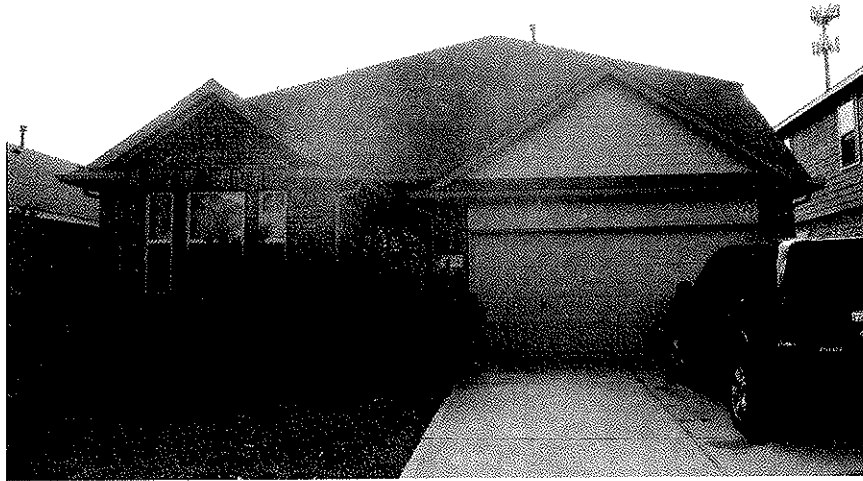


APPRAISAL OF REAL PROPERTY



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
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SUMMARY OF SALIENT FEATURES

SUBJECT INFORMATION	Subject Address	2714 Cold River Dr
	Legal Description	Lot 24, Block 05, Woodland Pines 09
	City	Humble
	County	Harris
	State	TX
	Zip Code	77396
	Census Tract	2501.00
	Map Reference	26420
SALES PRICE	Sale Price	\$
	Date of Sale	
CLIENT	Borrower	Adolfo Garza
	Lender/Client	Idaho Housing & Finance Association
DESCRIPTION OF IMPROVEMENTS	Size (Square Feet)	2,180
	Price per Square Foot	\$
	Location	N;Res;
	Age	4
	Condition	C3
	Total Rooms	07
	Bedrooms	04
	Baths	2.1
APPRAISER	Appraiser	Angela Heidecker
	Date of Appraised Value	01/04/2021
VALUE	Opinion of Value	\$ 195,000

Uniform Residential Appraisal Report

512-2744474

File # 12053-20

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

Property Address 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, Woodland Pines 09. Assessor's Parcel # 137-603-005-0024. Tax Year 2020. R.E. Taxes \$ 6,154. Neighborhood Name Woodland Pines/Humble area. Map Reference 26420. Census Tract 2501.00. Occupant Owner, Tenant X Vacant. Special Assessments \$ 0. X PUD HOA \$ 415 X per year. Property Rights Appraised X Fee Simple, Leasehold, Other (describe). Assignment Type Purchase Transaction, Refinance Transaction, X Other (describe). Determine Fair Market Value for Short Sale. Lender/Client Idaho Housing & Finance Association, Address 565 W. Myrtle St, Boise, ID 83702. Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? X Yes, No. Report data source(s) used, offering price(s), and date(s). DOM 34;MLS#51486990; List Price \$193,895; Original List Price \$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. Per MLS, subject property has been under contract as of 10/29/2020; however, appraiser is not party to that transaction and contract details are not available. Contract Price \$, Date of Contract, Is the property seller the owner of public record? Yes, No, Data Source(s). Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? Yes, No. If Yes, report the total dollar amount and describe the items to be paid.

Note: Race and the racial composition of the neighborhood are not appraisal factors. Neighborhood Characteristics: Location X Suburban, Rural, Property Values X Stable, Declining, PRICE, AGE, One-Unit, Present Land Use % 80%. Built-Up X Over 75%, X 25-75%, Under 25%, Demand/Supply X In Balance, Over Supply, \$ (000), (yrs), 2-4 Unit, Multi-Family 05%. Growth X Rapid, X Stable, Slow, Marketing Time X Under 3 mths, 3-6 mths, Over 6 mths, 143, Low, 00, Commercial 15%. Neighborhood Boundaries Subject area is the Woodland Pines area, south of Will Clayton Parkway, north and west of Atascocita Rd and east of US 59 in northeastern Harris County. Neighborhood Description The subject is on Cold River Dr located off of Will Clayton Parkway in the Woodland Pines subdivision in northeastern Harris County; the area is well located in proximity to area support facilities. The area has average to above average market appeal & exhibits levels of maintenance supportive of continued market acceptance. Market Conditions (including support for the above conclusions) Marketing time for reasonably priced properties in the area is usually 6 months or less. Conventional and FHA loans are prevalent with current 3.0% to 6.0% seller concessions considered typical of current market conditions. See market addendum for additional comments.

Dimensions 110x45x110x45, Area 4950 sf, Shape Rectangular, View N,Res;. Specific Zoning Classification No zoning per county, Zoning Description No Zoning per county; HOA in place, can be rebuilt is destroyed. Zoning Compliance X Legal, Legal Nonconforming (Grandfathered Use), X No Zoning, Illegal (describe). Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use? X Yes, No. If No, describe. Utilities: Electricity X, Gas X, Water X, Sanitary Sewer X, Off-site Improvements - Type: Street Concrete, Alley None, Public Private. FEMA Special Flood Hazard Area X No, FEMA Flood Zone X, FEMA Map # 48201C0505M, FEMA Map Date 06/09/2014. Are the utilities and off-site improvements typical for the market area? X Yes, No. If No, describe. Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? Yes, X No. If Yes, describe. There were no apparent adverse easements/encroachments noted @ the time of inspection. There were no illegal or legal nonconforming zoning uses noted. Flood determination provided by InterFlood and should be independently verified.

Table with 4 columns: General Description, Foundation, Exterior Description, Interior. Rows include Units (X One), # of Stories (2), Type (X Det), Design (Style) (Trd), Year Built (2017), Effective Age (Yrs) (4), Heating (X FWA), Cooling (X Central Air Conditioning), Fireplaces (0), Fence (X Wood), Garage (X Attached), Carport (0), Pool (None).

Appliances: Refrigerator, X Range/Oven, X Dishwasher, X Disposal, Microwave, Washer/Dryer, Other (describe). Finished area above grade contains: 07 Rooms, 04 Bedrooms, 2.1 Bath(s), 2,180 Square Feet of Gross Living Area Above Grade. Additional features (special energy efficient items, etc.): Covered Entry, Wood Fence, Separate Tub/Shower in the Primary Bath, and 2 Car Attached Garage. Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.): C3;No updates in the prior 15 years;Subject experiences only physical depreciation; there were no functional or economic obsolescence noted from property inspection. Note: Garage door, dishwasher and venthood are inoperable. Estimated cost to cure \$2000+/--. Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? Yes, X No. If Yes, describe. Note: Garage door, dishwasher and venthood are inoperable. No other apparent physical deficiencies or adverse conditions that affect livability, soundness or structural integrity were noted, such items are generally beyond the expertise of the appraiser. Issues of soundness and structural integrity are often related to areas that are hidden from the appraiser's view. Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? X Yes, No. If No, describe.

