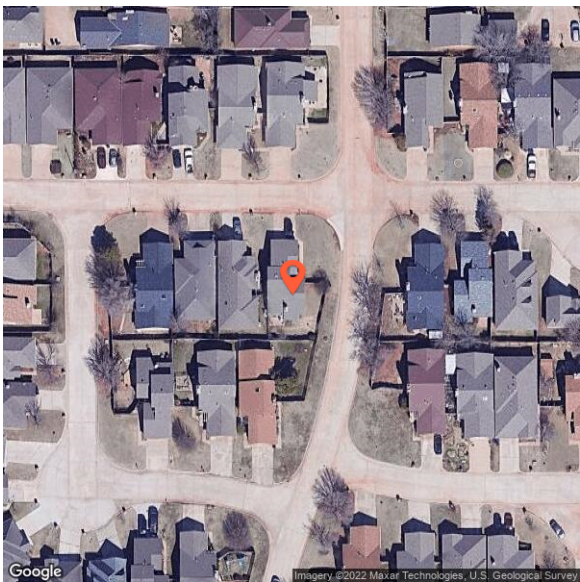


	Property Address	File #	N/A
	2524 PATTI PL	Loan #	N/A
	OKLAHOMA CITY, OK 73120 - OKLAHOMA COUNTY	Inspection Type	Exterior/Street
	Address is consistent with client-submitted data	Assignment Type	Equity line of credit
	Lender		N/A
	Borrower		N/A
	Coborrower		N/A
	Evaluated Value	\$158,000	Reasonable Exposure Time
	Effective Date	8/23/2022	5 - 45 Days

### PROPERTY DETAILS






Property Type	Single Family Residence	County	OKLAHOMA
Lot Size	4,356	Parcel Number	11-012-5030
Year Built	1984	Assessed Year	2021
Gross Living Area	1,236	Assessed Value	\$12,762
Bedroom	2	Assessed Taxes	\$1,502
Baths	2.0	Sold Date	8/26/2019
Pool	No	Sold Price	\$115,500
Condition	Average	List Date	7/18/2019
Carrier Route	C032	List Price	\$112,500
Location Comments	Corner		
Owner of Public Records	N/A		
Amenities	N/A		
Legal Description	SEC/TWN/RNG/MER:SW4 SEC 18 TWN 13N RNG 03W TEALWOOD 005 004 MAP REF:MAP: 3671		

### MARKET STATISTICS

Inventory Analysis	Same Quarter Last Year	Previous 3 Months	Last 3 Months	% Change YoY	% Change QoQ
Total # of Comparable Sales (Settled)	237	210	271	14.3% ↑	29% ↑
Absorption rate (total sales/month)	79	70	90	13.9% ↑	28.6% ↑
Total # of Comparable Active Listings	383	254	321	-16.2% ↓	26.4% ↑
Months of housing supply (Total listings / ab. rate)	5	4	4	-20% ↓	0% -
Median Sale & List Price, DOM, Sale/List %	Same Quarter Last Year	Previous 3 Months	Last 3 Months	% Change YoY	% Change QoQ
Median Comparable Sale Price	\$229,900	\$215,000	\$235,000	2.2% -	9.3% ↑
Median Comparable Sales Days on Market	14d	9d	6d	-57.1% ↓	-33.3% ↓
Median Sale Price as % of List Price	100%	100%	100%	0% -	0% -
Median Comparable List Price (Currently Active)	\$229,900	\$235,000	\$249,999	8.7% ↑	6.4% ↑
Median Competitive Listings Days on Market (Currently Active)	14d	16d	10d	-28.6% ↓	-37.5% ↓
Median Comparable List Price (Expired or Withdrawn/Cancelled)	\$0	\$0	\$0	0% -	0% -
Median Competitive Listings Days on Market (Expired or Withdrawn/Cancelled)	0d	0d	0d	0% -	0% -
Foreclosure & REO & Short Sale Analysis	Same Quarter Last Year	Previous 3 Months	Last 3 Months	% Change YoY	% Change QoQ
Foreclosure Sales	0	2	1	0% -	-50% ↓
REO Sales	0	0	0	0% -	0% -
Short Sales	0	0	0	0% -	0% -
Foreclosure % of Regular & REO Sales	0%	1%	0%	0% -	-100% ↓

## SELECTED COMPARABLES SALES AND LISTINGS

Subject Property		Sale Comp 1		Sale Comp 2		Sale Comp 3	
							
Address	2524 PATTI PL OKLAHOMA CITY OK, 73120	12901 SUE CT OKLAHOMA CITY OK, 73120		2625 PATTI PL OKLAHOMA CITY OK, 73120		2517 PATTI PL OKLAHOMA CITY OK, 73120	
Proximity(mi)	--	0.16		0.08		0.04	
MLS#	--	1012746		N/A		995523	
Sale Price / Price per Sq.Ft.	--	\$176,500 / \$140/sqft		\$150,000 / \$134/sqft		\$160,000 / \$122/sqft	
List Price / Price per Sq.Ft.	--	\$167,500 / \$133/sqft		\$0 / \$0/sqft		\$155,000 / \$118/sqft	
Sale Price % of List Price	--	1.05 / 105%				1.03 / 103%	
Property Type	SFR	SFR		SFR		SFR	
Financing Type	--	Conventional		Conventional		N/A	
	Value (Subject)	Value	Adj	Value	Adj	Value	Adj
Sale/List Date		07/25/22	\$0	05/24/22	-\$1,902	03/08/22	\$5,582
Location	Neutral	Neutral	\$0	Neutral	\$0	Neutral	\$0
Location Comment	Corner	Corner, Cul-De-Sac		Average		Average	
Site	4,356	4,182	\$245	4,225	\$162	4,051	\$393
View	NONE	NONE	\$0	NONE	\$0	NONE	\$0
Design	Typical	Typical	\$0	Typical	\$0	Typical	\$0
# Units							
Quality	Average	Average	\$0	Average	\$0	Average	\$0
Age	1984	1984	\$0	1985	-\$258	1984	\$0
Condition	Average	Good	-\$17,650	Average	\$0	Average	\$0
Bedrooms	2	2	\$0	2	\$0	2	\$0
Full / Half Baths	2 / 0	1 / 1	\$0	2 / 0	\$0	2 / 0	\$0
Gross Living Area	1,236	1,263	-\$1,477	1,120	\$6,041	1,316	-\$3,822
Basement	None	None	\$0	None	\$0	None	\$0
Parking Type	Garage	Garage	\$0	Garage	\$0	Garage	\$0
Parking Spaces	2	2	\$0	2	\$0	2	\$0
Pool	No	No	\$0	No	\$0	No	\$0
Amenities	N/A	N/A	\$0	N/A	\$0	N/A	\$0
Other			\$0		\$0		\$0
Other			\$0		\$0		\$0
Net Adj. (total)		-10.70%	-\$18,882	2.70%	\$4,043	1.35%	\$2,153
Gross Adj.		10.98%	\$19,372	5.58%	\$8,363	6.12%	\$9,797
Adj. Price			\$157,618		\$154,043		\$162,153
Price and Listing History		Sold	07/22/2022	Sold	05/24/2022	Sold	03/08/2022
		Price	\$176,500	Price	\$150,000	Price	\$160,000
		Pending	06/12/2022	Sold	10/22/2021	Listed	02/17/2022
		Price	\$167,500	Price	\$150,000	Price	\$155,000
		Listed	06/09/2022	Pending	09/24/2021		
		Price	\$167,500	Price	\$139,900		
		Sold	08/21/2020	Listed	09/21/2021		
		Price	\$129,000	Price	\$139,900		
		Pending	07/17/2020				
		Price	\$128,000				
		Listed	07/16/2020				
		Price	\$128,000				

