Gonzalez Appraisal Company

	UNI	torm Re	Siuentia	I Appraisa	пероп	F	ile# 24072	2027	
The purpose of this summary appraisal repo		ide the lender/cli	ient with an ac		ely supported, op				
Property Address 4518 Warm Springs	Rd	0		City Houston			tate TX	Zip Code 770	35
Borrower CANDACE BRAWNER Legal Description LT 20 BLK 13 POST			of Public Record	Brawnerology	LLC	U	ounty HAR	RIS	
Assessor's Parcel # 087-191-000-0020		UR SEC 4		Tax Year 2023		R	.E. Taxes \$	4 203	
Neighborhood Name DOST OAK MANG					571D		ensus Tract 4		
Occupant 🗌 Owner 🔲 Tenant 🗙 Vac		Special	Assessments \$	0	D PU			per year	per month
Property Rights Appraised X Fee Simple	Leasehol		describe)						
	🗙 Refina	ance Transaction	Other (de	,		· · · · · · · · · · · · · · · · · · ·			
Lender/Client AMP LENDING Is the subject property currently offered for sale	or has it heen o	Addı Addı har sələ in t		FERNHURST D				Yes 🗙 No	
Report data source(s) used, offering price(s), and				ARE NO KNOV					I THE
PRIOR 12 MONTHS.	( )		,						=
I did did not analyze the contract for	sale for the sub	bject purchase tra	nsaction. Explain	the results of the anal	lysis of the contract	t for sale or wh	ly the analysis	was not	
performed.									
Contract Price \$ Date of Cor Is there any financial assistance (loan charges, s	ntract	ls the	nronerty seller th	e owner of public reco	ord? Yes	No Dat	a Source(s)		
Is there any financial assistance (loan charges, s							,	Yes	No
If Yes, report the total dollar amount and describ				, , , <u>,</u>					
	<u></u>								
Note: Race and the racial composition of the	neighborhood	a are not apprais		Housing Trace		0	h Llausian	Dresset	al     c = 0/
Neighborhood Characteristics           Location         Urban         Suburban	Rural	Property Values	One-Unit I	Housing Trends X Stable	Declining	PRICE	t Housing AGE	Present Lan One-Unit	
Location Urban 🗙 Suburban Built-Up 🗙 Over 75% 🗌 25-75%	,	Demand/Supply	Shortage	In Balance	Over Supply	\$ (000)	(yrs)	2-4 Unit	<u>70 %</u> 5 %
Growth Rapid X Stable		Marketing Time			Over 6 mths		0W 1	Multi-Family	<u> </u>
		-		OP 610 AND WE			igh 74	Commercial	10 %
POST OAK BLVD.						375 Pr	ed. 68	Other	10 %
Neighborhood Description SEE ATTAC	HED ADDE	ENDA.							
Market Conditions (including support for the abo	ve conclusions)	) SEE	ATTACHED						
Dimensions PER HCAD			6893 sf		PE RECTANG	ULAR	View N	;Res;	
Specific Zoning Classification NONE Zoning Compliance Legal Legal Nor	aanforming (C		g Description		iba)				
Is the highest and best use of subject property a					/				
is the highest and best use of subject property a			lane and eneritic	rations) the present us	xe? 🛛 🗙			scribe THE	
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SUBJECT'S CURRENT USE AS A F         Utilities       Public       Other (describe)         Electricity <ul> <li>Gas</li> <li>NONE</li> </ul> FEMA Special Flood Hazard Area <li>Yes</li> Are the utilities and off-site improvements typica         Are there any adverse site conditions or external         THE SITE IS A TYPICAL INTERIOR         ENCROACHMENTS OR OTHER ALD         DIMENSIONS AND SIZE WERE OF         General Description         Units       One         One       One with Accessory Unit         # of Stories       1         Type       Det.       Att.         Substring       Proposed       Under Const.         Design (Style)       TRDTNL         Year Built       1959         Effective Age (Yrs)       15         Attic       None         Appliances       Refrigerator       Range/Oven         Finished       Heated         Appliances       Refrigerator       Range/Oven         Finished area above grade contains:       Additional features (special energy efficient items         UPDATED FLOORING; UPDATED I       Describe the condition of the property (including ago;Bathrooms-updated-less than or <td>RESIDENTI W S No FEI I for the market factors (easem LOT FOR DVERSE CO TAINED FF STAINED FF Basement Are Basement Are Basement Fini Outside Ei Evidence of Dampness Heating 1 Other Cooling 1</td> <td>AL PROPER Provide anitary Sewer Wa Flood Zone area? 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Freddie Mac Form 70 March 2005

Fannie Mae Form 1004 March 2005

# Uniform Residential Appraisal Report

	l	Jniform Re	esidential A	opraisal R	eport	File # 240722027	7
There are 20 comparabl	le properties currently	offered for sale in	the subject neighborho	ood ranging in pric	e from \$ 275.000	to \$ 49	5.000 .
There are 58 comparabl	le sales in the subject	neighborhood within	the past twelve mont	hs ranging in sale	price from \$ 205,00		461,000
FEATURE	SUBJECT		BLE SALE # 1		ABLE SALE # 2		LE SALE # 3
Address 4518 Warm Spri	nas Rd	4821 Hummingb	pird St	4423 Spellman	Rd	4526 Spellman F	۶d
Houston, TX 770	0	Houston, TX 770		Houston, TX 7		Houston, TX 770	
Proximity to Subject		0.56 miles NW		0.10 miles E		0.06 miles NW	
Sale Price	\$		\$ 350,000		\$ 355,000		\$ 355,000
Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 257.54 sq.ft		\$ 273.08 sq.		\$ 274.98 sq.ft.	
Data Source(s)		HARMLS #8833	5136;DOM 62	HARMLS #636	57576;DOM 23	HARMLS #9108	
Verification Source(s)		CAD/MLS		CAD/MLS		CAD/MLS	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+ (-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
Sales or Financing		ArmLth		ArmLth		ArmLth	
Concessions		FHA;6000		Conv;0		Und;0	
Date of Sale/Time		s11/23;c10/23		s11/23;c10/23		s10/23;c09/23	
Location	N;Res;	N;Res;		N;Res;		N;Res;	
Leasehold/Fee Simple	FEE SIMPLE	FEE SIMPLE		FEE SIMPLE		FEE SIMPLE	
Site	6893 sf	9490 sf	-1,300	7006 sf	0	6893 sf	
View	N;Res;	N;Res;		N;Res;		N;Res;	
Design (Style)	DT1;Trdtnl	DT1;Trdtnl		DT1;Trdtnl		DT1;Trdtnl	
Quality of Construction	Q4	Q4		Q4		Q4	
Actual Age	65	69	n	69	0	69	0
Condition	C3	C3		C3		C3	Ŭ
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths	1	Total Bdrms. Bath	ns	Total Bdrms. Baths	
Room Count	6 3 2.0	6 3 2.0	1	6 3 2.0		6 3 2.0	
Gross Living Area	1,294 sq.ft.	1,359 sq.ft.	-1,300				0
Basement & Finished	0sf	0sf	-1,300	<u>।,300 अ</u> . 0sf	0	0sf	0
Rooms Below Grade	031	031		031		031	
Functional Utility	AVERAGE	AVERAGE		AVERAGE		AVERAGE	
	FWA/CAC	FWA/CAC		FWA/CAC		FWA/CAC	
Energy Efficient Items	TYPICAL	TYPICAL		TYPICAL		TYPICAL	
Garage/Carport					1.2 500		
Porch/Patio/Deck	2ga2dw	2ga2dw		1ga1dw		2ga2dw	
	PATIO/PORCH	PATIO/PORCH		PATIO/PORCH	1	PATIO/PORCH	
	FENCE	FENCE		FENCE		FENCE	
7AR							
Net Adjustment (Total)		□ + <b>X</b> -	\$ -2.600	<b>X</b> +	\$ 2.500	□ + □ -	\$ 0
Adjusted Sale Price					=,000		
Aujusteu Sale Price		Net Adj. 0.7 %		Net Adj. 0.7	70		
of Comparables		Croce Adi 07%	\$ 247400	Gross Adi 0.7	% ¢ 257 500	Gross Adi 0.0%	\$ 255,000
Heating/Cooling Energy Efficient Items Garage/Carport Porch/Patio/Deck Net Adjustment (Total) Adjusted Sale Price of Comparables	the cale or transfer hist	Gross Adj. 0.7 %	,		% \$ 357,500	Gross Adj. 0.0 %	\$ 355,000
	the sale or transfer histo		s 347,400 erty and comparable sale		% \$ 357,500	Gross Adj. 0.0 %	\$ 355,000
	the sale or transfer histo		,		% \$ 357,500	Gross Adj. 0.0 %	\$ 355,000
o I 🔀 did 🗌 did not research		bry of the subject prope	erty and comparable sale	es. If not, explain			\$ 355,000
I X did       did not research         My research       did       did	not reveal any prior sale	bry of the subject prope	erty and comparable sale	es. If not, explain	% \$ 357,500		\$ 355,000
I X did       did not research         My research       X did       did         Data Source(s)       CAD/MLS	not reveal any prior sale	bry of the subject properties of the subject of the subject properties of the subject of the sub	erty and comparable sale	es. If not, explain ree years prior to the	effective date of this app	aisal.	\$ 355,000
70       I       Image: Constraint of the search indication of the searc	not reveal any prior sale	bry of the subject properties of the subject of the subject properties of the subject of the sub	erty and comparable sale	es. If not, explain ree years prior to the		aisal.	\$ 355,000
70       I X did       did not research         My research       X did       did         Data Source(s)       CAD/MLS         My research       X did       did         Data Source(s)       CAD/MLS	not reveal any prior sale	es or transfers of the subject properties or transfers of the subject properties of the subject	ubject property for the th	ree years prior to the year prior to the date	effective date of this app of sale of the comparable	aisal. sale.	\$ 355,000
70       I ▲ did △ did not research         My research ▲ did △ did         Data Source(s)       CAD/MLS         My research ▲ did △ did         Data Source(s)       CAD/MLS         Report the results of the research	not reveal any prior sale not reveal any prior sale and analysis of the prio	bry of the subject properties or transfers of the subject of the subject properties or transfers of the contransfer of the contransfer histor	ubject property for the th comparable sales for the th comparable sales for the y	ss. If not, explain ree years prior to the year prior to the date and comparable sale	effective date of this app of sale of the comparable es (report additional prior	aisal. sale. sales on page 3).	
70       I       Image: Constraint of the search         My research       Image: Constraint of the search         Report the results of the research       ITEM	not reveal any prior sale not reveal any prior sale and analysis of the prio SI	es or transfers of the subject properties or transfers of the subject properties of the subject	ubject property for the th	es. If not, explain ree years prior to the year prior to the date and comparable sale ALE #1	e effective date of this app of sale of the comparable es (report additional prior COMPARABLE SALE #2	raisal. sale. sales on page 3). 2 COMPA	RABLE SALE #3
70       I ▲ did ☐ did not research         My research ▲ did ☐ did         Data Source(s)       CAD/MLS         My research ▲ did ☐ did         Data Source(s)       CAD/MLS         Report the results of the research         ITEM         Date of Prior Sale/Transfer	not reveal any prior sale not reveal any prior sale and analysis of the prio St 02/26/2024	bry of the subject properties or transfers of the subject of the subject properties or transfers of the contransfer of the contransfer histor	ubject property for the th comparable sales for the th comparable sales for the y	ree years prior to the year prior to the date and comparable sale ALE #1 02/0	effective date of this app of sale of the comparable es (report additional prior	raisal. sale. sales on page 3). 2 COMPA 05/12/2023	RABLE SALE #3
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Freddie Mac Form 70 March 2005

