Property Address: 219 N Encinal St					le No.: T-	
		City: N	/lathis	State	TX	Zip Code: 78368-2315
County: San Patricio	Legal Descri	ption: Lots 7 and	8, Block 2, Park			
			Assessor's Parcel #	1299-0002	-0007-003	2
Tax Year: 2013 R.E. Taxes: \$ 93	8.54 Special Assessm	nents: \$ O	Borrower (if applicat			
	Wanda Shilling		ıpant: Owner		Vacant	Manufactured Housing
			ipani. J. J. Owner		VACAIIL	
Project Type: PUD 🗀 Condo	minium Cooperative	Other (describe)		HOA: \$ D		per year per month
Market Area Name: Mathis			ap Reference: 18580		Census	Tract: 48409-0113.00
The purpose of this appraisal is to develop a	i opinion of: 🔀 Market	Value (as defined), or	other type of value	(describe)		
This report reflects the following value (if not	Current, see comments);	Current (the Ins	pection Date is the Effecti	ve Date)	Retrospect	ive Prospective
Approaches developed for this appraisal:	Sales Comparison Approa				itation Come	ments and Scone of Work)
Property Rights Appraised: X Fee Sir			her (describe)	1000 11000110	THE COLIN	none and coope or recity
ntended Use: <u>To provide an estima</u>	ie of market value of the	subject property	to be used as a too	for the future m	arketing	of subject property.
intended User(s) (by name or type): Se	e Addendum.					
Client: Linda Kirchoff	7 - 105	Address: 219 En	cinal, Mathis, TX 78	368		
Appraiser: James Monte Hall, MA		Address: D.O. D.	x 81492, Corpus C	briefi TV 70400		
			X 6 1492, Corpus C			Observation by the state of the state of
	Suburban 📋 Rural	Predominant Occupancy	One-Unit Housing	Present Lan		Change in Land Use
Built up: 🔲 Over 75% 🔣 🕻	25-75% 🔲 Under 25%	occupancy	PRICE AGE	One-Unit	80 %	Not Likely
Growth rate: 🦳 Rapid 💢 🤇	Stable Slow	X Owner 90	\$(000) (yrs	2-4 Unit	5%	Likely * In Process
roperty values: 🔲 Increasing 💢 🤄	Stable Declining	Tenant 5	35 Low 5	Multi-Unit	0% *	To:
	n Balance Over Supply	¥ Vacant (0-5%)	425 High 70		10 %	
			and the second of the second o			
larketing time: Under 3 Mos. 🔲 🤅		☐ Vacant (>5%)	75 Pred 38		5%	
arket Area Boundaries, Description, and Ma						al community of
pproximately 5,000 inhabitants I	ocated some 35 miles N	IW of Corpus Chri	sti. The community			
and residential support services,						
Christi and Alice. There has been						
zimiati attu Allee, Triere nas beer	а этуппісати гедіопаі іл	ipaci on me local	economy from the l	_ayic-rord Shal	e Oli Held	explorations.
imperione: D			Cito Areas	45.000 -4		
imensions: Rectangular			Site Area:	15,000 sf		
oning Classification: None				No Zoning		
	Zoni	ing Compliance:] Legal 🔲 Legal noi	nconforming (grandfæ	thered)	🗌 Illegal 🔀 No zonin
Are CC&Rs applicable? Yes 🔀 N	o Unknown Have the	documents been review	ved? Yes 1	Vo Ground Rent (i	r applicable)	\$ /
		e (explain)				
agricat & bost oac as amproved.	Tuatin tiat, bi	o (exhian)				 -
Actual Use as of Effective Date: Impro	oved residential	U	se as appraised in this rep	ort: <u>Same</u>		
Summary of Highest & Best Use: The	e highest and best use o	f the subject site i	s residential single	family		
<u> </u>		*				
and provide an extension of the entire of th				·		
Utilities Public Other Provide	/Description Off-site Impr	ovements Type	Public Pr	ivate Topography	1	4
			_			it grade
Electricity 💢 🔲	Street	Asphalt		Size	15000	
Gas 🗶 🛄	Curb/Gutter	None	🕱 -[Shape	Rectan	gular
Water 🗶 🔝	Sidewalk	None		Drainage	Appear	rs Adequate
Sanitary Sewer 🗶 📗	Street Lights	Yes	×	View	Avg/SF	
Storm Sewer 🗶 🗌	Allev	None		<u> </u>	7 tt g/ 0.	.,
			ilities Other (descr	4-1		
	🕻 Corner Lot - 🖺 i Sal de Sac			108)		
	No FEMA Flood Zone	Ç FEI	MA Map # 48055700	01B	FEMA !	Vap (late 10/23/19/9
EMA Spec'l Flood Hazard Area Yes						
FEMA Spec'l Flood Hazard Alea Yes Site Comments: No adverse easet	ments or encroachments	were noted. The	typical building set	backs and PUE	's are ass	umed as is
FEMA Spec'l Flood Hazard ALCA Yes Site Comments: No adverse easer compliance with them. The subje	ments or encroachments	were noted. The	typical building set	backs and PUE	's are ass	umed as is
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8284	My research 📋 did 🔀						hree years prid	or to the effe	ctive date of this a	ppraisal.		
	Data Source(s): CCAO 1st Prior Subject Sa	i≺ MLS; San Pa le/Transfer				strict Records nd/or any current a	inreement of a	ale/liction	Toyonia	a non discl	neura etet	e, A search
	Date:	IN HOUSING	-		_	nuver any current a purces did not	-	_				
	Price:					d in the grid).						
f	Source(s): MLS,SPCAD)		3 years.	o roports	a ni ale gilu).	alc l	in Juiter P	Pilui ad	(an 01 1(12 g	Jeck Will	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
'n	2nd Prior Subject Sa		1.2.3.	. ,							·····	
KANSFER HISTORY	Date:											
	Price:											
	Source(s):		1									
	SALES COMPARISON APP		: (if dev			Sales Comparison					DADADITO	15.40
	FEATURE	SUBJECT		-	PARABLE SA			PARABLE S	ALE # 2		PARABLE SA	LE # 3
	Address 219 N Encina Mathis, TX 78			1315 E Sar Mathis, TX		Ave	241 Texas Mathis, TX			500 E Roc Mathis, TX		
	Proximity to Subject	300-2313		0.58 miles			0.50 miles			0.08 miles		
	Sale Price	\$			\$	135,000		\$	85,000	1000 h 0 4 0 4 120 4 0 0 0 70 0 70 6 7		90,000
	Sale Price/GLA	\$	/sq.ft.	\$ 75.0	o /sq.ft.		\$ 47.2	22 /sq.ft.			52 /sq.ft.	
	Data Source(s)	Walkthrough		CCAORML	5212210	;DOM 59	CCAR#210	0638;DO <u>1</u>	/I 432	CCAR#22	3160;DON	150
	Verification Source(s)	SPCAD;Owne		Broker: Lor			SPCAD			SPCAD		
	VALUE ADJUSTMENTS	DESCRIPTION	N 	DESCRIP	PHON	+(-) \$ Adjust.	DESCRI	PHON	+(-) \$ Adjust.	DESCRI	TION	+(-) \$ Adjust.
	Sales or Financing Concessions	ļ		ArmLth	ļ	E 400	ArmLth			ArmLth		
	Date of Sale/Time			VA;5400 6/27/2013			USDA;0 6/06/2014			Conv;0 6/19/2014		0
ø	Rights Appraised	Fee Simple		Fee Simple	,		Fee Simple	 B		Fee Simpl	e	U
	Location	N;Res;		N;Res;			N;Res;			N;Res;		
	Site	15,000 sf		21105 sf		-2,000	17729 sf		0	22521		-2,000
	View	Avg/SFR		Avg/SFR			Avg/SFR			Avg/SFR		
	Design (Style)	Rambler		Rambler			Rambler			Rambler		
16	Quality of Construction	Average		Average			Average		<u> </u>	Average		
ø	Age Condition	52		39 Average/G	004		51 Average		±49.000	51 Average		+18,900
	Above Grade	Average/Good	a Baths	Total Bdrms	Baths		Average Total Bdms	Baths	+10,000	Average Total Bdrms	Baths	-5,000
	Room Count		1.0	6 2	2.0	-5,000	6 2	2.0	-5,000		1.1	-2,500
	Gross Living Area		8 sq.ft.		,800 sq.ft.	*,,		,800 sq.ft.			,890 sq.ft.	
	Basement & Finished	Osf		Osf		·	Osf			Osf		
i	Rooms Below Grade											
ă	Functional Utility	Average		Average			Average			Average		
	Heating/Cooling Energy Efficient Items	CH/CA		CH/CA			CH/CA			CH/CA		
#,	Garage/Carport	Average 2 DG,Worksh	on Ste	Average	70	45 DDD	Average 1 Att Gara	// A	+5 000	Average 2 DG(old)		+5,000
g	Porch/Patio/Deck	Cov,Cov,Oper		Cov,Open	gc		Cov,Open	ge		Cov,Open		+1,500
Ą	Appliances	Std Ktn Appl		Std Ktn Ap	pl		Basic Kt			Basic Kt		+1,000
ď	Features	Fence,sprklr s	sys	Fence		+1,500	Fence		+1,500	None		+2,500
8	Features	GstQtrs,None		GstQtrs;W	rhse	-8,500	None		+10,000	None		+10,000
88				-						-		
SALES COMPARI	Net Adjustment (Total)				X - \$	-12,900	X +	- \$	32,000	X +	<u> </u>	29,400
ō	Adjusted Sale Price					-12,500			32,000			29,400
S S	of Comparables				s	122,100	Salah Baran Salah Sa	ille de la	117,000		\$	119,400
Щ	Summary of Sales Compari			attached a				***************************************		P186133 (022-74-868-89)		1.1011100
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File No.: T-14-1230R

