## **APPRAISAL OF**



## LOCATED AT:

7241 Blythdale Dr. Dallas, TX 75248-1551

## FOR:

Wedgewood, Inc. 2015 Manhattan Beach Blvd., Suite 100 Redondo Beach, CA, 90278

## **BORROWER:**

Catamount Properties 2018, LLC

## AS OF:

August 1, 2023

BY:

Robert W. Hawkins, Jr.

## Exterior-Only Inspection Residential Appraisal Report File No. 23073111H

Th	e purpose of this summary appraisal report is t	to provide th	he lender/cl	ient with an a		supporteu				
	Property Address 7241 Blythdale Dr. Borrower Catamount Properties 2018	2 11 0	Owner	of Dublic Docore	City Dallas  Kerri L. Scibelli			e IX Z inty Dalla		248-1551
	Legal Description Hillcrest Manor 2nd SI				Rem L. Scibelli		COL	iny Danie	<u> </u>	
	Assessor's Parcel # 0000082010124000		DK 2/020	1, 201 10	Tax Year 2022		R.E	. Taxes \$	14100	
_	Neighborhood Name Hillcrest Manor 2nd				Map Reference Dallas				0136.18	
EC	Occupant X Owner Tenant Vacant		Special	Assessments \$		□ F	PUD HOA\$	0	per year	per month
SUBJEC	Property Rights Appraised X Fee Simple	Leasehold	Other	(describe)						
ഗ	Assignment Type Purchase Transaction	Refinance T	Fransaction	X Other (des	cribe) Servicing					
	Lender/Client Wedgewood, Inc.		Address	s 2015 Ma	nhattan Beach Bly	∕d., Suit	<u>e 100, Redo</u>	nd <u>o</u> Be	ach, CA	90278
	Is the subject property currently offered for sale or has							es <b>X</b> No		
	Report data source(s) used, offering price(s), and dat									
	previous 12 months, but is being a									
	I did did not analyze the contract for sale f	for the subjec	t purchase tra	ansaction. Expla	in the results of the analysis	of the contr	act for sale or why	he analysis	s was not perf	formed.
PC C						10			()	
띰	Contract Price \$ Date of Contr				seller the owner of public rec			Data Source	e(s) Yes No	
CONTRAC	Is there any financial assistance (loan charges, sale of the sale) and the sale of the sal			aymem assisiai	ice, etc.) to be paid by any p	arty on bena	all of the borrower?		resino	
J	ii res, report the total dollar amount and describe the	ilenis to be b	paiu.		-					
	Note: Race and the racial composition of the neig	ihborhood a	re not appra	isal factors						
j	Neighborhood Characteristics	,	о посаррга		lousing Trends		One-Unit Hous	ing	Present I	Land Use %
	Location Urban X Suburban Rural	Prop	erty Values	Increasing		eclining			One-Unit	70 %
	Built-Up Over 75% X 25-75% Under		and/Supply	Shortage		er Supply			2-4 Unit	1 %
O	Growth Rapid X Stable Slow			X Under 3 mt		ver 6 mths	445 Low	~ .	Multi-Family	2 %
윘	Neighborhood Boundaries North: McCallur					Vest:	1180 High		Commercial	5 %
õ	Hillcrest						770 Pred.		Other Vaca	
ij	Neighborhood Description Primary access	to the n	eighborh	ood is pro	vided by the majo	r arterie	es within the	stated	neighbor	
NEIGHBORHOOD	The subject property is located in	a single	family n	eighborho	od consisting of s	imilar q	uality homes	. The a	rea offer	rs close
_	proximity to employment centers									
	Market Conditions (including support for the above co									
	period for properties in the area is						indicate that	proper	ty values	s are
	stable to slightly increasing. This t	trend is a	anticipate	ed to conti						
	Dimensions 79 x 117 estimated		Area 9243		Shape Red		ar	View N;	Res;	
	Specific Zoning Classification R-7.5(A)				e Family Resident					
			irandfathered		Zoning Illegal (desc					
	Is the highest and best use of the subject property as	improved (or	r as nronosed							
		p. 0 v o u (o.	as proposed	per plans and s	specifications) the present us	se? ( <u>X</u>	Yes No	f No, descr	ibe. <u>See /</u>	Attached
	Addendum.	p. 0 1 0 4 (0.	из ргорозси			se? ( <u>X</u>			'	
ш	Addendum. Utilities Public Other (describe)			Public		se? (A	Off-site Improve	ments—T	ype Pu	ublic Private
SITE	Addendum.  Utilities Public Other (describe)  Electricity X	V	Water	Public		se? <u>\</u>	Off-site Improve	ments—T	ype Pı	ublic Private
SITE	Addendum.  Utilities Public Other (describe)  Electricity X   Gas X	V	Water Sanitary Sewe	Public X er X	Other (describe)		Off-site Improve Street Concre Alley Concre	<sub>ments—T</sub> ete ete	ype Pu	ublic Private X X
SITE	Addendum.  Utilities Public Other (describe)  Electricity X   Gas X   FEMA Special Flood Hazard Area Yes X N	\ S No FEMA	Water Sanitary Sewe Flood Zone	Public X X X	Other (describe)	113C01	Off-site Improve Street Concre Alley Concre	<sub>ments—T</sub> ete ete	ype Pı	ublic Private X X
SITE	Addendum.  Utilities Public Other (describe)  Electricity X   Gas X	\ S No FEMA he market are	Water Sanitary Sewer Flood Zone X	Public X er X  X Yes No	Other (describe)  FEMA Map # 48  If No, describe.	113C01	Off-site Improve Street Concre Alley Concre	ments—T ete ete A Map Date	ype Pu	ublic Private X X
SITE	Addendum.  Utilities Public Other (describe)  Electricity X	No FEMA he market are ors (easemen or encroa	Water Sanitary Sewe Flood Zone X ea? X nts, encroachr achments	Public  X er X  X Yes No ments, environn s. The site	Other (describe)  FEMA Map # 48  If No, describe.  The nental conditions, land uses, a appears typical of	113C01	Off-site Improve Street Concre Alley Concre 85K FEM  Yes X No	ments—T ete ete A Map Date	ype Pu [ ]	Ablic Private  X  X  014
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SITE	Addendum.  Utilities Public Other (describe)  Electricity X  Gas X  FEMA Special Flood Hazard Area Yes X  Are the utilities and off-site improvements typical for tile Are there any adverse site conditions or external factors apparent adverse easements of improvements.* Appraisers are not improvements.* Appraisers are not other (describe)  GENERAL DESCRIPTION  Units X One One with Accessory Unit # of Stories 1  Type X Det. Att. S-Det./End Unit X Existing Proposed Under Const.  Design (Style) Traditional  Year Built 1976	No FEMA he market are ors (easemen or encroa t environ  rty A  GENI X Concret Full Bas Partial E Exterior Wa Roof Surfac Gutters & De	Water Sanitary Sewer Flood Zone Cea? X  achments achments achments achments beginned Files  ERAL DESCR te Slab Esement Basement IIIS Brick// te Compositions achments	Public  X  Yes No ments, environn s. The site engineers  X  X  X  Yes No ments, environn s. The site engineers  Finished Avg sition/Avg  Yes	Other (describe)  FEMA Map # 48'  If No, describe.  Inental conditions, land uses, exappears typical of or surveyors.  X Assessment and Tax Report Source(s) for Gross Heating / Cooling  X FWA HWBB Radiant Other Fuel Electric X Central Air Conditionin Individual	etc.)?  of the ne  cords  Living Area  Woo  X Pati  X Por  g Poo  X Fen	Off-site Improve Street Concre Alley Concre 85K FEM  Yes X No eighborhood virial interestion NtreisMLS/ Amenities place(s) # 1 pdStove(s) # 0 pd/Deck Yes ch Yes I None ce Wood	ments—Tete ete A Map Date If Yes, de with ad Proper Fax Re None X Drive Driveway X Gara Carp X Attac	e O7/07/2 e O7/07/2 e O7/07/2 e equate  ty Owner cords Car Stora e eway # of y Surface Co age # of oort # of ched	age  Cars 2  cars 2  cars 2  cars 2  cars 2
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## Exterior-Only Inspection Residential Appraisal Report File No. 23073111H

