

INVOICE

FROM:

Martin Appraisal & Consulting Co.
 Martin Appraisal & Consulting Co.
 PO Box 1211
 Shepherd, TX 77371-1211

Telephone Number: (936) 628-2191 Fax Number: (936) 628-1430

TO:

John Kelly

E-Mail:

Telephone Number:

Fax Number:

Alternate Number:

INVOICE NUMBER

MA-210119

DATES

Invoice Date: 02/05/2021

Due Date: 02/05/2021

REFERENCE

Internal Order #: MA-210119

Lender Case #: Lane

Client File #: Lane

FHA/VA Case #:

Main File # on form: MA-210119

Other File # on form: Lane

Federal Tax ID: 20-1193912

Employer ID:

DESCRIPTION

Lender: John Kelly **Client:** John Kelly
Purchaser/Borrower: None
Property Address: 22334 La Jolla Ct
City: Huntsville
County: Walker **State:** TX **Zip:** 77320
Legal Description: Waterwood-Country Club Est #3, Block 5, Lot 10 & 11, Acres .5472

FEES

AMOUNT

Walker Co-Gen 300.00

SUBTOTAL 300.00

PAYMENTS

AMOUNT

Check #: **Date:** 02/05/2021 **Description:** Personal Check 300.00
Check #: **Date:** **Description:**
Check #: **Date:** **Description:**

SUBTOTAL 300.00

Paid in Full **TOTAL DUE** \$ 0.00

GLA ESTIMATE OF REAL PROPERTY



LOCATED AT

22334 La Jolla Ct
Huntsville, TX 77320
Waterwood-Country Club Est #3, Block 5, Lot 10 & 11, Acres .5472

FOR

John Kelly

AS OF

02/05/2021

BY

Bruce E. Martin
Martin Appraisal & Consulting Co.
11321 SH 150 E
Shepherd, TX 77371
(936) 628-2191
bmartin@martinappraisalco.com
www.martinappraisalco.com

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Shepherd, TX 77371
(936) 628-2191
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02/05/2021

John Kelly

Re: Property: 22334 La Jolla Ct
Huntsville, TX 77320
Borrower: None
File No.: MA-210119

Opinion of Value: \$ NO ESTIMATE OF VALUE IS MADE OR REPORTED
Effective Date: 02/05/2021

In accordance with your request, we have MEASURED the above referenced property concluding a GLA of **2,489** sq ft The report of the results of that analysis is attached.

The purpose of the report is to develop an opinion of the GLA for the property described in this report, as improved, in unencumbered fee simple title of ownership.

This report is based on a physical analysis of the improvements, NO other analysis of the neighborhood and city, and an economic analysis of the market for properties such as the subject was made. The conclusions were developed and the report was prepared outside the Uniform Standards of Professional Appraisal Practice. This is not a USPAP assignment

NO opinion of value reported is opined as of the stated effective date and is contingent upon the certification and limiting conditions attached.

The GLA estimate is **2,489** sq ft. It has been a pleasure to assist you. Please do not hesitate to contact me or any of my staff if we can be of additional service to you.

Sincerely,



Bruce E. Martin
License or Certification #: 1321092
State: TX Expires: 07/31/2021
bmartin@martinappraisalco.com

Borrower	None	File No.	MA-210119
Property Address	22334 La Jolla Ct		
City	Huntsville	County	Walker
		State	TX
		Zip Code	77320
Lender/Client	John Kelly		

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Assumptions & Limiting Conditions:

File No. MA-210119

Borrower	None		
Property Address	22334 La Jolla Ct		
City	Huntsville	County Walker	State TX Zip Code 77320
Lender/Client	John Kelly		