RESIDENTIAL APPRAISAL REPORT

₹	ESIDENTIAL APPRAISAL REPORT		File	No.: T-14-1230R
	COST APPROACH TO VALUE (if developed) The Cost Approach was not deve	oped for this appraisal.		
	Provide adequate information for replication of the following cost figures and calculations.			
	Support for the opinion of site value (summary of comparable land sales or other methods for ex	stimating site value):	The subject	is located in a small town. A
	lack of comparable land sales precludes the development of an estimate			
(1) (1)	an alternate method of "extraction", which involves extracting the land v			
	These dollar per unit measures are reconciled into a single dollar per un	<u>it measure which is applied</u>	d to the subje	ect's land area.
	ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW	OPINION OF SITE VALUE		=\$ 5,000
ō	Source of cost data:	DWELLING	Sq.ft. @ \$	=\$
ð	Quality rating from cost service: Effective date of cost data:		Sq.Ft. @ \$	=\$
H	Comments on Cost Approach (gross living area calculations, depreciation, etc.):		Sq.Ft. @ \$	=\$
ŧ	The Cost Approach is not considered applicable when the typical		Sq,Ft, @ \$	=\$
ST	purchaser would not compare the subject dwelling with the cost of new		Sq.Ft. @ \$	=\$
COST APPROACH	construction. The typical investor would not rebuild the same style		-	=\$
ă	house.	Garage/Carport	Sq.Ft. @ \$	=\$
		Total Estimate of Cost-New		=\$
		Less Physical	Functional	External
		Depreciation		=\$(
	The state of the s	Depreciated Cost of Improveme	nts	=\$
	THE THE PERSON NAMED IN TH	"As-is" Value of Site Improvem	ents	=\$
				=\$
				=\$
	Estimated Remaining Economic Life (if required): 45 Yea	INDICATED VALUE BY COST AF	PROACH	=\$
	INCOME APPROACH TO VALUE (if developed) The Income Approach was not d		,,	
INCOMEAPPROACH	Estimated Monthly Market Rent \$ X Gross Rent Multiplier	= \$		Indicated Value by Income Approach
Ô			ualoned due	to the lack of insufficient rental
ď	sales data to develop a reasonable market rent and a reliable GRM.	offic Approach was not de	velopea due	to the lack of madificient remai
B	Sales udia to develop a reasonable market rent and a reliable OKW.	-/ W.		
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	PROJECT INCORMATION FOR DURY #4	saved Unit Daustenment		
	PROJECT INFORMATION FOR PUDs (if applicable) The Subject is part of a PI	anneo Onit Devetopment.		
	Legal Name of Project:			
0	Describe common elements and recreational facilities:			
И				
	TATELLI AND THE PROPERTY OF TH			
				
		27 L. L. D.		and the development of
		(if developed)\$		roach (if developed) \$
	Final Reconciliation The Direct Sales Comparison Approach is given the m	ost consideration as it mos	t accurately	represents the actions
	Final Reconciliation The Direct Sales Comparison Approach is given the motiveen buyers & sellers in the market. Cost Approach not developed of	ost consideration as it mos lue to subject's age. The l	t accurately	represents the actions
	Final Reconciliation The Direct Sales Comparison Approach is given the m	ost consideration as it mos lue to subject's age. The l	t accurately	represents the actions
	Final Reconciliation The Direct Sales Comparison Approach is given the motiveen buyers & sellers in the market. Cost Approach not developed of	ost consideration as it mos lue to subject's age. The l	t accurately	represents the actions
LION .	Final Reconciliation The Direct Sales Comparison Approach is given the m between buyers & sellers in the market. Cost Approach not developed a lack of rental sales data sufficient to develop a reliable market rent and	ost consideration as it mos due to subject's age. The I GRM.	t accurately ncome Appro	represents the actions bach is not used due to the
IATION	Final Reconciliation The Direct Sales Comparison Approach is given the m between buyers & sellers in the market. Cost Approach not developed of lack of rental sales data sufficient to develop a reliable market rent and. This appraisal is made ""as is", subject to completion per plans and speci	ost consideration as it mos due to subject's age. The I GRM.	ncome Appro	represents the actions sach is not used due to the
OILIATION	Final Reconciliation The Direct Sales Comparison Approach is given the motive between buyers & sellers in the market. Cost Approach not developed a lack of rental sales data sufficient to develop a reliable market rent and. This appraisal is made X "as is", subject to completion per plans and specific completed, subject to the following repairs or attentions on the basis of a Hyperical subject to the following repairs or attentions on the basis of a	ost consideration as it most due to subject's age. The I GRM. lications on the basis of a Hy othetical Condition that the repa	ncome Appro	represents the actions pach is not used due to the distribution that the improvements have been a have been completed, so better to
ONGILIATION	Final Reconciliation The Direct Sales Comparison Approach is given the m between buyers & sellers in the market. Cost Approach not developed of lack of rental sales data sufficient to develop a reliable market rent and. This appraisal is made ""as is", subject to completion per plans and speci	ost consideration as it most due to subject's age. The I GRM. lications on the basis of a Hy othetical Condition that the repa	ncome Appro	represents the actions pach is not used due to the distribution that the improvements have been a have been completed, so better to
ECONOLIATION	Final Reconciliation The Direct Sales Comparison Approach is given the motive between buyers & sellers in the market. Cost Approach not developed a lack of rental sales data sufficient to develop a reliable market rent and. This appraisal is made X "as is", subject to completion per plans and specific completed, subject to the following repairs or attentions on the basis of a Hyperical subject to the following repairs or attentions on the basis of a	ost consideration as it most due to subject's age. The I GRM. lications on the basis of a Hy othetical Condition that the repa	ncome Appro	represents the actions pach is not used due to the distribution that the improvements have been a have been completed, so better to
RECONCILIATION	Final Reconciliation The Direct Sales Comparison Approach is given the motive between buyers & sellers in the market. Cost Approach not developed a lack of rental sales data sufficient to develop a reliable market rent and. This appraisal is made "asis", subject to completion per plans and specific completed, subject to the following repairs or afterations on the basis of a Hyp the following required inspection based on the Extraordinary Assumption that the conditions are supported.	ost consideration as it most due to subject's age. The I GRM. lications on the basis of a Hy othetical Condition that the repa- lition or deficiency does not rec	ncome Appro	represents the actions sach is not used due to the sach is not used due to the sition that the improvements have been shave been completed, subject to repair:
RECONCILIATION	Final Reconciliation The Direct Sales Comparison Approach is given the model between buyers & sellers in the market. Cost Approach not developed a lack of rental sales data sufficient to develop a reliable market rent and. This appraisal is made "as is", subject to completion per plans and specific completed, subject to the following repairs or attentions on the basis of a Hyp the following required inspection based on the Extraordinary Assumption that the conditions report is also subject to other Hypothetical Conditions and/or Extraordinary Assumption is also subject to other Hypothetical Conditions and/or Extraordinary Assumption is also subject to other Hypothetical Conditions and/or Extraordinary Assumption is also subject to other Hypothetical Conditions and/or Extraordinary Assumption is also subject to other Hypothetical Conditions and/or Extraordinary Assumption is also subject to other Hypothetical Conditions and/or Extraordinary Assumption is also subject to other Hypothetical Conditions and/or Extraordinary Assumption is also subject to other Hypothetical Conditions and/or Extraordinary Assumption is also subject to other Hypothetical Conditions and Assumption is also subject to other Hypothetical Conditions and Assumption is also subject to other Hypothetical Conditions and Assumption is also subject to other Hypothetical Conditions and Assumption is also subject to other Hypothetical Conditions and Assumption is also subject to other Hypothetical Conditions and Assumption is also subject to other Hypothetical Conditions and Assumption is also subject to other Hypothetical Conditions and Assumption is also subject to other Hypothetical Conditions and Assumption is also subject to other Hypothetical Conditions and Assumption is also subject to other Hypothetical Conditions and Assumption is also subject to other Hypothetical Conditions and Assumption is also subject to other Hypothetical Conditions and Assumption is also subject to other Hypothetical Conditions and Assumption is also su	ost consideration as it most the total subject's age. The I GRM. Illustrations on the basis of a Hyothetical Condition that the repailition or deficiency does not require the sumptions as specified in the	st accurately neome Appro	represents the actions bach is not used due to the dition that the improvements have been as have been completed, subject to or repair:
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9	Final Reconciliation The Direct Sales Comparison Approach is given the mostween buyers & sellers in the market. Cost Approach not developed a lack of rental sales data sufficient to develop a reliable market rent and. This appraisal is made 3" as is", subject to completion per plans and specific completed, subject to the following repairs or alterations on the basis of a Hyp the following required inspection based on the Extraordinary Assumption that the conditions and/or Extraordinary Appraiser's Certifications, my (our) Opinion of the Market Value (or other of this report is: \$ 120,000 , as of: If indicated above, this Opinion of Value is subject to Hypothetical Conditions A true and complete copy of this report contains 18 pages, including exhibits.	ost consideration as it most too subject's age. The I GRM. Ications on the basis of a Hyothetical Condition that the repailition or deficiency does not reconstructed in the law, defined Scope of Work, specified value type), as defined Scope of Work, and/or Extraordinary Assumptions Assumptions Assumptions Assumptions Assumptions Assumptions Assumptions Assumptions Assumptions Extraordinary Assumptions as it most consistent age.	st accurately necome Appropriate Appropriate alteration of attached addenstatement of which is one included it	represents the actions sach is not used due to the state of the sach is not used due to the state of the sach is have been completed, subject to or repair: da. Assumptions and Limiting Conditions the real property that is the subject is the effective date of this appraisal, in this report. See attached addenda
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RESIDENTIAL APPRAISAL REPORT

