FROM:

James D. Baker Baker Appraisals, Inc. 1433 Elkins Lake Huntsville, TX 77340

Telephone Number: 936-537-6241 Fax Number:

T0:

Pam Lavender

206A S Loop 336 West

#289

Conroe, TX 77304

Telephone Number: 936-520-2527 Fax Number:

Alternate Number: E-Mail: pamlavender@yahoo.com

INVOICE

INVOICE NUMBER

BA3666-0221.RCNV

DATE

02/22/2021

REFERENCE

Internal Order #: BA3666-0221.RCNV

Lender Case #: Seaton
Client File #: Seaton

Main File # on form: BA3666-0221.RCNV

Other File # on form: Seaton
Federal Tax ID: 20-0740988

Employer ID:

DESCRIPTION

Lender: Pam Lavender Client: Pam Lavender

Purchaser/Borrower: Jackie Seaton - Estate Property Address: 6615 FM 1280 E

City: Lovelady

County: Houston State: TX Zip: 75851

Legal Description: AB 26, Wm Cruz Survey, 2.86 acres

FEES AMOUNT

Form 1004 - Houston County 600.00

SUBTOTAL

600.00

PAYMENTS

Check #: 999
 Date: 02/22/2021 Description: Jackson Seaton - Estate
Check #: Date: Description:
Check #: Date: Description:

SUBTOTAL 600.00

TOTAL DUE \$ 0.00

Uniform Residential Appraisal Report

Seaton
File # BA3666-0221 RCNV

The purpose of this summary appraisal repo	ort is to prov	ide the lender/clie	ent with an acc	curate, and adequately	supported, opi	inion of the	market value	of the subje	ct property.
Property Address 6615 FM 1280 E		· · · · · · · · · · · · · · · · · · ·		City Lovelady	, II , I			Zip Code 7:	
Borrower Jackie Seaton - Estate			of Public Record		- Estate	C	ounty Hous	•	
Legal Description AB 26, Wm Cruz Su	rvey, 2.86	acres							
Assessor's Parcel # 16442				Tax Year 2020			.E. Taxes \$ 2		
Neighborhood Name Lovelady - Holly Occupant Owner Tenant X Vac	ant	Special	Assessments \$	Map Reference Ho	ouston Count		ensus Tract g	per year [per month
Property Rights Appraised X Fee Simple	Leaseho		describe)	0		υ πολφ	0	j per year [per monun
Assignment Type Purchase Transaction		ance Transaction		escribe) Determine	e the fair mar	ket value f	or the clien	t.	
Lender/Client Pam Lavender				Loop 336 W, #28					
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?									
Report data source(s) used, offering price(s),	and date(s).	www.har.co	om MLS.						
				1.2. 11 11 6.11	1 1 60				
I did did not analyze the contract for performed. To the best of the appraise			•		•		e or wny tne a	naiysis was n	TOI
performed. To the best of the apprais	ser s knowle	eage, the subj	ect property	is not currently ur	ider contract	ioi saie.			
Contract Price \$ Date of Co	ntract	Is the i	property seller t	he owner of public reco	ord? Yes	No Dat	a Source(s)		
Is there any financial assistance (loan charges								Y	Yes No
If Yes, report the total dollar amount and descri	ibe the items	to be paid.		· 					
N			.1161						
Note: Race and the racial composition of the		ood are not appr		la costa a Tuan da		0 114		Dunnanti	
Neighborhood Characteristics		Property Values		Housing Trends Stable	Dealining		Housing		and Use %
Location Urban Suburban X Built-Up Over 75% X 25-75%	Rural	Demand/Supply		In Balance	Declining Over Supply	PRICE \$ (000)	AGE (yrs)	One-Unit 2-4 Unit	40 % 0 %
Growth Rapid Stable	Slow	Marketing Time		ths X 3-6 mths	Over 6 mths		(yis) DW ()	Multi-Family	
		•		CR 3365 and CR			gh 112	Commercial	
north, the Trinity County Line to the			_		1000 10 1110	180 Pr	•	Other	60 %
				thern Houston County	. Homes vary w	idely in most	aspects, incl	uding age, G	LA, site size,
quality, and condition. Public schools are pr								ent, shopping	g,
commercial, and medical services. No cond									
Market Conditions (including support for the a				Form 1004MC for	a description	of market	conditions	. Present	Land Use
% Other is comprised mainly of timb	er, agricult	ural use, and	vacant land.						
Dimensions Survey not provided.		Area	2.86 ac	Shape	Irregular (s	ee Plat)	View N	Res;Rural	
Specific Zoning Classification No Zoning				No Zoning - Unres		co i iatj	11011 14,	rtco,rtarar	
	nconforming (g - Unrestri	icted		
Zoning Compliance Legal Legal Nonconforming (Grandfathered Use) No Zoning Illegal (describe) No Zoning - Unrestricted									
Is the highest and best use of subject property	as improved	(or as proposed p				Yes 🗌 N	No If No, des	scribe The	most
common uses of properties near the subject		R, agricultural, and	er plans and sp d timber. The o	ecifications) the preser current use of rural SF	nt use? X	e the highest	value for the	subject.	
common uses of properties near the subject Utilities Public Other (describe)	are rural SFF	R, agricultural, and Pu	er plans and sp d timber. The c blic Other (de	ecifications) the preser current use of rural SF	nt use? X R would product Off-site Impr	e the highest ovements - T	value for the	subject. Public	most Private
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Uniform Residential Appraisal Report

