

Please Note: This report was completed with the following assumptions: Market Approach: **Fair Market Price** , Marketing Time: **Typical** . Important additional information relating to this report, including use and restrictions, is contained in an attached addendum which is an integral part of this report.

Address	10433 Fossil Hill Drive, Fort Worth, TX 76131	Order ID	8351002	Property ID	33102554
Inspection Date	07/28/2022	Date of Report	07/28/2022		
Loan Number	50593	APN	07784821		
Borrower Name	Champery Real Estate 2015 LLC	County	Tarrant		

Tracking IDs					
Order Tracking ID	07.26.22 BPO	Tracking ID 1	07.26.22 BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		
Owner	FELIX VELA	Condition Comments The subject property is in average condition with no signs of deferred maintenance or repair issues noted at the time of inspection
R. E. Taxes	\$4,236	
Assessed Value	\$187,740	
Zoning Classification	Residential	
Property Type	SFR	
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$0	
HOA	Fossil Hill Estates	
Association Fees	\$180 / Year (Other: Maintenance Grounds, Management Fees)	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data		
Location Type	Suburban	Neighborhood Comments The average price per square foot of living space is \$221.78. The average home sells at 107.43% of the current asking price and 107.82% of the original asking price. The average time on the market is 6 days and the average year built is 2009. Numbers were obtained using MLS data only.
Local Economy	Improving	
Sales Prices in this Neighborhood	Low: \$325150 High: \$640925	
Market for this type of property	Increased 7 % in the past 6 months.	
Normal Marketing Days	<30	

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	10433 Fossil Hill Drive	10632 Foothill Dr	10032 Amosite Drive	324 Iron Ore Trl
City, State	Fort Worth, TX	Fort Worth, TX	Fort Worth, TX	Fort Worth, TX
Zip Code	76131	76131	76131	76131
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.33 ¹	0.50 ¹	0.26 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$329,900	\$340,000	\$340,000
List Price \$	--	\$329,900	\$339,000	\$335,000
Original List Date		07/01/2022	07/05/2022	07/05/2022
DOM · Cumulative DOM	-- · --	27 · 27	23 · 23	23 · 23
Age (# of years)	20	19	6	6
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	1 Story Ranch / Rambler	1 Story Ranch / Rambler	1 Story Ranch / Rambler	1 Story Ranch / Rambler
# Units	1	1	1	1
Living Sq. Feet	1,287	1,493	1,471	1,410
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	7	7	7	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.16 acres	0.13 acres	0.13 acres	0.13 acres
Other	--	--	--	--

* Listing 1 is the most comparable listing to the subject.

¹ Comp's "Miles to Subject" was calculated by the system.

² Comp's "Miles to Subject" provided by Real Estate Professional.

³ Subject \$/ft based upon as-is sale price.

Current Listings - Cont.

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

- Listing 1** OPEN HOUSE THIS WEEKEND. Absolutely Perfect Doll House on a corner lot. Split bedrooms, Vaulted ceilings in the open concept living room with fireplace and LARGE kitchen, granite countertops, all woodlook tile floor throughout, no carpet. Covered patio with ceiling fan, two portable storage buildings stay. So much has been updated, ROOF 2021, HVAC 2019, WATER HEATER 2022, WINDOWS AND PATIO DOOR 2017, REFLECTIVE INSULATION IN ATTIC 2017. This home is a Dream.
- Listing 2** Come see this well kept home located in the highly sought out Northwest ISD. This 3 bedroom 2 bathroom home features an open floor plan with durable dark engineered hardwood flooring in all the common areas, recessed lighting, 2in. faux wood blinds, new carpet in the bedrooms, double vanity, separate shower and tub, all countertops are natural stone and much much more. Don't miss out.....Let this oversized backyard be your perfect entertaining space!!
- Listing 3** BEAUTIFUL well-kept home with lots of updates. New roof installed 2021. Gorgeous wood floors in living-room. Stunning granite counters in kitchen. Amazing backyard with lots of plants and pergola makes the backyard perfect to enjoy the outside . Close proximity to Alliance Town Center!! Move-in-ready!

