## **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.

Jenhiler A Spade

# **Uniform Residential Appraisal Report**

		o provido tilo londi		ate, and adequately s	supportsur spinion s			
Property Address 2871				League City			Zip Code 775	73-6118
	tate Services of N		ner of Public Record Br		licole Gutierrez	County Galv	eston	
Legal Description Tusca	an Lakes Sec Sf 75	5-3 (2008) Abst	18, Block 2, Lot 5	, Acres 0.24				
Assessor's Parcel # 724	9-3002-0005-000		Tax	Year <b>2017</b>		R.E. Taxes \$		13,416
Neighborhood Name Tu	scan Lakes		Мар	Reference 659R		Census Tract		
Occupant X Owner	Tenant Vacant	Spe	ecial Assessments \$ 0		X PUD HO	A \$ 1,000	X per year	per month
Property Rights Appraised	X Fee Simple	Leasehold C	Other (describe)				-	
Assignment Type X P		Refinance Transaction	on Other (describe)					
Lender/Client Lending			dress 901 NW 51st		) Boca Raton F	1 33431		
	rently offered for sale or ha					X Yes No	`	
Report data source(s) use	d, offering price(s), and dat	e(s). DOM UNK	Private Sale, FSE	SO offered for \$4	50,000; per HAR	RIVILS/GCAD.		
	alyze the contract for sale f							
Non-arms length s	ale;The contract fo	r the subject pr	operty was review	ed. The current	owners are selli	ng the home	to an inves	stor and
remaining in the h	ome as tenants.							
Contract Price \$ 450,00	Date of Contr	act 09/04/2018	Is the property seller	the owner of public rec	cord? XYes	No Data Source	e(s) GCAD/I	HAR MLS
Is there any financial assis	tance (loan charges, sale c	concessions, gift or do	wnpayment assistance, e	tc.) to be paid by any pa	arty on behalf of the bori	rower?	Yes X No	
·	ar amount and describe the	-			cial assistance p	_		
ii 103,10port iiio totai aoii	ar amount and describe the	ntonis to be paid.		φο,,,ιτο πιαπ	iolai acciotarico p	31011GGG.		
	I composition of the neig	nborhood are not ap	•	-				
	od Characteristics		One-Unit Housi			it Housing	Present La	
Location Urban	X Suburban Rural	Property Valu			clining PRICE	AGE	One-Unit	90% %
Built-Up Over 75%	X 25-75% Under	25% Demand/Sup	ply Shortage	X In Balance Ov	er Supply \$(000)	(yrs)	2-4 Unit	0% %
Growth Rapid	X Stable Slow	Marketing Tin	ne X Under 3 mths	3-6 mths Ov	er 6 mths 100	Low 0	Multi-Family	2 %
	Neighborhood is						Commercial	4% %
· ·	th by F.M. 646. (Se			a, clour Lake, c	350	_	Other Vacan	
			finition is the aut:	ooto logol ankalin				
4 -	The subject neigh			ects legal subdiv	ision and/or the	marketing ar	ea of the si	ubject
property dependin	g on the availability	of recent com	parable data.					
Market Conditions (includi	ng support for the above co	onclusions) See A	ttached Addendur	n				
	•							
Dimensions See Adde	ndum	Aron 1	0672 sf	Shana Irroc	g/CulDeSac corn	er View N:I	200.	
					g/CuiDeSac com	Ci view in,i	165,	
	ion Deed Restricted		Description No Zonin					
Zoning Compliance	Legal Legal Nonc	onforming (Grandfathe	ered Use) X No Zon	ing Ullegal (desc	ribe) See Attache			
Is the highest and best us	e of the subject property as	improved (or as propo	osed per plans and specif					
Addor di irr				ications) the present us	e? XYes	No If No, desci	ibe. See At	tacned
Addendum			ooda por piano ana opodii	ications) the present us	e? XYes	No If No, descr	ibe. <u>See At</u>	tacned
Addendum  Utilities Public	Other (describe)							
Utilities Public	Other (describe)	Water	Public (	Other (describe)	Off-site In	nprovements—T	ype Pub	olic Private
Utilities Public Electricity X		Water	Public (X)		Off-site In	nprovements—T Oncrete		olic Private
Utilities Public Electricity X Gas X	Public	Sanitary :	Public C  X  Sewer X	Other (describe)	Off-site In Street Co Alley No	nprovements—T oncrete one	ype Pub	olic Private
Utilities Public Electricity X Gas X FEMA Special Flood Haza	Public  ord Area Yes X	Sanitary Sanitary S	Public C  X  Sewer X  one X	Other (describe)  FEMA Map # 485	Off-site In	nprovements—T Oncrete	ype Pub	olic Private
Utilities Public Electricity X Gas X FEMA Special Flood Haza Are the utilities and off-site	Public  ord Area Yes XN e improvements typical for t	Sanitary : No FEMA Flood Zo he market area?	Public (X) Sewer X one X X Yes No If N	Other (describe)  FEMA Map # 485 o, describe.	Off-site In Street Co Alley No 54880013D	nprovements—T Oncrete One FEMA Map Dat	ype Pub X E 09/22/199	olic Private
Utilities Public Electricity X Gas X FEMA Special Flood Haza Are the utilities and off-site	Public  ord Area Yes X	Sanitary : No FEMA Flood Zo he market area?	Public (X) Sewer X one X X Yes No If N	Other (describe)  FEMA Map # 485 o, describe.	Off-site In Street Co Alley No 54880013D	nprovements—T Oncrete One FEMA Map Dat	ype Pub X E 09/22/199	olic Private
Utilities Public Electricity X Gas X FEMA Special Flood Haza Are the utilities and off-site	Public  ord Area Yes XN e improvements typical for t	Sanitary : No FEMA Flood Zo he market area?	Public (X) Sewer X one X X Yes No If N	Other (describe)  FEMA Map # 485 o, describe.	Off-site In Street Co Alley No 54880013D	nprovements—T Oncrete One FEMA Map Dat	ype Pub X E 09/22/199	olic Private
Utilities Public Electricity X Gas X FEMA Special Flood Haza Are the utilities and off-site	Public  ord Area Yes XN e improvements typical for t	Sanitary : No FEMA Flood Zo he market area?	Public (X) Sewer X one X X Yes No If N	Other (describe)  FEMA Map # 485 o, describe.	Off-site In Street Co Alley No 54880013D	nprovements—T Oncrete One FEMA Map Dat	ype Pub X E 09/22/199	olic Private
Utilities Public Electricity X Gas X FEMA Special Flood Haza Are the utilities and off-site	Public  ord Area Yes XN e improvements typical for t	Sanitary : No FEMA Flood Zo he market area?	Public (X) Sewer X one X X Yes No If N	Other (describe)  FEMA Map # 485 o, describe.	Off-site In Street Co Alley No 54880013D	nprovements—T Oncrete One FEMA Map Dat	ype Pub X E 09/22/199	olic Private
Utilities Public Electricity X Gas X FEMA Special Flood Haza Are the utilities and off-site Are there any adverse site	Public  ord Area Yes XN e improvements typical for t	Sanitary : lo FEMA Flood Zo he market area? ors (easements, encro	Public C  X  Sewer X  one X  X Yes No If No achments, environmenta	Pither (describe)  FEMA Map # 485 o, describe. conditions, land uses,	Off-site In Street Co Alley No 64880013D etc.)? Yes	nprovements—T oncrete one FEMA Map Dat	ype Pub X e 09/22/199 escribe.	olic Private
Utilities Public Electricity X Gas X FEMA Special Flood Haza Are the utilities and off-site Are there any adverse site	Public  Ird Area Yes X N  Improvements typical for t  conditions or external factor  DESCRIPTION	Sanitary :  No FEMA Flood Zo the market area?  ors (easements, encro  FOL	Public C  X  Sewer X  one X  X Yes No If No achments, environmenta	Pither (describe)  FEMA Map # 485 o, describe. conditions, land uses, or	Off-site In Street Co Alley No 64880013D etc.)? Yes 2	nprovements—T oncrete one FEMA Map Dat  No If Yes, d	ype Pub X e 09/22/199 escribe.	olic Private
Utilities Public Electricity X  Gas X  FEMA Special Flood Haza Are the utilities and off-site Are there any adverse site  GENERAL I  Units X One	Public  ord Area Yes XN improvements typical for t conditions or external factor	Sanitary :  No FEMA Flood Zo the market area?  ors (easements, encro  FOL	Public (X) Sewer X  One X  X Yes No If No achments, environmental  JNDATION  Crawl Space	FEMA Map # 485 o, describe. conditions, land uses, of the second times and the second times are second times.	Off-site In Street Co Alley No 64880013D  etc.)? Yes \( \) PTION materials/conc Concrete/Avg	mprovements—Toncrete one FEMA Map Dat  No If Yes, didition INTERIOR Floors	ype Pub  X e 09/22/199 escribe.  mate HW,Cp	olic Private  Olic Private  Olic Private  Private
Utilities Public Electricity X Gas X FEMA Special Flood Hazz Are the utilities and off-site Are there any adverse site  GENERAL I Units X One 4 # of Stories 2	Public  Ird Area Yes X N  Improvements typical for t  conditions or external factor  DESCRIPTION  One with Accessory Unit	Sanitary :  No FEMA Flood Zo the market area?  Ors (easements, encro  FOL X Concrete Slab Full Basement	Public (X) Sewer X one X X Yes No If No achments, environmenta  JNDATION Crawl Space Partial Basement	FEMA Map # 485 o, describe. conditions, land uses, of the second transfer of the second tra	Off-site In Street Co Alley No 64880013D  etc.)? Yes \(\sum_{\text{PTION}}\) Concrete/Avg  Brck,wd/Avg	mprovements—T oncrete one FEMA Map Dat  No If Yes, d  dition INTERIOR Floors Walls	ype Pub  X  e 09/22/199  escribe.  mate  HW,Cp  Sr/Avg	Private  Private  Private
Utilities Public Electricity X Gas X FEMA Special Flood Hazz Are the utilities and off-site Are there any adverse site  GENERAL I Units X One 4 # of Stories 2 Type X Det.	Public  Ird Area Yes X N  Improvements typical for t  conditions or external factor  DESCRIPTION  Due with Accessory Unit  Att. S-Det/End Unit	Sanitary :  No FEMA Flood Zo the market area?  Pors (easements, encro  FOL X Concrete Slab Full Basement Basement Area	Public (X)  Sewer X  one X  X Yes No If No achments, environmental  JNDATION  Crawl Space  Partial Basement  O sq. ft.	FEMA Map # 485 o, describe. conditions, land uses,  EXTERIOR DESCRIP Foundation Walls Exterior Walls Roof Surface	Off-site In Street Co Alley No 64880013D  etc.)? Yes \[ \sum_{\text{Yes}} \]  PTION materials/cond Concrete/Avg Brck,wd/Avg Comp Shgl/Avg	mprovements—T oncrete one FEMA Map Dat  No If Yes, d  dition INTERIOR Floors Walls Trim/Finish	escribe.  mate HW,Cp Sr/Avg	erials/condition ot,CT/Avg
Utilities Public Electricity X Gas X FEMA Special Flood Haza Are the utilities and off-site Are there any adverse site  GENERAL I Units X One # of Stories 2 Type X Det. 7	Public  Ird Area Yes X N  Improvements typical for t  conditions or external factor  DESCRIPTION  One with Accessory Unit  Att. S-Det./End Unit  used Under Const.	Sanitary :  No FEMA Flood Zo the market area?  Pors (easements, encro  FOL X Concrete Slab Full Basement Basement Area Basement Finish	Public (X) Sewer X One X  X Yes No If No achments, environmental  JNDATION  Crawl Space  Partial Basement  0 sq. ft. 0%	FEMA Map # 485 o, describe. conditions, land uses, EXTERIOR DESCRIP Foundation Walls Exterior Walls Roof Surface Gutters & Downspouts	Off-site In Street Co Alley No 64880013D  etc.)? Yes \[ \sum_{\text{Yes}} \]  PTION materials/conc Concrete/Avg Brck,wd/Avg Comp Shgl/Avg s Aluminium/Avg	mprovements—T oncrete one FEMA Map Dat  No If Yes, d  dition INTERIOR Floors Walls Trim/Finish	escribe.  mate HW,Cp Sr/Avg M Wood/	olic Private  Ol
Utilities Public Electricity X Gas X FEMA Special Flood Hazz Are the utilities and off-site Are there any adverse site  GENERAL I Units X One 4 # of Stories 2 Type X Det.	Public  Ird Area Yes X N  Improvements typical for t  conditions or external factor  DESCRIPTION  One with Accessory Unit  Att. S-Det./End Unit  used Under Const.	Sanitary :  No FEMA Flood Zo the market area?  Pors (easements, encro  FOL X Concrete Slab Full Basement Basement Area	Public (X) Sewer X One X  X Yes No If No achments, environmental  JNDATION  Crawl Space  Partial Basement  0 sq. ft. 0%	FEMA Map # 485 o, describe. conditions, land uses,  EXTERIOR DESCRIP Foundation Walls Exterior Walls Roof Surface	Off-site In Street Co Alley No 64880013D  etc.)? Yes \[ \sum_{\text{Yes}} \]  PTION materials/cond Concrete/Avg Brck,wd/Avg Comp Shgl/Avg	mprovements—T oncrete one FEMA Map Dat  No If Yes, d  dition INTERIOR Floors Walls Trim/Finish	wype Pub  X  e 09/22/199  escribe.  mate  HW,Cp  Sr/Avg  Wood/  CT/Avg	erials/condition ot,CT/Avg
Utilities Public Electricity X Gas X FEMA Special Flood Haza Are the utilities and off-site Are there any adverse site  GENERAL I Units X One # of Stories 2 Type X Det. 7	Public  Ird Area Yes X N  Improvements typical for t  conditions or external factor  DESCRIPTION  One with Accessory Unit  Att. S-Det./End Unit  used Under Const.	Sanitary :  No FEMA Flood Zo the market area?  Pors (easements, encro  FOL  X Concrete Slab  Full Basement Basement Area Basement Finish  Outside Entry/Ex	Public (X) Sewer X One X  X Yes No If No achments, environmental  JNDATION  Crawl Space  Partial Basement  0 sq. ft. 0%	FEMA Map # 485 o, describe. conditions, land uses,  EXTERIOR DESCRIP Foundation Walls Exterior Walls Roof Surface Gutters & Downspouts Window Type	Off-site In Street Co Alley No 64880013D  etc.)? Yes Y  PTION materials/conc Concrete/Avg Brck,wd/Avg Comp Shgl/Avg s Aluminium/Avg SH ALum/Avg	nprovements—T oncrete one FEMA Map Dat  No If Yes, d  dition INTERIOR Floors Walls C Trim/Finist Bath Floor Bath Wain	escribe.  mate HW,Cp Sr/Avg Wood/ CT/Avg scot Ceram	erials/condition  bt,CT/Avg  Avg  g  ic/Avg
Utilities Public Electricity X Gas X FEMA Special Flood Haza Are the utilities and off-site Are there any adverse site  GENERAL I Units X One 4 # of Stories 2 Type X Det. 7 X Existing Proport Design (Style) Tradition Year Built 2013	Public  Ird Area Yes X N  Improvements typical for t  conditions or external factor  DESCRIPTION  One with Accessory Unit  Att. S-Det./End Unit  used Under Const.	Sanitary :  No FEMA Flood Zo he market area?  Ors (easements, encro  FOL X Concrete Slab Full Basement Basement Area Basement Finish Outside Entry/Ex Evidence of Inf	Public (X)  Sewer X  One X  X Yes No If N  Dachments, environmental  JNDATION  Crawl Space  Partial Basement  0 sq. ft. 0 %  dit Sump Pump  festation	EXTERIOR DESCRIP Foundation Walls Exterior Walls Roof Surface Gutters & Downspouts Window Type Storm Sash/Insulated	Off-site In Street Co Alley No 64880013D  etc.)? Yes   PTION materials/conc Concrete/Avg Brck,wd/Avg Comp Shgl/Avg S Aluminium/Avg SH ALum/Avg No	mprovements—T oncrete one FEMA Map Dat  Mo If Yes, do  dition INTERIOR Floors Walls Trim/Finist Bath Floor Bath Wain Car Storage	mate HW,Cp Sr/Avg Wood/ CT/Avg Scot Ceram ge None	erials/condition  by  Avg  g  ic/Avg
Utilities Public Electricity X Gas X FEMA Special Flood Haze Are the utilities and off-site Are there any adverse site  GENERAL I Units X One General Service Service # of Stories 2 Type X Det. A Existing Proport Design (Style) Tradition Year Built 2013 Effective Age (Yrs) 2	Public  Ird Area Yes X N  Improvements typical for t  conditions or external factor  DESCRIPTION  One with Accessory Unit  Att. S-Det./End Unit  used Under Const.  nal	Sanitary :  No FEMA Flood Zo he market area?  Ors (easements, encro  FOL  X Concrete Slab  Full Basement Basement Area Basement Finish  Outside Entry/Ex  Evidence of Int  Dampness	Public (X)  Sewer X  One X  (X) Yes No If No achments, environmental (X)  DINDATION  Crawl Space  Partial Basement  0 sq. ft. 0 %  dit Sump Pump  festation  Settlement	EXTERIOR DESCRIP Foundation Walls Exterior Walls Roof Surface Gutters & Downspouts Window Type Storm Sash/Insulated Screens	Off-site In Street Co Alley No 64880013D  etc.)? Yes \( \) PTION materials/conc Concrete/Avg Brck,wd/Avg Comp Shgl/Avg S Aluminium/Avg SH ALum/Avg No Yes/Avg	nprovements—T oncrete one  FEMA Map Dat  One  TEMA Map Dat  One  INTERIOR  Floors  Walls  Trim/Finish Bath Floor  Bath Wain  Car Storag  X Drivew	escribe.  mate HW,Cp Sr/Avg C Ceram ge None ype Pub X X X X X X X X X X X X X X X X X X X	erials/condition  ot, CT/Avg  Avg  g  ic/Avg
