

RESIDENTIAL APPRAISAL REPORT

File No.: 24013

SUBJECT	Property Address: 262 Sleepy Hollow Dr N	City: Goodrich	State: TX	Zip Code: 77335
	County: Polk	Legal Description: Sleepy Hollow Section 1 Blk 1 Lot 3 & 4		
	Assessor's Parcel #: S1600-0002-00			
	Tax Year: 2023	R.E. Taxes: \$ 1,787	Special Assessments: \$ 0	Borrower (if applicable):

ASSIGNMENT	Current Owner of Record: Aline A Fisher	Occupant: <input checked="" type="radio"/> Owner <input type="radio"/> Tenant <input type="radio"/> Vacant	<input type="radio"/> Manufactured Housing
	Project Type: <input type="radio"/> PUD <input type="radio"/> Condominium <input type="radio"/> Cooperative <input type="radio"/> Other (describe)	HOA: \$ 0	<input type="radio"/> per year <input type="radio"/> per month
	Market Area Name: Sleepy Hollow Sec 1	Map Reference: Livingston area	Census Tract: 2101.06
	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)		

MARKET AREA DESCRIPTION	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.		

SITE DESCRIPTION	Client: Shauna Jo McGee	Address: 14618 Sycamore Side Way, Cypress, TX 77429	
	Appraiser: Jason Williams	Address: 7231 Panther Ridge Dr, Spring, TX 77389	
	Location: <input type="radio"/> Urban <input checked="" type="radio"/> Suburban <input type="radio"/> Rural	Predominant Occupancy	One-Unit Housing
	Built up: <input checked="" type="radio"/> Over 75% <input type="radio"/> 25-75% <input type="radio"/> Under 25%	<input checked="" type="radio"/> Owner 95	PRICE AGE

Market Area Boundaries, Description, and Market Conditions (including support for the above characteristics and trends): The neighborhood boundaries are Hwy 190 to the north, Hwy 146 to the east, Trinity River to the south and west and Lake Livingston to the west. The subject property is located in a detached single family residential area known as Sleepy Hollow. The subject development is approximately 63 miles northeast of downtown Houston via I-69 N to FM 2665 E to the subject neighborhood. The area has access to all supporting facilities (employment, school, shopping, parks) and traffic arteries. Present land use in "other" is vacant land, schools, and parks.

Dimensions: 142' x 154' x 141' x 153'	Site Area: 21,000 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
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	Mostly Flat
Electricity	<input checked="" type="radio"/>	<input type="radio"/>		Street	Gravel	<input checked="" type="radio"/>	<input type="radio"/>	Size	21000
Gas	<input type="radio"/>	<input checked="" type="radio"/>	Propane	Curb/Gutter	None	<input type="radio"/>	<input type="radio"/>	Shape	Rectangular/Interior
Water	<input checked="" type="radio"/>	<input type="radio"/>		Sidewalk	None	<input type="radio"/>	<input type="radio"/>	Drainage	Adequate
Sanitary Sewer	<input type="radio"/>	<input checked="" type="radio"/>	Private Septic	Street Lights	None	<input 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: <input checked="" type="radio"/> Inside Lot <input type="radio"/> Corner Lot <input type="radio"/> Cul de Sac <input type="radio"/> Underground Utilities <input type="radio"/> Other (describe)	
FEMA Spec'l Flood Hazard Area <input type="radio"/> Yes <input checked="" type="radio"/> No	FEMA Flood Zone X
FEMA Map # 48373C0600C	FEMA Map Date 9/3/2010
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	Heating
	# of Units 1 <input type="radio"/> Acc. Unit	Foundation Concrete/Avg	Slab Concrete	Area Sq. Ft. 0	Type Central
	# of Stories 1	Exterior Walls BV/Avg	Crawl Space None	% Finished 0	Fuel Electric
	Type <input checked="" type="radio"/> Det. <input type="radio"/> Att. <input type="radio"/>	Roof Surface Comp/Avg	Basement None	Ceiling	Cooling

Interior Description	Appliances	Attic <input type="radio"/> None	Amenities	Car Storage <input checked="" type="radio"/> None
Floors Cpt, Vinyl/Avg	Refrigerator <input checked="" type="radio"/>	Stairs <input type="radio"/>	Fireplace(s) # 1	Garage # of cars (2 Tot.)
Walls Drywall/Avg	Range/Oven <input checked="" type="radio"/>	Drop Stair <input checked="" type="radio"/>	Woodstove(s) # 0	Attach. 1
Trim/Finish Wood/Avg	Disposal <input checked="" type="radio"/>	Scuttle <input type="radio"/>		Detach. _____
Bath Floor Vinyl, Cpt/Avg	Dishwasher <input checked="" type="radio"/>	Doorway <input type="radio"/>		Blt.-In _____
Bath Wainscot Tile/Avg	Fan/Hood <input checked="" type="radio"/>	Floor <input type="radio"/>		Carport _____
Doors Wood/Avg	Microwave <input checked="" type="radio"/>	Heated <input type="radio"/>		Driveway 1
	Washer/Dryer <input checked="" type="radio"/>	Finished <input type="radio"/>		Surface Concrete

Finished area above grade contains: 6 Rooms 3 Bedrooms 2.0 Bath(s) 1,626 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): C4;No updates in the prior 15 years;The property appears to be in average condition with some signs of deferred maintenance. The subject property is functionally arranged and does not suffer from external forms of depreciation. There is a large crack in the sheetrock above the laundry room and across the peak of the ceiling. This may be due to foundation movement. This should be evaluated by a professional. There has been no remodeling or updates completed on the house in the last 15 years. The kitchen features laminate counter tops, wood cabinets, sheet vinyl flooring and white appliances. The flooring throughout the subject in sheet vinyl and carpet.

