_							
	The purpose of this summary appraisal repo	ort is to provide the lender/client with	in accurate, and adequately sur	ported, opinion of the mai	rket value of	f the subject property	٧.
							. , .
	Property Address 16603 Victoria Falls		City Spring	State	tx Zi	p Code 77379	
	Borrower Clairmont Properties 2018 L	LLC Owner of Public F	ecord Ampm Upscale Inn	& Rent LLC Coun	ty Harris		
	Legal Description Lot 1, Block 1, Falls				,		
	Assessor's Parcel # 126-661-001-000	1	Tax Year 2022	K.E.	Taxes \$ 19	,184	
Н	Neighborhood Name Champions Fores	it .	Map Reference 26420) Cens	us Tract 55	40.01	
SUBJECT	Occupant 🔀 Owner 🗌 Tenant 🔲 Vac		•	▼ PUD HOA \$ 2,3		per year per mo	nth
⋽	•		ilis y U	∠ 100 110A ♥ 2,3	020	oci yeai per ino	ווווו
5	Property Rights Appraised 🔀 Fee Simple	Leasehold Other (describe)					
S	Assignment Type Purchase Transaction	n 🔲 Refinance Transaction 🔀 Ot	ner (describe) Loan Servicin	a			
	Lender/Client Wedgewood Inc.		15 Manhattan Beach Blvd		Pagab CA	77270	
	Is the subject property currently offered for sal		<u> </u>		X Ye	s No	
	Report data source(s) used, offering price(s),	and date(s). DOM 283;HARMLS	S/See Attached MLS Histor	ry			
	I did did not analyze the contract fo	or sale for the subject purchase transactio	Evolain the results of the analys	is of the contract for sale or	why the ana	lveie wae not	
		on one for the outstoot purchase transaction	i. Explain the results of the unarys	is or the contract for sale of	willy the ana	iyolo wao not	
	performed.						
ပ							
≴	Contract Price \$ Date of Cor	intract Is the property s	eller the owner of public record?	Yes No Data S	ource(s)		
Ē	Is there any financial assistance (loan charges					Yes	No
CONTRACT			assistance, etc.) to be paid by any	y party on bonan or the bone	JWGI:		110
S	If Yes, report the total dollar amount and descr	ribe the items to be paid.					
	Note: Race and the racial composition of the		ore				
	Neighborhood Characteristics	One-	Unit Housing Trends	One-Unit Ho	ousing	Present Land Use 9	%
	Location 🗌 Urban 🔀 Suburban 🗌	Rural Property Values Incre	asing 🔀 Stable 🗌 De	eclining PRICE	AGE C	One-Unit 8	80 %
	Built-Up Over 75% X 25-75%	Under 25% Demand/Supply Shor	= =	ver Supply \$ (000)		2-4 Unit	%
D					()		
8	Growth Rapid X Stable	Slow Marketing Time Unde	r 3 mths 🔀 3-6 mths 🗌 Ov	ver 6 mths 119 Low	1 1	Multi-Family	1 %
Ĭ	Neighborhood Boundaries Spring Cypre	ess Road on the north, Steubner	Airline Road on the east.	Cutten 1,250 High	52	Commercial	9 %
ö	Road on the west, Cypresswood Ro		,	380 Pred.			0 %
单	· •••		TV D I (' ('				
<u>ত</u>		tablished subdivision in the Sprin					
NEIGHBORHOOD	in this neighborhood. The lack of zon	ning is typical for this area and d	<u>oes not negatively effect m</u>	narketability. Propertie	s are adec	quately maintaine	ed_
_	and marketing appeal is average. O	ther land use is undeveloped lar	d which is not adverse to r	marketabilitv.			
	Market Conditions (including support for the al		y increased mortgage inte		lues anne	ar to have decline	مط
	, , , , , , , , , , , , , , , , , , , ,						
	from prior values. However, the mar				, marketin	ig time is generali	lly
	less than 180 days. Multiple types of	f financing is available with selle	concessions up to 3% be	ing typical.			
	Dimensions See Survey/Not Provided	Area 12905		early Rectangular	View N;R	es:	
	Specific Zoning Classification No zoning in		ion No zoning in this area				
				is typical. Deed restric	ieu.		
	Zoning Compliance 🗌 Legal 🔲 Legal Nor	•					
	Is the highest and best use of subject property	y as improved (or as proposed per plans a	nd specifications) the present use	e? 🔀 Yes 🗌 No	If No, descr	ribe The Apprais	
	, , , ,		· · · · · · · · · · · · · · · · · · ·				ser
		the recidence from being rebuilt	100% chould it he dectroy	har			ser
	-	the residence from being rebuilt				Dublio Drivoto	
	Utilities Public Other (describe)	Public Ot	ner (describe) 0	ff-site Improvements - Type	9	Public Private	
끧	Utilities Public Other (describe) Electricity	Public Ot Water ✓ [ner (describe) 0		9	Public Private	
SITE	Utilities Public Other (describe)	Public Ot Water ✓ [ner (describe) 0	ff-site Improvements - Type treet Concrete	9		
SITE	Utilities Public Other (describe) Electricity ☒ ☐ Gas ☒ ☐	Public Ot Water ☒ Sanitary Sewer ☒	ner (describe) 0 S	ff-site Improvements - Type treet Concrete Iley None			
SITE	Utilities Public Other (describe) Electricity Image: Comparison of the property of the pro	Water X I Sanitary Sewer X I № No FEMA Flood Zone X	ner (describe) 0 S A FEMA Map # 48201C0	ff-site Improvements - Type treet Concrete Iley None			
SITE	Utilities Public Other (describe) Electricity Image: Comparison of the properties of the p	Water Water ✓ ✓ Sanitary Sewer ✓ ✓ No FEMA Flood Zone X ical for the market area? ✓ Yes	No If No, describe O	ff-site Improvements - Type treet Concrete lley None 0245M	FEMA Map D	ate 10/16/2013	
SITE	Utilities Public Other (describe) Electricity Image: Comparison of the property of the pro	Water Water ✓ ✓ Sanitary Sewer ✓ ✓ No FEMA Flood Zone X ical for the market area? ✓ Yes	No If No, describe O	ff-site Improvements - Type treet Concrete lley None 0245M	FEMA Map D		
SITE	Utilities Public Other (describe) Electricity ✓ ✓ Gas ✓ ✓ FEMA Special Flood Hazard Area ✓ Yes Are the utilities and off-site improvements typic Are there any adverse site conditions or extern	Water Water Sanitary Sewer ✓ No FEMA Flood Zone ical for the market area? ✓ Yes nal factors (easements, encroachments, easements)	rer (describe) S A FEMA Map # 48201C0 No If No, describe Avironmental conditions, land uses	ff-site Improvements - Type treet Concrete Illey None 0245M S, etc.)? Yes	FEMA Map D	ate 10/16/2013 Yes, describe	
SITE	Utilities Public Other (describe) Electricity	Water Water Sanitary Sewer ✓ No FEMA Flood Zone X Femarket area? Yes nal factors (easements, encroachments, e examined land records for records	rer (describe) S FEMA Map # 48201C0 No If No, describe Invironmental conditions, land used ded easements nor review.	treet Concrete Illey None 0245M S, etc.)? Yes ed a survey of the site	FEMA Map D No If Only app	ate 10/16/2013 Yes, describe parent easements	5,