Utilities Public Electricity X Gas X FEMA Special Flood Haza Are the utilities and off-site Are there any adverse site  GENERAL I Units X One GENERAL I Units X One For Stories 2 Type X Det. For Special Proport Design (Style) Tradition Year Built 2013 Effective Age (Yrs) 2 Attic	Public  Ird Area Yes X N  Improvements typical for t  conditions or external factor  DESCRIPTION  One with Accessory Unit  Att. S-Det./End Unit  Issed Under Const.  Inal  None	Sanitary :  Jo FEMA Flood Zo he market area?  ors (easements, encro  FOL X Concrete Slab Full Basement Basement Area Basement Finish Outside Entry/Ex Evidence of Int Dampness Heating X FWA	Public  X  Sewer X  One X  X Yes No If No achments, environmental  JNDATION  Crawl Space  Partial Basement  O sq. ft.  O %  dit Sump Pump  festation  Settlement  HWBB Radiant	EXTERIOR DESCRIP Foundation Walls Exterior Walls Ex	Off-site In Street Co Alley No 64880013D  etc.)? Yes \( \) PTION materials/cond Concrete/Avg Brck,wd/Avg Comp Shgl/Avg s Aluminium/Avg SH ALum/Avg No Yes/Avg WoodStove(s)	mprovements—Toncrete one FEMA Map Dat  No If Yes, d  dition INTERIOR Floors Walls Trim/Finist Bath Wain Car Storac X Drivew #0 Driveway S	mate HW,Cp Sr/Avg Wood/ CT/Avg scot Ceram ge None ype Pub X  Mate HW,Cp Sr/Avg None ype Of Cars Surface Conc	erials/condition  ot,CT/Avg  Avg  g  ic/Avg  3  rete
Utilities Public Electricity X Gas X FEMA Special Flood Hazz Are the utilities and off-site Are there any adverse site  GENERAL I Units X One 4 # of Stories 2 Type X Det. 7 X Existing Proport Design (Style) Tradition Year Built 2013 Effective Age (Yrs) 2 Attic X Drop Stair	Public  Ird Area Yes X N  Improvements typical for t  conditions or external factor  DESCRIPTION  Due with Accessory Unit  Att. S-Det./End Unit  sed Under Const.  nal  None  Stairs	Sanitary :  Jo FEMA Flood Zo he market area?  ors (easements, encro  FOL X Concrete Slab Full Basement Basement Area Basement Finish Outside Entry/Ex Evidence of Inf Dampness Heating X FWA	Public C  X  Sewer X  One X  X Yes No If N  Dachments, environmenta  Seachments, environmenta  O sq. ft.  O %  dit Sump Pump  festation  Settlement  HWBB Radiant  Fuel Gas	FEMA Map # 485 o, describe. conditions, land uses, describe. conditions, land uses, describe.  EXTERIOR DESCRIPE Foundation Walls Exterior Walls Roof Surface Gutters & Downspouts Window Type Storm Sash/Insulated Screens Amenities  X Fireplace(s) # 1	Off-site In Street Co Alley No 54880013D  etc.)? Yes \( \)  PTION materials/conc Concrete/Avg Brck,wd/Avg Comp Shgl/Avg s Aluminium/Avg SH ALum/Avg No Yes/Avg WoodStove(s) X Fence Wd	mprovements—T oncrete one FEMA Map Dat  Mills G Trim/Finish Bath Floor Bath Wain Car Storag X Drivew #0 Driveway S  MISTERIOR Floors Walls G Trim/Finish A Bath Floor Bath Wain Car Storag X Drivew #0 Driveway S	mate HW,Cp Sr/Avg None ye of Cars Surface Conc e # of Cars	erials/condition ot, CT/Avg Avg gic/Avg 3 rete 3
Utilities Public Electricity X Gas X FEMA Special Flood Hazz Are the utilities and off-site Are there any adverse site  GENERAL I Units X One I # of Stories 2 Type X Det. I X Existing Proport Design (Style) Tradition Year Built 2013 Effective Age (Yrs) 2 Attic X Drop Stair Floor	Public  Ird Area Yes X N  Improvements typical for t  conditions or external factor  DESCRIPTION  One with Accessory Unit  Att. S-Det./End Unit  Issed Under Const.  Inal  None  Stairs  Scuttle	Sanitary :  No FEMA Flood Zo the market area?  Pros (easements, encro  Total Concrete Slab  Full Basement Basement Area Basement Finish  Outside Entry/Ex Evidence of Inf Dampness Heating X FWA   Other Cooling X Centr	Public C  X Sewer X One X  X Yes No If N Dachments, environmenta  Section No If N Dachments, environmenta  JNDATION  Crawl Space  Partial Basement  O sq. ft.  O % dit Sump Pump festation  Settlement  HWBB Radiant Fuel Gas Tal Air Conditioning	EXTERIOR DESCRIP Foundation Walls Exterior Walls Roof Surface Gutters & Downspouts Window Type Storm Sash/Insulated Screens Amenities  X Fireplace(s) # 1 X Patio/Deck Cvd	Off-site In Street Co Alley No 64880013D  etc.)? Yes \( \) PTION materials/conc Concrete/Avg Brck,wd/Avg Comp Shgl/Avg SH ALum/Avg No Yes/Avg WoodStove(s) X Fence Wd X Porch Conc	mprovements—Toncrete one FEMA Map Dat  Signature in the second of the se	mate HW,Cp Sr/Avg CT/Avg None Pay # of Cars Gurface Conc e # of Cars tt # of Cars	erials/condition ot,CT/Avg Avg gic/Avg 3 rete 3
Utilities Public Electricity X Gas X FEMA Special Flood Haza Are the utilities and off-site Are there any adverse site  GENERAL I Units X One I # of Stories 2 Type X Det. I X Existing Propo Design (Style) Traditio Year Built 2013 Effective Age (Yrs) 2 Attic X Drop Stair Floor Finished	Public  Ird Area Yes X N  Improvements typical for t  conditions or external factor  DESCRIPTION  One with Accessory Unit  Att. S-Det./End Unit  Issed Under Const.  Inal  None  Stairs  Scuttle  Heated	Sanitary :  No FEMA Flood Zo the market area?  Pors (easements, encro  TOU  X Concrete Slab  Full Basement Basement Area Basement Finish  Outside Entry/Ex  Evidence of Int  Dampness Heating X FWA    Other  Cooling X Centr	Public  X Sewer X One X  X Yes No If N Dachments, environmenta  Seachments, environmenta  JNDATION  Crawl Space  Partial Basement  O sq. ft.  O % dit Sump Pump festation  Settlement  HWBB Radiant Fuel Gas ral Air Conditioning  Other	FEMA Map # 485 o, describe.  conditions, land uses, or describe.  conditions, land uses, or describe.  EXTERIOR DESCRIP Foundation Walls Exterior Walls Roof Surface Gutters & Downspouts Window Type Storm Sash/Insulated Screens Amenities  X Fireplace(s) # 1 X Patio/Deck Cvd Pool None	Off-site In Street Co Alley No 64880013D  etc.)? Yes \( \)  PTION materials/cond Concrete/Avg Brck,wd/Avg Comp Shgl/Avg SH ALum/Avg No Yes/Avg WoodStove(s) X Fence Wd X Porch Conc Other None	mprovements—T oncrete one FEMA Map Dat  Mills G Trim/Finish Bath Floor Bath Wain Car Storag X Drivew #0 Driveway S  MISTERIOR Floors Walls G Trim/Finish A Bath Floor Bath Wain Car Storag X Drivew #0 Driveway S	mate HW,Cp Sr/Avg None ye of Cars Surface Conc e # of Cars	erials/condition ot, CT/Avg Avg gic/Avg 3 rete 3
Utilities Public Electricity X Gas X FEMA Special Flood Hazz Are the utilities and off-site Are there any adverse site  GENERAL I Units X One I # of Stories 2 Type X Det. I X Existing Proport Design (Style) Tradition Year Built 2013 Effective Age (Yrs) 2 Attic X Drop Stair Floor	Public  Ird Area Yes X N  Improvements typical for t  conditions or external factor  DESCRIPTION  One with Accessory Unit  Att. S-Det./End Unit  Issed Under Const.  Inal  None  Stairs  Scuttle  Heated	Sanitary :  No FEMA Flood Zo the market area?  Prors (easements, encro  TOU  X Concrete Slab  Full Basement Basement Area Basement Finish  Outside Entry/Ex  Evidence of Inf  Dampness  Heating X FWA    Other  Cooling X Centr	Public C  X Sewer X One X  X Yes No If N Dachments, environmenta  Section No If N Dachments, environmenta  JNDATION  Crawl Space  Partial Basement  O sq. ft.  O % dit Sump Pump festation  Settlement  HWBB Radiant Fuel Gas Tal Air Conditioning	EXTERIOR DESCRIP Foundation Walls Exterior Walls Roof Surface Gutters & Downspouts Window Type Storm Sash/Insulated Screens Amenities  X Fireplace(s) # 1  X Patio/Deck Cvd	Off-site In Street Co Alley No 64880013D  etc.)? Yes \( \)  PTION materials/cond Concrete/Avg Brck,wd/Avg Comp Shgl/Avg SH ALum/Avg No Yes/Avg WoodStove(s) X Fence Wd X Porch Conc Other None	mprovements—Toncrete one FEMA Map Dat  Signature in the second of the se	mate HW,Cp Sr/Avg CT/Avg None Pay # of Cars Gurface Conc e # of Cars tt # of Cars	erials/condition ot,CT/Avg Avg cic/Avg 3 rete 3 0
Utilities Public Electricity X Gas X FEMA Special Flood Haza Are the utilities and off-site Are there any adverse site  GENERAL I Units X One 4 # of Stories 2 Type X Det. 7 X Existing Propo Design (Style) Tradition Year Built 2013 Effective Age (Yrs) 2 Attic X Drop Stair Floor Finished Appliances Refrige	Public  Ird Area Yes X N Improvements typical for t conditions or external factor  DESCRIPTION One with Accessory Unit  Att. S-Det./End Unit issed Under Const.  nal  None Stairs Scuttle Heated erator X Range/Oven	Sanitary :  No FEMA Flood Zo the market area?  Pors (easements, encro  TOU  X Concrete Slab  Full Basement Basement Area Basement Finish  Outside Entry/Ex  Evidence of Int  Dampness Heating X FWA    Other  Cooling X Centr	Public  X Sewer X One X  X Yes No If N Dachments, environmenta  Seachments, environmenta  JNDATION  Crawl Space  Partial Basement  O sq. ft.  O % dit Sump Pump festation  Settlement  HWBB Radiant Fuel Gas ral Air Conditioning  Other	EXTERIOR DESCRIP Foundation Walls Exterior Walls Roof Surface Gutters & Downspouts Window Type Storm Sash/Insulated Screens Amenities X Fireplace(s) # 1 X Patio/Deck Cvd Pool None wave X Washer/Dr	Off-site In Street Co Alley No 64880013D  etc.)? Yes \( \)  PTION materials/conc Concrete/Avg Brck,wd/Avg Comp Shgl/Avg SH ALum/Avg No Yes/Avg WoodStove(s) X Fence Wd X Porch Conci Other None yer Other (descrit	mprovements—Toncrete one FEMA Map Dat  Signature in the second of the se	mate HW,Cp Sr/Avg CT/Avg CT/Avg None ay # of Cars U # of Cars T # of Cars	erials/condition ot,CT/Avg  Avg gic/Avg 3 rete 3 0 Built-in
Utilities Public Electricity X Gas X FEMA Special Flood Haza Are the utilities and off-site Are there any adverse site  GENERAL I Units X One 4 # of Stories 2 Type X Det. 7 X Existing Propo Design (Style) Tradition Year Built 2013 Effective Age (Yrs) 2 Attic X Drop Stair Floor Finished Appliances Refrige Finished area above gra	Public  Ird Area Yes X N Improvements typical for t conditions or external factor  DESCRIPTION Due with Accessory Unit  Att. S-Det./End Unit ased Under Const.  Inal  None Stairs Scuttle Heated Brator X Range/Oven Description Stairs Bration Reserved Brator Reserved Brato	Sanitary :  No FEMA Flood Zo he market area?  Pors (easements, encro  X Concrete Slab Full Basement Basement Area Basement Finish Outside Entry/Ex Evidence of Int Dampness Heating X FWA ( Other Cooling X Centr Individual X Dishwasher ( 13 Rooms	Public C  X  Sewer X  One X  X Yes No If No achments, environmental  DIDATION  Crawl Space  Partial Basement  O sq. ft.  O %  cit Sump Pump  festation  Settlement  HWBB Radiant  Fuel Gas  ral Air Conditioning  Other  X Disposal X Micro  5 Bedrooms	EXTERIOR DESCRIP Foundation Walls Exterior Walls Roof Surface Gutters & Downspouts Window Type Storm Sash/Insulated Screens Amenities X Fireplace(s) # 1 X Patio/Deck Cvd Pool None wave X Washer/Dr	Off-site In Street Co Alley No 64880013D  etc.)? Yes \( \)  PTION materials/conc Concrete/Avg Brck,wd/Avg Comp Shgl/Avg Sh Aluminium/Avg Sh Aluminium/Avg No Yes/Avg WoodStove(s) X Fence Wd X Porch Conci Other None yer Other (descritath(s) 3,901	mprovements—Toncrete one FEMA Map Dat  Mo If Yes, do  dition INTERIOR Floors Walls Trim/Finist Bath Floor Bath Wain Car Storac X) Driveway S Wals Teles Carpor X Att.  be) Square Feet of Go	mate HW,Cp Sr/Avg Mood/ CT/Avg Scot Ceram More None May # of Cars Curface Concide # of Cars The Hold T	olic Private  Ol
Utilities Public Electricity X Gas X FEMA Special Flood Haza Are the utilities and off-site Are there any adverse site  GENERAL I Units X One 4 # of Stories 2 Type X Det. 7 X Existing Proport Design (Style) Tradition Year Built 2013 Effective Age (Yrs) 2 Attic X Drop Stair Floor Finished Appliances Refrige Finished area above gra Additional features (special	Public  Ird Area Yes X N Improvements typical for t conditions or external factor  DESCRIPTION Done with Accessory Unit  Att. S-Det./End Unit Issed Under Const. Inal  None Stairs Scuttle Heated Erator X Range/Oven Dele contains: Il energy efficient items, etc.	Sanitary :  Io FEMA Flood Zo he market area?  ors (easements, encro  EVA Concrete Slab Full Basement Basement Area Basement Finish Outside Entry/Ex Evidence of Int Dampness Heating X FWA ( Other Cooling X Centr Individual X Dishwasher ( 13 Rooms .). Concrete w	Public C  X Sewer X One X  X Yes No If No oachments, environmental  DINDATION  Crawl Space  Partial Basement  O sq. ft.  O %  cit Sump Pump  festation  Settlement  HWBB Radiant  Fuel Gas  ral Air Conditioning  Other  X Disposal X Micro  5 Bedrooms  alks, cvd patio, ar	EXTERIOR DESCRIP Foundation Walls Exterior Walls Roof Surface Gutters & Downspouts Window Type Storm Sash/Insulated Screens Amenities  X Fireplace(s) # 1  X Patio/Deck Cvd Pool None wave X Washer/Dr and driveway, sprint	Off-site In Street Co Alley No 64880013D  etc.)? Yes \( \)  PTION materials/conc Concrete/Avg Brck,wd/Avg Comp Shgl/Avg s Aluminium/Avg SH ALum/Avg No Yes/Avg WoodStove(s) X Fence Wd X Porch Conci Other None yer Other (descril ath(s) 3,901 nkler sys, securit	mprovements—Toncrete one FEMA Map Dat  Mo If Yes, do  dition INTERIOR Floors Walls Trim/Finist Bath Floor Bath Wain Car Storag X Drivew #O Driveway S X Garag rete Carpon X Att. be) Square Feet of Gity sys, whole	mate HW,Cp Sr/Avg Mood/ CT/Avg Scot Ceram Mone May # of Cars Gurface Conc Mone Mone Mone Mone Mone Mone Mone Mone	olic Private  Ol
Utilities Public Electricity X Gas X FEMA Special Flood Haza Are the utilities and off-site Are there any adverse site  GENERAL I Units X One 4 # of Stories 2 Type X Det. X Existing Proport Design (Style) Tradition Year Built 2013 Effective Age (Yrs) 2 Attic X Drop Stair Floor Finished Appliances Refrige Finished area above gra Additional features (special tankless water head	Public  Ind Area Yes X N  Improvements typical for t  conditions or external factor  DESCRIPTION  Dine with Accessory Unit  Att. S-Det./End Unit  sed Under Const.  nal  None Stairs Scuttle Heated Perator X Range/Oven Description of the contains: Il energy efficient items, etc.  ater, water filtration	Sanitary :  Io FEMA Flood Zo he market area?  ors (easements, encro  EVA Concrete Slab Full Basement Basement Area Basement Finish Outside Entry/Ex Evidence of Int Dampness Heating X FWA ( Other Cooling X Centr Individual X Dishwasher 13 Rooms .). Concrete w , dual ovens, cr	Public C  X Sewer X One X  X Yes No If N Oachments, environmenta  DINDATION  Crawl Space  Partial Basement  O sq. ft.  O % dit Sump Pump festation  Settlement  HWBB Radiant Fuel Gas ral Air Conditioning  Other  X Disposal X Microv  5 Bedrooms alks, cvd patio, arrown & chair mold	EXTERIOR DESCRIP Foundation Walls Exterior Walls Roof Surface Gutters & Downspouts Window Type Storm Sash/Insulated Screens Amenities  X Fireplace(s) # 1  X Patio/Deck Cvd Pool None vave X Washer/Dr d driveway, spriiting, plantation sh	Off-site In Street Co Alley No St4880013D  PTION materials/conc Concrete/Avg Brck,wd/Avg Comp Shgl/Avg Sh Aluminium/Avg Sh Aluminium/Avg No Yes/Avg WoodStove(s) X Fence Wd X Porch Concident None yer Other (describation) 3,901 inkler sys, securificant control of the part	mprovements—Toncrete one FEMA Map Dat  Mo If Yes, do  dition INTERIOR Floors Walls Trim/Finist Bath Hoor Bath Wain Car Storag X Drivew #0 Driveway S X Garag rete Carpon X Att. be) Square Feet of Gr ty sys, whole FP, new HW	mate HW,Cp Sr/Avg accord Ceram ge None ay # of Cars Surface Conc e # of Cars The House gen for the Hou	erials/condition  ot, CT/Avg  Avg  g  ic/Avg  3  rete  3  0  Built-in  Above Grade nerator,
