

ENCLOSED DOCUMENTS LIST

UNITED WHOLESALE MORTGAGE, LLC

Loan #: 1223806597

Date: January 4, 2024

Borrower(s): Clifton McLain

The following documents are enclosed.

1. Enclosed Documents List
2. Fair Lending Notice
3. Appraisal Support Documents





FAIR LENDING NOTICE

United Wholesale Mortgage is committed to maintaining appraiser independence and preventing attempts to influence appraisers in the preparation of appraisal reports, as well as avoiding any discrimination or bias in the appraisal process. If you believe that any person has attempted to influence the appraiser in the preparation of the appraisal of your property or have any concerns with the reliability or credibility of the appraisal, please contact United Wholesale Mortgage Fair Lending Support by calling 1-800-981-8898 and dial extension 68354 prior to the loan closing to report any concerns of discrimination or bias or to discuss your options to contest the reliability of the appraisal.

p: 800-981-8898 | 585 S. Blvd E., Pontiac, MI 48341

UWM.COM



USPAP ADDENDUM

1223806597
File No. N/A

Borrower	Clifton McLain		
Property Address	16002 Bernina Ln		
City	Houston	County	Harris
		State	TX
		Zip Code	77044
Lender	United Wholesale Mortgage		

This report was prepared under the following USPAP reporting option:

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

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

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

A monthly analysis regarding days on market was also performed on 9 competing sales over the past 12 months. For these sales, the median DOM was 20 with a low of 0 and a high of 129.

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

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

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

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


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

Additional Comments

Fee paid to the appraisal company by the client is: \$730.

James Weiler, trainee appraiser license TX 1342944, performed the site visit which consisted of: observing and analyzing specific neighborhood information as it relates to the subject's view and / or any external influences; measuring the subject's improvements to standard industry guidelines; taking photos of the subject property's exterior and interior in order to analyze the subject's effective age and condition; observing the exterior of the comparable sales. The supervisory appraiser prepared this report and is ultimately responsible for the analysis and conclusions of the appraisal. Additional non-significant assistance was provided by the Consolidated administrative team utilizing our order management and report-writing platforms where they: gathered public record data for the work file, provided data entry into the report, inserted and organized the pictures, sketch and other exhibits into the report and downloaded data from MLS to run analytics platforms using the search criteria provided by the Supervisor.

APPRAISER:

Signature: 

Name: James Weiler

Date Signed: 01/04/2024

State Certification #: _____

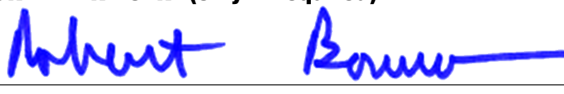
or State License #: _____

State: TX

Expiration Date of Certification or License: 10/31/2025

Effective Date of Appraisal: 12/27/2023

SUPERVISORY APPRAISER: (only if required)

Signature: 

Name: Robert Bowman

Date Signed: 01/04/2024

State Certification #: 1333923

or State License #: _____

State: TX

Expiration Date of Certification or License: 07/31/2024

Supervisory Appraiser Inspection of Subject Property:

Did Not Exterior-only from Street Interior and Exterior

Uniform Residential Appraisal Report

1223806597
File # N/A

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

Property Address	16002 Bernina Ln	City	Houston	State	TX	Zip Code	77044
Borrower	Clifton McLain	Owner of Public Record	Live Limitless Limited Liability Company	County	Harris		
Legal Description	Lt 10, Blk 5 Rolling Hills Sec 1						
Assessor's Parcel #	095165000010	Tax Year	2023	R.E. Taxes \$	3,797		
Neighborhood Name	Rolling Hills Sec 01	Map Reference	418T	Census Tract	2521.00		
Occupant	<input type="checkbox"/> Owner <input type="checkbox"/> Tenant <input checked="" type="checkbox"/> Vacant	Special Assessments \$	0	<input type="checkbox"/> PUD	HOA \$	0	<input type="checkbox"/> per year <input type="checkbox"/> per month
Property Rights Appraised	<input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold <input type="checkbox"/> Other (describe)						
Assignment Type	<input type="checkbox"/> Purchase Transaction <input checked="" type="checkbox"/> Refinance Transaction <input type="checkbox"/> Other (describe)						
Lender/Client	United Wholesale Mortgage Address 585 S Blvd E, Pontiac, MI 48341						
Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No							
Report data source(s) used, offering price(s), and date(s). Per HARMLS, there are no known listings of the subject property in the prior 12 months.							

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

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

Neighborhood Characteristics	One-Unit Housing Trends	One-Unit Housing	Present Land Use %
Location <input type="checkbox"/> Urban <input checked="" type="checkbox"/> Suburban <input type="checkbox"/> Rural	Property Values <input type="checkbox"/> Increasing <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining	PRICE	One-Unit 60 %
Built-Up <input type="checkbox"/> Over 75% <input checked="" type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%	Demand/Supply <input type="checkbox"/> Shortage <input checked="" type="checkbox"/> In Balance <input type="checkbox"/> Over Supply	\$ (000) (yrs)	2-4 Unit 5 %
Growth <input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow	Marketing Time <input checked="" type="checkbox"/> Under 3 mths <input type="checkbox"/> 3-6 mths <input type="checkbox"/> Over 6 mths	130 Low 0	Multi-Family 5 %
Neighborhood Boundaries	Garrett Rd to the North; Sheldon Rd to the East; Highway 90 to the South; and Millers Rd to the West.	410 High 63	Commercial 20 %
Neighborhood Description	See attached addenda.	288 Pred. 4	Other 10 %

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

Dimensions	64x114x69x114	Area	7345 sf	Shape	Rectangular	View	N;Res;
Specific Zoning Classification	No Zoning	Zoning Description	No Zoning				
Zoning Compliance	<input type="checkbox"/> Legal <input type="checkbox"/> Legal Nonconforming (Grandfathered Use) <input checked="" type="checkbox"/> No Zoning <input type="checkbox"/> Illegal (describe)						
Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe See							
Addendum.							
Utilities	Public	Other (describe)	Public	Other (describe)	Off-site Improvements - Type	Public	Private
Electricity	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Water	<input checked="" type="checkbox"/>	Street Asphalt	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Gas	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Sanitary Sewer	<input checked="" type="checkbox"/>	Alley None	<input type="checkbox"/>	<input type="checkbox"/>
FEMA Special Flood Hazard Area	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	FEMA Flood Zone	X	FEMA Map #	48201C0520L FEMA Map Date 06/18/2007		
Are the utilities and off-site improvements typical for the market area? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe							
Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If Yes, describe							

General Description	Foundation	Exterior Description	materials/condition	Interior	materials/condition
Units <input checked="" type="checkbox"/> One <input type="checkbox"/> One with Accessory Unit	<input checked="" type="checkbox"/> Concrete Slab <input type="checkbox"/> Crawl Space	Foundation Walls	Concrete/Avg	Floors	Vnl,Cpt/Avg
# of Stories 1	<input type="checkbox"/> Full Basement <input type="checkbox"/> Partial Basement	Exterior Walls	Brk,Wd/Avg	Walls	Sheetrock/Avg
Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det./End Unit	Basement Area 0 sq.ft.	Roof Surface	Composition/Avg	Trim/Finish	SftWd/Avg
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.	Basement Finish 0 %	Gutters & Downspouts	None	Bath Floor	Vinyl/Avg
Design (Style) Traditional	<input type="checkbox"/> Outside Entry/Exit <input type="checkbox"/> Sump Pump	Window Type	Aluminum/Avg	Bath Wainscot	None
Year Built 1971	Evidence of <input type="checkbox"/> Infestation	Storm Sash/Insulated	None	Car Storage	<input type="checkbox"/> None
Effective Age (Yrs) 10	<input type="checkbox"/> Dampness <input type="checkbox"/> Settlement	Screens	None	<input checked="" type="checkbox"/> Driveway	# of Cars 1
Attic <input type="checkbox"/> None	Heating <input checked="" type="checkbox"/> FWA <input type="checkbox"/> HWBB <input type="checkbox"/> Radiant	Amenities	<input type="checkbox"/> Woodstove(s) # 0	Driveway Surface	Concrete
<input checked="" type="checkbox"/> Drop Stair <input type="checkbox"/> Stairs	<input type="checkbox"/> Other Fuel Gas	<input type="checkbox"/> Fireplace(s) # 0	<input checked="" type="checkbox"/> Fence Chain Link	Garage	# of Cars 0
<input type="checkbox"/> Floor <input type="checkbox"/> Scuttle	Cooling <input checked="" type="checkbox"/> Central Air Conditioning	<input checked="" type="checkbox"/> Patio/Deck Uncvd	<input checked="" type="checkbox"/> Porch Cvd	Carport	# of Cars 0
<input type="checkbox"/> Finished <input type="checkbox"/> Heated	<input type="checkbox"/> Individual <input type="checkbox"/> Other	<input type="checkbox"/> Pool None	<input type="checkbox"/> Other None	Att.	<input type="checkbox"/> Det. <input type="checkbox"/> Built-in
Appliances <input type="checkbox"/> Refrigerator <input checked="" type="checkbox"/> Range/Oven <input checked="" type="checkbox"/> Dishwasher <input checked="" type="checkbox"/> Disposal <input type="checkbox"/> Microwave <input type="checkbox"/> Washer/Dryer <input type="checkbox"/> Other (describe)					
Finished area above grade contains: 7 Rooms 4 Bedrooms 2.0 Bath(s) 1,644 Square Feet of Gross Living Area Above Grade					
Additional features (special energy efficient items, etc.). None Noted.					

Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). C3;Kitchen-updated-less than one year ago;Bathrooms-updated-less than one year ago;Subject has carpet flooring in the bedrooms and laminate "wood" flooring in the other rooms. Kitchen features granite counters and SS appliances. Primary bathroom has a walk-in shower, no tub. Guest bathroom has a shower/tub combo. Per owner, recent updating includes: all new fixtures, all new flooring, all new appliances, new HVAC system, new electrical panel, new water and sewer lines, interior/exterior painted (cost per owner about \$65,000). Utilities were on and functioning at time of inspection.

