Initech Appraisals LLC



Appraisal of real property

LOCATED AT:

204 W 10th St Lt 1 Blk 1 Houston Heights 5th Amend Houston, TX 77008

> **FOR:** Erica Beyer Houston, TX

110031011, 17

AS OF:

07/03/2024

BY: Nicolas Huerta Initech Appraisals 320 Detering St #B Houston, TX 77007

Dear Lender/Assigns,

Erica Beyer , HOUSTON

Re: Property: 204 W 10th St Houston, TX 77008 Borrower: Erica Beyer File no.: 2406NH059

Per your request, I have prepared an appraisal report of the above referenced property.

The purpose of this appraisal is to provide an opinion of market value of the property described.

Enclosed, please find the appraisal report which describes certain data gathered using investigation of the property. The methods of approach and reasoning in the valuation of the various physical and economic factors of the subject property are contained in this report. This report is signed with a digital electronic signature. It is password protected.

An inspection of the property and a study of pertinent factors, including valuation trends and an analysis of neighborhood data led the appraiser to the conclusion of the opinion of market value.

The opinion of value expressed in this report is contingent upon the limiting conditions attached to this report.

It has been a pleasure to assist you. Please let me know if I may be of further assistance.

noter Awork Respectfully,

Nicolas Huerta

I.D. Appraisals 713-432-1616

						240624	10049		
	Unifori	m Residentia	l Appraisal F	Report	F	ile # 2406N			
The purpose of this summary appraisal repo	ort is to provide the	e lender/client with an a		supported, opinio					
Property Address 204 W 10th St		Owner of Dublic Descud	City Houston				Zip Code 770	08	
Borrower Erica Beyer Legal Description Lt 1 Blk 1 Houston	Hoights 5th Am	Owner of Public Record	Gregory L Putn	nan	U	ounty Harris	8		
Assessor's Parcel # 020-228-001-0001			Tax Year 2023		R	.E. Taxes \$ 3	1.401		
Neighborhood Name			Map Reference 49	2D	C	ensus Tract 5			
Occupant Owner Tenant Vac		Special Assessments \$	0	DUD	HOA \$	0	per year	per month	
Property Rights Appraised See Simple Leasehold Other (describe) Assignment Type Purchase Transaction Refinance Transaction Souther (describe)									
Assignment Type Purchase Transaction	Refinance In		lescribe) Market An on , TX 77008	alysis					
Is the subject property currently offered for sale	or has it been offered t			e of this appraisal	?		/es No		
Report data source(s) used, offering price(s), and	d date(s). DC	OM 0;The subject w	as offered for sale	on 04/25/202	4. The s	ubject is c	urrently liste	ed per	
mls#67751811 for \$2,075,000, dom									
I did did not analyze the contract for performed.	sale for the subject pu	urchase transaction. Explain	i the results of the analysis	s of the contract fo	r sale or wh	ly the analysis	was not		
Contract Price \$ Date of Cor			ne owner of public record?			a Source(s)			
Contract Price \$ Date of Cor Is there any financial assistance (loan charges, s If Yes, report the total dollar amount and describ			e, etc.) to be paid by any p	earty on behalf of th	ne borrower	?	Yes	No No	
If Yes, report the total dollar amount and describe	e the items to be paid.								
Note: Race and the racial composition of the	neighborhood are n	ot appraisal factors.							
Neighborhood Characteristics			Housing Trends			t Housing	Present Lan		
Location Urban Suburban		ty Values Increasing	Stable	Declining	PRICE	AGE	One-Unit	80 %	
Built-Up 🛛 Over 75% 🗌 25-75% 🗌 Growth 🗌 Rapid 🖂 Stable		nd/Supply 🗌 Shortage ting Time 🔀 Under 3 m	ths 3-6 mths	Over Supply	\$ (000)	(yrs) ow O	2-4 Unit Multi-Family	<u>0 %</u> 5 %	
Neighborhood Boundaries		ne East, I-10 to the \$		-		ow 0 igh 134	Commercial	<u>5 %</u>	
West.					-,	ed. 21	Other	10 %	
Growth Rapid Stable Neighborhood Boundaries I-610 to the West. Neighborhood Description The "other"	in present land	l use % is vacant/u	ndeveloped land. *	**See attache	ed adden	ndum***			
Ш Z									
Market Conditions (including support for the abo	ve conclusions)	***See attached	addendum***						
	,								
Dimensions see plat map		Area 9900 sf		rectangular/		View N;	Res;		
Specific Zoning Classification None Exists			None Exists (Resid	dential l'voica	al)				
Zoning Compliance	iconforming (Grandfafi	hered IIse) 🛛 🖂 No Zoni				robuilt if d	astrovad		
Zoning Compliance Legal Legal Non Is the highest and best use of subject property as	conforming (Grandfatl s improved (or as prop		ng 🗌 Illegal (describe)		t can be	rebuilt if d No If No, des		ubject's	
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Fannie Mae Form 1004 March 2005

Uniform Residential Appraisal Report 2406240049 File # 2406NH059

				•		File # 2406NH05				
					rice from \$ 697,990		. 00,000			
There are 128 comparable	sales in the subject	neighborhood within	the past twelve mont	hs ranging in sal	e price from \$ 470,00	0 to \$ 3	,325,000			
FEATURE	SUBJECT		LE SALE # 1		RABLE SALE # 2	COMPARABL				
	0000201									
Address 204 W 10th St		239 W 16th St		602 E 9th St		632 Harvard St				
Houston, TX 770	08	Houston, TX 77	008	Houston, TX	77007	Houston, TX 770	07			
Proximity to Subject		0.80 miles N		0.47 miles E		0.45 miles SE				
	¢	0.00 111103 14	¢ 4 000 000	0.47 miles E	\$ 1,665,000		¢ 0.400.000			
Sale Price	\$		\$ 1,600,000				\$ 2,100,000			
Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 383.79 sq.ft.		\$ 536.58 \$	sq.ft.	\$ 542.92 sq.ft.				
Data Source(s)		HARMLS #8607	1238:DOM 76	HARMI S #4	2024178;DOM 3	HARMLS #96980	767:DOM 44			
Verification Source(s)		TaxHCAD/HAR				TaxHCAD/HARn				
					ARmis/realtor					
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+ (-) \$ Adjustment	DESCRIPTION	I + (-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment			
Sales or Financing		ArmLth		ArmLth		ArmLth				
Concessions		Cash:0		Unknown:0		Conv:19175				
Date of Sale/Time		· · · · · ·				· · · · · · · · · · · · · · · · · · ·				
		s09/23;c07/23		s06/24;c05/2	4	s01/24;c12/23				
Location	N;Res;	N;Res;InPrPt	+150,000	N;Res;		N;Res;				
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple				
			+120 500		+164,250		149 500			
	9900 sf	6800 sf	+139,500		+104,230		-148,500			
View	N;Res;	N;Res;		N;Res;		N;Res;				
Design (Style)	DT3;Colonial	DT2;Colonial	0	DT2;Colonia	0	DT2;Mdtrn	0			
- (- /	Q3	Q3		Q3		Q3				
			-		. =	- 4 -				
	24	23	0	31	+7,000		-10,000			
Condition	C3	C3		C3	-75,000	C3				
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths			aths	Total Bdrms. Baths				
			E 000				0 500			
Room Count	9 4 3.1	13 4 4.1	-5,000		8.1	11 3 3.2	-2,500			
Gross Living Area	3,752 sq.ft.	4,169 sq.ft.	-41,700	3,103	sq.ft. +64,900	3,868 sq.ft.	-11,600			
Basement & Finished	0sf	0sf		0sf		0sf	.			
Rooms Below Grade										
	Average	Average		Average		Average				
5 Heating/Cooling	Central	Central		Central		Central				
	Insulation	Insulation				Insulation				
				Insulation						
Garage/Carport	3gd3dw	3gd3dw		2gd2dw	+5,000	3gd3dw				
Porch/Patio/Deck	Porch/patio	Porch/patio		Porch/patio		Porch/patio				
O Fireplaces			•	1 Fireplace		2 Fireplace	0			
	1 Fireplace	2 Fireplace					0			
Pool Features	Pool	No Pool	+50,000	Pool		Pool				
Exterior Features	GrgApt/SK/Gnt	GraApt/SK	0	None	+75,000	Casita	-75,000			
Net Adjustment (Total)	<u>e.g.p.e.c.c.</u>	X +	\$ 292,800	X + 🗌	- \$ 241,150		\$ -247,600			
							Ψ - 2 47,600			
Adjusted Sale Price		Net Adj. 18.3 %			.5 %	Net Adj. 11.8 %				
of Comparables		Gross Adj. 24.1 %	\$ 1,892,800	Gross Adj. 23	.5 % \$ 1,906,150	Gross Adj. 11.8 %	\$ 1,852,400			
Data Source(s) TaxHCAD/ My research did did n	multiple listing	service/HAR s or transfers of the co			he effective date of this appr te of sale of the comparable					
() ••••••••••••••••••••••••••••••••••••			of the subject property	and comparable a	ales (report additional prior	cales on name 2)				
Report the results of the research a		-								
ITEM	SL	IBJECT	COMPARABLE SA	ALE #1	COMPARABLE SALE #2	2 COMPA	RABLE SALE #3			
Date of Prior Sale/Transfer										
Price of Prior Sale/Transfer										
		/T								
Data Source(s)	Per HARmls		Per HARmis/Tax		er HARmis/TaxHCA		ls/TaxHCAD			
Effective Date of Data Source(s)	06/28/2024		06/28/2024	06	6/28/2024	06/28/2024				
Analysis of prior sale or transfer his	story of the subject pro	perty and comparable s	sales 60°	E 9th St had	s no known 12-mont	h prior transfor b	istory 923			
Oxford St has no known	12-month prior	u anoter mistory.	032 marvara St r	ias no knowr	1 12-monul prior trai	isier nistory.				
Summary of Sales Comparison Approach ***See attached addendum***										
Indicated Value by Sales Compariso		900,000								
Indicated Value by Sales Compariso Indicated Value by: Sales Compa			Cost Approach (if deve	eloped) \$	Income App	roach (if developed) \$	i			
Indicated Value by: Sales Compa	arison Approach \$	1,900,000	、	• 1		· · /				
Indicated Value by: Sales Compa The market approach wa	arison Approach \$ Is given the mos	1,900,000 t weight. The co	st approach was	not develop	ed as it was not dee	med necessary f				
Indicated Value by: Sales Compa The market approach wa	arison Approach \$ Is given the mos	1,900,000 t weight. The co	st approach was	not develop	ed as it was not dee	med necessary f				
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Indicated Value by: Sales Compa The market approach wa	arison Approach \$ as given the mos roach is not utili s", subject to following repairs or a ed on the extraordina ne is +/-0-90 day	1,900,000 t weight. The co zed due to prede completion per plans literations on the bas ry assumption that th s.	st approach was ominant owner o s and specifications o is of a hypothetical c ne condition or deficie	not develope ccupied area n the basis of a ondition that the ncy does not rec	ed as it was not deer and due to lack of r hypothetical condition that repairs or alterations have uire alteration or repair:	med necessary freental data. At the improvements he been completed, or This is an apprais	or credible			

