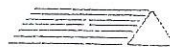




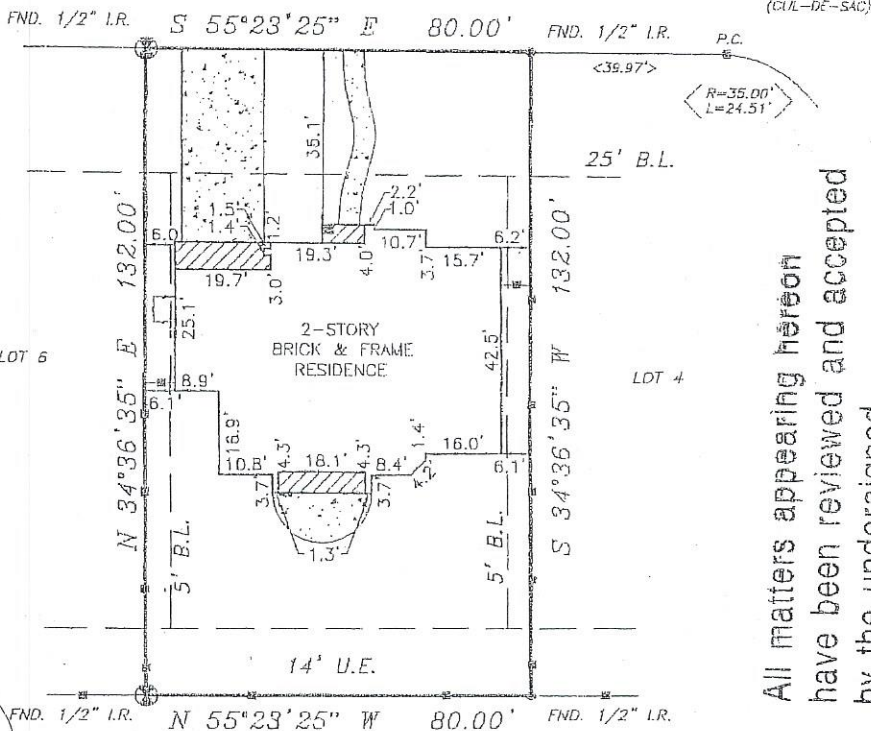
# TRI-TECH SURVEYING CO, INC.

5210 SPRUCE STREET BELLAIRE, TEXAS. 77401

PHONE: (713) 667-0800



17311 LAGUNA TRAIL DRIVE (PVT.)  
(60' (\*)P.A.E. & U.E)



RESTRICTED RESERVE "A"  
(RESTRICTED TO DRAINAGE)

SUBJECT TO THE:  
C.O.H. ORDINANCE 89-1312 PER H.C.C.F. #N-337573  
C.O.H. ORDINANCE 85-1878 PER H.C.C.F. #N-253886  
AND AMENDED BY C.O.H. ORDINANCE 1989-282.

PROPERTY LIES WITHIN THE HARRIS COUNTY MUNICIPAL UTILITY DISTRICT NO. 198.

DRAINAGE EASEMENT 15' WIDE ALONG EITHER SIDE OF THE CENTERLINE OF ALL NATURAL DRAINAGE COURSES PER THE RECORDED PLAT.

(\*P.A.E. - PERMANENT ACCESS EASEMENT. (SEE APPLICABLE RESTRICTIONS ASSOCIATED WITH P.A.E. PER RECORDED PLAT)

FLOOD INFORMATION PROVIDED HEREON IS BASED ON SCALING THE LOCATION OF THE SUBJECT TRACT ON THE FLOOD INSURANCE RATE MAPS. THIS INFORMATION SHOULD BE USED TO DETERMINE FLOOD INSURANCE RATES ONLY AND IS NOT INTENDED TO IDENTIFY SPECIFIC FLOODING CONDITIONS. WE ARE NOT RESPONSIBLE FOR ITS ACCURACY.

SUBJECT TO VISIBLE, APPARENT OR UNRECORDED EASEMENTS OVER, UNDER OR ACROSS THE PROPERTY HEREIN DESCRIBED.

5' MIN. BETWEEN DWELLING AND DWELLING ON ADJ. LOT PER C.F. NO. T736807 R.P.R.H.C., TX.

H&AP AGREEMENT PER C.F. NO. T735280 R.P.R.H.C., TX.

NON-EXCLUSIVE ACCESS ESMT. PER C.F. NO. T736807 R.P.R.H.C., TX.

NOTE: PROPERTY SUBJECT TO RECORDED RESTRICTIONS, REGULATIONS, & ORDINANCES IF ANY.

BEARINGS SHOWN REFERENCED TO:  
S 55°23'25" E ALONG LAGUNA TRAIL DRIVE.

- CONCRETE
- COVERED
- ASPHALT

### LEGEND

- IRON FENCE
- WOOD FENCE

- CONTROLLING MONUMENT
- CHAIN LINK FENCE

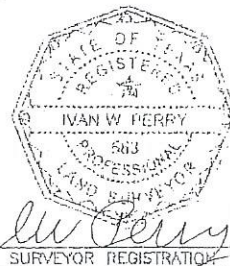
ABSTRACT INFORMATION PROVIDED HEREON IS BELIEVED TO BE SUFFICIENT AND CORRECT BY THE UNDERSIGNED SURVEYOR, THIS SURVEY DOES NOT CONSTITUTE A TITLE SEARCH BY THE SURVEYOR. THE ENCUMBRANCES OF RECORD, AS REFLECTED ON THIS SURVEY ARE BASED ON THE RECORDED MAP OR PLAT AND TITLE INFORMATION PROVIDED BY STEWART TITLE CO. G.F. No. 01123807 DATED 08-16-01

I, the undersigned registered professional land surveyor, do hereby state that the plot shown hereon represents a boundary survey made on my direction and supervision on the tract or parcel of land, according to the map or plat thereof, indicated below.

drawn by: GUN

### BOUNDARY SURVEY OF

LOT 5, BLOCK 1 OF RIATA RANCH SECTION 6  
 RECORDED IN FILM CODE NO.: 416050 MAP RECORDS HARRIS  
 COUNTY, TEXAS  
 BORROWER: JAMES M. VOGT AND JUDY L. VOGT  
 TITLE COMPANY: STEWART TITLE CO. G.F. NO. 01123807  
 SURVEYED FOR: D.R. HORTON-TEXAS, LTD.  
 FIRM MAP NO.: 4B201C PANEL NO.: 0420K ZONE: "X500" REVISED: 4-20-00  
 DATE: 9-17-01 SCALE: 1" = 30' JOB NO.: D2642-01



All matters appearing hereon have been reviewed and accepted by the undersigned.

