## **APPRAISAL OF REAL PROPERTY**



## LOCATED AT

16304 Dalmalley Ln Dallas, TX 75248 HIGHLANDS NORTH SEC 2 BLK 12/8198 LT 5

## FOR

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

### **OPINION OF VALUE**

578,000

### AS OF

10/03/2024

#### BY

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

## USPAP ADDENDUM

58428 File No. 36026912

		09PAP ADDENDUM	File No.	36026912
Borrower	WH1 LLC			
Property Address	16304 Dalmalley Ln			
City	Dallas	County Dallas	State TX	Zip Code 75248
ender	Wedgewood Inc			
	Trougettoou iiio			
This report v	as prepared under the following	g USPAP reporting option:		
Appraisa	I Renort	This report was prepared in accordance with USPAP Standards Rule 2-2(a	a)	
	Порот	The report was propared in association with contributional contribution of	7.	
Restricte	d Appraisal Report	This report was prepared in accordance with USPAP Standards Rule 2-2(b	0).	
Reasonable	Exposure Time			
My opinion of	a reasonable exposure time for the	subject property at the market value stated in this report is:	45 days.	
			<u> uuju.</u>	
Additional Co	ertifications			
	the best of my knowledge and beli	ef:		I
				1
I have NO	T performed services, as an apprai	ser or in any other capacity, regarding the property that is the subject of this rep	port within the	I
three-yea	r period immediately preceding acc	eptance of this assignment.		
I HAVE p	erformed services, as an appraiser	or in another capacity, regarding the property that is the subject of this report w	ithin the three-year	
period im	mediately preceding acceptance of	this assignment. Those services are described in the comments below.		
The statem	ants of fact contained in this re-	nort are true and parrect		
1	ents of fact contained in this re		tions and are my narranal ins	newight and unbiseed
1 '		usions are limited only by the reported assumptions and limiting condit	lons and are my personal, im	partial, and unbiased
1.	analyses, opinions, and conclus			
- Unless other	rwise indicated, I have no prese	ent or prospective interest in the property that is the subject of this repo	rt and no personal interest wi	th respect to the parties
involved.				
- I have no b	as with respect to the property	that is the subject of this report or the parties involved with this assigni	ment.	
		t contingent upon developing or reporting predetermined results.		
1	•			
		nment is not contingent upon the development or reporting of a predete		
the client, the	amount of the value opinion, th	e attainment of a stipulated result, or the occurrence of a subsequent ev	vent directly related to the inter	nded use of this appraisal.
- My analyse	s, opinions, and conclusions we	ere developed, and this report has been prepared, in conformity with the	e Uniform Standards of Profes	ssional Appraisal Practice that
were in effect	at the time this report was prep	ared.		
		personal inspection of the property that is the subject of this report.		
			this contification (if there are	systems the name of such
	· ·	d significant real property appraisal assistance to the person(s) signing	, uns ceruncation (ii there are	exceptions, the name of each
individual pro	viding significant real property a	ppraisal assistance is stated elsewhere in this report).		
Additional Co	omments			
l				
1		provide an opinion of market value as of the effective date	e for use of the client na	amed including internal
asset revie	ew and/or loan servicing (	including default) by the client.		
The Scope	of Work for this appraisa	al is defined per the scope of work statement included or	Page 4 of the 2055 Fo	orm used for this
report.	• • • • • • • • • • • • • • • • • • • •		3	
Teport.				
l				
The appra	iser has performed a visu	al exterior inspection of the subject, has viewed all the c	omparable sales from the	ne street,
and has g	athered information for the	e subject, the market area, and the comparable sales fro	m available public sour	ces and MLS
services.				
The ennre	ical is propored for the ac	le and evaluative use of the appraisar's alient to assist wi	ith internal asset review	and/or loan convioling
1		le and exclusive use of the appraiser's client to assist wi		- 1
(including	default). No third parties a	are authorized to rely upon this report without the expres	sed written consent of ti	ne appraiser.
The digital	signatures in this report	are duplicates of the original signature(s) and have not be	een altered or changed	in any way.
All photos	in this report were taken	by the appraiser unless specifically noted on the photo p	ages.	
1		• • • •		
The annra	iser nossesses the knowl	edge and experience to complete this report in conformit	ty with the competency	provision of LISPAP I
1	· ·		-	·
		nge-with the requirespentspetr little XI § 323.4 Minimum ap		e Financiai Institution
Reform, R	ecovery and Enforcemen	t Act of 1989, (12 U.S.C.3331 et seq.), and any impleme	nung regulations.	
APPRAISER:		SUPERVISORY APP	RAISER: (only if required)	
<b></b>			,	
	Kickad	Manta (UL)		
Signature:	The many	Signature:		
–		Name:		
	ard Alan Benefiel			
Date Signed:	10/08/2024	Date Signed:		
State Certification #	t:	State Certification #:		
or State License #	1350533	or State License #:		
State: TX		State:		
173	ertification or License:	2/31/2025 Expiration Date of Certification	on or License:	
Effective Date of Ap		Supervisory Appraiser Inspe	estion of Cubicat Dropostu	
	praisal: <u>10/03/2024</u>		Exterior-only from Street	Revad Aboutastfil or
		DIU NOL E	ALOHOI-DINY HUIH DUGGE	∨ UI

