Lone Oak Appraisal Services, Inc. 4403 County Road 3140 Lone Oak, TX 75453-2309 (903) 662-4001

11/17/2022

Edward Harris 4501 FM 2101 Greenville, TX 75453

Re: Property:

6973 Simmons Dr

Lone Oak, TX 75453

Borrower:

N/A

File No.:

G221111

Opinion of Value: \$ 295,000 Effective Date:

11/16/2022

In accordance with your request, I have appraised the above referenced property. The report of that appraisal is attached.

The purpose of the appraisal is to develop an opinion of market value for the property described in this appraisal report, as improved, in unencumbered fee simple title of ownership.

This report is based on a physical analysis of the site and improvements, a locational analysis of the neighborhood and city, and an economic analysis of the market for properties such as the subject. The appraisal was developed and the report was prepared in accordance with the Uniform Standards of Professional Appraisal Practice.

The opinion of value reported above is as of the stated effective date and is contingent upon the certification and limiting conditions attached.

It has been a pleasure to assist you. Please do not hesitate to contact me or any of my staff if we can be of additional service to you.

Teresa Biggers

Lone Oak Appraisal Services, Inc. License or Certification #: TX-1330842-R

State: TX Expires: 03/31/2024

loappraisal@gmail.com

Serial# 76BF5E7A esign.alamode.com/verify,

Property Address:	NTIAL	APPK	AISA	L REP	ORT					G221111
	6973 Sim	nmons Dr				City: Lon	e Oak		State: TX	Zip Code: 75453
County: Hunt				Legal Descripti	ion: Lot	t 4 of Turke	y Creek Estates			
							Assessor's Parcel #:	82155	<u> </u>	
ax Year. 2022		Taxes: \$ 2,649	9	Special Assess	sments: \$ 0		Borrower (If applicable)	14/14	[] Manage	Manufactured Housing
Current Owner of Rei			& Pamela k			Occupa	int: Owner	Tenant	Vacant	
roject Type:	PUD [Condominiu	m C	Cooperative	Other (d			HOA:		per year per mon
larket Area Name:	Hunt C	ounty				Ma	p Reference: 19124		Cen	sus Tract: 9607.00
he purpose of this a	appraisal is to develo	p an opinion of:		Market \	Value (as define		other type of value (d		peng a .	
his report reflects th	he following value (if						Date is the Effective Date		Retrospec	
pproaches develop	ed for this appraisal:		Sales Compa	rison Approach		Cost Approach	Income Approx	ach (See Re	econciliation Commi	ents and Scope of Work)
roperty Rights Appr	aised:	Fee Simple	Leas	sehold	Leased Fee	Other	(describe)			
ntended Use:	This report is	intended t	o be used	by the Clien	nt for the	purpose of	owner distribution	on.		
tended User(s) (by	name or type):	Edw	ard Harris							
lient: Edw	ard Harris				Address:		2101, Greenville			
ppraiser. T	eresa Bigger				Address:		nty Road 3140,			
ocation:	Urban	hand.	-	Rural		minant pancy	One-Unit Housing		ont Land Use	Change in Land Use
uilt up:	Over 75%	X 25-7	_	Under 25%	-			SE One-Unit	60 %	Not Likely
rowth rate:	Rapid	X Stab	_	Slow	Owner Owner			rs) 2-4 Unit	1 %	Lilicaly * In Process
roperty values:	Increasing	X Stab	ile	Declining	Tenant		Low	Multi-Unit	1 %	* To: Vacant/Ag to
emand/supply:	Shortage	⊠ In θa	alance	Over Supply	Vacan	t (0-5%)	High	Comm'l	10 %	Residential
larketing time:	Under 3 Mo	s. 3-6	Mos.	Over 6 Mas.	X Vacan	t (>5%)	Pred	Vacant/A	g 28 %	
larket Area Bounda	eries, Description, and	d Market Conditio	ins (including sup	port for the above	characteristics	and trends):			The subject man	ket is a rural area market which
ypically posses	ss fewer available	e similar sale	s. As noted p	roperties vary	greatly in ty	pe, size, locati	ion, amenities, etc.	These limitation	s contribute to f	fewer similar sales. Mark
conditions for the	ne subject area s	stable. Home	owners buying	g and/or buildi	ing in this ma	arket are typica	ally doing so with lon	g term intention	s. The marke	t as a whole is stable with
										nd is expected to continue into
he near future.										
Single Family L	Jee of the subject	t property is t	he highest an	d best use; ba	sed on the a	nalysis of lega	ally permitted, physic	ally possible, e	conomically fear	sible and the most profitable.
	located on a Priv									
										200.00.00.00.00.00
imensions: (Unknown per	CAD/Rely	on Survey	1			Site Area:	6.797 Acr	е	
oning Classification	n: No Ze	oning					Description:	No Zonir	ng/Single Far	mily/Restricted
				Zon	ning Compliance	.	egal Legal no	nconforming (grand	fathered)	☐ Negai
re CC&Rs applicab	ale? Y	Yes No	Unknown	Have the	documents bee	n reviewed?	Yes	No Ground F	Rent (if applicable)	\$ /
lighest & Best Use	as improved:	X Pres	ent use, or	Other use	e (explain)	The subje	ect's current inte	nded use as	a Single Fa	mily Residence is the
current High	nest and Best	Use base	d on review	w of all eval	luations.					
Actual Use as of Eff		Single f				Use a	as appraised in this report	Sin	gle Family	
Summary of Highes	t & Best Use:	-		esidential c	of the subi	ect propert	v is the highest a		-	he analysis of legally
nermitted n	hysically nos						The subject con			
permitted, p	nysically pos	31010, 0001	iornically ic	JUGIDIO GITO	tilo illoot	promabio.	The edujoet con	normo mar c	no noignoon	
tilities	Public Other	Provider/D	escription	Off-site Improv	voments	Туре	Public	Private Topogra	phy Basi	cally Level
Electricity	X			Street	Earthen	/Gravel		Size Size	Aver	
Gas				Curts/Gutter	Ditch	Olavoi	— H	Shape		cally Rectangular
	X n			Sidewalk	N/A			Drainag		ears Average
Water			tem	Street Lights	None			View		dential//Rural
		Sentic Sys	COTT	Alley	None		H		1100	GOTTION TO TOTAL
Sanitary Sewer		Septic Sys				1.15/80-1				
Sanitary Sewer Storm Sewer		N/A	Corner Lot	Cul de Sac	Unde	rground Utilities	Other (descri	ibe)		
Sanitary Sewer Storm Sewer Other site elements:	☐ X ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐	N/A le Lot	Corner Lot	Cul de Sac		erground Utilities	Other (descri		FEM	A Map Date 1/6/2012
Sanitary Sewer Storm Sewer Other site elements: FEMA Spec'l Flood	☐ X ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐	N/A le Lot Yes	No FEMA	Flood Zone	X	FEMA	Map # 48231C0	0425G		A Map Date 1/6/2012
Sanitary Sewer Storm Sewer Other site elements: EMA Spec'l Flood Site Comments:	☐ X Inside	N/A le Lot	No FEMA	Flood Zone Texas is a M	X Non-Discl	FEMA	Map # 48231C0 . Owner is advise	0425G ed to rely sur	vey. Site siz	e was obtained from CAI
Sanitary Sewer Storm Sewer Other site elements: FEMA Spec'l Flood Site Comments: The appraisa	Inside Hazard Area ***See Attention is based on	N/A le Lot	No FEMA	Flood Zone Texas is a M	X Non-Discl	FEMA	Map # 48231C0 . Owner is advise	0425G ed to rely sur	vey. Site siz	17072012
Sanitary Sewer Storm Sewer Other site elements: FEMA Spec'l Flood Site Comments: The appraisa	Inside Hazard Area ***See Attention is based on	N/A le Lot	No FEMA	Flood Zone Texas is a M	X Non-Discl	FEMA	Map # 48231C0 . Owner is advise	0425G ed to rely sur	vey. Site siz	e was obtained from CAI
ianitary Sewer storm Sewer other site elements: EMA Spec'l Flood site Comments: The appraise and is attach	Hazard Area ***See At al is based on ned herein.	N/A le Lot	No FEMA	Flood Zone Texas is a ! sumption that	X Non-Discl	FEMA	Map # 48231C0 . Owner is advise	0425G ed to rely sur	rvey. Site sizes provided to	te was obtained from CAI the appraiser for review
sanitary Sewer storm Sewer other site elements: EMA Spec'l Flood itte Comments: The appraisa and is attact	Hazard Area ***See At al is based on ned herein.	N/A fe Lot Yes ttached Ad the extrao	No FEMA	Rood Zone Texas is a ! sumption that	X Non-Disclar at the site s	osure state size provide	Map # 48231C0 b. Owner is advised is accurate. No	0425G ed to rely sur o Survey was	vey. Site siz	te was obtained from CAI the appraiser for review Heating Central
anitary Sewer torm Sewer torm Sewer torm Sewer tither site elements: EMA Spec'l Flood itte Comments: The appraisa and is attach teneral Description of Units	Hazard Area ***See At al is based on ned herein.	N/A le Lot	No FEMA	Flood Zone Texas is a function that	X Non-Discles at the site s	OSLIFE STATE Size provide Foundation State	Map # 48231C0 Do Owner is advised is accurate. Note that the second is accurate. Note that the second is accurate. Note that the second is accurate.	D425G ed to rely sur o Survey was Basement Area Sq. Ft.	rvey. Site sizes provided to	the appraiser for review Heating Central Type HVAC
anitary Sewer storm Sewer other site elements: EMA Spec'l Flood i site Comments: The appraisa and is attach seneral Description F of Units F of Stories	Hazard Area ***See At at is based on need herein.	N/A fe Lot Yes Itached Add in the extrao	No FEMA Idenda*** Idenda*** Indinary assi Exterior Description Foundation Exterior Walls	Flood Zone Texas is a Manumption that Beam Wood	X Non-Disclete the site sense & Blocked Siding	OSUFE STATE Size provide Foundation Stab Crawl Space	Map # 48231C0 a. Owner is advised is accurate. No Beam & Block N/A	D425G ed to rely sur o Survey was Basement Area Sq. Ft. % Finished	rvey. Site sizes provided to	the appraiser for review Heating Central Type HVAC
canitary sewer storm Sewer other site elements: The Appraisa and is attach secral Description of Units of Stories type Det.	Hazard Area ***See At at is based on med herein.	N/A fe Lot	No FEMA Idenda*** 1 Idenda** 1	Flood Zone Texas is a N umption that Beam Wood Comp	X Non-Discles at the site s	FEMA I OSUPE STATE Size provide Foundation State Crawl Space Basement	Map # 48231C0 Downer is advised is accurate. Note that the second is accurate the second i	D425G ed to rely sur o Survey was Busement Area Sq. Ft. % Finished Ceiling	rvey. Site sizes provided to	the appraiser for review Heating Central Type HVAC Fuel Propane
canitary Sewer storm Sewer other site elements: The appraisa and is attach several Description of Of Units of Stories type Det. Design (Style)	Hazard Area ***See At al is based on ned herein. 1 Att Traditional	N/A fe Lot	No FEMA Idenda*** 1 Idenda** 1 Idenda*** 1 Idenda*** 1 Idenda*** 1 Idenda*** 1 Idenda** 1 Idenda*** 1 Idenda*** 1 Idenda** 1 Idenda	Flood Zone Texas is a N umption that Beam Wood Comp None	X Non-Disclar the site s at the site s a & Block d Siding p & Metal	FEMA I OSUPE STATE Size provide Foundation State Crawl Space Basement Sump Pump	Map # 48231C0 b. Owner is advised is accurate. No Beam & Block N/A N/A N/A	D425G ed to rely sur D Survey was Basement Area Sq. Ft. % Finished Ceiling Walls	rvey. Site sizes provided to	the appraiser for review Heating Central Type HVAC Fuel Propane Cooling Central
anitary Sewer storm Sewer Uther site elements: EMA Spec'l Rood itte Comments: The appraisa and is attach element Description if of Units for Stories type Existing Existing	Hazard Area ***See At al is based on ned herein. 1 Att Traditional Proposed	N/A fe Lot	No FEMA Idenda*** Irrdinary ass Exterior Description Foundation Exterior Walls Roof Surface Gutters & Dwrspt Window Type	Flood Zone Texas is a Numption that Beam Wood Comp None Vinyl	X Non-Disclet the site s Metal the site s Metal the site s SH-LowE	FEMA I OSUFE STATE Size provide Foundation Stab Crawl Space Basement Sump Pump Dampness	Map # 48231C0 Downer is advised is accurate. Note that the second is accurate to the second is accurate that the second is accurate the second is accurate that the second is accurate the second is accurate that the second is accurate to the second is accurate that the second is accurate that the second is accurate that the second is accurate the second is accurate that the second is accurate that the second is accurate the second is accurate that the second is accurate the second is a	D425G ed to rely sur b Survey was Busement Area Sq. Ft. % Finished Ceiling Walls Floor	rvey. Site sizes provided to	the appraiser for review Heating Central Type HVAC Fuel Propane Cooling Central Central HVAC
anitary Sewer storm Sewer other site elements: EMA Spec'l Rood site Comments: The appraise and is attach elemenal Description of of Units f of Stories Type Det. Design (Style) Editing Actual Age (Yrs.)	Hazard Area ***See At al is based on med herein. 1	N/A fe Lot	No FEMA Idenda*** 1 Idenda** 1 Idenda*** 1 Idenda*** 1 Idenda*** 1 Idenda*** 1 Idenda** 1 Idenda*** 1 Idenda*** 1 Idenda** 1 Idenda	Flood Zone Texas is a N umption that Beam Wood Comp None	X Non-Disclet the site s Metal the site s Metal the site s SH-LowE	FEMA I OSUFE STATE Size provide Foundation Stab Crawl Space Basement Sump Pump Dampness Settlement	Map # 48231C0 D. Owner is advised is accurate. Note that the second is accurate the second is accurate that the second is accurate the second is accurate the second is accurate the second is accurate that the second is accu	D425G ed to rely sur D Survey was Basement Area Sq. Ft. % Finished Ceiling Walls	rvey. Site sizes provided to	the appraiser for review Heating Central Type HVAC Fuel Propane Cooling Central
anitary Sewer torm Sewer torm Sewer ther site elements: EMA Spec'l Flood itle Comments: The appraise and is attach element Description F of Units f of Stories type Det. elesign (Style) Editing Challed Challed Age (Yrs.) fflective Age (Yrs.)	Inside Hazard Area ***See At all is based on ned herein. 1	N/A fe Lot	No FEMA Idenda*** Indinary assistance Exterior Walls Roof Surface Gutters & Dwrspt Window Type Storm/Screens	Flood Zone Texas is a Normal Son Bearm Wood Comp. Is. None Vinyl Nylon	X Non-Disclat the site s A Block disiding by & Metal	FEMA I OSUFE STATE Size provide Foundation Stab Crawl Space Basement Sump Pump Dampness Settlement Intestation	Map # 48231C0 Downer is advised is accurate. Note that the second is accurate to the second is accurate that the second is accurate the second is accurate that the second is accurate the second is accurate that the second is accurate to the second is accurate that the second is accurate that the second is accurate that the second is accurate the second is accurate that the second is accurate that the second is accurate the second is accurate that the second is accurate the second is a	D425G ed to rely sur b Survey was Busement Area Sq. Ft. % Finished Ceiling Walls Floor	rvey. Site sizes provided to	the appraiser for review Houting Central Type HVAC Fuel Propane Cooling Central Central Central HVAC Other
