

**APPRAISAL OF REAL PROPERTY**

**LOCATED AT:**

513 Avenue I  
Donovans, Block 1, Lot 7A, 8A  
Conroe, TX 77301

**FOR:**

AmCap Mortgage, Ltd.  
1500 Citywest Blvd,  
Houston, TX 77042

**AS OF:**

04/12/2021

**BY:**

Blake Cisneros  
12320 Barker Cypress, Ste 600 #291  
Cypress, TX 77429

Certification # TX 1360356 R  
Expires: 10/31/2022

Small Residential Income Property Appraisal Report

160413987
File # 2021-638

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 513 Avenue I City Conroe State TX Zip Code 77301
Borrower John P. Lawrence Jr & MaryJane Lawrence Owner of Public Record John P. Lawrence Jr & MaryJane Lawrence County Montgomery
Legal Description Donovans, Block 1, Lot 7A, 8A
Assessor's Parcel # 4060-00-00760 Tax Year 2020 R.E. Taxes \$ 1,825
Neighborhood Name Donovans Map Reference 26420 Census Tract 6931.01
Occupant [ ] Owner [X] Tenant [ ] Vacant Special Assessments \$ 0 [ ] PUD HOA \$ 0 [ ] per year [ ] per month
Property Rights Appraised [X] Fee Simple [ ] Leasehold [ ] Other (describe)
Assignment Type [ ] Purchase Transaction [X] Refinance Transaction [ ] Other (describe)
Lender/Client AmCap Mortgage, Ltd. Address 1500 Citywest Blvd., Suite 650, Houston, TX 77042
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 [X] No
Report data source(s) used, offering price(s), and date(s). No listings in the prior 12 months.

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. Not a purchase.
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 2-4 Unit Housing Trends 2-4 Unit Housing Present Land Use %
Location [ ] Urban [X] Suburban [ ] Rural Property Values [ ] Increasing [X] Stable [ ] Declining PRICE AGE One-Unit 50 %
Built-Up [ ] Over 75% [X] 25-75% [ ] Under 25% Demand/Supply [ ] Shortage [X] In Balance [ ] Over Supply \$ (000) (yrs) 2-4 Unit 1 %
Growth [ ] Rapid [X] Stable [ ] Slow Marketing Time [X] Under 3 mths [ ] 3-6 mths [ ] Over 6 mths 48 Low 0 Multi-Family 8 %
Neighborhood Boundaries Subject is generally bounded to the north by Hwy 105; to the east by Loop 489 High 80 Commercial 22 %
336; to the south by Loop 336; and to the west by I-45. 188 Pred. 29 Other 19 %
Neighborhood Description Donovans is a single family residential subdivision located approximately 39mi north of Houston's CBD. It consists of homes in the moderate to middle. Values appear stable in the area. No major negative or positive factors are foreseen to impact the subject's marketing area in the foreseeable future. The area is served by the Conroe ISD. See Additional Comments.....

SITE

Market Conditions (including support for the above conclusions) Properties appear to be absorbed in this market area within a 3 month marketing period. There does not appear to be an overabundance of properties for sale, with market supply/demand in equilibrium. Typical financing available in subject's market area including Conventional, FHA and VA loans. The 19% "Other" represents land, water and roads. Multi-family homes are scarce in the Conroe market area and have an extended DOM compared to SFR homes.
Dimensions 89' x 105' x 89' x 90' Area 9,345 Shape Rectangular View N;Res;
Specific Zoning Classification Deed Restrictions -SFR Zoning Description No Zoning - Can be rebuilt if destroyed
Zoning Compliance [ ] Legal [ ] Legal Nonconforming (Grandfathered Use) [X] 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? [X] Yes [ ] No If No, describe
Utilities Public Other (describe) Public Other (describe) Off-site Improvements - Type Public Private
Electricity [X] [ ] Water [X] [ ] Street Concrete [X] [ ]
Gas [X] [ ] Sanitary Sewer [X] [ ] Alley None [ ] [ ]
FEMA Special Flood Hazard Area [ ] Yes [X] No FEMA Flood Zone X FEMA Map # 48339C0390G FEMA Map Date 8/18/2014
Are the utilities and/or off-site improvements typical for the market area? [X] Yes [ ] No If No, describe
Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? [ ] Yes [X] No If Yes, describe
Typical utility easements of record noted - no detrimental market effect. No encroachments or adverse conditions noted upon site inspection. The subject was not affected by any of the recent Hurricanes, however the recent freeze caused damaged sheetrock by lieu of busted pipes.

IMPROVEMENTS

General Description Foundation Exterior Description materials/condition Interior materials/condition
Units [ ] Two [ ] Three [X] Four [X] Concrete Slab [X] Crawl Space Foundation Walls Concrete/Avg Floors Vinyl/Avg
[ ] Accessory Unit (describe below) [ ] Full Basement [ ] Partial Basement Exterior Walls CmntBd/Wood/Avg Walls Sheetrock/Avg
# of Stories 2 # of bldgs. 3 Basement Area 0 sq.ft. Roof Surface Composition/Avg Trim/Finish Wood/Avg
Type [ ] Det. [ ] Att. [X] S-Det./End Unit Basement Finish 0 % Gutters & Downspouts None Bath Floor Tile/Avg
[X] Existing [ ] Proposed [ ] Under Const. [ ] Outside Entry/Exit [ ] Sump Pump Window Type Metal/VinylDbp/Avg Bath Wainscot Tile/Avg
Design (Style) Fourplex Evidence of [ ] Infestation Storm Sash/Insulated None Car Storage
Year Built 2019 [ ] Dampness [ ] Settlement Screens Yes/Avg [ ] None
Effective Age (Yrs) 2 Heating/Cooling Amenities [X] Driveway # of Cars 4
Attic [ ] None [X] FWA [ ] HWBB [ ] Radiant [ ] Fireplace(s) # [ ] Woodstove(s) # 0 Driveway Surface Concrete
[X] Drop Stair [ ] Stairs [ ] Other Fuel Gas [X] Patio/Deck Conc [X] Fence Wood [ ] Garage # of Cars 0
[ ] Floor [ ] Scuttle Cooling [X] Central Air Conditioning [ ] Pool None [X] Porch Concrete [X] Carport # of Cars 2
[ ] Finished [ ] Heated [ ] Individual [ ] Other [ ] Other None [ ] Att. [ ] Det. [X] Built-in
# of Appliances Refrigerator 4 Range/Oven 4 Dishwasher Disposal Microwave Washer/Dryer Other (describe)

Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). The subject site consists of 3 buildings. A recent construction two story duplex and two free standing single family homes. Total, there are four improvements that offer full-time residency. The two story duplex building was built in 2019 and is in "like new" condition while the two freestanding homes were built in 1948. Unit C is considered to be in average condition while Unit D has deferred maintenance caused by the recent freeze. Unit 1 and 2 are considered Q4 quality and C2 condition. Unit 3 is Q4 and C3 and Unit 4 is Q4 and C4. Unit 1 & 2 have slab foundation. Unit 3 & 4 have crawlspace.

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IMPROVEMENTS	Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If Yes, describe. <b>Unit 4 has cosmetic damages caused by the recent freeze that are considered curable at an estimated cost of \$2,500.</b>
	Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe.
	Is the property subject to rent control? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If Yes, describe

The following properties represent the most current, similar, and proximate comparable rental properties to the subject property. This analysis is intended to support the opinion of the market rent for the subject property.

FEATURE	SUBJECT	COMPARABLE RENTAL # 1			COMPARABLE RENTAL # 2			COMPARABLE RENTAL # 3			
Address	513 Avenue I Conroe, TX 77301	1000 Foster Dr Conroe, TX 77301			1500 S 3rd St Apt 9 Conroe, TX 77301			1609 Hazelwood St Unit B Conroe, TX 77301			
Proximity to Subject		1.07 miles SE			0.72 miles S			1.04 miles E			
Current Monthly Rent	\$ 3,730	\$ 4,000			\$ 875			\$ 995			
Rent/Gross Bldg. Area	\$ 1.12 sq.ft.	\$ 1.07 sq.ft.			\$ 1.09 sq.ft.			\$ 1.02 sq.ft.			
Rent Control	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
Data Source(s)	MLS	MLS#64170712			MLS#35456523			MLS#63246555			
Date of Lease(s)	Open	07/20 - 07/21			08/20 - Open			07/20 - Open			
Location	Conroe Market	Conroe Market			Conroe Market			Conroe Market			
Actual Age	2	2			27			41			
Condition	C3	C3			C3			C3			
Gross Building Area	3,330	3,740			800			972			
Unit Breakdown	Rm Count	Size Sq. Ft.	Rm Count	Size Sq. Ft.	Monthly Rent	Rm Count	Size Sq. Ft.	Monthly Rent	Rm Count	Size Sq. Ft.	Monthly Rent
	Tot Br Ba	3,330	Tot Br Ba	3,740	4,000	Tot Br Ba	800	875	Tot Br Ba	972	995
Unit # 1	4 3 1.1	1,018	4 2 2	935	\$ 1,000	4 2 1	800	\$ 875	4 2 1	972	\$ 995
Unit # 2	4 3 1.1	1,018	4 2 2	935	\$ 1,000						
Unit # 3	4 3 1	774	4 2 2	935	\$ 1,000						
Unit # 4	2 2 1	520	4 2 2	935	\$ 1,000						
Utilities Included	None	None			None			None			