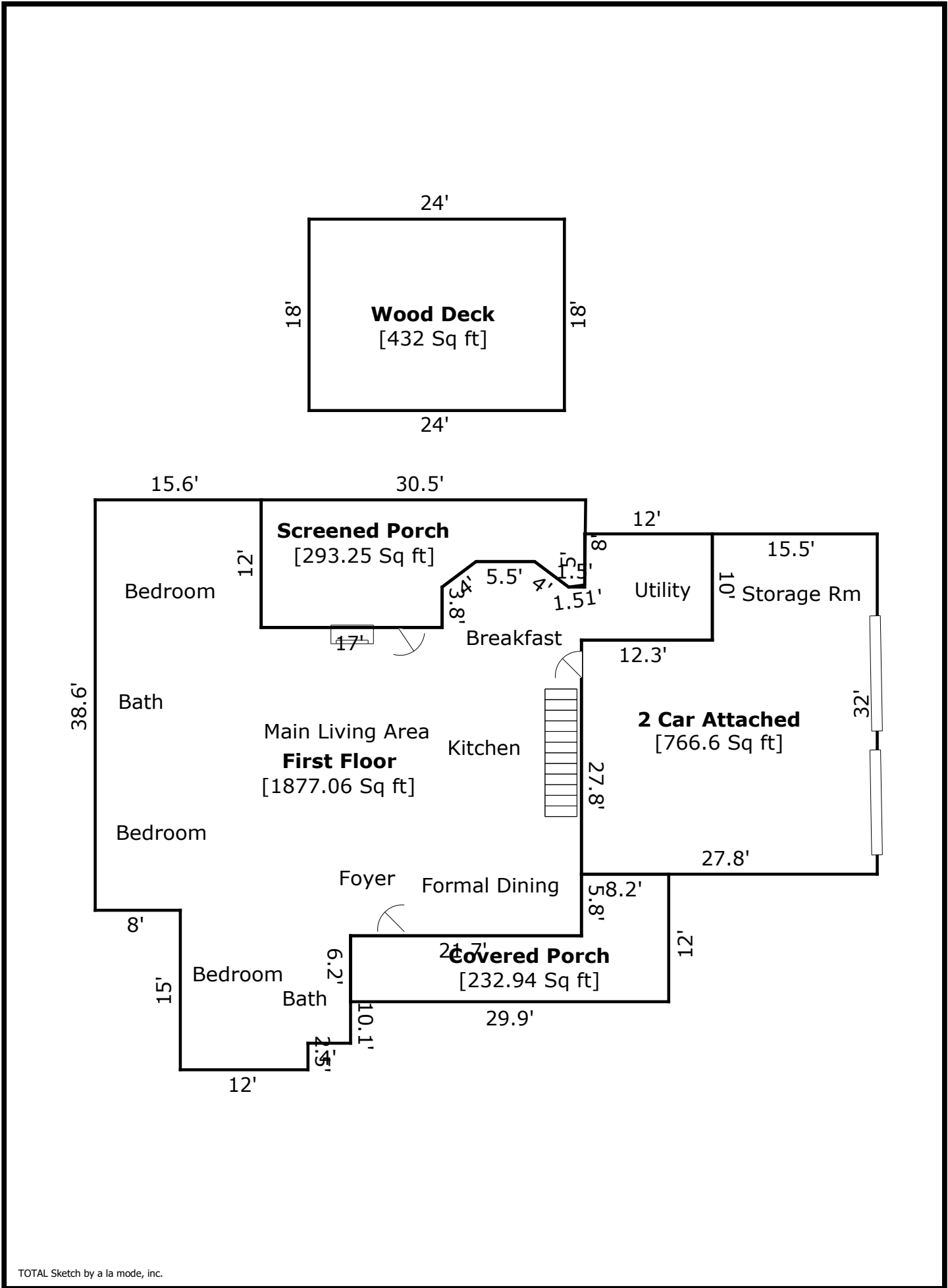
1. This is not an Appraisal Report and does not comply with the reporting requirements set forth under Standard Rule 2 of the USPAP for a Summary Report. The information contained in this report is specific to the needs of the client and for the intended use stated in this report. The appraiser is not responsible for unauthorized use of this report.
2. The appraiser assumes no responsibility for matters of a legal nature affecting the property appraised or the title thereto, nor does the appraiser render any opinion as to the title, which is assumed to be marketable. The property is appraised as though under responsible ownership.
3. Any sketch in this report may show approximate dimensions and is included to assist the reader in visualizing the property. The appraiser has made no survey of the property.
4. The appraiser is not required to give testimony or appear in court because of having made this appraisal with reference to the property in question unless prior arrangements have been made therefor.
5. The appraiser assumes that there are no hidden or unapparent conditions of the property, subsoil or structures which would render it more or less valuable. The appraiser assumes no responsibility for such conditions or for engineering that might be required to discover such factors.
6. Information, estimates and opinions furnished to the appraiser and contained in this report were obtained from sources considered reliable and believed to be true and correct. However, no responsibility for accuracy of such items furnished to the appraisers can be assumed by the appraiser.
7. Disclosure of the contents of this appraisal is governed by the by-laws and regulations of the Appraisal Institute with which the appraiser is affiliated.
8. Neither all nor any part of the contents of this report or copy thereof (including conclusions as to property value, the identity of the appraisers, professional designations, reference to any professional appraisal organizations or the firm with which he is connected shall be used for any purpose by anyone but the client or his assigns without the previous written consent of the appraiser; nor shall it be conveyed by anyone to the public through advertising, public relations, news, sales or other media without the written consent and the approval of the appraisers.
9. No hazardous or toxic material or evidence of such existence in the past was observed nor does the appraiser have any knowledge of the existence of such materials on or in the property. The appraiser, however, is not qualified to detect such substances. The existence of potentially hazardous material may have an effect on the value of the property. The client is urged to retain an expert in this field if desired.
10. It is unknown if there are any outstanding mineral interests existing that would render the value of the property any less valuable.
11. No value is reported, It is assumed the subject, is unaffected by any environmental issues other than those discussed in this report. The presence of any environmental matters may or may not have an adverse affect on the value of the subject, but the consideration of the effects of these matters on value is beyond the purpose and scope of this appraisal.
12. Any allocation of the total value estimate in this report between the land and the improvements applies only under the stated program of utilization. The separate values allocated to the land and building must not be used in conjunction with any other appraisal and are invalid if used so.
13. Possession of this report or a copy thereof does not carry with it the right of publication.
14. Neither all nor part of the contents of this report (especially any conclusions as to value, the identity of the appraiser, or the firm with which the appraiser is connected) shall be disseminated to the public through advertising, public relations, news, sales, or other media to include electronic transfer, without the prior written consent and approval of the appraiser.
15. Any opinions of value provided in this report apply to the entire property, and any pro ration or division of the total into fractional interests will invalidate the opinion of value, unless such pro ration or division of interest has been set forth in the report.
16. Any forecasts, projections or operating estimates contained herein are based on current market conditions, anticipated short-term supply and demand factors and a continued stable economy. These forecasts are therefore subject to change with future conditions.

Signature *Bruce E. Martin*
 Name Bruce E. Martin
 Date Signed 02/05/2021
 State Certification # 1321092 State TX
 Or State License # _____ State _____

Signature _____
 Name _____
 Date Signed _____
 State Certification # _____ State _____
 Or State License # _____ State _____

Building Sketch (Page - 1)

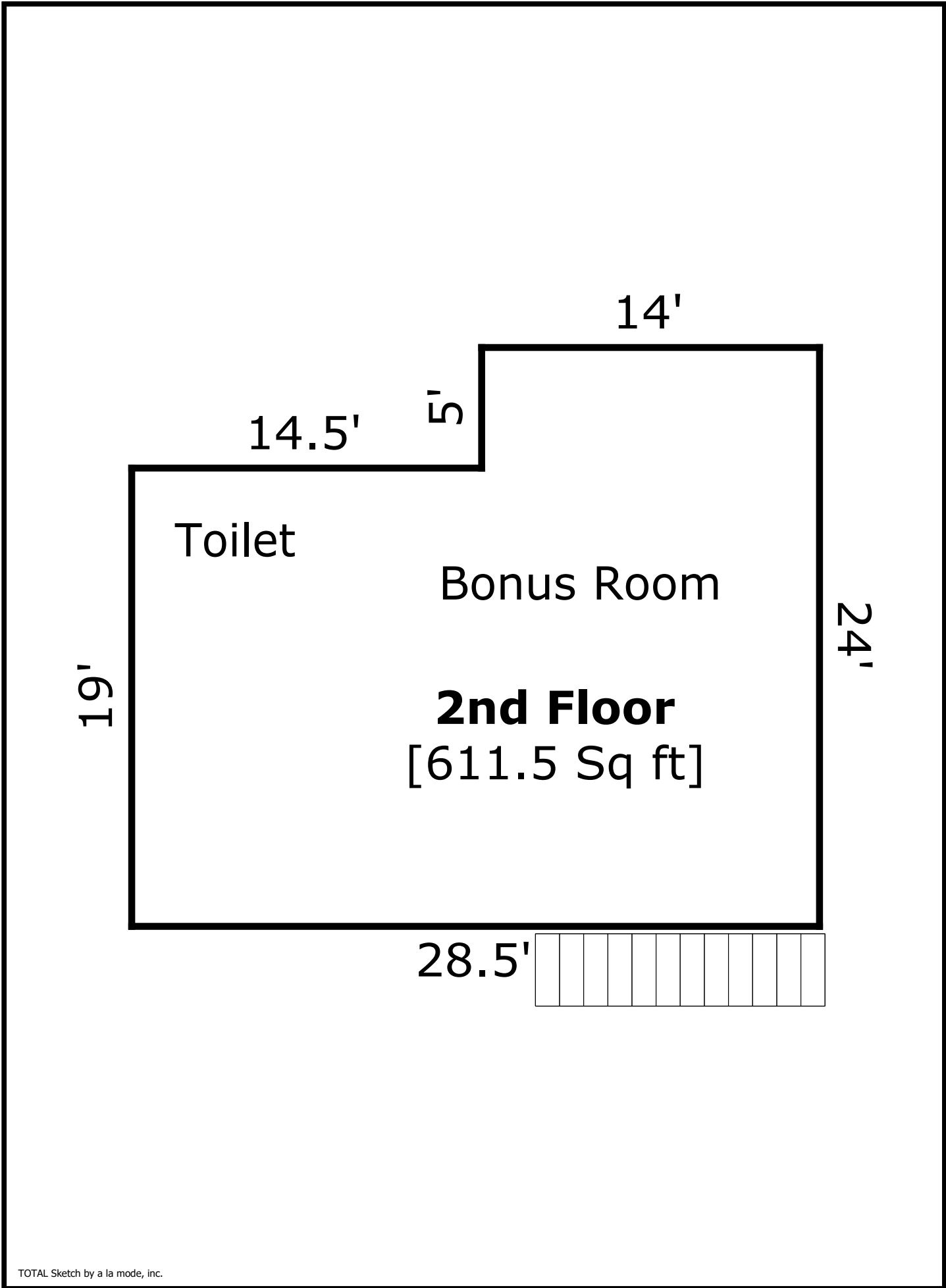
Borrower	None				
Property Address	22334 La Jolla Ct				
City	Huntsville	County	Walker	State	TX Zip Code 77320
Lender/Client	John Kelly				



