

Appraisal Compliance Certification Addendum

File No. 181572

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|------------------|--|--------|-----------|-------|----|----------|------------|
| Borrower | Julio Manuel Jimeno / Maria Magda Jimeno | | | | | | |
| Property Address | 7503 San Clemente Point Ct | | | | | | |
| City | Katy | County | Fort Bend | State | TX | Zip Code | 77494-2503 |
| Lender/Client | Allegiance Bank - 77040 | | | | | | |

Certificate of Appraiser Independence and Compliance for HR 4173 (Dodd-Frank Wall Street Reform and Consumer Protection Act) and Fannie Mae Appraiser Independence Requirements (AIR)

Brubaker and Associates, Inc. is an independent, third party Appraisal Management Company and does not have any ownership affiliation with any lender, Mortgage Broker, or Real estate sales entity. Brubaker and Associates has no interest in the present real estate transaction and certifies the attached appraisal report was completed in compliance with HR 4173 Dodd-Frank Wall Street Reform and Consumer Protection Act, (previously known as HVCC) and/or the FHA Appraiser Independence Regulations and Fannie Mae Appraiser Independence Requirements (AIR).

- The Appraisal was requested through our web-based appraisal ordering system.
- Brubaker and Associates selected the appraiser based on criteria including appraiser qualifications, availability, and Brubaker and Associates service rating.
- For all transactions other than FHA and VA, a double-blind communication system is enabled. The identity of the appraiser is concealed until the report is produced. For FHA transactions, the appraiser is selected by Brubaker and Associates. For VA transactions, the VA selects the appraiser through their system.
- Brubaker and Associates, Inc. will not provide any estimated or target value of the property or the loan amount applied to the appraiser on the lender's behalf. Brubaker and Associates, Inc. ensures that appraiser compensation does not depend in any way on the value arrived at in any appraisal. Brubaker and Associates, Inc. has mechanisms in place to report anyone who violates these policies and procedures.
- The appraisal report was prepared in accordance with the Uniform Standards of Professional Appraisal Practice. As required by USPAP, the appraiser is required to analyze all agreements of sale, options, and listing history of the subject property. Compliance with USPAP does not violate HR 4173.

Uniform Residential Appraisal Report

File # 181572

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

SUBJECT

Property Address 7503 San Clemente Point Ct City Katy State TX Zip Code 77494-2503
 Borrower Julio Manuel Jimeno / Maria Magda Jimeno Owner of Public Record Julio & Magda Jimeno County Fort Bend
 Legal Description Avalon at Seven Meadows, Section 1, Block 1, Lot 25
 Assessor's Parcel # 1274-01-001-0250-914 Tax Year 2017 R.E. Taxes \$ 23,469
 Neighborhood Name Avalon At Seven Meadows Map Reference 525B Census Tract 6731.02
 Occupant Owner Tenant Vacant Special Assessments \$ 0 PUD HOA \$ 2,865 per year per month
 Property Rights Appraised Fee Simple Leasehold Other (describe)
 Assignment Type Purchase Transaction Refinance Transaction Other (describe)
 Lender/Client Allegiance Bank - 77040 Address 8727 W. Sam Houston Parkway North, Houston, TX 77040
 Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? Yes No
 Report data source(s) used, offering price(s), and date(s). No listing history per MLS.

CONTRACT

I did did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed.
 Contract Price \$ Date of Contract Is the property seller the owner of public record? Yes No Data Source(s) Contract/CAD
 Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? Yes No
 If Yes, report the total dollar amount and describe the items to be paid. \$0;;

NEIGHBORHOOD

Note: Race and the racial composition of the neighborhood are not appraisal factors.

| Neighborhood Characteristics | | One-Unit Housing Trends | | One-Unit Housing | | Present Land Use % | |
|---|--|-------------------------|---|------------------|----------|--------------------|-------|
| Location | <input type="checkbox"/> Urban <input checked="" type="checkbox"/> Suburban <input type="checkbox"/> Rural | Property Values | <input type="checkbox"/> Increasing <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining | PRICE | AGE | One-Unit | 100 % |
| Built-Up | <input checked="" type="checkbox"/> Over 75% <input type="checkbox"/> 25-75% <input type="checkbox"/> Under 25% | Demand/Supply | <input type="checkbox"/> Shortage <input checked="" type="checkbox"/> In Balance <input type="checkbox"/> Over Supply | \$ (000) | (yrs) | 2-4 Unit | % |
| Growth | <input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow | Marketing Time | <input checked="" type="checkbox"/> Under 3 mths <input type="checkbox"/> 3-6 mths <input type="checkbox"/> Over 6 mths | 395 | Low 9 | Multi-Family | % |
| Neighborhood Boundaries | The neighborhood boundaries are S Fry Rd to the N; Grand Pkwy to the E; FM 1093 to the S; Gaston Rd to the W. | | | 1,300 | High 12 | Commercial | % |
| Neighborhood Description | Avalon at Seven Meadows is located approximately 26-28 miles WSW of the Houston CBD. This is a golf course community with controlled access entry and easy access to the Grand Pkwy. The area is serviced by the desirable Katy ISD and is located within Ft. Bend County. Majority of the properties are waterfront lake. | | | 730 | Pred. 11 | Other | % |
| Market Conditions (including support for the above conclusions) | According to MLS, the median sales was \$600,000 and for the past 12 months and \$601,000 for the previous 12 months. There are 7 active listings, 5 pending and 18 sold in the past year. Median marketing time for the past year is 50 days per the MLS. | | | | | | |

SITE

Dimensions 174 (89 & 85) X 201 X 77 X 140 Area 17211 sf Shape Irregular View B;Wtr;Gated
 Specific Zoning Classification Not Zoned Zoning Description No Zoning/Deed Restricted to SFR
 Zoning Compliance Legal Legal Nonconforming (Grandfathered Use) No Zoning Illegal (describe)
 Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use? Yes No If No, describe The highest and best use of the subject property as though vacant and improved is the current use.
 Utilities Public Other (describe) Public Other (describe) Off-site Improvements - Type Public Private
 Electricity Water Street Concrete
 Gas Sanitary Sewer Alley None
 FEMA Special Flood Hazard Area Yes No FEMA Flood Zone X FEMA Map # FEMA Map Date
 Are the utilities and off-site improvements typical for the market area? Yes No If No, describe
 Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? Yes No If Yes, describe
 The subject is in a gated section of the development and backs to a community lake. Both are advantageous.

