

# USPAP ADDENDUM

AC-20220629-43332  
File No. N/A

Borrower	Wesley Wright		
Property Address	2102 Wimcrest St		
City	Galveston	County	Galveston
		State	TX
		Zip Code	77551
Lender	United Wholesale Mortgage		

This report was prepared under the following USPAP reporting option:

Appraisal Report                      This report was prepared in accordance with USPAP Standards Rule 2-2(a).

Restricted Appraisal Report              This report was prepared in accordance with USPAP Standards Rule 2-2(b).

**Reasonable Exposure Time**  
My opinion of a reasonable exposure time for the subject property at the market value stated in this report is: 14-21 Days

A monthly analysis was performed on 78 sales that are competing properties, over the past 12 months. These sales had a median DOM of 15 with a low of 0 and a high of 109.

EXPOSURE TIME - Estimated length of time that the property interest being appraised would have been offered on the market prior to the hypothetical consummation of a sale at market value on the effective date of the appraisal. Comment: Exposure time is a retrospective opinion based on an analysis of past events assuming a competitive and open market.

**Additional Certifications**  
I certify that, to the best of my knowledge and belief:

I have NOT performed services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.

I HAVE performed services, as an appraiser or in another capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. Those services are described in the comments below.

- The statements of fact contained in this report are true and correct.
- The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- Unless otherwise indicated, I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved.
- I have no bias with respect to the property that is the subject of this report or the parties involved with this assignment.
- My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that were in effect at the time this report was prepared.
- Unless otherwise indicated, I have made a personal inspection of the property that is the subject of this report.
- Unless otherwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification (if there are exceptions, the name of each individual providing significant real property appraisal assistance is stated elsewhere in this report).

**Additional Comments**


**Note any USPAP-related issues requiring disclosure and any state mandated requirements:**  
This appraisal form indicates it is a summary appraisal report as it has not yet been updated by FNMA to conform with the 2020-2021 version of USPAP which has removed the two types of appraisals known as Self Contained and Summary Reports and replaced them with Appraisal Report and Restricted Appraisal Report.

Fee paid to the appraisal company by the client is: \$775.

Ryan Bigler appraiser, trainee license TX 1342932, performed the site visit which consisted of: observing and analyzing specific neighborhood information as it relates to the subject's view and / or any external influences; measuring the subject's improvements to standard industry guidelines; taking photos of the subject property's exterior and interior in order to analyze the subject's effective age and condition; observing the exterior of the comparable sales, The supervisory appraiser prepared the report and is ultimately responsible for the analysis and conclusions of the appraisal.

Additional non-significant assistance was provided by the Consolidated administrative team utilizing our order management and report-writing platforms where they: gathered public record data for the work file, provided data entry into the report, inserted and organized the pictures, sketch and other exhibits into the report and downloaded data from MLS to run analytics platforms using the search criteria provided by the Supervisor.

**APPRAISER:**

Signature: 

Name: Ryan Bigler

Date Signed: 07/05/2022

State Certification #: \_\_\_\_\_

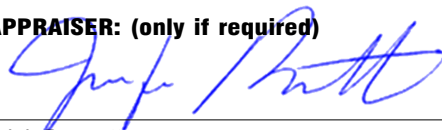
or State License #: \_\_\_\_\_

State: TX

Expiration Date of Certification or License: 10/31/2023

Effective Date of Appraisal: 07/05/2022

**SUPERVISORY APPRAISER: (only if required)**

Signature: 

Name: Jennifer Leigh Bennett

Date Signed: 07/05/2022

State Certification #: TX 1334797 R

or State License #: \_\_\_\_\_

State: TX

Expiration Date of Certification or License: 04/30/2023

Supervisory Appraiser Inspection of Subject Property:

Did Not     Exterior-only from Street     Interior and Exterior

# Uniform Residential Appraisal Report

AC-20220629-43332  
File # N/A

The purpose of this summary appraisal report is to provide the lender/client with an accurate, and adequately supported, opinion of the market value of the subject property.

Property Address	2102 Wimcrest St	City	Galveston	State	TX	Zip Code	77551
Borrower	Wesley Wright	Owner of Public Record	Wright Wesley	County	Galveston		
Legal Description	Abst 121 Hall & Jones Sur Lot 32, Wimcrest Sub						
Assessor's Parcel #	76850000032000	Tax Year	2021	R.E. Taxes \$	3,183		
Neighborhood Name	Wimcrest	Map Reference	379B	Census Tract	7258.00		
Occupant	<input checked="" type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> Vacant	Special Assessments \$	0	<input type="checkbox"/> PUD	HOA \$	0	<input type="checkbox"/> per year <input type="checkbox"/> per month
Property Rights Appraised	<input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold <input type="checkbox"/> Other (describe)						
Assignment Type	<input type="checkbox"/> Purchase Transaction <input checked="" type="checkbox"/> Refinance Transaction <input type="checkbox"/> Other (describe)						
Lender/Client	United Wholesale Mortgage Address 585 South Blvd E, Pontiac, MI 48341						
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 appraisal? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No							
Report data source(s) used, offering price(s), and date(s). Per HARMLS, there are no known listings of the subject property in the prior 12 months.							

I <input type="checkbox"/> did <input type="checkbox"/> did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed.
Contract Price \$ _____ Date of Contract _____ Is the property seller the owner of public record? <input type="checkbox"/> Yes <input type="checkbox"/> No Data Source(s) _____
Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? <input type="checkbox"/> Yes <input type="checkbox"/> No
If Yes, report the total dollar amount and describe the items to be paid.

**Note: Race and the racial composition of the neighborhood are not appraisal factors.**

Neighborhood Characteristics	One-Unit Housing Trends	One-Unit Housing	Present Land Use %
Location <input type="checkbox"/> Urban <input checked="" type="checkbox"/> Suburban <input type="checkbox"/> Rural	Property Values <input checked="" type="checkbox"/> Increasing <input type="checkbox"/> Stable <input type="checkbox"/> Declining	PRICE _____ AGE _____	One-Unit 76 %
Built-Up <input checked="" type="checkbox"/> Over 75% <input type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%	Demand/Supply <input checked="" type="checkbox"/> Shortage <input type="checkbox"/> In Balance <input type="checkbox"/> Over Supply	\$ (000) _____ (yrs)	2-4 Unit 2 %
Growth <input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow	Marketing Time <input checked="" type="checkbox"/> Under 3 mths <input type="checkbox"/> 3-6 mths <input type="checkbox"/> Over 6 mths	95 Low 0	Multi-Family 7 %
Neighborhood Boundaries	145 to the North; 45th St to the East; Seawall Blvd to the South; and Sweetwater Lake to the West.	1,900 High 119	Commercial 10 %
Neighborhood Description	See attached addenda.	304 Pred. 54	Other 5 %

Market Conditions (including support for the above conclusions) See the attached 1004MC form for detailed market condition information.

Dimensions	50x135	Area	6750 sf	Shape	Rectangluar	View	N;Res;
Specific Zoning Classification	R-1	Zoning Description	Residential, Single Family				
Zoning Compliance	<input checked="" type="checkbox"/> Legal <input type="checkbox"/> Legal Nonconforming (Grandfathered Use) <input type="checkbox"/> No Zoning <input type="checkbox"/> Illegal (describe)	No reason why subject could not be rebuilt if destroyed					
Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe See							
<b>Addendum.</b>							
Utilities	Public	Other (describe)	Public	Other (describe)	Off-site Improvements - Type	Public	Private
Electricity	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Water	<input checked="" type="checkbox"/>	Street Concrete	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Gas	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Sanitary Sewer	<input checked="" type="checkbox"/>	Alley None	<input type="checkbox"/>	<input type="checkbox"/>
FEMA Special Flood Hazard Area	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	FEMA Flood Zone	AE	FEMA Map #	48167C0439G	FEMA Map Date	08/15/2019
Are the utilities and off-site improvements typical for the market area? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe							
Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If Yes, describe							

General Description	Foundation	Exterior Description	materials/condition	Interior	materials/condition
Units <input checked="" type="checkbox"/> One <input type="checkbox"/> One with Accessory Unit	<input checked="" type="checkbox"/> Concrete Slab <input type="checkbox"/> Crawl Space	Foundation Walls	Concrete/Gd	Floors	Vinyl/VGd
# of Stories 1	<input type="checkbox"/> Full Basement <input type="checkbox"/> Partial Basement	Exterior Walls	CmtBd/Gd	Walls	Sheetrock/VGd
Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det./End Unit	Basement Area 0 sq.ft.	Roof Surface	Composition/Gd	Trim/Finish	Softwood/VGd
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.	Basement Finish 0 %	Gutters & Downspouts	None	Bath Floor	Vinyl/VGd
Design (Style) Traditional	<input type="checkbox"/> Outside Entry/Exit <input type="checkbox"/> Sump Pump	Window Type	Vnl/Gd	Bath Wainscot	Tile/VGd
Year Built 1970	Evidence of <input type="checkbox"/> Infestation	Storm Sash/Insulated	None	Car Storage	<input type="checkbox"/> None
Effective Age (Yrs) 8	<input type="checkbox"/> Dampness <input type="checkbox"/> Settlement	Screens	Yes/Gd	<input checked="" type="checkbox"/> Driveway # of Cars	4
Attic <input type="checkbox"/> None	Heating <input checked="" type="checkbox"/> FWA <input type="checkbox"/> HWBB <input type="checkbox"/> Radiant	Amenities	<input type="checkbox"/> Woodstove(s) # 0	Driveway Surface	Concrete
<input type="checkbox"/> Drop Stair <input type="checkbox"/> Stairs	<input type="checkbox"/> Other Fuel Gas	<input type="checkbox"/> Fireplace(s) # 0	<input checked="" type="checkbox"/> Fence ChainLnk	<input checked="" type="checkbox"/> Garage # of Cars	2
<input type="checkbox"/> Floor <input checked="" type="checkbox"/> Scuttle	Cooling <input checked="" type="checkbox"/> Central Air Conditioning	<input checked="" type="checkbox"/> Patio/Deck Uncvd	<input checked="" type="checkbox"/> Porch Cvd	<input type="checkbox"/> Carport # of Cars	0
<input type="checkbox"/> Finished <input type="checkbox"/> Heated	<input type="checkbox"/> Individual <input type="checkbox"/> Other	<input type="checkbox"/> Pool None	<input type="checkbox"/> Other None	<input type="checkbox"/> Att. <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Built-in	
Appliances <input type="checkbox"/> Refrigerator <input checked="" type="checkbox"/> Range/Oven <input checked="" type="checkbox"/> Dishwasher <input checked="" type="checkbox"/> Disposal <input type="checkbox"/> Microwave <input type="checkbox"/> Washer/Dryer <input type="checkbox"/> Other (describe)					
Finished area above grade contains: 5 Rooms 3 Bedrooms 2.0 Bath(s) 1,144 Square Feet of Gross Living Area Above Grade					
Additional features (special energy efficient items, etc.). None Noted.					

Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). C3;Kitchen-remodeled-less than one year ago;Bathrooms-remodeled-less than one year ago;Subject is well maintained and the utilities were on and functional at time of walkthrough. Kitchen features granite countertops, tile backsplash, stainless steel appliances, and 42" cabinets. Primary bathroom features single sink vanity and a walk-in shower. Improvements per the homeowner: House fully remodeled down to the studs. Remodel of home was completed 1 month ago. Total cost of remodel was \$115k.

Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property?  Yes  No If Yes, describe

Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)?  Yes  No If No, describe

# Uniform Residential Appraisal Report

AC-20220629-43332  
File # N/A

There are 6 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 235,000 to \$ 650,000		There are 78 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 95,000 to \$ 390,000					
FEATURE	SUBJECT	COMPARABLE SALE # 1	COMPARABLE SALE # 2	COMPARABLE SALE # 3			
Address	2102 Wimcrest St Galveston, TX 77551	2315 67th St Galveston, TX 77551	5801 Avenue S 1/2 Galveston, TX 77551-5423	2220 59th St Galveston, TX 77551			
Proximity to Subject		0.20 miles E	0.82 miles E	0.71 miles E			
Sale Price	\$	\$ 340,000	\$ 320,000	\$ 325,000			
Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 284.52 sq.ft.	\$ 277.78 sq.ft.	\$ 218.86 sq.ft.			
Data Source(s)		HARMLS #62454554;DOM 6	HMLS#18292133;DOM 17	HMLS#4086513;DOM 5			
Verification Source(s)		Realist	Realist	Realist			
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
Sales or Financing Concessions		ArmLth Unk;0		ArmLth Conv;0		ArmLth Unk;0	
Date of Sale/Time		s06/22;c05/22	+10,000	s03/22;c03/22	+19,000	s04/22;c04/22	+14,625
Location	N;Res;	A;Comm;	+5,000	N;Res;		N;Res;	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site	6750 sf	8102 sf	-3,000	10019 sf	-7,000	2850 sf	+7,800
View	N;Res;	N;Res;		N;Res;		N;Res;	
Design (Style)	DT1;Traditional	DT1;Traditional		DT1;Traditional		DT1;Stick	0
Quality of Construction	Q4	Q4		Q4		Q4	
Actual Age	52	44	0	55	0	50	0
Condition	C3	C3		C3		C3	
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms. Baths		Total Bdrms. Baths	
Room Count	5 3 2.0	5 2 1.0	+6,000	5 3 1.0	+6,000	6 3 2.0	0
Gross Living Area	1,144 sq.ft.	1,195 sq.ft.	0	1,152 sq.ft.	0	1,485 sq.ft.	-23,870
Basement & Finished Rooms Below Grade	0sf	0sf		0sf		0sf	
Functional Utility	Average	Average		Average		Average	
Heating/Cooling	FWA/CAC	FWA/CAC		FWA/CAC		FWA/CAC	
Energy Efficient Items	None	None		None		None	
Garage/Carport	2gd4dw	1gbi1dw	+6,000	1dw	+12,000	1gd	+6,000
Porch/Patio/Deck	Porch/Patio	Porch/Patio		Porch/Patio		Porch/Patio	
Pool	None	None		None		None	
Net Adjustment (Total)		<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 24,000		<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 30,000		<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 4,555	
Adjusted Sale Price of Comparables		Net Adj. 7.1 % Gross Adj. 8.8 % \$ 364,000		Net Adj. 9.4 % Gross Adj. 13.8 % \$ 350,000		Net Adj. 1.4 % Gross Adj. 16.1 % \$ 329,555	

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) Realist/HARMLS

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) Realist/HARMLS

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	12/06/2021			
Price of Prior Sale/Transfer	\$0			
Data Source(s)	Document #87788	Realist/HARMLS	Realist/HARMLS	Realist/HARMLS
Effective Date of Data Source(s)	07/04/2022	07/04/2022	07/04/2022	07/04/2022

Analysis of prior sale or transfer history of the subject property and comparable sales See addendum "Property History" for comments regarding prior sale or transfer history.

Summary of Sales Comparison Approach See the attached addendum for a discussion of the adjustments and value reconciliation.

Indicated Value by Sales Comparison Approach \$ 340,000

Indicated Value by: Sales Comparison Approach \$ 340,000 Cost Approach (if developed) \$ 300,581 Income Approach (if developed) \$

All weight was placed on the direct sale comparison approach. The cost approach was developed but not given any weight as the sales approach gives the best indication of value. The income approach was not used as the subject is in a predominately owner occupied area, not sought by investors.

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 \$ 340,000 , as of 07/05/2022 , which is the date of inspection and the effective date of this appraisal.

**SINGLE FAMILY COMPARABLE RENT SCHEDULE**

This form is intended to provide the appraiser with a familiar format to estimate the market rent of the subject property. Adjustments should be made only for items of significant difference between the comparables and the subject property.

ITEM	SUBJECT	COMPARABLE NO. 1		COMPARABLE NO. 2		COMPARABLE NO. 3	
Address	2102 Wimcrest St Galveston, TX 77551	2211 Grover Ave Galveston, TX 77551		6717 Fairway Dr Galveston, TX 77551		6717 Fairway Dr Galveston, TX 77551	
Proximity to Subject		0.45 miles E		0.39 miles SE		0.39 miles SE	
Date Lease Begins		08/12/2021		02/22/2022		10/22/2021	
Date Lease Expires		08/12/2022		02/22/2023		10/22/2022	
Monthly Rental	If Currently Rented: \$	\$ 1,200		\$ 1,900		\$ 1,900	
Less: Utilities Furniture	\$	\$		\$		\$	
Adjusted Monthly Rent	\$	\$ 1,200		\$ 1,900		\$ 1,900	
Data Source	MLS/Realist Inspection/CAD	HARMLS #26925839;DOM 1 Realist/HARMLS		HARMLS #67359516;DOM 34 Realist/HARMLS		HARMLS #28345560;DOM 19 Realist/HARMLS	
RENT ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+ (-)\$ Adjust.	DESCRIPTION	+ (-)\$ Adjust.	DESCRIPTION	+ (-)\$ Adjust.
Rent Concessions		ArmLth Unk;0		ArmLth Unk;0		ArmLth Unk;0	
Location/View	N;Res; N;Res;	N;Res; N;Res;		N;Res; N;Res;		N;Res; N;Res;	
Design and Appeal	DT1;Traditional	DT1;Traditional		DT1;Traditional		DT1;Traditional	
Age/Condition	52 C3	72 C3		57 C4		57 C4	
Above Grade Room Count	Total Bdrms Baths 5 3 2.0	Total Bdrms Baths 4 2 1.0		Total Bdrms Baths 6 3 2.0		Total Bdrms Baths 6 3 2.0	
Gross Living Area	1,144 Sq. Ft.	912 Sq. Ft.		1,299 Sq. Ft.		1,299 Sq. Ft.	
Other (e.g., basement, etc.)	Osf	Osf		Osf		Osf	
Other:	None	None		None		None	
Net Adj. (total)		<input type="checkbox"/> + <input type="checkbox"/> - \$	0	<input type="checkbox"/> + <input type="checkbox"/> - \$	0	<input type="checkbox"/> + <input type="checkbox"/> - \$	0
Indicated Monthly Market Rent		Net 0.0 % Gross 0.0 %	\$ 1,200	Net 0.0 % Gross 0.0 %	\$ 1,900	Net 0.0 % Gross 0.0 %	\$ 1,900

Comments on market data, including the range of rents for single family properties, an estimate of vacancy for single family rental properties, the general trend of rents and vacancy, and support for the above adjustments. (Rent concessions should be adjusted to the market, not to the subject property.) All rentals were given weighted consideration in the final analysis. The subject and all 4 rentals are comparable to the subject and the rentals are considered the best available indicator of market rent for the subject property. The adjusted range is \$1,200 - \$1,995 and the concluded rental amount tends to the higher end.

