

INVOICE

FROM:
 Home Team Appraisals
 3111 Edgewood Dr
 Pearland, TX 77584-9546
 Telephone Number: 832-969-9073 Fax Number:

INVOICE NUMBER

DATE

03/24/2026

REFERENCE

Internal Order #: 2026
 Client File #:
 Main File # on form: 8675309
 Other File # on form: 2026
 Federal Tax ID:
 Employer ID:

TO:
 Klein Paul C
 ,
 Telephone Number: Fax Number:
 Alternate Number: E-Mail:

DESCRIPTION

Client: Klein Paul C
 Property Address: 2616 Ryder Ct
 City: League City
 County: Galveston State: TX Zip: 77573
 Legal Description: Abst 18 M Muldoon Sur Lot 5 Blk 3 South Shore Harbour Sec 1 & Lot 6 Blk 2 South Shore Harbour

FEES **AMOUNT**

1004	400.00
SUBTOTAL	400.00

PAYMENTS **AMOUNT**

Check #: Zelle Date: 03/24/2026 Description: Paid Through Zelle	400.00
Check #: Date: Description:	
Check #: Date: Description:	
SUBTOTAL	400.00
TOTAL DUE	\$ 0

APPRAISAL OF REAL PROPERTY



LOCATED AT

2616 Ryder Ct
League City, TX 77573

Abst 18 M Muldoon Sur Lot 5 Blk 3 South Shore Harbour Sec 1 & Lot 6 Blk 2 South Shore Harbour

FOR

Klein Paul C

OPINION OF VALUE

720,000

AS OF

03/24/2026

BY

Robert Dieudonne
Home Team Appraisals
3111 Edgewood Dr
Pearland, TX 77584
(832) 637-7705

Robert@hometeamappraisals.com
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Uniform Residential Appraisal Report

2026
File # 8675309

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

SUBJECT	Property Address 2616 Ryder Ct	City League City	State TX	Zip Code 77573				
	Borrower Klein Paul C	Owner of Public Record Paul C Klein	County Galveston					
	Legal Description Abst 18 M Muldoon Sur Lot 5 Blk 3 South Shore Harbour Sec 1 & Lot 6 Blk 2 South Shore Harbour							
	Assessor's Parcel # 6645-0003-0005-000	Tax Year 2025	R.E. Taxes \$ 9,503					
	Neighborhood Name South Shore Harbour 1	Map Reference 659D	Census Tract 7214.01					
	Occupant <input checked="" type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> Vacant	Special Assessments \$ 0	<input checked="" type="checkbox"/> PUD	HOA \$ 138	<input type="checkbox"/> per year <input checked="" type="checkbox"/> per month			
	Property Rights Appraised <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold <input type="checkbox"/> Other (describe)							
	Assignment Type <input type="checkbox"/> Purchase Transaction <input type="checkbox"/> Refinance Transaction <input checked="" type="checkbox"/> Other (describe) Establish Market Value							
	Lender/Client Klein Paul C		Address 2616 Ryder Ct					
	Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No							
Report data source(s) used, offering price(s), and date(s). DOM 149:HARMLS Listed on 05/14/205 for \$799,000, lowered a couple times to \$729,000, expired on 12/01/2025. MLS \$10940308								
CONTRACT	I <input type="checkbox"/> did <input type="checkbox"/> did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed.							
	Contract Price \$	Date of Contract	Is the property seller the owner of public record? <input type="checkbox"/> Yes <input type="checkbox"/> No		Data Source(s)			
	Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? <input type="checkbox"/> Yes <input type="checkbox"/> No							
	If Yes, report the total dollar amount and describe the items to be paid.							
	Note: Race and the racial composition of the neighborhood are not appraisal factors.							
	Neighborhood Characteristics		One-Unit Housing Trends		One-Unit Housing	Present Land Use %		
	Location <input type="checkbox"/> Urban <input checked="" type="checkbox"/> Suburban <input type="checkbox"/> Rural	Property Values <input type="checkbox"/> Increasing <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining	PRICE	AGE	One-Unit	85 %		
	Built-Up <input checked="" type="checkbox"/> Over 75% <input type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%	Demand/Supply <input type="checkbox"/> Shortage <input checked="" type="checkbox"/> In Balance <input type="checkbox"/> Over Supply	\$ (000)	(yrs)	2-4 Unit	%		
	Growth <input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow	Marketing Time <input checked="" type="checkbox"/> Under 3 mths <input type="checkbox"/> 3-6 mths <input type="checkbox"/> Over 6 mths	237	Low 0	Multi-Family	%		
	Neighborhood Boundaries The subject's market area is located north of 518, east of Louisianan, south of 2094, west of south Shore Harbour.		1,015	High 60	Commercial	10 %		
Neighborhood Description Several employers are within reasonable commuting distance. Schools, shopping, medical facilities, are all nearby. The amenities available in the area are typical and similar to others in the market.		488	Pred. 37	Other	5 %			
Market Conditions (including support for the above conclusions) Overall time on the market in the neighborhood is less than 90 days in the last 12 months, with an adequate supply of houses listed for sale currently. Conventional financing is predominate in this area with some FHA, VA, and Cash transactions. Availability of financing is good. Rates are currently 4% to 8% for 30 year fixed.								
NEIGHBORHOOD	Dimensions See plat map	Area 23342 sf	Shape Rectangular	View B;Res;Glfw				
	Specific Zoning Classification Deed Restricted/SFR	Zoning Description Sgl-FAME-Res-Home						
	Zoning Compliance <input checked="" type="checkbox"/> Legal <input type="checkbox"/> Legal Nonconforming (Grandfathered Use) <input type="checkbox"/> No Zoning <input type="checkbox"/> Illegal (describe)	Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe						
	Utilities	Public	Other (describe)	Public	Other (describe)			
	Electricity <input checked="" type="checkbox"/>	<input type="checkbox"/>		Water <input checked="" type="checkbox"/>	<input type="checkbox"/>			
	Gas <input checked="" type="checkbox"/>	<input type="checkbox"/>		Sanitary Sewer <input checked="" type="checkbox"/>	<input type="checkbox"/>			
	Off-site Improvements - Type		Public	Private				
	Street Concrete		<input checked="" type="checkbox"/>	<input type="checkbox"/>				
	Alley None		<input type="checkbox"/>	<input type="checkbox"/>				
	FEMA Special Flood Hazard Area <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	FEMA Flood Zone X	FEMA Map # 48167C0041G	FEMA Map Date 08/15/2019				
Are the utilities and off-site improvements typical for the market area? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe								
Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If Yes, describe								
SITE	General Description		Foundation		Exterior Description	materials/condition	Interior	materials/condition
	Units <input checked="" type="checkbox"/> One <input type="checkbox"/> One with Accessory Unit	<input checked="" type="checkbox"/> Concrete Slab <input type="checkbox"/> Crawl Space	Foundation Walls		Concrete/Avg	Floors	Lam/Tile/Avg	
	# of Stories 2	<input type="checkbox"/> Full Basement <input type="checkbox"/> Partial Basement	Exterior Walls		Brick&Wood/Avg	Walls	Sheetrock/Avg	
	Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det./End Unit	Basement Area 0 sq.ft.	Roof Surface		Composition/Avg	Trim/Finish	Softwood/Avg	
	<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.	Basement Finish 0 %	Gutters & Downspouts		Aluminum/Avg	Bath Floor	Tile/Avg	
	Design (Style) Traditional	<input type="checkbox"/> Outside Entry/Exit <input type="checkbox"/> Sump Pump	Window Type		Alum Insulated/Avg	Bath Wainscot	Tile/Avg	
	Year Built 1984	Evidence of <input type="checkbox"/> Infestation None	Storm Sash/Insulated		Insulated/Avg	Car Storage	<input type="checkbox"/> None	
	Effective Age (Yrs) 10	<input type="checkbox"/> Dampness <input type="checkbox"/> Settlement	Screens		Yes/Avg	<input checked="" type="checkbox"/> Driveway	# of Cars 2	
	Attic <input type="checkbox"/> None	Heating <input checked="" type="checkbox"/> FWA <input type="checkbox"/> HWBB <input type="checkbox"/> Radiant	Amenities		<input type="checkbox"/> Woodstove(s) # 0	Driveway Surface	Concrete	
	<input checked="" type="checkbox"/> Drop Stair <input type="checkbox"/> Stairs	<input type="checkbox"/> Other Fuel Gas	<input checked="" type="checkbox"/> Fireplace(s) # 1		<input checked="" type="checkbox"/> Fence Wood	<input checked="" type="checkbox"/> Garage	# of Cars 2	
<input type="checkbox"/> Floor <input type="checkbox"/> Scuttle	Cooling <input checked="" type="checkbox"/> Central Air Conditioning	<input checked="" type="checkbox"/> Patio/Deck Cncrt		<input checked="" type="checkbox"/> Porch Covered	<input type="checkbox"/> Carport	# of Cars 0		
<input type="checkbox"/> Finished <input type="checkbox"/> Heated	<input type="checkbox"/> Individual <input type="checkbox"/> Other	<input checked="" type="checkbox"/> Pool Pool		<input type="checkbox"/> Other None	<input checked="" type="checkbox"/> Att.	<input type="checkbox"/> Det. <input type="checkbox"/> Built-in		
Appliances <input checked="" type="checkbox"/> Refrigerator <input checked="" type="checkbox"/> Range/Oven <input checked="" type="checkbox"/> Dishwasher <input checked="" type="checkbox"/> Disposal <input checked="" type="checkbox"/> Microwave <input checked="" type="checkbox"/> Washer/Dryer <input type="checkbox"/> Other (describe)								
Finished area above grade contains: 8 Rooms 4 Bedrooms 4.1 Bath(s) 3,238 Square Feet of Gross Living Area Above Grade								
Additional features (special energy efficient items, etc.). None Noted								
Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). C3;Kitchen-updated-one to five years ago;Bathrooms-updated-less than one year ago;C3; The subject has been updated with tile flooring, counter tops, cabinets, tile backsplash, appliances, vanities, shower, light and plumbing fixtures, windows, recess lighting, took out walls for open floor plan, tile on walls, paint, landscaping, flooring, AC, insulation, windows, bathrooms, and kitchen. The subject's utilities were on and functional at the time of inspection. At the time of inspection the subject was well maintained and in average condition.								
Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If Yes, describe								
Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe								