*Judy L. Vogt*  
Date: 10 APR 03

All matters appearing hereon have been reviewed and accepted by the undersigned.

*Judy L. Vogt*  
Date: 4-10-08

All matters appearing hereon have been reviewed and accepted by the undersigned.

*Don Albert Senay*  
Date: 8/31/09

**SUMMARY APPRAISAL REPORT OF  
THE PROPERTY LOCATED AT**

17311 Laguna Trail Dr

Houston, Texas 77095

**as of**

08/17/2009

**for**

Hometruster Mortgage Company  
5353 West Alabama, Suite 500  
Houston, Tx  
77056

**by**

Metro Valuation Services

5353 West Alabama, Suite 510  
Houston, TX 77056

**Uniform Residential Appraisal Report**

File # 0917585R

There are	40	comparable properties currently offered for sale in the subject neighborhood ranging in price from \$	165,000	to \$	379,000		
There are	66	comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$	101,779	to \$	356,232		
FEATURE	SUBJECT	COMPARABLE SALE # 1		COMPARABLE SALE # 2		COMPARABLE SALE # 3	
17311 Laguna Trail Dr	10303 Pavonia Dr	17423 Bending Post Dr		10951 Keystone Fairway Dr			
Address Houston, Texas 77095	Houston, TX 77095	Houston, TX 77095		Houston, TX 77095			
Proximity to Subject	1.07 miles SE	0.96 miles S		0.52 miles E			
Sale Price	\$ Refinance	\$ 262,000		\$ 295,000		\$ 275,000	
Sale Price/Gross Liv. Area	\$ 70.75 sq. ft.	\$ 73.02 sq. ft.		\$ 88.72 sq. ft.		\$ 81.94 sq. ft.	
Data Source(s)		MLS #73828264, DOM:57		MLS #7998054, DOM:276		MLS #15858747, DOM:40	
Verification Source(s)		MLS/Tax Records/Agent		MLS/Tax Records/Agent		MLS/Tax Records/Agent	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-)\$ Adjustment	DESCRIPTION	+(-)\$ Adjustment	DESCRIPTION	+(-)\$ Adjustment
Sale or Financing Concessions		FHA \$257,254		Conv		Conv	
Date of Sale/Time		Mkt% SC:4300		Mkt% SC:0		Mkt% SC:0	
Location	Riata Ranch	3/24/09--7/16/09		9/2/08--6/26/09		6/26/09--8/12/09	
Leasehold/Fee Simple	Fee Simple	Stone Gate		Stone Gate		Stone Gate	
Site	10,560 SF/Int	Fee Simple		Fee Simple		Fee Simple	
View	Greenbelt-Gated	10,318 SF/Int		8,500 SF/Int	+2,000	8,788 SF/Int	+2,000
Design (Style)	2 St/Trad	Gated-Waterview		Gate-Greenbelt		Golf Course	-8,000
Quality of Construction	Average	2 St/Trad		2 St/Trad		2 St/Trad	
Actual Age	2001	Average		Average		Average	
Condition	Good	2003		2007		2005	
Above Grade		Average	+5,000	Good		Good	
Room Count	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms. Baths		Total Bdrms. Baths	
Gross Living Area	9 5 3.5	10 5 4.5	-5,000	8 4 3.5		9 4 3.5	
Basement & Finished Rooms Below Grade	3532 sq. ft.	3588 sq. ft.		3325 sq. ft.	+6,210	3356 sq. ft.	+5,280
Functional Utility	None Slab	None Slab		None Slab		None Slab	
Heating/Cooling	Average	Average		Average		Average	
Energy Efficient Items	FWA/CAC	FWA/CAC		FWA/CAC		FWA/CAC	
Garage/Carport	Energy Package	Energy Package		Energy Package		Energy Package	
Porch/Patio/Deck	3 Car Garage	3 Car Garage		2 Car Garage	+2,000	2 Car Garage	+2,000
Other	Entry/CvPat/Balc	Entry/CvPat	+5,000	Entry/CvPat/Balc		Entry/CvPat/Balc	
Net Adjustment (Total)	1 WBFP	1 WBFP		1 WBFP		1 WBFP	
Adjusted Sale Price of Comparables			\$ 5,000		\$ 10,210		\$ 1,280
		Net Adj. 1.91 %		Net Adj. 3.46 %		Net Adj. 0.47 %	
		Gross Adj. 5.73 %	\$ 267,000	Gross Adj. 3.46 %	\$ 305,210	Gross Adj. 6.28 %	\$ 276,280

SALES COMPARISON APPROACH

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) Multiple Listing Service, Tax Records, Listing Agent

My research  did  did not reveal any prior sales or transfers of the comparable sales for the prior year to the date of sale of the comparable sale.

Data Source(s) Multiple Listing Service, 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	4/16/2008, \$249,000	No sales were found in the past 12 months	No sales were found in the past 12 months	No sales were found in the past 12 months
Price of Prior Sale/Transfer	Deed# 0195911			
Data Source(s)	MLS/Tax Records	MLS/Tax Records	MLS/Tax Records	MLS/Tax Records
Effective Date of Data Source(s)	08/17/2009	08/17/2009	08/17/2009	08/17/2009

Analysis of prior sale or transfer history of the subject property and comparable sales Based upon information available to the appraiser, as of the effective date of this report, there have been one sales transaction in the past three years. No sale transactions were noted for any of the sales comparables within the past year.

Summary of Sales Comparison Approach Many sales were reviewed in arriving at a final market value. Of these, the three most comparable sales were included in this appraisal. After considering adjustments, location and physical similarities, all three sales were felt to be good indicators of value. The sales used are considered bracket the subject's estimated market value. Adjustments are based on differences in value as reflected by the subject's market rather than cost. The adjustments are reasonable and fall within an acceptable range. All sales closed within six months of this appraisal and were given consideration in arriving at a market value.

