



APPRAISAL OF REAL PROPERTY

LOCATED AT:

1711 Cottage Landing Lane

Houston, TX 77077

FOR:

Sharon Sneed

AS OF:

06/17/2024

BY:

M. Stephen Shehata
American Grid LLC
810 Peachwood Bend Dr
Houston, TX 77077
832-270-3711
stephenmshehata@gmail.com

USPAP Compliance Addendum

Loan #
File #

Borrower	Sneed, Sharon M; Sneed, David Lee		
Property Address	1711 Cottage Landing Ln		
City	Houston	County	Harris
		State	TX
		Zip Code	77077
Lender/Client	Sharon Sneed		

APPRAISAL AND REPORT IDENTIFICATION

This Appraisal Report is one of the following types:

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

Restricted Appraisal Report This report was prepared in accordance with the requirements of the Restricted Appraisal Report option of USPAP Standards Rule 2-2(b). The intended user of this report is limited to the identified client. This is a Restricted Appraisal Report and the rationale for how the appraiser arrived at the opinions and conclusions set forth in the report may not be understood properly without the additional information in the appraiser's workfile.

ADDITIONAL CERTIFICATIONS

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

- The statements of fact contained in this report are true and correct.
- The report analyses, opinions, and conclusions are limited only by the reported assumptions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- I have no (or the specified) present or prospective interest in the property that is the subject of this report and no (or specified) personal interest with respect to the parties involved.
- I have no bias with respect to the property that is the subject of this report or the parties involved with this assignment.
- My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- My analyses, opinions, and conclusions were developed and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice.
- This appraisal report was prepared in accordance with the requirements of Title XI of FIRREA and any implementing regulations.

PRIOR SERVICES

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

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

PROPERTY INSPECTION

I have NOT made a personal inspection of the property that is the subject of this report.

I HAVE made a personal inspection of the property that is the subject of this report.

APPRAISAL ASSISTANCE

Unless otherwise noted, no one provided significant real property appraisal assistance to the person signing this certification. If anyone did provide significant assistance, they are hereby identified along with a summary of the extent of the assistance provided in the report.

None

ADDITIONAL COMMENTS


Additional USPAP related issues requiring disclosure and/or any state mandated requirements:

MARKETING TIME AND EXPOSURE TIME FOR THE SUBJECT PROPERTY

A reasonable marketing time for the subject property is 0-90 day(s) utilizing market conditions pertinent to the appraisal assignment.

A reasonable exposure time for the subject property is 0-90 day(s).

APPRAISER SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature 	Signature _____
Name <u>M. Stephen Shehata</u>	Name _____
Date of Signature <u>06/19/2024</u>	Date of Signature _____
State Certification # <u>1360752</u>	State Certification # _____
or State License # _____	or State License # _____
State <u>TX</u>	State _____
Expiration Date of Certification or License <u>09/30/2024</u>	Expiration Date of Certification or License _____
Effective Date of Appraisal <u>06/19/2024</u>	Supervisory Appraiser Inspection of Subject Property
	<input type="checkbox"/> Did Not <input type="checkbox"/> Exterior-only from Street <input type="checkbox"/> Interior and Exterior

RESIDENTIAL APPRAISAL REPORT

File No.:

SUBJECT	Property Address: 1711 Cottage Landing Ln City: Houston State: TX Zip Code: 77077
	County: Harris Legal Description: LT 8 BLK 1 LAKES OF PARKWAY SEC 3
	Assessor's Parcel #: 1187890010008
	Tax Year: 2022 R.E. Taxes: \$ 17,802 Special Assessments: \$ 0 Borrower (if applicable): Sneed, Sharon M; Sneed, David Lee
	Current Owner of Record: Sneed, Sharon M; Sneed, David Lee Occupant: <input checked="" type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> Vacant <input type="checkbox"/> Manufactured Housing
	Project Type: <input checked="" type="checkbox"/> PUD <input type="checkbox"/> Condominium <input type="checkbox"/> Cooperative <input type="checkbox"/> Other (describe) HOA: \$ 249 <input type="checkbox"/> per year <input checked="" type="checkbox"/> per month
	Market Area Name: Lakes Of Parkway Map Reference: 26420 Census Tract: 4516.06

ASSIGNMENT	The purpose of this appraisal is to develop an opinion of: <input checked="" type="checkbox"/> Market Value (as defined), or <input type="checkbox"/> other type of value (describe)
	This report reflects the following value (if not Current, see comments): <input checked="" type="checkbox"/> Current (the Inspection Date is the Effective Date) <input type="checkbox"/> Retrospective <input type="checkbox"/> Prospective
	Approaches developed for this appraisal: <input checked="" type="checkbox"/> Sales Comparison Approach <input type="checkbox"/> Cost Approach <input type="checkbox"/> Income Approach (See Reconciliation Comments and Scope of Work)
	Property Rights Appraised: <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold <input type="checkbox"/> Leased Fee <input type="checkbox"/> Other (describe)
	Intended Use: Residential
	Intended User(s) (by name or type): Sharon Sneed
	Client: Sharon Sneed Address: 1711 Cottage Landing Houston, TX 77077
	Appraiser: M. Stephen Shehata Address: 810 Peachwood Bend Dr Houston, TX 77077

MARKET AREA DESCRIPTION	Location: <input type="checkbox"/> Urban <input checked="" type="checkbox"/> Suburban <input type="checkbox"/> Rural Built up: <input type="checkbox"/> Over 75% <input checked="" type="checkbox"/> 25-75% <input type="checkbox"/> Under 25% Growth rate: <input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow Property values: <input type="checkbox"/> Increasing <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining Demand/supply: <input type="checkbox"/> Shortage <input checked="" type="checkbox"/> In Balance <input type="checkbox"/> Over Supply Marketing time: <input checked="" type="checkbox"/> Under 3 Mos. <input type="checkbox"/> 3-6 Mos. <input type="checkbox"/> Over 6 Mos.	Predominant Occupancy <input checked="" type="checkbox"/> Owner 95 <input checked="" type="checkbox"/> Tenant 5 <input checked="" type="checkbox"/> Vacant (0-5%) <input type="checkbox"/> Vacant (>5%)	One-Unit Housing PRICE AGE \$(000) (yrs) 195 Low 1 2,400 High 72 500 Pred 46	Present Land Use One-Unit 77 % 2-4 Unit 2 % Multi-Unit 3 % Comm'l 6 % Other 12 %	Change in Land Use <input checked="" type="checkbox"/> Not Likely <input type="checkbox"/> Likely * <input type="checkbox"/> In Process * * To:
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Market Area Boundaries, Description, and Market Conditions (including support for the above characteristics and trends): Properties appear to be absorbed in this market area within a 3 month marketing period. There does not appear to be an overabundance of properties for sale, with market supply/demand in equilibrium. Typical financing available in subject's market area including Conventional, FHA and VA loans. Subject is generally bounded to the north by i-10 ; to the east S Kirkwood Rd to the south by Westheimer Rd; and to the west by Hwy 6. Lakes of Parkway a single family residential subdivision located approximately 18 miles south west of Houston's CBD. The area consists of homes in the moderate to lower middle price range. Values appear stable in the area. No major negative or positive factors are foreseen to impact the subject's marketing area in the foreseeable future. The area is served by the Houston ISD . Other = vacant/undeveloped land. See Additional Comments.....

SITE DESCRIPTION	Dimensions: 100x60 Site Area: 14,345 sf
	Zoning Classification: No Zoning Description: No Zoning
	Zoning Compliance: <input type="checkbox"/> Legal <input type="checkbox"/> Legal nonconforming (grandfathered) <input type="checkbox"/> Illegal <input checked="" type="checkbox"/> No zoning
	Are CC&Rs applicable? <input type="checkbox"/> Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> Unknown Have the documents been reviewed? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Ground Rent (if applicable) \$ /
	Highest & Best Use as improved: <input checked="" type="checkbox"/> Present use, or <input type="checkbox"/> Other use (explain)
	Actual Use as of Effective Date: Residential Use as appraised in this report: Residential
	Summary of Highest & Best Use: Residential

SITE DESCRIPTION	Utilities Public Other Provider/Description Electricity <input checked="" type="checkbox"/> <input type="checkbox"/> Unknown Gas <input checked="" type="checkbox"/> <input type="checkbox"/> Unknown Water <input checked="" type="checkbox"/> <input type="checkbox"/> Unknown Sanitary Sewer <input checked="" type="checkbox"/> <input type="checkbox"/> Unknown Storm Sewer <input checked="" type="checkbox"/> <input type="checkbox"/> Unknown	Off-site Improvements Type Public Private Street Conc, Curbs <input checked="" type="checkbox"/> <input type="checkbox"/> Curb/Gutter Concrete <input checked="" type="checkbox"/> <input type="checkbox"/> Sidewalk Concrete <input checked="" type="checkbox"/> <input type="checkbox"/> Street Lights Yes <input checked="" type="checkbox"/> <input type="checkbox"/> Alley None <input type="checkbox"/> <input type="checkbox"/>	Topography Generally Level Size 14345 Shape Recangle Drainage Average View N;Res;
	Other site elements: <input type="checkbox"/> Inside Lot <input type="checkbox"/> Corner Lot <input checked="" type="checkbox"/> Cul de Sac <input type="checkbox"/> Underground Utilities <input type="checkbox"/> Other (describe)		
	FEMA Spec'l Flood Hazard Area <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No FEMA Flood Zone X FEMA Map # 48201C0620M FEMA Map Date 11/15/2019		
	Site Comments: Everything appears to be average. There appears to be no adverse conditions.		

