APPRAISAL OF REAL PROPERTY

LOCATED AT

7015 Town Bluff Dr Dallas, TX 75248 PRESTONWOOD BLK V/8188 LT 2

FOR

Wedgewood Inc 2015 Manhatten Beach Blvd, Suite 100 Redondo Beach, CA 90278

OPINION OF VALUE

665,000

AS OF

08/24/2024

BY

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

USPAP ADDENDUM

57929

	OOI AI ADDLINDON	File No. 35873089
rrower Catamount Properties 20	8 LLC	
operty Address 7015 Town Bluff Dr		
y Dallas	County Dallas	State TX Zip Code 75248
nder Wedgewood Inc		
I Trougerrood mo		
This report was prepared under the following U	SPAP reporting option:	
Appraisal Report	This report was prepared in accordance with USPAP Standards Rule 2-2(a	
Appraisal Nepolt	This report was prepared in accordance with OSFAF Standards hale 2-2(a)·
Restricted Appraisal Report	This report was prepared in accordance with USPAP Standards Rule 2-2(b).
Reasonable Exposure Time		
•		
My opinion of a reasonable exposure time for the subj	ct property at the market value stated in this report is:	<u>30 days.</u>
Additional Certifications		
I certify that, to the best of my knowledge and belief:		
I have NOT performed services, as an appraiser	or in any other capacity, regarding the property that is the subject of this rep	ort within the
three-year period immediately preceding accepta	nce of this assignment.	
,,		
I HAVE performed services, as an appraiser or in	another capacity, regarding the property that is the subject of this report wi	thin the three-year
	assignment. Those services are described in the comments below.	
	-	
 The statements of fact contained in this report 		
- The reported analyses, opinions, and conclusion	ns are limited only by the reported assumptions and limiting condit	ions and are my personal, impartial, and unbiased
professional analyses, opinions, and conclusions		
	r prospective interest in the property that is the subject of this repor	t and no personal interest with respect to the parties
involved.	prospective interest in the property that is the subject or the reper	t and no personal interest that respect to the parties
- I have no bias with respect to the property that	is the subject of this report or the parties involved with this assignr	ment.
- My engagement in this assignment was not co	ntingent upon developing or reporting predetermined results.	
- My compensation for completing this assignment	ent is not contingent upon the development or reporting of a predete	ermined value or direction in value that favors the cause of
	tainment of a stipulated result, or the occurrence of a subsequent ev	
	·	•
	leveloped, and this report has been prepared, in conformity with the	Uniform Standards of Professional Appraisal Practice that
were in effect at the time this report was prepare	l.	
- Unless otherwise indicated, I have made a pers	onal inspection of the property that is the subject of this report.	
- Unless otherwise indicated, no one provided si	gnificant real property appraisal assistance to the person(s) signing	this certification (if there are exceptions, the name of each
		and doranouslon (in there are exceptione, the name of each
iliulviduai providing signilicant real property appl	aisal assistance is stated elsewhere in this report).	
Additional Comments		
The purpose of this appraisal is to pro-	ride an opinion of market value as of the effective date	e for use of the client named including internal
asset review and/or loan servicing (inc	uding default) by the client.	
The Scope of Work for this appraisal is	defined per the scope of work statement included on	Page 4 of the 2055 Form used for this
	defined per the scope of work statement included on	rage 4 of the 2000 form used for this
report.		
The appraiser has performed a visual	exterior inspection of the subject, has viewed all the co	omparable sales from the street,
	ubject, the market area, and the comparable sales fro	•
-	abjoot, the market area, and the comparable calce no	m available public courses and MES
services.		
The appraisal is prepared for the sole	and exclusive use of the appraiser's client to assist wit	th internal asset review and/or loan servicing
(including default). No third parties are	authorized to rely upon this report without the express	sed written consent of the appraiser.
(F		
The district since the second second	d	
	duplicates of the original signature(s) and have not be	
All photos in this report were taken by	the appraiser unless specifically noted on the photo pa	ages.
The appraiser possesses the knowledge	ge and experience to complete this report in conformit	y with the competency provision of USPAP.I
	with the requirements of 7 due XI § 323.4 Minimum ap	
Nelonii, Necovery and Enforcement A	ct of 1989, (12 U.S.C.3331 et seq.), and any impleme	nung regulations.
APPRAISER:	SUPERVISORY APPR	RAISER: (only if required)
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Name: Richard Alan Benefiel	Name:	
Date Signed: 08/26/2024	Date Signed:	
State Certification #:	State Certification #:	
or State License #: 1350533	or State License #:	
State: TX	State:	
Expiration Date of Certification or License: 12/3	1/2025 Expiration Date of Certification	n or License:
Effective Date of Appraisal: 08/24/2024	Supervisory Appraiser Inspec	ction of Subject Property:
SOIL HEEL !		xterior-only from Street Xevac No Savyil or
	5.0	· · · · · · · · · · · · · · · · · · ·