Analysis of rental data and support for estimated market rents for the individual subject units reported below (including the adequacy of the comparables, rental concessions, etc.) Subject rental rates gathered from local MLS. The rental rates for the subject are: Unit 1: \$925 Unit 2: \$930 Unit 3: \$950 Unit 4: \$925. Sale 1 represents a fourplex building. Overall, rental 1 has a superior bathroom count and overall quality and condition since all 4 units were built in 2019. Rental #2 represents a sole unit in a 10 unit complex, which assists in lending support to itemizing the per unit rental rate for the subject. The subject, is considered similar to rental 2. Rental 3 represents a singular unit as part of a duplex building and has a similar overall quality and condition as the subject. Based on the rentals above the subject current rental rate of \$925-\$950 per unit appears adequate and supported.

**Rent Schedule:** The appraiser must reconcile the applicable indicated monthly market rents to provide an opinion of the market rent for each unit in the subject property.

Unit #	Leases		Actual Rents			Opinion of Market Rent			
	Lease Date		Per Unit		Total Rents	Per Unit		Total Rents	
	Begin Date	End Date	Unfurnished	Furnished		Unfurnished	Furnished		
1	n/a	Open	\$ 925	\$	\$ 925	\$ 1,000	\$	\$ 1,000	
2	n/a	Open	930		930	1,000		1,000	
3	n/a	Open	950		950	900		900	
4	n/a	Open	925		925	900		900	
Comment on lease data lease data gathered from recent MLS transactions for the subject units.			Total Actual Monthly Rent			\$ 3,730	Total Gross Monthly Rent		\$ 3,800
			Other Monthly Income (itemize)			\$	Other Monthly Income (itemize)		\$
Each unit is currently leased.			Total Actual Monthly Income			\$ 3,730	Total Estimated Monthly Income		\$ 3,800
Utilities included in estimated rents <input type="checkbox"/> Electric <input type="checkbox"/> Water <input type="checkbox"/> Sewer <input type="checkbox"/> Gas <input type="checkbox"/> Oil <input type="checkbox"/> Trash collection <input type="checkbox"/> Cable <input type="checkbox"/> Other									
Comments on actual or estimated rents and other monthly income (including personal property) <b>The estimated rental rates do not include any personal property.</b>									
Each property is separately metered (photos provided)									

I  did  did not research the sale or transfer history of the subject property and comparable sales. If not, explain

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) **Area Multiple Listing Service (MLS)/Tax Records**

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) **Area Multiple Listing Service (MLS) /Tax Records**

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)	MLS and Tax Records	MLS and Tax Records	MLS and Tax Records	MLS and Tax Records
Effective Date of Data Source(s)	04/13/2021	04/13/2021	04/13/2021	04/13/2021
Analysis of prior sale or transfer history of the subject property and comparable sales <b>None noted.</b>				

Analysis of prior sale or transfer history of the subject property and comparable sales **None noted.**

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There are 0 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 0 to \$ 0  
 There are 12 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 134,000 to \$ 975,000

FEATURE	SUBJECT	COMPARABLE SALE # 1			COMPARABLE SALE # 2			COMPARABLE SALE # 3		
Address	513 Avenue I Conroe, TX 77301	705 Edgar St Conroe, TX 77301			21155 Gosling Rd Unit 37 Spring, TX 77388			21155 Gosling Rd Unit 27 Spring, TX 77388		
Proximity to Subject		0.87 miles N			16.59 miles S			16.59 miles S		
Sale Price	\$	\$ 268,000			\$ 720,000			\$ 724,900		
Sale Price/Gross Bldg. Area	\$ sq.ft.	\$ 101.52 sq.ft.			\$ 109.02 sq.ft.			\$ 109.77 sq.ft.		
Gross Monthly Rent	\$ 3,800	\$			\$			\$		
Gross Rent Multiplier										
Price per Unit	\$	\$ 67,000			\$ 180,000			\$ 181,225		
Price per Room	\$	\$ 16,750			\$ 36,000			\$ 36,245		
Price per Bedroom	\$	\$ 67,000			\$ 60,000			\$ 60,408		
Rent Control	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
Data Source(s)		MLS#13989667;DOM 16			MLS#26720744;DOM 18			MLS#19181693 ;DOM 13		
Verification Source(s)		Cad/Ex Insp			Cad/Ex Insp			Cad/Ex Insp		
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION		+(-) Adjustment	DESCRIPTION		+(-) Adjustment	DESCRIPTION		+(-) Adjustment
Sale or Financing Concessions		ArmLth None			ArmLth None			ArmLth None		
Date of Sale/Time		10/09/2020			12/30/2020			03/27/2021		
Location	Conroe Market	Conroe Market			Spring Market			Spring Market		
Leasehold/Fee Simple	Fee Simple	Fee Simple			Fee Simple			Fee Simple		
Site	9,345	6700			2700			2925		
View	N;Res;	N;Res;			N;Res;			N;Res;		
Design (Style)	Fourplex	Fourplex			Fourplex			Fourplex		
Quality of Construction	Q4	Q4			Q3			Q3		
Actual Age	2	41			1			1		
Condition	C3	C4			C1			C1		
Gross Building Area	3,330	2,640			6,604			6,604		
Unit Breakdown	Total Bdrms Baths	Total Bdrms Baths			Total Bdrms Baths			Total Bdrms Baths		
Unit # 1	4 3 1.1	4 1 1		+12,000	5 3 2.1		-4,000	5 3 2.1		-4,000
Unit # 2	4 3 1.1	4 1 1		+12,000	5 3 2.1		-4,000	5 3 2.1		-4,000
Unit # 3	4 3 1	4 1 1		+10,000	5 3 2.1		-6,000	5 3 2.1		-6,000
Unit # 4	2 2 1	4 1 1		+5,000	5 3 2.1		-11,000	5 3 2.1		-11,000
Basement Description	0	0sf			0sf			0sf		
Basement Finished Rooms	0									
Functional Utility	Average	Average			Average			Average		
Heating/Cooling	Central/Central	Central/Central			Central/Central			Central/Central		
Energy Efficient Items	Typical	Typical			Typical			Typical		
Parking On/Off Site	2 Carport/Open	Open			4 Built-In/Open			4 Built-In/Open		
Porch/Patio/Deck	None	None			None			None		
Fireplace	None	None			None			None		
Fence/Pool	Fence	Fence			Fence			Fence		
Net Adjustment (Total)		<input checked="" type="checkbox"/> + <input type="checkbox"/> -			<input type="checkbox"/> + <input checked="" type="checkbox"/> -			<input type="checkbox"/> + <input checked="" type="checkbox"/> -		
Adjusted Sale Price of Comparables		Net Adj. 46.1 % Gross Adj. 46.1 %			Net Adj. 31.7 % Gross Adj. 35.4 %			Net Adj. 31.6 % Gross Adj. 35.1 %		
Adjusted Price Per Unit (Adj. SP Comp / # of Comp Units)	\$	97,898			122,898			124,010		
Adjusted Price Per Room (Adj. SP Comp / # of Comp Rooms)	\$	24,474			24,580			24,802		
Adjusted Price Per Bedrm (Adj. SP Comp / # of Comp Bedrooms)	\$	97,898			40,966			41,337		
Value per Unit	\$ 105,000 X	4 Units = \$ 420,000			\$ 126.13 X			3,330 GBA = \$ 420,013		
Value per Rm.	\$ 30,000 X	14 Rooms = \$ 420,000			\$ 38,181 X			11 Bdrms. = \$ 419,991		

SALES COMPARISON APPROACH

Summary of Sales Comparison Approach including reconciliation of the above indicators of value. The subject is a unique fourplex for the Conroe market area, therefore it was unavoidable to expand the search criteria beyond the recommended one mile in order to include comparable sales. The subject is considered unique due to having multiple improvements with varying quality and conditions, which makes provide an unadjusted comparable difficult, since most other sales have a consistent condition and quality throughout the improvement. Due to this, across the board quality and condition adjustments were made accordingly. Sale 1 is inferior inside and out with taking a cumulative quality and condition rating for the subject. Both sale 2 and 3 are superior to the subject after considering all improvement factors for the subject. High line, net, and gross adjustments were unavoidable and necessary in order to conclude a reliable indicator of value. Bedroom adjustments were made at \$5,000 while full bathroom adjustments were made at \$4,000 and half bath at \$2,000. Site adjustments were made at \$2.00/sqft. Should the lender request sales closer in proximity it should be known that none were available.

