Bowden Appraisal Group

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FROM:				7	INVOI	UE .
Ryan Bowden					INVOICE NUME	BER
RCB Appraisal S	Solutions Ct, Willis, Tx 77318				819 Hackb	erry
2131036 00110					DATES	
				Invoice Date:	08/	16/2023
Telephone Number:	(281) 979-7660	Fax Number:		Due Date:	DECEDENCI	
70.				Internal Order #:	REFERENCE	
то:				Lender Case #:	819 Hac	kberry
S&S Texas Prop	perties LLC			Client File #:		
				FHA/VA Case #:		
,				Main File # on form:	819 Hac	kherny
F 14-16				Other File # on form:	0101140	Moen y
E-Mail: Telephone Number:	(201) 526 6200	Fax Number:		Federal Tax ID:		
Alternate Number:	(281) 536-6399			Employer ID:		
DESCRIPTION						
Lender:	S&S Texas Propert		Client:	S&S Texas Proper	rties LLC	
Purchaser/Borrower: Property Address:	S & S Texas Prope 819 Hackberry St	rties LLC				
City:	Stafford					
County:	Fort Bend			State: TX	Zip: 774	477
Legal Description:	CRESTMONT VILL	AGE, LOT 5				
FEES						AMOUNT
FEES Appraisal						AMOUNT 500.00
					SURTOTAL	500.00
Appraisal					SUBTOTAL	500.00
Appraisal					SUBTOTAL	500.00
Appraisal Appraisal PAYMENTS Check #:	Date:	Description:			SUBTOTAL	500.00
Appraisal					SUBTOTAL	500.00
Appraisal Appraise	Date: Date:	Description: Description:			SUBTOTAL	500.00
Appraisal Appraise	Date: Date:	Description: Description:				500.00 500.00 AMOUNT
Appraisal Appraise	Date: Date:	Description: Description:			SUBTOTAL	500.00

APPRAISAL OF REAL PROPERTY



LOCATED AT

819 Hackberry St Stafford, TX 77477 CRESTMONT VILLAGE, LOT 5

FOR

S&S Texas Properties LLC

OPINION OF VALUE

262,000

AS OF

08/17/2023

BY

Ryan C Bowden RCB Appraisal Solutions 219 Rose Gum Ct Willis, TX 77318 (281) 979-7660 Ryan@RCBAppraisals.com RCB Appraisal Solutions 219 Rose Gum Ct Willis, TX 77318 (281) 979-7660

08/18/2023

S&S Texas Properties LLC

Re: Property: 819 Hackberry St Stafford, TX 77477 Borrower: S & S Texas Properties LLC File No.: 819 Hackberry

Opinion of Value: \$ 262,000 Effective Date: 08/17/2023

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

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

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

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

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

Sincerely,

Ryan C Bowden Appraiser License or Certification #: 1350266 State: TX Expires: 02/28/2025 Ryan@RCBAppraisals.com

