

Uniform Residential Appraisal Report

File # OS08222022

There are 9 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 276,500 to \$ 649,000					
There are 47 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 225,000 to \$ 615,000					
FEATURE	SUBJECT	COMPARABLE SALE # 1	COMPARABLE SALE # 2	COMPARABLE SALE # 3	
Address	27603 Thomas Rd Huffman, TX 77336	29038 Lake Houston Ln Huffman, TX 77336	27601 Thomas Rd Huffman, TX 77336	28514 Lazy Rock Dr Huffman, TX 77336	
Proximity to Subject		2.14 miles NW	0.15 miles SW	1.09 miles NE	
Sale Price	\$	\$ 615,000	\$ 570,000	\$ 525,000	
Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 218.63 sq.ft.	\$ 243.07 sq.ft.	\$ 213.68 sq.ft.	
Data Source(s)		HARMLS #9402134;DOM 34	HARMLS#42932135;DOM 154	HARMLS#7087927;DOM 7	
Verification Source(s)		CAD/MLS	CAD/MLS	CAD/MLS	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
Sales or Financing Concessions		ArmLth Conv;0		ArmLth Conv;6000	
Date of Sale/Time		s06/22;c05/22		s06/22;c04/22	
Location	N;Rural;	N;Rural;		N;Rural;	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple	
Site	2.66 ac	2.01 ac	+4,250	9.0 ac	-41,200
View	N;Rural;	N;Rural;		N;Rural;	
Design (Style)	DT1;Trdtnl	DT2;Trdtnl	0	DT2;Trdtnl	0
Quality of Construction	Q3	Q3		Q3	
Actual Age	49	23	0	17	0
Condition	C3	C3		C3	
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms. Baths	
Room Count	7 3 3.0	8 4 2.1	+5,000	8 4 3.0	0
Gross Living Area	2,208 sq.ft.	2,813 sq.ft.	-30,250	2,345 sq.ft.	-6,850
Basement & Finished Rooms Below Grade	Osf	Osf		Osf	
Functional Utility	AVERAGE	AVERAGE		AVERAGE	
Heating/Cooling	FWA/CAC	FWA/CAC		FWA/CAC	
Energy Efficient Items	TYPICAL	TYPICAL		TYPICAL	
Garage/Carport	2gd6cp2dw	2ga2dw	+500	2dw	+10,500
Porch/Patio/Deck	PATIO/PORCH	PATIO/PORCH		PATIO/PORCH	
	QTRS	QTRS		NONE	+25,000
	STKD POND	NONE/POOL	-40,000	STKD POND	
				NONE	+15,000
Net Adjustment (Total)		<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -60,500	<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -12,550
Adjusted Sale Price of Comparables		Net Adj. 9.8 % Gross Adj. 13.0 %	\$ 554,500	Net Adj. 2.2 % Gross Adj. 14.7 %	\$ 557,450
				Net Adj. 6.4 % Gross Adj. 12.8 %	\$ 558,500

SALES COMPARISON APPROACH

I did did not research the sale or transfer history of the subject property and comparable sales. If not, explain

My research did did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.

Data Source(s) CAD/MLS

My research did did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.

Data Source(s) CAD/MLS

Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).

ITEM	SUBJECT	COMPARABLE SALE #1	COMPARABLE SALE #2	COMPARABLE SALE #3
Date of Prior Sale/Transfer	05/05/2021			
Price of Prior Sale/Transfer	\$0			
Data Source(s)	CC# 247416	CAD/MLS	CAD/MLS	CAD/MLS
Effective Date of Data Source(s)	08/22/2022	08/22/2022	08/22/2022	08/22/2022

Analysis of prior sale or transfer history of the subject property and comparable sales PER CC# 247416, A TRANSFER INVOLVING THE SUBJECT OCCURED ON 05/05/2021 FOR AN UNDISCLOSED AMOUNT. THERE WERE NO OTHER SALE OR TRANSFER TRANSACTIONS INVOLVING THE SUBJECT AND/OR THE UTILIZED SALES WITHIN THE REQUIRED TIME FRAMES.

Summary of Sales Comparison Approach SEE ATTACHED ADDENDA.

Indicated Value by Sales Comparison Approach \$ 556,000

Indicated Value by: Sales Comparison Approach \$ 556,000 Cost Approach (if developed) \$ 558,991 Income Approach (if developed) \$ 0

THE SALES COMPARISON APPROACH IS CONSIDERED THE MOST RELIABLE INDICATOR OF VALUE FOR THE SUBJECT AND IS SUPPORTED BY THE COST APPROACH. THE INCOME APPROACH WAS NOT UTILIZED AS HOMES IN THIS NEIGHBORHOOD ARE NOT TYPICALLY PURCHASED FOR THEIR INCOME PRODUCING CAPABILITIES.

This appraisal is made "as is", subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair:

Based on a complete visual inspection of the interior and exterior areas of the subject property, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is \$ 556,000 , as of 08/22/2022 , which is the date of inspection and the effective date of this appraisal.

RECONCILIATION

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FEATURE	SUBJECT	COMPARABLE SALE # 4			COMPARABLE SALE # 5			COMPARABLE SALE # 6		
Address 27603 Thomas Rd Huffman, TX 77336		1122 S Commons View Dr Huffman, TX 77336			29507 Commons Superior Dr Huffman, TX 77336			2029 Reba Ln Huffman, TX 77336		
Proximity to Subject		0.65 miles NE			2.11 miles N			0.16 miles E		
Sale Price		\$ 525,000			\$ 500,000			\$ 575,000		
Sale Price/Gross Liv. Area		\$ 200.23 sq.ft.			\$ 229.89 sq.ft.			\$ 218.96 sq.ft.		
Data Source(s)		HARMLS#15466787;DOM 4			HARMLS#95364312;DOM 2			HARMLS# 50453338;DOM 44		
Verification Source(s)		CAD/MLS			CAD/MLS			CAD/MLS		
VALUE ADJUSTMENTS		DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	
Sales or Financing Concessions		ArmLth Conv;0			ArmLth VA;0			Listing		
Date of Sale/Time		s07/22;c06/22			s08/22;c06/22			c08/22		
Location		N;Rural;			N;Rural;			N;Rural;		
Leasehold/Fee Simple		Fee Simple			FEE SIMPLE			Fee Simple		
Site		2.66 ac			1.1 ac			+10,150		
View		N;Rural;			N;Rural;			N;Rural;		
Design (Style)		DT1;Trdtnl			DT1;Trdtnl			0 DT1;Trdtnl		
Quality of Construction		Q3			Q3			Q3		
Actual Age		49			17			0 21		
Condition		C3			C3			C3		
Above Grade		Total	Bdrms.	Baths	Total	Bdrms.	Baths	Total	Bdrms.	Baths
Room Count		7	3	3.0	8	4	2.1	8	4	2.1
Gross Living Area		2,208 sq.ft.			2,622 sq.ft.			-20,700		
Basement & Finished Rooms Below Grade		Osf			Osf			Osf		
Functional Utility		AVERAGE			AVERAGE			AVERAGE		
Heating/Cooling		FWA/CAC			FWA/CAC			FWA/CAC		
Energy Efficient Items		TYPICAL			TYPICAL			TYPICAL		
Garage/Carport		2qd6cp2dw			3qd3dw			-4,500		
Porch/Patio/Deck		PATIO/PORCH			PATIO/PORCH			+500		
		QTRS			NONE			+25,000		
		STKD POND			NONE			+15,000		
					WORKSHOP			-10,000		
Net Adjustment (Total)		<input checked="" type="checkbox"/> + <input type="checkbox"/> -			\$ 29,950			<input checked="" type="checkbox"/> + <input type="checkbox"/> -		
Adjusted Sale Price of Comparables		Net Adj. 5.7%			Gross Adj. 15.3%			\$ 554,950		
		Net Adj. 8.6%			Gross Adj. 12.6%			\$ 542,750		
		Net Adj. 1.4%			Gross Adj. 15.3%			\$ 566,950		

