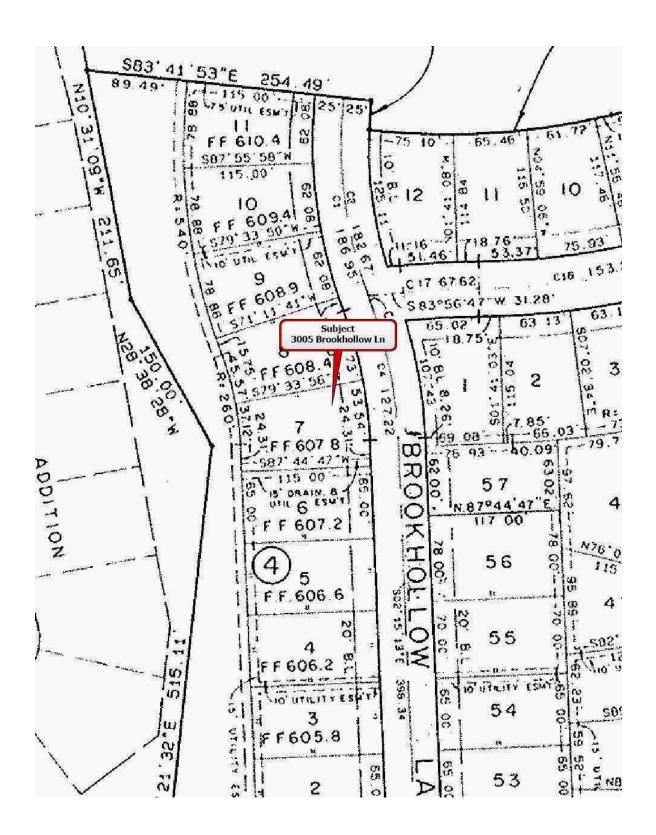
# **Aerial Map**

| Borrower/Client  | Champery Real Estate 2015 LLC |        |        |       |    |          |       |  |
|------------------|-------------------------------|--------|--------|-------|----|----------|-------|--|
| Property Address | 3005 Brookhollow Ln           |        |        |       |    |          |       |  |
| City             | Flower Mound                  | County | Denton | State | TX | Zip Code | 75028 |  |
| Lender           | Wedgewood Inc                 |        |        |       |    |          |       |  |



# **Plat Map**

| Borrower/Client  | Champery Real Estate 2015 LLC |        |        |       |    |          |       |  |
|------------------|-------------------------------|--------|--------|-------|----|----------|-------|--|
| Property Address | 3005 Brookhollow Ln           |        |        |       |    |          |       |  |
| City             | Flower Mound                  | County | Denton | State | TX | Zip Code | 75028 |  |
| Lender           | Wedgewood Inc                 |        |        |       |    |          |       |  |



**Loan #** 50197 File No. 22-0221a

#### UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Condition Ratings and Definitions

C1

The improvements have been recently constructed and have not been previously occupied. The entire structure and all components are new and the dwelling features no physical depreciation.

Note: Newly constructed improvements that feature recycled or previously used materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100 percent new foundation and the recycled materials and the recycled components have been rehabilitated/remanufactured into like-new condition. Improvements that have not been previously occupied are not considered "new" if they have any significant physical depreciation (that is, newly constructed dwellings that have been vacant for an extended period of time without adequate maintenance or upkeep).

C2

The improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finishes have been updated and/or replaced with components that meet current standards. Dwellings in this category are either almost new or have been recently completely renovated and are similar in condition to new construction.

Note: The improvements represent a relatively new property that is well maintained with no deferred maintenance and little or no physical depreciation, or an older property that has been recently completely renovated.

C3

The improvements are well maintained and feature limited physical depreciation due to normal wear and tear. Some components, but not every major building component, may be updated or recently rehabilitated. The structure has been well maintained.

Note: The improvement is in its first-cycle of replacing short-lived building components (appliances, floor coverings, HVAC, etc.) and is being well maintained. Its estimated effective age is less than its actual age. It also may reflect a property in which the majority of short-lived building components have been replaced but not to the level of a complete renovation.

C4

The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.

Note: The estimated effective age may be close to or equal to its actual age. It reflects a property in which some of the short-lived building components have been replaced, and some short-lived building components are at or near the end of their physical life expectancy; however, they still function adequately. Most minor repairs have been addressed on an ongoing basis resulting in an adequately maintained property.

C5

The improvements feature obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation, or updating. The functional utility and overall livability is somewhat diminished due to condition, but the dwelling remains useable and functional as a residence.

Note: Some significant repairs are needed to the improvements due to the lack of adequate maintenance. It reflects a property in which many of its short-lived building components are at the end of or have exceeded their physical life expectancy but remain functional.

C6

The improvements have substantial damage or deferred maintenance with deficiencies or defects that are severe enough to affect the safety, soundness, or structural integrity of the improvements. The improvements are in need of substantial repairs and rehabilitation, including many or most major components.

Note: Substantial repairs are needed to the improvements due to the lack of adequate maintenance or property damage. It reflects a property with conditions severe enough to affect the safety, soundness, or structural integrity of the improvements.

#### **Quality Ratings and Definitions**

Q1

Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high-level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.

Q2

Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residence constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.

#### UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Quality Ratings and Definitions (continued)

Q3

Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.

Q4

Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.

Q5

Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.

Q6

Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure

Definitions of Not Updated, Updated, and Remodeled

#### Not Updated

 $Little \ or \ no \ updating \ or \ modernization. \ This \ description \ includes, \ but \ is \ not \ limited \ to, \ new \ homes.$ 

Residential properties of fifteen years of age or less often reflect an original condition with no updating, if no major components have been replaced or updated. Those over fifteen years of age are also considered not updated if the appliances, fixtures, and finishes are predominantly dated. An area that is 'Not Updated' may still be well maintained and fully functional, and this rating does not necessarily imply deferred maintenance or physical/functional deterioration.

#### Updated

The area of the home has been modified to meet current market expectations. These modifications are limited in terms of both scope and cost.

An updated area of the home should have an improved look and feel, or functional utility. Changes that constitute updates include refurbishment and/or replacing components to meet existing market expectations. Updates do not include significant alterations to the existing structure.

#### Remodeled

Significant finish and/or structural changes have been made that increase utility and appeal through complete replacement and/or expansion.

A remodeled area reflects fundamental changes that include multiple alterations. These alterations may include some or all of the following: replacement of a major component (cabinet(s), bathtub, or bathroom tile), relocation of plumbing/gas fixtures/appliances, significant structural alterations (relocating walls, and/or the addition of) square footage). This would include a complete gutting and rebuild.

#### Explanation of Bathroom Count

Three-quarter baths are counted as a full bath in all cases. Quarter baths (baths that feature only a toilet) are not included in the bathroom count. The number of full and half baths is reported by separating the two values using a period, where the full bath count is represented to the left of the period and the half bath count is represented to the right of the period.

#### Example:

3.2 indicates three full baths and two half baths.

# UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Abbreviations Used in Data Standardization Text

| Acres  | Abbreviation | Full Name                 | Fields Where This Abbreviation May Appear |
|--|--------------|---------------------------|---|
| Adjacent to Power Lines  | ac           | Acres                     | Area, Site                                |
| A         Adverse         Location & View           Amulth         Arms Length Sale         Sale or Financing Concessions           ba         Bastroom         Basement & Finished Rooms Below Grade           B         Bendricial         Location & View           Cash         Cash         Location & View           Cysily         City View Skyline View         View           Cysily         City View Skyline View         View           Comman         Connecial Influence         Location           Ce         Contracted Date         Date of Sale Time           Conv         Conventional         Sale or Financing Concessions           Critori         Court Ordend Sale         Sale or Financing Concessions           DOM         Days for Market         Date of Sale Time           E         Expiration Date         Date of Sale Time           E         Expiration Date         Date of Sale Time           Estate         Estate Sale         Sale or Financing Concessions           Effect all Housing Authority         Sale or Financing Concessions           Effect all Housing Authority         Sale or Financing Concessions           Info         Industrial         Location           Ludsignt         Location         View   | AdjPrk       | Adjacent to Park          | Location                                  |
| ArmLh         Arms Length Sale         Sate or Financing Concessions           ba         Bathroom(s)         Basement & Finished Rooms Below Grade           br         Bedroom         Basement & Finished Rooms Below Grade           B         Beneficial         Location & View           Cash         Sale or Financing Concessions           CtySky         City View Skyline View         View           Crystr         City Street View         View           Cybit         City Street View         View           Comm         Commercial Influence         Location           Comm         Contracted Date         Date of Saler Time           Conv         Convertional         Sale or Financing Concessions           CrOrd         Count Ordered Sale         Sale or Financing Concessions           DOM         Days On Market         Date of Saler Time           Estate         Estate Sale         Sale or Financing Concessions           Estate         Estate Sale         Sale or Financing Concessions           Gillow         Gold Course         Location           Ind         Interior Only Stairs         Basement & Finished Rooms Below Grade           Luddil         Location         View           Interior Only Stairs         Basem  | AdjPwr       | Adjacent to Power Lines   | Location                                  |
| ba         Bathroom(s)         Basement & Finished Rooms Below Grade           br         Bedroom         Basement & Finished Rooms Below Grade           B         Beneficial         Location & Vew           Cash         Cash         Sale or Financing Concessions           Cysity         City View Gyline View         View           Comm         Commorcial Influence         Location           Comm         Commorcial Influence         Location           Conv         Conventional         Sale or Financing Concessions           Control         Conventional         Sale or Financing Concessions           Control         Conventional         Sale or Financing Concessions           DOM         Days On Market         Date Of Sale/ Time           Estate         Exprasion Date         Date of Sale/ Time           Estate         Estate Case         Sale or Financing Concessions           FIHA         Federal Housing Authority         Sale or Financing Concessions           Giff Course         Location         View           Index or Cony Stairs         Basement & Finished Rooms Below Grade           Lufsight         Location         View           Lutsing         Lineation & View           Lutsing         Sale or Financing Concessi   | A            | Adverse                   | Location & View                           |
| br         Bedroom         Basement & Finished Rooms Below Grade           B         Beneficial         Location & View           Cash         Cab         Sale or Financing Oncessions           CrySity         City View Skyline View         View           CySity         City Street View         View           Comm         Commercial Influence         Location           c         Contracted Date         Date of Sale/Time           Corv         Contracted Date         Date of Sale/Time           Corv         Conventional         Sale or Financing Concessions           Crid of Corv         Court Ordered Sale         Sale or Financing Concessions           Crid of Corv         Date of Sale/Time         Date of Sale/Time           DDM         Days On Market         Date of Sale/Time         Date of Sale/Time           Estate         Estate Sale         Sale or Financing Concessions           GIFCse         Gelf Course         Location           GIFCse         Gelf Course         Location           Giftww         Golf Course View         View           In         Interior Only Stairs         Basement & Finished Rooms Below Grade           Lord         Location         View           Lusting         L  | ArmLth       | Arms Length Sale          | Sale or Financing Concessions             |
| B         Beneficial         Location & View           Cash         Cash         Sale or Financing Concessions           CVSKy         City View Skyline View         View           ChyStr         City Street New         View           Comm         Contractor Date         Location           c         Contractor Date         Date of Sale/Time           Corry         Conventional         Sale or Financing Concessions           Corry         Courventional         Sale or Financing Concessions           Corry         Courventional         Sale or Financing Concessions           Corry         Courventional         Date Sources           DDM         Days On Market         Date of Sale/Time           Estate         Estate Sale         Sale or Financing Concessions           Estate         Estate Sale         Sale or Financing Concessions           GifCose         Golf Course         Location           GifCose         Golf Course         Location           GifWw         Golf Course View         View           In         Interior Only Stairs         Basement & Finished Rooms Below Grade           Luddin         Location         View           Lusting         Limited Sight         View  | ba           | Bathroom(s)               | Basement & Finished Rooms Below Grade     |
| Cash         Cash         Sale or Financing Concessions           CtyStry         City View Skyline View         View           CoyStr         City Steet View         View           Comm         Commercial Influence         Location           C         Contracted Date         Date of Sale/Time           Corry         Conventional         Sale or Financing Concessions           Criford         Court Ordered Sale         Sale or Financing Concessions           DOM         Days On Market         Date Osale/Time           E         Epigration Date         Date of Sale/Time           Estate         Estate Sale         Sale or Financing Concessions           Effect         Estate Sale         Sale or Financing Concessions           Giftow         Golf Course         Location           Infl         Industrial         Location           Infl         Interior Only Stairs         Basement & Finished Rooms Below Grade           Lidify         Limited Sight         View           Lidsight         Limited Sight         View           Listing         Liad or Financing Concessions           Min         Mornalm View         View           Non-Arms Length Sale         Sale or Financing Concessions  | br           | Bedroom                   | Basement & Finished Rooms Below Grade     |
| CtySky         City View Skyline View         View           CryStr         City Street View         View           Comm         Commercial Influence         Location           c         Contracted Date         Date of Sale/Time           Conv         Conventional         Sale or Financing Concessions           CortOrd         Court Ordered Sale         Sale or Financing Concessions           DOM         Days On Market         Date of Sale/Time           Estate         Estate Sale         Sale or Financing Concessions           e         Expiration Date         Date of Sale/Time           Estate         Estate Sale         Sale or Financing Concessions           Giftse         Golf Course         Location           Giftse         Golf Course         Location           Giftw         Golf Course View         View           Ind         Industrial         Location & View           Ind         Interest Gight         Location & View           Ludill         Landfill         Location           LutSight         Limited Sight         View           Lutsign         Limited Sight         View           Non-Arms Length Sale         Sale or Financing Concessions           Basylar  | В            | Beneficial                | Location & View                           |
| CtyStr         City Street View         View           Comm         Commercial Influence         Location           c         Contracted Date         Date of Sale/Time           Conv         Conventional         Sale or Financing Concessions           CrtOrd         Cout Ordered Sale         Sale or Financing Concessions           DOM         Days On Market         Date Sale or Financing Concessions           e         Expiration Date         Date of Sale/Time           Estate         Estate Sale         Sale or Financing Concessions           HHA         Federal Housing Authority         Sale or Financing Concessions           Gifices         Golf Course         Location           Gifixw         Golf Course         Location           Gifixw         Golf Course View         View           Ind         Industrial         Location & View           Ind         Industrial         Location & View           Ludil         Landfill         Location & View           Mtn         Mountain View         View   | Cash         | Cash                      | Sale or Financing Concessions             |
| Comm         Commercial Influence         Location           0         Contracted Date         Date of Sale/Time           Corv         Conventional         Sale or Financing Concessions           CrtOrd         Court Ordered Sale         Sale or Financing Concessions           DOM         Days On Market         Data Sources           e         Expiration Date         Date of Sale/Time           Estate         Estate Sale         Sale or Financing Concessions           FHA         Federal Housing Authority         Sale or Financing Concessions           Giftose         Location           Giftow         Goff Course         Location           Ind         Industrial         Location View           In         Interior Only Stairs         Basement & Finished Rooms Below Grade           Lndfll         Location         Location           LtdSgift         View           LtdSgift         View           Ltsting         Sale or Financing Concessions           Mtn         Mountain View         View           N         Neutral         Location & View           Non-Arms Length Sale         Sale or Financing Concessions           Bayy Road         Location & View           Pother  | CtySky       | City View Skyline View    | View                                      |
| c         Contracted Date         Date of Sale/Time           Conv         Conventional         Sale or Financing Concessions           Cothor         Cout Ordered Sale         Sale or Financing Concessions           DDM         Days On Market         Data Sources           e         Expiration Date         Date of Sale/Time           Estate         Estate Sale         Sale or Financing Concessions           FHA         Federal Housing Authority         Sale or Financing Concessions           Giftices         Golf Course         Location           Giftow         Golf Course (vew)         View           Ind         Industrial         Location & View           Ind         Industrial         Location & View           Ind         Interior Only Stairs         Basement & Finished Rooms Below Grade           Luffl         Landfill         Location           Luffl         Location         View           Listing         Listing         Sale or Financing Concessions           Whr         Neutral         Location & View           N         Neutral         Location & View           NonArm         Non-Arms Length Sale         Sale or Financing Concessions           BayRod         Location         Location </td <td>CtyStr</td> <td>City Street View</td> <td>View</td>   | CtyStr       | City Street View          | View                                      |
| Conv         Conventional         Sale or Financing Concessions           Critord         Cout Ordered Sale         Sale or Financing Concessions           DOM         Days On Market         Data Sources           e         Expiration Date         Date of Sale/Time           Estate         Estate Sale         Sale or Financing Concessions           GiftSe         Golf Course         Location           Giftw         Golf Course View         View           Ind         Industrial         Location & View           In         Interior Only Stairs         Basement & Finished Rooms Below Grade           Ludfl         Landfill         Location           Lusting         Limited Sight         View           Listing         Sale or Financing Concessions           Mtn         Mountain View         View           NoAm         Neutral         Location & View           NoAmm         Non-Arms Length Sale         Sale or Financing Concessions           BsyRd         Busy Road         Location & View           NoAmm         Non-Arms Length Sale         Sale or Financing Concessions           BsyRd         Busy Road         Location           View         View         View           Pyrt  | Comm         | Commercial Influence      | Location                                  |