anitary Sewer storm Sewer other site elements: EMA Spec'l Flood site Comments: The appraise and is attact eneral Description of of Units of of Stories type Det. Lesign (Style) Cuttal Age (Yrs.) offective Age (Yrs.)	Hazard Area ***See At al is based on ned herein. 1 1 Traditional Proposed 57 20	N/A fe Lot	No FEMA Idenda*** Inclinary ass I	Flood Zone Texas is a Normal Sumption that summer sumption that summer sumption that summer	X Non-Disclar the site s at the site s	FEMA I OSUP STATE Size provide Foundation State Crawl Space Basement Sump Pump JAN Dampness Settlement Infestation Amenities	Map # 48231CC D. Owner is advised is accurate. No Beam & Block N/A N/A N/A N/A N/A NONE noted None noted	D425G ed to refy sur b Survey was Basement Area Sq. Ft. % Fining Walls Floor Outside Entry	vey. Site sizes provided to	the appraiser for review Heating Central Type HVAC Propane Cooling Central Central Central HVAC Other Car Storage None
Sanitary Sewer Storm Sewer Storm Sewer Other site elements: TEMA Spec'l Flood i Site Comments: The appraise and is attach General Description of Units For Units Lossing (Style) Lossing Det. Lossing (Style) Lossing Chaula Age (Yrs.) Effective Age (Yrs.) Interior Description Floors	Inside Hazard Area ***See At all is based on ned herein. 1	N/A fe Lot	No FEMA denda*** rectinary ass re	Flood Zone Texas is a None Beam Wood Comp Vinyl Nylon Attic Stairs	X Non-Disclar the site s at the site s	FEMA I OSUPE STATE Size provide Foundation Stab Crawl Space Basement Sump Pump JAN Dampness Settlement Intestation Amenities Fireplace(s) #	Beam & Bloc N/A	D425G ed to rely sur b Survey was Busement Area Sq. Ft. % Finished Ceiling Walls Floor	rvey. Site sizes provided to	the appraiser for review Heating Central Type HVAC Fuel Propane Cooling Central Central HVAC Other Car Storage Garage # of cars { 4
Sanitary Sewer Storm Sewer Sto	Hazard Area ***See At al is based on ned herein. 1 1 Att	N/A fe Lot	No FEMA Idenda*** Indinary assi Ind	Flood Zone Texas is a Normal sumption that	X Non-Disclat the site s at the site s	FEMA I OSUP STATE Size provide Foundation Stab Crawl Space Basement Sump Pump Intestation Amenities Fireplace(s) # Patio Non	Beam & Bloc N/A N/A N/A N/A N/A N/A N/A N/A None noted None	D425G ed to refy sur b Survey was Basement Area Sq. Ft. % Fining Walls Floor Outside Entry	vey. Site sizes provided to	the appraiser for review Heating Central Type HVAC Fuel Propane Cooling Central Central HVAC Other Car Storage Garage # of cars { 4 Attach.
Sanitary Sewer Storm Sewer Sto	Inside Hazard Area ***See At all is based on need herein. 1 1 Att	N/A fe Lot	No FEMA Idenda*** Indinary assi Ind	Flood Zone Texas is a Numption that Beam Wood Comp None Vinyl Nylon Aftic Stairs Drop S Scuttle	X Non-Disclat the site s at the site s	FEMA I OSUPE STATE Size provide Foundation State Crawl Space Basement Sump Pump Dampness Settlement Infestation Umanities Fireplace(s) # Patio Non Deck Cov	Beam & Bloc N/A N/A N/A N/A N/A None noted None None	D425G ed to refy sur b Survey was Basement Area Sq. Ft. % Fining Walls Floor Outside Entry	vey. Site sizes provided to	the appraiser for review Heating Central Type HVAC Fuel Propane Cooling Central Central HVAC Central HVAC Central Central Central HVAC Car Storage None Garage # of cars (4 Altach 2 Car
Sanitary Sewer Storm Sewer Storm Sewer Storm Sewer Other site elements: FEMA Spec'l Rood is Site Comments: The appraisa and is attach Several Description of of Units of of Stories Type Det. Descing (Style) Det. Description Reserved Age (Yrs.) Interior Description Roors Walls Frim/Finish Bath Roor	I I I I I I I I I I I I I I I I I I I	N/A fe Lot	No FEMA denda*** Indinary ass retirior Description Foundation Exterior Walls Roof Surface Gutters & Dwnspt Window Type Storm/Screens Appliances Refrigerator Range/Oven Disposal Dishwasher	Flood Zone Texas is a Parameter on Beam Wood Comp. Is. None Vinyl Nylon Attic Stairs Drop S Scuttle Coord	X Non-Disclat the site s at the site s at the site s Siding Discharged SH-LowE	FEMA I OSUPE STATE Size provide Foundation State Crawl Space Basement Sump Pump Dampness Settlement Infestation Amentics Fireplace(s) # Patio Non Deck Cov Cov Cov	Beam & Block N/A N/A N/A N/A N/A None noted None None None None None None None Non	D425G ed to refy sur b Survey was Basement Area Sq. Ft. % Fining Walls Floor Outside Entry	vey. Site sizes provided to	the appraiser for review Heating Central Type HVAC Fuel Propane Cooling Central Central HVAC Other Car Storage None Garage of cars (4 Attach. Detach. 2 Car Bilin
Sanitary Sewer Storm Sewer Sto	I I I I I I I I I I I I I I I I I I I	N/A le Lot	No FEMA denda*** Indinary assistance cuterior Walls Roof Surface Gutters & Dwnspt Window Type Storm/Screens Appliances Refrigerator Refrigerator Disposal Dishwasher Fan/Hood	Flood Zone Texas is a learn wood Comp. Is. None Vinyl Nylon Attic Stairs Drop S Scuttle Conner	X Non-Disclat the site s at the site s	FOUNDATION State Foundation State Crawl Space Basement Sump Pump Dampness Settlement Intestation Lorent Cov Porch Cov Wood Cov Cov Wood Co	Beam & Block N/A N/A N/A N/A N/A None noted None None None None None None None None	D425G ed to refy sur b Survey was Basement Area Sq. Ft. % Fining Walls Floor Outside Entry	vey. Site sizes provided to	the appraiser for review Heating Central Type HVAC Fuel Propane
Sanitary Sewer Storm Sewer Sto	I I I I I I I I I I I I I I I I I I I	N/A le Lot	No FEMA denda*** Indinary assistantial predinary assistantial predin	Flood Zone Texas is a language of the sumption that sumpt	X Non-Disclat the site s at the site s	FEMA I OSUPE STATE Size provide Foundation State Crawl Space Basement Sump Pump Dampness Settlement Infestation Amentics Fireplace(s) # Patio Non Deck Cov Cov Cov	Beam & Block N/A N/A N/A N/A N/A None noted None None None None None None None None	D425G ed to refy sur b Survey was Basement Area Sq. Ft. % Fining Walls Floor Outside Entry	vey. Site sizes provided to	the appraiser for review Heating Central Type HVAC Fuel Propane Cooling Central Central HVAC Other Car Storage of cars (4 Altach. Bitin Carport Driveway 2 Concrete
Sanitary Sewer Storm Sewer Sto	Inside Hazard Area ***See At all is based on med herein. 1	N/A le Lot	No FEMA denda*** redinary assi retinary Appliances Refrigerator Range/Oven Disposal Distriasher FaryHood Microwave Washer/Dryer	Beam Wood Stairs None Attic Stairs County Nylon Attic Stairs County Proof Proof Heated Finishe	X Non-Disclat the site s at the site s	FEMA I OSUPE STATE Size provide Foundation Stab Crawl Space Basement Sump Pump Interestation Aumanties Fireplace(s) # Patio Non Deck Cov Fence Wood Non	Beam & Bloc N/A N/A None noted None ored	D425G ed to refy sur b Survey was Busement Area Sq. Ft. % Finished Calling Walls Floor Outside Entry	vey. Site sizes provided to	Le was obtained from CAI the appraiser for review Heating Central Type HVAC Fuel Propane Cooling Central Central HVAC Other Car Storage Interest Attach. Detach. 2 Car Bitin Carport Driveway 2 Concrete Surface
Sanitary Sewer Storm Sewer Sto	Inside Hazard Area Inside	N/A le Lot	No FEMA denda*** Indinary assistrationary assistrationary assistrationary assistration between Walls Roof Surface Gutters & Dwrspt Window Type Storm/Screens Appllances Refrigerator Range/Oven Disposal Dishwasher Fary/Hood Microwave Washer/Dryer 5 Room	Beam Wood Stairs None Attic Stairs County Nylon Ploor Heated Finishi	X Non-Disclat the site s at the site s	FEMA I OSUPE STATE Size provide Foundation Stab Crawl Space Basement Sump Pump Interestation Aumanties Fireplace(s) # Patio Non Deck Cov Fence Wood Non Interestation Interestation Non Interestation Int	Beam & Bloc N/A N/A N/A None noted None od None Beard & Bloc N/A N/A N/A NONE noted None noted None Pered Deck	D425G ed to refy sur b Survey was Busement Area Sq. Ft. % Finished Calling Walls Floor Outside Entry	vey. Site sizes provided to	the appraiser for review Heating Central Type HVAC Fuel Propane Cooling Central Central HVAC Other Car Storage of cars (4 Altach. Bitin Carport Driveway 2 Concrete
Sanitary Sewer Storm Sewer Storm Sewer Other site elements: FEMA Spec'l Rood Site Comments: The appraise and is attach General Description of of Units of of Stories Type Det. Design (Style) Edisting Det. Design (Style) String Actual Age (Yrs.) Interior Description Roors String Finish Bath Hoor Bath Walnscot Doors	Inside Hazard Area Inside	N/A le Lot	No FEMA denda*** Indinary assistrationary assistrationary assistrationary assistration between Walls Roof Surface Gutters & Dwrspt Window Type Storm/Screens Appllances Refrigerator Range/Oven Disposal Dishwasher Fary/Hood Microwave Washer/Dryer 5 Room	Beam Wood Stairs None Attic Stairs County Nylon Attic Stairs County Proof Proof Heated Finishe	X Non-Disclat the site s at the site s	FEMA I OSUPE STATE Size provide Foundation Stab Crawl Space Basement Sump Pump Interestation Aumanties Fireplace(s) # Patio Non Deck Cov Fence Wood Non Interestation Interestation Non Interestation Int	Beam & Bloc N/A N/A N/A None noted None od None Beard & Bloc N/A N/A N/A NONE noted None noted None Pered Deck	D425G ed to refy sur b Survey was Busement Area Sq. Ft. % Finished Calling Walls Floor Outside Entry	vey. Site sizes provided to	Le was obtained from CAI the appraiser for review Heating Central Type HVAC Fuel Propane Cooling Central Central HVAC Other Car Storage Interest Attach. Detach. 2 Car Bitin Carport Driveway 2 Concrete Surface
Sanitary Sewer Storm Sewer Sto	Inside Hazard Area ***See At all is based on need herein. 1 1 Att	N/A fe Lot	No FEMA Idenda*** Idenda*** Incrinary ass Incrinary Incrinary	Flood Zone Texas is a light sumption that s	X Non-Disclaration in & Block in & Block in Siding in & Mone in A	FEMA I OSUPE STATE Size provide Foundation Stab Crawl Space Basement Sump Pump Interestation Aumanties Fireplace(s) # Patio Non Deck Cov Fence Wood Non Interestation Interestation Non Interestation Int	Beam & Bloc N/A N/A N/A None noted None od None Beard & Bloc N/A N/A N/A NONE noted None noted None Pered Deck	D425G ed to refy sur b Survey was Busement Area Sq. Ft. % Finished Calling Walls Floor Outside Entry	vey. Site sizes provided to	Le was obtained from CAI the appraiser for review Heating Central Type HVAC Fuel Propane Cooling Central Central HVAC Other Car Storage Interest Attach. Detach. 2 Car Bitin Carport Driveway 2 Concrete Surface
Sanitary Sewer Storm Sewer Sto	Inside Hazard Area Inside	N/A fe Lot	No FEMA Idenda*** Idenda*** Incrinary ass Incrinary Incrinary	Flood Zone Texas is a light sumption that s	X Non-Disclaration in & Block in & Block in Siding in & Mone in A	FEMA I OSUPE STATE Size provide Foundation Stab Crawl Space Basement Sump Pump Interestation Aumanties Fireplace(s) # Patio Non Deck Cov Fence Wood Non Interestation Interestation Non Interestation Int	Beam & Bloc N/A N/A N/A N/A None noted None noted None eleered Deck ered od N/A 12.0 Bath(s)	D425G ed to refy sur b Survey was Survey was Busement Area Sq. Ft. % Finished Calling Walls Floor Outside Entry	vey. Site sizes provided to None	Le was obtained from CAI the appraiser for review Heating Central Type HVAC Fuel Propane Cooling Central Central HVAC Other Car Storage Interest Attach. Detach. 2 Car Bitin Carport Driveway 2 Concrete Surface
Sanitary Sewer Storm Sewer Sto	Inside Hazard Area ***See At all is based on need herein. 1 1 Att	N/A fe Lot	No FEMA Idenda*** Idenda** Idenda	Flood Zone Texas is a Numption that Beam Wood Comp Vinyl Nylon Aftic Stairs Drop S Scuttle Scuttle Finishens Ches; Therm	X Non-Disclaration in & Block in & Block in Siding in & Mone in A Block in SH-LowE in SH-LowE in Shalar in P in Stair	FEMA I OSUPE STATE Size provide Foundation State Crawl Space Basement Sump Pump I/N Dampness Settlement Intestation Amenities Fireplace(s) # Patio Non Oeck Cov Pence Wood Non Oms	Beam & Bloc N/A N/A N/A N/A None noted None noted None eleered Deck ered od N/A 12.0 Bath(s)	D425G ed to refy sur b Survey was b Survey was c Survey was b Survey was c Survey was Area Sq. Ft. % Finished Ceiling Walts Floor Outside Entry 700dstove(s) #	o Square Feet of 6	Le was obtained from CAI the appraiser for review Heating Central Type HVAC Fuel Propane Cooling Central Central HVAC Other Car Storage Indiana Gange Indiana Bitin Carport Chrievary Z. Concrete Surface Gross Living Area Above Grade y construction which has
Sanitary Sewer Storm Sewer Storm Sewer Storm Sewer Storm Sewer Storm Sewer Other site elements: The appraist and is attach General Description of of Units of of Stories Type Det. Design (Style) Existing Actual Age (Yrs.) Interior Description Bath Hoor Bath Wainscot Doors Finished area above Additional features: Describe the condit been completed	Inside Hazard Area ***See At all is based on need herein. 1 1 Att	N/A fe Lot	No FEMA Idenda*** Inclinary ass I	Flood Zone Texas is a language of the second of the secon	X Non-Disclaration in & Block at the site s at the	FEMA I OSUPE STATE Size provide Foundation State Crawl Space Basement Sump Pump Intestation Amenities Fireplace(s) # Patio Non Oeck Cov Pence Wood Non Oms Very Central H	Beam & Bloc N/A N/A N/A N/A None noted None noted None ered Deck ered od 12.0 Bath(s) N/A The improve s based on the or	D425G ed to refy sur b Survey was b Survey was c Survey was b Survey was c Survey was Area Sq. Ft. % Finished Ceiling Walts Floor Outside Entry 700dstove(s) #	o Square Feet of 6	Le was obtained from CAI the appraiser for review Heating Central Type HVAC Fuel Propane Cooling Central Central HVAC Other Car Storage Indiana Gange Indiana Bitin Carport Chrievary Z. Concrete Surface Gross Living Area Above Grade y construction which has
Sanitary Sewer Storm Sewer Storm Sewer Storm Sewer Storm Sewer Storm Sewer Other site elements: The appraist and is attach General Description of of Units of of Stories Type Det. Design (Style) Existing Actual Age (Yrs.) Interior Description Bath Hoor Bath Wainscot Doors Finished area above Additional features: Describe the condit been completed	Inside Hazard Area ***See At at is based on med herein. 1	N/A fe Lot	No FEMA Idenda*** Inclinary ass I	Flood Zone Texas is a language of the second of the secon	X Non-Disclaration in & Block at the site s at the	FEMA I OSUPE STATE Size provide Foundation State Crawl Space Basement Sump Pump Intestation Amenities Fireplace(s) # Patio Non Oeck Cov Pence Wood Non Oms Very Central H	Beam & Bloc N/A N/A N/A N/A None noted None noted None ered Deck ered od 12.0 Bath(s) N/A The improve s based on the or	D425G ed to refy sur b Survey was b Survey was c Survey was b Survey was c Survey was Area Sq. Ft. % Finished Ceiling Walts Floor Outside Entry 700dstove(s) #	o Square Feet of 6	Le was obtained from CAI the appraiser for review Heating Central Type HVAC Fuel Propane Cooling Central Central HVAC Other Car Storage Indiana Gange Indiana Bitin Carport Chrievary Z. Concrete Surface Gross Living Area Above Grade y construction which has

