

RENTAL HOUSING DEVELOPMENT ASSISTANCE (RHDA)

Application for Rental Development Financing

PLEASE NOTE: AHFC Reserves the right to fund projects at a lower amount than requested, and the right to deny applications that do not coincide with the City's FY 2015-16 Action Plan goals and policy direction from the Austin City Council.

Project Name: Guadalupe Neighborhood Development Corporation Alley Flats

Project Address: 1902-B Willow St.; 2808 A & B Gonzales St.; 705 A & B Lydia St. Zip Code: 78702

Total # units in project/property: 7 Census Tract Number: **10 (Willow); 9.02 (Gonzales); 9.02 (Prado) 9.02 (Lydia)**

Total # units to be assisted with RHDA Funding: 7 City Council District Number: **3 (Willow, Gonzales, Prado); 1 (Lydia)**

Project type (check all that apply with an 'X'):

Acquisition Rehabilitation New construction Refinance Rent Buy-Down

Amount of funds requested: \$1,281,460 Terms Requested: 99 year 0% Interest Deferred Forgivable

Role of applicant in Project (check all that apply): Owner Developer Sponsor

1. Applicant Information (If applicant is not acting as the developer, please provide all of the information below for the developer as well as for the applicant. If the developer involves multiple entities, is a partnership or joint venture, please provide duplicative information for each, and identify the entity that will serve as the "lead" organization).

Guadalupe Neighborhood Development Corporation

Developer **Consultant/Other**
Applicant is (please check appropriate box):

Name

813 East 8th Street

Street Address

Austin

City

TX 78702

State, Zip

512-479-6275

Telephone

Mark Rogers

Contact Person

512-479-6275x3

Contact Telephone

gndc@sbcglobal.net

E-mail address

[REDACTED]
Federal Tax ID Number

[REDACTED]
D-U-N-S Number (REQUIRED - Visit www.dnb.com for free DUNS#)

The applicant/developer certifies that the data included in this application and the exhibits attached hereto are true and correct. Unsigned/undated submissions will not be considered.

Guadalupe Neighborhood Development Corporation

Legal Name of Developer/Entity

Mark Rogers
Signature of Authorized Officer

Executive Director

Title

9/7/16

Date

City of Austin

SEP 07 2016

NHCD / AHFC

CONSIDER SMOKE-FREE HOUSING

The City of Austin encourages the development of smoke-free rental housing. Smoke-free housing protects the health of residents by decreasing exposure to harmful secondhand smoke. Also, apartment owners and managers reap the benefits of more efficient and less expensive unit turnovers, potentially lower insurance premiums, and reduced risk of fires.

Smoke-free policies are legally permissible and can be a marketing advantage for attracting and retaining residents. More than 80 percent of people living in the Austin area do not use tobacco, and a 2011 survey conducted by the Austin/Travis County Health and Human Services Department found that 77 percent of renters in Travis County would prefer to live in tobacco-free housing.

Find out how you can protect the health of residents, make your property safer, and save money by downloading a copy of "A Manager's Guide to Smoke-Free Housing Policies" at: <http://www.livetobaccofreeaustin.org/owners.php>.

Please answer the following questions.

Is this development intended to have restrictions on smoking? Yes No

If "Yes," what level of restriction is intended?

No smoking anywhere on the property, inside or outside

No smoking Inside residents' units

No smoking in outdoor exclusive use areas such as individual balconies or patios

No smoking in outdoor common areas such as pool, parking lot, green spaces, etc.

No smoking outdoors within a reasonable distance from building entrances (such as 15 - 25 feet) to prevent smoke from entering another resident's open windows or doors.

2. **A. Non-profit applicants/developers, attached copies of the following: SEE ATTACHED**

1. A "certificate of status" issued by the Texas Secretary of State.
2. Federal IRS certification granting non-profit tax-exempt status.
3. Certified financial audit for most recent year which include the auditor's opinion and management letters.
4. Board resolution approving the proposed project and authorizing the request for funding

B. For-profit applicants/developers, attach copies of the following: N/A

1. For Corporations, Limited Partnerships, and Limited Liability Companies, a copy of a "certificate of status" issued by the Texas Secretary of State.
2. A current financial statement
3. Proof of sufficient reserves or a line of credit available, if necessary, in order to complete the proposed project.