Seaton
File # BA3666-0221.RCNV

			the subject neighborh				to \$ 290	
			the past twelve mont					325,000 .
FEATURE	SUBJECT		LE SALE # 1			E SALE # 2		LE SALE # 3
Address 6615 FM 1280 E		715 County Roa		4560 State			208 County Roa	d 4215
Lovelady, TX 758	851	Lovelady, TX 75	851	Crockett,	TX 758	35	Lovelady, TX 75	851
Proximity to Subject		14.47 miles SW		10.59 mile			0.42 miles SE	
Sale Price	\$		\$ 242,500			\$ 305,000		\$ 295,000
Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 97.00 sq.ft.		\$ 116.1	9 sq.ft.		\$ 100.55 sq.ft.	
Data Source(s)		harMLS#700030	8;DOM 199	harMLS#5	578391	31;DOM 222	harMLS#677519	10;DOM 170
Verification Source(s)		Lawrence Realty	/ / HCAD website	Lawrence	Realty	/ HCAD website	Melder R.E. / HO	CAD website
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIP		+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
Sales or Financing		ArmLth	,,,,,	ArmLth		,,	ArmLth	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
Concessions		Conv;0	0	VA;0		0	Conv;0	0
Date of Sale/Time		s08/20;c06/20		s07/20;c0	6/20		s06/20;c04/20	
Location	N;Res;Rural	N;Res;Rural		N;Res;Ru			N;Res;Rural	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simpl			Fee Simple	
Site	2.86 ac	5.37 ac	10 500	14.38 ac	ie	E0 E00	6.89 ac	-20,000
View	N;Res;Rural		-10,500			-50,500		-20,000
		N;Res;Rural	0	N;Res;Ru			N;Res;Rural	0
Design (Style)	DT2;Traditional	DT2;Ranch	0	DT1;Rand	n	0	DT1;Ranch	0
Quality of Construction	Q4	Q4	_	Q4			Q4	_
Actual Age	32	38	0	51		0	36	0
Condition	C4	C4		C4			C3	-20,000
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths	0	Total Bdrms		+4,000		+2,000
Room Count	9 5 3.0	8 5 3.0	0	<u> </u>	2.1	+1,500		0
Gross Living Area	2,925 sq.ft.	2,500 sq.ft.	+21,300	2,62	5 sq.ft.	+15,000	2,934 sq.ft.	0
Basement & Finished	0sf	0sf		0sf			0sf	
Rooms Below Grade								
Functional Utility	Average	Average		Average			Average	
Heating/Cooling	*EFWA/WUs	EFWA/CAC	-5 000	EFWA/CA	\C	-5 000	EFWA/CAC	-5,000
Energy Efficient Items	Insulation	Insulation	0,000	Insulation		0,000	Insulation	0,000
Garage/Carport	2ga2dw	2cp2dw	±6 000	1ga2cp3d		0	2dw	+12,000
Porch/Patio/Deck							Porch,Patio	
	Porches,Balcony	Porches	U	Porch,Sur			· · · · · · · · · · · · · · · · · · ·	0
Fireplace	1 Fireplace	1 Fireplace	5 000	2 Fireplac			1 Fireplace	40.000
Outbuildings,Pool	None	Barn,Sheds		Shop,Barn,S			1000sf Shop,Pool	-40,000
Deferred Maintenance	Deferred Maint.	None noted.		None note			None noted.	-10,000
Net Adjustment (Total)		<u> </u>	\$ -3,200			\$ -87,000		\$ -81,000
		Net Adj. 1.3 %		Net Adj.	28.5 %		Net Adj. 27.5 %	
Adjusted Sale Price			i i					i i
of Comparables		Gross Adj. 23.8 %		Gross Adj.		\$ 218,000	Gross Adj. 36.9 %	\$ 214,000
of Comparables			\$ 239,300 operty and comparable			\$ 218,000		\$ 214,000
of Comparables						\$ 218,000		\$ 214,000
of Comparables						\$ 218,000		\$ 214,000
of Comparables I 🔀 did 🗌 did not research	the sale or transfer his	story of the subject pr		sales. If not,	explain		Gross Adj. 36.9 %	\$ 214,000
of Comparables I 🔀 did 🗌 did not research	the sale or transfer his	story of the subject pr	operty and comparable	sales. If not,	explain		Gross Adj. 36.9 %	\$ 214,000
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Support for the opinion of site value (summary of comparable land sales or other methods		e value is based	on review of recen	
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Source of cost data Not developed. Quality rating from cost service Effective date of cost data Comments on Cost Approach (gross living area calculations, depreciation, etc.) The Cost Approach is more accurate on new and recent construction homes. It is not required by Fannie Mae or HUD, and was not developed due to the difficulty of accurately determing the effective ag and the estimated remaining life of existing or older structures. Estimated Remaining Economic Life (HUD and VA only) 35 Yestimated Monthly Market Rent \$ X Gross Rent Multiplier Summary of Income Approach (including support for market rent and GRM) The occupied. PROJECT INFORMATI Is the developer/builder in control of the Homeowners' Association (HOA)? Yes Provide the following information for PUDs ONLY if the developer/builder is in control of the Legal Name of Project Total number of phases Total number of units Total number of units rented Total number of units for sale Was the project created by the conversion of existing building(s) into a PUD? Yes Does the project contain any multi-dwelling units? Yes No Data Source Are the units, common elements, and recreation facilities complete? Yes	Garage/Carport Total Estimate of Cost-New Less Physical Depreciation Depreciated Cost of Improvemer "As-is" Value of Site Improvemer INDICATED VALUE BY COST API LUE (not required by Fannie Mae) = \$ Income Approach was not do ON FOR PUDS (if applicable) No Unit type(s) Detache HOA and the subject property is an Total number of units sold Data source(s) No If Yes, date of conversion	Sq.Ft. @ \$ Sq.Ft. @ \$ Functional Extents Ints PROACH eveloped because ed Attached attached dwelling un n.	=\$	21,500
Source of cost data Not developed. Quality rating from cost service Effective date of cost data Comments on Cost Approach (gross living area calculations, depreciation, etc.) The Cost Approach is more accurate on new and recent construction homes. It is not required by Fannie Mae or HUD, and was not developed due to the difficulty of accurately determing the effective again and the estimated remaining life of existing or older structures. Estimated Remaining Economic Life (HUD and VA only) 35 Yes INCOME APPROACH TO VA Estimated Monthly Market Rent \$ X Gross Rent Multiplier Summary of Income Approach (including support for market rent and GRM) The occupied. PROJECT INFORMATI Is the developer/builder in control of the Homeowners' Association (HOA)? Yes Provide the following information for PUDs ONLY if the developer/builder is in control of the Legal Name of Project	Garage/Carport Total Estimate of Cost-New Less Physical Depreciation Depreciated Cost of Improvemer "As-is" Value of Site Improvemer ITS INDICATED VALUE BY COST AP LUE (not required by Fannie Mae) = \$ Income Approach was not de ON FOR PUDs (if applicable) No Unit type(s) Detache HOA and the subject property is an Total number of units sold Data source(s) No If Yes, date of conversion	Sq.Ft. @ \$ Sq.Ft. @ \$ Functional Extents Ints PROACH eveloped because ed Attached attached dwelling un n.	=\$	21,500
Source of cost data Not developed. Quality rating from cost service Effective date of cost data Comments on Cost Approach (gross living area calculations, depreciation, etc.) The Cost Approach is more accurate on new and recent construction homes. It is not required by Fannie Mae or HUD, and was not developed due to the difficulty of accurately determing the effective ag and the estimated remaining life of existing or older structures. Estimated Remaining Economic Life (HUD and VA only) 35 Yes INCOME APPROACH TO VA Estimated Monthly Market Rent \$ X Gross Rent Multiplier Summary of Income Approach (including support for market rent and GRM) The occupied. PROJECT INFORMATI Is the developer/builder in control of the Homeowners' Association (HOA)? Yes Provide the following information for PUDs ONLY if the developer/builder is in control of the Legal Name of Project Total number of phases Total number of units Total number of units rented Total number of units for sale Was the project created by the conversion of existing building(s) into a PUD? Yes Does the project contain any multi-dwelling units? Yes No Data Source Are the units, common elements, and recreation facilities complete? Yes	Garage/Carport Total Estimate of Cost-New Less Physical Depreciation Depreciated Cost of Improvemer "As-is" Value of Site Improvemer INDICATED VALUE BY COST API LUE (not required by Fannie Mae) = \$ Income Approach was not do ON FOR PUDS (if applicable) No Unit type(s) Detache HOA and the subject property is an Total number of units sold Data source(s) No If Yes, date of conversion	Sq.Ft. @ \$ Sq.Ft. @ \$ Functional Extents Ints PROACH eveloped because ed Attached attached dwelling un n.	=\$	21,500

