Uniform Residential Appraisal Report

511-3122305
File No. #NAN1602320266

The purpose of this summary appraisal report is to provide the lender/client with an accurate, and adequately supported, opinion of the market value of the subject property.

SUBJECT

Property Address 5413 Laredo Ln | City Garland | State TX | Zip Code 75043
Borrower Syed Ali | Owner of Public Record Newatt Investments LLC | County Dallas
Legal Description NEW WEST 2 BLK 11 LOT 9
Assessor's Parcel # 26-37950-011-009-0000 | Tax Year 2021 | R.E. Taxes $ 5,785
Neighborhood Name New West Addition | Map Reference 32.849380 -96.600480 | Census Tract 0181.28
Occupant [ ] Owner [ ] Tenant [X] Vacant | Special Assessments $ 0 [ ] PUD HOA $ 0 [ ] per year [ ] per month
Property Rights Appraised [X] Fee Simple [ ] Leasehold [ ] Other (describe)
Assignment Type [X] Purchase Transaction [ ] Refinance Transaction [ ] Other (describe)
Lender/Client Home Point Financial Corporation(Wh | Address Corporation(Wholesale CMS)2211 Old Earhart Road, Ann Arbor, MI 48105
Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? [X] Yes [ ] No
Report data source(s) used, offering price(s), and date(s). DOM 11;The subject was offered for sale on 04/14/2022 for $329,900, per NTREIS #20032590. The most recent list price is $329,900 and the subject is now under contract with a contract date of 04/22/2022.

CONTRACT

I [X] did [ ] did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed.
Arms length sale;A typical arms length contract package was provided to the appraiser by the client. The Transaction has a contract price of $330,000 including $0 in seller paid costs and a contract date of 04/22/2022.
Contract Price $ 330,000 | Date of Contract 04/22/2022 | Is the property seller the owner of public record? [X] Yes [ ] No | Data Source(s) MLS/CountyReco
Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? [ ] Yes [X] No
If Yes, report the total dollar amount and describe the items to be paid. $0;;

NEIGHBORHOOD

Note: Race and the racial composition of the neighborhood are not appraisal factors.

Neighborhood Characteristics				One-Unit Housing Trends				One-Unit Housing		Present Land Use %	
Location	[ ] Urban	[X] Suburban	[ ] Rural	Property Values	[ ] Increasing	[X] Stable	[ ] Declining	PRICE	AGE	One-Unit	73 %
Built-Up	[X] Over 75%	[ ] 25-75%	[ ] Under 25%	Demand/Supply	[ ] Shortage	[X] In Balance	[ ] Over Supply	$(000)	(yrs)	2-4 Unit	2 %
Growth	[ ] Rapid	[X] Stable	[ ] Slow	Marketing Time	[X] Under 3 mths	[ ] 3-6 mths	[ ] Over 6 mths	135 Low	0	Multi-Family	5 %
Neighborhood Boundaries	The subject boundaries are defined by W Centerville Rd to the North,							670 High	82	Commercial	15 %
Lake Ray Hubbard to the East, 30 Fwy to the South, and Bass Park to the West.								331 Pred.	36	Other	5 %

Neighborhood Description The subject is located in an established neighborhood of generally conforming homes with similar ages, designs, values, and qualities of construction. Area maintenance is considered generally good. This location is convenient to shopping, support services, major travel routes, and public schools. No negative influences were noted. Estimated median household income of $63,192
Market Conditions (including support for the above conclusions) The general market conditions are typical of the Garland market area. Supply and demand appear to be in balance. Properties appear to sell in less than three months. No unusual builder/seller participation with regard to loan discount fees, interest rate buydowns or other concessions is currently taking place or is anticipated.

SITE

Dimensions 63 X 109 X 36 X 109 | Area 6926 sf | Shape Rectangular | View N;Res;
Specific Zoning Classification SF-7 | Zoning Description Single-Family District (7,000 square-foot lot size)
Zoning Compliance [X] Legal [ ] Legal Nonconforming (Grandfathered Use) [ ] No Zoning [ ] Illegal (describe)
Is the highest and best use of the subject property as improved (or as proposed per plans and specifications) the present use? [X] Yes [ ] No If No, describe.

Utilities	Public	Other (describe)		Public	Other (describe)	Off-site Improvements? Type	Public	Private
Electricity	[X]	[ ]	Water	[X]	[ ]	Street Asphalt	[X]	[ ]
Gas	[ ]	[X] Electric	Sanitary Sewer	[X]	[ ]	Alley Concrete	[X]	[ ]

FEMA Special Flood Hazard Area [ ] Yes [X] No | FEMA Flood Zone X | FEMA Map # 48113C0380L | FEMA Map Date 07/07/2014
Are the utilities and off-site improvements typical for the market area? [X] Yes [ ] No If No, describe.
Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? [ ] Yes [X] No If Yes, describe. The subject site is a typical sized lot for the area with the usual utility easements and building setbacks. No adverse easements were noted.

IMPROVEMENTS

GENERAL DESCRIPTION	FOUNDATION	EXTERIOR DESCRIPTION materials/condition	INTERIOR materials/condition
Units [X] One [ ] One with Accessory Unit	[X] Concrete Slab [ ] Crawl Space	Foundation Walls Concrete/Avg	Floors CTile/Cpt/Hdwd
# of Stories 1.5	[ ] Full Basement [ ] Partial Basement	Exterior Walls Brick/Siding/Avg	Walls Drywall/Avg
Type [X] Det. [ ] Att. [ ] S-Det./End Unit	Basement Area 0 sq. ft.	Roof Surface Comp/Avg	Trim/Finish Wood/Avg
[X] Existing [ ] Proposed [ ] Under Const.	Basement Finish 0 %	Gutters & Downspouts None	Bath Floor Hdwd/Ctile/Avg
Design (Style) Ranch	[ ] Outside Entry/Exit [ ] Sump Pump	Window Type Single/Therm/Avg	Bath Wainscot Ctile/Avg
Year Built 1971	Evidence of [ ] Infestation	Storm Sash/Insulated Insulated/Avg	Car Storage [ ] None
Effective Age (Yrs) 14	[ ] Dampness [ ] Settlement	Screens Nylon/Avg	[X] Driveway # of Cars 2
Attic [ ] None	Heating [X] FWA [ ] HWBB [ ] Radiant	Amenities [ ] WoodStove(s) # 0	Driveway Surface Concrete
[ ] Drop Stair [ ] Stairs	[ ] Other Fuel Electric	[ ] Fireplace(s) # 0 [X] Fence Metal	[X] Garage # of Cars 2
[ ] Floor [X] Scuttle	Cooling [X] Central Air Conditioning	[X] Patio/Deck CvPa [X] Porch Con	[ ] Carport # of Cars 0
[ ] Finished [ ] Heated	[ ] Individual [ ] Other	[ ] Pool None [ ] Other None	[X] Att. [ ] Det. [ ] Built-in

Appliances [ ] Refrigerator [X] Range/Oven [X] Dishwasher [X] Disposal [X] Microwave [ ] Washer/Dryer [ ] Other (describe)
Finished area above grade contains: 10 Rooms | 6 Bedrooms | 3.0 Bath(s) | 2,250 Square Feet of Gross Living Area Above Grade
Additional features (special energy efficient items, etc.). None
Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). C3;Kitchen-updated-one to five years ago;Bathrooms-updated-one to five years ago;Physical depreciation is due to normal wear. No external or functional obsolescence was noted. No repairs are required. The subject meets minimum property standards of FHA/HUD and conforms to HUD handbook 4000.1. A head and shoulders inspection of the attic was performed and all utilities were on and in good working order. All appliances were noted operational at time of inspection.
Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? [ ] Yes [X] No If Yes, describe.
Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? [X] Yes [ ] No If No, describe.

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There are 7 comparable properties currently offered for sale in the subject neighborhood ranging in price from $ 329,900 to $ 395,000 .
There are 28 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from $ 215,000 to $ 427,000 .

SALES COMPARISON APPROACH

FEATURE	SUBJECT	COMPARABLE SALE NO. 1		COMPARABLE SALE NO. 2		COMPARABLE SALE NO. 3	
Address	5413 Laredo Ln Garland, TX 75043	1229 Wendell Way Garland, TX 75043-1720		5129 Preston Trl Garland, TX 75043-3526		729 Middle Glen Dr Garland, TX 75043-2654	
Proximity to Subject		1.08 miles NE		0.36 miles NW		0.57 miles NE	
Sale Price	$ 330,000		$ 416,000		$ 273,000		$ 320,000
Sale Price/Gross Liv. Area	$ 146.67 sq. ft.	$ 160.12 sq. ft.		$ 177.62 sq. ft.		$ 158.49 sq. ft.	
Data Source(s)		NTREIS #20000469;DOM 2		NTREIS #14730940;DOM 41		41NTREIS #14713094;DOM 1	
Verification Source(s)		DallasCountyRecords		DallasCountyRecords		DallasCountyRecords	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment
Sale or Financing Concessions		ArmLth Conv;0		ArmLth FHA;3500		ArmLth Conv;0	
Date of Sale/Time		s04/22;c03/22	0	s03/22;c02/22	0	s01/22;c12/21	0
Location	N;Res;	N;Res;		N;Res;		N;Res;	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site	6926 sf	7841 sf	0	7405 sf	0	9932 sf	0
View	N;Res;	N;Res;		N;Res;		N;Res;	
Design (Style)	DT1.5;Ranch	DT1.5;Ranch		DT1;Ranch	0	DT2;NeoEclec	0
Quality of Construction	Q4	Q4		Q4		Q4	
Actual Age	51	29	0	51		42	0
Condition	C3	C2	-24,960	C3		C2	-19,200
Above Grade Room Count (Total / Bdrms. / Baths)	10 / 6 / 3.0	8 / 4 / 2.1	+5,000	7 / 4 / 2.0	+10,000	7 / 4 / 2.1	+5,000
Gross Living Area	2,250 sq. ft.	2,598 sq. ft.	-13,900	1,537 sq. ft.	+28,500	2,019 sq. ft.	+9,200
Basement & Finished Rooms Below Grade	0sf	0sf		0sf		0sf	
Functional Utility	Average	Average		Average		Average	
Heating/Cooling	FWA/CAC	FWA/CAC		FWA/CAC		FWA/CAC	
Energy Efficient Items	Thermal Pane	Thermal Pane		Thermal Pane		Thermal Pane	
Garage/Carport	2ga2dw	2ga2dw		1ga1dw	+10,000	2ga2dw	
Porch/Patio/Deck	Pch/CvPat	Pch/Pergola	0	Pch/Pat	+2,500	CvPch/Pat/Balc	-2,500
Fireplaces	None	1 Fireplace	-2,000	None		1 Fireplace	-2,000
Pool Features	None	None		None		None	
Exterior Features	Fence/Strg	Fence	-2,000	Fence/Strg		Fence	-2,000
Net Adjustment (Total)		[ ] + [X] -	$ -37,860	[X] + [ ] -	$ 51,000	[ ] + [X] -	$ -11,500
Adjusted Sale Price of Comparables		Net Adj. 9.1% Gross Adj. 11.5%	$ 378,140	Net Adj. 18.7% Gross Adj. 18.7%	$ 324,000	Net Adj. 3.6% Gross Adj. 12.5%	$ 308,500

