

# **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

# Uniform Residential Appraisal Report

File # 1806018

	The purpose of this summary appraisal report is	is to provide the lender/client with an acc	curate, and adequately supported, opini	on of the market	t value of the subject property.
	Property Address 213 W. Helgra		City Deer Park	State Tx	Zip Code 77536
	Borrower Eddie Cope	Owner of Public Record $$	die Cope	County Harris	
	Legal Description Tr 147B Deer Park	Outlots	•		
s	Assessor's Parcel # 011-319-000-0244		Tax Year 2017	R.E. Taxes \$ 2,	379
U	Neighborhood Name Deer Park Outlo		Map Reference 538K		Tract 3425
В	Occupant Owner Tenant X Vacar			A \$ ()	per year per month
Į	Property Rights Appraised X Fee Simple	Leasehold Other (describe)			por your
E	Assignment Type Purchase Transaction		lescribe) Estimate Market Va	lue	
T	Lender/Client	Address	Estillate Warket Va.	iuc	
	Is the subject property currently offered for sale		alve months prior to the effective date	of the appraisal?	Yes X No
	Report data source(s) used, offering price(s), a			от тте арргатаат:	163 [ <b>X</b> ] 140
	Report data source(s) used, offering price(s), a	and date(s). Houston MLS/14X1	KOIIS		
	I did did not analyze the contract	t for sale for the subject purchase transaction	Evaluin the regulte of the analysis of	the contract for (	calo or why the analysis was not
С		. To sale for the subject purchase transaction	i. Explain the results of the analysis of	the contract for s	sale of why the analysis was not
0	performed.				
N				1	
T R	Contract Price \$ Date of Contract	Is the property seller the ov		No Data Sourc	
A	Is there any financial assistance (loan charges,		sistance, etc.) to be paid by any party	y on behalf of the	e borrower? Yes No
C	If Yes, report the total dollar amount and descr	ribe the items to be paid:			
Т					
	Note: Race and the racial compositio				
N	Neighborhood Characteristics	One-Unit Hou		ne-Unit Housin	* +
Ε		ural Property Values X Increasing		RICE AG	E One-Unit 96 %
I				000) (yrs	s) 2-4 Unit %
G	Growth Rapid X Stable Slo	low Marketing Time X Under 3 mths	3-6 mths Over 6 mths 48	Low	15 Multi-Family %
H B	Neighborhood Boundaries The subject is	s bounded by S.H. 225 to the	north, East Blvd to 650	High	48 Commercial 4 %
0	the east, Spencer Highway to the	e south & Sam Houston Tolly	way to the west. 167	Pred.	36 Other %
R	Neighborhood Description The subject is	located in the Deer Park Outlo	ots subdivision approximate	ely 14 miles	from the Houston
Н	Central Business District. Gene	neral maintenance of proper	ties is considered average	e for the ar	ea and is considered
0	supportive for stable growth ar				
O	Market Conditions (including support for the al		property values appear	to be increa	asing at this time.
	Current marketing conditions and				
	the subject property would be under	•	* *		
	Dimensions $60 \times 120$	Area 7200 st	f Shape Rectang	ular Vie	ew N;Res;Res
	Specific Zoning Classification No Zoning	Zoning Description	Deed Restrictions-Resident	ial	
		gal Nonconforming (Grandfathered Use)	X No Zoning Illegal (describ		
	Is the highest and best use of the subject property as			No If No, de	escribe
	No Zoning is typical for the Deer I				
s	Utilities Public Other (describe)	Public Other (d	•	provements	Type Public Private
ĭ	Electricity X	Water X	Street	Concrete	X
Т	Gas X	Sanitary Sewer X		Vone	
E	FEMA Special Flood Hazard Area Yes	$\overline{X}$ No FEMA Flood Zone $X$	FEMA Map No. 48201C091	0 <b>M</b>	FEMA Map Date $01/06/2017$
	Are the utilities and off-site improvements typica	cal for the market area?	No. If No, describe		
	Are there any adverse site conditions or extern	rnal factors (easements, encroachments, en	vironmental conditions, land uses, etc.)	? Yes X	No If Yes, describe
	The subject is an interior site for	r the neighborhood. Any ana	alysis of easements and or	encroachme	ents is best left to an
	expert in the field.				
	General Description	Foundation	Exterior Description material	Is/condition Inte	rior materials/condition
	Units X One One with Accessory Unit	X Concrete Slab Crawl Space	Foundation Walls Block/Beam	/Avg Floo	ors Cpt/Ti/Avg
	# of Stories 1	Full Basement Partial Basement	Exterior Walls VSI/Avg	Wall	ls Dw/Avg
	Type X Det. Att. S-Det/End Unit Ba	Basement Area 0 sq. ft.	Roof Surface Comp./Avg	Trim	VFinish Wd/Avg
	X Existing Proposed Under Const. Ba	Basement Finish 0 %	Gutters & Downspouts Alm/Av	g Bath	n Floor Tile/Avg
	Design (Style) Rambler	Outside Entry/Exit Sump Pump	Window Type Alm/Avg	Bath	n Wainscot Tile/Avg
	Year Built 1958 Ev	Evidence of Infestation	Storm Sash/Insulated None	Car	Storage None
	Effective Age (Yrs) 20	Dampness Settlement	Screens None	X	Driveway # of Cars 1
	Attic None He	Heating X FWA HWBB Radiant	Amenities WoodSt	ove(s)# 0 Drive	eway Surface Concrete
ı	X Drop Stair Stairs	Other Fuel Gas	Fireplace(s) # 0 X Fence	Wd X	Garage # of Cars 1
M	Floor Scuttle Co	Cooling X Central Air Conditioning	X Patio/Deck C/C X Porch	C/C X	Carport # of Cars 1
P	Finished Heated	Individual Other	Pool None Other	None X	Att. Det. Built-in
R O	Appliances X Refrigerator X Range/Oven	Dishwasher X Disposal X Microwa	ave Washer/Dryer Other (desc	ribe)	
۷	Finished area <b>above</b> grade contains:	5 Rooms 3 Bedrooms	1.0 Bath(s) 924 Square	Feet of Gross L	iving Area Above Grade
Е	Additional features (special energy efficient ite	tems, etc.) Covered entry porch,	large covered patio, tile at	the breakfas	st/kitchen areas.
M E		• •			
N	Describe the condition of the property (includi	ding needed repairs, deterioration, renovation	ons, remodeling, etc.). C3;Kitc	hen-updat	ed-six to ten years
Т	ago;Bathrooms-not updated;T	The subject property is fel	•		•
S					
	Are there any physical deficiencies or adverse	conditions that affect the livability, soundn	ness, or structural integrity of the prope	erty? Yes	X No If Yes, describe
				[ <del></del> ]	
	Does the property generally conform to				
	Does the property generally conform to	the neighborhood (functional utility, sty	yle, condition, use, construction, e	tc.)? X Yes	No If No, describe
	Does the property generally conform to	the neighborhood (functional utility, st	yle, condition, use, construction, e	tc.)? X Yes	No If No, describe