Subject Property		List Comp 1		List Comp 2	
					
Address	2524 PATTI PL OKLAHOMA CITY OK, 73120	2520 PATTI PL OKLAHOMA CITY OK, 73120		2620 LYNN LN OKLAHOMA CITY OK, 73120	
Proximity(mi)	--	0.02		0.11	
MLS#	--	1023294		1022225	
Sale Price / Price per Sq.Ft.	--				
List Price / Price per Sq.Ft.	--	\$175,000 / \$133/sqft		\$173,500 / \$132/sqft	
Sale Price % of List Price	--				
Property Type	SFR	SFR		SFR	
Financing Type	--	N/A		N/A	
	Value (Subject)	Value	Adj	Value	Adj
Sale/List Date		07/28/22	\$0	07/22/22	\$0
Location	Neutral	Neutral	\$0	Neutral	\$0
Location Comment	Corner	Corner		Average	
Site	4,356	3,833	\$770	3,615	\$913
View	NONE	NONE	\$0	NONE	\$0
Design	Typical	Typical	\$0	Typical	\$0
# Units					
Quality	Average	Average	\$0	Average	\$0
Age	1984	1984	\$0	1999	-\$4,670
Condition	Average	Good	-\$17,500	Average	\$0
Bedrooms	2	2	\$0	3	-\$1,556
Full / Half Baths	2 / 0	2 / 0	\$0	2 / 0	\$0
Gross Living Area	1,236	1,316	-\$4,187	1,312	-\$4,076
Basement	None	None	\$0	None	\$0
Parking Type	Garage	Garage	\$0	Garage	\$0
Parking Spaces	2	2	\$0	2	\$0
Pool	No	No	\$0	No	\$0
Amenities	N/A		\$0		\$0
Other			\$0		\$0
Other			\$0		\$0
Net Adj. (total)		-11.95%	-\$20,917	-5.41%	-\$9,389
Gross Adj.		12.83%	\$22,457	6.46%	\$11,215
Adj. Price			\$154,083		\$164,111
Price and Listing History		Pending Price	08/01/2022 \$175,000	Pending Price	08/15/2022 \$173,500
		Listed Price	07/28/2022 \$175,000	Listed Price	07/22/2022 \$173,500

## SUBJECT NEIGHBORHOOD, SITE, IMPROVEMENTS, AND MARKET CONDITIONS COMMENTS

No adverse site factors appear present. Subject conforms to the area. Time adjustment applied per QVM analysis. No significant foreclosure rate present.

Certain automated adjustments are generated based on an application of Quantarium's AVM (QVM) technologies. Such adjustments leverage machine learning valuation adjustments derived from a broad analysis of location relevant larger data sets, including among other, statistically reliable common factors of gla, lot size, age and other property characteristics.

## COMPARABLE COMMENTS AND FINAL RECONCILIATION

Adjusted Value Range of Comps: \$154,043 to \$164,111

### \*\*\*Summary of Sales Comparison Approach\*\*\*

Due to lack of recent sales subject site size could not be bracketed, however Sale #2 is within 200 sqft. Sale #1 adjusted for condition based on listing photos and/or listing remarks. Sales #1 and #3 are the similar GLA, while Sale #2 is smaller.

### \*\*\*Summary of Listings Comparison Approach\*\*\*

Listings #1 and #2 are similar in GLA. Listing #1 adjusted for condition based on listing photos and/or listing remarks.

### \*\*\*ADDITIONAL NOTES\*\*\*

- Outbuildings have only been reported as an amenity and in the grid if appear to be located on a permanent foundation. If foundation unknown, no amenity rating or value given as considered personal property.
- Due to a lack of recent and similar listings/sales in subject's area, comparables that require adjustments over the 15% and 25% guidelines and >10% single line adjustments may be necessary.
- Due to a lack of recent and similar listings/sales in subject's area, comparables over 1 mile and 120 days may be necessary.
- Due to a lack of similar and more proximate comparables, it may be necessary to expand search parameters to neighboring cities/ across major roadways and highways.
- Due to a lack of recent and similar listings/sales in subject's area, comparables with a slightly wider range of values may be necessary.
- Due to a lack of recent and similar listings/sales in subject's area, comparables with a living area difference of >20% may be necessary.



