512-2533457 512-2533457

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				U	Iniform Re	esidential	Apprais	sai Re	port		File	# 4711389	
T	he purpose of this	is summary	appraisal report	is to provide th	e lender/client with ar	n accurate, and ade	quately support	ed, opinion (of the market	value of the s	subject pro	perty.	
	Property Addres	s 6010 G	avin Manor C	t			City Katy			State	ΤX	Zip Code 774	49
	Borrower Lisa	Watson			Owner of Public	Record Watson I	_isa M			Coun	ty Harris	;	
	Legal Description	n LT 43	BLK 1 BREN		OR T/H								
	Assessor's Parce						Tax Year	2018		RET	Taxes \$ 4	989	
s	Neighborhood N							ence 2642	0		us Tract 5		
U		Owner		Vacant		accomente ¢ 0	Map Refere	2042		HOA \$			per month
В						sessments \$ 0			× PUD	ΠUA ֆ	1,100		permonun
J	Property Rights		K Fee Simp										
E	Assignment Type			on 🔄 Refir		Cther (describe	,						
I C	Lender/Client L					dress 200 South							
ľ					een offered for sale in	the twelve months	prior to the effect	ctive date of	this appraisal	?	'	Yes 🗶 No	
	Report data sour			()									
	Per HARMLS,	there are i	no known listing	s of the subje	ct property in the pri-	ior 12 months.							
	I 🔄 did 🔄 dia	d not analyz	ze the contract fo	or sale for the s	ubject purchase trans	saction. Explain the	results of the an	alysis of the	e contract for s	sale or why th	ne analysis	was not performed.	
C O N													
N													
T	Contract Price \$	5	Date of C	Contract	Is the pro-	perty seller the own	er of public reco	ord?	Yes 🗌 N	Data Sou	rce(s)		
Ŕ					ssions, gift or downpa	ayment assistance,	etc.) to be paid t	by any party	on behalf of	he borrower'	?	Yes	No No
A	If Yes, report the	e total dolla	r amount and de	scribe the items	s to be paid.								
C													
Т													
-	Nata: Daga and	the resid	omposition of th	, naishharhaa	d are not entrained for	atora							
			Characteristic:		d are not appraisal fac	One-Unit Housin	a Trondo		(One-Unit Hou	iolog	Present Land	
		-			D		· .						
Ν	Location U		Suburban					Declining			AGE	One-Unit	100 %
E		ver 75%		Under 25%	Demand/Supply		X In Balance		1.2	,	(yrs)	2-4 Unit	%
I G	Growth Ra		Stable	Slow	Marketing Time	Under 3 mths	🗶 3-6 mths	Over 6 m	iths 169	Eow	0	Multi-Family	%
Н	Neighborhood B								196	6 High	2	Commercial	%
H B	Barker Cypres	s to the Ea	ist, W Little Yorl	to North, Gre	eenhouse Rd to Wes	st,Old Greenhouse	Rd to South.		174	Pred.	0	Other	%
	Neighborhood D	escription							17-		0		
O R H			with access to	highwave ect	nools, shopping, wor	rshin etc							
H	New Onlair nei	igilbolilooc	i with access to	nignways, sci	ioois, shopping, wor	iship, etc.							
0													
Ď	Market Condition	ns (includin	a support for the	above conclus	ions)								
-			e to selling per t		,								
	maniorappear		o to coming por t	100100									
	Dimensions 10	7'x25'x10	0'x26'		Area	2556 sf	Sh	ape Rect	angular	Vie	w N;Res	s;	
	Specific Zoning	Classificatio	n No Zoning		Zoni	ng Description De	ed Restrictions	s in place (of Zoning - 1	vpical for t	he area.		
				Nonconforming	g (Grandfathered Use		ig 🗌 Illegal (c		J	71			
					d (or as proposed per				X Yes	No If No, d	escribe		
					hood. The highest a								
s	•	blic Other (•	nee neignbon	-	Public Other (descr		、	Off₋site Im	provements-	Type	Public	Private
					Water		150)			Concrete	1300	×	
ΪŤ		<			Sanitary Sewer					None			
E	FEMA Special F			los 🔽 No E	EMA Flood Zone X		FEMA Map	# 482010	,		EEMA Mar	Date 06/18/2007	,
					arket area? X Yes			,, 102010	00102		- Enn (map	Dulo 00,10,2001	
					asements, encroachn			nd uses etc)2 V	es 🗶 No If	Yes descr	ihe	
	, ao aloro any ao								.,		,		
	Ge	neral Desc	ription		Foundation	1	Exterior Desci	ription m	naterials/con	dition	Interior	materials/condition	on
	Units 🗶 One	One w	ith Accessory U	nit 🗶 Co	oncrete Slab	Crawl Space	Foundation Wa	ills Co	oncrete/Gd		Floors	TL/CPT/G	id
	# of Stories 2.0				III Basement	Partial Basement	Exterior Walls	Br	k/Hardi/Gd		Walls	Shtrck/Avg	
	Type X Det.		S-Det./End Un		nent Area	0 sq. ft.	Roof Surface		mp/Gd		Trim/Finis		3
		_			nent Finish		Gutters & Dowr				Bath Floor		
			d 🗌 Under Cor			0 %							
	Design (Style)				utside Entry/Exit	Sump Pump	Window Type		um,Avg		Bath Wair		
	Year Built 2016	6		Evider			Storm Sash/Ins	sulated No	ne		Car Stora	•	
I.	Effective Age (Yi	'rs) 1		🗌 Da	ampness 🗌 S	Settlement	Screens	Alr	m/Gd		🗶 Drive	eway # of Cars	2
M	Attic	[None	Heating	g 🗶 FWA 🗌 H	WBB 🗌 Radiant	Amenities	[WoodStov	e(s) # 0	Drivewav	Surface Concrete	/Gd
R	🗶 Drop Stair	[Stairs	□ Ot		Gas	Fireplace(s) # 0 [K Fence W	. ,	🗶 Gara		2
õ	Floor	[Scuttle	Cooling			Patio/Deck	,	Porch Co		Carp	•	0
v	Finished	L	Heated		dividual Oth	0					X Att.		uilt-in
E									Other No		Att.		JIIT-IN
M	Appliances		rator 🗶 Rang		Dishwasher 🗶 Disp			,	Other (desc	,			
EN	Finished area at	bove grade	contains:	7	Rooms	3 Bedrooms	2.0	Bath(s)	1,742	Square Fee	t of Gross L	Living Area Above G	rade
T	Additional featur	res (special	energy efficient	items, etc.)									
ŝ	None Noted												
	Describe the cor	ndition of th	e property (inclu	ding needed re	pairs, deterioration, re	enovations, remode	ling, etc.).						
	C3:No updates	s in the prid	or 15 vears:Pro	perty Appears	in Good Condition.								
	Are there any of	hysical defin	iencies or advor	se conditions +	hat affect the livability	soundness or str	ictural integrity of	of the proper	tv?		Yes 🔽 🛚	No If Yes, describe	
	uny pr	.,			anose are invability	, seananoos, or stit			·y ·				
	Does the proper	ty generally	conform to the	neighborhood (functional utility, style	e, condition, use, co	nstruction, etc.)?	?	2	🕻 Yes 🗌	No If No,	describe	

