APPRAISAL OF REAL PROPERTY



LOCATED AT

5118 W 43rd St Houston, TX 77092 Lot 20 Block 17 Oak Forest Sec 16

FOR

OPINION OF VALUE

276,000

AS OF

06/21/2022

BY

Michael Bowden
Bowden Appraisal Group, Inc.
26103 I-45 Ste 101
The Woodlands, TX 77380
(281) 367-4248
mbowden@bowdenappraisal.com

Bowden Appraisal Group, Inc. 26103 I-45 Ste 101 The Woodlands, TX 77380 (281) 367-4248

06/27/2022

Re: Property: 5118 W 43rd St

Houston, TX 77092

Borrower:

File No.: 68984

Opinion of Value: \$ 276,000 Effective Date: 06/21/2022

In accordance with your request, we have appraised the above referenced property. The report of that appraisal is attached.

The purpose of the appraisal is to develop an opinion of market value for the property described in this appraisal report, as improved, in unencumbered fee simple title of ownership.

This report is based on a physical analysis of the site and improvements, a locational analysis of the neighborhood and city, and an economic analysis of the market for properties such as the subject. The appraisal was developed and the report was prepared in accordance with the Uniform Standards of Professional Appraisal Practice.

The opinion of value reported above is as of the stated effective date and is contingent upon the certification and limiting conditions attached.

It has been a pleasure to assist you. Please do not hesitate to contact me or any of my staff if we can be of additional service to you.

Sincerely,

Michael Bowden Appraiser

License or Certification #: 1320702 State: TX Expires: 05/31/2023 mbowden@bowdenappraisal.com

