# **APPRAISAL OF REAL PROPERTY**



## LOCATED AT

1125 Chesterton Dr Richardson, TX 75080 JJ Pearce Sec 1 Blk 12 Lot 3

## FOR

Wedgewood Inc 2015 Manhatten Beach Blvd, Suite 100 Redondo Beach, CA 75248

## **OPINION OF VALUE**

590,000

### AS OF

06/19/2024

#### BY

Richard Alan Benefiel CR Appraisals 1301 Salado Pass Mckinney, TX 75072-3152 (765) 278-1410 crappraisalstexas@gmail.com

## USPAP ADDENDUM

57600 File No. 35575243

			USPAP ADDENDUM	File No.	35575243
rower	Catamount Properties	1028 LLC			
erty Address	1125 Chesterton Dr				
	Richardson		<sup>County</sup> Dallas	State TX	Zip Code 75080
er	Wedgewood Inc				
This was and		- LICDAD von oution and in			
•	as prepared under the following	g USPAP reporting option	:		
Appraisal	Report	This report was prepared	in accordance with USPAP Standards Rule 2-2(a).		
Restricter	d Appraisal Report	This report was prepared	in accordance with USPAP Standards Rule 2-2(b)	1	
	а прртини порот	This report was propared	in accordance with contra chanda tale 2 2(b)	•	
	Exposure Time				
My opinion of a	reasonable exposure time for the	subject property at the market	value stated in this report is:	<u>45 days.</u>	
^ dditional Oa	whiting a binary				
Additional Ce		of.			
certify triat, to	the best of my knowledge and beli	3I.			
I have NO	T performed services, as an apprai	ser or in any other capacity, r	egarding the property that is the subject of this repo	ort within the	
three-year	r period immediately preceding acc	eptance of this assignment.			
			ing the property that is the subject of this report with	hin the three-year	
period imr	mediately preceding acceptance of	this assignment. Those service	ces are described in the comments below.		
- The stateme	ents of fact contained in this re	port are true and correct.			
- The reported	d analyses, opinions, and concl	usions are limited only by	the reported assumptions and limiting condition	ons and are my personal, im	partial, and unbiased
professional a	analyses, opinions, and conclus	ions.			
- Unless other	rwise indicated, I have no prese	nt or prospective interest i	n the property that is the subject of this report	t and no personal interest wi	ith respect to the parties
involved.					
- I have no bia	as with respect to the property	that is the subject of this r	eport or the parties involved with this assignm	nent.	
			ng or reporting predetermined results.		
	•		on the development or reporting of a predeter	rmined value or direction in v	value that favors the cause of
			I result, or the occurrence of a subsequent eve		
	· · ·		ort has been prepared, in conformity with the	•	
	at the time this report was prep		or has been propared, in comornity with the	Official Otalidal do Of Fronce	Sional Appraisal Fractice that
			property that is the subject of this report.		
	,		appraisal assistance to the person(s) signing t	this partification (if there are	avantions the name of such
				uns cerunication (ii there are	exceptions, the name of each
iliulviuuai piot	viding significant real property a	ppiaisai assisiailuu is siait	u eisewhere in this report).		
Additional Co	mments				
The purpos	se of this appraisal is to p	rovide an opinion of	market value as of the effective date	for use of the client na	amed including internal
asset revie	w and/or loan servicing (	including default) by t	the client.		
The Scope	of Work for this appraisa	al is defined per the s	cope of work statement included on	Page 4 of the 2055 Fo	rm used for this
report.					
The apprai	ser has performed a visu	al exterior inspection	of the subject, has viewed all the co	omparable sales from the	he street,
and has ga	athered information for th	e subiect, the market	area, and the comparable sales from	n available public sour	ces and MLS
services.		<b>,</b> ,	, <u>-</u>		
001 11000.					
The apprai	cal is propared for the so	lo and evelueive use	of the appraiser's client to assist with	h internal accet review	and/or loan conviolna
			upon this report without the express		-
(including t	delauit). No triiru parties i	are authorized to rely	upon this report without the express	ed written consent or ti	ile appraiser.
The alleration			i-il-i		
			original signature(s) and have not be		in any way.
All photos i	in this report were taken	by the appraiser unie	ss specifically noted on the photo pa	iges.	
	•		to complete this report in conformity		•
			nents receille XI § 323.4 Minimum ap		e Financial Institution
Reform, Re	ecovery and Enforcemen	t Act of 1989, (12 U.S	S.C.3331 et seq.), and any implemen	nting regulations.	
PPRAISER:	_	,	SUDERVISORY APPR	AISER: (only if required)	
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gnature:	Kickad	A CONTRACTOR A	Signature:		
_		$\longrightarrow$ $+$	Name:		
	ard Alan Benefiel		Date Signed:		
-	06/20/2024		State Certification #:		
ate Certification #					
State License #:	1350533		or State License #:		
ate: TX			State:		
	<del>_</del>	2/31/2025	Expiration Date of Certification		
fective Date of App	praisal: 06/19/2024		Supervisory Appraiser Inspect	S .	Rained Alon Costfil or
			Did Not Ext	derior-only from Street	or

