### **APPRAISAL OF REAL PROPERTY**



### LOCATED AT

5927 Sanford Rd Houston, TX 77096-5836 E 34 Ft Of Lt 13 & W 28 Ft Of Lt 14 Blk 159 Westbury Sec 5

FOR

Crosscountry Mortgage LLC 2020 Southwest FWY Suite 200, Houston TX 77098

### **OPINION OF VALUE**

\$544,000

### AS OF

10/20/2022

### BY

James Austin Setterlund Appraisal & Measurements Katy, Texas 77450

(832) 693-6906 austinsetterlund@gmail.com

### Appraisal & Measurements

Iniform	Residential	Annraisal	Reno

2210-03252

			esidentia	l Appraisal Re	eport	Fi		03252 210281121	
The purpose of this summary appraisal report	ort is to prov <sup>i</sup>	ide the lender/clier	nt with an a	ccurate, and adequately	supported, opin		OOLOL		ct property.
Property Address 5927 Sanford Rd				<sup>City</sup> Houston		Sta			096-5836
Borrower Yvonne Cazares		Owner of P	ublic Record	Key Ig Llc			unty Harris		000-0000
Legal Description E 34 Ft Of Lt 13 & W	V 28 Ft Of Lt	14 Blk 159 W	estbury Sec					•	
Assessor's Parcel # 088-080-000-0039			,	Tax Year 2021		R.I	E. Taxes \$	5,324	_
Neighborhood Name Westbury				Map Reference 53	31W	Ce	nsus Tract 🛛 🖌	4224.03	
Occupant 🗌 Owner 🗌 Tenant 🗙 Vaca	ant	Special Ass	essments \$	0	X PU	D HOA\$	0 🔀	per year	per month
Property Rights Appraised Kee Simple	Leasehold	Other (des	cribe)						
Assignment Type Purchase Transaction	Refinance	ce Transaction	Other (des	cribe)					
Lender/Client Crosscountry Mortgage		Address	2020 0	outhwest FWY Su	ite 200, Hous	ston TX 770	98		
Is the subject property currently offered for sale or has it be	en offered for sale i	in the twelve months pr	ior to the effective	date of this appraisal?			X	Yes No	
Report data source(s) used, offering price(s), and date(s).				ed on 10/17/2022					
of this appraisal;HARMLS#94758104							of the effec	ctive date of	this apprai
I did did not analyze the contract for sale fo	or the subject purcha	ase transaction. Explain	the results of the	analysis of the contract for sa	le or why the analysis	s was not			
performed.									
Contract Price \$ Date of Contra	act	Is the pro	norty collor the ow	ner of public record?	Yes	No Data	Source(s)		
Is there any financial assistance (loan charges, sale conces						INU Dala	000106(5)	Ye	s 🗌 No
If Yes, report the total dollar amount and describe the items		payment assistance, et	s.) to be paid by ai	ly party on benair of the bond	MAGI :				
in res, report the total ubilat amount and describe the items									
Note: Race and the racial composition of the neighborh	and are not enner	ical factors							
	oou are not apprai	ioui iduiUIS.	One II."	Housing Trends		One Hell	Housing	Descention	and lies %
Neighborhood Characteristics	1 Dural	Droporty Voluce		Housing Trends	Dealining	One-Unit	•	Present La	
Location Urban Suburban		Property Values	Increasing	Stable	Declining	PRICE	AGE	One-Unit	75 %
Built-Up Over 75% 25-75%		Demand/Supply Marketing Time	Shortage	In Balance	Over Supply	\$ (000)	(yrs)	2-4 Unit	3 %
Growth Rapid Stable			Under 3 mths		Over 6 mths	138 Lo		Multi-Family	2 %
				eswood Bvld; to th	ne east by	1,000	gh 80	Commercial	<u>15 %</u>
S Post Oak; to the south by Hwy 90;						354 Pro		Other	5 %
				d approximately 9 m					
homes in the moderate to middle price ra	-						to impact th	e subject's m	arketing
area in the foreseeable future. The area is									
Market Conditions (including support for the above conclus	,			to be absorbed in					
There does not appear to be an over				market supply/de	mand in equi	librium. Typ	pical financ	ing available	ein
subject's market area including Conv	ventional, FF			Chana			View		
Dimensions 61x120x62x120			7,440 sf	Shape	Basically R			;Res;	
Specific Zoning Classification Deed Restric Zoning Compliance Legal Legal Nonco	ctions-SFR conforming (Grandfat		No Zoning	No Zoning, subject	can be rebui	It if destroy	ed		
						Yes N	lo If No, desci	iho —	
Is the highest and best use of subject property as improved			uns) une present us	et (	X	Yes N	IU II INU, UESCI	The	highest
and best use of the subject property Utilities Public Other (describe)	is the curren	nt use. Publ	ic Other (des	vriho)	Off-site Improve	monte - Tuno		Public	Private
Electricity	W	'ater 🔀		inite)	Chront -				
					48.00				
Gas 🛛 🗌	Sa	anitary Sewer		FEMA Map # 4820	Alley Non		FEMA Map D		/2019
Gas  FEMA Special Flood Hazard Area Yes	Sa	anitary Sewer X		- 4020	48.00		FEMA Map D		/2019
Gas FEMA Special Flood Hazard Area Are the utilities and off-site improvements typical for the ma	Sa No FEM arket area?	anitary Sewer X IA Flood Zone X	Yes N	lo If No, describe	Alley Non	e		ate 05/02	/2019
Gas Yes FEMA Special Flood Hazard Area Yes Are the utilities and off-site improvements typical for the ma Are there any adverse site conditions or external factors (ea	Sa No FEM arket area? asements, encroach	anitary Sewer X IA Flood Zone X Iments, environmental c	Yes N conditions, land use	lo If No, describe	Alley Non 01C0865M	e	No No	ate 05/02. If Yes, describe	
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Freddie Mac Form 70 March 2005

