CR Appraisals



Appraisal Of Real Property

LOCATED AT:

12141 Lochwood Blvd LOCHWOOD MEADOWS LOT 7 LOCHWOOD BLVD Dallas, TX 75218

FOR:

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

AS OF:

07/11/2024

BY:

Richard Alan Benefiel

Borrower	Servicing (No Borrower Pi	rovided)		File No. 35661757
roperty Address		hwood Blvd	ovided)		33001737
ity	Dallas			County Dallas	State TX Zip Code 75218
ender/Client	Wedgewoo	od Inc			
APPRAI	SAL AND	REPORT	IDENTIFICATI	ON	
This Report is	one of the follo	owing types:			
•					
Appraisal	Report (A written report	prepared under Standards	s Rule 2-2(a) , pursu	rsuant to the Scope of Work, as disclosed elsewhere in this report.)
Restricted	,		prepared under Standards		rsuant to the Scope of Work, as disclosed elsewhere in this report,
└─ Appraisal	Report r	estricted to the s	tated intended use by the	specified client or inten	ended user.)
Comme	nts on S	tandards	Rule 2-3		
		nowledge and belie			
- The statement	s of fact contai	ned in this report a	re true and correct.		
- The reported a analyses, opinio			s are limited only by the repo	orted assumptions and limit	niting conditions and are my personal, impartial, and unbiased professional
, , ,	,		prospective interest in the p	operty that is the subject o	of this report and no personal interest with respect to the parties involved.
		•		in any other capacity, rega	garding the property that is the subject of this report within the three-year
·		cceptance of this as	ssignment. Is the subject of this report of	the narties involved with t	this assignment
	-		ingent upon developing or r	•	-
			= :		of a predetermined value or direction in value that favors the cause of the
			•	•	equent event directly related to the intended use of this appraisal. mity with the Uniform Standards of Professional Appraisal Practice that
		port was prepared.	volopou, una uno report nuo	boon propurou, in comonn	They will the dimenti cumulates of Freedomina Appraisa Fraedoc that
		•	nal inspection of the propert		·
		-	nficant real property apprais: sal assistance is stated elsev	·	on(s) signing this certification (if there are exceptions, the name of each
marriada provid	ing oignilount	an proporty apprais	tal abolitation to stated vices	more in the reporty.	
Reasonab	le Exposur	e Time	(USPAP defines Exp	osure Time as the estimated le	d length of time that the property interest being
appraised would	nave been offered	on the market prior t	o the hypothetical consummati	on of a sale at market value or	on the effective date of the appraisal.)
My Opinion of I	Reasonable Exp	osure Time for the	e subject property at the ma	rket value stated in this re	report is: 45 days
Comme	nts on A	ppraisal a	and Report Ide	entification	
			uiring disclosure and		ed requirements:
		sign.alamode.com/v	verify Serial:D	5912D3B	
APPRAISER:				SUPERVI	VISORY or CO-APPRAISER (if applicable):
		7	1.1		
	$\subseteq \mathcal{V}$	cuad Al	auto Wil	/	
Signature:	OK	. WWW.	menogra	Signature:	
Name: Richa	rd Alan Bene	efiel	U	Name:	
State Certification #				State Certific	fication #:
or State License #:	1350533	3		or State Lice	
State: TX		Certification or License:	12/31/2025	State:	Expiration Date of Certification or License:
Date of Signature an		07/13/2024		Date of Signa	anature:
Effective Date of App		7/11/2024	and Exterior Exterior-0	Only Innanation of	of Subject None Interior and Estador
Inspection of Subjection (in		one Interior a 07/11/2024	and Exterior Exterior-0		of Subject: None Interir Exterior-Only spection (if applicable):
		0111112024			· · · · · · · · · · · · · · · · · · ·