RESIDENTIAL APPRAISAL REPORT

File No.: 24013

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

1st Prior Subject Sale/Transfer	Analysis of sale/transfer history and/or any current agreement of sale/listing:	A review of the sales and listing history of the subject and comparables revealed the information noted below. The utilities are on and in working order.
Date:		
Price:		
Source(s): CoreLogic		
2nd Prior Subject Sale/Transfer		
Date:		
Price:		
Source(s):		

SALES COMPARISON APPROACH TO VALUE (if developed) The Sales Comparison Approach was not developed for this appraisal.

FEATURE	SUBJECT	COMPARABLE SALE # 1			COMPARABLE SALE # 2			COMPARABLE SALE # 3		
Address	262 Sleepy Hollow Dr N Goodrich, TX 77335	1232 State Highway Loop 393 Goodrich, TX 77335			608 FM 2665 Goodrich, TX 77335			7959 US Highway 59 S Goodrich, TX 77335		
Proximity to Subject		1.49 miles NW			1.08 miles NW			1.15 miles NW		
Sale Price	\$	\$ 208,000			\$ 182,500			\$ 170,000		
Sale Price/GLA	\$ /sq.ft.	\$ 158.54 /sq.ft.			\$ 181.05 /sq.ft.			\$ 86.91 /sq.ft.		
Data Source(s)	CoreLogic	HARMLS#52909313;DOM 43			HARMLS#97082302;DOM 8			HARMLS#81457095;DOM 208		
Verification Source(s)	No Doc Selected	Doc#2503-565			Doc#2481-85			Doc#2473-498		
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjust.	DESCRIPTION	+(-) \$ Adjust.	DESCRIPTION	+(-) \$ Adjust.			
Sales or Financing Concessions		ArmLth 8000	0	FHA 6000	0	ArmLth 0	0			
Date of Sale/Time		s09/23;c08/23			s05/23;c03/23			s03/23;c02/23		
Rights Appraised	Fee Simple	Fee Simple			Fee Simple			Fee Simple		
Location	N;Res;	N;Res;			N;Res;			N;Res;		
Site	21000	43560 -5,600			87120 -16,500			37026 sf -4,000		
View	N;Res;	N;Res;			N;Res;			N;Res;		
Design (Style)	DT1;Trad	DT1;Trad			DT1;Trad			DT1;Trad		
Quality of Construction	Q4	Q4			Q4			Q4		
Age	54	54			58 0			66 0		
Condition	C4	C4			C4			C4		
Above Grade	Total Bdrms Baths	Total Bdrms Baths		Total Bdrms Baths		Total Bdrms Baths				
Room Count	6 3 2.0	5 2 2.0			5 2 1.0 +3,000			6 3 2.1 -2,000		
Gross Living Area	1,626 sq.ft.	1,312 sq.ft. +9,400			1,008 sq.ft. +18,500			1,956 sq.ft. -9,900		
Basement & Finished Rooms Below Grade	0sf	0sf			0sf			0sf		
Functional Utility	Average	Average			Average			Average		
Heating/Cooling	FWA/CAC	Wnd/Wnd +1,500			FWA/CAC			FWA/CAC		
Energy Efficient Items	Ceiling Fans	Ceiling Fans			Ceiling Fans			Ceiling Fans		
Garage/Carport	1qa1dw	2 Carport Spaces +3,000			1 Carport Space +4,000			2 Car Garage -5,000		
Porch/Patio/Deck	Porch/Patio	Porch/Patio			Porch/Patio			Porch/Patio		
Net Adjustment (Total)		● + ○ - \$ 8,300			● + ○ - \$ 9,000			○ + ● - \$ -20,900		
Adjusted Sale Price of Comparables		\$ 216,300			\$ 191,500			\$ 149,100		

Summary of Sales Comparison Approach See attached addenda.

Indicated Value by Sales Comparison Approach \$ 185,000

Assumptions, Limiting Conditions & Scope of Work

File No.: 24013

Property Address: 262 Sleepy Hollow Dr N

City: Goodrich

State: TX

Zip Code: 77335

Client: Shauna Jo McGee

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.: 24013

Property Address: 262 Sleepy Hollow Dr N City: Goodrich State: TX Zip Code: 77335
 Client: Shauna Jo McGee 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: Shauna Jo McGee Client Name: Shauna Jo McGee
 E-Mail: camnme09@yahoo.com Address:

APPRAISER esign.alamode.com/verify Serial:AAE9A7DE

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: 01/24/2024
 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: 01/22/2024

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: _____

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

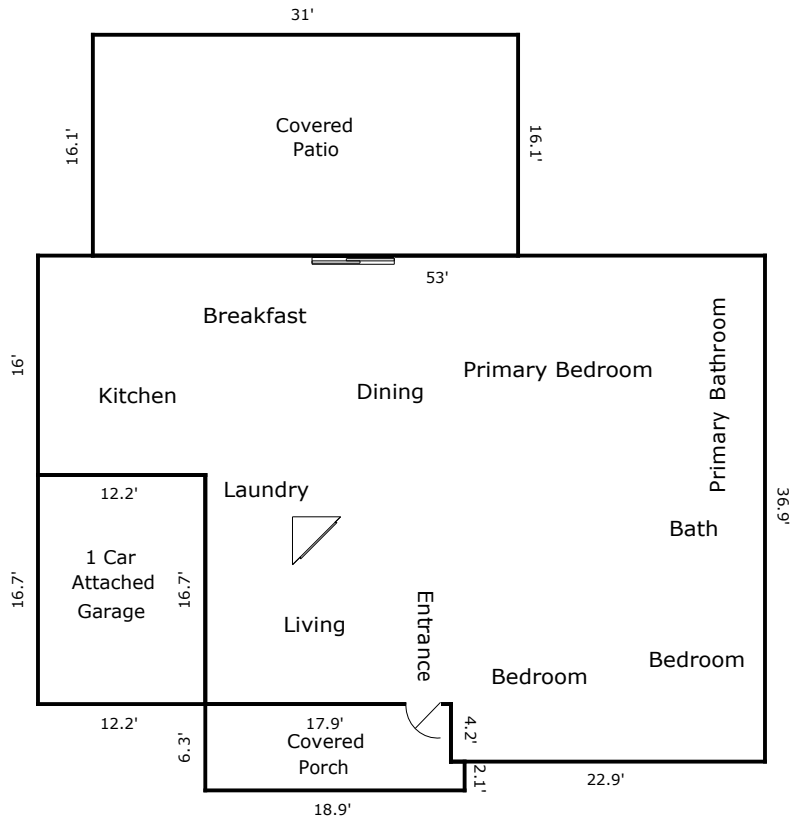
Three-quarter baths are counted as a full bath in all cases. Quarter baths (baths that feature only a toilet) are not included in the bathroom count. The number of full and half baths is reported by separating the two values using a period, where the full bath count is represented to the left of the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