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	10433 Fossil Hill Drive	10440 Fossil Hill Dr	10549 Fossil Hill Dr	10465 Fossil Hill Dr
City, State	Fort Worth, TX	Fort Worth, TX	Fort Worth, TX	Fort Worth, TX
Zip Code	76131	76131	76131	76131
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.04 ¹	0.21 ¹	0.08 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$249,900	\$269,900	\$299,500
List Price \$	--	\$249,900	\$269,900	\$299,500
Sale Price \$	--	\$276,000	\$290,000	\$335,000
Type of Financing	--	Cash	Conventional	Conventional
Date of Sale	--	03/21/2022	04/11/2022	05/16/2022
DOM · Cumulative DOM	-- · --	85 · 42	39 · 39	38 · 38
Age (# of years)	20	17	20	19
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	1 Story Ranch / Rambler	1 Story Ranch / Rambler	1 Story Ranch / Rambler	1 Story Ranch / Rambler
# Units	1	1	1	1
Living Sq. Feet	1,287	1,288	1,442	1,370
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	7	7	7	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.16 acres	0.12 acres	0.17 acres	0.14 acres
Other	--	--	--	--
Net Adjustment	--	\$0	-\$3,875	-\$2,950
Adjusted Price	--	\$276,000	\$286,125	\$332,050

* Sold 1 is the most comparable sale to the subject.

¹ Comp's "Miles to Subject" was calculated by the system.

² Comp's "Miles to Subject" provided by Real Estate Professional.

³ Subject \$/ft based upon as-is sale price.

Recent Sales - Cont.

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

- Sold 1** This CHARMING home could be exactly what you have been looking for! It is conveniently located in the highly rated NORTHWEST ISD, in close proximity to shopping, restaurants, freeways and schools. You will really enjoy living in this quiet, family friendly community! The home boasts an open concept floorplan that makes the home feel bigger than it is. Warm neutral paint colors run throughout the home which has been meticulously taken care of. An open patio overlooking a large backyard highlight the back of the home. This one is move in ready and priced to sell quickly! Don't let it pass you by!
- Sold 2** -3875 sq ft ***RELOCATION IS IN THE PROCESS OF REVIEWING OFFERS, NO MORE OFFERS ARE BEING CONSIDERED AT ALL. HIGHEST AND BEST OFFER WAS DUE BY THURSDAY, MARCH 10th @ 8pm. ****
- Sold 3** -875 concessions -2075 sq ft RUN to see this home! Beautiful one-level home with great open floor plan in Northwest ISD! Wonderful living room with fireplace! Light & bright! Adorable eat-in-kitchen! Spacious master bedroom and bath with large walk-in closet. Nicely sized secondary bedrooms too! Beautiful tile and wood like flooring! Amazing back yard with covered patio and pergola and mature landscaping! Room to entertain and play! Great location close to shopping, schools, and FW! Meticulously maintained home! Easy access to 287 and 35! New HVAC 2022 & New Roof 2021!

Subject Sales & Listing History

Current Listing Status	Not Currently Listed		Listing History Comments				
Listing Agency/Firm			The home last sold 08/28/2002				
Listing Agent Name							
Listing Agent Phone							
# of Removed Listings in Previous 12 Months	0						
# of Sales in Previous 12 Months	0						
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$285,000	\$285,000
Sales Price	\$280,000	\$280,000
30 Day Price	\$275,000	--
Comments Regarding Pricing Strategy		
The comp search criteria are as follows: 1 miles proximity, 180 days to the date of sale, 500 square feet of living space, 20 years to the age of the subject. The search was performed using only MLS data.		

