

INVOICE

FROM:
 Jeffery Oats
 Oats Appraisals LLC
 PO Box 2574
 Rowlett, TX 75030
 Telephone Number: (214) 549-5332 Fax Number:

INVOICE NUMBER
JL24120114
DATE
12/16/2024
REFERENCE
Internal Order #: JL24120114
Lender Case #:
Client File #:
Main File # on form: JL24120114
Other File # on form:
Federal Tax ID: 46-5651911
Employer ID:

TO:
 Oak Landing POA
 Telephone Number: Fax Number:
 Alternate Number: E-Mail:

DESCRIPTION

Lender: Oak Landing P O A Client: Oak Landing P O A
 Purchaser/Borrower: N/A
 Property Address: 904 Oaklanding Cir
 City: Kemp
 County: Henderson State: TX Zip: 75143
 Legal Description: Lt 16 AB 840 D O Williams Sur, Oak Landing, Blk A Lt 16

FEES	AMOUNT
Land Appraisal	300.00
SUBTOTAL	300.00

PAYMENTS	AMOUNT
Check #: Date: Description:	
Check #: Date: Description:	
Check #: Date: Description:	
SUBTOTAL	

TOTAL DUE	\$ 300.00
------------------	------------------

Please Return This Portion With Your Payment

FROM:
 Oak Landing POA
 Telephone Number: Fax Number:
 Alternate Number: E-Mail:

AMOUNT DUE: \$ 300.00
 AMOUNT ENCLOSED: \$ _____

INVOICE NUMBER
JL24120114
DATE
12/16/2024
REFERENCE
Internal Order #: JL24120114
Lender Case #:
Client File #:
Main File # on form: JL24120114
Other File # on form:
Federal Tax ID: 46-5651911
Employer ID:

TO:
 Jeffery Oats
 Oats Appraisals LLC
 PO Box 2574
 Rowlett, TX 75030

APPRAISAL OF REAL PROPERTY



LOCATED AT

904 Oaklanding Cir
Kemp, TX 75143
Lt 16 AB 840 D O Williams Sur, Oak Landing, Blk A Lt 16

FOR

Oak Landing P O A
908 Oak Landing Cir
Kemp, TX 75143

AS OF

12/05/2024

BY

Jeffery Oats
Oats Appraisals LLC
PO Box 2574
Rowlett, TX 75030
(214) 549-5332
jeffoats@att.net

USPAP ADDENDUM

File No. JL24120114

Borrower	N/A		
Property Address	904 Oaklanding Cir		
City	Kemp	County	Henderson
		State	TX
		Zip Code	75143
Lender	Oak Landing P O A		

This report was prepared under the following USPAP reporting option:

- Appraisal Report This report was prepared in accordance with USPAP Standards Rule 2-2(a).
- Restricted Appraisal Report This report was prepared in accordance with USPAP 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: _____

A reasonable exposure time for the subject property 3 - 6 months.

Additional Certifications

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

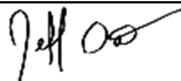
- I have NOT performed services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.
- I HAVE performed services, as an appraiser or in another capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. Those services are described in the comments below.
 - 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.
 - 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).

Additional Comments

* The purpose of this appraisal is to provide an opinion of market value of the subject property as defined in this report, on behalf of the appraisal company facilitating the assignment for the referenced client as the intended user of this report. The only function of the appraisal is to assist the client mentioned in this report in evaluating the subject property for lending purposes. The use of this appraisal by anyone other than the stated intended user, or for any other use than the stated intended use, is prohibited.

* The appraisal is based on the information gathered by the appraiser from public records, other identified sources, inspection of the subject property and neighborhood, and selection of comparable sales, listing and/or rentals within the subject market area. The original source of the comparables is shown in the Data Source section of the market grid along with the source of confirmation, if available. The original source is presented first. The sources and data are considered reliable. When conflicting information was provided, the source deemed most reliable has been used. Data believed to be unreliable was not included in the report nor used as a basis for the value conclusion. The extent of analysis applied to this assignment may be further imparted within the report, the Appraiser's Certification above and/or any other Statement of Limiting Conditions and Appraiser's Certification such as may be utilized within the Freddie Mac Form 439 or Fannie Mae 1004b (dated 6/96), when applicable.