Indicated Value by Sales Comparison Approach \$ 275,000

Indicated Value by: Sales Comparison Approach \$ 275,000 Cost Approach (if developed) \$ 38,000 Lot Income Approach (if developed) \$ N/A

All three approaches to value were considered. The Sales Comparison Approach is given most weight since sufficient market data was available to preform a reliable analysis. The Cost Approach is not required under current Fannie Mae and Freddie Mac guidelines.

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 \$ 275,000, as of 08/17/2009, which is the date of inspection and the effective date of this appraisal.

## Uniform Residential Appraisal Report

File # 0917585R

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 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.

**Uniform Residential Appraisal Report**

File # 0917585R

21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.

23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.


24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

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

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

**APPRAISER**

Signature   
 Name Ravi Manrao  
 Company Name Metro Valuation Services  
 Company Address 5353 West Alabama, Suite 510  
Houston, TX 77056  
 Telephone Number 713-369-4070  
 Email Address rmanrao@hometruster.com  
 Date of Signature and Report August 18, 2009  
 Effective Date of Appraisal 08/17/2009  
 State Certification # 1338436-R  
 or State License # \_\_\_\_\_  
 or Other \_\_\_\_\_  
 State TX  
 Expiration Date of Certification or License 05/31/2011

ADDRESS OF PROPERTY APPRAISED  
17311 Laguna Trail Dr  
Houston, Texas 77095  
 APPRAISED VALUE OF SUBJECT PROPERTY \$ 275000  
 LENDER/CLIENT  
 Name Tedi Banta  
 Company Name Hometruster Mortgage Company  
 Company Address 5353 West Alabama, Suite 500  
Houston, Tx 77056  
 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 \_\_\_\_\_

## ADDITIONAL COMMENTS

Page 2

Borrower or Owner	Glen Searcy Jr		
Property Address	17311 Laguna Trail Dr		
City	Houston	County	Harris
		State	Texas
		Zip Code	77095
Lender or Client	Hometruster Mortgage Company		

**SITE:** Adjustments were made for differences in value due to lot size differences. This was based on information obtained from MLS, Tax Records and discussions with local Realtors, as well as the appraiser's knowledge of the market area.

**VIEW:** The subject as well as Comparable are located within a gated section of Riata Ranch or Stone Gate. The adjustment for golf course was adjusted which is reflective of the market.

**CONDITION:** The adjustment to Sale #1 reflected upgrades which was reflective of the market and not necessary the actual cost.

**BEDROOMS:** Differences in the number of bedrooms is not reflected in the subject's market as a difference in value. Typically, homes in the subject neighborhood have three, four or even five bedrooms, if all other items are equal, tend to have similar values. No adjustment for bedroom count was warranted, the difference is reflected in the gross living area adjustment.

**BATHROOMS:** Adjustments were made at \$5000 per full bath.

**GROSS LIVING AREA:** Comparable #2, and #3 have less living area and have been adjusted upward. Comparable #1 is similar in gross living area thus no adjustment was deemed necessary. An adjustment factor of \$30.00 per square foot was used and is reflective of the market.

**OTHER:** Adjustments for other items such as garage and Sale #1's lack of a balcony are based on the contributory value of the items, not necessarily the actual cost. The adjustments were based on market data research as well as the appraiser's market knowledge.

#### CONDITIONS OF APPRAISAL

An appraisal is not a complete physical detailed inspection report. For this detailed report, I recommend an expert in that particular field of study. It should be clearly understood that the property condition information in this report should be used as a general guide for property valuation. The appraiser does not have the knowledge or expertise to determine if any of the following possible conditions exist or do not exist:

For possible structural defects (to include foundations, roofs, siding, quality and quantity of materials used) I recommend a structural engineer. For infestation damage we recommend a state licensed pest control expert. Hazardous Materials, Toxic Waste or Mold, Urea-Formaldehyde Foam, Lead Based Paint or Asbestos I recommend a certified environmental specialist. For mechanical, electrical, plumbing, air conditioning and heating deficiency, I suggest a state licensed professional in these fields. For flood plain status we recommend a surveyor or flood certificate.

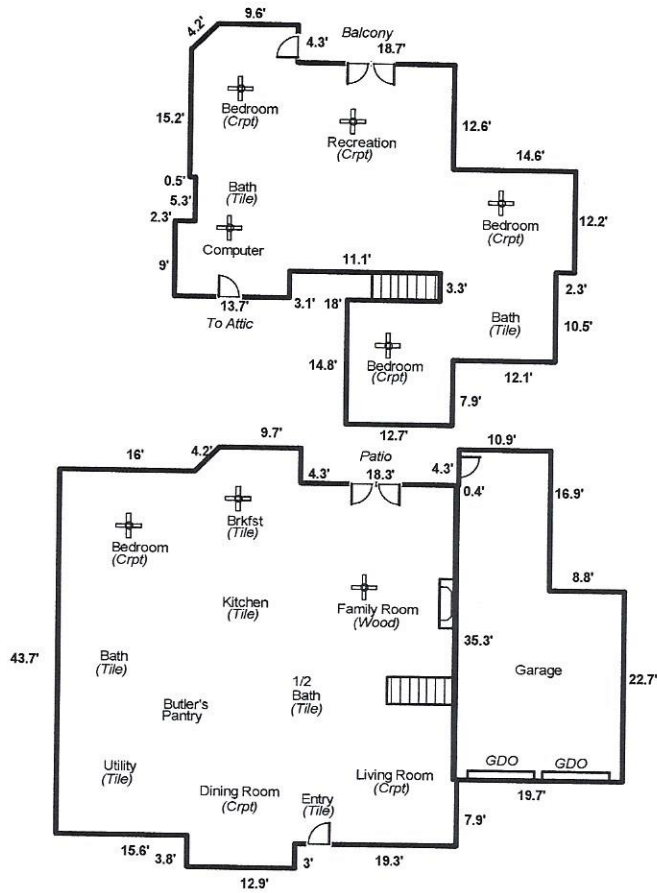
If any interested party is concerned about the existence, condition or adequacy of any particular item, I strongly urge that the client retain an expert in the particular field of study.

