13518649 File # SR 211005 1742

	The purpose of this summary appraisal repo	irt is to provide the lender/client with an acc	curate, and adequately supported, opinio		
	Property Address 1742 Crescent Green Dr		City Houston		Zip Code 77094-2980
	Borrower Catherine Massey	Owner of Public Record	Paul Massey & Catherine Massey	County Harris	
	Legal Description LT 25 BLK 6 GREEN TRA	AILS PARK SEC 9			
	Assessor's Parcel # 117-653-006-0025		Tax Year 2020		,154
ĭ	Neighborhood Name Green Trails Park		Map Reference 486H	Census Tract 4	545.01
Щ	Occupant 🖂 Owner 🗌 Tenant 🔲 Vaca	ant Special Assessments \$	0 DUD	HOA \$ 1,115	per year per month
SUBJECT	Property Rights Appraised	Leasehold Other (describe)			
S	Assignment Type	Refinance Transaction Other (de	scribe)		
	Lender/Client Gateway Mortgage Group, L	LC. Address 244 South	n Gateway Place, Jenks, OK 74037		
		or has it been offered for sale in the twelve months			Yes 🔀 No
	Report data source(s) used, offering price(s), and	d date(s). Houston Association of Realton	ors Listings.		
	I did did not analyze the contract for	sale for the subject purchase transaction. Explain t	he results of the analysis of the contract for	r sale or why the analysis	was not
	performed.				
Ķ					
₹	Contract Price \$ Date of Con	tract Is the property seller the	owner of public record?	No Data Source(s)	
CONTRACT	Is there any financial assistance (loan charges, sa	ale concessions, gift or downpayment assistance,	etc.) to be paid by any party on behalf of th	e borrower?	Yes No
ဝ္ပ	If Yes, report the total dollar amount and describe		, , , , , ,		
	., ., .,				
Ī	Note: Race and the racial composition of the	neighborhood are not appraisal factors.			
	Neighborhood Characteristics		ousing Trends	One-Unit Housing	Present Land Use %
	·		-	PRICE AGE	
9		Under 25% Demand/Supply Shortage		\$ (000) (yrs)	2-4 Unit 0 %
<u>8</u>	Growth Rapid Stable	Slow Marketing Time Under 3 mth		318 Low 22	Multi-Family 0 %
Ξ	Neighborhood Boundaries The market area	consists of Green Trails Park. It is bound by the	Greenwind Chase to the South, S.	615 High 31	Commercial 7 %
8	Fry to the West, Kingsland to the North and Ba	•		380 Pred. 29	Other %
GН	Neighborhood Description THe area is pre	dominately detached SFR. The GLA range in	the market is from approx 1700 - 7400+	Sqft, 3-5 bedrooms, and	2-3.1+ bathrooms. The
NEIGHBORHOOD		pical SFR in the market area. The property is			
	recreational and other support facilities. No N	legative locational influences were noted.			
	Market Conditions (including support for the above	ve conclusions) Property values, appea	r to be Increasing at this time. Financing	g, (VA, FHA, or Conv.) is	readily available to
	qualified buyers and the sellers have paid up	to \$10000 towards the buyer's closing cost (M	edian is \$3000). Supply and demand ra	tios appears to be a sho	rtage 0.9 months
	(balanced is 4.5 -9.5 months). see 1004MC for				_
	Dimensions No survey, Lot Area from Tax red		Shape Rectangular	View N;F	Res:
	Specific Zoning Classification No Zoning	Zoning Description N		,.	,
		conforming (Grandfathered Use) No Zoning			
	Is the highest and best use of subject property as				
			auons) me diesem use?	es     No   † No. des	cribe
	3	s improved (or as proposed per plans and specimen	ations) the present use?	es No If No, des	cribe
ш	Utilities Public Other (describe)	Public Other (des	scribe) Off-site Improve	ements - Type	Public Private
SITE	Utilities Public Other (describe)  Electricity	Public Other (des	scribe) Off-site Improve Street Concret	ements - Type	
SITE	Utilities Public Other (describe)  Electricity	Public Other (des Water ☐ Sanitary Sewer ☐	Street Concret Alley None	ements - Type	Public Private
SITE	Utilities Public Other (describe)  Electricity	Water     Sanitary Sewer     X       No     FEMA Flood Zone     X	Scribe)         Off-site Improve           Street         Concret           Alley         None           FEMA Map #         48201C0615M	ements - Type	Public Private
SITE	Utilities Public Other (describe)  Electricity Gas TEMA Special Flood Hazard Area Yes  Are the utilities and off-site improvements typical	Public Other (des   Water	Off-site Improve	ements – Type de FEMA Map	Public Private  Date 11/15/2019
SITE	Utilities Public Other (describe)  Electricity	Public Other (des  Water ⊠ □  Sanitary Sewer ⊠ □  No FEMA Flood Zone X  for the market area? ∑ Yes □ Notators (easements, encroachments, environmental	Scribe)  Off-site Improve Street Concret Alley None  FEMA Map # 48201C0615M off No, describe I conditions, land uses, etc.)?	rements - Type  FEMA Map  Yes  No	Public Private  Date 11/15/2019  If Yes, describe
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							the subject neighborho							491		
				neighb			the past twelve mont	hs ranç						to\$ 6		
FEATURE Address 1742 Crescent Green		SUBJECT	ı	12001			LE SALE # 1	40004			LE SALE # 2	40000			_E SALE # 3	
Address 1742 Crescent Green Houston, TX 77094-2					Hathorn on, TX 7	-			Atherto		3200	1	Piney on, TX			
Proximity to Subject	.900				niles NW		2990		niles N	11034-	3200		niles SV		2910	
	\$			0.10111	1103 144	v	\$ 505,000		IIICS IV		\$ 530,000		illics ov	¥	\$	500,000
Sale Price/Gross Liv. Area	\$		sq.ft.	\$	175.04	sq.ft.		\$	151.60	) sq.ft.		\$	193.6	5 sq.ft.		, , , , , ,
Data Source(s)				HARM	LS#469	9455;	DOM 6	HARM			;DOM 14	HARN			;DOM 2	
Verification Source(s)				Doc#5					33064						spction/Rea	
VALUE ADJUSTMENTS	DE	ESCRIPTI			SCRIPTION	ON	+(-) \$ Adjustment		SCRIPTI	ON	+(-) \$ Adjustment		SCRIPT	ION	+(-) \$ Adj	ustment
Sales or Financing				ArmLth				ArmLt				ArmLt				
Concessions  Date of Sale/Time				Conv;0				Conv;		1		Conv;		1		
Location	N;Res	c·		N;Res;	;c07/21			N;Res	1;c08/21			N;Res	1;c05/2	I		
Leasehold/Fee Simple		s, Simple		Fee Si				Fee S	•			Fee S				
Site	8592	•		12159			-12,480				-3.620	14455				-20,520
View	N;Res			N;Res;			,	N;Res			,	N;Res				,
Design (Style)		Georgian			eorgian				Georgiar	1		DT2;0	Georgia	n		
Quality of Construction	Q3			Q3				Q3				Q3				
Actual Age	28			28				26			0	29				0
Condition Above Grade	C2 Total	Bdrms.	Baths	C2 Total	Bdrms.	Baths		C2 Total	Bdrms.	Baths		C2 Total	Bdrms.	Baths		
Room Count	9	4	2.1	9	4	3.0	-3,000	_	4	3.1	-6,000		4	2.1		
Gross Living Area			3 sq.ft.	9	- 1	sq.ft.	<del>                                     </del>			sq.ft.	-21,960	-		2 sq.ft.		+19,170
Basement & Finished	0sf			0sf	2,000	oqui	10,040	0sf	0,400	, 04	21,500	0sf	2,002	_ 04		10,170
Rooms Below Grade																
Functional Utility	Avera	ige		Averag	je			Avera	ge			Avera	ge			
Heating/Cooling	FWA/	CAC		FWA/C	CAC			FWA/	CAC			FWA/	CAC			
Energy Efficient Items	Insula			Insulati				Insula				Insula				
Garage/Carport	2ga4c			2ga4dv				2gd4d			0	2ga4c				
Porch/Patio/Deck	Porch	n/Patio		Porch/l	Patio			Porch	/Patio			Porch	/Patio			
Pool	1-Poo			1-Pool				1-Poo				1-Poo	J			
	FP/Fe			FP/Fer				FP/Fe				FP/Fe				
Net Adjustment (Total)	11710	71100		<u>// 0/</u>		₹ -	\$ -9,940			< -	\$ -31,580			☑ -	\$	-1,350
Adjusted Sale Price				Net Adj.		2.0 %	.,	Net Ad		6.0 %		Net Ac		0.3 %		,
of Comparables				Gross A		4.2 %				6.0 %		Gross	Adj.	7.9 %	\$	498,650
I 🔀 did 🔲 did not research t	ne sale	or trans	fer histo	ry of the	e subjec	t prope	rty and comparable sale	es. If no	t, explair	1						
My research ☐ did ☒ did r	ot row	oal any n	rior calo	o or trar	octore of	the cu	higgs property for the th	roo vooi	ro prior t	o the of	factive data of this appr	raical				
Data Source(s) Tax Records.			ioi sales	S OI II ali	151612 01	แเย รน	bject property for the th	iee yeai	S PHOLE	o the er	nective date of this appl	aisai.				
( )			rior sale	s or trar	nsfers of	the co	mparable sales for the	vear prid	or to the	date of	sale of the comparable	sale.				
Data Source(s) HAR MLS, Ta		· · · · · · · · · · · · · · · · · · ·						,								
Report the results of the research a	ind ana	alysis of t	he prior	sale or	transfer	history	of the subject property	and co	mparabl	e sales	(report additional prior	sales oi	n page 3	).		
ITEM			SU	JBJECT			COMPARABLE S	ALE #1		C	COMPARABLE SALE #2	2		COMPA	RABLE SALE	#3
Date of Prior Sale/Transfer																
Price of Prior Sale/Transfer	$\rightarrow$															
Data Source(s)		TaxRcd/		CoreLo	gic		TaxRcd/harmls/CoreL	.ogic			d/harmls/CoreLogic				ls/CoreLogi	0
Effective Date of Data Source(s)  Analysis of prior sale or transfer his		10/08/20		nerty and	d comps		10/08/2021	onnroid		10/08/2		na of 1	10/08/			AL C
that are available to him in a nor				-							the normal Researchi					
Disclosure" state and often the S											•					
cannot be verified "0" is placed i																
comp 8 previous sale was to a			mpany	(ie Ope	en Door	, Offer	Pad) no sales amour	nt state	d.							
Summary of Sales Comparison Ap			_				fference in value as re							_		
paired analysis (PA). Seller Con																
Sqft (PA 4 v2). Lot size adjustme																
bathroom (PA 2v3), Condition di																
most cases an even stricter inter Age adjustment warranted for co	•					in Ro	om/Bearoom count al	a not w	arrant a	ın auju:	SUMENU IOFILIS GLA U	ial is tri	e marke	et conce	em. There w	as No
rigo adjustinoni warrantoa for ot	<i>n</i> lattici	11 13 1110 1	пајог о	OHOOHI.												
Indicated Value by Sales Comparis	on App	roach \$	49	5,400												
Indicated Value by: Sales Compa	arison	Approac	ch \$	495,	,400	(	Cost Approach (if deve	eloped)	\$ 4	83,811	Income App	roach	(if deve	loped) \$	}	
The Scope of Work Rule in USP	AP al	llow the	appropr	riate ap	proache	es of v	alue to be utilized to n	neet the	e intend	led use	of the appraisal .The	sales	Compai	rison is	a refection o	of the
market and reaction of buyers. It						When o	developing the Opinion	n of Va	lue Con	np 2 wa	as given more conside	eration.	Cost a	pproacl	supports th	ne
Sales Comparison, The income									. ,							
This appraisal is made 🔀 "as i completed, 🔲 subject to the following required inspection bas	followi	ing repai	irs or a	lteration	is on th	ne bas	and specifications o is of a hypothetical c ne condition or deficie	ondition	that th	he repa	airs or alterations have					to the
Based on a complete visual conditions, and appraiser's co	insper ertifica	ction of	ıy (our)	nterior ) opinio	on of	the m	areas of the subjective arket value, as defi	ned, o	f the r	eal pro	operty that is the	subject	t of as	sumpt s repo	ons and li rt is	miting