APPRAISER:



Signature: _____
 Name: Jeffery Oats
 Date Signed: 12/16/2024
 State Certification #: 1337547
 or State License #: _____
 State: TX
 Expiration Date of Certification or License: 11/30/2025
 Effective Date of Appraisal: 12/05/2024

SUPERVISORY APPRAISER: (only if required)

Signature: _____
 Name: _____
 Date Signed: _____
 State Certification #: _____
 or State License #: _____
 State: _____
 Expiration Date of Certification or License: _____
 Supervisory Appraiser Inspection of Subject Property:
 Did Not Exterior-only from Street Interior and Exterior

LAND APPRAISAL REPORT

File No. JL24120114

Borrower N/A, Property Address 904 Oaklanding Cir, City Kemp, County Henderson, State TX, Zip Code 75143, Legal Description Lt 16 AB 840 D.O Williams Sur, Oak Landing, Blk A Lt 16, Sale Price \$, Date of Sale, Loan Term yrs, Property Rights Appraised Fee Leasehold De Minimis PUD, Actual Real Estate Taxes \$ 128 (yr) Loan charges to be paid by seller \$ 0 Other sales concessions None, Lender/Client Oak Landing P O A Address 908 Oak Landing Cir, Kemp, TX 75143, Occupant Vacant Appraiser Jeffery Oats Instructions to Appraiser Estimate Market Value

Location Urban Suburban Rural, Built Up Over 75% 25% to 75% Under 25%, Growth Rate Fully Dev. Rapid Steady Slow, Property Values Increasing Stable Declining, Demand/Supply Shortage In Balance Oversupply, Marketing Time Under 3 Mos. 4-6 Mos. Over 6 Mos., Present 50% One-Unit 1% 2-4 Unit 1% Apts. 0% Condo 10% Commercial, Land Use 2% Industrial 30% Vacant 6% Schools, Parks, etc., Change in Present Land Use Not Likely Likely Taking Place, Predominant Occupancy Owner Tenant 3% Vacant, One-Unit Price Range \$ 25,000 to \$ 4,925,000 Predominant Value \$ 532,000, One-Unit Age Range 0 yrs. to 138 yrs. Predominant Age 23 yrs., Comments including those factors, favorable or unfavorable, affecting marketability (e.g. public parks, schools, view, noise), Neighborhood Boundaries: North - US Highway 175 East - US Highway 175/Loop 7 South - Highway 31 West - Highway 274, The subject's market is considered to be stable. Supply and demand are in balance. Median prices have remained stable for the past year.

Dimensions 51x192x71x156 = 10,614 sf sf, Zoning Classification R, Highest and Best Use Present Use Other (specify), Elec. Gas Water San. Sewer, OFF SITE IMPROVEMENTS Street Access Surface Maintenance Storm Sewer Sidewalk, Topo Size Shape View Drainage, Is the property located in a FEMA Special Flood Hazard Area? Yes No, Comments (favorable or unfavorable including any apparent adverse easements, encroachments, or other adverse conditions) No adverse easements or encroachments were noted from site inspection, however, please rely on a current survey and/or title policy. Site area is estimated and was taken from county tax records. Rely on survey. The subject property backs to Cedar Creek Lake and enjoys an open water view.

Table with 5 columns: ITEM, SUBJECT PROPERTY, COMPARABLE NO. 1, COMPARABLE NO. 2, COMPARABLE NO. 3. Rows include Address, Proximity to Subject, Sales Price, Price \$/sf, Data Source(s), Description, Date of Sale/Time Adj., Location, Site/View, Acreage, Street Surface, Utilities, DOM, Sales or Financing Concessions, Net Adj. (Total), Indicated Value of Subject, and Comments on Market Data.

Comments and Conditions of Appraisal Appraised in fee simple title, with no liens or encumbrances than normal covenants of public record. See attached certifications and conditions. The appraiser's opinion of market value is for the subject as a vacant lot and does not include any improvements.

Final Reconciliation Sufficient data was available to develop an indication of value by the Sales Comparison Approach. The Income Approach and Cost Approach are not applicable in the appraisal of vacant land. This report was prepared in accordance with the requirements of the Appraisal Report option of USPAP.