Exterior-Only Inspection Residential Appraisal Report

57929 File# 35873089

The purpo	ose of	this summa	ry appraisal repor	t is to pr	ovide the	lender/client	with an	accurate,	and adequa	telv sunr	ported, op	inion of the	he mark	et value	of the	subject	property.
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Property Ad			own Bluff Dr					City	Dallas				State	TX	Zip Code	75248	3
Borrower		mount Pro	perties 2018	LLC	Ü	Owner of Pub	olic Record	Willi	am & Lynette A	mes Revo	ocable Livin	ng Trust	County	Dallas	S		
Legal Desci	ription	PRES1	TONWOOD BI	LK V/8188	LT 2												
Assessor's	Parcel #	0000	007965319000	000				Tax Y	'ear 2023				R.E. Tax	es \$ 1	2,587		
Neighborho	od Name	Pres	tonwood					Мар	Reference	19124			Census	Tract O	136.0	7	
Occupant 0	X 0		Tenant Vaca	int	S	Special Asses	ssments \$	0				UD HOAS	8 0		per year		er month
Property Rig			Fee Simple	Leasehol	d 🗍	Other (desci	ribe)								_		
Assignment			nase Transaction	Refina	ance Transactio	on `	Other	(describe)	Servicin	<u> </u>							
Lender/Clier	-4					Address					0	20 D	D -		A 000	70	
		Wedgewo	od inc ed for sale or has it bee	on offered for eal	la in the twelve				tten Beach	Biva,	Suite 10	Ju, Redor	nao Be			_	
				ell olleren ioi sai											_	₫ No	
Report data	i source(s)	usea, onering p	orice(s), and date(s).		Per pi	ublic red	cords an	d the lo	cal MLS the	e subje	ect has r	not been	listed i	n the pr	rior 12	months.	
I did	i 🗌 (did not analyze t	he contract for sale for	r the subject pure	chase transacti	on. Explain t	he results of	the analysis	of the contract for	sale or wh	hy the analys	sis was not					
performed.																	
_																	
Contract Pri	ice \$		Date of Contra	ct		Is the prope	erty seller the	owner of pu	blic record?		Yes	No	Data Sourc	ce(s)			
Is there any	financial a	assistance (loan	charges, sale concess	sions, gift or dov	vnpayment assi	istance, etc.)) to be paid b	y any party o	on behalf of the bo	orrower?						Yes	No
0			ind describe the items	-													
				10 11 pain													
Note: Race			ion of the neighborho	ood are not app	raisai factors.												
		Neighborhood	Characteristics				One-l	Unit Housing	Trends			One-	-Unit Hous	sing	Pr	esent Land U	Jse %
Location	Url	oan 🔀	Suburban	Rural	Property Valu	ues	Increasing	×	Stable	Dec	lining	PRICE		AGE	One-Uni		70 %
Built-Up	X 0v	er 75%	25-75%	Under 25%	Demand/Sup	ply	Shortage	<u> </u>	In Balance	Ove	r Supply	\$ (000)		(yrs)	2-4 Unit		%
Growth	Ra		Stable	Slow	Marketing Tir		Under 3 n		3-6 mths		r 6 mths	250	Low	0	Multi-Fa	milv	10 %
Neighborho					_ •					Ш.					Commer		
<u>~</u>			Bounded on		by Arapa	no Ka, t	ıne ⊨ast	by Coit	ra, the So	utn by	Reit	3,000	High	74		uidi	15 %
			by Preston Ro									685	Pred.	52	Other		5 %
Neighborho	od Descrip	otion	The subject i	is located	on the far	north s	ide of th	e city of	Dallas witl	n acces	ss to ma	ajor thoro	ughfar	es, edu	cation	al facilitie	es,
event o	enters	, shopping	g, and recreati	ion. The 5	% "Other"	in the	Present	Land Us	se refers to	vacan	nt and/or	r develop	ing lan	d with r	no adv	erse effe	ect
on the	subjec	t's value o	or marketability	y. See add	lendum fo	or additi	onal cor	nments.									
Market Con	nditions (in	cluding support	for the above conclusi	ions)		See atta	ached a	ddenda.									
Dimensions	5 100) Y 124 Y	100 X 116			Area 1	2001 sf		Sha	ne Mac	octly Do	ctangular		View N.	Res;		
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			R-10(A)	onforming (Crand	Hothorod I Ioo)	ZUIIIIY DE			Family Re		iai - Piai	nnea Dev	/elopm	ent			
Zoning Com		Legal		onforming (Grand	,		No Zoi		Illegal (describe)		3 1/					
is the nighe	est and bes	t use of subject	property as improved	(or as proposed	per plans and	specification											
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addenc														IT INO, DESCRI			
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Freddie Mac Form 2055 March 2005