# Uniform Residential Appraisal Report

File # 1806018

	There are 39 compa	arable propertie	es currently	offered for sale in	the sul	oject neighborhood ra	anging in price f	rom \$	119,990	t	o \$ (	675,000
	There are $435$ comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ $58,00$						0	to \$	560,000			
FEATURE SUBJECT COMPARABLE SALE # 1 COMPAR					PARABLE	SALE # 2		COMPARABLE	E SALE # 3			
213 W. Helgra							2105 Kingsdale Dr			701 Alyse St		
	Address Deer Pa	<u>rk, Tx 77</u>	536	Deer Park,	TX 7	7536	Deer Park	t, TX 7	7536	Deer 1	Park, TX	77536
	Proximity to Subject			1.66 miles	S		1.67 miles	s S			niles NE	
	Sale Price	\$			\$	125,000		\$	120,000		\$	127,000
	Sale Price/Gross Liv. Area	\$	sq. ft.	\$ 121.36 s	q. ft.		\$ 132.60	sq. ft.		\$ 118	3.91 sq. ft.	
	Data Source(s)			MLS#9101	16661	1;DOM 20	MLS#383	356048	;DOM 3	MLS#	<del>‡6685430</del>	;DOM 92
	Verification Source(s)			MLS/TaxR	R/Age	ent	MLS/Tax	R/Agei	nt	MLS/	TaxR/Age	ent
	VALUE ADJUSTMENTS	DESCRI	PTION	DESCRIPT	ION	+(-)\$ Adjustment	DESCRIP	TION	+(-)\$ Adjustment	DE	SCRIPTION	+(-)\$ Adjustment
	Sale or Financing			ArmLth			ArmLth			ArmL	th	
	Concessions			FHA;0			FHA;0			FHA;	2500	
	Date of Sale/Time			s05/18;c05	5/18		s02/18;c0	2/18		s01/1	8;c12/17	
	Location	N;Res;Re	es	N;Res;Res			N;Res;Re	S		N;Res	;Res	
	Leasehold/Fee Simple	Fee Simp	ole	Fee Simple	;		Fee Simpl	le		Fee S	imple	
		7200 sf		7020 sf		0	7020 sf		0	6825		0
	View	N;Res;Re	es	N;Res;Res			N;Res;Re	s		N;Res	;Res	
		DT1;Rar		DT1;Ramb			DT1;Ram				Rambler	
		Q4		Q4			Q4			Q4		
		60		60			58		0	56		0
	Condition	C3		C3			C3			C3		
	Above Grade	Total Bdrms	s. Baths	Total Bdrms.	Baths		Total Bdrms.	Baths			drms. Baths	
s	Room Count	5 3	1.0	5 3	2.0	-3,000		1.0		6	3 1.1	-1,500
Α	Gross Living Area	924	sq. ft.	1,030	sq. ft.	-4,240		sq. ft.	+760			
A L E		0sf		0sf		1,210	0sf		1700	0sf	700 -4.1	3,700
S	Rooms Below Grade	331		351			351			0.01		
		Average		Average			Average			Avera	σe	
CO		CACH		CACH			CACH			CACI		
0		Typical		Typical			Typical			Typic		
M P	Garage/Carport	1ga1cp1	dw	1 ypicai 1dw		+3,000			+3,000			-1,500
Α	<u> </u>	Porch,Pa		Porch,Patio		+3,000	Porch,Pat	io	+3,000	Porch		-1,500
R	POICH/Pallo/Deck	roicii,ra	.110	Porcii, Pauc	)		Poicii,Fat	10		Poich	rano	
Ī												
S												
N	Not Adjustment (Total)			+ X	r	\$ -4,240	X +		\$ 3,760		+ X -	\$ -8,760
-	Net Adjustment (Total)				39 %			3.13 %	3,700		6.90 %	
Α	Adjusted Sale Price								1.00 - 10	Net Adj.		
	at Campanalalaa				1() 0/	¢ 120.760	C A: 2		r 172760	( C==== A	J: 600 0	/ le 110 3/0
P.	of Comparables	at research the	agle or trop		19 %			8.13 %		Gross A	dj. 6.90 %	\$ 118,240
P P	37	ot research the	sale or tran			\$ 120,760 ct property and comp				Gross A	dj. 6.90 %	6   \$ 118,240
P P R O		ot research the	sale or tran							Gross A	dj. 6.90 %	6   \$ 118,240
P P R O A	I X did did no			nsfer history of th	e subje	ct property and comp	parable sales. I	f not, expla	ain			6  \$ 118,240
PROAC	I $X$ did $X$ did not	X did no	ot reveal any	nsfer history of th	e subje		parable sales. I	f not, expla	ain			6  \$ 118,240
P P R O A	My research did Data Source(s) M	X did no	ot reveal any	nsfer history of the	e subjec	of the subject proper	ty for the three	f not, expla	ain to the effective dat	e of this a	appraisal.	6  \$ 118,240