Freddie Mac Form 70 March 2005

UAD Version 9/2011 Page 3 of 6

Fannie Mae Form 1004 March 2005

Seaton

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

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

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

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

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

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

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

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

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

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

- 1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
- 2. I performed a complete visual inspection of the interior and exterior areas of the subject property. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
- 3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- 4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
- 5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
- 6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
- 7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
- 8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
- 9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
- 10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
- 11. I have knowledge and experience in appraising this type of property in this market area.
- 12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
- 13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
- 14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
- 15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
- 16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
- 17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
- 18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
- 19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.
- 20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

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

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

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

APPRAISER James D. Baker	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	Signature
Name James D. Baker	Name
Company Name Baker Appraisals, Inc.	Company Name
Company Address 1433 Elkins Lake	Company Address
Huntsville, TX 77340	
Telephone Number 936-537-6241	Telephone Number
Email Address bakerappraisals@windstream.net	Email Address
Date of Signature and Report 03/05/2021	Date of Signature
Effective Date of Appraisal 02/22/2021	State Certification #
State Certification # 1331206	or State License #
or State License #	State
or Other (describe) State #	Expiration Date of Certification or License
State TX	
Expiration Date of Certification or License <u>07/31/2022</u>	SUBJECT PROPERTY
ADDRESS OF PROPERTY APPRAISED	☐ Did not inspect subject property
6615 FM 1280 E	☐ Did inspect exterior of subject property from street
Lovelady, TX 75851	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 220,000	Did inspect interior and exterior of subject property
LENDER/CLIENT	Date of Inspection
Name No AMC	COMPARABLE SALES
Company Name Pam Lavender	OOMI ANABLE OALLO
Company Address 206A S Loop 336 W, #289, Conroe, TX 77304	☐ Did not inspect exterior of comparable sales from street
	Did inspect exterior of comparable sales from street
Email Address pamlavender@yahoo.com	Date of Inspection

Seaton Uniform Residential Appraisal Report File # BA3666-0221.RCNV COMPARABLE SALE # 6 SUBJECT COMPARABLE SALE #4 COMPARABLE SALE #5 **FEATURE** Address 6615 FM 1280 E 1304 County Road 3455A 12163 FM 1280 W 737 Oak Holw Lovelady, TX 75851 Crockett, TX 75835 Lovelady, TX 75851 Lovelady, TX 75851 Proximity to Subject 14.90 miles W 17.00 miles W 7.05 miles W Sale Price 225,000 249,000 245,000 Sale Price/Gross Liv. Area \$ sq.ft. \$ 118.55 sq.ft. 109.16 sq.ft. 134.76 sq.ft. Data Source(s) harMLS#81361782;DOM 153 harMLS#8371551;DOM 86 harMLS#84352038;DOM 230 Verification Source(s) Inspection / Appraiser's Files The Micheal Group R.E. / HCAD Lawrence Realty / HCAD website **DESCRIPTION** VALUE ADJUSTMENTS DESCRIPTION +(-) \$ Adjustment DESCRIPTION +(-) \$ Adjustment DESCRIPTION +(-) \$ Adjustment Sales or Financing ArmLth ArmLth ArmLth Concessions Conv;0 0 Not Avail.;0 0 Not Avail.;0 Date of Sale/Time s12/19;c11/19 s01/19;c11/18 s03/21;c01/21 Location N;Res;Rural N;Res;Rural N;Res;Rural N;Res;Rural SALES COMPARISON APPROACH Leasehold/Fee Simple Fee Simple Fee Simple Fee Simple Fee Simple -48,000 8.39 ac -29,000 2.76 ac Site 2.86 ac 13.92 ac View N;Res;Rural N;Res;Rural N;Res;Rural N;Res;Rural Design (Style) DT2;Traditional DT1;Ranch 0 DT1;Ranch 0 DT2;Traditional Quality of Construction Q4 Q4 Q4 Q4 Actual Age 0 36 32 22 0 13 0 Condition C4 C4 C3 -20,000 C3 -20,000 Above Grade Total Bdrms. Baths Total Bdrms. Baths +4,000 Total Bdrms. Baths +4,000 Total Bdrms. Baths +4,000 +3,000 Room Count 5 3.0 3 2.0 +3,000 3 2.0 3 2.0 +3,000 Gross Living Area 2,925 sq.ft. 1,898 sq.ft. +51,400 2,281 sq.ft. +32,200 1,818 sq.ft +55,400 Basement & Finished 0sf 0sf 0sf 0sf Rooms Below Grade Functional Utility Average Average Average Average Heating/Cooling *EFWA/WUs EFWA/CAC -5,000 EFWA/CAC -5,000 GFWA/CAC -5,000 Energy Efficient Items Insulation Insulation Insulation Insulation Garage/Carport -2,000 2gd2cp2dw -6,000<u>2ga2dw</u> 2ga2dw 2ga2cp2dw Porch/Patio/Deck Porches, Balcony +2,000 Porches 0 Porch, Deck, Patio Porch, Small Patio Fireplace 1 Fireplace 1 Fireplace 1 Fireplace 1 Fireplace Outbuildings,Pool None Strg.Bldg.,Shed -3,000 None Workshop -3,000 -10,000 None noted Deferred Maintenance Deferred Maint. None noted. -10,000 None noted -10,000 X +Net Adjustment (Total) _ + -7,600 **+** -30,800 24,400 Net Adj. Net Adj. Adjusted Sale Price Net Adi 3.4 % 12.4 % 10.0 % 43.9 % \$ 57.1 % \$ of Comparables Gross Adj. 217,400 Gross Adj. 218,200 Gross Adj. 41.0 % \$ 269,400 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). COMPARABLE SALE # 5 COMPARABLE SALE # 6 **SUBJECT** COMPARABLE SALE # 4 ITEM Date of Prior Sale/Transfer 10/07/2019 Price of Prior Sale/Transfer \$0 SALE HISTORY Data Source(s) har.com & houstoncad.org har.com & houstoncad.org har.com & houstoncad.org har.com & houstoncad.org Effective Date of Data Source(s) 02/22/2021 02/22/2021 02/22/2021 02/22/2021 Analysis of prior sale or transfer history of the subject property and comparable sales Analysis/Comments Sales #4 and #5 are over one year old, but were included due to the limited sales data. Sale #6 was a Pending Sale as of the effective date of the appraisal. It sold for \$245,000 on 03/05/2021 ANALYSIS / COMMENTS

