

# INVOICE

**FROM:**  
 Data Appraisal  
 Data Appraisal  
 20611 Misty Crossing Ln  
 Spring, TX 77379-8565  
 Telephone Number: (713) 443-0268 Fax Number: (832) 237-5655

INVOICE NUMBER	
2402026	
DATE	
02/26/2024	
Due Upon Receipt	
REFERENCE	
Internal Order #:	2402026
Lender Case #:	
Client File #:	
Main File # on form:	2402026
Other File # on form:	2402026
Federal Tax ID:	
Employer ID:	

**TO:**  
 Aleyda Alvarenga  
 9345 Rosstown Way  
 Houston, TX 77080  
 Telephone Number: (281) 414-8538 Fax Number: (713) 651-9844  
 Alternate Number: E-Mail: aleyda1@yahoo.com

## DESCRIPTION

Lender: Aleyda Alvarenga Client: Aleyda Alvarenga  
 Purchaser/Borrower: N/A  
 Property Address: 16607 Bobcat Trl  
 City: Cypress State: TX Zip: 77429  
 County: Harris  
 Legal Description: TR 4M ABST 1463 F BENIGNUS

FEES	AMOUNT
------	--------

Hard Money Appraisal-LAND	475.00
REMIT PAYMENT TO: Data Appraisal Services 20611 Misty Crossing Lane Spring, Tx 77379	
Any invoice not paid within 30 days from invoice date is subject to 5% interest every month until paid. Collection and court cost will apply after 30 days.	
<b>SUBTOTAL</b>	475.00

PAYMENTS	AMOUNT
----------	--------

Check #:	Date:	Description: Zelle Pay	475.00
Check #:	Date:	Description:	
Check #:	Date:	Description:	
<b>SUBTOTAL</b>			475.00
<b>TOTAL DUE</b>			\$ 0



## **APPRAISAL OF REAL PROPERTY**

### **LOCATED AT:**

16607 Bobcat Trl  
TR 4M ABST 1463 F BENIGNUS  
Cypress, TX 77429

### **FOR:**

Aleyda Alvarenga  
9345 Rosstown Way  
Houston, TX 77080

### **AS OF:**

02/22/2024

### **BY:**

Gerald Goad  
Data Appraisal  
20611 Misty Crossing Lane  
Spring, Tx 77379  
(713) 443-0268  
ggoad@DataAppraisal.com

Borrower	N/A	File No.	2402026
Property Address	16607 Bobcat Trl		
City	Cypress	County	Harris
		State	TX
Lender/Client	Aleyda Alvarenga	Zip Code	77429

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# LAND APPRAISAL REPORT

SUBJECT	Property Address: 16607 Bobcat Trl		City: Cypress		State: TX		Zip Code: 77429																																																																																						
	County: Harris		Legal Description: TR 4M ABST 1463 F BENIGNUS																																																																																										
	Assessor's Parcel #: 0480030000129		Tax Year: 2023		R.E. Taxes: \$ 934		Special Assessments: \$ Unknown																																																																																						
	Market Area Name: Benignus		Map Reference: 26420		Census Tract: 5555.03																																																																																								
ASSIGNMENT	Current Owner of Record: Jose P Marroquin		Borrower (if applicable): N/A																																																																																										
	Project Type (if applicable): <input type="checkbox"/> PUD <input type="checkbox"/> De Minimis PUD <input type="checkbox"/> Other (describe) HOA: \$ <input type="checkbox"/> per year <input type="checkbox"/> per month																																																																																												
	Are there any existing improvements to the property? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes If Yes, indicate current occupancy: <input type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> Vacant <input type="checkbox"/> Not habitable																																																																																												
	If Yes, give a brief description: There were a couple of outbuildings located on the property which are dilapidated and were considered to not add any value. There is a water well located on the property. There also appears to be sewage plumbing on the however, the appraiser could not find a septic. It is unknown if one exists.																																																																																												
	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																																																																																												
	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: The intended use of this appraisal report is to determine market value "As-Is" for the Client to evaluate the property for estate purposes.																																																																																												
	Intended User(s) (by name or type): Client/Aleyda Alvarenga																																																																																												
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Appraiser: Gerald Goad		Address: 20611 Misty Crossing Ln, Spring, TX 77379-8565																																																																																											
<b>Characteristics</b> 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.				<b>Predominant Occupancy</b> <input checked="" type="checkbox"/> Owner 97 <input type="checkbox"/> Tenant <input checked="" type="checkbox"/> Vacant (0-5%) <input type="checkbox"/> Vacant (>5%)		<b>One-Unit Housing</b> PRICE AGE \$(000) (yrs) 230 Low 0 4,300 High 46 445 Pred 3		<b>Present Land Use</b> One-Unit 75 % 2-4 Unit 0 % Multi-Unit 5 % Comm'l 15 % Other 5 % %		<b>Change in Land Use</b> <input type="checkbox"/> Not Likely <input checked="" type="checkbox"/> Likely * <input type="checkbox"/> In Process * * To: Single Family																																																																																			
<b>Factors Affecting Marketability</b>																																																																																													
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Market Area Comments: The subjects market area is approximately bound by FM 2920 and Spring Cypress Rd to the north and south, Grand Pkwy and Hwy 249 to the west and east. The subject is situated approximately 6 miles north of the Cypress Town Center. The subject is located in an older established area known as Benignus located in Cypress, TX. Employment centers, places of worship, schools, and shopping are located within close proximity. Present land use "Other" consists of easements and vacant land.																																																																																													
Currently, one unit housing property values in the subject market area are felt to be stable and competitively priced. Most types of financing is available within this market area with Conventional being the most predominant financing tool. Property values within this neighborhood range from \$230,000 to \$4,300,000 and with the predominant being \$445,000.																																																																																													

# LAND APPRAISAL REPORT

2402026

File No.: 2402026

Dimensions: No Survey Provided Site Area: 87,120  
 Zoning Classification: No Zoning Description:  
 Do present improvements comply with existing zoning requirements?  Yes  No  No Improvements  
 Uses allowed under current zoning:  
 Are CC&Rs applicable?  Yes  No  Unknown Have the documents been reviewed?  Yes  No Ground Rent (if applicable) \$ /  
 Comments: The subject is located in an unrestricted neighborhood

Highest & Best Use as improved:  Present use, or  Other use (explain) Single Family Residential  
 Actual Use as of Effective Date: Vacant land Use as appraised in this report: Vacant land  
 Summary of Highest & Best Use: The appraiser performed a highest and best use analysis for the subject property, both "as vacant" and "as improved". The conclusion has been determined that the highest and best use for this property as of the effective date of the appraisal both "as vacant" and "as improved" is "as improved" single family residential.