<u>K</u>	<u>ESIDEI</u>			IVAIO	<u>1L REP</u>				File No.:	68984	
	Property Address:		W 43rd St		Level December		Houston		State: TX	Zip Code: 77092	
L	County: Harr	S			Legal Descripti	on: Lot 20 Blo	ck 17 Oak For Assessor's Par				
<u></u>	Tax Year: 202		D E Tayac: © O	704	Special Assess	emente: \$ 0			080-447-000-00	20	
SUBJEC	Tax Year: 202 Current Owner of Re		R.E. Taxes: \$ 3,				Borrower (if ap		Tenant X Vacant	Manufactured Housing	
ြ	Project Type:	PUD	Jose and Condon	Elida Amay	ya Cooperative	Other (describe)	ccupant. Own	ы <u> </u>	HOA: \$ 0	per year per month	
	Market Area Name:				Ооорстанче	Other (describe)	Map Reference: 2	6420			
H	The purpose of this		Forest We		Market V	'alue (as defined), or		value (describ		Census Tract: 5315.00	
	This report reflects the following value (if not Current, see comments):										
	Approaches develop				nparison Approach	Cost Approx		e Approach		nments and Scope of Work)	
높	Property Rights App		Fee Sim		easehold	_	Other (describe)	о гірргоцоп	(OUU TIUUUTIOIIIALIUTI OUT	anonto and ocope of worky	
ASSIGNMEN							50101 (00001150)				
<u></u>	-	rne intend	ied use is to	o assist in a	n offering for	sale.					
AS	Intended User(s) (by	name or type).	Th	na Cliant							
Ì	AII 1			ne Client		Address:					
		nda Mejia-					1 45 Ot- 404	TI \A/	-U		
H	Location:	Michael Bo	waen 🔽 🤇	Suburban	Rural	Predominant	0ne-Unit Ho		dlands, TX 77380 Present Land Use	Change in Land Use	
	Built up:	Over 75		25-75%	Under 25%	Occupancy	PRICE	AGE			
	Growth rate:	Rapid		Stable	Slow	Owner 0	\$(000)	(yrs)	One-Unit 100	% Not Likely % Likely * In Process *	
_	Property values:	Increas		Stable	Declining	Tenant			Multi-Unit	% * To:	
٥	Demand/supply:	Shortag		n Balance	Over Supply	Vacant (0-5%)	200	52	Comm'l	% 10.	
AREA DESCRIPTIO	Marketing time:	▼ Under 3		3-6 Mos.	Over 6 Mos.	Vacant (>5%)	070		Oomini	%	
SCF						<u> </u>	290 Pred	67		<u></u>	
DE	1			, -		characteristics and trends):				the subjects market	
Ä										ive listings and recently	
										tricted neighborhood. It	
户			se proximity	to workpla	ces, schools,	medical and sho	pping. Bounde	ed genera	ally by T.C.Jester E	Ivd, Hwy 290, Pinemont	
MARKET	Dr and W 34	th Street.									
Σ											
L	Dimensions						Cite A				
			.00x61.00x	115.00			Site A	,,,	043 sf		
	Zoning Classification	No.	Zoning		7	an Compliance:	Descri		Single Family Resident		
	Are CCRDs applicable	le0 [Vac Na			ng Compliance:			rming (grandfathered)	☐ Illegal No zoning	
	Are CC&Rs applicat	_	Yes No			ocuments been reviewed?	Yes	No No	Ground Rent (if applicable) \$/	
	Highest & Best Use	as improved:	X	resent use, or	Other use	(explain)					
	Actual Use as of Eff			e Family Re	esidential		Use as appraised in this	report:	Single Family	Residential	
	Summary of Highes	& Best Use:	<u>Hig</u>	hest and be	est use is imp	roved residential	per deed resti	rictions.			
NO.	Summary or riighes	& Best Use:	Hig	hest and be	est use is imp	roved residential	per deed restr	rictions.			
IPTION									Tassagabu		
CRIPTION	Utilities	Public Othe		hest and be	Off-site Improve		Pı	ıblic Private	<u></u>	nerally Level	
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SITE DESCRIPTION	Utilities Electricity Gas Water	Public Othe			Off-site Improve Street Curb/Gutter Sidewalk	concrete concrete concrete	Pt	ublic Private	Size Co Shape Re Drainage Ap	nforming for Market ctangular pears Adequate	
SITE DESCRIPTION	Utilities Electricity Gas Water Sanitary Sewer	Public Othe			Off-site Improve Street Curb/Gutter Sidewalk Street Lights	concrete concrete concrete standard	Pt	ublic Private	Size Co Shape Re Drainage Ap	nforming for Market ctangular	
SITE DESCRIPTION	Utilities Electricity Gas Water Sanitary Sewer Storm Sewer	Public Othe	er Provide	r/Description	Off-site Improve Street Curb/Gutter Sidewalk Street Lights Alley	concrete concrete concrete standard none	Pt	ublic Private	Size Co Shape Re Drainage Ap	nforming for Market ctangular pears Adequate	