PROAC	My research did Data Source(s) M	X did no	ot reveal any ROIIS ot reveal any	nsfer history of the	e subjec	ct property and comp	ty for the three	f not, expla	ain to the effective dat	e of this a	appraisal.	6  \$ 118,240
PROAC	My research did Data Source(s) M My research did Data Source(s) M Data Source(s) M	X   did no   LS/Tax R   X   did no   LS/Tax R	ot reveal any Rolls ot reveal any Rolls	nsfer history of the	ansfers	of the subject proper	ty for the three	f not, expla	to the effective date of sale of the	e of this a	appraisal. ble sale.	
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Borrower ]	Eddie C	lope										
Property Address 213 W. Helgra												
City Deer Park County Harris					State	Tx			Zip	Code 77536		
Lender/Client												
FEATURE	SL	JBJECT	COMPARABLE	E SA	LE NO. 4		COMPARAE	BLE S.	ALE NO. 5		COMPARABLE S	ALE NO. 6
213 W. Helgra			226 Robin St			802	Boston S	St		813	Grove St	
Address Deer Pa	rk, Tx 7	77536	Deer Park, TX	77	536	Dee	r Park, T	X 7	7536	Dee	r Park, TX 7	7536
Proximity to Subject			0.71 miles N			0.43	miles N	1		0.44	4 miles NE	
Sale Price	\$			\$	125,000			\$	134,900		\$	133,000
Sale Price/Gross Liv. Area	\$	sq. ft.	\$ 120.54 sq. ft.		,	\$ 14	40.52 sq.	ft.			29.00 sq. ft.	,
Data Source(s)			MLS#6171647	74:					;DOM 5		S#30380271	:DOM 64
Verification Source(s)			MLS/TaxR/Ag				S/TaxR/				S/TaxR/Age	
VALUE ADJUSTMENTS	DESC	CRIPTION	DESCRIPTION		+(-)\$ Adjustment		DESCRIPTION		+(-)\$ Adjustment		DESCRIPTION	+(-)\$ Adjustment
Sale or Financing			ArmLth			Listi	ing			List	ing	
Concessions			FHA;2500				8				8	
Date of Sale/Time			s10/17;c08/17			Acti	ve			Act	ive	
	N;Res;	Res	N;Res;Res				es;Res				les;Res	
	Fee Sin		Fee Simple				Simple				Simple	
	7200 st		6300 sf			7830			0	630		0
	N;Res;		N;Res;Res				es;Res		0		les;Res	0
Design (Style)	DT1;R		DT1;Rambler				:Ramble	or			1;Rambler	
	Q4	amoiti				<u>D11</u> Q4	,ixamult	<b>U</b> I		Q4	ı ,ıxamıdıcı	
	04 60		Q4 63			<del>Q4</del> 59				63		0
	C3		C3		U	59 C3			0	C3		0
Condition  Above Crede				+			Dat	lat-			Dalest - D. "	
Above Grade	Total Bdr	_	Total Bdrms. Baths	_	0	Total		aths	_	Total		
Room Count	-	3 1.0	6 3 1.0		4.520			1.0	1 440		3   1.0	4 200
Gross Living Area	924	4 sq. ft.	1,037 sq.	π.	-4,520		960	sq. ft.	-1,440		,031 sq. ft.	-4,280
	0sf		0sf			0sf				0sf		
Rooms Below Grade			_									
Functional Utility	Averag		Average				rage				erage	
Heating/Cooling	CACH		CACH			CAC				CA		
Energy Efficient Items	Typical		Typical			Тур					oical	
Garage/Carport	1ga1cp		1ga1cp1dw			2gd2			-1,500		2cp1dw	-500
Porch/Patio/Deck	Porch,F	Patio	Porch,Patio			Porc	h,Patio			Por	ch,Patio	
Net Adjustment (Total)			+ X -	9	-4,520		+ X	-	\$ -2,940	[	+ X -	\$ -4,780
Adjusted Sale Price			Net Adj. 3.62	%		Net A	dj. 2.18	8 %		Net A	ndj. 3.59 %	
of Comparables			Gross Adj. 3.62	% \$	120,480	Gross	Adj. 2.18	8 %	\$ 131,960	Gros	s Adj. 3.59 %	\$ 128,220
ITEM		,	SUBJECT		COMPARABLE S	SALE	#4 (	COMPA	ARABLE SALE	#5	COMPARABLE	SALE #6
Date of Prior Sale/Transfer												
Price of Prior Sale/Transfer												
Data Source(s)		MLS/Tax	Rolls	MI	LS/Tax Roll	S	MI	LS/T	ax Rolls		MLS/Tax Ro	olls
Effective Date of Data Source	(s)	06/11/20			/11/2018				2018		06/11/2018	-
Comment on Sales Compar	ison			10 0,			10.01					
·												
l		<u> </u>										

