

Uniform Residential Appraisal Report

13518649
File # SR 211005 1742

The purpose of this summary appraisal report is to provide the lender/client with an accurate, and adequately supported, opinion of the market value of the subject property.

SUBJECT

Property Address 1742 Crescent Green Dr City Houston State TX Zip Code 77094-2980
 Borrower Catherine Massey Owner of Public Record Paul Massey & Catherine Massey County Harris
 Legal Description LT 25 BLK 6 GREEN TRAILS PARK SEC 9
 Assessor's Parcel # 117-653-006-0025 Tax Year 2020 R.E. Taxes \$ 8,154
 Neighborhood Name Green Trails Park Map Reference 486H Census Tract 4545.01
 Occupant Owner Tenant Vacant Special Assessments \$ 0 PUD HOA \$ 1,115 per year per month
 Property Rights Appraised Fee Simple Leasehold Other (describe)
 Assignment Type Purchase Transaction Refinance Transaction Other (describe)
 Lender/Client Gateway Mortgage Group, LLC. Address 244 South Gateway Place, Jenks, OK 74037
 Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? Yes No
 Report data source(s) used, offering price(s), and date(s). Houston Association of Realtors Listings.

CONTRACT

I did did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed.
 Contract Price \$ Date of Contract Is the property seller the owner of public record? Yes No Data Source(s)
 Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? Yes No
 If Yes, report the total dollar amount and describe the items to be paid.

NEIGHBORHOOD

Note: Race and the racial composition of the neighborhood are not appraisal factors.

Neighborhood Characteristics			One-Unit Housing Trends			One-Unit Housing			Present Land Use %		
Location	<input type="checkbox"/> Urban	<input checked="" type="checkbox"/> Suburban	<input type="checkbox"/> Rural	Property Values	<input checked="" type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining	PRICE	AGE	One-Unit	93 %
Built-Up	<input checked="" type="checkbox"/> Over 75%	<input type="checkbox"/> 25-75%	<input type="checkbox"/> Under 25%	Demand/Supply	<input checked="" type="checkbox"/> Shortage	<input type="checkbox"/> In Balance	<input type="checkbox"/> Over Supply	\$ (000)	(yrs)	2-4 Unit	0 %
Growth	<input type="checkbox"/> Rapid	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Slow	Marketing Time	<input checked="" type="checkbox"/> Under 3 mths	<input type="checkbox"/> 3-6 mths	<input type="checkbox"/> Over 6 mths	318	Low	Multi-Family	0 %
Neighborhood Boundaries			The market area consists of Green Trails Park. It is bound by the Greenwind Chase to the South, S. Fry to the West, Kingsland to the North and Baker to the East; in Katy ISD.			615	High	31	Commercial	7 %	
Neighborhood Description			The area is predominately detached SFR. The GLA range in the market is from approx 1700 - 7400+ Sqft, 3-5 bedrooms, and 2-3.1+ bathrooms. The subject property exhibits compatibility with Typical SFR in the market area. The property is an average proximity to employment, as well as schools, shopping, worship centers, recreational and other support facilities. No Negative locational influences were noted.			380	Pred.	29	Other	%	
Market Conditions (including support for the above conclusions)			Property values, appear to be Increasing at this time. Financing, (VA, FHA, or Conv.) is readily available to qualified buyers and the sellers have paid up to \$10000 towards the buyer's closing cost (Median is \$3000). Supply and demand ratios appears to be a shortage 0.9 months (balanced is 4.5 -9.5 months). see 1004MC for additional comments								

SITE

Dimensions No survey, Lot Area from Tax record Area 8592 sf Shape Rectangular View N;Res;
 Specific Zoning Classification No Zoning Zoning Description NONE
 Zoning Compliance Legal Legal Nonconforming (Grandfathered Use) No Zoning Illegal (describe)
 Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use? Yes No If No, describe
 Utilities Public Other (describe) Public Other (describe) Off-site Improvements - Type Public Private
 Electricity Water Street Concrete
 Gas Sanitary Sewer Alley None
 FEMA Special Flood Hazard Area Yes No FEMA Flood Zone X FEMA Map # 48201C0615M FEMA Map Date 11/15/2019
 Are the utilities and off-site improvements typical for the market area? Yes No If No, describe
 Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? Yes No If Yes, describe
 The subject Affronts to a community street with a low speed limit. Many other many properties in the area back/near to, affronts, or have a neutral external influence (comps 2 and 4). Market study showed little to no effect on the subject or these comps. the neighborhood street has low speed limit and is only two lanes.

IMPROVEMENTS

General Description	Foundation	Exterior Description	materials/condition	Interior	materials/condition
Units <input checked="" type="checkbox"/> One <input type="checkbox"/> One with Accessory Unit	<input checked="" type="checkbox"/> Concrete Slab <input type="checkbox"/> Crawl Space	Foundation Walls	Concrete Avg	Floors	Crpt/Tile Good
# of Stories 2	<input type="checkbox"/> Full Basement <input type="checkbox"/> Partial Basement	Exterior Walls	BV/Wood Avg	Walls	DW/ Paint Good
Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det./End Unit	Basement Area 0 sq.ft.	Roof Surface	Comp Avg	Trim/Finish	Wood Good
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.	Basement Finish 0 %	Gutters & Downspouts	Metal/Metal Avg	Bath Floor	Tile Good
Design (Style) Georgian	<input type="checkbox"/> Outside Entry/Exit <input type="checkbox"/> Sump Pump	Window Type	Aluminum Avg	Bath Wainscot	Tile/ CM Good
Year Built 1993	Evidence of <input type="checkbox"/> Infestation	Storm Sash/Insulated	None	Car Storage	<input type="checkbox"/> None
Effective Age (Yrs) 15	<input type="checkbox"/> Dampness <input type="checkbox"/> Settlement	Screens	Screens Avg	<input checked="" type="checkbox"/> Driveway	# of Cars 4
Attic <input type="checkbox"/> None	Heating <input checked="" type="checkbox"/> FWA <input type="checkbox"/> HWBB <input type="checkbox"/> Radiant	Amenities	<input type="checkbox"/> Woodstove(s) # 0	Driveway Surface	Cement
<input checked="" type="checkbox"/> Drop Stair <input type="checkbox"/> Stairs	<input type="checkbox"/> Other Fuel Gas	<input checked="" type="checkbox"/> Fireplace(s) # 1	<input checked="" type="checkbox"/> Fence Full	<input checked="" type="checkbox"/> Garage	# of Cars 2
<input type="checkbox"/> Floor <input type="checkbox"/> Scuttle	Cooling <input checked="" type="checkbox"/> Central Air Conditioning	<input checked="" type="checkbox"/> Patio/Deck Cem	<input checked="" type="checkbox"/> Porch Cvr	<input type="checkbox"/> Carport	# of Cars 0
<input type="checkbox"/> Finished <input type="checkbox"/> Heated	<input type="checkbox"/> Individual <input type="checkbox"/> Other	<input checked="" type="checkbox"/> Pool In Ground	<input type="checkbox"/> Other None	<input checked="" type="checkbox"/> Att.	<input type="checkbox"/> Det. <input type="checkbox"/> Built-in
Appliances <input type="checkbox"/> Refrigerator <input checked="" type="checkbox"/> Range/Oven <input checked="" type="checkbox"/> Dishwasher <input checked="" type="checkbox"/> Disposal <input checked="" type="checkbox"/> Microwave <input type="checkbox"/> Washer/Dryer <input type="checkbox"/> Other (describe)					
Finished area above grade contains: 9 Rooms 4 Bedrooms 2.1 Bath(s) 3,008 Square Feet of Gross Living Area Above Grade					
Additional features (special energy efficient items, etc.). The subject features are consistent with other competing homes in the area in terms of materials design and quality of build out for this market.					
Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). C2:Kitchen-remodeled-less than one year ago;Bathrooms-remodeled-less than one year ago;There were no adverse Functional or External inadequacies noted. The remodel is from scope of work to repair damage from the Winter Storm and complete additional remodels in the subject. The subject is proposed construction and the renovation still needs be completed. The property is considered as being Good condition for the market area. Physical depreciation was calculated on an observed age/life basis. The appraiser is not a licensed engineer.					
Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If Yes, describe					
Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe					

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There are 2 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 406,000 to \$ 491,000		There are 43 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 318,000 to \$ 612,750					
FEATURE	SUBJECT	COMPARABLE SALE # 1	COMPARABLE SALE # 2	COMPARABLE SALE # 3			
Address	1742 Crescent Green Dr Houston, TX 77094-2980	1308 Hathorn Way Dr Houston, TX 77094-2990	19234 Atherton Ln Houston, TX 77094-3200	19603 Piney Place Ct Houston, TX 77094-2976			
Proximity to Subject		0.10 miles NW	0.21 miles N	0.18 miles SW			
Sale Price	\$	\$ 505,000	\$ 530,000	\$ 500,000			
Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 175.04 sq.ft.	\$ 151.60 sq.ft.	\$ 193.65 sq.ft.			
Data Source(s)		HARMLS#4699455;DOM 6	HARMLS#79847601;DOM 14	HARMLS#61023591;DOM 2			
Verification Source(s)		Doc#543492	Doc#533064	Doc#314247CAD/ Inspction/Realist			
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
Sales or Financing		Armlth		Armlth		Armlth	
Concessions		Conv;0		Conv;0		Conv;0	
Date of Sale/Time		s09/21;c07/21		s09/21;c08/21		s06/21;c05/21	
Location	N;Res;	N;Res;		N;Res;		N;Res;	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site	8592 sf	12159 sf	-12,480	9625 sf	-3,620	14455 sf	-20,520
View	N;Res;	N;Res;		N;Res;		N;Res;	
Design (Style)	DT2;Georgian	DT2;Georgian		DT2;Georgian		DT2;Georgian	
Quality of Construction	Q3	Q3		Q3		Q3	
Actual Age	28	28		26	0	29	0
Condition	C2	C2		C2		C2	
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms. Baths		Total Bdrms. Baths	
Room Count	9 4 2.1	9 4 3.0	-3,000	10 4 3.1	-6,000	9 4 2.1	
Gross Living Area	3,008 sq.ft.	2,885 sq.ft.	+5,540	3,496 sq.ft.	-21,960	2,582 sq.ft.	+19,170
Basement & Finished Rooms Below Grade	0sf	0sf		0sf		0sf	
Functional Utility	Average	Average		Average		Average	
Heating/Cooling	FWA/CAC	FWA/CAC		FWA/CAC		FWA/CAC	
Energy Efficient Items	Insulation	Insulation		Insulation		Insulation	
Garage/Carport	2ga4dw	2ga4dw		2gd4dw	0	2ga4dw	
Porch/Patio/Deck	Porch/Patio	Porch/Patio		Porch/Patio		Porch/Patio	
Pool	1-Pool	1-Pool		1-Pool		1-Pool	
Fireplace/Fence	FP/Fence	FP/Fence		FP/Fence		FP/Fence	
Net Adjustment (Total)		<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -9,940		<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -31,580		<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -1,350	
Adjusted Sale Price of Comparables		Net Adj. 2.0 % Gross Adj. 4.2 % \$ 495,060		Net Adj. 6.0 % Gross Adj. 6.0 % \$ 498,420		Net Adj. 0.3 % Gross Adj. 7.9 % \$ 498,650	

SALES COMPARISON APPROACH

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

My research did did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.

Data Source(s) Tax Records, HAR MLS

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

Data Source(s) HAR MLS, Tax

Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).

ITEM	SUBJECT	COMPARABLE SALE #1	COMPARABLE SALE #2	COMPARABLE SALE #3
Date of Prior Sale/Transfer				
Price of Prior Sale/Transfer				
Data Source(s)	TaxRcd/harmls/CoreLogic	TaxRcd/harmls/CoreLogic	TaxRcd/harmls/CoreLogic	TaxRcd/harmls/CoreLogic
Effective Date of Data Source(s)	10/08/2021	10/08/2021	10/08/2021	10/08/2021

Analysis of prior sale or transfer history of the subject property and comparable sales The appraiser completed the normal Researching of the Tax records and HAR MLS, that are available to him in a normal business operations. Other than what is stated above, No prior sales for the previous 12 months prior to the comparable sale. Texas is a "Non Disclosure" state and often the Sales price is not recorded in the tax records. If an amount is entered it tends to be the Financed amount and not the Sales Price. Since the amount cannot be verified "0" is placed in the report
comp 8 previous sale was to an "I Buyer" Company (ie Open Door, Offer Pad) no sales amount stated.

Summary of Sales Comparison Approach Adjustments are based on difference in value as reflected by the subjects market for market attributes through market study and/or paired analysis (PA). Seller Contributions are adjusted for the any amount over \$3000; GLA adjustments were made at the rate of \$45 per Sqft for differences greater than +/- 50 Sqft (PA 4 v2). Lot size adjustment is warranted only if Difference in Lot size is Greater than 860 Sqft and was made at \$3.5 (PA 5v6). Bathroom Ct adjusted at \$3000 per half bathroom (PA 2v3), Condition difference adjusted at 8% per level difference (PA 3v4) and any others. Every effort has been made to conform to FNMA/FHLMC guidelines, and in most cases an even stricter interpretation has been used. Difference in Room/Bedroom count did not warrant an adjustment for it is GLA that is the market concern. There was No Age adjustment warranted for condition is the major concern.

Indicated Value by Sales Comparison Approach \$ 495,400

Indicated Value by: Sales Comparison Approach \$ 495,400 Cost Approach (if developed) \$ 483,811 Income Approach (if developed) \$

The Scope of Work Rule in USPAP allow the appropriate approaches of value to be utilized to meet the intended use of the appraisal .The sales Comparison is a reflection of the market and reaction of buyers. It is utilized in the Appraisal Report. When developing the Opinion of Value Comp 2 was given more consideration. Cost approach supports the Sales Comparison, The income though considered, is not relevant.

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 \$ 495,400 , as of 10/08/2021 , which is the date of inspection and the effective date of this appraisal.

RECONCILIATION

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ADDITIONAL COMMENTS

PREDOMINANT VALUE ----- The subject's estimated market value is above the predominant value for the market area by more than 10%, though it is well within the neighborhood's range. The subject has completed renovations and repairs due to damage from an Ice storm and it has a Pool. The subject is not considered an over improvement in the market area. These updated properties offer the potential buyers a diverse market that enhances the area with a broader selection and a wider market appeal.