I [X] did [ ] did not research the sale or transfer history of the subject property and comparable sales. If not, explain

My research [ ] did [X] 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) NTREIS/CAD/Realist
My research [X] did [ ] did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.
Data source(s) NTREIS/CAD/Realist
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 NO. 1	COMPARABLE SALE NO. 2	COMPARABLE SALE NO. 3
Date of Prior Sale/Transfer			11/12/2021	05/04/2021
Price of Prior Sale/Transfer			0	0
Data Source(s)	Realist	Realist	Realist	Realist
Effective Date of Data Source(s)	05/05/2022	05/05/2022	05/05/2022	05/05/2022

Analysis of prior sale or transfer history of the subject property and comparable sales Per public records, the Subject has no known 36-month prior transfer history. 1229 Wendell Way has no known 12-month prior transfer history. 5129 Preston Trl transferred on 11/12/2021 (Warranty Deed - Doc #340317). 729 Middle Glen Dr transferred on 05/04/2021 (Warranty Deed - Doc #130523). No other details of the transaction could be obtained by this appraiser as Texas is a non-disclosure state.

Summary of Sales Comparison Approach. The initial comparable search included 7 listings and 28 sales from the market area. The subject is appraised 1% below the predominant value in the market. This is not considered to indicate an under-improvement nor have a negative effect on marketability. Due to being located in an increasing market all comparables with contract dates over 150 days from the effective date of this report have been adjusted for date of sale 1.6% per month based on the data contained within the attached 1004MC form. Additional Sales Comparison Approach Comments continued on Supplemental Addendum.

Indicated Value by Sales Comparison Approach $ 330,000

RECONCILIATION

Indicated Value by: Sales Comparison Approach $ 330,000 Cost Approach (if developed) $ 384,986 Income Approach (if developed) $

Consideration was given to the Income Approach, however was not used due to most homes in the area are owner occupied. No rental data was available for single family home sales comparable to the subject. Heaviest consideration was given to the Sales Comparison Approach. The opinion of market value conclusion is based on a median market exposure time of less than 30 days.

This appraisal is made [X] "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: This report should not be considered valid without all attached addendum including all pages before and after the URAR form.

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 $ 330,000 as of Appraisal05/05/2022 , which is the date of inspection and the effective date of this appraisal.

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ADDITIONAL COMMENTS

ADVERSE ENVIRONMENTAL CONDITIONS: Unless otherwise stated in the report, the existence of hazardous materials, which may or may not be present on the property, was not observed by the appraiser. The appraiser has no knowledge of the existence of such materials on or in the property. The appraiser, however, is not qualified to detect substances. The presence of substances such as mold or mildew, asbestos, urea-formaldehyde foam insulation and other potentially hazardous materials may affect the value of the property. The value estimated is predicted on the assumption that there is no such material on or in the property that would cause a loss in value. No responsibility is assumed for such conditions or for any expertise or engineering knowledge required to discover them. The client is urged to retain an expert in this field if desired.

FHA has re-emphasized to the lenders of the importance of recommending to the borrower that they obtain a home inspection. FHA has done this as it recognizes the appraisal report is not a substitute for a home inspection and the appraisal report shouldn't be relied upon as such. Consistent with the FHA directive, I advise my client and all intended users that my appraisal has been completed per the FHA protocol which clearly recognizes it is not a substitute for a home inspection, and consistent with that, recognizes that appraisers are not home inspectors, and the appraisal inspection is distinctly different from a home inspection.

INTENDED USER: The intended user of this appraisal report is the Lender/Client & FHA. The intended use of the appraisal is solely to assist FHA in assessing the risk of the Property securing the FHA-insured Mortgage (24 CFR § 200.145(b)). FHA and the Mortgagee are the intended users of the appraisal report. The FHA appraiser does not guarantee that the Property is free from defects. The appraisal establishes the value of the Property for mortgage financing and insurance purposes only. Subject to the stated scope of work, purpose of this appraisal reporting requirements of this appraisal report form and definition of market value. No additional intended users are identified by the appraiser.

COST APPROACH

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) The site value was derived from site sales in the subject's market area. Research for land data from the past 5 years found 26 land comparable sales considered similar to the subject based on proximity, land size, attributes, utilities, etc. The data points ranged from $2 to $10, averaged at $5 price psf. Given appraiser's analysis of the subject's amenities, actual location, size, shape, etc - the subject's site value is calculated, as follows: 6930 sf x $6 The

ESTIMATED ☐ REPRODUCTION OR ☒ REPLACEMENT COST NEW	OPINION OF SITE VALUE	= $	41,500
Source of cost data DwellingCost	Dwelling 2,250 Sq. Ft. @ $ 169.87	= $	382,208
Quality rating from cost service 5.0 Effective date of cost data 05/05/2022	0 Sq. Ft. @ $	= $	
Comments on Cost Approach (gross living area calculations, depreciation, etc.)	Patios/Porches		2,543
Cost data was modified using a multiplier based on the zip code	Garage/Carport 534 Sq. Ft. @ $ 48.42	= $	25,856
75043. The quality rating of 5.0 describes a property that is custom	Total Estimate of Cost-New	= $	410,607
or tract built using materials that are considered above average	Less Physical / Functional / External		
quality. Dwellings in this category have features that exceed the	Depreciation 82,121	= $ (	82,121)
uniform building code (i.e. high ceilings, 2X6 walls, increased	Depreciated Cost of Improvements	= $	328,486
insulation, oversized exposed beams, custom wall treatments,	"As-is" Value of Site Improvements	= $	15,000
good quality fenestration, tile roof, etc).			
Estimated Remaining Economic Life (HUD and VA only) 56 Years	INDICATED VALUE BY COST APPROACH	= $	384,986

INCOME

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)

PUD INFORMATION

PROJECT INFORMATION FOR PUDs (if applicable)

Is the developer/builder in control of the Homeowners' Association (HOA)? ☐ Yes ☐ No Unit type(s) ☐ Detached ☐ 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 an existing building(s) into a PUD? ☐ Yes ☐ No If Yes, date of conversion.

Does the project contain any multi-dwelling units? ☐ Yes ☐ No Data source(s)

Are the units, common elements, and recreation facilities complete? ☐ Yes ☐ No If No, describe the status of completion.

Are the common elements leased to or by the Homeowners' Association? ☐ Yes ☐ 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 Randy Moultry
Company Name RSDS, LLC.
Company Address 8505 Freeport Pkwy, Suite 395
Irving, TX 75063
Telephone Number 9723666290
Email Address RandyM@RSDSLLC.com
Date of Signature and Report Report05/10/2022
Effective Date of Appraisal Appraisal05/05/2022
State Certification # #
or State License # #1336246
or Other (describe) _____ State # _____
State TX
Expiration Date of Certification or License 07/31/2022

ADDRESS OF PROPERTY APPRAISED
5413 Laredo Ln
Garland, TX 75043

APPRAISED VALUE OF SUBJECT PROPERTY $ 330,000

LENDER/CLIENT
Name Nationwide Appraisal Network
Company Name Home Point Financial Corporation(Wholesale
Company Address 2211 Old Earhart Road
Ann Arbor, MI 48105
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 _____

Uniform Residential Appraisal Report

511-3122305
File No. #NAN1602320266

FEATURE	SUBJECT	COMPARABLE SALE NO. 4		COMPARABLE SALE NO. 5		COMPARABLE SALE NO. 6	
Address	5413 Laredo Ln Garland, TX 75043	705 Middle Glen Dr Garland, TX 75043-2654		5119 Burlingame Dr Garland, TX 75043-3541			
Proximity to Subject		0.50 miles NE		0.18 miles NW			
Sale Price	$ 330,000		$ 342,000		$ 258,999		$
Sale Price/Gross Liv. Area	$ 146.67 sq. ft.	$ 185.87 sq. ft.		$ 182.39 sq. ft.		$ sq. ft.	
Data Source(s)		NTREIS #20024625;DOM 30		30NTREIS #20013349;DOM 6			
Verification Source(s)		DallasCountyRecords		DallasCountyRecords			
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment
Sale or Financing Concessions		Listing		Listing			
Date of Sale/Time		Active	0	c03/22	0		
Location	N;Res;	N;Res;		N;Res;			
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple			
Site	6926 sf	7244 sf	0	2962 sf	0		
View	N;Res;	N;Res;		N;Res;			
Design (Style)	DT1.5;Ranch	DT1;Ranch	0	DT2;NeoEclec	0		
Quality of Construction	Q4	Q4		Q4			
Actual Age	51	44	0	45	0		
Condition	C3	C3		C3			
Above Grade Room Count	Total 10 / Bdrms. 6 / Baths 3.0	Total 6 / Bdrms. 3 / Baths 2.0	0 +10,000	Total 6 / Bdrms. 3 / Baths 2.1	0 +5,000	Total / Bdrms. / Baths	
Gross Living Area	2,250 sq. ft.	1,840 sq. ft.	+16,400	1,420 sq. ft.	+33,200	sq. ft.	
Basement & Finished Rooms Below Grade	0sf	0sf		0sf			
Functional Utility	Average	Average		Average			
Heating/Cooling	FWA/CAC	FWA/CAC		FWA/CAC			
Energy Efficient Items	Thermal Pane	Thermal Pane		Thermal Pane			
Garage/Carport	2ga2dw	2ga2dw		2ga2dw			
Porch/Patio/Deck	Pch/CvPat	CvPch/CvPat	-2,500	Pch/CvPat			
Fireplaces	None	1 Fireplace	-2,000	1 Fireplace	-2,000		
Pool Features	None	None		None			
Exterior Features	Fence/Strg	Fence	-2,000	Fence	-2,000		
Net Adjustment (Total)		[X] + [ ] -	$ 19,900	[X] + [ ] -	$ 34,200	[ ] + [ ] -	$
Adjusted Sale Price of Comparables		Net Adj. 5.8% Gross Adj. 9.6%	$ 361,900	Net Adj. 13.2% Gross Adj. 16.3%	$ 293,199	Net Adj. % Gross Adj. %	$

SALES COMPARISON APPROACH

ITEM	SUBJECT	COMPARABLE SALE NO. 4	COMPARABLE SALE NO. 5	COMPARABLE SALE NO. 6
Date of Prior Sale/Transfer		12/09/2021		
Price of Prior Sale/Transfer		0		
Data Source(s)	Realist	Realist	Realist	
Effective Date of Data Source(s)	05/05/2022	05/05/2022	05/05/2022	

Summary of Sales Comparison Approach: 705 Middle Glen Dr. transferred on 12/09/2021 (Doc #367687 -

Uniform Appraisal Dataset Definitions

511-3122305
File No. #NAN1602320266

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 the 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 any 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 user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.