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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: 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 25 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 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 7/28/21 Comp 4 was included for it is the Same Room Cts, Similar Lot Size, Brackets the Condition and GLA; Closed with in 3 months 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 5 <u>Listings (warranted NO adjustment SP/LP at 100%)</u> 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/yerify 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. OPINION OF SITE VALUE **ESTIMATED** ☐ REPRODUCTION OR ☐ REPLACEMENT COST NEW =\$ 95,600 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.) =\$ 55,000 POOL Garage/Carport 473 Sq.Ft. @ \$ =\$ Cost approach data was abstracted from Marshall & Swift Residential Swift Estimator 55.00 \_\_ 26,015 Total Estimate of Cost-New and/or local builders subcontracted new construction cost was used as a guide. Site =\$ 487,095 External Functional Less Physical value is typical of lot cost in the defined market area. No functional obsolescence nor Depreciation 104,384 =\$(104,384) external was noted at time of inspection **Depreciated Cost of Improvements** 382.711 "As-is" Value of Site Improvements =\$ 5,500 landscaping, Patio, Fencing, 55 Years INDICATED VALUE BY COST APPROACH Estimated Remaining Economic Life (HUD and VA only) 483,811 =\$ **INCOME APPROACH TO VALUE (not required by Fannie Mae)** X Gross Rent Multiplier Estimated Monthly Market Rent \$ Indicated Value by Income Approach Summary of Income Approach (including support for market rent and GRM) PROJECT INFORMATION FOR PUDs (if applicable) Is the developer/builder in control of the Homeowners' Association (HOA)? Yes No Unit type(s) Detached 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 units Total number of units sold Total number of phases Total number of units rented Total number of units for sale Data source(s) Yes Was the project created by the conversion of existing building(s) into a PUD? No If Yes, date of conversion. Does the project contain any multi-dwelling units? Yes No Data Source Yes No If No, describe the status of completion. Are the units, common elements, and recreation facilities complete? 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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La AResTr

13518649 File # SR 211005 1742

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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13518649 File # SR 211005 1742

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.

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

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

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

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APPRAISER 2021 Harry H Rayner, Jr	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature	Signature
Name Harry Rayner	Name
Company Name The ProQuest Group LLC	Company Name
Company Address 22136 Westheimer Pkwy # 714	Company Address
Katy, TX 77450-8296	
Telephone Number (281) 676-4501	Telephone Number
Email Address proquest@proquestgroup.com	Email Address
Date of Signature and Report 10/15/2021	Date of Signature
Effective Date of Appraisal 10/08/2021	State Certification #
State Certification # 1337094	or State License #
or State License #	State
or Other (describe) State #	Expiration Date of Certification or License
State TX	
Expiration Date of Certification or License 06/30/2023	SUBJECT PROPERTY
ADDRESS OF PROPERTY APPRAISED	☐ Did not inspect subject property
1742 Crescent Green Dr	<ul> <li>Did inspect exterior of subject property from street</li> </ul>
Houston, TX 77094-2980	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 495,400	☐ Did inspect interior and exterior of subject property
LENDER/CLIENT	Date of Inspection
Name No AMC	
Company Name Gateway Mortgage Group, LLC.	COMPARABLE SALES
Company Address 244 South Gateway Place, Jenks, OK 74037	□ Did not inapped outgrier of comparable calca from street
244 South Gateway Flace, Series, OK 74037	<ul> <li>☐ Did not inspect exterior of comparable sales from street</li> <li>☐ Did inspect exterior of comparable sales from street</li> </ul>
Email Address	Date of Inspection
	Date of inspection

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### **Supplemental Addendum**

File No. SR 211005 1742 Catherine Massey Property Address 1742 Crescent Green Dr County Harris State TX Zip Code 77094-2980 Houston

Lender/Client

Gateway Mortgage Group, LLC

Borrower

City

- 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 form 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
- 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

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.