Indicated Value by Sales Comparison Approach \$ 420,000

Total gross monthly rent \$ 3,800 X gross rent multiplier (GRM) 111 = \$ 421,800 Indicated value by the Income Approach

Comments on income approach including reconciliation of the GRM GRM gathered by applying the rental approach to the sales comparison approach and deriving at a typical GRM per unit.

INCOME

Indicated Value by: Sales Comparison Approach \$ 420,000 Income Approach \$ 421,800 Cost Approach (if developed) \$

When determining the final estimated value the appraiser relied on the sales comparison approach. Cost approach not developed due to condition and improvement factors for the subject.

RECONCILIATION

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 \$ 420,000 , as of 04/12/2021 , which is the date of inspection and the effective date of this appraisal.

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**COMMENTS ON SALES COMPARISON APPROACH:** The sales considered are among the most comparable in Houston's MLS. All sales used are located in the subject's marketing area, similar in size, and considered similar to the subject in quality of construction and condition.

In the Sales Comparison Approach, the appraiser makes adjustments to the comparable sales based on their differences with the subject. Most of the adjustments are for apparent and/or objective differences such as location (interior, corner or cul-de-sac lots), gross living area, age, bathrooms, car storage and fireplaces. Because these items are objective, they have been quantified based on the appraiser's observation of what the market will pay for the presence of, or lack of, these features based on a paired sales analysis of properties that are otherwise similar. Subjective adjustments such as quality of construction, condition, special or adverse locations and decor have been made based on the appraiser's knowledge of the market and/or conversations with knowledgeable agents and contractors within the market.

Typical financing in the area is conventional, FHA/VA, Bank loans or cash with sellers typically paying up to 3 point on new loan financing. No adjustment has been made for seller paid closing cost of 3% or less.

**Note :** The photographs of comparable sales provided in this report are from original images. All comparable sales were inspected from the street and a photo image was taken. However, in instances that are deemed inappropriate, or in the case of a camera malfunction, an image provided by MLS has been utilized.

**FINAL RECONCILIATION:** In the final reconciliation of value, greatest emphasis has been given to the value indicated by the Sales Comparison Analysis, which is more indicative of Market Value under the willing Buyer and Seller concept and is supported by the Cost Approach. All sales have been considered in our final conclusion of value.

The income Approach is not considered as reliable insofar as single family properties are not typically purchased for their income producing ability.

**INTENDED USE/USER:** The Intended User of this appraisal report is the Lender/Client. 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 of the appraisal, reporting requirements of this appraisal report form, and the Definition of Market Value. No additional intended Users are identified by the appraiser.

**PURPOSE OF REPORT:** The purpose of this appraisal is to form an opinion of the Market Value of the subject for our Client as of the effective date contained in this report.

ADDITIONAL COMMENTS

COST APPROACH

PUD INFORMATION

### 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) COST APPROACH NOT DEVELOPED DUE TO VARYING FACTORS AND DIFFERENCES IN THE IMPROVEMENTS ON THE SUBJECT LOT.

ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input type="checkbox"/> REPLACEMENT COST NEW	OPINION OF SITE VALUE .....	=\$
Source of cost data	DWELLING Sq.Ft. @ \$ .....	=\$
Quality rating from cost service Effective date of cost data	0 Sq.Ft. @ \$ .....	=\$
Comments on Cost Approach (gross building area calculations, depreciation, etc.)		=\$
	Garage/Carport Sq.Ft. @ \$ .....	=\$
	Total Estimate of Cost-New .....	=\$
	Less Physical Functional External	
	Depreciation .....	= \$( )
	Depreciated Cost of Improvements .....	=\$
	"As-is" Value of Site Improvements .....	=\$
Estimated Remaining Economic Life (HUD and VA only) 58 Years	<b>INDICATED VALUE BY COST APPROACH</b> .....	<b>=\$</b>

### 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.

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This report form is designed to report an appraisal of a two- to four-unit property, including a two- to four-unit property in a planned unit development (PUD). A two- to four-unit property located in either a condominium or cooperative project requires the appraiser to inspect the project and complete the project information section of the Individual Condominium Unit Appraisal Report or the Individual Cooperative Interest Appraisal Report and attach it as an addendum to this report.

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

# Small Residential Income Property Appraisal Report

160413987  
File # 2021-638

**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, including all units. 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 and income approaches to value. I have adequate market data to develop reliable sales comparison and income approaches to value for this appraisal assignment. I further certify that I considered the cost approach to value but did not develop it, 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.

# Small Residential Income Property Appraisal Report

160413987  
File # 2021-638

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.

[esign.alamode.com/Verify?Serial:FC185594](https://esign.alamode.com/Verify?Serial:FC185594)

**APPRAISER**

Signature   
 Name Blake Cisneros  
 Company Name Paramount Appraisals  
 Company Address 12320 Barker Cypress, Suite 600-291,  
Cypress, TX 77429  
 Telephone Number 7133855912  
 Email Address orders@paramountappraisals.com  
 Date of Signature and Report 04/13/2021  
 Effective Date of Appraisal 04/12/2021  
 State Certification # 1360356  
 or State License # \_\_\_\_\_  
 or Other (describe) \_\_\_\_\_ State # \_\_\_\_\_  
 State TX  
 Expiration Date of Certification or License 10/31/2022

ADDRESS OF PROPERTY APPRAISED  
513 Avenue I  
Conroe, TX 77301

APPRAISED VALUE OF SUBJECT PROPERTY \$ 420,000

**LENDER/CLIENT**

Name Property Interlink  
 Company Name AmCap Mortgage, Ltd.  
 Company Address 1500 Citywest Blvd., Suite 650, Houston, TX  
77042  
 Email Address \_\_\_\_\_

**SUPERVISORY APPRAISER (ONLY IF REQUIRED)**

Signature \_\_\_\_\_  
 Name \_\_\_\_\_  
 Company Name \_\_\_\_\_  
 Company Address \_\_\_\_\_  
 Telephone Number \_\_\_\_\_  
 Email Address \_\_\_\_\_  
 Date of Signature \_\_\_\_\_  
 State Certification # \_\_\_\_\_  
 or State License # \_\_\_\_\_  
 State \_\_\_\_\_  
 Expiration Date of Certification or License \_\_\_\_\_

**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 \_\_\_\_\_

**COMPARABLE SALES**

- Did not inspect exterior of comparable sales from street  
 Did inspect exterior of comparable sales from street  
 Date of Inspection \_\_\_\_\_



Borrower/Client	John P. Lawrence Jr & MaryJane Lawrence	File No. 2021-638
Property Address	513 Avenue I	
City	County	State
Conroe	Montgomery	TX
Lender	Zip Code 77301	
AmCap Mortgage, Ltd.		

### APPRAISAL AND REPORT IDENTIFICATION

This Report is one of the following types:

- Appraisal Report (A written report prepared under Standards Rule 2-2(a), pursuant to the Scope of Work, as disclosed elsewhere in this report.)
- Restricted Appraisal Report (A written report prepared under Standards Rule 2-2(b), pursuant to the Scope of Work, as disclosed elsewhere in this report, restricted to the stated intended use by the specified client or intended user.)

### Comments on Standards Rule 2-3

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

- 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.
- Unless otherwise indicated, I have performed no 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 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).

### Reasonable Exposure Time

(USPAP defines Exposure Time as the estimated length of time that the property interest being appraised would have been offered on the market prior to the hypothetical consummation of a sale at market value on the effective date of the appraisal.)

My Opinion of Reasonable Exposure Time for the subject property at the market value stated in this report is: 40 days

### Comments on Appraisal and Report Identification


Note any USPAP-related issues requiring disclosure and any state mandated requirements:

The appraisal form indicates it is a summary appraisal report. It has not been updated by FNMA to conform with USPAP. USPAP has deleted the three types of appraisals known as Self Contained, Summary, and Restricted Used and replaced them with "Appraisal Report" and "Restricted Appraisal Report". This product is an "Appraisal Report".


The report analysis, opinions, and conclusions were developed, and this report has been prepared in conformity with the requirements of the Code of Professional Ethics and Standards of professional Appraisal Practice of the Appraisal Institute. The use of this report is subject to the requirements of the Appraisal Institute relating to review by its duly authorized representatives. As of the date of this report, I have completed the continuing education program as required by the state of Texas.