Q2 Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring 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 generally of high or very 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 or non-conforming additions to the original structure.

Definitions of Not Updated, Updated, and Remodeled

Not Updated

Little or no updating or modernization. This description includes, but is not limited to, new homes.
Residential properties of fifteen years of age or less often reflect an original condition with no updating, if no major components have been replaced or updated. Those over fifteen years of age are also considered not updated if the appliances, fixtures, and finishes are predominantly dated. An area that is 'Not Updated' may still be well maintained and fully functional, and this rating does not necessarily imply deferred maintenance or physical /functional deterioration.

Updated

The area of the home has been modified to meet current market expectations. These modifications are limited in terms of both scope and cost.
An updated area of the home should have an improved look and feel, or functional utility. Changes that constitute updates include refurbishment and/or replacing components to meet existing market expectations. Updates do not include significant alterations to the existing structure.

Remodeled

Significant finish and/or structural changes have been made that increase utility and appeal through complete replacement and/ or expansion.
A remodeled area reflects fundamental changes that include multiple alterations. These alterations may include some or all of the following: replacement of a major component (cabinet(s), bathtub, or bathroom tile), relocation of plumbing/gas fixtures/appliances, significant structural alterations (relocating walls, and/or the addition of square footage). This would include a complete gutting and rebuild.

Explanation of Bathroom Count

The number of full and half baths is reported by separating the two values by a period. The full bath is represented to the left of the period. The half bath count is represented to the right of the period. Three-quarter baths are to be counted as a full bath in all cases. Quarter baths (baths that feature only toilet) are not to be included in the bathroom count.

Uniform Appraisal Dataset Definitions

511-3122305
File No. #NAN1602320266

Abbreviations Used in Data Standardization Text

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

Other Appraiser-Defined Abbreviations

Abbrev.	Full Name	Appropriate Fields	Abbrev.	Full Name	Appropriate Fields

ADDENDUM

Borrower: Syed Ali		File No.: #NAN1602320266
Property Address: 5413 Laredo Ln		Case No.: 511-3122305
City: Garland	State: TX	Zip: 75043
Lender: Home Point Financial Corporation(Wholesale		

" URAR: Subject - Overall Condition of the Property Physical depreciation is due to normal wear. Noexternal or functional obsolescence was noted. No repairs are required. The subject meets minimum property standards of FHA/HUD and conforms to HUD handbook 4000.1. A head and shoulders inspection of the attic was performed and all utilities were on and in good working order. All appliances were noted operational at time of inspection and are considered real property. Personal property will not be included in this real property appraisal report. All cabinetry is permanently attached and considered real property. All cabinetry was operational at time of inspection.
COMMENT ADDENDUM
HIGHEST AND BEST USE:
All four tests of highest and best use were applied with the current use considered the highest and best use. The subject is in an area of single family homes. All four sides of the subject have the same zoning. The improvements are receiving adequate upkeep. The current and most probable future use is single family. The improvements meet market expectations.

ADDITIONAL SCOPE OF WORK:
Unless specifically noted below, any comparable photo not depicting an angled view is a result of tree / landscaping, vehicle, pedestrian or neighboring structural obstruction or potential harm to the appraiser due to oncoming or following traffic.

The intended user should not rely on this report to disclose condition defects. Such knowledge goes beyond the scope of this appraisal and as such, comments on observed conditions given in this report should not be taken as a guarantee that a problem does not exist.

As market conditions change, this value opinion may not be valid in another time.

The appraiser(s) made an effort to report ONLY those repair items that, in the appraisers opinion, affects the properties ability to be safe,sound, and secure.

Personal property that may be included with a sale or transfer of the property were excluded from the value unless such items are necessary for the operations of the property and would normally be a part of the mechanical or operational equipment that is considered realty.

Sales Comparison Summary: The conditions set forth by UAD standards for quality and condition still allow for adjustment within these classifications. As such, some adjustments may still be warranted. For example when a C3 property has several updates but does not fully meet criteria to be classified as C2 and another C3 property has minimal updates but does not fully meet criteria to be C4, that does not imply that the two properties are equal. Some adjustments are warranted within the condition ratings.

The appraiser(s) conducted a visual inspection of only the readily accessible areas of the property, viewing only those components of the property which were clearly visible from the ground or floor level. There was no observation of the attic, crawl space, or components that are hidden within walls or other areas with the exception of FHA assignments.

Some sales are located over 1 mile from the subject property or across natural boundaries (highways, major roads, etc.) but were included in this analysis due to the limited availability of comparable sales that illustrate the principle of substitution for the subject property.

The Appraiser measured the subject property using ANSI Z765-2021 standards and guidelines and computed a square footage of 2250, less than 100 sq ft less than the assessor sq ft number of 2280. This was deemed to be insignificant and did not affect the value of the subject in the appraiser opinion.

SALES COMPARISON ADDITIONAL COMMENTS:

Condition adjustments - Condition adjustment was warranted for comparable 1 and 3 due it having a remodeled/rehabbed kitchen and bathroom. The subject property has no remodel/rehabbing of the kitchen, bathroom, etc with comparables 2,4 and 5 being similar to our subject property in that context. The adjustment was made at a rate of 6% for superiority based on sensitivity analysis.

Bedroom adjustments - It was noted by the Appraiser that the all of the sales in the SCA were given an adjustment for the bedroom. Since our subject has 6 bedrooms and the neighborhood comparables typically has 3,4 bedrooms, the subject is consider a super-adequacy. In the research on the subject, there was insufficient data available to warrant an adjust for the bedroom in excess of 4 bedrooms.

Bathroom adjustments - Adjustments were derived using market-based data and cost technique. In calculating the contributory value of a full bathroom, the contributory value is $10,000.

GLA adjustments- Adjustments applied to dissimilarities in the square footage living area at $40 per SF. The GLA adjustment was derived by applying sensitivity analysis technique.
Garage/Carport adjustments - The subject property has a two car attached garage. Comparable 2 was adjusted for their inferiority in terms of garage bay count based on a matched pair analysis.In calculating the contributory value of a garage bay, the contributory value is $10,000.

Porch/Patio/Deck adjustments - Adjustments were derived using market-based data and cost technique. In calculating the contributory value of having a porch/ covered patio-deck, the contributory value is $2,500.

Fireplace adjustments - Adjustments were derived using market-based data and cost technique. In calculating the contributory value of having a fireplace and # of units of fireplaces, the contributory value is $2,000.

Exterior Features Adjustments - Adjustments were derived using market-based data and cost technique. In calculating the contributory value of having additional exterior amenities, the contributory value is $2,000.

Reconciliation

All other adjustments reflect the estimated market reaction to differences in physical characteristics; i.e., external amenities, garage spaces, bathroom count, etc. No matched-pair evidence was available to suggest an adjustment for differences in lot size or age. Comparable 1 is the most recent sale available from the subject's immediate market area. While all sales were considered when estimating market value, sales with such similarities as size, age, design, condition, location, and recent sale dates received considerable weight in this valuation. Comparable 1 and 3 had the lowest net and gross adjustment respectively, while comparables 1 and 2 bracket the subject's GLA to the upper and lower end. Comparable 3 is a sale that is close in proximity to the subject and has a similar GLA so it was given the second most weighting. Comparable 2 is a recent sale that is close in proximity and has a similar condition to our to subject so it received the most weight.

COST APPROACH: Is applicable when improvements are new and/or unusual construction method. The cost approach was used to represents replacement cost estimate, and is for valuation purposes only and should not be relied upon for insurances purposes.

511-3122305

USPAP ADDENDUM

File No. NAN1602320266

Borrower: Syed Ali
Property Address: 5413 Laredo Ln
City: Garland County: Dallas State: TX Zip Code: 75043
Lender/Client: Home Point Financial Corporation(Wholesale CMS)

APPRAISAL AND REPORT IDENTIFICATION

This appraisal report is one of the following types:

- [X] 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 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

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

Trint Campbell #1343085 Trainee provided significant real property assistance to the person signing this certification. He collected site data and described the subject's site; gathered building data and described the subject's relevant characteristics; researched, analyzed, and described the subject's neighborhood; researched and developed data for highest and best use analysis; inspected and researched

ADDITIONAL COMMENTS

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

Joshua Sebastian Cornejo-Corleto #1343283 Trainee provided significant real property assistance to

the person signing this certification. The appraiser identified the subject's assignment elements, developed a scope of work, measured and calculated the subject property finished and unfinished areas, inspected the

MARKETING TIME AND EXPOSURE TIME FOR THE SUBJECT PROPERTY

- [X] A reasonable marketing time for the subject property is 0-25 day(s) utilizing market conditions pertinent to the appraisal assignment.
- [X] A reasonable exposure time for the subject property is 0-23 day(s).

APPRAISER:	SUPERVISORY APPRAISER (only if required):
Signature:	Signature:
Name: Randy Moultry	Name:
Date Signed: 05/10/2022	Date Signed:
State Certification #:	State Certification #:
or State License #: 1336246	or State License #:
or Other (describe): State #:	State:
State: TX	Expiration Date of Certification or License:
Expiration Date of Certification or License: 07/31/2022	Supervisory Appraiser inspection of Subject Property:
Effective Date of Appraisal: 05/05/2022	[ ] Did Not [ ] Exterior-only from street [ ] Interior and Exterior

Market Conditions Addendum to the Appraisal Report

511-3122305
File No. NAN1602320266

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 5413 Laredo Ln City Garland State TX Zip Code 75043

Borrower Syed Ali

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.

MARKET RESEARCH & ANALYSIS

Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)	15	5	8	☐ Increasing	☒ Stable	☐ Declining
Absorption Rate (Total Sales/Months)	2.50	1.67	2.67	☐ Increasing	☒ Stable	☐ Declining
Total # of Comparable Active Listings	4	5	7	☐ Declining	☒ Stable	☐ Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	1.60	3.00	2.60	☐ Declining	☒ Stable	☐ 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	285,000	280,000	347,500	☐ Increasing	☒ Stable	☐ Declining
Median Comparable Sales Days on Market	5	5	11	☐ Declining	☒ Stable	☐ Increasing
Median Comparable List Price	307,500	349,500	369,900	☒ Increasing	☐ Stable	☐ Declining
Median Comparable Listings Days on Market	23	16	14	☐ Declining	☒ Stable	☐ Increasing
Median Sale Price as % of List Price	106.00%	104.00%	103.00%	☐ Increasing	☒ Stable	☐ Declining
Seller-(developer, builder, etc.)paid financial assistance prevalent? ☐ Yes ☒ No				☐ Declining	☐ Stable	☐ 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.).