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There are **9** comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ **379,000** to \$ **741,813**

There are **43** comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ **237,000** to \$ **1,015,000**

FEATURE	SUBJECT	COMPARABLE SALE # 1		COMPARABLE SALE # 2		COMPARABLE SALE # 3	
Address	2616 Ryder Ct League City, TX 77573	2620 Rose Hill Dr League City, TX 77573		4415 Champions Ct League City, TX 77573		4114 Pebble Beach Dr League City, TX 77573	
Proximity to Subject		0.04 miles E		0.32 miles E		0.36 miles SW	
Sale Price	\$	\$ 535,000		\$ 765,000		\$ 649,000	
Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 161.92 sq.ft.		\$ 200.00 sq.ft.		\$ 186.39 sq.ft.	
Data Source(s)		HARMLS#53204568;DOM 85		HARMLS#21067356;DOM 43		HARMLS#57328582;DOM 9	
Verification Source(s)		Inspection/TaxRecords		Inspection/TaxRecords		Inspection/TaxRecords	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
Sales or Financing Concessions		ArmLth Conv;0	0	ArmLth Conv;0	0	ArmLth Conv;0	0
Date of Sale/Time		s02/26;c01/26		s09/25;c07/25		s07/25;c06/25	
Location	N;Res;	N;Res;		N;Res;		N;Res;	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site	23342 sf	5000 sf +36,684		8774 sf +29,136		8656 sf +29,372	
View	B;Res;Glfw	B;Res;Glfw		B;Res;Glfw		B;Res;Glfw	
Design (Style)	DT2;Traditional	DT2;Traditional		DT2;Traditional		DT2;Traditional	
Quality of Construction	Q3	Q3		Q3		Q3	
Actual Age	42	35 0		19 0		37 0	
Condition	C3	C3		C3		C3	
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths +5,000		Total Bdrms. Baths +5,000		Total Bdrms. Baths +10,000	
Room Count	8 4 4.1	8 3 2.1 +10,000		8 4 3.1 +5,000		8 4 2.1 +10,000	
Gross Living Area	3,238 sq.ft.	3,304 sq.ft. 0		3,825 sq.ft. -58,700		3,482 sq.ft. -24,400	
Basement & Finished Rooms Below Grade	0sf	0sf		0sf		0sf	
Functional Utility	Typical	Typical		Typical		Typical	
Heating/Cooling	Central HVAC	Central HVAC		Central HVAC		Central HVAC	
Energy Efficient Items	None	None		None		None	
Garage/Carport	2ga2dw	2ga2dw		3ga3dw -3,000		2ga2dw	
Porch/Patio/Deck	Porch/Patio	Porch/Patio		Porch/Patio		Porch/Patio	
Fireplaces	1 Fireplace	None +1,000		1 Fireplace		1 Fireplace	
Pool	Pool	None +25,000		None +25,000		Pool	
Other	None	None		None		None	
Net Adjustment (Total)		<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 77,684		<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -2,564		<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 14,972	
Adjusted Sale Price of Comparables		Net Adj. 14.5 % Gross Adj. 14.5 % \$ 612,684		Net Adj. 0.3 % Gross Adj. 15.8 % \$ 762,436		Net Adj. 2.3 % Gross Adj. 9.8 % \$ 663,972	

SALES COMPARISON APPROACH

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

My research did did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.

Data Source(s) HARMLS, Tax Records

My research did did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.

Data Source(s) HARMLS, Tax Records

Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).

ITEM	SUBJECT	COMPARABLE SALE #1	COMPARABLE SALE #2	COMPARABLE SALE #3
Date of Prior Sale/Transfer				
Price of Prior Sale/Transfer				
Data Source(s)	HARMLS/Tax Records	HARMLS/Tax Records	HARMLS/Tax Records	HARMLS/Tax Records
Effective Date of Data Source(s)	03/24/2026	03/24/2026	03/24/2026	03/24/2026

Analysis of prior sale or transfer history of the subject property and comparable sales A search of HARMLS records revealed no sales activity in the last 3 years. No prior sale of the comps occurred in the last 12 months.

Summary of Sales Comparison Approach All comparables were located in the subject's market area, similar age, GLA, condition, garage count, fireplace, amenities, and quality of construction. All sales received weight in the final reconciliation. See the attached addendum for a discussion of the adjustments made

Indicated Value by Sales Comparison Approach \$ 720,000
 Indicated Value by: Sales Comparison Approach \$ 720,000 Cost Approach (if developed) \$ Income Approach (if developed) \$

More emphasis was placed on the direct sales comparison approach, and it was closely supported by the cost approach. The income approach was not used for this report.

RECONCILIATION

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

Based on a complete visual inspection of the interior and exterior areas of the subject property, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is \$ 720,000 , as of 03/24/2026 , which is the date of inspection and the effective date of this appraisal.

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

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

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

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

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

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

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

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

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
2. The appraiser has provided a sketch in this appraisal report to show the approximate dimensions of the improvements. The sketch is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.
3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing the appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
6. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

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

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
2. I performed a complete visual inspection of the interior and exterior areas of the subject property. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
11. I have knowledge and experience in appraising this type of property in this market area.
12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.
20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

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21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.

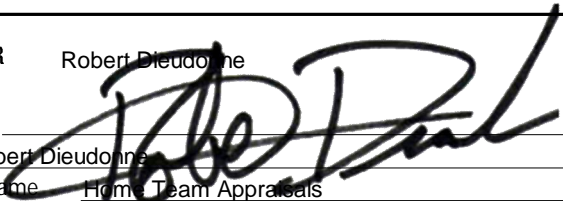
23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.

24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

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

1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.
4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRAISER Robert Dieudonne
Signature 
Name Robert Dieudonne
Company Name Home Team Appraisals
Company Address 3111 Edgewood Dr
Pearland, TX 77584
Telephone Number (832) 637-7705
Email Address Robert@hometeamappraisals.com
Date of Signature and Report 03/25/2026
Effective Date of Appraisal 03/24/2026
State Certification # 1337316-CR
or State License # _____
or Other (describe) _____ State # _____
State TX
Expiration Date of Certification or License 09/30/2027

SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature _____
Name _____
Company Name _____
Company Address _____
Telephone Number _____
Email Address _____
Date of Signature _____
State Certification # _____
or State License # _____
State _____
Expiration Date of Certification or License _____

ADDRESS OF PROPERTY APPRAISED
2616 Ryder Ct
League City, TX 77573
APPRAISED VALUE OF SUBJECT PROPERTY \$ 720,000
LENDER/CLIENT
Name No AMC
Company Name Klein Paul C
Company Address 2616 Ryder Ct
Email Address _____

SUBJECT PROPERTY
 Did not inspect subject property
 Did inspect exterior of subject property from street
Date of Inspection _____
 Did inspect interior and exterior of subject property
Date of Inspection _____

COMPARABLE SALES
 Did not inspect exterior of comparable sales from street
 Did inspect exterior of comparable sales from street
Date of Inspection _____

Borrower	Klein Paul C				
Property Address	2616 Ryder Ct				
City	League City	County	Galveston	State	TX Zip Code 77573
Lender/Client	Klein Paul C				

ADDENDUM PAGE

DEFINITION OF MARKET VALUE

Market value means the most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller each acting prudently and knowledgeably, and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby:

1. buyer and seller are typically motivated;
2. both parties are well informed or well advised and acting in what they consider their own best interests;
3. a reasonable time is allowed for exposure in the open market;
4. payment is made in terms of cash in U.S. dollars or in terms of financial arrangements comparable thereto; and
5. the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions granted by anyone associated with the sale.

* This example definition is from regulations published by federal regulatory agencies pursuant to Title XI of the Financial Institutions Reform, Recovery, and Enforcement Act (FIRREA) of 1989 between July 5, 1990, and August 24, 1990, by the Federal Reserve System (FRS), National Credit Union Administration (NCUA), Federal Deposit Insurance Corporation (FDIC), the Office of Thrift Supervision (OTS), and the Office of Comptroller of the Currency (OCC). This definition is also referenced in regulations jointly published by the OCC, OTS, FRS, and FDIC on June 7, 1994, and in the Interagency Appraisal and Evaluation Guidelines, dated October 27, 1994.