SALES COMPARISON APPROACH

Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).

ITEM	SUBJECT	COMPARABLE SALE # 4	COMPARABLE SALE # 5	COMPARABLE SALE # 6
Date of Prior Sale/Transfer	05/05/2021			
Price of Prior Sale/Transfer	\$0			
Data Source(s)	CC# 247416	CAD/MLS	CAD/MLS	CAD/MLS
Effective Date of Data Source(s)	08/22/2022	08/22/2022	08/22/2022	08/22/2022

SALE HISTORY

Analysis of prior sale or transfer history of the subject property and comparable sales

Analysis/Comments

ANALYSIS / COMMENTS

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I HAVE PERFORMED NO SERVICES, AS AN APPRAISER OR IN ANY OTHER CAPACITY, REGARDING THE PROPERTY THAT IS THE SUBJECT OF THIS REPORT WITHIN THE THREE YEAR PERIOD IMMEDIATELY PRECEDING ACCEPTANCE OF THIS ASSIGNMENT. A REASONABLE EXPOSURE TIME FOR THE SUBJECT PROPERTY DEVELOPED INDEPENDENTLY FROM THE STATED MARKETING TIME IS 30 TO 120 DAYS.

ADDITIONAL COMMENTS

COST APPROACH TO VALUE (not required by 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) A TOTAL OF 2 COMPARABLE LAND SALES WITH A MEDIAN PRICE/SF OF \$55,000/ACRE. THE ESTIMATED SUBJECT LOT VALUE IS ESTIMATED TO BE \$146,000(R).

COST APPROACH

ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input checked="" type="checkbox"/> REPLACEMENT COST NEW	OPINION OF SITE VALUE	=\$	146,000
Source of cost data DwellingCost	DWELLING 2,208 Sq.Ft. @ \$ 171.77	=\$	379,268
Quality rating from cost service 3.0 Effective date of cost data 8/22/2022	0 Sq.Ft. @ \$	=\$	
Comments on Cost Approach (gross living area calculations, depreciation, etc.)	=\$	
NO FUNCTIONAL INADEQUACIES WERE NOTED IN THE DESIGN, LAYOUT, OR UTILITY OF THE SUBJECT PROPERTY. SEE ATTACHED FLOOR PLAN. COST ESTIMATES WERE OBTAINED FROM DWELLINGCOST.COM AND LOCAL BUILDING COSTS. THE PORCH, PATIO, GST QUARTERS AND FENCE ARE RECOGNIZED IN THE "AS IS" VALUE OF SITE IMPROVEMENTS.	Garage/Carport 1,524 Sq.Ft. @ \$ 33.03	=\$	50,338
	Total Estimate of Cost-New	=\$	429,606
	Less Physical Functional External		
	Depreciation 71,615	= \$(71,615)
	Depreciated Cost of Improvements	=\$	357,991
	"As-is" Value of Site Improvements	=\$	55,000
Estimated Remaining Economic Life (HUD and VA only) 50 Years	INDICATED VALUE BY COST APPROACH	=\$	558,991

INCOME APPROACH TO VALUE (not required by Fannie Mae)

Estimated Monthly Market Rent \$ 0 X Gross Rent Multiplier 0 = \$ 0 Indicated Value by Income Approach

Summary of Income Approach (including support for market rent and GRM) THE INCOME APPROACH WAS NOT UTILIZED, AS RESIDENTIAL PROPERTIES ARE NOT TYPICALLY PURCHASED FOR THEIR INCOME PRODUCING CAPABILITIES.

PROJECT INFORMATION FOR PUDs (if applicable)

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 and the subject property 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 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? Yes No If Yes, describe the rental terms and options.

Describe common elements and recreational facilities.

PUD INFORMATION

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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 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 Signature [Handwritten Signature]
Name Rodrigo Gonzalez
Company Name Gonzalez Appraisal Company
Company Address 127 SHELTER ROCK CT
SPRING, TX 77382
Telephone Number 713-922-1842
Email Address rgonzalez063@gmail.com
Date of Signature and Report 08/26/2022
Effective Date of Appraisal 08/22/2022
State Certification # 1337615
or State License #
or Other (describe) State #
State TX
Expiration Date of Certification or License 12/31/2023

SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature
Name
Company Name
Company Address
Telephone Number
Email Address
Date of Signature
State Certification #
or State License #
State
Expiration Date of Certification or License

ADDRESS OF PROPERTY APPRAISED
27603 Thomas Rd
Huffman, TX 77336
APPRAISED VALUE OF SUBJECT PROPERTY \$ 556,000

SUBJECT PROPERTY
[] Did not inspect subject property
[] Did inspect exterior of subject property from street
Date of Inspection
[] Did inspect interior and exterior of subject property
Date of Inspection

LENDER/CLIENT
Name No AMC
Company Name ONE STOP HOME INVPROVEMENT SOLUTIONS
Company Address 255 SECOND AVENUE SOUTH,
MINNEAPOLIS, MN 55479
Email Address

COMPARABLE SALES
[] Did not inspect exterior of comparable sales from street
[] Did inspect exterior of comparable sales from street
Date of Inspection

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.

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.

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
A	Adverse	Location & View
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
Armlth	Arms Length Sale	Sale or Financing Concessions
AT	Attached Structure	Design (Style)
B	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
cp	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
e	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
o	Other	Basement & Finished Rooms Below Grade
O	Other	Design (Style)
op	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	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
Woods	Woods View	View
Wtr	Water View	View
WtrFr	Water Frontage	Location
wu	Walk Up Basement	Basement & Finished Rooms Below Grade

Market Conditions Addendum to the Appraisal Report

File No. OS08222022

The purpose of this addendum is to provide the lender/client with a clear and accurate understanding of the market trends and conditions prevalent in the subject neighborhood. This is a required addendum for all appraisal reports with an effective date on or after April 1, 2009.