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

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

Uniform Residential Appraisal Report

1223806597
File # N/A

There are 3 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 195,000 to \$ 249,900		There are 9 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 130,000 to \$ 215,000					
FEATURE	SUBJECT	COMPARABLE SALE # 1	COMPARABLE SALE # 2	COMPARABLE SALE # 3			
Address	16002 Bernina Ln Houston, TX 77044	16103 Bernina Ln Houston, TX 77044	17011 Faring Rd Houston, TX 77049	17223 Blairwood Dr Houston, TX 77049			
Proximity to Subject		0.10 miles NE	1.33 miles S	1.49 miles S			
Sale Price	\$	\$ 194,000	\$ 191,000	\$ 183,000			
Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 123.65 sq.ft.	\$ 131.36 sq.ft.	\$ 144.09 sq.ft.			
Data Source(s)		HARMLS #71475727;DOM 3	HARMLS #75345311;DOM 11	HARMLS #10492804;DOM 129			
Verification Source(s)		Doc #179969/Realist	Doc #444082/Realist	Doc #17937/Realist			
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
Sales or Financing Concessions		ArmLth Unk;0		ArmLth Unk;5000	-5,000	ArmLth Conv;0	
Date of Sale/Time		s05/23;c04/23	+37,000	s11/23;c09/23		s01/23;c12/22	+53,000
Location	N;Res;	N;Res;		N;Res;		N;Res;	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site	7345 sf	7840 sf	0	5989 sf	+3,000	5936 sf	+4,000
View	N;Res;	N;Res;		N;Res;		N;Res;	
Design (Style)	DT1;Traditional	DT1;Traditional		DT1;Traditional		DT1;Traditional	
Quality of Construction	Q4	Q4		Q4		Q4	
Actual Age	52	45	0	60	0	53	0
Condition	C3	C3		C3		C3	
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms. Baths		Total Bdrms. Baths	
Room Count	7 4 2.0	6 3 2.0	0	6 3 2.0	0	6 3 2.1	-2,000
Gross Living Area	1,644 sq.ft.	1,569 sq.ft.	0	1,454 sq.ft.	+7,600	1,270 sq.ft.	+15,000
Basement & Finished Rooms Below Grade	0sf	0sf		0sf		0sf	
Functional Utility	Average	Average		Average		Average	
Heating/Cooling	FWA/CAC	FWA/CAC		FWA/CAC		FWA/CAC	
Energy Efficient Items	None	None		None		None	
Garage/Carport	1dw	1dw		1ga1dw	-4,000	1cp1dw	-2,000
Porch/Patio/Deck	Porch/Patio	Porch/Patio		Porch/Patio		Porch/Patio	
Net Adjustment (Total)		<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 37,000		<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 1,600		<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 68,000	
Adjusted Sale Price of Comparables		Net Adj. 19.1 % Gross Adj. 19.1 % \$ 231,000		Net Adj. 0.8 % Gross Adj. 10.3 % \$ 192,600		Net Adj. 37.2 % Gross Adj. 41.5 % \$ 251,000	

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

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

Data Source(s) HARMLS/Realist

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

Data Source(s) HARMLS/Realist

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

ITEM	SUBJECT	COMPARABLE SALE #1	COMPARABLE SALE #2	COMPARABLE SALE #3
Date of Prior Sale/Transfer	10/13/2023		01/31/2023	02/21/2022
Price of Prior Sale/Transfer	\$0		\$0	\$0
Data Source(s)	Document#400508	HARMLS/Realist	Document#36592	Document#92699
Effective Date of Data Source(s)	12/27/2023	12/27/2023	12/27/2023	12/27/2023

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

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

Indicated Value by Sales Comparison Approach \$ 215,000

Indicated Value by: Sales Comparison Approach \$ 215,000 Cost Approach (if developed) \$ 233,285 Income Approach (if developed) \$

See Addendum.

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

Based on a complete visual inspection of the interior and exterior areas of the subject property, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is \$ 215,000 , as of 12/27/2023 , which is the date of inspection and the effective date of this appraisal.

SALES COMPARISON APPROACH

RECONCILIATION

Uniform Residential Appraisal Report

1223806597
File # N/A

FEATURE	SUBJECT	COMPARABLE SALE # 4			COMPARABLE SALE # 5			COMPARABLE SALE # 6		
Address	16002 Bernina Ln Houston, TX 77044	16114 Bernina Ln Houston, TX 77044			16935 Woodburn Dr Houston, TX 77049			17114 Folsom Dr Houston, TX 77049		
Proximity to Subject		0.13 miles E			1.39 miles S			1.47 miles S		
Sale Price	\$	\$ 215,000			\$ 224,990			\$ 249,900		
Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 106.28 sq.ft.			\$ 143.31 sq.ft.			\$ 188.18 sq.ft.		
Data Source(s)		HARMLS #42425415;DOM 0			HARMLS #78184682;DOM 16			HARMLS #67653441;DOM 256		
Verification Source(s)		Doc #194048/Realist			Realist			Realist		
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment			
Sales or Financing Concessions		ArmLth Unk;5000	-5,000	Listing Listing;0		Listing Listing;0				
Date of Sale/Time		s05/23;c04/23	+41,000	c12/23		Active				
Location	N;Res;	N;Res;		N;Res;		N;Res;				
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple				
Site	7345 sf	7935 sf		6608 sf		6496 sf	0			
View	N;Res;	N;Res;		N;Res;		N;Res;				
Design (Style)	DT1;Traditional	DT1;Traditional		DT1;Traditional		DT1;Traditional				
Quality of Construction	Q4	Q4		Q4		Q4				
Actual Age	52	49	0	60	0	53	0			
Condition	C3	C3		C3		C3				
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms. Baths		Total Bdrms. Baths				
Room Count	7 4 2.0	6 3 2.0	0	6 4 2.0	0	6 3 2.0	0			
Gross Living Area	1,644 sq.ft.	2,023 sq.ft.	-15,200	1,570 sq.ft.	0	1,328 sq.ft.	+12,600			
Basement & Finished Rooms Below Grade	0sf	0sf		0sf		0sf				
Functional Utility	Average	Average		Average		Average				
Heating/Cooling	FWA/CAC	FWA/CAC		FWA/CAC		FWA/CAC				
Energy Efficient Items	None	None		None		None				
Garage/Carport	1dw	2cp2dw	-4,000	2qa2dw	-8,000	2qa2dw	-8,000			
Porch/Patio/Deck	Porch/Patio	Porch/Patio		Porch/Patio		Porch/Patio				
Net Adjustment (Total)		<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 16,800	<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -8,000	<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 4,600			
Adjusted Sale Price of Comparables		Net Adj. 7.8 % Gross Adj. 30.3 %	\$ 231,800	Net Adj. 3.6 % Gross Adj. 3.6 %	\$ 216,990	Net Adj. 1.8 % Gross Adj. 8.2 %	\$ 254,500			

SALES COMPARISON APPROACH

SALE HISTORY

ANALYSIS / COMMENTS

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

ITEM	SUBJECT	COMPARABLE SALE # 4			COMPARABLE SALE # 5			COMPARABLE SALE # 6		
Date of Prior Sale/Transfer	10/13/2023									
Price of Prior Sale/Transfer	\$0									
Data Source(s)	Document#400508	HARMLS/Realist			HARMLS/Realist			HARMLS/Realist		
Effective Date of Data Source(s)	12/27/2023	12/27/2023			12/27/2023			12/27/2023		

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

Analysis/Comments

Uniform Residential Appraisal Report

1223806597
File # N/A

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

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

ENERGY EFFICIENT ITEMS

In this market, certain items are considered standard, such as ceiling fans, attic fans, insulated attics, insulated windows, etc., and are not specifically mentioned in the report. Energy Efficient Items only includes things not normally found in the market such as solar panels, whole-house generators, etc.

LEAD BASED PAINT

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

ADDITIONAL COMMENTS

COST APPROACH TO VALUE (not required by Fannie Mae)

Provide adequate information for the lender/client to replicate the below cost figures and calculations.

Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) See attached addenda.

ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input checked="" type="checkbox"/> REPLACEMENT COST NEW	OPINION OF SITE VALUE	=\$	50,000
Source of cost data DwellingCost	DWELLING 1,644 Sq.Ft. @ \$ 127.95	= \$	210,350
Quality rating from cost service 3.4 Effective date of cost data 12/26/2023	0 Sq.Ft. @ \$	= \$	
Comments on Cost Approach (gross living area calculations, depreciation, etc.)		= \$	
Cost data was modified using a multiplier based on the zip code 77044.	Garage/Carport Sq.Ft. @ \$	= \$	
The quality rating of 3.4 describes a property of average quality. Tract built level of construction practice using standard materials readily available from local suppliers. Built by construction personnel possessing average skills. Most tract-built dwellings would fall into this category as well as average quality one-of-a-kind dwellings.	Total Estimate of Cost-New	= \$	210,350
	Less Physical Functional External		
	Depreciation 35,065	= \$(35,065)
	Depreciated Cost of Improvements	= \$	175,285
	"As-is" Value of Site Improvements	= \$	8,000
Estimated Remaining Economic Life (HUD and VA only) 50 Years	INDICATED VALUE BY COST APPROACH	= \$	233,285

COST APPROACH

INCOME APPROACH TO VALUE (not required by Fannie Mae)

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

INCOME

PROJECT INFORMATION FOR PUDs (if applicable)

Is the developer/builder in control of the Homeowners' Association (HOA)? Yes No Unit type(s) Detached Attached
 Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit.

Legal Name of Project
 Total number of phases Total number of units Total number of units sold
 Total number of units rented Total number of units for sale Data source(s)
 Was the project created by the conversion of existing building(s) into a PUD? Yes No If Yes, date of conversion.
 Does the project contain any multi-dwelling units? Yes No Data Source
 Are the units, common elements, and recreation facilities complete? Yes No If No, describe the status of completion.
 Are the common elements leased to or by the Homeowners' Association? Yes No If Yes, describe the rental terms and options.

PUD INFORMATION

Describe common elements and recreational facilities.

Uniform Residential Appraisal Report

1223806597
File # N/A

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

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

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

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

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

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

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

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.

2. The appraiser has provided a sketch in this appraisal report to show the approximate dimensions of the improvements. The sketch is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.

3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.

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

5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing the appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.

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

Uniform Residential Appraisal Report

1223806597
File # N/A

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

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

Uniform Residential Appraisal Report

1223806597
File # N/A

21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.


23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.