I (WE) ESTIMATE THE MARKET VALUE, AS DEFINED, OF THE SUBJECT PROPERTY AS OF 12/05/2024 TO BE \$ 90,000, Appraiser Jeffery Oats, Date of Signature and Report 12/16/2024, Title Certified Residential Appraiser, State Certification # 1337547, Or State License #, Expiration Date of State Certification or License 11/30/2025, Date of Inspection (if applicable) 12/05/2024, Supervisory Appraiser (if applicable), Date of Signature, Title, State Certification #, Or State License #, Expiration Date of State Certification or License, Did Did Not Inspect Property Date of Inspection

ADDITIONAL COMPARABLE SALES

File No. JL24120114

ITEM	SUBJECT PROPERTY	COMPARABLE NO. 4		COMPARABLE NO. 5		COMPARABLE NO. 6	
Address	904 Oaklanding Cir Kemp, TX 75143	111 Arrow Way Gun Barrel City, TX 75156		253 Starboard Dr Gun Barrel City, TX 75156		219 Oak Trl Tool, TX 75143	
Proximity to Subject		3.42 miles E		2.65 miles NE		2.03 miles SE	
Sales Price	\$		\$ 132,000		\$ 57,500		\$ 137,500
Price \$/sf	\$		\$ 6.31		\$ 6.87		\$ 10.20
Data Source(s)	Inspection/HCAD	NTREIS#20505261/HCAD		NTREIS#20576366/HCAD		NTREIS#20702144/HCAD	
ITEM	DESCRIPTION	DESCRIPTION	+(-)\$ Adjust.	DESCRIPTION	+(-)\$ Adjust.	DESCRIPTION	+(-)\$ Adjust.
Date of Sale/Time Adj.		05/10/2024		05/17/2024		Listed 8/15/24	-13,800
Location	Oak Landing	Pleasureland		Harbor Point		Arnold Hills	
Site/View	Res/Open Water	Res/Open Water		Res/Channel	+15,000	Res/Channel	+15,000
Acreage	10614sf	20909sf	-43,200	8364sf	+9,500	13504sf	-12,100
Street Surface	Asphalt	Asphalt		Asphalt		Asphalt	
Utilities	Yes	Yes		Yes		Yes	
DOM		212		45		112	
Sales or Financing Concessions		Cash \$0-Seller		Cash \$0-Seller		Active Listing	
Net Adj. (Total)		<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -43,200	<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 24,500	<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -10,900
Indicated Value of Subject		Net 32.7 % Gross 32.7 %	\$ 88,800	Net 42.6 % Gross 42.6 %	\$ 82,000	Net 7.9 % Gross 29.7 %	\$ 126,600

Comments on Market Data

HIGHEST AND BEST USE

*The procedure used in this report to estimate the highest and best use of the subject site was to consider, in order, the site's possible uses, its legal uses, its feasible uses, and finally, the most productive use. Data collected and analyzed for use in the neighborhood analysis and particularly the site analysis was useful in determining a final conclusion. Upon consideration of the uses that are physically possible, legally permissible, financially feasible, and maximally productive, it is the appraiser's opinion that the highest and best use as a vacant lot is for a single-family development. As improved, the highest and best use is for use as a single-family residence.

NEIGHBORHOOD COMMENTS

The subject property is located outside of Kemp, TX, Henderson County. The subject's neighborhood includes the area surrounding Cedar Creek Lake and is located in both Kaufman and Henderson counties. The subject is served by the Kemp ISD. Support facilities are adequate and in close proximity. The area has access to the Dallas/Fort Worth business districts via Highway 175. The 10% commercial land use does not adversely affect the value/marketability of the subject neighborhood. No adverse conditions were noted from site inspection.

The subject property has not sold in the past three years.

Photo representations of the comparable sales were taken from their NTREIS MLS listings.

No value was given to any of the improvements.

MARKET DATA ANALYSIS

Assumptions and Limiting Conditions

File # JL24120114

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. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment.

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 assignment, 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 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 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.
3. 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.
4. The appraiser has noted in this appraisal report any adverse conditions (such as 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 deficiencies or adverse conditions of the property (such as, but not limited to, 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.
5. If the appraiser has based his or her appraisal report and valuation conclusion for an appraisal subject to certain conditions, it is assumed that the conditions will be met in a satisfactory manner.

Certifications

File # JL24120114

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 subject property. I reported the site characteristics in factual, specific terms.
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.
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 reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
9. 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.
10. I have knowledge and experience in appraising this type of property in this market area.
11. 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.
12. 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.
13. 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, 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.
14. 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.
15. 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.
16. 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.
17. 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).
18. 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.
19. 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.
20. 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).

