

APPRAISAL OF



LOCATED AT:

2871 Casciano Ct
League City, TX 77573-6118

FOR:

LendingOne, LLC
901 NW 51st Street, Suite 150
Boca Raton, FL, 33431

BORROWER:

EK Real Estate Services of NY LLC

AS OF:

September 12, 2018

BY:

Jennifer A Spade

No AMC
LendingOne,LLC
901 NW 51st Street, Suite 150
Boca Raton, FL, 33431

File Number: EKRealEstate0918

In accordance with your request, I have appraised the real property at:

2871 Casciano Ct
League City, TX 77573-6118

The purpose of this appraisal is to develop an opinion of the market value of the subject property, as improved. The property rights appraised are the fee simple interest in the site and improvements.

In my opinion, the market value of the property as of September 12, 2018 is:

\$450,000
Four Hundred Fifty Thousand Dollars

The attached report contains the description, analysis and supportive data for the conclusions, final opinion of value, descriptive photographs, limiting conditions and appropriate certifications.


Jennifer A Spade

Uniform Residential Appraisal Report

26456425
File No. EKRealEstate0918

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

Property Address 2871 Casciano Ct, City League City, State TX, Zip Code 77573-6118
Borrower EK Real Estate Services of NY LLC, Owner of Public Record Brenda E Byrd & Nicole Gutierrez, County Galveston
Legal Description Tuscan Lakes Sec Sf 75-3 (2008) Abst 18, Block 2, Lot 5, Acres 0.24
Assessor's Parcel # 7249-3002-0005-000, Tax Year 2017, R.E. Taxes \$ 13,416
Neighborhood Name Tuscan Lakes, Map Reference 659R, Census Tract 7212.01
Occupant [X] Owner [] Tenant [] Vacant, Special Assessments \$ 0, [X] PUD, HOA \$ 1,000, [X] per year [] per month
Property Rights Appraised [X] Fee Simple [] Leasehold [] Other (describe)
Assignment Type [X] Purchase Transaction [] Refinance Transaction [] Other (describe)
Lender/Client LendingOne, LLC, Address 901 NW 51st Street, Suite 150, Boca Raton, FL 33431
Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? [X] Yes [] No
Report data source(s) used, offering price(s), and date(s). DOM Unk; Private Sale, FSBO offered for \$450,000; per HARMLS/GCAD.

I [X] did [] did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed.
Non-arms length sale; The contract for the subject property was reviewed. The current owners are selling the home to an investor and remaining in the home as tenants.
Contract Price \$ 450,000, Date of Contract 09/04/2018, Is the property seller the owner of public record? [X] Yes [] No, Data Source(s) GCAD/HAR MLS
Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? [] Yes [X] No
If Yes, report the total dollar amount and describe the items to be paid. \$0;; No financial assistance provided.

Note: Race and the racial composition of the neighborhood are not appraisal factors.
Table with columns: Neighborhood Characteristics, One-Unit Housing Trends, One-Unit Housing, Present Land Use %
Location [] Urban [X] Suburban [] Rural, Property Values [] Increasing [X] Stable [] Declining, PRICE AGE, One-Unit 90% %
Built-Up [] Over 75% [X] 25-75% [] Under 25%, Demand/Supply [] Shortage [X] In Balance [] Over Supply, \$(000) (yrs), 2-4 Unit 0% %
Growth [] Rapid [X] Stable [] Slow, Marketing Time [X] Under 3 mths [] 3-6 mths [] Over 6 mths, 100 Low 0, Multi-Family 2 %
Neighborhood Boundaries Neighborhood is bound on the west by I-45, north by Clear Lake, east by Highway 146, south by F.M. 646. (See Attachment), 1500 High 60, Commercial 4% %
Neighborhood Description The subject neighborhood by definition is the subjects legal subdivision and/or the marketing area of the subject property depending on the availability of recent comparable data. 350 Pred. 5, Other Vacant 4% %

Market Conditions (including support for the above conclusions) See Attached Addendum

Dimensions See Addendum, Area 10672 sf, Shape Irreg/CulDeSac corner, View N;Res;
Specific Zoning Classification Deed Restricted-SFR, Zoning Description No Zoning
Zoning Compliance [] Legal [] Legal Nonconforming (Grandfathered Use) [X] No Zoning [] Illegal (describe) See Attached Addendum
Is the highest and best use of the subject property as improved (or as proposed per plans and specifications) the present use? [X] Yes [] No, If No, describe. See Attached Addendum

Utilities Public Other (describe) Public Other (describe) Off-site Improvements—Type Public Private
Electricity [X] [] Water [X] [] Street Concrete [X] []
Gas [X] [] Public Sanitary Sewer [X] [] Alley None [] []
FEMA Special Flood Hazard Area [] Yes [X] No, FEMA Flood Zone X, FEMA Map # 4854880013D, FEMA Map Date 09/22/1999
Are the utilities and off-site improvements typical for the market area? [X] Yes [] No, If No, describe.
Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? [] Yes [X] No, If Yes, describe.

Table with columns: GENERAL DESCRIPTION, FOUNDATION, EXTERIOR DESCRIPTION materials/condition, INTERIOR materials/condition
Units [X] One [] One with Accessory Unit, [X] Concrete Slab [] Crawl Space, Foundation Walls Concrete/Avg, Floors HW, Cpt, CT/Avg
of Stories 2, [] Full Basement [] Partial Basement, Exterior Walls Brck, wd/Avg, Walls Sr/Avg
Type [X] Det. [] Att. [] S-Det./End Unit, Basement Area 0 sq. ft., Roof Surface Comp Shgl/Avg, Trim/Finish Wood/Avg
[X] Existing [] Proposed [] Under Const., Basement Finish 0 %, Gutters & Downspouts Aluminium/Avg, Bath Floor CT/Avg
Design (Style) Traditional, [] Outside Entry/Exit [] Sump Pump, Window Type SH Alum/Avg, Bath Wainscot Ceramic/Avg
Year Built 2013, Evidence of [] Infestation, Storm Sash/Insulated No, Car Storage [] None
Effective Age (Yrs) 2, [] Dampness [] Settlement, Screens Yes/Avg, [X] Driveway # of Cars 3
Attic [] None, Heating [X] FWA [] HWBB [] Radiant, Amenities [] WoodStove(s) #0, Driveway Surface Concrete
[X] Drop Stair [] Stairs, [] Other Fuel Gas, [X] Fireplace(s) # 1 [X] Fence Wd, [X] Garage # of Cars 3
[] Floor [] Scuttle, Cooling [X] Central Air Conditioning, [X] Patio/Deck Cvd [X] Porch Concrete, [] Carport # of Cars 0
[] Finished [] Heated, [] Individual [] Other, [] Pool None [] Other None, [X] Att. [] Det. [] Built-in

Appliances [] Refrigerator [X] Range/Oven [X] Dishwasher [X] Disposal [X] Microwave [X] Washer/Dryer [] Other (describe)
Finished area above grade contains: 13 Rooms, 5 Bedrooms, 4.0 Bath(s), 3,901 Square Feet of Gross Living Area Above Grade
Additional features (special energy efficient items, etc.) Concrete walks, cvd patio, and driveway, sprinkler sys, security sys, whole house generator, tankless water heater, water filtration, dual ovens, crown & chair molding, plantation shutters, gas logs FP, new HW floors.
Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.) C3; No updates in the prior 15 years; The subject is considered to be in overall good conditions for the area and the floor plan appears adequate. Physical depreciation is indicated for age and normal wear and tear. No apparent external or functional inadequacies were observed that would affect marketability.

Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? [] Yes [X] No, If Yes, describe.
Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? [X] Yes [] No, If No, describe.

Uniform Residential Appraisal Report

There are **6** comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ **375,000** to \$ **499,900**
There are **14** comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ **372,000** to \$ **550,000**