FEMA FLOOD ZONE DETERMINATION

The location of the subject relative to 100 year flood plain has been estimated using the data available. This can be considered only an estimate and it is the clients responsibility to make the 100 year flood zone determination using the survey that is performed by a qualified and licensed survey engineer.

DEED RESTRICTIONS

The subject is in an area where property use and building specifications are controlled by deed restrictions established by the developer at the time the subdivision was originally developed. No zoning is very common in Harris and surrounding counties, and subdivisions commonly define and maintain conformity of use via deed restrictions which are specified and filed with each sale and resale. Deed restrictions are enforced by the developer while they are in control of the subdivision, and then enforced by the home owners association when the development matures. Deed restrictions are the most common method of controlling development and property use in the Greater Houston SMSA and are recognized and accepted by the market as a proven method of promoting and supporting property use and values.

ADJUSTMENTS DISCUSSION

Concessions - Several of the comparables were sold with the seller agreeing to make minor repairs and/or pay a portion of the buyers closing costs as a condition of sale. Such concessions are common in this market. We reviewed the comparable sales used in this study to determine if an adjustment was warranted.

Date of Sale - Some of the Comparables have sold more than 3 months from the time of inspection but were included due to the lack of comparable sales in this market. Market data suggests that a time adjustment is not warranted for homes which have sold more than 3 months back. Therefore, no time adjustment has been applied.

Listing - Comp 9 is a listings. Houses in this neighborhood typically sell for 97% of their list price so we made a 3% adjustment to account for this.

Site - The subject has a different lot size than some of the comparables. We reviewed the county lot values of the subject and each sale and found they agreed with our field observations of relative site values. Using paired data analysis with sales in the market area I applied a \$2 per sq ft adjustment to each comp to account for the lot size difference greater than 1,000 sq ft.

Design - The market data suggests that there is no adjustment needed for a one story versus a two story in this market area.

View - The subject had a golf view while some of the comps did not. using paired data anlysi I applied a \$50,000 adjustment to account of this difference.

Age - Some of the comparables had a different actual age than the subject. However, all comparables are considered to have a similar effective age as the subject. Therefore, no age adjustment has been applied.

Room Count - It was not possible from the sales researched for this study to determine a market value for either a full or half bath using paired data analysis. We selected a value of \$2,500 for a half bath and \$5,000 for a full bath to adjust for these features. I applied a \$2500 per bedroom adjustment to account for the bedroom difference. These values are within the range of values we observe in single family residences of similar quality of construction.

Gross Living Area - Studies of similar quality of construction and similar age homes which we have recently completed indicate an adjustment range between \$50 and \$125 per square foot. Using paired data analysis with sales in the market area I selected \$100 per square foot as our size adjustment greater than 100 sq ft.

Garage - Using paired data analysis with sales in the market area I applied a \$3,000 adjustment for the additional garage space as extrapolated from the Marshall Swift cost calculations for this adjustment.

Fireplace - Using paired data analysis with sales in the market area I applied a \$1,000 adjustment for the fireplace.

Supplemental Addendum

File No. 8675309

Borrower	Klein Paul C			
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Pool - The subject has a pool while some of the comparables do not. Using paired data analysis with sales in the market area I applied a \$25,000 adjustment to account for the pool. The adjustment was also closely supported by the replacement cost of a this typical feature as determined by the Marshall Swift Cost manuals, adjusted for 60 percent functional and physical depreciation as the adjustment.

ADDITIONAL COMMENTS

Some adjustments exceed our ideal guidelines for line, net, and gross adjustments. However, the subject was located in a market area where comparables similar in GLA, lot size, and quality of construction were extremely limited. Therefore, some large adjustments were warranted which exceed our line, net, and gross adjustment guidelines. The comps used in this report were the best sales available to us at this time.

Some of the comps exceed the ideal 1-mile proximity guideline. However, the subject was a unique property where sales of comparable homes with similar features were very limited. Therefore, we had to extend our search past the ideal 1 mile guideline. All comps were located in the subject's market area so no location adjustment was warranted. The comps used in this report were the best sales available in this market.

The predominant value in the market area is \$,000 and the appraised value is \$,000. The subject was one of the larger homes in the market area making the subject higher than the predominant value. The subject is not considered to be an over improvement.

The gas, electric, and water were all functional at the time of inspection.

The subject is located in a PUD and have common amenities such as pool, sidewalks, jogging trails, and parks. The comps used were all located in a similar PUD as the subject. The surrounding PUDs have similar amenities as the subject.

The subject's water heater does not have straps. City codes do not require straps on the water heater. The subject had CO/Smoke detectors located in the house.

The subject is located with in 10 miles of a major airport. The subject is clear of the runway clear zone and the airport does not effect the marketability of the subject. There are no adverse influences that effect the marketability off the subject.

The subject is located with in 30 miles of the appraisers office.

A reasonable exposure time for the subject is 90 days.

There was no surface drilling visible at the time of inspection.

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

The range of adjusted comparables is wider than what I would ideally like. However, comparable sales were very limited and the comps selected are the best sales available at the time of the appraisal.

The four tests used in the analysis of highest and best use of a property are (1) legally permissible, (2) physically possible, (3) financially feasible and (4) maximum profitability. The subject's present zoning classification is consistent with the current use and surrounding land uses. The subject's site is typical in size, shape and topography for residential dwellings. Therefore, the Highest and Best Use both vacant and improved, is Residential.

The subject's market area is 85% single family, 10% commercial, and 5% other. The other represents vacant land.

USPAP Compliance Addendum

Loan # 2026
File # 8675309

Borrower	Klein Paul C		
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City	League City	County Galveston	State TX Zip Code 77573
Lender/Client	Klein Paul C		

APPRAISAL AND REPORT IDENTIFICATION

This Appraisal Report is one of the following types:

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

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

ADDITIONAL CERTIFICATIONS

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

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

PRIOR SERVICES

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

I **HAVE** performed services, as an appraiser or in another capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. Those services are described in the comments below.

PROPERTY INSPECTION

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

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

APPRAISAL ASSISTANCE

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

ADDITIONAL COMMENTS

Additional USPAP related issues requiring disclosure and/or any state mandated requirements: None

MARKETING TIME AND EXPOSURE TIME FOR THE SUBJECT PROPERTY

A reasonable marketing time for the subject property is 90 day(s) utilizing market conditions pertinent to the appraisal assignment.

A reasonable exposure time for the subject property is 90 day(s).

APPRAISER	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
------------------	---

<p>Signature </p> <p>Name <u>Robert Dieudonné</u></p> <p>Date of Signature <u>03/24/2026</u></p> <p>State Certification # <u>1337316-CR</u></p> <p>or State License # _____</p> <p>State <u>TX</u></p> <p>Expiration Date of Certification or License <u>09/30/2027</u></p> <p>Effective Date of Appraisal <u>03/24/2026</u></p>	<p>Signature _____</p> <p>Name _____</p> <p>Date of Signature _____</p> <p>State Certification # _____</p> <p>or State License # _____</p> <p>State _____</p> <p>Expiration Date of Certification or License _____</p> <p>Supervisory Appraiser Inspection of Subject Property</p> <p><input type="checkbox"/> Did Not <input type="checkbox"/> Exterior-only from Street <input type="checkbox"/> Interior and Exterior</p>
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UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Condition Ratings and Definitions

C1

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

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

C2

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

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

C3

The improvements are well maintained and feature limited physical depreciation due to normal wear and tear. Some components, but not every major building component, may be updated or recently rehabilitated. The structure has been well maintained.

Note: The improvement is in its first-cycle of replacing short-lived building components (appliances, floor coverings, HVAC, etc.) and is being well maintained. Its estimated effective age is less than its actual age. It also may reflect a property in which the majority of short-lived building components have been replaced but not to the level of a complete renovation.

C4

The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.

Note: The estimated effective age may be close to or equal to its actual age. It reflects a property in which some of the short-lived building components have been replaced, and some short-lived building components are at or near the end of their physical life expectancy; however, they still function adequately. Most minor repairs have been addressed on an ongoing basis resulting in an adequately maintained property.

C5

The improvements feature obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation, or updating. The functional utility and overall livability is somewhat diminished due to condition, but the dwelling remains useable and functional as a residence.

Note: Some significant repairs are needed to the improvements due to the lack of adequate maintenance. It reflects a property in which many of its short-lived building components are at the end of or have exceeded their physical life expectancy but remain functional.

C6

The improvements have substantial damage or deferred maintenance with deficiencies or defects that are severe enough to affect the safety, soundness, or structural integrity of the improvements. The improvements are in need of substantial repairs and rehabilitation, including many or most major components.

Note: Substantial repairs are needed to the improvements due to the lack of adequate maintenance or property damage. It reflects a property with conditions severe enough to affect the safety, soundness, or structural integrity of the improvements.

Quality Ratings and Definitions

Q1

Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.

Q2

Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residence constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Quality Ratings and Definitions (continued)

Q3

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

Q4

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

Q5

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

Q6

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

Definitions of Not Updated, Updated, and Remodeled

Not Updated

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

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

Updated

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

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

Remodeled

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

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

Explanation of Bathroom Count

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

Example:

3.2 indicates three full baths and two half baths.

