Uniform Residential Appraisal Report

7300015633 File # 150545SN

perty Address 22435 State Oaks Ln				et value of the subject property. TX Zip Code 77469
	Owner of Public Record F		County	Fort Bend
Tower Andrus, Lauren & Loucel, Erick	The state of the s			
pal Description Riverpark West Sec 14, BL	T T	ax Year 2015		xes \$ 9,240
sessor's Parcel # 6465-14-001-0200-901		lap Reference 606-L		Tract 6747.00
ghborhood Name River Park West	Special Assessments \$ 0	17	PUD HOA\$ 880	per year per month
cupant Dwner Tenant Vacant				
TIPLIV NIUTIS AUDITION VI 100 0 111 115	The Townston Other Ideer	rihe)		
aginton ijpo	Themand Harden to to 5 NO.	THINEST FREEWAY, STE	E 210, HOUSTON, T	TX 77040
nder/Client CRESTMARK MORTGAGE C				
he subject property currently offered for sale or	has it been offered for sale in the twelve mora	DEDTY MAS LISTED ON	01/12/2015 FOR \$3	20,900 (MLS #27149240). IT
nort data source(s) used, offening pince(s), and i	Udie(s). DOM 44, THE SOBOLOT			
CURRENTI VI ISTED FOR \$321,900, IT	IS UNDER CONTRACT FOR \$255,577.	the requite of the analysis of t	he contract for sale or	why the analysis was not
CURRENTLY LISTED FOR \$321,900. IT did did did not analyze the contract for sa	lie for the subject purchase transaction. Explain	AIGED HAS REEN ANALY	ZED. THE SALE AF	PEARS TO BE AN ARMS
INGTH TRANSACTION WITH NO FAVOR	RABLE FINANCING OIL SEE	was of public record?	Yes No Data St	DUICE(S) FBCADIREAL-CONT
ontract Price \$ 299.577 Date of Contract	Ct 02/21/2015 13 tile property comment	e eta) ta ba naid bu anu nartu	on behalf of the borro	wer? Yes N
ontract Price \$ 299,577 Date of Contract there any financial assistance (loan charges, sa	the concessions, gift of downpayment assistant	PAID OF OSING COSTS	TO \$5445.98 AS PE	R CONTRACT.
there any financial assistance (loan charges, sa Yes, report the total dollar amount and describe	the items to be paid. \$5,446;; SELLE	TAID OLOGING GUT		
			100 10	
	i de ausient fantare			
ote: Race and the racial composition of the	neighborhood are not appraisal factors.	uning Tronds	One-Unit Ho	ousing Present Land Use %
Neighborhood Characteristics	One-out no	using Trends Stable Declining		AGE One-Unit 60
ocation Urban Suburban R	ural Property Values Increasing	✓ Stable Decilin		(yrs) 2-4 Unit C
uilt-Up □ Over 75% ☑ 25-75% □ U	nder 25% Demand/Supply Shortage	11 Date: 17	- Lule	o Multi-Family
5 (0) 11	low Marketing Time Under 3 mth		111010	14 Commercial
