REVERSE MORTGAGE FUNDING

Reverse Mortgage Servicing Department

P.O. Box 40724 • Lansing, Michigan 48901-7924 (866) 446-0026 Office (833) 515-4112 Fax

September 3, 2019

ESTATE OF: MYRNA LEE MCCRACKEN 2045 MELANIE LANE PEARLAND, TX 77581

Re: Reverse Mortgage Loan #1262257

Dear ESTATE OF: MYRNA LEE MCCRACKEN:

Enclosed please find the documents that you requested from the Reverse Mortgage Servicing Department.

If you have any further questions regarding this letter, please call us toll-free at (866) 446-0026, Monday through Thursday, 8:00am-6:00pm EST and Fridays 8:00am-5:00pm EST.

Sincerely,

Tax and Insurance
Tax and Insurance Department





IMPORTANT DISCLOSURES

Notice of Error and Request for Information

Federal law gives customers the right to notify us of an error regarding the servicing of their loan or to request information regarding their loan. If you wish to provide a notice of error or a request for information, you must write to us at the following address: P.O. Box 85400 Attn: Mailstop AUS-01, Austin, Texas 78708. The letter must provide the customer's name, loan number, and description of the error or detailed list of the information being requested.

If your property is located in the State of Texas:

COMPLAINTS REGARDING THE SERVICING OF YOUR MORTGAGE SHOULD BE SENT TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING 2601 NORTH LAMAR, SUITE 201, AUSTIN, TX 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 877-276-5550. A complaint form and instructions may be downloaded and printed from the Department website located at www.sml.texas.gov or obtained from the department upon request by mail at the address above by telephone listed above or by email at smlinfo@sml.texas.gov.

If your property is located in the State of New York:

Your servicer is either a registered servicer or exempt servicer registered with the Superintendent of the New York State Department of Financial Services. For further information or to make a complaint regarding your servicer you may contact the New York State Department of Financial Services Consumer Assistance Unit at (800) 342-3736 or by visiting www.dfs.ny.gov.

If your property is located in the State of Arkansas:

Your servicer is licensed in Arkansas and complaints about your servicer may be submitted to the Arkansas Securities Department via the Department's website (http://www.securities.arkansas.gov/) or toll-free at (800) 981-4429.

If your property is located in the State of Oregon:

Residential mortgage loan servicers are regulated by the Oregon Division of Financial Regulation. To file a complaint, call (866) 814-9710 or visit http://dfr.oregon.gov.



2045 Melanie Lane



APPRAISAL OF REAL PROPERTY

LOCATED AT:

2045 Melanie Ln HICKORY CREEK PLACE (PEARLAND), BLOCK 3, LOT 2 Pearland, TX 77581

FOR:

Reverse Mortgage Servicing Department 3900 Capital City Blvd Lansing, MI 48906

AS OF:

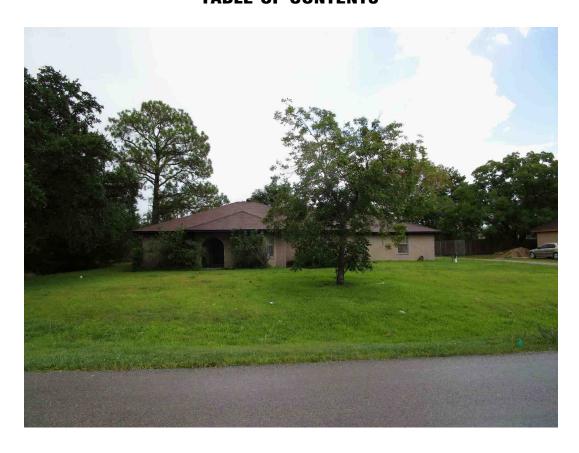
08/17/2019

BY:

Mark Sargent
Sargent Appraisal Services, Inc
21538 Canyon Terrace Lane
Katy, TX 77450
713-397-4794

Borrower	Estate of Myrna Lee McCracken		File No.	5001138489
Property Address	2045 Melanie Ln			
City	Pearland	County Brazoria	State _{TX}	Zip Code 77581
Lender/Client	Peverse Mortgage Servicing Department			

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Sargent Appraisal Services, Inc 21538 Canyon Terrace Lane Katy, TX 77450 713-397-4794

Dear Sir,

Reverse Mortgage Servicing Department 3900 Capital City Blvd Lansing, MI 48906

Re: Property: 2045 Melanie Ln

Pearland, TX 77581

Borrower: Estate of Myrna Lee McCracken

File No.: 5001138489

In accordance with your request, we have appraised the above referenced property. The report of that appraisal is attached.

The purpose of this appraisal is to estimate the market value of the property described in this appraisal report, as improved, in unencumbered fee simple title of ownership.

This report is based on a physical analysis of the site and improvements, a locational analysis of the neighborhood and city, and an economic analysis of the market for properties such as the subject. The appraisal was developed and the report was prepared in accordance with the Uniform Standards of Professional Appraisal Practice.

The value conclusions reported are as of the effective date stated in the body of the report and contingent upon the certification and limiting conditions attached.

It has been a pleasure to assist you. Please do not hesitate to contact me or any of my staff if we can be of additional service to you.

March L. Lazer

Mark Sargent TX-1334600-R

SUMMARY OF SALIENT FEATURES

	Subject Address	2045 Melanie Ln
	Legal Description	HICKORY CREEK PLACE (PEARLAND), BLOCK 3, LOT 2
LION	City	Pearland
SUBJECT INFORMATION	County	Brazoria
ECT IN	State	TX
SUBJ	Zip Code	77581
	Census Tract	6605.00
	Map Reference	614M
JOE	Oala Brita	,
SALES PRICE	Sale Price \$ Date of Sale	
SA	Date of Sale	
	Borrower	Estate of Myrna Lee McCracken
CLIENT	Lender/Client	Reverse Mortgage Servicing Department
	Size (Square Feet)	2,083
Z	Price per Square Foot \$	
ROVEMENTS	Location	N;Res;
IMPR0	Age	34
DESCRIPTION OF IMP	Condition	C4
SCRIPT	Total Rooms	6
DE	Bedrooms	3
	Baths	2.0
SER	Appraiser	Mark Sargent
APPRAISER	Date of Appraised Value	08/17/2019
VALUE	Final Estimate of Value	\$ 214,000