TOTAL Sketch by a la mode, inc.

Building Sketch (Page - 2)

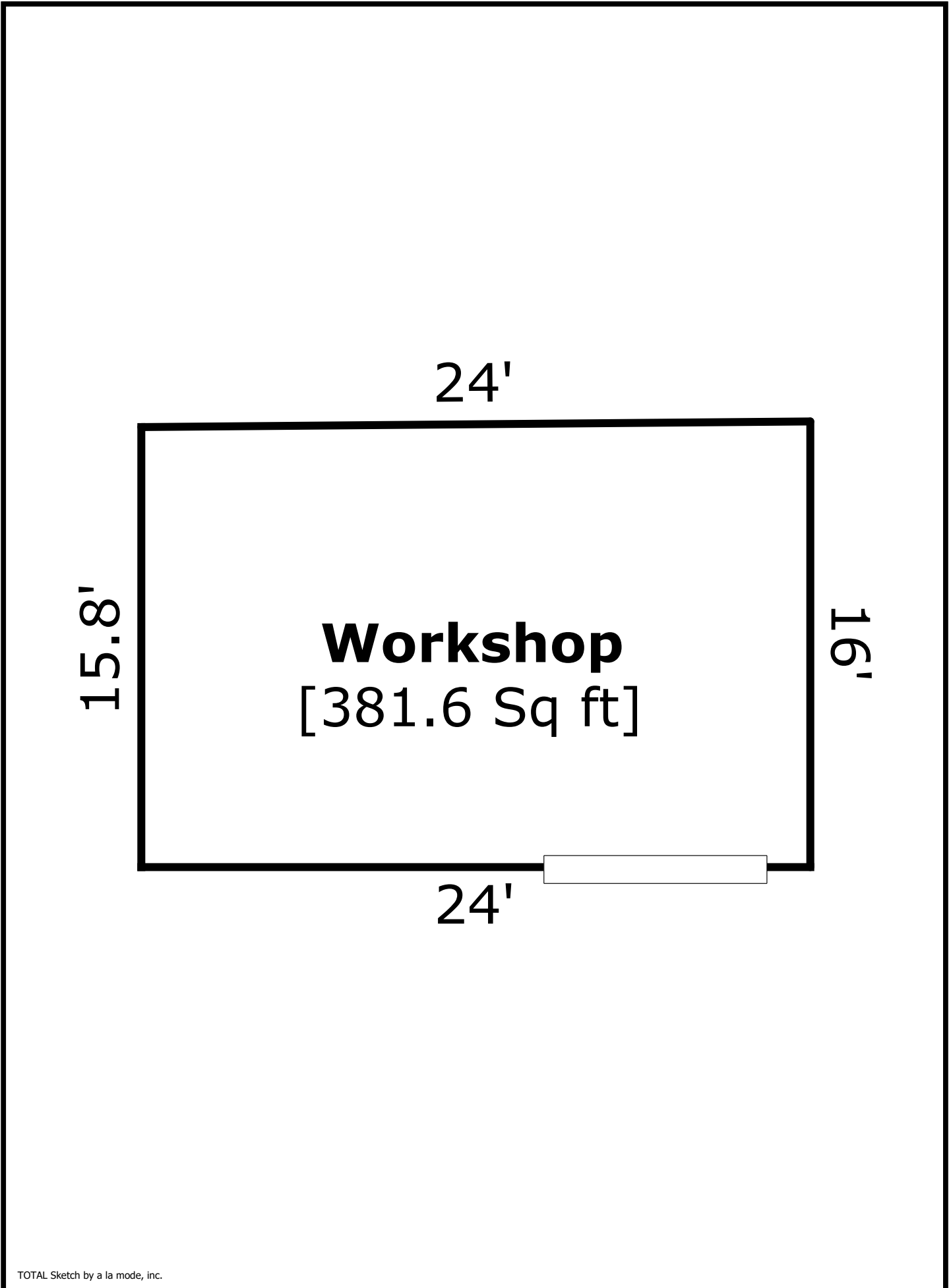
Borrower	None						
Property Address	22334 La Jolla Ct						
City	Huntsville	County	Walker	State	TX	Zip Code	77320
Lender/Client	John Kelly						



TOTAL Sketch by a la mode, inc.

Building Sketch (Page - 3)

Borrower	None		
Property Address	22334 La Jolla Ct		
City	Huntsville	County Walker	State TX Zip Code 77320
Lender/Client	John Kelly		



TOTAL Sketch by a la mode, inc.

