

RESIDENTIAL APPRAISAL REPORT

File No.: 24066

SUBJECT	Property Address: 9219 Balsam Gap	City: Missouri City	State: TX	Zip Code: 77459
	County: Fort Bend	Legal Description: Sienna Village Of Waters Lake Sec 12-B, Block 1, Lot 16		
	Assessor's Parcel #: 8135-28-001-0160-907			
	Tax Year: 2023	R.E. Taxes: \$ 13,402	Special Assessments: \$ 0	Borrower (if applicable): N/A
Current Owner of Record: Christopher R & Megan N Cook		Occupant: <input checked="" type="radio"/> Owner	<input type="radio"/> Tenant	<input type="radio"/> Vacant
Project Type: <input checked="" type="radio"/> PUD		<input type="radio"/> Condominium	<input type="radio"/> Cooperative	<input type="radio"/> Other (describe)
HOA: \$ 1,428		<input checked="" type="radio"/> per year <input type="radio"/> per month		
Market Area Name: Sienna Village Of Waters Lake Sec 12-B		Map Reference: 26420	Census Tract: 6745.04	

ASSIGNMENT	The purpose of this appraisal is to develop an opinion of: <input checked="" type="radio"/> Market Value (as defined), or <input type="radio"/> other type of value (describe)	
	This report reflects the following value (if not Current, see comments): <input checked="" type="radio"/> Current (the Inspection Date is the Effective Date)	
	<input type="radio"/> Retrospective <input type="radio"/> Prospective	
	Approaches developed for this appraisal: <input checked="" type="radio"/> Sales Comparison Approach <input type="radio"/> Cost Approach <input type="radio"/> Income Approach (See Reconciliation Comments and Scope of Work)	
Property Rights Appraised: <input checked="" type="radio"/> Fee Simple <input type="radio"/> Leasehold <input type="radio"/> Leased Fee <input type="radio"/> Other (describe)		
Intended Use: The Intended Use is to evaluate the property subject to the stated Scope Of Work, purpose of the appraisal, reporting requirements of this appraisal report form, and Definition of Market Value.		
Intended User(s) (by name or type): Megan Cook		
Client: Megan Cook		
Address: 9219 Balsam Gap, Missouri City, TX 77459		
Appraiser: Jason Williams		
Address: 7231 Panther Ridge Dr, Spring, TX 77389		

MARKET AREA DESCRIPTION	Location: <input type="radio"/> Urban <input checked="" type="radio"/> Suburban <input type="radio"/> Rural	Predominant Occupancy: <input checked="" type="radio"/> Owner <input type="radio"/> Tenant <input checked="" type="radio"/> Vacant (0-5%) <input type="radio"/> Vacant (>5%)	One-Unit Housing		Present Land Use		Change in Land Use	
	Built up: <input type="radio"/> Over 75% <input checked="" type="radio"/> 25-75% <input type="radio"/> Under 25%		PRICE \$ (000)	AGE (yrs)	One-Unit 85 %	<input checked="" type="radio"/> Not Likely <input type="radio"/> Likely * <input type="radio"/> In Process *		
	Growth rate: <input type="radio"/> Rapid <input checked="" type="radio"/> Stable <input type="radio"/> Slow	705 Low 5	Multi-Unit 5 %	* To: _____				
	Property values: <input type="radio"/> Increasing <input checked="" type="radio"/> Stable <input type="radio"/> Declining	1,385 High 25	Comm'l 5 %					
	Demand/supply: <input type="radio"/> Shortage <input checked="" type="radio"/> In Balance <input type="radio"/> Over Supply	725 Pred 22	Other 5 %					
	Marketing time: <input checked="" type="radio"/> Under 3 Mos. <input type="radio"/> 3-6 Mos. <input type="radio"/> Over 6 Mos.							

Market Area Boundaries, Description, and Market Conditions (including support for the above characteristics and trends): The neighborhood boundaries are The neighborhood boundaries are University and Sienna Springs Dr. to the North, Sienna Parkway to the east, Miller Rd. to the south, Brazos River to the west. The subject property is located in a detached single family residential area known as Sienna Village of Waters Lake. The subject development is approximately 10 miles southwest of downtown Houston via Hwy 288 S to Sam Houston Tollway E to Fort Bend Parkway Toll Rd S to the subject neighborhood. The area has access to all supporting facilities (employment, school, shopping, places of worship, parks) and traffic arteries. Present land use in "other" is vacant land, schools, parks and places of worship.

SITE DESCRIPTION	Dimensions: 83' x 137' x 82' x 126'	Site Area: 10,813 sf	
	Zoning Classification: No Zoning	Description: No Zoning	
	Zoning Compliance: <input type="radio"/> Legal <input type="radio"/> Legal nonconforming (grandfathered) <input type="radio"/> Illegal <input checked="" type="radio"/> No zoning		
	Are CC&Rs applicable? <input type="radio"/> Yes <input type="radio"/> No <input checked="" type="radio"/> Unknown	Have the documents been reviewed? <input type="radio"/> Yes <input checked="" type="radio"/> No	Ground Rent (if applicable) \$ /
	Highest & Best Use as improved: <input checked="" type="radio"/> Present use, or <input type="radio"/> Other use (explain) The relevant legal, physical, and economic factors were analyzed to the extent necessary and resulted in a conclusion that the current use of the subject property is the highest and best use.		
	Actual Use as of Effective Date: Residential Use as appraised in this report: Single Family Residential		
Summary of Highest & Best Use: The relevant legal, physical, and economic factors were analyzed to the extent necessary and resulted in a conclusion that the current use of the subject property is the highest and best use.			

Utilities	Public	Other	Provider/Description	Off-site Improvements	Type	Public	Private	Topography	Flat
Electricity	<input checked="" type="radio"/>	<input type="radio"/>		Street	Concrete	<input checked="" type="radio"/>	<input type="radio"/>	Size	10,813
Gas	<input checked="" type="radio"/>	<input type="radio"/>		Curb/Gutter	Concrete	<input checked="" type="radio"/>	<input type="radio"/>	Shape	Rectangular/Interior
Water	<input checked="" type="radio"/>	<input type="radio"/>		Sidewalk	Concrete	<input checked="" type="radio"/>	<input type="radio"/>	Drainage	Adequate
Sanitary Sewer	<input checked="" type="radio"/>	<input type="radio"/>		Street Lights	Present	<input checked="" type="radio"/>	<input type="radio"/>	View	N;Res;
Storm Sewer	<input checked="" type="radio"/>	<input type="radio"/>		Alley	None	<input type="radio"/>	<input type="radio"/>		

Other site elements: Inside Lot Corner Lot Cul de Sac Underground Utilities Other (describe)

FEMA Spec'l Flood Hazard Area Yes No FEMA Flood Zone X500 FEMA Map # 48157C0435L FEMA Map Date 04/02/2014

Site Comments: The characteristics of the subject site conform to the area. The site is assumed to be traversed by typical utility easements. The site dimensions above were extracted from Realist tax records.

DESCRIPTION OF THE IMPROVEMENTS	General Description		Exterior Description		Foundation		Basement <input checked="" type="radio"/> None		Heating Central	
	# of Units	1 <input type="radio"/> Acc. Unit	Foundation	Concrete	Slab	Concrete	Area Sq. Ft.	0	Type	Furnace
	# of Stories	2	Exterior Walls	BV,Cmbrd/Good	Crawl Space	None	% Finished	0	Fuel	Gas
	Type	<input checked="" type="radio"/> Det. <input type="radio"/> Att. <input type="radio"/>	Roof Surface	Comp/New	Basement	None	Ceiling			
	Design (Style)	DT2;Trad	Gutters & Dwnspts.	Alum/Good	Sump Pump	<input type="radio"/>	Walls		Cooling Central	
	<input checked="" type="radio"/> Existing <input type="radio"/> Proposed <input type="radio"/> Und.Cons.		Window Type	Tinted,Ins/Good	Dampness	<input type="radio"/>	Floor		Central	X
	Actual Age (Yrs.)	14	Storm/Screens	Fiberglass/Avg	Settlement	None	Outside Entry		Other	
	Effective Age (Yrs.)	4			Infestation	None				
	Interior Description		Appliances		Attic <input type="radio"/> None		Amenities		Car Storage <input type="radio"/> None	
	Floors	Cpt,Tile,VnlPnk/Good	Refrigerator	<input checked="" type="radio"/>	Stairs	<input type="radio"/>	Fireplace(s) #	1	Woodstove(s) #	0
Walls	Drywall/Good	Range/Oven	<input checked="" type="radio"/>	Drop Stair	<input checked="" type="radio"/>	Patio	Covered			
Trim/Finish	Wood/Good	Disposal	<input checked="" type="radio"/>	Scuttle	<input type="radio"/>	Deck	Pool Deck			
Bath Floor	Tile/Good	Dishwasher	<input checked="" type="radio"/>	Doorway	<input type="radio"/>	Porch	Covered			
Bath Wainscot	Tile/Good	Fan/Hood	<input checked="" type="radio"/>	Floor	<input type="radio"/>	Fence	Wood			
Doors	Wood/Good	Microwave	<input checked="" type="radio"/>	Heated	<input type="radio"/>	Pool	Gunite w/Spa			
		Washer/Dryer	<input checked="" type="radio"/>	Finished	<input type="radio"/>					

Finished area above grade contains: 10 Rooms 5 Bedrooms 3.2 Bath(s) 4,489 Square Feet of Gross Living Area Above Grade

Additional features: The subject features appear to be average for the area.

Describe the condition of the property (including physical, functional and external obsolescence): The property appears to be in excellent condition with no sign of deferred maintenance. The subject property is functionally arranged and does not suffer from external forms of depreciation. The kitchen was recently remodeled with quartz counter tops, fully upgraded stainless steel built in appliances, tile back splash, and wood look tile flooring. The flooring is wood look tile, luxury vinyl plank, and carpet. The subject features multiple living areas, family room, media room/game room, a 3 car tandem attached garage, a covered patio area with a large sitting area, an outdoor kitchen, and custom pool/spa.