The manager of Otto							
The purpose of this summary appraisal repo	ort is to provide th	ne lender/client with an ac	curate, and adequately	supported, opin	nion of the market	value of the subje	ect property.
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		0 (0.11.0				•	7581
Borrower Estate of Myrna Lee McCracken		Owner of Public Record	Myrna Lee McCracken		County _E	Brazoria	
Legal Description HICKORY CREEK PLACE (PE	FARLAND) BLOCK 3	LOT 2					
1 1 1 1 1 1	Daren and J. Beook o.	2012	Tax Year 2019		R.E. Taxe	o ¢	
Assessor's Parcel # 4860-0018-000							
Neighborhood Name HICKORY CREEK PLACE			Map Reference 614	IM	Census T	ract 6605.00	
Occupant 🖂 Owner 🗌 Tenant 🔲 Vac	ant	Special Assessments \$	0	PUI	D HOA\$ ₀	per year	per month
			U		υ πολφη	poi youi	por monu
Property Rights Appraised 🔀 Fee Simple	Leasehold	Other (describe)					
Assignment Type Purchase Transaction	n Refinance	Transaction 🔀 Other (d	escribe) HUD Pre-Fored	losure Sale (PFS) F	Property		
1 /0" 1		A 1.1			Порону		
Lender/Client Reverse Mortgage Servicing Depart		•	tal City Blvd, Lansing, MI 48				
Is the subject property currently offered for sa	le or has it been off	ered for sale in the twelve m	onths prior to the effect	tive date of this a	appraisal?	☐ Yes ⊠ No)
Report data source(s) used, offering price(s),	and date(s)	ARMLS/HCAD/TILE	•				
Troport data source(s) asea, oriening price(s),	and date(s).	ARMLS/HCAD/TILE					
I did did not analyze the contract for	or sale for the subje	ct purchase transaction. Exp	lain the results of the ar	nalysis of the cor	ntract for sale or why	the analysis was r	not
performed.		or paronaco trancactioni Exp	nam the results of the ar	naryoro or the oor	induction dura or ming	the analysis mas i	101
periorneu.							
i							
Contract Price \$ Date of Co	ntract	Is the property seller t	he owner of public reco	ord? Yes	No Data Sourc	P(c)	
			<u> </u>				, ,,
Is there any financial assistance (loan charges	, sale concessions,	, gift or downpayment assist	cance, etc.) to be paid by	y any party on be	ehalf of the borrower	"? □ '	Yes No
If Yes, report the total dollar amount and described	ribe the items to be	naid					
ii 100, report the total delial amedia and dece	ibo tilo itolilo to bo	para.					
Note: Boss and the regist composition of the	a naighbarbaad	are not enpreied feators					
Note: Race and the racial composition of the		• • • • • • • • • • • • • • • • • • • •					
Neighborhood Characteristics		One-Unit I	Housing Trends		One-Unit Housi	ng Present I	Land Use %
				Declining	PRICE AC		
		erty Values Increasing		Declining			95 %
Built-Up 🖂 Over 75% 🗌 25-75% 🗀	Under 25% Dem	and/Supply Shortage		Over Supply	\$ (000) (yı	rs) 2-4 Unit	%
Growth Rapid Stable		keting Time 🔀 Under 3 m		Over 6 mths	, , ,	M. H. Faradi	
	SIUW IVIAIT	Cetting Tillie 🔼 Unider 3 in	uis 3-0 iiiuis	J OVEL O IIILIS		-	
Neighborhood Boundaries The subject neight	borhood is bounded by	The Sam Houston Toll to the no	orth, County Road 128 (Has	stings- Cannon) to	_{1,500} High	65 Commercia	l 3 %
the south, FM 2351 to the east and Cullen to the west					140 Pred.	20 Other	2 %
	•				140 1100.	20 00101	2 /0
Neighborhood Description The subject prope	rty is located in a detac	ched one unit residential market a	area within the town of Pearl	land. The neighbo	orhood is approximately	30 miles south of dowr	ntown Houston
via I-H 45 south to F.M. 528 west to the subject neigh	horhood. The area has	average access to all supporting	r facilities (employment sch	hools shonning) an	nd traffic arteries 2% par	rks greenhelts and go	If courses
That it is countried in the cape to the the cape to the gran	5011100a. 1110 aroa 11ao	avoluge decess to an eapporting	j radimado (diripio) morta, doi	iloolo, cilopping) all	ia danio artonos. 270 par	ino, groonbono ana go	
Market Conditions (including support for the a	bove conclusions)	The supply and demand as	s well as the exposure time i	indicators above ar	re considered to be typic	al for the area. The su	ıbject
development is average in comparison to other compa	arable developments in	the market area. Financing is re	andily available for most type	on of proportion in t	the area. Stable prices o	and racconchia market	ting times
development is average in comparison to other compa	arable developments in	Title market area. Tillanding is re	eadily available for most type	es or properties in t	ine area. Stable prices a	and reasonable market	ung umes
demonstrates a balance in supply and demand.							
Dimensions 4860-0018-000		Area 23087 sf	Shape	Rectangular	Vie	W N;Res;	
Specific Zoning Classification No zoning						11,1100,	
		Zoning Description	** Please refer to page one	of addendum site s	section **		
Zoning Compliance Legal Legal No	nconforming (Grand	lfathered Use) 🔀 No Zonii	ng Illegal (describe	3)			
Is the highest and best use of subject property							
	as improved (or as	s proposed per plans and sp			Yes No If N	lo describe The	subject is a
	as improved (or as	s proposed per plans and sp			Yes No If N	lo, describe The s	subject is a
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			the past twelve mon		<u> </u>		50,000
FEATURE	SUBJECT	COMPARAB	LE SALE # 1	COMPARABI	LE SALE # 2	COMPARABL	E SALE # 3
Address 2045 Melanie Ln		1525 Garden Rd		5406 Cunningham Dr		5525 Cunningham Dr	
Pearland, TX 77581		Pearland, TX 77581 Pearland, TX 77581				Pearland, TX 77581	
Proximity to Subject		0.82 miles NW		0.89 miles SE		0.96 miles SE	
Sale Price	\$	0.62 IIIIles NVV	\$ 246,000		\$ 206,000		\$ 185.976
	-	φ 4	\$ 246,000		\$ 206,000		3 185,976
Sale Price/Gross Liv. Area	\$ sq.ft.	\$ _{129.75} sq.ft.		\$ _{132.48} sq.ft.		\$ 111.03 SQ.ft.	
Data Source(s)		HARMLS#24019900;DO	M 3	HARMLS#84771654;DO	M 30	HARMLS#80552910;DON	M 10
Verification Source(s)		Kathleen Kipp/832-876-3	3194	Laura Keith/713-419-399	98	Jason Rodriguez/708-323	3-9892
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
Sales or Financing		ArmLth	()	ArmLth	()	ArmLth	()
Concessions							
		Conv;0		Con;3000	-3,000	Con;4024	-4,000
Date of Sale/Time		s03/19;c02/19		s07/19;c07/19		s02/19;c01/19	
Location	N;Res;	N;Res;		N;Res;		N;Res;	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site	23087 sf	34,064 sf	-5,300	8,729 sf	+6,900	9,448 sf	+6,500
View	N;Res;	N;Res;		N;Res;	·	N;Res;	·
Design (Style)							
- · · · · /	DT1;Ranch	DT1;Ranch		DT1;Ranch		DT1;Ranch	
Quality of Construction	Q4	Q4		Q4		Q4	
Actual Age	34	16	-10,100	36	0	40	0
Condition	C4	C3	-1,200		-1,200	C4	
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms. Baths		Total Bdrms. Baths	
Room Count	6 3 2.0	8 4 2.0	0			6 3 2.0	
Gross Living Area	2,083 SQ.ft.	1,896 SQ.ft.	+7,500		+21,100	41	+16,300
Basement & Finished			+1,500		+Z1,100		10,300
	Osf	0sf		Osf		0sf	
Rooms Below Grade							
Functional Utility	Average	Average		Average		Average	
Heating/Cooling Energy Efficient Items Garage/Carport Porch/Patio/Deck Pool Fireplace Updates/Upgrades Net Adjustment (Total) Adjusted Sale Price of Comparables	FWA/CAC	FWA/CAC		FWA/CAC		FWA/CAC	
Energy Efficient Items	Ceiling Fans	Ceiling Fans		Ceiling Fans		Ceiling Fans	
Garage/Carport	2ga2dw	2gd2cp2dw	-2 000	2ga2dw		2ga2dw	
Porch/Patio/Deck			2,000	_		Wood/Patio/Deck	12.500
Pool	Porch;CovPat	Porch;CovPat		Porch;CovPat			+2,500
P001	No Pool	No Pool		No Pool		No Pool	
Fireplace	1 Fireplace	None	+1,500	1 Fireplace		1 Fireplace	
Updates/Upgrades	Average	Superior		Superior		Average	
Net Adjustment (Total)		_ + 🛛 -	\$ -24,600	<u> </u>	\$ 8,800	-	\$ 21,300
Adjusted Sale Price		Net Adj. 10.0 %		Net Adj. 4.3 %		Net Adj. 11.5 %	
M		Gross Adj. 17.3 %	\$ 221 400	Gross Adj. 22.9 %	\$ 214 800	Gross Adj. 15.8 %	\$ 207.276
of Comparables							
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Was the project created by the conversion of existing building(s) into a PUD? Yes No If Yes, date of conversion.	Provide adequate information for the lender/client to replicate the below cost figures and calc Support for the opinion of site value (summary of comparable land sales or other methods for necessary, due to lack of reliable land sales, market extraction methods were used ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW Source of cost data Core Logic Quality rating from cost service Average Effective date of cost data Jan 2019 Comments on Cost Approach (gross living area calculations, depreciation, etc.) The Corelogic Residential Cost Service has been utilized in estimating the subject's Reproduction Cost. No functional or economic obsolescence is noted. Physical depreciation is calculated from an age/life concept. The Other Depreciated Site Improvements includes all exterior concrete flatwork, all wood decking, all exterior buildings, and all fencing. Estimated Remaining Economic Life (HUD and VA only) 44 Years INCOME APPROACH TO VAL Estimated Monthly Market Rent \$ 0 X Gross Rent Multiplier Summary of Income Approach (including support for market rent and GRM) Propertic Approach is not considered necessary to develop a reliable opinion of market value for the subject. PROJECT INFORMATIO Is the developer/builder in control of the Homeowners' Association (HOA)? Yes Provide the following information for PUDs ONLY if the developer/builder is in control of the Legal Name of Project	OPINION OF SITE VALUE DWELLING O Sq.Ft. @ \$ Porch/Patio Garage/Carport Garage/Carport Fotal Estimate of Cost-New Less Depreciated Cost of Improvements "As-is" Value of Site Improvements INDICATED VALUE BY COST APPROACH JE (not required by Fannie Mae) O = \$ O sis in this market area are generally not purchased for their incomposition of the subject property is an attached dwelling Total number of units sold	=\$ 45,000 108.70 =\$ 226,422 =\$ 15,000 20.00 =\$ 13,920 =\$ 255,342 **ternal =\$(68,100) =\$ 187,242 =\$ 232,242 Indicated Value by Income Approach ome producing capability, therefore, the Income
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Are the common elements leased to or by the Homeowners' Association? Yes No If Yes, describe the rental terms and options.	Provide adequate information for the lender/client to replicate the below cost figures and calc Support for the opinion of site value (summary of comparable land sales or other methods for necessary, due to lack of reliable land sales, market extraction methods were used Support for the opinion of site value (summary of comparable land sales or other methods for necessary, due to lack of reliable land sales, market extraction methods were used Support for the opinion of site value (summary of comparable land sales or other methods for necessary, due to lack of reliable land sales, market extraction methods were used Support for the opinion of site value (summary of comparable land sales or other methods for necessary, due to lack of reliable land sales, market extraction methods were used Support for cost data	OPINION OF SITE VALUE DWELLING O Sq.Ft. @ \$ Porch/Patio Garage/Carport Garage/Carport Depreciation Depreciated Cost of Improvements "As-is" Value of Site Improvements INDICATED VALUE BY COST APPROACH JE (not required by Fannie Mae) O = \$ O sis in this market area are generally not purchased for their incomplete incompletion. No Unit type(s) Detached Attached Data source(s) No If Yes, date of conversion.	=\$ 45,000 108.70 =\$ 226,422 =\$ 15,000 20.00 =\$ 13,920 =\$ 255,342 **ternal =\$(68,100) =\$ 187,242 =\$ 232,242 Indicated Value by Income Approach ome producing capability, therefore, the Income
Age the common elements leased to or by the Homeowners' Association?	Provide adequate information for the lender/client to replicate the below cost figures and calc Support for the opinion of site value (summary of comparable land sales or other methods for necessary, due to lack of reliable land sales, market extraction methods were used Support for the opinion of site value (summary of comparable land sales or other methods for necessary, due to lack of reliable land sales, market extraction methods were used Support for the opinion of site value (summary of comparable land sales or other methods for necessary, due to lack of reliable land sales, market extraction methods were used Support for the opinion of site value (summary of comparable land sales or other methods for necessary, due to lack of reliable land sales, market extraction methods were used Support for cost data	OPINION OF SITE VALUE DWELLING O Sq.Ft. @ \$ Porch/Patio Garage/Carport Garage/Carport Depreciation Depreciated Cost of Improvements "As-is" Value of Site Improvements INDICATED VALUE BY COST APPROACH JE (not required by Fannie Mae) O = \$ O sis in this market area are generally not purchased for their incomplete incompletion. No Unit type(s) Detached Attached Data source(s) No If Yes, date of conversion.	=\$ 45,000 108.70 =\$ 226,422 =\$ 15,000 20.00 =\$ 13,920 =\$ 255,342 **Xternal =\$(68,100) =\$ 187,242 =\$ 232,242 Indicated Value by Income Approach ome producing capability, therefore, the Income

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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 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 the 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.

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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.