SALES COMPARISON APPROACH

FEATURE	SUBJECT	COMPARABLE SALE NO. 1		COMPARABLE SALE NO. 2		COMPARABLE SALE NO. 3	
2871 Casciano Ct Address League City, TX 77573-6118		1325 Porta Rosa League City, TX 77573		1313 Milazzo Ln League City, TX 77573		1315 Porta Rosa Ln League City, TX 77573	
Proximity to Subject		0.09 miles SE		0.07 miles NW		0.04 miles SW	
Sale Price	\$ 450,000		\$ 550,000		\$ 466,000		\$ 445,000
Sale Price/Gross Liv. Area	\$ 115.36 sq. ft.	\$ 122.91 sq. ft.		\$ 105.10 sq. ft.		\$ 126.03 sq. ft.	
Data Source(s)		HARMLS#18975297;DOM 76		HARMLS#69768350;DOM 40		HARMLS#12926639;DOM 17	
Verification Source(s)		/CAD		/CAD		/CAD	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
Sale or Financing		ArmLth	0	ArmLth	0	ArmLth	0
Concessions		Conv;0	0	Conv;1000	0	Conv;0	0
Date of Sale/Time		s08/18;c07/18	0	s04/18;c03/18	0	s02/18;c02/18	0
Location	N;Res;	N;Res;		N;Res;		N;Res;	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site	10672 sf	11150 sf	0	17028 sf	-3,500	11412 sf	0
View	N;Res;	B;Wtr;	-15,000	N;Res;		B;Wtr;	-15,000
Design (Style)	DT2;Traditional	DT2;Traditional		DT2;Traditional		DT2;Traditional	
Quality of Construction	Q4	Q4		Q4		Q4	
Actual Age	5	11	0	6	0	6	0
Condition	C3	C3		C3		C3	
Above Grade	Total Bdrms Baths	Total Bdrms Baths	0	Total Bdrms Baths	0	Total Bdrms Baths	0
Room Count	13 5 4.0	14 5 4.0		14 6 4.0		12 4 3.2	0
Gross Living Area	45 3,901 sq. ft.	4,475 sq. ft.	-25,800	4,434 sq. ft.	-24,000	3,531 sq. ft.	16,700
Basement & Finished Rooms Below Grade	0sf	0sf		0sf		0sf	
Functional Utility	Average	Average		Average		Average	
Heating/Cooling	GFWA/CAC	GFWA/CAC		GFWA/CAC		GFWA/CAC	
Energy Efficient Items	Wind./AC	Wind./AC		Wind./AC		Wind./AC	
Garage/Carport	3ga3dw	3ga3dw		2ga2dw	4,000	3ga3dw	
Porch/Patio/Deck	Porch,Cvd Patio	prch,cvdpt,balc	-5,000	Porch,Cvd Patio		Porch,Cvd Patio	
Fireplace	1 Fireplace	1 Fireplace		1 Fireplace		1 Fireplace	
Misc	Fence	Fence		Fnc, OD kit & FP	-2,500	Fence	
Pool/Spa	No Pool	Pool,spa	-25,000	Pool,spa	-15,000	No Pool	
Net Adjustment (Total)		<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ 70,800	<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ 41,000	<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 1,700
Adjusted Sale Price of Comparables		Net Adj. -12.9% Gross Adj. 12.9%	\$ 479,200	Net Adj. -8.8% Gross Adj. 10.5%	\$ 425,000	Net Adj. 0.4% Gross Adj. 7.1%	\$ 446,700

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

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

Data source(s) HAR MLS/GCAD

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

Data source(s) HAR MLS/GCAD

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

ITEM	SUBJECT	COMPARABLE SALE NO. 1	COMPARABLE SALE NO. 2	COMPARABLE SALE NO. 3
Date of Prior Sale/Transfer				
Price of Prior Sale/Transfer				
Data Source(s)	CoreLogic	CoreLogic	CoreLogic	CoreLogic
Effective Date of Data Source(s)	09/12/2018	09/12/2018	09/12/2018	09/12/2018

Analysis of prior sale or transfer history of the subject property and comparable sales The subject is currently pending for \$450,000. The value for the subject is reasonably consistent with other new home sales and resales in the general area. There have been no sales in the last 36 months of the subject and no sales in the last 12 months of all comparable sales. The value for the subject is reasonably consistent with other new home sales and resales in the general area.

Summary of Sales Comparison Approach. All sales were used as they were considered to represent the best available data. The data cited in the Sales Comparison Analysis is for known features considered relevant to estimate Market Value. The value of the subject is within the indicated range and appears adequate. Subject value weighted based on Comp 3 with least amount of net and gross adjustments. All sales are located in the immediate area of the subject and are considered to be reasonably similar to the subject. See attached.

Indicated Value by Sales Comparison Approach \$ 450,000

Indicated Value by: Sales Comparison Approach \$450,000 Cost Approach (if developed) \$ 458,400 Income Approach (if developed) \$ 0

Most weight placed on the Sales Comparison Analysis which is more indicative of Market Value under the willing buyer and seller concept. The Cost Approach tends to set the upper limit of value at this time. The Income Approach is not considered to be applicable, as (See Attachment)

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

Based on a complete visual inspection of the interior and exterior areas of the subject property, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is \$ 450,000 as of 09/12/2018, which is the date of inspection and the effective date of this appraisal.

Uniform Residential Appraisal Report

The "Extent of Appraisal Process" can also be referred to as "The Scope of the Appraisal." This appraisal was performed in accordance with the regulations developed by the "LFRA" as required by FIRREA. This report constitutes a summary appraisal report.

Exposure period is estimated at 90 days.

A complete visual inspection is intended to mean a complete visual inspection of what is readily apparent without moving, removing, relocating, attempting access to restricted spaces, or otherwise doing an intrusive inspection of the subject property.

APPRAISER HAS MADE A VISUAL INSPECTION OF WHAT IS APPARENT. THE APPRAISER HAS NOT MOVED, REMOVED, RELOCATED ANY PERSONAL PROPERTY TO ASCERTAIN A BETTER VIEW. THE APPRAISER HAS NOT TESTED ANY SYSTEM TO SEE THAT IT WORKS BEYOND TURNING IT ON AND OFF. THE APPRAISER IS NOT AN EXPERT IN PLUMBING, ELECTRICAL, HEATING AND AIR CONDITIONING. THE APPRAISER HAS REPORTED AND WILL BE RESPONSIBLE ONLY FOR WHAT WAS OBSERVEABLE AND APPARENT. THE APPRAISER IS NOT AN EXPERT IN ENVIRONMENTAL HAZARDS OR CONDITIONS AND IS NOT QUALIFIED TO COMMENT ON SUCH MATTERS. THE APPRAISER HAS NO EXPERTISE IN MATTERS RELATING TO STRUCTURAL, SOIL, OR OTHER ENGINEERING MATTERS AND CANNOT COMMENT ON SUCH MATTERS.

Utilities were on and Functioning at time of inspection. A head and shoulders inspection was done of the roof and attic.

ADDITIONAL COMMENTS

COST APPROACH TO VALUE (not required by Fannie Mae)

Provide adequate information for the lender/client to replicate the below cost figures and calculations.

Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) County tax records and/or recent comparable land sales were used to determine site value.

COST APPROACH

Table with columns for cost components: ESTIMATED, REPRODUCTION OR REPLACEMENT COST NEW, OPINION OF SITE VALUE, Dwelling, Garage/Carport, Depreciation, etc. Total Estimated Value: \$458,400.

INCOME APPROACH TO VALUE (not required by Fannie Mae)

Estimated Monthly Market Rent \$ X Gross Rent Multiplier = \$ Indicated Value by Income Approach

Summary of Income Approach (including support for market rent and GRM)

INCOME

PROJECT INFORMATION FOR PUDs (if applicable)

Is the developer/builder in control of the Homeowners' Association (HOA)? Yes No Unit type(s) Detached Attached

Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit.

Legal name of project Tuscan Lakes

Total number of phases Total number of units Total number of units sold

Total number of units rented Total number of units for sale Data source(s)

Was the project created by the conversion of an existing building(s) into a PUD? Yes No If Yes, date of conversion.

Does the project contain any multi-dwelling units? Yes No Data source(s)

Are the units, common elements, and recreation facilities complete? Yes No If No, describe the status of completion.

PUD INFORMATION

Are the common elements leased to or by the Homeowners' Association? Yes No If Yes, describe the rental terms and options.

Describe common elements and recreational facilities. Common Areas

Uniform Residential Appraisal Report

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

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

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a complete visual inspection of the interior and exterior areas of the subject property, (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.

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

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

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

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

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

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
2. The appraiser has provided a sketch in this appraisal report to show the approximate dimensions of the improvements. The sketch is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.
3. 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.
4. 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.
5. 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.
6. 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.

Uniform Residential Appraisal Report

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

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
2. I performed a complete visual inspection of the interior and exterior areas of the subject property. 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.
20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.
21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

Uniform Residential Appraisal Report

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

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

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

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

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

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

APPRAISER

Signature *J Spade*
 Name Jennifer A Spade
 Company Name AK Consulting
 Company Address 2620 Stevens Dr
Pearland, TX 77584
 Telephone Number 904-534-8538
 Email Address houspade@gmail.com
 Date of Signature and Report 09/14/2018
 Effective Date of Appraisal 09/12/2018
 State Certification # 1360678
 or State License # _____
 or Other (describe) _____ State # _____
 State TX
 Expiration Date of Certification or License 12/31/2019

ADDRESS OF PROPERTY APPRAISED
2871 Casciano Ct
League City, TX 77573-6118

APPRAISED VALUE OF SUBJECT PROPERTY \$ 450,000

LENDER/CLIENT

Name No AMC
 Company Name LendingOne,LLC
 Company Address 901 NW 51st Street, Suite 150
Boca Raton, FL 33431
 Email Address _____

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

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

SUBJECT PROPERTY

- Did not inspect subject property
 Did inspect exterior of subject property from street
 Date of Inspection _____
 Did inspect interior and exterior of subject property
 Date of Inspection _____