Iniform	Reside	ential	Annra	lisal	Report
	I Colu	Gintial	πρρις	isai	Report

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					Unif	orm l	Resi	dent	ial A	ppra	isal	Repo	ort		512-253 File #			
	There are 0 compa	arablo n	roperties c											to \$		+711303		
	· · ·												60.000)\$ 195,9	200		
		arable s	ales in the	,	eignborn					ging in s				to				2
	FEATURE Address 6010 Gavin Ma	nor Ct	SUBJECT		6039.1	Vesley M		E SALE #	1	6023 M	/esley M		SALE # 2	6015 V	Vesley M	RABLE S	ALE #	3
	Katy, TX 77449					X 77449					X 77449				X 77449			
	Proximity to Subject				0.06 m	iles W				0.09 m					iles SW			
	Sale Price	\$						\$	174,990				\$ 169,990				\$	173,490
	Sale Price/Gross Liv. Area	\$		sq.ft.	\$	112.46	sq.ft.			\$		sq.ft.		\$		3 sq.ft.		
	Data Source(s)	HARMLS #156493						DM 144			S #3389	0648;DO	M 108		_S #3622	5390;DC	M 44	
	Verification Source(s) VALUE ADJUSTMENTS		ESCOIDTI	SNI	Harris		201	+ (_) \$ Δ(diustmont	Harris			+ (-) \$ Adjustment	Harris	CAD SCRIPTI		+ (_) \$	Adjustment
	Sale or Financing										ArmLth		UN	· (-) ψ	Aujustment			
	Concessions													Cash;()			
	ate of Sale/Time s05/18;c03/18 s05/18;c03/18									s05/18	;c03/18							
	Location	N;Res			N;Res					N;Res				N;Res				
	Leasehold/Fee Simple Site	Fee Si 2556 s			Fee Si 2500 s				0	Fee Si 2410 s			0	Fee Sil 2495 s				0
	View	N;Res			N;Res:				0	N;Res;			0	N;Res;	1			0
S	Design (Style)	DT2.0			DT2.0;	Trad				DT2.0;	Trad			DT2.0;	Trad			
A L	Quality of Construction	Q3			Q3					Q3				Q3				
E	Actual Age	2			0				-2,000	0			-2,000	0				-2,000
S	Condition	C3	- DI	D. II	C1	D.	D //		0	C1	D.	D (1	0	C1		D. //		0
С	Above Grade	Total	Bdrms.	Baths	Total	Bdrms.	Baths			Total	Bdrms.	Baths		Total	Bdrms.	Baths		
0 M	Room Count Gross Living Area	7 1,742	3	2.0 sq.ft.	7 1,556	3	2.1 sq.ft.		-2,500 +19,400	7 1,600	3	2.1 sq.ft.	-2,500 +16,500	7 1,600	3	2.1 sq.ft.		-2,500 +16,500
P	Basement & Finished	0sf		99.16	0sf		oq.n.		.10,700	0sf		~4.16	10,000	0sf		· · · · ·		. 10,300
A	Rooms Below Grade																	
I	Functional Utility	Good			Good					Good				Good				
S	Heating/Cooling	FWA;V	VndwHt		FWA;V	VndwHt				FWA;V	VndwHt			FWA;V	VndwHt			
Ň	Energy Efficient Items	Yes			Yes					Yes				Yes				
	Garage/Carport	2ga2d			2ga2d					2ga2dv				2ga2dv				
P	Porch/Patio/Deck	tio/Deck Covered Covered								Covere	ea							
P																		
ò																		
A	Net Adjustment (Total)				X	+] -	\$	14,900		+] -	\$ 12,000		[] + [] -	\$	12,000
ň	Adjusted Sale Price				Net Adj.	di	8.5 %	s	100 000	Net Adj.	di	7.1 %	\$ 181.000	Net Adj.	di	6.9 %	¢	185 /00
	of Comparables Gross Adj. 13.7 % \$ 189,890 Gross Adj. 12.4 % \$ 181,990 Gross Adj. 12.1 % \$ 185,490																	
	My research 🗶 did 🗌 did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.																	
	My research 🗌 did 🗶 d	id not re	veal any pr	rior sales	or transf	ers of the	compara	able sales	for the ye	ar prior t	o the date	e of sale o	of the comparable s	ale.				
	Data source(s) Realist						_											
	Report the results of the rese	earch an	d analysis			transfer l				-	mparable			r sales or				
	ITEM		40/05/00	SUB.	ECT			COMPAR	ABLE SA	LE #1		COMP	ARABLE SALE #2		CON	IPARABL	.E SAL	.E #3
	Date of Prior Sale/Transfer Price of Prior Sale/Transfer		12/05/20 \$182,990															
	Data Source(s)		Realist				Reali	st			Re	alist		F	Realist			
	Effective Date of Data Sourc		12/28/20	18				8/2018				28/2018	8		2/28/20	18		
	Analysis of prior sale or trans	sfer histo	ory of the su	ubject pro	operty an	d compara	able sale	s										
	Prior Sales and Transfers.																	
	Summary of Sales Comparise					_												
	The Subject and Comps were the best available Comps. All Comps adjusted where needed for Lot size and Location, Age, Bed and Bath count, GLA area. Most weight given to Comps 2 and because they were the most similar in size to the Subject. See Additional Comments Addendum.																	
	Indicated Value by Sales Cor	mparisor	n Approach	\$ 185	,000													
R	Indicated Value by: Sales C	Compari	son Appro	bach \$ 1	85,000		Cos	st Approa	ich (if dev	eloped)	\$		Income Ap	proach (if develo	ped) \$		
ECONCI	Sales Comparison Approa developed.	as is,"	subje	ct to com	pletion p	er plans a	nd speci	fications c	on the bas	is of a hy	pothetica	l conditio	n that the improven	nents hav	ve been		nd not	
L I A	completed, subject to t following required inspection Appraisal make "AS-IS".													eted, or	subje	ect to the		
T I O N	Based on a complete visua conditions, and appraiser's \$ 185,000	s certific		(our) op	inion of		et value,	as define	ed, of the	real pro	perty tha	it is the s		ort is	nd limitin	Ig		
Fn	eddie Mac Form 70 March 2005			/ersion 9			,		Page 2 of 6				·····		Fannie	e Mae Form	n 1004	March 2005