		is of sale/transfer history and/or ar				s of the subject and	
late:	com	parable properties of	curred more t	han three years ago	unless noted i	in the grid section abo	ove. The
rice:	sub	ect is not currently lis	ted for sale.				
Source(s):	THE RESERVE AND PERSONS ASSESSMENT ASSESSMEN	as is a Non-Disclosur	e State. Publ	ic/MLS records only e	expand back is	n time 5 years.	
2nd Prior Subject S	Sale/Transfer						
Date:							
Price: Source(s):							
BALES COMPARISON APPROA	ACH TO VALUE (if developed)	The !	Sales Comparison Apr	roach was not developed for this	aooraisal.		
FEATURE	SUBJECT	COMPARABLE SAI		COMPARABLE SAI		COMPARABLE SAL	E#3
Address 6973 Simmo	ons Dr	1371 County Road 3	128	4690 County Road 3	403	3757 County Road 3	328
Lone Oak, 7		Campbell, TX 75422		Lone Oak, TX 75453		Greenville, TX 75402	
Proximity to Subject		5.98 miles W		6.57 miles SW		11.64 miles W	
Sale Price	\$	\$	404,000	\$	250,000	\$	260,00
Sale Price/GLA	\$ /sq.ft.	200.00		\$ 163.61 /sq.ft.	A CONTRACTOR A ANGELOS AND ANG	\$ 185.71 /sq.ft.	
Data Source(s)	Inspection/CAD	MLS# 20095749/DO		MLS# 20152897/DO		MLS# 20141323;DO	
/erification Source(s) VALUE ADJUSTMENTS	Owner/PublicRcrd DESCRIPTION	Agent/CAD/Public R	ecords +(-) \$ Adjust.	Agent/CAD/Public R	+(-) \$ Adjust.	Agent/CAD/Public R	+(-) \$ Adjust.
Sales or Financing		ArmLth	T (*) \$ Mujust.	ArmLth	T(-) # Aujust	ArmLth	1 (-) 4 / 4 / 4 / 4 / 4
Concessions	ArmLth	VA;0	0	FHA:5000	0	Cash;0	
Date of Sale/Time		11/14/2022		11/09/2022		09/15/2022	(
Rights Appraised	Fee Simple	Fee Simple	0	Fee Simple	V	Fee Simple	
ocation	Cumby ISD/Pvt Rd	Campbell ISD/Publ	-25,000	LoneOak ISD/Publ	-25,000	LoneOak ISD/Publ	-25,000
Site	6.797 Acre	4.99 Acre		2.0 Acre		2.0 Acre	+35,200
hew	Residential//Rural	Residential//Rural		Residential//Rural		Residential//Rural	
Design (Style)	Traditional	Traditional		Traditional		Traditional	
Quality of Construction	Average	Average		Average		Average	
Age Condition	A57/E20	A19/E10	-20,200	A47/E20	0		
Above Grade	Average+Updated Total Bdrms Baths	Average+Updated Total Bdrms Baths		Average+Updated Total Borns Baths		Average Total Bdrms Baths	
Room Count	5 3 2.0	5 3 2.0		5 2 2.0		5 3 2.0	
Gross Living Area	1,520 sq.ft.		***************************************	1,528 sq.ft.		1,400 sq.ft.	+6,480
Basement & Finished	0sf	0sf		0sf		0sf	+0,400
Rooms Below Grade	00,	001		001		001	
Functional Utility	Average	Average		Average		Average	
Heating/Cooling	Central HVAC	Central HVAC		Central HVAC		Central HVAC	
Energy Efficient Items	CFans/Insul	CFans/Insul		CFans/Insul		CFans/Insul	
Garage/Carport	2 Car Carport	None	+3,000	2 Car Carport		None	+3,000
Porch/Patio/Deck	Lrg Cvrd Deck	Lrg Cvrd Deck		Lrg Cvrd Deck		Cvrd/Cvrd	+3,000
Other Improvements	None	Fnc/Barn/Corral	-10,000			None	
Other Improvements	None	None		None		None	
Original List Price	N/A	\$395,000	U	\$250,000	0	\$265,000	(
Net Adjustment (Total)		+ - \$	-62,000	X + - \$	10,200	X + \$	22,680
Adjusted Sale Price							
of Comparables Summary of Sales Comparison		\$	342,000	\$	260,200	\$	282,680
Distance of over 10 The Subject was pu	rch further would not provided and over major inchased by the currer per acre (Cumby/Can	thoroughfares is com at owner on 11/16/202	mon in this m				
	per acre (Cumby/Can 0 per acre (Lone Oak					1 11 11	
Based on historic m homes.	narket reaction, the Ag	e Adjustment is consi	idered at 0.5 9	% of the Sale Price tir	mes the difference	ence in the age for sit	te built
	oss Living Area are ap vided by the County A				based on ext	erior measurements/	views