Final Reconciliation of Market Rent: The comps are all similar to the subject and are reflective of the subject's potential rental income.

I (WE) ESTIMATE THE MONTHLY MARKET RENT OF THE SUBJECT AS OF 07/05/2022 TO BE \$ 1,900

Appraiser(s) SIGNATURE *Ryan Bigler* Review Appraiser SIGNATURE *Jennifer Leigh Bennett*  
 NAME Ryan Bigler (If applicable) NAME Jennifer Leigh Bennett

Date Property Inspected 07/05/2022 Report Signed 07/05/2022 Date Property Inspected n/a Report Signed 07/05/2022  
 License or Certification # 1342932 State TX License or Certification # TX 1334797 R State TX  
 Expiration Date of License or Certification 10/31/2023 Expiration Date of License or Certification 04/30/2023  
 Review Appraiser  Did  Did Not Inspect Subject Property

# SINGLE FAMILY COMPARABLE RENT SCHEDULE

This form is intended to provide the appraiser with a familiar format to estimate the market rent of the subject property. Adjustments should be made only for items of significant difference between the comparables and the subject property.

ITEM	SUBJECT	COMPARABLE NO. 4			COMPARABLE NO. 5			COMPARABLE NO. 6		
Address	2102 Wimcrest St Galveston, TX 77551	6714 Golf Crest Dr Galveston, TX 77551								
Proximity to Subject		0.41 miles SE								
Date Lease Begins		05/02/2022								
Date Lease Expires		05/02/2023								
Monthly Rental	If Currently Rented: \$	\$ 1,995			\$			\$		
Less: Utilities Furniture	\$	\$			\$			\$		
Adjusted Monthly Rent	\$	\$ 1,995			\$			\$		
Data Source	MLS/Realist Inspection/CAD	HARMLS #47455500;DOM 23 Document #23376								
RENT ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+ (-)\$ Adjust.		DESCRIPTION	+ (-)\$ Adjust.		DESCRIPTION	+ (-)\$ Adjust.	
Rent Concessions		ArmLth Unk;0								
Location/View	N;Res; N;Res;	N;Res; N;Res;								
Design and Appeal	DT1;Traditional	DT1;Ranch								
Age/Condition	52 C3	57 C3								
Above Grade Room Count	Total Bdrms Baths 5 3 2.0	Total Bdrms Baths 6 3 2.0			Total Bdrms Baths			Total Bdrms Baths		
Gross Living Area	1,144 Sq. Ft.	1,394 Sq. Ft.			Sq. Ft.			Sq. Ft.		
Other (e.g., basement, etc.)	OsF	OsF								
Other:	None	None								
Net Adj. (total)		<input type="checkbox"/> + <input type="checkbox"/> - \$			<input type="checkbox"/> + <input type="checkbox"/> - \$			<input type="checkbox"/> + <input type="checkbox"/> - \$		
Indicated Monthly Market Rent		\$ 1,995			\$			\$		

Comments on market data, including the range of rents for single family properties, an estimate of vacancy for single family rental properties, the general trend of rents and vacancy, and support for the above adjustments. (Rent concessions should be adjusted to the market, not to the subject property.)

Final Reconciliation of Market Rent:

I (WE) ESTIMATE THE MONTHLY MARKET RENT OF THE SUBJECT AS OF 07/05/2022 TO BE \$ \_\_\_\_\_

Appraiser(s) SIGNATURE *Ryan Bigler* Review Appraiser SIGNATURE *Jennifer Leigh Bennett*  
(If applicable)

NAME Ryan Bigler NAME Jennifer Leigh Bennett

# Uniform Residential Appraisal Report

AC-20220629-43332  
File # N/A

This appraisal report adheres to the development and reporting options of The Uniform Standards of Professional Appraisal Practice (USPAP), FIRREA Title XI Appraisal Regulations and The Appraisal Independence Standards set forth by H.R 4173.

Sources for the definition of market value were taken from following: The definition for market value used in this report is from regulations published by federal regulatory agencies pursuant to Title XI of the Financial Institutions Reform, Recovery, and Enforcement Act (FIRREA) of 1989 between July 5, 1990, and August 24, 1990, by the Federal Reserve System (FRS), National Credit Union Administration (NCUA), Federal Deposit Insurance Corporation (FDIC), the Office of Thrift Supervision (OTS), and the Office of Comptroller of the Currency (OCC).

**ENERGY EFFICIENT ITEMS**

In this market, certain items are considered standard, such as ceiling fans, attic fans, insulated attics, insulated windows, etc., and are not specifically mentioned in the report.

**LEAD BASED PAINT**

The subject was built prior to 1978 and may contain lead based paint. The appraiser is not qualified to determine the presence or absence of lead based paint and the client should employ a qualified lead based paint inspector to determine the presence of this hazardous substance.

**STATEMENT OF FINISHED SQUARE FOOTAGE**

The GLA was obtained using the standards from ANSI Z765-2021 Square Footage: Method for Calculating. Finished square footage calculations for this house were made based on measured dimensions only and may include unfinished areas, openings in floors not associated with stairs, or openings in floors exceeding the area of associated stairs.

**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) The allocation method was utilized in arriving at the opinion of site value. Based on allocation, the opinion of site value is \$63,000.

ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input checked="" type="checkbox"/> REPLACEMENT COST NEW	OPINION OF SITE VALUE .....	=\$	63,000
Source of cost data DwellingCost	DWELLING	1,144 Sq.Ft. @ \$ 178.38 .....	=\$ 204,067
Quality rating from cost service 3.3 Effective date of cost data 7/3/2022		0 Sq.Ft. @ \$ .....	=\$
Comments on Cost Approach (gross living area calculations, depreciation, etc.)			=\$
Cost data was modified using a multiplier based on the zip code 77551.	Garage/Carport	900 Sq.Ft. @ \$ 59.89 .....	=\$ 53,901
The quality rating of 3.3 describes a property of average quality. Tract built level of construction practice using standard materials readily available from local suppliers. Built by construction personnel possessing average skills. Most tract-built dwellings would fall into this category as well as average quality one-of-a-kind dwellings.	Total Estimate of Cost-New .....		
	Less Physical	Functional	External
	Depreciation	34,387	= \$( 34,387)
	Depreciated Cost of Improvements .....		=\$ 223,581
	"As-is" Value of Site Improvements .....		=\$ 14,000
Estimated Remaining Economic Life (HUD and VA only) 52 Years	<b>INDICATED VALUE BY COST APPROACH .....</b>		
		<b>=\$</b>	<b>300,581</b>

**INCOME APPROACH TO VALUE (not required by Fannie Mae)**

Estimated Monthly Market Rent \$ 1,900 X Gross Rent Multiplier = \$ Indicated Value by Income Approach  
 Summary of Income Approach (including support for market rent and GRM) Single family homes are rarely purchased for investment in this area, the resulting lack of data precludes the use of a meaningful Income Approach.

**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.

ADDITIONAL COMMENTS

COST APPROACH

INCOME

PUD INFORMATION

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.

# Uniform Residential Appraisal Report

AC-20220629-43332  
File # N/A

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.



# Uniform Residential Appraisal Report

AC-20220629-43332  
File # N/A

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.

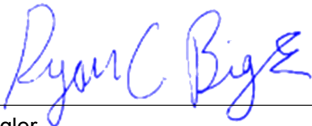
23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one 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   
 Name Ryan Bigler  
 Company Name Accurity Consolidated, LLC  
 Company Address 118 Vintage Park Blvd, Ste W223  
Houston, TX 77070  
 Telephone Number (877) 244-1004  
 Email Address rb3@accurity.com  
 Date of Signature and Report 07/05/2022  
 Effective Date of Appraisal 07/05/2022  
 State Certification # \_\_\_\_\_  
 or State License # \_\_\_\_\_  
 or Other (describe) Trainee State # 1342932  
 State TX  
 Expiration Date of Certification or License 10/31/2023

**SUPERVISORY APPRAISER (ONLY IF REQUIRED)**  
 Signature   
 Name Jennifer Leigh Bennett  
 Company Name Accurity Consolidated, LLC  
 Company Address 118 Vintage Park Blvd, Ste W223  
Houston, TX 77070  
 Telephone Number (877) 244-1004  
 Email Address jb1@accurity.com  
 Date of Signature 07/05/2022  
 State Certification # TX 1334797 R  
 or State License # \_\_\_\_\_  
 State TX  
 Expiration Date of Certification or License 04/30/2023

**ADDRESS OF PROPERTY APPRAISED**  
2102 Wimcrest St  
Galveston, TX 77551  
**APPRAISED VALUE OF SUBJECT PROPERTY \$** 340,000  
**LENDER/CLIENT**  
 Name UWM Appraisal Direct  
 Company Name United Wholesale Mortgage  
 Company Address 585 South Blvd E, Pontiac, MI 48341  
 Email Address \_\_\_\_\_

**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 \_\_\_\_\_  
**COMPARABLE SALES**  
 Did not inspect exterior of comparable sales from street  
 Did inspect exterior of comparable sales from street  
 Date of Inspection \_\_\_\_\_

Borrower	Wesley Wright				
Property Address	2102 Wimcrest St				
City	Galveston	County	Galveston	State	TX Zip Code 77551
Lender/Client	United Wholesale Mortgage				



**SUBJECT**

County/parish records show the subject as having a GLA of 1,121 square feet while our measurements indicate a GLA of 1,144 square feet. Please note that any physical measurement is by nature an approximation. This is particularly true in home measurement due to differing measuring techniques, interfering landscaping, non-square walls, second stories that don't follow the main level outline, etcetera. The calculated square footage of living area provided herein is for comparative and descriptive purposes only and are not intended as a verification of exact size nor can it be relied upon by anyone who is not an authorized intended user.

This variance is less than 10% and is considered both minor and typical in this market area.

**MARKET TRENDS**

Below is a summarization of market trends for the subject's corresponding Metropolitan Statistical Area (MSA). This data is supplied by Redfin, a third-party online data gathering service. The inclusion of this information is intended to assist the reader in achieving a better understanding of market conditions as a whole. It is not intended to imply the subject of this report or other properties similar to it are performing in the same manner.



For specific market analysis, refer to the Summary on the 1004MC form. PLEASE NOTE: The trend boxes selected on the 1004MC form may not correspond to the data in the grid. This is due to the fact that oftentimes there is insufficient data in the 1004MC grid to establish reliable trends so neighborhood data is also to be considered. The 1004MC data only represents properties that a prospective buyer would consider as an alternative choice to the subject property. It is also noted the subject's neighborhood may not reflect the overall MSA trends precisely.

**REGION-SPECIFIC COMMENTARY**

**FEMA FLOOD ZONE DETERMINATION**

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

**DEED RESTRICTIONS AND PLANNED UNIT DEVELOPMENT**

The subject is in a market area where property use and building specifications are controlled by deed restrictions established by the developer at the time the subdivision was originally developed. No zoning is very common in Harris and surrounding counties, and subdivisions commonly define and maintain conformity of use via deed restrictions which are specified and filed with each sale and resale. Deed restrictions are enforced by the developer while they are in control of the subdivision, and then enforced by the homeowners association when the development matures. Deed restrictions are the most common method of

# General Text Addendum

File No. N/A

Borrower	Wesley Wright						
Property Address	2102 Wimcrest St						
City	Galveston	County	Galveston	State	TX	Zip Code	77551
Lender/Client	United Wholesale Mortgage						

controlling development and property use in the Greater Houston SMSA and are recognized and accepted by the market as a proven method of promoting and supporting property use and values.

The subject is not located in a specific area (PUD) controlled by deed restrictions.

## MINERAL RIGHTS

Fee Simple, as used in this report, reflects the use of the surface and those improvements to the surface that affect value, and does not include subsurface rights. Should it become apparent, during the normal course of research, that subsurface rights are included as part of the subject's bundle of rights, we will notify the client immediately. The valuation of subsurface rights is outside the scope of work allowed by our residential certification. The valuation of subsurface rights is a specialized activity and requires an appraiser trained in that specific aspect of appraising. Should subsurface rights be included in the bundle of rights we advise the Client to engage a Certified General appraiser who specializes in these types of rights.

## TERMS OF FINANCING

In October 2015, changes were made in the TRID (Truth In Lending Disclosures) which means that the Terms of Financing details may no longer be available on MLS or public records. Sometimes the information may be available on the tax records but as Texas is a non-disclosure state this is not always the case.

If the Terms of Financing details portion of the report shows no data, this means that all sources available were researched and the information is not available.

## OTHER

Unaware of any reason why the subject could not be 100% rebuilt if destroyed

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.

Carbon monoxide detectors are not required to be installed in single family homes in the state of Texas.

## HIGHEST AND BEST USE

The highest and best use analysis is that reasonable and probable use that supports the highest and best use, as defined on the effective date of this report. It is that use, from among reasonably probable, and legal alternative uses, found to be physically possible, legally permissible, financially feasible and which results in the maximum productive land use/value. The site lends itself to single family residential use both because of its size and topography and compatibility with the surrounding sites. The highest and best use as improved is its existing residential use.

## ADJUSTMENTS DISCUSSION

In this assignment the identification of market recognized differences resulted from research and various analyses such as grouped analysis, paired sales analysis, sensitivity analysis, extraction and other analytical methods. Not all analyses were conducted for each line item requiring an adjustment. After a review of the differences between the comparable transactions and the subject, as well as data availability, adjustments were applied for those market recognized dissimilarities. The inter-office data pool, where these analyses are conducted, are also updated as new data becomes available. As of the effective date, these adjustments reflect what the appraiser(s) believe(s) represent a probable price reaction to the differences between the comparable transaction and the subject.

### Line Item Detail

Concessions - One or more of the comparable sales were sold with the seller agreeing to pay a portion of the buyer's closing costs as a condition of sale. I estimated a cash equivalency adjustment to allow for this difference which was applied to all sales.

Market Condition (Time) Adjustment - Market data suggests that a time adjustment is warranted for comparable sales which came under contract over 60 days from the effective date of this report; therefore, a time adjustment has been applied. Market condition (time) adjustments were made at 1.5% per month to all sales that went under contract over 60 days prior to the effective date of this appraisal.

Location- To develop a market supported adjustment the appraiser reviewed an internal database of paired sales, an extensive grouped analysis study of submarkets in the greater market area where possible and the sensitivity analysis within the sales grid. After considering all available data points, an adjustment factor was reconciled and applied to each sale with a difference compared to the subject.

Site - To develop a market supported adjustment the appraiser reviewed an internal database of paired sales, grouped analysis, sensitivity analysis, and other analytical methods. After considering all available data points, an adjustment factor \$2/sf was reconciled and applied to each sale with a difference compared to the subject. Adjustments were generally made for differences greater than 1,000 sf.

Condition - To develop a market supported adjustment the appraiser reviewed an internal database of paired sales, grouped analysis, sensitivity analysis and other analytical methods. After considering all available data points, an adjustment factor was reconciled and applied to each sale with a difference compared to the subject.

Bath Count - To develop a market supported adjustment the appraiser reviewed an internal database of paired sales, grouped analysis, sensitivity analysis and other analytical methods. After considering all available data points, an adjustment factor was reconciled and applied to each sale with a difference compared to the subject.

# General Text Addendum

File No. N/A

Borrower	Wesley Wright						
Property Address	2102 Wimcrest St						
City	Galveston	County	Galveston	State	TX	Zip Code	77551
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Gross Living Area (GLA) - Paired sales analysis, grouped analysis, sensitivity analysis, and other analytical methods were considered. After considering all available data points, an adjustment factor was reconciled and applied to each sale with a difference compared to the subject. Adjustments were generally made for differences greater than 100 sf.

Garage - If the comparable sale had a different number of market-recognized parking bays, paired sales analysis, grouped analysis, sensitivity analysis, and other analytical methods were considered. After considering all available data points, an adjustment factor was reconciled and applied to each sale with a difference compared to the subject.

## COMPARABLE COMMENTARY

It is also noted that some amenities may not be properly bracketed per FNMA guidelines which is fairly common. Many properties that do bracket these amenities exist in the market; however, may not be considered to be comparable and/or have not been sold on the open market within the last 12-24 months. The subject is not considered over or under improved as a result of the inability to bracket some amenities. Expanding time and distance parameters is an alternative option when there is a lack of comparables that bracket the subject's characteristics.