COMPARABLE SALES

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

Uniform Residential Appraisal Report

FEATURE		SUBJECT		COMPARABLE SALE NO. 4			COMPARABLE SALE NO. 5			COMPARABLE SALE NO. 6					
2871 Casciano Ct		2802 Padova Ct		1372 San Remo Ln											
Address League City, TX 77573-6118		League City, TX 77573		League City, TX 77573											
Proximity to Subject		0.45 miles SW		0.32 miles SE											
Sale Price		\$ 450,000		\$ 427,000			\$ 499,900								
Sale Price/Gross Liv. Area		\$ 115.36 sq. ft.		\$ 123.84 sq. ft.			\$ 132.71 sq. ft.			\$ 0.00 sq. ft.					
Data Source(s)		HARMLS#33648409;DOM 2		HARMLS#40554468;DOM 15											
Verification Source(s)		/CAD		/CAD											
VALUE ADJUSTMENTS		DESCRIPTION		DESCRIPTION		+(-) \$ Adjustment		DESCRIPTION		+(-) \$ Adjustment		DESCRIPTION		+(-) \$ Adjustment	
Sale or Financing		Listing		Listing		0		Listing		0					
Concessions		;0		;0		0		;0		0					
Date of Sale/Time		Active		Active		0		Active		0					
Location		N;Res;		N;Res;				N;Res;							
Leasehold/Fee Simple		Fee Simple		Fee Simple				Fee Simple							
Site		10672 sf		9171 sf		0		17449 sf		-3,500					
View		N;Res;		B;Wtr;		-15,000		N;Res;							
Design (Style)		DT2;Traditional		DT2;Traditional				DT2;Traditional							
Quality of Construction		Q4		Q4				Q4							
Actual Age		5		5		0		12		0					
Condition		C3		C3				C3							
Above Grade		Total	Bdms	Baths	Total	Bdms	Baths	Total	Bdms	Baths	Total	Bdms	Baths		
Room Count		13	5	4.0	13	4	2.1	12	5	4.1					
Gross Living Area		45 3,901 sq. ft.		3,448 sq. ft.		20,400		3,767 sq. ft.		6,000		sq. ft.			
Basement & Finished Rooms Below Grade		0sf		0sf				0sf							
Functional Utility		Average		Average				Average							
Heating/Cooling		GFWA/CAC		GFWA/CAC				GFWA/CAC							
Energy Efficient Items		Wind./AC		Wind./AC				Wind./AC							
Garage/Carport		3ga3dw		2ga2dw		4,000		3ga3dw							
Porch/Patio/Deck		Porch,Cvd Patio		Porch,Cvd Patio				Porch,Cvd Patio							
Fireplace		1 Fireplace		1 Fireplace				1 Fireplace							
Misc		Fence		Fence				Fence							
Pool/Spa		No Pool		No Pool				Pool,spa		-25,000					
Net Adjustment (Total)				<input checked="" type="checkbox"/> + <input type="checkbox"/> -		\$ 13,900		<input type="checkbox"/> + <input checked="" type="checkbox"/> -		\$ 24,000		<input type="checkbox"/> + <input type="checkbox"/> -		\$	
Adjusted Sale Price of Comparables				Net Adj. 3.3% %				Net Adj. -4.8% %				Net Adj. %			
				Gross Adj. 10.3% %		\$ 440,900		Gross Adj. 7.2% %		\$ 475,900		Gross Adj. %		\$	
ITEM		SUBJECT		COMPARABLE SALE NO. 4			COMPARABLE SALE NO. 5			COMPARABLE SALE NO. 6					
Date of Prior Sale/Transfer															
Price of Prior Sale/Transfer															
Data Source(s)		CoreLogic		CoreLogic			CoreLogic								
Effective Date of Data Source(s)		09/12/2018		09/12/2018			09/12/2018								
Summary of Sales Comparison Approach <u>See Attachment</u>															

SALES COMPARISON APPROACH

Uniform Appraisal Dataset Definitions

Condition Ratings and Definitions

C1 The improvements have been very recently constructed and have not previously been occupied. The entire structure and all components are new and the dwelling features no physical depreciation.*

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

C2 The improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finishes have been updated and/or replaced with components that meet current standards. Dwellings in this category either are almost new or have been recently completely renovated and are similar in condition to new construction.

**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.

Q2 Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residences constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high-quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.

Q3 Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.

Q4 Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.

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

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

ADDENDUM

Borrower: EK Real Estate Services of NY LLC

File No.: EKRealEstate0918

Property Address: 2871 Casciano Ct

Case No.: 26456425

City: League City

State: TX

Zip: 77573-6118

Lender: LendingOne,LLC

The greater Houston area does not incorporate "Zoning", into property usage. Property usage is determined by "Deed Restrictions", which are determined by each neighborhood or subdivision.

Cost figures were derived through the "Marshall & Swift Cost Handbook". The site value is estimated by land sales in the area and by abstraction. The land to value ratio is considered to be typical for the area.

Document and/or Deed numbers were not available the the subject or comparable sales, as Texas is not an "Open Records" state.

A plat map was not made available to the appraiser at the time of inspection.

This appraisal has been signed with a digital signature as allowed by USPAP guidelines.

A reasonable exposure time for the subject property is 90 days.

SCOPE OF APPRAISAL:

This appraisal report has been prepared in accordance with the Uniform Standards of Professional Appraisal Practices. The purpose of this appraisal is to estimate the current market of the subject property as of the date of inspection. The purpose of the appraisal is to estimate market value of the subject property as defined herein. The function of the appraisal is to assist the lender in evaluating the subject property for lending purposes. This is a Federally related transaction. The appraisal process consists of various steps which will lead to a final value conclusion. These steps include a physical inspection of the subject, exterior inspection of the comparables, inspection of the subject neighborhood. The process continues with a thorough research and analysis of sales data in the subject's market area with emphasis placed on various units of comparability to the subject property. The Cost Data is taken from various sources such as the Marshall and Swift Cost Estimator, local builders and other reliable sources. The estimated site value is based on recent sales activity of comparably priced properties or in cases where there is insufficient data, the site value can be based upon the allocation, extraction, or land residual techniques. The collection of general and specific data is also researched and analyzed in this appraisal. The sales utilized in this report are felt to be the best available within a reasonable time period.

Neighborhood Boundaries

Water and sewer service is provided by a water district. Police and fire protection is provided by Galveston County. Garbage pick-up is by private company. Homes in the area consist of custom and tract built homes on typical sites. There is no public transportation in the general area which is typical for the suburban areas of Houston. However, there are Park N Ride facilities located reasonably nearby that provide express bus service to downtown Houston. Property compatibility, police and fire protection, general appearance of properties, appeal to market, protection from detrimental conditions and adequacy of utilities are considered average for the subject subdivision and for the general area.

Neighborhood Market Conditions

Overall market conditions are average. Market studies indicate values are stable to slightly increasing at this time. Marketing time is predominantly under 90 days, although some properties do take longer to market. Supply and demand appear to be in balance per MLS. Mortgage financing is currently available at competitive rates and terms for homes in the subject neighborhood. Significant seller concessions that would result in increased sale prices have not been noted in this area.

Zoning Compliance

Since the subject is located in a "no zoning" area it can be rebuilt "as is" in the event of a loss. Subject is located within a large PUD surrounded by similar residential dwellings. "No Zoning" has no adverse effect on value or marketability.

Highest and Best Use

The subject as improved represents highest and best use of the land. The existence or non-existence of recorded deed restrictions and/or zoning ordinances is identified in the Site section of the form. The appraiser has not reviewed CC&R's or ordinances and the market value estimate assumes they have no adverse impact on reasonable use and enjoyment of the property. The property use must represent a potential and permissible use within the confines of legal, physical, economic and sociological constraints of the site and the neighborhood. Most commonly, the current use of an improved single-family residential property is its Highest and Best Use.

Comments on Sales Comparison

All comps are located in immediate area in the subdivision of Tuscan Lakes and are considered to be reasonably similar in age, size and quality of construction to the subject. Due to the nature of the location and the physical characteristics of the subject property, it was deemed necessary to broaden the requirements of applicable

ADDENDUM

Borrower: EK Real Estate Services of NY LLC

File No.: EKRealEstate0918

Property Address: 2871 Casciano Ct

Case No.: 26456425

City: League City

State: TX

Zip: 77573-6118

Lender: LendingOne,LLC

market data qualifications. Various sources were consulted including brokers active in the area, county record information, property owners and other applicable data sources. Extensive research resulted in the market data utilized, which is felt to be the only available data reflecting a pertinent degree of comparability. Adjustments were utilized where necessary to reflect variances in physical characteristics, including size, location and amenities. These adjustments were abstracted to the best of the appraiser's ability and are deemed adequate, reliable and indicative of market contribution. It is noted that some of the adjustments were made accordingly and a reasonable subject value range resulted, from which a final value estimate was determined.

Comps 2 & 5 are adjusted for site size. Comps 1, 3 & 4 are adjusted for superior lake views.

Comps 4 and 5 are listings that are comparable to the subject and included to show market trends. All other adjustments are evident.

The indicated value for the subject property is greater than the indicated predominant value of the neighborhood, as the subject is one of the newer and larger homes and is in the upper value range for the subdivision. The property is not an over-improvement for the area, and although the appraised value is higher than the predominant value, it does not jeopardize the position of the lender.

Final Reconciliation

properties of this type are not typically income producing.