Uniform Residential Appraisal Report

It should be noted that the appraisal report is not a home inspection. The appraiser performed only a visual inspection of accessible areas. The appraisal cannot be relied upon to disclose hidden conditions and/or defects in the property in inaccessible areas.

Scope of work for this report is defined by USPAP standards rule 1-2 (f) and includes but is not limited to; the reporting requirements and the complexity of this appraisal assignment; the definition of market value as found in this report and form 1004b promulgated by the Federal National Mortgage Association (FNMA); statement of assumptions and limiting conditions; certifications.

Highest and best use as defined in this report represents the "reasonably probable and legal use of vacant land or improved property, which is physically possible, appropriately supported, financially feasible, and that results in the highest value." Appraisal Inst., the dictionary of real estate appraisal 171, (3D ed. 1993). Based on the location of the subject, site size of the subject, zoning/deed restrictions or lack thereof, feasible use and maximum productivity, the highest and best use of the subject site is residential. The highest and best use with existing improvements is its current use, a single family residence; and that the size and design of the existing structure is an appropriate utilization.

Though a borrower and/or a third party may receive a copy of the appraisal, this does not mean that the borrower or third party is an intended user as the definition of "intended user" is specified in this report. The intended use of this report is to evaluate the subject of the appraisal report for a mortgage finance transaction subject to its purpose, the aforementioned scope of work, reporting requirements and market value definition unless otherwise defined herein.

Report option - this is an Appraisal Report written in accordance with USPAP standards rule 2-2 and advisory opinion ao-12. In the appraisal process, the appraiser has analyzed all available data in the subject market area. Data sources include our files, other appraisers, builders, lenders, listing and selling agents, brokers srea, mls and county appraisal districts (cad). Data analyzed was considered supportive of the final opinion of market value in this appraisal report as of the day of the appraisal. (Unless otherwise specified).

The market data analyzed for this report came from same or competing neighborhoods and within a time frame that insures similar market and location conditions at the time of appraisal. Any exceptions will be noted in the report.

A full inspection of the subject property, an exterior inspection of all comparable sales and personal inspection of the subject neighborhood was performed. The conditions of the subject property is based solely on a visual inspection, the appraiser is not qualified to certify the condition of remaining economic life of such items as the foundation, roof, plumbing, electrical and mechanical items, however, it is the appraiser's obligation to comment on any adverse or detrimental influences which could affect the marketability of the subject property.

Any sales concessions or creative financing discovered by the appraiser have been identified in the report and, if excessive, were adjusted from the sales price if the assignment was for a purchase transaction.

Nothing set forth in the appraisal should be relied upon for the purpose of determining the amount or type of insurance coverage to be placed on the subject property. The appraiser assumes no liability for and does not guarantee that any insurable value estimate inferred from this report will result in the subject property being fully insured for any loss that may be sustained. The appraiser recommends that an insurance professional be consulted.

COST APPROACH TO VALUE (not required by Fannie Mae)

