Bowden Appraisal Group, Inc. 26103 I-45 STE 101 The Woodlands, TX 77380 (281) 367-2330

12/18/2023

City First Mortgage Services LLC 24624 Interstate 45 Ste 181 Spring, TX 77386

Re: Property: 18126 Billabong Crescent Ct

Cypress, TX 77429

Borrower: Abrahim Sameh

File No.: 71652

Opinion of Value: \$ 650,000 Effective Date: 12/06/2023

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

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

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

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

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

Sincerely,

John Moore Appraiser

License or Certification #: 1360627 State: TX Expires: 03/31/2025 jmoore@bowdenappraisal.com

APPRAISAL OF REAL PROPERTY



LOCATED AT

18126 Billabong Crescent Ct Cypress, TX 77429 LT 104 BLK 4 SYDNEY HARBOUR SEC 1

FOR

City First Mortgage Services LLC 24624 Interstate 45 Ste 181 Spring, TX 77386

OPINION OF VALUE

650,000

AS OF

12/06/2023

BY

John Moore Bowden Appraisal Group, Inc. 26103 I-45 STE 101 The Woodlands, TX 77380 (281) 367-2330 jmoore@bowdenappraisal.com

Uniform Residential Appraisal Report

2300018186 File# 71652

Property	urpose of this s	summary appraisal repo	ort is to pro	ovide the lender/cl	ient with an a	occurate, and adequa	tely supported, opi	nion of the	market value	of the sub	ject property.
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		124-665-004-010 SYDNEY HARBC				Map Reference	327w			<u>2,066</u> 544.07	
Occupar		Tenant Vac		Special A	ssessments \$	0	327 W PU			per year [per month
	y Rights Appraised	Fee Simple	Leasehol	<u> </u>		0			1,200	por your	pormonar
<i>1</i> 0		Purchase Transaction		ance Transaction	Other (des	crihe)					
Lender/C				Addre		*	101 Coming T	V 77006			
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performe	. —	ngth sale;Arms le				•			rovicione n	oted The	contract
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	t Price \$ 600.	buyer and seller. Date of Conti	act 12/01	2/2023 Is the p	roperty seller the ow	ner of public record?	X Yes	□ No Data	Source(s)	Contract/T	OV
13	000,	e (loan charges, sale conce	12/02	1,2020					554,55(5)	Contract/ 1	
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	•				\$9,000,,3eπ	er to contribute i	io more man a:	9,000 towar	u buyer cic	ising exper	11565.
0-3%	seller contrib	ution is found in t	ilis iliaiket.								
Note: Ra	tace and the racial co	mposition of the neighborl	nood are not app	raisal factors.							
11010111		orhood Characteristics		I I I I I I I I I I I I I I I I I I I	One-Unit	Housing Trends		One-Unit	Housing	Drosont I	Land Use %
Location			7 Dural	Property Values		-	Doglining	PRICE	AGE	One-Unit	
Location Built-Up		Suburban 25-75%	Rural Under 25%	11.7	Increasing Shortage	Stable In Balance	Declining Over Supply	\$ (000)		2-4 Unit	97 %
				Demand/Supply	<u> </u>		Over Supply		(yrs)		
Growth	Rapid	Stable	Slow	Marketing Time	Under 3 mths		Over 6 mths	245 Lo		Multi-Family	%
<u> </u>	orhood Boundaries	Little Cypre	ss Creek (N	I), Telge Rd (E	.), Hempstea	d Hwy (S), Mues	schke Rd	750 Hig		Commercial	% - º/
R (W).	wheed December							379 Pre	- 10	Other	3 %
m	orhood Description					press Mill area.					"finger"
		adjoin a lake. All									
		ained public spac									
		upport for the above conclu				bject's neighbort					
		ate appears stabl		•	•	3 months. A co	mparison of ac	tive listings	and closed	l sales indi	icate
		mand for the neig	hborhood to			Obs			V:		
Dimensi	Ooo pare	•		Area	7176 sf	Sha	pe Rectangula	ar	View B;	Lake view;	
	Zoning Classification	No Zoning				No Zoning	,				
	Compliance		onforming (Grand		No Zoning		·	• · · · · ·			
Is the hig	ighest and best use of	subject property as improve	d (or as proposed	per plans and specifica	itions) the present us	se?	×	Yes No	o I f No, descri	^{be} per	deed