SITE	Utilities Public Other (describe) Electricity	Water Public Ot Sanitary Sewer ✓ ✓ Sanitary Sewer ✓ ✓ No FEMA Flood Zone X ical for the market area? ✓ Yes nal factors (easements, encroachments, examined land records for recordations and/or land uses have bed	rer (describe) S FEMA Map # 48201C0 No If No, describe Invironmental conditions, land used the deasements nor reviewen observed. The site has	treet Concrete Illey None 0245M s, etc.)? Yes ed a survey of the site been viewed from the	FEMA Map D No If Only app	ate 10/16/2013 Yes, describe parent easements	5,
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	le properties currently				•		to \$ 999	·
	le sales in the subject							1,050,000
FEATURE	SUBJECT		LE SALE # 1			E SALE # 2		LE SALE # 3
Address 16603 Victoria F		8203 Sunset Fal		122 Manor L	_ake E	Estates Dr	13203 Mission V	-
Spring, TX 77379	9	Spring, TX 7737	9	Spring, TX 7	77379		Houston, TX 770)69
Proximity to Subject		0.22 miles SW		2.96 miles N			2.50 miles S	
Sale Price	\$		\$ 770,000			\$ 851,000		\$ 880,000
Sale Price/Gross Liv. Area	\$ sq.ft.	· ·		\$ 179.69			\$ 174.99 sq.ft.	
Data Source(s)		HARMLS#23095	5409;DOM 76	HARMLS#70	09765	599;DOM 52	HARMLS#82049	9162;DOM 25
Verification Source(s)		CAD/Agent	_	CAD/Agent			CAD/Agent	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTIO	ON	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
Sales or Financing		ArmLth		ArmLth			ArmLth	
Concessions		Cash;0		Conv;0			Conv;0	
Date of Sale/Time		s01/23;c12/22		s08/23;c07/2	23		s07/23;c07/23	
Location		N;Res;		N;Res;			N;Res;	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple			Fee Simple	
Site	12905 sf	11348 sf	+4,700	15910 sf		-9,000	16528 sf	-10,900
View	N;Res;	N;Res;		N;Res;			B;Glfvw;	-25,000
Design (Style)	DT2;Modern	DT2;Modern		DT2;Modern	1		DT2;Modern	
Quality of Construction	Q3	Q3		Q3			Q3	
Actual Age	15	21	0	18		0	17	0
Condition	C3	C3		C3			C3	
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths			Baths		Total Bdrms. Baths	
Room Count	10 4 4.2	10 4 3.1	+18,000		3.1	+18,000		+6,000
Gross Living Area	4,784 sq.ft.		+10,900		sq.ft.	0	-,	-24,500
Basement & Finished	0sf	0sf		0sf			0sf	
Rooms Below Grade							_	
Functional Utility	Average	Average		Average			Average	
Heating/Cooling	FWA/CAC	FWA/CAC		FWA/CAC			FWA/CAC	
Energy Efficient Items		Cfans/Insulation		Cfans/Insula	ation		Cfans/Insulation	
Garage/Carport	3ga3dw	3ga3dw		4ga3dw		-6,800	3ga3dw	
Porch/Patio/Deck	CP/CP	CP/CP		CP/CP			CP/CP	
Amenities	Pool	Pool		Pool			Pool	
List/Sale%	N/A	N/A	_	N/A			N/A	
Close Date	N/A	1/13/2023		8/31/2023	7 .		7/10/2023	0
Net Adjustment (Total)		X +	\$ 33,600			\$ 2,200		\$ -54,400
Adiabated Cala Datas								
Adjusted Sale Price of Comparables I did	the sale or transfer his	Gross Adj. 4.4 % story of the subject pro	\$ 803,600 operty and comparable	Gross Adj. 4 sales. If not, exp	plain	Transfer h	Net Adj. 6.2 % Gross Adj. 7.5 % istories of the sub	\$ 825,600
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Exterior-Unly Inspection Re	esidentiai Appraisai Report	File # 0004310
With the assistance of Appraiser Genie software, the Appraiser consider	s, at a minimum, allocation, extraction	and paired sales, for all
adjustments. In addition, when sufficient data exists to produce a meaning	ngful regression analysis, this will also	be considered to determine the
appropriate adjustments. At this point, the Appraiser considers each app	lication and selects that which appears	to be the most relevant in the
market. These adjustments are often rounded. Small adjustments which	in the Appraiser's opinion, are too small	all to be realistically recognized by
the typical buyer, are often removed.		
LISTINGS AND/OR PENDING SALES: Listings and/or pending sales ha	ve been included per industry standard	ls or at the specific request of the
client. These properties tend to indicate the upper limit of the expected v	alue range for comparables in this mar	ket. Adjustments have been made
for the anticipated sales price based on the statistical data generated in	he 1004MC Form. The adjustments ar	e based on a percentage of the
individual list prices and will vary as list prices differ.		
INTENDED USER: The Intended User of this Appraisal Report is the Ler	nder/Client. No additional intended use	rs are identified by the Appraiser.
This report contains sufficient information to enable the lender/client to u	nderstand the report. Any other party r	eceiving a copy for any reason is
not an intended user; nor does receiving a copy of the report result in an	appraiser-client relationship. Use of th	is report by any other party(ies) is
not intended by the appraiser.		
<u> </u>		
INTENDED USE: The intended use is to evaluate the property that is the the stated scope of work, purpose, reporting requirements, and definition The Appraiser did physically inspect the property, from the street, without HIGHEST AND BEST USE STATEMENT By definition highest and best use is the reasonably probable and legal uses	subject of this appraisal for a mortgag	e finance transaction, subject to
the stated scope of work, purpose, reporting requirements, and definition	of market value.	
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The Appraiser did physically inspect the property, from the street, without	t any significant assistance.	
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HIGHEST AND BEST USE STATEMENT		
appropriately supported, financially feasible and that results in the highest		
permissibility, physical possibility, financial feasibility and maximum produced	uctivity. In the Appraiser's opinion all o	f these factors are met and the
subject's use is highest and best at this time.		
AERIAL MAP - The Appraiser has included an aerial view map of the are		
readers can get a clear picture of the immediate surroundings. The Appr		
subject. If any items are observed that impact the subject's marketability		
power lines, retail facilities, schools or houses of worship, etc. are visible		een addressed in the site or
neighborhood section, then it is the Appraiser's opinion that they are insi	gnificant.	
COST APPROACH TO VALUE	E (not required by Fannie Mae)	
Provide adequate information for the lender/client to replicate the below cost figures and calc	ulations.	
	ulations.	oach is not applicable as the
Provide adequate information for the lender/client to replicate the below cost figures and calc	ulations.	oach is not applicable as the
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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.