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Additional Comments:(FHA Appraisal)

comments on Sales Comparison Analysis:All the sales are located within the Subject subdivision and/or Competing Neighborhood. These sales are comparable to the subject location, quality, age, conditon, room count, GLA and parking facilities. These sales are considered the best available indicator of value of the subject property

FHA Inspection: The Utilities were on and working at the time of the Inspection, Subject did pass the the Utility Inspection, The Subject property meets minimum FHA/HUD guidelines as outlined by Handbooks 4000.1 and all applicable Mortgage Letters. When an Attic is present a Head and Shoulders inspection was made of the attic and completed. See Photos.

Scope of Work: The appraisal is being done in support of the underwriting of a FHA Loan. The intended user of this Appraisal is the Appraisal Management Company and/or U.S. Bank N.A. In developing the opinions and conclusions expressed herein, the Appraiser performed the following steps: Collectedgeneral and specific data on the region, market area, neighborhood, and subject property. This included, but was not limited to information from the CAD, MLS, and the FHFA. Analyzed market trends and applied these to the subject property. Visited the subject property to collect and verify specific data on the improvements and the site. Conducted detail observations of the site and improvements, all areas of the home were open and able to be observed with the naked eye. Appraiser noted no signs of readily apparent deficiencies, such as lead based paint, signs of insect infestation and other hazards to the health & safety of occupants, the security of the property, and the soundness of the structure which would require repairs be made to the property. No adverse effects on marketability noted. Appraiser reconciled all indications of value with market and other data, in order to produce the final Opinion of market Value "AS-IS". Retained all pertinent information used in the development of the Appraisers opionon in a work file. Appraiser prepared a "Summary Appraisal Report", setting forth the opinions and conclusions . reached.

Market Value: The Market Value was prepared for federally-related mortgage loan purposes and is in conformance with the requirements of Title XI of the Federal Financial Institutions Reform, Recovery & Inforcement Act of 1989(FIRREA), the Uniform Standards of Professional Appraisers Practice (USPA), the Secondary Market and Valuation Support Services.

Past Services: The Appraiser has not performed any service on the subject property for the past three years. Photos: Photos have not been DIGITAL PHOTOS altered in any way.

Police and Fire Departments: City of Katy and Harris County.

С 0 Utilities: Public

Public Predominant Value: The "Predominant Value" for the neighborhood at the effective date of this Appraisal was under the Opinion of Value but is not considered an over improvement.

Appraiser Independence: The appraiser has prepared this appraisal in full compliance with applicable Appraiser Independence Requirements and has not performed, participated in, or been associated with any activity in violation of those requirements.

Net and Gross Adjustments: Adjustments not within the standard Net 15% and Gross 25% is because the Comps are less similar to the Subject and required bigger types of adjustments.

Texas AMC Registration Number: TX2000086 Xome Valuation Services LLC dba Xome Valuations

COST APPROACH TO VALUE (not required by Fannie Mae)

Provide adequate information for the lender/client to replicate the below cost figures and calculations. Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value)

Opinion of Value of Site value was developed through the Allocation Method with the MLS and CAD records.

