Purpose of the Collateral Desktop Analysis (CDA)/Appraisal Desktop Review Assignment:

To determine whether an additional review is warranted, the value conclusion of the appraisal under review is reasonable and adequately supported, and to identify any material deficiencies that erode the reliability of the appraisal report under review including a final assessment of Risk: Low, Moderate, or High. When possible, within the limited scope of the assignment, the review appraiser is to render an opinion of value of the subject as of the effective date of the appraisal report under review.

Intended Use:

The intended use of the CDA/appraisal desktop review assignment is for the client/intended user(s) & ensuing Loan Purchasers, Securitization Issuer(s) and their Agents to evaluate the accuracy and adequacy of support of the appraisal report under review for use in loan funding due diligence, loan sale and/or loan securitization purposes.

Subject Address:	**235 W South St, Oconomowoc, WI 53066**	**Client/Intended User(s):**	Fairway Independent Mortgage Corporation
Borrower Name:	Casey Ramos	**Report Date:**	10/22/2026
Loan Number:	2665503336	**Delivery Date:**	10/22/2026
APN:	OCOC0560148	**Property ID:**	39657844

Original Appraisal Legal Description: W1/2 Lot 24 Worthington's Add Pt E1/2SE1/4 Sec 32 T8N R17E R1383/851

Original Appraisal Property Rights Appraised: Fee Simple

Order Tracking ID:	**Tracking ID 1:**	**Tracking ID 2:**	**Tracking ID 3:**
2665503336			

Risk Score: Low Risk

CDA Value: $425,000

Additional Review Alert: Not Recommended

CDA Value to Appraisal Value: 0.0%

((CDA Val - Appraisal Val) / Appraisal Val) x 100

Reviewer's Summary

CDA Value	$425,000	**CDA Effective Date**	10/15/2026	**CDA Performed By**	Devlin Roy

Appraisal Under Review Information

Appraisal Value	$425,000	**Effective Date** **Date of Report**	10/15/2026 10/19/2026	**Performed By**	Stephani J Kobussen

I. Primary Risk Indicators Identified in Review of Original Appraisal

Subject	**Comparables**
None noted	None noted

II. Analysis Commentary

Are the market conditions accurately and adequately described?
Yes. Based on current research the subject market area conditions are stable with demand/supply in shortage and marketing time is under 3 months.

Have the subject property's improvements been accurately reported, including interior/exterior photos representing the reported condition and quality ratings? Provide a summary of your observations below.
Yes. The subject is a The subject is a 2 story, 5 bedroom, 3 bathroom home built in 1901. Review appraiser notes that the subject was in C3 condition and Q3 quality of construction. No adverse externalities noted. No items of deferred maintenance. The subject photos have been viewed in the OA and it has been determined that the subject property's improvements have been accurately reported and represent the OA condition and quality ratings.

Has the prior sale or transfer history analysis of the subject and comparables been accurately and adequately provided?
Yes. Subject and comparable history is accurate as review appraiser verified comparables utilized and supporting documents. MLS documents were available for all comparables used. The subject and comparables sale and transfer history were verified using Waukesha County records. Sufficient information was provided for the previous sale/transfer of the subject.

Were the comparables adequately selected, analyzed and accurately presented?
Yes. The appraiser performed a comparable search and reviewed the supplemental comparables provided and it was determined the OA comparables were adequately selected for location, condition, design/appeal and are deemed to be the best available. Comparables utilized bracket the subjects GLA, site size and age providing a balanced analysis of the subjects value. All comparables are within one mile of the subject property and are in the same school district. The variance is unadjusted sale prices is noted and any appropriate adjustments have been made. Due to limited sales data the wide range of comparables was unavoidable.

Is the value conclusion of the appraisal under review reasonable and adequately supported as of the effective date of the appraisal?
Yes. Sales utilized are a good indication of the subject supporting the value conclusion of $425,000.

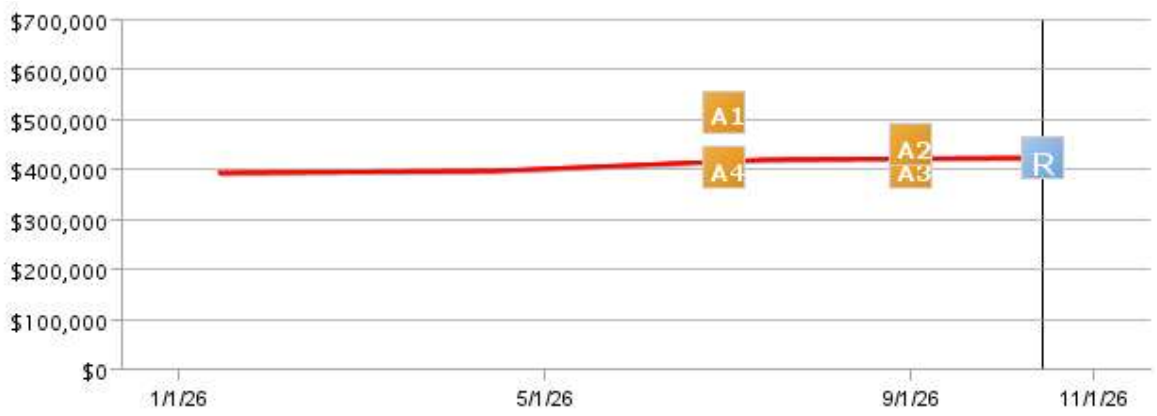
Final appraisal analysis and deficiencies summary:
Final appraisal analysis and deficiencies summary: Review appraiser has put emphasis on closed comparables utilized in the OA as they pertain to location, design, condition and functional utility. Reviewer notes that all comparables compete in similar marketing areas ranging in values from $315,000 - $520,000. Comparables are adjusted for location, site, view, quality of construction, condition, GLA, number of baths, basement/finishing porch/deck/patio features best support the OA value.

