Uniform Residential Appraisal Report

5229
File # NAN1602316117

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 3730 Llano Dr | City Prosper | State TX | Zip Code 75078
Borrower Mai Hanesana | Owner of Public Record Shaddock Homes Ltd | County Denton
Legal Description WINDSONG RANCH PHASE 4C BLK R LOT 47
Assessor's Parcel # R741842 | Tax Year 2021 | R.E. Taxes $ 1,588
Neighborhood Name Windsong Ranch Ph 4c | Map Reference 33.231020 -96.860980 | Census Tract 0201.28
Occupant ☐ Owner ☐ Tenant ☒ Vacant | Special Assessments $ 0 | ☒ PUD | HOA $ 2,144 ☒ per year ☐ per month
Property Rights Appraised ☒ Fee Simple ☐ Leasehold ☐ Other (describe)
Assignment Type ☒ Purchase Transaction ☐ Refinance Transaction ☐ Other (describe)
Lender/Client Home Point Financial Corportation (Wholesale CMS) | Address 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? ☒ Yes ☐ No
Report data source(s) used, offering price(s), and date(s). DOM 0;Per NTREIS, there are no known listings of the subject property in the prior 12 months.

CONTRACT

I ☒ 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. Non-arms length sale;A 19 page contract package was provided to the appraiser by the client. The contract contains no anomolies and appears to represent an arms-length transaction with a contract price of $626,800 including $0 in seller paid costs and a contract date of 09/21/2022.
Contract Price $ 626,800 | Date of Contract 09/21/2022 | Is the property seller the owner of public record? ☒ Yes ☐ No | Data Source(s) NTREIS/Tax Records
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 ☒ 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	☒ Suburban	☐ Rural	Property Values	☒ Increasing	☐ Stable	☐ Declining	PRICE	AGE		One-Unit	64 %
Built-Up	☐ Over 75%	☒ 25-75%	☐ Under 25%	Demand/Supply	☐ Shortage	☒ In Balance	☐ Over Supply	$ (000)	(yrs)		2-4 Unit	0 %
Growth	☐ Rapid	☒ Stable	☐ Slow	Marketing Time	☒ Under 3 mths	☐ 3-6 mths	☐ Over 6 mths	317	Low	0	Multi-Family	2 %
Neighborhood Boundaries	The subject boundaries are defined by Prosper Rd to the North, Legacy Dr to							1,600	High	16	Commercial	17 %
the East, Hwy 380 to the South, and Farm to Market Rd 1385 to the West.								949	Pred.	4	Other	17 %

Neighborhood Description The subject property is approx. 35-45 miles North of Dallas CBD. The immediate area has been well maintained and has an overall good appearance and good curb side appeal. The area is close to shopping, schools and employment and has police/fire protection from the city of Prosper. Homes in the area of a range of ages, sizes and designs. Estimated median household income of $153,777 for city of Prosper. "Other" land includes vacant land, parks, etc.
Market Conditions (including support for the above conclusions) The general market conditions are typical of the posper market area. No unusual builder/seller participation with regard to loan discount fees, interest rate buydowns or other concessions is currently taking place or is anticipated. Subject property resides in the Prosper ISD School District. Properties appears to sell in under 3 months.

SITE

Dimensions 132 X 73 X 132 X 51 X 15 | Area 8966 sf | Shape Rectangle | View N;Res;
Specific Zoning Classification PD-40 SF | Zoning Description Planned Development Single Family
Zoning Compliance ☒ Legal ☐ Legal Nonconforming (Grandfathered Use) ☐ No Zoning ☐ Illegal (describe)
Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use? ☒ Yes ☐ No If No, describe See addendum for additonal comments.

Utilities	Public	Other (describe)		Public	Other (describe)	Off-site Improvements - Type	Public	Private
Electricity	☒	☐	Water	☒	☐	Street Concrete	☒	☐
Gas	☒	☐	Sanitary Sewer	☒	☐	Alley None	☐	☐

FEMA Special Flood Hazard Area ☐ Yes ☒ No | FEMA Flood Zone X | FEMA Map # 48121C0430G | FEMA Map Date 04/18/2011
Are the utilities and off-site improvements typical for the market area? ☒ Yes ☐ No If No, describe
Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? ☐ Yes ☒ 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 ☒ One	☐ One with Accessory Unit	☒ Concrete Slab	☐ Crawl Space	Foundation Walls	Concrete/Gd	Floors	Cpt/HdWd/Avg
# of Stories	2	☐ Full Basement	☐ Partial Basement	Exterior Walls	Brick/Wood/Gd	Walls	Drywall/Avg
Type ☒ Det.	☐ Att. ☐ S-Det./End Unit	Basement Area	0 sq.ft.	Roof Surface	Comp/Gd	Trim/Finish	Wood/Avg
☒ Existing	☐ Proposed ☐ Under Const.	Basement Finish	0 %	Gutters & Downspouts	Alum/Gd	Bath Floor	Tile/Avg
Design (Style)	Contemporary	☐ Outside Entry/Exit	☐ Sump Pump	Window Type	Therm/DblPan/Good	Bath Wainscot	Tile/Avg
Year Built	2022	Evidence of ☐ Infestation		Storm Sash/Insulated	Insulated/Gd	Car Storage	☐ None
Effective Age (Yrs)	0	☐ Dampness	☐ Settlement	Screens	None	☒ Driveway	# of Cars 3
Attic	☐ None	Heating ☒ FWA	☐ HWBB ☐ Radiant	Amenities	☐ Woodstove(s) # 0	Driveway Surface	Concrete
☒ Drop Stair	☐ Stairs	☐ Other	Fuel Gas	☒ Fireplace(s) # 1	☒ Fence Wood	☒ Garage	# of Cars 3
☐ Floor	☐ Scuttle	Cooling ☒ Central Air Conditioning		☒ Patio/Deck CvPat	☒ Porch Con	☐ Carport	# of Cars 0
☐ Finished	☐ Heated	☐ Individual	☐ Other	☐ Pool None	☐ Other None	☒ Att.	☐ Det. ☐ Built-in

Appliances ☐ Refrigerator ☒ Range/Oven ☒ Dishwasher ☒ Disposal ☒ Microwave ☐ Washer/Dryer ☐ Other (describe)
Finished area **above** grade contains: 12 Rooms | 5 Bedrooms | 3.0 Bath(s) | 3,757 Square Feet of Gross Living Area Above Grade
Additional features (special energy efficient items, etc.). The subject has a concrete porch, a gas fireplace, a covered concrete patio and a wood fence.
Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). C1;Kitchen-updated-less than one year ago;Bathrooms-updated-less than one year ago;The subject is to be a well built new construction home. Upon completition the subject will conform well with the surronding market. All utilities were noted on and operating properly at the time of inspection. See addendum for additional comment.
Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? ☐ Yes ☒ No If Yes, describe
Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? ☒ Yes ☐ No If No, describe

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There are 10 comparable properties currently offered for sale in the subject neighborhood ranging in price from $ 633,368 to $ 951,790 .
There are 20 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from $ 578,782 to $ 1,375,000 .

SALES COMPARISON APPROACH

FEATURE	SUBJECT	COMPARABLE SALE # 1		COMPARABLE SALE # 2		COMPARABLE SALE # 3	
Address	3730 Llano Dr Prosper, TX 75078	3820 Woodbine Ln Prosper, TX 75078-2209		3900 White Clover Ln Prosper, TX 75078		4010 Woodbine Ln Prosper, TX 75078	
Proximity to Subject		0.12 miles W		0.43 miles SW		0.29 miles W	
Sale Price	$ 626,800		$ 1,375,000		$ 925,000		$ 1,000,000
Sale Price/Gross Liv. Area	$ 166.84 sq.ft.	$ 341.11 sq.ft.		$ 250.95 sq.ft.		$ 244.02 sq.ft.	
Data Source(s)		NTREIS #20014699;DOM 12		NTREIS #14760232;DOM 4		NTREIS#14732310;DOM 5	
Verification Source(s)		Realist/County Records		Realist/County Records		Realist/County Records	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment
Sales or Financing Concessions		ArmLth Conv;0		ArmLth Conv;0		ArmLth Cash;1500	
Date of Sale/Time		s04/22;c04/22	0	s03/22;c02/22	0	s01/22;c01/22	
Location	N;Res;	N;Res;		N;Res;		N;Res;	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site	8966 sf	14854 sf	0	8886 sf	0	11151 sf	0
View	N;Res;	N;Res;		N;Res;		N;Res;	
Design (Style)	DT2;Contemp	DT2;Contemp		DT2;NeoEclec	0	DT2;Contemp	
Quality of Construction	Q3	Q3		Q3		Q3	
Actual Age	0	3	0	4	0	2	0
Condition	C1	C2	+68,750	C2	+46,250	C1	
Above Grade Room Count (Total / Bdrms. / Baths)	12 / 5 / 3.0	11 / 5 / 4.0	-15,000	12 / 4 / 3.1	-7,500	11 / 4 / 4.2	-30,000
Gross Living Area	3,757 sq.ft.	4,031 sq.ft.	-18,600	3,686 sq.ft.	+4,800	4,098 sq.ft.	-23,200
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	3ga3dw	3ga3dw		2ga2dw	+15,000	2ga2dw	+15,000
Porch/Patio/Deck	Pch/CvPat	Pch/CvPat		CvPat/CvPch	-5,000	Pch/CvPat	
Fireplaces	1 Fireplace	1 Fireplace		1 Fireplace		1 Fireplace	
Pool Features	None	None		None		None	
Exterior Features	Fence	Fence		Fence		Fence	
Net Adjustment (Total)		☒ + ☐ -	$ 35,150	☒ + ☐ -	$ 73,550	☐ + ☒ -	$ -18,200
Adjusted Sale Price of Comparables		Net Adj. 2.6 % Gross Adj. 7.4 %	$ 1,410,150	Net Adj. 8.0 % Gross Adj. 10.7 %	$ 998,550	Net Adj. 1.8 % Gross Adj. 8.8 %	$ 981,800