DESCRIPTION OF THE IMPROVEMENTS	General Description # of Units 1 <input type="checkbox"/> Acc. Unit # of Stories 2 Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> Design (Style) DT2; Trad <input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Und. Cons. Actual Age (Yrs.) 27 Effective Age (Yrs.) 5	Exterior Description Foundation Concrete/Avg Exterior Walls Brick/Hardi/Avg Roof Surface Comp/Avg Gutters & Dwnspts. Metal/Avg Window Type Vinyl/Avg Storm/Screens Yes/Avg	Foundation Slab Concrete Crawl Space No Basement None Sump Pump <input type="checkbox"/> Dampness <input type="checkbox"/> Settlement None Infestation None	Basement <input checked="" type="checkbox"/> None Area Sq. Ft. 0 % Finished 0 Ceiling Walls Floor Vinyl/Avg Outside Entry	Heating Central Type Forced Fuel Gas Cooling Forced Central X Other
	Interior Description Floors Cpt, Tile Walls Crown Molding Trim/Finish Wood/Avg Bath Floor Tile/Avg Bath Wainscot Tile/Avg Doors Wd/Avg	Appliances Refrigerator <input type="checkbox"/> Range/Oven <input checked="" type="checkbox"/> Dishwasher <input checked="" type="checkbox"/> Fan/Hood <input type="checkbox"/> Microwave <input checked="" type="checkbox"/> Washer/Dryer <input type="checkbox"/>	Attic <input type="checkbox"/> None Stairs <input type="checkbox"/> Drop Stair <input checked="" type="checkbox"/> Scuttle <input type="checkbox"/> Doorway <input type="checkbox"/> Floor <input type="checkbox"/> Heated <input checked="" type="checkbox"/> Finished <input type="checkbox"/>	Amenities Fireplace(s) # 1 Woodstove(s) # 1 Patio Concrete Deck None Porch Concrete Fence Wood Pool Gunite	Car Storage <input type="checkbox"/> None Garage # of cars (6 Tot.) Attach. 3 Detach. Blt.-In Carport Driveway 3 Surface Concrete

DESCRIPTION OF THE IMPROVEMENTS	Finished area above grade contains: 11 Rooms 4 Bedrooms 3.1 Bath(s) 4,499 Square Feet of Gross Living Area Above Grade
	Additional features: InsulLowE
	Describe the condition of the property (including physical, functional and external obsolescence): C3; Kitchen-updated-less than one year ago; Bathrooms-updated-less than one year ago; The subject is improved with a 2 story brick veneer and hardi siding single family residence. It is approximately 27 years old, has been adequately maintained and is considered to be in average condition for its age and the neighborhood. Physical depreciation was calculated on an age/life basis. No functional or external depreciation is charged.



RESIDENTIAL APPRAISAL REPORT

File No.:

TRANSFER HISTORY	My research <input checked="" type="checkbox"/> did <input type="checkbox"/> 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): MLS & Tax Records	
	1st Prior Subject Sale/Transfer	Analysis of sale/transfer history and/or any current agreement of sale/listing: <u>Subject sold on 05/12/2023 for an unknown amount.</u>
	Date: 05/12/2023	
	Price: 0	
	Source(s): MLS/Tax Records	
	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	1711 Cottage Landing Ln Houston, TX 77077	13907 Marble Creek Ct Houston, TX 77077		1715 Ashbury Park Dr Houston, TX 77077		14002 Hampton Cove Dr Houston, TX 77077	
Proximity to Subject		0.11 miles W		0.08 miles W		0.67 miles S	
Sale Price	\$	\$ 1,153,600		\$ 925,000		\$ 1,775,000	
Sale Price/GLA	\$ 307.56 /sq.ft.	\$ 271.37 /sq.ft.		\$ 268.66 /sq.ft.		\$ 322.67 /sq.ft.	
Data Source(s)		HARMLS#94574093;DOM 49		HARMLS#25802857;DOM 4		HARMLS#9800824;DOM 21	
Verification Source(s)		Cad/MLS/Insp		Cad/MLS/Insp		Cad/MLS/Insp	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjust.	DESCRIPTION	+(-) \$ Adjust.	DESCRIPTION	+(-) \$ Adjust.
Sales or Financing Concessions	ArmLth 0	ArmLth Conv;0		ArmLth 25000		ArmLth Conv;0	
Date of Sale/Time		s12/23;c12/23		s02/24;c02/24		s01/24;c12/23	
Rights Appraised	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Location	N;Res;	N;Res;		N;Res;		N;Res;	
Site	14,345 sf	8612 sf	+28,665	8050 sf	+31,475	15651 sf	0
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	27	24	0	24	0	14	0
Condition	C3	C3		C3		C3	
Above Grade	Total Bdrms Baths	Total Bdrms Baths		Total Bdrms Baths		Total Bdrms Baths	
Room Count	11 4 3.1	11 4 5.1	-10,000	11 4 3.1		11 5 4.1	
Gross Living Area	4,499 sq.ft.	4,251 sq.ft.	+18,600	3,443 sq.ft.	+79,200	5,501 sq.ft.	-75,150
Basement & Finished Rooms Below Grade	0sf	0sf		0sf		0sf	
Functional Utility	Average	Average		Average		Average	
Heating/Cooling	Central/Central	Central/Central		Central/Central		Central/Central	
Energy Efficient Items	Typical	Typical		Typical		Typical	
Garage/Carport	3ga3dw	2ga2dw	+10,000	2ga2dw	+10,000	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		No Pool	+30,000	Pool	
Net Adjustment (Total)		<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 47,265	<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 150,675	<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -75,150
Adjusted Sale Price of Comparables			\$ 1,200,865		\$ 1,075,675		\$ 1,699,850

Summary of Sales Comparison Approach Equal weight was given to all comparables when determining the final value conclusion. Comparables #4 & #5 were adjusted upward for condition due to the subject having superior flooring, counters, bathroom upgrades, fixtures and features. Comparables #1 & #5 closed more than 6 months ago, however they were selected due to the limited supply of recent sales similar to the subject. The market has remained stable over the past 12 months, therefore as adjusted they are accurate indicators of value. Site adjustments were made at \$5.00 per foot with respect to the estimated site value. The remaining adjustments should be self explanatory. All utilities were on and functional at the time of property inspection. See additional comments...

Indicated Value by Sales Comparison Approach \$ 1,300,000



RESIDENTIAL APPRAISAL REPORT

File No.:

COST APPROACH TO VALUE (if developed) The Cost Approach was not developed for this appraisal.

Provide adequate information for replication of the following cost figures and calculations.
Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value):

ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input type="checkbox"/> REPLACEMENT COST NEW	OPINION OF SITE VALUE	= \$
Source of cost data:	DWELLING	Sq.Ft. @ \$ = \$
Quality rating from cost service:		Sq.Ft. @ \$ = \$
Effective date of cost data:		Sq.Ft. @ \$ = \$
Comments on Cost Approach (gross living area calculations, depreciation, etc.):		Sq.Ft. @ \$ = \$
		Sq.Ft. @ \$ = \$
		Sq.Ft. @ \$ = \$
		Sq.Ft. @ \$ = \$
	Porches/Patio/Etc	= \$
	Garage/Carport	Sq.Ft. @ \$ = \$
	Total Estimate of Cost-New	= \$
	Less Physical	Functional
	Less External	Depreciation
		= \$()
	Depreciated Cost of Improvements	= \$
	"As-is" Value of Site Improvements	= \$
		= \$
		= \$
Estimated Remaining Economic Life (if required): 60 Years	INDICATED VALUE BY COST APPROACH	= \$

INCOME APPROACH TO VALUE (if developed) The Income Approach was not developed for this appraisal.

Estimated Monthly Market Rent \$ X Gross Rent Multiplier = \$ **Indicated Value by Income Approach**

Summary of Income Approach (including support for market rent and GRM):

PROJECT INFORMATION FOR PUDs (if applicable) The Subject is part of a Planned Unit Development.

Legal Name of Project: Lakes Parkway

Describe common elements and recreational facilities: Community parks, pool and landscaping.

Indicated Value by: Sales Comparison Approach \$ 1,300,000 Cost Approach (if developed) \$ Income Approach (if developed) \$

Final Reconciliation See additional comments

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

This report is also subject to other Hypothetical Conditions and/or Extraordinary Assumptions as specified in the attached addenda.