	ictions										
Utilities		Other (describe)			blic Other (des	cribe)	Off-site Improve	ements – Type		Public	Private
Electricit		<u> </u>			<u> </u>			crete		<u> </u>	
Guo	<u> </u>				X \square		Alley Non	ne		. Ц	
	pecial Flood Hazard Ar		▼ No FE	MA Flood Zone	X	FEMA Map # 48	201C0405M		FEMA Map Da	te 10/16	6/2013
Are the L	12 M 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1					ICAL TO ST					
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	e any adverse site con	provements typical for the m ditions or external factors (e	arket area? asements, encroa	chments, environmental	conditions, land use	es, etc.)?		Yes		If Yes, describe	
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There are 6 comparable	propert	ties curr	ren tl y o	ffered f	for sale	in t	he subject	neighborhoo	d rang	ing in	price	from \$	379,000		to \$	- 00	0,000	
There are 22 comparable	sales			neighbo	orhood w			velve month:	s rangir				0.0,00	0			745,000	
FEATURE		SUBJECT	T		CON	MPARAB	LE SALE # 1			COI	MPARABI	LE SALE # 2			CC	MPARAB	LE SALE # 3	3
Address 18126 Billabong	Cresc	ent Ct	t	1801	9 Billal	bong	Crescen	t Ct	1800	7 Harb	oour B	Bridge Po	oint Dr	1812	2 Gro	tto Po	int Dr	
Cypress, TX 7742	29			Cypre	ess, T	X 774	29			ess, T		29		Cypr	ess, T	X 774	29	
Proximity to Subject					miles I	E	I.			miles l	NE				miles	N	Γ.	
Sale Price	\$		00,000			4	\$	595,000				\$	600,000				\$	745,000
Sale Price/Gross Liv. Area	\$	151.8	2 sq.ft.		145.19					194.05		•				6 sq.ft.		
Data Source(s)							9027;DO	M 3				728;DOI	M 36				'521;DO	M 5
Verification Source(s) VALUE ADJUSTMENTS		ESCRIPTI	ION		MLS/T ESCR I PT I O			djustment		MLS/T ESCRIPTION			Adjustment		MLS/T ESCRIPTI	Tax/A		Adjustment
Sales or Financing	U	ESUNIFII	IUN			JIV	+(-) \$ P	lujustinent			JIN	+(-) 3 /	Aujustinent			IUN	+(-) Φ	Aujusuneni
Concessions				ArmL					ArmL					ArmL				
Date of Sale/Time				Conv	7;0 23;c07/	122			Conv	7;0 23:c08/	122			Conv	7;0 23;c05	:/22		
Location	N;Re			N;Re		123			N;Re		123			N;Re		1/23		
Leasehold/Fee Simple		Simple			Simple	,				Simple	,				Simple	Δ		
Site	7176	•		7150				0	7456				0	9101				0
View		ke vie	w;		ke viev	v;				ke viev	N;				ke vie	w;		
Design (Style)		Tradit			Traditi	_				Traditi					Tradit	_		
Quality of Construction	Q3			Q3					Q3					Q3				
Actual Age	17			19				+10,000	19				+10,000	9				-40,000
Condition	СЗ		,	C3					C3					C3		,		
Above Grade	Total	Bdrms.	Baths	Total	Bdrms.	Baths			Total	Bdrms.	Baths			Total	Bdrms.	Baths		
Room Count	10	4	3.1	10	5	3.1		0		4	3.1		0		4	3.1		0
Gross Living Area	-	3,952	2 sq.ft.		4,098	sq.ft.		-5,110		3,092	sq.ft.		+30,100		3,77	1 sq.ft.		+6,335
Basement & Finished Rooms Below Grade	0sf			0sf					0sf					0sf				
Functional Utility	A			Δ					Δ					A				
Heating/Cooling	Aver			Avera					Avera			 		Avera				
Energy Efficient Items		lation		Insula					Insul					Insul				
Garage/Carport	2ga2			2ga2					2ga2					3ga2				-5,000
Porch/Patio/Deck			vPatio		rch/Cv	/Patio				rch/Cv	/Patio					vPatio		-5,000
Pool/Spa	Pool		vi ano	None		i uno		+30,000			n ano		+30,000	_		vi auo		
Other	None	•		None				,		erator			-5,000			Pier		-25,000
													,					,
Net Adjustment (Total)						-	\$	34,890	X	+ [] -	\$	65,100		+	X -	\$	-63,665
Adjusted Calo Drice				Net Adj.														
Adjusted Sale Price				l '		5.9 %			Net Adj.		10.9 %			Net Adj.		8.5 %		
of Comparables				Gross A	dj.	7.6 %		629,890	1 1		10.9 % 12.5 %	\$	665,100		dj.	8.5 % 10.2 %	\$	681,335
Adjusted Sale Price of Comparables I did did not research the	sa l e or tra	ansfer hist	tory of the		dj.	7.6 %			1 1			\$	665,100		dj.		\$	681,335
or comparables	sa l e or tra	ansfer hist	tory of the		dj.	7.6 %			1 1			\$	665,100		dj.		\$	681,335
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Uniform Residential Appraisal Report