# Uniform Posidantial Appraisal Dan

	SUBJECT		esidential Ap			port _E SALE # 5	File # 2	240722027 COMPARABL	
FEATURE Address 4518 Warm Sprir		4609 Kingfisher		4514 Stillb			1601 (		÷
Houston, TX 770		-		-					
Proximity to Subject	30 	Houston, TX 770	135	Houston, T		135		on, TX 770	30
	\$	0.21 miles NW	\$ 369,500	0.50 miles	IN	\$ 370,000	0.55 n		\$ 375.000
	\$ sq.ft.	\$ 215.08 sq.ft.	,	\$ 211.9 <sup>-</sup>	1 sn ft	φ 370,000	\$ 2	02.92 sq.ft.	\$ 375,000
Data Source(s)	φ 34.ιι.	HARMLS#80007		•		479;DOM 19			091;DOM 5
Verification Source(s)		CAD/MLS	<u>521,00100</u>	CAD/MLS	50117	479,001119	CAD/N		
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPT	ION	+(-) \$ Adjustment		CRIPTION	+(-) \$ Adjustment
Sales or Financing		ArmLth		ArmLth			ArmLt		r ( ) ¢ rajuotnone
Concessions		VA;1500		Conv;0			Conv;		
Date of Sale/Time		s05/24;c04/24		s04/24;c02	0/24			4;c06/24	
Location	N;Res;	N;Res;		N;Res;	./ 2 7		N;Res		
Leasehold/Fee Simple	FEE SIMPLE	Fee Simple		Fee Simple	<u> </u>		Fee S		
Site	6893 sf	7524 sf	0	9375 sf		-1,250			-1,250
View	N;Res;	N;Res;	0	N;Res;		1,200	N;Res		1,200
Design (Style)	DT1;Trdtnl	DT1;Trdtnl		DT1;Trdtnl			DT1;T		
Quality of Construction	Q4	Q4		Q4			Q4	- dun	
Actual Age	65	66	0	69		0	69		0
Condition	C3	C3	Ŭ	C3		Ŭ	C3		
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths	1	Total Bdrms.	Baths			3drms. Baths	
Room Count	6 3 2.0	6 <u>3</u> 2.0	1	6 3	2.0		6	3 2.0	
Leasehold/Fee Simple Site View Design (Style) Quality of Construction Actual Age Condition Above Grade Room Count Gross Living Area	1,294 sq.ft.	1,718 sq.ft.	-8,500		5 sq.ft.	-9,050	-	1,848 sq.ft.	-11,100
Basement & Finished	0sf	0sf	0,000	0sf		0,000	0sf	, <b>-</b> ,	,
Rooms Below Grade							~~'		
Functional Utility	AVERAGE	AVERAGE	1	AVERAGE			AVER	AGF	
Heating/Cooling	FWA/CAC	FWA/CAC		FWA/CAC			FWA/		
Energy Efficient Items	TYPICAL	TYPICAL	1	TYPICAL			TYPIC		
Garage/Carport	2ga2dw	2ga2dw	1	2ga2dw			2ga2d		
Porch/Patio/Deck		PATIO/PORCH		PATIO/PO	RCH			)/PORCH	
	FENCE	FENCE		FENCE			FENC		
							1 2110		
Net Adjustment (Total)		□ + X -	\$ -8,500	+	Χ-	\$ -10,300		+ 🗙 -	\$ -12,350
Adjusted Sale Price		Net Adj. 2.3 %		Net Adj.	2.8 %		Net Adj.	3.3 %	
of Comparables		Gross Adj. 2.3 %		Gross Adj.	2.8 %		Gross A		\$ 362,650
Report the results of the research a	and analysis of the prior	sale or transfer history	/ of the subject property	/ and comparab	le sales	(report additional prior s	sales on j	page 3).	· · · · ·
ITEM	SL	IBJECT	COMPARABLE SA	LE # 4	C	OMPARABLE SALE # 5	5	COMPAR	ABLE SALE # 6
Date of Prior Sale/Transfer	02/26/2024								
Price of Prior Sale/Transfer	\$0								
5 Data Source(s)	CC#64534		CAD/MLS		CAD/	MLS	(	CAD/MLS	
2 Effective Date of Data Source(s)	07/26/2024		07/26/2024		07/26	/2024	(	07/26/2024	
Analysis of prior sale or transfer his	story of the subject pro-	perty and comparable s	ales						
Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer his									
A seale set a / O									
Analysis/Comments									
Analysis/Comments									
Analysis/Comments									
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## Gonzalez Appraisal Company SINGLE FAMILY COMPARABLE RENT SCHEDULE

File # 240722027

This form is intended to provide the appraiser with a familiar format to estimate the market rent of the subject property. Adjustments should be made only for

-		comparables and the					0011010	
ITEM	SUBJECT	COMPARABLE N	NU. 1		ARABLE I		COMPARAB	
Address 4518 Warm	Springs Rd	4614 Kingfisher Dr		10937 Gree			4402 Sanford Ro	
Houston, TX	77035	Houston, TX 77035		Houston, TX		)	Houston, TX 770	135
Proximity to Subject		0.25 miles NW		0.39 miles N	IE		0.23 miles NE	
Date Lease Begins		03/01/2024		06/22/2024			08/18/2023	
Date Lease Expires		03/01/2025		06/22/2025			08/18/2024	
Monthy Rental	If Currently							
	Rented: \$	\$ 2,250		\$	2,495		\$ 2,65	0
Less: Utilities	\$	\$		\$			\$	
Furniture								
Adjusted								
Monthly Rent	\$	\$ 2,250			2,495		\$ 2,65	
Data Source		HARMLS #1128739	99;DOM 3	HARMLS #9	84436	65;DOM 29	HARMLS #5780	7450;DOM 18
		CAD/MLS		CAD/MLS			CAD/MLS	
RENT ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-)\$ Adjust.	DESCRIPTI	ON	+ ( –)\$ Adjust.	DESCRIPTION	+( -)\$ Adjust.
Rent			1			1		
Concessions								
Location/View	N;Res;	N;Res;	1 1	N;Res;			N;Res;	
	N;Res;	N;Res;	I I	N;Res;		1 1	N;Res;	
Design and Appeal	DT1;Trdtnl	DT1;Trdtnl	1 1 1	DT1;Trdtnl			DT1;Trdtnl	
	65	64	   	66		1 1	69	
Age/Condition	C3	C3	1 1 1	C3		1 1 1	C3	
Above Grade	Total Bdrms Baths	Total Bdrms Baths	   	Total Bdrms	Baths	1	Total Bdrms Bath	S
Room Count	6 3 2.0	6 3 2.0	5 1 1	6 3	2.0		6 3 2.0	)
Gross Living Area	1,294 Sq. Ft.	1,278 Sq. Ft.	+10	1,430	) Sq. Ft.	-60	1,575 Sq.	Ft120
Other (e.g., basement,	0sf	0sf	1	0sf		1 1 1	0sf	
etc.)			1 1 1			1 1 1		
Other:			- 1 1 1			- 1 1 1		
Net Adj. (total)		<b>X</b> + - \$	<u> </u>	+ X	-  \$	-60	+ X-	\$-120
Indicated Monthly								
Market Rent		\$	2,260		\$	2,435		\$ 2,530
Comments on market dat	ta, including the range of re	ents for single family proper	ties, an estimate of	vacancy for single	e family r	ental properties, the	general trend of rents a	
vacancy, and support for	the above adjustments. (I	Rent concessions should be	e adjusted to the ma	arket, not to the su	ıbject pro	perty.) Al	LL RENTALS ARE	E LOCATED
WITHIN THE SUB	JECT'S MARKET A	REA AND REPRESE	ENT ACCURA	TE AND RELI	ABLE I	NDICATORS (	OF MARKET REN	IT. ALL
SALES ARE SIMIL	AR TO THE SUBJE	CT WITH RESPECT	T TO LOCATIO	ON, DESIGN,	GENE	RAL APPEAL A	AND QUALITY OF	-
CONSTRUCTION.	TYPICAL ADJUST	MENTS ARE APPLIE	ED FOR DIFFE	ERENCES IN	LIVING	GAREA. THE U	JTILIZED RENTA	LS
		ADEQUATE RANG	E TO ESTIMA	TE THE SUB	JECT'S	S MARKET RE	NT. ALL RENTAL	S WERE
GIVEN CONSIDER	RATION.							
Final Reconciliation of Ma	arkot Bont: TUC	RENT COMPARABL						
	=							
,	URRENT MARKET		OF CONSTRU	JOHON. THE		COMPARABL	ES ARE ALSO A	RELIADLE
INDICATOR OF C								
I (WE) ESTIMATE THE MO	ONTHLY MARKET RENT OF	THE SUBJECT AS OF		07/26/202	24	TO E	BE\$2	2,400
	pour	w Jozos	•					
Appraiser(s) <u>SIGNAT</u>	URE		F	Review Appraiser	<u>SIGNAT</u>	URE		
NAME	RODRIGO GONZ	ALEZ		(If applicable)	NAME			
Data Dranauto Incord		Depart Classed and and		Joto Drawant La	معدما		Donort Olar a	
Date Property Inspecto		Report Signed 07/29/		Date Property Inspection			_ Report Signed	Ctata
License or Certification		Sta		License or Certifica Expiration Date of I		r Cortification		State
Expiration Date of Lice	nise of certification 1	2/31/2025		Expiration Date of I Review Appraiser	License o		Inspect Subject Prop	artv.
Fraddia Maa Farm 1000 (	0/00)		[ 	יסאוסאי עאאומוסבו				-
Freddie Mac Form 1000 (8	00)						rainie	Mae Form 1007 (8/88)

