

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 Provided) File No. 35661757
Property Address 12141 Lochwood Blvd
City Dallas County Dallas State TX Zip Code 75218
Lender/Client Wedgewood Inc

APPRAISAL AND REPORT IDENTIFICATION

This Report is one of the following types:

- Appraisal Report (A written report prepared under Standards Rule 2-2(a), pursuant to the Scope of Work, as disclosed elsewhere in this report.)
- Restricted Appraisal Report (A written report prepared under Standards Rule 2-2(b), pursuant to the Scope of Work, as disclosed elsewhere in this report, restricted to the stated intended use by the specified client or intended user.)

Comments on Standards Rule 2-3

I certify that, to the best of my knowledge and belief:
- The statements of fact contained in this report are true and correct.
- The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- Unless otherwise indicated, I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved.
- Unless otherwise indicated, 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 bias with respect to the property that is the subject of this report or the parties involved with this assignment.
- My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- My analyses, opinions, and conclusions were developed, 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 prepared.
- Unless otherwise indicated, I have made a personal inspection of the property that is the subject of this report.
- Unless otherwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification (if there are exceptions, the name of each individual providing significant real property appraisal assistance is stated elsewhere in this report).

Reasonable Exposure Time

(USPAP defines Exposure Time as the estimated length of time that the property interest being appraised would have been offered on the market prior to the hypothetical consummation of a sale at market value on the effective date of the appraisal.)

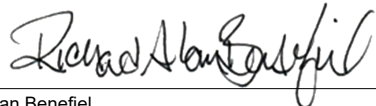
My Opinion of Reasonable Exposure Time for the subject property at the market value stated in this report is: 45 days

Comments on Appraisal and Report Identification

Note any USPAP-related issues requiring disclosure and any state mandated requirements:

 esign.alamode.com/verify Serial: D5912D3B

APPRAISER:

Signature: 
Name: Richard Alan Benefiel
State Certification #: _____
or State License #: 1350533
State: TX Expiration Date of Certification or License: 12/31/2025
Date of Signature and Report: 07/13/2024
Effective Date of Appraisal: 07/11/2024
Inspection of Subject: None Interior and Exterior Exterior-Only
Date of Inspection (if applicable): 07/11/2024

SUPERVISORY or CO-APPRAISER (if applicable):

Signature: _____
Name: _____
State Certification #: _____
or State License #: _____
State: _____ Expiration Date of Certification or License: _____
Date of Signature: _____
Inspection of Subject: None Interior and Exterior Exterior-Only
Date of Inspection (if applicable): _____

Exterior-Only Inspection Residential Appraisal Report

0000764682720000 File # 35661757

The purpose of this summary appraisal report is to provide the lender/client with an accurate, and adequately supported, opinion of the market value of the subject property.

Property Address 12141 Lochwood Blvd City Dallas State TX Zip Code 75218
Borrower Servicing (No Borrower Provided) Owner of Public Record Dorothy A Brown Irrevocable Trust County Dallas
Legal Description LOCHWOOD MEADOWS LOT 7 LOCHWOOD BLVD
Assessor's Parcel # 0000764682720000 Tax Year 2023 R.E. Taxes \$ 12,516
Neighborhood Name Lochwood Meadows Map Reference 19124 Census Tract 0128.02
Occupant [X] Owner [] Tenant [] Vacant Special Assessments \$ 0 [] PUD HOA \$ 0 [] per year [] per month
Property Rights Appraised [X] Fee Simple [] Leasehold [] Other (describe)
Assignment Type [] Purchase Transaction [] Refinance Transaction [X] Other (describe) Servicing
Lender/Client Wedgewood Inc Address 2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278
Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? [X] Yes [] No
Report data source(s) used, offering price(s), and date(s). DOM 31; Per MLS #20636045 the subject was listed on 06/04/2024 with a list price of \$675,000 and a final reduction to \$595,000 on 06/24/2024.

I [] did [] did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed.

Contract Price \$ Date of Contract Is the property seller the owner of public record? [] Yes [] No Data Source(s)
Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? [] Yes [] No
If Yes, report the total dollar amount and describe the items to be paid.

Note: Race and the racial composition of the neighborhood are not appraisal factors.
Neighborhood Characteristics One-Unit Housing Trends One-Unit Housing Present Land Use %
Location [] Urban [] Suburban [X] Rural Property Values [] Increasing [X] Stable [] Declining PRICE AGE One-Unit 65 %
Built-Up [X] Over 75% [] 25-75% [] Under 25% Demand/Supply [] Shortage [X] In Balance [] Over Supply \$ (000) (yrs) 2-4 Unit %
Growth [] Rapid [X] Stable [] Slow Marketing Time [X] Under 3 mths [] 3-6 mths [] Over 6 mths 285 Low 2 Multi-Family 5 %
Neighborhood Boundaries Bounded on the North by Northwest Pkwy, the East by Jupiter Rd, the South
by Garland Rd/Easton Rd, and the West by Lake Highlands Dr. 1,250 High 74 Commercial 25 %
Neighborhood Description The subject is located on the northeast side of the city of Dallas with access to major thoroughfares, educational facilities, shopping, and recreation. The 5% "Other" in the Present Land Use refers to vacant and/or developing land with no adverse effect on the subject's value or marketability. See addendum for additional comments.
Market Conditions (including support for the above conclusions) ***See Attached Addendum***