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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 sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 143,000 to \$ 260,000	
FEATURE	SUBJECT	COMPARABLE SALE # 1	COMPARABLE SALE # 2
Address	2714 Cold River Dr Humble, TX 77396	1914 Fleming Springs Ct Humble, TX 77396	2535 Cold River Dr Humble, TX 77396
Proximity to Subject		0.48 miles N	0.14 miles W
Sale Price	\$	\$ 210,000	\$ 199,000
Sale Price/Gross Liv. Area	\$ 104.59 sq.ft.	\$ 80.15 sq.ft.	\$ 101.02 sq.ft.
Data Source(s)		MLS#95221934;DOM 02	MLS#41234191;DOM 134
Verification Source(s)		Broker/CAD	Broker/CAD
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION +(-) \$ Adjustment	DESCRIPTION +(-) \$ Adjustment
Sales or Financing Concessions		ArmLth Unk;0	ArmLth unk;0
Date of Sale/Time		s11/20;c10/20	s07/20;c07/20
Location	N;Res;	N;Res;	N;Res;
Leasehold/Fee Simple	Fee Simple	Fee Simple	Fee Simple
Site	4950 sf	6414 sf	5332 sf
View	N;Res;	N;Res;	N;Res;
Design (Style)	DT2;Trd	DT2;Trd	DT1;Trd
Quality of Construction	Q4	Q4	Q4
Actual Age	4	12	4
Condition	C3	C3	C3
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths	Total Bdrms. Baths
Room Count	07 04 2.1	08 04 2.1	07 04 2.0
Gross Living Area	2,180 sq.ft.	2,620 sq.ft.	1,970 sq.ft.
Basement & Finished Rooms Below Grade	0sf	0sf	0sf
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
Kitchen Appliances	Typical	Typical	Typical
Fence, Pool, etc.	Fence	Fence	Fence
Other Amenities	None	Fireplace	Fireplace
Net Adjustment (Total)		\$ -15,100	\$ 6,700
Adjusted Sale Price of Comparables		Net Adj. 7.2 % Gross Adj. 9.1 %	Net Adj. 3.4 % Gross Adj. 5.4 %
		\$ 194,900	\$ 205,700
<input checked="" type="checkbox"/> did not research the sale or transfer history of the subject property and comparable sales. If not, explain			
My research <input type="checkbox"/> did <input checked="" type="checkbox"/> did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.			
Data Source(s) CAD/MLS			
My research <input type="checkbox"/> did <input checked="" type="checkbox"/> did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.			
Data Source(s) CAD/MLS			
Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).			
ITEM	SUBJECT	COMPARABLE SALE #1	COMPARABLE SALE #2
Date of Prior Sale/Transfer			
Price of Prior Sale/Transfer			
Data Source(s)	MLS	MLS	MLS
Effective Date of Data Source(s)	01/04/2021	01/04/2021	01/04/2021
Analysis of prior sale or transfer history of the subject property and comparable sales No other known prior sales of the subject property in the past 36 months or comparables in the past 12 months other than those cited above.			
Summary of Sales Comparison Approach All comparables were located in close proximity to the subject and these sales employed herein are considered to be the most recent & similar to the subject. These and other similar area comparables as well as competitive listing in the area indicate a value estimate in the lower range of the indicated valuations shown above ranging from a low of \$196,400 to a high of \$205,700; Estimated Market Value: \$195,000 "AS IS."			
Note: Greatest weights given to comparables #1 and #3 due to most closely bracketing design and condition.			
Indicated Value by Sales Comparison Approach \$ 195,000			
Indicated Value by: Sales Comparison Approach \$ 195,000 Cost Approach (if developed) \$ 202,234 Income Approach (if developed) \$			
Greatest credence is given the Direct Sales Comparison (Market) Approach & supported by the Cost Approach; the Income Approach was not applied as SFRs are not typically valued by their income streams or production.			
This appraisal is made <input checked="" type="checkbox"/> "as is", <input type="checkbox"/> subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, <input type="checkbox"/> subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or <input type="checkbox"/> subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair: Appraiser assumes all structural, plumbing, electrical, mechanical, and HVAC are in good working order as of the effective date stated herein.			
Based on a complete visual inspection of the interior and exterior areas of the subject property, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is \$ 195,000 as of 01/04/2021, which is the date of inspection and the effective date of this appraisal.			

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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 were on and appeared to be functioning as intended. Typical appliances and cabinetry were present and functional.

Per the engagement letter: MLS photos are acceptable for comparable photos.

Subject property lies within close proximity to a cell phone tower, however, this doesn't pose any significant negative marketability factors.

The subject property is located in Woodland Pines subdivision. HOA dues are \$413/year. Amenities include park areas that are in average condition and adequately maintained. Competing developments have similar amenities.

Subject property varies from predominant value; however, it would not be considered an over or under improvement or experience negative marketability as it still falls well within typical neighborhood ranges.

ADJUSTMENTS:
Due to stable market conditions no time/market adjustment was warranted. Adjustments for bathroom/bedroom count 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 EFFECTIVE 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 (not required by Fannie Mae)

Provide adequate information for the lender/client to replicate the below cost figures and calculations.
Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) Market value is estimated based on MLS research of recent vacant land sales, as well as current listings and pending sales in the subject's market area. Additionally, county appraisal district valuations are also considered if few vacant land sales have occurred in the recent past.

ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input checked="" type="checkbox"/> REPLACEMENT COST NEW Source of cost data Marshall & Swift Quality rating from cost service Avg +/- Effective date of cost data current Comments on Cost Approach (gross living area calculations, depreciation, etc.) See Attached Floor Plan. The estimated cost figures were taken from the current edition of the Marshall & Swift Cost Manual & confirmed by local contractors.	OPINION OF SITE VALUE = \$ 20,000 DWELLING 2,180 Sq.Ft. @ \$ 80.00 = \$ 174,400 0 Sq.Ft. @ \$ = \$ Prch/Patio/Fence: = \$ 5,000 Garage/Carport 420 Sq.Ft. @ \$ 25.00 = \$ 10,500 Total Estimate of Cost-New = \$ 189,900 Less Physical Functional External Depreciation 12,666 = \$(12,666) Depreciated Cost of Improvements = \$ 177,234 "As-is" Value of Site Improvements = \$ 5,000 Not intended or adequate for insurance purposes Estimated Remaining Economic Life (HUD and VA only) 56 Years INDICATED VALUE BY COST APPROACH = \$ 202,234
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INCOME APPROACH TO VALUE (not required by Fannie Mae)

Estimated Monthly Market Rent \$ X Gross Rent Multiplier = \$ Indicated Value by Income Approach
 Summary of Income Approach (including support for market rent and GRM)

PROJECT INFORMATION FOR PUDs (if applicable)

Is the developer/builder in control of the Homeowners' Association (HOA)? Yes No Unit type(s) Detached Attached
 Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit.
 Legal Name of Project
 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? Yes No If Yes, describe the rental terms and options.
 Describe common elements and recreational facilities.

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This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a complete visual inspection of the interior and exterior areas of the subject property, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

INTENDED USE: The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: The intended user of this appraisal report is the lender/client.

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions* granted by anyone associated with the sale.

