

**THIS PROPERTY INSPECTION REPORT IS INTENDED FOR USE BY THE LENDER/CLIENT FOR A MORTGAGE FINANCE TRANSACTION ONLY.**

<b>SUBJECT</b>	Property Address 3503 Cedar Locust Ct		City Sugar Land		State TX		Zip Code 77479	
	Legal Description AUSTIN PARK SEC 4, BLOCK 3, LOT 13				County Fort Bend			
	Assessor's Parcel No. 1272-04-003-0130-907		Tax Year 2016		R.E. Taxes \$ 5,850		Special Assessments \$ 0	
	Borrower Christopher Martinez		Current Owner Christopher Martinez		Occupant <input checked="" type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> Vacant			
<b>NEIGHBORHOOD</b>	Neighborhood or Project Name Austin Park		Project Type <input checked="" type="checkbox"/> PUD <input type="checkbox"/> Condominium		HOA \$ 62 /Mo.			
	Property rights <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold		Map Reference 26420		Census Tract 6741.00			
	Location <input type="checkbox"/> Urban <input checked="" type="checkbox"/> Suburban <input type="checkbox"/> Rural		Property values <input type="checkbox"/> Increasing <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining		Single family housing PRICE \$(000)		Condominium housing PRICE (if applic.) \$(000)	
	Built up <input type="checkbox"/> Over 75% <input checked="" type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%		Demand/supply <input type="checkbox"/> Shortage <input checked="" type="checkbox"/> In balance <input type="checkbox"/> Over supply		AGE (yrs)		AGE (yrs)	
Growth rate <input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow		Marketing time <input type="checkbox"/> Under 3 mos. <input checked="" type="checkbox"/> 3-6 mos. <input type="checkbox"/> Over 6 mos.		275 Low 18		Low		
Neighborhood boundaries The subject neighborhood is bound to the North by SH-6, to the South by Commonwealth Blvd, to the West by SH-59 and SH-6 to the East.				399 High 32		High		
				Predominant		Predominant		
				312		31		
<b>SITE</b>	Does the site generally conform to the neighborhood in terms of size and shape? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe: _____							
	Does the property conform to zoning regulations? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe: _____							
	Does the present use represent the highest and best use of the property as improved? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe: _____							
	Utilities Public Other		Public Other		Off-site Improvements Type		Public Private	
Electricity <input checked="" type="checkbox"/>		Water <input checked="" type="checkbox"/>		Street Concrete		<input checked="" type="checkbox"/> <input type="checkbox"/>		
Gas <input checked="" type="checkbox"/>		Sanitary sewer <input checked="" type="checkbox"/>		Alley None		<input type="checkbox"/> <input type="checkbox"/>		
Do the utilities and off-site improvements conform to the neighborhood? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe: _____								
Are there any apparent adverse site conditions (easements, encroachments, special assessments, slide areas, etc.)? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If Yes, describe: _____								
<b>IMPROVEMENTS</b>	Source(s) used for physical characteristics of property: <input checked="" type="checkbox"/> Exterior inspection from street <input type="checkbox"/> Previous appraisal files <input checked="" type="checkbox"/> Assessment and tax records							
	<input checked="" type="checkbox"/> MLS <input type="checkbox"/> Prior inspection <input type="checkbox"/> Property owner <input type="checkbox"/> Other (Describe): _____							
	No. of Stories 2		Type (Det./Att.) Det		Exterior Walls Brick		Actual Age (Yrs.) 28	
	Manufactured Housing <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No							
Does the property generally conform to the neighborhood in terms of style, condition, and construction materials? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe: _____								
Are there any apparent physical deficiencies or conditions that would affect the soundness or structural integrity of the improvements or the livability of the property? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If Yes, describe: <b>Based on an exterior only inspection of the subject property no damaged was noted from recent adverse weather conditions.</b>								
Are there any apparent adverse environmental conditions (hazardous wastes, toxic substances, etc.) present in the improvements, on the site, or in the immediate vicinity of the subject property? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If Yes, describe: _____								
<b>CERTIFICATION AND LIMITING CONDITIONS</b>	<b>APPRAISER'S CERTIFICATION:</b> The appraiser certifies and agrees that:							
	1. I personally inspected from the street the subject property and neighborhood.							
	2. I stated in this report only my own personal unbiased, and professional analysis, opinions, and conclusions, which are subject only to the contingent and limiting conditions specified in this form.							
	3. I have not knowingly withheld any significant information and I believe, to the best of my knowledge, that all statements are true and correct.							
4. 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.								
5. I have no present or contemplated future interest in the subject property, and neither my current or future employment nor my compensation for performing this inspection is contingent on the outcome of the inspection.								
<b>SUPERVISORY APPRAISER'S CERTIFICATION:</b> If a supervisory appraiser signed this report, he or she certifies and agrees that: I directly supervise the appraiser who prepared this report, agree with the statements and conclusions of the appraiser, agree to be bound by the appraiser's certifications numbered 4 and 5 above, and am taking full responsibility for this report.								
<b>CONTINGENT AND LIMITING CONDITIONS:</b> The above certification is subject to the following conditions: The appraiser has noted in this report any adverse conditions (such as, but not limited to, needed repairs, the presence of hazardous substances, etc.) observed during the exterior inspection of the subject property and neighborhood. Unless otherwise stated in this report, the appraiser has no knowledge of any hidden or unapparent conditions of the property or adverse environmental conditions that would make the property more or less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, expressed or implied, regarding the condition of the property. 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 report must not be considered as an environmental assessment of the property.								
<b>APPRAISER:</b>				<b>SUPERVISORY APPRAISER (ONLY IF REQUIRED):</b>				
Signature: <u>Kelvin J. Roberts</u>				Signature: _____				
Name: <u>Kelvin J. Roberts</u>				Name: _____				
Company Name: <u>Elite Appraisal Services</u>				Company Name: _____				
Company Address: <u>2709 West Oaks Circle East</u>				Company Address: _____				
<u>Pearland, TX 77584</u>				_____				
Date of Report/Signature: <u>06/17/2016</u>				Date of Report/Signature: _____				
State Certification #: <u>1338117</u>				State Certification #: _____				
or State License #: _____				or State License #: _____				
State: <u>TX</u>				State: _____				
Expiration Date of Certification or License: <u>09/30/2016</u>				Expiration Date of Certification or License: _____				
				<input type="checkbox"/> Did <input type="checkbox"/> Did not inspect subject property from street				