Borrower				
Property Address	262 Sleepy Hollow Dr N			
City	Goodrich	County	Polk	State TX Zip Code 77335
Lender/Client	Shauna Jo McGee			



TOTAL Sketch by a la mode

Area Calculations Summary

Living Area	Calculation Details	
First Floor	1625.5 Sq ft	$16 \times 12.2 = 195.2$ $40.8 \times 32.7 = 1334.2$ $4.2 \times 22.9 = 96.2$
Total Living Area (Rounded):	1626 Sq ft	
Non-living Area		
1 Car Attached	203.7 Sq ft	$12.2 \times 16.7 = 203.7$
Covered Porch	114.9 Sq ft	$2.1 \times 1 = 2.1$ $6.3 \times 17.9 = 112.8$
Covered Patio	499.1 Sq ft	$31 \times 16.1 = 499.1$

Subject Photo Page

Borrower							
Property Address	262 Sleepy Hollow Dr N						
City	Goodrich	County	Polk	State	TX	Zip Code	77335
Lender/Client	Shauna Jo McGee						



Subject Front

262 Sleepy Hollow Dr N
Sales Price
Gross Living Area 1,626
Total Rooms 6
Total Bedrooms 3
Total Bathrooms 2.0
Location N;Res;
View N;Res;
Site 21000
Quality Q4
Age 54



Subject Rear



Subject Street

Photograph Addendum

Borrower					
Property Address	262 Sleepy Hollow Dr N				
City	Goodrich	County	Polk	State	TX Zip Code 77335
Lender/Client	Shauna Jo McGee				



Subject Street
Alternate View



Subject Left Side



Subject Right Side

Photograph Addendum

Borrower					
Property Address	262 Sleepy Hollow Dr N				
City	Goodrich	County	Polk	State	TX Zip Code 77335
Lender/Client	Shauna Jo McGee				



Electric Meter



Electrical Panel



Propane Tank

Photograph Addendum

Borrower					
Property Address	262 Sleepy Hollow Dr N				
City	Goodrich	County	Polk	State	TX Zip Code 77335
Lender/Client	Shauna Jo McGee				



AC Condenser



Roof



Roof

Photograph Addendum

Borrower					
Property Address	262 Sleepy Hollow Dr N				
City	Goodrich	County	Polk	State	TX Zip Code 77335
Lender/Client	Shauna Jo McGee				



Garage Interior



Smoke Detector



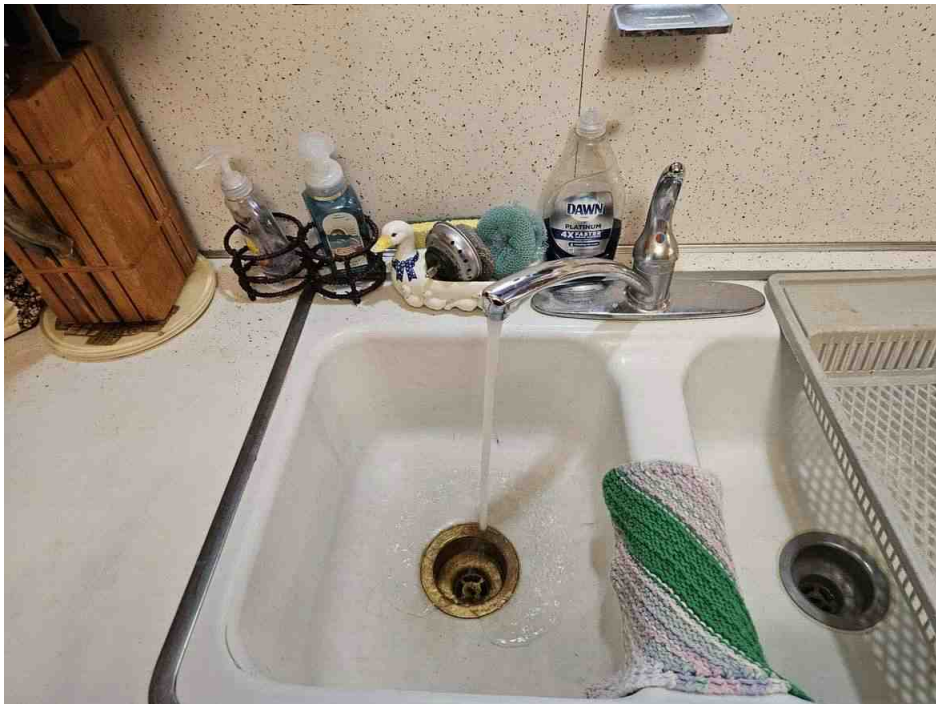
Thermostat

Photograph Addendum

Borrower					
Property Address	262 Sleepy Hollow Dr N				
City	Goodrich	County	Polk	State	TX Zip Code 77335
Lender/Client	Shauna Jo McGee				