Exterior-Only Inspection Residential Appraisal Report

00000764682720000 File# 35661757

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	The purpose	e of this	summar	y appraisal re	port is to p	provide the	lender/client	t with an	accurate,	and adequate	ely supp	orted,	opinion of	the marl	ket value	oi trie	subject prop	perty.
	Property Addr	ress 12	141 L	ochwood B	lvd				City	Dallas				State	TX	Zip Code	75218	
	Borrower			Borrower Pro			Owner of Pul	blic Record	Do	rothy A Bro	we Irro		ble Truet	County	Dallas			
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	Legal Descrip		<u> DCHV</u>	VOOD MEA	DOWS LC	T 7 LOCE	HWOOD) BLVD										
	Assessor's Pa	arcel #	0000	076468272	0000				Tax Y	ear 2023				R.E. Ta	kes \$ 1	2,516		
	Neighborhood	d Name		wood Mead					Man		19124			Census		128.02		
占	Occupant						Cassial Assa			1010101100	19124		PUD HOA					
SUBJEC		X Owner			acant		Special Asse		0				PUD HOA	\$ 0		per year	per m	IOIILII
9	Property Righ	nts Appraised		Fee Simple	Leaseh	iold	Other (desc	ribe)										
S	Assignment T	Type	Purch	ase Transaction	Ref	inance Transact	ion	Other ((describe)	Servicino	7							
	Lender/Client						Address			,						00070		
		***		od Inc				2010		ttan Beach	Blvd S	uite 1	100, Redoi	ndo Be				
	Is the subject	t property curre	tly offere	d for sale or has it	been offered for s	sale in the twelv	e months pri	or to the effect	tive date of th	iis appraisal?					\mathbf{X}	/es	No	
	Report data s	source(s) used,	offering p	rice(s), and date(s)).	DOM	1 31 · Per	MLS #20	1636045	the subject	t was I	isted	on 06/04/	2024 w	ith a list	nrice (of \$675.00	ın
		1 1 0		AFOF 000	00/04/00		101,101	IVILO #20	30000-0	r tile Subjec	it was i	istea	011 00/04/	LUZ-T VV	itii a iist	prioc	η φοι σ,σσ	
				\$595,000 oi														
	I did	did not	analyze tl	ne contract for sale	for the subject pu	urchase transact	tion. Explain t	the results of t	the analysis (of the contract for	sale or why	y the ana	alysis was not					
	performed.																	
ᅜ													. —					
Ϋ́	Contract Price	e \$		Date of Con	itract		is the prop	erty seller the	owner of pu	olic record?		Y	'es No	Data Sour	ce(s)			
Ę	Is there any fi	inancial assista	ce (loan	charges, sale cond	essions, gift or de	ownpayment as	sistance, etc	.) to be paid by	y any party o	n behalf of the bo	rrower?						Yes	No
CONTRAC	-			nd describe the iter	-													
	ii res, report	the total dollar	illoulle a	iu describe trie iter	715 to be paid.													
	Noto: Daco a	and the recial o	mnociti	on of the neighbo	rhood are not ar	annaical factors												
	Note: nace a				mood are not ap	praisar lactors	<i>).</i>											
		Neigh	orhood	Characteristics				One-U	Jnit Housing	Trends			One	-Unit Hou	sing	Pre	sent Land Use '	%
	Location	Urban	$\overline{}$	Suburban	Rural	Property Va	alues [Increasing	· •	Stable	Decli	inina	PRICE		AGE	One-Unit		65 %
			<u> </u>															
	Built-Up	Over 75%		25-75%	Under 25%	Demand/Su	ibbia -	Shortage	×	In Balance	Uver	Supply	\$ (000)	(yrs)	2-4 Unit		%
Ö	Growth	Rapid	X	Stable	Slow	Marketing T	lime 1	Under 3 m	nths	3-6 mths	Over	6 mths	285	Low	2	Multi-Fan	ily	5 %
8	Neighborhood	<u> </u>														Commerc	•	
₽	เลยเลิแทกแแกก	u Doulludlies		Bounded o	n tne North	ı by North	west Pk	wy, the E	ast by .	jupiter Rd,	tne So	uth	1,250	High	74		ıcıı	25 %
ğ	bv Garla	and Rd/Ea	ston I	Rd, and the	West by La	ake Highla	ands Dr.						550	Pred.	63	Other		5 %
Ŧ	Neighborhood			The subject					ho city c	f Dallas wit	h acco	ec to	major the	roughf	aros od	ucation	al facilities	<u> </u>
Ĭ																		3,
Z	shopping	g, and red	reatic	n. The 5%	"Other" in t	the Presei	<u>nt Land</u>	Use refe	rs to va	cant and/or	develo	ping	land with i	no adv	erse effe	ect on t	he	
	subject's	s value or	mark	etability. Se	e addendu	ım for add	litional c	omments	S.									
				for the above concl				Attached		dum***								
		, ,						/ titaonica	i / taacii	aum								
	Dimensions	122 X 9	2 X 1	23 X 92			Area 1	11256 sf		Shap	e Mo	stlv R	Rectangula	r	View N.	Res:		
	Specific Zonin	ng Classification	<u> </u>				Zoning De		N 4 IA: F		1110		Cotanguia		١٧,	1100,		
		•	. .	R-7.5(A)						amily Resi								
	Zoning Comp	oliance 2	Legal	Legal Noi	nconforming (Gra	ndfathered Use)	<u> </u>	No Zon	ning	Illegal (describe)	1							
	Is the highest	t and best use o	subject	property as improv	ed (or as propose	ad nor nlane and	d appoificatio		4				X Yes	No	If No, descri	be	See	
	a d d a a d.	6			(=. ao proposi	ou poi piano and	u specificatio	ns) me presen	il use?				X 163					
			nmon	on rogardi			-	ns) the presen	it use?				A 163		,			
				tary regardii			use.				0#							
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щ							use.	c Other (d			Off-	-site Impi					ic Private	e
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Freddie Mac Form 2055 March 2005

UAD Version 9/2011

Page 1 of 6

Form 2055UAD - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

Form 2055 March 2005

00000764682720000 File# 35661757

There are 20 comparable	properties currently	/ offered	for sale	in t	he subject neighborhoo	d rang	ing in	price	from \$	385,000		to S	99	99,00	0	
There are 91 comparable	sales in the sub	oject neighb	orhood wit	thin th	he past twelve months	rangi	-		ce from \$		0		to \$	1,010	0,000	
FEATURE	SUBJECT		COM	PARABI	LE SALE # 1		COI	MPARAB	LE SALE #2			CI	OMPARA	BLE SAL	E#3	
Address 12141 Lochwood	Blvd	1112	20 Scots	mea	idow Dr	1163	9 Rog	ue Wa	ay		1100	5 Car	issa l	Dr		
Dallas, TX 75218	}	Dalla	as, TX 7	5218	3	Dalla	ıs, TX	75218	3		Dalla	s, TX	7521	8		
Proximity to Subject		0.18	miles S	Έ		0.62	miles S	S			0.05	miles	NW			
Sale Price	\$				\$ 610,000				\$	534,000				\$	64	6,500
Sale Price/Gross Liv. Area	\$ 5	sq.ft. \$	255.34	sq.ft.	,	\$	216.63	sq.ft.		<u> </u>	\$	313.6	8 sq.f	t.		
Data Source(s)		NTR	EIS #20	3068	802;DOM 234	NTR	EIS #2	0516	015;DON	Л 39	NTRI	EIS#	2055	7544:	DOM 4	
Verification Source(s)			#11031		•		#85882						00/Re			
VALUE ADJUSTMENTS	DESCRIPTION		ESCRIPTION		+(-) \$ Adjustment		ESCRIPTIO			Adjustment		ESCRIPT			-(-) \$ Adjust	ment
Sales or Financing		Arml	th			Arml	th				ArmL	th				
Concessions			-::. v:12316			Cash					Cash					
Date of Sale/Time			24:c12/2				24;c04/	/24				24;c00	3/24			
Location	N;Res;	N;Re				N;Re					N;Re		<i>312</i> - -			
Leasehold/Fee Simple	Fee Simple		Simple				Simple					s, Simpl				
Site	11256 sf	9757			0	7710				+7,092						-5,698
View	N;Res;	N;Re			0	N;Re				+1,032	N;Re					3,090
Design (Style)			TXTrad				rs, TXTra	4					-d			
Quality of Construction	DT1;TXTrad		TATIAU			Q4	IXIIa	u				TXTra	au	+		
Actual Age	Q4	Q4								. 40 000	Q4					
Condition	54	57			0	66			+	+12,000				+		20.400
Above Grade	C3 Total Bdrms. Ba	C3 aths Total	Bdrms.	Baths		C3 Total	Bdrms.	Baths	-	+13,350		Bdrms.	Baths		-3	32,400
Room Count		_			_	_			-	.40.00	Total		-	-		0.000
		2.1 7		2.1	0		4	2.0	-	+10,000		3	3.0			0,000
Gross Living Area	=,	sq.ft.	2,389	sq.ft.	0		2,465	sq.ft.	-	0		2,06	1 sq.f	L	+	-7,700
Basement & Finished	0sf	0sf				0sf					0sf					
Rooms Below Grade		_														
Functional Utility	Average	Aver				Aver			-		Avera			_		
Heating/Cooling	FA/CA	FA/C	CA			FA/C					FA/C	Α				
Energy Efficient Items	Zoned	Zone	ed			Zone	ed				Zone	d				
Garage/Carport	2ga2dw	2ga2	2dw			None	9			+20,000	2ga2	dw				
Porch/Patio/Deck	CvPch/Patio	CvPo	ch/Patio)		CvPa	at/CvP	ch		0	CvPc	h/Dc	k			0
FP/Fence	1FP/Fence	1FP/	Fence			1FP/	Fence				1FP/	Fence	Э			
Pool	None	None	е			None	•				None)				
Net Adjustment (Total)] + [] -	\$ 0	_	+	-	\$	62,442		+	X -	\$	-2	9,002
Adjusted Sale Price		Net Adj.		0.0 %		Net Adj.		11.7 %			Net Adj.		4.5 9	6		
of Comparables		Gross A	\dj. (0.0 %	\$ 610,000	Gross A	dj	11.7 %	\$	596,442	Gross A	dj.	8.6 9	6 \$	61	7,498
		A Alexander Land	aranatu and	compa	rable sales. If not suntain											
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It Should Be Noted That The Appraisal Report Is Not A Home Inspection. The Appraiser Performed Only A Visual Inspection Of Accessible Areas. The Appraisal Cannot Be Relied Upon To Disclose Hidden Conditions And/Or Defects In The Property In Inaccessible Areas.				
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- ··· Form 2055 March 2005