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

58428 File # 36026912

The purpose	e of this	summar	y appraisal repo	t is to pr	ovide the	lender/clien	t with an	accurate	, and adequat	telv supr	ported, op	inion of t	he mark	ket value	of the	subject	property.
Property Addr				10 10 pn	01100 010	10110017 011011		City		ioiy oup	portou, op		State		Zip Code		
_ ` `			Dalmalley Ln			Owner of Pu	blio Dooord		Danao					TX		75248	3
	WH1 LLC							Na	ancy Mathe	ws			County	Dalla	S		
Legal Descript			ANDS NORT		3LK 12/8 <sup>2</sup>	198 LT :	5										
Assessor's Pa		0000	0799443880	000					Year 2023				R.E. Tax		13,868		
Neighborhood	d Name	Highl	ands North					Мар	Reference	19124			Census	Tract (	0136.0	5	
Occupant	Owner	T	enant Vaca	ant	;	Special Asse	essments \$	0			PI	UD HOA	\$ 0		per yea	r p	er month
Property Right	ts Appraised		Fee Simple	Leasehol	ld 🔲	Other (desc	cribe)										
Assignment T	уре	Purch	ase Transaction	Refina	ance Transacti	ion	<b>X</b> Other	(describe)	Servicin	ıa							
Lender/Client	\Mod	aowo	od Inc			Address			atten Beach		Suito 10	n Podo	ndo Bo	ach C	۸ 752	1Ω	
	VVCu		d for sale or has it be	en offered for sal	le in the twelve					i bivu,	Suite it	Ju, Redu	iluo De			No No	
-		•	rice(s), and date(s).	011 0110100 101 00		-									_	_	
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_			the effective														
I did	did not a	nalyze th	ne contract for sale fo	r the subject pure	chase transact	tion. Explain	the results of	the analysis	of the contract for	r sale or wh	hy the analys	sis was not					
performed.																	
뉴																	
Contract Price	e \$		Date of Contra	ict		Is the prop	erty seller the	owner of p	ublic record?		Yes	No	Data Sour	ce(s)			
Is there any fir	nancial assistan	ce (loan	charges, sale conces	sions, gift or dov	wnpayment ass	sistance, etc	.) to be paid b	y any party	on behalf of the bo	orrower?						Yes	No
8 If Yes, report t	the total dollar a	mount ar	nd describe the items	to be paid.													_
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Note Borre																	
Note: Hace a			on of the neighborh	ood are not app	raisal tactors.	i.											
	Neighb	orhood	Characteristics				One-	Unit Housin	ng Trends				-Unit Hou	· J		resent Land L	Ise %
Location	Urban	X	Suburban	Rural	Property Val	alues	Increasing	g <b>D</b>	Stable	Dec	clining	PRICE		AGE	One-Un	t	60 %
Built-Up	Over 75%	一一	25-75%	Under 25%	Demand/Su	ipply [	Shortage	5	In Balance	Ove	er Supply	\$ (000)		(yrs)	2-4 Unit	:	%
Growth	Rapid	V	Stable	Slow	Marketing T		Under 3 r		3-6 mths		er 6 mths	200	Low	24	Multi-Fa	mily	15 %
Neighborhood		$\triangle$			-								High		Comme		
<u>~</u>			Bounded on		by NicCa	ıııum Bİ\	ıu, t⊓e E	ast by (	JUIL Ka, the	South	υy	1,700		64		. UIUI	20 %
		ne W	est by Hillcre									730	Pred.	48	Other		5 %
Neighborhood			The subject									•					
event ce	nters, sho	pping	j, and recreat	ion. The 5	% "Other	r" in the	Present	Land U	lse refers to	vacan	nt and/or	r develop	ing lar	nd with i	no adv	erse effe	ect
on the su	ubject's va	lue o	r marketabilit	y. See add	dendum f	for addit	ional cor	nments	i.								
Market Condit	tions (including	support f	or the above conclus	ions)		See att	ached a	ddenda									
									-								
Dimensions	101 V 1	DE V	100 V 10E			Area 1	10004 of		Sha	ine Da	atan aud			View N	·Door		
		25 X	100 X 125				12624 sf		Olia	Pt Re	ectangul	ar		VICW IN	;Res;		
-	ng Classification		R-7.5(A)				a a sinkina										
							escription		e Family Re		ial						
Zoning Compl		Legal	Legal Nonci	onforming (Grand		)	No Zo	ning	e Family Re								
						)	No Zo	ning				Yes [	No	If No, descr	ribe	See atta	ached
	and best use of		Legal Nonci			)	No Zo	ning				<b>▼</b> Yes	No	If No, descr	ribe	See atta	ached
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Is the highest	and best use of	subject	Legal Nonco	(or as proposed		d specificatio	No Zo	ning nt use?		e) Off	f-site Improv	rements - Type		If No, descr	Pu	blic Pri	
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Freddie Mac Form 2055 March 2005