Form 1007 - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

# Uniform Residential Appraisal Report

File # 240722027	File #	240722027	
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REASONABLE EXPOSURE TIME FOR THE SUBJECT PROPERTY DE	
	PRECEDING ACCEPTANCE OF THIS ASSIGNMENT. A VELOPED INDEPENDENTLY FROM THE STATED MARKETING
TIME IS 30 TO 90 DAYS.	
5	
COST APPROACH TO VALU	E (not required by Fannie Mae)
Provide adequate information for the lender/client to replicate the below cost figures and calculation	ins.
Support for the opinion of site value (summary of comparable land sales or other methods for est	- /
VACANT LOT SALES, THE ALLOCATION METHOD WAS UTILIZED TO	
	ESTIMATE THE SUBJECT'S UNDERLYING LOT VALUE.
ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW	OPINION OF SITE VALUE=\$ 89,00
Source of cost data DWELLINGCOST	OPINION OF SITE VALUE         =\$ 89,00           DWELLING         1,294 Sq.Ft. @ \$ 262.28 =\$ 339,39
Source of cost data DWELLINGCOST Quality rating from cost service 3.0 Effective date of cost data 07/26/2024 Comments on Cost Approach (gross living area calculations, depreciation, etc.)	OPINION OF SITE VALUE       =\$       89,00         DWELLING       1,294       \$q.Ft. @\$       262.28       =\$       339,39         0       \$q.Ft. @\$       =\$       =\$       =\$
Source of cost data DWELLINGCOST Quality rating from cost service 3.0 Effective date of cost data 07/26/2024 Comments on Cost Approach (gross living area calculations, depreciation, etc.) NO FUNCTIONAL INADEQUACIES WERE NOTED IN THE DESIGN,	OPINION OF SITE VALUE       =\$       89,000         DWELLING       1,294       \$q.Ft. @\$       262.28       =\$       339,390         0       \$q.Ft. @\$
Source of cost data DWELLINGCOST Quality rating from cost service 3.0 Effective date of cost data 07/26/2024 Comments on Cost Approach (gross living area calculations, depreciation, etc.) NO FUNCTIONAL INADEQUACIES WERE NOTED IN THE DESIGN, LAYOUT, OR UTILITY OF THE SUBJECT PROPERTY. SEE	OPINION OF SITE VALUE       =\$       89,000         DWELLING       1,294       \$q.Ft. @\$       262.28       =\$       339,390         0       Sq.Ft. @\$
Source of cost data DWELLINGCOST Quality rating from cost service 3.0 Effective date of cost data 07/26/2024 Comments on Cost Approach (gross living area calculations, depreciation, etc.) NO FUNCTIONAL INADEQUACIES WERE NOTED IN THE DESIGN,	OPINION OF SITE VALUE       =\$       89,000         DWELLING       1,294       \$q.Ft. @\$       262.28       =\$       339,390         0       \$q.Ft. @\$
Source of cost data DWELLINGCOST Quality rating from cost service 3.0 Effective date of cost data 07/26/2024 Comments on Cost Approach (gross living area calculations, depreciation, etc.) NO FUNCTIONAL INADEQUACIES WERE NOTED IN THE DESIGN, LAYOUT, OR UTILITY OF THE SUBJECT PROPERTY. SEE ATTACHED FLOOR PLAN. COST ESTIMATES WERE OBTAINED FROM DWELLINGCOST.COM AND LOCAL BUILDING COSTS. THE PORCH, PATIO AND FENCE ARE RECOGNIZED IN THE "AS IS"	OPINION OF SITE VALUE       =\$       89,000         DWELLING       1,294       \$q.Ft. @\$       262.28       =\$       339,390         O       \$q.Ft. @\$       262.28       =\$       339,390         Total Estimate of Cost-New       =\$       \$       357,880         Less       Physical       Functional       External         Depreciation       89,472       =\$       \$       268,417         Depreciated Cost of Improvements       =\$       268,414       \$       268,414
Source of cost data DWELLINGCOST Quality rating from cost service 3.0 Effective date of cost data 07/26/2024 Comments on Cost Approach (gross living area calculations, depreciation, etc.) NO FUNCTIONAL INADEQUACIES WERE NOTED IN THE DESIGN, LAYOUT, OR UTILITY OF THE SUBJECT PROPERTY. SEE ATTACHED FLOOR PLAN. COST ESTIMATES WERE OBTAINED FROM DWELLINGCOST.COM AND LOCAL BUILDING COSTS. THE	OPINION OF SITE VALUE       =\$ 89,00         DWELLING       1,294       \$q.Ft. @\$ 262.28       =\$ 339,39         0       \$q.Ft. @\$ 46.59       =\$ 357,88         Garage/Carport       397       \$q.Ft. @\$ 46.59       =\$ 357,88         Less       Physical       Functional       External         Depreciation       89,472       =\$(89,47)
Source of cost data DWELLINGCOST Quality rating from cost service 3.0 Effective date of cost data 07/26/2024 Comments on Cost Approach (gross living area calculations, depreciation, etc.) NO FUNCTIONAL INADEQUACIES WERE NOTED IN THE DESIGN, LAYOUT, OR UTILITY OF THE SUBJECT PROPERTY. SEE ATTACHED FLOOR PLAN. COST ESTIMATES WERE OBTAINED FROM DWELLINGCOST.COM AND LOCAL BUILDING COSTS. THE PORCH, PATIO AND FENCE ARE RECOGNIZED IN THE "AS IS" VALUE OF SITE IMPROVEMENTS.	OPINION OF SITE VALUE       =\$       89,000         DWELLING       1,294       \$q.Ft. @\$       262.28       =\$       339,390         O       \$q.Ft. @\$       262.28       =\$       339,390         Total Estimate of Cost-New       =\$       \$       357,880         Less       Physical       Functional       External         Depreciation       89,472       =\$       \$       268,417         Depreciated Cost of Improvements       =\$       268,414       \$       268,414
Source of cost data DWELLINGCOST Quality rating from cost service 3.0 Effective date of cost data 07/26/2024 Comments on Cost Approach (gross living area calculations, depreciation, etc.) NO FUNCTIONAL INADEQUACIES WERE NOTED IN THE DESIGN, LAYOUT, OR UTILITY OF THE SUBJECT PROPERTY. SEE ATTACHED FLOOR PLAN. COST ESTIMATES WERE OBTAINED FROM DWELLINGCOST.COM AND LOCAL BUILDING COSTS. THE PORCH, PATIO AND FENCE ARE RECOGNIZED IN THE "AS IS" VALUE OF SITE IMPROVEMENTS. Estimated Remaining Economic Life (HUD and VA only) 45 Years INCOME APPROACH TO VALUE	OPINION OF SITE VALUE       =\$       89,000         DWELLING       1,294       Sq.Ft. @\$       262.28       =\$       339,390         O       Sq.Ft. @\$       =\$       =\$       =\$         Garage/Carport       397       Sq.Ft. @\$       46.59       =\$         Garage/Carport       397       Sq.Ft. @\$       46.59       =\$       18,490         Total Estimate of Cost-New       =\$       357,880       Less       Physical       Functional       External         Depreciation       89,472       =\$       (89,477)       0       268,414         "As-is" Value of Site Improvements       =\$       5,000       5,000       1
Source of cost data DWELLINGCOST Quality rating from cost service 3.0 Effective date of cost data 07/26/2024 Comments on Cost Approach (gross living area calculations, depreciation, etc.) NO FUNCTIONAL INADEQUACIES WERE NOTED IN THE DESIGN, LAYOUT, OR UTILITY OF THE SUBJECT PROPERTY. SEE ATTACHED FLOOR PLAN. COST ESTIMATES WERE OBTAINED FROM DWELLINGCOST.COM AND LOCAL BUILDING COSTS. THE PORCH, PATIO AND FENCE ARE RECOGNIZED IN THE "AS IS" VALUE OF SITE IMPROVEMENTS. Estimated Remaining Economic Life (HUD and VA only) 45 Years INCOME APPROACH TO VALUE	OPINION OF SITE VALUE       =\$ 89,00         DWELLING       1,294       \$q.Ft. @\$ 262.28       =\$ 339,39         O       \$q.Ft. @\$ 262.28       =\$ 349,00         O       \$q.Ft. @\$ 262.28       =\$ 339,39         O       \$q.Ft. @\$ 262.28       =\$ 349,00         O       \$q.Ft. @\$ 262.28       =\$ 339,39         O       \$q.Ft. @\$ 262.28       =\$ 339,39         O       \$q.Ft. @\$ 262.28       =\$ 339,39         O       \$q.Ft. @\$ 262.28       =\$ 349,49         Total Estimate of Cost-New       =\$ 357,88         Less       Physical       Functional         External       External         Depreciation       89,472       =\$ (89,47)         Depreciated Cost of Improvements       =\$ 268,41         "As-is" Value of Site Improvements       =\$ \$ 5,000         INDICATED VALUE BY COST APPROACH       =\$ 362,41         JE (not required by Fannie Mae)       Indicated Value by Income Approact         0       =\$ 0       Indicated Value by Income Approact