Electricity is on and functioning correctly



Water is on and functioning correctly



Gas is on and functioning correctly

Photograph Addendum

Borrower					
Property Address	262 Sleepy Hollow Dr N				
City	Goodrich	County	Polk	State	TX Zip Code 77335
Lender/Client	Shauna Jo McGee				



Living Room



Dining Room



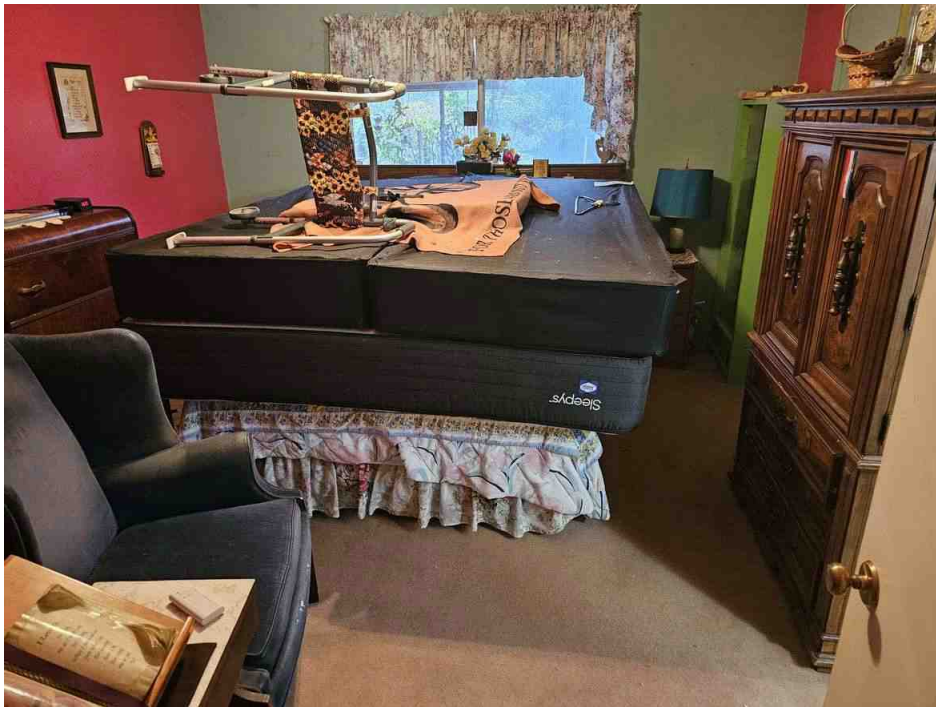
Kitchen

Photograph Addendum

Borrower					
Property Address	262 Sleepy Hollow Dr N				
City	Goodrich	County	Polk	State	TX Zip Code 77335
Lender/Client	Shauna Jo McGee				



Entry



Primary Bedroom



Primary Bathroom

Photograph Addendum

Borrower					
Property Address	262 Sleepy Hollow Dr N				
City	Goodrich	County	Polk	State	TX Zip Code 77335
Lender/Client	Shauna Jo McGee				



