

APPRAISAL OF



LOCATED AT:

222 Shekel Dr
Lafayette, LA 70508

FOR:

Rocket Pro TPO
1050 Woodward Avenue
Detroit, MI, 48226

BORROWER:

Hunter Lane Ortego

AS OF:

June 30, 2023

BY:

Joseph Hesterly

Nationwide Appraisal Network
Rocket Pro TPO
1050 Woodward Avenue
Detroit, MI, 48226

File Number: 0630232TH

In accordance with your request, I have appraised the real property at:

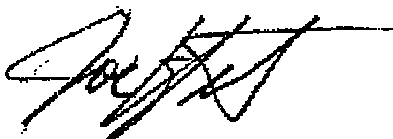
222 Shekel Dr
Lafayette, LA 70508

The purpose of this appraisal is to develop an opinion of the market value of the subject property, as improved.
The property rights appraised are the fee simple interest in the site and improvements.

In my opinion, the market value of the property as of June 30, 2023 is:

\$170,000
One Hundred Seventy Thousand Dollars

The attached report contains the description, analysis and supportive data for the conclusions,
final opinion of value, descriptive photographs, limiting conditions and appropriate certifications.

A handwritten signature in black ink, appearing to read 'Joe Hesterly', with a long horizontal line extending to the right.

Joseph Hesterly

Market Conditions Addendum to the Appraisal Report

221-6770286
File No. 0630232TH

MARKET RESEARCH & ANALYSIS

The purpose of this addendum is to provide the lender/client with a clear and accurate understanding of the market trends and conditions prevalent in the subject neighborhood. This is a required addendum for all appraisal reports with an effective date on or after April 1, 2009.

Property Address **222 Shekel Dr** City **Lafayette** State **LA** Zip Code **70508**
Borrower **Hunter Lane Ortego**

Instructions: The appraiser must use the information required on this form as the basis for his/her conclusions, and must provide support for those conclusions, regarding housing trends and overall market conditions as reported in the Neighborhood section of the appraisal report form. The appraiser must fill in all the information to the extent it is available and reliable and must provide analysis as indicated below. If any required data is unavailable or is considered unreliable, the appraiser must provide an explanation. It is recognized that not all data sources will be able to provide data for the shaded areas below; if it is available, however, the appraiser must include the data in the analysis. If data sources provide the required information as an average instead of the median, the appraiser should report the available figure and identify it as an average. Sales and listings must be properties that compete with the subject property, determined by applying the criteria that would be used by a prospective buyer of the subject property. The appraiser must explain any anomalies in the data, such as seasonal markets, new construction, foreclosures, etc.

Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)	7	2	0	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)	1.17	0.67	0.00	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Total # of Comparable Active Listings	0	0	0	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	0.00	0.00	0.00	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Median Comparable Sale Price	162,000	151,500	0	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Sales Days on Market	1	15	0	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Comparable List Price	0	0	0	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Listings Days on Market	0	0	0	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Sale Price as % of List Price	100.00%	100.00%	0.00%	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Seller-(developer, builder, etc.)paid financial assistance prevalent? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No				<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing

Explain in detail the seller concessions trends for the past 12 months (e.g., seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs, condo fees, options, etc.).
Seller concessions in the immediate area are averaging 1-3 point. This amount typically goes towards closing costs, paid by the seller on behalf of the borrower.

Are foreclosure sales (REO sales) a factor in the market? ☐ Yes ☒ No If yes, explain (including the trends in listings and sales of foreclosed properties).
Distressed sale saturation accounts for less than 5 percent of market activity. The market is not distressed sale driven.

Cite data sources for above information. **LBRMLS**

Summarize the above information as support for your conclusions in the Neighborhood section of the appraisal report form. If you used any additional information, such as an analysis of pending sales and/or expired and withdrawn listings, to formulate your conclusions, provide both an explanation and support for your conclusions.
Appraiser comparable search consisted of searching the immediate marketing area for single family, detached homes. Further parameters include dwellings with less than a 30 percent variance in GLA from the subject have sold in the past year. The market has clearly been stable over the course of the past year. The 1004 MC form is a poor indicator of market activity due to varying levels of property traits among sales. After accounting for differences in physical traits, it is clear that the market is stable. A stable market is defined as one that has not undergone more than a 4 percent change in mean/median sales price when comparing the recent 90 day period to the period 7-12 months ago assuming the market has not been extremely volatile or changing dramatically on a month-to-month basis. The average marketing time for single family detached homes that are in normal marketing condition is 0-90 days. The supply and demand curve is in shortage at the present time.

CONDO/CO-OP PROJECTS

If the subject is a unit in a condominium or cooperative project , complete the following:				Project Name:		
Subject Project Data	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)				<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)				<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Total # of Active Comparable Listings				<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Months of Unit Supply (Total Listings/Ab. Rate)				<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Are foreclosure sales (REO sales) a factor in the project? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, indicate the number of REO listings and explain the trends in listings and sales of foreclosed properties.						

Summarize the above trends and address the impact on the subject unit and project.

APPRAISER

APPRAISER

Signature _____
Name **Joseph Hesterly**
Company Name **JPH Appraisal Services LLC**
Company Address **149 Teche Dr**
Lafayette, LA 70503
State License/Certification # **3713** State **LA**
Email Address **josephhesterly@gmail.com**

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature _____
Name _____
Company Name _____
Company Address _____
State License/Certification # _____ State _____
Email Address _____

221-6770286

File No. 0630232TH

Uniform Residential Appraisal Report

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 222 Shekel DrCity LafayetteState LA Zip Code 70508

Borrower Hunter Lane OrtegoOwner of Public Record Melanie Joan LatiolaisCounty Lafayette

Legal Description Lot 20 Sandest Terrace Sub

Assessor's Parcel # 6030122Tax Year 2023R.E. Taxes \$ 1,216

Neighborhood Name Sandest TerraceMap Reference GoogleCensus Tract 0014.04

Occupant ☐ Owner ☐ Tenant ☒ VacantSpecial Assessments \$ 0☐ PUDHOA \$ 0☐ per year☐ per month

Property Rights Appraised ☒ Fee Simple☐ Leasehold☐ Other (describe)

Assignment Type ☒ Purchase Transaction☐ Refinance Transaction☐ Other (describe)

Lender/Client Rocket Pro TPOAddress 1050 Woodward Avenue, Detroit, MI 48226

Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? ☒ Yes☐ No

Report data source(s) used, offering price(s), and date(s). DOM 7;The subject property is currently under contract as observed on the fully executed purchase agreement provided by NAN. The contract date is 06/27/2023 and the contract price is 167,000 < continued in addendum >

CONTRACT

I ☒ did ☐ did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed.

Arms length sale;After analyzing the contract between the above parties mentioned, it is of your appraiser's opinion that this is an arm's length transaction. Both parties appear to be acting under individual interest.

Contract Price \$ 167,000Date of Contract 06/27/2023Is the property seller the owner of public record? ☒ Yes☐ NoData Source(s) Assessor

Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? ☒ Yes☐ No

If Yes, report the total dollar amount and describe the items to be paid. \$7000;;The seller has agreed to pay 7000 dollars towards closing costs on behalf of the borrower in this transaction.

NEIGHBORHOOD

Note: Race and the racial composition of the neighborhood are not appraisal factors.

Neighborhood Characteristics		One-Unit Housing Trends			One-Unit Housing		Present Land Use %	
Location	<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	70 %	
Built-Up	<input checked="" type="checkbox"/> Over 75% <input type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%	Demand/Supply	<input checked="" type="checkbox"/> Shortage <input type="checkbox"/> In Balance <input type="checkbox"/> Over Supply	\$(000)	(yrs)	2-4 Unit	10 %	
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	135 Low	40	Multi-Family	10 %	
Neighborhood Boundaries The subject property is bounded to the north by Failla Rd, to the east by Failla Rd, to the south by Ambassador Caffrey Pkwy, and to the west by Verot School Rd.				175 High	40	Commercial	10 %	
Neighborhood Description See Attached Addendum				160 Pred.	40	Other Land	0 %	

Market Conditions (including support for the above conclusions) See Attached Addendum

SITE

Dimensions 55.6x100x56.3x100Area 5595 sfShape RectangularView N;Res;

Specific Zoning Classification RM1Zoning Description Single Family Residential

Zoning Compliance ☒ Legal☐ Legal Nonconforming (Grandfathered Use)☐ No Zoning☐ Illegal (describe)

Is the highest and best use of the subject property as improved (or as proposed per plans and specifications) the present use? ☒ Yes☐ NoIf No, describe. See Attached Addendum

Utilities	Public	Other (describe)	Public	Other (describe)	Off-site Improvements—Type	Public	Private
Electricity	<input checked="" type="checkbox"/>	<input type="checkbox"/> Circuit Breaker	Water	<input checked="" type="checkbox"/> City	Street Asphalt	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Gas	<input checked="" type="checkbox"/>	<input type="checkbox"/> Natural Gas	Sanitary Sewer	<input checked="" type="checkbox"/> City	Alley None	<input type="checkbox"/>	<input type="checkbox"/>

FEMA Special Flood Hazard Area ☐ Yes☒ NoFEMA Flood Zone XFEMA Map # 22055C0170JFEMA Map Date 12/21/2018

Are the utilities and off-site improvements typical for the market area? ☒ Yes☐ NoIf No, describe.

Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? ☐ Yes☒ NoIf Yes, describe.

IMPROVEMENTS

GENERAL DESCRIPTION		FOUNDATION		EXTERIOR DESCRIPTION		INTERIOR	
	materials/condition		materials/condition		materials/condition		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 Slab/Avg	Floors	Wood,Tile/G		
# of Stories 1	<input type="checkbox"/> Full Basement <input type="checkbox"/> Partial Basement	Exterior Walls	Brick/Good	Walls	Drywall/Good		
Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det./End Unit	Basement Area 0 sq. ft.	Roof Surface	Asphalt Shingle/G	Trim/Finish	Wood/Good		
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.	Basement Finish 0 %	Gutters & Downspouts	None	Bath Floor	Tile/Good		
Design (Style) Patio	<input type="checkbox"/> Outside Entry/Exit <input type="checkbox"/> Sump Pump	Window Type	Double Hung/Gd	Bath Wainscot	CulMrbl/Good		
Year Built 1983	Evidence of <input type="checkbox"/> Infestation	Storm Sash/Insulated	Yes/Good	Car Storage	<input type="checkbox"/> None		
Effective Age (Yrs) 15	<input type="checkbox"/> Dampness <input type="checkbox"/> Settlement	Screens	Yes/Good	<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 type="checkbox"/> Drop Stair <input checked="" type="checkbox"/> Stairs	<input type="checkbox"/> OtherFuel Gas	<input checked="" type="checkbox"/> Fireplace(s) # 1	<input checked="" type="checkbox"/> Fence Fence	<input checked="" type="checkbox"/> Garage	# of Cars 1		
<input type="checkbox"/> Floor <input type="checkbox"/> Scuttle	Cooling <input checked="" type="checkbox"/> Central Air Conditioning	<input checked="" type="checkbox"/> Patio/Deck Patio	<input checked="" type="checkbox"/> Porch Front	<input checked="" type="checkbox"/> Carport	# of Cars 2		
<input type="checkbox"/> Finished <input type="checkbox"/> Heated	<input type="checkbox"/> Individual <input type="checkbox"/> Other	<input type="checkbox"/> Pool None	<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: 6 Rooms3 Bedrooms2.0 Bath(s)1,318 Square Feet of Gross Living Area Above Grade							
Additional features (special energy efficient items, etc.). Patio,porch,fireplace,garage,careport							
Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). C3;Kitchen-updated-six to ten years ago;Bathrooms-updated-six to ten years ago;The subject property, based on interior and exterior inspection is good. There is some deferred maintenance readily observable to your appraiser per time of inspection which is the effective date of this appraisal report. The fence in the rear of the property is broken and needs to be fixed (500).							
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"/> NoIf 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"/> NoIf No, describe. See Attached Addendum							

Freddie Mac Form 70 March 2005

UAD Version 9/2011

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Fannie Mae Form 1004 March 2005
1004_05UAD 12182015

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SALES COMPARISON APPROACH

There are 0 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 0 to \$ 0.

There are 9 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 135,500 to \$ 175,000.

FEATURE		SUBJECT		COMPARABLE SALE NO. 1		COMPARABLE SALE NO. 2		COMPARABLE SALE NO. 3	
222 Shekel Dr		102 Doubloon Dr		127 Sandest Dr		205 Shekel Dr			
Address Lafayette, LA 70508		Lafayette, LA 70508		Lafayette, LA 70508		Lafayette, LA 70508			
Proximity to Subject		0.09 miles NE		0.09 miles NE		0.06 miles NE			
Sale Price		\$ 167,000		\$ 165,000		\$ 153,000		\$ 160,000	
Sale Price/Gross Liv. Area		\$ 126.71 sq. ft.		\$ 143.60 sq. ft.		\$ 120.28 sq. ft.		\$ 128.93 sq. ft.	
Data Source(s)		LBRMLS #22009160;DOM 1		LBRMLS #22006734;DOM 3		LBRMLS #22009789;DOM 24			
Verification Source(s)		Parish Assessor202300003066		Parish Assessor202200034632		Parish Assessor202300003066			
VALUE ADJUSTMENTS		DESCRIPTION		DESCRIPTION		DESCRIPTION		DESCRIPTION	
Sale or Financing		ArmLth		ArmLth		ArmLth		ArmLth	
Concessions		Cash;0		VA;0		FHA;500		0	
Date of Sale/Time		s10/22;c09/22		s08/22;c07/22		s01/23;c01/23			
Location		N;Res;		N;Res;		N;Res;		N;Res;	
Leasehold/Fee Simple		Fee Simple		Fee Simple		Fee Simple		Fee Simple	
Site		5595 sf		3500 sf		4176 sf		3500 sf	
View		N;Res;		N;Res;		N;Res;		N;Res;	
Design (Style)		DT1;Patio		DT1;Patio		DT1;Patio		DT1;Patio	
Quality of Construction		Q4		Q4		Q4		Q4	
Actual Age		40		40		40		40	
Condition		C3		C3		C4		C4	
Above Grade		Total Bdrms Baths		Total Bdrms Baths		Total Bdrms Baths		Total Bdrms Baths	
Room Count		6 3 2.0		5 2 2.0		6 3 2.0		6 3 2.0	
Gross Living Area		80 1,318 sq. ft.		1,149 sq. ft.		1,272 sq. ft.		1,241 sq. ft.	
Basement & Finished Rooms Below Grade		0sf		0sf		0sf		0sf	
Functional Utility		Standard		Standard		Standard		Standard	
Heating/Cooling		FWA C/Air		FWA C/Air		FWA C/Air		FWA C/Air	
Energy Efficient Items		None		None		None		None	
Garage/Carport		1ga2cp2dw		1ga2dw		1ga2dw		1ga2dw	
Porch/Patio/Deck		Patio,Porch		Patio,Porch		Patio,Porch		Patio,Porch	
Fireplace		1 F/P		1 F/P		1 F/P		1 F/P	
Additional		Fence		Fence		Fence		Fence	
Net Adjustment (Total)		<input checked="" type="checkbox"/> + <input type="checkbox"/> -		\$ 14,520		<input checked="" type="checkbox"/> + <input type="checkbox"/> -		\$ 14,680	
Adjusted Sale Price of Comparables		Net Adj. 8.8%		Net Adj. 8.8%		Net Adj. 9.6%		Net Adj. 9.6%	
		Gross Adj. 8.8%		\$ 179,520		Gross Adj. 9.6%		\$ 167,680	

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) Parish Assessor

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) Parish Assessor

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 NO. 1	COMPARABLE SALE NO. 2	COMPARABLE SALE NO. 3
Date of Prior Sale/Transfer				
Price of Prior Sale/Transfer				
Data Source(s)	Parish Assessor	Parish Assessor	Parish Assessor	Parish Assessor
Effective Date of Data Source(s)	06/27/2023	06/27/2023	06/27/2023	06/27/2023

Analysis of prior sale or transfer history of the subject property and comparable sales I have analyzed the transfer history of the subject property and comparables given in this appraisal report. Per USPAP guidelines, I have researched the subject property transfer history dating back 3 years and comparable sales dating back 1 year from the effective date of this appraisal report.

Summary of Sales Comparison Approach. See Attached Addendum

Indicated Value by Sales Comparison Approach \$ 170,000

RECONCILIATION

Indicated Value by: Sales Comparison Approach \$ 170,000

Cost Approach (if developed) \$ 174,800

Income Approach (if developed) \$

Income approach not applicable as homes in the neighborhood are primarily for principle residency. Cost approach is performed, but given no weighting. Sales comparison approach best represents actions and attitudes of informed buyers in the present day marketplace and is given all weighting.

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 \$ 170,000 as of 06/30/2023, which is the date of inspection and the effective date of this appraisal.

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ADDITIONAL COMMENTS

In accordance with USPAP Ethics Rule, it is necessary for your appraiser to disclose any prior services regarding the subject property within three years. I, Joseph Hesterly, maintain that I have not engaged in any service regarding the subject property in the past three years.

No employee, director, officer, or agent of the lender, or any other third party acting as a joint venture partner, independent contractor, appraisal management company, or partner on behalf of the lender has influenced or attempted to influence the development, reporting, result, or review of this assignment through coercion, extortion, collusion, compensation, instruction, inducement, intimidation, bribery or in any other manner.

I have not been contacted by anyone other than the intended user (lender/client as identified on the first page of the report), borrower, or designated contact to make an appointment to enter the property. I agree to immediately report any unauthorized contacts either personally by phone or electronically.

Your appraiser is located within 25 miles "as the crow flies" of the subject property.

I have not been contacted by anyone other than the intended user (lender/client as identified on the first page of the report), borrower, or designated contact to make an appointment to enter the property.

I have agreed to immediately report any unauthorized contacts either personally by phone or electronically to Company.

I have agreed to the terms of payment from Company and consider the fee to be customary and reasonable for my specific market for this specific property and report type.