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).
- 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 / Land 6 / Land	Signature
Name Robert Wilson	Name
Company Name Velox Valuations	Company Name
Company Address 55 Monument Circle, Floor 7	Company Address
Indianapolis, IN 46204	
Telephone Number 713-899-6336	Telephone Number
Email Address bob.wilson@veloxval.com	Email Address
Date of Signature and Report 09/09/2023	Date of Signature
Effective Date of Appraisal 09/08/2023	State Certification #
State Certification # 1325335	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 <u>07/31/2025</u>	SUBJECT PROPERTY
ADDRESS OF PROPERTY APPRAISED	☐ Did not inspect exterior of subject property
16603 Victoria Falls Dr	☐ Did inspect exterior of subject property from street
Spring, TX 77379	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 860,000	
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 77379	
Email Address	

	FEATURE	SUBJECT	COMPARAB	LE SALE # 4	COMF	PARABI	E SALE # 5		COMPARABL	E SALE #6
	Address 16603 Victoria Fa	alls Dr	94 Lake Sterling	Gate Dr	42 Compto	n Mar	nor Dr	9610	Kirkstone T	errace Dr
	Spring, TX 77379)	Spring, TX 7737		Spring, TX	7737	9	Sprin	g, TX 77379)
	Proximity to Subject		0.57 miles SW		2.90 miles	NW		3.90	miles NW	
	Sale Price	\$		\$ 942,000			\$ 1,050,000			\$ 915,000
	Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 183.23 sq.ft.		\$ 201.92	2 sq.ft.	, ,	\$ -	191.66 sq.ft.	
	Data Source(s)		HARMLS#33455				958;DOM 41		MLS#64943	068:DOM 0
	Verification Source(s)		CAD/Agent	, =	CAD/Agen				Agent	,
	VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPT		+(-) \$ Adjustment		SCRIPTION	+(-) \$ Adjustment
	Sales or Financing		ArmLth	() +,	ArmLth		() +	ArmL		. () +
	Concessions		Conv;0		Conv;6000			Conv		
	Date of Sale/Time		s05/23;c05/23		s05/23;c04				3;c08/23	
		N;Res;	N;Res;		N;Res;	123		N;Re		
동	Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple				s, Simple	
ð	Site	12905 sf	15254 sf	7 000	28792 sf	,	-47,700			+5,700
PR		N;Res;	N;Res;	-7,000			-47,700 -25,000			
ΑP	Design (Style)				B;Glfvw;		-25,000			-25,000
S	• (• /	DT2;Modern	DT2;Modern		DT2;Mode	rn			Modern	
SIS	Quality of Construction Actual Age	Q3	Q3		Q3		•	Q3		
첳	•	15	10	0	19		0	11		0
Ĭ	Condition	C3	C3		C3	D 11		C3	D. D. II	
ၓ	Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms.	Baths			Bdrms. Baths	
ES	Room Count	10 4 4.2	10 5 4.3	-6,000		3.1	+18,000		5 4.1	+6,000
SALES COMPARISON APPROACH	Gross Living Area	4,784 sq.ft.	5,141 sq.ft.	-35,700) sq.ft.	-41,600		4,774 sq.ft.	0
S		0sf	0sf		0sf			0sf		
	Rooms Below Grade									
		Average	Average		Average			Avera		
	Heating/Cooling	FWA/CAC	FWA/CAC		FWA/CAC			FWA		
	Energy Efficient Items	Cfans/Insulation	Cfans/Insulation		Cfans/Insu	lation			s/Insulation	
	Garage/Carport	3ga3dw	3ga3dw		3ga3dw			3ga3	dw	
	Porch/Patio/Deck	CP/CP	CP/CP		CP/CP			CP/C	Р	
	Amenities	Pool	N/A	+27,900	Pool			Pool		
	List/Sale%	N/A	N/A		N/A			N/A		
	Close Date	N/A	5/19/2023	0	5/31/2023		0	8/31/	2023	0
	Net Adjustment (Total)		+ 🔀 -	\$ -20,800		X -	\$ -96,300		+ 🗶 -	\$ -13,300
	Adjusted Sale Price		Net Adj. 2.2 %		Net Adj.	9.2 %		Net Ad		·
	of Comparables		Gross Adj. 8.1 %		Gross Adj.	12.6 %		Gross		\$ 901,700
	Report the results of the research	and analysis of the p								
	ITEM		JBJECT	COMPARABLE SA		-)MPARABLE SALE # !			ABLE SALE # 6
	Date of Prior Sale/Transfer	12/06/2021			·					·
	Price of Prior Sale/Transfer	\$701,000								
S	Data Source(s)	MLS#93305	074	MLS		MLS			MLS	
STO	Effective Date of Data Source(s)	09/08/2023		09/08/2023			/2023		09/08/2023	
SALE HISTORY	Analysis of prior sale or transfer h				I					
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S										
	Analysis/Comments									
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ANALYSIS / COMMENTS										
á										