*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

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

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
2. The appraiser has provided a sketch in this appraisal report to show the approximate dimensions of the improvements. The sketch is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.
3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing the appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
6. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

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

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
2. I performed a complete visual inspection of the interior and exterior areas of the subject property. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
11. I have knowledge and experience in appraising this type of property in this market area.
12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.
20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

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21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.

23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.

24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

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

1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.

2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.

3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.

4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.

5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

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

512-2744474
File # 12053-20

FEATURE	SUBJECT	COMPARABLE SALE # 4			COMPARABLE SALE # 5			COMPARABLE SALE # 6		
Address	2714 Cold River Dr Humble, TX 77396	9223 Shaded Pines Dr Humble, TX 77396			2039 Adobe Stone Dr Humble, TX 77396					
Proximity to Subject		0.65 miles NW			0.55 miles NW					
Sale Price	\$	\$ 185,000			\$ 199,900			\$		
Sale Price/Gross Liv. Area	\$ 104.59 sq.ft.	\$ 94.15 sq.ft.			\$ 87.29 sq.ft.			\$ sq.ft.		
Data Source(s)		MLS#69227002;DOM 15			MLS#63670913;DOM 168					
Verification Source(s)		Broker/CAD			Broker/CAD					
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+	(-) \$ Adjustment	DESCRIPTION	+	(-) \$ Adjustment	DESCRIPTION	+	(-) \$ Adjustment
Sales or Financing Concessions		Listing 100LP/SP;0	0		Listing 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			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			15			+2,750		
Condition	C3	C3			C3					
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths			Total Bdrms. Baths			Total Bdrms. Baths		
Room Count	07 04 2.1	06 03 2.1			08 04 2.1			0		
Gross Living Area	2,180 sq.ft.	1,965 sq.ft.			2,290 sq.ft.			-3,500		
Basement & Finished Rooms Below Grade	0sf	0sf			0sf					
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			Typical					
Fence, Pool, etc.	Fence	Fence			Fence					
Other Amenities	None	None			None					
Net Adjustment (Total)		X + □ - \$ 11,650			□ + X - \$ -5,250			□ + □ - \$		
Adjusted Sale Price of Comparables		Net Adj. 6.3 % Gross Adj. 6.3 % \$ 196,650			Net Adj. 2.6 % Gross Adj. 5.4 % \$ 194,650			Net Adj. % Gross Adj. % \$		
Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).										
ITEM	SUBJECT	COMPARABLE SALE # 4			COMPARABLE SALE # 5			COMPARABLE SALE # 6		
Date of Prior Sale/Transfer										
Price of Prior Sale/Transfer										
Data Source(s)	MLS	MLS			MLS					
Effective Date of Data Source(s)	01/04/2021	01/04/2021			01/04/2021					
Analysis of prior sale or transfer history of the subject property and comparable sales										
Analysis/Comments										

SALES COMPARISON APPROACH

SALE HISTORY

ANALYSIS / COMMENTS

Addendum to the Appraisal

FHAVA Case No. 512-2744474

File No. 12053-20

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

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 inspector 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 existence 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.

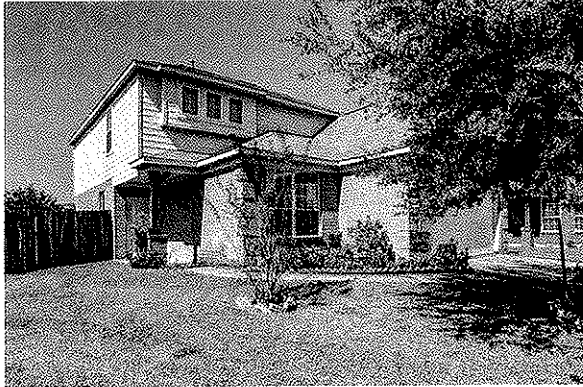
It is assumed that there are no concealed or dubious conditions of the subsoil, or subsurface waters including the water table and flood plain. It is also assumed that the subject property being appraised is not adversely affected by concealed or unapparent hazards such as, but not limited to asbestos, 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
Lender/Client	Idaho Housing & Finance Association						



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
 Location N;Res;
 View N;Res;
 Site 6414 sf
 Quality Q4
 Age 12



Comparable 2

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

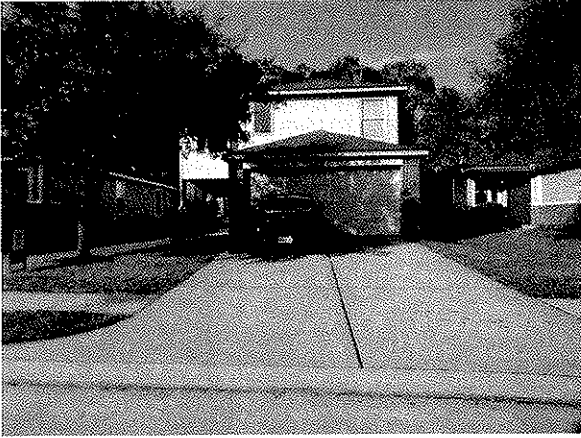


Comparable 3

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

Comparable Photo Page

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

**Comparable 4**

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

**Comparable 5**

2039 Adobe Stone Dr
 Prox. to Subject 0.55 miles NW
 Sale Price 199,900
 Gross Living Area 2,290
 Total Rooms 08
 Total Bedrooms 04
 Total Bathrooms 2.1
 Location N;Res;
 View N;Res;
 Site 7385 sf
 Quality Q4
 Age 15

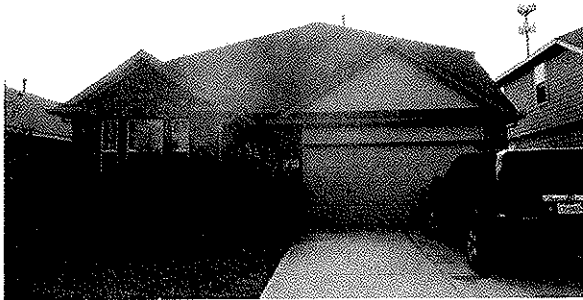
Comparable 6

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

Subject Photo Page

Borrower	Adolfo Garza				
Property Address	2714 Cold River 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
 Location N;Res;
 View N;Res;
 Site 4950 sf
 Quality Q4
 Age 4

Subject Rear



Subject Street



Interior Photos

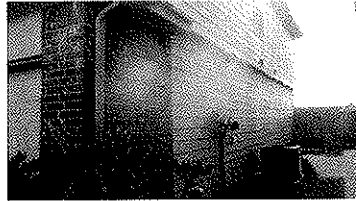
Borrower	Adolfo Garza				
Property Address	2714 Cold River Dr				
City	Humble	County	Harris	State	TX Zip Code 77396
Lender/Client	Idaho Housing & Finance Association				