I ☒ did ☐ did not research the sale or transfer history of the subject property and comparable sales. If not, explain

My research ☐ did ☒ 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 ☒ 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 #1	COMPARABLE SALE #2	COMPARABLE SALE #3
Date of Prior Sale/Transfer				
Price of Prior Sale/Transfer				
Data Source(s)	Realist	Realist	Realist	Realist
Effective Date of Data Source(s)	04/25/2022	04/25/2022	04/25/2022	04/25/2022

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. 3820 Woodbine Ln has no known 12-month prior transfer history. 3900 White Clover Ln has no known 12-month prior transfer history. 4010 Woodbine Ln has no known 12-month prior transfer history.

Summary of Sales Comparison Approach The initial comparable search included 10 listings and 20 sales from the market area. The subject is appraised 5% above/below the predominant value in the market. This is not considered to indicate an over/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 4.2% per month based on the data contained within the attached 1004MC form. Additional Sales Comparison Approach Comments continued on Supplmental Addendum.

Indicated Value by Sales Comparison Approach $ 990,000

RECONCILIATION

Indicated Value by: Sales Comparison Approach $ 990,000 **Cost Approach (if developed) $** 998,738 **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.

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

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 $ 990,000 **, as of** 04/25/2022 **, which is the date of inspection and the effective date of this appraisal.**

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SALES COMPARISON APPROACH

FEATURE	SUBJECT	COMPARABLE SALE # 4		COMPARABLE SALE # 5		COMPARABLE SALE # 6	
Address	3730 Llano Dr Prosper, TX 75078	1621 Trellis Dr Prosper, TX 75078-1955		3731 Maxdale Dr Prosper, TX 75078-2060		15817 Gladewater Ter Prosper, TX 75078-1717	
Proximity to Subject		2.25 miles NE		0.13 miles S		0.24 miles NE	
Sale Price	$ 626,800		$ 775,000		$ 950,000		$ 674,900
Sale Price/Gross Liv. Area	$ 166.84 sq.ft.	$ 248.80 sq.ft.		$ 245.41 sq.ft.		$ 223.33 sq.ft.	
Data Source(s)		NTREIS #14716033;DOM 5		NTREIS #20029858;DOM 5		NTREIS #20034070;DOM 5	
Verification Source(s)		Realist/County Records		Realist/County Records		Realist/County Records	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment
Sales or Financing Concessions		ArmLth Conv;0		Listing		Listing	
Date of Sale/Time		s01/22;c11/21	+195,300	c04/22	0	Active	0
Location	N;Res;	N;Res;		N;Res;		N;Res;	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site	8966 sf	7144 sf	0	9148 sf	0	6970 sf	0
View	N;Res;	N;Res;		N;Res;		N;Res;	
Design (Style)	DT2;Contemp	DT2;Tudor	0	DT2;Tudor	0	DT1;NeoEclec	0
Quality of Construction	Q3	Q3		Q3		Q3	
Actual Age	0	3	0	4	0	1	0
Condition	C1	C2	+38,750	C2	+47,500	C1	
Above Grade Room Count (Total / Bdrms. / Baths)	12 / 5 / 3.0	7 / 4 / 4.0	+20,000 -15,000	11 / 4 / 4.1	+20,000 -22,500	7 / 4 / 3.1	+20,000 -7,500
Gross Living Area	3,757 sq.ft.	3,115 sq.ft.	+43,700	3,871 sq.ft.	-7,800	3,022 sq.ft.	+50,000
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	3ga3dw	2ga2dw	+15,000	3ga3dw		2ga2dw	+15,000
Porch/Patio/Deck	Pch/CvPat	Pch/CvPat		Pch/CvPat		Pch/CvPat	
Fireplaces	1 Fireplace	1 Fireplace		1 Fireplace		None	+2,500
Pool Features	None	None		None		None	
Exterior Features	Fence	Fence		Fence		Fence	
Net Adjustment (Total)		☒ + ☐ -	$ 297,750	☒ + ☐ -	$ 37,200	☒ + ☐ -	$ 80,000
Adjusted Sale Price of Comparables		Net Adj. 38.4 % Gross Adj. 42.3 %	$ 1,072,750	Net Adj. 3.9 % Gross Adj. 10.3 %	$ 987,200	Net Adj. 11.9 % Gross Adj. 14.1 %	$ 754,900

SALE HISTORY

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 # 4	COMPARABLE SALE # 5	COMPARABLE SALE # 6
Date of Prior Sale/Transfer		06/22/2021		
Price of Prior Sale/Transfer		$0		
Data Source(s)	Realist	Realist	Realist	Realist
Effective Date of Data Source(s)	04/25/2022	04/25/2022	04/25/2022	04/25/2022

Analysis of prior sale or transfer history of the subject property and comparable sales: 1621 Trellis Dr transferred on 06/22/2021 (Warranty Deed - Doc #1254020). 3731 Maxdale Dr has no known 12-month prior transfer history. 15817 Gladewater Ter has no known 12-month prior transfer history.

ANALYSIS / COMMENTS

Analysis/Comments

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ADDITIONAL COMMENTS

INTENDED USER:
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. The following chart will assist the reader in comprehending the scope of a complete visual inspection

The appraiser has not identified any purchaser, borrower or seller as an intended user of this appraisal, and no such party should use or rely on this appraisal for any purpose. Such parties are advised to obtain an appraisal from an appraiser of their own choosing if they require an appraisal for their own use. Any reference to or use of this appraisal report by a purchaser, borrower or seller for their own purposes, including without limitation for the purposes of a property purchase decision or an appraisal contingency in a purchase agreement, is at such party's own risk and is not intended or authorized 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) Vacant land sales were utilized in arriving at the opinion of site value. Based on that data, the opinion of site value is $125,520.

ESTIMATED ☐ REPRODUCTION OR ☒ REPLACEMENT COST NEW

Source of cost data DwellingCost

Quality rating from cost service 6.4 Effective date of cost data 4/25/2022

Comments on Cost Approach (gross living area calculations, depreciation, etc.)

Cost data was modified using a multiplier based on the zip code 75078. The quality rating of 6.4 describes a property that is custom or very high-end tract built construction using the finest stock materials and methods available. Professional services to build this house would be provided by specialty contractors who specialize in custom built houses.

OPINION OF SITE VALUE				=$	125,520
DWELLING	3,757 Sq.Ft. @ $	219.26		=$	823,760
	0 Sq.Ft. @ $			=$	
Patios/Porches				=$	4,403
Garage/Carport	613 Sq.Ft. @ $	49.03		=$	30,055
Total Estimate of Cost-New				=$	858,218
Less Depreciation	Physical	Functional	External	=$( )	
Depreciated Cost of Improvements				=$	858,218
"As-is" Value of Site Improvements				=$	15,000
INDICATED VALUE BY COST APPROACH				**=$**	998,738

Estimated Remaining Economic Life (HUD and VA only) 70 Years

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 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

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.

Form 1004UAD - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a complete visual inspection of the interior and exterior areas of the subject property, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

INTENDED USE: The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: The intended user of this appraisal report is the lender/client.

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions* granted by anyone associated with the sale.

*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.

2. The appraiser has provided a sketch in this appraisal report to show the approximate dimensions of the improvements. The sketch is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.

3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.

4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.

5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing the appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.

6. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees that:

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.

2. I performed a complete visual inspection of the interior and exterior areas of the subject property. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.

3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.

4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.

5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.

6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.

7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.

8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.

9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.

10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.

11. I have knowledge and experience in appraising this type of property in this market area.

12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.