I understand that according to the current regulations, that it is mandatory for the client or intended user of this report to inform the proper regulatory agency if this report does not comply with USPAP Standards.Clarification of Intended Use and Intended User:

The Intended User of this appraisal report is the Lender/Client/HUD/FHA. The Intended Use of the appraisal is solely to assist FHA in assessing the risk of the property securing the FHA-insured Mortgage

The subject property is measured using ANSI-Z765-2021 standards. Finished square footage calculations for this house were made based on measured dimensions only and are rounded to the nearest inch.

I, Joseph Hesterly, am an FHA roster appraiser.

The appraiser certifies and agrees that this appraisal report was prepared in accordance with the requirements of Title XI of the Financial Institutions, Reform, Recovery, and Enforcement Act (FIRREA) of 1989, as amended (12 U.S.C. 3331 et seq.), and any applicable implementing regulations in effect at the time the appraiser signs the appraisal certification.

COST APPROACH

COST APPROACH TO VALUE (not required by Fannie Mae)

Provide adequate information for the lender/client to replicate the below cost figures and calculations.

Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) There has been a lack of vacant land sales in the subject neighborhood. This is not uncommon due construction commencing quite some time ago. Due to the lack of land sales, the extraction method was used in order to derive an opinion of site value of the subject.

ESTIMATED	<input type="checkbox"/> REPRODUCTION OR	<input checked="" type="checkbox"/> REPLACEMENT COST NEW	OPINION OF SITE VALUE..... = \$		25,000
Source of cost data	Local builders		Dwelling	1,318 Sq. Ft. @ \$ 130.00..... = \$	171,340
Quality rating from cost service	Q4	Effective date of cost data	03/01/2023	Sq. Ft. @ \$	= \$
Comments on Cost Approach (gross living area calculations, depreciation, etc.)					
Local builder data is utilized due to having a large quantity of data for homes of the subject construction quality.			Garage/Carport	251 Sq. Ft. @ \$ 25.00..... = \$	6,275
			Total Estimate of Cost-New		= \$ 177,615
			Less 60 Physical	Functional	External
			Depreciation	\$44,404	= \$ (44,404)
			Depreciated Cost of Improvements		= \$ 133,211
			"As-is" Value of Site Improvements . Carp,patio,prch,fp,fnc...		= \$ 16,600
Estimated Remaining Economic Life (HUD and VA only)			45 Years	INDICATED VALUE BY COST APPROACH..... = \$ 174,800	

INCOME

INCOME APPROACH TO VALUE (not required by Fannie Mae)

Estimated Monthly Market Rent \$ X Gross Rent Multiplier = \$ Indicated Value by Income Approach

Summary of Income Approach (including support for market rent and GRM)

PUD INFORMATION

PROJECT INFORMATION FOR PUDs (if applicable)

Is the developer/builder in control of the Homeowners' Association (HOA)? ☐ Yes ☐ No Unit type(s) ☐ Detached ☐ Attached

Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit.

Legal name of project

Total number of phases Total number of units Total number of units sold

Total number of units rented Total number of units for sale Data source(s)

Was the project created by the conversion of an existing building(s) into a PUD? ☐ Yes ☐ No If Yes, date of conversion.

Does the project contain any multi-dwelling units? ☐ Yes ☐ No Data source(s)

Are the units, common elements, and recreation facilities complete? ☐ Yes ☐ No If No, describe the status of completion.

Are the common elements leased to or by the Homeowners' Association? ☐ Yes ☐ No If Yes, describe the rental terms and options.

Describe common elements and recreational facilities.

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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 this 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.

Uniform Residential Appraisal Report

221-6770286
File No. 0630232TH

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

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
2. I performed a complete visual inspection of the interior and exterior areas of the subject property. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
11. I have knowledge and experience in appraising this type of property in this market area.
12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.
20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.
21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

Uniform Residential Appraisal Report


221-6770286
File No. 0630232TH

22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.
23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.
24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.
25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

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

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

APPRAISER

Signature 
Name Joseph Hesterly
Company Name JPH Appraisal Services LLC
Company Address 149 Teche Dr
Lafayette, LA 70503
Telephone Number 612-275-9771
Email Address josephhesterly@gmail.com
Date of Signature and Report 07/05/2023
Effective Date of Appraisal 06/30/2023
State Certification # 3713
or State License # _____
or Other (describe) _____ State # _____
State LA
Expiration Date of Certification or License 12/31/2023

ADDRESS OF PROPERTY APPRAISED

222 Shekel Dr
Lafayette, LA 70508

APPRAISED VALUE OF SUBJECT PROPERTY \$ 170,000

LENDER/CLIENT

Name Nationwide Appraisal Network
Company Name Rocket Pro TPO
Company Address 1050 Woodward Avenue
Detroit, MI 48226
Email Address _____

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature _____
Name _____
Company Name _____
Company Address _____
Telephone Number _____
Email Address _____
Date of Signature _____
State Certification # _____
or State License # _____
State _____
Expiration Date of Certification or License _____

SUBJECT PROPERTY

- ☐ Did not inspect subject property
☐ Did inspect exterior of subject property from street
Date of Inspection _____
☐ Did inspect interior and exterior of subject property
Date of Inspection _____

COMPARABLE SALES

- ☐ Did not inspect exterior of comparable sales from street
☐ Did inspect exterior of comparable sales from street
Date of Inspection _____

221-6770286
File No. 0630232TH

SALES COMPARISON APPROACH

Condition Ratings and Definitions

C1 The improvements have been very recently constructed and have not previously been occupied. The entire structure and all components are new and the dwelling features no physical depreciation.*

**Note: Newly constructed improvements that feature recycled materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100% new foundation and the recycled materials and the recycled components have been rehabilitated/re-manufactured into like-new condition. Recently constructed improvements that have not been previously occupied are not considered "new" if they have any significant physical depreciation (i.e., 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 either are 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 residences 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.

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

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

Uniform Appraisal Dataset Definitions

221-677028
File No. 0630232TH

Abbreviations Used in Data Standardization Text

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

Other Appraiser-Defined Abbreviations

[illegible]

ADDENDUM

Borrower: Hunter Lane Ortego		File No.: 0630232TH
Property Address: 222 Shekel Dr		Case No.: 221-6770286
City: Lafayette	State: LA	Zip: 70508
Lender: Rocket Pro TPO		

Twelve Month Listing History of Subject Property

Continued from Twelve Month Listing History of Subject Property: dollars. The original list price is 160,000 dollars with original list date of 06/08/2023. LBRMLS database number is 23005081.

Neighborhood Description

The subject property is located in an established neighborhood in Lafayette . The neighborhood consists primarily of single family homes which are most commonly, rambler, traditional and cottagel style dwellings. These homes typically have attached carports though it is not uncommon to have a garage. Some dwellings in the area contain wood or gas burning fireplaces. Homes in the neighborhood began construction in the mid 1900's. Recreational opportunities are provided by local parks and golf courses. All are within a reasonable commute. There are employment opportunities within the immediate area, however, the most common occupational locations are found in the urban and industrial area of the city of Lafayette which is a 5 minute commute. The city of Lafayette offers jobs in energy exploration, health care, education, retail, and several other arenas.

Neighborhood Market Conditions

Appraiser comparable search consisted of searching the immediate marketing area for single family, detached homes. Further parameters include dwellings with less than a 30 percent variance in GLA from the subject have sold in the past year. The market has clearly been stable over the course of the past year. The 1004 MC form is a poor indicator of market activity due to varying levels of property traits among sales. After accounting for differences in physical traits, it is clear that the market is stable. A stable market is defined as one that has not undergone more than a 4 percent change in mean/median sales price when comparing the recent 90 day period to the period 7-12 months ago assuming the market has not been extremely volatile or changing dramatically on a month-to-month basis. The average marketing time for single family detached homes that are in normal marketing condition is 0-90 days. The supply and demand curve is in shortage at the present time.

Highest and Best Use

The highest and best use for the subject as vacant was determined to be to improve the property. The ideal improvement was determined to be a single-family residence; This use was determined to be possible, feasible, and to return maximum benefit. The highest and best use for the subject as improved was determined to be its present use as a single family residence. This use is legally permissible; there are no zoning regulations. It is physically possible; there are no topological or engineering considerations evident which would prevent this use. It is financially feasible; local financing for such improvements is readily available at prevailing rates. And it is maximally productive, in that it returns maximum benefit to the owner and to the community

Property Conformity to Neighborhood

The utilities and mechanicals of the subject property were on and functioning at the time of inspection. A head and shoulders and inspection was done of the attic and it conforms to HUD lending guidelines. The subject property meets HUD minimum lending guidelines as is referenced in the HUD handbook 4000.1, and all applicable mortgagee letters. All appliances that remain, are functional and are considered personal property.

Comments on Sales Comparison

Reasonable exposure time for the subject property, based on the opinion of value given in this report is considered 0-90 days. Due to the fact that data is sparse of home sales in the past year, it is mandatory to exceed several parameters in order to yield comparable data. Your appraiser recognizes client request for two closed sales within 90 days. This cannot be meant as sales data is limited within this requested guideline.