IMPROVEMENTS

| General Description | Foundation | Exterior Description | materials/condition | Interior | materials/condition |
|---|--|--|---|--|---|
| Units <input checked="" type="checkbox"/> One <input type="checkbox"/> One with Accessory Unit | <input checked="" type="checkbox"/> Concrete Slab <input type="checkbox"/> Crawl Space | Foundation Walls | Concrete/Good | Floors | Cpt,Tile,Hdwd/Good |
| # of Stories 2.00 | <input type="checkbox"/> Full Basement <input type="checkbox"/> Partial Basement | Exterior Walls | Stucco,Sdng/Good | Walls | Sheetrock/Good |
| Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det./End Unit | Basement Area 0 sq.ft. | Roof Surface | Comp Shingle/Good | Trim/Finish | Wood/Good |
| <input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const. | Basement Finish 0 % | Gutters & Downspouts | Painted Metal/Good | Bath Floor | Ceramic Tile/Good |
| Design (Style) Mediterranean | <input type="checkbox"/> Outside Entry/Exit <input type="checkbox"/> Sump Pump | Window Type | SH Aluminum/Good | Bath Wainscot | Ceramic Tile/Good |
| Year Built 2006 | Evidence of <input type="checkbox"/> Infestation | Storm Sash/Insulated | None/Yes/Good | Car Storage | <input type="checkbox"/> None |
| Effective Age (Yrs) 5 | <input type="checkbox"/> Dampness <input type="checkbox"/> Settlement | Screens | Partial/Good | <input checked="" type="checkbox"/> Driveway | # of Cars 3 |
| Attic <input type="checkbox"/> None | Heating <input checked="" type="checkbox"/> FWA <input type="checkbox"/> HWBB <input type="checkbox"/> Radiant | Amenities | <input type="checkbox"/> Woodstove(s) # 0 | Driveway Surface | Concrete |
| <input checked="" type="checkbox"/> Drop Stair <input type="checkbox"/> Stairs | <input type="checkbox"/> Other Fuel Gas | <input checked="" type="checkbox"/> Fireplace(s) # 1 | <input checked="" type="checkbox"/> Fence Metal | <input checked="" type="checkbox"/> Garage | # of Cars 3 |
| <input type="checkbox"/> Floor <input type="checkbox"/> Scuttle | Cooling <input checked="" type="checkbox"/> Central Air Conditioning | <input checked="" type="checkbox"/> Patio/Deck Cvd | <input checked="" type="checkbox"/> Porch Covered | <input type="checkbox"/> Carport | # of Cars 0 |
| <input type="checkbox"/> Finished <input type="checkbox"/> Heated | <input type="checkbox"/> Individual <input type="checkbox"/> Other | <input checked="" type="checkbox"/> Pool YES | <input checked="" type="checkbox"/> Other Qtrs | <input checked="" type="checkbox"/> Att. | <input type="checkbox"/> Det. <input type="checkbox"/> Built-in |
| Appliances <input type="checkbox"/> Refrigerator <input checked="" type="checkbox"/> Range/Oven <input checked="" type="checkbox"/> Dishwasher <input checked="" type="checkbox"/> Disposal <input checked="" type="checkbox"/> Microwave <input type="checkbox"/> Washer/Dryer <input type="checkbox"/> Other (describe) | | | | | |
| Finished area above grade contains: 10 Rooms 4 Bedrooms 4.2 Bath(s) 4,175 Square Feet of Gross Living Area Above Grade | | | | | |
| Additional features (special energy efficient items, etc.): vaulted ceilings in family room and 12' layered ceilings throughout the first floor; granite countera, stainless steel appliances, large island in kit; fireplace; patio and balcony overlooking lake. Covered Outdoor Kitchen | | | | | |
| Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.): C3;No updates in the prior 15 years;The no updates comment autopopulates and refers only to the kitchen and baths. The subject is less than 15 years old. | | | | | |

Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? Yes No If Yes, describe
 The home is functionally arranged with adequate room sizes, bathroom count, and closet space. No external or functional obsolescence noted at this time. All utilities were on an operational at inspection.
 Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? Yes No If No, describe
 The subject property is similar in terms of style, utility, condition, construction type and use to other properties within the immediate market area. It is considered compatible with the neighborhood.

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There are **6** comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ **539,000** to \$ **1,290,000**.

There are **16** comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ **395,000** to \$ **1,300,000**.

| FEATURE | SUBJECT | COMPARABLE SALE # 1 | | COMPARABLE SALE # 2 | | COMPARABLE SALE # 3 | |
|---------------------------------------|---|--|--------------------|--|--------------------|--|--------------------|
| Address | 7503 San Clemente Point Ct Katy, TX 77494-2503 | 7602 Emerald Meadow Ct Katy, TX 77494-4383 | | 23143 San Nicholas Pl Katy, TX 77494-2507 | | 7511 Catalina Island Dr Katy, TX 77494-4759 | |
| Proximity to Subject | | 0.08 miles W | | 0.20 miles W | | 0.09 miles N | |
| Sale Price | \$ | \$ 1,300,000 | | \$ 1,145,000 | | \$ 1,035,000 | |
| Sale Price/Gross Liv. Area | \$ sq.ft. | \$ 252.92 sq.ft. | | \$ 267.46 sq.ft. | | \$ 226.18 sq.ft. | |
| Data Source(s) | | HARMLS/CAD;DOM 50 | | HARMLS/CAD;DOM 13 | | HARMLS/CAD;DOM 84 | |
| Verification Source(s) | | Agent/HARMLS# 91638285 | | Agent/HARMLS# 18578010 | | Agent/HARMLS# 29997594 | |
| VALUE ADJUSTMENTS | DESCRIPTION | DESCRIPTION | +(-) \$ Adjustment | DESCRIPTION | +(-) \$ Adjustment | DESCRIPTION | +(-) \$ Adjustment |
| Sales or Financing Concessions | | ArmLth Conv;5250 | -5,250 | ArmLth Conv;0 | | ArmLth Conv;0 | |
| Date of Sale/Time | | s05/17;c04/17 | | s05/17;c05/17 | | s08/17;c07/17 | |
| Location | B;Avalon; | B;Avalon; | | B;Avalon; | | B;Avalon; | |
| Leasehold/Fee Simple | Fee Simple | Fee Simple | | Fee Simple | | Fee Simple | |
| Site | 17211 sf | 13,212 sf | +20,000 | 11,037 sf | +31,000 | 13350 sf | +20,000 |
| View | B;Wtr;Gated | B;Wtr;Gated | | B;Wtr;Gated | | B;Wtr;Gated | |
| Design (Style) | DT2.00;Meditrm | DT2.00;Meditrm | | DT2.00;Meditrm | | DT2.00;Meditrm | |
| Quality of Construction | Q3 | Q3 | | Q3 | | Q3 | |
| Actual Age | 11 | 11 | | 12 | 0 | 11 | |
| Condition | C3 | C3 | | C3 | | C3 | |
| Above Grade Room Count | Total Bdrms. Baths | Total Bdrms. Baths | | Total Bdrms. Baths | | Total Bdrms. Baths | |
| | 10 4 4.2 | 12 4 4.1 | +10,000 | 11 4 3.1 | +30,000 | 10 4 3.1 | +30,000 |
| Gross Living Area | 4,175 sq.ft. | 5,140 sq.ft. | -57,900 | 4,281 sq.ft. | 0 | 4,576 sq.ft. | -24,100 |
| Basement & Finished Rooms Below Grade | 0sf | 0sf | | 0sf | | 0sf | |
| Functional Utility | Average | Average | | Average | | Average | |
| Heating/Cooling | GFWA/CAC | GFWA/CAC | | GFWA/CAC | | GFWA/CAC | |
| Energy Efficient Items | Energy Efficient | Energy Efficient | | Energy Efficient | | Energy Efficient | |
| Garage/Carport | 3ga3dw | 3ga3dw | | 3ga3dw | | 3ga3dw | |
| Porch/Patio/Deck | Porch/Patio | Porch/Patio | | Porch/Patio | | Porch/Patio | |
| Pool/Spa | Yes/Yes | Yes/Yes | | Yes/Yes | | Yes/Yes | |
| Out Door Kitchen | Yes | Yes | | Yes | | Yes | |
| Dock | Yes | Yes | | Yes | | Yes | |
| Net Adjustment (Total) | | <input type="checkbox"/> + <input checked="" type="checkbox"/> - | \$ -33,150 | <input checked="" type="checkbox"/> + <input type="checkbox"/> - | \$ 61,000 | <input checked="" type="checkbox"/> + <input type="checkbox"/> - | \$ 25,900 |
| Adjusted Sale Price of Comparables | | Net Adj. 2.5 % Gross Adj. 7.2 % | \$ 1,266,850 | Net Adj. 5.3 % Gross Adj. 5.3 % | \$ 1,206,000 | Net Adj. 2.5 % Gross Adj. 7.2 % | \$ 1,060,900 |

SALES COMPARISON APPROACH

I did did not research the sale or transfer history of the subject property and comparable sales. If not, explain My research for past sales or transfers of the subject property and comparable sales included searches in the local MLS system as well as searches on the local central appraisal district web site.