Based on the degree of inspection of the subject property, as indicated below, defined Scope of Work, Statement of Assumptions and Limiting Conditions, and Appraiser's Certifications, my (our) Opinion of the Market Value (or other specified value type), as defined herein, of the real property that is the subject of this report is: \$ 1,250,000 , as of: 06/19/2024 , which is the effective date of this appraisal. If indicated above, this Opinion of Value is subject to Hypothetical Conditions and/or Extraordinary Assumptions included in this report. See attached addenda.

A true and complete copy of this report contains 32 pages, including exhibits which are considered an integral part of the report. This appraisal report may not be properly understood without reference to the information contained in the complete report.

Attached Exhibits:

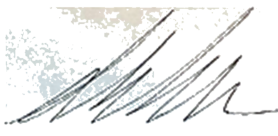
Scope of Work Limiting Cond./Certifications Narrative Addendum Photograph Addenda Sketch Addendum

Map Addenda Additional Sales Cost Addendum Flood Addendum Manuf. House Addendum

Hypothetical Conditions Extraordinary Assumptions

Client Contact: Sharon Sneed Client Name: Sharon Sneed

E-Mail: n/a Address: 1711 Cottage Landing Houston, TX 77077

<p>APPRAISER</p>  <p>Appraiser Name: M. Stephen Shehata Company: American Grid LLC Phone: 832-270-3711 Fax: _____ E-Mail: stephensshehata@gmail.com Date of Report (Signature): 06/19/2024 License or Certification #: 1360752 State: TX Designation: Certified Expiration Date of License or Certification: 09/30/2024 Inspection of Subject: <input checked="" type="checkbox"/> Interior & Exterior <input type="checkbox"/> Exterior Only <input type="checkbox"/> None Date of Inspection: 06/19/2024</p>	<p>SUPERVISORY APPRAISER (if required) or CO-APPRAISER (if applicable)</p> <p>Supervisory or Co-Appraiser Name: _____ Company: _____ Phone: _____ Fax: _____ E-Mail: _____ Date of Report (Signature): _____ License or Certification #: _____ State: _____ Designation: _____ Expiration Date of License or Certification: _____ Inspection of Subject: <input type="checkbox"/> Interior & Exterior <input type="checkbox"/> Exterior Only <input type="checkbox"/> None Date of Inspection: _____</p>
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Market Conditions Addendum to the Appraisal Report

File No.

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

Property Address 1711 Cottage Landing Ln City Houston State TX ZIP Code 77077

Borrower Sneed, Sharon M; Sneed, David Lee

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)	11	10	6	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)	1.83	3.33	2	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Total # of Comparable Active Listings	N/A	N/A	6	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Months of Housing Supply (Total Listings/Ab.Rate)	N/A	N/A	3	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Sale & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Median Comparable Sale Price	\$685,000	\$835,000	\$605,000	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Sales Days on Market	7	6.5	5.5	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable List Price	N/A	N/A	\$1,620,000	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Listings Days on Market	N/A	N/A	16	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Sale Price as % of List Price	100	98.63	100	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Seller-(developer, builder, etc.)paid financial assistance prevalent?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining

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 27 closed sales during the past 12 months and 5 of those sales contained seller concessions which is 19% of the total transactions in this market area. Prior Months 7-12: 11 Sales; 3 with concessions; 27% of sales for this period. 4-6: 10 Sales; 1 with concessions; 10% of sales for this period. 0-3: 6 Sales; 1 with concessions; 17% of sales for this period. The concessions ranged between \$600 and \$25,000. The median concession amount is \$2,000.

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. 6/19/2024

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 total number of comparables sales remained stable in the last 12 months. The absorption rate remained stable in the past 12 months. The median comparable sales price remained stable in the past 12 months. The median comparable sales days on the market remained stable in the past 12 months.

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

Project Name:

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

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

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

Signature	M. Stephen Shehata	Signature	
Appraiser Name	American Grid LLC	Supervisory Appraiser Name	
Company Name	633 E Fernhurst Dr, Ste 1201, Katy, TX 77450	Company Name	
Company Address	State TX	Company Address	State
State License/Certification #	1360752	State License/Certification #	
Email Address	stephenmshehata@gmail.com	Email Address	

MARKET RESEARCH & ANALYSIS

CONDO/CO-OP PROJECTS

APPRAISER

Supplemental Addendum

File No.

Borrower	Sneed, Sharon M; Sneed, David Lee				
Property Address	1711 Cottage Lane				
City	Houston	County	Harris	State	TX
				Zip Code	77077
Lender/Client	Sharon Sneed				

I disclose that we employ the ANSI standards base floor area calculations on the exterior dimensions of the building at each floor level and include all interior walls and voids. For attached units, the outside dimension is the center line of the common walls. Internal room dimensions are not used in this system of measuring. Measurements are also taken to the nearest inch or tenth of a foot, and the final square footage is reported to the nearest whole square foot. This method was adopted by Fannie Mae on December 15, 2021.

I am knowledgeable of and have fully complied with all federal, state, and local laws, including any antidiscrimination laws, rules applicable to the subject property, and provisions of the Fair Housing Act. No part of the appraisal analysis or reporting is based on the race, color, religion, sex, actual or perceived sexual orientation, actual or perceived gender identity, age, actual or perceived marital status, disability, familial status, national origin of either the prospective owners or occupants of the property, present owners or occupants of the property, present owners or occupants of the properties in the vicinity of the subject property, or on any other basis prohibited by federal, state, or local laws.

PLANNED UNIT DEVELOPMENT:

The home owners are in control of the Home Owner's Association (HOA), therefore, this project is considered to be a TYPE E PUD. The contribution for the maintenance of the common areas and amenities of the subdivision/project do not contribute more than two (2%) percent of a typical property's value. Therefore, the contribution is considered insignificant in terms of its influence on the use and enjoyment of the premises and has little or no effect on the value of a typical property. The information contained in this report was obtained from Houston's MLS.

- Subject is in a no zoning area, however can be rebuilt if destroyed.
- CO detectors and smoke detectors appear to be functional and in the correct locations.

APPRAISER INDEPENDENCE CERTIFICATION:

I 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 assignments 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 American Grid LLC, or any other third party acting as joint venture partner, independent contractor, appraisal company, appraisal management company, or partner on behalf of American Grid LLC 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 Sharon Sneed has never participated in any of the following prohibited behavior in our business relationship: Withholding or threatening to withhold timely payment or partial payment for an appraisal report, withholding or threatening to withhold future business with me, demoting, terminating or threatening to demote or terminate me, expressly or implicitly promising future business, promotions, or increased compensation for myself, 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, 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. Provided me an anticipated, estimated, encouraged, or desired value for a subject property or proposed or target amount to be loaned to the borrower, except that a copy of the sales contract for purchase transactions may be provided, provided to me, my appraisal company, or any entity or person related to me as an appraiser, appraisal company, stock or other financial or non-financial benefits. 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.

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 preceding acceptance of this assignment.

NEIGHBORHOOD MARKETABILITY:

Adequate retail, employment and other support facilities are located in the area. Public transportation and houses of worship of most denominations are located nearby. Land uses are generally compatible in the area, with commercial properties primarily located along the principal streets. Residential properties use, maintenance, and alteration are controlled by deed restrictions which are locally enforced by the respective property owners association. No significant adverse physical conditions were observed which would have a detrimental effect on the marketability of properties within the neighborhood.

The predominant price for the neighborhood stated on page 1 of this URAR is an estimate based primarily on data provided by MLS. The result is not intended to be pinpoint accuracy, but a description of the central tendencies within the neighborhood to assist the reader in understanding the general market. It is the result of the appraiser analyzing the average, mean and median as concluded by data obtained from MLS

My opinion of value of the subject property is higher than the predominant value of the subject's market area. This will not affect the use, value, enjoyment or marketability of the subject as it is well within the upper limit of the area's value range. The subject property is NOT an over improvement for the area.

SITE AND TAXES:

Title documents and survey were not available for the appraiser to review. Area properties are regulated under deed restrictions rather than zoning, and the subject appears to be in compliance.

The four criteria for the Highest and Best Use are: Legally permissible; Physically possible; Financially feasible; and Maximum profitability. The subject's current use meets all of the criteria for highest and best use; therefore it is our opinion that the highest and best use for the subject, both vacant and improved, is single family residential.

Supplemental Addendum

File No.

Borrower	Sneed, Sharon M; Sneed, David Lee				
Property Address	1711 Cottage Lane				
City	Houston	County	Harris	State	TX Zip Code 77077
Lender/Client	Sharon Sneed				

The valuation and tax rates in the area appear reasonable.

EXPOSURE TIME:

A reasonable exposure time for the subject property at the opinion of value indicated is estimated to be the same as the marketing time reported in the neighborhood section on page one of this report.

SIGNIFICANT APPRAISAL ASSISTANCE:

I recognize that significant appraisal assistance was provided by the county appraisal district and tax assessment office.

In completing the 1004MC form and neighborhood section, I/we utilized DataMaster, an on-line TOTAL third party provider, to assist in analyzing recent HAR MLS data derived from my/our neighborhood and/or market area search. DataMaster integrates the HAR MLS data with CoreLogic Realist to verify properties against public record data. The data is then analyzed to determine recent neighborhood trends. The results have been retained electronically in my/our TOTAL workflow.