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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 Mark L Sargent	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature Merch J. Saver	Signature
Name Mark Sargent	Name
Company Name Sargent Appraisal Services Inc	Company Name
Company Address 21538 Canyon Terrace Lane	Company Address
Katy, TX 77450	· ·
Telephone Number 713.397.4794	Telephone Number
Email Address msargent04@comcast.net	Email Address
Date of Signature and Report 08/23/2019	Date of Signature
Effective Date of Appraisal 08/17/2019	State Certification #
State Certification # 1334600	or State License #
or State License #	State
or Other (describe) State #	Expiration Date of Certification or License
State TX	
Expiration Date of Certification or License 02/28/2021	SUBJECT PROPERTY
·	
ADDRESS OF PROPERTY APPRAISED	Did not inspect subject property
2045 Melanie Ln	Did inspect exterior of subject property from street
Pearland, TX 77581	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 214,000	☐ Did inspect interior and exterior of subject property
LENDER/CLIENT	Date of Inspection
Name LRES	
Company Name Reverse Mortgage Servicing Department	COMPARABLE SALES
O Address	□ Did not inapper exterior of comparable calca from etreet
Company Address 3900 Capital City Blvd, Lansing, MI 48906	Did not inspect exterior of comparable sales from street
Email Address xxx	Did inspect exterior of comparable sales from street
AAA	Date of Inspection

Freddie Mac Form 70 March 2005

FEATURE	SUBJECT	UUWPAK <i>F</i>	ABLE SALE # 4	CON	ILAKARI	LE SALE # 5		COMPARABL	E SALE # b
Address 2045 Melanie Ln		6317 Butler Rd		6709 Sharon D)r		2312 A	nthony Ln	
Pearland, TX 77581		Pearland, TX 77581		Pearland, TX 77581		Pearland, TX 77581			
Proximity to Subject		0.12 miles NW		0.58 miles NW			0.96 m	iles SE	
Sale Price	\$		\$ 338,500			\$ 220,000			\$ 209,900
Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 144.17 SQ.	ft.	\$ 150.8	89 Sq .ft.		\$	138.73 SQ.ft.	
Data Source(s)		HARMLS#77031340;I	OOM 49	HARMLS#8994	41716;DOI	M 18	HARMI	LS#54564080;DOI	M 13
Verification Source(s)		Brooke Thedford/832-	477-1775	Brian Brady/21	4-364-732	25	Mark B	enoit/281-998-499	98
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+ (-) \$ Adjustment	DESCRIP	TION	+(-) \$ Adjustment	DE	SCRIPTION	+(-) \$ Adjustment
Sales or Financing		ArmLth		ArmLth			Listing		
Concessions		Con;0		Conv;0			2%;418	30	-4,100
Date of Sale/Time		s08/19;c07/19		s04/19;c03/19			Active		
Location	N;Res;	N;Res;		N;Res;			N;Res;		
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple			Fee Sir	mple	
Site	23087 sf	28,340 sf	-2.500	36,155 sf		-6.300	7,057 s		+7,700
View	N;Res;	N;Res;		N;Res;		3,555	N;Res;	-	.,
Design (Style)	DT1;Ranch	DT1;Ranch		DT1;Ranch			DT1;Ra	anch	
Quality of Construction	Q4	Q4		Q4			Q4	aricii	
Actual Age	34	42	+4,000			+9,200			0
Condition	C4	C2				-1,200			1 200
Above Grade	Total Bdrms. Baths	Total Bdrms. Batl	-33,000	Total Bdrms	a. Baths	-1,200		Bdrms. Baths	-1,200
Room Count									
	6 3 2.0	8 4 2.0			2.0		6	4 2.0	0
Gross Living Area	2,083 SQ.ft.	2,348 SQ	Π10,600		sa sq.ft.	+25,000		1,513 SQ.ft.	+22,800
Basement & Finished	Osf	0sf		0sf			0sf		
Rooms Below Grade									
Functional Utility	Average	Average		Average			Averag	e	
Heating/Cooling	FWA/CAC	FWA/CAC		FWA/CAC			FWA/C	AC	
Energy Efficient Items	Ceiling Fans	Ceiling Fans		Ceiling Fans			Ceiling	Fans	
Garage/Carport	2ga2dw	3gd2dw	-5,000	2ga2cp2dw		-2,000	2ga2dv	v	
Porch/Patio/Deck	Porch;CovPat	Porch;CovPat		Porch Patio		+2,500	Wood/F	Patio/Deck	+2,500
Pool	No Pool	Pool	-25,000	No Pool			No Poo	ol	
Fireplace	1 Fireplace	1 Fireplace		None		+1,500	1 Firep	lace	
Updates/Upgrades	Average	Superior	-15,000	Superior		-15,000	Averag	e	
Net Adjustment (Total)			\$ -87,100	X +		\$ 13,700] + 🗌 -	\$ 27,700
Adjusted Sale Price		Net Adj. 25.7	%	Net Adj.	6.2 %		Net Ad	dj. 13.2 %	
of Comparables		Gross Adj. 28.1	% \$ 251,400	Gross Adj.	28.5 %	\$ 233,700	Gross	Adj. 18.2 %	\$ 237,600
Report the results of the research	and analysis of the p	rior sale or transfer	history of the subject pro	perty and cor	nparable	sales (report addition	al prior	sales on page	3).
ITEM	SL	IBJECT	COMPARABLE SA	\LE # 4	CC	MPARABLE SALE # !	5	COMPAR	ABLE SALE # 6
Date of Prior Sale/Transfer									
Price of Prior Sale/Transfer									
Data Source(s)	HARMLS/HCAD		CoreLogic		CoreLog	aic		CoreLogic	
Effective Date of Data Source(s)	08/17/2019		08/20/2019		08/22/20			08/20/2019	
Analysis of prior sale or transfer		property and compa		earch of the con		sales utilized revealed no a	atypical s		in the previous twelve
months. A research of the subject prop	-						,		F
monard. 7 (1000da on er are dabject prop	orty revealed no dtypical		provided timely discriminate.						
Analysis/Comments The subject	-t fti di	- d d f		-ti The -ubi				d diti Th	
•			unusual elements of deprecia						
affecting the subject has been calculat									
greater than three were adjusted utilizi									
comparable sales price less concession	-			arables and the	estimated	remaining economic lifea	nd multip	plied by a factor of	.25. The depreciation
factor is then applied to the cost new o	f the improvements as of	the effective appraisal	date.						
Due to the stability of the neighborhood	d, sales with sales dates in	n excess of six months	were also researched and/or	r utilized and cor	nsidered n	ecessary and reasonable	. In addi	ition, due to the ab	ove factors, the sales'
proximity to the subject, the range of file	nal adjusted values and/o	net/gross adjustments	for the sales may exceed ty	pical guidelines.	However	the appraiser recognizes	the rang	ge of values, adjus	stments to the sales
prices and corresponding adjusted value	ues for the sales to be typ	ical for the subject area	and are not considered to b	e an adverse co	ndition for	the area or the subject pr	operty.		
The distance traveled to find comparate	ole sales is noted. Howeve	er, this was considered	necessary in order to locate	other sales that	could be o	considered comparable to	the subj	ect property in ter	ms of dwelling size,
design and appeal, construction quality	y, and age. Contributing to	this was the number of	f comparable homes in the s	ubject neighborh	nood, the I	low number of recently clo	sed com	nparable sales in ti	ne subject neighborhood,
the low number of recently closed sale	s from the subject's subdi	vision, and to a strong	established ownership nature	inherent in the	area. No a	adverse effect on subject	valuation	or marketability is	s noted. All of the sales
sales utilized are located in the subject	t's market area and consid	lered necessary and re	asonable considering the cha	aracteristics of th	ne market	area. The final estimated	value fo	r the subject prope	erty is above the
neighborhood average, however, it is r	not atypical since there are	e numerous residential	properties in the area that ha	ave values/sales	prices gre	eater than the neighborhoo	od avera	ige or predominan	t value. Therefore, the
subject is not considered to be overimp	-								
In regards to site/view (size, etc.), age,	, living area differences (s	quare footage), bathroo	om counts, amenities (firenla	ces, pools, etc.)	and/or par	rking facilities, the sales w	ere adiu	isted accordingly.	Square footage (living
area) adjustments were limited to those									
based on the age of the sales and the				oabjoot.	.g.s aujud				g sales alan o youro
22000 on the age of the sales and the									