Bedroom



Bathroom



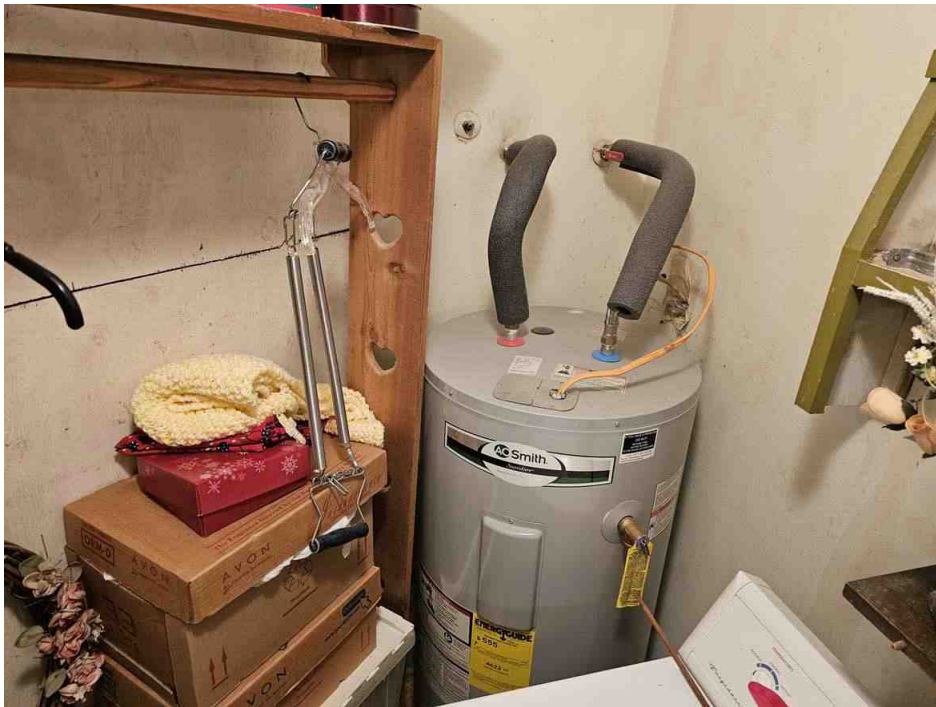
Breakfast Area

Photograph Addendum

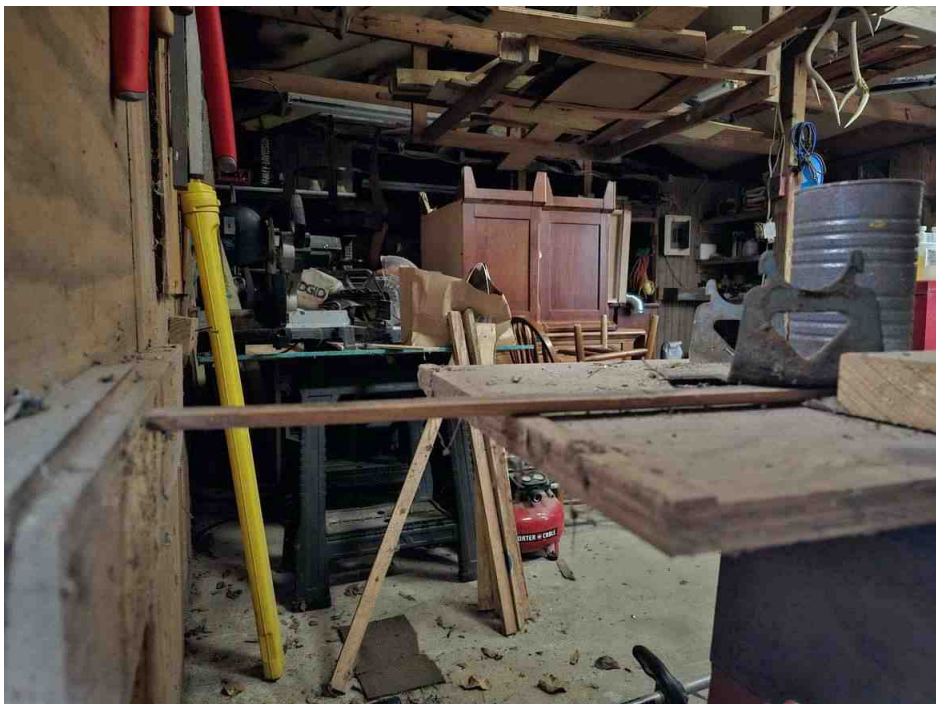
Borrower					
Property Address	262 Sleepy Hollow Dr N				
City	Goodrich	County	Polk	State	TX Zip Code 77335
Lender/Client	Shauna Jo McGee				



Laundry Room



Water Heater



Barn

Comparable Photo Page

Borrower				
Property Address	262 Sleepy Hollow Dr N			
City	Goodrich	County	Polk	State TX Zip Code 77335
Lender/Client	Shauna Jo McGee			



Comparable 1

1232 State Highway Loop 393
 Prox. to Subject 1.49 miles NW
 Sale Price 208,000
 Gross Living Area 1,312
 Total Rooms 5
 Total Bedrooms 2
 Total Bathrooms 2.0
 Location N;Res;
 View N;Res;
 Site 43560
 Quality Q4
 Age 54



Comparable 2

608 FM 2665
 Prox. to Subject 1.08 miles NW
 Sale Price 182,500
 Gross Living Area 1,008
 Total Rooms 5
 Total Bedrooms 2
 Total Bathrooms 1.0
 Location N;Res;
 View N;Res;
 Site 87120
 Quality Q4
 Age 58



Comparable 3

7959 US Highway 59 S
 Prox. to Subject 1.15 miles NW
 Sale Price 170,000
 Gross Living Area 1,956
 Total Rooms 6
 Total Bedrooms 3
 Total Bathrooms 2.1
 Location N;Res;
 View N;Res;
 Site 37026 sf
 Quality Q4
 Age 66

Comparable Photo Page

Borrower							
Property Address	262 Sleepy Hollow Dr N						
City	Goodrich	County	Polk	State	TX	Zip Code	77335
Lender/Client	Shauna Jo McGee						



Comparable 4

208 Sam Parker Rd
Prox. to Subject 1.11 miles NW
Sale Price 225,000
Gross Living Area 1,440
Total Rooms 6
Total Bedrooms 3
Total Bathrooms 1.0
Location N;Res;
View N;Res;
Site 156163
Quality Q4
Age 69

Comparable 5

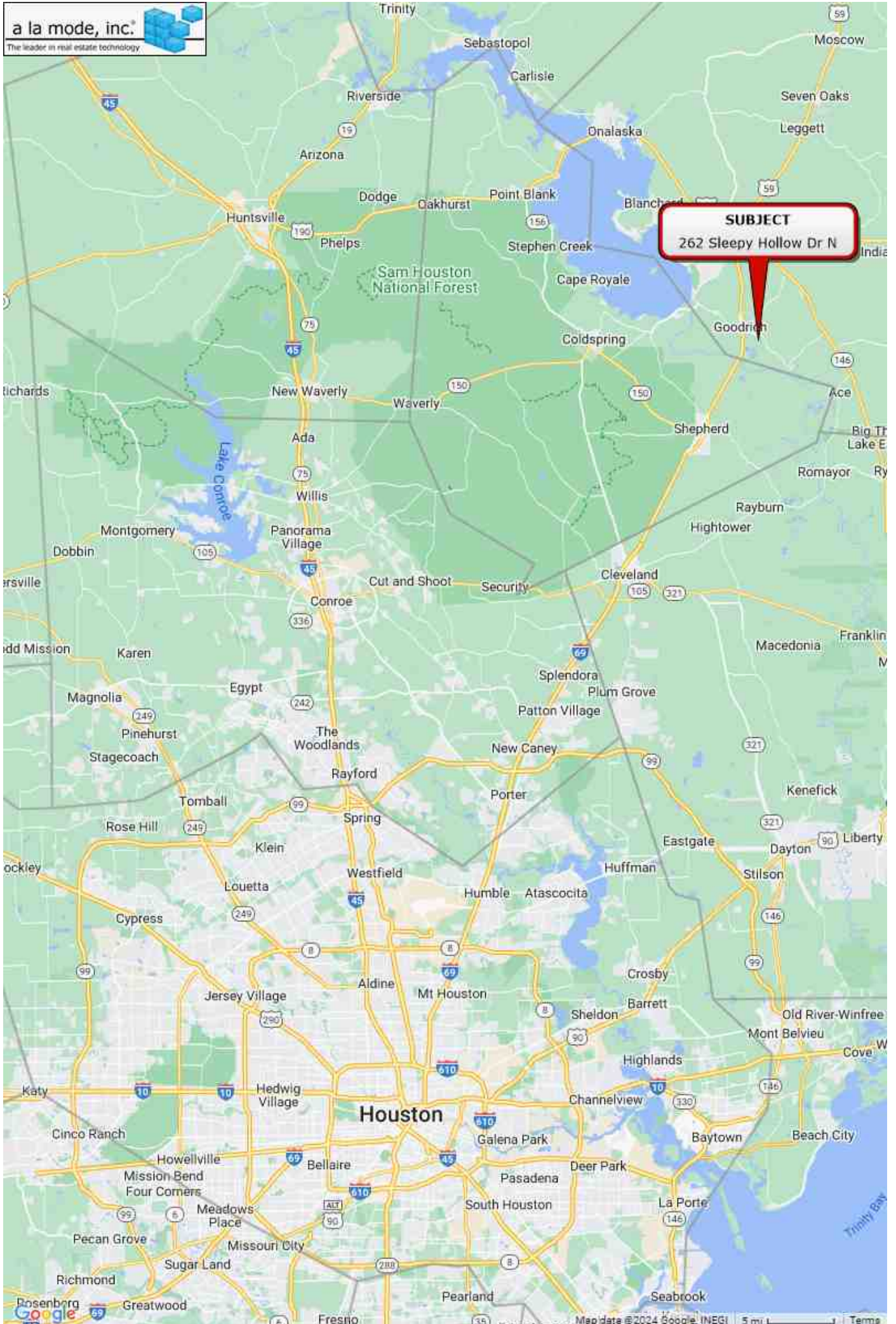
Prox. to Subject
Sale Price
Gross Living Area
Total Rooms
Total Bedrooms
Total Bathrooms
Location
View
Site
Quality
Age