Dimensions 122 X 92 X 123 X 92 Area 11256 sf Shape Mostly Rectangular View N;Res;
Specific Zoning Classification R-7.5(A) Zoning Description Multi Family Residential
Zoning Compliance [X] Legal [] Legal Nonconforming (Grandfathered Use) [] No Zoning [] Illegal (describe)
Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use? [X] Yes [] No If No, describe See
addendum for commentary regarding highest and best use.
Utilities Public Other (describe) Public Other (describe) Off-site Improvements - Type Public Private
Electricity [X] [] Water [X] [] Street Concrete [X] []
Gas [X] [] Sanitary Sewer [X] [] Alley Concrete [X] []
FEMA Special Flood Hazard Area [] Yes [X] No FEMA Flood Zone X FEMA Map # 48113C0355K FEMA Map Date 07/07/2014
Are the utilities and off-site improvements typical for the market area? [X] Yes [] No If No, describe
Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? [] Yes [X] No If Yes, describe
See Attached Addendum

Source(s) Used for Physical Characteristics of Property [] Appraisal Files [X] MLS [X] Assessment and Tax Records [] Prior Inspection [] Property Owner
[X] Other (describe) Exterior Inspection Data Source for Gross Living Area Public Records/Realist/MLS
General Description General Description Heating/Cooling Amenities Car Storage
Units [X] One [] One with Accessory Unit [X] Concrete Slab [] Craw Space [X] FWA [] HWBB [X] Fireplace(s) # 1 [] None
of Stories 1 [] Full Basement [] Finished [] Radiant [] Woodstove(s) # 0 [X] Driveway # of Cars 2
Type [X] Det. [] Att. [] S-Det./End Unit [] Partial Basement [] Finished [] Other [X] Patio/Deck RrPat Driveway Surface Concrete
[X] Existing [] Proposed [] Under Const. Exterior Walls Brick/Avg Fuel Gas [X] Porch CvPch [X] Garage # of Cars 2
Design (Style) TXTrad Roof Surface CmpShgl/Avg [X] Central Air Conditioning [] Pool None [] Carport # of Cars 0
Year Built 1970 Gutters & Downspouts Alum/Avg [] Individual [X] Fence RrWood [X] Attached [] Detached
Effective Age (Yrs) 24 Window Type DbIHng/Avg [] Other None [] Built-in
Appliances [] Refrigerator [X] Range/Oven [X] Dishwasher [X] Disposal [X] Microwave [] Washer/Dryer [] Other (describe)
Finished area above grade contains: 7 Rooms 3 Bedrooms 2.1 Bath(s) 2,446 Square Feet of Gross Living Area Above Grade
Additional features (special energy efficient items, etc.) ***See Attached Addendum***

Describe the condition of the property and data source(s) (including apparent needed repairs, deterioration, renovations, remodeling, etc.). C3:Appraiser's visit to subject property was "exterior only" and information noted above is from MLS listing (20636045), public records, and other on-line sources. The appraiser's additional research of Public Records, local MLS and available on-line data indicate a new A/C system in the prior 2 years but did not provide additional information in regard to subject updates or condition, therefore, the appraiser is making the extraordinary assumption that the subject is in average condition, similar to that on the date of the prior MLS listing reviewed, and average for the market as compared to the comparable sales included and other sales in the immediate market area. See addendum for additional comments.
Are there any apparent physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? [] Yes [X] No
If Yes, describe.
Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? [X] Yes [] No If No, describe.

Exterior-Only Inspection Residential Appraisal Report

0000764682720000
File # 35661757

There are 20 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 385,000 to \$ 999,000					
There are 91 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 349,000 to \$ 1,010,000					
FEATURE	SUBJECT	COMPARABLE SALE # 1	COMPARABLE SALE # 2	COMPARABLE SALE # 3	
Address	12141 Lochwood Blvd Dallas, TX 75218	11120 Scotsmeadow Dr Dallas, TX 75218	11639 Rogue Way Dallas, TX 75218	11005 Carissa Dr Dallas, TX 75218	
Proximity to Subject		0.18 miles SE	0.62 miles S	0.05 miles NW	
Sale Price	\$	\$ 610,000	\$ 534,000	\$ 646,500	
Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 255.34 sq.ft.	\$ 216.63 sq.ft.	\$ 313.68 sq.ft.	
Data Source(s)		N TREIS #20306802;DOM 234	N TREIS #20516015;DOM 39	N TREIS #20557544;DOM 4	
Verification Source(s)		Doc #110319/Realist	Doc #85882/Realist	Doc #63900/Realist	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
Sales or Financing Concessions		ArmLth Conv;12316		ArmLth Cash;0	
Date of Sale/Time		s05/24;c12/23		s04/24;c04/24	
Location	N;Res;	N;Res;		N;Res;	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple	
Site	11256 sf	9757 sf	0	7710 sf	+7,092
View	N;Res;	N;Res;		N;Res;	
Design (Style)	DT1;TXTrad	DT1;TXTrad		DT1;TXTrad	
Quality of Construction	Q4	Q4		Q4	
Actual Age	54	57	0	66	+12,000
Condition	C3	C3		C3	+13,350
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms. Baths	
Room Count	7 3 2.1	7 4 2.1	0	7 4 2.0	+10,000
Gross Living Area	2,446 sq.ft.	2,389 sq.ft.	0	2,465 sq.ft.	0
Basement & Finished Rooms Below Grade	0sf	0sf		0sf	
Functional Utility	Average	Average		Average	
Heating/Cooling	FA/CA	FA/CA		FA/CA	
Energy Efficient Items	Zoned	Zoned		Zoned	
Garage/Carport	2ga2dw	2ga2dw		None	+20,000
Porch/Patio/Deck	CvPch/Patio	CvPch/Patio		CvPat/CvPch	0
FP/Fence	1FP/Fence	1FP/Fence		1FP/Fence	
Pool	None	None		None	
Net Adjustment (Total)		<input type="checkbox"/> + <input type="checkbox"/> - \$ 0	<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 62,442	<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -29,002	
Adjusted Sale Price of Comparables		Net Adj. 0.0% Gross Adj. 0.0% \$ 610,000	Net Adj. 11.7% Gross Adj. 11.7% \$ 596,442	Net Adj. 4.5% Gross Adj. 8.6% \$ 617,498	

I did did not research the sale or transfer history of the subject property and comparable sales. If not, explain

My research did did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.