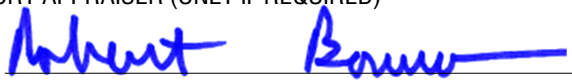
24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

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

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

APPRAISER
 Signature 
 Name James Weiler
 Company Name Accurity Consolidated, LLC
 Company Address 118 Vintage Park Blvd, Ste W223
Houston, TX 77070
 Telephone Number (877) 244-1004
 Email Address jw1@accurity.com
 Date of Signature and Report 01/04/2024
 Effective Date of Appraisal 12/27/2023
 State Certification # _____
 or State License # _____
 or Other (describe) Trainee State # 1342944
 State TX
 Expiration Date of Certification or License 10/31/2025

SUPERVISORY APPRAISER (ONLY IF REQUIRED)
 Signature 
 Name Robert Bowman
 Company Name Accurity Consolidated, LLC
 Company Address 118 Vintage Park Blvd, Ste W223
Houston, TX 77070
 Telephone Number 877- 244-1004
 Email Address rb1@accurity.com
 Date of Signature 01/04/2024
 State Certification # 1333923
 or State License # _____
 State TX
 Expiration Date of Certification or License 07/31/2024

ADDRESS OF PROPERTY APPRAISED
16002 Bernina Ln
Houston, TX 77044
APPRAISED VALUE OF SUBJECT PROPERTY \$ 215,000
LENDER/CLIENT
 Name UWM Appraisal Direct
 Company Name United Wholesale Mortgage
 Company Address 585 S Blvd E, Pontiac, MI 48341
 Email Address _____

SUBJECT PROPERTY
 Did not inspect subject property
 Did inspect exterior of subject property from street
 Date of Inspection _____
 Did inspect interior and exterior of subject property
 Date of Inspection _____
COMPARABLE SALES
 Did not inspect exterior of comparable sales from street
 Did inspect exterior of comparable sales from street
 Date of Inspection _____

SINGLE FAMILY COMPARABLE RENT SCHEDULE

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

ITEM	SUBJECT	COMPARABLE NO. 1		COMPARABLE NO. 2		COMPARABLE NO. 3	
Address	16002 Bernina Ln Houston, TX 77044						
Proximity to Subject							
Date Lease Begins							
Date Lease Expires							
Monthly Rental	If Currently Rented: \$	\$		\$		\$	
Less: Utilities Furniture	\$	\$		\$		\$	
Adjusted Monthly Rent	\$	\$		\$		\$	
Data Source	MLS/Realist Inspection/CAD						
RENT ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+ (-)\$ Adjust.	DESCRIPTION	+ (-)\$ Adjust.	DESCRIPTION	+ (-)\$ Adjust.
Rent Concessions							
Location/View	N;Res; N;Res;						
Design and Appeal	DT1;Traditional						
Age/Condition	52 C3						
Above Grade Room Count	Total : Bdrms : Baths 7 : 4 : 2.0	Total : Bdrms : Baths		Total : Bdrms : Baths		Total : Bdrms : Baths	
Gross Living Area	1,644 Sq. Ft.	Sq. Ft.		Sq. Ft.		Sq. Ft.	
Other (e.g., basement, etc.)	Osf						
Other:							
Net Adj. (total)		<input type="checkbox"/> + <input type="checkbox"/> - \$		<input type="checkbox"/> + <input type="checkbox"/> - \$		<input type="checkbox"/> + <input type="checkbox"/> - \$	
Indicated Monthly Market Rent		Net % Gross % \$		Net % Gross % \$		Net % Gross % \$	


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

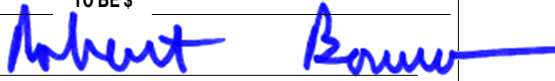
Final Reconciliation of Market Rent:

I (WE) ESTIMATE THE MONTHLY MARKET RENT OF THE SUBJECT AS OF

12/27/2023

TO BE \$

Appraiser(s) SIGNATURE 
NAME James Weiler

Review Appraiser SIGNATURE 
(If applicable) NAME Robert Bowman
Certified Appraiser

Date Property Inspected 12/27/2023 Report Signed 01/04/2024
License or Certification # _____ State TX
Expiration Date of License or Certification 10/31/2025

Date Property Inspected n/a Report Signed 01/04/2024
License or Certification # 1333923 State TX
Expiration Date of License or Certification 07/31/2024
Review Appraiser Did Did Not Inspect Subject Property

General Text Addendum

File No. N/A

Borrower	Clifton McLain				
Property Address	16002 Bernina Ln				
City	Houston	County	Harris	State	TX Zip Code 77044
Lender/Client	United Wholesale Mortgage				



SUBJECT

County/parish records show the subject as having a GLA of 1,592 square feet while our measurements indicate a GLA of 1,644 square feet. Please note that any physical measurement is by nature an approximation. This is particularly true in home measurement due to differing measuring techniques, interfering landscaping, non-square walls, second stories that don't follow the main level outline, etc. The calculated square footage of living area provided herein is for comparative and descriptive purposes only and are not intended as a verification of exact size nor can it be relied upon by anyone who is not an authorized intended user. This variance is less than 10% and is considered both minor and typical in this market area.

REGION-SPECIFIC COMMENTARY

FEMA FLOOD ZONE DETERMINATION

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

DEED RESTRICTIONS AND PLANNED UNIT DEVELOPMENT

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

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

MINERAL RIGHTS

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

TERMS OF FINANCING

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

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

OTHER

Unaware of any reason why the subject could not be 100% rebuilt if destroyed, as of the effective date.

The subject tract has no agricultural exemptions or agricultural activity on the property. The property is not a working farm or income producing property through these means.

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

HIGHEST AND BEST USE

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

ADJUSTMENTS DISCUSSION

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

General Text Addendum

File No. N/A

Borrower	Clifton McLain						
Property Address	16002 Bernina Ln						
City	Houston	County	Harris	State	TX	Zip Code	77044
Lender/Client	United Wholesale Mortgage						

Line Item Detail

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

Market Condition (Time) Adjustment - Market data suggests that a time adjustment is warranted for comparable sales which came under contract over 180 days from the effective date of this report; therefore, a time adjustment has been applied. Market condition (time) adjustments were made at 2.4% per month to all sales that went under contract over 60 days prior to the effective date of this appraisal.

Site -



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

Gross Living Area (GLA) - Paired sales analysis, grouped analysis, sensitivity analysis, and other analytical methods were considered. After considering all available data points, an adjustment factor was reconciled and applied to each sale with a difference compared to the subject. Adjustments were generally made for differences greater than 100 sf. If a bedroom adjustment was not made to the comparable sale, that means it was taken into consideration in the GLA adjustment. Not all markets support individual bedroom adjustments.

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

COMPARABLE COMMENTARY

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

Several of the sales exceed the one mile proximity guideline. It was necessary to use sales outside of this range because there have been no closer comparable sales in the past 12 months.

All line, net, and gross adjustments fall within ideal guidelines. This would indicate that the sales with very similar features are available in the subject's market area.

ADDITIONAL COMMENTS

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

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

COMPETENCY STATEMENT

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

SITE VALUE

General Text Addendum

File No. N/A

Borrower	Clifton McLain				
Property Address	16002 Bernina Ln				
City	Houston	County	Harris	State	TX Zip Code 77044
Lender/Client	United Wholesale Mortgage				

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

Allocation method is as follows:

Site Value Report with Cost Data Powered By...



Subject Site Value

\$68,500	Final Opinion of Site Value	Subject Site Size	7,345 SqFt
\$9.33	Site Value per SqFt (rounded)		

Site Comment: The allocation method was utilized in arriving at the opinion of site value. Based on allocation, the opinion of site value is \$68,500.

Allocation

\$68,500	Opinion of Site Value from Allocation		\$9.33 Site Value per SqFt (rounded)
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Method / Property	Adj. Sale Price	Allocation	Site Value	Site Size	\$/SqFt	Adj. Site Value
Simple Regression:			\$43,060			\$44,683
Median:			\$50,790			\$62,542
Average:			\$48,752			\$54,353
17223 Bialwood Dr	\$183,000	25.24%	\$46,189	5,938 SqFt	\$7.78	\$57,153
17811 Faring Rd	\$191,000	29.00%	\$55,390	5,969 SqFt	\$9.28	\$67,931
16103 Bernina Ln	\$194,000	18.29%	\$35,483	7,840 SqFt	\$4.53	\$33,242
16114 Bernina Ln	\$215,000	16.42%	\$33,153	7,935 SqFt	\$4.18	\$30,688
16935 Woodburn Dr	\$224,990	27.21%	\$61,220	6,808 SqFt	\$9.28	\$68,048
17114 Folsom Dr	\$249,900	24.44%	\$61,076	6,496 SqFt	\$9.40	\$69,058

Notes On Calculations: -Simple regression, average, and median were calculated on the associated data for the properties provided (same column).
 * Adjusted Sale Price is calculated as Sale Price - Price Adjustments (see Allocation: Sale Price Details section below for more information).
 - Site Value for each property was determined by multiplying the sale price by the land allocation percent, which is either calculated or entered by hand.
 - Spark calculates the land allocation percent by dividing assessed land value by assessed fully improved value (when that data is available).
 - Price per SqFt for each property was calculated as the Site Value divided by Site Size (when known).
 - Adjusted Site Value for each property was calculated by multiplying Price per SqFt by the subject site size (7,345 SqFt).
 - The regression value was calculated by running simple regression on the property values then plugging in the subject site size to the resulting equation.
 Regression Equation for Site Value: $y = -10.46x + 119,862$ / Regression Equation for Price per SqFt Value: $y = -17.77x + 175,173$

The current assessed land value of the subject is \$27,490.

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

General Text Addendum

File No. N/A

Borrower	Clifton McLain				
Property Address	16002 Bernina Ln				
City	Houston	County	Harris	State	TX Zip Code 77044
Lender/Client	United Wholesale Mortgage				

Property Type is 'Lots' Status is 'Sold' Status Contractual Search Date is 12/27/2020 to 12/27/2023 Zip Code is like '77044'

Market Analysis Summary | Lots

Listings as of 12/26/2023 at 12/27/2023 12:31:12AM, Page 1 of 1

#	MLS #	Address	Subdivision	Acres	Lnd Sz SqFt	List Price	LP/SqFt	LP/Acre	CDOM	Sold Price	SP/SqFt	SP/Acre	SP%LP	Cls Date
Listings: Sold														
1	37578922	13135 Bamboo Forest Trail	Parkway Forest Sec 04 R/P	0.132	5,750	\$32,900	\$5.72	\$249,242	6	\$33,200	\$5.77	\$251,515	100.91	07/16/21
2	20248692	11509 N Spicewood Lane	Greenriver Estates	0.138	6,000	\$62,000	\$10.33	\$450,254	5	\$50,000	\$8.33	\$363,108	80.65	09/09/22
3	73577607	11207 Clearfield Drive	Gateway Place	0.172	7,500	\$75,000	\$10.00	\$435,540	45	\$60,000	\$8.00	\$348,432	80.00	12/06/22
			Min	0.132	5,750	\$32,900	\$5.72	\$249,242	5	\$33,200	\$5.77	\$251,515	80.00	
			Max	0.172	7,500	\$75,000	\$10.33	\$450,254	45	\$60,000	\$8.33	\$363,108	100.91	
			Avg	0.147	6,417	\$56,633	\$8.68	\$378,346	19	\$47,733	\$7.37	\$321,018	87.19	
			Med	0.138	6,000	\$62,000	\$10.00	\$435,540	6	\$50,000	\$8.00	\$348,432	80.65	
3	Total Listings		Avg	0.147	6,417	\$56,633	\$8.68	\$378,346	19	\$47,733	\$7.37	\$321,018	87.19	
			Med	0.138	6,000	\$62,000	\$10.00	\$435,540	6	\$50,000	\$8.00	\$348,432	80.65	

Quick Statistics (3 Listings Total)

	Min	Max	Average	Median
List Price	\$32,900	\$75,000	\$56,633	\$62,000
Sold Price	\$33,200	\$60,000	\$47,733	\$50,000
Adj. Sold Price	\$33,200	\$58,500	\$47,233	\$50,000
LP/SF	\$5.72	\$10.33	\$8.68	\$10.00
SP/SF	\$5.77	\$8.33	\$7.37	\$8.00
Adj. SP/SF	\$5.77	\$8.33	\$7.30	\$7.80

Reconciliation is bringing together the analyses performed, judging the strength and weakness of the indicators and forming a final conclusion. The conclusion of value was based on the sufficiency and accuracy of the data collected, the analyses performed and a comparison of the concluded site value. After the analysis was applied in the allocation approach and the land sales were reviewed in the sales comparison approach along with the current assessed land value, it is the appraiser's opinion that most weight goes to the allocation approach with a reconciled site value of \$50,000.