Bowden Appraisal Group

Uniform Residential Appraisal Report

						51110111	11100	nucinia	i Appraisai R	opon		File # 819	Hackberry	
	The purpose o	f this sur	nmary appraisal re	eport is	to provi	de the len	der/client	with an a	ccurate, and adequatel	ly supported, op	inion of the	e market val	ue of the s	ubject property.
	Property Address	819	Hackberry St						City Stafford			State TX	Zip Code	77477
	Borrower S &	S Texas	Properties Ll	C		Owr	ner of Public	c Record	S & S Texas P	roperties LLC	;	County For	t Bend	
	Legal Description		STMONT VIL		LOT 5									
	Assessor's Parcel		750-00-000-05		,				Tax Year 2022			R.E. Taxes \$	2,233	
	Neighborhood Nan		RESTMONT V							99Z		Census Tract	6712.00	
ECT	Occupant	Owner	Tenant 🗙 V		-	Spe	cial Assess	ments \$	0	□ PL	JD HOA\$	0	per year	per month
JBJ	Property Rights Ap	praised	Fee Simple		Leasehold	Ot	her (describ)e)	0			0		
S	Assignment Type		Purchase Transaction		Refinanc	e Transaction	, T	V Other (des	cribe) accortain	market value	、 、			
	Lender/Client		exas Propertie				Address		ascertain	market value	;			
			offered for sale or has i					to the effective	date of this appraisal?			N	Yes N	lo
			ing price(s), and date(s								0.4/05			
				,			Per HA	ARIVILS#2	8636643 the subj	ect was listed	1 ON 04/25	/2023 at \$	259,900. Pe	enaing.
_			back on mark				E - la la Alex			ala ann de Ala anal a	1			
	I did	did not anai	/ze the contract for sai	e for the st	ubject purcha	se transaction.	. Explain the	e results of the a	analysis of the contract for s	ale of why the analys	is was not			
	performed.													
¥CT														
	Contract Price \$		Date of Co						ner of public record?	Yes	No D	ata Source(s)		
CONTR	Is there any financ	ial assistance (loan charges, sale con	cessions,	gift or downp	ayment assista	ance, etc.) t	to be paid by an	y party on behalf of the borr	rower?				Yes No
ö	If Yes, report the to	otal dollar amo	unt and describe the ite	ems to be p	paid.									
	Note: Race and th	ne racial comp	osition of the neighb	orhood ar	re not apprais	sal factors.								
			ood Characteristics					One-Unit	Housing Trends		One-I	Init Housing	Preser	nt Land Use %
	Location	Urban	Suburban	Rural		Property Values	;	Increasing	Stable	Declining	PRICE	AGE	One-Unit	95 %
		Over 75%	25-75%			Demand/Supply		Shortage	In Balance	Over Supply	\$ (000)	(yrs)	2-4 Unit	<u>95 %</u> 0 %
_				Slow		Marketing Time		•	23	Over 6 mths	. ,		Multi-Family	
g		Rapid	Stable				~ ~ ~	Under 3 mths	3-6 mths		50	Low 0		0 %
RH	Neighborhood Bou	ndaries	Highway S	90- Nor	rth, Fort	bend Par	kway- I	East, Higł	way 6 and 59- W	lest	1,000	High 100		2 %
B											229	Pred. 31	Other	3 %
ElG	Neighborhood Des	cription	Subject is	in the	specific	neighbor	hood o	f Hunters	Glen and is part of	of the larger r	narket are	a of Staffo	ord, Tx. The	
Ν	neighborho	od is prin	narily comprise	ed of o	lder, site	e-built, sir	ngle fan	nily reside	nces on resident	ial lots with no	o amenitie	s. Shoppir	ng, dining, s	schools,
	medical fac	ilities and	l general recre	eation of	can be fo	ound in th	ne imme	ediate vic	nity.					
	Market Conditions	(including sup	port for the above cond	clusions)		A	nalysis	of the sul	pjects neighborho	od indicates	a stable m	arket with	a build-up	of over
	75%. Grow	th rate is	stable and typ	ical ma	arketing	time is 0-	-3 mont	ths. "Othe	r" represents esti	imated county	/ and HOA	A maintain	ed land area	a.
					0				•					
	Dimensions 6	5 00x139	.00x74.00x10	7 00		ļ	Area 70	40 sf	Shape	Rectangul	ar	View	N;BcksCon	nm [.]
	Specific Zoning Cla		No Zoning			7	Zoning Desc	-	lo Zoning	rtootangai				,
	Zoning Compliance				ing (Grandfat			No Zoning	Illegal (describe)					
			pject property as impro			,								
	to allo highbor allo	0001 000 01 00				r plans and sp	ecifications)) the present us	e?		Yes	No If No de	escribe me	
		_			piohosen he	r plans and sp	ecifications)) the present us	e?	X	Yes	No If No, de	escribe pe	er area
	property us				pioposed pe	r plans and sp					•	No If No, de	pe	
	Utilities	Public Ot	her (describe)				Public) the present us Other (desc		Off-site Improv	ements - Type	No If No, de	Public	Private
SITE	Utilities Electricity	Public Ot			Wa	ater	Public			Off-site Improv	ements - Type Icrete	No If No, de	pe	
SITE	Utilities Electricity Gas	Public Ot	her (describe)		Wa Sai	ater nitary Sewer	Public		ribe)	Off-site Improv Street con Alley non	ements - Type Icrete		Public	Private
SITE	Utilities Electricity Gas FEMA Special Floo	Public Ot X X d Hazard Area	her (describe)		Wa Sa No FEM/	ater	Public	Other (desc	ribe) FEMA Map # 481	Off-site Improv	ements - Type Icrete	No If No, de	Public	
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Freddie Mac Form 70 March 2005