SITE DESCRIPTION

Utilities	Public	Other	Provider/Description	Off-site Improvements	Type	Public	Private	Frontage
Electricity	<input checked="" type="checkbox"/>	<input type="checkbox"/>		Street	Asphalt	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Topography
Gas	<input type="checkbox"/>	<input type="checkbox"/>	Unknown	Width	25' Estimated			Size
Water	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Well	Surface	Asphalt			Shape
Sanitary Sewer	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Septic	Curb/Gutter	Open	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Drainage
Storm Sewer	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Open Ditch	Sidewalk	N/A	<input type="checkbox"/>	<input type="checkbox"/>	View
Telephone	<input checked="" type="checkbox"/>	<input type="checkbox"/>		Street Lights	N/A	<input type="checkbox"/>	<input type="checkbox"/>	
Multimedia	<input type="checkbox"/>	<input type="checkbox"/>	Unknown	Alley	N/A	<input type="checkbox"/>	<input type="checkbox"/>	

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

FEMA Spec'l Flood Hazard Area  Yes  No FEMA Flood Zone AE FEMA Map # 48201C0220L FEMA Map Date 6/18/2007

Site Comments: Site is typical of unrestricted suburban neighborhoods with building setbacks, overhead utility easements. No adverse conditions noted. The appraiser has not checked the land records for recorded easements and have reported only visually apparent easements, encroachments, or apparent adverse conditions. \*\*\*Site information subject to current survey.

SALES COMPARISON APPROACH

FEATURE	SUBJECT PROPERTY	COMPARABLE NO. 1		COMPARABLE NO. 2		COMPARABLE NO. 3	
Address	16607 Bobcat Trl Cypress, TX 77429	O Hampton Wd 410920010004 Tomball, TX 77377		20020 Angeli Dr Tomball, TX 77377		0 Thistle Down 1163560010026 Cypress, TX 77429	
Proximity to Subject		1.20 miles N		2.93 miles W		1.97 miles SE	
Sale Price	\$ N/A	\$ 280,000		\$ 300,000		\$ 207,000	
Price/	\$	\$ 2.57		\$ 3.44		\$ 3.38	
Data Source(s)	CAD/HARMLS	HARMLS #75586277;DOM 69		HARMLS #65638900;DOM 13		HARMLS #92477609;DOM 78	
Verification Source(s)	Realist	Doc #485237;CoreLogic		Doc #45021;CoreLogic		Doc #9392;CoreLogic	
VALUE ADJUSTMENT	DESCRIPTION	DESCRIPTION	+(-) \$ Adjust	DESCRIPTION	+(-) \$ Adjust	DESCRIPTION	+(-) \$ Adjust
Sales or Financing	Unk.	ArmLth		ArmLth		ArmLth	
Concessions	Unk.	Cash;0		Conv;0		Cash;0	
Date of Sale/Time	N/A	12/27/2023		02/08/2023		12/12/2023	
Rights Appraised	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Location	Average	Average		Superior	-40,000	Average	
Site Area	87,120	108,900	-21,780	87,164		61,184	+25,936
Property Rights	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
View	Residential	Residential		Residential		Residential	
Restrictions	No Restrictions	No Restrictions	0	No Restrictions	0	Deed Restrictions	0
Net Adjustment (Total, in \$)		<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$	-21,780	<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$	-40,000	<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$	25,936
Adjusted Sale Price (in \$)		\$	258,220	\$	260,000	\$	232,936



# LAND APPRAISAL REPORT

2402026  
File No.: 2402026

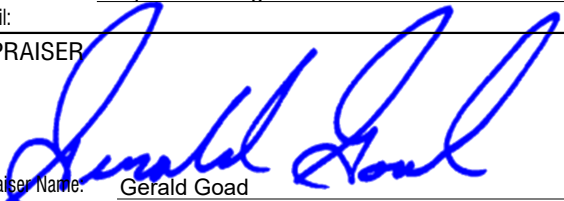
SALES COMPARISON APPROACH	Summary of Sales Comparison Approach	The appraiser utilized 6 sales comparables. All sales were located within the subjects market area.
	There appears to be little to no turnover of properties within the subdivision in the last 24 months. The appraiser expanded distance and time parameters to find similar sales. Equal weight was given to all sales comparables. The Opinion of value was estimated at the mid point of the adjusted sales comparable range. The appraiser took all sales comparables within the market area into consideration. There are no known comparables that would be considered more similar to the subject than those utilized in the report. See addendum for further comments.	

TRANSFER HISTORY	My research <input type="checkbox"/> did <input checked="" 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): CoreLogic/HARMLS	
	1st Prior Subject Sale/Transfer	Analysis of sale/transfer history and/or any current agreement of sale/listing: <u>No sale/transfer within the past 36 months were noted.</u>
	Date:	
	Price:	
	Source(s): CoreLogic/HARMLS	
	2nd Prior Subject Sale/Transfer	
	Date:	
Price:		
Source(s):		

PUD	<b>PROJECT INFORMATION FOR PUDs (if applicable)</b> <input type="checkbox"/> The Subject is part of a Planned Unit Development.
	Legal Name of Project: _____
	Describe common elements and recreational facilities: _____

RECONCILIATION	<b>Indicated Value by: Sales Comparison Approach \$</b> <u>258,000</u>
	Final Reconciliation <u>The opinion of value is based on the sales comparison approach for the subject as vacant land. No other approaches are considered applicable. The appraisal has been prepared for estate purposes to detrmine market value. Effective date is 02/22/2024.</u>
	This appraisal is made <input checked="" type="checkbox"/> "as is", or <input type="checkbox"/> subject to the following conditions: <u>Appraisal is made "As-Is" as of the effective date of the appraisal.</u>
	<input type="checkbox"/> This report is also subject to other Hypothetical Conditions and/or Extraordinary Assumptions as specified in the attached addenda.
	<b>Based upon an inspection of the subject property, 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: \$ <u>258,000</u>, as of: <u>02/22/2024</u>, 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.</b>