RECONCILIATION

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

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

Recent sales of competing properties were limited in the appraiser's search of the subject's competing market area. For this reason, the search was expanded to include sales in the subject's greater market area. The sales provided have larger differences than is ideal but reflect the limited data available in the market. Despite the differences, these sales are reflective of the subject's market value once adjusted.

Comparables 1 and 2 were given the most weight in the final reconciliation of indicated value because of similarities in Age, Condition and full Bath count. Comparable 1 is also similar in GLA. Comparable 2 is also the most recent comparable sale. The listings are included to provide a sample of current listings and where given no weight.

Adjustments Summary									
C#	Price	Adj Price	Miles	Dates	NAdj	GAdj	Size	Weighted Average %	Total%
Comp1	\$194,000	\$231,000	0.10 miles NE	s05/23;c04/23	19%	19%	1,569	30%	100%
Comp2	\$191,000	\$192,600	1.33 miles S	s11/23;c09/23	1%	10%	1,454	30%	
Comp3	\$183,000	\$251,000	1.49 miles S	s01/23;c12/22	37%	42%	1,270	20%	
Comp4	\$215,000	\$231,800	0.13 miles E	s05/23;c04/23	8%	30%	2,023	20%	
Comp5	\$224,990	\$216,990	1.39 miles S	c12/23	4%	4%	1,570	0%	
Comp6	\$249,900	\$254,500	1.47 miles S	Active	2%	8%	1,328	0%	

PREDOMINANT VALUE COMPARISON

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

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

DECLARATION OF FINISHED SQUARE FOOTAGE

The GLA was obtained using the standards from ANSI Z765-2021 Square Footage: Method for Calculating. All dimensions

General Text Addendum

File No. N/A

Borrower	Clifton McLain						
Property Address	16002 Bernina Ln						
City	Houston	County	Harris	State	TX	Zip Code	77044
Lender/Client	United Wholesale Mortgage						

were measured physically and reported to the nearest tenth of a foot. The improvements have 1,644 sf of finished area above ground.

EFFECT OF NOVEL CORONAVIRUS (COVID-19)

The global outbreak of a "novel coronavirus" known as COVID-19 was officially declared a pandemic by the World Health Organization (WHO) on March 11, 2020. Effective May 11, 2023 the COVID-19 pandemic is no longer considered a national and public health emergency in the United States. The reader is cautioned, and reminded that the conclusions presented in this appraisal report apply only as of the effective date(s) indicated. The appraiser makes no representation as to the effect on the subject property of any unforeseen event, subsequent to the effective date of the appraisal. No analysis or opinions contained in this appraisal report should be construed as predictions of future market conditions or value.

• URAR: Neighborhood - Description

The subject is located in a neighborhood named Rolling Hills with 112 single family homes, with a median build year of 1972 and a median size of 1,536sf. The subject is located about 19 miles north east of Houston CBD. There are several similar and competing developments in the market. Numerous employers are within reasonable commuting distance. Schools, shopping, medical facilities, are all nearby. "Other" refers to vacant land and public related properties such as county and city owned buildings, including fire and police stations, and does not negatively affect the subject's marketability or value. In November 2023, 77044 home prices were down 3.3% compared to last year, selling for a median price of \$309K. On average, homes in 77044 sell after 40 days on the market compared to 39 days last year. There were 167 homes sold in November this year, up from 154 last year.

Rolling Hills (Houston) 2022 Facts

Rolling Hills (Houston) 2022 Facts

County	Harris
Zip Code	77044
Single Family Properties	112
Single Family Condos	1
Average Bedrooms	3.11
Average Baths	2.04
Median / Sqft.	1,536
Median Lot / SqFt.	7,680
Median Year Built	1972
Median Appraised Value	\$97,460
Median Market Value	\$97,460
Neighborhood Value Range	\$75 - \$121 K
Median Price / Sqft.	\$117.93
Median Appraised Value / Sqft.	\$63.45

REVISION REQUEST 1/3/24

- "3." on Schedule A notes "Record title to the land on the Effective Date appears to be vested in: Live Limitless Limited Liability Company"

Market Conditions Addendum to the Appraisal Report

1223806597

File No. N/A

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

Property Address **16002 Bernina Ln** City **Houston** State **TX** ZIP Code **77044**

Borrower **Clifton McLain**

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

Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)	4	2	3	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)	0.67	0.67	1.00	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Total # of Comparable Active Listings	3	4	3	<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input checked="" type="checkbox"/> Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	4.5	6.0	3.0	<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input checked="" type="checkbox"/> Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Median Comparable Sale Price	\$188,500	\$150,000	\$172,000	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Sales Days on Market	5	60	29	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Comparable List Price	\$210,000	\$194,950	\$210,000	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Listings Days on Market	73	95	256	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Sale Price as % of List Price	99%	88%	92%	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining

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

Explain in detail the seller concessions trends for the past 12 months (e.g., seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs, condo fees, options, etc.). **A monthly analysis was performed on 9 competing sales over the past 12 months. For those sales, a total of 33.3% were reported to have seller concessions. This analysis, based on data grouped monthly, shows a change of +24.1% per month.**

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

A monthly analysis was performed on 9 competing sales over the past 12 months. For those sales, a total of 0.0% were reported to be REO.

Cite data sources for above information. **Information reported in the HARMLS system (using an effective date of 12/27/2023) was utilized to arrive at the results noted on this addendum. Any percent change results noted in these comments are based on simple regression.**

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

A monthly analysis was performed on 5 competing sales over the past 6 months. The sales within this group had a median sale price per sqft of \$131.36. This analysis, based on data grouped monthly, shows a change of +5.4% per month. The same analysis was performed on 28 sales from the broader defined neighborhood. The sales within this group had a median sale price per sqft of \$131.57. This analysis, based on data grouped monthly, shows a change of +2.4% per month. A monthly analysis was also performed on 9 competing sales over the past 12 months. The sales within this group had a median sale price per sqft of \$123.65. This analysis, based on data grouped monthly, shows a change of +1% per month. The same analysis was performed on 51 sales from the broader defined neighborhood. The sales within this group had a median sale price per sqft of \$129.86. This analysis, based on data grouped monthly, shows a change of -0.1% per month. In addition, a monthly analysis was performed on 5 sales plus all active listings that are competing properties, over the past 6 months. Based on this entire set of data there is a 3.6 month supply. This analysis, based on data grouped monthly, shows a change of -6.3% per month. A monthly analysis regarding days on market was also performed on 9 competing sales over the past 12 months. For these sales, the median DOM was 20 with a low of 0 and a high of 129. This analysis, based on data grouped monthly, shows a change of -4.3% per month.

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

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

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

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

Signature	Signature
Appraiser Name James Weiler	Supervisory Appraiser Name Robert Bowman
Company Name Accurity Consolidated, LLC	Company Name Accurity Consolidated, LLC
Company Address 118 Vintage Park Blvd, Ste W223, Houston, TX 770	Company Address 118 Vintage Park Blvd, Ste W223, Houston, TX 770
State License/Certification # TX	State License/Certification # 1333923 TX
Email Address jw1@accurity.com	Email Address rb1@accurity.com