Utilities Public Electricity X Gas X FEMA Special Flood Haza Are the utilities and off-site Are there any adverse site  GENERAL I Units X One GENERAL I Un	Public  Ird Area Yes X N  Improvements typical for t  conditions or external factor  DESCRIPTION  Dine with Accessory Unit  Att. S-Det./End Unit  Sed Under Const.  Inal  None Stairs Scuttle Heated Prator X Range/Oven  de contains: Il energy efficient items, etc  ater, water filtration  the property (including need	Sanitary :  Io FEMA Flood Zo he market area?  ors (easements, encro  FOL X Concrete Slab Full Basement Basement Area Basement Finish Outside Entry/Ex Evidence of Inf Dampness Heating X FWA ( Other Cooling X Centr Individual X Dishwasher 13 Rooms  .). Concrete w , dual ovens, cr led repairs, deteriorati	Public C  X  Sewer X  One X  X Yes No If N  Dachments, environmenta  DINDATION  Crawl Space  Partial Basement  O sq. ft.  O %  dit Sump Pump  festation  Settlement  HWBB Radiant  Fuel Gas  ral Air Conditioning  Other  X Disposal X Microv  5 Bedrooms  alks, cvd patio, ar  rown & chair mold  ion, renovations, remodel	EXTERIOR DESCRIP Foundation Walls Exterior Walls Ex	Off-site In Street Concrete Concrete/Avg Brck,wd/Avg Comp Shgl/Avg Staluminium/Avg Shaluminium/Avg No Yes/Avg WoodStove(s) X Fence Wd X Porch Concrete/Sonce Other None yer Other (describath(s) 3,901 nutters, gas logs updates in the p	mprovements—T oncrete one FEMA Map Dat  Tem A Map Dat  Tem A Map Dat  Tem A Map Dat  Tem A Map Dat  Trim/Finish Bath Floor Bath Wain Car Storac X Drivew  #0 Driveway S X Garag  rete Carpon X Att. be) Square Feet of Gr ty sys, whole FP, new HW rior 15 years	mate HW,Cp Sr/Avg Scot Ceram Je None Ay # of Cars Surface Concide # of Cars The subject The subject The Subject STANG Surface Concide # of Cars The subject The Subject The Subject Surface Concide # of Cars The Subject The Subject Surface Concide # of Cars The Subject Th	erials/condition ot,CT/Avg  Avg g ic/Avg 3 rete 3 0 Built-in a Above Grade nerator,
Utilities Public Electricity X Gas X FEMA Special Flood Haza Are the utilities and off-site Are there any adverse site  GENERAL I Units X One General	Public  Ind Area Yes X N  Indicated Area Yes X N  Indi	Sanitary :  Jo FEMA Flood Zo the market area?  ors (easements, encro  FOL X Concrete Slab Full Basement Basement Area Basement Finish Outside Entry/Ex Evidence of Inf Dampness Heating X FWA ( Other Cooling X Centr Individual X Dishwasher J 13 Rooms  .). Concrete w , dual ovens, cr led repairs, deteriorati ditions for the au	Public (X)  Sewer X  One X  X Yes No If No achments, environmental Notations  Orawl Space Partial Basement  O sq. ft.  O %  dit Sump Pump festation  Settlement  HWBB Radiant Fuel Gas  ral Air Conditioning  Other  X Disposal X Micror  5 Bedrooms  alks, cvd patio, ar own & chair mold ion, renovations, remodel rea and the floor present in the control of the control o	EXTERIOR DESCRIP Foundation Walls Exterior Walls Roof Surface Gutters & Downspouts Window Type Storm Sash/Insulated Screens Amenities  X Fireplace(s) # 1  X Patio/Deck Cvd Pool None wave X Washer/Dress and driveway, springing, plantation shing, etc.). C3;No	Off-site In Street Con Alley No Stable No Yes/Avg  WoodStove(s)  We wood Stove(s)	nprovements—T oncrete one  FEMA Map Dat  CNO If Yes, d  dition INTERIOR Floors Walls Trim/Finish Bath Floor Bath Wain Car Storac X Drivew #0 Driveways was Garag rete Carpo X Att. be) Square Feet of Grity sys, whole FP, new HW rior 15 years depreciation	mate HW,Cp Sr/Avg C Ceram ye None yay # of Cars Gurface Concie # of Cars t # of Cars Thouse gen / floors. The subject is indicated	erials/condition  ot, CT/Avg  Avg  ic/Avg  3  rete  3  0  Built-in  Above Grade nerator,
Utilities Public Electricity X Gas X FEMA Special Flood Haza Are the utilities and off-site Are there any adverse site  GENERAL I Units X One General	Public  Ird Area Yes X N  Improvements typical for t  conditions or external factor  DESCRIPTION  Dine with Accessory Unit  Att. S-Det./End Unit  Sed Under Const.  Inal  None Stairs Scuttle Heated Prator X Range/Oven  de contains: Il energy efficient items, etc  ater, water filtration  the property (including need	Sanitary :  Jo FEMA Flood Zo the market area?  ors (easements, encro  FOL X Concrete Slab Full Basement Basement Area Basement Finish Outside Entry/Ex Evidence of Inf Dampness Heating X FWA ( Other Cooling X Centr Individual X Dishwasher J 13 Rooms  .). Concrete w , dual ovens, cr led repairs, deteriorati ditions for the au	Public (X)  Sewer X  One X  X Yes No If No achments, environmental Notations  Orawl Space Partial Basement  O sq. ft.  O %  dit Sump Pump festation  Settlement  HWBB Radiant Fuel Gas  ral Air Conditioning  Other  X Disposal X Micror  5 Bedrooms  alks, cvd patio, ar own & chair mold ion, renovations, remodel rea and the floor present in the control of the control o	EXTERIOR DESCRIP Foundation Walls Exterior Walls Roof Surface Gutters & Downspouts Window Type Storm Sash/Insulated Screens Amenities  X Fireplace(s) # 1  X Patio/Deck Cvd Pool None wave X Washer/Dress and driveway, springing, plantation shing, etc.). C3;No	Off-site In Street Con Alley No Stable No Yes/Avg  WoodStove(s)  We wood Stove(s)	nprovements—T oncrete one  FEMA Map Dat  CNO If Yes, d  dition INTERIOR Floors Walls Trim/Finish Bath Floor Bath Wain Car Storac X Drivew #0 Driveways was Garag rete Carpo X Att. be) Square Feet of Grity sys, whole FP, new HW rior 15 years depreciation	mate HW,Cp Sr/Avg C Ceram ye None yay # of Cars Gurface Concie # of Cars t # of Cars Thouse gen / floors. The subject is indicated	erials/condition  ot, CT/Avg  Avg  ic/Avg  3  rete  3  0  Built-in  Above Grade nerator,
Utilities Public Electricity X Gas X FEMA Special Flood Haza Are the utilities and off-site Are there any adverse site  GENERAL I Units X One General	Public  Ind Area Yes X N  Indicated Area Yes X N  Indi	Sanitary :  Jo FEMA Flood Zo the market area?  ors (easements, encro  FOL X Concrete Slab Full Basement Basement Area Basement Finish Outside Entry/Ex Evidence of Inf Dampness Heating X FWA ( Other Cooling X Centr Individual X Dishwasher J 13 Rooms  .). Concrete w , dual ovens, cr led repairs, deteriorati ditions for the au	Public (X)  Sewer X  One X  X Yes No If No achments, environmental No sechments, environmental No sq. ft.  O % of the Sump Pump festation  Settlement  HWBB Radiant Fuel Gas  Tal Air Conditioning  Other  X Disposal X Micror S Bedrooms  alks, cvd patio, ar own & chair mold on, renovations, remodel rea and the floor present to the same of the	EXTERIOR DESCRIP Foundation Walls Exterior Walls Roof Surface Gutters & Downspouts Window Type Storm Sash/Insulated Screens Amenities  X Fireplace(s) # 1  X Patio/Deck Cvd Pool None wave X Washer/Dress and driveway, springing, plantation shing, etc.). C3;No	Off-site In Street Con Alley No Stable No Yes/Avg  WoodStove(s)  We wood Stove(s)	nprovements—T oncrete one  FEMA Map Dat  CNO If Yes, d  dition INTERIOR Floors Walls Trim/Finish Bath Floor Bath Wain Car Storac X Drivew #0 Driveways was Garag rete Carpo X Att. be) Square Feet of Grity sys, whole FP, new HW rior 15 years depreciation	mate HW,Cp Sr/Avg C Ceram ye None yay # of Cars Gurface Concie # of Cars t # of Cars Thouse gen / floors. The subject is indicated	erials/condition ot,CT/Avg  Avg g ic/Avg 3 rete 3 0 Built-in a Above Grade nerator,
Utilities Public Electricity X Gas X FEMA Special Flood Haza Are the utilities and off-site Are there any adverse site  GENERAL I Units X One General	Public  Ind Area Yes X N Indicated Area Yes X	Sanitary :  Jo FEMA Flood Zo the market area?  ors (easements, encro  FOL X Concrete Slab Full Basement Basement Area Basement Finish Outside Entry/Ex Evidence of Inf Dampness Heating X FWA ( Other Cooling X Centr Individual X Dishwasher J 13 Rooms  .). Concrete w , dual ovens, cr led repairs, deteriorati ditions for the au	Public (X)  Sewer X  One X  X Yes No If No achments, environmental No sechments, environmental No sq. ft.  O % of the Sump Pump festation  Settlement  HWBB Radiant Fuel Gas  Tal Air Conditioning  Other  X Disposal X Micror S Bedrooms  alks, cvd patio, ar own & chair mold on, renovations, remodel rea and the floor present to the same of the	EXTERIOR DESCRIP Foundation Walls Exterior Walls Roof Surface Gutters & Downspouts Window Type Storm Sash/Insulated Screens Amenities  X Fireplace(s) # 1  X Patio/Deck Cvd Pool None wave X Washer/Dress and driveway, springing, plantation shing, etc.). C3;No	Off-site In Street Con Alley No Stable No Yes/Avg  WoodStove(s)  We wood Stove(s)	nprovements—T oncrete one  FEMA Map Dat  CNO If Yes, d  dition INTERIOR Floors Walls Trim/Finish Bath Floor Bath Wain Car Storac X Drivew #0 Driveways was Garag rete Carpo X Att. be) Square Feet of Grity sys, whole FP, new HW rior 15 years depreciation	mate HW,Cp Sr/Avg C Ceram ye None yay # of Cars Gurface Concie # of Cars t # of Cars Thouse gen / floors. The subject is indicated	erials/condition ot,CT/Avg  Avg g ic/Avg 3 rete 3 0 Built-in a Above Grade nerator,
Utilities Public Electricity X Gas X FEMA Special Flood Haza Are the utilities and off-site Are there any adverse site  GENERAL I Units X One 4 # of Stories 2 Type X Det. 7 X Existing Propo Design (Style) Tradition Year Built 2013 Effective Age (Yrs) 2 Attic X Drop Stair Floor Finished Appliances Refrige Finished area above gra Additional features (special tankless water head Describe the condition of the considered to be in and normal wear as	Public  Individual Property (Including need and tear. No appared)  Public  Public  Public  Individual Property (Including need and tear. No appared)  Public  Individual Property (Including need and tear. No appared)  Individual Property (Including need and tear. No appared)	Sanitary :  Io FEMA Flood Zo he market area?  ors (easements, encro  FOL  X Concrete Slab  Full Basement Basement Area Basement Finish  Outside Entry/Ex  Evidence of Int  Dampness Heating X FWA ( Other  Cooling X Centr  Individual  X Dishwasher ( 13 Rooms  .) Concrete w , dual ovens, cr ded repairs, deterioratifitions for the all ent external or fee	Public C  X Sewer X one X  X Yes No If No oachments, environmental  DINDATION Crawl Space Partial Basement O sq. ft. O %  cit Sump Pump festation Settlement HWBB Radiant Fuel Gas ral Air Conditioning Other X Disposal X Micro 5 Bedrooms alks, cvd patio, ar rown & chair mold ion, renovations, remodel rea and the floor pr functional inadeque	EXTERIOR DESCRIP Foundation Walls Exterior Walls Roof Surface Gutters & Downspouts Window Type Storm Sash/Insulated Screens Amenities  X Fireplace(s) # 1  X Patio/Deck Cvd Pool None wave X Washer/Dr d d driveway, spring, plantation shing, etc.). C3;No lan appears ade acies were obse	Off-site In Street Co Alley No St4880013D  PTION materials/cond Concrete/Avg Brck,wd/Avg Comp Shgl/Avg Sh Aluminium/Avg Sh Aluminium/Avg Sh Aluminium/Avg No Yes/Avg WoodStove(s) X Fence Wd X Porch Concident Concident Shall	mprovements—Toncrete one FEMA Map Dat  Mo If Yes, d  dition INTERIOR Floors Walls Trim/Finist Bath Floor Bath Wain Car Storag X Drivew #0 Driveway S X Garag rete Carpo X Att. be) Square Feet of Gr ty sys, whole FP, new HW rior 15 years depreciation affect market	mate HW,Cp Sr/Avg Mood/ CT/Avg	erials/condition ot,CT/Avg  Avg g ic/Avg 3 rete 3 0 Built-in a Above Grade nerator,
Utilities Public Electricity X Gas X FEMA Special Flood Haza Are the utilities and off-site Are there any adverse site  GENERAL I Units X One 4 # of Stories 2 Type X Det. 7 X Existing Propo Design (Style) Tradition Year Built 2013 Effective Age (Yrs) 2 Attic X Drop Stair Floor Finished Appliances Refrige Finished area above gra Additional features (special tankless water head Describe the condition of the considered to be in and normal wear as	Public  Ind Area Yes X N Indicated Area Yes X	Sanitary :  Io FEMA Flood Zo he market area?  ors (easements, encro  FOL  X Concrete Slab  Full Basement Basement Area Basement Finish  Outside Entry/Ex  Evidence of Int  Dampness Heating X FWA ( Other  Cooling X Centr  Individual  X Dishwasher ( 13 Rooms  .) Concrete w , dual ovens, cr ded repairs, deterioratifitions for the all ent external or fee	Public C  X Sewer X one X  X Yes No If No oachments, environmental  DINDATION Crawl Space Partial Basement O sq. ft. O %  cit Sump Pump festation Settlement HWBB Radiant Fuel Gas ral Air Conditioning Other X Disposal X Micro 5 Bedrooms alks, cvd patio, ar rown & chair mold ion, renovations, remodel rea and the floor pr functional inadeque	EXTERIOR DESCRIP Foundation Walls Exterior Walls Roof Surface Gutters & Downspouts Window Type Storm Sash/Insulated Screens Amenities  X Fireplace(s) # 1  X Patio/Deck Cvd Pool None wave X Washer/Dr d d driveway, spring, plantation shing, etc.). C3;No lan appears ade acies were obse	Off-site In Street Co Alley No St4880013D  PTION materials/cond Concrete/Avg Brck,wd/Avg Comp Shgl/Avg Sh Aluminium/Avg Sh Aluminium/Avg Sh Aluminium/Avg No Yes/Avg WoodStove(s) X Fence Wd X Porch Concident Concident Shall	mprovements—Toncrete one FEMA Map Dat  Mo If Yes, d  dition INTERIOR Floors Walls Trim/Finist Bath Floor Bath Wain Car Storac X Drivew #0 Driveway S X Garag rete Carpon X Att. be) Square Feet of Gi ty sys, whole FP, new HW rior 15 years depreciation affect market	mate HW,Cp Sr/Avg C Ceram ye None yay # of Cars Gurface Concie # of Cars t # of Cars Thouse gen / floors. The subject is indicated	erials/condition ot,CT/Avg  Avg g ic/Avg 3 rete 3 0 Built-in a Above Grade nerator,