	able properties current	ly offered for sale in the su	bject neighborhood rang	ing in price f	rom \$	660,000 to \$			
There are 14 compar	able sales in the subje	ct neighborhood within the	past twelve months rang	ing in sale p	rice from \$	445,000	to \$ 1,180,0	00.	
FEATURE			COMPARABLE SALE NO. 1		MPARABLE S		COMPARABLE SALE NO. 3		
72	241 Blythdale [	Dr. 16823 Mossy	Oak Dr.	16805 Hunters Pt.			7318 Blythdale dr.		
Address Dallas	, TX 75248-15	51 Dallas, TX 75	248	Dallas, TX 75248			Dallas, TX 75248		
Proximity to Subject	,	0.17 miles SE		0.26 m			0.11 miles SE		
Sale Price	\$		\$ 860,000		\$	664,000		613,000	
Sale Price/Gross Liv. Area	\$ 0.00 sq	.ft. \$ 306.70 sq. ft.	· 000,000	\$ 215.3		001,000	\$ 231.23 sq. ft.	0.0,000	
	э <b>О.ОО</b> зү	NtreisMLS #2027	2746:DOM 2		S #2013320	01:DOM 45	NtreisMLS #201948	07:DOM 47	
Data Source(s)									
Verification Source(s)		NTREISMLS/			SMLS/Da		NTREISMLS/D		
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment		RIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	
Sale or Financing		ArmLth		ArmLth			ArmLth		
Concessions		Assumed;0		Conv;0		0	Conv;14000	-14,000	
Date of Sale/Time		s04/23;c03/23	3	s11/22	;c10/22		s01/23;c12/22		
Location	N;Res;	N;Res;		N;Res;			N;Res;		
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Si	mple		Fee Simple		
Site	9243 sf	10018 sf	0	10497		0	9757 sf	0	
View	N;Res;	N;Res;		N;Res;			N;Res;		
Design (Style)	DT1;Tradition		al		aditional	0			
	Q3	Q3	iai j	Q3	aditional	0	Q3		
Quality of Construction	47	48	0			0			
Actual Age	C3	C2				U			
Condition			-90,000	1 1	ı		C3		
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms.	Baths		Total Bdrms. Baths		
Room Count	8 4 2.1	8 4 2.2	-2,500		4.0	-7,500		-2,500	
Gross Living Area 20	<b>2,683</b> sq	. ft. <b>2,804</b> so	ą. ft2,400	3	3,084 sq. ft.	-8,000	<b>2,651</b> sq. ff	. 600	
Basement & Finished	0sf	0sf		0sf			0sf		
Rooms Below Grade									
Functional Utility	Average	Average		Averag	ie		Average		
Heating/Cooling	CH/CA	CH/CA		CH/CA			CH/CA		
Energy Efficient Items	Win/Insl	Win/Insl		Win/Ins			Win/Insl		
	2ga2dw	2ga2dw		2ga2dv			2ga2dw		
Garage/Carport									
Porch/Patio/Deck	Porch/Patio	Porch/Patio	4.500	Porch/I	Pallo		Porch/Patio		
Fireplace	1 FP	2 FP	-1,500				1 FP		
Fence, Pool	Fence, Pool	Fence, None	+36,000	Fence,	None	+36,000	Fence, None	+36,000	
Net Adjustment (Total)		+ <b>X</b> -	\$ 60,400	<b>X</b> +	- \$	20,500	X + - \$	20,100	
Adjusted Sale Price		Net Adj7.0% %		Net Adj. 3	3.1% %		Net Adj. 3.3% %		
of Comparables		Gross Adj. 15.4%	\$ 799,600			684.500	Gross Adj. 8.7% % \$	633,100	
	earch the sale or trans	fer history of the subject pro				00.,000	0.0007 kg/ 011 70 70   \$\pi\$	000,.00	
i Ze did did not res	curen the sale of trans	ci mistory of the subject pro	sperty and comparable s	aics. Il flot, c					
	1								
My research X did		r sales or transfers of the s	ubject property for the th	iree years pr	ior to the effec	tive date of this appr	alsal.		
	SMLS/Dallas								
		r sales or transfers of the c	omparable sales for the	year prior to	the date of sa	le of the comparable	sale.		
Data source(s) NTRE	SMLS/Dallas (	Cad							
Report the results of the res	earch and analysis of t	he prior sale or transfer his	tory of the subject prope	rty and comp	oarable sales (	report additional pric	or sales on page 3).		
ITEM		SUBJECT	COMPARABLE SA	LE NO. 1	COMF	PARABLE SALE NO	. 2 COMPARA	BLE SALE NO. 3	
Date of Prior Sale/Transfer	08/10/202	2							
Price of Prior Sale/Transfer	0								
Data Source(s)	Dallas Cad	1	NTREISMLS/Dallas	Cad	NTREIS	MLS/Dallas Cad	NTREISMLS/	Dallas Cad	
Effective Date of Data Source			08/01/2023	Ouu	08/01/2		08/01/2023		
	( )			niget pro			isted on NtreisM		
Analysis of prior sale or tran	,								
not been in the pr									
county tax record				i deed ti	ansier wa	as on 08/10/2	2022. Other than	aisciosea,	
no other sales we	re noted during	the proceeding	36 months.						
Summary of Sales Compari	son Approach. All s	ales are located in	the subject's ma	rket area	and are s	similar in desig	n and appeal. Co	mparable No.	
1 is adjusted down	vard for condition	n, bath, square foo	tage and fireplac	e and up	ward for p	ool. Comparal	ble No. 2 is adjust	ed downward	
for bath and square									
	reetage arra ap								
	ables 4 & 5 are		. oapport. 7th oc						
	ables 4 & 5 are		omparables acco	rdina to t	tha marka	treaction The			
	nilarities betweer	n the subject and c							
have a ¿0¿ indicate	nilarities between and in the adjustm	n the subject and c nent column means	the appraiser ha	s acknov	vledged th	e difference; h	nowever, the mark	et does not	
	nilarities between and in the adjustm	n the subject and c nent column means	the appraiser ha	s acknov	vledged th	e difference; h	nowever, the mark	et does not	
have a ¿0¿ indicate support any adjustr	nilarities betweel ed in the adjustm nent. Comparal	n the subject and conent column means ole 2 was considered	the appraiser ha	s acknov	vledged th	e difference; h	nowever, the mark	et does not	
have a ¿O¿ indicate support any adjustr Indicated Value by Sales Co	nilarities between ed in the adjustment. Comparal comparison Approach \$	n the subject and conent column means ole 2 was considered	the appraiser ha	s acknov	vledged th	e difference; h	nowever, the mark	et does not	
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have a ¿O¿ indicate support any adjustr Indicated Value by Sales Co Indicated Value by: Sales	nilarities between d in the adjustment. Comparal omparison Approach \$ s Comparison Approach rison approach	n the subject and conent column means ole 2 was considered 685,000 ach \$685,000 was considered	the appraiser ha ed most similar a Cost Approach (if de the most reliabl	s acknownd given  veloped) \$ e indica	vledged the the most video (1975) tor of value (1975) tor of value (1975) to the value (1975) to the video	ne difference; he weight in the e	nowever, the mark estimation of the so proach (if developed) \$ herefore given p	et does not ubjects value.	
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Indicated Value by Sales Council Indicated Value by Sales Council Indicated Value by: Sales The sales comparemphasis. The council Indicated Value by: Sales Council Indicated Va	milarities between ad in the adjustment. Comparate comparison Approach \$ as Comparison Approach contains approach cost approach s a the lack of da	n the subject and conent column means ole 2 was considered 685,000 was considered upported the sale ta.	Cost Approach (If details approach). The	s acknownd given  veloped) \$ e indica e incom	the most 637,700 tor of value approace	Income Apure and was the was considered.	nowever, the mark estimation of the su approach (if developed) \$ herefore given p dered, but was d	et does not ubjects value. rimary eemed not	
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Indicated Value by Sales Coundicated Value by Sales Coundicated Value by: Sales The sales comparemphasis. The coundicated Value by: Sales The sales comparemphasis. The coundicated Value by: Sales The sales comparemphasis. The coundicated Value by: Sales	illarities between ad in the adjustment. Comparate comparison Approach \$ a Comparison Approach comparison approach cost approach s a the lack of da decomparison approach so the lack of da decomparison approach so the lack of da decomparison approach s a the lack of da decomparison a	the subject and conent column means on the 2 was considered 685,000 was considered upported the sale ta.  ct to completion per plans and the basis of a hypothetical	Cost Approach (if det the most reliables approach. The and specifications on the I condition that the repair	veloped) \$ e indica e income basis of a hyrs or alteration	wledged the the most with the	Income Apue and was the ch was considered, or	proach (if developed) \$ herefore given p dered, but was d vements have been comp	et does not ubjects value.  rimary eemed not	
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have a ¿0¿ indicated support any adjustr  Indicated Value by Sales Condicated Value by: Sales The sales comparemphasis. The condicated value by: Sales The sales comparemphasis. The condicated value by: Sales The sales comparemphasis. The condicated value by: Sales Comparemphasis is made of the sales of the following inspection based on the ext	milarities between ad in the adjustment. Comparate comparison Approach \$ a Comparison Approach as Comparison Appro	n the subject and conent column means ole 2 was considered 685,000 was considered upported the sale ta.  ct to completion per plans and the basis of a hypothetical that the condition or deficie areas of the subject pr	Cost Approach (if detected the most reliables approach. The and specifications on the I condition that the repairncy does not require alterprete from at least to	veloped) \$ e indica e income basis of a hy rs or alteratio eration or rep the street, de	wledged the the most with the	Income Apue and was the ch was considered, or a Attached Actached	proach (if developed) \$ herefore given p dered, but was covernents have been comp subject to the following dendum.	rimary eemed not eleted, ng required	
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## Exterior-Only Inspection Residential Appraisal Report

