BROKER PRICE OPINION Custom Adj



Community Loan Servicing SM

Acuity # Bayview-3018882
Loan # 5389365
Inspection Date 11/12/2021
Inspection Type Exterior Only

PROPERTY ADDRESS

2260 County Road 3330
Cookville, TX 75558
TITUS

Completed By Hayden Scroggins
Company Durango Real Estate
Phone # (903) 288-1636
Signed Date 11/22/2021

Vendor Company ServiceLink
Vendor Order # 11399797

VALUATIONS		
Estimated Marketing Time	Suggested List Price	Suggested Sale Price
90-120 Days ("As-Is")	$260,000	$240,000
90-120 Days ("As-Repaired")	$260,000	$240,000
30 Day ("Quick Sale")	$235,000	$215,000

Estimated Monthly Market Rent	$1,500
Estimated Repair Cost	$0
Marketing Strategy	As Is
Effective Date	11/22/2021

This is a market analysis, not an appraisal and was prepared by a licensed real estate broker or associate broker, not a licensed appraiser. While deemed reliable, this opinion of price is not a real estate appraisal and therefore neither Community Loan Servicing nor the agent conducting this report shall be held liable for any information provided.

BROKER PRICE OPINION Custom Adj - Exterior

Inspection Date	Inspection Type	Acuity #	Loan #
11/12/2021	Exterior Only	Bayview-3018882	5389365

SUBJECT INFORMATION

Address 2260 County Road 3330 Unit #	Occupied? Yes	Client Community Loan Servicing
City Cookville State TX Zip Code 75558	Occupancy Type Owner Occupied	Vendor Company ServiceLink
County TITUS	Appear Secured?	Vendor Order # 11399797 Order Completed Date
Borrower/Owner WILLIAM KINARD	Assessor's Parcel #(s) 004930000000616	
Legal Description SATTELHITE, THOMAS ABS 00493 TR 616 6.14 AC		

Zoning Residential | Zoning Data Source Tax Record | Property Type Single Family | Current Use Residential

# of Units 1 | # of Stories 1 | Above Grade Gross Living Area 1,508 | Total Rooms 7 | Bedrooms 3 | Full Baths 2 | Half Baths 0 | Site/Lot Size 6.14

Year Built/Age 1995 / 26 yrs | Basement Area 0 | Basement % Finished 0 | Parking Type Carport | # of Stalls 1 | Pool No | Spa No

Total Assessed Value $152,326 | Assessed Land Value $36,840 | Assessed Date 04/15/2021 | Annual RE Tax Amount $3,142 | Delinquent? No | Amount

HOA No | Name | Fee Includes ☐ Insurance ☐ Landscape ☐ Pool ☐ Tennis ☐ Snow Removal

Fees | Delinquent? No | Amount | ☐ Utilities ☐ Water ☐ Exterior Building Maintenance ☐ Other

Subject Comments

Type: SFD, Style: Ranch, Condition: Average, Year Built: 1995, GLA: 1508 Sq. Ft., Total Rooms: 7, Bedrooms: 3, Baths: 2.

LISTING AND SALE HISTORY

Currently Listed? No | MLS # | Current List Date / Price / $ | DOM | Original List Date / Price / $

Agent Name | Agent Phone | Agent Email

Has the Subject Property been Sold in the Last 3 Years? No (If Yes, provide the following information starting with the most recent sale first)

Type of Sale	List Date	Sale Date	DOM	Original List Price	Last List Price	Sale Price	Agent Name	Agent Phone

NEIGHBORHOOD DESCRIPTION

Community Name Unknown | Sales Price Range for Neighborhood in the Past 12 Months $ 163,000 to $ 341,000

Location Rural | Predominant Land Use Residential | Neighborhood Maintenance Levels Average | Employment Conditions Improving

Estimated Percentages Owner vs Tenants in Neighborhood 80 % vs 20 % | Normal Marketing Time for the Area 60 days

Neighborhood Comments

It is located in a Rural location. With a lot of SFD homes compare to Condos/Townhouses. The properties shares the similarity of design, utility, and overall appeal, with variations in size.