	FEATURE		SORTEC	1		CUMPARAL	SLE SALE # /	CON	VIPAKABI	LE SALE # 8		CUMI	AKABL	E SALE # 9
	Address 2045 Melanie Ln				2554 L	azy Bend St		2303 Romayor	r Ct					
	Pearland, TX 77581				Pearlar	nd, TX 77581		Pearland, TX 7	77581					
	Proximity to Subject					0.91 miles SE								
	Sale Price	\$			υ./8 M	11CS 3	¢			¢				¢
		_					\$ 219,900			\$ 199,900				\$
	Sale Price/Gross Liv. Area	\$		sq.ft.	\$	95.32 SQ.f l		\$ 89.	.16 SQ.ft.		\$		sq.ft.	
	Data Source(s)				HARMI	LS#85460801;D	OM 27	HARMLS#303	825;DOM	47				
	Verification Source(s)					Knezevic/281-72		Rohit Sareen/2						
	VALUE ADJUSTMENTS	ח	ESCRIPTI	IUVI		SCRIPTION	+(-) \$ Adjustment	DESCRIP		+(-) \$ Adjustment	DE	SCRIPT	IUN	+(-) \$ Adjustment
		U	וויוויטטב	IUN			T(") # AUJUSTITICITE		TION	T(-) φ Aujustineill	טכ	OUNT	IUIV	T(-) \$ Aujustilielit
	Sales or Financing				Listing			Listing						
	Concessions				2%;438	30	-4,300	2%;3980		-3,900				
	Date of Sale/Time				Active			Active						
	Location	N;Res	·		N;Res;		1	N;Res;						
동														
٩	Leasehold/Fee Simple	Fee S	imple		Fee Sir	mple		Fee Simple						
Ř	Site	23087	sf sf		31,363	sf	-4,000	7,967 sf		+7,300				
4	View	N;Res	3;		N;Res;			N;Res;						
۲,	Design (Style)	DT1;F	Ranch		DT1;Ra	anch		DT1;Ranch						
Ó	Quality of Construction		(diloii			ariori								
25	-	Q4			Q4			Q4						
¥	Actual Age	34			55		+11,500	0 40		C				
를	Condition	C4			СЗ		-1,200	C4						
Ö	Above Grade	Total	Bdrms.	Baths	Total	Bdrms. Baths	3	Total Bdrms	s. Baths		Total	Bdrms.	Baths	
SALES COMPARISON APPROACH	Room Count	6	3	2.0	6	4 2.1	-2,500		2.0	0				
咝		р			٥								0~ t	
₫	Gross Living Area		2,083	₃ sq.ft.		2,307 SQ. ff	-9,000		42 Sq.ft.	-6,400			sq.ft.	
S	Basement & Finished	0sf			0sf			0sf						
	Rooms Below Grade													
	Functional Utility	Avera	ae		Averag	ie.		Average						
	•													
	Heating/Cooling	FWA/			FWA/C		1	FWA/CAC						
	Energy Efficient Items	Ceilin	g Fans		Ceiling	Fans	1	Ceiling Fans						
	Garage/Carport	2ga2c	iw		2ga2dv	v		2cp2dw		+3,000				
	Porch/Patio/Deck		;CovPat		Porch I		+2 500	Porch;CovPat						
	Pool						. 2,500							
		No Po			No Poo	ונ	+	No Pool						
	Fireplace	1 Fire	place		None		+1,500	None		+1,500				
	Updates/Upgrades	Avera	ge		Averag			Average						
	Net Adjustment (Total)] + 🛛 -	\$ -5,500	X +		\$ 1,500		+ [\$
	Adjusted Sale Price				Net Ad			Net Adj.	0.8 %		Net Ac		%	
	•				l	•		Gross Adj.				•	%	
	of Comparables			6.11	Gross				11.1 %	•	Gross			
	Report the results of the research	n and	analysis d						т' —					•
	ITEM			SU	IBJECT	•	COMPARABLE SA	ALE # 7	C(OMPARABLE SALE #	8	CO	OMPAR	ABLE SALE # 9
	D . (D: 0 T (I		02/20/20					
	Date of Prior Sale/Transfer								02/20/20	019				
	Date of Prior Sale/Transfer Price of Prior Sale/Transfer									019				
RY	Price of Prior Sale/Transfer						October 1		\$0					
TORY	Price of Prior Sale/Transfer Data Source(s)		HARMLS/				CoreLogic		\$0 Special	Warranty Deed - 7513				
ISTORY	Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s)		08/17/201	9			08/22/2019		\$0	Warranty Deed - 7513				
E HISTORY	Price of Prior Sale/Transfer Data Source(s)	histor	08/17/201	9	propert	y and compar	08/22/2019		\$0 Special	Warranty Deed - 7513				
ALE HISTORY	Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s)	histor	08/17/201	9	oropert	y and compar	08/22/2019		\$0 Special	Warranty Deed - 7513				
SALE HISTORY	Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s)	histor	08/17/201	9	oropert	y and compar	08/22/2019		\$0 Special	Warranty Deed - 7513				
SALE HISTORY	Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s)	histor	08/17/201	9	oropert	y and compar	08/22/2019		\$0 Special	Warranty Deed - 7513				
SALE HISTORY	Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s)	histor	08/17/201	9	propert	y and compar	08/22/2019		\$0 Special	Warranty Deed - 7513				
SALE HISTORY	Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s)	histor	08/17/201	9	propert	y and compar	08/22/2019		\$0 Special	Warranty Deed - 7513				
SALE HISTORY	Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s)	histor	08/17/201	9	propert	y and compar	08/22/2019		\$0 Special	Warranty Deed - 7513				
SALE HISTORY	Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer	histor	08/17/201	9	propert	y and compar	08/22/2019		\$0 Special	Warranty Deed - 7513				
SALE HISTORY	Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s)	histor	08/17/201	9	propert	y and compar	08/22/2019		\$0 Special	Warranty Deed - 7513				
SALE HISTORY	Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer	histor	08/17/201	9	oropert _.	y and compar	08/22/2019		\$0 Special	Warranty Deed - 7513				
SALE HISTORY	Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer	histor	08/17/201	9	propert	y and compar	08/22/2019		\$0 Special	Warranty Deed - 7513				
SALE HISTORY	Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer	history	08/17/201	9	propert	y and compar	08/22/2019		\$0 Special	Warranty Deed - 7513				
SALE HISTORY	Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer	histor	08/17/201	9	propert	y and compar	08/22/2019		\$0 Special	Warranty Deed - 7513				
SALE HISTORY	Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer	history	08/17/201	9	property	y and compar	08/22/2019		\$0 Special	Warranty Deed - 7513				
SALE HISTORY	Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer	history	08/17/201	9	property	y and compar	08/22/2019		\$0 Special	Warranty Deed - 7513				
SALE HISTORY	Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer	history	08/17/201	9	property	y and compar	08/22/2019		\$0 Special	Warranty Deed - 7513				
SALE HISTORY	Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer	history	08/17/201	9	property	y and compar	08/22/2019		\$0 Special	Warranty Deed - 7513				
SALE HISTORY	Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer	history	08/17/201	9	property	y and compar	08/22/2019		\$0 Special	Warranty Deed - 7513				
	Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer	history	08/17/201	9	property	y and compar	08/22/2019		\$0 Special	Warranty Deed - 7513				
	Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer	history	08/17/201	9	property	y and compar	08/22/2019		\$0 Special	Warranty Deed - 7513				
	Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer	history	08/17/201	9	property	y and compar	08/22/2019		\$0 Special	Warranty Deed - 7513				
	Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer	history	08/17/201	9	property	y and compar	08/22/2019		\$0 Special	Warranty Deed - 7513				
	Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer	history	08/17/201	9	property	y and compar	08/22/2019		\$0 Special	Warranty Deed - 7513				
	Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer	history	08/17/201	9	property	y and compar	08/22/2019		\$0 Special	Warranty Deed - 7513				
	Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer	history	08/17/201	9	property	y and compar	08/22/2019		\$0 Special	Warranty Deed - 7513				
	Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer	history	08/17/201	9	property	y and compar	08/22/2019		\$0 Special	Warranty Deed - 7513				
	Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer	history	08/17/201	9	property	y and compar	08/22/2019		\$0 Special	Warranty Deed - 7513				
	Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer	history	08/17/201	9	property	y and compar	08/22/2019		\$0 Special	Warranty Deed - 7513				
	Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer	history	08/17/201	9	property	y and compar	08/22/2019		\$0 Special	Warranty Deed - 7513				
	Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer	history	08/17/201	9	property	y and compar	08/22/2019		\$0 Special	Warranty Deed - 7513				
	Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer	history	08/17/201	9	property	y and compar	08/22/2019		\$0 Special	Warranty Deed - 7513				
	Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer	history	08/17/201	9	property	y and compar	08/22/2019		\$0 Special	Warranty Deed - 7513				
	Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer	history	08/17/201	9	property	y and compar	08/22/2019		\$0 Special	Warranty Deed - 7513				
	Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer	history	08/17/201	9	property	y and compar	08/22/2019		\$0 Special	Warranty Deed - 7513				
	Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer	history	08/17/201	9	property	y and compar	08/22/2019		\$0 Special	Warranty Deed - 7513				
	Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer	history	08/17/201	9	property	y and compar	08/22/2019		\$0 Special	Warranty Deed - 7513				
ANALYSIS / COMMENTS SALE HISTORY	Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer	history	08/17/201	9	property	y and compar	08/22/2019		\$0 Special	Warranty Deed - 7513				
	Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer	history	08/17/201	9	property	y and compar	08/22/2019		\$0 Special	Warranty Deed - 7513				
	Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer	history	08/17/201	9	property	y and compar	08/22/2019		\$0 Special	Warranty Deed - 7513				
	Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer	history	08/17/201	9	property	y and compar	08/22/2019		\$0 Special	Warranty Deed - 7513				

LICDAD ADDENIDLIM

512-2341146

		USPAP ADD	<u>ENDUM</u>	File No	5001138489
orrower	Estate of Myrna Lee McCracken				
roperty Address ity	2045 Melanie Ln	County -		State TX	Zip Code 77581
ender	Pearland Reverse Mortgage Servicing Depa	County Brazoria		State TX	ZIP GOUE 77581
This report	was prepared under the	following USPAP reporting option:			
Appraisa	al Report	This report was prepared in accordance	e with USPAP Standards Rule	e 2-2(a).	
Restrict	ed Appraisal Report	This report was prepared in accordanc	e with USPAP Standards Rule	e 2-2(b).	
				,	
					1
	e Exposure Time				
My opinion o	of a reasonable exposure tir	ne for the subject property at the market v	alue stated in this report is:	0-90 Days	
					1
1	Certifications				
I certify that,	, to the best of my knowled	je and belief:			
_		an appraiser or in any other capacity, rega	arding the property that is the	subject of this	report within the
three-ye	ear period immediately prec	eding acceptance of this assignment.			
	performed services, as an a	ppraiser or in another capacity, regarding	the property that is the subje-	ct of this report	within the three-vear
1 —		ptance of this assignment. Those services			,
- The stateme	ents of fact contained in this rep	port are true and correct.			
- The reported	l analyses, opinions, and concl	usions are limited only by the reported assumpt	ions and limiting conditions and a	are my personal, i	mpartial, and unbiased
1 '	nalyses, opinions, and conclusi				
	wise indicated, I have no prese	nt or prospective interest in the property that is	the subject of this report and no	personal interest	with respect to the parties
involved.	as with respect to the property	that is the subject of this report or the parties in	wolved with this assignment		
		t contingent upon developing or reporting prede	-		
	-	nment is not contingent upon the development (alue or direction ir	n value that favors the cause of
1	, , ,	e attainment of a stipulated result, or the occurre			
		re developed, and this report has been prepared	· · · · · · · · · · · · · · · · · · ·	-	* *
1	at the time this report was prep				
	·	personal inspection of the property that is the s	•	::!: /: :	
1	· · · · · · · · · · · · · · · · · · ·	d significant real property appraisal assistance t ppraisal assistance is stated elsewhere in this re		ication (ii there ar	re exceptions, the name of each
individual prov	riding Significant roat property a	optaioa assistance is stated disconnect in this re	porty.		
Additional (Comments				
Additional (Comments				
I performed a dri	ive by appraisal on the subject prope	ty within the past three years			
APPRAISER		, ()	SUPERVISORY APPRAIS	SER: (only i	f required)
	Neces J.	V . D			
Signature:	preus d.	Darger	Signature:		
Name: Mark Sa			Name:		
Date Signed: o	08/23/2019		Date Signed:		-
State Certificatio			State Certification #:		
or State License	: #:		or State License #:		
State: TX			State:		
			Expiration Date of Certification or Supervisory Appraiser Inspection		tv·
-ποσάνο Dαίδ (Ji			Did Not Exterior-only		