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

57600 File # 35575243

The purp				rt is to pr	ovide the I	lender/client	with an	accurate.	, and adequa	telv sunt	ported, (	opinion of the	ne mark	et value	of the	subject p	property.
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Property A	Address	1125 (	Chesterton Dr					City	Richards	on			State	TX	Zip Code	75080	1
Borrower	Ca	<u>tamount P</u> r	operties 1028	LLC	0	Owner of Pub	olic Record	Ja	mes F Mck	ee			County	Dalla	S		
Legal Desc			arce Sec 1 Blk						_			_					
Assessor's	s Parcel		13060-012-003					Tax '	Year 2024				R.E. Tax	es\$ 1	2,997		
Neighborho		74-		5-0000						40404			Census				
- ·		00 1	earce						Neierence	19124		DUD HOLD		IIaci (	192.05		
Occupant	_	Owner	Tenant Vac			Special Asses		0				PUD HOAS	0		per year	per	r month
Property R	Rights Ap	praised	Fee Simple	Leasehol	d	Other (descr	ribe)										
Assignmen	nt Type	Puro	chase Transaction	Refina	ance Transactio	on	Other	(describe)	Servicin	a							
Lender/Clie	ent	Modgow	and Inc			Address			atten Beach		Cuito 1	100 Bodos	ado Do	ach C	N 7524	0	
		Wedgew	red for sale or has it be	on offered for eal	lo in the twelve					bivu,	Suite	100, Redoi	IUO DE				
		• •		eli olieleu ioi sai										X		No	
Report data	ta source	e(s) used, offering	price(s), and date(s).		DOM	11;Per	MLS #2	061236	9 the subje	ct was	listed (	on 06/14/2	024 fc	r \$599,	000 wit	h no pric	ce
change	es be	fore going	under contract	t.													
l di	id	did not analyze	the contract for sale for	r the subject pure	chase transacti	on. Explain tl	he results of	the analysis	of the contract for	sale or wh	hy the anal	lysis was not					
performed.	_	,						,			•	•					
,	-																
5																	
Contract P	rice \$		Date of Contra	ict		Is the prope	erty seller the	owner of pu	ublic record?		Ye	es No	Data Sour	ce(s)			
Is there any	ny financi	ial assistance (loa	n charges, sale conces	sions, gift or dov	vnpayment assi	istance, etc.)	) to be paid b	y any party	on behalf of the bo	orrower?					[	Yes	No
If Yes, repo	ort the to	tal dollar amount	and describe the items	to be paid.													
,																	
Note: Rac	e and th	ne racial compos	ition of the neighborh	ood are not app	raisal factors.												
		Neighborhoo	d Characteristics				One-l	Unit Housin	g Trends			One-	Unit Hou	sing	Pre	sent Land Us	se %
Location				Rural	Proporty Val-	100				Don.	lining	PRICE		AGE			
Location			Suburban	Rural	Property Valu		Increasing	<u> </u>	Stable		clining	_			One-Unit		75 %
Built-Up	$\mathbf{X}$	Over 75%	25-75%	Under 25%	Demand/Sup	ply	Shortage	>	In Balance	Ove	er Supply	\$ (000)		(yrs)	2-4 Unit		- %
Growth	$\neg \overline{\neg}$	Rapid	Stable	Slow	Marketing Tir	me 🔽	Under 3 n	nths	3-6 mths	Ove	er 6 mths	200	Low	0	Multi-Farr	nily	5 %
Neighborho							•						High		Commerc		
~			Bounded on	me North	by Campi	nell Kos	u, ⊨ast	ny Floy	u Road, So	utn by		2,500		65		nui .	10 %
			Coit Road.									600	Pred.	50	Other		10 %
Neighborho	ood Des	cription	The subject	is located	on the no	rthwest	side of t	the citv	of Richards	on with	h acce	ss to maio	r thore	ughfare	es, edu	cational	
ո Z facilitio	25 21	ent center	s, shopping, ar														
											15 10 14	acant and	oi uev	eloping	iaiiu w	101110	
			subject's value		ability. Se	ee addei	ndum fo	r additio	onal comme	ents.							
Market Cor	nditions	(including suppor	t for the above conclus	ions)		See atta	ached a	ddenda.									
Dimension						A			Cha					Man			
Dimension	<sup>18</sup> 7	0 X 124 X				Area 8	999 sf		Sha	pe Mo	ostly R	ectangular		View N;	Res;		
Specific Zo	oning Cla	assification	R-1500-M 1	020		Zoning Des	scription	Sinale	Family Re	sidenti	ial						
Zoning Cor	mpliance	E Lega		onforming (Grand	fathered Use)		No Zoi		Illegal (describe								
-	•		et property as improved	- '	,			, _									
is the night	iest allu i	Dest use of subjet	st property as improved			annaifiantian	an) the proper	nt uno?	_	,		Voo	1 No	If No. donor	iho	_	
				(UI as proposeu	per pians and	specification	ns) the preser	nt use?		,		X Yes	No	If No, descr	ibe	See	
Adden	dum	for addition	nal comments			-		nt use?		,		X Yes □	No	If No, descri	ibe	See	
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Freddie Mac Form 2055 March 2005