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DESCRIPTION OF THE IMPROVEMENTS SITE DESCRIPTION	Utilities Electricity Gas Water Sanitary Sewer Other site elements: FEMA Spec'l Flood I Site Comments: General Description # of Units # of Stories Type Det. Design (Style) Existing Actual Age (Yrs.) Effective Age (Yrs.) Interior Description Floors Walls Trim/Finish Bath Floor Bath Wainscot Doors Additional features:	Public Othe Public Othe Other Att. Traditionar Proposed 1955 15 wood/tile drywall standard tile tile standard grade contains: large	r Provide riside Lot Yes re front a bu Acc.Unit Und.Cons.	Corner Lot No FEM Isy street. S Exterior Descript	Off-site Improve Street Curb/Gutter Sidewalk Street Lights Alley Cul de Sac A Flood Zone Dirick/M compo pts. Attic Stairs Drop Ste Doorway Floor Heated Trinished	concrete concrete concrete standard none Underground Utilit X FE esistance is likely te Cood Crawl Sy esition Baseme Sump P Dampne Settleme Infestati None Patio Deck Porch Porch Porch Pool R 3 Bedrooms nce.	ies Other MA Map # 482 . No other adv ion yes pace no nt none mmp none ss none none none overed one overed one overed /ood/chainlink one	Ba (describe) O1C0655 erse cond (ded Outed Oute	Size Coo Shape Re Drainage Ap View Re M FE dittions noted. Seement Nor ea Sq. Ft. Finished siling alls soor stide Entry ve(s) # 0 1,229 Square Feet o	mforming for Market ctangular cears Adequate sidential MA Map Date 6/9/2014 MA Map Date 6/9/2014 MA Map Date 6/9/2014 MA Map Date 6/9/2014 Cooling Central yes Other none Car Storage None Garage # of cars (2 Tot.) Attach. 1 Detach. Bitin Carport Driveway 1 Surface Concrete Gross Living Area Above Grade	
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	Utilities Electricity Gas Water Sanitary Sewer Other site elements: FEMA Spec'l Flood I Site Comments: General Description # of Units # of Stories Type Det. Design (Style) Existing Actual Age (Yrs.) Effective Age (Yrs.) Interior Description Floors Walls Trim/Finish Bath Floor Bath Wainscot Doors Finished area above Additional features:	Public Othe Public Othe Other Att. Traditiona Proposed 1955 15 wood/tile drywall standard tile tile standard grade contains: larg	r Provide rnside Lot Yes re front a but Acc.Unit Und.Cons.	Corner Lot Corner Lot No FEM. Isy street. S Exterior Descript Foundation Exterior Walls Roof Surface Gutters & Duns; Window Type Storm/Screens Appliances Refrigerator Range/Oven Disposal Dishwasher Fan/Hood Microwave Washer/Dryet 6 Roo patio, cove	off-site Improve Street Curb/Gutter Sidewalk Street Lights Alley Cul de Sac A Flood Zone Some buyer re Sidewalk Street Lights Alley Conpoc pts. Aftic Stairs Drop Sta Scuttle Doorway Floor Heated r external obsolescence	concrete concrete concrete standard none Underground Utilit X FE esistance is likely te Cood Crawl Sy esition Baseme Settleme Infestati None None Paic Porch Fineplace(s) Porch Fence Pool 3 Bedrooms noce.	ies Other MA Map # 482' . No other adv on yes ace no nt none mp none on none not none not none overed one overed one 1 Bath(Externa	Ba (describe) O1C0655 erse cond (deted) Woodsto	Size Coo Shape Re Drainage Ap View Re M FE dittions noted. Seement Nor ea Sq. Ft. Finished siling alls soor stide Entry ve(s) # 0 1,229 Square Feet o	mforming for Market ctangular pears Adequate sidential MA Map Date 6/9/2014 Cooling Central Yes Other none Car Storage None Garage # of cars (2 Tot.) Attach. 1 Detach. Bit-in Carport Driveway 1 Surface concrete Gross Living Area Above Grade	
	Utilities Electricity Gas Water Sanitary Sewer Other site elements: FEMA Spec'l Flood I Site Comments: General Description # of Units # of Stories Type Det. Design (Style) Existing Actual Age (Yrs.) Effective Age (Yrs.) Interior Description Floors Walls Trim/Finish Bath Floor Bath Wainscot Doors Finished area above Additional features:	Public Othe Public Othe Other Att. Traditiona Proposed 1955 15 wood/tile drywall standard tile tile standard grade contains: larg	r Provide rnside Lot Yes re front a but Acc.Unit Und.Cons.	Corner Lot Corner Lot No FEM. Isy street. S Exterior Descript Foundation Exterior Walls Roof Surface Gutters & Duns; Window Type Storm/Screens Appliances Refrigerator Range/Oven Disposal Dishwasher Fan/Hood Microwave Washer/Dryet 6 Roo patio, cove	off-site Improve Street Curb/Gutter Sidewalk Street Lights Alley Cul de Sac A Flood Zone Some buyer re Sidewalk Street Lights Alley Conpoc pts. Aftic Stairs Drop Sta Scuttle Doorway Floor Heated r external obsolescence	concrete concrete concrete standard none Underground Utilit X FE esistance is likely te Cood Crawl Sy esition Baseme Settleme Infestati None None Paic Porch Fineplace(s) Porch Fence Pool 3 Bedrooms noce.	ies Other MA Map # 482' . No other adv on yes ace no nt none mp none on none not none not none overed one overed one 1 Bath(Externa	Ba (describe) O1C0655 erse cond (deted) Woodsto	Size Coo Shape Re Drainage Ap View Re M FE dittions noted. Seement Nor ea Sq. Ft. Finished iiling alls oor uside Entry ve(s) # 0 1,229 Square Feet of	mforming for Market ctangular pears Adequate sidential MA Map Date 6/9/2014 Cooling Central Yes Other none Car Storage None Garage # of cars (2 Tot.) Attach. 1 Detach. Bit-in Carport Driveway 1 Surface concrete Gross Living Area Above Grade	