	FEATURE		SUBJECT		LE SALE #7			E SALE #8	11107/	COMPARABL	E SALE # 9
	Address 16603 Victoria Fa	alls [Or	9618 Kirkstone	Terrace Dr	16611 Cou	ıgar F	alls Ct	1650		eek Falls Ct
	Spring, TX 77379)		Spring, TX 7737	'9	Spring, TX	7737	9	Sprin	ıg, TX 77379	9
	Proximity to Subject			3.89 miles NW		0.18 miles	W		0.12	miles E	
	Sale Price	\$			\$ 945,000			\$ 875,000			\$ 950,000
	Sale Price/Gross Liv. Area	\$	sq.ft.			\$ 171.84				179.75 sq.ft.	
	Data Source(s)			HARMLS#8733	5732;DOM 7		29227	'02;DOM 15		MLS#43065	013;DOM 129
	Verification Source(s)			CAD		CAD		ı	CAD		
	VALUE ADJUSTMENTS	D	ESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPT	ION	+(-) \$ Adjustment		SCRIPTION	+(-) \$ Adjustment
	Sales or Financing			ArmLth		Listing			Listin	ıg	
	Concessions			Conv;1850							
	Date of Sale/Time			s08/23;c08/23		Active			Activ		
픗	Location	N;R		N;Res;		N;Res;			N;Re		
ă	Leasehold/Fee Simple		Simple	Fee Simple		Fee Simple	e			Simple	
쑮	Site		05 sf	12001 sf		10691 sf		+6,600			+2,100
API	View	N;R		B;Wtr;	-25,000				B;Wt		-25,000
NO	Design (Style)		2;Modern	DT2;Modern		DT2;Mode	rn			Modern	
SALES COMPARISON APPROACH	Quality of Construction Actual Age	Q3		Q3		Q3			Q3		0
₽Ā	Condition	15 C3		12 C3	0	20 C3		0	16 C3		0
B۵	Above Grade		Bdrms. Baths	Total Bdrms. Baths		Total Bdrms.	Baths			Bdrms. Baths	
\mathcal{S}	Room Count	10		12 5 4.1	+6,000		4.1	+6,000		4 4.2	
Щ	Gross Living Area	10	4,784 sq.ft.	5,128 sq.ft.			2 sq.ft.	-30,800		5,285 sq.ft.	-50,100
SA	Basement & Finished	0sf		0sf	-54,400	0sf	<u>z</u> 54.11.	-30,000	0sf	J,20J 54.11.	-30,100
	Rooms Below Grade	USI		001		001			031		
	Functional Utility	Ave	rage	Average		Average			Avera	age	
	Heating/Cooling		A/CAC	FWA/CAC		FWA/CAC				/CAC	
	Energy Efficient Items			Cfans/Insulation		Cfans/Insu				s/Insulation	
	Garage/Carport		3dw	3ga3dw		3ga3dw			3ga3		
	Porch/Patio/Deck	CP/		CP/CP		CP/CP			CP/C		
	Amenities	Poo	ol	Pool		N/A		+27,900	Pool		
	List/Sale%	N/A		N/A		List/SP-0%	, 0			SP-0%	0
	Close Date	N/A		8/28/2023		N/A			N/A		
	Net Adjustment (Total)			_ + 🗶 -	\$ -50,700			\$ 9,700			\$ -73,000
	Adjusted Sale Price			Net Adj. 5.4 %		Net Adj.	1.1 %		Net Ad		
	of Comparables			Gross Adj. 7.2 %			8.1 %				
	Report the results of the research	and									
	ITENA		011								
	ITEM			BJECT	COMPARABLE SA	LE # 7	CC	MPARABLE SALE # 8	8	COMPAR	ABLE SALE # 9
	Date of Prior Sale/Transfer		12/06/2021	BJECT	COMPARABLE SA	LE # 7	CC)MPARABLE SALE # {	8	COMPAR	ABLE SALE # 9
)RY	Date of Prior Sale/Transfer Price of Prior Sale/Transfer		12/06/2021 \$701,000					OMPARABLE SALE # 8	8		ABLE SALE # 9
STORY	Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s)		12/06/2021 \$701,000 MLS#933050	074	MLS		MLS		8	MLS	
: HISTORY	Date of Prior Sale/Transfer Price of Prior Sale/Transfer		12/06/2021 \$701,000 MLS#933050 09/08/2023	074	MLS 09/08/2023		MLS	OMPARABLE SALE # (8		
ALE HISTORY	Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s)		12/06/2021 \$701,000 MLS#933050 09/08/2023	074	MLS 09/08/2023		MLS		8	MLS	
SALE HISTORY	Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s)		12/06/2021 \$701,000 MLS#933050 09/08/2023	074	MLS 09/08/2023		MLS		8	MLS	
SALE HISTORY	Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s)		12/06/2021 \$701,000 MLS#933050 09/08/2023	074	MLS 09/08/2023		MLS		8	MLS	
SALE HISTORY	Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s)		12/06/2021 \$701,000 MLS#933050 09/08/2023	074	MLS 09/08/2023		MLS		8	MLS	
SALE HISTORY	Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer I		12/06/2021 \$701,000 MLS#933050 09/08/2023	074	MLS 09/08/2023		MLS		8	MLS	
SALE HISTORY	Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s)		12/06/2021 \$701,000 MLS#933050 09/08/2023	074	MLS 09/08/2023		MLS		8	MLS	
SALE HISTORY	Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer I		12/06/2021 \$701,000 MLS#933050 09/08/2023	074	MLS 09/08/2023		MLS		8	MLS	
SALE HISTORY	Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer I		12/06/2021 \$701,000 MLS#933050 09/08/2023	074	MLS 09/08/2023		MLS		8	MLS	
SALE HISTORY	Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer I		12/06/2021 \$701,000 MLS#933050 09/08/2023	074	MLS 09/08/2023		MLS		8	MLS	
SALE HISTORY	Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer I		12/06/2021 \$701,000 MLS#933050 09/08/2023	074	MLS 09/08/2023		MLS		8	MLS	
SALE HISTORY	Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer I		12/06/2021 \$701,000 MLS#933050 09/08/2023	074	MLS 09/08/2023		MLS		8	MLS	
SALE HISTORY	Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer I		12/06/2021 \$701,000 MLS#933050 09/08/2023	074	MLS 09/08/2023		MLS		8	MLS	
SALE HISTORY	Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer I		12/06/2021 \$701,000 MLS#933050 09/08/2023	074	MLS 09/08/2023		MLS		8	MLS	
SALE HISTORY	Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer I		12/06/2021 \$701,000 MLS#933050 09/08/2023	074	MLS 09/08/2023		MLS		8	MLS	
	Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer I		12/06/2021 \$701,000 MLS#933050 09/08/2023	074	MLS 09/08/2023		MLS		8	MLS	
	Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer I		12/06/2021 \$701,000 MLS#933050 09/08/2023	074	MLS 09/08/2023		MLS		8	MLS	
	Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer I		12/06/2021 \$701,000 MLS#933050 09/08/2023	074	MLS 09/08/2023		MLS		8	MLS	
	Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer I		12/06/2021 \$701,000 MLS#933050 09/08/2023	074	MLS 09/08/2023		MLS		8	MLS	
	Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer I		12/06/2021 \$701,000 MLS#933050 09/08/2023	074	MLS 09/08/2023		MLS		8	MLS	
	Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer I		12/06/2021 \$701,000 MLS#933050 09/08/2023	074	MLS 09/08/2023		MLS		8	MLS	
	Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer I		12/06/2021 \$701,000 MLS#933050 09/08/2023	074	MLS 09/08/2023		MLS		8	MLS	
	Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer I		12/06/2021 \$701,000 MLS#933050 09/08/2023	074	MLS 09/08/2023		MLS		8	MLS	
	Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer I		12/06/2021 \$701,000 MLS#933050 09/08/2023	074	MLS 09/08/2023		MLS		8	MLS	
	Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer I		12/06/2021 \$701,000 MLS#933050 09/08/2023	074	MLS 09/08/2023		MLS		8	MLS	
	Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer I		12/06/2021 \$701,000 MLS#933050 09/08/2023	074	MLS 09/08/2023		MLS		8	MLS	
	Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer I		12/06/2021 \$701,000 MLS#933050 09/08/2023	074	MLS 09/08/2023		MLS		8	MLS	
ANALYSIS / COMMENTS SALE HISTORY	Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer I		12/06/2021 \$701,000 MLS#933050 09/08/2023	074	MLS 09/08/2023		MLS		8	MLS	
	Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer I		12/06/2021 \$701,000 MLS#933050 09/08/2023	074	MLS 09/08/2023		MLS		8	MLS	
	Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer I		12/06/2021 \$701,000 MLS#933050 09/08/2023	074	MLS 09/08/2023		MLS		8	MLS	

Supplemental Addendum

	-	-			
Borrower	Clairmont Properties 2018 LLC				
Property Address	16603 Victoria Falls Dr				
City	Spring	County Harris	State TX	Zip Code 77379	
Lender/Client	Wedgewood Inc.				

File No. 0004310

ADDITIONAL COMMENTS CONTINUED

Time adjustments are not warranted as the market has been stable.

Comparables are only adjusted for seller concessions in excess of the typical 0-3% range for this market.

It is noted that several of the comps are a significant distance from the subject and have been included due to limited recent sales in the subject community and homes of higher quality were sought as comparables. Most, like the subject, are in gated communities with similar amenities and HOA fees, so no adjusting was warranted.

As land has significant contributory value, comparables have been adjusted for significant lot size differences. This adjustment has been based on allocation and extraction calculations.

Comparables #3, #5, #6 and #7 have been adjusted for superior views. This adjustment has been based on extraction, matched pairs and sensitivity calculations.

Comparables have not been adjusted for insignificant differences in age.

Quality and condition adjustments are applied for material differences of interior and exterior materials and finishes based on observation in addition to comments and photos in MLS. In addition to printed data, the Appraiser has attempted to verify all data through phone interviews with agents, builders or any other involved party, wherever possible, in the normal course of business, within the allowed time constraints. No quality or condition adjustments were warranted.

Comparables have been adjusted for bathroom differences. This adjustment has been based on allocation calculations.

Bedroom adjustments were not warranted.

As GLA is one of the key components in the valuation of residential properties, Comparables have been adjusted for significant living area differences. This adjustment has been based on allocation and extraction calculations.

Comparables have been adjusted for car storage differences. This adjustment has been based on allocation calculations.

Comparables have been adjusted for significant differences in exterior amenities. This adjustment has been based on allocation, extraction, matched pairs and sensitivity calculations.

FINAL RECONCILIATION: The Appraiser, based upon the available data, has adjusted for all significant differences. Greatest weight has been given to the indicated value generated by the Sales Comparison Approach as it most typically reflects the typical market transactions between willing buyers and sellers in this market area. In the final estimation of value, greatest weight has been awarded to comps #1, #2 and #4. Comp #1 is the only recently closed sale in the subject's subdivision. Comp #2 required the least adjusting among the closed sales. Comp #4 is in close proximity to the subject. Lesser weighting has been awarded to the other closed sales.

It is noted that the Appraiser's opinion of value is above the prior sales price of the subject. This increase is in line with the strong market, and the passage of time.

The estimated value of the subject is over the predominate value as indicated in the Neighborhood section. The subject is one of the newer, higher quality and larger homes in the area, in addition to featuring a pool. The subject is not an over improvement.