The comps were selected by researching sales that have occurred in the subject marketing area over the course of the past year. GLA adjustments are derived by using match pairs method. Data is obtained through LBRMLS database. This is a non-disclosure area so subject GLA and comp GLA are not verifiable through Parish Assessor. Adjustments for construction quality, condition, bed/bath count are extracted in the same manner. Extra line item adjustments are derived using cost minus depreciation methodology. Double adjustments are not made for bedroom count and GLA, unless there is a less than 100 sf variance from corresponding comparable to the subject. No adjustments are warranted for seller concessions as concessions in the area are averaging up to 3 points for homes in this price tier.

There is no market reaction for difference in actual age. The market is reacting to difference in condition and adjustments are applied as such.

There is no market reaction for difference in surplus land. If an adjustment is warranted for difference in site utility, it will be explained below.

Comp 1 is a dated sale. It is used for similarities in location, quality, condition, and GLA. The adjusted sales price is given the most weighting along with comp 2.

Comp 2 is a dated sale. It is similar in location, quality, bed/bath count and GLA. Interior cosmetic items are inferior to the subject. The adjusted sales price of comp 1. The opinion of value is reconciled closer to the adjusted sales price of comp 2, primarily because comp 1 sold for above market value.

Comp 3 is a recent sale. It is similar in location, quality, bed/bath count and GLA. Interior cosmetic items are inferior to the subject. The adjusted sales price is given the third most weighting.

Comp 4 is a dated sale. It is similar in location, quality, bed/bath count and GLA. Interior cosmetic items are inferior to the subject. The adjusted sales price is given the fourth most weighting.

Comp 5 is a dated sale. It is used for similarities in locatoin, quality, bed/bath count and to bracket the subject GLA. The most weighting is given to comp 1,2 and 5.

I recognize client request for active/pending comparables. However, the market is in shortage so none can be provided, even with expanded parameters.

ADDENDUM

Borrower: Hunter Lane Ortego		File No.: 0630232TH	
Property Address: 222 Shekel Dr		Case No.: 221-6770286	
City: Lafayette		State: LA	Zip: 70508
Lender: Rocket Pro TPO			

The carport of the subject cannot be bracketed due to sparse data. This is not a dominant factor.

DIMENSION LIST ADDENDUM

Borrower: Hunter Lane Ortego

File No.: 0630232TH

Property Address: 222 Shekel Dr

Case No.: 221-6770286

City: Lafayette

State: LA

Zip: 70508

Lender: Rocket Pro TPO

GROSS BUILDING AREA (GBA)		1,318	
GROSS LIVING AREA (GLA)		1,318	
Area(s)	Area	% of GLA	% of GBA
Living	1,318		100.00
Level 1	1,318	100.00	100.00
Level 2			
Level 3			
Other			
Basement	<div>GBA<input type="checkbox"/></div>		
Garage	<div><input type="checkbox"/></div>	251	
Other	<div><input type="checkbox"/></div>	718	

Area Measurements					Area Type					
Measurements		Factor		Total	Level 1	Level 2	Level 3	Other	Bsmt.	Garage
20.00	x	12.56	x	1.00 = 251.20	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
43.90	x	27.00	x	1.00 = 1,185.30	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10.10	x	6.90	x	1.00 = 69.69	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12.56	x	5.00	x	1.00 = 62.80	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: Hunter Lane Ortego		File No.: 0630232TH
Property Address: 222 Shekel Dr		Case No.: 221-6770286
City: Lafayette	State: LA	Zip: 70508
Lender: Rocket Pro TPO		



FRONT VIEW OF
SUBJECT PROPERTY

Appraised Date: June 30, 2023
Appraised Value: \$ 170,000



REAR VIEW OF
SUBJECT PROPERTY



STREET SCENE

INTERIOR PHOTOS

Borrower: Hunter Lane Ortego	File No.: 0630232TH
Property Address: 222 Shekel Dr	Case No.: 221-6770286
City: Lafayette	State: LA
Lender: Rocket Pro TPO	Zip: 70508



Kitchen

Comment:



Living Area

Description:

Comment:



Bathroom

Description:

Comment:
Hall bathroom (view 1)

BATHROOM PHOTOS

Borrower: Hunter Lane Ortego		File No.: 0630232TH
Property Address: 222 Shekel Dr		Case No.: 221-6770286
City: Lafayette	State: LA	Zip: 70508
Lender: Rocket Pro TPO		



Comment:
Hall bathroom (view 2)



Comment:
Main bathroom



Comment:
Main bathroom

INTERIOR PHOTOS

Borrower: Hunter Lane Ortego		File No.: 0630232TH
Property Address: 222 Shekel Dr		Case No.: 221-6770286
City: Lafayette	State: LA	Zip: 70508
Lender: Rocket Pro TPO		



Comment:
Main bedroom



Comment:
Main bedroom closet



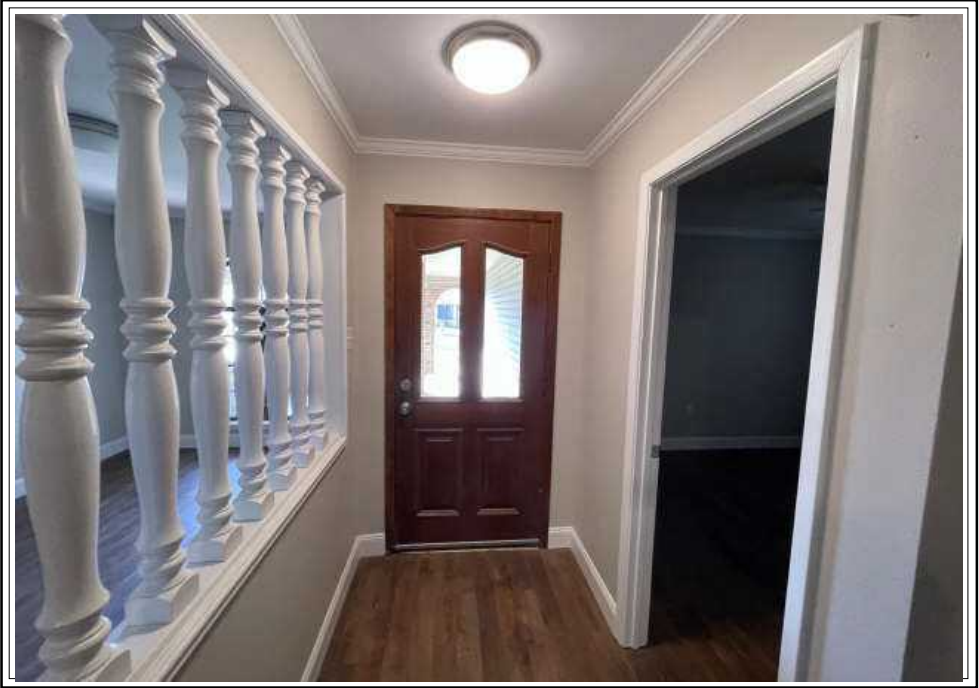
Comment:
Bedroom

INTERIOR PHOTOS

Borrower: Hunter Lane Ortego		File No.: 0630232TH
Property Address: 222 Shekel Dr		Case No.: 221-6770286
City: Lafayette	State: LA	Zip: 70508
Lender: Rocket Pro TPO		



Comment:
Bedroom



Comment:
Foyer



Comment:
dining

INTERIOR PHOTOS

Borrower: Hunter Lane Ortego		File No.: 0630232TH
Property Address: 222 Shekel Dr		Case No.: 221-6770286
City: Lafayette	State: LA	Zip: 70508
Lender: Rocket Pro TPO		



Comment:
Laundry closet



Comment:
Garage



Comment:
Attic

INTERIOR PHOTOS

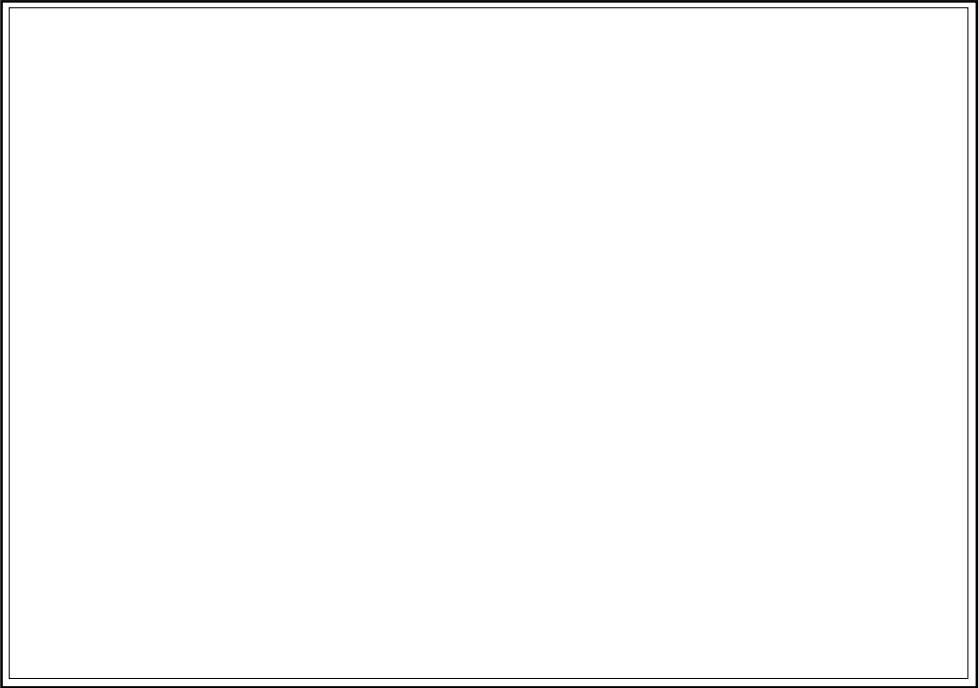
Borrower: Hunter Lane Ortego		File No.: 0630232TH
Property Address: 222 Shekel Dr		Case No.: 221-6770286
City: Lafayette	State: LA	Zip: 70508
Lender: Rocket Pro TPO		