Supplemental Addendum

Borrower Property Address 219 N Encinal St City County San Patricio State TX Zip Code 78368-2315 Lender/Clie

· GP Residential: Site - Highest and Best Use

Real Estate is valued in terms of its highest and best use. Highest and best use is that which is the most profitable likely use of a property. It may also be defined as that available use and program of future utilization which produces the highest present land value. The Dictionary of Real Estate Appraisal, Forth Edition, page 135, defines highest and best use as:

Highest and Best Use: The reasonably probable and legal use of vacant land or an improved property, which is physically possible, appropriately supported, financially feasible, and results in the highest value. The four criteria the highest and best use must meet are legal permissibility, physical possibility, financial feasibility, and maximum productivity.

Highest and Best Use of Land or a Site as Though Vacant: Among all reasonable, alternative uses, the use that yields the highest present land value, after payments are made for labor, capital, and coordination. The use of a property based on the assumption that the parcel of land is vacant or can be made vacant by demolishing any

Highest and Best Use of Property as Improved: The use that should be made of a property as it exists. An existing improvement should be renovated or retained as is so long as it continues to contribute to the total market value of the property, or until the return from a new improvement would more than offset the cost of demolishing the existing building and constructing a new one.

An analysis of the highest and best use of a property is the most important aspect of the appraisal process because it is in terms of highest and best use that market value is estimated. This study and analysis of highest and best use is based on available data regarding those uses considered legal, possible, or most probable alternative uses, appropriate use, and the maximum feasible uses for the subject site. The highest and best use analysis is intended to reflect the highest and best use of the site as though vacant and a separate analysis of the property as improved.

Highest & Best Use as Vacant:

Considering the physically possible, legally possible and financial feasibility tests of highest and best use, it is the appraiser's opinion that the highest and best use of the subject's site is for development of a single family residence.

Highest & Best Use as Improved:

We have analyzed the overall market area and immediate subdivision to determine how the subject improvements compare to the others in quality, size and overall appeal. The subject improvements are considered to be of similar quality and features for homes in the immediate market area, it is therefore, the appraiser's opinion the subject improvements are well received and represent the highest and best use as improved.

· GP Residential: Site - Adverse Conditions or External Factors

No adverse easements or encroachments were noted. The typical building set backs and PUE's are assumed as is compliance with them. According to the Flood Map Panel referenced, the subject is not located in a special flood hazard zone. A current survey of the subject site was not provided for review.

The existence of hazardous materials, which may or may not be present in or on the property, was not observed by the appraiser unless otherwise noted in the report. The appraiser, however, is not an expert in environmental hazards and is not qualified to identify or detect such substances. The presence of such substances may affect the value or marketability of the property. The opinion of value is based on the assumption that there are no hazardous materials in or on the property that would adversely affect the value or marketability of the property. The appraiser assumes no responsibility for the detection of such materials or conditions at the time of the walk through of the property.

GP Residential: Improvements - Physical Deficiencies or Adverse Conditions

As an appraiser, the physical walk through of the subject property was conducted for valuation purposes only. This appraiser is not a licensed home inspector and does not warrant the condition of the structure or any components therein. Condition references in this report are intended for use in comparisons to other properties in the area. Should a more detailed home inspection by a professional in this field reveal significant physical depreciation items other than what was noted in this report, the appraiser retains the right to alter the value conclusions accordingly if they are so warranted.

• URAR : Sales Comparison Analysis - Summary of Sales Comparison Approach

It is common procedure in the appraisal practice to adhere to a set of guidelines administrated by the Housing and Urban Development, Department of Veterans Affairs and the Appraisal Foundation. This appraisal will follow these guidelines as completely as possible. If there is a departure, there will be an explanation within the text. The sales utilized in the Sales Comparison Analysis should preferable be less than six months old and no more than 12 months old. Additionally, gross adjustments should not exceed 25% of its sale's price. If, however, the case warrants, larger adjustments and older sales may be used given valid reasoning.

	Supplemental Addendum	File No. T-14-1230R
Borrower	10 11 11 11 11 11 11 11 11 11 11 11 11 1	
Property Address 219 N Encinal St	4000	
City Mathis	County San Patricio	State TX Zip Code 78368-2315
Lender/Client		

NOTE: The market was searched for comparables within the subject neighborhood that fell into the prescribed guidelines and a limited but adequate number were found. The subject property is located in a small agriculturally oriented community with a limited amount of available inventory at any given time. This, of course, results in a limited credible population of potential sales comparables but a limited available population of sales period. The appraiser was compelled to expand the search for comparables sales to include sales that may not fall within the multiple guidelines for data with regard to physical characteristics or marketing exposure. The marketing time of one comparable is well in excess of the median marketing time for the neighborhood. While there are alternative sales occurring less than six months from the general market area, they are not considered to be reasonable substitutes for the subject property.

