

INVOICE

All invoices are due no later than the Bill Due Date shown below. 10% penalty assessed after than date, plus 6% interest charge.

BILL TO:	TRACKING NUMBERS	& DATES:
Name:	Invoice Date: 11/12/2019	
Company: University Federal Credit Union	Bill Due Date: 12/12/2019	
Address: P.O. Box 10357	Invoice Number: MKA19103107	
City: Austin ST: TX Zip Code: 78766	Client Reference #: 1909105848	
<u>Phone:</u> (512) 997-4663	Lender Case #:	
Fax:	FHA File #:	
Alt Phone:	Other File #:	
Email:	Main File #:	
Client: University Federal Credit Union	Appraisal House USA	
Lender: University Federal Credit Union	Federal Tax ID:	
DESCRIPTION:		
Property Address: 14122 Kiamesha Court		
Purchaser/Borrower: Stavros Constantinou		
FEES/SERVICES:		AMOUNT:
Appraisal Type: Standard URAR Report (1004/UAD)		\$575.00
Loan Type:		\$0.00
House Size: 0 - 4,000 square feet		\$0.00
Lot Size: <2 acres		\$0.00
Income/Rental Property?: No		\$0.00
	SUB-TOTAL	\$575.00
PAYMENTS:		AMOUNT:
	SUB-TOTAL:	
	TOTAL DUE:	\$575.00

Appraisal House accepts all major credit cards! PLEASE MAKE CHECKS PAYABLE TO: "Appraisal House USA"

APPRAISAL OF THE PROPERTY LOCATED AT

14122 KIAMESHA CT

HOUSTON, TX 77069

AS OF

11/07/2019

FOR

UNIVERSITY FEDERAL CREDIT UNION P.O. BOX 10357 AUSTIN, TX 78766

ΒY

KUBOSH APPRAISALS

1701 LUBBOCK ST HOUSTON, TX 77007 APPRAISAL REPORT

							itiai i	Appraisa		por		File #	K 171000	
he purpose of	this sun	imary apprai	sal repo	rt is to pro	ovide the lend	er/client	with an a	accurate, and ade	equately su	upported,	opinion of the	market val	ue of the su	ubject property.
Property Address	s 141	22 KIAMES	SHA CT					City HOU	JSTON		State TX	K	Zip Code 7	7069
Borrower STAV					Owner of	Public F	Record S	C ARGO LLC			County HA	ARRIS		
Legal Description				IAMPION	S NORTHWI			<u>e millo Elle</u>			, 111	intrais		
Assessor's Parce		3-472-000-						Tax Year 20	018		R.E. Taxes	\$ 10.977		
Neighborhood Na				ORTHWE	ST			Map Reference				Census Tract	5528	
	Owner	Tenan		acant		ssessm	nents\$0			UD	HOA \$ 840		per year	per month
Property Rights A			e Simple		Leasehold		ther (describ	e)	<u> </u>		110/10 040	1		
Assignment Type		Purchase			Refinance Transa		\neg	(describe)						
Lender/Client								· /	ICTIN TY	7 7076	<i>c</i>			
								BOX 10357, AU twelve months pri					Yes	No
								JECT IS NOT						SALE. THE
								FOR \$243,22						
I did	did	not analyze	the contr	act for sale	for the subject	t purcha	ase transact	tion. Explain the	results of t	the analy	is of the contra	ct for sale of	or why the an	nalysis was not
performed.														
Contract Price \$	6	Date o	f Contract	t	Is the	property	y seller the	owner of public i	record?	Yes	No Data	Source(s)		
Is there any fir	nancial a	ssistance (lo	an charg	ges, sale co	oncessions, gift	t or dov	wnpayment	assistance, etc.)	to be paid	d by any	v party on behalf	of the bo	rrower?	Yes No
If Yes, report the	the total	dollar amour	nt and d	escribe the	items to be p	aid:								
Note: Race	and th	e racial co	ompos	ition of tl	ne neighbo	rhood	are not	appraisal fact	ors.					
Neigh	borhoo	d Charact	eristics			Or	ne-Unit H	ousing Trends			One-Unit H	ousing	Percent I	Land Use %
Location l	Urban	X Subur	ban	Rural	Property Value	s	Increasing	X Stable	Decl	ining	PRICE	AGE	One-Unit	78 %
Built-Up X	Over 75%	25-759	6	Under 25%	Demand/Suppl	ly 🔤	Shortage	X In Balance	e Over	r Supply	\$(000)	(yrs)	2-4 Unit	1 %
Growth F	Rapid	X Stable		Slow	Marketing Time	e 🗌	Under 3 mth	ns X 3-6 mths	Ove	r 6 mths	85 Low	0	Multi-Family	6 %
Neighborhood Bo	oundaries	NORT	H - LC) UETTA	RD. SOUT	ГН - Б	RICHEY	RD, EAST -	STUE	BNER	2,300 High	85	Commercial	12 %
AIRLINE RI					,						260 Pred.	35	Other	3 %
Neighborhood De				TIONAL	COMMENTS	***					200			0.11
		5E			COMMENTS	,								
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Dimensions 13(ea 19500				TANGULAR	View N	;Res;	
Specific Zoning (Г							SINGLE FAN		1				
Zoning Complian	L	Legal	<u> </u>	-	nforming (Grand			X No Zonin			describe)			
Is the highest an				ty as improv	ed (or as propos	sed per p	plans and s		resent use?	XY	′es Nolf	No, describe	e	
*** SEE ADD	MUTIONE							pecifications) the pr						
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APPRAISAL REPORT

Uniform Residential Appraisal Report	Uniform	Residential	Appraisal	Report
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File # K191066

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	· · · ·						oject neighborhood ra	<u> </u>			425,000		to \$. 545,000
	There are 7 compa	arable sales in	the subject	neighbo	orhood wi	ithin the	past twelve months	ranging	in sale p	price from	\$ 430,000)	to	\$	685,000 .
	FEATURE	SUBJ	ECT		COMP	ARABLE	SALE # 1		COMF	PARABLE	SALE # 2		COM	PARABLE	SALE # 3
	14122 KIAMESHA CT			5611 1	TATTE	RIDGE	DR	14107	BONN	EY BRI	ER DR	14303	BONN	EY BRI	ER DR
	Address HOUSTON	N, TX 77069)	HOUS	TON, T	X 7706	0	ноиз	TON 7	ГX 7706	9	ноця	TON 7	TX 77069	Q
	Proximity to Subject	1 , 17 1 / / 002	, 		,		,				,				
	, ,	\$		0.91 W	IILES E		4.62.000		AILES I		695.000	0.10 M	AILES I		<cc 000<="" th=""></cc>
-	Sale Price					\$	462,000			\$	685,000			\$	665,000
	Sale Price/Gross Liv. Area	\$	sq. ft.	\$ 1	13.18 \$	sq. ft.		\$	99.43	sq. ft.		\$	160.47	sq. ft.	
	Data Source(s)			HAR/N	MLS# 9	159243	2;DOM 41	HAR/	MLS# 1	019742	1;DOM 222	HAR/	MLS# 3	32607825	5;DOM 3
	Verification Source(s)			MLS/C	CAD/AC	GENT		MLS/	CAD/A	GENT		MLS/	CAD/A	GENT	
	VALUE ADJUSTMENTS	DESCRI	PTION	D	ESCRIPT	ION	+(-)\$ Adjustment	D	ESCRIP	TION	+(-)\$ Adjustment	D	ESCRIP	TION	+(-)\$ Adjustment
	Sale or Financing			ArmLt	h			ArmL	th			ArmL	th		
	Concessions									0					
					IOWN;(NOWN;			ć	15000		
	Date of Sale/Time			s08/19	;c06/19			s05/19	0;c05/19)		s12/18	3;c10/18	3	
	Location	N;Res;		N;Res;				N;Res	;			N;Res	;		
	Leasehold/Fee Simple	FEE SIMPL	Æ	FEE S	IMPLE			FEE S	IMPLE			FEE S	IMPLE		
	Site	19500 sf		16740	sf		+5,520	27608	sf		-16,216	21392	sf		-3,784
	View	N;Res;		N:Res:				B:Glfv	/w:		-100,000	B:Glfv	w:		-100.000
	Design (Style)	DT2;NEO-I	ECLECTIO	DT2·N	JEO-EC	LECTI	-	DT2.	VEO-EC	CLECTIO				CLECTIC	0
	Quality of Construction	03		03		DECTI		03				03			
							0	-			0				
	Actual Age	50		43			0	48			0	52			0
-	Condition	C3		C3				C3				C3			
	Above Grade	Total Bdrms	s. Baths	Total	Bdrms.	Baths		Total	Bdrms.	Baths		Total	Bdrms.	Baths	
S	Room Count	12 6	4.1	9	4	3.2	+1,500	10	4	3.3	0	11	4	4.1	0
AL	Gross Living Area	4,568	sq. ft.	4	,082	sq. ft.	+21,870	6	,889	sq. ft.	-104,445	4	,144	sq. ft.	+19,080
E	Basement & Finished	0sf		0sf				0sf				0sf			
s	Rooms Below Grade														
	Functional Utility	TYPICAL		TYPIC	'AI			TYPI	٦ΔT			TYPI	~ΔI		
С	Heating/Cooling														
0		CFA/CFA		CFA/C				CFA/0				CFA/0			
Μ	Energy Efficient Items	AVERAGE		AVER	AGE			AVER	AGE			AVER	AGE		
P	Garage/Carport	3ga3dw		3ga3dv	W			3ga3d	W			3ga3d	W		
A R	Porch/Patio/Deck	PORCH/PA	OIT	PORC	H/PATI	0		PORC	H/PAT	IO		PORC	H/PAT	Ю	
I.	"BUILT-INS"/FINISH	AVG/UPDA	TED	AVG/I	UPDAT	ED		AVG/	UPDAT	ED		GOOI	D/SUPE	RIOR	-50,000
s		POOL		POOL				POOL	,			POOL	,		
Ō															
Ν	Net Adjustment (Total)			5	X +	٦.	\$ 28,890		+ 2	x -	\$ -220,661		+ []	x -	\$ -134,704
	Adjusted Sale Price			Net Ad		.25 %		Net Ac		2.21 %		Net Ac		0.26 %	φ -134,704
A	,														¢ 520.200
P	of Comparables			Gross	-	.25 %					,,	Gross	Adj. 2;	5.99 %	\$ 530,296
P R	I X did did no	t research the	e sale or tra	nster his	tory of th	ne subjec	t property and comp	arable s	sales. It	not, expl	ain				
0															
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С	My research X did	did no	ot reveal an	y prior s	ales or tr	ansfers o	of the subject proper	ty for th	e three y	ears prior	to the effective date	e of this	apprais	al.	
н	Data Source(s) HA	R/MLS ANI	D CENTR.	AL API	PRAISA	L DIST	RICT								
						ansfers (of the comparable sa		he prior	year to th	e date of sale of the	compa	rable sa	le.	
	My research did		ot reveal any	y prior sa	ales or tr		n and doniparable da	les lor t							
	,							les for t							
-	Data Source(s) HA	X did no R/MLS ANI	D CENTR.	AL API	PRAISA	L DIST	RICT			and con	nparable sales (repo	ort addi	tional pr	ior sales	on page 3).
-	Data Source(s) HA Report the results of the	X did no R/MLS ANI	D CENTR.	AL API of the p	PRAISA rior sale	L DIST	RICT sfer history of the s	subject	property				1		
-	Data Source(s) HA Report the results of the ITEM	X did no R/MLS ANI research and	D CENTR. 1 analysis d	AL API of the p SUBJE	PRAISA rior sale	L DIST	RICT	subject	property		nparable sales (repo DMPARABLE SALE #		1		on page 3). BLE SALE # 3
-	Data Source(s) HA Report the results of the ITEM Date of Prior Sale/Transfer	X did no R/MLS ANI research and	D CENTRA d analysis of 06/24/201	AL API of the p SUBJE	PRAISA rior sale	L DIST	RICT sfer history of the s	subject	property				1		
-	Data Source(s) HA Report the results of the ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer	X did no R/MLS ANI research and	D CENTR. 1 analysis d	AL API of the p SUBJE	PRAISA rior sale	L DIST or trans	RICT sfer history of the s	subject	property	CC	DMPARABLE SALE #		1		
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- - - - - - - - - - - - - - - - - - -	Data Source(s) HA Report the results of the ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source	X did no R/MLS ANI research and e(s)	D CENTR. d analysis d 06/24/201 \$243,225 HAR/MLS 11/11/201	AL API of the p SUBJE 9 S# 8659 9	PRAISA rior_sale ECT 98089/C	L DIST or trans	RICT sfer history of the s COMPARABLE MLS/CAD 11/11/2019	subject E SALE	property # 1	MLS/C	AD 2019	ŧ2	MLS/0	CAD /2019	BLE SALE # 3
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-ile #	K191066