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Property Address	2616 Ryder Ct				
City	League City	County	Galveston	State	TX Zip Code 77573
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Clarification of Assumptions, Limiting Conditions, Certifications and Scope of Work

The following is noted in order to define terms as they are used in the appraisal report. This is not intended to be a modification of the certification, but a clarification, which is required to be in compliance with USPAP.

The URAR appraisal form was used to report the results of my (our) appraisal. The scope of work explanations discussed here and within the body of the report, reference by number and page, the Scope of Work, Assumptions and Limiting Conditions and Certifications as shown on pages 4-6 of the FNMA Form 1004/Freddie Mac Form 70 to further define, clarify and document what the appraiser(s) did and or did not do in order to develop the appraisal and report the value opinion, based on the complexity of this appraisal assignment and or as a result of a supplementary Agreement or Engagement Letter as accepted by the appraiser(s) and client identified within the appraisal report.

If no written specific and or supplemental Scope of Work was agreed upon with the client (prior to accepting the assignment, by formal engagement letter and included in this report) the Scope of Work outlined here and within the report, is considered to be representative of what typical users of appraisal services would require and in general, what appraisers would provide as reasonable, acceptable and sufficient for the stated intended user's needs.

SCOPE OF WORK (Pg 4 & Pg 5, Cert. 2): Item (1) - it should be noted that the Appraiser(s) conducted a visual inspection of only the readily accessible areas of the property, viewing only those components of the property which were clearly visible from the ground or floor level. No tests were made of the mechanical, plumbing and electrical systems as such tests are not within the standard guidelines of FNMA or FHLMC. Comments on the condition of the foundation, roof, exterior, interior, floors, mechanical, plumbing, electrical, insulation and all other matters relating to the construction of the subject property is based on a casual observation only and which may have been limited by the placement of personal property, furnishings, etc. so as to preclude observation of the items blocked by same. There was not observation of the attic, crawl space or other areas that would not be visible by the typical visitor to the home and or components that are hidden within walls.

Although the report may cite a general rating of the adequacy and or condition (based on observation only) it should be clearly understood that these statements are a general guide for comparison purposes (as part of the valuation process) and are not a detailed report on the physical and or operational condition of these items. The appraiser(s) is not an expert in these matters and any opinion stated is advisory based only upon observation. This report is not a home inspection. While others may choose to rely on the report, they should not rely on it to disclose condition and defects. Such knowledge goes beyond the scope of this appraisal and as such, comments on observed conditions given in this report should not be taken as a guarantee that a problem does not exist.

The following chart is to assist the intended user in understanding the scope of a complete visual inspection:

Complete Visual Inspection Includes: Complete Visual Inspection Does/Did NOT Include:

List the amenities Testing or activating mechanical systems
View readily observable exterior areas Activating appliances
View readily observable interior areas Observation of crawl and attic areas
Note quality of materials and workmanship Observation of areas not readily accessible
Measure the exterior of the improvements Building Code compliance issues
Observe the floor plan and room layout Moving furniture or personal property
Assess the functional utility of the property Mold Assessment
Note the subject's conformity to the market area. Removing (or moving) floor coverings
Note style / design. Testing or inspection of the well and septic.
Observe the general condition of the improvements Reporting personal property.
Observe a representative sampling of closets, windows, electrical switches, and doors.
Roof Condition report beyond an observation from ground level.
Photograph exterior and view site around the improvements Radon Assessment
Item (2,3,4 & 5) where it states "inspect the neighborhood" the observation was limited to driving through the area and a representative number of streets, reviewing maps and other appropriate data including observing the comparables from the street, to determine the general factors that may or may not influence the value of the subject property and research to the extent further defined in the sections below.

REPAIRS/DETERIORATION (Pg. 4, item 5 & Pg. 5, Cert. 2): The terms deficiency and livability have not been defined in the appraisal report. An effort was made to report ONLY those repair items that, in the appraiser's opinion, will affect safety, adequacy, and marketability of the property. Deterioration consistent with the age of the home has not been itemized.

COST APPROACH (Pg. 5, Cert. 4): The cost approach is typically utilized when improvements are new, near new or are of an unusual construction method. Additionally, the cost approach is only considered appropriate when sufficient land; building sites, etc. are available to a potential purchaser so as to make construction of improvements similar to the subject, a viable alternative to purchasing the subject. In areas where vacant sites (similar to the subject property in location, zoning, use and utility) are not available to a potential purchaser, use of the cost approach and reliability on the same as a value indicator could be misleading. In cases where the Cost Approach is not required (per USPAP) or deemed necessary to the development of a reliable value opinion, the cost approach has been excluded and such exclusion has been so stated with the body of the report.

If the cost approach was used it represents the "replacement cost estimate," and is for "valuation purposes only." As such, it should not be relied upon for insurance purposes. The definition of "market value" on page 4 of this report is not consistent with the definition of "insurable value." If the cost approach was presented, a cost service such as "Marshall & Swift" (or other similar source) was used to develop the estimate. The site value opinion is based on one of several methods: extraction, allocation, the developmental method or from a review and analysis of sales of similar sites within the market area.

INCOME APPROACH (Pg. 5, Cert. 4): The income approach is typically utilized when sufficient investor owned properties exist with the subject's immediate area or neighborhood and when investors regularly acquire such properties that are similarly to the subject for the express purpose of the investment income they provide. While rental properties may exist within any area, their existence alone should not be considered as evidence of a viable rental and investor marketplace. As such, in areas dominated by "owner occupied" units, it may not be appropriate to present or employ the income approach, unless the approach clearly represents the motivations and actions of investors in the marketplace as it relates to the subject property and immediate area. If the approach is included within the report, it was because sufficient data was found to support conclusions by the appraiser(s) that it was appropriate and meaningful to the analysis and value opinion. If the approach was not included, it was the appraiser's opinion that the data was insufficient to provide a useful and meaningful conclusion.

EXTENT OF DATA RESEARCH – SALES/LISTINGS (Pg. 5, Cert. 5 thru 9): Sales and listings of the subject property and comparables have been researched, verified, analyzed, and reported in compliance with Certifications 5 thru 9 of this URAR. Sales data (including listed, closed, pending and expired listings) of properties that are geographically, physically, functionally and economically similar to the subject property and that are sufficiently recent to reflect current buyer and seller actions were researched and considered. If necessary and applicable, the appraiser(s) also researched data on comparable land and improved sales, income and expense information and construction costs; confirmed comparable sales information (as noted

Supplemental Addendum

File No. 8675309

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under "EXTENT OF INFORMATION VERIFICATION;"(see next section) and analyzed the information in applying the approach (es) used.

Depending upon the availability and reliability of various data sources, the appraiser(s) used any combination of reasonably available information from city/county records, real estate agents, owner's comments, buyer's description, assessor's records, multiple listing service (MLS) data, brochures, web site listings and visual observation to identify the relevant characteristics of the subject property. Comparables were selected based on physical, functional, economic and location characteristics with the sales cited in the report considered to be most relevant to the analysis of subject property. These sales were adjusted to the subject to reflect the market's reaction to differences (if any).

EXTENT OF INFORMATION VERIFICATION (Pg. 5, Cert. 10 & 13): Representative samples of disinterested sources for information and data verification include but are not limited to County/City online records – Recorder, Treasurer, Zoning, GIS, Online Assessor Property Databases – Sales, Property Characteristics, Personal observation – Condition, Location, Physical attributes, Real Estate Transaction Declaration documents – Sale date, Personal property. In addition, the subject's market area was examined to determine the demand for and marketability of the property within the subject's classification.

When and where possible, the applicable information was verified with sources deemed to be reliable and from a disinterested party or corroborated with a 3rd party source. In some cases, the motivations of the parties and other factors (terms, arms-length transactions, etc.) may not have been available and the data was used at "face value as factually accurate."

The appraiser(s) was not supplied with a survey of the subject site and did not check the land records for recorded easements and have reported only apparent easements and encroachments. Unless otherwise stated within the report, no effort was made to ascertain whether the subject is located within the appropriate setbacks, as dictated by zoning, building or other regulations.

PUBLIC / PRIVATE DATA SOURCES (Pg. 5, Cert. 12): My (our) appraisal practice is limited to (Houston MSA). I have access to public data; the local Multiple Listing Service; a nationally recognized cost estimation service; FNMA flood data and maps; and private information contained within my office files considered necessary and appropriate for this assignment.

ADVERSE FACTORS (Pg 4 item 5 & Pg. 5, Cert. 14): As cited in the "Assumptions & Limiting Conditions," is subjective and subject to broad interpretation. Many properties will have some form of physical depreciation, deficiency or livability issues, dependent upon the motivations and standards of the party observing the property. A property may also be impacted to varying degrees by a wide-range of factors internal or external to the property that could be considered "adverse" by someone. Absent detailed written directives and specific guidelines from the lender/client, the appraiser(s) made a visual inspection of the property and its market environment (as cited elsewhere in the Scope of Work) and noted factors that may impact the marketability and livability to potential buyers based upon the appraiser's knowledge of the market and or as evidenced by sales of properties with similar or comparable conditions. Such items noted in the report were considered within the valuation approaches that were applied to the analysis.