| OrtOrd         Court Ordered Sale         Sale or Financing Concessions           DOM         Days On Market         Data Sources           e         Expiration Date         Date of Sale/Time           Estate         Estate Sale         Sale or Financing Concessions           FHA         Federal Housing Authority         Sale or Financing Concessions           GifCse         Golf Course         Location           GifW         Golf Course View         View           Ind         Industrial         Location & View           Ind         Industrial         Location & View           Ind         Interior Only Stairs         Basement & Finished Rooms Below Grade           Lundfil         Landfill         Location           Ludfil         Landfill         Location           Listing         Sale or Financing Concessions           Min         Mountain View         View           N         Neutral         Location & View           NonArm         Non-Arms Length Sale         Sale or Financing Concessions           BsyRd         Busy Road         Location           0         Other         Basement & Finished Rooms Below Grade           Prk         Park View         View           Pstill  | С            | Contracted Date           | Date of Sale/Time                         |
| DOM         Days On Market         Data Sources           e         Expiration Date         Date of Sale/Time           Estate         Estate Sale         Sale or Financing Concessions           FHA         Federal Housing Authority         Sale or Financing Concessions           GiftCourse         Location           GiftW         Golf Course         Location           Ind         Industrial         Location & View           In         Interior Only Stairs         Basement & Finished Rooms Below Grade           Lndfl         Landfill         Location           LidSpht         View           Lidsing         Sale or Financing Concessions           Min         Mountain New         View           N         Neutral         Location & View           NonArm         Non-Arms Length Sale         Sale or Financing Concessions           BsyRd         Busy Road         Location           0         Other         Basement & Finished Rooms Below Grade           Prk         Park View         View           PwtIn         Power Lines         View           PwtIn         Power Lines         View           PubTm         Public Transportation         Location           rr<   | Conv         | Conventional              | Sale or Financing Concessions             |
| e         Expiration Date         Date of Sale/Time           Estate         Estate Sale         Sale or Financing Concessions           FHA         Federal Housing Authority         Sale or Financing Concessions           GifVs         Golf Course         Location           Giftw         Golf Course View         View           Ind         Industrial         Location & View           Location         Lieur         Location           Lundfil         Location         Location           Lundfil         Location         Location           LdSght         Limited Sight         View           Listing         Sale or Financing Concessions           Mth         Mountain View         View           N         Neutral         Location & View           NonArm         Non-Arms Length Sale         Sale or Financing Concessions           BsyRd         Busy Road         Location           0         Other         Bassment & Finished Rooms Below Grade           Prk         Park View         View           Pstf         Park View         View           PwtLn         Power Lines         View           Public Transportation         Location           Relo   | CrtOrd       | Court Ordered Sale        | Sale or Financing Concessions             |
| Estate         Estate Sale         Sale or Financing Concessions           FHA         Federal Housing Authority         Sale or Financing Concessions           GifCse         Golf Course         Location           Giftw         Golf Course (view)         View           Ind         Industrial         Location & View           Ind         Interior Only Stairs         Basement & Finished Rooms Below Grade           Lndfl         Landffill         Location           Lidsfght         Limited Sight         View           Listing         Listing         Sale or Financing Concessions           Mtn         Mountain View         View           N         Neutral         Location           Non-Arm         Non-Arms Length Sale         Sale or Financing Concessions           BsyRd         Busy Road         Location           O         Other         Basement & Finished Rooms Below Grade           Prk         Park View         View           Pst1         Pastoral View         View           PwrLn         Power Lines         View           PwrLn         Power Lines         View           PubTm         Public Transportation         Location           rr         Recreational (R   | DOM          | Days On Market            | Data Sources                              |
| FHA         Federal Housing Authority         Sale or Financing Concessions           GIfCse         Golf Course         Location           Gifw         Golf Course View         View           Ind         Industrial         Location & View           In         Interior Only Stairs         Basement & Finished Rooms Below Grade           Lndfl         Landfill         Location           LtdSght         Limited Sight         View           Lusting         Listing         Sale or Financing Concessions           Mtn         Mountain View         View           N         Neutral         Location & View           NonArm         Non-Arms Length Sale         Sale or Financing Concessions           BsyRd         Busy Road         Location           0         Other         Basement & Finished Rooms Below Grade           Prk         Park View         View           Pstl         Pastoral View         View           PwIn         Power Lines         View           PubIrn         Public Transportation         Location           rr         Recreational (Rec) Room         Basement & Finished Rooms Below Grade           Relo         Relo Sale         Sale or Financing Concessions           <  | е            | Expiration Date           | Date of Sale/Time                         |
| GifCse         Golf Course         Location           Giftw         Golf Course View         View           Ind         Industrial         Location & View           in         Interior Only Stairs         Basement & Finished Rooms Below Grade           Lndfl         Landfill         Location           LtdSght         Limited Sight         View           Listing         Listing         Sale or Financing Concessions           Mtn         Mountain View         View           N         Neutral         Location & View           Non-Arm         Non-Arms Length Sale         Sale or Financing Concessions           BsyRd         Busy Road         Location           0         Other         Basement & Finished Rooms Below Grade           Prk         Park View         View           Pstrl         Pastoral View         View           PwrLn         Power Lines         View           PwrLn         Power Lines         View           Public Transportation         Location           rr         Recreational (Rec) Room         Basement & Finished Rooms Below Grade           Relo         Relocation Sale         Sale or Financing Concessions           REO         REO Sale         S   | Estate       | Estate Sale               | Sale or Financing Concessions             |
| Girkw         Golf Course View         View           Ind         Industrial         Location & View           in         Interior Only Stairs         Basement & Finished Rooms Below Grade           Lndfl         Landfill         Location           LudSght         Limited Sight         View           Listing         Sale or Financing Concessions           Mtn         Mountain View         View           N         Neutral         Location & View           NonArm         Non-Arms Length Sale         Sale or Financing Concessions           BsyRd         Busy Road         Location           0         Other         Basement & Finished Rooms Below Grade           Prk         Park View         View           Pstrl         Pastoral View         View           PwrLn         Power Lines         View           PwrLn         Power Lines         View           Public Transportation         Location           rr         Recreational (Rec) Room         Basement & Finished Rooms Below Grade           Relo         Relocation Sale         Sale or Financing Concessions           REO         Relo Sale         Sale or Financing Concessions           Res         Residential         Location  | FHA          | Federal Housing Authority | Sale or Financing Concessions             |
| Ind         Industrial         Location & View           in         Interior Only Stairs         Basement & Finished Rooms Below Grade           Lndfl         Landfill         Location           LtdSght         Limited Sight         View           Listing         Listing         Sale or Financing Concessions           Mtn         Mountain View         View           N         Neutral         Location & View           NonArm         Non-Arms Length Sale         Sale or Financing Concessions           BsyRd         Busy Road         Location           0         Other         Basement & Finished Rooms Below Grade           Prk         Park View         View           Pstl1         Pastoral View         View           PwInn         Power Lines         View           PwInn         Power Lines         View           PwInn         Power Lines         View           PwInn         Power Lines         View           Relo         Recreational (Rec) Room         Basement & Finished Rooms Below Grade           Relo         Relocation Sale         Sale or Financing Concessions           REO         REO Sale         Sale or Financing Concessions           Res         Residen   | GlfCse       | Golf Course               | Location                                  |
| In Interior Only Stairs  Interior Oncessions  Interior Only Stairs  Interior Oncessions  Interio | Glfvw        | Golf Course View          | View                                      |
| Lndfl     Landfill     Location       LtdSght     Limited Sight     View       Listing     Listing     Sale or Financing Concessions       Mtn     Mountain View     View       N     Neutral     Location & View       NonArm     Non-Arms Length Sale     Sale or Financing Concessions       BsyRd     Busy Road     Location       o     Other     Basement & Finished Rooms Below Grade       Prk     Park View     View       Pstrl     Pastoral View     View       PwrLn     Power Lines     View       PubTm     Public Transportation     Location       rr     Recreational (Rec) Room     Basement & Finished Rooms Below Grade       Relo     Relocation Sale     Sale or Financing Concessions       REO     REO Sale     Sale or Financing Concessions       Res     Residential     Location & View       RH     USDA - Rural Housing     Sale or Financing Concessions       s     Settlement Date     Date of Sale/Time       Short     Short Sale     Sale or Financing Concessions       sf     Square Feet     Area, Site       Unk     Unknown     Date of Sale/Time       VA     Veterans Administration     Sale or Financing Concessions  | Ind          | Industrial                | Location & View                           |
| LidSght       Limited Sight       View         Listing       Listing       Sale or Financing Concessions         Mth       Mountain View       View         N       Neutral       Location & View         NonArm       Non-Arms Length Sale       Sale or Financing Concessions         BsyRd       Busy Road       Location         0       Other       Basement & Finished Rooms Below Grade         Prk       Park View       View         Pstrl       Pastoral View       View         PwTn       Power Lines       View         PubTrm       Public Transportation       Location         rr       Recreational (Rec) Room       Basement & Finished Rooms Below Grade         Relo       Relocation Sale       Sale or Financing Concessions         REO       REO Sale       Sale or Financing Concessions         Res       Residential       Location & View         RH       USDA - Rural Housing       Sale or Financing Concessions         s       Setternent Date       Date of Sale/Time         Short       Short Sale       Sale or Financing Concessions         sf       Square Feet       Area, Site         Unk       Unknown       Date of Sale/Time   | in           | Interior Only Stairs      | Basement & Finished Rooms Below Grade     |
| Listing Listing Sale or Financing Concessions  Mtn Mountain View View  NonArm Neutral Location & View  NonArm Non-Arms Length Sale Sale or Financing Concessions  BsyRd Busy Road Location  o Other Basement & Finished Rooms Below Grade  Prk Park View View  Pstri Pastoral View View  PwrLn Power Lines View  PubTrn Public Transportation Location  rr Recreational (Rec) Room Basement & Finished Rooms Below Grade  Relo Relocation Sale Sale or Financing Concessions  RED REO Sale Sale Sale or Financing Concessions  Res Residential Location Sale Sale or Financing Concessions  RH USDA - Rural Housing Sale or Financing Concessions  s Settlement Date Date of Sale/Time  Short Short Sale Sale Sale or Financing Concessions  sf Square Feet Area, Site, Basement  sqm Square Meters Area, Site  Unk Unknown Date of Sale/Time  Vale or Financing Concessions   | Lndfl        | Landfill                  | Location                                  |