ovide adequate information for replication of the following cost figures and calculations.				
apport for the opinion of site value (summary of comparable land sales or other methods for estimation	ng site value):		The market	was researched up to one year
determine average value for similar sites. Similar sites avera	ged \$14,000 per acre).		
STIMATED REPRODUCTION OR REPLACEMENT COST NEW	OPINION OF ST	TE VALUE		=\$ 95,2
purce of cost data:	DWELLING		Sq.Pt. @ \$	=\$
uality rating from cost service: Effective date of cost data:			Sq.R. @\$	=\$
omments on Cost Approach (gross living area calculations, depreciation, etc.):			Sq.R. @ \$	=\$
			Sq.Pt. @ \$	=\$
			Sq.Pt.@\$	=\$
				=\$
	Garage/Carport		Sq.Pt. @ \$	=\$
	Total Estimate		1	==\$
	Less	Physical	Functional	External
	Depreciation Depreciator Co	st of Improvements		=\$(
Mary Court IV , 1 1000 11111 1111111 111111111		of Site Improvements		=\$
	73-13 Talub	militarionimano		=\$
				*\$
stimated Remaining Economic Life (If required):	Years INDICATED VA	LUE BY COST APPROA	ж	=\$
	s not developed for this appraisal.			
stimated Monthly Market Rent \$ N/A X Gross Rent Multiplier		= \$		Indicated Value by Income App
ummary of Income Approach (including support for market rent and GRIM):				