UAD Version 9/2011

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Form 2055 March 2005

There are 23 comparable	properties currently of	offered for sale in	the subject neighborhoo			from \$ 424,900		to \$	1,20	00,000
There are 91 comparable	sales in the subject		the past twelve months			ce from \$ 400,00	0			,700,000
FEATURE	SUBJECT	COMPARAI	BLE SALE # 1	CO	OMPARABI	LE SALE # 2		COM	PARABL	E SALE # 3
Address 7015 Town Bluff	Dr	6817 Roundrock	k Rd	15327 Cyp	oress H	lills Dr	7206	Leame	adow	/ Dr
Dallas, TX 75248	3	Dallas, TX 7524	8	Dallas, TX		3	Dalla	s, TX 7	5248	
Proximity to Subject		0.31 miles W	I.a.	0.70 miles	W	I.		miles E		
	\$ sq.ft.	0	\$ 730,000			\$ 675,000	_			\$ 750,000
	\$ sq.ft.	200.01			9 sq.ft.	470 DOM 07		276.34		04 DOM 40
Data Source(s) Verification Source(s)		NTREIS #20633				479;DOM 37				284;DOM 10
VALUE ADJUSTMENTS	DESCRIPTION	Doc #158312/Re	+ (-) \$ Adjustment	Doc #1374 DESCRIPT		+(-) \$ Adjustment		#11806 ESCRIPTION		+(-) \$ Adjustment
Sales or Financing	DECOMM HOW	ArmLth	T () © Augustinonic	ArmLth	1011	1 () \$ Aujustinone	ArmL			1 () \$ Adjustment
Concessions		Conv;5000		Conv;5000	1		Cash			
Date of Sale/Time		s08/24:c07/24		s07/24;c06				24;c05/2	24	
Location	N;Res;	N;Res;		N;Res;GB		0	N;Re	,		
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple				Simple		
Site	12001 sf	12589 sf	0	10542 sf		0	1140	0 sf		0
View	N;Res;	N;Res;		N;Res;			N;Re	s;		
Design (Style)	DT1;TXTrad	DT1;TXTrad		DT2;TXTra	ad	0	DT1;	TXTrad	l	
Quality of Construction	Q4	Q4		Q4			Q4			
Actual Age	55	52		44		0	57			0
Condition	C3	C3	-36,500		1		C3	I I		-37,500
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms.	+	40.000	Total		Baths	
Room Count Gross Living Area	7 4 3.0 2 868 sq.ft.	7 4 3.0 2 857 sq.ft	- 0	7 4	3.1 2 sq.ft.	-10,000			3.0 sq.ft.	<u>0</u> +10.934
Basement & Finished	2,868 sq.tt.	2,857 sq.ft	. 0	0sf	∠ ^{υզ.ιι.}	+11,076	0sf	2,714	oq.it.	+10,934
Rooms Below Grade	USI	031		USI			USI			
Functional Utility	Adequate	Adequate		Adequate			Adeq	ıuate		
Heating/Cooling	FA/CA	FA/CA		FA/CA			FA/C			
Energy Efficient Items	Zoned	Zoned		Zoned			Zone			
Garage/Carport	2ga2cp2dw	2ga2dw	+10,000	2ga2dw		+10,000	2ga2	dw		+10,000
Porch/Patio/Deck	CvPch/CvPat	CvPch/CvPat		CvPch/Cvl	Pat		CvPc	ch/CvPa	at	
FP/Fence	1FP/Fence	1FP/Fence		1FP/Fence	е		1FP/I	Fence		
Pool	None	Pool	-30,000	Pool		-30,000	Pool			-30,000
Net Adjustment (Total) Adjusted Sale Price		+ X -	\$ -56,500	Net Adj.	X -	-18,924	Net Adj.	+ 🗙		\$ -46,566
		Net Adj. 7.7 %								
•		Groce Adi 40 5 %		l '	2.8 %	\$ 050.050	1 .		6.2 %	*
of Comparables	sale or transfer history of the	Gross Adj. 10.5 %	\$ 673,500	l '	9.0 %	\$ 656,076	1 .		6.2 [%] 1.8 [%]	\$ 703,434
of Comparables	sale or transfer history of the	Gross Adj. 10.5 % subject property and comp	\$ 673,500	· '		\$ 656,076	1 .			\$ 703,434
of Comparables	sale or transfer history of the		\$ 673,500	· '		\$ 656,076	1 .			\$ 703,434
of Comparables 1 did did not research the s		e subject property and comp	\$ 673,500	Gross Adj.	9.0 %		1 .			\$ 703,434
of Comparables I		e subject property and comp	\$ 673,500 arable sales. If not, explain	Gross Adj.	9.0 %		1 .			\$ 703,434
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Freddie Mac Form 2055 March 2005

UAD Version 9/2011

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Exterior-Only Inspection Residential Appraisal Report