Utilities Public Electricity X Gas X FEMA Special Flood Haza Are the utilities and off-site Are there any adverse site  GENERAL I Units X One 4 # of Stories 2 Type X Det. 7 X Existing Propo Design (Style) Tradition Year Built 2013 Effective Age (Yrs) 2 Attic X Drop Stair Floor Finished Appliances Refrige Finished area above gra Additional features (special tankless water head Describe the condition of the considered to be in and normal wear as	Public  Individual Property (Including need and tear. No appared)  Public  Public  Public  Individual Property (Including need and tear. No appared)  Public  Individual Property (Including need and tear. No appared)  Individual Property (Including need and tear. No appared)	Sanitary :  Io FEMA Flood Zo he market area?  ors (easements, encro  FOL  X Concrete Slab  Full Basement Basement Area Basement Finish  Outside Entry/Ex  Evidence of Int  Dampness Heating X FWA ( Other  Cooling X Centr  Individual  X Dishwasher ( 13 Rooms  .) Concrete w , dual ovens, cr ded repairs, deterioratifitions for the all ent external or fee	Public C  X Sewer X one X  X Yes No If No oachments, environmental  DINDATION Crawl Space Partial Basement O sq. ft. O %  cit Sump Pump festation Settlement HWBB Radiant Fuel Gas ral Air Conditioning Other X Disposal X Micro 5 Bedrooms alks, cvd patio, ar rown & chair mold ion, renovations, remodel rea and the floor pr functional inadeque	EXTERIOR DESCRIP Foundation Walls Exterior Walls Roof Surface Gutters & Downspouts Window Type Storm Sash/Insulated Screens Amenities  X Fireplace(s) # 1  X Patio/Deck Cvd Pool None wave X Washer/Dr d d driveway, spring, plantation shing, etc.). C3;No lan appears ade acies were obse	Off-site In Street Co Alley No St4880013D  PTION materials/cond Concrete/Avg Brck,wd/Avg Comp Shgl/Avg Sh Aluminium/Avg Sh Aluminium/Avg Sh Aluminium/Avg No Yes/Avg WoodStove(s) X Fence Wd X Porch Concident Concident Shall	mprovements—Toncrete one FEMA Map Dat  Mo If Yes, d  dition INTERIOR Floors Walls Trim/Finist Bath Floor Bath Wain Car Storag X Drivew #0 Driveway S X Garag rete Carpo X Att. be) Square Feet of Gr ty sys, whole FP, new HW rior 15 years depreciation affect market	mate HW,Cp Sr/Avg Mood/ CT/Avg	erials/condition ot,CT/Avg  Avg g ic/Avg 3 rete 3 0 Built-in a Above Grade nerator,
Utilities Public Electricity X Gas X FEMA Special Flood Haza Are the utilities and off-site Are there any adverse site  GENERAL I Units X One 4 # of Stories 2 Type X Det. 7 X Existing Propo Design (Style) Tradition Year Built 2013 Effective Age (Yrs) 2 Attic X Drop Stair Floor Finished Appliances Refrige Finished area above gra Additional features (special tankless water head Describe the condition of the considered to be in and normal wear as	Public  Individual Property (Including need and tear. No appared)  Public  Public  Public  Individual Property (Including need and tear. No appared)  Public  Individual Property (Including need and tear. No appared)  Individual Property (Including need and tear. No appared)	Sanitary :  Io FEMA Flood Zo he market area?  ors (easements, encro  FOL  X Concrete Slab  Full Basement Basement Area Basement Finish  Outside Entry/Ex  Evidence of Int  Dampness Heating X FWA ( Other  Cooling X Centr  Individual  X Dishwasher ( 13 Rooms  .) Concrete w , dual ovens, cr ded repairs, deterioratifitions for the all ent external or fee	Public C  X Sewer X one X  X Yes No If No oachments, environmental  DINDATION Crawl Space Partial Basement O sq. ft. O %  cit Sump Pump festation Settlement HWBB Radiant Fuel Gas ral Air Conditioning Other X Disposal X Micro 5 Bedrooms alks, cvd patio, ar rown & chair mold ion, renovations, remodel rea and the floor pr functional inadeque	EXTERIOR DESCRIP Foundation Walls Exterior Walls Roof Surface Gutters & Downspouts Window Type Storm Sash/Insulated Screens Amenities  X Fireplace(s) # 1  X Patio/Deck Cvd Pool None wave X Washer/Dr d d driveway, spring, plantation shing, etc.). C3;No lan appears ade acies were obse	Off-site In Street Co Alley No St4880013D  PTION materials/cond Concrete/Avg Brck,wd/Avg Comp Shgl/Avg Sh Aluminium/Avg Sh Aluminium/Avg Sh Aluminium/Avg No Yes/Avg WoodStove(s) X Fence Wd X Porch Concident Concident Shall	mprovements—Toncrete one FEMA Map Dat  Mo If Yes, d  dition INTERIOR Floors Walls Trim/Finist Bath Floor Bath Wain Car Storag X Drivew #0 Driveway S X Garag rete Carpo X Att. be) Square Feet of Gr ty sys, whole FP, new HW rior 15 years depreciation affect market	mate HW,Cp Sr/Avg Mood/ CT/Avg	erials/condition ot,CT/Avg  Avg g ic/Avg 3 rete 3 0 Built-in a Above Grade nerator,
Utilities Public Electricity X Gas X FEMA Special Flood Haze Are the utilities and off-site Are there any adverse site  GENERAL I Units X One General	Public  Ind Area Yes X N  Improvements typical for t  conditions or external factor  DESCRIPTION  Dine with Accessory Unit  Att. S-Det./End Unit  Att. S-Det./End Unit  Sed Under Const.  Inal  None Stairs Scuttle Heated Decontains: Il energy efficient items, etc  ater, water filtration the property (including needs and tear. No appare	Sanitary:  Io FEMA Flood Zo he market area?  ors (easements, encro  FOL X Concrete Slab Full Basement Basement Area Basement Finish Outside Entry/Ex Evidence of Inf Dampness Heating X FWA ( Other Cooling X Centr Individual X Dishwasher 13 Rooms 13 Rooms 14 Concrete W 15 dual ovens, cr 16 ded repairs, deterioratifitions for the autent external or feathers  Individual  Toncrete W 15 dual ovens, cr 16 ded repairs, deterioratifitions for the autent external or feathers  Toncrete W 16 dual ovens, cr 17 dual ovens, cr 18 ded repairs, deterioratifitions for the autent external or feathers  Toncrete W 18 dual ovens, cr 19 dual ovens, cr 10 du	Public C  X Sewer X One X  X Yes No If N Dachments, environmental  DINDATION  Crawl Space Partial Basement  O sq. ft.  O %  dit Sump Pump festation Settlement HWBB Radiant Fuel Gas ral Air Conditioning Other  X Disposal X Microv 5 Bedrooms alks, cvd patio, arrown & chair mold ion, renovations, remodel rea and the floor punctional inadeque	EXTERIOR DESCRIP Foundation Walls Exterior Walls Ex	Off-site In Street Co Alley No St4880013D  PTION materials/conc Concrete/Avg Brck,wd/Avg Comp Shgl/Avg Sh Aluminium/Avg Sh Aluminium/Avg No Yes/Avg WoodStove(s) X Fence Wd X Porch Concident (described ath(s) 3,901 inkler sys, securith nutters, gas logs updates in the property?  Official office of the street of the property?  Yes	mprovements—Toncrete one FEMA Map Dat  No If Yes, d  dition INTERIOR Floors Walls Trim/Finish Bath Floor Bath Wain Car Storac X Drivew #0 Driveway S X Garag rete Carpon X Att. be) Square Feet of Gr ty sys, whole FP, new HW rior 15 years depreciation affect market	mate HW,Cp Sr/Avg Mood/ CT/Avg	erials/condition  ot, CT/Avg  Avg  ic/Avg  3  rete  3  0  Built-in  Above Grade nerator,
Utilities Public Electricity X Gas X FEMA Special Flood Haze Are the utilities and off-site Are there any adverse site  GENERAL I Units X One GENERAL I I I Selective Age (Yrs) 2 Attic I I Floor GENERAL I I Selective Age (Yrs) 2 Attic I I Floor GENERAL I I Selective Age (Yrs) 2 Attic I I Selective Ag	Public  Individual Property (Including need and tear. No appared)  Public  Public  Public  Individual Property (Including need and tear. No appared)  Public  Individual Property (Including need and tear. No appared)  Individual Property (Including need and tear. No appared)	Sanitary:  Io FEMA Flood Zo he market area?  ors (easements, encro  FOL X Concrete Slab Full Basement Basement Area Basement Finish Outside Entry/Ex Evidence of Inf Dampness Heating X FWA ( Other Cooling X Centr Individual X Dishwasher 13 Rooms 13 Rooms 14 Concrete W 15 dual ovens, cr 16 ded repairs, deterioratifitions for the autent external or feathers  Individual  Toncrete W 15 dual ovens, cr 16 ded repairs, deterioratifitions for the autent external or feathers  Toncrete W 16 dual ovens, cr 17 dual ovens, cr 18 ded repairs, deterioratifitions for the autent external or feathers  Toncrete W 18 dual ovens, cr 19 dual ovens, cr 10 du	Public C  X Sewer X One X  X Yes No If N Dachments, environmental  DINDATION  Crawl Space Partial Basement  O sq. ft.  O %  dit Sump Pump festation Settlement HWBB Radiant Fuel Gas ral Air Conditioning Other  X Disposal X Microv 5 Bedrooms alks, cvd patio, arrown & chair mold ion, renovations, remodel rea and the floor punctional inadeque	EXTERIOR DESCRIP Foundation Walls Exterior Walls Ex	Off-site In Street Co Alley No State Street Co Alley No State Street Co Alley No State Street Concrete/Avg Brck,wd/Avg Comp Shgl/Avg Sh Aluminium/Avg Sh Aluminium/Avg No Yes/Avg WoodStove(s) X Fence Wd X Porch Concider None Yer Other None Yer Other None Yer Other Spanning State Sta	mprovements—Toncrete one FEMA Map Dat  Mo If Yes, d  dition INTERIOR Floors Walls Trim/Finist Bath Floor Bath Wain Car Storag X Drivew #0 Driveway S X Garag rete Carpo X Att. be) Square Feet of Gr ty sys, whole FP, new HW rior 15 years depreciation affect market	mate HW,Cp Sr/Avg Mood/ CT/Avg	erials/condition  ot, CT/Avg  Avg  ic/Avg  3  rete  3  0  Built-in  Above Grade nerator,
Utilities Public Electricity X Gas X FEMA Special Flood Haze Are the utilities and off-site Are there any adverse site  GENERAL I Units X One General	Public  Ind Area Yes X N  Improvements typical for t  conditions or external factor  DESCRIPTION  Dine with Accessory Unit  Att. S-Det./End Unit  Att. S-Det./End Unit  Sed Under Const.  Inal  None Stairs Scuttle Heated Decontains: Il energy efficient items, etc  ater, water filtration the property (including needs and tear. No appare	Sanitary:  Io FEMA Flood Zo he market area?  ors (easements, encro  FOL X Concrete Slab Full Basement Basement Area Basement Finish Outside Entry/Ex Evidence of Inf Dampness Heating X FWA ( Other Cooling X Centr Individual X Dishwasher 13 Rooms 13 Rooms 14 Concrete W 15 dual ovens, cr 16 ded repairs, deterioratifitions for the autent external or feathers  Individual  Toncrete W 15 dual ovens, cr 16 ded repairs, deterioratifitions for the autent external or feathers  Toncrete W 16 dual ovens, cr 17 dual ovens, cr 18 ded repairs, deterioratifitions for the autent external or feathers  Toncrete W 18 dual ovens, cr 19 dual ovens, cr 10 du	Public C  X Sewer X One X  X Yes No If N Dachments, environmental  DINDATION  Crawl Space Partial Basement  O sq. ft.  O %  dit Sump Pump festation Settlement HWBB Radiant Fuel Gas ral Air Conditioning Other  X Disposal X Microv 5 Bedrooms alks, cvd patio, arrown & chair mold ion, renovations, remodel rea and the floor punctional inadeque	EXTERIOR DESCRIP Foundation Walls Exterior Walls Ex	Off-site In Street Co Alley No St4880013D  PTION materials/conc Concrete/Avg Brck,wd/Avg Comp Shgl/Avg Sh Aluminium/Avg Sh Aluminium/Avg No Yes/Avg WoodStove(s) X Fence Wd X Porch Concident (described ath(s) 3,901 inkler sys, securith nutters, gas logs updates in the property?  Official office of the street of the property?  Yes	mprovements—Toncrete one FEMA Map Dat  No If Yes, d  dition INTERIOR Floors Walls Trim/Finish Bath Floor Bath Wain Car Storac X Drivew #0 Driveway S X Garag rete Carpon X Att. be) Square Feet of Gr ty sys, whole FP, new HW rior 15 years depreciation affect market	mate HW,Cp Sr/Avg Mood/ CT/Avg	erials/condition  ot, CT/Avg  Avg  gic/Avg  3 rete 3 0 Built-in Above Grade nerator,
Utilities Public Electricity X  Gas X  FEMA Special Flood Haza Are the utilities and off-site Are there any adverse site  GENERAL I  Units X One 4  # of Stories 2  Type X Det. 7  X Existing Proport Design (Style) Tradition Year Built 2013  Effective Age (Yrs) 2  Attic  X Drop Stair  Floor  Floor  Finished Appliances Refrige Finished area above gra Additional features (special tankless water head to be in and normal wear additional deformation of the considered to be in and normal wear additional deformation of the considered to be in and normal wear additional deformation of the considered to be in and normal wear additional deformation of the considered to be in and normal wear additional deformation of the considered to be in and normal wear additional deformation of the considered to be in and normal wear additional deformation of the considered to be in and normal wear additional deformation of the considered to be in and normal wear additional deformation of the considered to be in and normal wear additional deformation of the considered to be in and normal wear additional deformation of the considered to be in and normal wear additional deformation of the considered to be in and normal wear additional deformation of the considered to be in and normal wear additional deformation of the considered to be in a deformation of the considered to be in the considered to the conside	Public  Ind Area Yes X N  Improvements typical for t  conditions or external factor  DESCRIPTION  Dine with Accessory Unit  Att. S-Det./End Unit  Att. S-Det./End Unit  Sed Under Const.  Inal  None Stairs Scuttle Heated Decontains: Il energy efficient items, etc  ater, water filtration the property (including needs and tear. No appare	Sanitary:  Io FEMA Flood Zo he market area?  ors (easements, encro  FOL X Concrete Slab Full Basement Basement Area Basement Finish Outside Entry/Ex Evidence of Inf Dampness Heating X FWA ( Other Cooling X Centr Individual X Dishwasher 13 Rooms 13 Rooms 14 Concrete W 15 dual ovens, cr 16 ded repairs, deterioratifitions for the autent external or feathers  Individual  Toncrete W 15 dual ovens, cr 16 ded repairs, deterioratifitions for the autent external or feathers  Toncrete W 16 dual ovens, cr 17 dual ovens, cr 18 ded repairs, deterioratifitions for the autent external or feathers  Toncrete W 18 dual ovens, cr 19 dual ovens, cr 10 du	Public C  X Sewer X One X  X Yes No If N Dachments, environmental  DINDATION  Crawl Space Partial Basement  O sq. ft.  O %  dit Sump Pump festation Settlement HWBB Radiant Fuel Gas ral Air Conditioning Other  X Disposal X Microv 5 Bedrooms alks, cvd patio, arrown & chair mold ion, renovations, remodel rea and the floor punctional inadeque	EXTERIOR DESCRIP Foundation Walls Exterior Walls Ex	Off-site In Street Co Alley No St4880013D  PTION materials/conc Concrete/Avg Brck,wd/Avg Comp Shgl/Avg Sh Aluminium/Avg Sh Aluminium/Avg No Yes/Avg WoodStove(s) X Fence Wd X Porch Concident (described ath(s) 3,901 inkler sys, securith nutters, gas logs updates in the property?  Official office of the street of the property?  Yes	mprovements—Toncrete one FEMA Map Dat  No If Yes, d  dition INTERIOR Floors Walls Trim/Finish Bath Floor Bath Wain Car Storac X Drivew #0 Driveway S X Garag rete Carpon X Att. be) Square Feet of Gr ty sys, whole FP, new HW rior 15 years depreciation affect market	mate HW,Cp Sr/Avg Mood/ CT/Avg	erials/condition  ot, CT/Avg  Avg  ic/Avg  3  rete  3  0  Built-in  Above Grade nerator,