Market Conditions Addendum to the Appraisal Report File No. 512-2341146

The purpose of this addendum is to provide the lender		-		nditions	s prevalent in	the subject		
neighborhood. This is a required addendum for all app Property Address 2045 Melanie Ln	oraisai reports with an ene	City Pearland	Jrii 1, 2009.	St:	ate _{TX}	ZIP Code 7758	· · · · · · · · · · · · · · · · · · ·	
Borrower Estate of Myrna Lee McCracken		Oity Pearland		Ott	10 1	ZII 0000 7758	51	
Instructions: The appraiser must use the information	required on this form as t	he hasis for his/her con-	clusions and must provide	SUDDO	rt for those c	onclusions rea	arding	
housing trends and overall market conditions as repor it is available and reliable and must provide analysis a explanation. It is recognized that not all data sources in the analysis. If data sources provide the required in average. Sales and listings must be properties that co	rted in the Neighborhood s is indicated below. If any i will be able to provide data formation as an average i impete with the subject pr	section of the appraisal of required data is unavaila a for the shaded areas bounstead of the median, the operty, determined by a	report form. The appraiser in ble or is considered unrelia elow; if it is available, how e appraiser should report the pplying the criteria that wou	must fi able, the ever, the he avai uld be	ll in all the int e appraiser m e appraiser r lable figure a	formation to the nust provide an must include the nd identify it as	extent data an	
subject property. The appraiser must explain any anor				s, etc.		0		
Inventory Analysis	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months		1	Overall Trend		
Total # of Comparable Sales (Settled)	10	7	3		Increasing	Stable Stable		eclining
Absorption Rate (Total Sales/Months)	1.67	2.33	1.00		Increasing	Stable Stable	1=	eclining
Total # of Comparable Active Listings	0	1	2		Declining	Stable Stable	+=-	oreasing
Months of Housing Supply (Total Listings/Ab.Rate) Median Sale & List Price, DOM, Sale/List %	o Prior 7–12 Months	0.4 Prior 4–6 Months	2.0 Current – 3 Months		Declining	Overall Trend		ocreasing
Median Comparable Sale Price				-	Increasing	Stable	ПП	eclining
Median Comparable Sales Days on Market	\$167,500	\$197,000	\$185,976	_	Declining	Stable Stable		creasing
Median Comparable List Price	5.5 0	5 \$190,000	\$229,000	X	Increasing	Stable	+=	eclining
Median Comparable Listings Days on Market	0	88	42		Declining	Stable Stable	+=-	creasing
Median Sale Price as % of List Price	100%	100%	98%		Increasing	⊠ Stable		eclining
Seller-(developer, builder, etc.)paid financial assistance		No			Declining	Stable		creasing
Explain in detail the seller concessions trends for the		er contributions increas	ed from 3% to 5%, increasi	ng use	of buydowns	s, closing costs		
fees, options, etc.). The HAR MLS indicates there we	, , ,			•	•			
area. Prior Months 7-12: 10 Sales; 2 with concessions; 20% of								
concessions ranged between \$500 and \$5,900. The median co								
<u> </u>								
Are foreclosure sales (REO sales) a factor in the mark	ket? 🗌 Yes 🔀 No	o If yes, explain (inc	uding the trends in listings	and sa	les of foreclo	osed properties)		
The data used in the grid above does not indicate there were a	any REO/Short sales or other of	distressed properties associ	ated with the reported transaction	ons. Hov	vever, this is no	ot a mandatory rep	orting fiel	ld for
agents and there may be some distressed sales that were not	reported. It is beyond the scop	e of this assignment to conf	irm each sale used in the Marke	et Condi	tions Report.			
Cite data sources for above information. The HAF	R MLS was the data source us	ed to complete the Market C	Conditions Addendum.					
Cite data sources for above information. The HAF	R MLS was the data source us	ed to complete the Market C	Conditions Addendum.					
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Summarize the above information as support for your	conclusions in the Neighl	borhood section of the a	ppraisal report form. If you		-		ıch as	
	conclusions in the Neighl	borhood section of the a	ppraisal report form. If you		-		ıch as	
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512-2341146 5001138489

Repairs Required to meet Minimum Property Requirements (MPR) for FHA Insured Financing

Repairs needed to meet the Minimum Property Requirements (MPR) and make the subject structurally sound, free of roof leaks and have operable mechanical systems Structural repairs needed and estimated repair cost \$ \$ \$ \$ Roof repairs needed and estimated repair cost \$ _ \$ _ \$ \$ Mechanical Systems repairs needed and estimated repair cost Plumbing / Fixtures r

	\$
	\$
Electrical	Φ
	\$
	\$
	φ
HVAC	Ψ
	\$
	\$
	\$
	\$
Estimated cost to treat and paint defective paint surfaces	
(home built pre-1978)	
	\$
	\$
	\$
	\$
	\$
Total estimated repair cost and escrow amount	\$
INSURABILITY	
nsurable	
Ininsurable. If there are no disqualifying factors, uninsurable propertie HA's, Section 203(k) rehabilitation programs, and, depending upon the	• •
f repairs needed, the Streamlined(k) Limited Repair Program.	
nsurable with Repair Escrow Repair Escrow Amount \$ 1,200	
Remarks: The property does have an active leak in the ceiling and the cost to cure is an estimate only.	

File No. 5001138489

January 1990

REVISED LEAD BASED PAINT CERTIFICATION - SECOND REVISION

Defective paint surfaces are defined as cracking, scaling, chipping, peeling or loose paint surfaces on all interior and exterior surfaces on all structures which make up the subject property regardless of height.

This certification must be completed as part of all FHA appraisals on properties constructed prior to 1978.

Signature
Name Mark Sargent
Date 08/23/2019
State Certification # 1334600
Or State License #
State

512-2341146

ENVIRONMENTAL COMPLIANCE RECORD SINGLE FAMILY PROPERTY DISPOSITION

PROPERTY ADDRESS 2045 Melanie Ln., Pearland, TX 77581 COMPLIANCE FINDINGS 1. HISTORIC PRESERVATION Property ☐ is ☐ is not listed on the National Register of Historical Places. Property ☐ is ☐ is not located in an Historical District. Note: An appropriate deed restriction will be required if property meets either of the foregoing conditions. Property ☐ is ☐ is not located within the 100-year floodplain (Zones A & V). Note: Flood insurance may be required. Panel #: 00301 Map #: 48039C00301 Date of Map: 09/22/1999	
1. HISTORIC PRESERVATION Property ☐ is ☐ is not listed on the National Register of Historical Places. Property ☐ is ☐ is not located in an Historical District. Note: An appropriate deed restriction will be required if property meets either of the foregoing conditions. Checked National Register of Historical Places Checked National Register of Historical Places Checked National Register of Historical Places Panel #: ₀₀₀₀₀₀ Map #: ₄₀₀₀₀₀₀₀ Map #: ₄₀₀₀₀₀₀₀₀₀₀₀₀₀₀₀₀₀₀₀₀₀₀₀₀₀₀₀₀₀₀₀₀₀₀₀	
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Historic Places. Property ☐ is ☐ is not located in an Historical District. Note: An appropriate deed restriction will be required if property meets either of the foregoing conditions. Property ☐ is ☐ is not located within the 100-year floodplain (Zones A & V). Note: Flood insurance may be required. Historical Places Checked National Register of Historical Places Panel #: 00301 Map #: 48039000301 Date of Map: 09/22/1999	
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Note: Flood insurance may be required. Date of Map: 09/22/1999	
Date of Iviap. 09/22/1999	
2 AIRDORT RIINWAY CLEAR ZONES (24 CER 51D)	
3. AIRPORT RUNWAY CLEAR ZONES (24 CFR 51D) Property ☐ is ☐ is not located within boundary of runway zones.	
If so, ** has the airport operator declined to acquire the property? Yes No ** a signed disclaimer is required (24 CFR Part 51D). Property not within 3,000 feet of the runway clear zone.	
4. SUMMARY Additional actions ☐ are ☐ are not required on the basis of the findings above. If additional actions are required, describe them in an attachment.	
NOTE: OTHER ENVIRONMENTAL STATUTES, EXECUTIVE ORDERS AND AUTHORITIES The remaining statutes and authorities cited at 24 CFR 50.4 do not require compliance because they are not relevant to property disposition actions which do not involve new construction.	
Preparer: Mark Sargent Date: 08/23/2019	
Supervisor: Title: Date:	

File No. 5001138489

Supplemental Addendum

Borrower	Estate of Myrna Lee McCracken			
Property Address	2045 Melanie Ln			
City	Pearland	County _{Brazoria}	State TX	Zip Code 77581
Lander/Client	Daversa Martagas Carvisias Davartment			

SCOPE OF THE APPRAISAL

al process, the appraiser has analyzed all available data in the subject market area. Data sources include our files, other appraisers, builders, lenders, listing and selling agents, brokers, SREA, MLS, and county appraisal districts. Data analyzed was considered supportive of the market value estimate in this appraisal report as of the day of the appraisal

The market data analyzed for this report came from the same or competing neighborhoods and within a time frame that insures similar market and location conditions at the time of the appraisal. Any exceptions will be noted in the report.

A full exterior inspection from the street of the subject property, an exterior inspection of all comparable sales and personal inspection of the subject neighborhood was performed. The conditions of the subject property is based solely on a casual visual inspection, the appraiser is not qualified to certify the condition or remaining economic life of such items as the foundation, roof, plumbing, electrical and mechanical items. However, it is the appraiser's obligation to comment on any adverse or detrimental influences which could affect the marketability of the

Any sales concessions or creative financing discovered by the appraiser have been identified in the report and, if excessive, were adjusted from the sale price.

This appraisal conforms to the Uniform Standards of Professional Appraisal Practice ("USPAP") adopted by the Appraisal Standards Board of the Appraisal Foundation.

er completed this assignment with no influence on value (written or verbal) from any party connected with this assignment as referenced in the signed certification located on page 5 of the URAR (Items 16 and 18).

FHA appraisals are no guarantee that the property is free from defects. The appraisal only establishes the value of the property for mortgage insurance purposes. Buyers need to secure their own home inspections through the services of a qualified inspector and satisfy themselves about the condition of own home in the property.

SOURCE FOR DEFINITION OF MARKET VALUE:

The source of the definition of market value is obtained in HUD Handbook 4001.

COMMENTS ON HAZARDOUS MATERIALS

In this appraisal assignment, the existence of potentially hazardous material used on the construction or maintenance of the building such as the presence of urea-formaldehyde foam insulation or asbestos and/or the presence of toxic waste (which may or may not be present on the property) was not observed by me; nor do we have an knowledge of the existence of such materials on or in the property. However, the appraiser is not qualified to detect such substances (the existence of such substances as urea-formaldehyde insulation) or other potentially hazardous waste material which may have an effect on the value of the property. I (we) urge the client to retain an expert in this field if desired.

APPRAISERS COMPENSATION

The appraiser's compensation is not contingent upon the reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value estimate, the attainment of a stipulated result, or the occurrence of a subsequent event. This appraisal assignment was not based on a requested minimum valuation, a specific valuation or the approval of

ENVIRONMENTAL DISCLAIMER

The value in this report is based on the assumption that the property is not negatively affected by the existence of hazardous substances or detrimental environmental conditions. The appraiser is not an expert in the identification of hazardous substances or detrimental environmental conditions. The appraiser's routine inspection of and inquiries about the subject property did not develop any information that indicated any apparent significant hazardous substances or detrimental environmental conditions which would affect the property negatively. It is possible that the tests and inspections made by a qualified hazardous substance and environmental expert would reveal the existence of hazardous materials and environmental conditions on or around the property that would negatively affect its value.