57929 File# 35873089

FEATURE		SUBJEC	T		CO	MPARABI	LE SALE #	4		COM	MPARABLE	E SALE #	5		CO	MPARABL	E SALE #	6
Address 7015 Town Bluff	Dr			6920	Rour	drock	Rd		7316	La Co	osa Dr			6850) Lean	neadov	v Dr	
Dallas, TX 75248						75248					75248					75248		
Proximity to Subject				0.20 1			-			miles I					miles		•	
Sale Price	\$			0.201	63	**	\$	685,000	5.55	53		\$	670,000		1111103	344	\$	780,957
Sale Price/Gross Liv. Area	\$		sq.ft.	s -	224.0	n sn ft		000,000	S	244 41			010,000		222.0	1 snft		100,957
Data Source(s)	Ψ		əy.ii.			2 sq.ft.	0.45 = =			241.18	•			1		1 sq.ft.		4.0
* /							040;DOI	M 6				314;DOI	M 21				354;DON	<i>I</i> 2
Verification Source(s)						12/Re					8/Real					10/Rea		
VALUE ADJUSTMENTS		DESCRIPT	ION	DE	SCRIPTI	ON	+(-)\$	Adjustment	D	ESCRIPTIO	JN	+(-)\$	Adjustment		ESCRIPT	ION	+(-) \$ A	Adjustment
Sales or Financing				ArmL	th				Arml	_th				Arml	Lth			
Concessions				Conv					Con					1	-uı √;1072	7		
Date of Sale/Time				s05/2		/2/				24;c03/	121			_	24;c03			
Location	NI. T					124					124	 				JI <u>4</u> 4		
*****	N;R			N;Res			1		N;Re					N;Re				
Leasehold/Fee Simple		Simpl	е	Fee S		9				Simple	}				Simpl	е		
Site		01 sf		9714				+6,861					0	1372				0
View	N;R	les;		N;Res	s;				N;Re	s;				N;Re	es;			
Design (Style)	DT1	1;TXTra	ad	DT1;	TXTra	ad			DT1:	TXTra	ıd			DT1	TXTra	ad		
Quality of Construction	Q4			Q4					Q4					Q4				
Actual Age	55			54				0	51					52				0
Condition	C3			C3														-39,000
Above Grade	Total	Bdrms.	Baths	Total	Bdrms.	Baths			C3 Total	Bdrms.	Baths			C3 Total	Bdrms.	Baths		-აყ,000
				_		-									-	_		4=
Room Count	7	4	3.0	8	5	3.0		0	7	4	3.0			9	4	3.1		-10,000
Gross Living Area		2,86	8 sq.ft.		3,05	sq.ft.		-13,277		2,778	3 sq.ft.		0	4	3,34	3 sq.ft.		-33,725
Basement & Finished	0sf			0sf					0sf					0sf				
Rooms Below Grade																		
Functional Utility	Ade	equate		Adeq	uate				Adec	uate	$\overline{}$			Ader	quate			
Heating/Cooling	FA/	•		FA/C					FA/C	•				FA/C	•			
Energy Efficient Items							-		Zone		\rightarrow							
Garage/Carport	Zon			Zone				. 10 000					. 40 000	Zone				. 40 00-
		2cp2dv		2ga2d			-	+10,000				<u> </u>	+10,000			_		+10,000
Porch/Patio/Deck		Pch/Cvl		CvPc					-	h/CvP					ch/Ext			0
FP/Fence	1FP	P/Fence	Э	1FP/F	ence	1			1FP/	Fence	:			2FP/	Fence	е		-5,000
Pool	Non	ne		Pool				-30,000	Pool				-30,000	Pool				-30,000
Net Adjustment (Total)					+ [X -	\$	-26,416	Г	+ 5	X -	\$	-20,000		+	X -	\$	-107,725
Adjusted Sale Price				Net Adj.	- '	3.9 %		20,710	Net Adj.		3.0 %			Net Adj.		13.8 %		101,120
of Comparables				Gross Ad	łi	3.9 [%]	s	658,584	,		3.0 [%]	s	650,000	1 '		10.0 ~	s	670.000
Report the results of the research and anal	voic -/	the price	alo or t-o-		•			058,584	roport	ditional a			ხას,000	L	wj.	16.4 %	7	673,232
•	ysis of	uie prior Sã			on tile S	uvjec(pro							UECALE "		_	001001	ADIFOTE	ш -
ITEM			SI	UBJECT			COI	MPARABLE SAL	E# 2	•		COMPARAB	LE SALE #	5	_	COMPAR	RABLE SALE :	# 6
Date of Prior Sale/Transfer											01/30/	/2024						
Price of Prior Sale/Transfer											\$0							
Data Source(s)		Realis	t/NTRI	EIS/Pı	ıbRed	,	Realist/I	NTREIS/P	ubRe		•	st/NTRF	IS/PubRe		Real	ist/NTI	REIS/Pu	bRec
Effective Date of Data Source(s)		08/24/					08/24/20				08/24/					4/2024		
Analysis of prior sale or transfer history of	the sub			mnarahle s	sales		JU, Z+/Z	<i>_</i>			JUI 241				JUUIZ	112024		
Analysis of prior sale of transfer mistery of	tilo out	ojoot propo	ity und ooi	iiparabio c	Julioo									—				
										_	_		_					
Analysis/Comments																		
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Freddie Mac Form 2055 March 2005 UAD Version 9/2011

Fannie Mae Form 2055 March 2005

Exterior-Only Inspection Residential Appraisal Report

57929 File# 35873089

FEATURE	SUBJECT	COMPARAE	BLE SALE # 7	CO	DMPARABL	E SALE # 8		COMPARABL	E SALE # 9
Address 7015 Town Bluff	Dr	6716 Hillwood L	n	6828 Hillw	ood Lr	າ			
Dallas, TX 75248		Dallas, TX 7524		6828 Hillwood Ln Dallas, TX 75248 0.34 miles NW					
Proximity to Subject		0.48 miles NW	-			=			
Sale Price	\$	U.TU IIIIICS INVV	\$ 699,000		1444	\$ 769,000			\$
Sale Price/Gross Liv. Area	\$ sq.ft	\$ 000.00 004	000,000		o enff	103,000	S	sq.ft.	7
	sq.π	200.00			2 sq.ft.		ļ*	Sy.rt.	
Data Source(s)		NTREIS #20675	5740;DOM 16			545;DOM 44			
Verification Source(s)		Realist/PubRec		Realist/Pu					
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPT	ION	+(-) \$ Adjustment	DE	ESCRIPTION	+(-) \$ Adjustment
Sales or Financing		Listing		Listing					
Concessions									
Date of Sale/Time		c08/24		c08/24					
Location	N-D-		+						
	N;Res;	N;Res;		N;Res;					
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple	e				
Site	12001 sf	9605 sf	+7,188	24742 sf		-38,223			
View	N;Res;	N;Res;		N;Res;					
Design (Style)	DT1;TXTrad	DT1;TXTrad		DT1;TXTra	ad				
Quality of Construction	Q4	Q4		Q4					
Actual Age	55	55		53		0			
Condition		 	60.000						
Above Grade	C3	C3	-69,900		D-2	-38,400		Deleme 2 "	
	Total Bdrms. Baths	Total Bdrms. Baths	-	Total Bdrms.	Baths		Total	Bdrms. Baths	
Room Count	7 4 3.0	6 4 2.0	+20,000		3.0				
Gross Living Area	2,868 sq.ft	2,589 sq.ff	+19,809	2,76	7 sq.ft.	+7,171		sq.ft.	
Basement & Finished	0sf	0sf		0sf					
Rooms Below Grade									
Functional Utility	Adequate	Adequate		Adequate					
Heating/Cooling	FA/CA	FA/CA		FA/CA					
Energy Efficient Items			+						
	Zoned	Zoned		Zoned					
Garage/Carport	2ga2cp2dw	1ga2cp1dw	+10,000	3ga3dw		+5,000			
Porch/Patio/Deck	CvPch/CvPat	CvPch/CvPat		CvStp/CvF		+5,000			
FP/Fence	1FP/Fence	1FP/Fence		1FP/Fence	е				
Pool	None	Pool	-30,000	Pool		-30,000			
			23,300			20,000			
Net Adjustment (Total)		□ + ⋈ -	\$ -42,903	+	X -	\$ -89,452		+	\$
Adjusted Sale Price		Net Adj. 6.1 %	-72,000		11.6 %	-09,432	Net Adj.	<u>"</u> "	
of Comparables		Gross Adi			11.0 ″	9			\$
	hair of the prince of	Gross Adj. 22.4 %		uruoo Auj.	16.1 %		uiuss Al	uj. %	۳
Report the results of the research and anal									ADI 5 041 5 "
ITEM		SUBJECT	COMPARABLE SAL	E# 7		COMPARABLE SALE #	8	COMPAR	RABLE SALE # 9
Date of Prior Sale/Transfer									
Price of Prior Sale/Transfer									
Data Source(s)	Realist/NTR	EIS/PubRec	Realist/NTREIS/P	ubRec	Realis	st/NTREIS/PubRe	C C		
Effective Date of Data Source(s)	08/24/2024		08/24/2024		08/24				
Analysis of prior sale or transfer history of		mnarahle sales	0012712024		100/24	12027		L	
	oubjoot property and bt	puruoro ouroo							
Analysis/Comments									
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ADDII IONAL COMMENIS						
	COST APPROACH TO VALUE	(not required by Fannie Mae)				
	COST APPROACH TO VALUE Provide adequate information for the lender/client to replicate the below cost figures and calculations.	(not required by Fannie Mae)				
	COST APPROACH TO VALUE Provide adequate information for the lender/client to replicate the below cost figures and calculations. Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value)		te value is ba	sed on a revie	w of sales o	of similar
	Provide adequate information for the lender/client to replicate the below cost figures and calculations. Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value)	Si	te value is ba	sed on a revie	w of sales c	of similar
	Provide adequate information for the lender/client to replicate the below cost figures and calculations.	Si	te value is ba	sed on a revie	w of sales o	of similar
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Freddie Mac Form 2055 March 2005