If you disagree with the final value conclusion of the appraisal under review, summarize your value conclusion:
N/A

Do you recommend an additional review to be conducted on this appraisal?
Not recommended. The OA value is sufficiently supported by selected market area comparables.

Supplementary Information Addendum

III. Market Trend



The lines show the trended value for both the appraised value and CDA conclusion. The R icon represents the appraiser's reconciled CDA Value. The R icons followed by a number represent the appraiser's reconciliation comparables. The A icon represents the appraised value (it is often hidden under the reconciled value when the effective date and value are the same). The A icons followed by a number represent the appraisal comparables.

IV. Appraisal Data List/Sale History - Subject (3 yrs.), Comps (12 mos.)

Subject: 235 W South St, Oconomowoc, WI 53066

MLS Transfer History

No history found in MLS records within the defined time frame for the subject property.

Public Record Transfer History

Unable to confirm transaction history via public records.

Comp 1: 676 Summit Ave, Oconomowoc, WI 53066

MLS Transfer History

Date	Status	Price
07/01/2026	Sold	$516,000
06/03/2026	Pending	$485,000
05/22/2026	Listed / Active	$485,000

Public Record Transfer History

Date	Type	Doc#	Price
07/06/2026	Deed	4884699	$516,000

Comp 2: 48 S Worthington St, Oconomowoc, WI 53066

MLS Transfer History

Date	Status	Price
09/01/2026	Sold	$450,000
08/14/2026	Pending	$425,000
07/29/2026	Listed / Active	$425,000

Public Record Transfer History

Date	Type	Doc#	Price
09/02/2026	Deed	4895219	$450,000

Comp 3: 936 S Silver Lake St, Oconomowoc, WI 53066

MLS Transfer History

Date	Status	Price
09/03/2026	Sold	$405,000
08/18/2026	Pending	$429,900
08/03/2026	Listed / Active	$429,900

Public Record Transfer History

Date	Type	Doc#	Price
09/03/2026	Deed	4895412	$405,000

Comp 4: 418 S Charles St, Oconomowoc, WI 53066

MLS Transfer History

Date	Status	Price
07/16/2026	Sold	$405,000
06/08/2026	Listed / Active	$389,900

Public Record Transfer History

Date	Type	Doc#	Price
07/29/2026	Deed	4889057	$405,000

Comp 5: 326 S Silver Lake St, Oconomowoc, WI 53066

MLS Transfer History

Date	Status	Price
09/30/2026	Listed / Active	$349,900

Public Record Transfer History

Unable to confirm transaction history via public records.

V. Original Appraisal Comparables

Comps	Address	Sale Date	Sale Price	DOM	Units	Yr. Blt.	Sq.Ft.	Bed	Bath	½Bath	Lot Sz.	Dist.
★	235 W South St, Oconomowoc, WI	N/A	N/A	N/A	1	1901	1695	5	3	0	0.16 Ac.	
A1	676 Summit Ave, Oconomowoc, WI	07/01/2026	$516,000	6	1	1901	1719	3	1	1	0.52 Ac.	0.86
A2	48 S Worthington St, Oconomowoc, WI	09/01/2026	$450,000	2	1	1901	1650	3	2	1	0.14 Ac.	0.05
A3	936 S Silver Lake St, Oconomowoc, WI	09/01/2026	$405,000	28	1	1909	1656	3	1	1	0.25 Ac.	0.83
A4	418 S Charles St, Oconomowoc, WI	07/01/2026	$405,000	16	1	1901	1664	3	2	0	0.25 Ac.	0.64
A5	326 S Silver Lake St, Oconomowoc, WI	N/A	N/A	9	1	1902	1836	5	2	0	0.40 Ac.	0.40

VI. Reviewer's Selected Comparables

Comps	Address	Sale Date	Sale Price	DOM	Units	Yr. Blt.	Sq.Ft.	Bed	Bath	½Bath	Lot Sz.	Dist.
★	235 W South St, Oconomowoc, WI	N/A	N/A	N/A	1	1901	1695	5	3	0	0.16 Ac.	

VII. Additional Sales Transactions & Comparables: Sorted by Proximity

Calculations exclude Original Appraisal comps

Average Sale Price: **$409,185** Median Sale Price: **$382,500** Low Sale Price: **$235,000** High Sale Price: **$685,000**