	rt of a Planned Unit Development.			
agal Name of Project: N/A				
escribe common elements and recreational facilities:		N. Ph.		
		was -		
dicated Value by: Sales Comparison Approach \$ 295,000 Cost A				
	Approach (if developed) \$	N/A	Income Approa	ch (if developed) \$ N/A
				14/1
	month market exposu	re time. Ti	ne subject's ov	verall condition is strongly
The Final Opinion of Value is based on a 0-3 reconsidered in the Final Opinion of Value. Agent opinions vary in	month market exposu n this diverse market	re time. Ti so it is typica	ne subject's ov for there to b	verall condition is strongly e greater range between
nal Reconcilitation The Final Opinion of Value is based on a 0-3 r	month market exposu n this diverse market	re time. Ti so it is typica	ne subject's ov for there to b	verall condition is strongly e greater range between
The Final Opinion of Value is based on a 0-3 reconsidered in the Final Opinion of Value. Agent opinions vary in	month market exposu n this diverse market	re time. Ti so it is typica	ne subject's ov for there to b	verall condition is strongly e greater range between
The Final Opinion of Value is based on a 0-3 ronsidered in the Final Opinion of Value. Agent opinions vary is values. As supported by days on market, those that are priced has appraisal is made \(\mathbb{X}\) "as is", \(\prec\) subject to completion per plans	month market exposu n this diverse market higher than average and specifications on the	re time. The so it is typical market support	ne subject's ov for there to b t will take long Hypothetical Cond	verall condition is strongly e greater range between ger to get under contract.
The Final Opinion of Value is based on a 0-3 of considered in the Final Opinion of Value. Agent opinions vary is values. As supported by days on market, those that are priced his appraisal is made \(\mathbb{X} \) "as is", \(\mathbb{Subject} \) subject to completion per plans ompleted, \(\mathbb{Subject} \) subject to the following repairs or alterations on the basis	month market exposu n this diverse market higher than average and specifications on the	re time. Ti so it is typical market support to basis of a tion that the rep	ne subject's over the subject's over the subject's over the subject is subject to subject the subject to subject to subject the subject the subject to subject t	verall condition is strongly e greater range between ger to get under contract. Ition that the improvements have s have been completed, subject
The Final Opinion of Value is based on a 0-3 of considered in the Final Opinion of Value. Agent opinions vary is values. As supported by days on market, those that are priced his appraisal is made \(\mathbb{X} \) "as is", \(\mathbb{Subject} \) subject to completion per plans ompleted, \(\mathbb{Subject} \) subject to the following repairs or alterations on the basis	month market exposu n this diverse market higher than average and specifications on the	re time. Ti so it is typical market support to basis of a tion that the rep	ne subject's ov for there to b t will take long Hypothetical Cond	verall condition is strongly e greater range between ger to get under contract. Ition that the improvements have s have been completed, subject
The Final Opinion of Value is based on a 0-3 of considered in the Final Opinion of Value. Agent opinions vary is values. As supported by days on market, those that are priced has appraisal is made \(\mathbb{X}\) "as is", subject to completion per plans completed, subject to the following repairs or alterations on the basis of tollowing required inspection based on the Edizardinary Assumption that VALUE IS MY PROFESSIONAL OPINION BASED ON MARKET SUPPORT AND	month market exposu n this diverse market higher than average and specifications on the of a Hypothetical Condition or deticter D THE CONDITION OF TH	re time. Ti so it is typical market support to basis of a tion that the rep cy does not re	ne subject's over the subject's over the subject's over the subject to be the subject to be subject	verall condition is strongly e greater range between ger to get under contract. Ition that the improvements have s have been completed, subject r rapali: THE FINAL OPINION OF
The Final Opinion of Value is based on a 0-3 repaired in the Final Opinion of Value. Agent opinions vary in values. As supported by days on market, those that are priced has appraisal is made "" "as is", subject to completion per plans or alterations on the basis of tollowing required inspection based on the Editaodinary Assumption that VALUE IS MY PROFESSIONAL OPINION BASED ON MARKET SUPPORT AND Value be determined, although the property may sell anywhere within that range.	month market exposun this diverse market higher than average and specifications on the of a Hypothetical Condition or deficient D THE CONDITION OF THE	re time. The so it is typical market support the basis of a little that the report does not refer the property. A	ne subject's over for there to be to will take long. Hypothetical Conductors or alterations on alterations quite alteration of appraisal Forms are	verall condition is strongly e greater range between ger to get under contract. Ition that the improvements have s have been completed, subject r repair. THE FINAL OPINION OF and Standards require One Specific
The Final Opinion of Value is based on a 0-3 of considered in the Final Opinion of Value. Agent opinions vary is values. As supported by days on market, those that are priced has appraisal is made \(\infty\) "as is", subject to completion per plans completed, subject to the following repairs or alterations on the basis to following repairs or alterations on the basis of the following repairs or alterations on the basis of the following repairs or alterations on the basis of the following repairs or alterations on the basis of the following repairs of alterations on the basis of the following repairs of alterations on the basis of the following repairs of alterations on the basis of the following repairs of alterations on the basis of the following repairs of th	month market exposun this diverse market higher than average and specifications on the of a Hypothetical Condition or deficient DTHE CONDITION OF THE directionary Assumptions as	re time. TI so it is typical market support to basis of a tition that the req cy does not re E PROPERTY. A specified in the	ne subject's ou for there to b t will take long the long	verall condition is strongly e greater range between ger to get under contract. Ition that the improvements have a have been completed, subject r hapair THE FINAL OPINION OF ad Standards require One Specific Ida.
The Final Opinion of Value is based on a 0-3 reported in the Final Opinion of Value. Agent opinions vary is values. As supported by days on market, those that are priced this appraisal is made "a "as is" subject to completion per plans or plans or alterations on the basis of the tollowing repairs or alterations on the basis of the tollowing repairs or alterations on the basis of the tollowing repairs or alterations on the basis of the tollowing repairs or alterations on the basis of the tollowing repairs or alterations on the basis of the tollowing repairs or alterations on the basis of the tollowing repairs or alterations on the basis of the tollowing repairs or alterations on the basis of the tollowing repairs or alterations of the subject property, as in the tollowing repairs or alteration of the subject property, as in	month market exposus n this diverse market higher than average and specifications on the of a Hypothetical Cond the condition or deficien D THE CONDITION OF TH drarofinary Assumptions as ndicated below, defined	re time. TI so it is typical market support to basis of a tition that the rep cy does not re E PROPERTY. A specified in th Scope of Work	ne subject's out for there to be the first take long tak	verall condition is strongly e greater range between ger to get under contract. Ifion that the improvements have s have been completed, subject r rapair THE FINAL OPINION OF add Standards require One Specific ide. Assumptions and Limiting Conditions
The Final Opinion of Value is based on a 0-3 reported in the Final Opinion of Value. Agent opinions vary is values. As supported by days on market, those that are priced this appraisal is made "a "as is" subject to completion per plans or alterations on the basis of the following repairs or alterations on the basis of the following repairs or alterations on the basis of the following repairs or alterations on the basis of the following repairs or alterations on the basis of the following repairs or alterations on the basis of the following repairs or alterations on the basis of the following repairs or alterations on the basis of the following repairs or alterations on the basis of the following repairs or alterations on the basis of the following repairs or alterations on the basis of the following repairs or alterations on the basis of the following repairs or alterations or the basis of the following repairs or alterations or the basis of the following repairs or alterations or the basis of the following repairs or alterations or the basis of the following repairs or alterations or the basis of the following repairs or alterations or the basis or alterations or the basis or alterations or the basis of the following repairs or alterations or the basis or alterations or the basis of the following repairs or alterations or the basis of the b	month market exposus n this diverse market higher than average and specifications on the of a Hypothetical Cond the condition or deficien D THE CONDITION OF TH drardinary Assumptions as ndicated below, defined or other specified value	re time. Ti so it is typical market support to basis of a tition that the rea cy does not re E PROPERTY. A specified in th Scope of Worl type), as defin	ne subject's out for there to be the first take long tak	verall condition is strongly e greater range between ger to get under contract. ition that the improvements have s have been completed, subject of napilit THE FINAL OPINION OF and Standards require One Specific did. Assumptions and Limiting Cond the reel property that is the se
The Final Opinion of Value is based on a 0-3 repaired in the Final Opinion of Value. Agent opinions vary in considered in the Final Opinion of Value. Agent opinions vary in values. As supported by days on market, those that are priced has appraisal is made \(\sigma\) "asis", subject to completion per plans in appraisal is made \(\sigma\) "asis", subject to completion per plans in appraisal is made \(\sigma\) "asis", subject to completion per plans in appraisal is made \(\sigma\) "asis", subject to completion per plans in appraisal is made \(\sigma\) "asis", subject to completion per plans in appraisal is made \(\sigma\) "asis", subject to completion per plans in appraisal is made in the following required inspection of the Editoridinary Assumption that value be determined, although the property may sell anywhere within that range. This report is also subject to other hypothetical Conditions and/or but ased on the degree of inspection of the subject property, as in all Appraisar's Certifications, my (our) Opinion of the Market Value (or this report is: \$ 295,000 , so of:	month market exposu n this diverse market higher than average and specifications on th of a Hypothetical Cond the condition or deficien D THE CONDITION OF TH arrordinary Assumptions as addicated below, defined or other specified value 11/16/202	re time. Ti so it is typical market support to basis of a tition that the rea cy does not re E PROPERTY. A specified in th Scope of Worl type), as defin	ne subject's or for there to be the will take long the will take	verall condition is strongly e greater range between ger to get under contract. Ition that the improvements have is have been completed, subject repair. THE FINAL OPINION OF and Standards require One Specific Inde. Assumptions and Limiting Condition the real property that is the approperty that is the approperty distributed.
The Final Opinion of Value is based on a 0-3 repaired in the Final Opinion of Value. Agent opinions vary in considered in the Final Opinion of Value. Agent opinions vary in values. As supported by days on market, those that are priced by a supported by days on market, those that are priced by a supported by days on market, those that are priced by a support of the following repairs or alterations on the basis of the following required inspection based on the Editaordinary Assumption that value be determined, although the property may sell anywhere within that range. This report is also subject to other hypothetical Conditions and/or by a subject on the degree of inspection of the subject property was in all Appraiser's Certifications, may (our) Opinion of the Market Value (or this report is: \$ 295,000 , so of:	month market exposu n this diverse market higher than average and specifications on th of a Hypothetical Cond the condition or deficien D THE CONDITION OF TH arrandinary Assumptions as ndicated below, defined or other specified value 11/16/202 Conditions and/or Extraor	re time. TI so it is typical market support to basis of a filled in that the rep cy does not re E PROPERTY. A specified in the Scope of Worl type), as define 2	ne subject's or for there to be the will take long the will take take the will take	verall condition is strongly e greater range between ger to get under contract. Ition that the improvements have is have been completed, subject in repair. THE FINAL OPINION OF and Standards require One Specific ide. Assumptions and Limiting Condition the real property that is the se is the effective date of this appr this report. See attached add
The Final Opinion of Value is based on a 0-3 repaired in the Final Opinion of Value. Agent opinions vary in considered in the Final Opinion of Value. Agent opinions vary in values. As supported by days on market, those that are priced with appraisal is made \(\subseteq "as is", subject to completion per plans or alterations on the basis of the following required inspection based on the Edvaordinary Assumption that value is MY PROFESSIONAL OPINION BASED ON MARKET SUPPORT AND Talse be determined, although the property may sell anywhere within that range. This report is also subject to other Hypothetical Conditions and/or by a self on the degree of inspection of the subject property, as in the report is: \$ 295,000 , as of:	month market exposu n this diverse market higher than average and specifications on th of a Hypothetical Cond the condition or deficien D THE CONDITION OF TH arrandinary Assumptions as ndicated below, defined or other specified value 11/16/202 Conditions and/or Extraor	re time. The so it is typical market support to basis of a side that the report of the specified in the specified in the specified in the scope of World propel, as defined a specified as defined as specified as defined as specified as defined as specified as specif	ne subject's or for there to be the will take long the will take take the will take	verall condition is strongly e greater range between ger to get under contract. Ition that the improvements have is have been completed, subject in the standards require One Specific add. Assumptions and Limiting Condition the real property that is the se is the effective date of this appr this report. See attached add
The Final Opinion of Value is based on a 0-3 reported in the Final Opinion of Value. Agent opinions vary is considered in the Final Opinion of Value. Agent opinions vary is values. As supported by days on market, those that are priced by a supported by days on market, those that are priced by a supported by days on market, those that are priced by a supported by days on market, those that are priced by a supported by as a subject to completion per plans or alterations on the basis of the following required inspection based on the Editaordinary Assumption that ALUE IS MY PROFESSIONAL OPINION BASED ON MARKET SUPPORT AND A subject is also subject to other Hypothetical Conditions and/or Example on the degree of inspection of the subject property, as in all Appraiser's Certifications, may (our) Opinion of the Market Value (or indicated above, this Opinion of Value is subject to Hypothetical to Hypothetical to the pages, including	month market exposure this diverse market higher than average and specifications on the of a Hypothetical Condition or deficient DTHE CONDITION OF THE CONDITION ASSUMPTION ASSUMPTION OF THE CONDITION OF THE CON	re time. The so it is typical market support to basis of a side that the report of the specified in the specified in the specified in the scope of World propel, as defined a specified as defined as specified as defined as specified as defined as specified as specif	ne subject's or for there to be the will take long the will take take the will take	verall condition is strongly e greater range between ger to get under contract. Ition that the improvements have is have been completed, subject in mpair. THE FINAL OPINION OF and Standards require One Specific ide. Assumptions and Limiting Condition the real property that is the se is the effective date of this appr this report. See attached add
The Final Opinion of Value is based on a 0-3 reported in the Final Opinion of Value. Agent opinions vary is values. As supported by days on market, those that are priced by a subject to the following repairs or alterations on the basis of the following repairs or alterations on the basis of the following repairs or alterations on the basis of the following repairs or alterations on the basis of the following repairs or alterations on the basis of the following repairs or alterations on the basis of the following repairs or alterations on the basis of the following repairs or alterations on the basis of the following repairs or alterations on the basis of the following repairs of the subject to the following repairs of the following repairs on the following repairs of the subject to other Hypothetical Conditions and/or Extended appraiser's Certifications, my (our) Opinion of the starket Value (of the report is: \$ 295,000 , as of: indicated above, this Opinion of Value is subject to Hypothetical true and complete copy of this report contains 16 pages, including reperty understood without reference to the information contained in the tached Exhibits:	month market exposure this diverse market higher than average and specifications on the of a Hypothetical Condition or deficient DTHE CONDITION OF THE CONDITION ASSUMPTION ASSUMPTION OF THE CONDITION OF THE CON	re time. The so it is typical market support to basis of a sition that the request of the second to the second type, as defined an integral second to the se	ne subject's or for there to be the will take long the will take take the will take	verall condition is strongly e greater range between ger to get under contract. Ition that the improvements have is have been completed, subject in mpair. THE FINAL OPINION OF and Standards require One Specific ide. Assumptions and Limiting Condition the real property that is the se is the effective date of this appr this report. See attached add