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<u> </u>					AL REPU				le No.: 68984	
	My research	did 🗙	did not reveal any prior	sales or	transfers of the subject property	for the three years prio	r to the effective date of this app	oraisal.		
	Data Source(s):	HARM	LS/Tax							
[ية	1st Pri	ior Subject Sal	e/Transfer	Analys	is of sale/transfer history and/or	any current agreement	of sale/listing:	No prior	sales/transfers of the s	subject were
잂	Date:			disc	overed in the previou	s 36 months N	o sales/transfers of t		were discovered in th	
呈	Price:							•	th a list price of \$289,9	
2	Source(s):				•		•		in a list price or \$209,9	00.00. PIIOI
당		O. I.I A OI	I. /T	list p	orice \$299,000.00. Te	rminated listing	05/11/2022 for \$27	9,000.00.		
TRANSFER HISTORY		rior Subject Sal	ie/ i ranster							
띰	Date:									
	Price:									
	Source(s):									
	SALES COMPARISO	ON APPROAC	H TO VALUE (if develop	ed)	The	Sales Comparison App	proach was not developed for th	is appraisal.		
Ī	FEATURE	RE .	SUBJECT		COMPARABLE SA	ALE # 1	COMPARABLE	SALE # 2	COMPARABLE SAL	E # 3
	Address 5118	3 W 43rd	St		4921 W 43rd St		4913 W 43rd St		4414 Nina Lee Ln	
	Hous	ston. TX	77092		Houston, TX 77092		Houston, TX 77092	2	Houston, TX 77092	
İ	Proximity to Subject	1			0.20 miles E		0.22 miles E		0.63 miles E	
İ	Sale Price		\$		\$	295,000		\$ 290,000		275,000
İ	Sale Price/GLA		s	/sq.ft.	\$ 219.17 /sq.ft.	200,000	\$ 220.70 /sq.ft.	200,000	\$ 263.41 /sq.ft.	210,000
ł	Data Source(s)		HARMLS/Tax		MLS# 91383387		MLS# 50211281		MLS# 52201229	
-	Verification Source(s	5)								
ł	VALUE ADJUST	<u> </u>	Site Visit/Client DESCRIPTION	L	Tax/Realtor DESCRIPTION	+(-) \$ Adjust.	Tax/Realtor DESCRIPTION	+(-) \$ Adjust.	Tax/Realtor DESCRIPTION	+(-) \$ Adjust.
-	Sales or Financing	TIWILIVIO	DEGOTHI HON			1 (-) \$ Aujust.		+ (-) © Aujust.		+ (-) \$ Aujust.
	Concessions				Conventional	_	Conventional		Conventional	
					\$3,000.00	0	None Noted	0	None Noted	0
	Date of Sale/Time				05/20/2022		04/01/2022		05/17/2022	
	Rights Appraised		Fee Simple		Fee Simple	-	Fee Simple		Fee Simple	
	Location		Fronts Busy St	reet	Fronts Busy Street	1	Fronts Busy Street		Average	-15,000
	Site		7,043 sf		6,660 sf	0	6,660 sf	0	7,150 sf	0
	View		Residential		Residential		Residential		Residential	
	Design (Style)		Traditional		Traditional		Traditional		Traditional	
	Quality of Construction	ion	Average		Average		Average		Average	
İ	Age		Built 1955		Built 1955		Built 1955		Built 1952	0
Ì	Condition		Updated		Updated		Updated		Updated	
İ	Above Grade			aths	Total Bdrms Baths		Total Bdrms Baths		Total Bdrms Baths	
	Room Count		6 3	1	6 3 1.1	-3,000	6 3 2.0	-6,000	6 3 1	
	Gross Living Area		1,229	sq.ft.	1,346 sq.ft.	-9,400				+14,800
Ì	Basement & Finished	d	0sf	-	0sf	0,100	0sf	0,000	0sf	11,000
	Rooms Below Grade	е	031		031		031		031	
ł	Functional Utility	-	Average		Average		Average		Average	
1	Heating/Cooling		Central/Central	1	Central/Central		Central/Central		Central/Central	
ł	Energy Efficient Items	ne								
ł	Garage/Carport	10	Standard		Standard	4.000	Standard	4.000	Standard	
ᆽ	Porch/Patio/Deck		Garage 1		Garage 1 + 2 CP		Garage 1 + 2 CP	-4,000	Garage 1	
OMPARISON APPROACH	r Ulcli/r allu/Deck		Lrg Covered Pa	atio	open pat+strg Bld	0	Lrg Covered Patio		Small Covered Pat	+2,000
Ř										
F										
8										
S										
4										
힍	Net Adjustment (Tota	al)			<u> </u>	-16,400		\$ -16,800		1,800
SE	Adjusted Sale Price				Net 5.6 %		Net 5.8 %	•	Net 0.7 %	
SALES	of Comparables				Gross 5.6 %\$					276,800
"	Summary of Sales Co			_			th updated home lo	cated on a busy	y street in the West O	ak Forest
	neighborhoo	od (West	of T.C. Jester).	This	is a specific market	area.				
	The appraise	er comple	eted an extensiv	e se	arch to find recent sa	ales from the s	ubject's specific ma	rket similar to tl	ne subject in location(busy
	street), gross	s living a	rea, bed and ba	throc	m count, condition a	nd overall mar	ket appeal. The 3 b	est and most re	ecent discovered were	used.
	The adjustm	nents app	lied to the 3 cor	npara	able sales are based	on a paired sa	ales analysis with co	omparables use	d in report developme	ent.
	No adjustme	ent appea	ars supportable	for si	te area variance or a	ge variance ba	ased on a paired sa	les analysis.		