Certifications

File # JL24120114

21. 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.

22. 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.

23. 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.

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

Handwritten signature of Jeffery Oats

Signature
Name Jeffery Oats
Company Name Oats Appraisals LLC
Company Address PO Box 2574 Rowlett, TX 75030
Telephone Number (214) 549-5332
Email Address jeffoats@att.net
Date of Signature and Report 12/16/2024
Effective Date of Appraisal 12/05/2024
State Certification # 1337547
or State License #
or Other (describe) State #
State TX
Expiration Date of Certification or License 11/30/2025

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

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

ADDRESS OF PROPERTY APPRAISED

904 Oaklanding Cir
Kemp, TX 75143
APPRAISED VALUE OF SUBJECT PROPERTY \$ 90,000

LENDER/CLIENT

Name
Company Name Oak Landing P O A
Company Address 908 Oak Landing Cir Kemp, TX 75143
Email Address oaklandingpoa75143@gmail.com

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

License

JEFFERY DAYTON OATS
7910 KINGS COURT
ROWLETT, TX 75089



**Certified Residential
Real Estate Appraiser**

Appraiser: **JEFFERY DAYTON OATS**
License #: **TX 1337547 R** License Expires: **11/30/2025**

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

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



**Chelsea Buchholtz
Commissioner**

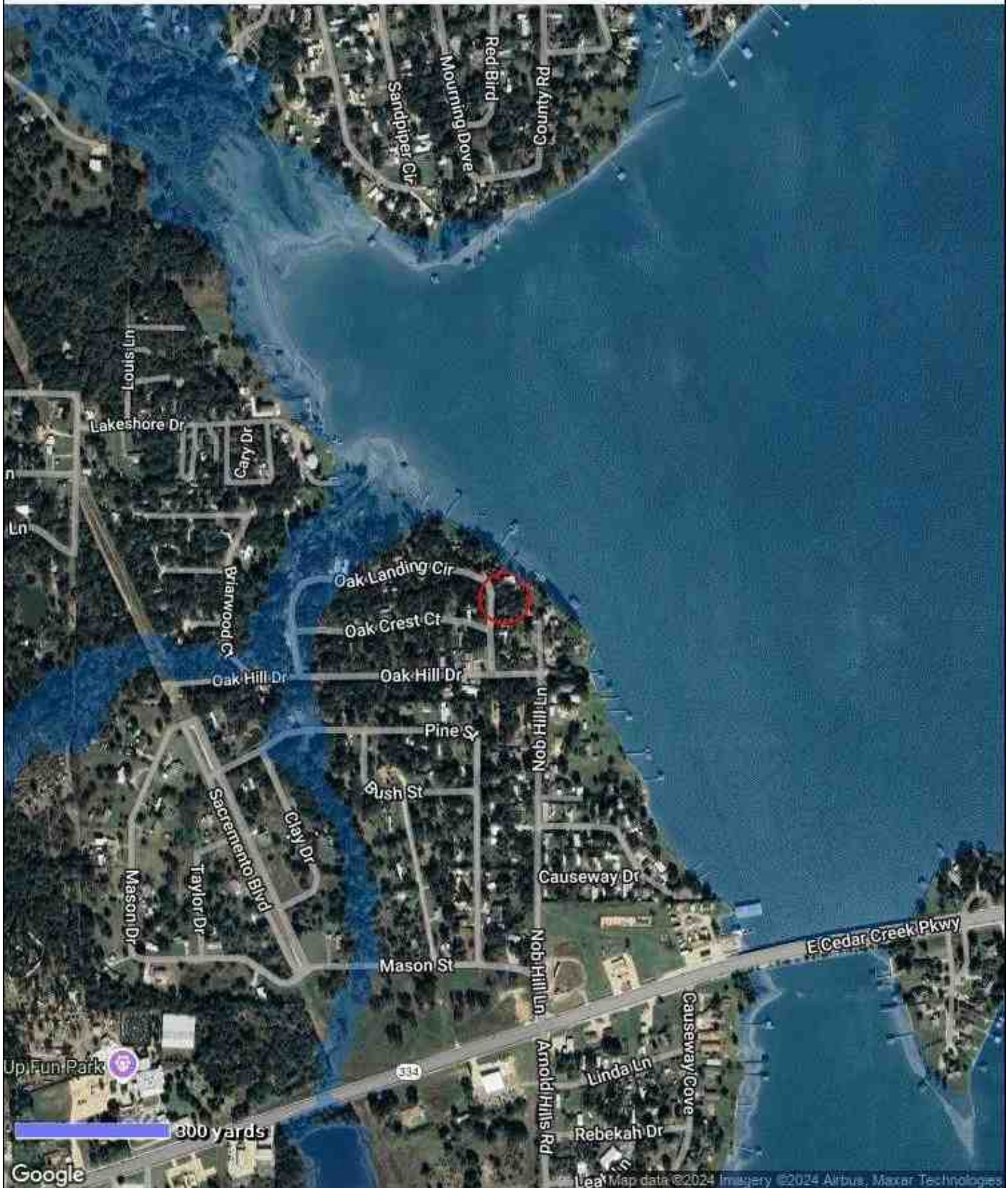
Flood Map

Borrower	N/A			
Property Address	904 Oaklanding Cir			
City	Kemp	County	Henderson	State TX Zip Code 75143
Lender/Client	Oak Landing P O A			

InterFlood

by a la mode

Prepared for: Jeffrey Oats
 904 Oaklanding Cir
 Kemp, TX 75143



MAP DATA

FEMA Special Flood Hazard Area: No
 Map Number: 48213C0075E
 Zone: X
 Map Date: April 05, 2010
 FIPS: 48213