| Mth     Mountain View     View       N     Neutral     Location & View       NonArm     Non-Arms Length Sale     Sale or Financing Concessions       BsyRd     Busy Road     Location       0     Other     Basement & Finished Rooms Below Grade       Prk     Park View     View       Pstrl     Pastoral View     View       PwrLn     Power Lines     View       PubTrn     Public Transportation     Location       rr     Recreational (Rec) Room     Basement & Finished Rooms Below Grade       Relo     Relocation Sale     Sale or Financing Concessions       REO     REO Sale     Sale or Financing Concessions       Res     Residential     Location & View       RH     USDA - Rural Housing     Sale or Financing Concessions       s     Settlement Date     Date of Sale/Time       Short     Short Sale     Sale or Financing Concessions       sf     Square Feet     Area, Site, Basement       Unk     Unknown     Date of Sale/Time       VA     Veterans Administration     Sale or Financing Concessions  | LtdSght      | Limited Sight             | View                                      |
| N       Neutral       Location & View         NonArm       Non-Arms Length Sale       Sale or Financing Concessions         BsyRd       Busy Road       Location         o       Other       Basement & Finished Rooms Below Grade         Prk       Park View       View         Pstrl       Pastoral View       View         PwrLn       Power Lines       View         PubIrm       Public Transportation       Location         rr       Recreational (Rec) Room       Basement & Finished Rooms Below Grade         Relo       Relocation Sale       Sale or Financing Concessions         REO       REO Sale       Sale or Financing Concessions         Res       Residential       Location & View         RH       USDA - Rural Housing       Sale or Financing Concessions         s       Settement Date       Date of Sale/Time         Short       Short Sale       Sale or Financing Concessions         sf       Square Feet       Area, Site, Basement         unk       Unknown       Date of Sale/Time         VA       Veterans Administration       Sale or Financing Concessions  | Listing      | Listing                   | Sale or Financing Concessions             |
| NonArm       Non-Arms Length Sale       Sale or Financing Concessions         BsyRd       Busy Road       Location         0       Other       Basement & Finished Rooms Below Grade         Prk       Park View       View         Pstrl       Pastoral View       View         PwrLn       Power Lines       View         PubTrn       Public Transportation       Location         rr       Recreational (Rec) Room       Basement & Finished Rooms Below Grade         Relo       Relocation Sale       Sale or Financing Concessions         REO       REO Sale       Sale or Financing Concessions         Res       Residential       Location & View         RH       USDA - Rural Housing       Sale or Financing Concessions         s       Settement Date       Date of Sale/Time         Short       Short Sale       Sale or Financing Concessions         sf       Square Feet       Area, Site, Basement         unk       Unknown       Date of Sale/Time         VA       Veterans Administration       Sale or Financing Concessions  | Mtn          | Mountain View             | View                                      |
| ByRd Busy Road Location  O Other Basement & Finished Rooms Below Grade  Prk Park View View  Pstrl Pastoral View View  PwrLn Power Lines View  PubTrm Public Transportation Location  rr Recreational (Rec) Room Basement & Finished Rooms Below Grade  Relo Relocation Sale Sale or Financing Concessions  REO RES Residential Location Sale Sale or Financing Concessions  Res Residential Location Sale Sale or Financing Concessions  RH USDA - Rural Housing Sale or Financing Concessions  s Settement Date Date of Sale/Time  Short Short Sale Sale or Financing Concessions  sf Square Feet Area, Site, Basement  sqm Square Meters Area, Site  Unk Unknown Date of Sale/Time  VA Veterans Administration   | N            | Neutral                   | Location & View                           |
| O Other Basement & Finished Rooms Below Grade  Prk Park View View  Pstrl Pastoral View View  PwrLn Power Lines View  PubTrm Public Transportation Location  rr Recreational (Rec) Room Basement & Finished Rooms Below Grade  Relo Relocation Sale Sale or Financing Concessions  REO REO Sale Sale or Financing Concessions  Res Residential Location View  RH USDA - Rural Housing Sale or Financing Concessions  s Settement Date Date of Sale/Time  Short Sale Square Feet Area, Site, Basement  sqm Square Meters Area, Site  Unk Unknown Date of Sale/Time  Sale or Financing Concessions  | NonArm       | Non-Arms Length Sale      | Sale or Financing Concessions             |
| Prk     Park View     View       Pstrl     Pastoral View     View       PwrLn     Power Lines     View       PubTrm     Public Transportation     Location       rr     Recreational (Rec) Room     Basement & Finished Rooms Below Grade       Relo     Relocation Sale     Sale or Financing Concessions       REO     REO Sale     Sale or Financing Concessions       Res     Residential     Location & View       RH     USDA - Rural Housing     Sale or Financing Concessions       s     Settlement Date     Date of Sale/Time       Short     Short Sale     Sale or Financing Concessions       sf     Square Feet     Area, Site, Basement       sqm     Square Meters     Area, Site       Unk     Unknown     Date of Sale/Time       VA     Veterans Administration     Sale or Financing Concessions   | BsyRd        | Busy Road                 | Location                                  |
| Pstr1         Pastoral View         View           PwrLn         Power Lines         View           PubTm         Public Transportation         Location           rr         Recreational (Rec) Room         Basement & Finished Rooms Below Grade           Relo         Relocation Sale         Sale or Financing Concessions           REO         REO Sale         Sale or Financing Concessions           Res         Residential         Location & View           RH         USDA - Rural Housing         Sale or Financing Concessions           s         Settlement Date         Date of Sale/Time           Short         Short Sale         Sale or Financing Concessions           sf         Square Feet         Area, Site, Basement           sqm         Square Meters         Area, Site           Unk         Unknown         Date of Sale/Time           VA         Veterans Administration         Sale or Financing Concessions   | 0            | Other                     | Basement & Finished Rooms Below Grade     |
| PwrLn     Power Lines     View       PubTrm     Public Transportation     Location       rr     Recreational (Rec) Room     Basement & Finished Rooms Below Grade       Relo     Relocation Sale     Sale or Financing Concessions       REO     REO Sale     Sale or Financing Concessions       Res     Residential     Location & View       RH     USDA - Rural Housing     Sale or Financing Concessions       s     Settlement Date     Date of Sale/Time       Short     Short Sale     Sale or Financing Concessions       sf     Square Feet     Area, Site, Basement       sqm     Square Meters     Area, Site       Unk     Unknown     Date of Sale/Time       VA     Veterans Administration     Sale or Financing Concessions   | Prk          | Park View                 | View                                      |
| PubTrn     Public Transportation     Location       rr     Recreational (Rec) Room     Basement & Finished Rooms Below Grade       Relo     Relocation Sale     Sale or Financing Concessions       REO     REO Sale     Sale or Financing Concessions       Res     Residential     Location & View       RH     USDA - Rural Housing     Sale or Financing Concessions       s     Settlement Date     Date of Sale/Time       Short     Short Sale     Sale or Financing Concessions       sf     Square Feet     Area, Site, Basement       sqm     Square Meters     Area, Site       Unk     Unknown     Date of Sale/Time       VA     Veterans Administration     Sale or Financing Concessions  | Pstrl        | Pastoral View             | View                                      |
| rr Recreational (Rec) Room Basement & Finished Rooms Below Grade  Relo Relocation Sale Sale or Financing Concessions  REO REO Sale Sale Sale or Financing Concessions  Res Residential Location & View  RH USDA - Rural Housing Sale or Financing Concessions  s Settlement Date Date of Sale/Time  Short Short Sale Sale or Financing Concessions  sf Square Feet Area, Site, Basement  sqm Square Meters Area, Site  Unk Unknown Date of Sale/Time  VA Veterans Administration Sale or Financing Concessions   | PwrLn        | Power Lines               | View                                      |
| Relo         Relocation Sale         Sale or Financing Concessions           REO         REO Sale         Sale or Financing Concessions           Res         Residential         Location & View           RH         USDA - Rural Housing         Sale or Financing Concessions           s         Settlement Date         Date of Sale/Time           Short         Short Sale         Sale or Financing Concessions           sf         Square Feet         Area, Site, Basement           sqm         Square Meters         Area, Site           Unk         Unknown         Date of Sale/Time           VA         Veterans Administration         Sale or Financing Concessions   | PubTrn       | Public Transportation     | Location                                  |
| REO         REO Sale         Sale or Financing Concessions           Res         Residential         Location & View           RH         USDA - Rural Housing         Sale or Financing Concessions           s         Settlement Date         Date of Sale/Time           Short         Short Sale         Sale or Financing Concessions           sf         Square Feet         Area, Site, Basement           sqm         Square Meters         Area, Site           Unk         Unknown         Date of Sale/Time           VA         Veterans Administration         Sale or Financing Concessions  | rr           | Recreational (Rec) Room   | Basement & Finished Rooms Below Grade     |
| Res         Residential         Location & View           RH         USDA - Rural Housing         Sale or Financing Concessions           s         Settlement Date         Date of Sale/Time           Short         Short Sale         Sale or Financing Concessions           sf         Square Feet         Area, Site, Basement           sqm         Square Meters         Area, Site           Unk         Unknown         Date of Sale/Time           VA         Veterans Administration         Sale or Financing Concessions   | Relo         | Relocation Sale           | Sale or Financing Concessions             |
| RH         USDA - Rural Housing         Sale or Financing Concessions           s         Settlement Date         Date of Sale/Time           Short         Short Sale         Sale or Financing Concessions           sf         Square Feet         Area, Site, Basement           sqm         Square Meters         Area, Site           Unk         Unknown         Date of Sale/Time           VA         Veterans Administration         Sale or Financing Concessions   | RE0          | REO Sale                  | Sale or Financing Concessions             |
| s         Settlement Date         Date of Sale/Time           Short         Short Sale         Sale or Financing Concessions           sf         Square Feet         Area, Site, Basement           sqm         Square Meters         Area, Site           Unk         Unknown         Date of Sale/Time           VA         Veterans Administration         Sale or Financing Concessions   | Res          | Residential               | Location & View                           |
| Short         Short Sale         Sale or Financing Concessions           sf         Square Feet         Area, Site, Basement           sqm         Square Meters         Area, Site           Unk         Unknown         Date of Sale/Time           VA         Veterans Administration         Sale or Financing Concessions   | RH           | USDA - Rural Housing      | Sale or Financing Concessions             |
| sf         Square Feet         Area, Site, Basement           sqm         Square Meters         Area, Site           Unk         Unknown         Date of Sale/Time           VA         Veterans Administration         Sale or Financing Concessions  | S            | Settlement Date           | Date of Sale/Time                         |
| sqm     Square Meters     Area, Site       Unk     Unknown     Date of Sale/Time       VA     Veterans Administration     Sale or Financing Concessions  | Short        | Short Sale                | Sale or Financing Concessions             |
| Unk Unknown Date of Sale/Time VA Veterans Administration Sale or Financing Concessions   | sf           | Square Feet               | Area, Site, Basement                      |
| VA Veterans Administration Sale or Financing Concessions   | sqm          | Square Meters             | Area, Site                                |
|  | Unk          | Unknown                   | Date of Sale/Time                         |
| w Withdrawn Date Date of Sale/Time   | VA           | Veterans Administration   | Sale or Financing Concessions             |
|  | W            | Withdrawn Date            | Date of Sale/Time                         |
| wo Walk Out Basement Basement & Finished Rooms Below Grade   | WO           | Walk Out Basement         | Basement & Finished Rooms Below Grade     |
| wu Walk Up Basement Basement & Finished Rooms Below Grade  | wu           | Walk Up Basement          | Basement & Finished Rooms Below Grade     |
| WtrFr Water Frontage Location  | WtrFr        | Water Frontage            | Location                                  |
| Wtr Water View View  | Wtr          | Water View                | View                                      |
| Woods Woods View View  | Woods        | Woods View                | View                                      |