Uniform Residential Appraisal Report

2000017340

		Uniform I	Residential Ap	praisal F	Repo	rt		00001734		
There are 20 comparable	properties currently o		the subject neighborhoo	•			1 IIC # 01	19 Hackb	5,000	
There are 58 comparable	sales in the subject		the past twelve months			ce from \$ 206,00	0	200	290.000	
FEATURE	SUBJECT		BLE SALE # 1			LE SALE # 2		-	LE SALE # 3	
Address 819 Hackberry St	t	2003 Long Barre	el Ln	2015 Quai	il Place	e Dr	2004 Hi	ckory Gle	en Dr	
Stafford, TX 7747		Missouri City, T		Missouri C			1	i City, TX		
Proximity to Subject		1.27 miles SE		1.10 miles			1.01 mil			
Sale Price	\$		\$ 278,380			\$ 227,800			\$	248,000
Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 175.19 sq.ft		\$ 183.1	2 sq.ft.		\$ 176	6.26 ^{sq.ft.}		
Data Source(s)		HARMLS#7963	858;DOM 24	HARMLS#	<i>‡</i> 76882	878;DOM 10	HARML	S#74083	671;DOM	1 1 1 0 0
Verification Source(s)		HARMLS/Tax/R	ealtor	HARMLS/	Tax/Re	ealtor	HARML	S/Tax/Re	ealtor	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+ (-) \$ Adjustment	DESCRIPT	ION	+(-) \$ Adjustment	DESCF	RIPTION	+(-) \$ Ad	ljustment
Sales or Financing		ArmLth		ArmLth			ArmLth			
Concessions		Conv;0		Conv;0			Conv;50	000		0
Date of Sale/Time		s03/23;c02/23		s06/23;c05	5/23		s04/23;o	c03/23		
Location	N;Res;	N;Res;		N;Res;			N;Res;			
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple	е		Fee Sim	nple		
Site	7040 sf	7607 sf	0	6900 sf		0	5291 sf			0
View	N;BcksComm;	N;Res;	0	N;BcksCo	mm;		N;Res;			0
Design (Style)	DT1;Traditional	DT1;Traditional		DT1;Tradit	tional		DT1;Tra	aditional		
Quality of Construction	Q3	Q3		Q3			Q3			
Actual Age	54	45		42		0	38			0
Condition	C3	C2	-15,000		-		C3			
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths	0		-	0		rms. Baths		0
Room Count	7 4 2.0	7 3 2.0	0		2.0	0		3 2.0		0
Gross Living Area	1,546 sq.ft.	1,589 ^{sq.ft}	0	1,24	.4 sq.ft.	+33,220	· · · · · ·	407 sq.ft.		+15,290
Basement & Finished	0sf	0sf		0sf			0sf			
Rooms Below Grade										
Functional Utility	Average	Average		Average			Average			
Heating/Cooling	Central/Central	Central/Central		Central/Ce	entral		Central/			
Energy Efficient Items	Insulation	Insulation		Insulation			Insulatio			
Garage/Carport	2ga2dw	2ga2dw		2ga2dw			2ga2dw			
Porch/Patio/Deck	Porch/Patio	Porch/Patio		Porch/Pati	10		Porch/P	atio		
2										
		□ + X ·	\$ 15 aaa	X +		\$ 00.000	X +		\$	15.000
Mot Adjustment (Total)		+ M -							φ	15,290
Net Adjustment (Total)			\$ -15,000		<u> </u>	\$ 33,220				.0,200
Net Adjustment (Total) Adjusted Sale Price		Net Adj. 5.4 %		Net Adj.	14.6 %		Net Adj.	6.2 %	e	
Adjusted Sale Price of Comparables	sale or transfer history of the	Net Adj. 5.4 % Gross Adj. 5.4 %	\$ 263,380	Net Adj.	14.6 [%] 14.6 [%]		Net Adj.	6.2 [%] 6.2 [%]	\$	263,290
or comparables	sale or transfer history of the	Net Adj. 5.4 % Gross Adj. 5.4 %	\$ 263,380	Net Adj.	14.6 % 14.6 %		Net Adj.		\$	
or comparables	sale or transfer history of the	Net Adj. 5.4 % Gross Adj. 5.4 %	\$ 263,380	Net Adj.	14.6 [%] 14.6 [%]		Net Adj.		\$	
I did did not research the s		Net Adj. 5.4 % Gross Adj. 5.4 % subject property and comp	\$ 263,380 arable sales. If not, explain	Net Adj. Gross Adj.	14.6 %	\$ 261,020	Net Adj.		\$	
I did did not research the s	ot reveal any prior sales or t	Net Adj. 5.4 % Gross Adj. 5.4 % subject property and comp	\$ 263,380	Net Adj. Gross Adj.	14.6 %	\$ 261,020	Net Adj.		\$	
I idid idid not research the s My research idid idid Data Source(s) HARMLS/T	ot reveal any prior sales or t	Net Adj. 5,4 % Gross Adj. 5,4 % subject property and comp	\$ 263,380 arable sales. If not, explain erty for the three years prior to	Net Adj. Gross Adj. the effective date	14.6 [%]	\$ 261,020	Net Adj.		\$	
I did did not research the s My research M did did not research the s Data Source(s) HARMLS/T My research did M did not research	ot reveal any prior sales or the formal sector of t	Net Adj. 5,4 % Gross Adj. 5,4 % subject property and comp	\$ 263,380 arable sales. If not, explain	Net Adj. Gross Adj. the effective date	14.6 [%]	\$ 261,020	Net Adj.		\$	
I did did not research the s My research Mid did Data Source(s) HARMLS/7 My research did did	ot reveal any prior sales or the fax of the value of the	Net Adj. 5,4 % Gross Adj. 5,4 % subject property and comp ransfers of the subject prop ransfers of the comparable a	\$ 263,380 arable sales. If not, explain erty for the three years prior to sales for the year prior to the o	Net Adj. Gross Adj. the effective date ate of sale of the	14.6 [%] e of this ap comparabl	\$ 261,020 praisal.	Net Adj.		\$	
I did did not research the s My research Mid did id not research the s Data Source(s) HARMLS/7 My research did Mid not research the s Data Source(s) HARMLS/7 Data Source(s) HARMLS/7	ot reveal any prior sales or t Fax ot reveal any prior sales or tr Fax lysis of the prior sale or trans	Net Adj. 5,4 % Gross Adj. 5,4 % subject property and comp ransfers of the subject prop ransfers of the comparable a	\$ 263,380 arable sales. If not, explain erty for the three years prior to sales for the year prior to the o	Net Adj. Gross Adj. the effective date ate of sale of the (report additional p	14.6 [%] e of this ap comparabl	\$ 261,020 praisal.	Net Adj.	6.2 %	\$ ARABLE SALE :	263,290
I did did not research the s My research did did id not research the s Data Source(s) HARMLS/7 My research did did id not research the source(s) Data Source(s) HARMLS/7 Report the results of the research and ana	ot reveal any prior sales or t Fax ot reveal any prior sales or tr Fax lysis of the prior sale or trans	Net Adj. 5,4 % Gross Adj. 5,4 % subject property and comp ransfers of the subject prop ransfers of the comparable s	\$ 263,380 arable sales. If not, explain erty for the three years prior to sales for the year prior to the o roperty and comparable sales	Net Adj. Gross Adj. the effective date ate of sale of the (report additional p	14.6 [%] e of this ap comparabl	\$ 261,020 praisal. le sale. on page 3).	Net Adj.	6.2 %		263,290
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Freddie Mac Form 70 March 2005

