

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	1135 Jamie Drive, Grand Prairie, TX 75052	Order ID	8644873	Property ID	33975624
Inspection Date	03/11/2023	Date of Report	03/12/2023		
Loan Number	50631	APN	281245600I0960000		
Borrower Name	Champery Real Estate 2015 LLC	County	Dallas		

Tracking IDs					
Order Tracking ID	03.06.23 BPO Citi-CS Update	Tracking ID 1	03.06.23 BPO Citi-CS Update		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	CHAMPERY REAL EST 2015 LLC,	Condition Comments	
R. E. Taxes	\$6,431	Subject appears in average condition structurally from what is visible on the exterior; No damage or defect observed with only typical wear and tear visible; Roof appears intact and free from any visible damage; Landscaping looks to be maintained and doesn't show any areas of immediate concern; Appears to conform with the other properties located in this area;	
Assessed Value	\$252,520		
Zoning Classification	Residential Z312		
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	Lakewood HOA		
Association Fees	\$17 / Month (Landscaping,Other: Management Fees)		
Visible From Street	Visible		
Road Type	Public		

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments	
Local Economy	Stable	Neighborhood is located in an area that has seen significant residential growth and expansion in the last few years; Subdivision has a very plain appearance due to the minimal mature tree coverage but is made up for by the neat and clean look of the neighborhood and the curb appeal of the properties; Good conformity following current build trends in design and construction quality although some cosmetic wear and tear is visible; Area contains parks, schools and places of worship with access to retail and shopping;	
Sales Prices in this Neighborhood	Low: \$241150 High: \$443200		
Market for this type of property	Remained Stable for the past 6 months.		
Normal Marketing Days	<90		

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	1135 Jamie Drive	907 Jamie Dr	852 Earhart Avenue	835 Lindbergh Lane
City, State	Grand Prairie, TX	Grand Prairie, TX	Grand Prairie, TX	Grand Prairie, TX
Zip Code	75052	75052	75051	75051
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.20 ¹	6.47 ¹	6.44 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$335,000	\$295,000	\$295,000
List Price \$	--	\$305,000	\$295,000	\$295,000
Original List Date		01/24/2023	01/23/2023	02/22/2023
DOM · Cumulative DOM	-- · --	46 · 47	47 · 48	6 · 18
Age (# of years)	18	17	21	21
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	2 Stories Traditional	2 Stories Traditional	1 Story Traditional	1 Story Traditional
# Units	1	1	1	1
Living Sq. Feet	1,662	1,724	1,496	1,370
Bdrm · Bths · ½ Bths	3 · 2 · 1	4 · 2 · 1	2 · 2	2 · 2
Total Room #	9	7	7	5
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 1 Car	Attached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	Pool - Yes	--
Lot Size	.083 acres	0.08 acres	.05 acres	.076 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.

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

Listing 1 Listing is the most comparable in location, age, number of rooms, size and build quality; Dissimilar in bedroom count;

Listing 2 Listing is the most in construction quality, age, number of rooms and size; Dissimilar in square footage, garage capacity, bath/bedroom count and amenities;

Listing 3 Listing is the most comparable in size, number of rooms, age and build quality; Dissimilar in bed/bathroom count, garage capacity and square footage

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	1135 Jamie Drive	833 Jamie Dr	2960 Europa Drive	2955 Barcelona Trail
City, State	Grand Prairie, TX	Grand Prairie, TX	Grand Prairie, TX	Grand Prairie, TX
Zip Code	75052	75052	75052	75052
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.24 ¹	2.18 ¹	2.15 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$300,000	\$290,000	\$299,000
List Price \$	--	\$252,300	\$290,000	\$305,000
Sale Price \$	--	\$252,300	\$290,000	\$305,000
Type of Financing	--	Cash	Fha	Conv
Date of Sale	--	09/14/2022	09/02/2022	10/26/2022
DOM · Cumulative DOM	-- · --	38 · 38	6 · 30	4 · 33
Age (# of years)	18	8	13	16
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	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	1,662	1,646	1,533	1,400
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2 · 1	2 · 2 · 1	2 · 2 · 1
Total Room #	9	8	6	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	--	--	--	Pool - Yes
Lot Size	.083 acres	.083 acres	.041 acres	.042 acres
Other	--	--	--	--
Net Adjustment	--	\$0	+\$3,000	-\$7,000
Adjusted Price	--	\$252,300	\$293,000	\$298,000

* 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.

