## **APPRAISAL OF REAL PROPERTY**



## **LOCATED AT**

3104 New Meadow Dr Baytown, TX 77521 Lt 184 Glen Meadow Sec 3

#### **FOR**

United Wholesale Mortgage, LLC 585 South Boulevard E Pontiac, MI 48341

## **OPINION OF VALUE**

190,000

### AS OF

10/31/2022

## BY

Aaron Dieudonne AD Appraisal, Inc. 1918 Misty Bend Dr Katy, TX 77494 281-760-9229 aaron@adappraisalinc.com

Sorrower	Jesus Ceja Ceja		File	No. 1222680117
roperty Address ity	3104 New Meadow D Baytown	r County H	arris State TX	Zip Code 77521
ender/Client	United Wholesale Mo		diis omo iv	Zip 0000 77021
APPRAIS	AL AND REPOF	RT IDENTIFICATION		
This Report	is <u>one</u> of the following t	ypes:		
Appraisa	Report (A written re	port prepared under Standards Rule	2-2(a) , pursuant to the Scope of Work, as disclos	sed elsewhere in this report.)
Restricte Appraisa			2-2(b) , pursuant to the Scope of Work, as discledified client and any other named intended user(s	
I certify that, to t - The statements - The reported al professional ana - Unless otherwith parties involved Unless otherwith ree-year period - I have no bias - My engagemen - My compensaticause of the clie of this appraisal My analyses, of Practice that wen - Unless otherwith of each individual	yses, opinions, and conclusions indicated, I have no present in the property of the property o	belief:  ort are true and correct.  usions are limited only by the reported assurons.  Int or prospective interest in the property that  d no services, as an appraiser or in any other ptance of this assignment.  that is the subject of this report or the parties contingent upon developing or reporting proment is not contingent upon the development on, the attainment of a stipulated result, or  re developed, and this report has been preport was prepared.  personal inspection of the property that is the	edetermined results.  ent or reporting of a predetermined value or direction in a rathe occurrence of a subsequent event directly related the ared, in conformity with the Uniform Standards of Profese esubject of this report.  The test of the person(s) signing this certification (if there are the in this report).	this report within the  value that favors the o the intended use  ssional Appraisal
APPRAISER			SUPERVISORY or CO-APPRAISER (if	applicable):
	/ ~			
Signature:	Aawn Vi	udon	Signature:	
Name: <u>Aaron</u>	Dieudonne		Name:	
	#: 1360035		State Certification #:	
or State License : State: TX		or License: 04/30/2023	or State License #: State: Expiration Date of Certification or Li	icense:
Date of Signature	and Report: <u>10/31/2022</u>		Date of Signature:	
Effective Date of A	Appraisal: 10/31/2022 lect: None None In	terior and Exterior Exterior-Only	Inspection of Subject: None Interior	and Exterior Exterior-Only
Date of Inspection			Date of Inspection (if applicable):	Entonor Only

512-5043935 File # 1222680117

, ,	ort is to provide the lender/client with an acc	ourato, and adoquatory supported, of		of the subject property.
Property Address 3104 New Meadow I	)r	City Baytown	State TX	Zip Code 77521
Borrower Jesus Ceja Ceja	Owner of Public Record	Shaunak Ghosh	County Harris	
Legal Description Lt 184 Glen Meadow		3aa 0110011	y Hallis	=
		Tay Voor 0004	D.F. Tarran A.	502
Assessor's Parcel # 101-528-000-0184		Tax Year 2021	R.E. Taxes \$ 3	•
Neighborhood Name Glen Meadow Sec		Map Reference 26420	Census Tract 2	2538.00
Occupant 🗌 Owner 🔲 Tenant 🔀 Vac	ant Special Assessments \$	0 P	UD HOA\$ O	per year per month
Property Rights Appraised X Fee Simple	Leasehold Other (describe)			
Assignment Type Purchase Transaction	Refinance Transaction Other (de	scrihe)		
		· · · · · · · · · · · · · · · · · · ·	100.44	
Lender/Client United Wholesale Mort		uth Boulevard E, Pontiac, MI 4		
Is the subject property currently offered for sale	or has it been offered for sale in the twelve months	prior to the effective date of this apprai	isal?	Yes No
Report data source(s) used, offering price(s), and	d date(s). DOM 36;Subject Was Li	sted On 09/25/2022 For \$189	,900. It Is In Active Sta	itus As Of The
Effective Date Of This Appraisal;Har		·		
	sale for the subject purchase transaction. Explain	the regults of the analysis of the contrac	at for colo or why the analysis	was not
performed. Arms length sale;I have re	eviewed the contract which totaled 11	pages. The contract was sign	ned by both parties and	dated. There
are no other known amendments.				
Contract Price \$ 189,900 Date of Cor	tract 10/22/2022 Is the property seller the	e owner of public record?	No Data Source(s)	Tax Record/Contract
,	ale concessions, gift or downpayment assistance,			Yes No
,		, , , , , ,		<del></del>
If Yes, report the total dollar amount and describe	e the items to be paid. \$2,000;;Selle	er shall pay no more than \$200	<u>00 towards services co</u>	ntracts.
Note: Race and the racial composition of the	neighborhood are not appraisal factors.			
-		louging Trands	One Unit Herrains	Droport Land Hea 0/
Neighborhood Characteristics		lousing Trends	One-Unit Housing	Present Land Use %
Location Urban Suburban	Rural Property Values Increasing	Stable Declining	PRICE AGE	One-Unit 95 %
Built-Up X Over 75% 25-75%	Under 25% Demand/Supply Shortage	In Balance Over Supply	\$ (000) (yrs)	2-4 Unit %
			+ · · / · · · · ·	
Growth Rapid Stable	Slow Marketing Time Vunder 3 mth		69 Low 0	Multi-Family %
Neighborhood Boundaries The subject'	s market area is located south of Blue	Heron Pkwy, north of Hwy	365 High 90	Commercial 5 %
146, west of Cedar Bayou, and east			205 Pred. 51	Other %
-	•	rhood ourrounded by alice!		1
	is located in a deed restricted neighbo			
medical facilities, and places of wor	ship, are all nearby. The market area	is approximately 25 miles eas	st of Houston's CBD jus	st south of I-10.
The market area is serviced by paid	police and paid or volunteer fire depar	tments.		
Market Conditions (including support for the abo		cing is predominate in this are	as with some EHA VA	and Cash
	· · · · · · · · · · · · · · · · · · ·		ea wiiii some FHA, VA	, and Cash
transactions. Availability of financing	g is good. Rates are currently 4% to 8	% for 30 year fixed.		
Dimensions 65 x 109 x 62 x 109	Area 6930 sf	Shape Rectangul	ar View N;	Res:
Specific Zoning Classification No Zoning	Zoning Description			. 100,
	conforming (Grandfathered Use) 🔀 No Zoning			
In the highest and heat use of subject accounts	. :			
Is the highest and best use of subject property a	s improved (or as proposed per pians and specific	ations) the present use?	Yes No If No, des	cribe The highest
	• • • • • • • • • • • • • • • • • • • •		<del>-</del>	cribe The highest
and best use is residential as this ho	me is located in a residential neighbor	hood surrounded by other sin	gle family homes.	
and best use is residential as this ho Utilities Public Other (describe)	me is located in a residential neighbor Public Other (de	rhood surrounded by other sin scribe) Off-site Imp	gle family homes.	Public Private
and best use is residential as this ho Utilities Public Other (describe)  Electricity	me is located in a residential neighbor Public Other (de: Water X	rhood surrounded by other sin scribe) Off-site Imp Street Col	gle family homes.	
and best use is residential as this ho Utilities Public Other (describe)	me is located in a residential neighbor  Public Other (de:  Water Sanitary Sewer S	rhood surrounded by other sin scribe) Off-site Imp	gle family homes. rovements - Type ncrete	Public Private
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and best use is residential as this ho Utilities Public Other (describe)  Electricity Gas FEMA Special Flood Hazard Area Yes  Are the utilities and off-site improvements typica	me is located in a residential neighbor  Public Other (de:  Water X	hood surrounded by other sin scribe) Off-site Imp Street Coi Alley Noi FEMA Map # 48201C0765M o If No, describe	igle family homes. rovements - Type ncrete ne FEMA Map	Public Private  Date 01/06/2017
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and best use is residential as this ho Utilities Public Other (describe)  Electricity	Mater Sanitary Sewer  Foundation  Foundation  Fulli Basement Area  Basement Finish  Outher (decomposite of the market area)  Foundation	hood surrounded by other sin scribe)  Off-site Imp Street Con Alley Non FEMA Map # 48201C0765M off No, describe al conditions, land uses, etc.)?  Exterior Description materia Foundation Walls Concrete/A Exterior Walls Brick Vene Roof Surface Composition Gutters & Downspouts Aluminum/Window Type Alum Insul	rovements - Type ncrete ne  FEMA Map  Yes No  als/condition Interior Avg Floors eer/Avg Walls on/Avg Trim/Finish Avg Bath Floor ated/Avg Bath Wainscoi	Public Private  Date 01/06/2017  If Yes, describe  materials/condition  LWood/Tile/Avg  Sheetrock/Avg  Softwood/Avg  Tile/Avg
and best use is residential as this ho Utilities Public Other (describe)  Electricity	Public Other (de:  Water Sanitary Sewer SANO FEMA Flood Zone X for the market area? Yes Nofactors (easements, encroachments, environments  Foundation  Full Basement Partial Basement Basement Area 0 sq.ft. Basement Finish 0 % Outside Entry/Exit Sump Pump Evidence of Infestation None	hood surrounded by other sin scribe)  Off-site Imp Street Con Alley Non FEMA Map # 48201C0765M off If No, describe al conditions, land uses, etc.)?  Exterior Description materia Foundation Walls Concrete/A Exterior Walls Brick Vene Roof Surface Compositio Gutters & Downspouts Aluminum/ Window Type Alum Insul Storm Sash/Insulated Insulated/A	rovements - Type Increte Incre	Public Private  Date 01/06/2017  If Yes, describe  materials/condition  LWood/Tile/Avg  Sheetrock/Avg  Softwood/Avg  Tile/Avg  Tile/Avg  None
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and best use is residential as this houtilities Public Other (describe)  Electricity Gas Gas General Flood Hazard Area Yes  Are the utilities and off-site improvements typical Are there any adverse site conditions or external  General Description  Units One One with Accessory Unit  # of Stories 1  Type Det. Att. S-Det./End Unit  Existing Proposed Under Const.  Design (Style) Traditional  Year Built 1971  Effective Age (Yrs) 15  Attic None  None	Public Other (de:  Water Sanitary Sewer S	Thood surrounded by other sin scribe)  Street Con Alley Not Here Contact Institute Insulated Aluminum/Window Type Alum Insulated Aluminus Concerence Composition Manual Conditions Insulated Aluminum/Window Type Alum Insulated Aluminum/Screens Yes/Avg Amenities Woodst Fireplace(s) # 0 Fence	rovements - Type Increte Incre	Public Private  Date 01/06/2017  If Yes, describe  materials/condition  LWood/Tile/Avg Sheetrock/Avg Softwood/Avg Tile/Avg Tile/Avg None # of Cars 2 ace Concrete # of Cars 2
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and best use is residential as this hor Utilities Public Other (describe)  Electricity	Public Other (de:  Water Sanitary Sewer SANO FEMA Flood Zone X  for the market area? Yes Notactors (easements, encroachments, environmental Basement Area Osq.ft.  Basement Area Osq.ft.  Basement Finish O%  Outside Entry/Exit Sump Pump  Evidence of Infestation None  Dampness Settlement  Heating FWA HWBB Radiant  Other Fuel Gas  Cooling Central Air Conditioning  Individual Other  Dishwasher Disposal Microw  6 Rooms 3 Bedrooms	hood surrounded by other sin scribe)  Street Cor Alley Nor FEMA Map # 48201C0765M or If No, describe al conditions, land uses, etc.)?  Exterior Description material Foundation Walls Concrete / Albert Exterior Walls Brick Vene Roof Surface Composition Gutters & Downspouts Aluminum/Window Type Alum Insul Storm Sash/Insulated Insulated / Aluminum/Storm Sash/Insulated / Aluminum/Storm Sash/Insulated / Aluminum/Storm Sash/Insulated / Aluminum/Storm Sash/Insulated / Aluminum/Storm Sash/Insulat	als/condition Interior Avg Floors eer/Avg Walls Dn/Avg Bath Floor ated/Avg Bath Wainscot Avg Car Storage Avg Vood Avg Garage Concrt Carport None Att.  Att.  Interior Avg Floors Bath Wainscot Avg Car Storage Car Storage Avg Car Storage	Public Private  Date 01/06/2017  If Yes, describe  materials/condition  LWood/Tile/Avg Sheetrock/Avg Softwood/Avg Tile/Avg Done # of Cars 2 # of Cars 2 # of Cars 0 Det. Built-in
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512-5043935 File # 1222680117