Other Appraiser-Defined Abbreviations

| Abbreviation | Full Name                                    | Fields Where This Abbreviation May Appear |
|--------------|--|---|
| Trad         | Traditional                                  | Design (Style)                            |
| ThruSt       | Through Street                               | View                                      |
| Grnblt       | Greenbelt                                    | View                                      |
| NTREIS       | North Texas Real Estate Information Services | Data                                      |
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# Market Conditions Addendum to the Appraisal Report

**Loan #** 50197 File No. 22-0221a

| 1  | The purpose of this addendum is to provide the lender/client with a cl  | ear and accurate understanding of  | of the market tr              | ends and conditi  | ons prevalent in the subject   |        |   |               |   |             |                                |
|--|---|--|-------------------------------|---|--|--------|---|---------------|---|-------------|--------------------------------|
|  |   | =  |                               | onus anu conun  | ons provatone in the subject   |        |   |               |   |             |                                |
|  | neighborhood. This is a required addendum for all appraisal reports w   | IIII all ellective date oil of after A   | ·                             |   |  |        |   |               | 710.0.1   |             |                                |
|  | Property Address 3005 Brookhollow Ln  |  | Cit                           | City Flower Mound State TX ZIP Code 75028   |  |        |   |               |   |             |                                |
| Е  | Borrower Champery Real Estate 2015 LLC  | ,  |                               |   |  |        |   |               |   |             |                                |
| I  | nstructions: The appraiser must use the information required on this  | form as the basis for his/her con-   | clusions, and r               | must provide sup  | port for those conclusions, regarding  | 1      |   |               |   |             |                                |
| Н  | nousing trends and overall market conditions as reported in the Neigh   | borhood section of the appraisal   | report form. Th               | ne appraiser mus  | t fill in all the information to the exter   | ıt     |   |               |   |             |                                |
|  | t is available and reliable and must provide analysis as indicated belo   |  |                               |   |  |        |   |               |   |             |                                |
|  |   |  |                               |   |  |        |   |               |   |             |                                |
|  | explanation. It is recognized that not all data sources will be able to pr  |  |                               |   |  |        |   |               |   |             |                                |
| i  | n the analysis. If data sources provide the required information as an  | average instead of the median, th  | ne appraiser sh               | ould report the a   | vailable figure and identify it as an  |        |   |               |   |             |                                |
| а  | average. Sales and listings must be properties that compete with the  | subject property, determined by a  | pplying the cri               | teria that would t  | e used by a prospective buyer of the   |        |   |               |   |             |                                |
| S  | subject property. The appraiser must explain any anomalies in the dat   | a. such as seasonal markets, nev   | v construction.               | foreclosures, et  | 2.   |        |   |               |   |             |                                |
|  | nventory Analysis   | Prior 7–12 Months  |                               | -6 Months   | Current – 3 Months   | _      |   | _             | verall Trend                                    |             |                                |
|  |   | PHOL 7-12 WORKIS   | P1101 4-                      | O IVIUITUIS   |  | Ļ      |   |               |   | _           | 5 " '                          |
|  | Total # of Comparable Sales (Settled)   | 25   | 1                             | 11  | 13   | Ш      | Increasing  | X             | Stable  | Ш           | Declining                      |
| P  | Absorption Rate (Total Sales/Months)  | 4.17   | 3.                            | .67   | 4.33   |        | Increasing  |               | Stable  |             | Declining                      |
| I  | Total # of Comparable Active Listings   | 0  |                               | 2   | 3  |        | Declining   |               | Stable  | X           | Increasing                     |
| N  | Months of Housing Supply (Total Listings/Ab.Rate)   | 0.0  |                               | <del></del><br>).5  | 0.7  | Ħ      | Declining   | Ħ             | Stable  | Ħ           | Increasing                     |
|  | Median Sale & List Price, DOM, Sale/List %  | Prior 7–12 Months  |                               | -6 Months   | Current – 3 Months   | Н      | •   | <u> </u>      | verall Trend                                    | ш           |                                |
|  | , , ,   |  |                               |   |  |        | Income de la constitución de la | $\overline{}$ |   | _           | De ellede e                    |
|  | Median Comparable Sale Price  | \$450,000  | \$450                         | 0,000   | \$515,500  | X      | Increasing  | Ш             | Stable  | Ш           | Declining                      |
| N  | Median Comparable Sales Days on Market  | 7  |                               | 7   | 4  | X      | Declining   |               | Stable  |             | Increasing                     |
| N  | Median Comparable List Price  | \$0  | \$41                          | 7,500   | \$499,900  | X      | Increasing  |               | Stable  |             | Declining                      |
| ω N  | Median Comparable Listings Days on Market   | 0  |                               | 5   | 17   | H      | Declining   | Ħ             | Stable  |             | Increasing                     |
| 77   | Median Sale Price as % of List Price  | -  |                               | -   |  | H      | Increasing  | $\forall$     |   | H           | Declining                      |
| ₫,   |   | 105.14%  |                               | .00%  | 110.98%  | 牌      | -   | $\times$      |   | H           |                                |
| ₹ 5  | Seller-(developer, builder, etc.)paid financial assistance prevalent?   | Yes  | <b>X</b> №                    |   |  |        | Declining   |               | Stable  |             | Increasing                     |
| ĕΕ   | Explain in detail the seller concessions trends for the past 12 months  | (e.g., seller contributions increase   | ed from 3% to                 | 5%, increasing u  | ise of buydowns, closing costs, con-   | do     |   |               |   |             |                                |
| ည္က<br>ရ   | ees, options, etc.). Financing is typically th  | rough conventional   | and FHA                       | mortagae  | Market conditions re   | auir   | a no linue  | ادي           | celler nari                                     | ticir       | ation                          |
| <u> </u>   | i manoing to typically th   |  | and ma                        | mortgages   | s. Market Conditions re  | quii   | e no unus   | uai           | Sciler pari                                     | шСі         | Jalion                         |
| 1 B  | regarding loan discounts, interest buydown  | s, or concessions.   |                               |   |  |        |   |               |   |             |                                |
|  |   |  |                               |   |  |        |   |               |   |             |                                |
| MARKET   |   |  |                               |   |  |        |   |               |   |             |                                |
| ₹ -  |   |  |                               |   |  |        |   |               |   |             |                                |
|  | Are foreclosure sales (REO sales) a factor in the market?   | Yes 🔀 No   | If you o                      | volain (including   | the trends in listings and cales of for  | ocloco | d proportion)   |               |   |             |                                |
| ,  | Ale forecrosure sales (NEO sales) a factor in the market?   | Yes No   | ii yes, ea                    | xpiaiii (iiiciuuiiig  | the trends in listings and sales of for  | CIUSE  | u properties).  |               |   |             |                                |
|  |   |  |                               |   |  |        |   |               |   |             |                                |
|  |   |  |                               |   |  |        |   |               |   |             |                                |
|  |   |  |                               |   |  |        |   |               |   |             |                                |
|  |   |  |                               |   |  |        |   |               |   |             |                                |
|  |   |  |                               |   |  |        |   |               |   |             |                                |
|  |   |  |                               |   |  |        |   |               |   |             |                                |
|  | Cite data sources for above information. NTRE   | IS   |                               |   |  |        |   |               |   |             |                                |
|  | NIIL  |  |                               |   |  |        |   |               |   |             |                                |
|  |   |  |                               |   |  |        |   |               |   |             |                                |
|  |   |  |                               |   |  |        |   |               |   |             |                                |
| l  |   |  |                               |   |  |        |   |               |   |             |                                |
| 9  | Summarize the above information as support for your conclusions in  | the Neighborhood section of the a  | appraisal repor               | t form. If you us   | ed any additional information, such a  | S      |   |               |   |             |                                |
|  | Summarize the above information as support for your conclusions in<br>an analysis of pending sales and/or expired and withdrawn listings, to  | =  |                               |   | •  | S      |   |               |   |             |                                |
| а  | an analysis of pending sales and/or expired and withdrawn listings, to  | formulate your conclusions, pro  | vide both an ex               | xplanation and su   | ipport for your conclusions.   |        | the above   | 40            | to The wa                                       |             |                                |
| a<br>I   | an analysis of pending sales and/or expired and withdrawn listings, to<br>Marketing trends of sales considered comp   | o formulate your conclusions, proparable to the subject  | vide both an ex               | xplanation and su   | ipport for your conclusions.   |        | the above   | · da          | ta. The m                                       | nark        | et                             |
| a<br>I   | an analysis of pending sales and/or expired and withdrawn listings, to  | o formulate your conclusions, proparable to the subject  | vide both an ex               | xplanation and su   | ipport for your conclusions.   |        | the above   | · da          | ta. The m                                       | nark        | et                             |
| a<br>I   | an analysis of pending sales and/or expired and withdrawn listings, to<br>Marketing trends of sales considered comp   | o formulate your conclusions, proparable to the subject  | vide both an ex               | xplanation and su   | ipport for your conclusions.   |        | the above   | da            | ta. The m                                       | nark        | et                             |
| a<br>I   | an analysis of pending sales and/or expired and withdrawn listings, to<br>Marketing trends of sales considered comp   | o formulate your conclusions, proparable to the subject  | vide both an ex               | xplanation and su   | ipport for your conclusions.   |        | the above   | da            | ta. The m                                       | nark        | et                             |
| a<br>I   | an analysis of pending sales and/or expired and withdrawn listings, to<br>Marketing trends of sales considered comp   | o formulate your conclusions, proparable to the subject  | vide both an ex               | xplanation and su   | ipport for your conclusions.   |        | the above   | : da          | ta. The m                                       | nark        | et                             |
| a<br>I   | an analysis of pending sales and/or expired and withdrawn listings, to<br>Marketing trends of sales considered comp   | o formulate your conclusions, proparable to the subject  | vide both an ex               | xplanation and su   | ipport for your conclusions.   |        | the above   | da            | ta. The m                                       | nark        | cet                            |
| a<br>I   | an analysis of pending sales and/or expired and withdrawn listings, to<br>Marketing trends of sales considered comp   | o formulate your conclusions, proparable to the subject  | vide both an ex               | xplanation and su   | ipport for your conclusions.   |        | the above   | da            | ta. The m                                       | nark        | cet                            |
| a<br>I   | an analysis of pending sales and/or expired and withdrawn listings, to<br>Marketing trends of sales considered comp   | o formulate your conclusions, proparable to the subject  | vide both an ex               | xplanation and su   | ipport for your conclusions.   |        | the above   | da            | ta. The m                                       | nark        | cet                            |
| a<br>I   | an analysis of pending sales and/or expired and withdrawn listings, to<br>Marketing trends of sales considered comp   | o formulate your conclusions, proparable to the subject  | vide both an ex               | xplanation and su   | ipport for your conclusions.   |        | the above   | da            | ta. The m                                       | nark        | cet                            |
| a<br>I   | an analysis of pending sales and/or expired and withdrawn listings, to<br>Marketing trends of sales considered comp   | o formulate your conclusions, proparable to the subject  | vide both an ex               | xplanation and su   | ipport for your conclusions.   |        | the above   | da            | ta. The m                                       | nark        | eet                            |
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| 11   | an analysis of pending sales and/or expired and withdrawn listings, to Marketing trends of sales considered comp data data on page 1 reflects the neighborho  f the subject is a unit in a condominium or cooperative project, comple   | o formulate your conclusions, pro-<br>parable to the subject<br>good as a whole.   | vide both an ex               | xplanation and su   | pport for your conclusions.  g overall based analysi   | s of   | the above   |               |   | nark        | tet                            |
| 11   | an analysis of pending sales and/or expired and withdrawn listings, to<br>Marketing trends of sales considered comp<br>data data on page 1 reflects the neighborho  | o formulate your conclusions, pro-<br>parable to the subject<br>good as a whole.   | vide both an ex               | xplanation and su   | pport for your conclusions.  g overall based analysi   | s of   | the above   |               | ta. The m                                       | nark        | eet                            |
| a a  | an analysis of pending sales and/or expired and withdrawn listings, to Marketing trends of sales considered comp data data on page 1 reflects the neighborho  f the subject is a unit in a condominium or cooperative project, comple   | o formulate your conclusions, pro-<br>parable to the subject<br>good as a whole.   | vide both an ex               | xplanation and su   | pport for your conclusions.  g overall based analysi   | s of   | the above   |               |   | nark        | set Declining                  |
| a a li   | an analysis of pending sales and/or expired and withdrawn listings, to Marketing trends of sales considered comp data data on page 1 reflects the neighborho  f the subject is a unit in a condominium or cooperative project, comple Subject Project Data  Total # of Comparable Sales (Settled)   | o formulate your conclusions, pro-<br>parable to the subject<br>good as a whole.   | vide both an ex               | xplanation and su   | pport for your conclusions.  g overall based analysi   | s of   | Increasing  |               | iverall Trend<br>Stable                         | nark        | Declining                      |
| a   1   C   C   C   C   C   C   C   C   C  | an analysis of pending sales and/or expired and withdrawn listings, to Marketing trends of sales considered comp data data on page 1 reflects the neighborho  f the subject is a unit in a condominium or cooperative project, comple Subject Project Data  Total # of Comparable Sales (Settled)  Absorption Rate (Total Sales/Months)   | o formulate your conclusions, pro-<br>parable to the subject<br>good as a whole.   | vide both an ex               | xplanation and su   | pport for your conclusions.  g overall based analysi   | s of   | Increasing Increasing   |               | overall Trend Stable Stable                     | nark        | Declining<br>Declining         |
| a  | an analysis of pending sales and/or expired and withdrawn listings, to Marketing trends of sales considered comp data data on page 1 reflects the neighborho  f the subject is a unit in a condominium or cooperative project, comple Subject Project Data Total # of Comparable Sales (Settled)  Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings  | o formulate your conclusions, pro-<br>parable to the subject<br>good as a whole.   | vide both an ex               | xplanation and su   | pport for your conclusions.  g overall based analysi   | s of   | Increasing Increasing Declining   |               | iverall Trend<br>Stable<br>Stable<br>Stable     | nark        | Declining Declining Increasing |
| a  | an analysis of pending sales and/or expired and withdrawn listings, to Marketing trends of sales considered comp data data on page 1 reflects the neighborho  f the subject is a unit in a condominium or cooperative project, comple Subject Project Data  Total # of Comparable Sales (Settled)  Absorption Rate (Total Sales/Months)   | o formulate your conclusions, pro-<br>parable to the subject<br>good as a whole.   | vide both an ex               | xplanation and su   | pport for your conclusions.  g overall based analysi   | s of   | Increasing Increasing   |               | overall Trend Stable Stable                     | nark        | Declining<br>Declining         |
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| ONDO/CO-OP PROJECTS  | an analysis of pending sales and/or expired and withdrawn listings, to Marketing trends of sales considered comp data data on page 1 reflects the neighborho  If the subject is a unit in a condominium or cooperative project, comple Subject Project Data Fotal # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Fotal # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) Are foreclosure sales (REO sales) a factor in the project?  | of formulate your conclusions, proparable to the subject pood as a whole.  Sete the following:  Prior 7–12 Months  Yes No  | vide both an ex<br>t trending | splanation and su<br>increasing   | pport for your conclusions.  g overall based analysi  Project Nam  Current – 3 Months  | e:     | Increasing Increasing Declining Declining   |               | iverall Trend<br>Stable<br>Stable<br>Stable     | mark        | Declining Declining Increasing |
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| ONDO/CO-OP PROJECTS  | an analysis of pending sales and/or expired and withdrawn listings, to Marketing trends of sales considered compadata data on page 1 reflects the neighborhod data data data data on page 1 reflects the neighborhod data data data data data data data da                                    | of formulate your conclusions, proparable to the subject pood as a whole.  Sete the following:  Prior 7–12 Months  Yes No  | vide both an ex<br>t trending | splanation and su<br>increasing   | pport for your conclusions.  g overall based analysi  Project Nam  Current – 3 Months  | e:     | Increasing Increasing Declining Declining   |               | iverall Trend<br>Stable<br>Stable<br>Stable     | nark        | Declining Declining Increasing |
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| ISER CONDO/CO.OP PROJECTS  | an analysis of pending sales and/or expired and withdrawn listings, to Marketing trends of sales considered completed and adata on page 1 reflects the neighborhod data data data data data data data da   | of formulate your conclusions, proparable to the subject pood as a whole.  Sete the following:  Prior 7–12 Months  Yes No  No  Yes No  rk, Inc.                            | Prior 4—  If yes, in          | splanation and su increasing 6 Months dicate the numb   | pport for your conclusions.  g overall based analysi  Project Nam  Current – 3 Months  er of REO listings and explain the trent  project Name                            | e:     | Increasing Increasing Declining Declining   |               | iverall Trend<br>Stable<br>Stable<br>Stable     |             | Declining Declining Increasing |
| PRAISER CONDOICO-OP PROJECTS  PRAISER   CONDOICO-OP PROJECTS   CONDO | an analysis of pending sales and/or expired and withdrawn listings, to Marketing trends of sales considered compedata data on page 1 reflects the neighborhod data data data data data data data da | or formulate your conclusions, proparable to the subject pood as a whole.  Sete the following:  Prior 7–12 Months  Yes No  No  No  Yes No  Ark, Inc.  te 1405, Truckee, CA | Prior 4—  If yes, in          | splanation and su increasing 6 Months dicate the numb Signature Supervisory Ap Company Name Company Addre | proof for your conclusions.  g overall based analysi  Project Nam  Current – 3 Months  er of REO listings and explain the tree  project Name  project Name  project Name | e:     | Increasing Increasing Declining Declining   |               | verall Trend Stable Stable Stable Stable Stable | ark and ark | Declining Declining Increasing |
| APPRAISER CONDOICO-OP PROJECTS   | an analysis of pending sales and/or expired and withdrawn listings, to Marketing trends of sales considered completed and adata on page 1 reflects the neighborhod data data data data data data data da   | of formulate your conclusions, proparable to the subject pood as a whole.  Sete the following:  Prior 7–12 Months  Yes No  No  Yes No  rk, Inc.                            | Prior 4—  If yes, in          | splanation and su increasing 6 Months dicate the numb Signature Supervisory Ap Company Name               | proof for your conclusions.  g overall based analysi  Project Nam  Current – 3 Months  er of REO listings and explain the tree  project Name  project Name  project Name | e:     | Increasing Increasing Declining Declining   |               | iverall Trend<br>Stable<br>Stable<br>Stable     | L L         | Declining Declining Increasing |