NOTE: Even though each of the comparable sales developed gross and/or net adjustment percentages that exceed the prescribed guidelines, these sales are believed to adequately represent transactions from the market area. When appraising dwellings with such widely varying contributing characteristics, it is practically impossible to maintain the percentage guidelines. Invariably a number of individual adjustments will cause the normal guideline percentages to exceed the normal acceptable ceiling. This is a common event when appraising properties in the subject's market area and, over the years, property types are personalized or updated, quality, condition and age all may vary to a certain extent. This circumstance is not considered to preclude the use of the selected comparables or render them any less applicable. This is a normal market condition in this area and one with which the appraisal process must contend.

Each of the comparables used are closed sales from the subject market area or a similar competing one. ADJ. COMMENTS:

- 1) The adjustment of location, site attributes, and view amenity are considered aggregately and then reported on one line item of the Sales Comparison Grid under site. The adjustments are based on the market's perceived value difference in comparing the subject site and those of the comparables according to the above characteristics. The subject and each comparable sale's lot values are developed according to the market's appropriate dollar unit of measure, then measured against each other to arrive at an adjustment.
- 2) The condition adjustment reflects the perceived differences in the observed and reported short lived physical depreciation items. These differences are rendered to an estimated unit value and applied to the total area of the comparable. Adjustment estimated at +\$10.00/sf of GLA for subject's observed condition vs. observed and/or reported condition of Sales #2 and 3.
- 3) Additional bedrooms adjustment estimated at \$5,000 per room, bathroom adjusted at \$5,000/full, \$2,500/half for market's perceived value of added utility.
- 4) Size adj. is based on \$28.00/sf of GLA, extracted from closed sales in report, No adjustment when less than 75 sf difference,
- 5) The remaining adjustments normally reflect the net contributory value an amenity item or the lack of same. When adequate data is available, this value is estimated through paired set analysis. When data is incomplete, adjustment amounts are estimated on a cost to cure difference and/or the application with reasonable judgment what the market would pay for the utility added by such an item.

Assumptions, Limiting C	onditions & Scope of Work	File No.:	T-14-1230R
Property Address: 219 N Encinal St	City: Mathis	State: TX	Zip Code: 78368-23
Client: Linda Kirchoff	Address:		
Appraiser: James Monte Hall, MAA	Address: P.O. Box 81492, Corpus Christi,	TX 78468	

STATEMENT OF ASSUMPTIONS & LIMITING CONDITIONS

- The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it. The appraiser assumes that the title is good and marketable and, therefore, will not render any opinions about the title. The property is appraised on the basis of it being under responsible ownership.
- The appraiser may have provided a sketch in the appraisal report to show approximate dimensions of the improvements, and any such sketch is included only to assist the reader of the report in visualizing the property and understanding the appraiser's determination of its size. Unless otherwise indicated, a Land Survey was not performed.
- If so indicated, 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 the appraisal report whether 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.
- 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.
- If the cost approach is included in this appraisal, the appraiser has estimated the value of the land in the cost approach at its highest and best use, and the improvements at their contributory value. These separate valuations of the land and improvements must not be used in conjunction with any other appraisal and are invalid if they are so used. Unless otherwise specifically indicated, the cost approach value is not an insurance value, and should not be used as such.
- The appraiser has noted in the appraisal report any adverse conditions (including, but not limited to, needed repairs, depreciation, 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 normal research involved in performing the appraisal. Unless otherwise stated in the appraisal report, the appraiser has no knowledge of any hidden or unapparent conditions of the property, or adverse environmental conditions (including, but not limited to, the presence of hazardous wastes, toxic substances, etc.) that would make the property more or less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied, regarding the condition of the property. 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, the appraisal report must not be considered as an environmental assessment of the property.
- The appraiser obtained the information, estimates, and opinions that were expressed in the appraisal report from sources that he or she considers to be reliable and believes them to be true and correct. The appraiser does not assume responsibility for the accuracy of such items that were furnished by other parties.
- The appraiser will not disclose the contents of the appraisal report except as provided for in the Uniform Standards of Professional Appraisal Practice, and any applicable federal, state or local laws.
- If this appraisal is indicated as subject to satisfactory completion, repairs, or alterations, the appraiser has based his or her appraisal report and valuation conclusion on the assumption that completion of the improvements will be performed in a workmanlike manner.
- An appraiser's client is the party (or parties) who engage an appraiser in a specific assignment. Any other party acquiring this report from the client does not become a party to the appraiser-client relationship. Any persons receiving this appraisal report because of disclosure requirements applicable to the appraiser's client do not become intended users of this report unless specifically identified by the client at the time of the
- The appraiser's written consent and approval must be obtained before this appraisal report can be conveyed by anyone to the public, through advertising, public relations, news, sales, or by means of any other media, or by its inclusion in a private or public database.
- An appraisal of real property is not a 'home inspection' and should not be construed as such. As part of the valuation process, the appraiser performs a non-invasive visual inventory that is not intended to reveal defects or detrimental conditions that are not readily apparent. The presence of such conditions or defects could adversely affect the appraiser's opinion of value. Clients with concerns about such potential negative factors are encouraged to engage the appropriate type of expert to investigate.

The Scope of Work is the type and extent of research and analyses performed in an appraisal assignment that is required to produce credibleassignment results, given the nature of the appraisal problem, the specific requirements of the intended user(s) and the intended use of the appraisal report. Reliance upon this report, regardless of how acquired, by any party or for any use, other than those specified in this report by the Appraiser, is prohibited. The Opinion of Value that is the conclusion of this report is credible only within the context of the Scope of Work, Effective Date, the Date of Report, the Intended User(s), the Intended Use, the stated Assumptions and Limiting Conditions, any Hypothetical Conditions and/or Extraordinary Assumptions, and the Type of Value, as defined herein. The appraiser, appraisal firm, and related parties assume no obligation. Hability, or accountability, and will not be responsible for any unauthorized use of this report or its conclusions.

Additional Comments (Scope of Work, Extraordinary Assumptions, Hypothetical Conditions, etc.):