Data Source(s) **Realist/N TREIS/PublicRecords**

My research did did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.

Data Source(s) **Realist/N TREIS/PublicRecords**

Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).

ITEM	SUBJECT	COMPARABLE SALE #1	COMPARABLE SALE #2	COMPARABLE SALE #3
Date of Prior Sale/Transfer	05/07/2024			
Price of Prior Sale/Transfer	\$0			
Data Source(s)	Realist/N TREIS/PubRec	Realist/N TREIS/PubRec	Realist/N TREIS/PubRec	Realist/N TREIS/PubRec
Effective Date of Data Source(s)	07/11/2024	07/11/2024	07/11/2024	07/11/2024

Analysis of prior sale or transfer history of the subject property and comparable sales Per public records the subject had a prior transfer to Dorothy A Brown

Irrevocable Trust on 05/07/2024 with no sale price/value disclosed and no matching MLS listing found. No other prior sales or transfers were found for the subject within the prior 36 months. Per public records Comp 4 had a prior transfer on 01/16/2023 with no sale price/value disclosed and no matching MLS listing found. No prior sales or transfers were found for any of the other comparable sales within the 12 months prior to the transactions used.

Summary of Sales Comparison Approach **See Attached Addendum**

Indicated Value by Sales Comparison Approach \$ **605,000**

Indicated Value by: Sales Comparison Approach \$ **605,000** Cost Approach (if developed) \$ Income Approach (if developed) \$

****See Attached Addendum****

This appraisal is made "as is", subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair:

Based on a visual inspection of the exterior areas of the subject property from at least the street, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is \$ **605,000**, as of **07/11/2024**, which is the date of inspection and the effective date of this appraisal.

Exterior-Only Inspection Residential Appraisal Report

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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.
Scope Of Work For This Report Is Defined By Uspap Standards Rule 1-2 (F) And Includes But Is Not Limited To; The Reporting Requirements And The Complexity Of This Appraisal Assignment; The Definition Of Market Value As Found In This Report And Form 1004b Promulgated By The Federal National Mortgage Association (Fnma); Statement Of Assumptions And Limiting Conditions; Certifications.
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)
Though A Borrower And/Or A Third Party May Receive A Copy Of The Appraisal, This Does Not Mean That The Borrower Or Third Party Is An Intended User As The Definition Of "Intended User" Is Specified In This Report. The Intended Use Of This Report Is To Evaluate The Subject Of The Appraisal Report For A Mortgage Finance Transaction Subject To Its Purpose, The Afforementioned Scope Of Work, Reporting Requirements And Market Value Definition Unless Otherwise Defined Herein.
Report Option - This Is An Appraisal Report Written In Accordance With Uspap Standards Rule 2-2 And Advisory Opinion Ao-12. In The Appraisal Process, The Appraiser Has Analyzed All Available Data In The Subject Market Area. Data Sources Include Our Files, Other Appraisers, Builders, Lenders, Listing And Selling Agents, Brokers Srea, Mls And County Appraisal Districts (Cad). Data Analyzed Was Considered Supportive Of The Final Opinion Of Market Value In This Appraisal Report As Of The Day Of The Appraisal. (Unless Otherwise Specified).
The Market Data Analyzed For This Report Came From Same Or Competing Neighborhoods And Within A Time Frame That Includes Similar Market And Location Conditions At The Time Of Appraisal. Any Exceptions Will Be Noted In The Report.
A Inspection Of The Exterior Of The Subject Property, An Exterior Inspection Of All Comparable Sales And Personal Inspection Of The Subject Neighborhood Was Performed. The Conditions Of The Subject Property Is Based Solely On A Visual Inspection, The Appraiser Is Not Qualified To Certify The Condition Of Remaining Economic Life Of Such Items As The Foundation, Roof, Plumbing, Electrical And Mechanical Items, However, It Is The Appraiser's Obligation To Comment On Any Adverse Or Detrimental Influences Which Could Affect The Marketability Of The Subject Property.
Any Sales Concessions Or Creative Financing Discovered By The Appraiser Have Been Identified In The Report And, If Excessive, Were Adjusted From The Sales Price If The Assignment Was For A Purchase Transaction.
Nothing Set Forth In The Appraisal Should Be Relied Upon For The Purpose Of Determining The Amount Or Type Of Insurance Coverage To Be Placed On The Subject Property. The Appraiser Assumes No Liability For And Does Not Guarantee That Any Insurable Value Estimate Inferred From This Report Will Result In The Subject Property Being Fully Insured For Any Loss That May Be Sustained. The Appraiser Recommends That An Insurance Professional Be Consulted.

ADDITIONAL COMMENTS

COST APPROACH TO VALUE (not required by Fannie Mae)

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) Support for the subject's site value is confirmed through MLS data, public records, Realtor data, including similar recent sales in and around the subject's market area.

COST APPROACH

Table with columns for ESTIMATED, REPRODUCTION OR, REPLACEMENT COST NEW, OPINION OF SITE VALUE, DWELLING, Sq.Ft. @ \$, Quality rating from cost service, Effective date of cost data, Garage/Carport, Total Estimate of Cost-New, Less Physical, Functional, External, Depreciation, Depreciated Cost of Improvements, "As-is" Value of Site Improvements, and Estimated Remaining Economic Life (HUD and VA only).