DISCLOSURE/DISTRIBUTION (Pg. 6, Cert. 21 & Cert. 23): Regardless of who paid for this assignment, the intended user is only the lender/client stated within the report. The appraisal and report may be inappropriate for use by parties other than the intended user and could place them at risk. Despite the means of possession of the report, this appraisal should not be used or relied on by anyone other than the stated intended user and for the stated/intended purpose. Certification 23 – Per FNMA - "The Intended User of this appraisal report is the Lender/Client. The Intended Use is to evaluate the property that is the subject of this appraisal for a mortgage finance transaction, subject to the stated Scope of Work, purpose of the appraisal, reporting requirements of this appraisal report form, and Definition of Market Value. No additional Intended Users are identified by the appraiser."

THE VALUE OPINION: The value opinion stated in the report is based on my (our) analysis as of the effective date shown in the report. The value opinion considers the productivity, economic and physical conditions of the property only as of the date of value cited. As market conditions change, this value opinion may not be valid in another time period. Personal property such as furnishings, equipment or other items that may be included with a sale or transfer of the property were excluded from the value unless such items are necessary for the operations of the property (garage door remotes, pool remotes, etc) and would normally be a part of the mechanical or operational equipment that is considered realty.

Subject Photo Page

Borrower	Klein Paul C				
Property Address	2616 Ryder Ct				
City	League City	County	Galveston	State	TX Zip Code 77573
Lender/Client	Klein Paul C				



Subject Front
2616 Ryder Ct
Sales Price
G.L.A. 3,143
Tot. Rooms 8
Tot. Bedrms. 4
Tot. Bathrms. 4.1
Location N;Res;
View B;Res;Glfw
Site 23342 sf
Quality Q3
Age 42



Subject Rear



Subject Street

Subject Interior Photo Page

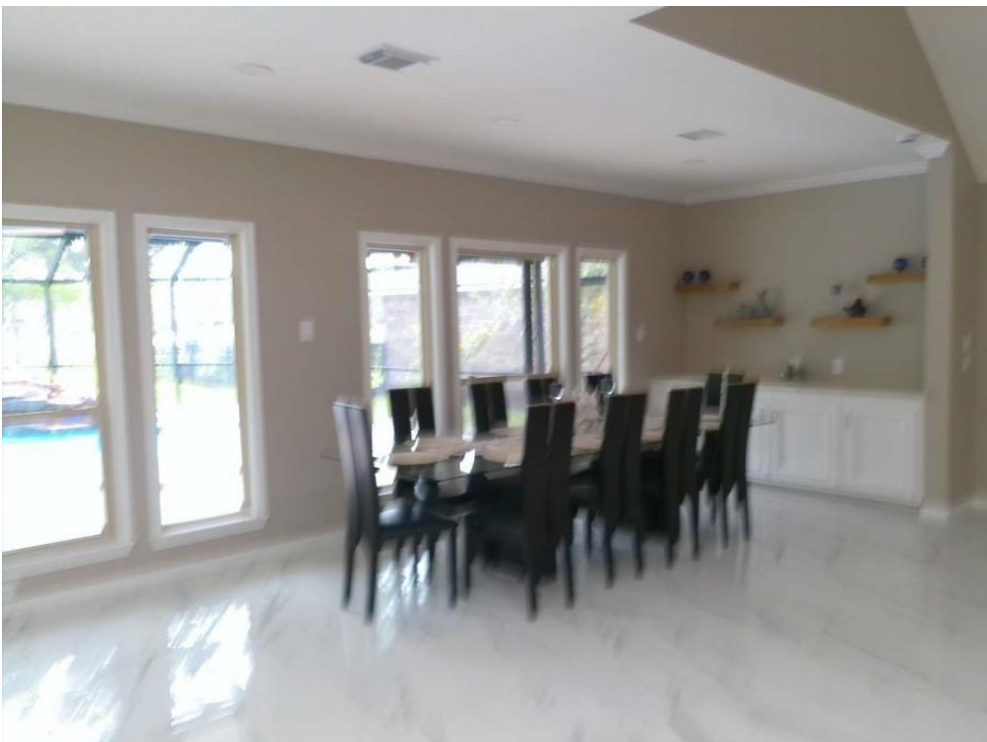
Borrower	Klein Paul C			
Property Address	2616 Ryder Ct			
City	League City	County	Galveston	State TX Zip Code 77573
Lender/Client	Klein Paul C			



Subject Kitchen
2616 Ryder Ct
Sales Price
G.L.A. 3,143
Tot. Rooms 8
Tot. Bedrms. 4
Tot. Bathrms. 4.1
Location N;Res;
View B;Res;Glfw
Site 23342 sf
Quality Q3
Age 42



Subject Family Room



Subject Dining

Subject Interior Photo Page

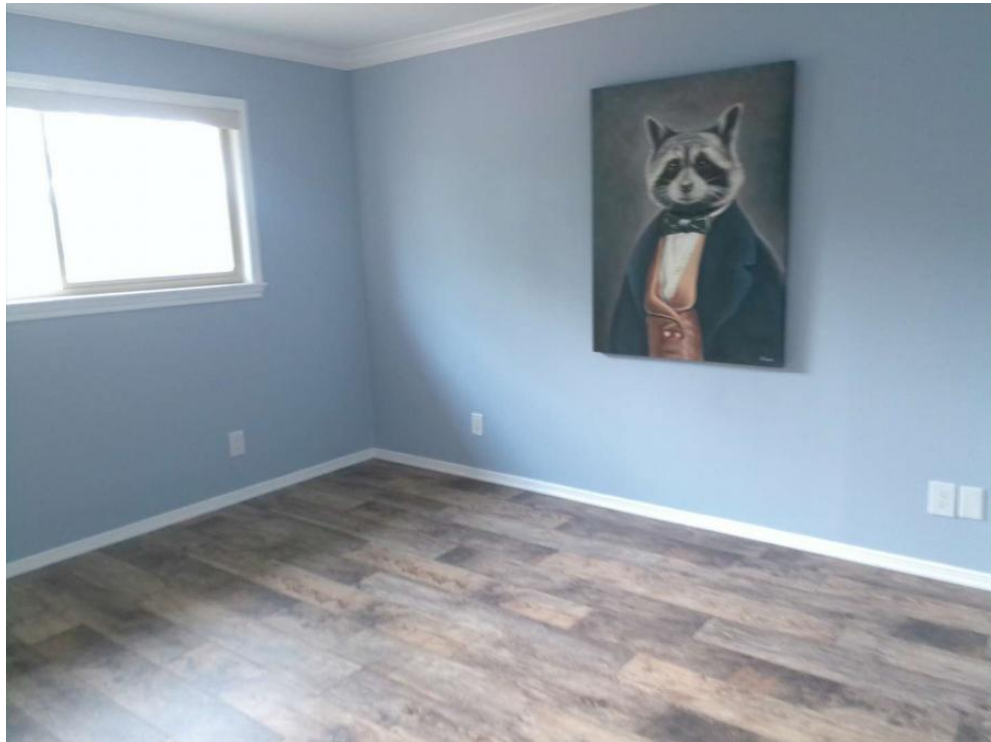
Borrower	Klein Paul C			
Property Address	2616 Ryder Ct			
City	League City	County	Galveston	State TX Zip Code 77573
Lender/Client	Klein Paul C			



Subject Office
 2616 Ryder Ct
 Sales Price
 G.L.A. 3,143
 Tot. Rooms 8
 Tot. Bedrms. 4
 Tot. Bathrms. 4.1
 Location N;Res;
 View B;Res;Glfw
 Site 23342 sf
 Quality Q3
 Age 42