3	ertifications	File No.: T-14-1230R
ä	Property Address: 219 N Encinal St C	illy: Mathis State: TX Zip Code: 78368-2315
***	Client: Linda Kirchoff Address: Appraiser: James Monte Hall, MAA Address: P.O.), Box 81492, Corpus Christi, TX 78468
	APPRAISER'S CERTIFICATION	2. Bux 6 1432, Culpus Cillieti, 17 70400
	I certify that, to the best of my knowledge and belief: - The statements of fact contained in this report are true and correct.	
	 The statements of fact contained in this report are true and correct. The credibility of this report, for the stated use by the stated user(s), of the stated user (s). 	the reported analyses, onitions, and conclusions are limited only by
	the reported assumptions and limiting conditions, and are my personal, im	partial, and unbiased professional analyses, opinions, and conclusions.
	- 1 have no present or prospective interest in the property that is the subje	ct of this report and no personal interest with respect to the parties
	involved Unless otherwise indicated, I have performed no services, as an apprais	er or in any other canacity, regarding the property that is the subject of
	this report within the three-year period immediately preceding acceptance	of this assignment.
	- I have no bias with respect to the property that is the subject of this rep	
	 My engagement in this assignment was not contingent upon developing My compensation for completing this assignment is not contingent upor 	
	in value that favors the cause of the client, the amount of the value opinion	
	event directly related to the intended use of this appraisal.	the bear were and in confountly with the Heiferen Phondoude of
	 My analyses, opinions, and conclusions were developed, and this report Professional Appraisal Practice that were in effect at the time this report was 	
	- I did not base, either partially or completely, my analysis and/or the opin	nion of value in the appraisal report on the race, color, religion,
	sex, handicap, familial status, or national origin of either the prospective of	
	owners or occupants of the properties in the vicinity of the subject propert - Unless otherwise indicated, I have made a personal inspection of the pri	
	- Unless otherwise indicated, no one provided significant real property ap	
	Additional Coddinators	
	Additional Certifications:	
1		
	DEFINITION OF MARKET VALUE *: Market value means the most probable price which a property should bring	a in a compatitive and open market under all conditions requisite
	to a fair sale, the buyer and seller each acting prudently and knowledgeable	ly, and assuming the price is not affected by undue stimulus.
	Implicit in this definition is the consummation of a sale as of a specified da	ate 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 acting in what they c	consider their own best interests;
	3. A reasonable time is allowed for exposure in the open market:	d
	 Payment is made in terms of cash in U.S. dollars or in terms of financia The price represents the normal consideration for the property sold una 	
	granted by anyone associated with the sale.	· ·
	* This definition is from regulations published by federal regulatory agenci	
	Reform, Recovery, and Enforcement Act (FIRREA) of 1989 between July 5 (FRS), National Credit Union Administration (NCUA), Federal Deposit Insur	
	and the Office of Comptroller of the Currency (OCC). This definition is also	o referenced in regulations jointly published by the OCC, OTS,
	FRS, and FDIC on June 7, 1994, and in the Interagency Appraisal and Eva	lluation Guidelines, dated October 27, 1994.
	Client Contact: 361-384-2433 Client	ent Name: Linda Kirchoff
	E-Mail: lindak@vbtex.com Address:	
	APPRAISER	SUPERVISORY APPRAISER (if required) or CO-APPRAISER (if applicable)
	of Mont Hall	of the Art Theoder (if applicable)
	I Monte / tall	
RE	1	
Ē	Appraiser Name: James Monte Hall, MAA	Supervisory or Co-Appraiser Name:
SIGNATURES	Company. Tasador, Inc.	Company:
S	Phone: (361) 852-3246 x3# Fax: (361) 852-3595	Phone: Fax:
	E-Mail: monte@tasadorappraisals.com Date Report Signed: 08/26/2014	Date Report Signed:
	License or Certification #: 1332666 State: TX	License or Certification #: State:
	Designation:	Designation:
	Expiration Date of License or Certification: 08/31/2015	Expiration Date of License or Certification:

64

Inspection of Subject:

☐ Interior & Exterior ☐ Exterior Only

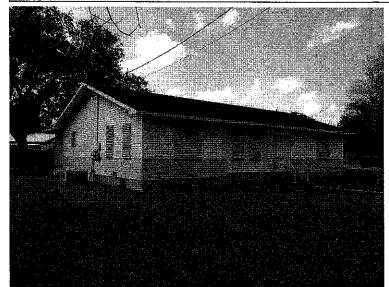
[] None

Building Sketch

Borrower					
Property Address	219 N Encinal St				
City	Mathis	County San Patricio	State T	Y 515 2000	
Lender/Client					

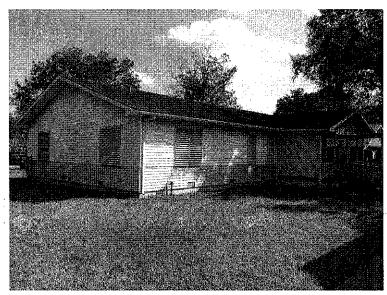
Subject Photo Page

Borrower						
Property Address	219 N Encinal St					
City	Mathis	ate	ΤX	Zip Gode	78368-2315	
Lender/Client						

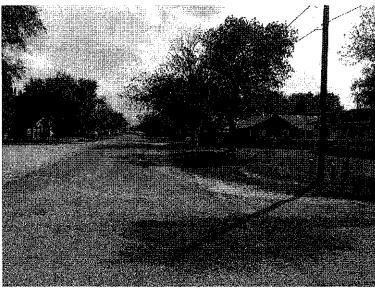


Subject Front

219 N Encinal St
Sales Price
G.L.A. 1,828
Tot. Rooms 6
Tot. Bedrms. 2
Location N;Res;
View Avg/SFR
Site 15,000 sf
Quality Average
Age 52



Subject Rear

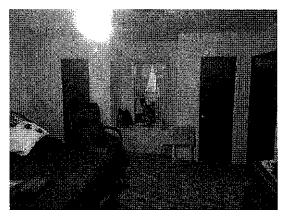


Subject Street

Form PIC4X6.SR - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

Photograph Addendum

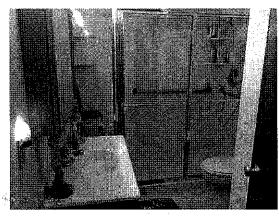
Borrower						
Property Address	219 N Encinal St					
City	Mathis	County San Patricio	State TX	Zip Code 7	78368-2315	
Lender/Client						

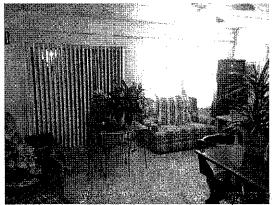




Bedroom

Bedroom





Bath

Front Living



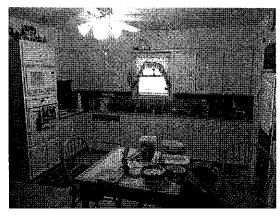


Dining

Pantry

Photograph Addendum

Borrower							
Property Address	219 N Encinal St						
City	Mathis	County	San Patricio	Stal	Zip Code	78368-2315	
Lender/Client			,		 		





Kitchen Living





Cov Patio Cov/Open Patio





Interior view of workshop

Bath in workshop

Photograph Addendum

Borrower								
Property Address	219 N Encinal St						·	
City	Mathis	County	San Patricio	State	TX	Zip Code	78368-2315	
Lender/Client								

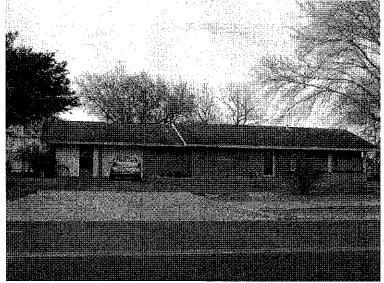




Rear view Garage

Comparable Photo Page

Borrower			
Property Address 219 N Ericinal St	Ab		
City Mathis	County San Patricio	State TX	Zip Code 78368-2315
Lender/Client			



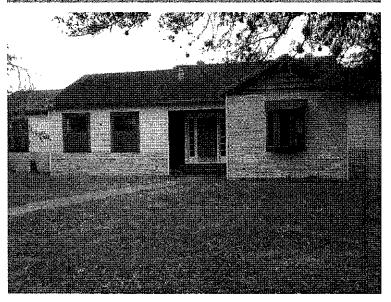
Comparable 1

1315 E San Patricio Ave Proximity 0.58 miles SE Sale Price 135,000 GLA 1,800 Total Rooms 6 Total Bedrms 2 Total Bathrms 2.0 Location N;Res; View Avg/SFR Site 21105 sf Quality Average Age 39



Comparable 2

241 Texas St 0.50 miles S Proximity Sale Price 85,000 GLA 1,800 Total Rooms 6 Total Bedrms 2 Total Bathrms 2.0 N;Res; Avg/SFR Location View Site 17729 sf Quality Average Age 51