NEIGHBORHOOD MARKETABILITY

It should be noted that the exposure time for the subject property, in the neighborhood/market area, is 0-90 days. This assumes this property to be competitively priced within the neighborhood value range as reported, as well as the house being in average to good condition, with no major defects or deficiencies and assuming a knowledgeable public.

The appraiser makes it known that an analysis of the historical sales over the past 12 months proved a range of exposure time, at a market price (one that is not inflated and comparative with other properties similar in features and aspects of the subject) to be 0-3 months. This exposure time is similar to the marketing time of comparable listings noted in the neighborhood section of the form report.

NEIGHBORHOOD DESCRIPTION

The area has average access to all supporting facilities (employment, school, shopping) and traffic arteries. The subject subdivision has received average market acceptance in the recent past with this trend anticipated to continue into the foreseeable future.

MARKET CONDITIONS FOR THE NEIGHBORHOOD Please refer to attached 1004MC addendum

The majority of greater Houston and surrounding areas do not have zoning ordinances. Residential subdivisions generally have deed restrictions on building size, land usage, type of building (i.e. single family), distance from the street, fences, etc. Deed restrictions are typical for this area and the absence of zoning does not adversely effect the subject's value or marketability. No zoning is typical and if destroyed, the subject can be rebuilt to its current state.

CONDITIONS OF APPRAISAL

Once the digital signature has been affixed to the file it is locked, until the appraiser enters the code to remove it; thus the appraisal integrity in maintained as with manually signed reports. This appraisal is not a home inspection and the appraiser is not acting as a home inspector when preparing the report. The borrower has the right to have a home inspected by a professional home inspector. When performing an evaluation of this property, the appraiser visually observed areas that were readily accessible. The appraiser is not required to disturb or move anything that obstructs access or visibility. The inspection is not technically exhaustive and does not offer warranties or guarantees of any kind. home inspector. When performin that obstructs access or visibility.

FINAL RECONCILIATION

Please note that the intended user of this appraisal is the Lender/Client and FHA/HUD. The intended use of the appraisal is to develop the as-is Market Value, which is a Mortgagee?s tool for determining the list price of a HUD PFS Property (24 CFR ? 203.370). No additional Intended Users are defined by the appraiser

All three approaches to value were considered. The income approach was not considered applicable nor necessary to provide a credible report and was not developed. Properties in this market area are generally not purchased for their income producing capability, therefore, the Income Approach is not considered necessary to developed. The flowing some relevancy, is not necessary to produce a credible report. The Cost Approach, while considered applicable and having some relevancy, is not necessary to produce a credible report. The Cost Approach, if developed, was done so only as an additional supporting indicator of value to the Sales Data Approach, or at the specific request of the client. The Sales Data Approach is necessary to provide a credible report and was developed in the report to provide a reliable opinion of market value.

Highest and Best Use analysis was performed. The site value as vacant was developed using either the Sales Data Approach of lot sales within the subject's neighborhood, the extraction

Three things were done on site: An exterior observation of the property was performed, relevant data on subject was noted, and the appropriate photographs were taken.

The assignment is not conditioned on any Hypothetical Conditions not contained in the pre-printed URAR form used for the report. No extraordinary Assumptions, other than as may be noted in the Scope of Work, are made for the subject property

The borrower has the right to have a home inspected by a professional home inspector. When performing an evaluation of this property, the appraiser visually observed areas that were readily accessible. The appraiser is not required to disturb or move anything that obstructs access or visibility. The inspection is not technically exhaustive and does not offer warranties or guarantees of any kind.

We reserve the right to amend this appraisal report and the final estimate of value for the subject property based on inspection or estimated cost of repairs, if any, should such documentation be provided to the appraiser at a later date.

The subject property complies with the Minimum Property Requirements (MPR) and Minimum Property Standards (MPS) stated by HUD. For a property to be eliqible for FHA financing, it must comply with HUD's Minimum Property Requirements (HUD Handbook 4001)

This appraiser takes an extraordinary assumption that the items within these documents that are beyond this appraiser's expertise as an appraiser suffer no deficiencies. An inspection done in accordance with these guidelines is visual (readily observable) and is not technically exhaustive. Thus, if there are items that are deficient, but were not readily observable and are not within this appraiser's Scope of Work, the liability of these items do not rest on this appraiser. The appraiser is not a building contractor, structural engineer, plumber, electrician, or a qualified home inspector. The appraiser's expertise is in determining value only. Any parties to this transaction having concerns regarding structural, mechanical, infestation, contamination or other issues about the subject property are urged to consult an expert in the appropriate field

APPRAISER INDEPENDENCE

No employee, director, officer, or agent of the Seller, or any other third party acting as joint venture partner, independent contractor, appraisal company, appraisal management company, or partner on behalf of the Seller has influenced or attempted to influence the development, reporting, result, or review of this assignment through coercion, extortion, collusion, compensation, instruction, inducement, intimidation, bribery or in any other manner. I represent and warrant that, as of the date of this Report, I have had no contact with anyone that would in any way be construed as a violation of the Appraiser Independence Requirements; the only individuals with whom I have had any contact regarding my preparation of this Report have been limited to representatives of LRES Corporation and the designated individual required for entry into the subject property for purposes of inspection. No agent or representative of lender/client whose name appears on the first page of this Report has contacted me directly and I am obligated to and would report any such unauthorized contact, whether in person, by phone, or electronically, to LRES Corporation immediately.

512-2341146 No. 5001138489

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Condition Ratings and Definitions

C1

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 depreciation.

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).

 C_2

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 are either 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.

C

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.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Quality Ratings and Definitions (continued)

03

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.

n/

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.

06

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

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.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM (Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Abbreviations Used in Data Standardization Text

Abbreviation	Full Name	Fields Where This Abbreviation May Appear
Α	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	Attached Structure	Design (Style)
В	Beneficial	Location & View
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
BsyRd	Busy Road	Location Detect Only (Times
Cook	Contracted Date Cash	Date of Sale/Time
Cash Comm	Commercial Influence	Sale or Financing Concessions Location
Conv	Conventional	Sale or Financing Concessions
	Carport	Garage/Carport
cp 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 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
N	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
0	Other	Basement & Finished Rooms Below Grade
0	Other	Design (Style)
ор	Open	Garage/Carport
Prk	Park View	View
Pstrl	Pastoral View	View
PwrLn	Power Lines	View
PubTrn	Public Transportation	Location
Relo	Relocation Sale	Sale or Financing Concessions
RE0	REO Sale	Sale or Financing Concessions
Res	Residential	Location & View
RH	USDA - Rural Housing	Sale or Financing Concessions
rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
RT	Row or Townhouse	Design (Style)
S	Settlement Date	Date of Sale/Time
SD	Semi-detached Structure	Design (Style)
Short	Short Sale	Sale or Financing Concessions
sf	Square Feet	Area, Site, Basement
sqm	Square Meters	Area, Site
Unk	Unknown	Date of Sale/Time
VA	Veterans Administration	Sale or Financing Concessions
W	Withdrawn Date	Date of Sale/Time
WO	Walk Out Basement	Basement & Finished Rooms Below Grade
Woods	Woods View	View
Wtr	Water View	View
WtrFr	Water Frontage	Location
wu	Walk Up Basement	Basement & Finished Rooms Below Grade

TAX - Page 1

Brazoria CAD

Property Search > 215555 MCCRACKEN MYRNA LEE for Year 2019

Tax Year: 2019

Legal Description: HICKORY CREEK PLACE (PEARLAND), BLOCK 3, LOT 2

02-28-08 CJC

SPL24

Property

Account

Property ID: 215555 Geographic ID: 4860-0018-000

Type: Real

Property Use Code: Property Use Description:

Location

Address: 2045 MELANIE LN

PEARLAND,

Neighborhood: **GARDEN ACRES AREA**

Neighborhood CD: S4271.AREA

Owner

Name: MCCRACKEN MYRNA LEE Mailing Address: 2045 MELANIE LN

PEARLAND, TX 77581-8023

Owner ID: 273978

Zoning: Agent Code:

Mapsco:

Map ID:

% Ownership: 100.0000000000%

Exemptions: HS, OTHER

Values

\$160,620 (+) Improvement Homesite Value: (+) Improvement Non-Homesite Value: + \$0

(+) Land Homesite Value: \$45,330

(+) Land Non-Homesite Value:

\$0 Ag / Timber Use Value (+) Agricultural Market Valuation: \$0 \$0 (+) Timber Market Valuation: \$0 \$0

\$205,950

(=) Market Value: \$205,950 (-) Ag or Timber Use Value Reduction: -\$0

(=) Appraised Value: \$205,950

(-) HS Cap: \$0

Taxing Jurisdiction

(=) Assessed Value:

Owner: MCCRACKEN MYRNA LEE % Ownership: 100.000000000%

Total Value: \$205,950

Entity	Description	Tax Rate	Appraised Value	Taxable Value	Estimated Tax	Tax Ceiling
CAD	BRAZORIA COUNTY APPRAISAL DISTRICT	0.000000	\$205,950	\$205,950	\$0.00	
CPL	CITY OF PEARLAND	0.709158	\$205,950	\$160,801	\$698.93	\$698.93
DR4	BRAZORIA COUNTY DRAINAGE DISTRICT #4 (PEARLAND)	0.146000	\$205,950	\$89,760	\$131.05	
GBC	BRAZORIA COUNTY	0.367914	\$205,950	\$64,760	\$238.26	
RDB	ROAD & BRIDGE FUND	0.060000	\$205,950	\$64,760	\$38.86	
SPL	PEARLAND INDEPENDENT SCHOOL DISTRICT	1.415600	\$205,950	\$167,150	\$1,546.68	\$1,546.68
	Total Tax Rate:	2.698672				
				Taxes w/Current Exemptions:	\$2,653.78	
				Taxes w/o Exemptions:	\$5,557.91	

Improvement / Building

Improvement Residential State Code: A1 Living 1988.0 sqft Value: \$160,490

TAX - Page 2

Type	Description		Cla CD		Exterio Wall	or	Year Built	SQFT
MA	MAIN AREA		5-		R1		1985	1988.0
OMP	OPEN MASO	NARY POP	RCH 5-				1985	42.0
BG	BRICK GARA	GE	5-				1985	720.0
OMP	OPEN MASO	NARY POP	RCH 5-				1985	250.0
Improvement #2:	Misc Imp	State Code:	A1	Livin		sqft	Value:	\$130
Туре	Descript	ion	Class CD	Ex	terior '	Wall	Year Built	SQFT
RS1	STORAGE	BLDG	4				1988	144.0

Land

#	Туре	Description	Acres	Sqft	Eff Front	Eff Depth	Market Value	Prod. Value
1	S1	PRIMARY SITE	0.5300	23087.00	0.00	0.00	\$45,330	\$0