Source of cost data DWELLINGCOST Quality rating from cost service 3.0 Effective date of cost data 07/26/2024 Comments on Cost Approach (gross living area calculations, depreciation, etc.) NO FUNCTIONAL INADEQUACIES WERE NOTED IN THE DESIGN, LAYOUT, OR UTILITY OF THE SUBJECT PROPERTY. SEE ATTACHED FLOOR PLAN. COST ESTIMATES WERE OBTAINED FROM DWELLINGCOST.COM AND LOCAL BUILDING COSTS. THE PORCH, PATIO AND FENCE ARE RECOGNIZED IN THE "AS IS" VALUE OF SITE IMPROVEMENTS. Estimated Remaining Economic Life (HUD and VA only) 45 Years INCOME APPROACH TO VALUE Estimated Monthly Market Rent \$ 2,400 X Gross Rent Multiplier Summary of Income Approach (including support for market rent and GRM) THE I	OPINION OF SITE VALUE       =\$ 89,00         DWELLING       1,294       \$q.Ft. @\$ 262.28       =\$ 339,39         O       \$q.Ft. @\$       =\$         Garage/Carport       397       \$q.Ft. @\$       =\$         Garage/Carport       397       \$q.Ft. @\$       46.59       =\$         Garage/Carport       397       \$q.Ft. @\$       46.59       =\$       18,49         Total Estimate of Cost-New       =\$ 357,88       =\$       357,88         Less       Physical       Functional       External       =\$         Depreciation       89,472       =\$(89,477)         Depreciated Cost of Improvements       =\$ 268,414       "As-is" Value of Site Improvements       =\$ 5,000         INDICATED VALUE BY COST APPROACH       =\$ 362,414       =\$ 362,414         JE (not required by Fannie Mae)       0       =\$ 0       Indicated Value by Income Approach         0       =\$ 0       Indicated Value by Income Approach       Site Site Site Site Site Site Site Site
Source of cost data DWELLINGCOST Quality rating from cost service 3.0 Effective date of cost data 07/26/2024 Comments on Cost Approach (gross living area calculations, depreciation, etc.) NO FUNCTIONAL INADEQUACIES WERE NOTED IN THE DESIGN, LAYOUT, OR UTILITY OF THE SUBJECT PROPERTY. SEE ATTACHED FLOOR PLAN. COST ESTIMATES WERE OBTAINED FROM DWELLINGCOST.COM AND LOCAL BUILDING COSTS. THE PORCH, PATIO AND FENCE ARE RECOGNIZED IN THE "AS IS" VALUE OF SITE IMPROVEMENTS. Estimated Remaining Economic Life (HUD and VA only) 45 Years INCOME APPROACH TO VALID Estimated Monthly Market Rent \$ 2,400 X Gross Rent Multiplier Summary of Income Approach (including support for market rent and GRM) THE I PROPERTIES ARE NOT TYPICALLY PURCHASED FOR THEIR INCOM	OPINION OF SITE VALUE       =\$ 89,00         DWELLING       1,294       \$q.Ft. @\$ 262.28       =\$ 339,39         O       \$q.Ft. @\$       =\$         Garage/Carport       397       \$q.Ft. @\$       =\$         Garage/Carport       397       \$q.Ft. @\$       46.59       =\$         Garage/Carport       397       \$q.Ft. @\$       46.59       =\$       18,49         Total Estimate of Cost-New       =\$ 357,88       =\$       357,88         Less       Physical       Functional       External       =\$         Depreciation       89,472       =\$(89,477)         Depreciated Cost of Improvements       =\$ 268,414       "As-is" Value of Site Improvements       =\$ 5,000         INDICATED VALUE BY COST APPROACH       =\$ 362,414       =\$ 362,414         JE (not required by Fannie Mae)       0       =\$ 0       Indicated Value by Income Approach         0       =\$ 0       Indicated Value by Income Approach       Site Site Site Site Site Site Site Site
Source of cost data DWELLINGCOST Quality rating from cost service 3.0 Effective date of cost data 07/26/2024 Comments on Cost Approach (gross living area calculations, depreciation, etc.) NO FUNCTIONAL INADEQUACIES WERE NOTED IN THE DESIGN, LAYOUT, OR UTILITY OF THE SUBJECT PROPERTY. SEE ATTACHED FLOOR PLAN. COST ESTIMATES WERE OBTAINED FROM DWELLINGCOST.COM AND LOCAL BUILDING COSTS. THE PORCH, PATIO AND FENCE ARE RECOGNIZED IN THE "AS IS" VALUE OF SITE IMPROVEMENTS. Estimated Remaining Economic Life (HUD and VA only) 45 Years INCOME APPROACH TO VALI Estimated Monthly Market Rent \$ 2,400 X Gross Rent Multiplier Summary of Income Approach (including support for market rent and GRM) THE I PROPERTIES ARE NOT TYPICALLY PURCHASED FOR THEIR INCOM PROJECT INFORMATIOI Is the developer/builder in control of the Homeowners' Association (HOA)? Yes	OPINION OF SITE VALUE       =\$ 89,00         DWELLING       1,294       Sq.Ft. @\$ 262.28       =\$ 339,39         0       Sq.Ft. @\$       =\$         Garage/Carport       397       Sq.Ft. @\$ 46.59       =\$         Garage/Carport       397       Sq.Ft. @\$ 46.59       =\$ 357,88         Less       Physical       Functional       External         Depreciation       89,472       =\$ (89,47)         Depreciated Cost of Improvements       =\$ 268,41         "As-is" Value of Site Improvements       =\$ \$5,000         INDICATED VALUE BY COST APPROACH       =\$ 362,41         JE (not required by Fannie Mae)       0       =\$ 0         0       =\$ 0       Indicated Value by Income Approact         NCOME APPROACH WAS NOT UTILIZED, AS RESIDENTIAL       ME PRODUCING CAPABILITIES.         NFOR PUDs (if applicable)       No       Unit type(s)         No       Unit type(s)       Detached       Attached
Source of cost data       DWELLINGCOST         Quality rating from cost service       3.0       Effective date of cost data       07/26/2024         Comments on Cost Approach (gross living area calculations, depreciation, etc.)       NO FUNCTIONAL INADEQUACIES WERE NOTED IN THE DESIGN,         LAYOUT, OR UTILITY OF THE SUBJECT PROPERTY. SEE         ATTACHED FLOOR PLAN. COST ESTIMATES WERE OBTAINED         FROM DWELLINGCOST.COM AND LOCAL BUILDING COSTS. THE         PORCH, PATIO AND FENCE ARE RECOGNIZED IN THE "AS IS"         VALUE OF SITE IMPROVEMENTS.         Estimated Remaining Economic Life (HUD and VA only)       45 Years         INCOME APPROACH TO VALUE         Estimated Monthly Market Rent \$       2,400       X Gross Rent Multiplier         Summary of Income Approach (including support for market rent and GRM)       THE I         PROPERTIES ARE NOT TYPICALLY PURCHASED FOR THEIR INCOM       PROJECT INFORMATION         Is the developer/builder in control of the Homeowners' Association (HOA)?       Yes         Provide the following information for PUDS ONLY if the developer/builder is in control of the HOMEOWNER' Association (HOA)?       Yes	OPINION OF SITE VALUE       =\$ 89,00         DWELLING       1,294       Sq.Ft. @\$ 262.28       =\$ 339,39         0       Sq.Ft. @\$       =\$         Garage/Carport       397       Sq.Ft. @\$ 46.59       =\$         Garage/Carport       397       Sq.Ft. @\$ 46.59       =\$ 357,88         Less       Physical       Functional       External         Depreciation       89,472       =\$ (89,47)         Depreciated Cost of Improvements       =\$ 268,41         "As-is" Value of Site Improvements       =\$ \$5,000         INDICATED VALUE BY COST APPROACH       =\$ 362,41         JE (not required by Fannie Mae)       0       =\$ 0         0       =\$ 0       Indicated Value by Income Approact         NCOME APPROACH WAS NOT UTILIZED, AS RESIDENTIAL       ME PRODUCING CAPABILITIES.         NFOR PUDs (if applicable)       No       Unit type(s)         No       Unit type(s)       Detached       Attached
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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.