UAD Version 9/2011

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Form 2055 March 2005

57600 File # 35575243

There are 18 comparable	proper	ties curr	rently of	ffered for	or sale	in 1	the subject neighborhoo	d rang	ing in	price	from \$ 385,000		to \$	17	05 000	
10	sales		subject	neighbo			the past twelve months			ale pri	000,000	^		-	95,000	
91	σαισο		,	HOIGHIDO			ILE SALE # 1	, rangii	-		ce from \$ 300,00 LE SALE # 2	U			2,020,00 LE SALE # 3	
FEATURE		SUBJECT							CON	NIPAKAB	LE SALE # 2		CUI	MPAKAB	LE SALE # .	3
Address 1125 Chesterton	Dr			1301	Huntir	ngton	Dr	1127	Huntir	ngton	Dr	1114	Eton I	Dr		
Richardson, TX 7	75080	)		Richa	ardson	, TX	75080	Rich	ardson	, TX 7	75080	Richa	ardson	, TX 7	75080	
Proximity to Subject				0.24	miles \	W		0.06	miles I	N		0.07	miles I	E		
Sale Price	\$						\$ 526,500				\$ 750,000				\$	610,000
Sale Price/Gross Liv. Area	\$		sq.ft.	\$ 1	232.76	so ft	020,000		289.24	sn ft	700,000	s	211.66	so ft		010,000
Data Source(s)	-		oqiiti				204 DOM 40				50 0014 4				L	4.5
							064;DOM 16				59;DOM 4				57;DON	VI 5
Verification Source(s)	_				10674				96824				72200			
VALUE ADJUSTMENTS		DESCRIPTIO	ON	DE	SCRIPTIO	IN	+(-) \$ Adjustment	D	ESCRIPTIO	)N	+(-) \$ Adjustment	DI	ESCRIPTIO	)N	+(-)\$	Adjustment
Sales or Financing				ArmL	.th			Arml	_th			ArmL	_th			
Concessions				Cash	:0			Conv	;300			Conv	<b>/</b> ;0			
Date of Sale/Time				s05/2	24:c05/	24			24;c04/	/24		s04/2	24;c03/	/24		
Location	N;Re	P6.		N;Re	,			N;Re	,			N:Re				
Leasehold/Fee Simple		Simple			Simple				Simple				Simple			
Site			<del>;</del>			:				:				:		
View	8999			1037			- 0	8999				8999				
	N;Re			N;Re				N;Re				N;Re				
Design (Style)	DT1	;Ranch	1	DT1;I	Ranch			DT1;	Ranch			DT1;	Ranch	1		
Quality of Construction	Q4			Q4				Q4				Q4				
Actual Age	46			45				46				46				
Condition	C4			C4			+26,300	СЗ			-150,000	СЗ				-30,500
Above Grade	Total	Bdrms.	Baths	Total	Bdrms.	Baths	23,300	Total	Bdrms.	Baths		Total	Bdrms.	Baths		, , , , , ,
Room Count	10	5	3.0	8	3	2.1	+5,000	-	4	3.0	0		4	3.1		-5,000
Gross Living Area	10			0								9				
· ·		3,030	ار مر		2,262	əy.il.	+15,360		2,593	oy.it.	+8,740		2,882	oy.It.		+2,960
Basement & Finished	0sf			0sf				0sf				0sf				
Rooms Below Grade																
Functional Utility	Aver	rage		Avera	age			Aver	age			Avera	age			
Heating/Cooling	FA/C	CA		FA/C	A			FA/C	A			FA/C	A		L	
Energy Efficient Items	Zone			Zone				Zone				Zone				
Garage/Carport	2ga2			2ga2				2ga2				2ga2				
Porch/Patio/Deck		ch/CvF	Dat/Dt	CvPc			+5,000			/CDk	-2,500					+5,000
4		/Fence			Fence		+5,000		Fence	CDK	-2,300		Fence			+3,000
Fireplace/Fence	1		:										rence			45.000
Pool	Non	<u>e                                      </u>		None	!			None	;			Pool				-15,000
														_		
Net Adjustment (Total)						-	\$ 51,660		+   <b>&gt;</b>	₹ -	\$ -143,760	L	+	₹ -	\$	-42,540
Adjusted Sale Price				Net Adj.		9.8 %		Net Adj.		19.2 %		Net Adj.		7.0 %		
of Comparables				Gross Ad	dj.	9.8 %	\$ 578,160	Gross A	dj. 2	21.5 %	\$ 606,240	Gross A	dj.	9.6 %	\$	567,460
		and the state of the state of		cubiact n	ronarty an	d comp										
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My research  did did did n	ot reveal	I any prior s	sales or tr	ansfers of			arable sales. If not, explain	the effe	tive date o	of this ap	praisal.					
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My research  did  did n did n  Data Source(s)  Realist/NT  My research  did  did n did n	ot reveal	l any prior s S/Public I any prior s	sales or tr Recor	ransfers of rds ransfers of	f the subje	ct prope										
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My research  did did n did n  Data Source(s)  Realist/NT  My research  did  did  did n  Data Source(s)  Realist/NT  Report the results of the research and ana	REIS REIS REIS	I any prior s S/Public I any prior s S/Public the prior sal	sales or tr Recor sales or tr Recor le or trans	ransfers of rds ransfers of rds sfer history	f the subje	ct prope parable s	arty for the three years prior to the ales for the year prior to the operty and comparable sales	date of sa	le of the co	omparabl	e sale. on page 3).			COMPA	ARABLE SAL	.E #3
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Freddie Mac Form 2055 March 2005 UAD Version 9/2011 Page 2 of 6