File No. 23073111H

The purpose is to evaluate the property that is the subject of this appraisal for a	mortgage finance transaction, subject to the state Scope of Work, purpose of the
appraisal, reporting requirements of this appraisal report form, and Definition of I	
The appraiser is not a home inspector and this appraisal report is not a home instand the appraisal report cannot be relied upon to disclose conditions and/or defe	
The appraiser believes the cost approach is applicable.	
The cost approach has only been developed by the appraiser as an analysis to s	· · · · · · · · · · · · · · · · · · ·
part, for other purposes is not intended by the appraiser. Nothing set forth in the type of insurance coverage to be placed on the subject property. The appraiser a	
inferred from this report will result in the subject property being fully insured for a	
indication of replacement or reproduction cost for any date other than the effective	
changing building codes and governmental regulations and requirement.	
Standards Rule 2-2 ( a ) ( v ) Comment: "When an opinion of reasonable exposure opinion must be stated in the report"	re time has been developed in compliance with Standards Rule 1-2 ( c ), the
"Exposure Time: estimated length of time that the property interest being appraisa	•
consummation of a sale at market value on the effective date of the appraisal." property to be between 0 to 90 days.	At the time of this assignment we believe the exposure time for the subject
property to be between 0 to 90 days.	
I have performed no services, as an appraiser or in any other capacity, regarding immediately preceding acceptance of this assignment.	the property that is the subject of this report within the three-year period
My comparable search criteria consisted of properties that were not limited by si.	ze and which sold within the nast 12 months, and are located within a 1 mile
radius of the subject property. My comparable search did not include any sales p	•
comparable properties to consider, of which 4 were included and gridded in this a	·
located on the attached CMA.	
AMC Registration # for ClearCapital.com, Inc: TX2000100	
The appraiser received a fee of \$215.00 and paid a tech fee of \$15.00 to comple	ete this assignment.
The estimated value is based on the extraordinary assumption that the subject p came from DallasCAD and NtreisMLS is correct.	roperty is in average condition and that all information about the subject that
COST ADDDOACH TO VALUE	F (not required by Fannia Mae)
	E (not required by Fannie Mae)
COST APPROACH TO VALU  Provide adequate information for the lender/client to replicate the below cost figures and calculat  Support for the opinion of site value (summary of comparable land sales or other methods for est	ions.
Provide adequate information for the lender/client to replicate the below cost figures and calculate	ions.
Provide adequate information for the lender/client to replicate the below cost figures and calculat Support for the opinion of site value (summary of comparable land sales or other methods for est	ions.
Provide adequate information for the lender/client to replicate the below cost figures and calculat Support for the opinion of site value (summary of comparable land sales or other methods for est MLS and tax records.	ons. imating site value)  Site value estimates were determined using
Provide adequate information for the lender/client to replicate the below cost figures and calculat Support for the opinion of site value (summary of comparable land sales or other methods for est MLS and tax records.  ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW	ons. imating site value) Site value estimates were determined using  OPINION OF SITE VALUE = \$ 235,000
Provide adequate information for the lender/client to replicate the below cost figures and calculat Support for the opinion of site value (summary of comparable land sales or other methods for est MLS and tax records.  ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW Source of cost data Marshall Swift	OPINION OF SITE VALUE         = \$ 235,000           Dwelling         2,683 Sq. Ft. @ \$ 163.00
Provide adequate information for the lender/client to replicate the below cost figures and calculat Support for the opinion of site value (summary of comparable land sales or other methods for est MLS and tax records.  ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW	ons. imating site value) Site value estimates were determined using  OPINION OF SITE VALUE = \$ 235,000
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Provide adequate information for the lender/client to replicate the below cost figures and calculat Support for the opinion of site value (summary of comparable land sales or other methods for est MLS and tax records.  ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW Source of cost data Marshall Swift  Quality rating from cost service Good Effective date of cost data 08/01/2023	OPINION OF SITE VALUE         = \$ 235,000           Dwelling         2,683 Sq. Ft. @ \$ 163.00         = \$ 437,329           Sq. Ft. @ \$         = \$ 21,044           Total Estimate of Cost-New         = \$ 458,373
Provide adequate information for the lender/client to replicate the below cost figures and calculat Support for the opinion of site value (summary of comparable land sales or other methods for est MLS and tax records.  ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW  Source of cost data Marshall Swift  Quality rating from cost service Good Effective date of cost data 08/01/2023  Comments on Cost Approach (gross living area calculations, depreciation, etc.)  Remaining Economic Life: 30 Remaining Physical Life: 30	OPINION OF SITE VALUE         = \$ 235,000           Dwelling         2,683 Sq. Ft. @ \$ 163.00         = \$ 437,329           Sq. Ft. @ \$         = \$ 21,044           Total Estimate of Cost-New         = \$ 458,373           Less 50 Physical         Functional         External
Provide adequate information for the lender/client to replicate the below cost figures and calculat Support for the opinion of site value (summary of comparable land sales or other methods for est MLS and tax records.  ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW  Source of cost data Marshall Swift  Quality rating from cost service Good Effective date of cost data 08/01/2023  Comments on Cost Approach (gross living area calculations, depreciation, etc.)	OPINION OF SITE VALUE         = \$ 235,000           Dwelling         2,683 Sq. Ft. @ \$ 163.00.         = \$ 437,329           Sq. Ft. @ \$
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Provide adequate information for the lender/client to replicate the below cost figures and calculat Support for the opinion of site value (summary of comparable land sales or other methods for est MLS and tax records.  ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW Source of cost data Marshall Swift  Quality rating from cost service Good Effective date of cost data 08/01/2023  Comments on Cost Approach (gross living area calculations, depreciation, etc.)  Remaining Economic Life: 30 Remaining Physical Life: 30  No functional obsolescence was noted.	OPINION OF SITE VALUE         = \$ 235,000           Dwelling         2,683 Sq. Ft. @ \$ 163.00         = \$ 437,329           Sq. Ft. @ \$
Provide adequate information for the lender/client to replicate the below cost figures and calculat Support for the opinion of site value (summary of comparable land sales or other methods for est MLS and tax records.  ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW Source of cost data Marshall Swift  Quality rating from cost service Good Effective date of cost data 08/01/2023  Comments on Cost Approach (gross living area calculations, depreciation, etc.)  Remaining Economic Life: 30 Remaining Physical Life: 30  No functional obsolescence was noted.  Estimated Remaining Economic Life (HUD and VA only) 30 Years	OPINION OF SITE VALUE   = \$ 235,000
Provide adequate information for the lender/client to replicate the below cost figures and calculat Support for the opinion of site value (summary of comparable land sales or other methods for est MLS and tax records.  ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW  Source of cost data Marshall Swift  Quality rating from cost service Good Effective date of cost data 08/01/2023  Comments on Cost Approach (gross living area calculations, depreciation, etc.)  Remaining Economic Life: 30 Remaining Physical Life: 30  No functional obsolescence was noted.  Estimated Remaining Economic Life (HUD and VA only)  30 Years  INCOME APPROACH TO VAL  Estimated Monthly Market Rent \$ X Gross Rent Multiplier = 5	Site value   Site value estimates were determined using
Provide adequate information for the lender/client to replicate the below cost figures and calculat Support for the opinion of site value (summary of comparable land sales or other methods for est MLS and tax records.  ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW  Source of cost data Marshall Swift  Quality rating from cost service Good Effective date of cost data 08/01/2023  Comments on Cost Approach (gross living area calculations, depreciation, etc.)  Remaining Economic Life: 30 Remaining Physical Life: 30  No functional obsolescence was noted.  Estimated Remaining Economic Life (HUD and VA only) 30 Years  INCOME APPROACH TO VAL  Estimated Monthly Market Rent \$ X Gross Rent Multiplier = 5  Summary of Income Approach (including support for market rent and GRM) Rental prop	Site value   Site value estimates were determined using
Provide adequate information for the lender/client to replicate the below cost figures and calculat Support for the opinion of site value (summary of comparable land sales or other methods for est MLS and tax records.  ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW  Source of cost data Marshall Swift  Quality rating from cost service Good Effective date of cost data 08/01/2023  Comments on Cost Approach (gross living area calculations, depreciation, etc.)  Remaining Economic Life: 30 Remaining Physical Life: 30  No functional obsolescence was noted.  Estimated Remaining Economic Life (HUD and VA only) 30 Years  INCOME APPROACH TO VAL  Estimated Monthly Market Rent \$ X Gross Rent Multiplier = 5  Summary of Income Approach (including support for market rent and GRM) Rental prop approach was deleted due to lack of sufficient data	OPINION OF SITE VALUE = \$ 235,000  Dwelling 2,683 Sq. Ft. @ \$ 163.00. = \$ 437,329  Sq. Ft. @ \$ = \$  Garage/Carport 484 Sq. Ft. @ \$ 43.48. = \$ 21,044  Total Estimate of Cost-New = \$ 458,373  Less 50 Physical Functional External  Depreciation \$91,675 = \$ ( 91,675)  Depreciated Cost of Improvements = \$ 366,698  "As-is" Value of Site Improvements = \$ 35,956  INDICATED VALUE BY COST APPROACH = \$ 637,700  JE (not required by Fannie Mae)  Serties are not common for that area; therefore, the income
Provide adequate information for the lender/client to replicate the below cost figures and calculat Support for the opinion of site value (summary of comparable land sales or other methods for est MLS and tax records.  ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW Source of cost data Marshall Swift Quality rating from cost service Good Effective date of cost data 08/01/2023 Comments on Cost Approach (gross living area calculations, depreciation, etc.)  Remaining Economic Life: 30 Remaining Physical Life: 30  No functional obsolescence was noted.  Estimated Remaining Economic Life (HUD and VA only) 30 Years  INCOME APPROACH TO VAL  Estimated Monthly Market Rent \$ X Gross Rent Multiplier = Summary of Income Approach (including support for market rent and GRM) Rental prop approach was deleted due to lack of sufficient data  PROJECT INFORMATION	OPINION OF SITE VALUE
Provide adequate information for the lender/client to replicate the below cost figures and calculat Support for the opinion of site value (summary of comparable land sales or other methods for est MLS and tax records.  ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW Source of cost data Marshall Swift Quality rating from cost service Good Effective date of cost data 08/01/2023 Comments on Cost Approach (gross living area calculations, depreciation, etc.)  Remaining Economic Life: 30 Remaining Physical Life: 30  No functional obsolescence was noted.  Estimated Remaining Economic Life (HUD and VA only) 30 Years  INCOME APPROACH TO VAL  Estimated Monthly Market Rent \$ X Gross Rent Multiplier = 5  Summary of Income Approach (including support for market rent and GRM) Rental prop approach was deleted due to lack of sufficient data  PROJECT INFORMATION	OPINION OF SITE VALUE
Provide adequate information for the lender/client to replicate the below cost figures and calculat Support for the opinion of site value (summary of comparable land sales or other methods for est MLS and tax records.  ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW Source of cost data Marshall Swift  Quality rating from cost service Good Effective date of cost data 08/01/2023 Comments on Cost Approach (gross living area calculations, depreciation, etc.)  Remaining Economic Life: 30 Remaining Physical Life: 30  No functional obsolescence was noted.  Estimated Remaining Economic Life (HUD and VA only) 30 Years  INCOME APPROACH TO VAL  Estimated Monthly Market Rent \$ X Gross Rent Multiplier = Summary of Income Approach (including support for market rent and GRM) Rental prop approach was deleted due to lack of sufficient data  PROJECT INFORMATION Is the developer/builder in control of the Homeowners' Association (HOA)? Yes	OPINION OF SITE VALUE
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Freddie Mac Form 2055 March 2005