MARKET CONDITIONS

Neighborhood Sales Prices for this Property Type have

☐ Decreased % per Month for the Past 12 Months.

☐ Increased % per Month for the Past 12 Months.

☒ Remained Stable

Most Likely Buyer ☒ Owner Occupant ☐ Investor

# of Neighborhood Sales Over the Past 6 Months 12 | Monthly Absorption Rate 6

# of Current Neighborhood Listings 18 | Month Supply of Listings 8

Approx # of Neighborhood Listings that are REO/Short Sales 0 | Approx # of Boarded Up Homes 0

Based on the Current Month Supply of Listings there is a ☐ Shortage(<3 Months) ☒ Normal Supply (3-6 Months) ☐ Over Supply (>6 Months) of Listings in the Neighborhood.

Market Comments

The market is stable with a 6 months supply of homes available for purchase. The majority of homes on the market are fair market properties. Demand is moderate.

OBSERVED ITEMS NEEDING REPAIRS (Are Repairs Needed?) ☐ Yes ☒ No

Item	Estimated Cost
Total Estimated Repair Cost	

VALUATIONS (Effective Date 11/22/2021)

Estimated Marketing Time	Suggested List Price	Suggest Sale Price
90-120 Days ("As-Is")	$260,000	$240,000
90-120 Days ("As-Repaired")	$260,000	$240,000
30 Day ("Quick Sale")	$235,000	$215,000

Estimated Monthly Market Rent	$1,500
Estimated Repair Cost	$0

Marketing Strategy: As Is

State Specific Disclaimer

COMPETITIVE MARKET ANALYSIS DISCLOSURE

This analysis is not an appraisal. It is intended only for the purpose of assisting buyers or sellers or prospective buyers or sellers in deciding the listing, offering, or sale price of the real property.

Real Estate Broker or Salesperson (Signature & License Information)



Name Hayden Scroggins | Signed Date 11/22/2021

License 658134 | State TX | Expiration Date 07/31/2023

Real Estate Broker or Salesperson (Company Information)

Company	Durango Real Estate Services		
Address	715 Alabaster Way		
City, St, Zip	Wylie	TX	75098
Phone #	(903) 288-1636	Email	haydenscroggins@gmail.co

I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved.

BROKER PRICE OPINION Custom Adj - Exterior

Inspection Date	Inspection Type	Acuity #	Loan #
11/12/2021	Exterior Only	Bayview-3018882	5389365