Indicated Value by Sales Comparison Approach \$

276,000

R	ESIDENTIAL APPRAISAL REPORT	File N	No.: 68984
	COST APPROACH TO VALUE (if developed) The Cost Approach was not developed for	this appraisal.	
	Provide adequate information for replication of the following cost figures and calculations.		
	Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value):		
	ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW	OPINION OF SITE VALUE	=\$
ᆬ	Source of cost data:	DWELLING Sq.Ft. @ \$	=\$
١ĕ	Quality rating from cost service: Effective date of cost data:	Sq.Ft. @ \$	=\$
8	Comments on Cost Approach (gross living area calculations, depreciation, etc.):	Sq.Ft. @ \$	=\$
Įξ	Cost approach was not within the scope of this assignment.	Sq.Ft. @ \$	=\$
COST APPROAC		Sq.Ft. @ \$	=\$
٥			=\$
		Garage/Carport Sq.Ft. @ \$	=\$
		Total Estimate of Cost-New	=\$
		Less Physical Functional	External
		Depreciation	=\$()
		Depreciated Cost of Improvements	=\$
		"As-is" Value of Site Improvements	=\$
			=\$
			=\$
	Estimated Remaining Economic Life (if required):		=\$
	INCOME APPROACH TO VALUE (if developed) The Income Approach was not developed		
AC.	Estimated Monthly Market Rent \$ X Gross Rent Multiplier	= \$	Indicated Value by Income Approach
l S	Summary of Income Approach (including support for market rent and GRM):		
INCOME APPROA			
Ιè			
Ιō			
ĮŽ			
L	The Orbital is and of a Rivard	lath Daniel annual	
	PROJECT INFORMATION FOR PUDs (if applicable) The Subject is part of a Planned	nit Development.	
	Legal Name of Project:		
۵	Describe common elements and recreational facilities:		
PUD			
	Indicated Value by: Sales Comparison Approach \$ 276,000 Cost Approach (if de	reloned) \$ Income Approac	h (if developed) \$
	Indicated value by: Sales Comparison Approach \$ 276,000 Cost Approach (if de		
	Final Reconciliation	* * * * * * * * * * * * * * * * * * * *	
	Final Reconciliation The market data approach was the most reliable approach was the most reliable approach.	* * * * * * * * * * * * * * * * * * * *	
	Final Reconciliation Scope of work. The market data approach was the most reliable approach	* * * * * * * * * * * * * * * * * * * *	
	The market data approach was the most reliable approach	* * * * * * * * * * * * * * * * * * * *	
z	The market data approach was the most reliable approach	* * * * * * * * * * * * * * * * * * * *	
TION	scope of work.	ch to value. The cost and income appro	each were not within the
ILIATION	The market data approach was the most reliable approach	ch to value. The cost and income appro	ach were not within the
	scope of work. This appraisal is made \(\sqrt{\text{"as is",}} \) subject to completion per plans and specific	ch to value. The cost and income appro	ion that the improvements have been have been completed, subject to
	Scope of work. This appraisal is made \(\subseteq "as is", subject to completion per plans and specific completed, subject to the following repairs or alterations on the basis of a Hy	ch to value. The cost and income appro	ion that the improvements have been have been completed, subject to
RECONCILIATION	Scope of work. This appraisal is made \(\subseteq "as is", subject to completion per plans and specific completed, subject to the following repairs or alterations on the basis of a Hy	ch to value. The cost and income appro	ion that the improvements have been have been completed, subject to
	Scope of work. This appraisal is made \(\sum_{\text{"as is"}}\) "as is", \(\sum_{\text{subject}}\) subject to completion per plans and specific completed, \(\sum_{\text{subject}}\) subject to the following repairs or alterations on the basis of a Hy the following required inspection based on the Extraordinary Assumption that the conditions are considered in the conditions are considered in the following required inspection based on the Extraordinary Assumption that the conditions are considered in the conditions are co	ch to value. The cost and income appro	ion that the improvements have been have been completed, subject to repair:
	Scope of work. This appraisal is made \(\subseteq \) "as is", \(\subseteq \) subject to completion per plans and specific completed, \(\subseteq \) subject to the following repairs or alterations on the basis of a High following required inspection based on the Extraordinary Assumption that the condition of the subject to other Hypothetical Conditions and/or Extraordinary Assumption that the condition of the subject property, as indicated be	ch to value. The cost and income appro	ion that the improvements have been have been completed, subject to repair: Ia. Assumptions and Limiting Conditions,
	Scope of work. This appraisal is made \(\subseteq \text{"as is"}, \subseteq subject to completion per plans and specific completed, \subseteq \text{subject to the following repairs or alterations on the basis of a High the following required inspection based on the Extraordinary Assumption that the condition of the subject to other Hypothetical Conditions and/or Extraordinary Assumption that the condition of the subject property, as indicated be and Appraiser's Certifications, my (our) Opinion of the Market Value (or other subject)	ch to value. The cost and income appro- ations on the basis of a Hypothetical Condition that the repairs or alterations on or deficiency does not require alteration or deficiency does not require alteration or deficiency does not require alteration or defined Scope of Work, Statement of ecified value type), as defined herein, of the	ion that the improvements have been have been completed, subject to repair: la. Assumptions and Limiting Conditions, the real property that is the subject
	Scope of work. This appraisal is made \(\) "as is", subject to completion per plans and specific completed, subject to the following repairs or alterations on the basis of a Hyperic than the following required inspection based on the Extraordinary Assumption that the conditions and/or Extraordinary Assumption that the conditions and the degree of inspection of the subject property, as indicated be and Appraiser's Certifications, my (our) Opinion of the Market Value (or other soft this report is: \$ 276,000 , as of:	ations on the basis of a Hypothetical Condition that the repairs or alterations on or deficiency does not require alteration or sumptions as specified in the attached addend ow, defined Scope of Work, Statement of secified value type), as defined herein, of the office	ion that the improvements have been have been completed, subject to repair: Ia. Assumptions and Limiting Conditions, he real property that is the subject the effective date of this appraisal.
	Scope of work. This appraisal is made \(\subseteq \text{"as is",} \subject to completion per plans and specific completed, \(\subseteq subject to the following repairs or alterations on the basis of a Hy the following required inspection based on the Extraordinary Assumption that the condition of the subject property, as indicated be and Appraiser's Certifications, my (our) Opinion of the Market Value (or other sof this report is: \$ 276,000 , as of: If indicated above, this Opinion of Value is subject to Hypothetical Conditions	ations on the basis of a Hypothetical Condition that the repairs or alterations on or deficiency does not require alteration or sumptions as specified in the attached addend ow, defined Scope of Work, Statement of ecified value type), as defined herein, of the office of the original of the original of the original of the original of the original of the original	ion that the improvements have been have been completed, subject to repair: Assumptions and Limiting Conditions, he real property that is the subject the effective date of this appraisal. this report. See attached addenda.
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STACHMENTS RECONCIL	Scope of work. This appraisal is made \(\) "as is", \(\) subject to completion per plans and specific completed, \(\) subject to the following repairs or alterations on the basis of a High the following required inspection based on the Extraordinary Assumption that the conditions and paraiser's Certifications, my (our) Opinion of the Market Value (or other sof this report is: \$ 276,000 If indicated above, this Opinion of Value is subject to Hypothetical Conditions A true and complete copy of this report contains 18 pages, including exhibits who properly understood without reference to the information contained in the complete Attached Exhibits: Scope of Work Limiting Cond./Certifications Narrative Attached Exhibits: Map Addenda Additional Sales Cost Adden Hypothetical Conditions Extraordinary Assumptions Address: Appraiser Name: Michael Bowden Additional Sales Cost Adden Additional Sales Cost Adden Address: APPRAISER Appraiser Some of Work Sales Fax: (281) 367-2330 Client Contact: Client Contact	ch to value. The cost and income appro ations on the basis of a Hypothetical Condition bothetical Condition that the repairs or alterations on or deficiency does not require alteration or ssumptions as specified in the attached addend ow, defined Scope of Work, Statement of ecified value type), as defined herein, of the office of the are considered an integral part of the report. dendum	ion that the improvements have been have been completed, subject to repair: Assumptions and Limiting Conditions, he real property that is the subject the effective date of this appraisal. this report. See attached addenda. ort. This appraisal report may not be

Subject Photo Page

Client	Glenda MejiaRealtor							
Property Address	5118 W 43rd St							
City	Houston	County	Harris	State	TX	Zip Code	77092	
Client	Glenda MeijaRealtor							