Sales	Address	Sale Date	Sale Price	DOM	Units	Yr. Blt.	Sq.Ft.	Bed	Bath	½Bath	Lot Sz.	Dist.
★	235 W South St, Oconomowoc, WI	N/A	N/A	N/A	1	1901	1695	5	3	0	0.16 Ac.	
1	235 W South St # A, Oconomowoc, WI	04/10/2026	$270,000	16	1	1901	1700	4	2	N/A	N/A	0.01
A2	48 S Worthington St, Oconomowoc, WI	09/01/2026	$450,000	2	1	1901	1650	3	2	1	0.14 Ac.	0.05
2	305 W 2nd St, Oconomowoc, WI	11/21/2025	$360,000	29	1	1901	1448	3	1	1	N/A	0.10
3	339 W South St, Oconomowoc, WI	08/28/2026	$315,000	60	1	1914	1730	3	1	1	N/A	0.11
4	224 S Worthington St, Oconomowoc, WI	11/14/2025	$470,000	50	1	1918	1954	3	2	1	N/A	0.13
5	323 S Worthington St, Oconomowoc, WI	06/18/2026	$380,000	49	1	1915	1100	3	1	N/A	N/A	0.19
6	402 W 3rd St, Oconomowoc, WI	12/15/2025	$377,000	94	1	1939	1400	3	1	N/A	N/A	0.19
7	423 W South St, Oconomowoc, WI	08/21/2026	$235,000	61	1	1905	819	2	1	N/A	N/A	0.22
8	217 S Cross St, Oconomowoc, WI	12/04/2025	$300,000	71	1	1901	1642	3	2	N/A	N/A	0.25
9	417 S Franklin St, Oconomowoc, WI	11/14/2025	$360,000	35	1	1910	1534	3	1	1	N/A	0.25
10	29 S Locust St, Oconomowoc, WI	06/09/2026	$365,000	33	1	1901	1536	4	2	N/A	N/A	0.31
11	229 S Concord Rd, Oconomowoc, WI	10/05/2026	$355,000	43	1	1901	N/A	3	1	N/A	0.30 Ac.	0.32
12	317 E Pleasant St, Oconomowoc, WI	10/09/2026	$352,500	56	1	1915	N/A	3	1	1	0.23 Ac.	0.39
13	520 W Wisconsin Ave, Oconomowoc, WI	09/11/2026	$630,000	59	1	1901	N/A	3	2	1	0.37 Ac.	0.40
14	415 S Concord Rd, Oconomowoc, WI	05/20/2026	$460,000	34	1	1928	1825	3	2	N/A	N/A	0.40
15	605 W Wisconsin Ave, Oconomowoc, WI	09/18/2026	$685,000	38	1	1901	N/A	4	1	1	0.19 Ac.	0.43
16	207 E Jefferson St, Oconomowoc, WI	07/10/2026	$420,000	24	1	1901	1864	3	2	N/A	N/A	0.47
17	627 W Wisconsin Ave, Oconomowoc, WI	04/10/2026	$422,000	18	1	1901	1569	3	1	1	N/A	0.48
18	614 S Silver Lake St, Oconomowoc, WI	08/14/2026	$325,000	37	1	1920	1726	3	1	N/A	N/A	0.51
19	416 E Jefferson St, Oconomowoc, WI	09/04/2026	$467,000	31	1	1901	N/A	3	2	N/A	0.11 Ac.	0.57
20	822 W South St, Oconomowoc, WI	06/18/2026	$385,000	20	1	1901	1584	3	2	N/A	N/A	0.59
21	69 S Chestnut St, Oconomowoc, WI	07/13/2026	$376,000	31	1	1901	1440	3	1	N/A	N/A	0.62
22	618 E Anne St, Oconomowoc, WI	12/23/2025	$319,000	131	1	1901	1536	3	2	N/A	N/A	0.63

VII. Additional Sales Transactions & Comparables: Sorted by Proximity - Continued

Calculations exclude Original Appraisal comps

Average Sale Price: **$409,185** Median Sale Price: **$382,500** Low Sale Price: **$235,000** High Sale Price: **$685,000**

Sales	Address	Sale Date	Sale Price	DOM	Units	Yr. Blt.	Sq.Ft.	Bed	Bath	½Bath	Lot Sz.	Dist.
★	235 W South St, Oconomowoc, WI	N/A	N/A	N/A	1	1901	1695	5	3	0	0.16 Ac.	
A4	418 S Charles St, Oconomowoc, WI	07/01/2026	$405,000	16	1	1901	1664	3	2	0	0.25 Ac.	0.64
23	418 S Charles St, Oconomowoc, WI	07/16/2026	$405,000	38	1	1901	1664	3	2	N/A	N/A	0.64
24	415 N Oakwood Ave, Oconomowoc, WI	08/28/2026	$464,000	22	1	1901	1348	2	2	N/A	N/A	0.65
25	76 S Chestnut St, Oconomowoc, WI	05/19/2026	$341,000	12	1	1901	1301	3	1	N/A	N/A	0.65
26	524 E Jefferson St, Oconomowoc, WI	08/28/2026	$457,300	35	1	1901	1816	2	1	1	N/A	0.66
27	569 Greenland Ave, Oconomowoc, WI	11/24/2025	$600,000	28	1	1930	1804	3	2	N/A	N/A	0.68
A3	936 S Silver Lake St, Oconomowoc, WI	09/01/2026	$405,000	28	1	1909	1656	3	1	1	0.25 Ac.	0.83
28	936 S Silver Lake St, Oconomowoc, WI	09/03/2026	$405,000	31	1	1901	1656	3	1	1	N/A	0.83
29	445 E Harvard St, Oconomowoc, WI	07/10/2026	$458,750	40	1	1965	1627	3	2	N/A	N/A	0.85
A1	676 Summit Ave, Oconomowoc, WI	07/01/2026	$516,000	6	1	1901	1719	3	1	1	0.52 Ac.	0.86
30	676 Summit Ave, Oconomowoc, WI	07/01/2026	$516,000	40	1	1901	1719	3	1	1	0.52 Ac.	0.86