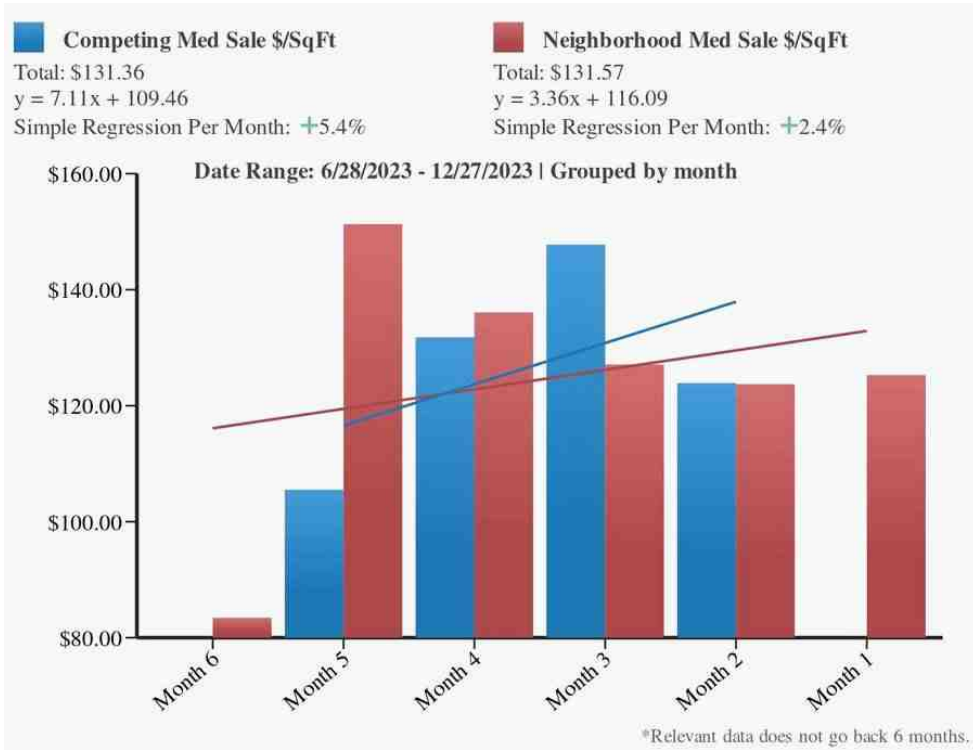
MARKET RESEARCH & ANALYSIS

CONDO/CO-OP PROJECTS

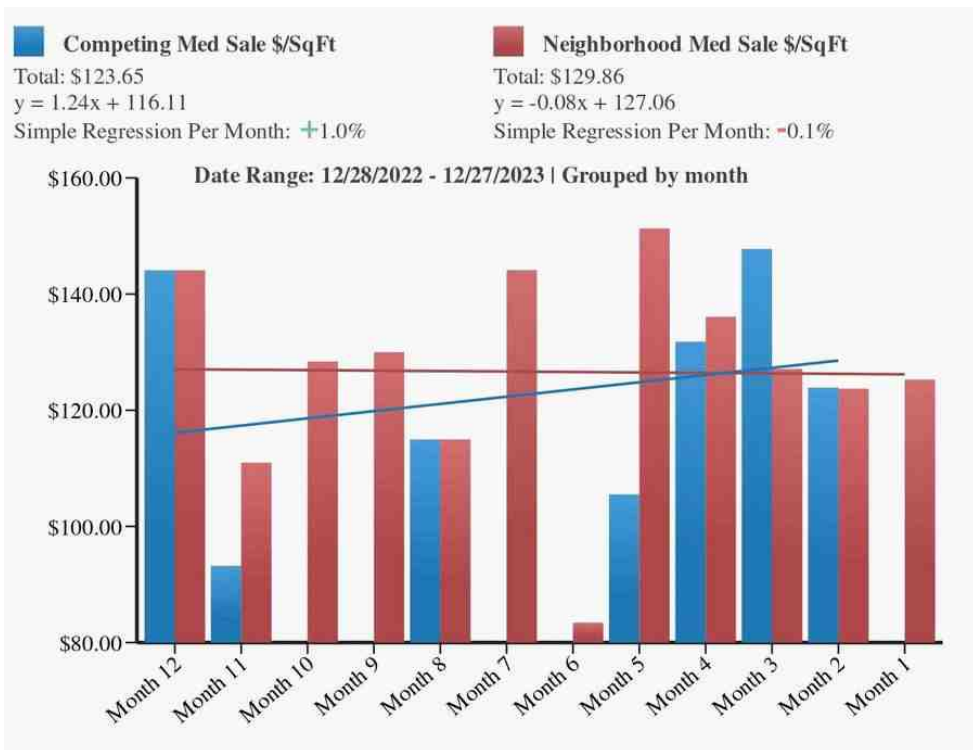
APPRAISER

Market Conditions Charts - Page 1

Borrower	Clifton McLain				
Property Address	16002 Bernina Ln				
City	Houston	County	Harris	State	TX
Lender/Client	United Wholesale Mortgage				
				Zip Code	77044



Median Sale \$/Sqft by Month



Median Sale \$/Sqft by Month

Market Conditions Charts - Page 2

Borrower	Clifton McLain				
Property Address	16002 Bernina Ln				
City	Houston	County	Harris	State	TX
Lender/Client	United Wholesale Mortgage	Zip Code	77044		



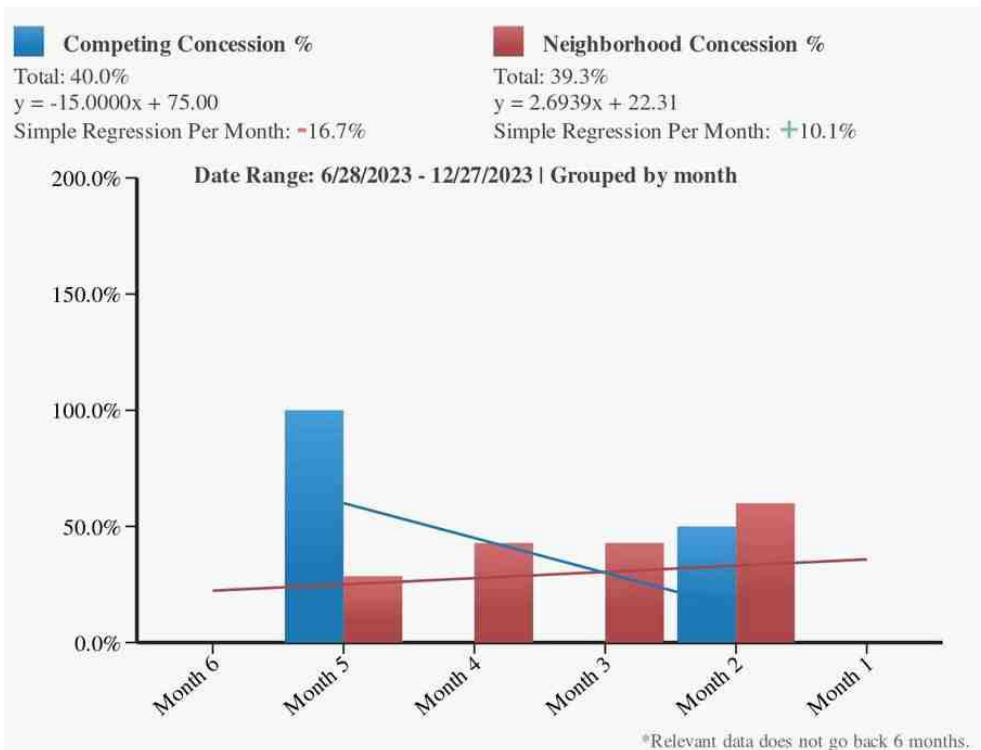
Housing Supply by Month



Sales DOM by Month

Market Conditions Charts - Page 3

Borrower	Clifton McLain				
Property Address	16002 Bernina Ln				
City	Houston	County	Harris	State	TX
Lender/Client	United Wholesale Mortgage	Zip Code	77044		



PROPERTY HISTORY

File No. N/A

Borrower	Clifton McLain				
Property Address	16002 Bernina Ln				
City	Houston	County	Harris	State	TX Zip Code 77044
Lender/Client	United Wholesale Mortgage				

* SUBJECT 120-MONTH PRIOR TRANSFER HISTORY *

16002 Bernina Ln

-Transferred on 10/13/2023. It transferred from Colossal Equity LLC to Live Limitless LLC and was a Warranty Deed (Document #400508).

-Transferred on 10/13/2023. It transferred from Huey Melissa & Carlos to Colossal Equity LLC and was a Warranty Deed (Document #400439).

* COMPARABLE 12-MONTH PRIOR TRANSFER HISTORY *

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

17223 Blairwood Dr

-Transferred on 02/21/2022. It transferred from Guevara Delmi A G to Guevara Delmi A G and was a Correction Deed (Document #92699).

-Transferred on 02/11/2022. It transferred from Guevara Delmi A G to Invum Three LLC Inc and was a Warranty Deed (Document #92683).

17011 Faring Rd

-Transferred on 01/31/2023. It transferred from Willingham Margaret N to Patel Vishal and was a Warranty Deed (Document #36592).

16103 Bernina Ln

-No transfer history.

16114 Bernina Ln

-No transfer history.

16935 Woodburn Dr

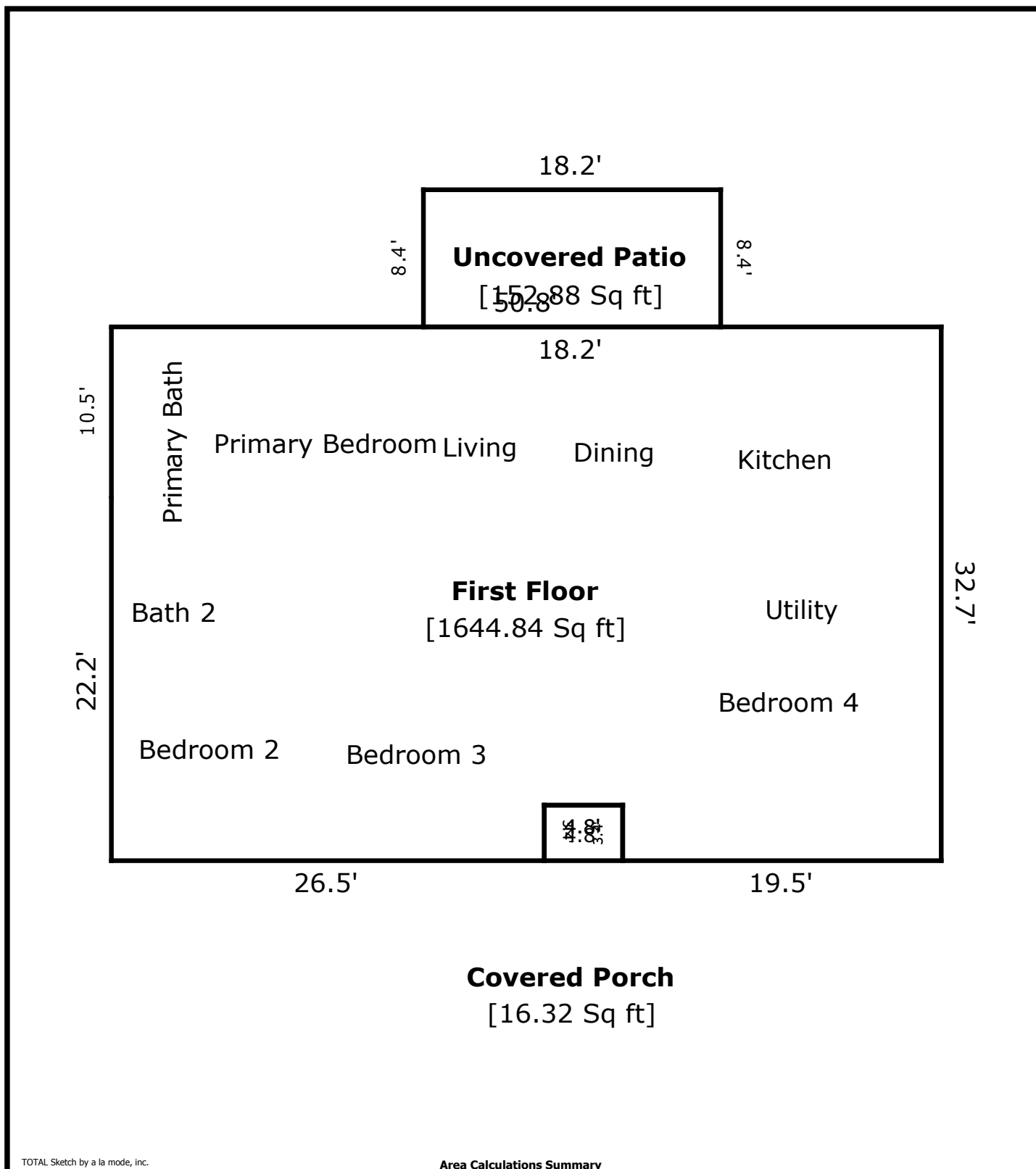
-No transfer history.

17114 Folsom Dr

-No transfer history.

Building Sketch

Borrower	Clifton McLain		
Property Address	16002 Bernina Ln		
City	Houston	County	Harris
		State	TX
		Zip Code	77044
Lender/Client	United Wholesale Mortgage		



TOTAL Sketch by a la mode, inc.

