

Summary Appraisal Report
Property Description

UNIFORM RESIDENTIAL APPRAISAL REPORT

File No. 21549

Property Address 425 Plane Lane City Marion State TX Zip Code 78124
Legal Description ABS: 134, SUR: Jose Flores Ln County Guadalupe
Assessor's Parcel No. 2G0134000001210000 Tax Year 2002 R.E. Taxes \$ 1,937.77 Special Assessments \$
Borrower M. Johanson & M. Meeks Current Owner M. Johanson & M. Meeks Occupant: ☒ Owner ☐ Tenant ☐ Vacant
Property rights appraised ☒ Fee Simple ☐ Leasehold ☐ PUD ☐ Condominium (HUD/VA only) HOA \$ /Mo.
Neighborhood or Project Name Zuehl Map Reference 589E2 Census Tract 2108.00

Sale Price \$ Date of Sale Current Description and \$ amount of loan charges/concessions to be paid by seller Unknown
Lender/Client Randolph-Brooks FCU Address PO Box 2097, Universal City, TX 78148
Appraiser Doug Jividen Address 18860 Goli Road, San Antonio, Tx 78268

Location	☐ Urban ☐ Suburban ☒ Rural	Predominant occupancy	☒ Owner ☐ Tenant ☒ Vacant (0-5%) ☐ Vac. (over 5%)	Single family housing AGE (yrs)	50 Low 0 250 High 100+ Predominant	Present land use %	One family 100 2-4 family Multi-family Commercial vacant	Land use change	☒ Not likely ☐ Likely ☐ In process
Built up	☐ Over 75% ☐ 25-75% ☒ Under 25%								
Growth rate	☐ Rapid ☒ Stable ☐ Slow								
Property values	☐ Increasing ☒ Stable ☐ Declining								To:
Demand/supply	☐ Shortage ☒ In balance ☐ Over supply								
Marketing time	☐ Under 3 mos. ☒ 3-6 mos. ☐ Over 6 mos.								

Note: Race and the racial composition of the neighborhood are not appraisal factors.
Neighborhood boundaries and characteristics: Southwest quadrant of Guadalupe County. The market area is comprised of homes on acreage tracts, farms and ranches.

Factors that affect the marketability of the properties in the neighborhood (proximity to employment and amenities, employment stability, appeal to market, etc.):
The subject is located in the southwest quadrant of Guadalupe County. Access to major traffic artery, IH10, via Zuehl Road is deemed average. Schools are provided by the Marion ISD. The subject has average access to schools, employment centers, shopping centers, and recreational facilities. The lack of public transportation is typical for the area. It appears to receive average market acceptance. There is no apparent and measurable evidence of adverse locational factors which might adversely affect marketing or value.

Market conditions in the subject neighborhood (including support for the above conclusions related to the trend of property values, demand/supply, and marketing time -- such as data on competitive properties for sale in the neighborhood, description of the prevalence of sales and financing concessions, etc.):
Current loan discounts and concessions are considered typical with little or no impact on the local market. Based on sales in the area, marketing time for the subject and the market area is estimated at 4 to 6 months.

Project information for PUDs (if applicable) -- Is the developer/builder in control of the Home Owners' Association (HOA)? ☐ Yes ☐ No
Approximate total number of units in the subject project _____ Approximate total number of units for sale in the subject project _____
Describe common elements and recreational facilities: _____

Dimensions	Unknown	Topography	Level
Site area	10.0 acres	Size	Average
Specific zoning classification and description	No Zoning	Shape	Rectangular
Zoning compliance	☐ Legal ☐ Legal nonconforming (Grandfathered use) ☐ Illegal ☒ No zoning	Drainage	Appears adequate
Highest & best use as improved:	☒ Present use ☐ Other use (explain)	View	Country/Average
Utilities	Public Other	Landscaping	Typical for area
Electricity	☒ Public ☐ Other	Driveway Surface	Gravel
Gas	☐ Propane ☐ Curb/gutter ☐ None	Apparent easements	Typical utility
Water	☒ Well ☐ Sidewalk ☐ None	FEMA Special Flood Hazard Area	☐ Yes ☒ No
Sanitary sewer	☐ Septic ☐ Street lights ☐ None	FEMA Zone	C Map Date 08/16/95
Storm sewer	☐ Alley ☐ None	FEMA Map No.	480266 0205 C

