# **APPRAISAL OF REAL PROPERTY**



# LOCATED AT

2714 Cold River Dr Humble, TX 77396 Lot 24, Block 05, Woodland Pines 09

# FOR

Idaho Housing & Finance Association 565 W. Myrtle St, Boise, ID 83702

# **OPINION OF VALUE**

195,000

# AS OF

01/04/2021

# BY

Angela Heidecker AC Appraisal Group 4747 Research Forest, #180-211 The Woodlands, TX 77381 936-321-5334 acappraisalgroup@comcast.net

# SUMMARY OF SALIENT FEATURES

	Subject Address	2714 Cold River Dr
	Legal Description	Lot 24, Block 05, Woodland Pines 09
NOI	City	Humble
SUBJECT INFORMATION	County	Harris .
CTINE	State	TX ·
SUBJE	Zip Code	77396
	Census Tract	2501.00
	Map Reference	26420
PRICE	Sale Price	•
SALES PRICE	Date of Sale	
_N	Borrower	Adolfo Garza
CLIENT	Lender/Client	Idaho Housing & Finance Association
	Size (Square Feet)	2,180
(0	Price per Square Foot	\$
DESCRIPTION OF IMPROVEMENTS	Location	N;Res;
MPROV	Age	4
ON OF	Condition	С3
SCRIPT	Total Rooms	07
음	Bedrooms	04
	Baths	2.1
SER	Appraiser	Angela Heidecker
APPRAISER	Date of Appraised Value	01/04/2021
VALUE	Opinion of Value	\$ 195,000