My research did did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.

Data Source(s) Local MLS and CAD
My research did did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.

Data Source(s) Local MLS and CAD
Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).

| ITEM | SUBJECT | COMPARABLE SALE #1 | | COMPARABLE SALE #2 | | COMPARABLE SALE #3 | |
|----------------------------------|------------|--------------------|--|--------------------|--|--------------------|--|
| Date of Prior Sale/Transfer | | | | | | | |
| Price of Prior Sale/Transfer | | | | | | | |
| Data Source(s) | HARMLS/CAD | HARMLS/CAD | | HARMLS/CAD | | HARMLS/CAD | |
| Effective Date of Data Source(s) | 04/17/2018 | 04/17/2018 | | 04/17/2018 | | 04/17/2018 | |

Analysis of prior sale or transfer history of the subject property and comparable sales All known prior sales or transfer history for the subject property for the three years prior to the effective date of the appraisal and for the comparable sales for the year prior to the current sale of the comparable have been reported.

Summary of Sales Comparison Approach The subject's neighborhood is a small gated one with a community lake and home ownership has been stable with relatively little recent turnover. While sale dates are older than desired, the comps are all in the same immediate neighborhood with houses of a generally similar age & quality. Prices have been relatively stable since they sold. There were no sales with a site as large as the subject. All sales were given some consideration in the final analysis though the subject property has additional upgrades e.g. a wine/wet bar on the first floor & a second wet bar & built in office on the second floor. The additional bedroom suite on the second floor with separate balcony access with views of the lake are also considered.

Indicated Value by Sales Comparison Approach \$ 1,200,000

Indicated Value by: Sales Comparison Approach \$ 1,200,000 Cost Approach (if developed) \$ 1,206,600 Income Approach (if developed) \$

The Sales Comparison Approach is reflective of buyer and seller attitudes toward properties in the subject area under existing market conditions and is given the greatest weight in this appraisal analysis. The Income Approach is not considered a reliable indicator to value since homes in this area are not typically marketed for income capability. The Cost Approach is not considered a reliable indicator to market value.

This appraisal is made "as is", subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair:

Based on a complete visual inspection of the interior and exterior areas of the subject property, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is \$ 1,200,000, as of 04/17/2018, which is the date of inspection and the effective date of this appraisal.

RECONCILIATION

Uniform Residential Appraisal Report

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ADDITIONAL COMMENTS

Scope of Appraisal: This appraisal report has been prepared in compliance with the Uniform Appraisal Dataset(UAD) from Fannie Mae and Freddie Mac. The UAD requires the appraiser to use standardized responses that include specific formats, definitions, abbreviations, and acronyms. I have attempted to obtain an adequate amount of information in the normal course of business regarding the subject and comparable properties. Some of the standardized responses required by the UAD, especially those in which I have not had the opportunity to verify personally or measure, could mistakenly imply greater precision and reliability in the data than is factually correct or typical in the normal course of business. Examples include condition and quality ratings as well as comparable sales and listing data. Not every element of the subject property was viewable (like mechanical & electrical systems) and comparable property data was generally obtained from third-party sources(like MLS or CAD). Consequently, this information should be considered an "estimate" unless otherwise noted.

Intended User: The intended user of this appraisal report is the lender/client. No additional intended users are identified. **This report contains sufficient and specific information to enable the lender/client to understand the report. Some data being provided in this appraisal may not be discernible to all parties who may receive a copy.** Any other party receiving a copy of this report for any reason is not an intended user; nor does receiving a copy of this report result in an appraiser-client relationship. Use of this report by any other party(ies) is not intended. **Current regulations limit appraiser communication to the client/AMC only and prohibit the appraiser from communication with any other party(ies) concerning this appraisal.** The intended use is to evaluate the property that is the subject of this appraisal for a mortgage finance transaction, subject to the stated scope of work, purpose, reporting requirements and definition of market value.

Appraiser's Inspection: The inspection of the subject property was made by me for valuation purposes only. The "inspection" consists of a casual visual observation only. I made no effort that exceeds my expertise in discovering non-obvious defects. During the course of my inspection, I did not move furniture, peer under floor coverings or behind artwork to uncover potentially hidden defects. I tested no appliances, mechanical systems, water supply or waste elimination systems. I am not a licensed or qualified inspector and do not warrant the condition of any portion of the subject improvements.

At the time of the appraisal all utilities were on and operational.

Gross living area (GLA) calculations: The living area of the improvements is calculated utilizing field measurements (or architects plans if proposed construction). These dimensions are inherently inaccurate due to rounding errors, errors in measuring devices, and adjustments that must be made to "square the drawing". The more complex the design of the improvements, the greater these errors may be. The estimated GLA provided in this report is an estimate only. This estimated GLA may differ from an estimate provided by builder plans, tax authorities or even a different appraiser. The GLA is an estimate only, an opinion utilized for this appraisal only, and should not be relied upon as if fact.

The subject's neighborhood is a small gated one with a community lake and home ownership has been stable with relatively little recent turnover. While sale dates are older than desired, the comps are all in the same immediate neighborhood with houses of a generally similar age & quality. Prices have been relatively stable since they sold. There were no sales with a site as large as the subject. **All sales were given some consideration in the final analysis** though the subject property has additional upgrades e.g. a wine/wet bar on the first floor & a second wet bar & built in office on the second floor. The additional bedroom suite on the second floor with separate balcony access with views of the lake are also considered.

COST APPROACH TO VALUE (not required by Fannie Mae)

Provide adequate information for the lender/client to replicate the below cost figures and calculations.

Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) Research did not reveal any site sales within the past 3 years which were similar to the subject. Due to this lack of sites sales, market extraction techniques and CAD data was used to establish an opinion of site value for the subjects property. Historically we have found that premium lots such as the subject typically have a ratio to overall value of 30-40% in developments where site costs are known.

| | | | |
|---|--|-------|-----------|
| ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input checked="" type="checkbox"/> REPLACEMENT COST NEW | OPINION OF SITE VALUE | =\$ | 430,000 |
| Source of cost data **Nat. data./local builders. | DWELLING 4,175 Sq.Ft. @ \$ 180.00 | =\$ | 751,500 |
| Quality rating from cost service Good Effective date of cost data Current | 0 Sq.Ft. @ \$ | =\$ | |
| Comments on Cost Approach (gross living area calculations, depreciation, etc.) | | =\$ | |
| The Cost Approach is an exercise required by many lender clients. It is not considered necessary to produce a reliable opinion of fair market value for the subject property. When properly calculated, the Cost Approach can provide an estimate of the cost to construct a duplicate of the subject improvements. The various forms of depreciation are very difficult to calculate and support. The cost approach may, or may not, reflect market value, therefore, I have not relied on this approach as a reliable indicator of the fair market value of the subject property. | Garage/Carport 857 Sq.Ft. @ \$ 55.00 | =\$ | 47,135 |
| Estimated Remaining Economic Life (HUD and VA only) 65 Years | Total Estimate of Cost-New | =\$ | 798,635 |
| | Less Physical Functional External | | |
| | Depreciation 57,000 | = \$(| 57,000) |
| | Depreciated Cost of Improvements | =\$ | 741,635 |
| | "As-is" Value of Site Improvements | =\$ | 35,000 |
| | (Final Estimate rounded to the nearest \$100) | | |
| | INDICATED VALUE BY COST APPROACH | =\$ | 1,206,600 |

COST APPROACH

INCOME APPROACH TO VALUE (not required by Fannie Mae)

Estimated Monthly Market Rent \$ X Gross Rent Multiplier = \$ Indicated Value by Income Approach

Summary of Income Approach (including support for market rent and GRM) Properties in this market area are generally not purchased for their income producing capability. The Income Approach is not considered necessary to develop a reliable opinion of market value for the subject property.

PROJECT INFORMATION FOR PUDs (if applicable)

Is the developer/builder in control of the Homeowners' Association (HOA)? Yes No Unit type(s) Detached Attached

Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit.

Legal Name of Project

Total number of phases Total number of units Total number of units sold

Total number of units rented Total number of units for sale Data source(s)

Was the project created by the conversion of existing building(s) into a PUD? Yes No If Yes, date of conversion.

Does the project contain any multi-dwelling units? Yes No Data Source

Are the units, common elements, and recreation facilities complete? Yes No If No, describe the status of completion.

Are the common elements leased to or by the Homeowners' Association? Yes No If Yes, describe the rental terms and options.

Describe common elements and recreational facilities.

PUD INFORMATION

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

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

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

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

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

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

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

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

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

Uniform Residential Appraisal Report

File # 181572

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.

Uniform Residential Appraisal Report

File # 181572

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.

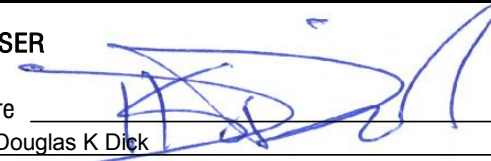
24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation 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

Signature 
 Name Douglas K Dick
 Company Name Brubaker & Associates, Inc.
 Company Address 7626 Hammerly Blvd
Houston, TX 77055
 Telephone Number (713) 464-4666
 Email Address _____
 Date of Signature and Report 04/23/2018
 Effective Date of Appraisal 04/17/2018
 State Certification # _____
 or State License # 1341571-Trainee
 or Other (describe) _____ State # _____
 State TX
 Expiration Date of Certification or License 01/31/2020

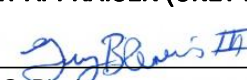
ADDRESS OF PROPERTY APPRAISED
7503 San Clemente Point Ct
Katy, TX 77494-2503

APPRAISED VALUE OF SUBJECT PROPERTY \$ 1,200,000

LENDER/CLIENT

Name Allegiance Bank - 7704
 Company Name Allegiance Bank - 77040
 Company Address 8727 W. Sam Houston Parkway North,
Houston, TX 77040
 Email Address carson.hughes@allegiancebktx.com

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature 
 Name Jesse G. Blevins
 Company Name Brubaker & Associates, Inc.
 Company Address 7626 Hammerly Blvd
Houston, TX 77055
 Telephone Number (713) 464-4666
 Email Address blevins@brubakeramc.com
 Date of Signature 04/23/2018
 State Certification # 1321717G
 or State License # _____
 State TX
 Expiration Date of Certification or License 12/31/2019

SUBJECT PROPERTY

- Did not inspect subject property
 Did inspect exterior of subject property from street
 Date of Inspection _____
 Did inspect interior and exterior of subject property
 Date of Inspection 04/17/2018

COMPARABLE SALES

- Did not inspect exterior of comparable sales from street
 Did inspect exterior of comparable sales from street
 Date of Inspection 04/17/2018

Supplemental Addendum

File No. 181572

| | | | | | | | |
|------------------|--|--------|-----------|-------|----|----------|------------|
| Borrower | Julio Manuel Jimeno / Maria Magda Jimeno | | | | | | |
| Property Address | 7503 San Clemente Point Ct | | | | | | |
| City | Katy | County | Fort Bend | State | TX | Zip Code | 77494-2503 |
| Lender/Client | Allegiance Bank - 77040 | | | | | | |

FEMA Flood Hazard Determination: The exact location of the subject's site can not be determined accurately by an appraiser. Further, the flood maps provided by FEMA are often inadequate to delineate the boundaries of the subject site. Information provided by an appraiser should be considered preliminary at best. Only a licensed surveyor has the qualifications and skills required to accurately determine the subject's flood status.

Physical deficiencies or adverse conditions: No readily apparent physical deficiencies or adverse conditions including, but not limited to, obvious structural deficiencies, molds or toxic substances were noted during the normal course of appraising the subject. I am not an expert in any of these fields and have not made any special effort to discover any adverse environmental conditions. Concerned parties should seek expert advice in these areas.

Conformity to neighborhood: The subject property is similar in terms of style, functional utility, condition, construction type and use to other properties within the immediate market area. It is considered compatible with the neighborhood.

Condition of the Improvements: Unless otherwise noted, I have assumed the individual elements that comprise the subject property to be fundamentally sound and in good working condition. References to property condition are based on superficial observations and are for comparison purposes only. Parties concerned about the condition of the property should consult the services of a qualified and state licensed real estate inspector. Should an inspection by a qualified inspector reveal any defects, I should be notified so the appraisal report can be modified to reflect these findings. It is the responsibility of the purchaser to secure the services of an expert in this field if such services are desired.

Regarding Predominant Price: The predominant price of a neighborhood is defined as the "Mode", of sales prices in the neighborhood, according to Fannie Mae Guidelines. The "Mode", is defined by the Appraisal Institute as: "A measure of central tendency, the most frequent or typical price in an array of numbers." (The price range of the neighborhood is an array of numbers.) Inherent in this definition is that there will be some values above the predominant value and some values below. The subject's value is above the predominant price but within the neighborhood range of values. This is not considered an adverse condition.

Site: There are no known adverse factors which measurably influence the subject site. The appraiser is not a surveyor nor have we reviewed the title commitment or recent survey. The location of potential easements and encroachments is best left to experts in that field. The exact site area, site dimensions, easements & flood elevation should be determined by a qualified surveyor.

This appraiser completed this assignment with no influence on value (written or verbal) from any party connected with this assignment as referenced in the signed certification located on page 5 of the appraisal report (Items 16 and 18) and in compliance with Appraiser Independence Requirements (AIR) effective April 1, 2011.