3. **Project Type (Please check any that apply.)** This project is considered:

Traditional Rental Housing (serving low-income households, and resident services may or may not be provided)

Transitional Housing (case management services provided and residency limited to a certain length of time, usually no more than 24 months)

Permanent Supportive Housing (Considered long-term rental housing for very low-income families and individuals who are among the hardest to serve and who are most vulnerable to homelessness. This type of housing provides case management services to residents as needed).

If you checked Permanent Supportive Housing, please complete the information below.

A. Numbers of proposed PSH Units:

_____ Total Number of Units in project

_____ Total Number of Permanent Supportive Housing (PSH) Units Proposed

B. Check the population or sub-population(s) proposed to be served and indicate the number of units dedicated to that population or sub-population.

1. _____ Persons needing "**Housing First**," a Permanent Supportive Housing model typically designed for individuals or families who have complex service needs, who are often turned away from other affordable housing settings, and/or who are least likely to be able to proactively seek and obtain housing on their own. Housing First approaches also include rapid re-housing which provides quick access to permanent housing through interim rental assistance and supportive services on a time-limited basis.

NUMBER OF UNITS _____

Individuals or families headed by individuals that are:

2. _____ **Chronically homeless** as established in the HEARTH Act (Homeless Emergency and Rapid Transition to Housing Act of 2009) found at 24 CFR Part 577.

NUMBER OF UNITS _____

3. _____ Households that would otherwise meet the HUD definition of chronically homeless per the HEARTH Act, but **have been in an institution for over 90 days**, including a jail, prison, substance abuse facility, mental health treatment facility, hospital or other similar facility.

NUMBER OF UNITS _____

4. _____ Unaccompanied youth or families with children **defined as homeless under other federal statutes** who:

a. have experienced a long-term period without living independently in permanent housing;

- b. have experienced persistent instability as measured by frequent moves over such period; and
- c. can be expected to continue in such status for an extended period of time because of chronic disabilities, chronic physical health or mental health conditions, substance addiction, histories of domestic violence or childhood abuse, the presence of a child or youth with a disability, or multiple barriers to employment.

NUMBER OF UNITS _____

5. _____ A single adult or household led by an adult **'aging out' of state custody of the foster care or juvenile probation system**, where the head of household is homeless or at-risk of homelessness.

NUMBER OF UNITS _____

6. _____ Any other population **not defined above** but who would otherwise be eligible for or need permanent supportive housing services.

NUMBER OF UNITS _____

NOTE: APPLICANTS CHECKING B.1, B.2, B.3, or B.4 ABOVE MUST COLLECT AND REPORT INFORMATION INTO THE HOMELESS MANAGEMENT INFORMATION SERVICE (HMIS)

4. Project Description. Provide a brief project description that addresses items "A" through "L" below.

GNDC respectfully requests \$1,281,460 in AHFC financing for the construction of seven affordable rental units to be located on properties already owned by GNDC. The proposed project includes four new construction "alley flat" units located at 2808 Gonzales Street, 2800 Prado Street, 705 Lydia Street, and 1902 Willow Street. In addition to the alley flats, three two-story, 3-bedroom, 2.5 bath homes (new construction of approximately 1,350 to 1,400 sq. ft.) are proposed at 705 Lydia Street, at 2800 Prado Street, and at 2808 Gonzales Street. A 3-bedroom, 1.5 bath affordable rental unit already exists and is in operation at 1902 Willow Street.

Through the financial assistance from AHFC, GNDC will deliver highly affordable homes for a 99-year affordability period. The highly sustainable and energy efficient homes will serve households with incomes at 0% to 50% of the Austin MFI. GNDC is contributing all project sites as well as various soft and carrying costs and is committed to a 99-year affordability period. GNDC is currently carrying \$58,000 in debt related to the acquisition of 2800 Prado and 705 Lydia Street.

a. Describe the tenant population, income levels, and services, if any, to be provided to or made available to residents.

The tenant households will have incomes at or below 50% of the Austin MFI. Five of the units will serve households at 50% or below the Austin MFI. Two of the units will serve households at or below 30% Austin MFI.

b. Include the type of structure (multi-family or single-family), number and size of units in square feet.