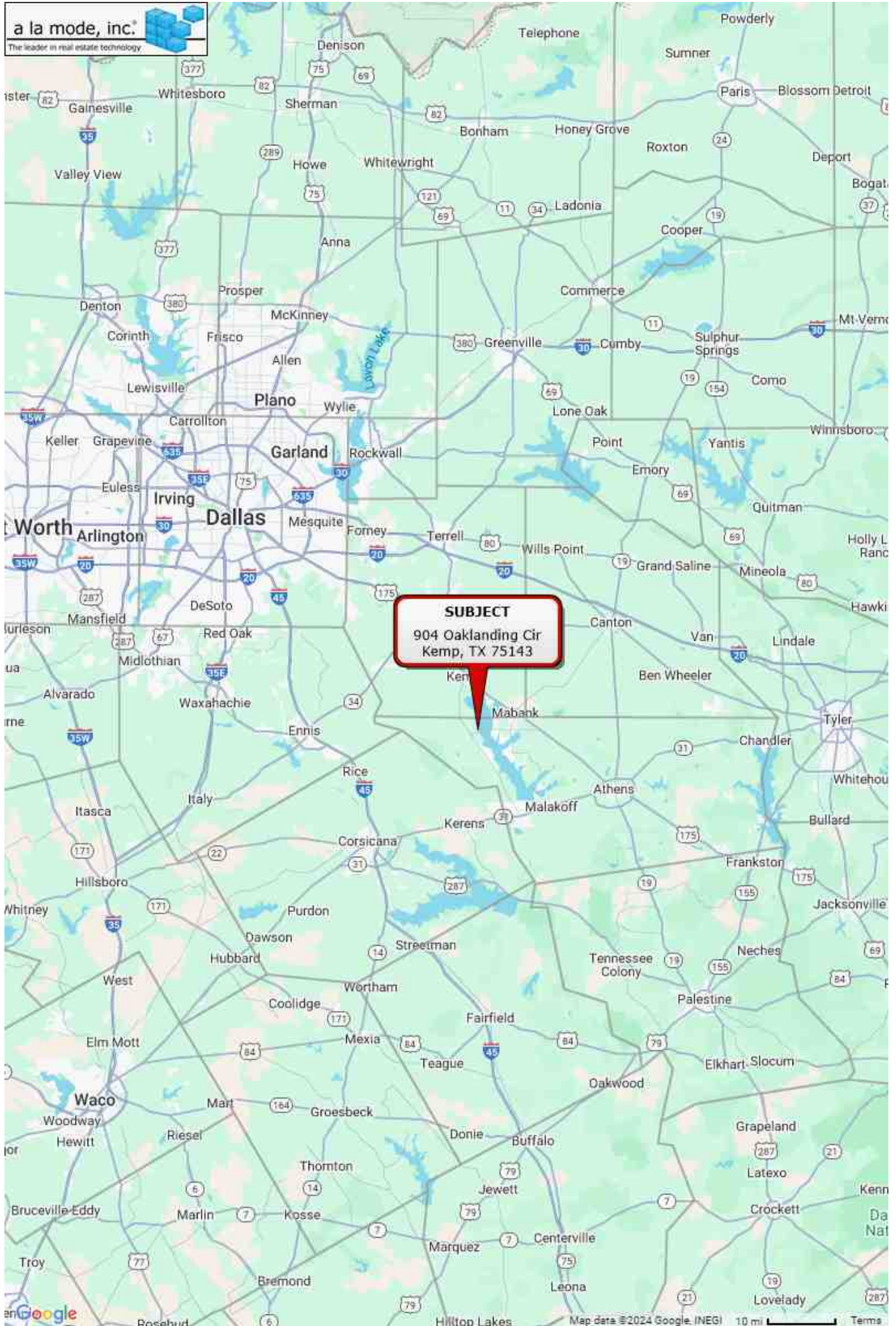
MAP LEGEND

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

Powered by CoreLogic®

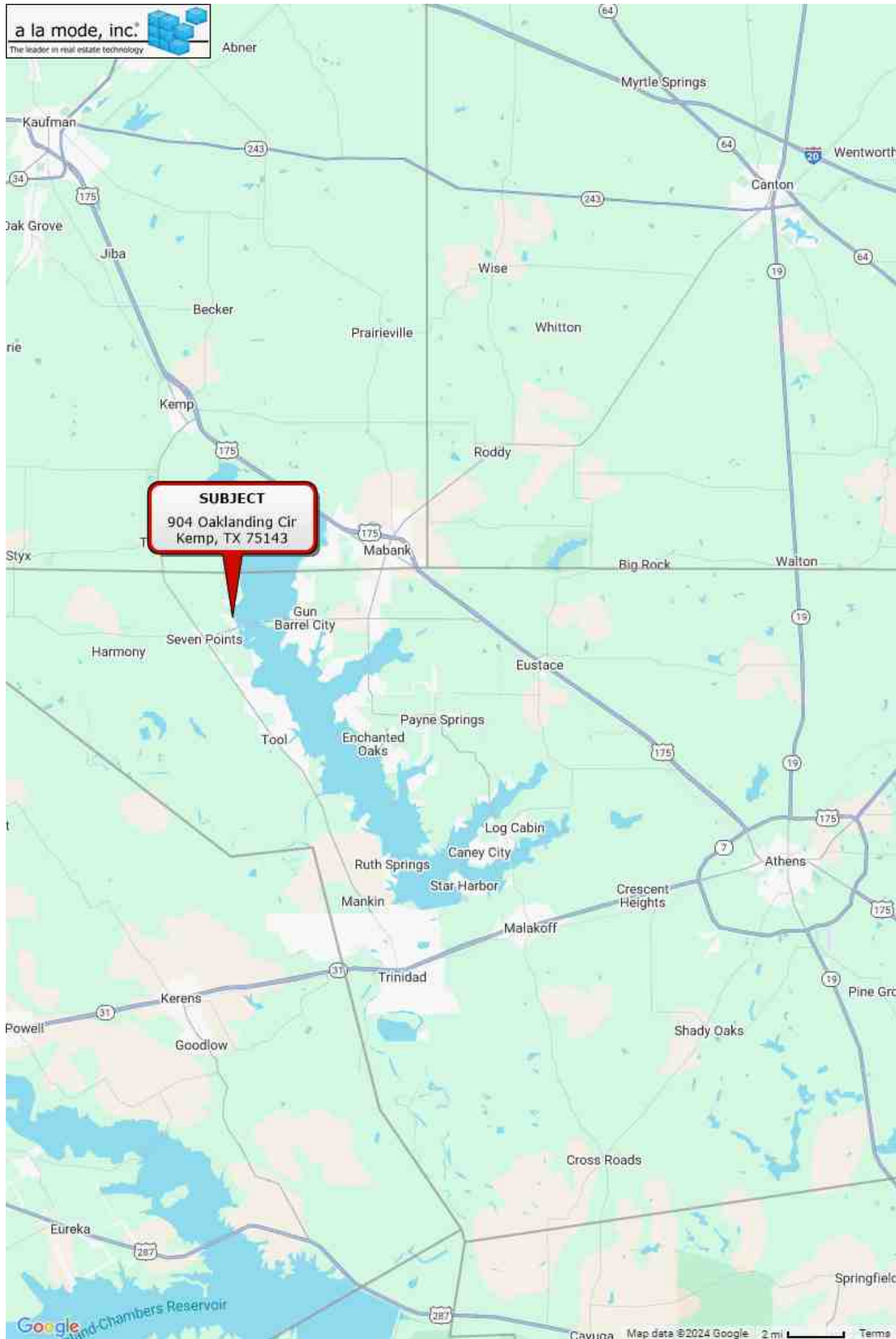
Location Map

Borrower	N/A			
Property Address	904 Oaklanding Cir			
City	Kemp	County	Henderson	State TX Zip Code 75143
Lender/Client	Oak Landing P O A			



Location Map

Borrower	N/A			
Property Address	904 Oaklanding Cir			
City	Kemp	County	Henderson	State TX Zip Code 75143
Lender/Client	Oak Landing P O A			