ESTIMATE OF GROSS LIVING AREA:

The measurements and sketch contained herein are for the purposes of this appraisal when comparing the subject to the comparable sales in the Sales Comparison Analysis. The sketch herein is not an architectural rendering of the subject improvements and is not to be considered as such. I am not a licensed architect. The gross living area addressed herein is based on physical measurements taken by me utilizing the American National Standards Institute (ANSI) protocol adopted by the National Homebuilder's Association (NHA) for measuring square footage. The Gross Living Area stated in this report may or may not agree with Gross Living Area published by the tax assessor, the MLS, or the builder for the subject or for the comparable sales. The square footage estimate noted herein for the subject was calculated from physical measurements taken by me for the purposes of this assignment only. I do not guarantee the accuracy of this square footage ESTIMATE and it should not be relied upon by anyone for any other use.

CLARIFICATION OF ITEM 2 CERTIFICATION STATEMENT:

An appraiser's inspection is a data gathering task for comparative analyses only. The term/phrase "complete visual inspection" means a non-intrusive, visual observation of readily accessible areas on the effective date of the appraisal. The attic **was not** viewed from a head and shoulders stance and did not include any intense visual observation of the entire attic area or any mechanical systems within the attic. No warranty is given to the condition or continued functional operation of the mechanical, electrical, plumbing or any other systems in the dwelling beyond the effective date of the appraisal.

Any statement, comment, or conclusion made about the structural integrity is not a warranted fact, but an observation limited to the purview of my visual observation. For warranted fact about the structural integrity unless otherwise stated the user of the appraisal should have the improvement inspected by a licensed structural engineer or similar professional whose job is to determine structural integrity.

CLARIFICATION OF ITEM 7 CERTIFICATION STATEMENT:

My primary data source was the Houston Association of Realtor (HAR) MLS. The Dodd-Frank Act and Fannie Mae's Appraiser Independence Requirements (AIR) was enacted to prevent unreasonable expectations of appraisers who have already provided credible support for their conclusion of value. Unless there is data that was not available to me at the time of research for the appraisal on the effective date, I will not be influenced or coerced into performing additional analysis of sales that are deemed less comparable for the purpose of producing an influence or change to the value credibly developed.

In the event sales not chosen (i.e. those deselected by me in the final selection process) are asked to be analyzed by the client, such as additional research, will be subject to additional charges for the additional research, analysis, and communication. Such fees will be relative to the amount of additional information required and should be discussed with the client to ensure that they are prepared to pay any additional fees. If the client's request is based on data obtained from the same MLS system where there are no additional sales comparable to the subject that were not already researched, selected or disqualified at the time of the appraisal, such consideration of the same data researched would be an additional charge to the client for these added analyses.

CLARIFICATION OF ITEM 10 CERTIFICATION STATEMENT:

I attempted to adhere fully with the requirements set forth in Certification Item 10 and believe the sources used provided credible information, but strict adherence was not possible in the normal course of business. In the State of Texas and local jurisdiction, the non-disclosure status of law prevents me from any published non-interested party data other than that which is printed through the private source of Multiple Listing Service (MLS).

CLARIFICATION OF ITEM 14 CERTIFICATION STATEMENT:

The users and others who are choosing to rely on this appraisal report need to be aware of the limitations of the included 1004MC Form. This form only views transactions over a 12-month period, which makes each column a seasonal conclusion. As a consequence, the conclusions may vary from the one-unit housing trends reported in the Neighborhood Section and may not be consistent. Those circumstances will be further explained on the 1004MC Form where seasonal anomalies are addressed. Further, the comments about concessions are based on that data which is available to me through the primary data source. Inconsistencies exist in the reporting of concessions which impacts my conclusions and may be impacted to the degree concessions were not forthright by all of the MLS reporting members.

The information contained herein regarding the environmental conditions are not to be construed as a warranted fact. This information was the result of the non-intrusive physical observation and data gathered from the EPA website. For a warranted fact about environmental conditions the Intended User(s) of this appraisal report must seek from environmental professional's facts such as can be found from testing done in Phase II environmental reporting. I have made no environmental tests on the subject property.

CLARIFICATION OF ITEM 21 CERTIFICATION STATEMENT:

Supplemental Addendum

File No.

Borrower	Sneed, Sharon M; Sneed, David Lee				
Property Address	1711 Cottage Lane				
City	Houston	County	Harris	State	TX Zip Code 77077
Lender/Client	Sharon Sneed				

The parties identified in this item are given disclosure privileges of distribution rights. These distribution privileges are not equal nor should be construed as being the same privilege as an "Intended User." Only the client named herein has the privilege of being identified as the "Intended Users." I am not obligated to nor will I discuss this Summary Appraisal Report with any of the entities listed in this section unless they have been specifically identified by me at the time of the assignment as an Intended User with similar privileges as the client in terms of direct communication rights.

HIGHEST AND BEST USE ANALYSIS:

In the site section of the URAR, a Highest and Best Use conclusion is reported. The Highest and Best Use is that reasonable and probable use that supports the highest present value, as defined on the effective date of this appraisal report. Alternately, it is that use, from among reasonably probable and legal alternative uses, found to be physically possible, appropriately supported, financially feasible, and which results in highest value. There are deed restrictions and covenants that require a single family residence, which is its present use. A copy of deed restrictions or covenants were not provided for review. Based on the subject site and surrounding sites, modifications of such land use regulations is not probable. The economic supply and demand of land use appears to be in balance. The site lends itself to single family residential use both because of its size and topography, and compatibility with surrounding sites. It is concluded that the highest and best use of the subject site as if unimproved is a single family residence of a single or two-story design.

COMMENTS ON THE SALES COMPARISON APPROACH:

In the Sales Comparison Approach, the appraiser makes adjustments to the comparable sales based on their differences with the subject. Most of the adjustments are for apparent and/or objective differences such as location (interior, corner or cul-de-sac lots), gross living area, age, bathrooms, car storage and fireplaces. Because these items are objective, they have been quantified based on the appraiser's observation of what the market will pay for the presence of, or lack of, these features based on a statistical analysis using central tendencies of the comparable sales, paired sales analysis of properties that are otherwise similar, physical depreciated cost analyses, interviews with market participants, and/or the appraisers' experience and knowledge. Subjective adjustments such as quality of construction, condition, special or adverse locations, and decor have been made based on the appraiser's knowledge of the market and/or conversations with knowledgeable participants within the market.

USPAP 2021-2022 COMPLIANCE:

This appraisal form indicates it is a summary appraisal report. It has not been updated by FNMA to conform with 2021-2022 USPAP. The current USPAP has deleted the three types of appraisals known as Self Contained, Summary, and Restricted Used and replaced them with "Appraisal Report" and "Restricted Appraisal Report." This product is an "Appraisal Report."

The Cost Approach has been developed solely at the request of the client; and it has been given no weight in arriving at the final opinion of value. The "cost new" of a property is not typically part of the decision making process of a buyer desiring a property similar in age to the subject. This is consistent with FAQ #292 in the most current edition of USPAP.

In completing the Sales Comparison Approach, I/we utilized DataMaster, an on-line, TOTAL third party provider to assist in extracting, importing, and analyzing recent sales data from HAR MLS that I/we selected as being comparable to the subject. DataMaster verifies the subject and comparable sales transaction history against public records.

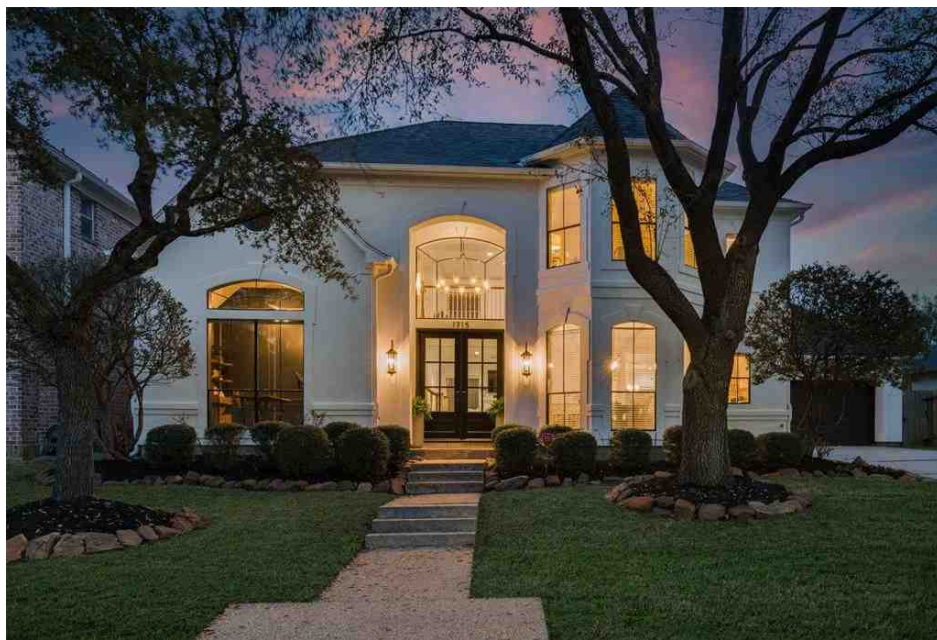
Comparable Photo Page

Borrower	Sneed, Sharon M; Sneed, David Lee				
Property Address	1711 Cottage Landing Ln				
City	Houston	County Harris	State TX	Zip Code 77077	
Lender/Client	Sharon Sneed				