Supplemental Addendum

File No. BA3666-0221 RCNV Borrower Jackie Seaton - Estate Property Address 6615 FM 1280 E City Zip Code 75851 Lovelady County Houston State TX Lender/Client Pam Lavender

URAR: Additional Comments

SUBJECT COMMENTS: The subject is a two story brick, wood and hardi siding home on a concrete slab, built in 1989 according to the TCAD website. It is situated on a 2.86 acre site on FM 1280 E, approximately six miles east of downtown Lovelady. The home features central heat, a fireplace, ceiling fans, custom cabinets, a kitchen island, 5 bedrooms, 3 baths, covered porches, and a 2 car garage. It does not appear to be located in the 100 Year Flood Zone (see Flood Map).

DEFERRED MAINTENANCE: 1.) The subject does not have central air or heat installed on the second floor.

- 2) The central air downstairs does not currently function, the central heat does.
- 3.) The ceiling and roof on the balcony are damaged (see photos). Other than the balcony, the rest of the roof shows signs of age, but appears to be performing properly. It was considered to be in fair overall condition.
- 4.) The second floor shows signs of settlement (i.e. unlevel or sagging floors on the second floor). It also has some brick and mortar cracks on the exterior (see photos). The settlement did not appear to be excessive as of the effective date of the appraisal.
- 5.) The garage does not have a garage door, and the door frame is damaged (see photos).
 6.) There is some rotten fascia and cornice.

SALES COMPARISON ANALYSIS COMMENTS: Lovelady (pop. 649 per 2010 census) is a small sparsely populated rural town, located in a rural county. According to harMLS, there were only seven listed SFR sales and nine country home sales for the entire 75851 zip code for the past year to date. The resulting limited sales data directly similar to the subject (2,925 sq. ft. homes on 2.86 acre sites), necessitates the use of comparable sales over one mile away, it causes Sales #4 and #5 to be over one year old, and it causes some adjustments to exceed typical 10/15/25 percentage guidelines. This is common when appraising rural homes on small acreage in the area, and is unavoidable. The comparables used in the valuation of the subject were considered to represent the most recent, similar, and proximate data currently available, and result in a reasonable range of adjusted values. The subject was placed at the lower end of the value range due to its deferred maintenance.

DEFINITION OF CONTRIBUTORY VALUE: A real estate term that refers to the contribution a particular component has to the value of the whole property. This is determined by the market and is often different than the cost of that particular component. It is important to realize that not all home improvements will show up on an appraisal with a contributory value amount and, that those that do will not necessarily raise the value equal to the money invested.

Sales #1, #2, #3, #4, and #5 were adjusted for the estimated contributory value of their sites and/or views versus the subject's. Site and view adjustments are based on vacant land sales in the area, extracted land values from sales with existing improvements, public record data, and the appraiser's experience and knowledge in this market area. The estimated overall site values were compared for each property, and adjustments were made accordingly. The subject site was estimated at approximately \$21,500, or \$7,500 per acre.

Sales #3, #5, and #6 were adjusted downward for the estimated contributory value of their C3 condition and/or updating versus the subject's C4 condition.

Sales #2, #3, #4, #5, and #6 were adjusted for the estimated contributory value differences in bedroom and/or bath count.

Sales #1, #2, #4, #5, and #6 were adjusted for the differences in gross living area. Sale #3 was less than 50 square feet different and was not adjusted.

All sales were adjusted downward for the estimated contributory value of their fully functioning central air and heat versus the subject's central heat.

Sales #1, #3, #4, and #5 were adjusted for the estimated contributory value of their garage and/or carport parking spaces versus the subject. Sale #4 was adjusted less since its carport was not as substantial.

All sales were adjusted for the estimated contributory value of their porches, patios, and/or decks versus the subject's porches and balcony.

Sale #2 was adjusted downward for the estimated contributory value of an additional fireplace.

Sales #1, #2, #3, #4, and #6 were adjusted downward for the estimated contributory value of their outbuildings.

All sales were adjusted downward for the estimated contributory value of the subject's deferred maintenance.

Seaton
File No. BA3666-0221.RCNV

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

(ე1

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)

0.3

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.

Ω/

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

Q5

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

06

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

Definitions of Not Updated, Updated, and Remodeled

Not Updated

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

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

Updated

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

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

Remodeled

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

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

Explanation of Bathroom Count

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

Example:

3.2 indicates three full baths and two half baths.