Comment:
Smoke/CO detector



Comment:
Alternate kitchen view



Comment:

Borrower: Hunter Lane Ortego	File No.: 0630232TH
Property Address: 222 Shekel Dr	Case No.: 221-6770286
City: Lafayette	State: LA
Lender: Rocket Pro TPO	Zip: 70508



Front facing



Street



Right view



Carport/Left view

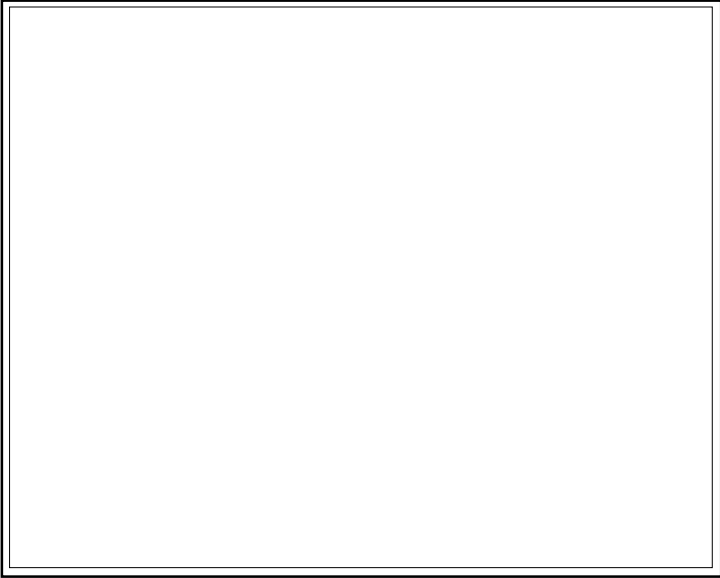


Shed exterior

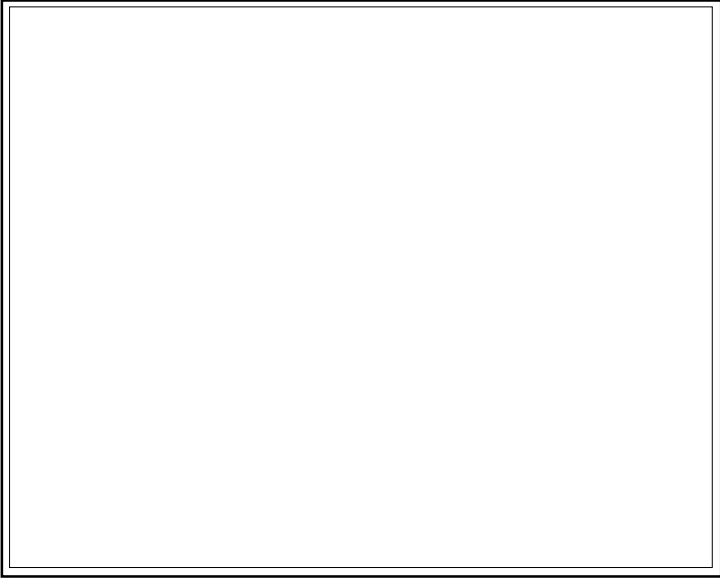
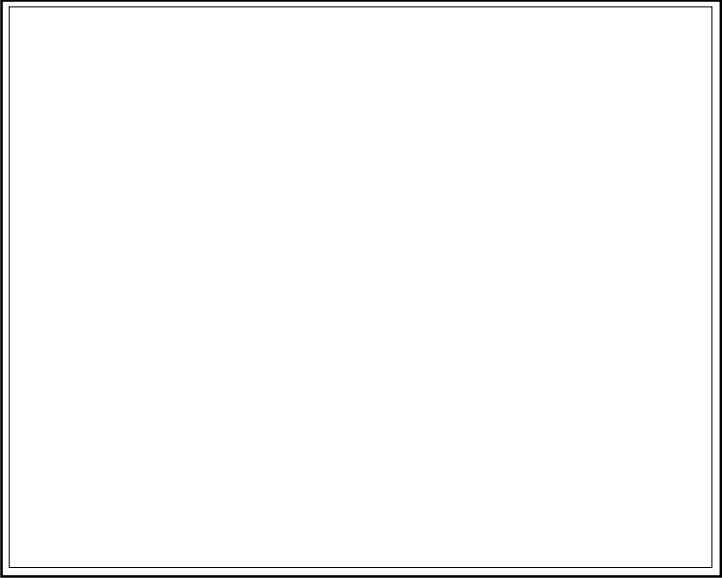
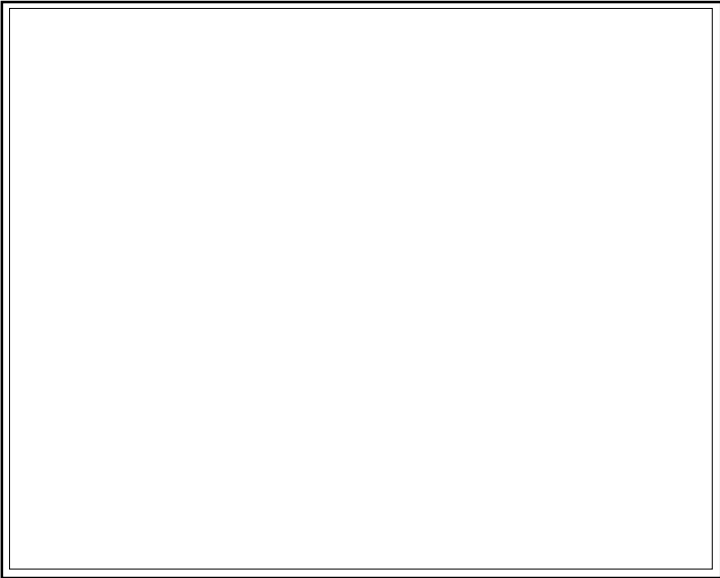
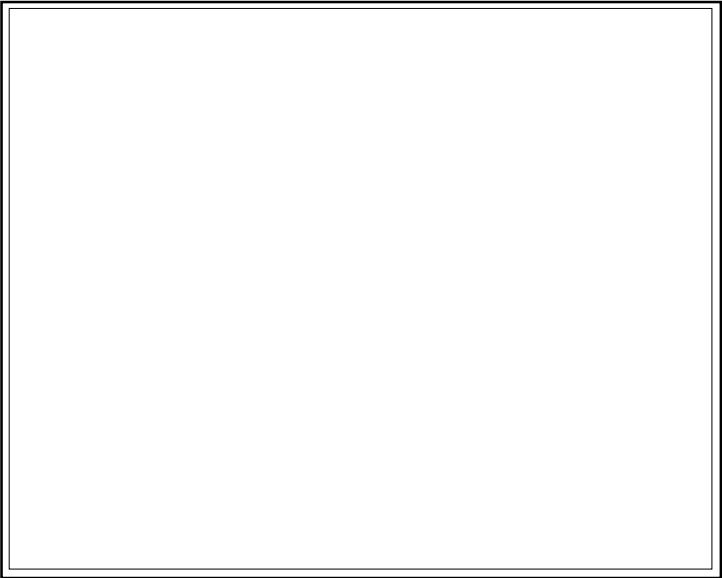


Shed interior

Borrower: Hunter Lane Ortego		File No.: 0630232TH	
Property Address: 222 Shekel Dr		Case No.: 221-6770286	
City: Lafayette		State: LA	Zip: 70508
Lender: Rocket Pro TPO			



A/C unit



COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Hunter Lane Ortego		File No.: 0630232TH
Property Address: 222 Shekel Dr		Case No.: 221-6770286
City: Lafayette	State: LA	Zip: 70508
Lender: Rocket Pro TPO		



COMPARABLE SALE #1

102 Doubloon Dr
Lafayette, LA 70508
Sale Date: s10/22;c09/22
Sale Price: \$ 165,000



COMPARABLE SALE #2

127 Sandest Dr
Lafayette, LA 70508
Sale Date: s08/22;c07/22
Sale Price: \$ 153,000



COMPARABLE SALE #3

205 Shekel Dr
Lafayette, LA 70508
Sale Date: s01/23;c01/23
Sale Price: \$ 160,000

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Hunter Lane Ortego		File No.: 0630232TH
Property Address: 222 Shekel Dr		Case No.: 221-6770286
City: Lafayette	State: LA	Zip: 70508
Lender: Rocket Pro TPO		