The cost approach has only been developed by the appraiser as an analysis to support their opinion of the property's market value. Use of this data, in whole or part, for other purposes is not intended by the appraiser. Nothing set forth in the appraisal should be relied upon for the purpose of determining the amount or type of insurance coverage to be placed on the subject property. The appraiser assumes no liability for and does not guarantee that any insurable value estimate inferred from this report will result in the subject property being fully insured for any loss that may be sustained. Further, the cost approach may not be a reliable indication of replacement or reproduction cost for any date other than the effective date of this appraisal due to changing costs of labor and materials and due to changing building codes and governmental regulations and requirements.

Conditions of Appraisal

The Intended User of this appraisal report is the Lender/Client. The Intended Use is to evaluate the property that is the subject of this appraisal for a mortgage finance transaction, subject to the stated Scope of Work, purpose of the appraisal, reporting requirements of this appraisal report form, and Definition of Market Value. No additional Intended Users are identified by the appraiser.

This appraisal may only be used by the client named herein.

Additional Comments

Comp photos are from one of three sources; appraisal files, picture taken by appraiser, or MLS, depending on most reliable and available access. In the appraiser opinion, a majority of the time the MLS pictures best represent the condition and appeal of the home at time of sale. Making MLS pictures a majority of the time the most reliable. In properties where access by the public is not granted, MLS pictures can be the only available representation.

Extra Comments

I certify that, to the best of my knowledge, the interior / exterior inspection revealed no indications of physical damage to the property or neighborhood. The property is habitable, free from visible flood and / or water damage, and the disaster, HURRICAN HARVEY or the FLOODS of 2015 or 2016, had no impact on marketability.

"No Conflict"

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 this transaction. I did not base, either partially or completely, my analysis and /or opinion of market value in this 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. I have not performed any services on the subject property in the last 3 years.

Note

Personal property or non-realty items were NOT included in the subject value.

***Zoning**

See Zoning Notes

Market Conditions Addendum to the Appraisal Report

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

Property Address **2871 Casciano Ct** City **League City** State **TX** Zip Code **77573-6118**

Borrower **EK Real Estate Services of NY LLC**

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

Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)	9	2	3	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)	1.50	0.67	1.00	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Total # of Comparable Active Listings	1	7	4	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	0.67	10.50	4.00	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> 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	399,900	431,500	387,500	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Sales Days on Market	148	66	93	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Comparable List Price	399,000	399,000	398,750	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Listings Days on Market	68	61	72	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Sale Price as % of List Price	98.77%	97.68%	97.12%	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Seller-(developer, builder, etc.)paid financial assistance prevalent?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No			<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing

Explain in detail the seller concessions trends for the past 12 months (e.g., seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs, condo fees, options, etc.). **The HAR MLS indicates there were 14 closed sales during the past 12 months and 3 of those sales contained seller concessions which is 21% of the total transactions in this market area. Prior Months 7-12: 9 Sales; 1 with concessions; 11% of sales for this period. 4-6: 2 Sales; 2 with concessions; 100% of sales for this period. 0-3: 3 Sales; 0 with concessions; 0% of sales for this period. The concessions ranged between \$1,000 and \$6,000. The median concession amount is \$2,200.**

Are foreclosure sales (REO sales) a factor in the market? Yes No If yes, explain (including the trends in listings and sales of foreclosed properties). **The data used in the grid above does not indicate there were any REO/Short sales or other distressed properties associated with the reported transactions. However, this is not a mandatory reporting field for agents and there may be some distressed sales that were not reported. It is beyond the scope of this assignment to confirm each sale used in the Market Conditions Report.**

Cite data sources for above information. **The HAR MLS was the data source used to complete the Market Conditions Addendum. Effective Date: Thursday, September 13, 2018**

Summarize the above information as support for your conclusions in the Neighborhood section of the appraisal report form. If you used any additional information, such as an analysis of pending sales and/or expired and withdrawn listings, to formulate your conclusions, provide both an explanation and support for your conclusions. **The Houston area has been minimally affected by the current recession and slow-down in the economy. However, the overall uncertainty of the market has appeared to cause the Real Estate markets to slow. Based on the above indicated information, per MLS, there appears to be a stable to slightly decreasing market over the last year, however and overall stable market. Also, currently within the subject subdivision, there are a low number of listings. Marketing time is predominantly under 90 days, although some properties do take longer to market. Supply and demand appear to be in balance per MLS. Mortgage financing is currently available at competitive rates and terms for homes in the subject neighborhood. Terminated, expired, and withdrawn properties cannot be accurately analyzed without a time consuming survey of each agent involved.**

If the subject is a unit in a condominium or cooperative project, complete the following: **N/A** Project Name: _____

Subject Project Data	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)				<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)				<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Total # of Active Comparable Listings				<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Months of Unit Supply (Total Listings/Ab. Rate)				<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing

Are foreclosure sales (REO sales) a factor in the project? Yes No If yes, indicate the number of REO listings and explain the trends in listings and sales of foreclosed properties.

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

MARKET RESEARCH & ANALYSIS

CONDO/CO-OP PROJECTS

APPRAISER

APPRAISER

Signature Jennifer A Spade
 Name Jennifer A Spade
 Company Name AK Consulting
 Company Address 2620 Stevens Dr
Pearland, TX 77584
 State License/Certification # 1360678 State TX
 Email Address houspade@gmail.com

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature _____
 Name _____
 Company Name _____
 Company Address _____
 State License/Certification # _____ State _____
 Email Address _____

ADDENDUM

Borrower: EK Real Estate Services of NY LLC

File No.: EKRealEstate0918

Property Address: 2871 Casciano Ct

Case No.: 26456425

City: League City

State: TX

Zip: 77573-6118

Lender: LendingOne,LLC

Market Analysis: Seller Concessions Comments

Typical seller contributions/concessions for the immediate market area of the subject is considered to be between 0-6%, and are considered to affect the sales price. With the decline in the Sub-prime market, the elimination of the Gift Programs and more stringent loan guidelines, have all contributed to fewer seller concessions. While seller concessions are still available within the market, the overall number has declined from the high. Today the current market trend while down from the high is considered to be stable for concessions of any type. An appropriate adjustment will be made in the sales comparison grid if any inducements of sales prices are found, otherwise, no adverse influences were found.

DIMENSION LIST ADDENDUM

Borrower: EK Real Estate Services of NY LLC

File No.: EKRealEstate0918

Property Address: 2871 Casciano Ct

Case No.: 26456425

City: League City

State: TX

Zip: 77573-6118

Lender: LendingOne,LLC

GROSS BUILDING AREA (GBA)		3,901
GROSS LIVING AREA (GLA)		3,901
Area(s)	Area	% of GLA
Living	3,901	100.00
Level 1	2,199	56.37
Level 2	1,702	43.63
Level 3	0	0.00
Other		
Basement <input type="checkbox"/>		
Garage <input type="checkbox"/>	684	

Area Measurements				Area Type					
Measurements	Factor	Total		Level 1	Level 2	Level 3	Other	Bsmt.	Garage
4.00 x 13.00 x 1.00 =		52.00		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8.50 x 17.70 x 1.00 =		150.08		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11.00 x 28.50 x 1.00 =		313.50		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
49.50 x 32.50 x 1.00 =		1,608.75		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.00 x 14.30 x 1.00 =		14.34		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5.00 x 2.80 x 1.00 =		14.14		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7.00 x 3.50 x 1.00 =		24.75		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4.00 x 2.80 x 0.35 =		4.00		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2.80 x 4.00 x 0.35 =		4.00		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5.00 x 3.50 x 0.35 =		6.25		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3.80 x 5.20 x 0.34 =		6.73		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
24.00 x 11.00 x 1.00 =		264.00		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
20.00 x 21.00 x 1.00 =		420.00		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
7.00 x 35.50 x 1.00 =		248.50		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
39.50 x 6.00 x 1.00 =		237.00		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
15.50 x 43.50 x 1.00 =		674.25		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4.00 x 3.50 x 1.00 =		14.00		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
48.50 x 21.00 x 0.50 =		509.25		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
48.50 x 21.00 x 0.50 =		509.25		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
22.00 x 19.00 x 1.00 =		418.00		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8.00 x 9.00 x 1.00 =		72.00		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: EK Real Estate Services of NY LLC	File No.: EKRealEstate0918
Property Address: 2871 Casciano Ct	Case No.: 26456425
City: League City	State: TX
Lender: LendingOne,LLC	Zip: 77573-6118



