FROM:

Todd Davis

Todd Davis Appraisals 5554 S Peek Rd Ste 4 Katy, TX 77450-7130

Telephone Number: (713) 383-7299 Fax Number:

TO:

Silver City Funding, LLC 25349 Borough Park Spring, TX 77379

Telephone Number: Fax Number:
Alternate Number: E-Mail:

# **INVOICE**

INVOICE NUMBER

TX 5458

01/10/2023

REFERENCE

Internal Order #:

**Lender Case #**: File# 5044007569

Client File #: RLewis
Main File # on form: TX 5458

Other File # on form: File# 5044007569

Federal Tax ID: Employer ID:

### **DESCRIPTION**

Lender: Silver City Funding, LLC Client: Mercury Network

Purchaser/Borrower: Robert Lewis

Property Address: 16210 Wimbledon Forest Dr

City: Spring

County: Harris State: TX Zip: 77379

Legal Description: LT 3 BLK 3 WIMBLEDON FOREST SEC 1 AMENDED

FEES AMOUNT

Appraisal Report 450.00 1004, Map Pages, Photos, MC Addendum, Comments, License, E&O

SUBTOTAL 450.00

PAYMENTS

Check #: Date: Description:
Check #: Date: Description:
Check #: Date: Description:
SUBTOTAL

O

TOTAL DUE \$

450.00

Borrower	Robert Lewis		File No.	TX 5458
Property Address	16210 Wimbledon Forest Dr			
City	Spring	County Harris	State TX	Zip Code 77379
Lender/Client	Silver City Funding, LLC			

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#### Scope of Work/Disaster Inspection Results File No. TX 5458

Borrower	Robert Lewis							
Property Address	16210 Wimbledon Forest Dr							
City	Spring	County	Harris	State	TX	Zip Code	77379	
Lender/Client	Silver City Funding, LLC							

#### SCOPE OF WORK STATEMENTS

- \* The scope of the appraisal report is based on a prearranged agreement with the client.
- \* Create and complete a work file for this appraisal assignment.
- \* Identify the subject property and obtain data specific to the subject from data sources (e.g. tax records, MLS, appraiser records, Realtors, etc.).
- \* Inspect/observe the interior/exterior of the subject property.
- \* Measure the subject residence and calculate its gross living area.

#### MARKET VALUE

Market Value refers to 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 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.

#### **DISASTER OBSERVATION**

#### DISASTER OBSERVATION RESULTS CONCERNING THE FOLLOWING EVENT/TIMELINE

Texas Severe Winter Storms (DR-4586-TX)Incident Period: February 11, 2021 and continuing.

Incident Period: February 11, 2021 and continuing. Declaration Date: February 19, 2021

There was no observable damage to the subject per inspection performed. Marketability and market value of the subject are not affected by any observed damage from the above indicated winter storm.

#### SUBJECT PROPERTY

\*---There was no noticeable damage to the subject as of an interior and exterior inspection performed. The appraiser is not a civil engineer, structural engineer, environmental engineer or home inspector. It is possible for there to be unseen damage to the property. Scope of work for this assignment includes an interior and exterior inspection. Per inspection, marketability and market value of the subject is not affected by damage (none observed) to the subject property. Typically, damage from a disaster such as this is observable from this type of inspection.

#### **NEIGHBORHOOD**

\*---An inspection of the neighborhood as conducted from the street showed no signs of damage from the recent hurricane/storms/flooding. There was no evidence of water damaged furniture/dwelling materials on the curbs, evidence of high water levels on dwellings, limb/tree clean up, roof repair or other signs that are typically visible after an area has been affected by this type of disaster.



## **SUMMARY OF SALIENT FEATURES**

	Subject Address	16210 Wimbledon Forest Dr
	Legal Description	LT 3 BLK 3 WIMBLEDON FOREST SEC 1 AMENDED
NOI	City	Spring
SUBJECT INFORMATION	County	Harris
ECT INF	State	TX
SUBJ	Zip Code	77379
	Census Tract	5537.00
	Map Reference	330-M
RICE	Sale Price	5
SALES PRICE	Date of Sale	
5	Borrower	Robert Lewis
CLIENT	Lender/Client	Silver City Funding, LLC
	Size (Square Feet)	5,487
L	Price per Square Foot	\$
F IMPROVEMENTS	Location	N;Res;
: IMPRO	Age	29
TION OF	Condition	C2
DESCRIPTION 0	Total Rooms	12
D	Bedrooms	5
	Baths	3.1
SER	Appraiser	Todd E Davis
APPRAISER	Date of Appraised Value	01/09/2023
VALUE	Opinion of Value	\$ 708,000