File # 240722027

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 Rodingo yoyos	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature	Signature
Name RODRIGO GONZALEZ	Name
Company Name GONZALEZ APPRAISAL COMPANY	Company Name
Company Address 127 SHELTER ROCK CT	Company Address
SPRING, TX 77382	
Telephone Number         713-922-1842	Telephone Number
Email Address RGONZALEZ063@GMAIL.COM	Email Address
Date of Signature and Report 07/29/2024	Date of Signature
Effective Date of Appraisal 07/26/2024	State Certification #
State Certification # 1337615	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 <u>12/31/2025</u>	SUBJECT PROPERTY
ADDRESS OF PROPERTY APPRAISED	Did not inspect subject property
4518 Warm Springs Rd	Did inspect exterior of subject property from street
Houston, TX 77035	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 356,000	Did inspect interior and exterior of subject property
LENDER/CLIENT	Date of Inspection
Name APPRAISAL MC	COMPARABLE SALES
Company Name AMP LENDING	
Company Address 633 E. FERNHURST DR. STE. 204, KATY, TX	Did not inspect exterior of comparable sales from street
77450	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

## 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

acAcreAdjPrkAdjaAdjPwrAdjaArmLthArmATAttacBBenebaBathbrBedrBsyRdBusycContCashCashConvContConvContCtySkyCityCtyStrCityDOMDaysDTDetadwDriveeExpiEstateEstaFHAFedegGaragbiBuiltgdDetaGlfCseGolfGlfwwGolfGRGaraHRHigh	jacent to Park jacent to Power Lines ns Length Sale ached Structure neficial throom(s) droom sy Road ntracted Date sh mmercial Influence nventional rport urt Ordered Sale y View Skyline View y Street View vered ys Con Market tached Structure veway biration Date	Location & View Area, Site Location Location Location Sale or Financing Concessions Design (Style) Location & View Basement & Finished Rooms Below Grade Basement & Finished Rooms Below Grade Location Date of Sale/Time Sale or Financing Concessions Location Sale or Financing Concessions Garage/Carport Sale or Financing Concessions View View Garage/Carport Data Sources
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Lndfl Land		Location
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Pstrl Past	storal View	View
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PubTrn Publ	blic Transportation	Location
Relo Relo	location Sale	Sale or Financing Concessions
	0 Sale	Sale or Financing Concessions
Res Resi	sidential	Location & View
	DA - Rural Housing	Sale or Financing Concessions
	creational (Rec) Room	Basement & Finished Rooms Below Grade
	w or Townhouse	Design (Style)
	tlement Date	Date of Sale/Time
	mi-detached Structure	Design (Style)
	ort Sale	Sale or Financing Concessions
	uare Feet	Area, Site, Basement
	uare Meters	Area, Site
	known	Date of Sale/Time
	erans Administration	Sale or Financing Concessions
	thdrawn Date	Date of Sale/Time
	Ik Out Basement	Basement & Finished Rooms Below Grade
	ods View	View
	iter View	View
	iter View iter Frontage	Location
	lier Fruillaye	
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	Ik Up Basement	

UAD Version 9/2011 (Updated 1/2014)

	Conditions Add				240722027	
The purpose of this addendum is to provide the lender/cl neighborhood. This is a required addendum for all appra		-	•	revalent in the sub	iject	
Property Address 4518 Warm Springs Rd	•	City Housto		State TX	ZIP Code 770	35
Borrower CANDACE BRAWNER Instructions: The appraiser must use the information rec	auired on this form as the b	asis for his/her conclus	ions, and must provide support	for those conclusion	ons. regarding	
housing trends and overall market conditions as reported	d in the Neighborhood sect	ion of the appraisal repo	ort form. The appraiser must fill i	n all the informatio	on to the extent	
it is available and reliable and must provide analysis as in explanation. It is recognized that not all data sources will				••••••		
in the analysis. If data sources provide the required infor	•					
average. Sales and listings must be properties that comp				ed by a prospective	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)	36	9	13	Increasing	X Stable	Declining
Absorption Rate (Total Sales/Months) Total # of Comparable Active Listings	6.00 10	3.00 14	4.33	Declining	Stable Stable	Declining
Months of Housing Supply (Total Listings/Ab.Rate)	1.7	4.7	4.6	Declining	Stable	Increasir
Median Sale & List Price, DOM, Sale/List %	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months		Overall Trend	
Median Comparable Sale Price Median Comparable Sales Days on Market	\$328,500 14	\$355,000 13	\$360,000	Declining	Stable Stable	Declining
2 Median Comparable List Price	\$365,000	\$339,500	\$336,500	Increasing	Stable	Declining
Median Comparable Listings Days on Market Median Sale Price as % of List Price	24	25	18	Declining	Stable Stable	Increasir
Seller-(developer, builder, etc.)paid financial assistance p	98% prevalent? Yes	99%	99%	Declining	Stable Stable	Declining
Explain in detail the seller concessions trends for the pas			rom 3% to 5%, increasing use of	Ĵ		
			past 12 months. For the	se sales, a tot	al of 31.0% w	ere
reported to have seller concessions. This a	analysis snows a ch	ange of +29.6% p	er month.			
Are foreclosure sales (REO sales) a factor in the market:	? 🗌 Yes 🗙 N	n If ves explain (in	luding the trends in listings and	sales of foreclosed	d nronerties)	
An analysis was performed on 58 competi						0.
			n (using an effective date		-	d to arrive
Cite data sources for above information. Inform at the results noted on this addendum. An					-	d to arrive
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## **Subject Photo Page**

Borrower	CANDACE BRAWNER				
Property Address	4518 Warm Springs Rd				
City	Houston	County HARRIS	State	ТΧ	Zip Code 77035
Lender/Client	AMP LENDING				



## Subject Front

4518 Warm Sprir	ngs Rd
Sales Price	
Gross Living Area	1,294
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	2.0
Location	N;Res;
View	N;Res;
Site	6893 sf
Quality	Q4
Age	65

Subject Rear





Subject Street

## **Subject Photo Page**

Borrower	CANDACE BRAWNER				
Property Address	4518 Warm Springs Rd				
City	Houston	County HARRIS	State TX	Zip Code 77035	
Lender/Client	AMP LENDING				



## Subject Front

4518 Warm Springs Rd			
Sales Price			
Gross Living Area 1,294			
Total Rooms	6		
Total Bedrooms	3		
Total Bathrooms	2.0		
Location	N;Res;		
View	N;Res;		
Site	6893 sf		
Quality	Q4		
Age	65		

Subject Rear



Subject Street

## **Interior Photos**

CANDACE BRAWNER Borrower Property Address 4518 Warm Springs Rd City Houston AMP LENDING Lender/Client

County HARRIS

State TX Zip Code 77035



LIVING

**KITCHEN** 



**KITCHEN VIEW 2** 



DINING



**BEDROOM** 



**KITCHEN VIEW 3** 

**SMOKE ALARM** 



BATH



**BEDROOM 2** 



**SMOKE ALARM** 

BATH 2

**BEDROOM 3** 



BATH 2 ADDNL VIEW Form PICINT15 - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE UTILITY

## **Interior Photos**

Borrower	CANDACE BRAWNER			
Property Address	4518 Warm Springs Rd			
City	Houston	County HARRIS	State TX	Zip Code 77035
Lender/Client	AMP LENDING			



GARAGE

**GARAGE VIEW 2** 

ATTIC



**ATTIC VIEW 2** 

**BREAKER BOX** 

A/C UNIT

## **Comparable Photo Page**

Borrower	CANDACE BRAWNER			
Property Address	4518 Warm Springs Rd			
City	Houston	County HARRIS	State TX	Zip Code 77035
Lender/Client	AMP LENDING			



## Comparable 1

4004 Liverania alcinel Ot		
4821 Hummingbird St		
Prox. to Subject	0.56 miles NW	
Sale Price	350,000	
Gross Living Area	1,359	
Total Rooms	6	
Total Bedrooms	3	
Total Bathrooms	2.0	
Location	N;Res;	
View	N;Res;	
Site	9490 sf	
Quality	Q4	
Age	69	



## Comparable 2

4423 Spellman Rd		
Prox. to Subject	0.10 miles E	
Sale Price	355,000	
Gross Living Area	1,300	
Total Rooms	6	
Total Bedrooms	3	
Total Bathrooms	2.0	
Location	N;Res;	
View	N;Res;	
Site	7006 sf	
Quality	Q4	
Age	69	



## **Comparable 3**

•••		
4526 Spellman Rd		
Prox. to Subject	0.06 miles NW	
Sale Price	355,000	
Gross Living Area	1,291	
Total Rooms	6	
Total Bedrooms	3	
Total Bathrooms	2.0	
Location	N;Res;	
View	N;Res;	
Site	6893 sf	
Quality	Q4	
Age	69	