Comparable 1

13907 Marble Creek Ct
 Prox. to Subject 0.11 miles W
 Sale Price 1,153,600
 Gross Living Area 4,251
 Total Rooms 11
 Total Bedrooms 4
 Total Bathrooms 5.1
 Location N;Res;
 View N;Res;
 Site 8612 sf
 Quality Q3
 Age 24



Comparable 2

1715 Ashbury Park Dr
 Prox. to Subject 0.08 miles W
 Sale Price 925,000
 Gross Living Area 3,443
 Total Rooms 11
 Total Bedrooms 4
 Total Bathrooms 3.1
 Location N;Res;
 View N;Res;
 Site 8050 sf
 Quality Q3
 Age 24



Comparable 3

14002 Hampton Cove Dr
 Prox. to Subject 0.67 miles S
 Sale Price 1,775,000
 Gross Living Area 5,501
 Total Rooms 11
 Total Bedrooms 5
 Total Bathrooms 4.1
 Location N;Res;
 View N;Res;
 Site 15651 sf
 Quality Q3
 Age 14

Comparable Photo Page

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City	Houston	County	Harris	State	TX Zip Code 77077
Lender/Client	Sharon Sneed				



Comparable 4

14202 Quiet Bluff Ln
 Prox. to Subject 0.42 miles SW
 Sale Price 915,000
 Gross Living Area 4,273
 Total Rooms 11
 Total Bedrooms 5
 Total Bathrooms 3.1
 Location N;Res;
 View N;Res;
 Site 8490 sf
 Quality Q3
 Age 21



Comparable 5

13602 Layhill Ct
 Prox. to Subject 0.30 miles SE
 Sale Price 970,000
 Gross Living Area 4,368
 Total Rooms 11
 Total Bedrooms 4
 Total Bathrooms 3.1
 Location N;Res;
 View N;Res;
 Site 20229 sf
 Quality Q3
 Age 25

Comparable 6

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

Building Sketch (Page - 2)

Borrower	Sneed, Sharon M; Sneed, David Lee		
Property Address	1711 Cottage Landing Ln		
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TOTAL Sketch by a la mode

Area Calculations Summary

Living Area	Calculation Details																																																																																																																																																																																							
<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 35%;">First Floor</td> <td style="width: 35%; text-align: right;">2968.38 Sq ft</td> <td style="width: 30%;"></td> </tr> <tr> <td style="vertical-align: top;">Second Floor</td> <td style="text-align: right;">1530.7 Sq ft</td> <td></td> </tr> <tr> <td colspan="2">Total Living Area (Rounded):</td> <td style="text-align: right;">4499 Sq ft</td> </tr> <tr> <td colspan="3">Non-living Area</td> </tr> <tr> <td>3 Car Attached</td> <td style="text-align: right;">784.76 Sq ft</td> <td></td> </tr> </table>	First Floor	2968.38 Sq ft		Second Floor	1530.7 Sq ft		Total Living Area (Rounded):		4499 Sq ft	Non-living Area			3 Car Attached	784.76 Sq ft		<table style="width: 100%; border-collapse: collapse;"> <tr><td>12×4</td><td style="text-align: right;">=</td><td style="text-align: right;">48</td></tr> <tr><td>$0.5 \times 3.11 \times 3.11$</td><td style="text-align: right;">=</td><td style="text-align: right;">4.84</td></tr> 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<tr><td>13×17.4</td><td style="text-align: right;">=</td><td style="text-align: right;">226.2</td></tr> </table>	12×4	=	48	$0.5 \times 3.11 \times 3.11$	=	4.84	$0.5 \times 3.11 \times 3.11$	=	4.84	7.5×3.11	=	23.33	6.6×2.7	=	17.82	$0.5 \times 3.89 \times 3.89$	=	7.56	$0.5 \times 3.89 \times 3.89$	=	7.56	11.18×3.89	=	43.47	22.06×3.5	=	77.2	19.9×2.33	=	46.44	$0.5 \times 2.33 \times 2.33$	=	2.72	29.23×6.17	=	180.27	$0.5 \times 0.09 \times 6.17$	=	0.28	39.22×8.61	=	337.78	$0.5 \times 0.13 \times 8.61$	=	0.54	34.06×3.9	=	132.82	$0.5 \times 3.9 \times 2.4$	=	4.68	33.23×0.22	=	7.37	$0.5 \times 0.22 \times 6.12$	=	0.68	33.23×13.39	=	444.97	39.73×16	=	635.73	8.11×9	=	73	34.33×17.11	=	587.48	30.8×3.54	=	108.89	$0.5 \times 3.54 \times 3.54$	=	6.25	15.6×4.9	=	76.43	15.05×1.34	=	20.21	$0.5 \times 1.34 \times 0.55$	=	0.37	11.55×3.5	=	40.42	$0.5 \times 3.5 \times 3.5$	=	6.12	0.15×3.47	=	0.52	$0.5 \times 3.47 \times 11.4$	=	19.77	$0.5 \times 0.15 \times 0.03$	=	0	16×11	=	176	5.5×1	=	5.5	14.4×7	=	100.8	14.5×15	=	217.5	10.3×6.9	=	71.07	26.8×5.49	=	147.06	16.35×3.51	=	57.45	$0.5 \times 3.16 \times 3.51$	=	5.56	21×3.9	=	81.9	23.53×2.47	=	58.22	$0.5 \times 2.47 \times 2.47$	=	3.06	12.53×9.03	=	113.04	14×10.17	=	142.45	17.94×19.9	=	357.01	$0.5 \times 1.61 \times 1.45$	=	1.17	$0.5 \times 7.28 \times 2.01$	=	7.33	Negative Arc	=	4.56	Arc	=	4.41	Negative Arc	=	14.26	20×11.7	=	234	$0.5 \times 3.55 \times 11.7$	=	20.77	23.55×12.9	=	303.8	13×17.4	=	226.2
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Subject Photo Page

Borrower	Sneed, Sharon M; Sneed, David Lee			
Property Address	1711 Cottage Landing Ln			
City	Houston	County	Harris	State TX Zip Code 77077
Lender/Client	Sharon Sneed			



Subject Front

1711 Cottage Landing Ln
 Sales Price
 Gross Living Area 4,499
 Total Rooms 11
 Total Bedrooms 4
 Total Bathrooms 3.1
 Location N;Res;
 View N;Res;
 Site 14,345 sf
 Quality Q3
 Age 27



Subject Rear



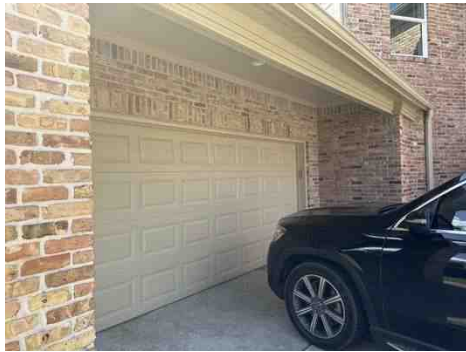
Subject Street

Interior Photos

Borrower	Sneed, Sharon M; Sneed, David Lee				
Property Address	1711 Cottage Landing Ln				
City	Houston	County	Harris	State	TX
Lender/Client	Sharon Sneed				



Side



Garage



Side



Water Softner



Pool Equipment



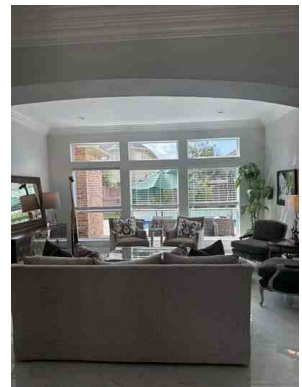
Pool



Den



Dining Room



Living Room



Half Bath



Primary Bedroom



Primary Bathroom



Family



Breakfast



Laundry

Interior Photos

Borrower	Sneed, Sharon M; Sneed, David Lee						
Property Address	1711 Cottage Landing Ln						
City	Houston	County	Harris	State	TX	Zip Code	77077
Lender/Client	Sharon Sneed						



Garage



Gameroom



Bedroom



Bedroom



CO/Smoke Detector



Bathroom



Bedroom

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.