Market Conditions Addendum to the Appraisal Report

File No. 181572

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

Property Address **7503 San Clemente Point Ct** City **Katy** State **TX** ZIP Code **77494-2503**

Borrower **Julio Manuel Jimeno / Maria Magda Jimeno**

Instructions: The appraiser must use the information required on this form as the basis for his/her conclusions, and must provide support for those conclusions, regarding housing trends and overall market conditions as reported in the Neighborhood section of the appraisal report form. The appraiser must fill in all the information to the extent it is available and reliable and must provide analysis as indicated below. If any required data is unavailable or is considered unreliable, the appraiser must provide an explanation. It is recognized that not all data sources will be able to provide data for the shaded areas below; if it is available, however, the appraiser must include the data in the analysis. If data sources provide the required information as an average instead of the median, the appraiser should report the available figure and identify it as an average. Sales and listings must be properties that compete with the subject property, determined by applying the criteria that would be used by a prospective buyer of the subject property. The appraiser must explain any anomalies in the data, such as seasonal markets, new construction, foreclosures, etc.

| Inventory Analysis | Prior 7-12 Months | Prior 4-6 Months | Current - 3 Months | Overall Trend | | |
|---|---|------------------|--------------------|-------------------------------------|--|-------------------------------------|
| Total # of Comparable Sales (Settled) | 12 | 4 | 0 | <input type="checkbox"/> Increasing | <input checked="" type="checkbox"/> Stable | <input type="checkbox"/> Declining |
| Absorption Rate (Total Sales/Months) | 2.00 | 1.33 | 0.00 | <input type="checkbox"/> Increasing | <input checked="" type="checkbox"/> Stable | <input type="checkbox"/> Declining |
| Total # of Comparable Active Listings | N/A | N/A | 6 | <input type="checkbox"/> Declining | <input checked="" type="checkbox"/> Stable | <input type="checkbox"/> Increasing |
| Months of Housing Supply (Total Listings/Ab.Rate) | N/A | N/A | 0 | <input type="checkbox"/> Declining | <input checked="" type="checkbox"/> Stable | <input type="checkbox"/> Increasing |
| Median Sale & List Price, DOM, Sale/List % | Prior 7-12 Months | Prior 4-6 Months | Current - 3 Months | Overall Trend | | |
| Median Comparable Sale Price | 805,000 | 686,115 | 0 | <input type="checkbox"/> Increasing | <input checked="" type="checkbox"/> Stable | <input type="checkbox"/> Declining |
| Median Comparable Sales Days on Market | 50 | 68 | 80 | <input type="checkbox"/> Declining | <input checked="" type="checkbox"/> Stable | <input type="checkbox"/> Increasing |
| Median Comparable List Price | N/A | N/A | 941,000 | <input type="checkbox"/> Increasing | <input checked="" type="checkbox"/> Stable | <input type="checkbox"/> Declining |
| Median Comparable Listings Days on Market | N/A | N/A | 57 | <input type="checkbox"/> Declining | <input checked="" type="checkbox"/> Stable | <input type="checkbox"/> Increasing |
| Median Sale Price as % of List Price | 96.80 | 96.28 | 0.00 | <input type="checkbox"/> Increasing | <input checked="" type="checkbox"/> Stable | <input type="checkbox"/> Declining |
| Seller-(developer, builder, etc.)paid financial assistance prevalent? | <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No | | | <input type="checkbox"/> Declining | <input checked="" type="checkbox"/> Stable | <input type="checkbox"/> Increasing |

Explain in detail the seller concessions trends for the past 12 months (e.g., seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs, condo fees, options, etc.). Research in this neighborhood indicates that seller concessions 3% of sales price or less are not common for this market.

NOTE: The comparable listing data reflects the information available on the date the research was performed. Listing data for a range of dates is not available in the local MLS system, therefore, N/A is shown in the historical listing section of this form. Listings for the current period are as of the effective date of this appraisal only.

*** Some trend analysis is not possible without historical listing data.**

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

There was no foreclosure activity in this neighborhood of properties comparable to the subject in the past twelve months.

Cite data sources for above information. HARMLS is the most reliable data source typically used in this area.

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

The precision of a statistical analysis concerning home pricing trends is enhanced by a large number of sample data. With respect to pricing trends, most statisticians will say a minimum of 30 samples is required. The number of sales available in the above analysis is inadequate to generate a reliable result. Due to the limited data available, any inference of pricing trends based solely on the above analysis is undependable and may be misleading.

Apparent tendencies in the data above, for the short periods presented, are within the fluctuations attributable to seasonal movement and may not be indicative of overall market trends.

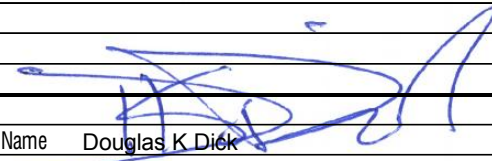
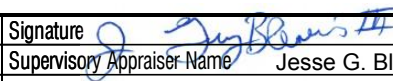
If the subject is a unit in a condominium or cooperative project, complete the following:

Project Name:

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

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

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

| | |
|---|--|
| Signature  | Signature  |
| Appraiser Name Douglas K. Dick | Supervisory Appraiser Name Jesse G. Blevins |
| Company Name Brubaker & Associates, Inc. | Company Name Brubaker & Associates, Inc. |
| Company Address 7626 Hammerly Blvd, Houston, TX 77055 | Company Address 7626 Hammerly Blvd, Houston, TX 77055 |
| State License/Certification # 1341571-Trainee State TX | State License/Certification # 1321717G State TX |
| Email Address | Email Address blevins@brubakeramc.com |

USPAP ADDENDUM

File No. 181572

Borrower Julio Manuel Jimeno / Maria Magda Jimeno
 Property Address 7503 San Clemente Point Ct
 City Katy County Fort Bend State TX Zip Code 77494-2503
 Lender Allegiance Bank - 77040

This report was prepared under the following USPAP reporting option:

Appraisal Report This report was prepared in accordance with USPAP Standards Rule 2-2(a).
 Restricted Appraisal Report This report was prepared in accordance with USPAP Standards Rule 2-2(b).

Reasonable Exposure Time
 My opinion of a reasonable exposure time for the subject property at the market value stated in this report is: Less than 90 days.

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

I have NOT performed services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.

I HAVE performed services, as an appraiser or in another capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. Those services are described in the comments below.


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

I PERFORMED AN APPRAISAL ON THE SUBJECT 10/16 FOR RELOCATION PURPOSES.


Additional Comments

The current USPAP has deleted the term: "Summary Appraisal Report", and replaced it with "Appraisal Report" or "Restricted Appraisal Report".
 This product is an "Appraisal Report".

APPRAISER:

Signature: 
 Name: Douglas K Dick
 Date Signed: 04/23/2018
 State Certification #: _____
 or State License #: 1341571-Trainee
 State: TX
 Expiration Date of Certification or License: 01/31/2020
 Effective Date of Appraisal: 04/17/2018

SUPERVISORY APPRAISER: (only if required)

Signature: 
 Name: Jesse G. Blevins
 Date Signed: 04/23/2018
 State Certification #: 1321717G
 or State License #: _____
 State: TX
 Expiration Date of Certification or License: 12/31/2019
 Supervisory Appraiser Inspection of Subject Property:
 Did Not Exterior-only from Street Interior and Exterior

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Condition Ratings and Definitions

C1

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

Note: Newly constructed improvements that feature recycled or previously used materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100 percent new foundation and the recycled materials and the recycled components have been rehabilitated/remanufactured into like-new condition. Improvements that have not been previously occupied are not considered "new" if they have any significant physical depreciation (that is, newly constructed dwellings that have been vacant for an extended period of time without adequate maintenance or upkeep).