Property Address **27603 Thomas Rd** City **Huffman** State **TX** ZIP Code **77336**

Borrower **One Stop Home Improvement Solutions Inc.**

Instructions: The appraiser must use the information required on this form as the basis for his/her conclusions, and must provide support for those conclusions, regarding housing trends and overall market conditions as reported in the Neighborhood section of the appraisal report form. The appraiser must fill in all the information to the extent it is available and reliable and must provide analysis as indicated below. If any required data is unavailable or is considered unreliable, the appraiser must provide an explanation. It is recognized that not all data sources will be able to provide data for the shaded areas below; if it is available, however, the appraiser must include the data in the analysis. If data sources provide the required information as an average instead of the median, the appraiser should report the available figure and identify it as an average. Sales and listings must be properties that compete with the subject property, determined by applying the criteria that would be used by a prospective buyer of the subject property. The appraiser must explain any anomalies in the data, such as seasonal markets, new construction, foreclosures, etc.

Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)	26	10	11	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)	4.33	3.33	3.67	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Total # of Comparable Active Listings	3	10	9	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	0.7	3.0	2.5	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> 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	\$417,500	\$401,750	\$525,000	<input checked="" type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Sales Days on Market	11	9	7	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Comparable List Price	\$450,000	\$502,500	\$498,000	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Listings Days on Market	62	17	9	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Sale Price as % of List Price	100%	101%	100%	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Seller-(developer, builder, etc.)paid financial assistance prevalent?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing

Explain in detail the seller concessions trends for the past 12 months (e.g., seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs, condo fees, options, etc.). **An analysis was performed on 47 competing sales over the past 12 months. For those sales, a total of 27.7% were reported to have seller concessions. This analysis shows a change of +2.2% per month.**

Are foreclosure sales (REO sales) a factor in the market? Yes No If yes, explain (including the trends in listings and sales of foreclosed properties).

An analysis was performed on 47 competing sales over the past 12 months. For those sales, a total of 0.0% were reported to be REO.

Cite data sources for above information. **Information reported in the HARMLS system (using an effective date of 08/22/2022) was utilized to arrive at the results noted on this addendum. Any percent change results noted in these comments are based on simple regression.**

Summarize the above information as support for your conclusions in the Neighborhood section of the appraisal report form. If you used any additional information, such as an analysis of pending sales and/or expired and withdrawn listings, to formulate your conclusions, provide both an explanation and support for your conclusions.

An analysis was performed on 47 competing sales over the past 12 months. The sales within this group had a median sale price of \$420,000. This analysis shows a change of +1.8% per month. Based on all sales in this same group, there is a 2.3 month supply. This analysis shows a change of -5.6% per month. These sales had a median DOM of 9. This analysis shows a change of -7.1% per month.

If the subject is a unit in a condominium or cooperative project, complete the following:

Project Name:

Subject Project Data	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)				<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)				<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Total # of Active Comparable Listings				<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Months of Unit Supply (Total Listings/Ab.Rate)				<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing

Are foreclosure sales (REO sales) a factor in the project? Yes No If yes, indicate the number of REO listings and explain the trends in listings and sales of foreclosed properties.

Summarize the above trends and address the impact on the subject unit and project.

Signature
 Appraiser Name **Rodrigo Gonzalez**
 Company Name **Gonzalez Appraisal Company**
 Company Address **127 SHELTER ROCK CT, SPRING, TX 77382**
 State License/Certification # **1337615** State **TX**
 Email Address **rgonzalez063@gmail.com**

Signature
 Supervisory Appraiser Name
 Company Name
 Company Address
 State License/Certification # State
 Email Address

INTERIOR PHOTOS PER MLS - Page 1

27603 Thomas Road, Houston, Texas 77336
MLS Number: **74222757**



Main sitting area for the family.



Open layout with a view of the breakfast area, kitchen and dining area



View of the Kitchen island with Calcutta Gold Porcelain Counter and Breakfast area with higher end light fixture



Another view of the spacious living room



Large Primary bedroom with ample natural light, large walk-in closet, attached bathroom with both standing shower and bathtub



Secondary bedroom with attached bathroom. Plenty of natural light with 3 windows



Attached bathroom to secondary suite features a 60" double vanity with quartz counters, shiplap accent walls, mirrors from Moen, BRIZO vanity faucets, Signature Hardware shower faucet, designer tiles on the floor and niche and marble look porcelain tile in the shower walls.

INTERIOR PHOTOS PER MLS - Page 2

27603 Thomas Road, Houston, Texas 77336
MLS Number: **74222757**



Third Bedroom has window and walk-in closet



3rd Full Bathroom



Gorgeous view of the deck



Huge deck that oversees the private lake. About half of the deck is covered and half of it is not. This allows for entertaining whether it's raining or it is sunny. The open spot is perfect for both throwing your fishing rod out or for Barbecuing.



Huge deck that oversees the private lake. About half of the deck is covered and half of it is not. This allows for entertaining whether it's raining or it is sunny. The open spot is perfect for both throwing your fishing rod out or for Barbecuing.



Another view of the primary bedroom



Large primary bathroom with 72" double vanity with Carrara Quartz countertop, shiplap accent walls, BRIZO vanity faucets, SIGNATURE HARDWARE shower faucets, Spanish tile in standing tower, Large format Matt finish tiles in the

INTERIOR PHOTOS PER MLS - Page 3

27603 Thomas Road, Houston, Texas 77336
MLS Number: **74222757**

floor and marble look porcelain tile for the bathtub walls



Another view of the bathtub and standing shower in the primary suite. Spanish tile and intricate tile work is highlighted.



Large Room sized Walk on closet for primary suite



Dining section to receive guests and enjoy tree views



Calacatta Gold Island top matches the kitchen backsplash



Zoomed in view of the kitchen highlighting the black stainless appliances from LG



Huge Living room with large fireplace, plenty of natural light, stone installed in fireplace, fireplace mantle. Living room opens onto the deck outside.



Living area from a 3rd angle highlighting an additional sitting area next to the fireplace.



3rd bedroom that can be used as an office for a work from home option as well.

INTERIOR PHOTOS PER MLS - Page 4

27603 Thomas Road, Houston, Texas 77336
MLS Number: **74222757**



Another view of the secondary bedroom with a ton of natural light



Beautifully done front porch. Bright colors for a higher appeal



Beautifully done front porch. Bright colors for a higher appeal



Front view of the property



Front elevation of the property. All new siding, energy efficient windows,



Another view of the front elevation of the property with the smaller of the 2 driveways.



2 car garage with huge Man cave that could be turned into an extra apartment for a vacation rentals. 4 car carport and 8 car driveway or space of RV parking.