## Uniform Residential Appraisal Report

2210-03252

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There are 8 comparable	proper	ties curre	ently o	offered fo	or sal	le in	the subject r	neighborhoo	d rangi	ng in	price	from \$ 339,000		to	\$ 56	62,90	0	
10	sales	in the	subject	neighbor	hood	within	the past twel	ve months	s rangin	-		<sup>ce from \$</sup> 235,0	00			575,		
FEATURE		SUBJECT			C	OMPARA	BLE SALE # 1			COI	MPARABL	le Sale # 2		(	COMPARA	BLE SA	LE # 3	
Address 5927 Sanford Rd				5443	King	let St			5906	Humn	ningbi	ird St	5942	2 Clar	idge D	)r		
Houston, TX 7709	96-58	336		Houst	on, T	TX 77	096-5014		Hous	ton, T	X 770	96-5828	Houston, TX 77096-5823					
Proximity to Subject				0.88 r	niles	ε			0.33	miles I	N		0.16	miles	s NW			
Sale Price	\$						\$ 5	575,000				\$ 565,80	D			\$	5	19,000
Sale Price/Gross Liv. Area	\$	228.31	1 sq.ft.	\$ 2	44.7	<b>'9</b> sq.ft				233.32	2 sq.ft.	, in the second s	\$	233.4	<b>17</b> sq.f	t.		
Data Source(s)							3692;DOM	5				385;DOM 6					;DOM	0
Verification Source(s)				CAD/			,	-		ExIns				/ExIn			,	-
VALUE ADJUSTMENTS	0	DESCRIPTIO	DN		SCRIPT		+(-) \$ Adjı	ustment		SCRIPTIC		+ (-) \$ Adjustment		DESCRIP		-	+(-) \$ Adju	stment
Sales or Financing				ArmLt	h				ArmL	th			Arml	l th				
Concessions				Unkno		0				own:0	)			isclso	١٠O			
Date of Sale/Time				s05/22						2;c04/				22;c1				
Location	N;Re	26.		N;Res		1/22			N;Re		122		N;Re		2/21			
Leasehold/Fee Simple		Simple		Fee S		0				s, Simple	<u> </u>			Simp	ما			
Site	7,44	-		8,400		0		0	11,84		,	-13,00						-4,000
View	N;Re			N;Res				0	N;Re			-10,00	N;Re					-4,000
Design (Style)		;Ranch		DT1;F		h				s, Ranch	,			;Rano				
Quality of Construction	Q3	,ixanch		Q3	Vario	41			Q3	Marion			Q3	,ixan				
Actual Age	57			67				٥	57				57			1		
Condition	C3			C3			1	0	C3				C3			+		
Above Grade	Total	Bdrms.	Baths		Bdrms.	Baths	1		Total	Bdrms.	Baths		Total	Bdrms	Baths	+		
Room Count	7	3	2.1	7	4	3.0	1	-2,500		4	3.0	-2,50	-	4	3.0	+		-2,500
Gross Living Area	<u> </u>	2,352		- · ·	2,34			-2,300		2,425		,		2,22		t.	+	-2, <u>300</u> 13,235
Basement & Finished	0sf	2,002		0sf	_,0+	<b>v</b>	1	0	0sf	£,720			0sf	£,22		+	т	10,200
Rooms Below Grade	001																	
Functional Utility	Aver	ade		Avera	ae				Avera	ade			Aver	ade				
Heating/Cooling		tral/Cer	ntral	Centra	0	entral				age ral/Cer	ntral			0	entral	1		
Energy Efficient Items	Турі			Typica					Typic				Typi					
Garage/Carport	2ga2	2dw		2ga2c					2ga2				2gd2					0
Porch/Patio/Deck	Non	e/Porch	า	Patio/		h		-5,000	Cvrd/	/Cvrd		-10,00	) Porc	h/Pat	io			-5,000
Fireplaces	1 Fir	eplace		None				+2,500	None			+2,50	0 1 Fir	eplac	e			
22 A																		
Net Adjustment (Total)					+	Χ-	\$	-5,000	_	+ 2	X ·	\$ -23,00	-	+	-	\$		1,735
Adjusted Sale Price				Net Adj.		00%			Net Adj.		44%		Net Adj.					
						0.9 %					4.1 %				0.3 %			
of Comparables				Gross Ad		1.7 %	\$ 5	570,000		dj.	4.1 <sup>%</sup> 4.9 <sup>%</sup>	\$ 542,80	Gross A		0.3 <sup>%</sup> 4.8 <sup>%</sup>	\$	5	20,735
of Comparables	sale or tr	ansfer histo	ory of the			1.7 %	\$ 5			dj.		\$ 542,80	Gross A		0.3 <sup>%</sup> 4.8 <sup>%</sup>	\$	5	20,735
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The sales considered are among the most comparable in Houston's MLS. All sales used are located in the subject's marketing area, similar in
size, and considered similar to the subject in quality of construction and condition.

In the Sales Comparison Approach, the appraiser makes adjustments to the comparable sales based on their differences with the subject. Most of the adjustments are for apparent and/or objective differences such as location (interior, corner or cul-de-sac lots), gross living area, age, bathrooms, car storage and fireplaces. Because these items are objective, they have been quantified based on the appraiser's observation of what the market will pay for the presence of, or lack of, these features based on a paired sales analysis of properties that are otherwise similar. Subjective adjustments such as quality of construction, condition, special or adverse locations and decor have been made based on the appraiser's knowledge of the market and/or conversations with knowledgeable agents and contractors within the market.

Typical financing in the area is conventional, FHA/VA, Bank loans or cash with sellers typically paying up to 3 point on new loan financing. No adjustment has been made for seller paid closing cost of 3% or less

Note : The photographs of comparable sales provided in this report are from original images. All comparable sales were inspected from the street and a photo image was taken. However, in instances that are deemed inappropriate, or in the case of a camera malfunction, an image provided by MLS has been utilized.

FINAL RECONCILIATION

COMMENTS ON SALES COMPARISON APPROACH

In the final reconciliation of value, greatest emphasis has been given to the value indicated by the Sales Comparison Analysis, which is more indicative of Market Value under the willing Buyer and Seller concept and is supported by the Cost Approach. All sales have been considered in our final conclusion of value.

The income Approach is not considered as reliable insofar as single family properties are not typically purchased for their income producing ability.

INTENDED USE/USER: The Intended User of this appraisal report is the Lender/Client. The Intended Use is to evaluate the property that is the subject of this appraisal for a mortgage finance transaction, subject to the stated Scope of Work, purpose of the appraisal, reporting requirements of this appraisal report form, and the Definition of Market Value. No additional intended Users are identified by the appraiser.

PURPOSE OF REPORT: The purpose of this appraisal is to form an opinion of the Market Value of the subject for our Client as of the effective date contained in this report.

COST APPROACH TO VALUE	(not required by	v 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) When addressing site values, the appraiser has						
relied on knowledge of the local market, which includes prior and/or curre	t analysis of land sales and when necessary (due to lack of reasonable					
land sales) market extraction/allocation techniques. Based on an allocat	n ratio basis, sites of similar improvements appear to range in value on					
a per square foot basis from \$14.69 to \$17.20. Therefore, the value of the site is estimated to be \$17.20 per square foot or \$128,000 for the site.						
ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW	OPINION OF SITE VALUE =\$ 128,00					
Source of cost data DwellingCost.com Quality rating from cost service 4.5 Effective date of cost data 10/22 Comments on Cost Approach (gross living area calculations, depreciation, etc.)	DWELLING 2,352 Sq.Ft.@\$ 180.72 =\$ 425,05					
Quality rating from cost service 4.5 Effective date of cost data 10/22	0 Sq.Ft.@\$ =\$					
	Porch/Etc =\$ 5,00					
Cost data was estimated with the aid of various sources including but	Garage/Carport 452 Sq.Ft. @ \$ 51.69 =\$ 23,36					
not limited to the Dwellingcost.com Cost Service well as the appraiser's	Total Estimate of Cost-New =\$ 453,41					
knowledge of the local market. Per Fannie Mae requirements since	Less Physical Functional External					
November 1, 2005 the cost approach is not deemed a reliable source of	Depreciation 37,770 =\$( 37,77					
value for financing purposes. This appraisal is intended for financing	Depreciated Cost of Improvements =\$ 415,64					
purposes only. Cost approach to value only for financing purposes and	"As-is" Value of Site Improvements =\$ 5,00					
is not intended for insurance purposes.						
Estimated Remaining Economic Life (HUD and VA only) 55 Yea	INDICATED VALUE BY COST APPROACH =\$ 548,64					
INCOME APPROACH TO VA	JE (not required by Fannie Mae)					
Estimated Monthly Market Rent \$ 2,700 X Gross Rent Multiplier	190 = \$ 513,000 Indicated Value by Income Approac					
Summary of Income Approach (including support for market rent and GRM) Gross	Rent Multiplier was determined by analyzing the total average rent rate					
and the total average sale price within the subject subdivision within the p	ast 12 months.(MLS#86249356) (MLS#92563875) (MLS#23834764)					
PROJECT INFORMATI	I FOR PUDs (if applicable)					
Is the developer/builder in control of the Homeowners' Association (HOA)?	No Unit type(s) 🗙 Detached 🗌 Attached					
Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject prop	ty is an attached dwelling unit.					
Legal Name of Project						
Total number of phases Total number of units	Total number of units sold					
Total number of units rented Total number of units for sale Was the project created by the conversion of existing building(c) into a PUID2 Ves	Data source(s)					
	No If Yes, date of conversion.					
Does the project contain any multi-dwelling units? Yes No Data Source						
Are the units, common elements, and recreation facilities complete?	If No, describe the status of completion.					
Are the common elements leased to or by the Homeowners' Association?	No If Yes, describe the rental terms and options.					
Describe common elements and recreational facilities.						

Freddie Mac Form 70 March 2005

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 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 concession 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 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.

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.

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.