	THE APPRAISER HAS NOT PERFORMED PRIOR SERVICES FOR THE SUBJE	CT PROPERTY.	
	THE UTILITIES WERE ON AT THE TIME OF THE APPRAISAL INSPECTION	AND APPEARED TO BE IN WORKING ORDER.	
	HIGH LAND TO VALUE RATIOS ARE COMMON AND TYPICAL IN T MARKETABILITY.	HE SUBJECT'S MARKET AREA WITH NO ADVERSE IN	FLUENCE ON
	THE SUBJECT IS VALUED ABOVE PREDOMINANT, HOWEVER, WEI SUBJECT IS NOT CONSIDERED TO BE AN OVERIMPROVEMENT FOR THE		DOD. THE
A D D I T I	SSR REPORT COMMENT: THE ADJUSTMENTS MADE BY THE APPRAISER ARE MARKET DER QUALITY AND CONDITION RATINGS FOR THE SUBJECT AND COM OF THE SUBJECT, AND MY INTERPRETATION OF THE PHOTOS AN HOW THEY COMPARE TO THE SUBJECT. THE APPRAISER IS NOT I QUALITY AND CONDITION RATINGS FROM OTHER APPRAISER'S PEERS	IPARABLE SALES ARE BASED UPON MY PERSONAL I D COMMENTS FOR COMPARABLE SALES FROM THE PRIVY TO AND DOES NOT HAVE ACCESS OR KNOWL	NSPECTION MLS, AND
O N A L	DISASTER COMMENT: THE SUBJECT WAS INSPECTED ON 11/07/2019 AFTER THE RECENT NOT APPEAR TO HAVE ANY DAMAGE DUE TO THE RECENT STORMS / DI		SUBJECT DID
С О М М	PLANNED UNIT DEVELOPMENT 1. THE SUBJECT'S PUD NAME IS THE CHAMPIONS NORTHWEST OWNER'		
E N T S	2. SUBJECT HAS FEE SIMPLE PROPERTY RIGHTS AND ALL THE CONTROL AND ALL THE CONTROL AND SHARE THE SAME RIGHTS AS THE SUBJECT.	OMPARABLES UTILIZED ARE WITHIN THE SUBJECT'S	S IMMEDIATE
	3. THE SUBJECT'S PUD COMMON ELEMENTS AND AMENITIES INC AND PLAYGROUND. THESE COMMON AREAS AND AMENITIES CONDITION AND APPEAR TO BE REGULARLY MAINTAINED.		
	4. THE SUBJECT'S PUD COMMON ELEMENTS AND AMENITIES AR THE SUBJECT'S MARKET AREA.	E CONSIDERED TO BE SIMILAR TO OTHER DEVELOP	MENTS IN
	5. ALL SALES UTILIZED IN THE APPRAISAL ARE LOCATED IN TH COMPETING NEARBY PUDS WITH SIMILAR PUD AMENITIES AND ADJUSTMENTS ARE APPLIED AND THIS DOES NOT APPEAR TO EF	DEED RESTRICTIONS AS THE SUBJECT'S PUD. THER	
	COST APPROACH TO VALU	E (not required by Fannie Mae)	
	Provide adequate information for the lender/client to replicate the below cost figures and calculate		
	Support for the opinion of site value (summary of comparable land sales or other methods LAND SALES IN THE SUBJECT'S NEIGHBORHOOD WERE RESEARCHE		
С 0	VALUE IS OBTAINED BY THE ALLOCATION METHOD WHICH EST		THE SITE
S	THE SITE CONTRIBUTES.		
-			LUE THAT
T	ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW Source of cost data MARSHALL/SWIFT AND/OR LOCAL BUILDING COSTS	OPINION OF SITE VALUE Dwelling 4,568 Sq. Ft. @ \$ 85.00	LUE THAT
T	ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW Source of cost data MARSHALL/SWIFT AND/OR LOCAL BUILDING COSTS Quality rating from cost service AVG Effective date of cost data 2018	OPINION OF SITE VALUE	LUE THAT =\$ 215,000 . =\$ 388,280
T A P P	Source of cost data MARSHALL/SWIFT AND/OR LOCAL BUILDING COSTS	OPINION OF SITE VALUE Dwelling 4,568 Sq. Ft. @ \$ 85.00	LUE THAT =\$ 215,000 . =\$ 388,280
T A P R	Source of cost data MARSHALL/SWIFT AND/OR LOCAL BUILDING COSTS Quality rating from cost service AVG Effective date of cost data 2018	OPINION OF SITE VALUE Dwelling 4,568 Sq. Ft. @ \$ 85.00 Sq. Ft. @ \$ PORCH/PATIO/BALCONY/FENCE Garage/Carport 776 Sq. Ft. @ \$ 25.00	LUE THAT =\$ 215,000 .=\$ 388,280 .=\$ 10,000 .=\$ 19,400
T A P P	Source of cost data MARSHALL/SWIFT AND/OR LOCAL BUILDING COSTS Quality rating from cost service AVG Effective date of cost data 2018 Comments on Cost Approach (gross living area calculations, depreciation, etc.) THE SUBJECT'S FLOORPLAN IS CONSIDERED TO BE FUNCTIONALLY ADEQUATE. COST ESTIMATES ARE	OPINION OF SITE VALUE Dwelling 4,568 Sq. Ft. @ \$ 85.00 Sq. Ft. @ \$ PORCH/PATIO/BALCONY/FENCE Garage/Carport 776 Sq. Ft. @ \$ 25.00 Total Estimate of Cost-New	LUE THAT =\$ 215,000 .=\$ 388,280 .=\$ 10,000 .=\$ 19,400
T A P R O	Source of cost data MARSHALL/SWIFT AND/OR LOCAL BUILDING COSTS Quality rating from cost service AVG Effective date of cost data 2018 Comments on Cost Approach (gross living area calculations, depreciation, etc.) THE SUBJECT'S FLOORPLAN IS CONSIDERED TO BE FUNCTIONALLY ADEQUATE. COST ESTIMATES ARE OBTAINED FROM MARSHALL/SWIFT COST HANDBOOK	OPINION OF SITE VALUE Dwelling 4,568 Sq. Ft. @ \$ 85.00 Sq. Ft. @ \$	LUE THAT =\$ 215,000 .=\$ 388,280 .=\$ 10,000 .=\$ 19,400 .=\$ 417,680
T A P P R O A	Source of cost data MARSHALL/SWIFT AND/OR LOCAL BUILDING COSTS Quality rating from cost service AVG Effective date of cost data 2018 Comments on Cost Approach (gross living area calculations, depreciation, etc.) THE SUBJECT'S FLOORPLAN IS CONSIDERED TO BE FUNCTIONALLY ADEQUATE. COST ESTIMATES ARE	OPINION OF SITE VALUE Dwelling 4,568 Sq. Ft. @ \$ 85.00 Sq. Ft. @ \$ PORCH/PATIO/BALCONY/FENCE Garage/Carport 776 Sq. Ft. @ \$ 25.00 Total Estimate of Cost-New	LUE THAT =\$ 215,000 .=\$ 388,280 .=\$ 10,000 .=\$ 19,400 .=\$ 417,680
T A P P R O A	Source of cost data MARSHALL/SWIFT AND/OR LOCAL BUILDING COSTS Quality rating from cost service AVG Effective date of cost data 2018 Comments on Cost Approach (gross living area calculations, depreciation, etc.) THE SUBJECT'S FLOORPLAN IS CONSIDERED TO BE FUNCTIONALLY ADEQUATE. COST ESTIMATES ARE OBTAINED FROM MARSHALL/SWIFT COST HANDBOOK	OPINION OF SITE VALUE Dwelling 4,568 Sq. Ft. @ \$ 85.00 Sq. Ft. @ \$	LUE THAT =\$ 215,000 .=\$ 388,280 .=\$ 10,000 .=\$ 19,400 .=\$ 417,680
T A P P R O A	Source of cost data MARSHALL/SWIFT AND/OR LOCAL BUILDING COSTS Quality rating from cost service AVG Effective date of cost data 2018 Comments on Cost Approach (gross living area calculations, depreciation, etc.) THE SUBJECT'S FLOORPLAN IS CONSIDERED TO BE FUNCTIONALLY ADEQUATE. COST ESTIMATES ARE OBTAINED FROM MARSHALL/SWIFT COST HANDBOOK	OPINION OF SITE VALUE Dwelling 4,568 Sq. Ft. @ \$ 85.00 Sq. Ft. @ \$ PORCH/PATIO/BALCONY/FENCE Garage/Carport 776 Sq. Ft. @ \$ 25.00 Total Estimate of Cost-New Less Physical Functional External Depreciation 139,087 Depreciated Cost of Improvements	LUE THAT =\$ 215,000 .=\$ 388,280 .=\$ 10,000 .=\$ 19,400 .=\$ 417,680 .=\$ (139,087) =\$ 278,593
T A P R O A C H	Source of cost data MARSHALL/SWIFT AND/OR LOCAL BUILDING COSTS Quality rating from cost service AVG Effective date of cost data 2018 Comments on Cost Approach (gross living area calculations, depreciation, etc.) THE SUBJECT'S FLOORPLAN IS CONSIDERED TO BE FUNCTIONALLY ADEQUATE. COST ESTIMATES ARE OBTAINED FROM MARSHALL/SWIFT COST HANDBOOK AND/OR LOCAL BUILDING COSTS.	OPINION OF SITE VALUE Dwelling 4,568 Sq. Ft. @ \$ 85.00 Sq. Ft. @ \$ PORCH/PATIO/BALCONY/FENCE Garage/Carport 776 Sq. Ft. @ \$ 25.00 Total Estimate of Cost-New Less Physical Functional External Depreciated Cost of 'As-is' Value of Indicated Value By Cost	LUE THAT =\$ 215,000 . =\$ 388,280 . =\$ 10,000 . =\$ 19,400 . =\$ 417,680 =\$ 278,593 =\$ 5,000
T APPROACH - ZCOM	Source of cost data MARSHALL/SWIFT AND/OR LOCAL BUILDING COSTS Quality rating from cost service AVG Effective date of cost data 2018 Comments on Cost Approach (gross living area calculations, depreciation, etc.) THE SUBJECT'S FLOORPLAN IS CONSIDERED TO BE FUNCTIONALLY ADEQUATE. COST ESTIMATES ARE OBTAINED FROM MARSHALL/SWIFT COST HANDBOOK AND/OR LOCAL BUILDING COSTS.	OPINION OF SITE VALUE Dwelling 4,568 Sq. Ft. @ \$ 85.00 Sq. Ft. @ \$ PORCH/PATIO/BALCONY/FENCE Garage/Carport 776 Sq. Ft. @ \$ 25.00 Total Estimate of Cost-New Less Physical Functional External Depreciation 139,087 Depreciated Cost of Improvements 'As-is' Value Indicated Value By Cost Approach E (not required by Fannie Mae) 0 0 = \$ 0	LUE THAT =\$ 215,000 . =\$ 388,280 . =\$ 10,000 . =\$ 19,400 . =\$ 417,680 =\$ 278,593 =\$ 5,000
T APPROACH - ZCO	Source of cost data MARSHALL/SWIFT AND/OR LOCAL BUILDING COSTS Quality rating from cost service AVG Effective date of cost data 2018 Comments on Cost Approach (gross living area calculations, depreciation, etc.) THE SUBJECT'S FLOORPLAN IS CONSIDERED TO BE FUNCTIONALLY ADEQUATE. COST ESTIMATES ARE OBTAINED FROM MARSHALL/SWIFT COST HANDBOOK AND/OR LOCAL BUILDING COSTS. Estimated Remaining Economic Life (HUD and VA only) 50 Years INCOME APPROACH TO VALU Estimated Monthly Market Rent \$ 0 X Gross Rent Multiplier Summary of Income Approach (including support for market rent and GRM)	OPINION OF SITE VALUE Dwelling 4,568 Sq. Ft. @ \$ 85.00 Sq. Ft. @ \$ PORCH/PATIO/BALCONY/FENCE Garage/Carport 776 Sq. Ft. @ \$ 25.00 Total Estimate of Cost-New Less Physical Functional External Depreciation 139,087 Depreciated Cost of Improvements	LUE THAT =\$ 215,000 . =\$ 388,280 . =\$ 10,000 . =\$ 19,400 . =\$ 417,680 =\$ 278,593 =\$ 5,000
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T APPROACH - ZCOM	Source of cost data MARSHALL/SWIFT AND/OR LOCAL BUILDING COSTS Quality rating from cost service AVG Effective date of cost data 2018 Comments on Cost Approach (gross living area calculations, depreciation, etc.) THE SUBJECT'S FLOORPLAN IS CONSIDERED TO BE FUNCTIONALLY ADEQUATE. COST ESTIMATES ARE OBTAINED FROM MARSHALL/SWIFT COST HANDBOOK AND/OR LOCAL BUILDING COSTS. Estimated Remaining Economic Life (HUD and VA only) 50 Years INCOME APPROACH TO VALU Estimated Monthly Market Rent \$ 0 X Gross Rent Multiplier Summary of Income Approach (including support for market rent and GRM) THE INFORMATION	OPINION OF SITE VALUE Dwelling 4,568 Sq. Ft. @ \$ 85.00 Sq. Ft. @ \$ PORCH/PATIO/BALCONY/FENCE Garage/Carport 776 Sq. Ft. @ \$ 25.00 Total Estimate of Cost-New Less Physical Functional External Depreciation 139,087 Depreciated Cost of Improvements	LUE THAT =\$ 215,000 .=\$ 388,280 .=\$ 10,000 .=\$ 19,400 .=\$ 417,680 .=\$ (139,087) =\$ 278,593 =\$ 5,000 =\$ 498,593