Units	Address	Type of Structure	Number of bedroom and bathrooms	SQFT
2	2800 A & B Prado Street, Austin, TX 78702	One single-family detached home	3br/2.5 bath	1,400
		One fully accessible alley flat	1br/ 1 bath	600

2	705 A & B Lydia Street, Austin, TX 78702	One 2-story home & one attached fully accessible unit reserved for households that include a senior or person with a disability	3br/2.5 bath 1br/1 bath	1,350 600
2	2808 A & B Gonzales Street, Austin, TX 78702	One 2-story home & One detached alley flat	3br/2.5 bath 2br/1.5 bath	1,350 915
1	1902-B Willow Street Austin, TX 78702	One alley flat	2br/ 2 bath	895

- c. Indicate whether the property is occupied at the time this application is being submitted.**
1902 Willow Street includes an existing three-bedroom, 1.5-bath GNDC rental unit that serves a household with income at below 40% MFI. The proposed alley flat is in compliance with the Holly Neighborhood plan and current single family residential building codes.
- 2808 Gonzales currently has a vacant two-bedroom, one-bath single-family home built around 1940 that it acquired at a tax foreclosure sale approximately 10 years ago. The vacant house is in dilapidated condition and because GNDC has determined it is not economically sensible to rehabilitate it, GNDC will demolish it. A two-story, three-bedroom two and a half-bath home will be built in its place along with the "alley flat" unit described above.
- All other sites described in this application are vacant land.
- d. Indicate whether the project meets the requirements of the City's Vertical Mixed-Use (VMU) Ordinance, or is in a Planned-Unit Development (PUD) or Transit Oriented Development (TOD), or is located less than .25 miles from a transit stop (not just a transit route).**
All properties are within .25 miles of a transit stop.
- e. Indicate whether the project will preserve existing affordable rental units.**
One existing unit of affordable housing (1902 Willow Street) will be preserved and complimented by the addition of an alley flat.
- f. If there are existing structures, provide documentation from the taxing authority or another third-party source indicating the year the structure was built.**
See attached.
- g. Indicate the number of units reserved for Housing Choice Voucher holders (Section 8).**
Eligible tenants will be selected from GNDC's rental waitlist on a first-come, first-served basis. The units will not be reserved for Section 8 families. However, GNDC will accept Section 8 vouchers. GNDC gives priority to households from GNDC's service area, generally 78702 and 78721 zip codes.
- h. Indicate the number of units that are or will be made accessible and adaptable for persons with mobility, sight or hearing disabilities.**
All seven units will be visitable and adaptable for persons with mobility, sight, or hearing disabilities. Two of the units will be fully accessible for persons with mobility disabilities.
- i. Demonstrate the Project's compatibility with current Neighborhood Plan (if applicable).**
1902 Willow is located in the Holly Neighborhood and is identified as single family in the FLUM (future land use map). The plan outlines a key objective to maintain and increase affordable housing opportunities and is supportive of the development of secondary apartments. The Alley Flat proposed for this site aligns with these objectives in the neighborhood plan.

The 2808 Gonzales and 2800 Prado properties are located in the Govalle neighborhood. The

neighborhood plan states that preservation of single-family neighborhoods is an important priority and seeks to encourage the development of affordable single-family and multi-family units on vacant tracts in established neighborhoods. Plans for both properties support this neighborhood plan goal.

705 Lydia is located in the Central East Austin neighborhood and is identified as single family in the Future Land Use Map. The neighborhood plan is supportive of secondary apartments and seeks to provide diverse and affordable housing options. The development proposed for this property supports the goals of the neighborhood plan.

- j. **Summarize the key financials of the project, clearly indicating the total project cost, the amount and intended use of AHFC funds being requested, and the amount(s) and provider(s) of other funding and the stage of those funding commitments.**

2808 Gonzales Street: Construction costs (turnkey) for an 915 sq. ft Alley Flat and an 1350 sq. ft. 3-bdrm, 2.5 bath home is estimated at \$160/sq. ft. Cost savings are projected since two units will be concurrently developed on this lot.