**FRONT VIEW OF
SUBJECT PROPERTY**

Appraised Date: September 12, 2018
Appraised Value: \$ 450,000



**REAR VIEW OF
SUBJECT PROPERTY**



STREET SCENE

INTERIOR PHOTOS

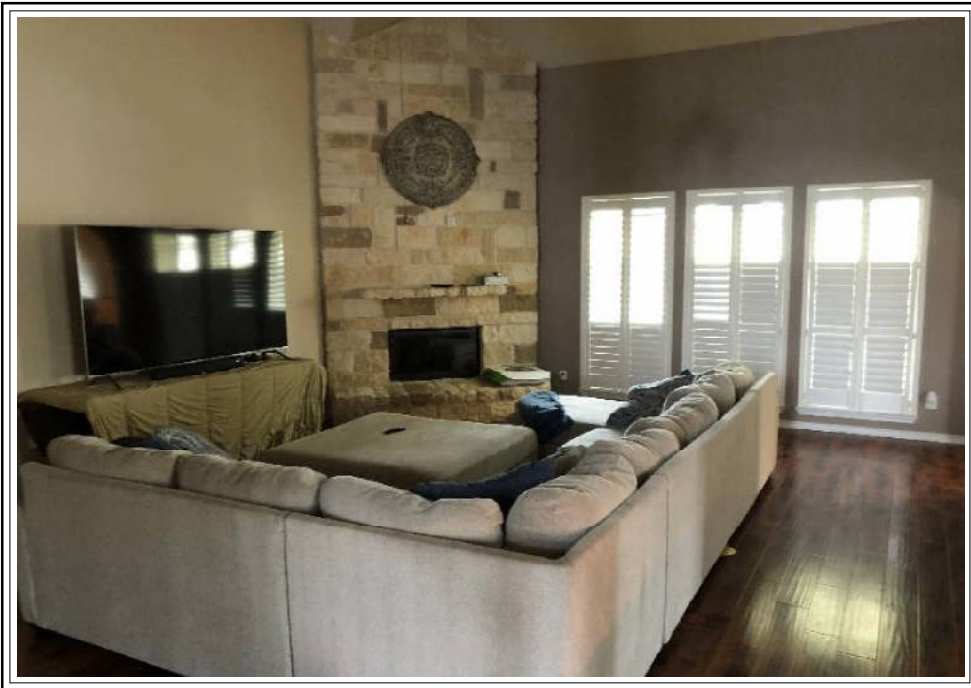
Borrower: EK Real Estate Services of NY LLC
Property Address: 2871 Casciano Ct
City: League City
Lender: LendingOne,LLC

File No.: EKRealEstate0918
Case No.: 26456425
State: TX
Zip: 77573-6118



Kitchen

Comment:



Living Area

Description:

Comment:



Bathroom

Description:
Full bath

Comment:

BATHROOM PHOTOS

Borrower: EK Real Estate Services of NY LLC	File No.: EKRealEstate0918
Property Address: 2871 Casciano Ct	Case No.: 26456425
City: League City	State: TX
Lender: LendingOne,LLC	Zip: 77573-6118



Full Bath
Comment:



Full Bath
Comment:



Full bath
Comment:

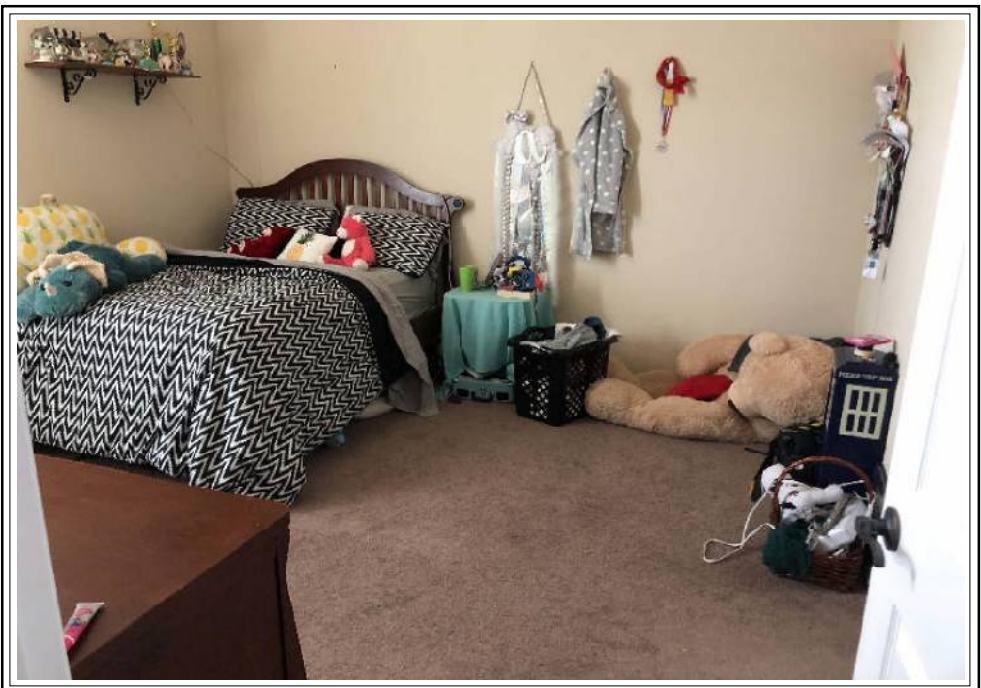
INTERIOR PHOTOS

Borrower: EK Real Estate Services of NY LLC	File No.: EKRealEstate0918
Property Address: 2871 Casciano Ct	Case No.: 26456425
City: League City	State: TX
Lender: LendingOne,LLC	Zip: 77573-6118



Bedroom

Comment:



Bedroom

Comment:



Bedroom

Comment:

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: EK Real Estate Services of NY LLC	File No.: EKRealEstate0918	
Property Address: 2871 Casciano Ct	Case No.: 26456425	
City: League City	State: TX	Zip: 77573-6118
Lender: LendingOne,LLC		



COMPARABLE SALE #1

1325 Porta Rosa
League City, TX 77573
Sale Date: s08/18;c07/18
Sale Price: \$ 550,000



COMPARABLE SALE #2

1313 Milazzo Ln
League City, TX 77573
Sale Date: s04/18;c03/18
Sale Price: \$ 466,000



COMPARABLE SALE #3

1315 Porta Rosa Ln
League City, TX 77573
Sale Date: s02/18;c02/18
Sale Price: \$ 445,000

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: EK Real Estate Services of NY LLC	File No.: EKRealEstate0918	
Property Address: 2871 Casciano Ct	Case No.: 26456425	
City: League City	State: TX	Zip: 77573-6118
Lender: LendingOne,LLC		



