Appraisal Compliance Certification Addendum

				1110 NO. 10 1372	
Borrower	Julio Manuel Jimeno / Maria Magda Jime	eno			
Property Address	7503 San Clemente Point Ct				
City	Katy	County Fort Bend	State TX	Zip Code 7	77494-2503
Lender/Client	Allegiance Bank - 77040				

File No. 181572

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

		orm Residentia	pp.a.ee		•	ile# 18157		
The purpose of this summary appraisal repo	rt is to provio	de the lender/client with an ac	curate, and adequate	ely supported, opi	nion of the	market value	of the subject	property.
Property Address 7503 San Clemente	Point Ct		City Katy		S	tate TX	Zip Code 774	94-2503
Borrower Julio Manuel Jimeno / Maria	Magda Jim	neno Owner of Public Record	Julio & Magda	Jimeno	C	ounty Fort E	Bend	
		tion 1, Block 1, Lot 25						
Assessor's Parcel # 1274-01-001-0250			Tax Year 2017			I.E. Taxes \$ 2		
Neighborhood Name Avalon At Seven M		0 114 1 4	Map Reference 5			ensus Tract 6		
Occupant Owner Tenant Vac		Special Assessments \$	0	⊠ PUI	D HOA\$	2,865 <u>×</u>	per year	per month
Property Rights Appraised Fee Simple	Leaseho		acariba\					
Assignment Type Purchase Transaction Lender/Client Allegiance Bank - 7704				Dawler var v Nlawth	. Hawatan	TV 77040		
Lender/Client Allegiance Bank - 7704 Is the subject property currently offered for sale			/. Sam Houston				Yes 🖂 No	
Report data source(s) used, offering price(s), a		No listing history per MI		ctive date of this a	μριαισαι:		163 🖂 110	
Troport data source(s) asou, energy price(s), c	iid dato(5).	140 listing history per ivit	-0.					
I ☐ did ☒ did not analyze the contract fo	r sale for the s	subject purchase transaction. Ext	lain the results of the	analysis of the co	ntract for sal	e or why the a	nalysis was not	
performed.	1 0010 101 (110 0	subject parendes transaction. Esq	Main the results of the	unalysis of the co			analysis mas not	
Contract Price \$ Date of Cor		Is the property seller t					Contract/CAI)
Is there any financial assistance (loan charges	, sale concess	sions, gift or downpayment assist	ance, etc.) to be paid	by any party on be	ehalf of the b	orrower?	☐ Yes	⊠ No
If Yes, report the total dollar amount and descr	ibe the items t	o be paid. \$0;;						
Note: Race and the racial composition of the								
Neighborhood Characteristics			lousing Trends			it Housing	Present Lan	
Location Urban Suburban U		Property Values Increasing		Declining	PRICE	AGE	One-Unit	100 %
Built-Up Over 75% 25-75%		Demand/Supply Shortage	In Balance	Over Supply	\$ (000)	(yrs)	2-4 Unit	<u>%</u>
Growth Rapid Stable		Marketing Time Under 3 m		Over 6 mths		0W 9	Multi-Family	<u>%</u>
4	rhood boun	daries are S Fry Rd to the	N; Grand Pkwy	to the E; FM		igh 12	Commercial	<u>%</u>
1093 to the S; Gaston Rd to the W.				(8)4/ 5 "		red. 11	Other	%
		ws is located approximate						
community with controlled access en			wy. The area is s	erviced by the	desirable	Katy ISD a	nd is located	within
Ft. Bend County. Majority of the prop				****	20 15			
Market Conditions (including support for the al								
\$601,000 for the previous 12 months	i. There are	e / active listings, 5 pendir	ig and 18 sold in	tne past year.	Median m	narketing tir	ne for the pa	st year is
50 days per the MLS. Dimensions 174 (89 & 85) X 201 X 77	V 140	Area 17211 sf	Shar	pe Irregular		View D:	Wtr;Gated	
Specific Zoning Classification Not Zoned	<u> </u>	Zoning Description			FD	VIGW D,	vv II ,Galeu	
	conformina ((Grandfathered Use) 🔀 No Zonii			111			
Is the highest and best use of subject property			 	_	Yes 🔲 I	No If No, des	scribe The hi	ahest
		or as propossa per piario aria sp	como aciono, cho proco	400.		110 11 110, 400	701100 1110 111	
and best use of the subject property	as though v	vacant and improved is the	e current use.					<u> </u>
and best use of the subject property Utilities Public Other (describe)	as though v	vacant and improved is the Public Other (d		Off-site Impr	ovements -	Туре	Public	Private
				Off-site Impr		Туре	Public	
Utilities Public Other (describe) Electricity	W S	Public Other (de Vater Sewer S	escribe)	•	crete	-		Private
Utilities Public Other (describe) Electricity	W S No FEN	Public Other (decomposition) Vater □ sanitary Sewer □ MA Flood Zone X	escribe) FEMA Map #	Street Cond	crete	Type FEMA Map		Private
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Uniform Residential Appraisal Report