An analysis was performed on 28 competing sales over the past 12 months. For those sales, a total of 21.4% were reported to have seller concessions. This analysis shows a change of +6.9% per month.

Are foreclosure sales (REO sales) a factor in the market? ☐ Yes ☒ No If yes, explain (including the trends in listings and sales of foreclosed properties).

An analysis was performed on 28 competing sales over the past 12 months. For those sales, a total of 0.0% were reported to be REO.

Cite data sources for above information. Information reported in the NTREIS system (using an effective date of 05/05/2022) was utilized to arrive at the results noted on this addendum. Any percent change results noted in these comments are based on simple regression.

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.

A monthly analysis was performed on 28 competing sales over the past 12 months. The sales within this group had a median sale price of $303,500 with a low of $215,000 and a high of $427,000. This analysis based on data grouped monthly shows a change of +2.8% per month. The median sale price per sqft was $140.26. Based on all sales in this same group, there is a 3.0 month supply. A quarterly analysis regarding days on market was also performed on 409 sales from the broader defined neighborhood over the past 12 months. For these sales, the average DOM was 22. This analysis based on data grouped quarterly shows a change of +3.7% per month. From the same data, an analysis was also performed on the quantity of sales. This analysis based on data grouped monthly shows a change of -3.4% per month. The total sales per month (absorption rate) was 34.08. This analysis based on data grouped quarterly shows a change of -2.9% per month. A monthly analysis regarding quantity was also performed on all competing actives (listings that were

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)				☐ Increasing	☐ Stable	☐ Declining
Absorption Rate (Total Sales/Months)				☐ Increasing	☐ Stable	☐ Declining
Total # of Active Comparable Listings				☐ Declining	☐ Stable	☐ Increasing
Months of Unit Supply (Total Listings/Ab. Rate)				☐ Declining	☐ Stable	☐ Increasing

Are foreclosure sales (REO sales) a factor in the project? ☐ Yes ☐ 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

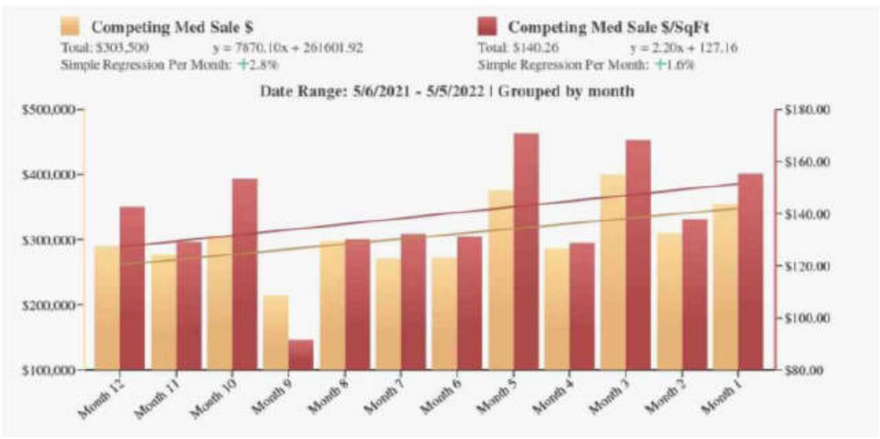
APPRAISER

Signature
Name Randy Moultry
Company Name RSDS, LLC.
Company Address 8505 Freeport Pkwy, Suite 395, Irving, TX
State License/Certification # 1336246 State TX
Email Address RandyM@RSDSLLC.com

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature
Name
Company Name
Company Address
State License/Certification # State
Email Address

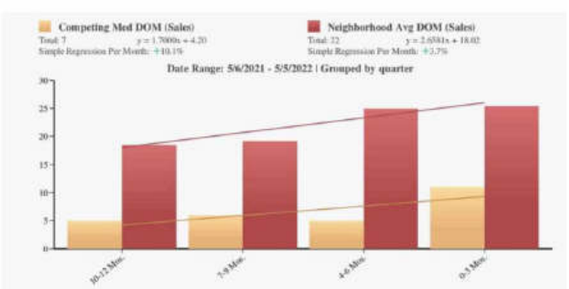
Borrower: Syed Ali		File No.: #NAN1602320266
Property Address: 5413 Laredo Ln		Case No.: 511-3122305
City: Garland	State: TX	Zip: 75043
Lender: Home Point Financial Corporation(Wholesale		



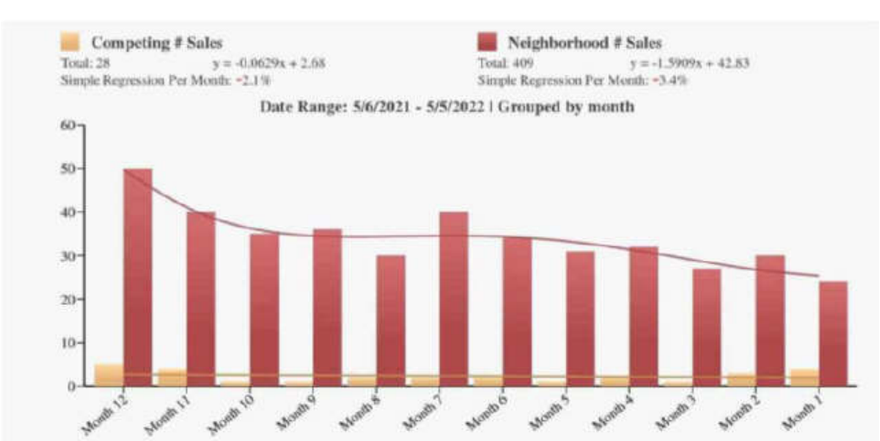
Median $

analysis was performed on 28 sales over the past 12 months. within this group had a median of $303,500 with a low of and a high of $427,000. This based on data grouped monthly change of +2.8% per month. The sale price per sqft was $140.26.



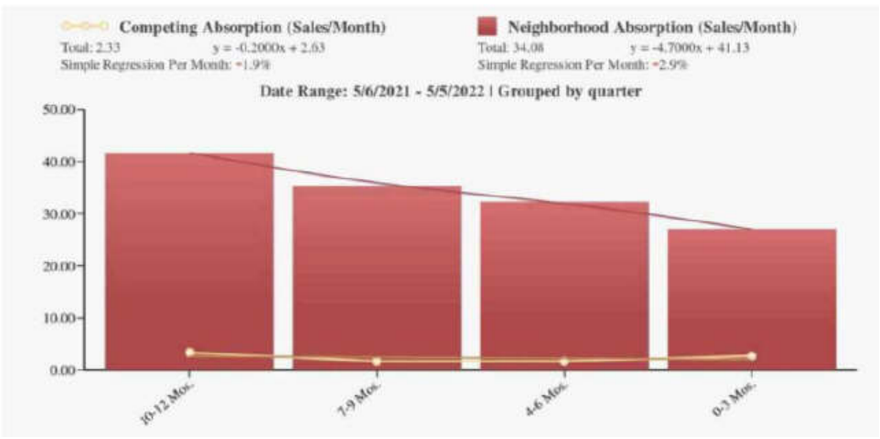


Sales DOM



Sales Quantity

Borrower: Syed Ali		File No.: #NAN1602320266
Property Address: 5413 Laredo Ln		Case No.: 511-3122305
City: Garland	State: TX	Zip: 75043
Lender: Home Point Financial Corporation(Wholesale		

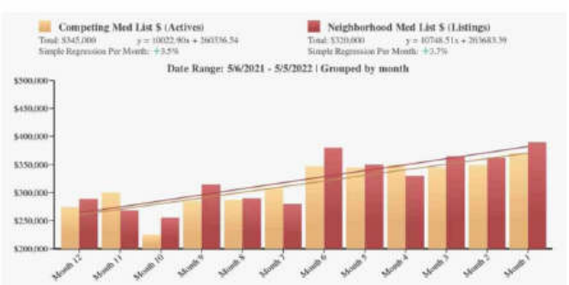


Absorption



that were considered to be active
day of each month) over the

months. There are currently 7
listings as of the effective date of
This analysis based on data
monthly shows a change of
per month. The same analysis was
on 30 competing listings that
listed in the time-frame. This
based on data grouped monthlyshows a