eighborhood Roundaries SUBJECT IS BC	DUNDED TO THE NORTH BY THE BRA	ZOS RIVER, TO THE SOU	261 Pred.	4 Other 30
V LIMIN SO TO THE WEST F.M. 762 & T	O THE EAST BY HWY 99.		HOUSTON CRD T	HIS NEIGHBORHOOD IS
elabhorhood Description THE SUBJECT	O THE EAST BY HWY 99. IS LOCATED APPROXIMATELY 30 MIL	ES SOUTHWEST OF THE	ADEA IS LOCATED	IN CLOSE PROXIMITY TO
TO OF ORM AD D	ECICAL AND APPEAL AS THE SUBJECT	. ITIL GODOLOT	AREA IS LUCATEL	
COMPRISED OF HOMES OF SIMILAR DI MAJOR MALLS, SCHOOLS, HOSPITALS	AND RECREATION FACILITIES. (SE	E ADDENDUM)	IN MADICATED IN	THE SUBJECT MARKET AREA
MAJOR MALLS, SCHOOLS, NOOT TO LES	ve conclusions) THERE ARE APPRO	X 8 PROPERTIES ACTIVE	LY MARKETED IN	THE SUBJECT MARKET AREA
	TO MONTHS WITH MARKET	SUPPLY/DEMAND IN EU	UILIBRIUM, PROPE	RTT VALUE ON THE
PROPERTIES APPEAR TO BE ABSURBE GENERAL MARKET CONDITIONS APPE	AR STABLE WITH NO ADVERSE CON	DITIONS NOTED.		View N;Res;
GENERAL MARKET CONDITIONS AFFE			TANGULAR	YIUM 14,1755,
Dimensions 50x131.14 (APPROX)	Zoning Description D	EED RESTRICTED - SFR		
Specific Zoning Classification DEED RESTRI- Zoning Compliance Legal Legal Nonc	(Consider thorsed Llora) Min Zonin	n Illegal (describe)	EN	If No. describe Single Family
			Yes □ No	If No, describe Single Family
is the highest and best use of subject property of Residence use is legally permissible, phys	to the appoints financially feasible, and m	aximally productive.		
			" In the second second To	ma Public Private
	Public Other (de		site Improvements - Ty	pc
Utilities Public Other (describe)	Water 🗵 🗆	Stree	et CONCRETE	pe Public Private
Utilities Public Other (describe) Electricity	Water Sanitary Sewer S	Stree Alley	NONE NONE	
Utilities Public Other (describe) Electricity Gas	Water Sanitary Sewer S	Stree Alley FEMA Map # 48157C026	NONE NONE	pc
Utilities Public Other (describe) Electricity Gas FEMA Special Flood Hazard Area Yes Are the utilities and off-site improvements typic	Water	Stree Ailey FEMA Map # 48157C026 io if No, describe	t CONCRETE NONE 5L	FEMA Map Date 04/02/2014 No If Yes, describe
Utilities Public Other (describe) Electricity Gas FEMA Special Flood Hazard Area Yes Are the utilities and off-site improvements typic	Water	Stree Ailey FEMA Map # 48157C026 io if No, describe	t CONCRETE NONE 5L	FEMA Map Date 04/02/2014 No If Yes, describe
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Uniform Residential Appraisal Report