Building Sketch (Page - 4)

Borrower	None		
Property Address	22334 La Jolla Ct		
City	Huntsville	County Walker	State TX Zip Code 77320
Lender/Client	John Kelly		

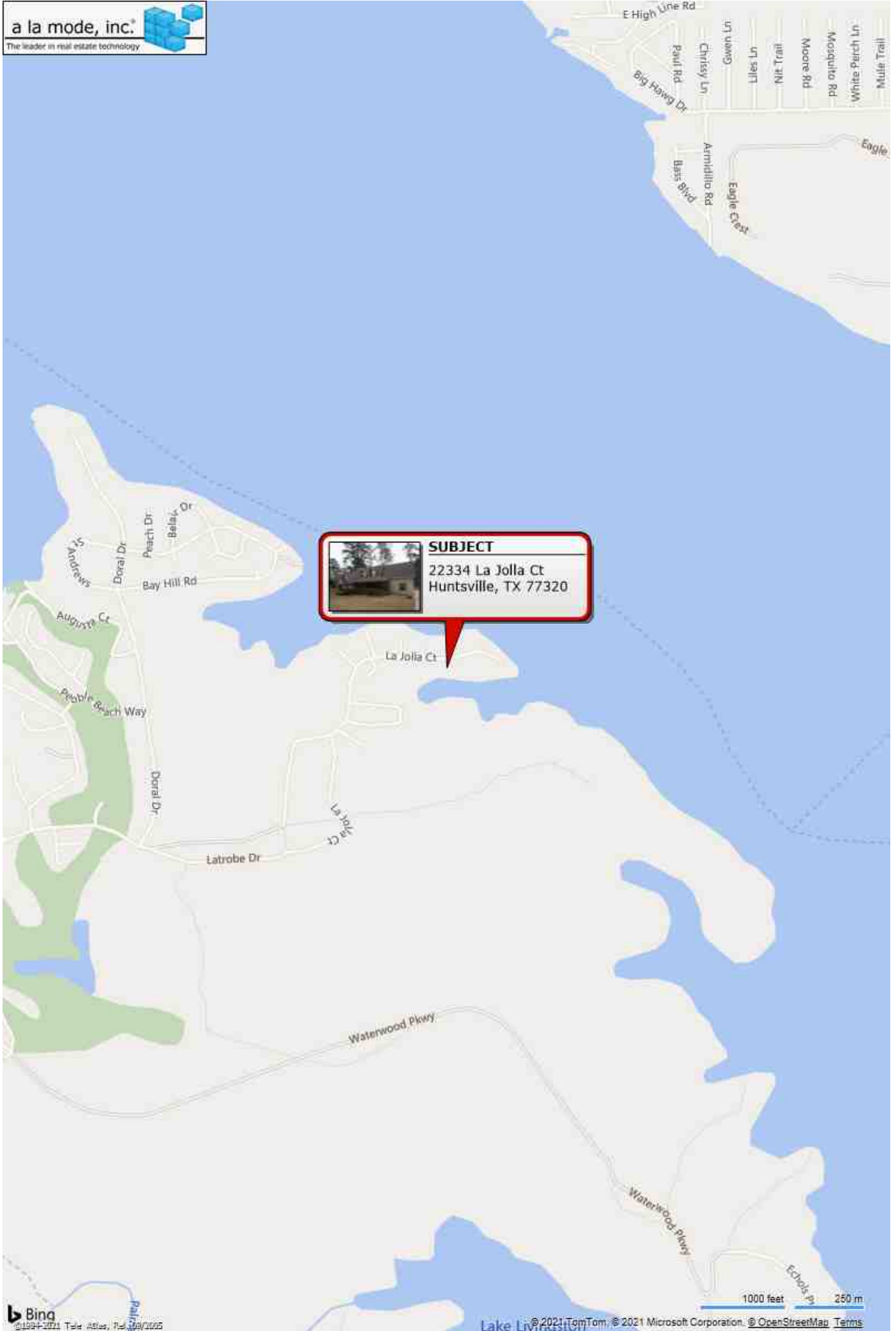
TOTAL Sketch by a la mode, inc.

Area Calculations Summary

Living Area	Calculation Details	
First Floor	1877.06 Sq ft	$0.5 \times 3.2 \times 2.4 = 3.84$ $0.5 \times 2.4 \times 3.2 = 3.84$ $5.5 \times 2.4 = 13.2$ $10 \times 12 = 120$ $15.6 \times 12 = 187.2$ $26.6 \times 8 = 212.8$ $41.6 \times 12 = 499.2$ $4 \times 10.1 = 40.4$ $25.7 \times 27.8 = 714.46$ $5 \times 13.4 = 67$ $1.2 \times 12.6 = 15.12$
2nd Floor	611.5 Sq ft	$19 \times 14.5 = 275.5$ $24 \times 14 = 336$
Total Living Area (Rounded):		2489 Sq ft
Non-living Area		
Covered Porch	232.94 Sq ft	$8.2 \times 5.8 = 47.56$ $6.2 \times 29.9 = 185.38$
Wood Deck	432 Sq ft	$18 \times 24 = 432$
2 Car Attached	766.6 Sq ft	$27.8 \times 22 = 611.6$ $10 \times 15.5 = 155$
Screened Porch	293.25 Sq ft	$12 \times 17 = 204$ $0.5 \times 3.2 \times 2.4 = 3.84$ $5.8 \times 3.2 = 18.56$ $5.8 \times 5.5 = 31.9$ $0.5 \times 2.4 \times 3.2 = 3.84$ $5.8 \times 3.2 = 18.56$ $0.5 \times 1.5 \times 0.2 = 0.15$ $8 \times 1.5 = 12$ $0.5 \times 8 \times 0.1 = 0.4$
Workshop	381.6 Sq ft	$24 \times 15.8 = 379.2$ $0.5 \times 24 \times 0.2 = 2.4$