Assumptions, Limiting Conditions & Scope of Work

File No.: 24066

Property Address: 9219 Balsam Gap

City: Missouri City

State: TX

Zip Code: 77459

Client: Megan Cook

Address:

Appraiser: Jason Williams

Address: 7231 Panther Ridge Dr, Spring, TX 77389

STATEMENT OF ASSUMPTIONS & LIMITING CONDITIONS

- The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it. The appraiser assumes that the title is good and marketable and, therefore, will not render any opinions about the title. The property is appraised on the basis of it being under responsible ownership.
- The appraiser may have provided a sketch in the appraisal report to show approximate dimensions of the improvements, and any such sketch is included only to assist the reader of the report in visualizing the property and understanding the appraiser's determination of its size. Unless otherwise indicated, a Land Survey was not performed.
- If so indicated, 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 the appraisal report whether 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.
- 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.
- If the cost approach is included in this appraisal, the appraiser has estimated the value of the land in the cost approach at its highest and best use, and the improvements at their contributory value. These separate valuations of the land and improvements must not be used in conjunction with any other appraisal and are invalid if they are so used. Unless otherwise specifically indicated, the cost approach value is not an insurance value, and should not be used as such.
- The appraiser has noted in the appraisal report any adverse conditions (including, but not limited to, needed repairs, depreciation, 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 normal research involved in performing the appraisal. Unless otherwise stated in the appraisal report, the appraiser has no knowledge of any hidden or unapparent conditions of the property, or adverse environmental conditions (including, but not limited to, the presence of hazardous wastes, toxic substances, etc.) that would make the property more or less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied, regarding the condition of the property. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, the appraisal report must not be considered as an environmental assessment of the property.
- The appraiser obtained the information, estimates, and opinions that were expressed in the appraisal report from sources that he or she considers to be reliable and believes them to be true and correct. The appraiser does not assume responsibility for the accuracy of such items that were furnished by other parties.
- The appraiser will not disclose the contents of the appraisal report except as provided for in the Uniform Standards of Professional Appraisal Practice, and any applicable federal, state or local laws.
- If this appraisal is indicated as subject to satisfactory completion, repairs, or alterations, the appraiser has based his or her appraisal report and valuation conclusion on the assumption that completion of the improvements will be performed in a workmanlike manner.
- An appraiser's client is the party (or parties) who engage an appraiser in a specific assignment. Any other party acquiring this report from the client does not become a party to the appraiser-client relationship. Any persons receiving this appraisal report because of disclosure requirements applicable to the appraiser's client do not become intended users of this report unless specifically identified by the client at the time of the assignment.
- The appraiser's written consent and approval must be obtained before this appraisal report can be conveyed by anyone to the public, through advertising, public relations, news, sales, or by means of any other media, or by its inclusion in a private or public database.
- An appraisal of real property is not a 'home inspection' and should not be construed as such. As part of the valuation process, the appraiser performs a non-invasive visual inventory that is not intended to reveal defects or detrimental conditions that are not readily apparent. The presence of such conditions or defects could adversely affect the appraiser's opinion of value. Clients with concerns about such potential negative factors are encouraged to engage the appropriate type of expert to investigate.

The Scope of Work is the type and extent of research and analyses performed in an appraisal assignment that is required to produce credible assignment results, given the nature of the appraisal problem, the specific requirements of the intended user(s) and the intended use of the appraisal report. Reliance upon this report, regardless of how acquired, by any party or for any use, other than those specified in this report by the Appraiser, is prohibited. The Opinion of Value that is the conclusion of this report is credible only within the context of the Scope of Work, Effective Date, the Date of Report, the Intended User(s), the Intended Use, the stated Assumptions and Limiting Conditions, any Hypothetical Conditions and/or Extraordinary Assumptions, and the Type of Value, as defined herein. The appraiser, appraisal firm, and related parties assume no obligation, liability, or accountability, and will not be responsible for any unauthorized use of this report or its conclusions.

Additional Comments (Scope of Work, Extraordinary Assumptions, Hypothetical Conditions, etc.):

Certifications

File No.: 24066

Property Address: 9219 Balsam Gap City: Missouri City State: TX Zip Code: 77459

Client: Megan Cook Address:

Appraiser: Jason Williams Address: 7231 Panther Ridge Dr, Spring, TX 77389

APPRAISER'S CERTIFICATION

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

- The statements of fact contained in this report are true and correct.
- The credibility of this report, for the stated use by the stated user(s), of 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.
- 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.
- Unless otherwise indicated, I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.
- I have no bias with respect to the property that is the subject of this report or to 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.
- I did not base, either partially or completely, my analysis and/or the opinion of value in the appraisal report on the race, color, religion, sex, 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.
- 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.

Additional Certifications:

DEFINITION OF MARKET VALUE *:

Market value means 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 and 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 acting in what they consider their own best interests;
3. A reasonable time is allowed for exposure in the open market;
4. Payment is made in terms of cash in U.S. dollars or in terms of financial arrangements comparable thereto; and
5. The price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions granted by anyone associated with the sale.

* This definition is from regulations published by federal regulatory agencies pursuant to Title XI of the Financial Institutions Reform, Recovery, and Enforcement Act (FIRREA) of 1989 between July 5, 1990, and August 24, 1990, by the Federal Reserve System (FRS), National Credit Union Administration (NCUA), Federal Deposit Insurance Corporation (FDIC), the Office of Thrift Supervision (OTS), and the Office of Comptroller of the Currency (OCC). This definition is also referenced in regulations jointly published by the OCC, OTS, FRS, and FDIC on June 7, 1994, and in the Interagency Appraisal and Evaluation Guidelines, dated October 27, 1994.

Client Contact: Megan Cook Client Name: Megan Cook

E-Mail: megan@megansellshouston.com Address:

APPRAISER esign.alamode.com/verify Serial:C98FC993

SUPERVISORY APPRAISER (if required)
or CO-APPRAISER (if applicable)

SIGNATURES



Appraiser Name: Jason Williams
 Company: JWilliams Appraisals
 Phone: (281) 832-1710 Fax: _____
 E-Mail: jwilliams.appraisals@gmail.com
 Date Report Signed: 04/13/2024
 License or Certification #: TX1360708 State: TX
 Designation: Certified Appraiser
 Expiration Date of License or Certification: 03/31/2026
 Inspection of Subject: Interior & Exterior Exterior Only None
 Date of Inspection: 04/11/2024

Supervisory or
Co-Appraiser Name: _____
 Company: _____
 Phone: _____ Fax: _____
 E-Mail: _____
 Date Report Signed: _____
 License or Certification #: _____ State: _____
 Designation: _____
 Expiration Date of License or Certification: _____
 Inspection of Subject: Interior & Exterior Exterior Only None
 Date of Inspection: _____

ADDITIONAL COMPARABLE SALES

File No.: 24066

FEATURE		SUBJECT		COMPARABLE SALE # 4			COMPARABLE SALE # 5			COMPARABLE SALE # 6			
Address		9219 Balsam Gap Missouri City, TX 77459		18 Tayside Trak Missouri City, TX 77459			27 Chesham Mews Missouri City, TX 77459			2811 Waters Lake Ln Missouri City, TX 77459			
Proximity to Subject				0.28 miles W			0.25 miles W			0.31 miles E			
Sale Price		\$		\$ 869,900			\$ 865,000			\$ 860,000			
Sale Price/GLA		\$/sq.ft.		\$ 189.98 /sq.ft.			\$ 182.64 /sq.ft.			\$ 186.31 /sq.ft.			
Data Source(s)				HARMLS#72667530;DOM 15			HARMLS#34226233;DOM 6			HARMLS#38205862;DOM 41			
Verification Source(s)				Doc#83555			Doc#85523			Doc#69536			
VALUE ADJUSTMENTS		DESCRIPTION		DESCRIPTION		+(-) \$ Adjust.	DESCRIPTION		+(-) \$ Adjust.	DESCRIPTION		+(-) \$ Adjust.	
Sales or Financing Concessions				ArmLth Conv;0		0	ArmLth Conv;0		0	ArmLth Conv;0		0	
Date of Sale/Time				s08/23;c07/23			s08/23;c08/23			s07/23;c05/23			
Rights Appraised		Fee Simple		Fee Simple			Fee Simple			Fee Simple			
Location		N;Res;		N;Res;			N;Res;			N;Res;			
Site		10813 sf		15431 sf			-13,900	15244 sf		-13,300	11193 sf		
View		N;Res;		N;Res;			N;Res;			N;Res;			
Design (Style)		DT2;Trad		DT2;Trad			DT2;Trad			DT2;Trad			
Quality of Construction		Q3		Q3			Q3			Q3			
Age		14		17			0	18		0	21		
Condition		C3		C3			C3			C3			
Above Grade		Total	Bdrms	Baths	Total	Bdrms	Baths	Total	Bdrms	Baths	Total	Bdrms	Baths
Room Count		10	5	3.2	11	5	4.1	11	5	4.1	11	5	3.1
Gross Living Area		4,489 sq.ft.		4,579 sq.ft.				4,736 sq.ft.		-12,400	4,616 sq.ft.		-6,400
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		Ceiling Fan		Ceiling Fan				Ceiling Fan			Ceiling Fan		
Garage/Carport		3ga2dw		3ga3dw				3ga3dw			3ga3dw		
Porch/Patio/Deck		Porch/Patio		Porch/Patio				Porch/Patio			Porch/Patio		
# of Fireplaces		1 Fireplace		1 Fireplace				1 Fireplace			1 Fireplace		
Pool Description		Pool		Pool				Pool			Pool		
Net Adjustment (Total)				○ + ● -		\$ -15,900	○ + ● -		\$ -27,700	○ + ● -		\$ -2,400	
Adjusted Sale Price of Comparables				\$ 854,000				\$ 837,300			\$ 857,600		
Summary of Sales Comparison Approach													

SALES COMPARISON APPROACH

Jan-Hill

Market Conditions Addendum to the Appraisal Report

File No. 24066

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 **9219 Balsam Gap** City **Missouri City** State **TX** ZIP Code **77459**

Borrower **N/A**

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)	10	2	2	<input type="radio"/> Increasing	<input checked="" type="radio"/> Stable	<input type="radio"/> Declining
Absorption Rate (Total Sales/Months)	1.67	0.67	0.67	<input type="radio"/> Increasing	<input checked="" type="radio"/> Stable	<input type="radio"/> Declining
Total # of Comparable Active Listings	0	2	6	<input type="radio"/> Declining	<input checked="" type="radio"/> Stable	<input type="radio"/> Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	0	3	9	<input type="radio"/> Declining	<input checked="" type="radio"/> Stable	<input type="radio"/> 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	\$862,500	\$920,500	\$777,500	<input type="radio"/> Increasing	<input checked="" type="radio"/> Stable	<input type="radio"/> Declining
Median Comparable Sales Days on Market	16	93.5	70.5	<input type="radio"/> Declining	<input checked="" type="radio"/> Stable	<input type="radio"/> Increasing
Median Comparable List Price	0	\$782,350	\$1,037,500	<input checked="" type="radio"/> Increasing	<input type="radio"/> Stable	<input type="radio"/> Declining
Median Comparable Listings Days on Market	0	74	30	<input type="radio"/> Declining	<input checked="" type="radio"/> Stable	<input type="radio"/> Increasing
Median Sale Price as % of List Price	99.48	95.66	99.54	<input type="radio"/> Increasing	<input checked="" type="radio"/> Stable	<input type="radio"/> Declining
Seller-(developer, builder, etc.)paid financial assistance prevalent?	<input type="radio"/> Yes <input checked="" type="radio"/> No			<input type="radio"/> Declining	<input checked="" type="radio"/> Stable	<input type="radio"/> Increasing

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.). **HARMLS** indicates there were 14 closed sales during the past 12 months and 3 of those sales contained seller concessions which is 21% of the total transactions in this market area. Prior Months 7-12: 10 Sales; 2 with concessions; 20% of sales for this period. 4-6: 2 Sales; 1 with concessions; 50% of sales for this period. 0-3: 2 Sales; 0 with concessions; 0% of sales for this period. The concessions ranged between \$1,000 and \$10,000. The median concession amount is \$8,900.