It is noted that there is a significant spread between the low and high sales prices of the comps as well as the indicated values generated. This is due to the subject being one of the smaller high quality homes in the market and larger homes had to be included as a result of limited choices.

The Income Approach to value is not used because of the lack of sales of rental homes and the lack of rental data since properties of this type are generally purchased for the personal use of the buyer. The analysis and conclusions developed in this report are credible in the context of the intended use of this appraisal without the use of the Income Approach

Form TADD - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

55079 **Market Conditions Addendum to the Appraisal Report**

The purpose of this addendum is to provide the lender neighborhood. This is a required addendum for all app				litions prevalent in	the subject	
Property Address 16603 Victoria Falls Dr		City Spring	, 2000.	State TX	ZIP Code 773	79
Borrower Clairmont Properties 2018 LLC Instructions: The appraiser must use the information	required on this form as t	he hasis for his/her cons	lusions, and must provide a	unnort for those	onclusions race	rdina
housing trends and overall market conditions as repor it is available and reliable and must provide analysis a explanation. It is recognized that not all data sources v in the analysis. If data sources provide the required in	ted in the Neighborhood s s indicated below. If any will be able to provide dat formation as an average i	section of the appraisal re required data is unavailab a for the shaded areas be nstead of the median, the	eport form. The appraiser mode or is considered unreliable or is considered unreliable low; if it is available, however appraiser should report the	ust fill in all the in le, the appraiser n er, the appraiser i e available figure a	formation to the onest provide an must include the and identify it as a	extent data an
average. Sales and listings must be properties that co					ospective buyer o	of the
subject property. The appraiser must explain any anor Inventory Analysis	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months	1	Overall Trend	
Total # of Comparable Sales (Settled)					X Stable	Declining
Absorption Rate (Total Sales/Months) Total # of Comparable Active Listings	N/A	N/A		Increasing Declining	Stable Stable	Declining Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	N/A	N/A		Declining	Stable	Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months		Overall Trend	Dealining
Median Comparable Sale Price Median Comparable Sales Days on Market				Increasing Declining	Stable Stable	Declining Increasing
Median Comparable List Price				Increasing	Stable	Declining
Median Comparable Listings Days on Market Median Sale Price as % of List Price				Declining Increasing	Stable Stable	Increasing Declining
Seller-(developer, builder, etc.)paid financial assistance	ce prevalent? X Yes	□ No		Declining	Stable	Increasing
Explain in detail the seller concessions trends for the	• -			-	-	
fees, options, etc.). Seller concessions we have significant impact on the negotiated						
comparison of historical seller contribution						
and median days on market).						
Are foreclosure sales (REO sales) a factor in the mark	et? Yes 🔀 No	o If yes, explain (inclu	uding the trends in listings a	nd sales of forecl	osed properties).	
In this defined neighborhood # of the curre						
are reported to be foreclosures. It appears	that foreclosures h	ave not had a signit	ficant impact on overa	ıll property val	ue in this nei	ghborhood.
Cite data sources for above information.	f e 1: 0					M 0 1
Cite data sources for above information. The in has been relied upon by the Appraiser wh			s form has been gener ne Appraiser to be acc			MLS and
Summarize the above information as support for your	conclusions in the Neigh		ppraisal report form. If you u		ıl information, su	ch as
	conclusions in the Neighl rawn listings, to formulate	e your conclusions, provi	opraisal report form. If you u de both an explanation and	support for your o	al information, su conclusions.	
Summarize the above information as support for your an analysis of pending sales and/or expired and withd The information included on this form has been based on statistical data made avails	conclusions in the Neighl rawn listings, to formulate been considered in able through the Ho	e your conclusions, provi the completion of thuston MLS service.	opraisal report form. If you u de both an explanation and ne Neighborhood Sec	support for your o	al information, su conclusions. 04 form. The a	analysis has
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Freddie Mac Form 71 March 2009

Subject Photo Page

Borrower	Clairmont Properties 2018 LLC			
Property Address	16603 Victoria Falls Dr			
City	Spring	County Harris	State TX	Zip Code 77379
Landar/Cliant	Wedgewood Inc			



Subject Front

16603 Victoria Falls Dr

Sales Price

Gross Living Area 4,784 Total Rooms 10 Total Bedrooms 4 Total Bathrooms 4.2 Location N;Res; N;Res; 12905 sf View Site Q3 Quality Age 15





Subject Street



Comparable Photo Page

Borrower	Clairmont Properties 2018 LLC				
Property Address	16603 Victoria Falls Dr				
City	Spring	County Harris	State TX	Zip Code 77379	
Lender/Client	Wedgewood Inc.				



Comparable 1

8203 Sunset Falls Ct

Prox. to Subject 0.22 miles SW Sales Price 770,000 Gross Living Area 4,675 Total Rooms 10 Total Bedrooms 4 Total Bathrooms 3.1 N;Res; Location View N;Res; 11348 sf Site Quality Q3 Age 21



Comparable 2

122 Manor Lake Estates Dr 2.96 miles NW Prox. to Subject Sales Price 851,000 Gross Living Area 4,736 Total Rooms 11 Total Bedrooms 5 Total Bathrooms 3.1 Location N;Res; N;Res; View Site 15910 sf Quality Q3 Age 18 Taken from MLS gated no access



Comparable 3

13203 Mission Valley Dr 2.50 miles S Prox. to Subject Sales Price 880,000 Gross Living Area 5,029 Total Rooms 12 Total Bedrooms 5 Total Bathrooms 4.1 Location N;Res; B;Glfvw; View 16528 sf Site Quality Q3 Age 17

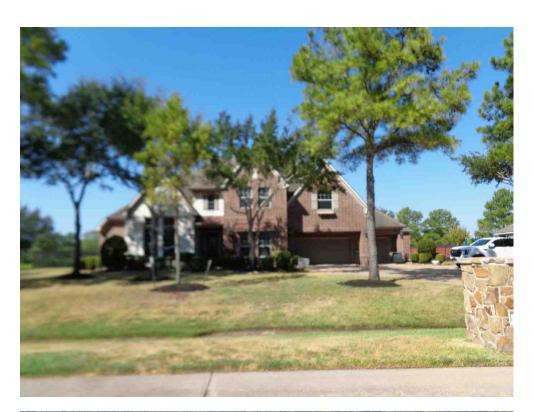
Comparable Photo Page

Borrower	Clairmont Properties 2018 LLC				
Property Address	16603 Victoria Falls Dr				
City	Spring	County Harris	State TX	Zip Code 77379	
Lender/Client	Wedgewood Inc.				



Comparable 4

94 Lake Sterling Gate Dr Prox. to Subject 0.57 miles SW Sales Price 942,000 Gross Living Area 5,141 Total Rooms 10 Total Bedrooms 5 **Total Bathrooms** 4.3 N;Res; Location View N;Res; 15254 sf Site Quality Q3 Age 10 Taken from MLS gated no access



Comparable 5

42 Compton Manor Dr

2.90 miles NW Prox. to Subject Sales Price 1,050,000 Gross Living Area 5,200 Total Rooms 10 Total Bedrooms 5 Total Bathrooms 3.1 Location N;Res; B;Glfvw; View Site 28792 sf Quality Q3 19 Age



Comparable 6

9610 Kirkstone Terrace Dr 3.90 miles NW Prox. to Subject Sales Price 915,000 Gross Living Area 4,774 Total Rooms 12 Total Bedrooms 5 Total Bathrooms 4.1 Location N;Res; B;Wtr; View 11009 sf Site Quality Q3 Age Taken from MLS

gated no access

Comparable Photo Page

Borrower	Clairmont Properties 2018 LLC				
Property Address	16603 Victoria Falls Dr				
City	Spring	County Harris	State TX	Zip Code 77379	
Lender/Client	Wedgewood Inc.				