File# 5044007569 File # TX 5458

	<u> </u>	rt is to provide the lender/client with an acci	urate, and adequately supported, o	pinion of the market valu	
	Property Address 16210 Wimbledon Fo		City Spring	State TX	Zip Code 77379
	Borrower Robert Lewis	Owner of Public Record	Robert Lewis	County Hari	ris
		DON FOREST SEC 1 AMENDED			
	Assessor's Parcel # 117-351-003-0003		Tax Year 2022	R.E. Taxes \$	11,210
Ħ.	Neighborhood Name Wimbledon Forest		Map Reference 330-M	Census Tract	5537.00
Щ	Occupant 🔀 Owner 🗌 Tenant 🔲 Vaca	ant Special Assessments \$	0 × P	UD HOA\$ 670	per year per month
SUBJECT	Property Rights Appraised	Leasehold Other (describe)			
S	Assignment Type Purchase Transaction	Refinance Transaction Other (des	scribe)		
	Lender/Client Silver City Funding, LLC	Address 25349 B	Borough Park, The Woodland	s, TX 77380	
		r has it been offered for sale in the twelve months	prior to the effective date of this appra	isal?	Yes 🗙 No
	Report data source(s) used, offering price(s), and		Trulia.com, Owner, HAR.		<u> </u>
	1 (7)	( /	,,		
	I did did not analyze the contract for	sale for the subject purchase transaction. Explain th	he results of the analysis of the contra-	ct for sale or why the analysi	s was not
	performed.			,,,	
H					
욁	Contract Price \$ Date of Con	tract Is the property seller the	owner of public record?	s No Data Source(s)	
j		ale concessions, gift or downpayment assistance, e	<u> </u>		Yes No
CONTRACT	If Yes, report the total dollar amount and describe		sto., to so paid by any party on soman	or the borrower.	100110
٥	ii res, report the total dollar amount and describe	the items to be paid.			
	Note: Race and the racial composition of the	noighborhood are not appraisal factors			
			avaina Tranda	One Unit Herring	Dresent Land Has 0/
	Neighborhood Characteristics		ousing Trends	One-Unit Housing	Present Land Use %
	Location Urban Suburban	Rural Property Values Increasing	Stable Declining	PRICE AGE	One-Unit 77 %
Δ.	Built-Up <b>▼</b> Over 75% □ 25-75% □	Under 25% Demand/Supply Shortage	In Balance Over Supply	\$ (000) (yrs)	2-4 Unit %
ᅙ	Growth Rapid Stable	Slow Marketing Time Vinder 3 mths	s 3-6 mths Over 6 mths	470 Low 19	Multi-Family 6 %
Ĭ	Neighborhood Boundaries Spring Cypre	ess Rd to the North, FM 1960 to the Sc	outh, Ella Blvd to the East,	1,200 High 43	Commercial 10 %
ğ	and Hwy 249 to the West.			697 Pred. 29	Other 7 %
Ï		s located in a residential area in Harris	s County. Residential views ล	are typical in this pred	ominately
NEIGH BORHOOD	_ · _ · _ · _ ·	ping, places of worship, and medical fa			
2		t Specific Comments Page for addition			ind doo to typica.
	Market Conditions (including support for the above		ventional financing is readily		ouvers Interest
	•	30 year fixed mortgages are readily av			_
		nsidered an appropriate improvement		io odbjeot idilo within	and range of
	Dimensions 85 x 126.20	Area 10727 sf	Shape Rectangle	yiew N	l·Res·
	Specific Zoning Classification A1		esidential Single Family Hous		N,1105,
		conforming (Grandfathered Use) No Zoning		ses	
				✓ Voc. □ No. If No. de	oporibo Circula Faraile.
		improved (or as proposed per plans and specifical	ations) the present use?	Yes No If No, do	escribe Single Family
	Residential				B.1.1. B.1.1.
	Utilities Public Other (describe)	Public Other (des		provements - Type	Public Private
SITE	Electricity	Water 🔀 🗌	Street Asi		X
S	Gas 🔲	Sanitary Sewer	Alley No		D
	FEMA Special Flood Hazard Area Yes		FEMA Map # 48201C0245M	FEMA Ma	p Date 10/16/2013
	Are the utilities and off-site improvements typical		o If No, describe		1637
	Are there any adverse site conditions or external i	actors (easements, encroachments, environmental	conditions, land uses, etc.)?	Yes X No	If Yes, describe
	One and December				
				ala /aanditian lutarian	makariala /a andikian
_	General Description			als/condition Interior	materials/condition
	Units One One with Accessory Unit	ズ Concrete Slab ☐ Crawl Space F	Foundation Walls Concrete/	Avg Floors	Carpet/Tile/Good
	Units One One with Accessory Unit # of Stories 2	Concrete Slab Crawl Space Full Basement Partial Basement E	Foundation Walls Concrete/Augusterior Walls Brick/Avg	Avg Floors Walls	Carpet/Tile/Good Drywall/Good
	Units One One with Accessory Unit # of Stories 2  Type Det. Att. S-Det/End Unit	Concrete Slab Crawl Space F Full Basement Partial Basement Basement Area 0 sq.ft.	Foundation Walls Concrete// Exterior Walls Brick/Avg Roof Surface Composite	Avg Floors Walls e Shg/Avg Trim/Finish	Carpet/Tile/Good Drywall/Good Wood Painted/Good
	Units \( \) One \( \) One with Accessory Unit \( # \) of Stories \( 2 \)  Type \( \) Det. \( \) Att. \( \) S-Det/End Unit \( \) Existing \( \) Proposed \( \) Under Const.	Concrete Slab Crawl Space F Full Basement Partial Basement E Basement Area O sq.ft. F Basement Finish O %	Foundation Walls  Exterior Walls  Brick/Avg  Roof Surface  Gutters & Downspouts  Aluminum	Avg Floors Walls Shg/Avg Trim/Finish Avg Bath Floor	Carpet/Tile/Good Drywall/Good Wood Painted/Good Tile/Avg
	Units \( \) One \( \) One with Accessory Unit \( # \) of Stories \( 2 \)  Type \( \) Det. \( \) Att. \( \) S-Det./End Unit \( \) Existing \( \) Proposed \( \) Under Const. \( \)  Design (Style) \( \) Trad	Concrete Slab Crawl Space Full Basement Partial Basement Basement Area O sq.ft. Basement Finish O % Concrete Slab Sump Pump V	Foundation Walls  Exterior Walls  Brick/Avg  Roof Surface  Gutters & Downspouts  Window Type  Concrete//  Brick/Avg  Composite  Aluminum/  Metal/SP//	Avg Floors Walls Shg/Avg Trim/Finish VAvg Bath Floor Avg Bath Wainso	Carpet/Tile/Good Drywall/Good Wood Painted/Good Tile/Avg  t Tile/Avg
	Units One One with Accessory Unit # of Stories 2 Type Det. Att. S-Det./End Unit Existing Proposed Under Const. Design (Style) Trad Year Built 1994	Concrete Slab Crawl Space Full Basement Partial Basement Basement Area O sq.ft. Basement Finish O % Concrete Slab Sump Pump V	Foundation Walls  Exterior Walls  Brick/Avg  Roof Surface  Gutters & Downspouts  Aluminum	Avg Floors Walls Shq/Avg Trim/Finish VAvg Bath Floor Avg Bath Wainsc Car Storage	Carpet/Tile/Good Drywall/Good Wood Painted/Good Tile/Avg ot Tile/Avg None
	Units \( \) One \( \) One with Accessory Unit \( # \) of Stories \( 2 \)  Type \( \) Det. \( \) Att. \( \) S-Det/End Unit \( \) Existing \( \) Proposed \( \) Under Const. \( \)  Design (Style) \( \) Trad	Concrete Slab Crawl Space Full Basement Partial Basement Basement Area Osq.ft. Basement Finish O% Coutside Entry/Exit Sump Pump Evidence of Infestation	Foundation Walls  Exterior Walls  Brick/Avg  Roof Surface  Gutters & Downspouts  Window Type  Concrete//  Brick/Avg  Composite  Aluminum  Metal/SP//	Avg Floors Walls Shg/Avg Trim/Finish VAvg Bath Floor Avg Bath Wainsc Car Storage	Carpet/Tile/Good Drywall/Good Wood Painted/Good Tile/Avg ot Tile/Avg None
	Units One One with Accessory Unit # of Stories 2 Type Det. Att. S-Det./End Unit Existing Proposed Under Const. Design (Style) Trad Year Built 1994	Concrete Slab Crawl Space Full Basement Partial Basement Basement Area Osq.ft. Basement Finish Ow Coutside Entry/Exit Sump Pump Vevidence of Infestation Settlement Settlement Settlement Settlement Settlement Crawl Space Full Basement Finish Ow Coutside Entry/Exit Sump Pump Vevidence of Infestation Settlement Settlemen	Foundation Walls  Exterior Walls  Brick/Avg  Roof Surface  Gutters & Downspouts  Window Type  Storm Sash/Insulated  Screens  Concrete//  Brick/Avg  Composite  Aluminum/  Metal/SP//  None  Wire Mesh	Avg Floors Walls Shg/Avg Trim/Finish VAvg Bath Floor Avg Bath Wainsc Car Storage	Carpet/Tile/Good Drywall/Good Wood Painted/Good Tile/Avg Ot Tile/Avg None y # of Cars 2
	Units  One One with Accessory Unit # of Stories 2 Type  Det. Att. S-Det./End Unit Existing Proposed Under Const. Design (Style) Trad Year Built 1994 Effective Age (Yrs) 8	Concrete Slab Crawl Space Full Basement Partial Basement Basement Area Osq.ft. Basement Finish Owk Outside Entry/Exit Sump Pump Evidence of Infestation Settlement Settlement	Foundation Walls  Exterior Walls  Brick/Avg  Roof Surface  Gutters & Downspouts  Window Type  Storm Sash/Insulated  Screens  Wire Mesh  Amenities  Concrete//  Brick/Avg  Composite  Aluminum/  Metal/SP//  None  Wire Mesh	Avg Floors Walls Shg/Avg Trim/Finish /Avg Bath Floor Avg Bath Wainso Car Storage n/Avg Z Drivewa tove(s) # 0 Driveway Su	Carpet/Tile/Good Drywall/Good Wood Painted/Good Tile/Avg  Tile/Avg None y # of Cars 2
	Units  One One with Accessory Unit # of Stories 2 Type  Det. Att. S-Det./End Unit Existing Proposed Under Const. Design (Style) Trad Year Built 1994 Effective Age (Yrs) 8 Attic None	Concrete Slab Crawl Space Full Basement Partial Basement Basement Area O sq.ft. Fasement Finish O % Outside Entry/Exit Sump Pump Evidence of Infestation Dampness Settlement Heating FWA HWBB Radiant A Other Fuel Natural Gas	Foundation Walls Exterior Walls Brick/Avg Roof Surface Gutters & Downspouts Window Type Storm Sash/Insulated Screens Wire Mesh Amenities Streplace(s) # 1 Fence	Avg Floors Walls E Shg/Avg Trim/Finish Avg Bath Floor Avg Bath Wainsc Car Storage D/Avg Drivewa Driveway Su Privacy Garage	Carpet/Tile/Good Drywall/Good Wood Painted/Good Tile/Avg Ot Tile/Avg None y # of Cars 2 rface Concrete/Avg
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MENTS	Units  One One with Accessory Unit # of Stories 2 Type Det. Att. S-Det./End Unit Existing Proposed Under Const. Design (Style) Trad Year Built 1994 Effective Age (Yrs) 8 Attic None Orop Stair Stairs Floor Scuttle Finished Heated Appliances Refrigerator Range/Oven	Concrete Slab Crawl Space Full Basement Partial Basement Basement Area O sq.ft. Basement Finish O % Coutside Entry/Exit Sump Pump Evidence of Infestation Settlement Heating FWA HWBB Radiant Full Natural Gas Cooling Central Air Conditioning Individual Other Space Partial Radiant Partial Radiant Full Natural Gas Cooling Central Air Conditioning Individual Other Radiant Partial Radi	Foundation Walls  Exterior Walls  Brick/Avg  Roof Surface  Gutters & Downspouts  Window Type  Storm Sash/Insulated  Screens  Wire Mesh  Amenities  Patio/Deck Rear  Pool Pool/Spa  Wesher/Dryer  Composite  Aluminum  Metal/SP//  None  Wire Mesh  Porch  Potlopeck Rear  Wesher/Dryer  Other	Avg Floors Walls Shg/Avg Trim/Finish Avg Bath Floor Avg Bath Wainsc Car Storage n/Avg Drivewa tove(s) # 0 Driveway Su Privacy Garage Covered Carport None Att. (describe) Fan, Over	Carpet/Tile/Good Drywall/Good Wood Painted/Good Tile/Avg ot Tile/Avg None y # of Cars 2 rface Concrete/Avg # of Cars 2 # of Cars 0 Det. Built-in
OVEMENTS	Units  One One with Accessory Unit # of Stories 2 Type  Det. Att. S-Det./End Unit Existing Proposed Under Const. Design (Style) Trad Year Built 1994 Effective Age (Yrs) 8 Attic None Drop Stair Stairs Floor Scuttle Finished Heated Appliances Refrigerator Range/Oven Finished area above grade contains:	Concrete Slab Crawl Space Full Basement Partial Basement Basement Area O sq.ft. Basement Finish O % Coutside Entry/Exit Sump Pump Evidence of Infestation Settlement Heating FWA HWBB Radiant Full Natural Gas Cooling Central Air Conditioning Individual Other Sump Pump Dishwasher Disposal Microwal Microwal Red Settlement	Foundation Walls  Exterior Walls  Brick/Avg  Roof Surface  Gutters & Downspouts  Window Type  Storm Sash/Insulated  Screens  Wire Mesh  Amenities  Woodst  Fireplace(s) # 1 Fence  Patio/Deck Rear  Pool Pool/Spa  we Washer/Dryer  3.1 Bath(s)  Srick/Avg  Aluminum,  Metal/SP//  None  Wire Mesh  Porch  Pool Pool/Spa  Other	Avg Floors Walls Ploors Walls Ploors Walls Ploor Walls Privacy Walls Trim/Finish Bath Floor Avg Bath Wainso Car Storage Drivewa Drivewa Stove(s) # 0 Driveway Su Privacy Walls Garage Covered Carport None Att. Cdescribe) Fan, Over	Carpet/Tile/Good Drywall/Good Wood Painted/Good Tile/Avg ot Tile/Avg None y # of Cars 2 rface Concrete/Avg # of Cars 2 # of Cars 0 Det. Built-in
ROVEMENTS	Units  One One with Accessory Unit # of Stories 2 Type  Det. Att. S-Det./End Unit Existing Proposed Under Const. Design (Style) Trad Year Built 1994 Effective Age (Yrs) 8 Attic None Drop Stair Stairs Floor Scuttle Finished Heated Appliances Refrigerator Range/Oven Finished area above grade contains: Additional features (special energy efficient items	Concrete Slab Crawl Space Full Basement Partial Basement Basement Area O sq.ft. Basement Finish O % Coutside Entry/Exit Sump Pump Evidence of Infestation Settlement Heating FwA HWBB Radiant Full Natural Gas Cooling Central Air Conditioning Individual Other Dishwasher Disposal Microwal Rooms 5 Bedrooms etc.). Additional features include as	Foundation Walls  Exterior Walls  Brick/Avg  Roof Surface  Gutters & Downspouts  Window Type  Storm Sash/Insulated  Screens  Wire Mesh  Amenities  Patio/Deck Rear  Pool Pool/Spa  Wesher/Dryer  Composite  Aluminum  Metal/SP//  None  Wire Mesh  Porch  Potlopeck Rear  Wesher/Dryer  Other	Avg Floors Walls Ploors Walls Ploors Walls Ploor Walls Privacy Walls Trim/Finish Bath Floor Avg Bath Wainso Car Storage Drivewa Drivewa Stove(s) # 0 Driveway Su Privacy Walls Garage Covered Carport None Att. Cdescribe) Fan, Over	Carpet/Tile/Good Drywall/Good Wood Painted/Good Tile/Avg ot Tile/Avg None y # of Cars 2 rface Concrete/Avg # of Cars 2 # of Cars 0 Det. Built-in
-	Units  One One with Accessory Unit # of Stories 2 Type  Det. Att. S-Det./End Unit Existing Proposed Under Const.  Design (Style) Trad Year Built 1994  Effective Age (Yrs) 8  Attic None Drop Stair Stairs Floor Scuttle Finished Heated  Appliances Refrigerator Range/Oven Finished area above grade contains:  Additional features (special energy efficient items attic radiant barrier, pool/spa & fence	Concrete Slab Crawl Space Full Basement Partial Basement Basement Area O sq.ft. Basement Finish O % Coutside Entry/Exit Sump Pump Evidence of Infestation Settlement Heating FWA HWBB Radiant Full Natural Gas Cooling Central Air Conditioning Individual Other Sump Pump Dishwasher Disposal Microwal Rooms Setc.). Additional features include as cooling Central Air Conditioning Dishwasher Disposal Microwal Rooms Setc.). Additional features include as cooling Central Air Conditioning Central Air Central Air Conditioning Central Air	Foundation Walls  Exterior Walls  Brick/Avg  Roof Surface  Gutters & Downspouts  Window Type  Storm Sash/Insulated  Screens  Wire Mesh  Amenities  Woodst  Fireplace(s) # 1 Fence  Patio/Deck Rear  Pool Pool/Spa  ave Washer/Dryer  3.1 Bath(s)  5,4  a front covered porch, rear page	Avg Floors Walls  Shg/Avg Trim/Finish Avg Bath Floor Avg Bath Wainso Car Storage  n/Avg Drivewa tove(s) # 0 Driveway Su Privacy Garage Covered Carport None Att. (describe) Fan, Over 87 Square Feet of Gross Latio, fireplace, ceiling	Carpet/Tile/Good Drywall/Good Wood Painted/Good Tile/Avg Ot Tile/Avg None y # of Cars 2 rface Concrete/Avg # of Cars 2 # of Cars 0 Det. Built-in iving Area Above Grade fans, low-e windows,
IMPROVEMENTS	Units One One with Accessory Unit # of Stories 2 Type Det. Att. S-Det./End Unit Existing Proposed Under Const. Design (Style) Trad Year Built 1994 Effective Age (Yrs) 8 Attic None Drop Stair Stairs Floor Scuttle Finished Heated Appliances Refrigerator Range/Oven Finished area above grade contains: Additional features (special energy efficient items attic radiant barrier, pool/spa & fence Describe the condition of the property (including)	Concrete Slab Crawl Space Full Basement Partial Basement Basement Area O sq.ft. Fasement Finish O % Coutside Entry/Exit Sump Pump Evidence of Infestation Settlement Heating FwA HWBB Radiant Fuel Natural Gas Cooling Central Air Conditioning Individual Other Dishwasher Disposal Microwatto. Additional features include accepted with the state of the set	Foundation Walls Exterior Walls Brick/Avg Roof Surface Gutters & Downspouts Window Type Storm Sash/Insulated Screens Wire Mesh Amenities Patio/Deck Rear Porch Pool Pool/Spa ar Front covered porch, rear patio/Insulated Brick/Avg Brick/Avg Aluminum/ Metal/SP// Storm Sash/Insulated None Screens Wire Mesh Amenities Woodst Fireplace(s) # 1 Fence Potoh Pool/Spa Other 3.1 Bath(s) 5,4 a front covered porch, rear pation, etc.). C2;Kitche	Avg Floors Walls Ploors Walls Floors Walls Trim/Finish Ploor Avg Bath Floor Avg Bath Wainso Car Storage Driveway Driveway Driveway Su Privacy Garage Covered Carport None Att. Clescribe) Fan, Over Town Covers Town Covers Town Carport Town C	Carpet/Tile/Good Drywall/Good Wood Painted/Good Tile/Avg Ot Tile/Avg None y # of Cars 2 # of Cars 2 # of Cars 0 Det. Built-in iving Area Above Grade fans, low-e windows,
IMPROVEMENTS	Units One One with Accessory Unit # of Stories 2 Type Det. Att. S-Det./End Unit Existing Proposed Under Const.  Design (Style) Trad Year Built 1994 Effective Age (Yrs) 8 Attic None Drop Stair Stairs Floor Scuttle Finished Heated  Appliances Refrigerator Range/Oven Finished area above grade contains:  Additional features (special energy efficient items attic radiant barrier, pool/spa & fence Describe the condition of the property (including ago; Bathrooms-remodeled-one to fiv	Concrete Slab Crawl Space Full Basement Partial Basement Basement Area O sq.ft. Basement Finish O % Coutside Entry/Exit Sump Pump Evidence of Infestation Settlement Heating FWA HWBB Radiant Fuel Natural Gas Cooling Central Air Conditioning Individual Other Dishwasher Disposal Microwate Particular Settlement Dishwasher Disposal Microwate Particular Settlement Dishwasher Disposal Microwate Particular Settlement Disposal Microwate	Foundation Walls Exterior Walls Brick/Avg Roof Surface Composite Gutters & Downspouts Window Type Storm Sash/Insulated Screens Wire Mesh Amenities Patio/Deck Rear Porch Pool/Spa Other ave Washer/Dryer 3.1 Bath(s) Brick/Avg Composite Aluminum Metal/SP// Storm Sash/Insulated None Screens Wire Mesh Amenities Woodst Fireplace(s) # 1 Fence Poth Pool/Spa Other 3.1 Bath(s) 5,4 a front covered porch, rear pating, etc.). C2;Kitche e no deferred maintenance, li	Avg Floors Walls Ploors Walls Floors Walls Trim/Finish Floor Avg Bath Floor Avg Bath Wainso Car Storage Drivewa Tove(s) # 0 Driveway Su Privacy Garage Covered Carport None Att. Clescribe) Fan, Over Towns Fa	Carpet/Tile/Good Drywall/Good Wood Painted/Good Tile/Avg ot Tile/Avg None y # of Cars 2 rface Concrete/Avg # of Cars 2 # of Cars 0 Det. Built-in iving Area Above Grade fans, Iow-e windows, five years preciation, and
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Freddie Mac Form 70 March 2005