COMPARABLE SALES DETAIL

ITEM	SUBJECT	COMPARABLE SALE #1	COMPARABLE SALE #2	COMPARABLE SALE #3
				
Address, #	2260 County Road 33	96 County Road 33	439 CR 4810	1081 FM 1000
City, St, Zip	Cookville TX 75558	Cookville TX 75558	Mount Pleasant TX 75455	Mount Pleasant TX 75455
County	TITUS	TITUS	TITUS	TITUS
Proximity to Subject		1.6	8	4.9
Community Name	Unknown	Unknown	Unknown	Unknown
Data Source	Tax Records	MLS	MLS	MLS
MLS # / DOM		14512914 / 82	14533230 / 93	14572840 / 47
Org List Price / Org List Date		$189,900 / 02/07/2021	$220,900 / 03/15/2021	$299,000 / 05/07/2021
Sale Price / Sale Date	$0	$200,000 / 04/30/2021	$213,000 / 06/16/2021	$276,000 / 06/23/2021
Property Type	Single Family	Single Family	Single Family	Single Family
Loan Type	Conventional	Conventional	Conventional	Conventional
Transaction Type	Standard	Standard	Standard	Standard
ADJUSTMENTS	DESCRIPTION	DESCRIPTION / +(-) Adjustment	DESCRIPTION / +(-) Adjustment	DESCRIPTION / +(-) Adjustment
Sales Concessions	$0	$0	$0	$0
Special Assessments	None	None	None	None
Leasehold/Fee Simple	Fee Simple	Fee Simple	Fee Simple	Fee Simple
Lot Size	6.14 Acres	4.59 Acres $8,525	2.6 Acres $19,470	4.77 Acres $7,535
Condition	Average	Average	Average	Average
Construction	Brick	Brick	Brick	Brick
Year Built / Age	1995 / 26	1961 / 60 $1,700	1986 / 35 $0	1911 / 110 $4,200
Location	Rural	Rural	Rural	Rural
View	Residential	Residential	Residential	Residential
Above Grade: Total / Bdrm / FBA / HBA	7 / 3 / 2 / 0	7 / 3 / 3 / 0 $-2,000	7 / 3 / 2 / 0	8 / 4 / 2 / 0 $-3,000
Gross Living Area	1,508 SqFt	1,404 SqFt $1,560	1,645 SqFt $-2,055	1,960 SqFt $-6,779
Price per SqFt	0.00 $/SqFt	$142.45 $/SqFt	$129.48 $/SqFt	$140.82 $/SqFt
Basement Area / % Finished	0 SqFt / 0 %	0 SqFt / 0 %	0 SqFt / 0 %	0 SqFt / 0 %
# of Units / # of Stories	1 / 1	1 / 1	1 / 1	1 / 1
Parking Type / # of Stalls	Carport / 1	None / 0 $1,500	None / 0 $1,500	None / 0 $1,500
Style (Design)	Ranch	Ranch	Ranch	Ranch
Heating/Cooling	Forced Air/Central	Forced Air/Central	Forced Air/Central	Forced Air/Central
Pool / Spa	No / No	No / No	No / No	No / No
# of Fireplace(s)	0	0	0	0
Other	None	None	None	None
Net Adjustment (Total)		Net % 5.64% / Gross % 7.64% $11,285	Net % 8.88% / Gross % 10.81% $18,915	Net % 1.25% / Gross % 8.34% $3,456
Adjusted Sale Price		$211,285	$231,915	$279,456
Overall Comparison to Subject		Equal	Equal	Equal
Sale Most Comparable to Subject		True		

Sale #1 Comments	Similar Bedrooms, Condition, Half Baths, Quality, More Full Baths, Smaller GLA, Acreage, Older Age
Sale #2 Comments	Age within 10 years, Similar Half Baths, Quality, Condition, Bedrooms, Full Baths, Larger GLA, Smaller Acreage
Sale #3 Comments	Similar Condition, Quality, Half Baths, Full Baths, Larger GLA, More Bedrooms, Smaller Acreage, Older Age

BROKER PRICE OPINION Custom Adj - Exterior

Inspection Date	Inspection Type	Acuity #	Loan #
11/12/2021	Exterior Only	Bayview-3018882	5389365

COMPARABLE LISTING DETAIL

ITEM	SUBJECT	COMPARABLE LISTING #1	COMPARABLE LISTING #2	COMPARABLE LISTING #3
				
Address, #	2260 County Road 33	2524 Greenhill Rd	264 CR 4325	928 CR 4315
City, St, Zip	Cookville TX 75558	Mount Pleasant TX 75455	Mount Pleasant TX 75455	Mount Pleasant TX 75455
County	TITUS	TITUS	TITUS	TITUS
Proximity to Subject		6.6	5.4	4.7
Community Name	Unknown	Unknown	Unknown	Unknown
Data Source	Tax Records	MLS	MLS	MLS
MLS # / DOM		14592059 / 127	14635784 / 118	14618860 / 50
Org List Price / Org List Date		$219,900 / 06/02/2021	$270,900 / 07/27/2021	$269,900 / 07/06/2021
Cur List Price / Cur List Date		$199,000 / 06/02/2021	$265,000 / 07/27/2021	$269,900 / 07/06/2021
Property Type	Single Family	Single Family	Single Family	Single Family
Loan Type	Conventional	Conventional	Conventional	Conventional
Transaction Type	Standard	Standard	Standard	Standard

ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) Adjustment	DESCRIPTION	+(-) Adjustment	DESCRIPTION	+(-) Adjustment
Sales Concessions	$0	$0		$0		$0	
Special Assessments	None	None		None		None	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Lot Size	6.14 Acres	2 Acres	$11,385	4.7 Acres	$3,960	4.5 Acres	$4,510
Condition	Average	Average		Average		Average	
Construction	Brick	Brick		Brick		Brick	
Year Built / Age	1995 / 26	1945 / 76	$5,000	1962 / 59	$3,300	1988 / 33	
Location	Rural	Suburban		Rural		Rural	
View	Residential	Residential		Residential		Residential	
Above Grade: Total / Bdrm / FBA / HBA	7 / 3 / 2 / 0	6 / 2 / 1 / 0	$5,000	8 / 3 / 2 / 1	$-1,500	9 / 4 / 2 / 0	$-3,000
Gross Living Area	1,508 SqFt	1,188 SqFt	$4,800	2,150 SqFt	$-9,630	2,160 SqFt	$-9,780
Price per SqFt	0.00 $/SqFt	$167.51 $/SqFt		$123.26 $/SqFt		$124.95 $/SqFt	
Basement Area / % Finished	0 SqFt / 0 %	0 SqFt / 0 %		0 SqFt / 0 %		0 SqFt / 0 %	
# of Units / # of Stories	1 / 1	1 / 1		1 / 1		1 / 1	
Parking Type / # of Stalls	Carport / 1	Carport / 1		None / 0	$1,500	Attached / 1	$-1,500
Style (Design)	Ranch	Ranch		Ranch		Ranch	
Heating/Cooling	Forced Air/Central	Forced Air/Central		Forced Air/Central		Forced Air/Central	
Pool / Spa	No / No	No / No		No / No		No / No	
# of Fireplace(s)	0	0		0		0	
Other	None	None		None		None	
Net Adjustment (Total)		Net % 13.16% / Gross % 13.16%	$26,185	Net % -0.89% / Gross % 7.51%	$-2,370	Net % -3.62% / Gross % 6.96%	$-9,770
Adjusted Listing Price			$225,185		$262,630		$260,130
Overall Comparison to Subject		Equal		Equal		Equal	
List Most Comparable to Subject		True		True			

Listing #1 Comments	Smaller GLA, Acreage, Older Age, Fewer Full Baths, Bedrooms, Similar Quality, Half Baths, Conditionhs, Bedrooms
Listing #2 Comments	Similar Condition, Full Baths, Bedrooms, Quality, Larger GLA, More Half Baths, Smaller Acreage, Older Age
Listing #3 Comments	Age within 10 years, Similar Full Baths, Condition, Quality, Half Baths, Larger GLA, More Bedrooms, Smaller Acreage

BROKER PRICE OPINION Custom Adj - Exterior

Inspection Date	Inspection Type	Acuity #	Loan #
11/12/2021	Exterior Only	Bayview-3018882	5389365

TEXT ADDENDUM

The value as of today is $229000, with typical marketing time at 90 days. The subject property is located in a neighborhood with easy access to the highway. Most yards and home exteriors appear to be in good order with only minor maintenance neglect. The area has above average market demand. The property is located in an area of equal value homes; it conforms to other homes in regard to Proximity , GLA, Age, Condition, View, Style, Lot, Beds, & Baths. The market is stable with a 6 months supply of homes available for purchase. The majority of homes on the market are fair market properties. Demand is moderate. The subject was strategically priced mid-market because all homes were from the same/similar subdivisions, and were of similar GLA, age, style, and lot utility. No extraordinary characteristics were noted to price low or high. Subject is located in a rural area with limited number of similar comps. Proximity is expanded in order to obtain comps that would bracket the subject GLA There are not enough similar characteristics as the subject. Due to this, it is necessary to used comps with variances of subject characteristics such as GLA, Year built, beds, baths, Lot size and Sale date. However, adjustments were added for all variances made in the report.Ã‚Â ---Ã‚Â 12/07/2021Ã‚Â Ã‚Â Signature photo is correct, Location map was updated in the report. Order resubmitted.