Form 2055 March 2005

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

57600 File# 35575243

					BLE SAL	E# 4		00		LE SALE # 5				E SALE #	6
Address 1125 Chesterton	Dr		1406	Huntingto	n Dr		140	9 Ches	sterton	Dr	927	Sanda	lwood	Ave	
Richardson, TX 7		)		rdson, TX		30		hardso				ardsor			
Proximity to Subject	3300			miles W	. , 500			3 miles		. 5500		miles		3000	
	\$		U.40 I	IIICO VV	\$	600.000		, miles	V V	\$ 686 215		iiiies	_	\$	635 000
	\$	sq.ft.	s -	200 40 22		690,000	S	005 -	o en#	000,213		044 -	on ff	-	635,000
	Ψ	sq.rt.		286.19 sq.			i .		8 sq.ft.			211.53			
Data Source(s)			NTRE	EIS#20544	1755;[	DOM 3				266;DOM 89	NTR	EIS#2	06517	41;DON	0
Verification Source(s)				74430/Re				#4279				ist/Pub			
VALUE ADJUSTMENTS		DESCRIPTION	DE	SCRIPTION	+	-(-) \$ Adjustment		DESCRIPT	ION	+(-) \$ Adjustment	_ D	ESCRIPTION	ON	+(-) \$ A	djustment
Sales or Financing			ArmLt	th			Arm	nLth			Listir	ng			
Concessions			Conv;				Cas					· a			
Date of Sale/Time				4:c03/24	+				2/24		۸۵۰۰	···			
Location	N: -			,	+-			/24;c02	124	+	Activ				
	N;R		N;Res		-		N;R				N;Re				
Leasehold/Fee Simple		Simple		Simple				Simpl	e			Simple	•		
Site	8999	9 sf	8999				_	9 sf			1152	26 sf			-2,527
View	N;R	es;	N;Res	s;Comm			N;R	les;Cor	nm	0	N;Re	es;			
Design (Style)	DT1	;Ranch	DT1:F	Ranch			DT1	1;Ranc	h		DT1:	Ranch	١		
Quality of Construction	Q4		Q4				Q4				Q4				
Actual Age	46		44			0	40			0	56				+10,000
Condition			C3		+										10,000
	C4	Delem : 2 "		Deleman n	_	-103,500		D.4.	D-#	-68,600		Dd	D-44		
Above Grade	Total	Bdrms. Baths		Bdrms. Bath:	_		Total	_	Baths		Total	Bdrms.	Baths		
Room Count	10	5 3.0	9	4 3.0		0	9	4	3.0	0	10	5	3.1		-5,000
Gross Living Area		3,030 sq.ft.		2,411 sq.	ft.	+12,380		2,32	O sq.ft.	+14,200		3,002	sq.ft.		0
Basement & Finished	0sf		0sf				0sf			,	0sf				
Rooms Below Grade															
Functional Utility	Λ	rago	Avora	100	+		۸۰۰۰	rage			Δν.σ=	200			
Heating/Cooling	Ave		Avera					rage		-	Aver				
	FA/0		FA/CA				FA/			-	FA/C				
Energy Efficient Items	Zon		Zoned				Zon			1	Zone				
Garage/Carport	2ga	2dw	2ga2d	wb			2ga	2dw			2ga2	2dw			
Porch/Patio/Deck	CvP	ch/CvPat/Pt	CvPcl	h/ExtPat		0	CvF	Pch/Cvl	Pat	+2,500	CPcl	n/Pat/[	Ock		0
Fireplace/Fence		/Fence	1FP/F				2FF	P/Fence	9	-5,000	1FP/	Fence			
Pool	Non		Pool			-15,000				3,300	Pool				-15,000
	14011	-	. 501			- 10,000	1,401				. 501				10,000
Net Adjustment (Total)				+ 🛛 -	\$	100 100	-	7 -	<b>v</b> .	\$ _56,900		1 + 5	<b>7</b> -	s	40.50
. , ,			Mad A di			-106,120			<b>X</b> -	56,900			<b>X</b> -	Ψ	-12,527
Adjusted Sale Price			Net Adj.	15.4			Net A		8.3 %		Net Adj.		2.0 %		
of Comparables			Gross Ad	10.0		583,880			13.2 %		Gross A	ldj.	5.1 %	\$	622,473
Report the results of the research and analy	ysis of	the prior sale or trans	fer history	of the subject p	property a	and comparable sales	(report	additional		on page 3).					
ITEM		SL	JBJECT			COMPARABLE SAL	E #	4		COMPARABLE SALE #	5		COMPAR	RABLE SALE	<sup>#</sup> 6
		00/4/4/0004													
Date of Prior Sale/Transfer		06/14/2022			1							+			
· ·		06/14/2024 \$583,000													
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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, 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 The appraiser should use the same type of data sources that he or and/or private sources to perform this appraisal. 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: to the following assumptions and limiting conditions: The appraiser's certification in this report is

- 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 makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any 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.

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Form 2055 March 2005 Raine Alon Eastful

57600

APPRAISER'S CERTIFICATION:

The Appraiser certifies and agrees

- 1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal
- 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 loan application). mortgage
- 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.

Form 2055 March 2005 Rosned Alan Eastfil

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57600 File # 35575243

ordered and will receive this appraisal report.	the individual, organization, or agent for the organization that
	cort to: the borrower; another lender at the request of the cortgage insurers; government sponsored enterprises; other services; professional appraisal organizations; any department, the District of Columbia, or other jurisdictions; without having to consent. Such consent must be obtained before this appraisal ding, but not limited to, the public through advertising, public
22. I am aware that any disclosure or distribution of this appra laws and regulations. Further, I am also subject to the provision that pertain to disclosure or distribution by me.	
23. The borrower, another lender at the request of the borrown insurers, government sponsored enterprises, and other secondary of any mortgage finance transaction that involves any one or many control of the borrown insurers.	market participants may rely on this appraisal report as part
defined in applicable federal and/or state laws (excluding audio appraisal report containing a copy or representation of my sig	record" containing my "electronic signature," as those terms are and video recordings), or a facsimile transmission of this nature, the appraisal report shall be as effective, enforceable and livered containing my original hand written signature.
25. Any intentional or negligent misrepresentation(s) contained in criminal penalties including, but not limited to, fine or imprisor Code, Section 1001, et seq., or similar state laws.	
SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisor	ory Appraiser certifies and agrees that:
I directly supervised the appraiser for this appraisal assignmen analysis, opinions, statements, conclusions, and the appraiser	
2. I accept full responsibility for the contents of this appraisal statements, conclusions, and the appraiser's certification.	report including, but not limited to, the appraiser's analysis, opinions,
<ol> <li>The appraiser identified in this appraisal report is either a s appraisal firm), is qualified to perform this appraisal, and is according.</li> </ol>	ub-contractor or an employee of the supervisory appraiser (or the eptable to perform this appraisal under the applicable state law.
<ol> <li>This appraisal report complies with the Uniform Standards promulgated by the Appraisal Standards Board of The Appraisal report was prepared.</li> </ol>	of Professional Appraisal Practice that were adopted and Foundation and that were in place at the time this appraisal
5. If this appraisal report was transmitted as an "electronic re	
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Freddie Mac Form 2055 March 2005 UAD Version 9/2011 Page 6 of 6

## Supplemental Addendum

	ouppit	JIIIOIILU	Audonaum			35575	243	
Borrower	Catamount Properties 1028 LLC							
Property Address	1125 Chesterton Dr							
City	Richardson	County	Dallas	State	TX	Zip Code	75080	
Lender/Client	Wedgewood Inc							

File No 25575242

#### AIR Certification:

No employee, director, officer or agent of the lender, or any other third party acting as a joint venture partner, independent contractor, appraisal management company, or partner in behalf of the lender has influenced or attempted to influence the development, reporting, result, or review of this assignment through coercion, extortion, collusion, compensation, instruction, inducement, intimidation, bribery, or in any other manner. I have not been contacted by anyone other than the intended user (lender/client as identified on the first page of the report), borrower or designated contact to make to make an appointment to enter the property. I agree to immediately report any unauthorized contacts either personally by phone or electronically to vendor management.