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

Abbreviations Used in Data Standardization Text

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

Market Conditions Addendum to the Appraisal Report File No. BA3666-0221.RCNV The purpose of this addendum is to provide the lender/client with a clear and accurate understanding of the market trends and conditions prevalent in the subject

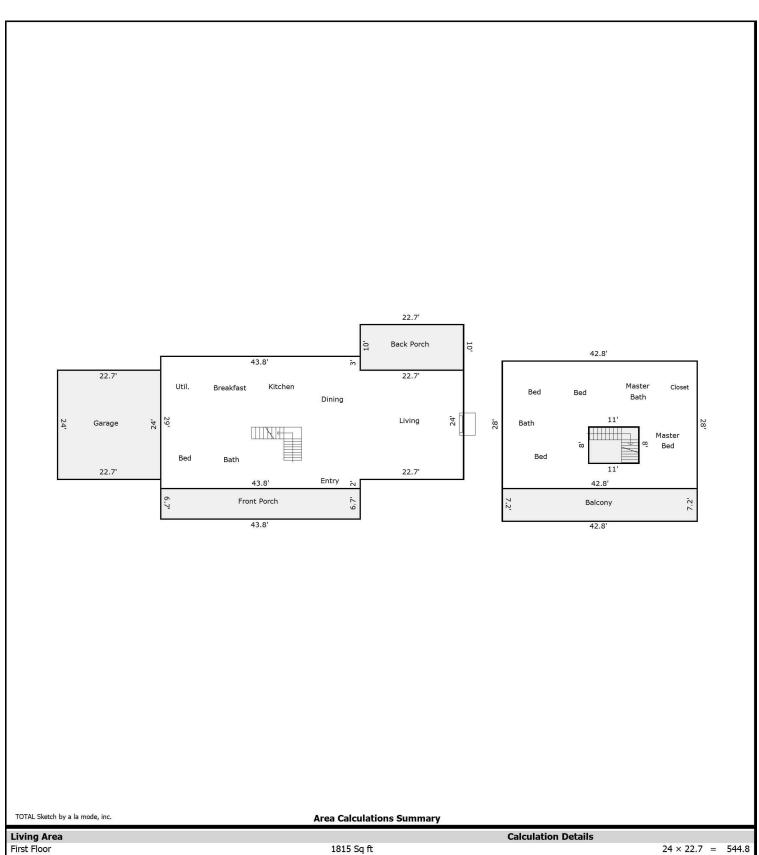
neighborhood. This is a required addendum for all app	oraisal reports with an effe	ective date on or after Ap	11 1, 2009.			
Property Address 6615 FM 1280 E		City Lovelady		State TX	ZIP Code 75	851
Borrower Jackie Seaton - Estate	required on this form as t	ha haaia far hia/har aana	lucions, and must provide a	unnort for thes	a aanalusiana ras	vardina
Instructions: The appraiser must use the information housing trends and overall market conditions as repo	•		· ·			
it is available and reliable and must provide analysis a	~	• • • • • • • • • • • • • • • • • • • •				
explanation. It is recognized that not all data sources					•	
in the analysis. If data sources provide the required in	·					
average. Sales and listings must be properties that co	mpete with the subject pr	roperty, determined by ap	plying the criteria that would	d be used by a	prospective buyer	of the
subject property. The appraiser must explain any anor				etc.		
Inventory Analysis	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months		Overall Trend	
Total # of Comparable Sales (Settled)	5	0	0	Increasi	• -	Declining Declining
Absorption Rate (Total Sales/Months) Total # of Comparable Active Listings	0.83	0	0	Declinin	g X Stable Stable	Declining Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	1.2	0	2 0	Declining Declining		Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months	Doomini	Overall Trend	
Median Comparable Sale Price	\$295,000	0	0	Increasi	1	Declining
Median Comparable Sales Days on Market	199	0	0	Declinin	Stable	Increasing
Median Comparable List Price	\$247,000	\$247,000	\$268,500	Increasi	ng 🔀 Stable	Declining
Median Comparable Listings Days on Market	80	172	138	Declining	y X Stable	Increasing
Median Sale Price as % of List Price	97.2	0	0	Increasi	ng 🔀 Stable	Declining
Seller-(developer, builder, etc.)paid financial assistance				Declinin	<u> </u>	Increasing
Explain in detail the seller concessions trends for the						
fees, options, etc.). The HAR MLS indicate						
concessions which is 20% of the total tran						
period. 4-6: 0 Sales; 0 with concessions; ()% of sales	for this period	. The
concessions ranged between \$1,500 and	\$1,500. The median	n concession amour	it is \$1,500.			
Are foreclosure sales (REO sales) a factor in the mark	ket? Yes X No	n If wes explain (inclu	ding the trends in listings a	nd sales of for	eclosed properties)
The data used in the grid above does not						
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Seaton

