



**APPRAISAL REPORT**

OF THE REAL PROPERTY LOCATED AT

213 W. Helgra  
Deer Park, Tx 77536

for

as of

06/11/2018

by

Kurt Kinnie  
1719 Lamonte Ln  
Houston, TX 77018

Kurt Kinnie Appraisal

**File #** 1806018

Freddie Mac Form 70 March 2005      UAD Version 9/2011      Page 1 of 6      FannieMaeForm1004March2005

Kurt Kinnie Appraisal

Uniform Residential Appraisal Report

File # 1806018

SALES COMPARISON APPROACH

There are 39 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 119,990 to \$ 675,000 .

There are 435 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 58,000 to \$ 560,000 .

FEATURE	SUBJECT	COMPARABLE SALE # 1			COMPARABLE SALE # 2			COMPARABLE SALE # 3		
213 W. Helgra		2113 Kingsdale Dr			2105 Kingsdale Dr			701 Alyse St		
Address	Deer Park, Tx 77536	Deer Park, TX 77536			Deer Park, TX 77536			Deer Park, TX 77536		
Proximity to Subject		1.66 miles S			1.67 miles S			0.98 miles NE		
Sale Price	\$		\$	125,000		\$	120,000		\$	127,000
Sale Price/Gross Liv. Area	\$ sq. ft.	\$	121.36	sq. ft.	\$	132.60	sq. ft.	\$	118.91	sq. ft.
Data Source(s)		MLS#91016661;DOM 20			MLS#38356048;DOM 3			MLS#6685430;DOM 92		
Verification Source(s)		MLS/TaxR/Agent			MLS/TaxR/Agent			MLS/TaxR/Agent		
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION		+(-)\$ Adjustment	DESCRIPTION		+(-)\$ Adjustment	DESCRIPTION		+(-)\$ Adjustment
Sale or Financing		ArmLth			ArmLth			ArmLth		
Concessions		FHA;0			FHA;0			FHA;2500		
Date of Sale/Time		s05/18;c05/18			s02/18;c02/18			s01/18;c12/17		
Location	N;Res;Res	N;Res;Res			N;Res;Res			N;Res;Res		
Leasehold/Fee Simple	Fee Simple	Fee Simple			Fee Simple			Fee Simple		
Site	7200 sf	7020 sf		0	7020 sf		0	6825 sf		0
View	N;Res;Res	N;Res;Res			N;Res;Res			N;Res;Res		
Design (Style)	DT1;Rambler	DT1;Rambler			DT1;Rambler			DT1;Rambler		
Quality of Construction	Q4	Q4			Q4			Q4		
Actual Age	60	60			58		0	56		0
Condition	C3	C3			C3			C3		
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths			Total Bdrms. Baths			Total Bdrms. Baths		
Room Count	5 3 1.0	5 3 2.0		-3,000	5 3 1.0			6 3 1.1		-1,500
Gross Living Area	924 sq. ft.	1,030 sq. ft.		-4,240	905 sq. ft.		+760	1,068 sq. ft.		-5,760
Basement & Finished Rooms Below Grade	0sf	0sf			0sf			0sf		
Functional Utility	Average	Average			Average			Average		
Heating/Cooling	CACH	CACH			CACH			CACH		
Energy Efficient Items	Typical	Typical			Typical			Typical		
Garage/Carport	1ga1cp1dw	1dw		+3,000	1dw		+3,000	2ga2dw		-1,500
Porch/Patio/Deck	Porch,Patio	Porch,Patio			Porch,Patio			Porch,Patio		
Net Adjustment (Total)				\$ -4,240			\$ 3,760			\$ -8,760
Adjusted Sale Price of Comparables		Net Adj. 3.39 %			Net Adj. 3.13 %			Net Adj. 6.90 %		
		Gross Adj. 8.19 %		\$ 120,760	Gross Adj. 3.13 %		\$ 123,760	Gross Adj. 6.90 %		\$ 118,240
I <input checked="" type="checkbox"/> did <input type="checkbox"/> did not research the sale or transfer history of the subject property and comparable sales. If not, explain										
My research <input type="checkbox"/> did <input checked="" type="checkbox"/> did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.										
Data Source(s) MLS/Tax Rolls										
My research <input type="checkbox"/> did <input checked="" type="checkbox"/> did not reveal any prior sales or transfers of the comparable sales for the prior year to the date of sale of the comparable sale.										
Data Source(s) MLS/Tax Rolls										
Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).										
ITEM	SUBJECT		COMPARABLE SALE # 1		COMPARABLE SALE # 2		COMPARABLE SALE # 3			
Date of Prior Sale/Transfer										
Price of Prior Sale/Transfer										
Data Source(s)	MLS/Tax Rolls		MLS/Tax Rolls		MLS/Tax Rolls		MLS/Tax Rolls			
Effective Date of Data Source(s)	06/11/2018		06/11/2018		06/11/2018		06/11/2018			
Analysis of prior sale or transfer history of the subject property and comparable sales The subject has not sold in the previous 3 years.										
Summary of Sales Comparison Approach All adjustments are considered to be reasonable and reflective of the current market. Various adjustments were made for bath, parking and living area differences. Sale #4 exceeds a 6-month marketing period but was utilized in the report due to a lack of comparable turnover occurring in the subject market area. Sales beyond a 1 mile radius are utilized however, this is felt to be typical and acceptable in the Deer Park marketplace.										
Indicated Value by Sales Comparison Approach \$ 120,500										

RECONCILIATION

Indicated Value by: Sales Comparison Approach \$ 120,500

Cost Approach(if developed) \$ 123,755

Income Approach (if developed) \$ N/A

In the Final Reconciliation Process all sales were given equal consideration. Most emphasis was placed on the Sales Comparison Approach. The Cost Approach is supportive. \*\*\* See Additional Comments \*\*\*

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

Based on a complete visual inspection of the interior and exterior areas of the subject property, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is \$ 120,500 , as of 06/11/2018 , which is the date of inspection and the effective date of this appraisal.