UAD Version 9/2011

Page 1 of 6

Form 2055 March 2005

58428 File# 36026912

There are	properties currently of	ffered for sale in t	the subject neighborhoo	d ranging in	price	from \$ 459.000		to \$ 984	1.000
There are 99 comparable	sales in the subject	neighborhood within t	he past twelve months	ranging in	sale prid	ce from \$ 265.00	0		,315,000
FEATURE	SUBJECT	COMPARAB	LE SALE # 1	CI	OMPARABI	LE SALE # 2	Ť		LE SALE # 3
Address 16304 Dalmalley	l n	7620 Mullrany D	r	7617 Appl	ecross	l n	7612	Applecross	In
Dallas, TX 75248		Dallas, TX 75248		Dallas, TX				s, TX 75248	
Proximity to Subject		0.63 miles N	,	0.13 miles		,		miles SE	,
Sale Price	\$	0.00 1111100 14	\$ 575,000	0.10111100		\$ 575,000		111100 012	\$ 645,000
Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 201.61 sq.ft.	010,000	\$ 194.9	2 sq.ft.	010,000		208.20 sq.ft.	0.10,000
Data Source(s)		NTREIS #20569	838·DOM 106			543;DOM 6			373;DOM 12
Verification Source(s)		Doc #167386/Re		Doc #172		•		#82484/Rea	•
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+ (-) \$ Adjustment	DESCRIPT		+ (-) \$ Adjustment		SCRIPTION	+(-) \$ Adjustment
Sales or Financing		ArmLth	.,.,	ArmLth			ArmL	th	
Concessions		Conv;0		Cash;0			Cash		
Date of Sale/Time		s08/24;c07/24		s08/24;c08	2/2/			4;c04/24	
Location	N;Res;	N:Res:		N;Res;	3/24		N;Res		
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simpl				s, Simple	
Site	12624 sf	10019 sf	+3 605	11238 sf	<u> </u>	0	11238		0
View	N;Res;	N;Res;	+2,003	N;Res;		0	N;Res		0
Design (Style)	DT1;TXTrad	DT2;TXTrad	0	DT1;TXTra	o.d			rXTrad	
Quality of Construction	Q4	Q4	0	Q4	au		Q4	IAIIau	
Actual Age			0			0			0
Condition	48 C3	46 C3	"	49 C3		0	49 C3		U
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms.	Baths		Total	Bdrms. Baths	
Room Count									_
Gross Living Area	8   4   3.0 2 760 sq.ft.	8 4 3.0 2 852 sq.ft.	_	8 4	3.0 0 sq.ft.	40.000	9	4 3.0 3.098 sq.ft.	10.252
Basement & Finished	2,. 00	2,002	0	/	U oq.ii.	-10,260		3,098 sq.ft.	-18,252
Rooms Below Grade	0sf	0sf		0sf			0sf		
Functional Utility	A -l 4	A -1		A -1 1			A -!	4-	
Heating/Cooling	Adequate	Adequate		Adequate			Adeq		
	FA/CA	FA/CA		FA/CA			FA/C		
**	Zoned	Zoned		Zoned			Zone		
Garage/Carport	2ga2dw	2ga2dw		2ga2dw			2ga2d		
Porch/Patio/Deck	Pch/Pat/Encl	Pch/Pat		Pch/Pat/E				Pat/Encl -	
FP/Fence	1FP/Fence	2FP/Fence	-5,000	1FP/Fence	Э		1FP/F	-ence	
Pool	Pool	Pool		None		+15,000	Pool		
Not Adjustment (Total)			e	<b>NZ</b> .		e	_		e
Net Adjustment (Total)		Not Adi	\$ 2,605		- 0.0%	\$ 4,740		+ 🛛 -	\$ -18,252
Adjusted Sale Price of Comparables		Net Adj. 0.5 % Gross Adj. 2.2 %	e	Net Adj.	0.8 %	e	Net Adj.	2.8 %	
	ala ay duanafay biadany of dha	, 2.2		GIOSS AUJ.	4.4 %	\$ 579,740	GIOSS AC	<sup>1j.</sup> 2.8 %	\$ 626,748
I did did not research the s	ale of transfer flistory of the	subject property and compa	arable sales. Il flot, explain						
Mir manager	al anu mias aslas as to	anafara of the subject areas	uh. fau bha bhuan cana anias ba	the effective date	of this one				
			rty for the three years prior to	ine enective date	oi uns app	pi disai.			
Data Couracia)					aamnarahi	io colo			
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My research did did no	t reveal any prior sales or tr	ansfers of the comparable s	ales for the year prior to the o	date of sale of the					
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Freddie Mac Form 2055 March 2005

