

# Uniform Residential Appraisal Report

2020-0515  
File # Ln #150200422336

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

Property Address 9115 Crown Jewel Dr City Richmond State TX Zip Code 77469  
 Borrower Paul O Brawner II Owner of Public Record Brawner Paul O II & Whitaker Vicki County Fort Bend

Legal Description ROYAL LAKE ESTATES SEC 1, BLOCK 2, LOT 6  
 Assessor's Parcel # 7935-01-007-0110-901 Tax Year 2013 R.E. Taxes \$ 7,215  
 Neighborhood Name ROYAL LAKE ESTATES Map Reference 647B Census Tract 6755.00

Occupant  Owner  Tenant  Vacant Special Assessments \$ 0  PUD HOA \$ 1,025  per year  per month  
 Property Rights Appraised  Fee Simple  Leasehold  Other (describe)  
 Assignment Type  Purchase Transaction  Refinance Transaction  Other (describe)

Lender/Client Supreme Lending Address 14801 Quorum Drive Suite 300, Dallas, TX 75254  
 Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal?  Yes  No  
 Report data source(s) used, offering price(s), and date(s). MLS/TAX

I  did  did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed.

Contract Price \$ Date of Contract Is the property seller the owner of public record?  Yes  No Data Source(s)  
 Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower?  Yes  No  
 If Yes, report the total dollar amount and describe the items to be paid.

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

Neighborhood Characteristics		One-Unit Housing Trends			One-Unit Housing		Present Land Use %	
Location <input type="checkbox"/> Urban <input type="checkbox"/> Suburban <input checked="" type="checkbox"/> Rural	Property Values <input type="checkbox"/> Increasing <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining	PRICE	AGE	One-Unit	76 %			
Built-Up <input type="checkbox"/> Over 75% <input checked="" type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%	Demand/Supply <input type="checkbox"/> Shortage <input checked="" type="checkbox"/> In Balance <input type="checkbox"/> Over Supply	\$ (000)	(yrs)	2-4 Unit	10 %			
Growth <input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow	Marketing Time <input type="checkbox"/> Under 3 mths <input checked="" type="checkbox"/> 3-6 mths <input type="checkbox"/> Over 6 mths	250	Low	0	Multi-Family	4 %		
Neighborhood Boundaries +/-18 miles W of Houston's CBD. Neighborhood boundaries are: US Hwy 59 to the north, FM 762 to the south, Ricefield Rd. to the west, and FM 2759 to the east.		850	High	35	Commercial	5 %		
		530	Pred.	15	Other	5 %		

Neighborhood Description Physical, economic, & governmental forces which influence value in the subject neighborhood are considered favorable and supportive of continued market acceptance and buyer appeal. The property is within average proximity to employment centers for the area, as well as schools, shopping, and recreational facilities. 5% of Present Land use represent vacant land in the subject neighborhood.  
 Market Conditions (including support for the above conclusions) Economic conditions in the subject neighborhood are favorable with property values being stable. Demand/supply ratios appear to be in balance for the area. For realistically priced properties the marketing time is between 1 to 4 mos. It is not unusual for sellers to pay up to 6 pts. of buyer's closing costs. Financing is readily available to qualified buyers.

Dimensions 177 x 178 x 176 x 178 Area 32400 sf Shape rectangular View B: Woods;  
 Specific Zoning Classification A-1 Zoning Description Residential  
 Zoning Compliance  Legal  Legal Nonconforming (Grandfathered Use)  No Zoning  Illegal (describe)  
 Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use?  Yes  No If No, describe

Utilities Public Other (describe) Public Other (describe) Off-site Improvements - Type Public Private  
 Electricity  Gas  Water  Sanitary Sewer  Street Concrete  Alley None

FEMA Special Flood Hazard Area  Yes  No FEMA Flood Zone X500 FEMA Map # 48157C0270L FEMA Map Date 04/02/2014  
 Are the utilities and off-site improvements typical for the market area?  Yes  No If No, describe  
 Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)?  Yes  No If Yes, describe  
 The subject is a interior residential site. Site dimensions, site size and zoning classification were derived from Fort Bend County Taxcords. No known factors adversely affecting the subject site. The only known easements traversing the property are typical utility easements and building setback lines.