Area Calculations Summary

Living Area	Calculation Details	
First Floor	1644.8 Sq ft	50.8 × 29.3 = 1488.4 3.4 × 19.5 = 66.3 3.4 × 26.5 = 90.1
Total Living Area (Rounded):	1645 Sq ft	
Non-living Area		
Covered Porch	16.3 Sq ft	3.4 × 4.8 = 16.3
Uncovered Patio	152.9 Sq ft	18.2 × 8.4 = 152.9

Subject Photo Page

Borrower	Clifton McLain				
Property Address	16002 Bernina Ln				
City	Houston	County	Harris	State	TX Zip Code 77044
Lender/Client	United Wholesale Mortgage				



Subject Front

16002 Bernina Ln
Sales Price
Gross Living Area 1,644
Total Rooms 7
Total Bedrooms 4
Total Bathrooms 2.0
Location N;Res;
View N;Res;
Site 7345 sf
Quality Q4
Age 52



Subject Rear



Subject Street

Photograph Addendum

Borrower	Clifton McLain				
Property Address	16002 Bernina Ln				
City	Houston	County	Harris	State	TX Zip Code 77044
Lender/Client	United Wholesale Mortgage				



Second Street Scene



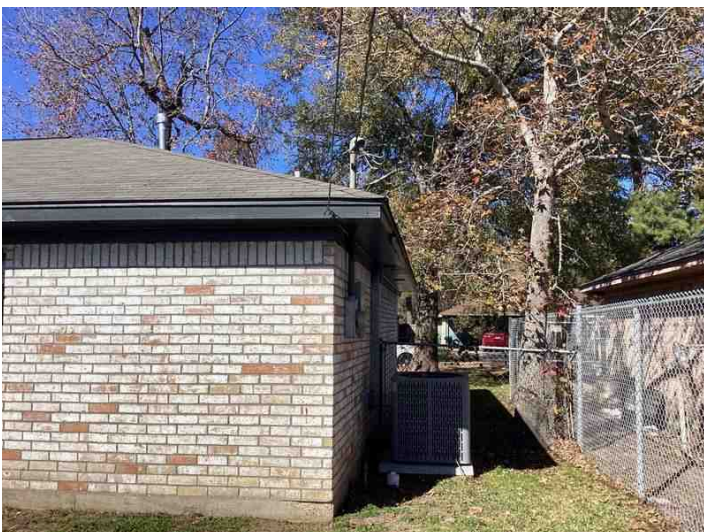
Across the Street



Left Front Elevation



Right Front Elevation



Left Rear Elevation



Right Rear Elevation

Photograph Addendum

Borrower	Clifton McLain						
Property Address	16002 Bernina Ln						
City	Houston	County	Harris	State	TX	Zip Code	77044
Lender/Client	United Wholesale Mortgage						



Backyard

Subject Interior Photo Page

Borrower	Clifton McLain				
Property Address	16002 Bernina Ln				
City	Houston	County	Harris	State	TX Zip Code 77044
Lender/Client	United Wholesale Mortgage				

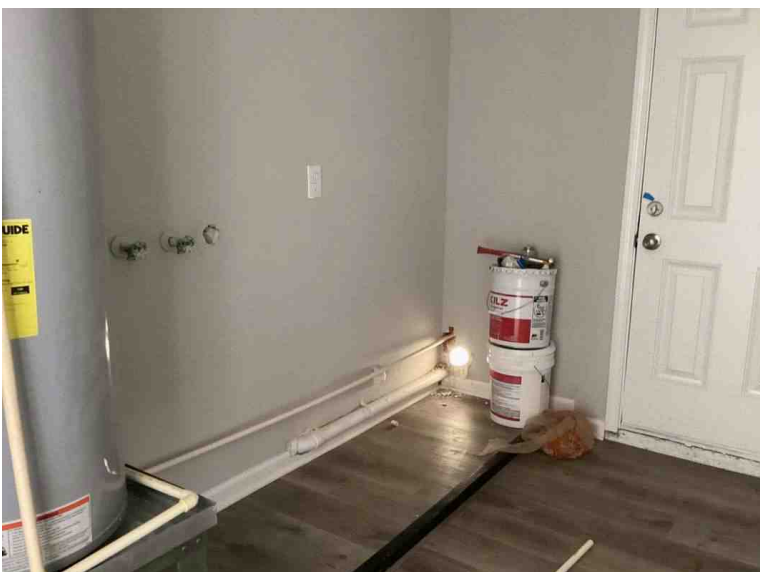


Bedroom 4

16002 Bernina Ln
Sales Price
Gross Living Area 1,644
Total Rooms 7
Total Bedrooms 4
Total Bathrooms 2.0
Location N;Res;
View N;Res;
Site 7345 sf
Quality Q4
Age 52



Bedroom 4



Utility

Subject Interior Photo Page

Borrower	Clifton McLain				
Property Address	16002 Bernina Ln				
City	Houston	County	Harris	State	TX Zip Code 77044
Lender/Client	United Wholesale Mortgage				

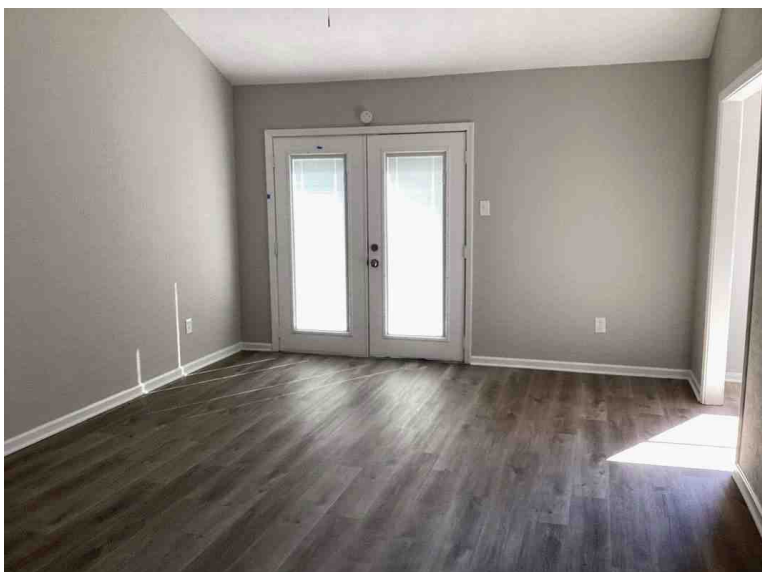


Kitchen

16002 Bernina Ln
Sales Price
Gross Living Area 1,644
Total Rooms 7
Total Bedrooms 4
Total Bathrooms 2.0
Location N;Res;
View N;Res;
Site 7345 sf
Quality Q4
Age 52



Dining



Living

Subject Interior Photo Page

Borrower	Clifton McLain				
Property Address	16002 Bernina Ln				
City	Houston	County	Harris	State	TX Zip Code 77044
Lender/Client	United Wholesale Mortgage				



Primary Bedroom

16002 Bernina Ln
Sales Price
Gross Living Area 1,644
Total Rooms 7
Total Bedrooms 4
Total Bathrooms 2.0
Location N;Res;
View N;Res;
Site 7345 sf
Quality Q4
Age 52



Primary Bath



Primary Bath

Subject Interior Photo Page

Borrower	Clifton McLain				
Property Address	16002 Bernina Ln				
City	Houston	County	Harris	State	TX Zip Code 77044
Lender/Client	United Wholesale Mortgage				



Bath 2

16002 Bernina Ln
Sales Price
Gross Living Area 1,644
Total Rooms 7
Total Bedrooms 4
Total Bathrooms 2.0
Location N;Res;
View N;Res;
Site 7345 sf
Quality Q4
Age 52



Bath 2



Bedroom 2

Subject Interior Photo Page

Borrower	Clifton McLain						
Property Address	16002 Bernina Ln						
City	Houston	County	Harris	State	TX	Zip Code	77044
Lender/Client	United Wholesale Mortgage						



Bedroom 3

16002 Bernina Ln
Sales Price
Gross Living Area 1,644
Total Rooms 7
Total Bedrooms 4
Total Bathrooms 2.0
Location N;Res;
View N;Res;
Site 7345 sf
Quality Q4
Age 52

Subject Interior

Subject Interior

Comparable Photo Page

Borrower	Clifton McLain			
Property Address	16002 Bernina Ln			
City	Houston	County Harris	State TX	Zip Code 77044
Lender/Client	United Wholesale Mortgage			



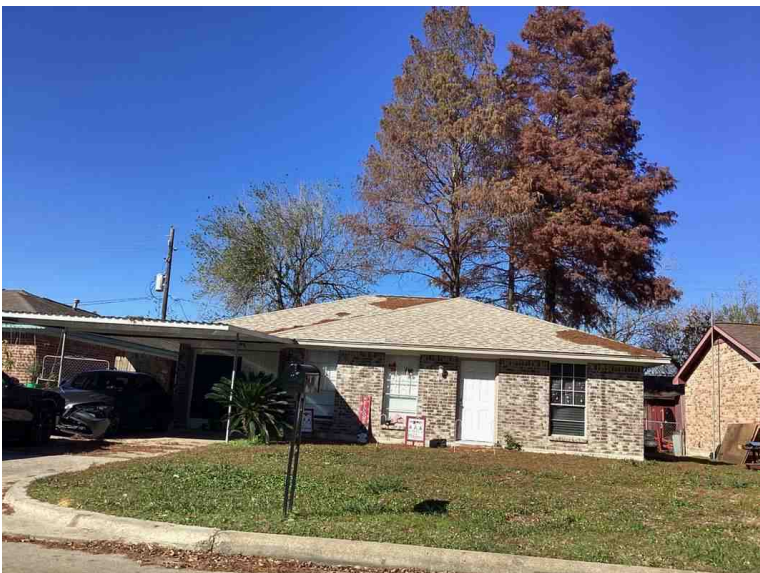
Comparable 1

16103 Bernina Ln
 Prox. to Subject 0.10 miles NE
 Sale Price 194,000
 Gross Living Area 1,569
 Total Rooms 6
 Total Bedrooms 3
 Total Bathrooms 2.0
 Location N;Res;
 View N;Res;
 Site 7840 sf
 Quality Q4
 Age 45



Comparable 2

17011 Faring Rd
 Prox. to Subject 1.33 miles S
 Sale Price 191,000
 Gross Living Area 1,454
 Total Rooms 6
 Total Bedrooms 3
 Total Bathrooms 2.0
 Location N;Res;
 View N;Res;
 Site 5989 sf
 Quality Q4
 Age 60



Comparable 3

17223 Blairwood Dr
 Prox. to Subject 1.49 miles S
 Sale Price 183,000
 Gross Living Area 1,270
 Total Rooms 6
 Total Bedrooms 3
 Total Bathrooms 2.1
 Location N;Res;
 View N;Res;
 Site 5936 sf
 Quality Q4
 Age 53

Comparable Photo Page

Borrower	Clifton McLain			
Property Address	16002 Bernina Ln			
City	Houston	County Harris	State TX	Zip Code 77044
Lender/Client	United Wholesale Mortgage			



Comparable4

16114 Bernina Ln
 Prox. to Subject 0.13 miles E
 Sale Price 215,000
 Gross Living Area 2,023
 Total Rooms 6
 Total Bedrooms 3
 Total Bathrooms 2.0
 Location N;Res;
 View N;Res;
 Site 7935 sf
 Quality Q4
 Age 49