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).

The data used in the grid above does not indicate there were any REO/Short sales or other distressed properties associated with the reported transactions. However, this is not a mandatory reporting field for agents and there may be some distressed sales that were not reported. It is beyond the scope of this assignment to confirm each sale used in the Market Conditions Report.

Cite data sources for above information. **HARMLS** was the data source used to complete the Market Conditions Addendum. 4/10/2024

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.

The supply and demand as well as the exposure time indicators above are considered typical for the area. The subject 's development is average in comparison to other comparable developments in the market area. Financing is readily available for most types of properties in the area. General economic conditions as well as property values appear to be stable at this time with no adverse factors appearing imminent.

The appraiser will not use a sp/lp ratio as it is greater than or equal to one.

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="radio"/> Increasing	<input type="radio"/> Stable	<input type="radio"/> Declining
Absorption Rate (Total Sales/Months)				<input type="radio"/> Increasing	<input type="radio"/> Stable	<input type="radio"/> Declining
Total # of Active Comparable Listings				<input type="radio"/> Declining	<input type="radio"/> Stable	<input type="radio"/> Increasing
Months of Unit Supply (Total Listings/Ab.Rate)				<input type="radio"/> Declining	<input type="radio"/> Stable	<input type="radio"/> 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.

esign.alamode.com/verify Serial:C98FC993

Signature	Signature
Appraiser Name Jason Williams	Supervisory Appraiser Name
Company Name JWilliams Appraisals	Company Name
Company Address 7231 Panther Ridge Dr, Spring, TX 77389	Company Address
State License/Certification # TX1360708 State TX	State License/Certification # State
Email Address jwilliams.appraisals@gmail.com	Email Address

MARKET RESEARCH & ANALYSIS

CONDO/CO-OP PROJECTS

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

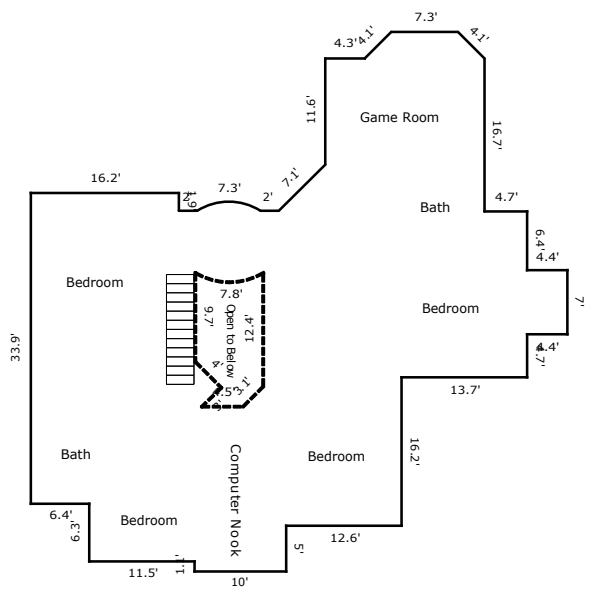
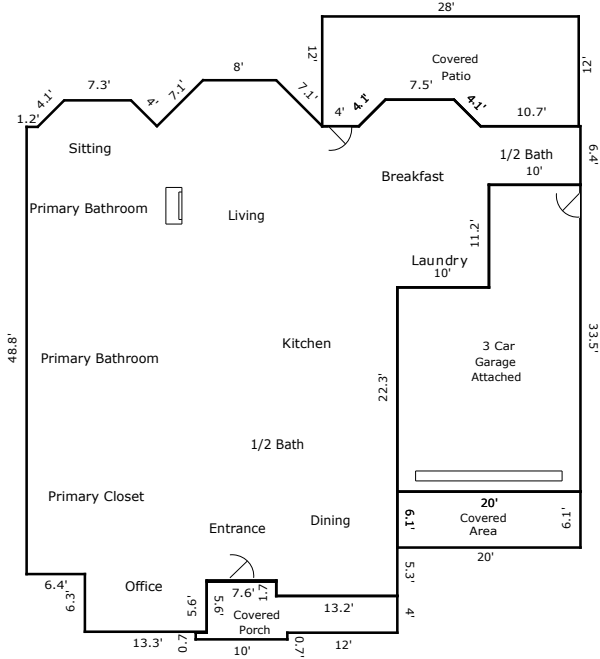
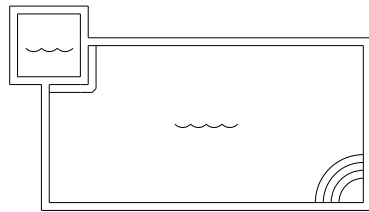
Three-quarter baths are counted as a full bath in all cases. Quarter baths (baths that feature only a toilet) are not included in the bathroom count. The number of full and half baths is reported by separating the two values using a period, where the full bath count is represented to the left of the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

Building Sketch (Page - 1)

Borrower	N/A			
Property Address	9219 Balsam Gap			
City	Missouri City	County	Fort Bend	State TX Zip Code 77459
Lender/Client	Megan Cook			



TOTAL Sketch by a la mode

Building Sketch (Page - 2)

Borrower	N/A			
Property Address	9219 Balsam Gap			
City	Missouri City	County Fort Bend	State TX	Zip Code 77459
Lender/Client	Megan Cook			

TOTAL Sketch by a la mode

Area Calculations Summary

Living Area	Calculation Details	
First Floor	2463.7 Sq ft	
		$0.5 \times 5 \times 5 = 12.6$ $0.5 \times 5 \times 5 = 12.6$ $8 \times 5 = 40.2$ $0.5 \times 2.9 \times 2.9 = 4.2$ $0.5 \times 2.9 \times 2.9 = 4.2$ $7.5 \times 2.9 = 21.7$ $6.4 \times 10 = 64$ $17.6 \times 10 = 176$ $13.3 \times 5.6 = 74.5$ $51.3 \times 13.2 = 677.2$ $49.6 \times 13 = 646.7$ $7.9 \times 0.7 = 5.5$ $14.2 \times 48.8 = 694.7$ $0.1 \times 2.8 = 0.2$ $0.5 \times 2.8 \times 2.8 = 4$ $2.9 \times 7.3 = 21.2$ $0.5 \times 2.9 \times 2.9 = 4.2$
2 Car Attached	2118.1 Sq ft	$7 \times 4.4 = 30.8$ $0.5 \times 2.9 \times 2.9 = 4.2$ $0.5 \times 2.9 \times 2.9 = 4.2$ $7.3 \times 2.9 = 21.1$ $17.4 \times 11.6 = 201.5$ $18.1 \times 4.7 = 84.3$ $23.2 \times 9 = 210.1$ $39.4 \times 8.3 = 328.2$ $33.9 \times 6.4 = 216$ $40.2 \times 9.8 = 393.6$ $10 \times 1.1 = 11$ $11.7 \times 3.9 = 45.7$ $16 \times 34.4 = 550$ $0.5 \times 5.1 \times 5 = 12.8$ $0.5 \times 0 \times 1.9 = 0$ Arc = 4.7
Open to Below	-92.9 Sq ft	$7.4 \times 9.7 = 71.8$ $2.7 \times 2.2 = 5.9$ $0.5 \times 2.2 \times 2.2 = 2.4$ $4.9 \times 2.4 = 11.6$ $0.5 \times 2.1 \times 2.1 = 2.2$ $0.5 \times 2.8 \times 2.8 = 4$ Negative Arc = 5
Total Living Area (Rounded):	4489 Sq ft	
Non-living Area		
Covered Area	122 Sq ft	$6.1 \times 20 = 122$
Covered Patio	305.9 Sq ft	$28 \times 9.1 = 254.8$ $2.9 \times 4 = 11.6$ $0.5 \times 2.9 \times 2.9 = 4.2$ $2.9 \times 10.7 = 31$ $0.5 \times 2.9 \times 2.9 = 4.2$
Covered Porch	102.4 Sq ft	$10 \times 0.7 = 7.3$ $5.6 \times 7.6 = 42.2$ $13.2 \times 4 = 52.9$
3 Car Attached	558 Sq ft	$20 \times 22.3 = 446$ $10 \times 11.2 = 112$

Subject Photo Page

Borrower	N/A				
Property Address	9219 Balsam Gap				
City	Missouri City	County	Fort Bend	State	TX Zip Code 77459
Lender/Client	Megan Cook				



Subject Front

9219 Balsam Gap
Sales Price
Gross Living Area 4,489
Total Rooms 10
Total Bedrooms 5
Total Bathrooms 3.2
Location N;Res;
View N;Res;
Site 10813 sf
Quality Q3
Age 14



Subject Rear



Subject Pool

Photograph Addendum

Borrower	N/A				
Property Address	9219 Balsam Gap				
City	Missouri City	County	Fort Bend	State	TX Zip Code 77459
Lender/Client	Megan Cook				



Subject Pool Equipment



Subject Left Side



Subject Right Side

Photograph Addendum

Borrower	N/A				
Property Address	9219 Balsam Gap				
City	Missouri City	County	Fort Bend	State	TX Zip Code 77459
Lender/Client	Megan Cook				