Client File No. 694380-41167838 13518649 SR 211005 1742

**Market Conditions Addendum to the Appraisal Report** 

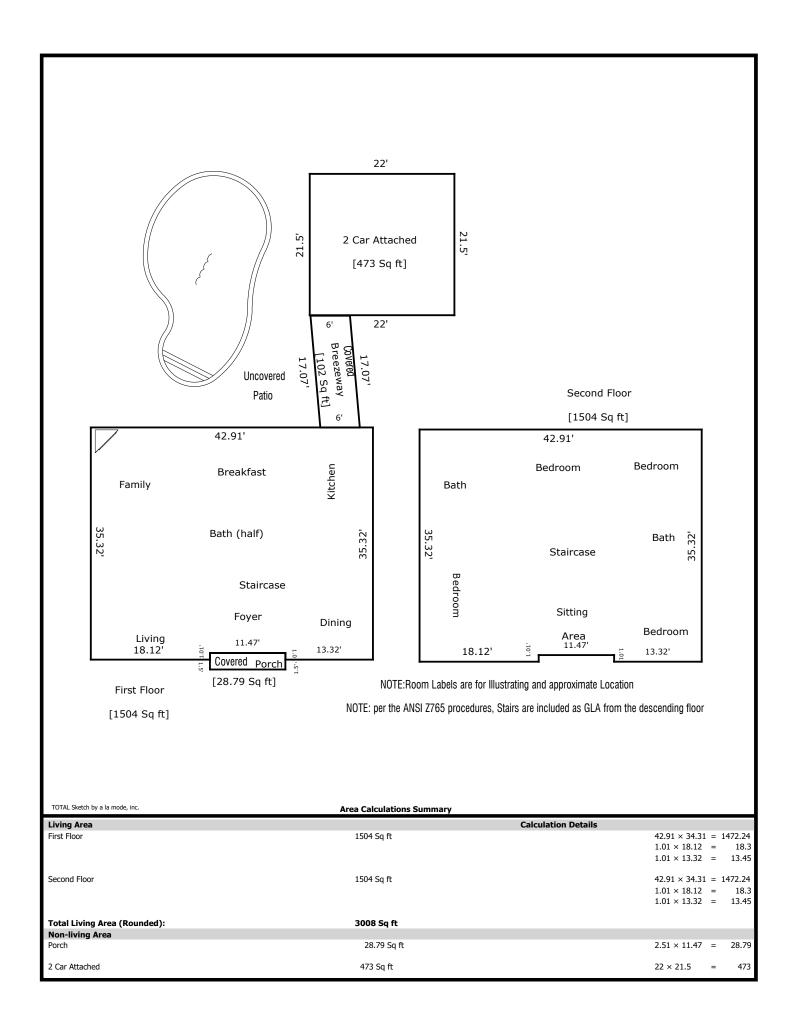
neighborhood. This is a required addendum for all appra		_		·						
Property Address 1742 Crescent Green Dr Borrower Catherine Massey		City Ho	uston		St	ate TX	ZI	P Code 7709	4-29	980
Instructions: The appraiser must use the information re housing trends and overall market conditions as reporte it is available and reliable and must provide analysis as explanation. It is recognized that not all data sources wi	ed in the Neighborhood secti indicated below. If any requi	on of the appraisa ired data is unavai	al report for ilable or is	rm. The appraiser must fill i considered unreliable, the a	n all 1 pprai	he information ser must prov	n to ride	the extent an		
in the analysis. If data sources provide the required info	rmation as an average instea	ad of the median,	the apprais	ser should report the availal	le fig	ure and identi	ify it	as an		
average. Sales and listings must be properties that com subject property. The appraiser must explain any anoma					d by	a prospective	buy	er of the		
Inventory Analysis	Prior 7–12 Months	Prior 4–6 Mo		Current – 3 Months	Τ		0	verall Trend		
Total # of Comparable Sales (Settled)	12	17		14				Stable		Declining
Absorption Rate (Total Sales/Months)  Total # of Comparable Active Listings	2.00	5.67 2		4.67 4		Increasing Declining		Stable Stable		Declining Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	1.5	0.4		0.9		Declining			=	Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7–12 Months	Prior 4–6 Mo	nths	Current – 3 Months			0	verall Trend		
Median Comparable Sale Price	368,590	440,000	)	437,500				Stable		Declining
Median Comparable Sales Days on Market  Median Comparable List Price	26 384,000	417,450	)	9 448,500		Declining Increasing		Stable Stable		Increasing Declining
Median Comparable Listings Days on Market	0	13		68		Declining	$\boxtimes$	Stable	_	Increasing
Median Sale Price as % of List Price	98.6	101.3		100.00		Increasing	$\boxtimes$	Stable		Declining
Seller-(developer, builder, etc.) paid financial assistance Explain in detail the seller concessions trends for the pa		No No	ased from S	3% to 5% increasing use of	huv	Declining lowns closing	a co	Stable sts condo		Increasing
fees, options, etc.). HARMLS indicates there w	·								% o	f the total
transactions in this market area. Prior Months 7-12 0-3: 14 Sales; 4 with concessions; 29% of sales for	: 12 Sales; 6 with concess	sions; 50% of sal	les for this	period. 4-6: 17 Sales; 4	with	concessions	; 24	% of sales fo		
Are foreclosure sales (REO sales) a factor in the market			-	g the trends in listings and				•		
The data used in the grid above does not indicate t										
not a mandatory reporting field for agents and there in the Market Conditions Report.	e may be some distressed	I sales that were	not repor	ted. It is beyond the scop	e of 1	his assignme	ent 1	to confirm ea	ch s	ale used
The transfer contained to the port.										
Cito data courses for should information					40/	2/2024				
Cite data sources for above information. HARM	LS was the data source u	ised to complete	the Marke	et Conditions Addendum.	10/	3/2021				
Commencial the share information on a comment for comme						Hisasi informa	- Li			
Summarize the above information as support for your can analysis of pending sales and/or expired and withdra Buyers acceptance appears increasing within short increase for the Sales price and List Price. The total DOM predominantly less than 3 months and the cu	wn listings, to formulate you tage of supply, SP/LP rational number of listings has de	ur conclusions, pr o near 100%, DC eclined creating	rovide both OM less th a scarcity	an explanation and support an 45 day. The period fro of available properties a	for you	our conclusion months ago	ons. o to	the present s		
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Freddie Mac Form 71 March 2009

Page 1 of 1

## **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.			



## **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; 8592 sf Site Quality Q3 Age 28



## **Subject Rear**



## **Subject Street**



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** 



Borrower	Catherine Massey			
Property Address	1742 Crescent Green Dr			
City	Houston	County Harris	State TX	Zip Code 77094-2980
Lender/Client	Gateway Mortgage Group 11 C			





**Garage rear** 

**Garage Interior** 





Garage Pool

esign.alamode.com/verify Serial:8EBB0AA1



Borrower	Catherine Massey			
Property Address	1742 Crescent Green Dr			
City	Houston	County Harris	State TX	Zip Code 77094-2980
Lender/Client	Gateway Mortgage Group 11 C			