APPRAISER	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature	Signature
Name James Austin Setterlund	Name
Company Name Appraisal & Measurements	Company Name
Company Address 1402 Crossfield	Company Address
Katy, Texas 77450	
Telephone Number (832) 693-6906	Telephone Number
Email Address austinsetterlund@gmail.com	Email Address
Date of Signature and Report 10/21/2022	Date of Signature
Effective Date of Appraisal 10/20/2022	State Certification #
State Certification # 1360857	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 07/31/2023	SUBJECT PROPERTY
ADDRESS OF PROPERTY APPRAISED	Did not inspect subject property
5927 Sanford Rd	Did inspect exterior of subject property from street
Houston, TX 77096-5836	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 544.000	Did inspect interior and exterior of subject property
LENDER/CLIENT	Date of Inspection
Name Bluebird Valuation LLC	COMPARABLE SALES
Company Name Crosscountry Mortgage LLC	COMPARABLE SALES
Company Address 2020 Southwest FWY Suite 200, Houston TX	Did not inspect exterior of comparable sales from street
77098	Did inspect exterior of comparable sales from street
Email Address reports@YourAMC.com	Date of Inspection
	·····

Freddie Mac Form 70 March 2005

# Appraisal & Measurements SINGLE FAMILY COMPARABLE RENT SCHEDULE

2210-03252 File # 33252210281121

	SUBJECT	COMPARABLE NO.	1	COMPARABLE NO	· 2	COMPARABLE	NO. 3	
Address 5927 Sanfor	d Rd	1131 Atwell Dr		5446 Redstart St		5438 Briarbend	-	
AUUIESS	(77096-5836	Houston, TX 77096		Houston, TX 77096	3-5032	Houston, TX 77096-5002		
		1.22 miles NE	,	0.89 miles E	5-0002	0.93 miles E		
Proximity to Subject				0.00 miles E		0.00 miles E		
Date Lease Begins		02/2022		07/2022		04/2022		
Date Lease Expires		02/2023		07/2023		04/2023		
Monthy Rental	If Currently							
	Rented: \$ 0	\$ 2,100		\$ 3,000		\$ 3,20	00	
Less: Utilities	\$ 0	\$ 0		\$ 0		\$	0	
Furniture	0	0		0			0	
Adjusted								
Monthly Rent	S	\$ 2,100		\$ 3,000		\$ 3,20	00	
Data Oanna	HARMLS#	HARMLS#8624935	6:DOM	HARMLS#9256387	75:DOM 20	HARMLS#23834		
Data Source	CAD/ExInsp/	CAD/ExInsp/	-,	CAD/ExInsp/	-,	CAD/ExInsp/		
RENT ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+ ( -)\$ Adjust.	DESCRIPTION	+( -)\$ Adjust.	DESCRIPTION	+( -)\$ Adjust.	
Rent			1		+			
Concessions		0		0		0		
	N;Res;	N;Res;	1. 1	N;Res;		0 N;Res;		
.ocation/View			1		1			
	N;Res;	N;Res;		N;Res;		N;Res;		
Design and Appeal	DT1;Ranch	DT1;Ranch	1 1	DT1;Ranch		DT1;Ranch		
	57	65	0	58		62		
Age/Condition	C3	C3		C3		C3		
Above Grade	Total Bdrms Baths	Total Bdrms Baths		Total Bdrms Baths	1	Total Bdrms Bath	s	
Room Count	7 3 2.1	7 3 2.0	+50	7 4 2.1	-	7 4 3.4		
Gross Living Area	2,352 Sq. Ft.	2,517 Sq. Ft.	+30	2,150 Sq. Ft.	-	2,569 <sup>Sq. I</sup>		
arooo Ennig Aroa		0sf	0	0sf	1	0sf		
Other (e.a. basement				USI			1	
Other (e.g., basement,	0sf	051	1	001		031	1	
etc.)	-	-	       		1 1 1 1	-	-15	
Other (e.g., basement, etc.) Other:	None	None	1 1 1 1 1 1 1	None		Pool	-15	
etc.)	-	-	50		0	-	1	
tc.) Dther: Net Adj. (total) ndicated Monthly	-	None	50	None	0	Pool	1	
tc.) Other: let Adj. (total) ndicated Monthly Market Rent Comments on market data, in	None Cluding the range of rents for sim	None       No       +       -       \$       s       gle family properties, an estimate of the second seco	2,150 of vacancy for single fa	None + - '\$ s mily rental properties, the genera	3,000 I trend of rents and	Pool	<u>-25</u> 8 2,95	
tc.) tither: let Adj. (total) ndicated Monthly larket Rent Comments on market data, in vacancy, and support for the	None Cluding the range of rents for sing	None + - \$ \$	2,150 of vacancy for single fa market, not to the subje	None + - '\$ s mily rental properties, the genera t property.)	3,000 I trend of rents and TI	Pool + X -	\$ -25 \$ 2,95 s to be stable.	
etc.) Other: Indicated Monthly Market Rent Comments on market data, in vacancy, and support for the	None cluding the range of rents for sin above adjustments. (Rent conce natals are within the su	None + - \$ s le family properties, an estimate of ssions should be adjusted to the r	2,150 of vacancy for single fa market, not to the subje Most units rent	None + - '\$ s mily rental properties, the genera et property.) within 30 days and	3,000 I trent and TI the appraiser e:	Pool + X	\$ 2,95 \$ 2,95 s to be stable. cancy.	
tec.) Dther: Vet Adj. (total) Indicated Monthly Market Rent Comments on market data, in vacancy, and support for the All comparable rer	None         cluding the range of rents for sin above adjustments. (Rent concentrals are within the subscription of the subscrippin of the subscrippin of the subscrippin	None	2,150 of vacancy for single fa market, not to the subje Most units rent	None + - '\$ s mily rental properties, the genera et property.) within 30 days and	3,000 I trend of rents and TI the appraiser e: stimated marke	Pool + X	\$ -25 \$ 2,95 s to be stable. cancy.	
tc.) Dither: let Adj. (total) Indicated Monthly Market Rent Comments on market data, in vacancy, and support for the All comparable rer Final Reconciliation of Market I (WE) ESTIMATE THE MONTH	None         cluding the range of rents for sin above adjustments. (Rent concentrals are within the subscription of the subscrippin of the subscrippin of the subscrippin	None + - '\$ gle family properties, an estimate of ssions should be adjusted to the r ubjects subdivision. N	2,150 of vacancy for single fa market, not to the subje Most units rent	None + - 's s mily rental properties, the genera et property.) within 30 days and c, 150 to \$3,000 the et 10/20/2022	3,000 I trend of rents and TI the appraiser e: stimated marke	Pool + X	\$ _25 \$ _2,95 s to be stable. cancy.	
tc.) Dther: Let Adj. (total) Indicated Monthly Market Rent Comments on market data, in vacancy, and support for the All comparable rer Final Reconciliation of Market I(WE) ESTIMATE THE MONTH Appraiser(s) SIGNAT( NAME	None         cluding the range of rents for sin         above adjustments. (Rent concentrates are within the sub-         ntals are within the sub-         Rent:       The non-         LY MARKET RENT PAPE SUBJINE         JAME         James Austin Set	None	2,150 of vacancy for single fa market, not to the subje Most units rent	None          +       -       's         mily rental properties, the genera et property.)       s         within 30 days and         ,150 to \$3,000 the et la	3,000 I trend of rents and TI the appraiser e: stimated marke	Pool  + X -   he market appear stimates a 5% vac  et rent rate is \$2,7  E\$	\$ _25 \$ _2,95 s to be stable. cancy.	
tc.) ther: let Adj. (total) dicated Monthly larket Rent Comments on market data, in vacancy, and support for the All comparable rer Final Reconciliation of Market I(WE) ESTIMATE THE MONTH Appraiser(s) SIGNATL NAME Date Property Inspected	None         cluding the range of rents for sin         above adjustments. (Rent concentrates are within the sub-         ntals are within the sub-         Rent:       The number of the sub-         LY MARKET REMOVATE SUBJI         JRE         James Austin Set         10/20/2022	None          None         Image: properties, an estimate of signed         gle family properties, an estimate of signed	2,150 of vacancy for single fa market, not to the subje Most units rent	None          +       -       : \$         mily rental properties, the genera et property.)       \$         within 30 days and         .,150 to \$3,000 the et 10/20/2022         Review Appraiser       \$         Idaplicable)       NAME         Nate Property Inspected	3,000 I trend of rents and TI the appraiser e: stimated marke	Pool + X	\$25 \$295 s to be stable. ancy. 000 2,700	
tc.) ther: et Adj. (total) dicated Monthly larket Rent Comments on market data, in vacancy, and support for the All comparable rer Final Reconciliation of Market I (WE) ESTIMATE THE MONTH Appraiser(s) SIGNATL NAME	None         cluding the range of rents for sin above adjustments. (Rent concentrates are within the sub- ntals are within the sub- trates are within the sub- ntals are within the sub- trates are within the sub- ntals are within the sub- ntals are within the sub- sub-sub-sub-sub-sub-sub-sub-sub-sub-sub-	None	2,150 of vacancy for single fa market, not to the subje Most units rent	None          +       -       's         mily rental properties, the genera et property.)       s         within 30 days and         ,150 to \$3,000 the et la	3,000 I trend of rents and TI the appraiser e: estimated marke	Pool  + X -   he market appear stimates a 5% vac  et rent rate is \$2,7  E\$	\$25 \$2,95 s to be stable. cancy.	