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

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 use, 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 price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and 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:** The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

- 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.

File No. 23073111H

## Exterior-Only Inspection Residential Appraisal Report

File No. 23073111H

#### APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees that:

- 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.
- 20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.
- 21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

#### Exterior-Only Inspection Residential Appraisal Report

ent may be subject to certain laws

File No. 23073111H

- 22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.
- 23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.
- 24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.
- 25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

#### SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisory Appraiser certifies and agrees that:

- 1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- 2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- 3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.
- 4. This appraisal report complies with 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.
- 5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

#### **APPRAISER** SUPERVISORY APPRAISER (ONLY IF REQUIRED) Signature Signature\_ Name Robert W. Hawkins, Jr. Company Name FIREHOUSE APPRAISALS Company Name Company Address <u>525 S. Maxwell Creek Road</u> Company Address Murphy, TX 75094 Telephone Number 469/323-9112 Telephone Number \_ Email Address firehouseappraisals@verizon.net Email Address Date of Signature and Report 08/01/2023 Date of Signature State Certification # \_ Effective Date of Appraisal 08/01/2023 State Certification # TX-1335830-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 02/29/2024 ADDRESS OF PROPERTY APPRAISED SUBJECT PROPERTY 7241 Blythdale Dr. Did not inspect exterior subject property Dallas, TX 75248-1551 Did inspect exterior of subject property from street Date of Inspection APPRAISED VALUE OF SUBJECT PROPERTY \$ 685,000 LENDER/CLIENT COMPARABLE SALES Name Clear Capital Did not inspect exterior of comparable sales from street Company Name Wedgewood, Inc. Did inspect exterior of comparable sales from street Company Address 2015 Manhattan Beach Blvd., Suite 100 Date of Inspection Redondo Beach, CA 90278 Email Address

# Exterior-Only Inspection Residential Appraisal Report File No. 23073111H JECT COMPARABLE SALE NO. 4 COMPARABLE SALE NO. 5 COMPARABLE SALE NO.

FEATURE		SUBJECT	COMPARAE	RLFS	ALF NO 4	COMPARABLE SALE NO. 5		COMPARABLE SALE NO. 6		SALE NO. 6		
-			16919 Old Po			17212			ONEE IVO. 5		OOMI THATBLE S	TEL IVO. 0
		•	Dallas, TX 75			l		ΓX 7524	8			
Proximity to Subject	, 17( )	0240 1001	0.12 miles S\		<u> </u>	0.33 r			<u> </u>			
Sale Price	\$		0.12 111103 0	\$	910,000	0.551		\$	660,000		\$	
Sale Price/Gross Liv. Area	\$	0 00 sa ft	\$ 358.55 sq. ft.	_	310,000	\$ 238	4/		000,000	\$	sq. ft.	
Data Source(s)	D.	<b>0.00</b> Sq. II.	NtreisMLS #2035		6·DOM 0				64;DOM 52	Φ	5 <b>q</b> . it.	
Verification Source(s)			NTREISMLS						allas Cad			
VALUE ADJUSTMENTS	DI	CCDIDTION	DESCRIPTION					PTION		_	ESCRIPTION	
	DE	SCRIPTION	ArmLth		+(-) \$ Adjustment			PTION	+(-) \$ Adjustment	L	JESCRIPTION	+(-) \$ Adjustment
Sale or Financing			Conv:0		0	Listing	J					
Concessions				_	0	;0			0			
Date of Sale/Time			s07/23;c07/2	3		Active						
Location	N;Re		N;Res;			N;Res						
Leasehold/Fee Simple		Simple	Fee Simple			Fee S		ıple				
Site	9243		9713 sf		0	6011			0			
View	N;Re		N;Res;			N;Res						
Design (Style)	DT1;	Traditional	DT1;Tradition	nal		DT2;T	ra	ditional	0			
Quality of Construction	Q3		Q3			Q3						
Actual Age	47		46		0	42			0			
Condition	СЗ		C2		-90,000	СЗ						
Above Grade	Total Bo	rms. Baths	Total Bdrms. Baths	c	00,000	Total Bdrn	ne	Baths		Total	Bdrms. Baths	
Room Count		4 2.1	8 4 2.1			8 3		2.1	0	roldi	Daillo Dallo	
Gross Living Area 20		2,683 sq. ft.	2,538 s		2,900			768 sq. ft.	-1,700		ca fi	
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Functional Utility	Aver		Average			Avera		)				
Heating/Cooling	CH/C		CH/CA			CH/C						
Energy Efficient Items	Win/		Win/Insl			Win/Ir						
Garage/Carport	2ga2		2ga2dw			2ga2c						
Porch/Patio/Deck		h/Patio	Porch/Patio	T		Porch	/Pa	atio				
Fireplace	1 FP		1 FP	7		2 FP			-1,500			
Fence, Pool	Fenc	e, Pool	Fence, Pool			Fence	e, N	None	+36,000			
,		•	,						,			
Net Adjustment (Total)			+ X-	\$	87,100	<b>X</b> +	ſ	]-  \$	32,800	X	+	0
Adjusted Sale Price			Net Adj9.6% %	<del></del>	01,100	Net Adj.	5.0		02,000		dj. <b>0.0%</b> %	
of Comparables			Gross Adj. 10.2%		822,900				602 800		Adj. <b>0.0</b> %%   \$	0
		CIII					. J.			•		
ITEM			BJECT		COMPARABLE SA	LE NO. 4		COIVIE	PARABLE SALE NO	. ၁	COMPARABI	LE SALE NO. 6
Date of Prior Sale/Transfer		08/10/2022										
Price of Prior Sale/Transfer		0										
Data Source(s)		Dallas Cad			REISMLS/Dallas	Cad			MLS/Dallas Cad			
Data Source(s)  Effective Date of Data Source	ce(s)	Dallas Cad 08/01/2023	3	08/	/01/2023			08/01/2	2023			
Data Source(s)  Effective Date of Data Sour  Summary of Sales Compar	ce(s) ison App	Dallas Cad 08/01/2023	arables No. 4	08/ & 5	/01/2023 are added a	s addit		08/01/2 nal supp	2023 ort. Compara			
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#### **Uniform Appraisal Dataset Definitions**

File No. 23073111H

#### Condition Ratings and Definitions

C1 The improvements have been very recently constructed and have not previously been occupied. The entire structure and all components are new and the dwelling features no physical depreciation.\*

"Note: Newly constructed improvements that feature recycled materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100% new foundation and the recycled materials and the recycled components have been rehabilitated/re-manufactured into like-new condition. Recently constructed improvements that have not been previously occupied are not considered "new" if they have any significant physical depreciation (i.e., 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 either are 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.