13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.

14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.

15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.

16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.

17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.

18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).

19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.

20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

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, #395
Irving TX 75063
Telephone Number 972-366-9290
Email Address RandyM@RSDSLLC.com
Date of Signature and Report 05/02/2022
Effective Date of Appraisal 04/25/2022
State Certification # 1336246
or State License # 1336246
or Other (describe) State #
State TX
Expiration Date of Certification or License 07/31/2022

ADDRESS OF PROPERTY APPRAISED
3730 Llano Dr
Prosper, TX 75078
APPRAISED VALUE OF SUBJECT PROPERTY $ 990,000

LENDER/CLIENT
Name Nationwide Appraisal Network
Company Name Home Point Financial Corportation (Wholesale CMS)
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

Supplemental Comment Addendum

File No. NAN1602316117

Borrower	Mai Hanesana						
Property Address	3730 Llano Dr						
City	Prosper	County	Denton	State	TX	Zip Code	75078
Lender/Client	Home Point Financial Corportation (Wholesale CMS)						

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.

PRIOR SERVICE STATEMENT:
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 assigment.

ADDITIONAL SCOPE OF WORK:
The Appraiser measured the subject property using ANSI Z765-2021 standards and guidelines. 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 appraiser's 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 (garage door remotes, etc.) and would normally be a part of the mechanical or operational equipment that is considered realty.

The subject is to be a well built new construction home. Upon completition the subject will conform well with the surronding market. The subject is missing completed floors, cabintry, paint on trim, missing wood on bathtub, and it has a broken window in the upstair right side. All utilities were noted on and operating properly at the time of inspection.

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.

The exposure time for the subject is 0 as the subject was never listed since it was purchased as a vacant lot and the property was built without being on the local (NTREIS).

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 to ANSI Z765-2021 standards and calculated a square footage that was approx. 200 sqft more than the county assessor. The appraiser's measurement that was done in during the inspection was 3757 sqft and the county's shows the subject sqft at 3498. There is no documented knowledge of how the county's measurement was completed. This did not affect the marketability of the property.

SALES COMPARISON ADDITIONAL COMMENTS:

Time adjustments - were warranted for those closings that exceeded 150 days based on market sale price data changes (between the date of contract and the effective date of the appraisal) and the SCA grid. Adjustments applied in the grid were based on the overall market neighborhood data for percentage change over the prior 12 months and were adjusted based on a 4.2% increase from the time of contract date to effective date.

Condition adjustments - Condition adjustment was warranted for comparable 1, 2, 4 and 5 due it having been lived in for over 2 years. The subject property has not been lived in for over 2 years remodel/rehabbing with comparables 3 and 6 being similar to our subject property in that context. The adjustment was made at a rate of 5% for inferiority based on sensitivity analysis.

Bedroom adjustments - Adjustments were derived using market-based data and cost technique. In calculating the contributory value of the bedroom, the contributory value is $20,000.

Supplemental Comment Addendum

File No. NAN1602316117

Borrower	Mai Hanesana						
Property Address	3730 Llano Dr						
City	Prosper	County	Denton	State	TX	Zip Code	75078
Lender/Client	Home Point Financial Corportation (Wholesale CMS)						

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 $15,000.

GLA adjustments- Adjustments applied to dissimilarities in the square footage living area at $68 per SF. The GLA adjustment was derived by applying sensitivity analysis technique.

Garage/Carport adjustments - The subject property has a three car garage. Comparables 2, 3, 4 and 5 were 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 $15,000.

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 $5,000.

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 $2,500.

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 3 and 4 bracket the subject's GLA to the upper and lower end. Comparable 4 has a larger gross adjustment due to the date of sale. This sale was used to show the principle of substitution for similar homes outside of the subject's immediate market area; it also received the least amount of weight. Comparable 2 is a recent sale that is close in proximity and has a similar GLA so it was given the most weight. Comparable 3 is sale that happened earlier this year that also happened to be close in proximity and has a similar condition and design so it was given the second most weighing.

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

04/30/2022

Items requested

[1.121] Please revise the lender/client name to read as ‘Home Point Financial Corporation (Wholesale CMS)’ throughout the report as per the order form.
[1.121] Please revise the lender/client address to read as ‘2211 Old Earhart Road Ann Arbor, MI, 48105**’ throughout the report as per the order form.**
[22.0] Location Map: Please have a location map included in the report that shows the location of the subject and of all comparables that the appraiser used.
[26.0] Addendum Pages: Please include the exposure time for the subject.
[26.0] Addendum Pages: Please include comment regarding prior service for 36 months prior to acceptance of assignment.

1.121 - The Appraiser has updated the report to reflect the corrected lender/client name.
1.121 - The Appraiser has updated the report to reflect the corrected lender/cleint address.
22.0 - The Appraiser has updated the location map to reflect the subject and all used comparables.
26.0 - The exposure time for the subject is 0 as the subject was never listed since it was purchased as a vacant lot and the property was built without being on the local (NTREIS).
26.0 - The Appraiser has included a comment regarding prior service for 36 months prior to acceptance of the assignemnt.

USPAP Compliance Addendum

Loan # 5229
File # NAN1602316117

Borrower	Mai Hanesana						
Property Address	3730 Llano Dr						
City	Prosper	County	Denton	State	TX	Zip Code	75078
Lender/Client	Home Point Financial Corportation (Wholesale CMS)						

APPRAISAL AND REPORT IDENTIFICATION

This Appraisal Report is one of the following types:

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

☐ Restricted Appraisal Report — This report was prepared in accordance with the requirements of the Restricted Appraisal Report option of USPAP Standards Rule 2-2(b), and is intended only for the use of the client and any other named intended user(s). Users of this report must clearly understand that the report may not contain supporting rationale for all of the opinions and conclusions set forth in the report.

ADDITIONAL CERTIFICATIONS

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

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

PRIOR SERVICES

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

PROPERTY INSPECTION

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

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

APPRAISAL ASSISTANCE

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

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 comparable sales; developed data for income approach analysis; developed data cost approach analysis: collected and analyzed data for sales approach analysis; developed data final reconciliation of value; gathered and analyzed data for subject listing and sales history.

ADDITIONAL COMMENTS

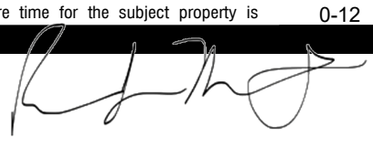
Additional USPAP related issues requiring disclosure and/or any state mandated requirements:

MARKETING TIME AND EXPOSURE TIME FOR THE SUBJECT PROPERTY

☒ A reasonable marketing time for the subject property is 0-17 day(s) utilizing market conditions pertinent to the appraisal assignment.

☒ A reasonable exposure time for the subject property is 0-12 day(s).

APPRAISER



Signature

Name Randy Moultry

Date of Signature 05/02/2022

State Certification #

or State License # 1336246

State TX

Expiration Date of Certification or License 07/31/2022

Effective Date of Appraisal 04/25/2022

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature

Name

Date of Signature

State Certification #

or State License #

State

Expiration Date of Certification or License

Supervisory Appraiser Inspection of Subject Property

☐ Did Not ☐ Exterior-only from Street ☐ Interior and Exterior

Form ID20EC - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

Market Conditions Addendum to the Appraisal Report

5229
File No. NAN1602316117

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 3730 Llano Dr City Prosper State TX ZIP Code 75078

Borrower Mai Hanesana

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)	13	5	2	☐ Increasing	☐ Stable	☒ Declining
Absorption Rate (Total Sales/Months)	2.17	1.67	0.67	☐ Increasing	☐ Stable	☒ Declining
Total # of Comparable Active Listings	3	1	10	☐ Declining	☐ Stable	☒ Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	1.4	0.6	15.0	☐ 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	$657,672	$691,900	$900,000	☒ Increasing	☐ Stable	☐ Declining
Median Comparable Sales Days on Market	3	6	6	☐ Declining	☒ Stable	☐ Increasing
Median Comparable List Price	$600,000	$633,368	$825,068	☒ Increasing	☐ Stable	☐ Declining
Median Comparable Listings Days on Market	18	84	0	☒ Declining	☐ Stable	☐ Increasing
Median Sale Price as % of List Price	104%	102%	113%	☒ 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 20 competing sales over the past 12 months. For those sales, a total of 20.0% were reported to have seller concessions. This analysis shows a change of +77.2% 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 20 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 04/25/2022) 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 20 competing sales over the past 12 months. The sales within this group had a median sale price of $672,183 with a low of $578,782 and a high of $915,000. This analysis based on data grouped monthly shows a change of +4.2% per month. The median sale price per sqft was $195.04. Based on all sales in this same group, there is a 6.0 month supply. A quarterly analysis regarding days on market was also performed on 353 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 +2.1% 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 -4.4% per month. The total sales per month (absorption rate) was 29.42. This analysis based on data grouped quarterly shows a change of -3.8% per month. A monthly analysis regarding quantity was also performed on all competing actives (listings that were considered to be active on the last day of each month) over the past 12 months. There are currently 10 active listings as of the effective date of this appraisal. This analysis based on data