FreddieMacForm 70 March 2005

UAD Version 9/2011

Page 2 of 6

FannieMaeForm 1004 March 2005

Kurt Kinnie Appraisal



ADDITIONAL COMMENTS				
Borrower or Owner    Eddie Cope				
Property Address    213 W. Helgra				
City    Deer Park	County    Harris	State    Tx	Zip Code    77536	
Lender or Client				

**RECONCILIATION**

The Income Approach is not considered relevant as homes in the area are not typically purchased for investment purposes.



PHOTOGRAPH ADDENDUM

Borrower or Owner				Eddie Cope	
Property Address				213 W. Helgra	
City	Deer Park	County	Harris	State	Tx
			Zip Code	77536	
Client					



FRONT VIEW OF  
SUBJECT PROPERTY



REAR VIEW OF  
SUBJECT PROPERTY



STREET SCENE OF  
SUBJECT PROPERTY



PHOTOGRAPH ADDENDUM

Borrower or Owner	Eddie Cope				
Property Address	213 W. Helgra				
City	Deer Park	County	Harris	State	Tx
				Zip Code	77536
Client					



Right



Left



Family Room



PHOTOGRAPH ADDENDUM

Borrower or Owner					Eddie Cope										
Property Address					213 W. Helgra										
City		Deer Park		County		Harris		State		Tx		Zip Code		77536	
Client															



Bath



Kitchen



Breakfast



PHOTOGRAPH ADDENDUM

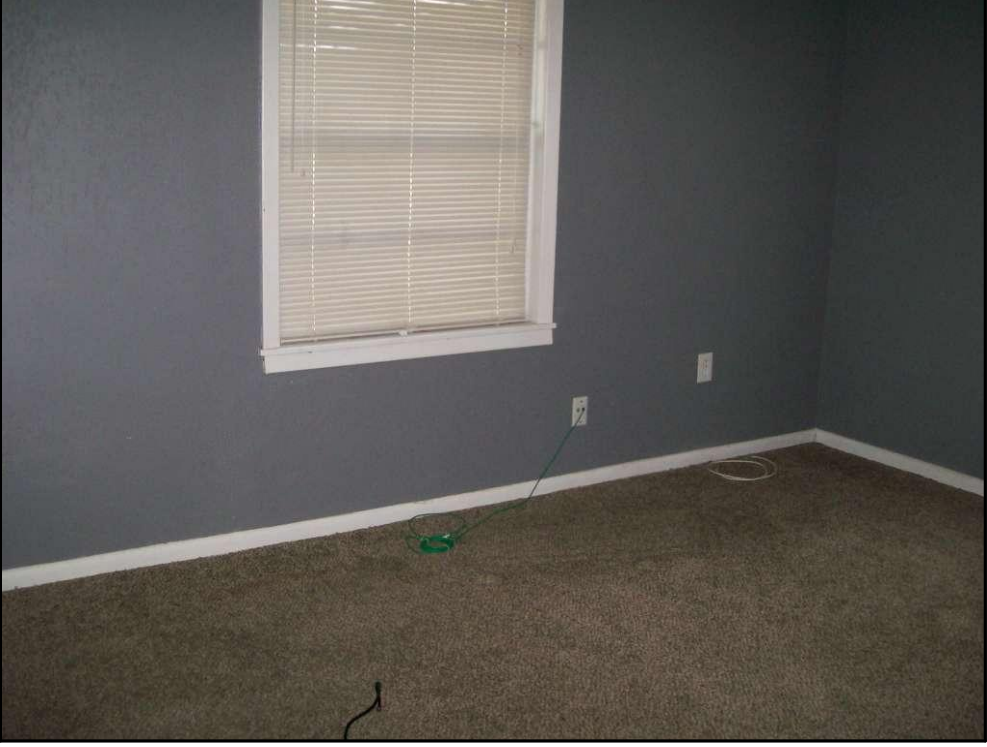
Borrower or Owner		Eddie Cope		
Property Address		213 W. Helgra		
City	Deer Park	County	Harris	State Tx
		Zip Code		77536
Client				



Bedroom



Bedroom



Bedroom



PHOTOGRAPH ADDENDUM

Borrower or Owner	Eddie Cope				
Property Address	213 W. Helgra				
City	Deer Park	County	Harris	State	Tx
				Zip Code	77536
Client					



COMPARABLE #1

2113 Kingsdale Dr  
Deer Park, TX 77536

Price \$125,000  
Price/SF 121.36  
Date s05/18;c05/18  
Age 60  
Room Count 5-3-2.0  
Living Area 1,030

Value Indication \$120,760



COMPARABLE #2

2105 Kingsdale Dr  
Deer Park, TX 77536

Price \$120,000  
Price/SF 132.60  
Date s02/18;c02/18  
Age 58  
Room Count 5-3-1.0  
Living Area 905