Subject Front

5118 W 43rd St

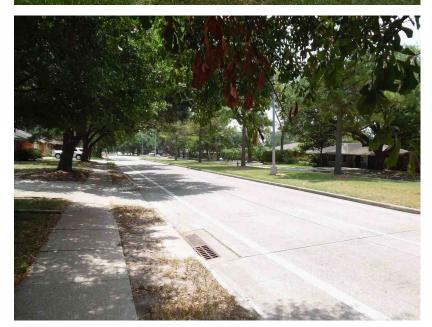
Sales Price

G.L.A. 1,229
Tot. Rooms 6
Tot. Bedrms. 3
Tot. Bathrms. 1

Location Fronts Busy Street
View Residential
Site 7,043 sf
Quality Average
Age Built 1955



Subject Rear



Subject Street

Form PIC4X6.SR - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

Photograph Addendum

Client	Glenda MejiaRealtor			
Property Address	5118 W 43rd St			
City	Houston	County Harris	State TX	Zip Code 77092
Client	Glenda MeiiaRealtor			



large covered patio



back yard view



home interior



home interior



home interior



home interior

Photograph Addendum

Client	Glenda MejiaRealtor				
Property Address	5118 W 43rd St				
City	Houston	County Harris	State TX	Zip Code 77092	
Client	Glenda MeijaRealtor				



home interior



home interior



home interior



home interior



garage

Comparable Photo Page

Client	Glenda MejiaRealtor							
Property Address	5118 W 43rd St							
City	Houston	County	Harris	State	TX	Zip Code	77092	
Client	Glenda MeijaRealtor							



Comparable 1

4921 W 43rd St

 Prox. to Subject
 0.20 miles E

 Sale Price
 295,000

 Gross Living Area
 1,346

 Total Rooms
 6

 Total Bedrooms
 3

 Total Bathrooms
 1.1

LocationFronts Busy StreetViewResidentialSite6,660 sfQualityAverageAgeBuilt 1955



Comparable 2

4913 W 43rd St

 Prox. to Subject
 0.22 miles E

 Sale Price
 290,000

 Gross Living Area
 1,314

 Total Rooms
 6

 Total Bedrooms
 3

 Total Bathrooms
 2.0

Location Fronts Busy Street
View Residential
Site 6,660 sf
Quality Average
Age Built 1955



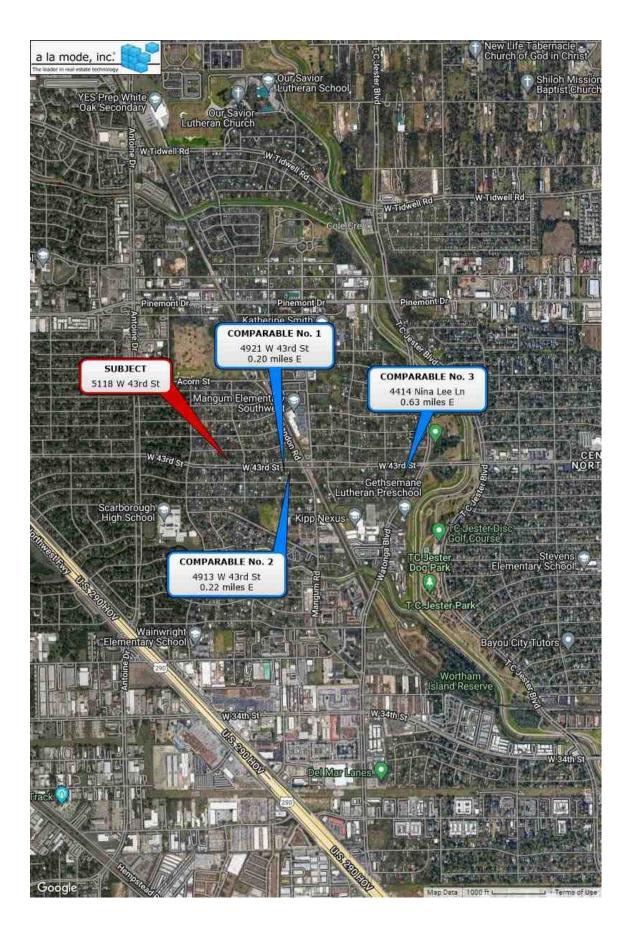
Comparable 3

4414 Nina Lee Ln

Prox. to Subject 0.63 miles E Sale Price 275,000 Gross Living Area 1,044 Total Rooms 6 Total Bedrooms 3 Total Bathrooms Location Average Residential View Site 7,150 sf

Location Map

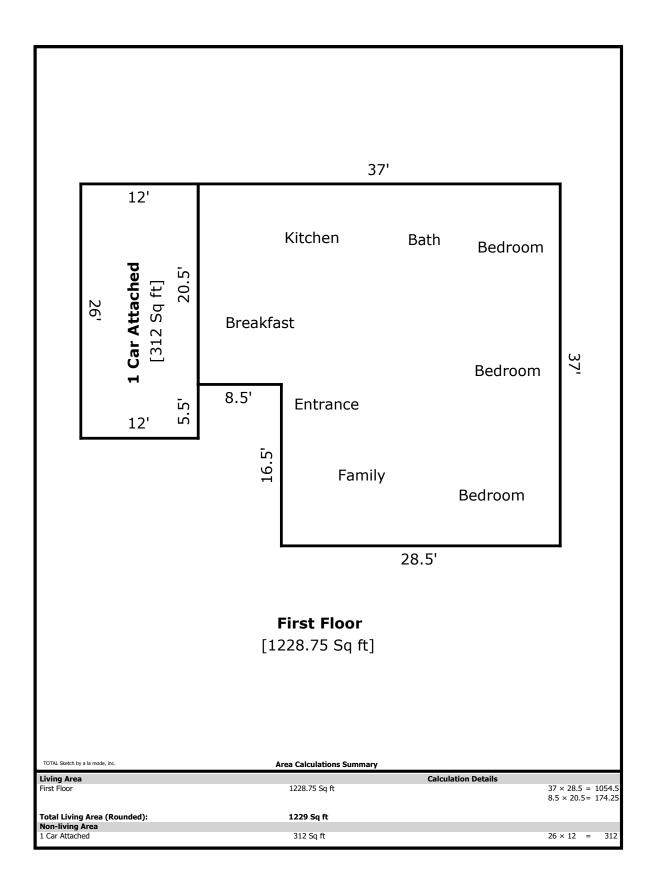
Client	Glenda MejiaRealtor							
Property Address	5118 W 43rd St							
City	Houston	County	Harris	State	TX	Zip Code	77092	
Client	Clanda Maiia Baaltar							