INTERIOR PHOTOS PER MLS - Page 5



Another view of the garage, carport and man cave



Another view of the garage, carport and man cave



A small peek into the huge yard. Fully fence acreage can be seen in the distance



Close to Lake Houston

Comparable Photo Page

Borrower	One Stop Home Improvement Solutions Inc.			
Property Address	27603 Thomas Rd			
City	Huffman	County	Harris	State TX Zip Code 77336
Lender/Client	ONE STOP HOME INVPROVEMENT SOLUTIONS INC			



Comparable 1

29038 Lake Houston Ln
 Prox. to Subject 2.14 miles NW
 Sale Price 615,000
 Gross Living Area 2,813
 Total Rooms 8
 Total Bedrooms 4
 Total Bathrooms 2.1
 Location N;Rural;
 View N;Rural;
 Site 2.01 ac
 Quality Q3
 Age 23



Comparable 2

27601 Thomas Rd
 Prox. to Subject 0.15 miles SW
 Sale Price 570,000
 Gross Living Area 2,345
 Total Rooms 8
 Total Bedrooms 4
 Total Bathrooms 3.0
 Location N;Rural;
 View N;Rural;
 Site 9.0 ac
 Quality Q3
 Age 17



Comparable 3

28514 Lazy Rock Dr
 Prox. to Subject 1.09 miles NE
 Sale Price 525,000
 Gross Living Area 2,457
 Total Rooms 9
 Total Bedrooms 3
 Total Bathrooms 2.2
 Location N;Rural;
 View N;Rural;
 Site 1.05 ac
 Quality Q3
 Age 8

Comparable Photo Page

Borrower	One Stop Home Improvement Solutions Inc.			
Property Address	27603 Thomas Rd			
City	Huffman	County	Harris	State TX Zip Code 77336
Lender/Client	ONE STOP HOME INVPROVEMENT SOLUTIONS INC			



Comparable 4

1122 S Commons View Dr
 Prox. to Subject 0.65 miles NE
 Sale Price 525,000
 Gross Living Area 2,622
 Total Rooms 8
 Total Bedrooms 4
 Total Bathrooms 2.1
 Location N;Rural;
 View N;Rural;
 Site 1.1 ac
 Quality Q3
 Age 17



Comparable 5

29507 Commons Superior Dr
 Prox. to Subject 2.11 miles N
 Sale Price 500,000
 Gross Living Area 2,175
 Total Rooms 8
 Total Bedrooms 4
 Total Bathrooms 2.1
 Location N;Rural;
 View N;Rural;
 Site 1.8 ac
 Quality Q3
 Age 21



Comparable 6

2029 Reba Ln
 Prox. to Subject 0.16 miles E
 Sale Price 575,000
 Gross Living Area 2,626
 Total Rooms 8
 Total Bedrooms 4
 Total Bathrooms 2.1
 Location N;Rural;
 View N;Rural;
 Site 6.84 ac
 Quality Q3
 Age 17

Supplemental Addendum

File No. OS08222022

Borrower	One Stop Home Improvement Solutions Inc.		
Property Address	27603 Thomas Rd		
City	Huffman	County Harris	State TX Zip Code 77336
Lender/Client	ONE STOP HOME INVPROVEMENT SOLUTIONS INC		

• **URAR: SCOPE OF WORK**

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 DEFINITION OF MARKET VALUE. NO ADDITIONAL INTENDED USERS ARE IDENTIFIED BY THE APPRAISER.

THE APPRAISER UTILIZED PUBLIC RECORDS AND ONLINE LISTING SERVICES TO OBTAIN SUBJECT PROPERTY DETAILS. THE APPRAISER IS NOT A BUILDING CONTRACTOR, ENGINEER, OR QUALIFIED HOME INSPECTOR. THE APPRAISER IS NOT QUALIFIED TO OBSERVE OR REPORT ON PHYSICAL ITEMS THAT ARE NOT EASILY VISIBLE. ANY PARTIES TO THIS TRANSACTION HAVING CONCERNS REGARDING STRUCTURAL, MECHANICAL, INFESTATION, CONTAMINATION OR OTHER ISSUES ABOUT THE SUBJECT PROPERTY ARE URGED TO CONSULT AN EXPERT IN THE APPROPRIATE FIELD. THE APPRAISER MAKES NO REPRESENTATIONS OR WARRANTIES OF ANY KIND WITH RESPECT TO ANY SUCH ITEMS THAT ARE NOT READILY OBSERVABLE.

• **URAR: NEIGHBORHOOD - DESCRIPTION**

THE SUBJECT IS LOCATED APPROXIMATELY 35-40 MILES NORTHEAST OF THE HOUSTON CBD. THE HUFFMAN ISD PROVIDES THE AREA WITH PUBLIC EDUCATION. FM 1960, HUFFMAN-CLEVELAND RD., AND OTHER MAJOR TRAFFIC THOROUGHFARES IN THE AREA PROVIDE THE NEIGHBORHOOD WITH ADEQUATE ACCESS. SHOPPING, RECREATIONAL AND MEDICAL FACILITIES ARE CONVENIENTLY LOCATED NEARBY.

• **URAR: NEIGHBORHOOD - MARKET CONDITIONS**

SUPPLY AND DEMAND APPEAR TO BE IN A SHORTAGE WITH LOW MARKETING TIMES FOR THE AREA. LOCAL FINANCING APPEARS READILY AVAILABLE WITH COMPETITIVE RATES AND TERMS. TYPICAL EXPOSURE FOR A PROPERTY SIMILAR TO THE SUBJECT IS 1 TO 3 MONTHS. SELLER CONTRIBUTIONS OF 0 TO 6 POINTS ARE TYPICAL FOR THE MARKET AREA. ADJUSTMENTS WILL BE APPLIED WHEN POINTS ARE ABOVE THE TYPICAL RANGE.

• **URAR: SITE - ADVERSE CONDITIONS OR EXTERNAL FACTORS**

AS PER FEMA FLOOD MAP # 48201C0320L, THE SUBJECT IS LOCATED WITHIN FLOOD ZONE AE, HOWEVER, THIS DOES NOT APPEAR TO AFFECT ITS MARKETABILITY AS IS EVIDENCED BY COMPARABLE 2, WHICH IS LOCATED IN SIMILAR FLOOD AREA.

OTHER THAN THE ABOVE MENTIONED, THE SITE IS A SMALL ACREAGE LOT FOR THE AREA WITH TYPICAL EASEMENTS TO ACCOMMODATE SERVICE. NO ADVERSE ENCROACHMENTS OR OTHER ADVERSE CONDITIONS WERE NOTED AT TIME OF INSPECTION.