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

Signature	Signature
Appraiser Name Randy Moultry	Supervisory Appraiser Name
Company Name RSDS LLC	Company Name
Company Address 8505 Freeport Pkwy, #395, Irving TX 75063	Company Address
State License/Certification # 1336246 State TX	State License/Certification # State
Email Address RandyM@RSDSLLC.com	Email Address

Form 1004MC2 - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

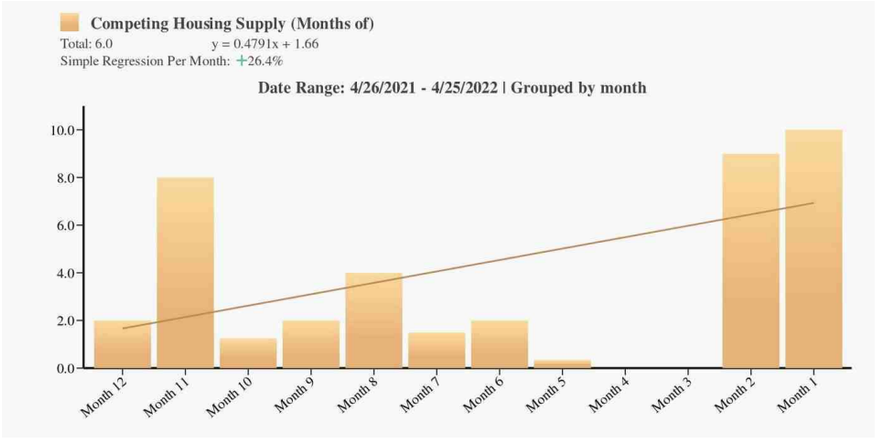
Market Conditions Charts - Page 1

Borrower	Mai Hanesana						
Property Address	3730 Llano Dr						
City	Prosper	County	Denton	State	TX	Zip Code	75078
Lender/Client	Home Point Financial Corportation (Wholesale CMS)						



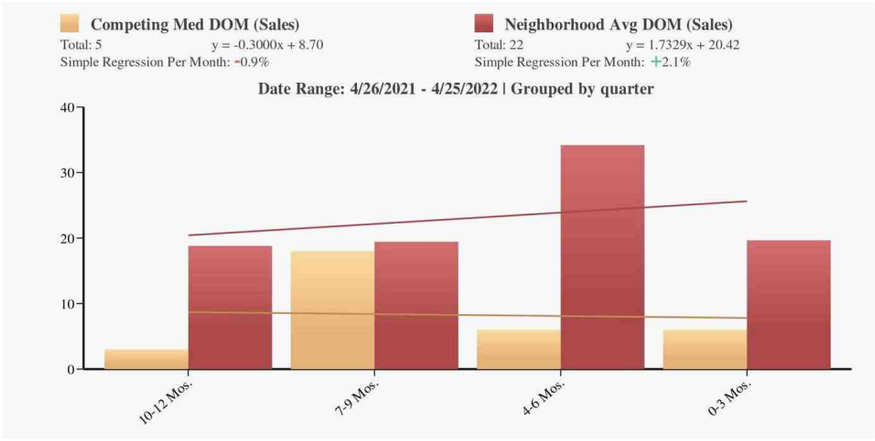
Median $

A monthly analysis was performed on 20 competing sales over the past 12 months. The sales within this group had a median sale price of $672,183 with a low of $578,782 and a high of $915,000. This analysis based on data grouped monthly shows a change of +4.2% per month. The median sale price per sqft was $195.04.



Housing Supply

Based on all sales in this same group, there is a 6.0 month supply.



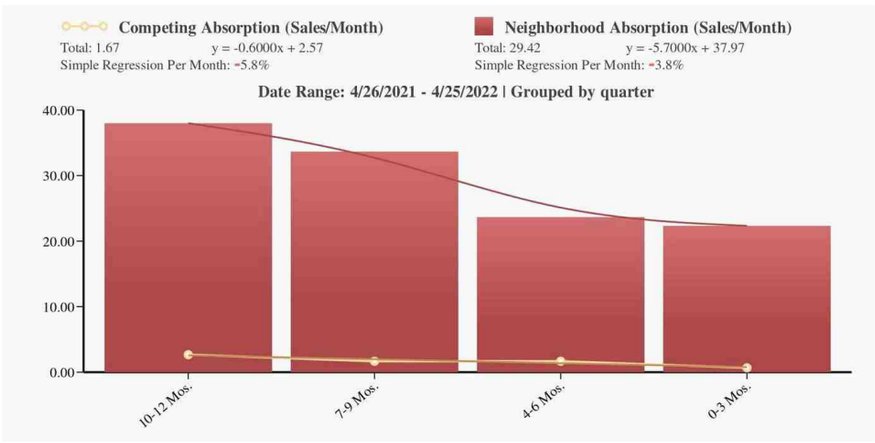
Sales DOM



Sales Quantity

Market Conditions Charts - Page 2

Borrower	Mai Hanesana						
Property Address	3730 Llano Dr						
City	Prosper	County	Denton	State	TX	Zip Code	75078
Lender/Client	Home Point Financial Corportation (Wholesale CMS)						

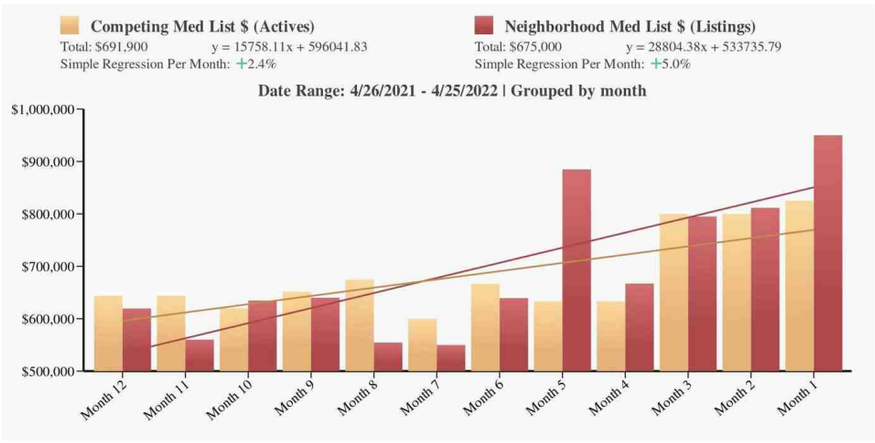


Absorption



Quantity - Actives

A monthly analysis regarding quantity was also performed on all competing actives (listings that were considered to be active on the last day of each month) over the past 12 months. There are currently 10 active listings as of the effective date of this appraisal. This analysis based on data grouped monthly shows a change of +3.3% per month. The same analysis was performed on 23 competing listings that were all listed in the time-frame. This analysis based on data grouped monthly sho