File # 181572

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FEATURE		SUBJECT		7000			LE SALE # 1	0011			LE SALE # 2	7-1			E SALE # 3
Address 7503 San Cleme		oint Ct					eadow Ct				olas Pl		Catalina		
Katy, TX 77494-2 Proximity to Subject	2503				TX 77		4383		TX 7		2507		TX 774	94-4	759
Sale Price	¢			0.061	miles \	vv	\$ 1,300,000		miles	VV	\$ 1,145,000		miles N		\$ 1,035,000
Sale Price/Gross Liv. Area	\$		sq.ft.	\$ 2	252.92	sa ft	, , , , , , , , , ,		267.46	s sa ft	, -,		226.18 s		Ψ 1,033,000
Data Source(s)			- oq.i.c				OM 50				OOM 13		MLS/CA		OM 84
Verification Source(s)							‡ 91638285				# 18578010				29997594
VALUE ADJUSTMENTS	DE	SCRIPTI	ON		CRIPTI		+(-) \$ Adjustment		SCRIPT		+(-) \$ Adjustment		SCRIPTION		+(-) \$ Adjustment
Sales or Financing				ArmL	th			ArmL				Arml	_th		., .
Concessions				Conv	;5250		-5,250	Conv	<i>r</i> ;0			Conv	/;0		
Date of Sale/Time					7;c04	/17			17;c05	5/17			17;c07/1	7	
Location	B;Av			B;Ava				B;Av					alon;		
Leasehold/Fee Simple		Simple)		Simple	<u> </u>			Simple	<u> </u>			Simple		
Site View	1721			13,21			+20,000			. al	+31,000				+20,000
Design (Style)		tr;Gate .00;Me		B;Wtr					r;Gate 00;Me				tr;Gated 00;Medit	trrn	
Quality of Construction	Q3	.UU,IVIE	uitiiii	Q3	JU, IVIE	uitiiii		Q3	OO,IVIE	culuiii		Q3	oo,ivieuii	וווו	
Actual Age	11			11				12			0	11			
Condition	C3			C3				C3				C3			
Above Grade		Bdrms.	Baths		Bdrms.	Baths			Bdrms.	Baths			Bdrms. Ba	aths	
Room Count	10	4	4.2	12	4	4.1	+10,000	11	4	3.1	+30,000	10		3.1	+30,000
Gross Living Area		4,175	sq.ft.		5,140	sq.ft.	-57,900		4,281	sq.ft.	C		4,576 \$	q.ft.	-24,10
Basement & Finished	0sf			0sf				0sf				0sf			
Rooms Below Grade														_	
Functional Utility	Avera		$\overline{}$	Avera				Avera				Aver		_	
Heating/Cooling Energy Efficient Items		/A/CA(A/CA(A/CA				/A/CAC	\	
Garage/Carport	3ga3	gy Effic	cient	3ga3d		cient		3ga3	gy Effi	cient		Ener 3ga3	gy Efficie	ent	
Porch/Patio/Deck		h/Patio	\dashv		uw n/Patio				h/Patio	<u> </u>			h/Patio		
Pool/Spa	Yes/			Yes/Y		,		Yes/				Yes/			
Out Door Kitchen	Yes			Yes				Yes				Yes			
Dock	Yes			Yes				Yes				Yes			
Net Adjustment (Total)							\$ -33,150		+ [\$ 61,000] + 🔲	-	\$ 25,900
Adjusted Sale Price				Net Adj	i	2.5 %		Net Ad	li	5.3 %		Net A	J: ^	- 0/ l	
									•					5 %	
of Comparables				Gross /	Adj.	7.2 %	\$ 1,266,850	Gross	Adj.	5.3 %	\$ 1,206,000	Gross	Adj. 7.	2 %	
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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 realtively 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
REPRODUCTION OR
REPLACEMENT COST NEW OPINION OF SITE VALUE =\$ 430,000 DWELLING Source of cost data **Nat. data./local builders. 4,175 Sq.Ft.@\$ 180.00 =\$ 751,500 Effective date of cost data Current Quality rating from cost service Good 0 Sq.Ft.@\$ =\$ Comments on Cost Approach (gross living area calculations, depreciation, etc.) =\$ Garage/Carport 857 Sq.Ft. @ \$ 55.00 =\$ 47,135 The Cost Approach is an exercise required by many lender clients. It is not Total Estimate of Cost-New considered necessary to produce a reliable opinion of fair market value for the 798,635 =\$ External Less Physical Functional subject property. When properly calculated, the Cost Approach can provide an =\$(Depreciation 57,000 57,000) estimate of the cost to construct a duplicate of the subject improvements. The Depreciated Cost of Improvements various forms of depreciation are very difficult to calculate and support. The cost =\$ 741,635 "As-is" Value of Site Improvements 35,000 approach may, or may not, reflect market value, therefore, I have not relied on this =\$ (Final Estimate rounded to the nearest \$100) approach as a reliable indicator of the fair market value of the subject property. 65 Years INDICATED VALUE BY COST APPROACH Estimated Remaining Economic Life (HUD and VA only) =\$ 1,206,600 **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 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. Describe common elements and recreational facilities.