[esign.alamode.com/verify](https://esign.alamode.com/verify) Serial:FC185594

#### APPRAISER:

Signature:   
 Name: Blake Cisneros  
 Certified  
 State Certification #: 1360356  
 or State License #: \_\_\_\_\_  
 State: TX Expiration Date of Certification or License: 10/31/2022  
 Date of Signature and Report: 04/13/2021  
 Effective Date of Appraisal: 04/12/2021  
 Inspection of Subject:  None  Interior and Exterior  Exterior-Only  
 Date of Inspection (if applicable): 04/12/2021

#### SUPERVISORY or CO-APPRAISER (if applicable):

Signature: \_\_\_\_\_  
 Name: \_\_\_\_\_  
 State Certification #: \_\_\_\_\_  
 or State License #: \_\_\_\_\_  
 State: \_\_\_\_\_ Expiration Date of Certification or License: \_\_\_\_\_  
 Date of Signature: \_\_\_\_\_  
 Inspection of Subject:  None  Inter  Exterior-Only  
 Date of Inspection (if applicable): 

# Supplemental Addendum

File No. 2021-638

Borrower/Client	John P. Lawrence Jr & MaryJane Lawrence						
Property Address	513 Avenue I						
City	Conroe	County	Montgomery	State	TX	Zip Code	77301
Lender	AmCap Mortgage, Ltd.						

***I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period preceding acceptance of this assignment.***

## **APPRAISER INDEPENDENCE CERTIFICATION:**

I hereby certify, I have followed the appraiser independence safeguards in compliance with Appraisal Independence and any applicable state laws I may be required to comply with. This includes but is not limited to the following: I am currently licensed and/or certified by the state in which the property to be appraised is located. My license is the appropriate license for the appraisal assignments and is reflected on the appraisal report. I certify that there have been no sanctions against me for any reason that would impair my ability to perform appraisals pursuant to the required guidelines.

I assert that no employee, director, officer, or agent, or any other third party acting as joint venture partner, independent contractor, appraisal company, appraisal management company, or partner on behalf of Blake's Appraisals influenced or attempted to influence the development, reporting, result, or review of my appraisal through coercion, extortion, collusion, compensation, inducement, intimidation, bribery, or in any other manner.

I further assert that the client has never participated in any of the following prohibited behavior in our business relationship: Withholding or threatening to withhold timely payment or partial payment for an appraisal report, withholding or threatening to withhold future business with me, demoting, terminating or threatening to demote or terminate me, expressly or implicitly promising future business, promotions, or increased compensation for myself, conditioning the ordering of my appraisal report or the payment of my appraisal fee or salary or bonus on the opinion, conclusion, or valuation to be reached, or on a preliminary value estimate requested from me, requesting that I provide an estimated, predetermined, or desired valuation in an appraisal report prior to the completion of the appraisal report, or requesting that I provide estimated values or comparable sales at any time prior to my completion of an appraisal report. Provided me an anticipated, estimated, encouraged, or desired value for a subject property or proposed or target amount to be loaned to the borrower, except that a copy of the sales contract for purchase transactions may be provided, provided to me, my appraisal company, or any entity or person related to me as an appraiser, appraisal company, stock or other financial or non-financial benefits. Any other act or practice that impairs or attempts to impair my independence, objectivity, or impartiality or violates law or regulation, including, but not limited to, the Truth in Lending Act (TILA) and Regulation Z, or the USPAP.

## **NEIGHBORHOOD MARKETABILITY:**

Adequate retail, employment and other support facilities are located in the area. Public transportation and houses of worship of most denominations are located nearby. Land uses are generally compatible in the area, with commercial properties primarily located along the principal streets. Residential properties use, maintenance, and alteration are controlled by deed restrictions which are locally enforced by the respective property owners association. No significant adverse physical conditions were observed which would have a detrimental effect on the marketability of properties within the neighborhood.

## **PLANNED UNIT DEVELOPMENT:**

The subject is not located in a PUD.

## **SITE AND TAXES:**

Title documents and survey were not available for the appraiser to review. Area properties are regulated under deed restrictions rather than zoning, and the subject appears to be in compliance.

The four criteria for the Highest and Best Use are: Legally permissible; Physically possible; Financially feasible; and Maximum profitability. The subject's current use meets all of the criteria for highest and best use; therefore it is our opinion that the highest and best use for the subject, both vacant and improved, is single family residential.

Based on review of the flood maps provided by Federal Emergency Management Agency (FEMA), the subject appears to be within the flood zone reported herein, however confirmation of the exact location should be obtained from current survey or other reliable source.

The valuation and tax rates in the area appear reasonable.

The appraiser relied on the extraction method to determine an estimated site value for the subject. Dwelling Cost data was utilized to determine a replacement cost for the subject, which was then extracted from the final opinion of value. The difference is the estimated site value.

## **EXPOSURE TIME:**

A reasonable exposure time for the subject property at the opinion of value indicated is estimated to be the same as the marketing time reported in the neighborhood section on page one of this report.

## **ESTIMATE OF GROSS LIVING AREA:**

The measurements and sketch contained herein are for the purposes of this appraisal when comparing the subject to the comparable sales in the Sales Comparison Analysis. The sketch herein is not an architectural rendering of the subject improvements and is not to be considered as such. I am not a licensed architect. The gross living area addressed herein is based on physical measurements taken by me utilizing the American National Standards Institute (ANSI) protocol adopted by the National Homebuilder's Association (NHA) for measuring square footage. The Gross Living Area stated in this report may or may not agree with Gross Living Area published by the tax assessor, the MLS, or the builder for the subject or for the comparable sales. The square footage estimate noted herein for the subject was calculated from physical measurements taken by me for the purposes of this assignment only. I do not guarantee the accuracy of this square footage ESTIMATE and it should not be relied upon by anyone for any other use.

There are 3 buildings on the subject site, per attached survey, and site visit. The two story dwelling was built in 2019 and is in "like new" condition while the detached dwellings were built in 1948 and considered much inferior to Unit 1 and 2 noted in this report. These qualities and conditions offset one another, therefore when searching for comparables th



# Supplemental Addendum

File No. 2021-638

Borrower/Client	John P. Lawrence Jr & MaryJane Lawrence						
Property Address	513 Avenue I						
City	Conroe	County	Montgomery	State	TX	Zip Code	77301
Lender	AmCap Mortgage, Ltd.						

the subject "as a whole" to be C3 and Q4.

## CLARIFICATION OF ITEM 2 CERTIFICATION STATEMENT:

An appraiser's inspection is a data gathering task for comparative analyses only. The term/phrase "complete visual inspection" means a non-intrusive, visual observation of readily accessible areas on the effective date of the appraisal. The attic was not viewed from a head and shoulders stance and did not include any intense visual observation of the entire attic area or any mechanical systems within the attic. No warranty is given to the condition or continued functional operation of the mechanical, electrical, plumbing or any other systems in the dwelling beyond the effective date of the appraisal.

The appraiser made an interior and exterior inspection of all readily accessible areas of the subject property improvements. Appraiser did not make entry into attic scuttle or crawl space, and did not move any personal property or furniture. Appraiser has noted all readily observable conditions of the subject property, that is, conditions that are immediately noticeable and discernible during a typical site visit. Appraiser is not responsible for determining the functionality of appliances or mechanical systems.

The appraiser is not a home inspector, and this appraisal report is not a home inspection; the appraiser only performed a visual observation of accessible areas and the appraisal report cannot be relied upon to disclose conditions and/or defects in the property.

Any statement, comment, or conclusion made about the structural integrity is not a warranted fact, but an observation limited to the purview of my visual observation. For warranted fact about the structural integrity unless otherwise stated the user of the appraisal should have the improvement inspected by a licensed structural engineer or similar professional whose job is to determine structural integrity.

## CLARIFICATION OF ITEM 7 CERTIFICATION STATEMENT:

My primary data source was the Houston Association of Realtor (HAR) MLS. The Dodd-Frank Act and Fannie Mae's Appraiser Independence Requirements (AIR) was enacted to prevent unreasonable expectations of appraisers who have already provided credible support for their conclusion of value. Unless there is data that was not available to me at the time of research for the appraisal on the effective date, I will not be influenced or coerced into performing additional analysis of sales that are deemed less comparable for the purpose of producing an influence or change to the value credibly developed.

In the event sales not chosen (i.e. those deselected by me in the final selection process) are asked to be analyzed by the client, such as additional research, will be subject to additional charges for the additional research, analysis, and communication. Such fees will be relative to the amount of additional information required and should be discussed with the client to ensure that they are prepared to pay any additional fees. If the client's request is based on data obtained from the same MLS system where there are no additional sales comparable to the subject that were not already researched, selected or disqualified at the time of the appraisal, such consideration of the same data researched would be an additional charge to the client for these added analyses.