T APPROACH ZCOMU P	Source of cost data MARSHALL/SWIFT AND/OR LOCAL BUILDING COSTS Quality rating from cost service AVG Effective date of cost data 2018 Comments on Cost Approach (gross living area calculations, depreciation, etc.) THE SUBJECT'S FLOORPLAN IS CONSIDERED TO BE FUNCTIONALLY ADEQUATE. COST ESTIMATES ARE OBTAINED FROM MARSHALL/SWIFT COST HANDBOOK AND/OR LOCAL BUILDING COSTS. Estimated Remaining Economic Life (HUD and VA only) 50 Years INCOME APPROACH TO VALU Estimated Monthly Market Rent \$ 0 X Gross Rent Multiplier Summary of Income Approach (including support for market rent and GRM) THE INCOME PROJECT INFORMATION Is the developer/builder in control of the Homeowners' Association (HOA)?	OPINION OF SITE VALUE Dwelling 4,568 Sq. Ft. @ \$ 85.00 Sq. Ft. @ \$ PORCH/PATIO/BALCONY/FENCE Garage/Carport 776 Sq. Ft. @ \$ 25.00 Total Estimate of Cost-New Less Physical Functional External Depreciation 139,087 Depreciated Cost of Improvements	LUE THAT =\$ 215,000 .=\$ 388,280 .=\$ 10,000 .=\$ 19,400 .=\$ 417,680 .=\$ (139,087) =\$ 278,593 =\$ 5,000 =\$ 498,593
T APPROACH - ZCOMU PU	Source of cost data MARSHALL/SWIFT AND/OR LOCAL BUILDING COSTS Quality rating from cost service AVG Effective date of cost data 2018 Comments on Cost Approach (gross living area calculations, depreciation, etc.) THE SUBJECT'S FLOORPLAN IS CONSIDERED TO BE FUNCTIONALLY ADEQUATE. COST ESTIMATES ARE OBTAINED FROM MARSHALL/SWIFT COST HANDBOOK AND/OR LOCAL BUILDING COSTS. Estimated Remaining Economic Life (HUD and VA only) 50 Years INCOME APPROACH TO VALU Estimated Monthly Market Rent \$ 0 X Gross Rent Multiplier Summary of Income Approach (including support for market rent and GRM) THE INCOME Provide the following information for PUDs ONLY if the developer/builder is in control	OPINION OF SITE VALUE Dwelling 4,568 Sq. Ft. @ \$ 85.00 Sq. Ft. @ \$ PORCH/PATIO/BALCONY/FENCE Garage/Carport 776 Sq. Ft. @ \$ 25.00 Total Estimate of Cost-New Less Physical Functional External Depreciation 139,087 Depreciated Cost of Improvements	LUE THAT =\$ 215,000 .=\$ 388,280 .=\$ 10,000 .=\$ 19,400 .=\$ 417,680 .=\$ (139,087) =\$ 278,593 =\$ 5,000 =\$ 498,593
T APPROACH JZCOEW PUD IN	Source of cost data MARSHALL/SWIFT AND/OR LOCAL BUILDING COSTS Quality rating from cost service AVG Effective date of cost data 2018 Comments on Cost Approach (gross living area calculations, depreciation, etc.) THE SUBJECT'S FLOORPLAN IS CONSIDERED TO BE FUNCTIONALLY ADEQUATE. COST ESTIMATES ARE OBTAINED FROM MARSHALL/SWIFT COST HANDBOOK AND/OR LOCAL BUILDING COSTS. Estimated Remaining Economic Life (HUD and VA only) 50 Years INCOME APPROACH TO VALU Estimated Monthly Market Rent \$ 0 X Gross Rent Multiplier Summary of Income Approach (including support for market rent and GRM) THE INCOME Provide the following information for PUDs ONLY if the developer/builder is in cont Legal name of project Total number of units rented	OPINION OF SITE VALUE Dwelling 4,568 Sq. Ft. @ \$ 85.00 Sq. Ft. @ \$ PORCH/PATIO/BALCONY/FENCE Garage/Carport 776 Sq. Ft. @ \$ 25.00 Total Estimate of Cost-New Less Physical Pupreciation 139,087 Depreciated Cost of Improvements	LUE THAT =\$ 215,000 .=\$ 388,280 .=\$ 10,000 .=\$ 19,400 .=\$ 417,680 .=\$ (139,087) =\$ 278,593 =\$ 5,000 =\$ 498,593
T APPROACH JZCOSH PUD IZF	Source of cost data MARSHALL/SWIFT AND/OR LOCAL BUILDING COSTS Quality rating from cost service AVG Effective date of cost data 2018 Comments on Cost Approach (gross living area calculations, depreciation, etc.) THE SUBJECT'S FLOORPLAN IS CONSIDERED TO BE FUNCTIONALLY ADEQUATE. COST ESTIMATES ARE OBTAINED FROM MARSHALL/SWIFT COST HANDBOOK AND/OR LOCAL BUILDING COSTS. Estimated Remaining Economic Life (HUD and VA only) 50 Years INCOME APPROACH TO VALU Estimated Monthly Market Rent \$ 0 X Gross Rent Multiplier Summary of Income Approach (including support for market rent and GRM) THE INC Is the developer/builder in control of the Homeowners' Association (HOA)? Provide the following information for PUDs ONLY if the developer/builder is in cont Legal name of project Total number of units rented Total number of units Total number of units rented the conversion of existing building(s) into a PUD? Yes	OPINION OF SITE VALUE Dwelling 4,568 Sq. Ft. @ \$ 85.00 Sq. Ft. @ \$ PORCH/PATIO/BALCONY/FENCE Garage/Carport 776 Sq. Ft. @ \$ 25.00 Total Estimate of Cost-New Less Physical Functional External Depreciation 139,087 Depreciated Cost of Improvements	LUE THAT =\$ 215,000 .=\$ 388,280 .=\$ 10,000 .=\$ 19,400 .=\$ 417,680 .=\$ (139,087) =\$ 278,593 =\$ 5,000 =\$ 498,593
T APPROACH -ZUOSH PUD -ZFO	Source of cost data MARSHALL/SWIFT AND/OR LOCAL BUILDING COSTS Quality rating from cost service AVG Effective date of cost data 2018 Comments on Cost Approach (gross living area calculations, depreciation, etc.) THE SUBJECT'S FLOORPLAN IS CONSIDERED TO BE FUNCTIONALLY ADEQUATE. COST ESTIMATES ARE OBTAINED FROM MARSHALL/SWIFT COST HANDBOOK AND/OR LOCAL BUILDING COSTS. Estimated Remaining Economic Life (HUD and VA only) 50 Years INCOME APPROACH TO VALU Estimated Monthly Market Rent \$ 0 X Gross Rent Multiplier Summary of Income Approach (including support for market rent and GRM) THE INCOME Provide the following information for PUDs ONLY if the developer/builder is in com Legal name of project Total number of units rented Total number of units for sale Was the project created by the conversion of existing building(s) into a PUD? Yes Does the project contain any multi-dwelling units? Yes No	OPINION OF SITE VALUE	LUE THAT =\$ 215,000 .=\$ 388,280 .=\$ 10,000 .=\$ 19,400 .=\$ 417,680 .=\$ (139,087) =\$ 278,593 =\$ 5,000 =\$ 498,593
T APPROACH - ZUOSH PUD - ZFORM	Source of cost data MARSHALL/SWIFT AND/OR LOCAL BUILDING COSTS Quality rating from cost service AVG Effective date of cost data 2018 Comments on Cost Approach (gross living area calculations, depreciation, etc.) THE SUBJECT'S FLOORPLAN IS CONSIDERED TO BE FUNCTIONALLY ADEQUATE. COST ESTIMATES ARE OBTAINED FROM MARSHALL/SWIFT COST HANDBOOK AND/OR LOCAL BUILDING COSTS. Estimated Remaining Economic Life (HUD and VA only) 50 Years INCOME APPROACH TO VALU Estimated Monthly Market Rent \$ 0 X Gross Rent Multiplier Summary of Income Approach (including support for market rent and GRM) THE INCOME PROJECT INFORMATION Is the developer/builder in control of the Homeowners' Association (HOA)? Provide the following information for PUDs ONLY if the developer/builder is in cont Legal name of project Total number of units Total number of units for sale Was the project created by the conversion of existing building(s) into a PUD? Yes Does the project contain any multi-dwelling units? Yes No Are the units, common elements, and recreation facilities complete? Yes	OPINION OF SITE VALUE	LUE THAT =\$ 215,000 .=\$ 388,280 .=\$ 10,000 .=\$ 19,400 .=\$ 417,680 .=\$ (139,087) =\$ 278,593 =\$ 5,000 =\$ 498,593
T APPROACH JZCOSE PUD INFORMATI	Source of cost data MARSHALL/SWIFT AND/OR LOCAL BUILDING COSTS Quality rating from cost service AVG Effective date of cost data 2018 Comments on Cost Approach (gross living area calculations, depreciation, etc.) THE SUBJECT'S FLOORPLAN IS CONSIDERED TO BE FUNCTIONALLY ADEQUATE. COST ESTIMATES ARE OBTAINED FROM MARSHALL/SWIFT COST HANDBOOK AND/OR LOCAL BUILDING COSTS. Estimated Remaining Economic Life (HUD and VA only) 50 Years INCOME APPROACH TO VALU Estimated Monthly Market Rent \$ 0 X Gross Rent Multiplier Summary of Income Approach (including support for market rent and GRM) THE INC PROJECT INFORMATION Is the developer/builder in control of the Homeowners' Association (HOA)? Provide the following information for PUDs ONLY if the developer/builder is in com Legal name of project Total number of units Total number of units rented Total number of units for sale Was the project contain any multi-dwelling units? Yes Does the project contain any multi-dwelling units? Yes Are the units, common elements, and recreation facilities complete? Yes	OPINION OF SITE VALUE	LUE THAT =\$ 215,000 .=\$ 388,280 .=\$ 10,000 .=\$ 19,400 .=\$ 417,680 .=\$ (139,087) =\$ 278,593 =\$ 5,000 =\$ 498,593
T APPROACH PUD INFORMA	Source of cost data MARSHALL/SWIFT AND/OR LOCAL BUILDING COSTS Quality rating from cost service AVG Effective date of cost data 2018 Comments on Cost Approach (gross living area calculations, depreciation, etc.) THE SUBJECT'S FLOORPLAN IS CONSIDERED TO BE FUNCTIONALLY ADEQUATE. COST ESTIMATES ARE OBTAINED FROM MARSHALL/SWIFT COST HANDBOOK AND/OR LOCAL BUILDING COSTS. Estimated Remaining Economic Life (HUD and VA only) 50 Years INCOME APPROACH TO VALU Estimated Monthly Market Rent \$ 0 X Gross Rent Multiplier Summary of Income Approach (including support for market rent and GRM) THE INC PROJECT INFORMATION Is the developer/builder in control of the Homeowners' Association (HOA)? Provide the following information for PUDs ONLY if the developer/builder is in com Legal name of project Total number of units Total number of units rented Total number of units for sale Was the project contain any multi-dwelling units? Yes Does the project contain any multi-dwelling units? Yes Are the units, common elements, and recreation facilities complete? Yes	OPINION OF SITE VALUE	LUE THAT =\$ 215,000 .=\$ 388,280 .=\$ 10,000 .=\$ 19,400 .=\$ 417,680 .=\$ (139,087) =\$ 278,593 =\$ 5,000 =\$ 498,593