General Description		Foundation		Exterior Description materials/condition		Interior materials/condition	
Units <input checked="" type="checkbox"/> One <input type="checkbox"/> One with Accessory Unit	<input checked="" type="checkbox"/> Concrete Slab <input type="checkbox"/> Crawl Space	Foundation Walls	Slab/Avg	Floors	Cpt/Wood/Tile G		
# of Stories 1.5	<input type="checkbox"/> Full Basement <input type="checkbox"/> Partial Basement	Exterior Walls	BRS/FBD/Avg	Walls	D-Wall G		
Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det/End Unit	Basement Area 0 sq.ft.	Roof Surface	Comp/Avg	Trim/Finish	Wood :G		
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.	Basement Finish 0 %	Gutters & Downspouts	Aluminum/Avg	Bath Floor	Tile: G		
Design (Style) Ranch	<input type="checkbox"/> Outside Entry/Exit <input type="checkbox"/> Sump Pump	Window Type	Alum/Avg	Bath Wainscot	Tile :G		
Year Built 2001	Evidence of <input type="checkbox"/> Infestation	Storm Sash/Insulated	None	Car Storage	None		
Effective Age (Yrs) 10	<input type="checkbox"/> Dampness <input type="checkbox"/> Settlement	Screens	Yes/Avg	<input checked="" type="checkbox"/> Driveway # of Cars 3			
Attic <input type="checkbox"/> None	Heating <input checked="" type="checkbox"/> FWA <input type="checkbox"/> HWBB <input type="checkbox"/> Radiant	Amenities	Woodstove(s) # 0	Driveway Surface	Concrete		
<input checked="" type="checkbox"/> Drop Stair <input type="checkbox"/> Stairs	<input type="checkbox"/> Other Fuel Elec.	Fireplace(s) # 1	<input checked="" type="checkbox"/> Fence Iron	<input checked="" type="checkbox"/> Garage # of Cars 3			
<input type="checkbox"/> Floor <input type="checkbox"/> Scuttle	Cooling <input checked="" type="checkbox"/> Central Air Conditioning	<input checked="" type="checkbox"/> Patio/Deck Con	<input type="checkbox"/> Porch None	<input type="checkbox"/> Carport # of Cars 0			
<input type="checkbox"/> Finished <input type="checkbox"/> Heated	<input type="checkbox"/> Individual <input type="checkbox"/> Other	<input checked="" type="checkbox"/> Pool Gunite	<input type="checkbox"/> Other None	<input checked="" type="checkbox"/> Att. <input type="checkbox"/> Det. <input type="checkbox"/> Built-in			

Appliances  Refrigerator  Range/Oven  Dishwasher  Disposal  Microwave  Washer/Dryer  Other (describe)

Finished area above grade contains: 10 Rooms 4 Bedrooms 4.1 Bath(s) 3,833 Square Feet of Gross Living Area Above Grade  
 Additional features (special energy efficient items, etc.). The subject features granite counters, stainless steel appliances, wood and tile flooring