# **Uniform Residential Appraisal Report**

				oject neighborhood rang				499,9		
				past twelve months rang			372,000		550,000	•
FEATURE	SUBJE	CT		E SALE NO. 1		MPARABLE S	SALE NO. 2		COMPARABLE S	
2871 Casciano Ct			1325 Porta Rosa 1313 Milazzo Ln			1315 Porta Rosa Ln				
Address League City	, TX 77573-	-6118	League City, T	X 77573		City, TX 7	7573		ue City, TX 7	7573
Proximity to Subject			0.09 miles SE		0.07 mil		400.000	0.04 r	niles SW	4.45.000
Sale Price		150,000		\$ 550,000	. 405.4	\$	466,000		\$	445,000
Sale Price/Gross Liv. Area	\$ 115.3	<b>36</b> sq. ft.	\$ 122.91 sq. ft.	75007-DOM 70	\$ 105.1		50-DOM 40		6.03 sq. ft.	200-DOM 47
Data Source(s)			HARMLS#1897	5297;DOM 76		5#69/683	350;DOM 40		/ILS#129266	39;DOM 17
Verification Source(s)	DECODID	TION	/CAD		/CAD	DIDTION		/CAD	CODIDTION	
VALUE ADJUSTMENTS	DESCRIP	TION	DESCRIPTION	+(-) \$ Adjustment		RIPTION	+(-) \$ Adjustment	•	SCRIPTION	+(-) \$ Adjustment
Sale or Financing			ArmLth	0				ArmLi		0
Concessions			Conv;0 s08/18;c07/18		Conv;10 s04/18;c			Conv;	8;c02/18	0
Date of Sale/Time	N;Res;		N;Res;	0	N;Res;	503/16	U	N;Res		U
Location Leasehold/Fee Simple	Fee Simple		Fee Simple		Fee Sim	nlo		Fee S		
Site	10672 sf	<b>5</b>	11150 sf	0	17028 s		-3,500			0
View	N;Res;		B;Wtr;	-15,000		ı	-3,300	B;Wtr		-15,000
Design (Style)	DT2;Tradit	ional	DT2;Traditiona		DT2;Tra	ditional		<u> </u>	raditional	-10,000
Quality of Construction	Q4	lionai	Q4		Q4	unionai		Q4	raditional	
Actual Age	5		11	0	6		0			0
Condition	C3		C3		C3		0	C3		0
Above Grade	Total Bdrms.	Baths	Total Bdrms. Baths	0	Total Bdrms.	Baths	0		ms. Baths	0
Room Count	13 5	4.0	14 5 4.0		14 6	4.0			4 3.2	0
Gross Living Area 45		01 sq. ft.	4,475 sq	. ft25,800		,434 sq. ft.	-24,000		3,531 sq. ft.	16,700
Basement & Finished	0sf	oq	0sf	20,000	0sf	,	_ :,000	0sf	-, i oq. it.	10,700
Rooms Below Grade	30.				55.			55.		
Functional Utility	Average		Average		Average	<u> </u>		Avera	ae	
Heating/Cooling	GFWA/CA	C	GFWA/CAC		GFWA/0				A/CAC	
Energy Efficient Items	Wind./AC	-	Wind./AC		Wind./A			Wind.		
Garage/Carport	3ga3dw		3ga3dw		2ga2dw		4,000	3ga3c		
Porch/Patio/Deck	Porch,Cvd	Patio	prch,cvdpt,balc	-5,000	Porch,C	vd Patio	,		,Cvd Patio	
Fireplace	1 Fireplace	Э	1 Fireplace	,	1 Firepla			1 Fire	place	
Misc	Fence		Fence		Fnc, OD	kit & FP	-2,500	Fence	)	
Pool/Spa	No Pool		Pool,spa	-25,000	Pool,spa	 a	-15,000	No Po	ool	
Net Adjustment (Total)				\$ 70,800	+	X - \$	41,000	X +	- \$	1,700
Adjusted Sale Price			Net Adj12.9%		Net Adj	8.8%%		Net Adj.	0.4% %	
nujusieu saie fiile										
of Comparables			Gross Adj. 12.9%	\$ 479,200	Gross Adj. 1	0.5% \$	425,000	Gross Ac	dj. <b>7.1%</b> % \$	446,700
of Comparables	search the sale o	or transfer hi		\$ 479,200 perty and comparable s			425,000	Gross Ac	dj. <b>7.1%</b> %   \$	446,700
of Comparables	search the sale o	or transfer hi					425,000	Gross Ad	dj. <b>7.1%</b> %   \$	446,700
of Comparables I X did did not res			story of the subject pro	perty and comparable s	ales. If not, e.	xplain			tj. 7.1% %   \$	446,700
of Comparables  I X did did not res  My research did X	did not reveal a		story of the subject pro		ales. If not, e.	xplain			ij. 7.1% %   \$	446,700
of Comparables  I X did did not res  My research did X  Data source(s) HAR M	did not reveal a	any prior sal	story of the subject pro	perty and comparable s	ales. If not, e.	xplain	tive date of this appr	aisal.	jj. <b>7.1%</b> %   \$	446,700
of Comparables  I X did did not res  My research did X  Data source(s) HAR M  My research did X	did not reveal a	any prior sal	story of the subject pro	perty and comparable s	ales. If not, e.	xplain	tive date of this appr	aisal.	jj, <b>7.1%</b> %   \$	446,700
of Comparables  I X did did not res  My research did X  Data source(s) HAR M  My research did X  Data source(s) HAR M	did not reveal a ILS/GCAD did not reveal a LS/GCAD	any prior salo	es or transfers of the so	perty and comparable subject property for the the	ree years prior to t	xplain or to the effect	tive date of this appr	aisal.		446,700
of Comparables  I X did did not res  My research did X  Data source(s) HAR M  My research did X  Data source(s) HAR M  Report the results of the res	did not reveal a ILS/GCAD did not reveal a LS/GCAD	any prior sal	es or transfers of the se es or transfers of the co	perty and comparable subject property for the the comparable sales for the cory of the subject prope	ales. If not, e.	xplain  or to the effect the date of sal arable sales (i	tive date of this appr e of the comparable report additional pric	aisal. sale. or sales or	n page 3).	
of Comparables  I X did did not res  My research did X  Data source(s) HAR M  My research did X  Data source(s) HAR M  Report the results of the res	did not reveal a ILS/GCAD did not reveal a LS/GCAD	any prior sal	es or transfers of the so	perty and comparable subject property for the the	ales. If not, e.	xplain  or to the effect the date of sal arable sales (i	tive date of this appr	aisal. sale. or sales or	n page 3).	446,700 LE SALE NO. 3
of Comparables  I X did did not res  My research did X  Data source(s) HAR M  My research did X  Data source(s) HAR M  Report the results of the res  ITEM  Date of Prior Sale/Transfer	did not reveal a LS/GCAD did not reveal a LS/GCAD search and analy	any prior sal	es or transfers of the se es or transfers of the co	perty and comparable subject property for the the comparable sales for the cory of the subject prope	ales. If not, e.	xplain  or to the effect the date of sal arable sales (i	tive date of this appr e of the comparable report additional pric	aisal. sale. or sales or	n page 3).	
of Comparables  I X did did not res  My research did X  Data source(s) HAR M  My research did X  Data source(s) HAR M  Report the results of the res  ITEM  Date of Prior Sale/Transfer  Price of Prior Sale/Transfer	did not reveal a ILS/GCAD did not reveal a ILS/GCAD search and analy	any prior sala any prior sala sis of the properties of the propert	es or transfers of the ses or transfers of the corrior sale or transfer hist	ubject property for the the comparable sales for the comparable sales for the cory of the subject property of the subject prop	ales. If not, e.	or to the effect the date of sal arable sales (i	tive date of this appr le of the comparable report additional pric PARABLE SALE NO	aisal. sale. or sales or	n page 3). COMPARABI	
of Comparables  I X did did not res  My research did X  Data source(s) HAR M  My research did X  Data source(s) HAR M  Report the results of the res  ITEM  Date of Prior Sale/Transfer  Price of Prior Sale/Transfer  Data Source(s)	did not reveal a ILS/GCAD did not reveal a ILS/GCAD search and analy	any prior salany prior salany prior salany sis of the prior SUI	es or transfers of the ses or transfers of the corrior sale or transfer hist	ubject property for the the comparable sales for the comparable sales for the cory of the subject prope COMPARABLE SA	ales. If not, e.	or to the effect the date of sal arable sales (i COMF	tive date of this appr e of the comparable report additional price PARABLE SALE NO	aisal. sale. or sales or	n page 3).  COMPARABI  CoreLogic	
of Comparables  I X did did not res  My research did X  Data source(s) HAR M  My research did X  Data source(s) HAR M  Report the results of the res  ITEM  Date of Prior Sale/Transfer  Price of Prior Sale/Transfer  Data Source(s)  Effective Date of Data Source	did not reveal a ILS/GCAD did not reveal a ILS/GCAD search and analy  Core ce(s) 09/1	any prior sal- any prior sal- rsis of the pr SUI eLogic 2/2018	es or transfers of the se es or transfers of the ce rior sale or transfer hist BJECT	ubject property for the the comparable sales for the comparable sales f	ales. If not, e. ree years prior year prior to to rty and comp. LE NO. 1	or to the effect the date of sal arable sales (i COMF	tive date of this appr e of the comparable report additional pric PARABLE SALE NO	aisal. sale. or sales or	n page 3).  COMPARABI  CoreLogic 09/12/2018	LE SALE NO. 3
of Comparables  I X did did not res  My research did X  Data source(s) HAR M  My research did X  Data source(s) HAR M  Report the results of the res  ITEM  Date of Prior Sale/Transfer  Price of Prior Sale/Transfer  Data Source(s)  Effective Date of Data Source  Analysis of prior sale or transfer or transf	did not reveal a ILS/GCAD did not reveal a ILS/GCAD search and analy  Core ce(s) 09/1	any prior sales any prior sale	es or transfers of the se es or transfers of the ce rior sale or transfer hist BJECT	perty and comparable subject property for the the comparable sales for the comparable sales for the comparable sales for the comparable sales comparable sales are comparable sales.	ree years prior to the state of	or to the effect the date of sal arable sales (i COMF CoreLog 09/12/20	tive date of this apprective date of the comparable report additional price PARABLE SALE NO price of the control of the contro	aisal. sale. or sales or . 2	CoreLogic 09/12/2018	LE SALE NO. 3
of Comparables  I X did did not res  My research did X  Data source(s) HAR M  My research did X  Data source(s) HAR M  Report the results of the res  ITEM  Date of Prior Sale/Transfer  Price of Prior Sale/Transfer  Data Source(s)  Effective Date of Data Source  Analysis of prior sale or trar  is reasonably consi	did not reveal a ILS/GCAD did not reveal a ILS/GCAD search and analy  Core ce(s) 09/1 stent with or	any prior sales  ysis of the prior SUE  eLogic 2/2018  ne subject prior sales  ther new	es or transfers of the se es or transfers of the ce rior sale or transfer hist BJECT  roperty and comparable or home sales an	perty and comparable subject property for the the comparable sales for the comparable sales for the comparable sales for the comparable sales for the comparable sales are comparable sales.  CoreLogic cop/12/2018 e sales are sales are sub diresales in the comparable sales are comparable sales.	ree years prior to to the state of the state	ror to the effect the date of sal arable sales (i COMF CoreLog 09/12/20 rrently per rea. There	e of the comparable report additional price PARABLE SALE NO point additional price point ad	aisal. sale. or sales or .2 (0,000. To sales)	CoreLogic 09/12/2018 The value for in the last 3	LE SALE NO. 3 the subject 6 months of
of Comparables  I X did did not res  My research did X  Data source(s) HAR M  My research did X  Data source(s) HAR M  Report the results of the res  ITEM  Date of Prior Sale/Transfer  Price of Prior Sale/Transfer  Data Source(s)  Effective Date of Data Sour  Analysis of prior sale or trar  is reasonably consi  the subject and no	did not reveal a ILS/GCAD did not reveal a ILS/GCAD search and analy ce(s) 09/1 stent with or sales in the	eLogic 2/2018 ne subject protections and prior sales.	es or transfers of the ses or transfers of the contract sale or transfer hist sale or tr	perty and comparable subject property for the the comparable sales for the comparable sales for the comparable sales for the comparable sales for the comparable sales are comparable sales.  CoreLogic cop/12/2018 e sales are sales are sub diresales in the comparable sales are comparable sales.	ree years prior to to the state of the state	ror to the effect the date of sal arable sales (i COMF CoreLog 09/12/20 rrently per rea. There	e of the comparable report additional price PARABLE SALE NO point additional price point ad	aisal. sale. or sales or .2 (0,000. To sales)	CoreLogic 09/12/2018 The value for in the last 3	LE SALE NO. 3 the subject 6 months of
of Comparables  I X did did not res  My research did X  Data source(s) HAR M  My research did X  Data source(s) HAR M  Report the results of the res  ITEM  Date of Prior Sale/Transfer  Price of Prior Sale/Transfer  Data Source(s)  Effective Date of Data Source  Analysis of prior sale or trar  is reasonably consi	did not reveal a ILS/GCAD did not reveal a ILS/GCAD search and analy ce(s) 09/1 stent with or sales in the	eLogic 2/2018 ne subject protections and prior sales.	es or transfers of the ses or transfers of the contract sale or transfer hist sale or tr	perty and comparable subject property for the the comparable sales for the comparable sales for the comparable sales for the comparable sales for the comparable sales are comparable sales.  CoreLogic cop/12/2018 e sales are sales are sub diresales in the comparable sales are comparable sales.	ree years prior to to the state of the state	ror to the effect the date of sal arable sales (i COMF CoreLog 09/12/20 rrently per rea. There	e of the comparable report additional price PARABLE SALE NO point additional price point ad	aisal. sale. or sales or .2 (0,000. To sales)	CoreLogic 09/12/2018 The value for in the last 3	LE SALE NO. 3 the subject 6 months of
of Comparables  I X did did not res  My research did X  Data source(s) HAR M  My research did X  Data source(s) HAR M  Report the results of the res  ITEM  Date of Prior Sale/Transfer  Price of Prior Sale/Transfer  Data Source(s)  Effective Date of Data Sour  Analysis of prior sale or trar  is reasonably consi  the subject and no	did not reveal a ILS/GCAD did not reveal a ILS/GCAD search and analy ce(s) 09/1 stent with or sales in the	eLogic 2/2018 ne subject protections and prior sales.	es or transfers of the ses or transfers of the contract sale or transfer hist sale or tr	perty and comparable subject property for the the comparable sales for the comparable sales for the comparable sales for the comparable sales for the comparable sales are comparable sales.  CoreLogic cop/12/2018 e sales are sales are sub diresales in the comparable sales are comparable sales.	ree years prior to to the state of the state	ror to the effect the date of sal arable sales (i COMF CoreLog 09/12/20 rrently per rea. There	e of the comparable report additional price PARABLE SALE NO point additional price point ad	aisal. sale. or sales or .2 (0,000. To sales)	CoreLogic 09/12/2018 The value for in the last 3	LE SALE NO. 3 the subject 6 months of
of Comparables  I X did did not res  My research did X  Data source(s) HAR M  My research did X  Data source(s) HAR M  Report the results of the res  ITEM  Date of Prior Sale/Transfer  Price of Prior Sale/Transfer  Price of Prior Sale/Transfer  Data Source(s)  Effective Date of Data Source  Analysis of prior sale or trar  is reasonably consi  the subject and no  new home sales an	did not reveal a    LS/GCAD     did not reveal a    LS/GCAD     search and analy     Core     ce(s)   09/1     nsfer history of the     stent with or     sales in the     d resales in	eLogic 12/2018 12 subject protection and prior sales  12 subject protection and prior sales  13 subject protection and prior sales  14 subject protection and prior sales  15 subject protection and prior sales  16 subject protection and prior sales  17 subject protection and prior sales  18 subject prior sale	es or transfers of the ses or transfers of the correction sale or transfer hist BJECT  roperty and comparable v home sales an months of all coneral area.	ubject property for the the comparable sales for the comparable sales for the comparable sales for the comparable sales for the comparable sales are sales are sales in the comparable sales.	ree years prior to to the type ar prior to the type ar prior to the type are prior to th	arable sales (complete Corelogo 19/12/20) Corelogo 19/12/20 Corea. There is for the series.	tive date of this appreciate of the comparable report additional price PARABLE SALE NO price of the comparable of the comparable report additional price of the comparable of	aisal. sale. or sales or .2 ( 0,000. To sales onably	CoreLogic 09/12/2018 The value for in the last 3 consistent w	the subject 6 months of vith other
of Comparables  I X did did not res  My research did X  Data source(s) HAR M  My research did X  Data source(s) HAR M  Report the results of the res  ITEM  Date of Prior Sale/Transfer  Price of Prior Sale/Transfer  Data Source(s)  Effective Date of Data Sour  Analysis of prior sale or trar  is reasonably consi  the subject and no  new home sales an	did not reveal a ILS/GCAD did not reveal a ILS/GCAD search and analy  Core ce(s) 09/1 asfer history of the stent with ore sales in the aid resales in the disson Approach.	any prior sales  sis of the prior subsection of the pr	es or transfers of the ses or transfers of the ses or transfers of the correct sale or transfer hist BJECT  roperty and comparable to home sales and months of all conternal area.	perty and comparable subject property for the theometry of the subject property for the subject property of the subject proper	ree years prior to to the type ar prior to the type are prior to t	cor to the effect the date of sal arable sales (i COMF CoreLog 09/12/20 rrently per rea. There e for the s	tive date of this appr e of the comparable report additional price PARABLE SALE NO gic 018 nding for \$450 e have been no subject is reaso the best availa	aisal. sale. or sales or .2 (0,000. To sales onably	CoreLogic 09/12/2018 The value for in the last 3 consistent was a. The data	the subject 6 months of with other
of Comparables  I X did did not res  My research did X  Data source(s) HAR M  My research did X  Data source(s) HAR M  Report the results of the res  ITEM  Date of Prior Sale/Transfer  Price of Prior Sale/Transfer  Data Source(s)  Effective Date of Data Source  Analysis of prior sale or trar  is reasonably consi the subject and no new home sales an  Summary of Sales Compari  Sales Comparison	did not reveal a ILS/GCAD did not reveal a ILS/GCAD did not reveal a ILS/GCAD search and analy search search and analy sison Approach. Analysis is the	eLogic 2/2018 he subject pother news last 12 h the ger  All sale for know	es or transfers of the se es or transfers of the ce es or transfers of the ce rior sale or transfer hist BJECT  roperty and comparable or home sales an months of all co neral area.  s were used as on features cons	perty and comparable subject property for the the comparable sales for the comparable sales for the comparable sales for the comparable sales are comparable sales.  CoreLogic 09/12/2018 esales are sales are sales are sales in the comparable sales.  The subdirect property for the the comparable sales are sales in the comparable sales.	ree years prior to to the second seco	ror to the effect the date of sal arable sales (i COMF CoreLog 09/12/20 rrently per rea. There e for the sepresent the Market N	tive date of this appr e of the comparable report additional pric PARABLE SALE NO gic 018 nding for \$450 e have been no subject is reaso he best availa Value. The val	aisal. sale. or sales or .2 (Co.,000. To sales onably)	CoreLogic 09/12/2018 The value for in the last 3 consistent when the consistent where the consistent in the consistent where subject is	the subject 6 months of vith other  cited in the within the
of Comparables  I X did did not res  My research did X  Data source(s) HAR M  My research did X  Data source(s) HAR M  Report the results of the res  ITEM  Date of Prior Sale/Transfer  Price of Prior Sale/Transfer  Data Source(s)  Effective Date of Data Sour  Analysis of prior sale or trar  is reasonably consi  the subject and no  new home sales an	did not reveal a ILS/GCAD did not reveal a ILS/GCAD did not reveal a ILS/GCAD search and analy search search and analy search in the order seales in the order seale	eLogic 2/2018 he subject pother new elast 12 h the ger  All sale for know dequate	es or transfers of the ses or transfers of the contract sale or transfer hist subject property and comparable whome sales and months of all contract area.	perty and comparable subject property for the the comparable sales for the comparable sales for the comparable sales for the comparable sales comparable sales.  CoreLogic comparable sales comparable sales comparable sales comparable sales.  The subject property for the the comparable sales comparable sales.	ree years prior to the second	ror to the effect the date of sal arable sales (i COMF CoreLog 09/12/20 rrently per rea. There e for the sepresent the Market \ 3 with lea	tive date of this appr e of the comparable report additional price PARABLE SALE NO gic 018 eding for \$450 e have been no subject is reaso he best availa Value. The valust amount of re	aisal. sale. or sales or .2 (0,000. To sales onably) ble datue of the tand	CoreLogic 09/12/2018 he value for in the last 3 consistent was a. The data he subject is gross adjus	the subject 6 months of vith other  cited in the within the tements. All
of Comparables  I X did did not res  My research did X  Data source(s) HAR M  My research did X  Data source(s) HAR M  Report the results of the res  ITEM  Date of Prior Sale/Transfer  Price of Prior Sale/Transfer  Data Source(s)  Effective Date of Data Source  Analysis of prior sale or trar  is reasonably consi the subject and no new home sales an  Summary of Sales Compari  Sales Comparison indicated range and	did not reveal a ILS/GCAD did not reveal a ILS/GCAD did not reveal a ILS/GCAD search and analy search search and analy search in the order seales in the order seale	eLogic 2/2018 he subject pother new elast 12 h the ger  All sale for know dequate	es or transfers of the ses or transfers of the contract sale or transfer hist subject property and comparable whome sales and months of all contract area.	perty and comparable subject property for the the comparable sales for the comparable sales for the comparable sales for the comparable sales comparable sales.  CoreLogic comparable sales comparable sales comparable sales comparable sales.  The subject property for the the comparable sales comparable sales.	ree years prior to the second	ror to the effect the date of sal arable sales (i COMF CoreLog 09/12/20 rrently per rea. There e for the sepresent the Market \ 3 with lea	tive date of this appr e of the comparable report additional price PARABLE SALE NO gic 018 eding for \$450 e have been no subject is reaso he best availa Value. The valust amount of re	aisal. sale. or sales or .2 (0,000. To sales onably) ble datue of the tand	CoreLogic 09/12/2018 he value for in the last 3 consistent was a. The data he subject is gross adjus	the subject 6 months of vith other  cited in the within the tements. All
of Comparables  I X did did not res  My research did X  Data source(s) HAR M  My research did X  Data source(s) HAR M  Report the results of the res  ITEM  Date of Prior Sale/Transfer  Price of Prior Sale/Transfer  Data Source(s)  Effective Date of Data Source  Analysis of prior sale or trar  is reasonably consi the subject and no new home sales an  Summary of Sales Compari  Sales Comparison indicated range and	did not reveal a ILS/GCAD did not reveal a ILS/GCAD did not reveal a ILS/GCAD search and analy search search and analy search in the order seales in the order seale	eLogic 2/2018 he subject pother new elast 12 h the ger  All sale for know dequate	es or transfers of the ses or transfers of the contract sale or transfer hist subject property and comparable whome sales and months of all contract area.	perty and comparable subject property for the the comparable sales for the comparable sales for the comparable sales for the comparable sales comparable sales.  CoreLogic comparable sales comparable sales comparable sales comparable sales.  The subject property for the the comparable sales comparable sales.	ree years prior to the second	ror to the effect the date of sal arable sales (i COMF CoreLog 09/12/20 rrently per rea. There e for the sepresent the Market \ 3 with lea	tive date of this appr e of the comparable report additional price PARABLE SALE NO gic 018 eding for \$450 e have been no subject is reaso he best availa Value. The valust amount of re	aisal. sale. or sales or .2 (0,000. To sales onably) ble datue of the tand	CoreLogic 09/12/2018 he value for in the last 3 consistent was a. The data he subject is gross adjus	the subject 6 months of vith other cited in the within the tements. All