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 this 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.

KUBOSH APPRAISALS

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.

KUBOSH APPRAISALS

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

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

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

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

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

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

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

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

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

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

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

APPRAISER	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature	Signature
Name MICHAEL SCOTT KUBOSH	Name
Company Name KUBOSH APPRAISALS	Company Name
Company Address 1701 LUBBOCK ST	Company Address
HOUSTON, TX 77007	
Telephone Number <u>281-300-2259</u>	
Email Address <u>KUBOSH2002@HOTMAIL.COM</u>	Email Address
Date of Signature and Report <u>11/11/2019</u>	Date of Signature
Effective Date of Appraisal 11/07/2019	State Cartification #
State Certification # 1360219	or State License #
or State License #	
or Other State #	Expiration Date of Certification or License
State TX	
Expiration Date of Certification or License 07/31/2021	SUBJECT PROPERTY
ADDRESS OF PROPERTY APPRAISED	Did not inspect subject property
14122 KIAMESHA CT	Did inspect exterior of subject property from street
HOUSTON, TX 77069	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 490,000	Did inspect interior and exterior of subject property
LENDER/CLIENT	Date of Inspection
Name APPRAISAL HOUSE USA	
Company Name UNIVERSITY FEDERAL CREDIT UNION	
Company Address P.O. BOX 10357	Did not inspect exterior of comparable sales from street
AUSTIN, TX 78766	Did inspect exterior of comparable sales from street
Email Address	Date of Inspection

File No. K191066

	ADDITIC	DNAL COMMENTS		
Borrower or Owner STAV	ROS CONSTANTINOU			
Property Address 14122 KIA	MESHA CT			
City HOUSTON	County HARRIS	State TX	Zip Code	77069
Lender or Client UNIV	ERSITY FEDERAL CREDIT UNION			

SCOPE OF APPRAISAL

INSPECTION OF SUBJECT PROPERTY

THE PHYSICAL INSPECTION OF THE SUBJECT PROPERTY CONSISTED OF VIEWING AND MEASURING THE EXTERIOR PERIMETER OF THE IMPROVEMENTS. THE ROOF WAS VIEWED FROM GROUND LEVEL. A PHYSICAL WALK THROUGH OF THE INTERIOR WAS PERFORMED. THE UTILITIES WERE ON AT THE TIME OF THE APPRAISAL INSPECTION AND APPEARED TO BE IN WORKING ORDER.

ATTICS AND CRAWLSPACES ARE NOT PART OF THE APPRAISER'S COMPLETE VISUAL INSPECTION. CONSEQUENTLY, THE APPRAISAL DOES NOT ADDRESS QUALITY OR CONDITION ISSUES RELATED TO THE ATTIC OR CRAWLSPACE AREAS THE APPRAISER WAS UNABLE TO INSPECT. A "HEAD AND SHOULDERS" INSPECTION OF THE ATTIC AREA WAS MADE BY THE APPRAISER.

THE APPRAISER IS NOT A BUILDING CONTRACTOR, ENGINEER, OR QUALIFIED HOME INSPECTOR. THE APPRAISER IS NOT QUALIFIED TO OBSERVE OR REPORT ON PHYSICAL ITEMS THAT ARE NOT EASILY VISIBLE. ANY PARTIES TO THIS TRANSACTION HAVING CONCERNS REGARDING STRUCTURAL, MECHANICAL, INFESTATION, CONTAMINATION OR OTHER ISSUES ABOUT THE SUBJECT PROPERTY ARE URGED TO CONSULT AN EXPERT IN THE APPROPRIATE FIELD. THE APPRAISER MAKES NO REPRESENTATIONS OR WARRANTIES OF ANY KIND WITH RESPECT TO ANY SUCH ITEMS THAT ARE NOT READILY OBSERVABLE.

COST APPROACH

REPLACEMENT COST FIGURES USED IN THE COST APPROACH ARE FOR VALUATION PURPOSES ONLY. NO ONE, CLIENT OR THIRD PARTY, SHOULD RELY ON THESE FIGURES FOR INSURANCE PURPOSES. THE DEFINITION OF MARKET VALUE USED ON PAGE FOUR OF THIS REPORT IS NOT A DEFINITION OF INSURABLE VALUE, AND MUST NOT BE INTERCHANGED. ACTUAL RECONSTRUCTION COSTS CAN EASILY EXCEED THE REPLACEMENT COST FIGURES USED IN THIS APPRAISAL.

INTENDED USE AND USERS

THE INTENDED USE OF THE APPRAISAL IS TO ASSIST THE CLIENT AND ANY OTHER INTENDED USERS IN THE UNDERWRITING, APPROVAL, AND FUNDING OF THE MORTGAGE LOAN. THE INTENDED USERS OF THIS REPORT ARE THE STATED CLIENT AND ANY OTHER INSTITUTIONS INVOLVED IN THE UNDERWRITING, APPROVAL, AND FUNDING OF THE MORTGAGE LOAN. NO ONE ELSE, INCLUDING THE PURCHASER AND SELLER, SHOULD RELY ON THE OPINION OF VALUE OR ANY OTHER CONCLUSIONS CONTAINED IN THIS APPRAISAL REPORT.

PROPERTY RIGHTS

THE APPRAISAL IS BASED ON SURFACE RIGHTS ONLY, BEING CONSISTENT WITH CUSTOMARY RESIDENTIAL USE. THE DETERMINATION OR SPECULATION BY THE APPRAISER CONCERNING THE IMPACT, POSITIVE OR NEGATIVE, FROM THE EXISTENCE OF MINERAL/OIL/GAS RIGHTS/LEASES ASSOCIATED WITH THE SUBJECT PROPERTY AND THE SURROUNDING AREA (PAST, PRESENT OR FUTURE), AS WELL AS OTHER SUB-SURFACE RIGHTS INCLUDING WATER, WAS NOT CONSIDERED AND ANALYSIS AND SPECULATION OF SUCH IS NOT WITHIN THE AGREED AND CUSTOMARY SCOPE OF APPRAISAL FOR RESIDENTIAL LENDING PURPOSES. THIS APPRAISER IS NOT COMPETENT TO PERFORM AN ANALYSIS OR DEVELOP A VALUE OF ANY AIR OR SUBSURFACE RIGHTS. THIS IS A KNOWN ENCUMBRANCE TO THE FEE SIMPLE ABSOLUTE WHICH IS ALSO ASSUMED OF ALL SALES AND RENTAL PROPERTY USED IN THE DEVELOPED AND OR REPORTED APPROACHES TO VALUE. THIS LIMITATION TO THE SURFACE RIGHTS ONLY IS NOT CONSIDERED DETRIMENTAL TO THE MARKETABILITY OR VALUE OF THE SUBJECT AS ALL COMPARISONS, ANALYSES AND APPROACHES DEVELOPED AND REPORTED CARRY A SIMILAR ENCUMBRANCE.

NEIGHBORHOOD DESCRIPTION

THE SUBJECT'S NEIGHBORHOOD IS LOCATED APPROXIMATELY 20 MILES NORTH / NORTHWEST OF THE HOUSTON CENTRAL BUSINESS DISTRICT. ALL SUPPORT FACILITIES AND WORK CENTERS ARE LOCATED IN CLOSE PROXIMITY WITH CONVENIENT ACCESS VIA IH-45, SAM HOUSTON TOLLWAY, SH-249 AND CYPRESSWOOD DR. THE NEIGHBORHOOD CONSISTS OF MEDIUM TO UPPER PRICED HOMES WITH AVERAGE TO GOOD GENERAL APPEARANCE AND MAINTENANCE. MANY OF THE HOMES IN THE NEIGHBORHOOD HAVE RECEIVED VARIOUS LEVELS OF UPDATING/RENOVATION. NEW CONSTRUCTION IS ACTIVE IN THE SUBJECT'S GENERAL MARKET AREA.

THE SURROUNDING MARKET AREA CONSISTS OF SINGLE-FAMILY SUBDIVISIONS, MULTI-FAMILY PROJECTS, VACANT LAND AND COMMERCIAL PROPERTY WHICH IS LOCATED ALONG THE MAIN ACCESS ROADS. THE 3% OTHER IN THE PERCENT LAND USE PRIMARILY CONSISTS OF VACANT LAND.

MARKET CONDITIONS

SUPPLY AND DEMAND APPEAR TO BE IN BALANCE WITH TYPICAL MARKETING TIMES FOR THE AREA. LOCAL FINANCING APPEARS READILY AVAILABLE WITH COMPETITIVE RATES AND TERMS. A TYPICAL EXPOSURE TIME FOR A HOME SIMILAR TO THE SUBJECT IS 3-6 MONTHS. SELLER CONTRIBUTION OF 0-3 POINTS IS TYPICAL IN THE MARKET AREA.