There are 19 comparable	e pror	nerties c	urrently	offered	for sale	e in ·	the subject	neighborh	ood ra	naina in	price	from \$	99 900		to S	239	000	
													\$ 105,00	^			279,500	•
FEATURE	J 3010.	SUBJEC		lioigiik			LE SALE #		113 1411			LE SALE					LE SALE #	3
Address 3104 New Meado	D		'1	2004	Newca			Į.	905	Briarcr			π L	707	Meado			- 0
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Baytown, TX 775	21				own, Tک		521			own, T		021			own, 1		21	
Proximity to Subject					miles S	5VV	Ι.			miles	NVV	١,			miles	VV	Ιφ.	
Sale Price	\$		39,900			-	\$	189,000				\$	185,000			- 0	\$	200,000
Sale Price/Gross Liv. Area	\$	181.0	3 sq.ft.		172.76		•	_		180.14					158.4			_
Data Source(s)							28;DOM	8				73;DON	13				2;DOM	6
Verification Source(s)	_				ection/C					ection/		T			ection/			
VALUE ADJUSTMENTS	D	ESCRIPT	ION	DE	SCRIPTIC	)N	+(-)\$	djustment	_	SCRIPTI	ION	+(-)\$	Adjustment		SCRIPT	ION	+(-)\$	Adjustment
Sales or Financing				ArmL	_th			C	Arml	_th				Arml				0
Concessions				Conv	/;1000			C	Con	<b>/</b> ;5000			0	Cash	า;0			0
Date of Sale/Time				s06/2	22;c06/	22		C	s07/	22;c06	/22		0	s04/2	22;c03	3/22		0
Location	N;R	es;		N;Re	es;				N;Re	es;				N;Re	es;			
Leasehold/Fee Simple	Fee	Simple	Э	Fee S	Simple				Fee	Simple	;			Fee	Simple	Э		
Site	6930	0 sf		7876	sf			C	5520	) sf			0	7320	) sf			0
View	N;R	es;		N;Re	es;				N;Re	es;				N;Re	es;			
Design (Style)		;Tradit	ional		Traditio	nal				Traditi	onal				Tradit	ional		
Quality of Construction	Q3	,		Q3					Q3					Q3				
Actual Age	51			57				(	38				0	57				0
Condition	C3			C3					C3					C3				
Above Grade	Total	Bdrms.	Baths	Total	Bdrms.	Baths			Total	Bdrms.	Baths		^		Bdrms.	Baths		0
Room Count	6	3	1.1	6	_	1.1			5	2	1.1		0		3	2.0		-2,500
Gross Living Area	O		1.1 9 sq.ft.	0	1,094			-1,350	<del>-</del>	1,027				-		<u>  2.0</u> 2 sq.ft.		
Basement & Finished	0-4	1,048	y sy.ii.	0-f	1,094	oy.II.		- 1,350		1,027	ડપુ.1ા.		+660		1,202	<u>.</u> 34.11.		-6,390
	0sf			0sf					0sf					0sf				
Rooms Below Grade	_			Α.					Α.					Α.				
Functional Utility		rage	/A C	Avera					Aver		^^			Aver		/A C		
Heating/Cooling		tral HV	AC		ral HV <i>P</i>	4C				ral HV	AC				ral HV	AC		
Energy Efficient Items	Турі			Typic					Турі					Typi				
Garage/Carport	2ga2			2ga2					1ga1				+5,000					
Porch/Patio/Deck		ch, Pati	io		h, Patic	)				h, Pati	0				h, Pat	io		
Fence	Fen	се		Fenc	e				Fend	e				Fenc	e			
						_					_					_		
Net Adjustment (Total)				L		-	\$	-1,350		] + [		\$	5,660			_	\$	-8,890
Adjusted Sale Price				Net Ad		0.7 %			Net Ad	-	3.1 %			Net Ac		4.4 %		
				Gross	Adi.	0.7 %	1 6	407.000	Croce	Δdi	3.1 %	¢	100 000	10	۸ ا:	A A O/	l ¢	101 110
of Comparables								187,650					190,660			4.4 %		191,110
of Comparables  I X did  did not research t	the sale	e or trans	sfer histo	ory of th									190,660 The sales					191,110
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Fannie Mae Form 1004 March 2005