2300018186 File# 71652

FEATURE	SUBJE	CT		COI	MPARAB	LE SALE # 4	C	OMPARABL	LE SALE # 5		COMPARABI	LE SALE # 6
Address 18126 Billabong	Crescent (Ct .	1670	3 Win	е Меа	adow Ct						
Cypress, TX 7742			Cypre	ess, T	X 774	129						
Proximity to Subject				miles		-						
Sale Price	\$ 6	00,000			_	\$ 629,900			T\$			\$
Sale Price/Gross Liv. Area				160.00	th no	020,000	\$	sq.ft.		\$	sq.ft.	
Data Source(s)	× 151.	82 sq.ft.		160.08			*	əy.il.		ľ	ə ų. II.	
						6010;DOM 18						
Verification Source(s)				MLS/T					T			T
VALUE ADJUSTMENTS	DESCRIP	TION	DE	ESCR I PTIO	NC	+(-) \$ Adjustment	DESCRIP	TION	+ (-) \$ Adjustment	D	ESCRIPTION	+ (-) \$ Adjustment
Sales or Financing			Listin	g								
Concessions			0% L	_								
Date of Sale/Time			Activ									
Location	N;Res;		N;Re						+			
Leasehold/Fee Simple		1										
· ·	Fee Simp	ie		Simple	;							
Site	7176 sf		3187			-12,000						
View	B;Lake vi	ew;	N;Re	s;		+25,000)					
Design (Style)	DT2;Trad	itional	DT2;	Traditi	ional							
Quality of Construction	Q3		Q3					_			-	
Actual Age	17		20			+15,000	1					
Condition	C3		C3			10,000						1
Above Grade	Total Bdrms	Baths	Total	Bdrms.	Baths	<u> </u>	Total Bdrms	Baths		Total	Bdrms. Baths	
Room Count						-		. Daill'S		ruidi	Julilio. Dallis	
	10 4	3.1	10	5	3.1							
Gross Living Area	3,9	52 sq.ft.		3,935	sq.ft.	()	sq.ft.			sq.ft.	
Basement & Finished	0sf		0sf									
Rooms Below Grade												
Functional Utility	Average		Avera	age								
Heating/Cooling	HVAC		HVA									
Energy Efficient Items	Insulation		Insula									
Garage/Carport						F 000						
Porch/Patio/Deck	2ga2dw		3ga2		_	-5,000	,		-			
	CvPorch/0	JvPatio_			/Patio							
Pool/Spa	Pool/Spa		Pool/	Spa								
Other	None		None)								
Net Adjustment (Total)			X	+	-	\$ 23,000	+	Π-	\$		+ -	\$
Adjusted Sale Price			Net Adj.		3.7 %	25,500	Net Adj.	<u>"</u> %		Net Adj.	<u> </u>	
of Comparables			Gross A	di.	9.0 %	\$ 652,900		%	\$	Gross A		\$
Report the results of the research and anal	vsis of the prior	sale or trans								1	-,- /0	1-
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ITEM		S	UBJECT			COMPARABLE SAI				5	COMPA	RABLE SALE # 6
Date of Prior Sale/Transfer		S	UBJECT							5	COMPA	RABLE SALE # 6
Date of Prior Sale/Transfer Price of Prior Sale/Transfer		S	UBJECT							5	COMPA	RABLE SALE # 6
Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s)	HARI	MLS &		ecord:			E# 4			5	COMPA	RABLE SALE # 6
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CONDITIONS OF APPRAISAL: This is an appraisal report for the clients nam			
	ed herein, their agents, inve	stors and/or F	PMI companies. The appraiser is not
a qualified mechanical, electrical, plumbing, roofing or structural inspector. No			
INTENDED USE, AND INTENDED USER OF THE APPRAISAL (AMENDED)			
Use is to evaluate the property that is the subject of this appraisal for a mortga			
appraisal, reporting requirements of this appraisal report form, and Definition of			
COMPETENCY NOTE: The appraiser has completed appraisals in the subject is within ~26 miles of the subject property. The local data sources are the Hou			
PRIOR SERVICES PERFORMED WITHIN THE PAST 36 MONTHS - DISCLO			
any other capacity, regarding the property that is the subject of this report with		•	
assignment.		, , , , , , , , , , , , , , , , , , , ,	
EXPOSURE TIME REPORTING REQUIREMENT: A reasonable exposure time	e for the subject property at	the opinion o	of value indicated is estimated to be
the same as Marketing Time (0-3 months), unless otherwise noted, and was of	erived from an analysis of the	he subject's n	eighborhood, available financing
and any significant seller sales or financing concessions which would have res	sulted in an increased sales	price.	
HIGHEST AND BEST USE DEFINITION: The reasonably probable and legal		-	
appropriately supported, financially feasible and that results in the highest value		of highest and	l best includes an analysis of four
tests: What is legally permissible, physically possible, financially feasible, and	maximally productive.		
NOTES:	f 4 - 4 - - - - - - - - - -	- J Th	:
*The subject is located in an area with no zoning. This is common and typical		od. The appra	alser assumes the property can be
rebuilt if destroyed, however the appraiser is not an expert in this field. No war *The appraised value is above the predominant value but lies within the value		There are he	mas/proporties which have sold
higher than the subject's value within the market area therefore the subject is			mes/properties writer have sold
*Any and all maps/aerial photography included in this appraisal report are for t	•		erty's location and/or the location of
comparable properties included in this report. They may not be used or identif			
*This report complies with Title X1 of FIRREA ACT of 1989 amended 012 U.S	•	, .,,,	
*Measurements were obtained using the ANSI method.			
COST APPROACH TO VALUE	(not required by Fannie Mae)		
Provide adequate information for the lender/client to replicate the below cost figures and calculations.			
Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value)			
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 UAD Version 9/2011
 Page 3 of 6
 Fannie Mae Form 1004 March 2005