of Comparables  I X did did not res  My research did X  Data source(s) HAR M  My research did X  Data source(s) HAR M  Report the results of the res  ITEM  Date of Prior Sale/Transfer  Price of Prior Sale/Transfer  Data Source(s)  Effective Date of Data Source  Analysis of prior sale or trar  is reasonably consi the subject and no new home sales an  Summary of Sales Compari  Sales Comparison indicated range and	did not reveal a ILS/GCAD did not reveal a ILS/GCAD did not reveal a ILS/GCAD search and analy search search and analy search in the order seales in the order seale	eLogic 2/2018 he subject pother new elast 12 h the ger  All sale for know dequate	es or transfers of the ses or transfers of the contract sale or transfer hist subject property and comparable whome sales and months of all contract area.	perty and comparable subject property for the the comparable sales for the comparable sales for the comparable sales for the comparable sales comparable sales.  CoreLogic comparable sales comparable sales comparable sales comparable sales.  The subject property for the the comparable sales comparable sales.	ree years prior to the second	ror to the effect the date of sal arable sales (i COMF CoreLog 09/12/20 rrently per rea. There e for the sepresent the Market \ 3 with lea	tive date of this appr e of the comparable report additional price PARABLE SALE NO gic 018 eding for \$450 e have been no subject is reaso he best availa Value. The valust amount of re	aisal. sale. or sales or .2 (0,000. To sales onably) ble datue of the tand	CoreLogic 09/12/2018 he value for in the last 3 consistent was a. The data he subject is gross adjus	the subject 6 months of vith other cited in the within the tements. All
of Comparables  I X did did not res  My research did X  Data source(s) HAR M  My research did X  Data source(s) HAR M  Report the results of the res  ITEM  Date of Prior Sale/Transfer  Price of Prior Sale/Transfer  Data Source(s)  Effective Date of Data Source  Analysis of prior sale or trar  is reasonably consi the subject and no new home sales an  Summary of Sales Compari  Sales Comparison indicated range and	did not reveal a ILS/GCAD did not reveal a ILS/GCAD did not reveal a ILS/GCAD search and analy search search and analy search in the order seales in the order seale	eLogic 2/2018 he subject pother new elast 12 h the ger  All sale for know dequate	es or transfers of the ses or transfers of the contract sale or transfer hist subject property and comparable whome sales and months of all contract area.	perty and comparable subject property for the the comparable sales for the comparable sales for the comparable sales for the comparable sales comparable sales.  CoreLogic comparable sales comparable sales comparable sales comparable sales.  The subject property for the the comparable sales comparable sales.	ree years prior to the second	ror to the effect the date of sal arable sales (i COMF CoreLog 09/12/20 rrently per rea. There e for the sepresent the Market \ 3 with lea	tive date of this appr e of the comparable report additional price PARABLE SALE NO gic 018 eding for \$450 e have been no subject is reaso he best availa Value. The valust amount of re	aisal. sale. or sales or .2 (0,000. To sales onably) ble datue of the tand	CoreLogic 09/12/2018 he value for in the last 3 consistent was a. The data he subject is gross adjus	the subject 6 months of vith other cited in the within the tements. All
of Comparables  I X did did not res  My research did X  Data source(s) HAR M  My research did X  Data source(s) HAR M  Report the results of the res  ITEM  Date of Prior Sale/Transfer  Price of Prior Sale/Transfer  Data Source(s)  Effective Date of Data Source  Analysis of prior sale or trar  is reasonably consi the subject and no new home sales an  Summary of Sales Compari  Sales Comparison indicated range and	did not reveal a ILS/GCAD did not reveal a ILS/GCAD did not reveal a ILS/GCAD search and analy search and analy search and analy search with or sales in the dresales in the immedia appears and the immedia.	eLogic 2/2018 esubject prother newer last 12 in the ger  All sale for know dequate liate area	es or transfers of the ses or transfers of the contract sale or transfer hist subject property and comparable whome sales and months of all contract area.	perty and comparable subject property for the the comparable sales for the comparable sales for the comparable sales for the comparable sales comparable sales.  CoreLogic comparable sales comparable sales comparable sales comparable sales.  The subject property for the the comparable sales comparable sales.	ree years prior to the second	ror to the effect the date of sal arable sales (i COMF CoreLog 09/12/20 rrently per rea. There e for the sepresent the Market \ 3 with lea	tive date of this appr e of the comparable report additional price PARABLE SALE NO gic 018 eding for \$450 e have been no subject is reaso he best availa Value. The valust amount of re	aisal. sale. or sales or .2 (0,000. To sales onably) ble datue of the tand	CoreLogic 09/12/2018 he value for in the last 3 consistent was a. The data he subject is gross adjus	the subject 6 months of vith other cited in the within the tements. All
of Comparables  I X did did not res  My research did X  Data source(s) HAR M  My research did X  Data source(s) HAR M  Report the results of the res  ITEM  Date of Prior Sale/Transfer  Price of Prior Sale/Transfer  Data Source(s)  Effective Date of Data Source  Analysis of prior sale or trar  is reasonably consi the subject and no new home sales an  Summary of Sales Compari  Sales Comparison indicated range and sales are located in	did not reveal a ILS/GCAD did not reveal a ILS/GCAD did not reveal a ILS/GCAD search and analy search and analy search and analy search and analy search with or sales in the dresales in the dresales in the id resales in the id remed dresales and the immed search and analy search and the immed search and the immediate search and th	eLogic 2/2018 ne subject prother new last 12 new dequate for know dequate liate area	es or transfers of the se or transfers of the coron sale or transfer hist BJECT  roperty and comparable home sales and months of all coneral area.  s were used as an features conserving features conserving a of the subject and the subject 450,000	perty and comparable subject property for the the comparable sales for the comparable sales for the comparable sales for the comparable sales comparable sales.  CoreLogic comparable sales comparable sales comparable sales comparable sales.  The subject property for the the comparable sales comparable sales.	ree years prior to the reyear prior to the rey	reasonable	tive date of this appreciate of the comparable report additional price PARABLE SALE NO 2018 anding for \$450 a have been not subject is reasonable. The value. The valuest amount of ry similar to the	aisal.  sale.  or sales or .2  (0,000. To sales onably)  ble datue of the tande subjections and the subjections are sales.	CoreLogic 09/12/2018 he value for in the last 3 consistent was a. The data he subject is gross adjus	the subject 6 months of vith other  cited in the within the tements. All shed.
of Comparables  I X did did not res  My research did X  Data source(s) HAR M  My research did X  Data source(s) HAR M  Report the results of the res  ITEM  Date of Prior Sale/Transfer  Price of Prior Sale/Transfer  Data Source(s)  Effective Date of Data Source  Analysis of prior sale or trar  is reasonably consi the subject and no new home sales an  Summary of Sales Compari  Sales Comparison indicated range and sales are located in	did not reveal a ILS/GCAD did not reveal a ILS/GCAD did not reveal a ILS/GCAD search and analy search and analy search and analy search and analy search with or sales in the dresales in the dresales in the immed dison Approach. Analysis is a did appears and the immed search and the	eLogic 2/2018 esubject prother newellast 12 All sale for know dequate liate area	es or transfers of the subject process or transfers of the consideration sale or transfer hist subject.  Toperty and comparable to home sales and months of all conseral area.  See were used as the factor of the subject value of the subject subjec	perty and comparable subject property for the the comparable sales for the comparable sales for the comparable sales for the comparable sales for the comparable sales.  CoreLogic D9/12/2018 as ales The subject property of	ree years prior to to the year prior to the year	arable sales (in COMF  CoreLog 09/12/20  rrently per rea. There is efor the sepresent the emarket in a with lear reasonable sales (in COMF).	tive date of this appreciate of the comparable report additional price PARABLE SALE NO price of the comparable of the co	aisal. sale. or sales or 2 (0,000. To sales onably) ble datue of the tande subjection of t	coreLogic 09/12/2018 The value for in the last 3 consistent was a. The data are subject is gross adjust ct. See attact	the subject 6 months of vith other  cited in the within the stements. All shed.
of Comparables  I X did did not res  My research did X  Data source(s) HAR M  My research did X  Data source(s) HAR M  Report the results of the res  ITEM  Date of Prior Sale/Transfer  Price of Prior Sale/Transfer  Data Source(s)  Effective Date of Data Sour  Analysis of prior sale or trar  is reasonably consi the subject and no new home sales an  Summary of Sales Compari  Sales Comparison indicated range and sales are located in  Indicated Value by Sales Collidicated Value by: Sales  Indicated Value by: Sales Called  Indicated Value by: Sales Called	did not reveal a ILS/GCAD did not reveal a ILS/GCAD did not reveal a ILS/GCAD search and analy search and analy search story of the stent with or sales in the id resales in the id resales in the id appears are the immed	any prior sales any prior sale	es or transfers of the se or transfers of the coron sale or transfer hist BJECT  roperty and comparable home sales and months of all coneral area.  s were used as an eral area.  s were used as an eral area.  Subject value of the subject and the subject and the subject sales and the sub	perty and comparable subject property for the the comparable sales for the comparable sales for the comparable sales for the comparable sales for the comparable sales are sales.  CoreLogic 109/12/2018 as ales and are sales in the comparable sales.  The subdirect relevant to weighted based comparable sales and are consider and are consider which is more in	ree years prior to the search of the value of the period to be a veloped) \$ 2 dicative of the search of the period to be a veloped) \$ 2 dicative of the period to be a veloped \$ 2 dicative of the pe	reasonable  arable sales (in COMF  CoreLog  09/12/20  rently per rea. There is en the sales in t	tive date of this appr e of the comparable report additional pric PARABLE SALE NO gic 018 nding for \$450 have been no subject is reaso he best availa Value. The val list amount of r y similar to the	aisal.  sale.  or sales or .2  (0,000. To sales onably)  ble dat: ue of the and e subjection willing the willing of the will be willing of the will be willing of the will be wi	CoreLogic 09/12/2018 he value for in the last 3 consistent wall a. The data he subject is gross adjust. See attact	the subject 6 months of vith other  cited in the within the tements. All shed.
of Comparables  I X did did not res  My research did X  Data source(s) HAR M  My research did X  Data source(s) HAR M  Report the results of the res  ITEM  Date of Prior Sale/Transfer  Price of Prior Sale/Transfer  Data Source(s)  Effective Date of Data Source  Analysis of prior sale or trar  is reasonably consithe subject and nonew home sales and  Summary of Sales Comparison indicated range and sales are located in  Indicated Value by Sales C  Indicated Value by: Sale  Most weight placed	did not reveal a LS/GCAD did not reveal a LS/GCAD did not reveal a LS/GCAD search and analy search and analy search and analy search with or sales in the dresales in the dresales in the independent of the immed search and person Approach. Analysis is the immed search the immed search and the immed search and the sale Approach testing	any prior sales any prior sale	es or transfers of the se or transfers of the coron sale or transfer hist BJECT  roperty and comparable home sales and months of all coneral area.  s were used as an eral area.  s were used as an eral area.  Subject value of the subject and the subject and the subject sales and the sub	perty and comparable subject property for the the comparable sales for the comparable sales for the comparable sales for the comparable sales for the comparable sales are sales.  CoreLogic 109/12/2018 as ales and are sales in the comparable sales.  The subdirect relevant to weighted based comparable sales and are consider and are consider which is more in	ree years prior to the search of the value of the period to be a veloped) \$ 2 dicative of the search of the period to be a veloped) \$ 2 dicative of the period to be a veloped \$ 2 dicative of the pe	reasonable  arable sales (in COMF  CoreLog  09/12/20  rently per rea. There is en the sales in t	tive date of this appr e of the comparable report additional pric PARABLE SALE NO gic 018 nding for \$450 have been no subject is reaso he best availa Value. The val list amount of r y similar to the	aisal.  sale.  or sales or .2  (0,000. To sales onably)  ble dat: ue of the and e subjection willing the willing of the will be willing of the will be willing of the will be wi	CoreLogic 09/12/2018 he value for in the last 3 consistent wall a. The data he subject is gross adjust. See attact	the subject 6 months of vith other  cited in the within the tements. All shed.
of Comparables  I X did did not res  My research did X Data source(s) HAR M My research did X Data source(s) HAR M Report the results of the res ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Effective Date of Data Source and no new home sales and no new home sales and sales Comparison indicated range and sales are located in ladicated Value by Sales Concept. Indicated Concept. The Cost as (See Attachmen)	did not reveal a ILS/GCAD did not reveal a ILS/GCAD did not reveal a ILS/GCAD search and analy search and analy search and analy search with or sales in the dresales in the dresales in the indirect search and analysis is for the immed search and analysis is for the immed search and the immed search and the immed search and the sales and the sales approach test the immed search and the sales approach test the immed search and the sales approach test the immed search and the sales approach test the sales ap	eLogic 2/2018 The subject protection the ger  All sale for know dequate liate area  Approach \$  Approach \$  ends to s	es or transfers of the se or transfers of the control sale or transfer hist and the sale of the sale or transfer hist and the sale of the subject of the subjec	perty and comparable subject property for the the comparable sales for the comparable sales for the comparable sales for the comparable sales for the comparable sales are sales.  CoreLogic 109/12/2018 as ales and are sales in the comparable sales.  The subdirect relevant to weighted based comparable sales and are consider and are consider which is more in	ree years prior to the second	reasonable  arable sales (in COMF  CoreLog 09/12/20  rrently per rea. There is en for the series of	tive date of this appreciate of the comparable report additional price PARABLE SALE NO part of the par	aisal.  sale.  or sales or .2  (0,000. To sales onably)  ble datue of the and esubjection willing of consortions.	CoreLogic 09/12/2018 The value for in the last 3 consistent was a. The data are subject is gross adjust. See attaction of developed) \$ 0 ong buyer and sidered to be sidered to be sidered to be sidered.	the subject 6 months of vith other  cited in the within the tements. All thed.
of Comparables  I X did did not res  My research did X Data source(s) HAR M My research did X Data source(s) HAR M Report the results of the res ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Effective Date of Data Source and no new home sales and no new home sales and sales Comparison indicated range and sales are located in ladicated Value by Sales Concept. Indicated Concept. The Cost as (See Attachmen)	did not reveal a ILS/GCAD did not reveal a ILS/GCAD did not reveal a ILS/GCAD search and analy search and analy search and analy search with or sales in the dresales in the dresales in the dresales in the immed search and appears and the immed search and the Sale Approach test to X "as is,"	eLogic 2/2018 esubject protection the ger All sale for know dequate liate area  any prior sale subject to ger All sale for know dequate liate area  subject to ger	es or transfers of the ses or transfers of the ces or transfers of the ces or transfer hist and the ces of the ces or transfer hist and the ces or transfers of the ces or transfers	perty and comparable subject property for the theory of the subject property for the subject pro	ree years prior to to year prior to to the year prior to the year pri	ror to the effect the date of sal arable sales (i COMF CoreLog 09/12/20 rrently per rea. There e for the s epresent t e Market \( \) 3 with lea reasonabl 458,400 of Market e Income	tive date of this appr e of the comparable report additional pric PARABLE SALE NO gic 018 Inding for \$450 Income Ap Value under th Approach is n Indition that the impro	aisal.  sale.  or sales or 2  (Co.,000. To sales onably)  ble datue of the and example of the and example of the consumption of the consumption of the willing of the consumption of the willing of the will be will be willing of the will be	CoreLogic 09/12/2018 The value for in the last 3 consistent was a. The data are subject is gross adjust. See attaction of developed) \$ 0 ong buyer and sidered to be sidered to be sidered to be sidered.	the subject 6 months of with other  cited in the within the tements. All thed.
of Comparables  I X did did not res  My research did X Data source(s) HAR M My research did X Data source(s) HAR M Report the results of the res ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Effective Date of Data Source (s) Effective Data Source (s) Effecti	did not reveal a ILS/GCAD did not reveal a ILS/GCAD did not reveal a ILS/GCAD search and analy search and analy ce(s) 09/1 asfer history of the stent with or sales in the end resales in the immed comparison Approach. Analysis is the immed end in the immed end in the sale appears and the immed end in the sale approach test the end in	eLogic 2/2018 esubject protections and stose subject to titions on the	es or transfers of the subject process or transfers of the consideration sale or transfer hist BJECT  roperty and comparable whome sales and months of all conternal area.  s were used as an infeatures consideration subject value of the subject with a of the subject and the subject with a subject with a completion per plans a basis of a hypothetical	perty and comparable subject property for the theory of the subject property for the subject pro	ree years prior to to the year prior to the year	ror to the effect the date of sal arable sales (i COMF CoreLog 09/12/20 rrently per rea. There e for the s epresent t e Market \ 3 with lea reasonabl 458,400 of Market e Income	tive date of this appr e of the comparable report additional pric PARABLE SALE NO gic 018 Inding for \$450 Income Ap Value under th Approach is n Indition that the impro	aisal.  sale.  or sales or 2  (Co.,000. To sales onably)  ble datue of the and example of the and example of the consumption of the consumption of the willing of the consumption of the willing of the will be will be willing of the will be	coreLogic 09/12/2018 The value for in the last 3 consistent was a. The data are subject is gross adjust. See attaction of developed) \$ (ing buyer and sidered to be anave been complete and sidered to be anave been complete.	the subject 6 months of with other  cited in the within the tements. All thed.
of Comparables  I X did did not res  My research did X  Data source(s) HAR M  My research did X  Data source(s) HAR M  Report the results of the res  ITEM  Date of Prior Sale/Transfer  Price of Prior Sale/Transfer  Data Source(s)  Effective Date of Data Source  Analysis of prior sale or trar  is reasonably consithe subject and nonew home sales and  Summary of Sales Comparison indicated range and sales are located in  Indicated Value by Sales Concept. The Cost  as (See Attachmen This appraisal is made subject to the following inspection based on the extended in subject to the following in specific to the following in specific the subject to the subject	did not reveal a ILS/GCAD did not reveal a ILS/GCAD did not reveal a ILS/GCAD search and analy search with or sales in the dresales in the dresales in the dresales in the immed search and appears as the immed search and search an	any prior sale any prior sale any prior sale as of the prior sale as of	es or transfers of the subject process or transfers of the continuous sale or transfer hist subject.  Troperty and comparable or home sales and months of all conternal area.  See were used as on features consumeral area.  Subject value of the subject of the subject sale of the subject	perty and comparable subject property for the theory of the subject property for the subject pro	ree years prior to to the year prior to the year	reasonabl  arable sales (i COMF  CoreLog  09/12/20  rrently per rea. There is efor the sepresent the emarket value of the sepresent the market value of the sepresent the se	e of the comparable report additional price PARABLE SALE NO price on the comparable report additional price price on the comparable sale of the comparable sale	aisal.  sale.  or sales or 2  (Constant of the sale of	coreLogic 09/12/2018 The value for in the last 3 consistent was a. The data are subject is gross adjust ct. See attact.  If developed) \$ (ing buyer and sidered to be ave been completed to the following data and the following data are subject to the following data and the following data are subject to the follow	the subject 6 months of vith other  cited in the within the tements. All shed.
of Comparables  I X did did not res  My research did X Data source(s) HAR M My research did X Data source(s) HAR M Report the results of the res ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Sourcally consisted the subject and no new home sales and sales Comparison indicated range and sales are located in  Indicated Value by Sales Concept. The Cost as (See Attachmen This appraisal is made This subject to the following	did not reveal a ILS/GCAD did not reveal a ILS/GCAD did not reveal a ILS/GCAD search and analy search with or sales in the id resales in the id resales in the id appears at the immed on the immed search and the immed search and in the Sale Approach test)  X "as is,"  Tepairs or alterat raordinary assures and inspection and inspection and inspection are searched a	any prior sale any prior sale any prior sale as of the prior sale as of	es or transfers of the se or transfers of the ces or transfer hist BJECT  Toperty and comparable or home sales and months of all conceral area.  See were used as on features conserved as of the subject	perty and comparable subject property for the theory of the subject property for the subject pro	ree years prior to to the year prior to the year	reasonable  arable sales (in COMF  CoreLog  09/12/20  rrently per  rea. There  e for the s  expresent the ending and the sales of the service	e of the comparable report additional price PARABLE SALE NO DISS DISS DISS DISS DISS DISS DISS DIS	aisal.  sale.  or sales or 2  (Concord of the tand experience willing of conservements In the subject of the subject of the tand experience willing of conservements In the subject of the subject of the subject of the tand experience willing of conservements In the subject of the subject of the tand experience willing of conservements In the subject of the subject	CoreLogic 09/12/2018 The value for in the last 3 consistent was a. The data and subject is gross adjust ct. See attact.  If developed) \$ (in g buyer and sidered to be anave been completed to the following sumptions and sumptions are sumptions and sumptions and sumptions and sumptions and sumptions are sumptions are sumptions and sumptions are sumptions.	the subject 6 months of vith other  cited in the within the stements. All shed.  d seller applicable, grequired

