Borrower	Peter J. & Karen D. Hays					File No.	22-352
Property Address	804 Sombrero Dr.						
City	Crystal Beach	County	Galveston	State	TX	Zip Code	77650
Lender/Client	Draper and Kramer Mortgage Corp						

APPRAISAL AND REPORT IDENTIFICATION

This Report is one of the following types:

☒ **Appraisal Report** (A written report prepared under Standards Rule 2-2(a) , pursuant to the Scope of Work, as disclosed elsewhere in this report.)

☐ **Restricted Appraisal Report** (A written report prepared under Standards Rule 2-2(b) , pursuant to the Scope of Work, as disclosed elsewhere in this report, restricted to the stated intended use by the specified client or intended user.)

Comments on Standards Rule 2-3

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

— The statements of fact contained in this report are true and correct.

— The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.

— Unless otherwise indicated, I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved.

— Unless otherwise indicated, 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 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 that were in effect at the time this report was prepared.

— Unless otherwise indicated, I have made a personal inspection of the property that is the subject of this report.

— Unless otherwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification (if there are exceptions, the name of each individual providing significant real property appraisal assistance is stated elsewhere in this report).

Reasonable Exposure Time

(USPAP defines Exposure Time as the estimated length of time that the property interest being appraised would have been offered on the market prior to the hypothetical consummation of a sale at market value on the effective date of the appraisal.)

My Opinion of Reasonable Exposure Time for the subject property at the market value stated in this report is: up to 3 months.

Comments on Appraisal and Report Identification

Note any USPAP-related issues requiring disclosure and any state mandated requirements:

The appraisal complies with the Uniform Standards of Professional Appraisal Practice (USPAP) and Title XI of the Financial Institutions Reform, Recovery and Enforcement Act (FIRREA) of 1989, as amended, 12 U.S.C. et seq., and any implementing regulations.

We certify that Steve Hughes and Katherine Hughes have not appraised or provided any other services on the subject property within the past 3 years immediately preceding the acceptance of this assignment. Utilites were on and functioning at the time of inspection.

Finished square footage calculations for this house were made based on measured dimensions only and may include unfinished areas, openings in floors not associated with stairs, or openings in floors exceeding the area of associated stairs.

The estimated market value of the subject includes real estate only and no furnishings/personal items are included in the estimated value.

APPRAISER:		SUPERVISORY or CO-APPRAISER (if applicable):	
Signature:	Katherine Hughes	Signature:	
Name:	Katherine Hughes	Name:	Steve Hughes
State Certification #:		State Certification #:	TX-1322002-G
or State License #:	1337096	or State License #:	
State:	TX	State:	TX
Expiration Date of Certification or License:	06/30/2023	Expiration Date of Certification or License:	01/31/2024
Date of Signature and Report:	08/24/2022	Date of Signature:	08/24/2022
Effective Date of Appraisal:	08/23/2022		
Inspection of Subject:	☐ None ☒ Interior and Exterior ☐ Exterior-Only	Inspection of Subject:	☐ None ☒ Interior and Exterior ☐ Exterior-Only
Date of Inspection (if applicable):	08/23/2022	Date of Inspection (if applicable):	08/23/2022

Uniform Residential Appraisal Report

File # 22-352

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: 804 Sombrero Dr.	City: Crystal Beach	State: TX	Zip Code: 77650
Borrower: Peter J. & Karen D. Hays	Owner of Public Record: Miguel & Tracey Flores		County: Galveston
Legal Description: Lots 55 & 56 Rancho Carribe Subdivision			
Assessor's Parcel #: 6042-0000-0055-000 & -0056-000	Tax Year: 2021		R.E. Taxes $: 10,911
Neighborhood Name: Rancho Carribe	Map Reference: 26420		Census Tract: 7239.00
Occupant: [X] Owner [ ] Tenant [ ] Vacant	Special Assessments $: 0	[X] PUD HOA $: 1,300	[X] per year [ ] per month
Property Rights Appraised: [X] Fee Simple [ ] Leasehold [ ] Other (describe)			
Assignment Type: [X] Purchase Transaction [ ] Refinance Transaction [ ] Other (describe)			
Lender/Client: Draper and Kramer Mortgage Corp	Address: 1431 Opus Place, Ste. 200, Downers Grove, IL 60515		

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? [X] Yes [ ] No

Report data source(s) used, offering price(s), and date(s). DOM 66;MLS/CAD-Subject was listed for sale on 06/03/2022 for $900,000 reduced to $850,000 and is pending for $810,000 which appears to be below market level at this time.

CONTRACT

I [X] 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;The contract reflects a pending sales price of $810,000 which appears below market level based on the sales data herein.

Contract Price $ 810,000 Date of Contract 08/08/2022 Is the property seller the owner of public record? [X] Yes [ ] No Data Source(s) CAD/contract

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 [X] No

If Yes, report the total dollar amount and describe the items to be paid. $0;;

NEIGHBORHOOD

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

Neighborhood Characteristics	One-Unit Housing Trends	One-Unit Housing	Present Land Use %
Location: [ ] Urban [X] Suburban [ ] Rural	Property Values: [X] Increasing [ ] Stable [ ] Declining	PRICE $(000) / AGE (yrs)	One-Unit 70 %
Built-Up: [ ] Over 75% [X] 25-75% [ ] Under 25%	Demand/Supply: [X] Shortage [ ] In Balance [ ] Over Supply	100 Low 0	2-4 Unit 0 %
Growth: [ ] Rapid [X] Stable [ ] Slow	Marketing Time: [X] Under 3 mths [ ] 3-6 mths [ ] Over 6 mths	1,890 High 50	Multi-Family 0 %
		450 Pred. 20	Commercial 5 %
			Other 25 %

Neighborhood Boundaries: Area bound by Gulf of Mexico to south, Intracoastal Canal on north, Galveston Bay on west and Chambers County to east. Characterized by waterfront, canal and dry land resort homes.

Neighborhood Description: Shopping provided by nearby convenience stores on State Highway 87. Many water related activities such as fishing, boating, etc. due to nearness of Gulf and Bay. Schools and primary shopping located 10-12 miles west in Galveston proper and east in High Island. Local realty offices indicate exposure times of up to 3 months assuming good appeal and realistic pricing. Bolivar Peninsula serviced by the Galveston County Sheriff Department and local volunteer fire department.

Market Conditions (including support for the above conclusions) The current real estate market for the Peninsula is very active with regards to sale prices and sale volume. This is likely due to very low interest rates paired with good market demand for improved properties & vacant lots with increasing prices. Extensive new home construction in 2020-early 2021. The other 25% land use is vacant residential land use.

SITE

Dimensions: See plat, survey provided. Area: 23800 sf Shape: mostly rectangular View: B;Beach/2nd row;

Specific Zoning Classification: no zoning Zoning Description: n/a

Zoning Compliance: [ ] Legal [ ] Legal Nonconforming (Grandfathered Use) [X] No Zoning [ ] Illegal (describe)

Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use? [X] Yes [ ] No If No, describe The H&BU is residential use such as exists.

Utilities	Public	Other (describe)		Public	Other (describe)	Off-site Improvements - Type	Public	Private
Electricity	[X]	[ ]	Water	[X]	[ ]	Street: 2-lane asphalt	[X]	[ ]
Gas	[ ]	[ ] none	Sanitary Sewer	[ ]	[X] septic-typical of area	Alley: none	[ ]	[ ]

FEMA Special Flood Hazard Area [X] Yes [ ] No FEMA Flood Zone VE FEMA Map # 48167C0316G FEMA Map Date 08/15/2019

Are the utilities and off-site improvements typical for the market area? [X] Yes [ ] No If No, describe

Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? [ ] Yes [X] No If Yes, describe

Typical utility easements observed, see survey/plat map.

IMPROVEMENTS

General Description	Foundation	Exterior Description materials/condition	Interior materials/condition
Units [X] One [ ] One with Accessory Unit	[X] Concrete Slab [ ] Crawl Space	Foundation Walls: slab with pilings/v gd	Floors: wd/carpet/v gd
# of Stories: 1.5	[ ] Full Basement [ ] Partial Basement	Exterior Walls: hardiplank/v gd	Walls: drywall/v gd
Type [X] Det. [ ] Att. [ ] S-Det./End Unit	Basement Area 0 sq.ft.	Roof Surface: comp shingle/v gd	Trim/Finish: wood/v gd
[X] Existing [ ] Proposed [ ] Under Const.	Basement Finish 0 %	Gutters & Downspouts: none	Bath Floor: wood/v good
Design (Style): resort	[ ] Outside Entry/Exit [ ] Sump Pump	Window Type: vinyl/impact/v gd	Bath Wainscot: granite/v gd
Year Built: 1999	Evidence of [ ] Infestation	Storm Sash/Insulated: yes/v gd	Car Storage [ ] None
Effective Age (Yrs): 10 yr eff	[ ] Dampness [ ] Settlement	Screens: elect/shttrs	[X] Driveway # of Cars 14
Attic [ ] None	Heating [X] FWA [ ] HWBB [ ] Radiant	Amenities [ ] Woodstove(s) # 0	Driveway Surface: concrete
[ ] Drop Stair [ ] Stairs	[ ] Other Fuel: electric	[ ] Fireplace(s) # 0 [ ] Fence none	[X] Garage # of Cars 1
[ ] Floor [X] Scuttle	Cooling [X] Central Air Conditioning	[X] Patio/Deck yes [X] Porch front	[X] Carport # of Cars 4
[ ] Finished [ ] Heated	[ ] Individual [ ] Other	[ ] Pool none [ ] Other none	[X] Att. [ ] Det. [ ] Built-in

Appliances [X] Refrigerator [X] Range/Oven [X] Dishwasher [X] Disposal [X] Microwave [X] Washer/Dryer [X] Other (describe) wine frig

Finished area above grade contains: 6 Rooms 3 Bedrooms 3.1 Bath(s) 2,058 Square Feet of Gross Living Area Above Grade

Additional features (special energy efficient items, etc.). Ceiling fans, granite countertops with tile backsplash, custom cabinets, tile surround in baths, stainless steel appliances, built-ins, whirlpool tub, glass block.

Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). C3;No updates in the prior 15 years;The subject was constructed in 1999, on 2 beachside lots with very good beach views. It is situated on a lot in a subdivision that is located in the COBRA Flood Zone, see comments concerning COBRA in this report.

Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? [ ] Yes [X] No If Yes, describe

Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? [X] Yes [ ] No If No, describe

Although valued higher than the predominant valued residences in the area, it is not overbuilt for the neighborhood. The subject blends very well with the market and neighborhood, is typical of homes in the area and does not affect the marketability of the subject.

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SALES COMPARISON APPROACH

There are 2 comparable properties currently offered for sale in the subject neighborhood ranging in price from $ 750,000 to $ 900,000 .

There are 4 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from $ 750,000 to $ 900,000 .

FEATURE	SUBJECT	COMPARABLE SALE # 1		COMPARABLE SALE # 2		COMPARABLE SALE # 3	
Address	804 Sombrero Dr. Crystal Beach, TX 77650	4024 Biscayne Beach Rd Port Bolivar, TX 77650		2319 Trinidad Dr Crystal Beach, TX 77650		4407 Strand Ave Port Bolivar, TX 77650	
Proximity to Subject		2.34 miles SW		4.15 miles NE		1.55 miles SW	
Sale Price	$ 810,000		$ 800,000		$ 830,000		$ 820,000
Sale Price/Gross Liv. Area	$ 393.59 sq.ft.	$ 416.67 sq.ft.		$ 448.65 sq.ft.		$ 489.55 sq.ft.	
Data Source(s)		MLS 19843899;DOM 24		MLS# 2208793;DOM 68		MLS# 49804254;DOM 92	
Verification Source(s)		CAD/HAR		CAD/HAR		CAD/HAR	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment
Sales or Financing Concessions		ArmLth Conv;0		ArmLth Conv;0		ArmLth Conv;0	
Date of Sale/Time		s06/22;c05/22		s08/22;c07/22		s07/22;c06/22	
Location	B;Rancho Carribe;	B;Biscayne;	0	B;Sandpiper;	0	B;Live Oak;	0
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site	23800 sf	10786 sf	+100,000	7013 sf	+100,000	14252 sf	0
View	B;Beach/2nd row;	B;beachfront;	-100,000	B;Beach/2nd row;		B;Beach/2nd row;	
Design (Style)	DT1.5;resort	DT1;resort	0	DT1;resort	0	DT1;resort	0
Quality of Construction	Q2	Q2		Q2		Q3	+25,000
Actual Age	23	17	0	12	-44,000	11	-48,000
Condition	C3	C3		C3		C3	
Above Grade Room Count (Total / Bdrms. / Baths)	6 / 3 / 3.1	6 / 3 / 2.1	+10,000	6 / 3 / 3.0	+5,000	6 / 3 / 3.0	+5,000
Gross Living Area	2,058 sq.ft.	1,920 sq.ft.	+12,420	1,850 sq.ft.	+18,720	1,675 sq.ft.	+34,470
Basement & Finished Rooms Below Grade	0sf	0sf		0sf		0sf	
Functional Utility	average	average		average		average	
Heating/Cooling	furnace/central	furnace/central		furnace/central		furnace/central	
Energy Efficient Items	hardiplank	hardiplank		hardiplank		hardiplank	
Garage/Carport	1ga4cp14dw	1ga6dw	0	1ga4cp6dw	0	1ga4cp6dw	0
Porch/Patio/Deck	deck/patio	deck/patio		deck/patio		deck/patio	
other	elect. shutters	outdr kitchen	0	cargo lift/fence	-2,500	screened porch	0
COBRA flood zone	yes	yes		no	-5,000	no	-5,000
other	n/a	FP	-5,000	wrap arnd deck	-10,000	n/a	
Net Adjustment (Total)		☒ + ☐ -	$ 17,420	☒ + ☐ -	$ 62,220	☒ + ☐ -	$ 11,470
Adjusted Sale Price of Comparables		Net Adj. 2.2 % Gross Adj. 28.4 %	$ 817,420	Net Adj. 7.5 % Gross Adj. 22.3 %	$ 892,220	Net Adj. 1.4 % Gross Adj. 14.3 %	$ 831,470

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) MLS /CAD

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) MLS/CAD

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)	MLS/CAD	MLS/CAD	MLS/CAD	MLS/CAD
Effective Date of Data Source(s)	08/23/2022	08/23/2022	08/23/2022	08/23/2022

Analysis of prior sale or transfer history of the subject property and comparable sales According to Galveston County Tax Records and the Galveston Central Appraisal District (CAD), the current owners of the subject property are Miguel & Tracey Flores and that ownership has been in effect since 10/04/2018 (more than 3 years) when the subject was purchased for $500,000. The current CAD records are included in this report. Subject was listed for sale on 06/03/2022 for $900,000, reduced to $850,000 and is pending for $810,000 which appears to be below market levels at this time based on the sales data herein. DOM/66

Summary of Sales Comparison Approach Sale #1 was listed at $897,000 when sold. Sale #2 was listed for $950,000 reduced to $895,000 when sold. Sale #3 was listed at $850,000 when sold. See Comments on Sales section later in this report.

Indicated Value by Sales Comparison Approach $ 830,000

RECONCILIATION

Indicated Value by: Sales Comparison Approach $ 830,000 Cost Approach (if developed) $ 795,646 Income Approach (if developed) $

The Cost Approach was developed but not emphasized due to the difficulty of estimating accrued depreciation. It is my opinion emphasis should be placed on the Sales Comparison Approach due to the recent sales data available. It is also my opinion the Income Approach is not applicable in this instance as although these properties are sometimes rented, most are owner-occupied and rental rates fluctuate greatly due to differing characteristics..

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 $ 830,000 , as of 08/23/2022 , which is the date of inspection and the effective date of this appraisal.

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ADDITIONAL COMMENTS

GENERAL MARKET CONDITIONS

The overall state of the real estate market is best described as showing signs of improvement at this time. Much of the current activity has been centered around refinancing of existing mortgages as homeowners take advantage of lower interest rates (COVID 19 pandemic has certainly been a leading factor for decreasing interest rates as the Fed attempts to keep mortgage rates at low levels to assist owners). As the national prime interest rate is 5.5%, many institutions (banks) add anywhere from 1 to 2.5 percentage points over the prime rate to reflect risk and lending costs. Mortgage companies are offering different packages with creative terms and lower rates, but many include 1 or more discount points. There are, of course, exceptions to this rule, but this represents a general consensus of local lenders.

COMMENTS ON SALES COMPARISON

Several comparable sales occurred near the subject in 2022 and are considered to be similar to the subject in reference to potential use, appeal and quality of construction. All of the sales are located in similar resort subdivisions as the subject and most of the adjustments were made for residence sizes, age and view. Again, it is mentioned that the subject is situated in the COBRA Flood Zone in which FEMA flood insurance is not available, but rather through a private carrier which tends to be more expensive. It is not uncommon for comparable sales to be more than 1 mile away as the Bolivar Peninsula is a long narrow stretch of land. Also, the subject is situated on 2 beachside lots (2nd row and 3rd row) while Sale #1 and #2 are situated on 1 lot requiring adjustments. Sale #3 is situated on (2) 2nd row lots; although the site is lesser than the subject, the overall lot value and utility is estimated to be equal to the subject and no adjustment was necessary.