### Photograph Addendum

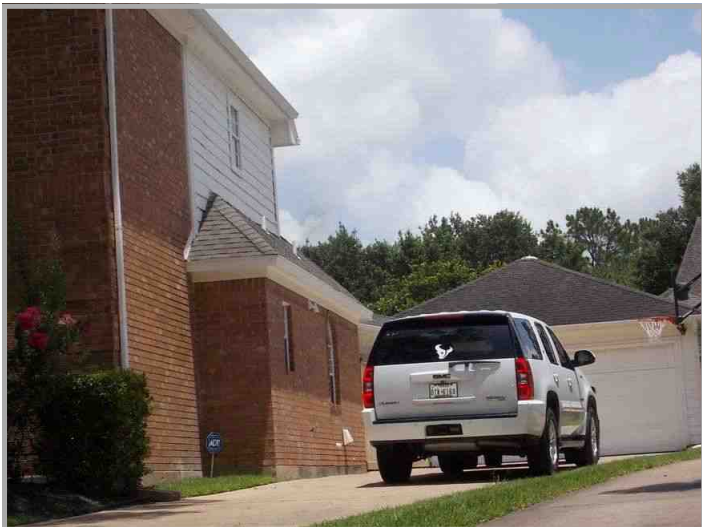
Borrower	Christopher Martinez						
Property Address	3503 Cedar Locust Ct						
City	Sugar Land	County	Fort Bend	State	TX	Zip Code	77479
Lender/Client	Pacific Union Financial LLC						