ServiceLink Valuation Solutions, LLC's (ServiceLink) Broker Price Opinion offers an opinion derived from analysis based on inspection of the subject property and analysis of the local market data as performed by a licensed real estate professional. Information in this report may be gathered from multiple sources, including, but not limited to, multiple listing services (MLS), public records, public records data services, city/county office websites, proprietary files, mapping services, or may be provided by the client. In some cases, information on the subject property may be limited or unavailable, and, in some instances, may be derived from an inspection of the property. The information provided assumes, unless otherwise stated in this report, the subject property is in average condition, contains no health, safety, environmental, structural, or title related defects, the real property interests are fee simple, and the information relied upon is accurate. This report is based upon data that is deemed generally acceptable for products of this type. The analysis of an interest in real property for ownership or collateral purposes is prepared for the above named client only. The intended use is to assist the designated client in making an independent, internal decision regarding the subject property. The use of this report by anyone other than the client for any purpose is not permitted or authorized by ServiceLink, including its subsidiaries and affiliates. Any other use of this report by any other party is prohibited. This report is not an appraisal. This report is provided AS IS, and no guarantee or warranty is provided. ServiceLink will not be liable for any loss, damage, or injury arising out of, or in conjunction with, the client's utilization of the information contained in this report. If this report is intended to be used for lending collateral analysis or default collateral analysis, the loan transaction value must be less than $400,000.00. (Rev. 04/2025)

Notwithstanding any preprinted language to the contrary, this opinion is not an appraisal of the market value of the property. If an appraisal is desired, the services of a licensed or certified appraiser must be obtained.

ADDENDUM

Borrower: WILLIAM KINARD		File No.: 11399797_2002769
Property Address: 2260 County Road 3330		Case No.:
City: Cookville	State: TX	Zip: 75558
Lender: Community Loan Servicing		

Beginning Addendum

12/07/2021
Signature photo is correct, Location map was updated in the report. Order resubmitted.

Additional Comments

The value as of today is $229000, with typical marketing time at 90 days. The subject property is located in a neighborhood with easy access to the highway. Most yards and home exteriors appear to be in good order with only minor maintenance neglect. The area has above average market demand. The property is located in an area of equal value homes; it conforms to other homes in regard to Proximity, GLA, Age, Condition, View, Style, Lot, Beds, & Baths. The market is stable with a 6 months supply of homes available for purchase. The majority of homes on the market are fair market properties. Demand is moderate. The subject was strategically priced mid-market because all homes were from the same/similar subdivisions, and were of similar GLA, age, style, and lot utility. No extraordinary characteristics were noted to price low or high. Subject is located in a rural area with limited number of similar comps. Proximity is expanded in order to obtain comps that would bracket the subject GLA There are not enough similar characteristics as the subject. Due to this, it is necessary to used comps with variances of subject characteristics such as GLA, Year built, beds, baths, Lot size and Sale date. However, adjustments were added for all variances made in the report.

—

12/07/2021
Signature photo is correct, Location map was updated in the report. Order resubmitted.