## CLARIFICATION OF ITEM 10 CERTIFICATION STATEMENT:

I attempted to adhere fully with the requirements set forth in Certification Item 10 and believe the sources used provided credible information, but strict adherence was not possible in the normal course of business. In the State of Texas and local jurisdiction, the non-disclosure status of law prevents me from any published non-interested party data other than that which is printed through the private source of Multiple Listing Service (MLS).

## CLARIFICATION OF ITEM 14 CERTIFICATION STATEMENT:

The users and others who are choosing to rely on this appraisal report need to be aware of the limitations of the included 1004MC Form. This form only views transactions over a 12-month period, which makes each column a seasonal conclusion. As a consequence, the conclusions may vary from the one-unit housing trends reported in the Neighborhood Section and may not be consistent. Those circumstances will be further explained on the 1004MC Form where seasonal anomalies are addressed. Further, the comments about concessions are based on that data which is available to me through the primary data source. Inconsistencies exist in the reporting of concessions which impacts my conclusions and may be impacted to the degree concessions were not forthright by all of the MLS reporting members.

The information contained herein regarding the environmental conditions are not to be construed as a warranted fact. This information was the result of the non-intrusive physical observation and data gathered from the EPA website. For a warranted fact about environmental conditions the Intended User(s) of this appraisal report must seek from environmental professional's facts such as can be found from testing done in Phase II environmental reporting. I have made no environmental tests on the subject property.

## CLARIFICATION OF ITEM 21 CERTIFICATION STATEMENT:

The parties identified in this item are given disclosure privileges of distribution rights. These distribution privileges are not equal nor should be construed as being the same privilege as an "Intended User". Only the client named herein has the privilege of being identified as the "Intended Users". I am not obligated nor will I discuss this Summary Appraisal Report with any of the entities listed in this section unless they have been specifically identified by me at the time of the assignment as an Intended User with similar privileges as the client in terms of direct communication rights.

## FINAL RECONCILIATION:

In the final reconciliation of value, full emphasis has been given to the value indicated by the Sales Comparison Analysis, which is indicative of Market Value under the willing Buyer and Seller concept. All sales have been considered in our final conclusion of value.

The Cost Approach has been developed solely at the request of the Client; and has been given no weight in arriving at the final opinion of value. The "cost new" of a property is not typically part of the decision making process of a buyer desiring a property similar in age to the subject. This is consistent with FAQ #290 in the most current edition of USPAP.

### Supplemental Addendum

File No. 2021-638

Borrower/Client	John P. Lawrence Jr & MaryJane Lawrence				
Property Address	513 Avenue I				
City	Conroe	County	Montgomery	State	TX Zip Code 77301
Lender	AmCap Mortgage, Ltd.				

**USPAP 2016-2017 COMPLIANCE:**

This appraisal indicates it is a summary appraisal report. It has not been updated by FNMA to conform with 2016-2017 USPAP. The current USPAP has deleted the three types of appraisals known as Self Contained, Summary, and Restricted Use and replaced them with "Appraisal Report" and "Restricted Appraisal Report". This product is an "Appraisal Report".

**TEXAS SEVERE WINTER STORM (EM-3554-TX)**

The subject and surrounding area was affected by the recently declared disaster, Winter Storm Uri. The incident period began on 02/11/2021 and is continuing. The declaration date is 02/14/2021. Many homes in the area lost power and electricity, however as of today all utilities have been restored. Additionally, many homes were adversely affected by bursting water pipes.

During site visit of the subject there were no visual signs of damaged sheetrock or plumbing pipes. The appraiser was only able to readily observe cosmetic items and did not perform an inspection that includes behind sheetrock or attic.

## 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 (Page - 2)

Borrower/Client	John P. Lawrence Jr & MaryJane Lawrence				
Property Address	513 Avenue I				
City	Conroe	County	Montgomery	State	TX
				Zip Code	77301
Lender	AmCap Mortgage, Ltd.				

TOTAL Sketch by a la mode, inc.

### Area Calculations Summary

Living Area	Calculation Details	
First Floor	530.88 Sq ft	16.8 × 31.6 = 530.88
Second Floor	486.88 Sq ft	31.6 × 12.8 = 404.48 10 × 4 = 40 10.6 × 4 = 42.4
Second Floor	486.88 Sq ft	31.6 × 12.8 = 404.48 10 × 4 = 40 10.6 × 4 = 42.4
Stairs	44 Sq ft	11 × 4 = 44
Apt	774.26 Sq ft	20.4 × 24 = 489.6 22.7 × 12.6 = 286.02 Negative Arc = 1.36
Apt	520.1 Sq ft	20.2 × 20.5 = 414.1 10 × 10.6 = 106
Apt	530.88 Sq ft	31.6 × 16.8 = 530.88
Stairs	44 Sq ft	11 × 4 = 44
<b>Total Living Area (Rounded):</b>	<b>3418 Sq ft</b>	
<b>Non-living Area</b>		
Concrete Patio	96 Sq ft	9.6 × 10 = 96
2 Car Port	369 Sq ft	20.5 × 18 = 369
Concrete Patio	4 Sq ft	2 × 2 = 4
Concrete Patio	25 Sq ft	5 × 5 = 25
Concrete Patio	25 Sq ft	5 × 5 = 25
Concrete Patio	48 Sq ft	8 × 6 = 48
Concrete Patio	48 Sq ft	8 × 6 = 48

*BLK*

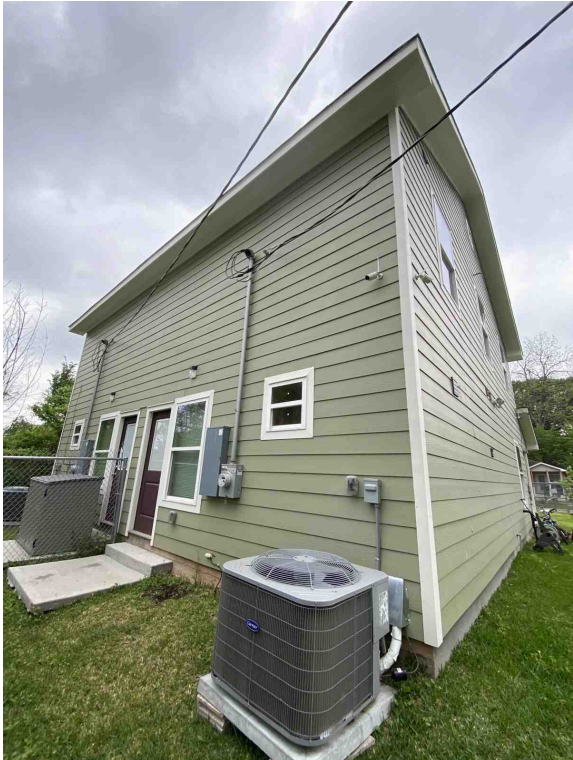
## Subject Photo Page

Borrower/Client	John P. Lawrence Jr & MaryJane Lawrence						
Property Address	513 Avenue I						
City	Conroe	County	Montgomery	State	TX	Zip Code	77301
Lender	AmCap Mortgage, Ltd.						



### Unit C Front

513 Avenue I  
Sales Price  
G.B.A. 3,330  
Age 2



### Unit A & B Rear



### Unit A & B Street View

## Subject Photo Page

Borrower/Client	John P. Lawrence Jr & MaryJane Lawrence						
Property Address	513 Avenue I						
City	Conroe	County	Montgomery	State	TX	Zip Code	77301
Lender	AmCap Mortgage, Ltd.						



### Unit A & B Left Side

513 Avenue I  
Sales Price  
G.B.A. 3,330  
Age 2



### Unit A & B Rear ViewSubjec



### Unit A & B Right Side

*Blk 10*

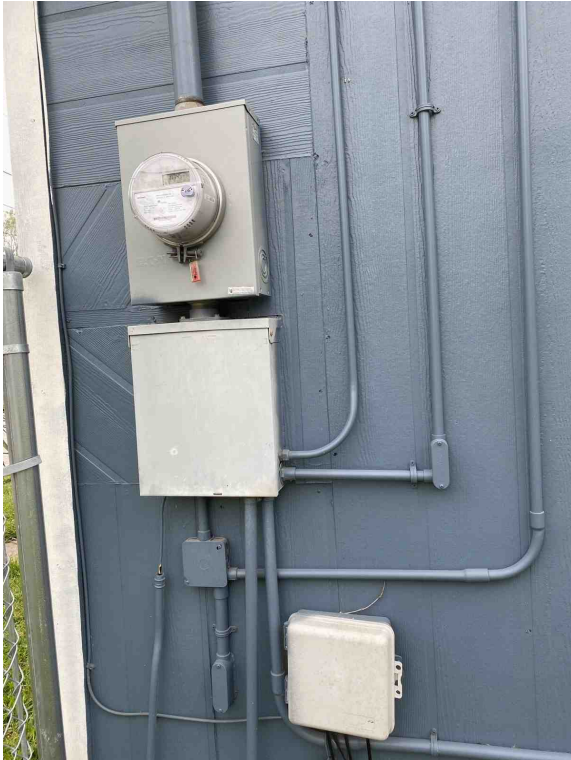
## Subject Photo Page

Borrower/Client	John P. Lawrence Jr & MaryJane Lawrence						
Property Address	513 Avenue I						
City	Conroe	County	Montgomery	State	TX	Zip Code	77301
Lender	AmCap Mortgage, Ltd.						