SITE/ NO ZONING---- There is no zoning in this area as determined by the local Municipality(s) Harris Co], Houston Association of Realtors, and /or the appraiser's experience and competency of the area. This lack of zoning is typical and does not affect marketability or value. HOA are in place and have strict and enforceable guidelines. The SFR deed restrictions of the HOA includes maintenance parameters and improvement approval. The HOA is en charge to ensure conformity throughout the community and to promote stability and growth in property values. The land is not being used for any agriculture purpose. In regards to the lack of zoning; if the subject property was destroyed, by fire or nature, the house would be rebuilt in a similar style and still be a viable part of the present market. Supported by Highest and Best Use.

COMMENTS ON MARKET DATA ANALYSIS AND EXPLANATION OF ADJUSTMENTS ----- All adjustments in the Market Approach to Value are based on market abstraction via matched paired analysis whenever possible. With this method a great degree of care is taken and reasonableness is used. Adjustments are not based on cost, but are based on a combination of market abstraction and discussions with local real estate agents active in the area and their professional experience. Specific adjustments represent the buyer's reaction to the different characteristics of the comparable sales, as compared to the subject property.

COMPARABLE PARAMETERS----- The appraiser completed a study within the GREEN TRAILS community and located data points. The parameters were +/-20% for GLA from the tax records, Age +/- 5 years, All properties with Pools, 2 car Garages, Lot Size less than 12500 sqft, and closed within 9 months. All of the attributes off the subject are represented and Bracketed. Comps are Scarce in this specific market with Unique attributes. The physical and financial information for the comparable sales utilized are confirmed through the respective real estate agents involved in each transaction and/or the Multiple Listing Service if possible. If this is not possible the information is confirmed through other public sources, ie tax records or Realist.

COMPS DISCUSSION:

Comp	Contribution%
Comp 1 used for it Brackets the GLA and Lot Size, Same Age, Similar Condition; closed with in 1 Month 9/20/21	30
Comp 2 used for it has Similar Condition, Brackets the GLA, Age, Room Cts and Lot Size; closed with in 1 month 9/15/21	25
Comp 3 used for it Brackets the Lot Size and GLA, Similar Age, Same Room cts; Closed with in 5 months 6/03/21	20
Comp 4 was included for it is the Same Room Cts, Similar Lot Size, Brackets the Condition and GLA; Closed with in 3 months 7/28/21	10
Comp 5 was included for it Brackets GLA, Age, and the Condition, Similar Lot Size; Closed with in 5 months 5/28/21	10
Comp 6 was included for it is the Same Age, Brackets the GLA and Lot Size; Closed with in 7 months 3/29/21	5

Listings (warranted NO adjustment SP/LP at 100%)
Comps 7 and 8 are active listings and including at least 1 listing in the report is a requirements of the assignment.

****Only closed Comps were give some amount of consideration towards the DOV; Comp 1 received more emphasis for it has the Lowest Gross adjustments percentage and is the most recent, Comp 2 for it closed within 1 month, Then comp 3 has the lowest Net percentage, Then Comps 4 and 5 followed by Comp 6****

• About eSign Signature
This appraisal report has been electronically signed using eSign by a la mode. It is as valid and legally enforceable as a wet ink signature on paper. You can verify the authenticity of this report online at esign.alamode.com/verify

COST APPROACH

COST APPROACH TO VALUE (not required by Fannie Mae)

Provide adequate information for the lender/client to replicate the below cost figures and calculations.

Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) The site value is based on a combination of the allocation method, extraction method, and sales comparison method. Value of the land tends to run 10% to 30% of the properties. the percentage method was used. The Cost approach is within +/-3% of the DOV.

This appraisal is not to be used by any party for insurance purposes.

ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input checked="" type="checkbox"/> REPLACEMENT COST NEW	OPINION OF SITE VALUE
Source of cost data MSbook/Local Builder	DWELLING 3,008 Sq.Ft. @ \$ 135.00 = \$ 406,080
Quality rating from cost service avg Effective date of cost data 07/2021	0 Sq.Ft. @ \$ = \$
Comments on Cost Approach (gross living area calculations, depreciation, etc.)	POOL = \$ 55,000
Cost approach data was abstracted from Marshall & Swift Residential Swift Estimator and/or local builders subcontracted new construction cost was used as a guide. Site value is typical of lot cost in the defined market area. No functional obsolescence nor external was noted at time of inspection.	Garage/Carport 473 Sq.Ft. @ \$ 55.00 = \$ 26,015
	Total Estimate of Cost-New = \$ 487,095
	Less Physical Functional External
	Depreciation 104,384 = \$(104,384)
	Depreciated Cost of Improvements = \$ 382,711
	"As-is" Value of Site Improvements = \$ 5,500
Estimated Remaining Economic Life (HUD and VA only) 55 Years	landscaping, Patio, Fencing, = \$
	INDICATED VALUE BY COST APPROACH = \$ 483,811

INCOME

INCOME APPROACH TO VALUE (not required by Fannie Mae)

Estimated Monthly Market Rent \$ X Gross Rent Multiplier = \$ Indicated Value by Income Approach

Summary of Income Approach (including support for market rent and GRM)

PUD INFORMATION

PROJECT INFORMATION FOR PUDs (if applicable)

Is the developer/builder in control of the Homeowners' Association (HOA)? Yes No Unit type(s) Detached Attached

Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit.

Legal Name of Project GREEN TRAILS PARK

Total number of phases	Total number of units	Total number of units sold
Total number of units rented	Total number of units for sale	Data source(s)

Was the project created by the conversion of existing building(s) into a PUD? Yes No If Yes, date of conversion.

Does the project contain any multi-dwelling units? Yes No Data Source

Are the units, common elements, and recreation facilities complete? Yes No If No, describe the status of completion.

Are the common elements leased to or by the Homeowners' Association? Yes No If Yes, describe the rental terms and options.

Describe common elements and recreational facilities. Common Areas, and Recreational Facilities, All are similar to the competing communities in area and appear to be in average condition. The appraiser is not aware of any law suites against the HOA or the Management Company.

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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.

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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.

Supplemental Addendum

Client File No. 694380-41167838

File No. SR 211005 1742

Borrower	Catherine Massey				
Property Address	1742 Crescent Green Dr				
City	Houston	County	Harris	State	TX
				Zip Code	77094-2980
Lender/Client	Gateway Mortgage Group, LLC.				

Note:

1) the GLA of the appraiser is 3008 sf, and the Tax Roll has recorded 2986 sf. This is within 50 sf of each other. The appraiser physically measured the subject and is considered a primary source of information. The Appraiser measured from outer dimension to outer dimension.

2) The appraiser took a reasonable amount of time to read the MLS statements and to review the photos during the market search to determine the condition/quality of the comparables. The Subject is being renovated similar to comps 1-3 to be a C2 designation and All of the other Comps state updates and are designated as C3 condition.

3) Commercial and other Supporting Facilities are on the major streets within the market area. This includes Schools, Restaurants, Places of Worship, Diverse business (private and Public) and government buildings. There is no negative effect noted on the subject or the immediate neighborhood from these properties. The subject backs to a community road as comp 6 affronts a community road and market shows not effect on value and market ability.

4) During the visit to the subject property, The appraiser did NOT observe any health, safety, or soundness issues that would lead to a conditioned report; OR any Deferred maintenance.

5) subject's immediate community. No certificate from the HOA was provided to the appraiser, by the client..

6) The subject appears to be complete of the repairs and is occupied, mainly on the second floor. The Home owners not yet began to move the furniture back in to the first floor.

7) Discovering, Determining, and/or Informing the lender If the Subject is a Texas Homestead 50(a)(6) property, is beyond the scope of work of this appraisal assignment and in excess of standard business practice of an appraisal company.

8) Occasionally there can be discrepancies between the Appraiser, The MLS, and the Tax records. The appraiser is the primary source followed by the Tax records and then the MLS statement. The appraiser being the primary source of information his observations are used in the report. Previous MLS stated 2.2 bathrooms and the appraiser only observed 2.1 bathrooms

9) The appraiser is not surveyor nor reviewed the title commitment or survey. Easements and encroachments locations are left to experts in that field. The site area, site dimensions, easements, and flood elevations should be determined by a qualified survey.

10) The Development of the Value (DOV) in this report is derived by sales Comparison Approach that is predicated on the Principle of Substitution. This principle states to develop the maximum value of a property, it is usually established by the cost of acquiring an equivalent substitute property(s) that has the same use, design, and income. The Sales Comparison approach considers the attributes of the subject and Comps and how buyers in the market react to those attributes.

DISASTER DECLARATION

A winter Storm occurred in the Greater Houston Area including, but no limited to: Harris, Fort Bend, Brazoria, Galveston, Montgomery and Waller Counties, from 2/14/ 2021 thru 2/19/202. The President of the United States declared a Disaster Proclamation for the State of Texas, due to the colder than normal weather, the Loss of electrical power and water, and damage from the temperatures below freezing that caused pipes to freeze and/or burst.

The Appraiser completed a previous inspection on 06/30/2021. During that inspection, the appraiser did observe and damage, from the cold temperatures, damage from broken plumbing and all utilities were functioning as intended. When driving through the Market Area, the appraiser did NOT observe any damage to the Area. The Subject is Subject to completion of the Repairs for the Damage from the Disaster.

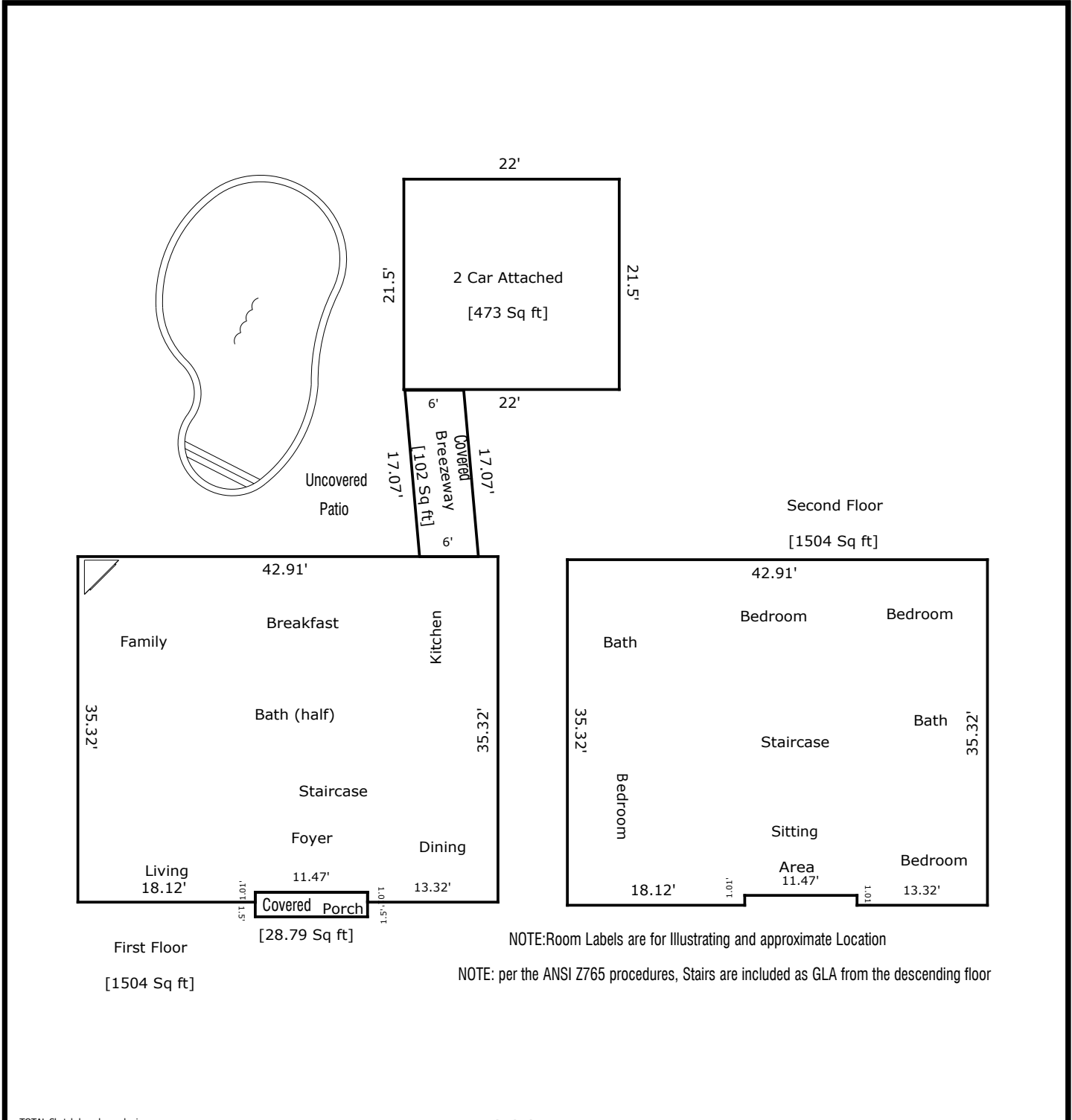
The subject was re-inspected on 10/8/2021. During this inspection, The subject had been repaired per the construction scope of work and the appraiser did NOT observe and damage, from the cold temperatures or from broken plumbing. The subject has been repaired and all utilities were functioning as intended. When driving through the Market Area, the appraiser did NOT observe any damage to the Area.

The appraiser that has signed the report, Harry H Rayner, Jr., did visit and observe the subject, interior and exterior, observe the comps, researched, analyzed, documented, and interpreted the influence effecting the subject/market, prepared the report and the final conclusions of the appraisal. Also see in the USPAP Compliance Addendums where these concerns are also addressed.

Serial# 8EBB0AA1
esign.alamode.com/verify

Building Sketch

Borrower	Catherine Massey			
Property Address	1742 Crescent Green Dr			
City	Houston	County	Harris	State TX Zip Code 77094-2980
Lender/Client	Gateway Mortgage Group, LLC.			



NOTE: Room Labels are for illustrating and approximate Location
 NOTE: per the ANSI Z765 procedures, Stairs are included as GLA from the descending floor

TOTAL Sketch by a la mode, inc.