Sale #1 occurred in June 2022 and is situated at 4024 Biscayne Beach Rd. in Biscayne. It had a sale price of $800,000 ($416.67/SF). Positive adjustments were made for the smaller size (1,920 SF), the lesser bathroom count and the inferior site size (1 lot). Negative adjustments were made for the fireplace and the superior view (beachfront). The size adjustment was derived by applying a percentage of cost new times the difference in square footage. The resulting adjusted sale price is **$817,420.**

Sale #2 occurred in June 2022 and is situated at 2319 Trinidad Dr. in Sandpiper. It had a sale price of $830,000 ($448.65/SF). Positive adjustments were made for the smaller size (1,850 SF), the lesser bathroom count, electric storm shutters and the inferior site size (1 lot). Negative adjustments were made for the COBRA flood zone, superior age, cargo lift, fence and the wrap around deck. The resulting adjusted sale price is **$892,220.**

Sale #3 occurred in July 2022 and is situated at 4407 Strand Ave. in Live Oak. It had a sale price of $820,000 ($489.55/SF). Positive adjustments were made for the smaller size (1,675 SF), the lesser bathroom count, the inferior quality of construction. Negative adjustments were made for the COBRA floor zone. The screened porch and the electric storm shutters are estimated to result in a net 0 adjusment. The resulting adjusted sale price is **$831,470.**

The comparable sales, on a SF basis, have prices of $416.67, $448.65 and $489.55. The subject, with an estimated market value of $830,000, has a per square foot value of $403.30. This value on a SF basis is consistent with the comparables and the overall value indication is within the range. Therefore, it is my opinion the "as is" market value of the subject, as of the effective date of this appraisal with a typical exposure time of up to 3 months, is as follows:

EIGHT HUNDRED THIRTY THOUSAND DOLLARS
$830,000.00

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) Lot value based on sales of similar sites in the immediate area. 3621 Biscayne Beach (2nd row with 10,017 SF) sold for $130,000 on 05/17/2022. This lot is also in a gated community in the COBRA Flood Zone. The subject is situated on 2 lots (2nd and 3rd row) in a gated community in the COBRA Flood Zone.

ESTIMATED ☐ REPRODUCTION OR ☒ REPLACEMENT COST NEW

Source of cost data: Marshall Swift/recent builder's cost bids in area

Quality rating from cost service: good | Effective date of cost data: 2022

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

Cost new estimated from Marshall Swift cost manual and local builders. Lot value estimated from sales of similar sites. Total economic life of 60+ years, assuming proper upkeep and maintenance. Physical depreciation estimated at 16.67% with an effective age of 10 years (10/60=16.67%). Site improvements at right include the electric storm shutters.

Estimated Remaining Economic Life (HUD and VA only) 50 Years

OPINION OF SITE VALUE			=$	250,000
DWELLING	2,058 Sq.Ft. @ $	300.00	=$	617,400
	0 Sq.Ft. @ $		=$	
			=$	
Garage/Carport	268 Sq.Ft. @ $	50.00	=$	13,400
Total Estimate of Cost-New			=$	630,800
Less	Physical	Functional	External	
Depreciation	105,154			=$(105,154)
Depreciated Cost of Improvements			=$	525,646
"As-is" Value of Site Improvements			=$	20,000
INDICATED VALUE BY COST APPROACH			=$	795,646

INCOME

INCOME APPROACH TO VALUE (not required by Fannie Mae)

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

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

PUD INFORMATION

PROJECT INFORMATION FOR PUDs (if applicable)

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

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

Legal Name of Project

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

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

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

Does the project contain any multi-dwelling units? ☐ Yes ☐ No Data Source

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

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

Describe common elements and recreational facilities.

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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.

Uniform Residential Appraisal Report

File # 22-352

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.

Uniform Residential Appraisal Report

File # 22-352

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

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

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

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

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

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

1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.

2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.

3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.

4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.

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

APPRAISER

Signature: Katherine Hughes
Name: Katherine Hughes
Company Name: Bay Area Real Property Appraisers & Consult Inc.
Company Address: 1802 Broadway, Ste. 212
Galveston, TX 77550
Telephone Number: (409) 762-8453
Email Address: bayapp10@aol.com
Date of Signature and Report: 08/24/2022
Effective Date of Appraisal: 08/23/2022
State Certification #:
or State License #: 1337096
or Other (describe): State #:
State: TX
Expiration Date of Certification or License: 06/30/2023

ADDRESS OF PROPERTY APPRAISED
804 Sombrero Dr.
Crystal Beach, TX 77650

APPRAISED VALUE OF SUBJECT PROPERTY $ 830,000

LENDER/CLIENT
Name: Integrity Appraisal Management LLC
Company Name: Draper and Kramer Mortgage Corp
Company Address: 1431 Opus Place, Ste. 200, Downers Grove, IL 60515
Email Address: shawn@integrityas.net

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature:
Name: Steve Hughes
Company Name: Bay Area Real Property Appraisers & Consult Inc.
Company Address: 1802 Broadway, Ste. 212
Galveston, TX 77550
Telephone Number: (409) 762-8453
Email Address: bayapp10@aol.com
Date of Signature: 08/24/2022
State Certification #: 1322002-G
or State License #:
State: TX
Expiration Date of Certification or License: 01/31/2024

SUBJECT PROPERTY

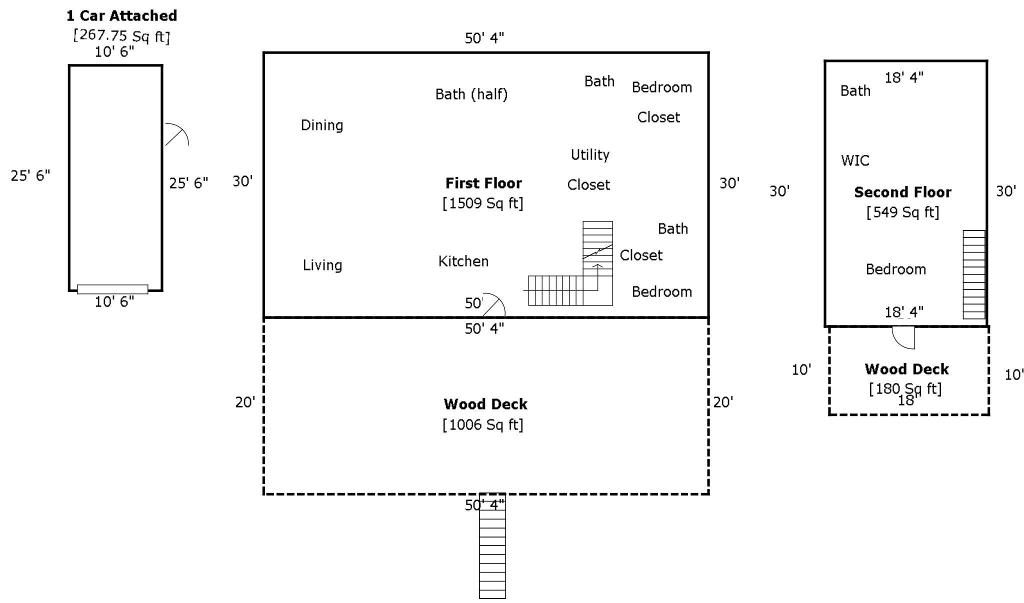
☐ Did not inspect subject property
☐ Did inspect exterior of subject property from street
Date of Inspection:
☒ Did inspect interior and exterior of subject property
Date of Inspection: 08/23/2022

COMPARABLE SALES

☐ Did not inspect exterior of comparable sales from street
☒ Did inspect exterior of comparable sales from street
Date of Inspection: 08/23/2022

Building Sketch

Borrower	Peter J. & Karen D. Hays
Property Address	804 Sombrero Dr.
City	Crystal Beach; County: Galveston; State: TX; Zip Code: 77650
Lender/Client	Draper and Kramer Mortgage Corp



TOTAL Sketch by a la mode, inc.

Area Calculations Summary

Living Area		Calculation Details
First Floor	1509 Sq ft	50.3 × 30 = 1509
Second Floor	549 Sq ft	18.3 × 30 = 549
Total Living Area (Rounded):	**2058 Sq ft**	
Non-living Area		
1 Car Attached	267.75 Sq ft	25.5 × 10.5 = 267.75
Wood Deck	1006 Sq ft	20 × 50.3 = 1006
Wood Deck	180 Sq ft	10 × 18 = 180

Flood Map

Borrower	Peter J. & Karen D. Hays						
Property Address	804 Sombrero Dr.						
City	Crystal Beach	County	Galveston	State	TX	Zip Code	77650
Lender/Client	Draper and Kramer Mortgage Corp						

InterFlood by a la mode

Prepared for: Bay Area Appraisers
804 Sombrero Dr.
Crystal Beach, TX 77650

MAP DATA

FEMA Special Flood Hazard Area: **Yes**
Map Number: **48167C0316G**
Zone: **VE**
Map Date: **August 15, 2019**
FIPS: **48167**

Powered by CoreLogic®

MAP LEGEND

- Areas inundated by 500-year flooding
- Areas inundated by 100-year flooding
- Velocity Hazard
- Protected Areas
- Floodway
- Subject Area

Supplemental Addendum

File No. 22-352

Borrower	Peter J. & Karen D. Hays						
Property Address	804 Sombrero Dr.						
City	Crystal Beach	County	Galveston	State	TX	Zip Code	77650
Lender/Client	Draper and Kramer Mortgage Corp						

COBRA FLOOD ZONE

Portions of the Bolivar Peninsula area (subject area) are encumbered with the COBRA (Coastal Barrier Resources Act) flood zone. The undeveloped areas of Bolivar Peninsula were placed under the protection of the Coastal Barrier Resources Act (COBRA) in 1983. This legislation attempted to slow down or stop development on barrier islands by restricting any type of federally financed or federally associated aid or assistance on an undeveloped barrier island. Since the enactment of COBRA, several subdivisions and other construction have been attempted on the undeveloped portions of Bolivar Peninsula but with mixed success records. The more prevalent trend which has evolved since the enactment of COBRA and the recovery of the Texas economy from the 1980's recession is to place added emphasis on those few selected land parcels which are not designated COBRA but which do, in fact, extend to the Gulf of Mexico. The trend had been, however, for newer development (prior to Hurricane Ike in 2008) within the COBRA areas as evidenced by the Rancho Caribe project with golf course and new home construction and the Biscayne Beach developments. Since early 2020, the improving market has been very good for vacant lots and existing improved residential properties. However, the cost for private flood insurance in COBRA designated areas still commands a premium vs. those in non-COBRA areas.