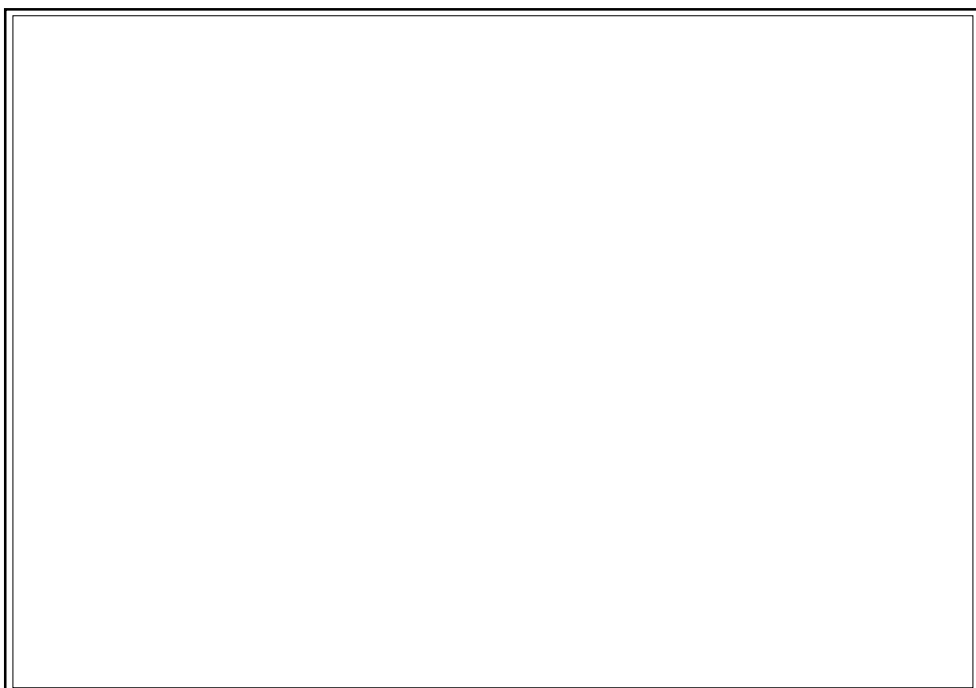
COMPARABLE SALE #4

2802 Padova Ct
League City, TX 77573
Sale Date: Active
Sale Price: \$ 427,000



COMPARABLE SALE #5

1372 San Remo Ln
League City, TX 77573
Sale Date: Active
Sale Price: \$ 499,900



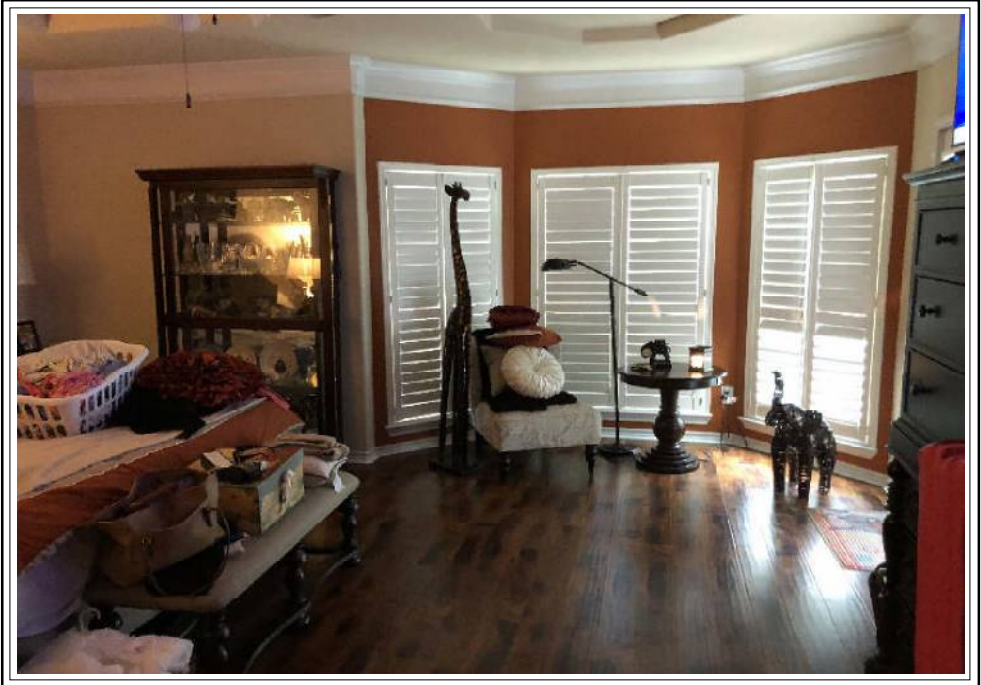
COMPARABLE SALE #6

Sale Date:
Sale Price: \$

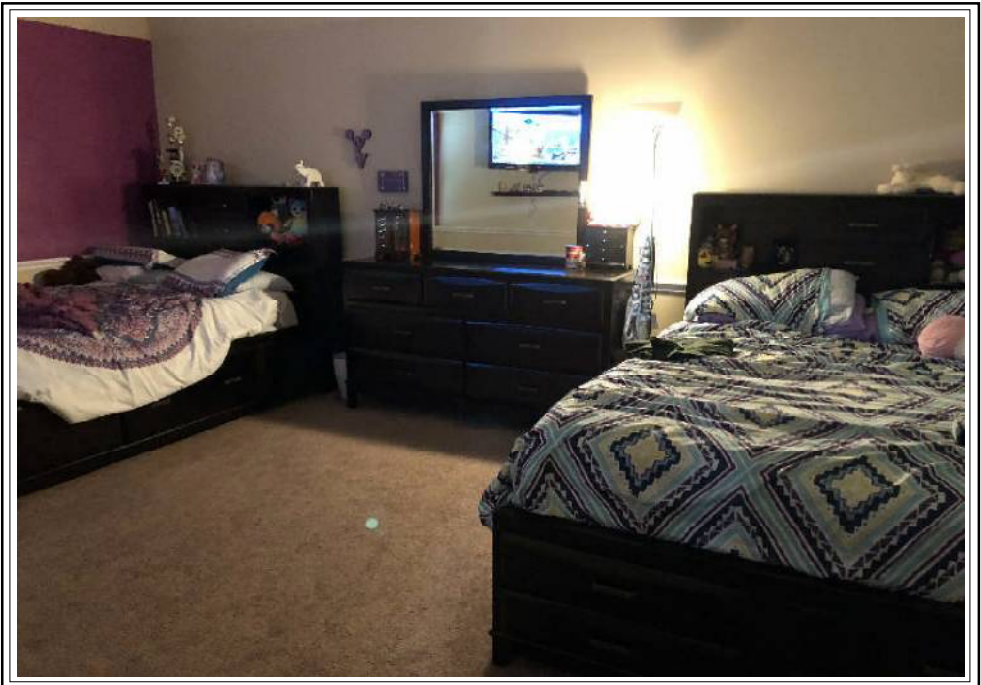
Borrower: EK Real Estate Services of NY LLC	File No.: EKRealEstate0918
Property Address: 2871 Casciano Ct	Case No.: 26456425
City: League City	State: TX
Lender: LendingOne,LLC	Zip: 77573-6118



Bedroom



Bedroom



Media Room

Borrower: EK Real Estate Services of NY LLC	File No.: EKRealEstate0918
Property Address: 2871 Casciano Ct	Case No.: 26456425
City: League City	State: TX
Lender: LendingOne,LLC	Zip: 77573-6118



Gameroom



Breakfast



Dining Room

Borrower: EK Real Estate Services of NY LLC	File No.: EKRealEstate0918
Property Address: 2871 Casciano Ct	Case No.: 26456425
City: League City	State: TX
Lender: LendingOne,LLC	Zip: 77573-6118



Study



Utility



Side of house

Borrower: EK Real Estate Services of NY LLC	File No.: EKRealEstate0918
Property Address: 2871 Casciano Ct	Case No.: 26456425
City: League City	State: TX
Lender: LendingOne,LLC	Zip: 77573-6118



side of house



additional street view (corner)



FLOORPLAN SKETCH

Borrower: EK Real Estate Services of NY LLC

File No.: EKRealEstate0918

Property Address: 2871 Casciano Ct

Case No.: 26456425

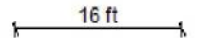
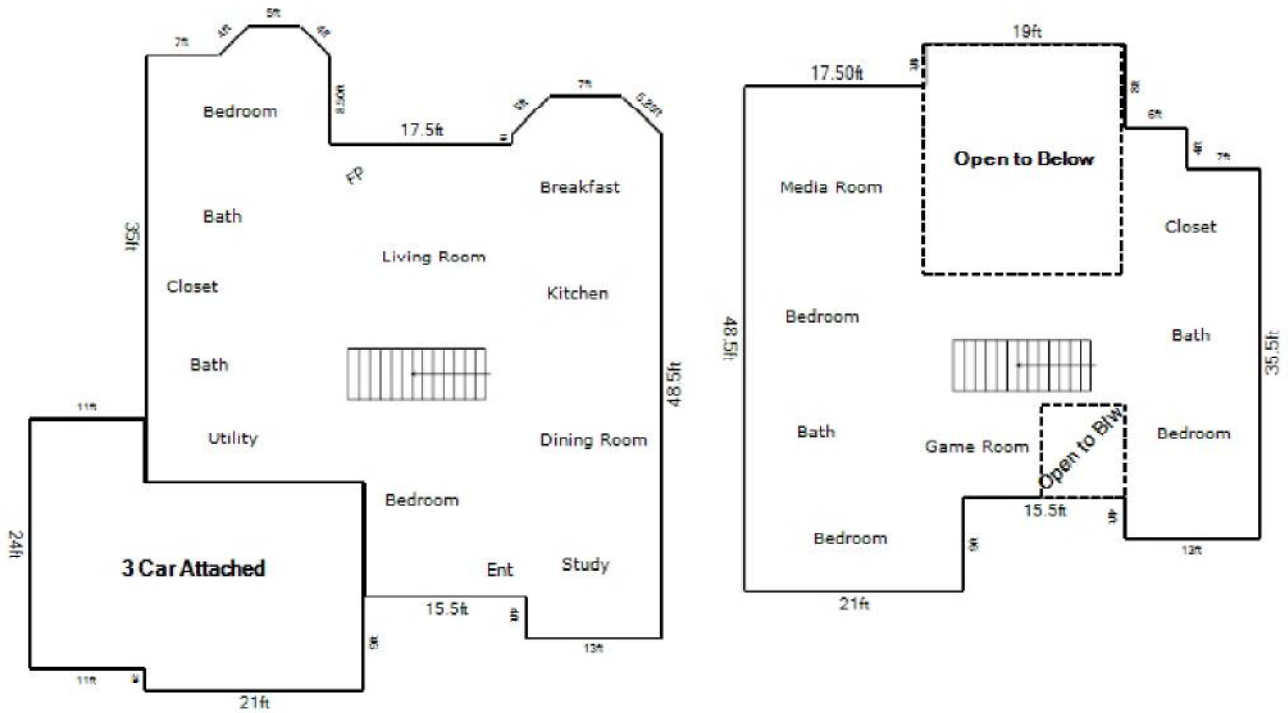
City: League City