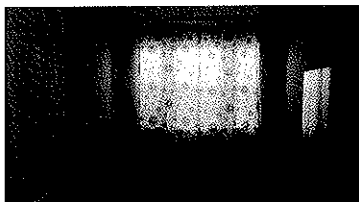
Street Opposite



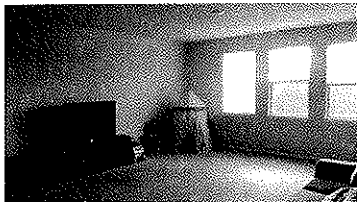
Left Side



Right Side



Dining



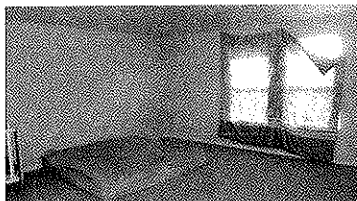
Family



Kitchen



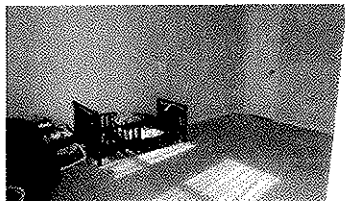
Kitchen



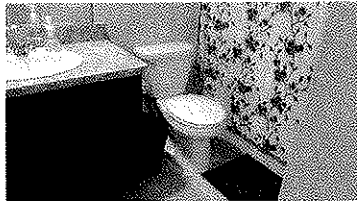
Master Bedroom



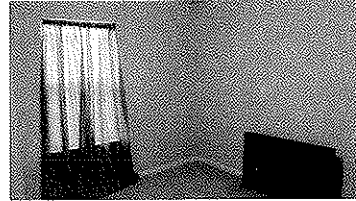
Master Bath



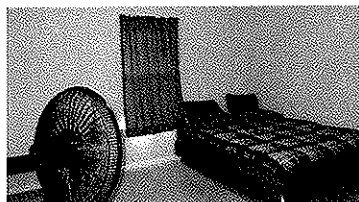
Bedroom 2



Bathroom 2



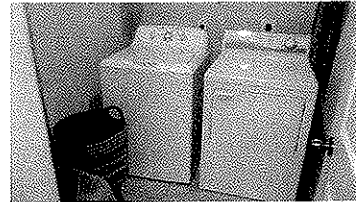
Bedroom 3



Bedroom 4



1/2 Bath



Utility

Interior Photos

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



Attic



Attic

FIRREA / USPAP ADDENDUM

Borrower: Adolfo Garza File No. 12053-20
 Property Address: 2714 Cold River Dr
 City: Humble County: Harris State: TX Zip Code: 77396
 Lender/Client: Idaho Housing & Finance Association

Purpose
 The purpose of the appraisal is to estimate the market value of the subject property, as defined in this report, on behalf of the referenced client as the intended user of this report.

Scope of Work
 The scope of the appraisal consists of gathering relevant information regarding the subject property, the subject's market area and comparable market data in order to determine fair market value as of the effective 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 regarding the subject's 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 comments, disclosures, and definitions.

Intended Use / Intended User
 Intended Use: The intended use of this appraisal is to assist FHA in assessing 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 stated intended use, is prohibited.
 Intended User(s): FHA/HUD, stated client and assignee.

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
 Research through the local Multiple Listing Service, County Tax Records, and the appraisers knowledge of the local markets indicate a typical exposure time of approximately 1-6 months.

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, foundation, plumbing, electrical, or mechanical systems of the subject property. The appraisal is based on the assumption that no defects or deficiencies exist unless otherwise noted. It is recommended that any party related to this transaction seek the assistance of licensed specialists in the above noted areas. The HIGHEST AND BEST USE of the subject was determined by considering if the improvements are: 1) Legally Permissible 2) Physically Possible 3) Financially Feasible 4) Maximally Productive See attached Statement of Limiting Conditions.

Certification Supplement
 1. This appraisal assignment was not based on a requested minimum valuation, a specific valuation, or an approval of a loan.
 2. My compensation is not contingent upon the reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value estimate, the attainment of a stipulated result or the occurrence of a subsequent event.
 The photographs, maps, floorplan, and signature in this report are digitized. The signature has been printed electronically and is secured by a password. The use of digitized signatures is recognized and encouraged by FNMA, HUD, VA, & FHLMC, as well as being in compliance with USPAP.

Angela Heidecker
 Appraiser: Angela Heidecker Supervisory Appraiser:
 Signed Date: 01/11/2021 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

FHWA Case No. 512-2744474
512-2744474

File No. 12053-20

The purpose of this addendum is to provide the lender/client with a clear and accurate understanding of the market trends and conditions prevalent in the subject neighborhood. This is a required addendum for all appraisal reports with an effective date on or after April 1, 2009.

Property Address 2714 Cold River Dr City Humble State TX ZIP Code 77396
Borrower Adolfo Garza

Instructions: The appraiser must use the information required on this form as the basis for his/her conclusions, and must provide support for those conclusions, regarding housing trends and overall market conditions as reported in the Neighborhood section of the appraisal report form. The appraiser must fill in all the information to the extent it is available and reliable and must provide analysis as indicated below. If any required data is unavailable or is considered unreliable, the appraiser must provide an explanation. It is recognized that not all data sources will be able to provide data for the shaded areas below; if it is available, however, the appraiser must include the data in the analysis. If data sources provide the required information as an average instead of the median, the appraiser should report the available figure and identify it as an average. Sales and listings must be properties that compete with the subject property, determined by applying the criteria that would be used by a prospective buyer of the subject property. The appraiser must explain any anomalies in the data, such as seasonal markets, new construction, 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	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)	4.00	6.00	4.67	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Total # of Comparable Active Listings	06	03	03	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	1.5	0.5	0.6	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Median Comparable Sale Price	204,950	223,000	185,500	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Sales Days on Market	20	21	07	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Comparable List Price	227,736	199,900	245,000	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Listings Days on Market	35	168	25	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Sale Price as % of List Price	98.55	98.66	100.84	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Seller (developer, builder, etc.) paid financial assistance prevalent?				<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	<input type="checkbox"/> Increasing

Explain in detail the seller concessions trends for the past 12 months (e.g., seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs, condo fees, options, etc.). Closed sales in the past 12 months indicated seller concessions. The concessions were typically 3%-6%; therefore, concessions would be considered typical, but not necessarily prevalent.

Are foreclosure sales (REO sales) a factor in the market? Yes No If yes, explain (including the trends in listings and sales of foreclosed properties).

Few foreclosures were noted in the subjects immediate subdivision; therefore, foreclosures do not appear to be a factor in the market place at this time.

Cite data sources for above information. Houston MLS

Summarize the above information as support for your conclusions in the Neighborhood section of the appraisal report form. If you used any additional information, such as an analysis of pending sales and/or expired and withdrawn listings, to formulate your conclusions, provide both an explanation and support for your conclusions.

Market conditions based on the above referenced analysis indicates a relatively stable market in the subject's area. Although, median sales prices may vary up and down a bit, this is typical of seasonal variances and variances associated with median prices as opposed to average sales prices.

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 EFFECTIVE 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.

If the subject is a unit in a condominium or cooperative project, complete the following: Project Name:

Subject Project Data	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)				<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)				<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Total # of Active Comparable Listings				<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Months of Unit Supply (Total Listings/Ab.Rate)				<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing

Are foreclosure sales (REO sales) a factor in the project? Yes No If yes, indicate the number of REO listings and explain the trends in listings and sales of foreclosed properties.

Summarize the above trends and address the impact on the subject unit and project.