**Front 06/14/2016**



**Street 06/14/2016**



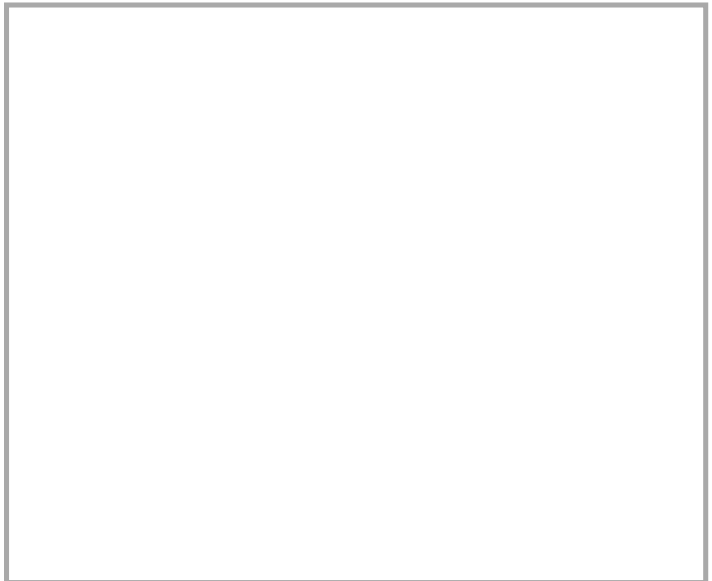
**Right Side 06/14/2016**



**Left Side 06/14/2016**



**Address 06/14/2016**



**License**

*You may wish to laminate the pocket identification card to preserve it.*

The person named on the reverse is licensed by the Texas Appraiser Licensing and Certification Board.

Inquiry as to the status of this license may be made to:

Texas Appraiser Licensing and Certification Board  
P.O. Box 12188  
Austin, Tx 78711-2188  
www.talcb.texas.gov  
(512) 936-3001  
Fax:(512) 936-3899

KELVIN JEROME ROBERTS  
2709 WEST OAKS CIRCLE EAST  
PEARLAND, TX 77584

**Texas Appraiser Licensing and Certification Board**  
P.O. Box 12188 Austin, Texas 78711-2188

**Certified Residential Real Estate Appraiser**

Number#: **TX 1338117 R**

Issued: **09/19/2014**

Expires: **09/30/2016**

Appraiser: **KELVIN JEROME ROBERTS**

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

**Texas Appraiser Licensing and Certification Board**

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

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Douglas E. Oldmixon  
Commissioner

# Insurance

## LEXINGTON INSURANCE COMPANY WILMINGTON, DELAWARE

Administrative Offices – 99 High Street, Floor 23, Boston, Massachusetts 02110-23110

**Certificate Number:** 018391545-03  
**This Certificate forms a part of Master Policy Number:** 018389876-03  
**Renewal of Master Policy Number :** 018389876-02

**YOUR RISK PURCHASING GROUP MASTER POLICY IS A CLAIMS MADE POLICY.  
 READ THE ATTACHED MASTER POLICY CAREFULLY**

THE AMERICAN ACADEMY OF STATE CERTIFIED APPRAISERS

### CERTIFICATE DECLARATIONS

- 1. Name and Address of Certificate Holder:** Kelvin J. Roberts d/b/a  
 Elite Appraisal Services  
 2709 West Oaks Circle East  
 Pearland TX 77584
- 2. Certificate Period:** **Effective Date:** 01/04/16 **to Expiration Date:** 01/04/17  
 12:01 a.m. Local Time at the Address of the Insured.
- 2a. Retroactive Date:** 01/04/09  
 12:01 a.m. Local Time at the Address of the Insured.
- 3. Limit of Liability:** \$ 500,000 each claim  
 \$ 500,000 aggregate limit
- 4. Deductible:** \$1,250 each claim
- 5. Professional Covered Services insured by this policy are:** REAL ESTATE APPRAISAL SERVICES
- 6. Advance Certificate Holder Premium:** \$ 551
- 7. Minimum Earned Premium:** 25% or \$ 138

**Forms and Endorsements:**

PRG 3150 (10/05) Real Estate Appraisers Professional Liability Declarations, PRG 3512 (07/12) Real Estate Appraisers Professional Liability Coverage Form, 78713 (05/13) Addendum to the Declarations, 89644 (6/13) Economic Sanctions Endorsement, 91222 (04/13) Policyholder Notice, 118477 (03/15) Policyholder Notice

**Additional Endorsments applicable to this Certificate only:**

None

**Agency Name and Address:** INTERCORP, INC.  
 1438-F West Main Street  
 Ephrata, PA 17522-1345

IT IS HEREBY UNDERSTOOD AND AGREED THAT THE CERTIFICATE HOLDER AGREES TO ALL TERMS AND CONDITIONS AS SET FORTH IN THE ATTACHED MASTER POLICY.

THIS POLICY IS ISSUED BY YOUR RISK PURCHASING GROUP INSURER WHICH MAY NOT BE SUBJECT TO ALL OF THE INSURANCE LAWS AND REGULATIONS OF YOUR STATE. STATE INSURANCE INSOLVENCY GUARANTY FUNDS ARE NOT AVAILABLE FOR YOUR RISK PURCHASING GROUP INSURER.



County: Brazoria

\_\_\_\_\_  
 Authorized Representative OR  
 Countersignature (in states where applicable)

**Date:** January 5, 2016

PRG 3152 (10/05)