ATTACH.	A true and complete copy of this report contains <u>23</u> 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, which contains the following attached exhibits:
	<input checked="" type="checkbox"/> Limiting cond./Certifications <input type="checkbox"/> Narrative Addendum <input checked="" type="checkbox"/> Location Map(s) <input checked="" type="checkbox"/> Flood Addendum <input checked="" type="checkbox"/> Additional Sales <input type="checkbox"/> Photo Addenda <input checked="" type="checkbox"/> Parcel Map <input type="checkbox"/> Hypothetical Conditions <input type="checkbox"/> Extraordinary Assumptions <input type="checkbox"/>

SIGNATURES	Client Contact: <u>Aleyda Alvarenga</u> Client Name: <u>Aleyda Alvarenga</u>	
	E-Mail: _____      Address: <u>9345 Rosstown Way, Houston, TX 77080</u>	
	<b>APPRAISER</b>	<b>SUPERVISORY APPRAISER (if required) or CO-APPRAISER (if applicable)</b>
		Supervisory or Co-Appraiser Name: _____
	Appraiser Name: <u>Gerald Goad</u>	Company: _____
	Company: <u>Data Appraisal Services</u>	Phone: _____ Fax: _____
	Phone: <u>713.443.0268</u>	E-Mail: _____
	E-Mail: <u>ggoad@dataappraisal.com</u>	Date of Report (Signature): _____
	Date of Report (Signature): <u>02/27/2024</u>	License or Certification #: _____ State: _____
	License or Certification #: <u>1334666</u> State: <u>TX</u>	Designation: _____
Designation: <u>Appraiser</u>	Expiration Date of License or Certification: _____	
Expiration Date of License or Certification: <u>02/28/2025</u>	Inspection of Subject: <input checked="" type="checkbox"/> Did Inspect <input type="checkbox"/> Did Not Inspect (Desktop)	
Inspection of Subject: <input checked="" type="checkbox"/> Did Inspect <input type="checkbox"/> Did Not Inspect (Desktop)	Date of Inspection: _____	
Date of Inspection: <u>02/22/2024</u>		



# Assumptions & Limiting Conditions

2402026

File No.: 2402026

Property Address: 16607 Bobcat Trl

City: Cypress

State: TX

Zip Code: 77429

Client: Aleyda Alvarenga

Address: 9345 Rosstown Way, Houston, TX 77080

Appraiser: Gerald Goad

Address: 20611 Misty Crossing Ln, Spring, TX 77379-8565

## 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 plat and/or parcel map in the appraisal report to assist the reader in visualizing the lot size, shape, and/or orientation. The appraiser has not made a survey of the subject property.
- 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.
- The appraiser has noted in the appraisal report any adverse conditions (including, but not limited to, 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.
- 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. Possession of this report or any copy thereof does not carry with it the right of publication.
- Forecasts of effective demand for the highest and best use or the best fitting and most appropriate use were based on the best available data concerning the market and are subject to conditions of economic uncertainty about the future.



# Definitions & Scope of Work

2402026

File No.: 2402026

Property Address: 16607 Bobcat Trl

City: Cypress

State: TX

Zip Code: 77429

Client: Aleyda Alvarenga

Address: 9345 Rosstown Way, Houston, TX 77080

Appraiser: Gerald Goad

Address: 20611 Misty Crossing Ln, Spring, TX 77379-8565

## 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.

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.:

Property Address: 16607 Bobcat Trl City: Cypress State: TX Zip Code: 77429  
 Client: Aleyda Alvarenga Address: 9345 Rosstown Way, Houston, TX 77080  
 Appraiser: Gerald Goad Address: 20611 Misty Crossing Ln, Spring, TX 77379-8565

## 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:

\*\*\*I have not provided appraisal services for this property in the 3 years prior to this assignment. I have no current or prospective interest in the subject property or parties involved.

Client Contact: Aleyda Alvarenga Client Name: Aleyda Alvarenga  
 E-Mail: Address: 9345 Rosstown Way, Houston, TX 77080

<p>APPRAISER</p>  <p>Appraiser Name: <u>Gerald Goad</u>                  Company: <u>Data Appraisal Services</u>                  Phone: <u>713.443.0268</u> Fax: _____                  E-Mail: <u>ggoad@dataappraisal.com</u>                  Date Report Signed: <u>02/27/2024</u>                  License or Certification #: <u>1334666</u> State: <u>TX</u>                  Designation: <u>Appraiser</u>                  Expiration Date of License or Certification: <u>02/28/2025</u>                  Inspection of Subject: <input checked="" type="checkbox"/> Did Inspect <input type="checkbox"/> Did Not Inspect (Desktop)                  Date of Inspection: <u>02/22/2024</u></p>	<p>SUPERVISORY APPRAISER (if required)                  or CO-APPRAISER (if applicable)</p> <p>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: <input type="checkbox"/> Did Inspect <input type="checkbox"/> Did Not Inspect                  Date of Inspection: _____</p>
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SIGNATURES

# Supplemental Addendum

File No. 2402026

Borrower	N/A			
Property Address	16607 Bobcat Trl			
City	Cypress	County	Harris	State TX Zip Code 77429
Lender/Client	Aleyda Alvarenga			

## ADDITIONAL COMMENTS

### SCOPE OF THE APPRAISAL

**PURPOSE OF THE APPRAISAL--** The purpose of the appraisal is determine an opinion of market value of the subject real property as of the effective date. "Market Value" is defined elsewhere in the report.

**INTENDED USE OF THE REPORT--** The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a estate purposes.

**INTENDED USER--** The intended user of this appraisal report is the client.

The records of the MLS were researched to acquire data on the neighborhood and on comparable sales. Data on sales and listings were researched to establish value and age ranges and for the characterization of the subject neighborhood in the appraisal. These listings and sales were also used for the analysis and characterization in the appraisal of the forces of supply and demand, exposure times, and marketing times in the neighborhood.