HIGHEST AND BEST USE

THE FOUR CRITERIA FOR THE HIGHEST AND BEST USE ARE: LEGALLY PERMISSIBLE, PHYSICALLY POSSIBLE, FINANCIALLY FEASIBLE AND MAXIMALLY PRODUCTIVE. THE SUBJECT IS LOCATED IN A SUBDIVISION DEED RESTRICTED FOR SINGLE FAMILY RESIDENTIAL USE. THE HIGHEST AND BEST USE FOR THE SUBJECT, BOTH VACANT AND IMPROVED, MEET ALL THE CRITERIA FOR SINGLE FAMILY USE. FOR THIS REASON, IT IS MY OPINION THAT ITS HIGHEST AND BEST USE IS FOR A SINGLE FAMILY RESIDENCE.

ADVERSE SITE CONDITIONS AND/OR EXTERNAL FACTORS

THE SUBJECT APPEARS TO BE LOCATED IN ZONE X PER THE ATTACHED FLOOD MAP. HOWEVER, ADDITIONAL INFORMATION SHOULD BE OBTAINED TO DETERMINE AN ACCURATE FLOOD ZONE FOR THE SUBJECT.

THERE IS NO ZONING IN THE SUBJECT'S IMMEDIATE MARKET AREA, HOWEVER THE SUBJECT IS LOCATED IN A NEIGHBORHOOD WITH TYPICAL DEED RESTRICTIONS WHICH IS COMMON FOR THE MARKET AREA WITH NO ADVERSE INFLUENCE ON MARKETABILITY.

THE SUBJECT IS LOCATED IN A PLANNED UNIT DEVELOPMENT WHERE THERE IS DEED RESTRICTIONS AND NO ZONING WHICH DOES NOT EFFECT THE SUBJECT'S MARKETABILITY AND THE SUBJECT CAN BE REBUILT.

HIGH LAND TO VALUE RATIOS ARE COMMON AND TYPICAL IN THE SUBJECT'S MARKET AREA WITH NO ADVERSE INFLUENCE ON MARKETABILITY.

THE SUBJECT IS LOCATED ON AN OVERSIZED LOT WHICH IS CONSIDERED TO BE A PREMIUM FOR THE SUBJECT'S MARKET AREA.

ADDITIONAL FEATURES

ADDITIONAL FEATURES INCLUDE BUILT-INS, EXTENSIVE TILE FLOORING, HIGH CEILINGS, CEILING FANS, RECESSED LIGHTING, MOLDINGS, STAINLESS STEEL KITCHEN APPLIANCES, BLINDS, FIREPLACE, PORCH, COVERED PATIO, BALCONY, 3 CAR ATTACHED GARAGE, POOL, LANDSCAPING AND FENCE.

File No. K191066

ADD	DITIONAL COMMENTS PAGE 2	
Borrower or Owner STAVROS CONSTANTINOU		
Property Address 14122 KIAMESHA CT		
City HOUSTON County HARRIS	State TX	Zip Code 77069
Lender or Client UNIVERSITY FEDERAL CREDIT UNION		

PROPERTY CONDITION

THE UTILITIES WERE ON AND APPEARED TO BE IN WORKING ORDER AT THE TIME OF THE APPRAISAL INSPECTION.

THE SUBJECT HAS RECEIVED RECENT UPDATING/RENOVATIONS INCLUDING RECENT STAINLESS STEEL APPLIANCES, NEW TILE FLOORING, AND FRESH PAINT.

PER THE HAR/MLS THE SUBJECT PREVIOUS SOLD FOR \$243,225 ON 06/21/2019 AS A BANK OWNED FORECLOSURE. THE ABOVE LISTED UPDATING/RENOVATIONS HAVE BEEN DONE SINCE THE PREVIOUS SALE OF THE SUBJECT.

SALES COMPARISON APPROACH

THE SUBJECT IS LOCATED IN THE CHAMPIONS NORTHWEST SUBDIVISION WHICH IS A GOLF COURSE NEIGHBORHOOD. THE SUBJECT IS LOCATED ON AN INTERIOR SUBDIVISION LOT AND DOES NOT HAVE A GOLF COURSE VIEW. IN RESEARCHING THE SUBJECT'S MARKET AREA, THERE WERE VERY LIMITED SALES SIMILAR TO THE SUBJECT WITH REGARD TO LOT SIZE/VALUE, GROSS LIVING AREA, AND AGE. THE SUBJECT'S MARKET AREA WAS EXTENSIVELY RESEARCHED AND SOME OF THE MOST RECENT AND SIMILAR SALES DISCOVERED ARE UTILIZED IN THE SALES COMPARISON APPROACH. ALL SALES ARE LOCATED IN THE SUBJECT'S IMMEDIATE MARKET AREA AND ALL ARE CONSIDERED ADEQUATE TO REFLECT A REASONABLE RANGE OF VALUE FOR THE SUBJECT.

SALE 1 IS ADJUSTED FOR OVERALL LOT SIZE/VALUE.

SALES 2 AND 3 ARE LOCATED ON GOLF COURSE LOTS WHICH ARE CONSIDERED SUPERIOR TO THE SUBJECT'S INTERIOR SUBDIVISION LOT AND ARE ADJUSTED DOWNWARD. THE ADJUSTMENT APPLIED FOR GOLF COURSE VIEW ARE LARGER THAN A 10% SINGLE LINE ITEM ADJUSTMENT, HOWEVER DUE TO THE LIMITED NUMBER OR RECENT AND SIMILAR SALES THEY ARE CONSIDERED TWO OF THE MOST RECENT AND SIMILAR SALES DISCOVERED IN THE SUBJECT'S IMMEDIATE MARKET AREA.

SALES 2 AND 3 ARE ADJUSTED FOR OVERALL LOT SIZE/VALUE.

SALE 3 HAS RECEIVED EXTENSIVE RECENT UPDATING/RENOVATIONS AND IS CONSIDERED SUPERIOR TO THE SUBJECT WITH REGARD TO "BUILT-INS"/FEATURES AND OVERALL INTERIOR FINISH, THEREFORE A DOWNWARD ADJUSTMENT IS APPLIED.

TYPICAL ADJUSTMENTS ARE APPLIED FOR DIFFERENCES IN OVERALL GROSS LIVING AREA AND BATHROOM COUNT.

SALE 2 HAS A LARGER THAN DESIRABLE NET AND GROSS ADJUSTMENT, HOWEVER IT WAS ONE OF THE MOST RECENT AND SIMILAR SALES DISCOVERED.

SALE 3 HAS A LARGER THAN DESIRABLE NET AND GROSS ADJUSTMENT, HOWEVER IT WAS ONE OF THE MOST RECENT AND SIMILAR SALES DISCOVERED.

SALE 3 IS OLDER THAN THE DESIRABLE SIX MONTH PERIOD, HOWEVER IT IS WITHIN THE PREVIOUS TWELVE MONTHS AND IS CONSIDERED ONE OF THE MOST RECENT AND SIMILAR SALES DISCOVERED.

ALL SALES ARE GIVEN SOME CONSIDERATION IN ARRIVING AT A FINAL VALUE ESTIMATE FOR THE SUBJECT.

SSR REPORT COMMENT:

THE ADJUSTMENTS MADE BY THE APPRAISER ARE MARKET DERIVED, AND BASED UPON MATCH PAIRED SALES ANALYSIS. THE QUALITY AND CONDITION RATINGS FOR THE SUBJECT AND COMPARABLE SALES ARE BASED UPON MY PERSONAL INSPECTION OF THE SUBJECT, AND MY INTERPRETATION OF THE PHOTOS AND COMMENTS FOR COMPARABLE SALES FROM THE MLS, AND HOW THEY COMPARE TO THE SUBJECT. THE APPRAISER IS NOT PRIVY TO AND DOES NOT HAVE ACCESS OR KNOWLEDGE OF QUALITY AND CONDITION RATINGS FROM OTHER APPRAISER'S PEERS FOR THE SAME COMPARABLE SALES UTILIZED.

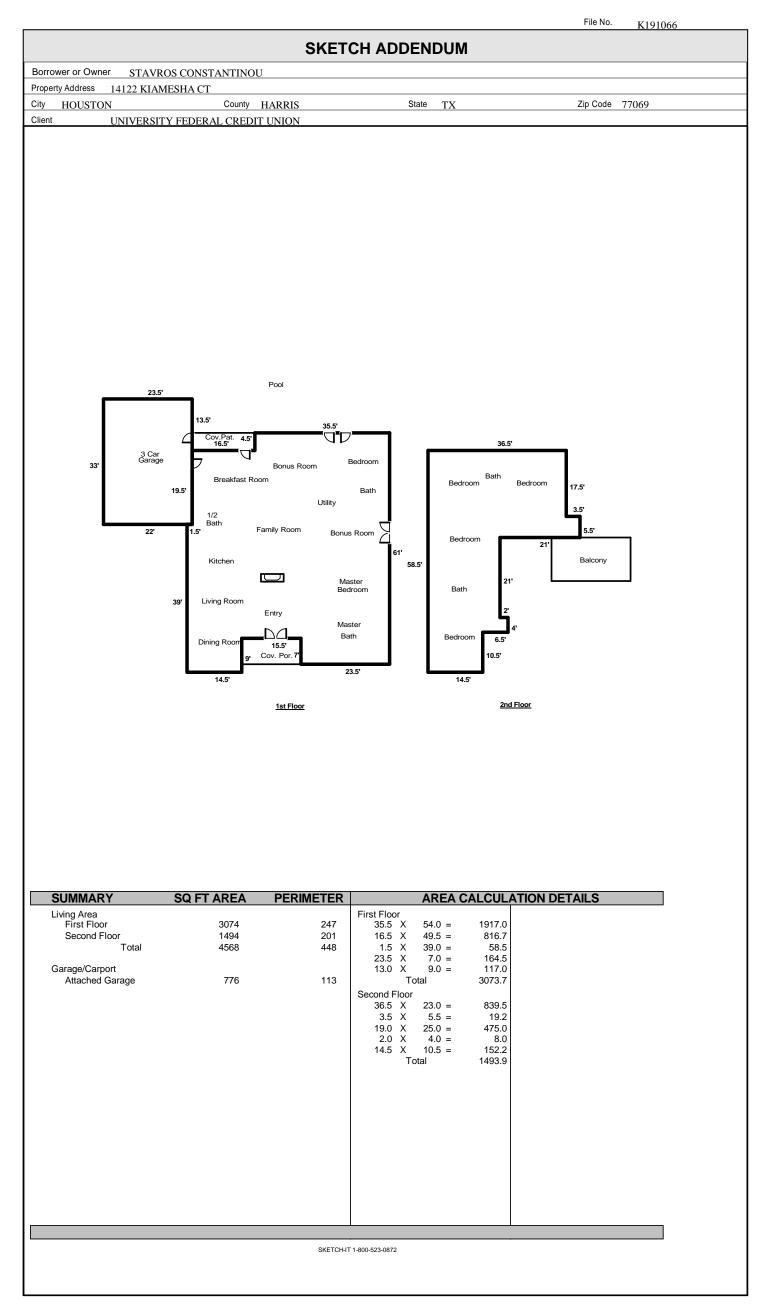
EXTRA ADDITIONAL COMMENTS

ON OCCASION, IT MAY BE NECESSARY TO UTILIZE MLS AND/OR DATA SOURCE PHOTOGRAPHS DUE TO THE APPRAISER NOT BEING ABLE TO OBTAIN THE ORIGINAL PHOTO. THESE CASES INCLUDE BUT ARE NOT LIMITED TO INCLIMATE WEATHER, UNABLE TO REACH THE PROPERTY, UNABLE TO OBTAIN PHOTO DUE TO PEDESTRIAN ACTIVITY, AND IN THE CASE OF AN UNSAFE SITUATION.