## SELECTED COMPARABLES MAP



	Address	Type	Sale Price	Sale Date	Dist (mi)	Site	Year Built	Bed	Bath	GLA	Bsmt	Pool	Sale Type	Source
	2524 PATTI PL OKLAHOMA CITY, OK 73120	Single Family Residence				4356	1984	2	2	1236		No		Public Records
1	12901 SUE CT OKLAHOMA CITY, OK 73120	Single Family Residence	\$176,500	07/25/2022	0.16	4182	1984	2	2	1263		No		MLS, Public Records
2	2625 PATTI PL OKLAHOMA CITY, OK 73120	Single Family Residence	\$150,000	05/24/2022	0.08	4225	1985	2	2	1120		No		Public Records
3	2517 PATTI PL OKLAHOMA CITY, OK 73120	Single Family Residence	\$160,000	03/08/2022	0.04	4051	1984	2	2	1316		No		MLS, Public Records
1	2520 PATTI PL OKLAHOMA CITY, OK 73120	Single Family Residence	\$175,000	07/28/2022	0.02	3833	1984	2	2	1316		No		MLS
2	2620 LYNN LN OKLAHOMA CITY, OK 73120	Single Family Residence	\$173,500	07/22/2022	0.11	3615	1999	3	2	1312		No		MLS



### SELECTED COMPARABLES PHOTOS



Comp 1: 12901 SUE CT  
OKLAHOMA CITY OK, 73120



Comp 2: 2625 PATTI PL  
OKLAHOMA CITY OK, 73120



Comp 3: 2517 PATTI PL  
OKLAHOMA CITY OK, 73120

Where to start! This home has been very well maintained and offers an incredible appeal inside and out. Solid surface flooring throughout, except carpet in the master bedroom. Living room and kitchen have plank wood flooring with a very open concept from living room, to eating space to kitchen space. Not to mention, cathedral tall ceiling in the living room gives illusion of SPACE! Kitchen = cabinet space! With a well cared for countertop and backsplash this kitchen has it all. Half-bath right off the living room in the hallway to guest bedroom with double door closet opening. LARGE pantry space in the hallway! Master bedroom has two closets, each have their own double doors. Full bath has tub and shower and tiled throughout. This house really has a lot to offer - location, a minutes drive from highway access, shopping, restaurants; and a desirable corner lot with a double gate facing the street. Pier warranty included, piers done by previous owner.

This Beautiful Home is Loaded with Character and has Lots of Windows and Natural Light!! Not Your Typical Cookie Cutter Home. Living Room has Tall Cathedral Ceilings and Large Brick Fireplace. Beautiful New Vinyl Plank Flooring Throughout All Main Areas. Good Size Kitchen has a Breakfast Bar and Updated Appliances. Master Bedroom has a Walk-In Closet and Ensuite Bathroom. Large 2nd Bedroom. Inside Laundry Room. Storm Shelter in Garage.



Listing 1: 2520 PATTI PL  
OKLAHOMA CITY OK, 73120

Beautiful home on a corner lot with a large open deck. Wood look tile throughout the home. Recent updates include: roof, hvac, hot water heater, master bath, stove, and crown molding. Living has a cathedral ceiling, a skylight, and a brick fireplace. Kitchen has granite counters, a breakfast bar, a pantry with pull out shelves, a wifi enabled stove with a smooth surface 5 burner cooktop, and a built in microwave. Master has a walk in closet, a door to the deck, and full bath with a shower.






Listing 2: 2620 LYNN LN  
OKLAHOMA CITY OK, 73120

Come see this house tucked away in North OKC. Whether youâre a first time home buyer or an investor you wonât want to miss out on this one! The home is located just a short distance from shopping and restaurants on Memorial. There is also easy access to Kilpatrick and Lake Hefner Parkway. This homes layout is perfect if youâre single or have a growing family. New floors were installed in 2019 and hot water tank was replaced in 2020. Come see it today before itâs gone!!! UPDATE. Seller is also offering \$2000 in closing cost in lieu of paint or any repairs.

## PRICE AND LISTING HISTORY

Price and Listing History provides changes in price over time for the specified property, where available.

Event	Date	Price	Change	Source
 Sold	08/26/2019	\$115,500		Public Records
 Sold	08/22/2019	\$115,100	+2.31%	MLS
Pending	07/21/2019	\$112,500		MLS
Listed	07/18/2019	\$112,500		MLS
 Sold	09/28/1998	\$65,500		Public Records

Source: Xome Inc./Xome CT LLC (via, in part, its MLS licenses). Data through 08/23/2022.

## TRANSACTION HISTORY

### Timeline



### History

#### 08/26/2019 Resale

Recording Date	08/26/2019	Lender	AMCAP MORTGAGE LTD
Transaction Type	Resale	Title Co	CHICAGO TITLE OKLAHOMA CO
Value	\$115,500	1st Loan Amt	\$14
Doc Type	Warranty Deed	2nd Loan Amt	N/A
Doc #	20190826011189650	Loan Type	Federal Housing Authority (FHA)
Seller	SUITER,GEORGE A	Rate Type	N/A
Buyer/Borrower	KRAWIEC,ALEXANDER DARIUS	Loan Doc #	20190826011189660

#### 09/28/1998 Resale

Recording Date	09/28/1998	Lender	N/A
Transaction Type	Resale	Title Co	N/A
Value	\$65,500	1st Loan Amt	N/A
Doc Type	Warranty Deed	2nd Loan Amt	N/A
Doc #	98140402	Loan Type	N/A
Seller	SINGLETON,LEIGH ANN   PATTON,LEIGH ANN	Rate Type	N/A
Buyer/Borrower	SUITER,GEORGE A	Loan Doc #	N/A

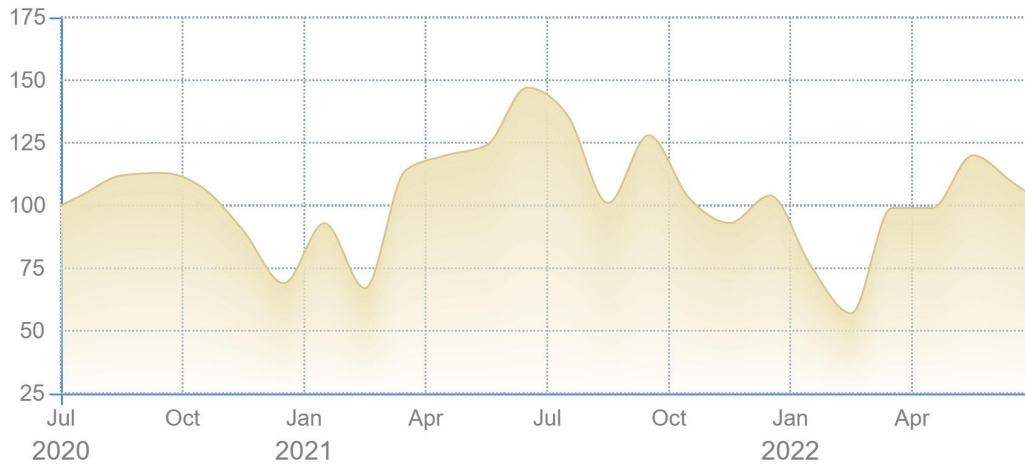


## ZIP-CODE DATA

### Number of Properties Sold in 73120

This chart tells you how many properties have sold in the selected area over time.