INCOME APPROACH TO VALUE (not required by Fannie Mae)

Estimated Monthly Market Rent \$ 0 X Gross Rent Multiplier 0 = \$ Indicated Value by Income Approach
Summary of Income Approach (including support for market rent and GRM)

INCOME

PROJECT INFORMATION FOR PUDs (if applicable)

Is the developer/builder in control of the Homeowners' Association (HOA)? Yes No Unit type(s) Detached Attached
Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit.
Legal Name of Project
Total number of phases Total number of units Total number of units sold
Total number of units rented Total number of units for sale Data source(s)
Was the project created by the conversion of existing building(s) into a PUD? Yes No If Yes, date of conversion
Does the project contain any multi-dwelling units? Yes No Data Source(s)
Are the units, common elements, and recreation facilities complete? Yes No If No, describe the status of completion.
Are the common elements leased to or by the Homeowners' Association? Yes No If Yes, describe the rental terms and options.
Describe common elements and recreational facilities.

PUD INFORMATION

Exterior-Only Inspection Residential Appraisal Report

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This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a visual inspection of the exterior areas of the subject property from at least the street, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

The appraiser must be able to obtain adequate information about the physical characteristics (including, but not limited to, condition, room count, gross living area, etc.) of the subject property from the exterior-only inspection and reliable public and/or private sources to perform this appraisal. The appraiser should use the same type of data sources that he or she uses for comparable sales such as, but not limited to, multiple listing services, tax and assessment records, prior inspections, appraisal files, information provided by the property owner, etc.

INTENDED USE: The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: The intended user of this appraisal report is the lender/client.

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions* granted by anyone associated with the sale.

*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
2. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
3. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
4. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
5. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

Exterior-Only Inspection Residential Appraisal Report

0000764682720000
File # 35661757

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.

Exterior-Only Inspection Residential Appraisal Report

00000764682720000
File # 35661757

20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

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

22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.

23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.

24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

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

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

APPRAISER

Signature [Handwritten Signature]
Name Richard Alan Benefiel
Company Name CR Appraisals
Company Address 1301 Salado Pass, McKinney, TX 75072-3152
Telephone Number (765) 278-1410
Email Address crappraisalstexas@gmail.com
Date of Signature and Report 07/13/2024
Effective Date of Appraisal 07/11/2024
State Certification # or State License # 1350533
or Other (describe) State #
State TX
Expiration Date of Certification or License 12/31/2025

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature
Name
Company Name
Company Address
Telephone Number
Email Address
Date of Signature
State Certification #
or State License #
State
Expiration Date of Certification or License

ADDRESS OF PROPERTY APPRAISED

12141 Lochwood Blvd
Dallas, TX 75218
APPRAISED VALUE OF SUBJECT PROPERTY \$ 605,000

SUBJECT PROPERTY

Did not inspect exterior of subject property
Did inspect exterior of subject property from street
Date of Inspection

LENDER/CLIENT

Name Clear Capital
Company Name Wedgewood Inc
Company Address 2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278
Email Address

COMPARABLE SALES

Did not inspect exterior of comparable sales from street
Did inspect exterior of comparable sales from street
Date of Inspection

Exterior-Only Inspection Residential Appraisal Report

0000764682720000
File # 35661757

FEATURE	SUBJECT	COMPARABLE SALE # 4			COMPARABLE SALE # 5			COMPARABLE SALE # 6		
Address	12141 Lochwood Blvd Dallas, TX 75218	10841 Ridge Spring Dr Dallas, TX 75218			12118 Lochwood Blvd Dallas, TX 75218			10929 Yorkspring Dr Dallas, TX 75218		
Proximity to Subject		0.36 miles SW			0.06 miles SE			0.15 miles SW		
Sale Price	\$	\$ 556,000			\$ 680,000			\$ 659,900		
Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 231.96 sq.ft.			\$ 279.15 sq.ft.			\$ 280.81 sq.ft.		
Data Source(s)		NTREIS#20443497;DOM 36			NTREIS #20392306;DOM 67			NTREIS #20670028;DOM 3		
Verification Source(s)		Doc #59903/Realist			Doc #210293/Realist			Realist/PubRec		
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION +(-) \$ Adjustment			DESCRIPTION +(-) \$ Adjustment			DESCRIPTION +(-) \$ Adjustment		
Sales or Financing Concessions		ArmLth Conv;10000			ArmLth Cash;5000			Listing		
Date of Sale/Time		s11/23;c11/23			s10/23;c10/23			Active		
Location	N;Res;	N;Res;			N;Res;			N;Res;		
Leasehold/Fee Simple	Fee Simple	Fee Simple			Fee Simple			Fee Simple		
Site	11256 sf	10454 sf			0 9191 sf			+4,130 8233 sf		
View	N;Res;	N;Res;			N;Res;			N;Res;		
Design (Style)	DT1;TXTrad	DT1;TXTrad			DT1;TXTrad			DT1;TXTrad		
Quality of Construction	Q4	Q4			Q4			Q4		
Actual Age	54	55			0 53			0 56		
Condition	C3	C3			+27,800 C3			-68,000 C3		
Above Grade		Total	Bdrms.	Baths	Total	Bdrms.	Baths	Total	Bdrms.	Baths
Room Count		7	3	2.1	6	3	2.1	7	3	2.1
Gross Living Area		2,446 sq.ft.			2,397 sq.ft.			0 2,436 sq.ft.		
Basement & Finished Rooms Below Grade	0sf	0sf			0sf			0sf		
Functional Utility	Average	Average			Average			Average		
Heating/Cooling	FA/CA	FA/CA			FA/CA			FA/CA		
Energy Efficient Items	Zoned	Zoned			Zoned			Zoned		
Garage/Carport	2ga2dw	2ga2dw			2ga2dw			2ga2dw		
Porch/Patio/Deck	CvPch/Patio	CvPch/Patio			CvPch/Patio			CvPch/Patio		
FP/Fence	1FP/Fence	1FP/Fence			1FP/Fence			1FP/Fence		
Pool	None	None			None			Pool		
Net Adjustment (Total)		<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 27,800			<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -63,870			<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -51,954		
Adjusted Sale Price of Comparables		Net Adj. 5.0% Gross Adj. 5.0% \$ 583,800			Net Adj. 9.4% Gross Adj. 10.6% \$ 616,130			Net Adj. 7.9% Gross Adj. 9.7% \$ 607,946		
Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).										
ITEM	SUBJECT	COMPARABLE SALE # 4			COMPARABLE SALE # 5			COMPARABLE SALE # 6		
Date of Prior Sale/Transfer	05/07/2024	01/16/2023								
Price of Prior Sale/Transfer	\$0	\$0								
Data Source(s)	Realist/NTREIS/PubRec	Realist/NTREIS/PubRec			Realist/NTREIS/PubRec			Realist/NTREIS/PubRec		
Effective Date of Data Source(s)	07/11/2024	07/11/2024			07/11/2024			07/11/2024		
Analysis of prior sale or transfer history of the subject property and comparable sales										
Analysis/Comments										