UAD Version 9/2011

Page 1 of 6

1 1004 March 2005

Todd E. Pavis

File# 5044007569 File# TX 5458

There are 1 comparable	e properties currently	offered for sale in	the subject neighborho	ood ranging in	price	from \$ 695,000		to \$ 69	95,000	
There are 5 comparable	e sales in the subject	t neighborhood within	the past twelve mont	hs ranging in s	sale pr	ice from \$ 550,00	0		775,000	
FEATURE	SUBJECT		LE SALE # 1			LE SALE # 2			BLE SALE # 3	
Address 16210 Wimbledo	n Forest Dr	16123 Lafone Di	r	16203 Wim	bledo	n Forest Dr	1662	6 Wimbled	on Forest Dr	
Spring, TX 77379		Spring, TX 7737		Spring, TX				ng, TX 7737		
Proximity to Subject		0.13 miles S		0.05 miles \$		-		miles N		
Sale Price	\$		\$ 564,900			\$ 725,000			\$ 731	1,500
Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 131.56 sq.ft.		\$ 174.03	sg.ft.			139.15 sq.f		.,000
Data Source(s)		HARMLS#94671				8899;DOM 67			2447;DOM 20	<u> </u>
Verification Source(s)		HCCAD/Realtor/				Doc# 479676			r/Doc# 196881	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION		+(-) \$ Adjustment		SCRIPTION	+(-) \$ Adjustr	
Sales or Financing	2200111111011	ArmLth	· () ¢ / tajasansna	ArmLth		· ( ) + / ajacanene	ArmL		. ( ) + / ( )	
Concessions		UnDisclsd;0		UnDisclsd;	Λ		Unk:			
Date of Sale/Time		s02/22;c01/22		s09/22;c09/				22;c03/22		
Location	N;Res;	N;Res;		N;Res;	122		N;Re	,		
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple				Simple		
Site	10727 sf	11275 sf	0	13631 sf	;	0	1922	•		4,500
View	N;Res;	N;Res;	0	N;Res;		0	N;Re		-4	+,500
Design (Style)		+ ' '		DT2;Trad						
- , - ,	DT2;Trad	DT2;Trad					DT2;	Trau		
Quality of Construction	Q4	Q4		Q4			Q4			
Actual Age	29	29		28		0	37			0
Condition  Above Crede	C2	C3	+50,000		Dail.		C2	Ddrma 5 "		
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms.	Baths		Total	Bdrms. Baths		
Room Count	12 5 3.1	9 4 4.1	-4,000		3.1	0		5 4.2		6,000
Gross Living Area	5,487 sq.ft.	· · · · · · · · · · · · · · · · · · ·	+47,700		sq.ft.	+52,800		5,257 sq.f	t. +9	9,200
Basement & Finished	0sf	0sf		0sf			0sf			
Rooms Below Grade									1	
Functional Utility	Functional	Functional		Functional				tional		
Heating/Cooling	FWA/CAC	FWA/CAC		FWA/CAC			FWA	/CAC		
Energy Efficient Items	Insulation/CF	Insulation/CF		Insulation/C	CF			ation/CF		
Garage/Carport	2gd2dw	3gd3dw	-12,000	3ga3dw		-12,000	3ga3	dw	-12	2,000
Porch/Patio/Deck	Porch/Patios	Porch/Patios		Porch/Patio	os		Porc	h/Patios/DI	< -2	2,000
Fence/Fireplace/Other	Fnce/1FPL	Fnce/1FPL		Fnce/1FPL			Fnce	/1FPL		
Other/Pool/Spa	Pool/Spa	Pool/Spa		Pool/Spa/SK	(/FP	-25,000	Pool	/Spa		
Other/Subdivision	Wimbledon Frst	Wimbledon Frst		Wimbledon	Frst		Wiml	bledon Frs	t	
Net Adjustment (Total)		<b>X</b> +	\$ 81,700	<b>X</b> + [		\$ 15,800		+ 🗶 -	\$ -15	5,300
		Net Adj. 14.5 %		Not Adi	0 0 0/		NI - 4 A - 4	1: 0.40	6	
Adjusted Sale Price		110t / taj.   17.0 /0		Net Adj.	2.2 %		Net Ad	IJ. 2.1 🤊	0	
Adjusted Sale Price of Comparables		Gross Adj. 20.1 %			2.2 % 12.4 %			,		5,200
of Comparables	the sale or transfer histo	Gross Adj. 20.1 %	\$ 646,600	Gross Adj. 1	12.4 %					6,200
of Comparables	the sale or transfer histo	Gross Adj. 20.1 %	\$ 646,600	Gross Adj. 1	12.4 %					6,200
of Comparables	the sale or transfer histo	Gross Adj. 20.1 %	\$ 646,600	Gross Adj. 1	12.4 %					6,200
of Comparables  I 🔀 did 🗌 did not research		Gross Adj. 20.1 % ory of the subject prope	\$ 646,600 erty and comparable sale	Gross Adj. 1 es. If not, explain	12.4 % n	\$ 740,800	Gross			6,200
of Comparables  I 🔀 did 🔲 did not research	not reveal any prior sale	Gross Adj. 20.1 % ory of the subject properties or transfers of the su	\$ 646,600 erty and comparable sale	Gross Adj. 1 es. If not, explain	12.4 % n	\$ 740,800	Gross			6,200
of Comparables  I  did  did not research  My research  did  did  did  Data Source(s)  Harris Cou	not reveal any prior sale ınty Appraisal Dist	Gross Adj. 20.1 % ory of the subject properties or transfers of the subtrict/HAR	\$ 646,600  orty and comparable sale  bject property for the th	Gross Adj. 1 es. If not, explain ree years prior to	12.4 % n to the ef	\$ 740,800	Gross aisal.			6,200
of Comparables  I  did  did not research  My research  did  did  did  Data Source(s)  Harris Cou  My research  did  did  did	not reveal any prior sale Inty Appraisal Dist not reveal any prior sale	Gross Adj. 20.1 % ory of the subject properties or transfers of the subtrict/HAR as or transfers of the co	\$ 646,600  orty and comparable sale  bject property for the th	Gross Adj. 1 es. If not, explain ree years prior to	12.4 % n to the ef	\$ 740,800	Gross aisal.			6,200
of Comparables  I  did  did not research  My research  did  did  did  Data Source(s)  Harris Cou  My research  did  did  did  Data Source(s)  Harris Cou	not reveal any prior sale inty Appraisal Disl not reveal any prior sale inty Appraisal Dist	Gross Adj. 20.1 % ory of the subject property of the s	\$ 646,600 erty and comparable sale bject property for the the	Gross Adj. 1 es. If not, explain ree years prior to year prior to the	n to the ef	\$ 740,800  Iffective date of this appr  I sale of the comparable	aisal.	Adj. 4.6 %		6,200
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Freddie Mac Form 70 March 2005

UAD Version 9/2011 Page

Page 2 of 6

1 1004 March 2005

Todd E. Pavis

File# 5044007569 File# TX 5458

Appraisal Report - This report was prepared in accordance with USPAP S					
	Standards Rule	e 2-2(a).			
DUD COMMON ADEAC/AMENUTIES					
PUD COMMON AREAS/AMENITIES					
PUD/HOA ManagementChapparral / 281-537-0957  Common Areas/AmenitiesPool, walking paths, community center, playe	rounds greer	n enacee			
No adverse conditions were noted.	grounds, greer	т эрасез.			
SELLER CONCESSIONS COMMENT					
Per USPAP, NO adjustments are necessary for those costs which are no	mally paid by	sellers as a	result of trad	ition or law in a market	
area; these costs are readily identifiable in sales transactions in the mark					
mechanical dollar for dollar cost of the financing or concession but the do					S
reaction to the financing or concessions based on the appraiser's judgme					
3% as stated in the MC Addendum "In the subject market the seller appe				1% to 3% on the effective	⁄e
date of this report." Comparable concessions fall within these parameters	s. No adjustme	ent necessar	у.		
FIRREA STATEMENT					
The appraiser certifies and agrees that this appraisal was prepared in acc	ordance with	the requirem	ents of Title	XI of the Financial Instit	utions.
Reform, Recovery and Enforcement Act (FIRREA) of 1989, as amended (effect at the time the appraiser signs the appraisal.		-			
Texas Severe Winter Storms (DR-4586-TX)Incident Period: February 11,	2021 and con	tinuing.			
Incident Period: February 11, 2021 and continuing. Declaration Date: Feb					
There was no observable damage to the subject per inspection performed	I. Marketability	y and market	value of the	subject are not affected	by any
observed damage from the above indicated winter storm.					
WATER HEATER STATEMENT (TEXAS)					
Per Local Codes, water heaters on residential properties are not required	to be double s	strapped.			
ANSI REQUIREMENTS					
The GLA for the subject was determined by the calculation of direct Z765 2021. No information was available regarding the source or me					
ANCI Declaration. The authiost preparty was measured to the popular	inah ar tanth	of a fact /	\ 2 otom/ DE	TACUED single family	hausa
ANSI Declaration: The subject property was measured to the nearest with 5487 above-grade finished square feet and 0 below-grade finish					
addition, the property includes a patio. A 3 car garage/conversion is			Jw-graue un	iiiisiiea square ieet. i	
audinen, me preperty menure a paner recom ganagereementen.					
COST APPROACH TO VALUE	(not required by	Fannie Mae)			
Provide adequate information for the lender/client to replicate the below cost figures and calculation					
Provide adequate information for the lender/client to replicate the below cost figures and calculatio Support for the opinion of site value (summary of comparable land sales or other methods for esti	mating site value)		•	nd sales were used to c	
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- 1 1004 March 2005 Todd C. Pavis

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.