Comparable 6

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

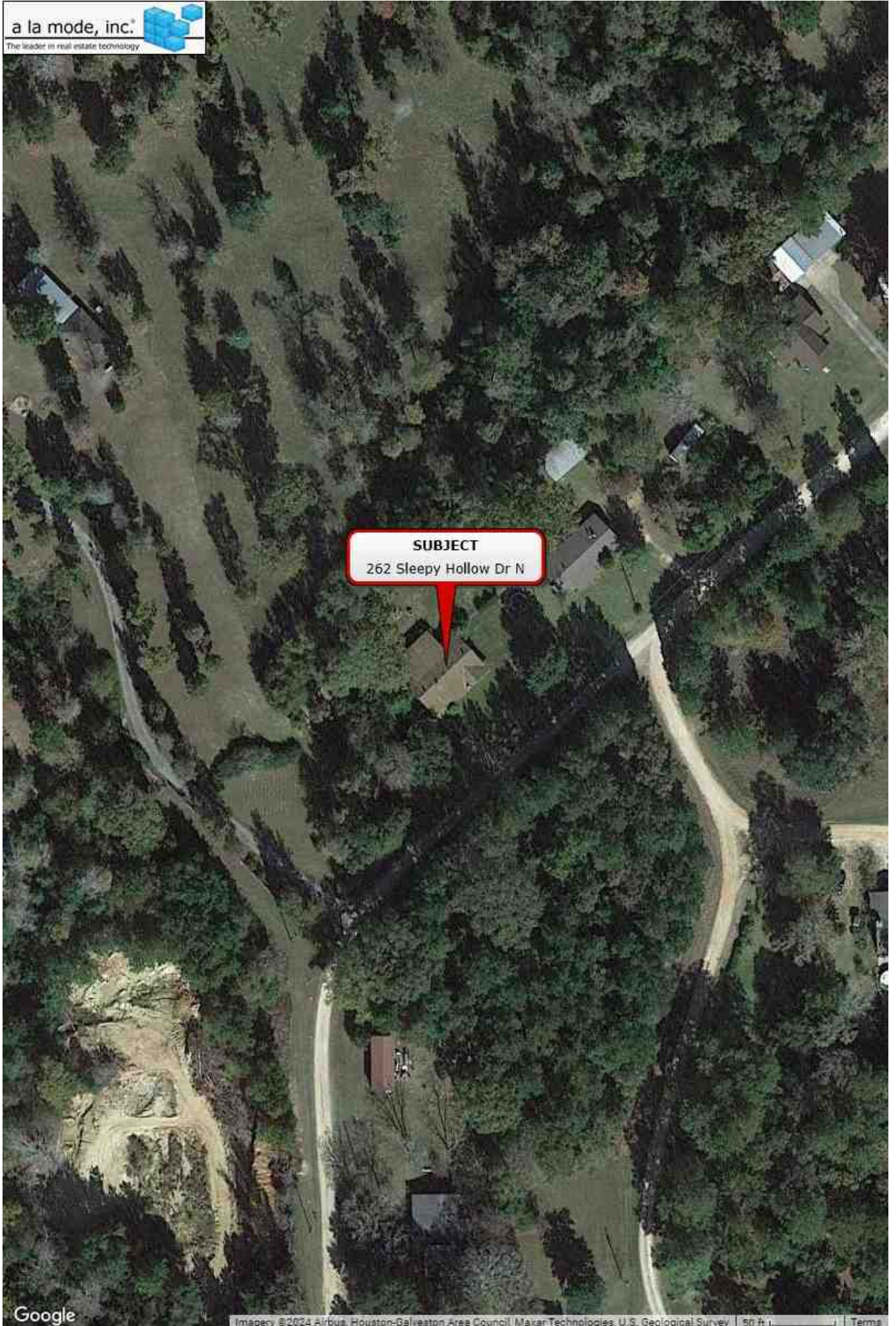
Location Map

Borrower				
Property Address	262 Sleepy Hollow Dr N			
City	Goodrich	County	Polk	State TX Zip Code 77335
Lender/Client	Shauna Jo McGee			