Due to the lack of more comparable sales available the appraiser was forced to expand the market to include other like properties, therefore, dated/distant sales were utilized. Net/gross adjustments were higher than typical for this reason.

## ADDITIONAL COMMENTS

COMPARABLE SELECTION: The appraiser has followed appraiser certification number 7 which states, "I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property." The appraiser is not allowed by Fannie Mae regulations to amend this certification. My primary data source is the local MLS. Active/Pending listings are included when necessary to support market conditions. If no listing(s) are provided within the report; or the number of listings per the letter of engagement were not met it was because limited comparable/competitive data was available. In the event that none are included, it was concluded that certain available pending/listings were not considered comparable/competitive to the subject property at the time of this report.

Some amenities such as fences and fireplaces may not have been adjusted for as it was determined that the market does not recognize them as major contributions and/or large units of comparison. Some items such as roofs, water heaters, fixtures, etc. do not have line-item adjustments as these items are maintenance items which are short lived to the overall economic life of the property. Short lived items are required to be replaced once they meet their economic life span and/or break to keep the subject property improvements in a current market condition. These items are reflected in the overall condition rating of the subject within this report.

## COMPETENCY STATEMENT

The appraisal company address shown on this report is a corporate address. The appraiser(s) signing the report live and work in the market area in which the subject of this report is located and have geographic competency for the area.

## SITE VALUE

Site sales in the subject's surrounding area were researched as well as employing the less direct valuation technique of "Allocation".

Allocation method is as follows:



Borrower	Wesley Wright				
Property Address	2102 Wimcrest St				
City	Galveston	County	Galveston	State	TX Zip Code 77551
Lender/Client	United Wholesale Mortgage				



### Subject Site Value

**\$63,000** Final Opinion of Site Value      Subject Site Size 6,750 SqFt  
 \$9.33 Site Value per SqFt (rounded)

**Site Comment:** The allocation method was utilized in arriving at the opinion of site value. Based on allocation, the opinion of site value is \$63,000.

\$63,000		Opinion of Site Value from Allocation			\$9.33	
		Adj. Sale Price	Allocation	Site Value	Site Size	\$/SqFt
<b>Simple Regression:</b>				<b>\$73,424</b>		
<b>Median:</b>				<b>\$52,523</b>		
<b>Average:</b>				<b>\$74,621</b>		
35 Willow Ln	\$365,000	18.17%	\$66,321	6,958 SqFt	\$9.53	\$64,338
2315 67th St	\$340,000	11.39%	\$38,726	6,102 SqFt	\$4.78	\$32,264
5801 Avenue S 1/2	\$320,000	81.45%	\$196,640	10,019 SqFt	\$19.63	\$132,480
5716 Fraser Ave	\$292,000	32.71%	\$92,242	6,000 SqFt	\$15.37	\$103,772
6120 Avenue Q 1/2	\$305,000	6.58%	\$20,069	2,708 SqFt	\$7.41	\$50,024
7217 sycamore Dr	\$310,000	10.88%	\$33,728	7,105 SqFt	\$4.75	\$32,043

Notes On Calculations: -Simple regression, average, and median were calculated on the associated data for the properties provided (same column).  
 \* Adjusted Sale Price is calculated as Sale Price - Price Adjustments (see Allocation: Sale Price Details section below for more information).  
 -Site Value for each property was determined by multiplying the sale price by the land allocation percent, which is either calculated or entered by hand.  
 -Spark calculates the land allocation percent by dividing assessed land value by assessed fully improved value (when that data is available).  
 -Price per SqFt for each property was calculated as the Site Value divided by Site Size (when known).  
 -Adjusted Site Value for each property was calculated by multiplying Price per SqFt by the subject site size (6,750 SqFt).  
 -The regression value was calculated by running simple regression on the property values then plugging in the subject site size to the resulting equation.  
 Regression Equation for Site Value:  $y = 18.32x + -60,209$  | Regression Equation for Price per SqFt Value:  $y = 6.57x + 24,348$

The current assessed land value of the subject is \$10,400.

Land sales were also researched in the area and are as follows:

Property Type is 'Lots' Status is 'Sold' Status Contractual Search Date is 07/05/2019 to 07/05/2022 Zip Code is like '77551'

### Market Analysis Summary | Lots Listings as of 7/3/2022 at 7/3/2022 10:27:29PM, Page 1 of 1

#	MLS #	Address	Subdivision	Acres	Lnd Sz SqFt	List Price	LP/SqFt	LP/Acre	CDOM	Sold Price	SP/SqFt	SP/Acre	SP%LP	Cls Date
<b>Listings: Sold</b>														
1	97638964	5419 AVE N 1/2	Denver Resurvey	0.069	3,000	\$25,000	\$8.33	\$362,845	42	\$23,500	\$7.83	\$341,074	94.00	05/19/20
2	65067238	5419 Avenue N 1/2	Denver Resurvey	0.069	3,000	\$36,000	\$12.00	\$522,496	49	\$30,000	\$10.00	\$435,414	83.33	06/19/20
3	7733373	2203 56th Avenue	M B Menard		3,000	\$39,000	\$13.00		439	\$36,000	\$12.00	\$0	92.31	06/19/20
		<b>Min</b>		0.069	3,000	\$25,000	\$8.33	\$362,845	42	\$23,500	\$7.83	\$341,074	83.33	
		<b>Max</b>		0.069	3,000	\$39,000	\$13.00	\$522,496	439	\$36,000	\$12.00	\$435,414	94.00	
		<b>Avg</b>		0.069	3,000	\$33,333	\$11.11	\$442,671	177	\$29,833	\$9.94	\$388,244	89.88	
		<b>Med</b>		0.069	3,000	\$36,000	\$12.00	\$442,671	49	\$30,000	\$10.00	\$388,244	92.31	
<b>3</b>	<b>Total Listings</b>	<b>Avg</b>		0.069	3,000	\$33,333	\$11.11	\$295,114	177	\$29,833	\$9.94	\$258,829	89.88	
		<b>Med</b>		0.069	3,000	\$36,000	\$12.00	\$362,845	49	\$30,000	\$10.00	\$341,074	92.31	

Quick Statistics ( 3 Listings Total )

	<b>Min</b>	<b>Max</b>	<b>Average</b>	<b>Median</b>
<b>List Price</b>	\$25,000	\$39,000	\$33,333	\$36,000
<b>Sold Price</b>	\$23,500	\$36,000	\$29,833	\$30,000
<b>Adj. Sold Price</b>	\$23,500	\$36,000	\$29,833	\$30,000
<b>LP/SF</b>	\$8.33	\$13.00	\$11.11	\$12.00
<b>SP/SF</b>	\$7.83	\$12.00	\$9.94	\$10.00
<b>Adj. SP/SF</b>	\$7.83	\$12.00	\$9.94	\$10.00

Reconciliation is bringing together the analyses performed, judging the strength and weakness of the indicators and forming a final conclusion. The conclusion of value was based on the sufficiency and accuracy of the data collected, the analyses performed and a comparison of the concluded site value. After the analysis was applied in the allocation approach and the

**General Text Addendum**

File No. N/A

Borrower	Wesley Wright								
Property Address	2102 Wimcrest St								
City	Galveston	County	Galveston	State	TX	Zip Code	77551		
Lender/Client	United Wholesale Mortgage								

land sales were reviewed in the sales comparison approach along with the current assessed land value, it is the appraiser's opinion that most weight goes to the allocation with a reconciled site value of \$63,000.

**RECONCILIATION**

The following is a summary of the approximate weight given to the sales in the final analysis. The final opinion of value is not necessarily just the calculated weighted average, but the approximate weighting is intended to reflect which sales are considered most similar to the subject.

Sufficient sales of competing properties of the subject have sold recently and were included in this analysis. Any feature differences were identifiable and market adjustments were derived to allow for these differences.

The comps that are most similar to the subject are given the most weight in the table below and market value is therefore consistent with those adjusted prices of the most heavily-weighted sales.

Equal weight was given to all sales due to similarities in GLA, room count, lot size and features.

Adjustments Summary									
C#	Price	Adj Price	Miles	Dates	NAdj	GAdj	Size	Weighted Average %	Total%
Comp1	\$340,000	\$364,000	0.20 miles E	s06/22;c05/22	7%	9%	1,195	34%	100%
Comp2	\$320,000	\$350,000	0.82 miles E	s03/22;c03/22	9%	14%	1,152	33%	
Comp3	\$325,000	\$329,555	0.71 miles E	s04/22;c04/22	1%	16%	1,485	33%	

**PREDOMINANT VALUE COMPARISON**

The opinion of value is above the predominant price in the neighborhood. An appraiser draws no relationship between an opinion of value for a specific property in comparison to the predominant selling price of a home in a subject neighborhood.

There is, however, a relationship between the final opinion of value and the LOW and HIGH price ranges. Fannie Mae and Freddie Mac require the appraiser to comment whenever the final opinion of value falls outside this reported range. No other reporting is required. The final opinion of market value falls within the indicated price range and therefore does not suggest any negative marketability or market value issues for the subject property. There is no effect on marketability because of this.

**EFFECT OF NOVEL CORONAVIRUS (COVID-19)**

The Novel Coronavirus (COVID-19) outbreak, declared by the World Health Organization as a global health emergency on 1-30-2020, is causing heightening uncertainty in local, national and global markets. This outbreak was identified as a pandemic on 3-11-2020 and further classified as a National Emergency on 3-13-2020. Worldwide cases of COVID-19 have been identified and the scope of this crisis has expanded.

The information provided within this appraisal is based on information available at this juncture (date of value and date of the report). However, due to the significant uncertainty in property in the real estate marketplace, as well as the rapid unfolding of this event, it is indeterminable for the appraiser to quantify and assess the impact that this outbreak has had/or will have on residential property values. Values may change more rapidly and significantly than during more typical market conditions. Therefore, it should be emphasized that the results of this appraisal analysis and the value conclusions reported herein are based on the appraiser's original date of value.

**• URAR: Neighborhood - Description**

The subject is located in an area of mainly single family homes with some scattered multi family. There is some commercial property located along the main road as well as access to places of employment. Public transportation is available in the subject market area and allow access to places of employment as well as schools and shopping. The "Other" is parks, schools and vacant land in the subject market area.

In May 2022, 77551 home prices were up 37.3% compared to last year, selling for a median price of \$280K. On average, homes in 77551 sell after 18 days on the market compared to 27 days last year. There were 129 homes sold in May this year, up from 128 last year - [www.redfin.com](http://www.redfin.com)

# Market Conditions Addendum to the Appraisal Report

AC-20220629-43332

File No. N/A

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 **2102 Wimcrest St** City **Galveston** State **TX** ZIP Code **77551**

Borrower **Wesley Wright**

**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)	38	17	23	<input checked="" type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)	6.33	5.67	7.67	<input checked="" type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Total # of Comparable Active Listings	4	2	6	<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input checked="" type="checkbox"/> Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	0.6	0.4	0.8	<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input checked="" 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	\$235,000	\$238,000	\$305,000	<input checked="" type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Sales Days on Market	30	14	6	<input checked="" type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Comparable List Price	\$232,450	\$331,250	\$299,250	<input checked="" type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Listings Days on Market	36	17	16	<input checked="" type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Sale Price as % of List Price	98%	100%	100%	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining

Seller-(developer, builder, etc.)paid financial assistance prevalent?  Yes  No

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.). **A monthly analysis was performed on 78 competing sales over the past 12 months. For those sales, a total of 7.7% were reported to have seller concessions. This analysis based on data grouped monthly shows a change of +1% 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).

**A monthly analysis was performed on 78 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 07/05/2022) 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.

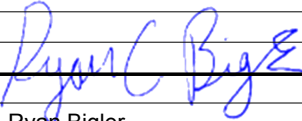
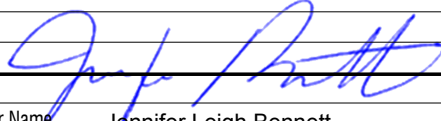
**A monthly analysis was performed on 78 competing sales over the past 12 months. The sales within this group had a median sale price per sqft of \$196.83. This analysis based on data grouped monthly shows a change of +1.9% per month. The same analysis was performed on 316 sales from the broader defined neighborhood. The sales within this group had a median sale price per sqft of \$203.06. This analysis based on data grouped monthly shows a change of +2% per month. A monthly analysis was also performed on 117 competing sales over the past 24 months. The sales within this group had a median sale price per sqft of \$177.64. This analysis based on data grouped monthly shows a change of +1.4% per month. The same analysis was performed on 557 sales from the broader defined neighborhood. The sales within this group had a median sale price per sqft of \$181.42. This analysis based on data grouped monthly shows a change of +2.2% per month. In addition, a monthly analysis was performed on 78 sales plus all active listings that are competing properties, over the past 12 months. Based on this entire set of data there is a 0.9 month supply. This analysis based on data grouped monthly shows a change of -4.9% per**

**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 	Signature 
Appraiser Name <b>Ryan Bigler</b>	Supervisory Appraiser Name <b>Jennifer Leigh Bennett</b>
Company Name <b>Accurity Consolidated, LLC</b>	Company Name <b>Accurity Consolidated, LLC</b>
Company Address <b>118 Vintage Park Blvd, Ste W223, Houston, TX 770</b>	Company Address <b>118 Vintage Park Blvd, Ste W223, Houston, TX 770</b>
State License/Certification # <b>1342932</b> State <b>TX</b>	State License/Certification # <b>TX 1334797 R</b> State <b>TX</b>
Email Address <b>rb3@accurity.com</b>	Email Address <b>jb1@accurity.com</b>

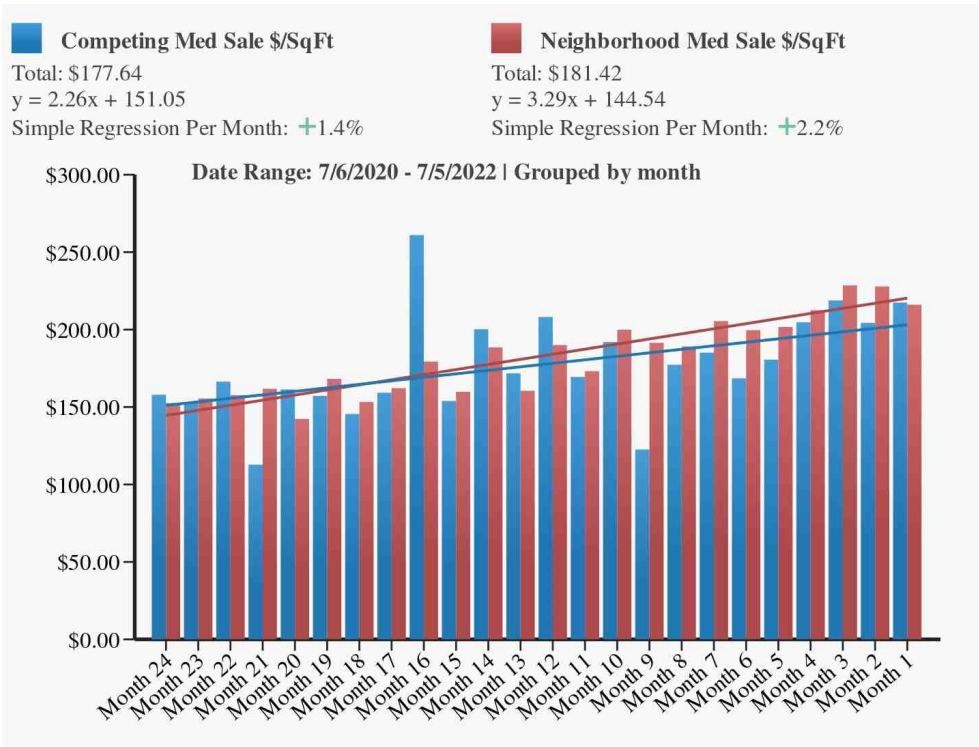
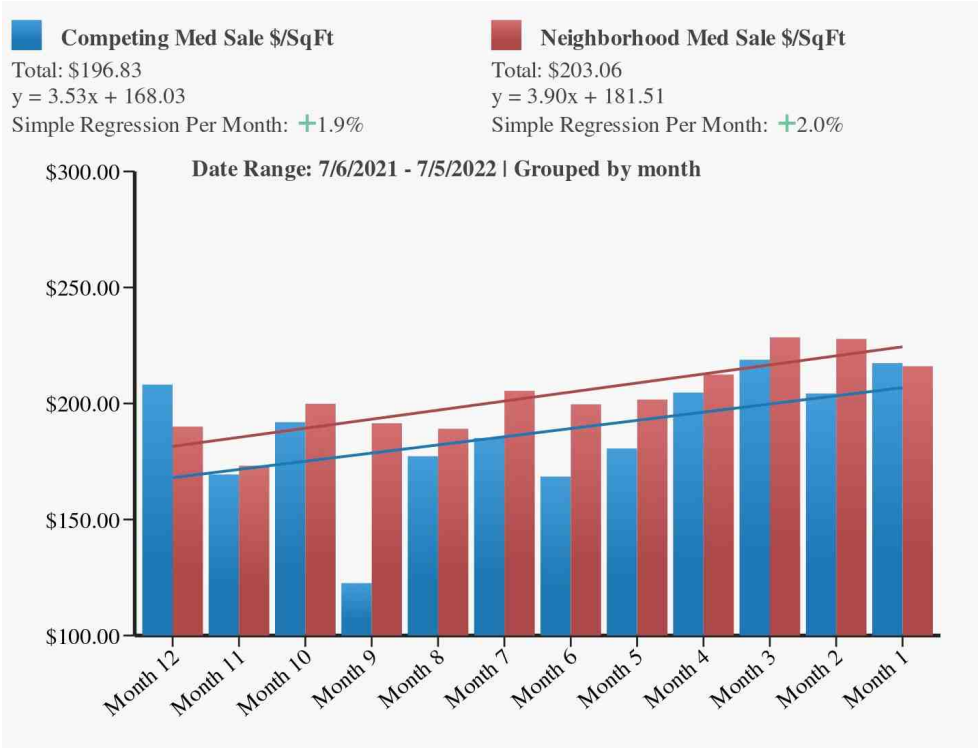
MARKET RESEARCH & ANALYSIS