#### **Neighborhood Comments:**

The subject is located in the development known as JJ Pearce on the northwest side of the city of Richardson. The neighborhood is made up of various style one and two story single family residential properties built between 1960 and 2023 with some fill-in and re-build new construction in the area. The subject is compatible with other homes in the neighborhood. No negative influences were noted.

The subject is not in a PUD and there are no mandatory HOA fees..

The subject is located within a mile major thoroughfares providing easy access to major employment centers, educational facilities, event centers, shopping, and recreational facilities. There are no known or anticipated negative external factors effecting values or marketability in the described neighborhood.

#### • Exterior-Only: Neighborhood - Market Conditions

As noted on the attached 1004MC, market conditions are indicating stable values over the prior 12-24 months. Marketing times for homes most similar to the subject are generally less than 45 days. Most homes in the market area are selling at or slightly above listing prices. Based on a review of MLS sales in the described neighborhood boundaries, the median sale price over the prior 12 months was \$495,000 (97 sales) and over the prior 12-24 months was \$ (497,600 sales).

#### • Exterior-Only: Site - Highest and Best Use

The highest and best use of the subject is determined as appropriate for the zoning as this is most appropriately supported, most financially feasible, and results on the highest value consideration of the subject.

#### **Additional Features:**

According to the appraiser's observation, old MLS listing, and public records, the subject has a covered front porch, side patio, covered rear patio, rear yard wood fence, rear alley, fireplace in family room, kitchen island, crown molding, five bedrooms, three full baths, and a two car attached garage.

The GLA found in public records and/or other available sources has been used and the condition of the interior of the home has been described per interior photos found in prior MLS and on-line. Equipment/Appliances noted are per the photos reviewed, prior MLS or other available source. The appraiser reserves the right to amend the report should any of this information be found to be inaccurate enough to have an effect on the outcome of the report.

NOTE: Extraordinary assumptions invoked in this report might have affected the assignment results. The appraiser reserves the right to amend the report if an extraordinary assumption is found to be false and could alter the appraiser's opinions or conclusions.

## Sales Comparison Analysis - Summary of Sales Comparison Approach:

The appraiser's comparable search included all sales from within the described neighborhood boundaries and was narrowed to choose sales for comparison from the subject's immediate development and those sales that are most similar to the subject in overall market appeal. The appraisal contains 5 confirmed closed sales and 1 active listing from the described market area.

Time of sale adjustments are not warranted on sales with contract dates within 12 months prior to the appraisal date based on data noted in the Market Conditions comments.

Comps 4 and 5 back to commercial property. Review of similar sales in the market area going back 24 months indicates this to have no beneficial or adverse affect on the market, therefore, no adjustments are warranted for view.

The subject is dated with little visible and/or verifiable updating. Review of descriptions and photos indicate Comp 6 to be in similar overall condition to the subject. Comp 1 lacks updated flooring and kitchen items visible in the subject and is adjusted 5% of the sale price for inferior condition. Comp 2 has been fully remodeled to include kitchen, baths and windows and is adjusted 20% of the sale price for superior condition. Comp 3 has recent updating to include baths and is adjusted 5% of the sale price for superior condition. Comp 4 has recent updating to include kitchen, baths and flooring and is adjusted 15% of the sale price for superior condition. Comp 5 has had recent updating to include kitchen and floor coverings and is adjusted 10% of the sale price for superior condition. Comdition adjustments are based on review of MLS and other online photos and descriptions of comparables and are applied based on matched paired sales analysis of comparables and all other sales in the market area in the prior 12 months.

A page by page and line by line search of sales in the market area found no available sales with a larger GLA than the subject that were deemed appropriate for comparison on the grid. Comp 6 is a current listing with similar GLA to the subject requiring no GLA adjustment.

No discernible difference between bedroom mix is indicated in the subject's immediate market area, however, the subject's fifth bedroom could be used as a study, while Comp 3 has a study that could be used as a fifth bedroom.

Some of the comparables may exceed optimal adjustment guidelines, however, are utilized to bracket features of the subject and/or to adhere to lender guidelines.

Other adjustments are based on group sales and matched paired sales analysis with site adjustments taken at \$1 per square foot for differences over 2000 square feet, age adjustments taken at \$1000 per year for differences over 10 years, bath count adjustments taken at \$5000 per half bath, and GLA adjustments taken at a minimal \$20 per square foot for differences over 100 square feet.

Comps 1 and 2, the most recent closed sales, are given the greatest weight in the conclusion of value with consideration given to all the comparables.

Rand Alon Eastfil

## **Supplemental Addendum**

	ouppi	Jillolitu	Audonaum			355752	243	
Borrower	Catamount Properties 1028 LLC							
Property Address	1125 Chesterton Dr							
City	Richardson	County	Dallas	State	TX	Zip Code	75080	
Lender/Client	Wedgewood Inc							

File No 25575242

## Reconciliation and Final Value Conclusion:

The Sales Comparison Approach is the most relevant approach to determining value for this property. The Cost Approach and Income Approach have not been developed. The subject is 46 years old and the development of the Cost Approach would not provide accurate or reliable information. Rental properties are not predominant in the area, therefore, the Income Approach would not provide an accurate and relevant conclusion. The Sales Comparison Approach is deemed the most reliable and accurate approach for determining market value for the subject as of the effective date.

#### Predominant Value

The subject's value is consistent with the predominant values in the neighborhood.