State: TX

Zip: 77573-6118

Lender: LendingOne, LLC

Sketch



Living Area		Area Calculation			
First Floor	2198.55 ft ²	First Floor			x 1.00 = 2198.55 ft ²
Second Floor	2192.25 ft ²	□	4ft x 13ft	1.00 =	52 ft ²
Open to Below	-418 ft ²	□	8.50ft x 17.66ft	1.00 =	150.08 ft ²
Open to Blw	-72 ft ²	□	11ft x 28.5ft	1.00 =	313.5 ft ²
Nonliving Area		□	49.5ft x 32.5ft	1.00 =	1608.75 ft ²
3 Car Attached	684 ft ²	□	1ft x 14.34ft	1.00 =	14.34 ft ²
		Δ	4ft x 2.83ft	0.35 =	4.00 ft ²
		□	5ft x 2.83ft	1.00 =	14.14 ft ²
		Δ	2.83ft x 4ft	0.35 =	4.00 ft ²
		Δ	5ft x 3.54ft	0.35 =	6.25 ft ²
		□	7ft x 3.54ft	1.00 =	24.75 ft ²
		Δ	3.81ft x 5.20ft	0.34 =	6.73 ft ²
			Second Floor		x 1.00 = 2192.25 ft ²
		□	7ft x 35.5ft	1.00 =	248.5 ft ²
		□	39.5ft x 6ft	1.00 =	237 ft ²
		□	15.5ft x 43.5ft	1.00 =	674.25 ft ²
		□	4ft x 3.5ft	1.00 =	14 ft ²
		Δ	48.5ft x 21ft	0.50 =	509.25 ft ²
		Δ	48.5ft x 21ft	0.50 =	509.25 ft ²
			Open to Below		x -1.00 = -418 ft ²
		□	22ft x 19ft	1.00 =	418 ft ²
			Open to Blw		x -1.00 = -72 ft ²
		□	8ft x 9ft	1.00 =	72 ft ²
Total Living Area (rounded):	3901 ft²				

LOCATION MAP

Borrower: EK Real Estate Services of NY LLC

File No.: EKRealEstate0918

Property Address: 2871 Casciano Ct

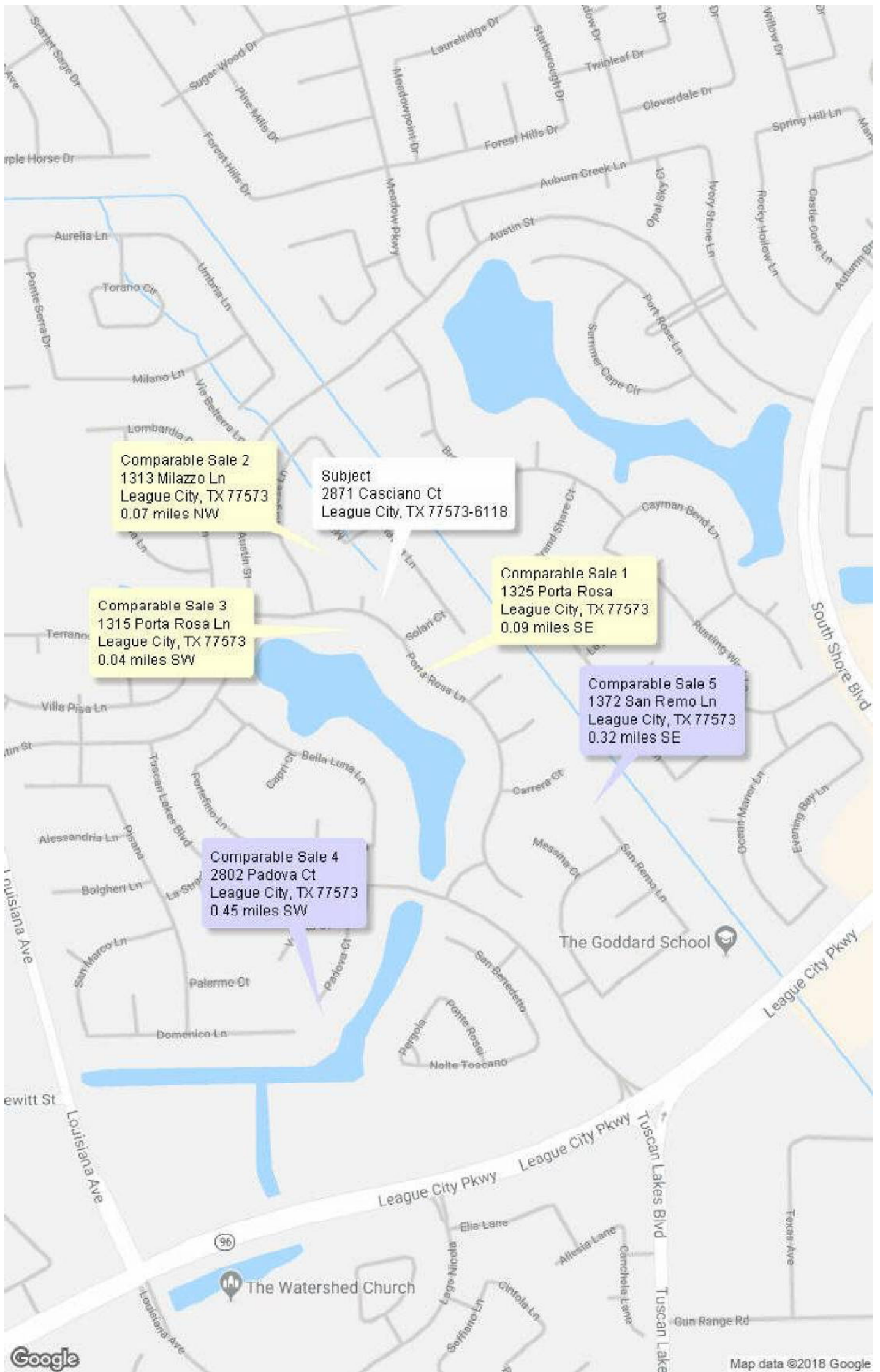
Case No.: 26456425

City: League City

State: TX

Zip: 77573-6118

Lender: LendingOne,LLC



Appraiser License

Borrower: EK Real Estate Services of NY LLC

File No.: EKRealEstate0918

Property Address: 2871 Casciano Ct

Case No.: 26456425

City: League City

State: TX

Zip: 77573-6118

Lender: LendingOne,LLC

Texas Appraiser Licensing and Certification Board

P.O. Box 12188 Austin, Texas 78711-2188

Certified Residential Real Estate Appraiser

Number: **TX 1360678 R**

Issued: **12/06/2017**

Expires: **12/31/2019**

Appraiser: **JENNIFER SPADE**

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


Douglas E. Oldmixon
Commissioner

USPAP ADDENDUM

Borrower: EK Real Estate Services of NY LLC
 Property Address: 2871 Casciano Ct
 City: League City County: Galveston State: TX Zip Code: 77573-6118
 Lender: LendingOne,LLC


Reasonable Exposure Time
 My opinion of a reasonable exposure time for the subject property at the market value stated in this report is: 90 Days
 See Attached Addendum

Additional Certifications

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

I **HAVE** performed services, as an appraiser or in another capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. Those services are described in the comments below.

Additional Comments

<p>APPRAISER:</p> <p>Signature: <u></u> Name: <u>Jennifer A Spade</u> Date Signed: <u>09/14/2018</u> State Certification #: <u>1360678</u> or State License #: _____ or Other (describe): _____ State #: _____ State: <u>TX</u> Expiration Date of Certification or License: <u>12/31/2019</u> Effective Date of Appraisal: <u>09/12/2018</u></p>	<p>SUPERVISORY APPRAISER (only if required):</p> <p>Signature: _____ Name: _____ Date Signed: _____ State Certification #: _____ or State License #: _____ State: _____ Expiration Date of Certification or License: _____ Supervisory Appraiser inspection of Subject Property: <input type="checkbox"/> Did Not <input type="checkbox"/> Exterior-only from street <input type="checkbox"/> Interior and Exterior</p>
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ADDENDUM

Borrower: EK Real Estate Services of NY LLC

File No.: EKRealEstate0918

Property Address: 2871 Casciano Ct

Case No.: 26456425

City: League City

State: TX

Zip: 77573-6118

Lender: LendingOne,LLC

Reasonable Exposure Time Comments

Exposure period is estimated at 90 days.

The "Extent of Appraisal Process" can also be referred to as "The Scope of the Appraisal." This appraisal was performed in accordance with the regulations developed by the "LFRA" as required by FIRREA. This report constitutes an appraisal report.

A complete visual inspection is intended to mean a complete visual inspection of what is readily apparent without moving, removing, relocating, attempting access to restricted spaces, or otherwise doing an intrusive inspection of the subject property.

APPRAISER HAS MADE A VISUAL INSPECTION OF WHAT IS APPARENT. THE APPRAISER HAS NOT MOVED, REMOVED, RELOCATED ANY PERSONAL PROPERTY TO ASCERTAIN A BETTER VIEW. THE APPRAISER HAS NOT TESTED ANY SYSTEM TO SEE THAT IT WORKS BEYOND TURNING IT ON AND OFF. THE APPRAISER IS NOT AN EXPERT IN PLUMBING, ELECTRICAL, HEATING AND AIR CONDITIONING. THE APPRAISER HAS REPORTED AND WILL BE RESPONSIBLE ONLY FOR WHAT WAS OBSERVEABLE AND APPARENT. THE APPRAISER IS NOT AN EXPERT IN ENVIRONMENTAL HAZARDS OR CONDITIONS AND IS NOT QUALIFIED TO COMMENT ON SUCH MATTERS. THE APPRAISER HAS NO EXPERTISE IN MATTERS RELATING TO STRUCTURAL, SOIL, OR OTHER ENGINEERING MATTERS AND CANNOT COMMENT ON SUCH MATTERS.