Provide adequate information for the lender/client to replicate the below cost figures and calculation	S.							
Support for the opinion of site value (summary of comparable land sales or other methods for estir	nating site value) Sur	port for the su	bject's site value is derived through land					
sales in and around the subject's development, neighborhood and/or general market are	a that are similar to the subject's	s site size and	overall site value. Any/all variations of site					
size or site value that are not considered reasonable is noted and adjusted accordingly.	The following are HAR MLS nun	nbers of the co	mps utilized in estimating the subject's site					
value: 22324289, 39270695, 46442904, & 63520727 Opinion of site value: \$890,000.								
ESTIMATED 🔄 REPRODUCTION OR 🔄 REPLACEMENT COST NEW	OPINION OF SITE VALUE		=\$					
Source of cost data	DWELLING	Sq.Ft. @ \$	=\$					
Quality rating from cost service Effective date of cost data		Sq.Ft. @ \$	=\$					
Comments on Cost Approach (gross living area calculations, depreciation, etc.)			=\$					
The high land value is typical for the subjects development due to	Garage/Carport	Sq.Ft. @ \$	=\$					
demand and close proximity to business and financial centers.	Total Estimate of Cost-New		=\$					
This has no apparent adverse impact on value or marketability.	Less Physical	Functional	External					
	Depreciation		=\$()					
	Depreciated Cost of Improvements		=\$					
	"As-is" Value of Site Improvements	<u> </u>	=\$					
Estimated Remaining Economic Life (HUD and VA only) 55 Years	INDICATED VALUE BY COST APPR	ROACH	=\$					
INCOME APPROACH TO VALUE (not required by Fannie Mae)								
INCOME APPROACH TO VALU	E (not required by Fannie Mae)							
INCOME APPROACH TO VALU Estimated Monthly Market Rent \$ X Gross Rent Multiplier	E (not required by Fannie Mae) = \$		Indicated Value by Income Approach					
	<u> </u>		Indicated Value by Income Approach					
Estimated Monthly Market Rent \$ X Gross Rent Multiplier	<u> </u>		Indicated Value by Income Approach					
Estimated Monthly Market Rent \$ X Gross Rent Multiplier	= \$		Indicated Value by Income Approach					
Estimated Monthly Market Rent \$ X Gross Rent Multiplier Summary of Income Approach (including support for market rent and GRM) PROJECT INFORMATION	= \$	d 🗌 Attach						
Estimated Monthly Market Rent \$ X Gross Rent Multiplier Summary of Income Approach (including support for market rent and GRM) PROJECT INFORMATION	= \$ FOR PUDs (if applicable) Io Unit type(s) Detache							
Estimated Monthly Market Rent \$ X Gross Rent Multiplier Summary of Income Approach (including support for market rent and GRM) PROJECT INFORMATION Is the developer/builder in control of the Homeowners' Association (HOA)? Yes I	= \$ FOR PUDs (if applicable) Io Unit type(s) Detache							
Estimated Monthly Market Rent \$ X Gross Rent Multiplier Summary of Income Approach (including support for market rent and GRM) PROJECT INFORMATION Is the developer/builder in control of the Homeowners' Association (HOA)? Yes I Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and	= \$ FOR PUDs (if applicable) Io Unit type(s) Detache							
Estimated Monthly Market Rent \$ X Gross Rent Multiplier Summary of Income Approach (including support for market rent and GRM) PROJECT INFORMATION Is the developer/builder in control of the Homeowners' Association (HOA)? Yes Yes Yes Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA an Legal Name of Project	= \$ FOR PUDs (if applicable) Io Unit type(s) Detache Id the subject property is an attache							
Estimated Monthly Market Rent \$ X Gross Rent Multiplier Summary of Income Approach (including support for market rent and GRM) PROJECT INFORMATION Is the developer/builder in control of the Homeowners' Association (HOA)? Yes 1 Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA as Legal Name of Project Total number of phases Total number of units	= \$ FOR PUDs (if applicable) Io Unit type(s) Detache Id the subject property is an attache Total number of units sold	ed dwelling unit.						
Estimated Monthly Market Rent \$ X Gross Rent Multiplier Summary of Income Approach (including support for market rent and GRM) PROJECT INFORMATION Is the developer/builder in control of the Homeowners' Association (HOA)? Yes 1 Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA an Legal Name of Project Total number of phases Total number of units Total number of units rented Total number of units for sale	= \$ FOR PUDs (if applicable) Io Unit type(s) Detache Id the subject property is an attache Total number of units sold Data source(s)	ed dwelling unit.						
Estimated Monthly Market Rent \$ X Gross Rent Multiplier Summary of Income Approach (including support for market rent and GRM) PROJECT INFORMATION Is the developer/builder in control of the Homeowners' Association (HOA)? Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA ar Legal Name of Project Total number of phases Total number of units Total number of units rented Total number of units for sale Was the project contain any multi-dwelling units? Yes No Does the project contain any multi-dwelling units?	= \$ FOR PUDs (if applicable) Io Unit type(s) Detache Id the subject property is an attache Total number of units sold Data source(s)	ed dwelling unit.						
Estimated Monthly Market Rent \$ X Gross Rent Multiplier Summary of Income Approach (including support for market rent and GRM) PROJECT INFORMATION Is the developer/builder in control of the Homeowners' Association (HOA)? Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA ar Legal Name of Project Total number of phases Total number of units rented Total number of units for sale Was the project created by the conversion of existing building(s) into a PUD? Yes Does the project contain any multi-dwelling units?	= \$ FOR PUDs (if applicable) Io Unit type(s) Detache Id the subject property is an attache Total number of units sold Data source(s) No If Yes, date of conversion.	ed dwelling unit.						
Estimated Monthly Market Rent \$ X Gross Rent Multiplier Summary of Income Approach (including support for market rent and GRM) PROJECT INFORMATION Is the developer/builder in control of the Homeowners' Association (HOA)? Yes I Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA ar Legal Name of Project Total number of phases Total number of units Total number of units rented Total number of units for sale Was the project created by the conversion of existing building(s) into a PUD? Yes Does the project contain any multi-dwelling units? Yes No Data Source	= \$ FOR PUDs (if applicable) Io Unit type(s) Detache Id the subject property is an attache Total number of units sold Data source(s) No If Yes, date of conversion.	ed dwelling unit.						
Estimated Monthly Market Rent \$ X Gross Rent Multiplier Summary of Income Approach (including support for market rent and GRM) PROJECT INFORMATION Is the developer/builder in control of the Homeowners' Association (HOA)? Provide the following information for PUDS ONLY if the developer/builder is in control of the HOA an Legal Name of Project Total number of phases Total number of units rented Total number of units rented Total number of units for sale Was the project contain any multi-dwelling units? Does the project contain any multi-dwelling units? Yes No Data Source Are the units, common elements, and recreation facilities complete?	= \$ FOR PUDs (if applicable) Io Unit type(s) Detache Id the subject property is an attache Total number of units sold Data source(s) No If Yes, date of conversion.	ed dwelling unit.						
Estimated Monthly Market Rent \$ X Gross Rent Multiplier Summary of Income Approach (including support for market rent and GRM) PROJECT INFORMATION Is the developer/builder in control of the Homeowners' Association (HOA)? Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA an Legal Name of Project Total number of phases Total number of units rented Total number of units for sale Was the project contain any multi-dwelling units? Does the project contain any multi-dwelling units? Yes No Are the units, common elements, and recreation facilities complete?	= \$ FOR PUDs (if applicable) Io Unit type(s) Detache Id the subject property is an attache Total number of units sold Data source(s) No If Yes, date of conversion. If No, describe the status of comp	ed dwelling unit.						
Estimated Monthly Market Rent \$ X Gross Rent Multiplier Summary of Income Approach (including support for market rent and GRM) PROJECT INFORMATION Is the developer/builder in control of the Homeowners' Association (HOA)? Provide the following information for PUDS ONLY if the developer/builder is in control of the HOA at Legal Name of Project Total number of phases Total number of units Total number of phases Total number of units for sale Was the project contain any multi-dwelling units? Yes No Does the project contain any multi-dwelling units? Yes No Data Source Are the units, common elements, and recreation facilities complete? Yes No	= \$ FOR PUDs (if applicable) Io Unit type(s) Detache Id the subject property is an attache Total number of units sold Data source(s) No If Yes, date of conversion. If No, describe the status of comp	ed dwelling unit.						

Freddie Mac Form 70 March 2005

Fannie Mae Form 1004 March 2005

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.

2. I performed a complete visual inspection of the interior and exterior areas of the subject property. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.

3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.

4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.

5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.

6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.

7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.

8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.

9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.

10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.

11. I have knowledge and experience in appraising this type of property in this market area.

12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.

13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.

14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.

15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.

16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.

17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.

18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).

19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.

20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

2406240049 File # 2406NH059

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

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

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

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

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

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

1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.

2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.

3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.

4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.

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

APPRAISER	SUPERVISORY APPRAISER (ONLY IF REQUIRED)					
Signature	Signature					
Name Nicolas Huerta	Name					
Company Name Initech Appraisals LLC	Company Name					
Company Address 320 Detering St # B	Company Address					
Houston, TX 77007-7118						
Telephone Number (713) 432-1616	Telephone Number					
Email Address nicolas@initechappraisals.com	Email Address					
Date of Signature and Report 07/03/2024	Date of Signature					
Effective Date of Appraisal 07/03/2024	State Certification #					
State Certification # 1360864	or State License #					
or State License #	State					
or Other (describe) State #	Expiration Date of Certification or License					
State TX						
Expiration Date of Certification or License 08/31/2025	SUBJECT PROPERTY					
ADDRESS OF PROPERTY APPRAISED	Did not inspect subject property					
204 W 10th St	Did inspect exterior of subject property from street					
Houston, TX 77008	Date of Inspection					
APPRAISED VALUE OF SUBJECT PROPERTY \$ 1,900,000	Did inspect interior and exterior of subject property					
LENDER/CLIENT	Date of Inspection					
Name Appraisal MC	COMPARABLE SALES					
Company Name Erica Beyer	COMPARABLE SALES					
Company Address Houston , TX 77008	Did not inspect exterior of comparable sales from street					
	Did inspect exterior of comparable sales from street					
Email Address	Date of Inspection					