Uniform Residential Appraisal Report	Uniform	Residential	Appraisal	Repor
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	CONDITIO	NS OF APPRAIS	AL: Thi	s is an ap	praisal report f	for the clients	name	ed herein, their agents, inv	estors and/or	PMI compa	nies. The appraiser	is not
	a qualified	mechanical, elect	trical, pl	umbing, ro	oofing or struct	tural inspecto	r. No ۱	warranty or guarantee reg	arding these it	ems is impl	lied.	
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	INTENDEL	USE, AND INTE	NDED	USER OF	THE APPRA	ISAL (AMENL	JED):	The Intended User of this	appraisal rep	ort is the Le	ender/Client. The Int	ended
	Use is to ev	valuate the prope	rty that	is the sub	ject of this app	oraisal for a m	ortga	ge finance transaction, su	bject to the sta	ated Scope	of Work, purpose of	f the
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	*The appra	ised value is abo	ve the p	predomina	nt value but lie	es within the v	alue ı	range of the neighborhood	d. There are h	omes/prope	erties which have so	ld
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	comparable	e properties inclue	ded in th	nis report.	They may not	be used or ic	dentifie	ed as a land survey or as	any type of leg	al docume	nt.	
	*This repor	t complies with Ti	itle X1 o	f FIRREA	ACT of 1989	amended 012	2US	C 3331				
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Freddie Mac Form 70 March 2005

Fannie Mae Form 1004 March 2005

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

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

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

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

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

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

*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or 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 that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.

6. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

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

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.

2. I performed a complete visual inspection of the interior and exterior areas of the subject property. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.

3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.

4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.

5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.

6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.

7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.

8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.

9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.

10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.

11. I have knowledge and experience in appraising this type of property in this market area.

12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.

13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.

14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.

15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.

16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.

17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.

18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).

19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.