The Final Opinion of Value is based on a 0-3 reported in the Final Opinion of Value. Agent opinions vary is values. As supported by days on market, those that are priced values. As supported by days on market, those that are priced values. As supported by days on market, those that are priced values. As supported by days on market, those that are priced values. As supported by days on market, those that are priced values. As supported by days on market, those that are priced values is appraised. In the following repairs or alterations on the basis of the following repairs or alterations on the basis of the following repairs or alterations on the basis of the following repairs or alterations on the basis of the following repairs or alterations on the basis of the following repairs of the basis of the basis of the following repairs of the basis of the following repairs of the subject of the subject property, as in and appraiser's Certifications, may (our) Opinion of the subject property, as indicated above, this Opinion of Value is subject to Hypothetical true and complete copy of this report contains 16 pages, including operly understood without reference to the information contained in the tracked Exhibits:	month market exposu n this diverse market higher than average and specifications on th of a Hypothetical Cond the condition or deficien D THE CONDITION OF TH transfer of the specified value 11/16/202 Conditions and/or Extrao sofibits which are considered	re time. The so it is typical market support to basis of a sition that the request of the second to the second type, as defined an integral second to the se	ne subject's or for there to be the form there to be the form the	verall condition is strongly e greater range between ger to get under contract. Ition that the improvements have is have been completed, subject repair. THE FINAL OPINION OF ad Standards require One Specific Ida. Assumptions and Limiting Condition the real property that is the se the effective date of this appr this report. See attached adopt this appraisal report may not
The Final Opinion of Value is based on a 0-3 reported in the Final Opinion of Value. Agent opinions vary is values. As supported by days on market, those that are priced values. As supported by days on market, those that are priced values. As supported by days on market, those that are priced values. As supported by days on market, those that are priced values. As supported by days on market, those that are priced values. As supported by days on market, those that are priced values. It is appraised is made value for the following repairs or alterations on the basis of the following repairs or alterations on the basis of the following repairs or alterations on the basis of the following repairs or alterations on the basis of the following repairs or alterations on the basis of the basis of the following repairs of the basis of the basis of the following repairs of the basis of the following repairs of the subject surface of the subject property, as in a day present a subject of the subject property, as in the report is: \$ 295,000 , .s. of: Indicated above, this Opinion of Value is subject to Hypothetical true and complete copy of this report contains 16 pages, including the property understood without reference to the information contained in the tracked Erhibits: **Extraordinary Assumptions**	month market exposu n this diverse market higher than average and specifications on th of a Hypothetical Cond the condition or deticler D THE CONDITION OF TH drardinary Assumptions as ndicated below, defined or other specified value 11/16/202 Conditions and/or Extrao exhibits which are considered complete report. Narrative Addendum	re time. TI so it is typical market support to basis of a tition that the req cy does not re E PROPERTY. A specified in th Scope of Worth type), as defin Z dinary Assumption ared an integral	ne subject's or for there to be the form there to be the form the	verall condition is strongly e greater range between ger to get under contract. Ition that the improvements have is have been completed, subject repair. THE FINAL OPINION OF ad Standards require One Specific Ida. Assumptions and Limiting Condition the real property that is the se the effective date of this appr this report. See attached adopt this appraisal report may not
The Final Opinion of Value is based on a 0-3 reported in the Final Opinion of Value. Agent opinions vary in considered in the Final Opinion of Value. Agent opinions vary in callues. As supported by days on market, those that are priced with appraisal is made \("as is", subject to completion per plans or alterations on the basis of the following required inspection based on the Extraordinary Assumption that value be determined, although the property may sell anywhere within that range. This report is also subject to other hypothetical Conditions and/or but assed on the degree of inspection of the subject property, as in all Appraiser's Certifications, my (our) Opinion of the Market Value (or indicated above, this Opinion of Value is subject to thypothetical true and complete copy of this report contains 16 pages, including roperly understood without reference to the information contained in the tached Exhibits: Scope of Work Limiting Cond./Certifications Map Addenda Additional Sales Additional Sales Extraordinary Assumptions Indicated Conditions Extraordinary Assumptions Indicated Conditions Extraordinary Assumptions Indicated Conditions Indicate	month market exposu n this diverse market higher than average and specifications on th of a hypothetical Cond the condition or deficien D THE CONDITION OF TH dirardinary Assumptions as ndicated below, defined or other specified value 11/16/202 Conditions and/or Extrao subbits which are consider complete report. Narrative Addendum Cost Addendum	re time. TI so it is typical market support to basis of a tition that the req cy does not re E PROPERTY. A specified in th Scope of Worth type), as defin Z dinary Assumption ared an integral	ne subject's out for there to be the will take long the will take the	verall condition is strongly e greater range between ger to get under contract. Ition that the improvements have is have been completed, subject repair. THE FINAL OPINION OF ad Standards require One Specific Ida. Assumptions and Limiting Condition the real property that is the se the effective date of this appr this report. See attached adopt this appraisal report may not
The Final Opinion of Value is based on a 0-3 reported in the Final Opinion of Value. Agent opinions vary in considered in the Final Opinion of Value. Agent opinions vary in considered in the Final Opinion of Value. Agent opinions vary in call the process of the	month market exposu n this diverse market higher than average and specifications on the of a hypothetical Cond the condition or deficien D THE CONDITION OF TH directions and/or Extrao softilities which are consist complete report. Narrative Addendum Cost Addendum Cient Name: Address: 4501 FM 2	re time. The so it is typical market support to the	ne subject's ou for there to be the will take long take lo	verall condition is strongly e greater range between ger to get under contract. Ition that the improvements have is have been completed, subject repair. THE FINAL OPINION OF ad Standards require One Specific Ida. Assumptions and Limiting Condition the real property that is the se the effective date of this appr this report. See attached add port. This appraisal report may not
The Final Opinion of Value is based on a 0-3 reported in the Final Opinion of Value. Agent opinions vary in considered in the Final Opinion of Value. Agent opinions vary in callues. As supported by days on market, those that are priced with appraisal is made \("as is", subject to completion per plans or alterations on the basis of the following required inspection based on the Edvardinary Assumption that value be determined, although the property may sell anywhere within that range. This report is also subject to other hypothetical Conditions and/or by a self on the degree of inspection of the subject property, as in adaptation of the subject property, as in this report is: \$ 295,000 or the subject to they hypothetical to indicated above, this Opinion of Value is subject to they hypothetical true and complete copy of this report contains 16 pages, including reperty understood without reference to the information contained in the tached Echiblis: Scope of Work Limiting Cond / Certifications Additional Sales Additional Sales Extraordinary Assumptions Extraordi	month market exposu n this diverse market higher than average and specifications on th of a Hypothetical Cond the condition or deficient D THE CONDITION OF TH arrandinary Assumptions as ndicated below, defined or other specified value 11/16/202 Conditions end/or Extreo exhibits which are consist compilete report. Narrative Addendum Client Name: Address: 4501 FM 2*	re time. The so it is typical market support to the support of the	ne subject's or for there to be the will take long the will take the will	verall condition is strongly e greater range between ger to get under contract. Ition that the improvements have is have been completed, subject repair. THE FINAL OPINION OF ad Standards require One Specific Ida. Assumptions and Limiting Condition the real property that is the se the effective date of this appr this report. See attached add port. This appraisal report may not
The Final Opinion of Value is based on a 0-3 reported in the Final Opinion of Value. Agent opinions vary is values. As supported by days on market, those that are priced values. As supported by days on market, those that are priced values. As supported by days on market, those that are priced values. As supported by days on market, those that are priced his appraisal is made \(\) "as is", subject to completion per plans or alterations on the basis of the following repairs or alterations on the basis of the following repairs or alterations on the basis of the following repairs or alterations on the basis of the following repairs or alterations on the basis of the following repairs or alterations on the basis of the following repairs or alterations or the basis of the following repairs or alterations and/or Extracted on the degree of inspection of the subject property, as in the report is: \$ 295,000 , as of: indicated above, this Opinion of Value is subject to thypothetical true and complete copy of this report contains 16 pages, including reperty understood without reference to the information contained in the trached Exhibits: Scope of Work Limiting Cond./Certifications Additional Sales Additional Sales Extraordinary Assumptions Deptation of the starked Exhibits Extraordinary Assumptions Deptational Conditions Extraordinary Assumptions Deptational Conditions Deptational Conditions Deptational Conditions Deptations Deptational Conditions Deptation Deptation Deptations Deptational Conditions Deptation Deptations Deptation Deptation Deptations Deptation Deptation Deptation Deptations Deptation Deptation Deptation Deptation Deptations Deptation D	month market exposu n this diverse market higher than average and specifications on th of a Hypothetical Cond the condition or deficient D THE CONDITION OF TH arrandinary Assumptions as ndicated below, defined or other specified value 11/16/202 Conditions end/or Extreo exhibits which are consist compilete report. Narrative Addendum Client Name: Address: 4501 FM 2*	re time. The so it is typical market support to the	ne subject's or for there to be the will take long the will take the will	verall condition is strongly e greater range between ger to get under contract. Ition that the improvements have is have been completed, subject repair. THE FINAL OPINION OF ad Standards require One Specific Ida. Assumptions and Limiting Condition the real property that is the se the effective date of this appr this report. See attached add port. This appraisal report may not
The Final Opinion of Value is based on a 0-3 reported in the Final Opinion of Value. Agent opinions vary is considered in the Final Opinion of Value. Agent opinions vary is callues. As supported by days on market, those that are priced with the property of the following required inspection based on the Editaordinary Assumption that following required inspection based on the Editaordinary Assumption that following required inspection based on the Editaordinary Assumption that following required inspection based on the Editaordinary Assumption that following required inspection based on the Editaordinary Assumption that following required inspection of the Editaordinary Assumption that followed on the degree of inspection of the subject Conditions and/or End appraiser's Certifications, rey (eur) Opinion of the basiset property, as in and Appraiser's Certifications, rey (eur) Opinion of the basiset to Hypothetical to the report lis: \$ 295,000 , see of: indicated above, this Opinion of Value is subject to Hypothetical to Hypothetical Conditions including the property understood without reference to the information contained in the trached Erhiblis:	month market exposu n this diverse market higher than average and specifications on th of a Hypothetical Cond the condition or deficient D THE CONDITION OF TH arrandinary Assumptions as ndicated below, defined or other specified value 11/16/202 Conditions end/or Extreo exhibits which are consist compilete report. Narrative Addendum Client Name: Address: 4501 FM 2*	re time. The so it is typical market support to the support of the	ne subject's or for there to be the will take long the will take the will	verall condition is strongly e greater range between ger to get under contract. Ition that the improvements have is have been completed, subject repair. THE FINAL OPINION OF ad Standards require One Specific ids. Assumptions and Limiting Condition of the separation of the separation of the separation of the separation. See attached add port. This appraisal report may not
The Final Opinion of Value is based on a 0-3 reported in the Final Opinion of Value. Agent opinions vary is considered in the Final Opinion of Value. Agent opinions vary is callues. As supported by days on market, those that are priced with the property of the following required inspection based on the Editaordinary Assumption that following required inspection based on the Editaordinary Assumption that following required inspection based on the Editaordinary Assumption that following required inspection based on the Editaordinary Assumption that following required inspection based on the Editaordinary Assumption that following required inspection of the Editaordinary Assumption that followed on the degree of inspection of the subject Conditions and/or End appraiser's Certifications, rey (eur) Opinion of the basiset property, as in and Appraiser's Certifications, rey (eur) Opinion of the basiset to Hypothetical to the report lis: \$ 295,000 , see of: indicated above, this Opinion of Value is subject to Hypothetical to Hypothetical Conditions including the property understood without reference to the information contained in the trached Erhiblis:	month market exposu n this diverse market higher than average and specifications on th of a Hypothetical Cond the condition or deficient D THE CONDITION OF TH arrandinary Assumptions as ndicated below, defined or other specified value 11/16/202 Conditions end/or Extreo exhibits which are consist compilete report. Narrative Addendum Client Name: Address: 4501 FM 2*	re time. The so it is typical market support to the support of the	ne subject's or for there to be the will take long the will take the will	verall condition is strongly e greater range between ger to get under contract. Ition that the improvements have is have been completed, subject repair: THE FINAL OPINION OF ad Standards require One Specific Ida. Assumptions and Limiting Condition the real property that is the se the effective date of this appr this appraisal report may not
The Final Opinion of Value is based on a 0-3 reported in the Final Opinion of Value. Agent opinions vary is considered in the Final Opinion of Value. Agent opinions vary is callues. As supported by days on market, those that are priced with the property of the following required inspection based on the Editaordinary Assumption that following required inspection based on the Editaordinary Assumption that following required inspection based on the Editaordinary Assumption that following required inspection based on the Editaordinary Assumption that following required inspection based on the Editaordinary Assumption that following required inspection of the Editaordinary Assumption that followed on the degree of inspection of the subject Conditions and/or End appraiser's Certifications, rey (eur) Opinion of the basiset property, as in and Appraiser's Certifications, rey (eur) Opinion of the basiset to Hypothetical to the report lis: \$ 295,000 , see of: indicated above, this Opinion of Value is subject to Hypothetical to Hypothetical Conditions including the property understood without reference to the information contained in the trached Erhiblis:	month market exposu n this diverse market higher than average and specifications on th of a Hypothetical Cond the condition or deficient D THE CONDITION OF TH arrandinary Assumptions as ndicated below, defined or other specified value 11/16/202 Conditions end/or Extreo exhibits which are consist compilete report. Narrative Addendum Client Name: Address: 4501 FM 2*	re time. The so it is typical market support to the support of the	ne subject's or for there to be the will take long the will take the will	verall condition is strongly e greater range between ger to get under contract. Ition that the improvements have is have been completed, subject repair. THE FINAL OPINION OF ad Standards require One Specific Ida. Assumptions and Limiting Condition the real property that is the se the effective date of this appr this report. See attached add port. This appraisal report may not
The Final Opinion of Value is based on a 0-3 reported in the Final Opinion of Value. Agent opinions vary is values. As supported by days on market, those that are priced values. As supported by days on market, those that are priced values. As supported by days on market, those that are priced values. As supported by days on market, those that are priced his appraisal is made \(\) "as is", subject to completion per plans or alterations on the basis of the following repairs or alterations on the basis of the following repairs or alterations on the basis of the following repairs or alterations on the basis of the following repairs or alterations on the basis of the following repairs or alterations on the basis of the following repairs or alterations or the basis of the following repairs or alterations and/or Extracted on the degree of inspection of the subject property, as in the report is: \$ 295,000 , as of: indicated above, this Opinion of Value is subject to thypothetical true and complete copy of this report contains 16 pages, including reperty understood without reference to the information contained in the trached Exhibits: Scope of Work Limiting Cond./Certifications Additional Sales Additional Sales Extraordinary Assumptions Deptation of the starked Exhibits Extraordinary Assumptions Deptational Conditions Extraordinary Assumptions Deptational Conditions Deptational Conditions Deptational Conditions Deptations Deptational Conditions Deptation Deptation Deptations Deptational Conditions Deptation Deptations Deptation Deptation Deptations Deptation Deptation Deptation Deptations Deptation Deptation Deptation Deptation Deptations Deptation D	month market exposu n this diverse market higher than average and specifications on th of a Hypothetical Cond the condition or deficien D THE CONDITION OF TH direction of the specified value or other specified value and/or Extrao shibits which are consic compilete raport. Narrative Addendum Client Name: 4501 FM 2: SUPERVISO or CO-APPR	re time. The so it is typical market support to the support of the	ne subject's or for there to be the will take long the will take the will	verall condition is strongly e greater range between ger to get under contract. Ition that the improvements have is have been completed, subject repair. THE FINAL OPINION OF ad Standards require One Specific Ida. Assumptions and Limiting Condition the real property that is the se the effective date of this appr this report. See attached add port. This appraisal report may not