Area Calculations Summary

Living Area		Calculation Details
First Floor	1504 Sq ft	42.91 × 34.31 = 1472.24 1.01 × 18.12 = 18.3 1.01 × 13.32 = 13.45
Second Floor	1504 Sq ft	42.91 × 34.31 = 1472.24 1.01 × 18.12 = 18.3 1.01 × 13.32 = 13.45
Total Living Area (Rounded):		3008 Sq ft
Non-living Area		
Porch	28.79 Sq ft	2.51 × 11.47 = 28.79
2 Car Attached	473 Sq ft	22 × 21.5 = 473

Subject Photo Page

Borrower	Catherine Massey						
Property Address	1742 Crescent Green Dr						
City	Houston	County	Harris	State	TX	Zip Code	77094-2980
Lender/Client	Gateway Mortgage Group, LLC.						



Subject Front

1742 Crescent Green Dr
Sales Price
Gross Living Area 3,008
Total Rooms 9
Total Bedrooms 4
Total Bathrooms 2.1
Location N;Res;
View N;Res;
Site 8592 sf
Quality Q3
Age 28



Subject Rear



Subject Street

Photograph Addendum

Borrower	Catherine Massey						
Property Address	1742 Crescent Green Dr						
City	Houston	County	Harris	State	TX	Zip Code	77094-2980
Lender/Client	Gateway Mortgage Group, LLC.						



Front and Side



Side and Front



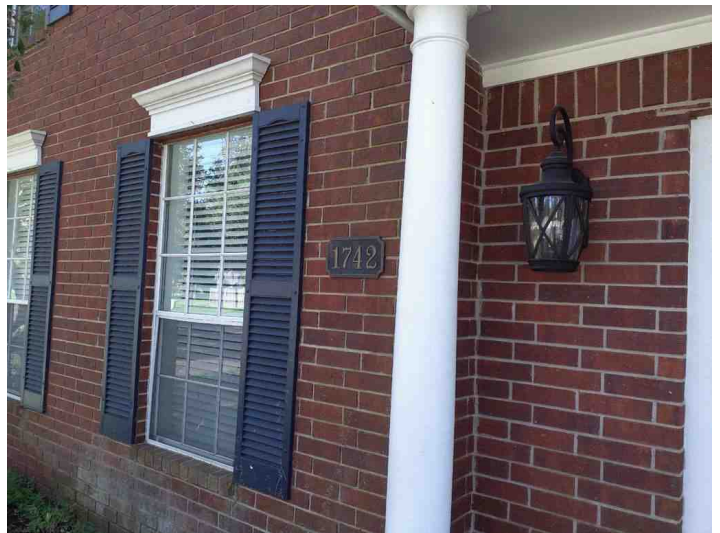
Side and Rear



Rear and Side



Street



Address Verification

Photograph Addendum

Borrower	Catherine Massey				
Property Address	1742 Crescent Green Dr				
City	Houston	County	Harris	State	TX
Zip Code	77094-2980				
Lender/Client	Gateway Mortgage Group, LLC.				



Garage rear



Garage Interior



Garage



Pool

esign.alamode.com/verify Serial:8EBB0AA1

Signature _____ 2021 *Harry Rayner*
 Name Harry Rayner
 Date Report Signed 10/15/2021
 State Certification # 1337094 State TX
 Or State License # _____ State _____

Photograph Addendum

Borrower	Catherine Massey				
Property Address	1742 Crescent Green Dr				
City	Houston	County	Harris	State	TX
Lender/Client	Gateway Mortgage Group, LLC.				
				Zip Code	77094-2980



Living Room



Family



Dining



**Kitchen
renovated**



Breakfast

Photograph Addendum

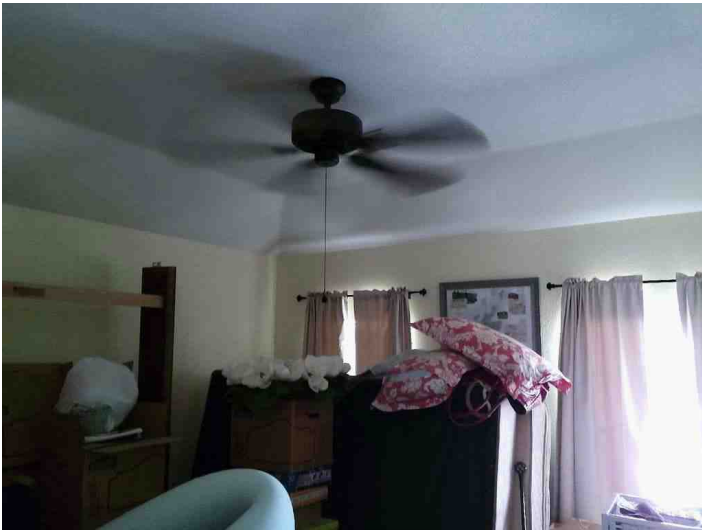
Borrower	Catherine Massey				
Property Address	1742 Crescent Green Dr				
City	Houston	County	Harris	State	TX
Zip Code	77094-2980				
Lender/Client	Gateway Mortgage Group, LLC.				



Main Bedroom



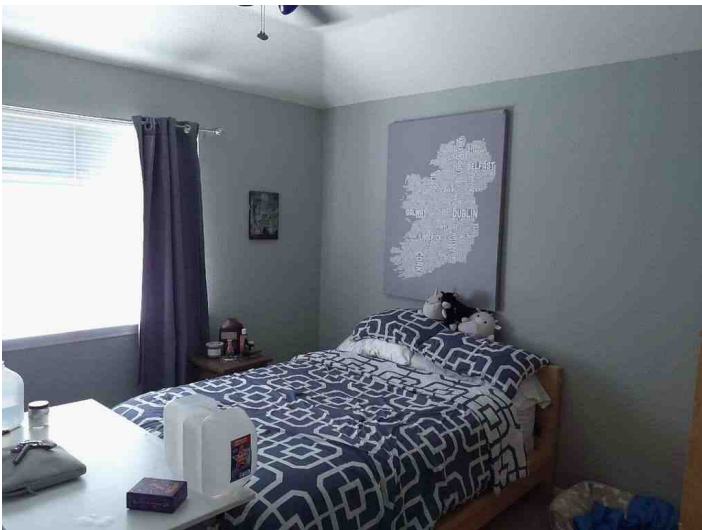
Main Bathroom



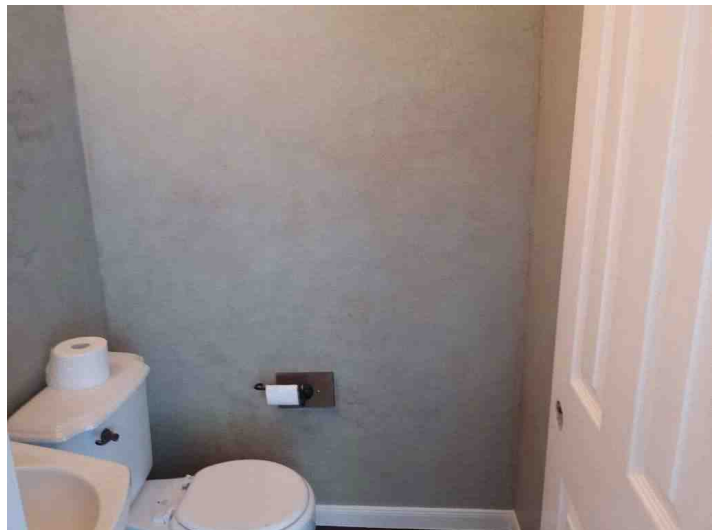
Bedroom



**Bathroom
renovated**



Bedroom



Half Bathroom

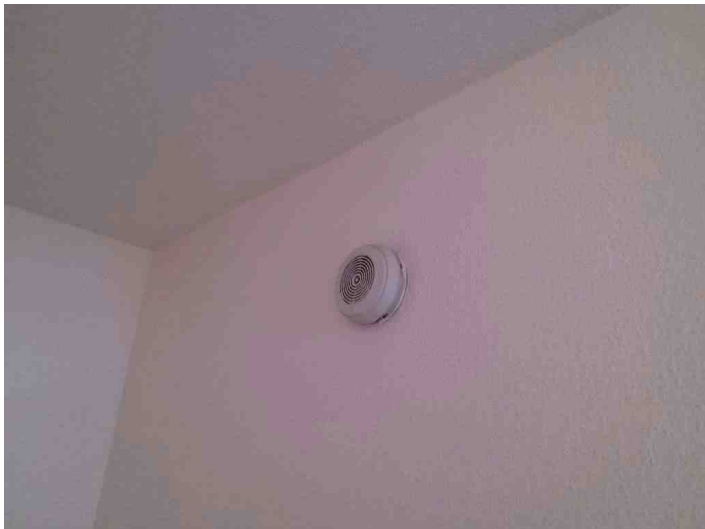
renovate *for RB*

Photograph Addendum

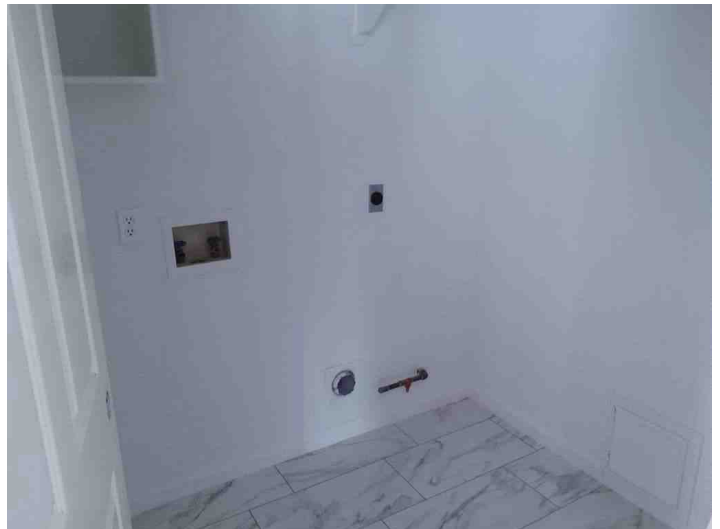
Borrower	Catherine Massey				
Property Address	1742 Crescent Green Dr				
City	Houston	County	Harris	State	TX
Zip Code	77094-2980				
Lender/Client	Gateway Mortgage Group, LLC.				



Bedroom

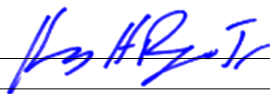


Smoke detector



Utility/Laundry

esign.alamode.com/verify Serial:8EBB0AA1

Signature 
 Name Harry Rayner
 Date Report Signed 10/15/2021
 State Certification # 1337094 State TX
 Or State License # _____ State _____

Photograph Addendum

Borrower	Catherine Massey				
Property Address	1742 Crescent Green Dr				
City	Houston	County	Harris	State	TX
Zip Code	77094-2980				
Lender/Client	Gateway Mortgage Group, LLC.				

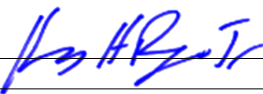


Utilities are on



Utilities are on

esign.alamode.com/verify Serial:8EBB0AA1

Signature 
 Name Harry Rayner
 Date Report Signed 10/15/2021
 State Certification # 1337094 State TX
 Or State License # _____ State _____

Uniform Residential Appraisal Report

13518649
File # SR 211005 1742

FEATURE	SUBJECT	COMPARABLE SALE # 4			COMPARABLE SALE # 5			COMPARABLE SALE # 6		
Address	1742 Crescent Green Dr Houston, TX 77094-2980	19403 Morrisfield Ct Houston, TX 77094-3088			1406 Crescent Green Dr Houston, TX 77094-2950			19310 Whispering Breeze Ln Houston, TX 77094-3072		
Proximity to Subject		0.11 miles N			0.43 miles W			0.20 miles S		
Sale Price	\$	\$ 453,000			\$ 471,250			\$ 450,145		
Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 161.67 sq.ft.			\$ 138.20 sq.ft.			\$ 132.16 sq.ft.		
Data Source(s)		HARMLS#95162368;DOM 5			HARMLS#79045013;DOM 5			HARMLS#27429171;DOM 16		
Verification Source(s)		Doc#415142			Doc#301497CAD/ Inspction/Realist			Doc#172879 CAD/ Inspction/Realist		
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment		DESCRIPTION	+(-) \$ Adjustment		DESCRIPTION	+(-) \$ Adjustment	
Sales or Financing Concessions		Armlth Conv;0			Armlth Conv;0			Armlth Conv;0		
Date of Sale/Time		s07/21;c06/21			s05/21;c04/21			s03/21;c02/21	+26,110	
Location	N;Res;	N;Res;			N;Res;			N;Res;		
Leasehold/Fee Simple	Fee Simple	Fee Simple			Fee Simple			Fee Simple		
Site	8592 sf	8178 sf	0		8468 sf	0		9626 sf	-3,620	
View	N;Res;	N;Res;			N;Res;			N;Res;		
Design (Style)	DT2;Georgian	DT2;Georgian			DT2;Georgian			DT2;Georgian		
Quality of Construction	Q3	Q3			Q3			Q3		
Actual Age	28	27	0		30	0		28		
Condition	C2	C3	+36,240		C3	+37,700		C3	+36,010	
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths			Total Bdrms. Baths			Total Bdrms. Baths		
Room Count	9 4 2.1	9 4 2.1			10 4 3.1	-6,000		11 5 3.1	-6,000	
Gross Living Area	3,008 sq.ft.	2,802 sq.ft.	+9,270		3,410 sq.ft.	-18,090		3,406 sq.ft.	-17,910	
Basement & Finished Rooms Below Grade	0sf	0sf			0sf			0sf		
Functional Utility	Average	Average			Average			Average		
Heating/Cooling	FWA/CAC	FWA/CAC			FWA/CAC			FWA/CAC		
Energy Efficient Items	Insulation	Insulation			Insulation			Insulation		
Garage/Carport	2ga4dw	2ga4dw			2ga4dw			2ga4dw		
Porch/Patio/Deck	Porch/Patio	Porch/Patio			Porch/Patio			Porch/Patio		
Pool	1-Pool	1-Pool			1-Pool			1-Pool		
Fireplace/Fence	FP/Fence	FP/Fence			FP/Fence			FP/Fence		
Net Adjustment (Total)		<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 45,510		<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 13,610		<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 34,590	
Adjusted Sale Price of Comparables		Net Adj. 10.0 % Gross Adj. 10.0 %	\$ 498,510		Net Adj. 2.9 % Gross Adj. 13.1 %	\$ 484,860		Net Adj. 7.7 % Gross Adj. 19.9 %	\$ 484,735	

SALES COMPARISON APPROACH

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 # 4			COMPARABLE SALE # 5			COMPARABLE SALE # 6		
Date of Prior Sale/Transfer										
Price of Prior Sale/Transfer										
Data Source(s)	TaxRcd/harmls/CoreLogic	TaxRcd/harmls/CoreLogic			TaxRcd/harmls/CoreLogic			TaxRcd/harmls/CoreLogic		
Effective Date of Data Source(s)	10/08/2021	10/08/2021			10/08/2021			10/08/2021		

SALE HISTORY

Analysis of prior sale or transfer history of the subject property and comparable sales

Analysis/Comments Comps #4 - #6 are Additional supporting comparables. These comps are included to meet requirements of the assignment, represent or bracket attributes of the subject, or to assist in market study paired analysis.