• USPAP Identification: Comments on Appraisal and Report Identification

The appraisal complies with the Uniform Standards of Professional Appraisal Practice (USPAP) and Title XI of the Financial Institutions Reform, Recovery and Enforcement Act (FIRREA) of 1989, as amended, 12 U.S.C. et seq., and any implementing regulations.

COVID-19 was identified in China in December 2019 and quickly spread across the globe, including the U.S., evolving into a pandemic. As a result, the Federal Reserve cut the federal funds rate on March 3, 2020, by 0.5%, making the threat of the virus tangible to most housing market consumers. The Fed cut the federal funds rate by another 1% on March 15, 2020, to offset the expected severe economic impact as consumers began to pull back. While it is too early to extract the empirical implications for the housing market as a result of the Coronavirus, the client is aware that this valuation assignment relied on some market data generated before conscious consumer awareness occurred on March 3. We will continue to monitor the market for potential impact on trends. We have been living with Covid-19 since early 2020.

As I write this report, governments around the world are reacting daily to changes in case numbers balanced by their own desires to re-start their economies. Openings of schools, churches, sporting events, are occurring in fits and starts. Vaccines began arriving late 2020 - early 2021 which will hopefully help to reduce virus cases. Once the initial shock of the virus was over and the realities of life with Covid-19 set in, the Greater-Houston and sub-market area residential real estate market came roaring back to life. In mid-late 2020 thru current date, this market posted all-time record highs in terms of both prices and sales volume. Be warned, these recent past events are no guarantee of any future successes. All markets had very high unemployment and were buoyed by temporary stimulus packages, tenant safeguards and moratoriums on foreclosures but the State is slowly "opening back up" with regard to new businesses, etc. However, as of August 2021, a new variant of the virus had increased cases/infections across the nation and future "lockdowns and slowdowns" appear to be coming for the Fall of 2021. Case in point is the Omicron variant which was identified in November 2021. The data relied on this report is the most recent and reliable data available. I have not made, and cannot make, any speculative adjustments not based on market facts.

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 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.

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.

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.

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.

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.

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.

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.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Quality Ratings and Definitions (continued)

Q5

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

Q6

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

Definitions of Not Updated, Updated, and Remodeled

Not Updated

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

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

Updated

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

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

Remodeled

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

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

Explanation of Bathroom Count

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

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

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Abbreviations Used in Data Standardization Text

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

Other Appraiser-Defined Abbreviations

Abbreviation	Full Name	Fields Where This Abbreviation May Appear

Subject Photo Page

Borrower	Peter J. & Karen D. Hays						
Property Address	804 Sombrero Dr.						
City	Crystal Beach	County	Galveston	State	TX	Zip Code	77650
Lender/Client	Draper and Kramer Mortgage Corp						

Subject Front

804 Sombrero Dr.

Sales Price	810,000
Gross Living Area	2,058
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	3.1
Location	B;Rancho Carribe;
View	B;Beach/2nd row;
Site	23800 sf
Quality	Q2
Age	23

Subject Rear & Side

Subject Street to North

Photograph Addendum

Borrower	Peter J. & Karen D. Hays						
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City	Crystal Beach	County	Galveston	State	TX	Zip Code	77650
Lender/Client	Draper and Kramer Mortgage Corp						

Another street view south to beach.

Across the street showing Gulf of Mexico views from subject deck.

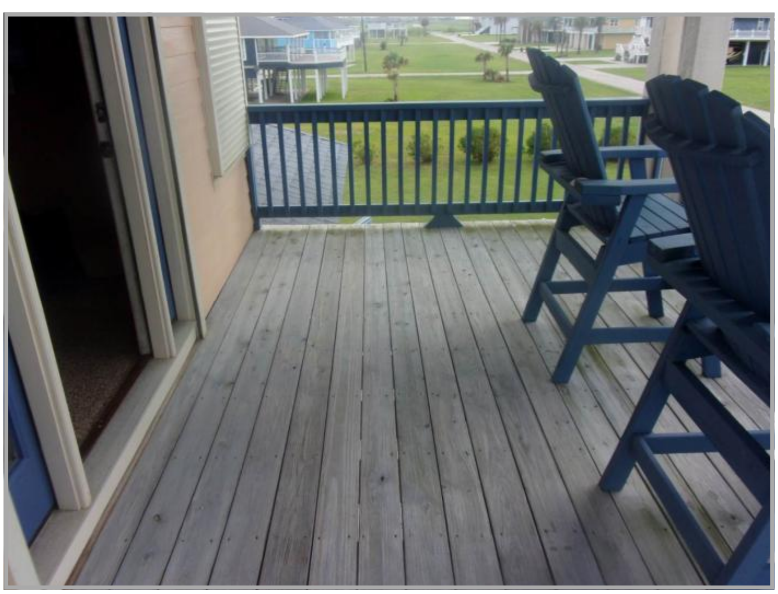
Another front view.

Photograph Addendum

Borrower	Peter J. & Karen D. Hays						
Property Address	804 Sombrero Dr.						
City	Crystal Beach	County	Galveston	State	TX	Zip Code	77650
Lender/Client	Draper and Kramer Mortgage Corp						

View looking towards the beach from deck area.

View of deck area.



View of upper deck area.

Photograph Addendum

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Property Address	804 Sombrero Dr.						
City	Crystal Beach	County	Galveston	State	TX	Zip Code	77650
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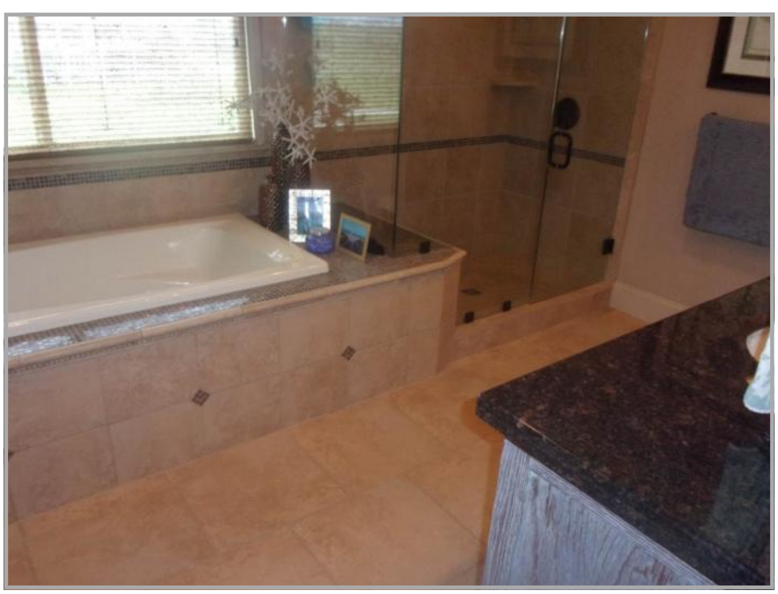
View of grade level area.

View of garage.

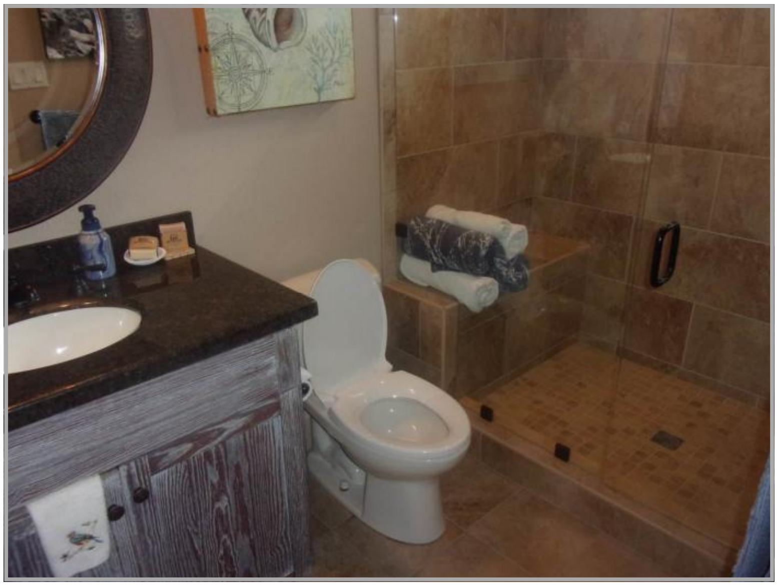


View of the primary bathroom.