Electric Meter



Electrical Panel



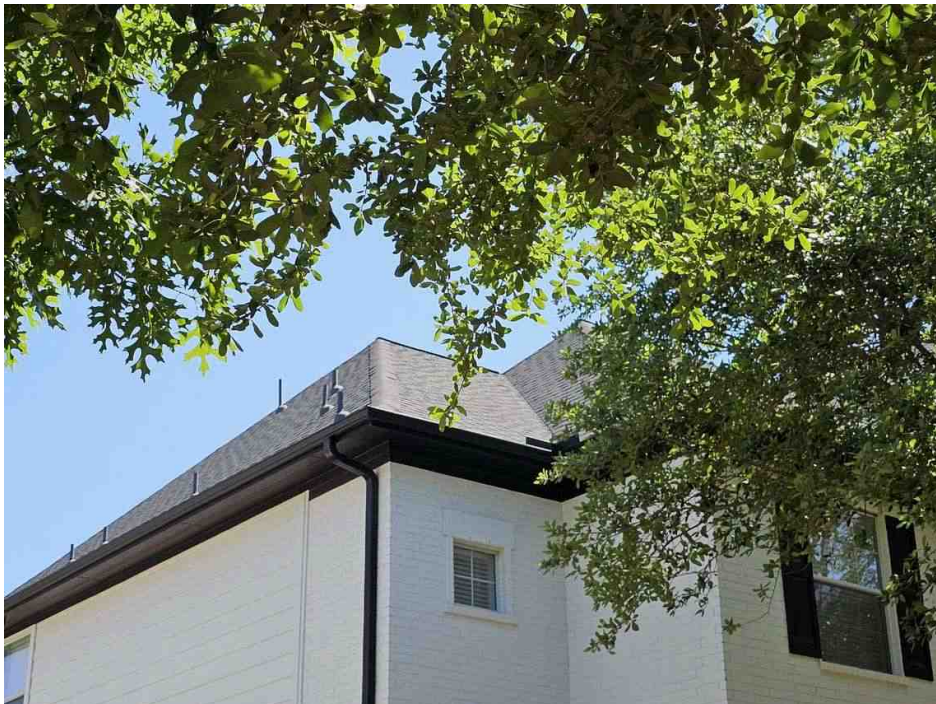
Gas Meter

Photograph Addendum

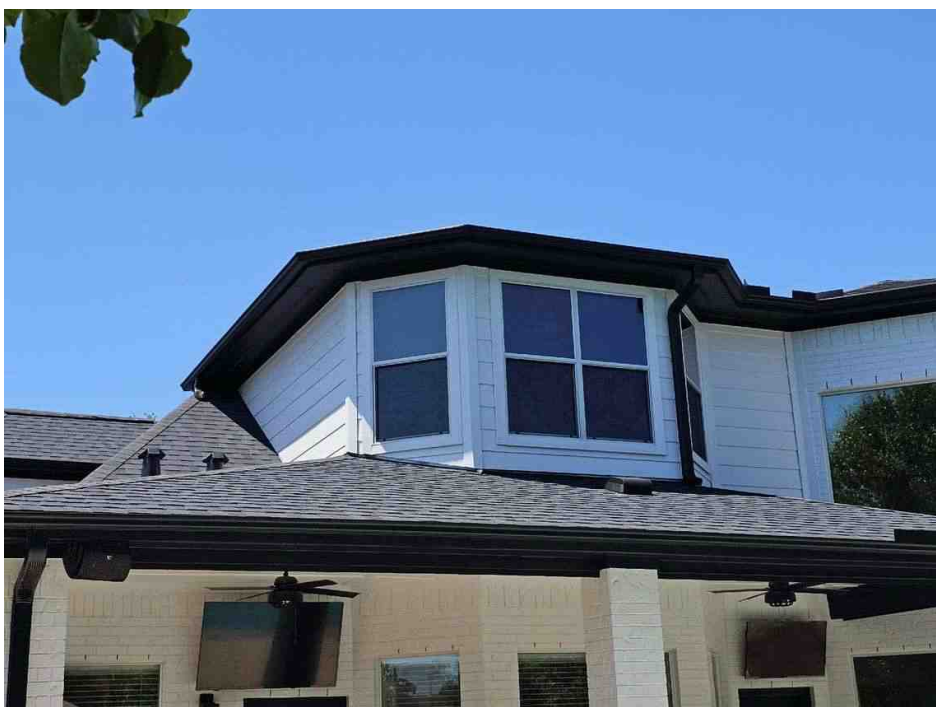
Borrower	N/A				
Property Address	9219 Balsam Gap				
City	Missouri City	County	Fort Bend	State	TX Zip Code 77459
Lender/Client	Megan Cook				



AC Condenser



Roof



Roof

Photograph Addendum

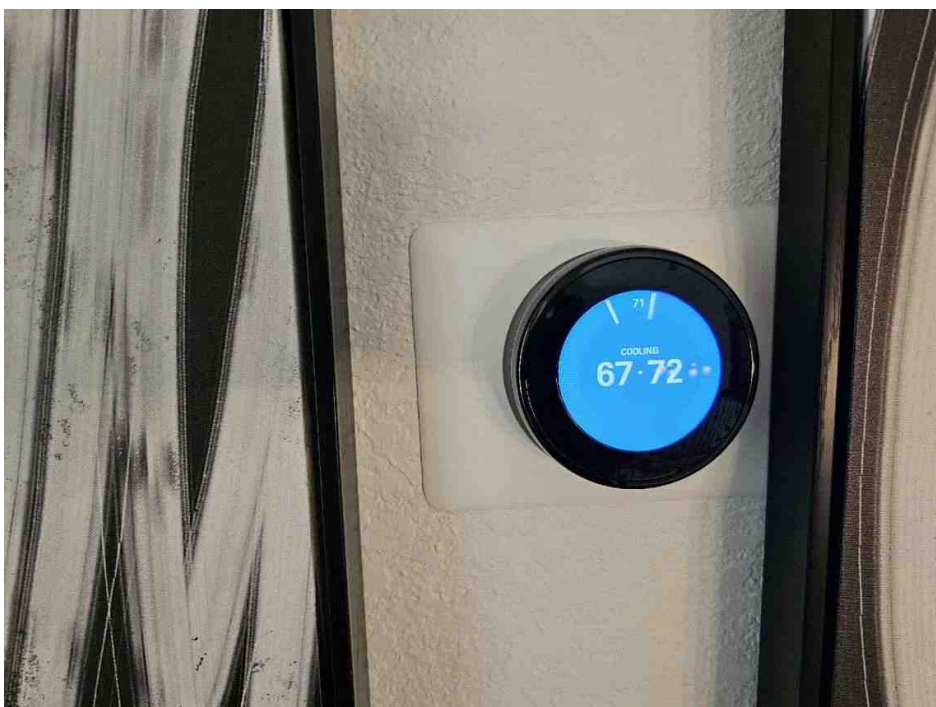
Borrower	N/A				
Property Address	9219 Balsam Gap				
City	Missouri City	County	Fort Bend	State	TX Zip Code 77459
Lender/Client	Megan Cook				



Garage Interior



Smoke Detector



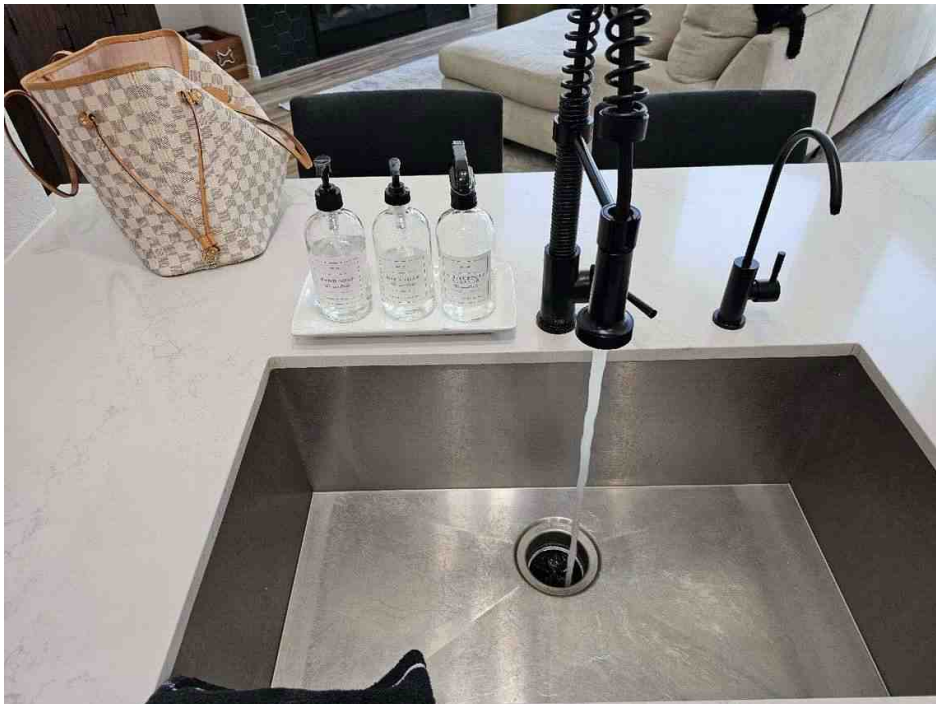
Thermostat

Photograph Addendum

Borrower	N/A				
Property Address	9219 Balsam Gap				
City	Missouri City	County	Fort Bend	State	TX Zip Code 77459
Lender/Client	Megan Cook				



Electricity is on and functioning correctly



Water is on and functioning correctly



Gas is on and functioning correctly

Photograph Addendum

Borrower	N/A				
Property Address	9219 Balsam Gap				
City	Missouri City	County	Fort Bend	State	TX Zip Code 77459
Lender/Client	Megan Cook				