I۲.						
S T	ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW	OPINION OF SITE VALU	JE		=\$	26,000
	Course of cost data	Dwelling	Sq. Ft. @ \$		=\$	
	Quality rating from cost service Effective date of cost data		Sq. Ft. @ \$		=\$	
APPROACH	Comments on Cost Approach (gross living area calculations, depreciation, etc.)				=\$	
R		Garage/Carport	Sq. Ft. @ \$		=\$	
		Total Estimate of Cost-N	ew		=\$	
ĉ						
н		Less Phys	ical Functional	External		
	_	Depreciation			=\$ ()
		Depreciated Cost of Impr			=\$	
	-	"As-is" Value of Site Impl	rovements		=\$	
	Estimated Demaining Economic Life (UUD and March)	Indicated Malue Inc. On et	A			
	Estimated Remaining Economic Life (HUD and VA only) 59 Years INCOME APPROACH TO VALUE (no	Indicated Value by Cost			=\$	
I.		ot required by Pannie Ma	•			
I N C O M E	Estimated Monthly Market Rent \$ X Gross Rent Multiplier Summary of Income Approach (including support for market rent and GRM)		= \$	Indicated Value by	Income /	Approach
Ŏ						
E						
F	PROJECT INFORMATION FOR	R PUDs (if applicable)				
	Is the developer/builder in control of the Homeowners' Association (HOA)?			Attached		
	Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and	- 71 (7	n attached dwelling un	it.		
Ρ	Legal Name of Project					
UD	Total number of phases Total number of units	Total number of units sold				
	Total number of units rented Total number of units for sale		Data source(s)			
I I N	Was the project created by the conversion of existing building(s) into a PUD?	No If Yes, date of co	onversion			
F	Does the project contain any multi-dwelling units? Yes No Data source(s)					
0	Are the units, common elements, and recreation facilities complete?	If No, describe the status	of completion.			
M						
A						
NFORMATION						
Ò	Are the common elements leased to or by the Homeowners' Association?	If Yes, describe the renta	al terms and options.			
N						
	Describe common elements and recreational facilities					

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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 concessions based on the appraiser's judgment.

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

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.

2. The appraiser has provided a sketch in this appraisal report to show the approximate dimensions of the improvements. The sketch is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.

3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.

4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.

5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.

6. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

Uniform Residential Appraisal Report

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

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.

2. I performed a complete visual inspection of the interior and exterior areas of the subject property. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.

3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.

4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.

5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.

6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.

7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.

8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.

9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.

10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.

11. I have knowledge and experience in appraising this type of property in this market area.

12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.

13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.

14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.

15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.

16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.

17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the prospective 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.

Uniform Residential 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).

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

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oignatare		
Name Mark McKellar		
Company Name Mark McKellar		
Company Address 5211 Sumnmerhill Mana	or Ln	
Katy		
Telephone Number 832-785-9288		
Email Address <u>MyReport@comcast.net</u>		
Date of Signature and Report 01/11/2019		
Effective Date of Appraisal 12/28/2018		
State Certification # 1338098-R		
or State License #		
or Other (describe) Si	tate #	
State TX		
Expiration Date of Certification or License 09/	30/2020	
ADDRESS OF PROPERTY APPRAISED		
6010 Gavin Manor Ct		
Katy		
APPRAISED VALUE OF SUBJECT PROPERTY \$	185,000	
LENDER/CLIENT		
Name Xome Valuation Services		
Company Name LLC Dank NLA		
Company Address 200 South 6th Street		
Minneaqpolis	, <u>_MN</u>	55402
Email Address		

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature
Name
Company Name
Company Address
Telephone Number
Email Address
Date of Signature
State Certification #
or State License #
State
Expiration Date of Certification or License
SUBJECT PROPERTY
Did not inspect subject property
Did inspect exterior of subject property from street
Date of Inspection
Did inspect interior and exterior of subject property
Date of Inspection
COMPARABLE SALES