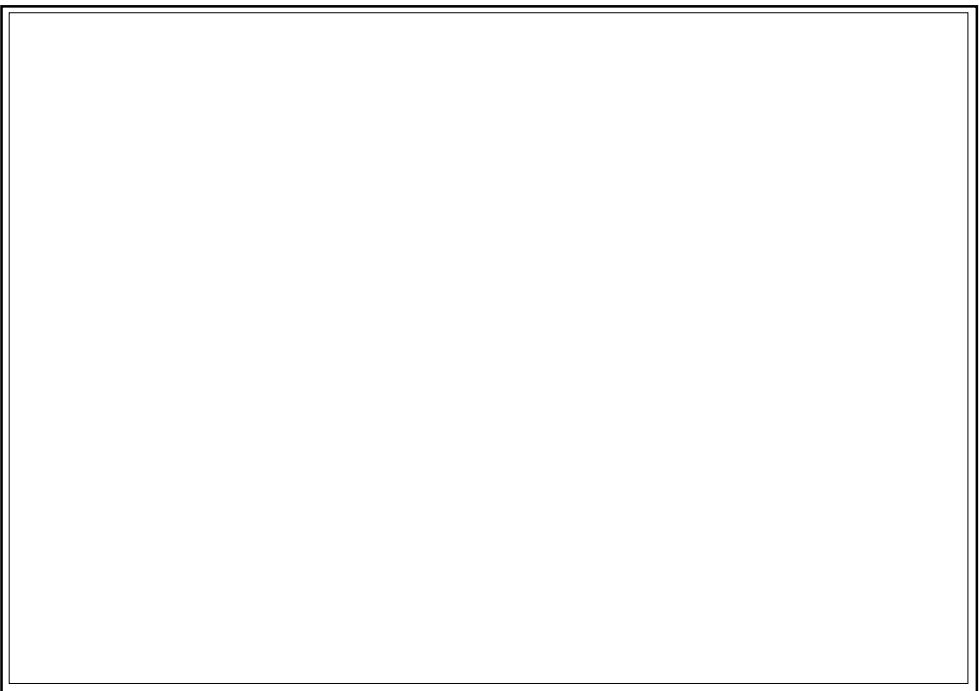
COMPARABLE SALE #4

211 Shekel Dr
Lafayette, LA 70508
Sale Date: s12/22;c12/22
Sale Price: \$ 152,200



COMPARABLE SALE #5

210 Shekel Dr
Lafayette, LA 70508
Sale Date: s08/22;c06/22
Sale Price: \$ 162,000

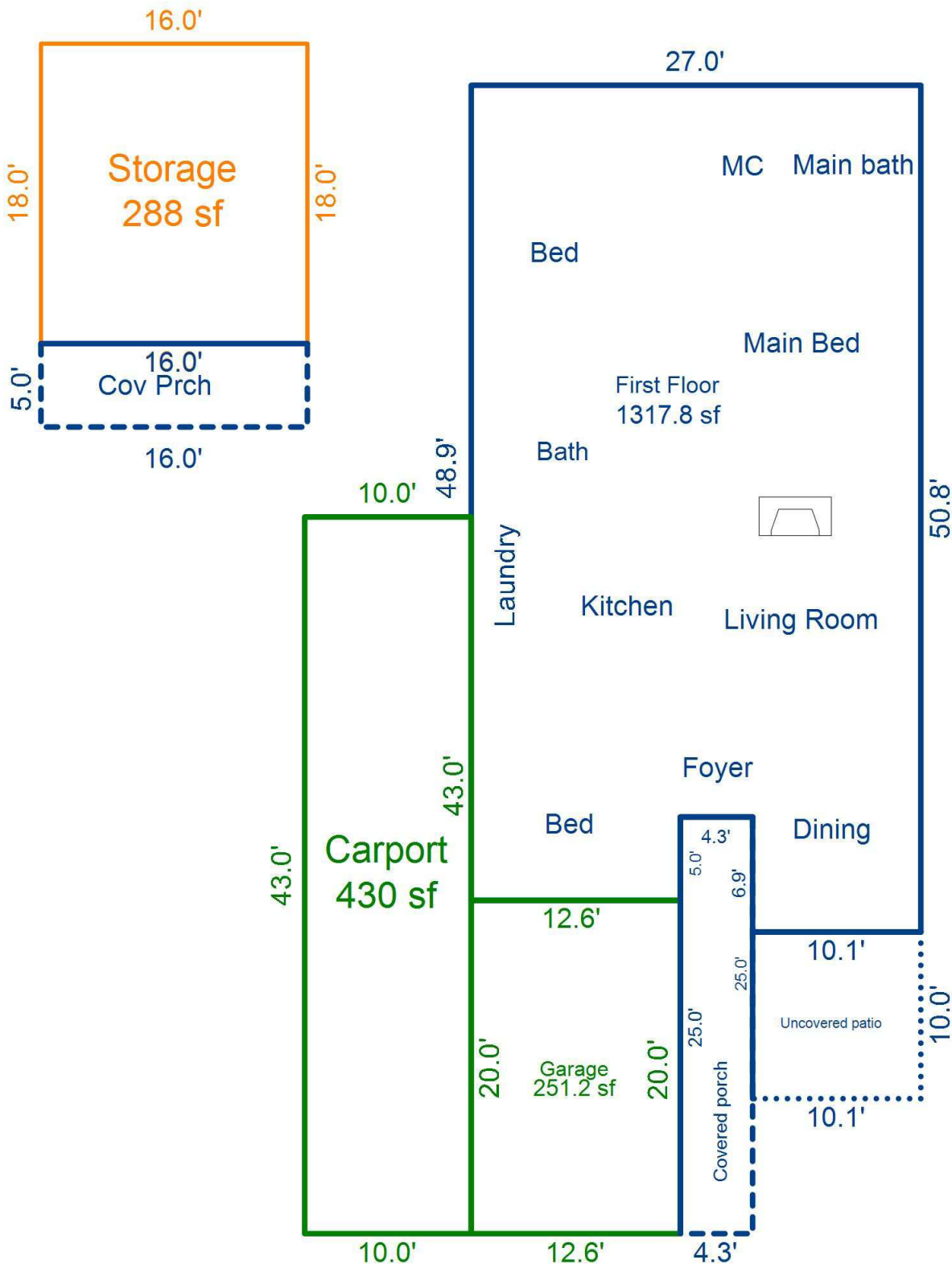


COMPARABLE SALE #6

Sale Date:
Sale Price: \$

FLOORPLAN SKETCH

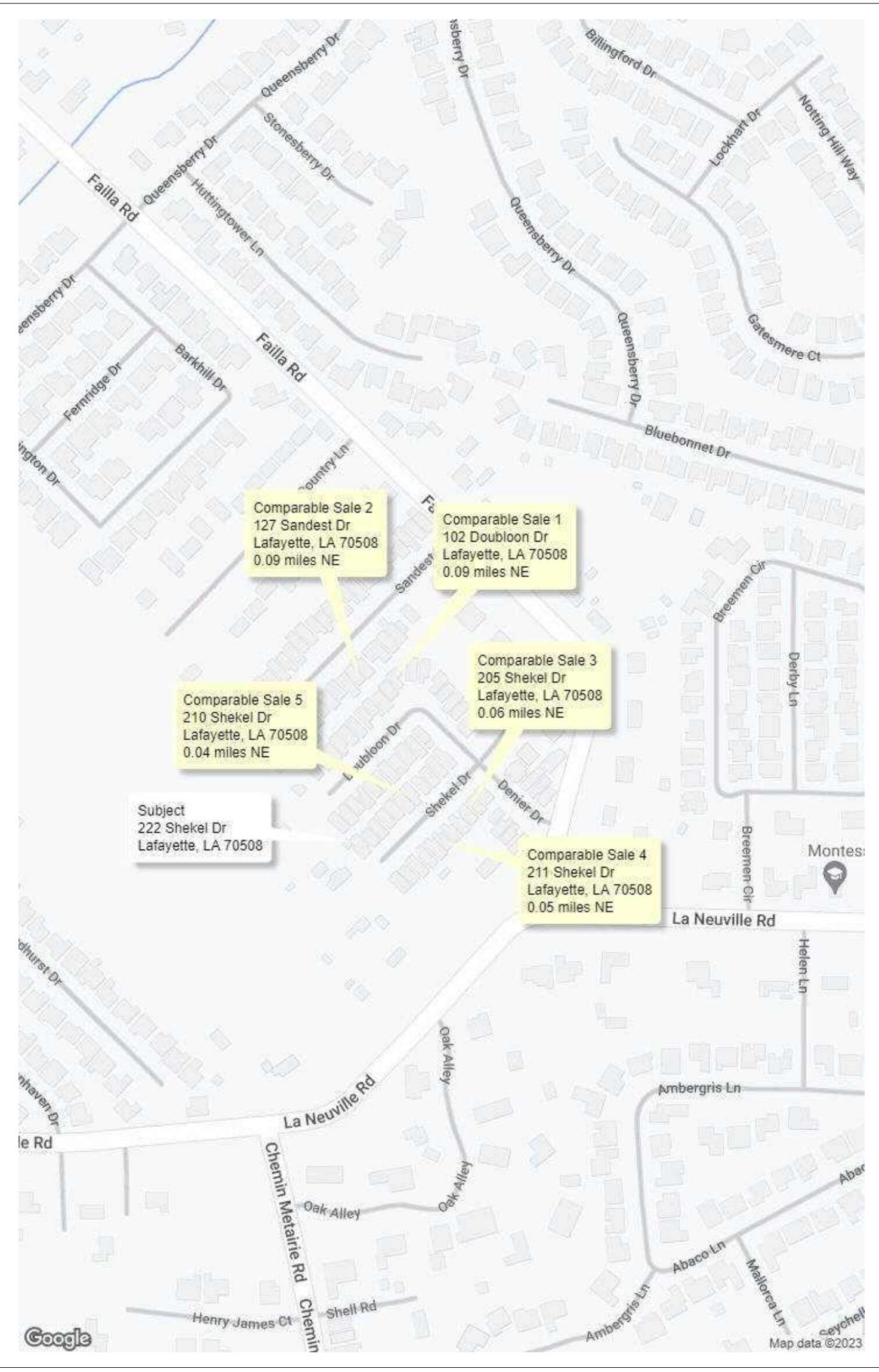
Borrower: Hunter Lane Ortego		File No.: 0630232TH	
Property Address: 222 Shekel Dr		Case No.: 221-6770286	
City: Lafayette		State: LA	Zip: 70508
Lender: Rocket Pro TPO			



