Uniform Residential Appraisal Report

80BROOKS CA File # 100923.9

L	The purpose of this summary appraisal re	eport is to provide t	the lender/client with an	accurate, and adequa	ately supported, or	oinion of the	market valu	e of the subject	property
	Property Address 1715 Palace Green	n Ct		City Katy			State TX	Zip Code 774	
ı	Borrower Craig A Brooks & Nelda W	V Brooks	Owner of Public Rec	ord Craig Brooks	& Nelda Brook	(S	County Har	ris	
ı	Legal Description Lt 65 Blk 13 William Assessor's Parcel # 114-840-013-00	msburg Settleme	ent	Tay Van					
ŀ	Neighborhood Name Williamsburg Se	ttlement	·	Tax Year 2009 Map Reference			R.E. Taxes \$		
SUBJEC	Occupant 🖂 Owner 🔲 Tenant 🔲 V	acant	Special Assessments	\$ 0.00	—————————————————————————————————————		Census Tract	5425.00 ⊠ per year □	per month
800	Property Rights Appraised 🔀 Fee Simple	Leasehold	Other (describe)		2310	io non y	ν 000 μ	Dei year	per monu
(I)	Assignment Type Purchase Transact	ion 🔀 Refinance		(describe)					
ı	Lender/Client Compass Bank Morto	gage Departmen	t Address 401 v	V Valley Avenue,	Homewood, AL	35209			
ı	is the subject property currently offered for Report data source(s) used, offering price(s	s) and date(s)	er MLS.	e months prior to the	effective date of the	is appraisal'		Yes 🛛 No	
		S-100 2 COM							
	I did did not analyze the contract	for sale for the subj	ect purchase transaction.	Explain the results of	the analysis of the	contract for	sale or why t	he analysis was n	ot
T	performed. This is not a purchase tr	ansaction.							
CONTRACT	Contract Price \$ Refinance Date of C	Contract N/A	is the property policy	r the evenes of mubile					
Ę	Is there any financial assistance (loan charg	ies, sale concessions	s aift or downnavment as	r the owner of public	record? Yes	NO Da	ta Source(s)	N/A	
၀	If Yes, report the total dollar amount and des	scribe the items to be	e paid.	N/A	daid by any panty of	i Delian Oi i	le bollower?	Yes	☐ No
_	Note: Dece and the resistance is								
	Note: Race and the racial composition of Neighborhood Characteristic	f the neighborhood							
	Location Urban Suburban		erty Values 🔲 Increasin	Housing Trends	Deallai -		it Housing	Present Lan	
0	Built-Up Over 75% 25-75%		and/Supply Shortage	J V	Declining Over Supply	PRICE \$ (000)	AGE	One-Unit	75 %
100	Growth Rapid Stable			mths 🖂 3-6 mths	Over 6 mths	\$ (000) 60 L	(yrs) ow 0	2-4 Unit Multi-Family	5 % 5 %
Ŧ	Neighborhood Boundaries To the north	h by Clay Rd,to t	he west by Grand Pa	rkway, to the sou	ith by IH 10.		ligh 40	Commercial	5 %
) BG	and to the east by Fry Rd.					130 P	red 25	Other	10 %
101	Neighborhood Description The neighborhood Description The neighborhood Description	orhood is located	in the Williamsburg	Settlement subd	vision, located i	n the city	of Katy, ap	proximately 2	5 miles
ž	west of downtown Houston. The su and are moderately priced. Market	ibject has average	ge access to all neight eighborhood is consider	borhood factors.	The homes ar	e of avera	ge to good	f quality and co	ondition
	Market Conditions (including support for the	above conclusions)	The homes are g	enerally well mai	ntained and of a	% "Other I	Land Use"	is Vacant Lan	d.
	adverse factors are attributed to the	neighborhood v	vhich would impact v	alue positively or	negatively Sur	nly and d	amand and	near to be in b	n. No
5	per MLS. Mongage financing is cur	rently available a	it competitive rates a	and terms for home	es in the subje	ct neighbo	orhood.		<u> </u>
ı	Dimensions Survey not provided Specific Zoning Classification Deed Restr		Area 9,600 Sq.F		ipe Rectangula	r.	View R	esidential	
ı	Zoning Compliance Legal Legal No	ncedorming (Grand	Zoning Description	Residential ling Illegal (desc	riba)				
	Is the highest and best use of subject proper	rty as improved for a	s proposed per plans and	specifications) the n	resent use?	Voc 🗀	No If No, de	ooriba	
				, , , , , , , , , , , , , , , , , , , ,	TOOGHE BOC:	103	vo ii ivo, de	SCHOE	
ı	Utilities Public Other (describe)		Public Other (describe)	Off-site Impro	vements -			Private
<u>"</u>	Electricity 🖂 🗌	Water	Public Other (Off-site Impro	ovements -			Private
SILE	Electricity 🗵 🗌 Gas 🖳	Water Sanitar	Public Other (i	describe)	Off-site Impro	ovements -	Гуре	Public P	
SITE	Electricity Gas Gas Great Great Gas Gas Great Gas Great Great Great Great Gas Great	Water Sanitar ☑ No FEMA Fie	Public Other (in its property of the public	describe) FEMA Map # 48: No If No describe	Off-site Impro Street Conc Alley None 201C0595L	ovements -	Гуре	Public P	
SITE	Electricity Gas Gas Great Flood Hazard Area Yes Are the utilities and off-site improvements ty, Are there any adverse site conditions or exte	Water Sanitar No FEMA Fire pical for the market a	Public Other (in y Sewer Sample od Zone Xarrea? Yes Ints. encircachments, environments, environments	FEMA Map # 48. No If No, describe	Off-site Impro Street Conc Alley None 201C0595L	ovements -	FEMA Map	Public P	
SITE	Electricity Gas	Water Sanitar No FEMA Fire pical for the market a	Public Other (in y Sewer Sample od Zone Xarrea? Yes Ints. encircachments, environments, environments	FEMA Map # 48. No If No, describe	Off-site Impro Street Conc Alley None 201C0595L	ovements -	FEMA Map	Public P	
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Uniform Residential Appraisal Report