# **Comparable Photo Page**

Borrower	CANDACE BRAWNER			
Property Address	4518 Warm Springs Rd			
City	Houston	County HARRIS	State TX	Zip Code 77035
Lender/Client	AMP LENDING			



## **Comparable 4**

4609 Kingfisher Dr		
Prox. to Subject	0.21 miles NW	
Sale Price	369,500	
Gross Living Area	1,718	
Total Rooms	6	
Total Bedrooms	3	
Total Bathrooms	2.0	
Location	N;Res;	
View	N;Res;	
Site	7524 sf	
Quality	Q4	
Age	66	



# Comparable 5

	-
4514 Stillbrooke	Dr
Prox. to Subject	0.50 miles N
Sale Price	370,000
Gross Living Area	1,746
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	2.0
Location	N;Res;
View	N;Res;
Site	9375 sf
Quality	Q4
Age	69



4621 Creekbend Dr		
Prox. to Subject	0.55 miles N	
Sale Price	375,000	
Gross Living Area	1,848	
Total Rooms	6	
Total Bedrooms	3	
Total Bathrooms	2.0	
Location	N;Res;	
View	N;Res;	
Site	9375 sf	
Quality	Q4	
Age	69	



## **Rental Photo Page**

Borrower	CANDACE BRAWNER
Property Address	4518 Warm Springs Rd
City	Houston
Lender/Client	AMP LENDING

County HARRIS



## Rental 1

4614 Kingfisher Dr		
Proximity to Subject	0.25 miles NW	
Adj. Monthly Rent	2,250	
Gross Living Area	1,278	
Total Rooms	6	
Total Bedrooms	3	
Total Bathrooms	2.0	
Location	N;Res;	
View	N;Res;	
Condition	C3	
Age/Year Built	64	



## **Rental 2**

10937 Greenwillow St Proximity to Subject 0.39 miles NE Adj. Monthly Rent 2,495 Gross Living Area 1,430 Total Rooms 6 Total Bedrooms 3 Total Bathrooms 2.0 Location N;Res; N;Res; View Condition C3 Age/Year Built 66



## Rental 3

4402 Sanford Ro	1
Proximity to Subject	0.23 miles NE
Adj. Monthly Rent	2,650
Gross Living Area	1,575
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	2.0
Location	N;Res;
View	N;Res;
Condition	C3
Age/Year Built	69

Borrower	CANDACE BRAWNER						
Property Address	4518 Warm Springs Rd						
City	Houston	County HARRIS	State	ТΧ	Zip Code	77035	
Lender/Client	AMP LENDING						

## • URAR: SCOPE OF WORK

THE APPRAISER MEASURED THE EXTERIOR OF THE SUBJECT PROPERTY, WALKED THROUGH THE INTERIOR OF THE SUBJECT PROPERTY, PERFORMED A LIMITED INSPECTION OF THE ATTIC AND INSPECTED THE ROOF FROM GROUND LEVEL.

THE APPRAISER IS NOT A BUILDING CONTRACTOR, ENGINEER, OR QUALIFIED HOME INSPECTOR. THE APPRAISER IS NOT QUALIFIED TO OBSERVE OR REPORT ON PHYSICAL ITEMS THAT ARE NOT EASILY VISIBLE. ANY PARTIES TO THIS TRANSACTION HAVING CONCERNS REGARDING STRUCTURAL, MECHANICAL, INFESTATION, CONTAMINATION OR OTHER ISSUES ABOUT THE SUBJECT PROPERTY ARE URGED TO CONSULT AN EXPERT IN THE APPROPRIATE FIELD. THE APPRAISER MAKES NO REPRESENTATIONS OR WARRANTIES OF ANY KIND WITH RESPECT TO ANY SUCH ITEMS THAT ARE NOT READILY OBSERVABLE.

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.

## USPAP COMPLIANCE AND AMENDMENTS, ADDITIONS, AND CHANGES TO CERTIFICATION

PROFESSIONAL ASSISTANCE: SIGNIFICANT REAL PROPERTY APPRAISAL ASSISTANCE WAS PROVIDED BY CHRISTOPHER DEISS, TRAINEE LICENSE NUMBER TX-1341118, INCLUDING RESEARCH, ANALYSIS AND ASSISTED IN THE INSPECTION OF THE SUBJECT PROPERTY.

## URAR: NEIGHBORHOOD - DESCRIPTION

THE SUBJECT IS LOCATED APPROXIMATELY 10-15 MILES SOUTHWEST OF THE HOUSTON CBD. THE HOUSTON ISD PROVIDES THE AREA WITH PUBLIC EDUCATION. LOOP 610, S. POST OAK RD. AND OTHER MAJOR TRAFFIC THOROUGHFARES IN THE AREA PROVIDE THE NEIGHBORHOOD WITH ADEQUATE ACCESS. SHOPPING, RECREATIONAL AND MEDICAL FACILITIES ARE CONVENIENTLY LOCATED NEARBY.

## • URAR: NEIGHBORHOOD - MARKET CONDITIONS

SUPPLY AND DEMAND APPEARS TO BE IN BALANCE WITH TYPICAL MARKETING TIMES FOR THE AREA. LOCAL FINANCING APPEARS READILY AVAILABLE WITH COMPETITIVE RATES AND TERMS. TYPICAL EXPOSURE FOR A PROPERTY SIMILAR TO THE SUBJECT IS 1 TO 3 MONTHS. SELLER CONTRIBUTIONS OF 0 TO 6 POINTS ARE TYPICAL FOR THE MARKET AREA. ADJUSTMENTS WILL BE APPLIED WHEN POINTS ARE ABOVE THE TYPICAL RANGE.

## • URAR: IMPROVEMENTS - CONDITION OF THE PROPERTY

THE SUBJECT HAS BEEN ADEQUATELY MAINTAINED, UPDATED AND IS RATED IN OVERALL AVERAGE MARKETABLE CONDITION. THERE WERE NO FUNCTIONAL OR EXTERNAL FACTORS NOTED, AT THE TIME OF THE INSPECTION. THE SUBJECT'S QUALITY OF CONSTRUCTION IS CONSISTENT WITH OTHER HOMES IN THE AREA. PHYSICAL DEPRECIATION WAS CALCULATED ON AN AGE/LIFE BASIS. ALL APPLICABLE UTILITIES AND WATER WERE OPERATIONAL AND FUNCTIONING. A HEAD AND SHOULDER INSPECTION OF THE ATTIC DID NOT REVEAL ANY VISIBLE ADVERSE CONDITIONS.

## • URAR: SALES COMPARISON ANALYSIS - SUMMARY OF SALES COMPARISON APPROACH

ALL SALES ARE LOCATED WITHIN THE SUBJECT'S MARKET AREA AND REPRESENT ACCURATE AND RELIABLE INDICATORS OF VALUE. ALL SALES ARE SIMILAR TO THE SUBJECT WITH RESPECT TO LOCATION, DESIGN, GENERAL APPEAL AND QUALITY OF CONSTRUCTION.

#### LOT VALUE DETERMINATION AND ADJUSTMENT

DUE TO THE LACK OF COMPARABLE VACANT LOT SALES, THE ALLOCATION METHOD WAS UTILIZED TO ESTIMATE THE SUBJECT'S UNDERLYING LOT VALUE. A FACTOR OF \$0.50/SF IS APPLIED TO THE COMPARABLES.

## LIVING AREA DETERMINATION AND ADJUSTMENT

THE LIVING AREA ADJUSTMENTS ARE DERIVED FROM A PAIRED SALES ANALYSIS OF SIMILAR COMPARABLE HOMES AS THE SUBJECT. ALL SALES FEATURE SIMILAR AMENITIES AND ARE CONSIDERED RELIABLE INDICATORS OF MARKET VALUE. THE ADJUSTMENT FOR GLA WAS ESTIMATED FROM THE COMPARABLE SALES UTILIZED IN THE REPORT. THE PRICE/SF RANGED FROM \$202/SF TO \$274/SF, WITH THE AVERAGE PRICE/SF IS \$239/SF. THE APPRAISER COMPENSATED FOR ESTIMATED DEPRECIATION AND LOT VALUE AND DETERMINED AN ADJUSTMENT OF \$20/SF FOR GLA DIFFERENCES.

#### **GARAGE/CARPORT ADJUSTMENT**

AN ADJUSTMENT IS APPLIED TO COMPARABLES FOR GARAGE COUNT DIFFERENCES. THE GARAGE COUNT ADJUSTMENT WAS EXTRACTED UTILIZING A PAIRED SALES ANALYSIS. A GARAGE COUNT ADJUSTMENT OF \$2500 PER CAR BAY WAS APPLIED.

#### MISCELLANEOUS COMMENTS

THE SUBJECT'S OPINION OF MARKET VALUE IS IN LINE WITH THE PREDOMINATE VALUE OF THE SUBJECT NEIGHBORHOOD. THE SUBJECT IS NOT AN OVER-IMPROVEMENT FOR THE AREA AND DOES NOT AFFECT THE MARKETABILITY OF THE SUBJECT PROPERTY. PROPERTY CHARACTERISTICS WHICH MAY RESULT IN AN OPINION OF MARKET VALUE ABOVE THE PREDOMINANT VALUE MAY BE A RESULT OF THE SUBJECT'S PROPOSED UPDATES.

THE SUBJECT AND THE UTILIZED SALES ARE SIMILAR IN EFFECTIVE AGE, THEREFORE, NO ADJUSTMENT WAS NECESSARY.