Living Room



Dining Room



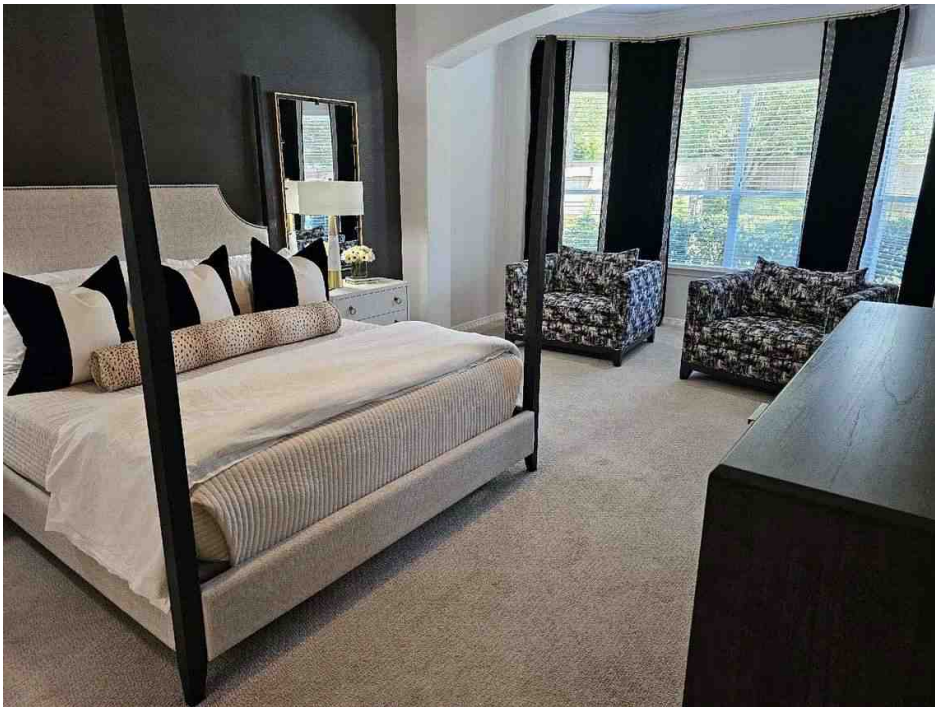
Kitchen

Photograph Addendum

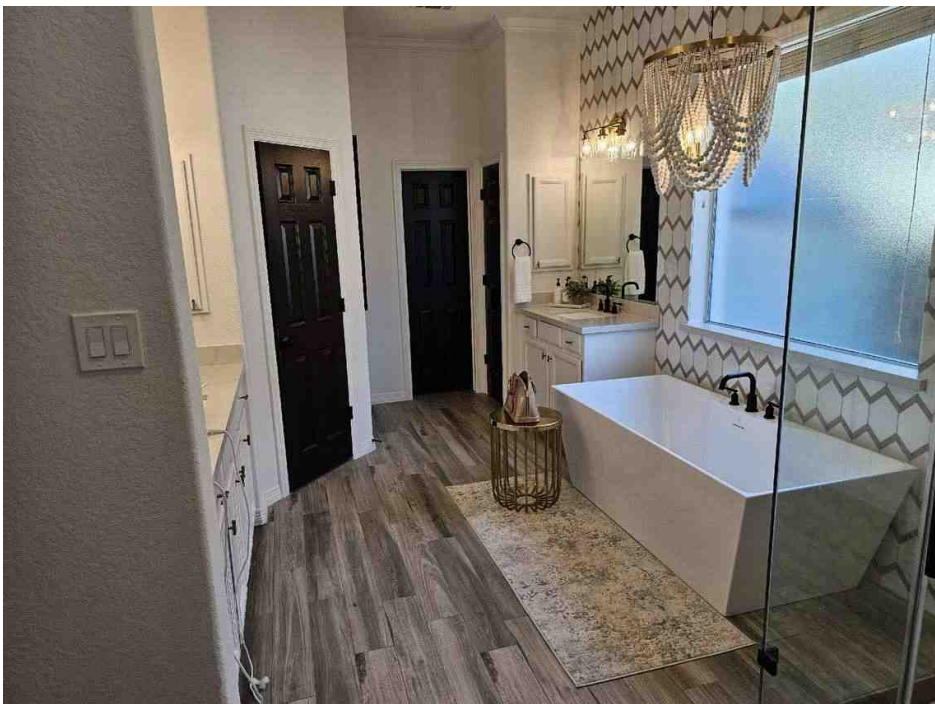
Borrower	N/A				
Property Address	9219 Balsam Gap				
City	Missouri City	County	Fort Bend	State	TX Zip Code 77459
Lender/Client	Megan Cook				



Entry



Primary Bedroom



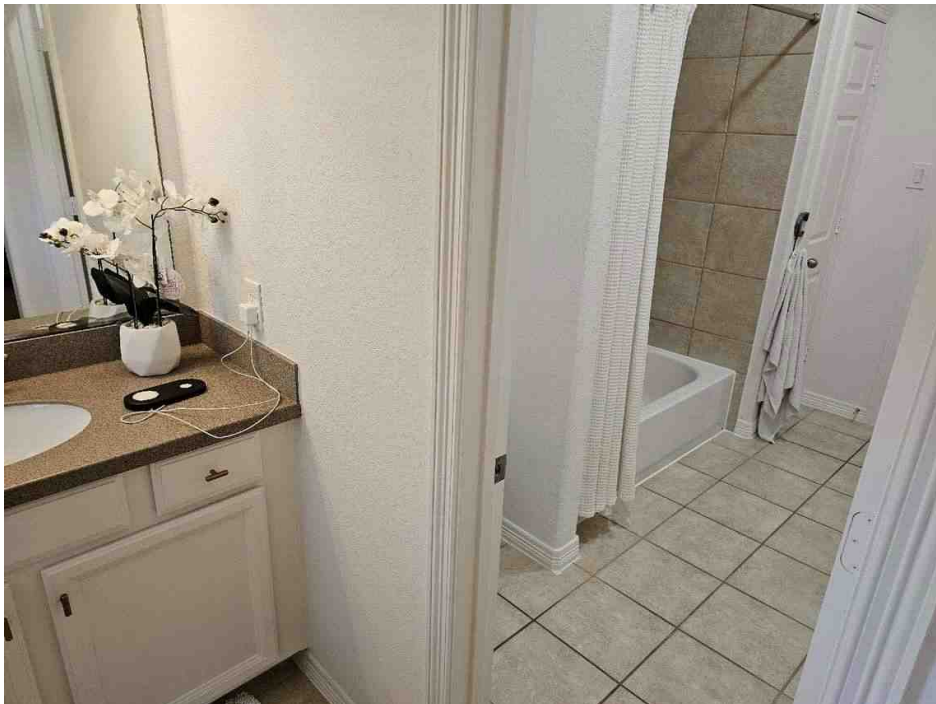
Primary Bathroom

Photograph Addendum

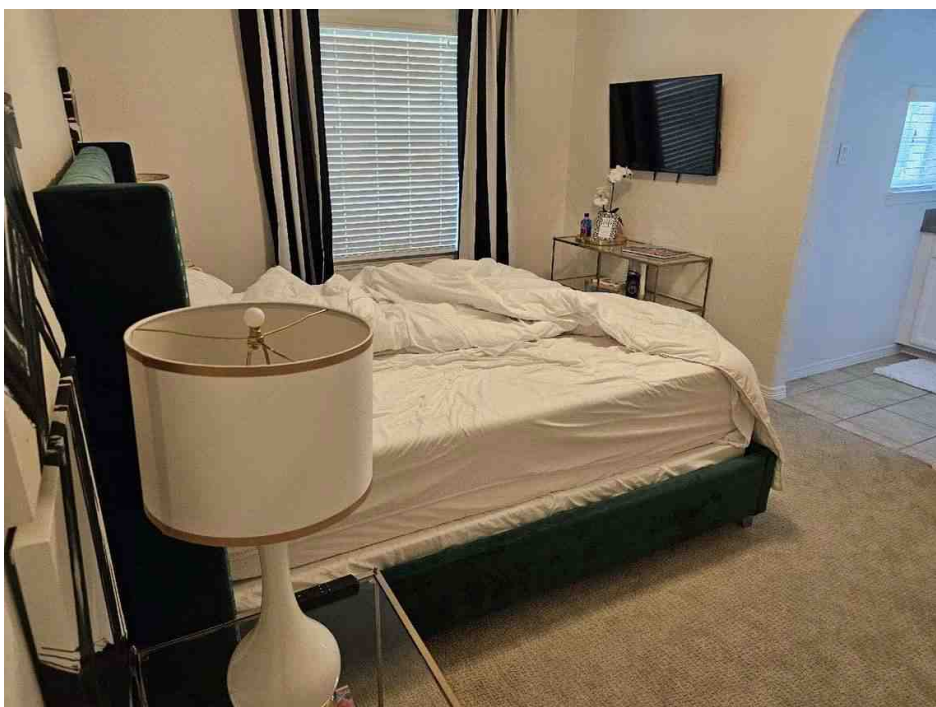
Borrower	N/A				
Property Address	9219 Balsam Gap				
City	Missouri City	County	Fort Bend	State	TX Zip Code 77459
Lender/Client	Megan Cook				



Bedroom



Bathroom



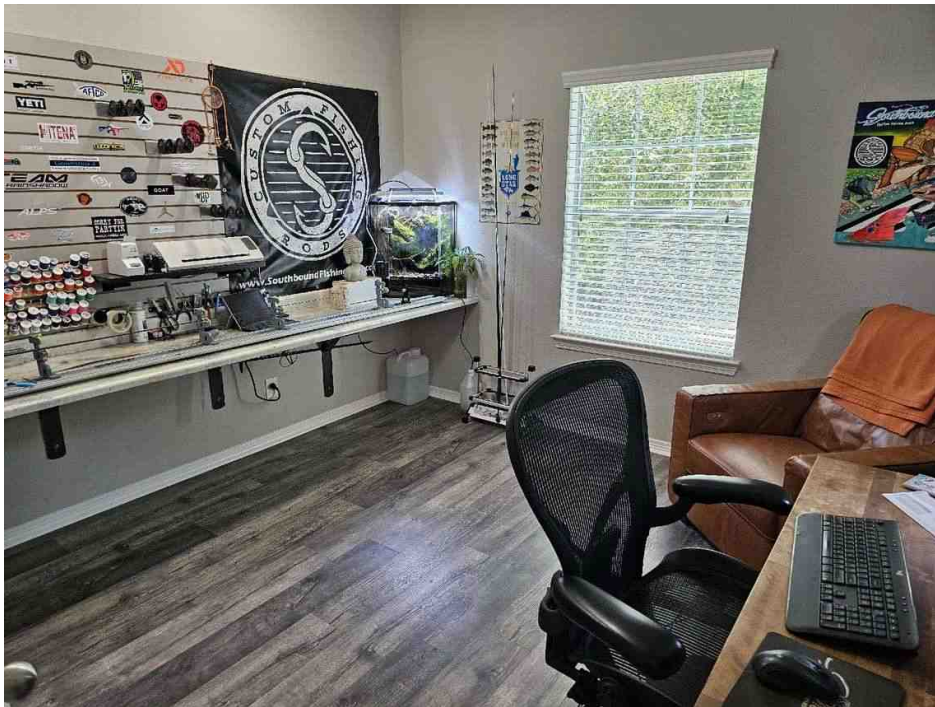
Bedroom

Photograph Addendum

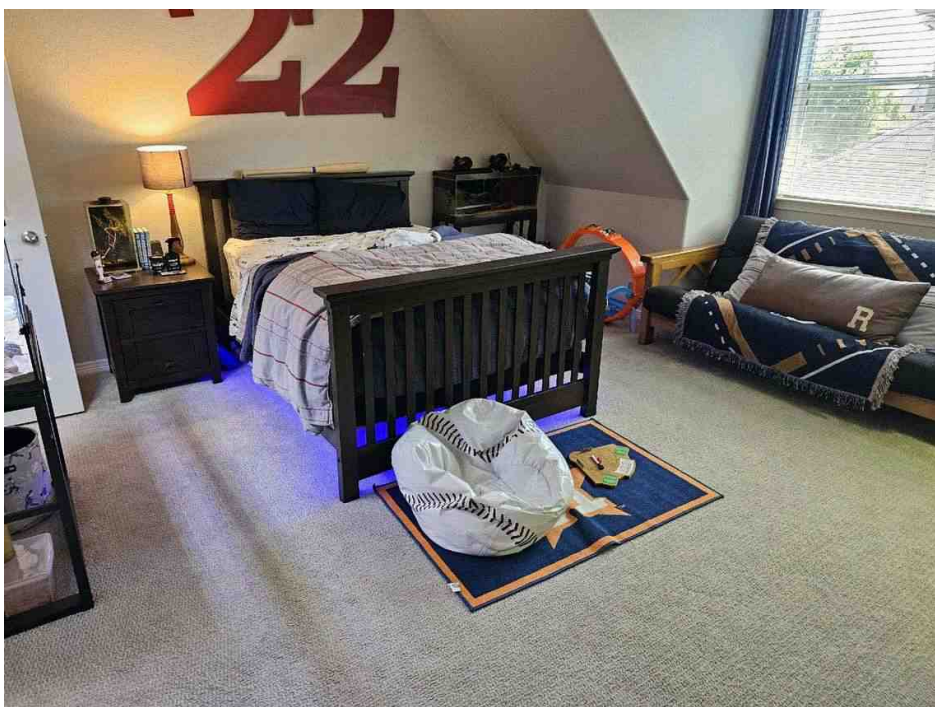
Borrower	N/A				
Property Address	9219 Balsam Gap				
City	Missouri City	County	Fort Bend	State	TX Zip Code 77459
Lender/Client	Megan Cook				