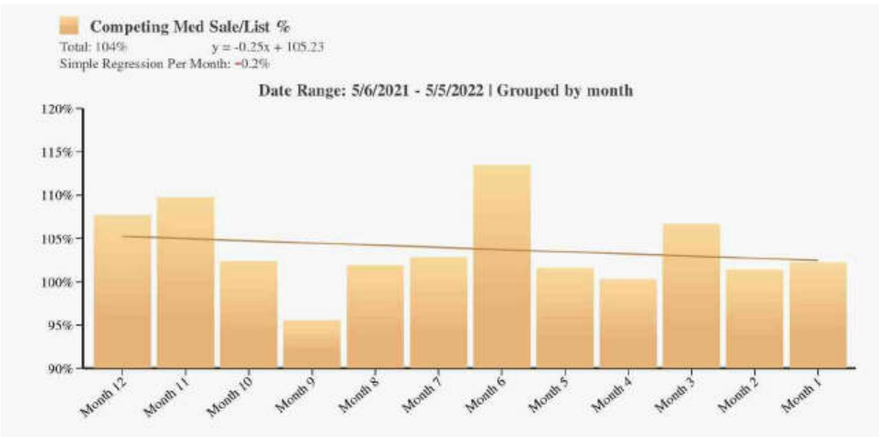


List Price - Actives



DOM - Actives

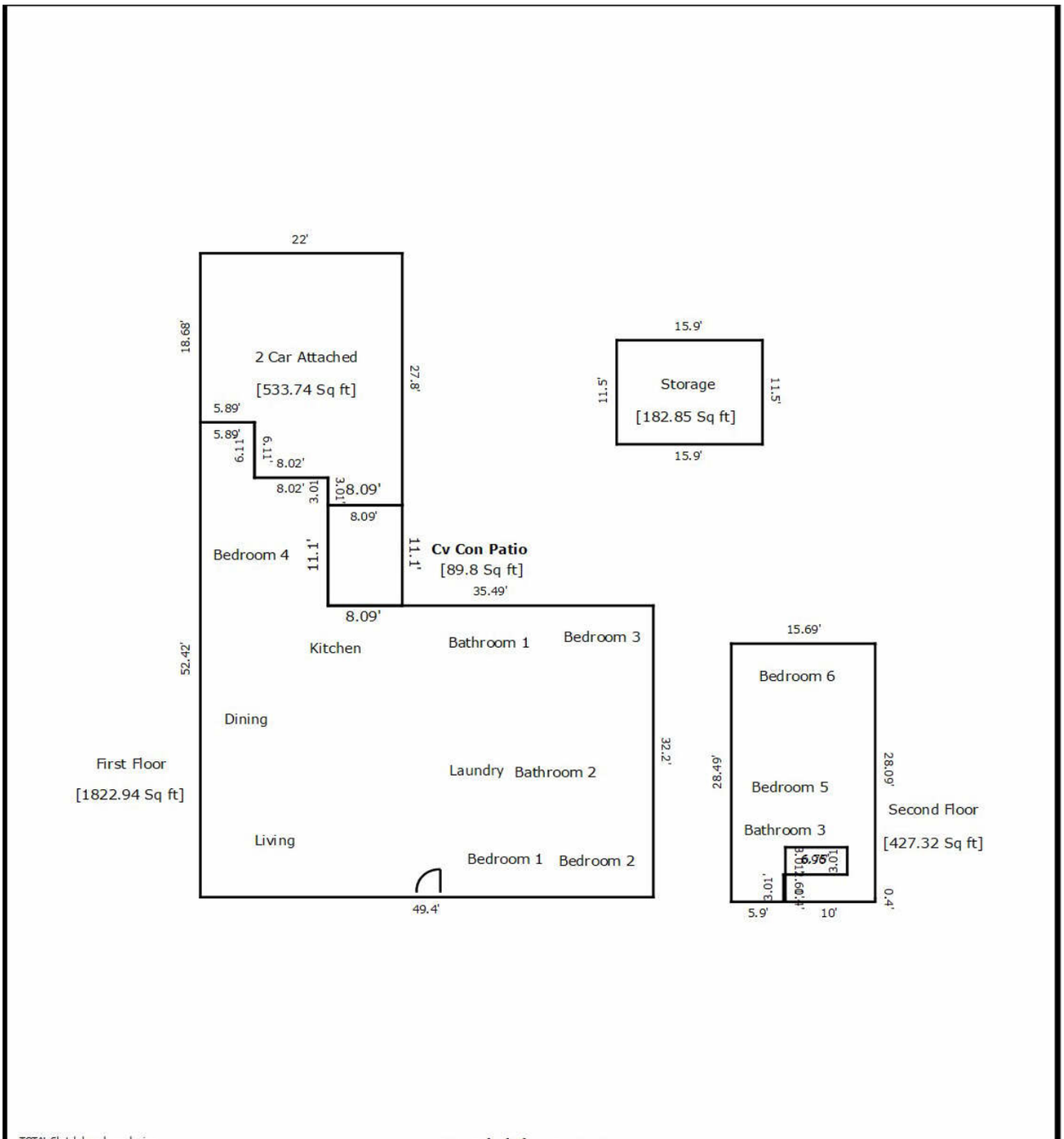
Borrower: Syed Ali		File No.: #NAN1602320266
Property Address: 5413 Laredo Ln		Case No.: 511-3122305
City: Garland	State: TX	Zip: 75043
Lender: Home Point Financial Corporation(Wholesale		



Price Ratio

FLOORPLAN SKETCH

Borrower: Syed Ali		File No.: #NAN1602320266
Property Address: 5413 Laredo Ln		Case No.: 511-3122305
City: Garland	State: TX	Zip: 75043
Lender: Home Point Financial Corporation(Wholesale		



TOTAL Sketch by a la mode, inc.

Area Calculations Summary

Living Area		Calculation Details		
First Floor	1822.94 Sq ft	5.89 × 6.11	=	35.99
		13.91 × 14.11	=	196.27
		32.2 × 49.4	=	1590.68
Second Floor	427.32 Sq ft			
Total Living Area (Rounded):	**2250 Sq ft**			
Non-living Area				
Storage	182.85 Sq ft	11.5 × 15.9	=	182.85
2 Car Attached	533.74 Sq ft	22 × 18.68	=	410.96
		9.12 × 8.09	=	73.78
		8.02 × 6.11	=	49
Cv Con Patio	89.8 Sq ft	8.09 × 11.1	=	89.8

SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: Syed Ali		File No.: #NAN1602320266
Property Address: 5413 Laredo Ln		Case No.: 511-3122305
City: Garland	State: TX	Zip: 75043
Lender: Home Point Financial Corporation(Wholesale		

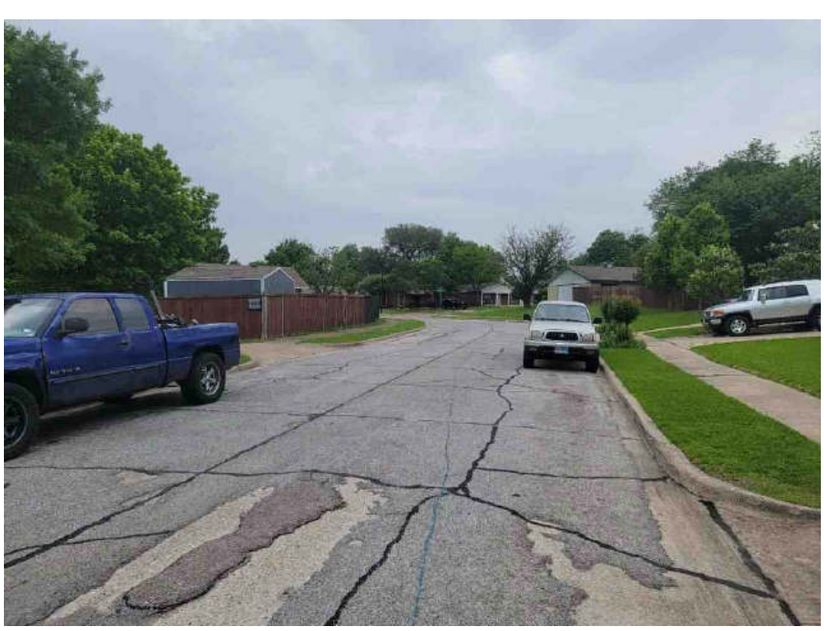


FRONT VIEW OF
SUBJECT PROPERTY

Appraised Date:
Appraised Value: $



REAR VIEW OF
SUBJECT PROPERTY



STREET SCENE

Photograph Addendum

Borrower: Syed Ali		File No.: #NAN1602320266
Property Address: 5413 Laredo Ln		Case No.: 511-3122305
City: Garland	State: TX	Zip: 75043
Lender: Home Point Financial Corporation(Wholesale		



Subject Street (Left)



Subject Front (Right)



Subject Front (Left)



Subject Rear (Left)



Subject Rear (Left)



Subject Rear (Right)

Photograph Addendum

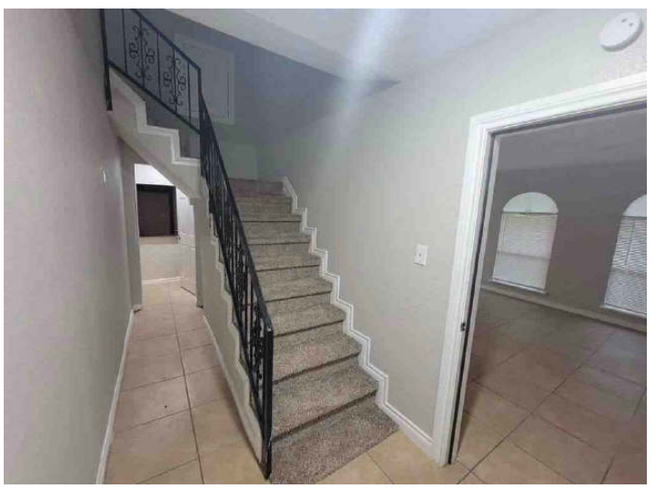
Borrower: Syed Ali		File No.: #NAN1602320266
Property Address: 5413 Laredo Ln		Case No.: 511-3122305
City: Garland	State: TX	Zip: 75043
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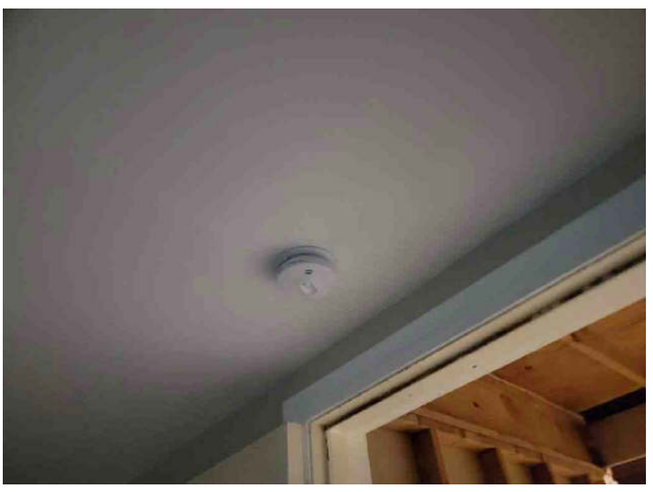
Alley