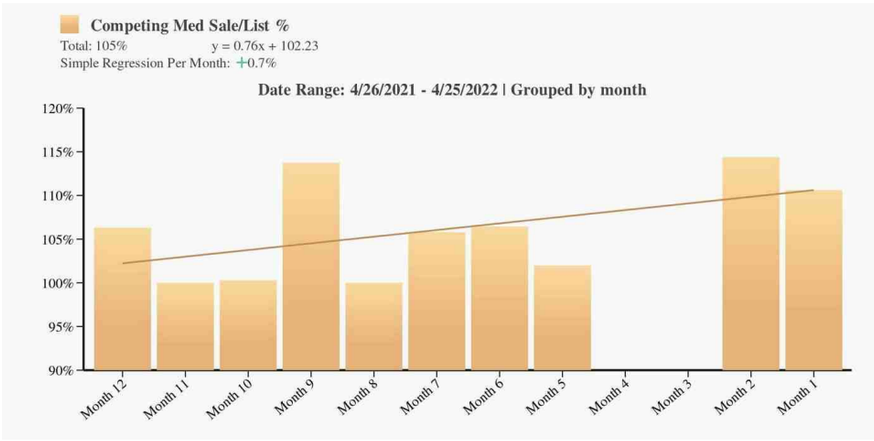
List Price - Actives



DOM - Actives

Market Conditions Charts - Page 3

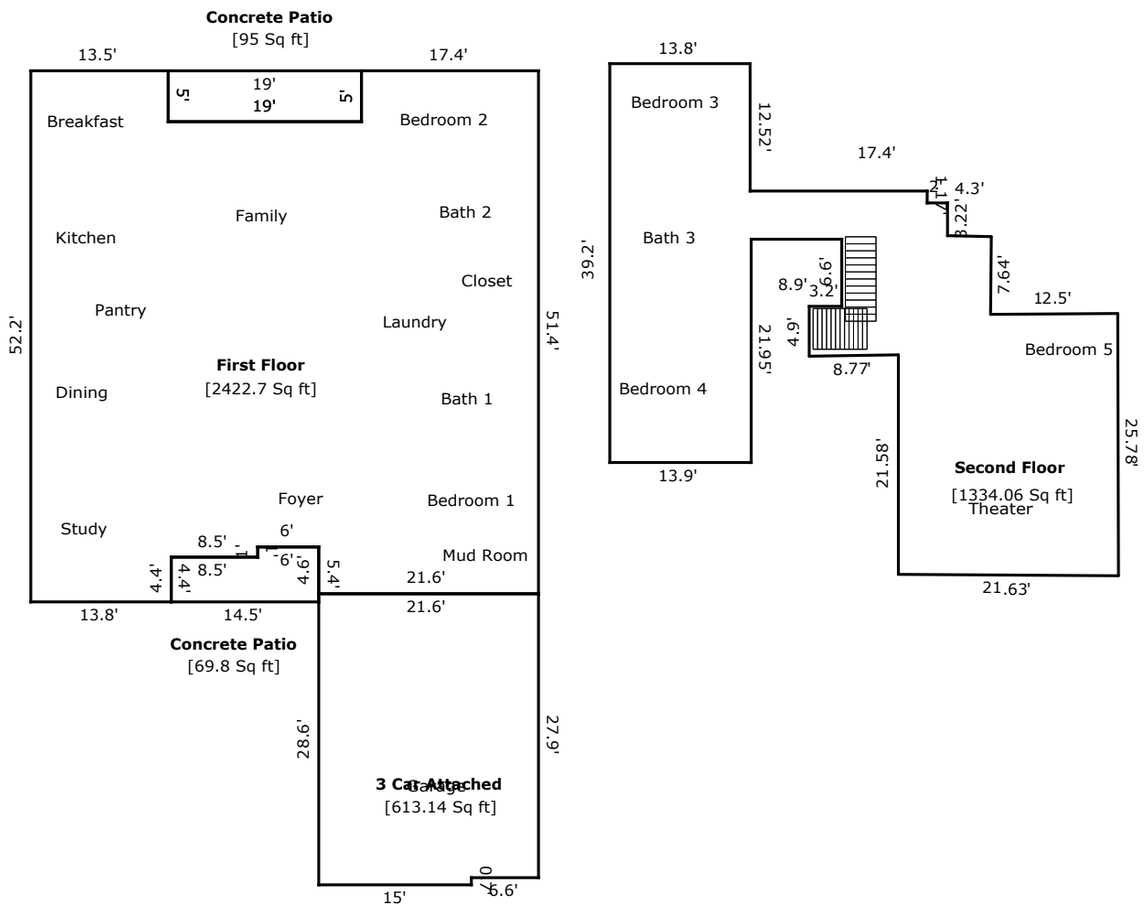
Borrower	Mai Hanesana						
Property Address	3730 Llano Dr						
City	Prosper	County	Denton	State	TX	Zip Code	75078
Lender/Client	Home Point Financial Corportation (Wholesale CMS)						



Price Ratio

Building Sketch (Page - 1)

Borrower	Mai Hanesana						
Property Address	3730 Llano Dr						
City	Prosper	County	Denton	State	TX	Zip Code	75078
Lender/Client	Home Point Financial Corportation (Wholesale CMS)						



TOTAL Sketch by a la mode, inc.

Building Sketch (Page - 2)

Borrower	Mai Hanesana						
Property Address	3730 Llano Dr						
City	Prosper	County	Denton	State	TX	Zip Code	75078
Lender/Client	Home Point Financial Corportation (Wholesale CMS)						

TOTAL Sketch by a la mode, inc.

Area Calculations Summary

Living Area		**Calculation Details**	
First Floor	2422.7 Sq ft	51.4 × 17.4	= 894.36
		13.5 × 5	= 67.5
		32.5 × 41.8	= 1358.5
		4.2 × 4.6	= 19.32
		5.4 × 13.8	= 74.52
		8.5 × 1	= 8.5
Second Floor	1334.06 Sq ft	13.8 × 12.52	= 172.78
		26.68 × 13.9	= 370.85
		4.73 × 8.9	= 42.09
		4.85 × 3.2	= 15.53
		0.5 × 3.2 × 0.05	= 0.08
		16.1 × 5.57	= 89.65
		0.5 × 5.57 × 0.08	= 0.23
		2.83 × 1.17	= 3.31
		4.83 × 3.22	= 15.56
		33.29 × 4.83	= 160.8
		0.5 × 0.03 × 4.83	= 0.07
		33.23 × 4.23	= 140.51
		0.5 × 0.09 × 4.23	= 0.19
		0.5 × 0.03 × 4.23	= 0.05
		25.61 × 12.5	= 320.12
		0.5 × 12.5 × 0.09	= 0.56
		0.5 × 0.08 × 12.5	= 0.48
		0.5 × 25.78 × 0.07	= 0.92
		0.5 × 7.64 × 0.07	= 0.27
Total Living Area (Rounded):	**3757 Sq ft**		
Non-living Area			
3 Car Attached	613.14 Sq ft	21.6 × 27.9	= 602.64
		0.7 × 15	= 10.5
Concrete Patio	95 Sq ft	5 × 19	= 95
Concrete Patio	69.8 Sq ft	5.4 × 6	= 32.4
		4.4 × 8.5	= 37.4

Subject Photo Page

Borrower	Mai Hanesana						
Property Address	3730 Llano Dr						
City	Prosper	County	Denton	State	TX	Zip Code	75078
Lender/Client	Home Point Financial Corportation (Wholesale CMS)						



Subject Front

3730 Llano Dr	
Sales Price	626,800
Gross Living Area	3,757
Total Rooms	12
Total Bedrooms	5
Total Bathrooms	3.0
Location	N;Res;
View	N;Res;
Site	8966 sf
Quality	Q3
Age	0



Subject Rear



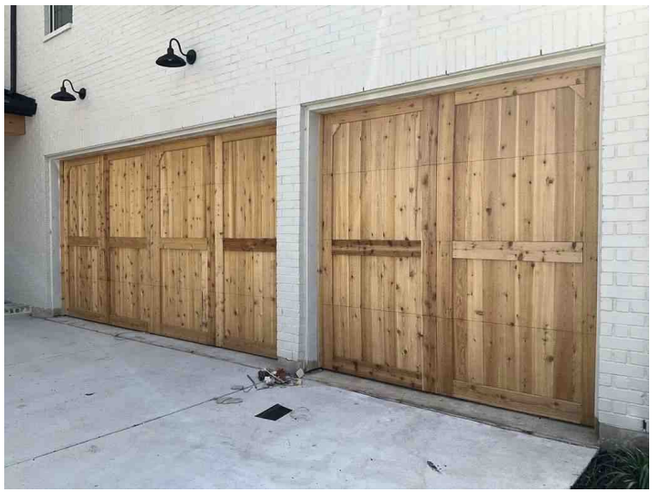
Subject Street

Photograph Addendum

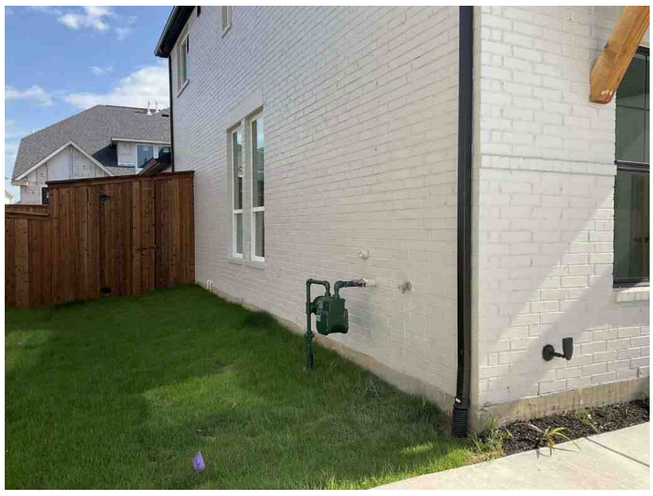
Borrower	Mai Hanesana						
Property Address	3730 Llano Dr						
City	Prosper	County	Denton	State	TX	Zip Code	75078
Lender/Client	Home Point Financial Corportation (Wholesale CMS)						