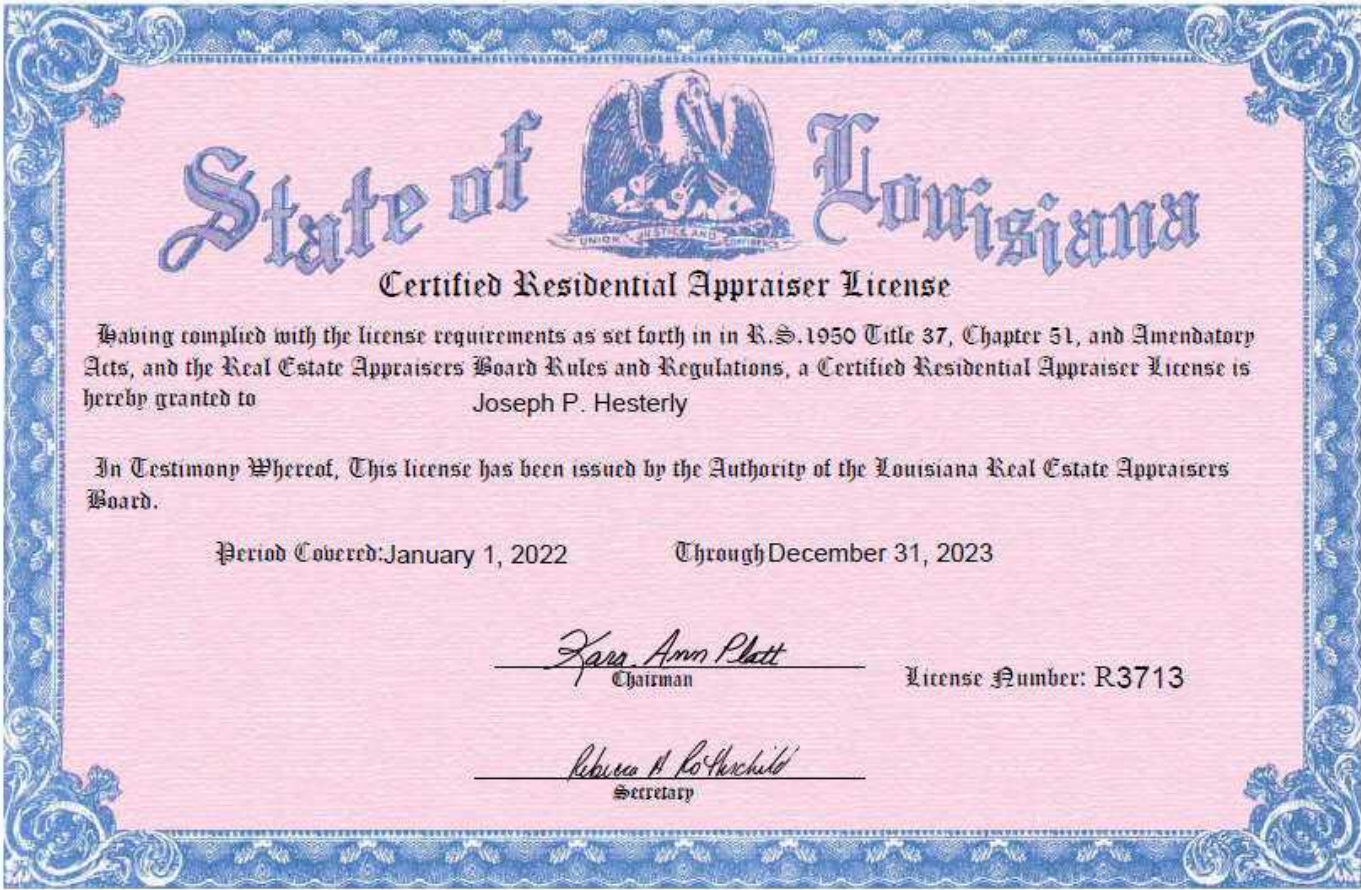
AREA CALCULATIONS SUMMARY						Sketch by ApexSketch				
Code	Description	Factor	Net Size	Perimeter	Net Totals	Name	Base x	Height x	Width =	Area
GLA1	First Floor	1.0	1317.8	165.6	1317.8	First Floor		43.9 x	27.0 =	1185.3
GAR	Carport	1.0	430.0	106.0				10.1 x	6.9 =	69.7
	Garage	1.0	251.2	65.1	681.2			12.6 x	5.0 =	62.8
OTH	Storage	1.0	288.0	68.0	288.0					
Net LIVABLE										
		cnt	1	(rounded)	1,318	3 total items			(rounded)	1,318

LOCATION MAP

Borrower: Hunter Lane Ortego		File No.: 0630232TH	
Property Address: 222 Shekel Dr		Case No.: 221-6770286	
City: Lafayette		State: LA	Zip: 70508
Lender: Rocket Pro TPO			



Borrower: Hunter Lane Ortego		File No.: 0630232TH	
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City: Lafayette		State: LA	Zip: 70508
Lender: Rocket Pro TPO			



File No.: 0630232TH
Case No.: 221-6770286
Zip: 70508



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 AUTOMATIC EXTENDED REPORTING PERIOD.

THIS POLICY MAY CONTAIN PROVISIONS WHICH LIMIT THE AMOUNT OF CLAIM EXPENSES THE INSURER IS RESPONSIBLE TO PAY IN CONNECTION WITH CLAIMS. CLAIM EXPENSES SHALL BE SUBJECT TO ANY DEDUCTIBLE AMOUNT. THE PAYMENT OF CLAIM EXPENSES WILL REDUCE THE LIMITS OF LIABILITY STATED IN ITEM 4. OF THE DECLARATIONS. PLEASE READ YOUR POLICY CAREFULLY.

PLEASE READ THIS POLICY CAREFULLY.

Policy Number: PRA-2AX-1014844 **Renewal of:** PRA-2AX-1007344

1. Named Insured: Joseph Hesterly

2. Address: 149 Teche Dr
Lafayette, LA 70503

3. Policy Period: From: January 17, 2023 To: January 17, 2024

12:01 A.M. Standard Time at the address of the **Named Insured** as stated in Number 2 above

4. Limit of Liability	Each Claim	Policy Aggregate
Damages Limit of Liability	A. <u>\$1,000,000</u>	B. <u>\$1,000,000</u>
Claims Expense Limit of Liability	C. <u>\$1,000,000</u>	D. <u>\$1,000,000</u>

5. Deductible (Inclusive of Claims Expenses):

5A. \$ 500 Each Claim 5B. \$ 1,000 Aggregate

6. Policy Premium:	\$478.00	State Taxes/Surcharges:	\$0.00
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7. Retroactive Date: May 14, 2007

8. Notice to Company: Notice of a Claim or Potential Claim should be sent to:

Hudson Insurance Group
100 William Street, 5th Floor
New York, NY 10038
Fax: 646-216-3786
Email: hudsonclaims300@hudsoninsgroup.com

9. A. Program Administrator: Riverton Insurance Agency Corp.
B. Agent/Broker: OREP Insurance Services, LLC
(888) 347-5273

IN WITNESS WHEREOF, We have caused this policy to be executed by our President and our Corporate Secretary at New York, New York

Christy Z. Balogh
President

Dina Dantoli
Secretary

USPAP ADDENDUM

221-6770286
File No. 0630232TH

Borrower: <u>Hunter Lane Ortego</u>				
Property Address: <u>222 Shekel Dr</u>				
City: <u>Lafayette</u>	County: <u>Lafayette</u>	State: <u>LA</u>	Zip Code: <u>70508</u>	
Lender: <u>Rocket Pro TPO</u>				

APPRAISAL AND REPORT IDENTIFICATION

This report was prepared under the following USPAP reporting option:

☒ **Appraisal Report** A written report prepared under Standards Rule 2-2(a).

☐ **Restricted Appraisal Report** A written report prepared under Standards Rule 2-2(b).