Water Heater



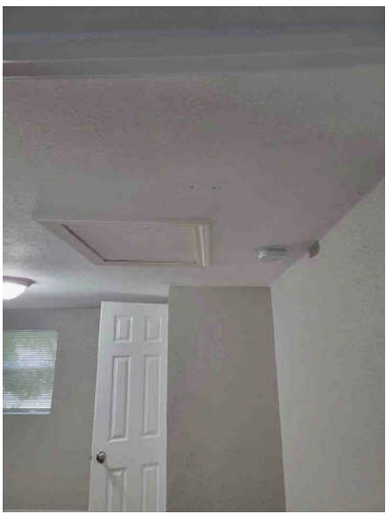
Stairs to Floor 2



Fire Alarm



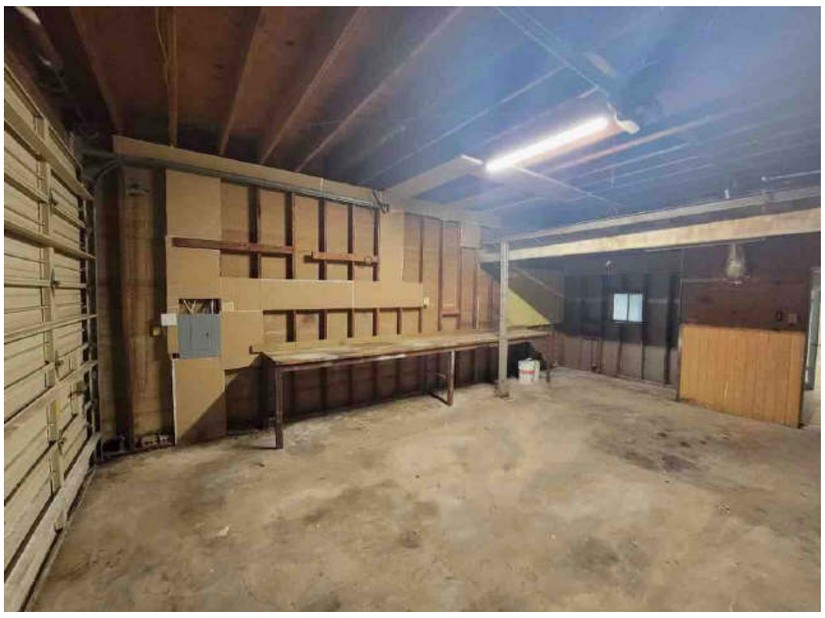
Hot Water works



Attic

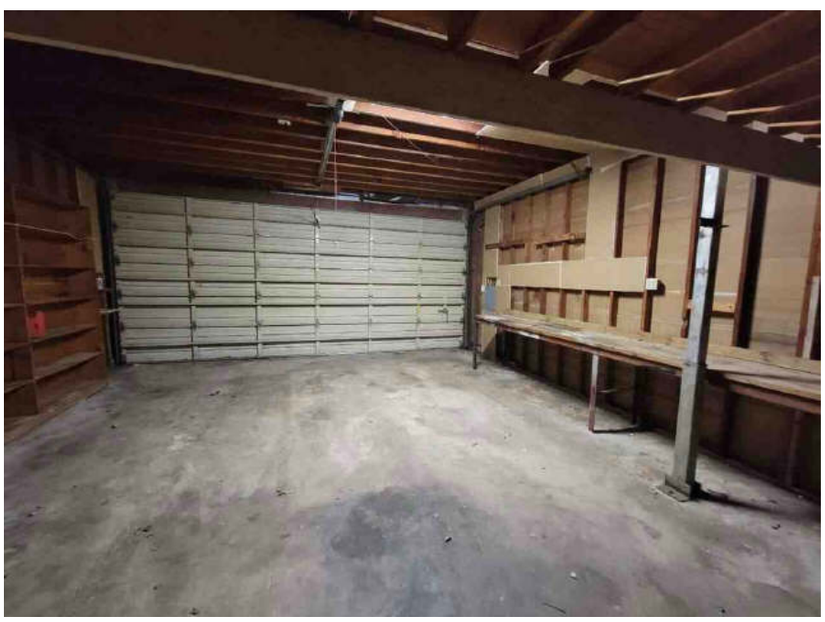
Subject Interior Photo Page

Borrower: Syed Ali		File No.: #NAN1602320266
Property Address: 5413 Laredo Ln		Case No.: 511-3122305
City: Garland	State: TX	Zip: 75043
Lender: Home Point Financial Corporation(Wholesale		



2 Car Attached
5413 Laredo Ln

Sales Price 330,000
Gross Living Area2,250
Total Rooms 10
Total Bedrooms6
Total Bathrooms3.0
Location N;Res;
View N;Res;
Site 6926 sf
Quality Q4
Age 51



2 Car Attached



Living

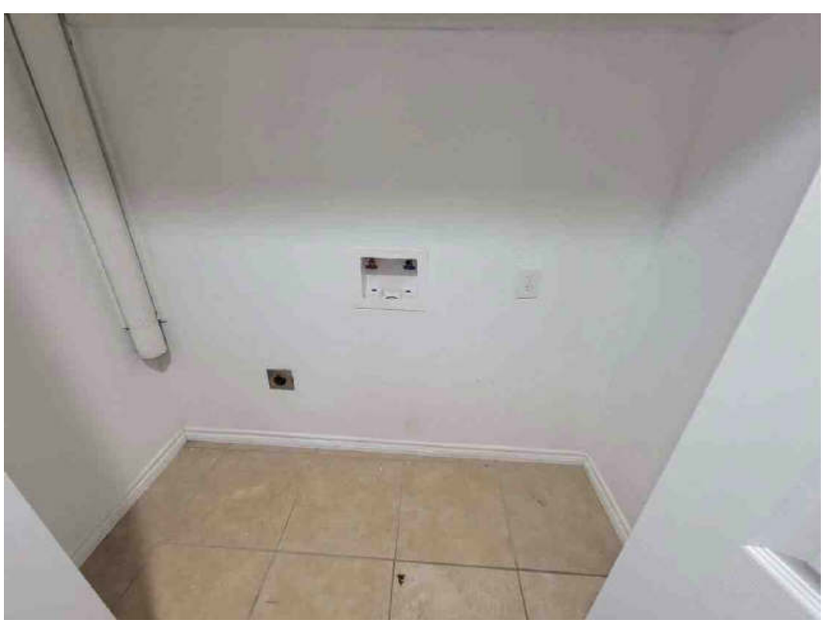
Subject Interior Photo Page

Borrower: Syed Ali		File No.: #NAN1602320266
Property Address: 5413 Laredo Ln		Case No.: 511-3122305
City: Garland	State: TX	Zip: 75043
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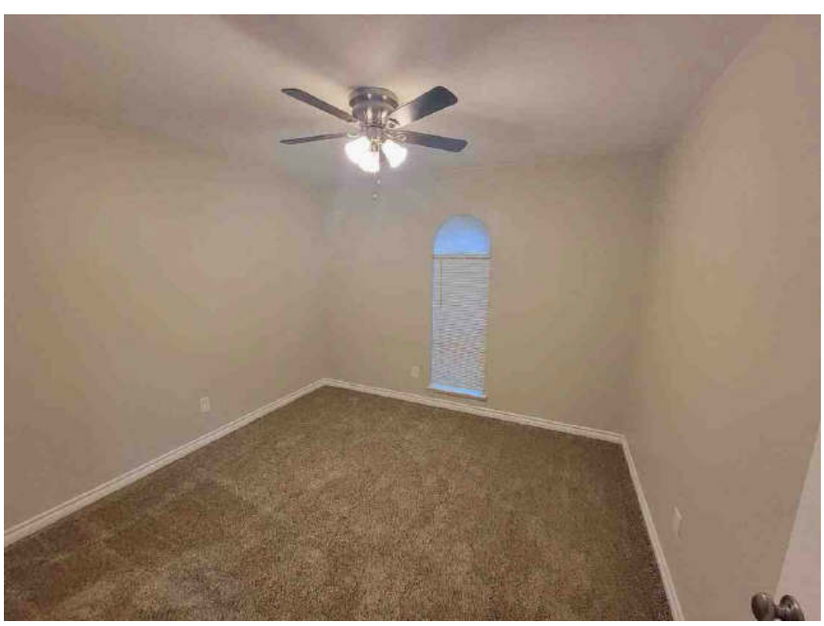


Bedroom 1
5413 Laredo Ln

Sales Price 330,000
Gross Living Area2,250
Total Rooms 10
Total Bedrooms6
Total Bathrooms3.0
Location N;Res;
View N;Res;
Site 6926 sf
Quality Q4
Age 51



Laundry



Bedroom 2

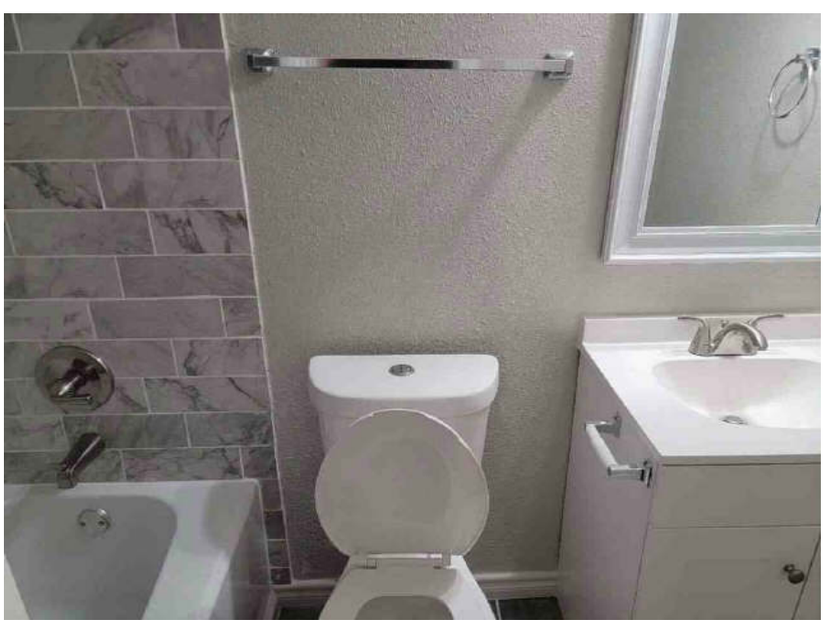
Subject Interior Photo Page

Borrower: Syed Ali		File No.: #NAN1602320266
Property Address: 5413 Laredo Ln		Case No.: 511-3122305
City: Garland	State: TX	Zip: 75043
Lender: Home Point Financial Corporation(Wholesale		

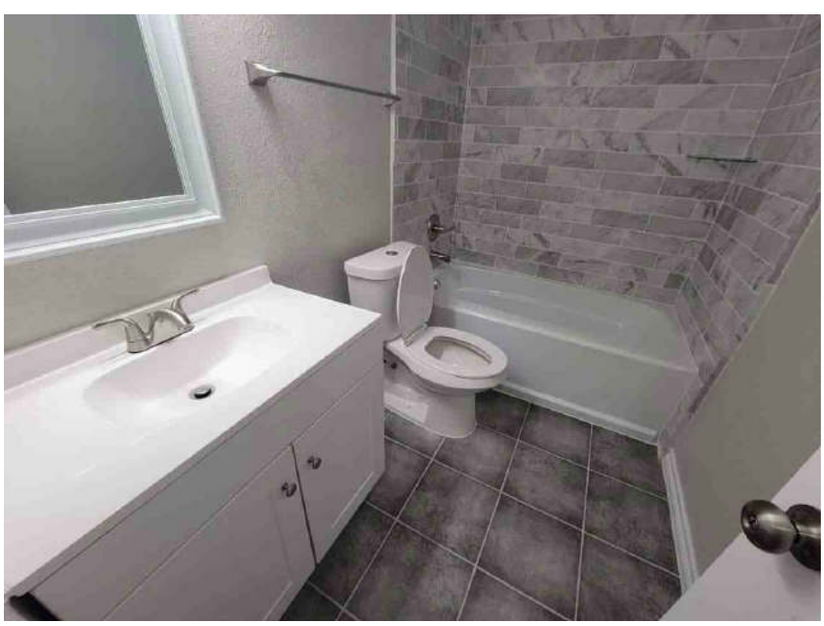


Bedroom 3
5413 Laredo Ln

Sales Price 330,000
Gross Living Area2,250
Total Rooms 10
Total Bedrooms6
Total Bathrooms3.0
Location N;Res;
View N;Res;
Site 6926 sf
Quality Q4
Age 51