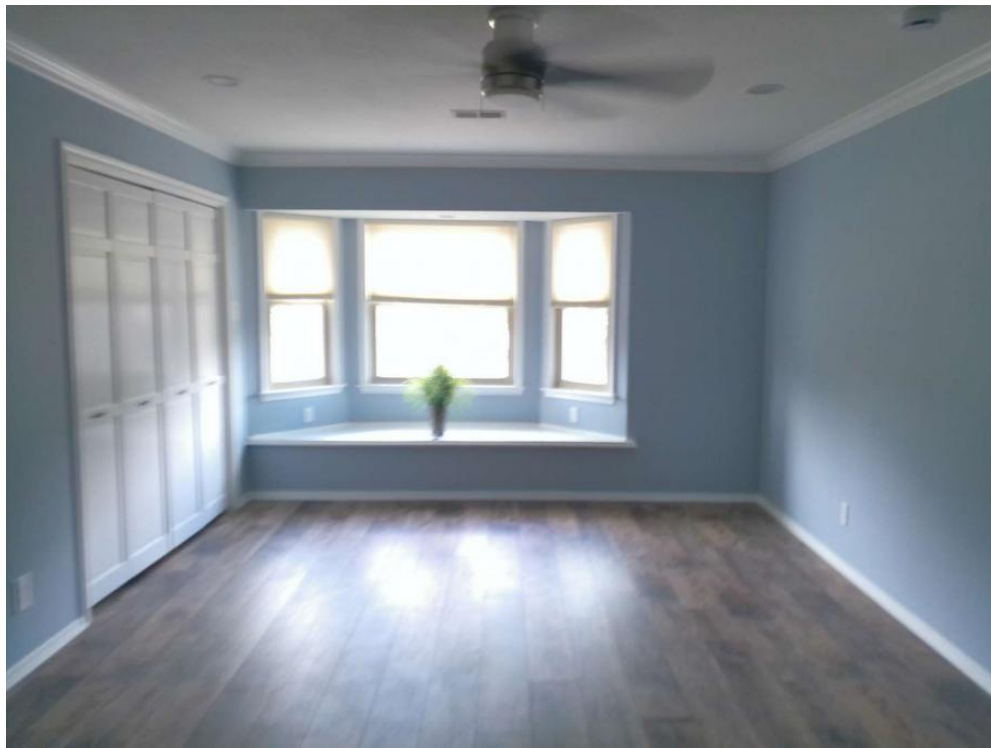
Subject Bedroom



Subject Bedroom

Subject Interior Photo Page

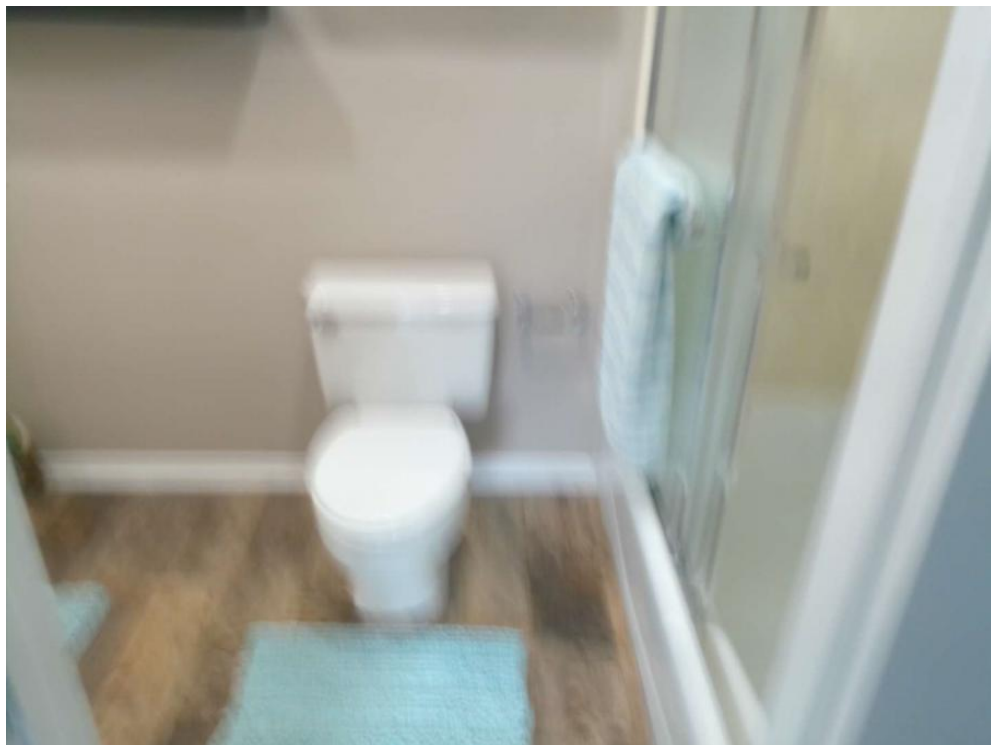
Borrower	Klein Paul C			
Property Address	2616 Ryder Ct			
City	League City	County	Galveston	State TX Zip Code 77573
Lender/Client	Klein Paul C			



Subject Bedroom
 2616 Ryder Ct
 Sales Price
 G.L.A. 3,143
 Tot. Rooms 8
 Tot. Bedrms. 4
 Tot. Bathrms. 4.1
 Location N;Res;
 View B;Res;Glfw
 Site 23342 sf
 Quality Q3
 Age 42



Subject Bedroom



Subject Bathroom

Subject Interior Photo Page

Borrower	Klein Paul C		
Property Address	2616 Ryder Ct		
City	League City	County	Galveston
		State	TX
Lender/Client	Klein Paul C	Zip Code	77573



Subject Bathroom
 2616 Ryder Ct
 Sales Price
 G.L.A. 3,143
 Tot. Rooms 8
 Tot. Bedrms. 4
 Tot. Bathrms. 4.1
 Location N;Res;
 View B;Res;Glfw
 Site 23342 sf
 Quality Q3
 Age 42



Half Bathroom



Subject bathroom

Subject Interior Photo Page

Borrower	Klein Paul C			
Property Address	2616 Ryder Ct			
City	League City	County	Galveston	State TX Zip Code 77573
Lender/Client	Klein Paul C			



Subject bathroom
2616 Ryder Ct
Sales Price
G.L.A. 3,143
Tot. Rooms 8
Tot. Bedrms. 4
Tot. Bathrms. 4.1
Location N;Res;
View B;Res;Glfw
Site 23342 sf
Quality Q3
Age 42



Subject Side



Subject Side

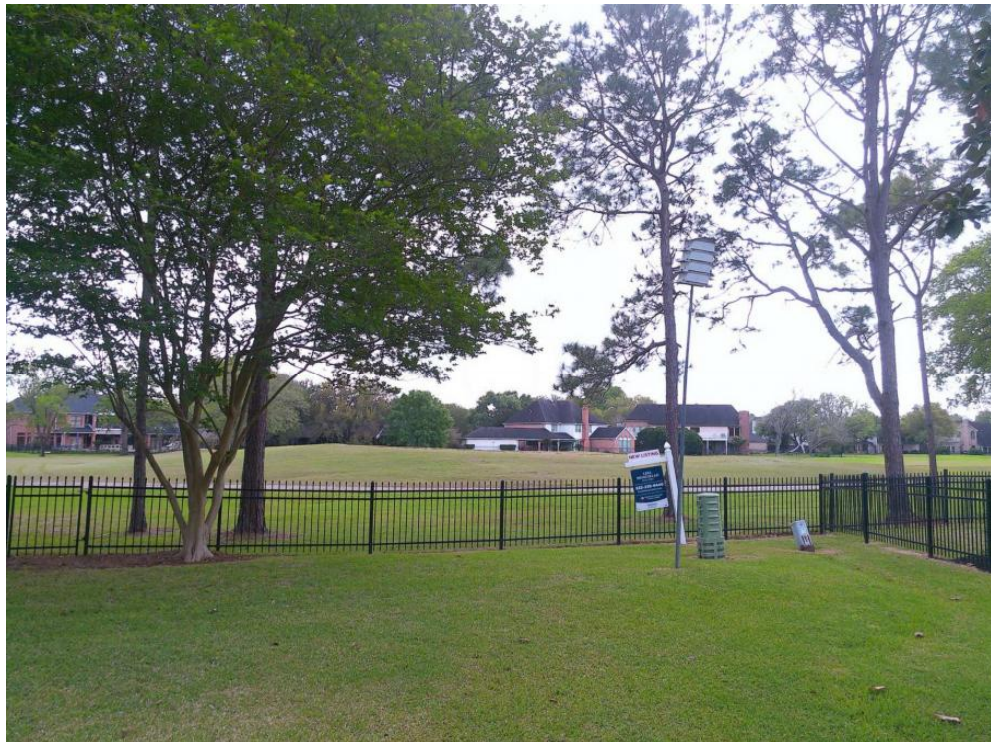
Subject Interior Photo Page

Borrower	Klein Paul C			
Property Address	2616 Ryder Ct			
City	League City	County	Galveston	State TX Zip Code 77573
Lender/Client	Klein Paul C			



Pool

2616 Ryder Ct
Sales Price
G.L.A. 3,143
Tot. Rooms 8
Tot. Bedrms. 4
Tot. Bathrms. 4.1
Location N;Res;
View B;Res;Glfw
Site 23342 sf
Quality Q3
Age 42



Golf View

Comparable Photo Page

Borrower	Klein Paul C			
Property Address	2616 Ryder Ct			
City	League City	County	Galveston	State TX Zip Code 77573
Lender/Client	Klein Paul C			



Comparable 1

2620 Rose Hill Dr
 Prox. to Subject 0.04 miles E
 Sale Price 535,000
 Gross Living Area 3,304
 Total Rooms 8
 Total Bedrooms 3
 Total Bathrooms 2.1
 Location N;Res;
 View B;Res;Glfvw
 Site 5000 sf
 Quality Q3
 Age 35



Comparable 2

4415 Champions Ct
 Prox. to Subject 0.32 miles E
 Sale Price 765,000
 Gross Living Area 3,825
 Total Rooms 8
 Total Bedrooms 4
 Total Bathrooms 3.1
 Location N;Res;
 View B;Res;Glfvw
 Site 8774 sf
 Quality Q3
 Age 19



Comparable 3

4114 Pebble Beach Dr
 Prox. to Subject 0.36 miles SW
 Sale Price 649,000
 Gross Living Area 3,482
 Total Rooms 8
 Total Bedrooms 4
 Total Bathrooms 2.1
 Location N;Res;
 View B;Res;Glfvw
 Site 8656 sf
 Quality Q3
 Age 37

Comparable Photo Page

Borrower	Klein Paul C			
Property Address	2616 Ryder Ct			
City	League City	County	Galveston	State TX Zip Code 77573
Lender/Client	Klein Paul C			



Comparable 4

2720 Bent Tree Trl	
Prox. to Subject	0.08 miles SW
Sale Price	473,987
Gross Living Area	3,256
Total Rooms	8
Total Bedrooms	4
Total Bathrooms	2.1
Location	N;Res;
View	B;Res;Glfvw
Site	13809 sf
Quality	Q3
Age	36