Uniform Residential Appraisal Report

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 user, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraisar 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 under 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 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 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 conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
- 6. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

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2300018186 File# 71652

APPRAISER'S CERTIFICATION: The

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 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 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.

2300018186 File# 71652

	ort to: the borrower; another lender at the request of the ortgage insurers; government sponsored enterprises; other services; professional appraisal organizations; any department, the District of Columbia, or other jurisdictions; without having to consent. Such consent must be obtained before this appraisal ling, but not limited to, the public through advertising, public
22. I am aware that any disclosure or distribution of this appra- laws and regulations. Further, I am also subject to the provis that pertain to disclosure or distribution by me.	
23. The borrower, another lender at the request of the borrowinsurers, government sponsored enterprises, and other secondary of any mortgage finance transaction that involves any one or m	market participants may rely on this appraisal report as part
defined in applicable federal and/or state laws (excluding audio appraisal report containing a copy or representation of my sig	ecord" containing my "electronic signature," as those terms are and video recordings), or a facsimile transmission of this nature, the appraisal report shall be as effective, enforceable and livered containing my original hand written signature.
25. Any intentional or negligent misrepresentation(s) contained in criminal penalties including, but not limited to, fine or imprisor Code, Section 1001, et seq., or similar state laws.	this appraisal report may result in civil liability and/or ment or both under the provisions of Title 18, United States
SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisor	ry Appraiser certifies and agrees that:
I directly supervised the appraiser for this appraisal assignmen analysis, opinions, statements, conclusions, and the appraiser	
2. I accept full responsibility for the contents of this appraisal statements, conclusions, and the appraiser's certification.	eport including, but not limited to, the appraiser's analysis, opinions,
3. The appraiser identified in this appraisal report is either a s appraisal firm), is qualified to perform this appraisal, and is according	
· · · · · · · · · · · · · · · · · · ·	of Professional Appraisal Practice that were adopted and Foundation and that were in place at the time this appraisal
5. If this appraisal report was transmitted as an "electronic redefined in applicable federal and/or state laws (excluding audio	cord" containing my "electronic signature," as those terms are
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 Page 6 of 6
 Fannie Mae Form 1004 March 2005