CONDO/CO-OP PROJECTS

APPRAISER

# Market Conditions Charts - Page 1

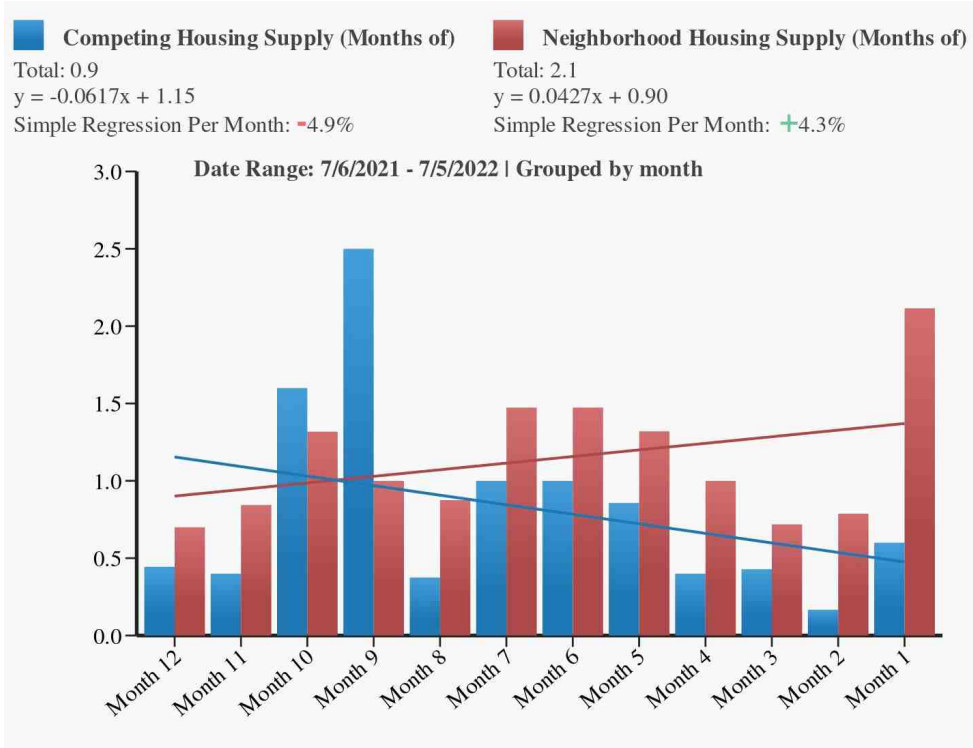
Borrower	Wesley Wright				
Property Address	2102 Wimcrest St				
City	Galveston	County	Galveston	State	TX
Lender/Client	United Wholesale Mortgage				
				Zip Code	77551



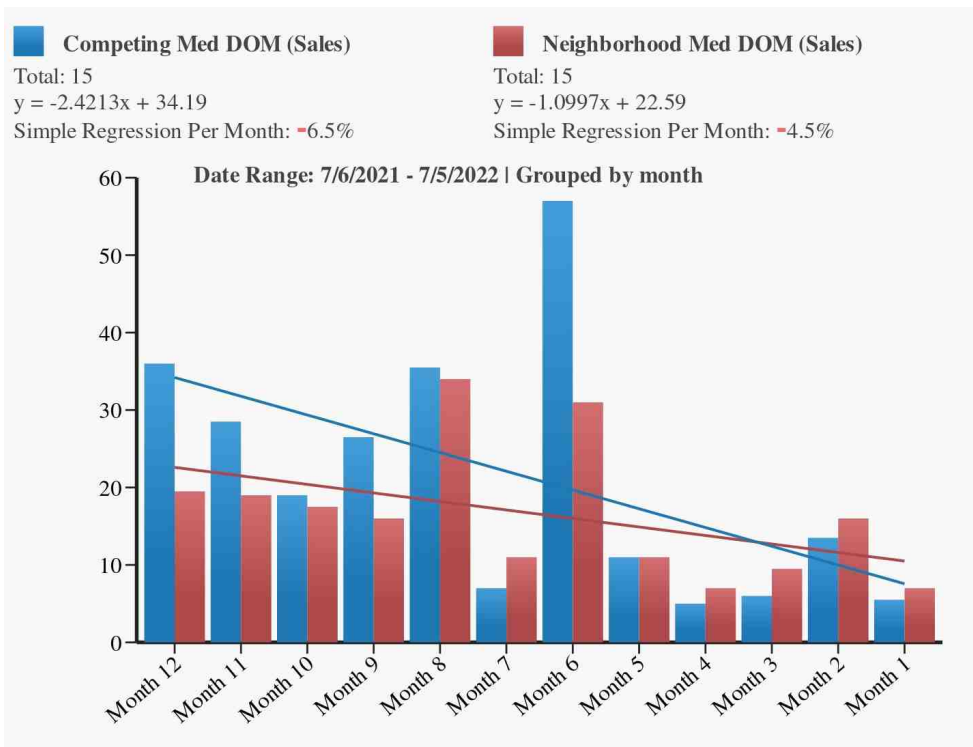


## Market Conditions Charts - Page 2

Borrower	Wesley Wright				
Property Address	2102 Wimcrest St				
City	Galveston	County	Galveston	State	TX
Lender/Client	United Wholesale Mortgage				
				Zip Code	77551



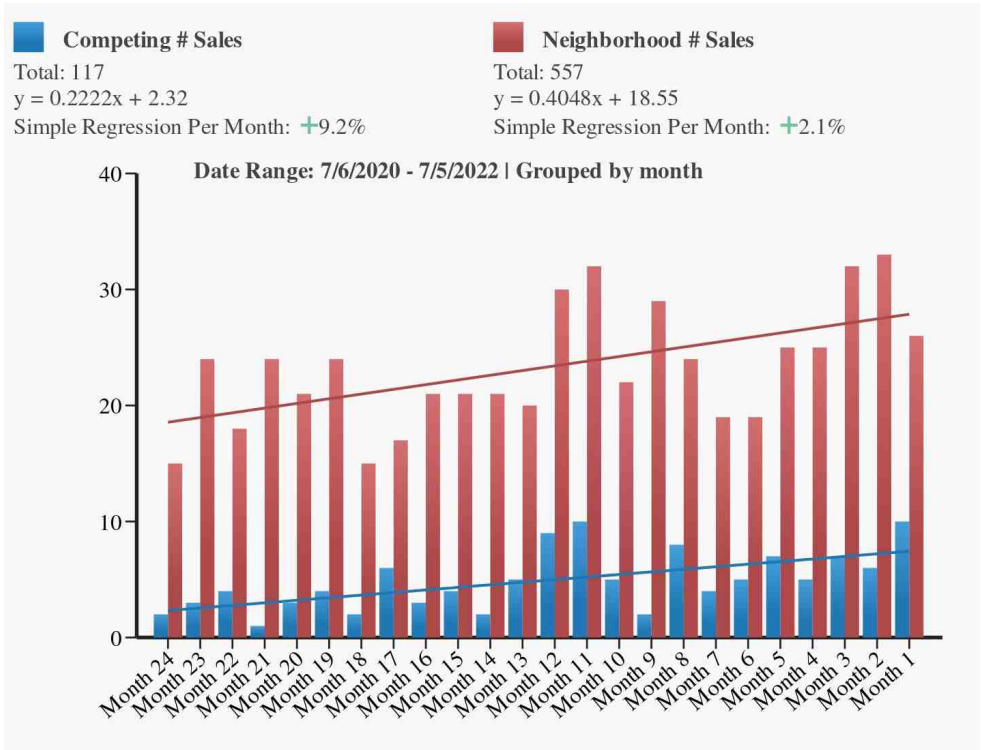
Housing Supply by Month



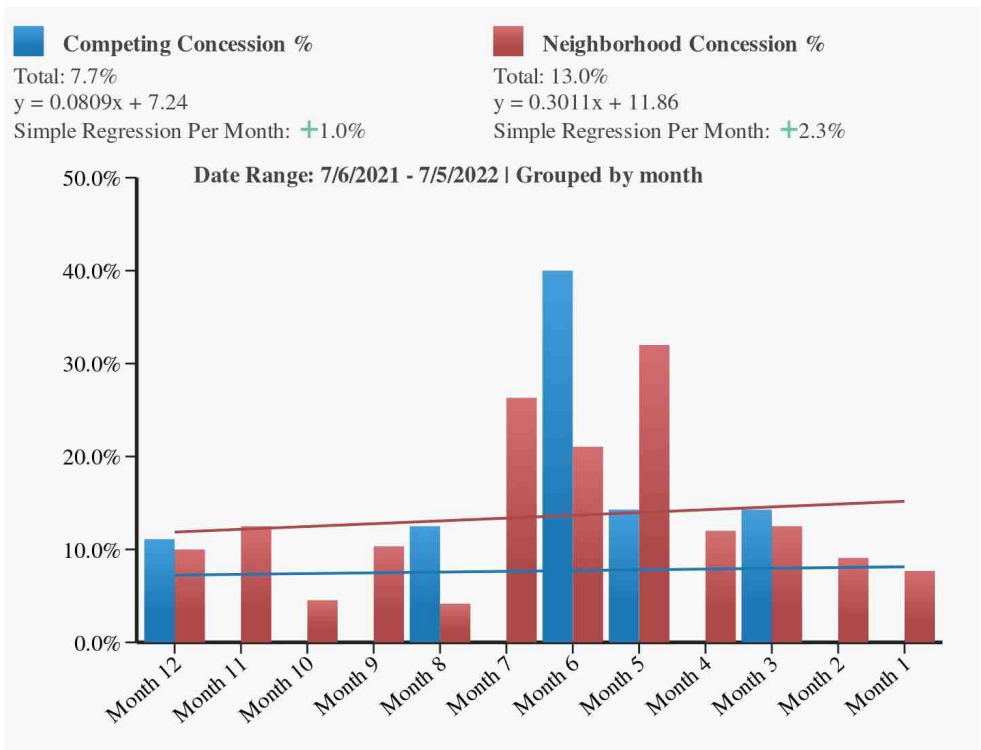
Sales DOM by Month

## Market Conditions Charts - Page 3

Borrower	Wesley Wright				
Property Address	2102 Wimcrest St				
City	Galveston	County	Galveston	State	TX
Lender/Client	United Wholesale Mortgage				
				Zip Code	77551



Sales Qty by Month



Concession %

**PROPERTY HISTORY**

File No. N/A

Borrower	Wesley Wright				
Property Address	2102 Wimcrest St				
City	Galveston	County	Galveston	State	TX Zip Code 77551
Lender/Client	United Wholesale Mortgage				

\* SUBJECT 120-MONTH PRIOR TRANSFER HISTORY \*

2102 Wimcrest St

-Transferred on 12/06/2021. It transferred from Gold Coast Equity LLC to Wright Wesley and was a Special Warranty Deed (Document #87788).

-Transferred on 11/24/2021. It transferred from Valdes Cesar E to Gold Coast Equity LLC and was a Warranty Deed (Document #85611).

\* COMPARABLE 12-MONTH PRIOR TRANSFER HISTORY \*

(may include properties that were considered but not utilized as comparables)

39 Willow Ln

-Transferred on 02/23/2021. It transferred from Boister Marion A and Troy A to Morris Kirk D and Christy D and was a Warranty Deed (Document #12759).

2315 67th St

-No transfer history.

5801 Avenue S 1/2

-Transferred on 07/07/2021. It transferred from Bautista Miguel to Garcia David A and was a Warranty Deed (Document #49177).

5716 Fraser Ave

-No transfer history.

6120 Avenue Q 1/2

-No transfer history.

7217 Sycamore Dr

-No transfer history.

\* RENTAL 12-MONTH PRIOR TRANSFER HISTORY \*

2211 Grover Ave

-No transfer history.

6717 Fairway Dr

-No transfer history.

6717 Fairway Dr

-No transfer history.

6714 Golf Crest Dr

-Transferred on 04/07/2022. It transferred from Pram Mai to Zendeudel George and was a Warranty Deed (Document #23376).

# Subject Photo Page

Borrower	Wesley Wright				
Property Address	2102 Wimcrest St				
City	Galveston	County	Galveston	State	TX Zip Code 77551
Lender/Client	United Wholesale Mortgage				



## Subject Front

2102 Wimcrest St  
Sales Price  
Gross Living Area 1,144  
Total Rooms 5  
Total Bedrooms 3  
Total Bathrooms 2.0  
Location N;Res;  
View N;Res;  
Site 6750 sf  
Quality Q4  
Age 52



## Subject Rear



## Subject Street



# Photograph Addendum

Borrower	Wesley Wright				
Property Address	2102 Wimcrest St				
City	Galveston	County	Galveston	State	TX Zip Code 77551
Lender/Client	United Wholesale Mortgage				



**Left Front Elevation**



**Garage Interior**



**Right Front Elevation**



**Second Street Scene**



**Across the Street**



**Left Rear Elevation**

## Photograph Addendum

Borrower	Wesley Wright				
Property Address	2102 Wimcrest St				
City	Galveston	County	Galveston	State	TX
Lender/Client	United Wholesale Mortgage				
				Zip Code	77551



**Right Rear Elevation**



**Backyard**



## Comparable Photo Page

Borrower	Wesley Wright				
Property Address	2102 Wimcrest St				
City	Galveston	County	Galveston	State	TX Zip Code 77551
Lender/Client	United Wholesale Mortgage				



### Comparable 1

2315 67th St	
Prox. to Subject	0.20 miles E
Sale Price	340,000
Gross Living Area	1,195
Total Rooms	5
Total Bedrooms	2
Total Bathrooms	1.0
Location	A;Comm;
View	N;Res;
Site	8102 sf
Quality	Q4
Age	44



### Comparable 2

5801 Avenue S 1/2	
Prox. to Subject	0.82 miles E
Sale Price	320,000
Gross Living Area	1,152
Total Rooms	5
Total Bedrooms	3
Total Bathrooms	1.0
Location	N;Res;
View	N;Res;
Site	10019 sf
Quality	Q4
Age	55



### Comparable 3

2220 59th St	
Prox. to Subject	0.71 miles E
Sale Price	325,000
Gross Living Area	1,485
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	2.0
Location	N;Res;
View	N;Res;
Site	2850 sf
Quality	Q4
Age	50

## Rental Photo Page

Borrower	Wesley Wright				
Property Address	2102 Wimcrest St				
City	Galveston	County	Galveston	State	TX Zip Code 77551
Lender/Client	United Wholesale Mortgage				



### Rental 1

2211 Grover Ave  
 Proximity to Subject 0.45 miles E  
 Adj. Monthly Rent 1,200  
 Gross Living Area 912  
 Total Rooms 4  
 Total Bedrooms 2  
 Total Bathrooms 1.0  
 Location N;Res;  
 View N;Res;  
 Condition C3  
 Age/Year Built 72



### Rental 2

6717 Fairway Dr  
 Proximity to Subject 0.39 miles SE  
 Adj. Monthly Rent 1,900  
 Gross Living Area 1,299  
 Total Rooms 6  
 Total Bedrooms 3  
 Total Bathrooms 2.0  
 Location N;Res;  
 View N;Res;  
 Condition C4  
 Age/Year Built 57



### Rental 3

6717 Fairway Dr  
 Proximity to Subject 0.39 miles SE  
 Adj. Monthly Rent 1,900  
 Gross Living Area 1,299  
 Total Rooms 6  
 Total Bedrooms 3  
 Total Bathrooms 2.0  
 Location N;Res;  
 View N;Res;  
 Condition C4  
 Age/Year Built 57



# Rental Photo Page

Borrower	Wesley Wright				
Property Address	2102 Wimcrest St				
City	Galveston	County	Galveston	State	TX Zip Code 77551
Lender/Client	United Wholesale Mortgage				



## Rental 4

6714 Golf Crest Dr  
Proximity to Subject 0.41 miles SE  
Adj. Monthly Rent 1,995  
Gross Living Area 1,394  
Total Rooms 6  
Total Bedrooms 3  
Total Bathrooms 2.0  
Location N;Res;  
View N;Res;  
Condition C3  
Age/Year Built 57

## Rental 5

Proximity to Subject  
Adj. Monthly Rent  
Gross Living Area  
Total Rooms  
Total Bedrooms  
Total Bathrooms  
Location  
View  
Condition  
Age/Year Built