512-2744474 File # 12053-20

L	The purpose of this summary appraisal repo	ort is to provide the lender/client with an ac	curate, and adequately supported, opinion of	
	Property Address 2714 Cold River Dr		City Humble	State TX Zip Code 77396
	Borrower Adolfo Garza	Owner of Public Record	Adolfo Garza, Elizabeth Davila	County Harris
			,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
	Legal Description Lot 24, Block 05, Wo			DE Tours & Control
	Assessor's Parcel # 137-603-005-0024	1	Tax Year 2020	R.E. Taxes \$ 6,154
L	Neighborhood Name Woodland Pines/I-	fumble area	Map Reference 26420	Census Tract 2501.00
0	Occupant Owner Tenant X Vac		O X PUD HO.	A \$ 415 🔀 per year 📄 per month
Þ			<u> </u>	THE PARTY OF THE P
Е	Property Rights Appraised 🗶 Fee Simple	Leasehold Other (describe)		
Ø	Assignment Type Purchase Transaction	Refinance Transaction X Other (d	escribe) Determine Fair Market Value	or Short Sale
	Lender/Client Idaho Housing & Finan-	ce Association Address 565 W	Myrtle St, Boise, ID 83702	
	le the orbital personal currently effected for agin r	or has it been offered for sale in the twelve month		¥ Yes No
		Of the ft been differed for sale in the twente though	5 prins to the chective date of the appropria	
	Report data source(s) used, offering price(s), and	g gate(s). DOM 34;MLS#5148695	0; List Price \$193,895; Original List Pr	ice \$198,895; List Date:09/25/2020
	I did X 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   Dor MI C publicat property	has been under contract as of 10/29	)/2020; however, appraiser is not party	to that transaction and contract
١.		y has been under contract as or rorze	2020, nowever, appraiser is not party	to that transaction and contract
Ş	details are not available.			
S				Data Source(s)
Ę	Is there any financial assistance (toan charges, s.	ale concessions, gift or downpayment assistance	, etc.) to be paid by any party on behalf of the born	ower? Yes No
Θ	If Yes, report the total dollar amount and describe			
ľ	II res, report the total dollar amount and describe	e tile itema to pe paid.		
	. <u> </u>			
ı				
	Note: Race and the racial composition of the	neighborhood are not appraisal factors.	<del></del>	
	Neighborhood Characteristics	100,000	Housing Trends One	-Unit Housing Present Land Use %
	9			
	Location Urban 🔀 Suburban	Rural Property Values Increasing		
	Built-Up Over 75% 🗶 25-75%	Under 25% Demand/Supply Shortage	in Balance Over Supply \$ (00)	
ŀ	Growth Rapid X Stable	Slow Marketing Time Under 3 m	hs 🗙 3-6 mths  Over 6 mths 143	Low 00 Multi-Family 05 %
Е				High 16 Commercial 15 %
Н		a is the Woodland Pines area, south o		
۰	and west of Atascocita Rd and east of	of US 59 in northeastern Harris Coun	ty. 204	Pred. 10 Other %
	Neighborhood Description The subject	is on Cold River Dr located off of Will	Clayton Parkway in the Woodland Pir	es subdivision in northeastern
H	Harris County the area in well leaste	ed in provimity to area support facilitie	s. The area has average to above ave	erage market appeal & exhibits
Z			5. The died lide dverage to deet out	Add The total and the total an
	levels of maintenance supportive of o			
	Market Conditions (including support for the above	ve conclusions) Marketing time for	reasonably priced properties in the a	ea is usually 6 months or less.
	Conventional and FHA loans are pre	evalent with current 3.0% to 6.0% sell-	er concessions considered typical of c	urrent market conditions. See
	market addendum for additional com			
		Area 4950 sf	Shape Rectangular	View N:Res:
	Dimensions 110x45x110x45			
	Specific Zoning Classification No zoning pe	er county Zoning Description	No Zoning per county; HOA in place, c	an be rebuilt is destroyed.
	Zoning Compliance Legal Non	nconforming (Grandfathered Use) X No Zonii	ng 🔲 Illegal (describe)	
	In the highest and heet upo of cubiect property as	s improved (or as proposed per plans and specifi	cations) the present use? X Yes	No If No, describe
	Ib the tagliest and bust acc of epolest proporty			A
		- 10 01 (1		Torre Dublic Drivete
	Utilities Fublic Other (describe)	Public Other (d	5	
Ē	Electricity X	Public Other (di Water 🔀	escribe) Off-site Improvements Street Contrete	- Type Public Private
	Electricity X	Water 🗶	5	
SITE	Electricity X Gas X	Water X Sanitary Sewer X	Street Contrete Alley None	. X D
	Electricity X Gas X FEMA Special Flood Hazard Area Yes	Water         ★           Sanitary Sewer         ★           ★ No         FEMA Flood Zone         X	Street Contrete  Alley None FEMA Map # 48201C0505M	
	Electricity	Water	Street Contrete Alley None FEMA Map # 48201C0505M To If No, describe	FEMA Map Date 06/09/2014
	Electricity	Water Sanitary Sewer  X No FEMA Flood Zone  to the market area?  X Yes   factors (easements, encroachments, environmen	Street Contrete Alley None FEMA Map # 48201 C0505M To If No, describe (a) conditions, land uses, etc.)?	FEMA Map Date 06/09/2014  Yes X No If Yes, describe
	Electricity	Water Sanitary Sewer  X No FEMA Flood Zone  to the market area?  X Yes   factors (easements, encroachments, environmen	Street Contrete Alley None FEMA Map # 48201 C0505M To If No, describe (a) conditions, land uses, etc.)?	FEMA Map Date 06/09/2014  Yes X No If Yes, describe
	Electricity  Gas  FEMA Special Flood Hazard Area  Yes  Are the utilities and off-site improvements typical  Are there any adverse site conditions or external  There were no apparent adverse eas	Water Sanitary Sewer  X No FEMA Flood Zone X to the market area?  X Yes   ∫ factors (easements, encroachments, environmen sements/encroachments noted @ the	Street Contrete Alley None FEMA Map # 48201C0505M To If No, describe al conditions, land uses, etc.)? time of inspection. There were no illeg	FEMA Map Date 06/09/2014  Yes X No If Yes, describe
	Electricity  Gas  FEMA Special Flood Hazard Area  Yes  Are the utilities and off-site improvements typical  Are there any adverse site conditions or external  There were no apparent adverse eas	Water Sanitary Sewer  X No FEMA Flood Zone  to the market area?  X Yes   factors (easements, encroachments, environmen	Street Contrete Alley None FEMA Map # 48201C0505M To If No, describe al conditions, land uses, etc.)? time of inspection. There were no illeg	FEMA Map Date 06/09/2014  Yes × No If Yes, describe
	Electricity	Water Sanitary Sewer Sew	Street Contrete Alley None FEMA Map # 48201C0505M to If No, describe al conditions, land uses, etc.)? time of inspection. There were no illedependently verified.	FEMA Map Date 06/09/2014  Yes X No If Yes, describe gal or legal nonconforming zoning
	Electricity  Gas  FEMA Special Flood Hazard Area  Yes  Are the utilities and off-site improvements typical  Are there any adverse site conditions or external  There were no apparent adverse eas	Water Sanitary Sewer  X No FEMA Flood Zone X to the market area?  X Yes   ∫ factors (easements, encroachments, environmen sements/encroachments noted @ the	Street Contrete Alley None FEMA Map # 48201C0505M To If No, describe al conditions, land uses, etc.)? time of inspection. There were no illeg	FEMA Map Date 06/09/2014  Yes X No If Yes, describe gal or legal nonconforming zoning line interior materials/condition
	Electricity	Water Sanitary Sewer Sew	Street Contrete Alley None FEMA Map # 48201C0505M to If No, describe al conditions, land uses, etc.)? time of inspection. There were no illedependently verified.	FEMA Map Date 06/09/2014  Yes X No If Yes, describe gal or legal nonconforming zoning
	Electricity	Water Sanitary Sewer Sanitary Sewer No FEMA Flood Zone To the market area? Yes I for the market area? Yes I factors (easements, encroachments, environments ements/encroachments noted @ the povided by interFlood and should be in Foundation Concrete Slab Crawl Space	Street Contrete   Alley   None	FEMA Map Date 06/09/2014  Yes X No If Yes, describe gal or legal nonconforming zoning  Ion Interior materials/condition floors Crpt/Tile-Fair-Avg
	Electricity  Gas  FEMA Special Flood Hazard Area  Yes Are the utilities and off-site improvements typical Are there any adverse site conditions or external  There were no apparent adverse eas uses noted. Flood determination pro  General Description  Units  One One with Accessory Unit  # of Stories  2	Water Sanitary Sewer Sanitary Sewer No FEMA Flood Zone I for the market area? Yes I factors (easements, encroachments, environmens sements/encroachments noted @ the evided by InterFlood and should be in Foundation Concrete Slab Crawl Space Full Basement Partial Basement	Street Contrete Alley None  FEMA Map # 48201C0505M  To If No, describe It conditions, land uses, etc.)?  It me of inspection. There were no illedependently verified.  Exterior Description materials/conditions foundation Walls  Exterior Walls  BV/CB-Average	FEMA Map Date 06/09/2014  Yes X No If Yes, describe gall or legal nonconforming zoning  Ion Interior materials/condition  Floors Crpt/Tile-Fair-Avg Walls SR/Paint-Average
	Electricity  Gas  FEMA Special Flood Hazard Area Yes Are the whities and off-site improvements typical Are there any adverse site conditions or external There were no apparent adverse eas uses noted. Flood determination pro  General Description  Units  One One with Accessory Unit # of Stories 2 Type  Det Att. S-Det/End Unit	Water Sanitary Sewer Sanitary Sewer No FEMA Flood Zone Yes I for the market area? Yes I factors (easements, encroachments, environments) Sements/encroachments noted @ the evided by InterFlood and should be in Foundation Concrete Slab Crawl Space Full Basement Basement Area O sq.ft.	Street Contrete Alley None  FEMA Map # 48201C0505M  To If No, describe al conditions, land uses, etc.)? time of inspection. There were no illedependently verified.  Exterior Description materials/condition Walls Slab-Average Exterior Walls BV/CB-Average Roof Surface CompShingles-Ay	FEMA Map Date 06/09/2014  Yes X No If Yes, describe pal or legal nonconforming zoning  Ion Interior materials/condition  floors Crpt/Tile-Fair-Avg Walls SR/Paint-Average Trim/Finish Wood-Average
	Electricity  Gas  FEMA Special Flood Hazard Area Yes Are the whities and off-site improvements typical Are there any adverse site conditions or external There were no apparent adverse eas uses noted. Flood determination pro  General Description  Units X One One with Accessory Unit # of Stories 2 Type X Det Att S-Det/End Unit X Existing Proposed Under Const.	Water Sanitary Sewer Sements/encroachments, environments Sements/encroachments noted @ the poided by InterFlood and should be in  Foundation  Foundation  Concrete Slab Crawl Space Full Basement Basement Area O sq.ft. Basement Finish O %	Street Contrete Alley None  FEMA Map # 48201C0505M  No If No, describe at conditions, land uses, etc.)?  Itime of inspection. There were no illedependently verified.  Exterior Description materials/condition Walls Exterior Walls BV/CB-Average Roof Surface CompShingles-Average Gutters & Downspouts Gutteres-Average	FEMA Map Date 06/09/2014  Yes X No If Yes, describe gal or legal nonconforming zoning  tion Interior materials/condition floors Crpt/Tile-Fair-Avg Walls SR/Paint-Average Bath Floor Tile-Average
	Electricity  Gas  FEMA Special Flood Hazard Area Yes Are the whities and off-site improvements typical Are there any adverse site conditions or external There were no apparent adverse eas uses noted. Flood determination pro  General Description  Units  One One with Accessory Unit # of Stories 2 Type  Det Att. S-Det/End Unit	Water Sanitary Sewer Sanitary Sewer No FEMA Flood Zone Yes I for the market area? Yes I factors (easements, encroachments, environments) Sements/encroachments noted @ the evided by InterFlood and should be in Foundation Concrete Slab Crawl Space Full Basement Basement Area O sq.ft.	Street Contrete Alley None  FEMA Map # 48201C0505M  To If No, describe al conditions, land uses, etc.)? time of inspection. There were no illedependently verified.  Exterior Description materials/condition Walls Slab-Average Exterior Walls BV/CB-Average Roof Surface CompShingles-Ay	FEMA Map Date 06/09/2014  Yes X No If Yes, describe pal or legal nonconforming zoning  Ion Interior materials/condition  floors Crpt/Tile-Fair-Avg Walls SR/Paint-Average Trim/Finish Wood-Average
	Electricity  Gas  FEMA Special Flood Hazard Area  Yes Are the utilities and off-site improvements typical Are there any adverse site conditions or external There were no apparent adverse eas uses noted. Flood determination pro  General Description  Units One One with Accessory Unit  # of Stories 2 Type One Att. S-Det/End Unit  Existing Proposed Unider Const.  Design (Style)	Water Sanitary Sewer  No FEMA Flood Zone X I for the market area? Yes I factors (easements, encroachments, environmen sements/encroachments noted @ the by interFlood and should be in Foundation  Concrete Slab Crawl Space Full Basement Partial Basement Basement Area O sq.ft. Basement Finish O % Outside Entry/Exit Sump Pump	Street Contrete Alley None  FEMA Map # 48201C0505M  to If No, describe al conditions, land uses, etc.)? time of inspection. There were no illegerated by verified.  Exterior Description materials/conditions foundation Walls Exterior Walls Slab-Average Exterior Walls BV/CB-Average Roof Surface CompShingles-Average Gutters & Downspouts Gutteres-Average Window Type Typical-Average	FEMA Map Date 06/09/2014  Yes X No If Yes, describe gal or legal nonconforming zoning  tion Interior materials/condition floors Crpt/Tile-Fair-Avg Walls SR/Paint-Average Bath Floor Tile-Average
	Electricity  Gas  FEMA Special Flood Hazard Area Yes Are the utilities and off-site improvements typical Are there any adverse site conditions or external There were no apparent adverse eas uses noted. Flood determination pro  General Description  Units One One with Accessory Unit # of Stories 2  Type Det Att. S-Det/End Unit  Existing Proposed Under Const. Design (Style) Trd Year Built	Water Sanitary Sewer  Sanitary Sewer  No FEMA Flood Zone × I for the market area? Yes I factors (easements, encroachments, environments sements/encroachments noted @ the poided by InterFlood and should be in   Foundation  Concrete Slab Crawl Space   Full Basement   Partial Basement Basement Area O sq.ft. Basement Finish O %  Outside Entry/Exit Sump Pump  Evidence of Infestation	Street Contrete Alley None  FEMA Map # 48201C0505M  to If No, describe al conditions, land uses, etc.)? time of inspection. There were no illered dependently verified.  Exterior Description Foundation Walls Exterior Walls Exterior Walls BV/CB-Average Exterior Walls BV/CB-Average Gutters & Downspouts Gutteres-Average Window Type Typical-Average Storm Sash/insulated Typical-Average	FEMA Map Date 06/09/2014  Yes X No If Yes, describe gal or legal nonconforming zoning  Ion Interior materials/condition  floors Crpt/Tile-Fair-Avg Walls SR/Paint-Average Trim/Finish Wood-Average Bath Wainscot Tile-Average Car Storage None
	Electricity	Water Sanitary Sewer  X No FEMA Flood Zone X I for the market area? Yes I factors (easements, encroachments, environments sements/encroachments noted @ the povided by InterFlood and should be in Foundation  X Concrete Slab Crawl Space Full Basement Partial Basement Basement Area Osq.ft. Basement Finish Osg.ft. Butter State Supply Pump Evidence of Infestation Dampness Settlement	Street Contrete Alley None  FEMA Map # 48201C0505M  to If No, describe al conditions, land uses, etc.)? time of inspection. There were no iller dependently verified.  Exterior Description foundation Walls Exterior Walls BV/CB-Average Exterior Walls BV/CB-Average Roof Surface CompShingles-Av Gutters & Downspouts Window Type Typical-Average Storm Sash/insulated Typical-Average Screens Typical-Average	FEMA Map Date 06/09/2014  Yes X No If Yes, describe gal or legal nonconforming zoning solon linterior materials/condition floors Crpt/Tile-Fair-Avg Walls SR/Paint-Average Triln/Finish Wood-Average Bath Wainscot Tile-Average Gar Storage None X Driveway # of Cars 2
	Electricity  Gas  FEMA Special Flood Hazard Area Yes Are the utilities and off-site improvements typical Are there any adverse site conditions or external There were no apparent adverse eas uses noted. Flood determination pro  General Description  Units One One with Accessory Unit  of Stories 2  Type Det Att. S-Det/End Unit  Existing Proposed Under Const. Design (Style)  Trd  Vaar Built  2017  Effective Age (Yrs) 4  Attic None	Water Sanitary Sewer Sanitary Sewer  No FEMA Flood Zone X It for the market area? Yes I factors (easements, encroachments, environments ements/encroachments noted @ the poided by InterFlood and should be in Foundation  Foundation  Foundation  Concrete Slab Crawl Space Full Basement Partial Basement Basement Area O sq.tt. Basement Finish O % Outside Entry/Exit Sump Pump Evidence of Infestation Dampness Settlement Heating X FWA HWB8 Radiant	Street Contrete Alley None  FEMA Map # 48201C0505M  No If No, describe Itime of inspection. There were no illed dependently verified.  Exterior Description Foundation Walls Exterior Walls Exterior Walls BV/CB-Average Exterior Walls BV/CB-Average Gutters & Downspouts Gutteres-Average Window Type Typical-Average Screens Typical-Average Amenities  Contrete Alley None  Ref Contrete Alley Ref Contrete Alley Ref Ontrete Alley Re	FEMA Map Date 06/09/2014  Yes X No If Yes, describe gal or legal nonconforming zoning  Ion Interior materials/condition Floors Crpt/Tile-Fair-Avg Walls SR/Paint-Average Bath Floor Tile-Average Bath Wainscot Tile-Average Car Storage None X Driveway # of Cars 2 O Driveway Surface Concrete-Avg
	Electricity	Water Sanitary Sewer Sanitary Sewer  No FEMA Flood Zone X I for the market area? Yes I factors (easements, encroachments, environments emements/encroachments noted @ the evided by InterFlood and should be in Foundation  Foundation  Foundation  Crawl Space Full Basement Basement Area Basement Finish Outside Entry/Exit Sump Pump Evidence of Infestation Dampness Settlement Heating FWA HWBB Radiant Other Fuel Gas	Street Contrete Alley None  FEMA Map # 48201C0505M  To If No, describe al conditions, land uses, etc.)? time of inspection. There were no illed dependently verified.  Exterior Description materials/conditions Foundation Walls Slab-Average Exterior Walls BV/CB-Average Exterior Walls BV/CB-Average Gutters & Downspouts Gutteres-Average Window Type Typical-Average Storm Sash/insulated Screens Typical-Average Amenities Woodstove(s) #  Fireplace(s) # 0 X Fence Wood	FEMA Map Date 06/09/2014  Yes X No If Yes, describe gall or legal nonconforming zoning  Ion Interior materials/condition Floors Crpt/Tile-Fair-Avg Walls SR/Paint-Average Gar Trim/Finish Wood-Average Bath Wainscot Tile-Average Car Storage None X Driveway # of Cars 2 O Driveway Surface Concrete-Avg X Garage # of Cars 2
	Electricity  Gas  FEMA Special Flood Hazard Area Yes Are the utilities and off-site improvements typical Are there any adverse site conditions or external There were no apparent adverse eas uses noted. Flood determination pro  General Description  Units One One with Accessory Unit  of Stories 2  Type Det Att. S-Det/End Unit  Existing Proposed Under Const. Design (Style)  Year Built 2017  Effective Age (Yrs) 4  Attic None  Conditions None  None  Stairs	Water Sanitary Sewer Sanitary Sewer  No FEMA Flood Zone X It for the market area? Yes I factors (easements, encroachments, environments ements/encroachments noted @ the poided by InterFlood and should be in Foundation  Foundation  Foundation  Concrete Slab Crawl Space Full Basement Partial Basement Basement Area O sq.tt. Basement Finish O % Outside Entry/Exit Sump Pump Evidence of Infestation Dampness Settlement Heating X FWA HWB8 Radiant	Street Contrete Alley None  FEMA Map # 48201C0505M  No If No, describe Itime of inspection. There were no illed dependently verified.  Exterior Description Foundation Walls Exterior Walls Exterior Walls BV/CB-Average Exterior Walls BV/CB-Average Gutters & Downspouts Gutteres-Average Window Type Typical-Average Screens Typical-Average Amenities  Contrete Alley None  Ref Contrete Alley Ref Contrete Alley Ref Ontrete Alley Re	FEMA Map Date 06/09/2014  Yes X No If Yes, describe gall or legal nonconforming zoning  Ion Interior materials/condition Floors Crpt/Tile-Fair-Avg Walls SR/Paint-Average Gar Trim/Finish Wood-Average Bath Wainscot Tile-Average Car Storage None X Driveway # of Cars 2 O Driveway Surface Concrete-Avg X Garage # of Cars 2
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	Electricity  Gas  FEMA Special Flood Hazard Area  Yes Are the utilities and off-site improvements typical Are there any adverse site conditions or external There were no apparent adverse eas uses noted. Flood determination pro  General Description  Units X One  One with Accessory Unit # of Stories  2 Type X Det.  Att. S-Det/End Unit X Existing  Proposed  Under Const. Design (Style) Vear Built  2017 Effective Age (Yrs)  4 Attic  None X Drop Stair  Stairs Floor  Scuttle Finished  Heated	Water Sanitary Sewer Sements A Flood Zone A Should be in Foundation Crawl Space Full Basement Basement Area Basement Area Basement Finish O % Dutside Entry/Exit Sump Pump Evidence of Infestation Dampness Settlement Heating FWA HWBB Radiant Other Fuel Gas Cooling Cooling Cooling Control Air Conditioning Individual	Street Contrete Alley None  FEMA Map # 48201C0505M  to If No, describe al conditions, land uses, etc.)?  time of inspection. There were no iller dependently verified.  Exterior Description materials/condit foundation Walls Slab-Average Exterior Walls BV/CB-Average Exterior Walls BV/CB-Average Gutters & Downspouts Gutteres-Average Window Type Typical-Average Window Type Typical-Average Storm Sash/Insulated Typical-Average Screens Typical-Average Amenities Woodstove(s) # Fireplace(s) # 0  Fence Wood Patlo/Deck None Porth Covere-	FEMA Map Date 06/09/2014  Yes X No If Yes, describe gal or legal nonconforming zoning  Ion Interior materials/condition floors Crpt/Tile-Fair-Avg Walls SR/Paint-Average Bath Floor Tile-Average Bath Wainscot Tile-Average Car Storage None X Driveway # of Cars 2 D Driveway Surface Concrete-Avg X Garage # of Cars 0
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	Electricity  Gas  FEMA Special Flood Hazard Area  Yes Are the utilities and off-site improvements typical Are there any adverse site conditions or external There were no apparent adverse eas uses noted. Flood determination pro  General Description  Units X One  One with Accessory Unit # of Stories  2 Type X Det.  Att. S-Det/End Unit X Existing  Proposed  Under Const. Design (Style) Vear Built  2017 Effective Age (Yrs)  4 Attic  None X Drop Stair  Stairs Floor  Scuttle Finished  Heated	Water Sanitary Sewer	Street Contrete Alley None  FEMA Map # 48201C0505M  to If No, describe al conditions, land uses, etc.)? time of inspection. There were no iller dependently verified.  Exterior Description Foundation Walls Exterior Walls BV/CB-Average Window Type Typical-Average Storm Sash/insulated Typical-Average Exterior Woodstove(s) # Fireplace(s) # 0	FEMA Map Date 06/09/2014  Yes X No If Yes, describe gal or legal nonconforming zoning  Ion Interior materials/condition floors Crpt/Tile-Fair-Avg Walls SR/Paint-Average g Trim/Finish Wood-Average Bath Hoor Tile-Average Bath Wainscot Tile-Average Car Storage None X Driveway # of Cars 2 Driveway Surface Concrete-Avg X Garage # of Cars 2 Garger # of Cars 0 X Att Det Built-in
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512-2744474 File# 12053-20