Comparable 7

9618 Kirkstone Terrace Dr Prox. to Subject 3.89 miles NW Sale Price 945,000 Gross Living Area 5,128 Total Rooms 12 Total Bedrooms 5 Total Bathrooms 4.1 N;Res; Location View B;Wtr; 12001 sf Site Quality Q3 Age 12 Taken from MLS gated no access



Comparable 8

16611 Cougar Falls Ct Prox. to Subject 0.18 miles W Sale Price 875,000 Gross Living Area 5,092 Total Rooms 12 Total Bedrooms 4 Total Bathrooms 4.1 Location N;Res; N;Res; View Site 10691 sf Quality Q3 20 Age



Comparable 9

16507 Marble Creek Falls Ct Prox. to Subject 0.12 miles E Sale Price 950,000 Gross Living Area 5,285 Total Rooms 10 Total Bedrooms 4 Total Bathrooms 4.2 Location N;Res; B;Wtr; View 12204 sf Site Quality Q3 Age 16

Photograph Addendum

Borrower	Clairmont Properties 2018 LLC			
Property Address	16603 Victoria Falls Dr			
City	Spring	County Harris	State TX	Zip Code 77379
Landar/Cliant	Wedgewood Inc			



Gated Entrance 9610 Kirkstone Terrace 9618 Kirkstone Terrace



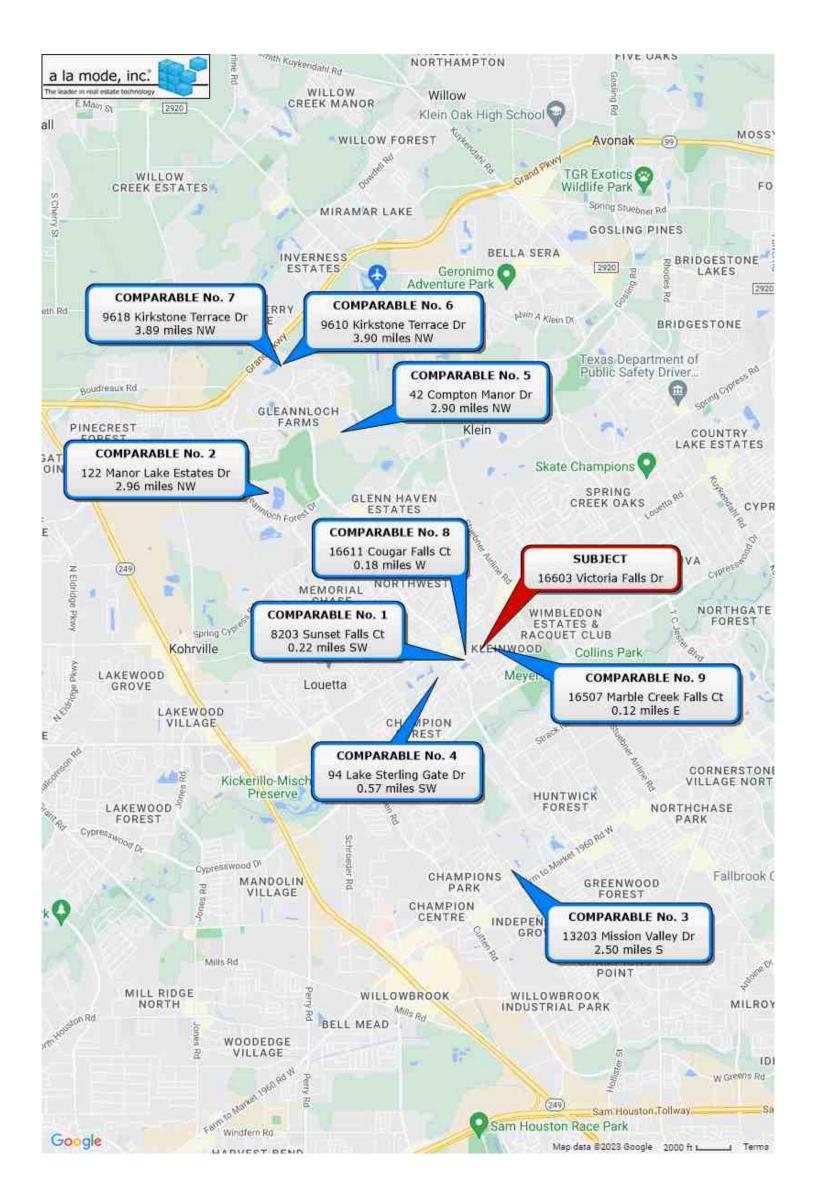
Gated Entrance 122 Manor Lake Estates



Gated Entrance 94 Sterling Gate

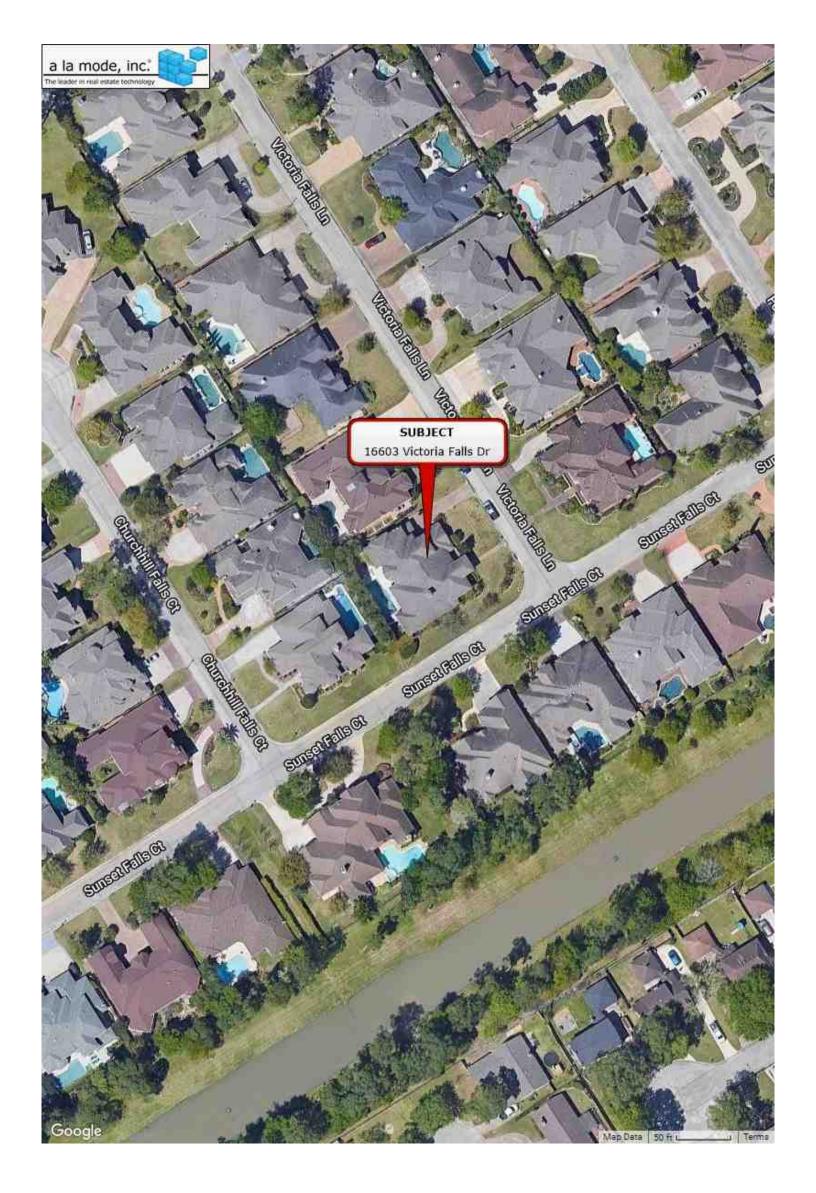
Location Map

Borrower	Clairmont Properties 2018 LLC				
Property Address	16603 Victoria Falls Dr				
City	Spring	County Harris	State TX	Zip Code 77379	
Lender/Client	Wedgewood Inc.				