Living Room Family





**Dining** Kitchen

renovated



**Breakfast** 



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 forest



Borrower	Catherine Massey			
Property Address	1742 Crescent Green Dr			
City	Houston	County Harris	State TX	Zip Code 77094-2980
Lender/Client	Gateway Mortgage Group 11 C			



**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



Borrower	Catherine Massey			
Property Address	1742 Crescent Green Dr			
City	Houston	County Harris	State TX	Zip Code 77094-2980
Lender/Client	Gateway Mortgage Group 11 C			





**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



13518649 File # SR 211005 1742

	FEATURE	SUBJECT	COMPARAB	LE SALE # 4	COMPA	ARABLE SALE # 5	COMPARABI	LE SALE # 6
	Address 1742 Crescent Green	n Dr	19403 Morrisfield C	t	1406 Crescent	Green Dr	19310 Whispering B	reeze Ln
	Houston, TX 77094-2	980	Houston, TX 77094-	-3088	Houston, TX 77	7094-2950	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	8;DOM 5	HARMLS#7904	45013;DOM 5	HARMLS#27429171	I;DOM 16
	Verification Source(s)		Doc#415142		Doc#301497CA	AD/ Inspction/Realist	Doc#172879 CAD/ I	nspction/Realist
	VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION		DESCRIPTION	+(-) \$ Adjustment
	Sales or Financing		ArmLth		ArmLth		ArmLth	
	Concessions		Conv;0		Conv;0		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;	
5	Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
ð	Site	8592 sf	8178 sf	0	8468 sf	(	9626 sf	-3,620
	View	N;Res;	N;Res;	·	N;Res;		N;Res;	0,020
₹	Design (Style)	DT2;Georgian	DT2;Georgian		DT2;Georgian		DT2;Georgian	
ğ	Quality of Construction	Q3	Q3		Q3		Q3	
2	Actual Age	28	27	0	30		28	
₽	Condition	C2	C3	+36,240		+37,700		+36,010
8	Above Grade	Total Bdrms. Baths	Total Bdrms. Baths	100,240		Baths	Total Bdrms. Baths	130,010
ဗ	Room Count	9 4 2.1	9 4 2.1			3.1 -6,000		-6,000
	Gross Living Area	3,008 sq.ft.		+9,270				
	Basement & Finished		2,802 sq.ft.	+9,270		sq.ft18,090	· · · · · · · · · · · · · · · · · · ·	-17,910
		0sf	0sf		0sf		0sf	
	Rooms Below Grade							
	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)		+ -	\$ 45,510		] - \$ 13,610		\$ 34,590
	Adjusted Sale Price		Net Adj. 10.0 %			2.9 %	Net Adj. 7.7 %	
	of Comparables		Gross Adj. 10.0 %				Gross Adj. 19.9 %	\$ 484,735
	Report the results of the research a	and analysis of the prior	r sale or transfer histor	y of the subject property	and comparable	sales (report additional prior	sales on page 3).	
	ITEM	Sl	JBJECT	COMPARABLE SA	LE # 4	COMPARABLE SALE #	5 COMPAR	RABLE SALE # 6
	Date of Prior Sale/Transfer							
_	Price of Prior Sale/Transfer							
œ							J - D - 1/1	.l-/0l:-
Θ.	Data Source(s)	TaxRcd/harmls	/CoreLogic	TaxRcd/harmls/CoreL	ogic I	axRcd/harmls/CoreLogic	TaxRcd/harm	ils/CoreLogic
STO	Data Source(s)  Effective Date of Data Source(s)	TaxRcd/harmls 10/08/2021	••	TaxRcd/harmls/CoreL 10/08/2021		axRcd/harmls/CoreLogic	10/08/2021	nis/CoreLogic
E HISTO		10/08/2021		10/08/2021				nis/CoreLogic
ALE HISTO	Effective Date of Data Source(s)	10/08/2021		10/08/2021				ils/CoreLogic
SI	Effective Date of Data Source(s)	10/08/2021		10/08/2021				iis/CoreLogic
SALE HISTO	Effective Date of Data Source(s)	10/08/2021		10/08/2021				iis/CoreLogic
SALE HISTO	Effective Date of Data Source(s)	10/08/2021		10/08/2021				iis/CoreLogic
SALE HISTO	Effective Date of Data Source(s)	10/08/2021		10/08/2021				iis/CoreLogic
SALE HISTO	Effective Date of Data Source(s) Analysis of prior sale or transfer his	10/08/2021 story of the subject pro	perty and comparable :	10/08/2021 sales	10		10/08/2021	M m
	Effective Date of Data Source(s) Analysis of prior sale or transfer his	10/08/2021 story of the subject pro	perty and comparable s	10/08/2021 sales	10	0/08/2021	10/08/2021	M m
	Effective Date of Data Source(s) Analysis of prior sale or transfer his Analysis/Comments Comps #	10/08/2021 story of the subject pro	perty and comparable s	10/08/2021 sales	10	0/08/2021	10/08/2021	, and the second
	Effective Date of Data Source(s) Analysis of prior sale or transfer his  Analysis/Comments Comps # the subject, or to assist in market  Adjustments for being a dated composite to the subject of the sub	10/08/2021 story of the subject pro  44 - #6 are Additional at study paired analys  omp was taken from	perty and comparable supporting comparable is.	10/08/2021 sales  oles. These comps are	included to mee	0/08/2021  et requirements of the assignments	gnment, represent or	M m
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	Effective Date of Data Source(s) Analysis of prior sale or transfer his Analysis/Comments Comps # the subject, or to assist in market Adjustments for being a dated of In the market stable is considered The difference between the contents	10/08/2021 story of the subject pro  44 - #6 are Additional at study paired analys  comp was taken from ad to be +/- 10% char urrent 0-3 months an	perty and comparable supporting comparable is.  the 1004MC. The datage from the different d 4-6 months is -0.6%	10/08/2021 sales  oles. These comps are adjustment is from to periods. 6 per the 1004 MC. Be	e included to mee	et requirements of the assign of the comp to the effective riods it is stable and NO ac	gnment, represent or date of the appraisal.	bracket attributes of
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	Effective Date of Data Source(s) Analysis of prior sale or transfer his Analysis/Comments Comps # the subject, or to assist in market Adjustments for being a dated count the market stable is considered. The difference between the count of the difference between the difference betwee	10/08/2021 story of the subject pro  44 - #6 are Additional at study paired analys comp was taken from ad to be +/- 10% char current 0-3 months and	supporting comparable is.  the 1004MC. The datage from the different durant 4-6 months is -0.6% dr.7-12 months is +18	10/08/2021 sales  oles. These comps are adjustment is from to periods. 6 per the 1004 MC. Be	e included to mee	et requirements of the assign of the comp to the effective riods it is stable and NO ac	gnment, represent or date of the appraisal.	bracket attributes of
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Freddie Mac Form 70 March 2005