2800 Prado Street:

Construction hard costs (turnkey) for an 600 sq. ft Alley Flat and a 1400 sq. ft. 3 bdrm, 2.5 bath home is estimated at \$160/sq. ft. Cost savings are projected since two units will be concurrently developed on this lot.

705 Lydia Street:

Construction hard costs (turnkey) for an 600 sq.ft. Alley Flat and a 1350 sqft 3 bdrm, 2.5 bath home is estimated at \$160/sq. ft. Cost savings are projected since two units will be concurrently developed on this lot.

1902 Willow Street:

Construction costs (turnkey) for an 895 sq. ft. Alley Flat is projected at \$160/sq. ft.

GNDC is aiming for a five star City of Austin Green building rating for all new construction housing described above. At minimum, GNDC will achieve a three star green building rating.

Housing on sites with adequate sun exposure and appropriate site conditions will be developed to include solar arrays which will provide long term utility savings as well as a property tax exemption that GNDC would qualify for.

GNDC is requesting \$1,281,460 in construction financing (0% interest, 99 year forgivable loan) for these seven units. GNDC is contributing the equity in the land, various predevelopment costs (such as surveying, site maintenance, architectural services, taxes, and insurance) for all of these sites. This contribution is valued at \$ 1,238,000 with the land contribution based on recent market comparables and/or recent appraisals for comparable sites.

The Austin Community Design and Development Center (ACDDC) is contributing design services for three of the Alley Flat units at a value of \$15,000. Hatch+ulland owen architects is contributing design services for two units at 2800 Prado Street at an estimated value of \$10,000. Lastly, GNDC is adapting a 3-bdrm, 2.5 bath home designed for 807 Waller Street for two of the proposed units for additional cost savings.

Please attach the following to the description of the above items:

- k. **A map (8 ½" x 11") indicating the property location and the distance to the nearest Capital Metro Transit Stop to which residents will have access.**
Attached.
- l. **A flood plain map generated by www.ATXFloodPro.com with the property parcel identified and the legend displayed showing the various types of FEMA Flood Plain zones.**
Attached.

5. **Site Control and Demonstration of Value.** Include evidence of site control such as a warranty deed or a current earnest money contract, and provide a real estate appraisal or current tax documentation that substantiates the value of the property.
Attached.

Address	Fair Market Value based on comparables and/or recent appraisal
2808 Gonzales Street Austin, TX 78702	\$285,000
705 Lydia Street Austin, TX 78702*	\$300,000
2800 Prado Street Austin, TX 78702*	\$225,000
1902 Willow Street Austin, TX 78702	\$400,000

*GNDC acquired these sites in 2012 with a Wells Fargo loan of \$75,000 and approximately \$95,000 of GNDC's own funds. The Wells Fargo loan has a current balance of approximately \$58,000.

See attached documents from the Travis County Appraisal District confirming site control by GNDC.
See attached comparable values per property described above.

6. **Zoning.** Include a letter from the City of Austin's Planning and Development Review Department (PDRD) verifying that the current zoning of the site for the proposed project is compatible with the anticipated use, or include documentation verifying that a request to change current zoning has been submitted to PDRD. Should the project be approved for funding, the appropriate zoning must be in place prior to execution of loan documents.
Attached.

7. **S.M.A.R.T. Housing™.** Include a copy of the letter that indicates the project has been reviewed and meets S.M.A.R.T. Housing™ requirements.
Attached.

8. **Development Team and Capacity.** Identify below the persons or entities anticipated to be involved in the project, such as lenders, attorneys, accountants, architects, engineers, general contractor, sub-contractors, property managers and consultants. Also, indicate if any person or entity involved is certified by the City of Austin as a minority or women-owned business enterprise (**MBE/WBE**), or if any of the entities are also **non-profit** organizations.

Please also provide narrative information about the skills you or your development team members have in the following areas:

- a. project management,
- b. market analysis,
- c. site selection and control,
- d. planning and construction,
- e. design, architecture and engineering,
- f. legal and accounting,
- g. federal funding rules and
- h. other funding source rules (e.g. Low Income Housing Tax Credits).