Building Sketch

Client	Glenda MejiaRealtor							
Property Address	5118 W 43rd St							
City	Houston	County	Harris	State	TX	Zip Code	77092	
Client	Glenda MejiaRealtor		•					•



5118 W 43rd St - Expenses - Updates

	5118 W	43r	d St - EXPE	VSES	- UPDA	ATES		
		_				SUMMARY UPDATES	5118	W 43rd St
09/01/17	Roof replace shingles and wood	\$	6,800.00	PAID		Roof	\$	6,800.0
	Shingles 20 years					New A/C SYSTEM	\$	8,000.0
	new drip edge					Landscape	\$	300.0
	Replace 1/2 Plywoods					Granite Countertop	Ś	1,200.0
	P. Carlotte and P. Carlotte an					Replace Bath Tub and		-,
	Doble seal all sidewall Flashing					change PVC pipes	\$	1,500.00
						Replace wood floor by		
						Tile flooring, Install new		
						basebords, Replace all		
11/01/20	New A/C SYSTEM		\$8,000	PAID		interiors doors	\$	14,000.00
//	3.5 Ton Condenser	\vdash	10,000	7.3.3.4		Water Heater		1,200.00
	3.5 Ton Evaporador					Paint	\$ \$ \$	1.320.00
	Replace Coils					TOTAL	\$	34,320.00
	Replace all Airducts at attics							
	Media filter float safety swith							
	Replace all grills							
08/01/21	Water Heater	\$	1,200.00	PAID				
07/11/20	Landscape	\$	300.00	PAID				
05/02/22	Granite Countertop	\$	1,200.00	PAID	Kitchen			
04/02/22	Replace Bath Tub and change PVC pipes		\$1,500	PAID				
	in Bathroom and Kitchen							
	Replace wood floor by Tile flooring,							
	Install new basebords, Replace all							
09/01/20	interiors doors		\$14,000	PAID				
ADDRESS AND STORY	HD- Paint, Msc.	\$	120.00	1115001000	Kitchen			
06/15/21	Paint-5Gallon White Paint	\$	300.00		Paint			
	Labor to Paint	\$	900.00	PAID	Paint			
	Paint	\$	1,320.00					
	TOTAL	\$	34,320.00					

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 they consider their own best interests; (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. (Source: FDIC Interagency Appraisal and Evaluation Guidelines, 2010.)

* 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 LIMITING CONDITIONS AND CERTIFICATION

CONTINGENT AND LIMITING CONDITIONS: The appraiser's certification that appears in the appraisal report is subject to the following 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. The appraiser assumes that the title is good and marketable and, therefore, will not render any opinions about the title. The property is valued on the basis of it being under responsible ownership.
- 2. Any sketch provided in the appraisal report may show approximate dimensions of the improvements and is included only to assist the reader of the report in visualizing the property. The appraiser has made no survey of the property.
- 3. 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.
- 4. Any distribution of valuation between land and improvements in the report applies only under the existing program of utilization. These separate valuations of the land and improvements must not be used in conjunction with any other appraisal and are invalid if they are so used.
- 5. The appraiser has no knowledge of any hidden or unapparent conditions of the property or adverse environmental conditions (including the presence of hazardous waste, toxic substances, etc.) that would make the property more or less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied, regarding the condition of the property. 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. This appraisal report must not be considered an environmental assessment of the subject property.
- 6. The appraiser obtained the information, estimates, and opinions that were expressed in the appraisal report from sources that he or she considers to be reliable and believes them to be true and correct. The appraiser does not assume responsibility for the accuracy of such items that were furnished by other parties.
- 7. The appraiser will not disclose the contents of the appraisal report except as provided for in the Uniform Standards of Professional Appraisal Practice, and any applicable federal, state or local laws.
- 8. 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 completion of the improvements will be performed in a workmanlike manner.
- 9. The appraiser must provide his or her prior written consent before the lender/client specified in the appraisal report can distribute the appraisal report (including conclusions about the property value, the appraiser's identity and professional designations, and references to any professional appraisal organizations or the firm with which the appraiser is associated) to anyone other than the borrower; the mortgagee or its successors and assigns; the mortgage insurer; consultants; professional appraisal organizations; any state or federally approved financial institution; or any department, agency, or instrumentality of the United States or any state or the District of Columbia; except that the lender/client may distribute the property description section of the report only to data collection or reporting service(s) without having to obtain the appraiser's prior written consent. The appraiser's written consent and approval must also be obtained before the appraisal can be conveyed by anyone to the public through advertising, public relations, news, sales, or other media.
- 10. The appraiser is not an employee of the company or individual(s) ordering this report and compensation is not contingent upon the reporting of a predetermined value or direction of value or upon an action or event resulting from the analysis, opinions, conclusions, or the use of this report. This assignment is not based on a required minimum, specific valuation, or the approval of a loan.