VIII. Additional Sale Transactions & Comparables: Sorted by Sale Price

Sales	Address	Sale Date	Sale Price	DOM	Units	Yr. Blt.	Sq.Ft.	Bed	Bath	½Bath	Lot Sz.	Dist.
★	235 W South St, Oconomowoc, WI	N/A	N/A	N/A	1	1901	1695	5	3	0	0.16 Ac.	
7	423 W South St, Oconomowoc, WI	08/21/2026	$235,000	61	1	1905	819	2	1	N/A	N/A	0.22
1	235 W South St # A, Oconomowoc, WI	04/10/2026	$270,000	16	1	1901	1700	4	2	N/A	N/A	0.01
8	217 S Cross St, Oconomowoc, WI	12/04/2025	$300,000	71	1	1901	1642	3	2	N/A	N/A	0.25
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12	317 E Pleasant St, Oconomowoc, WI	10/09/2026	$352,500	56	1	1915	N/A	3	1	1	0.23 Ac.	0.39
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26	524 E Jefferson St, Oconomowoc, WI	08/28/2026	$457,300	35	1	1901	1816	2	1	1	N/A	0.66
29	445 E Harvard St, Oconomowoc, WI	07/10/2026	$458,750	40	1	1965	1627	3	2	N/A	N/A	0.85
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15	605 W Wisconsin Ave, Oconomowoc, WI	09/18/2026	$685,000	38	1	1901	N/A	4	1	1	0.19 Ac.	0.43