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FHA COMMENTS	
The appreions did a head and shoulder inspection of the attic. The subject	attic access was absented and ventilation is adequate
The appraiser did a head and shoulder inspection of the attic. The subject	attic access was observed and ventilation is adequate.
The appraisal has been prepared "AS IS" and there is no information within meet minimum FHA guidelines.	n the report that would suggest that the subject property does not
The intended user of this appraisal report is Lender/HUD/FHA. The intend	ed 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, pu	
report form and definition of market value. No additional intended users ar	e identified by the appraiser.
SUBJECT PROPERTY MEETS HUD/FHA MINIMUM PROPERTY STAND	DARDS AND REQUIREMENTS OUTLINED IN HANDBOOK 4000.1
ADDITIONAL CERTIFICATION: PRIOR SERVICES STATEMENT	
I have performed no specified services, as an appraiser or in any other ca	pacity, regarding the property that is the subject of this report within
the three-year period immediately preceding acceptance of this assignmen	nt.
EXPOSURE TIME	
Estimated length of time that the property interest being appraised would he	
consummation of a sale at market value on the effective date of the appra noted on the 1004mc and the top of the first page of the 1004.	isal. In this case, the exposure time is equal to the marketing time
A reasonable exposure time for the subject property developed independe	ently from the stated marketing time is 30 days.
Comment: Exposure time is a retrospective opinion based on an analysis	of past events assuming a competitive and open market.
The Appraiser Independence guidelines outlined by FNMA, FMHLC and F	HEA were strictly adhered in the development of this report. The
appraiser was not influenced or in any way with the development, reporting	
OOCT ARREAGUTO VALUE	( to the constant by Provide Man)
Provide adequate information for the lender/client to replicate the below cost figures and calculation	(not required by Fannie Mae)
Support for the opinion of site value (summary of comparable land sales or other methods for esting	
development and there are no individual lot sales. Land value was estimated	ted using the allocation method based on the tax assessors lot value
ratios of the comparable properties.	
ESTIMATED 🗌 REPRODUCTION OR 🔀 REPLACEMENT COST NEW	OPINION OF SITE VALUE =\$ 40,000
Source of cost data Cost Manuals	DWELLING 1,049 Sq.Ft. @ \$ 165.41 = \$ 173,515
Quality rating from cost service Average Effective date of cost data Current  Comments on Cost Approach (gross living area calculations, depreciation, etc.)	0 Sq.Ft. @ \$ =\$
Marshall & Swift Residential Cost manual was used to estimate the	=\$ Garage/Carport 478 Sq.Ft. @ \$ 36.84 =\$ 17,610
replacement cost. Site value was determined by allocation method.	Total Estimate of Cost-New = 191,125
	Less Physical Functional External
See sketch attached for building area square footage calculations.	Depreciation         47,781         =\$( 47,781)           Depreciated Cost of Improvements         =\$ 143,344
Physical depreciation determined by age life method.	Depreciated Cost of Improvements = \$ 143,344 "As-is" Value of Site Improvements = \$ 7,500
The cost approach is not to be used for insurance purposes.	
, , , , , , , , , , , , , , , , , , , ,	INDICATED VALUE BY COST APPROACH = \$ 190,844 E (not required by Fannie Mae)
Estimated Monthly Market Rent \$ X Gross Rent Multiplier	= \$ Indicated Value by Income Approach
Summary of Income Approach (including support for market rent and GRM)	2 11
DDO IFAT INFORMATION	FOR DUD- (ff and feable)
PROJECT INFORMATION Is the developer/builder in control of the Homeowners' Association (HOA)?  Yes	No Unit type(s) Detached Attached
Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA at	
Legal Name of Project	
Total number of phases Total number of units  Total number of units for sale	Total number of units sold  Data source(s)
Was the project created by the conversion of existing building(s) into a PUD?  Yes	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?  Yes No	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.	
2000.20 Common Common and recordational racillation.	

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This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a complete visual inspection of the interior and exterior areas of the subject property, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

INTENDED USE: The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: The intended user of this appraisal report is the lender/client.

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions\* granted by anyone associated with the sale.

\*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

- 1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
- 2. The appraiser has provided a sketch in this appraisal report to show the approximate dimensions of the improvements. The sketch is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size
- 3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
- 4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
- 5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing the appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
- 6. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

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

- 1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
- 2. I performed a complete visual inspection of the interior and exterior areas of the subject property. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
- 3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- 4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
- 5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
- 6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
- 7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
- 8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
- 9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
- 10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
- 11. I have knowledge and experience in appraising this type of property in this market area.
- 12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
- 13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
- 14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
- 15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
- 16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
- 17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
- 18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
- 19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.
- 20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

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- 21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any 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).
- 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 Aaron Dieudonne	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature Augan Vindan	Signature
Name Aaron Dieudonne	Name
Company Name AD Appraisal, Inc.	Company Name
Company Address 1918 Misty Bend Dr	Company Address
Katy, TX 77494	
Telephone Number <u>281-760-9229</u>	Telephone Number
Email Address aaron@adappraisalinc.com	Email Address
Date of Signature and Report 10/31/2022	Date of Signature
Effective Date of Appraisal 10/31/2022	State Certification #
State Certification # 1360035	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 04/30/2023	SUBJECT PROPERTY
ADDRESS OF PROPERTY APPRAISED	☐ Did not inspect subject property
3104 New Meadow Dr	Did inspect exterior of subject property from street
Baytown, TX 77521	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 190,000	Did inspect interior and exterior of subject property
LENDER/CLIENT	Date of Inspection
Name UWM Appraisal Direct	COMPARADI E CALEC
Company Name United Wholesale Mortgage, LLC	COMPARABLE SALES
Company Address 585 South Boulevard E, Pontiac, MI 48341	Did not inspect exterior of comparable sales from street
	Did inspect exterior of comparable sales from street
Email Address	Date of Inspection

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FEATURE		SUBJECT	(	OMPARAB	LE S	SALE # 4		CON	MPARABL	E SALE # 5		COMP	ARABL	E SALE # 6	
Address 3104 New Meado	w D	r	3110 Ne	ewcastle	Dr	•	712	North	bend D	 )r	60 Cı	estbria	r Ct		
Baytown, TX 775	21		Baytowi	n. TX 77	521	1	Bav	town.	TX 775	521	Bavto	wn, Τλ	· 775	21	
Proximity to Subject			0.06 mil					miles				miles N			
Sale Price	\$	189,900		00 1111	\$	202,000		, ,,,,,,,,,		\$ 199,000				\$ 18	80,000
Sale Price/Gross Liv. Area	\$	181.03 sq.ft.		5.71 sq.ft	_		\$	153 0	91 sq.ft.	100,000		163.64		•	30,000
Data Source(s)		101.00 4		#661209		DOM 5	Harr			89;DOM 15				0;DOM 7	
Verification Source(s)			Inspecti		<u>-,</u>	DOMO			n/CAD	DO, DOW TO		ction/C		O,DOW 7	
VALUE ADJUSTMENTS	D	ESCRIPTION		RIPTION	Τ.	+(-) \$ Adjustment		ESCRIP		+(-) \$ Adjustment		SCRIPTIO		+(-) \$ Adjus	stment
Sales or Financing		2001111 11011	ArmLth		+		Arm		11011		ArmL			ι ( ) φ παμα	0
Concessions											Conv				
Date of Sale/Time			Conv;0	-00/22	+		Con	•	2/22			•	20		0
			s08/22;	008/22	+	0		/22;c0	2122	C		2;c02/2	22		0
Location	N;R		N;Res;		+		N;R				N;Re				
Leasehold/Fee Simple		Simple	Fee Sin		+			Simp	le			Simple			
Site	693	0 sf	6490 sf			0	7150	0 sf		0	6000	sf			0
View	N;R	es;	N;Res;				N;R	es;			N;Re	s;			
Design (Style)	DT1	;Traditional	DT1;Tra	aditional			DT1	;Tradi	itional		DT1;	Traditio	nal		
Quality of Construction	Q3		Q3				Q3				Q3				
Actual Age	51		54			0	48			C	39				0
Condition	СЗ		C3				C3				СЗ				
Above Grade	Total	Bdrms. Baths	Total Bdr	ms. Baths		0		Bdrms	s. Baths	0		Bdrms.	Baths		0
Room Count	6	3 1.1		3 2.0		-2,500	6	3	2.0	-2,500			1.1		0
Gross Living Area		1,049 sq.ft.		3   2.0 219 sq.ft	+	-2,500 -5,100	U		3 sq.ft.	-7,320		1,100			-1,530
Basement & Finished	0.7	1,049 54.11.		∠ıy əy.ll	+	-5,100	0-1	1,29	J. Jy.Il.	-1,320		1,100	oy.Il.		- 1,030
	0sf		0sf				0sf				0sf				
Rooms Below Grade					-										
Functional Utility		rage	Average					rage			Avera				
Heating/Cooling	Cen	tral HVAC	Central	HVAC			Cen	tral H	VAC		Centi	al HVA	۱C		
Energy Efficient Items	Турі	cal	Typical				Турі	ical			Typic	al			
Garage/Carport	2ga		2ga2dw		Т		2ga				1ga1			-	+5,000
Porch/Patio/Deck		ch, Patio	Porch, F					ch, Pa	tio			n, Patio	,		,
Fence	Fen		Fence				Fen				Fenc				
1 01100	1 011	00	1 01100				1 011	-			1 0110				
					+										
Net Adjustment (Total)			<u> </u>	<b>X</b> -	\$	-7,600		+	<b>X</b> -	\$ -9,820	X	_	1 -	\$	2 470
. , ,							Not A				Net Ad			Ψ	3,470
Adjusted Sale Price			Net Adj.	3.8 %			Net A		4.9 %				1.9 %	•	
of Comparables			Gross Adj.			194,400			4.9 %				3.6 %	\$ 18	83,470
Report the results of the research a	and an			nster histor	y ot					• • • • • • • • • • • • • • • • • • • •					
ITEM		SL	JBJECT			COMPARABLE SA	LE#	4	C	OMPARABLE SALE #	5	CO	MPAR	ABLE SALE #	6
Date of Prior Sale/Transfer															
Price of Prior Sale/Transfer															
Data Source(s)		MLS,Realist			ML	_S,Realist			MLS,I	Realist		MLS,F	Realis	st	
		10/31/2022			10	/31/2022			10/31	/2022		10/31/	2022		
Effective Date of Data Source(s)  Analysis of prior sale or transfer hi	story o		perty and c	omparable					•						
		,	,	•											
A 1 : /0															
Analysis/Comments															