UAD Version 9/2011

Fannie Mae Form 1004 March 2005



13518649 File # SR 211005 1742

FEATURE	SUBJECT		LE SALE # 7	COMPARAB	LE SALE # 8	COMPARABLI	E SALE # 9
Address 1742 Crescent Green		1106 Fairgate Dr		1407 Crescent Gree			
Houston, TX 77094-2	2980	Houston, TX 77094-	-2928	Houston, TX 77094	-2949		
Proximity to Subject		0.66 miles W		0.20 miles SW	1.		
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#3377411	5;DOM 98	HARMLS#3585113	8;DOM 65		
Verification Source(s)		No Doc Selected		Doc#442243			
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
Sales or Financing		Listing		Listing			
Concessions							
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		+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.			. 0	sq.ft.	
Basement & Finished	Osf	0sf	1, 15	0sf			
Rooms Below Grade							
Functional Utility	Average	Average		Average			
Heating/Cooling	FWA/CAC	FWA/CAC		FWA/CAC			
Energy Efficient Items	Insulation	Insulation		Insulation			
Garage/Carport	2ga4dw	2gd4dw	n	2gd4dw	0		
Porch/Patio/Deck	Porch/Patio	Porch/Patio		Porch/Patio			
	. 5.5.77 440						
Pool	1-Pool	1-Pool		1-Pool			
Fireplace/Fence	FP/Fence	FP/Fence		FP/Fence			
Net Adjustment (Total)	I I /I CIICE		\$ 17,700		\$ 18,510	П+ П-	\$
Adjusted Sale Price		Net Adj. 3.8 %	11,1100	Net Adj. 3.8 %		Net Adj. %	₹
of Comparables		Gross Adj. 12.9 %		Gross Adj. 12.9 %		Gross Adj. %	\$
Report the results of the research a	and analysis of the prior						Ψ
ITEM		JBJECT JBJECT	COMPARABLE SA		COMPARABLE SALE #		ABLE SALE # 9
	00	DOLOT	OOMI ATABLE OA	CLL # 1	OWN ANABLE OALL #	0 OOMI AIT	ADLL OALL # 3
				00/04	0001		
Date of Prior Sale/Transfer				08/04/	2021		
Date of Prior Sale/Transfer Price of Prior Sale/Transfer	Tay Dad /harrala	/Caral agia	Tay Dad/hawala/Cayal	\$0			
Date of Prior Sale/Transfer Price of Prior Sale/Transfer	TaxRcd/harmls		TaxRcd/harmls/CoreL	\$0 Logic TaxRo	cd/harmls/CoreLogic		
Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Applying of prior sale or transfer his	10/08/2021	·	10/08/2021	\$0	cd/harmls/CoreLogic		
Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer his	10/08/2021	·	10/08/2021	\$0 Logic TaxRo	cd/harmls/CoreLogic		
Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Applying of prior sale or transfer his	10/08/2021	·	10/08/2021	\$0 Logic TaxRo	cd/harmls/CoreLogic		
Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer his	10/08/2021	·	10/08/2021	\$0 Logic TaxRo	cd/harmls/CoreLogic		
Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer his	10/08/2021	·	10/08/2021	\$0 Logic TaxRo	cd/harmls/CoreLogic		
Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer his	10/08/2021	·	10/08/2021	\$0 Logic TaxRo	cd/harmls/CoreLogic		
Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer his	10/08/2021 story of the subject pro	perty and comparable s	10/08/2021 sales	s0 Logic TaxRo 10/08/	od/harmls/CoreLogic /2021		
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Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer his	10/08/2021 story of the subject pro	perty and comparable :	10/08/2021 sales t are current listings. 1	so Logic TaxRo 10/08/	od/harmls/CoreLogic /2021	These listings are simil	lar or bracket the
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Freddie Mac Form 70 March 2005

UAD Version 9/2011

Fannie Mae Form 1004 March 2005



## **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

0.10 miles NW Prox. to Subject 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; 9625 sf Site 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

0.11 miles N Prox. to Subject 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 27 Age



### 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; 8468 sf Site 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

0.66 miles W Prox. to Subject 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 29 Age



### 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; 14988 sf Site 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



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

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

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.
   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.

- If Dumpsters are required customer will allow JDM to place the dumpster in the driveway.
   Materials are included unless specified otherwise in proposal.
   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	Tet	al .
Family Room	- CONTRACTOR OF THE CONTRACTOR		10.11		_	277
	Move cunteres of room			5 65,00		130,00
	Mask and Frep for Paint		UF.	5 0.65		49,40
	Remove Hamboo Floor		SOFT	\$ 2.50		892.50
	Remove Drywall 2 ft From Floor on Walls Water Touched		SCIFT	5 0.25		51.00
	Scrape 2 ft Near Cut on Drywall to Remove Texture to Prep for Tape and Figur.		SQFT.			114:00
	Scrape 3 ft Near Corner Bead to Remove Texture to Prep for Tape and Float	144	SQFT	\$ 1.00	5	144.00
	Replace 1/2" Drywall on Walls - Hung, Taped, Floated	68	SOFT	5 2.75	5.	187,00
	Tape Joint for New to Existing Drywall	žá	U.	5 9.00	5	305.00
	Replace Texture on Wall Drywall	364	SOFT	\$ 7.00	5	728.00
	PVA Primar I Cost on Walts	364	SCIFT	5 0.75	5	273,00
	Paint the Walls - 2 Goats	669	SQFT	\$ 1.25	5	855.00
	Install 3" Door Casing, Caule and Fill Nail Holes to Prop for Paint	GE	1F	5 4.00	5	240.00
	Paint Oper Casing - 2 Costs	40	LF	5 1.00	5	40.00
	Paint Quor - 2 Coats	1 7	EA	5 100,00	5	100,00
	Paint Door Jomb - 2 Costs	436	1F	5 1.25	5	\$45.00
	install 3" PS) Bureboard, Coulk and Fill Mail Holes to Prep for Paint	47	1F	5 4.00	1.5	189.00
	Psint Saseboard - 2 Coats	47	UF	5 1.45	5	58.15
	Remove Window Sill	- 3	15	\$ 5.00	5	25.00
	trittal Window Sill & Skirt	- 6	LF.	5 75.00	5	125.00
	Install R13 Faced Batt Insulation in Walls	10	SOFT	5 1.50	5	15:00
	Paint Window Sill & Skirt - 2 Coats		LF .	\$ 2.50	9	12.50
	Shoe Molding Around Built in Entertainment System	15	IF.	5 1.00	5	15.00
	Paint Shoe Molding - 2 Coats	19	LF.	5 1.00	15	15.00
	Install New Floating Wood Floor - \$4.50 Per SQFT Allowance for Materials.	357	SOFT	\$ 8.50	5	1.034.50
	Install Outlet Covers		EA	5 10.00		10.00