Freddie Mac Form 71 March 2009

# **USPAP ADDENDUM**

**Loan #** 50197

|                        |                                    |   | ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,           | File No. 22-0221a                                   |
|------------------------|------------------------------------|---|---|---|
| Borrower               | Champery Real Estate               | 2015 LLC  |   |   |
| Property Address       | 3005 Brookhollow Ln                |   |   |   |
| City                   | Flower Mound                       | County  | Denton  | State TX Zip Code 75028                             |
| Lender                 | Wedgewood Inc                      |   |   |   |
|                        |                                    |   |   | 1   |
| This report wa         | as prepared under the following    | g USPAP reporting option:                             |   |   |
| Appraisal              | Report                             | This report was prepared in accordance v              | with LISPAP Standards Bule 2-2(a)                 |   |
|                        |                                    |   |   |   |
| Restricted             | Appraisal Report                   | This report was prepared in accordance v              | with USPAP Standards Rule 2-2(b).                 |   |
|                        |                                    |   |   |   |
|                        |                                    |   |   |   |
|                        |                                    |   |   |   |
|                        |                                    |   |   |   |
|                        |                                    |   |   |   |
| Reasonable E           | xnosure Time                       |   |   |   |
|                        | •                                  | subject property at the market value stated in        | this report is:                                   | 5.05.0 14.1.17 77 00.1                              |
| iviy opinion or a      | reasonable exposure time for the s | abject property at the market value stated in         | uno report io.                                    | 5-65 Days Marketing Time: 28 days                   |
|                        |                                    |   |   |   |
|                        |                                    |   |   |   |
|                        |                                    |   |   |   |
|                        |                                    |   |   |   |
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|                        |                                    |   |   |   |
|                        |                                    |   |   |   |
|                        |                                    |   |   |   |
|                        |                                    |   |   |   |
| Additional Cer         | rtifications                       |   |   |   |
| I certify that, to     | the best of my knowledge and belie | ef:   |   |   |
|                        |                                    |   |   |   |
|                        |                                    | ser or in any other capacity, regarding the pro       | perty that is the subject of this report within   | ine   |
| three-year             | period immediately preceding acc   | aptance of this assignment.                           |   |   |
| 1                      |                                    |   |   |   |
| I HAVE per             | formed services, as an appraiser o | or in another capacity, regarding the property        | that is the subject of this report within the thr | ree-year  |
| period imn             | nediately preceding acceptance of  | this assignment. Those services are describe          | d in the comments below.                          |   |
| The statemen           | nto of foot contained in this yes  | and are two and acreed                                |   |   |
|                        | nts of fact contained in this rep  |   |   |   |
|                        |                                    |   | ssumptions and limiting conditions and a          | are my personal, impartial, and unbiased            |
| professional a         | nalyses, opinions, and conclusi    | ons.  |   |   |
| - Unless other         | wise indicated, I have no prese    | nt or prospective interest in the property            | that is the subject of this report and no         | personal interest with respect to the parties       |
| involved.              |                                    |   |   |   |
|                        | is with respect to the property t  | that is the subject of this report or the pa          | rties involved with this assignment               |   |
|                        |                                    |   | •   |   |
| 1                      | •                                  | t contingent upon developing or reporting             |   |   |
| - My compens           | sation for completing this assign  | nment is not contingent upon the develor              | pment or reporting of a predetermined va          | alue or direction in value that favors the cause of |
| the client, the        | amount of the value opinion, the   | e attainment of a stipulated result, or the           | occurrence of a subsequent event direct           | ly related to the intended use of this appraisal.   |
|                        | · ·                                | •   | ·   | Standards of Professional Appraisal Practice that   |
| 1 -                    |                                    |   | repared, in comorning with the official           | otalidado di Frotessional Appraisa Fractico tilat   |
|                        | at the time this report was prep   |   |   |   |
| - Unless other         | wise indicated, I have made a p    | personal inspection of the property that is           | s the subject of this report.                     |   |
| - Unless other         | wise indicated, no one provided    | d significant real property appraisal assis           | tance to the person(s) signing this certif        | fication (if there are exceptions, the name of each |
| individual prov        | riding significant real property a | ppraisal assistance is stated elsewhere in            | this report)                                      |   |
| inamaan pro-           | amig digitition property a         | 75-4-04-40-04-10-10-10-10-10-10-10-10-10-10-10-10-10- | · and reporty.                                    |   |
|                        |                                    |   |   |   |
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|                        |                                    |   |   |   |
| Additional Co          | mments                             |   |   |   |
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| Spark used             | I for data importation.            |   |   |   |
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|                        |                                    |   |   |   |
|                        |                                    |   |   |   |
| APPRAISER:             |                                    |   | CIDEDWICODY ADDRAIGED                             | (only if required)                                  |
| AFFRAISEK:             |                                    |   | SUPERVISORY APPRAISER:                            | (viny it requireu)                                  |
|                        | 500                                | 7 . T.  |   |   |
|                        | Man (                              | . Rogery Jr.  |   |   |
| Signature:             |                                    | 1-1   | Signature:  |   |
| Name: John             | C. Rogers, Jr.                     |   | Name:   |   |
| 001111                 | 06/21/2022                         |   | Date Signed:                                      |   |
|                        |                                    |   |   |   |
| State Certification #: | TX 1331717 R                       |   | State Certification #:                            |   |
| or State License #:    |                                    |   | or State License #:                               |   |
| State: TX              |                                    |   | State:  |   |
| 171                    | rtification or License: 12         | 2/31/2022   | Expiration Date of Certification or License       |   |
|                        |                                    | 2/31/2022   |   | -   |
| Effective Date of App  | o6/17/2022 <u>06/17/2022</u>       |   | Supervisory Appraiser Inspection of Subj          | <u> </u>  |
|                        |                                    |   | Did Not Exterior-only t                           | from Street Interior and Exterior                   |