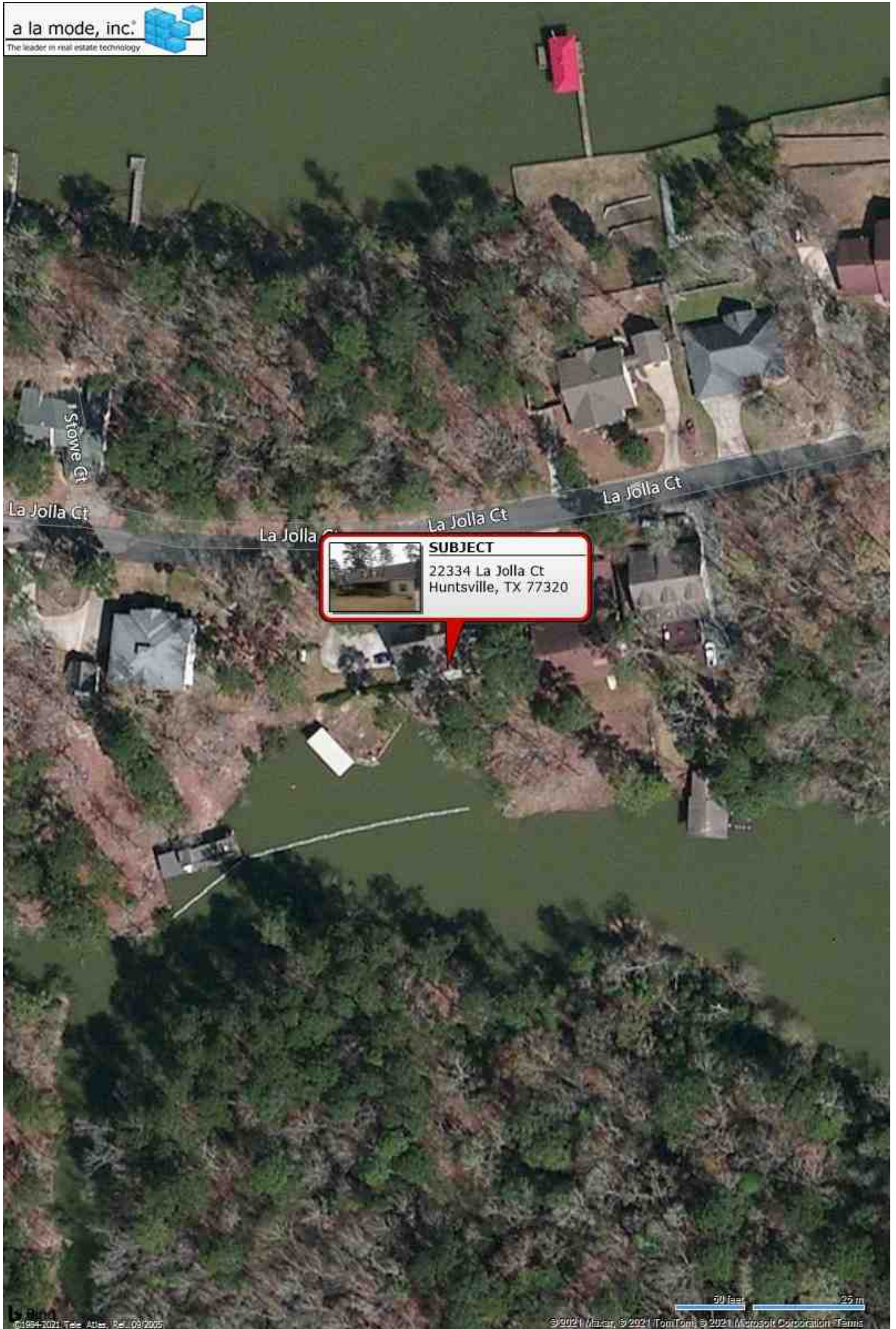
Location Map

Borrower	None			
Property Address	22334 La Jolla Ct			
City	Huntsville	County	Walker	State TX Zip Code 77320
Lender/Client	John Kelly			



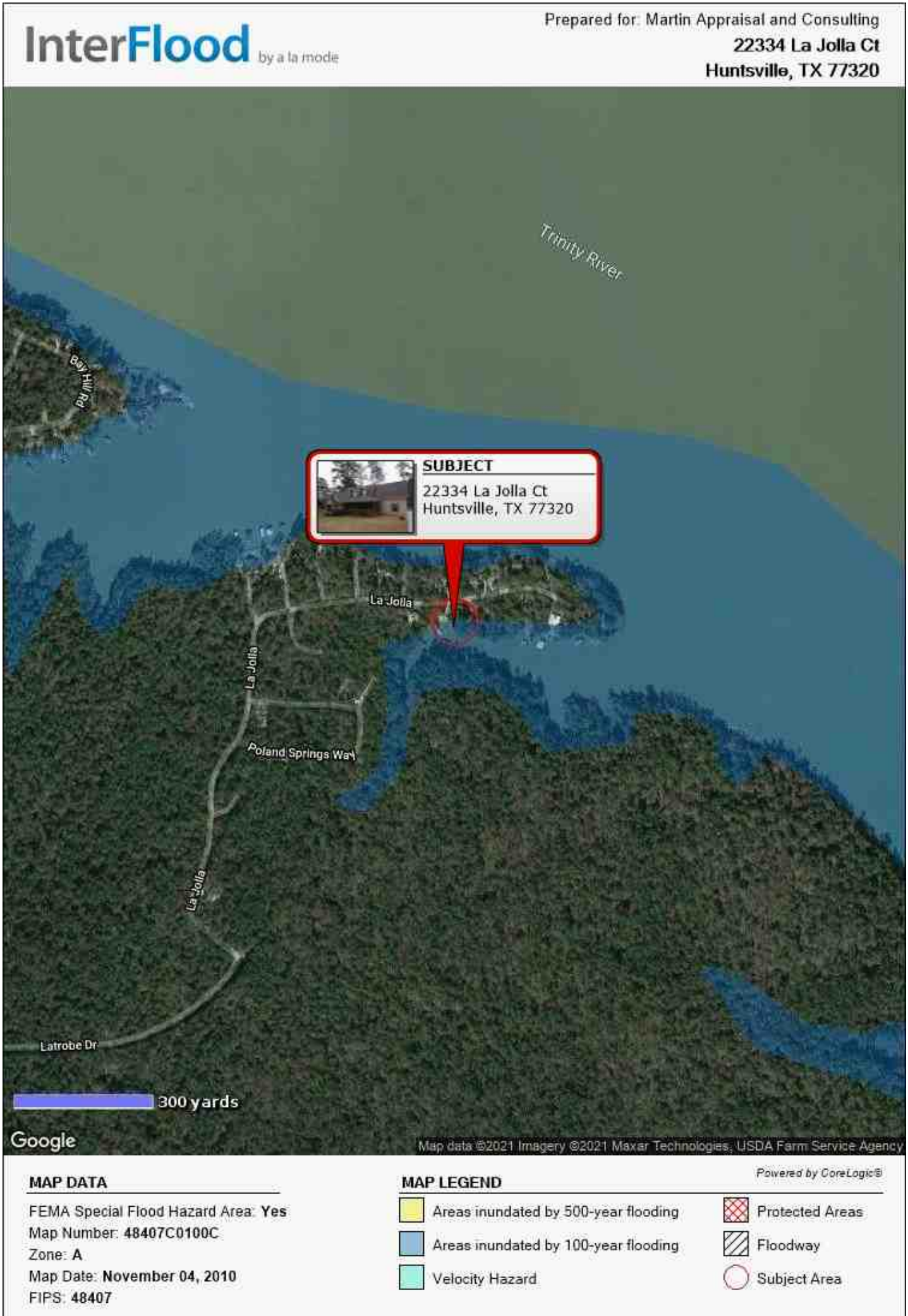
Aerial Map

Borrower	None				
Property Address	22334 La Jolla Ct				
City	Huntsville	County	Walker	State	TX Zip Code 77320
Lender/Client	John Kelly				