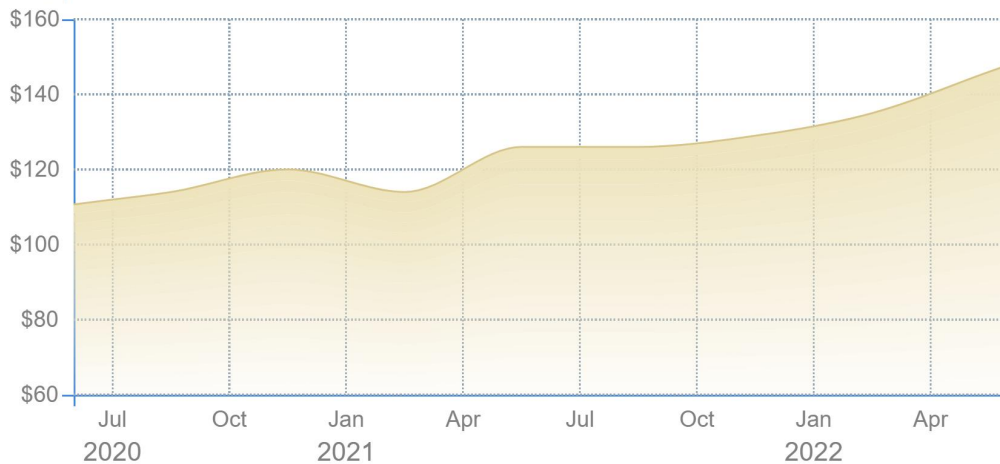
Number of Sales



### Median Sale Price/Sq.Ft. (quarterly) in 73120

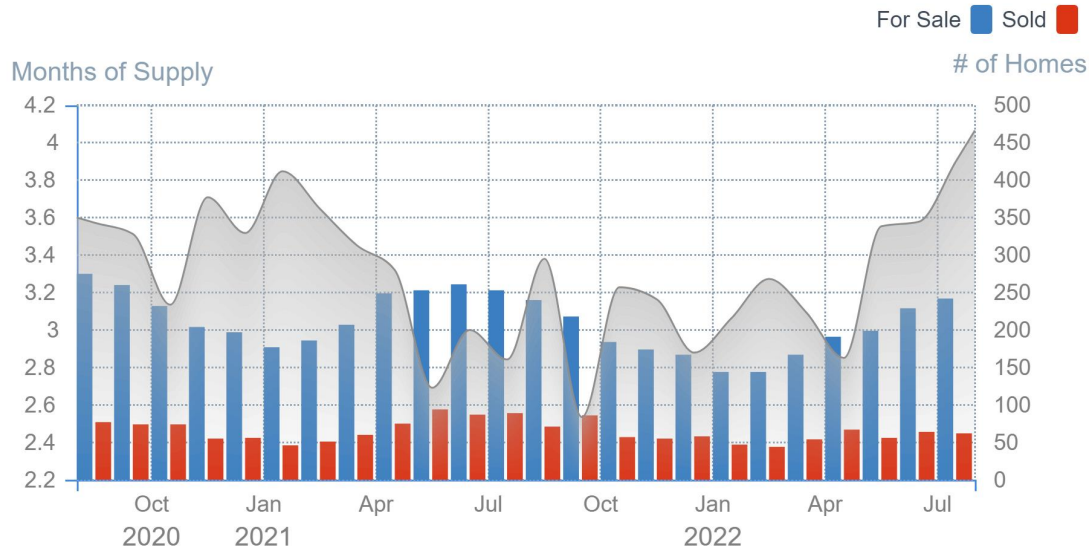
Median Sales Price Per Square Foot provides a quick, high - level way to evaluate appreciation or depreciation of property values over time in the selected area. Using the price per square foot can help you estimate a property's market value.

Price/Sq Ft



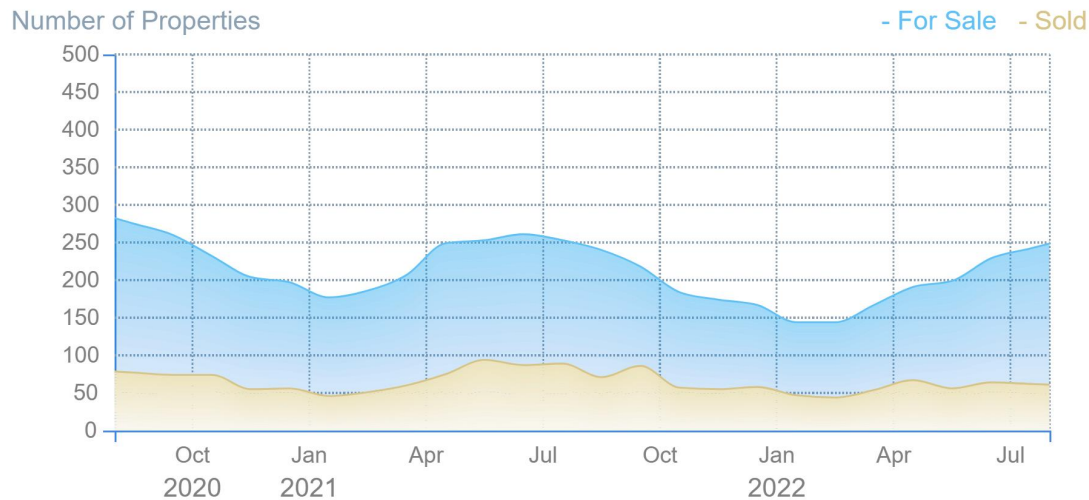
## Months of Supply in 73120

This chart shows how many months it would take to sell the available inventory in the specified market. A higher Months of Supply generally indicates a buyer's market while a lower Months of Supply generally indicates a seller's market.