Form 1007 - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

## **Rental Photo Page**

Borrower/Clie	ent Yvonne Cazares			
Property Addr	ess 5927 Sanford Rd			
City	Houston	County Harris	State TX	Zip Code 77096-5836
Lender	Crosscountry Mortgage LLC	;		
	Witten		Rent	tal 1
120			1131 Atwell Dr	
			Proximity to Subject	1.22 miles NE
E W			Adj. Monthly Rent	2,100
2 Deci			Gross Living Area	2,517
			Total Rooms	7
- What			Total Bedrooms	3
620			Total Bathrooms	2.0
			Location	N;Res;
			View	N;Res;





## **Rental 2**

C3 65

Condition

Age/Year Built

5446 Redstart St	t
Proximity to Subject	0.89 miles E
Adj. Monthly Rent	3,000
Gross Living Area	2,150
Total Rooms	7
Total Bedrooms	4
Total Bathrooms	2.1
Location	N;Res;
View	N;Res;
Condition	C3
Age/Year Built	58

## **Rental 3**

5438 Briarbend E	Dr
Proximity to Subject	0.93 miles E
Adj. Monthly Rent	3,200
Gross Living Area	2,569
Total Rooms	7
Total Bedrooms	4
Total Bathrooms	3.1
Location	N;Res;
View	N;Res;
Condition	C3
Age/Year Built	62