Details on the subject property and the comparable sales were taken from the MLS records. Many entries in the MLS now currently contain photographs of the interior and exterior of the property and provide accurate information with respect to the condition and finishes of these properties. Data pertaining to the sales history, condition, amenities, fixtures and features of the subject property and the comparable sales were taken from the MLS records. The records of the County Appraisal District were researched, and data acquired from this data source pertain to the sales history, location condition, amenities, fixtures and features of the subject property and the comparable sales.

### APPRAISAL DEVELOPMENT AND REPORTING PROCESS:

This is a Appraisal report which is intended to comply with the reporting requirements set forth in the Uniform Standards of Professional Appraisal Practice and Fannie Mae guidelines. The appraisal is based on the information gathered by the appraiser from public records, other identified sources, inspection of the subject property and neighborhood, and selection of comparable sales, listings, and/or rentals within the subject market area. The original source of the comparable sale is described in the Data Source section of the market grid, along with the source of confirmation, if available. The original source is presented first. The sources and data are considered reliable.

The subject property was identified to the appraiser from data and information provided by the client and/or the property owner. The subject property was identified in the appraisal by the subject property's common address, or legal description, county tax appraisal district number, and by descriptions of the subject property and it's amenities. The subject property was also identified by photographs and shown on a map or maps.

This appraisal has been prepared on computer generated forms. Furthermore, portions of these forms are not subject to change or amendment. Periodically, there are changes in appraisal standards that would normally require changes in the forms. These forms, however, are not updated on the same schedule as the changes in appraisal standards, and as a result, the computer generated forms are not always reflective of current changes in appraisal standards and reporting requirements. It is the appraiser's intent to comply with all current appraisal standards, reporting requirements, and underwriting guidelines.

### DEFINITION OF MARKET VALUE SOURCE: FNMA selling guide B4-1.1-01(04/15/2014)

**HIGHEST AND BEST USE:** The appraiser performed a highest and best use analysis for the subject property, both "as vacant" and "as improved". The conclusion has been determined that the highest and best use for this property as of the effective date of the appraisal both "as vacant" and "as improved" is a **single family residence**. This is based on the fact that is located in an area surrounded by single family residences and is for single family use. The subject is located in a subdivision known as **Benignus**.

**NEIGHBORHOOD/MARKET AREA ANALYSIS:** It is necessary to understand the difference between a neighborhood and a market area. Essentially, a neighborhood is an area of complimentary land uses, whereas a market area is an area (usually but not necessarily a larger area) containing a specific category of real estate wherein alternative, similar properties in this specific category of real estate compete in the market place. In the instances of both neighborhood and market area, the land uses are affected by similar operations of social, economic, government and environmental forces.

The concept of market area is particularly applicable in the appraisal of residential real estate when and where a neighborhood may contain few, if any, current sales, and the appraiser utilizes similar comparable sales from the subject property's market area.

Analysis of the neighborhood and/or the market area of the subject property being appraised are important because it can reveal the economic, social, physical and political forces which affect, or may affect, the market area, and, therefore, affect the individual properties within these area. These factors are considered to ascertain what measurable effect, if any, they have on the value of the subject property.

The subject neighborhood offers a broad range of home values. Demand exists for each segment of the value range, and properties with values that are greater-or-less than the predominant value are not necessarily considered to be under or over improvements for the neighborhood.

As indicated in the Neighborhood Analysis section of the appraisal report, the subject neighborhood has average linkages to major urban amenities including employment centers, shopping facilities, schools and recreational facilities. Local elementary, middle and high schools are nearby, and institutions of higher learning are located within commuting distance. Employment stability, adequacy of public transportation, adequacy of utilities, property compatibility, protection from detrimental conditions, police & fire protection, general appearance of properties, area maintenance.

In some instances images for the sales comparables from local MLS are utilized to give the reader an understanding of the condition of the comparables at the time of listing. Some of the properties were located some distance off the main road and were not visible from the street, also individuals were present in front of some of the comparables during the driveby.

A digital signature has been affixed to this report. The signature is password protected and is only accessible by the appraiser writing this report. This report if sent via e-mail is sent with 40 bit RC40 Adobe Acrobat document security. The document

## Supplemental Addendum

File No. 2402026

Borrower	N/A				
Property Address	16607 Bobcat Trl				
City	Cypress	County	Harris	State	TX Zip Code 77429
Lender/Client	Aleyda Alvarenga				

security only allows viewing and printing only. Verification of appraised value can be obtained through e-mail (ggoad@DataAppraisal.com) or verbally at (713) 443-0268.

### COMMENTS ON THE SUBJECT AND COMPARABLES:

**LISTING HISTORY OF THE SUBJECT:** HAR/Client. Property is being sold NON MLS by owner. The subject was not listed in HARMLS within the past 12 months. Offering prices and dates are unknown. It appears to be an private sale. See subject property history attached.

**PURCHASE CONTRACT:** The subject is under contract for \$135,100 with a close date of 07/29/2022 or before. There are special provisions noted. No seller concessions noted. No amendment provided. The seller does appear to be the owner of public record per CAD. Contract is being assigned to the current borrower for a \$24,900 consideration. Total price is \$160,000.

**SUBJECT SALES/TRANSFERS WITHIN THE PAST 36 MONTHS:** There appears to be no sales/transfers of the subject within the past 36 months.

### COMPARABLE SALES /TRANSFERS WITHIN THE PAST 12 MONTHS:

TBD Fontana St

-Transferred on 11/09/2023. It transferred from Escamilla David to Rivera Odessa and was a Warranty Deed (Document #429304).

-Transferred on 09/12/2023. It transferred from Carter David and Nancy to Escamilla David and was a Warranty Deed (Document #350003).

### ADDITIONAL COMMENTS ON SALES COMPARISON APPROACH:

**SITE SIZE:** Adjustments for lot sizes 5,000+/- square feet were made at \$1.00 per square foot difference.

**VIEW:** The differing views were rated as inferior, superior or equal/offsetting. Adjustments were made according due to market reaction to the differing views.