Stephen Shehata Certification

MEENA STEPHEN SHEHATA
810 PEACHWOOD DR
HOUSTON, TX 77077



Certified Residential Real Estate Appraiser

Appraiser: **Meena Stephen Shehata**

License #: **TX 1360752 R**

License Expires: **09/30/2024**

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

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

Chelsea Buchholtz
Commissioner

E&O

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

**REAL ESTATE APPRAISERS
 ERRORS AND OMISSIONS INSURANCE POLICY
 DECLARATIONS**

NOTICE: THIS IS A "CLAIMS MADE AND REPORTED" POLICY. THIS POLICY REQUIRES THAT A CLAIM BE MADE AGAINST THE INSURED DURING THE POLICY PERIOD AND REPORTED TO THE INSURER, IN WRITING, DURING THE POLICY PERIOD OR EXTENDED REPORTING PERIOD.

PLEASE READ YOUR POLICY CAREFULLY.

Policy Number: NAX40PL103221-01

Renewal of: NAX40PL103221-00

- 1. Named Insured: Meena Stephen Shehata**
- 2. Address:** 810 Peachwood Bend Dr
Houston, TX 77077
- 3. Policy Period:** **From: July 1, 2024** **To: July 1, 2025**
12:01 A.M. Standard Time at the address of the **Named Insured** as stated in item 2. Above.
- 4. Limit of Liability:**

	Each Claim	Policy Aggregate
Damages Limit of Liability	4A. \$ 1,000,000	4C. \$ 1,000,000
Claim Expenses Limit of Liability	4B. \$ 1,000,000	4D. \$ 1,000,000
- 5. Deductible (Inclusive of Claims Expenses):**

	Each Claim	Aggregate
	5A. \$500	5B. \$1,000
- 6. Policy Premium: \$ 1071**
- 7. Retroactive Date: July 1, 2023**
- 8. Notice to Company:** Notice of a **Claim** or Potential **Claim** should be sent to:
OREP Insurance Services: info@orep.org
6353 El Cajon Blvd, Suite 124-605
San Diego, CA 92115
- 9. Program Administrator:** OREP Insurance Services, LLC – appraisers@orep.org
- 10. Forms and Endorsements Attached at Policy Inception:** See Schedule of Forms

If required by state law, this policy will be countersigned by an authorized representative of the Company.

Date: May 31, 2024

By: _____

Isaac Peck

Authorized Representative

Tax - Page 1

1711 Cottage Landing Ln, Houston, TX 77077-1924, Harris County 📍 Active Listing

APN: 118-789-001-0008 CLIP: 8039633736



MLS Beds	4	MLS Full Baths	3	MLS Half Baths	1	MLS List Price	\$1,249,000	MLS List Date	05/23/2024
MLS Sq Ft	4,478	Lot Sq Ft	14,345	MLS Yr Built	1997	Type	SFR		

OWNER INFORMATION			
Owner Name	Sneed Sharon M	Tax Billing Address	1711 Cottage Landing Ln
Owner Name 2	Sneed David L	Tax Billing City & State	Houston, TX
Owner Occupied	Yes	Tax Billing Zip	77077
DMA No Mail Flag		Tax Billing Zip+4	1924
Carrier Route	C044		

LOCATION INFORMATION			
Subdivision	Lakes Pkwy Sec 03	Topography	Flat/Level
School District Name	Houston ISD	Census Tract	4516.06
Neighborhood Code	Lakes Of Parkway Sec 1, 2, 3-7956.09	Map Facet	488-P
Township	Houston	Traffic	Paved
MLS Area	31	Flood Zone Code	X
Market Area	ENERGY CORRIDOR	Flood Zone Date	11/15/2019
Key Map	488p	Flood Zone Panel	48201C0620M
Waterfront Influence	Neighborhood	Within 250 Feet of Multiple Flood Zone	No

TAX INFORMATION			
Parcel ID	118-789-001-0008	% Improved	73%
Parcel ID		Exemption(s)	
Parcel ID	1187890010008	Tax Area	040
Lot #	8	Fire Dept Tax Dist	
Block #	1	Water Tax Dist	041
Legal Description	LT 8 BLK 1 LAKES OF PARKWAY SEC 3		
M.U.D. Information	525		

ASSESSMENT & TAX			
Assessment Year	2023	2022	2021
Assessed Value - Total	\$883,564	\$711,513	\$646,830
Assessed Value - Land	\$241,439		\$241,439
Assessed Value - Improved	\$642,125		\$405,391
YOY Assessed Change (\$)	\$172,051	\$64,683	
YOY Assessed Change (%)	24.18%	10%	
Market Value - Total	\$883,564	\$784,394	\$646,830
Market Value - Land	\$241,439	\$241,439	\$241,439
Market Value - Improved	\$642,125	\$542,955	\$405,391
Tax Year	Total Tax	Change (\$)	Change (%)
2021	\$15,464		
2022	\$16,065	\$602	3.89%
2023	\$18,253	\$2,188	13.62%

Jurisdiction	Tax Rate	Tax Amount
Houston ISD	.8683	\$7,671.99
Harris County	.35007	\$3,093.09
Hc Flood Control Dist	.03105	\$274.35
Port Of Houston Authority	.00574	\$50.72
Hc Hospital Dist	.14343	\$1,267.30
Hc Department Of Education	.0048	\$42.41
Houston Community College	.09223	\$814.92
Houston City Of	.51919	\$4,587.38
Hc Mud 355	.051	\$450.62
Total Estimated Tax Rate	2.0658	

Property Details Courtesy of Meena Shehata, American Grid LLC, Houston Association of REALTORS

Generated on: 06/19/24

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.

Page 1/4

Tax - Page 2

CHARACTERISTICS			
Land Use - CoreLogic	SFR	Heat Type	Central
Land Use - County	Res Imprvd Table Val	Porch	Open Concrete/Masonry Porch
Land Use - State	Resid Single Family	Porch Sq Ft	40
Lot Acres	0.3293	Patio Type	
Lot Sq Ft	14,345	Patio/Deck 1 Area	
# of Buildings	1	Patio/Deck 2 Area	
Building Type	Single Family	Parking Type	Attached Masonry Garage
Bldg Class	R	No. Parking Spaces	MLS: 3
Building Comments		Garage Type	Attached Garage
Building Sq Ft	4,478	Garage Capacity	MLS: 3
Above Gnd Sq Ft	4,478	Garage Sq Ft	710
Ground Floor Sq Ft	2,762	Carport Sq Ft	
2nd Floor Sq Ft	1,716	Roof Type	
Stories	2	Roof Material	
Condition	Average	Roof Shape	
Quality	Excellent	Roof Frame	
Total Units		Construction	
Total Rooms	10	Interior Wall	
Bedrooms	4	Floor Cover	
Total Baths	Tax: 4 MLS: 3.1	Foundation	Slab
MLS Total Baths	3.1	Exterior	Brick Veneer
Full Baths	3	Pool	Gunite
Half Baths	1	Pool Sq Ft	525
Fireplace	Y	Year Built	1997
Fireplaces	1	Building Remodel Year	
Elec Svs Type	Y	Effective Year Built	1997
Cooling Type	Central	Other Rooms	Rec Room

FEATURES						
Feature Type	Unit	Size/Qty	Width	Depth	Year Built	
Canopy Pri	S	93				
Mas/Brk Garage Pri	S	710				
Base Area Pri	S	2,762				
Open Mas Porch Pri	S	40				
Base Area Up	S	1,716				
Pool Gunite	S	525	15	35	1999	
Pool Spa With Heater	U	1			1999	

Feature Type	Value
Canopy Pri	
Mas/Brk Garage Pri	
Base Area Pri	
Open Mas Porch Pri	
Base Area Up	
Pool Gunite	
Pool Spa With Heater	

Building Description	Building Size
Story Height Index	2
Room: Half Bath	1
Fireplace: Wood	1
Room: Total	10
Room: Rec	1
Room: Bedroom	4
Fixtures: Total	18
Fixtures: Addl	5
Room: Full Bath	3

SELL SCORE			
Rating	N/A	Value As Of	N/A
Sell Score	N/A		

RENTAL TRENDS

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Estimated Value	4660	Cap Rate	2.6%
Estimated Value High	5501	Forecast Standard Deviation (FSD)	0.18
Estimated Value Low	3819		

(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	74803701	MLS Sale Date	
MLS Status	Active	MLS Sale/Close Price	
Listing Area	31	MLS Contingency Date	
MLS D.O.M	28	MLS Withdrawn Date	
MLS Listing Date	05/23/2024	Listing Agent	Srussell-Shawn Russell
MLS Current List Price	\$1,249,000	Listing Broker	GOOD DAY REALTY
MLS Original List Price	\$1,195,000	Selling Agent	
MLS Status Change Date	05/23/2024	Selling Broker	
MLS Pending Date			

MLS Listing #	21274865	3587107	1502540	53112
MLS Status	Sold	Sold	Terminated	Sold
MLS Listing Date	03/15/2023	01/26/2007	09/16/2006	07/23/1997
MLS Listing Price	\$965,000	\$529,000	\$535,000	\$425,000
MLS Orig Listing Price	\$965,000	\$529,000	\$625,000	\$415,000
MLS Sale Date	05/12/2023	02/05/2007		12/17/1997
MLS Sale Price	\$925,000	\$490,000		\$370,000
MLS Wthdr Date			01/26/2007	