C2

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

Note: The improvements represent a relatively new property that is well maintained with no deferred maintenance and little or no physical depreciation, or an older property that has been recently completely renovated.

C3

The improvements are well maintained and feature limited physical depreciation due to normal wear and tear. Some components, but not every major building component, may be updated or recently rehabilitated. The structure has been well maintained.

Note: The improvement is in its first-cycle of replacing short-lived building components (appliances, floor coverings, HVAC, etc.) and is being well maintained. Its estimated effective age is less than its actual age. It also may reflect a property in which the majority of short-lived building components have been replaced but not to the level of a complete renovation.

C4

The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.

Note: The estimated effective age may be close to or equal to its actual age. It reflects a property in which some of the short-lived building components have been replaced, and some short-lived building components are at or near the end of their physical life expectancy; however, they still function adequately. Most minor repairs have been addressed on an ongoing basis resulting in an adequately maintained property.

C5

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

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

C6

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

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

Quality Ratings and Definitions

Q1

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

Q2

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

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Quality Ratings and Definitions (continued)

Q3

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

Q4

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

Q5

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

Q6

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

Definitions of Not Updated, Updated, and Remodeled

Not Updated

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

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

Updated

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

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

Remodeled

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

A remodeled area reflects fundamental changes that include multiple alterations. These alterations may include some or all of the following: replacement of a major component (cabinet(s), bathtub, or bathroom tile), relocation of plumbing/gas fixtures/appliances, significant structural alterations (relocating walls, and/or the addition of) square footage). This would include a complete gutting and rebuild.

Explanation of Bathroom Count

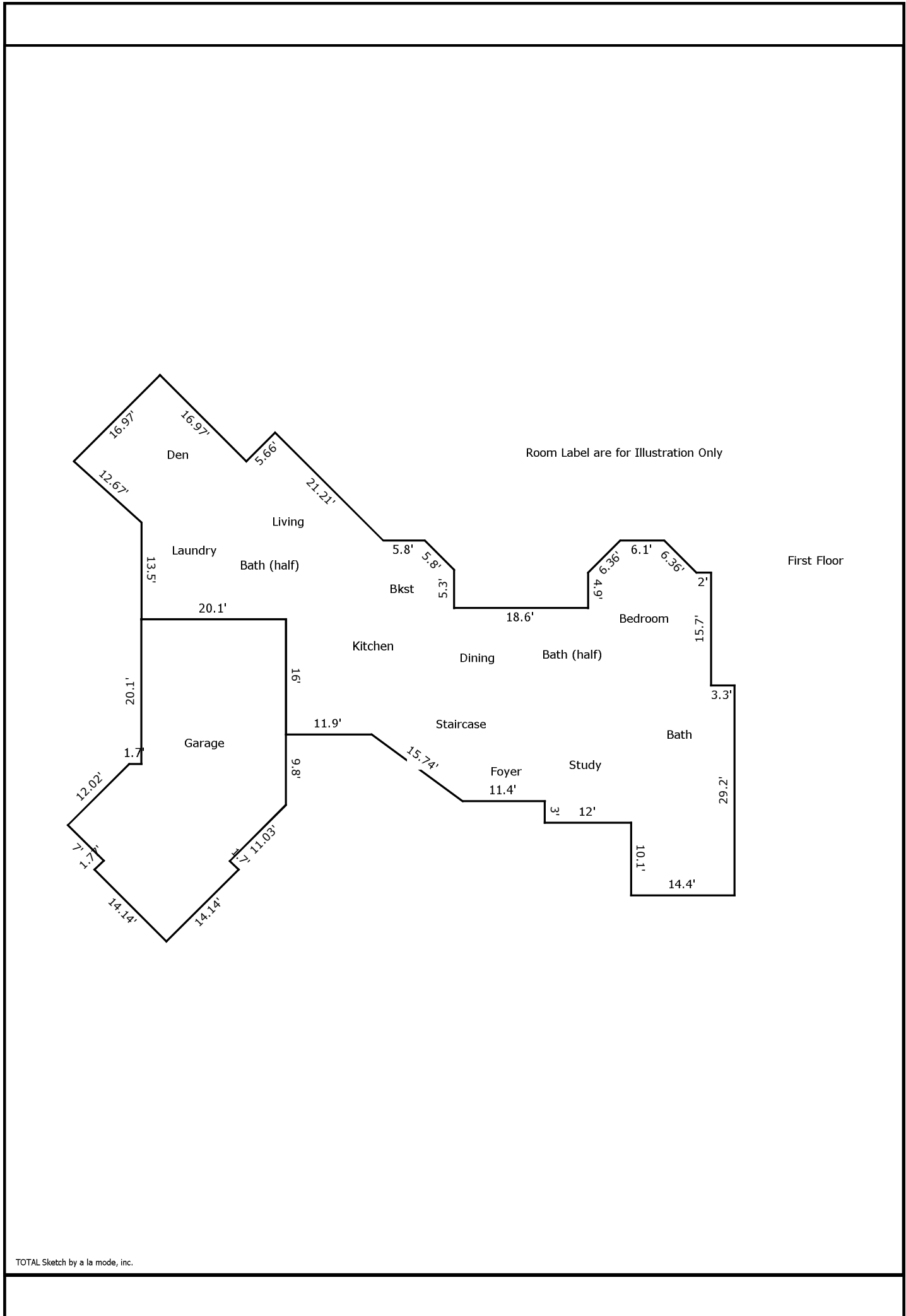
Three-quarter baths are counted as a full bath in all cases. Quarter baths (baths that feature only a toilet) are not included in the bathroom count. The number of full and half baths is reported by separating the two values using a period, where the full bath count is represented to the left of the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

Example:

3.2 indicates three full baths and two half baths.