There are 03 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 185,000 to \$ 350,000							
There are 56 comparable	a caloc in the cubical	neighborhood within	the past twelve mont	hs canoino in sale pri	ce from \$ 143.000		
FEATURE	SUBJECT		LE SALE # 1	COMPARABL		COMPARABLE	
	L	1914 Fleming Sp		2535 Cold River		2131 Pine Croft D	
		Humble, TX 773		Humble, TX 7739		Humble, TX 77390	
Humble, TX 7739 Proximity to Subject	90 	0.48 miles N	90	0.14 miles W	<u>,                                    </u>	0.43 miles NW	٠ <u>ا</u>
Sale Price	e e	U,40 IIIIGS IV	\$ 210,000		\$ 199,000		187,500
Sale Price/Gross Liv. Area	\$ 104.59 sq.ft.	\$ 80.15 sq.ft.		\$ 101.02 sq.ft.		\$ 93.75 sq.ft.	
Data Source(s)	9 104.59 aq.ii.	MLS#95221934;		MLS#41234191;I	L.:	MLS#22219037;D	
			DOW 02	Broker/CAD		Broker/CAD	10.11.20
Verification Source(s)	DECONIDEDNI	Broker/CAD DESCRIPTION	+ (-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
VALUE ADJUSTMENTS	DESCRIPTION		+ (-) & Anjustilicia		+(-) o riajuscritati	ArmLth	, ( , • ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
Sales or Financing		ArmLth		ArmLth		unk;0	o
Concessions	144 A ST ST ST ST ST	Unk;0	0	unk;0	:		<u>-</u>
Date of Sale/Time	124-124-124 127-	s11/20;c10/20		s07/20;c07/20		s09/20;c08/20	
Location	N;Res	N;Res;		N;Res;		N;Res;	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site	4950 sf	6414 sf	-1,500	5332 sf	0	5340 sf	0
View	N;Res;	N;Res;		N;Res;		N;Res;	
Design (Style)	DT2;Trd	DT2;Trd		DT1;Trd	0	DT2;Trd	
Quality of Construction	Q4	Q4	·	Q4		Q4	
Actual Age	4	12	+2,000			17	+3,250
Condition	C3	C3		C3		C3	
Above Grade	Total Bdrms. Baths	Total Borms. Baths	; 0			Total Edrms. Baths	+2,000
Room Count	07 04 2.1	08 04 2.1	0	T. (1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1	+2,000		0
Gross Living Area	2,180 sq.ft.	2,620 sq.ft.	-14,100		+6,700	2,000 sq.ft.	+5,800
Basement & Finished	Osf	0sf		0sf		0sf	
Rooms Below Grade		]					
Functional Utility	Functional	Functional		Functional		Functional	
Heating/Cooling	Central HVAC	Central HVAC	7	Central HVAC		Central HVAC	
Energy Efficient Items	Typical	Typical		Typical		Typical	
Garage/Carport	2ga2dw	2ga2dw		2ga2dw		2ga2dw	
Porch/Patio/Deck	Covered Entry	Covered Entry		Covered Patio	-2.000	Covered Entry	
Kitchen Appliances	Typical	Typical	:	Typical	_,,,,,,	Typical	
	Fence	Fence		Fence		Fence	
Fence, Pool, etc. OtherAmenities	None	Fireplace	-1,500			Fireplace	-1,500
	None		\$ -15,100		\$ 6.700	<b>X</b> + □ - :	
Net Adjustment (Total)	2554 (CSA CSA CSA CSA CSA CSA CSA CSA CSA CSA		,	Net Adj. 3.4 %	0,700	Net Adj. 5.1 %	9,000
Adjusted Sale Price		Net Adj. 7.2 %		Gross Adj. 5.4 %	\$ 205.700	Gross Adj. 6.7 %	\$ 197,050
	1 (1) Section 10 and	Gross Adj. 9.1 %	∵\$ £94.90U	10:000 AUI J.4 N		O1000 1101. U.1 10	v (31,000)
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My research  My research  My research  My research  My research  GAD/MLS  My research  GAD/MLS  Report the results of the research  ITEM	not reveal any prior sale not reveal any prior sale and analysis of the prio	es or transfers of the si	arty and comparable sall ubject property for the the omparable sales for the	es. If not, explain  ree years prior to the ef  year prior to the date of  r and comparable sales	fective date of this appr sale of the comparable	sale. sales on page 3).	ABLE SALE #3
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512-2744474 File# 12053-20