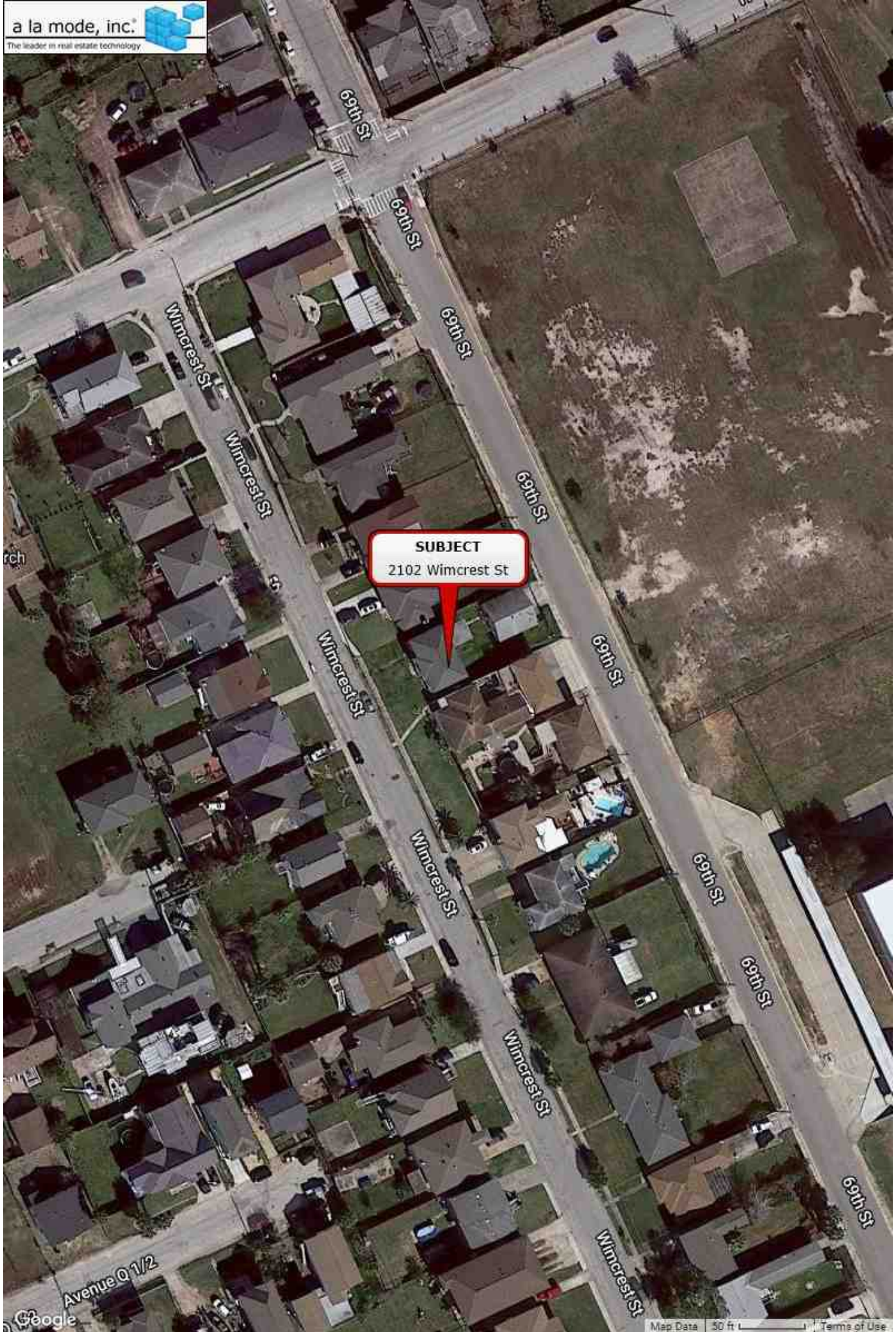
## Rental 6

Proximity to Subject  
Adj. Monthly Rent  
Gross Living Area  
Total Rooms  
Total Bedrooms  
Total Bathrooms  
Location  
View  
Condition  
Age/Year Built



# Aerial Map

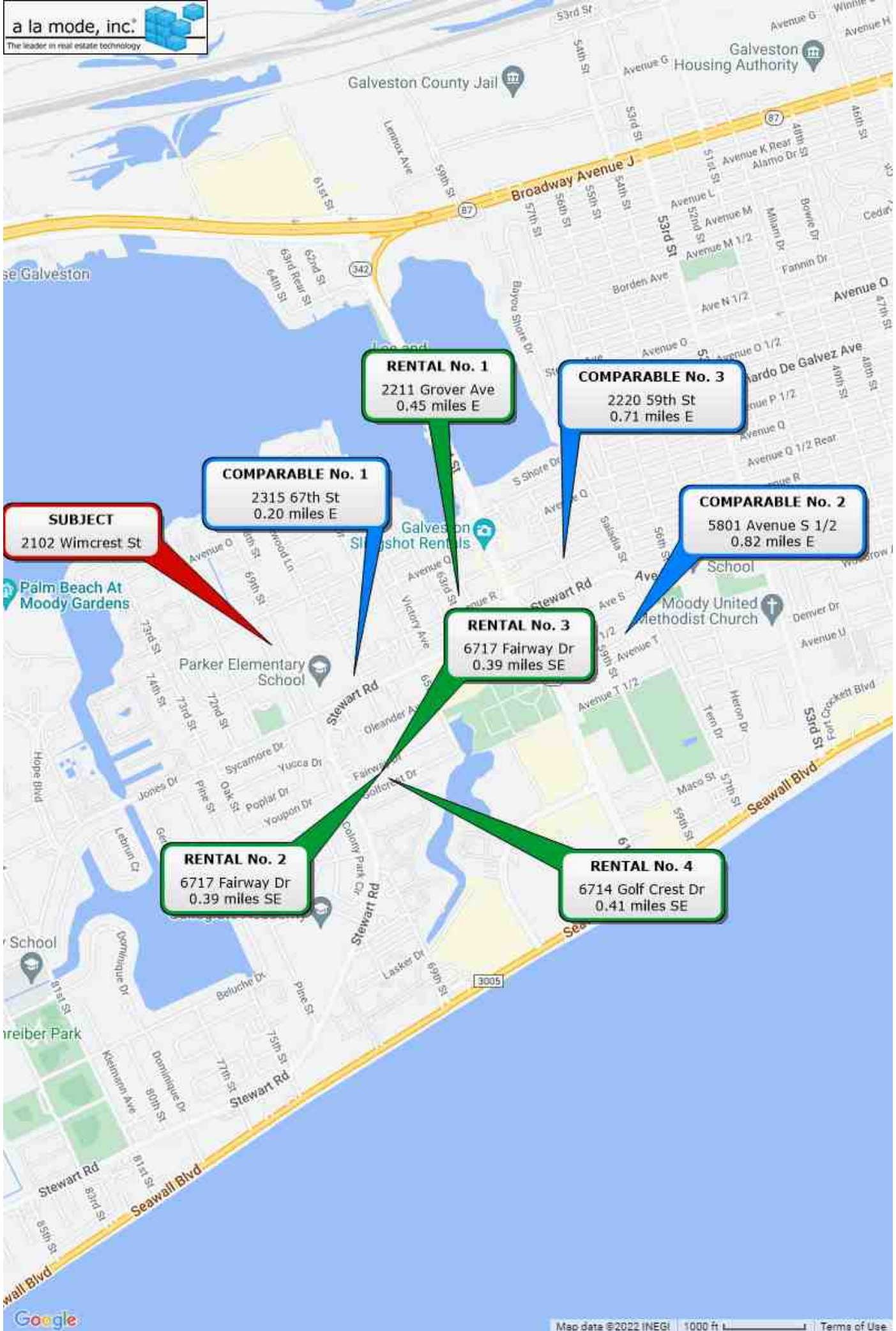
Borrower	Wesley Wright						
Property Address	2102 Wimcrest St						
City	Galveston	County	Galveston	State	TX	Zip Code	77551
Lender/Client	United Wholesale Mortgage						





# Location Map

Borrower	Wesley Wright						
Property Address	2102 Wimcrest St						
City	Galveston	County	Galveston	State	TX	Zip Code	77551
Lender/Client	United Wholesale Mortgage						





# Flood Map

Borrower	Wesley Wright		
Property Address	2102 Wimcrest St		
City	Galveston	County	Galveston
		State	TX
		Zip Code	77551
Lender/Client	United Wholesale Mortgage		

**InterFlood** by a la mode

Prepared for: Accurity  
**2102 Wimcrest St**  
**Galveston, TX 77551**



**MAP DATA**  
 FEMA Special Flood Hazard Area: **Yes**  
 Map Number: **48167C0439G**  
 Zone: **AE**  
 Map Date: **August 15, 2019**  
 FIPS: **48167**

<b>MAP LEGEND</b>		Powered by CoreLogic®	
	Areas inundated by 500-year flooding		Protected Areas
	Areas inundated by 100-year flooding		Floodway
	Velocity Hazard		Subject Area

Borrower	Wesley Wright				
Property Address	2102 Wimcrest St				
City	Galveston	County	Galveston	State	TX Zip Code 77551
Lender/Client	United Wholesale Mortgage				

**Clarification of Assumptions, Limiting Conditions, Certifications and Scope of Work**

The following is noted in order to define terms as they are used in the appraisal report. This is not intended to be a modification of the certification, but a clarification, which is required to be in compliance with USPAP.

The URAR appraisal form was used to report the results of my (our) appraisal. The scope of work explanations discussed here and within the body of the report, referenced by number and page, the Scope of Work, Assumptions and Limiting Conditions and Certifications as shown on pages 4-6 of the FNMA Form 1004/Freddie Mac Form 70 to further define, clarify and document what the appraiser(s) did or did not do in order to develop the appraisal and report the value opinion, based on the complexity of this appraisal assignment or as a result of a supplementary Agreement or Engagement Letter as accepted by the appraiser(s) and client identified within the appraisal report.

If no written specific and or supplemental Scope of Work was agreed upon with the client (prior to accepting the assignment, by formal engagement letter and included in this report) the Scope of Work outlined here and within the report, is considered to be representative of what typical users of appraisal services would require and in general, what appraisers would provide as reasonable, acceptable and sufficient for the stated intended user's needs.

**SCOPE OF WORK (Pg 4 & Pg 5, Cert. 2):** Item (1) - it should be noted that the Appraiser(s) conducted a visual inspection of only the readily accessible areas of the property, viewing only those components of the property which were clearly visible from the ground or floor level. No tests were made of the mechanical, plumbing and electrical systems as such tests are not within the standard guidelines of FNMA or FHLMC. Comments on the condition of the foundation, roof, exterior, interior, floors, mechanical, plumbing, electrical, insulation and all other matters relating to the construction of the subject property is based on a casual observation only and which may have been limited by the placement of personal property, furnishings, etc. so as to preclude observation of the items blocked by same. Unless required in the assignment there was no observation of the attic, crawl space or other areas that would not be visible by the typical visitor to the home and/or components that are hidden within walls.

Although the report may cite a general rating of the adequacy and or condition (based on observation only) it should be clearly understood that these statements are a general guide for comparison purposes (as part of the valuation process) and are not a detailed report on the physical and or operational condition of these items. The appraiser(s) is not an expert in these matters and any opinion stated is advisory based only upon observation. This report is not a home inspection. While others may choose to rely on the report, they should not rely on it to disclose condition and defects. Such knowledge goes beyond the scope of this appraisal and as such, comments on observed conditions given in this report should not be taken as a guarantee that a problem does not exist.

Regarding scope of work items 2, 3, 4 & 5 where it states "inspect the neighborhood", the observation was limited to driving through the area and a representative number of streets, reviewing maps and other appropriate data including observing the comparables from the street, to determine the general factors that may or may not influence the value of the subject property and research to the extent further defined in the sections below.

**ETHICS RULE:** The appraiser completed this assignment with no influence on value (written or verbal) from any party connected with this assignment as referenced in the signed certification. I recognize and accept my relationship with the client and complied with the defined requirements of said provision as mandated by USPAP (Uniform Standards of Professional Appraisal Practice). This report is intended for use only by the client identified herein. Use of this report by others is not intended. The intended use of this appraisal is for the lender/client to evaluate the subject of this appraisal the specified use outlined in this report. Data included herein complies with the current appraisal standards of USPAP. This appraisal is for use by the lender/client as identified herein only for the use mentioned herein and no other. My (Our) appraisal was not performed for the purpose of determining insurable value and should not be relied upon as such. There are factors involved in insurable value that are not addressed by the cost approach (demolition, debris removal, etc.). This appraisal was performed for the purpose of rendering an opinion of current market value for the subject, and described within this report of the "fee simple" interest in the subject real property with improvements, as of the effective date of the appraisal.

**SUBJECT PROPERTY:** The appraiser(s) makes no guarantees to the integrity of these said items and utilizes an assumption that everything is in proper working condition with no structural, mechanical, or cosmetic issues unless otherwise noted in this report. If it is discovered later (by a professional in that respective field) that there are issues with the above referenced items, the assignment results could be affected. If the subject is located within a municipality, legal permitting for additions, etc. was not performed as this is beyond the purview of an appraiser's task and statutory qualifications. If a survey was not provided for review, the site dimensions noted herein are an estimate in an effort to give the reader an idea as to the functionality/layout of the lot. If a survey shows a significant difference in dimensions, the assignment results might be impacted. Furthermore, easements, underground pipelines (if any), encroachments, and flood determinations are not guaranteed as a survey may not have been provided. The appraiser utilizes a computer software for determining flood zones and estimates the subjects location within based on location coordinates. A survey should be conducted to determine exact location within the flood zone if anomalies or inconsistencies exist. This appraiser can make no guarantees that the subject is either in or out of the flood zone. \*If we were provided with a survey for the subject property, it has been included in this report or in its work file. If available, site dimensions were taken from the county/parish tax records. Rely on survey for exact dimensions. If this were to be proven wrong the appraiser would need to revisit the site size and valuation of this report, most likely constituting a new assignment.

**REPAIRS/DETERIORATION (Pg. 4, item 5 & Pg. 5, Cert. 2):** The terms deficiency and livability have not been defined in the appraisal report. An effort was made to report ONLY those repair items that, in the appraiser's opinion, will affect safety, adequacy, and marketability of the property.

**COST APPROACH (Pg. 5, Cert. 4):** The cost approach is typically utilized when improvements are new, near new or are of an unusual construction method. Additionally, the cost approach is only considered appropriate when sufficient land; building sites, etc. are available to a potential purchaser so as to make construction of improvements similar to the subject, a viable alternative to purchasing the subject. In areas where vacant sites (similar to the subject property in location, zoning, use and utility) are not available to a potential purchaser, use of the cost approach and reliability on the same as a value indicator could be misleading. In cases where the Cost Approach is not required (per USPAP) or deemed necessary to the development of a reliable value opinion, the cost approach has been excluded from the report.

If the cost approach was used, it represents the "replacement cost estimate," and is for "valuation purposes only." As such, it should not be relied upon for insurance purposes. The definition of "market value" on page 4 of this report is not consistent with



# Supplemental Addendum

File No. N/A

Borrower	Wesley Wright						
Property Address	2102 Wimcrest St						
City	Galveston	County	Galveston	State	TX	Zip Code	77551
Lender/Client	United Wholesale Mortgage						

the definition of "insurable value." If the cost approach was presented, a cost service was used to develop the estimate. The site value opinion is based on one of several methods: extraction, allocation, the developmental method and/or from a review and analysis of sales of similar sites within the market area.

Age-Life Method: a method of estimating depreciation in which the ratio between the effective age of a building and its total economic life is applied to the current cost of the improvements to obtain a lump sum deduction; also known as the economic age-life method – The Dictionary of Real Estate Appraisal 4th Ed p 8

Depreciation: a loss in property value from any cause; the difference between the cost of an improvement on the effective date of the appraisal and the market value of an improvement on the same date – The Dictionary of Real Estate Appraisal 4th Ed p 79-80

Economic Age-Life Method: see Age-Life Method – The Dictionary of Real Estate Appraisal 4th Ed p 91. Economic Life: the period over which improvements to real property contribute to property value. – The Dictionary of Real Estate Appraisal – 4th Ed p 92

Effective Age: The age of a property that is based on the amount of observed deterioration and obsolescence it has sustained, which may be different from chronological age. - The Dictionary of Real Estate Appraisal 4th Ed p 93 Iteration: a problem-solving or computational method in which a succession of approximations, each building on the one preceding, is used to achieve a desired degree of accuracy – Dictionary.com

Remaining Economic Life: the estimated period over which existing improvements are expected to continue to contribute economically to property value – The Appraisal of Real Estate 13th Ed p 415

Marginal Cost: the cost of one additional unit of any item produced or bought in quantity - "marginal cost". Dictionary.com Unabridged. Random House, Inc. 17 Apr 2017.

**INCOME APPROACH (Pg. 5, Cert. 4):** The income approach is typically utilized when sufficient investor owned properties exist with the subject's immediate area or neighborhood and when investors regularly acquire such properties that are similarly desirable to the subject for the express purpose of the investment income they provide. While rental properties may exist within any area, their existence alone should not be considered as evidence of a viable rental and investor marketplace. As such, in areas dominated by "owner occupied" units, it may not be appropriate to present or employ the income approach. If the income approach is included within the report, it was because sufficient data was found to support conclusions by the appraiser(s) that it was appropriate and meaningful to the analysis and value opinion. If the approach was not included, it was the appraiser's opinion that the data was insufficient to provide a useful and meaningful conclusion.

**EXTENT OF DATA RESEARCH – SALES/LISTINGS (Pg. 5, Cert. 5 thru 9):** Sales and listings of the subject property and comparables have been researched, verified, analyzed, and reported in compliance with Certifications 5 thru 9 of this URAR. Sales data (including listed, closed, pending and expired listings) of properties that are geographically, physically, functionally and economically similar to the subject property and that are sufficiently recent to reflect current buyer and seller actions and are economically similar to the subject property and that are sufficiently recent to reflect current buyer and seller actions were researched and considered. If necessary and applicable, the appraiser(s) also researched data on comparable land and improved sales, income and expense information and construction costs; confirmed comparable sales information as noted under "EXTENT OF INFORMATION VERIFICATION;"(see next section) and analyzed the information in applying the approach(es) used.