Roll Value History

Year	Improvements	Land Market	Ag Valuation	Appraised	HS Cap	Assessed
2020	N/A	N/A	N/A	N/A	N/A	N/A
2019	\$160,620	\$45,330	0	205,950	\$0	\$205,950
2018	\$160,620	\$45,330	0	205,950	\$0	\$205,950
2017	\$144,390	\$48,480	0	192,870	\$0	\$192,870
2016	\$150,650	\$48,480	0	199,130	\$11,112	\$188,018
2015	\$130,820	\$48,480	0	179,300	\$8,375	\$170,925
2014	\$118,340	\$48,480	0	166,820	\$11,434	\$155,386
2013	\$92,780	\$48,480	0	141,260	\$0	\$141,260
2012	\$106,270	\$48,480	0	154,750	\$0	\$154,750
2011	\$107,760	\$48,480	0	156,240	\$0	\$156,240
2010	\$106,650	\$48,480	0	155,130	\$0	\$155,130
2009	\$116,450	\$48,480	0	164,930	\$0	\$164,930
2008	\$103,420	\$48,480	0	151,900	\$0	\$151,900
2007	\$133,040	\$28,860	0	161,900	\$101	\$161,799
2006	\$118,230	\$28,860	0	147,090	\$0	\$147,090

Deed History - (Last 3 Deed Transactions)

#	Deed Date	Type	Description	Grantor	Grantee	Volume	Page	Deed Number
1	8/24/1998	WD	WARRANTY DEED	MCCRACKEN PAT & MYRNA	MCCRACKEN MYRNA LEE	98	035315	0

Tax Due

Property Tax Information as of 08/20/2019

Amount Due if Paid on:

Year	Taxing	Taxable	Base	Base Taxes	Base Tax	Discount / Penalty &	Attorney	Amount
	Jurisdiction	Value	Tax	Paid	Due	Interest	Fees	Due

NOTE: Penalty & Interest accrues every month on the unpaid tax and is added to the balance. Attorney fees may also increase your tax liability if not paid by July 1. If you plan to submit payment on a future date, make sure you enter the date and RECALCULATE to obtain the correct total amount due.

Questions Please Call (979) 849-7792

Website version: 1.2.2,31 Database last updated on: 8/19/2019 8:43 PM S N. Harris Computer Corporation



DECLARATIONS

REAL ESTATE APPRAISERS ERRORS & OMISSIONS INSURANCE POLICY

301 E. Fourth Street, Cincinnati, OH 45202

THIS IS BOTH A CLAIMS MADE AND REPORTED INSURANCE POLICY.

THIS POLICY APPLIES TO THOSE CLAIMS THAT ARE FIRST MADE AGAINST THE INSURED AND REPORTED IN WRITING TO THE COMPANY DURING THE POLICY PERIOD.

Insurance is afforded by the company indicated below: (A capital stock corporation)

☑ Great American Assurance Company

Note: The Insurance Company selected above shall herein be referred to as the Company.

Policy Number: RAP3668150-19 Renewal of: RAP3668150-18

Program Administrator: Herbert H. Landy Insurance Agency Inc.

75 Second Ave Suite 410 Needham, MA 02494-2876

Item 1. Named Insured: Mark L. Sargent Item 2. Address: 21538 Canyon Terrace Lane Katy, TX 77450 City, State, Zip Code: 01/30/2019 01/30/2020 Item 3. Policy Period: From (Month, Day, Year) (Month, Day, Year) (Both dates at 12:01 a.m. Standard Time at the address of the Named Insured as stated in Item 2.) Item 4. Limits of Liability: A. \$ 1,000,000 Damages Limit of Liability - Each Claim 1,000,000 Claim Expenses Limit of Liability - Each Claim 2,000,000 C. \$ Damages Limit of Liability - Policy Aggregate 2,000,000 Claim Expenses Limit of Liability - Policy Aggregate Item 5. Deductible (Inclusive of Claim Expenses): 0.00 Each Claim 0.00B. \$ Aggregate Item 6. Premium: \$ 971.00 Item 7. Retroactive Date (if applicable): 01/30/2006 Item 8. Forms, Notices and Endorsements attached: D42100 (03/15) D42300 TX (05/13) IL7324 (08/12) D42413 (06/17) D42412 (03/17) D42408 (05/13) D42402 (05/13) Dexoy a may Authorized Representative

D42101 (03/15) Page 1 of 1

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

MARK LEE SARGENT 21538 CANYON TERRACE LN KATY, TX 77450

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

Certified Residential Real Estate Appraiser

Number#: TX 1334600 R

Issued: 02/07/2019

Expires:

02/28/2021

Appraiser: MARK LEE SARGENT

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.

Ouglas E. Oldmixon Commissioner

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

Certified Residential Real Estate Appraiser

Number:

TX 1334600 R

Issued:

02/07/2019

Expires:

02/28/2021

Appraiser:

MARK LEE SARGENT

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

Subject Photo Page

Borrower	Estate of Myrna Lee McCracken				
Property Address	2045 Melanie Ln				
City	Pearland	County Brazoria	State _{TX}	Zip Code 77581	
Lender/Client	Peverse Mortgage Servicing Department				



Subject Front

2045 Melanie Ln Sales Price Gross Living Area 2,083 Total Rooms 6 Total Bedrooms Total Bathrooms 2.0 Location N;Res; View N;Res; Site 23087 sf Quality Q4 Age 34



Subject Rear



Subject Street

Subject Photo Page

Borrower	Estate of Myrna Lee McCracken				
Property Address	2045 Melanie Ln				
City	Pearland	County Brazoria	State _{TX}	Zip Code 77581	
Lender/Client	Peverse Mortgage Servicing Department				



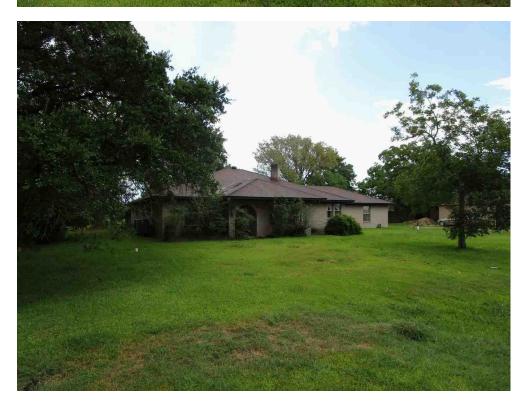
Subject Front

2045 Melanie Ln Sales Price Gross Living Area 2,083 Total Rooms 6 Total Bedrooms Total Bathrooms 2.0 Location N;Res; View N;Res; Site 23087 sf Quality Q4 Age 34





Subject Left Front



Subject Photo Page

Borrower	Estate of Myrna Lee McCracken				
Property Address	2045 Melanie Ln				
City	Pearland	County _{Brazoria}	State _{TX}	Zip Code 77581	
Lender/Client	Poverse Mertagge Convising Department				



Subject Rear

Sales Price Gross Living Area 2,083 Total Rooms 6 Total Bedrooms Total Bathrooms 2.0 Location N;Res; View N;Res; Site 23087 sf Quality Q4 Age 34

2045 Melanie Ln



Subject Right Rear



Subject Left Rear

Borrower	Estate of Myrna Lee McCracken				
Property Address	2045 Melanie Ln				
City	Pearland	County Brazoria	State TX	Zip Code 77581	
Lender/Client	Reverse Mortgage Servicing Department				



Foyer

2045 Melanie Ln Sales Price Gross Living Area 2,083 Total Rooms 6 Total Bedrooms Total Bathrooms 2.0 Location N;Res; View N;Res; Site 23087 sf Quality Q4 Age 34



Dining



Family

Borrower	Estate of Myrna Lee McCracken				
Property Address	2045 Melanie Ln				
City	Pearland	County Brazoria	State TX	Zip Code 77581	
Lender/Client	Reverse Mortgage Servicing Department				



Bedroom

2045 Melanie Ln Sales Price Gross Living Area 2,083 Total Rooms 6 Total Bedrooms 3 Total Bathrooms 2.0 Location N;Res; View N;Res; Site 23087 sf Quality Q4 Age 34



Bath



Bedroom

Borrower	Estate of Myrna Lee McCracken				
Property Address	2045 Melanie Ln				
City	Pearland	County Brazoria	State TX	Zip Code 77581	
Lender/Client	Reverse Mortgage Servicing Department				



Bedroom

2045 Melanie Ln Sales Price Gross Living Area 2,083 Total Rooms 6 Total Bedrooms Total Bathrooms 2.0 Location N;Res; View N;Res; Site 23087 sf Quality Q4 Age 34



Bath



Breakfast

Borrower	Estate of Myrna Lee McCracken				
Property Address	2045 Melanie Ln				
City	Pearland	County Brazoria	State _{TX}	Zip Code 77581	
Lender/Client	Payersa Martagas Sarvisina Department				



Kitchen

2045 Melanie Ln Sales Price Gross Living Area 2,083 Total Rooms 6 Total Bedrooms 3 Total Bathrooms 2.0 Location N;Res; View N;Res; Site 23087 sf Quality Q4 Age 34

Photograph Addendum

Borrower	Estate of Myrna Lee McCracken				
Property Address	2045 Melanie Ln				
City	Pearland	County Brazoria	State _{TX}	Zip Code 77581	
Landar/Client	Daversa Martagas Carvisina Danartmant				



Garage



Laundry/Garage



Attic vented and insulated

Photograph Addendum

Borrower	Estate of Myrna Lee McCracken				
Property Address	2045 Melanie Ln				
City	Pearland	County Brazoria	State _{TX}	Zip Code 77581	
Lender/Client	Reverse Mortgage Servicing Department				



Ceiling water damage

Comparable Photo Page

Borrower	Estate of Myrna Lee McCracken				
Property Address	2045 Melanie Ln				
City	Pearland	County Brazoria	State _{TX}	Zip Code 77581	
Lender/Client	Peverse Mortgage Servicing Department				



Comparable 1

1525 Garden Rd

Prox. to Subject 0.82 miles NW Sales Price 246,000 Gross Living Area 1.896 Total Rooms Total Bedrooms Total Bathrooms 2.0 Location N;Res; View N;Res; Site 34,064 sf Quality Q4 Age 16



5406 Cunningham Dr

Prox. to Subject 0.89 miles SE Sales Price 206 000 Gross Living Area 1,555 Total Rooms 6 Total Bedrooms Total Bathrooms 2.0 Location N;Res; View N;Res; Site 8,729 sf Quality Age 36