Comparable 5

2116 Firestone Ct	
Prox. to Subject	0.54 miles SW
Sale Price	787,000
Gross Living Area	4,175
Total Rooms	8
Total Bedrooms	4
Total Bathrooms	3.1
Location	N;Res;
View	B;Res;Glfvw
Site	11543 sf
Quality	Q3
Age	37



Comparable 6

2413 Sawgrass Ct	
Prox. to Subject	0.31 miles NW
Sale Price	650,000
Gross Living Area	3,996
Total Rooms	8
Total Bedrooms	4
Total Bathrooms	3.1
Location	N;Res;
View	N;Res;
Site	10710 sf
Quality	Q3
Age	34

Comparable Photo Page

Borrower	Klein Paul C			
Property Address	2616 Ryder Ct			
City	League City	County	Galveston	State TX Zip Code 77573
Lender/Client	Klein Paul C			



Comparable 7

4310 Masters Dr
 Prox. to Subject 0.19 miles SE
 Sale Price 589,000
 Gross Living Area 3,618
 Total Rooms 8
 Total Bedrooms 4
 Total Bathrooms 3.1
 Location N;Res;
 View N;Res;
 Site 10934 sf
 Quality Q3
 Age 42



Comparable 8

2415 Sawgrass Ct
 Prox. to Subject 0.31 miles NW
 Sale Price 770,000
 Gross Living Area 5,024
 Total Rooms 8
 Total Bedrooms 5
 Total Bathrooms 4.2
 Location N;Res;
 View N;Res;
 Site 16104 sf
 Quality Q3
 Age 34

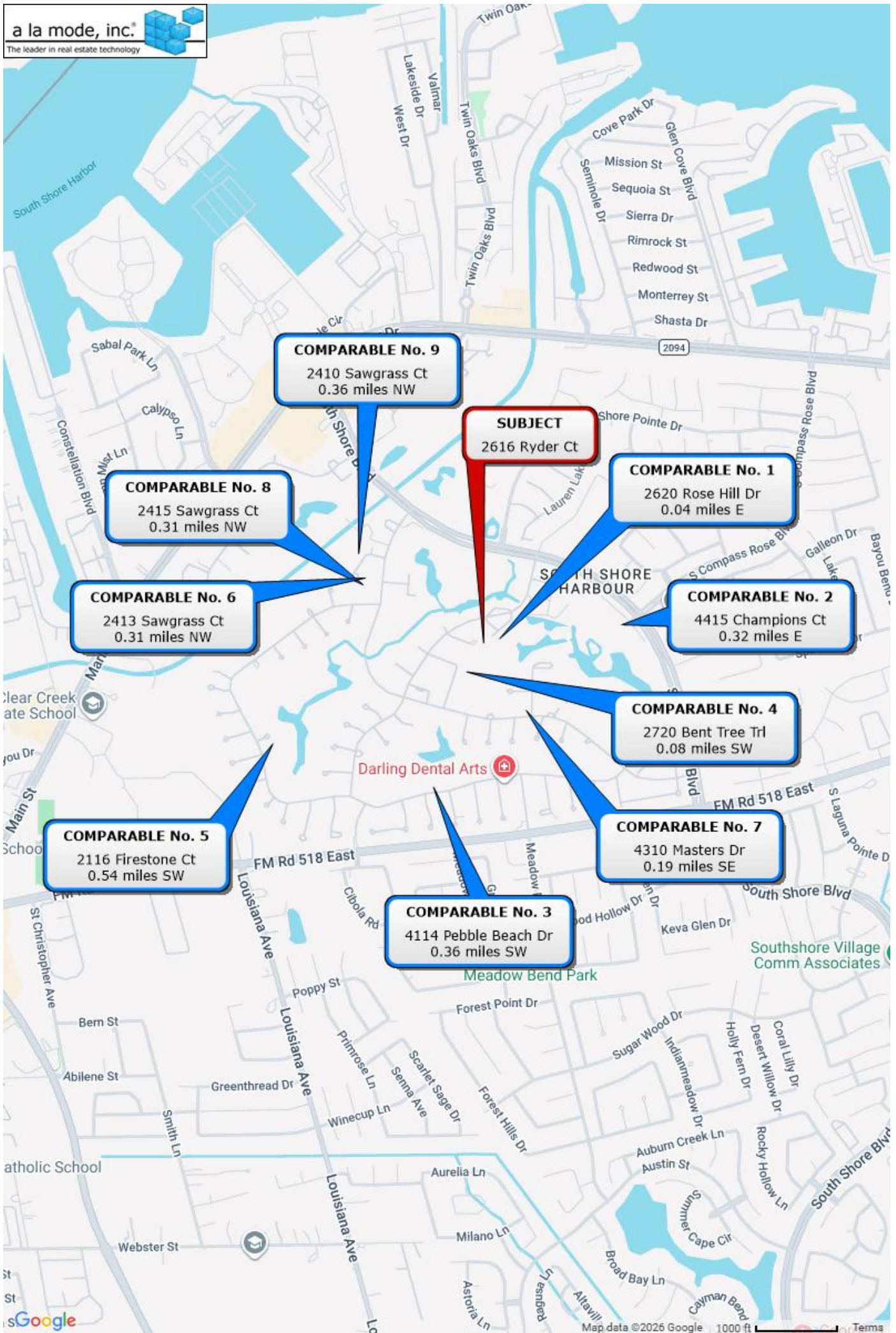


Comparable 9

2410 Sawgrass Ct
 Prox. to Subject 0.36 miles NW
 Sale Price 554,900
 Gross Living Area 3,529
 Total Rooms 8
 Total Bedrooms 4
 Total Bathrooms 3.1
 Location N;Res;
 View B;Res;Glfw
 Site 7177 sf
 Quality Q3
 Age 27

Location Map

Borrower	Klein Paul C			
Property Address	2616 Ryder Ct			
City	League City	County	Galveston	State TX Zip Code 77573
Lender/Client	Klein Paul C			



Flood Map

Borrower	Klein Paul C			
Property Address	2616 Ryder Ct			
City	League City	County	Galveston	State TX Zip Code 77573
Lender/Client	Klein Paul C			



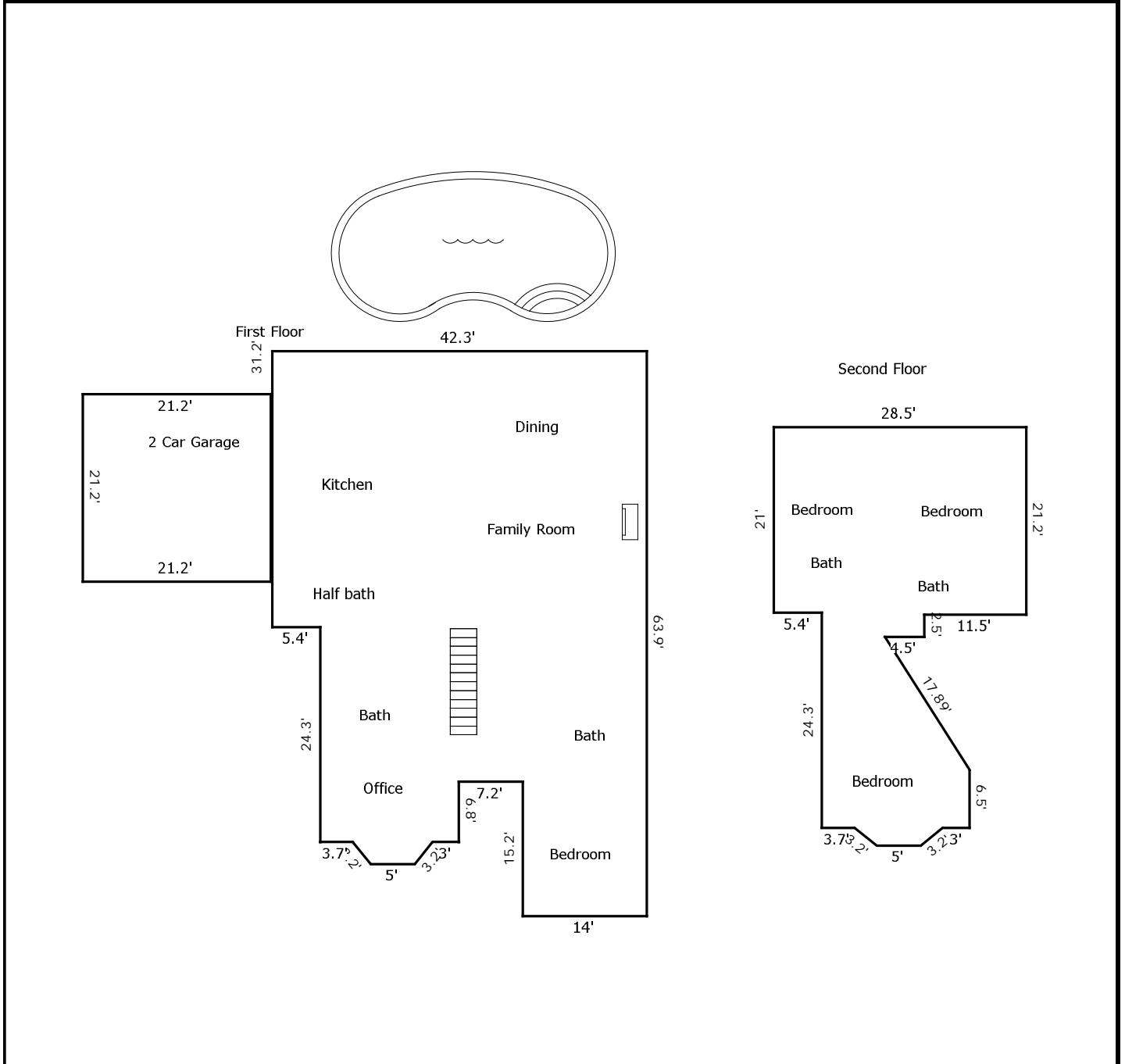
Location Map

Borrower	Klein Paul C				
Property Address	2616 Ryder Ct				
City	League City	County	Galveston	State	TX Zip Code 77573
Lender/Client	Klein Paul C				