# Market Conditions Addendum to the Appraisal Report

57600 File No. 35575243

The purpose of this addendum is to provide the lender/client with a cl	ear and accurate understanding	of the market trends and condit	ione provalent in the cubiect					
	=		ions prevalent in the subject					
neighborhood. This is a required addendum for all appraisal reports w	vith an effective date on or after A	-						
Property Address 1125 Chesterton Dr		<sup>City</sup> Richards	son	State TX		ZIP Code 750	80	
Borrower Catamount Properties 1028 LLC								
Instructions: The appraiser must use the information required on this	form as the basis for his/her con	iclusions and must provide sur	nort for those conclusions renar	dina				
housing trends and overall market conditions as reported in the Neigh			•	-				
				ALCIIL				
it is available and reliable and must provide analysis as indicated belo	w. If any required data is unavaila	able or is considered unreliable,	the appraiser must provide an					
explanation. It is recognized that not all data sources will be able to pr	rovide data for the shaded areas I	below; if it is available, however	r, the appraiser must include the d	ata				
in the analysis. If data sources provide the required information as an	average instead of the median, to	he appraiser should report the a	available figure and identify it as an	1				
average. Sales and listings must be properties that compete with the				trie				
subject property. The appraiser must explain any anomalies in the dat	a, such as seasonal markets, ne	w construction, foreclosures, et	C.					
Inventory Analysis	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months		(	Overall Trend		
Total # of Comparable Sales (Settled)	43	15	39	Increasing	V	Stable		Declining
Absorption Rate (Total Sales/Months)				▼ Increasing	H	Stable	H	Declining
	7.17	5.00	13.00		₩		Щ	
Total # of Comparable Active Listings	8	9	18	Declining	ш	Stable	X	Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	1.1	1.8	1.4	Declining	IX	Stable		Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months			Overall Trend	_	
Median Comparable Sale Price	F40.000	F40.000	500 500	Increasing	X	Stable		Declining
	540,000	540,000	526,500		-		屵	
Median Comparable Sales Days on Market	11	31	7	Declining	X		Ш	Increasing
Median Comparable List Price	682,500	690,000	612,450	Increasing		Stable		Declining
Median Comparable Listings Days on Market	81	35	25	Declining	$\Box$	Stable		Increasing
Median Sale Price as % of List Price				Increasing	┢	Stable	H	Declining
	98.89%	98.18%	100.30%	<u> </u>			Η	
Seller-(developer, builder, etc.)paid financial assistance prevalent?	Yes	<b>⊠</b> No		Declining	<u>IX</u>	Stable	Ш	Increasing
Explain in detail the seller concessions trends for the past 12 months	(e.g., seller contributions increase	sed from 3% to 5%, increasing	use of buydowns, closing costs, o	condo				
fees, options, etc.). Seller concessions are	currently not a maio	r factor in the subje	ct's market area. The	ere has been lit	ile to	no chanc	ne ii	n the
		i lactor in the cabje	oto mantot aroa. The	oro rido boori iit		z no onang	, o	1 1110
trends of seller contributions over the past	12 monuis.							
Are foreclosure sales (REO sales) a factor in the market?	Yes 🔀 No	If yes, explain (including	the trends in listings and sales of	foreclosed properties)				
,		ii yos, oxpiaiii (iiioladiiig	the trongs in houngs and sales of	iorociosca proportios).				
REO sales are not a definitive factor in this	market at this time.							
Cite data sources for above information. The at-		11.2 10 1		DI E-4-				
	oove information was	s optained through i	the NTRFIS (North T	exas Keal Esta	te Ir	nformation	Sv	stem)
			the NTREIS (North To	exas Real Esta	te Ir	nformation	Sy	stem).
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Freddie Mac Form 71 March 2009

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Form 1004MC2 - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

57600 File No. 35575243

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

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

Condition Ratings and Definitions

C1

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

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

C2

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

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

C3

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

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

C4

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

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

C5

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

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

C6

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

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

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

Q1

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

Q2

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

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Serial# FB13CC2A

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

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

Quality Ratings and Definitions (continued)

Q3

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

Q4

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

Q5

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

06

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
е	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
RE0	REO Sale	Sale or Financing Concessions
Res	Residential	Location & View
RH	USDA - Rural Housing	Sale or Financing Concessions
S	Settlement Date	Date of Sale/Time
Short	Short Sale	Sale or Financing Concessions
sf	Square Feet	Area, Site, Basement
sqm	Square Meters	Area, Site
Unk	Unknown	Date of Sale/Time
VA	Veterans Administration	Sale or Financing Concessions
w	Withdrawn Date	Date of Sale/Time
W0	Walk Out Basement	Basement & Finished Rooms Below Grade
wu	Walk Up Basement	Basement & Finished Rooms Below Grade
WtrFr	Water Frontage	Location
Wtr	Water View	View
Woods	Woods View	View
	1	

Other Appraiser-Defined Abbreviations

Abbreviation	Full Name	Fields Where This Abbreviation May Appear

# **Subject Photo Page**

Borrower	Catamount Properties 1028 LLC							
Property Address	1125 Chesterton Dr							
City	Richardson	County	Dallas	State	TX	Zip Code	75080	
Lender/Client	Wedgewood Inc							



# **Subject Front**

1125 Chesterton Dr

Sales Price

 Gross Living Area
 3,030

 Total Rooms
 10

 Total Bedrooms
 5

 Total Bathrooms
 3.0

 Location
 N;Res;

 View
 N;Res;

 Site
 8999 sf

 Quality
 Q4

 Age
 46





# **Subject Street**



# **Photograph Addendum**

Borrower	Catamount Properties 1028 LLC							
Property Address	1125 Chesterton Dr							
City	Richardson	County	Dallas	State	TX	Zip Code	75080	
Lender/Client	Wedgewood Inc							





**Additional Street View** 

Front Side View 1





Front Side View 2

**Rear View** 





**Rear Alley View 1** 

Rear Alley View 2

## **Comparable Photo Page**

Borrower	Catamount Properties 1028 LLC							
Property Address	1125 Chesterton Dr							
City	Richardson	County	Dallas	State	TX	Zip Code	75080	
Lender/Client	Wedgewood Inc							



## Comparable 1

1301 Huntington Dr

Prox. to Subject 0.24 miles W Sale Price 526,500 Gross Living Area 2,262 Total Rooms 8 Total Bedrooms 3 Total Bathrooms 2.1 Location N;Res; View N;Res; 10375 sf Site Q4 Quality Age 45