20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

assigns: mortgage insurers: government sponsored enterprises: other

professional appraisal organizations;

21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the

reporting services;

the mortgagee or its successors and

market participants;

data collection or

borrower:

secondarv

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. lf 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 civil liability and/or 25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in 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, appraiser's statements. conclusions. and the 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 gualified 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 was prepared. report 5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature. APPRAISER SUPERVISORY APPRAISER (ONLY IF REQUIRED) Signature Signature Name Ryan C Bowden Name Company Name Company Name **RCB** Appraisal Solutions Company Address Company Address 219 Rose Gum Ct Willis, TX 77318 Telephone Number Telephone Number (281) 979-7660 Email Address Email Address Ryan@RCBAppraisals.com Date of Signature and Report Date of Signature 08/18/2023 Effective Date of Appraisal 08/17/2023 State Certification # State Certification # or State License # or State License # State 1350266 or Other (describe) State # Expiration Date of Certification or License State TX Expiration Date of Certification or License SUBJECT PROPERTY 02/28/2025 Did not inspect subject property ADDRESS OF PROPERTY APPRAISED Did inspect exterior of subject property from street 819 Hackberry St Date of Inspection Stafford, TX 77477 Did inspect interior and exterior of subject property APPRAISED VALUE OF SUBJECT PROPERTY \$ 262,000 Date of Inspection LENDER/CLIENT Name No AMC COMPARABLE SALES Company Name S&S Texas Properties LLC Company Address Did not inspect exterior of comparable sales from street N/A Did inspect exterior of comparable sales from street Email Address Date of Inspection Freddie Mac Form 70 March 2005 UAD Version 9/2011 Page 6 of 6 Fannie Mae Form 1004 March 2005

Subject Photo Page



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

Photograph Addendum

Borrower	S & S Texas Properties LLC								
Property Address	819 Hackberry St								
City	Stafford	County	Fort Bend	Sta	° T≻	<	Zip Code	77477	
Lender/Client	S&S Texas Properties LLC								



side

side



backyard

side



kitchen

dining

Photograph Addendum

Borrower	S & S Texas Properties LLC							
Property Address	819 Hackberry St							
City	Stafford	County	Fort Bend	State	ΤХ	Zip Code	77477	
Lender/Client	S&S Texas Properties LLC							



living

bed



bath





bed

bed

Photograph Addendum

Borrower	S & S Texas Properties LLC							
Property Address	819 Hackberry St							
City	Stafford	County	Fort Bend	State	ΤХ	Zip Code	77477	
Lender/Client	S&S Texas Properties LLC							



bed

Comparable Photo Page

Borrower	S & S Texas Properties LLC							
Property Address	819 Hackberry St							
City	Stafford	County	Fort Bend	State	ΤХ	Zip Code	77477	
Lender/Client	S&S Texas Properties LLC							



Comparable 1

2003 Long Barrel	Ln
Prox. to Subject	1.27 miles SE
Sale Price	278,380
Gross Living Area	1,589
Total Rooms	7
Total Bedrooms	3
Total Bathrooms	2.0
Location	N;Res;
View	N;Res;
Site	7607 sf
Quality	Q3
Age	45

.



Comparable 2

2015 Quail Place	Dr
Prox. to Subject	1.10 miles S
Sale Price	227,800
Gross Living Area	1,244
Total Rooms	7
Total Bedrooms	3
Total Bathrooms	2.0
Location	N;Res;
View	N;BcksComm;
Site	6900 sf
Quality	Q3
Age	42



Comparable 3

2004 Hickory Gle	en Dr
Prox. to Subject	1.01 miles S
Sale Price	248,000
Gross Living Area	1,407
Total Rooms	7
Total Bedrooms	3
Total Bathrooms	2.0
Location	N;Res;
View	N;Res;
Site	5291 sf
Quality	Q3
Age	38