Freddie Mac Form 70 March 2005

Fannie Mae Form 1004 March 2005

		Iniform Re	sidential Ap	onraisal	Re	nort	240624004	
FEATURE	SUBJECT			-		E SALE # 5	File # 2406NH05 COMPARABL	
Address 204 W 10th St	30DJEU I	743 Rutland St	LE JALE # 4	838 Ashlar		LE SALE # 5	919 Tulane St	E SALE # 6
Houston, TX 77	008	Houston, TX 77	007	Houston, 1		007	Houston, TX 77	008
Proximity to Subject		0.29 miles SW		0.26 miles			0.18 miles W	
Sale Price	\$		\$ 1,540,384			\$ 1,695,000		\$ 1,874,550
Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 441.37 sq.ft.		\$ 459.23	sq.ft.		\$ 472.77 sq.ft.	
Data Source(s)		HARMLS #2958	4343;DOM 7	HARMLS #	4327	9759;DOM 70	HARMLS #7260	2039;DOM 3
Verification Source(s)		TaxHCAD/HAR		TaxHCAD/			TaxHCAD/HARr	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTI	ON	+ (-) \$ Adjustment	DESCRIPTION	+ (-) \$ Adjustment
Sales or Financing		ArmLth		ArmLth			ArmLth	
Concessions Date of Sale/Time		Unknown;0		Conv;0 s03/24;c02	104		Conv;0	
Location	N;Res;	s02/24;c01/24 N:Res;		N;Res;InP		+150,000	s05/24;c04/24	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		130,000	Fee Simple	
Site	9900 sf	5861 sf	+181,755	10341 sf		0	6600 sf	+148,500
View	N;Res;	N;Res;	,	N;Res;			N;Res;	
Design (Style)	DT3;Colonial	DT2;French	0	DT2;Mdtrn		0	DT2;TxTrad	0
Quality of Construction	Q3	Q3		Q3			Q3	
Actual Age	24	11	-13,000			-3,000		-24,000
Condition	C3	C3		C3	D-11		C1	-200,000
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms.	Baths		Total Bdrms. Baths	
Room Count Gross Living Area	9 4 3.1 3,752 sq.ft.	10 4 4.0 3,490 sq.ft.	-2,500	12 4 3,691	3.1	0	10 4 4.1 3,965 sq.ft.	-2,500
Basement & Finished	3,752 sq.m.	3,490 sq.m.	+26,200	3,691 0sf	અપ.ાા.	U	3,965 Sq.II. Osf	-21,300
Rooms Below Grade	331	031		031			V 31	
Functional Utility	Average	Average		Average			Average	
Heating/Cooling	Central	Central		Central			Central	
Energy Efficient Items	Insulation	Insulation		Insulation			Insulation	
Garage/Carport	3gd3dw	2gd2dw	+5,000	3gd3dw			2ga2dw	+5,000
Porch/Patio/Deck	Porch/patio	Porch/patio		Porch/pati	0		Porch/patio	
Fireplaces	1 Fireplace	1 Fireplace		1 Fireplace	•		1 Fireplace	
Pool Features	Pool	Pool		Pool			No Pool	+50,000
Exterior Features	GrgApt/SK/Gnt	None		GrgApt/SK	<u> </u>		None ⊠ + □ -	+75,000 \$ 30,700
Net Adjustment (Total) Adjusted Sale Price		Net Adj. 17.7 %	,	Net Adj.	8.7 %	\$ 147,000	Net Adj. 1.6 %	\$ 30,700
of Comparables		Gross Adj. 19.7 %			9.0 %	\$ 1,842,000		\$ 1,905,250
Report the results of the research	and analysis of the prio							+ 1,000,200
ITEM		JBJECT	COMPARABLE SA			OMPARABLE SALE # 5		ABLE SALE # 6
Date of Prior Sale/Transfer								
Price of Prior Sale/Transfer								
Data Source(s)	Per HARml		Per HARmls/Tax			ARmis/TaxHCAD		ls/TaxHCAD
Effective Date of Data Source(s)	06/28/2024		06/28/2024			/2024	06/28/2024	
Analysis of prior sale or transfer hi W 16th St has no known						s no known 12-m		ter history. 239
W Toth St has no known		transfer filstory.	TUSU Highland S				lansier mstory.	
Analysis/Comments Comp	s #4-6 are utilize	d for additional s	support.					
Comp #4 is adjusted for	differences in s	ite size, age, bat	h count, gla, car	storage and	d exte	erior features.		
Comp #5 is adjusted for	difforoncoc in k	estion (due to b	aing located in a	n inforiar n	rico r	oint area) and a	20	
Comp #5 is adjusted for	unierences in it		enng iocateu in a	n interior p	nce t	ionit alea) and ag	Je.	
Comp #6 is adjusted for	differences in s	ite size. age. con	dition (due to be	ina new co	nstru	ction). bath cour	nt. gla. car stora	ne. pool and
exterior features.							<u>, 1.,</u>	

		L				idential Ap	phi					File #		NH05	
FEATURE	SUBJECT		C	OMPARA	BLE	SALE # 7		COM	PARABL	E SALE	# 8	COMPARABLE SALE # 9			E SALE # 9
Address 204 W 10th St			1109 O	cford St	t		623 \	W 12tl	h St						
Houston, TX 77	008		Housto	n, TX 7	700	8	Houston, TX 77008								
Proximity to Subject			0.46 mi	es NE			0.41	miles	NW						
Sale Price	\$				\$	1,945,000				\$	2,173,500				\$
Sale Price/Gross Liv. Area	\$	sq.ft.	\$ 480).96 sq.f	t.		\$	462.4	5 sq.ft.			\$		sq.ft.	
Data Source(s)			HARML	S #551	642	14;DOM 6	HAR	MLS #	#4667	6333;I	DOM 9				
Verification Source(s)			TaxHC	D/HAR	Rml	s/realtor	Tax⊦	ICAD/	/HARn	nls/re	altor				
VALUE ADJUSTMENTS	DESCRIPTIO	N	DESCF	IPTION		+(-) \$ Adjustment	DE	SCRIPT	ION	+(-)	\$ Adjustment	DE	SCRIPT	ION	+(-) \$ Adjustment
Sales or Financing			ArmLth				Arm	Lth							
Concessions			Conv:0				Casł	n:0							
Date of Sale/Time			s05/24;	c 0 4/24			s03/2	24;c02	2/24						
Location	N;Res;		N;Res;				N;Re								
Leasehold/Fee Simple	Fee Simple		Fee Sin	elar			Fee	Simple	е						
Site	9900 sf		6600 sf	-		+148,500		-	-		+76,500				
View	N:Res:		N:Res:				N:Re								
Design (Style)	DT3;Colonia		DT3;Tx	Trad		0		TxTra	ad		0				
Quality of Construction	Q3		Q3			-250,000					-250,000				
Actual Age	24		17			-7.000					-17.000				
Condition	C3		C3			.,	C3				,				
Above Grade		Baths	Total Bdr	ms. Baths	s		Total	Bdrms.	Baths			Total	Bdrms.	Baths	
Room Count		3.1		4 2.1	_	+5.000		4	4.0		-2.500				
Gross Living Area	3,752			044 sq.f		-29,200	•) sq.ft.		-94.800			sq.ft.	
Basement & Finished	0sf		0sf	0 1 1 0 1		20,200	0sf	-,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,			04,000				
Rooms Below Grade	001		001				001								
Functional Utility	Average		Average	`			Aver	200							
Heating/Cooling	Central		Central				Cent								
Energy Efficient Items	Insulation		Insulati		+			lation							
Garage/Carport	3gd3dw		2ga2dw			+5,000					0				
Porch/Patio/Deck	Porch/patio		Porch/p			+3,000		h/pati	io						
Fireplaces	1 Fireplace		1 Firepl		-			eplace							
Pool Features	Pool		Pool	ace			Pool	-	C						
Exterior Features	GrgApt/SK/					+75,000					+75,000				
Net Adjustment (Total)	GIGADI/SIV	ont		<u> </u>	\$	-52.700	VVIN		⊠ -	\$	-212.800		+	٦.	\$
Adjusted Sale Price			Net Adj.	2.7 %	_	-52,700	Net Ad		9.8 %	Ψ	-212,000	Net Ad		%	Ŷ
of Comparables			Gross Adj.			1,892,300		·	9.0 % 23.7 %	\$	1,960,700			%	\$
Report the results of the research	and analysis of the														ψ
ITEM			BJECT	10101 111310		COMPARABLE SA					ABLE SALE # {				ABLE SALE # 9
Date of Prior Sale/Transfer		00			-		7		00		NULL UNLL # (J			NDEL UNEL # 9
Price of Prior Sale/Transfer					-										
Data Source(s)		Danle		۸D	Pa			`	Dor !!	A D		`			
Effective Date of Data Source(s)	Per HAF			40	-	er HARmis/Tax					s/TaxHCAI	,			
Effective Date of Data Source(s) 06/28/2024 Analysis of prior sale or transfer history of the subject property and c					100	/28/2024			06/28	12024					

W 12th St has no known 12-month prior transfer history.

Analysis/Comments Comps #7-8 are utilized for additional support.

Comp #7 is adjusted for differences in site size, quality (due to superior upgrades including exterior windows, exterior facade, built ins throughout), age, bath count, gla, car storage and exterior features.

Comp #8 is adjusted for differences in site size, quality (due to superior upgrades including built ins, floor plan and vaulted ceilings), age, bath count, gla and exterior features.

SALE F

Freddie Mac Form 70 March 2005

UAD Version 9/2011

Fannie Mae Form 1004 March 2005

Borrower	Erica Beyer			
Property Address	204 W 10th St			
City	Houston	County Harris	State TX	Zip Code 77008
Lender/Client	Erica Beyer			

• URAR : Neighborhood - Description

The subject is located in the Heights development in Houston, TX.

The area is well established +/-134 years old and has an active resale market. Most typical residential amenities are located nearby including schools, shopping, freeways, places of gathering, recreational facilities and employment centers. No apparent adverse influences were noted.

The neighborhood boundaries primarily consists of dwellings ranging in age from 0-134 years old with a gla ranging from 576 sf to 12,908 sf.

The subject is above the predominant value, however, is well within the overall range. The aforementioned does not have a negative effect on its marketability.

URAR : Neighborhood - Market Conditions

See 1004MC addendum

URAR: Site Comments

The subject is located on a typical size rectangular/corner lot for the neighborhood.