• **URAR: IMPROVEMENTS - CONDITION OF THE PROPERTY**

THE SUBJECT IS AN EXISTING HOME WHICH HAS BEEN SUFFICIENTLY MAINTAINED, UPDATED AND IS RATED IN OVERALL AVERAGE MARKETABLE CONDITION. THERE WERE NO FUNCTIONAL OR EXTERNAL FACTORS NOTED, AT THE TIME OF THE INSPECTION. THE SUBJECT'S QUALITY OF CONSTRUCTION IS CONSISTENT WITH OTHER HOMES IN THE AREA. PHYSICAL DEPRECIATION WAS CALCULATED ON AN AGE/LIFE BASIS. ALL APPLICABLE UTILITIES AND WATER ARE ASSUMED TO OPERATIONAL AND FUNCTIONING.

• **URAR: SALES COMPARISON ANALYSIS - SUMMARY OF SALES COMPARISON APPROACH**

ALL SALES ARE LOCATED WITHIN THE SUBJECT'S GENERAL MARKET AREA AND REPRESENT ACCURATE AND RELIABLE INDICATORS OF VALUE. ALL SALES ARE SIMILAR TO THE SUBJECT WITH RESPECT TO LOCATION, DESIGN, GENERAL APPEAL AND QUALITY OF CONSTRUCTION.

LOT VALUE DETERMINATION AND ADJUSTMENT

THE LOT ADJUSTMENTS ARE DERIVED FROM AN ANALYSIS OF SIMILAR VACANT LOTS DISCOVERED TO HAVE SOLD WITHIN THE SUBJECT'S IMMEDIATE MARKET. BASED ON THE COMPARABLE LAND SALES, A FACTOR OF \$6500/ACRE IS APPLIED TO THE COMPARABLES.

LIVING AREA DETERMINATION AND ADJUSTMENT

THE LIVING AREA ADJUSTMENTS ARE DERIVED FROM AN ANALYSIS OF SIMILAR COMPARABLE HOMES AS THE SUBJECT. ALL SALES FEATURE SIMILAR AMENITIES AND ARE CONSIDERED RELIABLE INDICATORS OF MARKET VALUE. THE ADJUSTMENT FOR GLA WAS ESTIMATED FROM THE COMPARABLE SALES UTILIZED IN THE REPORT. THE PRICE/SF RANGED FROM \$200/SF TO \$243/SF, WITH THE AVERAGE PRICE/SF IS \$220/SF. THE APPRAISER COMPENSATED FOR ESTIMATED DEPRECIATION AND LOT VALUE AND DETERMINED AN ADJUSTMENT OF \$50/SF FOR GLA DIFFERENCES.

BATHROOM ADJUSTMENT

THE SUBJECT FEATURES 3 FULL BATHROOMS. AN ADJUSTMENT IS APPLIED TO THE UTILIZED COMPARABLES FOR BATHROOM DIFFERENCES. THE BATHROOM ADJUSTMENT WAS EXTRACTED UTILIZING A PAIRED SALES ANALYSIS. A BATHROOM ADJUSTMENT OF \$5000 FOR HALF BATHROOM WAS APPLIED.

GARAGE/CARPORT ADJUSTMENT

THE SUBJECT FEATURES A 2 CAR GARAGE WITH A DETACHED CARPORT. AN ADJUSTMENT IS APPLIED TO THE UTILIZED COMPARABLES FOR GARAGE COUNT DIFFERENCES. THE GARAGE COUNT ADJUSTMENT WAS EXTRACTED UTILIZING A PAIRED SALES ANALYSIS. A GARAGE COUNT ADJUSTMENT OF \$500 PER CAR BAY WAS APPLIED. AN ESTIMATED CONTRIBUTORY VALUE FOR A CARPORT WAS ESTIMATED TO BE \$500.

POND/POOL ADJUSTMENT

THE SUBJECT FEATURES A STOCKED POND. COMPARABLES 2 AND 6 FEATURE SIMILAR POND, HOWEVER, COMPARABLES 3, 4 AND 5 WARRANT AN UPWARD ADJUSTMENT. BASED ON A PAIRED SALES ANALYSIS, AN UPWARD ADJUSTMENT OF \$15000 WAS APPLIED. COMPARABLE 2 FEATURES AN IN GROUND POOL AND WARRANTS A DOWNWARD ADJUSTMENT FOR POOL FACILITIES. BASED ON A PAIRED SALES ANALYSIS, A DOWNWARD ADJUSTMENT OF \$40,000 FOR POOL FACILITIES WAS APPLIED.

Supplemental Addendum

File No. OS08222022

Borrower	One Stop Home Improvement Solutions Inc.						
Property Address	27603 Thomas Rd						
City	Huffman	County	Harris	State	TX	Zip Code	77336
Lender/Client	ONE STOP HOME INVPROVEMENT SOLUTIONS INC						

GUEST QUARTERS

THE SUBJECT FEATURES GUEST QUARTERS ATTACHED TO THE DETACHED GARAGE. COMPARABLE 1 FEATURE SIMILAR QUARTERS, HOWEVER, COMPARABLES 2, 3, 4 AND 6 WARRANT AN UPWARD ADJUSTMENT FOR LACK OF QUARTERS. BASED ON A PAIRED SALES ANALYSIS. AN UPWARD ADJUSTMENT OF \$25000 WAS APPLIED.

WORKSHOP ADJUSTMENT

COMPARABLE 5 FEATURES A LARGE WORKSHOP AND WARRANTS A DOWNWARD ADJUSTMENT FOR SHOP FACILITIES. BASED ON A PAIRED SALES ANALYSIS, A DOWNWARD ADJUSTMENT OF \$10,000 FOR SHOP FACILITIES WAS APPLIED.

MISCELLANEOUS COMMENTS

THE SUBJECT'S OPINION OF MARKET VALUE IS ABOVE THE PREDOMINANT VALUE OF THE SUBJECT NEIGHBORHOOD. THE SUBJECT IS NOT AN OVER-IMPROVEMENT FOR THE AREA AND DOES NOT AFFECT THE MARKETABILITY OF THE SUBJECT PROPERTY. PROPERTY CHARACTERISTICS WHICH MAY RESULT IN AN OPINION OF MARKET VALUE ABOVE THE PREDOMINANT VALUE MAY BE A RESULT OF THE SUBJECT'S LOT SIZE AND UPDATES.

HIGHER THAN DESIRED NET AND GROSS ADJUSTMENTS COULD NOT BE AVOIDED, HOWEVER, IT IS NOT UNCOMMON WHEN APPRAISING PROPERTIES SUCH AS THE SUBJECT FOR NET AND GROSS ADJUSTMENTS TO EXCEED GUIDELINES. THE UTILIZED SALES PROVIDE THE APPRAISER WITH AN ADEQUATE RANGE TO ESTIMATE THE SUBJECT'S VALUE. ALL SALES WERE GIVEN CONSIDERATION IN THE FINAL OPINION OF VALUE.

AN ADJUSTMENT WAS NOT APPLIED TO LISTING 6 FOR LIST PRICE TO SALES PRICE RATIO BASED ON MARKET CONDITIONS.