Signature <u>Angela Heidecker</u> Appraiser Name <u>Angela Heidecker</u> Company Name <u>AC Appraisal Group</u> Company Address <u>4747 Research Forest, #180-211, The Woodlands,</u> State License/Certification # <u>1329644-R</u> State <u>TX</u> Email Address <u>acappraisalgroup@comcast.net</u>	Signature _____ Supervisory Appraiser Name _____ Company Name _____ Company Address _____ State License/Certification # _____ State _____ Email Address _____
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MARKET RESEARCH & ANALYSIS

CONDO/CO-OP PROJECTS

APPRAISER

Borrower	Adolfo Garza		File No.	12053-20	
Property Address	2714 Cold River Dr		City	Humble	County Harris
City	Humble	County	Harris	State	TX
Lender/Client	Idaho Housing & Finance Association		Zip Code	77396	

APPRAISAL AND REPORT IDENTIFICATION

This Report is one of the following types:

Appraisal Report (A written report prepared under Standards Rule 2-2(a), pursuant to the Scope of Work, as disclosed elsewhere in this report.)

Restricted Appraisal Report (A written report prepared under Standards Rule 2-2(b), pursuant to the Scope of Work, as disclosed elsewhere in this report, restricted to the stated intended use by the specified client or intended user.)

Comments on Standards Rule 2-3

I certify that, to the best of my knowledge and belief:

- The statements of fact contained in this report are true and correct.
- The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- Unless otherwise indicated, I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved.
- Unless otherwise indicated, I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.
- I have no bias with respect to the property that is the subject of this report or the parties involved with this assignment.
- My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that were in effect at the time this report was prepared.
- Unless otherwise indicated, I have made a personal inspection of the property that is the subject of this report.
- Unless otherwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification (if there are exceptions, the name of each individual providing significant real property appraisal assistance is stated elsewhere in this report).

Reasonable Exposure Time

(USPAP defines Exposure Time as the estimated length of time that the property interest being appraised would have been offered on the market prior to the hypothetical consummation of a sale at market value on the effective date of the appraisal.)

My Opinion of Reasonable Exposure Time for the subject property at the market value stated in this report is: 1-6 months.

Comments on Appraisal and Report Identification

Note any USPAP-related issues requiring disclosure and any state mandated requirements:

No departures invoked.

APPRAISER:

Signature: Angela Heidecker

Name: Angela Heidecker

State Certification #: 1329644-R

or State License #:

State: TX Expiration Date of Certification or License: 09/30/2022

Date of Signature and Report: 01/11/2021

Effective Date of Appraisal: 01/04/2021

Inspection of Subject: None Interior and Exterior Exterior-Only

Date of Inspection (if applicable): 01/04/2021

SUPERVISORY or CO-APPRAISER (if applicable):

Signature: _____

Name: _____

State Certification #: _____

or State License #: _____

State: _____ Expiration Date of Certification or License: _____

Date of Signature: _____

Inspection of Subject: None Interior and Exterior Exterior-Only

Date of Inspection (if applicable): _____

**MULTI-PURPOSE SUPPLEMENTAL ADDENDUM
FOR FEDERALLY RELATED TRANSACTIONS**

AC Appraisal Group (936) 321-5334

512-2744474
File No.: 12053-20

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

This Multi-Purpose Supplemental Addendum for Federally Related Transactions was designed to provide the appraiser with a convenient way to comply with the current appraisal standards and requirements of the Federal Deposit Insurance Corporation (FDIC), the Office of the Comptroller of Currency (OCC), The Office of Thrift Supervision (OTS), the Resolution Trust Corporation (RTC), and the Federal Reserve.

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

The purpose of the appraisal is to estimate the market value of the subject property as defined herein. The function of the appraisal is to assist the above-named Lender in evaluating the subject property for lending purposes. This is a federally related transaction.

 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 comparables 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.

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.

The subject property is located in an area of primarily owner-occupied single family residences and the Income Approach is not considered 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.

For income producing properties, actual rents, vacancies and expenses have been reported and analyzed. They have been used to project future rents, vacancies and expenses.

 SUBJECT PROPERTY OFFERING INFORMATION

According to MLS/HAR the subject property:

has not been offered for sale in the past 12 months or 1 years.

is currently offered for sale for \$ 193,895

was offered for sale within the past 12 months or 1 years.

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.

 SALES HISTORY OF SUBJECT PROPERTY

According to MLS/HAR the subject property:

Has not transferred in the past 36 months or 3 years.

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 appraised value, either in the body of the report or in the addenda.

Date	Sales Price	Document #	Seller	Buyer

 FEMA FLOOD HAZARD DATA

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.

It is covered by a regular program.

It is covered by an emergency program.

<input checked="" type="checkbox"/> CURRENT SALES CONTRACT									
<input type="checkbox"/> The subject property is currently not under contract. <input type="checkbox"/> The contract and/or escrow instructions were not available for review. The unavailability of the contract is explained later in the addenda section.									
<input checked="" type="checkbox"/> The contract and/or escrow instructions were reviewed. The following summarizes the contract:									
<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:25%;">Contract Date</td> <td style="width:25%;">Amendment Date</td> <td style="width:25%;">Contract Price</td> <td style="width:25%;">Seller</td> </tr> <tr> <td> </td> <td> </td> <td> </td> <td> </td> </tr> </table>		Contract Date	Amendment Date	Contract Price	Seller				
Contract Date	Amendment Date	Contract Price	Seller						
<input type="checkbox"/> The contract indicated that personal property was not included in the sale. <input type="checkbox"/> The contract indicated that personal property was included. It consisted of _____ Estimated contributory value is \$ _____									
<input checked="" type="checkbox"/> Personal property was not included in the final value estimate.									
<input type="checkbox"/> Personal property was included in the final value estimate.									
<input type="checkbox"/> The contract indicated no financing concessions or other incentives.									
<input type="checkbox"/> The contract indicated the following concessions or incentives: _____									
<input type="checkbox"/> 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.									
<input checked="" type="checkbox"/> 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.									
<input checked="" type="checkbox"/> ADDITIONAL CERTIFICATION									
The Appraiser certifies and agrees that: (1) The analyses, opinions and conclusions were developed, and this report was prepared, in conformity with the Uniform Standards of Professional Appraisal Practice ("USPAP"), and in accordance with the regulations developed by the Lender's Federal Regulatory Agency as required by FIRREA, except that the Departure Provisions of the USPAP do not apply. (2) Their compensation is not contingent upon the reporting of predetermined value or direction in value that favors the cause of the client, the amount of the value estimate, the attainment of a stipulated result, or the occurrence of a subsequent event. (3) This appraisal assignment was not based on a requested minimum valuation, a specific valuation, or the approval of a loan.									
<input checked="" type="checkbox"/> ADDITIONAL (ENVIRONMENTAL) LIMITING CONDITIONS									
The value estimated is based on the assumption that the property is not negatively affected by the existence of hazardous substances or detrimental environmental conditions unless otherwise stated in this report. The appraiser is not an expert in the identification of hazardous substances or detrimental conditions. The appraiser's routine inspection of and inquiries about the subject property did not develop any information that indicated any apparent significant hazardous substances or detrimental environmental conditions which would affect the property negatively unless otherwise stated in this report. It is possible that tests and inspections made by a qualified hazardous substance and environmental expert would reveal the existence of hazardous substances or detrimental environmental conditions on or around the property that would negatively affect its value.									
<input checked="" type="checkbox"/> ADDITIONAL COMMENTS									
"AS IS" Valuation: No additional comments or requirements.									
<input checked="" type="checkbox"/> APPRAISER'S SIGNATURE & LICENSE/CERTIFICATION									
Appraiser's Signature <u>Angela Heidecker</u> Effective Date <u>01/04/2021</u> Date Prepared <u>01/11/2021</u> Appraiser's Name (print) <u>Angela Heidecker</u> Phone # <u>936-321-5334</u> State <u>TX</u> License # _____ Certification # <u>1329644-R</u> Tax ID # _____									
<input type="checkbox"/> CO-SIGNING APPRAISER'S CERTIFICATION									
<input type="checkbox"/> 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 conditions, and confirms that the certifications apply fully to the co-signing appraiser.									
<input type="checkbox"/> The co-signing appraiser has not personally inspected the interior of the subject property and:									
<input type="checkbox"/> has not inspected the exterior of the subject property and all comparable sales listed in the report.									
<input type="checkbox"/> has inspected the exterior of the subject property and all comparable sales listed in the report.									
<input type="checkbox"/> 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.									
<input type="checkbox"/> The co-signing appraiser's level of inspection, involvement in the appraisal process and certification are covered elsewhere in the addenda section of this appraisal.									
<input type="checkbox"/> CO-SIGNING APPRAISER'S SIGNATURE & LICENSE/CERTIFICATION									
Appraiser's Signature _____ <input type="checkbox"/> Trainee <input type="checkbox"/> Review <input type="checkbox"/> Other Appraiser's Name (print) _____ SS # _____ State _____ License # _____ Certified # _____									