Market Conditions Addendum to the Appraisal Report

File No. 0000764682720000 35661757

The purpose of this addendum is to provide the lender/client with a clear and accurate understanding of the market trends and conditions prevalent in the subject neighborhood. This is a required addendum for all appraisal reports with an effective date on or after April 1, 2009.

Property Address 12141 Lochwood Blvd City Dallas State TX ZIP Code 75218

Borrower Servicing (No Borrower Provided)

Instructions: The appraiser must use the information required on this form as the basis for his/her conclusions, and must provide support for those conclusions, regarding housing trends and overall market conditions as reported in the Neighborhood section of the appraisal report form. The appraiser must fill in all the information to the extent it is available and reliable and must provide analysis as indicated below. If any required data is unavailable or is considered unreliable, the appraiser must provide an explanation. It is recognized that not all data sources will be able to provide data for the shaded areas below; if it is available, however, the appraiser must include the data in the analysis. If data sources provide the required information as an average instead of the median, the appraiser should report the available figure and identify it as an average. Sales and listings must be properties that compete with the subject property, determined by applying the criteria that would be used by a prospective buyer of the subject property. The appraiser must explain any anomalies in the data, such as seasonal markets, new construction, foreclosures, etc.

Table with columns for Inventory Analysis (Total # of Comparable Sales, Absorption Rate, etc.) and Overall Trend (Increasing, 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 increased from 3% to 5%, increasing use of buydowns, closing costs, condo fees, options, etc.).

Are foreclosure sales (REO sales) a factor in the market? REO sales are not a definitive factor in this market at this time.

Cite data sources for above information. The above information was obtained through the NTRDIS (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. Enough information is available through the NTRDIS for the subject's immediate neighborhood to conclude the information for the Neighborhood Section of the appraisal report.

Table for Condo/Co-op Projects with columns for Subject Project Data and Overall Trend.

Are foreclosure sales (REO sales) a factor in the project? foreclosed properties.

Summarize the above trends and address the impact on the subject unit and project.

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Signature and contact information for Appraiser Richard Alan Benefiel and Supervisory Appraiser.

Supplemental Addendum

File No. 35661757

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 different 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 feet.

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Supplemental Addendum

File No. 35661757

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Property Address	12141 Lochwood Blvd						
City	Dallas	County	Dallas	State	TX	Zip Code	75218
Lender/Client	Wedgewood Inc						

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 conclusion.

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 compensation

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 occurrence of a subsequent event. The appraisal assignment was not based on a requested minimum valuation, a specific valuation or the approval of a loan.

Comments on hazardous materials

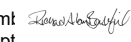
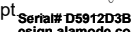

In this appraisal assignment, the existence of potentially hazardous material used on the construction or maintenance of the building such as the presence of urea-formaldehyde foam insulation or asbestos and/or the presence of toxic waste (which may or may not be present on the property) was not observed 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  nably available information from city/county records, real estate agents, owner's comments, buyer's description,  records, Form TADD - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE  esign.alamode.com/verify

Supplemental Addendum

File No. 35661757

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

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."

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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 upkeep).

C2

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

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.

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.

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
ArmlLth	Arms Length Sale	Sale or Financing Concessions
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
B	Beneficial	Location & View
Cash	Cash	Sale or Financing Concessions
CitySky	City View Skyline View	View
CityStr	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
e	Expiration Date	Date of Sale/Time
Estate	Estate Sale	Sale or Financing Concessions
FHA	Federal Housing Authority	Sale or Financing Concessions
GlfCse	Golf Course	Location
Glfvw	Golf Course View	View
Ind	Industrial	Location & View
in	Interior Only Stairs	Basement & Finished Rooms Below Grade
Lndfl	Landfill	Location
LtdSght	Limited Sight	View
Listing	Listing	Sale or Financing Concessions
Mtn	Mountain View	View
N	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
BsyRd	Busy Road	Location
o	Other	Basement & Finished Rooms Below Grade
Prk	Park View	View
Pstrl	Pastoral View	View
PwrLn	Power Lines	View
PubTrn	Public Transportation	Location
rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
Relo	Relocation Sale	Sale or Financing Concessions
REO	REO Sale	Sale or Financing Concessions
Res	Residential	Location & View
RH	USDA - Rural Housing	Sale or Financing Concessions
s	Settlement Date	Date of Sale/Time
Short	Short Sale	Sale or Financing Concessions
sf	Square Feet	Area, Site, Basement
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
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