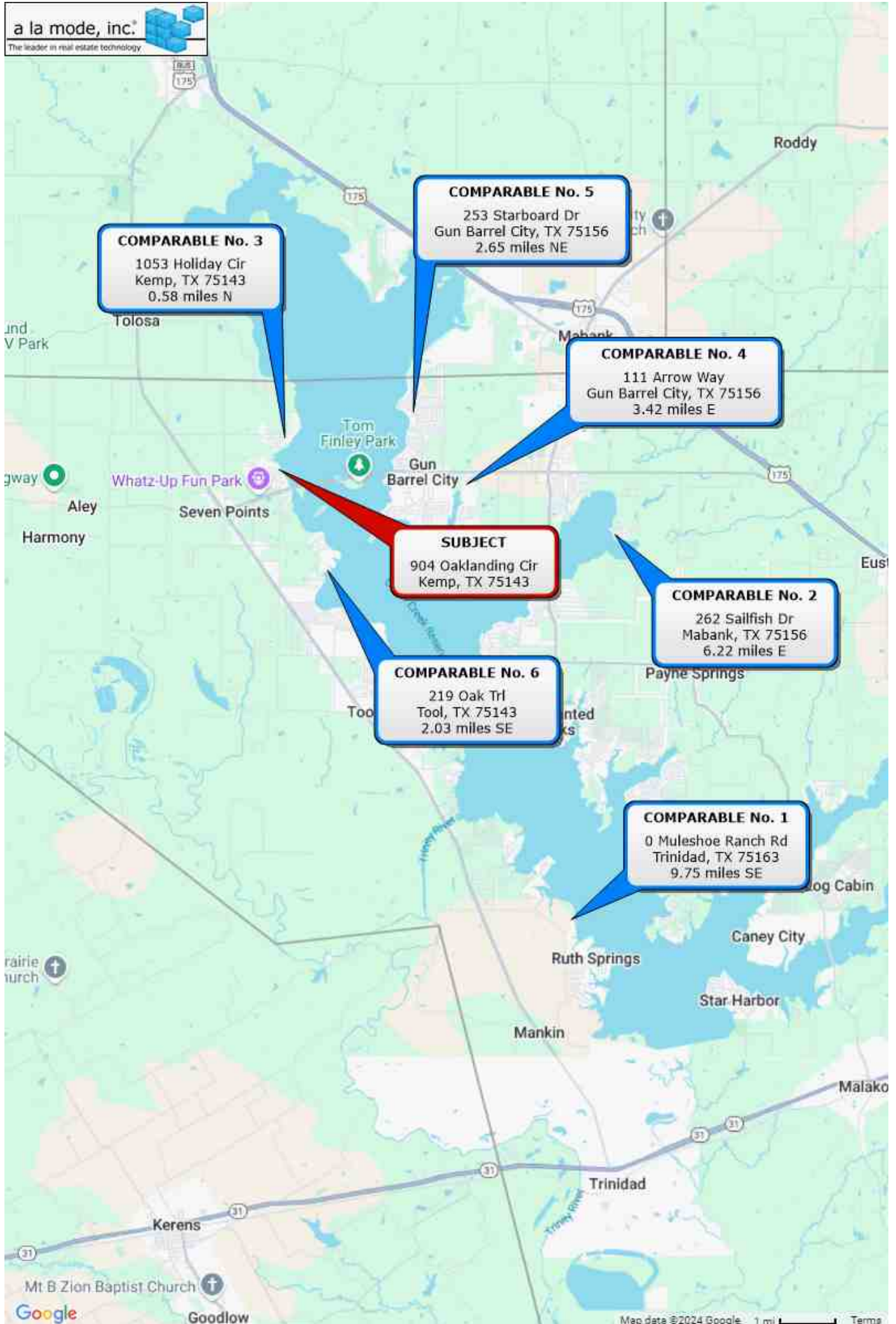
Aerial Map

Borrower	N/A			
Property Address	904 Oaklanding Cir			
City	Kemp	County	Henderson	State TX Zip Code 75143
Lender/Client	Oak Landing P O A			



Comparable Sales Map

Borrower	N/A						
Property Address	904 Oaklanding Cir						
City	Kemp	County	Henderson	State	TX	Zip Code	75143
Lender/Client	Oak Landing P O A						



Photograph Addendum

Borrower	N/A				
Property Address	904 Oaklanding Cir				
City	Kemp	County	Henderson	State	TX Zip Code 75143
Lender/Client	Oak Landing P O A				



STREET VIEW



STREET VIEW



FRONT VIEW



SUBJECT'S SITE



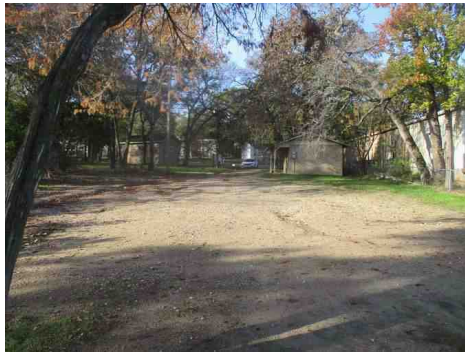
SUBJECT'S SITE



SUBJECT'S SITE



SUBJECT'S SITE



SUBJECT'S SITE



LAKE VIEW



LAKE VIEW



LAKE VIEW



PIER



BOAT RAMP



INOPERABLE RESTROOMS

Comparable Photo Page

Borrower	N/A				
Property Address	904 Oaklanding Cir				
City	Kemp	County	Henderson	State	TX Zip Code 75143
Lender/Client	Oak Landing P O A				



Comparable 1

0 Muleshoe Ranch Rd
 Prox. to Subject 9.75 miles SE
 Sale Price 99,000
 Gross Living Area
 Total Rooms
 Total Bedrooms
 Total Bathrooms
 Location Key Ranch Estates
 View Res/Open Water
 Site +.3
 Quality
 Age



Comparable 2