Depending upon the availability and reliability of various data sources, the appraiser(s) used any combination of reasonably available information from city/county/parish records, real estate agents, owner's comments, buyer's description, assessor's records, multiple listing service (MLS) data, brochures, web site listings and visual observation to identify the relevant characteristics of the subject property. Comparables were selected based on physical, functional, economic and location characteristics with the sales cited in the report considered to be most relevant to the analysis of subject property. These sales were adjusted to the subject to reflect the market's reaction to differences (if any).

**EXTENT OF INFORMATION VERIFICATION (Pg. 5, Cert. 10 & 13):** Representative samples of disinterested sources for information and data verification include but are not limited to county/parish/city online records – Recorder, Treasurer, Zoning, GIS, Online Assessor Property Databases – Sales, Property Characteristics, Personal observation – Condition, Location, Physical attributes, and Real Estate Transaction Declaration documents – Sale date, Personal property. In addition, the subject's market area was examined to determine the demand for and marketability of the property within the subject's classification.

When and where possible, the applicable information was verified with sources deemed to be reliable and from a disinterested party or corroborated with a 3rd party source. In some cases, the motivations of the parties and other factors (terms, arms-length transactions, etc.) may not have been available and the data was used at "face value as factually accurate." The appraiser(s) did not check the land records for recorded easements and have reported only apparent easements and encroachments. Unless otherwise stated within the report, no effort was made to ascertain whether or not the subject is located within the appropriate setbacks, as dictated by zoning, building or other regulations.

**PUBLIC / PRIVATE DATA SOURCES (Pg. 5, Cert. 12):** I have access to public data; the local Multiple Listing Service; a nationally recognized cost estimation service; FNMA flood data and maps; and private information contained within my office files considered necessary and appropriate for this assignment.

**ADVERSE FACTORS (Pg 4 item 5 & Pg. 5, Cert. 14):** The "Assumptions & Limiting Conditions," is subjective and subject to broad interpretation. Many properties will have some form of physical depreciation, deficiency or livability issues, dependent upon the motivations and standards of the party observing the property. A property may also be impacted to varying degrees by a wide range of factors internal or external to the property that could be considered "adverse" by someone. Absent detailed written directives and specific guidelines from the lender/client, the appraiser(s) made a visual inspection of the property and its market environment (as cited elsewhere in the Scope of Work) and noted factors that may impact the marketability and livability to potential buyers based upon the appraiser's knowledge of the market and/or as evidenced by sales of properties with similar or comparable conditions. Such items noted in the report were considered within the valuation approaches that were applied to the analysis.

**Supplemental Addendum**

File No. N/A

Borrower	Wesley Wright				
Property Address	2102 Wimcrest St				
City	Galveston	County	Galveston	State	TX
				Zip Code	77551
Lender/Client	United Wholesale Mortgage				

**DISCLOSURE/DISTRIBUTION (Pg. 6, Cert. 21 & Cert. 23):** Regardless of who paid for this assignment, the intended user is only the lender/client stated within the report. The appraisal and report may be inappropriate for use by parties other than the intended user and could place them at risk. Despite the means of possession of the report, this appraisal should not be used or relied on by anyone other than the stated intended user and for the stated/intended purpose. Certification 23 – Per FNMA “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 has not identified any purchaser, borrower or seller as an intended user of this appraisal, and no such party should use or rely on this appraisal for any purpose. Such parties are advised to obtain an appraisal from an appraiser of their own choosing if they require an appraisal for their own use. Any reference to or use of this appraisal report by a purchaser, borrower or seller for their own purposes, including without limitation for the purposes of a property purchase decision or an appraisal contingency in a purchase agreement, is at such party’s own risk and is not intended or authorized by the appraiser.

**THE VALUE OPINION:** The value opinion stated in the report is based on my (our) analysis as of the effective date shown in the report. The value opinion considers the productivity, economic and physical conditions of the property only as of the date of value cited. As market conditions change, this value opinion may not be valid in another time period.

Personal property such as furnishings, equipment or other items that may be included with a sale or transfer of the property were excluded from the value unless such items are necessary for the operations of the property (garage door remotes, pool remotes, etc) and would normally be a part of the mechanical or operational equipment that is considered reality.

**ASSUMPTIONS:** Defined by USPAP as “an assumption, directly related to a specific assignment, as of the effective date of the assignment results, which, if found to be false, could alter the appraiser’s opinions or conclusions.” The standard scope of appraisal practice does not require me to investigate the legality of the construction of the original subject structures. I did not investigate the legality of the proposed construction of the improvements and I presume that the structure to be built has any and all required building permits. Concerned persons should contact the owner/builder regarding this matter. I did not investigate the subject, nor the comparable sales, to form an opinion regarding, 1) a death may have occurred at the properties or, 2) if any prior criminal acts have been committed at the properties. I have no knowledge of any such occurrences or acts, nor was I informed by any third party regarding such occurrences or acts. An assumption is utilized with regard to any deaths and/or criminal acts that may have occurred. This type of investigation is beyond the standard scope of appraisal practice. I did not conduct an investigation into “Megan’s Law” (which was passed by congress in 1996, said law governs sex offender registration and community notification) as it relates to the subject, the immediate market area of the subject and the comparable sales. This type of investigation is beyond the standard scope of appraisal practice and normal appraisal business practices. I did not notice any posting of code violations at the subject property, nor was I informed by any third party of any such violations. I did not conduct an investigation to determine if a notice of pending action relative to a code violation has been recorded against the subject property by the local code enforcement agency relative to violations of health and safety codes and/or applicable sections of the code of civil procedure. This type of investigation is beyond the scope of appraisal practice. I am not an environmental inspector. An assumption is utilized regarding the subject being safe, habitable, and having are no environmental issues. Any concerns regarding environmental issues should be directed to a professional in that field. I am not a surveyor. I have utilized computer models for flood zone determination. Any concerns with flood zone delineation should be discussed with a professional surveyor as the information obtained by me for the purpose of this appraisal may not be correct. I am not a building contractor nor a qualified home inspector. My expertise is in determining value only. I am 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. While others “may rely” on the report, they should not rely on it to disclose condition and defects. An assumption is made that the subject property is similar to other properties within the subject’s market area with regards to the items listed above. An assumption is utilized in that all data obtained from real estate agents and realtors regarding the comparable sales submitted herein is accurate.

**Appraisal Independence Rules (AIR):** The Appraiser Independence guidelines outlined by FNMA, FMHLC and FHFA, were strictly adhered to in the development of this report. The appraiser was not influenced or in any way with the development, reporting, result, or conclusion of value.

No employee, director, officer, or agent of the Seller, or any other third party acting as joint venture partner, independent contractor, appraisal company, appraisal management company, or partner on behalf of the Seller, shall influence or attempt to influence the development, reporting, result, or review of an appraisal through coercion, extortion, collusion, compensation, 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 this report), borrower, designated contact to make an appointment to enter the property. I agree to immediately report any unauthorized either personally by phone or electronically.

**COLLATERAL UNDERWRITER & UNIFORM APPRAISAL DATASET (UAD)**

Fannie Mae lender letter II-2015-02: the risk analysis performed by CU is for exclusive use by the lender in their analysis of the appraisal report. After completing a thorough review, a lender should be able to have constructive dialogue with the appraiser to resolve specific appraisal questions or concerns. Although the lender may use output from collateral underwriter to inform its dialogue with appraisal management companies and appraisers regarding appraisals they supplied, the CU license terms prohibit providing these entities with copies or displays of Fannie Mae reports that contain CU findings, including without limitation the CU print report, the UCDP submission summary report, or any other CU report. The lender must not make demands or provide instructions to the appraiser based solely on automated feedback. Also the CU license terms prohibit using it “in a manner that interferes with the independent judgment of an appraiser.” Fannie Mae expects the lender to use human due diligence in combination with the CU feedback, and will actively follow up with lenders who are reported to be asking appraisers to change their reports based on CU feedback without any further due diligence.

THE UAD REQUIRES THAT COMPARABLE SALES BASEMENT AREA AND FINISHED AREA ARE INCLUDED IN THE SALES GRID. IT SHOULD BE NOTED THAT THE GLA, BASEMENT SQUARE FOOTAGE AND BASEMENT FINISHED SQUARE FOOTAGE HAVE BEEN ESTIMATED. THIS DATA IS NOT AVAILABLE THROUGH MLS OR PUBLIC ASSESSOR RECORDS.

# Supplemental Addendum

File No. N/A

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The appraiser(s) attempted to obtain an adequate amount of information in the normal course of business regarding the subject and comparable properties. Some of the standardized responses required by the UAD, especially those in which the appraiser has not had the opportunity to verify personally or measure, could mistakenly imply greater precision and reliability in the data than is factually correct or typical in the normal course of business. Examples include condition and quality ratings as well as comparable sales and listing data. Not every element of the subject property was viewable and comparable property data was generally obtained from third-party sources. Consequently, this information should be considered an "estimate" unless otherwise noted by the appraiser.



## 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

UAD Version 9/2011 (Updated 1/2014)

Jennifer Bennett  
 acorn@accuity.com  
 Ph: 713-581-8878  
 Accuity Consolidated, LLC



Property Type is 'Single-Family' Status is one of 'Active', 'Option Pending', 'Pend Cont to Show', 'Pending' Status is 'Sold' Status Contractual Search Date is 07/01/2022 to 07/01/2021 Building SqFt is 700 to 1700 Latitude, Longitude is within 1.00 mi of 2102 Wimcrest St, Galveston, TX 77551, USA

Market Analysis Summary | Single-Family

Listings as of 7/1/2022 at 7/1/2022 5:55:12PM, Page 1 of 6

#	MLS #	Address	Subdivision	Pool	BR	FB	HB	# Gar	Bld SqFt	Yr Blt	Lot SF	List Price	LP/SqFt	CDOM	Cls Date	Sold Price	SP/SqFt	SP/LP%
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Listings: Active

1	56171960	2025 Victory Avenue	Hollywood Heights	No	2	2	0	1	1,416	1970		\$235,000	\$165.96	8				
2	3727114	2209 Saladia Street	Colorado	No	2	1	0	1	1,028	1965	3,078	\$275,000	\$267.51	21				
3	4193929	6004 Avenue T	Kinthead Add	No	3	2	0	1	1,384	1962	7,687	\$300,000	\$216.76	24				
4	62394587	1921 57th Street	Neumann	No	3	2	0	1	1,444	1970	2,581	\$319,000	\$220.91	13				
			<b>Min</b>		2	1	0	1	1,028	1962	2,581	\$235,000	\$165.96	8				
			<b>Max</b>		3	2	0	1	1,444	1970	7,687	\$319,000	\$267.51	24				
			<b>Avg</b>		3	2	0	1	1,318	1967	4,449	\$282,250	\$217.79	17				
			<b>Med</b>		3	2	0	1	1,400	1968	3,078	\$287,500	\$218.84	17				

Listings: Option Pending

1	91675164	7217 Sycamore Drive	Gulf Village 1	No	3	2	0	3	1,057	1974	7,105	\$310,000	\$293.28	14				
			<b>Min</b>		3	2	0	3	1,057	1974	7,105	\$310,000	\$293.28	14				
			<b>Max</b>		3	2	0	3	1,057	1974	7,105	\$310,000	\$293.28	14				
			<b>Avg</b>		3	2	0	3	1,057	1974	7,105	\$310,000	\$293.28	14				
			<b>Med</b>		3	2	0	3	1,057	1974	7,105	\$310,000	\$293.28	14				

Listings: Pending

1	47854695	2009 Neumann Drive	Neumann	No	2	1	0	1	964	1968	4,970	\$200,000	\$207.47	4				
2	87259044	6120 Avenue Q 1/2	Truheart	No	2	2	0	0	1,002	1965	2,708	\$299,000	\$298.40	3				
3	33538171	3010 Kleinmann Avenue	Kleinmann	No	0	1	1	0	700	2018	7,000	\$310,000	\$442.86	5				

Presented by: Jennifer Bennett

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Property Type is 'Single-Family' Status is one of 'Active', 'Option Pending', 'Pend Cont to Show', 'Pending' Status is 'Sold' Status Contractual Search Date is 07/01/2022 to 07/01/2021 Building SqFt is 700 to 1700 Latitude, Longitude is within 1.00 mi of 2102 Wimcrest St, Galveston, TX 77551, USA

Market Analysis Summary | Single-Family

Listings as of 7/1/2022 at 7/1/2022 5:55:12PM, Page 2 of 6

#	MLS #	Address	Subdivision	Pool	BR	FB	HB	# Gar	Bld SqFt	Yr Blt	Lot SF	List Price	LP/SqFt	CDOM	Cls Date	Sold Price	SP/SqFt	SP/LP%
			Min		0	1	0	0	700	1965	2,708	\$200,000	\$207.47	3				
			Max		2	2	1	1	1,002	2018	7,000	\$310,000	\$442.86	5				
			Avg		1	1	0	0	889	1984	4,893	\$269,667	\$316.24	4				
			Med		2	1	0	0	964	1968	4,970	\$299,000	\$298.40	4				

Listings: Sold

1	98617700	5521 Avenue P	Denver Resurvey	No	2	1	0	0	756	1975	1,350	\$99,000	\$130.95	3	10/25/21	\$95,000	\$125.66	95.96
2	13019041	2211 Hollywood Avenue	Hollywood Heights	No	2	1	0	1	920	1950	3,150	\$130,000	\$141.30	50	11/02/21	\$110,000	\$119.57	84.62
3	10905225	5918 Avenue R	McNulty	No	2	1	0		1,200	1955	4,500	\$147,000	\$122.50	29	09/17/21	\$130,000	\$108.33	88.44
4	64549276	2008 71st Street	Jones Lt 110, 117 Etc	No	2	1	0	1	840	1974	3,600	\$135,000	\$160.71	0	04/04/22	\$130,000	\$154.76	96.30
5	47187490	2122 59TH STREET Street	Tracy's	No	2	2	1	2	1,160	1970	2,400	\$150,000	\$129.31	2	04/27/22	\$160,000	\$137.93	106.67
6	81926263	6906 Bernardo De Galvez	Pabst's Bayview Add	No	2	1	0	0	784	1965	6,250	\$162,500	\$207.27	0	05/25/22	\$162,500	\$207.27	100.00
7	68702348	5916 Avenue R	McNulty	No	4	2	0	0	1,428	1955	4,500	\$165,000	\$115.55	32	01/24/22	\$165,000	\$115.55	100.00
8	75234124	2109 Victory Street	Hollywood Heights	No	3	1	0		1,128	1960	6,300	\$179,500	\$159.13	27	08/11/21	\$172,500	\$152.93	96.10
9	23032262	2623 57th Street	Adriance	No	3	1	1	2	939	1965	7,250	\$195,000	\$207.67	36	08/04/21	\$175,000	\$186.37	89.74
10	44082583	6613 Fairway Drive	Golf Crest	No	3	2	0		1,329	1965	6,200	\$175,000	\$131.68	11	08/06/21	\$176,000	\$132.43	100.57
11	48171792	5510 Avenue R 1/2	Denver	No	3	2	0	1	1,128	1960	6,000	\$199,000	\$176.42	78	02/04/22	\$180,000	\$159.57	90.45
12	76634830	5919 Avenue R	McNulty	No	2	1	0	1	756	1965	4,400	\$184,900	\$244.58	11	07/30/21	\$184,000	\$243.39	99.51
13	41974371	1803 Bayou Homes Drive	Bayou Homes	No	3	1	0	1	1,052	1970	7,000	\$199,900	\$190.02	68	03/04/22	\$190,000	\$180.61	95.05
14	34702913	1902 Neumann Drive	Neumann	No	3	1	0	1	1,392	1970	5,801	\$192,000	\$137.93	5	08/09/21	\$192,000	\$137.93	100.00
15	56297230	2010 Neumann Drive	Neumann	No	2	1	0	1	865	1951	6,371	\$199,500	\$230.64	62	08/13/21	\$193,500	\$223.70	96.99
16	73797823	5812 Stewart Avenue	Shoreview 1	No	3	1	1	1	1,254	1970	7,110	\$225,000	\$179.43	8	11/16/21	\$195,000	\$155.50	86.67

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Market Analysis Summary | Single-Family