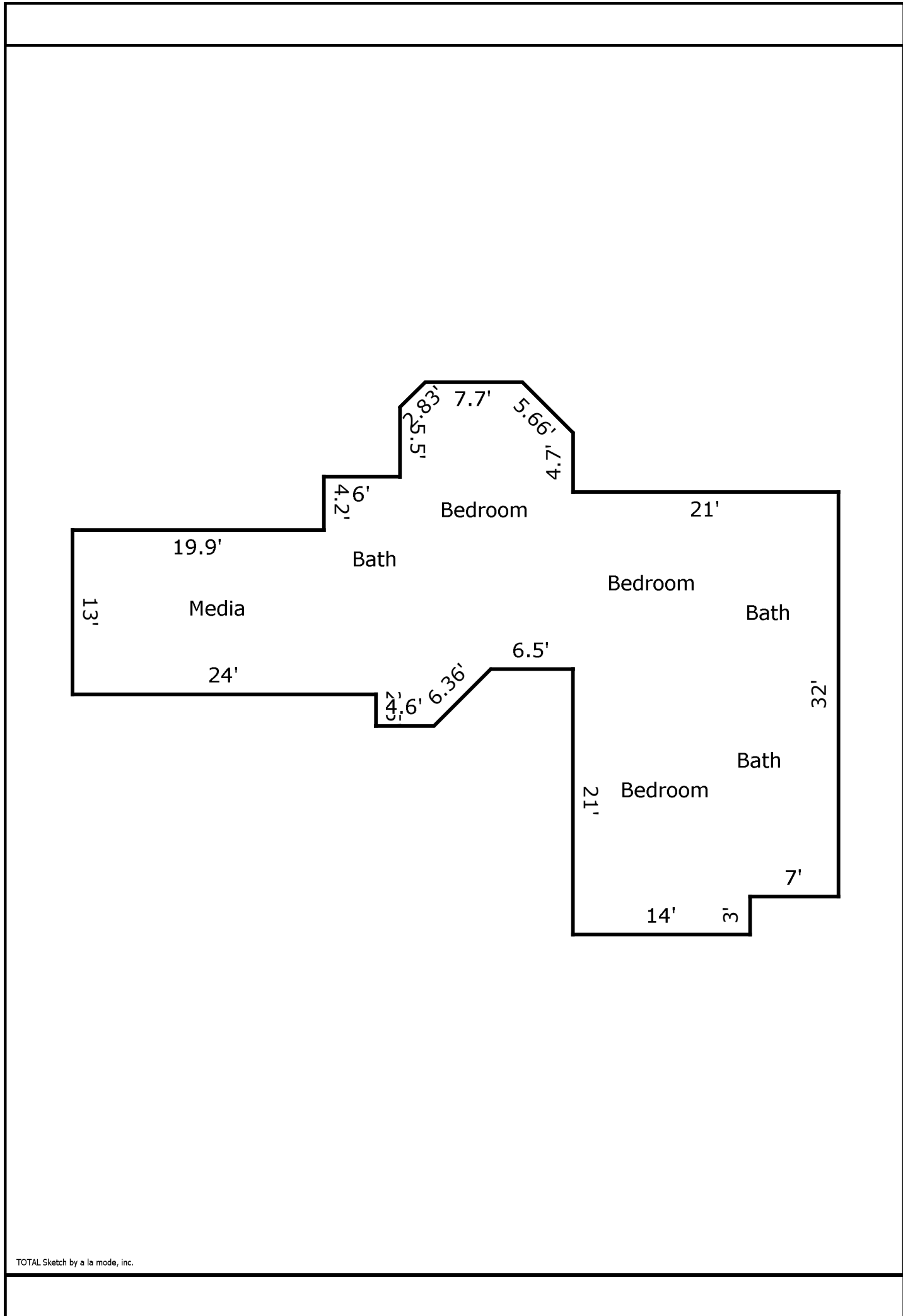
Building Sketch

| | | | | |
|------------------|--|--------|-----------|-----------------------------------|
| Borrower | Julio Manuel Jimeno / Maria Magda Jimeno | | | |
| Property Address | 7503 San Clemente Point Ct | | | |
| City | Katy | County | Fort Bend | State TX Zip Code 77494-2503 |
| Lender/Client | Allegiance Bank - 77040 | | | |



Building Sketch

| | | | | |
|------------------|--|------------------|----------|---------------------|
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TOTAL Sketch by a la mode, inc.

Comparable Sales Map

| | | | | |
|------------------|--|--------|-----------|-----------------------------------|
| Borrower | Julio Manuel Jimeno / Maria Magda Jimeno | | | |
| Property Address | 7503 San Clemente Point Ct | | | |
| City | Katy | County | Fort Bend | State TX Zip Code 77494-2503 |
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Subject Photo Page

| | | | | | | | |
|------------------|--|--------|-----------|-------|----|----------|------------|
| Borrower | Julio Manuel Jimeno / Maria Magda Jimeno | | | | | | |
| Property Address | 7503 San Clemente Point Ct | | | | | | |
| City | Katy | County | Fort Bend | State | TX | Zip Code | 77494-2503 |
| Lender/Client | Allegiance Bank - 77040 | | | | | | |



Subject Front

7503 San Clemente Point Ct
Sales Price
Gross Living Area 4,175
Total Rooms 10
Total Bedrooms 4
Total Bathrooms 4.2
Location B;Avalon;
View B;Wtr;Gated
Site 17211 sf
Quality Q3
Age 11



Subject Rear



Subject Street

Additional Subject Photos

| | | | | | |
|------------------|--|--------|-----------|----------|------------|
| Borrower | Julio Manuel Jimeno / Maria Magda Jimeno | | | | |
| Property Address | 7503 San Clemente Point Ct | | | | |
| City | Katy | County | Fort Bend | State | TX |
| Lender/Client | Allegiance Bank - 77040 | | | | |
| | | | | Zip Code | 77494-2503 |



Subject Front Center



Subject Front Left



Subject Side



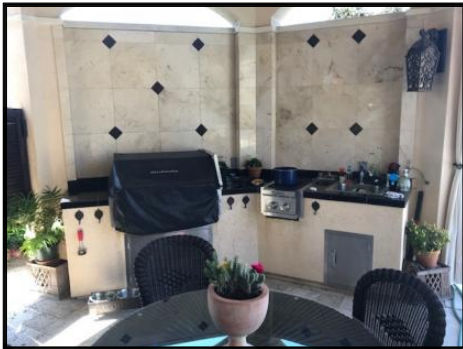
Lake/Dock



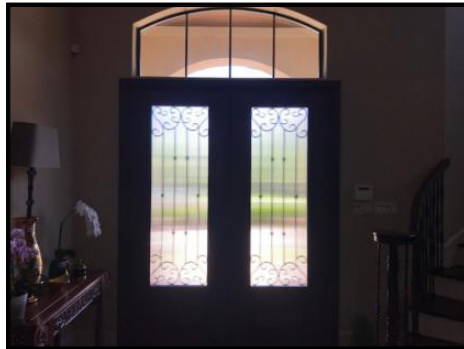
Pool/Rear



Covered Outdoor Kitchen



Outdoor Kitchen



Foyer



Staircase



Staircase



Half Bath



Family Room



Breakfast



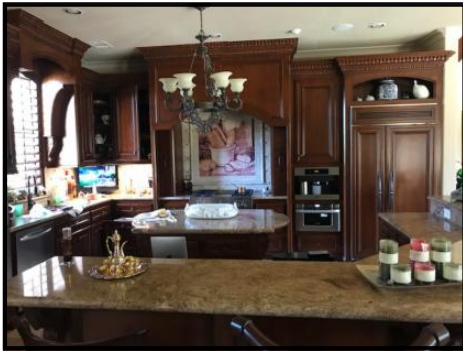
Utility



Living Room

Photograph Addendum

| | | | | |
|------------------|--|--------|-----------|-----------------------------------|
| Borrower | Julio Manuel Jimeno / Maria Magda Jimeno | | | |
| Property Address | 7503 San Clemente Point Ct | | | |
| City | Katy | County | Fort Bend | State TX Zip Code 77494-2503 |
| Lender/Client | Allegiance Bank - 77040 | | | |