File No. 1806018  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 no	ot considered	relevant as homes in the	area are not typically p	ourchase	ed for investment				

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

County Harris Zip Code 77536 City Deer Park State  $T_X$ 



FRONT VIEW OF SUBJECT PROPERTY



**REAR VIEW OF SUBJECT PROPERTY** 

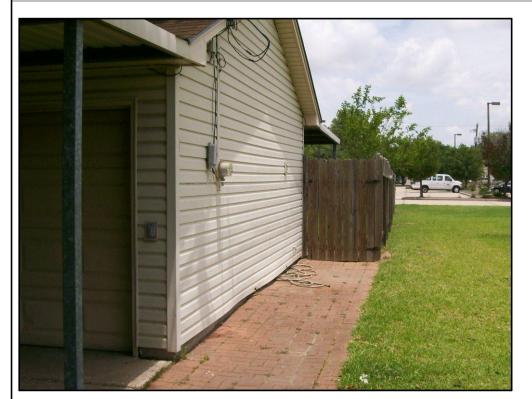


STREET SCENE OF SUBJECT PROPERTY

## PHOTOGRAPH ADDENDUM

Borrower or Owner Eddie Cope
Property Address 213 W. Helgra

County Harris State Tx  $\mathsf{Zip}\,\mathsf{Code}\quad 77536$ City Deer Park



Right



Left

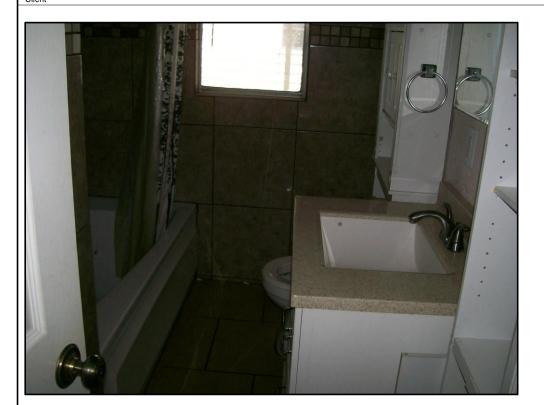


Family Room

## PHOTOGRAPH ADDENDUM

Borrower or Owner Eddie Cope
Property Address 213 W. Helgra

City Deer Park County Harris State  $T_X$  $\mathsf{Zip}\,\mathsf{Code}\quad 77536$ 