#### DESCRIPTION OF COMMON ELEMENTS AND REC. FACILITIES

Park, Pool, Greenbelt and Common Areas

SKETCH ADDENDUM

Borrower or Owner	Glen Searcy Jr			
Property Address	17311 Laguna Trail Dr			
City	Houston	County	Harris	
State	Texas		Zip Code	77095
Client	Hometrurst Mortgage Company			



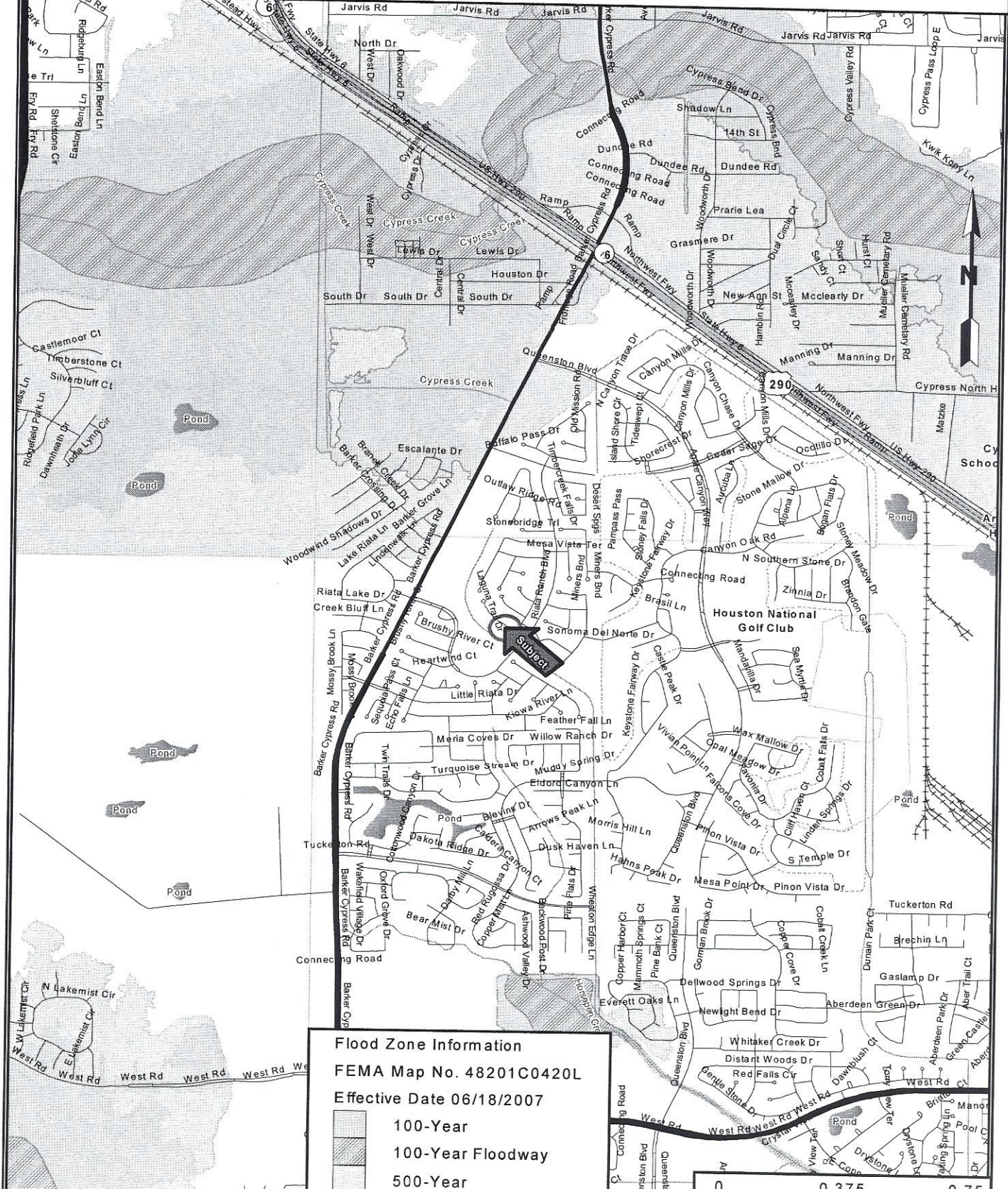
SUMMARY	SQ FT AREA	PERIMETER	AREA CALCULATION DETAILS	
Living Area			First Floor	
First Floor	2148	195	11.2 X 3.0 =	33.6
Second Floor	1384	218	28.7 X 1.3 =	37.3
Total	3532	413	47.4 X 35.3 =	1673.2
Garage/Carport			47.8 X 7.1 =	339.3
Attached Garage	645	119	32.2 X 0.8 =	25.7
			12.9 X 3.0 =	38.7
			Total	2147.8
			Second Floor	
			11.1 X 3.0 =	33.3
			12.6 X 1.3 =	16.3
			31.3 X 12.6 =	394.3
			45.9 X 1.3 =	59.6
			45.4 X 5.3 =	240.6
			47.7 X 5.6 =	267.1
			45.4 X 0.3 =	13.6
			13.7 X 3.3 =	45.2
			13.7 X 3.1 =	42.4
			24.8 X 6.9 =	171.1
			12.7 X 7.9 =	100.3
			Total	1383.8

Metro Valuation Services James Mushinski

SKETCH# 1-800-523-0872

# FLOOD MAP

Borrower or Owner **Glen Searcy Jr**  
 Property Address **17311 Laguna Trail Dr**  
 City **Houston** County **Harris** State **Texas** Zip Code **77095**  
 Client **Hometrust Mortgage Company**



**Flood Zone Information**  
 FEMA Map No. 48201C0420L  
 Effective Date 06/18/2007

[Solid Grey Box]	100-Year
[Diagonal Lines Box]	100-Year Floodway
[Dotted Box]	500-Year
[White Box]	Outside 500-Year

Subject: 17311 Laguna Trail Dr

0 0.375 0.75  
 Miles  
 Copyright 1994-2007 MapPro Inc.

**CAUTION:** The location of flood hazard areas shown on this map are approximate only. Flood hazard boundaries may change from time to time. A property in the general vicinity of a flood hazard area should be evaluated by a civil engineer or other appropriate specialist prior to purchase or investment.