Clear Capital Quality Assurance Comments Addendum

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



Front



Address Verification



Side



Side



Street



Street

Listing Photos

L1 10632 Foothill Dr
Fort Worth, TX 76131



Front

L2 10032 Amosite Drive
Fort Worth, TX 76131



Front

L3 324 Iron Ore Trl
Fort Worth, TX 76131



Front

Sales Photos

S1 10440 Fossil Hill Dr
Fort Worth, TX 76131



Front

S2 10549 Fossil Hill Dr
Fort Worth, TX 76131



Front

S3 10465 Fossil Hill Dr
Fort Worth, TX 76131



Front

ClearMaps Addendum

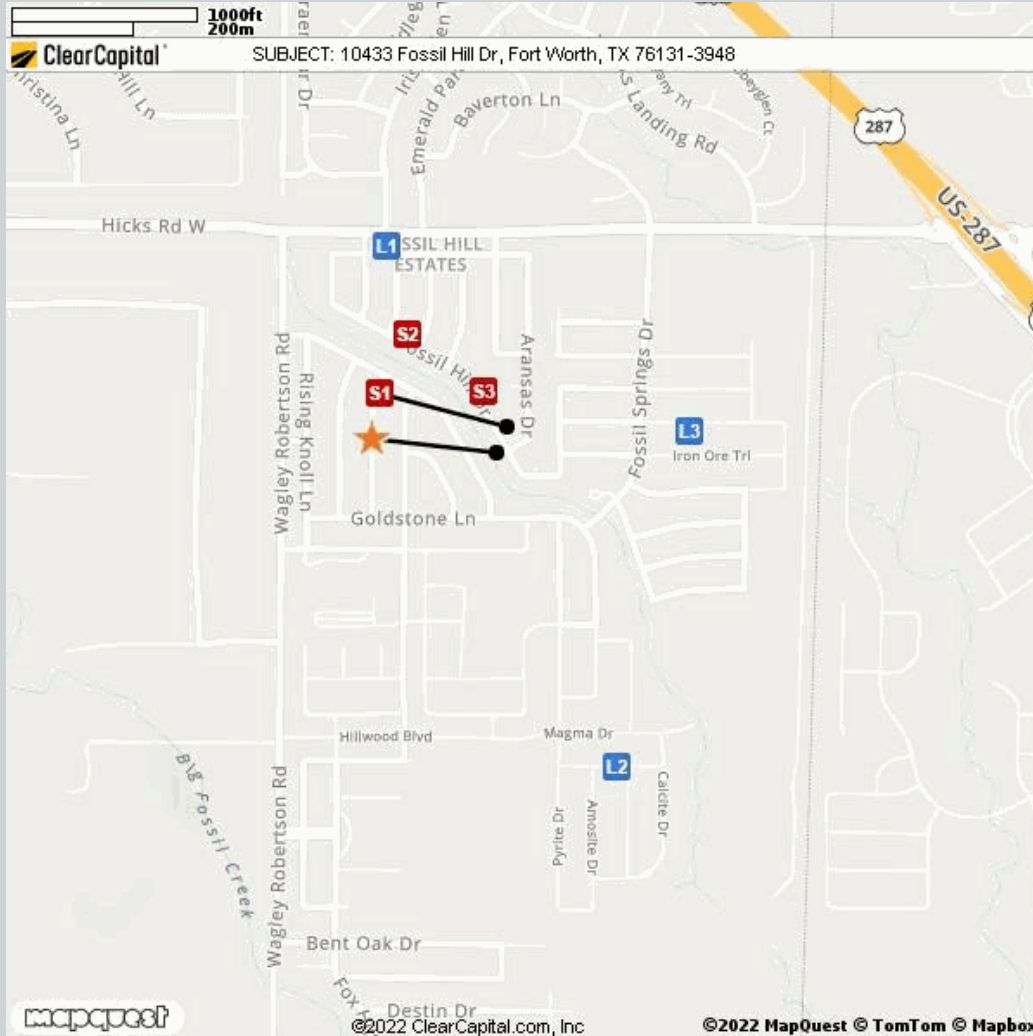
Address ★ 10433 Fossil Hill Drive, Fort Worth, TX 76131

Loan Number 50593

Suggested List \$285,000

Suggested Repaired \$285,000

Sale \$280,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	10433 Fossil Hill Drive, Fort Worth, TX 76131	--	Parcel Match
L1 Listing 1	10632 Foothill Dr, Fort Worth, TX 76131	0.33 Miles ¹	Parcel Match
L2 Listing 2	10032 Amosite Drive, Fort Worth, TX 76131	0.50 Miles ¹	Parcel Match
L3 Listing 3	324 Iron Ore Trl, Fort Worth, TX 76131	0.26 Miles ¹	Parcel Match
S1 Sold 1	10440 Fossil Hill Dr, Fort Worth, TX 76131	0.04 Miles ¹	Parcel Match
S2 Sold 2	10549 Fossil Hill Dr, Fort Worth, TX 76131	0.21 Miles ¹	Parcel Match
S3 Sold 3	10465 Fossil Hill Dr, Fort Worth, TX 76131	0.08 Miles ¹	Parcel Match

¹ The Comparable "Distance from Subject" value has been calculated by the Clear Capital system.

² The Comparable "Distance from Subject" value has been provided by the Real Estate Professional.

Addendum: Report Purpose

Market Approach and Market Time

The Market Approach of this report, as established by the customer, is: **Fair Market Price**. (See definition below.)

The Marketing Time as specified by the customer is **Typical**. (See definition below.)

Definitions:

Fair Market Price

A price at which the property would sell between a willing buyer and a willing seller neither being compelled by undue pressure and both having reasonable knowledge of relevant facts.

Distressed Price

A price at which the property would sell between a willing buyer and a seller acting under duress.

Marketing Time

The amount of time the property is exposed to a pool of prospective buyers before going into contract. The customer either specifies the number of days, requests a marketing time that is typical to the subject's market area and/or requests an abbreviated marketing time.

Typical for Local Market

The estimated time required to adequately expose the subject property to the market resulting in a contract of sale.

Addendum: Report Purpose - cont.

Report Instructions

This section shows the instructions that were approved by the customer and provided to the broker prior to completing the report.

Instructions last updated: 7/17/2017

Purpose:

Please determine a fair market price for this property at which it would sell in a typical marketing time for the area.