THE 10% OF PRESENT LAND USE REPORTED AS OTHER IS AN ESTIMATE OF VACANT LAND IN THE SUBJECT'S IMMEDIATE MARKET AREA.

THE SUBJECT IS LOCATED IN AN AREA WHERE ZONING IS IMPLEMENTED. IT IS NOT UNCOMMON AND TYPICAL FOR THE AREA. NO INDICATION WAS NOTED THAT THE SUBJECT CANNOT BE REBUILT IF 100% IS DESTROYED.

## **Supplemental Addendum**

Borrower	CANDACE BRAWNER			
Property Address	4518 Warm Springs Rd			
City	Houston	County HARRIS	State TX	Zip Code 77035
Lender/Client	AMP LENDING			

COMPARABLE PHOTOS IN THIS REPORT ARE TAKEN BY THE APPRAISER OR ARE OBTAINED THROUGH DATA SOURCES (MLS), WHICH MAY BE DUE TO LACK OF ACCESS, NATURAL BARRIERS RESTRICTING VISIBILITY, INCLEMENT WEATHER CONDITIONS, LIGHTING ISSUES, REFUSAL BY OWNER/OCCUPANT, AND/OR FOR SAFETY REASONS. THE DECISION NOT TO TAKE A PHOTO IS BASED ON THE LEVEL OF COMFORT AT THE TIME OF THE DRIVE BY. HOMEOWNERS CAN BE SECURITY CONSCIOUS AND OBJECT TO AN APPRAISER TAKING PHOTOS OF THEIR PROPERTY. ALL COMPARABLES HAVE BEEN VISIBLY VIEWED BY THE APPRAISER WHERE/WHEN PHYSICALLY POSSIBLE.

#### ANSI STANDARD ADHERENCE:

THE SUBJECT'S FINISHED AREA AS REPORTED ON THE SKETCH IS BASED ON ADHERENCE TO THE ANSI Z-765 STANDARD FOR CALCULATING SQUARE FOOTAGE.

A DIFFERENCE EXISTS BETWEEN THE APPRAISER'S FINISHED LIVING AREA MEASUREMENTS AND THAT OF THE APPRAISAL DISTRICT. IT IS NOT UNCOMMON FOR APPRAISAL DISTRICTS TO ESTIMATE FINISHED LIVING AREA WHEN ACCESS IS NOT GRANTED TO THE INTERIOR OF THE DWELLING.

## APPRAISER INDEPENDENCE COMPLIANCE STATEMENT:

NO EMPLOYEE, DIRECTOR, OFFICER, OR AGENT OF THE LENDER, OR ANY OTHER THIRD PARTY ACTING AS A JOINT VENTURE PARTNER, INDEPENDENT CONTRACTOR, APPRAISAL MANAGEMENT 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 PERSONALLY EITHER BY PHONE OR ELECTRONICALLY TO THE CLIENT. THIS APPRAISAL IS COMPLETED IN ACCORDANCE WITH STANDARD AND CURRENT APPRAISER INDEPENDENCE POLICIES AND THE UNIFORM STANDARDS OF PROFESSIONAL APPRAISAL PRACTICE.

THE REPORT WAS PREPARED IN COMPLIANCE WITH THE RELEVANT PROVISIONS OF THE DODD-FRANK ACT REGARDING LENDER (OR OTHER) PRESSURE.

THE SUBJECT CONFORMS TO THE NEIGHBORHOOD. THE SUBJECT'S FEATURES DO NOT APPEAR TO BE UNIQUE WHEN COMPARED TO OTHER PROPERTIES IN THE NEIGHBORHOOD WITH RESPECT TO CONDITION AND FUNCTIONAL/EXTERNAL CONCERNS. THE SUBJECT DOES NOT APPEAR TO BE AN UNDER IMPROVEMENT FOR THE AREA. THE SUBJECT'S GLA, SITE SIZE, DESIGN, ROOM COUNT, AND FLOOR PLAN APPEAR TO BE TYPICAL FOR THE AREA.

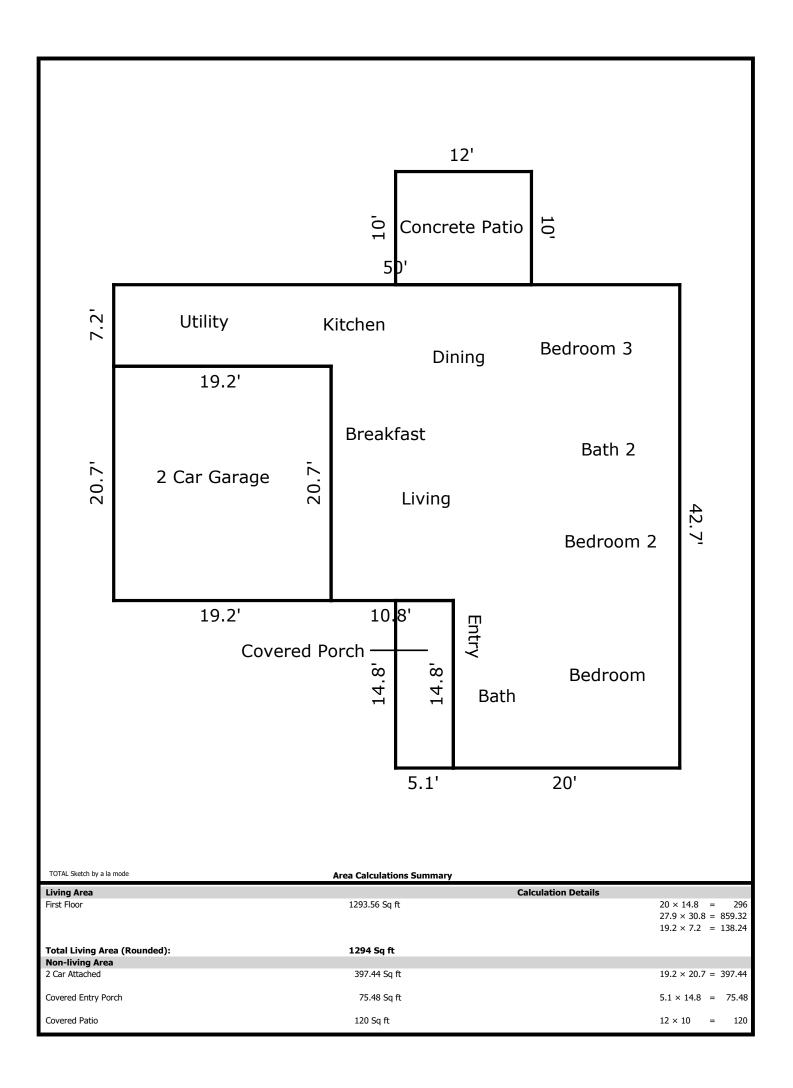
THE UTILIZED SALES ARE CONSIDERED TO BE THE BEST AVAILABLE TO REFLECT THE VALUE OF THE SUBJECT PROPERTY, AFTER ADJUSTMENTS WERE MADE. EACH ADJUSTED SALES HAS BEEN ANALYZED, UPON WHICH A CONCLUSION OF VALUE BY THE SALES COMPARISON APPROACH HAS BEEN MADE.

SALE 3 RECEIVED THE MOST WEIGHT SINCE THE SALE FEATURES MINIMAL NET AND GROSS ADJUSTMENTS. SALES 1, 2, 4, 5 AND 6 RECEIVED LESS WEIGHT DUE TO HIGHER NET AND GROSS ADJUSTMENTS, HOWEVER, THESE SALES PROVIDED A BRACKET FOR THE LIVING AREA FOR THE SUBJECT. THESE SALES ARE CONSIDERED TO BE GOOD INDICATORS OF MARKET AND ARE LOCATED IN CLOSE PROXIMITY TO THE SUBJECT PROPERTY.

The subject property did not appear to have sustained any damage and/or any adverse Impact on value or marketability from the recent Hurricane Beryl dated 07/08 impacting this area.