Photograph Addendum

Borrower	Peter J. & Karen D. Hays						
Property Address	804 Sombrero Dr.						
City	Crystal Beach	County	Galveston	State	TX	Zip Code	77650
Lender/Client	Draper and Kramer Mortgage Corp						

View of the primary bedroom.



View of a bathroom.

View of a bedroom.

Photograph Addendum

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Property Address	804 Sombrero Dr.						
City	Crystal Beach	County	Galveston	State	TX	Zip Code	77650
Lender/Client	Draper and Kramer Mortgage Corp						

View of a bathroom.

View of a bedroom.

View of a smoke detector.

Photograph Addendum

Borrower	Peter J. & Karen D. Hays						
Property Address	804 Sombrero Dr.						
City	Crystal Beach	County	Galveston	State	TX	Zip Code	77650
Lender/Client	Draper and Kramer Mortgage Corp						

View of the utility room.

View of the kitchen.

View the bar area.

Photograph Addendum

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City	Crystal Beach	County	Galveston	State	TX	Zip Code	77650
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View of the 1/2 bath.

View of the dining area.

View of the living area.

Comparable Photo Page

Borrower	Peter J. & Karen D. Hays						
Property Address	804 Sombrero Dr.						
City	Crystal Beach	County	Galveston	State	TX	Zip Code	77650
Lender/Client	Draper and Kramer Mortgage Corp						

Comparable 1

4024 Biscayne Beach Rd

Prox. to Subject	2.34 miles SW
Sales Price	800,000
Gross Living Area	1,920
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	2.1
Location	B;Biscayne;
View	B;beachfront;
Site	10786 sf
Quality	Q2
Age	17

Comparable 2

2319 Trinidad Dr

Prox. to Subject	4.15 miles NE
Sales Price	830,000
Gross Living Area	1,850
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	3.0
Location	B;Sandpiper;
View	B;Beach/2nd row;
Site	7013 sf
Quality	Q2
Age	12

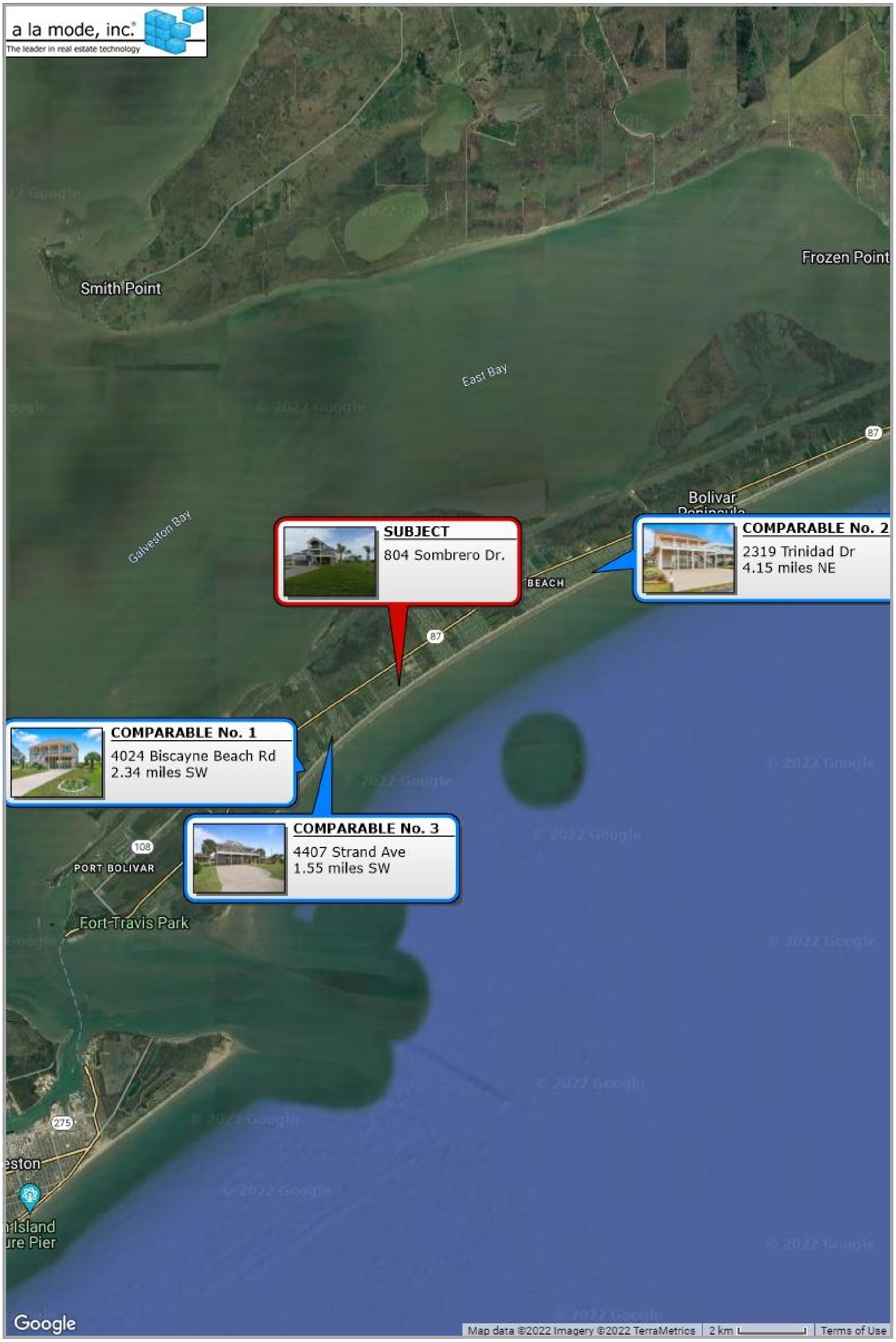
Comparable 3

4407 Strand Ave

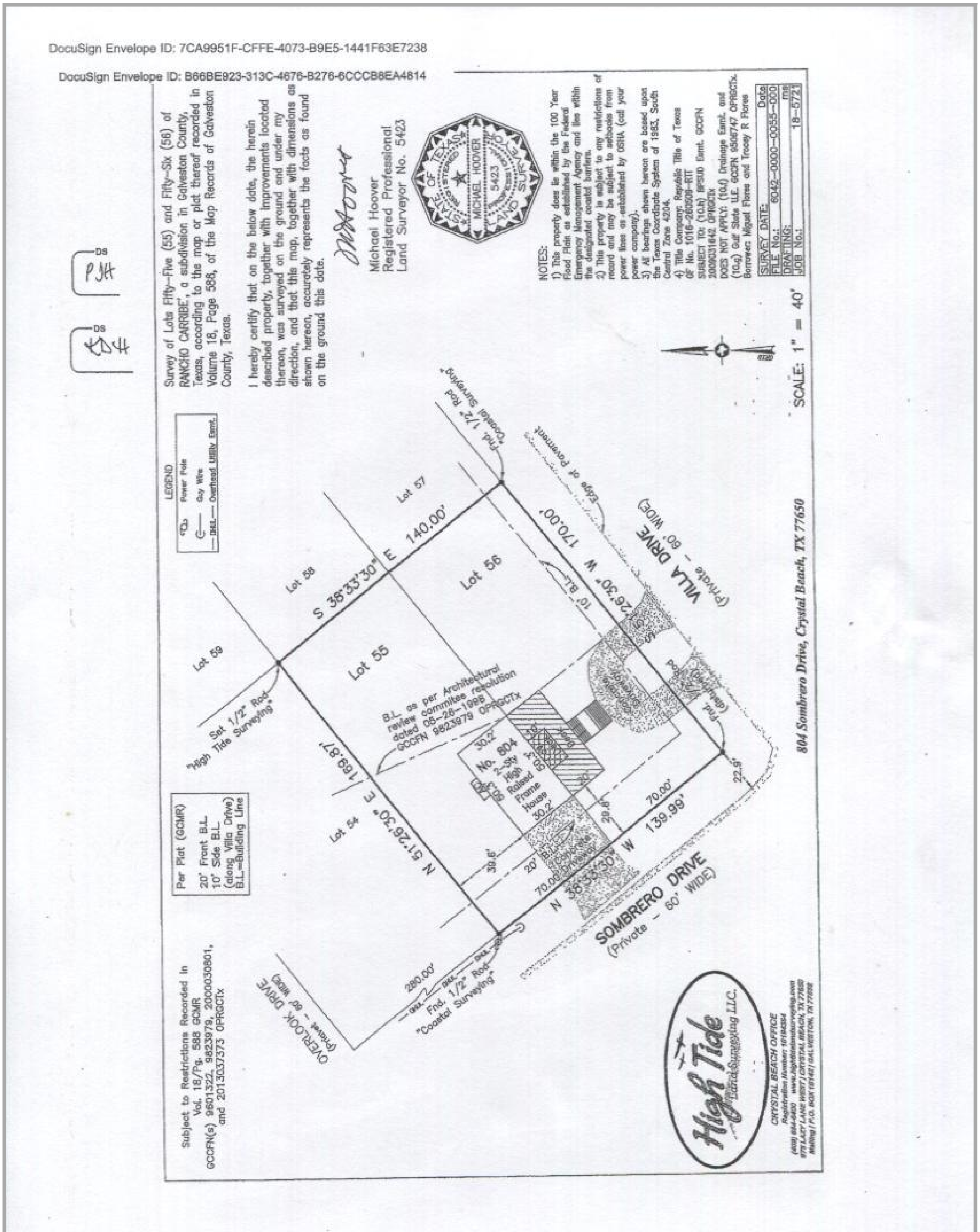
Prox. to Subject	1.55 miles SW
Sales Price	820,000
Gross Living Area	1,675
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	3.0
Location	B;Live Oak;
View	B;Beach/2nd row;
Site	14252 sf
Quality	Q3
Age	11