Comparable 3

5525 Cunningham Dr

Prox. to Subject 0.96 miles SE Sales Price Gross Living Area 1,675 Total Rooms 6 Total Bedrooms Total Bathrooms 20 Location N;Res; View N;Res; Site 9,448 sf Quality Q4 Age 40



Comparable Photo Page

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City	Pearland	County Brazoria	State _{TX}	Zip Code 77581	
Lender/Client	Reverse Mortgage Servicing Department				



Comparable 4

6317 Butler Rd

Prox. to Subject 0.12 miles NW Sales Price 338,500 Gross Living Area 2.348 Total Rooms Total Bedrooms Total Bathrooms 2.0 Location N;Res; View N;Res; Site 28,340 sf Quality Q4 Age 42



Gross Living Area 1,458 Total Rooms 6 Total Bedrooms Total Bathrooms 2.0 Location N;Res; View N;Res; Site 36,155 sf Quality

51

Age



Comparable 6

2312 Anthony Ln Prox. to Subject 0.96 miles SE Sales Price 209,900 Gross Living Area 1,513 Total Rooms 6 Total Bedrooms Total Bathrooms 20 Location N;Res; View N;Res; Site 7,057 sf Quality Q4 Age 40



Comparable Photo Page

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Lender/Client	Reverse Mortgage Servicing Department				



Comparable 7

55

2554 Lazy Bend St Prox. to Subject 0.78 miles S Sale Price 219,900 Gross Living Area 2,307 Total Rooms Total Bedrooms Total Bathrooms 2.1 Location N;Res; View N;Res; Site 31,363 sf Quality Q4

Age



Comparable 8

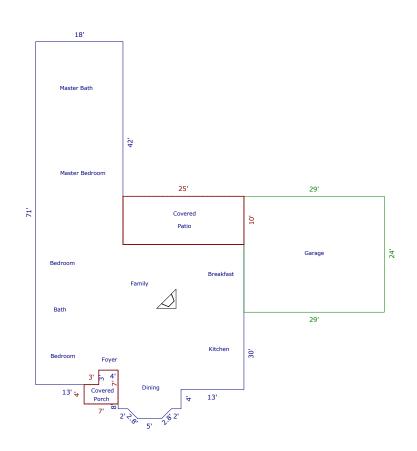
2303 Romayor Ct Prox. to Subject 0.91 miles SE Sale Price 199,900 Gross Living Area 2,242 Total Rooms 8 Total Bedrooms Total Bathrooms 2.0 Location N;Res; View N;Res; Site 7,967 sf Quality Age 40

Comparable 9

Prox. to Subject
Sale Price
Gross Living Area
Total Rooms
Total Bedrooms
Total Bathrooms
Location
View
Site
Quality
Age

Building Sketch

Borrower	Estate of Myrna Lee McCracken			
Property Address	2045 Melanie Ln			
City	Pearland	County Brazoria	State _{TX}	Zip Code 77581
Lander/Client	Barrers Martanas Carrieiras Barretaras			



Sketch by Apex Sketch v5 Standard™

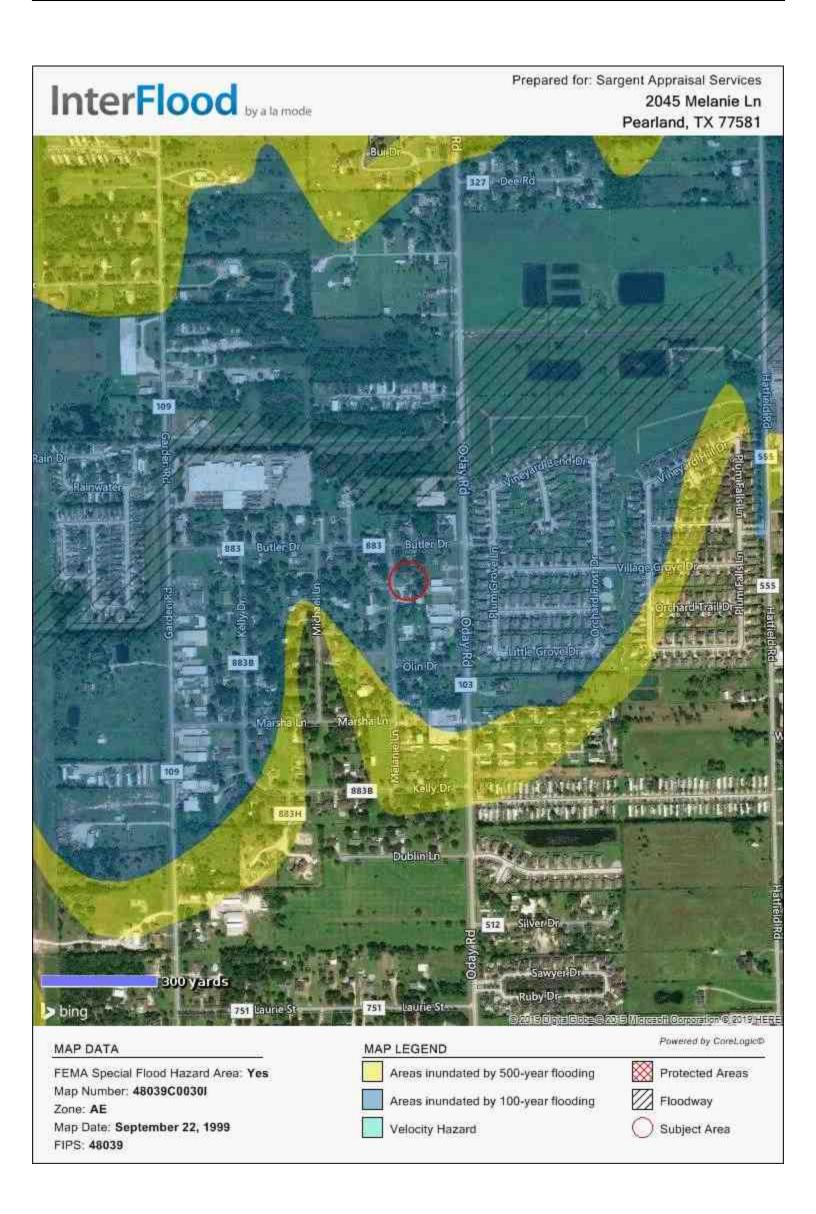
Comments:

Code	AREA Description	CALCULATIONS	SUMMARY Net Size	Net Totals
GLA1 GAR P/P	First Flo 2- Garage Covered I	e Patio	2083.00 696.00 250.00 40.00	2083.00 696.00 290.00
Not	LIVABLE A	Aroa	(rounded)	2083
INCL		n ca	(Iourided)	2003

I	IVING AF Breakdo		BREAKD	OWN Subtotals
0.5 x	3.0 43.0 4.0 42.0 2.0 4.0 5.0	x x x x x	13.0 26.0 26.0 18.0 2.0 13.0 2.0 2.0	39.00 1118.00 104.00 756.00 2.00 52.00 10.00 2.00
8 Items		((rounded)	2083

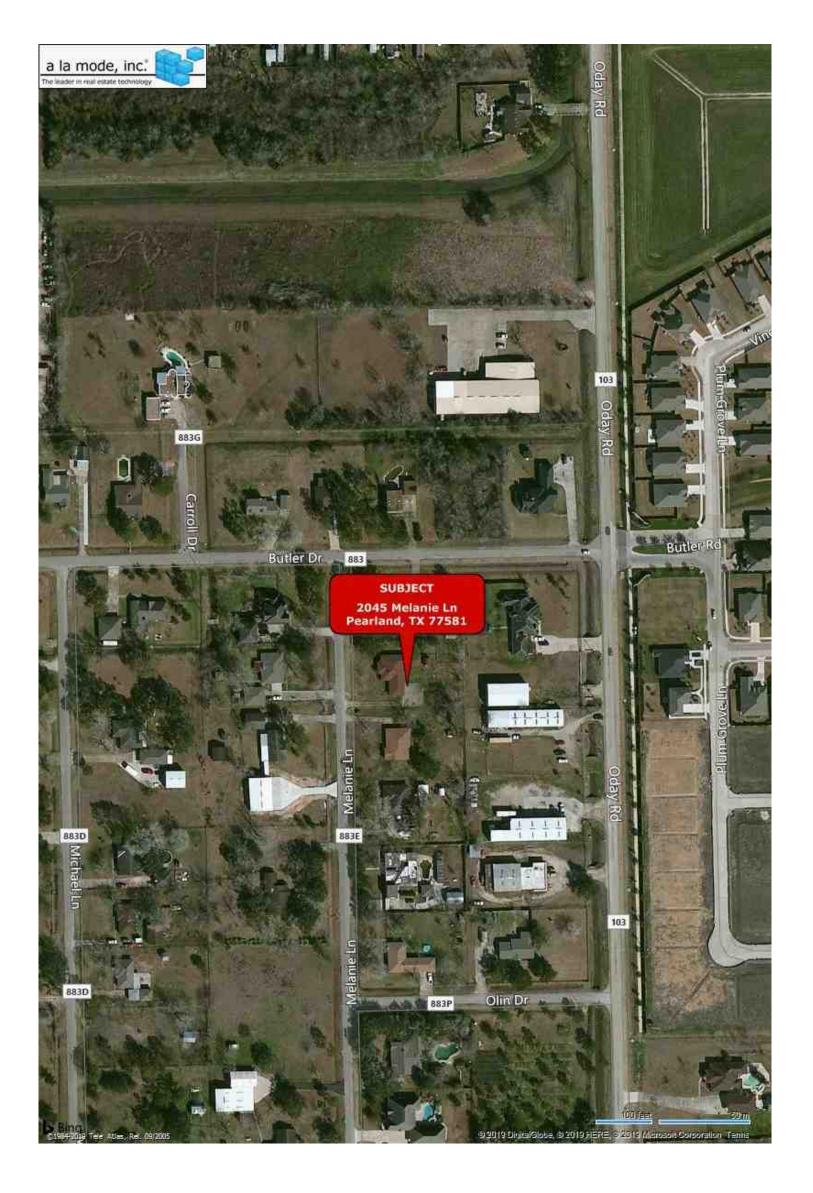
Flood Map

Borrower	Estate of Myrna Lee McCracken			
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Lender/Client	Reverse Mortgage Servicing Department			



Aerial Map

Borrower	Estate of Myrna Lee McCracken				
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Lender/Client	Reverse Mortgage Servicing Department				



Location Map

Borrower	Estate of Myrna Lee McCracken			
Property Address	2045 Melanie Ln			
City	Pearland	County Brazoria	State _{TX}	Zip Code 77581
Lender/Client	Reverse Mortgage Servicing Department			