512-5043935 File # 1222680117

FEATURE	SUBJECT	COMPARAB	LE SALE # 7	COMPARA	BLE SALE # 8		COMPARABL	E SALE # 9
Address 3104 New Meado		106 Schilling St		105 Park St			rkbriar Cir	
Baytown, TX 775	21	Baytown, TX 77	520	Baytown, TX 7	7520		wn, TX 775	521
Proximity to Subject		0.89 miles SW	1.	0.99 miles SW			niles NW	I .
Sale Price	\$ 189,900		\$ 195,000		\$ 197,500			\$ 189,999
Sale Price/Gross Liv. Area	\$ 181.03 sq.ft.	\$ 153.18 sq.ft		\$ 152.63 sq.	ft.	\$ 1	83.75 sq.ft.	
Data Source(s)		Harmls#830324	48;DOM 3	Harmls#14940	108;DOM 71	Harm	ls#8645599	98;DOM 10
Verification Source(s)		Inspection/CAD		Inspection/CAI			ction/CAD	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+ (-) \$ Adjustment	DES	CRIPTION	+(-) \$ Adjustment
Sales or Financing		ArmLth	0	Listing	C	Listing	9	0
Concessions		Conv;0	0	Listing;0	C	Listing	g;0	0
Date of Sale/Time		s03/22;c03/22	0	Active	C	c10/2	2	0
Location	N;Res;	N;Res;		N;Res;		N;Res	3;	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee S	imple	
Site	6930 sf	9600 sf	0	8142 sf	C	7900		0
View		N;Res;		N;Res;		N;Res		
Design (Style)		DT1;Traditional		DT1;Traditiona	1		raditional	
Quality of Construction	Q3	Q3		Q3		Q3		
Actual Age	51	67	0	72		39		0
Condition	C3	C3		C3		C3		
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths	0	Total Bdrms. Bath	9		Bdrms. Baths	0
Room Count	6 3 1.1	7 4 2.0	-2,500		-		2 1.1	0
Gross Living Area						_		
Gross Living Area  Basement & Finished	1,049 sq.ft.	1,273 sq.ft	-6,720		ft7,350		1,034 sq.ft.	+450
	0sf	0sf		0sf		0sf		
Rooms Below Grade								
Functional Utility		Average		Average		Avera		
Heating/Cooling	Central HVAC	Central HVAC		Central HVAC			al HVAC	
Energy Efficient Items	Typical	Typical		Typical		Typica		
Garage/Carport	2ga2dw	1ga1dw	+5,000	2ga2dw	1	1ga1c		+5,000
Porch/Patio/Deck	Porch, Patio	Porch, Patio		Porch, Patio		Porch	, Patio	
Fence	Fence	Fence		Fence		Fence	)	
Net Adjustment (Total)		+ <b>X</b> -	\$ -4,220	_ + <b>X</b> -	\$ -4,850		+	\$ 5,450
Adjusted Sale Price		Net Adj. 2.2 %		Net Adj. 2.5		Net Adj.		
of Comparables		Gross Adj. 7.3 %			% \$ 192,650			
Report the results of the research a								100,110
ITEM	SU	JBJECT	COMPARABLE SA	LE # 7	COMPARABLE SALE #	8		ABLE SALE # 9
ITEM	SU	JBJECT	COMPARABLE SA	LE # 7	COMPARABLE SALE #	8		ABLE SALE # 9
ITEM  Date of Prior Sale/Transfer	SL	JBJECT	COMPARABLE SA	LE # 7	COMPARABLE SALE #	8		ABLE SALE # 9
ITEM  Date of Prior Sale/Transfer  Price of Prior Sale/Transfer							COMPAR	
ITEM  Date of Prior Sale/Transfer  Price of Prior Sale/Transfer	MLS,Realist		MLS,Realist	MLS	S,Realist		COMPAR MLS,Realis	st
ITEM  Date of Prior Sale/Transfer  Price of Prior Sale/Transfer	MLS,Realist 10/31/2022		MLS,Realist 10/31/2022	MLS			COMPAR	st
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 his	MLS,Realist 10/31/2022		MLS,Realist 10/31/2022	MLS	S,Realist		COMPAR MLS,Realis	st
ITEM  Date of Prior Sale/Transfer  Price of Prior Sale/Transfer	MLS,Realist 10/31/2022		MLS,Realist 10/31/2022	MLS	S,Realist		COMPAR MLS,Realis	st
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 his	MLS,Realist 10/31/2022		MLS,Realist 10/31/2022	MLS	S,Realist		COMPAR MLS,Realis	st
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 his	MLS,Realist 10/31/2022		MLS,Realist 10/31/2022	MLS	S,Realist		COMPAR MLS,Realis	st
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 his	MLS,Realist 10/31/2022		MLS,Realist 10/31/2022	MLS	S,Realist		COMPAR MLS,Realis	st
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 his	MLS,Realist 10/31/2022		MLS,Realist 10/31/2022	MLS	S,Realist		COMPAR	st
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 his	MLS,Realist 10/31/2022		MLS,Realist 10/31/2022	MLS	S,Realist		COMPAR	st
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 his	MLS,Realist 10/31/2022		MLS,Realist 10/31/2022	MLS	S,Realist		COMPAR	st
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 his	MLS,Realist 10/31/2022		MLS,Realist 10/31/2022	MLS	S,Realist		COMPAR	st
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 his	MLS,Realist 10/31/2022		MLS,Realist 10/31/2022	MLS	S,Realist		COMPAR	st
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 his	MLS,Realist 10/31/2022		MLS,Realist 10/31/2022	MLS	S,Realist		COMPAR	st
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 his	MLS,Realist 10/31/2022		MLS,Realist 10/31/2022	MLS	S,Realist		COMPAR	st
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 his	MLS,Realist 10/31/2022		MLS,Realist 10/31/2022	MLS	S,Realist		COMPAR	st
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 his	MLS,Realist 10/31/2022		MLS,Realist 10/31/2022	MLS	S,Realist		COMPAR	st
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 his	MLS,Realist 10/31/2022		MLS,Realist 10/31/2022	MLS	S,Realist		COMPAR	st
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 his	MLS,Realist 10/31/2022		MLS,Realist 10/31/2022	MLS	S,Realist		COMPAR	st
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 his	MLS,Realist 10/31/2022		MLS,Realist 10/31/2022	MLS	S,Realist		COMPAR	st
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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 his	MLS,Realist 10/31/2022		MLS,Realist 10/31/2022	MLS	S,Realist		COMPAR	st
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 his  Analysis/Comments	MLS,Realist 10/31/2022		MLS,Realist 10/31/2022	MLS	S,Realist		COMPAR	st
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 his  Analysis/Comments	MLS,Realist 10/31/2022		MLS,Realist 10/31/2022	MLS	S,Realist		COMPAR	st
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 his  Analysis/Comments	MLS,Realist 10/31/2022		MLS,Realist 10/31/2022	MLS	S,Realist		COMPAR	st
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 his  Analysis/Comments	MLS,Realist 10/31/2022		MLS,Realist 10/31/2022	MLS	S,Realist		COMPAR	st
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 his	MLS,Realist 10/31/2022		MLS,Realist 10/31/2022	MLS	S,Realist		COMPAR	st
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 his  Analysis/Comments	MLS,Realist 10/31/2022		MLS,Realist 10/31/2022	MLS	S,Realist		COMPAR	st
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 his  Analysis/Comments	MLS,Realist 10/31/2022		MLS,Realist 10/31/2022	MLS	S,Realist		COMPAR	st
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 his  Analysis/Comments	MLS,Realist 10/31/2022		MLS,Realist 10/31/2022	MLS	S,Realist		COMPAR	st
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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 his  Analysis/Comments	MLS,Realist 10/31/2022		MLS,Realist 10/31/2022	MLS	S,Realist		COMPAR	st
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 his  Analysis/Comments	MLS,Realist 10/31/2022		MLS,Realist 10/31/2022	MLS	S,Realist		COMPAR	st
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 his  Analysis/Comments	MLS,Realist 10/31/2022		MLS,Realist 10/31/2022	MLS	S,Realist		COMPAR	st
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 his Analysis/Comments	MLS,Realist 10/31/2022		MLS,Realist 10/31/2022	MLS	S,Realist		COMPAR	st