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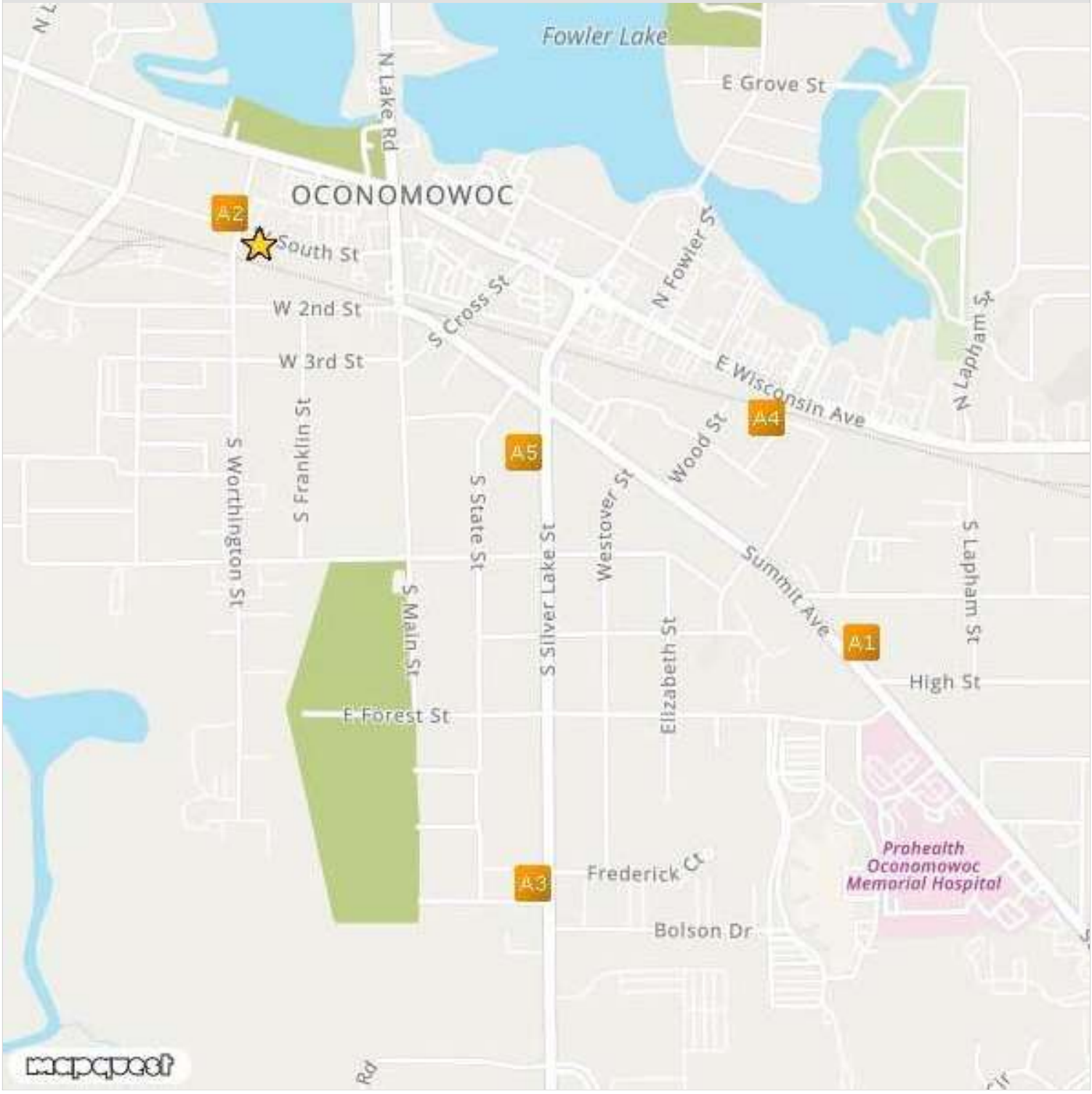
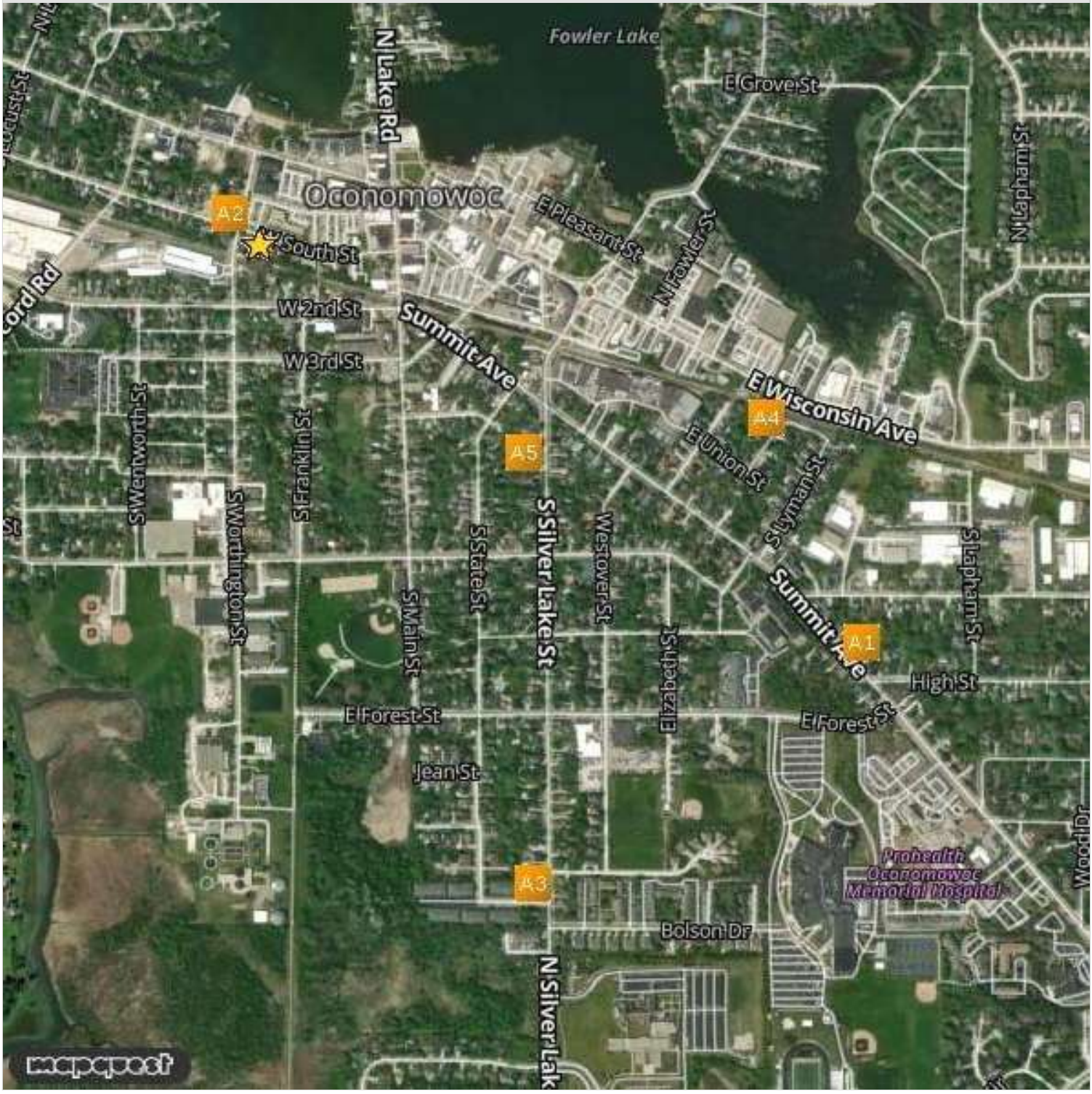
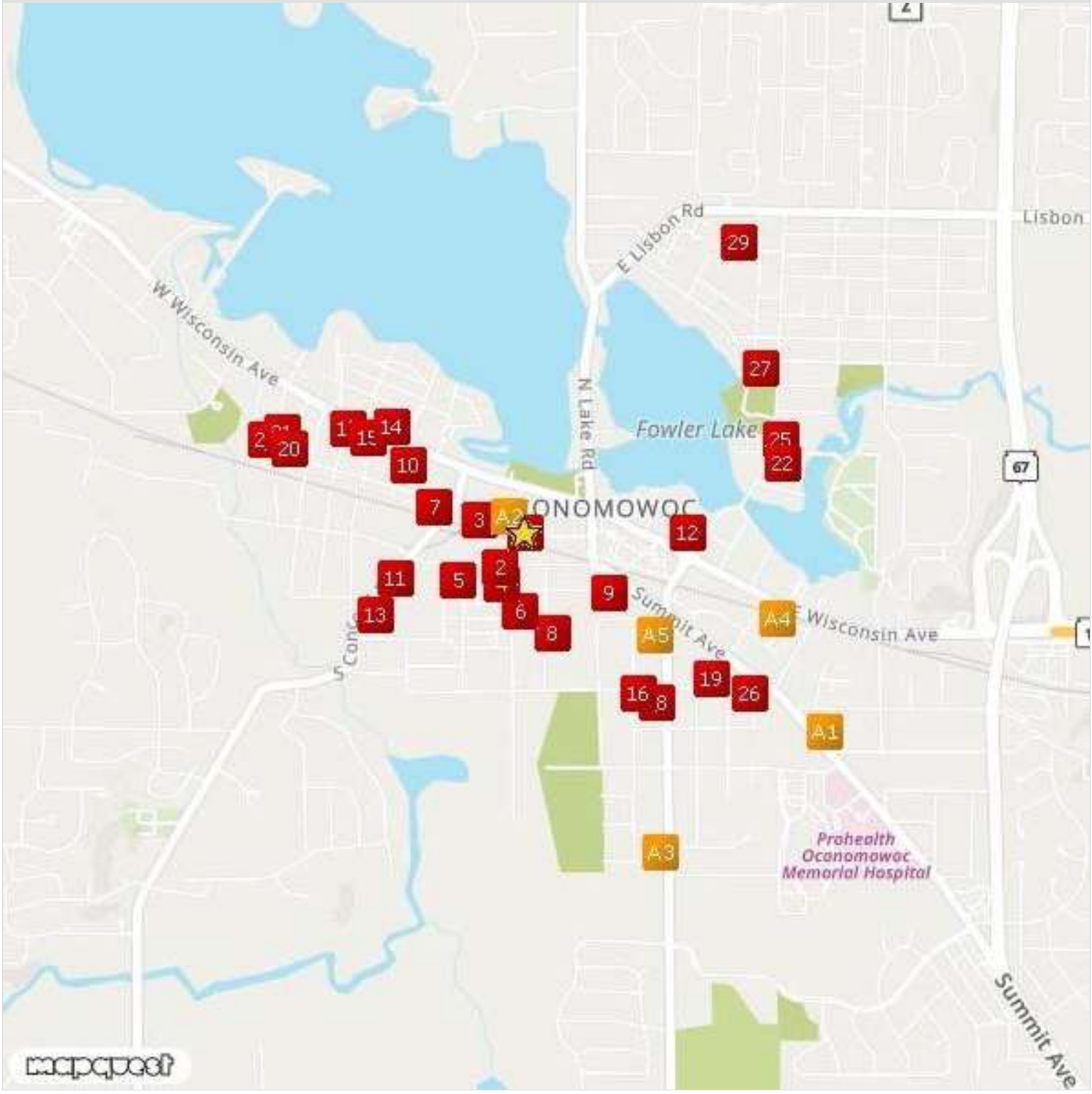
IX. Location Map - Appraisal and Reviewer Selected Comparables