1 1004 March 2005

Todd E. Panis Serial# 84119C7E

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

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

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- 21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).
- 22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.
- 23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.
- 24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.
- 25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

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

- 1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- 2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- 3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.
- 4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- 5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

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APPRAISER Todd Davis	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature Jodd E. Varus	Signature
Name Todd E Davis	Name
Company Name Todd Davis Appraisals	Company Name
Company Address 5554 South Peek Rd Ste 4	Company Address
Katy, TX 77450	
Telephone Number 713-383-7299	Telephone Number
Email Address todd.davis411@gmail.com	Email Address
Date of Signature and Report 01/11/2023	Date of Signature
Effective Date of Appraisal 01/09/2023	State Certification #
State Certification # 1360206	or State License #
or State License #	State
or Other (describe) State #	Expiration Date of Certification or License
State TX	
Expiration Date of Certification or License 05/31/2023	SUBJECT PROPERTY
ADDRESS OF PROPERTY APPRAISED	☐ Did not inspect subject property
16210 Wimbledon Forest Dr	☐ Did inspect exterior of subject property from street
Spring, TX 77379	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 708.000	Did inspect interior and exterior of subject property
LENDER/CLIENT	Date of Inspection
Name Mercury Network	COMPARADARIE
Company Name Silver City Funding, LLC	COMPARABLE SALES
Company Address 25349 Borough Park, The Woodlands, TX	Did not inspect exterior of comparable sales from street
77380	☐ Did inspect exterior of comparable sales from street
Email Address	Date of Inspection
	·

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Todd E. Davis

# **Additional Listings**

File# 5044007569 File# TX 5458

FEATURE	SI	UBJECT			LISTING	i#1			LISTING # 2		LISTING #		3	
Address 16210 Wimble				16107 Wimbl			est Dr			_				
Spring, TX 773		001 D1		Spring, TX 77		0.0								
Proximity to Subject	77 3			0.12 miles S	010									
List Price	\$			0.12 1111165 3		\$	005 000			\$				\$
List Price/Gross Liv. Area	\$		~ ft	¢ 450	00 00 #	_	695,000		H	Ψ	<b>c</b>			Ψ
	δ		q.ft.		26 sq.ft			\$	sq.ft.		\$		sq.ft.	
Last Price Revision Date				None Noted										
Data Source(s)				HAR MLS# 1	71433	92								
Verification Source(s)				Harris Co As						1				
VALUE ADJUSTMENTS	DES	CRIPTION		DESCRIPTION	ON	+	·(-) \$ Adjust.	DESCRIP	MOIT	+(-) \$ Adjust.	D	ESCRIPTION	N	+(-) \$ Adjust.
Sales or Financing				Active S	P/LP		-20,900							
Concessions							,							
Days on Market				5										
Location	N;Res;			N;Res;										
	Fee Sin	anla												
Site		_		Fee Simple		+								
	10727 s	ST		11576 sf			0							
	N;Res;			N;Res;		-								
	DT2;Tra	ad		DT2;Trad										
Quality of Construction	Q4			Q4										
Actual Age	29			30			0							
Condition	C2			C2										
Above Grade		Bdrms. Ba		Total Bdrms.	Baths			Total Bdrm:	s. Baths		Total	Bdrms.	Baths	
Room Count	12	5 3		14 5	3.1									
Gross Living Area	14	5,487			 64 sq.ft	-	+44,900		sq.ft.				sq.ft.	
Basement & Finished	Oct	J,401 3			J <del>-,</del> ∪4.11		144,800		oq.il.				oq.IL.	
	0sf			0sf										
Rooms Below Grade											-			
Functional Utility	Functio			Functional		-								
Heating/Cooling	FWA/C			FWA/CAC										
Energy Efficient Items	Insulation	on/CF		Insulation/CF										
Garage/Carport	2gd2dw	1		3ga3dw			-12,000							
Porch/Patio/Deck	Porch/F			Porch/Patios										
Fence/Fireplace/Other	Fnce/1F			Fnce/1FPL										
Other/Pool/Spa	Pool/Sp			Pool/Spa										
Other/Subdivision				Wimbledon F	·+									
	vvimble	don Frst			ารเ	4	40.000	<u> </u>		¢	-	<del></del>	1 _	¢
Net Adjustment (Total)				<b>X</b> +		\$	12,000			\$	<u> </u>	+ ·	]	\$
Adjusted List Price				Net 1.7		١.		Net	%		Ne		%	
of Comparables				Gross 11.2		\$	707,000		%	\$	Gross		%	\$
Report the results of the resear	arch and a	nalysis of th	e prid	or sale or transfer	history	of the	subject propert	y and comparal	ole sales (re	eport additional prior	sales on	ı page 3).		
ITEM			S	UBJECT			LISTING #	1		LISTING # 2			LISTIN	G#3
Date of Prior Sale/Transfer														
Price of Prior Sale/Transfer														
Data Source(s)		HCAD/F	IΔR	1	н	$C\Delta\Gamma$	D/HAR							
Effective Date of Data Source	(c)	01/09/20					/2023							
			ed a	is an indicatoi	r of cu	rrent	t market cor	nditions in th	ne subjec	t's neighborhod	od. Ma	arket adju	ustme	nts were
determined by paired	sales ar	nalysis.												
			_			_								
	_							-					-	

Borrower	Robert Lewis	File No. TX 5458
Property Address	16210 Wimbledon Forest Dr	
City .ender/Client	Spring County F Silver City Funding, LLC	Harris State TX Zip Code 77379
	AL AND REPORT IDENTIFICATION	
	is <u>one</u> of the following types:	
Appraisa	Il Report (A written report prepared under Standards Rule	2-2(a) , pursuant to the Scope of Work, as disclosed elsewhere in this report.)
Restricte Appraisa		2-2(b) , pursuant to the Scope of Work, as disclosed elsewhere in this report, ecified client and any other named intended user(s).)
Commen	nts on Standards Rule 2-3	
- The statements - The reported are analyses, opinion - Unless otherwith the control of the cont	ns, and conclusions. se indicated, I have no present or prospective interest in the property the se indicated, I have performed no services, as an appraiser or in any officially preceding acceptance of this assignment. with respect to the property that is the subject of this report or the parting in this assignment was not contingent upon developing or reporting prion for completing this assignment is not contingent upon the development of the value opinion, the attainment of a stipulated result, or the occurrence principles, and conclusions were developed, and this report has been prepared. se indicated, I have made a personal inspection of the property that is the second continuation of the property that it is the second continuation of the property that it is the second continuation of the property that it is the second continuation of the property that it is the second continuation of the property that it is the second conti	predetermined results.  Interview of a predetermined value or direction in value that favors the cause of the rence of a subsequent event directly related to the intended use of this appraisal.  Interview of this report.  Ince to the person(s) signing this certification (if there are exceptions, the name of each
Note any US  HIGHEST AN  The highest at the effective of possible, legal city limits; the present use.  probable. The	ally permissible, financially feasible, and which results in erefore, there are no zoning ordinances that apply. There Based on the characteristics of the subject site and surro	ports the highest present value, as defined on asonably probable and legal alternative uses found to be physically the highest value (maximally productive). The subject site is outside the are deed restrictions that require a single-family residence, which is its bunding sites, modifications of such land use regulations are not e in balance. The site lends itself to single family residential use both
APPRAISER:	esign.alamode.com/verify Serial:84119C7E	SUPERVISORY or CO-APPRAISER (if applicable):
	•	co,
	Todd E. Davis	
Signature:	Joda C. Varis	Signature:
Name: <u>Todd E</u>	<u> Davis</u>	Name:
State Certification	#: 1360206	State Certification #:
or State License 7		or State License #:
	Expiration Date of Certification or License: 05/31/2023 and Report: 01/11/2023	State: Expiration Date of Certification or License:  Date of Signature:
Effective Date of A	Appraisal: <u>01/09/2023</u>	
Inspection of Sub Date of Inspection	ject: None Interior and Exterior Exterior-Only  (if applicable): 01/09/2023	Inspection of Subject: None Inter Exterior-Only  Date of Inspection (if applicable): Todd & Davis

#### Todd Davis Appraisals

## SINGLE FAMILY COMPARABLE RENT SCHEDULE

File# 5044007569 File # TX 5458

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	COMPARAE	BLE NO. 1	COMPARABLE NO. 2					COMPARABLE NO. 3			
Address 16210 Wimb	ledon Forest Dr	17423 Wilton Pa	ark Ct	16810 Southern Oaks Dr				5506 Fellowship Pine Cir				
Spring, TX 7	7379	Spring, TX 7737	9	Hous	ton, TX 77	}	Spring, TX 77379					
Proximity to Subject		1.73 miles W		1.65	miles E		1.32	miles N				
Date Lease Begins		12/19/2022		06/20	0/2022		11/25	/2022				
Date Lease Expires		12/19/2023		1	0/2023			11/25/2023				
Monthy Rental	If Currently Rented: \$	\$ 4,20	nn	\$		500		\$ 5,200				
Less: Utilities	\$	\$	0	\$	7,0	0		\$		0		
Furniture	ľ	ľ	0	Ť		0		*		0		
Adjusted												
Monthly Rent	\$	\$ 4,20	00	\$	4.5	500		\$		5,200		
•		HARMLS# 1610		HΔR			0/1	HΔR	MLS# 2		7	
Data Source		HCCAD/Agent	37004		AD/Agent		34		AD/Age		,	
RENT ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-)\$ Adjust.		ESCRIPTION		+( -)\$ Adjust.		ESCRIPTI		+( -)\$ Adjust.	
Rent	DESCRIPTION		+ ( −)ψ Aujust.				+ ( −)ψ Aujust.		LOOMII III	OIN	+ ( –)ψ Aujust.	
Concessions		4200		4500			1	5200			U	
0011063310113	N.D.	0	1	0			1 1	N.D.				
Location/View	N;Res;	N;Res;		N;Re			1 1 1	N;Re				
	N;Res;	N;Res;	1	N;Re			1 <del>1</del> 1	N;Re				
Design and Appeal	DT2;Trad	DT2;Trad		DT2;			1 1 1	DT2;				
	Good	Good	-	Good				Good				
Age/Condition	29	36	0	26			0	26			0	
	C2	C3	+500	C3	D		+500	C2	D	D !!		
Above Grade	Total Bdrms Baths	Total Bdrms Bat				aths	1		Bdrms	Baths	_	
Room Count	12   5   3.1	12   4   3.		_12		.1	-50	11	5	3.1	0	
Gross Living Area	5,487 Sq. Ft.	5,018 Sq.	Ft. +200		5,544 Sc	ą. Ft.	0		5,951	Sq. Ft.	-200	
Other (e.g., basement,	0sf	0sf	1	0sf			1 1 1	0sf				
etc.)			1				I I					
Other:	Pool/Spa	None	+200	None			+200	Pool/	Spa			
Net Adj. (total)		<b>X</b> +	\$ 900	X	- 🗆 -	\$	650	1	$\cdot$ X	- \$	-200	
Indicated Monthly												
Market Rent			\$ 5,100			\$	5,150			\$	5,000	
Comments on market dat	ta, including the range of re	ents for single family pr	operties, an estimate of	vacanc	y for single fa	mily re	ental properties, the	general	trend of re	ents and		
vacancy, and support for	the above adjustments. (I	Rent concessions shou	ld be adjusted to the m	arket, no	t to the subjec	ct pro <sub>l</sub>	perty.) Ad	djusted	d marke	t rent fo	or the	
neighborhood rang	ed from \$1050 to \$7	1690 for compara	ble properties. A	1% va	cancy is ty	pical	l in the market.	Mark	et adjus	tments	include	
\$25 per bath, \$.50/	sf GLA difference, \$	50 per garage sp	ace, \$25 per pati	o. Stal	ole market	cond	ditions exist in	the ne	ighborh	ood.		
									_			
Final Reconciliation of Ma	arket Rent: Rent	comparable 1 is	given the most we	eiaht d	ue to it's lo	wer	market adjustr	nents	and sim	ilarity t	o the	
subject Market ren	nt is considered to be		_	ngin u		,,,,	markot aajaoti	1101110	arra om	marity t		
oubject. Market for	it is concidence to b	o qo roomionar p	or arm.									
	A soign	alamada aam/yari	fu Carial 9444	0C7E								
	esign.	.alamode.com/veri	fy Serial:84119	907E								
I (WE) ESTIMATE THE MO	ONTHLY MARKET RENT OF	THE SUBJECT AS OF		0.	1/09/2023		T0 E	E ¢		5,10	00	
T(WE) ESTIMATE THE MIC		161			1/03/2023			_		3,10	00	
Appraiser(s) SIGNAT	TIPE - Joda	CVa	us	Daviou /	nnraiger Cl	CNIAT	LIDE					
		2,00				GNAT	UNE					
NAME	Todd E Davis			(If applic	aviej <u>IN</u>	AME						
Date Property Inspect	ed 04/00/2022	Report Signed 01/	44/2022	Nata Dra	perty Inspecte	h		Rano	rt Signed			
License or Certification		110port orginal 01/			or Certification			_ 116h0	it olyiltü		ate	
Expiration Date of Lice		5/31/2023			n Date of Lice		r Cartification				ai <del>u</del>	
L AURABUIT DATE ULT ICE	mac di deminialidii ()	コニコ レノロノゴ			I Date UI LICE	บอน ป	ı oğrunualıdır					
2.0.000	<u>0</u>	0/0 1/2020		•			d Did Not	Inener	t Subject	Property		