Value Indication \$123,760



COMPARABLE #3

701 Alyse St  
Deer Park, TX 77536

Price \$127,000  
Price/SF 118.91  
Date s01/18;c12/17  
Age 56  
Room Count 6-3-1.1  
Living Area 1,068

Value Indication \$118,240



PHOTOGRAPH ADDENDUM

Borrower or Owner	Eddie Cope				
Property Address	213 W. Helgra				
City	Deer Park	County	Harris	State	Tx
				Zip Code	77536
Client					



COMPARABLE #4

226 Robin St  
Deer Park, TX 77536

Price \$125,000  
Price/SF 120.54  
Date s10/17;c08/17  
Age 63  
Room Count 6-3-1.0  
Living Area 1,037

Value Indication \$120,480



COMPARABLE #5

802 Boston St  
Deer Park, TX 77536

Price \$134,900  
Price/SF 140.52  
Date Active  
Age 59  
Room Count 6-3-1.0  
Living Area 960

Value Indication \$131,960



COMPARABLE #6

813 Grove St  
Deer Park, TX 77536

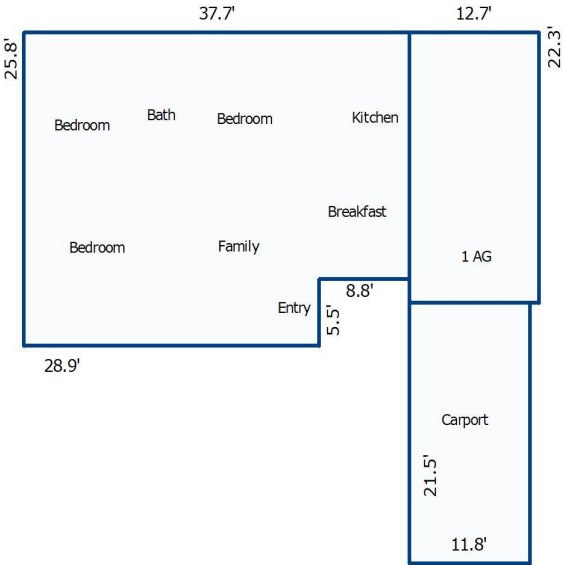
Price \$133,000  
Price/SF 129.00  
Date Active  
Age 63  
Room Count 6-3-1.0  
Living Area 1,031

Value Indication \$128,220



SKETCH ADDENDUM

Borrower or Owner				Eddie Cope			
Property Address				213 W. Helgra			
City	Deer Park	County	Harris	State	Tx	Zip Code	77536
Client							



Sketch by Apex Medina™

Comments:

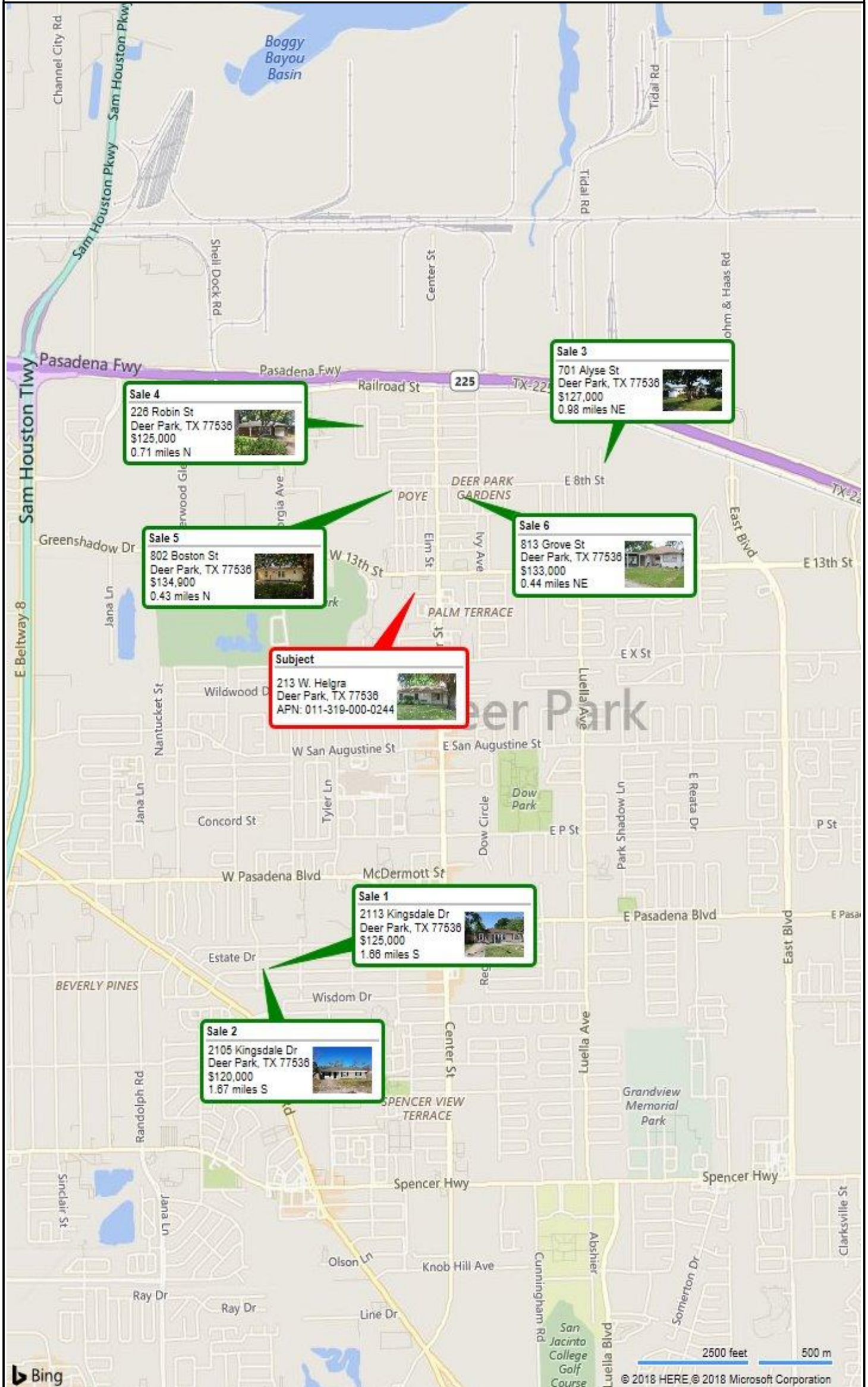
AREA CALCULATIONS SUMMARY			
Code	Description	Net Size	Net Totals
GLA1	First Floor	924.3	924.3
GAR	Garage	283.2	
	Carport	253.7	536.9
Net LIVABLE Area		(rounded)	924