## Comparable 2

1127 Huntington Dr

Prox. to Subject 0.06 miles N Sale Price 750,000 2,593 Gross Living Area Total Rooms Total Bedrooms 4 Total Bathrooms 3.0 Location N;Res; N;Res; View Site 8999 sf Quality Q4 Age 46



# Comparable 3

1114 Eton Dr

Prox. to Subject 0.07 miles E Sale Price 610,000 Gross Living Area 2,882 Total Rooms 9 Total Bedrooms 4 Total Bathrooms 3.1 Location N;Res; N;Res; View Site 8999 sf Quality Q4 Age 46

## **Comparable Photo Page**

Borrower	Catamount Properties 1028 LLC							
Property Address	1125 Chesterton Dr							
City	Richardson	County	Dallas	State	TX	Zip Code	75080	
Lender/Client	Wedgewood Inc							



## Comparable 4

1406 Huntington Dr

Prox. to Subject 0.43 miles W 690,000 Sale Price Gross Living Area 2,411 Total Rooms 9 Total Bedrooms 4 Total Bathrooms 3.0 Location N;Res; View N;Res;Comm 8999 sf Site Q4 Quality Age 44



## Comparable 5

1409 Chesterton Dr

Prox. to Subject 0.43 miles W Sale Price 686,215 Gross Living Area 2,320 Total Rooms Total Bedrooms 4 Total Bathrooms 3.0 Location N;Res; N;Res;Comm View Site 8999 sf Quality Q4 Age 40



## Comparable 6

927 Sandalwood Ave

Prox. to Subject 0.27 miles E Sale Price 635,000 Gross Living Area 3,002 Total Rooms 10 Total Bedrooms 5 Total Bathrooms 3.1 Location N;Res; N;Res; View Site 11526 sf Quality Q4 Age 56

MLS Photo

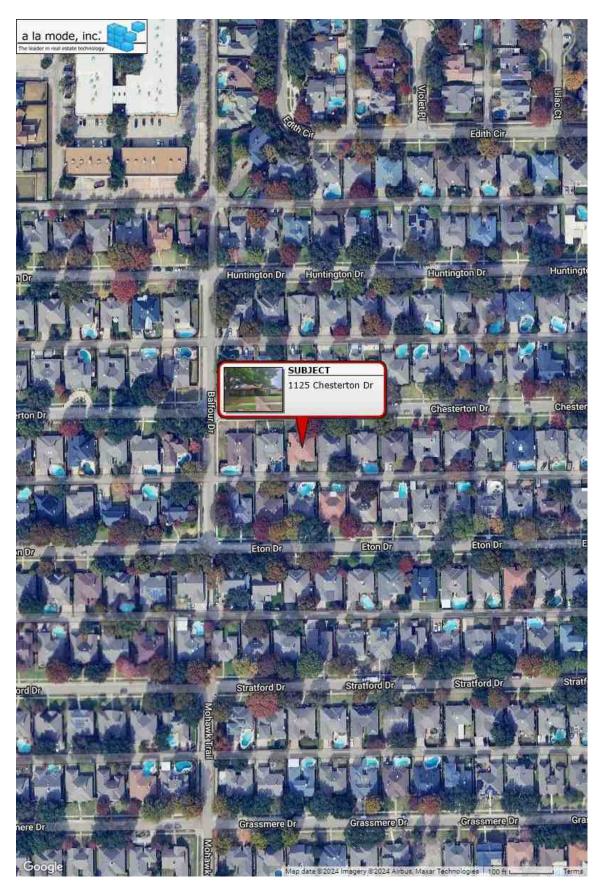
## **Location Map**

Borrower	Catamount Properties 1028 LLC							
Property Address	1125 Chesterton Dr							
City	Richardson	County	Dallas	State	TX	Zip Code	75080	
Lender/Client	Wedgewood Inc							



## **Aerial Map**

Borrower	Catamount Properties 1028 LLC							
Property Address	1125 Chesterton Dr							
City	Richardson	County	Dallas	State	TX	Zip Code	75080	
Lender/Client	Wedgewood Inc							



RICHARD ALAN BENEFIEL 1301 SALADO 1301 SALADO PASS MCKINNEY, TX 75072



# Licensed Residential Real Estate Appraiser

Appraiser: Richard Alan Benefiel

License #: TX 1350533 L

License Expires: 12/31/2025

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: Licensed Residential Real Estate Appraiser

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

Chelsea Buchholtz Executive Director



# CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 10/06/2023

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

				DOES NOT CONSTITU ERTIFICATE HOLDER.	TE A	CONTRACT	BETWEEN	THE ISSUING INSURER	(S), A	UTHORIZED
	of the policy, c	ertair	pol	ITIONAL INSURED, the picies may require an end						
PRODUCER				1	CONTA NAME:	Isaac Pec	k			
OREP Insurance Service:	s, LLC				DHONE	o, Ext): 888-34		FAX (A/C, No): 6	319-70	4-0793
6353 El Cajon Blvd, Suite	124-605				F-MAIL			[AIC, NO].	710-70	4-0700
San Diego, CA 92115					PRODU	SS: Info@ore; ICER MER ID #:	o.org			
						INS	SURER(S) AFFOR	RDING COVERAGE		NAIC#
INSURED	Profile Constru				INSURE	era: Acceler	ant National I	nsurance Company		10220
CR Ap					INSURE	ERB:				
	alado Pass				INSURE	RC:				
McKini	ey, TX 75072				INSURE	RD:				
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COVERAGES				E NUMBER:				REVISION NUMBER:		
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ALL OWNED AUTOS								BODILY INJURY (Per accident)	s	
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AND EMPLOYERS' LIABIL	ITY VIN		_							
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(Mandatory in NH) If yes, describe under								E.L. DISEASE - EA EMPLOYEE		
SPECIAL PROVISIONS be		-	_	NRE40PL100861-0		10/10/2022	10/10/2021	PER CLAIM: \$1,000,000	\$	9
A Errors and Omission	•	-	1	NISE40FE100001-0		10/19/2023	10/19/2024	AGGREGATE: \$1,000,000	0	
DESCRIPTION OF OPERATIONS Real Estate Appraisal Ser Retroactive Date: 10/19/2 Professionals Covered: R	vices 022			ACORD 181, Additional Remarks	Schedule	I a, if more space le	s required)			
CERTIFICATE HOLDER	₹				CAN	CELLATION				
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ACORD 25 (2009/09)