Flood Map

Borrower	None				
Property Address	22334 La Jolla Ct				
City	Huntsville	County	Walker	State	TX Zip Code 77320
Lender/Client	John Kelly				



Subject Photo Page

Borrower	None				
Property Address	22334 La Jolla Ct				
City	Huntsville	County	Walker	State	TX Zip Code 77320
Lender/Client	John Kelly				

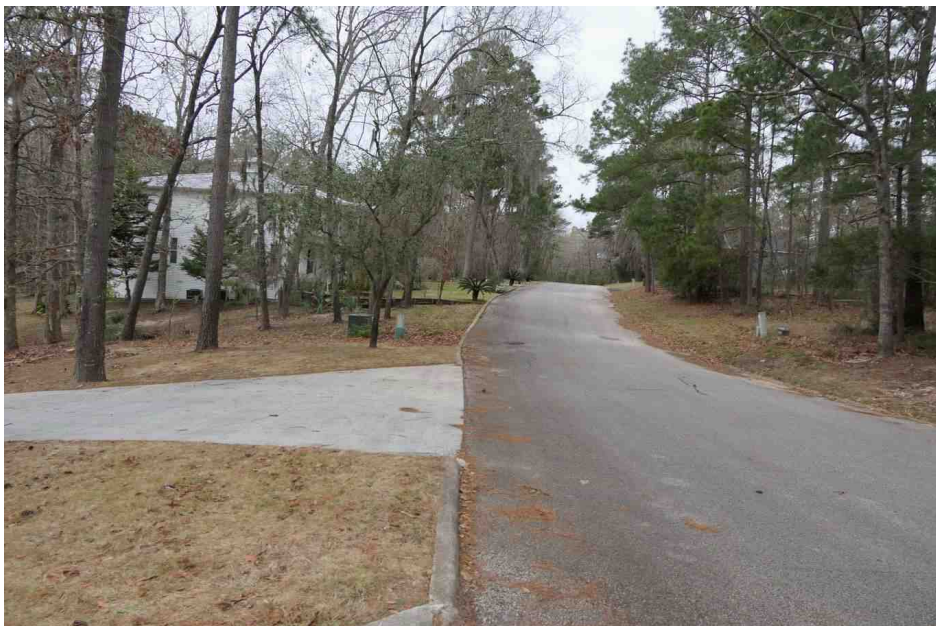


Subject Front

- Sales Price
- Gross Living Area
- Total Rooms
- Total Bedrooms
- Total Bathrooms
- Location
- View
- Site
- Quality
- Age



Subject Rear



Subject Street

Subject Photo Page

Borrower	None				
Property Address	22334 La Jolla Ct				
City	Huntsville	County	Walker	State	TX Zip Code 77320
Lender/Client	John Kelly				



Subject Front/Side

- Sales Price
- Gross Living Area
- Total Rooms
- Total Bedrooms
- Total Bathrooms
- Location
- View
- Site
- Quality
- Age



Subject Rear



Subject Street

Subject Photo Page

Borrower	None				
Property Address	22334 La Jolla Ct				
City	Huntsville	County	Walker	State	TX Zip Code 77320
Lender/Client	John Kelly				



Subject Garage

- Sales Price
- Gross Living Area
- Total Rooms
- Total Bedrooms
- Total Bathrooms
- Location
- View
- Site
- Quality
- Age



Subject Rear/Side



Subject Workshop

Subject Photo Page

Borrower	None				
Property Address	22334 La Jolla Ct				
City	Huntsville	County	Walker	State	TX Zip Code 77320
Lender/Client	John Kelly				



Subject Int Workshop

- Sales Price
- Gross Living Area
- Total Rooms
- Total Bedrooms
- Total Bathrooms
- Location
- View
- Site
- Quality
- Age



Subject Deck



Subject Waterview

Subject Photo Page

Borrower	None				
Property Address	22334 La Jolla Ct				
City	Huntsville	County	Walker	State	TX Zip Code 77320
Lender/Client	John Kelly				



Subject Boathouse

- Sales Price
- Gross Living Area
- Total Rooms
- Total Bedrooms
- Total Bathrooms
- Location
- View
- Site
- Quality
- Age



Propane Tank

Subject Interior Photo Page

Borrower	None				
Property Address	22334 La Jolla Ct				
City	Huntsville	County	Walker	State	TX Zip Code 77320
Lender/Client	John Kelly				

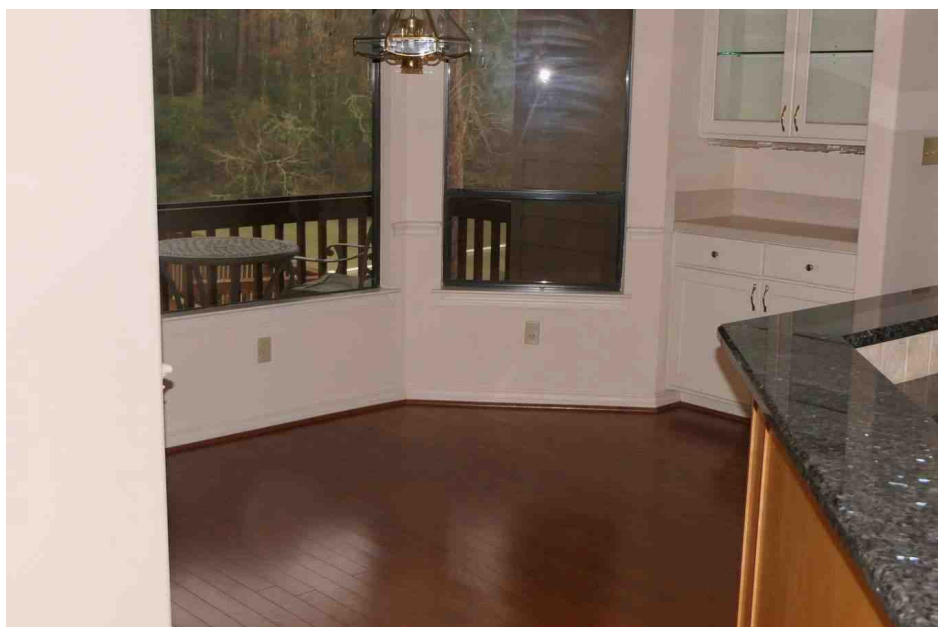


Subject Main Living Area

Sales Price
Gross Living Area
Total Rooms
Total Bedrooms
Total Bathrooms
Location
View
Site
Quality
Age



Subject Kitchen



Subject Breakfast

Subject Interior Photo Page

Borrower	None				
Property Address	22334 La Jolla Ct				
City	Huntsville	County	Walker	State	TX Zip Code 77320
Lender/Client	John Kelly				