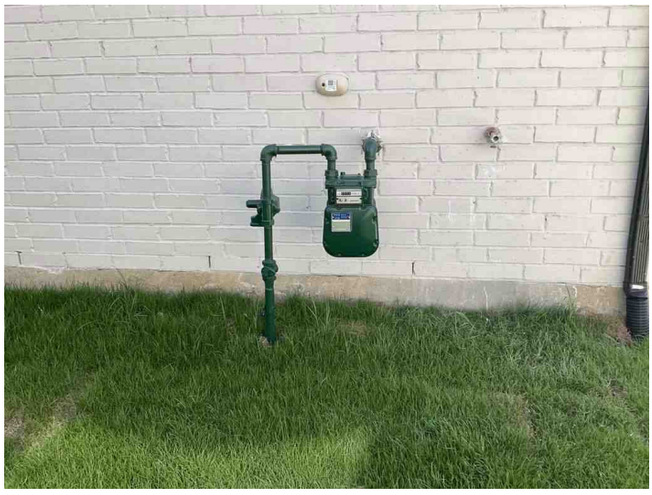
Subject Other Street



3 car attached Garage



Subject Front Side



Gas connection



Rear View



Rear View 2

Photograph Addendum

Borrower	Mai Hanesana						
Property Address	3730 Llano Dr						
City	Prosper	County	Denton	State	TX	Zip Code	75078
Lender/Client	Home Point Financial Corportation (Wholesale CMS)						



Subject Back Side



Subject Back Side



AC unit



Electric



Subject Front Side



Missing wood on bathtub

Photograph Addendum

Borrower	Mai Hanesana						
Property Address	3730 Llano Dr						
City	Prosper	County	Denton	State	TX	Zip Code	75078
Lender/Client	Home Point Financial Corportation (Wholesale CMS)						



Smoke detector



Thermostat



Electrical Panel



Broken Window

Photograph Addendum

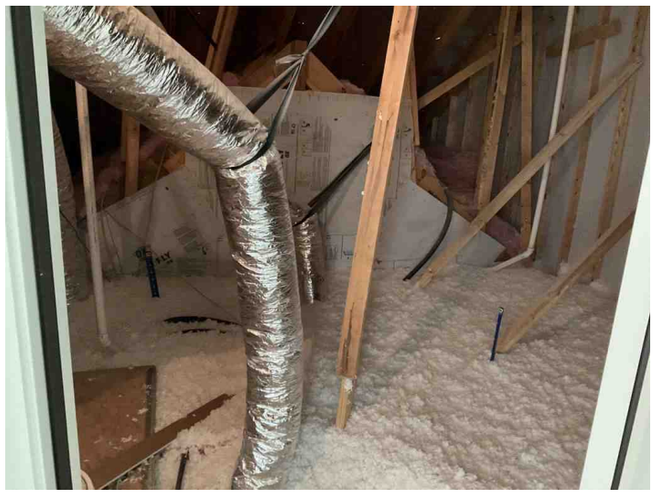
Borrower	Mai Hanesana						
Property Address	3730 Llano Dr						
City	Prosper	County	Denton	State	TX	Zip Code	75078
Lender/Client	Home Point Financial Corportation (Wholesale CMS)						



Attic



Attic 2



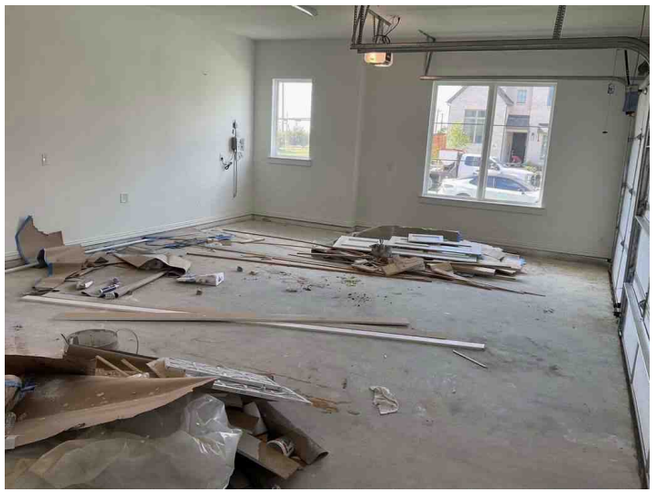
Attic view 3



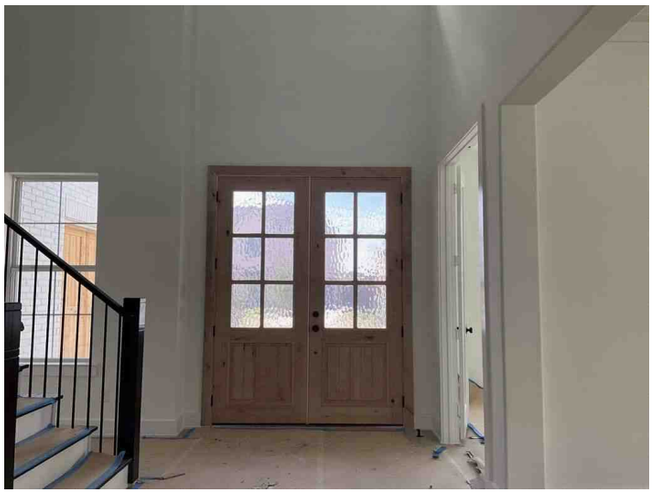
Hot Water Heater

Interior Photos

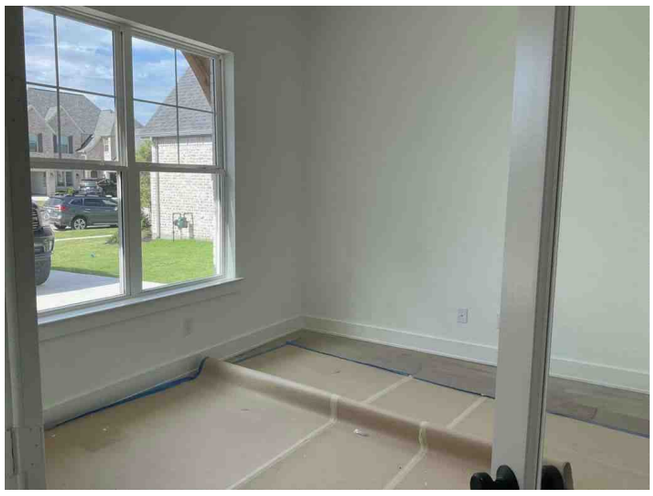
Borrower	Mai Hanesana						
Property Address	3730 Llano Dr						
City	Prosper	County	Denton	State	TX	Zip Code	75078
Lender/Client	Home Point Financial Corportation (Wholesale CMS)						



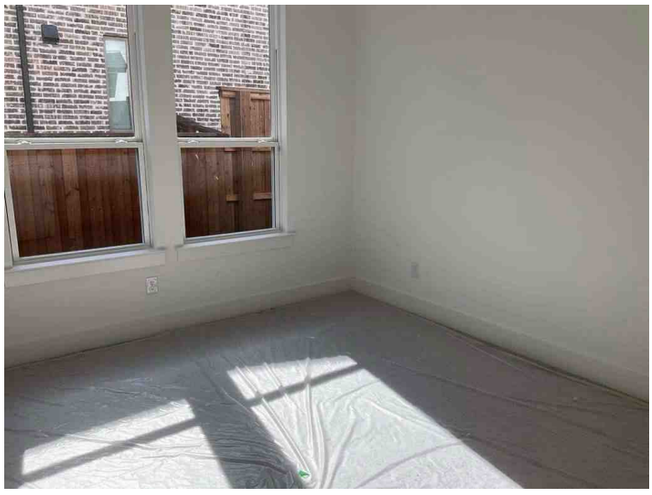
Garage



Foyer



Study



Bedroom 1



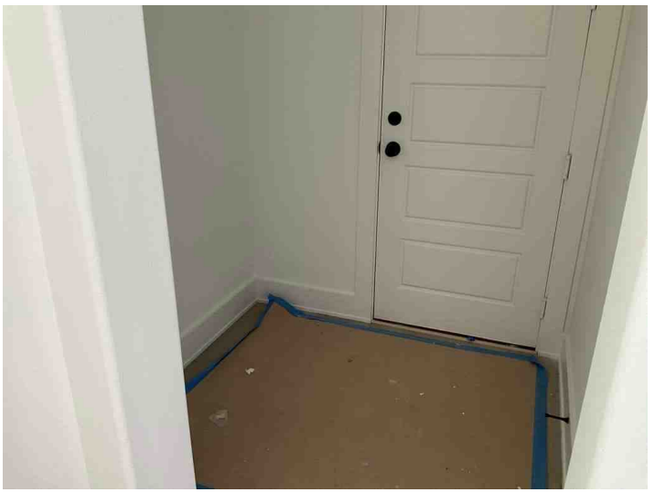
Bedroom 1 (pic 2)