File No. 1222680117

**Supplemental Addendum** 

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Borrower	Jesus Ceja Ceja							
Property Address	3104 New Meadow Dr							
City	Baytown	County	Harris	State	TX	Zip Code	77521	
Lender/Client	United Wholesale Mortgage	LLC						

#### FEMA FLOOD ZONE DETERMINATION

The location of the subject relative to 100 year flood plain has been estimated using the data available. This can be considered only an estimate and it is the clients responsibility to make the 100 year flood zone determination using the survey that is performed by a qualified and licensed survey engineer.

#### **ADJUSTMENTS DISCUSSION**

Concessions - Several of the comparables were sold with the seller agreeing to make minor repairs and/or pay a portion of the buyers closing costs as a condition of sale. Such concessions are common in this market. I reviewed the comparable sales used in this study to determine if an adjustment was warranted. I concluded that the results were mixed and adjustment was not warranted.

Listing - Comparables 8 and 9 are listings from the subject's market area. I am seeing a 0% difference between the list price and the sales price, therefore no adjustment was applied.

Age - Some of the comps had a different actual age than the subject. All comps were perceived to have the same effective age so no adjustment was made.

Room Count - It was not possible from the sales researched for this study to determine a market value for either a full or half bath using paired data analysis. We selected a value of \$2,500 for a half bath and \$5,000 for a full bath to adjust for these features. These values are within the range of values we observe in single family residences of similar quality of construction.

Gross Livable Area - Studies of similar quality of construction and similar age homes which we have recently completed indicate an adjustment range between \$25 and \$40 per square foot. I selected \$30 per square foot as our size adjustment.

Garage - It was not possible to extract an adjustment for this feature using paired data analysis. I used the replacement cost for the additional garage space as extrapolated from the Marshall Swift cost calculations for this adjustment.

Fireplace - It was not possible to use paired data analysis to determine the value of this feature. I used the Marshall Swift cost manuals to estimate the replacement cost of this typical improvement to determine this adjustment.

#### **ADDITIONAL COMMENTS**

Comps 2 and 4 sold within the past 90 days.

Unless otherwise noted, at least 2 of the comparables were verifiable through MLS as arm's length transactions.

County records show the subject has having a GLA of 1,061 square feet while our measurements indicate a GLA of 1,049 square feet. This variance is considered both minor and typical in this market area.

All line, net, and gross adjustments fall within ideal guidelines. This would indicate that the sales with very similar features are available in the subject's market area.

The subject property can be rebuilt if destroyed.

The subject property is served by police and paid or volunteer fire protection.

The subject tract has no agricultural exemptions or agricultural activity on the property. The property is not a working farm or income producing property through these means.

 $\underline{\textbf{I certify that for this assignment, the calculations of square footage complied with the "Square Footage-Method for Calculating: \\ \underline{\textbf{ANSI Z765-2021."}}$ 

#### • URAR: Site - Highest and Best Use

Considering what is financially feasible, legally permissible, maximally productive and physically possible, the highest and best use is as is. The subject has deed restrictions in lieu of zoning. This is typical for the market area. The deed restrictions are residential and restrict the minimum and maximum square footage of houses, the subject's GLA lies well within the range of those restrictions and within the range of houses commonly sold. The highest and best use is therefore as is.

FHA/VA Case No. 512-5043935 512-5043935 File No. 1222680117

**Market Conditions Addendum to the Appraisal Report** 

The purpose of this addendum is to provide the lender/cl				revalent in the sui	oject	
neighborhood. This is a required addendum for all appraid Property Address 3104 New Meadow Dr	isai reports with an enective	city Baytown	2009.	State Tx	ZIP Code 775	21
Borrower Jesus Ceja Ceja		ony Baytown		omio 1V		<u> </u>
Instructions: The appraiser must use the information req						
housing trends and overall market conditions as reported						
it is available and reliable and must provide analysis as ir explanation. It is recognized that not all data sources will						
in the analysis. If data sources provide the required inform						
average. Sales and listings must be properties that comp	-	• • • • • • • • • • • • • • • • • • • •	•	-	-	
subject property. The appraiser must explain any anomal	lies in the data, such as sea	asonal markets, new const				
Inventory Analysis	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months		Overall Trend	
Total # of Comparable Sales (Settled)  Absorption Rate (Total Sales/Months)	34	16	6	Increasing Increasing	Stable Stable	Declining  Declining
Total # of Comparable Active Listings	5.67 1	5.33 5	2 19	Declining	Stable	Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	0.18	0.94	9.5	Declining	Stable	★ Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months		Overall Trend	
Median Comparable Sale Price	\$185,000	\$184,999.5	\$98,750	Increasing	Stable	Declining
Median Comparable Sales Days on Market  Median Comparable List Price	13	8.5	7.5	Declining Increasing	Stable Stable	Increasing  Declining
Median Comparable List Pitce  Median Comparable Listings Days on Market	\$195,000 61	\$199,900 24	\$189,900 46	Declining	➤ Stable	Increasing
Median Sale Price as % of List Price	100	100	98.46	Increasing	<b>X</b> Stable	Declining
Seller-(developer, builder, etc.)paid financial assistance p	prevalent? Yes	<b>⋈</b> No		Declining	<b>X</b> Stable	Increasing
Explain in detail the seller concessions trends for the pas						
fees, options, etc.). HARMLS indicates the						
concessions which is 29% of the total trans this period. 4-6: 16 Sales; 7 with concession						
The concessions ranged between \$1,000 a				0113, 17 70 01 3	sales for triis p	Jeriou.
Are foreclosure sales (REO sales) a factor in the market?			ling the trends in listings and		•	
The data used in the grid above does not i						
reported transactions. However, this is not reported. It is beyond the scope of this ass					sales that wer	e not
reported. It is beyond the scope of this ass	signifient to commit t	cacii sale useu iii iii	e Market Conditions is	ероп.		
Cite data sources for above information. HARM	ILS was the data sou	urce used to comple	te the Market Condition	ns Addendur	n. 10/31/2023	2
			te the Market Condition			
			no the Market Condition			
Summarize the above information as support for your co	nclusions in the Neighborh					
Summarize the above information as support for your co an analysis of pending sales and/or expired and withdraw		ood section of the apprais	al report form. If you used an	y additional inforn	nation, such as	
an analysis of pending sales and/or expired and withdraw The subject's market is stable. According	vn listings, to formulate you to the data above, th	ood section of the apprais ur conclusions, provide bo ne median days on r	al report form. If you used an th an explanation and support market ranged from 0	y additional inform for your conclusi - 90 which wo	nation, such as ons. ould indicate a	
an analysis of pending sales and/or expired and withdraw The subject's market is stable. According marketing time of under 3 months. A total	vn listings, to formulate you to the data above, th of 56 comparable sa	ood section of the apprais ur conclusions, provide bo ne median days on r ales occurred in the	al report form. If you used an th an explanation and support market ranged from 0 past year and 19 are	y additional inform for your conclusi - 90 which wc currently liste	nation, such as ons. ould indicate a d for sale. The	ese stats
an analysis of pending sales and/or expired and withdrav The subject's market is stable. According marketing time of under 3 months. A total would indicate an absorption rate of 4.66 a	wn listings, to formulate you to the data above, the of 56 comparable sa and a existing invento	ood section of the apprais ur conclusions, provide bo ne median days on r ales occurred in the	al report form. If you used an th an explanation and support market ranged from 0 past year and 19 are	y additional inform for your conclusi - 90 which wc currently liste	nation, such as ons. ould indicate a d for sale. The	ese stats
an analysis of pending sales and/or expired and withdraw The subject's market is stable. According marketing time of under 3 months. A total	wn listings, to formulate you to the data above, the of 56 comparable sa and a existing inventor rket is in balance.	ood section of the apprais ur conclusions, provide bo ne median days on r ales occurred in the	al report form. If you used an th an explanation and support market ranged from 0 past year and 19 are	y additional inform for your conclusi - 90 which wc currently liste	nation, such as ons. ould indicate a d for sale. The	ese stats
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an analysis of pending sales and/or expired and withdray. The subject's market is stable. According marketing time of under 3 months. A total would indicate an absorption rate of 4.66 a which would indicate that the subject's marketing time of the subject sales with the subject sales and the subject sales are subject. If the subject is a unit in a condominium or cooperative subject Project Data	wn listings, to formulate you to the data above, the of 56 comparable sa and a existing inventor rket is in balance. ct's market area.	ood section of the apprais ur conclusions, provide bo ne median days on r ales occurred in the ory of 4.07 months.	al report form. If you used an th an explanation and support market ranged from 0 - past year and 19 are Typical inventory in the	y additional inform for your conclusi - 90 which we currently liste e Houston MS	nation, such as ons. ould indicate a d for sale. The SA is 3-12 mo	ese stats
an analysis of pending sales and/or expired and withdray. The subject's market is stable. According marketing time of under 3 months. A total would indicate an absorption rate of 4.66 a which would indicate that the subject's marketing time of under 3 months. A total would indicate an absorption rate of 4.66 a which would indicate that the subject's marketing above data was taken from the subject. The above data was taken from the subject.	wn listings, to formulate you to the data above, the of 56 comparable sa and a existing inventor rket is in balance. ct's market area.	ood section of the apprais ur conclusions, provide bo ne median days on r ales occurred in the ory of 4.07 months.	al report form. If you used an th an explanation and support market ranged from 0 past year and 19 are Typical inventory in the	y additional inform for your conclusi - 90 which we currently liste e Houston Ms	nation, such as ons. uld indicate a d for sale. The SA is 3-12 mo  Overall Trend	ese stats nths  Declining
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## **Subject Photo Page**