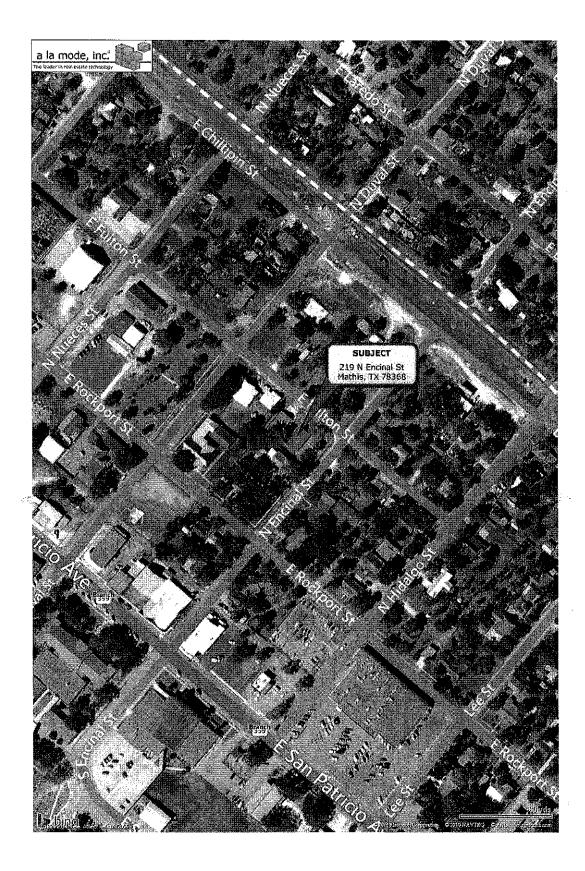
Comparable 3

500 E Rockport St 0.08 miles S 90,000 Proximity Sale Price GLA 1,890 Total Rooms 6 Total Bedrms 3 Total Bathrms 1.1 Location N;Res; Avg/SFR View Site 22521 Quality Average 51 Age

Form PIC4X6.CR - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

Aerial Map

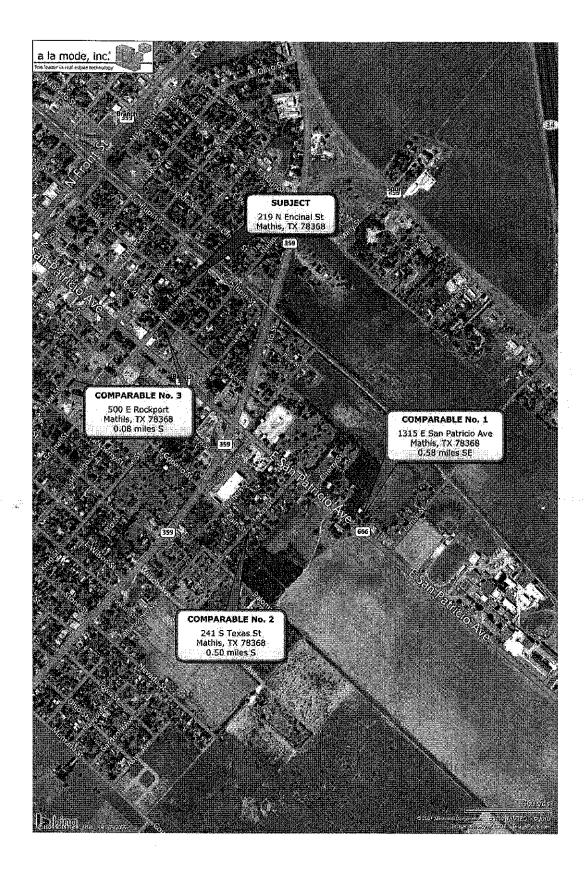
8orrower .				
Property Address				
City	Mathis	County San Patricio	State TX	Zip Code 78368-2315
Lender/Client		The state of the s		The state of the s



Form MAP,LOC - "TOTAL" appraisal software by a ta mode, inc. - 1-800-ALAMODE

Location Map

Borrower			
Property Address 219 N Encinal St			
City Mathis	County San Patricio	State TX	Zip Code 78368-2315
Lender/Client			



rrower operty Address 219 N Encinal St	File No. T-14-1230R
y <u>Mathis</u> County nder/Client	y San Patricio State TX Zip Code 78368-2315
APPRAISAL AND REPORT IDENTIFICATION	
This Report is one of the following types:	
Appraisal Report (A written report prepared under Standards Rule	e 2-2(a) , pursuant to the Scope of Work, as disclosed elsewhere in this report.)
The state of the s	2 2(0) 1
Restricted Appraisal Report (A written report prepared under Standards Rule restricted to the stated intended use by the speci	e 2-2(b) , pursuant to the Scope of Work, as disclosed elsewhere in this report, fifed client or intended user.)
Comments on Standards Rule 2-3	
certify that, to the best of my knowledge and belief:	
The statements of fact contained in this report are true and correct.	
The reported analyses, opinions, and conclusions are limited only by the reported a	assumptions and limiting conditions and are my personal, impartial, and unbiased professiona
nalyses, opinions, and conclusions.	
Unless otherwise indicated, I have no present or prospective interest in the property Unless otherwise indicated, I have performed no services, as an appraiser or in any	y that is the subject of this report and no personal interest with respect to the parties involved y other capacity, regarding the property that is the subject of this report within the three-year
eriod Immediately preceding acceptance of this assignment.	
I have no bias with respect to the property that is the subject of this report or the p	parties involved with this assignment.
My engagement in this assignment was not contingent upon developing or reporting My compensation for completing this assignment is not contingent upon the develop-	ng predetermined results. opment or reporting of a predetermined value or direction in value that favors the cause of the
lient, the amount of the value opinion, the attainment of a stipulated result, or the oci	currence 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 l	prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that
rere in effect at the time this report was prepared. Unless otherwise indicated, I have made a personal inspection of the property that	in the subject of this remark
Unless otherwise indicated, no one provided significant real property appraisal assi	is the subject of this report. Is the subject of this report. Is the subject of the person(s) signing this certification (if there are exceptions, the name of each
dividual providing significant real property appraisal assistance is stated elsewhere i	in this report).
Describble Francisco Time	
	ture Time as the estimated length of time that the property interest being
ppraised would have been offered on the market prior to the hypothetical con	isummation of a sale at market value on the effective date of the appraisal.)
ppraised would have been offered on the market prior to the hypothetical con Ny Opinion of Reasonable Exposure Time for the subject property at t	nsummation of a sale at market value on the effective date of the appraisal.) the market value stated in this report is: 120-180
ppraised would have been offered on the market prior to the hypothetical cor My Opinion of Reasonable Exposure Time for the subject property at t Definition of Exposure Time (USPAP 2014-2015): estimated length	nsummation of a sale at market value on the effective date of the appraisal.) the market value stated in this report is: 120-180 1 of time that the property interest being appraised would have been
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agency (1987)

Appraiser Certification

Texas Appraiser Licensing and Certification Board

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

Number:

TX 1332666 R

Issued:

08/05/2013

Expires:

08/31/2015

Appraiser:

JAMES MONTE HALL

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

Douglas E. Oldmixon Commissioner

	ESIDENTIAL	APPRA	19AL KEL	<u>'OR I</u>				T-14-1230R
	Property Address: 219 N Er	cinal St			City: Mathis		State: TX	Zip Code: 78368-2315
	County: San Patricio		Legal Descri	ption: Lots	7 and 8, Block			
Ш	Assessor's Parcel #: 1299-0002-0007-002							
SUBJECT		ixes: \$ 938.54	Special Assessm	ents: \$ 0	Borro	wer (if applicab		
S		lelvin & Wanda			Occupant:		Tenant 🔀 Vacant	Manufactured Housing
	Project Type: PUD	Condeminium	Cooperative	Other (de:	scribe)		HOA: \$ 0	per year per month
	Market Area Name: Mathis				Map Referen	ce: 18580	Cen	sus Tract: 48409-0113.00
	The purpose of this appraisal is to	develop an opinion	n of: 🔀 Market	Value (as defin	ed), or 📘 othe	er type of value	(describe)	
	This report reflects the following v	alue (if not Current,	, see comments):	X Current	(the Inspection Da	te is the Effectiv	e Date) Retros	spective Prospective
è	Approaches developed for this ap		ales Comparison Approa	ch 🔲 Co	st Approach	Income Appro	ach (See Reconciliation	Comments and Scope of Work)
ì		🗶 Fee Simple	Leasehold	Leased Fee	Other (descri	be)		
1	Intended Use: To provide ar	estimate of m	narket value of the	subject pro	perty to be us	ed as a tool	for the future market	ing of subject property.
Š								
	Intended User(s) (by name or type): See Add	endum.					
1000	Client: Linda Kirchoff	**		Address: 2	19 Encinal, Ma	this, TX 78	368	
***	Appraiser: James Monte			Address: P	O. Box 81492	Corpus Cl	risti, TX 78468	
	Location: 🔀 Urban	Suburban		Predomin	ıant Oлe⊸l	Unit Housing	Present Land Use	Change in Land Use
KIRK	Built up: Over 75%	25-75%	Under 25%	Оссирал	LEA BELICE	AGE	One-Unit 80°	% 🔀 Not Likely
	Growth rate: 🗀 Rapid	X Stable	Slow	X Owner	90 \$(000)	(yrs)		% 🔲 Likely * 🔲 In Process *
	Property values: Increasing		Declining	Tenant	5 35	Low 5	Multi-Unit o	% * To:
	Demand/supply: Shortage	🔀 In Balanci	= ",	X Vacant (High 70	Comm'l 10 S	%
		os. 📋 3-6 Mos.		Vacant (Pred 35	Vacant 55	%
	Market Area Boundaries, Descripti	on, and Market Con	nditions (including suppo	rt for the above	e characteristics an	d trends):	Mathis is a	rural community of
	approximately 5,000 inha	bitants located	l some 35 miles N	W of Corpu	s Christi. The	community	s self supporting with	all the typical city utilities
2	and residential support se	ervices, ie. grod	cery, retail and me	edical faciliti	ies, available.	Maior emplo	vment centers are lo	cated in NW Comus
ľ	Christi and Alice. There h	as been a sign	nificant regional im	pact on the	local econom	y from the E	agle-Ford Shale Oil f	ield explorations.
0 X 0 X 0 X								
92.52								
50X 629 gr	Dimensions: Rectangular					Site Area:	15,000 sf	
	Zoning Classification: <u>None</u>						No Zoning	
	1			ng Compliance:			conforming (grandfathered)	💹 Illegal 🔀 No zoning
		es 🗶 No 🗀 L		documents bea	en reviewed? [Yes N	o Ground Rent (if applica	able) \$ /
	Highest & Best Use as improved:	🗶 Present us	se, or 🗌 Other use	(explain)				
SOLLAN								
	Actual Use as of Effective Date:	Improved re				ised in this rep		
20220	Summary of Highest & Best Use:	The higher	st and best use of	the subject	t site is resider	tial single f	mily	
							· nana	\-Zu
	11/9/2	5 11 5						
200	Utilities Public Other Electricity	Provider/Descript	1		Туре	Public Priv	- I " ' ' """	el at grade
(24)				Asphalt		_ 🔀 🖺		00 sf
				None	***************************************	_ 🔀 📮		tangular
2.5	Water X □ _ Sanitary Sewer X □			None		_ 📙 📙	7	ears Adequate
227.0	Storm Sewer		Street Lights			_ 🗶 🗜	View Avg	/SFR
15237	Other site elements: Inside	Lot 🔀 Corner		None	aund I Bilities	Other (descrit		
44.5	FEMA Spec'l Flood Hazard Area		FEMA Frood Zerie			480557000		UA Man Data - A planting to
2							1B , LL	MA Map Date 10/23/1979
	compliance with them. Th	o cubicat prop	articioaciments	were noteu	. The typical b	ultaing set t	acks and PUE's are	assumed as is
Ċ	appraiser for review.	e subject brob	erty goes not appe	sar to be lo	cateo in a 11000	ı nazaro zo	ie. No current survey	was provided to the
2000	appraiser for review.							
*984	General Description	Exterio	r Description		Foundation		Basement X Non	e Heating Yes
Sertions	# of Units 1	Acc.Unit Foundat	•		Siab Non			1_ * ` ` ` ` `
96,000,000	# of Stories 1	Exterior	;		Crawl Space Yes		Area Sq. Ft. 0 % Finished 0	
2000	Type 🔀 Det. 🗌 Att, 🧻	Roof St			Basement No		Ceiling	Fuel <u>Electric</u>
cexexes	Design (Style) Rambler		& Dwnspts. None	g,=	Sump Pump 🔲		Walls	Cooling Yes
8		Jnd.Cons. Window			Dampness []		Floor	
		I .			Settlement Non	ا	Outside Entry	Central <u>Yes</u> Other
TOTAL PROPERTY.	I	LStorm/S	<u> 163/1 U</u>		nfestation Non			— Ciliei — — — —
	Actual Age (Yrs.) 52	Storm/S						Car Storage None
And the second to the second and a second an	I		lances Attic	None Lamen				
the second of the part of the Tables of the total	Actual Age (Yrs.) 52 Effective Age (Yrs.) 20 Interior Description	Appli	lances Attic [None Amer		Wan	istove(s) # o	
mental public recognition of public and public and an additional and a second and a	Actual Age (Yrs.) 52 Effective Age (Yrs.) 20 Interior Description Floors Cpt, Vinyl/Ave	Appli Refrig	gerator 🔲 Stairs	Firepl	ace(s) # <u>0</u>	Woo	dstove(s) # <u>o</u>	Garage # of cars (5 Tot.)
Oktober der der der der der der der der der d	Actual Age (Yrs.) 52 Effective Age (Yrs.) 20 Interior Description Roors Cpt, Vinyl/Avg Walls DW, WPnl, Vin	Appli Refriç nylAvg Rang	gerator Stairs ge/Oven X Drop St	Firepl	ace(s) # <u>0</u> Cov/Open	Woo	dstove(s) # 0	Garage # of cars (5 Tot.) Attach.
Charles A Walling and and decreased and an adjust to the finding and a second	Actual Age (Yrs.) 52 Effective Age (Yrs.) 20 Interior Description Floors Cpt, Vinyl/Avg Walls DW, WPnl, Vir Trim/Finish Baseboards/	Appli Refrig nylAvg Rang Avg Dispo	gerator Stairs ge/Oven Drop St osal Scuttle	Firepl air Patio	ace(s) # <u>0</u> Cov/Open None	Woo	dstove(s) # 0	Garage # of cars (5 Tot.) Attach. Detach. 2
and the second of the second s	Actual Age (Yrs.) 52 Effective Age (Yrs.) 20 Interior Description Floors Cpt, Vinyl/Avg Walls DW, WPNI, Vin Trim/Finish Baseboards/ Bath Floor Vinyl/Avg	Appli Refrig nylAvg Rang Avg Dispo	gerator Stairs pe/Oven Morop St osal Scuttle washer Doorwa	Firepl air Patio Deck y Porch	ace(s) # 0 Cov/Open None None	Woo	distove(s) # o	Garage # of cars (5 Tot.) Attach. Detach. 2 BttIn
	Actual Age (Yrs.) 52 Effective Age (Yrs.) 20 Interior Description Floors Cpt,Vinyl/Avy Wills DW,WPnl,Vi Trim/Finish Baseboards/ Bath Floor Vinyl/Avg Bath Wainscot Tile/Avg	Appli	gerator Stairs ge/Oven Drop St osal Scuttle washer Doorwa Hood Floor	Firepl air Patio Deck Porch	Cov/Open None None Link	Woo	istove(s) # D	Garage # of cars (5 Tot.) Attach. Detach. 2 Bitin Carport