GNDC is a 501(c)(3) non-profit celebrating over 30 years of service as an affordable housing provider to families from East Austin. Since formation in 1981, GNDC has rehabilitated over 50 homes and has made home owners of over 45 families. GNDC also offers an ongoing rental program with 57 single-family and 22 multi-family units that provide high quality, long-term affordable housing units to families from the Guadalupe Neighborhood target areas. GNDC provides property management services for all of its rental housing and has done so since the organization's inception.

GNDC has received numerous awards recognizing its service to populations with low-income, for innovation in design and construction, and for its contributions to "green" and sustainable development. GNDC's achievements are best exemplified by the successful preservation of community character and neighborhood integrity in light of dramatic changes that include commercial encroachment, steady gentrification and rising property taxes that are displacing the historically Hispanic and African American families that have lived in Central East Austin. GNDC is one of a handful of Community Housing Development Organizations (CHDO) in Austin that meets specific requirements for development expertise, board membership, and community representation.

GNDC has developed project management, market analysis, site selection and control, planning and

construction experience and skills throughout its years of existence. GNDC partners with experienced architects, engineers, and various consultants for its projects.

	Name and Contact Information	MBE? (Mark X if Yes)	WBE? (Mark X if Yes)	Non- profit? (Mark X if Yes)
Owner	Guadalupe Neighborhood Development Corporation			X
Developer	Guadalupe Neighborhood Development Corporation, Mark Rogers,			X
Architect	(1902 Willow & 2808 Gonzales) Austin Community Design & Development Center, Michael Gatto, Michael.gatto@acddc.org, 512-215-1484 (2800 Prado) Hatch + Ulland Owen Architects, 512-474-8548 (705 Lydia) Linda Johnson at L S Johnston Architects, 512-478-4952		X	X - ACDDC
Engineer				
Construction Lender				
Other Lenders				
Attorney	Ignacio Trevino, Texas Rio Grande Legal Aid			X
Accountant				
General Contractor				
Consultant (if Applicable)				
Property Management Provider	Guadalupe Neighborhood Development Corporation			X
Other:				

9. **Environmental Assessments.** The City of Austin Brownfields Redevelopment Office has Environmental Protection Agency funding available until September 1, 2017 to provide free Phase I Environmental Site Assessments, Asbestos Inspections and Lead-based Paint Surveys to assist with property transactions, developments and redevelopments. The Office can also complete Phase II ESAs at no cost for eligible entities. Please contact the office to see if you are eligible to receive these free services to assist with your project at <http://austintexas.gov/brownfields> or brownfields@austintexas.gov.
10. **Development Schedule.** Complete the grid below. You may re-order the steps according to the appropriate sequence for your project and to add in any other significant steps integral to your project's development. If the multiple properties are involved, provide a development schedule for each property.

	DATE(S)
Acquisition and/or holding	Complete
Environmental and/or historic review (AHFC)	N/A
Securing and packaging project financing	Sept.-Nov. 2016
Construction Specifications and Cost estimates	Ongoing - Sept. 2016
Construction Bids	Oct. 2016
Construction Start	Feb. 2017
Anticipated Draws (list all)	March, April, May, June, July, Aug. 2017
End Construction	July 2017
Start of Rent-up	August 2017
Completion & Operation	August 2017

11. **Accessible and Adaptable Units.** Indicate the number of units proposed to be **accessible and adaptable** for persons with mobility, sight and hearing disabilities as required by RHDA Program Guidelines.

 4 Units adaptable for persons with mobility disabilities
 2 Units accessible for persons with mobility disabilities
 7 Units adaptable for persons with sight and hearing disabilities
 0 Units accessible for persons with sight and hearing disabilities

12. **Developer Capacity.** Provide narrative information on recent, similar, and successful experience in affordable housing development. Include experience using multiple fund sources, managing affordable rental developments, and previous working history with the Austin Housing Finance Corporation.

GNDC has developed housing in East Austin for over 30 years; providing high quality, affordable rental and home-ownership housing opportunities. During this time GNDC has gained extensive experience with single-family developments. Since formation in 1981, GNDC has rehabilitated over 50 homes and has made home owners of over 50 families. GNDC developed the first Community Land Trust home (new construction) in Texas in 2012, and as of 2015 GNDC has developed and sold five additional community land trust homes. In 2016-2017, GNDC has plans for eight Community Land Trust housing developments and sales.