State-Specific Disclaimers

File No. 11399797_2002769

STATE	DISCLAIMER
Arizona	Arizona Revised Statutes Annotated Title 32. Professions and Occupations (Refs & Annos) Chapter 36. Real Estate Appraisal (Refs & Annos) Article 1. General Provisions § 32-3602. Applicability of chapter This chapter does not apply to: 9. A person who produces a statement that is provided to any other person concerning the estimated value of real property through an internet website, automated valuation or other software program or other means of comparative market analysis and who discloses that the estimate is not an appraisal.
Arkansas	**Notwithstanding any preprinted language to the contrary, this opinion is not an appraisal of the market value of the property. If an appraisal is, desired the services of a licensed or certified appraiser must be obtained.** **Pursuant to Ar Code. Ann § 17-42-110(d), a broker price opinion or market analysis issued by a real estate licensee shall not contain the terms "market value", "appraised value", or "appraisal". Any reference in the report to a specific marketing time period is for illustrative purposes only and does not obligate the licensee or broker to sell the property within the stated timeframe or act as a representation or guarantee that the property will be sold within such timeframe. Unless otherwise indicated, the broker price opinion assumes without investigation a fee simple title ownership interest without any reservation of minerals, subsurface rights, or otherwise. This broker price opinion report is to be used solely for purposes allowed by state and federal law. If the report is to be used for any purpose not specifically allowed by state and federal law, legal counsel should be consulted.**
Colorado	This evaluation was prepared by a licensed real estate broker and is not an appraisal. This evaluation cannot be used for the purposes of obtaining financing.
Delaware	**Notwithstanding any language to the contrary contained herein, this Competitive Market Analysis is NOT an appraisal of the market value for property and is not intended to be used for any legal purpose including approval of a mortgage loan, modification of a mortgage loan, divorce/property separation, estate settlement, bankruptcy proceedings or any other purpose where real estate value is needed. If an appraisal is desired, the services of a licensed or certified appraiser must be obtained.**
Hawaii	This opinion as to the estimated price of real estate is not an appraisal.
Idaho	Unless the broker is licensed under the Idaho Real Estate Appraisers Act, Chapter 41, Title 54, Idaho Code, this report is not intended to meet the Uniform Standards of Professional Appraisal Practice. The broker's price opinion is not intended to be an appraisal of the market value of the property, and if an appraisal is desired, the services of a licensed or certified appraiser should be obtained.
Illinois	This is a broker price opinion/comparative market analysis, not an appraisal of the market value of the real estate, and was prepared by a licensed real estate broker or managing broker who was not acting as a State certified real estate appraiser.
Maine	**This opinion or appraisal was prepared solely for the client, for the purpose and function stated in this report and is not intended for subsequent use. It was not prepared by a licensed or certified appraiser and may not comply with appraisal standards of the uniform standards of professional appraisal practice.**
Maryland	COMPETITIVE MARKET ANALYSIS DISCLOSURE This analysis is not an appraisal. It is intended only for the purpose of assisting buyers or sellers or prospective buyers or sellers in deciding the listing, offering, or sale price of the real property.
Michigan	**This is a market analysis, not an appraisal and was prepared by a licensed real estate broker or associate broker, not a licensed appraiser.**

State-Specific Disclaimers

File No. 11399797_2002769

STATE	DISCLAIMER
Minnesota	This opinion is not an appraisal of the market value of the property, and may not be used in lieu of an appraisal. If an appraisal is desired, the services of a licensed or certified appraiser must be obtained.
Mississippi	This opinion is not an appraisal of the market value of the property, and may not be used in lieu of an appraisal. If an appraisal is desired, the services of a licensed or certified appraiser must be obtained. This opinion may not be used by any party as the primary basis to determine the value of a parcel of real property for a mortgage loan origination, including first and second mortgages, refinances or equity lines of credit.
Missouri	**This is not an appraisal.**
Nebraska	**This opinion or analysis is not an appraisal. It is intended only for the benefit of the addressee for the purpose of assisting buyers or sellers or prospective buyers or sellers in deciding the listing, offering or sale price of the real property or for lending purposes in a transaction other than a federally related transaction, or for real property tax appeal purposes. This opinion or analysis is not governed by the Real Property Appraiser Act.**
Nevada	**Notwithstanding any preprinted language to the contrary, this opinion is not an appraisal of the market value of the property. If an appraisal is desired, the services of a licensed or certified appraiser must be obtained.**
New Jersey	This is not an appraisal and should not be considered the equivalent of an appraisal.
North Carolina	This opinion is not an appraisal of the market value of the property, and may not be used in lieu of an appraisal. If an appraisal is desired, the services of a licensed or certified appraiser shall be obtained. This opinion may not be used by any party as the primary basis to determine the value of a parcel of or interest in real property for a mortgage loan origination, including first and second mortgages, refinances, or equity lines of credit.
Ohio	The valuation used for the purposes of the application was obtained from a market analysis or price opinion or automated valuation model report and not from a person licensed or certified under Ohio Revised Code § 4763.19
Oregon	This report is not intended to meet the requirements set out in the Uniform Standards of Appraisal Practice. This report is not intended as an appraisal and if an appraisal is desired, the services of a competent professional licensed appraiser should be obtained.
Pennsylvania	This analysis has not been performed in accordance with the Uniform Standards of Professional Appraisal Practice which requires valuers to act as unbiased, disinterested third parties with impartiality, objectivity and independence and without accommodation of personal interest. It is not to be construed as an appraisal and may not be used as such for any purpose.
Rhode Island	This opinion or analysis is not a certified appraisal or an appraisal that conforms to the Uniform Standards of Professional Appraisal Practice (USPAP). It is intended only for the benefit of the addressee for the purpose of assisting buyers or sellers or prospective buyers or sellers in deciding the listing offering, or sale price of the real property and not for any other purpose, including but not limited to, lending purpose excepting that specifically provided under R.I. Gen.Laws § 5-20.7-3.
South Carolina	This valuation service may not be used for the purposes of obtaining financing in a federally related transaction.
Tennessee	This is not an appraisal.
Texas	This represents an estimated sale price for this property. It is not the same as the opinion of value in an appraisal developed by a licensed appraiser under the Uniform Standards of Professional Appraisal Practice
Virginia	This is not an appraisal performed in accordance with the Uniform Standards of Professional Appraisal Practice. Nor is this an appraisal as defined in Section 54.1-2009 of the Code of Virginia.
Washington	This is not an appraisal as defined in chapter 181.140 RCW and has been prepared by a real estate licensee, licensed under chapter 18.85 RCW. It has not been prepared by a state-certified or state-licensed real estate appraiser acting under their capacity as a licensee under chapter 18.140 RCW.
Wyoming	This is an opinion of price and is not a certified appraisal of the market value of the property. If such an appraisal is desired, the service of a certified appraiser must be obtained.