Serial# D5912D3B esign.alamode.com/verify 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, regarding this determination.
- 3. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
- 4. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist.

 Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
- 5. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

Form 2055 March 2005 Round No Costfil

Exterior-Only Inspection Residential Appraisal Report

APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees that

- 1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
- 2. I performed a visual inspection of the exterior areas of the subject property from at least the street. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
- 3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- 4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
- 5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
- 6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
- 7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
- 8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
- 9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
- 10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
- 11. I have knowledge and experience in appraising this type of property in this market area.
- 12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
- 13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
- 14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
- 15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
- 16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
- 17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
- 18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
- 19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.

Form 2055 March 2005
Round Howard

21. The lender/client may disclose or distribute this appraisal report to: the borrow borrower: the mortgage or its successors and assigns: mortgage insurers:		the request	of the	

- secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).
- 22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.
- 23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.
- 24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.
- 25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

SUPERVISORY APPRAISER'S CERTIFICATION:

The Supervisory Appraiser certifies and agrees that:

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

APPRAISER TOUR AND SO WALLEY	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature	Signature
Name Richard Alan Benefiel	Name
Company Name CR Appraisals	Company Name
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 07/13/2024	Date of Signature
Effective Date of Appraisal 07/11/2024	State Certification #
State Certification #	or State License #
or State License # 1350533	State
or Other (describe) State #	Expiration Date of Certification or License
State TX	
Expiration Date of Certification or License <u>12/31/2025</u>	SUBJECT PROPERTY
ADDRESS OF PROPERTY APPRAISED	Did not inspect exterior of subject property
	Did inspect exterior of subject property from street
12141 Lochwood Blvd	Date of Inspection
Dallas, TX 75218 APPRAISED VALUE OF SUBJECT PROPERTY \$ 605 000	
000,000	COMPARABLE SALES
LENDER/CLIENT	OOM / TO DEE O/LEG
Name Clear Capital	Did not inspect exterior of comparable sales from street
Company Name Wedgewood Inc	Did inspect exterior of comparable sales from street
Company Address 2015 Manhattan Beach Blvd Suite 100,	Date of Inspection
Redondo Beach, CA 90278	
Email Address	