There are no apparent adverse environmental conditions. No apparent adverse easements or encroachments were noted. No apparent adverse influences were noted. The appraiser is not an environmental expert. See statement of limiting conditions. The subject has typical utility easements.

URAR: Additional Features

Formal Living, Formal Dining, Wood Flooring, Game Room, 3 Car Garage, Garage Apartment.

URAR: Condition of Improvements

The subject is an existing dwelling in good condition and has been well maintained. Due to the aforementioned, the subject's effective age is lower than the actual age.

No apparent physical, functional, or external inadequacies were noted. No apparent adverse influences were noted.

Water and utilities were on and functional at the time of the appraisal.

The appraiser followed ANSI Measurement Guidelines for the sketch provided

The use of hypothetical or extroadinary assumptions can result in different assignment results.

Sales Comparison Comments

Sales utilized are verified closed. Dates in the market grid are contract/closed dates. Gla set @ \$100 per sf. per paired sales.

No measurable difference between bedroom mix or 2-stry and 3-stry design as there is no measurable difference in the subject's immediate market area.

It should be noted that there have been few recent/similar known sales within the subject's development. Due to the aforementioned it was necessary to utilize sales from outside the development within the subject's immediate market area. Location adjustments are warranted. The sales utilized are the most recent/similar proximate known sales available at the time of appraisal. The appraiser exhausted all search parameters.

It was necessary to utilize sales over 6 months as it was the most similar and recent known sale available at the time of the appraisal.

Some of the comparables may exceed optimal adjustment guidelines, however, are utilized to bracket features of the subject and/or to adhere to lender guidelines.

Location adjustments are warranted as it appears that comparables east of Heights Blvd are selling at a higher price point per paired sales.

Grid adjustments:

Unless otherwise noted, all market grid adjustments are deemed to be self-explanatory; but all adjustments to the comparable sales reflect the appraisers best estimates of the market's reaction to the differences between the subject property and the comparables. Through paired sales analysis, peer conversations, ongoing market knowledge is conducted to the degree that the available data allows, in most cases. Data is too limited to be conclusively definitive and the adjustments are as much "qualitative"(reflecting generally positive or negative market influences) as they are quantitative" (irrefutably derived from hard core data and information. In any case, the adjustment values utilized are reasonable relative to the limited amount of data that is typically available; as well as to anticipate market reaction to various property characteristics as is noted through experience in this like in this and like markets and input from local brokers.

Comp #1 is adjusted for differences in location (due to being located in an inferior price point area), site size, bath count, gla and pool.

Comp #2 is adjusted for differences in site size, age, condition (due to superior kitchen remodel and updates throughout), gla, car storage and exterior features.

Comp #3 is adjusted for differences in site size, age, bath count, gla and exterior features.

Borrower	Erica Beyer					
Property Address	204 W 10th St					
City	Houston	County Harris	State	ΤХ	Zip Code 77008	
Lender/Client	Erica Beyer					

See comps #4-6 for additional support.

The subject's dominant feature is its gla, site size and amenities. . See reconciliation on page 2 of URAR for estimated exposure time on final opinion of value.

All sales received weight as all share features similar to the subject property. Comps #1-3 received the most weight as they are among the most similar within the subject's market area. The final opinion of value is within the overall range of the after adjusted comparables and supported in the market.

• URAR: Analysis of Current Agreement

See subject and contract section on Page 1 of URAR.

-See attached addendum for property archive report of full listing history. (PAR)

• FIRREA/USPAP Addendum: Certification Supplement 1

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 current or prospective interest in the property or parties to the transaction.

Appraiser Independence Statement:

No employee, director, officer, or agent of the lender, or any other third party acting as a joint venture partner, independent contractor, appraisalmanagement company, or partner on behalf of the lender has influenced or attempted to influence the development, reporting, result, or review of this assignment through coercion, extortion, collusion, compensation, instruction, inducement, intimidation, bribery or in any other manner. I have not been contacted by anyone other than the intended user (lender/client as identified on the first page of the report), borrower, or designated contact to make an appointment to enter the property. I agree to immediately report any unauthorized contacts either personally by phone or electronically.

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

The following is noted in order to define terms as they are used in the appraisal report. This is not intended to be a modification of the certification, but a clarification, which is required to be in compliance with USPAP. The URAR appraisal form was used to report the results of my (our) appraisal. The scope of work explanations discussed here and within the body of the report, reference by number and page, the Scope of Work, Assumptions and Limiting Conditions and Certifications as shown on pages 4-6 of the FNMA Form 1004/Freddie Mac Form 70 to further define, clarify and document what the appraiser(s) did and or did not do in order to develop the appraisal and report the value opinion, based on the complexity of this appraisal assignment and or as a result of a supplementary Agreement or Engagement Letter as accepted by the appraiser(s) and client identified within the appraisal report. If no written specific and or supplemental Scope of Work was agreed upon with the client (prior to accepting the assignment, by formal engagement letter and included in this report) the Scope of Work outlined here and within the report, is considered to be representative of what typical users of appraisal services would require and in general, what appraisers would provide as reasonable, acceptable and sufficient for the stated intended user's needs.

Appraisals are not Home Inspections:

Appraisals are Different from Home Inspections. An appraisal is different from a home inspection and does not replace a home inspection. Appraisals estimate the value of the property for mortgage insurance use. An appraisal is required to ensure the property is marketable. Home inspections evaluate the condition of the home for buyers. It is recommended that the buyer obtain a complete home inspection by a qualified home inspector to determine condition. Statement 23 on page 6 of this report states that the buyer may rely on the appraisal. If doing so, the buyer must recognize the intended use and user of the report-FHA and the lender-and was prepared according their specific requirements.

Income Approach (Pg. 5, Cert. 4):

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

Comments on hazardous materials

In this appraisal assignment, the existence of potentially hazardous material used on the construction or maintenance of the building such as the presence of urea-formaldehyde foam insulation or asbestos and/or the presence of toxic waste (which may or may not be present on the property) was not observed by the appraiser; nor does the appraiser have knowledge of the existence of such materials on or in the property. However, the appraiser is not qualified to detect such substances (the existence of such substances as urea-formaldehyde foam insulation) or other potentially hazardous waste material which may have an effect on the value of the property. The appraiser urges the client to retain an expert in this field if desired.

Appraisers compensation

The appraiser's compensation is not contingent upon the reporting of a pre-determined value or direction in value that favors the cause of the client, the amount of the opinion of value, the attainment of a stipulated result, or the occurrence of a subsequent event. The appraisal assignment was not based on a requested minimum valuation, a specific valuation or the approval of a

Borrower	Erica Beyer							
Property Address	204 W 10th St							
City	Houston	County	Harris	State	ΤХ	Zip Code	77008	
Lender/Client	Erica Beyer							
-								

loan.

Environmental disclaimer

The opinion of value in this report is based on the assumption that the property is not negatively affected by the existence of hazardous substances or detrimental environmental conditions. The appraiser is not an expert in the identification of hazardous substances or detrimental environmental conditions. The appraiser's routine inspection of and inquiries about the subject property did not develop any information that indicated any apparent significant hazardous substances or detrimental environmental conditions. The appraiser's routine inspection of and inquiries about the subject property did not develop any information that indicated any apparent significant hazardous substances or detrimental environmental conditions which would affect the property negatively. It is possible that the tests and inspections made by a qualified hazardous substance and environmental expert would reveal the existence of hazardous materials and environmental conditions on or around the property that would negatively affect its value.

Extent of data research-Sales/Listings (Pg. 5, Cert. 5 thru 9):

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

Depending upon the availability and reliability of various data sources, the appraiser(s) used any combination of reasonably available information from city/county records, real estate agents, owner's comments, buyer's description, assessor's records, multiple listing service (MLS) data, brochures, web site listings and visual observation to identify the relevant characteristics of the subject property. Comparables were selected based on physical, functional, economic and location characteristics with the sales cited in the report considered to be most relevant to the analysis of subject property. These sales were adjusted to the subject to reflect the market's reaction to differences (if any). Appraiser took photographs of all comparable sales and included them within this report unless the sales were unable to be accessed from the street for any reason or due to inclimate weather or people in the front yard. In the event that appraiser is not able to access the comparable sale then the photograph utilized is provided by the agent and all information included in the mls write up is considered to be reliable and accurate.

Adverse Factors (Pg 4 item 5 & Pg. 5, Cert. 14):

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

While some in the market may consider factors such as drug labs, registered sex offenders, criminal activity, interim rehabilitation facilities halfway houses or similar uses as "adverse," unless cited within the report, the appraiser(s) has made no attempt to investigate or discover such activities as part of this assignment, unless such factors were readily apparent and obviously impacting the subject property as evidenced by market data. If the intended user has concerns in these areas, it is highly recommended that they secure this information from a reliable source.