PREVIOUS SALE / ESTIMATED MARKET VALUE OF SUBJECT PROPERTY:

PER THE HAR/MLS AND CAD, THE SUBJECT PREVIOUSLY SOLD AS A BANK OWNED FORECLOSURE IN JUNE OF 2019 FOR \$243,225. SINCE THE PREVIOUS SALE OF THE SUBJECT, THE SUBJECT HAS RECEIVED RECENT UPDATING/RENOVATIONS (LISTED ABOVE IN THE CONDITION OF IMPROVEMENTS SECTION). IN RESEARCHING THE SUBJECT'S MARKET AREA AND UTILIZING PAIRED SALES ANALYSIS OF RECENT SIMILAR AND LIKE SALES AS THE SUBJECT IT IS THE OPINION OF THE APPRAISER THAT AS OF 11/07/2019 THE SUBJECT'S ESTIMATED MARKET VALUE IS \$490,000.

			Α	וטט	TIONAL COMP	ARABLES					
BORROWER	STAVROS C	ONSTAN	TINOU								
Property Address 14122	2 KIAMESHA	A CT									
City HOUSTON		Cou	inty HARRIS			State TX			Zip Code	77069	
LENDER/CLIENT	UNIVERSITY	<u>Y FEDER</u>	AL CREDIT UNI	ON							
FEATURE	SUBJ	ECT	COMPARAE	LE S	SALE NO. 4	COMP	ARABLE S	SALE NO. 5	COM	PARABLE S	ALE NO. 6
14122 KIAMESHA CT			16022 CHAMPIO	ON D	R	14307 BON	NEY BRI	ER DR			
Address HOUSTO	N, TX 77069		SPRING, TX 773	379		HOUSTON.	, TX 7706	9			
Proximity to Subject			0.99 MILES NW			0.19 MILES					
Sale Price	\$			\$	485,000		\$	645,000		\$	
Sale Price/Gross Liv. Area	\$	sq. ft.	\$ 113.88 sq.f	t.	100,000	\$ 165.72	> sa. ft.		\$	sq. ft.	
Data Source(s)	Ψ		HAR/MLS# 3464		DOM 34	HAR/MLS#		20DOM 293	¢		
Verification Source(s)			MLS/CAD/AGE		DOW	MLS/CAD/		2,DOIVI 275			
VALUE ADJUSTMENTS	DESCRIF		DESCRIPTION		+(-)\$ Adjustment	DESCRI		+(-)\$ Adjustment	DESCR	RIPTION	+(-)\$ Adjustment
Sale or Financing	DECOR	TION	ArmLth	4	*(-)φ Λαματιτοι				DLOC		+(-)φ Λαյαδιποτ.
Concessions						Listing ACTIVE;0					
Date of Sale/Time			VA;1100								
Location	NT D		s08/19;c07/19			Active					
	N;Res;		N;Res;			N;Res;		-			
Leasehold/Fee Simple	FEE SIMPLE	3	FEE SIMPLE		2.014	FEE SIMPL	E				
Site	19500 sf		17593 sf		+3,814	19362 sf		0			
View	N;Res;		N;Res;			B;Glfvw;		-100,000			
Design (Style)		CLECTIC	DT2;NEO-ECLE	CTIC	1	DT2;NEO-E	<u>SCLECTIC</u>				
Quality of Construction	Q3		Q3			Q3					
Actual Age	50		40		0	49		0			
Condition	C3	1	C3			C3					
Above Grade	Total Bdrms.	-		aths	-	Total Bdrms	s. Baths		Total Bdrm	is. Baths	
Room Count	12 6	4.1	10 5 3	3.1	+3,000		4.1	0			
Gross Living Area	4,568	sq. ft.	4,259	sq. ft.	+13,905	3,892	sq. ft.	+30,420		sq. ft.	
Basement & Finished	Osf		Osf			Osf					
Rooms Below Grade											
Functional Utility	TYPICAL		TYPICAL			TYPICAL					
Heating/Cooling	CFA/CFA		CFA/CFA			CFA/CFA					
Energy Efficient Items	AVERAGE		AVERAGE		Γ	AVERAGE					
Garage/Carport	3ga3dw		3ga3dw		「 <u> </u>	2ga2dw		+5,000			
Porch/Patio/Deck	PORCH/PAT	ΓΙΟ	PORCH/PATIO			PORCH/PA	TIO				
"BUILT-INS"/FINISH	AVG/UPDA	TED	AVG/UPDATED			AVG/UPDA					
	POOL		POOL			POOL					
						LIST/SALE	RATIO	-19,350			
Net Adjustment (Total)			X +	-	\$ 20,719			\$ -83,930		-	\$
Adjusted Sale Price			Net Adj. 4.27	%		Net Adj.	13.01 %		Net Adj.	%	
of Comparables			Gross Adj. 4.27	%	\$ 505,719	Gross Adj.	24.00 %	\$ 561,070	Gross Adj.	%	\$
ITEM			SUBJECT		COMPARABLE	SALE #4	COMP/	ARABLE SALE	#5 CC	OMPARABLE	SALE #6
Date of Prior Sale/Transfer	06	/24/2019									
Price of Prior Sale/Transfer	\$2	43,225									
Data Source(s)	HA	AR/MLS#	86598089/CAD	M	LS/CAD		MLS/CAI	D			
Effective Date of Data Source	(s) 11	/11/2019		11	/11/2019		11/11/201	19			
Comment on Sales Compar	rison CC)MPARA	ABLES 4 AND 5	AR	<u>e used as ad</u>	DITIONAL	_ COMPS	S IN THE SALE	S COMPA	RISON AI	PPROACH
TO PROVIDE SUPPORT	FOR THE SU	UBJECT'S	SESTIMATED M	ARK							
					ET VALUE.						
COMPARABLE 4 IS ADJ					ET VALUE.						
	USTED FOR	OVERA	LL LOT SIZE/VA	LUE							
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No.	K19106

File

DISCLOSURE ADDENDUM									
Borrower or Owner STAVROS CONSTANTINOU									
Property Address 14122 KIAMESHA CT									
City HOUSTON County HAR	RRIS State TX	Zip Code	77069						
Lender or Client UNIVERSITY FEDERAL CREDIT U	JNION								

DEFINITION OF INSPECTION:

THE TERM "INSPECTION", AS USED IN THIS REPORT, IS NOT THE SAME LEVEL OF INSPECTION THAT IS REQUIRED FOR A "PROFESSIONAL HOME INSPECTION". THE APPRAISER DOES NOT FULLY INSPECT THE ELECTRICAL SYSTEM, PLUMBING SYSTEM, MECHANICAL SYSTEMS, FOUNDATION SYSTEM, FLOOR STRUCTURE, OR SUBFLOOR. THE APPRAISER IS NOT AN EXPERT IN CONSTRUCTION MATERIALS AND THE PURPOSE OF THE APPRAISAL IS TO MAKE AN ECONOMIC EVALUATION OF THE SUBJECT PROPERTY. IF THE CLIENT NEEDS A MORE DETAILED INSPECTION OF THE PROPERTY, A HOME INSPECTION, BY A PROFESSIONAL HOME INSPECTOR, IS SUGGESTED.

DIGITAL SIGNATURES:

THE SIGNATURE(S) AFFIXED TO THIS REPORT, AND CERTIFICATION, WERE APPLIED BY THE ORIGINAL APPRAISER(S) OR SUPERVISORY APPRAISER AND REPRESENT THEIR ACKNOWLEDGEMENTS OF THE FACTS, OPINIONS AND CONCLUSIONS FOUND IN THE REPORT. EACH APPRAISER(S) APPLIED HIS OR HER SIGNATURE ELECTRONICALLY USING A PASSWORD ENCRYPTED METHOD. HENCE THESE SIGNATURES HAVE MORE SAFEGUARDS AND CARRY THE SAME VALIDITY AS THE INDIVIDUAL'S HAND APPLIED SIGNATURE. IF THE REPORT HAS A HAND-APPLIED SIGNATURE, THIS COMMENT DOES NOT APPLY.

APPRAISER	:
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or State License #:

State: TX

Name: MICHAEL SCOTT KUBOSH

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Expiration Date of Certification or License: 07/31/2021

Date Signed: <u>11/11/2019</u>

State Certification #: 1360219

Signature:

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SUPERVISORY APPRAISER	(ONLY IF REQUIRED):

Signature:			
Name:			
Date Signed:			
State Certification #	ŧ.		
or State License #:			
State:			
Expiration Date of C	Certification or Licer	nse:	
Γ	Did		Did Not Inspect Property

County HARRIS

Borrower/Client	STAVROS CONSTANTINOU
Property Address	14122 KIAMESHA CT
City HOUSTO	N