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

Sold 1 Listing is the most comparable in views, curb appeal, location, age, condition, number of rooms, size and build quality;

Sold 2 Listing is the most comparable in views, build quality, size and number of rooms; Adjustment for dissimilar bedroom count;

Sold 3 Listing is the most comparable in age, number of rooms, and size; Adjustment for dissimilar bedroom count;

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				Subject was listed and sold in 2006 at fair market with no unusual activity noted.			
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	\$260,000	\$260,000
Sales Price	\$255,000	\$255,000
30 Day Price	\$249,000	--
Comments Regarding Pricing Strategy		
<p>A limited number of comparable active and sold listings were available within a 1 mile radius even after expanding the search criteria as follows: SqFt is 1300 to 2000, Year Built is 1995 to 2015 and Search Date is 03/11/2023 to 03/10/2022. As a result, it was necessary to expand the search radius beyond 1 mile in order to return the needed number of results. The final price point was determined by a carefully calculated solution between the current and sold listings with the greatest weight placed on those sold and active listings most similar in square footage and proximity. The variance in values was relatively modest while there appears to be a flat trend. Due to the fact that values are stable and most of the sold listings days on the market are within what's typical for this area, the final valuation will reflect a more aggressive value. The final valuation is for a fair market value set to encourage the requested marketing period for this area.</p>		

Clear Capital Quality Assurance Comments Addendum

Reviewer's Notes There is a negative variance of 10.5% to the prior report completed on 09/2022. The variance is due the comp selection. The prior report utilized a dated comp to set the value for the subject, thus overstating the value. The current report utilizes recent sales comps similar to the subject that support the overall characteristics of the subject. The current report utilizes comps that are within a reasonable distance, relatively current, fair market sales, and accurately reflect the subject's overall defining characteristics. Thus the as-is conclusion appears to be adequately supported.