262 Sailfish Dr
 Prox. to Subject 6.22 miles E
 Sale Price 85,000
 Gross Living Area
 Total Rooms
 Total Bedrooms
 Total Bathrooms
 Location Bonita Point
 View Res/Open Water
 Site .4
 Quality
 Age



Comparable 3

1053 Holiday Cir
 Prox. to Subject 0.58 miles N
 Sale Price 100,000
 Gross Living Area
 Total Rooms
 Total Bedrooms
 Total Bathrooms
 Location Holiday Harbor Est
 View Res/Channel
 Site .55
 Quality
 Age

Comparable Photo Page

Borrower	N/A				
Property Address	904 Oaklanding Cir				
City	Kemp	County	Henderson	State	TX Zip Code 75143
Lender/Client	Oak Landing P O A				



Comparable 4

111 Arrow Way
 Prox. to Subject 3.42 miles E
 Sale Price 132,000
 Gross Living Area
 Total Rooms
 Total Bedrooms
 Total Bathrooms
 Location Pleasureland
 View Res/Open Water
 Site
 Quality
 Age



Comparable 5

253 Starboard Dr
 Prox. to Subject 2.65 miles NE
 Sale Price 57,500
 Gross Living Area
 Total Rooms
 Total Bedrooms
 Total Bathrooms
 Location Harbor Point
 View Res/Channel
 Site
 Quality
 Age



Comparable 6

219 Oak Trl
 Prox. to Subject 2.03 miles SE
 Sale Price 137,500
 Gross Living Area
 Total Rooms
 Total Bedrooms
 Total Bathrooms
 Location Arnold Hills
 View Res/Channel
 Site
 Quality
 Age