## Completed Scope of Work Addendum - Page 2



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

on	Descriptus	Quan	Ca ay	Other	Unit Cost	Total
hen		_		1575		(0)
	Mark and Prep for Parts			17	5 8.85	\$ 98
	Floor Coverings		312	SUST	\$ 0.35	\$ 100
	Disconnect Sell and Dish Washing Matheur	_		EA:	\$ 138,60	5 350
	Remove Courterteps			EA	3 158.00	5 150
	Remitve Cahinets (Upper & cower)		- 1		\$ 350.00	\$ 350
	Remitte Diy wall	_	142		5 n.79	
	Remaye insulation			SOFT	5 0.25	
	Remove Tile on Walls		- 51	SUFT		\$ 395
	Berove Cooking and Scubie Over		- 1	EA.	5 175.00	5 175
	Scrape 2 in West Cut on Drywall to Remove Texture to Prep for Tape and Float.		284	NOFT	5 0.75	5 - 213
	Schape J. N. Neur Corner Seat to Remove Texture to Prep for Tape unit Front			REST		¢ 263
	Replace 1// Orywal on Wells - Hung, Taped: Floated - Green floant	_		9361	5 1.75	\$ 390
	Tape cond for New to Emiling Drywall	_		LF.	5 H.00	5 666
		_	750		5 1.75	
	Reptice Texture on Walt Onywell  PUS Present Coat on Walts	_		SUSPI	5 E.75	5 1,312
		_				
	Paint the Walta - 2 cases			SCIFT		
	Scrape 2 h on Ceiling Near Patch		- 6	SZIFT		
	Texture Patch an Colleg	- 3	10		5 2.00	\$ 20
	PVA Primer 1 Cost on Ceiling		-10	SCIFT	5 1.00	\$ 20
	Paint Calling - 2 Coats		312	SOFT	5 1.50	\$ 468
	Install R13 Faced Satt Insulation on Walk			5/3/FT		5 177
	Install 3" Door Casing, Cauly and Fit Nail Holes to Proprior Paint	-	32		5 4.00	5 138
				EF.	5 1.00	5 32
	Pierr Door Cleing - 2 Coats				+-00	
	Paint Good - 2 Coats	_		EA.	5 100.00	
	Paint Door suith - 2 Coats			11	3 175	
	Install Window Srit & Skirt		- 6	i.F	5 15:00	5 00
	Paint Window Still & Skirt - 2 Coats		6	ET:	5 2,50	5 II
	Fabricate, InstalL and Finish New Jower Catalysts		20	UF.	5 250.00	\$ 6,500
	Fabricate, Instalt, and Finsh New Upper Cabonets			i.f.		\$ 5.500
	Patricine, Install, and Finish New Want Cobinets		5.25		8 275.00	
	Proceedings of the control of the co		415	IEA.		
	Anstall New Countertop - \$4,000 Alterianse for Stone	_				\$ 4,300
	trookes 5mil, Orato, and Dishwasher			EA:	5 200.00	
	Install 3" Primed Baseboard, Casali and Fill Nati Holes to Prep for Plant.	- 1		ur.	5. 4.80	5 397
	Paint Saseboard - 2 roats		43	LF	5 1.45	5 65
	Install New Tile Brickspash and Grout - 55 per 3GFT Tile Allewance		54	SCFT	5 10.00	5. B40
шку Ягоат	Install Guite Coops	TOTAL		EA	5 10.00	\$ 25,930
ndry Resons	Unimital K Remital Washer and Dyes	1		Ita:	l 5 175.00	\$ 25,930
nubry Rosam	Uninital & Annestali Washer and Dyge: Wash and Prep In Past:		1 90.17	EA:	5 175.00 5 8.65	\$ 25,990 \$ 175 \$ 11
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ийгу Ягост	Uninstal & Amistal Wesher and Diver MAIA and Prey has Point Theory Conserving Scauge 21 Neur Con Grywal for Remove Texture to Pring for Tapo and Point Remove Depoil 2015 59 2018		1 90.17 94.53 43.6 43.6	EA OF SOFT SOFT	5 175.00 5 8.55 5 8.35 5 1.00 3 9.75	\$ 25,934 \$ 175 \$ 1 5 4 5 3
ativy fitsom	Unitestel & Avestal Wesler and Dever Viva well Prey lat Point Viva well Prey lat Point Capa 2 Think Car on Depart on femore Texture to Prey for Tapo and Four Review Depart 21 to you'rels Intel East 1 Acad dat to texture to see Wish Intel East 1 Acad dat to texture to see Wish Intel East 1 Acad dat to texture to see Wish		90.17 94.33 43.6 43.6	IA U SOFT SOFT SOFT	5 175.00 5 8.55 5 8.35 5 1.00 5 0.75 5 1.25	\$ 25,934 \$ 175 \$ 1 \$ 1 \$ 3 \$ 3 \$ 3
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	Distorted & Australia Welver and Dever Vival and Prep In Prival Those Control of the Security	3 3 3 3 3 TOTAL 4 4 5 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	12 80 17 84 33 82 82 82 82 82 82 82 82 82 82 82 82 82	EA SOFT SOFT SOFT SOFT SOFT FA UF SOFT	\$ 175.00 of \$ 185.50 of \$ 185.	\$25,000 \$ 272 \$ 11 \$ 12 \$ 20 \$

2

## Completed Scope of Work Addendum - Page 3



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

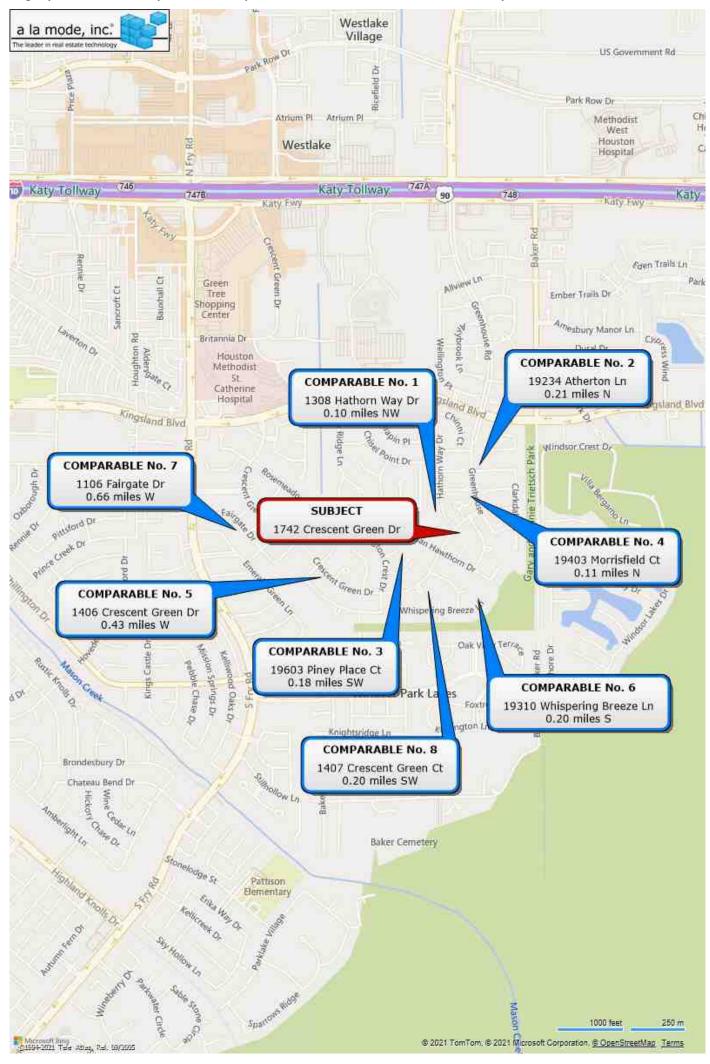
oom	Description		Quantity Us			- 40	tal
ffice		- 2		18		1111	100
	Move centerits of room		3.5 10				97.5
	Mank and Prep for Punt		34.35 LF				22.3
	Floor Coverings	_	137.34 (0				46.3
	Scrape 2 ft New Cut on Drywall to Remove Texture to Prep for Tope and Float	_	68.7 50				68.79
	Install RL3 Faced Batt Insulation on Walls Replace 1/2" Drywall on Walls - Hung, Taped, Floated	_	68.7 SC				188.9
	Tape light for New to Existing Drywall	_	34.35 (/	-	9.00		309.1
	Replace Texture on Wall Drywall		137.4 50	1			274.80
	PVA Primer 1 Cost on Walts	_	137.050	ET			103.0
	Paint the Walls - 2 Coats		274.81.50		1.25		343.5
	Install New Floating Wood Floor - 54.50 Per SQFT Allowance for Materials		133.34 50				1.124.83
	Install 3" PFJ Baseboard, Coully and Fill Nat Holes to Prep for Paint	- 1	34.35 LF	1	4.00	5	137,4
	Install Outlet Covers		1 E#		10.00	6	10.08
	Paint Baseboard - 2 Coats		34.35 (7		1,45		49,5
		TOTAL				9	2,851.3
2 Bathroom	Urunsfall Tollet and Pedestal Sink	- 1	de	-	75.00	1.	150.00
	Mask and Prep for Paint	-	1831 (/	-	0.65		11.90
	Floor Coverings	-	146.47 50	n			51.26
	Remove Baseboard		18.91 LF				9.1
	Remove Drywall 2 ft up walls		36 62 50			6	27.4
	Scrape 2 ft Neur Cut on Drywall to Remove Texture to Prop for Tape and Float	- 3	36.67 50			5	35.6
	Replace 1/2" Drywall on Walls - Hung, Taped, Floated		36.62 50		2.75	15	100.7
	Tape toint for New to Existing Drywall		18.31 (7		9.00	5	164.7
	Replace Texture on Wali Drywali		73.24 50			5	146.49
	PVA Primer 1 Coat on Walts	- 2	73.24 \$0		0.75	5	54.9
	Paint the Walls - 2 Coats -		146.47 50				183.0
	Install 3" Door Casing, Caulk and Fill Nail Holes to Prep for Parit	- 3	32 U				128.00
	Paint Goor Casing -2 Coats	_	32 17	-	1.00		32,00
	Pant Deer - 2 Coats		1 5/	1			100,00
	Paint Door Junib - 2 Costs	_	16 15	-	51.25		20.00
	Install 3" PF) Baseboard, Caulk and Fill Nail Holes to Prep for Paint	_	18.31 LF	-		5	73.26
	Paint Baseboord - 2 Coats Reinstall Tollet and Pedestal Sink - New Feed Lines and Wax Ring	_	18.31 LF				26.50
	menistran robet and repeatar sink - New recu Lines and wax rong	TOTAL	qu		100.00		1,516.19
ont Entry Way & Coat Closet							
and bring may be count count.	Move contents of room		110		65.00	5	35.0X
	Mask and Prep for Paint		25.98 (6				49.35
	Remove Baseboad	- 3	616				3,00
	Remove Drywall 2 ft up Wall	- 3	60 50	FT.			45.00
	Floor Coverings		164 50	ET I	0.35	5	57,40
	Scrape 2 ft Neur Cut on Drywall to Remove Texture to Prep for Tape and Float	- 3	60 50	et l	1.00	5	60,00
	Scrape 3 ft Near Corner Sead to Remove Texture to Prop for Tape and Float	- 3	257 50				257.08
	Install R13 Faced Batt Insulation on Walls		12 50				15.00
	Replace 1/2" Drywall on Walls - Hung Tabed, Floated		60 50				165,00
	Tape Joint for New to Existing Drywall		30 15	1		5	270.00
	Replace Texture on Wall Drywall		322 90			5	744/0
	PVA Primer 1 Coat on Walls	- 3	372 50				279.00
	Paint the Walls - 2 Coats		607.8 50			5	759,75
	Install 3" PSI Baseboord, Coult and Fill Hall Holes to Prop for Paint Point Sereboord - 2 Coats		30 LF	-		5	120.00
	Part 08500010 - E-0000.	TOTAL	3015	-	1.0		2,928.04
her							
	8 Yard Dumpster	- 6	11.64		350.00	5	1.050.00
	Materials Run		110		250.00	5	250.00
	Hepa Filters (Daily Rental) - 550 / Unit / Day - 3 Units - 5 Days		15 Di	by I			750.00
	Prefilters for Hepa Filters	- 4	11.54				75.00
	Spray Framing with Moldecide		110		175.00		175.0
	Deep Cleaning Service		1.64				500.0
		TOTAL	- 177	-1110		5	2,900.00
		TOTAL				54	9,498.47
		Paid				5	14