Listings as of 7/1/2022 at 7/1/2022 5:55:12PM, Page 3 of 6

#	MLS #	Address	Subdivision	Pool	BR	FB	HB	# Gar	Bld SqFt	Yr Bld	Lot SF	List Price	LP/SqFt	CDOM	Cls Date	Sold Price	SP/SqFt	SP/LP%	
<b>Listings: Sold</b>																			
17	74645752	2027 Victory Street	Hollywood Heights	No	4	2	1	2	1,588	1947	6,538	\$300,000	\$188.92	15	06/22/22	\$200,000	\$125.94	66.67	
18	84458186	2210 Hollywood Avenue	Hollywood Heights	No	3	2	0	0	1,257	1948	6,300	\$200,000	\$159.11	1	12/06/21	\$200,000	\$159.11	100.00	
19	56929162	5624 Avenue P 1/2	DENVER RESURVEY	No	2	1	0	0	840	1980	6,000	\$209,900	\$249.88	11	03/04/22	\$210,000	\$250.00	100.05	
20	81860677	5712 Stewart Avenue	Shoreview	No	4	1	1	1	1,252	1970	7,840	\$210,000	\$167.73	6	02/11/22	\$213,000	\$170.13	101.43	
21	15907612	2027 Neumann Drive	Neumann	No	3	1	0		1,090	1970	5,080	\$214,900	\$197.16	34	07/26/21	\$215,000	\$197.25	100.05	
22	66595440	2105 56th Street	Denver Resurvey	No	3	2	0		1,186	1965	3,520	\$215,000	\$181.28	85	11/12/21	\$215,000	\$181.28	100.00	
23	60433090	1901 Bayou Homes Drive	Bayou Homes	No	3	1	0	1	1,230	1969	7,000	\$229,900	\$186.91	57	01/20/22	\$218,500	\$177.64	95.04	
24	9240820	1624 Bayou Homes Dr	BAYOU HOMES	No	3	2	0	3	1,327	1965	7,000	\$219,000	\$165.03	*173	07/01/21	\$219,000	\$165.03	100.00	
25	44981268	16 Back Bay Circle	Backbay	No	3	2	0		1,444	1978	5,220	\$229,900	\$159.21	30	08/06/21	\$219,900	\$152.29	95.65	
26	14648252	5614 Lafitte Avenue	Jakovich Sub	No	3	2	0	1	1,317	1976	6,125	\$224,000	\$170.08	61	07/23/21	\$224,000	\$170.08	100.00	
27	35899591	2822 Pine Street	Gulf Village	No	3	1	1	2	1,121	1982	6,600	\$225,000	\$200.71	4	08/12/21	\$225,000	\$200.71	100.00	
28	53438540	2102 56th Street	Weber Prop 2005	No	2	2	0	0	980	1963		\$235,000	\$239.80	*83	11/24/21	\$227,500	\$232.14	96.81	
29	11446129	6317 Avenue P 1/2	Hollywood Heights	No	2	2	0	2	1,152	1950	5,616	\$239,000	\$207.47	85	01/12/22	\$230,000	\$199.65	96.23	
30	11330026	2311 56th Street	Denver Resurvey	No	2	1	0		1,036	2007	3,000	\$235,000	\$226.83	12	08/26/21	\$235,000	\$226.83	100.00	
31	14017671	2222 Wimcrest Street	Wimcrest	No	4	2	0	1	1,675	1965	6,750	\$249,990	\$149.25	71	11/30/21	\$235,000	\$140.30	94.00	
32	83232671	5817 Avenue P 1/2	Lafittes Corner Sub 2000	No	3	2	0	2	1,381	1999	5,640	\$249,900	\$180.96	30	08/31/21	\$235,000	\$170.17	94.04	
33	26889224	2606 Pine	Gulf Village add	No	3	1	0		1,072	1972	6,600	\$237,000	\$221.08	7	07/15/21	\$237,000	\$221.08	100.00	
34	83857224	1005 62nd	ROBERT I COHEN SUB	No	2	2	0	0	1,204	1974	5,250	\$237,000	\$196.84	11	12/10/21	\$237,000	\$196.84	100.00	
35	97862991	2417 Oak Street	Gulf Village 1	No	2	1	0	1	1,120	1965	6,600	\$237,000	\$211.61	5	03/23/22	\$238,000	\$212.50	100.42	
36	31250909	4 Willow Lane	Driftwood	No	3	1	1	2	1,384	1981	6,000	\$245,000	\$177.02	*5	12/22/21	\$240,000	\$173.41	97.96	
37	94687051	1527 57th Street	Shoreview 1	No	2	1	0		1,153	1967	5,665	\$239,000	\$207.29	57	07/09/21	\$240,000	\$208.15	100.42	

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Market Analysis Summary | Single-Family

Listings as of 7/1/2022 at 7/1/2022 5:55:12PM, Page 4 of 6

#	MLS #	Address	Subdivision	Pool	BR	FB	HB	# Gar	Bld SqFt	Yr Bld	Lot SF	List Price	LP/SqFt	CDOM	Cls Date	Sold Price	SP/SqFt	SP/LP%	
<b>Listings: Sold</b>																			
38	38671540	6315 Avenue Q	Hollywood Heights	No	2	2	0		960	1950	2,295	\$249,000	\$259.38	37	07/27/21	\$244,000	\$254.17	97.99	
39	65302214	5719 Stewart Avenue	Shoreview 2	No	3	1	0	2	1,452	1975	6,300	\$244,900	\$168.66	65	08/27/21	\$244,900	\$168.66	100.00	
40	12122306	7018 Yucca Drive	Gulf Village 1	No	3	1	1	1	1,346	1970	6,360	\$249,900	\$185.66	47	05/05/22	\$245,000	\$182.02	98.04	
41	53248506	6 Clara Barton Lane	Barton Square 2002	No	3	2	0	2	1,620	2002	5,575	\$249,900	\$154.26	0	02/25/22	\$245,000	\$151.23	98.04	
42	72278229	1816 W Bayou Homes Drive	Bayou Homes	No	2	1	1	1	1,020	1965	7,000	\$245,000	\$240.20	3	05/31/22	\$245,000	\$240.20	100.00	
43	62917245	7302 Magnolia Blossom	Magnolia Court Sub 2007	No	3	2	0		1,360	2011	3,551	\$254,000	\$186.76	25	07/30/21	\$248,000	\$182.35	97.64	
44	39774929	3101 Kleinmann Avenue	Kleinmann	No	2	1	0	0	935	1970	7,000	\$250,000	\$267.38	4	03/03/22	\$250,000	\$267.38	100.00	
45	41005667	6317 Avenue R	Hollywood Heights	No	2	2	0	1	966	1950	4,125	\$239,000	\$247.41	4	06/30/22	\$250,000	\$258.80	104.60	
46	59972792	6912 Avenue P	Pabsts'	No	2	1	0	1	972	1965	6,250	\$250,000	\$257.20	*108	04/26/22	\$253,000	\$260.29	101.20	
47	87618186	5749 Avenue R	Colorado	No	3	2	0	0	1,337	1986	6,155	\$259,000	\$193.72	19	10/01/21	\$253,000	\$189.23	97.68	
48	36039041	1602 Bayou Shore Drive	Shoreview 1	No	2	1	1	2	1,225	1972	5,775	\$259,900	\$212.16	109	07/23/21	\$255,000	\$208.16	98.11	
49	6414358	5901 WEBER	GULF VIEW	No	2	2	0	1	1,296	1956	5,760	\$289,900	\$223.69	52	09/20/21	\$255,000	\$196.76	87.96	
50	47884165	5706 Avenue T 1/2	Sea Grant	No	3	2	0	2	1,531	1975	5,512	\$250,000	\$163.29	14	01/31/22	\$258,000	\$168.52	103.20	
51	98088584	6207 Heards Ln	Hollywood Heights	No	5	2	1	1	1,516	1910	5,798	\$275,000	\$181.40	25	06/08/22	\$261,000	\$172.16	94.91	
52	77412353	2121 65th Street	Clearview	No	2	1	0		1,162	1965	10,208	\$264,900	\$227.97	43	09/01/21	\$264,000	\$227.19	99.66	
53	87820616	2301 56th Street	Denver Resurvey	No	2	1	0	0	1,036	2007	3,000	\$265,000	\$255.79	17	02/18/22	\$264,900	\$255.69	99.96	
54	37473237	3006 Kleinmann Avenue	Kleinmann	No	3	2	0	2	1,136	1994	7,000	\$255,000	\$224.47	9	09/30/21	\$265,000	\$233.27	103.92	
55	94409849	5616 Avenue Q	Denver	No	2	1	0	2	1,550	1977	7,500	\$255,000	\$164.52	5	11/19/21	\$265,000	\$170.97	103.92	
56	69464671	5808 Avenue R	Kinthead Add	No	3	1	0	0	1,552	1970	7,695	\$269,000	\$173.32	38	11/15/21	\$269,000	\$173.32	100.00	
57	55511830	5515 Avenue R	Denver Resurvey	No	2	2	0	0	974	1965	6,000	\$260,000	\$266.94	7	04/27/22	\$276,000	\$283.37	106.15	
58	20347943	2127 65th Street	Clearview	No	3	3	0	2	1,224	1972	10,186	\$303,000	\$247.55	43	05/13/22	\$281,696	\$230.14	92.97	

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Listings as of 7/1/2022 at 7/1/2022 5:55:12PM, Page 5 of 6

#	MLS #	Address	Subdivision	Pool	BR	FB	HB	# Gar	Bld SqFt	Yr Bld	Lot SF	List Price	LP/SqFt	CDOM	Cls Date	Sold Price	SP/SqFt	SP/LP%	
<b>Listings: Sold</b>																			
59	79349812	5716 Fraser Avenue	Shoreview 2	Yes	2	2	0	1	1,580	1975	6,000	\$274,000	\$173.42	37	02/25/22	\$282,000	\$178.48	102.92	
60	6499178	5508 Avenue Q 1/2	Denver Resurvey	No	2	2	0	0	1,344	2015	3,000	\$258,000	\$191.96	4	06/08/22	\$285,000	\$212.05	110.47	
61	23426886	2702 Pine Street	Gulf Village	No	4	2	1	0	1,470	1990	9,409	\$284,500	\$193.54	7	03/31/22	\$298,500	\$203.06	104.92	
62	88518775	6809 Golf Crest Drive	Golf Crest	No	3	2	0	2	1,485	1965	8,318	\$285,000	\$191.92	1	04/05/22	\$304,000	\$204.71	106.67	
63	75407225	6714 Golf Crest Drive	Golf Crest	No	3	2	0	2	1,394	1965	6,200	\$369,000	\$264.71	*31	04/06/22	\$305,000	\$218.79	82.66	
64	50681630	5718 Avenue T 1/2	Sea Grant	No	3	2	0	2	1,402	1975	5,512	\$295,000	\$210.41	7	06/13/22	\$310,000	\$221.11	105.08	
65	5840524	3105 Kleinmann Avenue	Kleinmann	No	3	2	0	2	1,575	2009	7,000	\$329,000	\$208.89	15	11/18/21	\$310,000	\$196.83	94.22	
66	50885648	2308 Hollywood Avenue	Hollywood Heights	No	4	2	1	2	1,680	1960	7,700	\$299,000	\$177.98	2	05/09/22	\$312,000	\$185.71	104.35	
67	26832934	7416 El Cielo	El Cielo	No	3	2	1	3	1,641	1985	2,309	\$300,000	\$182.82	2	09/07/21	\$315,000	\$191.96	105.00	
68	40559197	2110 Ann Marie Lane	Magnolia Court Sub 2007	No	4	2	0	0	1,440	2018	4,584	\$299,900	\$208.26	5	06/10/22	\$315,000	\$218.75	105.04	
69	62914763	6621 Fairway Drive	Golf Crest	No	3	2	0	2	1,621	1965	6,200	\$315,000	\$194.32	4	06/30/22	\$317,000	\$195.56	100.63	
70	18292133	5801 Avenue S 1/2	Kinkead Add	No	3	0	0	0	1,152	1967	10,019	\$317,777	\$275.85	17	03/30/22	\$320,000	\$277.78	100.70	
71	35006217	7301 Palmira Way	Magnolia Court Sub 2007	No	3	2	1	2	1,678	2017	3,551	\$359,500	\$214.24	35	05/19/22	\$320,000	\$190.70	89.01	
72	40092608	5906 Weber Avenue	Gulf View 2	No	2	2	1	0	1,127	2012	5,640	\$329,000	\$291.93	51	12/03/21	\$320,000	\$283.94	97.26	
73	43437322	5813 Avenue P 1/2	Kinkead Add	No	3	2	0	3	1,589	1964	7,695	\$340,000	\$213.97	24	05/13/22	\$320,000	\$201.38	94.12	
74	4086513	2220 59th Street	Kinkead Add	No	3	2	0	1	1,485	1972	2,850	\$325,000	\$218.86	5	04/25/22	\$325,000	\$218.86	100.00	
75	29876894	5811 Avenue T	Kinkead Add	No	3	2	0	2	1,548	1970	9,234	\$349,500	\$225.78	7	06/07/22	\$334,500	\$216.09	95.71	
76	62454554	2315 67th Street	Galveston Townsite	No	2	1	0	1	1,195	1978	8,102	\$339,000	\$283.68	6	06/30/22	\$340,000	\$284.52	100.29	
77	12451885	39 Willow Lane	Driftwood	No	3	3	0	2	1,538	1979	6,958	\$379,000	\$246.42	52	12/30/21	\$365,000	\$237.32	96.31	
78	51688400	5906 Weber	Gulf View 1	No	2	2	1	0	1,127	2012	5,640	\$375,000	\$332.74	4	04/06/22	\$390,000	\$346.05	104.00	

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			Min		2	0	0	0	756	1910	1,350	\$99,000	\$115.55	0		\$95,000	\$108.33	66.67
			Max		5	3	1	3	1,680	2018	10,208	\$379,000	\$332.74	173		\$390,000	\$346.05	110.47
			Avg		3	2	0	1	1,256	1973	5,915	\$249,735	\$201.44	29		\$244,935	\$197.81	98.09
			Med		3	2	0	1	1,241	1970	6,125	\$249,900	\$195.58	16		\$244,950	\$196.80	100.00
					3	2	0	1	1,244	1973	5,841	\$252,644	\$207.28	27		\$244,935	\$197.81	88.97
	86	Total Listings			3	2	0	1	1,228	1970	6,063	\$249,945	\$203.99	15		\$244,950	\$196.80	100.00

Quick Statistics ( 86 Listings Total )

	Min	Max	Average	Median
List Price	\$99,000	\$379,000	\$252,644	\$249,945
Sold Price	\$95,000	\$390,000	\$244,935	\$244,950
Adj. Sold Price	\$95,000	\$390,000	\$244,263	\$244,950
LP/SF	\$115.55	\$442.86	\$207.28	\$203.99
SP/SF	\$108.33	\$346.05	\$197.81	\$196.80
Adj. SP/SF	\$108.33	\$346.05	\$197.25	\$196.80

Presented by: Jennifer Bennett

This represents an estimated sale price for this property. It is not the same as the opinion of value in an appraisal developed by a licensed appraiser under the Uniform Standards of Professional Appraisal Practice.

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 Information is believed to be accurate but is not guaranteed

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Galveston CAD - Property Details

## Galveston CAD

Property Search Results > 121689 WRIGHT WESLEY Tax Year:   
 for Year 2022

### Property

#### Account

Property ID:	121689	Legal Description:	ABST 121 HALL & JONES SUR LOT 32 WIMCREST SUB
Geographic ID:	7685-0000-0032-000	Zoning:	-
Type:	Real	Agent Code:	
Property Use Code:			
Property Use Description:			

#### Location

Address:	2102 WIMCREST GALVESTON, TX 77551	Mapsco:	
Neighborhood:	WIMCREST	Map ID:	379-B
Neighborhood CD:	7685		

#### Owner

Name:	WRIGHT WESLEY	Owner ID:	706157
Mailing Address:	2106 PALM CASTLE DRIVE LEAGUE CITY, TX 77573-6693	% Ownership:	100.0000000000%
		Exemptions:	

### Values

(+) Improvement Homesite Value:	+	\$0	
(+) Improvement Non-Homesite Value:	+	\$142,790	
(+) Land Homesite Value:	+	\$0	
(+) Land Non-Homesite Value:	+	\$10,400	Ag / Timber Use Value
(+) Agricultural Market Valuation:	+	\$0	\$0
(+) Timber Market Valuation:	+	\$0	\$0
<hr/>			
(=) Market Value:	=	\$153,190	
(-) Ag or Timber Use Value Reduction:	-	\$0	
<hr/>			
(=) Appraised Value:	=	\$153,190	
(-) HS Cap:	-	\$0	
<hr/>			
(=) Assessed Value:	=	\$153,190	

### Taxing Jurisdiction

Owner: WRIGHT WESLEY

## CAD Record - Page 2

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Galveston CAD - Property Details

% Ownership: 100.0000000000%

Total Value: \$153,190

Entity	Description	Tax Rate	Appraised Value	Taxable Value	Estimated Tax
C30	GALVESTON CITY	0.498500	\$153,190	\$153,190	\$763.65
CAD	APPRAISAL DISTRICT	0.000000	\$153,190	\$153,190	\$0.00
GGA	GALVESTON COUNTY	0.414940	\$153,190	\$153,190	\$635.65
J01	GALV COLLEGE	0.146188	\$153,190	\$153,190	\$223.95
N01	NAV DISTRICT #1	0.033835	\$153,190	\$153,190	\$51.83
RFL	CO ROAD & FLOOD	0.009560	\$153,190	\$153,190	\$14.64
S10	GALVESTON ISD	0.963200	\$153,190	\$153,190	\$1,475.53
Total Tax Rate:		2.066223			
Taxes w/Current Exemptions:					\$3,165.25
Taxes w/o Exemptions:					\$3,165.25

### Improvement / Building

**Improvement #1:** RESIDENTIAL State Code: A1 Living Area: 1121.0 sqft Value: \$142,790

Type	Description	Class CD	Exterior Wall	Year Built	SQFT
MA	MAIN AREA	BH8 - *	WF	1970	1121.0
DG	DET. GARAGE	BH8 - *		1970	900.0
OP	OPEN PORCH	BH8 - *		1970	70.0
OP	OPEN PORCH	BH8 - *		1970	180.0
CP4	CONCRETE	BH8 - *		2010	1371.0

### Land

#	Type	Description	Acres	Sqft	Eff Front	Eff Depth	Market Value	Prod. Value
1	RL	RL	0.1550	6750.00	0.00	0.00	\$10,400	\$0

### Roll Value History

Year	Improvements	Land Market	Ag Valuation	Appraised	HS Cap	Assessed
2022	\$142,790	\$10,400	0	153,190	\$0	\$153,190
2021	\$143,630	\$10,400	0	154,030	\$0	\$154,030
2020	\$119,130	\$10,400	0	129,530	\$0	\$129,530
2019	\$112,630	\$10,400	0	123,030	\$0	\$123,030
2018	\$87,720	\$10,400	0	98,120	\$0	\$98,120
2017	\$88,820	\$10,400	0	99,220	\$0	\$99,220
2016	\$44,410	\$10,400	0	54,810	\$0	\$54,810
2015	\$44,410	\$10,400	0	54,810	\$0	\$54,810
2014	\$35,980	\$10,400	0	46,380	\$0	\$46,380
2013	\$35,980	\$10,400	0	46,380	\$0	\$46,380

### Deed History - (Last 3 Deed Transactions)

#	Deed Date	Type	Description	Grantor	Grantee	Volume	Page	Deed Number
---	-----------	------	-------------	---------	---------	--------	------	-------------

[https://propaccess.trueautomation.com/clientdb/Property.aspx?cid=81&prop\\_id=121689](https://propaccess.trueautomation.com/clientdb/Property.aspx?cid=81&prop_id=121689)

2/3

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Galveston CAD - Property Details

1	12/3/2021	WV	WARRANTY DEED	GOLD COAST EQUITY LLC	WRIGHT WESLEY	2021087788	2021087788	2021087788
2	11/24/2021	WD	WARRANTY DEED	VALDES CESAR	GOLD COAST EQUITY LLC	2021085611	2021085611	2021085611
3	7/28/2010	WD	WARRANTY DEED	VALDES ELIAS S	VALDES CESAR		2010037051	2010037051

**Tax Due**

Property Tax Information as of 06/29/2022

Amount Due if Paid on:  -

Year	Taxing Jurisdiction	Taxable Value	Base Tax	Base Taxes Paid	Base Tax Due	Discount / Penalty & Interest	Attorney Fees	Amount Due
------	---------------------	---------------	----------	-----------------	--------------	-------------------------------	---------------	------------

NOTE: Penalty & Interest accrues every month on the unpaid tax and is added to the balance. Attorney fees may also increase your tax liability if not paid by July 1. If you plan to submit payment on a future date, make sure you enter the date and RECALCULATE to obtain the correct total amount due.