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## Residential Account #42130600120030000

Location Owner Legal Desc Value Main Improvement Additional Improvements Land Exemptions Estimated Taxes History

Property Location (Current 2024)

Address: 1125 CHESTERTON DR Neighborhood: 2RSP18 Mapsco: 6-U (DALLAS)

#### **DCAD Property Map**

2024 Current Appraisal Notice

#### **Electronic Documents (DCAD ENS\*)**

#### Notice Of Estimated Taxes (ENS\*)

\* Electronic Notification System



# Print Homestead Exemption Form

Owner (Current 2024)

MCKEE JAMES F 1125 CHESTERTON DR RICHARDSON, TEXAS 750802920

#### Multi-Owner (Current 2024)

Owner Name	Ownership %
MCKEE JAMES F	100%

## Legal Desc (Current 2024)

- 1: J J PEARCE SEC 1
- 2: BLK 12 LOT 3
- 3:
- 4: VOL82175 PG1172 CO-DALLAS
- **5:** 1306001200300 34213060012

Deed Transfer Date: 9/8/1982

### Value

2024 Proposed Values	
Improvement: Land:	
Land: Market Value:	7-11-1
Capped Value: \$596,234	-
Revaluation Year:	2024
Previous Revaluation Year:	2023

# **Property Card - Page 2**

## Main Improvement (Current 2024)

Building Class	18	Construction Type	FRAME	# Baths (Full/Half)	3/ 0
Year Built	1978	Foundation	SLAB	# Kitchens	1
Effective Year Built	1978	Roof Type	HIP	# Bedrooms	5
Actual Age	46 years	Roof Material	COMP SHINGLES	# Wet Bars	0
Desirability	GOOD	Fence Type	WOOD	# Fireplaces	1
Living Area	3,030 sqft	Ext. Wall Material	BRICK VENEER	Sprinkler (Y/N)	Υ
Total Area	3,030 sqft	Basement	NONE	Deck (Y/N)	N
% Complete	100%	Heating	CENTRAL FULL	Spa (Y/N)	N
# Stories	ONE STORY	Air Condition	CENTRAL FULL	Pool (Y/N)	N
Depreciation	40%			Sauna (Y/N)	N

## **Property Card - Page 3**

#### Additional Improvements (Current 2024)

#	Improvement Type	Construction	Floor	<b>Exterior Wall</b>	Area (sqft)
1	ATTACHED GARAGE	BK-BRICK	CONCRETE	UNASSIGNED	460

#### Land (2024 Proposed Values)

#	State Code	Zoning	Frontage (ft)	Depth (ft)	Area	Pricing Method	Unit Price	Market Adjustment	Adjusted Price	Ag Land
1	SINGLE FAMILY RESIDENCES	RESIDENTIAL DISTRICT 1.5 SF	72	125	0.0000 UNASSIGNED	FLAT PRICE	\$240,000.00	0%	\$240,000	N

#### \* All Exemption information reflects 2024 Proposed Values. \*

#### Exemptions (2024 Proposed Values)

	City	School	County and School Equalization	College	Hospital	Special District
Taxing Jurisdiction	RICHARDSON	RICHARDSON ISD	DALLAS COUNTY	DALLAS COLLEGE	PARKLAND HOSPITAL	UNASSIGNED
HOMESTEAD EXEMPTION	\$0	\$159,623	\$119,246	\$119,246	\$119,246	\$0
OTHER EXEMPTION	\$145,000	\$10,000	\$100,000	\$100,000	\$100,000	\$0
Taxable Value	\$451,234	\$426,611	\$376,988	\$376,988	\$376,988	\$0

#### **Exemption Details**

#### Estimated Taxes (2024 Proposed Values)

	City	School	County and School Equalization	College	Hospital	Special District
Taxing Jurisdiction	RICHARDSON	RICHARDSON ISD	DALLAS COUNTY	DALLAS COLLEGE	PARKLAND HOSPITAL	UNASSIGNED
Tax Rate per \$100	\$0.56095	\$1.1431	\$0.215718	\$0.110028	\$0.2195	N/A
Taxable Value	\$451,234	\$426,611	\$376,988	\$376,988	\$376,988	\$0
<b>Estimated Taxes</b>	\$2,531.20	\$4,876.59	\$813.23	\$414.79	\$827.49	N/A
Tax Ceiling	N/A	\$61.76	\$294.45	N/A	N/A	N/A
Total Estimated Taxes:						\$9,463.30

**DO NOT PAY TAXES BASED ON THESE ESTIMATED TAXES.** You will receive an **official tax bill** from the appropriate agency when they are prepared. Please note that if there is an Over65 or Disabled Person **Tax Ceiling** displayed above, **it is NOT reflected** in the Total Estimated Taxes calculation provided. Taxes are collected by the agency sending you the **official** tax bill. To see a listing of agencies that collect taxes for your property. **Click Here** 

The estimated taxes are provided as a courtesy and should not be relied upon in making financial or other decisions. The Dallas Central Appraisal District (DCAD) does not control the tax rate nor the amount of the taxes, as that is the responsibility of each Taxing Jurisdiction. Questions about your taxes should be directed to the appropriate taxing jurisdiction. We cannot assist you in these matters. These tax estimates are calculated by using the most current certified taxable value multiplied by the most current tax rate. It does not take into account other special or unique tax scenarios, like a tax ceiling, etc. If you wish to calculate taxes yourself, you may use the Tax Calculator to assist you.

History

History

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# **Property Card - Page 4**