FLOOD MAP

Borrower: EK Real Estate Services of NY LLC

File No.: EKRealEstate0918

Property Address: 2871 Casciano Ct

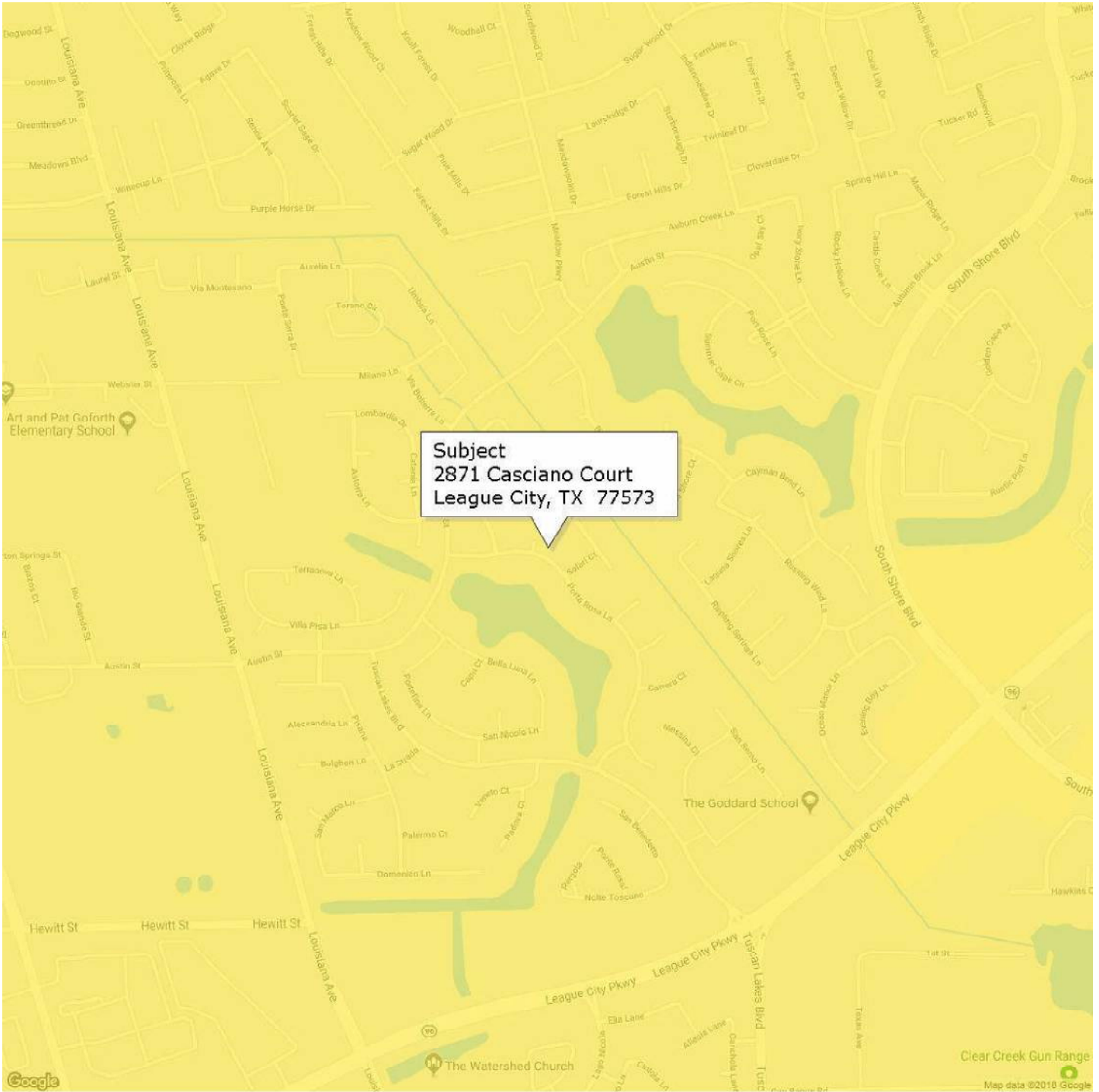
Case No.: 26456425

City: League City

State: TX

Zip: 77573-6118




Lender: LendingOne,LLC



FLOOD INFORMATION

Community: 485488
Property is NOT in a FEMA Special Flood Hazard Area
Map Number: 4854880013D
Panel: 0013D
Zone: X
Map Date: 09-22-1999
FIPS: 48167
Source: FEMA
 Note: Source utilizes updated FEMA Map Zones
 Zone X is updated designation for Zones B and C
 Zone AE is used in place of A1-A30

LEGEND

-  = FEMA Special Flood Hazard Area – High Risk
-  = Moderate and Minimal Risk Areas
- Road View:**
-  = Forest
-  = Water

Sky Flood™

No representations or warranties to any party concerning the content, accuracy or completeness of this flood report, including any warranty of merchantability or fitness for a particular purpose is implied or provided. Visual scaling factors differ between map layers and are separate from flood zone information at marker location. No liability is accepted to any third party for any use or misuse of this flood map or its data.

AERIAL MAP

Borrower: EK Real Estate Services of NY LLC

File No.: EKRealEstate0918

Property Address: 2871 Casciano Ct

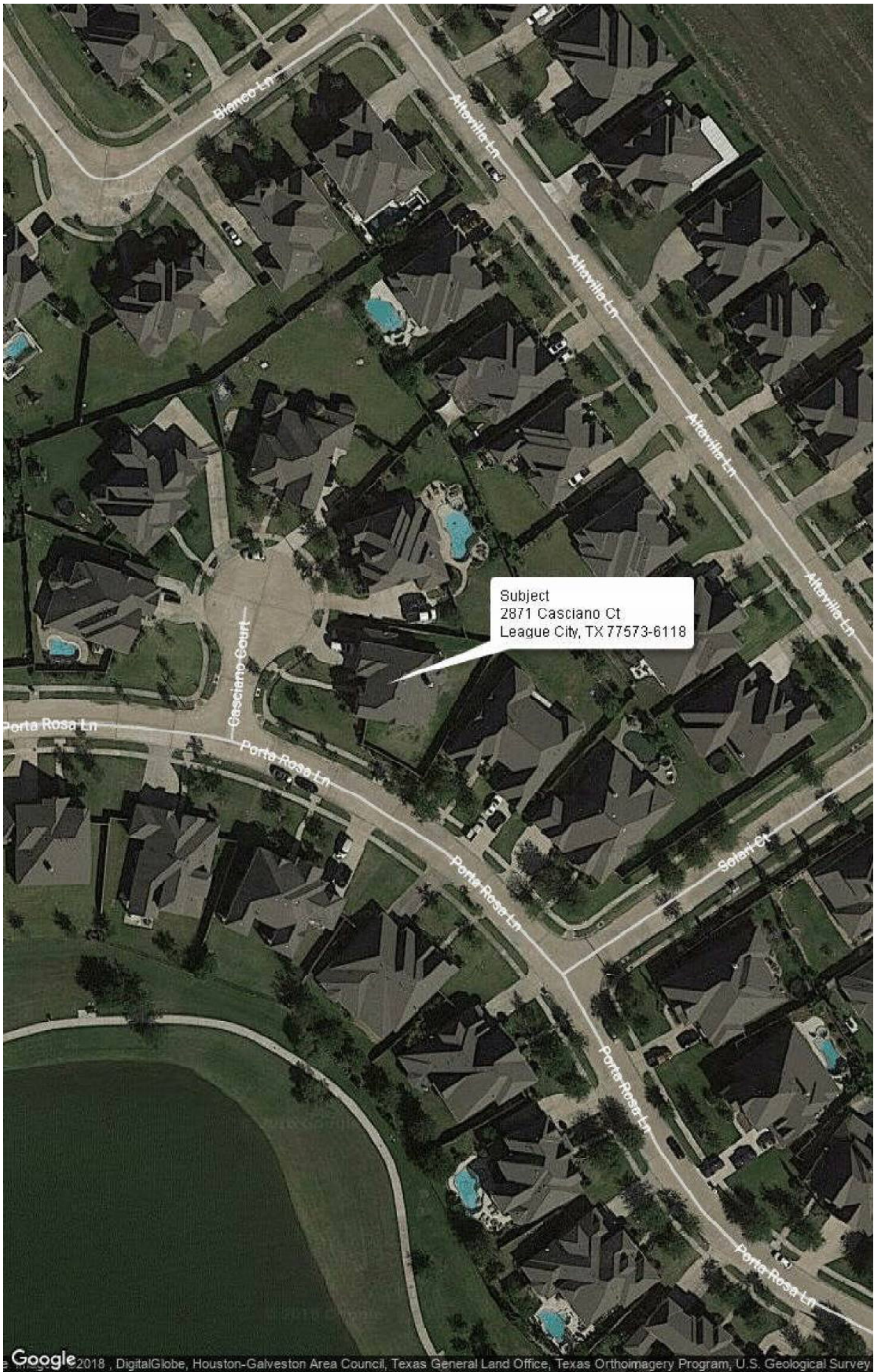
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Lender: LendingOne,LLC



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