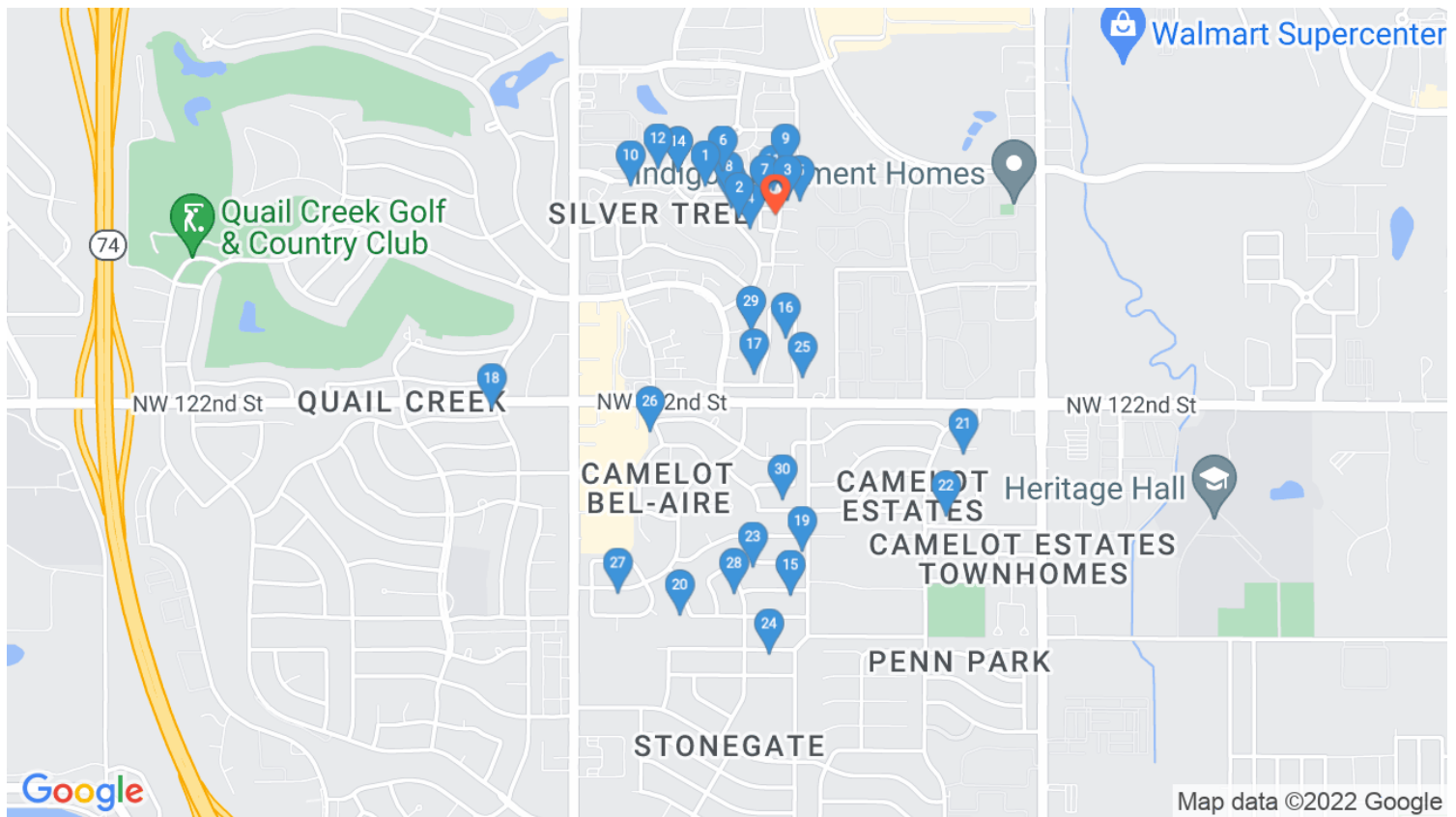


## Supply / Demand in 73120

The following chart shows the relationship between properties for sale (supply) and properties sold (demand) in the specified market, where available.