Bath 1

Interior Photos

Borrower	Mai Hanesana						
Property Address	3730 Llano Dr						
City	Prosper	County	Denton	State	TX	Zip Code	75078
Lender/Client	Home Point Financial Corportation (Wholesale CMS)						



Mud Room



Loft



Kitchen



Kitchen



Pantry



Kitchen

Subject Interior Photo Page

Borrower	Mai Hanesana						
Property Address	3730 Llano Dr						
City	Prosper	County	Denton	State	TX	Zip Code	75078
Lender/Client	Home Point Financial Corportation (Wholesale CMS)						



Kitchen

3730 Llano Dr	
Sales Price	626,800
Gross Living Area	3,757
Total Rooms	12
Total Bedrooms	5
Total Bathrooms	3.0
Location	N;Res;
View	N;Res;
Site	8966 sf
Quality	Q3
Age	0



Family



Breakfast

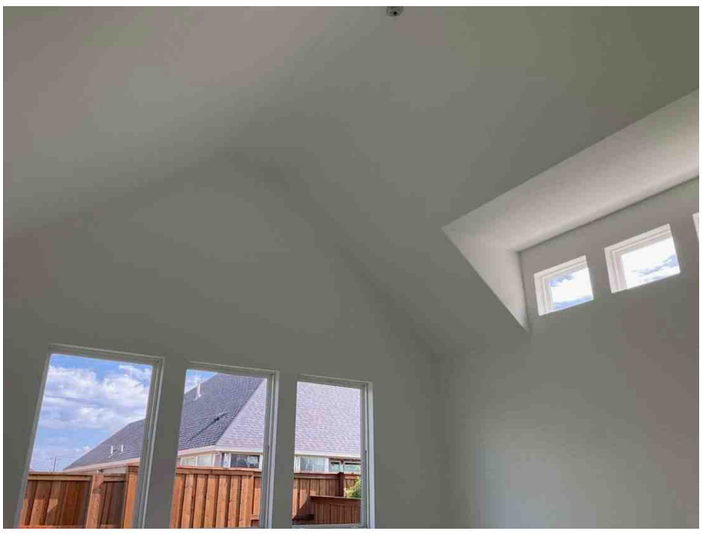
Subject Interior Photo Page

Borrower	Mai Hanesana						
Property Address	3730 Llano Dr						
City	Prosper	County	Denton	State	TX	Zip Code	75078
Lender/Client	Home Point Financial Corportation (Wholesale CMS)						



Bedroom 2

3730 Llano Dr	
Sales Price	626,800
Gross Living Area	3,757
Total Rooms	12
Total Bedrooms	5
Total Bathrooms	3.0
Location	N;Res;
View	N;Res;
Site	8966 sf
Quality	Q3
Age	0



Bedroom 2 (pic 2)



Bath 2

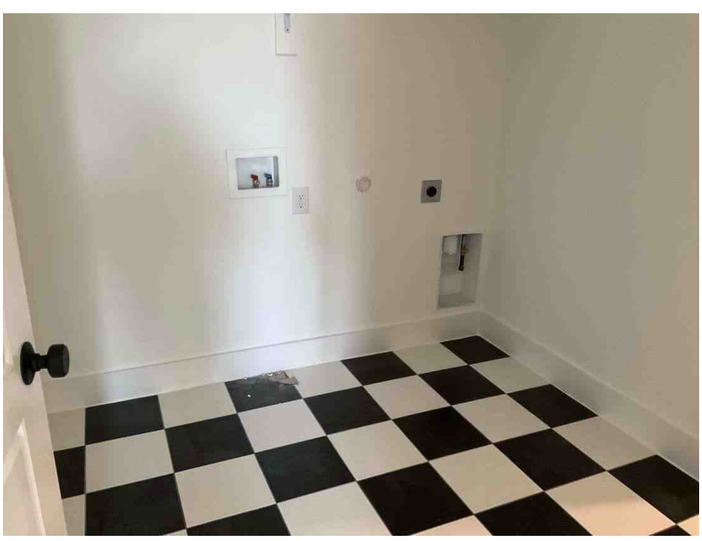
Subject Interior Photo Page

Borrower	Mai Hanesana						
Property Address	3730 Llano Dr						
City	Prosper	County	Denton	State	TX	Zip Code	75078
Lender/Client	Home Point Financial Corportation (Wholesale CMS)						



Bath 2 (pic 2)

3730 Llano Dr	
Sales Price	626,800
Gross Living Area	3,757
Total Rooms	12
Total Bedrooms	5
Total Bathrooms	3.0
Location	N;Res;
View	N;Res;
Site	8966 sf
Quality	Q3
Age	0



Laundry

Subject Interior Photo Page

Borrower	Mai Hanesana						
Property Address	3730 Llano Dr						
City	Prosper	County	Denton	State	TX	Zip Code	75078
Lender/Client	Home Point Financial Corportation (Wholesale CMS)						

3730 Llano Dr

Sales Price	626,800
Gross Living Area	3,757
Total Rooms	12
Total Bedrooms	5
Total Bathrooms	3.0
Location	N;Res;
View	N;Res;
Site	8966 sf
Quality	Q3
Age	0



Bedroom 3



Bath 3

Subject Interior Photo Page

Borrower	Mai Hanesana						
Property Address	3730 Llano Dr						
City	Prosper	County	Denton	State	TX	Zip Code	75078
Lender/Client	Home Point Financial Corportation (Wholesale CMS)						



Bath 3 (pic 2)

3730 Llano Dr	
Sales Price	626,800
Gross Living Area	3,757
Total Rooms	12
Total Bedrooms	5
Total Bathrooms	3.0
Location	N;Res;
View	N;Res;
Site	8966 sf
Quality	Q3
Age	0



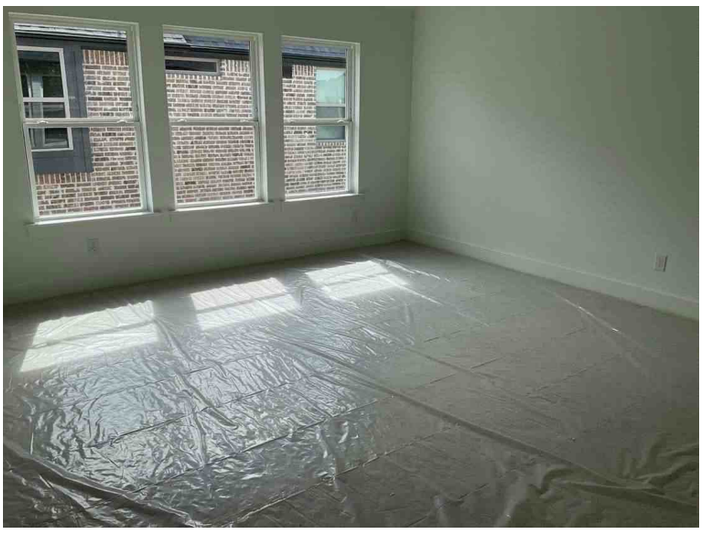
Bedroom 4



Bedroom 4 (pic 2)

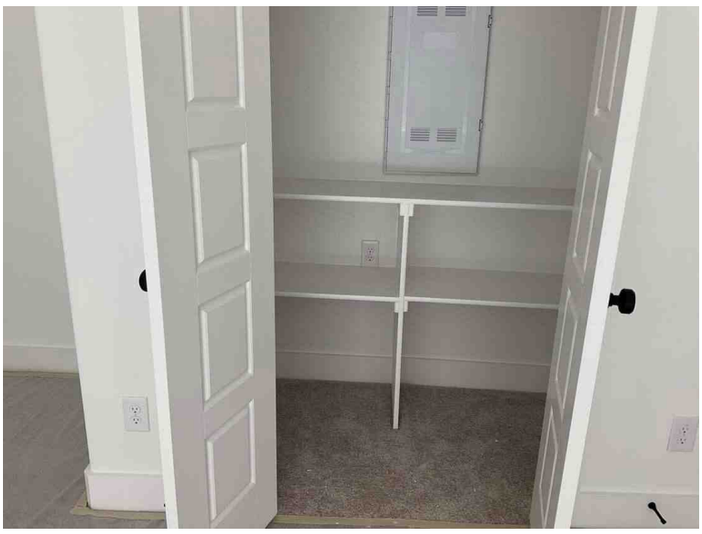
Subject Interior Photo Page

Borrower	Mai Hanesana						
Property Address	3730 Llano Dr						
City	Prosper	County	Denton	State	TX	Zip Code	75078
Lender/Client	Home Point Financial Corportation (Wholesale CMS)						



Bedroom 5

3730 Llano Dr	
Sales Price	626,800
Gross Living Area	3,757
Total Rooms	12
Total Bedrooms	5
Total Bathrooms	3.0
Location	N;Res;
View	N;Res;
Site	8966 sf
Quality	Q3
Age	0