Additional Comments: See ADDENDUM TO APPRAISAL				
FHA: The dwelling meets minimum property standards for existing dwellings as outlined in the HUD handbooks 4000.1 with the following exceptions: The garage door, dishwasher and venthood are inoperable. Estimated cost to cure \$2000 +/				
A "head and shoulders" inspection was performed of the attic. Utilities we and cabinetry were present and functional.	ere on and appeared to be functioning as intended. Typical appliances			
Per the engagement letter: MLS photos are acceptable for comparable pl	hotos.			
Subject property lies within close proximity to a cell phone tower; however	r, this doesn't pose any significant negative marketability factors.			
The subject property is located in Woodland Pines subdivision, HOA due condition and adequately maintained. Competing developments have sim	s are \$413/year. Amenities include park areas that are in average allar amenities.			
Subject <u>property varies from predominant val</u> ue; howeve <u>r, it would not</u> be marketability as it still falls well within typical neighborhood ranges.	considered an over or under improvement or experience negative			
ADJUSTMENTS:  Due to stable market conditions no time/market adjustment was warranted. Adjustments for bathroom/bedroomcount and garage parking are based on a grouped data pairs analysis. This analysis was performed on data from the Houston MLS for the subject immediate market area for sales within the past year. The gross living area adjustment is based on extraction of comparable site values and site improvements to determine the baseline value of the GLA adjustment per square foot for improvements, and estimated to be approximately \$40 psf for the comparables.  Market evidence indicates no adjustment is warranted solely for age difference for the comparable age ranges as compared to the subject's.  Market reaction is greater to overall quality and condition rather than chronological age. The conditions of the comparables were found to be similar to that of the subject and no adjustment was warranted based on condition. The subject and comparables are similar in location type and no adjustment was warranted. The views for the comparables were found to be similar to the subject and no view adjustment was warranted. The quality of construction for the comparables were found to be similar to that of the subject and no adjustment was warranted based on quality.  ON MARCH 13, 2020, THE UNITED STATES GOVERNMENT DECLARED A "NATIONAL EMERGENCY CONCERNING THE NOVEL CORONAVIRUS DISEASE (COVID-19) OUTBREAK", WHICH WAS IN EFFECT ON THE EFFECTIVE DATE OF THIS APPRAISAL REPORT. THIS APPRAISAL REPORT WAS PERFORMED PURSUANT TO THE UNIFORM STANDARDS OF PROFESSIONAL APPRAISAL PRACTICE ("USPAP") AND WAS BASED ON INFORMATION AND COMPARABLE SALES AVAILABLE AS OF THE EFFECTE DATE. AT THIS TIME, THE EFFECT ON COVID-19 ON THE FUTURE VALUE OF THE SUBJECT PROPERTY OR THE VALUE OF THE REAL ESTATE MARKET IN THE AREA OF THE SUBJECT PROPERTY IS UNKNOWN AND NOT POSSIBLE TO PREDICT.				
COST APPROACH TO VALUE Provide adequate information for the lender/client to replicate the below cost figures and calculatio Support for the opinion of site value (summary of comparable land sales or other methods for est research of recent vacant land sales, as well as, current listings and pend district valuations are also considered if few vacant land sales have occur	mating site value) Market value is estimated based on MLS ling sales in the subject's market area. Additionally, county appraisal			
ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW	OPINION OF SITE VALUE =\$ 20,000			
Source of cost data Marshall & Swift	DWELLING 2,180 Sq.Ft. @\$ 80.00 =\$ 174,400			
Quality rating from cost service Avg+/- Effective date of cost data current	0 Sq.Fl. @ \$ =\$			
Comments on Cost Approach (gross living area calculations, depreciation, etc.)	Prch/Patio/Fence: =\$ 5,000			
See Attached Floor Plan. The estimated cost figures were taken from	Garage/Carport 420 Sq.Ft. @ \$ 25.00 =\$ 10,500			
the current edition of the Marshall & Swift Cost Manuel & confirmed by	Total Estimate of Cost-New =\$ 189,900			
local contractors.	Less Physical Functional External			
	Depreciation 12,666 =\$( 12,666)			
	Depreciated Cost of Improvements =\$ 177,234  "As-is" Value of Site Improvements =\$ 5,000			
Estimated Remaining Economic Life (HUD and VA only) 56 Years	Not intended or adequate for insurance purposes INDICATED VALUE BY COST APPROACH =\$ 202,234			
· · · · · · · · · · · · · · · · · · ·				
	JE (not required by Fannie Mae)  = \$ Indicated Value by Income Approach			
Estimated Monthly Market Rent \$ X Gross Rent Multiplier	= 5 intercated value by theoring Approach			
Summary of Income Approach (including support for market rent and GRM)				
Bee IPAY HIPARIL TOO	FOR Diffe (if applicable)			
	i FOR PUDs (if applicable)  No Unit type(s) X Detached Attached			
is the developer/builder in control of the Horneowners' Association (HOA)? Yes X Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA a				
Legal Name of Project	Total guesting of units cald			
Total number of phases Total number of units	Total number of units sold			
Total number of units rented Total number of units for sale	Data source(s)			
Was the project created by the conversion of existing building(s) into a PUD? Yes	No If Yes, date of conversion.			
Does the project contain any multi-dwelling units? Yes No Data Source  Are the units, common elements, and recreation facilities complete? Yes No	If No, describe the status of completion.			
Are the common elements leased to or by the Homeowners' Association?	No if Yes, describe the rental terms and options.			
Describe common elements and recreational facilities.				

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 user, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended user, 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 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.

512-2744474 File # 12053-20

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. If am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.
- 23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.
- 24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.
- 25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

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

- 1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- 2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- 3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.
- 4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- 5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRAISER	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature Angela Hudeaker	Signature
Name Angela Heidecker	Name
Company Name AC Appraisal Group	Company Name
Company Address 4747 Research Forest, #180-211	Company Address
The Woodlands, TX 77381	
Telephone Number 936-321-5334	Telephone Number
Email Address acappraisalgroup@comcast.net	Email Address
Date of Signature and Report 01/11/2021	Date of Signature
Effective Date of Appraisal 01/04/2021	State Certification #
State Certification # 1329644-R	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 09/30/2022	SUBJECT PROPERTY
ADDRESS OF PROPERTY APPRAISED	Did not inspect subject property
2714 Cold River Dr	Did inspect exterior of subject property from street
Humble, TX 77396	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 195,000	Did inspect interior and exterior of subject property
· · · · · · · · · · · · · · · · · · ·	Date of Inspection
LENDER/CLIENT	
Name Xome	COMPARABLE SALES
Company Name Idaho Housing & Finance Association	
Company Address 565 W. Myrtle St, Boise, ID 83702	Did not inspect exterior of comparable sales from street
	Did inspect exterior of comparable sales from street
Email Address	Date of Inspection

Fannie Mae Form 1004 March 2005

512-2744474 File# 12053-20

CC ATHING	SUBJECT	COMPARABL	E CALE # A	COMPARABL	FSAIF#5	COMPARABL	E SALE # 6
FEATURE				2039 Adobe Ston		001111111111111111111111111111111111111	2 5 1 1 2 1 7 7
Address 2714 Cold River I		9223 Shaded Pin					
Humble, TX 7739	16	Humble, TX 7739		Humble, TX 7739	90		
Proximity to Subject		0.65 miles NW		0.55 miles NW	\$ 199.900		\$
Sale Price	\$		\$ 185,000		A CONTRACTOR OF THE PARTY OF TH		
OCH THOU BIGOD BILLIAN	\$ 104,59 sq.ft.	\$ 94.15 sq.ft.		\$ 87.29 sq.ft.		s sq.ii.	<u> </u>
Data Source(s)		MLS#69227002;I	DOM 15	MLS#63670913;[	DOM 168		
Verification Source(s)		Broker/CAD		Broker/CAD	(1) (1) (1)	DEBOOIDHON	. ( ) C Adjustment
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+ (-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+ (-) \$ Adjustment
Sales or Financing		Listing		Listing	_		
Concessions		100LP/SP;0	0	100LP/SP;0	0		
Date of Sale/Time		Active		c12/20	· · · · · · · · · · · · · · · · · · ·		
Location	N;Res;	N;Res;		N;Res;			
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple			
Site	4950 sf	4541 sf	0	7385 sf	-2,500		
View	N;Res;	N;Res;		N;Res;			
Design (Style)	DT2;Trd	DT2;Trd		DT2;Trd			
Quality of Construction	Q4	Q4		Q4			
Actual Age	4	15	+2,750	15	+2,750		
Condition	C3	C3		C3		.,	
Above Grade	Total Edirms Baths	Total Bdrms. Baths	+2,000	Total Bdrms. Baths	0	Total Bdrms. Baths	
Room Count	07 04 2.1	06 03 2.1	0	08 04 2.1	;    0		
Gross Living Area	2,180 sq.ft.	1,965 sq.ft.		2,290 sq.ft.	~3,500	sq.ft.	
Basement & Finished	Osf	Osf		0sf			
Rooms Below Grade	001						
Functional Utility	Functional	Functional		Functional			
Heating/Cooling	Central HVAC	Central HVAC		Central HVAC			
Energy Efficient Items	Typical	Typical		Typical			
Garage/Carport	2ga2dw	2ga2dw		2ga2dw			
Porch/Patio/Deck	Covered Entry	Covered Entry		Covered Patio	-2,000		:
Kitchen Appliances		Typical		Typical	i — — — — — — — — — — — — — — — — — —		
	Typical Fence	Fence		Fence	····		
Fence, Pool, etc.		None		None	*··		1
OtherAmenities Color	None	<b>X</b> +	\$ 11,650		\$ -5,250	+	\$
Net Adjustment (Total) Adjusted Sale Price	140 A S S S S S S S S S S S S S S S S S S	Net Adj. 6,3 %	11,000	Net Adj. 2.6 %		Net Adj. %	
	354.103.48.1534.5A	Gross Adj. 6.3 %	\$ 106.650	Gross Adj. 5.4 %			s
of Comparables  Report the results of the research a	and analysis of the erior	eale or transfer history	of the subject property	and comparable sales	(report additional prior		***
S Data Source(s) Deficitive Date of Data Source(s) Analysis of prior sale or transfer hi	MLS 01/04/2021 istory of the subject pro		MLS 01/04/2021 ales	MLS 01/04	/2021		
Analysis/Comments							
9							
ANALYSIS / COMMENTS							

## Addendum to the Appraisal

The use of this report assumes and signifies the reading and acceptance of all scope of work statements, intended use and intended user requirements, limiting conditions and additional comments.

Information about the subject property was gathered via a visual inspection and observation and is limited to those items that are readily apparent without the use of any special testing or equipment. The appraiser is not liable for items hidden or unapparent. The appraiser is not an expert in building materials nor a home inspectior and the appraisal should not be relied upon to report the condition of the property being appraised. The term "inspection" as used in this report, is not to be considered the same as what a licensed professional home inspector would perform. The appraiser is not qualified to inspect the plumbing system, HVAC system, electrical system, mechanical system, foundation system, floor structure, sub floor, attic, crawl space, or the existance of mold or infestations. Furthermore, no warranties or guarantees are made or implied as to the condition of any of the above noted areas and an inspection by a licensed professional is recommended for all components of the subject property. Additionally, the appraiser assumes all components, appliances, and systems are in good working order unless otherwise noted. The purpose of this appraisal is to make an economic evaluation of the subject property based on an analysis of the information and findings known at the time the appraisal was performed.

No opinion is rendered as to the property title which is assumed to be good and marketable. Unless otherwise noted, no consideration is given to liens or encumbrances against the property.

It is assumed that there are no concealed or dubious conditions of the subsoil, or subsurface waters including the water table and flood plain. It is also assumed that the subject property being appraised is not adversely affected by concealed or unapparent hazards such as, but not limited to asbestos, hazardous or contaminated substances, toxic waste, mold or radioactivity. The appraiser further assumes no regulations of any government entity to control or restrict the use of the subject property and that the property will not operate in violation of any applicable government regulations, codes, ordinances, or statutes.

The value opinions contained in this appraisal apply only to the real estate portion of the property and does not include personal property or other non realty items. Any inaccessible portions of the property or improvements not inspected are assumed to be as reported or similar to the areas inspected. The valuation applies only to the property as described and for the purpose so stated and should not be used for any other purpose. Any allocation of the total price between the land and the improvements is invalidated if used separately or in conjunction with any other report.

The appraiser is not liable for any events, conditions, or circumstances affecting the subject property or its value that occur subsequent to the inspection date as cited in the appraisal.