### COMPARABLE PROPERTY SALES

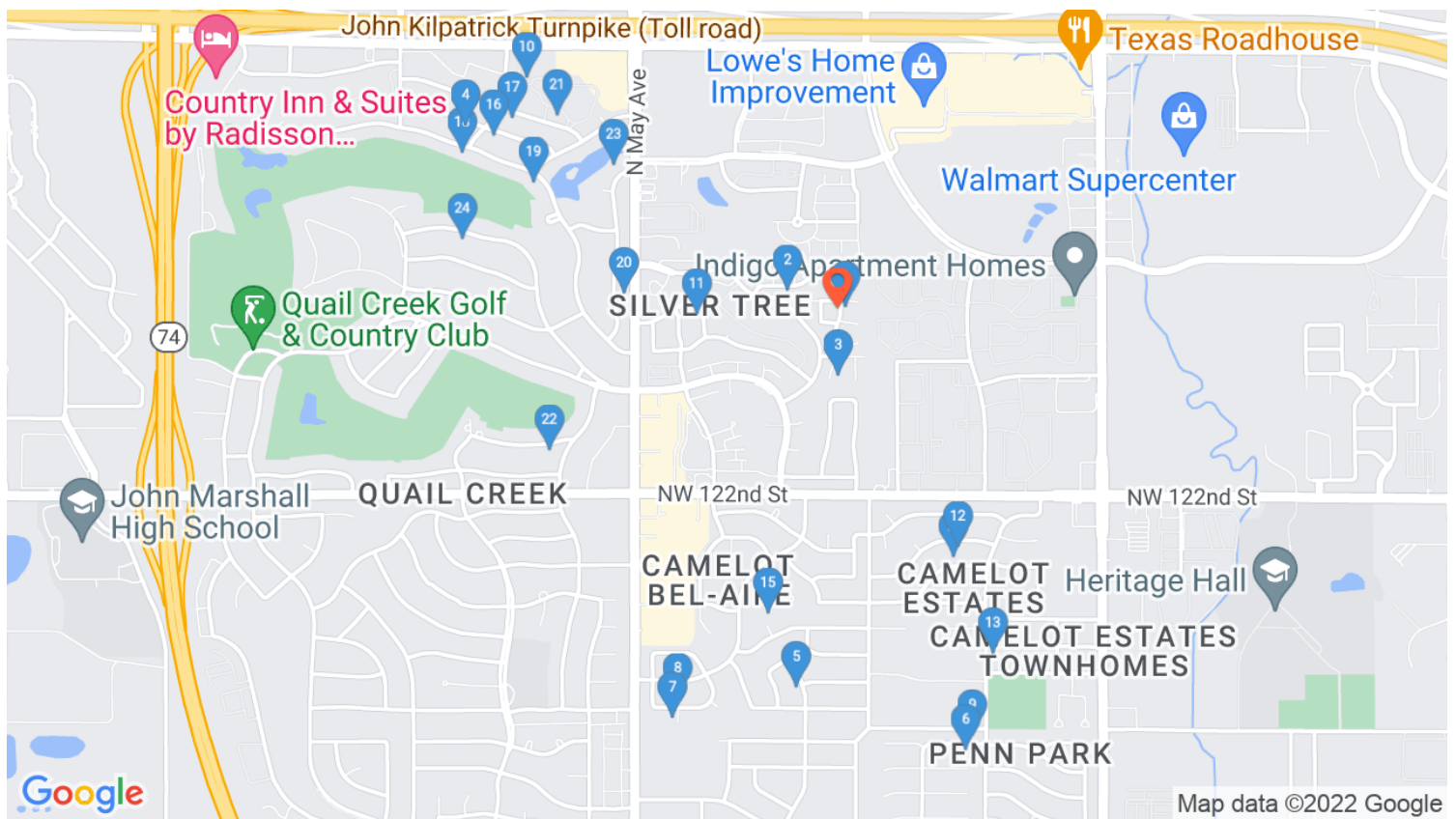


	Address	Sold Price	Sold Date	Beds	Baths	Sq.Ft.	Price/Sq.Ft	Distance	Site	Score	Year Built
	2524 PATTI PL, OKLAHOMA CITY, OK 73120	--	--	2	2	1,236	--	--	0.10	--	1984
1	12901 SUE CT OKLAHOMA CITY, OK 73120	\$176,500	Jul 25, 2022	2	2	1,263	\$139	0.16	0.10	99	1984
2	2625 PATTI PL OKLAHOMA CITY, OK 73120	\$150,000	May 24, 2022	2	2	1,120	\$133	0.08	0.10	98	1985
3	2517 PATTI PL OKLAHOMA CITY, OK 73120	\$160,000	Mar 08, 2022	2	1	1,316	\$121	0.04	0.09	97	1984
4	2548 KATHY CT OKLAHOMA CITY, OK 73120	\$160,000	Apr 06, 2022	2	2	1,344	\$119	0.06	0.12	95	1984
5	2505 PATTI PL OKLAHOMA CITY, OK 73120	\$120,000	Jun 13, 2022	3	1	1,344	\$89	0.06	0.09	95	1984
6	12916 SUE CT OKLAHOMA CITY, OK 73120	\$103,000	Mar 18, 2022	2	2	1,263	\$81	0.14	0.13	93	1982
7	2537 PATTI PL OKLAHOMA CITY, OK 73120	\$122,000	Jun 07, 2022	2	2	1,160	\$105	0.04	0.08	86	1995
8	2616 LYNN LN OKLAHOMA CITY, OK 73120	\$195,000	Jul 01, 2022	3	2	1,312	\$148	0.10	0.08	81	1999
9	2537 LYNN LN OKLAHOMA CITY, OK 73120	\$160,000	Oct 06, 2021	2	1	1,237	\$129	0.10	0.08	80	2000
10	2804 TEALWOOD DR OKLAHOMA CITY, OK 73120	\$135,500	Jun 03, 2022	3	2	1,562	\$86	0.31	0.11	79	1995
11	12909 MEADOWS DR OKLAHOMA CITY, OK 73120	\$161,000	Sep 03, 2021	3	2	1,280	\$125	0.05	0.08	76	2002
12	2729 TEALWOOD DR OKLAHOMA CITY, OK 73120	\$200,000	Jul 27, 2022	3	1	1,586	\$126	0.27	0.12	75	1995
13	2617 PATTI PL OKLAHOMA CITY, OK 73120	\$145,000	Sep 14, 2021	3	2	1,455	\$99	0.09	0.10	70	2005
14	12905 KIM CT OKLAHOMA CITY, OK 73120	\$172,000	Sep 02, 2021	2	2	1,306	\$131	0.22	0.17	63	1996
15	2508 NW 116TH ST OKLAHOMA CITY, OK 73120	\$250,000	Jan 31, 2022	3	2	1,654	\$151	0.82	0.19	48	1969
16	12501 SPRINGWOOD DR OKLAHOMA CITY, OK 73120	\$195,000	Aug 23, 2021	3	2	1,701	\$114	0.27	0.22	43	1972



17	2521 CEDAR PARK DR OKLAHOMA CITY, OK 73120	\$240,000	Mar 03, 2022	3	1	1,732	\$138	0.35	0.22	42	1976
18	3001 HICKORY STICK RD OKLAHOMA CITY, OK 73120	\$347,000	Jul 20, 2022	4	3	1,219	\$284	0.74	0.29	42	1967
19	2501 NW 117TH ST OKLAHOMA CITY, OK 73120	\$230,000	Dec 03, 2021	3	3	1,778	\$129	0.73	0.20	41	1972
20	11601 N MILLER AVE OKLAHOMA CITY, OK 73120	\$277,000	Feb 28, 2022	4	3	1,547	\$179	0.89	0.28	41	1970
21	2212 NW 120TH ST OKLAHOMA CITY, OK 73120	\$225,000	Dec 20, 2021	3	2	1,782	\$126	0.66	0.22	40	1974
22	2225 NW 118TH ST OKLAHOMA CITY, OK 73120	\$216,000	Dec 27, 2021	3	1	1,761	\$122	0.75	0.22	40	1973
23	2532 NW 117TH ST OKLAHOMA CITY, OK 73120	\$210,000	Jul 11, 2022	3	2	1,612	\$130	0.76	0.26	40	1965
24	2512 NW 115TH ST OKLAHOMA CITY, OK 73120	\$213,000	Oct 27, 2021	3	2	1,764	\$120	0.95	0.20	40	1962
25	12400 SPRINGWOOD DR OKLAHOMA CITY, OK 73120	\$130,000	Oct 01, 2021	3	1	1,810	\$71	0.36	0.21	40	1972
26	12129 CAMELOT PL OKLAHOMA CITY, OK 73120	\$210,000	Sep 16, 2021	3	2	1,725	\$121	0.54	0.24	39	1970
27	2812 CAMELOT DR OKLAHOMA CITY, OK 73120	\$220,000	Aug 05, 2022	3	2	1,703	\$129	0.88	0.23	39	1965
28	11609 VICTORIA PL OKLAHOMA CITY, OK 73120	\$254,333	Apr 08, 2022	3	2	1,834	\$138	0.82	0.22	38	1969
29	2528 INDIAN CREEK PL OKLAHOMA CITY, OK 73120	\$160,000	Oct 21, 2021	3	2	1,625	\$98	0.26	0.33	38	1975
30	2513 NW 119TH ST OKLAHOMA CITY, OK 73120	\$225,000	Mar 10, 2022	3	3	1,929	\$116	0.61	0.19	37	1967