Adjustments for being a dated comp was taken from the 1004MC. The date adjustment is from the closed date of the comp to the effective date of the appraisal. In the market stable is considered to be +/- 10% change from the different periods.
 The difference between the current 0-3 months and 4-6 months is -0.6% per the 1004 MC. Between these periods it is stable and NO adjustment is warranted.
 The difference between the current 0-3 months and 7-12 months is +18.7 per the 1004 MC. Between these periods it is increasing and an adjustment is warranted.

Aged comp adjustment was calculated with the 1004MC data.
 It shows an increase in value by 18.7% over the period of 7-12 months to the current 0-3 month period..Stable is from 0-10%. The percentage Difference minus stability was the percentage of increase that was adjusted; 18.7%-10%= 8.7%. The adjustment is taken from the closed month of the comp and the effective date of the appraisal. The Comps Sales Price is multiplied by the percentage of changed and then divided by 12 (months). It is then multiplied by the number of months from the effective date to determine the adjustment.

ANALYSIS / COMMENTS

Uniform Residential Appraisal Report

13518649
File # SR 211005 1742

FEATURE	SUBJECT	COMPARABLE SALE # 7			COMPARABLE SALE # 8			COMPARABLE SALE # 9		
Address	1742 Crescent Green Dr Houston, TX 77094-2980	1106 Fairgate Dr Houston, TX 77094-2928			1407 Crescent Green Ct Houston, TX 77094-2949					
Proximity to Subject		0.66 miles W			0.20 miles SW					
Sale Price	\$	\$ 469,900			\$ 491,000			\$		
Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 140.23 sq.ft.			\$ 165.26 sq.ft.			\$ sq.ft.		
Data Source(s)		HARMLS#33774115;DOM 98			HARMLS#35851138;DOM 65					
Verification Source(s)		No Doc Selected			Doc#442243					
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment		DESCRIPTION	+(-) \$ Adjustment		DESCRIPTION	+(-) \$ Adjustment	
Sales or Financing Concessions		Listing			Listing					
Date of Sale/Time		Active	+1,550		Active	+1,620				
Location	N;Res;	N;Res;			N;Res;					
Leasehold/Fee Simple	Fee Simple	Fee Simple			Fee Simple					
Site	8592 sf	8400 sf	0		14988 sf	-22,390				
View	N;Res;	N;Res;			N;Res;					
Design (Style)	DT2;Georgian	DT2;Georgian			DT2;Georgian					
Quality of Construction	Q3	Q3			Q3					
Actual Age	28	29	0		29	0				
Condition	C2	C3	+37,590		C3	+39,280				
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths			Total Bdrms. Baths			Total Bdrms. Baths		
Room Count	9 4 2.1	10 4 3.1	-6,000		9 4 2.1					
Gross Living Area	3,008 sq.ft.	3,351 sq.ft.	-15,440		2,971 sq.ft.	0		sq.ft.		
Basement & Finished Rooms Below Grade	0sf	0sf			0sf					
Functional Utility	Average	Average			Average					
Heating/Cooling	FWA/CAC	FWA/CAC			FWA/CAC					
Energy Efficient Items	Insulation	Insulation			Insulation					
Garage/Carport	2gd4dw	2gd4dw	0		2gd4dw	0				
Porch/Patio/Deck	Porch/Patio	Porch/Patio			Porch/Patio					
Pool	1-Pool	1-Pool			1-Pool					
Fireplace/Fence	FP/Fence	FP/Fence			FP/Fence					
Net Adjustment (Total)		<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 17,700		<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 18,510		<input type="checkbox"/> + <input type="checkbox"/> -	\$	
Adjusted Sale Price of Comparables		Net Adj. 3.8 %			Net Adj. 3.8 %			Net Adj. %		
		Gross Adj. 12.9 %	\$ 487,600		Gross Adj. 12.9 %	\$ 509,510		Gross Adj. %	\$	

SALES COMPARISON APPROACH

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 # 7	COMPARABLE SALE # 8	COMPARABLE SALE # 9
Date of Prior Sale/Transfer			08/04/2021	
Price of Prior Sale/Transfer			\$0	
Data Source(s)	TaxRcd/harmls/CoreLogic	TaxRcd/harmls/CoreLogic	TaxRcd/harmls/CoreLogic	
Effective Date of Data Source(s)	10/08/2021	10/08/2021	10/08/2021	

SALE HISTORY

Analysis of prior sale or transfer history of the subject property and comparable sales

Analysis/Comments #7 & #8 are Additional supporting comparables that are current listings. They are a requirement of the assignment. These listings are similar or bracket the value or have attributes the same or similar to the subject. They were not used in developing the opinion of value.

Please note the Median Sale Price% of List Price is 100% for the current - 3 month on the 1004MC. No adjustment was made to the listing.

ANALYSIS / COMMENTS

Comparable Photo Page

Borrower	Catherine Massey				
Property Address	1742 Crescent Green Dr				
City	Houston	County	Harris	State	TX Zip Code 77094-2980
Lender/Client	Gateway Mortgage Group, LLC.				

**Comparable 1**

1308 Hathorn Way Dr	
Prox. to Subject	0.10 miles NW
Sale Price	505,000
Gross Living Area	2,885
Total Rooms	9
Total Bedrooms	4
Total Bathrooms	3.0
Location	N;Res;
View	N;Res;
Site	12159 sf
Quality	Q3
Age	28

**Comparable 2**

19234 Atherton Ln	
Prox. to Subject	0.21 miles N
Sale Price	530,000
Gross Living Area	3,496
Total Rooms	10
Total Bedrooms	4
Total Bathrooms	3.1
Location	N;Res;
View	N;Res;
Site	9625 sf
Quality	Q3
Age	26

**Comparable 3**

19603 Piney Place Ct	
Prox. to Subject	0.18 miles SW
Sale Price	500,000
Gross Living Area	2,582
Total Rooms	9
Total Bedrooms	4
Total Bathrooms	2.1
Location	N;Res;
View	N;Res;
Site	14455 sf
Quality	Q3
Age	29

Comparable Photo Page

Borrower	Catherine Massey				
Property Address	1742 Crescent Green Dr				
City	Houston	County	Harris	State	TX Zip Code 77094-2980
Lender/Client	Gateway Mortgage Group, LLC.				

**Comparable 4**

19403 Morrisfield Ct	
Prox. to Subject	0.11 miles N
Sale Price	453,000
Gross Living Area	2,802
Total Rooms	9
Total Bedrooms	4
Total Bathrooms	2.1
Location	N;Res;
View	N;Res;
Site	8178 sf
Quality	Q3
Age	27

**Comparable 5**

1406 Crescent Green Dr	
Prox. to Subject	0.43 miles W
Sale Price	471,250
Gross Living Area	3,410
Total Rooms	10
Total Bedrooms	4
Total Bathrooms	3.1
Location	N;Res;
View	N;Res;
Site	8468 sf
Quality	Q3
Age	30

**Comparable 6**

19310 Whispering Breeze Ln	
Prox. to Subject	0.20 miles S
Sale Price	450,145
Gross Living Area	3,406
Total Rooms	11
Total Bedrooms	5
Total Bathrooms	3.1
Location	N;Res;
View	N;Res;
Site	9626 sf
Quality	Q3
Age	28

Comparable Photo Page

Borrower	Catherine Massey				
Property Address	1742 Crescent Green Dr				
City	Houston	County	Harris	State	TX
Zip Code	77094-2980				
Lender/Client	Gateway Mortgage Group, LLC.				



Comparable 7

1106 Fairgate Dr
 Prox. to Subject 0.66 miles W
 Sale Price 469,900
 Gross Living Area 3,351
 Total Rooms 10
 Total Bedrooms 4
 Total Bathrooms 3.1
 Location N;Res;
 View N;Res;
 Site 8400 sf
 Quality Q3
 Age 29



Comparable 8

1407 Crescent Green Ct
 Prox. to Subject 0.20 miles SW
 Sale Price 491,000
 Gross Living Area 2,971
 Total Rooms 9
 Total Bedrooms 4
 Total Bathrooms 2.1
 Location N;Res;
 View N;Res;
 Site 14988 sf
 Quality Q3
 Age 29

Comparable 9

Prox. to Subject
 Sale Price
 Gross Living Area
 Total Rooms
 Total Bedrooms
 Total Bathrooms
 Location
 View
 Site
 Quality
 Age

Completed Scope of Work Addendum - Page 1



JDM Renovations, LLC
 21811 Katy Freeway, STE D-111
 Katy, TX 77450
 Phone: (832) 361-1904

Paul & Catherine Massey
 1742 Crescent Green Dr
 Houston, TX 77094
 832-538-3636

Proposal Date: 3/22/2021

Good Until Date: 4/5/2021

1. 25% deposit due to lock in schedule.
2. 25% additional deposit due upon start of work.
3. 15% additional payment due upon completion of insulation installation and drywall hanging.
4. 10% additional payment upon completion of tape, float, and texture.
5. 10% additional payment upon completion of paint.
6. Remaining 15% paid upon completion of work.
7. If payment is made with a credit card, additional 3.5% fee will be added.
8. JDM takes no liability for furniture if moving is required to complete the job.
9. Customer will remove all belongings prior to start of construction.
10. Even with plastic, customer is aware that dust is and will get beyond the Zipwalls.
11. If Dumpsters are required customer will allow JDM to place the dumpster in the driveway.
12. Materials are included unless specified otherwise in proposal.
13. Customer to supply paint colors and sheen information. If color change is desired, additional charges may apply due to additional walls to be painted and color change may require a tinted primer.

Room	Description	Quantity	UoM	Unit Cost	Total	
Family Room	Move contents of room	2	HR	\$ 65.00	\$ 130.00	
	Mask and Prep for Paint	75	LF	\$ 0.65	\$ 49.00	
	Remove Bamboo Floor	357	SQFT	\$ 2.50	\$ 892.50	
	Remove Drywall 2 ft from floor on walls water touched	68	SQFT	\$ 0.75	\$ 51.00	
	Scrape 2 ft. Near Cut on Drywall to Remove Texture to Prep for Tape and Float	152	SQFT	\$ 0.75	\$ 114.00	
	Scrape 2 ft. Near Corner Joint to Remove Texture to Prep for Tape and Float	144	SQFT	\$ 1.00	\$ 144.00	
	Replace 5/2" Drywall on Walls - Hung, Taped, Floated	68	SQFT	\$ 3.75	\$ 187.00	
	Tape Joint for New to Existing Drywall	34	LF	\$ 9.00	\$ 306.00	
	Replace Texture on Wall Drywall	364	SQFT	\$ 2.00	\$ 728.00	
	Plu Primer 1 Coat on Walls	864	SQFT	\$ 0.76	\$ 278.00	
	Paint the Walls - 2 Coats	898	SQFT	\$ 2.25	\$ 853.00	
	Install 3" Door Casing, Caulk and Fill Nail Holes to Prep for Paint	60	LF	\$ 4.00	\$ 240.00	
	Paint Door Casing - 2 Coats	40	LF	\$ 1.00	\$ 40.00	
	Paint Door - 2 Coats	1	EA	\$ 100.00	\$ 100.00	
	Paint Door Jambs - 2 Coats	40	LF	\$ 1.25	\$ 50.00	
	Install 3" PSI Baseboard, Caulk and Fill Nail Holes to Prep for Paint	47	LF	\$ 4.00	\$ 188.00	
	Paint Baseboard - 2 Coats	47	LF	\$ 1.85	\$ 88.15	
	Remove Window Sill	1	LF	\$ 5.00	\$ 5.00	
	Install Window Sill & Sirt	1	LF	\$ 25.00	\$ 25.00	
	Install R13 Faced Batt Insulation in Walls	19	SQFT	\$ 1.50	\$ 15.00	
	Paint Window Sill & Sirt - 2 Coats	4	LF	\$ 2.50	\$ 12.50	
	Shoe Molding Around Built in Entertainment System	15	LF	\$ 1.00	\$ 15.00	
	Paint Shoe Molding - 2 Coats	15	LF	\$ 1.00	\$ 15.00	
	Install New Hearing Wood Base - \$4.50 Per SQFT Allowance for Materials	357	SQFT	\$ 4.50	\$ 1,606.50	
	Install Outlet Covers	2	EA	\$ 10.00	\$ 20.00	
		TOTAL				\$ 8,183.05

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Completed Scope of Work Addendum - Page 2



JDM Renovations, LLC
 21811 Katy Freeway, STE D-111
 Katy, TX 77450
 Phone: (832) 361-1904