**ENVIRONMENTAL ADDENDUM**

APPARENT\*

HAZARDOUS SUBSTANCES AND/OR DETRIMENTAL ENVIRONMENTAL CONDITIONS

File No. 0917585R

Borrower/Client Glen Searcy Jr  
 Address 17311 Laguna Trail Dr  
 City Houston County Harris State Texas Zip Code 77095  
 Lender Hometrust Mortgage Company

**\* Apparent is defined as that which is visible, obvious, evident or manifest to the appraiser.**

*This universal Environmental Addendum is for use with any real estate appraisal. Only the statements which have been checked by the appraiser apply to the property being appraised.*

This addendum reports the results of the appraiser's routine inspection of and inquires about the subject property and its surrounding area. It also states what assumptions were made about the existence (or nonexistence) of any hazardous substances and/or detrimental environmental conditions. **The appraiser is not an expert environmental inspector** and therefore might be unaware of existing hazardous substances and/or detrimental environmental conditions which may have negative effect on the safety and value of the property. It is possible that tests and inspections made by a qualified environmental inspector would reveal the existence of hazardous materials and/or detrimental conditions on or around the property that would negatively affect its safety and value.

**DRINKING WATER**

- Drinking Water is supplied to the subject from a municipal water supply which is considered safe. However the only way to be absolutely certain that the water meets published standards is to have it tested at all discharge points.
- Drinking Water is supplied by a well or other non-municipal source. It is recommended that tests be made to be certain that the property is supplied with adequate pure water.
- Lead can get into drinking water from its source, the pipes, at all discharge points, plumbing fixtures and/or appliances. The only way to be certain that water does not contain an unacceptable lead level is to have it tested at all discharge points.
- The value estimated in this appraisal is based on the assumption that there is an adequate supply of safe, lead-free Drinking Water.

Comments \_\_\_\_\_

**SANITARY WASTE DISPOSAL**

- Sanitary Waste is removed from the property by a municipal sewer system.
- Sanitary Waste is disposed of by a septic system or other sanitary on site waste disposal system. The only way to determine that the disposal system is adequate and in good working condition is to have it inspected by a qualified inspector.
- The value estimated in this appraisal is based on the assumption that the Sanitary Waste is disposed of by a municipal sewer or an adequate properly permitted alternate treatment system in good condition.

Comments \_\_\_\_\_

**SOIL CONTAMINANTS**

- There are no apparent signs of Soil Contaminants on or near the subject property (except as reported in Comments below). It is possible that research, inspection and testing by a qualified environmental inspector would reveal existing and/or potential hazardous substances and/or detrimental environmental conditions on or around the property that would negatively affect its safety and value.
- The value estimated in this appraisal is based on the assumption that the subject property is free of Soil Contaminants.

Comments \_\_\_\_\_

**ASBESTOS**

- All or part of the improvements were constructed before 1979 when Asbestos was a common building material. The only way to be certain that the property is free of friable and non-friable Asbestos is to have it inspected and tested by a qualified asbestos inspector.
- The improvements were constructed after 1979. No apparent friable Asbestos was observed (except as reported in Comments below).
- The value estimated in this appraisal is based on the assumption that there is no uncontained friable Asbestos or other hazardous Asbestos material on the property.

Comments \_\_\_\_\_

**PCBs (POLYCHLORINATED BIPHENYLS)**

- There were no apparent leaking fluorescent light ballasts, capacitors or transformers anywhere on or nearby the property (except as reported in Comments below).
- There was no apparent visible or documented evidence known to the appraiser of soil or groundwater contamination from PCBs anywhere on the property (except as reported in Comments below).
- The value estimated in this appraisal is based on the assumption that there are no uncontained PCBs on or nearby the property.

Comments \_\_\_\_\_

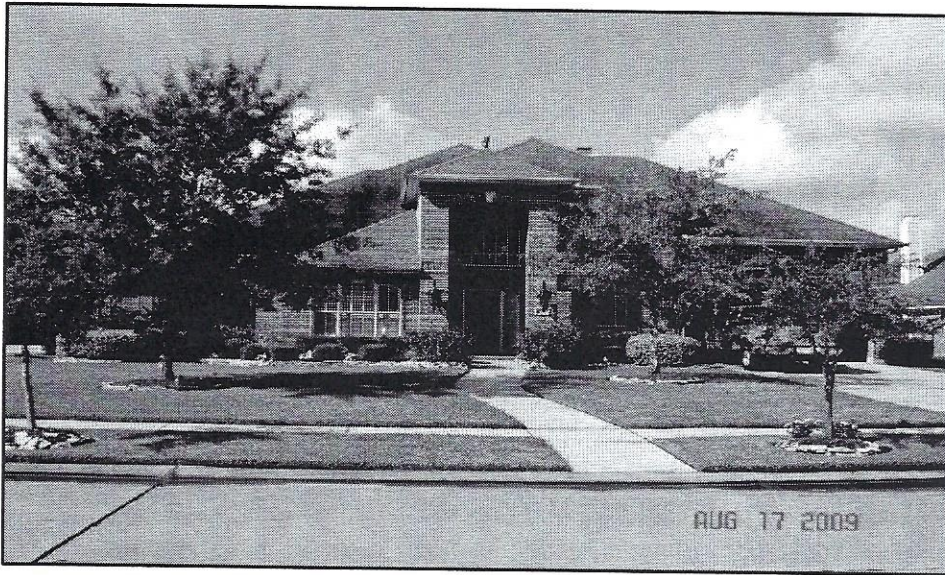
**RADON**

- The appraiser is not aware of any Radon tests made on the subject property within the past 12 months (except as reported in Comments below).
- The appraiser is not aware of any indication that the local water supplies have been found to have elevated levels of Radon or Radium.
- The appraiser is not aware of any nearby properties (except as reported in Comments below) that were or currently are used for uranium, thorium or radium extraction or phosphate processing.
- The value estimated in this appraisal is based on the assumption that the Radon level is at or below EPA recommended levels.