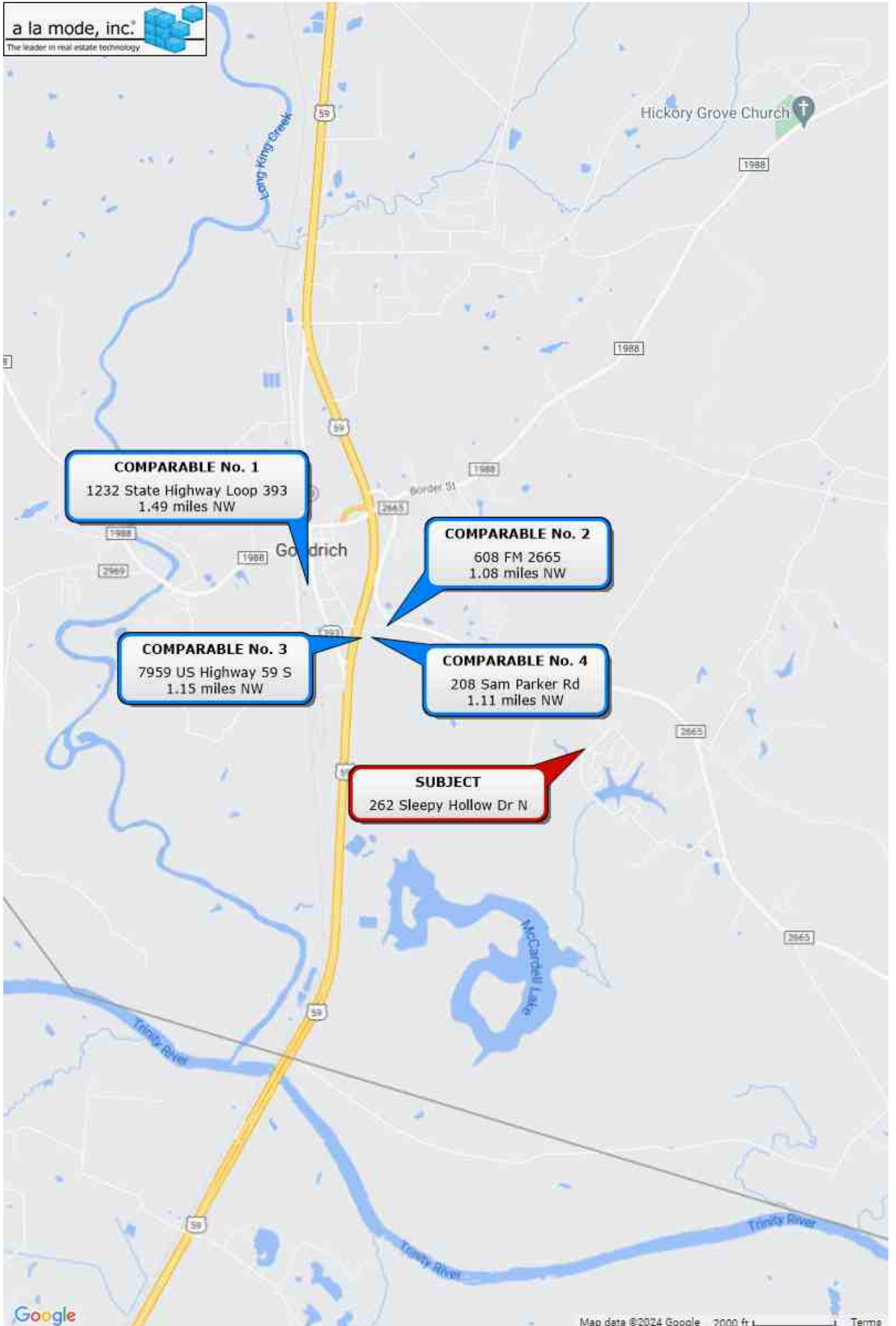
Aerial Map

Borrower							
Property Address	262 Sleepy Hollow Dr N						
City	Goodrich	County	Polk	State	TX	Zip Code	77335
Lender/Client	Shauna Jo McGee						



Location Map

Borrower				
Property Address	262 Sleepy Hollow Dr N			
City	Goodrich	County	Polk	State TX Zip Code 77335
Lender/Client	Shauna Jo McGee			



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:

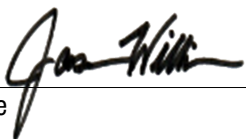
- I am currently licensed and/or certified by the state in which the property to be appraised is located My license is the appropriate license for the appraisal assignment(s) and is reflected on the appraisal report.
- I certify that there have been no sanctions against me for any reason that would impair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

I assert that no employee, director, officer, or agent of Shauna Jo McGee, or any other third party acting as joint venture partner, independent contractor, appraisal management company, or partner on behalf of Shauna Jo McGee, 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 Shauna Jo McGee 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

01/24/2024

 Date
 TX1360708

 State License or Certification #
 03/31/2026

 Expiration Date of License or Certification
 TX

 State


262 Sleepy Hollow Dr N, Goodrich, TX 77335

 Address of Property Appraised

Tax Records - Page 1

262 Sleepy Hollow Dr N, Goodrich, TX 77335-8350, Polk County

APN: S1600-0002-00 CLIP: 2368457530

	Beds	Full Baths	Half Baths	Sale Price	Sale Date
	3	N/A	N/A	N/A	N/A
	Bldg Sq Ft	Lot Sq Ft	Yr Built	Type	
	1,416	21,000	1970	SFR	

OWNER INFORMATION			
Owner Name	Fisher Aline A	Tax Billing City & State	Cypress, TX
Owner Occupied	No	Tax Billing Zip	77429
Carrier Route	R104	Tax Billing Zip+4	7861
Tax Billing Address	14618 Sycamore Side Way		