	USPAP ADDENDUM	File No	BA3666-0221.RCNV
rrower Jackie Seaton - Estate operty Address 6615 FM 1280 E			
y Lovelady	County Houston	State TX	Zip Code 75851
nder Pam Lavender			
This report was prepared under the following	J USPAP reporting option:		
Appraisal Report This rep	port was prepared in accordance with USPAP Standa	ards Rule 2-2(a).	
Restricted Appraisal Report This re	port was prepared in accordance with USPAP Standa	ards Rule 2-2(b).	
Reasonable Exposure Time			
	subject property at the market value stated in this rep		
	ble sales used in the valuation of the subject, w	-	* '
date, my opinion of a reasonable exposure ti	M, and the typical marketing time of sold homes me for the subject would be 90 to 180 days.	s in the 75651 zip cou	le for the past year to
aa.c,, cpc. a .caccaa.c cpcca.c			
Additional Certifications			
I certify that, to the best of my knowledge and bel			
	ser or in any other capacity, regarding the property th	at is the subject of this	report within the
three-year period immediately preceding acce	eptance of this assignment.		
	r in another capacity, regarding the property that is t		within the three-year
	this assignment. Those services are described in the	comments below.	
- The statements of fact contained in this rep	ort are true and correct. lusions are limited only by the reported assump	stions and limiting cor	uditions and are my
personal, impartial, and unbiased profession		dons and limiting con	iditions and are my
	ent or prospective interest in the property that is	s the subject of this re	eport and no personal
interest with respect to the parties involved.			
	that is the subject of this report or the parties in t contingent upon developing or reporting prede		nment.
	nment is not contingent upon the development		etermined value or
	e client, the amount of the value opinion, the att		
occurrence of a subsequent event directly re			
- My analyses, opinions, and conclusions we Professional Appraisal Practice that were in	ere developed, and this report has been prepare effect at the time this report was prepared	a, in conformity with	the Uniform Standards of
• •	personal inspection of the property that is the s	subject of this report.	
	d significant real property appraisal assistance		
	idual providing significant real property apprais	al assistance is state	d elsewhere in this
report).			
Additional Comments			
PURPOSE The purpose of this appraisal reparties value of the subject property, to assist in the	port is to provide the client with an accurate and	d adequately supporte	ed opinion of the market
	nis appraisal is defined by the complexity of this	appraisal assignmer	nt and the reporting
	See page 4-6 of the URAR form for the defintion		
	tifications. The appraiser must, at a minimum:		
	rhood, (3) inspect each of the comparable sales private sources, and (5) report his or her analys		
reports.	private sources, and (3) report his or her analys	sis, opinions, and cor	iciusions in inis appraisai
	ppraisal is to evaluate the property that is the su		
	porting requirements of this appraisal report for	m, and Definition of M	larket Value.
INTENDED USER The intended user of this	appraisal report is the client. ding to www.har.com MLS and local realtor web	neitae tha subject nro	operty has not been
offered for sale for the past year to date.	and to www.nar.com wile and local realtor wer	onico, the oubject pro	porty has not been
	ite, the subject transferred from A.W. Seaton to	Jackie Seaton on 10	0/07/2019. The transfer
was not listed on har.com MLS, and no sales	information was available.		
APPRAISER:	Rabas SUPERVISORY A	PPRAISER: (only i	T required)
ignature:	Signature:		
ame: James D. Baker	Signature. Name:		
ate Signed: 03/05/2021	Date Signed:		
ate Certification #: 1331206	State Certification #:		
State License #:	or State License #:		
tate: TX xpiration Date of Certification or License: 07/31/2022	State: Expiration Date of Certifi		
ffective Date of Appraisal: 02/22/2021	Supervisory Appraiser Ir	nspection of Subject Proper	rty:
-		terior-only from Street	Interior and Exterior

Building Sketch

Borrower	Jackie Seaton - Estate				
Property Address	6615 FM 1280 E				
City	Lovelady	County Houston	State TX	Zip Code 75851	
Lender/Client	Pam Lavender				



	Area Calculations Summary	
Living Area	C	alculation Details
First Floor	1815 Sq ft	24 × 22.7 = 544.8
		29 × 43.8 = 1270.2
Second Floor	1100 4 5~ 6	42.8 × 28 = 1198.4
Second Ploor	1198.4 Sq ft	42.8 × 28 = 1198.4
Open	-88 Sq ft	8 × 11 = 88
Total Living Area (Rounded):	2925 Sq ft	
Non-living Area		
Back Porch	227 Sq ft	$22.7 \times 10 = 227$
Frenk Berek	202.45.5= 4	42.0 × 6.7 202.46
Front Porch	293.46 Sq ft	$43.8 \times 6.7 = 293.46$
Balcony	308.16 Sq ft	$42.8 \times 7.2 = 308.16$
,	secondarios contras (1. 200)	
Garage	544.8 Sq ft	$22.7 \times 24 = 544.8$

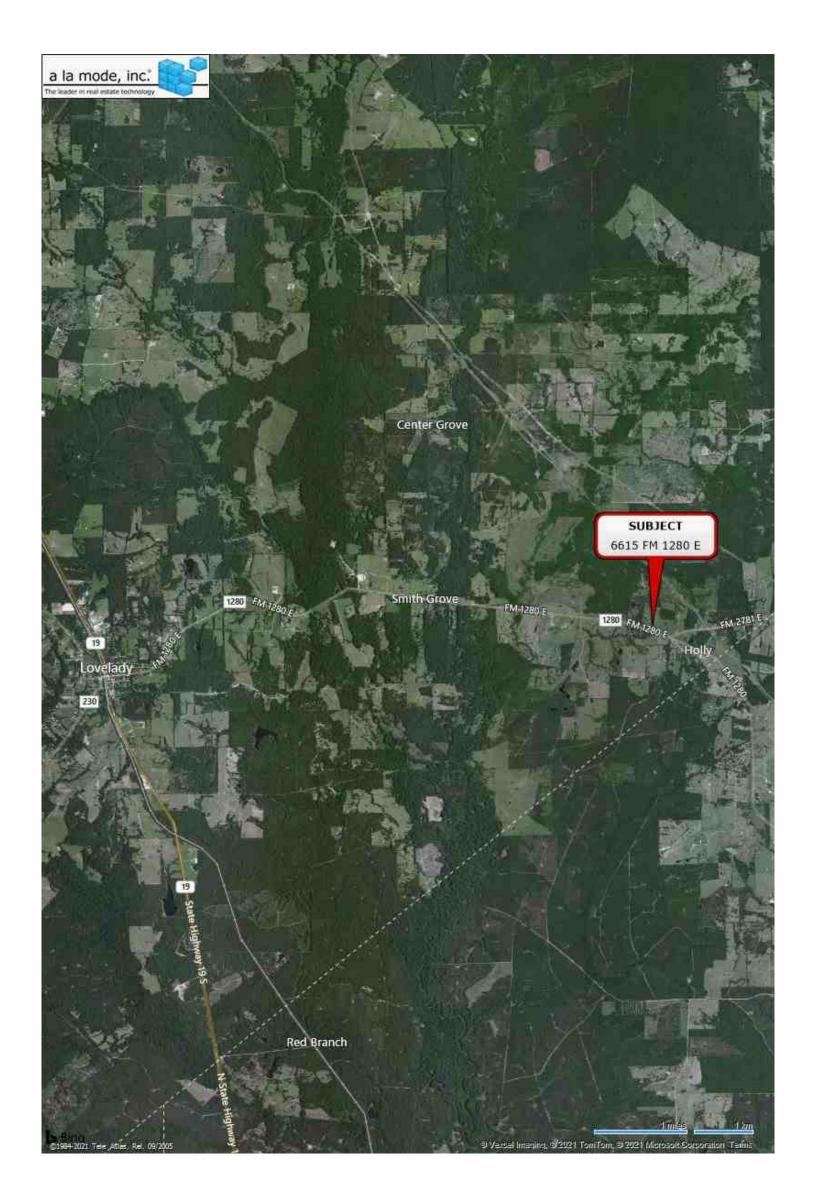
HCAD Plat Map

Borrower	Jackie Seaton - Estate			
Property Addres	s 6615 FM 1280 E			
City	Lovelady	County Houston	State TX	Zip Code 75851
Landar/Client	Pam Lavender			