**AMENITIES:** Within this market area extra amenities command a premium and add value to the property. Based on paired sales analysis and empirical information available to the appraiser, adjustments were made to the comparable sales for inferior and/or superior items in relationship to the subject. Some of the items were considered to be a trade off and were considered when making adjustments to the comparables sales. Some of the of the contributory values of these items were considered to be equal or offsetting to each other.

All other adjustments are based on the estimated contributory value of the item.

**RECONCILIATION:** The reconciliation process takes into consideration the nature of the appraisal assignment and the quantity and quality of the available data. The purpose of this appraisal assignment is to estimate the market value of the subject property, which is a vacant lot. It is generally recognized that in this market buyers and sellers of vacant lots place a great deal of importance upon sales activity (i.e., listings and closed sales). Considering the nature of the appraisal assignment and the availability of reliable market data, the appraiser has placed greatest weight upon the Sales Comparison or Market Approach to Value. This approach reflects buyer and seller reactions to market activity and best represents an opinion of value for the subject property. The Cost Approach to Value is not applicable. The Income Approach to Value has not been utilized in this appraisal report because the subject property is a vacant lot, and in this market, such properties are not typically bought and sold for their income stream, or their income potential.

Borrower	N/A	File No.	2402026
Property Address	16607 Bobcat Trl		
City	Cypress	County	Harris
		State	TX
		Zip Code	77429
Lender/Client	Aleyda Alvarenga		

### APPRAISAL AND REPORT IDENTIFICATION

This Report is one of the following types:

- Appraisal Report (A written report prepared under Standards Rule 2-2(a), pursuant to the Scope of Work, as disclosed elsewhere in this report.)
- Restricted Appraisal Report (A written report prepared under Standards Rule 2-2(b), pursuant to the Scope of Work, as disclosed elsewhere in this report, restricted to the stated intended use by the specified client or intended user.)

### Comments on Standards Rule 2-3

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

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

### Reasonable Exposure Time

(USPAP defines Exposure Time as the estimated length of time that the property interest being appraised would have been offered on the market prior to the hypothetical consummation of a sale at market value on the effective date of the appraisal.)

My Opinion of Reasonable Exposure Time for the subject property at the market value stated in this report is: \_\_\_\_\_

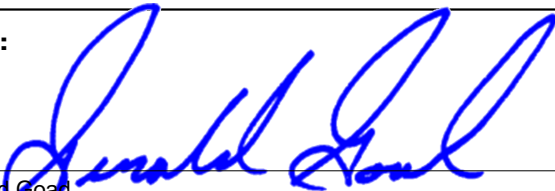
\*\*\*Estimated exposure time is 0-90 days.

### Comments on Appraisal and Report Identification

Note any USPAP related issues requiring disclosure and any State mandated requirements:

\*\*\*I have not provided appraisal services for this property in the 3 years prior to this assignment. I have no current or prospective interest in the subject property or parties involved.

#### APPRAISER:

Signature:   
Name: Gerald Good  
Appraiser  
State Certification #: \_\_\_\_\_  
or State License #: 1334666  
State: TX Expiration Date of Certification or License: 02/28/2025  
Date of Signature and Report: 02/27/2024  
Effective Date of Appraisal: 02/22/2024  
Inspection of Subject:  None  Interior and Exterior  Exterior-Only  
Date of Inspection (if applicable): 02/22/2024

#### SUPERVISORY or CO-APPRAISER (if applicable):

Signature: \_\_\_\_\_  
Name: \_\_\_\_\_  
State Certification #: \_\_\_\_\_  
or State License #: \_\_\_\_\_  
State: \_\_\_\_\_ Expiration Date of Certification or License: \_\_\_\_\_  
Date of Signature: \_\_\_\_\_  
Inspection of Subject:  None  Interior and Exterior  Exterior-Only  
Date of Inspection (if applicable): \_\_\_\_\_

## Subject Photo Page

Borrower	N/A						
Property Address	16607 Bobcat Trl						
City	Cypress	County	Harris	State	TX	Zip Code	77429
Lender/Client	Aleyda Alvarenga						

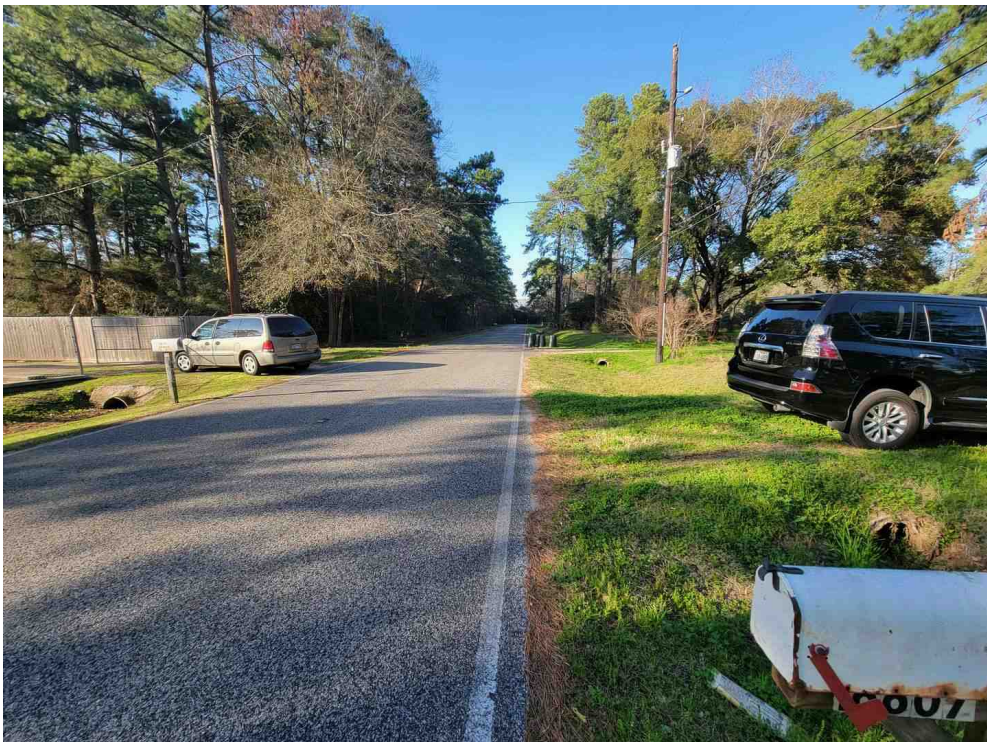


### Subject Front

16607 Bobcat Trl  
Sales Price N/A  
G.L.A.  
Tot. Rooms  
Tot. Bedrms.  
Tot. Bathrms.  
Location Average  
View 87,120 SqFt  
Site 87,120  
Quality  
Age 0