80BROOKS CA File # 100923.9

There are 18 comparat	ole properties current	y offered for sale	In the subject neighbor	hood ranging in pric	e from \$ 149.900	to \$ 23	7 900
mere are 21 comparat	he sales in the subject	ct neighborhood wit	hin the past twelve mor	nths ranging in sale	price from \$ 79.90		204,000
FEATURE	SUBJECT	COMPAR	ABLE SALE # 1	COMPARA	BLE SALE # 2		BLE SALE # 3
Address 1715 Palace Gre	en Ct	22410 Wether	burn Ln	1531 Carters G		22519 Unicorns	Horn I n
Katy, TX 77449		Katy, TX		Katy, TX		Katy, TX	HOITI EII
Proximity to Subject		0.22 miles N		0.39 miles E		0.17 miles NW	
Sale Price	\$ Refinance	9	\$ 165,000		\$ 197,500		\$ 204,00
Sale Price/Gross Liv. Area	\$ sq.ft	\$ 55.22 sq	.ft.	\$ 65,83 sq.f		\$ 63.24 sq.ft	
Data Source(s)		MLS#1437155	53/DOM 130	MLS#3498831	1/DOM 28	MLS#70296914	
Verification Source(s)		Tax		Tax		Tax	IDOW 6
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	1 / \ 0 A-U
Sales or Financing		168547 VA	1.77	Cash Sale	+1-) & valazinient	163200 CNV	+(-) \$ Adjustment
Concessions		\$5500 SC	-550	\$0 SC			
Date of Sale/Time		07/28/2010CO		12/21/2009COE		\$5700 SC	
Location	Williamsburg	Williamsburg		Williamsburg		02/26/2010COE	
Leasehold/Fee Simple	Fee Simple	Fee Simple			 	Williamsburg	
Site	9,600 Sq.Ft.	9,750 Sq.Ft.		Fee Simple		Fee Simple	
View	Residential	Residential	-	9,000 Sq.Ft.		9,412 Sq.Ft.	
Design (Style)	2Sty/Traditional	2Sty/Traditiona		Residential		Residential	
Quality of Construction	Good	Average		2Sty/Traditional		2Sty/Traditional	
Actual Age	29	28	+15,000	Superior	-15,000		
Condition	Good			28		27	
Above Grade	Total Bdrms. Baths	Good		Good		Good	
Room Count		Total Bdrms. Bath		Total Bdrms, Baths		Total Bdrms. Baths	
Gross Living Area	10 4 3.5	10 4 3.5		10 4 3.5		10 4 3.5	
	3,190 sq.ft.	2,988 sq.1	t. +4,444	-3,	+4,180	3,226 sq.ft.	200 0
~	None	None		None		None	`
	N/A	07/06/2010 PD		12/01/2009 PD		02/03/2010 PD	
Hosting/Cooling	Average	Average		Average		Average	
	FWA/CAC	FWA/CAC		FWA/CAC		FWA/CAC	
Energy Efficient Items	Typical/Average			Typical/Average		Typical/Average	
	2 Car Gar	2 Car Gar		2 Car Gar		2 Car Gar	
		Porch,Patio		Porch,Patio		Porch,Patio	
		Bl-Kitchen		Bl-Kitchen		BI-Kitchen	
S -		1 Fireplace		1 Fireplace		1 Fireplace	
	Fence	Fence		Fence		Fence,Pool	-15,000
Net Adjustment (Total)		□ + □ -	\$ 18,894	□ + ⋈ -	\$ -10,820		\$ -15,000
Adjusted Sale Price		Net Adj. 11.5 %		Net Adj. 5.5 %		Net Adj. 7.4 %	Ψ -15,000
of Comparables Odd did not research t		Gross Adj. 12.1 %	\$ 183,894 property and comparable	Gross Adj. 9.7 %	¢ 400 000	Gross Adj. 7.4 %	\$ 189,000
My research ☐ did ☒ did no Data Source(s) MLS, Tax R	ecords of reveal any prior sal ecords	es or transfers of th	e subject property for the comparable sales for	the year prior to the o	date of sale of the com	parable sale.	
Report the results of the research ITEM	and analysis of the p	rior sale or transfer SJECT	history of the subject pr	operty and comparat	ole sales (report additio		
Date of Prior Sale/Transfer	No sales in pr		COMPARABLE SA		OMPARABLE SALE #2		ABLE SALE #3
Price of Prior Sale/Transfer	0	00000 10 0000 00 0000	No sales in the pric		les in the prior 12		the prior 12 mo
Data Source(s)	per MLSTaxR			0		0	
Effective Date of Data Source(s)	09/21/2010		per MLSTaxRcrd 09/21/2010		LSTaxRcrd	per MLSTax	Rord