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Page 2 of 6

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

58428 File # 36026912

FEATURE		SUBJEC	T		CO	MPARAB	LE SALE #	4	CO	MPARABL	E SALE #	5		CO	MPARABI	E SALE #	6
Address 16304 Dalmalley	Ln			7665	Quer	ida Lr	1										
Dallas, TX 75248				1	ıs, TX												
Proximity to Subject					miles												
Sale Price	\$			0.00	TIMOS		\$	565,000			s					\$	
	\$		sq.ft.	s	220.9	e soft		303,000	S	sq.ft.	,		\$		sq.ft.	,	
Data Source(s)	ų.		oq.it.						ļ*	04.16			•		oq.it.		
.,						20636	228;DO	M 112									
Verification Source(s)		TECODID*	TON	Real		ON		Adiustra a - 4	DECODIE	ION	./\^.	dinates sat	_	ECODIDT.	ON	./\^.	dinota
VALUE ADJUSTMENTS		DESCRIPT	IUN	_	ESCRIPTI	UN	+(-)\$	Adjustment	DESCRIPTI	IUN	+(-) \$ A	djustment		ESCRIPTI	UN	+(-) \$ A	ujustment
Sales or Financing				Listir	ıg												
Concessions																	
Date of Sale/Time				Activ	e												
Location	N;Re	es:		N;Re	es:												
Leasehold/Fee Simple		Simpl	le.		Simple	e.											
Site		24 sf		8407				+4,217									
View	N;Re			N;Re				. 1,217									
Design (Style)			- d			- d											
Quality of Construction		;TXTra	au	_	TXTra	au .											
	Q4			Q4													
Actual Age	48			55				0									
Condition	C3			C3													
Above Grade	Total	Bdrms.	Baths	Total	Bdrms.	Baths			Total Bdrms.	Baths			Total	Bdrms.	Baths		
Room Count	8	4	3.0	7	4	2.1		+10,000		$\perp$			L				
Gross Living Area		2,76	_		2,55			+10,962		sq.ft.					sq.ft.		
Basement & Finished	0sf	-,. 5		0sf	,,,,,			,									
Rooms Below Grade	001						1										
Functional Utility	۸۵۰	auct-		٨ط٥	1110to		+				1					+	
		quate			uate		-				-					-	
	FA/C			FA/C			+										
	Zone			Zone			1									-	
Garage/Carport	2ga2			2ga2	cp2dv	V		-5,000									
Porch/Patio/Deck	Pch/	/Pat/E	ncl	Pch/	Pat			+5,000									
FP/Fence		/Fence			Fence	•											
Pool	Pool			None				+15,000									
	. 551			1			1	. 0,000									
Net Adjustment (Total)					+ [	٦.	\$	40,179		П-	\$		Г	] + [	٦.	\$	
Adjusted Sale Price				Net Adj.				40,179	Net Adj.	<u> </u>	ľ		Net Adj.			ľ	
-						7.1 %		06- :-								e	
of Comparables			de 1	Gross A	•	8.9 %		605,179			\$		Gross A	NUJ.	%	\$	
Report the results of the research and analy	iysis of t	ne prior s			y of the s	subject pr	operty and co	imparable sales	(report additional p	prior sales	on page 3).						
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ITEM			S	UBJECT			CO	MPARABLE SAL			COMPARABLE	SALE #	5		COMPA	RABLE SALE #	<sup>4</sup> 6
ITEM  Date of Prior Sale/Transfer			S	UBJECT			CO				COMPARABLE	SALE# {	5		COMPA	RABLE SALE #	6
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Date of Prior Sale/Transfer		Realis			ubRed	0		MPARABLE SAL	E# 4		COMPARABLE	SALE#	5		COMPA	RABLE SALE #	6
Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s)			st/NTR		ubRed	C	Realist/	MPARABLE SAL	E# 4		COMPARABLE	ESALE#	5		COMPA	RABLE SALE #	6
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	Provide adequate information for the lender/client to replicate the below cost figures and calculations.  Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value)	Si	ite value is ba	sed on a review of sales	s of similar
	Provide adequate information for the lender/client to replicate the below cost figures and calculations.	Si	ite value is ba	sed on a review of sales	s of similar
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GOST APPROACH	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)  sites in the market area, assessor's data, and discussion with area Real Es	Sistate professionals.  OPINION OF SITE VALUE  DWELLING  Garage/Carport  Total Estimate of Cost-New  Less Physical  Depreciation	Sq.Ft. @ \$ Sq.Ft. @ \$ Sq.Ft. @ \$	=\$ =\$ =\$ =\$ =\$ =\$ =\$ External	s of similar
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Freddie Mac Form 2055 March 2005

UAD Version 9/2011

Page 3 of 6

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58428 File # 360269

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.