Location Map

Borrower	Peter J. & Karen D. Hays						
Property Address	804 Sombrero Dr.						
City	Crystal Beach	County	Galveston	State	TX	Zip Code	77650
Lender/Client	Draper and Kramer Mortgage Corp						



survey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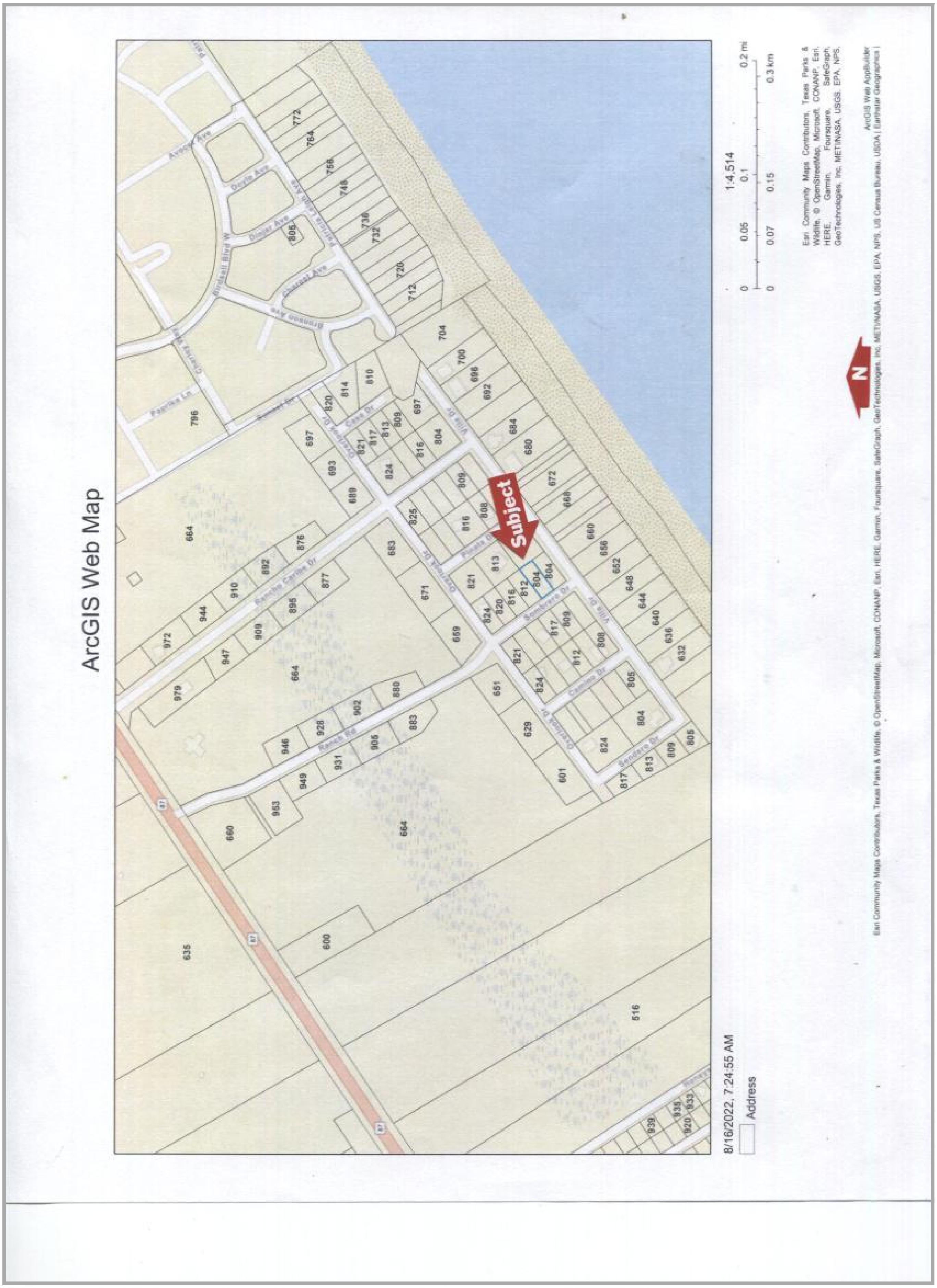
DocuSign Envelope ID: B66BE923-313C-4676-B276-6CCCB8EA4814
Survey of Lots Fifty-Five (55) and Fifty-Six (56) of RANCHO CARRIBE', a subdivision in Galveston County, Texas, according to the map or plat thereof recorded in Volume 18, Page 588, of the Map Records of Galveston County, Texas.
I hereby certify that on the below date, the herein described property, together with improvements located thereon, was surveyed on the ground and under my direction, and that this map, together with dimensions as shown hereon, accurately represents the facts as found on the ground this date.
Michael Hoover
Registered Professional Land Surveyor No. 5423
NOTES:
1) This property does lie within the 100 Year Flood Plain as established by the Federal Emergency Management Agency and lies within the designated coastal barriers.
2) This property is subject to any restrictions of record and may be subject to setbacks from power lines as established by OSHA (call your power company).
3) All bearings shown hereon are based upon the Texas Coordinate System of 1983, South Central Zone 4204.
Borrower: Miguel Flores and Tracey R Flores
SCALE: 1" = 40'
LEGEND
Power Pole
Guy Wire
Overhead Utility Esmt.
Per Plat (GCMR)
20' Front B.L.
10' Side B.L. (along Villa Drive)
B.L.=Building Line
Subject to Restrictions Recorded in Vol. 18/Pg. 588 GCMR
GCCFN(s) 9601322, 9823979, 2000030801, and 2013037373 OPRGCTx
Lot 54
Lot 55
Lot 56
Lot 57
Lot 58
Lot 59
S 38°33'30" E 140.00'
N 51°26'30" E 169.87'
N 38°33'30" W 139.99'
26°30" W 170.00'
No. 804 2-Sty High Raised Frame House
VILLA DRIVE (Private - 60' WIDE)
SOMBRERO DRIVE (Private - 60' WIDE)
OVERLOOK DRIVE (Private - 60' WIDE)
Set 1/2" Rod "High Tide Surveying"
Fnd. 1/2" Rod "Coastal Surveying"
Edge of Pavement
804 Sombrero Drive, Crystal Beach, TX 77650
High Tide Land Surveying LLC.
CRYSTAL BEACH OFFICE

plat


ArcGIS Web Map
Subject
8/16/2022, 7:24:55 AM
Address
1:4,514
0 0.05 0.1 0.2 mi
0 0.07 0.15 0.3 km
N
ArcGIS Web AppBuilder

cad1

Galveston CAD

Property Search > 367067 FLORES MIGUEL & TRACEY for Year 2022

Tax Year: 2022

Property

Account

Property ID:	367067	Legal Description:	ABST 203 PAGE 14 LOT 55 RANCHO CARRIBE SUB
Geographic ID:	6042-0000-0055-000	Zoning:	
Type:	Real	Agent Code:	
Property Use Code:			
Property Use Description:			

Location

Address:	804 SOMBRERO DR CRYSTAL BEACH, TX 77650	Mapsco:	
Neighborhood:	RANCHO CARRIBE SUB (96)	Map ID:	199-D
Neighborhood CD:	6042		

Owner

Name:	FLORES MIGUEL & TRACEY	Owner ID:	659456
Mailing Address:	2425 ELM PLACE NORTHLAKE, TX 76247	% Ownership:	100.0000000000%
		Exemptions:	

Values

(+) Improvement Homesite Value:	+	$0		
(+) Improvement Non-Homesite Value:	+	$540,750		
(+) Land Homesite Value:	+	$0		
(+) Land Non-Homesite Value:	+	$59,500	Ag / Timber Use Value	
(+) Agricultural Market Valuation:	+	$0		$0
(+) Timber Market Valuation:	+	$0		$0
(=) Market Value:	=	$600,250		
(–) Ag or Timber Use Value Reduction:	–	$0		
(=) Appraised Value:	=	$600,250		
(–) HS Cap:	–	$0		
(=) Assessed Value:	=	$600,250		