LIVING AREA BREAKDOWN			
Breakdown			Subtotals
First Floor			
37.7	x	20.3	765.3
5.5	x	28.9	158.9
2 Items			(rounded)
			924

## Location Map

Borrower or Owner **Eddie Cope**Property Address **213 W. Helgra**City **Deer Park**County **Harris**State **Tx**Zip Code **77536**

Client





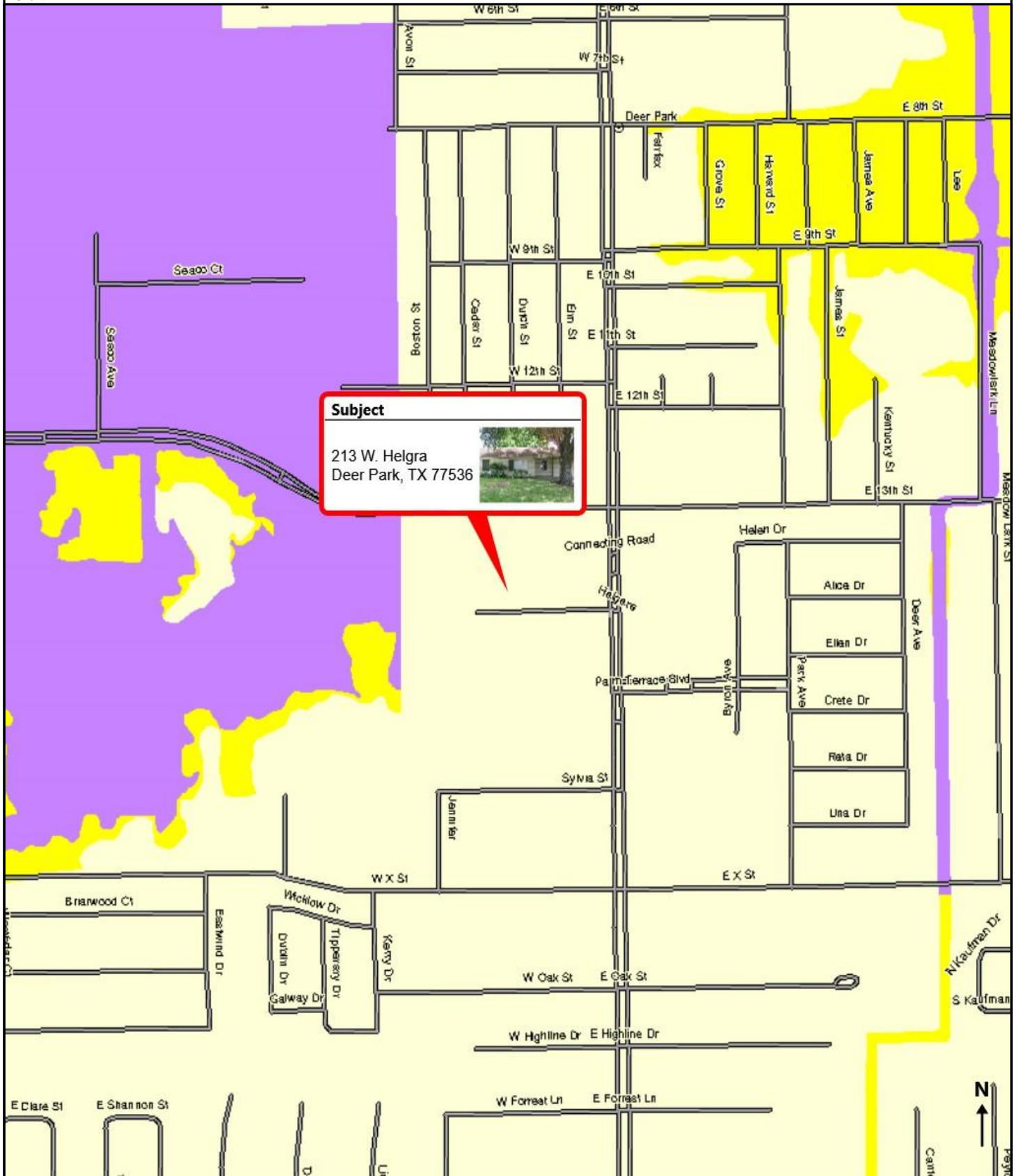
## FLOOD MAP

Borrower or Owner Eddie Cope

Property Address	213 W. Helgra
------------------	---------------

Zip Code 77536

Client



## Flood Zones

- |   |   |   |  |
|---|---|---|--|
|  | Areas inundated by 500-year flooding                      |  | Floodway areas                                   |
|  | Areas outside of the 100- and 500-year flood plains       |  | Floodway areas with velocity hazard              |
|  | Areas inundated by 100-year flooding                      |  | Areas of undetermined but possible flood hazards |
|  | Areas inundated by 100-year flooding with velocity hazard |  | Areas not mapped on any published FIRM           |