2210-03252

						File #	332522102	
FEATURE	SUBJECT	COMPARAE	LE SALE # 4	COMP	ARABLE SALE # 5		COMPARABL	E SALE # 6
Address 5927 Sanford Rd		5631 Sanford R	d					
Houston, TX 770	96-5836	Houston, TX 77	096-6141					
Proximity to Subject		0.45 miles E						
Sale Price	\$		\$ 562,900		\$			\$
Sale Price/Gross Liv. Area	<sup>\$</sup> 228.31 <sup>sq.ft.</sup>	<sup>\$</sup> 247.97 <sup>sq.ff</sup>		s	sq.ft.	\$	sq.ft.	
Data Source(s)		HARMLS#6160						
Verification Source(s)		CAD/ExInsp/						
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+ (-) \$ Adjustment	DESCRIPTION	+ (-) \$ Adjustment	DES	CRIPTION	+ (-) \$ Adjustment
Sales or Financing		Listing	0					
Concessions		Listing	0					
Date of Sale/Time		Active						
Location	N;Res;	N;Res;						
Leasehold/Fee Simple	Fee Simple	Fee Simple						
Site	7,440 sf	9,960 sf	-7,600					
View	N;Res;	N;Res;	-7,000					
Design (Style)								
Quality of Construction	DT1;Ranch Q3	DT1;Ranch Q3	1					
Actual Age			0					
Condition	57	63	0					
Above Grade	C3 Total Bdrms. Baths	C3 Total Bdrms. Baths		Total Bdrms. E	Baths	Total	Bdrms. Baths	
Room Count			0.555		Daulo	Total I	Durrino. Batris	
Gross Living Area	7 <u>3</u> 2.1	7 3 2.0	+2,500		so ft		oo #	
Gross Living Area Basement & Finished	2,352 sq.ft.	2,270 sq.ff	0		sq.ft.		sq.ft.	
	0sf	0sf						
Rooms Below Grade								
Functional Utility Heating/Cooling	Average	Average	+			-		
	Central/Central	Central/Central						
Energy Efficient Items Garage/Carport	Typical	Typical	-			-		
	2ga2dw	2gd2dw	0					
Porch/Patio/Deck	None/Porch	Cvrd/Cvrd	-10,000					
Fireplaces	1 Fireplace	None	+2,500					
Net Adjustment (Total)			¢		- \$		+ 🗆 -	\$
Adjusted Sale Price		+ X -	\$ -12,600	+ Net Adj.	/- ¥ %	Net Adj.	+	ę
of Comparables		Net Adj. 2.2 % Gross Adj. 4 0 %	\$ 550,300		% % \$	Gross Adj.		\$
	ucic of the prior cale or trans	1.0	_≝ 550,300	u u u u u u u u u u u u u u u u u u u	/v   Ψ	UIUSS MUJ.	. /0	Ŷ
Report the results of the research and anal			onerty and comparable sales	(report additional prior	r sales on name 3)			
Report the results of the research and anal ITEM						5	COMPAR	ABLE SALE # 6
Report the results of the research and anal ITEM Date of Prior Sale/Transfer	S	UBJECT	operty and comparable sales COMPARABLE SAL		r sales on page 3). COMPARABLE SALE #	5	COMPAF	RABLE SALE # 6
ITEM	s 01/11/2022					5	COMPAF	RABLE SALE # 6
ITEM Date of Prior Sale/Transfer	s 01/11/2022 \$285,000	JBJECT	COMPARABLE SAL	E# 4		5	COMPAF	RABLE SALE # 6
ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer	\$ 01/11/2022 \$285,000 HARMLS an		COMPARABLE SAL	E# 4		5	COMPAF	RABLE SALE # 6
ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s)	\$ 01/11/2022 \$285,000 HARMLS an 10/20/2022	JBJECT d Tax Records	COMPARABLE SAL	E# 4		5	COMPAF	RABLE SALE # 6
ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s)	\$ 01/11/2022 \$285,000 HARMLS an 10/20/2022	JBJECT d Tax Records	COMPARABLE SAL	E# 4		5	COMPAF	RABLE SALE # 6
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ITEM 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 history of	\$ 01/11/2022 \$285,000 HARMLS an 10/20/2022	JBJECT d Tax Records	COMPARABLE SAL	E# 4		5	COMPAF	RABLE SALE # 6
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ITEM 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 history of	\$ 01/11/2022 \$285,000 HARMLS an 10/20/2022	JBJECT d Tax Records	COMPARABLE SAL	E# 4		5	COMPAR	AABLE SALE # 6
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ITEM 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 history of	\$ 01/11/2022 \$285,000 HARMLS an 10/20/2022	JBJECT d Tax Records	COMPARABLE SAL	E# 4		5	COMPAR	NABLE SALE # 6
ITEM 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 history of	\$ 01/11/2022 \$285,000 HARMLS an 10/20/2022	JBJECT d Tax Records	COMPARABLE SAL	E# 4		5	COMPAF	AABLE SALE # 6
ITEM 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 history of	\$ 01/11/2022 \$285,000 HARMLS an 10/20/2022	JBJECT d Tax Records	COMPARABLE SAL	E# 4		5	COMPAF	NABLE SALE # 6
ITEM 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 history of	\$ 01/11/2022 \$285,000 HARMLS an 10/20/2022	JBJECT d Tax Records	COMPARABLE SAL	E# 4		5	COMPAF	NABLE SALE #         6
ITEM 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 history of	\$ 01/11/2022 \$285,000 HARMLS an 10/20/2022	JBJECT d Tax Records	COMPARABLE SAL	E# 4		5	COMPAR	NABLE SALE #         6
ITEM 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 history of	\$ 01/11/2022 \$285,000 HARMLS an 10/20/2022	JBJECT d Tax Records	COMPARABLE SAL	E# 4		5	COMPAR	NABLE SALE #         6
ITEM 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 history of Analysis/Comments	\$ 01/11/2022 \$285,000 HARMLS an 10/20/2022	JBJECT d Tax Records	COMPARABLE SAL	E# 4		5		AABLE SALE # 6
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ITEM 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 history of Analysis/Comments Analysis/Comments	\$ 01/11/2022 \$285,000 HARMLS an 10/20/2022	JBJECT d Tax Records	COMPARABLE SAL	E# 4		5		MABLE SALE #         6
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Mai	ket Conditions Ad	dendum to the Ap	praisal Report		File No.	22	02500400		24
The purpose of this addendum is to provide the lender/client with a c	lear and accurate understanding (	of the market trends and conditi	ons prevalent in the subject		The No.	30	32522102	011	21
neighborhood. This is a required addendum for all appraisal reports v	vith an effective date on or after A								
Property Address 5927 Sanford Rd		<sup>City</sup> Houston		S	<sup>tate</sup> TX		ZIP Code 77	096-	5836
Borrower Yvonne Cazares	form on the basis for his/hor con	aduaiana, and must provide our	nort for those conclusions, reserve	lina					
Instructions: The appraiser must use the information required on this housing trends and overall market conditions as reported in the Neigl									
it is available and reliable and must provide analysis as indicated belo				lici il					
explanation. It is recognized that not all data sources will be able to p				ata					
in the analysis. If data sources provide the required information as an									
average. Sales and listings must be properties that compete with the	subject property, determined by a	applying the criteria that would b	be used by a prospective buyer of	the					
subject property. The appraiser must explain any anomalies in the da	ta, such as seasonal markets, ne	w construction, foreclosures, et	C.						
Inventory Analysis	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months				)verall Trend		
Total # of Comparable Sales (Settled)	12	6	1		Increasing		Stable		Declining
Absorption Rate (Total Sales/Months)	2	2	0.33		Increasing		Stable		Declining
Total # of Comparable Active Listings	0	1	8		Declining		Stable		Increasing
Months of Housing Supply (Total Listings/Ab.Rate) Median Sale & List Price, DOM, Sale/List %	0 Prior 7–12 Months	0.5 Prior 4–6 Months	24 Current – 3 Months		Declining		Stable Overall Trend		Increasing
Median Comparable Sale Price					Increasing		Stable		Declining
Median Comparable Sales Days on Market	\$397,500 18.5	<u>\$473,500</u> 5.5	\$290,000 19	╞	Declining	_	Stable	H	Increasing
Median Comparable List Price	0	\$339,000	\$437,250		Increasing	Ê	Stable	H	Declining
Median Comparable Listings Days on Market	0	3	44		Declining	F	Stable	Ħ	Increasing
Median Sale Price as % of List Price	97.34	100.25	96.7	Ē	Increasing		Stable	Г	Declining
Seller-(developer, builder, etc.)paid financial assistance prevalent?	Yes	No No			Declining	X			Increasing
Explain in detail the seller concessions trends for the past 12 months	(e.g., seller contributions increas	sed from 3% to 5%, increasing u	use of buydowns, closing costs, c	ondo					
fees, options, etc.). HARMLS indicates the	re were 19 closed sa	ales during the past	12 months and 7 of t	hose	sales cor	tain	ed seller		
concessions which is 37% of the total trans	sactions in this marke	et area. Prior Month	s 7-12: 12 Sales; 5 w	ith co	oncession	s; 4	2% of sal	es fo	or this
period. 4-6: 6 Sales; 1 with concessions; 1				100%	of sales	for t	his perio	d. Th	ne
concessions ranged between \$1,250 and \$	\$9,742. The median	concession amount	is \$3,000.						
Are foreclosure sales (REO sales) a factor in the market?	Yes 🗙 No	If yos, ovalain (including)	the trends in listings and sales of	foraclos	ad properties)				
· · · · ·						aiat			nortod
The data used in the grid above does not i transactions. However, this is not a manda			•						
beyond the scope of this assignment to co				50U 3		Vere	notrept	nicu	. 11 13
boyona the boope of the designment to co									
Cite data sources for above information.									
- AKI	ILS was the data sol	urce used to comple	te the Market Condit	ions /	Addendun	n. 1	0/20/202	2	
	ILS was the data sol	urce used to comple	ete the Market Condit	ions /	Addendun	n. 1	0/20/202	2	
					Addendun	n. 1	0/20/202	2	
Summarize the above information as support for your conclusions in	the Neighborhood section of the	appraisal report form. If you use	ed any additional information, sucl		Addendun	n. 1	0/20/202	2	
Summarize the above information as support for your conclusions in an analysis of pending sales and/or expired and withdrawn listings, t	the Neighborhood section of the o formulate your conclusions, pro	appraisal report form. If you use wide both an explanation and su	ed any additional information, sucl apport for your conclusions.	h as					
Summarize the above information as support for your conclusions in an analysis of pending sales and/or expired and withdrawn listings, t Based on trends shown by the comparable	the Neighborhood section of the o formulate your conclusions, pro e sales and listings, de	appraisal report form. If you use wide both an explanation and su	ed any additional information, sucl apport for your conclusions.	h as					h
Summarize the above information as support for your conclusions in an analysis of pending sales and/or expired and withdrawn listings, t	the Neighborhood section of the o formulate your conclusions, pro e sales and listings, de	appraisal report form. If you use wide both an explanation and su	ed any additional information, sucl apport for your conclusions.	h as					h
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Summarize the above information as support for your conclusions in an analysis of pending sales and/or expired and withdrawn listings, t Based on trends shown by the comparable subject property, the overall trend is stable	the Neighborhood section of the o formulate your conclusions, pro e sales and listings, de	appraisal report form. If you use wide both an explanation and su	ed any additional information, such pport for your conclusions. d neighborhood,limite	h as	properties	; tha	t compet		
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Freddie Mac Form 71 March 2009

Fannie Mae Form 1004MC March 2009

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The subject's subdivision PUD is voluntary.

My opinion of value of the subject property is higher than the predominant value of the subject's market area. This will not affect the use, value, enjoyment or marketability of the subject as it is well within the upper limit of the area's value range. The subject property is NOT an over improvement for the area.

Amenities for the HOA fees, they included playgrounds and green space.

### APPRAISER INDEPENDENCE CERTIFICATION:

I do hereby certify, I have followed the appraiser independence safeguards in compliance with Appraisal Independence and any applicable state laws I may be required to comply with. This includes but is not limited to the following: I am currently licensed and/or certified by the state in which the property to be appraised is located. My license is the appropriate license for the appraisal assignments and is reflected on the appraisal report. I certify that there have been no sanctions against me for any reason that would impair my ability to perform appraisal pursuant to the required guidelines.

I assert that no employee, director, officer, or agent of **Appraisal & Measurements**, or any other third party acting as joint venture partner, independent contractor, appraisal company, appraisal management company, or partner on behalf of Appraisals & Measurements, influenced or attempted to influence the development, reporting, result, or review of my appraisal through coercion, extortion, collusion, compensation, inducement, intimidation, bribery, or in any other manner.