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Fannie Mae Form 1004 March 2005

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.

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.

- 21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).
- 22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.
- 23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.
- 24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.
- 25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

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

- 1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- 2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- 3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.
- 4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- 5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRAISER	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature Name Douglas K Dick	Signature The Name Jesse G. Blevins
Company Name Brubaker & Associates, Inc.	Company Name Brubaker & Associates, Inc.
Company Address 7626 Hammerly Blvd	Company Address 7626 Hammerly Blvd
Houston, TX 77055	Houston, TX 77055
Telephone Number (713) 464-4666	Telephone Number (713) 464-4666
Email Address	Email Address blevins@brubakeramc.com
Date of Signature and Report 04/23/2018	Date of Signature 04/23/2018
Effective Date of Appraisal 04/17/2018	State Certification # 1321717G
State Certification #	or State License #
or State License # 1341571-Trainee	State TX
or Other (describe) State #	Expiration Date of Certification or License <u>12/31/2019</u>
State TX	
Expiration Date of Certification or License <u>01/31/2020</u>	SUBJECT PROPERTY
ADDRESS OF PROPERTY APPRAISED 7503 San Clemente Point Ct Katy, TX 77494-2503 APPRAISED VALUE OF SUBJECT PROPERTY \$ 1,200,000 LENDER/CLIENT	 □ 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
Name Allegiance Bank - 7704 Company Name Allegiance Bank - 77040	COMPARABLE SALES
Company Address 8727 W. Sam Houston Parkway North, Houston, TX 77040 Email Address carson.hughes@allegiancebktx.com	 ☑ Did not inspect exterior of comparable sales from street ☐ Did inspect exterior of comparable sales from street Date of Inspection 04/17/2018

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Supplemental Addendum

			TIIOTV	0. 101372
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			

File No. 101572

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 provide the lender/client with a clear and accurate understanding of the market trends and condition