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58428 File # 360269

APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees

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

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58428 File# 36026912

	lender/client in this appraisal report who isceive this appraisal report.	s the individual, organization, or agent for the organization that
borrower; the mortga	agee or its successors and assigns; articipants; data collection or reporting ality of the United States; and any state, or supervisory appraiser's (if applicable) sed or distributed to any other party (incl	eport to: the borrower; another lender at the request of the mortgage insurers; government sponsored enterprises; other services; professional appraisal organizations; any department, the District of Columbia, or other jurisdictions; without having to consent. Such consent must be obtained before this appraisal uding, but not limited to, the public through advertising, public
22. I am aware that laws and regulations. that pertain to disclo		raisal report by me or the lender/client may be subject to certain risions of the Uniform Standards of Professional Appraisal Practice
insurers, government	nother lender at the request of the borrov sponsored enterprises, and other secondary nce transaction that involves any one or r	market participants may rely on this appraisal report as part
24. If this appraisal defined in applicable appraisal report contai valid as if a paper		record" containing my "electronic signature," as those terms are and video recordings), or a facsimile transmission of this ignature, the appraisal report shall be as effective, enforceable and delivered containing my original hand written signature.
criminal penalties inclu	or negligent misrepresentation(s) contained i uding, but not limited to, fine or impriso et seq., or similar state laws.	n this appraisal report may result in civil liability and/or number the provisions of Title 18, United States
SUPERVISORY APPRAIS	ER'S CERTIFICATION: The Supervis	sory Appraiser certifies and agrees that:
I directly supervise analysis, opinions, s	ed the appraiser for this appraisal assignme statements, conclusions, and the apprais	
2. I accept full resp statements, conclusions		report including, but not limited to, the appraiser's analysis, opinions,
3. The appraiser ident appraisal firm), is qua		sub-contractor or an employee of the supervisory appraiser (or the cceptable to perform this appraisal under the applicable state law.
• • • • • • • • • • • • • • • • • • • •		of Professional Appraisal Practice that were adopted and I Foundation and that were in place at the time this appraisal
defined in applicable appraisal report contain	federal and/or state laws (excluding audio ning a copy or representation of my sig	= *
APPRAISER	2. 11 8 1/6	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature <b>A</b>	chad Alant on 1411	Signature
Name Richard Alan Be	nefiel	Name
	Appraisals	Company Name
	301 Salado Pass	Company Address
	Ickinney, TX 75072-3152	Telephone Number
_ ·	765) 278-1410 aisalstexas@gmail.com	Email Address
Date of Signature and Report	10/08/2024	Date of Signature
Effective Date of Appraisal	10/03/2024	State Certification #
State Certification #		or State License #
_	350533	State
or Other (describe)	State #	Expiration Date of Certification or License
State <u>TX</u> Expiration Date of Certification	n or License 12/31/2025	SUBJECT PROPERTY
•	1201,2020	Did at live at a train of a bird and
ADDRESS OF PROPERTY API	PRAISED	☐ Did not inspect exterior of subject property ☐ Did inspect exterior of subject property from street
16304 Dalmalley Ln		Date of Inspection
Dallas, TX 75248	FCT DRODERTY \$ 570 000	
APPRAISED VALUE OF SUBJ LENDER/CLIENT	ECT PROPERTY \$ 578,000	COMPARABLE SALES
Name Clear Capital		Did antiquated advices of a constant to the first
o v	Igewood Inc	☐ Did not inspect exterior of comparable sales from street ☐ Did inspect exterior of comparable sales from street
	015 Manhatten Beach Blvd, Suite 100,	Date of Inspection
	edondo Beach, CA 75248	
Email Address		

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## Supplemental Addendum

		Supplementa	ıl Addendum		F	File No. 360269	912	
Borrower	WH1 LLC							
Property Address	16304 Dalmalley Ln							
City	Dallas	County	Dallas	State	TX	Zip Code	75248	
Lender/Client	Wedgewood Inc							

#### AIR Certification:

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

#### **Neighborhood Comments:**

The subject is located in the development known as Highlands North on the far north side of the city of Dallas. The neighborhood is made up of various style one and two story single family residential properties built between 1960 and 2000. The subject is compatible with other homes in the neighborhood. No negative influences were noted.

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

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

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

As noted on the attached 1004MC, market conditions are indicating mostly stable values over the prior 48 months. Marketing times for homes most similar to the subject are generally less than 45 days. Most homes in the market area are selling at or slightly above listing prices. Based on a review of MLS sales in the described neighborhood boundaries, the median sale price over the prior 12 months was \$730,000 (99 sales) and over the prior 12-24 months was \$726,500 (111 sales) indicating a stable

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

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

#### Additional Features:

According to the appraiser's observation, available online data, and public records, the subject has a covered front porch, covered rear patio, in-ground pool, rear yard wood fence, rear alley, one fireplace, four bedrooms, three full baths, and a two car attached garage with rear alley entry.

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

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

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

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

The appraiser researched public records, MLS and other available online sources and found no physical descriptions or photographs to indicate the subject's current condition. With no available information in regard to the subject's condition, the appraiser is making the extraordinary assumption that the subject is in typical condition for the market with no known updating. Comparables used in the report are all in similar overall condition to the subject and are believed to best describe the subject's current market potential.