Taxing Jurisdiction

Owner: FLORES MIGUEL & TRACEY
% Ownership: 100.0000000000%
Total Value: $600,250

Entity	Description	Tax Rate	Appraised Value	Taxable Value	Estimated Tax
CAD	APPRAISAL DISTRICT	0.000000	$600,250	$600,250	$0.00
F02	GALV COUNTY EMERGENCY SERVICE #02	0.076387	$600,250	$600,250	$458.51
GGA	GALVESTON COUNTY	0.414940	$600,250	$600,250	$2,490.67

cad2

J01	GALV COLLEGE	0.146188	$600,250	$600,250	$877.49
RFL	CO ROAD & FLOOD	0.009560	$600,250	$600,250	$57.38
S10	GALVESTON ISD	0.963200	$600,250	$600,250	$5,781.61
	Total Tax Rate:	1.610275			
				Taxes w/Current Exemptions:	$9,665.66
				Taxes w/o Exemptions:	$9,665.66

Improvement / Building

Improvement #1: RESIDENTIAL **State Code:** A1 **Living Area:** 2010.0 sqft **Value:** $540,750

Type	Description	Class CD	Exterior Wall	Year Built	SQFT
MA	MAIN AREA	BH16 - *	WF	1999	1500.0
MA2	MAIN AREA 2ND FLOOR	BH16 - *		1999	510.0
OP	OPEN PORCH	BH16 - *		1999	170.0
OP	OPEN PORCH	BH16 - *		1999	170.0
WD	WOOD DECK	BH16 - *		1999	830.0
CP4	CONCRETE	BH16 - *		1999	1260.0
GA	GARAGE	BH16 - *		0	240.0

Land

#	Type	Description	Acres	Sqft	Eff Front	Eff Depth	Market Value	Prod. Value
1	RL	RL	0.2732	11900.00	0.00	0.00	$59,500	$0

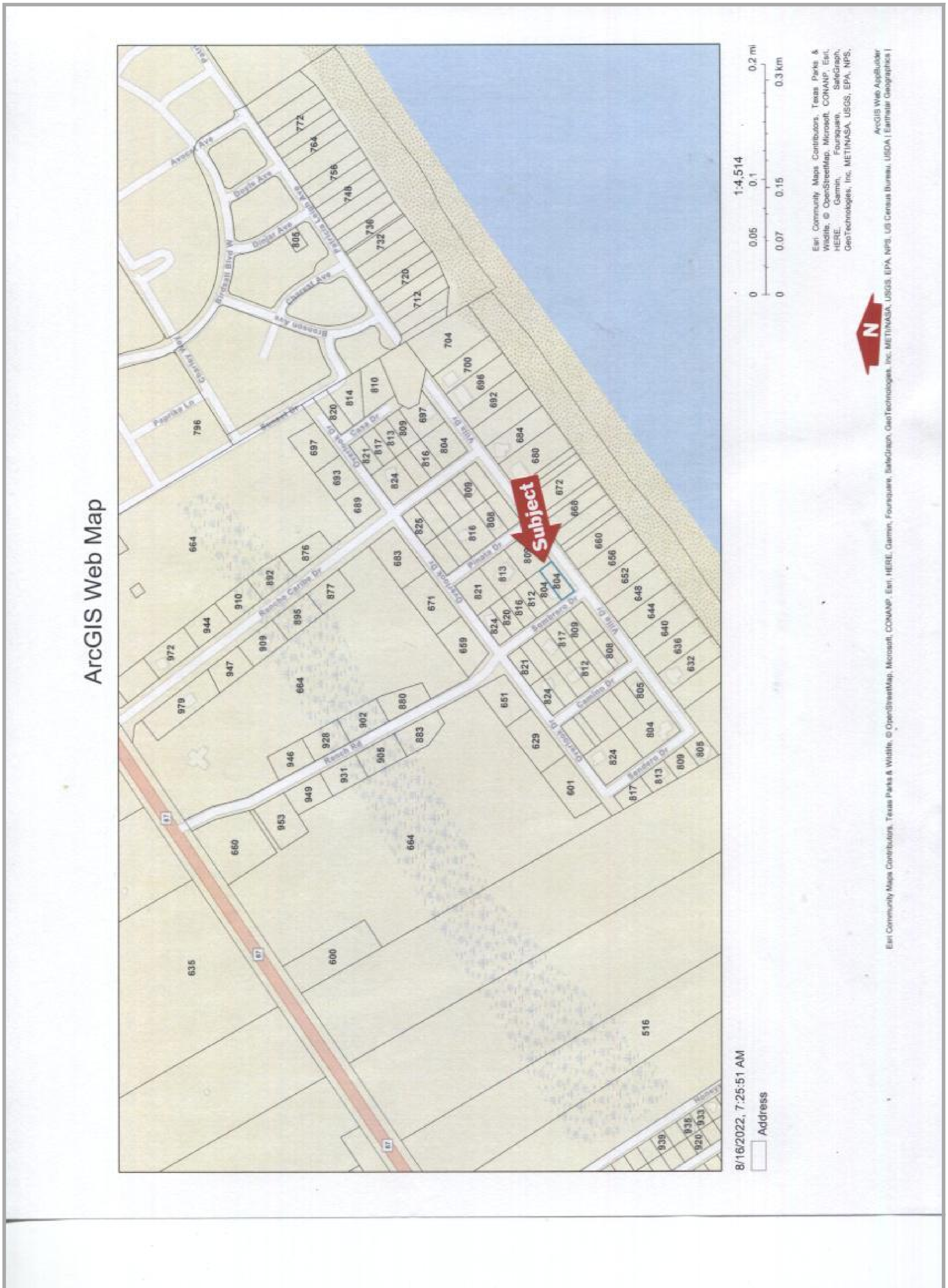
Roll Value History

Year	Improvements	Land Market	Ag Valuation	Appraised	HS Cap	Assessed
2023	N/A	N/A	N/A	N/A	N/A	N/A
2022	$540,750	$59,500	0	600,250	$0	$600,250
2021	$356,280	$59,500	0	415,780	$0	$415,780
2020	$316,260	$59,500	0	375,760	$0	$375,760
2019	$342,820	$59,500	0	402,320	$0	$402,320
2018	$209,040	$59,500	0	268,540	$0	$268,540
2017	$209,040	$59,500	0	268,540	$0	$268,540
2016	$209,040	$59,500	0	268,540	$0	$268,540
2015	$209,040	$59,500	0	268,540	$0	$268,540
2014	$176,090	$59,500	0	235,590	$0	$235,590

Deed History - (Last 3 Deed Transactions)

#	Deed Date	Type	Description	Grantor	Grantee	Volume	Page	Deed Number
1	10/4/2018	WV	WARRANTY DEED	MCMAHON MICHAEL & KIM	FLORES MIGUEL & TRACEY	2018060779	2018060779	2018060779
2	5/28/2014	SWD	SPECIAL WARRANTY DEED	COASTAL PARADISE INVESTMENTS LLC	MCMAHON MICHAEL & KIM		2014021824	2014021824
3	12/16/2011	SWD	SPECIAL WARRANTY DEED	WTV ENTERPRISES LTD CO	COASTAL PARADISE INVESTMENTS LLC		2012003214	2012003214

plat 2


ArcGIS Web Map
Subject
8/16/2022, 7:25:51 AM
Address
1:4,514
0 0.05 0.1 0.2 mi
0 0.07 0.15 0.3 km
N
Esri Community Maps Contributors, Texas Parks & Wildlife, © OpenStreetMap, Microsoft, CONANP, Esri, HERE, Garmin, Foursquare, SafeGraph, GeoTechnologies, Inc, METI/NASA, USGS, EPA, NPS,
ArcGIS Web AppBuilder

cad3

Galveston CAD

Property Search > 367068 FLORES MIGUEL & TRACEY for Year 2022

Tax Year: 2022

Property

Account

Property ID:	367068	Legal Description:	ABST 203 PAGE 14 LOT 56 RANCHO CARRIBE SUB
Geographic ID:	6042-0000-0056-000	Zoning:	
Type:	Real	Agent Code:	
Property Use Code:			
Property Use Description:			

Location

Address:	804 SOMBRERO DR CRYSTAL BEACH, TX 77650	Mapsco:	
Neighborhood:	RANCHO CARRIBE SUB (96)	Map ID:	199-D
Neighborhood CD:	6042		

Owner

Name:	FLORES MIGUEL & TRACEY	Owner ID:	659456
Mailing Address:	2425 ELM PLACE NORTHLAKE, TX 76247	% Ownership:	100.0000000000%
		Exemptions:	