### COMPARABLE PROPERTY LISTINGS



	Address	Listed Price	Listed Date	Beds	Baths	Sq.Ft.	Price/Sq.Ft	Distance	Site	Score	Year Built
	2524 PATTI PL, OKLAHOMA CITY, OK 73120	--	--	2	2	1,236	--	--	0.10	--	1984
1	2520 PATTI PL OKLAHOMA CITY, OK 73120	\$175,000	Jul 28, 2022	2	2	1,316	\$132	0.02	0.09	98	1984
2	2620 LYNN LN OKLAHOMA CITY, OK 73120	\$173,500	Jul 22, 2022	3	2	1,312	\$132	0.11	0.08	81	1999
3	12608 MEADOWS DR OKLAHOMA CITY, OK 73120	\$185,000	Jul 22, 2022	3	2	1,692	\$109	0.15	0.12	58	2001
4	3212 RAINTREE RD OKLAHOMA CITY, OK 73120	\$335,000	Jul 18, 2022	3	2	1,830	\$183	0.89	0.14	49	1977
5	11609 VICTORIA PL OKLAHOMA CITY, OK 73120	\$245,000	Apr 15, 2022	3	2	1,834	\$133	0.82	0.22	38	1969
6	2308 NW 115TH ST OKLAHOMA CITY, OK 73120	\$200,000	Jun 12, 2022	3	2	1,934	\$103	0.99	0.20	37	1973
7	2856 NW 115TH PL OKLAHOMA CITY, OK 73120	\$225,000	Jul 21, 2022	3	2	1,725	\$130	0.95	0.31	34	1968
8	2853 NW 115TH PL OKLAHOMA CITY, OK 73120	\$218,000	Jun 09, 2022	4	2	2,042	\$106	0.91	0.20	33	1965
9	2305 NW 115TH ST OKLAHOMA CITY, OK 73120	\$210,000	Aug 12, 2022	4	2	2,030	\$103	0.96	0.20	33	1970
10	3101 CASTLEROCK RD UNIT 71 OKLAHOMA CITY, OK 73120	\$410,000	Jul 29, 2022	2	2	2,913	\$140	0.83	0.12	30	1981
11	12717 TROUT ST OKLAHOMA CITY, OK 73120	\$264,000	Jun 10, 2022	3	2	2,154	\$122	0.30	0.26	29	1992
12	2316 NW 120TH ST OKLAHOMA CITY, OK 73120	\$244,000	Aug 10, 2022	4	3	2,391	\$102	0.58	0.22	27	1972
13	11728 STRATFORD DR OKLAHOMA CITY, OK 73120	\$238,000	Jun 13, 2022	4	3	2,337	\$101	0.82	0.25	27	1977
14	2317 NW 119TH ST OKLAHOMA CITY, OK 73120	\$345,000	Aug 18, 2022	4	3	2,468	\$139	0.59	0.24	26	1971
15	2625 NW 118TH CIR OKLAHOMA CITY, OK 73120	\$210,000	Jul 12, 2022	3	2	2,411	\$87	0.67	0.28	25	1966
16	3116 RAINTREE RD OKLAHOMA CITY, OK 73120	\$365,000	Aug 20, 2022	4	2	2,987	\$122	0.82	0.21	23	1976

17	3108 CASTLEROCK RD OKLAHOMA CITY, OK 73120	\$599,000	Jul 26, 2022	3	3	3,726	\$160	0.80	0.16	22	1979
18	3200 BRUSH CREEK RD OKLAHOMA CITY, OK 73120	\$575,000	Aug 09, 2022	3	2	2,961	\$194	0.87	0.31	21	1975
19	3108 BRUSH CREEK RD OKLAHOMA CITY, OK 73120	\$750,000	Apr 08, 2022	5	5	3,178	\$235	0.70	0.28	20	1978
20	12900 CEDAR SPRINGS RD OKLAHOMA CITY, OK 73120	\$650,000	May 12, 2022	4	3	3,450	\$188	0.46	0.33	19	1973
21	3101 CASTLEROCK RD UNIT 119 OKLAHOMA CITY, OK 73120	\$595,000	May 26, 2022	4	3	3,827	\$155	0.73	0.24	19	1979
22	3004 THORN RIDGE RD OKLAHOMA CITY, OK 73120	\$579,000	Jul 06, 2022	3	2	4,157	\$139	0.69	0.29	18	1972
23	13225 CEDAR SPRINGS RD OKLAHOMA CITY, OK 73120	\$650,000	Jun 01, 2022	4	2	3,519	\$184	0.57	0.79	16	1975
24	3124 ROLLING STONE RD OKLAHOMA CITY, OK 73120	\$1,089,000	Jun 17, 2022	4	4	4,659	\$233	0.81	0.46	15	1970



**EVALUATION LIMITING CONDITIONS AND CERTIFICATIONS**

**REPORTING OPTION AND PURPOSE OF EVALUATION:** This is an Evaluation as defined by the Interagency Appraisal and Evaluation Guidelines. The purpose of this Evaluation is to develop an opinion of market value (as defined) for the identified subject property.

**INTENDED USE:** The intended use of this Evaluation report is to assist the client in evaluating the suitability of the subject property as collateral for a lending transaction. This report is not intended for any other use.

**INTENDED USER:** The only intended user of this Evaluation report is the client identified on the first page of the report. Use of this report by any others is not intended. If you are not identified as the client, you are an unauthorized party and are warned not to use this report. As an unauthorized party, your interpretation of the information contained in this report may be incorrect.

**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 and 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 acting in what they consider their own best interests;
- (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. (Source: Office of the Comptroller of the Currency, under 12CFR, Part 34, Subpart C)

**REAL PROPERTY INTEREST:** The real property interest is Fee Simple interest, unless otherwise indicated in this report.