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 residences 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.
- 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**

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

**Uniform Appraisal Dataset Definitions** File No. 23073111H Abbreviations Used in Data Standardization Text Full Name Appropriate Fields Abbrev. Abbrev. **Full Name** Appropriate Fields Area, Site Interior Only Stairs Basement & Finished Rooms Below Grade AdjPrk Landfill Adjacent to Park Lndfl Location Location AdjPwr Adjacent to Power Lines Location LtdSght Limited Sight View Listing Listing Sale or Financing Concessions Α Adverse Location & View ArmLth Arms Length Sale Sale or Financing Concessions MR Mid-Rise Structure Design(Style) Attached Structure ΑТ Design(Style) Mtn Mountain View Rathroom(s) Basement & Finished Rooms Below Grade Location & View ba Neutral Bedroom Basement & Finished Rooms Below Grade NonArm Non-Arms Length Sale Sale or Financing Concessions br Beneficial Location & View В Open Garage/Carport op BsyRd **Busy Road** Other Basement & Finished Rooms Below Grade Location Design(Style) Garage/Carport 0 Other Carport Ср Cash Cash Sale or Financing Concessions Prk Park View View Pstrl CtySky City View Skyline View View Pastoral View View City Street View CtyStr View Pwrl n Power Lines View Commercial Influence Location PubTrn **Public Transportation** Comm Location Contracted Date Recreational (Rec) Room Date of Sale/Time Basement & Finished Rooms Below Grade Conv Conventional Sale or Financing Concessions Relo Relocation Sale Sale or Financing Concessions Covered REO REO Sale Garage/Carport Sale or Financing Concessions CV CrtOrd Court Ordered Sale Sale or Financing Concessions Res Residential Location & View DOM Days On Market Data Sources Row or Townhouse Design(Style) RH Rural Housing - USDA DT **Detached Structure** Design(Style) Sale or Financing Concessions SD Semi-detached Structure Design(Style) dw Driveway Garage/Carport Estate Sale Sale or Financing Concessions Settlement Date Date of Sale/Time Estate **Expiration Date** Date of Sale/Time Short Short Sale Sale or Financing Concessions FHA Federal Housing Authority Square Feet Area, Site, Basement Sale or Financing Concessions sf Garage Garage/Carport sqm Square Meters Area, Site, Basement g Garage - Attached Garage/Carport Unk Unknown Date of Sale/Time ga Sale or Financing Concessions VA Veterans Administration gbi Garage - Built-in Garage/Carport Basement & Finished Rooms Below Grade gd Garage - Detached Garage/Carport wo Walk Out Basement Design(Style) GR Garden Structure Walk Up Basement Basement & Finished Rooms Below Grade wu GlfCse Golf Course Location WtrFr Water Frontage Location Glfvw Golf Course View Wtr Water View View View HR High Rise Structure Design(Style) Withdrawn Date Date of Sale/Time W Ind Industrial Location & View Woods Woods View Other Appraiser-Defined Abbreviations Abbrev. Full Name Appropriate Fields Abbrev. Full Name Appropriate Fields

#### **ADDENDUM**

Borrower: Catamount Properties 2018, LLC File No.: 23073111H		
Property Address: 7241 Blythdale Dr.	(	Case No.:
City: Dallas	State: TX	Zip: 75248-1551
Lender: Wedgewood Inc		

## **Twelve Month Listing History of Subject Property**

Continued from Twelve Month Listing History of Subject Property: Dallas county tax records the current owner is Kerri L. Scibelli & the last deed transfer was on 08/10/2022. Other than disclosed, no other sales were noted during the proceeding 36 months.

The state of Texas is a non-disclosure state and no public records are available in regard to sales prices. Public records only disclose publicly recorded transactions. Consequently, non-filed deed transfers and the sales price to any transaction are not public knowledge. The appraiser's information is very limited and stated as to what we know.

#### **Highest and Best Use**

For the highest and best use we considered all possible uses to obtain the use that benefits the subject property the most. In this case the subject's lot size and legal restrictions indicate that the subject's highest and best use as vacant and improved is single family residential.

#### **Additional Features**

Exterior: Typical brick exterior, double glass windows, composition roof, above average quality landscape, wood fence.

#### **Prior Sales Comments**

The state of Texas is a non-disclosure state and no public records are available in regard to sales prices. Public records only disclose publicly recorded transactions. Consequently, non-filed deed transfers and the sales price to any transaction are not public knowledge. The appraiser's information is very limited and stated as to what we know.

#### **Conditions of the Report**

\* See attached USPAP Compliance Addendum and History. The Age and Condition adjustments are combined and based upon the effective ages of the subject and comparable sales.

This office uses digital signatures and photographs that meet the requirements of the Uniform Standards of Professional Appraisal Practice (USPAP). Standard # 8 of USPAP details the Appraisal Standards Board's implementation of digital signatures, electronic transmission of reports, and digital photos. My implementation of digital signatures, electronic transmission, and digital photos meets and exceeds all of the points addressed in Standard # 8. The software program used to generate this appraisal report contains a digital signature security feature which utilizes personal password to protect digital signatures. Each appraiser has sole personalized control of affixing their digital signature to a report. The appraisal report cannot be modified without the permission of every appraiser who has signed the report. Electronically affixing a signature to a report carries the same level of authenticity and responsibility as an ink signature on a paper copy report.

#### **Gramm-Leach Bliley Act**

The Gramm-Leach Billey Act is a privacy act to protect private citizens. It is our company policy to not share any information other than that required by law. However, information from appraisals is often used and provided to mortgage brokers, mortgage bankers, mortgage underwriters, wholesale lenders, mortgage insurance providers and others involved in you mortgage process.

The act requires companies under certain circumstances to provide an "opt-out" for their customers in the dissemination of non-public personal information. As stated above, our company policy to not share any information other than that required by law. Our ability to restrict information is limited due to the large number of secondary users of appraisal information. In compliance with the Gram-Leach-Bliley Act you may also notify us in writing to restrict non-public information pertaining to this appraisal.