State-Specific Disclaimers

File No. 11399797_2002769

STATE	DISCLAIMER
West Virginia	This evaluation has been prepared in compliance with §30-38-1(c)(6) and the following conditions are satisfied, (A) The amount of the loan is equal to or less than the federal de minimus threshold; (B) the evaluation is used solely by the lender in its records to document the collateral value; (C) the evaluation clearly indicates on its face that it is for the lender's internal use only; (D) the evaluation is not labeled an appraisal and explicitly states that the evaluation was performed by an individual that is not licensed as an appraiser in accordance with §30-38-1, et seq.

SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: WILLIAM KINARD		File No.: 11399797_2002769	
Property Address: 2260 County Road 3330		Case No.:	
City: Cookville	State: TX	Zip: 75558	
Lender: Community Loan Servicing			



FRONT VIEW OF
SUBJECT PROPERTY



STREET SCENE



ADDRESS VERIFICATION

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: WILLIAM KINARD		File No.: 11399797_2002769
Property Address: 2260 County Road 3330		Case No.:
City: Cookville	State: TX	Zip: 75558
Lender: Community Loan Servicing		



COMPARABLE SALE #1

96 County Road 3350
Cookville, TX 75558
Sale Date:
Sale Price: $ 200,000



COMPARABLE SALE #2

439 CR 4810
Mount Pleasant, TX 75455
Sale Date:
Sale Price: $ 213,000



COMPARABLE SALE #3

1081 FM 1000
Mount Pleasant, TX 75455
Sale Date:
Sale Price: $ 276,000

COMPETING LISTING PHOTO ADDENDUM

Borrower: WILLIAM KINARD		File No.: 11399797_2002769
Property Address: 2260 County Road 3330		Case No.:
City: Cookville	State: TX	Zip: 75558
Lender: Community Loan Servicing		



COMPETING LISTING #1

2524 Greenhill Rd
Mount Pleasant, TX 75455
Listing Price: $ 199,000
Days-On-Market: 127



COMPETING LISTING #2

264 CR 4325
Mount Pleasant, TX 75455
Listing Price: $ 265,000
Days-On-Market: 118



COMPETING LISTING #3

928 CR 4315
Mount Pleasant, TX 75455
Listing Price: $ 269,900
Days-On-Market: 50

LOCATION MAP

Borrower: WILLIAM KINARD		File No.: 11399797_2002769
Property Address: 2260 County Road 3330		Case No.:
City: Cookville	State: TX	Zip: 75558
Lender: Community Loan Servicing		