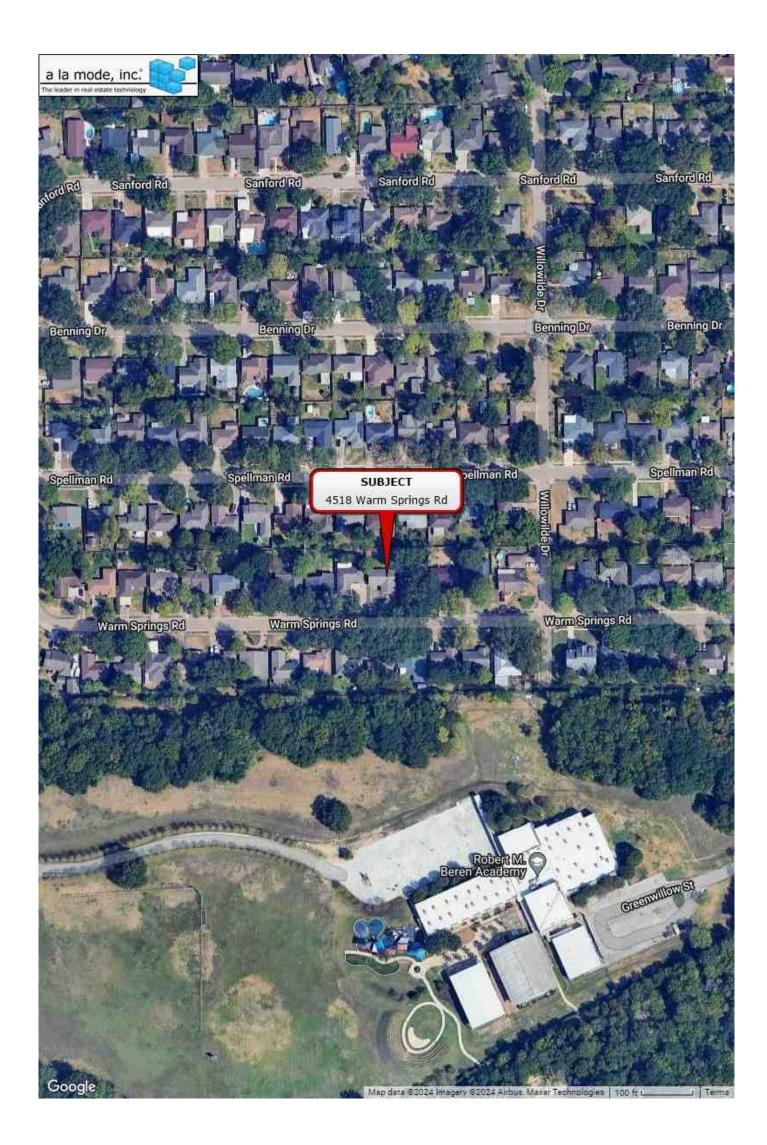
## **Building Sketch**

Borrower	CANDACE BRAWNER								
Property Address	4518 Warm Springs Rd								
City	Houston	County	HARRIS	Si	ate	ТΧ	Zip Code	77035	
Lender/Client	AMP LENDING								



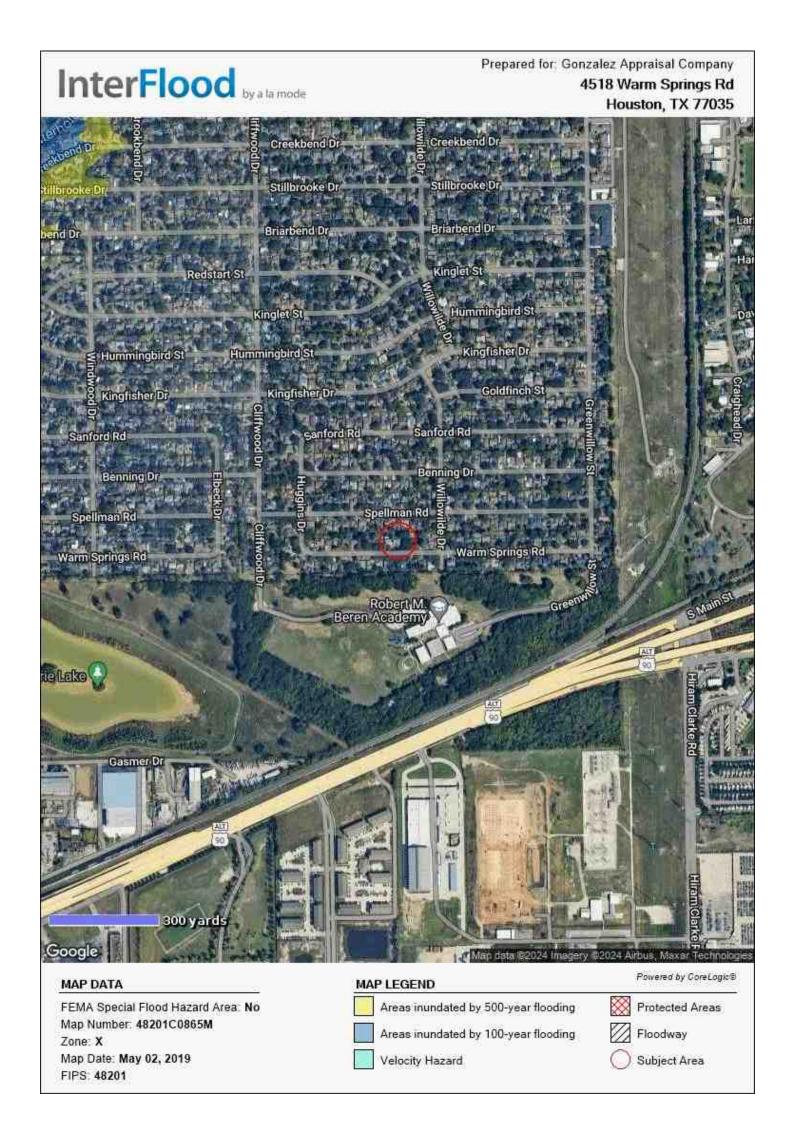
## **Aerial Map**

Borrower	CANDACE BRAWNER				
Property Address	4518 Warm Springs Rd				
City	Houston	County HARRIS	State TX	Zip Code 77035	
Lender/Client	AMP LENDING				



## **Flood Map**

Borrower	CANDACE BRAWNER				
Property Address	4518 Warm Springs Rd				
City	Houston	County HARRIS	State TX	Zip Code 77035	
Lender/Client	AMP LENDING				

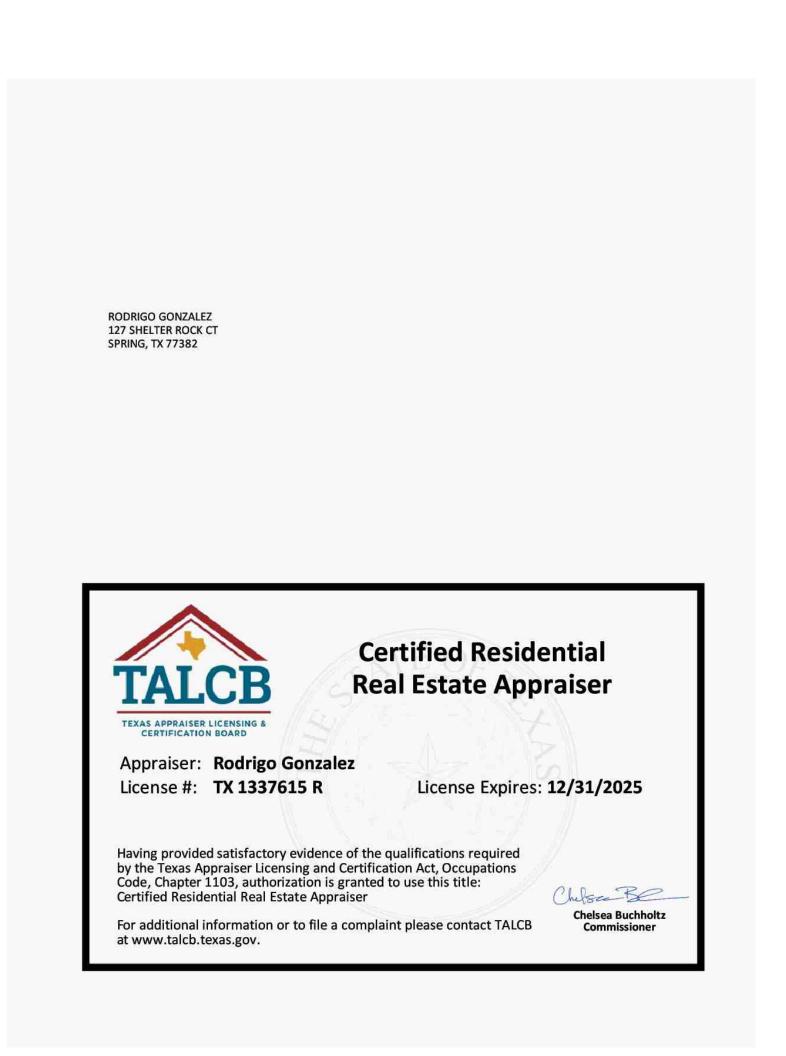


## **Location Map**

Borrower	CANDACE BRAWNER				
Property Address	4518 Warm Springs Rd				
City	Houston	County HARRIS	State TX	Zip Code 77035	
Lender/Client	AMP LENDING				



CERTIFICATION



**E&O POLICY** 

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

## REAL ESTATE APPRAISERS ERRORS AND OMISSIONS INSURANCE POLICY DECLARATIONS

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

## PLEASE READ YOUR POLICY CAREFULLY.

Policy Number: NAX40PL103161-01

Renewal of: NAX40PL103161-00

Policy Aggregate

4C. \$ 1,000,000 4D. \$ 1,000,000

Aggregate

5B. \$1,000

1. Named Insured: Rodrigo Gonzalez dba Gonzalez Appraisal Co

- 2. Address: 127 Shelter Rock Ct Spring, TX 77382
- 3. Policy Period: From: July 6, 2024 To: July 6, 2025 12:01 A.M. Standard Time at the address of the Named Insured as stated in item 2. Above.
- 4. Limit of Liability:
   Each Claim

   Damages Limit of Liability
   4A. \$ 1,000,000

   Claim Expenses Limit of Liability
   4B. \$ 1,000,000
- 5. Deductible (Inclusive of Claims Expenses): Each Claim 5A. \$500
- 6. Policy Premium: \$ 1071
- 7. Retroactive Date: July 6, 2015
- Notice to Company: Notice of a Claim or Potential Claim should be sentto: OREP Insurance Services: <u>info@orep.org</u> 6353 El Cajon Blvd, Suite 124-605 San Diego, CA 92115
- 9. Program Administrator: OREP Insurance Services, LLC appraisers@orep.org
- 10. Forms and Endorsements Attached at Policy Inception: See Schedule of Forms

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

Date: June 26, 2024

Bv:

Asaac Peck

Authorized Representative

N DEC 40000 04 22

Page 1 of 1