# **Uniform Residential Appraisal Report**

accordance with the regulations developed by the "LFRA" as requir	red by FIRREA. This report constitutes a summary appraisal report.
Europeurs mariad is actimated at 00 days	
Exposure period is estimated at 90 days.	
A complete visual inspection is intended to mean a complete visua relocating, attempting access to restricted spaces, or otherwise doi	
APPRAISER HAS MADE A VISUAL INSPECTION OF WHAT IS AF	PPARENT. THE APPRAISER HAS NOT MOVED, REMOVED,
TO SEE THAT IT WORKS BEYOND TURNING IT ON AND OFF. T ELECTRICAL, HEATING AND AIR CONDITIONING. THE APPRAI WHAT WAS OBSERVEABLE AND APPARENT. THE APPRAISER	SER HAS REPORTED AND WILL BE RESPONSIBLE ONLY FOR IS NOT AN EXPERT IN ENVIRONMENTAL HAZARDS OR MATTERS. THE APPRAISER HAS NO EXPERTISE IN MATTERS
Utilities were on and Functioning at time of inspection. A head and	shoulders inspection was done of the roof and attic.
	E (not required by Fannie Mae)
Provide adequate information for the lender/client to replicate the below cost figures and calcular Support for the opinion of site value (summary of comparable land sales or other methods for es	ions.
Provide adequate information for the lender/client to replicate the below cost figures and calculate	ions.
Provide adequate information for the lender/client to replicate the below cost figures and calcular Support for the opinion of site value (summary of comparable land sales or other methods for es sales were used to determine site value.	ions.  timating site value) County tax records and/or recent comparable land
Provide adequate information for the lender/client to replicate the below cost figures and calcular Support for the opinion of site value (summary of comparable land sales or other methods for es sales were used to determine site value.  ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW	ions.  Itimating site value) County tax records and/or recent comparable land  OPINION OF SITE VALUE = \$ 90,000
Provide adequate information for the lender/client to replicate the below cost figures and calcular Support for the opinion of site value (summary of comparable land sales or other methods for es sales were used to determine site value.	ions.  timating site value) County tax records and/or recent comparable land
Provide adequate information for the lender/client to replicate the below cost figures and calculated Support for the opinion of site value (summary of comparable land sales or other methods for estables were used to determine site value.  ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW Source of cost data Marshall-Swift Residential Cost Handbook Quality rating from cost service Average Effective date of cost data 12/2017 Comments on Cost Approach (gross living area calculations, depreciation, etc.)	County tax records and/or recent comparable land
Provide adequate information for the lender/client to replicate the below cost figures and calculated Support for the opinion of site value (summary of comparable land sales or other methods for estables were used to determine site value.  ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW Source of cost data Marshall-Swift Residential Cost Handbook Quality rating from cost service Average Effective date of cost data 12/2017 Comments on Cost Approach (gross living area calculations, depreciation, etc.)  Cost figures were derived through the "Marshall & Swift Cost	County tax records and/or recent comparable land
Provide adequate information for the lender/client to replicate the below cost figures and calcular Support for the opinion of site value (summary of comparable land sales or other methods for essales were used to determine site value.  ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW  Source of cost data Marshall-Swift Residential Cost Handbook  Quality rating from cost service Average Effective date of cost data 12/2017  Comments on Cost Approach (gross living area calculations, depreciation, etc.)  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	County tax records and/or recent comparable land
Provide adequate information for the lender/client to replicate the below cost figures and calcular Support for the opinion of site value (summary of comparable land sales or other methods for essales were used to determine site value.  ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW Source of cost data Marshall-Swift Residential Cost Handbook Quality rating from cost service Average Effective date of cost data 12/2017 Comments on Cost Approach (gross living area calculations, depreciation, etc.)  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. Estimated effective economic life is 63+/-	OPINION OF SITE VALUE         = \$ 90,000           Dwelling         3,901 Sq. Ft. @ \$ 88.         = \$ 343,288           Sq. Ft. @ \$ = \$ 0         = \$ 0           Patio,Prch,FP         8,500           Garage/Carport         684 Sq. Ft. @ \$ 30.         = \$ 20,520           Total Estimate of Cost-New         = \$ 372,308           Less         65 Physical Functional External           Depreciation         \$11,455
Provide adequate information for the lender/client to replicate the below cost figures and calcular Support for the opinion of site value (summary of comparable land sales or other methods for essales were used to determine site value.  ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW  Source of cost data Marshall-Swift Residential Cost Handbook  Quality rating from cost service Average Effective date of cost data 12/2017  Comments on Cost Approach (gross living area calculations, depreciation, etc.)  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	County tax records and/or recent comparable land
Provide adequate information for the lender/client to replicate the below cost figures and calcular Support for the opinion of site value (summary of comparable land sales or other methods for essales were used to determine site value.  ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW Source of cost data Marshall-Swift Residential Cost Handbook  Quality rating from cost service Average Effective date of cost data 12/2017  Comments on Cost Approach (gross living area calculations, depreciation, etc.)  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. Estimated effective economic life is 63+/-years.	County tax records and/or recent comparable land
Provide adequate information for the lender/client to replicate the below cost figures and calcular Support for the opinion of site value (summary of comparable land sales or other methods for essales were used to determine site value.  ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW Source of cost data Marshall-Swift Residential Cost Handbook Quality rating from cost service Average Effective date of cost data 12/2017 Comments on Cost Approach (gross living area calculations, depreciation, etc.)  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. Estimated effective economic life is 63+/-years.  Estimated Remaining Economic Life (HUD and VA only)	OPINION OF SITE VALUE         = \$ 90,000           Dwelling         3,901 Sq. Ft. @ \$ 88.         = \$ 343,288           Sq. Ft. @ \$
Provide adequate information for the lender/client to replicate the below cost figures and calcular Support for the opinion of site value (summary of comparable land sales or other methods for essales were used to determine site value.  ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW  Source of cost data Marshall-Swift Residential Cost Handbook  Quality rating from cost service Average Effective date of cost data 12/2017  Comments on Cost Approach (gross living area calculations, depreciation, etc.)  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. Estimated effective economic life is 63+/-years.  Estimated Remaining Economic Life (HUD and VA only)  63 Years  INCOME APPROACH TO VAL  Estimated Monthly Market Rent \$ X Gross Rent Multiplier =	County tax records and/or recent comparable land
Provide adequate information for the lender/client to replicate the below cost figures and calcular Support for the opinion of site value (summary of comparable land sales or other methods for essales were used to determine site value.  ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW  Source of cost data Marshall-Swift Residential Cost Handbook  Quality rating from cost service Average Effective date of cost data 12/2017  Comments on Cost Approach (gross living area calculations, depreciation, etc.)  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. Estimated effective economic life is 63+/-years.  Estimated Remaining Economic Life (HUD and VA only)  63 Years	County tax records and/or recent comparable land
Provide adequate information for the lender/client to replicate the below cost figures and calcular Support for the opinion of site value (summary of comparable land sales or other methods for essales were used to determine site value.  ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW Source of cost data Marshall-Swift Residential Cost Handbook Quality rating from cost service Average Effective date of cost data 12/2017 Comments on Cost Approach (gross living area calculations, depreciation, etc.)  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. Estimated effective economic life is 63+/-years.  Estimated Remaining Economic Life (HUD and VA only) 63 Years  INCOME APPROACH TO VAL Estimated Monthly Market Rent \$ X Gross Rent Multiplier = Summary of Income Approach (including support for market rent and GRM)	County tax records and/or recent comparable land  OPINION OF SITE VALUE
Provide adequate information for the lender/client to replicate the below cost figures and calcular Support for the opinion of site value (summary of comparable land sales or other methods for essales were used to determine site value.  ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW Source of cost data Marshall-Swift Residential Cost Handbook  Quality rating from cost service Average Effective date of cost data 12/2017  Comments on Cost Approach (gross living area calculations, depreciation, etc.)  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. Estimated effective economic life is 63+/-years.  Estimated Remaining Economic Life (HUD and VA only)  63 Years  INCOME APPROACH TO VAL  Estimated Monthly Market Rent \$ X Gross Rent Multiplier = Summary of Income Approach (including support for market rent and GRM)  PROJECT INFORMATIO  Is the developer/builder in control of the Homeowners' Association (HOA)?  Yes X	County tax records and/or recent comparable land  OPINION OF SITE VALUE
Provide adequate information for the lender/client to replicate the below cost figures and calcular Support for the opinion of site value (summary of comparable land sales or other methods for essales were used to determine site value.  ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW Source of cost data Marshall-Swift Residential Cost Handbook Quality rating from cost service Average Effective date of cost data 12/2017 Comments on Cost Approach (gross living area calculations, depreciation, etc.)  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. Estimated effective economic life is 63+/-years.  Estimated Remaining Economic Life (HUD and VA only) 63 Years  INCOME APPROACH TO VAL Estimated Monthly Market Rent \$ X Gross Rent Multiplier = Summary of Income Approach (including support for market rent and GRM)	County tax records and/or recent comparable land  OPINION OF SITE VALUE
Provide adequate information for the lender/client to replicate the below cost figures and calcular Support for the opinion of site value (summary of comparable land sales or other methods for essales were used to determine site value.  ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW Source of cost data Marshall-Swift Residential Cost Handbook Quality rating from cost service Average Effective date of cost data 12/2017 Comments on Cost Approach (gross living area calculations, depreciation, etc.)  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. Estimated effective economic life is 63+/-years.  Estimated Remaining Economic Life (HUD and VA only)  63 Years  INCOME APPROACH TO VAL  Estimated Monthly Market Rent \$ X Gross Rent Multiplier = Summary of Income Approach (including support for market rent and GRM)  PROJECT INFORMATIO  Is the developer/builder in control of the Homeowners' Association (HOA)?  Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA Legal name of project Tuscan Lakes  Total number of phases  Total number of units	imating site value)  County tax records and/or recent comparable land  OPINION OF SITE VALUE
Provide adequate information for the lender/client to replicate the below cost figures and calcular Support for the opinion of site value (summary of comparable land sales or other methods for essales were used to determine site value.  ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW Source of cost data Marshall-Swift Residential Cost Handbook Quality rating from cost service Average Effective date of cost data 12/2017 Comments on Cost Approach (gross living area calculations, depreciation, etc.)  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. Estimated effective economic life is 63+/-years.  Estimated Remaining Economic Life (HUD and VA only)  63 Years  INCOME APPROACH TO VAL  Estimated Monthly Market Rent \$ X Gross Rent Multiplier = Summary of Income Approach (including support for market rent and GRM)  PROJECT INFORMATIO  Is the developer/builder in control of the Homeowners' Association (HOA)?  Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA Legal name of project Tuscan Lakes  Total number of units rented  Total number of units for sale	imating site value)  County tax records and/or recent comparable land  OPINION OF SITE VALUE
Provide adequate information for the lender/client to replicate the below cost figures and calcular Support for the opinion of site value (summary of comparable land sales or other methods for essales were used to determine site value.  ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW Source of cost data Marshall-Swift Residential Cost Handbook Quality rating from cost service Average Effective date of cost data 12/2017 Comments on Cost Approach (gross living area calculations, depreciation, etc.)  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. Estimated effective economic life is 63+/-years.  Estimated Remaining Economic Life (HUD and VA only)  63 Years  INCOME APPROACH TO VAL  Estimated Monthly Market Rent \$ X Gross Rent Multiplier = Summary of Income Approach (including support for market rent and GRM)  PROJECT INFORMATIO  Is the developer/builder in control of the Homeowners' Association (HOA)? Yes X  Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA  Legal name of project Tuscan Lakes  Total number of units rented  Total number of units for sale  Was the project created by the conversion of an existing building(s) into a PUD? Yes X  Does the project contain any multi-dwelling units?  Yes X No Data source(s)	imating site value)  County tax records and/or recent comparable land  OPINION OF SITE VALUE
Provide adequate information for the lender/client to replicate the below cost figures and calcular Support for the opinion of site value (summary of comparable land sales or other methods for essales were used to determine site value.  ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW Source of cost data Marshall-Swift Residential Cost Handbook Quality rating from cost service Average Effective date of cost data 12/2017 Comments on Cost Approach (gross living area calculations, depreciation, etc.)  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. Estimated effective economic life is 63+/-years.  Estimated Remaining Economic Life (HUD and VA only)  63 Years  INCOME APPROACH TO VAL  Estimated Monthly Market Rent \$ X Gross Rent Multiplier = Summary of Income Approach (including support for market rent and GRM)  PROJECT INFORMATIO  Is the developer/builder in control of the Homeowners' Association (HOA)? Yes X  Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA  Legal name of project Tuscan Lakes  Total number of units rented  Total number of units for sale  Was the project created by the conversion of an existing building(s) into a PUD? Yes X  Does the project contain any multi-dwelling units?  Yes X No Data source(s)	imating site value)  County tax records and/or recent comparable land  OPINION OF SITE VALUE
Provide adequate information for the lender/client to replicate the below cost figures and calcular Support for the opinion of site value (summary of comparable land sales or other methods for essales were used to determine site value.  ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW Source of cost data Marshall-Swift Residential Cost Handbook Quality rating from cost service Average Effective date of cost data 12/2017 Comments on Cost Approach (gross living area calculations, depreciation, etc.)  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. Estimated effective economic life is 63+/-years.  Estimated Remaining Economic Life (HUD and VA only)  63 Years  INCOME APPROACH TO VAL  Estimated Monthly Market Rent \$ X Gross Rent Multiplier = Summary of Income Approach (including support for market rent and GRM)  PROJECT INFORMATIO  Is the developer/builder in control of the Homeowners' Association (HOA)? Yes X  Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA  Legal name of project Tuscan Lakes  Total number of units rented  Total number of units for sale  Was the project created by the conversion of an existing building(s) into a PUD? Yes X  Does the project contain any multi-dwelling units?  Yes X No Data source(s)	imating site value)  County tax records and/or recent comparable land  OPINION OF SITE VALUE
Provide adequate information for the lender/client to replicate the below cost figures and calculal Support for the opinion of site value (summary of comparable land sales or other methods for essales were used to determine site value.  ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW Source of cost data Marshall-Swift Residential Cost Handbook Quality rating from cost service Average Effective date of cost data 12/2017 Comments on Cost Approach (gross living area calculations, depreciation, etc.)  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. Estimated effective economic life is 63+/-years.  Estimated Remaining Economic Life (HUD and VA only) 63 Years INCOME APPROACH TO VAL Estimated Monthly Market Rent \$ X Gross Rent Multiplier = Summary of Income Approach (including support for market rent and GRM)  PROJECT INFORMATIO Is the developer/builder in control of the Homeowners' Association (HOA)? Yes X Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA Legal name of project Tuscan Lakes  Total number of units rented Total number of units for sale Was the project created by the conversion of an existing building(s) into a PUD? Yes X Does the project contain any multi-dwelling units? Yes X No Data source(s) Are the units, common elements, and recreation facilities complete?	imating site value)  County tax records and/or recent comparable land  OPINION OF SITE VALUE

## **Uniform Residential Appraisal Report**

26456425 File No. EKRealEstate0918

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**

26456425 File No. EKRealEstate0918

#### 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**

26456425 File No. EKRealEstate0918

- 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	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature Aspade	Signature
Name Jennifer & Spade	Name
Company Name AK Consulting	Company Name
Company Address 2620 Stevens Dr	Company Address
Pearland, TX 77584	
Telephone Number <u>904-534-8538</u>	Telephone Number
Email Address houspade@gmail.com	Email Address
Date of Signature and Report 09/14/2018	Date of Signature
Effective Date of Appraisal 09/12/2018	State Certification #
State Certification # 1360678	or State License #
or State License #	State
or State License # State #	StateExpiration Date of Certification or License
State TX	
Expiration Date of Certification or License 12/31/2019	
ADDRESS OF PROPERTY APPRAISED	SUBJECT PROPERTY
2871 Casciano Ct	Did not inspect subject property
League City, TX 77573-6118	Did inspect exterior of subject property from street
	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 450,000	Did inspect interior and exterior of subject property  Date of Inspection
LENDER/CLIENT	'
Name No AMC	COMPARABLE SALES
Company Name LendingOne,LLC	Did not inspect exterior of comparable sales from street
Company Address 901 NW 51st Street, Suite 150	Did inspect exterior of comparable sales from street
Boca Raton, FL 33431	Date of Inspection
Email Address	

# Uniform Residential Appraisal Report

FEATURE		SUBJECT	COMPARAE		SALE NO. 4		MPARABLE S			COMPARABLE S	ALE NO. 6
2871 Casciano Ct			2802 Padova			1372 San Remo Ln					
Address League City	, TX 7	7573-6118	League City, T		7573	League City, TX 77573					
Proximity to Subject			0.45 miles SW	/		0.32 mile	es SE				
Sale Price	\$	450,000		\$	427,000		\$	499,900		\$	
Sale Price/Gross Liv. Area	\$	115.36 sq. ft.	\$ 123.84 sq. ft.			\$ 132.7	'1 sq. ft.		\$	0.00 sq. ft.	
Data Source(s)			HARMLS#336		09;DOM 2			68;DOM 15			
Verification Source(s)			/CAD			/CAD					
VALUE ADJUSTMENTS	DE	SCRIPTION	DESCRIPTION		+(-) \$ Adjustment	DESCR	RIPTION	+(-) \$ Adjustment	DE	ESCRIPTION	+(-) \$ Adjustment
Sale or Financing			Listing			Listing		0			. ( ) + 1 - 1 - 1 - 1
Concessions			;0		Ö			0			
Date of Sale/Time			Active			Active		0			
Location	N;Res	· ·	N;Res;		0	N;Res;		0			
•		s, Simple	Fee Simple			Fee Sim	nlo				
Leasehold/Fee Simple			9171 sf		_	17449 st		2.500			
Site	10672							-3,500			
View	N;Res		B;Wtr;		-15,000		1141 1				
Design (Style)		Traditional	DT2;Traditiona	al		DT2;Tra	ditional				
Quality of Construction	Q4		Q4		_	Q4		_			
Actual Age	5		5		0	12		0			
Condition	C3		C3			C3					
Above Grade	Total Bd		Total Bdrms. Baths		0	Total Bdrms.	Baths		Total B	drms. Baths	
Room Count	13	5 4.0		2.1	4,500	12 5	4.1	-1,500			
Gross Living Area 45		3,901 sq. ft.	<b>3,448</b> s	sq. ft.	20,400	3	,767 sq. ft.	6,000		sq. ft.	
Basement & Finished	0sf		0sf			0sf					
Rooms Below Grade											
Functional Utility	Avera	age	Average			Average					
Heating/Cooling		A/CAC	GFWA/CAC			GFWA/C					
Energy Efficient Items	Wind		Wind./AC			Wind./A					
Garage/Carport	3ga3d		2ga2dw		4,000						
Porch/Patio/Deck		n,Cvd Patio	Porch,Cvd Pat	tio	4,000	Porch,C	vd Datia				
				ιιU							
Fireplace		place	1 Fireplace			1 Firepla	iCE				
Misc	Fence		Fence			Fence					
Pool/Spa	No Po	001	No Pool	_		Pool,spa		-25,000			
Net Adjustment (Total)			X +	\$	13,900		X - \$	24,000	+		
Adjusted Sale Price			Net Adj. 3.3% %	- 1		Net Adj4			Net Ad	,	
of Comparables			Gross Adj. 10.3%%	\$	440,900	Gross Adj. 7		475,900		Adj. % \$	
ITEM		SU	BJECT		COMPARABLE SA	LE NO. 4	COMP	PARABLE SALE NO.	5	COMPARABL	E SALE NO. 6
Date of Prior Sale/Transfer											
Price of Prior Sale/Transfer											
Data Source(s)		CoreLogic		Co	reLogic		CoreLog	gic			
Effective Date of Data Source	ce(s)	09/12/2018			/12/2018		09/12/20	018			
Summary of Sales Compari			tachment								
-											
_											

## **Uniform Appraisal Dataset Definitions**

26456425 File No. EKRealEstate0918

#### 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.

# Uniform Appraisal Dataset Definitions

Abbreviati	one cood in Data Otal				
Abbrev.	Full Name	Appropriate Fields	Abbrev.	Full Name	Appropriate Fields
ac	Acres	Area, Site	in	Interior Only Stairs	Basement & Finished Rooms Below Grade
AdjPrk	Adjacent to Park	Location	Lndfl	Landfill	Location
AdjPwr	Adjacent to Power Lines	Location	LtdSght	Limited Sight	View
A A	Adverse	Location & View	Listing	· ·	Sale or Financing Concessions
ArmLth			MR	Listing Mid-Rise Structure	=
	Arms Length Sale	Sale or Financing Concessions	I		Design(Style)
AT	Attached Structure	Design(Style)	Mtn	Mountain View	View
ba	Bathroom(s)	Basement & Finished Rooms Below Grade	N	Neutral	Location & View
br	Bedroom	Basement & Finished Rooms Below Grade	NonArm	Non-Arms Length Sale	Sale or Financing Concessions
В	Beneficial	Location & View	ор	Open	Garage/Carport
BsyRd	Busy Road	Location	0	Other	Basement & Finished Rooms Below Grade
ср	Carport	Garage/Carport	0	Other	Design(Style)
Cash	Cash	Sale or Financing Concessions	Prk	Park View	View
CtySky	City View Skyline View	View	Pstrl	Pastoral View	View
CtyStr	City Street View	View	PwrLn	Power Lines	View
	-		l		
Comm	Commercial Influence	Location	PubTrn	Public Transportation	Location
С	Contracted Date	Date of Sale/Time	rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
Conv	Conventional	Sale or Financing Concessions	Relo	Relocation Sale	Sale or Financing Concessions
CV	Covered	Garage/Carport	REO	REO Sale	Sale or Financing Concessions
CrtOrd	Court Ordered Sale	Sale or Financing Concessions	Res	Residential	Location & View
DOM	Days On Market	Data Sources	RT	Row or Townhouse	Design(Style)
DT	Detached Structure	Design(Style)	RH	Rural Housing - USDA	Sale or Financing Concessions
dw	Driveway Driveway	Garage/Carport	SD	Semi-detached Structure	Design(Style)
	,	= :	I	Settlement Date	Date of Sale/Time
Estate	Estate Sale	Sale or Financing Concessions	S		
е	Expiration Date	Date of Sale/Time	Short	Short Sale	Sale or Financing Concessions
FHA	Federal Housing Authority	Sale or Financing Concessions	sf	Square Feet	Area, Site, Basement
g	Garage	Garage/Carport	sqm	Square Meters	Area, Site, Basement
ga	Garage - Attached	Garage/Carport	Unk	Unknown	Date of Sale/Time
gbi	Garage - Built-in	Garage/Carport	VA	Veterans Administration	Sale or Financing Concessions
gd	Garage - Detached	Garage/Carport	wo	Walk Out Basement	Basement & Finished Rooms Below Grade
GR	Garden Structure	Design(Style)	wu	Walk Up Basement	Basement & Finished Rooms Below Grade
GlfCse	Golf Course	Location	WtrFr	·	Location
			I	Water Frontage	
Glfvw	Golf Course View	View	Wtr	Water View	View
HR	High Rise Structure	Design(Style)	W	Withdrawn Date	Date of Sale/Time
Ind	Industrial	Location & View	Woods	Woods View	View
Abbrev.	Full Name		l Abbros	Full Name	
		Appropriate Fields	Abbrev.	Full Name	Appropriate Fields
		Appropriate Fields	Abbrev.	Full Name	Appropriate Fields
		Appropriate Fields	Abbrev.	Full Name	Appropriate Fields
		Appropriate Fields	Abbrev.	Full Name	Appropriate Fields
		Appropriate Fields	Abbrev.	Full Name	Appropriate Fields
		Appropriate Fields	Abbrev.	Full Name	Appropriate Fields
		Appropriate Fields	Abbrev.	Full Name	Appropriate Fields
		Appropriate Fields	Abbrev.	Full Name	Appropriate Fields
		Appropriate rielus	Abbrev.	Full Name	Appropriate Fields
		Appropriate Fields	Abbrev.	Full Name	Appropriate Fields
		Appropriate rieius	Abbrev.	Full Name	Appropriate Fields
		Appropriate rieius	Abbrev.	Full Name	Appropriate Fields
		Appropriate rieius	Abbrev.	Full Name	Appropriate Fields
		Appropriate rieius	Abbrev.	Full Name	Appropriate Fields
		Appropriate rieius	Abbrev.	Full Name	Appropriate Fields
		Appropriate rieius	Abbrev.	Full Name	Appropriate Fields
		Appropriate rieius	Abbrev.	Full Name	Appropriate Fields
		Appropriate rieius	Abbrev.	Full Name	Appropriate Fields
		Appropriate rieius	Abbrev.	Full Name	Appropriate Fields
		Appropriate rieius	Abbrev.	Full Name	Appropriate Fields
		Appropriate rieius	Abbrev.	Full Name	Appropriate Fields
		Appropriate rieius	Abbrev.	Full Name	Appropriate Fields
		Appropriate rieius	Abbrev.	Full Name	Appropriate Fields
		Appropriate rietus	Abbrev.	Full Name	Appropriate Fields
			Abbrev.	Full Name	Appropriate Fields
		Appropriate rietus	Abbrev.	Full Name	Appropriate Fields

#### **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 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 existance 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 ordinanaces 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 appraier. Nothing set forth in the appariasal 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 insurble 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 Appraisa

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 condiiton and appeal of the home at time of sale. Making MLS pictures a majority of the time the most reliable. In properites 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

26456425 File No. EKRealEstate0918

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 Prior 7-12 Months Prior 4-6 Months Current - 3 Months Overall Trend **Inventory Analysis** X Stable Total # of Comparable Sales (Settled) Increasing Declining 9 2 3 Absorption Rate (Total Sales/Months) 1.50 Increasing X Stable Declining 0.67 1.00 X Stable Increasing Declining Total # of Comparable Active Listings 1 7 4 Declining Months of Housing Supply (Total Listings/Ab.Rate) 0.67 10.50 4.00 X Stable Increasing Median Sale & List Price, DOM, Sale/List % Prior 7-12 Months Prior 4-6 Months Current - 3 Months Overall Trend Declining Median Comparable Sale Price 399,900 431,500 387,500 Increasing X Stable Increasing Median Comparable Sales Days on Market 148 93 Declining X Stable 66 Increasing X Stable Median Comparable List Price 399,000 399,000 398,750 Declining Median Comparable Listings Days on Market Declining X Stable Increasing 72 68 61 Median Sale Price as % of List Price Increasing Declining 98.77% 97.68% 97.12% X Stable Seller-(developer, builder, etc.)paid financial assistance prevalent? Declining X Yes No X Stable 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 X 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/AProject Name: Subject Project Data Prior 7-12 Months Prior 4-6 Months Current - 3 Months Overall Trend Total # of Comparable Sales (Settled) Increasing Stable Absorption Rate (Total Sales/Months) Stable Declining Increasing Total # of Active Comparable Listings Declining Stable Months of Unit Supply (Total Listings/Ab. Rate) Declining Stable Are foreclosure sales (REO sales) a factor in the project? 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. **APPRAISER** SUPERVISORY APPRAISER (ONLY IF REQUIRED) Signature Acade
Name Jennife & Spade
Company Name AK Consulting Signature Name Company Name Company Address <u>2620 Stevens Dr</u> Company Address \_ Pearland, TX 77584 State License/Certification # State License/Certification # 1360678 State TX State Email Address <a href="mailto:houspade@gmail.com">houspade@gmail.com</a> 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 Lender: LendingOne,LLC	State: TX Zip: 77573-6118
London. LendingOne,LLO	
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 management of the sales price.	arket, the elimination of the Gift Programs and
more stringent loan guidelines, have all contributed to fewer seller concession	ons. 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 adjustm	
any inducements of sales prices are found, otherwise, no adverse influences	s were found.