UAD Version 9/2011

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- ··· Form 2055 March 2005 Round Howashil 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 user, 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 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 subject

- 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. reparding 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.

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Form 2055 March 2005
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57929 File # 3587308

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 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.

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57929 File# 35873089

20. I identified the lender/client in this appraisal report who is ordered and will receive this appraisal report.	the individual, organization, or agent for the organization that
	ort to: the borrower; another lender at the request of the ortgage 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 ling, 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 borrower insurers, government sponsored enterprises, and other secondary of any mortgage finance transaction that involves any one or metabolic contents.	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	ecord" 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.	this appraisal report may result in civil liability and/or ment or both under the provisions of Title 18, United States
SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisor	ry Appraiser certifies and agrees that:
I directly supervised the appraiser for this appraisal assignment 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,
	ub-contractor or an employee of the supervisory appraiser (or the eptable to perform this appraisal under the applicable state law.
4. This appraisal report complies with the Uniform Standards promulgated by the Appraisal Standards Board of The Appraisal report was prepared.	of Professional Appraisal Practice that were adopted and Foundation and that were in place at the time this appraisal
defined in applicable federal and/or state laws (excluding audio appraisal report containing a copy or representation of my sign	cord" containing my "electronic signature," as those terms are and video recordings), or a facsimile transmission of this ature, the appraisal report shall be as effective, enforceable and livered containing my original hand written signature.
APPRAISER TOUR AND SO IN THE	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature Kulku How Tour Hu	Signature
Name Richard Alan Benefiel	Name
Company Name CR Appraisals Company Address 1301 Salado Pass	Company Address
Mckinney, TX 75072-3152	
Telephone Number (765) 278-1410	Telephone Number
Email Address crappraisalstexas@gmail.com	Email Address
Date of Signature and Report 08/26/2024 Effective Date of Appraisal 08/24/2024	Date of Signature State Certification #
Effective Date of Appraisal 08/24/2024 State Certification #	or State License #
or State License # 1350533	State
or Other (describe) State #	Expiration Date of Certification or License
State TX	CUD IFOT DEODEDTY
Expiration Date of Certification or License 12/31/2025	SUBJECT PROPERTY
ADDRESS OF PROPERTY APPRAISED	Did not inspect exterior of subject property
7015 Town Bluff Dr	Did inspect exterior of subject property from street
Dallas, TX 75248	
APPRAISED VALUE OF SUBJECT PROPERTY \$ 665,000	Date of Inspection
LENDER/CLIENT Name Clear Capital	
	COMPARABLE SALES
O Distriction	COMPARABLE SALES Did not inspect exterior of comparable sales from street
Company Name Wedgewood Inc	COMPARABLE SALES Did not inspect exterior of comparable sales from street Did inspect exterior of comparable sales from street
Company Name Wedgewood Inc	COMPARABLE SALES Did not inspect exterior of comparable sales from street

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Supplemental Addendum

	Suppl	ementa	l Addendum		F	File No. 358730	089	
Borrower	Catamount Properties 2018 LLC							
Property Address	7015 Town Bluff Dr							
City	Dallas	County	Dallas	State	TX	Zip Code	75248	
Lender/Client	Wedgewood Inc							

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 Prestonwood Estates on the far north side of the city of Dallas. The neighborhood is made up of various style one and two story single family residential properties built between 1950 and 2024. The subject is compatible with other homes in the neighborhood. No negative influences were noted.

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

The subject is located within a half mile of major thoroughfares providing 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 mostly stable values over the prior 48 months. Marketing times for homes most similar to the subject are generally less than 30 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 \$685,000 (91 sales) and over the prior 12-24 months was \$678,500 (101 sales) indicating a stable

• 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 .

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.

NOTE: Additional subject photos from Google Maps are included for additional support due to the extreme brightness of the sun at the time of the appraiser's property visit causing glare in the appraiser's subject photos.

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.