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

Freddie Mac Form 1000 (8/88)

Todd E. Pavis

Fannie Mae Form 1007 (8/88)

issignment-specific comments	File No. TX 5458	

Borrower	Robert Lewis			
Property Address	16210 Wimbledon Forest Dr			
City	Spring	County Harris	State TX	Zip Code 77379
Landar/Cliant	Silver City Funding LLC			

Properties in the market area are zoned by the municipalities in which they are located. Per Fort Bend Appraisal District. the property use code for the subject is A1 - Residential Single Family Houses. No existing regulations were found preventing the subject from being 100% rebuilt if destroyed. The subject site is an improved residential site and conforms to the neighborhood.

#### **NEIGHBORHOOD SECTION**

The subject's estimate of market value is within the low to high price range for this area, and is considered an

The subject's opinion of market value lies above the neighborhood predominate value as is often typical within neighborhoods where a mixture of home sizes, design styles, and value ranges are present. The subject's marketability is not affected because of its above position in relation to the predominate neighborhood value as estimated by the appraiser. The subject is located in a well established neighborhood.

The "Other" 7% present land use is made up of mostly unimproved lots, wooded areas, waterways.

#### SALES COMPARISON APPROACH

Differences in similar lot sizes used in this report had no impact on value and were not adjusted.

GLA; GLA of the subject was derived from field measurements. No physical measurements of the included comparables have been made.

GLA's of the comparable properties were obtained from tax records.

Market reaction was not discernible for GLA differences less than 150 sq ft.

Adjustments for differences include \$40 per sf GLA, \$2000 per bath/half, \$4000 per bath/full.

A 3% SP/LP ratio market adjustment was revealed. The sale to list price percentage is within typical market area ranges.

#### SUMMARY/RECONCILIATION

Comparable dissimilarities are monetarily adjusted for in the grid according to market reaction. Market adjustments were determined by paired sales analysis. Adjustments must be verifiable in the market.

The weighted average percentages applied to each comparable in reconciliation are as follows;

Comp #1---23%, Comp #2---33%, Comp #3---44%..

Due to a lack of buyer/seller activity in the subject's neighborhood, suggested distance and time guidelines were expanded to provide the most comparable solds & listings with similar amenities and external influences.

NOTE---Any comparable photos from third party/mls sources is due to access issues from the owners, road construction, and/or gated community.

#### COMPARABLE SEARCH PARAMETERS

AREA---Harris County/77379 GI A---4000-6000 YR BLT---1970-2005

SALE DATE---01/09/2022-01/09/2022

SUBDIVISION---Wimbledon Forest

COMPARABLE SEARCH COORDINATES---Latitude, Longitude is within 2.00 mi of 16210 Wimbledon Forest Dr, Spring, TX 77379

All comparables are located in the same or competing PUD. Your appraiser/agent is not aware of any current litigation against the HOA.

#### HIGHEST AND BEST USE

The highest and best use of the subject site is as an improved residential site, and through analysis, if the improvements make a positive contribution to the overall value.

All available utilities were ON and observed. They were considered functional but not warranted by this appraiser.

An observation of the attic and roof was performed and no adverse conditions that affect stability, security, or safety was found.

#### APPRAISER OBSERVATIONS

The appraiser considers physical and economical characteristics of a property to provide an opinion of value to the Client/Lender.

An appraiser's observation is limited to readily observable conditions and is not as comprehensive an inspection as one performed by a licensed home inspector.



#### **General Comments**

File No. TX 5458

Borrower	Robert Lewis					
Property Address	16210 Wimbledon Forest Dr					
City	Spring	County	Harris	State	TX	Zip Code 77379
Landar/Cliant	Silver City Funding LLC					

#### **NEIGHBORHOOD SECTION**

The value entered in the Pred. field of the One-Unit Housing Section is an average value of comparable sales.

#### SALES COMPARISON APPROACH

Market reaction adjustments are made to comparable properties in the sales comparison grid. The resulting adjusted sale prices are the determining factor in the development of the market value of the subject. Adjustments made in the sales comparison grid are not based on cost. They are derived from how certain amenities affect similar sales in the area. A method using a combination of matched pairs and an understanding of what factors/amenities drive market values in the area was also used to determine the value of adjustments made in the sales comparison grid.

Indicated value of the subject property is determined by using the gross adjustment of sale price for each comparable as a measure of the relative quality of the comp. A lower adjustment indicates a better comp, and vice versa. The ratio of gross dollar adjustment to sale price for each of the comps is used to calculate the weight each comp should have in a weighted calculation. This weighted calculation is used as the indicated value of the subject.

As with any method, more weight is given to the most similar comps while at the same time minimizing values near the extremes of the indicated value range. The final market value estimate for the subject property may not represent the average or predominate value for residential properties in this market area, as shown on page 1 of the report. The subject property is within the stated price range for homes in this area; and the fact that the subject property does not represent the average value has no adverse effect on the subject's value or marketability.

#### PUD/HOA DATA COLLECTION

PUD/HOA information is obtained via internet searches, HOA web sites, HOA representatives, MLS data, agents, and property owners.

NOTE---This appraiser did not observe any personal property for functionality and no personal property value is included in this report.

#### COMMENTS TO THE BORROWER

This appraisal may not be used or relied upon by anyone other than the stated intended user(s), regardless of the means of possession of this report or who pays for the report without the express written consent of the appraiser. This appraiser or appraisal firm assume no obligation, liability, or accountability to any third party without such written consent.

This appraiser is not permitted to communicate/discuss any assignment results or other information designated as confidential by the client/lender with anyone other than the client/lender.

The lender will have a means of redress for inquiries concerning the results and methods of this appropriate the results are the results and methods of this appropriate the results are the results and methods of this appropriate the results are the results and methods of this appropriate the results are the results and the results are the results and the results are the

The lender will have a means of redress for inquiries concerning the results and methods of this appraisal report.



## Market Conditions Addendum to the Appraisal Report

File# 5044007569

File No. 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. ZIP Code 77379 Property Address 16210 Wimbledon Forest Dr City Spring State TX Borrower Robert Lewis 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. Prior 7-12 Months Current - 3 Months Inventory Analysis Prior 4-6 Months Overall Trend Declining Stable Stable Total # of Comparable Sales (Settled) Increasing Absorption Rate (Total Sales/Months) Increasing Declining 0.50 0.33 0.33 ➤ Stable
➤ Stable Total # of Comparable Active Listings Increasing Declining 0 0 1 Months of Housing Supply (Total Listings/Ab.Rate) 0.00 0.00 3.0 Declining Increasing Median Sale & List Price, DOM, Sale/List % Prior 7-12 Months Prior 4-6 Months Current - 3 Months Overall Trend **X** Stable Increasing Declining Median Comparable Sale Price 731,500 725,000 708,000 X Stable Median Comparable Sales Days on Market Declining Increasing 10 32 17 Stable Stable Declining Median Comparable List Price 695,000 Increasing 0 0 Median Comparable Listings Days on Market Declining Increasing 0 0 5 Stable Stable Median Sale Price as % of List Price Declining Increasing 98.85 100.00 98.95 Seller-(developer, builder, etc.)paid financial assistance prevalent? **X** No Declining Increasing Yes RESEARCH & 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.). In the subject market, seller concessions remained stable over the past 12 months and range from 0% to 3% on the effective date of this report. **X** No Are foreclosure sales (REO sales) a factor in the market? Yes If yes, explain (including the trends in listings and sales of foreclosed properties). Cite data sources for above information. Data provided was generated using HAR, the market area multiple listing system. 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. Market research parameters are listed on the Assignment-Specific Comments Page. Subject property characteristics, Scope of Work, and assignment conditions affect market search parameters Analysis-Market sale and list prices are considered stable over the past 12 month period. Prices vary across a sine wave pattern which is typical for subdivisions in the market area. Statistics used in the above grid were extracted from the local MLS System. Houston Association of Realtors 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) Stable Declining Increasing Absorption Rate (Total Sales/Months) Declining Increasing Stable Total # of Active Comparable Listings Stable Declining Increasing Months of Unit Supply (Total Listings/Ab.Rate) Declining Stable Increasing Are foreclosure sales (REO sales) a factor in the project? If yes, indicate the number of REO listings and explain the trends in listings and sales of Yes No foreclosed properties. 0/CO-OP Summarize the above trends and address the impact on the subject unit and project. arus Signature Signature Supervisory Appraiser Name Appraiser Name Todd E Davis Company Name Company Name Todd Davis Appraisals Company Address Company Address 5554 South Peek Rd Ste 4, Katy, TX 77450 State License/Certification # State State License/Certification # 1360206 State TX

todd.davis411@gmail.com Freddie Mac Form 71 March 2009

Email Address

Page 1 of 1

Fannie Mae

March 2009

Todd E. Davis

**Email Address** 

## **Subject Photo Page**

Borrower	Robert Lewis			
Property Address	16210 Wimbledon Forest Dr			
City	Spring	County Harris	State TX	Zip Code 77379
Lender/Client	Silver City Funding LLC			



## **Subject Front**

16210 Wimbledon Forest Dr

Sales Price

Gross Living Area 5,487 Total Rooms 12 Total Bedrooms 5 Total Bathrooms 3.1 Location N;Res; View N;Res; 10727 sf Site Quality Q4 29 Age



## **Subject Rear**

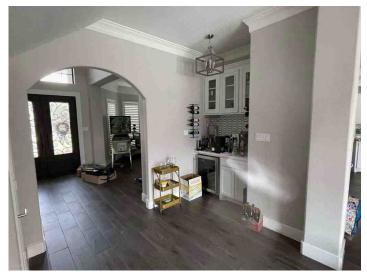


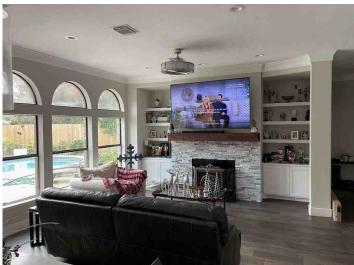
## **Subject Street Right**

Includes a portion of the subject's site



Borrower	Robert Lewis			
Property Address	16210 Wimbledon Forest Dr			
City	Spring	County Harris	State TX 2	ip Code 77379
Lender/Client	Silver City Funding LLC			