Lender/Client UNIVERSITY FEDERAL CREDIT UNION

State TX Zip Code 77069

Effective Date of Appraisal

USPAP Compliance Addendum 2014

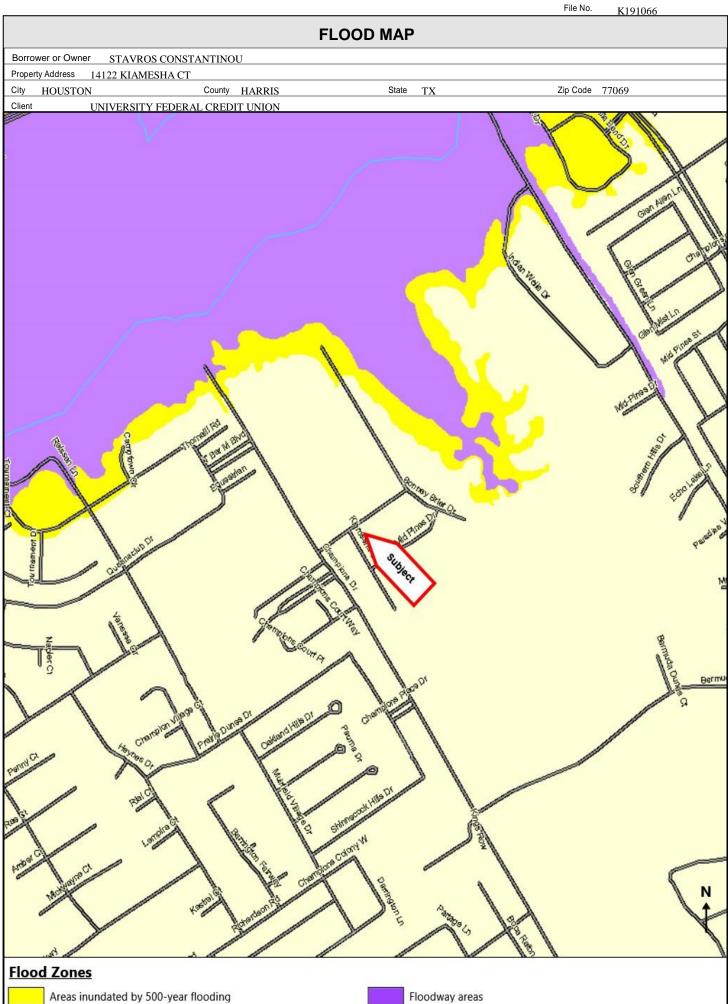
11/07/2019

APPRAISAL AND REPORT IDENTIFICATION	
This Appraisal Report is one of the following types:	
X         Appraisal Report         This report was prepared in accordance with the requirent	nents of the Appraisal Report option of USPAP Standards Rule 2-2(a).
Restricted Appraisal Report This report was prepared in accordance with the requirem	
intended user of this report is limited to the identified clien	nt. This is a Restricted Appraisal Report and the rationale for how the appraiser arrived
at the opinions and conclusions set forth in the report ma	y not be understood properly without the additional information in the appraiser's workfile.
THE APPRAISAL FORM INDICATES IT IS A SUMMARY APPRAIS/	AL REPORT ON PAGE 1. THIS FORM HAS NOT BEEN UPDATED BY
	AS DELETED THE THREE TYPES OF APPRAISAL KNOWN AS SELF
	EM WITH "APPRAISAL REPORT" AND "RESTRICTED APPRAISAL
REPORT". THIS PRODUCT IS AN "APPRAISAL REPORT".	
ADDITIONAL CERTIFICATIONS	
I certify that, to the best of my knowledge and belief:	
<ul> <li>The statements of fact contained in this report are true and correct.</li> </ul>	
<ul> <li>The report analyses, opinions, and conclusions are limited only by the reporte opinions, and conclusions.</li> </ul>	d assumptions and are my personal, impartial, and unbiased professional analyses,
<ul> <li>I have no (or the specified) present or prospective interest in the property that is parties involved.</li> </ul>	the subject of this report and no (or specified) personal interest with respect to the
• I have no bias with respect to the property that is the subject of this report	or the parties involved with this assignment.
<ul> <li>My engagement in this assignment was not contingent upon developing or report</li> </ul>	orting predetermined results.
• My compensation for completing this assignment is not contingent upon the develop of the client, the amount of the value opinion, the attainment of a stipulated resul this appraisal.	oment or reporting of a predetermined value or direction in value that favors the cause t, or the occurrence of a subsequent event directly related to the intended use of
- My analyses, opinions, and conclusions were developed and this report has been	prepared, in conformity with the Uniform Standards of Professional Appraisal Practice.
<ul> <li>This appraisal report was prepared in accordance with the requirements</li> </ul>	of Title XI of FIRREA and any implementing regulations.
PRIOR SERVICES	
X I have <b>NOT</b> performed services, as an appraiser or in any other capacity, regarding the	property that is the subject of the report within the three-year period
immediately preceding acceptance of this assignment.	
I HAVE performed services, as an appraiser or in another capacity, regarding the prop	
preceding acceptance of this assignment. Those services are described in the comments belo <b>PROPERTY INSPECTION</b>	W
I have NOT made a personal inspection of the property that is the subject of this report	
X   HAVE made a personal inspection of the property that is the subject of this report.	
APPRAISAL ASSISTANCE	
Unless otherwise noted, no one provided significant real property appraisal assistance to the persor	signing this certification. If anyone did provide significant assistance, they
are hereby identified along with a summary of the extent of the assistance provided in the report.	
ADDITIONAL COMMENTS	
Additional USPAP related issues requiring disclosure and/or any state mandated requirements:	
MARKETING TIME AND EXPOSURE TIME FOR THE SUBJECT PRO	PERTY
	g market conditions pertinent to the appraisal assignment.
X         A reasonable exposure time for the subject property is 90-180         day(s).           APPRAISER	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
000	
Cattle	
Signature	Signature
Name MICHAEL SCOTT KUBOSH	Name
Date of Signature         11/11/2019           State Certification #         1360219	Date of Signature
State Certification # <u>1360219</u> or State License #	or State License #
State TX	State
Expiration Date of Certification or License 07/31/2021	Expiration Date of Certification or License

Did Not

Supervisory Appraiser Inspection of Subject Property:

Exterior-only from Street



Areas outside of the 100- and 500-year flood plains

Areas inundated by 100-year flooding

Areas inundated by 100-year flooding with velocity hazard

# Flood Zone Determination

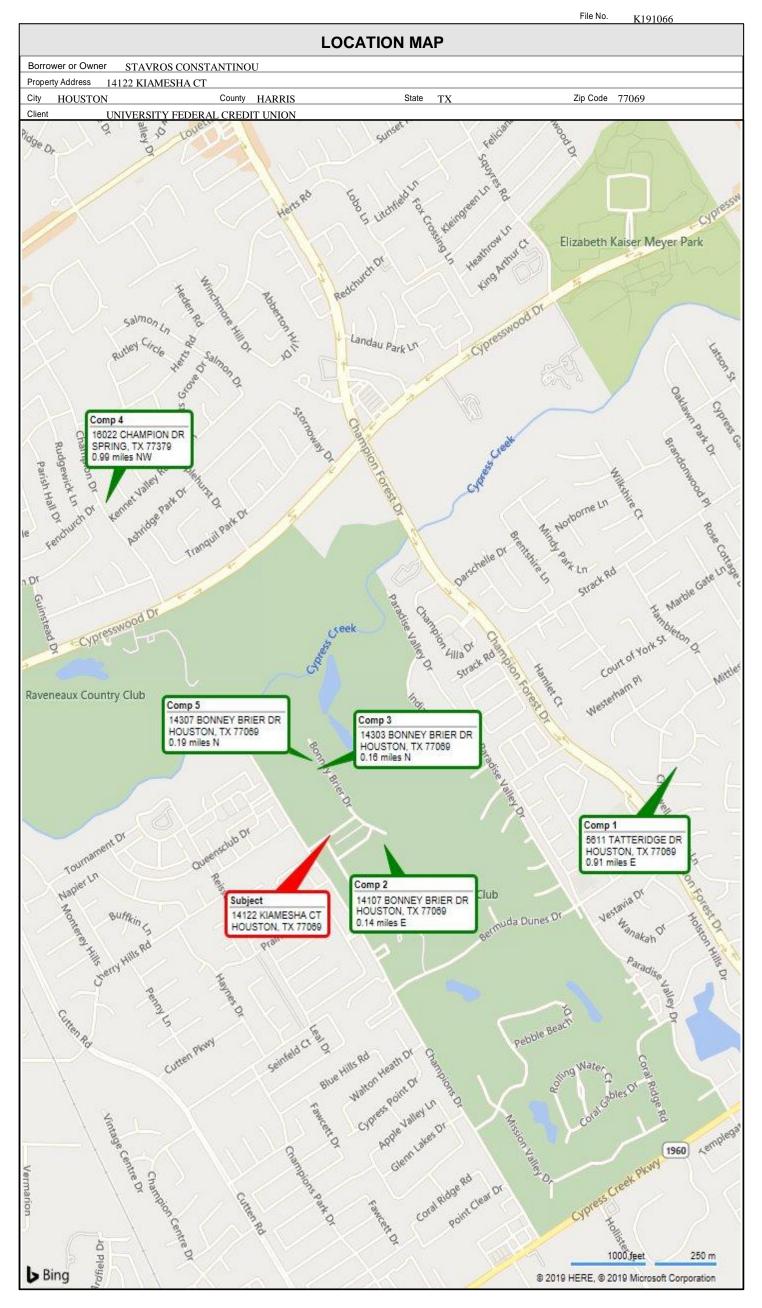
Latitude: 29.987148 Longitude: -95.533982 Community Name: HARRIS COUNTY Community: 480287 SFHA (Flood Zone): No Within 250 ft. of multiple flood zones: No Zone: X Map #: 48201C0435M Panel: 0435M Panel Date: 10/16/2013 FIPS Code: 48201 Census Tract: 5528

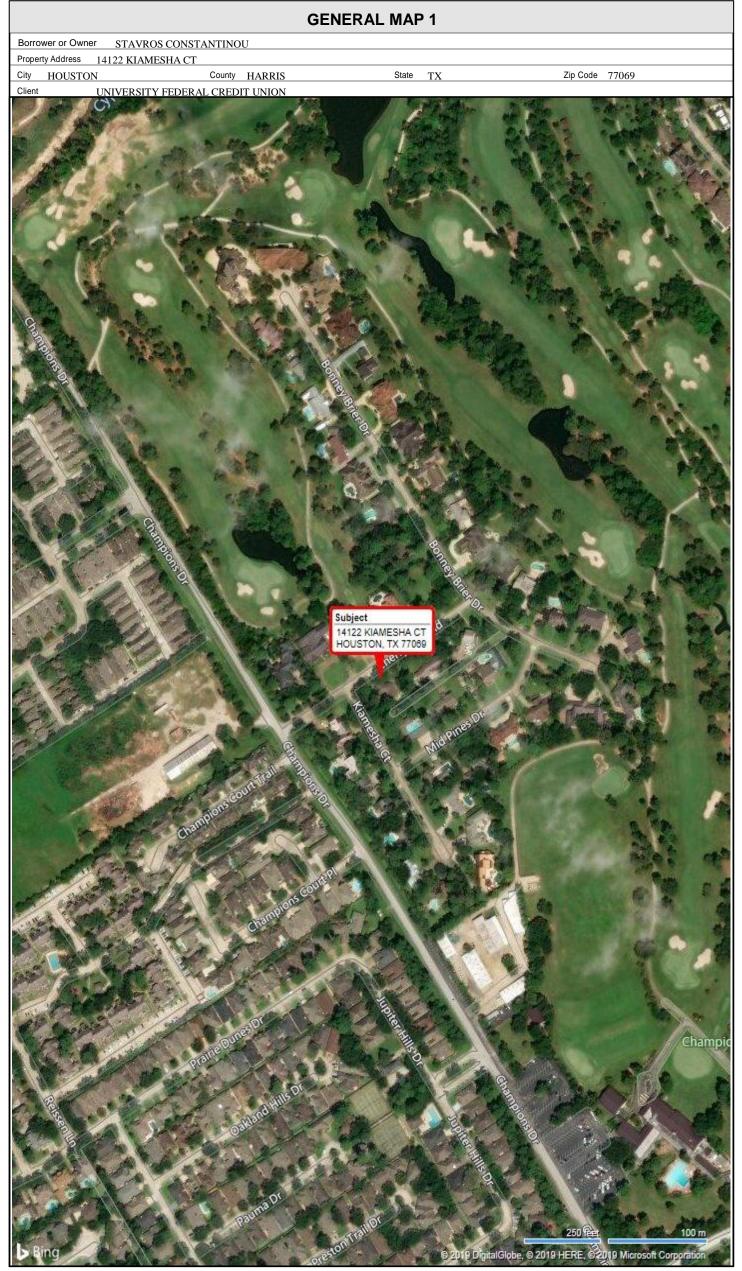
Floodway areas with velocity hazard

Areas of undetermined but possible flood hazards

Areas not mapped on any published FIRM

This Report is for the sole benefit of the Customer that ordered and paid for the Report and is based on the property information provided by that Customer. That Customer's use of this Report is subject to the terms agreed to by that Customer when accessing this product. No third party is authorized to use or rely on this Report for any purpose. THE SELLER OF THIS REPORT MAKES NO REPRESENTATIONS OR WARRANTIES TO ANY PARTY CONCERNING THE CONTENT, ACCURACY OR COMPLETENESS OF THIS REPORT, INCLUDING ANY WARRANTY OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE. The seller of this Report shall not have any liability to any third party for any use or misuse of this Report.