Form 2055 March 2005 Rosned Alan Eastful

Exterior-Only Inspection Residential Appraisal Report

00000764682720000 File # 35661757

	FEATURE		SUBJECT		COMPARA	BLE SALE # 4	CC	OMPARABL	LE SALE # 5		CO	MPARABLI	E SALE # 6
	Address 12141 Lochwood	Blvc	1	10841	Ridge Sp	oring Dr	12118 Loc	chwood	d Blvd	1092	29 Yorl	ksprinc	Dr
	Dallas, TX 75218				, TX 7521	-	Dallas, TX	75218	3	l		75218	•
П	Proximity to Subject				niles SW		0.06 miles				miles		
	Sale Price	\$		0.50 11	IIICS OVV	\$ 556,000		, OL	\$ 680,000	0.13	IIIICS		\$ 659,900
	Sale Price/Gross Liv. Area	\$	sq.ft.	\$ 2	31.96 sq.	330,000		5 sq.ft.	000,000	s	200.0		009,900
	Data Source(s)	Ψ	04.11.						222 221127		280.8		
						3497;DOM 36			306;DOM 67)28;DOM 3
	Verification Source(s)				59903/Re		Doc #2102				ist/Pul		
	VALUE ADJUSTMENTS		DESCRIPTION	DES	CRIPTION	+(-) \$ Adjustment	DESCRIPT	10N	+(-) \$ Adjustment		ESCRIPTI	ON	+(-) \$ Adjustment
	Sales or Financing			ArmLtl	h		ArmLth			Listii	ng		
	Concessions			Conv;	10000		Cash;5000)			_		
	Date of Sale/Time				3;c11/23		s10/23;c10			Activ	/e		
	Location	N;R	oc:	N;Res			N;Res;	0/20		N:Re			
	Leasehold/Fee Simple							-				_	
	Site		Simple	Fee Si			Fee Simpl	е	4.400		Simple	9	2.212
α.			56 sf	10454		0	9191 sf		+4,130				+6,046
Ă.	View	N;R	es;	N;Res			N;Res;			N;Re	es;		
đ.	Design (Style)	DT1	l;TXTrad	DT1;T	XTrad		DT1;TXTr	ad		DT1	;TXTra	ıd	
õ	Quality of Construction	Q4		Q4			Q4			Q4			
ŠŽ.	Actual Age	54		55		0	53		0	56			0
ďΝ	Condition	C3		C3		+27,800			-68,000				-33,000
၀ွ	Above Grade	Total	Bdrms. Baths		Bdrms. Baths		Total Bdrms.	Baths	-00,000	Total	Bdrms.	Baths	-00,000
ES	Room Count	_								_		_	
SA SA		7	3 2.1	6	3 2.1			2.1	_	7	3	2.1	
	Gross Living Area	_	2,446 sq.ft.		2,397 sq.	ft. 0		6 sq.ft.	0	-	2,350) sq.ft.	0
	Basement & Finished	0sf		0sf			0sf			0sf			
	Rooms Below Grade												
	Functional Utility	Ave	rage	Averag	ge		Average			Aver	age		
٦	Heating/Cooling	FA/		FA/CA			FA/CA			FA/C			
۱	Energy Efficient Items	Zon		Zoned			Zoned			Zone			
	Garage/Carport			2ga2d									
	Porch/Patio/Deck		2dw				2ga2dw	4:-		2ga2			
		_	Pch/Patio	CvPch		+	CvPch/Pa				ch/Pat		
	FP/Fence		P/Fence	1FP/F	ence		1FP/Fence	е			Fence)	
	Pool	Non	e	None			None			Pool			-25,000
	Net Adjustment (Total)			\mathbf{X}	+	\$ 27,800	+	X -	\$ -63,870] +		\$ -51,954
	Adjusted Sale Price			Net Adj.	5.0 9	%	Net Adj.	9.4 %		Net Adj		7.9 %	
	of Comparables			Gross Adj.		§ 583,800	Gross Adj.		\$ 616,130	Gross A	∖dj.	9.7 %	\$ 607,946
	Report the results of the research and anal	ysis of	the prior sale or trans	fer history	of the subject p	property and comparable sales	(report additional		on page 3).			0.7	001,010
	ITEM	,		JBJECT		COMPARABLE SAL				5		COMPAR	ABLE SALE # 6
							- 4			,			
			05/07/2024			04/46/2022							
	Date of Prior Sale/Transfer		05/07/2024			01/16/2023							
	Date of Prior Sale/Transfer Price of Prior Sale/Transfer		\$0	-10 (D.)		\$0			//NTD510/D / D				
	Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s)		\$0 Realist/NTRE	EIS/Pul	bRec	\$0 Realist/NTREIS/P	ubRec		st/NTREIS/PubRe	С			REIS/PubRec
	Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s)		\$0 Realist/NTRE 07/11/2024			\$0	ubRec		st/NTREIS/PubRe	С		ist/NTF 1/2024	
	Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s)	the sub	\$0 Realist/NTRE 07/11/2024			\$0 Realist/NTREIS/P	² ubRec			С			
STORY	Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s)	the sub	\$0 Realist/NTRE 07/11/2024			\$0 Realist/NTREIS/P	'ubRec			С			
	Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s)	the sub	\$0 Realist/NTRE 07/11/2024			\$0 Realist/NTREIS/P	PubRec			С			
	Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s)	the sub	\$0 Realist/NTRE 07/11/2024			\$0 Realist/NTREIS/P	PubRec			С			
	Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s)	the sub	\$0 Realist/NTRE 07/11/2024			\$0 Realist/NTREIS/P	hubRec			С			
	Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s)	the sub	\$0 Realist/NTRE 07/11/2024			\$0 Realist/NTREIS/P	PubRec			С			
SALE HISTORY	Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer history of	the sub	\$0 Realist/NTRE 07/11/2024			\$0 Realist/NTREIS/P	PubRec			С			
SALE HISTORY	Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s)	the sub	\$0 Realist/NTRE 07/11/2024			\$0 Realist/NTREIS/P	PubRec			C			
SALE HISTORY	Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer history of	the sub	\$0 Realist/NTRE 07/11/2024			\$0 Realist/NTREIS/P	PubRec			C			
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SALE HISTORY	Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer history of	the sub	\$0 Realist/NTRE 07/11/2024			\$0 Realist/NTREIS/P	lubRec			C			
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Freddie Mac Form 2055 March 2005 UAD Version 9/2011 Fannie Mae Form 2055 March 2005