## **DIMENSION LIST ADDENDUM**

Borrower: EK Real Estate Services of NY LLC	File No	0.: EKRealEstate0918
Property Address: 2871 Casciano Ct	Case	No.: 26456425
City: League City	State: TX	Zip: 77573-6118
Lender: LendingOne,LLC		·

GROSS BUILDING AREA (GBA) GROSS LIVING AREA (GLA) 3,901 3,901 % of GLA % of GBA Area(s) 100.00 Living 3,901 Level 1 2,199 56.37 56.37 43.63 Level 2 1,702 43.63 0.00 Level 3 0 0.00 Other Basement 684 Garage

## SUBJECT PROPERTY PHOTO ADDENDUM

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



# FRONT VIEW OF SUBJECT PROPERTY

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



## REAR VIEW OF SUBJECT PROPERTY



STREET SCENE

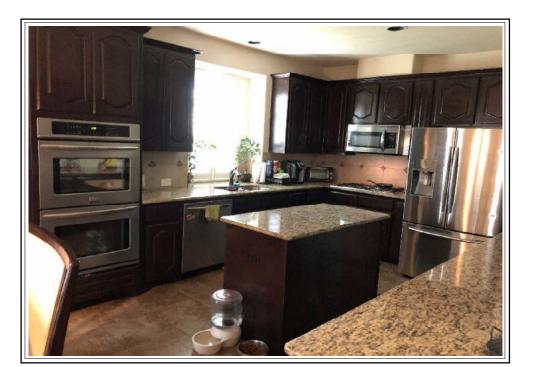
## INTERIOR PHOTOS

 Borrower: EK Real Estate Services of NY LLC
 File No.: EKRealEstate0918

 Property Address: 2871 Casciano Ct
 Case No.: 26456425

 City: League City
 State: TX
 Zip: 77573-6118

 Lender: LendingOne,LLC
 Table: TX
 Table: TX



## Kitchen

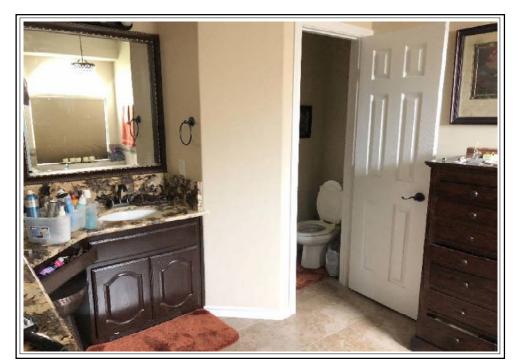
Comment:



## Living Area

Description:

Comment:



#### Bathroom

Description: Full bath

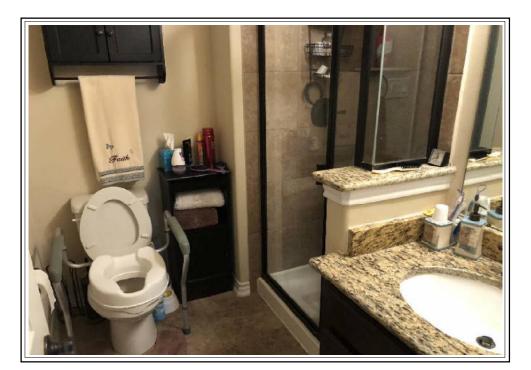
Comment:

## **BATHROOM 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



Full Bath

Comment:



Full Bath

Comment:



Full bath

Comment:

## 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



Bedroom

Comment:



Bedroom

Comment:



Bedroom

Comment:

## COMPARABLE PROPERTY PHOTO ADDENDUM

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

State: TX

File No.: EKRealEstate0918
Case No.: 26456425

Zip: 77573-6118



## 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	Ca	se No.: <b>26456425</b>
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 N	0.: EKRealEstate0918
Property Address: 2871 Casciano Ct	Case No.: 26456425	
City: League City	State: TX	Zip: 77573-6118
Lender: LendingOne,LLC		



Bedroom



Bedroom



Media Room

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



Gameroom

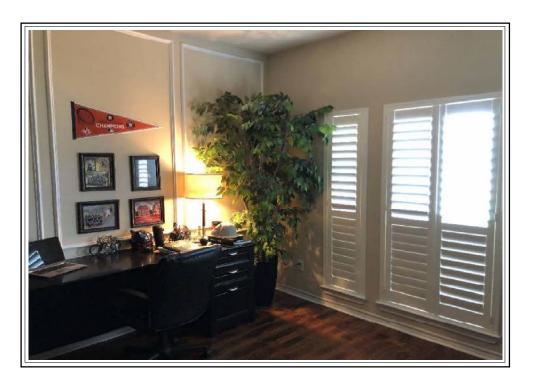


Breakfast



Dining Room

Borrower: EK Real Estate Services of NY LLC	File N	0.: EKRealEstate0918
Property Address: 2871 Casciano Ct	Case No.: 26456425	
City: League City	State: TX	Zip: 77573-6118
Lender: LendingOne,LLC		



Study

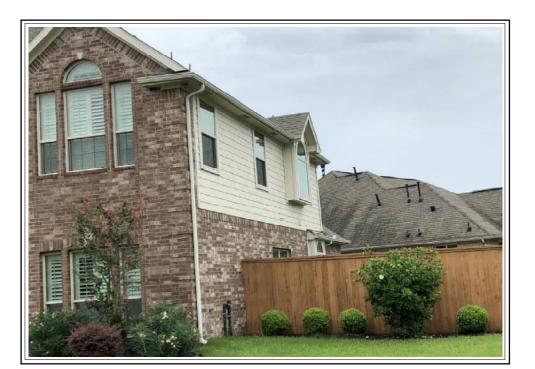


Utility



Side of house

Borrower: EK Real Estate Services of NY LLC	File N	0.: EKRealEstate0918
Property Address: 2871 Casciano Ct	Case No.: 26456425	
City: League City	State: TX	Zip: 77573-6118
Lender: LendingOne,LLC		·



side of house



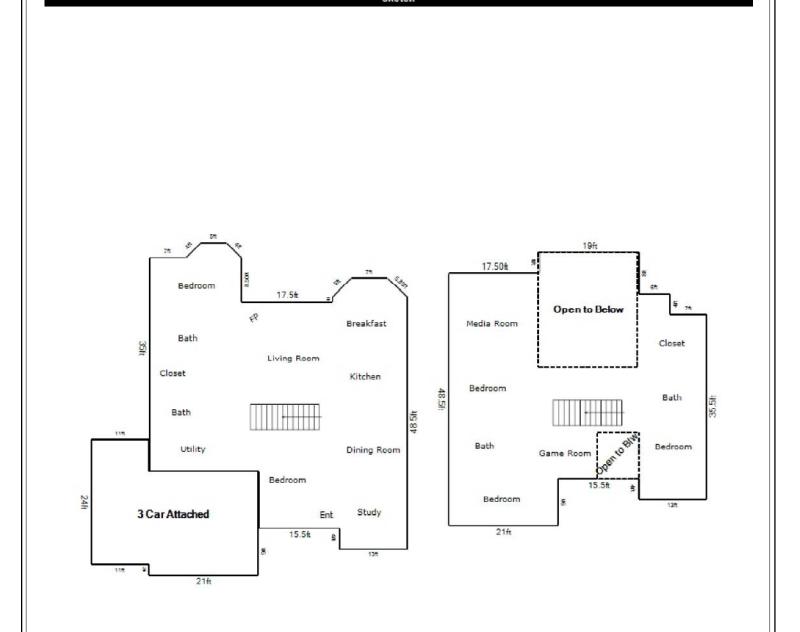
additional street view (corner)

#### **FLOORPLAN SKETCH**

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



Living Area Area Calculation 2198.55 ft<sup>2</sup> First Floor x 1.00 = 2198.55 ft2 First Floor 2192.25 ft<sup>2</sup> -418 ft<sup>2</sup> -72 ft<sup>2</sup> 52 ft² 150.08 ft² Second Floor 4ft x 1.00 = Open to Below 8.50ft x 1.00 =313.5 ft² 1608.75 ft² 14.34 ft² 4.00 ft² 14.14 ft² 1.00 = Open to Blw 11ft x 28.5ft x Nonliving Area 49.5ft x 32.5ft x 1.00 = 0.35 = 684 ft\* 111 X 14.34tt x 2.83ft x 5ft x 2.83ft x 1.00 -4.00 ft<sup>2</sup> 6.25 ft<sup>2</sup> 24.75 ft<sup>2</sup> x 1.00 = 2192.25 ft<sup>2</sup> Δ Δ Δ Second Floor 0.35 = 0.35 = 2.83ft x 4ft x 3.54ft x 3.54ft x 5.20ft x 5ff x 3.81ft x 0.34 =7ft x 39.5ft x 15.5ft x 35.5ft x 6ft x 43.5ft x 1.00 = 248.5 ft² 237 ft² 674.25 ft² 1.00 = 4ft x 48.5ft x 3.5ft x 21ft x 1.00 = 14 ft² 509.25 ft² 509.25 ft<sup>2</sup> x -1.00 = -418 ft<sup>2</sup> 48.5ft x 21ft x 0.50 = ∆ 4
 Open to Below Open to Blw 418 ft<sup>2</sup> x -1.00 = -72 ft<sup>2</sup> 19ft x 1.00 = 1.00 = Total Living Area (rounded): 9ft x

16 ft

#### **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 rple Horse Dr Aurelia Ln Milano Eff Lombardia Comparable Sale 2 Subject 1313 Milazzo Ln 2871 Casciano Ct League City, TX 77573-6118 League City, TX 77573 0.07 miles NW Comparable Sale 1 1325 Porta Rosa Comparable Sale 3 League City, TX 77573 1315 Porta Rosa Ln 0.09 miles SE League City, TX 77573 0.04 miles SW Comparable Sale 5 1372 San Remo Ln Villa Pisa Ln League City, TX 77573 0.32 miles SE Bella Lung Comparable Sale 4 2802 Padova Ct League City, TX 77573 0.45 miles SW Bolgher<sup>1</sup> Leadie City Dany The Goddard School 🗑 Palermo Ot ewitt St League City Pkwy League City Pkwy (96) The Watershed Church Gun Range Rd Coople Map data ©2018 Google

#### Appraiser License

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

Zip: 77573-6118

# 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	Ctoto, TV 7in Code, 77570 0440		
City: League City County: Galveston Lender: LendingOne,LLC	State: <u>TX</u> Zip Code: <u>77573-6118</u>		
Reasonable Exposure Time			
My opinion of a reasonable exposure time for the subject property at the m	arket value stated in this report is: 90 Days		
See Attached Addendum			
Additional Certifications			
X I have performed <b>NO</b> 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, re	egarding the property that is the subject of this report within the three-year		
period immediately preceding acceptance of this assignment. Those s			
Additional Comments			
APPRAISER:	SUPERVISORY APPRAISER (only if required):		
	23. Ettilostt 7.1. 1.0 toek (oring in oqualou).		
Made	Claushan		
Signature: Spade Name: Jennifera Spade	_ Signature: _ Name:		
Date Signed: 69/14/2018	_ Date Signed:		
State Certification #: 1360678	State Certification #:		
or State License #: State #: State #:	or State License #:		
State: TX	State: State: Expiration Date of Certification or License:		
Expiration Date of Certification or License: 12/31/2019	Supervisory Appraiser inspection of Subject Property:		
Effective Date of Appraisal: 09/12/2018	Did Not Exterior-only from street Interior and Exterior		

#### **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.

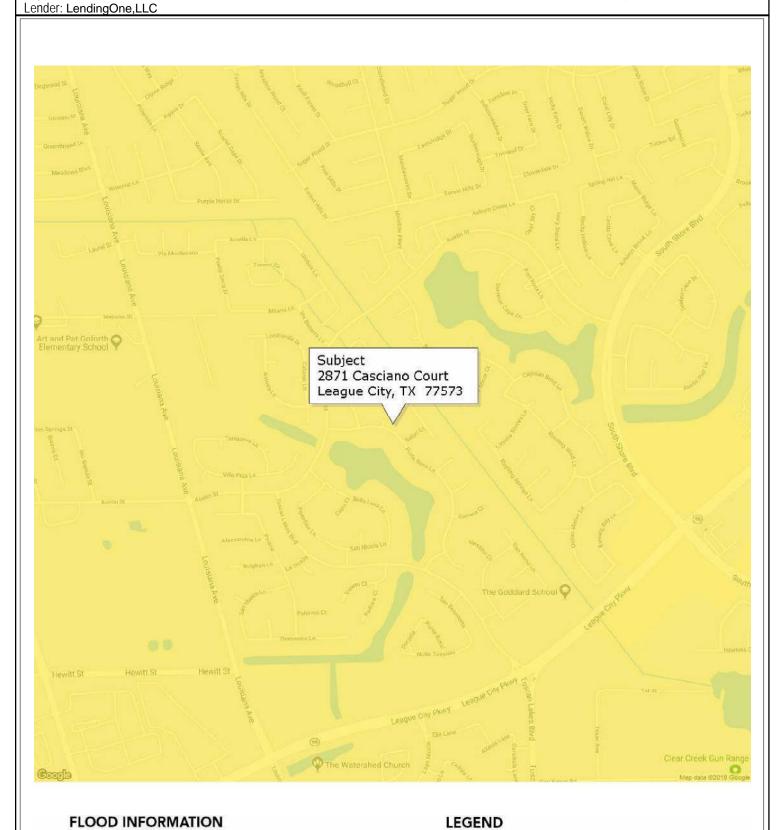
The "Extent of Appraisal Process" can also be referred to as "The Scope of the Appraisal." This appraisal was performed in accordance with the regulations developed by the "LFRA" as requirred by FIRREA. This report constitutes an appraisal report.

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 Case No.: 26456425 Property Address: 2871 Casciano Ct City: League City State: TX Zip: 77573-6118



#### 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

## Sky Flood™

= FEMA Special Flood Hazard Area - High Risk

= Water

= Moderate and Minimal Risk Areas

Road View:

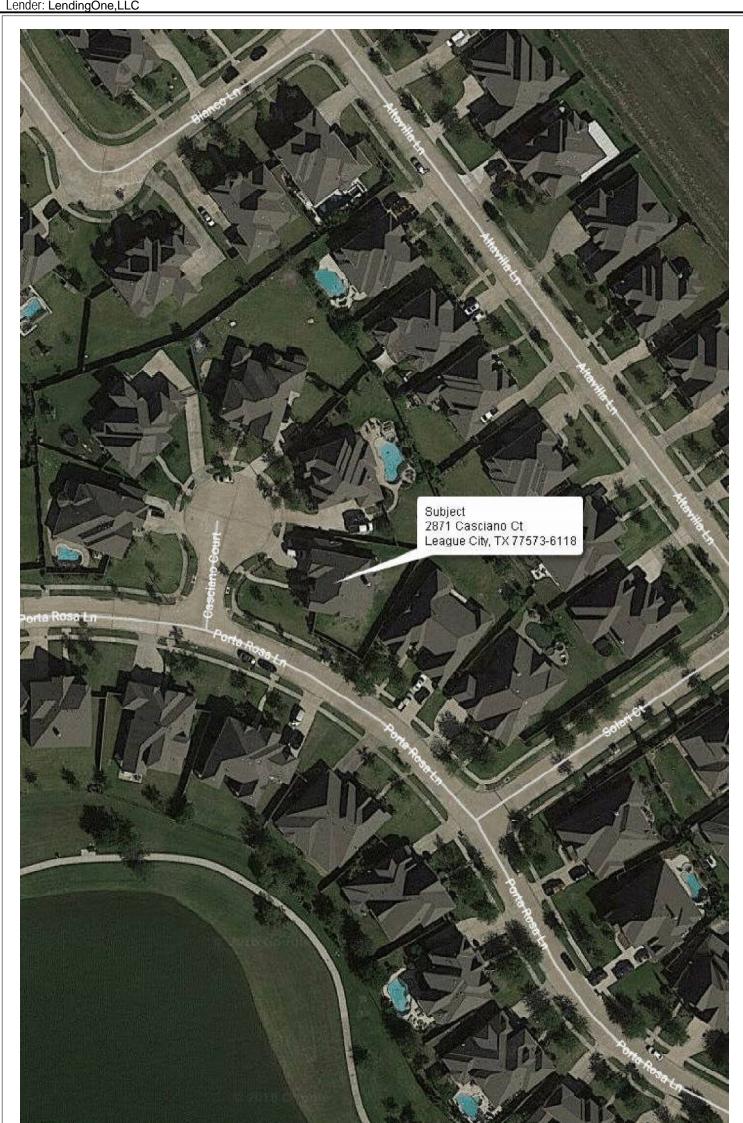
= Forest

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
Property Address: 2871 Casciano Ct
City: League City
Lender: LendingOne,LLC File No.: EKRealEstate0918 Case No.: 26456425 Zip: 77573-6118

State: TX



Google 2018 , Digital Glot