**Entrance** 

Family/Fireplace





Kitchen Dining





Breakfast Full Bath

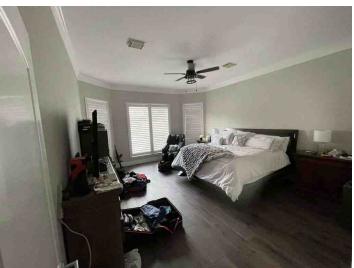
Borrower	Robert Lewis							
Property Address	16210 Wimbledon Forest Dr							
City	Spring	County	Harris	St	ate TX	Zip Code	77379	
Lender/Client	Silver City Funding LLC							





Full Bath Full Bath





Half Bath Bedroom





Bedroom Bedroom

Borrower	Robert Lewis			
Property Address	16210 Wimbledon Forest Dr			
City	Spring	County Harris	State TX	Zip Code 77379
Lender/Client	Silver City Funding, LLC			





Bedroom Bedroom





Study Game





**Living Bonus** 

Todd L. Pavis
Serial# 84119C7E
esign.alamode.com/verify

Borrower	Robert Lewis				
Property Address	16210 Wimbledon Forest Dr				
City	Spring	County Harris	State TX	Zip Code 77379	
Lender/Client	Silver City Funding, LLC				





Utility Pool/Spa





**Pool Equipment** 

**AC Condensers** 





**Front View** 

**Front North View** 

Borrower	Robert Lewis			
Property Address	16210 Wimbledon Forest Dr			
City	Spring	County Harris	State TX	Zip Code 77379
Lender/Client	Silver City Funding LLC			





Rear View Site Rear

Comments: Comments:





Site Rear Street Left

Comments: Comments:

## **Comparable Photo Page**

Borrower	Robert Lewis			
Property Address	16210 Wimbledon Forest Dr			
City	Spring	County Harris	State TX	Zip Code 77379
Lender/Client	Silver City Funding, LLC			



## **Comparable 1**

16123 Lafone Dr

0.13 miles S Prox. to Subject Sales Price 564,900 Gross Living Area 4,294 Total Rooms 9 Total Bedrooms 4 Total Bathrooms 4.1 Location N;Res; View N;Res; Site 11275 sf Quality Q4 29 Age



## Comparable 2

16203 Wimbledon Forest Dr Prox. to Subject 0.05 miles S Sales Price 725,000 Gross Living Area 4,166 Total Rooms 9 Total Bedrooms 4 Total Bathrooms 3.1 Location N;Res; View N;Res; 13631 sf Site Quality Q4 Age 28



## Comparable 3

16626 Wimbledon Forest Dr Prox. to Subject 0.43 miles N Sales Price 731,500 Gross Living Area 5,257 Total Rooms 12 Total Bedrooms 5 **Total Bathrooms** 4.2 Location N;Res; N;Res; View Site 19223 sf Quality Q4 Age 37

## **Listing Photo Page**

Borrower	Robert Lewis			
Property Address	16210 Wimbledon Forest Dr			
City	Spring	County Harris	State TX	Zip Code 77379
Lender/Client	Silver City Funding, LLC			



## Listing 1

16107 Wimbledon Forest Dr
Proximity to Subject 0.12 miles S
List Price 695,000
Days on Market 5
Gross Living Area 4,364
Total Rooms 14
Total Bedrooms 5
Total Bathrooms 3.1
Age 30

## Listing 2

Proximity to Subject List Price Days on Market Gross Living Area Total Rooms Total Bedrooms Total Bathrooms Age

## Listing 3

Proximity to Subject List Price Days on Market Gross Living Area Total Rooms Total Bedrooms Total Bathrooms Age



## **Rental Photo Page**

Borrower	Robert Lewis			
Property Address	16210 Wimbledon Forest Dr			
City	Spring	County Harris	State TX	Zip Code 77379
Lender/Client	Silver City Funding LLC			



### Rental 1

17423 Wilton Park Ct

Proximity to Subject 1.73 miles W Adj. Monthly Rent 4,200

 Adj. Monthly Rent
 4,200

 Gross Living Area
 5,018

 Total Rooms
 12

 Total Bedrooms
 4

 Total Bathrooms
 3.1

 Location
 N;Res;

 View
 N;Res;

 Condition
 C3

 Age/Year Built
 36



## Rental 2

16810 Southern Oaks Dr Proximity to Subject 1.65 miles E Adj. Monthly Rent 4,500 Gross Living Area 5,544

 Total Rooms
 12

 Total Bedrooms
 5

 Total Bathrooms
 5.1

 Location
 N;Res;

 View
 N;Res;

 Condition
 C3

 Age/Year Built
 26



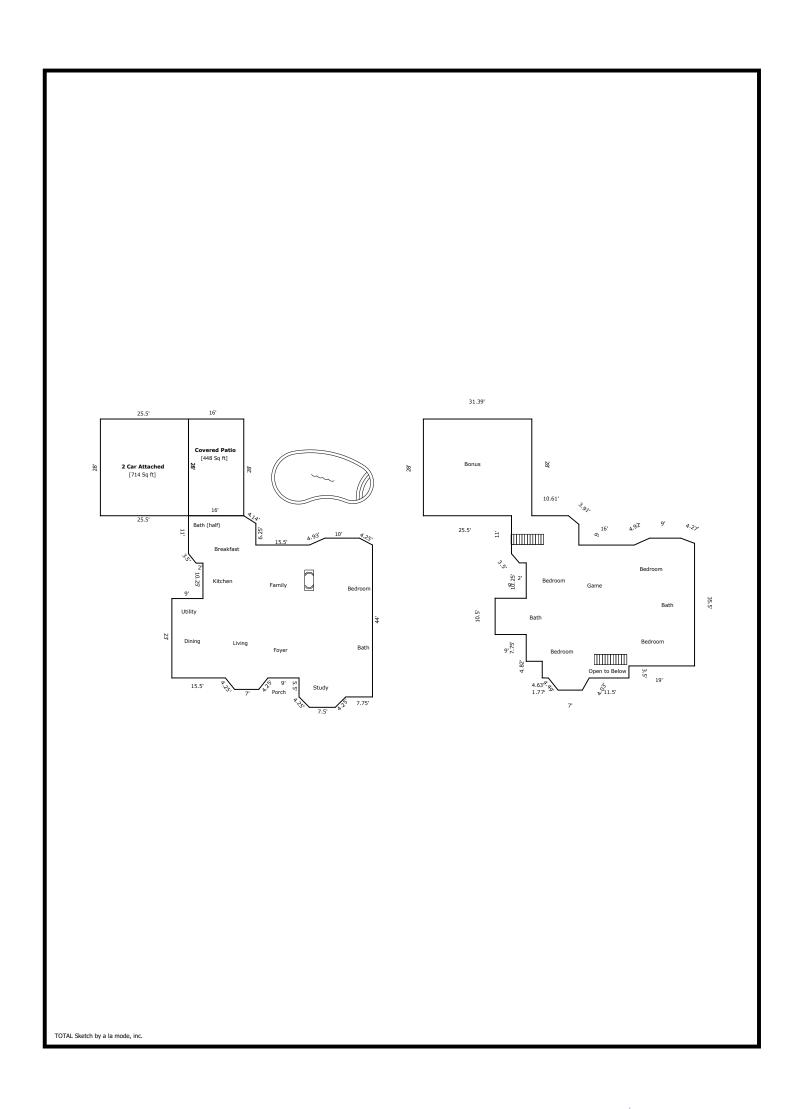
## Rental 3

5506 Fellowship Pine Cir
Proximity to Subject 1.32 miles N
Adj. Monthly Rent 5,200
Gross Living Area 5,951
Total Rooms 11
Total Bedrooms 5
Total Bathrooms 3.1
Location N;Res;

View N;Res; Condition C2 Age/Year Built 26

# **Building Sketch (Page - 1)**

Borrower	Robert Lewis				
Property Address	16210 Wimbledon Forest Dr				
City	Spring	County Harris	State TX	Zip Code 77379	
Lender/Client	Silver City Funding, LLC				



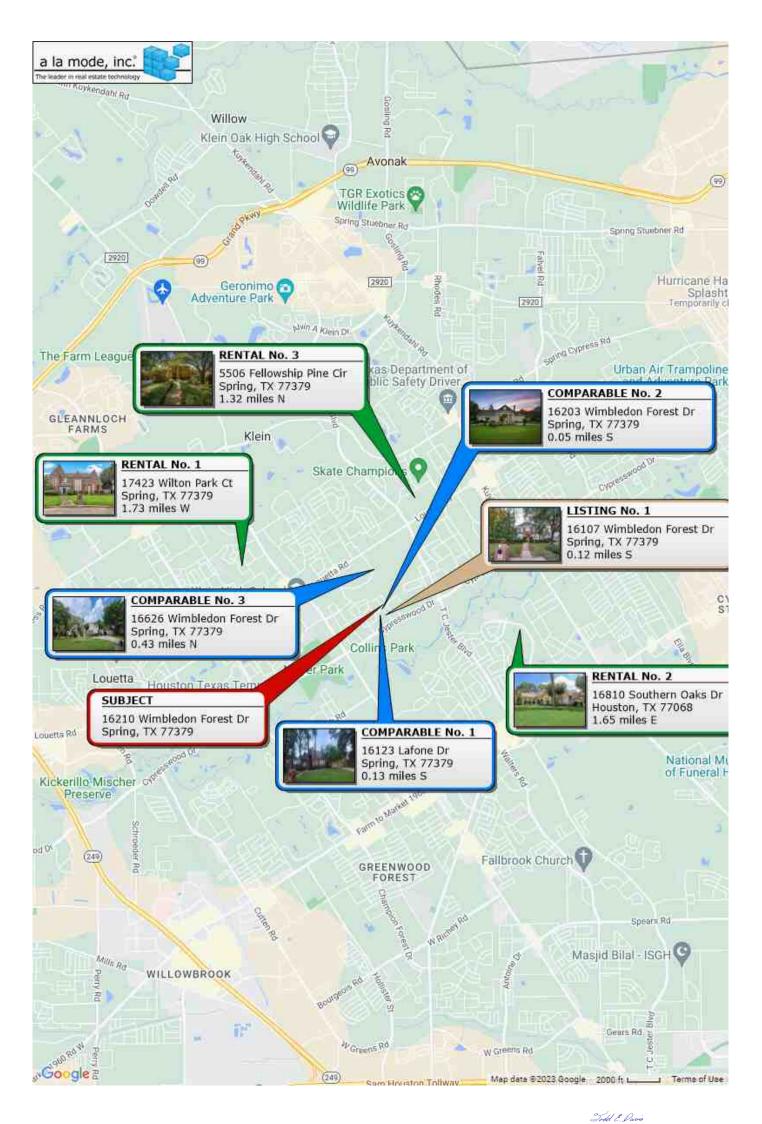
## **Building Sketch (Page - 2)**

Borrower	Robert Lewis			
Property Address	16210 Wimbledon Forest Dr			
City	Spring	County Harris	State TX	Zip Code 77379
Lender/Client	Silver City Funding, LLC			