## Flood Zone Determination

**Latitude:** 29.698740

**Longitude:** -95.125470

**Community Name:**

DEER PARK, CITY OF

**Community:** 480291

**SFHA (Flood Zone):** No

**Within 250 ft. of multiple flood zones:** No

Map #: 48201C0910M

**Panel Date:** 01/06/2017

**Census Tract:** 3425

This Report is for the sole benefit of the Customer that ordered and paid for the Report and is based on the property information provided by that Customer. That Customer's use of this Report is subject to the terms agreed to by that Customer when accessing this product. No third party is authorized to use or rely on this Report for any purpose. THE SELLER OF THIS REPORT MAKES NO REPRESENTATIONS OR WARRANTIES TO ANY PARTY CONCERNING THE CONTENT, ACCURACY OR COMPLETENESS OF THIS REPORT, INCLUDING ANY WARRANTY OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE. The seller of this Report shall not have any liability to any third party for any use or misuse of this Report.



A D D I T I O N A L  C O M M E N T S	THE INTENDED USE OF THIS REPORT IS FOR THE LENDER/CLIENT TO EVALUATE THE PROPERTY THAT IS THE SUBJECT OF THE APPRAISAL FOR A MORTGAGE FINANCE TRANSACTION. THE INTENDED USER OF THIS REPORT IS THE LENDER/CLIENT (Eddie Cope)					
	Exposure Time- Under current market conditions, the reasonable exposure time for the subject property is approximately 90 days or less. This is based on the analyses of current market trends in the general area and takes into account the size, condition and price range of the subject property and surrounding area. It presupposes that the listed price would be at or near the appraised value. It also assumes aggressive marketing by reputable local real estate offices.I have performed no other services, as an appraiser or in any capacity, regarding the property that is the subject of this report within the three year period immediately preceding acceptance of this assignment. No water/property damage due to Flood/FEMA Disaster in the area between April 17-26, 2016, May 26, 2016 to June 25, 2016. The subject also sustained no damage from the recent Hurricane Harvey from 08/23/2017 to 09/15/2017. Marketability or value was not affected by Hurricane Harvey. The subject may be rebuilt if destroyed.					
	C O S T  A P P R O A C H	COST APPROACH TO VALUE (not required by Fannie Mae)				
		Provide adequate information for the lender/client to replicate the below cost figures and calculations.				
Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value)						
I N C O M E  P U D I N F O R M A T I O N		ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input checked="" type="checkbox"/> REPLACEMENT COST NEW				
		OPINION OF SITE VALUE.....=\$ 20,000				
	Source of cost data Appraisal Experience/Market Data/BLDCST Dwelling 924 Sq. Ft. @ \$ 115.00 ..... = \$ 106,260					
	Quality rating from cost service C6 Effective date of cost data 06/2018 Sq. Ft. @ \$ ..... = \$					
	Comments on Cost Approach (gross living area calculations, depreciation, etc.)					
	The contributory value of the subject's porch, patio & fencing are included in the "As-Is" Value of Site					
	Garage/Carport 537 Sq. Ft. @ \$ 32.00 ..... = \$ 17,184					
	Total Estimate of Cost-New ..... = \$ 123,444					
	Less Physical Functional External					
	Depreciation 24,689 ..... = \$ ( 24,689)					
	Depreciated Cost of Improvements.....= \$ 98,755					
	'As-is' Value of Site Improvements.....= \$ 5,000					
	Estimated Remaining Economic Life (HUD and VA only) 80 Years Indicated Value By Cost Approach.....= \$ 123,755					
		INCOME APPROACH TO VALUE (not required by Fannie Mae)				
		Estimated Monthly Market Rent \$ X Gross Rent Multiplier = \$ Indicated Value by Income Approach				
		Summary of Income Approach (including support for market rent and GRM)				
		PROJECT INFORMATION FOR PUDs (if applicable)				
		Is the developer/builder in control of the Homeowners' Association (HOA)? <input type="checkbox"/> Yes <input type="checkbox"/> No Unit type(s) <input type="checkbox"/> Detached <input type="checkbox"/> Attached				
	Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit.					
	Legal name of project					
	Total number of phases		Total number of units		Total number of units sold	
	Total number of units rented		Total number of units for sale		Data Source(s)	
	Was the project created by the conversion of existing building(s) into a PUD? <input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, date of conversion					
	Does the project contain any multi-dwelling units? <input type="checkbox"/> Yes <input type="checkbox"/> No Data Source(s)					
	Are the units, common elements, and recreation facilities complete? <input type="checkbox"/> Yes <input type="checkbox"/> No If No, describe the status of completion.					
	Are the common elements leased to or by the Homeowners' Association? <input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, describe the rental terms and options.					
	Describe common elements and recreational facilities					

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 this 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.