Bathroom 1



Bathroom 2

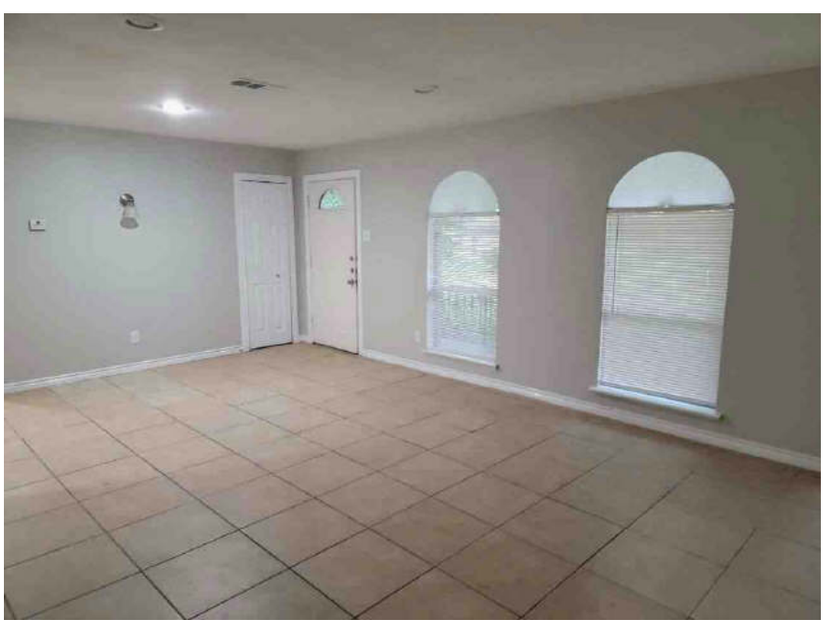
Subject Interior Photo Page

Borrower: Syed Ali		File No.: #NAN1602320266
Property Address: 5413 Laredo Ln		Case No.: 511-3122305
City: Garland	State: TX	Zip: 75043
Lender: Home Point Financial Corporation(Wholesale		

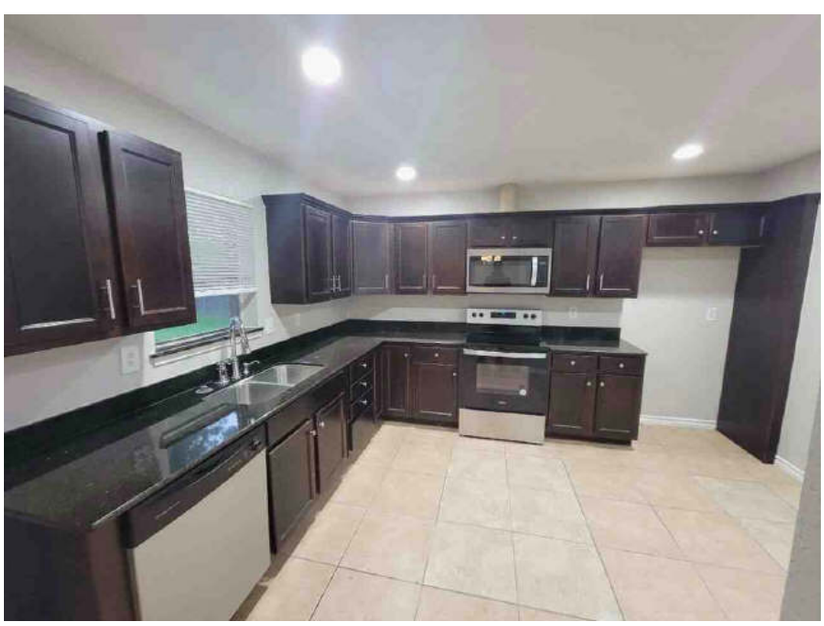


Living
5413 Laredo Ln

Sales Price 330,000
Gross Living Area2,250
Total Rooms 10
Total Bedrooms6
Total Bathrooms3.0
Location N;Res;
View N;Res;
Site 6926 sf
Quality Q4
Age 51



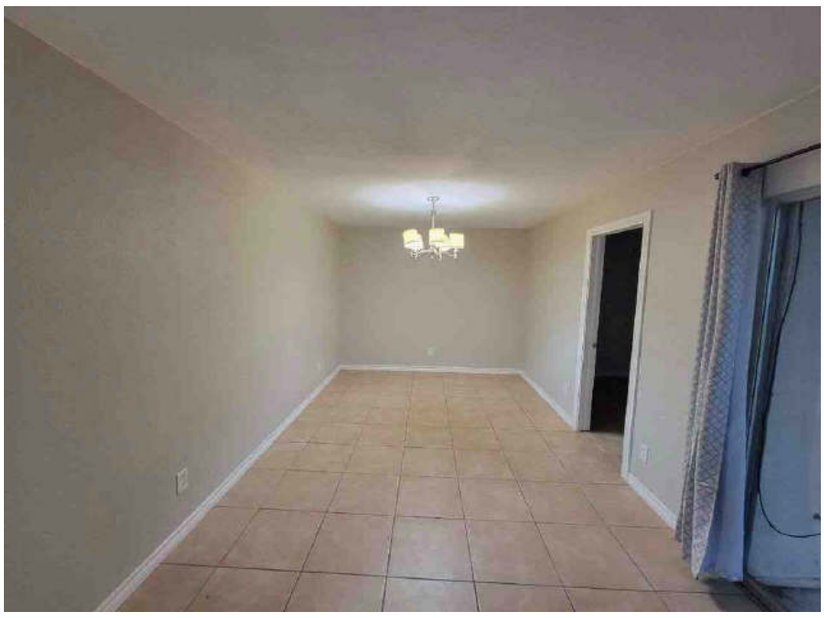
Living (pic 2)



Kitchen

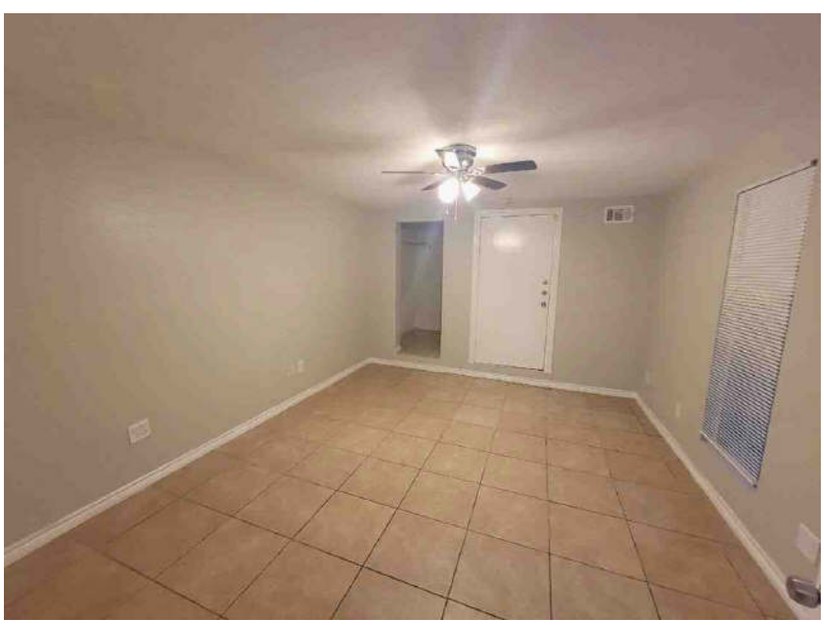
Subject Interior Photo Page

Borrower: Syed Ali		File No.: #NAN1602320266
Property Address: 5413 Laredo Ln		Case No.: 511-3122305
City: Garland	State: TX	Zip: 75043
Lender: Home Point Financial Corporation(Wholesale		

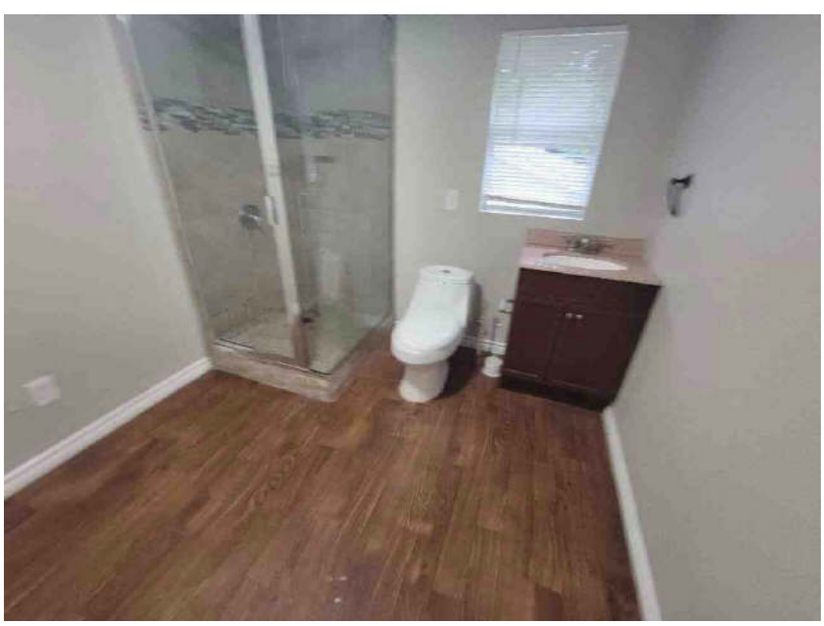


Dining
5413 Laredo Ln

Sales Price 330,000
Gross Living Area2,250
Total Rooms 10
Total Bedrooms6
Total Bathrooms3.0
Location N;Res;
View N;Res;
Site 6926 sf
Quality Q4
Age 51