The Final Opinion of Value is based on a 0-3 reported in the Final Opinion of Value. Agent opinions vary is considered in the Final Opinion of Value. Agent opinions vary is callues. As supported by days on market, those that are priced with the property of the following required inspection based on the Editaordinary Assumption that following required inspection based on the Editaordinary Assumption that following required inspection based on the Editaordinary Assumption that following required inspection based on the Editaordinary Assumption that following required inspection based on the Editaordinary Assumption that following required inspection of the Editaordinary Assumption that followed on the degree of inspection of the subject Conditions and/or End appraiser's Certifications, rey (eur) Opinion of the basiset property, as in and Appraiser's Certifications, rey (eur) Opinion of the basiset to Hypothetical to the report lis: \$ 295,000 , see of: indicated above, this Opinion of Value is subject to Hypothetical to Hypothetical Conditions including the property understood without reference to the information contained in the trached Erhiblis:	month market exposu n this diverse market higher than average and specifications on th of a Hypothetical Cond the condition or deficient D THE CONDITION OF TH arrandinary Assumptions as ndicated below, defined or other specified value 11/16/202 Conditions end/or Extreo exhibits which are consist compilete report. Narrative Addendum Client Name: Address: 4501 FM 2*	re time. The so it is typical market support the support of the su	ne subject's or for there to be the will take long the will take the will	verall condition is strongly e greater range between ger to get under contract. Ition that the improvements have is have been completed, subject repair. THE FINAL OPINION OF ad Standards require One Specific Ida. Assumptions and Limiting Condition the real property that is the se the effective date of this appr this report. See attached add port. This appraisal report may not
The Final Opinion of Value is based on a 0-3 reported in the Final Opinion of Value. Agent opinions vary is considered in the Final Opinion of Value. Agent opinions vary is values. As supported by days on market, those that are priced with a supported by days on market, those that are priced with a support of the following repairs or alterations on the basis of the following required inspection based on the Editaordinary Assumption that value is MY PROFESSIONAL OPINION BASED ON MARKET SUPPORT AND value be determined, although the property may sell anywhere within that range. This report is also subject to other Hypothetical Conditions and/or Extended on the degree of inspection of the subject Conditions and/or Extended and Appraiser's Certifications, may (eur) Opinion of the subject to Hypothetical to the report is: \$ 295,000 , as of: indicated above, this Opinion of Value is subject to Hypothetical to Hypothetical conditions without reference to the information contained in the deared Erhiblis: Scope of Work	month market exposu n this diverse market higher than average and specifications on th of a Hypothetical Cond the condition or deticler DTHE CONDITION OF TH drardinary Assumptions as adicated below, defined or other specifies and/or Extrao enhibits which are consist complete report. Narrative Addendum Cost Addendum Cient Name: Address: 4501 FM 2: SUPERVISO or CO-APPR	re time. The so it is typical market support the support of the su	ne subject's or for there to be the will take long the will take the will	verall condition is strongly e greater range between ger to get under contract. Ition that the improvements have is have been completed, subject repair. THE FINAL OPINION OF ad Standards require One Specific Ida. Assumptions and Limiting Condition the real property that is the se the effective date of this appr this report. See attached add port. This appraisal report may not
The Final Opinion of Value is based on a 0-3 reported in the Final Opinion of Value. Agent opinions vary is considered in the Final Opinion of Value. Agent opinions vary is values. As supported by days on market, those that are priced with a support of the following repairs or alterations on the basis of the following repairs or alterations on the basis of the following repairs of alterations on the basis of the following repairs of alterations on the basis of the following repairs of alterations on the basis of the following repairs of alterations on the basis of the following repairs of the subject to other Hypothetical Conditions and/or but also subject to other Hypothetical Conditions and/or but also subject to other Hypothetical Conditions and/or but the report is also subject to other Hypothetical Conditions and/or but the report is: \$ 295,000 , as of: Indicated above, the Opinion of Value is subject to Hypothetical to Hypothetical conditions when the text of the following the property understood without reference to the information contained in the trached bribits: Scope of Work	month market exposu n this diverse market higher than average and specifications on th of a Hypotheticat Cond the condition or deticler D THE CONDITION OF TH drardinary Assumptions as ndicated below, defined or other specified value 11/16/202 Conditions and/or Extreo enhibits which are consist complete report. Narrative Addendum Cost Addendum Cient Name: Address: 4501 FM 2: SUPERVISO or CO-APPR Supenvisory or Co-Appraiser Nam	re time. The so it is typical market support the support of the su	ne subject's out for there to be the will take long take l	verall condition is strongly e greater range between ger to get under contract. Ition that the improvements have is have been completed, subject repair. THE FINAL OPINION OF ad Standards require One Specific Ida. Assumptions and Limiting Condition the real property that is the se the effective date of this appr this report. See attached add port. This appraisal report may not
The Final Opinion of Value is based on a 0-3 representation. The Final Opinion of Value. Agent opinions vary is considered in the Final Opinion of Value. Agent opinions vary is values. As supported by days on market, those that are priced will be a subject to the following repairs or alterations on the basis of the following repairs or alterations on the basis of the following repairs of alterations on the basis of the following repairs of alterations on the basis of the following repairs of alterations on the basis of the following repairs of alterations on the basis of the following repairs of alterations on the basis of the following repairs of alterations on the basis of the following repairs of the followin	month market exposu n this diverse market higher than average and specifications on the of a hypothetical Cond the condition or deficient D THE CONDITION OF TH- draordinary Assumptions as ndicated below, defined or other specified value 11/16/202 Conditions and/or Extraor exhibits which are consist complete report. Narrative Addendum Cost Addendum Cilent Name: 4501 FM 2* SUPERVISO or CO-APPR Supenisory or Co-Appraiser Nan Company:	re time. The so it is typical market support the support of the su	ne subject's out for there to be the will take long take l	verall condition is strongly e greater range between ger to get under contract. ition that the improvements have is have been completed, subject repair. THE FINAL OPINION OF ad Standards require One Specific ida. Assumptions and Limiting Condit the real property that is the se is the effective date of this appr tible report. See attached add port. This appraisal report may not. Sketch Addendum Manuf. House Addendum Manuf. House Addendum
The Final Opinion of Value is based on a 0-3 representation. The Final Opinion of Value. Agent opinions vary is considered in the Final Opinion of Value. Agent opinions vary is values. As supported by days on market, those that are priced values. As supported by days on market, those that are priced is appraisal is made \("as is", subject to completion per plans or alterations on the basis of the following repairs or alterations on the basis of the following repairs or alterations on the basis of the following repairs or alterations on the basis of the following repairs or alterations on the basis of the following repairs or alterations on the basis of the following repairs or alterations on the basis of the following repairs of alterations on the following repairs or alterations on the basis of the following repairs of the following repairs of the subject to the following repairs and/or Extended a property is also subject to other Hypothetical Conditions and/or Extended and Appraiser's Certifications, rep (our) Opinion of the subject to Hypothetical true and complete copy of this report contains 16 pages, including the property understood without reference to the information contained in the trached Exhibits: Scope of Work Limiting Cond./Certifications Department of the property understood without reference to the information contained in the trached Exhibits: Scope of Work Limiting Cond./Certifications Department of the property understood without reference to the information contained in the trached Exhibits: Additional Sales Department of the property of the property understood without reference to the information contained in the trached Exhibits: Teresa Biggers Department of the property of the	month market exposu n this diverse market higher than average and specifications on the of a hypotheticat Cond the condition or deficient D THE CONDITION OF TH- directionary Assumptions as ndicated below, defined or other specified value 11/16/202 Conditions and/or Extrao exhibits which are consist complete report. Narrative Addendum Cost Addendum Cost Addendum Cost Addendum Supervisory or Co-Appraiser Nan Company: Phone:	re time. The so it is typical market support to the support of the	ne subject's out for there to be the will take long take l	verall condition is strongly e greater range between ger to get under contract. ition that the improvements have is have been completed, subject repair. THE FINAL OPINION OF ad Standards require One Specific ida. Assumptions and Limiting Condithe real property that is the se the effective date of this appr tible report. See attached ado port. This appraisal report may not. Sketch Addendum Manuf. House Addendum
The Final Opinion of Value is based on a 0-3 reported in the Final Opinion of Value. Agent opinions vary in considered in the Final Opinion of Value. Agent opinions vary in considered in the Final Opinion of Value. Agent opinions vary in considered in the Final Opinion of Value. Agent opinions vary in call the process of the process o	month market exposu n this diverse market higher than average and specifications on th of a Hypothetical Cond the condition or deficien D THE CONDITION OF TH direction of the specified value 11/16/202 Conditions and/or Extrao enhibits which are consist compilete report. Narrative Addendum Client Name: 4501 FM 2* SUPERVISO or CO-Appraiser Nan Company: Phone: E-Mail:	re time. The so it is typical market support to the support of the	ne subject's out for there to be the will take long take l	verall condition is strongly e greater range between ger to get under contract. ition that the improvements have is have been completed, subject repair. THE FINAL OPINION OF ad Standards require One Specific ida. Assumptions and Limiting Condithe real property that is the se the effective date of this appr tible report. See attached ado port. This appraisal report may not. Sketch Addendum Manuf. House Addendum
The Final Opinion of Value is based on a 0-3 reported in the Final Opinion of Value. Agent opinions vary is considered in the Final Opinion of Value. Agent opinions vary is called in the Final Opinion of Value. Agent opinions vary is called in the Final Opinion of Value. Agent opinions vary is called in the following market, those that are priced with a subject to the following required inspection based on the Editaordinary Assumption that following required inspection based on the Editaordinary Assumption that following required inspection of the Editaordinary Assumption that following required inspection of the Editaordinary Assumption that following required inspection of the Editaordinary Assumption that following the property may sell anywhere within that range. This report is also subject to other hypothetical Conditions and/or Extended on the degree of inspection of the subject property, as in additional Appraiser's Certification, may (our) Opinion of the Market Value (or the information contained in the teached Erhibits: See Scope of Work Map Addenda Hypothetical Conditions Teresa Biggers Department Teresa Biggers Departme	month market exposu n this diverse market higher than average and specifications on th of a Hypothetical Cond the condition or deficier D THE CONDITION OF TH arractionary Assumptions as addicated below, defined or other specified value 11/16/202 Conditions and/or Extrao softbits which are consist compilete report. Narrative Addendum Cost Addendum Client Name: Address: 4501 FM 2: SUPERVISO Or CO-Appraiser Nam Company: Phone: E-Mail: Dete of Report (S License or Certific Designation:	re time. The so it is typical market support the support of the support of the support of the support of typical support of typ	ne subject's or for there to be the form there to be the form there to be the form t	verall condition is strongly e greater range between ger to get under contract. Ition that the improvements have is have been completed, subject repair. THE FINAL OPINION OF and Standards require One Specific tide. Assumptions and Limiting Condition the real property that is the se is the effective date of this appr this report. See attached add port. This appraisal report may not Sketch Addendum Manuf. House Addendum Manuf. House Addendum
The Final Opinion of Value is based on a 0-3 reported in the Final Opinion of Value. Agent opinions vary is considered in the Final Opinion of Value. Agent opinions vary is values. As supported by days on market, those that are priced values. As supported by days on market, those that are priced values. As supported by days on market, those that are priced values. As supported by days on market, those that are priced values. As supported by days on market, those that are priced values. As supported by days on market, those that are priced values. It is appraised in the following required inspection based on the Editaordinary Assumption that value be determined, although the property may sell anywhere within that range. This report is also subject to other Hypothetical Conditions and/or Extended on the degree of inspection of the subject property, as in adaptive control of the subject property, as in a daypratiser's Certifications, rey (our) Opinion of the subject to Hypothetical to the hypothetical to the hypothetical conditions which is subject to hypothetical to the hypothetical conditions. It was an accordinary Assumptions without reference to the information contained in the tracked chibits: Scope of Work Limiting Cond/Certifications Attacked Conditions Extraordinary Assumptions in the contained in the tracked chibits: PPRAISER regionalization as the property and the property understood without reference to the information contained in the tracked chibits: Teresa Biggers Teresa Bigger	month market exposu n this diverse market higher than average and specifications on th of a Hypothetical Cond the condition or deficier D THE CONDITION OF TH arractionary Assumptions as addicated below, defined or other specified value 11/16/202 Conditions and/or Extrao softbits which are consist compilete report. Narrative Addendum Cost Addendum Client Name: Address: 4501 FM 2: SUPERVISO Or CO-Appraiser Nam Company: Phone: E-Mail: Dete of Report (S License or Certific Designation:	re time. The so it is typical market support to the support of the	ne subject's or for there to be the form there to be the form there to be the form t	verall condition is strongly e greater range between ger to get under contract. Ition that the improvements have is have been completed, subject repair: THE FINAL OPINION OF ad Standards require One Specific Ida. Assumptions and Limiting Condition ida. Assumptions and Limiting Condition ida. Assumptions and Limiting Condition ida. See attached add port. This appraisal report may not Sketch Addendum Manuf. House Addendum Manuf. House Addendum State:
The Final Opinion of Value is based on a 0-3 reported in the Final Opinion of Value. Agent opinions vary in considered in the Final Opinion of Value. Agent opinions vary in considered in the Final Opinion of Value. Agent opinions vary in considered in the Final Opinion of Value. Agent opinions vary in calculations. As supported by days on market, those that are priced values. As supported by days on market, those that are priced with the following repairs or alterations on the basis of the following repairs or alterations on the basis of the following required inspection based on the Editaordinary Assumption that value be determined, although the property may sell anywhere within that range. This report is also subject to other hypothetical Conditions and/or be assed on the degree of inspection of the subject property, with the report is: \$ 295,000 , as of: including the report is: \$ 295,000 , as of: including understood without reference to the information contained in the thereto the basis of the property understood without reference to the information contained in the thereto the contains. Additional Sales Appraiser Name: Teresa Biggers Limiting Cond/Certifications Extraordinary Assumptions Department of Report (Signature): 11/17/2022 11/17/2022	month market exposu n this diverse market higher than average and specifications on th of a Hypothetical Cond the condition or deficier D THE CONDITION OF TH arractionary Assumptions as addicated below, defined or other specified value 11/16/202 Conditions and/or Extrao softbits which are consist compilete report. Narrative Addendum Cost Addendum Client Name: Address: 4501 FM 2: SUPERVISO Or CO-Appraiser Nam Company: Phone: E-Mail: Dete of Report (S License or Certific Designation:	re time. The so it is typical market support and the required from that the required from the property. A specified in the sp	ne subject's or for there to be the form there to be the form there to be the form t	verall condition is strongly e greater range between ger to get under contract. Ition that the improvements have is have been completed, subject repair. THE FINAL OPINION OF and Standards require One Specific tide. Assumptions and Limiting Condition the real property that is the set the effective date of this appr this report. See attached add port. This appraisal report may not Sketch Addendum Manuf. House Addendum Manuf. House Addendum