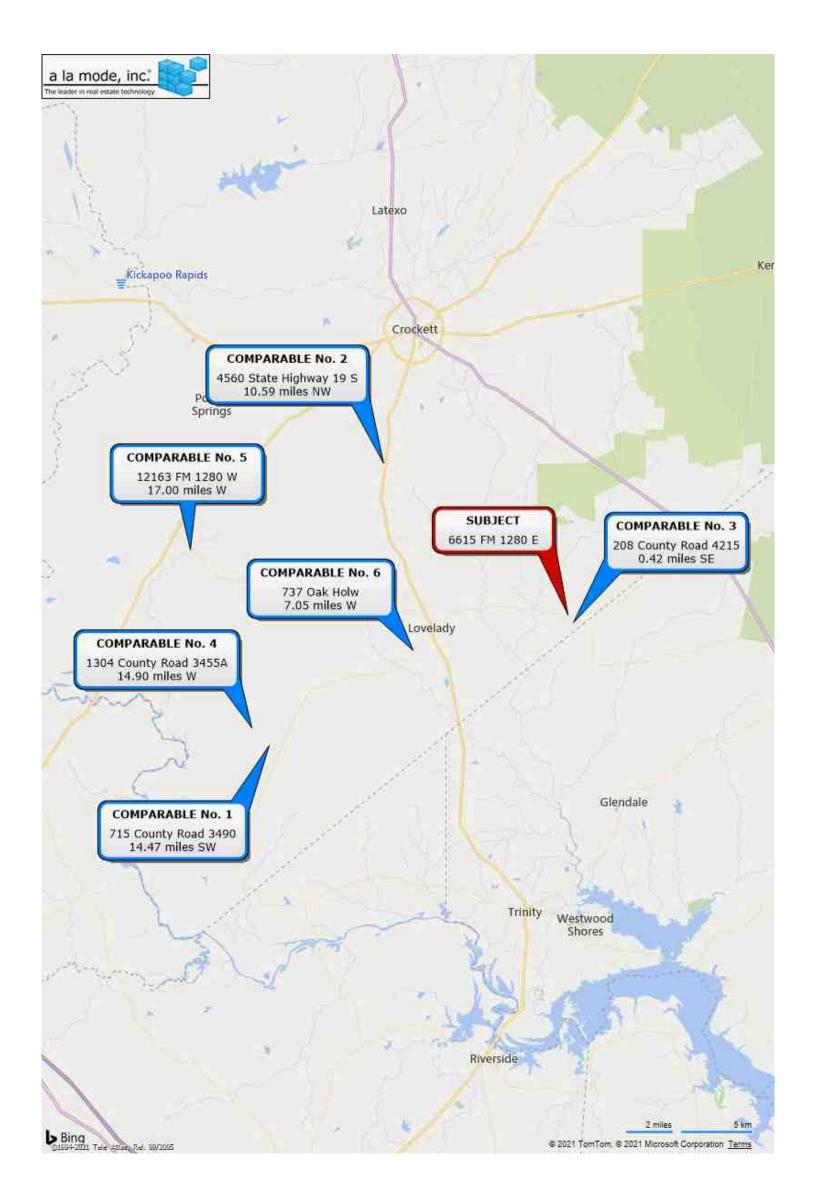
Location Map

Borrower	Jackie Seaton - Estate			
Property Address	6615 FM 1280 E			
City	Lovelady	County Houston	State TX	Zip Code 75851
Landar/Cliant	Dom Lovender			