I further assert that **Bluebird Valuation LLC** has never participated in any of the following prohibited behavior in our business relationship: Withholding or threatening to withhold timely payment or partial payment for an appraisal report. Withholding or threatening to withhold future business, promotions, or increased compensation for myself. Conditioning the ordering of my appraisal report or the payment of my appraisal fee or salary or bonus on the opinion, conclusion, or valuation to be reached, or on a preliminary value estimate requested from me. Requesting that I provide an estimated, predetermined, or desired valuation in an appraisal report prior to the completion of the appraisal report, or requesting that I provide an estimated, encouraged, or desired valuation in an appraisal report prior to the completion of an appraisal report, or requesting that I provide me an anticipated, encouraged, or desired value for a subject property or proposed or target amount to be loaned to the borrower, except that a copy of the sales contract for purchase transactions may be provided. Provided to me, or my appraisal company, or any entity or person related to me as appraisal company, stock or other financial or non-financial benefits. Any other act or practice that impairs or attempts to impair my independence, objectivity, or impartiality or violates law or regulation, including, but not limited to, the Truth in Lending Act (TILA) and Regulation Z, or the USPAP.

## 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 preceding acceptance of this assignment.

#### **NEIGHBORHOOD MARKETABILITY:**

Adequate retail, employment and other support facilities are located in the area. Public transportation and houses of worship of most denominations are located nearby. Land uses are generally compatible in the area, with commercial properties primarily located along the principal streets. Residential properties use, maintenance, and alteration are controlled by deed restrictions which are locally enforced by the respective property owners association. No significant adverse physical conditions were observed which would have a detrimental effect on the marketability of properties within the neighborhood.

#### PLANNED UNIT DEVELOPMENT:

The home owners are in control of the Home Owner's Association (HOA), therefore, this project is considered to be a TYPE E PUD. The contribution for the maintenance of the common areas and amenities of the subdivision/project do not contribute more than two (2%) percent of a typical property's value. Therefore, the contribution is considered insignificant in terms of its influence on the use and enjoyment of the premises and has little or no effect on the value of a typical property. The information contained in this report was obtained from Houston's MLS.

#### SITE AND TAXES:

Title documents and survey were not available for the appraiser to review. Area properties are regulated under deed restrictions rather than zoning, and the subject appears to be in compliance.

The four criteria for the Highest and Best Use are: Legally permissible; Physically possible; Financially feasible; and Maximum profitability. The subject's current use meets all of the criteria for highest and best use; therefore it is our opinion that the highest and best use for the subject, both vacant and improved, is single family residential.

Based on review of the flood maps provided by Federal Emergency Management Agency (FEMA), the subject appears to be within the flood zone reported herein, however confirmation of the exact location should be obtained from current survey or other reliable source.

The valuation and tax rates in the area appear reasonable.

#### EXPOSURE TIME:

A reasonable exposure time for the subject property at the opinion of value indicated is estimated to be the same as the marketing time reported in the neighborhood section on page one of this report.

### SIGNIFICANT APPRAISAL ASSISTANCE:

I recognize that significant appraisal assistance was provided by the county appraisal district and tax assessment office.

In completing the 1004MC form and neighborhood section, I/we utilized DataMaster, an on-line TOTAL third party provider, to assist in analyzing recent HAR MLS data derived form my/our neighborhood and/or market area search. DataMaster integrates the HAR MLS data with CoreLogic Realist to verify properties against public record data. The data is then analyzed to determine recent neighborhood trends. The results have been retained electronically in my/our TOTAL workfile. Form TADD - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

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Property Address	5927 Sanford Rd							
City	Houston	County	Harris	State	ТΧ	Zip Code	77096-5836	
Lender	Crosscountry Mortgage LLC							

### ESTIMATE OF GROSS LIVING AREA:

The measurements and sketch contained herein are for the purposes of this appraisal when comparing the subject to the comparable sales in the Sales Comparison Analysis. The sketch herein is not an architectural rendering of the subject improvements and is not to be considered as such. I am not a licensed architect. The gross living area addressed herein is based on physical measurements taken by me utilizing the American National Standards Institute (ANSI) protocol adopted by the National Homebuilder's Association (NHA) for measuring square footage. The Gross Living Area stated in this report may or may not agree with Gross Living Area published by the tax assessor, the MLS, or the builder for the subject or for the comparable sales. The square footage estimate noted herein for the subject was calculated from physical measurements taken by me for the purposes of this assignment only. I do not guarantee the accuracy of this square footage ESTIMATE and it should not be relied upon by anyone for any other use.

#### **CLARIFICATION OFITEM 2 CERTIFICATION STATEMENT:**

An appraiser's inspection is a data gathering task for comparative analyses only. The term/phrase "complete visual inspection" means a non-intrusive, visual observation of readily accessible areas on the effective date of the appraisal. The attic **was not** viewed from a head and shoulders stance and did not include any intense visual observation of the entire attic area or any mechanical systems within the attic. No warranty is given to the condition or continued functional operation of the mechanical, electrical, plumbing or any other systems in the dwelling beyond the effective date of the appraisal.

Any statement, comment, or conclusion made about the structural integrity is not a warranted fact, but an observation limited to the purview of my visual observation. For warranted fact about the structural integrity unless otherwise stated the user of the appraisal should have the improvement inspected by a licensed structural engineer or similar professional whose job is to determine structural integrity.

### CLARIFICATION OF ITEM 7 CERTIFICATION STATEMENT:

My primary data source was the Houston Association of Realtor (HAR) MLS. The Dodd-Frank Act and Fannie Mae's Appraiser Independence Requirements (AIR) was enacted to prevent unreasonable expectations of appraisers who have already provided credible support for their conclusion of value. Unless there is data that was not available to me at the time of research for the appraisal on the effective date, I will not be influenced or coerced into performing additional analysis of sales that are deemed less comparable for the purpose of producing an influence or change to the value credibly developed.

In the event sales not chosen (i.e. those deselected by me in the final selection process) are asked to be analyzed by the client, such as additional research, will be subject to additional charges for the additional research, analysis, and communication. Such fees will be relative to the amount of additional information required and should be discussed with the client to ensure that they are prepared to pay any additional fees. If the client's request is based on data obtained from the same MLS system where there are no additional sales comparable to the subject that were not already researched, selected or disqualified at the time of the appraisal, such consideration of the same data researched would be an additional charge to the client for these added analyses.

### **CLARIFICATION OF ITEM 10 CERTIFICATION STATEMENT:**

I attempted to adhere fully with the requirements set forth in Certification Item 10 and believe the sources used provided credible information, but strict adherence was not possible in the normal course of business. In the State of Texas and local jurisdiction, the non-disclosure status of law prevents me from any published non-interested party data other than that which is printed through the private source of Multiple Listing Service (MLS).

### **CLARIFICATION OF ITEM 14 CERTIFICATION STATEMENT:**

The users and others who are choosing to rely on this appraisal report need to be aware of the limitations of the included 1004MC Form. This form only views transactions over a 12-month period, which makes each column a seasonal conclusion. As a consequence, the conclusions may vary from the one-unit housing trends reported in the Neighborhood Section and may not be consistent. Those circumstances will be further explained on the 1004MC Form where seasonal anomalies are addressed. Further, the comments about concessions are based on that data which is available to me through the primary data source. Inconsistencies exist in the reporting of concessions which impacts my conclusions and may be impacted to the degree concessions were not forthright by all of the MLS reporting members.

The information contained herein regarding the environmental conditions are not to be construed as a warranted fact. This information was the result of the non-intrusive physical observation and data gathered from the EPA website. For a warranted fact about environmental conditions the Intended User(s) of this appraisal report must seek from environmental professional's facts such as can be found from testing done in Phase II environmental reporting. I have made no environmental tests on the subject property.

### CLARIFICATION OF ITEM 21 CERTIFICATION STATEMENT:

The parties identified in this item are given disclosure privileges of distribution rights. These distribution privileges are not equal nor should be construed as being the same privilege as an "Intended User". Only the client named herein has the privilege of being identified as the "Intended Users". I am not obligated nor will I discuss this Summary Appraisal Report with any of the entities listed in this section unless they have been specifically identified by me at the time of the assignment as an Intended User with similar privileges as the client in terms of direct communication rights.