# **Comparable Photo Page**

				***	
Borrower	Adolfo Garza				
Property Address	2714 Cold River Dr				
City	Humble	County Harris	State TX	Zip Code 77396	
1 ander/Client	Idaha Hausina & Finance Associ	ation			



# Comparable 1

1914 Fleming Springs Ct Prox. to Subject 0.48 miles N Sale Price 210,000 Gross Living Area 2,620 Total Rooms 08 Total Bedrooms 04 Total Bathrooms 2.1 N;Res; Location N;Res; View Site 6414 sf Q4 Quality 12 Age



# Comparable 2

2535 Cold River Dr Prox. to Subject 0.14 miles W Sale Price 199,000 1,970 Gross Living Area Total Rooms 07 Total Bedrooms 04 Total Bathrooms 2.0 Location N;Res; View N;Res; Site 5332 sf Quality Q4 4 Age



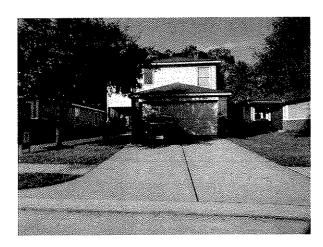


# Comparable 3

2131 Pine Croft Dr 0.43 miles NW Prox. to Subject Sale Price 187,500 2,000 Gross Living Area Total Rooms 07 Total Bedrooms 03 Total Bathrooms 2.1 N;Res; Location View N;Res; 5340 sf Site Q4 Quality Age 17

# **Comparable Photo Page**

Borrower	Adolfo Garza			 			
Property Address	2714 Cold River Dr			 			
City	Humble		County Harris	 State TX	ZID OUGG I	7396	
1 andar/Client	Idaha Hausiaa & Einan	nca Apportation					



# Comparable 4

9223 Shaded Pines Dr 0.65 miles NW Prox. to Subject Sale Price 185,000 Gross Living Area 1,965 Total Rooms 06 Total Bedrooms 03 Total Bathrooms 2.1 Location N;Res; N;Res; View Site 4541 sf Q4 Quality 15 Age



# Comparable 5

2039 Adobe Stone Dr

0.55 miles NW Prox. to Subject Sale Price 199,900 2,290 Gross Living Area Total Rooms 80 Total Bedrooms 04 **Total Bathrooms** 2.1 Location N;Res; View N;Res; 7385 sf Site Quality Q4 Age 15

# Comparable 6

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

# **Subject Photo Page**

Borrewer Adolfo Garza				
Property Address 2714 Cold Rive	ŗ Dr			
City Humble		County Harris	State TX	Zip Code 77396
Lender/Client Idaho Housing	& Finance Association			

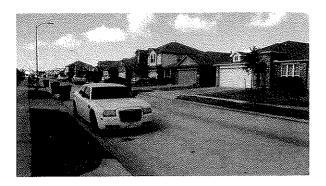


# **Subject Front**

2714 Cold River Dr Sales Price Gross Living Area 2,180 Total Rooms 07 Total Bedrooms 04 Total Bathrooms 2.1 N;Res; N;Res; 4950 sf Location View Quality Q4 Age 4



# Subject Rear



# **Subject Street**

# **Interior Photos**

Borrower	Adolfo Garza			
Property Address	2714 Cold River Dr			
City	Humble Co	ounty Harris	State TX Zip Code	77396
Landar/Client	Idaha Housing & Finance Association			



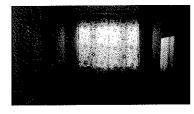




Street Opposite

Left Side

Right Side







Dining

Family

Kitchen







Kitchen

**Master Bedroom** 

**Master Bath** 







Bedroom 2

Bathroom 2

Bedroom 3







Bedroom 4

1/2 Bath

Utility

# **Interior Photos**

Borrower	Adolfo Garza		
Property Address	2714 Cold River Dr		
City	Humble County Harr	s State TX	Zip Code 77396
Lender/Client	Idaho Housing & Finance Association		





Attic

Attic

FIRREA / US	PAP ADDENDUM
Borrower Adolfo Garza	File No. 12053-20
Property Address 2714 Cold River Dr	7.00
Cily Humble County Harris	Stale TX Zip Code 77396
Lender/Client Idaho Housing & Finance Association Purpose	
	pject property, as defined in this report, on behalf of the referenced client
as the intended user of this report.	
	<u> </u>
Scope of Work	occording the subject property the subject's market area and comparable
the scope of the appraisal consists of garnering relevent monthation is	egarding the subject property, the subject's market a <u>rea and comp</u> arable date stated herein. This appraisal is intended for the sole purpose of a
lending transaction for the stated intended user. Information regarding	the subject property was gathered via a visual inspection, and/or multiple
listing services, and/or public data sources. Likewise, relevant data re	garding the subjects market area, neighborhood and comparable market
data was researched and analyzed which result in the contents of this	report. See Addendum to Appraisal, Appraiser's Certification and
Statement of Assumptions and Limiting Conditions for additional comm	nents, disclosures, and definitions.
Intended Use / Intended User	
Intended Use: The intended use of this appraisal is to assist FHA in a	ssessing the risk of the property, securing the FHA-insured mortgage, and
FHA as the client, as the intended user of this report in evaluating the	subject property for lending purposes. The use of this appraisal by
anyone other than the stated user, or for any other use other than the intended User(s): FHA/HUD, stated client and and assigness.	stated intended use, is promotied.
HIGHUSU USER(S). PHATIOD, Stated Clerk and and assigness.	
History of Property	
Current listing information: MLS#51486990; List Price \$193,895; DOM 34;	Original List Price \$198,895
Prior sale: No known prior sales in the past 36 months.	
Exposure Time / Marketing Time	rds, and the appraisers knowledge of the local markets indicate a typical
exposere time of approximately 1-6 months.	od, and the apprecion microady of the roots from the state of the stat
DAPOSOTO ATTO OT APPROVI	
Personal (non-realty) Transfers	
N/A	
Additional Comments	
The appraiser is not a professional engineer, real estate inspector, or	mold inspector. The appraiser is not qualified to assess or determine any
possible defects or deficiencies relating to mold, or in the structure, for	r deficiencies exist unless otherwise noted. It is recommended that any
party related to this transaction seek the assistance of licensed special	lists in the above noted areas. The HIGHEST AND BEST USE of the
subject was determined by considering if the improvements are:1) Leg	pally Permissible2) Physically Possible3) Financially Feasible4) Maximally
ProductiveSee attached Statement of Limiting Conditions.	
Certification Supplement	
This appraisal assignment was not based on a requested minimum valuation, a specific valuation.	aluation, or an approval of a loan.
2. My compensation is not contingent upon the reporting of a predetermined val	lue 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.	76
The photographs, maps, floorplan, and signature in this report are digitized. The signatur signatures is recognized and encourage by FNMA, HUD, VA, & FHLMC, as well as being	e has been printed electronically and is secured by a password. The use of digitized incompliance with HSPAP.
signatures is recognized and encourage by Finnia, Hod, VA, & Frilling, as well as being	RECOMPRANCE WITH OSFAF.
3 7 11 1 7	
Angela Hudecker	
	Supervisory
Appraiser:	Appraiser: Signed Date:
Certification or License #: 1329644-R	Certification or License #:
Certification or License State: TX Expires: 09/30/2022	Certification or License State: Expires:
Effective Date of Appraisal: 01/04/2021	Inspection of Subject: Did Not Exterior Only Interior and Exterior

# Market Conditions Addendum to the Appraisal Report

512-2744474 File No. 12053-20

The purpose of this addendum is to provide the lender/of		_		prevalent in the sub	ject	
neighborhood. This is a required addendum for all apprai	isal reports with an effectiv		2009.			
Property Address 2714 Cold River Dr		City Humble		State TX	ZIP Code 773	396
Borrower Adolfo Garza Instructions: The appraiser must use the information req	using an thin form on the li	anain for his har annulu-1	on and must provide august	for these conducts	ne rapardina	
Instructions: The appraiser must use the information req housing trends and overall market conditions as reported	Juired on this form as the D	DASIS FOT MIS/MET CONCIUSION ion of the appraisal report	is, and must provide support form. The energicar must fill i	io all the informatio	n in the extent	
it is available and reliable and must provide analysis as it	anticated below. If any cent	ired data is unavailable or	is considered unreliable, the	appraiser must prov	ride an	
explanation. It is recognized that not all data sources will						
in the analysis. If data sources provide the required infor						
average. Sales and listings must be properties that comp	ete with the subject prope	rty, determined by applying	the criteria that would be us	ed by a prospective	buyer of the	
subject property. The appraiser must explain any anomal	lies in the data, such as se	asonal markets, new cons	truction, foreclosures, etc.			
Inventory Analysis	Prior 7–12 Months	Prior 4-6 Months	Current – 3 Months		Overall Trend	
Total # of Comparable Sales (Settled)	24	18	14	Increasing	X Stable	Declining
Absorption Rate (Total Sales/Months)	4.00	6,00	4.67	Increasing Declining	➤ Stable	Declining
Total # of Comparable Active Listings	06	03	03	Declining	Stable Stable	Increasing Increasing
Months of Housing Supply (Total Listings/Ab.Rate)  Median Sale & List Price, DOM, Sale/List %	1.5 Prior 7–12 Months	0.5 Prior 4–6 Months	0.6 Current – 3 Months	Deciming	Overall Trend	i moreaning
Median Comparable Sale Price	204,950	223.000	185,500	Increasing	➤ Stable	Declining
Median Comparable Sales Days on Market	20	21	07	Declining	X Stable	Increasing
Median Comparable List Price	227,736	199,900	245,000	Increasing		Declining
Median Comparable Listings Days on Market	35	168	25	Declining	🗙 Stable	Increasing
Median Sale Price as % of List Price	98.55	98.66	100.84		X Stable	Declining
Seller-(developer, builder, etc.)paid financial assistance p	orevalent? Yes				X Stable	Increasing
Explain in detail the seller concessions trends for the pas						
fees, options, etc.). Closed sales in the pas			ns. The concessions	were typically	3%-6%; ther	etore,
concessions would be considered typical,	but not neccesarily p	prevalent.				
Are foreclosure sales (REO sales) a factor in the market?	Yes 🗶 N	o If yes, explain finchu	ling the trends in listings and	sales of forecloser	properties).	
Few foreclosures were noted in the subjec						ket place at
this time.	to mimediate outdiv	naidit, increible, ion	COCORIO GO HOL APPO	di 10 00 d 100.	or in the ores.	ide bideo di
ung tanc.						
Cite data sources for above information. Houst	on MLS			·		
	-1 -1 - 2 - 1 - Market and	and making of the engage	al const form. If you wond no	us additional inform	otion such as	
Summarize the above information as support for your co	nclusions in the Neighborh	nood section of the apprais	al report form, if you used an	ny additional inform	ation, such as	
an analysis of pending sales and/or expired and withdray	vn listings, to formulate yo	ur conclusions, provide bo	th an explanation and suppor	t for your conclusion	ns.	lian cales
an analysis of pending sales and/or expired and withdray Market conditions based on the above refe	wn listings, to formulate yo erenced anaylsis ind	ur conclusions, provide bo licates a relatively st	th an explanation and suppor able market in the sub	t for your conclusion oject's area. A	ins. Ithough, med	dian sales
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Freddie Mac Form 71 March 2009