3

### **Location Map**

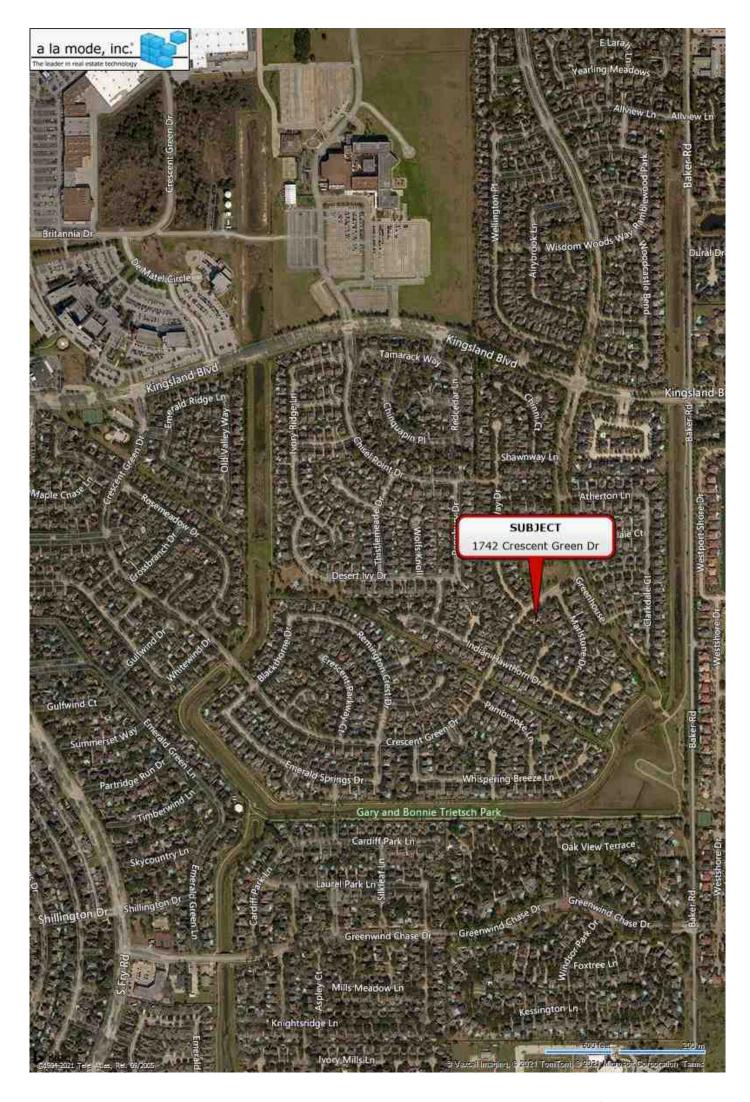
_								
Borrower	Catherine Massey							
Property Address	1742 Crescent Green Dr							
City	Houston	County	Harris	Sta	te T)	Zip Code	77094-2980	
Lender/Client	Gateway Mortgage Group, LLC							

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 11 C			



## **Appraisal District Records - Page 1**

#### HARRIS COUNTY APPRAISAL DISTRICT REAL PROPERTY ACCOUNT INFORMATION 1176530060025

Tax Year: 2021



		(0)	Owner a	and Prop	erty In	formation			
Owner Name 8 Mailing Addres		SCENT	GREEN	I DR		rty Address:	LT 25 BLK 6 GREEN TRAILS 1742 CRESCEN HOUSTON TX	IT GREE	
State Class Code	Land Use Code	Land Area	Total Living Area	Neighb	orhood	Neighborhoo Group	d Market Area	Map Facet	Key Map <sup>ĭč½</sup>
A1 Real, Residential, Single-Family	1001 Residential Improved	8,592 SF	2,986 SF	285	8.06	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	iciona		
Value as of January 1, 2020			Value as	of January 1, 202	1
	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

				Ma	arket Va	lue Lan	ıd					
Line	Description	Site Code		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	Туре	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)

Buildin	g Data
Element	Detail
Cond / Desir / Util	Average
Foundation Type	Slab
Grade Adjustment	В
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	Ĭ