### Rear Looking Out



### Subject Street

## Subject Photo Page

Borrower	N/A				
Property Address	16607 Bobcat Trl				
City	Cypress	County	Harris	State	TX Zip Code 77429
Lender/Client	Aleyda Alvarenga				



### Subject Street

16607 Bobcat Trl  
Sales Price N/A  
G.L.A.  
Tot. Rooms  
Tot. Bedrms.  
Tot. Bathrms.  
Location Average  
View 87,120 SqFt  
Site 87,120  
Quality  
Age 0



### Across Street



### Well

## Comparable Photo Page

Borrower	N/A			
Property Address	16607 Bobcat Trl			
City	Cypress	County Harris	State TX	Zip Code 77429
Lender/Client	Aleyda Alvarenga			



### Comparable 1

O Hampton Wd 410920010004  
 Proximity 1.20 miles N  
 Sale Price 280,000  
 GLA  
 Total Rooms  
 Total Bedrms  
 Total Bathrms  
 Location Average  
 View  
 Site 108,900  
 Quality  
 Age



### Comparable 2

20020 Angeli Dr  
 Proximity 2.93 miles W  
 Sale Price 300,000  
 GLA  
 Total Rooms  
 Total Bedrms  
 Total Bathrms  
 Location Superior  
 View  
 Site 87,164  
 Quality  
 Age



### Comparable 3

0 Thistle Down 1163560010026  
 Proximity 1.97 miles SE  
 Sale Price 207,000  
 GLA  
 Total Rooms  
 Total Bedrms  
 Total Bathrms  
 Location Average  
 View  
 Site 61,184  
 Quality  
 Age



## Comparable Photo Page

Borrower	N/A			
Property Address	16607 Bobcat Trl			
City	Cypress	County Harris	State TX	Zip Code 77429
Lender/Client	Aleyda Alvarenga			



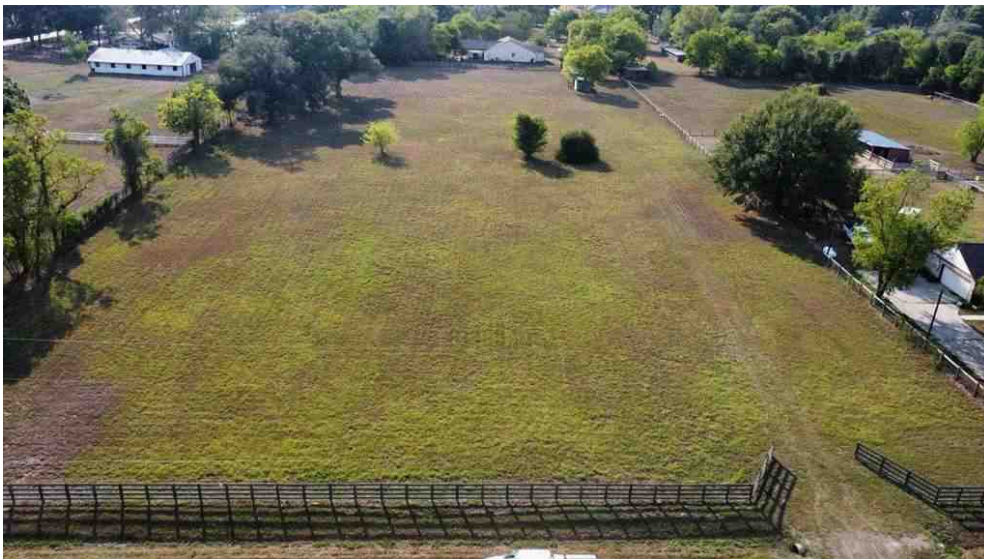
### Comparable 4

0 E Cypress Hill 114423000004C  
 Proximity 1.74 miles SW  
 Sale Price 280,000  
 GLA  
 Total Rooms  
 Total Bedrms  
 Total Bathrms  
 Location Superior  
 View  
 Site 65,776  
 Quality  
 Age



### Comparable 5

0 Hampton Wd 410920020005  
 Proximity 1.20 miles N  
 Sale Price 290,000  
 GLA  
 Total Rooms  
 Total Bedrms  
 Total Bathrms  
 Location Average  
 View  
 Site 109,360  
 Quality  
 Age



### Comparable 6

0 Fontana St/Lot34blk3abst 204  
 Proximity 2.44 miles NW  
 Sale Price 265,000  
 GLA  
 Total Rooms  
 Total Bedrms  
 Total Bathrms  
 Location Average  
 View  
 Site 87,120  
 Quality  
 Age

# Supplemental Addendum

File No. 2402026

Borrower	N/A			
Property Address	<b>16607 Bobcat Trl</b>			
City	<b>Cypress</b>	County	<b>Harris</b>	State <b>TX</b> Zip Code <b>77429</b>
Lender/Client	Aleyda Alvarenga			

**\* SUBJECT 12 MONTH LISTING HISTORY \***

Per HARMLS, there are no known listings of the subject property in the prior 12 months.

**\* SUBJECT 36-MONTH PRIOR TRANSFER HISTORY \***

16607 Bobcat Trl  
-No transfer history.

**\* COMPARABLE 12-MONTH PRIOR TRANSFER HISTORY \***  
(may include properties that were considered but not utilized as comparables)

000 Thistle Down  
-No transfer history.

20020 Angeli Dr  
-No transfer history.

TBD Fontana St  
-Transferred on 11/09/2023. It transferred from Escamilla David to Rivera Odessa and was a Warranty Deed (Document #429304).  
-Transferred on 09/12/2023. It transferred from Carter David and Nancy to Escamilla David and was a Warranty Deed (Document #350003).

O Hampton Wood Dr  
-No transfer history.