Comparable5

16935 Woodburn Dr
 Prox. to Subject 1.39 miles S
 Sale Price 224,990
 Gross Living Area 1,570
 Total Rooms 6
 Total Bedrooms 4
 Total Bathrooms 2.0
 Location N;Res;
 View N;Res;
 Site 6608 sf
 Quality Q4
 Age 60



Comparable6

17114 Folsom Dr
 Prox. to Subject 1.47 miles S
 Sale Price 249,900
 Gross Living Area 1,328
 Total Rooms 6
 Total Bedrooms 3
 Total Bathrooms 2.0
 Location N;Res;
 View N;Res;
 Site 6496 sf
 Quality Q4
 Age 53

Rental Photo Page

Borrower	Clifton McLain						
Property Address	16002 Bernina Ln						
City	Houston	County	Harris	State	TX	Zip Code	77044
Lender/Client	United Wholesale Mortgage						

Rental 1

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

Rental 2

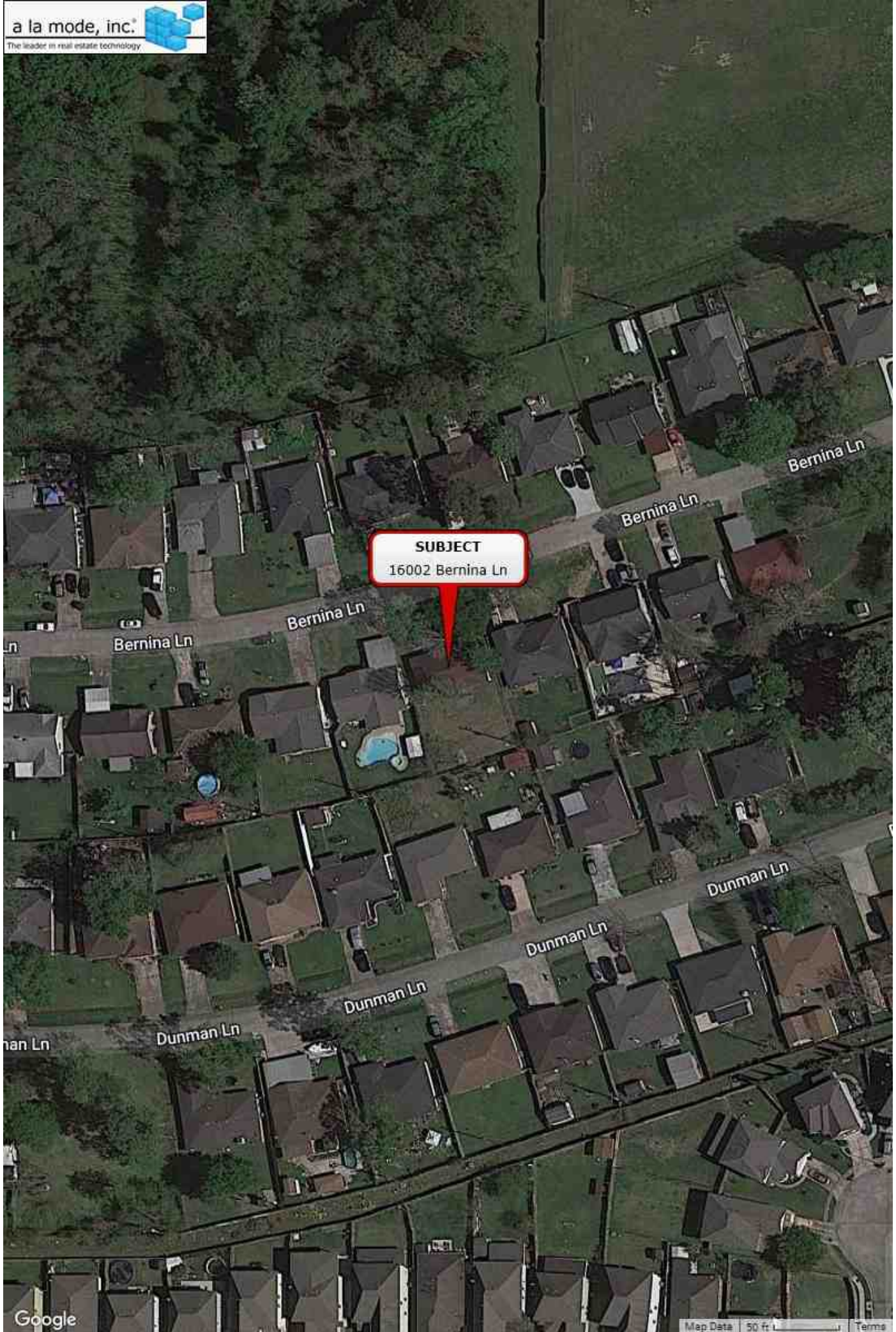
Proximity to Subject
Adj. Monthly Rent
Gross Living Area
Total Rooms
Total Bedrooms
Total Bathrooms
Location
View
Condition
Age/Year Built

Rental 3

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

Aerial Map

Borrower	Clifton McLain				
Property Address	16002 Bernina Ln				
City	Houston	County	Harris	State	TX Zip Code 77044
Lender/Client	United Wholesale Mortgage				

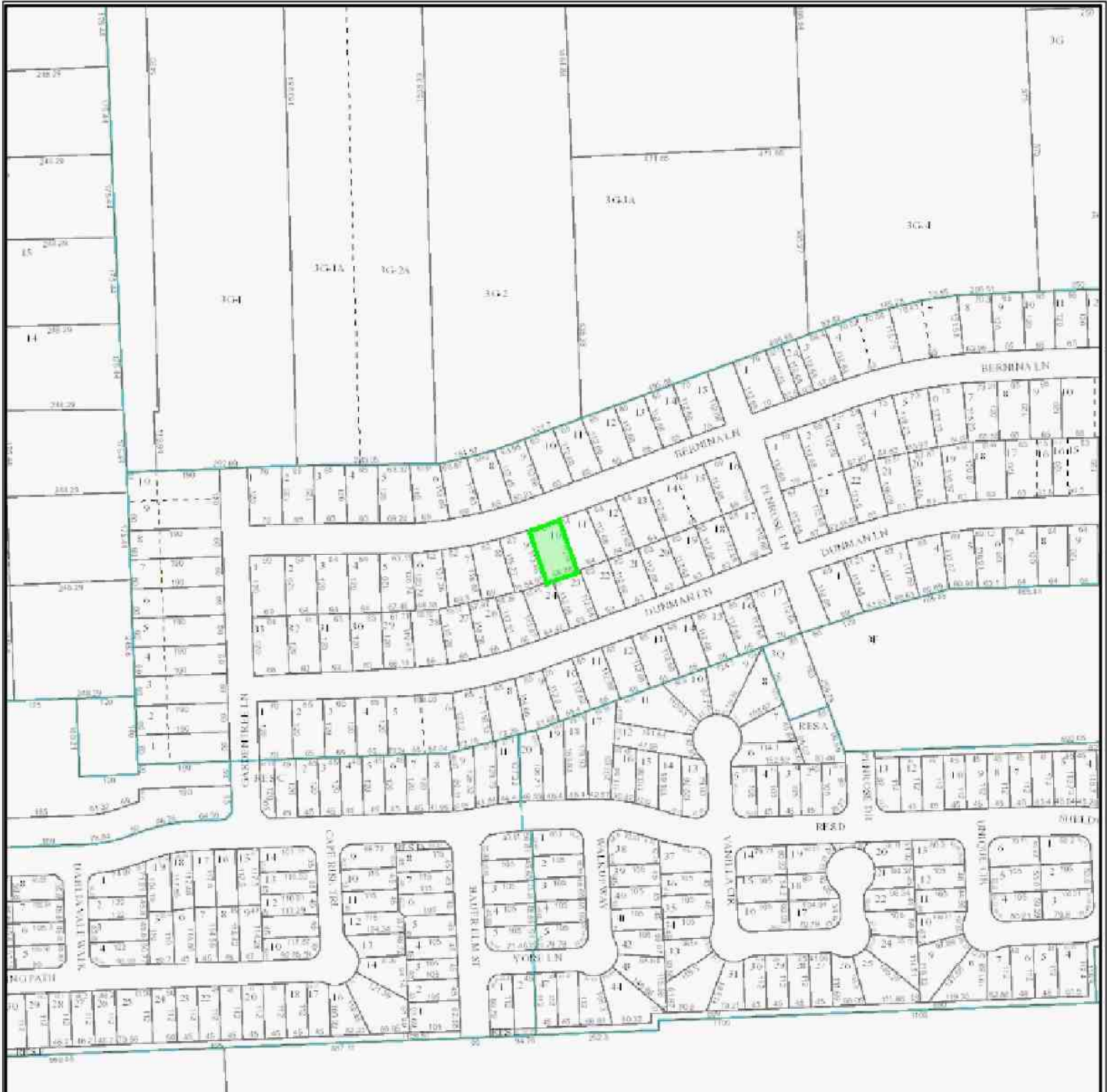


Location Map

Borrower	Clifton McLain						
Property Address	16002 Bernina Ln						
City	Houston	County	Harris	State	TX	Zip Code	77044
Lender/Client	United Wholesale Mortgage						



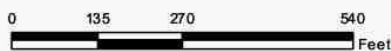
Plat Map



DETAIL MAP OF ACCOUNT NUMBER Plat Map



**Harris
Central
Appraisal
District**



Date: 12/25/2023

Geospatial or map data maintained by the Harris Central Appraisal District is for informational purposes and may not have been prepared for or be suitable for legal, engineering, or surveying purposes. It does not represent an on-the-ground survey and only represents the approximate location of property boundaries.



Borrower	Clifton McLain				
Property Address	16002 Bernina Ln				
City	Houston	County	Harris	State	TX Zip Code 77044
Lender/Client	United Wholesale Mortgage				

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

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

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

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

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

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

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

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

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

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

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

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

Supplemental Addendum

File No. N/A

Borrower	Clifton McLain				
Property Address	16002 Bernina Ln				
City	Houston	County	Harris	State	TX Zip Code 77044
Lender/Client	United Wholesale Mortgage				

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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Property Address	16002 Bernina Ln				
City	Houston	County	Harris	State	TX Zip Code 77044
Lender/Client	United Wholesale Mortgage				

DISCLOSURE/DISTRIBUTION (Pg. 6, Cert. 21 & Cert. 23): Regardless of who paid for this assignment, the intended user is only the lender/client stated within the report. The appraisal and report may be inappropriate for use by parties other than the intended user and could place them at risk. Despite the means of possession of the report, this appraisal should not be used or relied on by anyone other than the stated intended user and for the stated/intended purpose. Certification 23 – Per FNMA “The Intended User of this appraisal report is the Lender/Client. The Intended Use is to evaluate the property that is the subject of this appraisal for a mortgage finance transaction, subject to the stated Scope of Work, purpose of the appraisal, reporting requirements of this appraisal report form, and Definition of Market Value. No additional Intended Users are identified by the appraiser.”