**SCOPE OF WORK:** The scope of this assignment includes analysis of the subject data and comparable data, as well as, other relevant information by the evaluator. If an inspection is included within this report, the subject data is provided by a qualified third party and assumed to be accurate. The evaluator has reviewed and validated the inspection data. The evaluator also relies on varied sources of additional data about the subject property and comparables from public record data services, multiple listing services, automated valuation models and/or other data sources considered relevant to the opinion of value.

Comparables or comparable data includes, but is not limited to, closed sales, available listings, pending sales, or any other transaction(s) that the evaluator determines to be comparable applying the criteria that would be used by a perspective buyer for the subject property. The confirmation of closed sales is from public data sources, unless otherwise noted in the report. Any photographs of comparables used in the report are taken from Multiple Listing Service (MLS) or other online sources, unless otherwise noted in the report.

The type and extent of analyses applied to arrive at opinions or conclusions in the sales comparison approach is based on qualitative analysis. This method of analysis accounts for differences between comparables but without quantified, numerical adjustments. Common qualitative techniques include ranking and relative comparison analyses. In ranking analysis, the comparables are ranked to determine each of their positions relative to the subject property's relevant characteristics. Relative comparison analysis is used to determine if the relative characteristics of a comparable are inferior, superior or similar to those of the subject property. Quantitative analysis may also be employed, and adjustments made reflective of market preferences.

**INTENDED USER (CLIENT) SCOPE OF WORK AGREEMENT:** All data is collected, confirmed and analyzed in accordance with the scope of work; determined appropriate by the evaluator given the intended use. The client agrees, by use of this evaluation report, such limitations of the assignment will not affect the credibility of the opinions and conclusions given the intended use; and, is consistent with the client's level of risk tolerance. **WARNING:** From the perspective of the client, this scope of work may result in an opinion of value that is not as reliable in comparison to a full appraisal that includes a personal viewing of the interior and exterior of the subject property, overall neighborhood or market area and comparables used and, if employed, providing a qualitative analysis in the sales comparison approach.

**SUBJECT PROPERTY EXISTING USE AND HIGHEST AND BEST USE:** Given the zoning and other relevant legal and physical characteristics, the highest and best use continues to be its present use, unless otherwise indicated in the report.

**EXTRAORDINARY ASSUMPTIONS:** Given the assignment results are based on relevant information collected, confirmed, and analyzed by the evaluator without the benefit of a physical interior or exterior viewing of the subject improvement(s), site or surrounding neighborhood or comparable data necessitates the use of extraordinary assumptions.

**WARNING: The use of such extraordinary assumptions might have affected the assignment results.**

The extraordinary assumptions, assumed by the evaluator unless otherwise indicated in the report, include:

- The subject property is in average overall condition and conforms to the neighborhood, e.g., design, condition, and quality of construction and material.
- There are no adverse conditions related to the subject site or related to the proximity of the subject property to nearby detrimental influences.
- There are no specific adverse environmental conditions (e.g., hazardous wastes, toxic substances) present in the improvement(s), on the site, or in the immediate vicinity of the subject property.
- Any discrepancies between the public record information or other data source(s) and the existing subject site or improvement(s) that would significantly alter the evaluator's opinion of value are not apparent.
- Factors such as easements, restrictions, encumbrances, leases, reservations, covenants, contracts, declarations, special assessments, ordinances, or other items of a similar nature that would significantly affect the evaluator's opinion of value are not apparent.
- Components, such as mechanical, electrical, plumbing that constitute the subject property are fundamentally sound and in good working order.
- The source and data collected and provided by a qualified professional inspector is assumed reliable and believed to be true and correct; and, the evaluator has a reasonable basis to believe that such a professional is competent.

**APPROACHES TO VALUE:** The sales comparison approach is used exclusively, unless otherwise indicated in the report.

**STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS:** The evaluator's certification in this report is subject to the following assumptions and limiting conditions and to such other specific and limiting conditions as are set forth by the evaluator in the report.

**WARNING: The use of assumptions may affect assignment results.**

1. The evaluator will not be responsible for matters of a legal nature that affect either the property being evaluated or the title to it. The evaluator assumes that the title is good and marketable, and will not render any opinions about the title.
2. The evaluator will not give testimony or appear in court because he or she made an evaluation of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
3. Unless otherwise stated in this evaluation report, the evaluator has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property or surroundings (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 made an extraordinary assumption that there are no such conditions or influences; the evaluator makes no guarantees, or warranties, express or implied. The evaluator will not be responsible for any such conditions or influences that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the evaluator is not an expert in the field of environmental hazards, this evaluation report must not be considered as an environmental assessment of the property.
4. The evaluator obtained the information, estimates, and opinions that were expressed in the evaluation report from sources he or she considers to be reliable and believes them to be true and correct. However, the evaluator does not assume responsibility for the accuracy of such items furnished by other parties.
5. The evaluator has based the valuation conclusion on the identified and available data sources, which are considered reliable and include, but are not limited to, public records, and MLS data.
6. The evaluator assumes the subject property complies with zoning, environmental and land use regulations, and that the present use is the Highest and Best Use as improved.
7. The evaluator will not disclose the contents of this report except as required by applicable law.

**EVALUATOR'S CERTIFICATION:** The evaluator certifies and agrees that:

- 1) the statements of fact contained in this report are true and correct.
- 2) 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.
- 3) I have no present or prospective interest in the property that is the subject of this report and have no personal interest with respect to the parties involved.
- 4) I have no bias with respect to the property that is the subject of this report or to the parties involved with this assignment.
- 5) my engagement in this assignment was not contingent upon developing or reporting predetermined results.
- 6) 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 evaluation.
- 7) I have **not** made a personal inspection (viewing) of the property that is the subject of this report.
- 8) I have personally prepared all opinions and conclusions concerning the subject property that were set forth in the evaluation report.

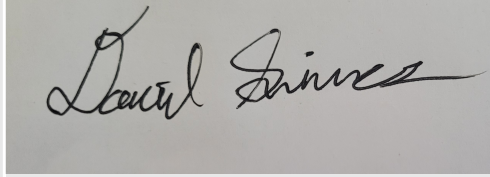
## EVALUATOR SIGNOFF

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Evaluator Name

David Simoes

Evaluator Signature



Signature Date

8/29/2022