Bathroom



Bedroom



Bedroom

Photograph Addendum

Borrower	N/A				
Property Address	9219 Balsam Gap				
City	Missouri City	County	Fort Bend	State	TX Zip Code 77459
Lender/Client	Megan Cook				



Half Bath



Half Bath



Game Room

Photograph Addendum

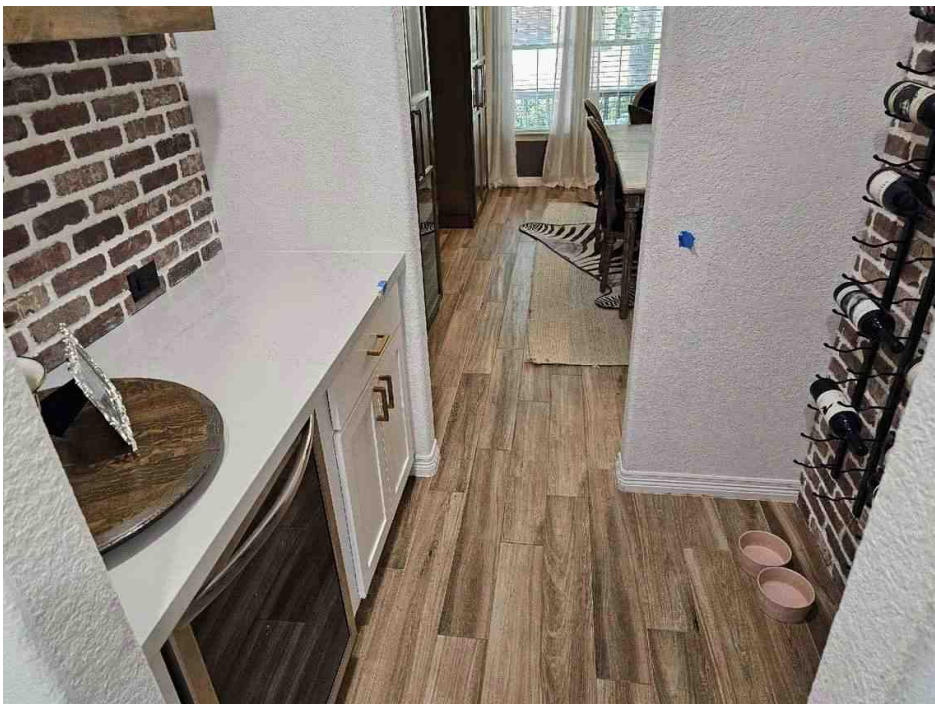
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Property Address	9219 Balsam Gap				
City	Missouri City	County	Fort Bend	State	TX Zip Code 77459
Lender/Client	Megan Cook				



Computer Nook



Breakfast Area



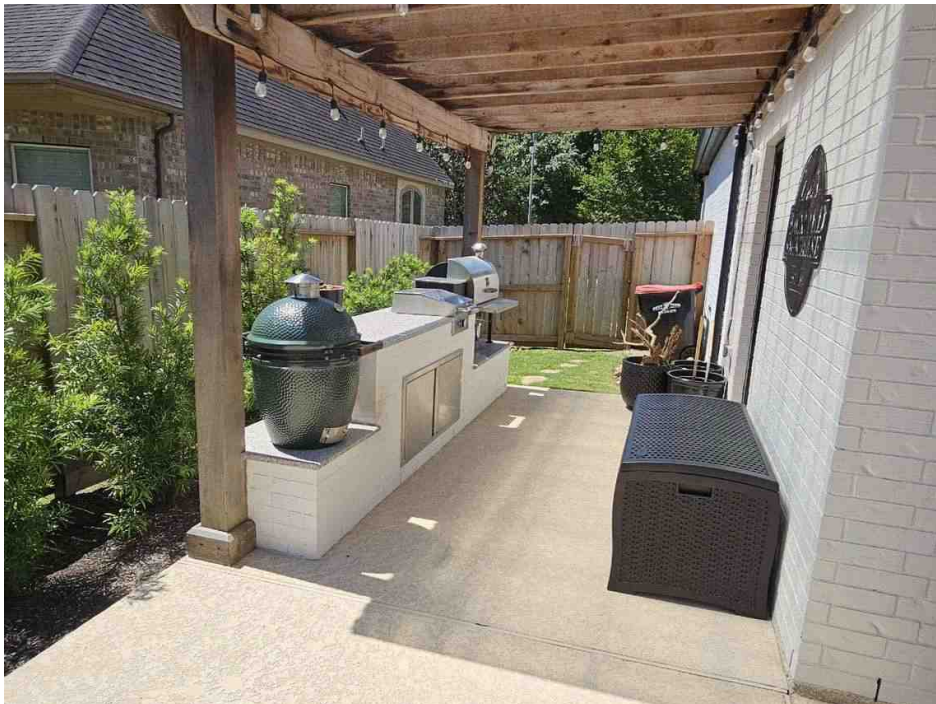
Wine Storage

Photograph Addendum

Borrower	N/A				
Property Address	9219 Balsam Gap				
City	Missouri City	County	Fort Bend	State	TX Zip Code 77459
Lender/Client	Megan Cook				



Laundry Room



Outdoor Kitchen

Comparable Photo Page

Borrower	N/A			
Property Address	9219 Balsam Gap			
City	Missouri City	County Fort Bend	State TX	Zip Code 77459
Lender/Client	Megan Cook			



Comparable 1

9306 Sleepy Gap Way
 Prox. to Subject 0.09 miles NE
 Sale Price 830,000
 Gross Living Area 4,919
 Total Rooms 11
 Total Bedrooms 5
 Total Bathrooms 3.1
 Location N;Res;
 View N;Res;
 Site 11496 sf
 Quality Q3
 Age 16



Comparable 2

2523 Ashby Forest Dr
 Prox. to Subject 0.44 miles SW
 Sale Price 960,000
 Gross Living Area 4,572
 Total Rooms 12
 Total Bedrooms 5
 Total Bathrooms 4.1
 Location N;Res;
 View N;Res;
 Site 12307 sf
 Quality Q3
 Age 5



Comparable 3

13 Combwell Gdn
 Prox. to Subject 0.18 miles SW
 Sale Price 850,000
 Gross Living Area 4,406
 Total Rooms 10
 Total Bedrooms 5
 Total Bathrooms 4.1
 Location N;Res;
 View N;Res;
 Site 13938 sf
 Quality Q3
 Age 13

Comparable Photo Page

Borrower	N/A			
Property Address	9219 Balsam Gap			
City	Missouri City	County	Fort Bend	State TX Zip Code 77459
Lender/Client	Megan Cook			



Comparable 4

18 Tayside Trak
 Prox. to Subject 0.28 miles W
 Sale Price 869,900
 Gross Living Area 4,579
 Total Rooms 11
 Total Bedrooms 5
 Total Bathrooms 4.1
 Location N;Res;
 View N;Res;
 Site 15431 sf
 Quality Q3
 Age 17



Comparable 5

27 Chesham Mews
 Prox. to Subject 0.25 miles W
 Sale Price 865,000
 Gross Living Area 4,736
 Total Rooms 11
 Total Bedrooms 5
 Total Bathrooms 4.1
 Location N;Res;
 View N;Res;
 Site 15244 sf
 Quality Q3
 Age 18

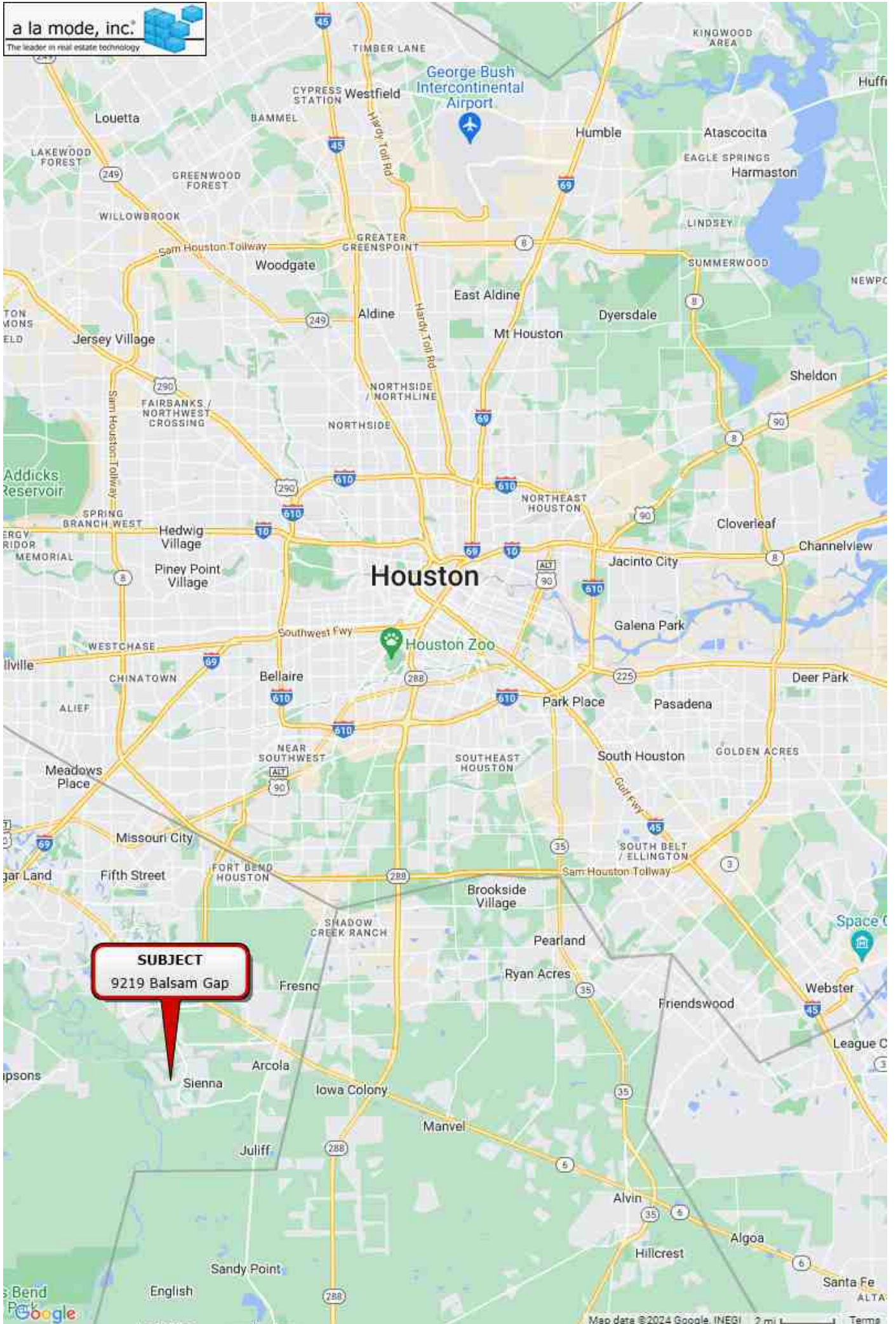


Comparable 6

2811 Waters Lake Ln
 Prox. to Subject 0.31 miles E
 Sale Price 860,000
 Gross Living Area 4,616
 Total Rooms 11
 Total Bedrooms 5
 Total Bathrooms 3.1
 Location N;Res;
 View N;Res;
 Site 11193 sf
 Quality Q3
 Age 21