LAST MARKET SALE & SALES HISTORY				
Recording Date	05/12/2023	09/26/2022	02/06/2007	12/19/1997
Nominal				
Buyer Name	Sneed Sharon M & David L	Jelinis LLC	Cohen Neil	Jaggars Ricky & Ammie
Buyer Name 2	Sneed David L			Jaggars Ammie
Seller Name	Jelinis LLC	Dasigenis Sandy	Jaggars Ricky & Ammie	Lochmere Dev Co
Document Number	173647	478659	74521	51614-3371
Document Type	Warranty Deed	Trustee's Deed (Foreclosure)	Warranty Deed	Deed (Reg)

MORTGAGE HISTORY					
Mortgage Date	02/06/2007	03/26/2002	04/10/2001	01/20/2000	12/19/1997
Mortgage Amount	\$392,000	\$239,200	\$120,000	\$240,000	\$180,000
Mortgage Lender	Americas Wholesale Lender	Texas Wstrn Mtg Inc	Independence Bk	World Svgs Bk	Bank United
Mortgage Code	Conventional	Conventional		Conventional	Conventional
Borrower Name	Cohen Neil	Jaggars Ricky	Jaggars Ricky	Jaggars Ricky	Jaggars Ricky
Borrower Name 2		Jaggars Ammie J		Jaggars Ammie J	Jaggars Ammie

FORECLOSURE HISTORY			
Document Type	Notice Of Sale	Notice Of Trustee's Sale	Appoint Of Substitute Trustee
Default Date			
Foreclosure Filing Date			08/04/2022
Recording Date	08/25/2022	08/11/2022	08/09/2022
Document Number		F3905	408305
Book Number			
Page Number			
Default Amount			
Final Judgment Amount			
Original Doc Date	02/02/2007	02/02/2007	02/02/2007
Original Document Number	74522	74522	74522
Original Book Page	3909001302	3909001302	39001302
Lender Name	US Bk Tr Co	* Other Institutional Lenders	* Other Institutional Lenders
Foreclosure Case #			

Property Details Courtesy of Meena Shehata, American Grid LLC, Houston Association of REALTORS

Generated on: 06/19/24

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.

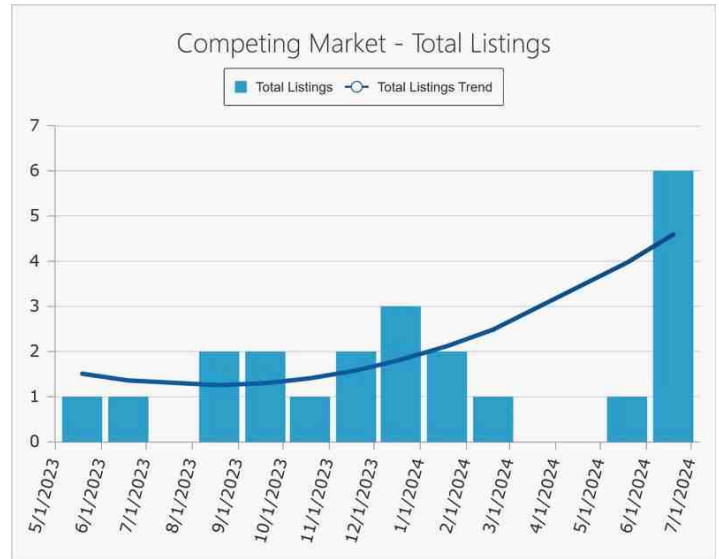
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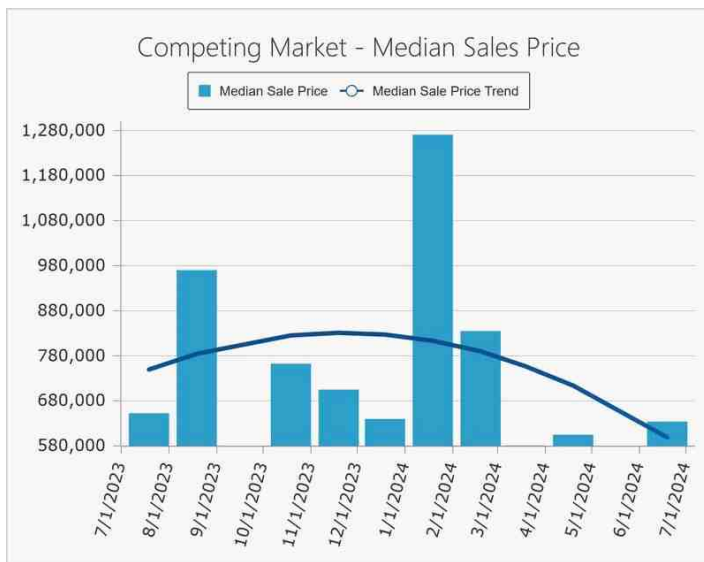
DataMaster Market Graph Addendum

Borrower	Sneed, Sharon M; Sneed, David Lee						
Property Address	1711 Cottage Landing Ln						
City	Houston	County	Harris	State	TX	Zip Code	77077
Lender/Client	Sharon Sneed						



Comments:

Comments:

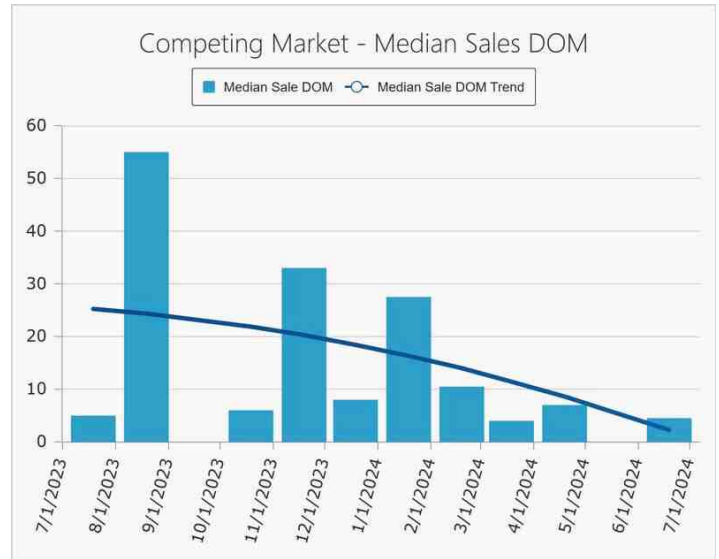
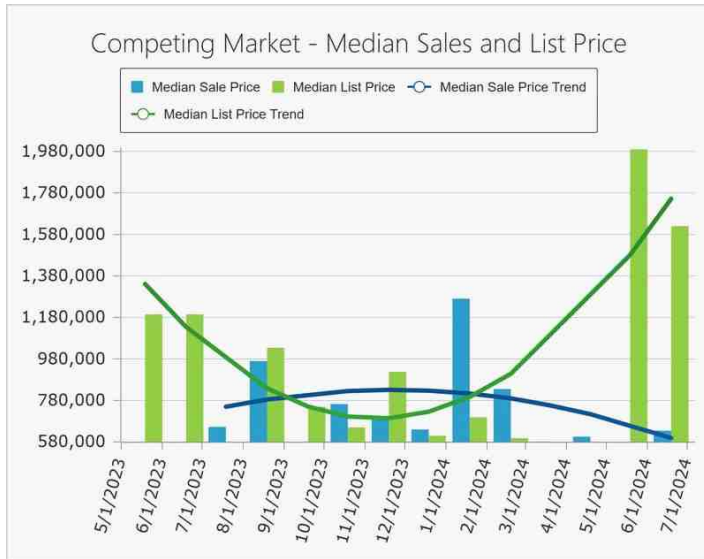