Did not inspect exterior of comparable sales from street

Did inspect exterior of comparable sales from street Date of Inspection

FEATURE Address 6010 Gavin Ma Katy, TX 77449		SUBJEC	Т		COM		E SALE # 4	<u> </u>				#5			4711389 ARABLE	SALE # 6
	anor Ct	CODULO	1	18159	Bethany			18171		Manor Ci		# J		0011117		
rtaly, 1A //448					FX 77449				X 77449							
Proximity to Subject				0.02 m	niles N			0.02 m	iles NW							
Sale Price	\$						\$ 189,990				\$	195,990				\$
Sale Price/Gross Liv. Area	\$		sq.ft.	\$	95.00) sq.ft.		\$	98.0	00 sq.ft.			\$		sq.ft.	
Data Source(s)				HARM	ILS #9298	39481;D0	OM 625	HARM	LS #612	34795;DC	M 493					
Verification Source(s)	_			Harris				Harris				A.I				
VALUE ADJUSTMENTS	D	ESCRIPTI	ON	ArmLt	ESCRIPTI	ON	+ (-) \$ Adjustment		ESCRIP	TION	+ (-) \$	Adjustmen	: Di	ESCRIPT	ION	+ (-) \$ Adjustme
Sale or Financing Concessions				Cash;				ArmLt Conv;								
Date of Sale/Time					3;c06/18				- 3;c04/18							
Location	N;Res	-		N;Res	-			N;Res								
Leasehold/Fee Simple	Fee S			Fee S				Fee S								
Site	2556	sf		2617 :	sf		0	2518	sf			0				
View	N;Res			N;Res				N;Res								
Design (Style)	DT2.0	;Trad		DT2.0	;Trad			DT2.0	;Trad							
Quality of Construction	Q3			Q3				Q3								
Actual Age	2			0			-2,000	0				-2,000				
Condition	C3	D.	D (1	C1	D.	D //	0	C1	D.	D //		0	T ()	D.	D (1	
Above Grade	Total	Bdrms.		Total	Bdrms.	Baths		Total	Bdrms				Total	Bdrms.	Baths	
Room Count	7	3	2.0	7	3	2.1	-2,500	7	3	2.1	-	-2,500			ar 4	
Gross Living Area	1,742		sq.ft.	2,000		sq.ft.	-9,500	2,000		sq.ft.		-9,500			sq.ft.	
Basement & Finished Rooms Below Grade	0sf			Osf				Osf								
Functional Utility	Good			Good				Good								
Heating/Cooling		NndwHt			WndwHt				WndwHt							
Energy Efficient Items	Yes	amit		Yes	awiit			Yes			1					
Garage/Carport	2ga2d	w		2ga2d	W.			2ga2d	lw							
Porch/Patio/Deck	Cover			Cover				Cover								
	0010.			0010				0010	ou							
				None												
Net Adjustment (Total)					+ 🗙	(-	\$ -14,000		+ [X -	\$	-14,000		+ [-	\$
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of Comparables				Gross /	Adj.	7.4 %	\$ 175,990	Gross	Adj. 7.1	%	\$	181,990	Gross A	٨dj.	%	\$
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		12/05/201 \$182,990	6	JECT			COMPARABLE SA	LE #4		COMF	ARABI	E SALE #5		CO	MPARAE	LE SALE #6
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Date of Prior Sale/Transfer Price of Prior Sale/Transfer	ce(s)	\$182,990 Realist 12/28/201	16		nd compa	Realis	st /2018	LE #4			ARABI	E SALE #5		CO	MPARAE	LE SALE #6

512-2533457 File # 4711389

TEXT ADDENDUM

Borrower/Client Lisa Watson

Property Address 6010 Gavin Manor Ct

City Katy Lender U.S. Bank, N.A.

County Harris

State TX

Zip Code 77449

Supplemental Addendum [Multi-page] ADDITIONAL COMMENTS ADDENDUM

SUBJECT

The Subject was built in 2016 and has 3 beds, 2 baths, Carpet/Tile Flooring, 2 car garage.

COMPARABLES All Comps are from the same neighborhood and are similar to the Subject. There is a lack of Comps in the neighborhood and all the Comps are New Construction Sales and there were no Listing Comps available. Additional features adjustments are as follows:

BRACKETED The Subject is bracketed in sq ft and adjusted and unadjusted sales prices.

MARKET DATA 1500 sf to 2000 sf 2016 yr to 2018 yr

NET AND GROSS/ STRAIGHT LINE ADJUSTMENTS Net and Gross/ Straight Line Adjustments that exceed the standard limites are because the Comps are less similar to the Subject and required bigger types of adjustments.

EXPOSURE TIME/1004 MC ADDENDUM The Exposure Time is 144 days per the 1004 MC Addendum.

SITE DEMINSIONS Site Deminsions are from Realist which are approx.

REBUILD The property can be rebuilt in the event the property is destroyed.

PRIOR SUBJECT SALE The Subject was sold as new construction on 12/05/2016 for \$182,990.

SUBJECT BATHROOM PHOTO The Utilities was not on at the time of inspectio. It was very dark in side the Subject and hard to see. As such the Bathroom Photo in the report is the best available.

REVISIONS 1/11/2019

Division Les Welson Instantion: Togetamentation to the information regarded mite firm as the basis of higher conductions. may and make the information regarded mite firm as the basis of higher conductions. The specifier of the conductions. The conduction of the conductions. The specifier of the conductions. The conduction of the conductions. The conduction of the conductions. The conduction of the conduction of the conductions. The conductions into the conductions. The conductions into the conductions. The conductions into the conduction of the conduction of the conduction of the conductions. The conductions into the	of the market trends and conditions prevalent in the subject neighborhood.	e Appraisal Report File # 47113				601 11 1 1 1 1 1 1 1 1 1 1 1 1 1
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Freddie Mac Form 71 March 2009

512-2533457 File # 4711389

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Condition Ratings and Definitions

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

Note: Newly constructed improvements that feature recycled or previously used materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100 percent new foundation and the recycled materials and the recycled components have been rehabilitated/remanufactured into like-new condition. Improvements that have not been previously occupied are not considered "new" if they have any significant physical depreciation (that is, 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 residence 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 or mamentation 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), bathub, 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

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

Example: 3.2 indicates three full baths and two half baths.

3.2 indicates three full baths and two half b

UADDEF 9-2011 (Updated 1/2014)