Reasonable Exposure Time
My opinion of a reasonable exposure time for the subject property at the market value stated in this report is: 0-90 days


Additional Certifications

☒ I have performed **NO** 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.

Additional Comments

The fee charged to Nationwide Appraisal Network, AMC.0111 is 440 dollars.

APPRAISER:	SUPERVISORY APPRAISER (only if required):
<div>Signature: </div> <div>Name: <u>Joseph Hesterly</u></div> <div>Date Signed: <u>07/05/2023</u></div> <div>State Certification #: <u>3713</u></div> <div>or State License #: _____</div> <div>or Other (describe): _____ State #: _____</div> <div>State: <u>LA</u></div> <div>Expiration Date of Certification or License: <u>12/31/2023</u></div> <div>Effective Date of Appraisal: <u>06/30/2023</u></div>	<div>Signature: _____</div> <div>Name: _____</div> <div>Date Signed: _____</div> <div>State Certification #: _____</div> <div>or State License #: _____</div> <div>State: _____</div> <div>Expiration Date of Certification or License: _____</div> <div>Supervisory Appraiser inspection of Subject Property:</div> <div><input type="checkbox"/> Did Not <input type="checkbox"/> Exterior-only from street <input type="checkbox"/> Interior and Exterior</div>

Appraiser Independence Certification

221-6770286
File No.: 0630232TH

Borrower:	Hunter Lane Ortego						
Property Address:	222 Shekel Dr						
City:	Lafayette	County:	Lafayette	State:	LA	Zip Code:	70508
Lender/Client:	Rocket Pro TPO						

I do hereby certify, I have followed the appraiser independence safeguards in compliance with Appraisal Independence and any applicable state laws I may be required to comply with. This includes but is not limited to the following:

- I am currently licensed and/or certified by the state in which the property to be appraised is located. My license is the appropriate license for the appraisal assignment(s) and is reflected on the appraisal report.
- I certify that there have been no sanctions against me for any reason that would impair my ability to perform appraisals pursuant to the required guidelines.


I assert that no employee, director, officer, or agent of the Lender/Client, or any other third party acting as joint venture partner, independent contractor, appraisal company, appraisal management company, or partner on behalf of the Lender/Client, influenced or attempted to influence the development, reporting, result, or review of the appraisal through coercion, extortion, collusion, compensation, inducement, intimidation, bribery, or in any other manner.

I further assert that the Lender/Client has never participated in any of the following prohibited behavior in our business relationship:

- Withholding or threatening to withhold timely payment or partial payment for the appraisal report;
- Withholding or threatening to withhold future business, or demoting or terminating, or threatening to demote or terminate my services;
- Expressly or implicitly promising future business, promotions, or increased compensation for my services;
- Conditioning the ordering of the appraisal report or the payment of the appraisal fee or salary or bonus on my opinion, conclusion or valuation reached, or on a preliminary value estimate requested;
- Requesting an estimated, predetermined, or desired valuation in the appraisal report, prior to the completion of the appraisal report, or requesting estimated values or comparable sales at any time prior to the completion of the appraisal report;
- Providing an anticipated, estimated, encouraged or desired value for the subject property, or a proposed or target amount to be loaned to the Borrower, except that a copy of the sales contract may have been provided if the assignment was for a purchase transaction;
- Providing stock or other financial or non-financial benefits to me or any entity or person related to me, my appraisal or appraisal management company, if applicable;
- Any other act or practice that impairs or attempts to impair my independence, objectivity or impartiality, or violates law or regulation, including but not limited to, the Truth in Lending Act (TILA) and Regulation Z, or the Uniform Standards of Professional Appraisal Practice (USPAP).

Additional Comments:

APPRAISER:

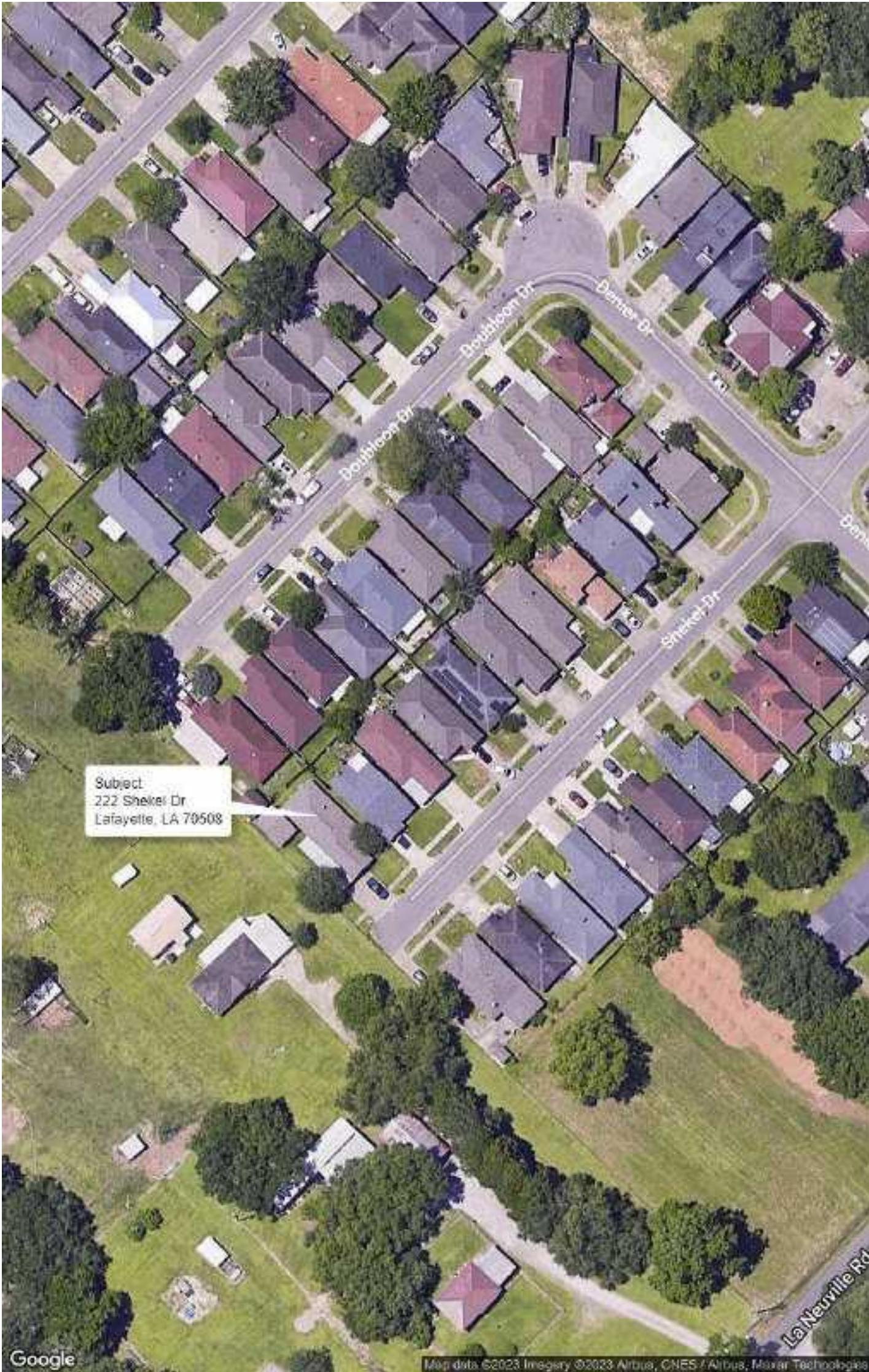
Signature:		
Name:	Joseph Hesterly	
Date Signed:	07/05/2023	
State Certification #:	3713	
or State License #:		
or Other (describe):		State #:
State:	LA	
Expiration Date of Certification or License:	12/31/2023	

SUPERVISORY APPRAISER (only if required):

Signature:	
Name:	
Date Signed:	
State Certification #:	
or State License #:	
State:	
Expiration Date of Certification or License:	

AERIAL MAP

Borrower: Hunter Lane Ortego	File No.: 0630232TH
Property Address: 222 Shekel Dr	Case No.: 221-6770286
City: Lafayette	State: LA
Lender: Rocket Pro TPO	Zip: 70508



FLOOD MAP

Borrower: Hunter Lane Ortego	File No.: 0630232TH
Property Address: 222 Shekel Dr	Case No.: 221-6770286
City: Lafayette	State: LA
Lender: Rocket Pro TPO	Zip: 70508



FLOOD INFORMATION

Community: CITY OF LAFAYETTE
Property is NOT in a FEMA Special Flood Hazard Area
Map Number: 22055C0170J
Panel: 22055C0170
Zone: X
Map Date: 12-21-2018
FIPS: 22055
Source: FEMA DFIRM

LEGEND

- = FEMA Special Flood Hazard Area - High Risk
- = Moderate and Minimal Risk Areas
- Road View:
 - = Forest
 - = Water

Sky Flood™

No representations or warranties to any party concerning the content, accuracy or completeness of this flood report, including any warranty of merchantability or fitness for a particular purpose is implied or provided. Visual scaling factors differ between map layers and are separate from flood zone information at marker location. No liability is accepted to any third party for any use or misuse of this flood map or its data.