Other Appraiser-Defined Abbreviations

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

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						

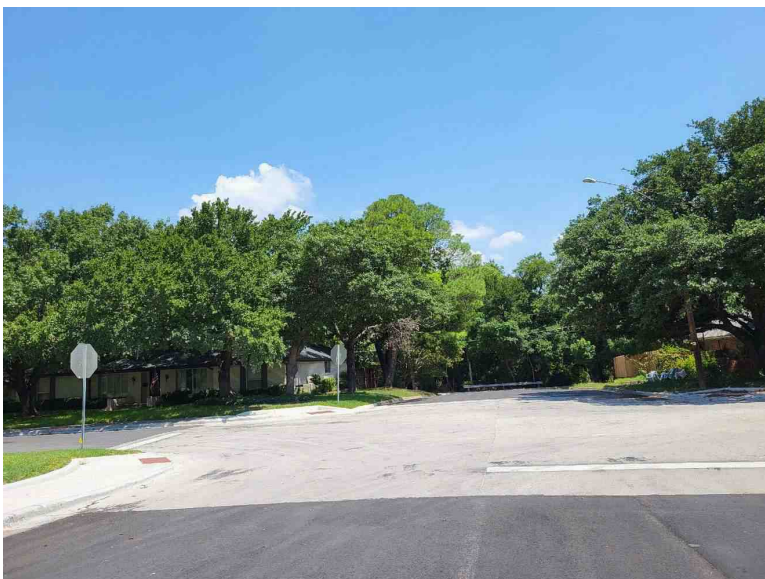


Subject Front

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

Diana N. Galt

Serial# D5912D3B
esign.alamode.com/verify

Photograph Addendum

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



Additional Street View



Front Side View 1



Front Side View 2



Rear Side View

Comparable 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				



Comparable 1

11120 Scotsmeadow Dr
 Prox. To Subject 0.18 miles SE
 Sale Price 610,000
 Gross Living Area 2,389
 Total Rooms 7
 Total Bedrooms 4
 Total Bathrooms 2.1
 Location N;Res;
 View N;Res;
 Site 9757 sf
 Quality Q4
 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 7
 Total Bedrooms 4
 Total Bathrooms 2.0
 Location N;Res;
 View N;Res;
 Site 7710 sf
 Quality Q4
 Age 66



Comparable 3

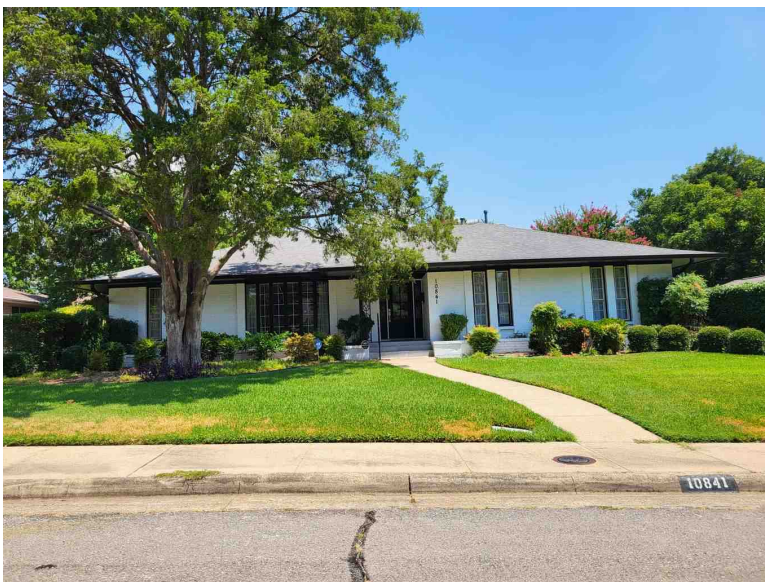
11005 Carissa Dr
 Prox. To Subject 0.05 miles NW
 Sale Price 646,500
 Gross Living Area 2,061
 Total Rooms 6
 Total Bedrooms 3
 Total Bathrooms 3.0
 Location N;Res;
 View N;Res;
 Site 8407 sf
 Quality Q4
 Age 54

David N. Salfil

Serial# D5912D3B
 esign.alamode.com/verify

Comparable 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				



Comparable 4

10841 Ridge Spring Dr
 Prox. To Subject 0.36 miles SW
 Sales Price 556,000
 Gross Living Area 2,397
 Total Rooms 6
 Total Bedrooms 3
 Total Bathrooms 2.1
 Location N;Res;
 View N;Res;
 Site 10454 sf
 Quality Q4
 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 7
 Total Bedrooms 3
 Total Bathrooms 2.1
 Location N;Res;
 View N;Res;
 Site 9191 sf
 Quality Q4
 Age 53