6/20/22, 11:56 AM

Denton CAD - Property Details

#### **Denton CAD**

Property Search Results > 160287 GERGES, MINA & BARCOUM, NEVEEN for Year 2022

Tax Year: 2022

#### Property

| Accour |  |  |  |  |  |
|--------|--|--|--|--|--|
|        |  |  |  |  |  |
|        |  |  |  |  |  |

Legal Description: CREEK WOOD ADDN PH 1 BLK 4 LOT 7 Property ID: 160287

SL0596A-000004-0000-0007-0000 Geographic ID: Residential Zoning: 988677 Agent Code: Type:

Property Use Code: Property Use Description:

#### Location

Address: 3005 BROOKHOLLOW LN Mapsco:

FLOWER MOUND, TX 75028-7525

Neighborhood: CREEK WOOD ADDN PH 1, PH 2, PH 3 Map ID: FMLV6

DC07033 Neighborhood CD:

#### Owner

Name: GERGES, MINA & BARCOUM, NEVEEN Owner ID: 973084 3005 BROOKHOLLOW LN 100.0000000000% Mailing Address: % Ownership:

FLOWER MOUND, TX 75028-7525

HS Exemptions:

#### Values

| (+) Improvement Homesite Value:     | + | \$338,848 |
|-------------------------------------|---|-----------|
| (+) Improvement Non-Homesite Value: | + | \$0       |
| (+) Land Homesite Value:            | + | \$135,153 |

(+) Land Non-Homesite Value: \$0 Ag / Timber Use Value (+) Agricultural Market Valuation: \$0 (+) Timber Market Valuation: \$0 \$0

(=) Market Value: \$474,001 (-) Ag or Timber Use Value Reduction: \$0 (=) Appraised Value: \$474,001

(-) HS Cap: \$72,501

(=) Assessed Value: \$401,500

#### Taxing Jurisdiction

GERGES, MINA & BARCOUM, NEVEEN

% Ownership: 100.0000000000%

Total Value: \$474,001

| Entity | Description                       | Tax Rate | Appraised Value | Taxable Value               | <b>Estimated Tax</b> |          |          |          |          |          |          |  |  |  |
|--------|-----------------------------------|----------|-----------------|-----------------------------|----------------------|----------|----------|----------|----------|----------|----------|--|--|--|
| C07    | FLOWER MOUND TOWN OF              | 0.405000 | \$474,001       | \$377,800                   | \$1,530.09           |          |          |          |          |          |          |  |  |  |
| CAD    | DENTON CENTRAL APPRAISAL DISTRICT | 0.000000 | \$474,001       | \$401,500                   | \$0.00               |          |          |          |          |          |          |  |  |  |
| G01    | DENTON COUNTY                     | 0.233086 | \$474,001       | \$396,500                   | \$924.19             |          |          |          |          |          |          |  |  |  |
| 609    | LEWISVILLE ISD                    | 1.308500 | \$474,001       | \$361,500                   | \$4,730.22           |          |          |          |          |          |          |  |  |  |
|        | Total Tax Rate:                   | 1.946586 | 1.946586        | 1.946586                    | 1.946586             | 1.946586 | 1.946586 | 1.946586 | 1.946586 | 1.946586 | 1.946586 |  |  |  |
|        |                                   |          |                 | Taxes w/Current Exemptions: | \$7,184.50           |          |          |          |          |          |          |  |  |  |
|        |                                   |          |                 | Taxes w/o Exemptions:       | \$9,226.84           |          |          |          |          |          |          |  |  |  |

# Improvement / Building

Improvement #1: Residential State Code: A1 Living Area: 2380.0 sqft Value: \$317,648

| Туре | Description     | Class<br>CD | Exterior Wall | Year<br>Built | SQFT   |
|------|-----------------|-------------|---------------|---------------|--------|
| MA   | MAIN AREA       | 8           | Brick Veneer  | 1991          | 1484.0 |
| OP   | OPEN PORCH      | 8           |               | 1991          | 39.0   |
| AG   | ATTACHED GARAGE | 8           |               | 1991          | 400.0  |
| MA2  | SECOND FLOOR    | 8           |               | 1991          | 896.0  |

# Tax Rolls - Page 2

6/20/22, 11:56 AM Denton CAD - Property Details

Improvement #2: Misc Imp State Code: A1 Living Area: sqft Value: \$21,200

Type Description Class CD Exterior Wall Year Built SQFT PL POOL 1750G 1994 1.0

Land

| # | Type | Description  | Acres  | Sqft    | Eff Front | Eff Depth | Market Value | Prod. Value |
|---|------|--------------|--------|---------|-----------|-----------|--------------|-------------|
| 1 | 8    | RESIDENT LOT | 0.1838 | 8009.00 | 8009.00   | 1.00      | \$135,153    | \$0         |

#### Roll Value History

| Year | Improvements | Land Market | Ag Valuation | Appraised | HS Cap   | Assessed  |
|------|--------------|-------------|--------------|-----------|----------|-----------|
| 2022 | \$338,848    | \$135,153   | 0            | 474,001   | \$72,501 | \$401,500 |
| 2021 | \$272,396    | \$92,604    | 0            | 365,000   | \$0      | \$365,000 |
| 2020 | \$253,406    | \$92,604    | 0            | 346,010   | \$0      | \$346,010 |
| 2019 | \$249,197    | \$92,604    | 0            | 341,801   | \$0      | \$341,801 |
| 2018 | \$240,537    | \$70,279    | 0            | 310,816   | \$0      | \$310,816 |
| 2017 | \$237,591    | \$70,279    | 0            | 307,870   | \$0      | \$307,870 |
| 2016 | \$225,587    | \$70,279    | 0            | 295,866   | \$10,966 | \$284,900 |
| 2015 | \$188,721    | \$70,279    | 0            | 259,000   | \$0      | \$259,000 |
| 2014 | \$188,091    | \$70,279    | 0            | 258,370   | \$0      | \$258,370 |
| 2013 | \$169,572    | \$70,279    | 0            | 239,851   | \$8,895  | \$230,956 |
| 2012 | \$153,737    | \$56,223    | 0            | 209,960   | \$0      | \$209,960 |
| 2011 | \$164,603    | \$56,223    | 0            | 220,826   | \$0      | \$220,826 |
| 2010 | \$175,026    | \$56,223    | 0            | 231,249   | \$0      | \$231,249 |
| 2009 | \$171,643    | \$54,751    | 0            | 226,394   | \$1,162  | \$225,232 |
| 2008 | \$161,507    | \$43,249    | 0            | 204,756   | \$0      | \$204,756 |

### Deed History - (Last 3 Deed Transactions)

| # | Deed<br>Date | Туре | Description                   | Grantor                 | Grantee                              | Volume | Page | Deed<br>Number |
|---|--------------|------|-------------------------------|-------------------------|--------------------------------------|--------|------|----------------|
| 1 | 9/15/2017    | КО   | WD WITH VENDORS LIEN          | SMITH,<br>CAROLYN       | GERGES, MINA<br>& BARCOUM,<br>NEVEEN |        |      | 2017-114700    |
| 2 | 4/15/2013    | GNV  | GENERAL WD WITH VENDOR'S LIEN | ANDERSON,<br>ERIC M     | SMITH,<br>CAROLYN                    |        |      | 2013-45101     |
| 3 | 5/29/1991    | WD   | WARRANTY DEED                 | CENTEX REAL<br>EST CORP | ANDERSON,<br>ERIC M                  | 2986   | 213  |                |