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).

C2

The improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finishes have been updated and/or replaced with components that meet current standards. Dwellings in this category 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.

C6

The improvements have substantial damage or deferred maintenance with deficiencies or defects that are severe enough to affect the safety, soundness, or structural integrity of the improvements. The improvements are in need of substantial repairs and rehabilitation, including many or most major components.

Note: Substantial repairs are needed to the improvements due to the lack of adequate maintenance or property damage. It reflects a property with conditions severe enough to affect the safety, soundness, or structural integrity of the improvements.

Quality Ratings and Definitions

Q1

Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.

Q2

Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residence constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Quality Ratings and Definitions (continued)

Q3

Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.

Q4

Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.

Q5

Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior 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 fixtures/appliances, significant structural alterations (relocating walls, and/or the addition of square footage). This would include a complete gutting and rebuild.

Explanation of Bathroom Count

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

Example:

3.2 indicates three full baths and two half baths.

License



**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

**Chelsea Buchholtz
Commissioner**

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

STOCK COMPANY		PRO GUARD PLATINUM POLICY DECLARATIONS	
VALIDUS SPECIALTY <small>An AIG company</small>		POLICY NUMBER: RE00007688	
		Prior Policy Number: NEW	
<input type="checkbox"/>	WESTERN WORLD INSURANCE COMPANY	<input type="checkbox"/>	TUDOR INSURANCE COMPANY
		<input checked="" type="checkbox"/>	STRATFORD INSURANCE COMPANY

Named Insured and Mailing Address:
 Angela Heidecker

Agent/Broker #33601
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 \$ <u>1,000,000</u>	Aggregate Limit \$ <u>1,000,000</u>
ITEM 3. DEDUCTIBLE	Each Claim \$ <u>500</u>	Aggregate \$ <u>1,000</u>
ITEM 4. RETROACTIVE DATE	<u>06/02/2015</u>	
ITEM 5. PREMIUM	<u>\$ 714.00</u>	

Property Info - Page 1

All Properties 360 Property View

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

Tax

Owner Information

Owner Name:	Davila Elizabeth L	Owner Name 2:	Garza Adolfo
Owner Occupied:	Yes	Carrier Route:	R073
Tax Billing Address:	2714 Cold River Dr	Tax Billing City & State:	Humble Tx
Tax Billing Zip:	77396	Tax Billing Zip 4:	4916

Location Information

School District Name:	Humble ISD	Township:	Humble
MIS Area:	1	Market Area:	HUMBLE AREA EAST
Census Tract:	250100	Neighborhood Description:	WOODLAND PINES SEC 3,4 & AMEND-2473.02

Estimated Value

RealAVM™:	\$197,000	RealAVM™ Range High:	\$206,850
RealAVM™ Range Low:	\$187,150	Value As Of:	12/22/2020
Confidence Score:	75	Forecast Standard Deviation:	5

(1) RealAVM™ is a Computer Generated Value and should not be used in lieu of an appraisal.
 (2) The Confidence Score is a measure of the extent to which sales data, property information, and comparable sales support the property valuation analysis process. The confidence score range is 60 - 100. Clear and consistent quality and quantity of data drive higher confidence scores while lower confidence scores indicate diversity in data, lower quality and quantity of data, larger market uncertainty of the subject property to comparable sales.
 (3) The FSI denotes confidence in an AVM estimate and uses a consistent scale and weighting to generate a standardized confidence metric. The FSI is a statistic that measures the likely range or dispersion an AVM estimate will fall into, based on the consistency of the information available to the AVM at the time of estimation. The FSI can be used to create confidence that the true value has a statistical degree of certainty.

Tax Information

Parcel ID:	137-603-005-0024	Parcel ID:	1376030050024
Lot #:	24	Block #:	5
% Improved:	84%	Tax Area:	040
Fire Dept Tax Dist:	631	Water Tax Dist:	041
M.A.D. Information:	156		
Legal Description:	LT 24 BLK 5 WOODLAND PINES SEC 9		
Exemptions:	Homestead		

Assessment & Taxes

Assessment Year	2020	2019	2018
Assessed Value - Total	\$196,430	\$189,022	\$172,589
Assessed Value - Land	\$32,373	\$21,582	\$23,141
Assessed Value - Improved	\$164,057	\$167,440	\$149,448
YOY Assessed Change (\$)	\$7,408	\$16,433	
YOY Assessed Change (%)	4%	10%	
Market Value - Total	\$196,430	\$189,022	\$172,589
Market Value - Land	\$32,373	\$21,582	\$23,141
Market Value - Improved	\$164,057	\$167,440	\$149,448
Tax Year	2020	2019	2018
Total Tax	\$6,154	\$5,922	\$5,683
Change (\$)	\$232	\$238	
Change (%)	3.92%	4.20%	

Jurisdiction	Tax Amount	Tax Type	Tax Rate
Humble ISD	\$2,786.06	Estimated	1.41835
Harris County	\$799.73	Estimated	.40713
H: Flood Control Dist	\$54.84	Estimated	.02792
Port Of Houston Authority	\$21.10	Estimated	.01074
H: Hospital Dist.	\$325.90	Estimated	.16591
H: Department Of Education	\$9.82	Estimated	.005
Lone Star College Sys	\$211.75	Estimated	.1078
H: Prec 27B	\$1,748.23	Estimated	.89
H: Emerg Srv Dist 4b	\$196.43	Estimated	.1