Bath



Kitchen



Breakfast

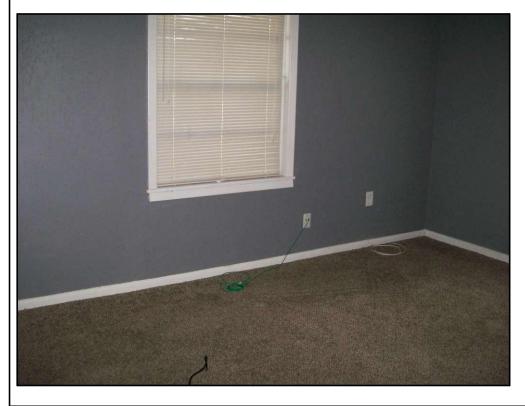
# Borrower or Owner Eddie Cope Property Address 213 W. Helgra City Deer Park County Harris State Tx Zip Code 77536



Bedroom



Bedroom



Bedroom

## PHOTOGRAPH ADDENDUM

Borrower or Owner Eddie Cope
Property Address 213 W. Helgra

State Zip Code 77536 County Harris Tx City Deer Park



## **COMPARABLE #1**

2113 Kingsdale Dr Deer Park, TX 77536

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

\$120,760 Value Indication



## **COMPARABLE #2**

2105 Kingsdale Dr Deer Park, TX 77536

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

\$123,760 Value Indication



## **COMPARABLE #3**

701 Alyse St Deer Park, TX 77536

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

\$118,240 Value Indication

## PHOTOGRAPH ADDENDUM

Borrower or Owner Eddie Cope
Property Address 213 W. Helgra

Tx Zip Code 77536 County Harris City Deer Park State



## **COMPARABLE #4**

226 Robin St Deer Park, TX 77536

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

\$120,480 Value Indication



## **COMPARABLE #5**

802 Boston St Deer Park, TX 77536

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

\$131,960 Value Indication



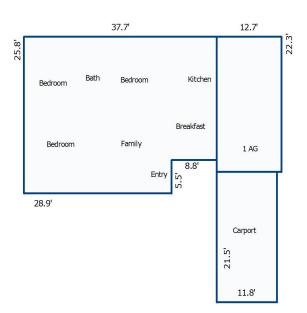
#### **COMPARABLE #6**

813 Grove St Deer Park, TX 77536

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

\$128,220 Value Indication

			File No. 1806018
	SKET	CH ADDENDUM	
Borrower or Owner Eddie Cope			
Property Address 213 W. Helgra			
City Deer Park	County Harris	State $T_{ m X}$	Zip Code 77536
Client			

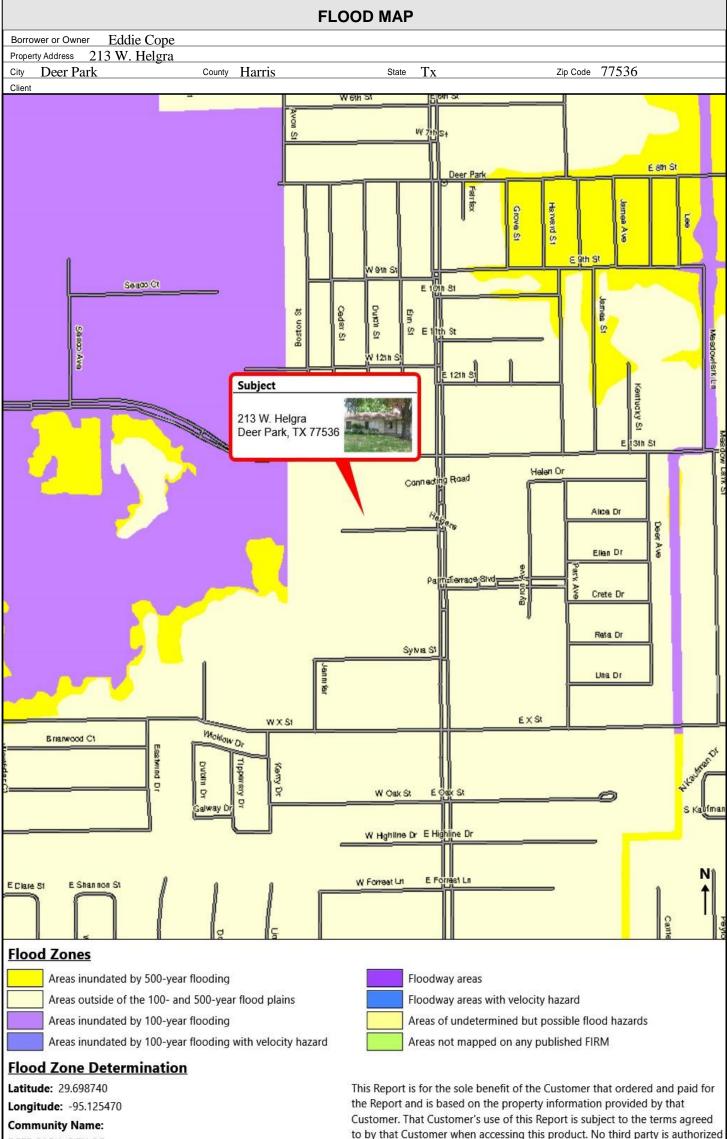


Sketch by Apex Medina™ Comments:

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

LIVING AREA BREAKDOWN  Breakdown Subtotals							
	x 2 x 2		765.3 158.9				
2 Items		(rounded)	924				

File No. 1806018 **Location Map** Borrower or Owner Eddie Cope Property Address 213 W. Helgra 77536 City Deer Park Tx County Harris State Zip Code Client Sam Houston Pkw Rd Channel City Boggy Bayou Idal Rd Basin Tidal Rd Shell Dock Rd & Haas Rd Sale 3 Pasadena Fwy Sam Houston Tlwy Pasadena Fwy 701 Alyse St Deer Park, TX 77538 \$127,000 Railroad St 225 TX-22 Sale 4 0.98 miles NE 226 Robin St Deer Park, TX 77538 \$125,000 0.71 miles N E 8th St DEER PARK POYE GARDENS Sale 6 Greenshadow Dr Sale 5 Elm 3 813 Grove St Deer Park, TX 77538 802 Boston St St E 13th St Deer Park, TX 77538 \$134,900 \$133,000 0.44 miles NE Jana Ln 0.43 miles N Beltway 8 PALM TERRACE ts E X St Subject 213 W. Helgra Deer Park, TX 77536 APN: 011-319-000-0244 Wildwood D E San Augustine St W San Augustine St 5 5 Dow Park Circle Shadow Concord St P St E P St Park W Pasadena Blvd McDermott St Sale 1 2113 Kingsdale Dr Deer Park, TX 77538 \$125,000 D. PO. E Pasadena Blvd E Pasa East Blvd 1.66 miles S Estate Dr BEVERLY PINES Wisdom Dr Sale 2 2105 Kingsdale Dr Deer Park, TX 77538 \$120,000 1.87 miles S Rd Grandview Randolph PENCER VIEW Memorial TERRACE Park Spencer Hwy Spencer Hwy Sinclair St Clarksville St Anne Olson U Knob Hill Ave Ray Dr Ray Dr Line Dr San Dacinto College Golf San Blvd 2500 feet 500 m Bing Course © 2018 HERE,© 2018 Microsoft Corporation



Longitude: -95.125470 Community Name: DEER PARK, CITY OF Community: 480291 SFHA (Flood Zone): No

Within 250 ft. of multiple flood zones: No

Zone: X Map #: 48201C0910M
Panel: 0910M Panel Date: 01/06/2017
FIPS Code: 48201 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.

	Uniform Residential A	ppraisal Report File# 1806018
	THE INTENDED USE OF THIS REPORT IS FOR THE THAT IS THE SUBJECT OF THE APPRAISAL FOR A INTENDED USER OF THIS REPORT IS THE LENDER/CLI	LENDER/CLIENT TO EVALUATE THE PROPERTY A MORTGAGE FINANCE TRANSACTION. THE ENT (Eddie Cope) The reasonable exposure time for the subject property is The of current market trends in the general area and takes into the ty and surrounding area. It presupposes that the listed price tive marketing by reputable local real estate offices. I have the ity, regarding the property that is the subject of this report the of this assignment. No water/property damage due to May 26, 2016 to June 25, 2016. The subject also sustained
D		
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0		
N		
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0		
VI		
M E		
N		
s		
	COST ADDROACH TO VALUE	(not remitted by Famile Man)
	Provide adequate information for the lender/client to replicate the below cost figures and calculated the provide adequate information for the lender/client to replicate the below cost figures and calculated the provide adequate information for the lender/client to replicate the below cost figures and calculated the provide adequate information for the lender/client to replicate the below cost figures and calculated the provide adequate information for the lender/client to replicate the below cost figures.	(not required by Fannie Mae) tions.
	Support for the opinion of site value (summary of comparable land sales or other methods	for estimating site value)
С		
o s		
T	ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW	OPINION OF SITE VALUE
A	Source of cost data Appraisal Experience/Market Data/BLDCST	Dwelling 924 Sq. Ft. @ \$ 115.00 =\$ 106,260
P P	Quality rating from cost service $C6$ Effective date of cost data $06/2018$ Comments on Cost Approach (gross living area calculations, depreciation, etc.)	Sq. Ft. @ \$=\$
R		Garage/Carport 537 Sq. Ft. @ \$ 32.00=\$ 17,184
O A	fencing are included in the "As-Is" Value of Site	Total Estimate of Cost-New =\$ 123,444
C	Improvements section. The utilities and power were on at the time of inspection. The subject was vacant at the time	Less Physical Functional External  Depreciation 24,689 =\$( 24,689)
Н	of inspection.	Depreciated Cost of Improvements\$ 98,755
		'As-is' Value of Site Improvements
	Estimated Remaining Economic Life (HUD and VA only) 80 Years	Indicated Value Dr. Cost Assessab
Ī	Estimated Remaining Economic Life (HUD and VA only) 8() Years  INCOME APPROACH TO VALUE	Indicated Value By Cost Approach
C	Estimated Monthly Market Rent \$ X Gross Rent Multiplier	= \$ Indicated Value by Income Approach
O M	Summary of Income Approach (including support for market rent and GRM)	
E	PROJECT INFORMATION	FOR PLIDs (if annicable)
Р		/es No Unit type(s) Detached Attached
U	Provide the following information for PUDs ONLY if the developer/builder is in control	ol of the HOA and the subject property is an attached dwelling unit.
D	Legal name of project  Total number of phases.  Total number of units	Total number of units cald
l	Total number of units  Total number of units rented  Total number of units for sale	Total number of units sold  Data Source(s)
N F	Was the project created by the conversion of existing building(s) into a PUD? Yes	No If Yes, date of conversion
0		ata Source(s)
K	Are the units, common elements, and recreation facilities complete?	No If No, describe the status of completion.
A		
İ	Are the common elements leased to or by the Homeowners' Association?	lo If Yes, describe the rental terms and options.
O N		
	Describe common elements and recreational facilities	
4		