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**

Signature   
Name Kurt Kinzie  
Company Name Kurt Kinzie Appraisal  
Company Address 1719 Lamonte Ln  
Houston, TX 77018  
Telephone Number 713-416-7789  
Email Address \_\_\_\_\_  
Date of Signature and Report 06/20/2018  
Effective Date of Appraisal 06/11/2018  
State Certification # 1321250  
or State License # \_\_\_\_\_  
or Other \_\_\_\_\_ State # \_\_\_\_\_  
State Tx  
Expiration Date of Certification or License 06/30/2019

ADDRESS OF PROPERTY APPRAISED  
213 W. Helgra  
Deer Park, Tx 77536  
APPRAISED VALUE OF SUBJECT PROPERTY \$ 120,500  
LENDER/CLIENT  
Name \_\_\_\_\_  
Company Name \_\_\_\_\_  
Company Address \_\_\_\_\_  
Email Address \_\_\_\_\_

**SUPERVISORY APPRAISER (ONLY IF REQUIRED)**

Signature \_\_\_\_\_  
Name \_\_\_\_\_  
Company Name \_\_\_\_\_  
Company Address \_\_\_\_\_  
Telephone Number \_\_\_\_\_  
Email Address \_\_\_\_\_  
Date of Signature \_\_\_\_\_  
State Certification # \_\_\_\_\_  
or State License # \_\_\_\_\_  
State \_\_\_\_\_  
Expiration Date of Certification or License \_\_\_\_\_

**SUBJECT PROPERTY**

- ☐ Did not inspect subject property
- ☐ Did inspect exterior of subject property from street  
Date of Inspection \_\_\_\_\_
- ☐ Did inspect interior and exterior of subject property  
Date of Inspection \_\_\_\_\_

**COMPARABLE SALES**

- ☐ Did not inspect exterior of comparable sales from street
- ☐ Did inspect exterior of comparable sales from street  
Date of Inspection \_\_\_\_\_

Borrower/Client <b>Eddie Cope</b>			
Property Address <b>213 W. Helgra</b>			
City <b>Deer Park</b>	County <b>Harris</b>	State <b>Tx</b>	Zip Code <b>77536</b>
Lender/Client			

APPRAISAL AND REPORT IDENTIFICATION

This Appraisal Report is one of the following types:

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

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

ADDITIONAL CERTIFICATIONS

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

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

PRIOR SERVICES

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

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

PROPERTY INSPECTION

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

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

APPRAISAL ASSISTANCE

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


ADDITIONAL COMMENTS

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

MARKETING TIME AND EXPOSURE TIME FOR THE SUBJECT PROPERTY

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

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

APPRAISER	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature 	Signature
Name <b>Kurt Kinne</b>	Name
Date of Signature <b>06/20/2018</b>	Date of Signature
State Certification # <b>1321250</b>	State Certification #
or State License #	or State License #
State <b>TX</b>	State
Expiration Date of Certification or License <b>06/30/2019</b>	Expiration Date of Certification or License
Effective Date of Appraisal <b>06/11/2018</b>	Supervisory Appraiser Inspection of Subject Property:
	<input type="checkbox"/> Did Not <input type="checkbox"/> Exterior-only from Street <input type="checkbox"/> Interior and Exterior

Market Conditions Addendum to the Appraisal Report File No. 1806018

MARKET RESEARCH & ANALYSIS

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

Property Address 213 W. Helgra City Deer Park State TX ZIP Code 77536

Borrower Eddie Cope

**Instructions:** The appraiser must use the information required on this form as the basis for his/her conclusions, and must provide support for those conclusions, regarding housing trends and overall market conditions as reported in the Neighborhood section of the appraisal report form. The appraiser must fill in all the information to the extent it is available and reliable and must provide analysis as indicated below. If any required data is unavailable or is considered unreliable, the appraiser must provide an explanation. It is recognized that not all data sources will be able to provide data for the shaded areas below; if it is available, however, the appraiser must include the data in the analysis. If data sources provide the required information as an average instead of the median, the appraiser should report the available figure and identify it as an average. Sales and listings must be properties that compete with the subject property, determined by applying the criteria that would be used by a prospective buyer of the subject property. The appraiser must explain any anomalies in the data, such as seasonal markets, new construction, foreclosures, etc.

Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)	263	79	93	<input checked="" type="checkbox"/>	Increasing	<input type="checkbox"/> Stable <input type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)	43.83	26.33	31.00	<input checked="" type="checkbox"/>	Increasing	<input type="checkbox"/> Stable <input type="checkbox"/> Declining
Total # of Comparable Active Listings	31	22	41	<input type="checkbox"/>	Declining	<input type="checkbox"/> Stable <input checked="" type="checkbox"/> Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	0.71	0.84	1.32	<input type="checkbox"/>	Declining	<input type="checkbox"/> Stable <input checked="" type="checkbox"/> Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Median Comparable Sale Price	\$196,000	\$192,000	\$215,000	<input checked="" type="checkbox"/>	Increasing	<input type="checkbox"/> Stable <input type="checkbox"/> Declining
Median Comparable Sales Days on Market	17	13	8	<input checked="" type="checkbox"/>	Declining	<input type="checkbox"/> Stable <input type="checkbox"/> Increasing
Median Comparable List Price	\$214,900	\$284,450	\$240,000	<input type="checkbox"/>	Increasing	<input type="checkbox"/> Stable <input checked="" type="checkbox"/> Declining
Median Comparable Listings Days on Market	54	16	21	<input type="checkbox"/>	Declining	<input type="checkbox"/> Stable <input checked="" type="checkbox"/> Increasing
Median Sale Price as % of List Price	98.90	98.92	100.00	<input checked="" type="checkbox"/>	Increasing	<input type="checkbox"/> Stable <input type="checkbox"/> Declining
Seller-(developer, builder, etc.) paid financial assistance prevalent?			<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	<input type="checkbox"/> Declining <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Increasing		
Explain in detail the seller concessions trends for the past 12 months (e.g., seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs, condo fees, options, etc.). The HAR MLS indicates there were 435 closed sales during the past 12 months and 200 of those sales contained seller concessions which is 46% of the total transactions in this market area. Prior Months 7-12: 263 Sales; 124 with concessions; 47% of sales for this period. 4-6: 79 Sales; 37 with concessions; 47% of sales for this period. 0-3: 93 Sales; 39 with concessions; 42% of sales for this period. The concessions ranged between \$300 and \$15,000. The median concession amount is \$3,000.						
Are foreclosure sales (REO sales) a factor in the market? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If yes, explain (including the trends in listings and sales of foreclosed properties).						
The HAR MLS indicates there were 435 closed sales during the past 12 months and 7 of those sales were either foreclosures or short sales which is 2% of the total transactions in this market area. Prior Months 7-12: 263 Sales; 6 foreclosures or short sales; 2% of sales for this period. 4-6: 79 Sales; 1 foreclosures or short sales; 1% of sales for this period. 0-3: 93 Sales; 0 foreclosures or short sales; 0% of sales for this period.						
Cite data sources for above information. The HAR MLS was the data source used to complete the Market Conditions Addendum. Effective Date: Wednesday, June 20, 2018						
Summarize the above information as support for your conclusions in the Neighborhood section of the appraisal report form. If you used any additional information, such as an analysis of pending sales and/or expired and withdrawn listings, to formulate your conclusions, provide both an explanation and support for your conclusions.						
Quarterly data indicates an increasing market in both sales volume and median sales price.						

CONDO/CO-OP PROJECTS

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

Subject Project Data	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)				<input type="checkbox"/>	Increasing	<input type="checkbox"/> Stable <input type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)				<input type="checkbox"/>	Increasing	<input type="checkbox"/> Stable <input type="checkbox"/> Declining
Total # of Active Comparable Listings				<input type="checkbox"/>	Declining	<input type="checkbox"/> Stable <input type="checkbox"/> Increasing
Months of Unit Supply (Total Listings/Ab. Rate)				<input type="checkbox"/>	Declining	<input type="checkbox"/> Stable <input type="checkbox"/> Increasing
Are foreclosure sales (REO sales) a factor in the project? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, indicate the number of REO listings and explain the trends in listings and sales of foreclosed properties.						
Summarize the above trends and address the impact on the subject unit and project.						

APPRAISER

Signature

Kurt Kinnie

Kurt Kinnie Appraisal

1719 Lamonte Ln, Houston, TX 77018

1321250 TX

Signature

Freddie Mac Form 71 March 2009

Page 1 of 1

Fannie Mae Form 1004MC March 2009

Kurt Kinnie Appraisal



You may wish to laminate the pocket identification card to preserve it.


KURT ALAN KINNIF  
1719 LAMONTE  
HOUSTON  
TEXAS  
HOUSTON, TX 77018

The person named on the reverse is licensed by the Texas Appraiser Licensing and Certification Board.

Inquiry as to the status of this license may be made to:

Texas Appraiser Licensing and Certification Board  
P.O. Box 12188  
Austin, Tx 78711-2188  
www.talcb.texas.gov  
(512) 936-3001  
Fax: (512) 936-3899

<b>Texas Appraiser Licensing and Certification Board</b> P.O. Box 12188 Austin, Texas 78711-2188 <b>Certified Residential Real Estate Appraiser</b>	
Number#:	TX 1321250 R
Issued:	06/27/2017
Expires:	06/30/2019
Appraiser:	KURT ALAN KINNIE
<small>Having provided satisfactory evidence of the qualifications required by the Texas Appraiser Licensing and Certification Act, Texas Occupations Code, Chapter 1103, is authorized to use this title, Certified Residential Real Estate Appraiser.</small>	
 Douglas E. Oldmixon Commissioner	

<b>Texas Appraiser Licensing and Certification Board</b> P.O. Box 12188 Austin, Texas 78711-2188 <b>Certified Residential Real Estate Appraiser</b>	
Number:	TX 1321250 R
Issued:	06/27/2017
Expires:	06/30/2019
Appraiser:	KURT ALAN KINNIE
<small>Having provided satisfactory evidence of the qualifications required by the Texas Appraiser Licensing and Certification Act, Texas Occupations Code, Chapter 1103, is authorized to use this title, Certified Residential Real Estate Appraiser.</small>	
 Douglas E. Oldmixon Commissioner	

Borrower	Eddie Cope				
Property Address	213 W. Helgra				
City	Deer Park	County	Harris	State	Tx
				Zip Code	77536
Lender/Client	Address				

Requirements - Condition and Quality Ratings Usage

Appraisers must utilize the following standardized conditions and quality ratings within the appraisal report.