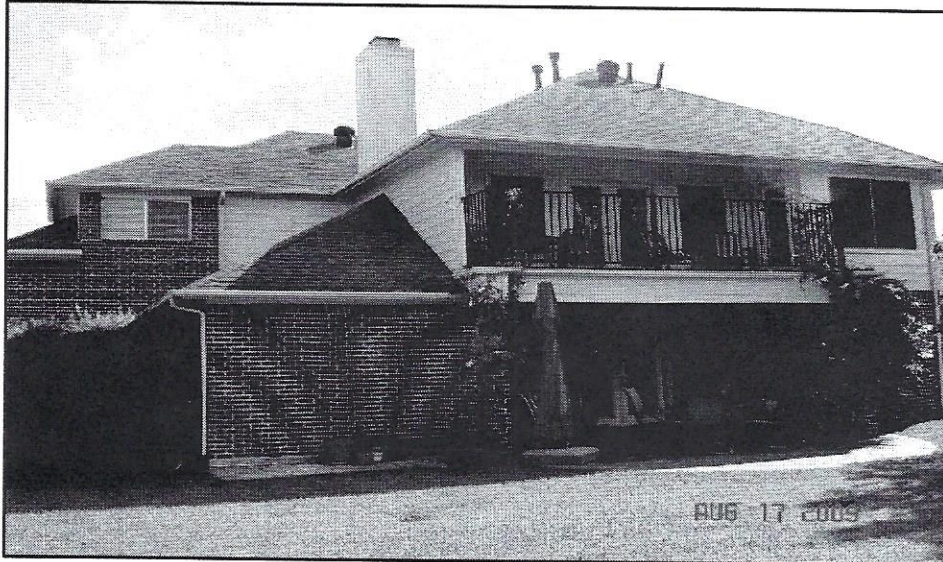
Comments \_\_\_\_\_

PHOTOGRAPH ADDENDUM

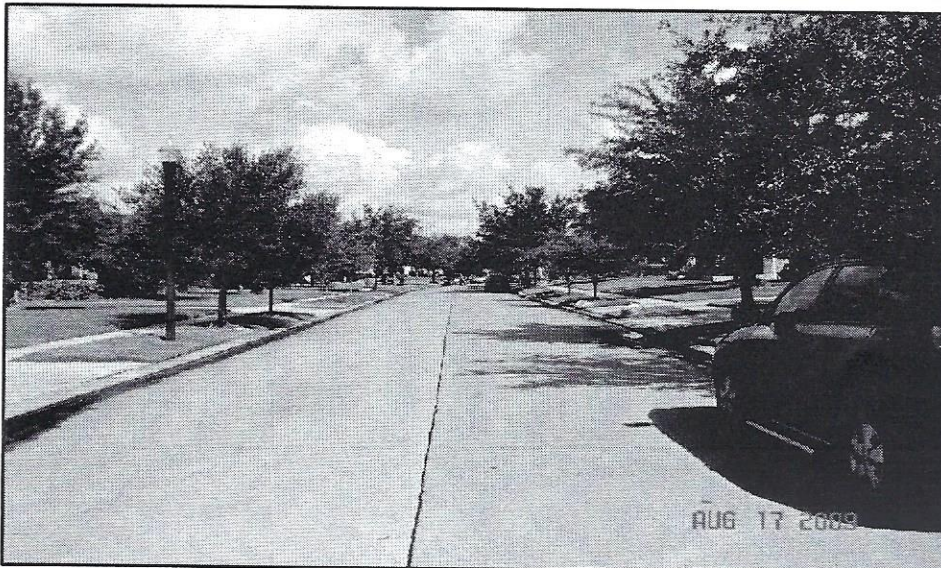
Borrower or Owner	Glen Searcy Jr			
Property Address	17311 Laguna Trail Dr			
City	Houston	County	Harris	
		State	Texas	
Client	Hometrust Mortgage Company		Zip Code	77095