### Unit C Front

513 Avenue I  
Sales Price  
G.B.A. 3,330  
Age 2



### Unit C Meter



### Unit C & D Street View

## Subject Photo Page

Borrower/Client	John P. Lawrence Jr & MaryJane Lawrence						
Property Address	513 Avenue I						
City	Conroe	County	Montgomery	State	TX	Zip Code	77301
Lender	AmCap Mortgage, Ltd.						



### Unit C Right Side

513 Avenue I  
Sales Price  
G.B.A. 3,330  
Age 2



### Unit C Left Side



### Unit C Rear View

## Subject Photo Page

Borrower/Client	John P. Lawrence Jr & MaryJane Lawrence						
Property Address	513 Avenue I						
City	Conroe	County	Montgomery	State	TX	Zip Code	77301
Lender	AmCap Mortgage, Ltd.						



### Unit D Front View

513 Avenue I  
Sales Price  
G.B.A. 3,330  
Age 2



### Unit D Rear View



### Unit D Electric

## Subject Photo Page

Borrower/Client	John P. Lawrence Jr & MaryJane Lawrence						
Property Address	513 Avenue I						
City	Conroe	County	Montgomery	State	TX	Zip Code	77301
Lender	AmCap Mortgage, Ltd.						



### Unit D Left Side

513 Avenue I  
Sales Price  
G.B.A. 3,330  
Age 2



### Unit D Right Side

*Blk 10*

## Interior Photos

Borrower/Client	John P. Lawrence Jr & MaryJane Lawrence						
Property Address	513 Avenue I						
City	Conroe	County	Montgomery	State	TX	Zip Code	77301
Lender	AmCap Mortgage, Ltd.						



**Unit A Utility**



**Unit A Living**



**Unit A Half Bath**



**Unit A Kitchen**



**Unit A Breakfast**



**Unit A Bedroom**



**Unit A Bedroom**



**Unit A Bedroom**



**Unit A Bathroom**



## Interior Photos

Borrower/Client	John P. Lawrence Jr & MaryJane Lawrence						
Property Address	513 Avenue I						
City	Conroe	County	Montgomery	State	TX	Zip Code	77301
Lender	AmCap Mortgage, Ltd.						



**Unit B Utility**



**Unit B Living**



**Unit B Half Bath**



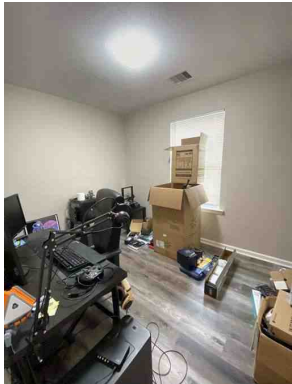
**Unit B Kitchen**



**Unit B Breakfast**



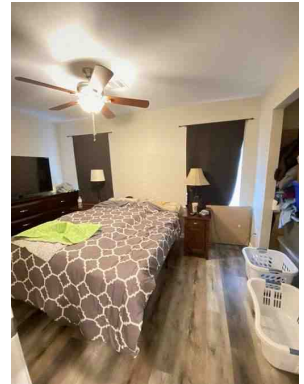
**Unit B Bathroom**



**Unit B Bedroom**



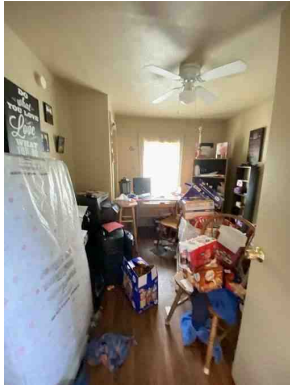
**Unit B Bedroom**



**Unit B Bedroom**

## Interior Photos

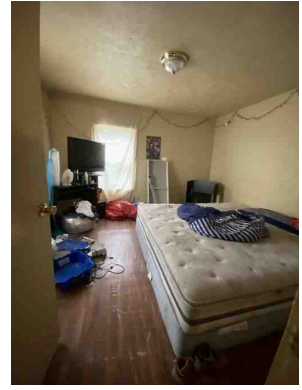
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Property Address	513 Avenue I						
City	Conroe	County	Montgomery	State	TX	Zip Code	77301
Lender	AmCap Mortgage, Ltd.						



**Unit C Bedroom**



**Unit C Living**



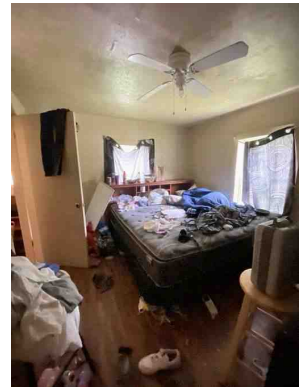
**Unit C Bedroom**



**Unit C Kitchen**



**Unit C Bathroom**



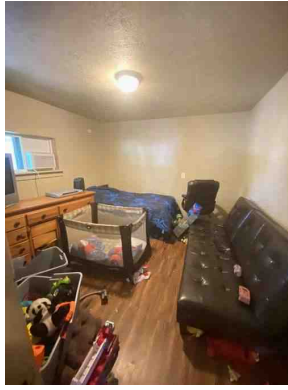
**Unit C Bedroom**

## Interior Photos

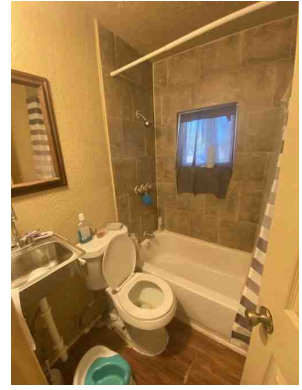
Borrower/Client	John P. Lawrence Jr & MaryJane Lawrence						
Property Address	513 Avenue I						
City	Conroe	County	Montgomery	State	TX	Zip Code	77301
Lender	AmCap Mortgage, Ltd.						



**Unit D Kitchen**



**Unit D Bedroom**



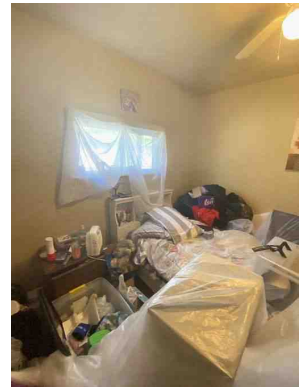
**Unit D Bathroom**



**Unit D Water Damage Repair**



**Unit D Kitchen Alt View**



**Unit D Bedroom**

## Comparable Photo Page

Borrower/Client	John P. Lawrence Jr & MaryJane Lawrence				
Property Address	513 Avenue I				
City	Conroe	County	Montgomery	State	TX
				Zip Code	77301
Lender	AmCap Mortgage, Ltd.				



### Comparable 1

705 Edgar St  
 Prox. to Subject 0.87 miles N  
 Sales Price 268,000  
 Gross Living Area  
 Total Rooms 16  
 Total Bedrooms 4  
 Total Bathrooms 4  
 Location Conroe Market  
 View N;Res;  
 Site 6700  
 Quality Q4  
 Age 41



### Comparable 2

21155 Gosling Rd Unit 37  
 Prox. to Subject 16.59 miles S  
 Sales Price 720,000  
 Gross Living Area  
 Total Rooms 20  
 Total Bedrooms 12  
 Total Bathrooms 8.4  
 Location Spring Market  
 View N;Res;  
 Site 2700  
 Quality Q3  
 Age 1

### Comparable 3

21155 Gosling Rd Unit 27  
 Prox. to Subject 16.59 miles S  
 Sales Price 724,900  
 Gross Living Area  
 Total Rooms 20  
 Total Bedrooms 12  
 Total Bathrooms 8.4  
 Location Spring Market  
 View N;Res;  
 Site 2925  
 Quality Q3  
 Age 1

*Blk*

## Rental Photo Page

Borrower/Client	John P. Lawrence Jr & MaryJane Lawrence						
Property Address	513 Avenue I						
City	Conroe	County	Montgomery	State	TX	Zip Code	77301
Lender	AmCap Mortgage, Ltd.						