LOCATION INFORMATION			
Subdivision	Sleepy Hollow Sec 1	Census Tract	2101.06
School District Name	Goodrich ISD	Flood Zone Code	X
Neighborhood Code	R.i.m.g-R.i.m.g	Flood Zone Date	09/03/2010
Township	Goodrich	Flood Zone Panel	48373C0600C
MLS Area	LIVINGSTON AREA	Within 250 Feet of Multiple Flood Z one	No
Market Area	LIVINGSTON AREA		

TAX INFORMATION			
Parcel ID	S1600-0002-00	Block #	1
Parcel ID	61725	% Improved	92%
Parcel ID	S1600000200	Tax Area	GP
Lot #	3		
Legal Description	SLEEPY HOLLOW SECTION 1 BLK 1 LOT 3 & 4		

ASSESSMENT & TAX			
Assessment Year	2023	2022	2021
Assessed Value - Total	\$125,697	\$101,708	\$92,462
Assessed Value - Land	\$10,500		
Assessed Value - Improved	\$115,197		
YOY Assessed Change (\$)	\$23,989	\$9,246	
YOY Assessed Change (%)	23.59%	10%	
Market Value - Total	\$125,697	\$101,757	\$93,712
Market Value - Land	\$10,500	\$5,250	\$5,250
Market Value - Improved	\$115,197	\$96,507	\$88,462
Tax Year	Total Tax	Change (\$)	Change (%)
2021	\$1,575		
2022	\$1,670	\$95	6.02%
2023	\$1,787	\$118	7.06%
Jurisdiction	Tax Rate	Tax Amount	
Polk County	.583	\$732.81	
Goodrich ISD	.83899	\$1,054.59	
Total Estimated Tax Rate	1.422		

CHARACTERISTICS			
Land Use - CoreLogic	SFR	Porch	Open Porch
Land Use - County	Sgl-Fam-Res-Home	Porch Sq Ft	435
Lot Acres	0.4821	Patio/Deck 2 Area	68
Lot Sq Ft	21,000	Parking Type	Attached Garage
# of Buildings	1	Garage Type	Attached Garage
Building Sq Ft	1,416	Garage Sq Ft	264
Above Gnd Sq Ft	1,416	Carport Sq Ft	216
Ground Floor Sq Ft	1,416	Roof Type	Gable
Bedrooms	3	Roof Material	Asbestos Shingle
Fireplace	Y	Roof Shape	Gable
Fireplaces	1	Foundation	Slab

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

The data within this report is compiled by CoreLogic from public and private sources. If desired, the accuracy of the data contained herein can be independently verified by the recipient of this report with the applicable county or municipality.

Generated on: 01/23/24

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Serial# AAE9A7DE
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Tax Records - Page 2

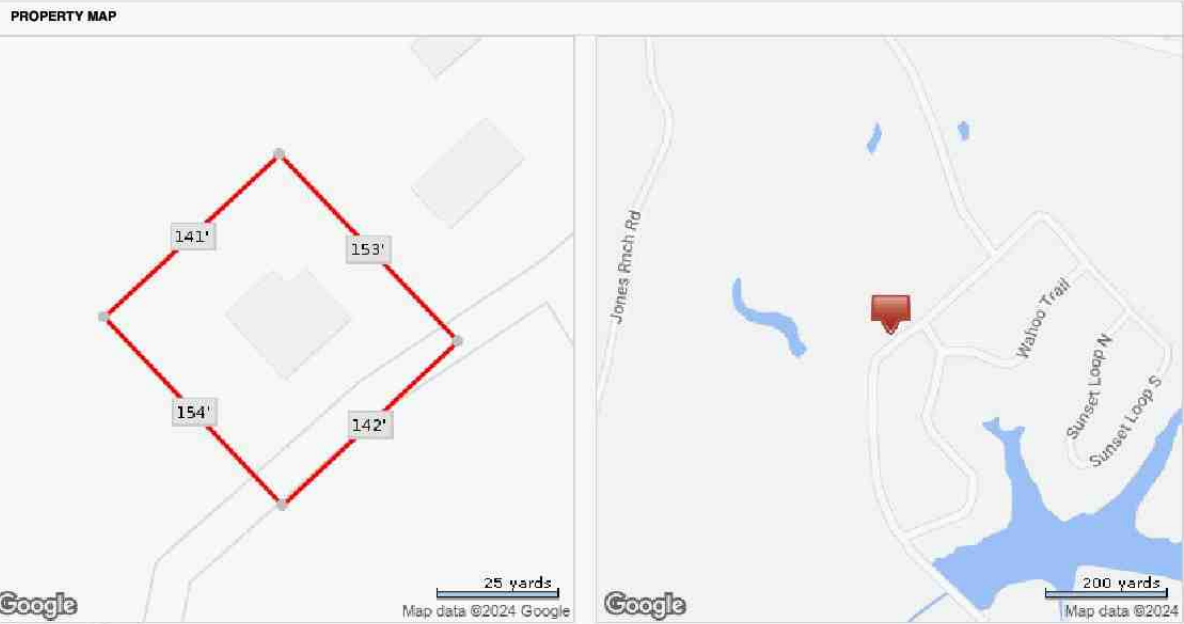
Cooling Type	Refrigeration	Exterior	Wood Shake/Shingle
Heat Type	Forced Air	Year Built	1970

FEATURES				
Feature Type	Unit	Size/Qty	Year Built	Value
Main Area	S	1,416	1970	\$102,302
SD	S	48	2000	\$72
Attached Garage	S	264	1970	\$9,538
Open Porch	S	435	1970	\$7,856
Carport	S	216	1970	\$162
Canopy	S	320	1970	\$200
SD	S	600	1970	\$630
Canopy	S	180	1970	\$23
Open Porch	S	68	1970	\$1,228
Cod	S	140	1970	\$539

RENTAL TRENDS			
Estimated Value	1481	Cap Rate	7.1%
Estimated Value High	1742	Forecast Standard Deviation (FSD)	0.18
Estimated Value Low	1220		

(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.



*Lot Dimensions are Estimated

John Williams