Borrower	Jesus Ceja Ceja				
Property Address	3104 New Meadow Dr				
City	Baytown	County Harris	State TX	Zip Code 77521	
Lender/Client	United Wholesale Mortgage LLC				



### **Subject Front**

 3104 New Meadow Dr

 Sales Price
 189,900

 G.L.A.
 1,049

 Tot. Rooms
 6

 Tot. Bedrms.
 3

 Tot. Bathrms.
 1.1

 Location
 N;Res;

 View
 N;Res;

 Site
 6930 sf

 Quality
 Q3

 Age
 51





### **Subject Street**



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

## **Photograph Addendum**

Borrower	Jesus Ceja Ceja			
Property Address	3104 New Meadow Dr			
City	Baytown	County Harris	State TX	Zip Code 77521
Lender/Client	United Wholesale Mortgage, LLC			





Kitchen Family Rm





1/2 Bath Bathroom





M Bed Bedroom

## **Photograph Addendum**

Borrower	Jesus Ceja Ceja			
Property Address	3104 New Meadow Dr			
City	Baytown	County Harris	State TX	Zip Code 77521
Lender/Client	United Wholesale Mortgage, LLC			





Bedroom Breakfast Rm





Hot Water Heater Attic





**Breakfast Rm** 

Smoke / CO Detector

## Photograph Addendum

Borrower	Jesus Ceja Ceja			
Property Address	3104 New Meadow Dr			
City	Baytown	County Harris	State TX	Zip Code 77521
Lender/Client	United Wholesale Mortgage, LLC			





Left Side Right Side





Rear Street

## **Comparable Photo Page**

Borrower	Jesus Ceja Ceja							
Property Address	3104 New Meadow Dr			·				
City	Baytown	County	Harris	Stat	e TX	Zip Code	77521	
Landar/Cliant	United Wholesale Mortgage LLC							



#### Comparable 1

3001 Newcastle Dr Prox. to Subj. 0.14 miles SW 189,000 Sales Price G.L.A. 1,094 Tot. Rooms 6 Tot. Bedrms. 3 Tot. Bathrms. 1.1 Location N;Res; N;Res; View Site 7876 sf Quality Q3 Age 57



### Comparable 2

805 Briarcreek Dr Prox. to Subj. 0.76 miles NW Sales Price 185,000 G.L.A. 1,027 Tot. Rooms Tot. Bedrms. 2 Tot. Bathrms. 1.1 Location N;Res; View N;Res; Site 5520 sf Quality Q3 Age 38



## Comparable 3

707 Meadowglen Dr Prox. to Subj. 0.13 miles W Sales Price 200,000 G.L.A. 1,262 Tot. Rooms 6 Tot. Bedrms. 3 Tot. Bathrms. 2.0 Location N;Res; View N;Res; Site 7320 sf Quality Q3 57 Age

Form PIC4x6.CR - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

### **Comparable Photo Page**

Borrower	Jesus Ceja Ceja							
Property Address	3104 New Meadow Dr							
City	Baytown	County	Harris	Sta	te TX	Zip Code	77521	
Landar/Cliant	United Wholesale Mortgage LLC							



#### Comparable 4

3110 Newcastle Dr Prox. to Subj. 0.06 miles NW Sales Price 202,000 G.L.A. 1,219 Tot. Rooms 6 Tot. Bedrms. 3 Tot. Bathrms. 2.0 Location N;Res; N;Res; View Site 6490 sf Quality Q3 Age 54



### Comparable 5

712 Northbend Dr Prox. to Subj. 0.18 miles NW Sales Price 199,000 G.L.A. 1,293 Tot. Rooms 6 Tot. Bedrms. 3 Tot. Bathrms. 2.0 Location N;Res; N;Res; View Site 7150 sf Quality Q3 Age 48



## Comparable 6

60 Crestbriar Ct Prox. to Subj. 0.72 miles N Sales Price 180,000 G.L.A. 1,100 Tot. Rooms 5 Tot. Bedrms. 2 Tot. Bathrms. 1.1 N;Res; Location View N;Res; Site 6000 sf Quality Q3 39 Age

Form PIC4x6.CR - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

### **Comparable Photo Page**

Borrower	Jesus Ceja Ceja				
Property Address	3104 New Meadow Dr				
City	Baytown	County Harris	State TX	Zip Code 77521	
Lender/Client	United Wholesale Mortgage LLC				



#### Comparable 7

106 Schilling St

Prox. to Subj. 0.89 miles SW Sales Price 195,000 G.L.A. 1,273 Tot. Rooms Tot. Bedrms. 4 Tot. Bathrms. 2.0 Location N;Res; N;Res; View Site 9600 sf Quality Q3 Age 67



### Comparable 8

105 Park St

Prox. to Subj. 0.99 miles SW Sales Price 197,500 G.L.A. 1,294 Tot. Rooms Tot. Bedrms. 3 Tot. Bathrms. 1.0 Location N;Res; View N;Res; Site 8142 sf Quality Q3 Age 72



#### Comparable 9

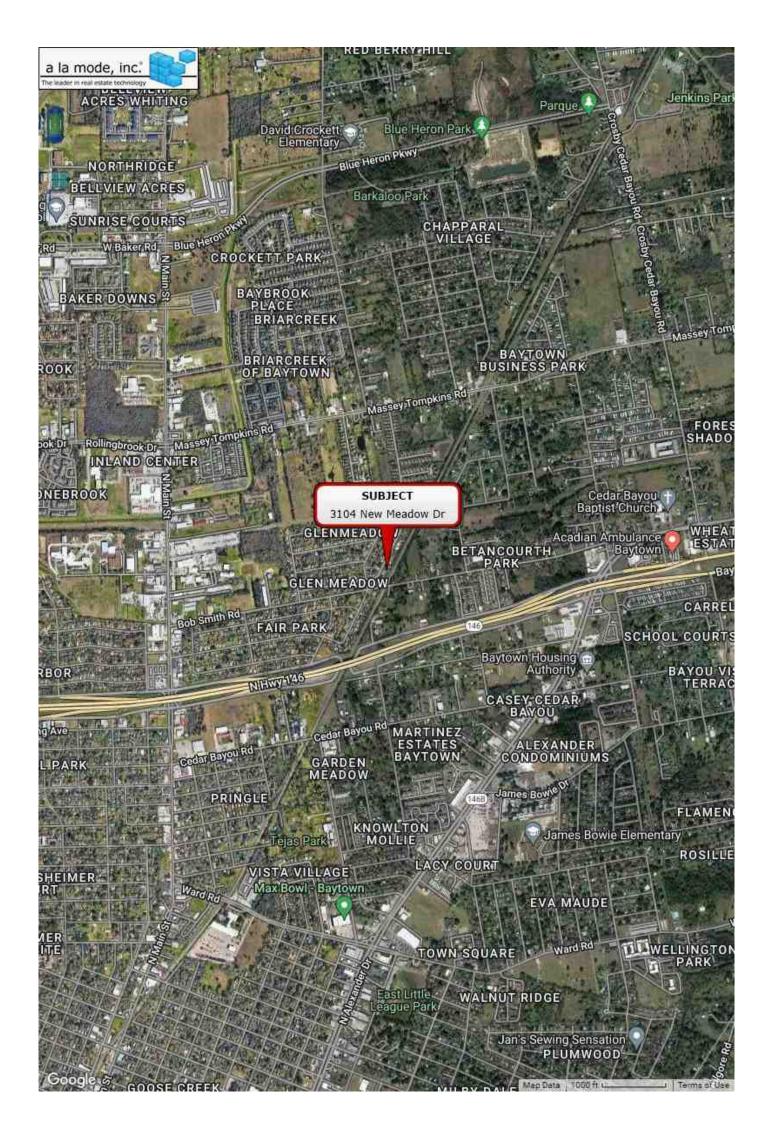
20 Parkbriar Cir

Prox. to Subj. 0.65 miles NW Sales Price 189,999 G.L.A. 1,034 Tot. Rooms 5 Tot. Bedrms. 2 Tot. Bathrms. 1.1 Location N;Res; View N;Res; Site 7900 sf Quality Q3 Age 39