Abbreviations Used in Data Standardization Text

Abbreviation	Full Name	Fields Where This Abbreviation May Appear
A	Adverse	Location & View
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
ArmLth	Arms Length Sale	Sale or Financing Concessions
AT		
В	Attached Structure	Design (Style)
	Beneficial	Location & View
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
BsyRd	Busy Road	Location
с	Contracted Date	Date of Sale/Time
Cash	Cash	Sale or Financing Concessions
Comm	Commercial Influence	Location
Conv	Conventional	Sale or Financing Concessions
ср	Carport	Garage/Carport
CrtOrd	Court Ordered Sale	Sale or Financing Concessions
CtySky	City View Skyline View	View
CtyStr	City Street View	View
CV	Covered	Garage/Carport
DOM	Days On Market	Data Sources
DT	Detached Structure	Design (Style)
dw	Driveway	Garage/Carport
e	Expiration Date	Date of Sale/Time
Estate	Estate Sale	Sale or Financing Concessions
FHA	Federal Housing Authority	Sale or Financing Concessions
g	Garage	Garage/Carport
ga	Attached Garage	Garage/Carport
gbi	Built-In Garage	Garage/Carport
gd	Detached Garage	Garage/Carport
GlfCse	Golf Course	Location
Glfvw	Golf Course View	View
GR	Garden	Design (Style)
HR	High Rise	Design (Style)
in	Interior Only Stairs	Basement & Finished Rooms Below Grade
Ind	Industrial	Location & View
Listing	Listing	Sale or Financing Concessions
Lndfl	Landfill	Location
LtdSght	Limited Sight	View
MR	Mid-Rise	Design (Style)
Mtn	Mountain View	View
	Neutral	Location & View
N		Sale or Financing Concessions
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NonArm o O op Prk Pstrl Pstrl PubTrn PubTrm Relo REO RES RH rr SD Short sf sqm Unk VA wo Woods Wtr WtrFr	Other Other Open Park View Pastoral View Power Lines Public Transportation Relocation Sale REO Sale Residential USDA –Rural Housing Recreational (Rec) Room Row or Townhouse Settlement Date Square Feet Square Feet Unknown Veterans Administration Withdrawn Date Walk Out Basement Woods View Water Frontage	Design (Style) Garage/Carport View View Location Sale or Financing Concessions Sale or Financing Concessions Location & View Sale or Financing Concessions Location & View Sale or Financing Concessions Basement & Finished Rooms Below Grade Design (Style) Date of Sale/Time Design (Style) Sale or Financing Concessions Area, Site, Basement Area, Site Date of Sale/Time Sale or Financing Concessions Area, Site Date of Sale/Time Sale or Financing Concessions Date of Sale/Time Basement & Finished Rooms Below Grade View View View Location
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NonArm o O O O Prk Pstrl Pstrl Pstrl PwrLn PubTm Relo REO RES RH rr RT S S D Short sf Sqm Unk VA W WO Woods Wtr WtrFr	Other Other Open Park View Pastoral View Power Lines Public Transportation Relocation Sale REO Sale Residential USDA –Rural Housing Recreational (Rec) Room Row or Townhouse Settlement Date Square Feet Square Feet Unknown Veterans Administration Withdrawn Date Walk Out Basement Woods View Water Frontage	Design (Style) Garage/Carport View View Location Sale or Financing Concessions Sale or Financing Concessions Location & View Sale or Financing Concessions Location & View Sale or Financing Concessions Basement & Finished Rooms Below Grade Design (Style) Date of Sale/Time Design (Style) Sale or Financing Concessions Area, Site, Basement Area, Site Date of Sale/Time Sale or Financing Concessions Area, Site Date of Sale/Time Sale or Financing Concessions Date of Sale/Time Basement & Finished Rooms Below Grade View View View Location

SUBJECT PHOTOGRAPH ADDENDUM

File # 4711389

Borrower/Client Lisa Watson			
Property Address 6010 Gavin Manor Ct			
City Katy	County Harris	State TX	Zip Code _77449
Lender U.S. Bank, N.A.			



FRONT OF SUBJECT PROPERTY

Subject Front 6010 Gavin Manor Ct



REAR OF SUBJECT PROPERTY

Subject Rear 6010 Gavin Manor Ct



STREET SCENE

Subject Street
6010 Gavin Manor Ct

SUBJECT PHOTOGRAPH ADDENDUM

File # 4711389

Borrower/Client Lisa Watson			
Property Address 6010 Gavin Manor Ct			
City Katy	County Harris	State TX	Zip Code 77449
Lender U.S. Bank, N.A.			



ADDITIONAL SUBJECT PHOTO

Subject Garage



ADDITIONAL SUBJECT PHOTO

Subject Back 1



ADDITIONAL SUBJECT PHOTO

Subject Back 2

ADDITIONAL PHOTOGRAPH ADDENDUM

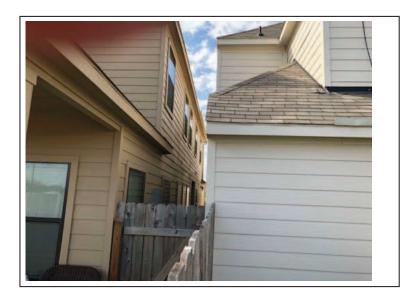
File # 4711389

Borrower/Client Lisa Watson				
Property Address 6010 Gavin Manor Ct				
City Katy	County Harris	State TX	Zip Code 77449	
Lender U.S. Bank, N.A.				



Additional Subject Photo
Subject Back Right

Additional Subject Photo
Subject Back Left





Additional Subject Photo
Subject Garage

ADDITIONAL PHOTOGRAPH ADDENDUM

File # 4711389

 Borrower/Client
 Lisa Watson

 Property Address
 6010 Gavin Manor Ct

 City
 Katy
 County Harris
 State
 TX
 Zip Code
 77449

 Lender
 U.S. Bank, N.A.
 County
 <td







Additional Subject Photo
Subject Air Conditioner

Additional Subject Photo Subject Water Heater

Additional Subject Photo
Subject Utility

ADDITIONAL PHOTOGRAPH ADDENDUM

File # 4711389

Additional Subject Photo Subject Attic

Additional Subject Photo
Subject Street

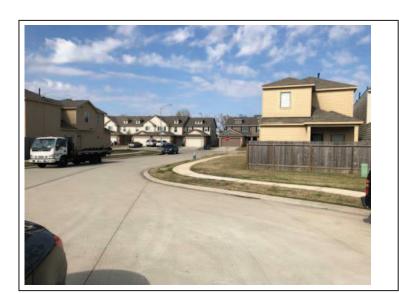
 Borrower/Client
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 Property Address
 6010 Gavin Manor Ct

 City
 Katy
 County Harris
 State
 TX
 Zip Code
 77449

 Lender
 U.S. Bank, N.A.
 County
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INCOM

Additional Subject Photo	
Subject Family	

ADDITIONAL PHOTOGRAPH ADDENDUM

File # 4711389

Borrower/Client Lisa Watson			
Property Address 6010 Gavin Manor Ct			
City Katy	County Harris	State TX	Zip Code 77449
Lender U.S. Bank, N.A.			