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

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

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

Other adjustments are based on group sales and matched paired sales analysis with site adjustments taken at \$1 per square foot for differences over 2000 square feet, bath count adjustments taken at \$10000 for a half bath, and GLA adjustments taken at \$54 per square foot for differences over 100 square feet.

Comp 4 was the only listing in the market area found to be overall similar enough to subject to be appropriate for inclusion on the grid for comparison, and is given little weight in the value conclusion.

Comp 1, the most recent closed sale and requiring the least adjustment, is given the greatest weight in the conclusion of value with consideration given all the comparables.

#### Reconciliation and Final Value Conclusion:

The Sales Comparison Approach is the most relevant approach to determining value for this property. The Cost Approach and Income Approach have not been developed. The subject is 48 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.

Round About Salfil

## **Supplemental Addendum**

		ouppiomontu	Audonaum			30020	112	
Borrower	WH1 LLC							
Property Address	16304 Dalmalley Ln							
City	Dallas	County	Dallas	State	TX	Zip Code	75248	
Lender/Client	Wedgewood Inc							

File No. 26026042

#### Predominant Value:

The subject's value is below the predominant values in the neighborhood due to age, condition and GLA.

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

# Market Conditions Addendum to the Appraisal Report

58428 File No. 36026912

The purpose of this addendum is to provide the lender/client with a cl			ditions prevalent in the subject			
neighborhood. This is a required addendum for all appraisal reports w	vith an effective date on or after	·		Okaka	710.0-4-	
Property Address 16304 Dalmalley Ln		<sup>City</sup> Dallas		State TX	ZIP Code 75	248
Borrower WH1 LLC Instructions: The appraiser must use the information required on this	form on the basis for his/her on	naturaione, and must provide	number for those conclusions, regard	lina		
housing trends and overall market conditions as reported in the Neigh			-	-		
it is available and reliable and must provide analysis as indicated belo				ioni		
explanation. It is recognized that not all data sources will be able to pr				ıta		
in the analysis. If data sources provide the required information as an						
average. Sales and listings must be properties that compete with the				the		
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)	49	25	25	Increasing	X Stable	Declining
Absorption Rate (Total Sales/Months)	8.17	8.33	8.33	Increasing	<b>X</b> Stable	Declining
Total # of Comparable Active Listings	10	12	21	Declining	Stable	Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	1.2	1.4	2.5	Declining	Stable	Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months		Overall Trend	
Median Comparable Sale Price	695,000	725,000	730,000	Increasing	<b>X</b> Stable	Declining
Median Comparable Sales Days on Market	10	8	39	Declining	Stable	Increasing
Median Comparable List Price	685,000	770,000	740,000	Increasing	Stable	Declining
Median Comparable Listings Days on Market	81	93	51	Declining	Stable	Increasing
Median Sale Price as % of List Price	99.89%	100.00%	100.00%	Increasing	Stable	Declining
Seller-(developer, builder, etc.)paid financial assistance prevalent?	Yes	No	a use of hundress also he seeds as	Declining	Stable	Increasing
Explain in detail the seller concessions trends for the past 12 months						
fees, options, etc.). Seller concessions are		or tactor in the sub	ject's market area. The	re has been litt	ie to no char	ige in the
trends of seller contributions over the past	12 months.					
Are foreclosure sales (REO sales) a factor in the market?	Yes 🔀 No	o If yes explain (includi	ng the trends in listings and sales of f	foreclosed properties)		
REO sales are not a definitive factor in this			ig the delice in healige that eales of t	oroccou proportico).		
NEO sales are not a definitive factor in this	market at this time.	•				
Cite data sources for above information. The ab	oove information wa	s obtained through	the NTRFIS (North Te	exas Real Esta	te Informatio	n System)
THE di			n the NTREIS (North Te	exas Real Esta	te Informatio	n System).
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Freddie Mac Form 71 March 2009

Page 1 of 1

58428 File No. 36026912

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

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

Condition Ratings and Definitions

C1

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

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

C2

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

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

C3

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

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

C4

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

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

C5

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

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

C6

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

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

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

Q1

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

Q

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.

Raw Ab Laufil
Serial# 56B5FB33

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

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

Quality Ratings and Definitions (continued)

Q3

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

Q4

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

Q5

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

Q6

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

Definitions of Not Updated, Updated, and Remodeled

#### Not Updated

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

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

#### Updated

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

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

#### Remodeled

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

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

### Explanation of Bathroom Count

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

### Example:

3.2 indicates three full baths and two half baths.

## UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Abbreviations Used in Data Standardization Text

ac Acres AdjPrk Adjacent to Park Location AdjPwr Adjacent to Power Lines Location A 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 Grad br Bedroom Basement & Finished Rooms Below Grad B Beneficial Location & View Cash Cash Cash City View Skyline View View CtyStry City Street View View CtyStry Comm Commercial Influence Location C Contracted Date Date of Sale/Time Conv Conventional Sale or Financing Concessions CtrOrd Court Ordered Sale Sale or Financing Concessions DOM Days On Market Data Sources e Expiration Date Sale or Financing Concessions FHA Federal Housing Authority Sale or Financing Concessions GifCse Golf Course Giftww Golf Course Location Industrial Location & View Ind Industrial Location & Basement & Finished Rooms Below Grad Location Location Wiew Location & View Location & Location Location & Location Location & Locatio	
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N Neutral Location & View	
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Pstrl Pastoral View View	
PwrLn Power Lines View	
PubTrn Public Transportation Location	
rr Recreational (Rec) Room Basement & Finished Rooms Below Grad	ie
Relo Relocation Sale Sale or Financing Concessions	
REO REO Sale 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 Grad	ie
wu Walk Up Basement Basement & Finished Rooms Below Grad	ie
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

## **Subject Photo Page**

Borrower	WH1 LLC							
Property Address	16304 Dalmalley Ln							
City	Dallas	County	Dallas	State	TX	Zip Code	75248	
Lender/Client	Wedgewood Inc							



# **Subject Front**

16304 Dalmalley Ln

Sales Price

Gross Living Area 2,760 Total Rooms 8 Total Bedrooms 4 Total Bathrooms 3.0 Location N;Res; View N;Res; Site 12624 sf Quality Q4 48 Age





## **Subject Street**



# **Photograph Addendum**

Borrower	WH1 LLC							
Property Address	16304 Dalmalley Ln							
City	Dallas	County	Dallas	State	TX	Zip Code	75248	
Lender/Client	Wedgewood Inc							





**Alternate Street View** 

Front Side View 1





Front Side View 2

**Rear Side View** 





**Rear Alley View 1** 

**Rear Alley View 2** 

## **Comparable Photo Page**

Borrower	WH1 LLC							
Property Address	16304 Dalmalley Ln							
City	Dallas	County	Dallas	State	TX	Zip Code	75248	
Lender/Client	Wedgewood Inc							



# Comparable 1

7620 Mullrany Dr

Prox. to Subject 0.63 miles N 575,000 Sale Price Gross Living Area 2,852 Total Rooms 8 Total Bedrooms 4 Total Bathrooms 3.0 Location N;Res; View N;Res; 10019 sf Site Q4 Quality Age 46



## Comparable 2

7617 Applecross Ln

Prox. to Subject 0.13 miles SE Sale Price 575,000 2,950 Gross Living Area Total Rooms 8 Total Bedrooms 4 Total Bathrooms 3.0 Location N;Res; N;Res; View Site 11238 sf Quality Q4 Age 49



## Comparable 3

7612 Applecross Ln

Prox. to Subject 0.14 miles SE Sale Price 645,000 Gross Living Area 3,098 Total Rooms 9 Total Bedrooms 4 Total Bathrooms 3.0 Location N;Res; N;Res; View Site 11238 sf Quality Q4 Age 49

## **Comparable Photo Page**

Borrower	WH1 LLC								
Property Address	16304 Dalmalley Ln								
City	Dallas	County	Dallas	S	tate	TX	Zip Code	75248	
Lender/Client	Wedgewood Inc								



## Comparable 4

7665 Querida Ln

Prox. to Subject  $0.39 \; \mathrm{miles} \; \mathrm{S}$ 565,000 Sale Price Gross Living Area 2,557 Total Rooms 7 Total Bedrooms 4 Total Bathrooms 2.1 Location N;Res; View N;Res; Site 8407 sf Q4 Quality Age 55

MLS photo

## Comparable 5

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

## Comparable 6

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



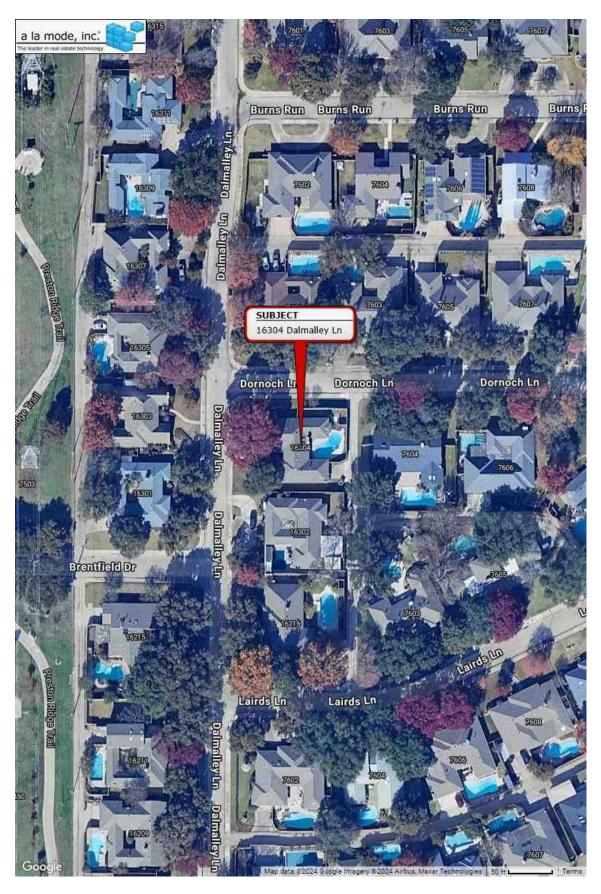
## **Location Map**

Borrower	WH1 LLC							
Property Address	16304 Dalmalley Ln							
City	Dallas	County	Dallas	Stat	TX	Zip Code	75248	
Lender/Client	Wedgewood Inc							