0 E Cypress Hill Cir  
-No transfer history.

## Subject Location Map

Borrower	N/A				
Property Address	16607 Bobcat Trl				
City	Cypress	County	Harris	State	TX Zip Code 77429
Lender/Client	Aleyda Alvarenga				



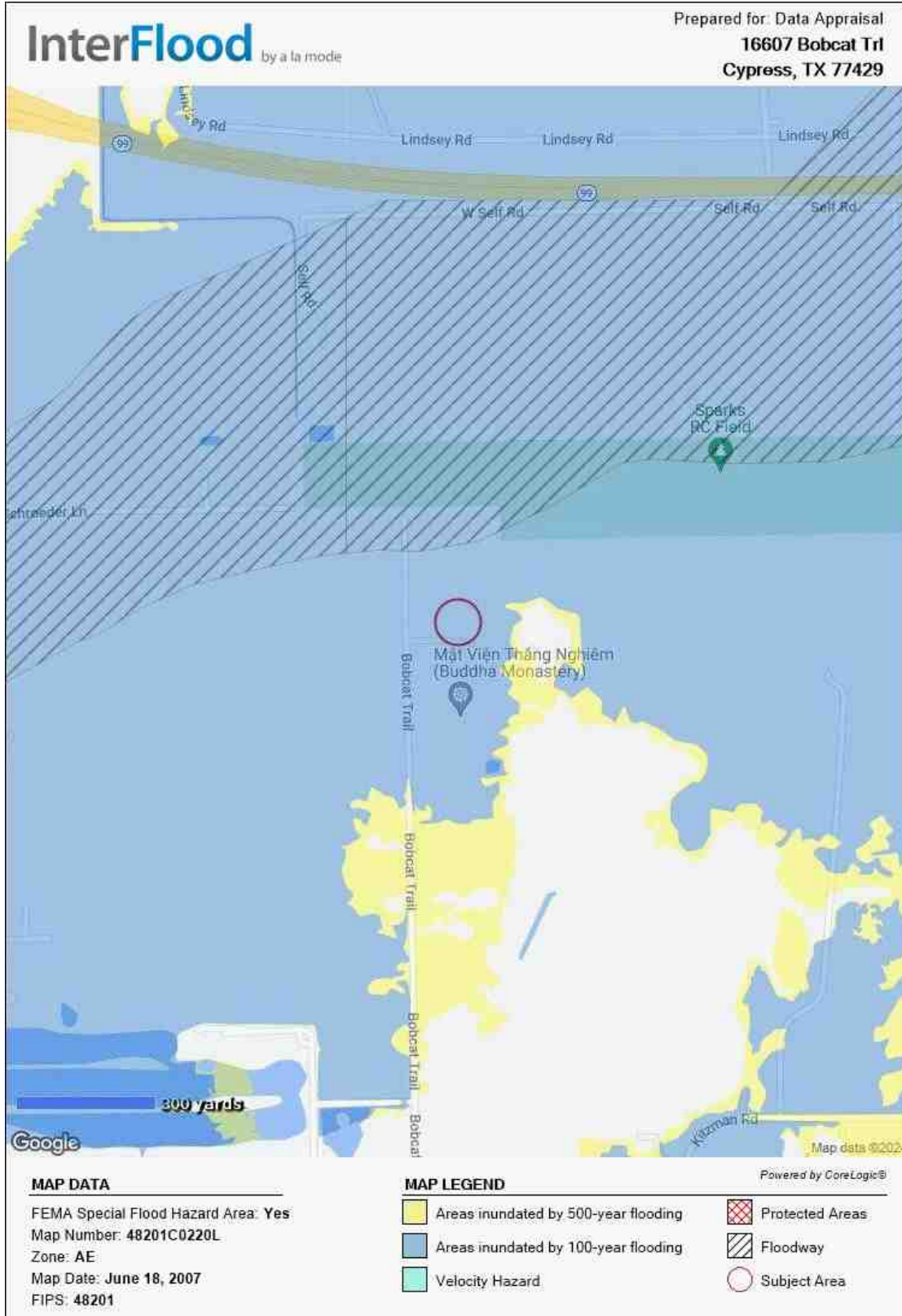
# Location Map

Borrower	N/A			
Property Address	16607 Bobcat Trl			
City	Cypress	County Harris	State TX	Zip Code 77429
Lender/Client	Aleyda Alvarenga			



# Flood Map


Borrower	N/A			
Property Address	16607 Bobcat Trl			
City	Cypress	County Harris	State TX	Zip Code 77429
Lender/Client	Aleyda Alvarenga			



# Realist Data Sheet - Page 1

**16607 Bobcat Trl, Cypress, TX 77429-1226, Harris County**

APN: 048-003-000-0129 CLIP: 8856999177

	<b>Beds</b>	<b>Full Baths</b>	<b>Half Baths</b>	<b>MLS Sale Price</b>	<b>MLS Sale Date</b>
	<b>3</b>	<b>2</b>	<b>N/A</b>	<b>\$20,000</b>	<b>05/29/1997</b>
	<b>Bldg Sq Ft</b>	<b>Lot Sq Ft</b>	<b>Yr Built</b>	<b>Type</b>	
	<b>616</b>	<b>87,120</b>	<b>1981</b>	<b>MBL HM</b>	

OWNER INFORMATION			
Owner Name	Marroquin Jose P	Tax Billing City & State	Cypress, TX
Owner Occupied	Yes	Tax Billing Zip	77429
Carrier Route	R020	Tax Billing Zip+4	1226
Tax Billing Address	16607 Bobcat Trl		

LOCATION INFORMATION			
School District Name	Tomball ISD	Census Tract	5555.03
Neighborhood Code	Abst. 1436 F. Benignus-2576.08	Map Facet	327-B
Township	Cypress	Traffic	Paved
MLS Area	35	Flood Zone Code	AE
Market Area	TOMBALL SOUTHWEST	Flood Zone Date	06/18/2007
Key Map	327b	Flood Zone Panel	48201C0220L
Waterfront Influence	Neighborhood	Within 250 Feet of Multiple Flood Zone	No
Topography	Flat/Level		

TAX INFORMATION			
Parcel ID	<a href="#">048-003-000-0129</a>	Tax Area	040
Parcel ID	048030000129	Fire Dept Tax Dist	648
% Improved	3%	Water Tax Dist	041
Exemption(s)	Homestead		
Legal Description	TR 4M ABST 1463 F BENIGNUS		