<b>Building Areas</b>	
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

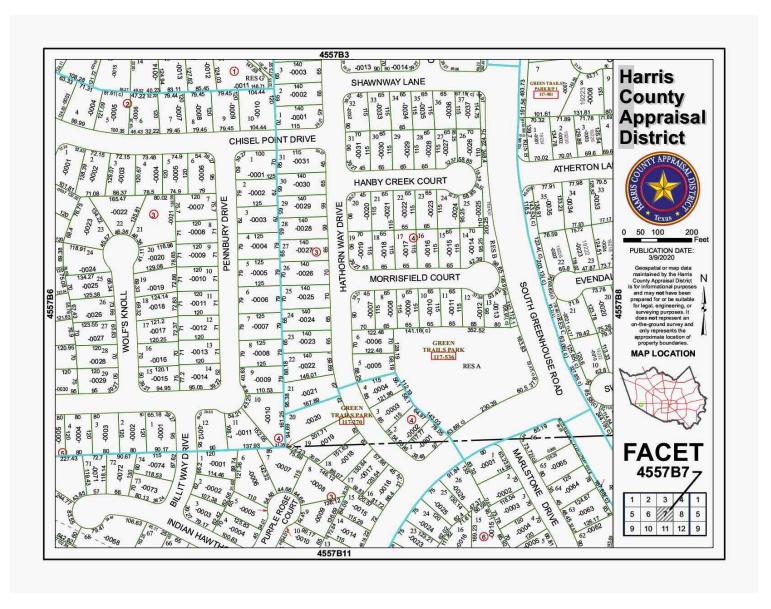
Line	Description	Quality	Condition	Units	Year Bulit
1	Frame Detached Garage	Fair	Average	462.00	1993
2	Pool SPA with Heater	Average	Average	1.00	2000

## **Appraisal District Records - Page 3**

	1 2000 11		11 505		III CONTRACTOR OF THE	
-	3	Gunite Pool	Average	Average	512.00	2000
- 1	2	Guinte Fooi	Avelage	Avelage	312.00	2000



### **Appraisal District Records Plat/Map**



## ANSI, Explanations, Def of a PUD, COVID-19 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.							

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 meet:

- 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.



File No. SD 211005 1742

**Supplemental Addendum** 

		Cappionioniai Addonadiii	1110	110. 31 Z11003 174Z
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 <u>Uniform Standards of Professional Appraisal Practice</u> is also referred to as <u>USPAP</u>.

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 <u>USPAP</u>. 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 <u>USPAP</u>, 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.

File No. SD 211005 1742

#### **Supplemental Addendum**

		Cappionioniai Addonadiii	1110	110. 31 Z11003 174Z
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 <u>FDIC REGULATION 12 CFR SECTION 323.2 APPRAISAL STANDARDS</u>. This definition may also be found in the *Definitions* section of the current edition of the <u>USPAP</u> (The Appraisal Foundation: Washington, DC).

#### **OPINION OF MARKET VALUE vs ESTIMATE OF MARKET VALUE**

<u>USPAP</u> 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. <u>USPAP</u> employs the word "opinion". The reader is advised that the appraiser's intent is to comply with <u>USPAP</u>, 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 1742 Crescent Green Dr County Harris State Zip Code 77094-2980 TX

#### **CERTIFICATION, CONTINGENT AND LIMITING CONDITIONS (Continued)**

#### **COMMENTS ON THE APPRAISER'S CERTIFICATION:**

Catherine Massey

Gateway Mortgage Group, LLC

Houston

Borrower

City

Property Address

Lender/Client

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 that, 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 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 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.



Borrower	Catherine Mass				File No. SR 211005 1742
Property Address City	1742 Crescent Houston	Green Dr	County Harris	s State TX	Zip Code 77094-2980
ender/Client	Gateway Mortg	gage Group, LLC.			
APPRAIS	AL AND I	REPORT IDENTIFICA	TION		
This Report	is <u>one</u> of the f	following types:			
	ıl Report (A	written report prepared under Stand	dards Rule 2-2	2(a) , pursuant to the Scope of Work, as disc	losed elsewhere in this report.)
Restricte Appraisa		written report prepared under Stan stricted to the stated intended use o		2(b) , pursuant to the Scope of Work, as dis ed client and any other named intended user	
I certify that, to t The statement: The reported a analyses, opinio Unless otherwi Unless otherwi period immediat: I have no bias My engagement My compensaticlient, the amount My analyses, of were in effect at Unless otherwi Unless otherwi Unless otherwi	he best of my knows of fact contained inalyses, opinions in s, and conclusions in see indicated, I have see indicated, I havely preceding account in the sassignment of the value opinions, and conthe time this repose indicated, I have see indicated, I have see indicated, I not see i	ons.  Inve no present or prospective interest in larve performed no services, as an apprais reptance of this assignment.  The property that is the subject of this report was not contingent upon developing this assignment is not contingent upo inion, the attainment of a stipulated resulucious were developed, and this report was prepared.  The made a personal inspection of the page of the propert was prepared.	the property that is ser or in any other control or the parties in gor reporting predenthe development of the development of that been prepared roperty that is the signals assistance to	etermined results.  or reporting of a predetermined value or direction is of a subsequent event directly related to the intend, in conformity with the Uniform Standards of Produbject of this report.  o the person(s) signing this certification (if there a	t with respect to the parties involved. of this report within the three-year  in value that favors the cause of the ded use of this appraisal. of this appraisal Practice that
Note any US	SPAP related DISCLOSURE ( ER OF THIS REF S AN APPRAISE		and any State ER SERVICES: TURE SECTION, I		
APPRAISER		ign.alamode.com/verify Serial:	8EBB0AA1	SUPERVISORY or CO-APPRAISER	(if applicable):
		2 ARZIV		Signature:	
Name: Harry R	ayner /			Name:	
State Certification				State Certification #:	
	Expiration Date of	f Certification or License: 06/30/2023		or State License #: State: Expiration Date of Certification of	r License:
	and Report: <u>10</u> Appraisal: 10/0			Date of Signature:	
Inspection of Sub Date of Inspection	ject: Nor		terior-Only	Inspection of Subject: None Inter	Exterior-Only

13518649 File No. SR 211005 1742

#### 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.

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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.

C

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.

Ce

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**

Q-

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.

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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.



Client File No. 694380-41167838

#### 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.

#### Ω4

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.

#### 0.5

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 ungrades.

#### 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.



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

## Abbreviations Used in Data Standardization Text

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

13518649 File No. SR 211005 1742

## UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

Other Appraiser-Defined Abbreviations (continued)

DOVDeveloped Opinion of ValueAddendums and Additional CommentsALTArms Length TransactionAddendums and Additional CommentsDPWDouble Pane WindowsAddendums and Additional CommentsPUDPlanned Urban DevelopmentIn Report, Addendums, and Additional CommentsModModernThe GridCVRDcoveredThe GridGzbo/PrglaGazebo / PergolaThe GridAppAppliancesThe GridISDIndependent School DistrictPAge 1 of URAR sheetHCAD/FBCADHarris County Appraisal District/Fort Bend County Appraisal DistrictIn Report, Addendums, and Additional CommentsND/NANo Data/ Non Applicable1004 MCPA (#v#)Paired Analysis (Comp # v Comp #)Addendum, Additional commentsInsulInsulationGrid	Abbreviation	Full Name	Fields Where This Abbreviation May Appear
ALT Arms Length Transaction Addendums and Additional Comments  DPW Double Pane Windows Addendums and Additional Comments  PUD Planned Urban Development In Report, Addendums, and Additional Comments  Mod Modern The Grid  CVRD covered The Grid  Gzbo/Prgla Gazebo / Pergola The Grid  App Appliances The Grid  ISD Independent School District PAge 1 of URAR sheet  HCAD/FBCAD Harris County Appraisal District/Fort Bend County Appraisal District In Report, Addendums, and Additional Comments  ND/NA No Data/ Non Applicable 1004 MC  PA (# v#) Paired Analysis (Comp # v Comp #) Addendum, Additional comments  Insul Insulation Grid  CAD County Appraisal District  In Report, Addendums, and Additional Comments  Solid Surface Counters mad of Granite, Silestone, Corian, Quartz, marble, In Report, Addendums, and Additional Comments Grid.			
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#### **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:

2a. Retroactive Date:

12:01 a.m. Standard Time at the Address of the Certificate Holder shown in item 1, above 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

Authorized Representative OR

Countersignature (in states where applicable)

Date: November 20, 2020

County: Fort Bend

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