## **Aerial Map**

Borrower	WH1 LLC							
Property Address	16304 Dalmalley Ln							
City	Dallas	County	Dallas	State	TX	Zip Code	75248	
Lender/Client	Wedgewood Inc							



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



# Licensed Residential Real Estate Appraiser

Appraiser: Richard Alan Benefiel

License #: TX 1350533 L

License Expires: 12/31/2025

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

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

Chelsea Buchholtz Executive Director



# CERTIFICATE OF LIABILITY INSURANCE

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

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

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

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## Residential Account #00000799443880000

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

Property Location (Current 2025)

Address: 16304 DALMALLEY LN Neighborhood: 2RSS06 Mapsco: 6-S (DALLAS)

#### **DCAD Property Map**

2024 Appraisal Notice

41,13 ARB Order Information

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

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

\* Electronic Notification System



# Print Homestead Exemption Form

Owner (Current 2025)

MATHEWS NANCY 16304 DALMALLEY LN **DALLAS, TEXAS 752482326** 

## Multi-Owner (Current 2025)

	residence and an expension for	PRESENT NAME OF THE PARTY OF TH
	Owner Name	Ownership %
Г	MATHEWS NANCY	100%

## Legal Desc (Current 2025)

- 1: HIGHLANDS NORTH SEC 2
- 2: BLK 12/8198 LT 5
- 3:
- 4: CO-DC
- 5: 8198 012 00500 3DA8198 012 Deed Transfer Date: 1/1/1900

#### Value

2024 Certified Values	_
Improvement: Land: Market Value:	+ \$300,000
Capped Value: \$558,540	
Revaluation Year:	2024
Previous Revaluation Year:	2023

## Main Improvement (Current 2025)

Building Class	21	Construction Type	FRAME	# Baths (Full/Half)	3/ 0
Year Built	1976	Foundation	SLAB	# Kitchens	1
Effective Year Built	1976	Roof Type	HIP	# Bedrooms	4
Actual Age	49 years	Roof Material	COMP SHINGLES	# Wet Bars	1
Desirability	AVERAGE	Fence Type	WOOD	# Fireplaces	1
Living Area	2,760 sqft	Ext. Wall Material	BRICK VENEER	Sprinkler (Y/N)	Y
Total Area	2,760 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)	Y
Depreciation	45%			Sauna (Y/N)	N

#### Additional Improvements (Current 2025)

#	Improvement Type	Construction	Floor	Exterior Wall	Area (sqft)
1	ATTACHED GARAGE	BK-BRICK	CONCRETE	UNASSIGNED	506
2	POOL		UNASSIGNED	CC-CONCRETE (POOL)	0

#### Land (2024 Certified 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	101	125	0.0000 SQUARE FEET	FLAT PRICE	\$300,000.00	0%	\$300,000	N

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

#### Exemptions (2024 Certified Values)

	City	School	County and School Equa <b>l</b> ization	College	Hospital	Special District
Taxing Jurisdiction	DALLAS	RICHARDSON ISD	DALLAS COUNTY	DALLAS COLLEGE	PARKLAND HOSPITAL	UNASSIGNED
HOMESTEAD EXEMPTION	\$111,708	\$155,854	\$111,708	\$111,708	\$111,708	\$0
OTHER EXEMPTION	\$153,400	\$10,000	\$100,000	\$100,000	\$100,000	\$0
Taxable Value	\$293,432	\$392,686	\$346,832	\$346,832	\$346,832	\$0

#### **Exemption Details**

#### Estimated Taxes (2024 Certified Values)

	City	School	County and School Equalization	College	Hospita <b>l</b>	Special District
Taxing Jurisdiction	DALLAS	RICHARDSON ISD	DALLAS COUNTY	DALLAS COLLEGE	PARKLAND HOSPITAL	UNASSIGNED
Tax Rate per \$100	\$0.7047	\$1.1431	\$0.215718	\$0.105595	\$0.2195	N/A
Taxable Value	\$293,432	\$392,686	\$346,832	\$346,832	\$346,832	\$0
Estimated Taxes	\$2,067.82	\$4,488.79	\$748.18	\$366.24	\$761.30	N/A
Tax Ceiling	N/A	\$0.00	\$284.81	N/A	N/A	N/A
Total Estimated Taxes:						\$8,432.32

**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

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