Customer Specific Requests:

If the property is commercial or mixed use, please stop and contact Clear Capital as soon as possible

Form Help:

There are blue question marks (?) throughout this form. These are designed to offer guidance for that particular section of the form. Please click on them for help.

Comparable Requirements:

1. Please use fair market comps from the same neighborhood, block or subdivision whenever possible.
2. Please only use REO comparables if the market is driven by REOs and they are comparable in characteristics and condition.
3. Please use comps that have closed in the past 3 months to show the current market conditions or comment in the report if this is not possible. In rapidly changing markets, active listing comps should be given equal or greater weight than sold comps in your analysis.

Standard Instructions:

1. Clear Capital Code Of Conduct - Please make sure that you are always abiding by the Clear Capital Code of Conduct when completing valuation reports.
2. If the subject is currently listed, please consider all available information pertaining to the subject's condition. This information should be utilized when developing the assumption of the subject's condition.
3. Use the subject characteristics provided in the report Grid (if preloaded) to evaluate the property. This information is from a full interior appraisal and is assumed to be most accurate. If your inspection reveals obvious inaccuracies, please explain in the narrative of the report.
4. Include sufficient detail to help our mutual customer gain a complete understanding of the subject's neighborhood such as neighborhood desirability, amenities, parks, schools, commercial or industrial influences, REO activity, traffic, board-up-homes, etc.
5. Do not approach occupants or owners.
6. If the subject is a Commercial property, contact Clear Capital immediately at 530-582-5011 for direction on how to proceed with the report.
7. Please do not accept if you or your office has completed a report on this property in the last month, are currently listing this property, or have any vested interest in the subject property.
8. Clear Capital does not allow any log ins from IP addresses from foreign countries. This includes, but is not limited to; data entry services, form completion services, etc. Also, it is against Clear Capital code of conduct to share your password with anyone who is not a W2 employee in your office.
9. Clear Capital and our mutual customers greatly appreciate your expertise. If you cannot personally inspect the property, select comparables, and determine a price for the subject, please do not accept this report. Per the standards and guidelines adopted by Clear Capital and other industry leaders, the use of assistants to complete any of the aforementioned tasks is not permitted.

Report Instructions - cont.

Due to the importance of an independent opinion of price, please do not discuss your price with anyone or be influenced by list price, pending offers, accept comp packets, repair estimates or the listing agent's opinion.

1. One current, original photo of the front of the subject 2. One address verification photo 3. One street scene photo looking down the street 4. MLS listing and sold comp photos required, please comment if no MLS.

Broker Information

Broker Name	Alyssa Price	Company/Brokerage	Exp
License No	654677	Address	2100 Blanco Ln Justin TX 76247
License Expiration	04/30/2023	License State	TX
Phone	8175384991	Email	alyssakprice@gmail.com
Broker Distance to Subject	8.66 miles	Date Signed	07/28/2022

By confirming the above contact and real estate license information and submitting the report, the above signed hereby certifies and agrees that: 1) I personally took the pictures, selected comparables, and determined the price conclusion. 2) To the best of my knowledge, the statements of fact contained in this report are true and correct. 3) The reported analyses, opinions, and conclusions are my personal, impartial, and unbiased professional analyses, opinions, and conclusions. 4) I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved. 5) I have no bias with respect to the property that is the subject of this report or to the parties involved with this assignment. 6) My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined price point. 7) I did not base, either partially or completely, my analysis and/or opinion and conclusions in this report on race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law. 8) I maintain errors and omissions insurance, to the extent required by state law, for all liability associated with the preparation of this Report.

Disclaimer

THIS REPORT SHOULD NOT BE CONSIDERED AN APPRAISAL. In making any decision that relies upon my work, you should know that I have not followed the guidelines for development of an appraisal or analysis contained in the Uniform Standards of Professional Appraisal Practice of the Appraisal Foundation.

Unless otherwise specifically agreed to in writing:

The intended purpose of this report is to assist the Clear Capital account holder in making decisions within the scope of applicable statutory and regulatory requirements and performing required due diligence. This document is provided solely for the use of the Clear Capital account holder and not any other party, is not intended as any guarantee of value and/or condition of the subject property and should not be relied on as such. In the event that this document is found to be defective, incorrect, negligently prepared or unfit for its authorized use, Clear Capital's sole liability shall be to promptly refund the total fee expended by the account holder for this report or to replace it at no charge to the account holder, but in no event shall Clear Capital be responsible to the account holder for any indirect or consequential damages whatsoever. This warranty is in lieu of all other warranties, express or implied, except where otherwise required by law. The account holder shall notify Clear Capital within thirty (30) days of this report's delivery to the account holder if it believes that this document is defective, incorrect, negligently prepared or unfit for its authorized use. Under no circumstances may Clear Capital forms or their contents be published, copied, replicated, or mimicked.