Time of sale adjustments are not warranted on sales contracted and closed within the prior 12 months based on data noted in the Market Conditions comments. While not all the sales closed within 90 days, all closed within the prior 12 months and are relevant and appropriate for inclusion in this mostly stable market.

Comp 2 backs to a greenbelt with an electrical substation. Review of similar sales in the market area going back 5 years indicate this to have no beneficial or adverse affect on the market or marketability, therefore, no adjustment for location is warranted.

Comps 1, 3, 6 & 8 have had recent updating to include bathrooms and are adjusted 5% of the sale price for superior condition. Comp 7 has recent updating to include kitchen, bathrooms and flooring and is adjusted 10% of the sale price for superior condition. Condition adjustments are based on matched paired sales analysis considering all sales in the market area.

No discernible difference between bedroom mix or one story versus two story design is indicated in the subject's immediate market area.

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. Although the comparables' overall net adjustments are negative, feature bracketing has been utilize where possible. In cases where feature bracketing was not feasible, the feature's affect on the market was measured with adjustments applied. The comparables used best describe the subject's current market potential.

Other adjustments are based on group sales and matched paired sales analysis with site adjustments taken at \$3 per square foot for differences over 2000 square foot, bath count adjustments taken at \$10000 for a half and \$20000 for a full bath, and GLA adjustments taken at \$71 per square foot for differences over 100 square feet.

Comps 7 & 8 are listings (pending sales) and show current market activity and potential value, however, they are given little weight in the value conclusion.

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



Supplemental Addendum

	ouppi	J O Cu	. Audonaum			33073	J09	
Borrower	Catamount Properties 2018 LLC							
Property Address	7015 Town Bluff Dr							
City	Dallas	County	Dallas	State	TX	Zip Code	75248	
Lender/Client	Wedgewood Inc							

File No. 35873080

The appraiser is aware the value conclusion is below all the comparable unadjusted sale prices. This is due to the difference in various amenities and updated condition of some of the comparables. For example, all 8 of the comparables have a pool. Pools are prevalent in the market area and have a definite and notable affect on the market requiring a larger than typical adjustment. Although there is a wide range of sale prices in the market area that also appear to be sporadic in nature, the preponderance of data for properties most similar to the subject supports the value conclusion.

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 55 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.

NOTE: The subject is located in an area which may be eligible for FEMA assistance due to storms and flooding from April 26, 2024 to June 5, 2024. Per appraiser personal observation there was no indication the subject or any properties in the subject's immediate market area suffered damage from these recent weather events in the area. Market data also indicates the weather events to have no indicated affect on the subject's described market area or marketability. The subject is not in an area affected by Hurricane Beryl.

Market Conditions Addendum to the Appraisal Report

57929 File No. 35873089

Interpretations of the control of the protection
Services Catamount Properties 2018 LLC management up to the femonic required on the time at the basis for higher conclusions, and must provide apport for those conclusions are apport for the providence of the population of the femolate of the services of the providence
inventors. This separate must can be the information quanted in the time as the basis for higher consistence and must provide support to those conclusions, regarding must be incompleted in the information in the electric in a salable and relation and must provide analysis as indicated below. If any regard data is unwalable or is considered unwillads, the appraisor must provide an electric in a salable and relation and must provide analysis as indicated below. If any regard data is unwalable or is considered unwillads, the appraisor must provide an electric intermediate an animogram animomation as animogram animomation animoma
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Explain in detail the seller concessions trends for the past 12 months (e.g., seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs, condo tess, options, etc.). Seller concessions are currently not a major factor in the subject's market area. There has been little to no change in the trends of seller contributions over the past 12 months. Seller contributions over the past 12 months. Before the past 12 months.
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trends of seller contributions over the past 12 months. Are foreclosure sales (REO sales) a factor in the market?
The above information. The above information was obtained through the NTREIS (North Texas Real Estate Information System). As Texas is a non-disclosure state, complete sales information is not available through county records. Summarize the above information as support for your conclusions in the Neighborhood section of the appraisal report form. If you used any additional information, such as an analysis of pending sales and/or expired and withdrawn islaings, to formulate your conclusions, provide both are epitanation and support for your conclusions. Enough information is available through the NTREIS for the subject's immediate neighborhood to conclude the information for the Neighborhood Section of the appraisal report. Data indicated above represents a broad range of the subject's area market, without limiting the search by GLA, to give a more accurate view of market conditions. The data shown on the top of the grid page for current listings and sales considered in the search bor comparable sales. For additional Market Conditions comments see addendum. If the subject is a unit in a condominium or cooperative project, complete the following: Project Data Prior 7-12 Months Prior 4-6 Months Ourent -3 Months Ourent -3 Months Ourent -3 Months Overall Trend Absorption Rate (Total Sales/Months) N/a N/a N/a N/a N/a N/a Declining Stable Declining Nation of Noreasing of Noreasing and spain the total in listings and sales of
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Freddie Mac Form 71 March 2009

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57929 File No. 35873089

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.

Raine Alon Easifil

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.