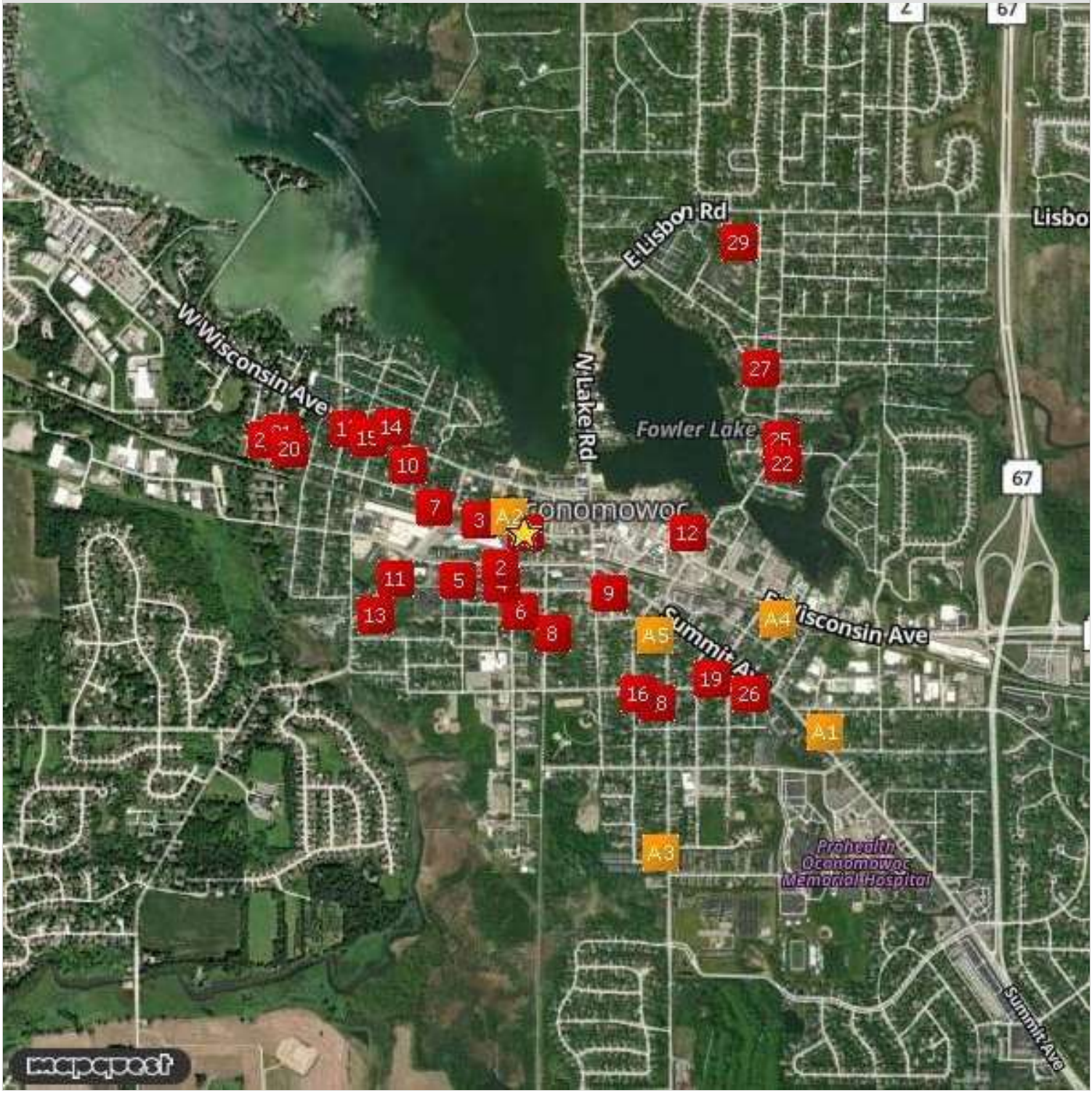
IX. Location Map - Appraisal and Reviewer Selected Comparables