In November of 2015, GNDC and its supportive housing partner, Jeremiah Program Austin, broke ground for the construction of a 35-unit supportive housing center located at the Guadalupe Saldana Net Zero Subdivision. As of September 2016, the project is roughly seventy percent complete and with a substantial completion projected for mid October 2016.

GNDC maintains a 30+ year relationship with the Austin Housing Finance Corporation and its affiliates. GNDC is well versed and experienced in multiple funding sources including, but not limited to, Low Income Housing Tax Credits, HUD's Neighborhood Stabilization Program, General Obligation Bonds, Community Development Block Grants, HOME funds as well as private Foundation support for its affordable housing developments.

13. **Detailed Project Budget.** Use the following table, or comparable format, to provide a complete project budget. Add line-items as necessary. If this project has already received funding from AHFC, indicate by line item the amounts from the prior award.

DETAILED PROJECT BUDGET				
	Cost	Prior award of RHDA Funds (if any)	RHDA Funds Requested	Description or Comments
PREDEVELOPMENT				
Appraisal				
Environmental Review				
Demolition	7,100		7,100	2808 Gonzales existing home demolition
Engineering	20,000		20,000	Structural and civil engineering
Survey	2,000			Contributed by GNDC
Architectural	23,000		3,000	In-kind contribution from hatch+ulland owen architects and ACDDC (valued at \$20,000) Remaining costs are associated to housing designs at 705 Lydia Street.
TOTAL PREDEVELOPMENT	\$47,100			
ACQUISITION				
Site and/or Land	\$1,210,000			
Structures				
Other (specify)				
TOTAL ACQUISITION	\$1,210,000			

TURNKEY CONSTRUCTION COSTS				
Total housing sq. ft. for the seven units proposed is 7,110 sq. ft. Construction costs are estimated at \$160/sq. ft. including solar arrays on some units.	\$1,137,600		\$1,137,600	
Construction Contingency/Dev Fee (10%)	\$113,760		\$113,760	
TOTAL CONSTRUCTION	\$1,251,360		\$1,251,360	
SOFT & CARRYING COSTS				
Legal	0			In kind donation from Texas Rio Grande Legal Aid
Audit/Accounting	\$500			Contributed by GNDC
Title/Recording	0			
Architectural (Inspections)	0			Included in Pre-Development Arch.
Construction Interest	0			
Construction Period Insurance	\$2,000			Contributed by GNDC
Construction Period Taxes	\$3,000			Contributed by GNDC
Relocation				
Marketing				
Davis-Bacon Monitoring				
Other: (Specify)	\$500			Contributed by GNDC
TOTAL PROJECT BUDGET	\$2,519,460		\$1,281,460	

14. Funds Proposal. Provide the following information to facilitate financial review of the proposed project:

- a. **Sources and Uses of Funds** – Complete **Tables A & B (below)**, identifying all sources and uses of funds to implement project and include evidence of funds anticipated (financial statements, commitment letters, etc.).

TABLE A: SOURCES OF FUNDS SUMMARY					Intended Use of Funds (Predevelopment, Acquisition, Construction, Soft Costs)
	Term	Interest Rate	Amount	Evidence (Dee Sales Contract	
Owner Equity			\$1,180,000		Land donation (\$1,210,000 value)for housing proposed based on comparables provided by an appraiser as well as a contribution/ in-kind donation of predevelopment services, soft, and carrying costs valued at \$28,000 less Wells Fargo debt
Private Financing (List Lenders)					
Wells Fargo		5.6%	\$58,000		
Other Sources (List Below)					
Proposed RHDA Funds	99 yr	0%	\$1,281,460		Construction & Construction Contingency & Developer Fe
TOTAL			\$2,519,460		

TABLE B: USES OF FUNDS SUMMARY		
	Total Cost	Cost/Unit
Predevelopment	\$52,100	\$7,442
Acquisition	\$1,210,000	\$172,857
Hard Costs	\$1,251,360	\$178,766
Soft & Carrying Costs	\$6,000	\$857
TOTAL	\$2,519,460	\$359,923

b. **Leveraging** – Complete **Table C** (below).