Kitchen



Wine Bar



Wet Bar



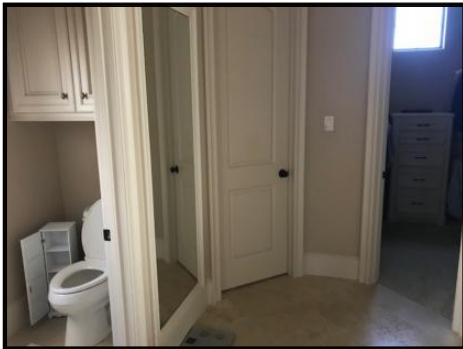
Family Room



Master Bedroom



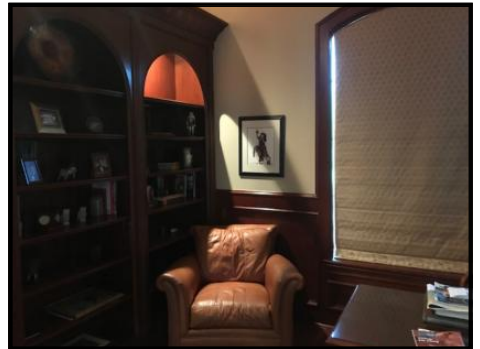
Master Bath



Master Bath



Half Bath



Den/Office



Dining Room



Upstairs Bath



Upstairs Bedroom



Upstairs Bedroom



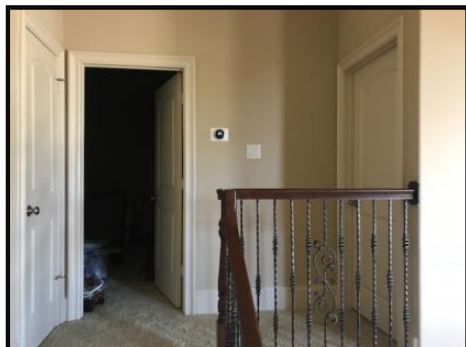
Upstairs Bath



Attic

Photograph Addendum

| | | | | | | | |
|------------------|--|--------|-----------|-------|----|----------|------------|
| Borrower | Julio Manuel Jimeno / Maria Magda Jimeno | | | | | | |
| Property Address | 7503 San Clemente Point Ct | | | | | | |
| City | Katy | County | Fort Bend | State | TX | Zip Code | 77494-2503 |
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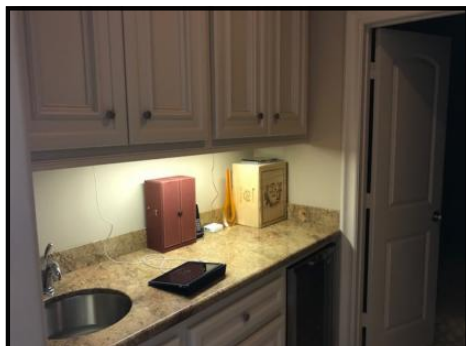
Upstairs Hall



Upstairs Bedroom



Upstairs Bath



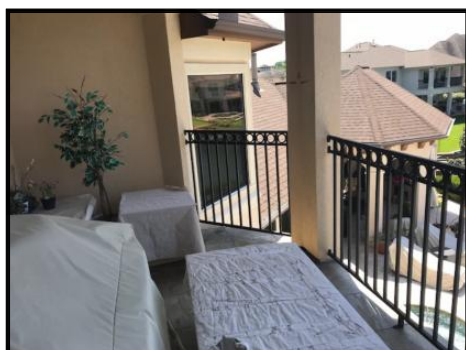
Wet Bar



Media Room



Utility Room



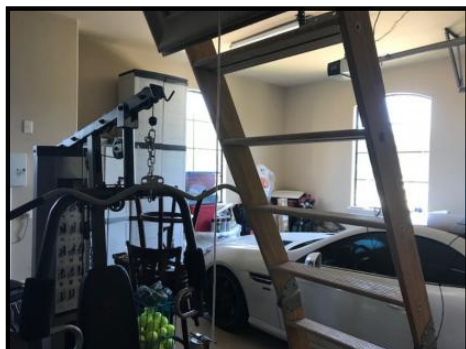
2nd Floor Balcony



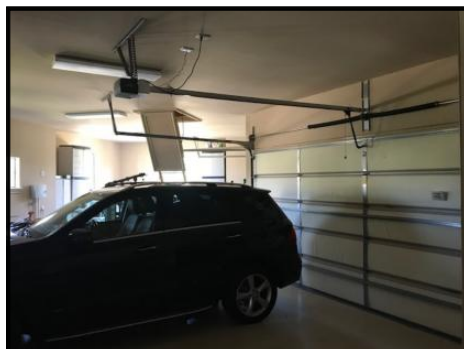
Attic



Desk



Garage



Garage



Water Softener

Comparable Photo Page

| | | | | |
|------------------|--|------------------|----------|---------------------|
| Borrower | Julio Manuel Jimeno / Maria Magda Jimeno | | | |
| Property Address | 7503 San Clemente Point Ct | | | |
| City | Katy | County Fort Bend | State TX | Zip Code 77494-2503 |
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Comparable 1

| | |
|------------------------|--------------|
| 7602 Emerald Meadow Ct | |
| Prox. to Subject | 0.08 miles W |
| Sales Price | 1,300,000 |
| Gross Living Area | 5,140 |
| Total Rooms | 12 |
| Total Bedrooms | 4 |
| Total Bathrooms | 4.1 |
| Location | B;Avalon; |
| View | B;Wtr;Gated |
| Site | 13,212 sf |
| Quality | Q3 |
| Age | 11 |



Comparable 2

| | |
|-----------------------|--------------|
| 23143 San Nicholas Pl | |
| Prox. to Subject | 0.20 miles W |
| Sales Price | 1,145,000 |
| Gross Living Area | 4,281 |
| Total Rooms | 11 |
| Total Bedrooms | 4 |
| Total Bathrooms | 3.1 |
| Location | B;Avalon; |
| View | B;Wtr;Gated |
| Site | 11,037 sf |
| Quality | Q3 |
| Age | 12 |



Comparable 3

| | |
|-------------------------|--------------|
| 7511 Catalina Island Dr | |
| Prox. to Subject | 0.09 miles N |
| Sales Price | 1,035,000 |
| Gross Living Area | 4,576 |
| Total Rooms | 10 |
| Total Bedrooms | 4 |
| Total Bathrooms | 3.1 |
| Location | B;Avalon; |
| View | B;Wtr;Gated |
| Site | 13350 sf |
| Quality | Q3 |
| Age | 11 |

Appraiser Certification

Texas Appraiser Licensing and Certification Board

P.O. Box 12188 Austin, Texas 78711-2188

Appraiser Trainee

Authorization#: **TX 1341571 Trainee** I. D. Number: **1000103583**

Issued: **01/29/2018**

Expires: **01/31/2020**

Trainee: **DOUGLAS K DICK**

Supervisor: **JESSE GUY BLEVINS III** Certification #: **TX 1321717** **C**

I. D. Number: **881165306**

The Texas Appraiser Licensing and Certification Board authorizes the named person to act as an Appraiser Trainee under the supervision of the certified appraiser noted above, pursuant to Texas Occ. Code, Chapter 1103.

An Appraiser Trainee may perform appraisals only under the direct supervision of the Trainee's supervisory appraiser(s) who signs the report and is responsible for the conduct of the Appraiser Trainee.

An Appraiser Trainee may be supervised by one or more certified appraisers.


Douglas E. Oldmixon
Commissioner

Appraiser Certification

Texas Appraiser Licensing and Certification Board

P.O. Box 12188 Austin, Texas 78711-2188

Certified General Real Estate Appraiser

Number: **TX 1321717 G**

Issued: **03/15/2018** Expires: **12/31/2019**

Appraiser: **JESSE GUY BLEVINS III**

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


Douglas E. Oldmixon
Commissioner