Room	Description	Quantity	UoM	Unit Cost	Total	
Kitchen	Mask and Prep for Paint	118 LF	L	0.55	\$ 64.90	
	Floor Coverings	322 SQFT	S	0.35	\$ 112.70	
	Disconnect Sink and Dish Washing Machine	1 EA	E	150.00	\$ 150.00	
	Remove Countertops	1 EA	E	150.00	\$ 150.00	
	Remove Cabinets (Upper & Lower)	1 EA	E	300.00	\$ 300.00	
	Remove Drywall	142 SQFT	S	0.75	\$ 106.50	
	Remove Insulation	68 SQFT	S	0.25	\$ 17.00	
	Remove Tile on Walls	84 SQFT	S	1.25	\$ 105.00	
	Remove Casing and Scribe Over	76 LF	L	170.00	\$ 129.00	
	Scrape 3/8 Inset Cut on Drywall to Remove Texture to Prep for Tape and Joint	284 SQFT	S	0.75	\$ 213.00	
	Scrape 2 1/8 Inset Corner Bead to Remove Texture to Prep for Tape and Joint	374 SQFT	S	0.75	\$ 280.50	
	Replace 1/2" Drywall on Walls - Hung, Taped, Fointed - Green Board	142 SQFT	S	2.25	\$ 319.50	
	Tape Joints for New to Existing Drywall	74 LF	L	6.00	\$ 444.00	
	Replace Texture on Wall Drywall	750 SQFT	S	1.75	\$ 1,312.50	
	MVA Primer 1 Coat on Walls	750 SQFT	S	0.75	\$ 562.50	
	Paint the Walls - 2 Coats	550 SQFT	S	1.25	\$ 687.50	
	Scrape 2 In on Ceiling Near Patch	8 SQFT	S	1.25	\$ 10.00	
	Texture Patch on Ceiling	10 SQFT	S	2.00	\$ 20.00	
	MVA Primer 1 Coat on Ceiling	10 SQFT	S	1.00	\$ 10.00	
	Paint Ceiling - 2 Coats	72 SQFT	S	1.50	\$ 108.00	
	Install R13 Faced Batt Insulation on Wall	142 SQFT	S	1.25	\$ 177.50	
	Install 1" Door Casing, Caulk and Fill Nail Holes to Prep for Paint	32 LF	L	4.00	\$ 128.00	
	Paint Door Casing - 2 Coats	32 LF	L	4.00	\$ 128.00	
	Paint Door - 2 Coats	1 EA	E	200.00	\$ 200.00	
	Paint Door Jamb - 2 Coats	10 LF	L	1.25	\$ 12.50	
	Install Window Sill & Slat	10 LF	L	15.00	\$ 150.00	
	Paint Window Sill & Slat - 2 Coats	10 LF	L	1.25	\$ 12.50	
	Fabricate, Install, and Finish New Lower Cabinets	70 LF	L	250.00	\$ 17,500.00	
	Fabricate, Install, and Finish New Upper Cabinets	70 LF	L	150.00	\$ 10,500.00	
	Fabricate, Install, and Finish New Island Cabinets	67 SF	S	175.00	\$ 11,712.50	
	Install New Countertop - 5/8" Solid Surface for Stone	1 EA	E	4,500.00	\$ 4,500.00	
	Install Sink, Drain, and Dishwasher	1 EA	E	200.00	\$ 200.00	
	Install 1" Purred Baseboard, Caulk and Fill Nail Holes to Prep for Paint	49 LF	L	4.00	\$ 196.00	
	Paint Baseboard - 2 Coats	49 LF	L	1.45	\$ 70.05	
	Install New Tile Backsplash and Grout - 55 per SQFT Tile Allowance	24 SQFT	S	10.00	\$ 240.00	
	Install Outlet Covers	1 EA	E	10.00	\$ 10.00	
	TOTAL					\$ 575,936.05
	Laundry Room	Uninstall & Reinstall Washer and Dryer	1 EA	E	175.00	\$ 175.00
Mask and Prep for Paint		20 LF	L	0.65	\$ 13.00	
Floor Coverings		74 SQFT	S	0.35	\$ 25.90	
Scrape 3/8 Inset Cut on Drywall to Remove Texture to Prep for Tape and Joint		43 SQFT	S	1.00	\$ 43.00	
Remove Drywall 2ft-10ft Walls		43 SQFT	S	0.75	\$ 32.25	
Install R13 Faced Batt Insulation on Wall		43 SQFT	S	1.25	\$ 53.75	
Replace 1/2" Drywall on Walls - Hung, Taped, Fointed		43 SQFT	S	2.75	\$ 118.75	
Tape Joints for New to Existing Drywall		21.5 LF	L	6.00	\$ 129.00	
Replace Texture on Wall Drywall		87 SQFT	S	2.00	\$ 174.00	
MVA Primer 1 Coat on Walls		87 SQFT	S	0.75	\$ 65.25	
Paint the Walls - 2 Coats		161 SQFT	S	1.25	\$ 201.25	
Install 1" Door Casing, Caulk and Fill Nail Holes to Prep for Paint		10 LF	L	4.00	\$ 40.00	
Paint Door Casing - 2 Coats		10 LF	L	1.00	\$ 10.00	
Paint Door - 2 Coats		1 EA	E	100.00	\$ 200.00	
Paint Door Jamb - 2 Coats		10 LF	L	1.25	\$ 12.50	
Install 1" PFD Baseboard, Caulk and Fill Nail Holes to Prep for Paint		20 LF	L	4.00	\$ 80.00	
Paint Baseboard - 2 Coats		20 LF	L	1.45	\$ 29.00	
TOTAL						\$ 1,487.90
Dining Room		Move contents of room	1 EA	E	65.00	\$ 65.00
		Mask and Prep for Paint	45.67 LF	L	0.65	\$ 29.69
		Floor Coverings	118 SQFT	S	0.35	\$ 41.30
	Scrape 3/8 Inset Cut on Drywall to Remove Texture to Prep for Tape and Joint	91.68 SQFT	S	1.00	\$ 91.68	
	Scrape 2 1/8 Inset Corner Bead to Remove Texture to Prep for Tape and Joint	52 SQFT	S	1.00	\$ 52.00	
	Install R13 Faced Batt Insulation on Wall	58 SQFT	S	1.25	\$ 72.50	
	Replace 1/2" Drywall on Walls - Hung, Taped, Fointed	87.34 SQFT	S	2.75	\$ 240.19	
	Tape Joints for New to Existing Drywall	43.67 LF	L	6.00	\$ 262.02	
	Replace Texture on Wall Drywall	210.00 SQFT	S	2.00	\$ 420.00	
	MVA Primer 1 Coat on Walls	210.00 SQFT	S	0.75	\$ 157.50	
	Paint the Walls - 2 Coats	349.83 SQFT	S	1.25	\$ 437.29	
	Install 1" Door Casing, Caulk and Fill Nail Holes to Prep for Paint	43 LF	L	4.00	\$ 172.00	
	Paint Door Casing - 2 Coats	43 LF	L	1.00	\$ 43.00	
	Paint Door - 2 Coats	1 EA	E	100.00	\$ 200.00	
	Paint Door Jamb - 2 Coats	10 LF	L	1.25	\$ 12.50	
	Install New Floating Wood Floor - 55 SQ Per SQFT Allowance for Material	118 SQFT	S	4.20	\$ 495.60	
	Install 1" PFD Baseboard, Caulk and Fill Nail Holes to Prep for Paint	45.67 LF	L	4.00	\$ 182.68	
	Remove and Install Wall Panel Trim	68 LF	L	1.00	\$ 68.00	
	Paint Wall Panel Trim - 2 Coats	68 LF	L	1.00	\$ 68.00	
	Install Outlet Covers	1 EA	E	10.00	\$ 10.00	
	Paint Baseboard - 2 Coats	45.67 LF	L	1.45	\$ 66.22	
TOTAL					\$ 3,765.25	

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Completed Scope of Work Addendum - Page 3



JDM Renovations, LLC
 21811 Katy Freeway, STE D-111
 Katy, TX 77450
 Phone: (832) 361-1904

Room	Description	Quantity	UoM	Unit Cost	Total
Office	Move contents of room	1	HR	\$ 65.00	\$ 65.00
	Mask and Prep for Paint	34.35	LF	\$ 0.65	\$ 22.33
	Floor Coverings	137.34	SQFT	\$ 0.35	\$ 48.31
	Scrape 2 ft. Near Cut on Drywall to Remove Texture to Prep for Tape and Float	66.7	SQFT	\$ 1.00	\$ 66.70
	Install R13 Faced Batt Insulation on Walls	66	SQFT	\$ 1.25	\$ 75.00
	Replace 1/2" Drywall on Walls - Hung, Taped, Floated	66	SQFT	\$ 2.75	\$ 181.50
	Capo Joint for New to Existing Drywall	34.35	LF	\$ 9.00	\$ 309.15
	Replace Texture on Wall Drywall	137.4	SQFT	\$ 2.00	\$ 274.80
	PVA Primer 1 Coat on Walls	137.4	SQFT	\$ 0.75	\$ 103.05
	Paint the Walls - 2 Coats	274.8	SQFT	\$ 1.25	\$ 343.50
	Install New Floating Wood Floor - \$4.50 per SQFT Allowance for Materials	112.34	SQFT	\$ 4.50	\$ 505.63
	Install 3" PFI Baseboard, Caulk and Fill Nail Holes to Prep for Paint	34.35	LF	\$ 4.00	\$ 137.40
	Install Outlet Covers	1	EA	\$ 10.00	\$ 10.00
	Paint Baseboard - 2 Coats	34.35	LF	\$ 1.45	\$ 49.81
	TOTAL				
1/2 Bathroom	Uninstall Toilet and Pedestal Sink	1	EA	\$ 75.00	\$ 75.00
	Mask and Prep for Paint	18.31	LF	\$ 0.65	\$ 11.90
	Floor Coverings	146.47	SQFT	\$ 0.35	\$ 51.26
	Remove Baseboard	18.31	LF	\$ 0.50	\$ 9.16
	Remove Drywall 2 ft up walls	36.62	SQFT	\$ 0.75	\$ 27.47
	Scrape 2 ft. Near Cut on Drywall to Remove Texture to Prep for Tape and Float	36.62	SQFT	\$ 1.00	\$ 36.62
	Replace 1/2" Drywall on Walls - Hung, Taped, Floated	36.62	SQFT	\$ 2.75	\$ 100.71
	Capo Joint for New to Existing Drywall	18.31	LF	\$ 4.00	\$ 73.24
	Replace Texture on Wall Drywall	73.24	SQFT	\$ 2.00	\$ 146.48
	PVA Primer 1 Coat on Walls	73.24	SQFT	\$ 0.75	\$ 54.93
	Paint the Walls - 2 Coats	146.47	SQFT	\$ 1.25	\$ 183.09
	Install 3" Door Casings, Caulk and Fill Nail Holes to Prep for Paint	32	LF	\$ 4.00	\$ 128.00
	Paint Door Casings - 2 Coats	32	LF	\$ 1.00	\$ 32.00
	Paint Door - 2 Coats	1	EA	\$ 100.00	\$ 100.00
	Paint Door Jamb - 2 Coats	16	LF	\$ 3.125	\$ 50.00
	Install 3" PFI Baseboard, Caulk and Fill Nail Holes to Prep for Paint	18.31	LF	\$ 4.00	\$ 73.24
	Paint Baseboard - 2 Coats	18.31	LF	\$ 1.45	\$ 26.55
	Reinstall Toilet and Pedestal Sink - New Feed Lines and Wax Ring	1	EA	\$ 100.00	\$ 100.00
TOTAL					\$ 4,516.19
Front Entry Way & Coat Closet	Move contents of room	1	HR	\$ 85.00	\$ 85.00
	Mask and Prep for Paint	75.98	LF	\$ 0.65	\$ 49.39
	Remove Baseboard	6	LF	\$ 0.50	\$ 3.00
	Remove Drywall 2 ft up Wall	66	SQFT	\$ 0.75	\$ 49.50
	Floor Coverings	164	SQFT	\$ 0.35	\$ 57.40
	Scrape 2 ft. Near Cut on Drywall to Remove Texture to Prep for Tape and Float	66	SQFT	\$ 1.00	\$ 66.00
	Scrape 2 ft. Near Corner Bead to Remove Texture to Prep for Tape and Float	25.2	SQFT	\$ 1.00	\$ 25.20
	Install R13 Faced Batt Insulation on Walls	12	SQFT	\$ 1.25	\$ 15.00
	Replace 1/2" Drywall on Walls - Hung, Taped, Floated	66	SQFT	\$ 2.75	\$ 181.50
	Capo Joint for New to Existing Drywall	6	LF	\$ 4.00	\$ 24.00
	Replace Texture on Wall Drywall	37.2	SQFT	\$ 2.00	\$ 74.40
	PVA Primer 1 Coat on Walls	37.2	SQFT	\$ 0.75	\$ 27.90
	Paint the Walls - 2 Coats	607.8	SQFT	\$ 1.25	\$ 759.75
	Install 3" PFI Baseboard, Caulk and Fill Nail Holes to Prep for Paint	36	LF	\$ 4.00	\$ 144.00
	Paint Baseboard - 2 Coats	36	LF	\$ 1.45	\$ 52.20
TOTAL					\$ 2,928.04
Other	2" Wall Drummer	1	EA	\$ 350.00	\$ 350.00
	Materials Run	1	EA	\$ 350.00	\$ 350.00
	Hepa Filters (Daily Rental - \$50 / Unit / Day - 3 Units - 5 Days)	15	Daily	\$ 50.00	\$ 750.00
	Prefilters for Hepa Filters	3	EA	\$ 25.00	\$ 75.00
	Spray Framing with Moleblock	1	EA	\$ 175.00	\$ 175.00
	Clean Coasting Service	1	EA	\$ 600.00	\$ 600.00
	TOTAL				
TOTAL:					\$ 49,498.47
Paid					\$ -
Balance					\$ 49,498.47

