

Property Address 14622 Sandalfoot St

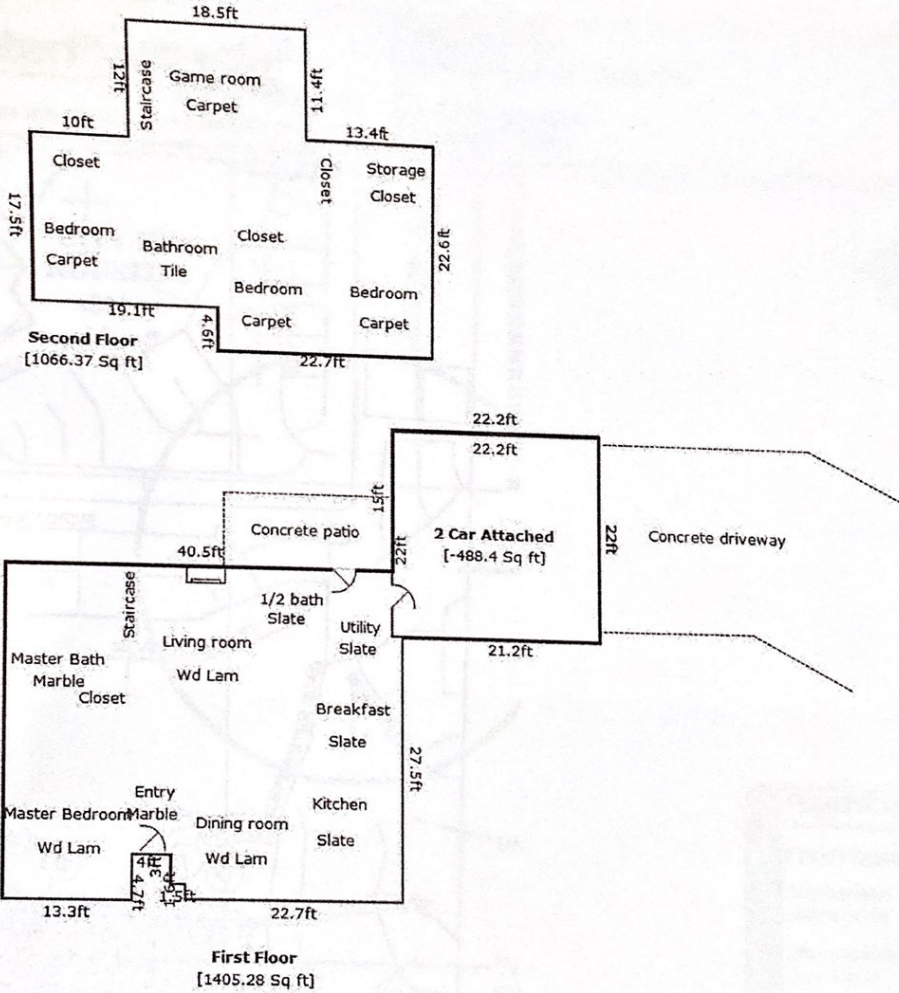
City Houston

County Harris

State TX

Zip Code 77095

Lender Quicken Loans, Inc.



TOTAL Sketch by a la moda, inc.

Area Calculations Summary

Living Area	Area	Calculation Details
First Floor	1893.68 Sq ft	$22 \times 21.2 = 466.4$ $34.6 \times 13.3 = 460.18$ $29.9 \times 4 = 119.6$ $22.7 \times 1.6 = 36.32$ $24.2 \times 32.9 = 796.18$ $1 \times 15 = 15$
2 Car Attached	-488.4 Sq ft	$22 \times 22.2 = 488.4$
Second Floor	1066.37 Sq ft	$17.5 \times 10 = 175$ $29.5 \times 9.1 = 268.45$ $34.1 \times 9.4 = 320.54$ $0.5 \times 13.3 \times 0.1 = 0.66$ $22.6 \times 13.3 = 300.59$ $0.5 \times 22.6 \times 0.1 = 1.13$
Total Living Area (Rounded):	2472 Sq ft	