Market Conditions Addendum to the Appraisal Report

File No. 35661757

00000764682720000

The purpose of this addendum is to provide the lender/client with a cl neighborhood. This is a required addendum for all appraisal reports w			ns prevalent in the subject			
Property Address 12141 Lochwood Blvd	ini an enecuve date on or after A	City Dallas		State TX	ZIP Code 752	218
Borrower Servicing (No Borrower Provided)	Dallas		- · · · · · · · · · · · · · · · · · · ·	10	L 1U
$\textbf{Instructions:} \ \ \textbf{The appraiser must use the information required on this}$	form as the basis for his/her con		-	-		
housing trends and overall market conditions as reported in the Neigh				ent		
it is available and reliable and must provide analysis as indicated below explanation. It is recognized that not all data sources will be able to pr				2		
in the analysis. If data sources provide the required information as an				1		
average. Sales and listings must be properties that compete with the				ne		
subject property. The appraiser must explain any anomalies in the dat						
Inventory Analysis	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months		Overall Trend	
Total # of Comparable Sales (Settled)	41	21	29	Increasing	Stable	Declining
Absorption Rate (Total Sales/Months)	6.83	7.00	9.67	Increasing	Stable	Declining
Total # of Comparable Active Listings Months of Housing Supply (Total Listings/Ab.Rate)	9	6	20	Declining Declining	Stable Stable	Increasing Increasing
Median Sale & List Price, DOM, Sale/List %	1.3 Prior 7–12 Months	0.9 Prior 4–6 Months	2.1 Current – 3 Months	Documing	Overall Trend	Increasing
Median Comparable Sale Price	552,000	550,000	534,000	Increasing	Stable	Declining
Median Comparable Sales Days on Market	34	36	9	Declining	Stable	Increasing
Median Comparable List Price	550,000	462,500	560,000	Increasing	Stable Stable	Declining
Median Comparable Listings Days on Market	112	86	25	Declining	Stable	Increasing
Median Sale Price as % of List Price	97.18%	98.21%	97.11%	Increasing	Stable Stable	Declining
Seller-(developer, builder, etc.)paid financial assistance prevalent? Explain in detail the seller concessions trends for the past 12 months	(e.g., seller contributions increas	No sed from 3% to 5%, increasing us	e of buydowns closing costs co	Declining	Stable	Increasing
fees, options, etc.). Seller concessions are		-			tlo to no oban	go in the
trends of seller contributions over the past		r factor in the subjec	ers market area. Ther	e nas been iit	tie to no chan	ge in the
built series and the public						
Are foreclosure sales (REO sales) a factor in the market?	Yes No	If yes, explain (including t	ne trends in listings and sales of fo	reclosed properties).		
REO sales are not a definitive factor in this	market at this time.					
Cite data sources for above information. The ab	ove information was	s obtained through th	ne NTREIS (North Te	xas Real Esta	te Information	n Svstem).
As Texas is a non-disclosure state, comple]
Summarize the above information as support for your conclusions in	=		-	as		
an analysis of pending sales and/or expired and withdrawn listings, to						
Enough information is available through the			•			II 141
Neighborhood Section of the appraisal reports the search by GLA, to give a more accurate		•				
sales within the prior 12 months is indicativ					current namy	s and
***See addendum for additional commenta			ocaron for comparable	c saics.		
	, ,					
If the subject is a unit in a condominium or cooperative project, comple	to the following:		Proiect Na	mo:		
Subject Project Data	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months	iic.	Overall Trend	
Total # of Comparable Sales (Settled)	n/a	n/a	n/a	Increasing	Stable	Declining
Absorption Rate (Total Sales/Months)	n/a	n/a	n/a	Increasing	Stable	Declining
Total # of Active Comparable Listings	n/a	n/a	n/a	Declining	Stable	Increasing
Months of Unit Supply (Total Listings/Ab.Rate)	n/a	n/a	n/a	Declining	Stable	Increasing
Are foreclosure sales (REO sales) a factor in the project?	Yes No	If yes, indicate the number	of REO listings and explain the tre	ends in listings and sa	les of	
		,,				
foreclosed properties.		.,.,.				
		.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,				
		.,,,				
, , , , , , , , , , , , , , , , , , , ,						
foreclosed properties.						
foreclosed properties.						
foreclosed properties.						
foreclosed properties. Summarize the above trends and address the impact on the subject u	nit and project.					
foreclosed properties. Summarize the above trends and address the impact on the subject u	nit and project.					
foreclosed properties. Summarize the above trends and address the impact on the subject u	nit and project.					
foreclosed properties. Summarize the above trends and address the impact on the subject u	nit and project.					
Summarize the above trends and address the impact on the subject u	nit and project.	2D3B				
Summarize the above trends and address the impact on the subject using alamode com/verify Signature Appraiser Name Richard Alan Benefiel Company Name CR Appraisals	nit and project.	Signature Supervisory App Company Name	raiser Name			
Summarize the above trends and address the impact on the subject using alamode com/verify Signature Appraiser Name Richard Alan Benefiel Company Name CR Appraisals Company Address 1301 Salado Pass, Mcki	nit and project. Serial:D591 nney, TX 75072-315	Signature Supervisory App Company Name Company Addres Company Addres	raiser Name			
Summarize the above trends and address the impact on the subject use sign alamode com/verify Signature Appraiser Name Richard Alan Benefiel Company Name CR Appraisals	nit and project. Serial-D591	2D3B Signature Supervisory App Company Name	raiser Name		State	
Summarize the above trends and address the impact on the subject using alamode com/verify Signature Appraiser Name Richard Alan Benefiel Company Name CR Appraisals Company Address 1301 Salado Pass, Mcki	nit and project. Serial:D591 nney, TX 75072-315 State TX	Signature Supervisory App Company Name Company Addres Company Addres	raiser Name		State	

Page 1 of 1

Respect About assifil

Supplemental Addendum

	Supple	ementa	ıl Addendum		F	File No. 35661	757	
Borrower	Servicing (No Borrower Provided)							
Property Address	12141 Lochwood Blvd							
City	Dallas	County	Dallas	State	TX	Zip Code	75218	
Lender/Client	Wedgewood Inc							

Neighborhood Comments:

The subject is located in the development known as Lochwood Meadows on the northeast 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 2022. 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 1/4 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.

• URAR : Neighborhood - Market Conditions

As noted on the attached 1004MC, market conditions are indicating mostly stable values over the prior 12 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 below listing prices. Based on a review of MLS sales in the described neighborhood boundaries, there was little change in values in the prior 12-36 months and the median sale price over the prior 12 months was \$550,000 (91 sales) and over the prior 12-24 months was \$552,650 (90 sales) indicating a solid stable market; however, as indicated on the 1004MC, values have stabilized over the prior 12 months with the median sale price over the prior 0-6 months \$550,000 (47 sales) and over the prior 7-12 months \$552,000 (41 sales).

• URAR: Site Comments

The subject is not located in a FEMA Flood Hazard Zone. Flood zone information is for reference only and not for deciding whether flood insurance is needed. Please, refer to local authority for definitive information.

There are no apparent adverse environmental conditions. No apparent adverse easements or encroachments were noted. No apparent adverse influences were noted. The appraiser is not an environmental expert. See statement of limiting conditions. The subject has typical utility easements.

• URAR: Site - Highest and Best Use

The highest and best use of the subject is determined as appropriate for the zoning as this use is most appropriately supported, most financially feasible, and results in the highest value consideration of the subject. Highest and best use as defined in this report represents the "reasonably probable and legal use of vacant land or improved property, which is physically possible, appropriately supported, financially feasible, and that results in the highest value." Appraisal Inst., the dictionary of real estate appraisal 171, (3D ed. 1993). Based on the location of the subject, site size of the subject, zoning/deed restrictions or lack thereof, feasible use and maximum productivity, the highest and best use of the subject site is residential. The highest and best use with existing improvements is its current use, a single family residence; and that the size and design of the existing structure is an appropriate utilization.

URAR: Additional Features and Condition of Improvements

Utilities and/or off-site improvements are typical for the market.

Public records, Realist and MLS indicate the subject has 2446 square feet. The appraiser has not personally measured the subject and is assuming this information to be accurate.

• URAR: Condition of Improvements

The subject is an existing dwelling and appears to be in average condition per exterior only inspection. No apparent physical, functional, or external inadequacies were noted. No apparent adverse influences were noted. The subject has been adequately maintained

As the subject was seen from the exterior only, an interior inspection may result in a diffferent appraisal conclusion.

Sales Comparison Comments

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 market area and those sales that are most similar to the subject in overall market appeal. The report contains 5 confirmed closed sales and 1 current listing in the described market area.

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.

Comp 2 lacks similar A/C update as the subject and is in need of paint and flooring repair and is adjusted 2.5% of the sale price for inferior condition. Comps 3 and 6 have recent updating to include floor coverings, paint and some kitchen/bath updates and are adjusted 5% of the sale price for superior condition. Comp 4 is dated throughout in need of interior and exterior paint, flooring repair, and some wood trim repair and is adjusted 5% of the sale price for inferior condition. Comp 5 has recent updates to include kitchen and baths and is adjusted 10% of the sale price for superior condition. Condition adjustments are based on matched paired sales analysis of analysis of MLS and other online descriptions and photos from sales in the market area.