Questions Please Call (940) 349-3800

Website version: 1.2.2.33 Database last updated on: 6/19/2022 10:35 PM

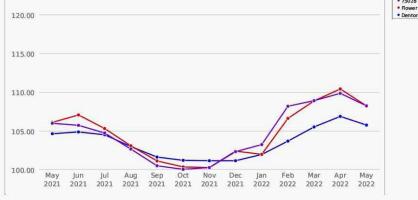
D N. Harris Computer Corporation

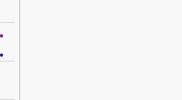
#### Market Data - Page 1



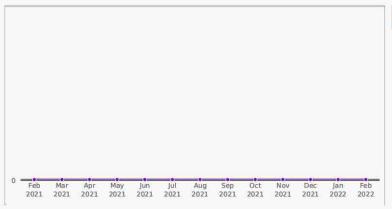


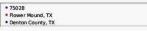
# Median Sale Price (MLS) 700,000 600,000 400,000 May Jun Jul Aug Sep Oct Nov Dec Jan Feb Mar Apr May 2021 2021 2021 2021 2021 2021 2022 2022 2022 2022 2022 2022 Median Sale to Original List Price Ratio (MLS)





#### Median Price per Square Foot (Tax)

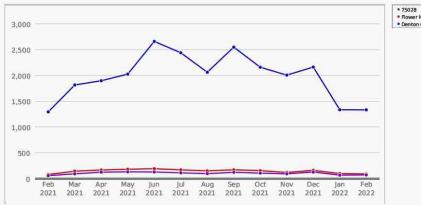






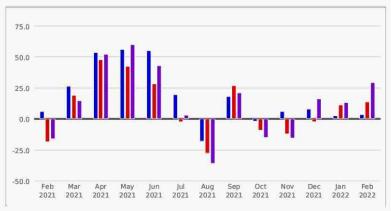
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#### Number of Sales (Tax)



# \* 75028 \* Flower Mound, TX \* Denton County, TX

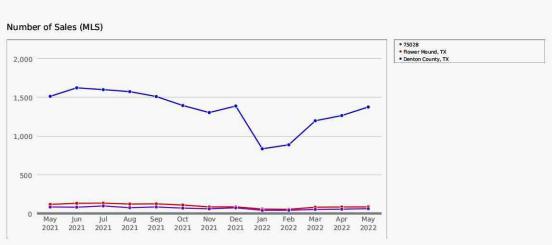
#### Change in Sales Activity (Tax)



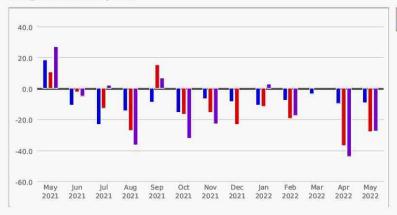




# Market Data - Page 4



# Change in Sales Activity (MLS)



\* 75028

\* Rower Mound, TX

\* Denton County, TX





# CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 10/11/2021

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. if SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

|   | to continuate about not control rights to                         | 00.0  | mouto moraor mi moa or ot | CONTA   | ~*   |                            |                            |   |         |                |  |
|---|---|-------|---------------------------|---|--|----------------------------|----------------------------|---|---------|----------------|--|
| Ass   | oucer<br>surance, a Marsh & McLennan Agen                         | LC    | company                   | CONTACT Fiona Chen PHONE (AIC. No. Ext); 312-625-5592 (A/C, No): (847) 440-9123   |  |                            |                            |   | 40.0422 |                |  |
|   | N Martingale Road   |       |                           |   | E-Mail: 047/4-<br>ADDRESS: fchen@assuranceagency.com |                            |                            |   |         | 40-3123        |  |
|   | te 100<br>naumburg IL 60173                                       |       |                           |   |  |                            |                            |   |         |                |  |
| 001   | ladinadig i 2 00 170  |       |                           |   | INSURER(S) AFFORDING COVERAGE                        |                            |                            |   |         | NAIC#<br>31127 |  |
| INSU  | DED   |       |                           | CLEAHOL-02  |  |                            |                            |   |         |                |  |
|   | arCapital.com, Inc.   |       |                           | JEE 102 JE  | INSURER B:   |                            |                            |   |         |                |  |
| Cle   | arCapital Holdings, Inc.  |       |                           |   | INSURER C:   |                            |                            |   |         |                |  |
|   | E 2nd Street  |       |                           |   | INSURER D:   |                            |                            |   |         |                |  |
|   | te 1405<br>no NV 89501  |       |                           |   | INSURER E:   |                            |                            |   |         |                |  |
|   |   |       |                           |   | INSURER F:   |                            |                            |   |         |                |  |
|   |   |       |                           | NUMBER: 667417962   | REVISION NUMBER:                                     |                            |                            |   |         |                |  |
| THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS. |   |       |                           |   |  |                            |                            |   |         |                |  |
| INSR<br>LTR   |   |       | D WVD POLICY NUMBER       |   |  | POLICY EFF<br>(MM/DD/YYYY) | POLICY EXP<br>(MM/DD/YYYY) | LIMITS  |         |                |  |
|   | COMMERCIAL GENERAL LIABILITY                                      |       |                           |   |  |                            |                            | EACH OCCURRENCE   | \$      |                |  |
|   | CLAIMS-MADE OCCUR   |       |                           |   |  |                            |                            | DAMAGE TO RENTED<br>PREMISES (Ea occurrence)                  | s       |                |  |
|   | 113   |       |                           |   |  |                            |                            | MED EXP (Any one person)                                      | s       |                |  |
|   |   |       |                           |   |  |                            |                            | PERSONAL & ADV INJURY   | s       |                |  |
|   | GEN'L AGGREGATE LIMIT APPLIES PER:                                |       |                           |   |  |                            |                            | GENERAL AGGREGATE   | \$      |                |  |
|   | POLICY PRO- LOC   |       |                           |   |  |                            |                            | PRODUCTS - COMP/OP AGG  | -       |                |  |
|   | OTHER:  |       |                           |   |  |                            |                            |   | \$      |                |  |
|   | AUTOMOBILE LIABILITY  |       |                           | 5   |  |                            |                            | COMBINED SINGLE LIMIT   | s       |                |  |
|   | ANY AUTO  |       |                           |   |  |                            |                            | (Ea accident)  BODILY INJURY (Per person)                     | s       | -              |  |
|   | OWNED SCHEDULED   |       |                           |   |  |                            |                            | BODILY INJURY (Per accident                                   |         |                |  |
|   | AUTOS ONLY AUTOS NON-OWNED  |       |                           |   |  |                            |                            | PROPERTY DAMAGE   | s       |                |  |
|   | AUTOS ONLY AUTOS ONLY   |       |                           |   |  |                            |                            | (Per accident)  | \$      |                |  |
|   | UMBRELLA LIAB OCCUR   | _     |                           |   |  | 1                          |                            | EACH OCCURRENCE   | s       |                |  |
|   | EXCESS LIAB CLAIMS-MADE   |       |                           |   |  |                            |                            | AGGREGATE   | s       |                |  |
|   | CEAMOWADE   |       |                           |   |  |                            |                            | AGGREGATE   | s       |                |  |
| $\vdash$  | WORKERS COMPENSATION  |       |                           | 1   |  |                            |                            | PER OTH-  | - 3     |                |  |
|   | AND EMPLOYERS' LIABILITY Y/N                                      |       |                           |   |  |                            |                            |   | -       |                |  |
| ANYPROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBEREXCLUDED? (Mandatory in NH)  If yes, describe under   |   |       | A                         |   |  |                            |                            | E.L. EACH ACCIDENT  | \$      |                |  |
|   |   |       |                           |   |  |                            |                            | E.L. DISEASE - EA EMPLOYEE \$  E.L. DISEASE - POLICY LIMIT \$ |         |                |  |
| L <sub>A</sub>  | DÉSCRIPTION OF OPERATIONS below  A Professional Liability         |       |                           | MPP9044163  |  | 10/18/2021                 | 10/18/2022                 | Claim/Aggregate   |         | 0.000          |  |
|   | Professional Lability   |       |                           | MPF9044 163   |  | 10/16/2021                 | 10/16/2022                 | Ciality Aggregate   | φυισο   | 0.000          |  |
| DESC<br>RF  | RIPTION OF OPERATIONS / LOCATIONS / VEHICLE<br>PROOF OF INSURANCE | ES (A | CORD                      | 101, Additional Remarks Schedu  | le, may be   | attached if more           | space is require           | ed)   |         |                |  |
| 2000000   |   | uuzg  |                           | N   |  |                            |                            | U U   |         |                |  |
| It is   | agreed that the following is an Additional                        | Ins   | ured,                     | when required by written  | contract   | , on the Profe             | ssional Liabi              | lity policy.  |         |                |  |
|   |   |       |                           |   |  |                            |                            |   |         |                |  |
|   |   |       |                           |   |  |                            |                            |   |         |                |  |
|   |   |       |                           |   |  |                            |                            |   |         |                |  |
|   |   |       |                           |   |  |                            |                            |   |         |                |  |
| CEF   | RTIFICATE HOLDER  |       |                           |   | CANC   | ELLATION                   |                            |   |         |                |  |
|   | Clario Appraisal Network, Ir                                      |       |                           | SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.  AUTHORIZED REPRESENTATIVE |  |                            |                            |   |         |                |  |
|   | PROOF OF INSURANCE  |       |                           |   |  |                            |                            |   |         |                |  |

ACORD 25 (2016/03)

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# Certified Residential Real Estate Appraiser

Appraiser: John Crawford Rogers JR

License #: TX 1331717 R License Expires: 12/31/2022

Having provided satisfactory evidence of the qualifications required by the Texas Appraiser Licensing and Certification Act, Occupations Code, Chapter 1103, authorization is granted to use this title: Certified Residential Real Estate Appraiser

For additional information or to file a complaint please contact TALCB at www.talcb.texas.gov.

Chelsea Buchholtz Commissioner



# **Appraiser Trainee**

Trainee: Rachel Ivy Rogers

Authorization #: TX 1342808 Trainee

Expires: 08/31/2023

Review the list of the above Trainee's Supervisors on the License Holder Search at www.talcb.texas.gov.

Having provided satisfactory evidence of the qualifications required by the Texas Appraiser Licensing and Certification Act, Occupations Code, Chapter 1103, authorization is granted to use this title: Appraiser Trainee

For additional information or to file a complaint please contact TALCB at www.talcb.texas.gov. Cheisea Buchholtz Commissioner