Uniform Residential Appraisal Report

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

Property Address **14622 Sandalfoot St** File # **0024810**
 Borrower **Thomas & Laura Rooney** City **Houston**
 Legal Description **Lot 9, Block 1, Hearststone, Sec 7** Owner of Public Record **Thomas R & Laura Rooney** State **TX** Zip Code **77005**
 Assessor's Parcel # **116-054-001-0009** County **Harris**
 Neighborhood Name **Hearststone** Tax Year **2013** R.E. Taxes \$ **3,865**
 Occupant Owner Tenant Vacant Map Reference **408K-Key Map** Census Tract **5409 01**
 Property Rights Appraised Fee Simple Leasehold Other (describe) Special Assessments \$ **0** PUD HOA \$ **440** per year per month
 Assignment Type Purchase Transaction Refinance Transaction Other (describe)
 Lender/Client **Quicken Loans, Inc.** Address **1050 Woodward Ave Detroit MI 48226**
 Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? Yes No
 Report data source(s) used, offering price(s), and date(s). Yes No
 According to the Owner and HAR MLS records, the Subject has not been listed for sale during the previous 12 month period, nor is it currently listed for sale.

CONTRACT

I did did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed.

Contract Price \$ **0** Date of Contract _____ Is the property seller the owner of public record? Yes No Data Source(s) _____
 If Yes, report the total dollar amount and describe the items to be paid. Yes No

NOTE: Race and the racial composition of the neighborhood are not appraisal factors.

Neighborhood Characteristics		One-Unit Housing Trends		One-Unit Housing		Present Land Use %	
Location <input type="checkbox"/> Urban <input checked="" type="checkbox"/> Suburban <input type="checkbox"/> Rural	Property Values <input checked="" type="checkbox"/> Increasing <input type="checkbox"/> Stable <input type="checkbox"/> Declining	PRICE	AGE	One-Unit	75 %		
Built-Up <input checked="" type="checkbox"/> Over 75% <input type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%	Demand/Supply <input type="checkbox"/> Shortage <input checked="" type="checkbox"/> In Balance <input type="checkbox"/> Over Supply	\$(000)	(yrs)	2-4 Unit	%		
Growth <input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow	Marketing Time <input checked="" type="checkbox"/> Under 3 mths <input type="checkbox"/> 3-6 mths <input type="checkbox"/> Over 6 mths	140	Low	Multi-Family	5 %		
Neighborhood Boundaries		400	High	Commercial	10 %		
West Rd on the north Jackrabbit Rd on the east. FM 529 on the south S H 6 N. on the west. Other land use is undeveloped		210	Pred.	Other	10 %		

Neighborhood Description
 Golf course subdivision in the NW Houston TX Metro area. Deed restrictions control property use rather than Zoning due to the lack of zoning in Houston. The lack of zoning in this area does not adversely affect marketability. Homes are compatible & adequately maintained with average market appeal. Resident amenities are golf course, pool, tennis courts & park/playground which appear to be in average condition.

Market Conditions (including support for the above conclusions)
 Marketing conditions are reasonably balanced based on MLS statistics. Opinion of reasonable Exposure Time for Subject based on MLS statistics and 1004MC Form <90 days. Numerous types of financing are available with typical seller concessions noted of 3 points or less. MLS statistics indicate a slightly increasing value trend.

Dimensions **153 5'x117 04'x77 67'x112 36'x11 26'** Area **11115 sf** Shape **Irregular** View **N,Res,Interior**
 Specific Zoning Classification **Deed restricted - SFR** Zoning Description **No Zoning in area (typical). Deed Restrictions are typical.**
 Zoning Compliance Legal Legal Nonconforming (Grandfathered Use) No Zoning Illegal (describe)
 Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use? Yes No If No, describe.
 The Appraiser is not aware of any condition that would prevent rebuilding 100% of the residence should it be completely or partially destroyed.
 Utilities Public Other (describe) Public Other (describe) Off site Improvements Type Public Private
 Electrically Water Street Concrete
 Gas Sanitary Sewer Alley None
 FEMA Special Flood Hazard Area Yes No FEMA Flood Zone **X** FEMA Map # **48201C0420N** FEMA Map Date **06/09/2014**
 Are the utilities and off site improvements typical for the market area? Yes No If No, describe.
 Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? Yes No If Yes, describe.
 The Appraiser has not reviewed a survey of the Subject site. No apparent adverse easements, encroachments, environmental conditions or land uses have been observed. There was no evidence of drilling activity, income production, farming or other agricultural activity on the Subject property.