Additional Subject Photo
Subject Kitchen



Additional Subject Photo
Subject Dining



Additional Subject Photo
Subject Stairs

ADDITIONAL PHOTOGRAPH ADDENDUM

File # 4711389

Borrower/Client Lisa Watson			
Property Address 6010 Gavin Manor Ct			
City Katy	County Harris	State _TX Zip Code _77449	
Lender U.S. Bank, N.A.			



Additional Subject Photo

Additional Subject Photo
Subject Bed 1

Subject Study



Additional Subject Photo
Subject Bed 2

ADDITIONAL PHOTOGRAPH ADDENDUM

File # 4711389

Borrower/Client Lisa Watson		
Property Address 6010 Gavin Manor Ct		
City Katy	County Harris	State TX Zip Code 77449
Lender U.S. Bank, N.A.		





Additional Subject Photo Subject Master Bed



Additional Subject Photo Subject Master Bath



Additional Subject Photo Subject Bath 1

COMPARABLES PHOTOGRAPH ADDENDUM

File # 4711389

 Borrower/Client
 Lisa Watson

 Property Address
 6010 Gavin Manor Ct

 City
 Katy
 County Harris
 State
 TX
 Zip Code
 77449

 Lender
 U.S. Bank, N.A.
 County
 <td



Comparable Sale 1

6038 Wesley Manor Ct			
Katy		ТΧ	77449
Date of Sale: _s05/18;c03/18			
Sale Price:	174,990		
Sq. Ft.:	1,556		
\$ / Sq. Ft.: <u>112.46</u>			



Comparable Sale 2

6023 Wesley Manor Ct				
Katy		ТΧ	77449	
Date of Sale:	s05/18;c03/18			
Sale Price:	169,990			
Sq. Ft.:	1,600			
\$ / Sq. Ft.:	106.24			



Comparable Sale 3

6015 Wesley Manor Ct				
Katy TX 77449				
Date of Sale:	s05/1	8;c03	/18	
Sale Price:	ale Price: 173,490			
Sq. Ft.:	1,600			
\$ / Sq. Ft.:	/ Sq. Ft.: 108.43			

COMPARABLES PHOTOGRAPH ADDENDUM

State TX

Zip Code 77449

County Harris

File # 4711389

Borrower/Client Lisa Watson
Property Address 6010 Gavin Manor Ct
City Katy

Lender U.S. Bank, N.A.



Comparable Sale 4

18159 Bethany Manor Ct				
Katy	TX	77449		
Date of Sale: s06/18;c06/18				
Sale Price:	189,990			
Sq. Ft.:	2,000			
\$ / Sq. Ft.: <u>95.00</u>				



Comparable Sale 5

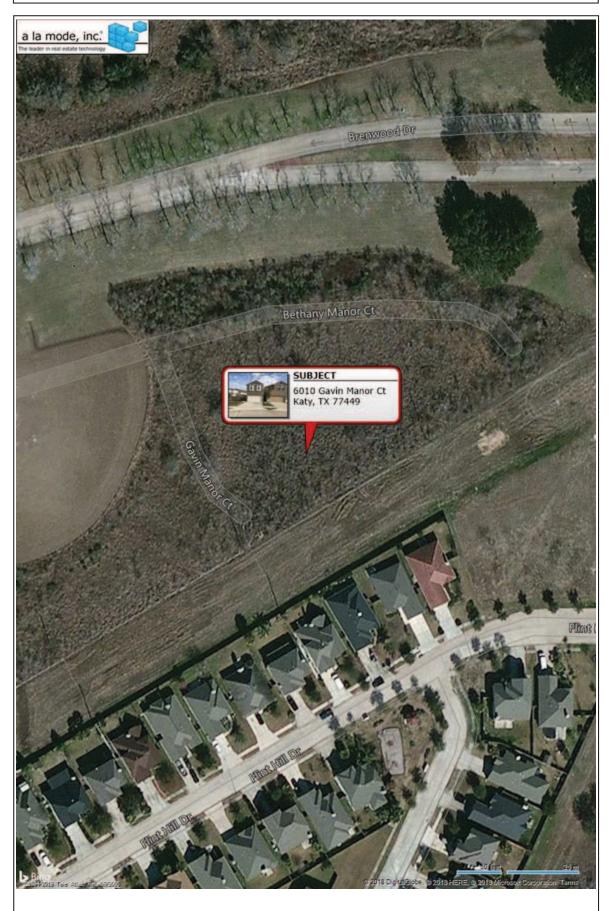
18171 Bethany Manor Ct				
Katy	TX 77449			
Date of Sale:	s05/18;c04/18			
Sale Price:	195,990			
Sq. Ft.:	2,000			
\$ / Sq. Ft.:	98.00	_		

Comparable Sale 6

Date of Sale:		
Sale Price:		
Sq. Ft.:		
\$ / Sq. Ft.:		

LOCATION MAP ADDENDUM

Borrower/Client	Lisa Watson			
Property Address	6010 Gavin Manor Ct			
City Katy	Co	unty Harris	State TX	Zip Code 77449
Lender U.S. Ba	ank, N.A.			