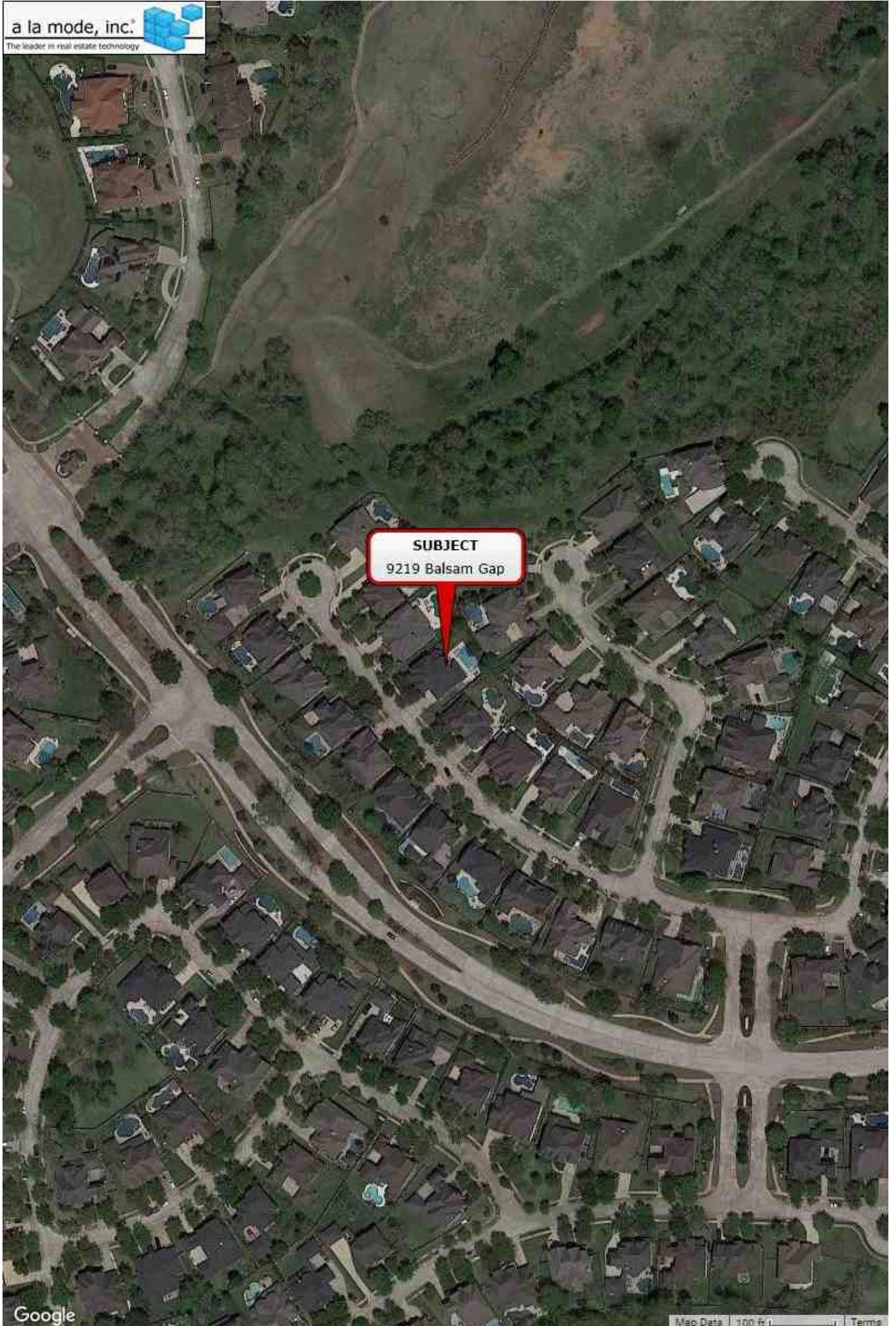
Location Map

Borrower	N/A			
Property Address	9219 Balsam Gap			
City	Missouri City	County	Fort Bend	State TX Zip Code 77459
Lender/Client	Megan Cook			



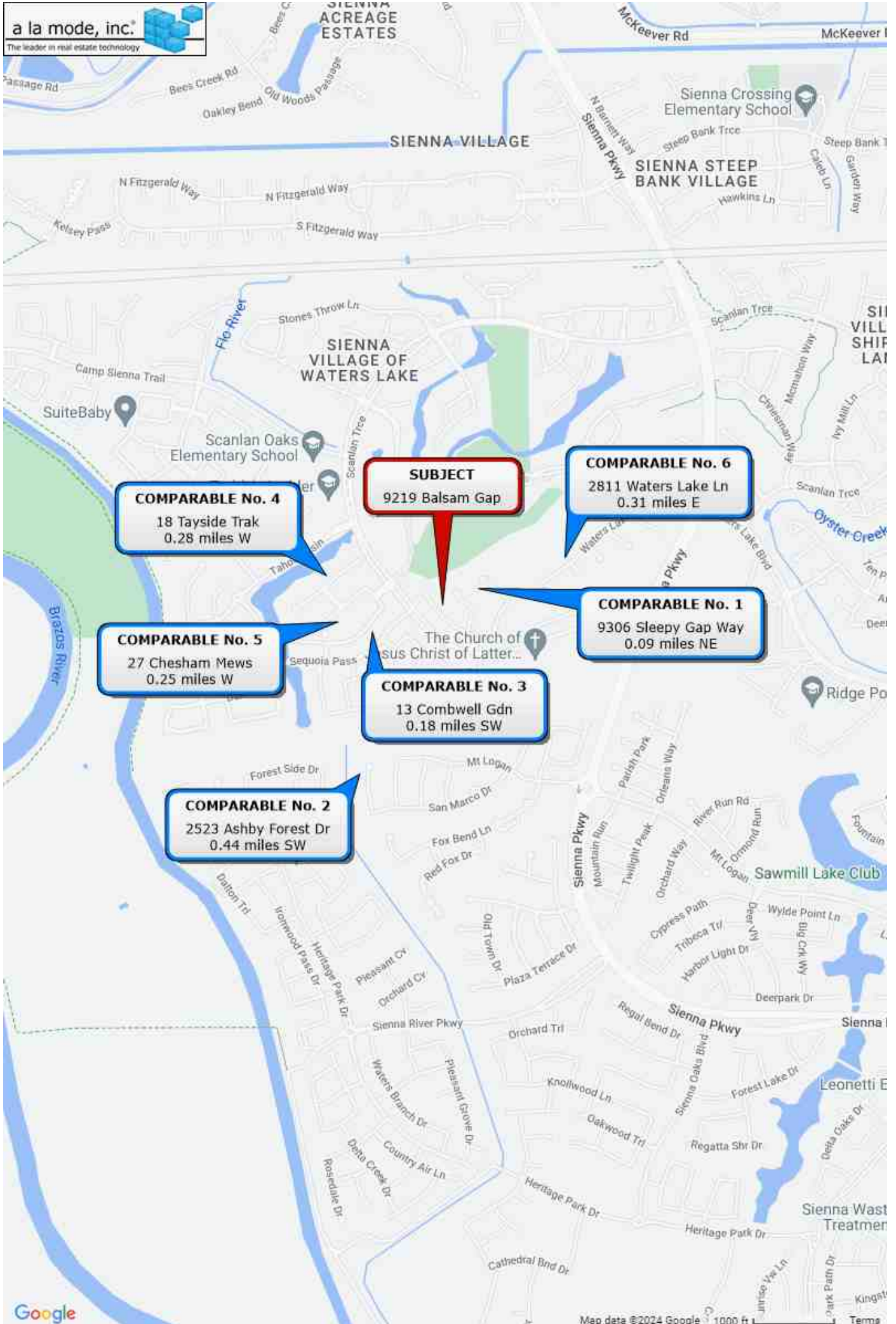
Aerial Map

Borrower	N/A				
Property Address	9219 Balsam Gap				
City	Missouri City	County	Fort Bend	State	TX Zip Code 77459
Lender/Client	Megan Cook				



Location Map

Borrower	N/A			
Property Address	9219 Balsam Gap			
City	Missouri City	County Fort Bend	State TX	Zip Code 77459
Lender/Client	Megan Cook			