FRONT VIEW OF  
SUBJECT PROPERTY



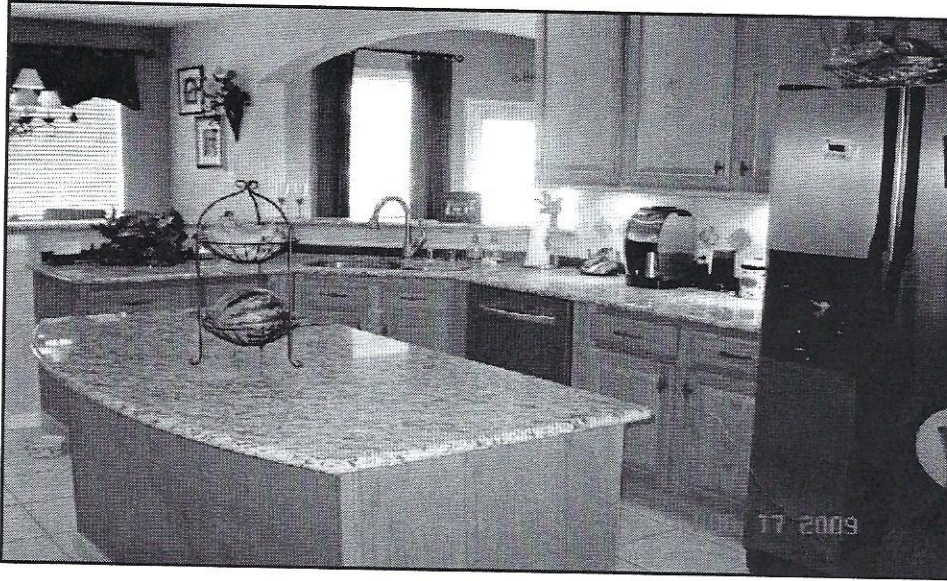
REAR VIEW OF  
SUBJECT PROPERTY



STREET SCENE OF  
SUBJECT PROPERTY

PHOTOGRAPH ADDENDUM

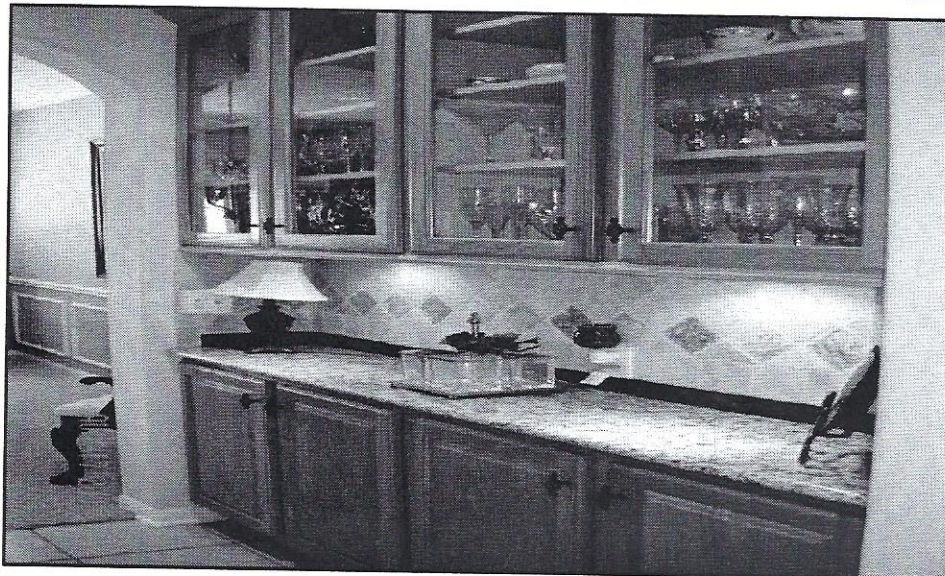
Borrower or Owner **Glen Searcy Jr**  
Property Address **17311 Laguna Trail Dr**  
City **Houston** County **Harris** State **Texas** Zip Code **77095**  
Client **Hometrust Mortgage Company**



17311 Laguna Trail Dr  
KITCHEN



17311 Laguna Trail Dr  
KITCHEN2



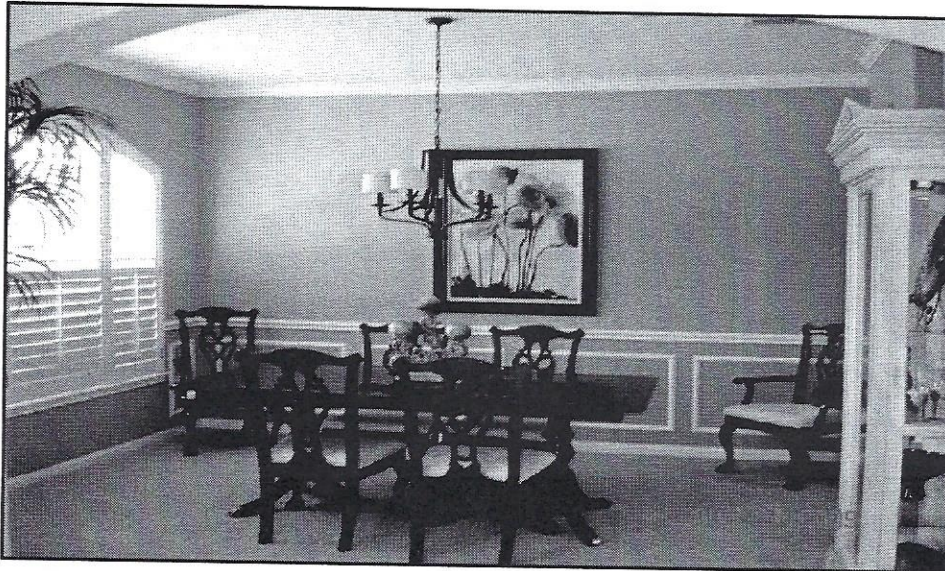
17311 Laguna Trail Dr  
BUTLER'S PANTRY

PHOTOGRAPH ADDENDUM

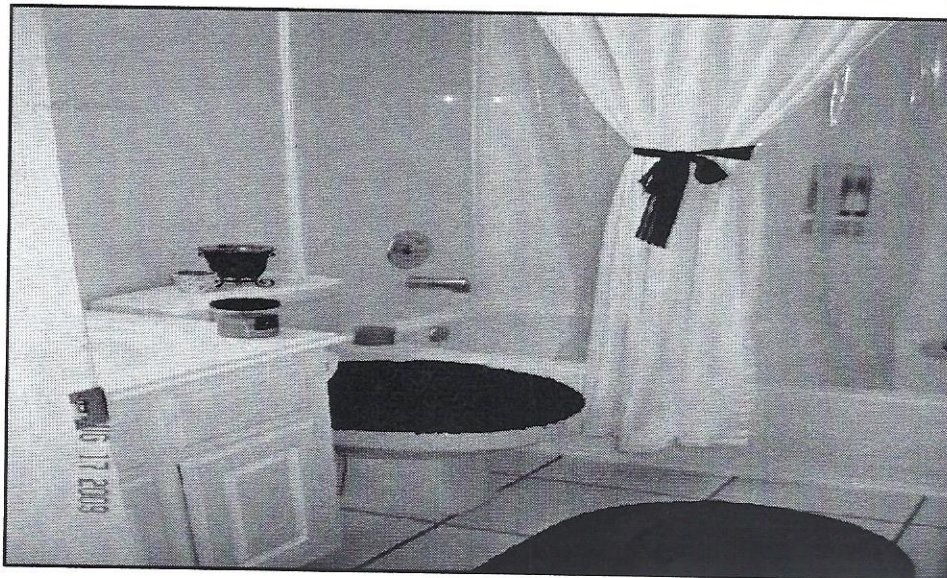
Borrower or Owner **Glen Searcy Jr**  
Property Address **17311 Laguna Trail Dr**  
City **Houston** County **Harris** State **Texas** Zip Code **77095**  
Client **Hometrust Mortgage Company**