The intended user of this appraisal report is the lender/client. The intended use is to evaluate the property that is the subject of this appraisal for a mortgage finance transaction, subject to the stated scope of work, purpose of the appraisal, reporting requirements of this appraisal report form, and definition of market value. No additional intended users are identified by the appraiser.

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

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

ASSUMPTIONS: Defined by USPAP as “an assumption, directly related to a specific assignment, as of the effective date of the assignment results, which, if found to be false, could alter the appraiser’s opinions or conclusions.” The standard scope of appraisal practice does not require me to investigate the legality of the construction of the original subject structures. I did not investigate the legality of the proposed construction of the improvements and I presume that the structure to be built has any and all required building permits. Concerned persons should contact the owner/builder regarding this matter. I am not an environmental inspector. An assumption is utilized regarding the subject being safe, habitable, and having are no environmental issues. Any concerns regarding environmental issues should be directed to a professional in that field. I am not a surveyor. I have utilized computer models for flood zone determination. Any concerns with flood zone delineation should be discussed with a professional surveyor as the information obtained by me for the purpose of this appraisal may not be correct. I am not a building contractor nor a qualified home inspector. My expertise is in determining value only. I am not qualified to observe or report on physical items that are not easily visible. Any parties to this transaction having concerns regarding structural, mechanical, infestation, contamination or other issues about the subject property are urged to consult an expert in the appropriate field. While others “may rely” on the report, they should not rely on it to disclose condition and defects. An assumption is made that the subject property is similar to other properties within the subject’s market area with regards to the items listed above. An assumption is utilized in that all data obtained from real estate agents and realtors regarding the comparable sales submitted herein is accurate.

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

No employee, director, officer, or agent of the Seller, or any other third party acting as joint venture partner, independent contractor, appraisal company, appraisal management company, or partner on behalf of the Seller, shall influence or attempt to influence the development, reporting, result, or review of an appraisal through coercion, extortion, collusion, compensation, inducement, intimidation, bribery, or in any other manner.

I have not been contacted by anyone other than the intended user (lender/client as identified on the first page of this report), borrower, designated contact to make an appointment to enter the property. I agree to immediately report any unauthorized either personally by phone or electronically.

FAIR HOUSING ACT STATEMENT

Every effort has been made to conform to all federal, state and local laws and regulations specific to the assignment related to anti-discrimination and the Fair Housing Act. No part of the appraisal analysis or reporting may be based on the race, color, religion, sex, actual or perceived sexual orientation, actual or perceived gender identity, age, actual or perceived marital status, disability, familial status, national origin of either the prospective owners or occupants of the property, present owners or occupants of the property, or the present owners or occupants of the properties in the vicinity of the subject property, or on any other basis prohibited by federal, state, or local law.

COLLATERAL UNDERWRITER & UNIFORM APPRAISAL DATASET (UAD)

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

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

The appraiser(s) attempted to obtain an adequate amount of information in the normal course of business regarding the subject and comparable properties. Some of the standardized responses required by the UAD, especially those in which the appraiser has not had the opportunity to verify personally or measure, could mistakenly imply greater precision and reliability in the data than is factually correct or typical in the normal course of business. Examples include condition and quality ratings as well as

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Borrower	Clifton McLain						
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Lender/Client	United Wholesale Mortgage						

comparable sales and listing data. Not every element of the subject property was viewable and comparable property data was generally obtained from third-party sources. Consequently, this information should be considered an "estimate" unless otherwise noted by the appraiser.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Condition Ratings and Definitions

C1

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

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

C2

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

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

C3

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

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

C4

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

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

C5

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

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

C6

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

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

Quality Ratings and Definitions

Q1

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

Q2

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

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Quality Ratings and Definitions (continued)

Q3

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

Q4

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

Q5

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

Q6

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

Definitions of Not Updated, Updated, and Remodeled

Not Updated

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

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

Updated

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

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

Remodeled

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

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

Explanation of Bathroom Count

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

Example:

3.2 indicates three full baths and two half baths.

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Print Details

HARRIS CENTRAL APPRAISAL DISTRICT
 REAL PROPERTY ACCOUNT INFORMATION
095165000010

Tax Year: 2023



Owner and Property Information								
Owner Name & Mailing Address: LIVE LIMITLESS LLC 8313 PINNACLE DRIVE FRISCO TX 75033				Legal Description: LT 10 BLK 5 ROLLING HILLS SEC 1				
				Property Address: 16002 BERNINA LN HOUSTON TX 77044				
State Class Code	Land Use Code	Land Area	Total Living Area	Neighborhood	Neighborhood Group	Market Area	Map Facet	Key Map [®]
A1 -- Real, Residential, Single-Family	1001 -- Residential Improved	7,345 SF	1,592 SF	2484	23234	370 -- ISD 23 - Sheldon ISD	5962B	418T

Value Status Information

Value Status	Notice Date	Shared CAD
Noticed	03/31/2023	No

Exemptions and Jurisdictions

Exemption Type	Districts	Jurisdictions	Exemption Value	ARB Status	2022 Rate	2023 Rate
Residential Homestead (Multiple)	023	SHELDON ISD	103,015	Certified: 08/18/2023	1.415000	1.257500
	040	HARRIS COUNTY	103,015	Certified: 08/18/2023	0.343730	0.350070
	041	HARRIS CO FLOOD CNTRL	103,015	Certified: 08/18/2023	0.030550	0.031050
	042	PORT OF HOUSTON AUTHY	103,015	Certified: 08/18/2023	0.007990	0.005740
	043	HARRIS CO HOSP DIST	103,015	Certified: 08/18/2023	0.148310	0.143430
	044	HARRIS CO EDUC DEPT	103,015	Certified: 08/18/2023	0.004900	0.004800
	047	SAN JACINTO COM COL D	103,015	Certified: 08/18/2023	0.155605	0.146195
	670	HC EMERG SRV DIST 60	50,000	Certified: 08/18/2023	0.050000	0.075000
	672	HC EMERG SRV DIST 2	100,000	Certified: 08/18/2023	0.030000	0.030000
	833	SHELDON ROAD MUD	40,603	Certified: 08/18/2023	1.500000	1.400000

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, 2022			Value as of January 1, 2023		
	Market	Appraised		Market	Appraised
Land	19,930		Land	27,490	

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Print Details

Improvement	73,720		Improvement	95,341	
Total	93,650	93,650	Total	122,831	103,015

Land

Market Value Land												
Line	Description	Site Code	Unit Type	Units	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	6,820	1.00	1.00	1.00	--	1.00	4.00	4.00	27,280.00
2	1001 -- Res Improved Table Value	SF3	SF	525	1.00	0.10	1.00	--	0.10	4.00	0.40	210.00

Building

Building	Year Built	Type	Style	Quality	Impr Sq Ft	Building Details
1	1971	Residential Single Family	Residential 1 Family	Average	1,592 *	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 Data	
Element	Detail
Cond / Desir / Util	Average
Foundation Type	Slab
Grade Adjustment	C
Heating / AC	Central Heat/AC
Physical Condition	Average
Exterior Wall	Brick / Veneer
Element	Units
Room: Total	6
Room: Rec	1
Room: Full Bath	2
Room: Bedroom	3

Building Areas	
Description	Area
OPEN FRAME PORCH PRI	128
BASE AREA PRI	1,592

Appraiser License



Appraiser Trainee

Trainee: **James Michael Weiler**

Authorization #: **TX 1342944 Trainee**

Expires: **10/31/2025**

Review the list of the above Trainee's Supervisors on the License Holder Search at www.talcb.texas.gov.

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

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


Chelsea Buchholtz
Commissioner

Supervisory Appraiser License



**Certified Residential
Real Estate Appraiser**

Appraiser: **Robert Clifford Bowman**

License #: **TX 1333923 R**

License Expires: **07/31/2024**

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



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
03/23/2023

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

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

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

COVERAGES CERTIFICATE NUMBER: REVISION NUMBER:

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

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
	COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC OTHER:						EACH OCCURRENCE \$ DAMAGE TO RENTED PREMISES (Ea occurrence) \$ MED EXP (Any one person) \$ PERSONAL & ADV INJURY \$ GENERAL AGGREGATE \$ PRODUCTS - COMP/OP AGG \$ \$
	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS ONLY <input type="checkbox"/> NON-OWNED AUTOS ONLY						COMBINED SINGLE LIMIT (Ea accident) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
	UMBRELLA LIAB <input type="checkbox"/> OCCUR EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED RETENTION \$						EACH OCCURRENCE \$ AGGREGATE \$ \$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below						<input type="checkbox"/> Y <input type="checkbox"/> N <input type="checkbox"/> N/A PER STATUTE OTH-ER E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$
A	PROFESSIONAL LIABILITY			AAI010073-04	04/01/2023	04/01/2024	\$1,000,000 EACH LIMIT \$2,000,000 AGGREGATE

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

REAL ESTATE APPRAISERS PROFESSIONAL LIABILITY INSURANCE

CERTIFICATE HOLDER FOR PROOF OF INSURANCE PURPOSES ONLY.	CANCELLATION SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.
	AUTHORIZED REPRESENTATIVE

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eSign Id: 84587672	Reference Id: 1003494397	From: UWM DOCMAGICINTEGRATION	Status: Reviewed
Documents Type: APPRAISAL DOCUMENTS	Loan Id: 1223806597	Documents: 3	Signatures: Y

List of Signers

Name/Email	Signature	Created Date	Started Date	Consented Date	Viewed Date	Completed Date
CLIFTON MCLAIN clifton.mclain@outlook.com		01/04/24 06:40:55 AM	01/04/24 07:53:41 AM	12/19/23 12:16:13 PM	01/04/24 07:53:41 AM	01/04/24 07:53:42 AM

Audit Log

Date/Time	Person	IP Address	Action
2024-01-04 06:40:54	System User		eSign event created
2024-01-04 06:40:54	Clifton McLain	10.1.220.206	Invitation sent to clifton.mclain@outlook.com
2024-01-04 07:53:41	Clifton McLain	74.199.250.84	eSign event started
2024-01-04 07:53:41	Clifton McLain	74.199.250.84	Consent previously obtained on December 19, 2023 at 12:16 PM
2024-01-04 07:53:41	Clifton McLain	74.199.250.84	Appraisal Documents version 3 prepared on January 04, 2024, 6:40 AM PST displayed
2024-01-04 07:53:41	System User		eSign event completed (Tamper Evident Seal Applied)
2024-01-04 07:53:41	Clifton McLain	74.199.250.84	eSign event signing complete
2024-01-04 07:53:41	System User		eSign Documents delivered

List of Documents

Document Name	Page(s)	Mark(s)	Signer(s)
ENCLOSED DOCUMENTS LIST	1	0	0
FAIR LENDING NOTICE	1	0	0
APPRAISAL	46	0	0

Print Copy Transaction Log

Version	Requested	DSI Printed	DSI Mailed	Requester	Transaction ID
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