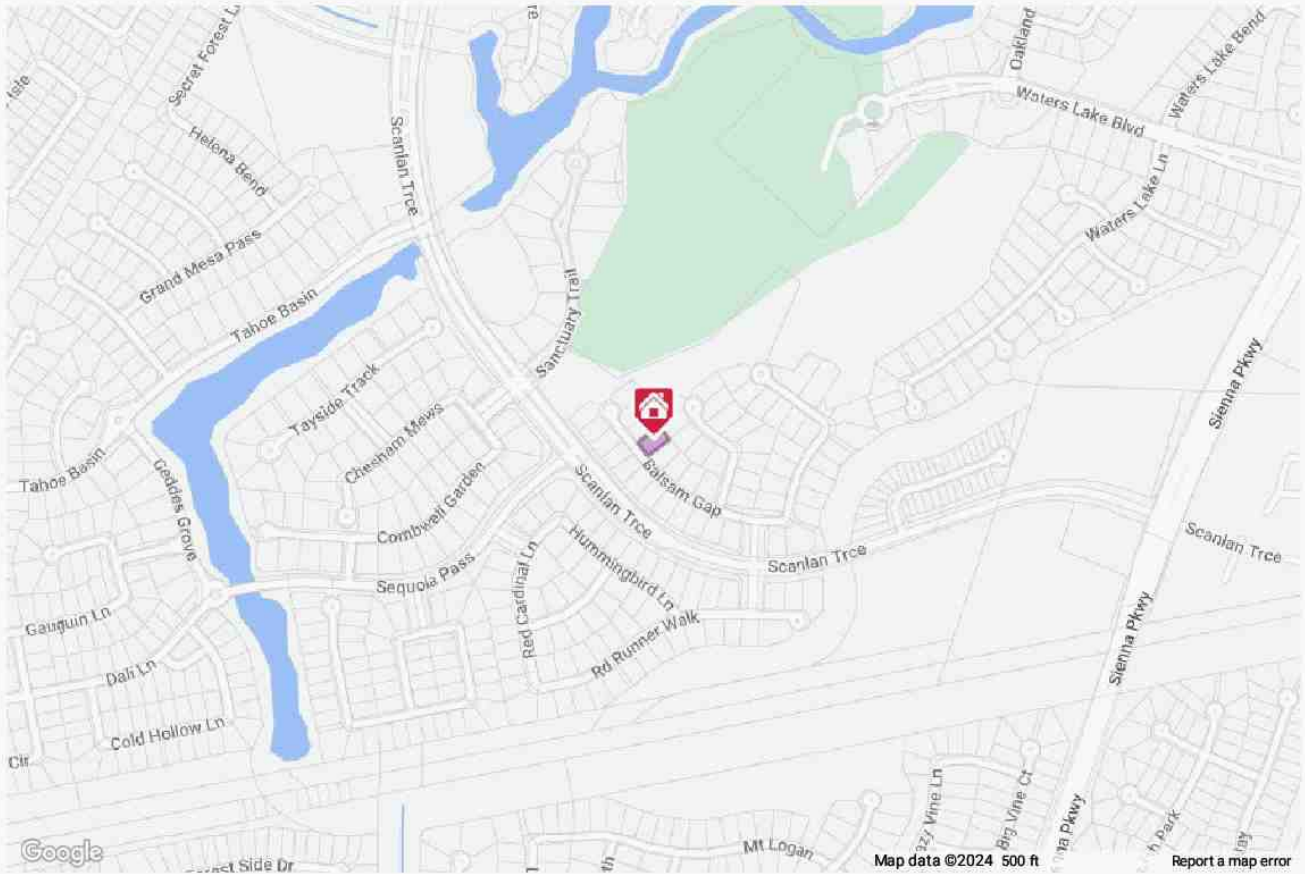


Plat Map

All Properties 360 Property View

9219 Balsam Gap, Missouri City, Texas, 77459-7082 Fort Bend County

Parcel Map



License

JASON MICHAEL WILLIAMS
7231 PANTHER RIDGE DR
SPRING, TX 77389



Certified Residential Real Estate Appraiser

Appraiser: **Jason Michael Williams**

License #: **TX 1360708 R**

License Expires: **03/31/2026**

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
Executive Director

Appraiser Independence Certification

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

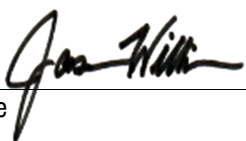
- I am currently licensed and/or certified by the state in which the property to be appraised is located My license is the appropriate license for the appraisal assignment(s) and is reflected on the appraisal report.
- I certify that there have been no sanctions against me for any reason that would impair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

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

I further assert that Megan Cook has never participated in any of the following prohibited behavior in our business relationship:

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

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 Signature
 Jason Williams

 Appraiser's Name
 Certified Appraiser

 State Title or Designation

04/13/2024

 Date
 TX1360708

 State License or Certification #
 03/31/2026

 Expiration Date of License or Certification
 TX

 State

9219 Balsam Gap, Missouri City, TX 77459


 Address of Property Appraised

05/13

Tax Records - Page 1

9219 Balsam Gap, Missouri City, TX 77459-7082, Fort Bend County

APN: 8135-28-001-0160-907 CLIP: 2893547595

	MLS Beds	MLS Full Baths	MLS Half Baths	MLS Sale Price	MLS Sale Date
	5	3	2	\$472,500	06/30/2020
	MLS Sq Ft	Lot Sq Ft	MLS Yr Built	Type	
	4,521	10,813	2010	SFR	

OWNER INFORMATION			
Owner Name	Cook Christopher R	Tax Billing Address	9219 Balsam Gap
Owner Name 2	Cook Megan N	Tax Billing City & State	Missouri City, TX
Owner Occupied	Yes	Tax Billing Zip	77459
Carrier Route	R045	Tax Billing Zip+4	7082

LOCATION INFORMATION			
Subdivision	Sienna Village Of Waters Lake Sec 12-B	Census Tract	6745.04
School District Name	Fort Bend ISD	Map Facet	Z-167
Neighborhood Code	Sienna Village Of Waters Lake-4384	Flood Zone Code	X500L
Township	Missouri City	Flood Zone Date	04/02/2014
MLS Area	SIENNA AREA	Flood Zone Panel	48157C0435L
Market Area	SIENNA AREA	Within 250 Feet of Multiple Flood Zone	No
Key Map	650p		

TAX INFORMATION			
Parcel ID	8135-28-001-0160-907	Block #	1
Parcel ID	R379387	Exemption(s)	Homestead
Parcel ID	8135280010160907	Tax Area	G01
Lot #	16	Water Tax Dist	W05
Legal Description	SIENNA VILLAGE OF WATERS LAKE SEC 12-B, BLOCK 1, LOT 16		
M.U.D. Information	M166		

ASSESSMENT & TAX			
Assessment Year	2023	2022	2021
Assessed Value - Total	\$589,600	\$536,000	\$487,270
Assessed Value - Land			\$103,000
Assessed Value - Improved			\$384,270
YOY Assessed Change (\$)	\$53,600	\$48,730	
YOY Assessed Change (%)	10%	10%	
Market Value - Total	\$717,879	\$673,670	\$487,270
Market Value - Land	\$103,000	\$103,000	\$103,000
Market Value - Improved	\$614,879	\$570,670	\$384,270
Tax Year	Total Tax	Change (\$)	Change (%)
2021	\$12,708		
2022	\$13,297	\$590	4.64%
2023	\$13,402	\$105	0.79%
Jurisdiction	Tax Rate	Tax Amount	
Fort Bend ISD	.9892	\$5,832.32	
Ft Bend Co Gen	.4265	\$2,514.64	
Fort Bend Drng	.0124	\$73.11	
Sienna Plan Lid	.4125	\$2,432.10	
Sienna Plantation Mud 3	.4325	\$2,550.02	
Total Estimated Tax Rate	2.2731		

CHARACTERISTICS			
Land Use - CoreLogic	SFR	Porch	Open Porch
Land Use - State	Sgl-Fam-Res-Home	Porch Sq Ft	102
Lot Acres	0.2482	Patio/Deck 2 Area	120
Lot Sq Ft	10,813	Parking Type	Attached Garage
# of Buildings	1	No. Parking Spaces	MLS: 3

Property Details Courtesy of Jason Williams, J Williams Appraisals, Houston Association of REALTORS

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Building Sq Ft	Tax: 4,459 MLS: 4,521	Garage Type	Attached Garage
Ground Floor Sq Ft	2,316	Garage Capacity	MLS: 3
2nd Floor Sq Ft	2,143	Garage Sq Ft	627
Stories	2	Roof Material	Composition Shingle
Bedrooms	5	Roof Shape	Gable
Total Baths	Tax: 4 MLS: 3.2	Foundation	Concrete
MLS Total Baths	3.2	Exterior	Frame/Masonry
Full Baths	3	Pool	Pool
Half Baths	Tax: 1 MLS: 2	Pool Sq Ft	610
Fireplace	Y	Year Built	2010
Cooling Type	Central	Effective Year Built	2010
Heat Type	Central		

FEATURES			
Feature Type	Unit	Size/Qty	Year Built
Main Area Second Floor	S	2,143	2010
Swimming Pools	S	610	2016
Main Area	S	2,316	2010
Open Porch	S	102	2010
Open Porch	S	120	2010
Spa	U	1	2016
Attached Garage	S	627	2010
Stair-Opening	S	133	2010
Open Porch	S	288	2010

RENTAL TRENDS			
Estimated Value	4168	Cap Rate	3.3%
Estimated Value High	4683	Forecast Standard Deviation (FSD)	0.12
Estimated Value Low	3653		

(1) Rental Trends is a CoreLogic® derived value and should be used for information purposes only.

(2) The FSD denotes confidence in an Rental Trends estimate and uses a consistent scale and meaning to generate a standardized confidence metric. The FSD is a statistic that measures the likely range or dispersion a Rental Amount estimate will fall within, based on the consistency of the information available to the Rental Amount at the time of estimation. The FSD can be used to create confidence that the true value has a statistical degree of certainty.

LISTING INFORMATION			
MLS Listing Number	87456761	MLS Pending Date	05/09/2020
MLS Status	Sold	MLS Sale Date	06/30/2020
Listing Area	38	MLS Sale/Close Price	\$472,500
MLS D.O.M	79	Listing Agent	Franklin-Jimmy Franklin
MLS Listing Date	02/20/2020	Listing Broker	EXP REALTY, LLC
MLS Current List Price	\$479,900	Selling Agent	Eshepard-Emily Shepard
MLS Original List Price	\$525,000	Selling Broker	KELLER WILLIAMS REALTY -SW
MLS Status Change Date	07/08/2020		

MLS Listing #	29780074
MLS Status	Sold
MLS Listing Date	02/23/2010
MLS Listing Price	\$391,439
MLS Orig Listing Price	\$391,439
MLS Sale Date	05/25/2010
MLS Sale Price	\$390,939

LAST MARKET SALE & SALES HISTORY			
Recording Date	07/06/2020		05/27/2010
Buyer Name	Cook Christopher R & Megan N		Bauder Benjamin D & Alice M
Buyer Name 2	Cook Megan N		Bauder Alice M
Seller Name	Bauder Benjamin D & Alice M		Newmark Homes Houston LLC
Document Number	81894		48829
Document Type	Warranty Deed		Special Warranty Deed

MORTGAGE HISTORY					
Mortgage Date	07/06/2020	07/06/2015	05/27/2010	05/27/2010	02/12/2010
Mortgage Amount	\$372,500	\$368,000	\$312,751	\$39,093	\$307,676
Mortgage Lender	Premia Relocation Mtg	Cbc Nat'l Bk	Cornerstone Mtg Co	International Bk/Comm erce	Woodforest Nat'l Bk
Mortgage Code	Conventional	Conventional	Conventional	Conventional	Conventional

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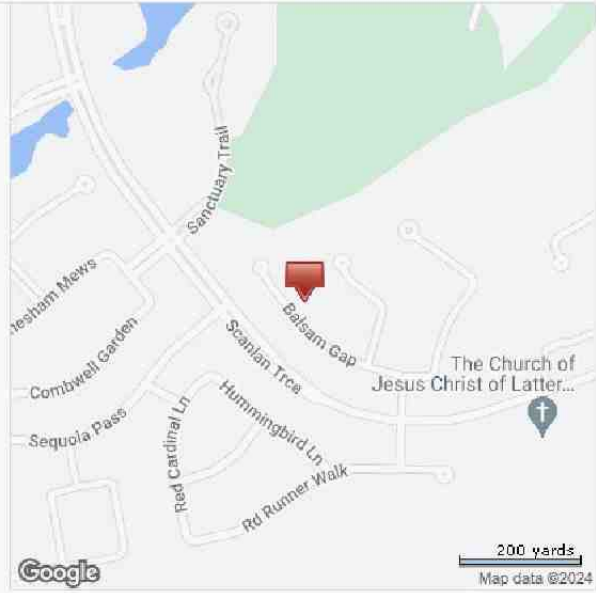
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Borrower Name	Cook Christopher R	Bauder Benjamin D	Bauder Benjamin D	Bauder Benjamin D	Newmark Homes Houst on LLC
Borrower Name 2	Cook Megan N	Bauder Alice M	Bauder Alice M	Bauder Alice M	

PROPERTY MAP



*Lot Dimensions are Estimated



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