Aerial Map

Borrower	Clairmont Properties 2018 LLC				
Property Address	16603 Victoria Falls Dr				
City	Spring	County Harris	State TX	Zip Code 77379	
Lender/Client	Wedgewood Inc.				



Subject MLS History - Page 1

		Is Drive		Cumulative Days On Market (CDOM): 68			
				Current Lis	ting Days On Ma	arket (DOM): :	32
MLS# 80393	063	Single-F	amily				
Agent	Office	Field	Change Info	Change Type	Price	Date	DOM
<u>rjockers</u>	GGPR07	Status	ACT->WITH	Withdrawn	\$1,195,000	04/05/2023	28
rjockers	GGPR07	Status	->ACT	New Listing	\$1,195,000	03/05/2023	0
LS# <u>97150</u>	902	Single-F	amily				
Agent	Office	Field	Change Info	Change Type	Price	Date	DOM
<u>hahuynh</u>	KWSG01	Status	WITH->TERM	Terminated	\$925,000	03/03/2023	85
<u>hahuynh</u>	KWSG01	Status	ACT->WITH	Withdrawn	\$925,000	02/25/2023	85
<u>hahuynh</u>	KWSG01	Status	CS->ACT	New Listing	\$925,000	12/02/2022	0
<u>hahuynh</u>	KWSG01	Status	I->CS	Coming Soon	\$925,000	12/02/2022	0
ILS# <u>75897</u>	394	Single-F	amily				
Agent	Office	Field	Change Info	Change Type	Price	Date	DOM
<u>hahuynh</u>	KWSG01	Status	ACT->TERM	Terminated	\$925,000	12/02/2022	170
<u>hahuynh</u>	KWSG01	ListPrice	\$949,500->\$925,000	Price Decrease	\$925,000	07/15/2022	30
hahuynh	KWSG01	Status	CS->ACT	New Listing	\$949,500	06/15/2022	0
<u>hahuynh</u>	KWSG01	Status	I->CS	Coming Soon	\$949,500	06/11/2022	0
ILS# <u>93305</u> 6	074	Single-F	amily				
Agent	Office	Field	Change Info	Change Type	Price	Date	DOM
phoungle	KWSG01	Status	PEND->CLOSD	Sold	\$701,000	12/06/2021	32
phoungle	KWSG01	Status	OP->PEND	Pending	\$710,000	11/02/2021	32
phoungle	KWSG01	Status	ACT->OP	Option Pending	\$710,000	10/24/2021	32
vidivan	GGPR07	Status	OP->ACT	Back On Market	\$710,000	10/10/2021	18
wroloff	GGPR07	Status	ACT->OP	Option Pending	\$710,000	09/30/2021	18
vidivan	GGPR07	Status	PEND->ACT	Back On Market	\$710,000	09/24/2021	12
DPhoenix	KWHM01	Status	OP->PEND	Pending	\$710,000	08/18/2021	12
DPhoenix	KWHM01	Status	ACT->OP	Option Pending	\$710,000	08/11/2021	12
vidivan	GGPR07	Status	->ACT	New Listing	\$710,000	07/30/2021	0
ILS# 82042	369	Single-F	amily				
Agent	Office	Field	Change Info	Change Type	Price	Date	DOM
vidivan	GGPR07	Status	WITH->TERM	Terminated	\$720,000	07/30/2021	36
vidivan	GGPR07	Status	ACT->WITH	Withdrawn	\$720,000	06/23/2021	36
vidivan	GGPR07	Status	OP->ACT	Back On Market	\$720,000	05/26/2021	8
aspenparty	KWPR01	Status	ACT->OP	Option Pending	\$720,000	05/21/2021	8
vidivan	GGPR07	Status	CS->ACT	New Listing	\$720,000	05/13/2021	0
vidivan	GGPR07	Status	I->CS	Coming Soon	\$720,000	05/12/2021	ő
***************************************				3	+0,000		
LS# <u>28554</u>		Single-F		Change Torre	Data-	D=4-	DOM
Agent ABLESWIL	Office HARP01	Field STATUS	Change Info PEND->CLOSD	Change Type Sold	Price \$600,000	Date 03/13/2010	DOM 144
				CHORICON I			
ABLESWIL	HARP01	STATUS	ACT->PEND	Pending New Lieting	\$699,000	01/22/2010	144
ABLESWIL	HARP01	STATUS	->ACT	New Listing	\$669,000	08/31/2009	
ILS# <u>63938</u>	89	Single-Fa	mily				
Agent	Office	Field	Change Info	Change Type	Price	Date	DOM
LIGHTFT	NORF01	STATUS	ACT->TERM	Terminated	\$699,000	08/30/2009	497
LIGHTFT	NORF01	ListPrice	\$720,000->\$699,000	Price Decrease	\$699,000	05/27/2009	402
LIGHTFT	NORF01	STATUS	->ACT	New Listing	\$720,000	04/20/2008	1
ILS# <u>78268</u>	<u>51</u>	Lots					
Agent	Office	Field	Change Info	Change Type	Price	Date	DOM

Subject MLS History - Page 2

LIGHTEL	NUKFUI	SIAIUS	AU1->TERM	rerminated	000,6≤1 <i>€</i>	04/20/2009	152
LIGHTFT	NORF01	ListPrice	\$105,000->\$125,000	Price Increase	\$125,000	12/02/2008	13
LIGHTFT	NORF01	ListPrice	\$125,000->\$105,000	Price Decrease	\$105,000	11/24/2008	5
LIGHTFT	NORF01	ListPrice	\$105,000->\$125,000	Price Increase	\$125,000	11/20/2008	1
LIGHTFT	NORF01	STATUS	->ACT	New Listing	\$105,000	11/19/2008	1
MLS# 9474	<u>675</u>	Rental					
Agent	Office	Field	Change Info	Change Type	Price	Date	DOM
rjockers	GGPR07	Status	ACT->CLOSD	Sold	\$6,950	04/05/2023	21
rjockers	GGPR07	Status	->ACT	New Listing	\$6,950	03/06/2023	C
MLS# 7681	4297	Rental					
Agent	Office	Field	Change Info	Change Type	Price	Date	DOM
hahuynh	KWSG01	Status	WITH->TERM	Terminated	\$5,950	03/03/2023	27
hahuynh	KWSG01	Status	ACT->WITH	Withdrawn	\$5,950	02/24/2023	27
hahuynh	KWSG01	ListPrice	\$4,975->\$5,950	Price Increase	\$5,950	01/30/2023	2
hahuynh	KWSG01	ListPrice	\$4,785->\$4,975	Price Increase	\$4,975	01/29/2023	1
hahuynh	KWSG01	Status	CS->ACT	New Listing	\$4,785	01/28/2023	C

Prepared By: Robert Wilson

Data Not Verified/Guaranteed by MLS
Obtain Signed HAR Broker Notice to Buyer Form

Date: 09/06/2023 6:05 PM

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55079 File No. 0004310

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Condition Ratings and Definitions

C1

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

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

C2

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

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

C3

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

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

C4

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

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

C5

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

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

C6

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

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

Quality Ratings and Definitions

ი1

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

Q2

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

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Quality Ratings and Definitions (continued)

03

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.