THE 10% OF PRESENT LAND USE REPORTED AS OTHER IS AN ESTIMATE OF VACANT LAND IN THE SUBJECT'S IMMEDIATE MARKET AREA.

THE SUBJECT IS LOCATED IN AN AREA WITH NO ZONING, HOWEVER, DEED RESTRICTIONS APPEAR TO BE ENFORCED. ZONING IS NOT TYPICAL FOR THE HUFFMAN AREA.

THE SUBJECT AND THE UTILIZED SALES ARE SIMILAR IN EFFECTIVE AGE, THEREFORE, NO ADJUSTMENT WAS NECESSARY.

COMPARABLE PHOTOS IN THIS REPORT ARE TAKEN BY THE APPRAISER OR ARE OBTAINED THROUGH DATA SOURCES (MLS), WHICH MAY BE DUE TO LACK OF ACCESS, NATURAL BARRIERS RESTRICTING VISIBILITY, INCLEMENT WEATHER CONDITIONS, LIGHTING ISSUES, REFUSAL BY OWNER/OCCUPANT, AND/OR FOR SAFETY REASONS. THE DECISION NOT TO TAKE A PHOTO IS BASED ON THE LEVEL OF COMFORT AT THE TIME OF THE DRIVE BY. HOMEOWNERS CAN BE SECURITY CONSCIOUS AND OBJECT TO AN APPRAISER TAKING PHOTOS OF THEIR PROPERTY. ALL COMPARABLES HAVE BEEN VISIBLY VIEWED BY THE APPRAISER WHERE/WHEN PHYSICALLY POSSIBLE.

APPRAISER INDEPENDENCE COMPLIANCE STATEMENT:

NO EMPLOYEE, DIRECTOR, OFFICER, OR AGENT OF THE LENDER, OR ANY OTHER THIRD PARTY ACTING AS A JOINT VENTURE PARTNER, INDEPENDENT CONTRACTOR, APPRAISAL MANAGEMENT COMPANY, OR PARTNER ON BEHALF OF THE LENDER HAS INFLUENCED OR ATTEMPTED TO INFLUENCE THE DEVELOPMENT, REPORTING, RESULT, OR REVIEW OF THIS ASSIGNMENT THROUGH COERCION, EXTORTION, COLLUSION, COMPENSATION, INSTRUCTION, INDUCEMENT, INTIMIDATION, BRIBERY OR IN ANY OTHER MANNER. I HAVE NOT BEEN CONTACTED BY ANYONE OTHER THAN THE INTENDED USER (LENDER/CLIENT AS IDENTIFIED ON THE FIRST PAGE OF THE REPORT), BORROWER, OR DESIGNATED CONTACT TO MAKE AN APPOINTMENT TO ENTER THE PROPERTY. I AGREE TO IMMEDIATELY REPORT ANY UNAUTHORIZED CONTACTS PERSONALLY EITHER BY PHONE OR ELECTRONICALLY TO THE CLIENT. THIS APPRAISAL IS COMPLETED IN ACCORDANCE WITH STANDARD AND CURRENT APPRAISER INDEPENDENCE POLICIES AND THE UNIFORM STANDARDS OF PROFESSIONAL APPRAISAL PRACTICE.

THE REPORT WAS PREPARED IN COMPLIANCE WITH THE RELEVANT PROVISIONS OF THE DODD-FRANK ACT REGARDING LENDER (OR OTHER) PRESSURE.

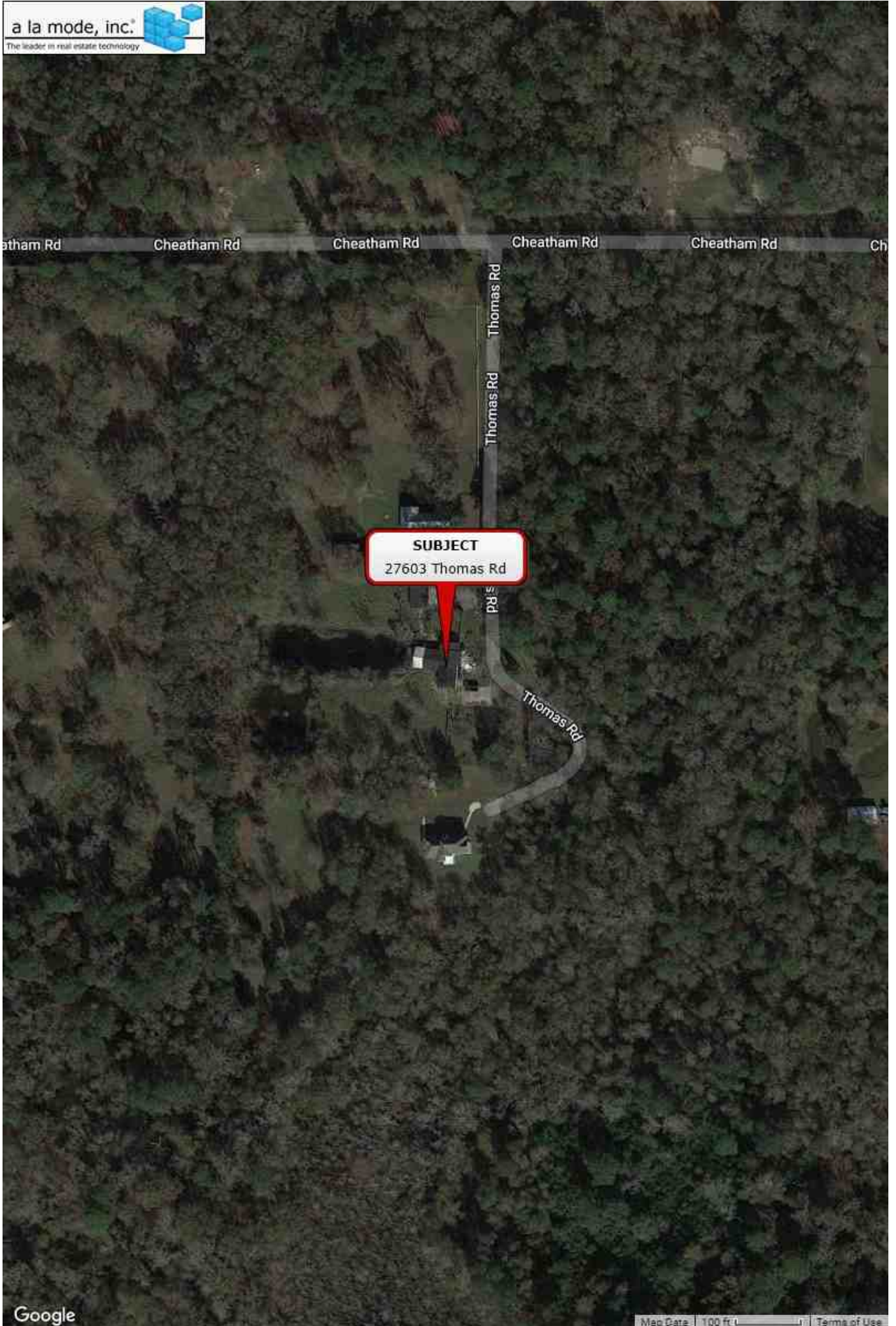
THE UTILIZED SALES ARE CONSIDERED TO BE THE BEST AVAILABLE TO REFLECT THE VALUE OF THE SUBJECT PROPERTY, AFTER ADJUSTMENTS WERE MADE. EACH ADJUSTED SALES HAS BEEN ANALYZED, UPON WHICH A CONCLUSION OF VALUE BY THE SALES COMPARISON APPROACH HAS BEEN MADE.