Location Map

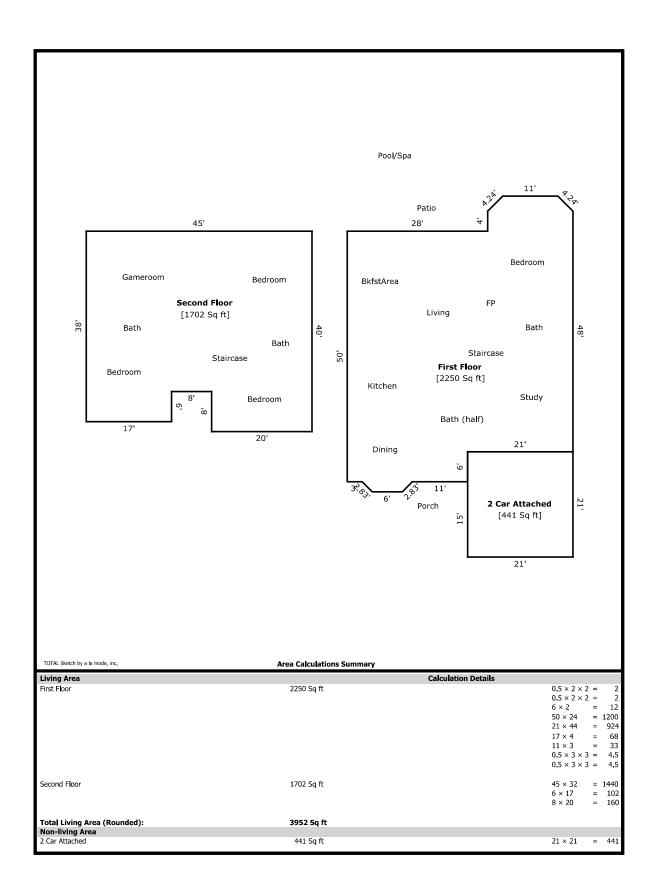
Borrower	Abrahim Sameh							
Property Address	18126 Billabong Crescent Ct							
City	Cypress	County	Harris	State	TX	Zip Code	77429	
Landar/Cliant	City First Mortgage Services LLC							





Building Sketch

Borrower	Abrahim Sameh							
Property Address	18126 Billabong Crescent Ct							
City	Cypress	County	Harris	State	TX	Zip Code	77429	
Lander/Client	City First Mortgage Services LLC							



Subject Photo Page

Borrower	Abrahim Sameh							
Property Address	18126 Billabong Crescent Ct							
City	Cypress	County	Harris	State	TX	Zip Code	77429	
Lender/Client	City First Mortgage Services LLC							



Subject Front

18126 Billabong Crescent Ct Sales Price 600,000 Gross Living Area 3,952 Total Rooms 10 Total Bedrooms 4 Total Bathrooms 3.1 Location N;Res; B;Lake view; 7176 sf Q3 View Site Quality 17 Age



Subject Rear



Subject Street

Borrower	Abrahim Sameh								
Property Address	18126 Billabong Crescent Ct								
City	Cypress	County	Harris	Sta	te -	TX	Zip Code	77429	
Lender/Client	City First Mortgage Services LLC								





Street Scene 2 Side View





Side View Pool/Spa





Rear View Gameroom

Borrower	Abrahim Sameh							
Property Address	18126 Billabong Crescent Ct							
City	Cypress	County	Harris	Stat	• тх	Zip Code	77429	
Lender/Client	City First Mortgage Services LLC							





Bath Bedroom





Bedroom Bedroom





Bath Attic

Borrower	Abrahim Sameh								
Property Address	18126 Billabong Crescent Ct								
City	Cypress	County	Harris	Sta	te -	TX	Zip Code	77429	
Lender/Client	City First Mortgage Services LLC								





Study Garage





1/2 Bath Dining Room





Kitchen Breakfast Area

Borrower	Abrahim Sameh								
Property Address	18126 Billabong Crescent Ct								
City	Cypress	County	Harris	Sta	te -	TX	Zip Code	77429	
Lender/Client	City First Mortgage Services LLC								





Living Room Bedroom



Bath

Comparable Photo Page

Borrower	Abrahim Sameh							
Property Address	18126 Billabong Crescent Ct							
City	Cypress	County	Harris	State	TX	Zip Code	77429	
Lender/Client	City First Mortgage Services LLC							