**Questions Please Call (409) 935-1980**

Website version: 1.2.2.33

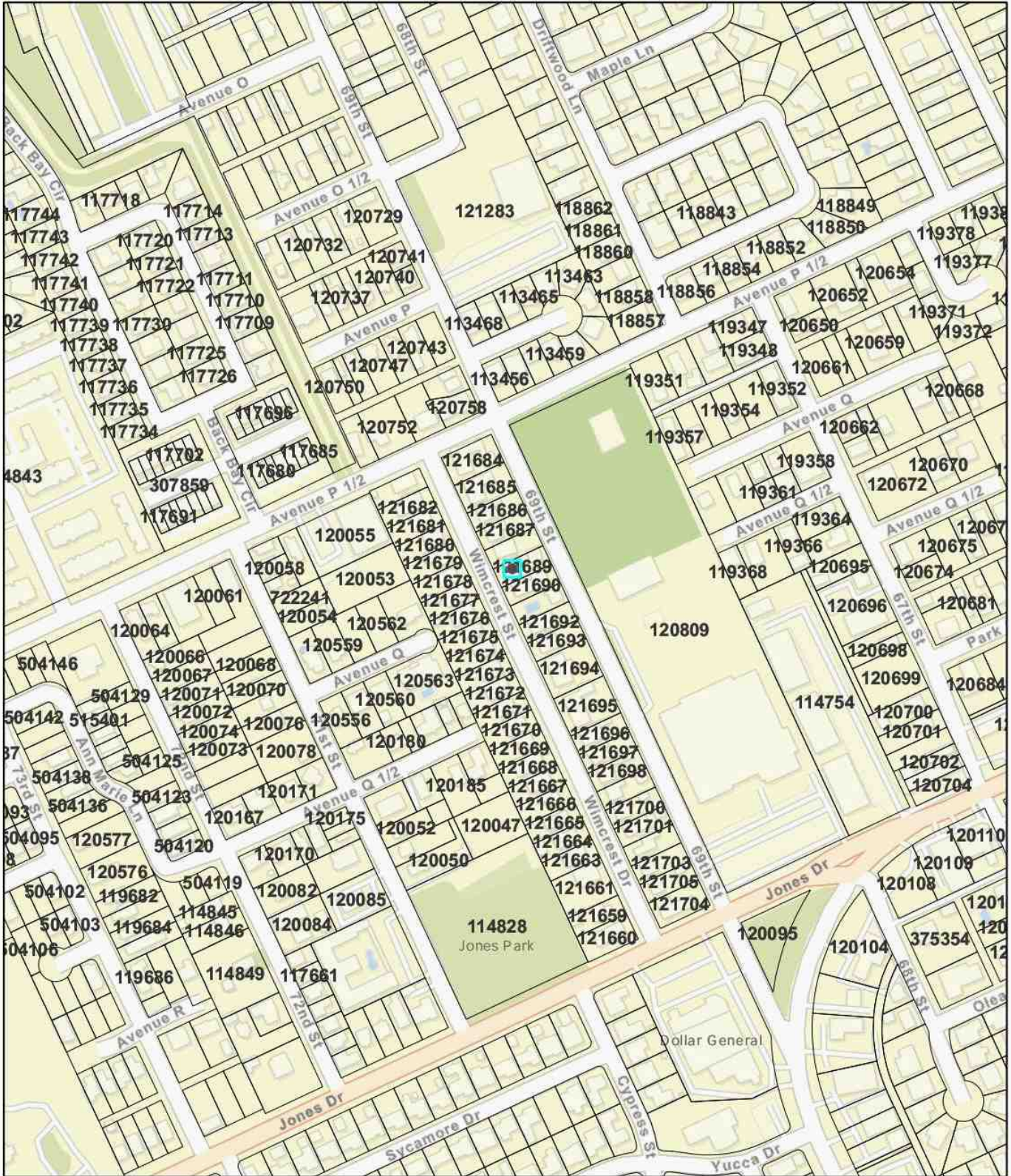
Database last updated on: 6/28/2022 8:38 PM

© N. Harris Computer Corporation



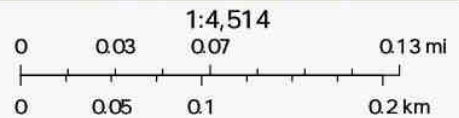
# Plat Map

## ArcGIS Web Map



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Property ID



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 OpenStreetMap, Microsoft, CONANP, Esri, HERE, Garmin, SafeGraph,  
 GeoTechnologies, Inc, METINASA, USGS, EPA, NPS, US Census Bureau,  
 USDA

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# Appraiser License



## Appraiser Trainee

Trainee: **Ryan Bigler**

Authorization #: **TX 1342932 Trainee**

Expires: **10/31/2023**

Review the list of the above Trainee's Supervisors on the License Holder Search at [www.talcb.texas.gov](http://www.talcb.texas.gov).

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: Appraiser Trainee

For additional information or to file a complaint please contact TALCB at [www.talcb.texas.gov](http://www.talcb.texas.gov).

  
Chelsea Buchholtz  
Commissioner

**Supervisory Appraiser License**



**Certified Residential  
Real Estate Appraiser**

Appraiser: **Jennifer Leigh Bennett**

License #: **TX 1334797 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

**Chelsea Buchholtz**  
Commissioner

For additional information or to file a complaint please contact TALCB at [www.talcb.texas.gov](http://www.talcb.texas.gov).



**CERTIFICATE OF LIABILITY INSURANCE**

DATE (MM/DD/YYYY)  
03/24/2022

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

<b>PRODUCER</b> LIA ADMINISTRATORS & INSURANCE SERVICES PO BOX 1319 SANTA BARBARA, CA 93102-1319		<b>CONTACT NAME:</b> ELIZABETH GALLACCI <b>PHONE (A/C, No, Ext):</b> 805-963-6624 <b>FAX (A/C, No):</b> 805-962-0652 <b>E-MAIL ADDRESS:</b> LIZA@LIABILITY.COM	
<b>INSURED</b> ACCURITY CONSOLIDATED, LLC ACCURITY SE0303 ACCURITY MW 2001 368 E RIVERSIDE DR, BLDG 4 ST. GEORGE, UT 84790		<b>INSURER(S) AFFORDING COVERAGE</b> INSURER A: ASPEN AMERICAN INSURANCE COMPANY	<b>NAIC #</b> 43460
		INSURER B:	
		INSURER C:	
		INSURER D:	
		INSURER E:	
		INSURER F:	

**COVERAGES**      **CERTIFICATE NUMBER:**      **REVISION NUMBER:**

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
	<b>COMMERCIAL GENERAL LIABILITY</b> <input type="checkbox"/> CLAIMS-MADE <input type="checkbox"/> OCCUR  GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC OTHER:						EACH OCCURRENCE \$ DAMAGE TO RENTED PREMISES (Ea occurrence) \$ MED EXP (Any one person) \$ PERSONAL & ADV INJURY \$ GENERAL AGGREGATE \$ PRODUCTS - COMPI/OP AGG \$
	<b>AUTOMOBILE LIABILITY</b> ANY AUTO: OWNED AUTOS ONLY    SCHEDULED AUTOS NON-OWNED AUTOS ONLY HIRED AUTOS ONLY						COMBINED SINGLE LIMIT (Ea accident) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$
	<b>UMBRELLA LIAB</b> OCCUR <b>EXCESS LIAB</b> CLAIMS-MADE DED    RETENTION \$						EACH OCCURRENCE \$ AGGREGATE \$
	<b>WORKERS COMPENSATION AND EMPLOYERS' LIABILITY</b> ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below						PER-STATUTE    OTH-ER E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$
A	PROFESSIONAL LIABILITY			AAI010073-03	04/01/22	04/01/23	\$1,000,000 EACH LIMIT \$2,000,000 AGGREGATE

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

REAL ESTATE APPRAISERS PROFESSIONAL LIABILITY INSURANCE

<b>CERTIFICATE HOLDER</b>  PROOF OF COVERAGE	<b>CANCELLATION</b>  SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.  AUTHORIZED REPRESENTATIVE
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# Interior Photos

Borrower	Wesley Wright				
Property Address	2102 Wimcrest St				
City	Galveston	County	Galveston	State	TX Zip Code 77551
Lender/Client	United Wholesale Mortgage				



**Living**



**Breakfast**



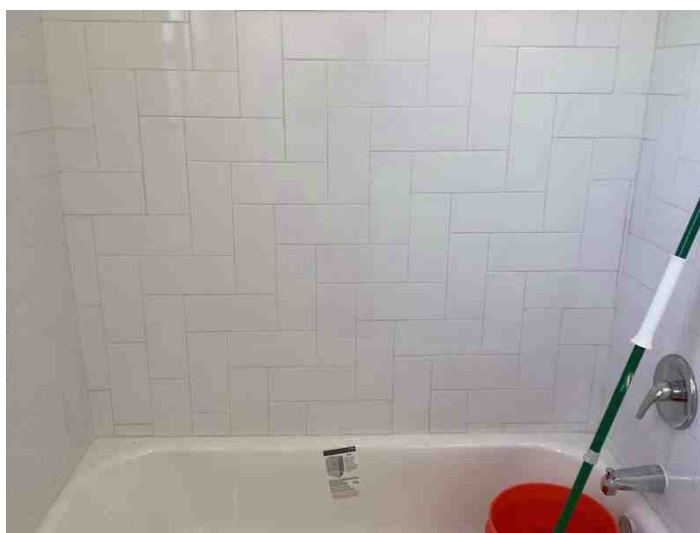
**Kitchen**



**Bath 2**



**Bath 2**



**Bath 2**

# Interior Photos

Borrower	Wesley Wright				
Property Address	2102 Wimcrest St				
City	Galveston	County	Galveston	State	TX Zip Code 77551
Lender/Client	United Wholesale Mortgage				



**Bedroom 2**



**Utility**



**Bedroom 3**



**Primary Bed**



**Primary Bath**



**Primary Bath**

## Interior Photos

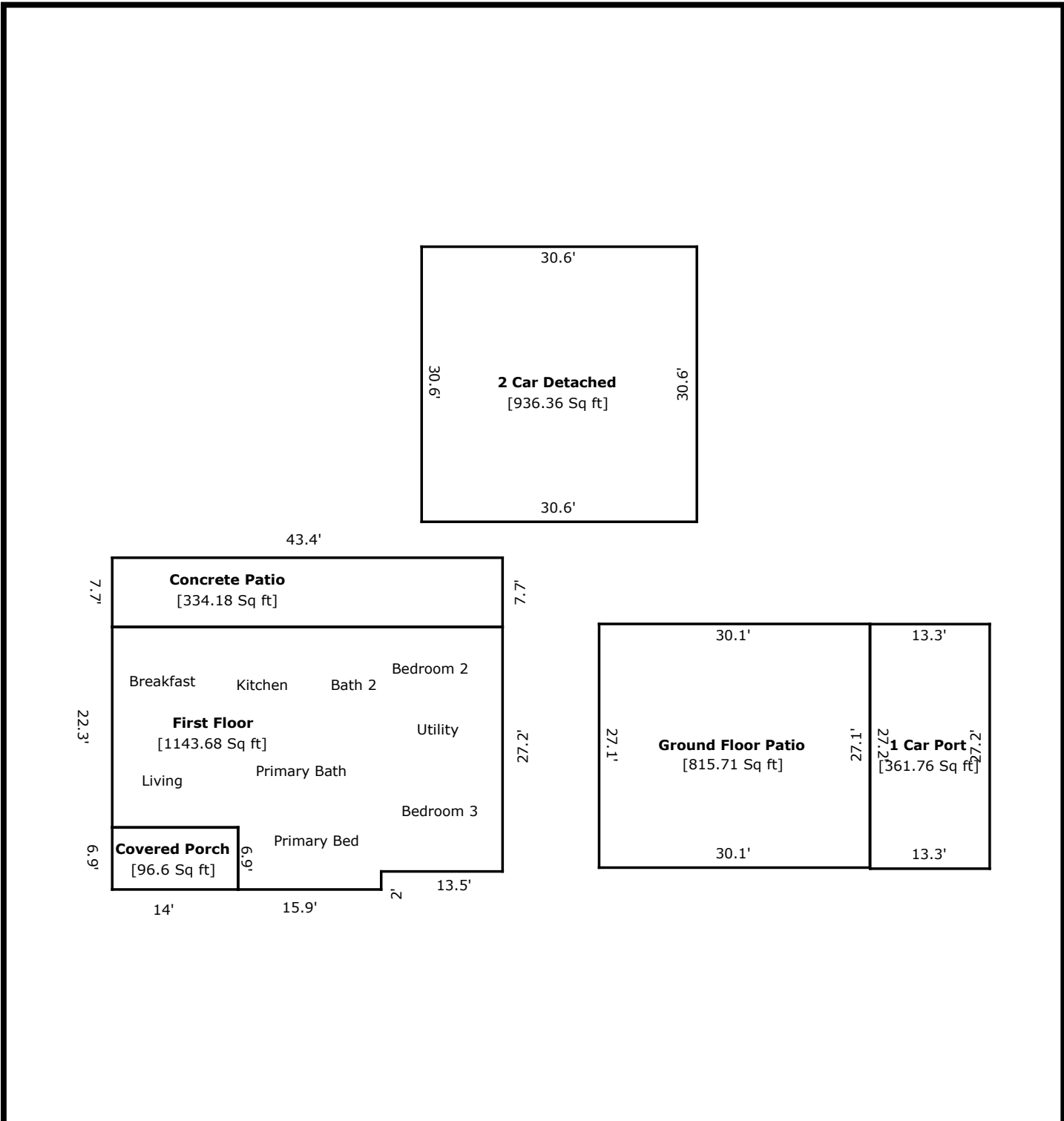
Borrower	Wesley Wright				
Property Address	2102 Wimcrest St				
City	Galveston	County	Galveston	State	TX Zip Code 77551
Lender/Client	United Wholesale Mortgage				



**Primary Bath**

# Building Sketch

Borrower	Wesley Wright				
Property Address	2102 Wimcrest St				
City	Galveston	County Galveston	State TX	Zip Code 77551	
Lender/Client	United Wholesale Mortgage				



TOTAL Sketch by a la mode, inc.

### Area Calculations Summary

Living Area	Area	Calculation Details
First Floor	1143.68 Sq ft	22.3 × 14 = 312.2 29.4 × 27.2 = 799.68 2 × 15.9 = 31.8
<b>Total Living Area (Rounded):</b>	<b>1144 Sq ft</b>	
Non-living Area	Area	Calculation Details
2 Car Detached	936.36 Sq ft	30.6 × 30.6 = 936.36
Concrete Patio	334.18 Sq ft	43.4 × 7.7 = 334.18
1 Car Port	361.76 Sq ft	13.3 × 27.2 = 361.76
Covered Porch	96.6 Sq ft	14 × 6.9 = 96.6
Ground Floor Patio	815.71 Sq ft	27.1 × 30.1 = 815.71