## Market Conditions Addendum to the Appraisal Report File No. 23073111H

The purpose of this addendum is to provide the lender/client with		understanding of the	iliaiket tielius aliu colit	altions prevalent in		· ·	00a. I	
addendum for all appraisal reports with an effective date on or after April 1, 2009.  Property Address 7241 Blythdale Dr. City Dallas State TX Zip Code 75248-1551								
Borrower Catamount Properties 2018, LLC		on, 2 am		·		2.000		
Instructions: The appraiser must use the information require						•	•	•
overall market conditions as reported in the Neighborhood section analysis as indicated below. If any required data is unavailable								
provide data for the shaded areas below; if it is available, however								
median, the appraiser should report the available figure and ident								-
that would be used by a prospective buyer of the subject proper				seasonal markets			eclos	sures, etc.
Inventory Analysis Total # of Comparable Sales (Settled)	Prior 7-12 Months 5	Prior 4-6 Months  4	Current - 3 Months 5	Increasing	X  S	verall Trend Stable		Declining
Absorption Rate (Total Sales/Months)	0.83	1.33	1.67	Increasing	XS		┢	Declining
Total # of Comparable Active Listings	N/A	N/A	2	Declining	XS			Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	N/A	N/A	1.20	Declining	XS			Increasing
Median Sale & List Price, DOM, Sale/List %  Median Comparable Sale Price	Prior 7-12 Months 664,000	Prior 4-6 Months 630,000	Current - 3 Months 910,000	Increasing	(X) S	verall Trend Stable	$\overline{}$	Declining
Median Comparable Sales Days on Market	11	19	28	Declining		Stable	X	
Median Comparable List Price	N/A	N/A	855,000	Increasing	XS			Declining
Median Comparable Listings Days on Market	N/A	N/A	38	Declining	X S			Increasing
Median Sale Price as % of List Price Seller-(developer, builder, etc.)paid financial assistance prevaler	97.50% nt? Yes X	94.00% No	100.00%	Increasing Declining	X S		╠	Declining   Increasing
Explain in detail the seller concessions trends for the past 12 m			rom 3% to 5% increas				lo fee	, ,
Seller contributions appear to average 09								
present.		•	·					
Our MLS data reports as average instead	d of median.							
Are foreclosure sales (REO sales) a factor in the market?	Yes X No If	yes, explain (including	the trends in listings ar	nd sales of foreclose	ed prope	erties).		
Approximately 0% of the sales in the sub							/ith	the trend
of foreclosures decreasing through the year			sales have not	driven the m	narket	t value. P	res	ently
there are 2 listings in the market and neit	her are foreclo	osures.						
Cite data sources for above information. Data sources	used were pre	dominately MI	S records, sup	ported by co	ountv	tay rocal	rdo	
Cite data sources for above information. Data sources used were predominately MLS records, supported by county tax records, and also new home builder sales. New government regulations concerning this form exceed the database capabilities to compute								
market data. The governmental required analysis of active listings are not available on our local MLS or tax records.								ompute
market data. The governmental required	analysis of ac	tive listings ar	s form exceed e not available	on our loca	e cap I MLS	abilities t or tax re	0 0	ompute ds.
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USPAP ADDENDUM

File No. 23073111H

USI	PAP ADDENDU	<u> </u>		
Borrower: Catamount Properties 2018, LLC				
Property Address: 7241 Blythdale Dr.			<b>-</b>	
City: Dallas County: Dalla Wedgewood, Inc.	. <u>s</u> Si	ate:	TX	Zip Code: <u>75248-1551</u>
Troagowood, mo.				
APPRAISAL AND REPORT IDENTIFICATION				
This report was prepared under the following USPAP r	eporting option:			
X Appraisal Report A written report prepared	under Standards Rule 2-2	(a).		
Restricted Appraisal Report A written report prepared	under Standards Rule 2-2	(b).		
Reasonable Exposure Time				
My opinion of a reasonable exposure time for the subject property at t	he market value stated in t	his re	eport is: 0-9	0 days
			•	
Additional Certifications				
X I have performed <b>NO</b> services, as an appraiser or in any other conception immediately preceding acceptance of this assignment.	apacity, regarding the prop	erty	that is the su	ibject of this report within the three-year
period infinediately preceding deceptance of this assignment.				
I HAVE performed services, as an appraiser or in another capac				
period immediately preceding acceptance of this assignment. Th	ose services are described	ın tr	ie comments	s below.
Additional Comments				
APPRAISER:	SUPERVISOR	RY A	PPRAISER	(only if required):
A	22. 2.(1)001			· • · · · · · · · · · · · · · · · · · ·
Signature: PLF W. Hash.	Cianatura			
Signature:				
Date Signed: 08/01/2023	Date Signed:			
State Certification #: TX-1335830-R				
or State License #: State #: State #:	or State Lice State:			
State: 1	Expiration Da	ite of	f Certification	n or License:
Expiration Date of Certification or License: 02/29/2024	Supervisory i		aiser inspect	ion of Subject Prop <u>ert</u> y:
Effective Date of Appraisal: 08/01/2023	Did Not	L	Exterior-	only from street U Interior and Exterior

## SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: Catamount Properties 2018, LLC	File No	).: 23073111H
Property Address: 7241 Blythdale Dr.	Case N	No.:
City: Dallas	State: TX	Zip: <b>75248-1551</b>
Lender: Wedgewood, Inc.		



# FRONT VIEW OF SUBJECT PROPERTY

Appraised Date: August 1, 2023 Appraised Value: \$ 685,000

REAR VIEW OF SUBJECT PROPERTY



STREET SCENE

Borrower: Catamount Properties 2018, LLC
Property Address: 7241 Blythdale Dr.
City: Dallas
Lender: Wedgewood, Inc.

File No.: 23073111H
Case No.:

Case No.:

Zip: 75248-1551
Lender: Wedgewood, Inc.



Left of Subject



Right of Subject



Street view

Borrower: Catamount Properties 2018, LLC	File N	o.: 23073111H	
Property Address: 7241 Blythdale Dr.	<u>'</u>		
City: Dallas	State: TX	Zip: <b>75248-1551</b>	
Lender: Wedgewood Inc		•	



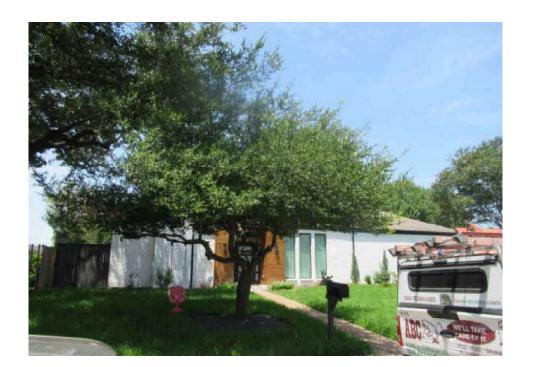
Address verification



Across from subject

## COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Catamount Properties 2018, LLC	File No	).: 23073111H
Property Address: 7241 Blythdale Dr.	Case N	No.:
City: Dallas	State: TX	Zip: <b>75248-1551</b>
Lender: Wedgewood, Inc.		



## COMPARABLE SALE #1

16823 Mossy Oak Dr. Dallas, TX 75248 Sale Date: s04/23;c03/23 Sale Price: \$ 860,000



#### **COMPARABLE SALE #2**

16805 Hunters Pt.
Dallas, TX 75248
Sale Date: s11/22;c10/22
Sale Price: \$ 664,000



### COMPARABLE SALE #3

7318 Blythdale dr. Dallas, TX 75248 Sale Date: s01/23;c12/22 Sale Price: \$ 613,000

## COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Catamount Properties 2018, LLC	File No.: 23073111H			
Property Address: <b>7241 Blythdale Dr</b> .	Case No.:			
City: Dallas	State: TX	Zip: <b>75248-1551</b>		
Lender: Wedgewood, Inc.				



## COMPARABLE SALE #4

16919 Old Pond Dr. Dallas, TX 75248 Sale Date: s07/23;c07/23 Sale Price: \$ 910,000



#### COMPARABLE SALE #5

17212 Ikel Dr. Dallas, TX 75248 Sale Date: Active Sale Price: \$ 660,000

### COMPARABLE SALE #6

Sale Date: Sale Price: \$

Borrower: Catamount Properties 2018, LLC	File No.: 23073111H			
Property Address: 7241 Blythdale Dr.	Case No.:			
City: Dallas	State: TX	Zip: <b>75248-1551</b>		
Lender: Wedgewood, Inc.				