Characteristics

Land Use - CoreLogic:	Sfr	Land Use - County:	Res Imprvd Table Val
Land Use - State:	Resld Single Family	Lot Acres:	0.1136
Lot Sq Ft:	4,950	# of Buildings:	1
Building Type:	Single Family	Bldg Class:	R
Building Sq Ft:	2,078	Gross Sq Ft:	2,626
Above Gnd Sq Ft:	2,078	Ground Floor Sq Ft:	1,126
2nd Floor Sq Ft:	952	Stories:	2.0

Property Info - Page 2

Condition:	Average	Quality:	AVERAGE
Total Rooms:	6	Bedrooms:	4
Total Baths:	3	Full Baths:	3
Cooling Type:	Central	Heat Type:	Central
Parking Type:	Attached Frame Garage	Garage Type:	Attached Garage
Garage Capacity:	0	Garage Sq Ft:	120
Foundation:	Slab	Exterior:	Frame Concrete Block/Brick
Year Built:	2017	Effective Year Built:	2017

Building Features

Feature Type	Unit	Size/Qty	Width	Depth	Year Bit
Frame Garage Pri	S	120			
Frame Garage Pri	S	428			
Base Area Pri	S	1,126			
Base Area Upr	S	952			

Building Description

ROOM: TOTAL	6
STORY HEIGHT INDEX	2
ROOM: FULL BATH	3
FIXTURES: ADDL	2
FIXTURES: TOTAL	13
ROOM: BEDROOM	4

360 History

Listing History from MLS

MLS#: 51586222 2714 Cold River Dr, Humble, 77336 PropType: RES

Option Pending

Office	Agent	Field Name	Change Info	Change Type	Price	Date	DOM
EWAN01	WangE	Status	ACT->OP	Option Pending	\$193,895	10/29/20 01:59 PM	34
EWAN01	WangE	ListPrice	\$198,895->\$193,895	Price Decrease	\$193,895	10/08/20 01:38 PM	13
EWAN01	WangE	Status	->ACT	New Listing	\$198,895	09/25/20 02:17 PM	0



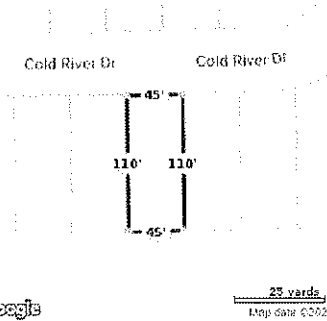
Deed History from Public Records

Rec. Date	Deed Date	Hom.	Buyer Name(s)	Buyer Name(s)?	Seller Name(s)	Doc. #	Document Type
06/29/17	06/27/17		Garza Adolfo	David	Elizabeth L Liberty Home Builders Llc	289078	Special Warranty Deed

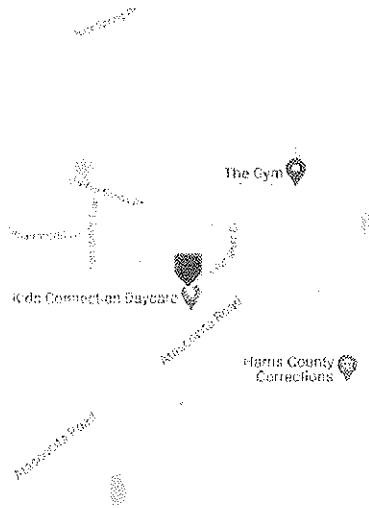
Mortgage History

Date	Amount	Mortgage Lender	Mortgage Type Code	Borrower Name	Borrower Name2	Term	Int Rate	Title Company
06/29/2017	\$174,775	Cornerstone Hm Lndg	YEARS			30		
06/29/2017	\$6,991	Bank Of Ny Mellon Tr Co Na	YEARS			30		

Parcel Map



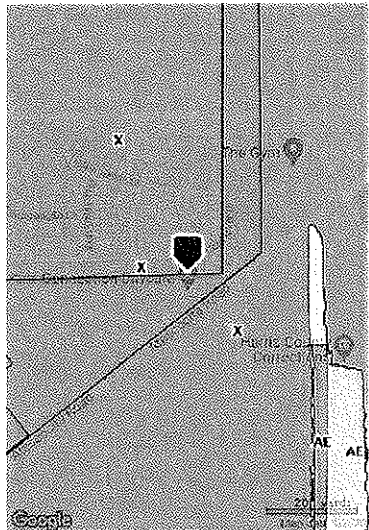
Property Info - Page 3



Google

Flood Map

Flood Zone Code: **X** Special Flood Hazard Area (SFHA): **Out**
 Flood Zone Date: **06/09/2014** Within 250 Feet of Multiple Flood Zone: **No**
 Flood Zone Panel: **48201C0505M** Flood Community Name: **HOUSTON**
 Flood Code Description: **Zone X-An Area That Is Determined To Be Outside The 100- And 500-Year Floodplains.**



- Coastal 100-Year Floodway
- Coastal 100-year Floodplain
- 100-year Floodway 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 satisfy any regulatory guidelines and should not be used for this or any other purpose.

Property Archive

2714 Cold River Drive

Cumulative Days On Market (CDOM): 34

Single-Family

Current Listing Days On Market (DOM): 34

MLS# 51486996

Single-Family

Agent	Office	Field	Change Info	Change Type	Price	Date	DOM
salibus	GMRA01	Status	ACT->OP	Optim Pricing	\$193,895	10/29/2020	34
WangE	EWANG1	ListPrice	\$198,895->\$193,895	Price Decrease	\$193,895	10/08/2020	13
WangE	EWANG1	Status	->ACT	New Listing	\$198,895	09/25/2020	0