Analysis of prior sale or transfer h	istory of the subject r	roperty and compa		09/21/	2010	09/21/2010	
	iotoly of the outspoot	nopolity and compa	anic saics NONe	reported			
2000	100				·		
Street, Street			···				
Summary of Sales Comparison Ap	proach The data	cited in the Sa	les Comparison An	alveie ie for know	n footure		
market value. The estimate	ed Market Value I	es within the ind	icated range. See	Attached Addon	ni reatures considi	sted relevant to es	sumating
				· · · · · · · · · · · · · · · · · · ·			
Indicated Value by Sales Compariso	on Approach \$ 185	5.000					
Indicated Value by: Sales Compa	rison Approach \$		ost Approach (if deve	loned) \$ 100 per	Income Annu	anah (if daya laan D)	
Most weight is placed on the	market approac	h hecause it rof	oots the actions of	100000 109,852	2 Income Appr	oach (if developed) S	\$
supports the market approa	ch. The income	anninach was n	et utilized at the rea	buyers and seller	rs in the market pl	ace. The cost app	roach closely
owner occupied.	or. The modifie	approach was n	ot utilized at the rec	uest of the lende	er and due to the n	eighborhood bein	g primarily
This appraisal is made "as is".	subject to co	maletion per plans	and engeifications	the hoole of a fire	L.121		
completed. I subject to the following	owing renairs or alte		and specifications on				
following required inspection based	on the extraordinary	assumption that th	e condition or deficienc	vidoes not require of	teration or resolve	peen completed, or	subject to the
Based on a complete visual insconditions, and appraiser's cert \$ 185,000 as of	pection of the inte	rior and exterior a	reas of the subject r	onici usei orinte property, defined e	cone of work states	ment of accumut!	n and limit-
conditions, and appraiser's cer	tification, my (our)	opinion of the m	arket value, as defini	ed, of the real pro	perty that is the sul	nem of assumption	s and ilmiting
\$ 185,000 , as of	09/21/2010	, which is th	e date of inspection	and the effective	date of this apprais	sal.	

SEE ATTACHED COMMENTS	tial Appraisal Repor	L Fik	80BROOK: # 100923.9	
GEATIAGHED COMMENTS				
COST APPROACH TO VALUE	E(not required by Fannie Mae)			
ipport for the opinion of site value (summary of comparable land sales or other methods	for acting ting eith units	and the cite		
COST APPROACH TO VALUE COST APPROACH TO VALUE COST APPROACH TO VALUE COST APPROACH TO VALUE COST (INTERPRETATION OF SITE VALUE (Summary of comparable land sales or other methods formation provided by MLS, local builders, and Realtors. The site value	for acting ting eith units	e of the site v	was determined	d by
ords adequate minimation for the lender/client to replicate the below cost figures and ca apport for the opinion of site value (summary of comparable land sales or other methods formation provided by MLS, local builders, and Realtors. The site value	lculations. for estimating site value) The value is 'as improved'.	e of the site v	was determined	d by
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Uniform Residential Appraisal Report

80BROOKS CA File # 100923.9

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 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
- 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 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.