File No. 181572

neighborhood. This is a required addendum for all ap		ctive date on or after Apr	l 1, 2009.				
Property Address 7503 San Clemente Poin	t Ct	City Katy	·	State TX	ZIP Code 774	194-2	2503
Borrower Julio Manuel Jimeno / Maria Ma							
Instructions: The appraiser must use the information							
housing trends and overall market conditions as repo	•	• • • • • • • • • • • • • • • • • • • •				extent	•
it is available and reliable and must provide analysis a explanation. It is recognized that not all data sources						data	
in the analysis. If data sources provide the required in							
average. Sales and listings must be properties that co	-			-			
subject property. The appraiser must explain any ano					оросино жије.		
Inventory Analysis	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months		Overall Trend		
Total # of Comparable Sales (Settled)	12	4	0	Increasing	⊠ Stable		Declining
Absorption Rate (Total Sales/Months)	2.00	1.33	0.00	Increasing			Declining
Total # of Comparable Active Listings	N/A	N/A	6	Declining	* Stable	Щ	Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	N/A	N/A	O	Declining	* Stable		Increasing
Median Sale & List Price, DOM, Sale/List % Median Comparable Sale Price	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months O	Increasing	Overall Trend		Declining
Median Comparable Sales Days on Market	805,000 50	686,115 68	80	Declining	Stable Stable	H	Increasing
Median Comparable List Price	N/A	N/A	941,000	Increasing	* Stable	=	Declining
Median Comparable Listings Days on Market	N/A	N/A	57	Declining	* Stable	=	Increasing
Median Sale Price as % of List Price	96.80	96.28	0.00	Increasing	Stable		Declining
Seller-(developer, builder, etc.)paid financial assistand							Increasing
Explain in detail the seller concessions trends for the					-		
			s 3% of sales price or				
NOTE: The comparable listing data							
range of dates is not available in the lo			wn in the historical li	sting section	of this for	n. Li	stings
for the current period are as of the effer * Some trend analysis is not possible							
Are foreclosure sales (REO sales) a factor in the mark			ding the trends in listings an	d sales of foreclo	sed properties).		
There was no foreclosure activity in this no							
,	<u> </u>				-		
Cite data sources for above information. HARN	MLS is the most relia	ble data source typi	cally used in this area.				
Cummariza the above information as support for your	conclusions in the Neigh	harhood agation of the an	project report form. If you up	nd any additional	information au	oh oo	
Summarize the above information as support for your	-	·		•		ch as	}
an analysis of pending sales and/or expired and without	drawn listings, to formulate	your conclusions, provi	de both an explanation and s	upport for your c	onclusions.		
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USPAP ADDENDUM

File No. 181572

Borrower	Julio Manuel Jimeno / N	Maria Magda Jimeno			101372
Property Address	7503 San Clemente Po	<u> </u>			
City	Katy		ort Bend	State TX	Zip Code 77494-2503
Lender	Allegiance Bank - 7704	0			
This report	t was prepared under the	following USPAP reporting opt	tion:		
	· ·		rdance with USPAP Standards Rule	2-2(a)	
	-				
Restric	ted Appraisal Report	This report was prepared in acco	rdance with USPAP Standards Rule	2-2(b).	
<u> </u>					
Reasonahi	e Exposure Time				
		ne for the subject property at the ma	arket value stated in this report is:	Less than	90 days.
	,	, , , , , , , , , , , , , , , , , , ,			
	Certifications				
I certify that	, to the best of my knowledç	je and belief:			
			\prime , regarding the property that is the s	ubject of this re	eport within the
three-ye	ear period immediately prece	eding acceptance of this assignmen	t.		
☐ I HAVE	nerformed services, as an a	onraiser or in another canacity rega	arding the property that is the subject	t of this report y	within the three-vear
			ervices are described in the comment		main alo alloo you
	nents of fact contained in this re	•			
		·	ssumptions and limiting conditions and ar	e my personal, ir	npartial, and unbiased
-	nalyses, opinions, and conclusi				
— Unless oth	erwise indicated, I have no pres	ent or prospective interest in the property	that is the subject of this report and no p	oersonal interest v	with respect to the parties
involved.					
		that is the subject of this report or the pa			
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	· · · · · · · · · · · · · · · · · · ·		opment or reporting of a predetermined val		
	• •		occurrence of a subsequent event directly prepared, in conformity with the Uniform S		• • •
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		personal inspection of the property that i	s the subject of this report.		
			tance to the person(s) signing this certific	ation (if there are	exceptions, the name of each
		praisal assistance is stated elsewhere in		•	
I PERFORME	O AN APPRAISAL ON THE SUBJ	ECT 10/16 FOR RELOCATION PURPOSES	3.		
Additional	Comments				
	t USPAP has deleted the	term: "Summary Appraisal Rep	ort", and replaced it with "Apprais	sal Report" or	"Restricted Appraisal
Report".	at is an "Annraical Danad				
This produ	ct is an "Appraisal Report	•			
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Signature:	The state of the s	201	Signature.	Ones +	
Name: Doug			Name: Jesse G. Blevins		
Date Signed:			Date Signed: <u>04/23/2018</u>		
State Certification			State Certification #: 13217170	<u> </u>	
	#: <u>1341571-Trainee</u>		or State License #:		
State: TX	of Cortification or Licenses	/24/2020	State: TX Expiration Data of Contification or Lie	000001 40/04	/2010
•	of Certification or License: <u>01</u>	31/2020	Expiration Date of Certification or Li		
FURCTIVE DATE ()	f Appraisal: <u>04/17/2018</u>		Supervisory Appraiser Inspection of	rom Street	;. ☑ Interior and Exterior

File No. 181572

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Condition Ratings and Definitions

C:1

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

Ω1

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)

03

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.