Bedroom 4



Bathroom 3

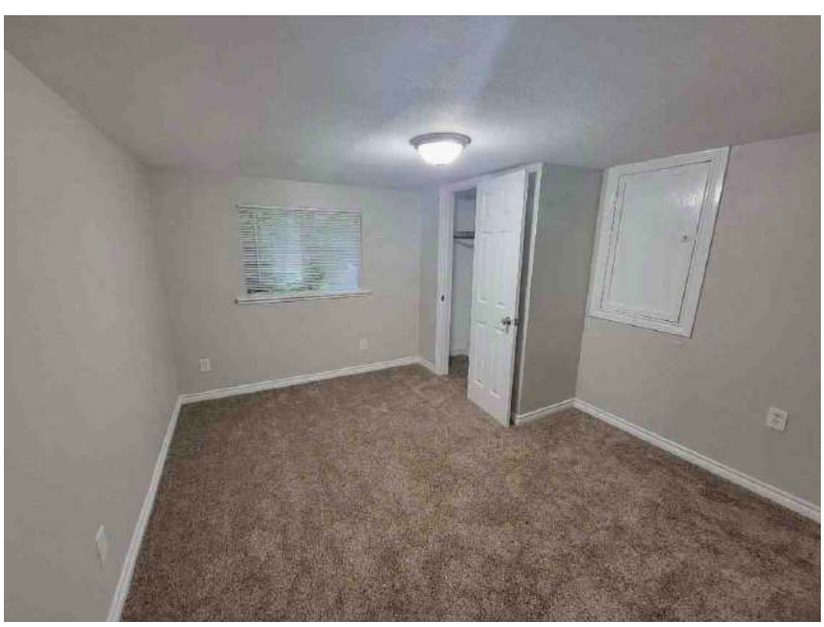
Subject Interior Photo Page

Borrower: Syed Ali	File No.: #NAN1602320266
Property Address: 5413 Laredo Ln	Case No.: 511-3122305
City: Garland State: TX	Zip: 75043
Lender: Home Point Financial Corporation(Wholesale	



Bedroom 5
5413 Laredo Ln

Sales Price 330,000
Gross Living Area2,250
Total Rooms 10
Total Bedrooms6
Total Bathrooms3.0
Location N;Res;
View N;Res;
Site 6926 sf
Quality Q4
Age 51



Bedroom 6



Attic View

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Syed Ali		File No.: #NAN1602320266
Property Address: 5413 Laredo Ln		Case No.: 511-3122305
City: Garland	State: TX	Zip: 75043
Lender: Home Point Financial Corporation(Wholesale		



COMPARABLE SALE #1

1229 Wendell Way

Sale Date:
Sale Price: $



COMPARABLE SALE #2

5129 Preston Trl

Sale Date:
Sale Price: $



COMPARABLE SALE #3

729 Middle Glen Dr

Sale Date:
Sale Price: $

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Syed Ali		File No.: #NAN1602320266
Property Address: 5413 Laredo Ln		Case No.: 511-3122305
City: Garland	State: TX	Zip: 75043
Lender: Home Point Financial Corporation(Wholesale		



COMPARABLE SALE #4

705 Middle Glen Dr

Sale Date:
Sale Price: $



COMPARABLE SALE #5

5119 Burlingame Dr

Sale Date:
Sale Price: $

COMPARABLE SALE #6

Sale Date:
Sale Price: $

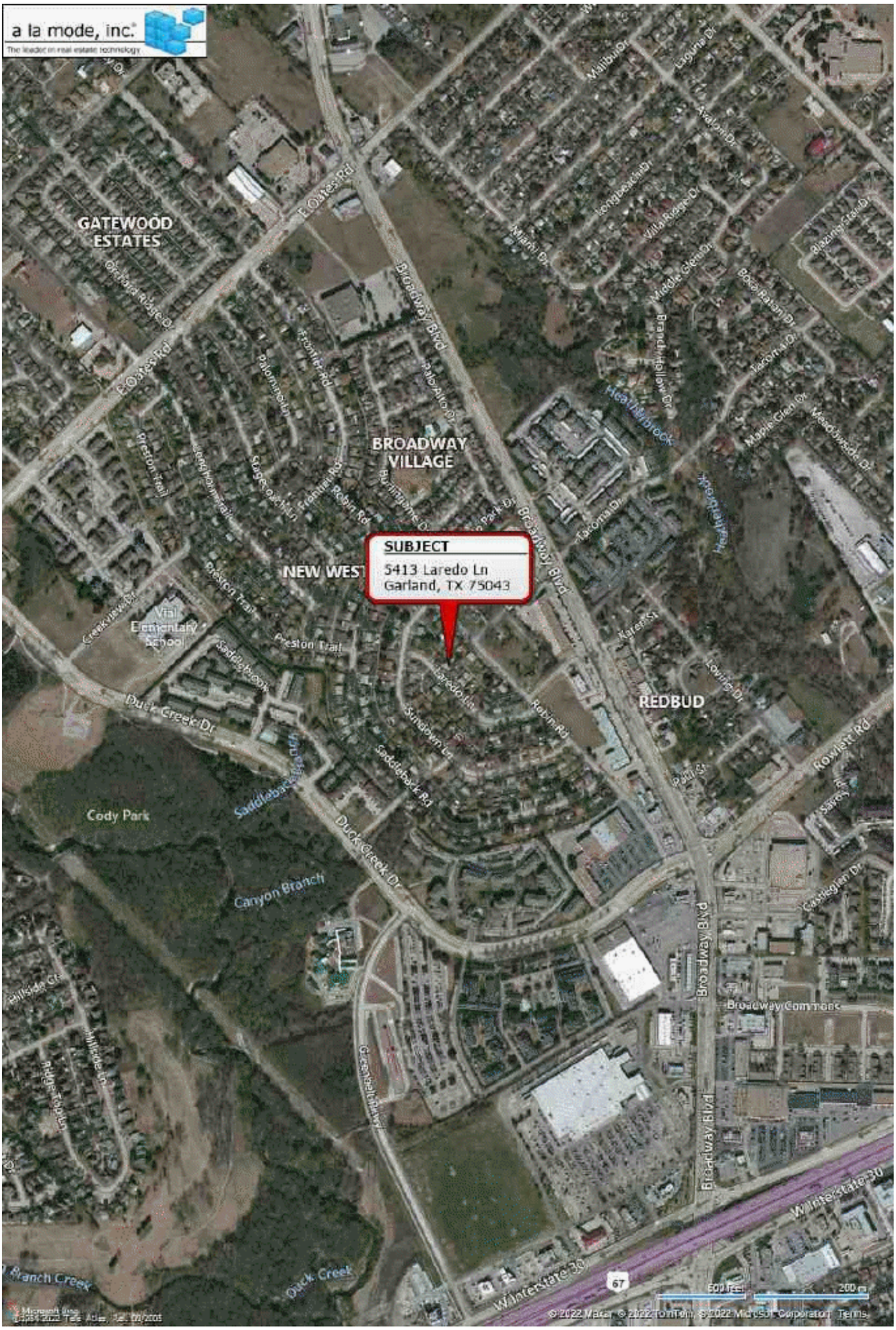
LOCATION MAP

Borrower: Syed Ali		File No.: #NAN1602320266
Property Address: 5413 Laredo Ln		Case No.: 511-3122305
City: Garland	State: TX	Zip: 75043
Lender: Home Point Financial Corporation(Wholesale		



Location Map

Borrower: Syed Ali		File No.: #NAN1602320266
Property Address: 5413 Laredo Ln		Case No.: 511-3122305
City: Garland	State: TX	Zip: 75043
Lender: Home Point Financial Corporation(Wholesale		



PLAT MAP

Borrower: Syed Ali		File No.: #NAN1602320266
Property Address: 5413 Laredo Ln		Case No.: 511-3122305
City: Garland	State: TX	Zip: 75043
Lender: Home Point Financial Corporation(Wholesale		



FHA/VA Case Appraiser License

Borrower: Syed Ali		File No.: #NAN1602320266
Property Address: 5413 Laredo Ln		Case No.: 511-3122305
City: Garland	State: TX	Zip: 75043
Lender: Home Point Financial Corporation(Wholesale		

RANDY BERNAUDRE MOULTRY
2915 LADOGA DRIVE
GRAND PRAIRIE, TX 75054

TALCB
TEXAS APPRAISER LICENSING & CERTIFICATION BOARD

Certified General Real Estate Appraiser

Appraiser: **Randy Bernaudre Moultry**

License #: **TX 1336246 G** License Expires: **07/31/2022**

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

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

Chelsea Buchholtz
Commissioner

Client Specific Requirements - The client requires these items be corrected to receive a "pass".

- EAD - RECONCILIATION - Appraisal As Of Date - is invalid. Field contains Appraisal05/05/2022. Expected format is MM/DD/CCYY . (ref. FHA4205)
- EAD - APPRAISER - Certification/License Number - multiple values supplied. FHA assignments must be completed by a certified appraiser. Please enter Appraiser Certification Number only.
- EAD - APPRAISER - Certification or License Number - should match ASC.gov.

Errors - These items must be corrected to receive a "pass".

- 1004_05UAD - SALES COMPARABLE NO. 1 - Date of Sale - is after the report's Date of Signature.
- 1004_05UAD - SALES COMPARABLE NO. 2 - Date of Sale - is after the report's Date of Signature.
- 1004_05UAD - SALES COMPARABLE NO. 3 - Date of Sale - is after the report's Date of Signature.
- 1004_05UAD - RECONCILIATION - As Of Date - does not contain a date in the format of mm/dd/yyyy.
- 1004_05UAD - APPRAISER - Date Report Signed - does not contain a date in the format of mm/dd/yyyy.
- 1004MC_2009 - MARKET RESEARCH & ANALYSIS - Seller (Developer Builder etc.) Paid Financial Assistance Overall Trend - boxes are blank.

Warnings - These items may be incorrect and require your review.

- 1004_05UAD - IMPROVEMENTS - Year Built - exceeds 100 years.
- FHA - 1004_05UAD - IMPROVEMENTS - Attic: Scuttle - is checked. Please ensure you have included a photo of the attic.
- 1004_05UAD - SALES COMPARABLE(S) #1 - Actual Age - differs by more than 20 years from the subject property and no adjustment has been entered.
- 1004_05UAD - SALES COMPARABLE NO. 2 - Concessions - $3,500.00 are greater than 0 (zero) but the concession adjustment amounts are 0 (zero).
- 1004_05UAD - SALES COMPARABLE(S) #2, 5 - Gross Adjustment Percentage - exceeds 15% of Sales Price.
- 1004_05UAD - RECONCILIATION - Estimated Market Value - is below the Neighborhood Predominant Price.
- 1004_05UAD - SALES COMPARABLE NO. 4 - Number of Bedrooms - differs from the subject by 3 or more.
- 1004_05UAD - SALES COMPARABLE NO. 5 - Number of Bedrooms - differs from the subject by 3 or more.
- 1004MC_2009 - APPRAISER - Company Address - does not match the Appraiser Company Address in the 1004_05UAD Certification section.

Information - These items typically require comment.

- EAD - RECONCILIATION - As of Date - Must be 10 characters or less.
- EAD - APPRAISER - Date of Signature and Report - Must be 10 characters or less.
- EAD - APPRAISER - Appraiser Date of Signature and Report - is invalid. Field contains Report05/10/2022. Expected format is MM/DD/CCYY.