**Area Calculations Summary** Living Area **Calculation Details** 0.5 × 2.66 × 3.32 = 0.5 × 3.32 × 2.66 = 4.41 4.41 First Floor 2485.2 Sq ft 7 × 3.32 = 0.5 × 3.01 × 3.01 = 23.23 4.52 0.5 × 3.01 × 3.01 = 7.5 × 3.01 = 4.52 22.54 0.5 × 3.76 × 1.98 = 3.72 4.47  $0.5 \times 1.98 \times 4.51 =$ 10 × 1.98 19.83 44 × 21.26 36.81 × 23 935.46 846.63 = 15.5 × 12.51 193.86 15.5 × 12.51 -15.3 × 10.25 = 11.5 × 3.49 = 0.5 × 3.49 × 2.23 = 13.73 × 13.81 = 156.85 40.13 3.9 189.7 24.05  $0.5 \times 2.19 \times 2.73 =$ 2.99 Second Floor 3001.67 Sq ft  $31.39 \times 28$ = 878.86 10.5 × 9 = 0.5 × 3 × 2.5 = 94.5 3.75 16.5 × 2.5 19.5 × 6 41.25 117 0.5 × 4 × 1.5 = 0.5 × 1.5 × 3.38 = 9 × 1.5 = 0.5 × 0.5 × 1.12 = 2.53 13.5 0.28 16.38 × 0.5 8.19 53 × 2.5 = 0.5 × 2.28 × 2.66 = 132.5 50.72 × 2.66 48.72 × 28.5 = 134.79 = 1388.58 44.09 × 1.34 = 25.09 × 3.47 = 0.5 × 1.77 × 0.03 = 59.19 87.15 0.02  $23.32 \times 0.03$ 0.61  $0.5 \times 2.82 \times 3.5 = 0.5 \times 3.5 \times 2 = 0.5 \times 3.5$ 4.93 3.5  $7 \times 3.5$ 24.5 Total Living Area (Rounded): Non-living Area 5487 Sq ft Covered Patio 448 Sq ft 16 × 28 448 2 Car Attached 28 × 25.5 714 714 Sq ft

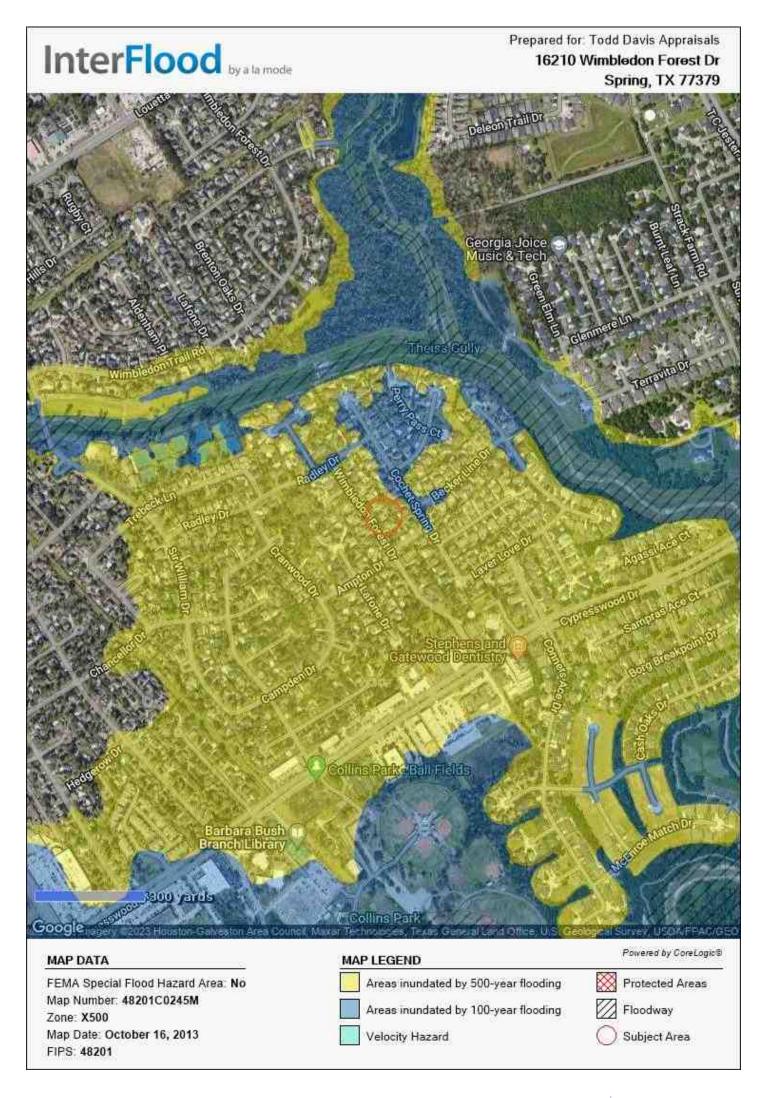
### **Location Map**

Borrower	Robert Lewis			
Property Address	16210 Wimbledon Forest Dr			
City	Spring	County Harris	State TX	Zip Code 77379
Lender/Client	Silver City Funding, LLC			



## Flood Map

Borrower	Robert Lewis			
Property Address	16210 Wimbledon Forest Dr			
City	Spring	County Harris	State TX	Zip Code 77379
Lender/Client	Silver City Funding, LLC			



## **Aerial Map**

Borrower	Robert Lewis				
Property Address	16210 Wimbledon Forest Dr				
City	Spring	County Harris	State TX	Zip Code 77379	
Lender/Client	Silver City Funding, LLC				



## **Plat Map**

Borrower	Robert Lewis			
Property Address	16210 Wimbledon Forest Dr			
City	Spring	County Harris	State TX	Zip Code 77379
Lender/Client	Silver City Funding, LLC			



## **Property Detail Report - Page 1**

#### HARRIS CENTRAL APPRAISAL DISTRICT REAL PROPERTY ACCOUNT INFORMATION 1173510030003

Tax Year: 2023



		c	wner an	nd P	Property Info	ormation			
Owner Name & Mailing Address:	LEWIS ROB 16210 WIM DR SPRING TX	BLEDO	I FORES	ST	Legal Description Property Address:	AMENDE 16210 V	DON FORES		
State Class Code	Land Use Code	Land Area	Total Living Area	Ne	ighborhood	Neighborhood Group	Market Area	Map Facet	Key Map <sup>®</sup>
A1 Real, Residential, Single-Family	1001 Residential Improved	10,727 SF	4,689 SF		2717.04	17031	320 ISD 17 - Klein ISD	5068C	330M

#### **Value Status Information**

Value Status	Shared CAD
All Values Pending	No

**Exemptions and Jurisdictions** 

Exemption Type	Districts	Jurisdictions	Exemption Value	ARB Status	2022 Rate	2023 Rate
Residential	017	KLEIN ISD	Pending	Pending	1.230000	
Homestead	040	HARRIS COUNTY	Pending	Pending	0.343730	
	041	HARRIS CO FLOOD CNTRL	Pending	Pending	0.030550	
	042	PORT OF HOUSTON AUTHY	Pending	Pending	0.007990	
	043	HARRIS CO HOSP DIST	Pending	Pending	0.148310	
	044	HARRIS CO EDUC DEPT	Pending	Pending	0.004900	
	045	LONE STAR COLLEGE SYS	Pending	Pending	0.107800	
	151	CYPRESS KLEIN UD	Pending	Pending	0.104800	
	635	HC EMERG SRV DIST 16	Pending	Pending	0.047107	
	666	HC EMERG SERV DIST	Pending	Pending	0.029336	

Texas law prohibits us from displaying residential photographs, sketches, floor plans, or information indicating the age of a property owner on our website. You can inspect this information or get a copy at HCAD's information center at 13013 NW Freeway.

## Valuations

Value as	of January 1, 202	2	Value as	of January 1, 202	3
	Market	Appraised		Market	Appraised
Land	78,093		Land		
Improvement	448,307		Improvement		
Total	526,400	512,431	Total	Pending	Pending

Land

## **Property Detail Report - Page 2**

					Marke	t Value	Land					
Line	Description	Site Code	Unit Type	linite	Size Factor	Site Factor	Appr O/R Factor	Appr O/R Reason	Total Adj	Unit Price	Adj Unit Price	Value
1	1001 Res Improved Table Value	SF1	SF	10,727	1.04	1.00	1.00	<u> 59</u>	1.04	Pending	Pending	Pending

#### Building

Building	Year Built	Remodeled	Туре	Style	Quality	Impr Sq Ft	Building Details
1	1994	2019	Residential Single Family	Residential 1 Family	Excellent	4,689 *	Displayed

\* All HCAD residential building measurements are done from the exterior, with individual measurements rounded to the closest foot. This measurement includes all closet space, hallways, and interior staircases. Attached garages are not included in the square footage of living area, but valued separately. Living area above attached garages is included in the square footage living area of the dwelling. Living area above detached garages is not included in the square footage living area of the dwelling but is valued separately. This method is used on all residential properties in Harris County to ensure the uniformity of square footage of living area measurements district-wide. There can be a reasonable variance between the HCAD square footage and your square footage measurement, especially if your square footage measurement was an interior measurement or an exterior measurement to the inch.

Building Details (1)

Building D	ata
Element	Detail
Cond / Desir / Util	Very Good
Foundation Type	Slab
Grade Adjustment	A-
Heating / AC	Central Heat/AC
Physical Condition	Very Good
Exterior Wall	Brick / Veneer
Cost and Design	Extensive
Element	Units
Room: Total	9
Room: Rec	1
Room: Half Bath	1
Room: Full Bath	3
Room: Bedroom	5
Fireplace: Masonry Firebrick	1

Description	Area
BASE AREA PRI	2,105
ONE STORY MAS PRI	129
CARPORT PRI	300
MAS/BRK GARAGE PRI	723
OPEN MAS PORCH PRI	210
ONE STORY MAS PRI	350
OPEN MAS PORCH PRI	48
BASE AREA UPR	2,105

### **Extra Features**

Line	Description	Quality	Condition	Units	Year Bulit	
1	Gunite Pool	Average	Average	496.00	1994	
2	Pool SPA with Heater	Average	Average	1.00	1994	

File# 5044007569 File No. TX 5458

#### 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.

#### Ω4

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

#### 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 ungrades.

#### Q6

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

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

#### Not Updated

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

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

## Updated

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

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

#### Remodeled

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

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

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

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

#### Example:

3.2 indicates three full baths and two half baths.

## UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

## Abbreviations Used in Data Standardization Text

A Adversa Acres Acres Area, Site Acres, Site Adjirk Agreet to Park Adjisent to Park Location Adjirk Adjisent to Park Location Armith Amelian Location Armith Amelian Location Armith Amelian Length Site Sale or Francing Concessions Devo Grade Devoted Concessions Concessions Concessions Concessions Concessions Concessions Commercial Influence Location Commercial Influence Corvin Concessions Compared Concessions Compared Concessions Compared Concessions Corp. Corporation Compared Concessions Corp. Corporation Compared Concessions Corp. Corporation Concessions Corp. Corp. Sale or Francing Concessions Corp. Corp. Sale Corp. Corp. Sale Corp. Corp. Sale Corp.	Abbreviation	Full Name	Fields Where This Abbreviation May Appear		
AGPW         Adjecent to Park         Location           ART         Adjecent to Park Instructure         Design (SWH)           B         Beneficial         Location & View           B         Beneficial         Location & View           B         Beneficial         Location & View           B         Bedroom         Basement & Finished Rooms Below Grade           Beyfel         Busy Road         Location           C         Contracted Date         Date of Sale Fine           Caul         Cash         Sale or Financing Concessions           Comm         Commercial Influence         Location           Com         Commercial Influence         Location           Cov         Control C	A	Adverse	- 11		
Applew         Adjacent to Power Lines         Location           Arm Luth         Arms Longth Sale         Sale or Financing Concessions           8         Baneficial         Location & View           ba         Bathocomicy         Basemant & Finished Rooms Below Grade           ba         Bathocomicy         Basemant & Finished Rooms Below Grade           by Finished Rooms Below Grade         Box Finished Rooms Below Grade           Common         Common Comment of Mills         Basemant & Finished Rooms Below Grade           Common         Common Com		Acres	Area, Site		
Armth         Ams Length Sale         Sale or Financing Concessions           AT         Attached Struture         Design (Syle)           B         Beneficial         Location & View           ba         Batteriorn         Basement & Finished Rooms Below Grade           br         Badroom         Basement & Finished Rooms Below Grade           c         Contracted Date         Date of Sale Time           Cach         Cash         Sale or Financing Concessions           Comm         Commercial Influence         Location           Comm         Commercial Influence         Location           Comm         Commercial Influence         Location           Comm         Commercial Influence         Location           Commercial Contraction         Sale or Financing Concessions           Commercial Contraction         Sale or Financing Concessions           Cyby         Comprise Commercial Influence         Location           Cyby         Comprise Commerc		-	Location		
ATT					
Beneficial   Location & View		<u> </u>	-		
Basemont & Finishert Rooms Below Grade					
Bestroom					
BuyNid		,			
Contracted Date					
Cash         Cash         Sale or Financing Concessions           Comm         Commercial Influence         Location           Conv         Conventional         Sale or Financing Concessions           cp         Carport         Sarge/Carport           Crif View         View           CrySty         Cry View Skyline View         View           Cry Cry Covered         Sarage/Carport           DDM         Day On Market         Data Sources           DT         Detacted Studute         Design (Style)           dw         Driveway         Sarage/Carport           dw         Driveway         Sarage/Carport           e         Expiration Date         Data Sale of Financing Concessions           F4H4         Falate Sale         Sale or Financing Concessions           F4H5         Fadaral Housing Authority         Sale or Financing Concessions           ga         Attached Garage         Garage/Carport           gbi         Bull-in Garage         Garage/Carport           gli Close         Golf Course         Location           Giffce         Golf Course View         View           Giff Mw         Golf Course View         View           Giff W         Golf Course View         Vi	-				
Conv         Conventional         Sale or Financing Concessions           Cp         Carport         Basage/Carport           Crifford         Cut Ordered Sale         Sale or Financing Concessions           CySty         Cry View Syline View         View           CyStr         Cry Sirect View         View           CyStr         Cry Word         Stage Carport           DOM         Days On Market         Date Sources           DT         Destached Structure         Design (Style)           dw         Driveway         Garage Carport           e         Experiation Date         Date of Sale Firme           e basic State Studie         Sale Or Financing Concessions           g         Garage Carport         Sale or Financing Concessions           g         Garage Carport         Garage Carport           g         Garage Carport         Garage Carport           ga         Attached Garage         Garage Carport           gd         Delate Garage         Garage Carport           gd         Delate Garage         Garage Carport           gd         Delate Garage Carport         Garage Carport           gd         Delate Garage Carport         Garage Carport           gd         <	Cash	Cash	Sale or Financing Concessions		
Cp         Caport         Garage/Carport           CfVSfty         Court Ordered Sale         Sale or Financing Concessions           CfVSfty         CfV Yew Skyline View         View           CNSTY         CfV Yew Skyline View         View           CV         Crovered         Garage/Carport           DOM         Days On Market         Date Sale Concessions           DT         Detached Structure         Design (Style)           dw         Driversey         Garage/Carport           dw         Driversey         Garage/Carport           etate         Estate Sale         Sale or Financing Concessions           FHA         Federal Housing Authority         Sale or Financing Concessions           ga         Garage         Garage/Carport           ga         Attached Garage         Garage/Carport           gbi         Bulti-n Garage         Garage/Carport           gfftv         Golf Course         Location           Gfftv         Golf Course         Location           Gfftv         Golf Course View         View           GR         Garden         Design (Style)           HR         High Rise         Design (Style)           Ind         Industrial <td< td=""><td>Comm</td><td>Commercial Influence</td><td>Location</td></td<>	Comm	Commercial Influence	Location		
Court   Court Ordered Sale   Sale or Financing Concessions	Conv	Conventional			
CryStry         City View Skyline View         View           CryStr         City Street View         View           Cr         Covered         Garage/Carport           DOM         Day Go Market         Data Sources           DT         Detached Structure         Design (Syle)           dW         Driveway         Garage/Carport           dW         Driveway         Garage Carport           e1e         Expatiation Date         Date of Sale Time           Estate         Estate Sale         Bale of Financing Concessions           FHA         Federal Housing Authority         Sale or Financing Concessions           ga         Attached Garage         Garage/Carport           ga         Attached Garage         Garage/Carport           gbl         Bult-in Garage         Garage/Carport           GIFCose         Golf Course         Location           GIFV         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           Luffill         Loca	<u> </u>				
CryStret View         View           Cv         Covered         GargeCarport           DOM         Days On Market         Data Sources           DT         Detached Structure         Design (Style)           dw         Driveway         GarageCarport           0         Expiration Date         Date of Staley Time           Estate Sale         Sale or Financing Concessions           FHA         Federal Housing Authority         Sale or Financing Concessions           g Garage         Garage(Carport           gbi         Built-in Garage         Garage(Carport           gl         Detached Garage         Garage(Carport           GICse         Colf Course         Location           Gilvw         Golf Course View         View           GR         Garden         Design (Style)           HR         High Rise         Design (Style)           Ind         Industrial         Location & View           Listing         Sale or Financing Concessions           Luddin         Location & View           Luddin         Location & View           MR         Mid-rise         Design (Style)           Ind         Industrial         Location & View           Lud		<u> </u>			
cv         Covered         Garage/Carport           DOM         Days on Market         Data Sources           DT         Detached Structure         Design (Style)           dw         Drivway         Garage/Carport           e         Expiration Date         Date of Sale/Time           Eatate         Estate Sale         Sale or Financing Concessions           FHA         Federal Housing Authority         Sale or Financing Concessions           ga         Garage         Garage/Carport           ga         Attached Garage         Garage/Carport           ga         Attached Garage         Garage/Carport           GlfCours         Location           GlfCow         Vew           GlfCow         Vew           GlfCow         Location           GlfCow         Vew           GR         Garden         Design (Style)           HR         High Rise         Design (Style)           HR         High Rise         Design (Style)           Ind         Industrial         Location & Wew           Listing         Listing Government & Finished Rooms Below Grade           Lidigit         Limited Sight         View           MR         Mid-rise					
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ga         Attached Sarage         Garage/Carport           gbi         Bull-in Garage         Garage/Carport           gd         Detached Garage         Garage/Carport           GICSe         Colorouse         Location           Giftw         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           Lindfl         Location & View           MR         Mid-rise         Design (Style)           MR         Mid-rise         Design (Style)           MR         Mid-rise         Design (Style)           Mn         Mountain View         View           Non-Arms Length Sale         Sale or Financing Concessions           0         Other         Basement & Finished Rooms Below Grade           0         Other         Basement & Finished Rooms Below Grade           0         Other         Basement & Finished Rooms Below Grade           0         Other         Design (Style)					
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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   Liddfil   Landfil   Location   LtdSght   Limited Sight   View   NR   Mid-rise   Design (Style)   Mtm   Mountain View   View   NonArm   Non-Arms Length Sale   Sale or Financing Concessions   O Other   Basement & Finished Rooms Below Grade   O Other   Design (Style)   Open   Garage/Carport   View   Pwt.   Park View   View   View   Pwt.   Park View   View   Pwt.   Park View   View   Pwt.   Park View   View   Pwt.   Past View   View   Pwt.   Power Lines   Sale or Financing Concessions   REO REO Sale   Sale or Financing Concessions   REO REO Sale   Sale or Financing Concessions   RES Residential   Location & View   RT Row or Townhouse   Design (Style)   Short Sale   Sale or Financing Concessions   SES   Settlement Date   Date of Sale/Time   SD   Semi-datached Structure   Design (Style)   Short Sale   Sale or Financing Concessions   Sem   Square Feet   Area, Site   Basement & Finished Rooms Below Grade   Woods   Woods View   View   Wifer   Water Frontage   Location   Woods   Woods View   View   Wifer   Water Frontage   Location   Woods   Woods View   View   Wifer   Water Frontage   Location   Woods   Woods View   View   Wifer   Water Fron					
High Rise	-				
Interior Only Stairs Ind Industrial Location & View Listing Listing Sale or Financing Concessions Lndfl Landfill Location Lind Sight Limited Sight View MR Mid-rise Design (Style) MIN Mountain Niew View NonArm Non-Arms Length Sale Sale or Financing Concessions O Other Basement & Finished Rooms Below Grade O Other Design (Style) Opp Dopen Garage/Carport Prk Park View View Pstrl Pastoral View Niew Pstrl Pastoral View Sale or Financing Concessions REO Receasions Sale Sale or Financing Concessions REO Receasions Sale Sale or Financing Concessions REO Receasion Sale Sale or Financing Concessions RES Res Residential Location & View RES Sale or Financing Concessions RES Res Residential Location & View Design (Style) Sale or Financing Concessions RES Sale Sale or Financing Concessions RES Res Residential Location & View Design (Style) Sale or Financing Concessions RES Sale or Financing Co					
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### **AIR Compliance Document**

# Appraiser Independence Requirements (AIR) Affidavit of Appraiser - Certification of Non-Influence

The appraiser named respectfully submits and represents to the following:

I hereby acknowledge to the best of my ability the following:

- 1. There have been no written or verbal communications or conversations between the mortgage lender or any staff person thereof and myself, my assistant, or any other staff member working on my behalf during the completion of this particular assignment or review assignment regarding a predetermined value for the subject property of this assignment.
- 2. I acknowledge that I have not been influenced, coerced, extorted, or bribed regarding the outcome of this appraisal report, nor am I knowingly aware of being recommended by any staff member, director, or agent of the mortgage lender's loan production staff, including the loan officer, to complete this assignment.
- 3. I certify that I have been engaged to provide a complete order with the information required for me to agree and complete a full appraisal assignment that meets USPAP guidelines and standards. Included on their order form was the originating lender's company name and address for purposes of inclusion on the appraisal report. No individual names from lender's staff, including loan officer name, was provided to me. No preliminary estimation of value, loan amount, or any similar information was provided to me or communicated to me or any staff person within my company. With respect to a Purchase Transaction, the Purchase Agreement (Sales Contract) was made available in its entirety (as required by USPAP Standard Rule 1- 5a). In the event the loan is an FHA transaction, I understand that the lender may require my identity, including my State Certification number; however, no attempt was made to coerce or influence the outcome of this appraisal report.
- **4.** I acknowledge that I have completed this assignment and have only acted with the highest integrity and in a manner considered ethical to my profession, and consistent both with USPAP standards and the Appraiser Independence Requirements rules and regulations.
- **5.** I acknowledge that I am not an employee of nor affiliated with the mortgage lender, and that I am not a staff appraiser to any entity that is either wholly or partially owned by the lender/investor or by any entity that is owned in whole or in part by a "Settlement Services" provider. By including this document within this appraisal report, I acknowledge to the best of my ability that all of the above statements are valid and true, I have honestly agreed with them, and that I have no objections or reservations to their contrary.

## **Appraiser Certification**



# **Certified Residential Real Estate Appraiser**

Appraiser: Todd Eugene Davis

License #: TX 1360206 R

License Expires: 05/31/2023

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

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

Chelsea Buchholtz Commissioner

Chilore B

### E & O Insurance

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



# REAL ESTATE APPRAISERS ERRORS AND OMISSIONS INSURANCE POLICY DECLARATIONS

This is a claims made and reported policy. Please read this policy and all endorsements and attachments.

## PLEASE READ THIS POLICY CAREFULLY.

Policy Number: PRA-2AX-1011477 Renewal of: NJA355848C Named Insured: Todd E Davis Address: 5554 South Peek Rd Suite 4 Katy, TX 77450 3. Policy Period: From: August 3, 2022 August 3, 2023 12:01 A.M. Standard Time at the address of the Named Insured as stated in Number 2 above 4. Limit of Liability Each Claim Policy Aggregate Damages Limit of Liability A. \$500,000 B. \$1,000,000 Claims Expense Limit of Liability \$500,000 D. \$1,000,000 5. Deductible (Inclusive of Claims Expenses): \$ 500 Each Claim 5B. \$1,000 Aggregate 6. Policy Premium: \$684,00 State Taxes/Surcharges: \$0.00 7. Retroactive Date: August 3, 2012 Notice to Company: Notice of a Claim or Potential Claim should be sent to: Hudson Insurance Group 100 William Street, 5th Floor New York, NY 10038

Fax: 646-216-3786

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

(888) 347-5273

Email: hudsonclaims300@hudsoninsgroup.com

OREP Insurance Services, LLC

Riverton Insurance Agency Corp.

President

A. Program Administrator:

B. Agent/Broker:

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Serial# 84119C7E esign.alamode.com/veri

Todd E. Davis