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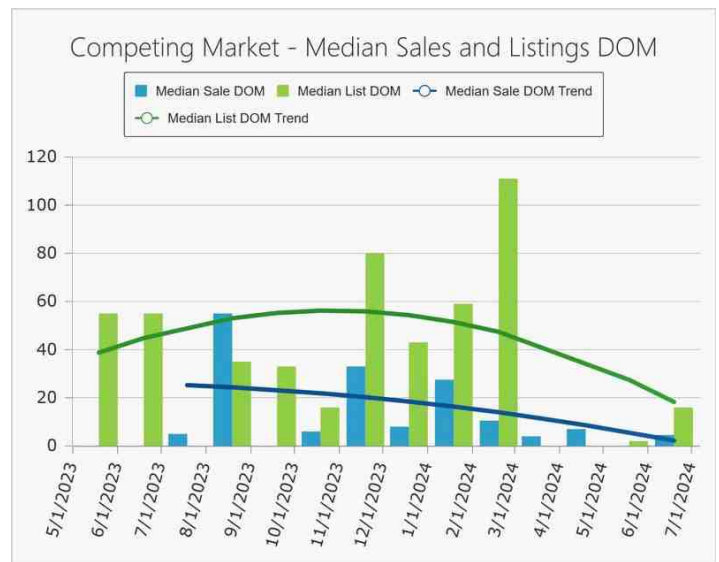
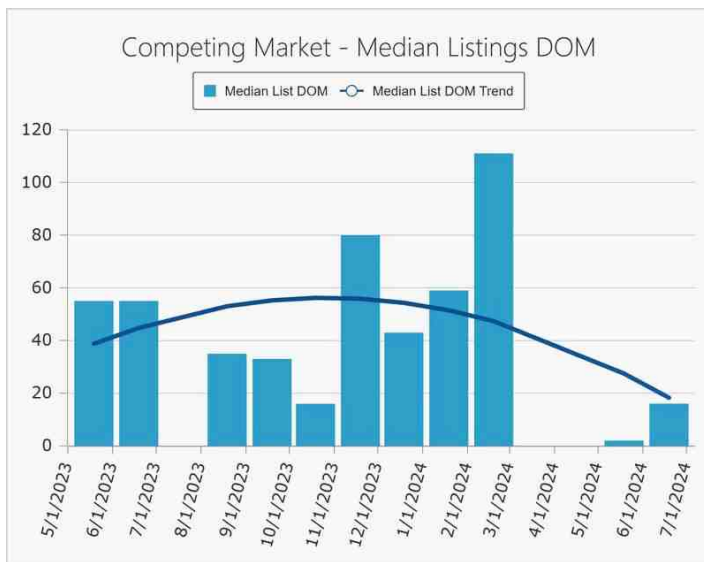
DataMaster Market Graph Addendum

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Property Address	1711 Cottage Landing Ln						
City	Houston	County	Harris	State	TX	Zip Code	77077
Lender/Client	Sharon Sneed						



Comments:

Comments:

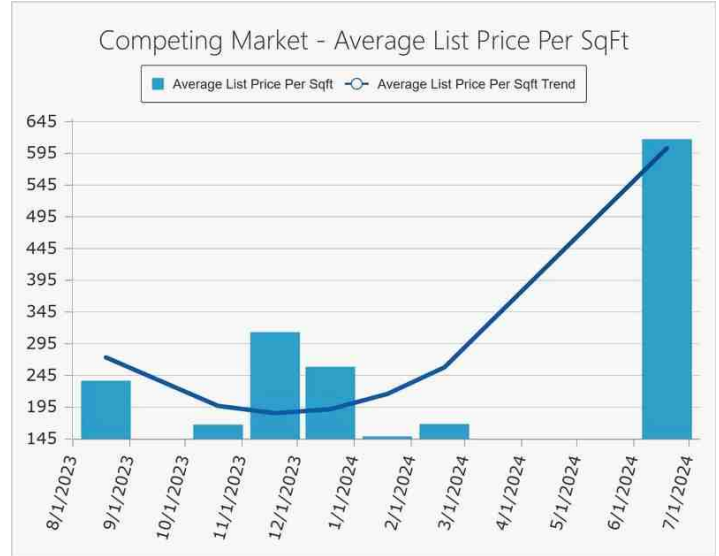
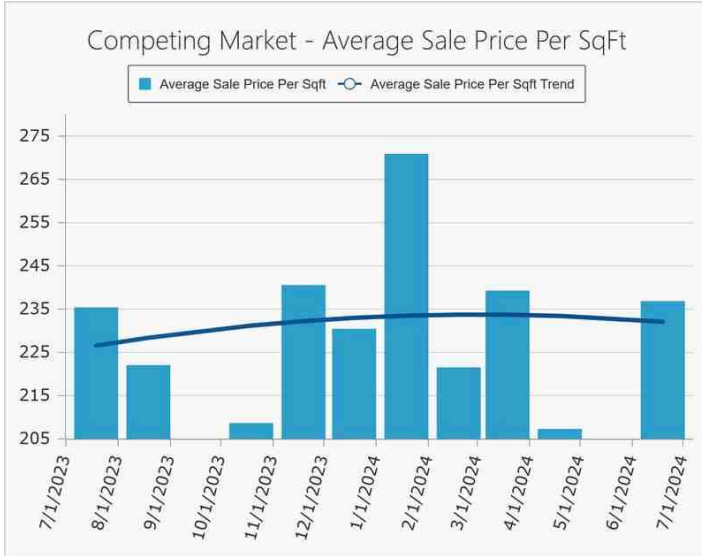


Comments:

Comments:

DataMaster Market Graph Addendum

Borrower	Sneed, Sharon M; Sneed, David Lee			
Property Address	1711 Cottage Landing Ln			
City	Houston	County	Harris	State TX Zip Code 77077
Lender/Client	Sharon Sneed			



Comments:

Comments:



Comments:

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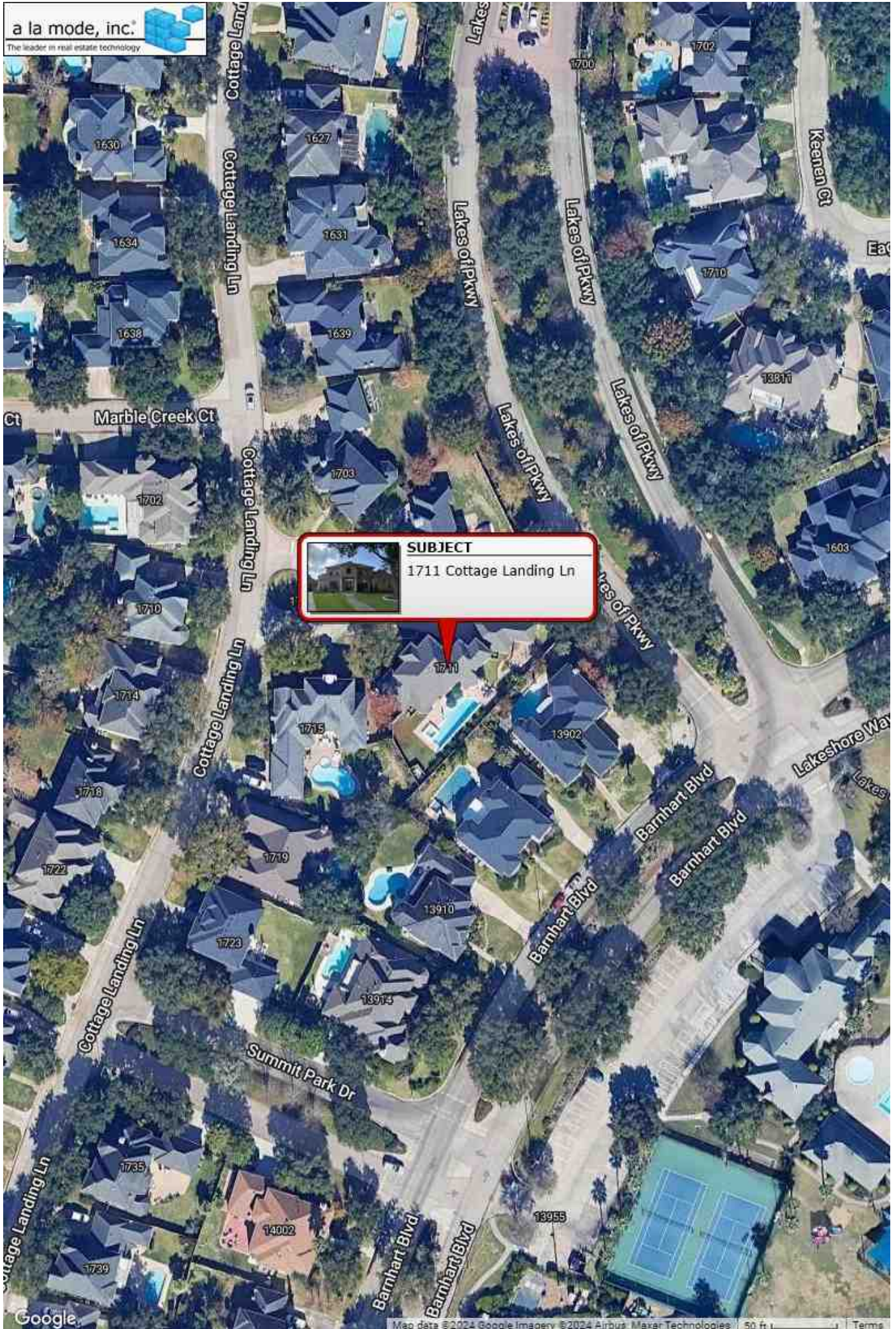
Flood Map

Borrower	Sneed, Sharon M; Sneed, David Lee				
Property Address	1711 Cottage Landing Ln				
City	Houston	County	Harris	State	TX
Lender/Client	Sharon Sneed				
				Zip Code	77077



Location Map

Borrower	Sneed, Sharon M; Sneed, David Lee						
Property Address	1711 Cottage Landing Ln						
City	Houston	County	Harris	State	TX	Zip Code	77077
Lender/Client	Sharon Sneed						



Location Map

Borrower	Sneed, Sharon M; Sneed, David Lee						
Property Address	1711 Cottage Landing Ln						
City	Houston	County	Harris	State	TX	Zip Code	77077
Lender/Client	Sharon Sneed						