Comparable 1

18019 Billabong Crescent Ct Prox. to Subject 0.12 miles E Sale Price 595,000 Gross Living Area 4,098 Total Rooms 10 Total Bedrooms 5 Total Bathrooms 3.1 N;Res; Location B;Lake view; View 7150 sf Site Q3 Quality Age 19



Comparable 2

18007 Harbour Bridge Point Dr Prox. to Subject 0.16 miles NE Sale Price 600,000 Gross Living Area 3,092 Total Rooms 9 Total Bedrooms Total Bathrooms 3.1 Location N;Res; B;Lake view; View Site 7456 sf Q3 Quality Age 19



Comparable 3

18122 Grotto Point Dr Prox. to Subject 0.42 miles N Sale Price 745,000 Gross Living Area 3,771 Total Rooms 12 Total Bedrooms 4 Total Bathrooms 3.1 Location N;Res; View B;Lake view; Site 9101 sf Quality Q3 Age 9

Comparable Photo Page

Borrower	Abrahim Sameh								
Property Address	18126 Billabong Crescent Ct								
City	Cypress	County	Harris	:	State	TX	Zip Code	77429	
Lender/Client	City First Mortgage Services LLC								



Comparable 4

16703 Wine Meadow Ct Prox. to Subject 0.94 miles E 629,900 Sale Price Gross Living Area 3,935 Total Rooms 10 Total Bedrooms 5 Total Bathrooms 3.1 Location N;Res; N;Res; View Site 31876 sf Q3 Quality Age 20

Comparable 5

Prox. to Subject Sale Price Gross Living Area Total Rooms Total Bedrooms Total Bathrooms Location View Site Quality Age

Comparable 6

Prox. to Subject
Sale Price
Gross Living Area
Total Rooms
Total Bedrooms
Total Bathrooms
Location
View
Site
Quality
Age

2300018186 File No. 71652

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)

03

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

Q4

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

Q5

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

Q6

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

Definitions of Not Updated, Updated, and Remodeled

Not Updated

 $\ \ \, \text{Little or no updating or modernization. This description includes, but is not limited to, new homes. } \\$

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

Updated

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

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

Remodeled

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

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

Explanation of Bathroom Count

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

Example:

3.2 indicates three full baths and two half baths.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Abbreviations Used in Data Standardization Text

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

UAD Version 9/2011 (Updated 1/2014)

USPAP Compliance Addendum

Abrahim Sameh 18126 Billabong Crescent Ct

Borrower Property Address Loan # 2300018186 File # 71652

City	Cypress		County	Harris	State TX	Zip Code	77429
Lender/Client	City First M	ortgage Services LLC					
APPRAISAL A	AND REPORT IDENTIF	ICATION					
This Appraisal Re	eport is one of the following ty	/pes:					
Appraisal F	Report	This report was prepared in accordance with	the requirements of the	Appraisal Report option of USPAP Stand	ards Rule 2-2(a).		
	Appraisal Report	This report was prepared in accordance with					
		intended only for the use of the client and any					
		contain supporting rationale for all of the opin			and ordina and and report may not		
		contain supporting rationale for all of the opin	nons and conclusions se	riorariii ale report.			
ADDITIONAL	CERTIFICATIONS						
	ne best of my knowledge and	haliaf					
■ The statem	nents of fact contained in this	report are true and correct.					
■ The report	analyses, opinions, and cond	clusions are limited only by the reported assum	ptions and are my perso	nal, impartial, and unbiased professional	I analyses,		
opinions, a	and conclusions.						
		rospective interest in the property that is the sul	bject of this report and no	o (or specified) personal interest with res	spect to the		
parties invi	olved.						
■ I have no b	ias with respect to the prope	rty that is the subject of this report or the parties	s involved with this assig	nment.			
 My engage 	ement in this assignment was	not contingent upon developing or reporting p	oredetermined results.				
■ My compe	nsation for completing this a	ssignment is not contingent upon the developm	nent or reporting of a pre-	determined value or direction in value the	at favors the cause		
		inion, the attainment of a stipulated result, or th					
this apprai				,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,			
ино аррган							
■ My analyse	es, opinions, and conclusion	s were developed and this report has been prep	pared, in conformity with	the Uniform Standards of Professional A	Appraisal Practice.		
■ This annra	ical report was prepared in a	cordance with the requirements of Title XI of F	IRREA and any implemen	nting regulations			
- IIIIs appra	isal report was prepared in at	secretario with the requirements of Title XI of T	intervandany implomo	inig regulations.			
PRIOR SERV	ICES						
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	I HAVE performed services, as an appraiser or in another capacity, regarding the property that is the subject of this report within the three-year period immediately						
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2300018186 File No. 71652