CERTIFICATION: The appraiser certifies and agrees that:

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

ADDRESS OF PROPERTY ANALYZED:

5118 W 43rd St, Houston, TX 77092

_ _ _ _

Appraiser Independence Certification

Independ limited to • I asset or any company	dence and any applicable state laws I may be restored to the following: I am currently licensed and/or certified by the state My license is the appropriate license for the appraisal report. I certify that there have been no sanctions against to perform appraisals pursuant to the required get that no employee, director, officer, or agent by other third party acting as joint venture pages.	e in which the property to be appraised is loc appraisal assignment(s) and is reflected on the time for any reason that would impair my aluidelines. Of Glenda Mejia-Realtor rtner, independent contractor, appraisal manager findlenced, or attem	not ated the bility , ment
collusion	n, compensation, inducement, intimidation, bribery,	or in any other manner.	
l furthe following			the
1)	Withholding or threatening to withhold timely pay	rment or partial payment for an appraisal re	port;
2)	Withholding or threatening to withhold future but threatening to demote or terminate me;	ssiness with me, or demoting or terminating	or
3)	Expressly or impliedly promising future busine myself;	ess, promotions, or increased compensation	for
4)	Conditioning the ordering of my appraisal report of bonus on the opinion, conclusion, or valuation to requested from me;	or the payment of my appraisal fee or salary o be reached, or on a preliminary value estir	
5)	prior to the completion of the appraisal report,	nined, or desired valuation in an appraisal re or requesting that I provide estimated values mpletion of an appraisal report;	•
6)	Provided me an anticipated, estimated, encouraged proposed or target amount to be loaned to the for purchase transactions may be provided;	, or desired value for a subject property or borrower, except that a copy of the sales com	
7)		any entity or person related to me as appra or non-financial benefits;	iser,
8)	Any other act or practice that impairs or at impartiality or violates law or regulation, including (TILA) and Regulation Z, or the USPAP.	empts to impair my independence, objectivity, g, but not limited to, the Truth in Lending	or Act
	Water	06/27/2022	
Signature		06/27/2022 Date	
Michael B	Bowden	1320702	
Appraiser's		State License or Certification #	
Appraiser		05/31/2023	TX
State Title o	or Designation	Expiration Date of License or Certification	State

5118 W 43rd St, Houston, TX 77092

Address of Property Appraised

Bowden Appraisal Group

FIRREA / USPAP ADDENDUM						
Client	Glenda MejiaRealtor			File No.	68984	
Property Address	5118 W 43rd St					
City	Houston	County Harris	5	tate TX	Zip Code	77092
Client Purpose	Glenda MejiaRealtor					
The purpose of this appraisal is to provide an estimate of current market value of the fee simple interest in the subject property. Market value is						
defined in this report on the statement of limiting conditions attachment.						
Scope of Work						
The scope of this appraisal assignment consists of collecting and analyzing relevant neighborhood and market data. The data sources used						
include area maps, sales and listings, client, site visit, tax records. The highest and best use was determined by using the following four tests- legally permissible, physically possible, economically feasible and most profitable. Sales data was organized, analyzed, adjusted and reconciled						
via the market data approach.						
	• •					
Intended Use / Inte	nded User					
Intended Use:	The intended use is to ass	ist in an offering for sale.				
		· ·				
Intended User(s):	The Client					
History of Property						
Current listing informat	ion: The subject is curre	ntly offered for sale per HARML	S# 33477480 with a list price of \$2	39,900.00. P	rior list pric	ce \$299,000.00.
Terminated list	ing 05/11/2022 for \$279,000.	00.				
Prior sale: No s	ales/transfers of the compara	ables were discovered in the pri	or 12 months.			
Exposure Time / M	arketing Time					
The reasonable exposure time at the opinion of value stated in this report is (0-3 months) which is the typical marketing time found in the						
subject's development.						
Personal (non-realty) Transfers						
Personal property was not included in the final value estimate, if applicable.						
		, ,				
Additional Comments						
HIGHEST AND BEST USE DEFINITION:						
The reasonably probable and legal use of vacant land or an improved property that is physically possible, appropriately supported, financially						
feasible and that results in the highest value. Development of opinion of highest and best includes an analysis of four tests: What is legally						
permissible, physically possible, financially feasible, and maximally productive.						
•						
Certification Suppl	ement					
		num valuation, a specific valuation, or an approva	of a loan.			
2. My 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 attain	ment of a stipulated result or the occurrence	of a subsequent event.				
	h / .					
	11/2					
l	/		Supervisory			
	Michael Bewden		Appraiser:			
Signed Date: Certification or License	<u>06/27/2022</u> #: 1320702		Signed Date: Certification or License #:			
Certification or License	1020102	res: 05/31/2023	Certification or License State:	Expi	res:	
Effective Date of Annra	<u> </u>	00/01/2020	Inspection of Subject: Did Not	Exterio		Interior and Exterior



Certified Residential Real Estate Appraiser

Appraiser: Michael Eugene Bowden

License #: TX 1320702 R

License Expires: 05/31/2023

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