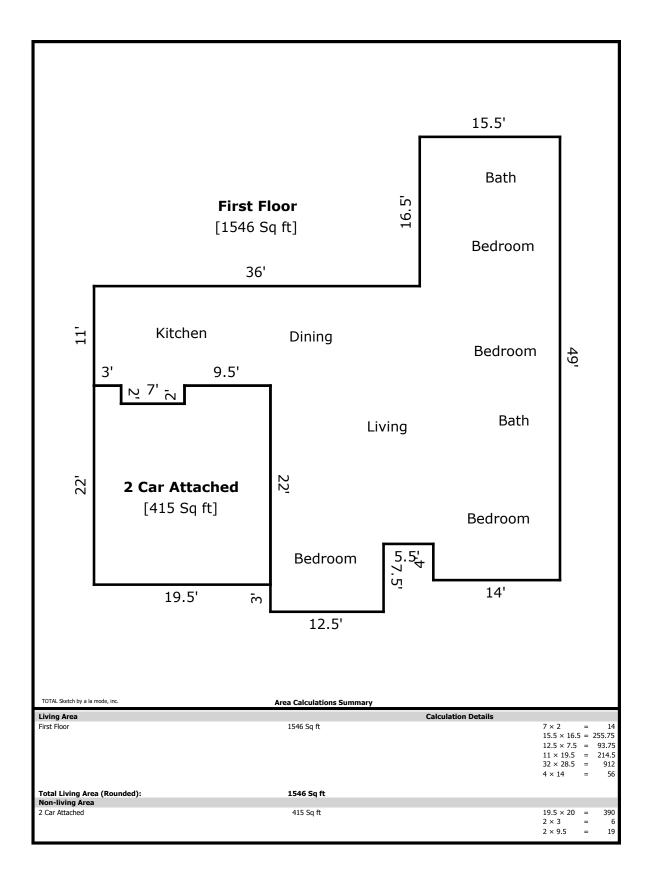
Location Map

Borrower	S & S Texas Properties LLC								
Property Address	819 Hackberry St								
City	Stafford	County	Fort Bend	Sta	te TX	K Z	ip Code	77477	
Lender/Client	S&S Texas Properties LLC								



Building Sketch

Borrower	S & S Texas Properties LLC							
Property Address	819 Hackberry St							
City	Stafford	County	Fort Bend	State	ΤХ	Zip Code	77477	
Lender/Client	S&S Texas Properties LLC							



DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what they consider their own best interests; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U.S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions* granted by anyone associated with the sale. (Source: FDIC Interagency Appraisal and Evaluation Guidelines, 2010.)

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

STATEMENT OF LIMITING CONDITIONS AND CERTIFICATION

CONTINGENT AND LIMITING CONDITIONS: The appraiser's certification that appears in the appraisal report is subject to the following conditions:

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it. The appraiser assumes that the title is good and marketable and, therefore, will not render any opinions about the title. The property is valued on the basis of it being under responsible ownership.

2. Any sketch provided in the appraisal report may show approximate dimensions of the improvements and is included only to assist the reader of the report in visualizing the property. The appraiser has made no survey of the property.

3. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.

4. Any distribution of valuation between land and improvements in the report applies only under the existing program of utilization. These separate valuations of the land and improvements must not be used in conjunction with any other appraisal and are invalid if they are so used.

5. The appraiser has no knowledge of any hidden or unapparent conditions of the property or adverse environmental conditions (including the presence of hazardous waste, toxic substances, etc.) that would make the property more or less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied, regarding the condition of the property. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. This appraisal report must not be considered an environmental assessment of the subject property.

6. The appraiser obtained the information, estimates, and opinions that were expressed in the appraisal report from sources that he or she considers to be reliable and believes them to be true and correct. The appraiser does not assume responsibility for the accuracy of such items that were furnished by other parties.

7. The appraiser will not disclose the contents of the appraisal report except as provided for in the Uniform Standards of Professional Appraisal Practice, and any applicable federal, state or local laws.

8. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that completion of the improvements will be performed in a workmanlike manner.

9. The appraiser must provide his or her prior written consent before the lender/client specified in the appraisal report can distribute the appraisal report (including conclusions about the property value, the appraiser's identity and professional designations, and references to any professional appraisal organizations or the firm with which the appraiser is associated) to anyone other than the borrower; the mortgagee or its successors and assigns; the mortgage insurer; consultants; professional appraisal organizations; any state or federally approved financial institution; or any department, agency, or instrumentality of the United States or any state or the District of Columbia; except that the lender/client may distribute the property description section of the report only to data collection or reporting service(s) without having to obtain the appraiser's prior written consent. The appraiser's written consent and approval must also be obtained before the appraisal can be conveyed by anyone to the public through advertising, public relations, news, sales, or other media.

10. The appraiser is not an employee of the company or individual(s) ordering this report and compensation is not contingent upon the reporting of a predetermined value or direction of value or upon an action or event resulting from the analysis, opinions, conclusions, or the use of this report. This assignment is not based on a required minimum, specific valuation, or the approval of a loan.

CERTIFICATION: The appraiser certifies and agrees that:

1. The statements of fact contained in this report are true and correct.

2. The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.

3. Unless otherwise indicated, I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved.

4. Unless otherwise indicated, I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.

5. I have no bias with respect to the property that is the subject of this report or the parties involved with this assignment.

6. My engagement in this assignment was not contingent upon developing or reporting predetermined results.

7. My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.

8. My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that were in effect at the time this report was prepared.

9. Unless otherwise indicated, I have made a personal inspection of the interior and exterior areas of the property that is the subject of this report, and the exteriors of all properties listed as comparables.

10. Unless otherwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification (if there are exceptions, the name of each individual providing significant real property appraisal assistance is stated elsewhere in this report).