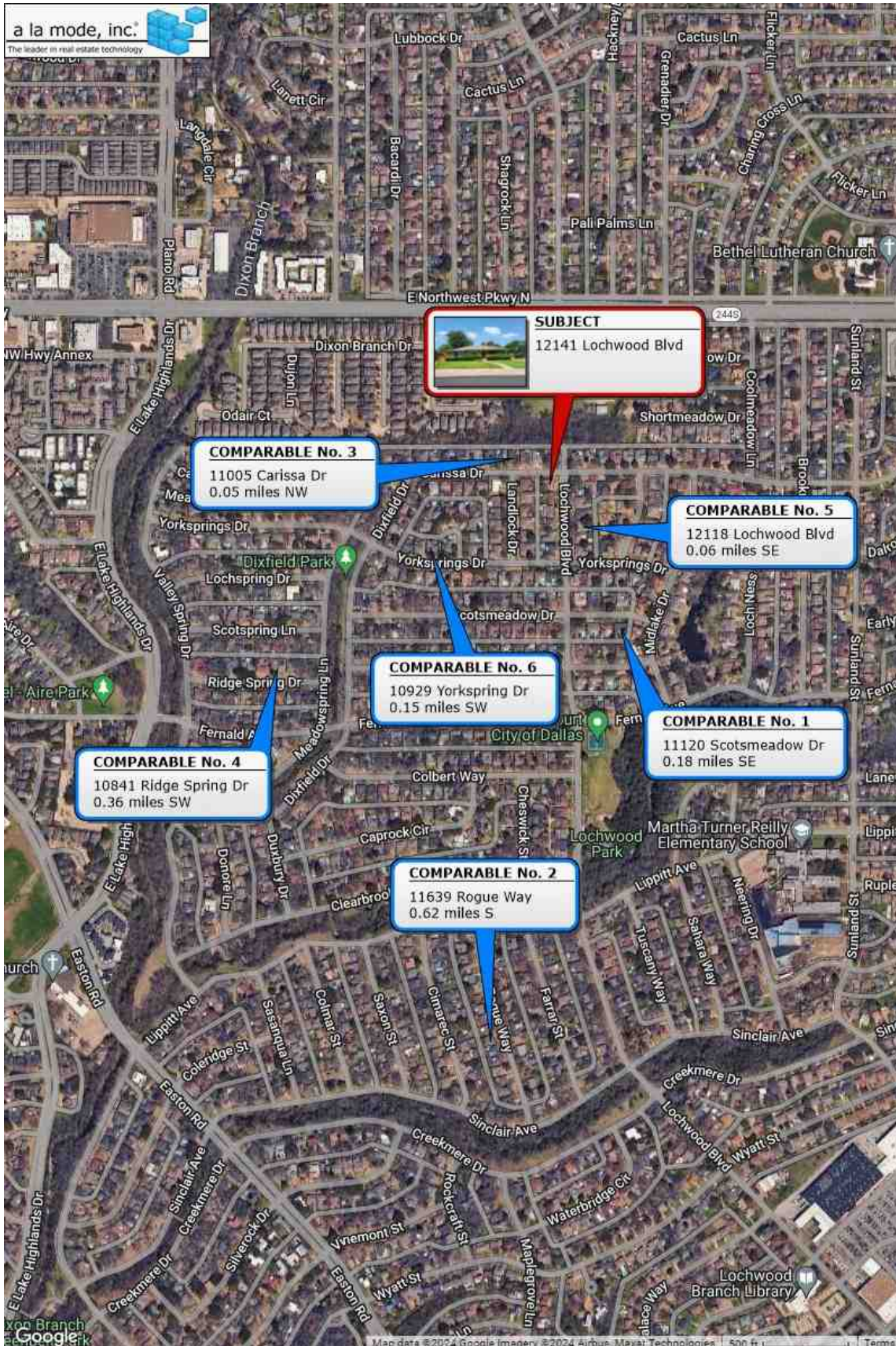
Comparable 6

10929 Yorkspring Dr
 Prox. To Subject 0.15 miles SW
 Sales Price 659,900
 Gross Living Area 2,350
 Total Rooms 7
 Total Bedrooms 3
 Total Bathrooms 2.1
 Location N;Res;
 View N;Res;
 Site 8233 sf
 Quality Q4
 Age 56