### Rental 1

1000 Foster Dr  
Proximity to Subj. 1.07 miles SE  
GBA 3,740  
Age/Year Built 2

### Rental 2

1500 S 3rd St Apt 9  
Proximity to Subj. 0.72 miles S  
GBA 800  
Age/Year Built 27



### Rental 3

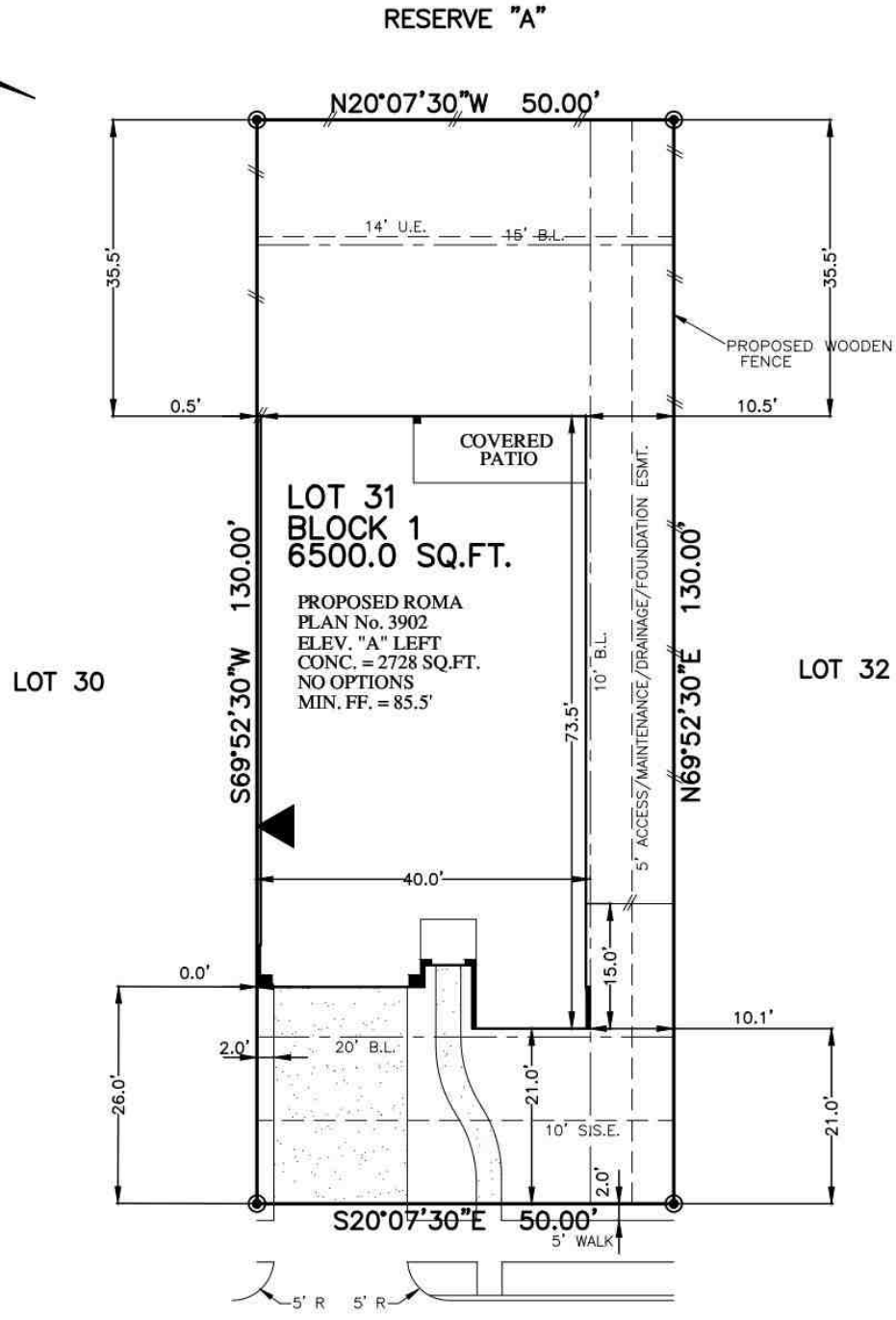
1609 Hazelwood St Unit B  
Proximity to Subj. 1.04 miles E  
GBA 972  
Age/Year Built 41

# Survey



FLATWORK	B.L. BUILDING LINE	T.O.F. TOP OF FORM	U.V.E. UNOBSTRUCTED VISIBILITY EASEMENT
PROPERTY LINE	BL.(FL) FRONT LOAD BUILDING LINE	U.E. UTILITY EASEMENT	MACCE. MAINTENANCE & ACCESS EASEMENT
BUILDING LINE	BL.(SI) SWING IN BUILDING LINE	W.L.E. WATER LINE EASEMENT	ACCE. ACCESS EASEMENT
EASEMENT	BL.(3C) 3 CAR BUILDING LINE	STM.S.E. STORM SEWER EASEMENT	A.E. AERIAL EASEMENT
WOODEN FENCE	G.B.L. GARAGE BUILDING LINE	S.S.E. SANITARY SEWER EASEMENT	D.E. DRAINAGE EASEMENT
WROUGHT IRON FENCE	(B.G.) BUILDER GUIDELINES	R.O.W. RIGHT-OF-WAY	E.E. ELECTRIC EASEMENT
CHAIN LINK FENCE	F.F. FINISHED FLOOR	P.A.E. PRIVATE ACCESS EASEMENT	WATER VALVE
OVERHEAD ELECTRIC	EXT. EXTENDED	P.U.E. PRIVATE UTILITY EASEMENT	FIRE HYDRANT
	PROP. PROPOSED	PVT. PRIVATE	MONUMENT
	ELEV. ELEVATION	FND. FOUND	LP. IRON PIPE
			POWER POLE

⊗ MANHOLE
⊠ GRATE DRAIN
⊡ PAD MOUNTED TRANSFORMER
⊙ TELEPHONE PEDESTAL
⊕ GAS METER
⊖ WATER METER
⊗ MANHOLE & INLET
⊘ INLET
⊙ VAULT



**11410  
FINAVON LANE  
(50' R.O.W.)**

**PLOT PLAN  
SCALE: 1 = 20'**

APPROX. LOT COVERAGE:	49.76 %
FRONT SOD	114 SQ. YDS.
REAR SOD	266 SQ. YDS.
TOTAL SOD	380 SQ. YDS.
FENCE:	190.54 LIN. FT.
A/C PAD:	16 SQ. FT.
TOTAL FLATWORK:	890 SQ. FT.

**NOTES:**  
 1. ALL BEARINGS SHOWN HEREON ARE BASED ON THE RECORDED PLAT.  
 2. SURVEYOR HAS NOT ABSTRACTED THE SUBJECT PROPERTY. ABSTRACTING BY TITLE COMPANY ONLY. ALL EASEMENTS, RESTRICTIONS AND OTHER MATTERS OF RECORD KNOWN TO SURVEYOR ARE SHOWN AND ARE BASED ON THE RECORDED PLAT AND/OR TITLE REPORT. ALLPOINTS LAND SURVEY, INC. IS NOT LIABLE FOR ANY DAMAGES DUE TO INFORMATION NOT PROVIDED TO SURVEYOR OR BUILDER PLACING ANY IMPROVEMENTS WITHIN A BUILDING LINE OR EASEMENT.  
 3. FLATWORK AND FENCING ARE FOR ILLUSTRATION PURPOSES ONLY. REFER TO MUNICIPALITY, HOA, POA, BUILDER GUIDELINES, DEED RESTRICTIONS OR LOCAL CODE FOR REQUIREMENTS. SPECIFIC INSTALLATION REQUIREMENTS TO BE VERIFIED BY BUILDER.

FOR: SITTERLE HOMES  
 ADDRESS: 11410 FINAVON LANE  
 ALLPOINTS JOB#: SH180076 BY: MF  
 G.F.:  
 JOB:

FLOOD ZONE: "X"  
 COMMUNITY PANEL:  
 48157C0140L  
 EFFECTIVE DATE: 4/2/2014  
 LOMR:                      DATE:

THIS INFORMATION IS BASED ON GRAPHIC PLOTTING. WE DO NOT ASSUME RESPONSIBILITY FOR EXACT DETERMINATION.