No discernible difference between bedroom mix 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.

Other adjustments are based on group sales and matched paired sales analysis with site adjustments taken at \$2 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 \$10000 per half bath, and GLA adjustments taken at \$20 per square foot for differences over 100 square

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Supplemental Addendum

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Borrower	Servicing (No Borrower Provided)							
Property Address	12141 Lochwood Blvd							
City	Dallas	County	Dallas	State	TX	Zip Code	75218	
Lender/Client	Wedgewood Inc							

File No 2EGG17E7

Comp 6 is a current listing that shows current market activity and potential value for properties similar to the subject, however, it is given little weight in the value conclsion.

Comps 1 & 2, the most recent closed sales and Comp 1 requiring no adjustment, are given the greatest weight in the conclusion of value with consideration given all the comparables.

Grid adjustments:

Unless otherwise noted, all market grid adjustments are deemed to be self-explanatory; but all adjustments to the comparable sales reflect the appraisers best estimates of the market's reaction to the differences between the subject property and the comparables. Through paired sales analysis, peer conversations, ongoing market knowledge is conducted to the degree that the available data allows, in most cases. Data is too limited to be conclusively definitive and the adjustments are as much "Qualitative" (reflecting generally positive or negative market influences) as they are quantitative" (irrefutably derived from hard core data and information. In any case, the adjustment values utilized are reasonable relative to the limited amount of data that is typically available; as well as to anticipate market reaction to various property characteristics as is noted through experience in this like in this and like markets and input from local brokers.

Reconciliation and Final Value Conclusion:

The Sales Comparison Approach is the most relevant approach to determining value for this property. The Cost Approach and the Income Approach have not been developed. The subject is 54 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.

FIRREA/USPAP Addendum: Certification Supplement 1

I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.

I have no current or prospective interest in the property or parties to the transaction.

Appraiser Independence Statement:

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 on 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 an appointment to enter the property. I agree to immediately report any unauthorized contacts either personally by phone or electronically.

Appraisers compesation

The appraiser's compensation is not contingent upon the reporting of a pre-determined value or direction in value that favors the cause of the client, the amount of the opinion of value, the attainment of a stipulated result, or the occurence of a subsequent event. The appraisal assignment was not based on a requested minimum valuation, a specific valuation or the approval of a lan

Comments on hazardous materials

In this appraisal assignment, the existence of potentially hazardous material used on the construction or maintenance of the building such as the presence of urea-formaldehyde foam insulation or asbestos and/or the presence of toxic waste (which may or may not be present on the property) was not observed by the appraiser; nor does the appraiser have knowledge of the existence of such materials on or in the property. However, the appraiser is not qualified to detect such substances (the existence of such substances as urea-formaldehyde foam insulation) or other potentially hazardous waste material which may have an effect on the value of the property. The appraiser urges the client to retain an expert in this field if desired.

Environmental disclaimer

The opinion of value in this report is based on the assumption that the property is not negatively affected by the existence of hazardous substances or detrimental environmental conditions. The appraiser is not an expert in the identification of hazardous substances or detrimental environmental conditions. The appraiser's routine inspection of and inquiries about the subject property did not develop any information that indicated any apparent significant hazardous substances or detrimental environmental conditions which would affect the property negatively. It is possible that the tests and inspections made by a qualified hazardous substance and environmental expert would reveal the existence of hazardous materials and environmental conditions on or around the property that would negatively affect its value.

Extent of data research-Sales/Listings (Pg. 5, Cert. 5 thru 9):

Sales and listings of the subject property and comparables have been researched, verified, analyzed, and reported in compliance with Certifications 5 thru 9 of this URAR. Sales data (including listed, closed, pending and expired listings) of properties that are geographically, physically, functionally and economically similar to the subject property and that are sufficiently recent to reflect current buyer and seller actions were researched and considered. If necessary and applicable, the appraiser(s) also researched data on comparable land and improved sales, income and expense information and construction costs; confirmed comparable sales information (as noted under "EXTENT OF INFORMATION VERIFICATION;" (see next section) and analyzed the information in applying the approach (es) used.

Depending upon the availability and reliability of various data sources, the appraiser(s) used any comt available information from city/county records, real estate agents, owner's comments, buyer's descript Serial# D5912D3B- FORM TADD - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE Serign.alamode.com/verify

Supplemental Addendum

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Borrower	Servicing (No Borrower Provided)							
Property Address	12141 Lochwood Blvd							
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File No 2EGG17E7

multiple listing service (MLS) data, brochures, web site listings and visual observation to identify the relevant characteristics of the subject property. Comparables were selected based on physical, functional, economic and location characteristics with the sales cited in the report considered to be most relevant to the analysis of subject property. These sales were adjusted to the subject to reflect the market's reaction to differences (if any). The Appraiser has personally viewed each of the sales and provided original photographs of all comparable sales unless otherwise state in this report. In the event the appraiser was not able to provide an original photograph of the comparable sale, an explanation has been provided and a photograph from a reliable source such as MLS has been provided.

Adverse Factors:

As cited in the "Assumptions & Limiting Conditions," condition is subjective and subject to broad interpretation. Many properties will have some form of physical depreciation, deficiency or livability issues, dependent upon the motivations and standards of the party observing the property. A property may also be impacted to varying degrees by a wide-range of factors internal or external to the property that could be considered "adverse" by someone. Absent detailed written directives and specific guidelines from the lender/client, the appraiser(s) made a visual inspection of the property and its market environment (as cited elsewhere in the Scope of Work) and noted factors that may impact the marketability and livability to potential buyers based upon the appraiser's knowledge of the market and or as evidenced by sales of properties with similar or comparable conditions. Such items noted in the report were considered within the valuation approaches that were applied to the analysis.

While some in the market may consider factors such as drug labs, registered sex offenders, criminal activity, interim rehabilitation facilities halfway houses or similar uses as "adverse," unless cited within the report, the appraiser(s) has made no attempt to investigate or discover such activities as part of this assignment, unless such factors were readily apparent and obviously impacting the subject property as evidenced by market data. If the intended user has concerns in these areas, it is highly recommended that they secure this information from a reliable source.

The Value Opinion:

The value opinion stated in the report is based on my (our) analysis as of the effective date shown in the report. The value opinion considers the productivity, economic and physical conditions of the property only as of the date of value cited. As market conditions change, this value opinion may not be valid in another time period. Personal property such as furnishings, equipment or other items that may be included with a sale or transfer of the property were excluded from the value unless such items are necessary for the operations of the property (garage door remotes, pool remotes, etc) and would normally be a part of the mechanical or operational equipment that is considered realty.