Page 1 of 1

Fannie Mae Form 1004MC March 2009

roparty Address	Adolfo Garza			File No. 12053	3-20
roperty Address City	2714 Cold River Dr Humble	County Harris	State 7	× Zip Cod	e 77396
ender/Client	Idaho Housing & Finance Associ			<u></u>	
APPRAIS	SAL AND REPORT IDE	NTIFICATION			
This Report	is <u>one</u> of the following types:				
X Appraisa	Report (A written report prepared	1 under Standards Rule 2-2(a)	, pursuant to the Scope of Work, as d	sclosed elsewhe	ere in this report.)
Restricte Appraisa		1 under Standards Rule 2-2(b) ended use by the specified client of	, pursuant to the Scope of Work, as a rintended user.)	disclosed elsewh	nere in this report,
Commor	nts on Standards Rule	. 2. 2			
I certify that, to the The statements - The reported ar	he best of my knowledge and belief: s of fact contained in this report are true ar nalyses, opinions, and conclusions are limi	nd correct.	and limiting conditions and are my person	al, impartial, and u	inbiased professional
- Unless otherwis - Unless otherwis period immediate	se indicated, I have performed no services, ely preceding acceptance of this assignmen	, as an appraiser or in any other capa at.	subject of this report and no personal intercity, regarding the property that is the subje		
- My engagemer - My compensati client, the amour - My analyses, o were in effect at	at of the value opinion, the attainment of a s pinions, and conclusions were developed, the time this report was prepared.	pon developing or reporting predetern contingent upon the development or re stipulated result, or the occurrence of and this report has been prepared, in	nined results.  porting of a predetermined value or directic a subsequent event directly related to the ini- conformity with the Uniform Standards of f	ended use of this	appraisal.
- Unless otherwis	se indicated, I have made a personal inspe se indicated, no one provided significant re no significant real property appraisal assist	al property appraisal assistance to the	person(s) signing this certification (if there	e are exceptions, t	he name of each
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# MULTI-PURPOSE SUPPLEMENTAL ADDENDUM FOR FEDERALLY RELATED TRANSACTIONS

AC Appraisal Group (936) 321-5334

512-2744474 File No.: 12053-20

Borro	ver/Client Adolfo Garza
Prop	ty Address 2714 Cold River Dr
City	Humble County Harris State TX Zip Code 77396
Lend	Idaho Housing & Finance Association
vay to	ti-Purpose Supplemental Addendum for Federally Related Transactions was designed to provide the appraiser with a con-venient omply with the current appraisal standards and requirements of the Federal Deposit Insurance Corporation (FDIC), the Office of ptroller of Currency (OCC), The Office of Thrift Supervision (OTS), the Resolution Trust Corporation (RTC), and the Federal
	This Multi-Purpose Supplemental Addendum is for use with any appraisal.  Only those statements which have been checked by the appraiser apply to the property being appraised.
	PURPOSE & FUNCTION OF APPRAISAL
	rpose of the appraisal is to estimate the market value of the subject property as defined herein. The function of the appraisal is to assist ove-named Lender in evaluating the subject property for lending purposes. This is a federally related transaction.
X	EXTENT OF APPRAISAL PROCESS
×	The appraisal is based on the information gathered by the appraiser from public records, other identified sources, inspection of the subject property and neighborhood, and selection of comparable sales within the subject market area. The original source of the com- parables is shown in the Data Source section of the market grid along with the source of confirmation, if available. The original source is presented first. The sources and data are considered reliable. When conflicting information was provided, the source deemed most reliable has been used. Data believed to be unreliable was not included in the report nor used as a basis for the value conclusion.
X	The Reproduction Cost is based on Marshal and Swift Cost Handbook supplemented by the appraiser's knowledge of the local market.
×	Physical depreciation is based on the estimated effective age of the subject property. Functional and/or external depreciation, if present, is specifically addressed in the appraisal report or other addenda. In estimating the site value, the appraiser has relied on personal knowledge of the local market. This knowledge is based on prior and/or current analysis of site sales and/or abstraction of site values from sales of improved properties.
X	The subject property is located in an area of primarily owner-occupied single family residences and the Income Approach is not consi- dered to be meaningful. For this reason, the Income Approach was not used.
	The Estimated Market Rent and Gross Rent Multiplier utilized in the Income Approach are based on the appraiser's knowledge of the subject market area. The rental knowledge is based on prior and/or current rental rate surveys of residential properties. The Gross Rent Multiplier is based on prior and/or current analysis of prices and market rates for residential properties.
17	For income producing properties, actual rents, vacancies and expenses have been reported and analyzed. They have been used to pro- ect future rents, vacancies and expenses.
Х	SUBJECT PROPERTY OFFERING INFORMATION
Acco	ling to MLS/HAR the subject property:
	nas not been offered for sale in the past 12 months or 1 years.
X	s currently offered for sale for \$ 193,895
=	was offered for sale within the past 12 months or 1 years.
X	Offering information was considered in the final reconciliation of value. Offering information was not considered in the final reconciliation of value.
	Offering information was not available. The reasons for unavailability and the steps taken by the appraiser are explained later in this addendum.
Х	SALES HISTORY OF SUBJECT PROPERTY
	ling to MLS/HAR the subject property:
X	Has not transferred in the past 36 months or 3 years.
$\exists$	Has transferred in the past months or years.  All prior sales which have occurred in the past 36 months or 3 years are listed below and reconciled to the ap-
	oraised value, either in the body of the report or in the addenda.
	Date Sales Price Document # Seller Buyer
X	EMA FLOOD HAZARD DATA
X	Subject property is not located in a FEMA Special Flood Hazard Area. Subject is located in a FEMA Special Flood Hazard Area,
	Zone         FEMA Map/Panel #         Map Date         Name of Community           X         48201C0505M         06/09/2014
	The community does not participate in the National Flood Insurance Program.
	The community does participate in the National Flood Insurance Program.
	t is covered by a regular program.
<u> </u>	t is covered by an emergency program.

# 512-2744474

	File No.: 12053-20
X	CURRENT SALES CONTRACT
	The subject property is currently not under contract.
1	The contract and/or escrow instructions were not available for review. The unavailability of the contract is explained later in the
	addenda section.
X	The contract and/or escrow instructions were reviewed. The following summarizes the contract:
	Contract Date Amendment Date Contract Price Seller
- 1	The contract indicated that personal property was not included in the sale.
	The contract indicated that personal property was included. It consisted of
<b>5</b> 2	Estimated contributory value is \$
X	Personal property was not included in the final value estimate.
-	Personal property was included in the final value estimate.
-	The contract indicated no financing concessions or other incentives.  The contract indicated the following concessions or incentives:
1. 1	The data to manage and to the trip of the control o
	If concessions or incentives exist, the comparables were checked for similar concessions and appropriate adjustments were made, if
	applicable, so that the final value conclusion is in compliance with the Market Value defined herein.
X	MARKET OVERVIEW Include an explanation of current market conditions and trends.
_	1-6 months is considered a reasonable marketing period for the subject property based on local housing trends and markets.
×	ADDITIONAL CERTIFICATION
The	e Appraiser certifies and agrees that:
	The analyses, opinions and conclusions were developed, and this report was prepared, in conformity with the Uniform Standards of
Pro	otessional Appraisal Practice ("USPAP"), and in accordance witht he regulations developed by the Lender's Federal Regulatory Agency as
	uired by FIRREA, except that the Departure Provisions of the USPAP do not apply.
	Their compensation is not contingent upon the reporting of predetermined value or direction in value that favors the cause of the client,
	amount of the value estimate, the attainment of a stipulated result, or the occurrence of a subsequent event.
(3)	This appraisal assignment was not based on a requested minimum valuation, a specific valuation, or the approval of a loan.
×	ADDITIONAL (ENVIRONMENTAL) LIMITING CONDITIONS
The	e value estimated is based on the assumption that the property is not negatively affected by the existence of hazardous substances or
	frimental environmental conditions unless otherwise stated in this report. The appraiser is not an expert in the identification of
	zardous substances or detrimental conditions. The appraiser's routine inspection of and inquiries about the subject
pro	perty did not develop any information that indicated any apparent significant hazardous substances or detrimental environmental conditions
wh	ich would affect the property negatively unless otherwise stated in this report. It is possible that tests and inspections made by a qualified
	zardous substance and environmental expert would reveal the existence of hazardous substances or detrimental
env	vironmental conditions on or around the property that would negatively affect its value.
X	ADDITIONAL COMMENTS
"AS IS	5" Valuation: No additional comments or requirements.
V	APPRAISER'S SIGNATURE & LICENSE/CERTIFICATION
	dugala Heideaker
Ap	praiser's Signature Effective Date 01/04/2021 Date Prepared 01/11/2021
	praiser's Name (print) Angela Heidecker Phone # 936-321-5334
Sta	te TX License # Certification # 1329644-R Tax ID #
	CO-SIGNING APPRAISER'S CERTIFICATION
	O O O O O O O O O O O O O O O O O O O
	The co-signing appraiser has personally inspected the subject property, both inside and out, and has made an exterior inspection of all
	comparable sales listed in the report. The report was prepared by the appraiser under direct supervision of the co-signing appraiser. The
	co-signing appraiser accepts responsibility for the contents of the report including the value conclusions and the limiting condi-tions, and
	confirms that the certifications apply fully to the co-signing appraiser.
	The co-signing appraiser has not personally inspected the interior of the subject property and;
	has not inspected the exterior of the subject property and all comparable sates listed in the report.
	has inspected the exterior of the subject property and all comparable sales listed in the report.
11	The report was prepared by the appraiser under direct supervision of the co-signing appraiser. The co-signing appraiser accepts
	responsibility for the contents of the report, including the value conclusions and the limiting conditions, and confirms that the certifications
	apply fully to the co-signing appraiser with the exception of the certification regarding physical inspections. The above describes the level of inspection performed by the co-signing appraiser.
	The co-signing appraiser's level of inspection, involvement in the appraisal process and certification are covered elsewhere in the
	addends section of this appraisal.
	CO-SIGNING APPRAISER'S SIGNATURE & LICENSE/CERTIFICATION
	Traines   Baulaus   Other
	praiser's Signature Trainee Review Other praiser's Name (print) SS #
Ap;	

512-2744474 File No. 12053-20

# 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.

#### C5

The improvements feature obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation, or updating. The functional utility and overall livability is somewhat diminished due to condition, but the dwelling remains useable and functional as a residence.

Note: Some significant repairs are needed to the improvements due to the lack of adequate maintenance. It reflects a property in which many of its short-lived building components are at the end of or have exceeded their physical life expectancy but remain functional.

#### C€

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 fack 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.

FHA/VA Case No. 512-2744474

# UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENUUM

(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.

#### $\Omega^2$

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.