The Value Opinion:

The value opinion stated in the report is based on my (our) analysis as of the effective date shown in the report. The value opinion considers the productivity, economic and physical conditions of the property only as of the date of value cited. As marketconditions change, this value opinion may not be valid in another time period. Personal property such as furnishings, equipment or other items that may be included with a sale or transfer of the property were excluded from the value unless such items are necessary for the operations of the property (garage door remotes, pool remotes, etc) and would normally be a part of the mechanical or operational equipment that is considered realty.

Disclosure/Distribution (Pg. 6, Cert. 21 & Cert. 23):

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

The subject property has been measured to conform with ANSI Standards.

The subject property did not sustain any damage and/or any adverse impact on value or marketability from the recent FEMA Disaster Declaration DR-4781 TX dated 5/20/24 impacting this area.

General Text Addendum

Borrower	Erica Beyer						
Property Address	204 W 10th St						
City	Houston	County Harris	State	ТΧ	Zip Code	77008	
Lender/Client	Erica Beyer						

Hello! The client has provided additional sales for consideration. Would you please review and comment and/or amend as you see necessary? We appreciate you taking the time to review and consider this information. Commentary

Please comment on whether the following features were taken into consideration

The bathrooms were updated 2024

The kitchen was updated 2024

The 3rd floor was built out 2024 adding 884 sf (adding 4th bedroom, bathroom & game room)

The backyard including pool has an estimated cost if \$200,000 to replicate.

The Wood Flooring was sanded, stained and also brought into the bedrooms 2024

Whole House Painted 2023

Fencing Replaced in 2024

Tankless water heaters are a few years old

HVAC and Roof are a few years old, (roof was just inspected and was in great condition)

*The updates mentioned were considered in the original analysis.

Sales

1)55164214 -1109 Oxford Street - Houston Heights - 4 bed, 2bath, 1half-bath, 2 garages 4,044sqft, 2007 yr built 6,600 lot sqft \$1,995,000 list price - 05/28/24 close date, \$1,945,000 sold price,

The appraiser added this comparable to the appraisal.

2)46676333 - 623 W 12th Street - Houston Heights - 4bed, 4bath, 0 half bath, 3 garage, 4,700 sqft, 2017 yr built, 8,200 lo sqft, \$2,250,000 list price, 03/05/24 close date, \$2,173,500 sold price

The appraiser added this comparable to the appraisal.

3)46293651 - 748 Arlington Street - HOUSTON - 2bed, 2bath, 2 half- bath, 2 garage, 4,100 sqft, 2001 yr built, \$3,495,000 list price, 01/26/24 close date, \$3,325,000 sold price

*This comparable is not more similar to the subject property

Single-Family

Current Listing Days On Market (DOM): 66

ALS# 6775	1011	Single-F	anny				
Agent	Office	Field	Change Info	Change Type	Price	Date	DOM
eabeyer	CBAR06	Status	->ACT	New Listing	\$2,075,000	04/25/2024	0
MLS# 2061	0979	Single-F	amily				
Agent	Office	Field	Change Info	Change Type	Price	Date	DOM
jacarter	CBAR06	Status	WITH->EXP	Expired	\$1,874,999	01/01/2024	116
jacarter	CBAR06	Status	ACT->WITH	Withdrawn	\$1,874,999	10/16/2023	116
jacarter	CBAR06	ListPrice	\$1,875,000->\$1,874,999	Price Decrease	\$1,874,999	10/06/2023	106
jacarter	CBAR06	Status	->ACT	New Listing	\$1,875,000	06/22/2023	0
VILS# <u>4470</u>	1297	Single-F	amily				
Agent	Office	Field	Change Info	Change Type	Price	Date	DOM
eabeyer	CBAR06	Status	ACT->TERM	Terminated	\$1,900,000	06/16/2023	64
eabeyer	CBAR06	ListPrice	\$2,000,000->\$1,900,000	Price Decrease	\$1,900,000	05/09/2023	26
<u>eabeyer</u>	CBAR06	Status	->ACT	New Listing	\$2,000,000	04/13/2023	0
MLS# <u>3572</u>	5017	Single-F	amily				
Agent	Office	Field	Change Info	Change Type	Price	Date	DOM
Selena	CBAR06	Status	CS->TERM	Terminated	\$2,000,000	04/10/2023	0
<u>Selena</u>	CBAR06	Status	1->CS	Coming Soon	\$2,000,000	04/07/2023	0
Prepared B	y: Nicolas Hu	erta	Data Not Verified/C Obtain Signed HAR Brol	Guaranteed by MLS		: 06/30/2024 1	:19 PM

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.

СЗ

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.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM (Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Abbreviations Used in Data Standardization Text

A Averas Location A View ac Averas Arta_Site Arta_Site Adjirk Adjacett D Park Location Adjirk Adjacett D Park Location Arta Adjacett D Pork Disign (Syte) B Berteloid Location X View B Barthoom(S) Basement A Finished Rooms Balow Grade bit Borom Basement A Finished Rooms Balow Grade bit Borom Basement A Finished Rooms Balow Grade Commed Commend Influence Location Commed Commend Influence Comm Commed Influence Location State or Financing Concessions Cop Cash State or Financing Concessions State or Financing Concessions Cop Cash State View View Wiew State or Financing Concessions Cop Cash State View Wiew State or Financing Concessions Cop Cash State View Wiew State or Financing Concessions Cop Cash State View Wiew State or Financing Concessions Cop	Abbreviation	Full Name	Fields Where This Abbreviation May Appear
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UAD Version 9/2011 (Updated 1/2014)

Market	Conditions Add	lendum to the A	Appraisal Repor	t _{File No.}	2406240049 2406NH059	
The purpose of this addendum is to provide the lender/c						
neighborhood. This is a required addendum for all appra	isal reports with an effectiv	e date on or after April 1, 2	009.			
Property Address 204 W 10th St		City Houston		State TX	ZIP Code 770	08
Borrower Erica Beyer Instructions: The appraiser must use the information rea	nuired on this form as the h	asis for his/her conclusion	and must provide support	for those conclusi	one regarding	
housing trends and overall market conditions as reported	•					
it is available and reliable and must provide analysis as i	-					
explanation. It is recognized that not all data sources wil	I be able to provide data for	the shaded areas below; if	it is available, however, the	appraiser must inc	lude the data	
in the analysis. If data sources provide the required infor	•		•	•		
average. Sales and listings must be properties that comp				ed by a prospectiv	e buyer of the	
subject property. The appraiser must explain any anoma Inventory Analysis	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months		Overall Trend	
Total # of Comparable Sales (Settled)	54	31	43	Increasing	Stable	Declining
Absorption Rate (Total Sales/Months)	9.00	10.33	14.33	Increasing	Stable	Declining
Total # of Comparable Active Listings	19	21	61	Declining	Stable	🛛 Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	2.1	2.0	4.3	Declining	Stable	Increasing
Median Sale & List Price, DOM, Sale/List % Median Comparable Sale Price	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months		Overall Trend	Dealining
Median Comparable Sales Days on Market	\$1,463,500 11	\$1,171,500 26	<u>\$1,450,000</u> 10	Increasing	Stable Stable	Declining
Median Comparable List Price	\$1,095,000	\$1,650,000	\$1,395,000	Increasing	Stable	Declining
Median Comparable Listings Days on Market	51	41	37	Declining	Stable	Increasing
Median Sale Price as % of List Price	99%	97%	99%	Increasing	🔀 Stable	Declining
Seller-(developer, builder, etc.)paid financial assistance				🔀 Declining	Stable	Increasing
Explain in detail the seller concessions trends for the pas						
fees, options, etc.). An analysis was perf				For those sale	es, a total of <i>'</i>	18.0%
were reported to have seller concession	ns. This analysis sr	nows a change of -4	1% per month.			
Are foreclosure sales (REO sales) a factor in the market	? 🗌 Yes 🖂 No	b If yes, explain (includ	ing the trends in listings and	sales of foreclose	d properties).	
An analysis was performed on 128 com	peting sales over t	he past 12 months.	For those sales, a t	total of 0.0% v	vere reported	l to be
REO.						
Cite data sources for above information. Inform	nation reported in t	the HARMLS syster	n (using an effective	e date of 06/2	8/2024) was u	utilized to
Cite data sources for above information. Information arrive at the results noted on this added			n (using an effective ed in these comme			
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2406240049

Subject Photo Page

Borrower	Erica Beyer			
Property Address	204 W 10th St			
City	Houston	County Harris	State TX	Zip Code 77008
Lender/Client	Erica Beyer			