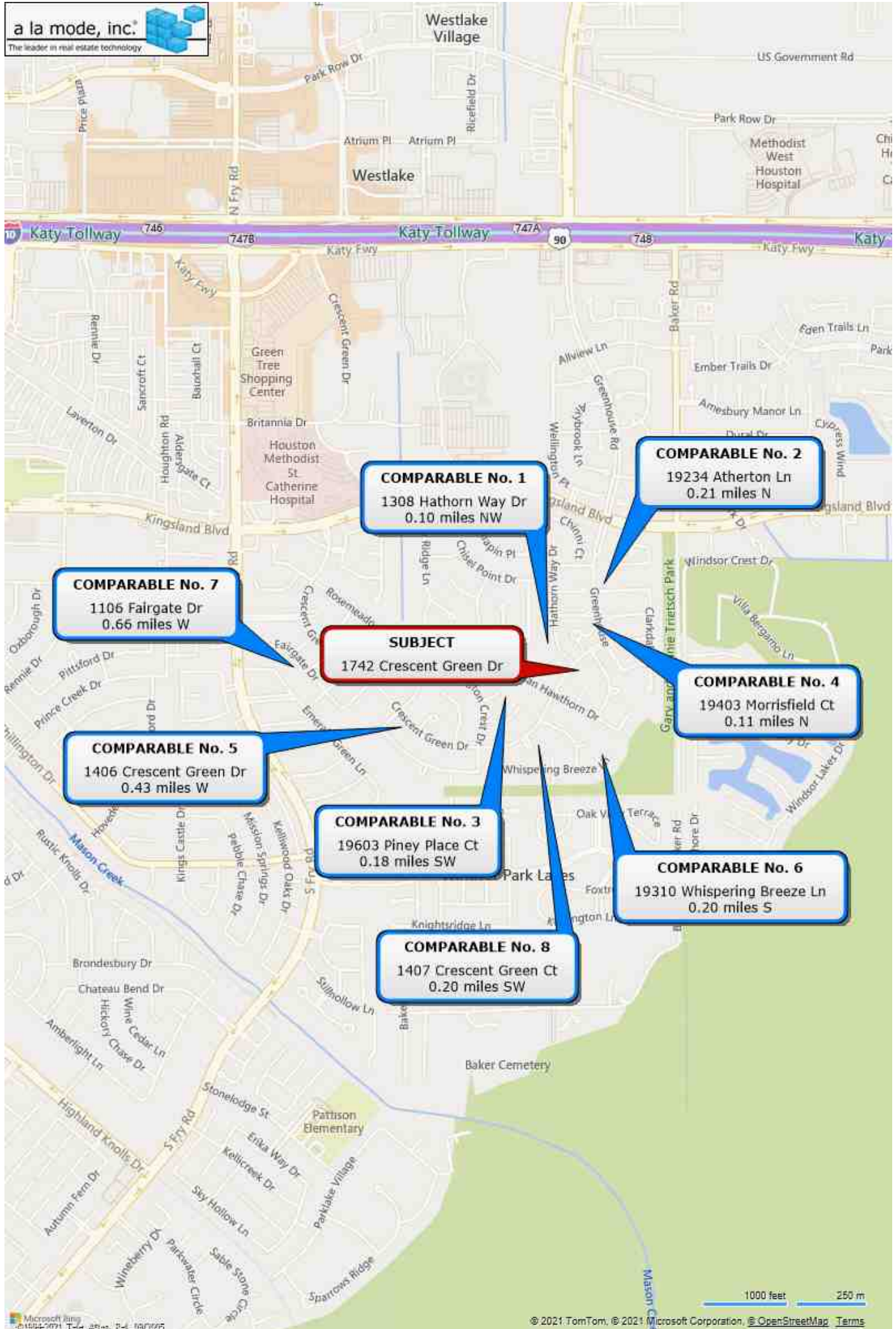
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Location Map

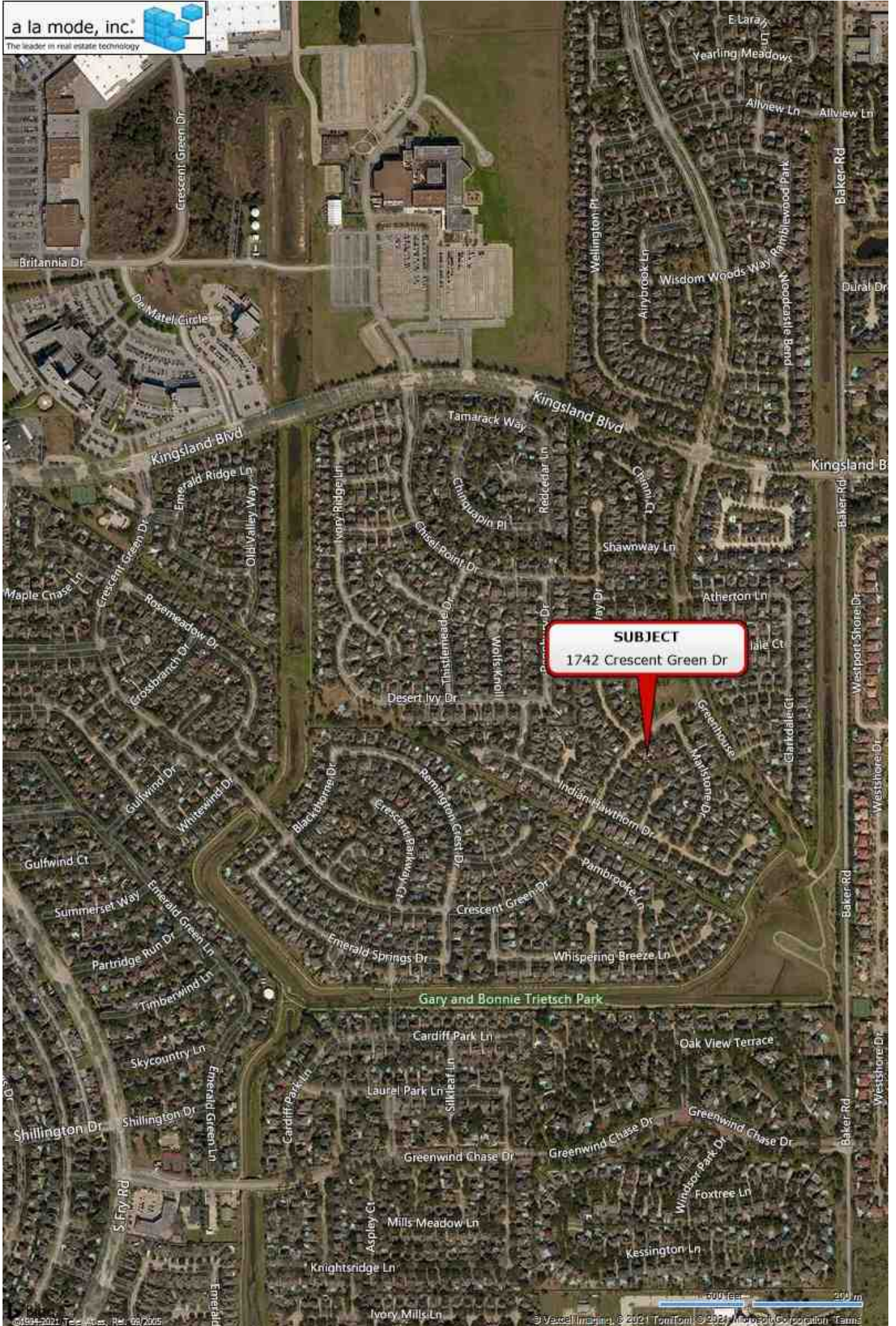
Borrower	Catherine Massey				
Property Address	1742 Crescent Green Dr				
City	Houston	County	Harris	State	TX
Zip Code	77094-2980				
Lender/Client	Gateway Mortgage Group, LLC.				

The highways, natural landmarks, utility easements, and major street do NOT create boundaries that effect the marketability and value for the market.



Aerial Map

Borrower	Catherine Massey						
Property Address	1742 Crescent Green Dr						
City	Houston	County	Harris	State	TX	Zip Code	77094-2980
Lender/Client	Gateway Mortgage Group, LLC.						



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Appraisal District Records - Page 1

HARRIS COUNTY APPRAISAL DISTRICT
REAL PROPERTY ACCOUNT INFORMATION
1176530060025

Tax Year: 2021



Owner and Property Information								
Owner Name & Mailing Address: MASSEY PAUL & CATHERINE 1742 CRESCENT GREEN DR HOUSTON TX 77094-2980				Legal Description: LT 25 BLK 6 GREEN TRAILS PARK SEC 9 Property Address: 1742 CRESCENT GREEN DR HOUSTON TX 77094				
State Class Code	Land Use Code	Land Area	Total Living Area	Neighborhood	Neighborhood Group	Market Area	Map Facet	Key Map ^{1/2}
A1 -- Real, Residential, Single-Family	1001 -- Residential Improved	8,592 SF	2,986 SF	2858.06	19009	341 -- ISD 19 - South of I-10 Katy Freeway	4557B	486H

Value Status Information

Value Status	Notice Date	Shared CAD
Noticed	03/31/2021	Yes

Exemptions and Jurisdictions

Exemption Type	Districts	Jurisdictions	Exemption Value	ARB Status	2020 Rate	2021 Rate
Residential Homestead	019	KATY ISD	25,000	Certified: 08/06/2021	1.388800	
	040	HARRIS COUNTY	69,800	Certified: 08/06/2021	0.391160	
	041	HARRIS CO FLOOD CNTRL	69,800	Certified: 08/06/2021	0.031420	
	042	PORT OF HOUSTON AUTHY	69,800	Certified: 08/06/2021	0.009910	
	043	HARRIS CO HOSP DIST	69,800	Certified: 08/06/2021	0.166710	
	044	HARRIS CO EDUC DEPT	69,800	Certified: 08/06/2021	0.004993	
	224	HC MUD 345	0	Certified: 08/06/2021	0.180000	
	643	HC EMERG SRV DIST 48	0	Certified: 08/06/2021	0.099394	0.095234

Texas law prohibits us from displaying residential photographs, sketches, floor plans, or information indicating the age of a property owner on our website. You can inspect this information or get a copy at **HCAD's information center at 13013 NW Freeway.**

Valuations

Value as of January 1, 2020			Value as of January 1, 2021		
	Market	Appraised		Market	Appraised
Land	79,982		Land	79,982	
Improvement	278,856		Improvement	269,018	
Total	358,838	358,838	Total	349,000	349,000

Appraisal District Records - Page 2

Land

Market Value Land												
Line	Description	Site Code	Unit Type	Units	Size Factor	Site Factor	Appr O/R Factor	Appr O/R Reason	Total Adj	Unit Price	Adj Unit Price	Value
1	1001 -- Res Improved Table Value	SF1	SF	8,400	1.00	1.00	1.00	--	1.00	9.50	9.50	79,800.00
2	1001 -- Res Improved Table Value	SF3	SF	192	1.00	0.10	1.00	--	0.10	9.50	0.95	182.00

Building

Building	Year Built	Type	Style	Quality	Impr Sq Ft	Building Details
1	1993	Residential Single Family	Residential 1 Family	Good	2,986 *	Displayed

* All HCAD residential building measurements are done from the exterior, with individual measurements rounded to the closest foot. This measurement includes all closet space, hallways, and interior staircases. Attached garages are not included in the square footage of living area, but valued separately. Living area above *attached* garages is included in the square footage living area of the dwelling. Living area above *detached* garages is not included in the square footage living area of the dwelling but is valued separately. This method is used on all residential properties in Harris County to ensure the uniformity of square footage of living area measurements district-wide. There can be a reasonable variance between the HCAD square footage and your square footage measurement, especially if your square footage measurement was an interior measurement or an exterior measurement to the inch.

Building Details (1)

Building Data	
Element	Detail
Cond / Desir / Util	Average
Foundation Type	Slab
Grade Adjustment	B
Heating / AC	Central Heat/AC
Physical Condition	Average
Exterior Wall	Frame / Concrete Blk
Exterior Wall	Brick / Masonry
Element	Units
Room: Total	8
Room: Rec	1
Room: Half Bath	1
Room: Full Bath	2
Room: Bedroom	4
Fireplace: Metal Prefab	1

Building Areas	
Description	Area
BASE AREA PRI	1,493
MAS/CONC PATIO PRI	270
OPEN FRAME PORCH PRI	72
OPEN FRAME PORCH PRI	24
BASE AREA UPR	1,493

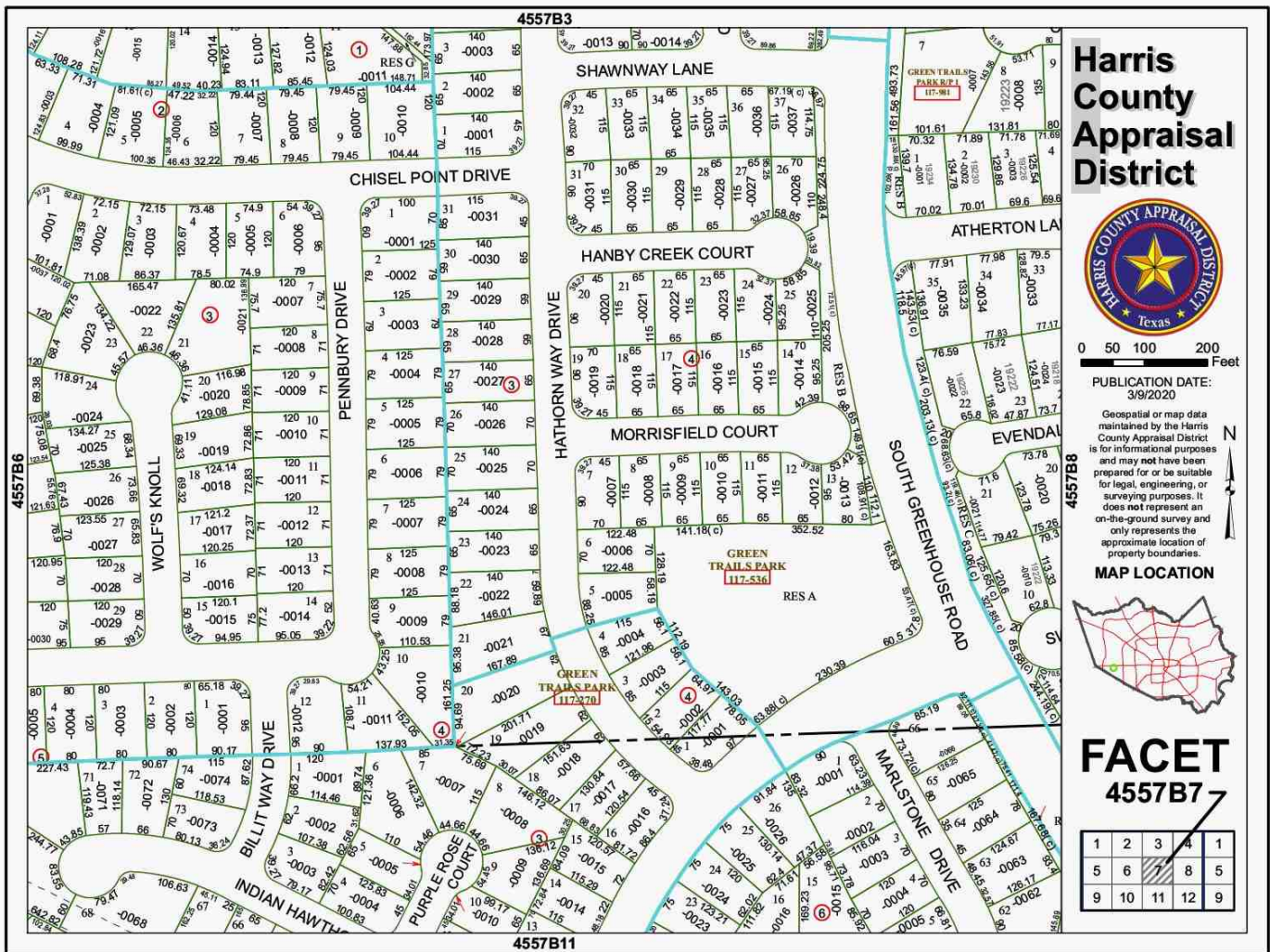
Extra Features

Line	Description	Quality	Condition	Units	Year Built
1	Frame Detached Garage	Fair	Average	462.00	1993
2	Pool SPA with Heater	Average	Average	1.00	2000

Appraisal District Records - Page 3

3	Gunite Pool	Average	Average	512.00	2000
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Appraisal District Records Plat/Map



Borrower	Catherine Massey				
Property Address	1742 Crescent Green Dr				
City	Houston	County	Harris	State	TX
				Zip Code	77094-2980
Lender/Client	Gateway Mortgage Group, LLC.				