7300015633 File # 150545SN

are 5 comparable	e properties	currently o	offered for sale in the	subject neighborno	July ranging in col	o nric	e from \$ 170 or	00	to \$ 33	7,020
ale 5 comparable	e sales in the	subject r	ielonoutiuuu wiiiilii i	IIC PUDE ENVIREN	ins ranging in Sai	ADI	E CALE #2		COMPARABLE	SALE #3
	SUBJE	CT	COMPARABL	E SALE # 1				21921	Juniper Wood	
FEATURE		1	830 Andrew Oaks		1823 Andrew (Dichn	ond, TX 7746	9
ess 22435 Slate Oaks I			Richmond, TX 7746		Richmond, TX	7746	39		niles E	
Richmond, TX 774	69		0.11 miles NE		0.07 miles E			_	mes L	320,000
mity to Subject				\$ 295,545		-	\$ 311,77	0	107.10 sq.fL	
Price		299,577			\$ 111,43	sq.ft.	and the state of t	\$	#31966619/CA	D-DOM 50
Price/Gross Liv. Area	\$ 115.	.80 sq.ft.	MLS#17713096/C	AD-DOM 1	MLS/#997409	49/C	AD;DOM 1			
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Uniform Residential Appraisal Report

7300015633 File # 150545SN

Uniform Residential A	ppraida	promissible physically possible.	
		ermissible, physically possible, date of value.	
thest & Best Use-Single Family Residential-Current use of the subject property is a sonomically feasible, and represents the highest and best use of the subject, both as-	vacant and as-improved, as of the effective	date of value.	
nomically teasible, and represents the management			
a-The subject is located on a lot of all average of the subject pro	perty.		
st Approach-No external (economic) obsolescence was indicated for the subject Izu anging Market Conditions (Time)-Comparable sales 1, 2, 3, and 4 are considered re cation-The subject is located in River Park West market area. Comparable Numbers	cent and required no adjustments.	a cubiect with regard to location a	and
anging Market Conditions (Time)-Comparable Server area. Comparable Numbers	1, 2, 3, and 4 are considered similar to the	e subject with regard	
cation-The subject is located in River Park vvest market december adjustments were required. e/View-The subject is located on a lot of an average size. The comparable sales we		is site size and/or view amenity w	when
adjustments were required.	re adjusted for any significant differences		
e/View-The subject is located on a lot of an average size. The semi-		- residered similar to the subject a	and
e/View-The subject is located on a lot of an average size. The subject is properly a located on a lot of an average size. The subject is considered a new home in good condition upon completing (Condition-The subject is considered in ferior to the subject view of the	on. Comparable Numbers 1, 2, and 4 are of	considered similar to ave	
mpared to the subject. e/Condition-The subject is considered a new home in good condition upon completi e/Condition-The subject is considered inferior to the subject v guired no adjustments. Comparable Number 3 is considered inferior to the subject v	vith regard to age/condition and have been	adjusted accordingly == 0	
quired no adjustments. Comparable Number 3 is considered an area	-13	and similar to the subject with reg	gard
e/life method.	arable Numbers 1, 2, 3, and 4 are conside	ered similar to and day.	
quired no adjustments. Comparable Number 3 is obtained to the market area. Comparably - The subject offers average quality of construction for the market area. Comparably - The subject offers average quality - The subject of the market area.			
quality and required no adjustments.		to be adaquate for the subject	ct
to count land, houses of worship, sch	ools, etc. Drainage and grading appears	S to be adequate	
quality and required no adjustments. ther Land: Parks, trails, common areas, vacant land, houses of worship, sch			
ther Land: Parks, trails, common areas, received the market. roperty. Seller concession adjustments have been taken from the market. Jater, Gas, and Electric were operable and appeared to be in proper working.	condition.		
later, Gas, and Electric were operable and appeared to s			
tif the attic was preformed		1 I man and the second	
head and shoulder inspection of the attic was preformed lo value was given to non-realty items.River Park West has a rec. center, wal		arks. It also has an elementary	
Maritama Piver Park West has a rec. center, wa	king trails, several playgrounds and po	arks. Ruiss	
to value was given to non-realty rems. River 7 and Hwy 99.			
chool adjust to it. It has access to Hwy 59 and Hwy 99.			
		N. Pagestal Control	
	4		
			Technology State
ADDOLOUTO VALID	F (not required by Fannie Mae)		
COST APPROACH TO VALUE	(not required by Fannie Mae)		
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the description to replicate the helow cost figures and calc	sulations.	UE ESTIMATE HAS BEEN BASI THE CURRENT "AS IS" VALUE	ED ON
Provide adequate information for the lender/client to replicate the below cost figures and calc Support for the opinion of site value (summary of comparable land sales or other methods for AN ANALYSIS OF COMPARABLE SALES FROM THE SUBJECT MARKETING	sulations.	THE CURRENT "AS IS" VALUE	10 1112
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Robert L. Bradley & Associates, Inc.

Real Estate Appraisers and Consultants

AN APPRAISAL OF REAL PROPERTY

LOCATED AT:

22435 Slate Oaks Ln Riverpark West Sec 14, BLOCK 1, Lot 20 Richmond, TX 77469

FOR:

CRESTMARK MORTGAGE CO. LTD 13105 NORTHWEST FREEWAY, STE 210 HOUSTON, TX 77040

AS OF:

03/06/2015

BY:

STEPHEN ROBERT NESBIT
ROBERT L. BRADLEY & ASSOCIATES, INC.
888 West Sam Houston Parkway South, SUITE 180 HOUSTON, TEXAS 77042

Robert L. Bradley & Associates, Inc.

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