#### 05

Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.

#### Q6

Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure

#### Definitions of Not Updated, Updated, and Remodeled

#### Not Updated

Little or no updating or modernization. This description includes, but is not limited to, new homes.

Residential properties of fifteen years of age or less often reflect an original condition with no updating, if no major components have been replaced or updated. Those over fifteen years of age are also considered not updated if the appliances, fixtures, and finishes are predominantly dated. An area that is 'Not Updated' may still be well maintained and fully functional, and this rating does not necessarily imply deferred maintenance or physical/functional deterioration.

#### Updated

The area of the home has been modified to meet current market expectations. These modifications are limited in terms of both scope and cost.

An updated area of the home should have an improved look and feel, or functional utility. Changes that constitute updates include refurbishment and/or replacing components to meet existing market expectations. Updates do not include significant alterations to the existing structure.

#### Remodeled

Significant finish and/or structural changes have been made that increase utility and appeal through complete replacement and/or expansion.

A remodeled area reflects fundamental changes that include multiple alterations. These alterations may include some or all of the following: replacement of a major component (cabinet(s), bathtub, or bathroom tile), relocation of plumbing/gas tixtures/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		
A	Adverse	Location & View
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location Location
AdjPwr	Adjacent to Power Lines	Sale or Financing Concessions
ArmLth	Arms Length Sale Attached Structure	Design (Style)
AT	Beneficial	Location & View
B	Bathroom(s)	Basement & Finished Rooms Below Grade
ba	Bedroom	Basement & Finished Rooms Below Grade
br BsvRd	Busy Road	Location
	Contracted Date	Date of Sale/Time
C	Cash	Sale or Financing Concessions
Cash	Commercial Influence	Location
w <del></del>	Conventional	Sale or Financing Concessions
Conv	Carport	Garage/Carport
CotOrd	Court Ordered Sale	Sale or Financing Concessions
CrtOrd	City View Skyline View	View
CtySky		View
CtyStr	City Street View	Garage/Carport
CV	Covered Pays On Market	Data Sources
DOM	Days On Market	Design (Style)
DT	Detached Structure	
dw -	Driveway Series Pete	Garage/Carport
e	Expiration Date	Date of Sale/Time
Estate	Estate Sale	Sale or Financing Concessions Sale or Financing Concessions
FHA	Federal Housing Authority	
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
REO	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
		,
		Design (Style)
SD	Semi-detached Structure	Design (Style) Sale or Financing Concessions
SD Short	Semi-detached Structure Short Sale	Sale or Financing Concessions
SD Short sf	Semi-detached Structure Short Sale Square Feet	Sale or Financing Concessions Area, Site, Basement
SD Short sf sqm	Semi-detached Structure Short Sale Square Feet Square Meters	Sale or Financing Concessions Area, Site, Basement Area, Site
SD Short sf sqm Unk	Semi-detached Structure Short Sale Square Feet Square Meters Unknown	Sale or Financing Concessions Area, Site, Basement Area, Site Date of Sale/Time
SD Short sf sqm Unk VA	Semi-detached Structure Short Sale Square Feet Square Meters Unknown Veterans Administration	Sale or Financing Concessions Area, Site, Basement Area, Site Date of Sale/Time Sale or Financing Concessions
SD Short sf sqm Unk VA	Semi-detached Structure Short Sale Square Feet Square Meters Unknown Veterans Administration Withdrawn Date	Sale or Financing Concessions Area, Site, Basement Area, Site Date of Sale/Time Sale or Financing Concessions Date of Sale/Time
SD Short sf sqm Unk VA w	Semi-detached Structure Short Sale Square Feet Square Meters Unknown Veterans Administration Withdrawn Date Walk Out Basement	Sale or Financing Concessions Area, Site, Basement Area, Site Date of Sale/Time Sale or Financing Concessions Date of Sale/Time Basement & Finished Rooms Below Grade
SD Short sf sqm Unk VA w wo Woods	Semi-detached Structure Short Sale Square Feet Square Meters Unknown Veterans Administration Withdrawn Date Walk Out Basement Woods View	Sale or Financing Concessions Area, Site, Basement Area, Site Date of Sale/Time Sale or Financing Concessions Date of Sale/Time Basement & Finished Rooms Below Grade View
SD Short sf sqm Unk VA w wo Woods Wtr	Semi-detached Structure Short Sale Square Feet Square Meters Unknown Veterans Administration Withdrawn Date Walk Out Basement Woods View Water View	Sale or Financing Concessions Area, Site, Basement Area, Site Date of Sale/Time Sale or Financing Concessions Date of Sale/Time Basement & Finished Rooms Below Grade View View
SD Short sf sqm Unk VA w wo Woods Wtr WtrFr	Semi-detached Structure Short Sale Square Feet Square Meters Unknown Veterans Administration Withdrawn Date Walk Out Basement Woods View Water View Water Frontage	Sale or Financing Concessions Area, Site, Basement Area, Site Date of Sale/Time Sale or Financing Concessions Date of Sale/Time Basement & Finished Rooms Below Grade View View Location
SD Short sf sqm Unk VA w wo Woods Wtr	Semi-detached Structure Short Sale Square Feet Square Meters Unknown Veterans Administration Withdrawn Date Walk Out Basement Woods View Water View	Sale or Financing Concessions Area, Site, Basement Area, Site Date of Sale/Time Sale or Financing Concessions Date of Sale/Time Basement & Finished Rooms Below Grade View View
SD Short sf sqm Unk VA w wo Woods Wtr WtrFr	Semi-detached Structure Short Sale Square Feet Square Meters Unknown Veterans Administration Withdrawn Date Walk Out Basement Woods View Water View Water Frontage	Sale or Financing Concessions Area, Site, Basement Area, Site Date of Sale/Time Sale or Financing Concessions Date of Sale/Time Basement & Finished Rooms Below Grade View View Location
SD Short sf sqm Unk VA w wo Woods Wtr WtrFr	Semi-detached Structure Short Sale Square Feet Square Meters Unknown Veterans Administration Withdrawn Date Walk Out Basement Woods View Water View Water Frontage	Sale or Financing Concessions Area, Site, Basement Area, Site Date of Sale/Time Sale or Financing Concessions Date of Sale/Time Basement & Finished Rooms Below Grade View View Location
SD Short sf sqm Unk VA w wo Woods Wtr WtrFr	Semi-detached Structure Short Sale Square Feet Square Meters Unknown Veterans Administration Withdrawn Date Walk Out Basement Woods View Water View Water Frontage	Sale or Financing Concessions Area, Site, Basement Area, Site Date of Sale/Time Sale or Financing Concessions Date of Sale/Time Basement & Finished Rooms Below Grade View View Location
SD Short sf sqm Unk VA w wo Woods Wtr WtrFr	Semi-detached Structure Short Sale Square Feet Square Meters Unknown Veterans Administration Withdrawn Date Walk Out Basement Woods View Water View Water Frontage	Sale or Financing Concessions Area, Site, Basement Area, Site Date of Sale/Time Sale or Financing Concessions Date of Sale/Time Basement & Finished Rooms Below Grade View View Location
SD Short sf sqm Unk VA w wo Woods Wtr WtrFr	Semi-detached Structure Short Sale Square Feet Square Meters Unknown Veterans Administration Withdrawn Date Walk Out Basement Woods View Water View Water Frontage	Sale or Financing Concessions Area, Site, Basement Area, Site Date of Sale/Time Sale or Financing Concessions Date of Sale/Time Basement & Finished Rooms Below Grade View View Location



# **Certified Residential Real Estate Appraiser**

Appraiser: Angela Lynn Heidecker

License #: TX 1329644 R License Expires: 09/30/2022

Having provided satisfactory evidence of the qualifications required by the Texas Appraiser Licensing and Certification Act, Occupations Code, Chapter 1103, authorization is granted to use this title: Certified Residential Real Estate Appraiser

For additional information or to file a complaint please contact TALCB at www.talcb.texas.gov.

Chelsea Buchholtz

# E&0 - Page 1

٤	STOCK COMPANY PRO GUA	RD PLATINUM POLICY DECLAR	RATIONS
audit.	/ALIDUS		
6	SPECIALTY	POLICY NUME	BER: RE00007688
	An AIG company	Prior Policy Nu	ımber: NEW
	WESTERN WORLD INSURANCE COM	PANY TUDOR INSURANCE COMPANY	X STRATFORD INSURANCE COMPANY

Named Insured and Mailing Address:

Agent/Broker #33601

Angela Heidecker

Premium: \$714.00

26 Hollow Glen Pl

The Woodlands, TX 77385

Producer:

Professionals' Best 6760 University Ave Suite #250 San Diego, CA 92115

Policy Period: (Mo./Day/Yr.)

From: 06/02/2020

To:06/02/2021

12:01 AM, standard time at your mailing address shown above.

EXCEPT AS MAY OTHERWISE BE PROVIDED IN THE FOLLOWED POLICY, THIS POLICY MAY APPLY ONLY TO CLAIMS FIRST MADE IN ACCORDANCE WITH THE TERMS, CONDITIONS AND REQUIREMENTS OF THE FOLLOWED POLICY; AND THE LIMIT OF LIABILITY IS REDUCED AND MAY BE EXHAUSTED BY PAYMENT OF DEFENSE COSTS OR CLAIMS FEES AND EXPENSES. PLEASE READ THE FOLLOWED POLICY AND THIS POLICY CAREFULLY.