Subject Formal Dining

- Sales Price
- Gross Living Area
- Total Rooms
- Total Bedrooms
- Total Bathrooms
- Location
- View
- Site
- Quality
- Age



Subject Bedroom 1



Subject Bedroom 2

Subject Interior Photo Page

Borrower	None				
Property Address	22334 La Jolla Ct				
City	Huntsville	County	Walker	State	TX Zip Code 77320
Lender/Client	John Kelly				

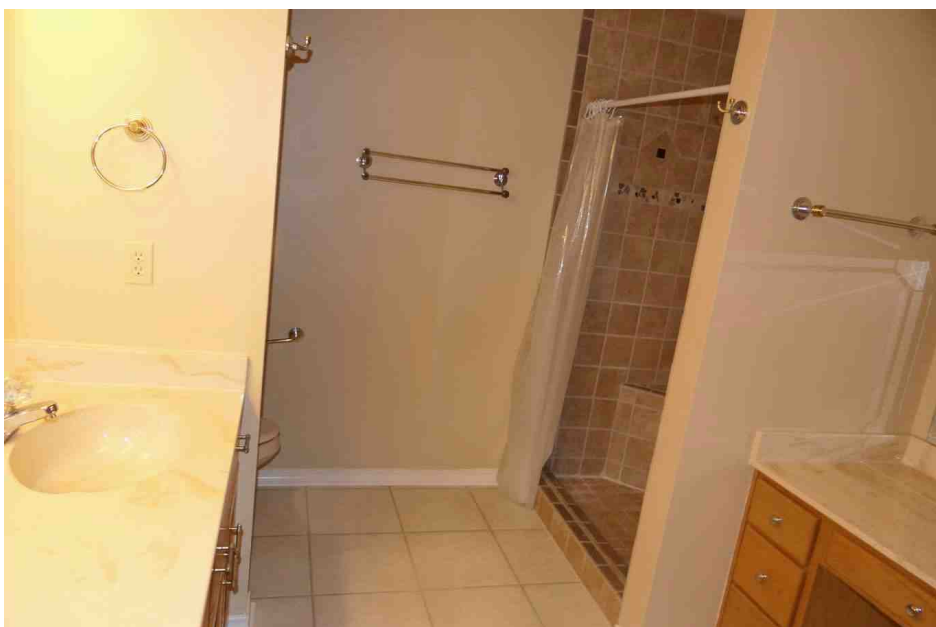


Subject Bedroom 3

- Sales Price
- Gross Living Area
- Total Rooms
- Total Bedrooms
- Total Bathrooms
- Location
- View
- Site
- Quality
- Age



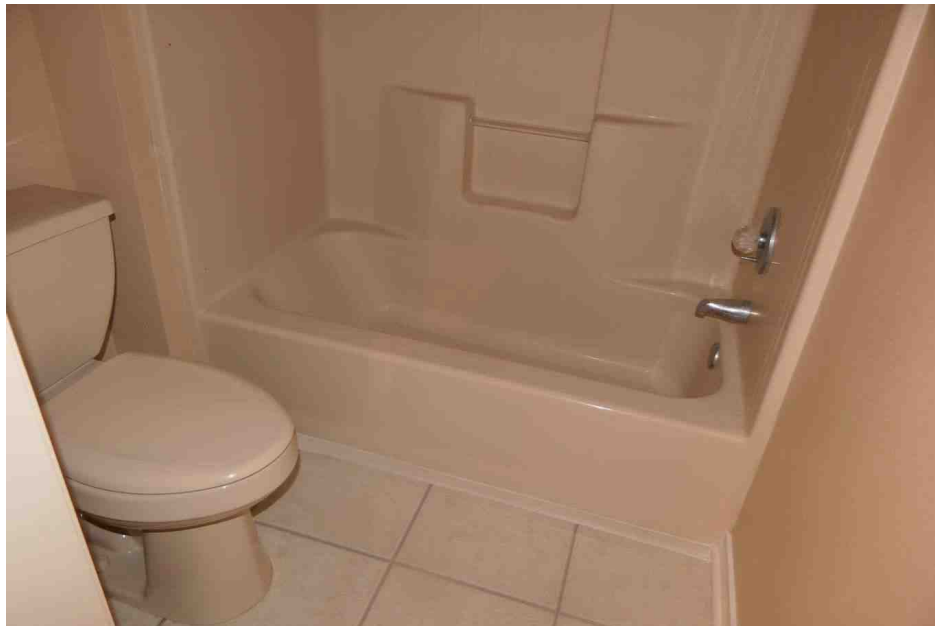
Subject Utility



Subject Bath 1

Subject Interior Photo Page

Borrower	None				
Property Address	22334 La Jolla Ct				
City	Huntsville	County	Walker	State	TX Zip Code 77320
Lender/Client	John Kelly				



Subject Bath 2

Sales Price
Gross Living Area
Total Rooms
Total Bedrooms
Total Bathrooms
Location
View
Site
Quality
Age



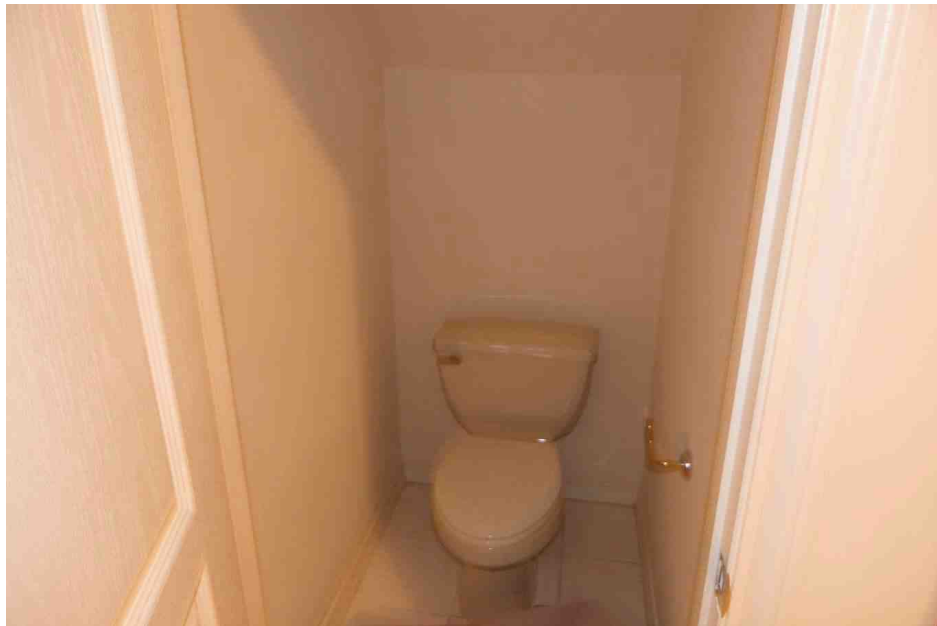
Subject Bonus Room



Subject Bonus Room

Subject Interior Photo Page

Borrower	None				
Property Address	22334 La Jolla Ct				
City	Huntsville	County	Walker	State	TX Zip Code 77320
Lender/Client	John Kelly				