The Subject is measured following the guidelines of ANSI Z765-2013

The Subject is measured above grade, from outside corner to outside corner, that included the thickness of the exterior walls, be that brick veneer, stucco, cinder block or siding materials. The interior is viewed to confirm upper levels continuity to the lower level and any "Open to Below" space is removed. Stairs treads from the descending level are included on that level and are not removed. A Leica Laser Measuring Device was used to produce the dimensions and inputted and stored into appraisal program. The Program completes the calculations and allows the placement of rooms and other attributes.

Gross Living Area (GLA) is considered enclosed areas of a structure that are suitable for year-round use, embodying walls, floors, and ceilings similar to the Rest of the improvement, are considered to be "Finished" and included in the GLA. The areas must be attached and accessible directly from the main body of the improvement by climate controlled hallways or stairs. Some exceptions are on upper levels that are "Open to Below", areas with floor to ceiling heights less than 5 feet, Auxiliary Dwelling Unit, Auxiliary Room, and garages.

Finished Area-- An enclosed area in a house that is suitable for year-round use embodying walls, floors, and ceilings that are similar in materials and workmanship to the rest of the improvement.

Garage-- A structure intended for the storage of automobiles and other vehicles. not included in the GLA

Auxiliary Dwelling Units (ADU) -- A secondary housing unit on a single family residential Lot, that is smaller than the main structure, has an exterior entrance and is functional for occupancy. They include a Kitchen (with a stove), living space and a bathroom. Examples are Guest Houses and Casitas. Not included in the GLA

Accessory Rooms (AR)- are rooms that are not directly accessible from the main GLA of the subject. They have an entrance from the exterior of subject or by means of stairs in the Garage. They are not ADUs for there is not kitchen. Examples are, Storage rooms, Cabana Bathrooms, Rooms above the Garage that are used as an office, guest quarters, or a Recreational area. Not included in the GLA

Note: Many County Appraisal District do include the SQFT and the Attributes (bed/bathroom) of the ADU and DAR on the Tax Rolls as part of the over all Improved Sq Ft *. GLA is Gross living Area and it is NOT the same as Improved SQFT.

County Appraisal District has the following noted:

- *residential building measurements are done from the exterior, with individual measurements rounded to the closest foot. This measurement includes all closet space, hallways, and interior staircases. Attached garages are not included in the square footage of living area, but valued separately. Living area above attached garages is included in the square footage living area of the dwelling. Living area above detached garages is not included in the square footage living area of the dwelling but is valued separately. This method is used on all residential properties in Harris County to ensure the uniformity of square footage of living area measurements district-wide. There can be a reasonable variance between the HCAD square footage and your square footage measurement, especially if your square footage measurement was an interior measurement or an exterior measurement to the inch.

It is Standard Appraisal Practice that the GLA is the attribute to be reported.

PUD Project Definition

A PUD is a project or subdivision that consists of common property and improvements that are owned and maintained by the HOA for the benefit and use of the individual PUD units. For a project to qualify as a PUD for the purpose of this policy, ALL of the requirements must be met:

- 1) each unit owner's membership in the HOA must be automatic and non severable,
- 2) the payment of the assessments related to the unit must be mandatory,
- 3) Common property and improvements must be owned and maintained by the HOA for the benefits and use of the units owners, and
- 4) the subject unit must not be part of a condo or co-op project.

The HOA information in the report is from MLS listings of other properties within the subject's immediate community STATED A VOLUNTARY FEE, and the previous listing of the subject stated NO fee. Several of the comps in the report are in the immediate Community, They all record that There is no fee or NO mandatory fees for the subdivision.

NOTE- No certificate from the HOA was provided to the appraiser, by the client /Lender.

Per FNMA guidelines, If the Subject does NOT have mandatory, non-severable HOA MANDATORY FEES, IT DOES QUALIFY AS A PUD.

Impact of COVID-19 in the possible future value and reation of the market

The COVID-19 currently the market study shows little to no impact. Markets Study is over the past 12 months and there is little data on the effect due to the limited amount of data to process and interpret.

Many Finiacial Source believe the COVID-19 will cause the values of many real estate investments and businesses to decline. Currently they are are working with the opinion that the current economic cycle peaked on approximately March 1, 2020, when it became clear that COVID-19 was going to cause an inflection point in our economy. Up to March 1, 2020, they were generally forecasting that values were increasing modestly and steadily, along with a growing economy. After March 1, 2020, They are and will be forecasting decreasing values, as the economy enters a recession. Further They are of the opinion that this recessionary inflection will be sharp, with steep declines in value immediately after March 1, 2020, with the potential for steady additional declines in the coming months. Their research analysts are currently working to quantify the amount of the declines. Of course They will customize these estimated declines for each appraisal subject and its specific circumstances. At the moment they are working with the hypothesis that the initial declines in value could frequently be in the -10% to -35% range with additional declines later this year.

Supplemental Addendum

File No. SR 211005 1742

Borrower	Catherine Massey		
Property Address	1742 Crescent Green Dr		
City	Houston	County	Harris
		State	TX
		Zip Code	77094-2980
Lender/Client	Gateway Mortgage Group, LLC.		

UNIFORM STANDARDS OF PROFESSIONAL APPRAISAL PRACTICE COMPLIANCE ADDENDUM

In this appraisal report, the Uniform Standards of Professional Appraisal Practice is also referred to as USPAP.

This appraisal is performed in accordance with the requirements of Title XI of the Financial Institution Reform, Recovery and Enforcement Act of 1989, (12 U.S.C.3331 et seq.), and any implementing regulations."

INTENDED USER AND INTENDED USE OF THE APPRAISAL

The Intended User of this appraisal report is the Lender/Client and HUD/FHA . The Intended Use is to solely to assist FHA in evaluate the property to assess the risk of the subject property and improvements that will be securing the FHA -insured Mortgage, subject to the stated Scope of Work, purpose of the appraisal, reporting requirements of this appraisal report form, and Definition of Market Value. No additional Intended Users are identified by the appraiser.

APPRAISAL DEVELOPMENT AND REPORTING PROCESS

This is an Appraisal Report which is intended to comply with the reporting requirements set forth under USPAP. As such, it presents only summary discussions of the data, reasoning, and analyses that were used in the appraisal process to develop the appraiser's opinion of value. Supporting documentation that is not provided with the report concerning the data, reasoning, and analyses is retained in my file. The depth of the discussion contained in this report is specific to the needs of the client and for the intended use stated in this report. The appraiser is not responsible for unauthorized use of this Report.

PURPOSE OF THE APPRAISAL

The purpose of this appraisal is to form an opinion of market value of the subject property, as described in this appraisal report, for cash or the equivalent, on behalf of the referenced client and/or the intended user(s) being as it's Successors and/or Assignees as their interest may appear.

EXPOSURE (MARKET) TIME

Exposure time may be defined as follows:

The estimated length of time the property interest being appraised would have been offered on the market prior to the hypothetical consummation of a sale at market value on the effective date of the appraisal; a retrospective opinion based upon an analysis of past events assuming a competitive and open market.

The estimated exposure time for the subject property is estimated to be between the range of 1 days to 230 days. This estimate of exposure time considers

1. The subject property to be in the price range of \$450,000 to \$505,000.
2. The use of the property to be consistent with the subject's H & B Use as expressed in this report.
3. The market conditions for the properties of the subject's type, physical characteristics, location, and H & B Use; and
4. All conditions requisite for a sale meeting the definition of a market value as expressed in this appraisal report.

The rationale for this estimate is based on research through local MLS and county records.

DISCLOSURE OF PRIOR APPRAISAL AND/OR OTHER SERVICES:

THE APPRAISER OF THIS REPORT, AS INDICATED IN THE SIGNATURE SECTION, HAS PERFORMED A PRIOR SERVICES REGARDING THE SUBJECT PROPERTY IN June 2021, AS AN APPRAISER, WITHIN THE 3 YEAR PERIOD IMMEDIATELY PRECEDING ACCEPTANCE OF THIS APPRAISAL ASSIGNMENT.

This form and some of the addenda thereto are computer generated and the appraiser is unable to amend these forms. The discussion of market conditions on these forms is completed in a format which utilizes the checking of the various boxes. The statement of the market definition is found on a page in this appraisal report that cannot be altered or amended. Therefore no reference to exposure time is noted on the pages containing the definition of market value and the summarization of the market condition . The reader is advised that (1) reasonable exposure time is one of a series of conditions in the market value definition and (2) this estimate of reasonable exposure time is made under, and in consideration of, the market conditions summarized in this appraisal report.

COMMENTS ON DATA SOURCES

Data utilized in this appraisal report for the reproduction cost estimate were taken from construction cost services and/or from the appraiser's knowledge of local construction costs which was obtained through consultations with local builders, contractors, architects, and/or construction estimators. Data utilized in this appraisal report for the estimates of land value, reproduction cost, and market data analysis were taken from one or more of the following sources: (1) consultations with realtors, builders, developers, title companies, other appraisers, lenders, grantors and grantees; (2) the records of the Multiple Listing Service (MLS); (3) the appraiser's files; (4) the Marshall & Swift Construction Services if applicable per scope of work; (5) the appraiser's physical observation of the subject and comparable properties; and (6) records of the County Appraisal District. The appraiser also relied upon his own personal knowledge of the local market and observations of the behavior of the participants in the market. When conflicting information was provided, the source deemed most reliable has been used. Data believed to be unreliable was not included in the report or used as a basis for a value conclusion.

NEIGHBORHOOD COMMENTS

In Standard Rule 1-3 (a) of USPAP, the word neighborhood has been replaced by the phrase market area. Essentially, a neighborhood is an area of complimentary land use, where as a market area is an area (usually but not necessarily a large area) containing a specific category of real estate wherein alternative, similar properties of real estate compete in the market place. In the instances of both neighborhood and market area, the land uses are affected by similar operations of social, economic, governmental, and environmental forces. Analysis of the neighborhood and/or market area of the subject property being appraised is important because it can reveal the forces which are affecting and/or may affect the market area, and therefore, affect individual properties within these areas. These factors are considered to ascertain what measurable effect, if any, they have on the subject property. The subject neighborhood offers a broad range of home values. Demand exists for each segment of value range, and properties with values greater-or-less than the predominate value are not considered to be under-or-over improvements for the neighborhood.



Supplemental Addendum

File No. SR 211005 1742

Borrower	Catherine Massey		
Property Address	1742 Crescent Green Dr		
City	Houston	County	Harris
		State	TX
		Zip Code	77094-2980
Lender/Client	Gateway Mortgage Group, LLC.		

Pursuant to the appraisal guidelines, the boundaries of the subject neighborhood are given in this appraisal report. In stating the neighborhood boundaries, the appraiser typically uses thoroughfares and easily discernible geographic features. In many instances, these thoroughfares and geographic features are not oriented along lines of the cardinal points of the compass, and frequently they do not extend for the entire length or width of the neighborhood. For this reason, the reader of this report is advised that the lines of the neighborhood delineation are rough approximations, and when using a street or geographic feature that does not extend completely, it is used to mean a line running along the street or geographic feature and extending to the outer limits of the neighborhood.

MARKET VALUE DEFINITION

The MARKET VALUE definition stated in this appraisal report is found in the Statement of Limiting Conditions and Appraiser's Certification Addendum on the Fannie Mae Form 1004, taken from FDIC REGULATION 12 CFR SECTION 323.2 APPRAISAL STANDARDS. This definition may also be found in the *Definitions* section of the current edition of the USPAP (The Appraisal Foundation: Washington, DC).

OPINION OF MARKET VALUE vs ESTIMATE OF MARKET VALUE

USPAP defines the market value conclusion as an opinion of market value and not an estimate of market value. This appraisal is prepared on a Fannie Mae Form 1004, and is computer generated. The appraiser is unable to amend portions of this computerized form, and a portion of this form contains the nomenclature "estimate" with respect to market value. USPAP employs the word "opinion". The reader is advised that the appraiser's intent is to comply with USPAP, and to utilize the opinion of market value concept.

COMMENTS ON HIGHEST AND BEST USE

As summarized in this Appraisal Report, the subject site is an improved residential building site. The logical discussion which leads to the determination of which use(s) among many alternative uses most probably would result in the site's achievement of its highest and best use are: physical uses, legal uses, financially feasible uses, and most productive uses. To meet the test of H & B, the use must be: (1) physically possible, (2) legally permissible, (3) financially feasible, and (4) maximally productive. A summary of the appraiser's analysis and reasoning leading to the estimate of H & B use of the subject site, both "As Though Vacant", and "As Improved" is as follows:

Site Appraised "As Though Vacant":

Physically Possible: The subject site is a typical residential building site and its physical characteristics are not detrimental to its development as a residential property.

Legally Permissible: There are no known legal restrictions which would adversely affect the use of the subject site as a residential building site.

Financially Feasible: The use of the subject site as a residential building site is not considered to be cost inhibited.

Maximally Productive: Due to the overall characteristics of the site, its location, and the surrounding land use, it is the opinion of the appraiser that the maximally productive use of the subject site is as a residential building site.

Highest and Best Use Conclusion " As Though Vacant"

The subject site meets all of the tests for H & B use as a residential building site and it is the opinion of the appraiser that this is the highest and best use.

Site Appraised "As Improved"

As stated above, the subject site is an improved residential site, and it has been determined through analysis that the improvements make a positive contribution to the overall value.

Highest and Best Use Conclusion " As Improved"

The appraiser calls the reader's attention to the above analysis wherein the estimated H & B use of the site "As though Vacant" is a residential building site. Because the existing improvements make a positive contribution to the overall value, the appraiser's estimate of H & B use "As Improved" is the same as the estimate of H & B use "As Though Vacant", which is a residential building site.