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.

Freddie Mac Form 70 March 2005

- 21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).
- 22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.
- 23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.
- 24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.
- 25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

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

- 1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- 2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- 3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.
- 4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- 5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

#### **APPRAISER** SUPERVISORY APPRAISER (ONLY IF REQUIRED) Signature Name Name <u>Kurt Kinnie</u> Company Name Kurt Kinnie Appraisal Company Name Company Address <u>1719 Lamonte Ln</u> Company Address \_ Houston, TX 77018 Telephone Number Telephone Number <u>713-416-7789</u> Email Address Fmail Address Date of Signature and Report 06/20/2018Date of Signature Effective Date of Appraisal $\ \underline{06/11/2018}$ State Certification # State Certification # 1321250 or State License # or Other State # Expiration Date of Certification or License State Tx Expiration Date of Certification or License SUBJECT PROPERTY 06/30/2019 ADDRESS OF PROPERTY APPRAISED Did not inspect subject property 213 W. Helgra Did inspect exterior of subject property from street Deer Park, Tx 77536 Date of Inspection APPRAISED VALUE OF SUBJECT PROPERTY \$ 120,500 Did inspect interior and exterior of subject property LENDER/CLIENT Date of Inspection COMPARABLE SALES Company Name Company Address Did not inspect exterior of comparable sales from street Did inspect exterior of comparable sales from street Email Address Date of Inspection

Freddie Mac Form 70 March 2005

	USPAP	Compliance	Addendum	File No. 1806018			
Borrower/Client Eddie Cope							
Property Address 213 W. Helgra							
City Deer Park	County	Harris	State T	X Zip Code 77536			
Lender/Client							
APPRAISAL AND REPORT IDENTI	FICATION						
This Appraisal Report is one of the following type	s:						
X Appraisal Report This repo	rt was prepared in accordance	with the requirements of the App	raisal Report option of USPAP Standards	s Rule 2-2(a).			
Restricted Appraisal Report This report	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 o	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.

PR	IOR	SER	VIC	ES

X 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.

 $\overline{X}$  | 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

Effective Date of Appraisal

Additional US	SPAP related	d issues requ	ıiring disclosu	ıre and/or an	ny state mandate	d requirements:

#### MARKETING TIME AND EXPOSURE TIME FOR THE SUBJECT PROPERTY

X	A reasonable marketing time for the subject property is	0-90	day(s) utilizing market conditions pertinent to the appraisal assignmen
v	la u e a e e e e e e e e e e e e e e e e	0.00	

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

#### APPRAISER SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature Signature Kurt Kinnie Name 06/20/2018 Date of Signature Date of Signature State Certification # 1321250 or State License # or State License # TX Expiration Date of Certification or License 06/30/2019 Expiration Date of Certification or License Supervisory Appraiser Inspection of Subject Property:

Interior and Exterior 06/11/2018 USPAP Compliance Addendum 2014 Page 1 of

Did Not

Exterior-only from Street

Market Conditions Addendum to the Appraisal Report File No. 1806018

		ier/ciient with a clear a	and accurate unders	tanding of the market t	rends	and conditions	pre	valent in the s	subjec	t
	neighborhood. This is a required addendum for all ap	praisal reports with an	effective date on	or after April 1, 2009.						
	Property Address 213 W. Helgra		City Deer	Park			Stat	te $T_X$ ZIP C	Code	77536
	Borrower Eddie Cope									
	Instructions: The appraiser must use the information housing trends and overall market conditions as report	•		,					,	0 0
	it is available and reliable and must provide analysis	=		•						
	explanation. It is recognized that not all data sources via the control of the co	•								
	in the analysis. If data sources provide the required in average. Sales and listings must be properties that co	-				-		-	-	
	subject property. The appraiser must explain any anon						,	. , ,	,	
	Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months			0\	verall Trend		1
	Total # of Comparable Sales (Settled)	263	79	93		Increasing		Stable		Declining
М	Absorption Rate (Total Sales/Months)	43.83	26.33 22	31.00 41		Increasing		Stable	v	Declining Increasing
A	Total # of Comparable Active Listings  Months of Housing Supply (Total Listings/Ab.Rate)	31 0.71	0.84	1.32		Declining  Declining		Stable Stable	$\frac{\Lambda}{\mathbf{Y}}$	Increasing
R	Median Sale & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months		Deciring	<b>└</b>	verall Trend		Increasing
K E	Median Comparable Sale Price	\$196,000	\$192,000	\$215,000	X	Increasing		Stable		Declining
T	Median Comparable Sales Days on Market	17	13	8	X	Declining		Stable		Increasing
R	Median Comparable List Price	\$214,900	\$284,450	\$240,000		Increasing		Stable		Declining
Ε	Median Comparable Listings Days on Market	54	16	21		Declining		Stable	X	Increasing
S	Median Sale Price as % of List Price	98.90	98.92	100.00		Increasing	W	Stable	<u> </u>	Declining
E A	Seller-(developer, builder, etc.) paid financial assistance prev Explain in detail the seller concessions trends for the		Yes X			Declining	X		L oina	Increasing
R	fees, options, etc.). The HAR MLS indicates									
С										
•	with concessions; 47% of sales for the									
&	Sales; 39 with concessions; 42% of sale									
Α	concession amount is \$3,000.									
Ņ				xplain (including the tre						
A	The HAR MLS indicates there were 43									
Ÿ	or short sales which is 2% of the total t									
S	sales; 2% of sales for this period. 4-6: 7 foreclosures or short sales; 0% of sales		losures of sno	rt sales; 1% of sa	nes	ior uns pe	HOC	1. 0-3: 93 8	sare	s; 0
s	Torcelosures of short sales, 670 of sales	ioi uns period.								
	Cite data sources for above information. The	HAR MLS w	as the data	source used to	СО	mplete t	he	Market (	Con	ditions
	Addendum. Effective Date: Wed					*				
	Summarize the above information as support for you		=			-				
	an analysis of pending sales and/or expired and wi		-		_		port	for your conc	lusion	IS.
	Quarterly data indicates an increasing r	narket in both sa	ies voiume an	u median sales d						
				<u>r</u>	1100.	_				
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You may wish to laminate the pocket identification card to preserve it.

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

KURT ALAN KINNIF 1719 LAMONTE HOUSTON TEXAS HOUSTON, TX 77018

> Texas Appraiser Licensing and Certification Board P.O. Box 12188 Austin, Texas 78711-2188 Certified Residential Real Estate Appraisor

Number#: TX 1321250 R

Issued: 06/27/2017

Expres:

06/30/2019

Appraiser: KURT ALAN KINNIE

He ving provided satisfactory evidence of the qualifications required to the Texas Appraiser Licensing and Certification Act, Texas Occupations Code Chapter T103, is author; edition to this title, Certified Residential Reside Act (Appraiser.

Douglas E, Oldmixon Commissioner

Texas Appraiser Licensing and Certification Board P.O. Box 12188 Austin, Texas 78711-2188 Certified Residential Real Estate Appraiser

Number:

TX 1321250 R

Issued:

06/27/2017

Expires:

06/30/2019

Appraiser:

**KURT ALAN KINNIE** 

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.

Douglas E. Oldmixon Commissioner

Case No.

File No. 1806018

 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 omamentation, 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 omamentation, 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.

Case No.

File No.

1806018

Abbreviation	Full Name	Appropriate Fields
A	Adverse	Location & View
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
ArmLth	Arms Length Sale	Sale or Financing Concessions
AT	Attached Structure	Design (Style)
В	Beneficial	Location & View
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
BsyRd	Busy Road	Location
С	Contracted Date	Date of Sale/Time
Cash	Cash	Sale or Financing Concessions
Comm	Commercial Influence	Location
Conv	Conventional	Sale or Financing Concessions
cp CrtOrd	Carport  Court Ordered Sale	Garage/Carport  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
е	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 :s	High Rise	Design (Style)  Basement & Finished Rooms Below Grade
in Ind	Interior Only Stairs 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
0	Other	Basement & Finished Rooms Below Grade
0	Other	Design (Style)
ор	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 RH	Residential USDA - Rural Housing	Location & View Sale or Financing Concessions
IL.	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

Case No.

File No.

1806018

Full Name	Fields Where This Abbreviation May Appea

Kurt Kinnie Appraisal 1719 Lamonte Ln Houston, TX 77018 713-416-7789 INVOICE 06/20/2018 1806018

DATE FILE NUMBER CASE NUMBER

Client:

Item Total

APPRAISAL FEE FOR SERVICES RENDERED

400.00

Borrower: Eddie Cope 213 W. Helgra Deer Park, Tx 77536 Tr 147B Deer Park Outlots

Total: \$400.00

Thank you