Location Map - All Comparables

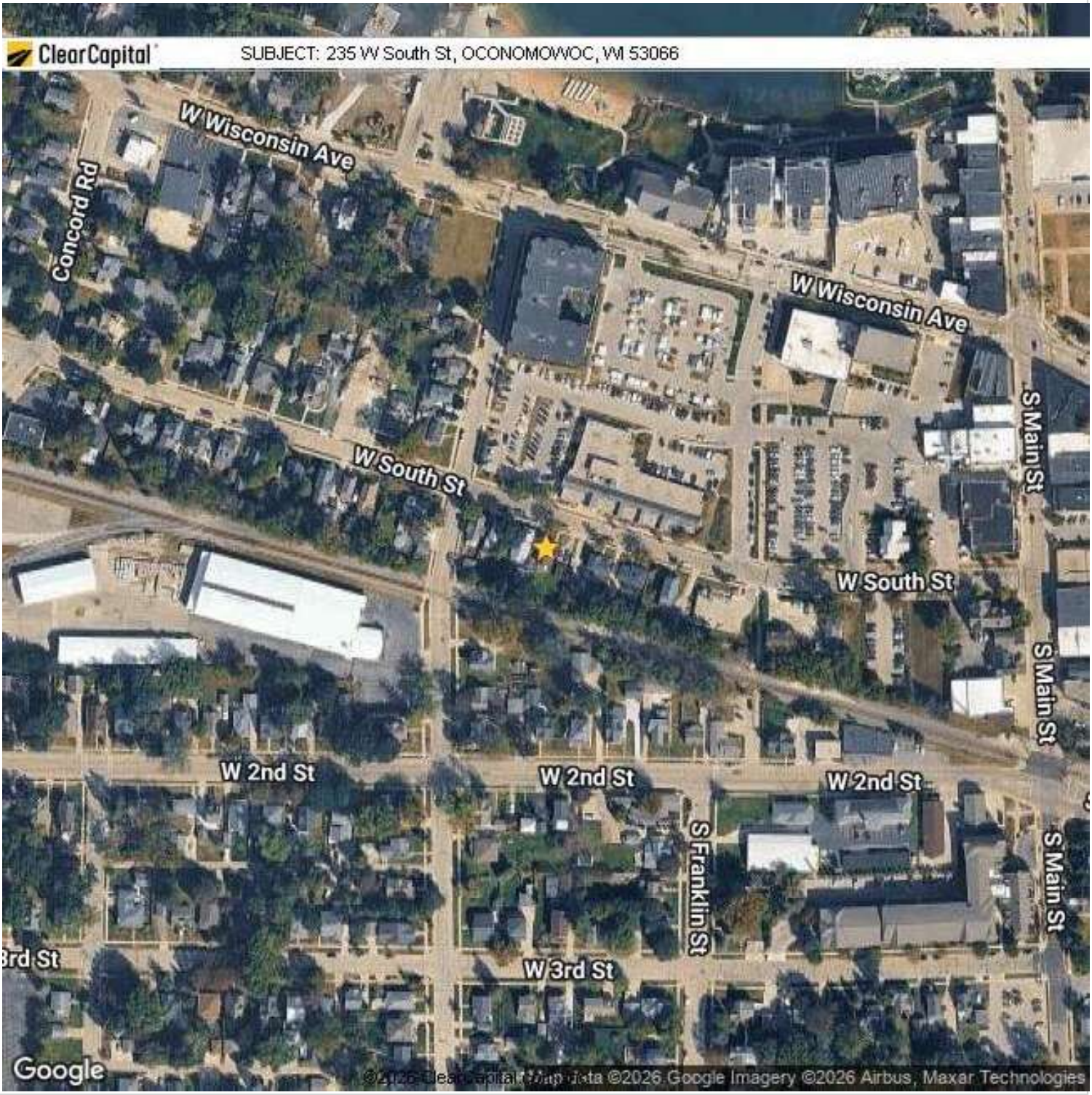


Location Map - All Comparables



Aerial Imagery Addendum

View: Satellite Date: 10/22/2026



CDA Reference Guide

Report Header Text

- Subject Address: Customer-provided street address
- Borrower Name: Customer-provided borrower's name
- Report Date: Date the report was ordered
- Delivery Date: Date the report was delivered to the customer
- Loan No: Customer-provided loan number
- APN: Assessor Parcel Number provided by tax assessor data
- Property ID: Clear Capital-assigned tracking number
- Order Tracking ID(s): Customer-provided tracking number

Risk Score
Indicates how well the Appraisal value is supported.