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
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 2018 LLC							
Property Address	7015 Town Bluff Dr							
City	Dallas	County	Dallas	State	TX	Zip Code	75248	
Lender/Client	Wedgewood Inc							



Subject Front

7015 Town Bluff Dr

Sales Price

 Gross Living Area
 2,868

 Total Rooms
 7

 Total Bedrooms
 4

 Total Bathrooms
 3.0

 Location
 N;Res;

 View
 N;Res;

 Site
 12001 sf

 Quality
 Q4

 Age
 55









Photograph Addendum

Borrower	Catamount Properties 2018 LLC							
Property Address	7015 Town Bluff Dr							
City	Dallas	County	Dallas	State	TX	Zip Code	75248	
Lender/Client	Wedgewood Inc							





Alternate Street View

Front Side View 1





Front Side View 2

Additional Front Side View





Address Verification

Rear Alley View 1

Photograph Addendum

Borrower	Catamount Properties 2018 LLC							
Property Address	7015 Town Bluff Dr							
City	Dallas	County	Dallas	State	TX	Zip Code	75248	
Lender/Client	Wedgewood Inc							



Rear Alley View 2





Additional Front View 1 (From Google Maps)

Additional Front View 2 (From Google Maps)





Additional Front Side View 1 (From Google Maps)

Additional Front Side View 2 (From Google Maps)

Round Alon Bastfil

Comparable Photo Page

Borrower	Catamount Properties 2018 LLC							
Property Address	7015 Town Bluff Dr							
City	Dallas	County	Dallas	State	TX	Zip Code	75248	
Lender/Client	Wedgewood Inc							



Comparable 1

6817 Roundrock Rd

Prox. to Subject 0.31 miles W 730,000 Sale Price Gross Living Area 2,857 Total Rooms Total Bedrooms 4 Total Bathrooms 3.0 Location N;Res; View N;Res; 12589 sf Site Q4 Quality Age 52



Comparable 2

15327 Cypress Hills Dr

 Prox. to Subject
 0.70 miles W

 Sale Price
 675,000

 Gross Living Area
 2,712

 Total Rooms
 7

 Total Bedrooms
 4

 Total Bathrooms
 3.1

Location N;Res;GBltPwrSt

 View
 N;Res;

 Site
 10542 sf

 Quality
 Q4

 Age
 44



Comparable 3

7206 Leameadow Dr

Prox. to Subject 0.25 miles E Sale Price 750,000 Gross Living Area 2,714 Total Rooms 6 Total Bedrooms 4 Total Bathrooms 3.0 Location N;Res; N;Res; View Site 11400 sf Quality Q4 Age 57

Comparable Photo Page

Borrower	Catamount Properties 2018 LLC							
Property Address	7015 Town Bluff Dr							
City	Dallas	County	Dallas	State	TX	Zip Code	75248	
Lender/Client	Wedgewood Inc							



Comparable 4

6920 Roundrock Rd

Prox. to Subject 0.20 miles W 685,000 Sale Price Gross Living Area 3,055 Total Rooms 8 Total Bedrooms 5 Total Bathrooms 3.0 Location N;Res; View N;Res; 9714 sf Site Q4 Quality Age 54



Comparable 5

7316 La Cosa Dr

Prox. to Subject 0.35 miles NE Sale Price 670,000 Gross Living Area 2,778 Total Rooms Total Bedrooms 4 Total Bathrooms 3.0 Location N;Res; N;Res; View Site 10803 sf Quality Q4 Age 51



Comparable 6

6850 Leameadow Dr

Prox. to Subject 0.22 miles SW Sale Price 780,957 Gross Living Area 3,343 Total Rooms 9 Total Bedrooms 4 Total Bathrooms 3.1 Location N;Res; N;Res; View Site 13721 sf Quality Q4 Age 52

Comparable Photo Page

Borrower	Catamount Properties 2018 LLC							
Property Address	7015 Town Bluff Dr							
City	Dallas	County	Dallas	State	TX	Zip Code	75248	
Lender/Client	Wedgewood Inc							



Comparable 7

6716 Hillwood Ln

Prox. to Subject 0.48 miles NW 699,000 Sale Price Gross Living Area 2,589 Total Rooms 6 Total Bedrooms 4 Total Bathrooms 2.0 Location N;Res; View N;Res; 9605 sf Site Q4 Quality Age 55



Comparable 8

6828 Hillwood Ln

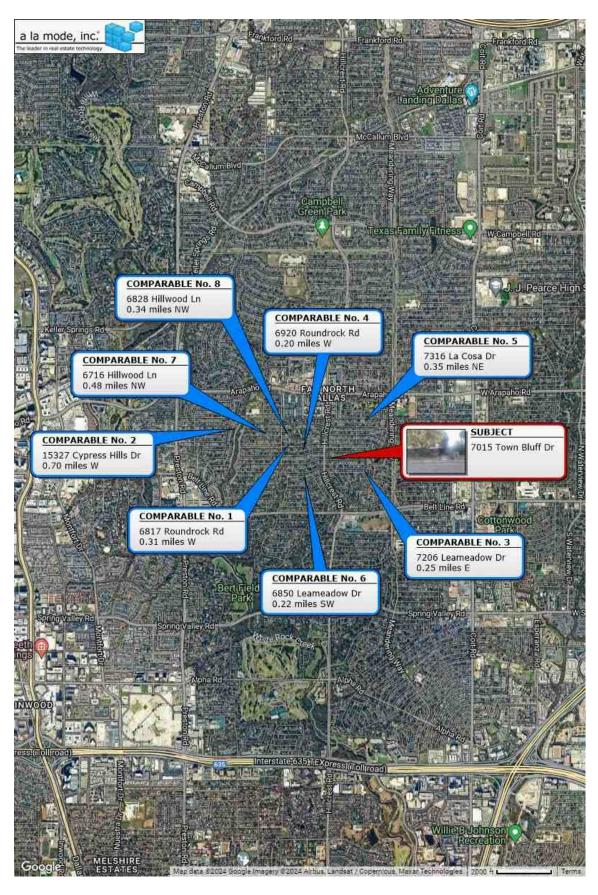
Prox. to Subject 0.34 miles NW Sale Price 769,000 Gross Living Area 2,767 Total Rooms Total Bedrooms 4 Total Bathrooms 3.0 Location N;Res; N;Res; View Site 24742 sf Quality Q4 Age 53

Comparable 9

Prox. to Subject
Sale Price
Gross Living Area
Total Rooms
Total Bedrooms
Total Bathrooms
Location
View
Site
Quality
Age