## CoreLogic - SwiftEstimator Residential Estimator - Short Report

Estimate ID 23073111H

Property Owner

Address 7241 Blythdale Dr

City Dallas State/Province TX ZIP/Postal Code 75248

Surveyed By Survey Date

Cost As Of 08/2023

Residence Type Single-family Residence

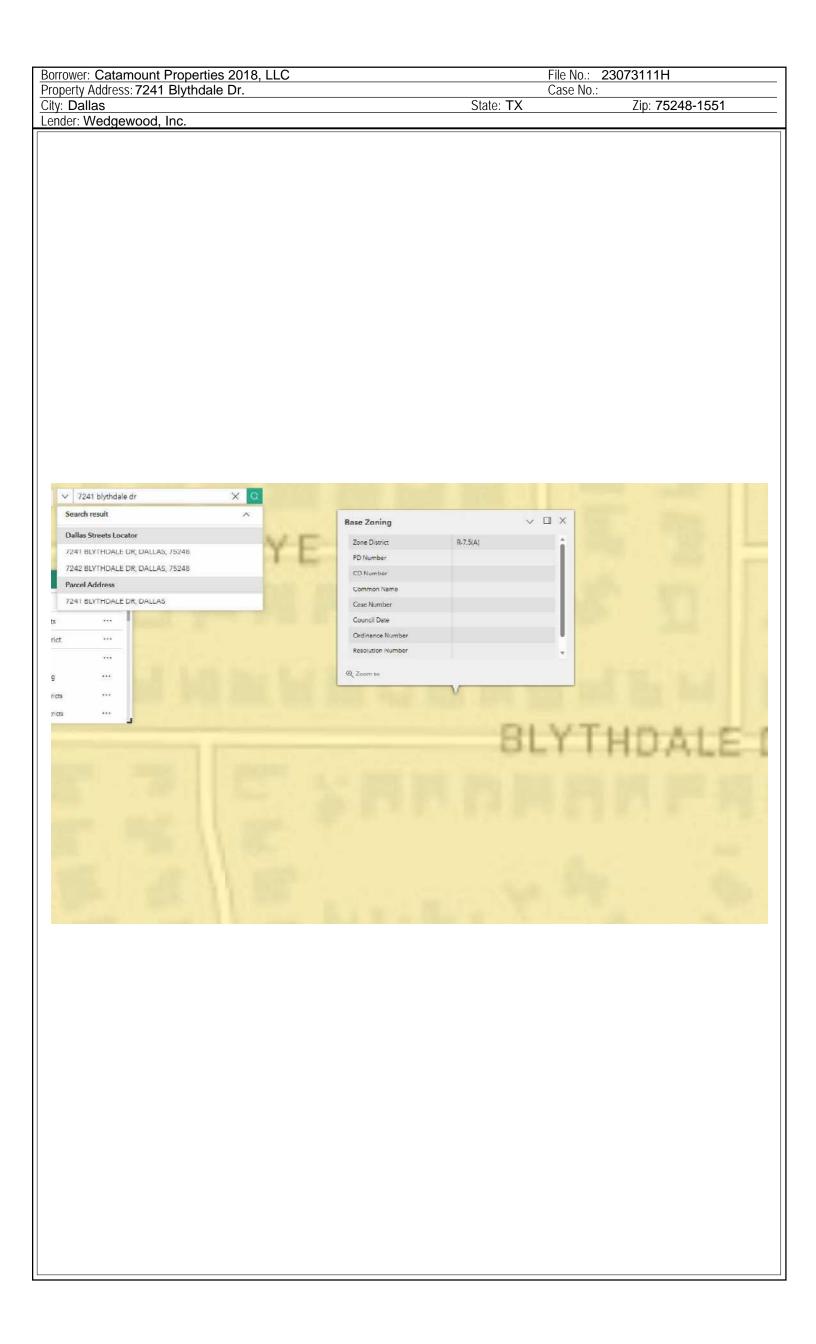
#### Cost Data

Description	Units	Unit Cost	Total
Base Cost	2,683	\$114.96	\$308,438
Basic Structure Total Cost	2,683	\$163.00	\$437,318
Attached Garage	484	\$43.48	\$21,042
Subtotal Garage			\$21,042
Replacement Cost New	2,683	\$170.84	\$458,360
Total Depreciated Cost			\$458,360
Site Value			\$235,000
Subtotal Yard Improvements			\$35,956
Non Building			\$270,956
Non Building Depreciated Cost			\$270,956
Total			\$729,316

Cost data by CoreLogic, Inc.

<sup>\*\*\*</sup>Except for items and costs listed under "Addition Details," this SwiftEstimator report has been produced utilizing current cost data and is in compliance with the Marshall & Swift Licensed User Certificate. This report authenticates the user as a current Marshall & Swift user.\*\*\*





Property Address: 7241 Blythdale Dr.  City: Dallas State: TX Zip: 75  Lender: Wedgewood, Inc.	
ender: Wedgewood, Inc.	248-1551
7241 Blythdale Dr, Dallas, TX 75248-1551, Dallas County 🏠	
APN 00-00082-010-124-0000 CLIP 3830446928	
A DA SEL DE DE DESTRUCTURA DE LA COLUMN DE L	51100011000 pp.
BACK PROPERTY DETAILS COMPARABLES MARKET TRENDS NEIGHBORS NEIGHBORS NEIGHBORS	GHBORHOOD PR
→ Mortgage History	
✓ Property Map	
79'	
117.	
Blythdale Dr Blythdale Dr	
Blythdale Dr	
25 yards Map data @2023 Google	
Roselle	
Map data @2023 Google	

Borrower: Catamount Properties 2018, LLC 23073111H File No.: Property Address: **7241 Blythdale Dr.**City: Dallas Case No.: State: TX Zip: 75248-1551 Lender: Wedgewood, Inc

Listings as of 7/31/23 at 9:48 pm, Page 1 of 3 CDOM 24 52 38 Sale/List % Property Type is 'Residential' Mis Status is 'Active' Mis Status is Pending' Status Contractual Search Date is 07/31/2023 to 05/02/2033 Mis Status is 'Closed' Status Contractual Search Date is 07/31/2023 to 06/05/2022 Latitude, Longitude is around 32.96, -96,73 Sold Date 1 July 31, 2023 Sold Price (4) List Price \$660,000 \$1,050,000 \$1,050,000 \$855,000 \$855,000 \$660,000 D \$237.99 \$238.44 \$/SqFt \$237.99 \$238.44 \$238.21 \$238.21 0.138 0.296 0.138 0.296 0.217 0.217 되장 No Nes 2/0/2 3/0/3 37073 3/0/3 1981 1977 1979 1979 1977 1981 4,412 2,768 2,768 4,412 3,590 3,590 Market Analysis Summary | Residential 1 8 10 g Prepared By Robert Hawkins Avg Dallas CITY

20352464 17212 Ikel DIR 20372646 7109 Dye DR

# MLS# Address Listings: Active

This represents an estimated sale price for this property. It is not the same as the opinion of value in an appraisal developed by a licensed appraisar under the Uniform Copyright: NTREIS 2023 All rights reserved. Standards of Professional Appraisal Practice.

CDOM Listings as of 7/31/23 at 9:48 pm, Page 2 of 3 00 45 45 47 00 CV œ <u>;</u> 69 38 83 28 Sale/List 95.0% 99.5% 104.6% 98.9% 101.1% 101.5% 91.8% 95.6% 118.6% 98.9% 98.9% 99.2% % 06/01/2023 03/13/2023 01/04/2023 04/01/2023 07/27/2023 OB/31/2022 11/03/2022 04/07/2023 06/16/2023 05/16/2023 06/16/2023 01/11/2023 Sold Date 1 July 31, 2023 Sold Price \$445,000 \$489,000 \$613,000 \$684,000 \$850,000 \$910,000 \$580,000 \$680,000 \$879,000 \$950,000 \$545,000 \$920,000 \$1,180,000 \$1,010,000 \$445,000 51,180,000 \$770,000 \$766,071 \$770,000 \$766,071 (5) List Price \$925,000 \$489,000 \$559,000 \$650,000 \$600,000 \$650,000 \$869,900 006'668\$ \$936,300 \$1,100,000 \$995,000 \$489,000 11,100,000 \$499,000 \$699,000 \$919,900 \$7770,836 \$784,450 \$781,356 \$784,450 0 \$263,61 \$243,63 \$167.44 \$231.23 \$215.30 \$210.20 \$306.70 \$225.56 \$358.55 \$253.03 \$279.74 \$229.55 \$358.55 \$167.44 \$237,43 \$246.17 \$/SqFt \$302.41 \$247.31 \$238.21 ωħ-0.215 0.316 0.230 Acres 0.224 0.241 0.285 0.223 0.293 0.288 0.358 0.066 0.243 0.344 0.358 0.247 0.236 0.236 되 Nes Yes Yes 2 2 8 S Se Yes Yes Yes Y Yes GARICPITCP 2/0/2 2/0/2 0/0/0 2/0/2 2/0/2 2/0/2 27072 3/0/3 2/0/2 0/0/0 3/2/3 2/0/2 2/0/2 2/0/2 個 1978 1979 1975 1977 1979 1977 1977 1978 1981 1978 1978 1975 1981 1978 1978 10 9 3,235 2,904 3,897 3,396 3,176 2,538 2,237 3,484 2,851 3,084 2,538 3,836 4,400 3,902 1,855 4,400 3,117 3,160 E B 3,160 Market Analysis Summary | Residential E 1 च ¥ g PH 10 un. 125 Prepared By Robert Hawkins Average for all: Max Avg Median for all: Med Dallas Dallas Dallas Dallas City 7301 Highland Glen TRL 7322 Highland Glen TRL 16805 Hunters Point DR 16823 Mossy Oak DR 20242521 16919 Old Pond DR 16812 Old Pond DR 16919 Old Pond DR 7318 Blythdale DR 7330 Wester WAY 7122 Wester WAY 7210 Wester WAY 7104 Dye DR 7101 Dye DR 7102 Dye DR Listings Listings: Closed 20212346 20353446 20273901 20123606 20194897 20133201 20271933 20260842 20329545 20273746 20329981 20215261 20075260 16 4507862

Borrower: Catamount Properties 2018, LLC

Property Address: 7241 Blythdale Dr.

Lender: Wedgewood, Inc

City: Dallas

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File No.:

Case No.:

State: TX

23073111H

Zip: 75248-1551

Standards of Professional Appraisal Practice.