**LOT 31, BLOCK 1,  
ALIANA, SECTION 42,  
PLAT No. 20160005, PLAT RECORDS  
FORT BEND COUNTY, TEXAS**

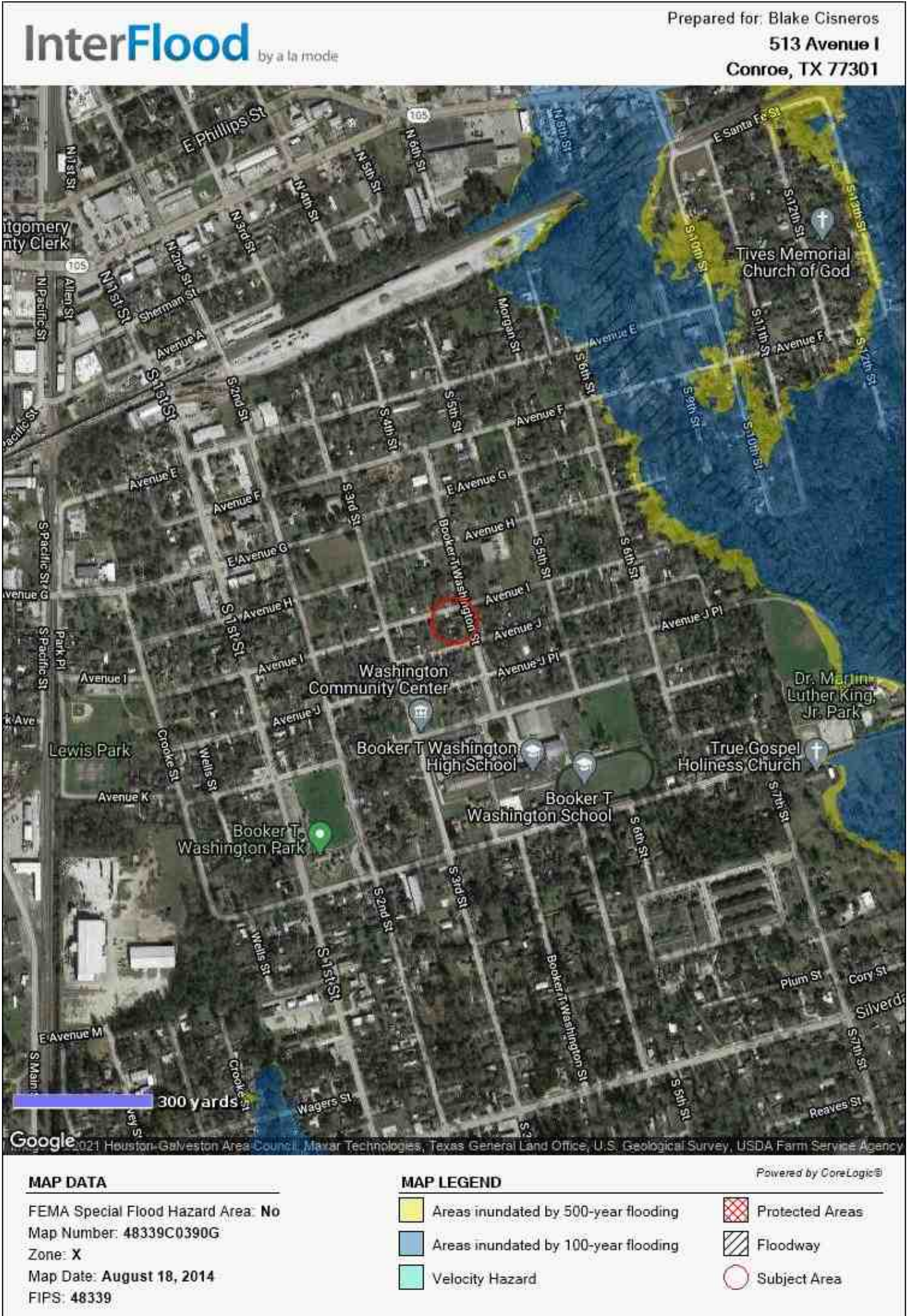
ISSUE DATE: 4/26/2019

**Sitterle  
HOMES**

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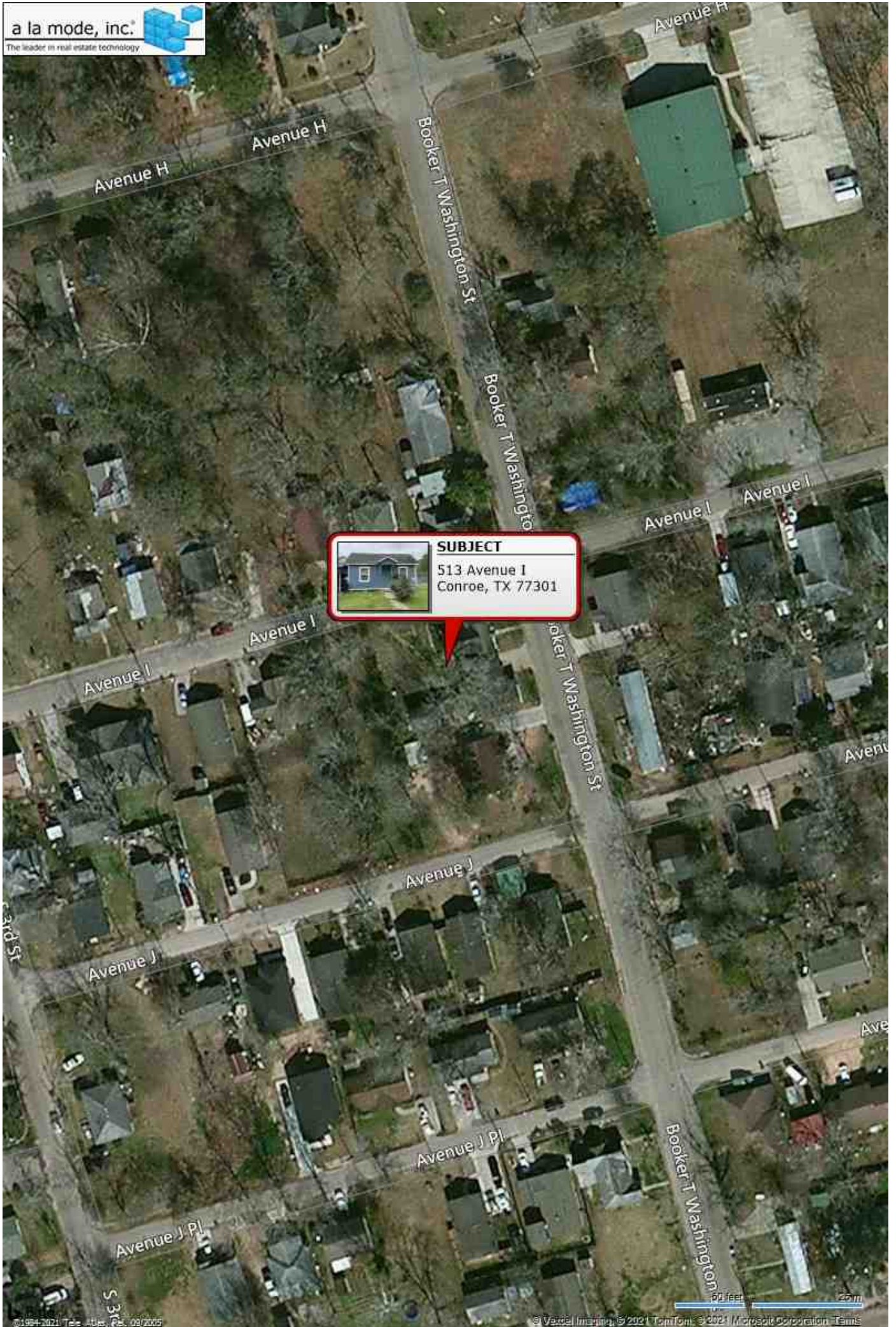
# Flood Map

Borrower/Client	John P. Lawrence Jr & MaryJane Lawrence			
Property Address	513 Avenue I			
City	Conroe	County Montgomery	State TX	Zip Code 77301
Lender	AmCap Mortgage, Ltd.			



# Location Map

Borrower/Client	John P. Lawrence Jr & MaryJane Lawrence						
Property Address	513 Avenue I						
City	Conroe	County	Montgomery	State	TX	Zip Code	77301
Lender	AmCap Mortgage, Ltd.						





## Location Map

Borrower/Client	John P. Lawrence Jr & MaryJane Lawrence			
Property Address	513 Avenue I			
City	Conroe	County	Montgomery	State TX Zip Code 77301
Lender	AmCap Mortgage, Ltd.			



*Blk 10*

## Certification

BLAKE ANTHONY CISNEROS  
12320 BARKER CYPRESS, STE 600-291  
CYPRESS, TX 77429



### Certified Residential Real Estate Appraiser

Appraiser: **BLAKE ANTHONY CISNEROS**

License #: **TX 1360356 R**

License Expires: **10/31/2022**

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

For additional information or to file a complaint please contact TALCB at [www.talcb.texas.gov](http://www.talcb.texas.gov).



**Chelsea Buchholtz**  
Commissioner