- Low Risk: Analysis reveals no significant deficiencies, value appears supported.
- Moderate Risk: Analysis reveals some deficiencies; value appears supported within 10%.
- High Risk: Analysis reveals significant deficiencies; Additional Review recommended.
- Indeterminate: Analysis reveals significant deficiencies; market data is indeterminate. Additional Review recommended.

Additional Review Alert
Indicates ("Recommended/Not Recommended") whether or not significant deficiencies were noted during the review that may warrant Additional Review by a local appraiser.

CDA Value
Value derived based on market research as of the effective date of the Appraisal under review.

CDA Value to Appraisal Value
Variance between the Appraisal and CDA value.

Risk Indicators
List of deficiencies noted during review of the subject and comparables that erode the reliability of the original valuation.

Analysis Commentary
Narrative detailing the subject property, all reconciled reports, supplemental market data and the support behind the value conclusion.

Market Trend Graph
The red lines indicate the Clear Capital Home Data Index™ trends for the subject's ZIP code. The lines indicate the trended values for the Appraisal under review and CDA conclusion.

Appraisal Data List/Sale History
List and sales history search from MLS and/or public record data of the subject and comparables from the Appraisal under review. MLS documentation is provided for any sale or listing found within the search period.

- Subject — previous 36 months prior to the effective date.
- Comparables — previous 12 months prior to the effective date.

Original Appraisal Comparables
Characteristic grid of the comparables from the Appraisal under review for ease of comparison.

MLS Search Parameters
MLS search parameters used to identify competing sales based on the subject's characteristics.

Reviewer's Selected Comparables
Comparables selected by the review appraiser that best represent the competitive market for the subject property providing support for the CDA Value.

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Additional Sale Transactions & Comparables
Provides a view into the competitive market for the subject as of the effective date of the original Appraisal. The average, median, low and high sales prices are provided to illustrate where the subject fits within the competitive market. MLS documentation is provided for all sales, where available.

The original and reviewer comparables are integrated into the grid to provide comparisons of all comparables. Two comparable grids are provided. The first is sorted by proximity to the subject; and the second is sorted by sale price.

Location Map
Location maps that include all comparables considered in the valuation for at-a-glance review for proximity, neighborhood boundaries, and externalities.

Aerial Imagery Addendum
Aerial views of the subject property (north, south, east, west, from directly overhead and satellite) that help identify externalities such as power lines, aqueducts or commercial properties behind subject's home—all things not easily seen from the street but could affect value.

Retrospective HDI Online
Clear Capital Home Data Index™ (HDI) Online is an easy-to-read, address-level snapshot of relevant HDI indicators including market performance; market direction; market trends; indexed market value; and a dashboard of real estate owned (REO) tools such as REO saturation, discount and days on market indicators.

Additional MLS Sale Transactions & Comparables
List of surrounding market sales that were considered in the valuation providing a broader view of market activity as of the effective date of the Appraisal being reviewed.

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Single Family - General	676 Summit Ave	List Price:	$485,000
Status: Sold	Oconomowoc, WI 53066	MLS:	2024117



Contact Information

Listing Office:	**Restaino & Associates**
Listing Agent:	**Jean Adler**
Office Ph:	
Agent Ph:	

Listing Information

HOA $:		List Date:	**05/22/26**	Original Price:	**$485,000**
County:	**Waukesha**	Sale Date:	**07/01/26**	Sale Price:	**$516,000**
Subdivision:		DOM:	**40**	Closing Terms:	**Conventional**
Tax Year:	**2025**	Sale Type:	**Fair Market**		
Taxes Yearly $:	**$4,995**	Financing:			
Tax Exemptions:		Owner Name:			
Parcel:	**OCOC0589163**	Home Warranty:			

Site Information

Elem School:		Gas:	**Natural gas**
High School:		Water:	**Municipal water**
Lot Features:	**Sidewalk**	Sewer:	**Municipal sewer**

Building Information

Apx Yr Built:	**1901**	# of Rooms:	
Fin SqFt Above:	**1,719**	Bedrooms:	**3**
Bsmt SqFt:		Baths:	**1 / 1**
Unfin Bsmt SqFt:		Fireplace (ct)	**Yes (fireplace exists) (1)**
Style:	**Farm House**	Pool:	
Roof:			
Foundation:			
Basement:	**Daylight, Full**		
Garage:	**Detached Garage (2)**		
Parking:	**2 car,Detached,Opener,Workshop**		
Heat:	**Forced air unit**		
Cooling:	**Central**		

Lot Size (SqFt): **22,651**
Lot Dimensions:
Legal Desc:
Appliances: **Range/Oven,Refrigerator,Dishwasher**
Features: **Walk-in closet(s),Washer,Dryer,Carbon Monoxide Detector,Exhaust Fan,Foyer Entry,Smoke Detector Deck,Patio,Fenced Yard,Storage building,Front Porch,Porch,Enclosed Porch**
Show Instruct:
Agent Comments: **This classic early 1900's farmhouse will steal your heart! Gather your family & friends in the fully renovated kitchen, on the enclosed porch, under the shade trees or on the deck. This home has been tastefully renovated & is ready for you to move in. Kitchen renovations include quartz countertops and a commercial stove. You'll enjoy the oversized fenced yard, firepit and a garden area ready for your personal touch! The 3 story barn parks 2 vehicles and provides abundant storage. Convenient location! Close proximity to the hospital & high school. Walk to the downtown and enjoy all that Oconomowoc has to offer! Are you ready to call this place home!**
Directions: **I-94 to Hwy 67, North turns into Summit Ave**