04

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.

06

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.

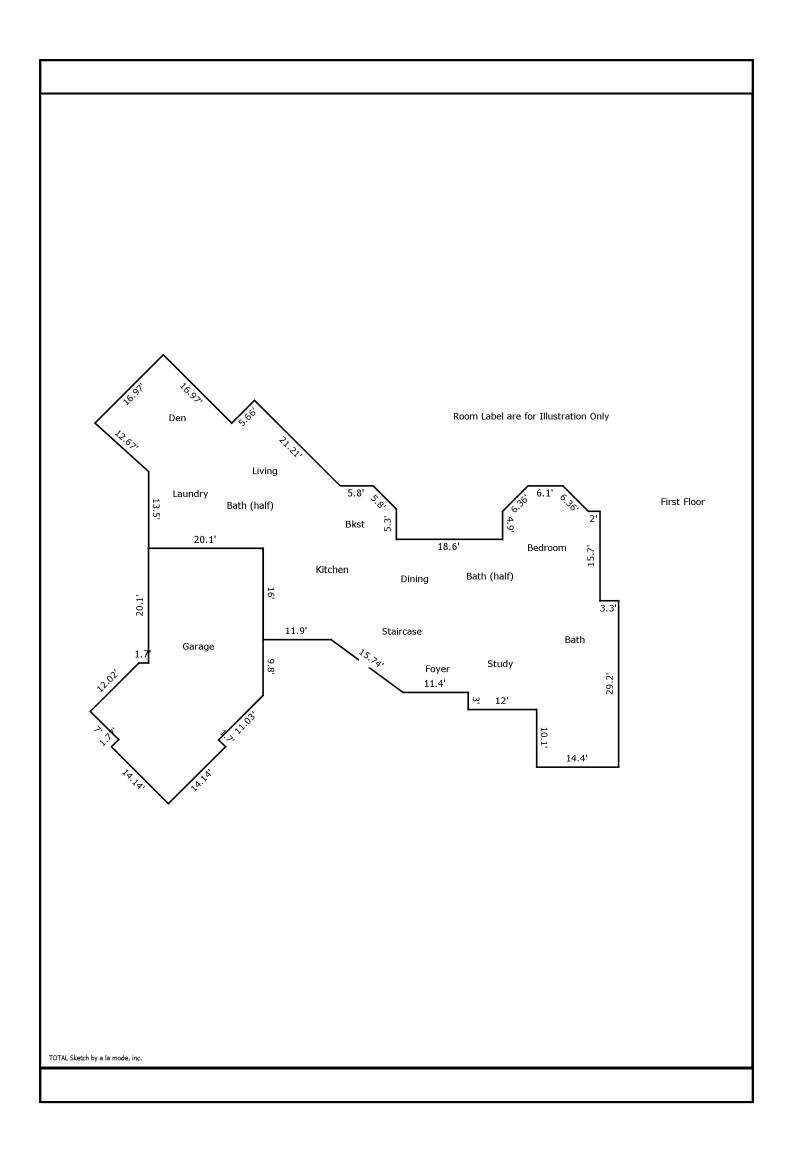
UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM (Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Abbreviations Used in Data Standardization Text