ADDRESS	OF	PROPERTY	ANALYZED:

819 Hackberry St, Stafford, TX 77477

APPRAISER:	SUPERVISORY or CO-APPRAISER (if applicable):
Signature:	Signature:
Name: Ryan C Bowden	Name:
Title: Appraiser State Certification #:	
or State License #: 1350266	or State License #:
State: TX Expiration Date of Certification or License: 02/28/2025	State: Expiration Date of Certification or License:
Date Signed: 08/18/2023	Date Signed:
	Did Did Not Inspect Property

Page 2 of 2

Appraiser Independence Certification

I do hereby certify, I have followed the appraiser independence safeguards in compliance with Appraisal Independence and any applicable state laws I may be required to comply with. This includes but is not limited to the following:

- I am currently licensed and/or certified by the state in which the property to be appraised is located My license is the appropriate license for the appraisal assignment(s) and is reflected on the appraisal report.
- I certify that there have been no sanctions against me for any reason that would impair my ability to perform appraisals pursuant to the required guidelines.

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

I further assert that <u>S&S Texas Properties LLC</u> has never participated in any of the following prohibited behavior in our business relationship:

- 1) Withholding or threatening to withhold timely payment or partial payment for an appraisal report;
- 2) Withholding or threatening to withhold future business with me, or demoting or terminating or threatening to demote or terminate me;
- Expressly or impliedly promising future business, promotions, or increased compensation for myself;
- 4) Conditioning the ordering of my appraisal report or the payment of my appraisal fee or salary or bonus on the opinion, conclusion, or valuation to be reached, or on a preliminary value estimate requested from me;
- 5) Requesting that I provide an estimated, predetermined, or desired valuation in an appraisal report prior to the completion of the appraisal report, or requesting that I provide estimated values or comparable sales at any time prior to my completion of an appraisal report;
- 6) Provided me an anticipated, estimated, encouraged, or desired value for a subject property or a proposed or target amount to be loaned to the borrower, except that a copy of the sales contract for purchase transactions may be provided;
- 7) Provided to me, or my appraisal company, or any entity or person related to me as appraiser, appraisal company, stock or other financial or non-financial benefits;
- 8) Any other act or practice that impairs or attempts to impair my independence, objectivity, or impartiality or violates law or regulation, including, but not limited to, the Truth in Lending Act (TILA) and Regulation Z, or the USPAP.

Signature

Signature

Ryan C Bowden Appraiser's Name

Appr	aiser		
State	Title o	r Desigi	natior

08/18/2023	
Date	
1350266	
State License or Certification #	
02/28/2025	TX
Expiration Date of License or Certification	State
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819 Hackberry St, Stafford, TX 77477 Address of Property Appraised USPAP Compliance Addendum

	819 Hackbe	erry St					
· · · · · · · · · · · · · · · · · · ·	Stafford		County Fort Bend	State	TX Z	ip Code	77477
Lender/Client		Properties LLC					
APPRAISAL AND RE This Appraisal Report is one							
	ie of the following t	ypes.					
Appraisal Report			ce with the requirements of the Appraisal Report o				
Restricted Appraisal	Report		ce with the requirements of the Restricted Apprais and any other named intended user(s). Users of th				
			he opinions and conclusions set forth in the repor		illay liut		
ADDITIONAL CERTIF							
I certify that, to the best of r							
 The statements of factors 	ict contained in this	s report are true and correct.					
		clusions are limited only by the reported	assumptions and are my personal, impartial, and	unbiased professional analyses,			
opinions, and conclu	usions.						
	cified) present or p	prospective interest in the property that is	the subject of this report and no (or specified) pe	sonal interest with respect to the			
parties involved.							
 I have no bias with re 	espect to the prope	erty that is the subject of this report or the	parties involved with this assignment.				
 My engagement in th 	his assignment wa	s not contingent upon developing or rep	orting predetermined results.				
			evelopment or reporting of a predetermined value of	r direction in value that favore the cause			
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this appraisal.							
 My analyses oninior 	ns and conclusion	is were developed and this report has be	en prepared, in conformity with the Uniform Stand	ards of Professional Appraisal Practice			
 This appraisal report 	t was prepared in a	ccordance with the requirements of Title	XI of FIRREA and any implementing regulations.				
PRIOR SERVICES							
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immediately precedir			e property that is the subject of this report within t	he three-vear period immediately			
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UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Condition Ratings and Definitions

C1

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

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

C2

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

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

C3

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

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

C4

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

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

C5

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

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

C6

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

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

Quality Ratings and Definitions

Q1

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

Q2

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

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Quality Ratings and Definitions (continued)

