

# Uniform Residential Appraisal Report

160907028  
File # 091606

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.

Property Address **2422 Plantation Bend Dr** City **Sugar Land** State **TX** Zip Code **77478**  
 Borrower **Gregory L Rhodes** Owner of Public Record **Gregory Lee Rhodes** County **Fort Bend**  
 Legal Description **PLANTATION BEND SEC 3-C, BLOCK 1, LOT 6**  
 Assessor's Parcel # **6705330010060907** Tax Year **2015** R.E. Taxes \$ **7,886**  
 Neighborhood Name **Plantation Bend** Map Reference **26420** Census Tract **6716.02**

**SUBJECT**  
 Occupant  Owner  Tenant  Vacant Special Assessments \$ **0**  PUD HOA \$ **750**  per year  per month  
 Property Rights Appraised  Fee Simple  Leasehold  Other (describe)  
 Assignment Type  Purchase Transaction  Refinance Transaction  Other (describe)  
 Lender/Client **Secure Mortgage Company** Address **2500 West Loop South, Houston, TX 77027**  
 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). **Houston Multiple Listing Service**

**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) \_\_\_\_\_  
 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. \_\_\_\_\_

**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	70 %		
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	275	Low	18	Multi-Family	5 %	
Neighborhood Boundaries	Subject Neighborhood is bounded by Lexington Blvd to the North, Murphy Road to the East, Highway 6 to the South, and Williams Trace Blvd to the West.			439	High	23	Commercial	10 %	
Neighborhood Description	Subject's Neighborhood is located in Sugar Land, approximately 5-15 miles from Sugar Land's CBD. Marketability and appeal of the properties in the neighborhood are good. Shopping and recreational facilities, access to employment, schools, fire protection, garbage removal, street maintenance, protection from detrimental conditions and utility availability are adequate and acceptable.			323	Pred.	25	Other	15 %	
Market Conditions (including support for the above conclusions)	See attached addenda.								

**SITE**  
 Dimensions No Survey Provided Area **8160 sf** Shape **Generally Rectangular** View **N;PwrlN;**  
 Specific Zoning Classification **Single-Family Residential** Zoning Description **Single-Family Residential**  
 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 \_\_\_\_\_  

Utilities	Public	Other (describe)	Public	Other (describe)	Off-site Improvements - Type	Public	Private
Electricity	<input checked="" type="checkbox"/>		Water	<input checked="" type="checkbox"/>	Street Concrete	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Gas	<input checked="" type="checkbox"/>		Sanitary Sewer	<input checked="" type="checkbox"/>	Alley None	<input type="checkbox"/>	<input type="checkbox"/>

 FEMA Special Flood Hazard Area  Yes  No FEMA Flood Zone **X** FEMA Map # **48157C0280L** FEMA Map Date **04/02/2014**  
 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 \_\_\_\_\_  
 See attached addenda.

**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/A-Good	Floors	EWd,Crpt,TI/A-G
# of Stories <b>2.0</b>	<input type="checkbox"/> Full Basement <input type="checkbox"/> Partial Basement	Exterior Walls	Brick,CnmtBoard/AG	Walls	Drywall/A-Good
Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det./End Unit	Basement Area <b>0 sq.ft.</b>	Roof Surface	Composition/Avg-Gd	Trim/Finish	Wood/A-Good
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.	Basement Finish <b>0 %</b>	Gutters & Downspouts	Aluminum/A-Good	Bath Floor	Tile/Avg-Good
Design (Style) <b>TX Traditional</b>	<input type="checkbox"/> Outside Entry/Exit <input type="checkbox"/> Sump Pump	Window Type	Single HungDP/A-G	Bath Wainscot	Tile/Avg-Good
Year Built <b>1998</b>	Evidence of <input type="checkbox"/> Infestation	Storm Sash/Insulated	None	Car Storage	<input type="checkbox"/> None
Effective Age (Yrs) <b>9</b>	<input type="checkbox"/> Dampness <input type="checkbox"/> Settlement	Screens	Mesh/A-Good	<input checked="" type="checkbox"/> Driveway	# of Cars <b>2</b>
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) # <b>0</b>	Driveway Surface	Concrete
<input checked="" type="checkbox"/> Drop Stair <input type="checkbox"/> Stairs	<input type="checkbox"/> Other <input type="checkbox"/> Fuel Gas	<input checked="" type="checkbox"/> Fireplace(s) # <b>1</b>	<input checked="" type="checkbox"/> Fence <b>Wood</b>	<input checked="" type="checkbox"/> Garage	# of Cars <b>2</b>
<input type="checkbox"/> Floor <input type="checkbox"/> Scuttle	Cooling <input checked="" type="checkbox"/> Central Air Conditioning	<input checked="" type="checkbox"/> Patio/Deck Slab	<input checked="" type="checkbox"/> Porch <b>Cvrd</b>	<input type="checkbox"/> Carport	# of Cars <b>0</b>
<input type="checkbox"/> Finished <input type="checkbox"/> Heated	<input type="checkbox"/> Individual <input type="checkbox"/> Other	<input checked="" type="checkbox"/> Pool <b>Gunite</b>	<input type="checkbox"/> Other <b>None</b>	<input type="checkbox"/> Att.	<input checked="" type="checkbox"/> Det. <input type="checkbox"/> Built-in

 Appliances  Refrigerator  Range/Oven  Dishwasher  Disposal  Microwave  Washer/Dryer  Other (describe)  
 Finished area above grade contains: **8** Rooms **4** Bedrooms **2.1** Bath(s) **2,859** Square Feet of Gross Living Area Above Grade  
 Additional features (special energy efficient items, etc.). **The features of the subject property are in line with the features of comparable properties from within the subject neighborhood.**  
 Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). **C3;Kitchen-updated-timeframe unknown;Bathrooms-updated-timeframe unknown;Physical depreciation is due to normal wear and tear. No functional obsolescence noted.**  
**The subject is well maintained, and is determined to be in C-3 condition, which would be considered typical for the neighborhood.**  
 Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property?  Yes  No If Yes, describe \_\_\_\_\_  
**No adverse physical or environmental conditions within the improvements on the site or in the immediate vicinity of the subject were observed or known by the appraiser.**  
 Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)?  Yes  No If No, describe \_\_\_\_\_  
**Subject is typical in quality, size, condition, style and functionality for the neighborhood.**