Subject Front

204 W 10th St	
Sales Price	
Gross Living Area	3,752
Total Rooms	9
Total Bedrooms	4
Total Bathrooms	3.1
Location	N;Res;
View	N;Res;
Site	9900 sf
Quality	Q3
Age	24







Subject Street

Borrower	Erica Beyer				
Property Address	204 W 10th St				
City	Houston	County Harris	State TX	Zip Code 77008	
Lender/Client	Erica Beyer				



Street

Summer Kitchen



Generator

Generator



Pool

Side

Borrower	Erica Beyer				
Property Address	204 W 10th St				
City	Houston	County Harris	State TX	Zip Code 77008	
Lender/Client	Erica Beyer				



Entry

Family



Dining

Bar



Kitchen

Living

Borrower	Erica Beyer				
Property Address	204 W 10th St				
City	Houston	County Harris	State TX	Zip Code 77008	
Lender/Client	Erica Beyer				



Half Bath





Bath 1

Study



Bedroom 2

Bath 2

Borrower	Erica Beyer				
Property Address	204 W 10th St				
City	Houston	County Harris	State TX	Zip Code 77008	
Lender/Client	Erica Beyer				



Bath 2





Utility

Bar



Game Room

Bedroom 4

Borrower	Erica Beyer				
Property Address	204 W 10th St				
City	Houston	County Harris	State TX	Zip Code 77008	
Lender/Client	Erica Beyer				



Bath 3





Game Room

Garage/Apt



Garage/Apt

Garage/Apt

Borrower	Erica Beyer				
Property Address	204 W 10th St				
City	Houston	County Harris	State TX	Zip Code 77008	
Lender/Client	Erica Beyer				



Garage/Apt

Garage



Garage

Garage Apt Entry



Garage Apt Living

Garage Apt Dining

Borrower	Erica Beyer				
Property Address	204 W 10th St				
City	Houston	County Harris	State TX	Zip Code 77008	
Lender/Client	Erica Beyer				



Garage Apt Kitchen

Garage Apt Bedroom



Garage Apt Bath

Utility



Alley

Alley

Building Sketch

Borrower	Erica Beyer				
Property Address	204 W 10th St				
City	Houston	County Harris	State TX	Zip Code 77008	
Lender/Client	Erica Beyer				



Location Map

Borrower	Erica Beyer				
Property Address	204 W 10th St				
City	Houston	County Harris	State TX	Zip Code 77008	
Lender/Client	Erica Beyer				



Flood Map

Borrower	Erica Beyer				
Property Address	204 W 10th St				
City	Houston	County Harris	State TX	Zip Code 77008	
Lender/Client	Erica Beyer				

InterFlood by a la mode	Preparec	for: Initech Appraisals 204 W 10th St
by a la mode		Houston, TX 77008
	e 14th st	
	Heights H Heights Neighborhood Library	ch Sehoal Q
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St Conzeles Day Care	W 9th St E 9th St	
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300 yar-15	Width St White OakDr	
Google	and and an and an	024 Airpus, Maxier Technologies Powered by CoreLogic®
MAP DATA	MAP LEGEND	
FEMA Special Flood Hazard Area: No Map Number: 48201C0670M Zone: X	Areas inundated by 500-year flooding Areas inundated by 100-year flooding	Protected Areas
Map Date: June 09, 2014 FIPS: 48201	Velocity Hazard	O Subject Area

Location Map

Borrower	Erica Beyer						
Property Address	204 W 10th St						
City	Houston	County Harris	State	тх	Zip Code	77008	
Lender/Client	Erica Beyer						



Comparable Photo Page

Borrower	Erica Beyer						
Property Address	204 W 10th St						
City	Houston	County Harris	State	тх	Zip Code	77008	
Lender/Client	Erica Beyer						



Co	mparable 1
239 W 16th St	
Prox. to Subject	0.80 miles N
Sale Price	1,600,000
Gross Living Area	4,169
Total Rooms	13
Total Bedrooms	4
Total Bathrooms	4.1
Location	N;Res;InPrPt
View	N;Res;
Site	6800 sf
Quality	Q3
Age	23





602 E 9th St	
Prox. to Subject	0.47 miles E
Sale Price	1,665,000
Gross Living Area	3,103
Total Rooms	9
Total Bedrooms	4
Total Bathrooms	3.1
Location	N;Res;
View	N;Res;
Site	6250 sf
Quality	Q3
Age	31



Co	mparable 3
632 Harvard St	
Prox. to Subject	0.45 miles SE
Sale Price	2,100,000
Gross Living Area	3,868
Total Rooms	11
Total Bedrooms	3
Total Bathrooms	3.2
Location	N;Res;
View	N;Res;
Site	13200 sf
Quality	Q3
Age	14

Comparable Photo Page

Borrower	Erica Beyer				
Property Address	204 W 10th St				
City	Houston	County Harris	State TX	Zip Code	77008
Lender/Client	Erica Beyer				



Comparable 4			
743 Rutland St			
Prox. to Subject	0.29 miles SW		
Sale Price	1,540,384		
Gross Living Area	3,490		
Total Rooms	10		
Total Bedrooms	4		
Total Bathrooms	4.0		
Location	N;Res;		
View	N;Res;		
Site	5861 sf		
Quality	Q3		
Age	11		



Comparable 5

838 Ashland St	
Prox. to Subject	0.26 miles SW
Sale Price	1,695,000
Gross Living Area	3,691
Total Rooms	12
Total Bedrooms	4
Total Bathrooms	3.1
Location	N;Res;InPrPt
View	N;Res;
Site	10341 sf
Quality	Q3
Age	21



Comparable 6		
919 Tulane St		
Prox. to Subject	0.18 miles W	
Sale Price	1,874,550	

Sale Price	1,874,55
Gross Living Area	3,965
Total Rooms	10
Total Bedrooms	4
Total Bathrooms	4.1
Location	N;Res;
View	N;Res;
Site	6600 sf
Quality	Q3
Age	0

Comparable Photo Page

Borrower	Erica Beyer			
Property Address	204 W 10th St			
City	Houston	County Harris	State TX	Zip Code 77008
Lender/Client	Erica Beyer			



Co	mparable 7
1109 Oxford St	
Prox. to Subject	0.46 miles NE
Sale Price	1,945,000
Gross Living Area	4,044
Total Rooms	10
Total Bedrooms	4
Total Bathrooms	2.1
Location	N;Res;
View	N;Res;
Site	6600 sf
Quality	Q3
Age	17



Comparable 8

623 W 12th St	
Prox. to Subject	0.41 miles NW
Sale Price	2,173,500
Gross Living Area	4,700
Total Rooms	9
Total Bedrooms	4
Total Bathrooms	4.0
Location	N;Res;
View	N;Res;
Site	8200 sf
Quality	Q3
Age	7

Comparable 9

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

Borrower		Erica Bey						File No	0. 2406NH059
Property Ac City	ddress	204 W 10	th St		County	Harrie		State TX	Zip Code 77008
Lender/Clie	ent	Houston Erica Bey	/er		County	narris			
APP	RAI	SAL AN	D REPOF	RT IDENTIFICA	TION				
This	Report	is <u>one</u> of th	ne following ty	pes:					
	Appraisa	al Report	(A written repo	ort prepared under Stand	lards Rule	2-2(a) , purs	suant to the Scope o	of Work, as disclosed	l elsewhere in this report.)
	Restricte Appraisa	ed al Report		ort prepared under Stand e stated intended use by				of Work, as disclose	d elsewhere in this report,
				ls Rule 2-3					
- The st - The re analyses	atement ported a s, opinio	s of fact conta nalyses, opini ns, and conclu	ons, and conclus usions.	rt are true and correct. ions are limited only by the					rtial, and unbiased professional
- Unless period ir	s otherwi mmediat	ise indicated, ely preceding	I have performed acceptance of thi	no services, as an apprais	er or in any o	other capacity, reg	garding the property th	-	respect to the parties involved. s report within the three-year
- My en - My co client, th - My an were in	gagemei impensat ne amoui alyses, c effect at	nt in this assign tion for compl nt of the value opinions, and the time this r	gnment was not o eting this assignr opinion, the attai conclusions were report was prepar	contingent upon developing nent is not contingent upor inment of a stipulated resul e developed, and this report ed.	g or reporting n the develop t, or the occu t has been pr	predetermined re ment or reporting rrence of a subse epared, in confor	esults. g of a predetermined va equent event directly re rmity with the Uniform	elated to the intended u	ue that favors the cause of the se of this appraisal. onal Appraisal Practice that
- Unless	s otherwi	ise indicated,	no one provided s	ersonal inspection of the pr significant real property app praisal assistance is stated	praisal assista	ance to the perso		ïcation (if there are exc	ceptions, the name of each
apprais	sed wou	ld have been		MC (USPAP defi market prior to the hypot "ime for the subject pro	hetical cons	ummation of a s	sale at market value o		•
				I and Report equiring disclosure			ted requirement:	S:	
APPR	AISER					SUPER	VISORY or CO-/	APPRAISER (if a	pplicable):
Cinentur		11/1	yolog	Aut	7	Cierreture			
Signatur Name:		as Huerta		V		Signature Name:			
	rtification License	#: <u>13608</u> #:	364				rtification #: License #:		
State:	тх	Expiration Dat	e of Certification o 07/03/2024	or License: 08/31/202	5	State:	Expiration Date	e of Certification or Licer	ISE:
Effective	e of Signature and Report: 07/03/2024 Date of Signature: ective Date of Appraisal: 07/03/2024 Date of Signature: pection of Subject: None Interior and Exterior Exterior-Only Inspection of Subject: None Interior and Exterior Exterior-Only								