KUBOSH APPRAISALS

PHOTOGRAPH ADDENDUM									
Borrower or Owner STAVROS CONSTANTINOU									
Property Address	14122 KIAI	MESHA CT							
City HOUS	TON	County	HARRIS	State	TX	Zip Code	77069		
Client	Client UNIVERSITY FEDERAL CREDIT UNION								





FRONT RIGHT

FRONT LEFT



REAR LEFT



REAR RIGHT

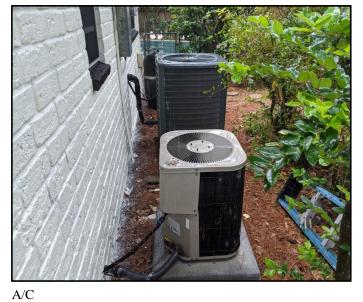


COVERED PORCH



COVERED PATIO

PHOTOGRAPH ADDENDUM									
Borrower or Owner     STAVROS CONSTANTINOU       Property Address     14122 KIAMESHA CT									
City HOUST			HARRIS	State	ТХ	Zip Code	77069		
Client	UNIVERSI	ΓΥ FEDERAL	CREDIT UNION						





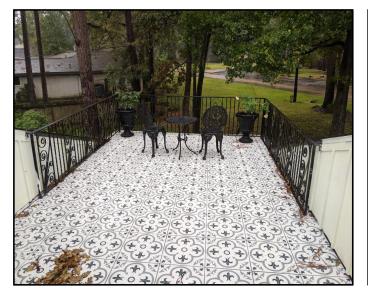
POOL EQUIPMENT



GAS METER



POOL



BALCONY

FAMILY ROOM



KUBOSH APPRAISALS

	PHOTOGRAPH ADDENDUM									
Borro	Borrower or Owner STAVROS CONSTANTINOU									
Proper	rty Address 14122 KIA	MESHA CT								
City	HOUSTON	County	HARRIS	State	TX	Zip Code	77069			
Client	Client UNIVERSITY FEDERAL CREDIT UNION									





LIVING ROOM



KITCHEN



BREAKFAST ROOM



BONUS ROOM



PHOTOGRAPH ADDENDUM									
Borrower or Owner STAVROS CONSTANTINOU									
Property Address	14122 KIAMESHA CT								
City HOUST	CON County	HARRIS	State	TX	Zip Code	77069			
Client	UNIVERSITY FEDERAL	CREDIT UNION							





MASTER BEDROOM

UTILITY



MASTER BATH



MASTER BATH



BEDROOM

BEDROOM

PHOTOGRAPH ADDENDUM					
Borrower or Owner STAVROS CONSTANTINOU					
Property Address 14122 KIAMESHA CT					
City HOUSTON Cour	y HARRIS	State TX	Zip Code	77069	
Client UNIVERSITY FEDERA	L CREDIT UNION				

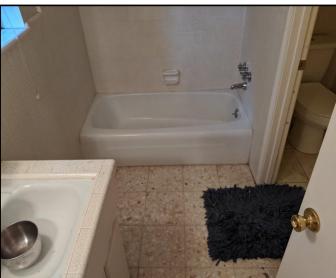




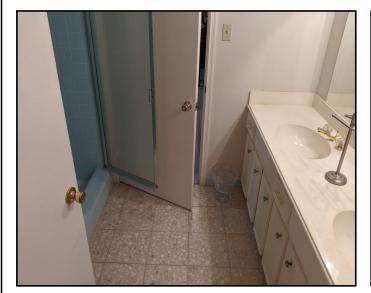
BEDROOM



BEDROOM



BATH



BATH



BATH

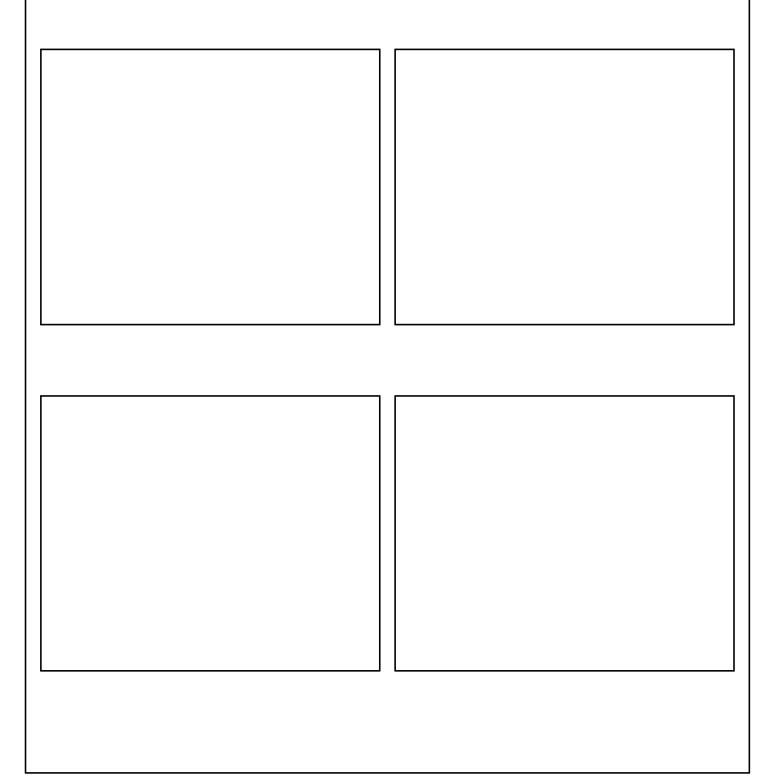
	PHOTOGRAPH ADDENDUM						
Borrower or Ow	ner STAVR	OS CONSTAN	TINOU				
Property Address	14122 KIA	MESHA CT					
City HOU	STON	County	HARRIS	State	TX	Zip Code	77069
Client	UNIVERSI	TY FEDERAL	CREDIT UNION	J			





1/2 BATH

ATTIC



# File No. K191066

# PHOTOGRAPH ADDENDUM

 Borrower or Owner
 STAVROS CONSTANTINOU

 Property Address
 14122 KIAMESHA CT

 City
 HOUSTON
 County
 HARRIS

 Client
 UNIVERSITY FEDERAL CREDIT UNION

State TX

Zip Code 77069



# PRICE \$462,000 PRICE/SF 113.18 DATE \$08/19;C06/19 AGE 43 ROOM COUNT 9-4-3.2 LIVING AREA 4,082

**COMPARABLE #1** 

5611 TATTERIDGE DR HOUSTON, TX 77069

VALUE INDICATION \$490,890





# **COMPARABLE #2**

14107 BONNEY BRIER DR HOUSTON, TX 77069

PRICE	\$685,000
PRICE/SF	99.43
DATE	S05/19;C05/19
AGE	48
ROOM COUNT	10-4-3.3
LIVING AREA	6,889

VALUE INDICATION \$464,339

# **COMPARABLE #3**

14303 BONNEY BRIER DR HOUSTON, TX 77069

PRICE	\$665,000
PRICE/SF	160.47
DATE	S12/18;C10/18
AGE	52
ROOM COUNT	11-4-4.1
LIVING AREA	4,144

VALUE INDICATION \$530,296

# File No. K191066

# PHOTOGRAPH ADDENDUM

 Borrower or Owner
 STAVROS CONSTANTINOU

 Property Address
 14122 KIAMESHA CT

 City
 HOUSTON
 County
 HARRIS

 Client
 UNIVERSITY FEDERAL CREDIT UNION

State TX





# **COMPARABLE #4**

16022 CHAMPION DR SPRING, TX 77379

\$485,000
113.88
S08/19;C07/19
40
10-5-3.1
4,259

VALUE INDICATION \$505,719

# **COMPARABLE #5**

14307 BONNEY BRIER DR HOUSTON, TX 77069

PRICE	\$645,000
PRICE/SF	165.72
DATE	ACTIVE
AGE	49
ROOM COUNT	9-4-4.1
LIVING AREA	3,892

VALUE INDICATION \$561,070

# **COMPARABLE #6**

PRICE \$
PRICE/SF
DATE
AGE
ROOM COUNT -LIVING AREA

VALUE INDICATION \$

Case No. File No. K191066

# Borrower STAVROS CONSTANTINOU

Property Address	14122 KIAMESHA CT					
City HOUST	ON County	HARRIS	State	TX	Zip Code	77069
Lender/Client	Lender/Client UNIVERSITY FEDERAL CREDIT UNION		P.O. BOX	10357, AUSTIN, TX 7	78766	

# Requirements - Condition and Quality Ratings Usage

Appraisers must utilize the following standardized conditions and quality ratings within the appraisal report.

## Condition Ratings and Definitions

C1 - The improvements have been very recently constructed and have not previously been occupied. The entire structure and all components are new and the dwelling features no physical depreciation.

*Note: Newly constructed improvements that feature recycled materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100% new foundation and recycled materials and the recycled components have been rehabilitated/re-manufactured into like-new condition. Recently constructed improvements that have not been previously occupied are not considered "new" if they have significant physical depreciation (i.e., 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 either are 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 use. 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 omamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are 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 residences 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 of exceptionally high quality.

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 ormamentation 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 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.

# Requirements - Abbreviations Used in Data Standardization Text

Case No. File No. K191066

Abbreviation	Full Name	Appropriate Fields
A	Adverse	Location & View
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
ArmLth	Arms Length Sale	Sale or Financing Concessions
AT	Attached Structure	Design (Style)
В	Beneficial	Location & View
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
BsyRd	Busy Road	Location
C	Contracted Date	Date of Sale/Time
Cash	Cash	Sale or Financing Concessions
Comm	Commercial Influence	Location
Conv	Conventional	Sale or Financing Concessions
ср	Carport	Garage/Carport
CrtOrd	Court Ordered Sale	Sale or Financing Concession
CtySky	City View Skyline View	View
CtyStr	City Street View	View
CV	Covered	Garage/Carport
DOM	Days On Market	Data Sources
DT	Detached Structure	Design (style)
dw	Driveway	Garage/Carport
e	Expiration Date	Date of Sale/Time
Estate	Estate Sale	Sale or Financing Concessions
FHA	Federal Housing Administration	Sale or Financing Concessions
G	Garage	Garage/Carport
ga	Attached Garage	Garage/Carport
	Built-in Garage	Garage/Carport
gbi		
gd	Detached Garage	Garage/Carport
GlfCse	Golf Course	Location
Glfvw	Golf Course View	View
GR	Garden	Design (Style)
HR	High Rise	Design (Style)
in	Interior Only Stairs	Basement & Finished Rooms Below Grade
Ind	Industrial	Location & View
Listing	Listing	Sale or Financing Concessions
Lndfl	Landfill	Location
		View
LtdSght	Limited Sight	
MR	Mid Rise	Design (Style)
Mtn	Mountain View	View
N	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
0	Other	Basement & Finished Rooms Below Grade
0	Other	Design (Style)
ор	Open	Garage/Carport
Prk	Park View	View
Pstrl	Pastoral View	View
PubTm	Public Transportation	Location
PwrLn	Power Lines	View
Relo	Relocation Sale	Sale or Financing Concessions
REO	REO Sale	Sale or Financing Concessions
Res	Residential	Location & View
RH	USDA - Rural Housing	Sale or Financing Concessions
rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
S	Settlement Date	Date of Sale/Time
sf	Square Feet	Area, Site, Basement
Short	Short Sale	
		Sale or Financing Concessions
Unk	Unknown	Date of Sale/Time
VA	Veterans Administration	Sale or Financing Concessions
W	Withdraw Date	Date of Sale/Time
WO	Walk Out Basement	Basement & Finished Rooms Below Grade
Woods	Woods View	View
Wtr	Water View	View
WtrFr	Water Frontage	Location

Abbreviation	Full Name	Fields Where This Abbreviation May Appe

MICHAEL SCOTT KUBOSH 1701 LUBBOCK ST HOUSTON, TX 77007



# **Certified Residential Real Estate Appraiser**

Appraiser: MICHAEL SCOTT KUBOSH License #: TX 1360219 R License Expires: 07/31/2021

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

Douglas E. Oldmixon

Commissioner

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