Building Sketch

Borrower	Klein Paul C			
Property Address	2616 Ryder Ct			
City	League City	County	Galveston	State TX Zip Code 77573
Lender/Client	Klein Paul C			



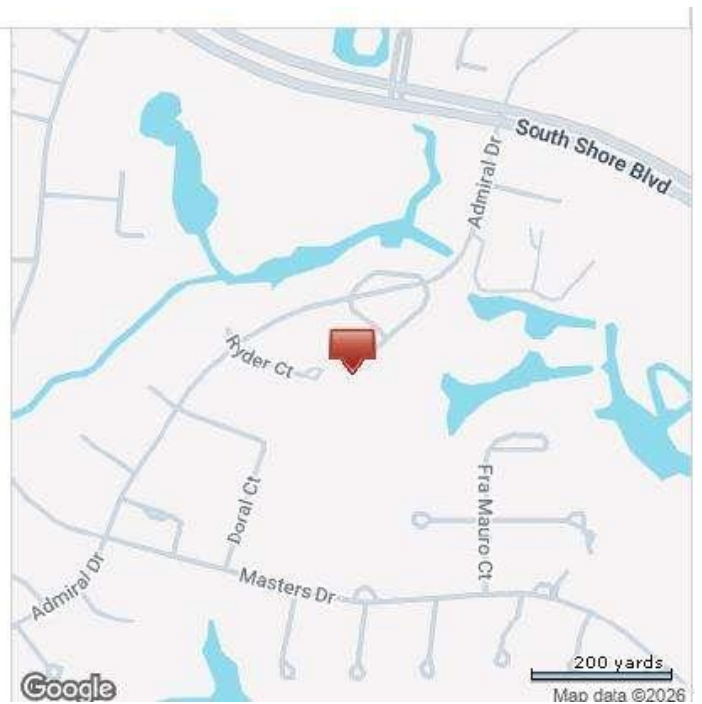
TOTAL Sketch by a la mode

Area Calculations Summary

Living Area	Calculation Details	
First Floor	2302.57 Sq ft	$0.5 \times 2 \times 2.5 = 2.5$ $0.5 \times 2.5 \times 2 = 2.5$ $5 \times 2.5 = 12.5$ $14 \times 15.2 = 212.8$ $42.3 \times 31.2 = 1319.76$ $17.5 \times 21.2 = 371$ $24.3 \times 15.7 = 381.51$
Second Floor	935.36 Sq ft	$0.5 \times 2.5 \times 2 = 2.5$ $0.5 \times 2 \times 2.5 = 2.5$ $5 \times 2 = 10$ $28.5 \times 21 = 598.5$ $16.7 \times 6.5 = 108.55$ $17.8 \times 7.1 = 126.38$ $0.5 \times 15.1 \times 9.6 = 72.48$ $2.7 \times 4.5 = 12.15$ $0.2 \times 11.5 = 2.3$
Total Living Area (Rounded):	3238 Sq ft	
Non-living Area		
2 Car Attached	449.44 Sq ft	$21.2 \times 21.2 = 449.44$

Plat Map

Borrower	Klein Paul C			
Property Address	2616 Ryder Ct			
City	League City	County	Galveston	State TX Zip Code 77573
Lender/Client	Klein Paul C			



Appraisal Independence Requirements

Borrower	Klein Paul C				
Property Address	2616 Ryder Ct				
City	League City	County	Galveston	State	TX Zip Code 77573
Lender/Client	Klein Paul C				

Appraiser Independence Requirements (AIR) Affidavit of Appraiser - Certification of Non-Influence

The appraiser named respectfully submits and represents to the following:

I hereby acknowledge to the best of my ability the following:

1. There have been no written or verbal communications or conversations between the mortgage lender or any staff person thereof and myself, my assistant, or any other staff member working on my behalf during the completion of this particular assignment or review assignment regarding a predetermined value for the subject property of this assignment.
2. I acknowledge that I have not been influenced, coerced, extorted, or bribed regarding the outcome of this appraisal report, nor am I knowingly aware of being recommended by any staff member, director, or agent of the mortgage lender's loan production staff, including the loan officer, to complete this assignment.
3. I certify that I have been engaged to provide a complete order with the information required for me to agree and complete a full appraisal assignment that meets USPAP guidelines and standards. Included on their order form was the originating lender's company name and address for purposes of inclusion on the appraisal report. No individual names from lender's staff, including loan officer name, was provided to me. No preliminary estimation of value, loan amount, or any similar information was provided to me or communicated to me or any staff person within my company. With respect to a Purchase Transaction, the Purchase Agreement (Sales Contract) was made available in its entirety (as required by USPAP Standard Rule 1- 5a). In the event the loan is an FHA transaction, I understand that the lender may require my identity, including my State Certification number; however, no attempt was made to coerce or influence the outcome of this appraisal report.
4. I acknowledge that I have completed this assignment and have only acted with the highest integrity and in a manner considered ethical to my profession, and consistent both with USPAP standards and the Appraiser Independence Requirements rules and regulations.
5. I acknowledge that I am not an employee of nor affiliated with the mortgage lender, and that I am not a staff appraiser to any entity that is either wholly or partially owned by the lender/investor or by any entity that is owned in whole or in part by a "Settlement Services" provider. By including this document within this appraisal report, I acknowledge to the best of my ability that all of the above statements are valid and true, I have honestly agreed with them, and that I have no objections or reservations to their contrary.

E/O Insurance

Borrower	Klein Paul C		
Property Address	2616 Ryder Ct		
City	League City	County Galveston	State TX Zip Code 77573
Lender/Client	Klein Paul C		

Accelerant National Insurance Company
 (A Stock Company)
 400 Northridge Road, Suite 800
 Sandy Springs, GA 30350

**REAL ESTATE APPRAISERS
 ERRORS AND OMISSIONS INSURANCE POLICY
 DECLARATIONS**

NOTICE: THIS IS A "CLAIMS MADE AND REPORTED" POLICY. THIS POLICY REQUIRES THAT A CLAIM BE MADE AGAINST THE INSURED DURING THE POLICY PERIOD AND REPORTED TO THE INSURER, IN WRITING, DURING THE POLICY PERIOD OR EXTENDED REPORTING PERIOD.

PLEASE READ YOUR POLICY CAREFULLY.

Policy Number: NAX40PL102070-02

Renewal of: NAX40PL102070-01

1. **Named Insured:** Robert Dieudonne
2. **Address:** 3111 Edgewood Dr
Pearland, TX 77584
3. **Policy Period:** From: June 1, 2025 To: June 1, 2026
12:01 A.M. Standard Time at the address of the **Named Insured** as stated in item 2. Above.
4. **Limit of Liability:**

	Each Claim	Policy Aggregate
Damages Limit of Liability	4A. \$ 1,000,000	4C. \$ 1,000,000
Claim Expenses Limit of Liability	4B. \$ 1,000,000	4D. \$ 1,000,000
5. **Deductible (Inclusive of Claims Expenses):**

	Each Claim	Aggregate
	5A. \$500	5B. \$1,000
6. **Policy Premium:** \$ 714
7. **Retroactive Date:** June 1, 2010
8. **Notice to Company:** Notice of a **Claim** or Potential **Claim** should be sent to:
OREP Insurance Services: info@orep.org
6353 El Cajon Blvd, Suite 124-605
San Diego, CA 92115
9. **Program Administrator:** OREP Insurance Services, LLC – appraisers@orep.org
10. **Forms and Endorsements Attached at Policy Inception:** See Schedule of Forms

If required by state law, this policy will be countersigned by an authorized representative of the Company.


Date: May 19, 2025

By: Isaac Peck
Authorized Representative


License

Borrower	Klein Paul C			
Property Address	2616 Ryder Ct			
City	League City	County	Galveston	State TX Zip Code 77573
Lender/Client	Klein Paul C			

ROBERT L DIEUDONNE
3111 EDGEWOOD DR
PEARLAND, TX 77584



TALCB
TEXAS APPRAISER LICENSING &
CERTIFICATION BOARD

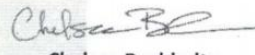


**Certified Residential
Real Estate Appraiser**

Appraiser: **Robert L Dieudonne**
License #: **TX 1337316 R** License Expires: **09/30/2027**

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

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



Chelsea Buchholtz
Executive Director