Q3

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

Q4

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

Q5

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

Q6

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

Definitions of Not Updated, Updated, and Remodeled

Not Updated

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

Updated

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

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

Remodeled

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

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

Explanation of Bathroom Count

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

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

UAD Version 9/2011 (Updated 1/2014)

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)
В	Beneficial	Location & View
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
BsyRd	Busy Road	Location
C	Contracted Date	Date of Sale/Time
Cash	Cash	Sale or Financing Concessions
Comm	Commercial Influence	Location
Conv	Conventional	Sale or Financing Concessions
ср	Carport	Garage/Carport
CrtOrd	Court Ordered Sale	Sale or Financing Concessions
CtySky	City View Skyline View	View
CtyStr	City Street View	View
CV	Covered	Garage/Carport
DOM	Days On Market	Data Sources
DT	Detached Structure	Design (Style)
dw	Driveway	Garage/Carport
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
0	Other	Basement & Finished Rooms Below Grade
0	Other	Design (Style)
ор	Open	Garage/Carport
Prk	Park View	View
Pstrl	Pastoral View	View
PwrLn	Power Lines	View
PubTrn	Public Transportation	Location
Relo	Relocation Sale	Sale or Financing Concessions
REO	REO Sale	Sale or Financing Concessions
Res	Residential	Location & View
RH	USDA - Rural Housing	Sale or Financing Concessions
rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
RT	Row or Townhouse	Design (Style)
S	Settlement Date	Date of Sale/Time
SD	Semi-detached Structure	Design (Style)
Short	Short Sale	Sale or Financing Concessions
sf	Square Feet	Area, Site, Basement
sqm	Square Meters	Area, Site
Unk	Unknown	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
	, ,	
	1	
	IAD Version 9/2011 (Updated 1/2)	

UAD Version 9/2011 (Updated 1/2014)

Form UADDEFINE1A - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE



HUDSON INSURANCE COMPANY 100 William Street, 5th Floor New York, NY 10038

REAL ESTATE APPRAISERS ERRORS AND OMISSIONS INSURANCE POLICY DECLARATIONS

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

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

PLEASE READ THIS POLICY CAREFULLY.

Pol 1.	icy Number: Named Insured:		AX-101 Bowde			F	Renewal o	of:	PRA-2	AX-1008136
2.	Address:		Interstat TX 77	S						
3.	Policy Period:		From:_ 2023	Febru	<u>ary 22,</u>		То:	<u>Feb</u>	ruary 22	2, 2024
	12:01 A.M. Standa	rd Time a	at the add	dress o	of the Nar	ned Insur	ed as state	d in N	Number 2	2 above
4.	Limit of Liability	,			Each C	laim			Policy /	Aggregate
	Damages Limit of			Α.	\$1,000.	000		в.	\$1,000	,000
	Claims Expense Liability	e Limit o	f	c.	<u>\$1,000,</u>	000		D.	<u>\$1,000</u>	,000
5.	Deductible (Inclu			Expe						
6.	5A. <u>\$ 500</u> Policy Premiu	Each Cl n:	aim \$714.00	<u>)</u>	5B.	<u>\$ 1,000</u> State Ta	Aggreo xes/Surcl		es:	<u>\$0.00</u>
7.	Retroactive Da	ite:	<u>Februar</u>	y 22,	2017					
8.	Notice to Com	pany:			association and		aim shoul	d be	sent to:	
9.	A. Program Adı B. Agent/Broke		100 Nev Fax Em) Willia w York :: 646- ail: <u>hu</u> Riv OR	erton Ins	5 th Floor 38 <u>is300@hud</u> surance A rance Ser	<u>dsoninsgrou</u> gency Co vices, LLC	rp.	<u>n</u>	

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

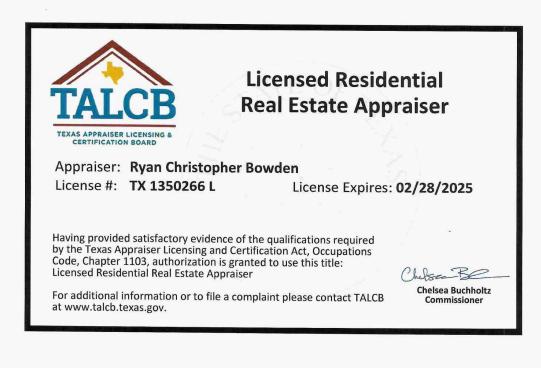
Chit 2. Billog President

ina Dastine Secretary

Page | 1

PRA100 (01/20)

RYAN CHRISTOPHER BOWDEN 219 ROSE GUM CT WILLIS, TX 77380



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