Comments (apparent adverse easements, encroachments, special assessments, slide areas, illegal or legal nonconforming zoning use, etc.):
easements, encroachments or assessments that will have a negative affect on the value. The Highest and Best Use, as if vacant, is single family.

GENERAL DESCRIPTION		EXTERIOR DESCRIPTION		FOUNDATION		BASEMENT		INSULATION	
No. of Units	One	Foundation	Concrete	Slab	Yes	Area Sq. Ft.	None	Roof	☐
No. of Stories	One	Exterior Walls	Stucco/Wood	Crawl Space	No	% Finished	NA	Ceiling	Unk
Type (Det./Att.)	Detached	Roof Surface	Metal	Basement	No	Ceiling	NA	Walls	Unk
Design (Style)	1 Story	Gutters & Dwnspis.	No	Sump Pump	No	Walls	NA	Floor	☐
Existing/Proposed	Existing	Window Type	Double Pane	Dampness	No	Floor	NA	None	☐
Age (Yrs.)	17 yrs	Storm/Screens	Yes	Settlement	Typical	Outside Entry	NA	Unknown	☐
Effective Age (Yrs.)	12 yrs	Manufactured House	No	Infestation	Unknown				
ROOMS	Foyer Living	Dining Kitchen	Den	Family Rm.	Rec. Rm.	Bedrooms	# Baths	Laundry	Other
Basement									Area Sq. Ft.
Level 1	1	1		1		3	2	x	None
Level 2									2,137

Finished area above grade contains:				7 Rooms:	3 Bedroom(s):	2 Bath(s):	2,137 Square Feet of Gross Living Area
INTERIOR		HEATING		KITCHEN EQUIP.		AMENITIES	
Floors	Materials/Condition	Type	Forced	Refrigerator	☐ None ☒ Stairs	Fireplace(s) # One	CAR STORAGE: 4 CP
Walls	Crptl./Tile/Average	Fuel	Elec	Range/Oven	☐ Drop Stair ☒ Scuttle	Patio Covered	None ☐ Garage # of cars
Trim/Finish	Drywall/Average	Condition	Adequat	Disposal	☒ Floor ☐ Heated	Deck None	Attached
Bath Floor	Wood/Average	COOLING	Yes	Dishwasher	☒ Porch Covered ☒ Detached	Porch Ranch	Built-In
Bath Wainscot	Tile/Average	Central	Other	Fan/Hood	☐ Fence Inground ☒ Carport	Fence	4 Cars
Doors	Ceramic/Average	Other	None	Microwave	☐ Pool Inground ☐ Driveway	Pool	2 Cars
Exterior door-solid/Avg	Int-Hollow/Average	Condition	Adequate	Washer/Dryer			

Additional features (special energy efficient items, etc.): Covered patio, covered porch and fireplace.
Condition of the improvements, depreciation (physical, functional, and external), repairs needed, quality of construction, remodeling/additions, etc.: There were no external inadequacies noted in the subject; however, functional obsolescence was charged to the swimming pool. The subject is of good quality and at the time of inspection was in good condition. The subject includes two 2 carports, one with attached storage, a 30 x 30 barn, an inground pool, a lighted arena and sprinkler system.
Adverse environmental conditions (such as, but not limited to, hazardous wastes, toxic substances, etc.) present in the improvements, on the site, or in the immediate vicinity of the subject property.: No evidence of adverse conditions on the site, in the house, or in the market area was found.
No environmental assessment was made.