Bedroom 5 (pic 2)



Theater

Subject Interior Photo Page

Borrower	Mai Hanesana						
Property Address	3730 Llano Dr						
City	Prosper	County	Denton	State	TX	Zip Code	75078
Lender/Client	Home Point Financial Corportation (Wholesale CMS)						



Theater (pic 2)

3730 Llano Dr	
Sales Price	626,800
Gross Living Area	3,757
Total Rooms	12
Total Bedrooms	5
Total Bathrooms	3.0
Location	N;Res;
View	N;Res;
Site	8966 sf
Quality	Q3
Age	0



Attic view 4

Comparable Photo Page

Borrower	Mai Hanesana						
Property Address	3730 Llano Dr						
City	Prosper	County	Denton	State	TX	Zip Code	75078
Lender/Client	Home Point Financial Corportation (Wholesale CMS)						



Comparable 1

3820 Woodbine Ln

Prox. to Subject	0.12 miles W
Sales Price	1,375,000
Gross Living Area	4,031
Total Rooms	11
Total Bedrooms	5
Total Bathrooms	4.0
Location	N;Res;
View	N;Res;
Site	14854 sf
Quality	Q3
Age	3



Comparable 2

3900 White Clover Ln

Prox. to Subject	0.43 miles SW
Sales Price	925,000
Gross Living Area	3,686
Total Rooms	12
Total Bedrooms	4
Total Bathrooms	3.1
Location	N;Res;
View	N;Res;
Site	8886 sf
Quality	Q3
Age	4



Comparable 3

4010 Woodbine Ln

Prox. to Subject	0.29 miles W
Sales Price	1,000,000
Gross Living Area	4,098
Total Rooms	11
Total Bedrooms	4
Total Bathrooms	4.2
Location	N;Res;
View	N;Res;
Site	11151 sf
Quality	Q3
Age	2

Comparable Photo Page

Borrower	Mai Hanesana						
Property Address	3730 Llano Dr						
City	Prosper	County	Denton	State	TX	Zip Code	75078
Lender/Client	Home Point Financial Corportation (Wholesale CMS)						



Comparable 4

1621 Trellis Dr

Prox. to Subject	2.25 miles NE
Sales Price	775,000
Gross Living Area	3,115
Total Rooms	7
Total Bedrooms	4
Total Bathrooms	4.0
Location	N;Res;
View	N;Res;
Site	7144 sf
Quality	Q3
Age	3



Comparable 5

3731 Maxdale Dr

Prox. to Subject	0.13 miles S
Sales Price	950,000
Gross Living Area	3,871
Total Rooms	11
Total Bedrooms	4
Total Bathrooms	4.1
Location	N;Res;
View	N;Res;
Site	9148 sf
Quality	Q3
Age	4



Comparable 6

15817 Gladewater Ter

Prox. to Subject	0.24 miles NE
Sales Price	674,900
Gross Living Area	3,022
Total Rooms	7
Total Bedrooms	4
Total Bathrooms	3.1
Location	N;Res;
View	N;Res;
Site	6970 sf
Quality	Q3
Age	1

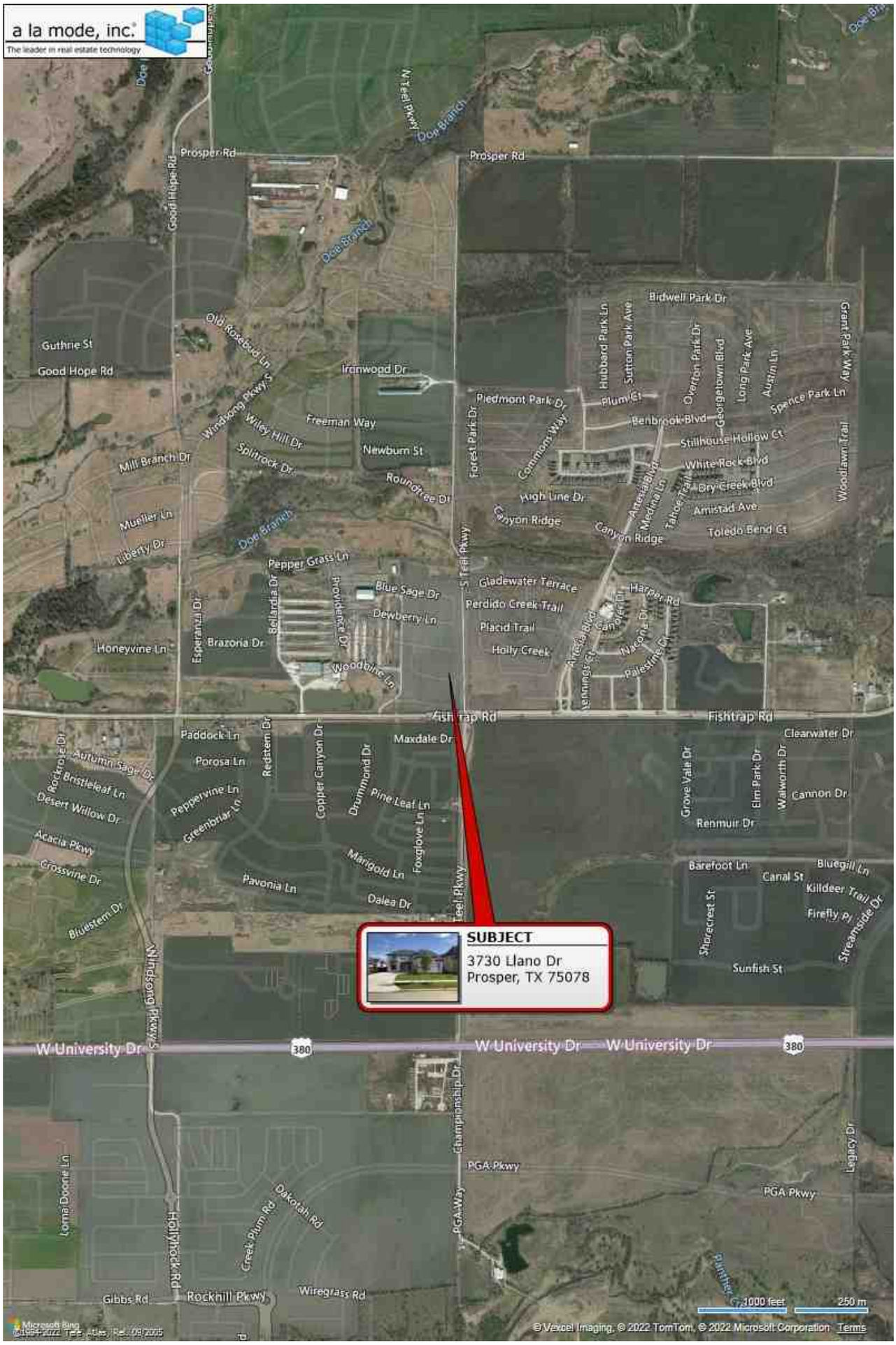
Location Map

Borrower	Mai Hanesana						
Property Address	3730 Llano Dr						
City	Prosper	County	Denton	State	TX	Zip Code	75078
Lender/Client	Home Point Financial Corportation (Wholesale CMS)						



Location Map

Borrower	Mai Hanesana						
Property Address	3730 Llano Dr						
City	Prosper	County	Denton	State	TX	Zip Code	75078
Lender/Client	Home Point Financial Corportation (Wholesale CMS)						



UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Condition Ratings and Definitions

C1

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

Note: Newly constructed improvements that feature recycled or previously used materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100 percent new foundation and the recycled materials and the recycled components have been rehabilitated/remanufactured into like-new condition. Improvements that have not been previously occupied are not considered “new” if they have any significant physical depreciation (that is, newly constructed dwellings that have been vacant for an extended period of time without adequate maintenance or upkeep).

C2

The improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finishes have been updated and/or replaced with components that meet current standards. Dwellings in this category are either almost new or have been recently completely renovated and are similar in condition to new construction.

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

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 residence constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Quality Ratings and Definitions (continued)

Q3

Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.

Q4

Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.

Q5

Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.

Q6

Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure

Definitions of Not Updated, Updated, and Remodeled

Not Updated

Little or no updating or modernization. This description includes, but is not limited to, new homes.

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

Updated

The area of the home has been modified to meet current market expectations. These modifications are limited in terms of both scope and cost.

An updated area of the home should have an improved look and feel, or functional utility. Changes that constitute updates include refurbishment and/or replacing components to meet existing market expectations. Updates do not include significant alterations to the existing structure.

Remodeled

Significant finish and/or structural changes have been made that increase utility and appeal through complete replacement and/or expansion.

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

Explanation of Bathroom Count

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

Example:
3.2 indicates three full baths and two half baths.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Abbreviations Used in Data Standardization Text

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

License Page

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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