Form PIC4x6.CR - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

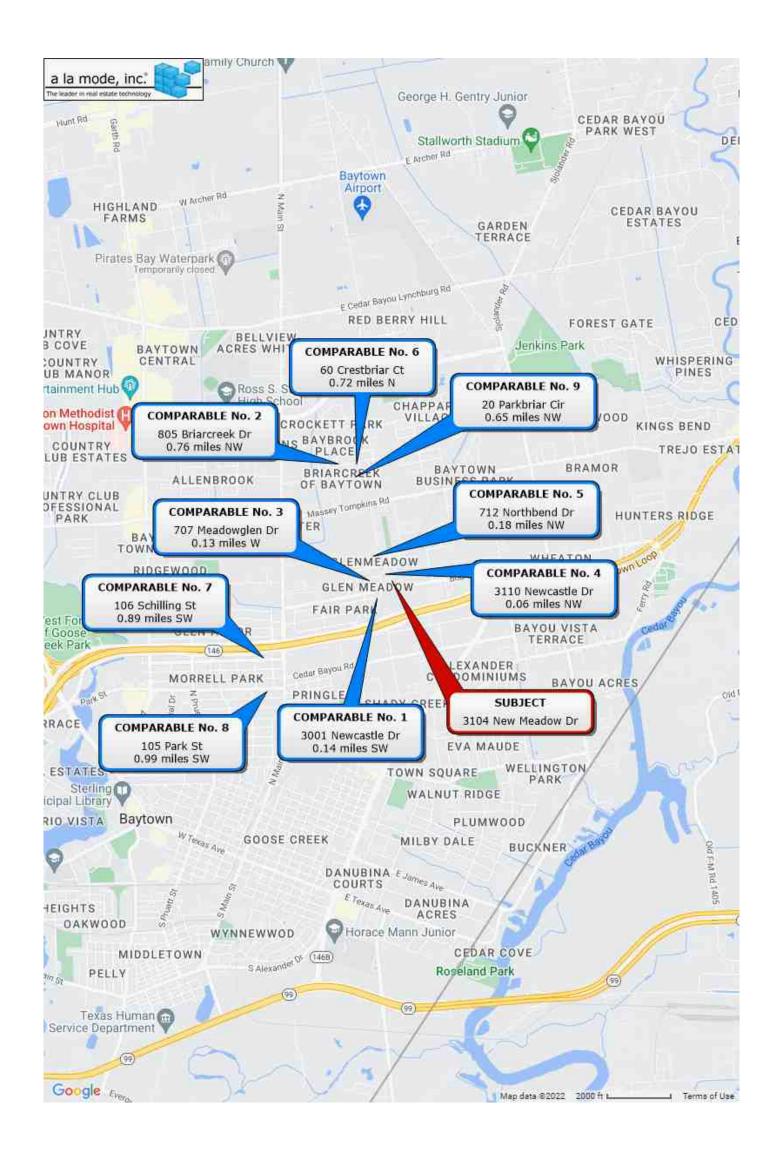
#### **Aerial Map**

Borrower	Jesus Ceja Ceja						
Property Address	3104 New Meadow Dr						
City	Baytown	County	Harris	State	TX	Zip Code	77521
Lender/Client	United Wholesale Mortgage, LLC						



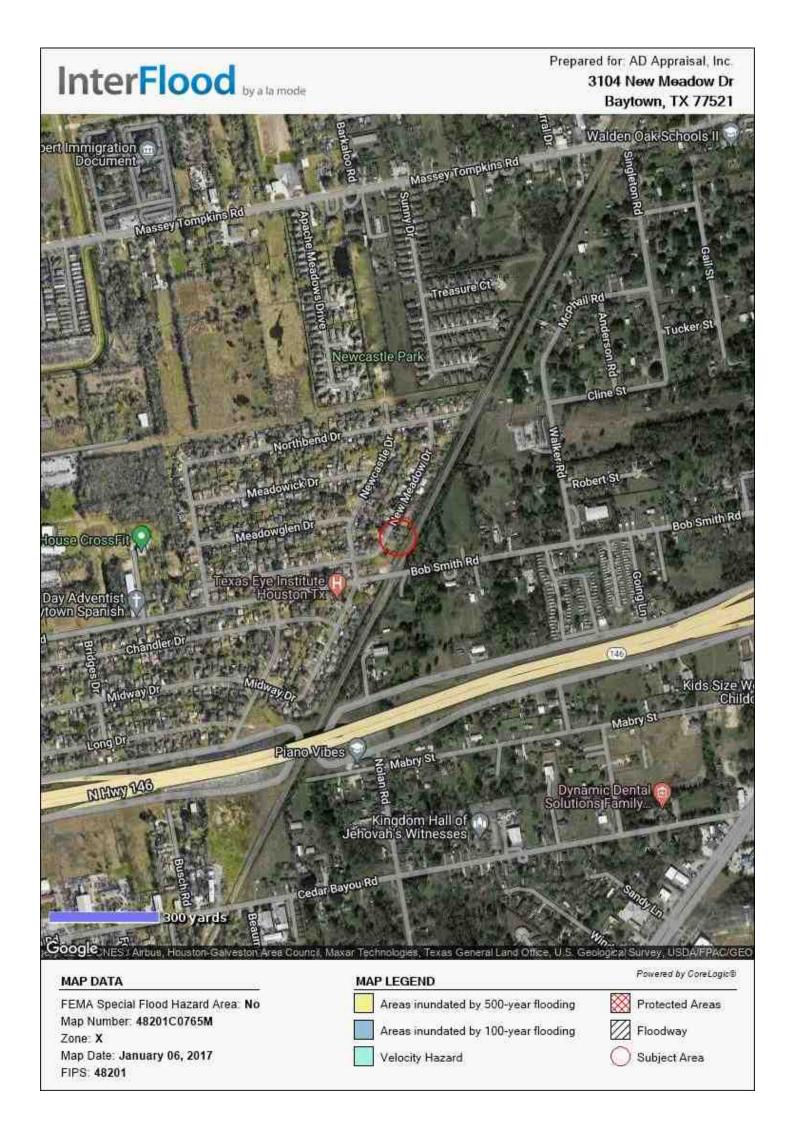
#### **Location Map**

Borrower	Jesus Ceja Ceja						
Property Address	3104 New Meadow Dr						
City	Baytown	County	Harris	State	TX	Zip Code	77521
Lender/Client	United Wholesale Mortgage, LLC						



### Flood Map

Borrower	Jesus Ceja Ceja			
Property Address	3104 New Meadow Dr			
City	Baytown	County Harris	State TX	Zip Code 77521
Lender/Client	United Wholesale Mortgage, LLC			



#### **DataMaster Market Graph Addendum**

Borrower	Jesus Ceja Ceja			
Property Address	3104 New Meadow Dr			
City	Baytown	County Harris	State TX	Zip Code 77521
Lender/Client	United Wholesale Mortgage LLC			





Comments: Comments:

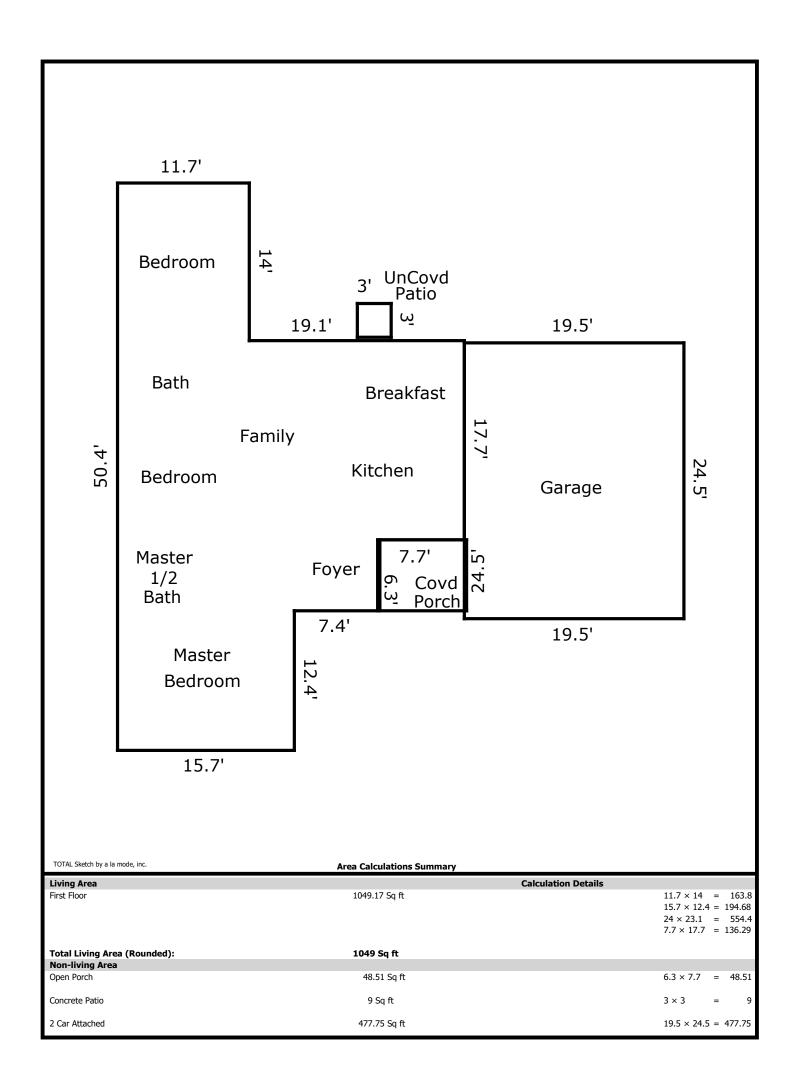




Comments: Comments:

## **Building Sketch**

Borrower	Jesus Ceja Ceja				
Property Address	3104 New Meadow Dr				
City	Baytown	County Harris	State TX	Zip Code 77521	
Lender/Client	United Wholesale Mortgage, LLC				



#### License

AARON FRANK DIEUDONNE 1918 MISTY BEND DR KATY, TX 77494



## **Certified Residential Real Estate Appraiser**

Appraiser: Aaron Frank Dieudonne

License #: TX 1360035 R License Expires: 04/30/2023

Having provided satisfactory evidence of the qualifications required by the Texas Appraiser Licensing and Certification Act, Occupations Code, Chapter 1103, authorization is granted to use this title: Certified Residential Real Estate Appraiser

For additional information or to file a complaint please contact TALCB at www.talcb.texas.gov.

Chelsea Buchholtz Commissioner

#### **HUDSON INSURANCE COMPANY**

100 William Street, 5th Floor New York, NY 10038



## REAL ESTATE APPRAISERS ERRORS AND OMISSIONS INSURANCE POLICY DECLARATIONS

NOTICE: THIS IS A "CLAIMS MADE AND REPORTED" POLICY. THIS POLICY REQUIRES THAT A CLAIM BE MADE AGAINST THE INSURED DURING THE POLICY PERIOD AND REPORTED TO THE INSURER, IN WRITING, DURING THE POLICY PERIOD OR AUTOMATIC EXTENDED REPORTING PERIOD.

THIS POLICY MAY CONTAIN PROVISIONS WHICH LIMIT THE AMOUNT OF CLAIM EXPENSES THE INSURER IS RESPONSIBLE TO PAY IN CONNECTION WITH CLAIMS. CLAIM EXPENSES SHALL BE SUBJECT TO ANY DEDUCTIBLE AMOUNT. THE PAYMENT OF CLAIM EXPENSES WILL REDUCE THE LIMITS OF LIABILITY STATED IN ITEM 4. OF THE DECLARATIONS. PLEASE READ YOUR POLICY CAREFULLY.

#### PLEASE READ THIS POLICY CAREFULLY.

Policy Number: PRA-2AX-1007341 Renewal of: PRA-2AX-1000227

 Named Insured: Aaron Dieudonne
 Address: 1918 Misty Bend Dr Katy, TX 77494

3. Policy Period: From: February 10, 2022 To: February 10, 2023

12:01 A.M. Standard Time at the address of the Named Insured as stated in Number 2 above

4. Limit of Liability Each Claim Policy Aggregate

Damages Limit of Liability A. \$1,000,000 B. \$1,000,000

Damages Limit of Liability
Claims Expense Limit of

Liability C. \$1,000,000 D. \$1,000,000

5. Deductible (Inclusive of Claims Expenses):

**5A.** \$500 Each **Claim 5B.** \$1,000 Aggregate

6. Policy Premium: \$714.00 State Taxes/Surcharges: \$0.00

7. Retroactive Date: February 10, 2014

int 2. Sallage

8. Notice to Company: Notice of a Claim or Potential Claim should be sent to:

Hudson Insurance Group 100 William Street, 5<sup>th</sup> Floor New York, NY 10038

Fax: 646-216-3786

Email: hudsonclaims300@hudsoninsgroup.com

9. A. Program Administrator: Riverton Insurance Agency Corp.

OREP- Organization of Real Estate Professionals

B. Agent/Broker: Insurance Services

(888) 347-5273

IN WITNESS WHEREOF, We have caused this policy to be executed by our President and our Corporate Secretary at New York, New York

President Secretary

PRA100 (01/20)

512-5043935 File No. 1222680117

#### 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.

C/

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**

Q-

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

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.

#### UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

#### Quality Ratings and Definitions (continued)

#### Q3

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

#### Ω4

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

#### O.F

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

#### Q6

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

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

#### Not Updated

Little or no updating or modernization. This description includes, but is not limited to, new homes.

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

#### Updated

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

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

#### Remodeled

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

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

#### **Explanation of Bathroom Count**

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

#### Example:

3.2 indicates three full baths and two half baths.

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

## Abbreviations Used in Data Standardization Text

Abbreviation	Full Name	Fields Where This Abbreviation May Appear
Α	Adverse	Location & View
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location Consessions
ArmLth AT	Arms Length Sale Attached Structure	Sale or Financing Concessions  Design (Style)
В	Beneficial	Location & View
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
BsyRd	Busy Road	Location
C	Contracted Date	Date of Sale/Time
Cash	Cash	Sale or Financing Concessions
Comm	Commercial Influence	Location
Conv	Conventional	Sale or Financing Concessions
ср	Carport	Garage/Carport
CrtOrd	Court Ordered Sale	Sale or Financing Concessions
CtySky	City View Skyline View	View
CtyStr	City Street View	View
CV	Covered	Garage/Carport
DOM	Days On Market	Data Sources
DT	Detached Structure	Design (Style)
dw	Driveway	Garage/Carport
е	Expiration Date	Date of Sale/Time
Estate	Estate Sale	Sale or Financing Concessions
FHA	Federal Housing Authority	Sale or Financing Concessions
g	Garage	Garage/Carport
ga	Attached Garage	Garage/Carport
gbi	Built-in Garage	Garage/Carport
gd	Detached Garage	Garage/Carport
GlfCse	Golf Course	Location
Glfvw	Golf Course View	View
GR	Garden	Design (Style)
HR	High Rise	Design (Style)
in	Interior Only Stairs	Basement & Finished Rooms Below Grade
Ind	Industrial	Location & View
Listing	Listing	Sale or Financing Concessions
Lndfl	Landfill	Location
LtdSght	Limited Sight	View
MR	Mid-rise	Design (Style)
Mtn	Mountain View	View
N	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
0	Other	Basement & Finished Rooms Below Grade
0	Other	Design (Style)
ор	Open	Garage/Carport
Prk	Park View	View
Pstrl	Pastoral View	View
PwrLn	Power Lines	View
PubTrn	Public Transportation	Location
Relo	Relocation Sale	Sale or Financing Concessions
REO	REO Sale	Sale or Financing Concessions
Res	Residential	Location & View
RH	USDA - Rural Housing	Sale or Financing Concessions
rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
RT	Row or Townhouse	Design (Style)
S	Settlement Date	Date of Sale/Time
SD	Semi-detached Structure	Design (Style)
Short	Short Sale	Sale or Financing Concessions
sf	Square Feet	Area, Site, Basement
sqm	Square Meters	Area, Site
Unk	Unknown Veterana Administration	Date of Sale/Time
VA	Veterans Administration Withdrawn Date	Sale or Financing Concessions  Date of Sale/Time
W	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Basement & Finished Rooms Below Grade
Woods	Walk Out Basement	View
Woods	Woods View	
Wtr W/trEr	Water View	View
WtrFr	Water Frontage	Location  Resement & Finished Rooms Polow Grade
wu	Walk Up Basement	Basement & Finished Rooms Below Grade
	+	