Location Map

Borrower	Catamount Properties 2018 LLC								
Property Address	7015 Town Bluff Dr								
City	Dallas	County	Dallas	•	State	TX	Zip Code	75248	
Lender/Client	Wedgewood Inc								



Aerial Map

Borrower	Catamount Properties 2018 LLC							
Property Address	7015 Town Bluff Dr							
City	Dallas	County	Dallas	State	TX	Zip Code	75248	
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				PHONE (A/C, No. Ext): 888-347-5273 FAX (A/C, No.): 619-704-0793							
6353 El Cajon Blvd, Suite	124-605				E-Mal. ADDRESS: Info@orep.org							
San Diego, CA 92115					PRODU	SS: Info@ore; ICER MERID#:	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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				-	INSURE	RF:						
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INSR LTR TYPE OF INS	URANCE		WVD			POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS	3			
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COMMERCIAL GENE							5	PREMISES (Ea occurrence)	\$			
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ALL OWNED AUTOS								BODILY INJURY (Per accident)	s			
SCHEDULED AUTOS								PROPERTY DAMAGE	s			
HIRED AUTOS								(Per accident)	8			
NON-OWNED AUTO	5								S S	-		
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AND EMPLOYERS' LIABIL	ITY VIN		_									
ANY PROPRIETOR/PARTN OFFICER/MEMBER EXCLU		N/A						International Control of the Control	\$			
(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	\$	-		
A Errors and Omission	•	-	1	MINE-40FE 100001-0		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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Home | Find Property | Contact Us

Residential Account #00000796531900000

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

Property Location (Current 2025)
Address: 7015 TOWN BLUFF DR
Neighborhood: 2R5P07
Mapsco: 15-D (DALLAS)

DCAD Property Map

2024 Appraisal Notice

ARB Orders

Electronic Documents (DCAD ENS*)

Notice Of Estimated Taxes (ENS*)

* Electronic Notification System



Print Homestead Exemption Form

Owner (Current 2025)
AMES WILLIAM & LYNETTE
REVOCABLE LIVING TRUST
7015 TOWN BLUFF DR
DALLAS, TEXAS 752485523

Multi-Owner (Current 2025)

Owner Name	Ownership %
AMES WILLIAM & LYNETTE	100%

Main Improvement (Current 2025)

Building Class	18	Construction Type	FRAME	# Baths (Full/Half)	3/ 0
Year Built	1969	Foundation	SLAB	# Kitchens	1
Effective Year Built	1969	Roof Type	HIP	# Bedrooms	4

Legal Desc (Current 2025) 1: PRESTONWOOD

- 2: BLK V/8188 LOT 2
- 4: VOL82248 PG0414 CO-DALLAS 5: 8188V000 002 3008188V000 Deed Transfer Date: 4/5/2024

value	
2024 Certified Values	
Improvement: Land: Market Value:	+ \$250,000
Capped Value: \$560,217	
Tax Agent: OWNWELL INC	
Revaluation Year:	2024
Previous Revaluation Year:	2023

Property Card - Page 2

Actual Age	56 years	Roof Material	COMP SHINGLES	# Wet Bars	0
Desirability	AVERAGE	Fence Type	WOOD	# Fireplaces	1
Living Area	2,868 sqft	Ext. Wall Material	BRICK VENEER	Sprinkler (Y/N)	N
Total Area	3,396 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	50%			Sauna (Y/N)	N

Property Card - Page 3

Additional Improvements (Current 2025)

#	Improvement Type	Construction	Floor	Exterior Wall	Area (sqft)
1	STORAGE BUILDING		UNASSIGNED	UNASSIGNED	0
2	ATTACHED CARPORT		CONCRETE	UNASSIGNED	528
4	ENCLOSED GARAGE		UNASSIGNED	BRICK VENEER	528

Land (2024 Certified Values)

1	# State Code	Zoning	Frontage (ft)	Depth (ft)	Area	Pricing Method	Unit Price	Market Adjustment	Adjusted Price	Ag Land
- [SINGLE FAMILY RESIDENCES	SINGLE FAMILY 10K SOFT	100	120	0.0000 SOLIARE FEET	FLAT PRICE	\$250,000,00	0%	\$250,000	N

* All Exemption information reflects 2024 Certified Values. *

Exemptions (2024 Certified Values)

	City	School	County and School Equalization	College	Hospital	Special District
Taxing Jurisdiction	DALLAS	RICHARDSON ISD	DALLAS COUNTY	DALLAS COLLEGE	PARKLAND HOSPITAL	UNASSIGNED
HOMESTEAD EXEMPTION	\$112,043	\$156,021	\$112,043	\$112,043	\$112,043	\$0
OTHER EXEMPTION	\$153,400	\$10,000	\$100,000	\$100,000	\$100,000	\$0
Taxable Value	\$294,774	\$394,196	\$348,174	\$348,174	\$348,174	\$0

Exemption Details

Estimated Taxes (2024 Certified Values)

	City	School	County and School Equalization	College	Hospital	Special District	
Taxing Jurisdiction	DALLAS	RICHARDSON ISD	DALLAS COUNTY	DALLAS COLLEGE	PARKLAND HOSPITAL	UNASSIGNED	
Tax Rate per \$100	\$0.7357	\$1.1431	\$0.215718	\$0.110028	\$0.2195	N/A	
Taxable Value	\$294,774	\$394,196	\$348,174	\$348,174	\$348,174	\$0	
Estimated Taxes	\$2,168.65	\$4,506.05	\$751.07	\$383.09	\$764.24	N/A	
Tax Ceiling	N/A	\$869.16	\$426.49	N/A	N/A	N/A	
Total Estimated Taxes:						\$8,573.11	

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

Property Card - Page 4

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