General Description	Foundation	Exterior Description materials/condition	Interior materials/condition
Units <input checked="" type="checkbox"/> One <input type="checkbox"/> One with Accessory Unit	<input checked="" type="checkbox"/> Concrete Slab <input type="checkbox"/> Crawl Space	Foundation Walls CCSlab/Avg	Floors Cpt/Avg/State/Wd/C
# of Stories 2	<input type="checkbox"/> Full Basement <input type="checkbox"/> Partial Basement	Exterior Walls Brk/Stdg/Avg	Walls Gypboard/Avg
Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Alt. <input type="checkbox"/> S-Det/End Unit	Basement Area 0 sq ft	Roof Surface CompShg/Avg	Trim/Finish Wood/Avg
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.	Basement Finish 0 %	Gutters & Downspouts Metal/Avg	Bath Floor Tile/Mrbl/State/Gcl
Design (Style) 2StryTrad	<input type="checkbox"/> Outside Entry/Exit <input type="checkbox"/> Sump Pump	Window Type Metal/Avg	Bath Waincot Tile/Avg
Year Built 1986	Evidence of <input type="checkbox"/> Infestation	Storm Sash/Insulated N/A	Car Storage <input type="checkbox"/> None
Effective Age (Yrs) 13	<input type="checkbox"/> Dampness <input type="checkbox"/> Settlement	Screens Mesh Wire/Avg	<input checked="" type="checkbox"/> Driveway # of Cars 2
Attic: <input type="checkbox"/> None	Heating <input checked="" type="checkbox"/> FWA <input type="checkbox"/> HWBB <input type="checkbox"/> Radiant	Amenities <input type="checkbox"/> WoodStove(s) # 0	Driveway Surface Concrete/Avg
<input type="checkbox"/> Drop Stair <input type="checkbox"/> Stairs	<input type="checkbox"/> Other <input type="checkbox"/> Fuel Gas	<input checked="" type="checkbox"/> Fireplace(s) # 1 <input checked="" type="checkbox"/> Fence Wood	<input checked="" type="checkbox"/> Garage # of Cars 2
<input type="checkbox"/> Floor <input type="checkbox"/> Scuttle	Cooling <input checked="" type="checkbox"/> Central Air Conditioning	<input type="checkbox"/> Patio/Deck Open <input checked="" type="checkbox"/> Porch Covered	<input type="checkbox"/> Carport # of Cars 0
<input type="checkbox"/> Finished <input type="checkbox"/> Heated	<input type="checkbox"/> Individual <input type="checkbox"/> Other	<input type="checkbox"/> Pool None <input type="checkbox"/> Other None	<input checked="" type="checkbox"/> Alt. <input type="checkbox"/> Det. <input type="checkbox"/> Built-in
Appliances <input type="checkbox"/> Refrigerator <input checked="" type="checkbox"/> Range/Oven <input checked="" type="checkbox"/> Dishwasher <input checked="" type="checkbox"/> Disposal <input checked="" type="checkbox"/> Microwave <input type="checkbox"/> Washer/Dryer <input type="checkbox"/> Other (describe)			
Finished area above grade contains: 8 Rooms	4 Bedrooms	2.1 Bath(s)	2,472 Square Feet of Gross Living Area Above Grade
Additional features (special energy efficient items, etc.)			
Energy features include: Insulation, attic ventilation, window coverings, ceiling fans.			

Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.)
C3: Kitchen-not updated; Bathrooms updated one to five years ago. See attached addendum for explanation of condition and quality ratings. No repairs are required for this analysis. Effective age is less than actual age due to maintenance and updates since original construction. Updated bathrooms with granite, tile surround & tile flooring. Island kitchen, slate flooring, wood laminate flooring, and crown molding.

Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? Yes No If Yes, describe
 None of these physical deficiencies or adverse conditions were readily apparent. However, the Appraiser is not a qualified inspector, nor is this Appraisal to be construed as an inspection report. A thorough inspection is available from a licensed inspector or engineer.

Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? Yes No If No, describe
 It is noted that the calculated living area for Subject residence by Appraiser is considerably more than that recorded in HCAD. However, the Appraiser is confident in carefully taken measurements.