Condition Ratings and Definitions

C1 - The improvements have been very recently constructed and have not previously been occupied. The entire structure and all components are new and the dwelling features no physical depreciation.

*\*Note: Newly constructed improvements that feature recycled materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100% new foundation and recycled materials and the recycled components have been rehabilitated/re-manufactured into like-new condition. Recently constructed improvements that have not been previously occupied are not considered "new" if they have significant physical depreciation (i.e., 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 either are almost new or have been recently completely renovated and are similar in condition to new construction.

*\*Note: The improvements represent a relatively new property that is well maintained with no deferred maintenance and little or no physical depreciation, or an older property that has been recently completely renovated.*

C3 - The improvements are well maintained and feature limited physical depreciation due to normal wear and tear. some components, but not every major building component, may be updated or recently rehabilitated. The structure has been well maintained.

*\*Note: The improvement is in its first-cycle of replacing short-lived building components (appliances, floor coverings, HVAC, etc.) and is being well maintained. Its estimated effective age is less than its actual age. It also may reflect a property in which the majority of short-lived building components have been replaced but not to the level of a complete renovation.*

C4 - The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.

*\*Note: The estimated effective age may be close to or equal to its actual age. It reflects a property in which some of the short-lived building components have been replaced, and some short-lived building components are at or near the end of their physical life expectancy; however, they still function adequately. Most minor repairs have been addressed on an ongoing basis resulting in an adequately maintained property*

C5 - The improvements feature obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation, or updating. The functional utility and overall livability is somewhat diminished due to condition, but the dwelling remains useable and functional as a residence.

*\*Note: Some significant repairs are needed to the improvements due to the lack of adequate maintenance. It reflects a property in which many of its short-lived building components are at the end of or have exceeded their physical life expectancy but remain functional.*

C6 - The improvements have substantial damage or deferred maintenance with deficiencies or defects that are severe enough to affect the safety, soundness, or structural integrity of the improvements. The improvements are in need of substantial repairs and rehabilitation, including many or most major components.

*\*Note: Substantial repairs are needed to the improvements due to the lack of adequate maintenance or property damage. It reflects a property with conditions severe enough to affect the safety, soundness, or structural integrity of the improvements.*

Quality Ratings and Definitions

Q1 - Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified use. 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 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 residences 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 of exceptionally high quality.

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 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.

Abbreviation	Full Name	Appropriate Fields
A	Adverse	Location & View
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
ArmlLth	Arms Length Sale	Sale or Financing Concessions
AT	Attached Structure	Design (Style)
B	Beneficial	Location & View
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
BsyRd	Busy Road	Location
c	Contracted Date	Date of Sale/Time
Cash	Cash	Sale or Financing Concessions
Comm	Commercial Influence	Location
Conv	Conventional	Sale or Financing Concessions
cp	Carport	Garage/Carport
CrtOrd	Court Ordered Sale	Sale or Financing Concession
CtySky	City View Skyline View	View
CtyStr	City Street View	View
cv	Covered	Garage/Carport
DOM	Days On Market	Data Sources
DT	Detached Structure	Design (style)
dw	Driveway	Garage/Carport
e	Expiration Date	Date of Sale/Time
Estate	Estate Sale	Sale or Financing Concessions
FHA	Federal Housing Administration	Sale or Financing Concessions
G	Garage	Garage/Carport
ga	Attached Garage	Garage/Carport
gbi	Built-in Garage	Garage/Carport
gd	Detached Garage	Garage/Carport
GlfCse	Golf Course	Location
Glfvw	Golf Course View	View
GR	Garden	Design (Style)
HR	High Rise	Design (Style)
in	Interior Only Stairs	Basement & Finished Rooms Below Grade
Ind	Industrial	Location & View
Listing	Listing	Sale or Financing Concessions
Lndfl	Landfill	Location
LtdSght	Limited Sight	View
MR	Mid Rise	Design (Style)
Mtn	Mountain View	View
N	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
o	Other	Basement & Finished Rooms Below Grade
O	Other	Design (Style)
op	Open	Garage/Carport
Prk	Park View	View
Pstrl	Pastoral View	View
PubTm	Public Transportation	Location
PwrLn	Power Lines	View
Relo	Relocation Sale	Sale or Financing Concessions
REO	REO Sale	Sale or Financing Concessions
Res	Residential	Location & View
RH	USDA - Rural Housing	Sale or Financing Concessions
rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
s	Settlement Date	Date of Sale/Time
sf	Square Feet	Area, Site, Basement
Short	Short Sale	Sale or Financing Concessions
Unk	Unknown	Date of Sale/Time
VA	Veterans Administration	Sale or Financing Concessions
w	Withdraw Date	Date of Sale/Time
wo	Walk Out Basement	Basement & Finished Rooms Below Grade
Woods	Woods View	View
Wtr	Water View	View
WtrFr	Water Frontage	Location
wu	Walk Up Basement	Basement & Finished Rooms Below Grade



[illegible]

Kurt Kinnie Appraisal  
1719 Lamonte Ln  
Houston, TX 77018  
713-416-7789

<b>INVOICE</b>	06/20/2018 DATE	1806018 FILE NUMBER	CASE NUMBER
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Client:

Item	Total
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APPRAISAL FEE FOR SERVICES RENDERED	\$	400.00
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Borrower: Eddie Cope  
213 W. Helgra  
Deer Park, Tx 77536  
Tr 147B Deer Park Outlots

Total:	\$	400.00
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Thank you