Diana N. Salfil

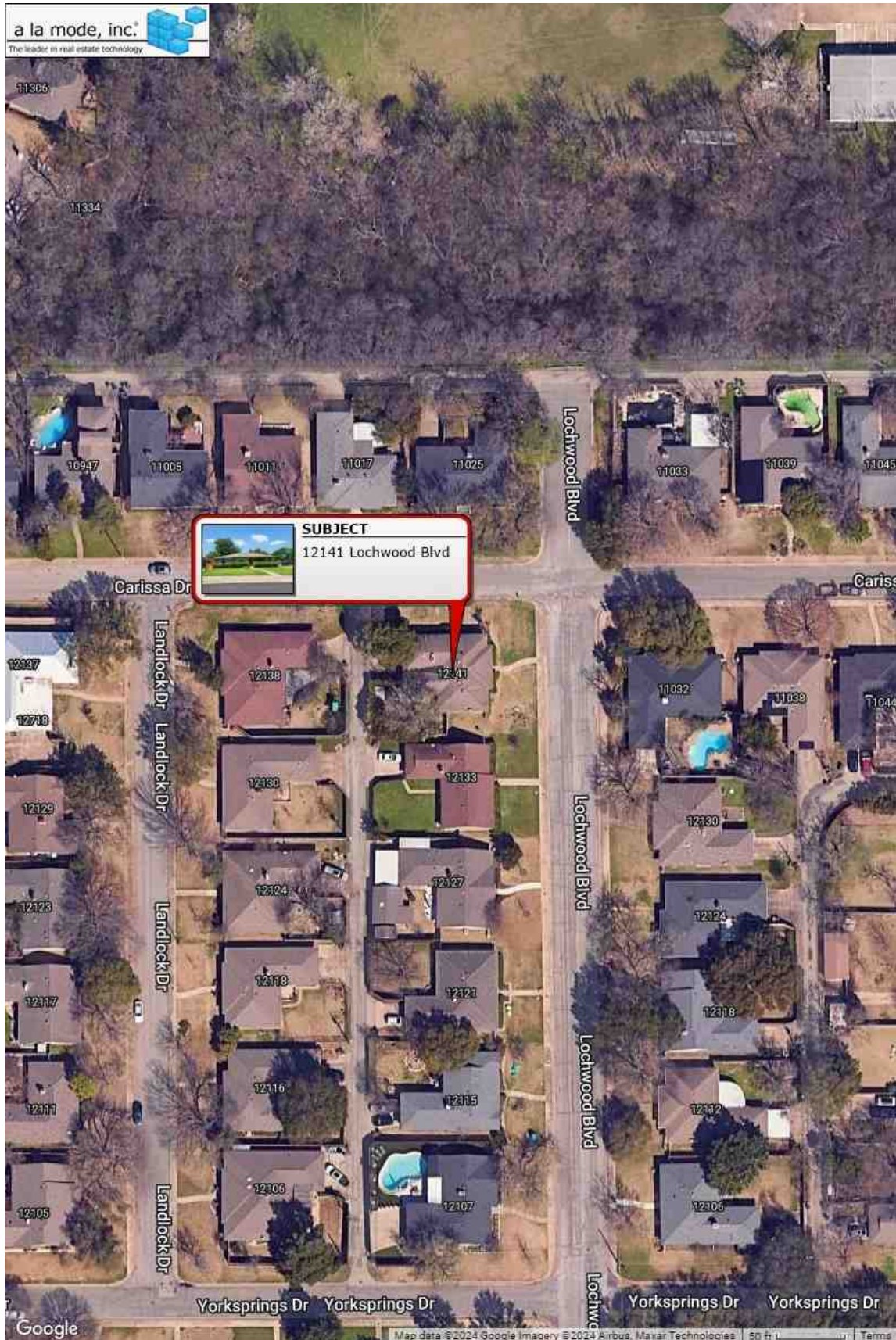
Location Map

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



Aerial Map

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



License

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

**Chelsea Buchholtz
Executive Director**

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



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(ies) must be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER OREP Insurance Services, LLC 6353 El Cajon Blvd, Suite 124-605 San Diego, CA 92115	CONTACT NAME: Isaac Peck PHONE (A/C No, Ext): 888-347-5273 E-MAIL ADDRESS: Info@orep.org PRODUCER CUSTOMER ID #:	FAX (A/C, No): 619-704-0793													
	<table border="1"> <thead> <tr> <th>INSURER(S) AFFORDING COVERAGE</th> <th>NAIC #</th> </tr> </thead> <tbody> <tr> <td>INSURER A: Accelerant National Insurance Company</td> <td>10220</td> </tr> <tr> <td>INSURER B:</td> <td></td> </tr> <tr> <td>INSURER C:</td> <td></td> </tr> <tr> <td>INSURER D:</td> <td></td> </tr> <tr> <td>INSURER E:</td> <td></td> </tr> <tr> <td>INSURER F:</td> <td></td> </tr> </tbody> </table>		INSURER(S) AFFORDING COVERAGE	NAIC #	INSURER A: Accelerant National Insurance Company	10220	INSURER B:		INSURER C:		INSURER D:		INSURER E:		INSURER F:
INSURER(S) AFFORDING COVERAGE	NAIC #														
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INSURER C:															
INSURER D:															
INSURER E:															
INSURER F:															
INSURED CR Appraisals 1301 Salado Pass McKinney, TX 75072															

COVERAGES **CERTIFICATE NUMBER:** **REVISION NUMBER:**

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSR	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
	GENERAL LIABILITY <input type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC						EACH OCCURRENCE \$ DAMAGE TO RENTED PREMISES (Ea occurrence) \$ MED EXP (Any one person) \$ PERSONAL & ADV INJURY \$ GENERAL AGGREGATE \$ PRODUCTS - COMP/OP AGG \$
	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS <input type="checkbox"/> NON-OWNED AUTOS						COMBINED SINGLE LIMIT (Ea accident) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$ \$
	UMBRELLA LIAB <input type="checkbox"/> OCCUR EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DEDUCTIBLE RETENTION \$						EACH OCCURRENCE \$ AGGREGATE \$ \$ \$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? <input type="checkbox"/> Y <input checked="" type="checkbox"/> N (Mandatory in NH) If yes, describe under SPECIAL PROVISIONS below		N/A				<input type="checkbox"/> WC STATUTORY LIMITS <input type="checkbox"/> OTHER E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$
A	Errors and Omissions			NRE40PL100861-0	10/19/2023	10/19/2024	PER CLAIM: \$1,000,000 AGGREGATE: \$1,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (Attach ACORD 101, Additional Remarks Schedule, if more space is required)
 Real Estate Appraisal Services
 Retroactive Date: 10/19/2022
 Professionals Covered: Richard Benefiel and Mary Cathryn Benefiel

CERTIFICATE HOLDER Proof of Coverage	CANCELLATION SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.
	AUTHORIZED REPRESENTATIVE Isaac Peck <i>Isaac Peck</i>



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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
Mapsc0: 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:	\$462,900
Land:	+ \$150,000
Market Value:	= \$612,900
Capped Value: \$570,346	
Revaluation Year:	2024
Previous Revaluation Year:	2023

Diana N. Galt

Serial# D5912D3B
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Main Improvement (Current 2024)

Building Class	18	Construction Type	FRAME	# Baths (Full/Half)	2/ 0
Year Built	1970	Foundation	PIER AND BEAM	# Kitchens	1
Effective Year Built	1970	Roof Type	HIP	# Bedrooms	3
Actual Age	54 years	Roof Material	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

Property Card - Page 3

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 SQFT	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:						\$7,904.93

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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Daniel N. Galt

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