Values

(+) Improvement Homesite Value:	+	$0		
(+) Improvement Non-Homesite Value:	+	$0		
(+) Land Homesite Value:	+	$0		
(+) Land Non-Homesite Value:	+	$77,350	Ag / Timber Use Value	
(+) Agricultural Market Valuation:	+	$0		$0
(+) Timber Market Valuation:	+	$0		$0

(=) Market Value:	=	$77,350		
(–) Ag or Timber Use Value Reduction:	–	$0		

(=) Appraised Value:	=	$77,350		
(–) HS Cap:	–	$0		

(=) Assessed Value:	=	$77,350		

Taxing Jurisdiction

Owner: FLORES MIGUEL & TRACEY
% Ownership: 100.0000000000%
Total Value: $77,350

Entity	Description	Tax Rate	Appraised Value	Taxable Value	Estimated Tax
CAD	APPRAISAL DISTRICT	0.000000	$77,350	$77,350	$0.00
F02	GALV COUNTY EMERGENCY SERVICE #02	0.076387	$77,350	$77,350	$59.09
GGA	GALVESTON COUNTY	0.414940	$77,350	$77,350	$320.96

cad4

J01	GALV COLLEGE	0.146188	$77,350	$77,350	$113.08
RFL	CO ROAD & FLOOD	0.009560	$77,350	$77,350	$7.39
S10	GALVESTON ISD	0.963200	$77,350	$77,350	$745.04
	Total Tax Rate:	1.610275			
				Taxes w/Current Exemptions:	$1,245.56
				Taxes w/o Exemptions:	$1,245.56

Improvement / Building

No improvements exist for this property.

Land

#	Type	Description	Acres	Sqft	Eff Front	Eff Depth	Market Value	Prod. Value
1	RL	RL	0.2732	11900.00	0.00	0.00	$77,350	$0

Roll Value History

Year	Improvements	Land Market	Ag Valuation	Appraised	HS Cap	Assessed
2023	N/A	N/A	N/A	N/A	N/A	N/A
2022	$0	$77,350	0	77,350	$0	$77,350
2021	$0	$77,350	0	77,350	$0	$77,350
2020	$0	$77,350	0	77,350	$0	$77,350
2019	$0	$77,350	0	77,350	$0	$77,350
2018	$0	$37,000	0	37,000	$0	$37,000
2017	$0	$37,000	0	37,000	$0	$37,000
2016	$0	$37,000	0	37,000	$0	$37,000
2015	$0	$37,000	0	37,000	$0	$37,000
2014	$0	$37,000	0	37,000	$0	$37,000

Deed History - (Last 3 Deed Transactions)

#	Deed Date	Type	Description	Grantor	Grantee	Volume	Page	Deed Number
1	10/4/2018	WV	WARRANTY DEED	MCMAHON MICHAEL & KIM	FLORES MIGUEL & TRACEY	2018060779	2018060779	2018060779
2	5/28/2014	SWD	SPECIAL WARRANTY DEED	COASTAL PARADISE INVESTMENTS LLC	MCMAHON MICHAEL & KIM		2014021824	2014021824
3	12/16/2011	SWD	SPECIAL WARRANTY DEED	WTV ENTERPRISES LTD CO	COASTAL PARADISE INVESTMENTS LLC		2012003214	2012003214

Tax Due

Property Tax Information as of 08/16/2022

Amount Due if Paid on:

Year	Taxing Jurisdiction	Taxable Value	Base Tax	Base Taxes Paid	Base Tax Due	Discount / Penalty & Interest	Attorney Fees	Amount Due

NOTE: Penalty & Interest accrues every month on the unpaid tax and is added to the balance. Attorney fees may also increase your tax liability if not paid by July 1. If you plan to submit payment on a future date, make sure you enter the date and RECALCULATE to obtain the correct total amount due.

Questions Please Call (409) 935-1980

s certification

TALCB

TEXAS APPRAISER LICENSING & CERTIFICATION BOARD

Certified General Real Estate Appraiser

Appraiser: **STEVE WAYNE HUGHES**

License #: **TX 1322002 G** License Expires: **01/31/2024**

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

Chelsea Buchholtz
Commissioner

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

license

TALCB
TEXAS APPRAISER LICENSING & CERTIFICATION BOARD

Licensed Residential Real Estate Appraiser

Appraiser: **KATHERINE MARIE HUGHES**
License #: **TX 1337096 L** License Expires: **06/30/2023**

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: Licensed Residential Real Estate Appraiser

Chelsea Buchholtz
Commissioner

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

qual1

BAY AREA

REAL PROPERTY APPRAISERS & CONSULTANTS, INC.
Est. 1990

Galveston office – bayapp10@aol.com

QUALIFICATIONS OF STEVE W. HUGHES

Professional Affiliations:

Real Estate Broker - Texas License #0311632, Expires January 31, 2024

State of Texas Certified General Real Estate Appraiser - Number TX-1322002-G, Expires January 31, 2024

Organizations:

Rotary Club of Galveston 1993-2011
Sam Houston State University Letterman's Association (Ex-Director)
Galveston Board of Realtors/MLS
Propeller Club of Galveston
Galveston Chamber of Commerce
Village of Jamaica Beach Park Board-2004-2008
Houston MLS/Association of Realtors

Education:

Graduated from Ross S. Sterling High School in Baytown, Texas

Graduated August 1978 from Sam Houston State University in Huntsville, Texas

Major Degree in Bachelor of Arts-Teaching with minor in General Business Administration

Real Estate Courses include:

Principles of Real Estate I
Principles of Real Estate II
Appraising the Single Family Residence
Real Estate Office Management
Texas Earnest Money Contracts
AIREA Course (Appraisal Institute) - 1A1 - Real Estate Appraisal Principles
AIREA Course - 1A2 - Basic Valuation Procedures
AIREA Course - Standards of Professional Practice
AIREA Course - 1B - A - Capitalization Theory and Techniques
AIREA Course - 1B - B - Capitalization Theory and Techniques
AIREA Course - 2 - 1 Case Studies
AIREA Course - 2 - 2 Valuation Analysis and Report Writing
Numerous Appraiser Continuing Education (ACE) courses through January 2022

STEVE W. HUGHES, STATE CERTIFIED GENERAL APPRAISER
1802 BROADWAY, SUITE 212, GALVESTON, TEXAS 77550 (409) 762-8453 or FAX (409) 762-9056

Employment:

July 1990 to current - Owner and President of Bay Area Real Property Appraisers & Consultants, Inc., located at 1802 Broadway, Suite 212, Galveston, Texas 77550

1981-July, 1990 - Dominy, Ford & McPherson, Inc., Real Estate Appraisers and Consultants with offices located at 855 Uvalde, Houston, Texas 77015

1978 - 1981 - Employed as Coach/Teacher in Goose Creek Consolidated Independent School District in Baytown, Texas 77520

Experience:

In connection with above employment, a partial client list includes the following:

Century 21
Prime Lending, Inc.
Houston Lighting & Power Co.
Galveston County Right-of-Way
Exxon Corporation
Bonnet Resources
University National Bank
Texaco Corporation
Texas A&M University
Kilburn-Young
Texas Employment Commission
Amerifund Mortgage
Golden Financial Services
City of League City
Moody National Bank
Northstar Mortgage Co.
Port Bolivar Marine Service
Frost National Bank
Greater Houston Financial Corp.
Galveston College
Sapio & Redmond, Attorneys
Texas First Bank
Liberty Lending Co.
Moody Methodist Church
Tramonte, Tramonte & Bastien
Galveston Housing Authority
Chase Manhattan Mort. Corp.
Mills, Shirley, LLP
Town of South Padre Island
Re/Max Realty
Port of Galveston
Island Mortgage – South Padre Island

Mitchell Development Corporation
Federal Deposit Insurance Corporation
State of Texas
Resolution Trust Corporation
NationsBank - Galveston
Estate (45 commercial properties) for NationsBank
Trust Property Management – Houston
City of Galveston
Trust for Public Land
Coopers/Lybrand
Hutcheson & Grundy Attorneys
Collective FSB of New Jersey
Heller First Capital
McCauley, Macdonald, Love & Devin, P.C.
University of Texas Medical Branch
United States National Bank of Galveston
Cullen/Frost Bankers, Inc.
Galveston Independent School District
Peoples States Bank-Clyde, TX
Charter Mortgage Co.
Pasadena Mortgage Co.
Compufund Mortgage Co.
Bank of Galveston, N.A.
Bay Area Bank & Trust
Greer, Herz & Adams, L.L.P.
Schwartz, Campbell & Oathout
Coastal Funding Group
The Moody Foundation
Chacon Realty – S. Padre Island
International Bank of Commerce-Brownsville
First National Bank of Alvin
First National Bank of South Padre Island

Has testified in District and Bankruptcy Court proceedings in Galveston and Harris Counties and served in Galveston County Court as a Special Commissioner.

qual3

Counties Include:

Brazoria	Chambers	Jefferson
Cameron	Galveston	Liberty
Calhoun	Harris	Montgomery
	San Jacinto	

Biographical Background:

Born in Baytown, Texas. Residence located in Jamaica Beach, Texas.