THE SUBJECT CONFORMS TO THE NEIGHBORHOOD. THE SUBJECT'S FEATURES DO NOT APPEAR TO BE UNIQUE WHEN COMPARED TO OTHER PROPERTIES IN THE NEIGHBORHOOD WITH RESPECT TO CONDITION AND FUNCTIONAL/EXTERNAL CONCERNS. THE SUBJECT DOES NOT APPEAR TO BE AN OVER IMPROVEMENT FOR THE AREA. THE SUBJECT'S GLA, SITE SIZE, DESIGN, ROOM COUNT, AND FLOOR PLAN APPEAR TO BE TYPICAL FOR THE AREA.

SALE 5 RECEIVED THE MOST WEIGHT SINCE THE SALE FEATURES GROSS ADJUSTMENTS. SALES 1, 2, 3 AND 4 RECEIVED LESS WEIGHT DUE TO HIGHER GROSS ADJUSTMENTS, HOWEVER, THESE SALES PROVIDED A BRACKET FOR THE LIVING AREA FOR THE SUBJECT. THESE SALES ARE CONSIDERED TO BE GOOD INDICATORS OF MARKET AND ARE LOCATED IN CLOSE PROXIMITY TO THE SUBJECT PROPERTY. LISTING 6 HAS BEEN INCLUDED AS ADDITIONAL SUPPORT, HOWEVER, DID NOT RECEIVE ANY SIGNIFICANT WEIGHT.

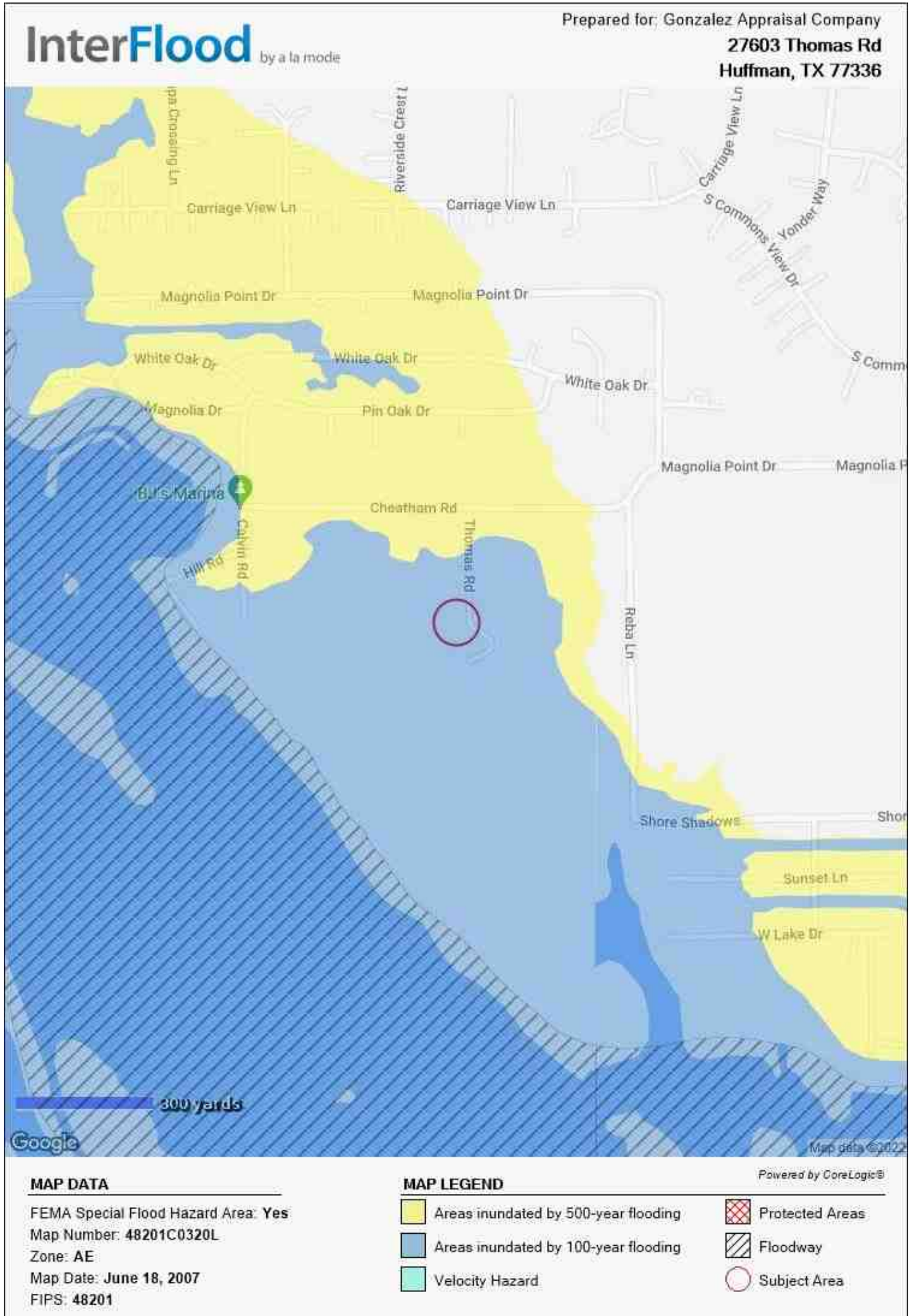
Aerial Map

Borrower	One Stop Home Improvement Solutions Inc.				
Property Address	27603 Thomas Rd				
City	Huffman	County	Harris	State	TX Zip Code 77336
Lender/Client	ONE STOP HOME INVPROVEMENT SOLUTIONS INC				