ASSESSMENT & TAX			
Assessment Year	2023	2022	2021
Assessed Value - Total	\$48,958	\$44,508	\$40,462
YOY Assessed Change (\$)	\$4,450	\$4,046	
YOY Assessed Change (%)	10%	10%	
Market Value - Total	\$127,889	\$127,889	\$127,889
Market Value - Land	\$124,146	\$124,146	\$124,146
Market Value - Improved	\$3,743	\$3,743	\$3,743
Tax Year	Total Tax	Change (\$)	Change (%)
2021	\$867		
2022	\$923	\$56	6.44%
2023	\$934	\$11	1.19%

Jurisdiction	Tax Rate	Tax Amount
Tomball ISD	1.0652	\$521.50
Harris County	.35007	\$171.39
Hc Flood Control Dist	.03105	\$15.20
Port Of Houston Authority	.00574	\$2.81
Hc Hospital Dist	.14343	\$70.22
Hc Department Of Education	.0048	\$2.35
Lone Star College Sys	.1076	\$52.68
Hc Emerg Srv Dist 21	.1	\$48.96
Hc Emerg Srv Dist 3	.09921	\$48.57
Total Estimated Tax Rate	1.9071	

CHARACTERISTICS			
Land Use - CoreLogic	Mobile Home	Total Rooms	5
Land Use - County	Res Imprvd Table Val	Bedrooms	3
Land Use - State	Resid Mobile Home	Total Baths	2
Lot Acres	2	Full Baths	2

## Realist Data Sheet - Page 2

Lot Sq Ft	87,120	Cooling Type	Central
# of Buildings	1	Heat Type	Central
Building Type	Mobile Home Single Wide	Parking Type	Off Street
Bldg Class	M	Garage Type	Parking Avail
Building Sq Ft	616	Foundation	Raised
Above Gnd Sq Ft	616	Exterior	Aluminum/Vinyl
Stories	1	Year Built	1981
Condition	Average	Effective Year Built	1981
Quality	Poor		

### FEATURES

Feature Type	Unit	Size/Qty	Width	Depth	Year Built
Mobile Home 12-14 Width	S	616			
Mobile Home Space Low Cost	U	1			1997
Utility Shed Metal	S	168	12	14	1975

Building Description	Building Size
Room: Full Bath	2
Story Height Index	1
Fixtures: Total	8
Room: Bedroom	3
Room: Total	5

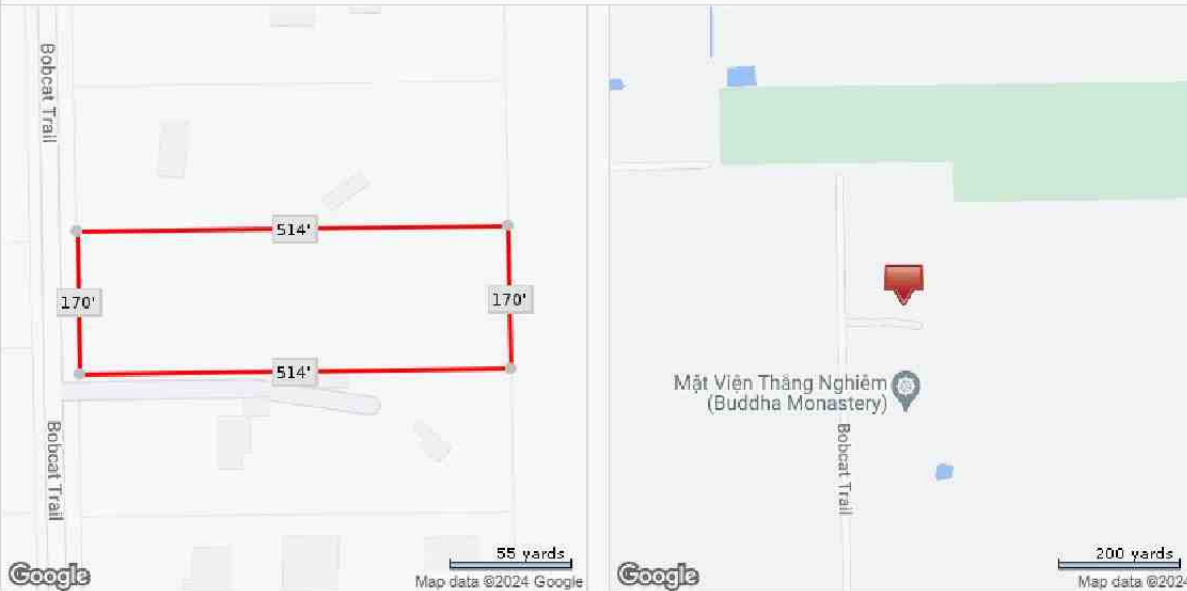
### LISTING INFORMATION

MLS Listing Number	<a href="#">332733</a>	MLS Pending Date	04/29/1997
MLS Status	Sold	MLS Sale Date	05/29/1997
Listing Area	35	MLS Sale/Close Price	\$20,000
MLS D.O.M	293	Listing Agent	Tercoff-Teresa Coffman
MLS Listing Date	07/10/1996	Listing Broker	COLDWELL BANKER UNITED,
MLS Current List Price	\$29,500	Selling Agent	Aoc-Orman Cain
MLS Original List Price	\$29,500	Selling Broker	A. O. CAIN CO
MLS Status Change Date	07/10/1996		

### LAST MARKET SALE & SALES HISTORY

Buyer Name	Marroquin Jose P
Document Type	Deed (Reg)

### PROPERTY MAP



\*Lot Dimensions are Estimated

## License

GERALD EUGENE GOAD  
20611 MISTY CROSSING LN  
SPRING, TX 77379



### Licensed Residential Real Estate Appraiser

Appraiser: **Gerald Eugene Goad**

License #: **TX 1334666 L**

License Expires: **02/28/2025**

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

For additional information or to file a complaint please contact TALCB at [www.talcb.texas.gov](http://www.talcb.texas.gov).

  
Chelsea Buchholtz  
Commissioner