Subject Photos



Front



Address Verification



Street

Listing Photos

L1 907 Jamie Dr
Grand Prairie, TX 75052



Front

L2 852 Earhart Avenue
Grand Prairie, TX 75051



Front

L3 835 Lindbergh Lane
Grand Prairie, TX 75051



Front

Sales Photos

S1 833 Jamie Dr
Grand Prairie, TX 75052



Front

S2 2960 Europa Drive
Grand Prairie, TX 75052



Front

S3 2955 Barcelona Trail
Grand Prairie, TX 75052



Front

ClearMaps Addendum

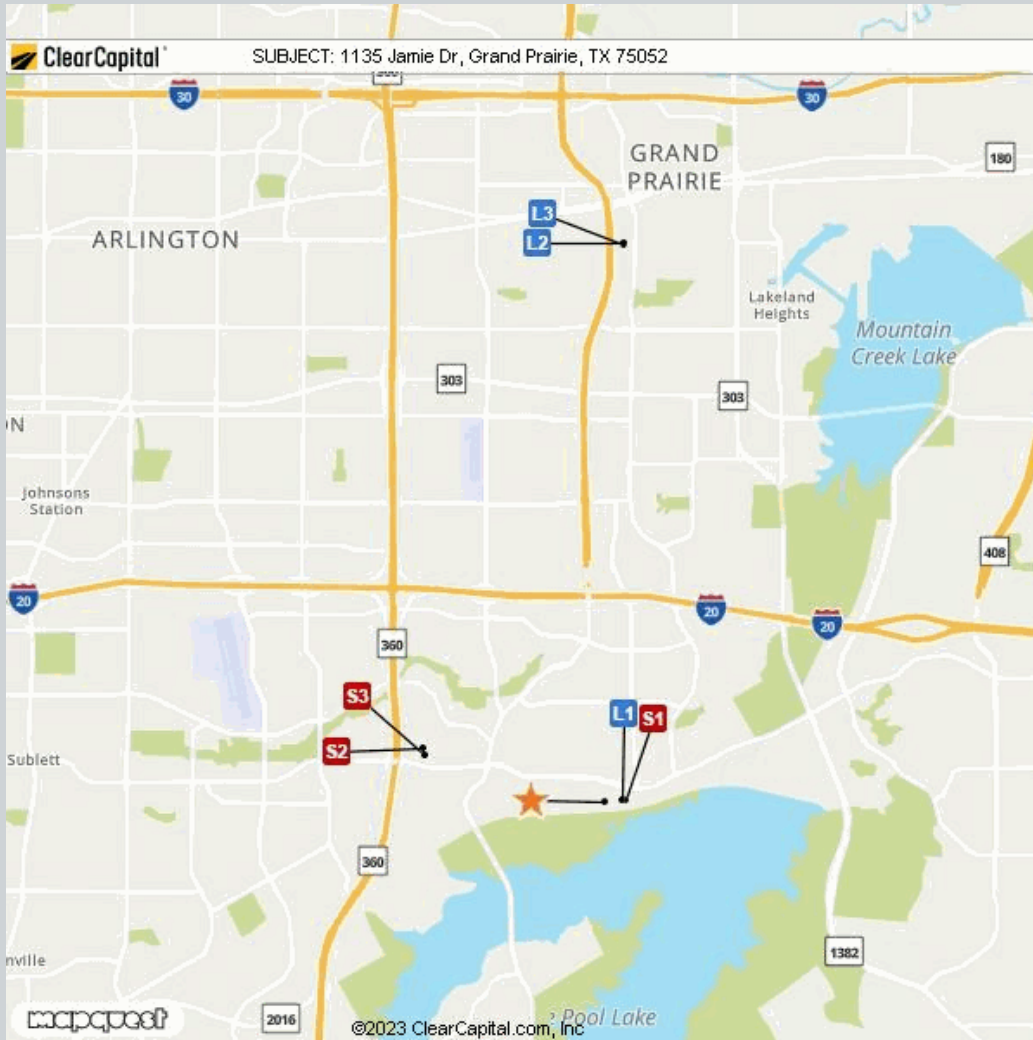
Address ★ 1135 Jamie Drive, Grand Prairie, TX 75052

Loan Number 50631

Suggested List \$260,000

Suggested Repaired \$260,000

Sale \$255,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	1135 Jamie Drive, Grand Prairie, TX 75052	--	Parcel Match
L1 Listing 1	907 Jamie Dr, Grand Prairie, TX 75052	0.20 Miles ¹	Parcel Match
L2 Listing 2	852 Earhart Avenue, Grand Prairie, TX 75051	6.47 Miles ¹	Parcel Match
L3 Listing 3	835 Lindbergh Lane, Grand Prairie, TX 75051	6.44 Miles ¹	Parcel Match
S1 Sold 1	833 Jamie Dr, Grand Prairie, TX 75052	0.24 Miles ¹	Parcel Match
S2 Sold 2	2960 Europa Drive, Grand Prairie, TX 75052	2.18 Miles ¹	Parcel Match
S3 Sold 3	2955 Barcelona Trail, Grand Prairie, TX 75052	2.15 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	LaToya Flanigan	Company/Brokerage	Avid Real Estate, LLC
License No	533322	Address	4405 Huntsman Ridge Lane arlington TX 76005
License Expiration	04/30/2024	License State	TX
Phone	8173718692	Email	support@myavidre.com
Broker Distance to Subject	12.02 miles	Date Signed	03/11/2023

By confirming the above contact and real estate license information and submitting the report, the above signed hereby certifies and agrees that: 1) I personally took the pictures, selected comparables, and determined the price conclusion. 2) To the best of my knowledge, the statements of fact contained in this report are true and correct. 3) The reported analyses, opinions, and conclusions are my personal, impartial, and unbiased professional analyses, opinions, and conclusions. 4) I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved. 5) I have no bias with respect to the property that is the subject of this 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.