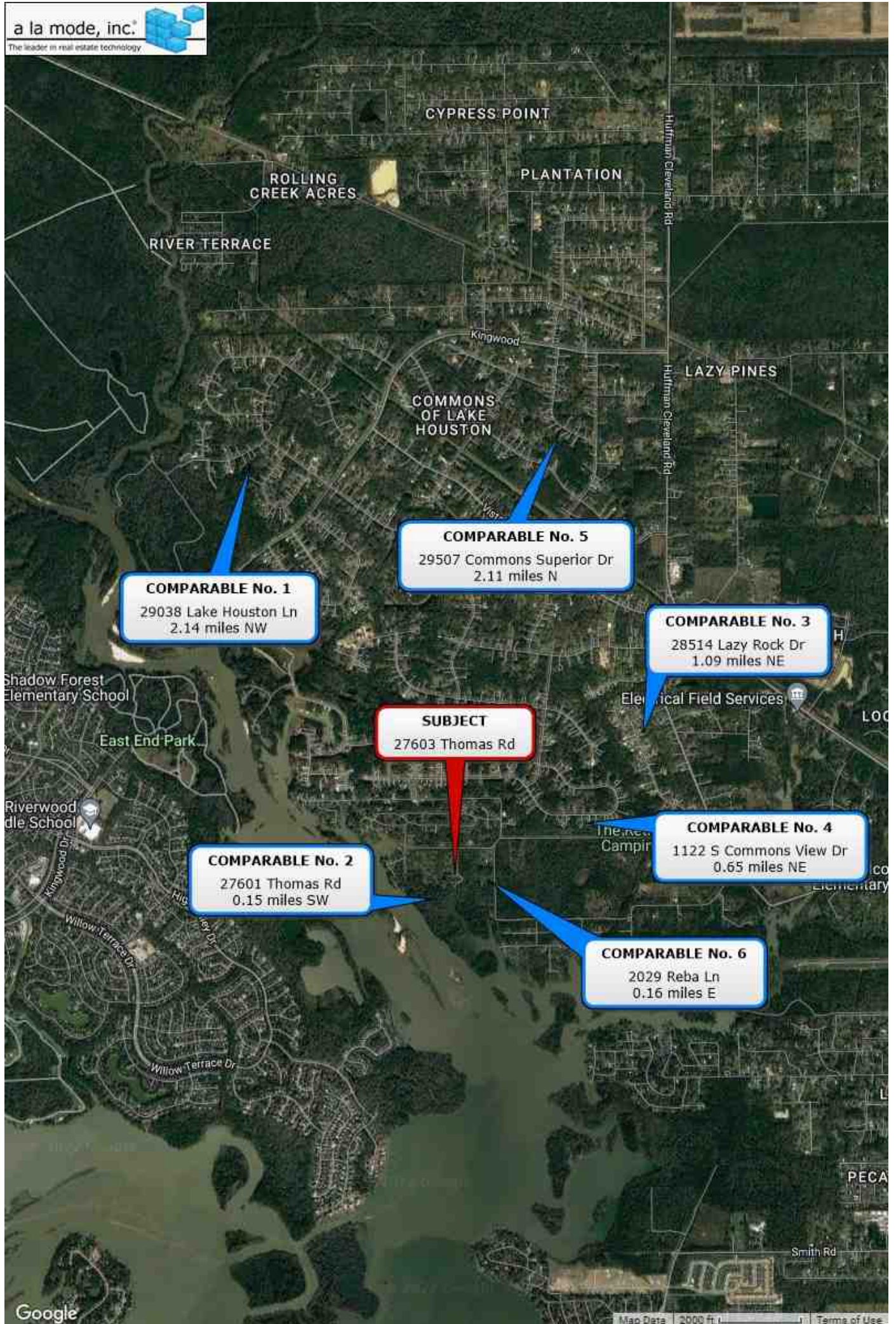
Flood Map

Borrower	One Stop Home Improvement Solutions Inc.			
Property Address	27603 Thomas Rd			
City	Huffman	County	Harris	State TX Zip Code 77336
Lender/Client	ONE STOP HOME INVPROVEMENT SOLUTIONS INC			



Location Map

Borrower	One Stop Home Improvement Solutions Inc.			
Property Address	27603 Thomas Rd			
City	Huffman	County	Harris	State TX Zip Code 77336
Lender/Client	ONE STOP HOME INVPROVEMENT SOLUTIONS INC			



CERTIFICATION

RODRIGO GONZALEZ
127 SHELTER ROCK CT
SPRING, TX 77382



Certified Residential Real Estate Appraiser

Appraiser: **Rodrigo Gonzalez**

License #: **TX 1337615 R**

License Expires: **12/31/2023**

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

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



Chelsea Buchholtz
Commissioner

E&O POLICY

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-1010978 **Renewal of:** PRA-2AX-1003687

1. Named Insured: Rodrigo Gonzalez dba
Gonzalez Appraisal Co

2. Address: 127 Shelter Rock Ct
Spring, TX 77382

3. Policy Period: **From:** July 6, 2022 **To:** July 6, 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. <u>\$1,000,000</u>	B. <u>\$1,000,000</u>
Claims Expense Limit of Liability	C. <u>\$1,000,000</u>	D. <u>\$1,000,000</u>

5. Deductible (Inclusive of Claims Expenses):

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

6. Policy Premium: \$1,071.00 **State Taxes/Surcharges:** \$0.00

7. Retroactive Date: July 6, 2015

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

Hudson Insurance Group
100 William Street, 5th Floor
New York, NY 10038
Fax: 646-216-3786
Email: HUDSONCLAIMS300@HUDSONINSURANCEGROUP.COM

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

B. Agent/Broker: OREP Insurance Services, LLC
(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

ADJUSTMENT COMMENTARY

Sales Comparison Adjustment Support

Summary Information

Effective Date **08/26/2022**

Datasets Analyzed **3**

Analysis Date **08/26/2022**

Properties per Dataset **5 - 47 - 305**

The following transactional items were accounted for in the order shown prior to calculating any property feature adjustments below and only as necessary for transaction adjustments: Property Rights, Financing, Distressed Sales, Seller Concessions, Market Conditions.

ACRE

\$6,500

Calculated Results for the Adjustment Methods



Name of the Adjustment Methods Calculated Above:
7 different types of Simple Regression, Sensitivity Analysis

GLA

\$50 / SqFt

Calculated Results for the Adjustment Methods



Name of the Adjustment Methods Calculated Above:
True Paired Sales (Median and Average)

Half Bath

\$5,000

Calculated Results for the Adjustment Methods



Name of the Adjustment Methods Calculated Above:
Depreciated Cost

Garage Spaces

\$2,500

Calculated Results for the Adjustment Methods



Name of the Adjustment Methods Calculated Above:
Depreciated Cost, Average Grouped Data, Least Absolute Deviation Regression, Least Median of Squares Regression, Modified Quantile Regression, Ordinary Least Squares Regression, Robust Least Median of Squares Regression, Robust Least Squares Regression

Pool Exists

\$40,000

Calculated Results for the Adjustment Methods



Name of the Adjustment Methods Calculated Above:
Depreciated Cost, Grouped Data (Median and Average), 6 different types of Simple Regression, Sensitivity Analysis