## ITEM 1. PROFESSIONAL SERVICES:

Real Estate Appraisers

ERRORS AND OMISSIONS LIABILITY INSURANCE				
ITEM 2. LIMIT OF INSURANCE	Each Claim Limit \$ 1,000,000	Aggregate Limit \$ 1,000,000		
ITEM 3. DEDUCTIBLE	Each Claim \$ 500	Aggregate \$ 1,000		
ITEM 4. RETROACTIVE DATE		06/02/2015		
ITEM 5. PREMIUM		\$ <u>714.00</u>		

Page 1 of 2

MPL 2002 (05/18)

# All Properties 360 Property View

# 2714 Cold River Drive, Humble, Texas 77396-4916 Harris County

Tax

Owner Name:	Davila Elizabeth L	Owner Name 2:	Garza Adolfo
Owner Occupied:	Yes	Carrier Route:	R073
ax Billing Address:	2714 Cold River Dr	Tax Bising City & State:	Humble Tx
tax Billing Zip:	77396	Tox Billing Zip 4:	4916
ocation Information	Humble ISD	Township:	Humble
		•	
ALS Arga:	1 250100	Market Area:	HUMBLE AREA EAST
Census Trant:	250100	Neighborhood Description:	WOODLAND PINES SEC 3,4 8 AMEND-2473.02
stimated Value			
RealAVIA**:	\$197,000	RealAVM <sup>or</sup> Range High:	\$206,850
lealAVM** Range Low:	\$187,150	Value As Of:	12/22/2020
lanfidence Score:	75	Forecast Standard Deviation:	5
<ol> <li>The Confidence Schmitt a pressure of angula 66 - 166. Clear and consistent quality is smaller in the curt.</li> </ol>	ect property te comparable saled	smatkas, and conquisible sales siegon the proper sence scores while lower confidence scores indicate	
34 Yes ESU desettes confidence or an AM	Migatinate and uses a consistent scale and ri fail water, based on the consistency of the r	seaning to generate a standardized continence mon Hormstein available to the AVEL at the sinis of estin	ic. The PSD is a colour, that measures the like action. The PSD can be used to deste considered
ax Information		v, 1 × 4 × 4 × 4 × 4 × 4 × 4 × 4 × 4 × 4 ×	
arcel (0):	137-603-005-0024	Parcel ID:	1376030050024
ot #:	24	Block #:	5
& Improved:	84%	Tax Area:	040
ire Dept Tax Dist:	631	Weter Tex Dist:	041
LUD. Information:	156		
egal Description:	LT 24 BLK 5 WOODLAND PI	NES SEC 9	
sempuons: lomestead			
Assessment & Taxes	***************************************		The second secon
Assessment Year	2020	2019	2018
issessed Value - Yotal	\$196,430	\$189,022	\$172,589
osessed Value - Land	\$32,373	\$21,582	\$23,141
ssessed Value - Improved	\$164,057	\$167,440	\$149,448
'OY Assessed Change (5)	\$7,408	\$16,433	
OY Assessed Change (%)	4%	10%	
tarket Value - Yotal	\$196,430	\$189,022	\$172,589
farket Value - Land	\$32,373	\$21,582	\$23,141
Serket Value - Improved	\$164,057	\$167,440	\$149,448
as Vesi	2020	2019	2018
istal Tax	\$6,154	\$5,922	\$5,683
ikande (5)	\$232	\$238	43,003
hange (%)	3.92%	4.20%	
urisdiction	Tax Amount	Tax Type	Tax Rate
lumble ISO	\$2,786.06	Estimated	1.41835
lamis County	\$799.73	Estimated	,40713
to Pland Control Dist	\$54.84	Estimated	.02792
on Of Houston Authorsty	\$21.10	Estimated	.01074
ost Or mooston wastersty Ic Hospital Dist	\$325.90	Estimated	.16591
ic (Jepartment Of Education	\$9.82	Estimated	.905
ic trepariment Or conteron one Star College Svs	\$211.75	Estimated	.1078
one star Conege avs CNue 278	\$1,748.23	Estimated	.89
c mus am E Emerg Sin Dist 46	\$1,748.23 \$196.43	Estimated	.1
haracteristics	•		
and Use - CoreLogic:	Sfr	Land Use - County:	Res Imprvd Table Val
and Use - State:	Resid Single Family	Lot Acres:	0.1136
ot Sq Ft:	4,950	# of Buildings:	1
adding Type:	Single Family	Bidg Class	E.
alang type: alang Sq H:	2,078	Gross vg At.	2,626
виону эц т. bove God Sq FL:	2,078	Ground Plant Sq Ft:	1,126
		CONTRACTOR OF PERSON AND A STATE	_,

# Property Info - Page 2

Condition: Average Quality: AVERAGE Total Rosens. 6 Bedrooms: Foll Britis: 3 Total Boths: 3 Reat Type: Central Cooling Type: Central Garage Type: Attached Garage Parkino Type: Attached Frame Garage Garage Capacity: Garage Sq Pt: 120 Foundation: Slab Extenor: Frame Concrete Block/Brick Year Built: 2017 Effective Year Built: 2017 **Building Features** Width Year Blt Unit Size/Qty Depth Feature Type 120 428 Frame Garage Pri s s Frame Garage Pri Base Area Pri 1,126 952 Base Area Upr **Building Description Building Size** ROOM: TOTAL STORY HEIGHT INDEX ROOM: FULL BATH 3 2 FIXTURES: ADDL FIXTURES: TOTAL 13 ROOM: BEDROOM 360 History

# Listing History from MLS MLS#: R1586980 Option Panding

2714 Cold River Dr Humble 77396

PropType: RES

Document Type Special Warranty Deed

Doc. # 289078



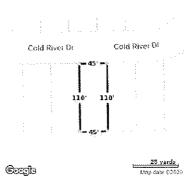
280000000000000000000000000000000000000	Office SIMBADI EWANOI EWANOI	Agent salibus Wangfi Wangfi	Status	ACT->GP \$198,895->\$192	Change Type Cobso Persons Price Decrease New Listing	Date 10/29/20 01:59 PM 10/08/20 01:38 PM 09/25/20 02:17 PM	00M 34 13 0
8							

# Peed History from Public Records Rec. Date Date Object Nom. Buyer Name(s) 06/29/17 06/27/17 Garza Adolfo

Buyer Name(5)2 Seller Name(5) Bavila Elizabeth Lüberty Home Builders Lic

Parcel Map







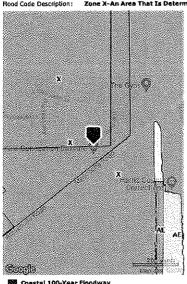
Mark Not but the

فأوصى

Flood Map

X Special Flood Hazard Area (SFHÅ):
06/09/2014 Within 250 Feet of Multiple Flood Zone:
48201C0505M Flood Community Name:
Zone X-An Area That Is Determined To Be Outside The 100- And 500-Year Floodplains.

Out No HOUSTON



- Coastel 100-Year Floodway
- **Coastal 100-year Floodplain**
- Undetermined

500-year Floodplain incl. levee protected area

# Property Info - Page 4

# Out of Special Flood Hazard Area

This map/report was produced using multiple sources. It is provided for informational purposes only. This map/report should not be relied upon by any third parties. It is not intended to solidly any regulatory guidelines and should not be used for this or any other purpose.

Property Archive

2714 Cold River Drive				Cumulative Da	ys On Market	(CDOM): 3	4
Single-Fam	ılly			Current Listing Days On Market (DOM): 34			
MLS# 5148	36990	Single-F	amily				
Agent saltitus	Office GMRA01	Flefd Status	Change Info ACT->OP	Change Type Opton Perding	Price \$193,895	Date 10/29/2020	DOM 34
WangE	EWAN01	ListPrice	\$198,895->\$193,895	Price Decrease	\$193,895	10/08/2020	13
Wangt:	EWAN01	Status	->ACT	New Listing	\$198,895	09/25/2020	0

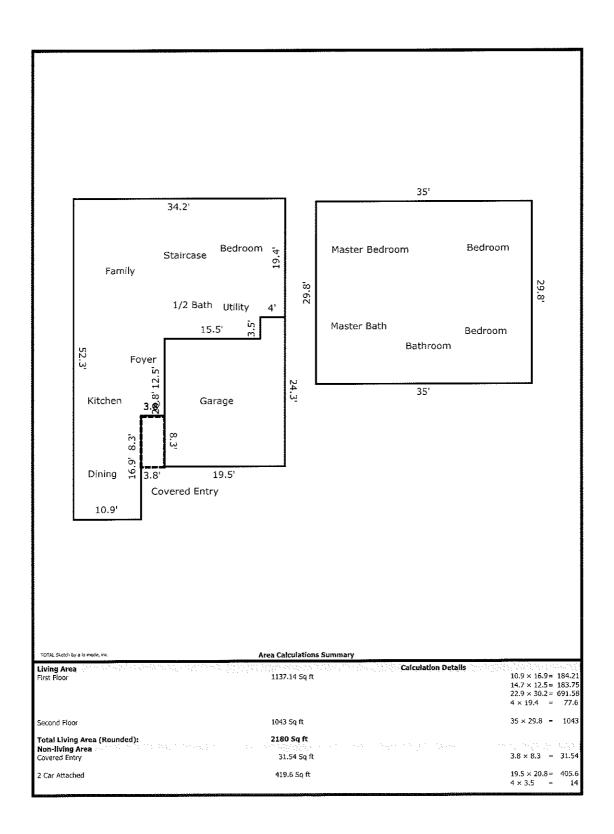
Prepared By: Angels Heldecker

Date: 12/30/2020 10:12 AM

gels Heldecker Data Not Verified/Guaranteed by MLS Date: 12/30/28: Obtain Signed HAR Broker Notice to Buyer Form Copyright 1929 Houston Radiuse Information Bonfor, Inc., Alf Rights Reserved Users are Responsible for Verifying All Information for Yold Advancy.

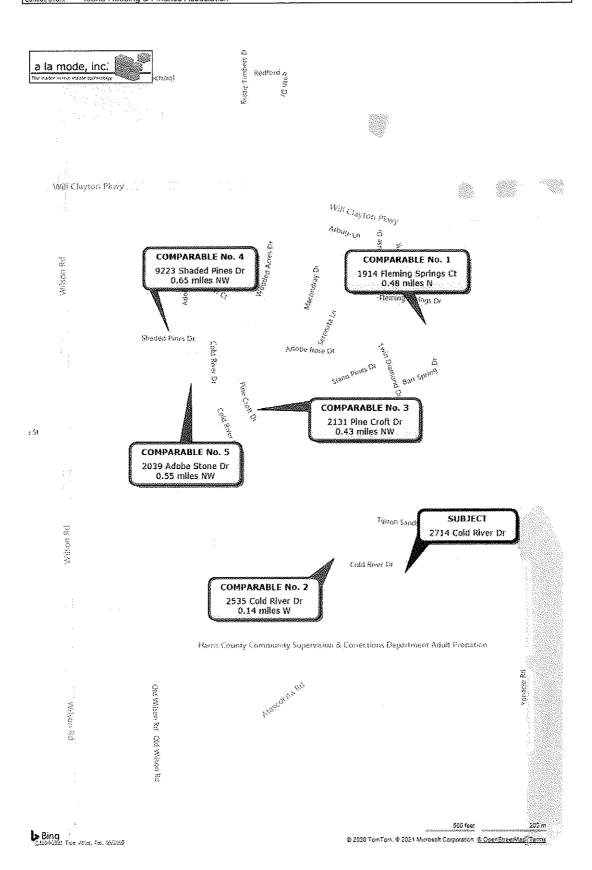
# **Building Sketch**

	·········		
Borrower	Adolfo Garza		
Property Address	2714 Cold River Dr		
City	Humble	County Harris	State TX Zip Code 77396
Lender/Client	Idaho Housing & Finance Asse	ociation	



# **Location Map**

Borrower	Adolfo Garza				
Property Address	2714 Cold River Dr				
City	Humble	County Harris	 State TX	Zip Code	77396
1 ender/Client	Idaho Housing & Finar	nce Association			



# **Aerial Map**

Borrower	Adolfo Garza			
Property Address	2714 Cold River Dr			
City	Humble	County Harris	State TX	Zip Code 77396
Lender/Client	Idaho Housing & Finance Association			