Form ID14E - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

Date of Inspection (if applicable):

Date of Inspection (if applicable): 07/03/2024

I.D. Appraisals 713-432-1616							
FIRREA / USPAP ADDENDUM							
Porrower	Evice Dever	1 ///////	,				
Borrower Property Address	Erica Beyer 204 W 10th St						
City	Houston	County	Harris	State -	тх	Zip Code	77008
Lender/Client	Erica Beyer	Obtiny		Otato			11000
Purpose							
	of the appraisal is of this report.	s to provide an opinion of mar	ket value of the subject	property, as define	d in thi	s report,	as of the
Scope							
The appraisa	I is based on the i	nformation gathered by the a	ppraiser from public rec	ords, other identifie	ed sour	ces, insp	ection of the
subject prop	erty and neighbor	hood, selection of comparable	e sales, listings, and/or	rentals within the s	ubject i	market ar	ea. The original
		hown in the data source sect					
		ed first. The sources and data					
source deem conclusion.	ed most reliable h	as been used. Data believed u	unreliable was not inclu	ded in the report no	or used	as a basi	is for value
conclusion.							
Intended Use / I							
		sal is to assist the client and a	any other intended user	s in determining the	e fair m	arket val	ue as of the
effective date	9.						
History of Prope	-						
Current listing infor	rmation: See subje	ect information on page 1 of U	RAR.				
Prior sale: See	sales comparisor	n approach on page 2 of URAF	۲				
		• • • • • • • • • • • • • • • • •					
	/ N.A. I. I						
	/ Marketing Time ation on page 2 of						
See reconcili	ation on page 2 of	UKAR.					
· · · · ·	realty) Transfers						
No value war	ranted for non-rea	ilty items.					
Additional Com	ments						
Market value	definition (per US	PAP):					
		a property should bring in a					
		ly and knowledgeably, and as					
definition is t	the consummation	n of a sale as of a specified da	te and the passing of th	tie from seller to buy	yer und	ier condi	tions whereby:
1. Buver and	seller are typically	v motivated:					
		ed or well advised, and acting	in what they consider t	heir own best intere	est;		
		I for exposure in the open ma					
_		ars or in terms of financial an					
		mal consideration for the proputite the sale	perty sold unaffected by	special or creative	financ	ing or sa	les concession
granteu by al	nyone associated	with the sale.					
The definition	<u>n is set forth by t</u> h	e Uniform Standards of Profe	ssional Appraisal Pract	ice.			
The appraise	r also evaluated th	he highest and best use for th	e subject property.				
The appraise	r assumes no res	ponsibility/liability for change	s in market condition	ny hidden or undieg	haen	condition	s within the
	e statement of limi		S III IIIar Ket Condition, a		JUSEU	contaition	
Certification Su	nnlement						
		d on a requested minimum valuation, a sp	ecific valuation or an approval of	a loan.			
	-	upon the reporting of a predetermin			of the	client. the a	amount of the value
	-	esult or the occurrence of a subsequent ev					
Λ	andre	Awoth					
10	MOUZ	pour o se					
Appraicer(c).	licolas Huerta	v	Supervisory Appraiser(s)				
Effective date / R		07/03/2024	Effective date / Report d				
LINGUNG UALE / N		01100/2027		uio			

Business Risk Partners

PROFESSIONAL LIABILITY INSURANCE POLICY -UNDERWRITTEN BY CERTAIN UNDERWRITERS AT LLOYD'S, LONDON.

THIS IS A CLAIMS MADE AND REPORTED POLICY - PLEASE READ CAREFULLY.

DECLARATIONS

NAMED INSURED: ADDRESS:	Initech Appraisals, LLC 320 Detering Street, Houston, TX 77007					
POLICY PERIOD:	EFFECTIVE FROM 04/01/2024 to 04/01/2025 (AT 12:01 A.M. STANDARD TIME AT ADDRESS OF NAMED INSURED AS STATED HEREIN.)					
LIMITS OF LIABILITY	 (A) \$1,000,000 each Claim including Loss and Claims Expenses, but in no event exceedin (B) \$1,000,000 in the Aggregate for all Claims, including Loss and Claims Expenses 					
DEDUCTIBLE:	\$25,000 per Claim, including Loss and Claims Expenses					
PREMIUM:	\$22,380					
RETROACTIVE DATE:	04/01/2012					
PROFESSIONAL SERVIC	ES: Solely in the performance of providing professional services as an Appraisal Management Company and Residential Appraiser for others for a fee.					
NOTICES:	Notices required to be given to the Insurers under the Policy shall be addressed to: Business Risk Partners					
POLICY NUMBER:	2 Waterside Crossing Suite 102, Windsor, CT 06095 0000-00349546D					
AGENT/BROKER:	Norman-Spencer Agency					
ENDORSEMENTS:	 Application Warranty Endorsement Cyber Liability and Data Breach Exclusion Violation of Consumer Protection Laws Exclusion Endorsement Nuclear Incident Exclusion Service of Suit Clause (U.S.A.) Several Liability Notice War and Terrorism Exclusion Endorsement Radioactive Contamination Exclusion Clause Liability Direct (USA) Sanction Limitation and Exclusion Clause Employment Practices Exclusion Prior and Pending Litigation Exclusion Appraisal Management Company Endorsement - \$500,000 Surplus Lines Tax \$1,097.56 Stamping Fee \$9.05 					
	ADDRESS: POLICY PERIOD: LIMITS OF LIABILITY DEDUCTIBLE: PREMIUM: RETROACTIVE DATE: PROFESSIONAL SERVIC NOTICES:					

Insurance contract is with an insurer not licensed to transact Insurance in this state and is issued and delivered as surplus line coverage under the Texas insurance statues. The Texas Department of Insurance does not audit the finances or review the solvency of the surplus lines insurer providing this coverage, and the insurer is not a member of the property and casualty insurance guaranty association created under Chapter 462, Insurance Code. Chapter 225, Insurance Code, requires payment of a <u>4.85%</u> percent tax on gross premium.

Lloyd's Binding Authority#

B1392BWI236029

NOTICE: THIS IS A CLAIMS MADE AND REPORTED POLICY. EXCEPT AS MAY OTHERWISE BE PROVIDED HEREIN, THE COVERAGE OF THIS POLICY IS LIMITED TO LIABILITY FOR WRONGFUL ACTS COMMITTED SUBSEQUENT TO THE RETROACTIVE DATE, IF APPLICABLE, FOR WHICH CLAIMS ARE FIRST MADE AGAINST THE INSURED WHILE THE POLICY IS IN FORCE AND WHICH ARE REPORTED TO THE COMPANY NO LATER THAN SIXTY (60) DAYS AFTER THE TERMINATION OF THE POLICY. THE COVERAGE OF THIS POLICY DOES NOT APPLY TO CLAIMS FIRST MADE AGAINST THE INSURED AFTER THE TERMINATION OF THE POLICY UNLESS AN EXTENDED REPORTING PERIOD APPLIES.

THE LIMITS OF LIABILITY AVAILABLE TO PAY LOSS, AS DEFINED IN THE POLICY, SHALL BE REDUCED BY AMOUNTS INCURRED FOR CLAIMS EXPENSES. FURTHER NOTE THAT AMOUNTS INCURRED FOR CLAIMS EXPENSES AND LOSS SHALL ALSO BE APPLIED AGAINST THE DEDUCTIBLE AMOUNT.

AUTHORIZED REPRESENTATIVE:

fion toherry

DATE: 03/05/2024

Lisa Doherty President

Please note: Surplus Lines taxes and fees are not included in the premium. SL tax filing and attaching Surplus Lines disclosure notices are the responsibility of the licensed surplus lines broker.



Certified Residential Real Estate Appraiser

Appraiser: Nicolas Huerta License #: TX 1360864 R

License Expires: 08/31/2025

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: Certified Residential Real Estate Appraiser

helse **Chelsea Buchholtz**

Commissioner

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