17311 Laguna Trail Dr  
FAMILY ROOM



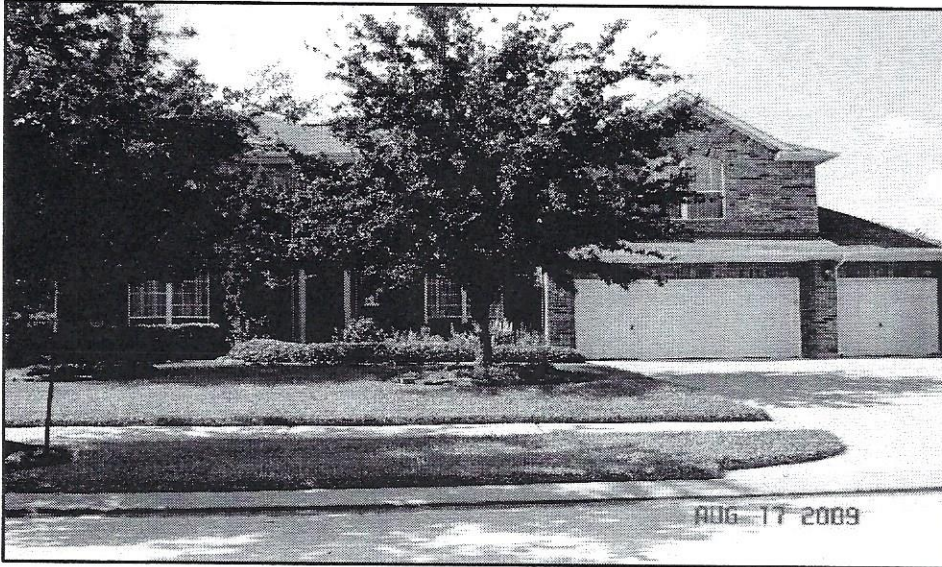
17311 Laguna Trail Dr  
DINING ROOM



17311 Laguna Trail Dr  
BATH

## PHOTOGRAPH ADDENDUM

Borrower or Owner **Glen Searcy Jr**  
 Property Address **17311 Laguna Trail Dr**  
 City **Houston** County **Harris** State **Texas** Zip Code **77095**  
 Client **Hometrust Mortgage Company**

**COMPARABLE #1**

10303 Pavonia Dr  
 Houston, TX 77095

Price	\$262,000
Price/SF	73.02
Date	3/24/09--7/16/09
Age	2,003
Room Count	10-5-4.5
Living Area	3,588

**Value Indication** \$267,000

**COMPARABLE #2**

17423 Bending Post Dr  
 Houston, TX 77095

Price	\$295,000
Price/SF	88.72
Date	9/2/08--6/26/09
Age	2,007
Room Count	8-4-3.5
Living Area	3,325

**Value Indication** \$305,210

**COMPARABLE #3**

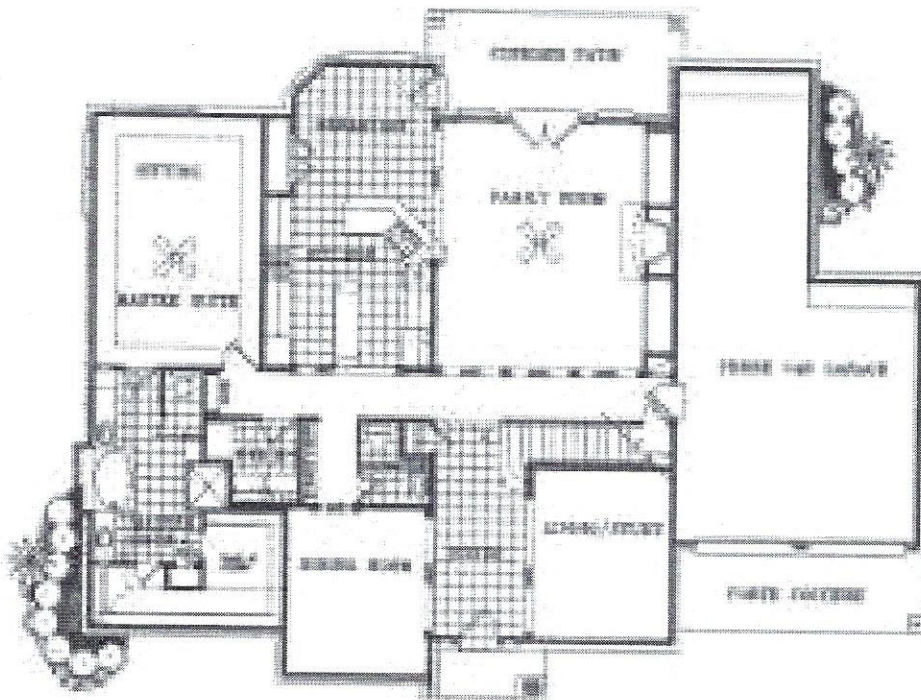
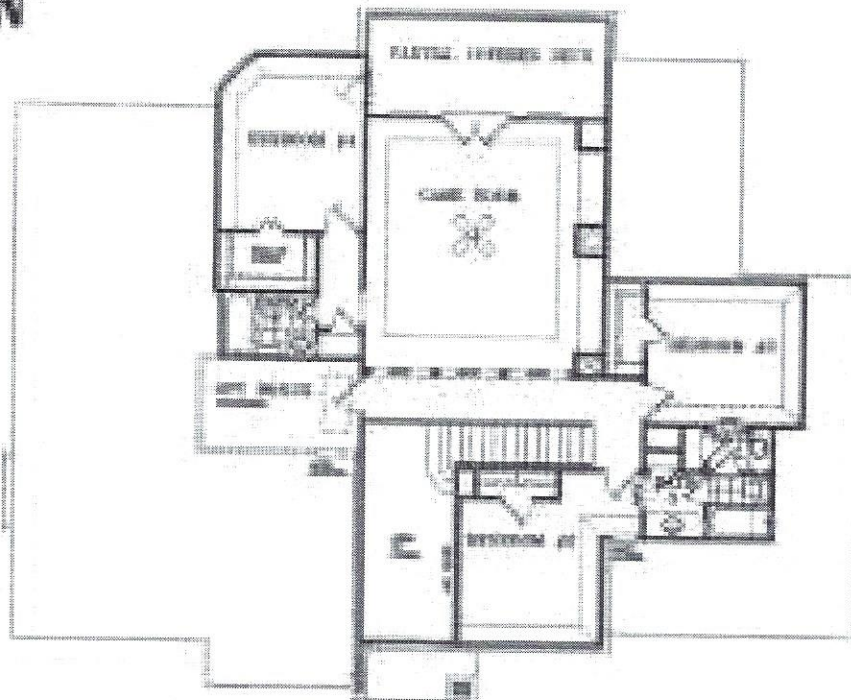
10951 Keystone Fairway Dr  
 Houston, TX 77095

Price	\$275,000
Price/SF	81.94
Date	6/26/09--8/12/09
Age	2,005
Room Count	9-4-3.5
Living Area	3,356

**Value Indication** \$276,280

**D. R. HORTON**

COURTESY HOMES



### The Amherst

Plan 517

Approx. 3399 Sq. Ft.

Model Home displays are not to be construed as an offer of real estate. All plans are subject to change without notice. Home dimensions are approximate only.

Revised 11/22/03

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