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

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

STATEMENT OF LIMITING CONDITIONS AND CERTIFICATION

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

- 1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it. The appraiser assumes that the title is good and marketable and, therefore, will not render any opinions about the title. The property is valued on the basis of it being under responsible ownership.
- 2. Any sketch provided in the appraisal report may show approximate dimensions of the improvements and is included only to assist the reader of the report in visualizing the property. The appraiser has made no survey of the property.
- 3. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
- 4. Any distribution of valuation between land and improvements in the report applies only under the existing program of utilization. These separate valuations of the land and improvements must not be used in conjunction with any other appraisal and are invalid if they are so used.
- 5. The appraiser has no knowledge of any hidden or unapparent conditions of the property or adverse environmental conditions (including the presence of hazardous waste, toxic substances, etc.) that would make the property more or less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied, regarding the condition of the property. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. This appraisal report must not be considered an environmental assessment of the subject property.
- 6. The appraiser obtained the information, estimates, and opinions that were expressed in the appraisal report from sources that he or she considers to be reliable and believes them to be true and correct. The appraiser does not assume responsibility for the accuracy of such items that were furnished by other parties.
- 7. The appraiser will not disclose the contents of the appraisal report except as provided for in the Uniform Standards of Professional Appraisal Practice, and any applicable federal, state or local laws.
- 8. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that completion of the improvements will be performed in a workmanlike manner.
- 9. The appraiser must provide his or her prior written consent before the lender/client specified in the appraisal report can distribute the appraisal report (including conclusions about the property value, the appraiser's identity and professional designations, and references to any professional appraisal organizations or the firm with which the appraiser is associated) to anyone other than the borrower; the mortgagee or its successors and assigns; the mortgage insurer; consultants; professional appraisal organizations; any state or federally approved financial institution; or any department, agency, or instrumentality of the United States or any state or the District of Columbia; except that the lender/client may distribute the property description section of the report only to data collection or reporting service(s) without having to obtain the appraiser's prior written consent. The appraiser's written consent and approval must also be obtained before the appraisal can be conveyed by anyone to the public through advertising, public relations, news, sales, or other media.
- 10. The appraiser is not an employee of the company or individual(s) ordering this report and compensation is not contingent upon the reporting of a predetermined value or direction of value or upon an action or event resulting from the analysis, opinions, conclusions, or the use of this report. This assignment is not based on a required minimum, specific valuation, or the approval of a loan.

2300018186 File No. 71652

CERTIFICATION: The appraiser certifies and agrees that:

- 1. The statements of fact contained in this report are true and correct.
- 2. The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- 3. Unless otherwise indicated, I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved.
- 4. Unless otherwise indicated, I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.
- 5. I have no bias with respect to the property that is the subject of this report or the parties involved with this assignment.
- 6. My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- 7. My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- 8. My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that were in effect at the time this report was prepared.
- 9. Unless otherwise indicated, I have made a personal inspection of the interior and exterior areas of the property that is the subject of this report, and the exteriors of all properties listed as comparables.
- 10. Unless otherwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification (if there are exceptions, the name of each individual providing significant real property appraisal assistance is stated elsewhere in this report).

DRESS OF PROPERTY ANALYZED:	18126 Billabong Crescent Ct, Cypress	. TX 77429

AD

APPRAISER: Jh More	SUPERVISORY or CO-APPRAISER (if applicable):			
Signature:	Signature:			
Name: John Moore	Name:			
Title: Appraiser	Title:			
State Certification #: 1360627	State Certification #:			
or State License #:	or State License #:			
State: TX Expiration Date of Certification or License: 03/31/2025	State: Expiration Date of Certification or License:			
Date Signed: 12/18/2023	Date Signed:			
	Did Did Not Inspect Property			