512-2533457 File # 4711389

LOCATION MAP ADDENDUM

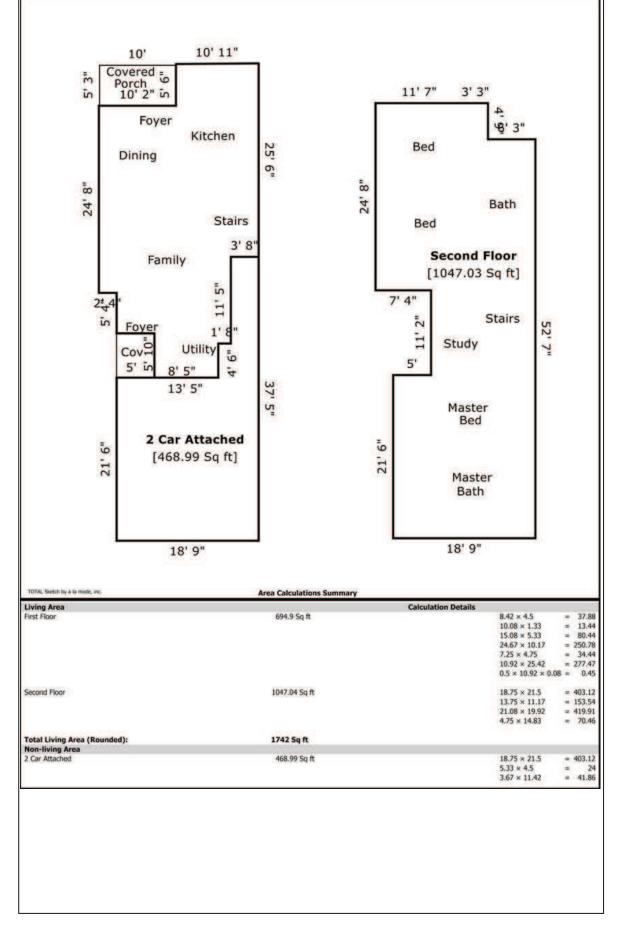
Borrower/Client Lisa Watson			
Property Address 6010 Gavin Manor Ct			
City Katy	County Harris	State TX	Zip Code _77449
Lender U.S. Bank, N.A.			



SKETCH	ADDENDUM
SNEIUN	ADDENDUM

File # 4711389

Borrower/Client Lisa Watson			
Property Address 6010 Gavin Manor Ct			
City Katy	County Harris	State TX Zip Code 77449	
Lender U.S. Bank, N.A.			



	E&O		File # 4711389
Borrower/Client Lisa Watson			
Property Address 6010 Gavin Manor Ct			
City Katy	County Harris	State TX Zip Code 77449	
Lender U.S. Bank, N.A.			

A REFER	ficate Number:	Administrati	ve Onices - 99	High Street, Floor 23, Bosto		0-23110	
		art of Maste	er Policy N		013649022-00 018389876-06		
	This Certificate forms a part of Master Policy Number: Renewal of Master Policy Number :						
	YOUR RIS			OUP MASTER POLI CHED MASTER PO			POLICY.
	THE			EMY OF STATE C			RS
			CERT	IFICATE DECLARA	TIONS		
1. Na	ame and Address of C	Certificate I	Holder:	Mark B. McKellar			
				5211 Summerhill M	lanor Lane		
				Katy		тх	77494
2 Ce	ertificate Period:	Effecti	ve Date:	04/04/18 12:01 a.m. Local Time at	to Expiration D the Address of the		04/04/19
2a. F	Retroactive Date:	04/04/	11				
				at the Address of the Insu	ured.		
3. Li	mit of Liability:	\$ \$	Second Colored	each claim aggregate limit			
4. De	eductible:		\$1,000	each claim			
5. Pr	rofessional Covered S	Services in	sured by th	is policy are: REAL	ESTATE APPR	AISAL	SERVICES
6. Ac	dvance Certificate Ho	lder Premi	um:	\$	808		
7. M	inimum Earned Premi	ium:	25% or	\$	202		
PRG Decla Endo Distri Profe	presement, 91222 (09/16 ibution of Material or Inf assional Liability Insurar	ate Apprais 16) Premise) Policyholo formation Ir nce Declara	es Liability (ler Notice, 1 Violation o ations	Coverage Amendator 18477 (03/15) Policy f Law Exclusion Ende	y Endorsement, holder Notice, 1	89644 (6 19914 (*	6/13) Economic Sanctions
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E&O

				File # 4711389
Borrower/Client Lisa Watson				
Property Address 6010 Gavin Manor Ct				
City Katy	County Harris	State TX	Zip Code 77449	
Lender U.S. Bank, N.A.				

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 Exert(612) 936-3000 MARK BERNARD MCKELLAR 5211 SUMMERHILL MANOR Fax:(512) 936-3899 KATY, TX 77494 Texas Appraiser Licensing and Certification Board P.O. Box 12188 Austin, Texas 78711-2188 Certified Residential Real Estate Appraiser Number#: TX 1338098 R Issued: 09/27/2018 Expires: 09/30/2020 Appraiser: MARK BERNARD MCKELLAR Texas Appraiser Licensing and Certification Board P.O. Box 12188 Austin, Texas 78711-2188 **Certified Residential Real Estate Appraiser** Number: TX 1338098 R 09/27/2018 Issued: Expires: 09/30/2020 Appraiser: MARK BERNARD MCKELLAR 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 Douglas E. Oldmixon Appraiser. Commissioner

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