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

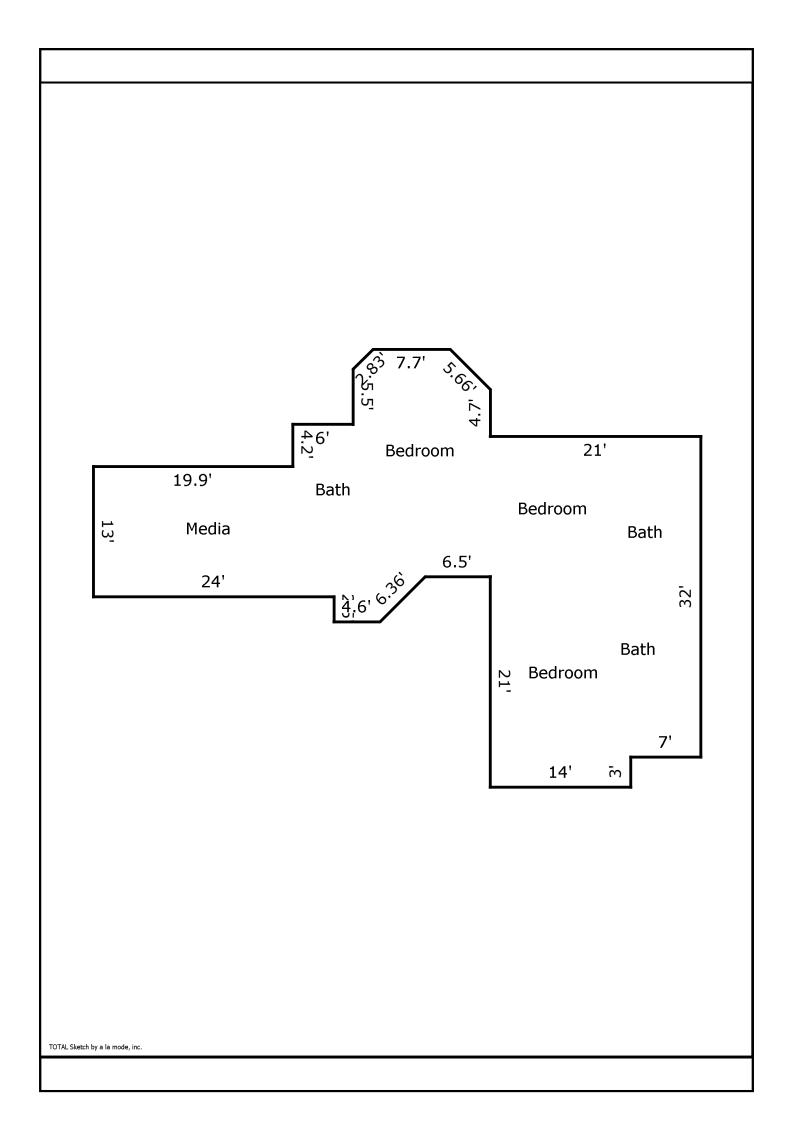
Building Sketch

Borrower	Julio Manuel Jimeno / Maria Mago	da 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

Borrower	Julio Manuel Jimeno / Maria Mag	gda 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

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

ving Area rst Floor	2771.03 Sq ft	Calculation Details	0.5 × 4.5 × 4.5	= 10.
	27, 2100 04 11		$0.5 \times 4.5 \times 4.5$	= 10.
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			$0.5 \times 8.5 \times 8.5$	= 36.
			$0.5 \times 9.4 \times 8.5$ 22.6 × 8.5	= 39.5 = 192
			$0.5 \times 2.5 \times 2.5$	= 3.
			31.1 × 2.5	= 77.
			$0.5 \times 4.1 \times 4.1$ 39.4×4.1	= 8 = 161.
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			17.2 × 4.1 32 × 7	= 70. = 2
			14 × 21	= 2
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			$0.5 \times 1.2 \times 1.2$ 1.2×12.02	= 0.7 = 14.
			$0.5 \times 5.8 \times 5.8$	= 16.
			35.85 × 5.8 0.5 × 12.45 × 12.45	= 207.5 5 = 77
			25.17×12.45	= 313.
			14.14 × 1.7	=

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
Lender/Client	Allegiance Bank - 77040			



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	Zip Code 77494-2503
Lender/Client	Allegiance Bank - 77040			







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

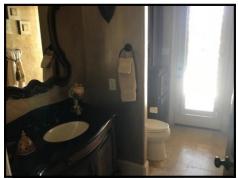






Family Room Master Bedroom Master Bath







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
Lender/Client	Allegiance Bank - 77040			







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
Lender/Client	Allegiance Bank - 77040			



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** Total Bathrooms 4.1 Location B;Avalon; B;Wtr;Gated View Site 13,212 sf Quality Q3 Age 11



Comparable 2

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



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; B;Wtr;Gated View 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

0

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