SUPPLEMENTARY CERTIFICATION OF SIGNIFICANT REAL PROPERTY APPRAISAL ASSISTANCE**SUPPLEMENTARY CERTIFICATION OF SIGNIFICANT REAL PROPERTY APPRAISAL ASSISTANCE**

Standard Rule 2-3 of USPAP requires that if significant real property appraisal assistance has been rendered to the person signing the appraisal report, this fact must be disclosed and the person rendering the assistance must be identified and named. In accordance with Standards Rule 2-3 of USPAP, the appraiser identifies NO One, as rendering significant real property appraisal assistance in preparation of this appraisal report.

Supplemental Addendum

File No. SR 211005 1742

Borrower	Catherine Massey		
Property Address	1742 Crescent Green Dr		
City	Houston	County	Harris
		State	TX
		Zip Code	77094-2980
Lender/Client	Gateway Mortgage Group, LLC.		

CERTIFICATION, CONTINGENT AND LIMITING CONDITIONS (Continued)**COMMENTS ON THE APPRAISER'S CERTIFICATION:**

The USPAP has modified the standard certification that must be included in real estate reports. Existing forms and forms software have not presently been changed or amended to reflect these changes. Therefore, as a supplement to the standard certification found in the attached copy of the Fannie Mae Form 1004, the appraiser does herein make the following certifications:

1. As the date of this report, Harry Rayner Jr. has completed the requirements of the continuing education program of the State of Texas.
2. The reported analyses, opinions and conclusions are limited only by the reported assumptions and limiting conditions, and are our personal and unbiased professional analyses, opinions and conclusions.
3. The Standards of Professional Practice and those of the State of Texas specify the methods, techniques, guidelines, and considerations that must be observed, understood and employed in developing and reporting an appraisal analysis or review. These standards and canons contain a departure provision, which permits an appraiser to deviate from certain standards rules if, before accepting the assignment, the appraiser (A) determines that the departure would not mislead the client, any user of the report, or the general public, and (B) advises the client that the assignment is less than, or different form, the work required by the specific guidelines and that the resulting report will include a qualification stating the limitation.
4. Our analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity and with compliance with the Uniform Standards of Professional Practice.
5. My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with accepted techniques, methods and procedures of 12 C. F. R., Part 34, Subpart C, Part 323, Part 564, and Part 1688 of the Federal Financial Institutions Reform Recovery and Enforcement Act (FIRREA) of 1989.
6. Harry Rayner Jr. is currently licensed by the State of Texas, License number: TX-1337094-R.
7. This Appraisal Report is prepared in accordance with Fannie Mae requirements and USPAP requirements.
8. The value is not based on a requested valuation and is not predicated on the approval of a loan. Our compensation is not contingent upon the reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value estimate, the attainment of a stipulated result, or the occurrence of a subsequent event. There has been NO unduly influence on the appraiser, or any one in his company, directly, suggested, or written in the development of this appraisal report.
9. The following are the sources of information for various sections of the report. The neighborhood analysis is based on the inspection of the subject neighborhood, area maps, relevant sales, and listings within the defined neighborhood. The site analysis is based on our inspection of the subject property, information provided by the client, and/or the county tax records. Highest and Best Use is determined by the following four test: legally permitted, physically possible, economically feasible and most profitable. All comparable sales are obtained through the Houston Association of Realtors - Multiple Listing Service, and/or other public verified sources. Sales data is organized, analyzed, adjusted for dissimilar features and reconciled into a final value estimate indication via the Sales Comparison Approach to value.
10. The Lender stated in the report, engaged The ProQuest through Mercury Network owned by Core Logic. The total fee collected for the appraisal assignment is unknown and the percentage of the fee, taken by Core Logic was not disclosed if any.
11. The Lender is held financially responsible for the full fee of the assignment and collections fees. The use of this appraisal is acceptance to these terms.
12. The liability of Harry H. Rayner Jr., The ProQuest Group, Texas ProQuest Group LLC., or their employees. is limited to the fee collected. There is no accountability, obligation or liability to any third party. The appraiser assumes no responsibility for any costs incurred to discover or correct any deficiencies present in the property.
13. In the course of normal business operations. when dealing with any property in ANY county and the Lot Size is not published and/or a survey is not made available to the appraiser, The appraiser will view the GIS map on line for the county of the subject and/or the comparable; and attempt to calculate the lot size and place that in the report. The appraiser does NOT guarantee the accuracy of the measurements nor the calculations when using the GIS map. The appraiser is not held accountable, for the accuracy of the calculated lot size, nor held monetarily, nor judiciously liable for no intentional misrepresentation or malice was done. No action, civil, criminal, or administration (TREC or TALCB) can be taken at local, state or federal government against the appraiser.
14. All properties and their improvements have the potential of being flooded if/when conditions are present to do so. The appraiser reports the Current FEMA Flood MAP and the current Zone. It is beyond the appraisal scope to evaluate the need for flood insurance or speculate when an area will be flooding. The appraiser is not surveyor, did not reviewed the title commitment or survey (neither provided). It is beyond the Scope of Work for the appraiser to determine the Flooding Potential, Easements and encroachments locations, or toxic microbals and or off gasses. These are left to experts in those fields.
15. Acceptance of, and/or use of this appraisal report constitutes acceptance of the above conditions.

COMMENTS ON LIMITATIONS OF THE SCOPE OF THE APPRAISAL:

In this Appraisal Report, the appraiser stated that a personal visit/inspection was made. This visit/inspection was made for the purpose of appraisal, and intended to determine the Salability, Livability, and Soundness of this property, and was NOT inspected from the viewpoint of a trained and licensed Real Estate Inspector, Engineer, or Air Quality Professional. The appraiser does herein advise and urge the client and or other parties involved with the subject property to have a real estate inspection performed by a Texas State Licensed Real Estate Inspector who is qualified by education, experience, an licensure to perform a real estate inspection of the subject property. This inspection should be a detailed inspection and include an inspection of any external influences to the site, the site itself and any/all improvements on or to the site; including construction features, amenities and systems (i.e. framing, roof, exterior surfaces, mechanical systems, electrical systems, plumbing systems, HVAC system, code conformity, flooring, doors, windows, driveway, walks, landscaping, etc.). An inspection of this type was not performed by the appraiser, and is beyond the scope of this real estate appraisal.

The appraiser also does herein advise and urge the client and or other parties involved, that if water intrusion was expected, that documentation of remediation and air quality results be supplied from the test that show acceptable levels within the subject property.

No warranty or guarantee is expressed or implied by the appraiser, the company, or it's employees with respect to the conformity to current building codes, condition of the subject property or the improvements made thereto.

Serial# 8EBB0AA1
esign.alamode.com/verify

Borrower	Catherine Massey	File No.	SR 211005 1742
Property Address	1742 Crescent Green Dr		
City	Houston	County	Harris
		State	TX
		Zip Code	77094-2980
Lender/Client	Gateway Mortgage Group, LLC.		

APPRAISAL AND REPORT IDENTIFICATION

This Report is one of the following types:

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

Comments on Standards Rule 2-3

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

- The statements of fact contained in this report are true and correct.
- The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- Unless otherwise indicated, I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved.
- Unless otherwise indicated, I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.
- I have no bias with respect to the property that is the subject of this report or the parties involved with this assignment.
- My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that were in effect at the time this report was prepared.
- Unless otherwise indicated, I have made a personal inspection of the property that is the subject of this report.
- Unless otherwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification (if there are exceptions, the name of each individual providing significant real property appraisal assistance is stated elsewhere in this report).

Comments on Appraisal and Report Identification

Note any USPAP related issues requiring disclosure and any State mandated requirements:

DISCLOSURE OF PRIOR APPRAISAL AND/OR OTHER SERVICES:

THE APPRAISER OF THIS REPORT, AS INDICATED IN THE SIGNATURE SECTION, HAS PERFORMED A PRIOR SERVICES REGARDING THE SUBJECT PROPERTY, AS AN APPRAISER, IN June 2021, BEING WITHIN THE 3 YEAR PERIOD IMMEDIATELY PRECEDING ACCEPTANCE OF THIS APPRAISAL ASSIGNMENT.

esign.alamode.com/verify Serial:8EBB0AA1

APPRAISER:

Signature: _____
 Name: Harry Rayner
 State Certification #: 1337094
 or State License #: _____
 State: TX Expiration Date of Certification or License: 06/30/2023
 Date of Signature and Report: 10/15/2021
 Effective Date of Appraisal: 10/08/2021
 Inspection of Subject: None Interior and Exterior Exterior-Only
 Date of Inspection (if applicable): 10/08/2021

SUPERVISORY or CO-APPRAISER (if applicable):

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

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Condition Ratings and Definitions

C1

The improvements have been recently constructed and have not been previously occupied. The entire structure and all components are new and the dwelling features no physical depreciation.

Note: Newly constructed improvements that feature recycled or previously used materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100 percent new foundation and the recycled materials and the recycled components have been rehabilitated/remanufactured into like-new condition. Improvements that have not been previously occupied are not considered "new" if they have any significant physical depreciation (that is, newly constructed dwellings that have been vacant for an extended period of time without adequate maintenance or upkeep).

C2

The improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finishes have been updated and/or replaced with components that meet current standards. Dwellings in this category are either almost new or have been recently completely renovated and are similar in condition to new construction.

Note: The improvements represent a relatively new property that is well maintained with no deferred maintenance and little or no physical depreciation, or an older property that has been recently completely renovated.

C3

The improvements are well maintained and feature limited physical depreciation due to normal wear and tear. Some components, but not every major building component, may be updated or recently rehabilitated. The structure has been well maintained.

Note: The improvement is in its first-cycle of replacing short-lived building components (appliances, floor coverings, HVAC, etc.) and is being well maintained. Its estimated effective age is less than its actual age. It also may reflect a property in which the majority of short-lived building components have been replaced but not to the level of a complete renovation.

C4

The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.

Note: The estimated effective age may be close to or equal to its actual age. It reflects a property in which some of the short-lived building components have been replaced, and some short-lived building components are at or near the end of their physical life expectancy; however, they still function adequately. Most minor repairs have been addressed on an ongoing basis resulting in an adequately maintained property.

C5

The improvements feature obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation, or updating. The functional utility and overall livability is somewhat diminished due to condition, but the dwelling remains useable and functional as a residence.

Note: Some significant repairs are needed to the improvements due to the lack of adequate maintenance. It reflects a property in which many of its short-lived building components are at the end of or have exceeded their physical life expectancy but remain functional.

C6

The improvements have substantial damage or deferred maintenance with deficiencies or defects that are severe enough to affect the safety, soundness, or structural integrity of the improvements. The improvements are in need of substantial repairs and rehabilitation, including many or most major components.

Note: Substantial repairs are needed to the improvements due to the lack of adequate maintenance or property damage. It reflects a property with conditions severe enough to affect the safety, soundness, or structural integrity of the improvements.

Quality Ratings and Definitions

Q1

Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.

Q2

Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residence constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Quality Ratings and Definitions (continued)

Q3

Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.

Q4

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

Q5

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

Q6

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

Definitions of Not Updated, Updated, and Remodeled

Not Updated

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

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

Updated

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

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

Remodeled

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

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

Explanation of Bathroom Count

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

Example:

3.2 indicates three full baths and two half baths.

Insurance Addendum**AIG SPECIALTY INSURANCE COMPANY**

Administrative Offices - 175 Water Street, 18th Floor, New York, NY 10038

Certificate Number: **026243758-00**
 This Certificate forms a part of Master Policy Number: **035908521-00**
 Renewal of Master Policy Number : **018389876-08**

NOTICE: THIS INSURANCE IS WRITTEN ON A CLAIMS MADE AND REPORTED BASIS AND ONLY APPLIES TO CLAIMS FIRST MADE AGAINST THE CERTIFICATE HOLDER DURING THE CERTIFICATE PERIOD. NO COVERAGE EXISTS FOR CLAIMS FIRST MADE AGAINST THE CERTIFICATE HOLDER AFTER THE END OF THE CERTIFICATE PERIOD UNLESS, AND TO THE EXTENT, A BASIC OR EXTENDED REPORTING PERIOD APPLIES.

NOTICE: DEFENSE EXPENSES ARE INCLUDED WITHIN AND REDUCE THE APPLICABLE LIMIT OF LIABILITY STATED IN THE CERTIFICATE. PLEASE READ THE ENTIRE POLICY CAREFULLY.

NORMAN-SPENCER REAL ESTATE RISK PURCHASING GROUP INC dba
 THE AMERICAN ACADEMY OF STATE CERTIFIED APPRAISERS
 (A Delaware Corporation)

CERTIFICATE DECLARATIONS

1. Name and Address of Certificate Holder: **Harry H. Rayner, Jr. d/b/a**
Texas ProQuest Group, LLC and The Proquest Group
22136 Westhiemer Parkway #714
Katy TX 77450
2. Certificate Period: **Effective Date: 12/11/2020** to **Expiration Date: 12/11/2021**
12:01 a.m. Standard Time at the Address of the Certificate Holder shown in item 1. above
- 2a. Retroactive Date: **12/11/2007**
12:01 a.m. Standard Time at the Address of the Certificate Holder shown in item 1. above

Agency Name and Address: **Norman-Spencer Agency, LLC**
8075 Washington Village Drive
Dayton, OH 45458

IT IS HEREBY UNDERSTOOD AND AGREED THAT THE CERTIFICATE HOLDER AGREES TO ALL TERMS AND CONDITIONS AS SET FORTH IN THE ATTACHED MASTER POLICY.



County: Fort Bend

Authorized Representative OR

Countersignature (in states where applicable)

Date: November 20, 2020

This insurance contract is with an insurer not licensed to transact insurance in this state and is issued and delivered as surplus line coverage under the Texas insurance statutes. The Texas Department of Insurance does not audit the finances or review the solvency of the surplus lines insurer providing this coverage, and the insurer is not a member of the property and casualty insurance guaranty association created under Chapter 462, Insurance Code. Chapter 225, Insurance Code, requires payment of a 4.85 percent tax on gross premium.

PRG 4110 (5/20)

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License



**Certified Residential
Real Estate Appraiser**

Appraiser: **Harry H Rayner JR**
License #: **TX 1337094 R** License Expires: **06/30/2023**

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**