0.5

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

Q6

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

Definitions of Not Updated, Updated, and Remodeled

Not Updated

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

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

Updated

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

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

Remodeled

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

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

Explanation of Bathroom Count

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

Example:

3.2 indicates three full baths and two half baths.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM (Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Abbreviations Used in Data Standardization Text

Abbreviation	Full Name	Fields Where This Abbreviation May Appear
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
A	Adverse	Location & View
ArmLth	Arms Length Sale	Sale or Financing Concessions
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
В	Beneficial	Location & View
Cash	Cash	Sale or Financing Concessions
CtySky	City View Skyline View	View
CtyStr	City Street View	View
Comm	Commercial Influence	Location
С	Contracted Date	Date of Sale/Time
Conv	Conventional	Sale or Financing Concessions
CrtOrd	Court Ordered Sale	Sale or Financing Concessions
DOM	Days On Market	Data Sources
e	Expiration Date	Date of Sale/Time
Estate	Estate Sale	Sale or Financing Concessions
FHA	Federal Housing Authority	Sale or Financing Concessions
GlfCse	Golf Course	Location
Glfvw	Golf Course View	View
Ind	Industrial	Location & View
in	Interior Only Stairs	Basement & Finished Rooms Below Grade
Lndfl	Landfill	Location
LtdSght	Limited Sight	View
Listing	Listing	Sale or Financing Concessions
Mtn	Mountain View	View
N	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
BsyRd	Busy Road	Location
0	Other	Basement & Finished Rooms Below Grade
Prk	Park View	View
Pstrl	Pastoral View	View
PwrLn	Power Lines	View
PubTrn	Public Transportation	Location
rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
Relo	Relocation Sale	Sale or Financing Concessions
REO	REO Sale	Sale or Financing Concessions
Res	Residential	Location & View
RH	USDA - Rural Housing	Sale or Financing Concessions
S	Settlement Date	Date of Sale/Time
Short	Short Sale	Sale or Financing Concessions
sf	Square Feet	Area, Site, Basement
	Square Meters	Area, Site
sqm Unk	Unknown	Date of Sale/Time
VA	Veterans Administration	Sale or Financing Concessions
W	Withdrawn Date	Date of Sale/Time
WO	Walk Out Basement	Basement & Finished Rooms Below Grade
	Walk Up Basement	Basement & Finished Rooms Below Grade
wu WtrFr	·	Location Basement & Finished Rooms Below Grade
Wtr	Water View	View
	Water View	
Woods	Woods View	View

Other Appraiser-Defined Abbreviations

Abbreviation	Full Name	Fields Where This Abbreviation May Appear

55079

		USPAP ADDENDUM	File No.	0004310
Borrower	Clairmont Properties 2			
Property Address			01.1.	7' 0 1
City	Spring	County Harris	State TX	Zip Code 77379
_ender	Wedgewood Inc.			1
This repor	t was prepared under the	e following USPAP reporting option:		
Apprais	sal Report	This report was prepared in accordance with USPAP Standar	rds Rule 2-2(a).	
	•		` ,	
Restric	ted Appraisal Report	This report was prepared in accordance with USPAP Standar	ras Rule 2-2(b).	
		-		
Dagaanah	lo Evpoqueo Timo			
	le Exposure Time	me for the subject property at the market value stated in this repo	ont is:	
	· · · · · · · · · · · · · · · · · · ·	conable exposure time is 0-90 days.		
2,11 0001	te rivie. Opinion or road	chable expected time to a dudye.		
Additional	Certifications			
	t, to the best of my knowled	lge and belief:		
✓ I have N	NOT nerformed services as	an appraiser or in any other capacity, regarding the property tha	at is the subject of this i	renort within the
		ceding acceptance of this assignment.	at to the subject of this i	oport within the
		appraiser or in another capacity, regarding the property that is the		within the three-year
1		eptance of this assignment. Those services are described in the o	comments below.	
	ents of fact contained in this re			
		lusions are limited only by the reported assumptions and limiting condition	ins and are my personal, ir	mpartial, and unbiased
	analyses, opinions, and conclus		t and no naroanal interact	with respect to the parties
involved.	erwise indicated, i nave no pres	ent or prospective interest in the property that is the subject of this report	and no personal interest	with respect to the parties
I	ias with respect to the property	that is the subject of this report or the parties involved with this assignment	nent	
1		ot contingent upon developing or reporting predetermined results.	ont.	
	=	gnment is not contingent upon the development or reporting of a predeterr	mined value or direction in	value that favors the cause of
1 '		ne attainment of a stipulated result, or the occurrence of a subsequent ever		
		ere developed, and this report has been prepared, in conformity with the l	-	
were in effect	t at the time this report was pre	pared.		
- Unless othe	erwise indicated, I have made a	personal inspection of the property that is the subject of this report.		
		ed significant real property appraisal assistance to the person(s) signing the	his certification (if there ar	e exceptions, the name of each
individual pro	viding significant real property a	appraisal assistance is stated elsewhere in this report).		
Additional	Comments			
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APPRAISE	" / /	SUPERVISURY AP	PPRAISER: (only if	requireu)
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AIR

Appraiser Independence Requirements (AIR) Affidavit of Appraiser - Certification of Non-Influence

The appraiser named respectfully submits and represents to the following:

I hereby acknowledge to the best of my ability the following:

- 1. There have been no written or verbal communications or conversations between the mortgage lender or any staff person thereof and myself, my assistant, or any other staff member working on my behalf during the completion of this particular assignment or review assignment regarding a predetermined value for the subject property of this assignment.
- 2. I acknowledge that I have not been influenced, coerced, extorted, or bribed regarding the outcome of this appraisal report, nor am I knowingly aware of being recommended by any staff member, director, or agent of the mortgage lender's loan production staff, including the loan officer, to complete this assignment.
- 3. I certify that I have been engaged to provide a complete order with the information required for me to agree and complete a full appraisal assignment that meets USPAP guidelines and standards. Included on their order form was the originating lender's company name and address for purposes of inclusion on the appraisal report. No individual names from lender's staff, including loan officer name, was provided to me. No preliminary estimation of value, loan amount, or any similar information was provided to me or communicated to me or any staff person within my company. With respect to a Purchase Transaction, the Purchase Agreement (Sales Contract) was made available in its entirety (as required by USPAP Standard Rule 1- 5a). In the event the loan is an FHA transaction, I understand that the lender may require my identity, including my State Certification number; however, no attempt was made to coerce or influence the outcome of this appraisal report.
- **4.** I acknowledge that I have completed this assignment and have only acted with the highest integrity and in a manner considered ethical to my profession, and consistent both with USPAP standards and the Appraiser Independence Requirements rules and regulations.
- 5. I acknowledge that I am not an employee of nor affiliated with the mortgage lender, and that I am not a staff appraiser to any entity that is either wholly or partially owned by the lender/investor or by any entity that is owned in whole or in part by a "Settlement Services" provider. By including this document within this appraisal report, I acknowledge to the best of my ability that all of the above statements are valid and true, I have honestly agreed with them, and that I have no objections or reservations to their contrary.

STATE CERTIFICATION

ROBERT GARY WILSON 18827 APPLETREE HILL LN HOUSTON, TX 77084



Certified Residential Real Estate Appraiser

Appraiser: Robert Gary Wilson

License #: TX 1325335 R License Expires: 07/31/2025

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