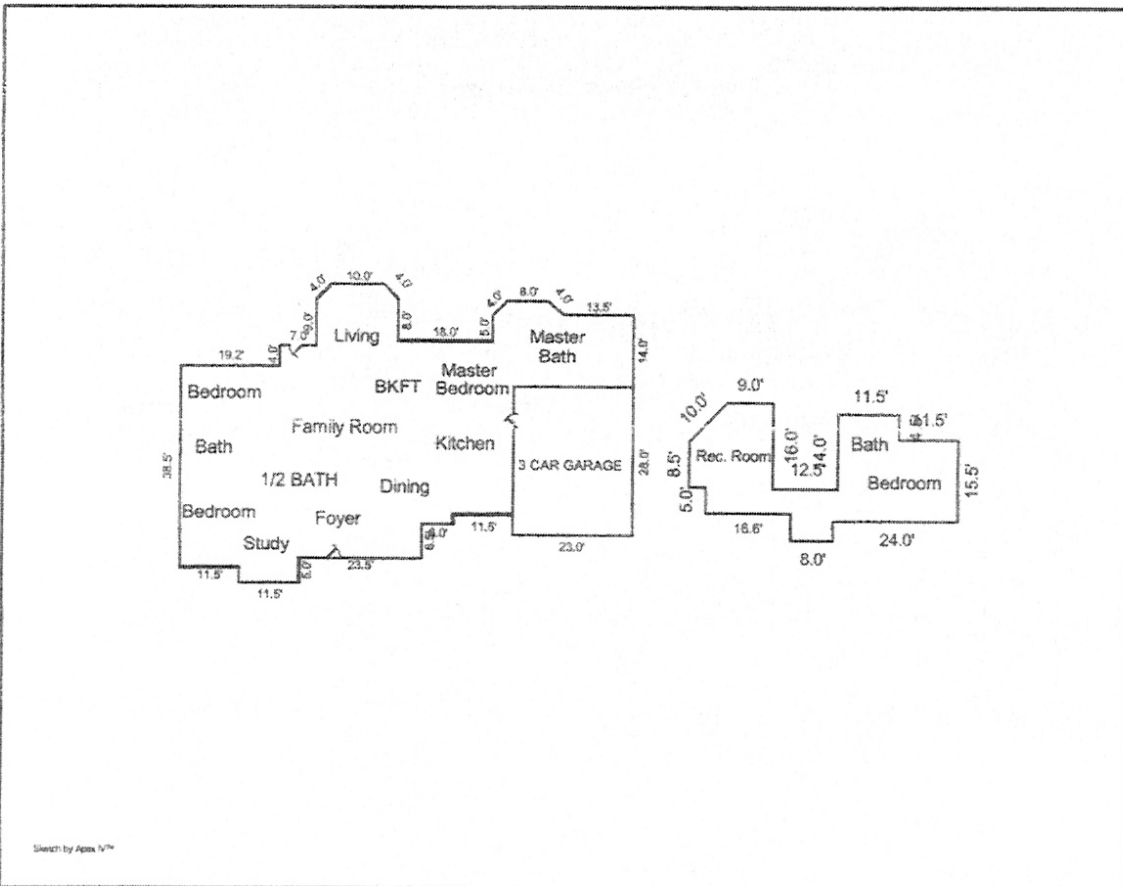
Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). C3:Kitchen-updated-one to five years ago;Bathrooms-updated-one to five years ago;Subject features new roof, new A/C unit and new double pane windows. The subject is well maintained SFR with no deferred maintenance noted. Floorplan is functional and representative homes in the neighborhood. No external factors affecting value were noted.

Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property?  Yes  No If Yes, describe

Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)?  Yes  No If No, describe

### Building Sketch

Borrower/Client	Paul O Brawner II		
Property Address	9115 Crown Jewel Dr		
City	Richmond	County	Fort Bend
Lender	Supreme Lending	State	TX
		Zip Code	77469



Sketch by Apex V™

Comments:

AREA CALCULATIONS SUMMARY			
Code	Description	Net Size	Net Totals
GLA1	First Floor	3032.0	3032.0
GLA2	Second Floor	801.1	801.1
GAR	Garage	644.0	644.0
Net LIVABLE Area		(Rounded)	3833

LIVING AREA BREAKDOWN			
Breakdown			Subtotals
<b>First Floor</b>			
	14.0 x	27.2	380.2
	4.2 x	24.0	99.8
	33.0 x	33.7	1110.7
	2.0 x	26.3	52.6
	8.0 x	15.7	125.3
	6.5 x	20.3	132.0
	7.0 x	40.5	283.5
	3.8 x	5.0	19.1
	19.2 x	38.5	738.7
	3.0 x	7.7	23.1
0.5 x	0.0 x	0.0	0.3
	2.8 x	8.0	22.6
0.5 x	2.8 x	2.8	4.0
0.5 x	2.8 x	2.8	4.0
0.5 x	2.8 x	10.0	28.3
0.5 x	2.8 x	2.8	4.0
0.5 x	2.8 x	2.8	4.0
<b>Second Floor</b>			
0.5 x	7.1 x	7.1	25.0
	7.1 x	8.5	60.1
	9.0 x	15.6	140.1
	4.6 x	37.1	169.5
	11.5 x	14.0	161.0
	0.4 x	13.1	5.6
	11.5 x	14.1	161.8
0.5 x	0.0 x	0.0	0.2
	5.4 x	8.0	43.4
	1.4 x	24.0	34.3
27 Items	(Rounded)		3833