	Actual Age (Yrs.) 52 Effective Age (Yrs.) 20 Interior Description Floors Cpt, Vinyl/Avg Walls DW, WPNI, Vin Trim/Finish Baseboards/ Bath Floor Vinyl/Avg	Appli Refrig nylAvg Rang Avg Dispo Dishv Fan/l- Micro	gerator Stairs ge/Oven Store Drop St osal Scuttle washer Doorwa Hood Floor owave Heated	Firepl air Patio Deck Porch Fence Pool	ace(s) # 0 Cov/Open None None	Woo	istove(s) # D	Garage # of cars (5 Tot.) Attach. Detach. 2 BitIn Carport Driveway 3
	Actual Age (Yrs.) 52 Effective Age (Yrs.) 20 Interior Description Floors Cpt, Vinyl/Avg Walls DW, WPnl, vinyl/Avg Bath Floor Vinyl/Avg Bath Wainscot Tile/Avg Doors Wood/Avg	Appli Appli Refrig nylAvg Rang Avg Dispo Distry Fan/l- Micro Wash	gerator Stairs ge/Oven Drop St osal Scuttle washer Doorwa Hood Floor owave Heated har/Dryer Finished	Firepl air Patio Deck Porch Fence Pool	Cov/Open None None Link None			Garage # of cars (5 Tot.) Attach. Detach. 2 BitIn Carport Driveway 3 Surface Concrete
	Actual Age (Yrs.) 52 Effective Age (Yrs.) 20 Interior Description Floors Cpt, Vinyl/Avg Walls DW, WPnl, Vi Trim/Finish Baseboards/ Bath Floor Vinyl/Avg Bath Wainscot Tile/Avg Doors Wood/Avg Finished area above grade contain	Appli Refrig nylAvg Rang Avg Dispo Dispo Fan/h Micro Wash	gerator Stairs je/Oven Drop St osal Doorwa washer Doorwa Hood WHoed her/Dryer Finished	Firepl air Patio Deck Porch Fence Pool B Bedrooms	ace(s) # 0 Cov/Open None None Link None	Bath(s)	1,828 Square Feet	Garage # of cars (5 Tot.) Attach. Detach. 2 BitIn Carport Driveway 3
	Actual Age (Yrs.) 52 Effective Age (Yrs.) 20 Interior Description Floors Cpt, Vinyl/Avg Walls DW, WPnl, Vi Trim/Finish Baseboards/ Bath Floor Vinyl/Avg Bath Wainscot Tile/Avg Doors Wood/Avg Finished area above grade contain	Appli Refrig nylAvg Rang Avg Dispo Dispo Fan/h Micro Wash	gerator Stairs ge/Oven Drop St osal Scuttle washer Doorwa Hood Floor owave Heated har/Dryer Finished	Firepl air Patio Deck Porch Fence Pool B Bedrooms	ace(s) # 0 Cov/Open None None Link None	Bath(s)	1,828 Square Feet	Garage # of cars (5 Tot.) Attach. Detach. 2 BitIn Carport Driveway 3 Surface Concrete
	Actual Age (Yrs.) 52 Effective Age (Yrs.) 20 Interior Description Floors Cpt,Vinyl/Avr Walls DW,WPn!, Vit Trim/Finish Baseboards/ Bath Floor Vinyl/Avg Bath Wainscot Tile/Avg Doors Wood/Avg Finished area above grade contain Additional features: Covera	AppB Refrii	gerator Stairs ge/Oven Drop St osal Scuttle washer Doorwa Hood Hoor Hoor wave Heated har/Dryer Finished Rooms pen Pattic; Detache	Firepl air Patio Deck y Porch Fence Pool 2 Bedroomsed garage v	ace(s) # 0	Bath(s) area and ba	1,828 Square Feet th; (49'x55')	Garage # of cars (5 Tot.) Attach. Delach, 2 BitIn Carport Driveway 3 Surface Concrete of Gross Living Area Above Grade
	Actual Age (Yrs.) 52 Effective Age (Yrs.) 20 Interior Description Floors Cpt,Vinyl/Avy Walls DW,WPNI,Vin Trim/Finish Baseboards/ Bath Floor Vinyl/Avg Bath Wainscot Tile/Avg Deors Wood/Avg Finished area above grade contail Additional features: Covere	Appli Refrir Rang Dispo Dish Micro Wash St. 6 and Porches; Or	gerator Stairs ge/Oven Drop St. osal Scuttle washer Doorwa Hood Hoor owave Heated her/Dryer Finished Rooms Roems pen Patio; Detache	Firepl air Patio Deck y Porch Fence Pool 2 Bedrooms ed garage v	ace(s) # 0 Cov/Open None None Link None 1 10 Link None 1 10 Vilh workshop	Bath(s) area and ba	1,828 Square Feet th; (49'x55') an the typical amou	Garage # of cars (5 Tot.) Attach. Detach. 2 BitIn Carport Driveway 3 Surface Concrete of Gross Living Area Above Grade
	Actual Age (Yrs.) 52 Effective Age (Yrs.) 20 Interior Description Floors Cpt,Vinyl/Avr Walls DW,WPn!, Vit Trim/Finish Baseboards/ Bath Floor Vinyl/Avg Bath Wainscot Tile/Avg Doors Wood/Avg Finished area above grade contain Additional features: Covera	Appli Refrir Rang Dispo Dish Micro Wash St. 6 and Porches; Or	gerator Stairs ge/Oven Drop St. osal Scuttle washer Doorwa Hood Hoor owave Heated her/Dryer Finished Rooms Roems pen Patio; Detache	Firepl air Patio Deck y Porch Fence Pool 2 Bedrooms ed garage v	ace(s) # 0 Cov/Open None None Link None 1 10 Link None 1 10 Vilh workshop	Bath(s) area and ba	1,828 Square Feet th; (49'x55') an the typical amou	Garage # of cars (5 Tot.) Attach. Detach. 2 BitIn Carport Driveway 3 Surface Concrete of Gross Living Area Above Grade
	Actual Age (Yrs.) 52 Effective Age (Yrs.) 20 Interior Description Floors Cpt,Vinyl/Avy Walls DW,WPNI,Vin Trim/Finish Baseboards/ Bath Floor Vinyl/Avg Bath Wainscot Tile/Avg Deors Wood/Avg Finished area above grade contail Additional features: Covere	Appli Refrir Rang Dispo Dish Micro Wash St. 6 and Porches; Or	gerator Stairs ge/Oven Drop St. osal Scuttle washer Doorwa Hood Hoor owave Heated her/Dryer Finished Rooms Roems pen Patio; Detache	Firepl air Patio Deck y Porch Fence Pool 2 Bedrooms ed garage v	ace(s) # 0 Cov/Open None None Link None 1 10 Link None 1 10 Vilh workshop	Bath(s) area and ba	1,828 Square Feet th; (49'x55') an the typical amou	Garage # of cars (5 Tot.) Attach. Detach. 2 BitIn Carport Driveway 3 Surface Concrete of Gross Living Area Above Grade
	Actual Age (Yrs.) 52 Effective Age (Yrs.) 20 Interior Description Floors Cpt,Vinyl/Avy Walls DW,WPNI,Vin Trim/Finish Baseboards/ Bath Floor Vinyl/Avg Bath Wainscot Tile/Avg Deors Wood/Avg Finished area above grade contail Additional features: Covere	Appli Refrir Rang Dispo Dish Micro Wash St. 6 and Porches; Or	gerator Stairs ge/Oven Drop St. osal Scuttle washer Doorwa Hood Hoor owave Heated her/Dryer Finished Rooms Roems pen Patio; Detache	Firepl air Patio Deck y Porch Fence Pool 2 Bedrooms ed garage v	ace(s) # 0 Cov/Open None None Link None 1 10 Link None 1 10 Vilh workshop	Bath(s) area and ba	1,828 Square Feet th; (49'x55') an the typical amou	Garage # of cars (5 Tot.) Attach. Detach. 2 BitIn Carport Driveway 3 Surface Concrete of Gross Living Area Above Grade
DESCRIPTION OF THE MITRUNEMENTS	Actual Age (Yrs.) 52 Effective Age (Yrs.) 20 Interior Description Floors Cpt,Vinyl/Avy Walls DW,WPNI,Vin Trim/Finish Baseboards/ Bath Floor Vinyl/Avg Bath Wainscot Tile/Avg Deors Wood/Avg Finished area above grade contail Additional features: Covere	Appli Refrir Rang Dispo Dish Micro Wash St. 6 and Porches; Or	gerator Stairs ge/Oven Drop St. osal Scuttle washer Doorwa Hood Hoor owave Heated her/Dryer Finished Rooms Roems pen Patio; Detache	Firepl air Patio Deck y Porch Fence Pool 2 Bedrooms ed garage v	ace(s) # 0 Cov/Open None None Link None 1 10 Link None 1 10 Vilh workshop	Bath(s) area and ba	1,828 Square Feet th; (49'x55') an the typical amou	Garage # of cars (5 Tot.) Attach. Detach. 2 BitIn Carport Driveway 3 Surface Concrete of Gross Living Area Above Grade