### HIGHEST AND BEST USE ANALYSIS:

In the site section of the URAR, a Highest and Best Use conclusion is reported. The Highest and Best Use is that reasonable and probable use that supports the highest present value, as defined on the effective date of this appraisal report. Alternately, it is that use, from among reasonably probable and legal alternative uses, found to be physically possible, appropriately supported, financially feasible, and which results in highest value. There are deed restrictions and covenants that require a single family residence, which is its present use. A copy of deed restrictions or covenants were not provided for review. Based on the subject site and surrounding sites, modifications of such land use regulations is not probable. The economic supply and demand of land use appears to be in balance. The site lends itself to single family residential use both because of its size and

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topography, and compatibility with surrounding sites.

### USPAP 2016-2017 COMPLIANCE:

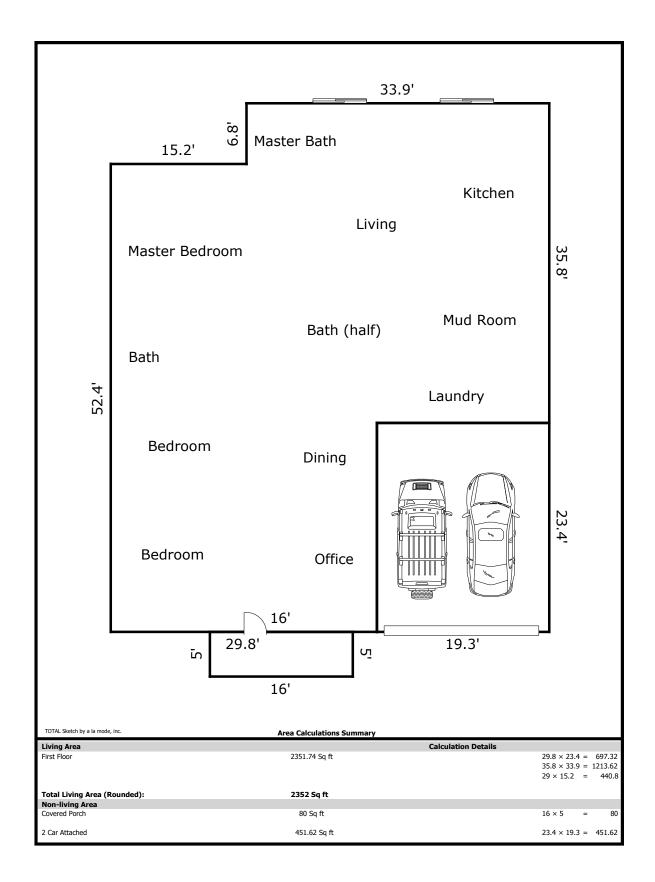
This appraisal form indicates it is a summary appraisal report. It has not been updated by FNMA to conform with 2016-2017 USPAP. The current USPAP has deleted the three types of appraisals known as Self Contained, Summary, and Restricted Used and replaced them with "Appraisal Report" and "Restricted Appraisal Report". This product is an "Appraisal Report".

The Cost Approach has been developed solely at the request of the client; and it has been given no weight in arriving at the final opinion of value. The "cost new" of a property is not typically part of the decision making process of a buyer desiring a property similar in age to the subject. This is consistent with FAQ#292 in the most current edition of USPAP.

In completing the Sales Comparison Approach, I/we utilized DataMaster, an on-line, TOTAL third party provider, to assist in extracting, importing and analyzing recent sales data from HAR MLS that I/we selected as being comparable to the subject. DataMaster verifies the subject and comparable sales transaction history against public records.

### **Building Sketch**

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## Subject Photo Page

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### Subject Front

5927 Sanford R	d
Sales Price	
Gross Living Area	2,352
Total Rooms	7
Total Bedrooms	3
Total Bathrooms	2.1
Location	N;Res;
View	N;Res;
Site	7,440 sf
Quality	Q3
Age	57





Subject Rear

Subject Street

### **Interior Photos**

Borrower/Client	Yvonne Cazares							
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Lender	Crosscountry Mortgage LLC							



**Right side of subject** 

Left side of subject

Address



2 Car Attached



Attic door



Laundry



Bath (Half)



Kitchen



Kitchen









Office

Foyer Form PICINT15 - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

**Bedroom** 

### **Interior Photos**

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Bedroom

Bath

**Master Bedroom** 



**Master Bath** 

## **Comparable Photo Page**

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### Comparable 1

5443 Kinglet St	
Prox. to Subject	0.88 miles E
Sale Price	575,000
Gross Living Area	2,349
Total Rooms	7
Total Bedrooms	4
Total Bathrooms	3.0
Location	N;Res;
View	N;Res;
Site	8,400 sf
Quality	Q3
Age	67

. . . . . .



### Comparable 2

5906 Hummingbi	rd St
Prox. to Subject	0.33 miles N
Sale Price	565,800
Gross Living Area	2,425
Total Rooms	7
Total Bedrooms	4
Total Bathrooms	3.0
Location	N;Res;
View	N;Res;
Site	11,844 sf
Quality	Q3
Age	57



## Comparable 3

5942 Claridge Dr	
Prox. to Subject	0.16 miles NW
Sale Price	519,000
Gross Living Area	2,223
Total Rooms	7
Total Bedrooms	4
Total Bathrooms	3.0
Location	N;Res;
View	N;Res;
Site	8,760 sf
Quality	Q3
Age	57

### **Comparable Photo Page**

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### **Comparable 4**

5631 Sanford Rd	
Prox. to Subject	0.45 miles E
Sale Price	562,900
Gross Living Area	2,270
Total Rooms	7
Total Bedrooms	3
Total Bathrooms	2.0
Location	N;Res;
View	N;Res;
Site	9,960 sf
Quality	Q3
Age	63