Disclosure/Distribution:

Regardless of who paid for this assignment, the intended user is only the lender/client stated within the report. The appraisal and report may be inappropriate for use by parties other than the intended user and could place them at risk. Despite the means of possession of the report, this appraisal should not be used or relied on by anyone other than the stated intended user and for the stated/intended purpose. Certification 23 – Per FNMA - "The Intended User of this appraisal report is the Lender/Client. The Intended Use is to evaluate the property that is the subject of this appraisal for a mortgage finance transaction, subject to the stated Scope of Work, purpose of the appraisal, reporting requirements of this appraisal report form, and Definition of Market Value. No additional Intended Users are identified by the appraiser."

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

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

0.2

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

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.

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.

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.

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.

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.

02

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.

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.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Quality Ratings and Definitions (continued)

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
C	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
r	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
Relo	Relocation Sale	Sale or Financing Concessions
REO	REO Sale	Sale or Financing Concessions
Res	Residential	Location & View
RH	USDA - Rural Housing	Sale or Financing Concessions
S	Settlement Date	Date of Sale/Time
Short	Short Sale	Sale or Financing Concessions
sf	Square Feet	Area, Site, Basement
sgm	Square Meters	Area, Site
Unk	Unknown	Date of Sale/Time
VA	Veterans Administration	Sale or Financing Concessions
W	Withdrawn Date	Date of Sale/Time
WO	Walk Out Basement	Basement & Finished Rooms Below Grade
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

Full Name	Fields Where This Abbreviation May Appear
Multiple Lising Service	Contract Sec/Verification Source/Data Source/1004mc
County Appraisal District	Verification Source/Data Source
North Texas Real Estate Information System	Contract Section/Data Source
Texas Traditional	Design (style)/Sales Comparison Grid
	Multiple Lising Service County Appraisal District North Texas Real Estate Information System

Subject Photo Page

Borrower	Servicing (No Borrower Provided)							
Property Address	12141 Lochwood Blvd							
City	Dallas	County	Dallas	State	TX	Zip Code	75218	
Lender/Client	Wedgewood Inc							



Subject Front

12141 Lochwood Blvd

Sales Price

 Gross Living Area
 2,446

 Total Rooms
 7

 Total Bedrooms
 3

 Total Bathrooms
 2.1

 Location
 N;Res;

 View
 N;Res;

 Site
 11256 sf

 Quality
 Q4

 Age
 54



Address Verification



Subject Street

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Photograph Addendum

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Additional Street View

Front Side View 1





Front Side View 2

Rear Side View

Comparable Photo Page

Borrower	Servicing (No Borrower Provided)							
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Comparable 1

11120 Scotsmeadow Dr

Prox. To Subject 0.18 miles SE Sale Price 610,000 Gross Living Area 2,389 Total Rooms Total Bedrooms 4 Total Bathrooms 2.1 Location N;Res; N;Res; View 9757 sf Site Q4 Quality Age 57



Comparable 2

11639 Rogue Way

Prox. To Subject 0.62 miles S Sale Price 534,000 Gross Living Area 2,465 Total Rooms Total Bedrooms 4 Total Bathrooms 2.0 Location N;Res; N;Res; View Site 7710 sf Quality Q4 Age 66



Comparable 3

11005 Carissa Dr

Prox. To Subject 0.05 miles NW Sale Price 646,500 Gross Living Area 2,061 Total Rooms 6 Total Bedrooms 3 Total Bathrooms 3.0 Location N;Res; N;Res; View 8407 sf Site Quality Q4 Age 54

Comparable Photo Page

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Lender/Client	Wedgewood Inc							



Comparable 4

10841 Ridge Spring Dr Prox. To Subject 0.36 miles SW 556,000 Sales Price Gross Living Area 2,397 Total Rooms 6

Total Bedrooms 3 Total Bathrooms 2.1 Location N;Res; N;Res; View 10454 sf Site Q4 Quality Age 55



Comparable 5

12118 Lochwood Blvd

Prox. To Subject 0.06 miles SE Sales Price 680,000 Gross Living Area 2,436 Total Rooms Total Bedrooms 3 Total Bathrooms 2.1 Location N;Res; N;Res; View Site 9191 sf Quality Q4 Age 53



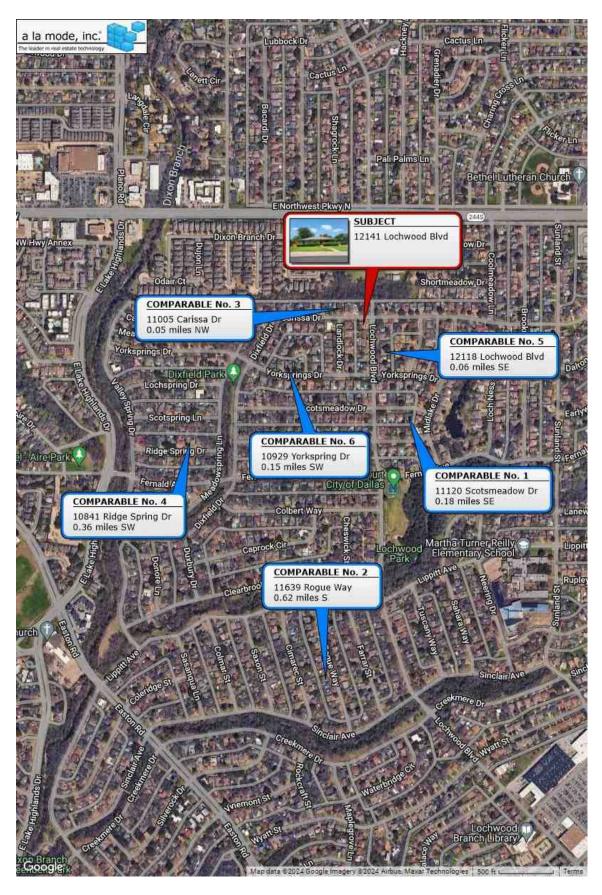
Comparable 6

10929 Yorkspring Dr

Prox. To Subject 0.15 miles SW Sales Price 659,900 Gross Living Area 2,350 Total Rooms Total Bedrooms 3 Total Bathrooms 2.1 Location N;Res; N;Res; View 8233 sf Site Quality Q4 Age 56