Prepared By: Angela Haldecker

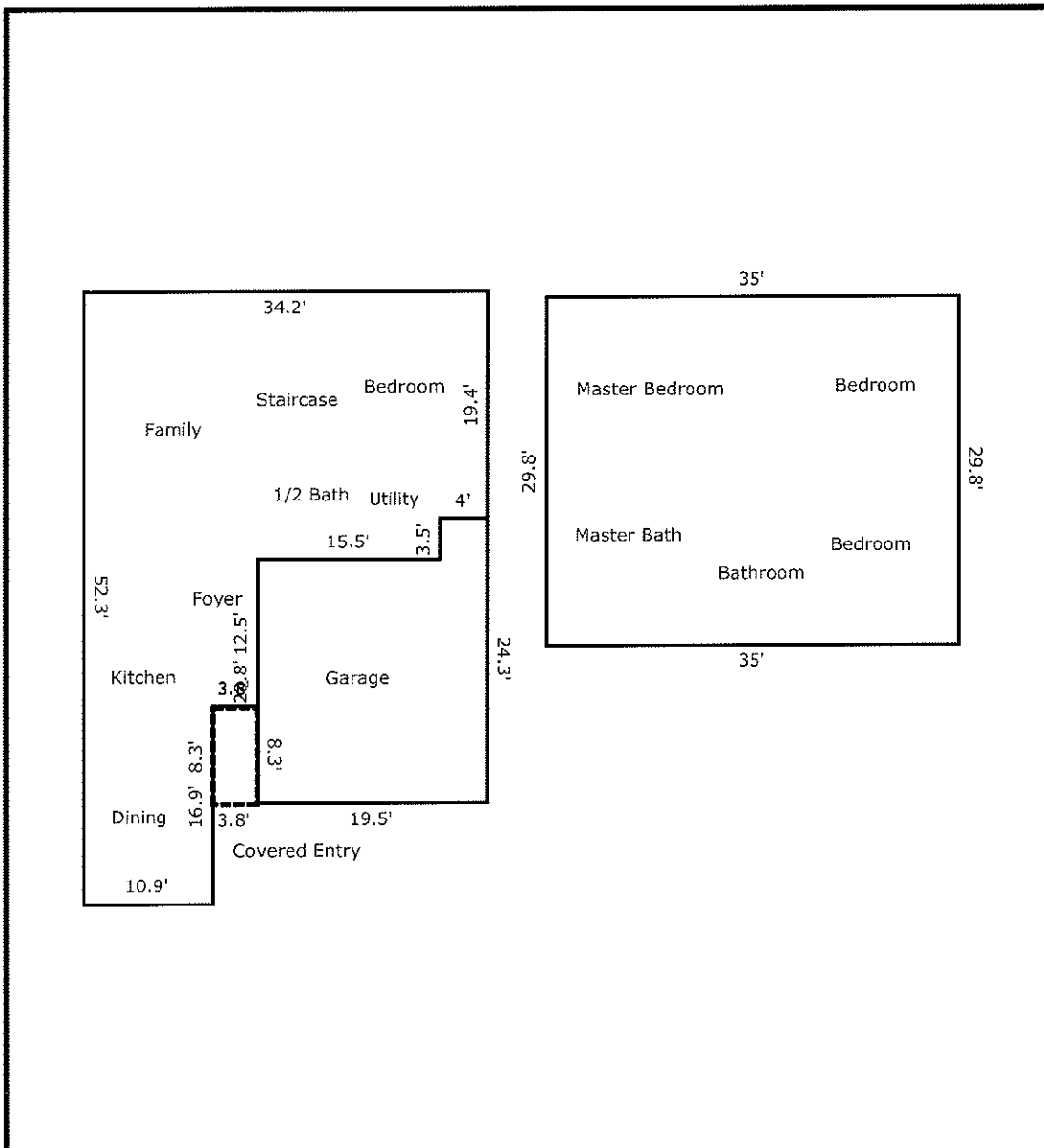
Data Not Verified/Guaranteed by MLS
Obtain Signed HAR Broker Notice to Buyer Form

Date: 12/30/2020 10:12 AM

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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 Association			



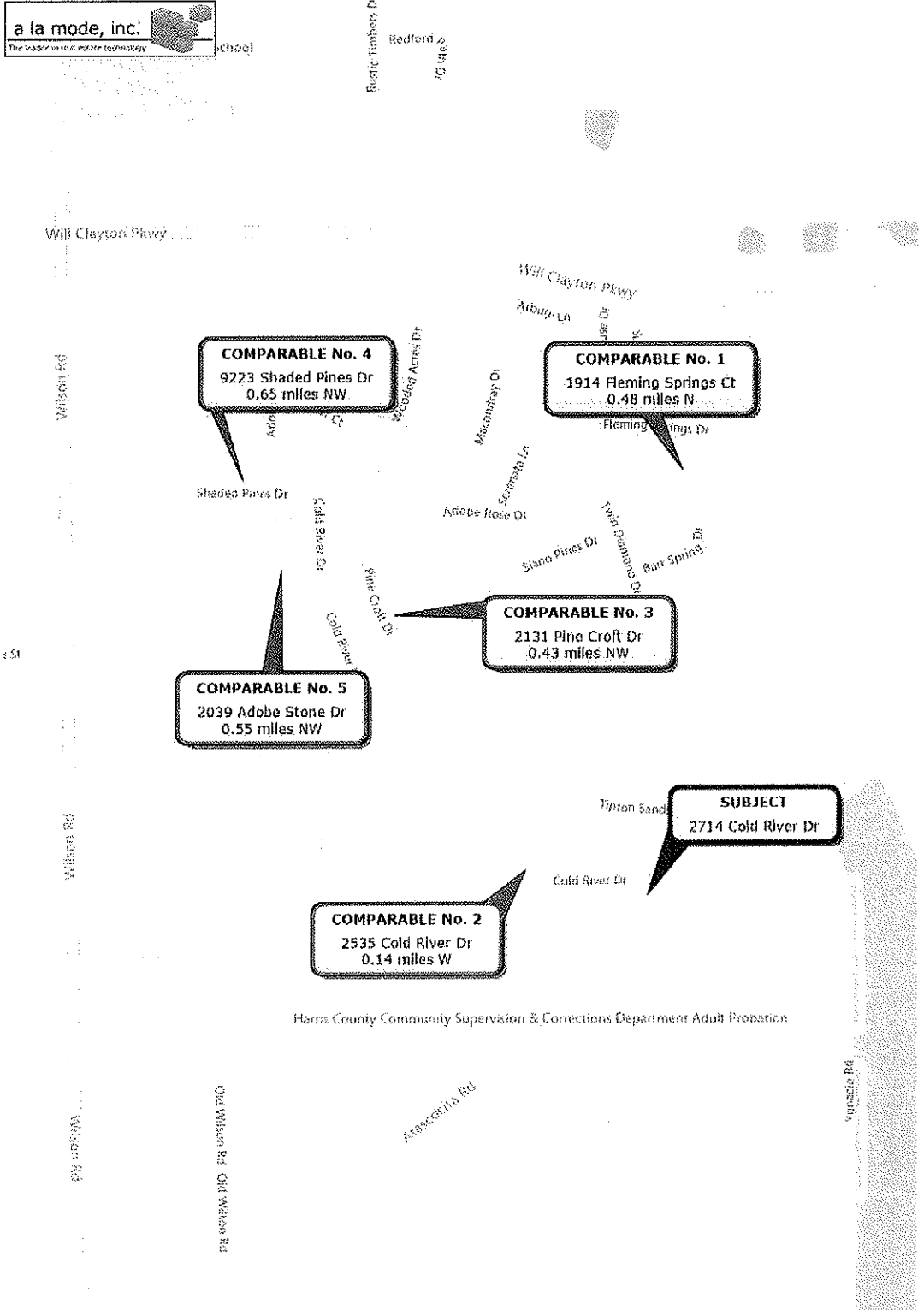
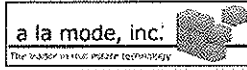
TOTAL Sketch by a la mode, inc.

Area Calculations Summary

Living Area	Area	Calculation Details
First Floor	1137.14 Sq ft	$10.9 \times 16.9 = 184.21$ $14.7 \times 12.5 = 183.75$ $22.9 \times 30.2 = 691.58$ $4 \times 19.4 = 77.6$
Second Floor	1043 Sq ft	$35 \times 29.8 = 1043$
Total Living Area (Rounded):	2180 Sq ft	
Non-living Area		
Covered Entry	31.54 Sq ft	$3.8 \times 8.3 = 31.54$
2 Car Attached	419.6 Sq ft	$19.5 \times 20.8 = 405.6$ $4 \times 3.5 = 14$

Location Map

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



Harris County Community Supervision & Corrections Department Adult Probation

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				