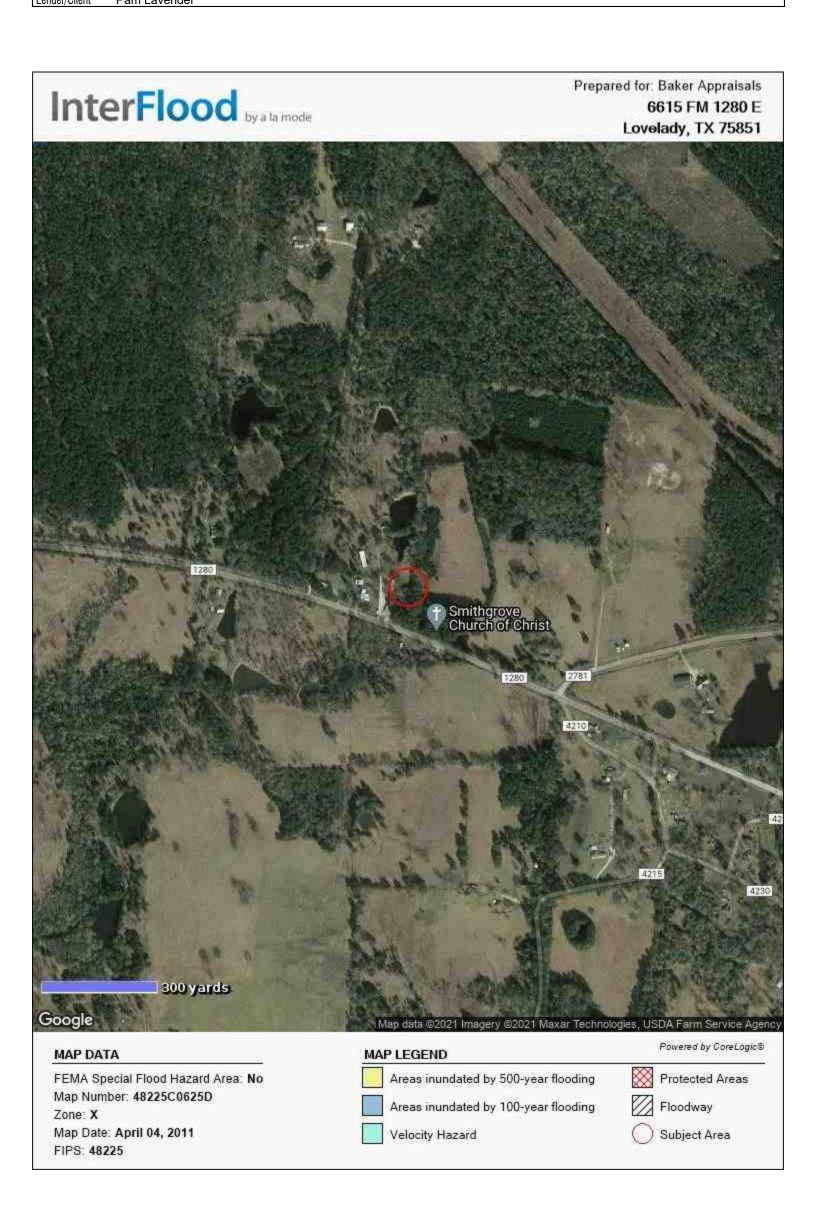
Comparable Sales Map

Borrower	Jackie Seaton - Estate		
Property Address	6615 FM 1280 E		
City	Lovelady	County Houston State TX Zip Co	ode 75851
Lender/Client	Pam Lavender		



Flood Map

Borrower	Jackie Seaton - Estate					
Property Address	6615 FM 1280 E					
City	Lovelady	County Houston	State TX	Zip Code	75851	
Lander/Client	Pam Lavender					



Subject Photo Page

Borrower	Jackie Seaton - Estate			
Property Address	6615 FM 1280 E			
City	Lovelady	County Houston	State TX	Zip Code 75851
Landar/Cliant	Dam Lavender			



Subject Front

6615 FM 1280 E

Sales Price

Gross Living Area 2,925
Total Rooms 9
Total Bedrooms 5
Total Bathrooms 3.0

Location N;Res;Rural
View N;Res;Rural
Site 2.86 ac
Quality Q4
Age 32

Subject Rear



Subject Street



Photograph Addendum

Borrower	Jackie Seaton - Estate				
Property Address	6615 FM 1280 E				
City	Lovelady	County Houston	State TX	Zip Code 75851	
Lender/Client	Pam Lavender				





Left Side Right Side





View from Street Back Porch





Balcony Opposite Street View

Photograph Addendum

Borrower	Jackie Seaton - Estate			
Property Address	6615 FM 1280 E			
City	Lovelady	County Houston	State TX	Zip Code 75851
Lender/Client	Pam Lavender			





Garage Shed





Shed Front Yard



Back Yard

Photograph Addendum

Borrower	Jackie Seaton - Estate				
Property Address	6615 FM 1280 E				
City	Lovelady	County Houston	State TX	Zip Code 75851	
Lender/Client	Pam Lavender				





Balcony Ceiling

Garage Door Frame





Subject Roof

Rotten Fascia and Cornice





Rotten Fascia Board

Settlement Crack

Interior Photos

Borrower	Jackie Seaton - Estate				
Property Address	6615 FM 1280 E				
City	Lovelady	County Houston	State TX	Zip Code 75851	
Lender/Client	Pam I avender				





Living Kitchen





Dining Breakfast





Downstairs Bedroom

Master Bedroom

Interior Photos

Borrower	Jackie Seaton - Estate			
Property Address	6615 FM 1280 E			
City	Lovelady	County Houston	State TX	Zip Code 75851
Lender/Client	Pam Lavender			





Bedroom Bedroom





Bedroom Downstairs Bath





Master Bath Upstairs Bath

Interior Photos

Borrower	Jackie Seaton - Estate		
Property Address	6615 FM 1280 E		
City	Lovelady	County Houston State TX Zip Co	de 75851
Lender/Client	Pam Lavender		





Entry Stairs



Utility Room

Comparable Photo Page

Borrower	Jackie Seaton - Estate				
Property Address	s 6615 FM 1280 E				
City	Lovelady	County Houston	State TX	Zip Code 75851	
Lender/Client	Pam Lavender			•	



Comparable 1

715 County Road 3490

Prox. to Subject 14.47 miles SW Sales Price 242,500 Gross Living Area 7 total Rooms 5 Total Bathrooms 3.0

Location N;Res;Rural View N;Res;Rural Site 5.37 ac Quality Q4 Age 38



Comparable 2

4560 State Highway 19 S

Prox. to Subject 10.59 miles NW Sales Price 305,000 Gross Living Area 7 Total Bedrooms 3 Total Bathrooms 2.1

Location N;Res;Rural View N;Res;Rural Site 14.38 ac Quality Q4 Age 51



Comparable 3

208 County Road 4215

Prox. to Subject 0.42 miles SE
Sales Price 295,000
Gross Living Area 2,934
Total Rooms 9
Total Bedrooms 4
Total Bathrooms 3.0

Location N;Res;Rural
View N;Res;Rural
Site 6.89 ac
Quality Q4
Age 36

Comparable Photo Page

Borrower	Jackie Seaton - Estate				
Property Address	s 6615 FM 1280 E				
City	Lovelady	County Houston	State TX	Zip Code 75851	
Lender/Client	Pam Lavender			•	



Comparable 4

1304 County Road 3455A

Prox. to Subject 14.90 miles W
Sales Price 225,000
Gross Living Area 1,898
Total Rooms 6
Total Bedrooms 3
Total Bathrooms 2.0

Location N;Res;Rural
View N;Res;Rural
Site 13.92 ac
Quality Q4
Age 22



Comparable 5

12163 FM 1280 W

Location N;Res;Rural View N;Res;Rural Site 8.39 ac Quality Q4 Age 13



Comparable 6

737 Oak Holw

Prox. to Subject 7.05 miles W Sales Price 247,000 1,818 Gross Living Area Total Rooms 6 Total Bedrooms 3 Total Bathrooms 2.0 Location N;Res; View N;Res; Site 2.76 ac Quality Q4 Age 36



Certified Residential Real Estate Appraiser

Appraiser: James D Baker

License #: TX 1331206 R

License Expires: 07/31/2022

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.

Chelsea Buchholtz Commissioner