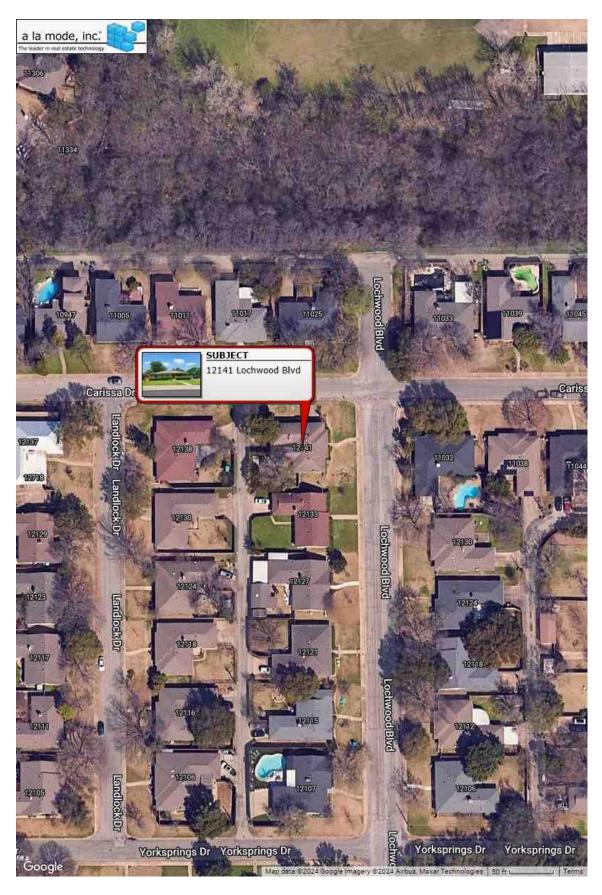
Location Map

Borrower	Servicing (No Borrower Provided)							
Property Address	12141 Lochwood Blvd							
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Lender/Client	Wedgewood Inc							



Aerial Map

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Lender/Client	Wedgewood Inc							



MARY CATHRYN BENEFIEL 1301 SALADO PASS MCKINNEY, TX 75072



Certified Residential Real Estate Appraiser

Appraiser: Mary Cathryn Benefiel

License #: TX 1360506 R License Expires: 03/31/2026

Having provided satisfactory evidence of the qualifications required by the Texas Appraiser Licensing and Certification Act, Occupations Code, Chapter 1103, authorization is granted to use this title: Certified Residential Real Estate Appraiser

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

Chelsea Buchholtz 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.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(re); must be endorsed. If SUBROGATION IS WAIVED, subject to the certificate holder in lieu of such endorsement(s). PROBLEM 1998 A Statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s). PROBLEM 2 Statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s). PROBLEM 2 Statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s). PROBLEM 3 Statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement. A statement on this certificate does not confer rights to the certificate does not confer rights. PROBLEM REPORTS A STATE OF THE POLICES LINE STATE A STATE REPORTS A		ELOW, THIS CERTIFICATE OF INS EPRESENTATIVE OR PRODUCER, A				TE A	CONTRACT	BETWEEN	THE ISSUING INSURER(S)	, AUTHOR I ZED	
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ACORD 25 (2009/09)

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Residential Account #00000764682720000

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

Property Location (Current 2024)

Address: 12141 LOCHWOOD BLVD Neighborhood: 3DSM02 Mapsco: 28-X (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)

BROWN DOROTHY A IRREVOCABLE TRUST 12141 LOCHWOOD BLVD DALLAS, TEXAS 752181230

Multi-Owner (Current 2024)

Owner Name	Ownership %
BROWN DOROTHY A IRREVOCABLE	100%

Legal Desc (Current 2024)

1: LOCHWOOD MEADOWS

2: LOT 7 LOCHWOOD BLVD 3:

4: PR-20-04101-1 DOD11232020 CO-DC

5: 7691 013 00700 3007691 013 Deed Transfer Date: 5/7/2024

Value

2024 Proposed Values	
Improvement: Land:	+ \$150,000
Market Value: Capped Value: \$570,346	=\$612,900
Revaluation Year:	2024
Previous Revaluation Year:	2023

Main Improvement (Current 2024)

Building Class	18	Construction Type	FRAME	# Baths (Full/Half)	2/ 0
Year Bui l t	1970	Foundation	PIER AND BEAM	# Kitchens	1
Effective Year Built	1970	Roof Type	HIP	# Bedrooms	3
Actual Age	54 years	Roof Materia	COMP SHINGLES	# Wet Bars	0
Desirability	GOOD	Fence Type	WOOD	# Fireplaces	1
Living Area	2,446 sqft	Ext. Wall Material	BRICK VENEER	Sprinkler (Y/N)	N
Total Area	2,446 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	45%			Sauna (Y/N)	N

Additional Improvements (Current 2024)

#	Improvement Type	Construction	Floor	Exterior Wall	Area (sqft)
1	ATTACHED GARAGE	BK-BRICK	CONCRETE	UNASSIGNED	572

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	SINGLE FAMILY 7500 SOFT	90	122	11,258.0000 SQUARE FEET	FLAT PRICE	\$150,000.00	0%	\$150,000	N

* All Exemption information reflects 2024 Proposed Values, *

Exemptions (2024 Proposed Values)

	City	School	County and School Equalization	College	Hospital	Special District
Taxing Jurisdiction	DALLAS	DALLAS ISD	DALLAS COUNTY	DALLAS COLLEGE	PARKLAND HOSPITAL	UNASSIGNED
HOMESTEAD EXEMPTION	\$114,069	\$157,034	\$114,069	\$114,069	\$114,069	\$0
OTHER EXEMPTION	\$153,400	\$45,000	\$100,000	\$100,000	\$100,000	\$0
Taxable Value	\$302,877	\$368,312	\$356,277	\$356,277	\$356,277	\$0

Exemption Details

Estimated Taxes (2024 Proposed Values)

	City	School	County and School Equalization	College	Hospital	Special District	
Taxing Jurisdiction	DALLAS	DALLAS ISD	DALLAS COUNTY	DALLAS COLLEGE	PARKLAND HOSPITAL	UNASSIGNED	
Tax Rate per \$100	\$0.7357	\$1.013835	\$0.215718	\$0.110028	\$0.2195	N/A	
Taxable Value	\$302,877	\$368,312	\$356,277	\$356,277	\$356,277	\$0	
Estimated Taxes	\$2,228.27	\$3,734.08	\$768.55	\$392.00	\$782.03	N/A	
Tax Ceiling	N/A	\$0.00	\$257.21	N/A	N/A	N/A	
	Total Estimated Taxes:						

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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