Assumptions, Limiting Conditions & Scope of Work

File No.: G221111 State: TX Zip Code: 75453 City: Lone Oak Property Address: 6973 Simmons Dr Address: 4501 FM 2101, Greenville, TX 75453 **Edward Harris**

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

Address: 4403 County Road 3140, Lone Oak, TX 75453-2309

of it being under responsible ownership.

Aporaiser:

- The appraiser may have provided a sketch in the appraisal report to show approximate dimensions of the improvements, and any such

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

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

of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property, or that he or she became aware of

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

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

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

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

assignment.

 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 credible assignment 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

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 appraisar, appraisal firm, and related parties assume no obligation, liability, or accountability, and will not be responsible for any unauthorized use of this report or its conclusions.

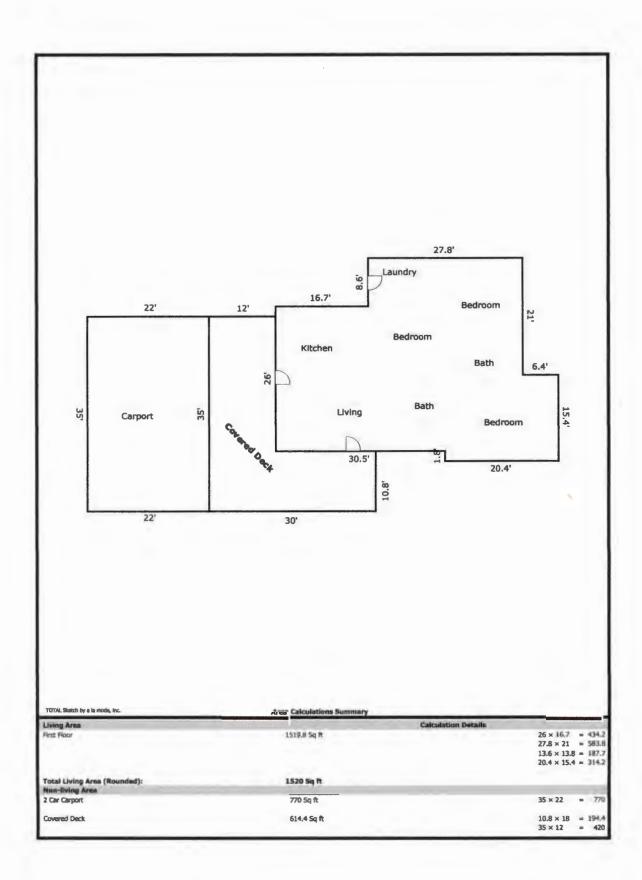
Additional Comments (Scope of Work, Extraordinary Assumptions, Hypothetical Conditions, etc.):

Bigge

	Client Contact:		***	dward Hams	e or minit supervis	1011 (013), al
	E-Mail:	Address:	4501 FM 21	01, Greenville, TX 75453		
	APPRAISER Senal Res 2/4			Y APPRAISER (If required)		
			or CO-APPRA	AISER (if applicable)		
SIGNATURES	Appraiser Name: Teresa Biggers Company: Lone Oak Appraisal Services, Inc. Phone: (903) 662-4001 Fax:		Supervisory or Co-Appraiser Name Company: Phone:	Ε	Fax	
	E-Mail: loappraisal@gmail.com		E-Mail:		***************************************	
	Date Report Signed: 11/17/2022		Date Report Signed	ć		
	License or Certification #: TX-1330842-R State:	TX	License or Certifica	tion #:		State:
	Designation: Lone Oak Appraisal Services, Inc.		Designation:			
	Expiration Date of License or Certification: 03/31/2024		Expiration Date of L	Icense or Certification:		
	Inspection of Subject: Interior & Exterior Exterior Only	None	Inspection of Subje	ct: Interior & Exterior	Fatherine Only	None
	Date of Inspection: 11/16/2022		Date of Inspection:		Leron Biggers	
7	DOCCIDENTIAL	Copyright© 2007	by a la mode, inc. This form	may be reproduced unmodified without written per	rmis st I	ne acknowledged and credited

Building Sketch

Borrower	N/A							
Property Address	6973 Simmons Dr							
City	Lone Oak	County	Hunt	State	TX	Zip Code	75453	
ender/Client	Edward Harris							



Subject Interior Photo Page

Borrower	N/A			
Property Address	6973 Simmons Dr			
City	Lone Oak	County Hunt	State TX	Zip Code 75453
ender/Client	Edward Harris			



Subject Interior

6973 Simmons Dr

Sales Price

Gross Living Area 1,520
Total Rooms 5
Total Bedrooms 3
Total Bathrooms 2.0

Location Cumby ISD/Pvt Rd
View Residential//Rural
Site 6.797 Acre
Quality Average
Age A57/E20



Subject Interior



Subject Interior

Serial# 76BF5E7A esign.alamode.com/verify

Interior Photos

Borrower	N/A						
Property Address	6973 Simmons Dr						
City	Lone Oak	County	Hunt	State	TX	Zip Code	75453
ender/Client	Edward Harris						

























Preparity Address 6973 Simmons Dr

City Lone Oak County Hunt State TX Zip Code 75453

Lender/Client Edward Harris



Comparable 1

1371 County Road 3128
Prox. to Subject 5.98 miles W
Sale Price 404,000
Gross Living Area 1,550
Total Rooms 5
Total Bedrooms 3
Total Bathrooms 2.0

Location Campbell ISD/Publ
View Residential//Rural
Site 4.99 Acre
Quality Average
Age A19/E10



Comparable 2

4690 County Road 3403

 Prox. to Subject
 6.57 miles SW

 Sale Price
 250,000

 Gross Living Area
 1,528

 Total Rooms
 5

 Total Bedrooms
 2

 Total Bathrooms
 2.0

Location LoneOak ISD/Publ View Residential//Rural Site 2.0 Acre

Quality Average
Age A47/E20



Comparable 3

3757 County Road 3328

 Prox. to Subject
 11.64 miles W

 Sale Price
 260,000

 Gross Living Area
 1,400

 Total Rooms
 5

 Total Bedrooms
 3

 Total Bathrooms
 2.0

Location LoneOak ISD/Publ View Residential//Rural Site 2.0 Acre

Quality Average
Age A38/20

APPRAISER DISCLOSURE STATEMENT

Where applicable, information contained in this form may be required in conjunction with appraisal assignments or specialized services performed by a state-certified or state-licensed real estate appraiser. Name of Appraiser: Teresa Biggers Class of Certification/Licensure: Certified General Certified Residential Licensed Residential Licensed Trainee or Assistant Temporary General Licensed Certification/Licensure Number: TX-1330842-R Certification/Licensure State: Expires: 03/31/2024 is within the scope of my Certification or License Scope: This Report is not within the scope of my Certification or License Service Provided By: Disinterested & Unbiased Third Party Interested & Biased Third Party Interested Third Party on Contingent Fee Basis If applicable, Appraisal Management Company Number: N/A If applicable, select one of the following: The actual fee paid to the appraiser for this appraisal assignment or specialized service was: \$ 450.00 The appraiser is employed by the appraisal management company on an employee and employer basis for the performance of this appraisal, and was not paid a fee. sign alamode com/verify Serial:76BF5F7A ***SEE ATTACHED ADDENDUM*** The appraiser is not a professional home inspector, pest inspector, contractor or certified engineer and is not qualified to make final repair recommendations regarding any structural, foundation, mechanical, environmental or pest infestation issues. The appraiser can only recommend to the client/lender further professional inspections may be required. The appraiser is not responsible for the accuracy of the estimated ages or time lines contained in this report.

_ Leran Biggers

perty Address	N/A 6973 Simmons Dr		File No. G221111
	Lone Oak	County Hu	unt State TX Zip Code 75453
der/Client	Edward Harris		
DDDA	ISAL AND REPORT II	PENTIFICATION	
	NOAE AND HEI OILI II	ZHIII IOAIION	
This Repo	ort is <u>one</u> of the following types:		
Appra	nisal Report (A written report p	repared under Standards Rule	2-2(a), pursuant to the Scope of Work, as disclosed elsewhere in this report.)
Restri	icted (A written report p	repared under Standards Rule	2-2(b), pursuant to the Scope of Work, as disclosed elsewhere in this report,
Appra	aisal Report restricted to the state		ecified client and any other named intended user(s).)
Comm	ents on Standards F	lule 2-3	
	, to the best of my knowledge and belief:		
	nents of fact contained in this report are	true and correct.	
		re limited only by the reported assum	ptions and limiting conditions and are my personal, impartial, and unbiased professional
	pinions, and conclusions.	annestive interest in the property that	in the cubicet of this report and no namonal interest with manual to the parties involved
			is the subject of this report and no personal interest with respect to the parties involved. r capacity, regarding the property that is the subject of this report within the three-year
	ediately preceding acceptance of this assi		
	bias with respect to the property that is the ement in this assignment was not conting		
			determined results. It or reporting of a predetermined value or direction in value that favors the cause of the
			nce of a subsequent event directly related to the intended use of this appraisal.
My analys	es, opinions, and conclusions were devel	oped, and this report has been prepa	red, in conformity with the Uniform Standards of Professional Appraisal Practice that
	ct at the time this report was prepared.		
	nerwise indicated, I have made a personal		
	terwise indicated, no one provided signific roviding significant real property appraisal		e to the person(s) signing this certification (if there are exceptions, the name of each
idividual pi	oriding significant teal property appraisas	gostolaree is stated elecated in this	төрөгү.
Comm	ents on Appraisal a	nd Report Identific	ation
	USPAP related issues requir		
			Cost Approach are not applicable.
			me. Said Value can vary depending on marketing time, marketing
nethods,			The same same same same same same same sam
CERTIF	Y, AS THE APPRAISER, THAT	HAVE COMPLETED ALL A	SPECTS OF THIS VALUATION, INCLUDING RECONCILING MY
OPINION	OF VALUE, FREE OF INFLUE	ICE FROM THE CLIENT, CL	IENT'S REPRESENTATIVES, BORROWER OR ANY OTHER PARTY
O THE	TRANSACTION, NO EMPLOYE	E, DIRECTOR, OFFICER OR	AGENT OF THE SELLER, OR ANY THIRD PARTY ACTING AS A
			AISAL COMPANY, APPRAISAL MANAGEMENT COMPANY OR
		1	DEVELOPMENT, REPORTING OR REVIEW OF AN APPRAISAL
THROUG	SH COERCION, EXTORTION, C	OLLUSION, COMPENSATIO	N, INDUCEMENT, INTIMIDATION, BRIBERY, OR IN ANY MANNER.
	NON BUILD		
rexas is	a NON-Disclosure state, sales in	ormation is not public and ma	ay not be accurate.
Neither m	ov engagement to make this appr	aisal (or any future appraisal	for this client), nor any compensation therefore, are contingent upon
			he cause of the client, the amount of the value estimate, the
	nt of a stipulated result, or the occ		
	To a capacito room, or mo	and the state of t	
The appr	raisal was prepared in accorda	nce with requirements of tit	le XI of the Financial Institutions Reform, Recovery and
	ment Act of 1989, as amended		
Significar	nt assistance was provided in the	preparation of this report by	Appraiser Trainee, Amy Ivey.
			Notes
	A reded January confus	C) Smil Telepapa	
APPRAISE	0-		SUPERVISORY or CO-APPRAISER (If applicable):
a i indiar	1		our Environt or co-arribate in approach.
	7	42	
	Leress	Heagers	
Signature:		1/1/	Signature:
	eresa Biggers	00	Name:
	one Oak Appraisal Services, Inc.		Ohda Cadiffuellan di
State Certificati or State Licens	174-1000042-11		State Certification #: or State License #:
		02/24/2024	or State: Expiration Date of Cortification or License:
17		03/31/2024	Date of Signature:
Effective Date of	11/11/2022		- Organism is
	1171072022	Exterior Exterior-Only	Inspection of Subject: None Interior - Exterior-Only
inspection of S	lubject: None Minterior and	CVIBILOI EVIBILOI-CUBA	HISPOCHMI OF GOODET LANGE LEGISLE CHIMIN - CHIM
Inspection of S Date of Inspect	ubject: None Interior and inter	Exterior-Only	Date of Inspection (if applicable):

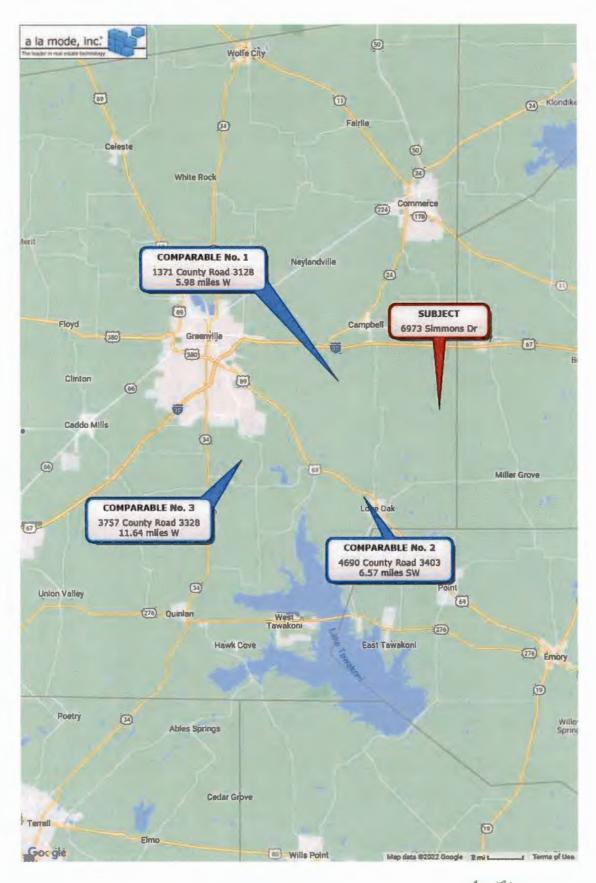
Aerial Map

Borrower	N/A						
Property Address	6973 Simmons Dr						
City	Lone Oak	County	Hunt	State	TX	Zip Code	75453
ender/Client	Edward Harris						



Location Map

Borrower	N/A						
Property Address	6973 Simmons Dr						
City	Lone Oak	County	Hunt	State	TX	Zip Code	75453
Lender/Client	Edward Harris						



Flood Map

Borrower	N/A						
Property Address	6973 Simmons Dr						
City	Lone Oak	County	Hunt	State	TX	Zip Code	75453
Lender/Client	Edward Harris						