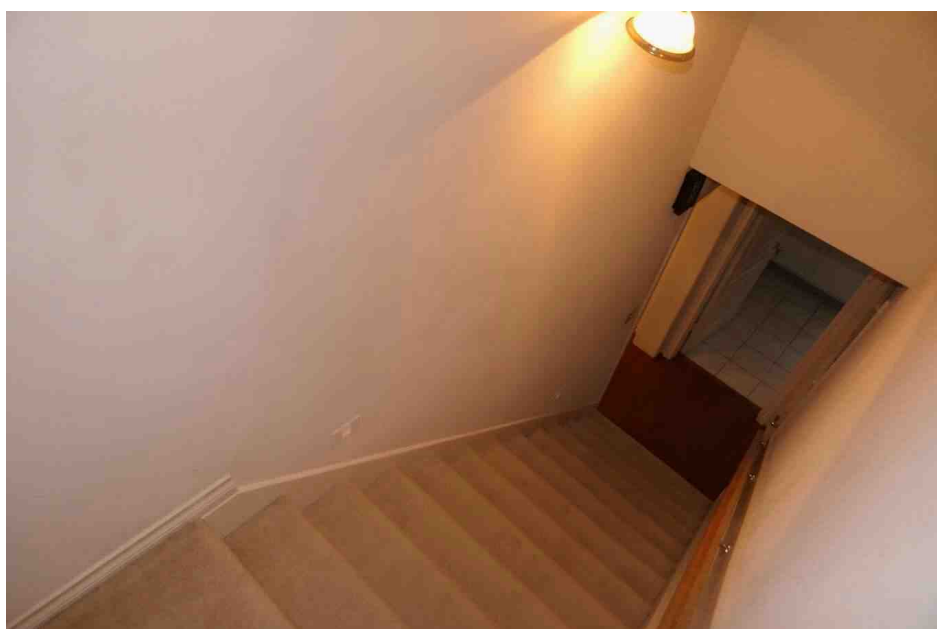


Bonus Room Toilet

Sales Price
Gross Living Area
Total Rooms
Total Bedrooms
Total Bathrooms
Location
View
Site
Quality
Age



Subject Water Heater



Subject Stairs

Subject Interior Photo Page

Borrower	None				
Property Address	22334 La Jolla Ct				
City	Huntsville	County	Walker	State	TX Zip Code 77320
Lender/Client	John Kelly				

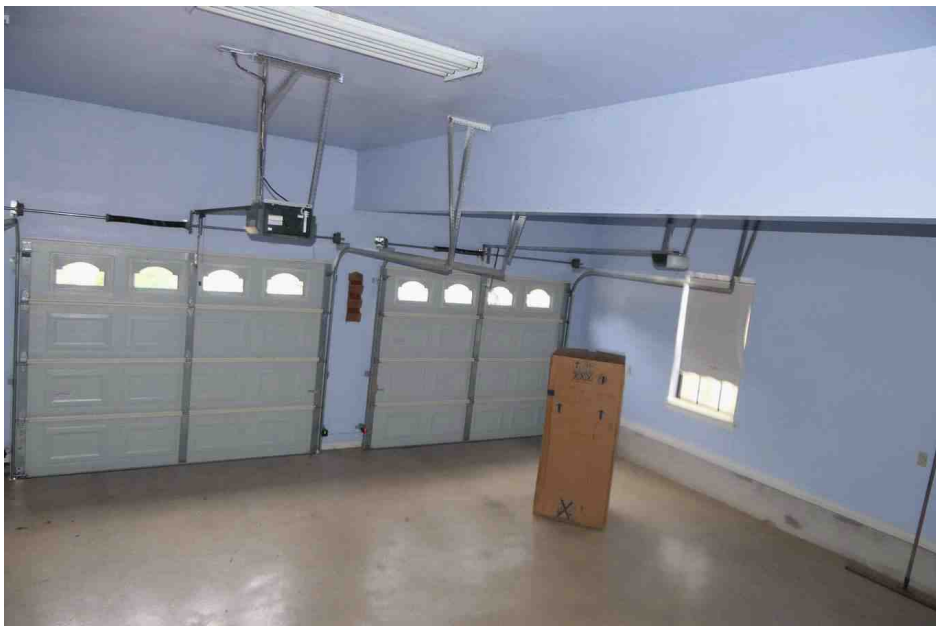


Subject Screen Porch

- Sales Price
- Gross Living Area
- Total Rooms
- Total Bedrooms
- Total Bathrooms
- Location
- View
- Site
- Quality
- Age



Smoke Detector



Garage Interior

General Certificate 2020-2021

BRUCE EARL MARTIN
PO BOX1211
SHEPHERD, TX 77371



**Certified General
Real Estate Appraiser**

Appraiser: **Bruce Earl Martin**
License #: **TX 1321092 G** 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 General Real Estate Appraiser

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



Douglas E. Oldmixon
Commissioner

E&O 2020-2021

STOCK COMPANY VALIDUS SPECIALTY An company	PRO GUARD PLATINUM POLICY DECLARATIONS POLICY NUMBER: <u>REO0009600</u> Prior Policy Number: <u>NEW</u>
<input type="checkbox"/> WESTERN WORLD INSURANCE COMPANY <input type="checkbox"/> TUDOR INSURANCE COMPANY <input checked="" type="checkbox"/> STRATFORD INSURANCE COMPANY	

Named Insured and Mailing Address:

Bruce E. Martin

 DBA Martin Appraisal & Consulting Co.
 11321 Hwy 150

 SHEPHERD, TX 77371

Agent/Broker #33601

Premium: \$ 714.00

Producer:

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

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

From: 06/30/2020 To: 06/30/2021 12:01 AM, standard time at your mailing address shown above.

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

ITEM 1. PROFESSIONAL SERVICES:

Real Estate Appraisers

ERRORS AND OMISSIONS LIABILITY INSURANCE		
ITEM 2. LIMIT OF INSURANCE	Each Claim Limit \$ <u>1,000,000</u>	Aggregate Limit \$ <u>1,000,000</u>
ITEM 3. DEDUCTIBLE	Each Claim \$ <u>500</u>	Aggregate \$ <u>1,000</u>
ITEM 4. RETROACTIVE DATE	<u>06/30/2004</u>	
ITEM 5. PREMIUM	\$ <u>714.00</u>	