Appraiser Independence Certification

Independ	hereby certify, I have followed the appraiser inc dence and any applicable state laws I may be re the following:	dependence safeguards in compliance with Appraisal equired to comply with. This includes but is not
) • 1	3	e in which the property to be appraised is located appraisal assignment(s) and is reflected on the
	,	t me for any reason that would impair my ability juidelines.
I asser or any company to influ collusion	y other third party acting as joint venture pa y, or partner on behalf of <u>City First Morto</u> uence the development, reporting, result, or rev	of Appraisal MC , urtner, independent contractor, appraisal management gage Services LLC , influenced, or attempted iew of my appraisal through coercion, extortion, or in any other manner.
I furthe following		has never participated in any of the ship:
1)	Withholding or threatening to withhold timely page	yment or partial payment for an appraisal report;
2)	Withholding or threatening to withhold future by threatening to demote or terminate me;	usiness with me, or demoting or terminating or
3)	Expressly or impliedly promising future busine myself;	ess, promotions, or increased compensation for
4)	Conditioning the ordering of my appraisal report bonus on the opinion, conclusion, or valuation t requested from me;	or the payment of my appraisal fee or salary or o be reached, or on a preliminary value estimate
5)	Requesting that I provide an estimated, predetern prior to the completion of the appraisal report, comparable sales at any time prior to my control of the completion of the appraisal report,	or requesting that I provide estimated values or
6)	Provided me an anticipated, estimated, encouraged proposed or target amount to be loaned to the for purchase transactions may be provided;	l, or desired value for a subject property or a borrower, except that a copy of the sales contract
7)		any entity or person related to me as appraiser, or non-financial benefits;
8)	Any other act or practice that impairs or at impartiality or violates law or regulation, including (TILA) and Regulation Z, or the USPAP.	tempts to impair my independence, objectivity, or g, but not limited to, the Truth in Lending Act
	Jh I More	
Signature		12/18/2023 Date
John Moor		1360627
Appraiser's		State License or Certification #
Appraiser State Title o	or Designation	03/31/2025 TX Expiration Date of License or Certification State
	V	,

05/13

18126 Billabong Crescent Ct, Cypress, TX 77429 Address of Property Appraised **Accelerant National Insurance Company**

(A Stock Company) 400 Northridge Road, Suite 800 Sandy Springs, GA 30350

REAL ESTATE APPRAISERS ERRORS AND OMISSIONS INSURANCE POLICY DECLARATIONS

NOTICE: THIS IS A "CLAIMS MADE AND REPORTED" POLICY. THIS POLICY REQUIRES THAT A CLAIM

BE IN V	MADE AGAINST THE INSURE VRITING, DURING THE POLIC	D DURING THE PO Y PERIOD OR EXT	OLICY PERIOD ENDED REPOR	AND REPORTED TO THE INSURER TING PERIOD.				
	PLE	ASE READ YOUR	POLICY CAREF	FULLY.				
Po	licy Number: NAX40PL100211-00		Renewal of: Nev	v				
1.	Named Insured: John D Moore							
2.	2. Address: 26103 Interstate 45 Suite 101 The Woodlands, TX 77380							
3.	Policy Period: From: March 2 12:01 A.M. Star		lress of the Name	To: March 28, 2024 d Insured as stated in item 2. Above.				
4.	Limit of Liability: Damages Limit of Liability Claim Expenses Limit of Liability	Each Claim 4A. \$1,000,000 4B. \$1,000,000		Policy Aggregate 4C. \$ 1,000,000 4D. \$ 1,000,000				
5.	Deductible (Inclusive of Claims Ex	xpenses): Each Claim 5A. \$500		Aggregate 5B. \$1,000				
6.	Policy Premium: \$ 714							
7.	Retroactive Date: March 28, 201	7						
8.	Notice to Company: Notice of a C Accelerant National Insurance Cor 400 Northridge Rd. Suite 800 Sandy Springs, GA 30350		im should be sent	to:				
9.	. Program Administrator: OREP Insurance Services, LLC – appraisers@orep.org							
10.	10. Forms and Endorsements Attached at Policy Inception: See Schedule of Forms							
	If required by state law, this policy	will be countersigned	by an authorized r	epresentative of the Company.				
	Date: Fe	bruary 9, 2023	Ву:	Asaac Peck Authorized Representative				

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Page 1 of 1

JOHN DAVID MOORE 26103 I-45 #101 SPRING, TX 77380



Certified Residential Real Estate Appraiser

Appraiser: JOHN DAVID MOORE

License #: TX 1360627 R License Expires: 03/31/2025

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