#### **FLOOD MAP**

 Borrower: Catamount Properties 2018, LLC
 File No.: 23073111H

 Property Address: 7241 Blythdale Dr.
 Case No.:

 City: Dallas
 State: TX
 Zip: 75248-1551

Lender: Wedgewood, Inc. Duffield Or McKamy Blvd Subject Way 7241 Blythdale Dr. Dallas, TX 75248-1551 yburn Do Park Hill Dr Blythdale Dr Meandering Cutter Mill Dr Old Pond Dr Queena Ferry Ln Hillcrest Rd Campbell Rd Campbell Rd Crooked Oak Dr Green Park

### FLOOD INFORMATION

Community: Dallas, City of

Property is NOT in a FEMA Special Flood Hazard Area

or Oaks Dr

Map Number: 48113C0185K

Panel: 48113C0185

Zone: X

Map Date: 07-07-2014

FIPS: 48113

Source: FEMA DFIRM

#### **LEGEND**

= FEMA Special Flood Hazard Area – High Risk

= Moderate and Minimal Risk Areas

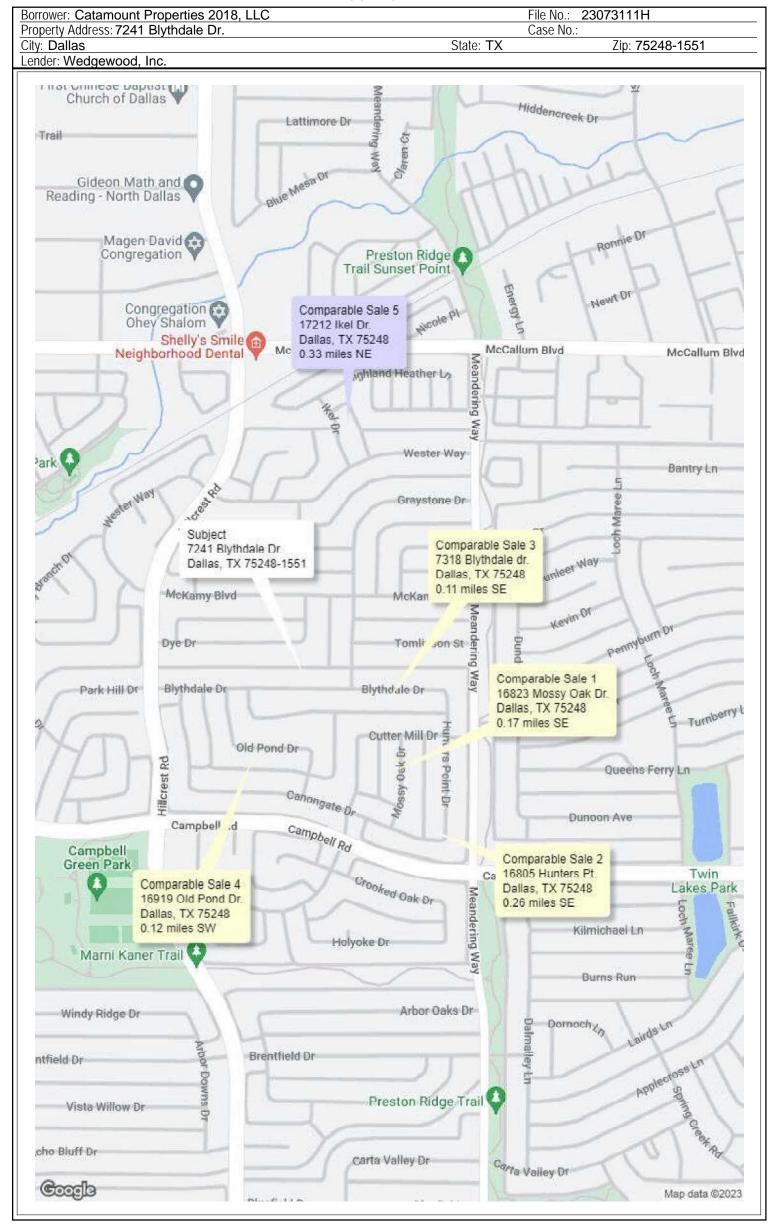
Road View:

= Forest = Water

## Sky Flood™

No representations or warranties to any party concerning the content, accuracy or completeness of this flood report, including any warranty of merchantability or fitness for a particular purpose is implied or provided. Visual scaling factors differ between map layers and are separate from flood zone information at marker location. No liability is accepted to any third party for any use or misuse of this flood map or its data.

#### **LOCATION MAP**



 Borrower: Catamount Properties 2018, LLC
 File No.: 23073111H

 Property Address: 7241 Blythdale Dr.
 Case No.:

 City: Dallas
 State: TX
 Zip: 75248-1551



Lender: Wedgewood, Inc.

# Certified Residential Real Estate Appraiser

Appraiser: ROBERT WYMAN HAWKINS JR

License #: TX 1335830 R License Expires: 02/29/2024

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

Chilore &

Borrower: Catamount Properties 2018, LLC	File No.: 23073111H	
Property Address: 7241 Blythdale Dr.	Case No.:	
City: Dallas	State: TX	Zip: <b>75248-1551</b>
Lender: Wedgewood, Inc.		

Robert W. Hawkins Jr.

525 S. Maxwell Creek

Murphy, TX 75094

469-323-9112 robert.hawkins14@verizon.net & firehouseappraisals@verizon.net

#### Personal Data

Graduated Plano Sr. High 1979

Texas A&M Bachelor of Science in Landscape Architecture 1985

### Professional History

Fire Rescue Specialist/Paramedic with the City of Plano 1986-Present

Firehouse Appraisals 2010-Present

Professional Appraisal Service 2004-2010

1st Appraisal Choice December 2002-June 2004

## Real Estate/Appraisal Courses

Collin College & Champions School of Real Estate
Real Estate Appraisal 2002, Principals of Real Estate 2004
Appraisal Methods 2005, FHA Single Family Appraisal 2005
Sales Comparison Approach 2008, Income Approach 2008
Residential Cost Approach 2008, Introduction to Commercial Appraisal 2009
FHA & VA Appraisal Basics, Supervising Appraisal Trainees 2009
2010-2011 USPAP Update
Advanced Residential Applications & Case Studies 2013
Residential Site Valuation & Cost Approach 2013

#### Professional License

Certified Residential Appraiser TX-1335830-R

Issued Feb. 29, 2006

Borrower: Catamount Properties 2018, LLC	File No.: 23073111H	
Property Address: 7241 Blythdale Dr.	Case I	No.:
City: Dallas	State: TX	Zip: <b>75248-1551</b>
London Madesona de la c		

Lender: Wedgewood, Inc.



## Travelers 1st Choice+\*

# REAL ESTATE SERVICES PROFESSIONAL LIABILITY COVERAGE DECLARATIONS

POLICY NO. 106969419

#### Travelers Casualty and Surety Company of America Hartford, Connecticut

(A Stock Insurance Company, herein called the Company)

Important note: This is a claims-made policy. To be covered, a claim must be first made against an insured during the policy period or any applicable extended reporting period.

The limit of liability available to pay settlements or judgments will be reduced by defense expenses. The deductible applies to defense expenses.

This policy is composed of the Declarations, the Professional Liability Coverage, the Professional Liability Terms and Conditions, and any endorsements attached thereto.

ITEM 1	NAMED INSURED: FIREHOUSE APPRAISALS, LLC	
	DBA:	
	Principal Address: 525 S MAXWELL CREEK RD MURPHY, TX 75094-3306	
ITEM 2	POLICY PERIOD: Inception Date: August 28, 2022 Expiration Date: August 28, 2023 12:01 A.M. standard time both dates at the Principal Address stated in ITEM 1.	
ITEM 3	ALL NOTICES PURSUANT TO THE POLICY MUST BE SENT TO THE COMPANY BY EMAIL, FACSIMILE, OR MAIL AS SET FORTH BELOW:	
	Email: BSlclaims@travelers.com	
	Fax: 1-888-460-6622	
	Mail: Travelers Bond & Specialty Insurance Claim	
	P.O. Box 2989 Hartford, CT 06104-2989	
	Overnight Mail: Travelers Bond & Specialty Insurance Claim One Tower Square, S202A	
	Hartford, CT 06183	
	For questions related to claim reporting or handling, please call 1-800-842-8496.	
TEM 4	COVERAGE INCLUDED AS OF THE INCEPTION DATE IN ITEM 2:	
	Real Estate Services Professional Liability Coverage	

RPL-1000 Ed. 11-08 Printed in U.S.A.

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Page 1 of 3

## **AERIAL MAP**

Borrower: Catamount Properties 2018, LLC
Property Address: 7241 Blythdale Dr.
City: Dallas
Lender: Wedgewood, Inc. File No.: 23073111H

Case No.:

Zip: 75248-1551 State: TX