### **Comparable 5**

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

### **Comparable 6**

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

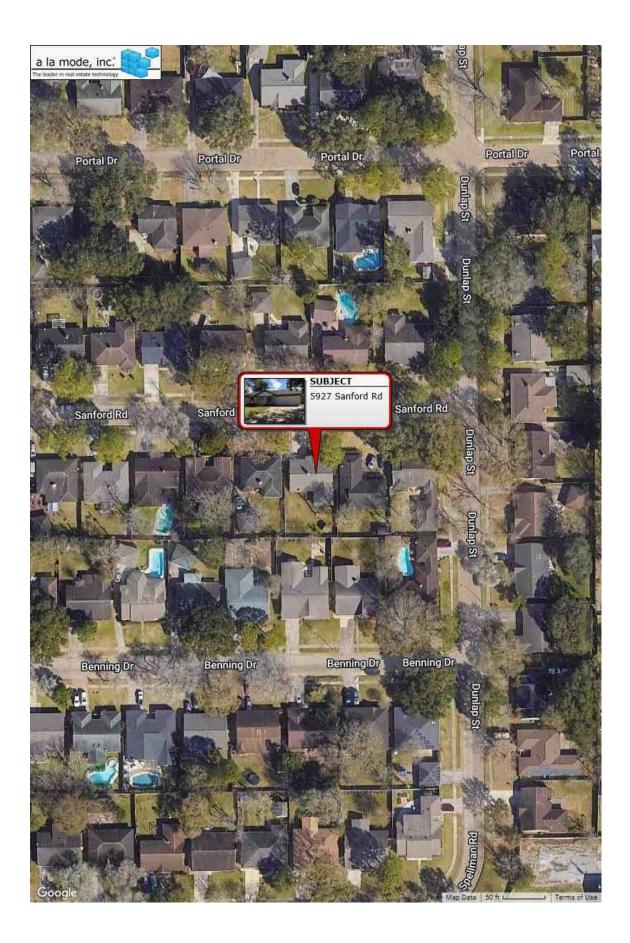
### **Location Map**

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### **Location Map**

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Property Addessis  S927 Sanford Rd  Prove Locuston  County Harris  State  X  Zp Code  77.  Lander  Crosscountry Mortgage LLC	77096-5836
Index       Crosscountry Mortgage LLC         PRAISAL AND REPORT IDENTIFICATION       Is Appraisal Report       This report was prepared in accordance with the requirements of the Appraisal Report option of USPAP Standards Rule 2-2(a).         Appraisal Report       This report was prepared in accordance with the requirements of the Appraisal Report option of USPAP Standards Rule 2-2(a).         Restricted Appraisal Report       This report was prepared in accordance with the requirements of the Appraisal Report option of USPAP Standards Rule 2-2(a).         Restricted Appraisal Report       This report was prepared in accordance with the requirements of the Appraisal Report option of USPAP Standards Rule 2-2(b), and is intended only for the use of the client and any other named intended user(c). Users of this report must clearly understand that the report may not contain supporting rationale for all of the ophinons and conclusions set forth in the report.         POILTONAL CERTIFICATIONES       End of my knowledge and belef!         The steements of fact contained in this report are true and corred.       The report musipes, ophinons, and conclusions are limited only by the reported assumptions and are my personal, impartial, and unbiased professional analyses, ophinons, and conclusions.         I have no (or the specified) present or prospective interest in the property that is the subject of this report and no (or specified) personal interest with respect to the parties involved.         I have no (or the specified) present or prospective this report or the parties involved with this assignment.         My orgagement in this assignmenet was not contingent upon the development o	
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<ul> <li>This appraisal report was prepared in accordance with the requirements of Title XI of FIRREA and any implementing regulations.</li> </ul>	
PRIOR SERVICES	
I have NOT performed services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.	
I HAVE performed services, as an appraiser or in another capacity, regarding the property that is the subject of this report within the three-year period immediately	
preceding acceptance of this assignment. Those services are described in the comments below.	
PROPERTY INSPECTION	
I have NOT made a personal inspection of the property that is the subject of this report.	
I HAVE made a personal inspection of the property that is the subject of this report.	
APPRAISAL ASSISTANCE	
Unless otherwise noted, no one provided significant real property appraisal assistance to the person signing this certification. If anyone did provide significant assistance, they	
are hereby identified along with a summary of the extent of the assistance provided in the report.	
ADDITIONAL COMMENTS	
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### UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

#### Condition Ratings and Definitions

### C1

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

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

#### C2

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

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

#### C3

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

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

#### C4

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

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

### C5

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

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

### C6

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

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

#### Quality Ratings and Definitions

#### Q1

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

### Q2

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

#### UAD Version 9/2011 (Updated 4/2012)

### UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

#### Quality Ratings and Definitions (continued)

### Q3

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

### Q4

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

### Q5

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

#### Q6

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

#### Definitions of Not Updated, Updated, and Remodeled

#### Not Updated

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

#### Updated

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

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

#### Remodeled

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

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

### Explanation of Bathroom Count

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

### Example: 3.2 indicates three full baths and two half baths.

UAD Version 9/2011 (Updated 4/2012)

### 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
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
Α	Adverse	Location & View
ArmLth	Arms Length Sale	Sale or Financing Concessions
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
В	Beneficial	Location & View
Cash	Cash	Sale or Financing Concessions
CtySky	City View Skyline View	View
CtyStr	City Street View	View
Comm	Commercial Influence	Location
C	Contracted Date	Date of Sale/Time
Conv	Conventional	Sale or Financing Concessions
CrtOrd	Court Ordered Sale	Sale or Financing Concessions
DOM	Days On Market	Data Sources
е	Expiration Date	Date of Sale/Time
Estate	Estate Sale	Sale or Financing Concessions
FHA	Federal Housing Authority	Sale or Financing Concessions
GlfCse	Golf Course	Location
Glfvw	Golf Course View	View
Ind	Industrial	Location & View
in	Interior Only Stairs	Basement & Finished Rooms Below Grade
Lndfl	Landfill	Location
LtdSght	Limited Sight	View
Listing	Listing	Sale or Financing Concessions
Mtn	Mountain View	View
Ν	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
BsyRd	Busy Road	Location
0	Other	Basement & Finished Rooms Below Grade
Prk	Park View	View
Pstrl	Pastoral View	View
PwrLn	Power Lines	View
PubTrn	Public Transportation	Location
rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
Relo	Relocation Sale	Sale or Financing Concessions
RE0	REO Sale	Sale or Financing Concessions
Res	Residential	Location & View
RH	USDA - Rural Housing	Sale or Financing Concessions
S	Settlement Date	Date of Sale/Time
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
wu	Walk Up Basement	Basement & Finished Rooms Below Grade
WtrFr	Water Frontage	Location
Wtr	Water View	View
Woods	Woods View	View

Other Appraiser-Defined Abbreviations

Abbrevietien	Full Name	Fields Where This Abbreviation May Appear
Abbreviation	Full Name	Fields Where This Abbreviation May Appear

UAD Version 9/2011 (Updated 4/2012)

E&O 2023



LIA Administrators & Insurance Services



Previous Policy Number

### APPRAISAL, VALUATION AND PROPERTY SERVICES PROFESSIONAL LIABILITY INSURANCE POLICY

### DECLARATIONS

Date Issued

### Aspen American Insurance Company

(Referred to below as the "Company") 590 Madison Avenue, 7th Floor New York, NY 10022 877-245-3510 Policy Number

	Date 15ster	Tolicy inditioer	Trevious Folley Fulliber
	8/30/2022	ΔΔΙ009884-04	AAI009884-03
8			

THIS IS A **CLAIMS** MADE AND REPORTED POLICY. COVERAGE IS LIMITED TO LIABILITY FOR ONLY THOSE **CLAIMS** THAT ARE FIRST MADE AGAINST THE **INSURED** DURING THE **POLICY PERIOD** AND THEN REPORTED TO THE COMPANY IN WRITING NO LATER THAN SIXTY (60) DAYS AFTER EXPIRATION OR TERMINATION OF THIS POLICY, OR DURING THE **EXTENDED REPORTING PERIOD**, IF APPLICABLE, FOR A **WRONGFUL ACT** COMMITTED ON OR AFTER THE **RETROACTIVE DATE** AND BEFORE THE END OF THE **POLICY PERIOD**. PLEASE READ THE POLICY CAREFULLY.

1.	Customer ID: 170339 Named Insured: APPRAISAL & MEASUREMENT' James Austin Setterlund 1402 Crossfield Katy, TX 77450	
2.	Policy Period: From: 09/18/2022 To: 09/18/2023	
	12:01 A.M. Standard Time at the address stated in 1 above.	_
3.	Deductible: \$1000 Each Claim	
4.	Retroactive Date: 09/18/2019	
5.	Inception Date: 09/18/2019	]
6.	Limits of Liability:         A.         \$1,000,000         Each Claim           B.         \$1,000,000         Aggregate	
	Subpoena Response: \$5,000 Supplemental Payment Coverage	
	Pre-Claim Assistance: \$5,000 Supplemental Payment Coverage	
	Disciplinary Proceeding: \$7,500 Supplemental Payment Coverage	
	Loss of Earnings: \$500 per day Supplemental Payment Coverage	
7.	Covered Professional Services (as defined in the Policy and/or by En	lorsement):
	Real Estate Appraisal and Valuation:	Yes X No
	Residential Property:	Yes X No
	Commercial Property:	Yes No X
	Bodily Injury and Property Damage Caused	
	During Appraisal Inspection (\$100,000 Sub-Limit):	Yes X No (If "yes", added by endorsement)
	Right of Way Agent and Relocation: Machinery and Equipment Valuation:	Yes No X Yes No X
	Machinery and Equipment Valuation: Personal Property Appraisal:	Yes No X (If "yes", added by endorsement)
	Real Estate Sales/Brokerage:	Yes No X (If "yes", added by endorsement)

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**Austin Lic** 