TABLE C: PERCENTAGE OF RHDA FUNDS	
RHDA Funds	\$1,281,460
Other Funds	\$1,238,000
Total Project Cost	\$2,519,460
RHDA Funds ÷ Total Project Cost=	50 %

c. **Operating Proforma** – In a format comparable to Table D below, prepare a minimum twenty (20) year financial Operating Proforma which realistically reflects the operation of the project relative to current and anticipated revenues, expenses and debt. The Proforma must indicate the anticipated debt coverage ratio (DCR) calculated as follows: net operating income (NOI)/debt service (DS) = DCR. For projects that will not carry debt, use the number "1" as the denominator in the equation.
See attached.

TABLE D: OPERATING PROFORMA					
Unit Size (BR/BA)	Number of Units	Monthly Rental Income	Annual Rental Income		
FULL OCCUPANCY ANNUAL INCOME					
Less Vacancy Loss (Indicate % and Amount of Loss)					
GROSS ANNUAL INCOME					
Inflation Factor - Income					
Inflation Factor - Expense					
	Year 1	Year 2	Year 3	Year 4	Year 5
Gross Annual Income					
EXPENSES					
Utilities					
Insurance					

Maintenance/Repair					
Property Taxes					
Management					
Marketing					
Maintenance Reserve					
Other (specify)					
TOTAL EXPENSES					
NET OPERATING INCOME (NOI)					
Sources of Funds & Debt Service					
TOTAL ANNUAL Debt Service (DS)					
Cash-flow after Debt Serv (CF = NOI - DS)					
Debt Coverage Ratio (DCR = NOI/DS)					

15. Good Neighbor Policy. Please refer to the City’s Good Neighbor Guidelines and demonstrate compliance with the Good Neighbor Policy by completing the Good Neighbor Checklist and providing the documentation requested.

16. Description of Supportive Services. If supportive services are NOT to be provided, please stop here. For all other projects, if supportive services are to be provided to residents, provide a description of the services that includes the following information:

- a. A description of the supportive services to be provided to residents and/or clients.
- b. The number and types of residents/clients expected to be served annually.
- c. Describe the developer’s experience and qualifications in providing the services to be offered.
- d. If services are not provided by the developer of the project, include a description of the organization(s) providing the services and a memorandum of understanding or some other type of agreement that indicates the relationship between the developer and service provider.
- d. Provide resumes of key personnel who will be actively involved in the delivery of services. Resumes should include information about certifications, licenses, years of experience, and education.
- f. Demonstrate financial capacity to provide support services and/or operate a supportive services program by providing the following information:
 - 1. Sources of Funds: Identify sources and amounts of funds that will be or are expected to be utilized to provide supportive services.
 - 2. Budget: Include a supportive services budget which reflects current and anticipated funding and expenses associated with the provision of services for three (3) years.

ATTENTION:

Please submit with the Application a completed “self-evaluation” using the following Scoring Criteria.

**RHDA PROGRAM
SCORING CRITERIA**

REQUIRED INFORMATION:

- | | |
|---|--------------------------------------|
| 1. Applicant Information _____ | 10. Accessible/Adaptable Units _____ |
| 2a. Non-profit Required Items _____
OR | 11. Experience/Qualifications _____ |
| 2b. For-profit Required Items _____ | 12. Project Budget _____ |
| 3. Project Description _____ | 13. Funds Proposal: |
| 4. Site Control/Value _____ | a. Sources _____ |
| 5. Zoning _____ | b. Uses _____ |
| 6. S.M.A.R.T. Housing _____ | c. Leveraging _____ |
| 7. Development Team _____ | d. Operating Proforma _____ |
| 8. Development Schedule _____ | 14. Good Neighbor Checklist _____ |
| 9. Developer Capacity _____ | 15. Flood Plain Map _____ |

EVALUATION CRITERIA:

Applications for proposed projects will be reviewed and scored on a competitive basis per the evaluation criteria below. Applications must receive a minimum score of **150** points out of a maximum score of **240** points. PLEASE NOTE: A score above the minimum score does not guarantee funding.

CORE VALUES POINTS

(Affordable Housing Core Values: Deeper levels of affordability, long-term affordability, and geographic dispersion of affordable units throughout the City.)

Score

1. AFFORDABLE UNITS (maximum 25 points)

25 _____

If development has a mix of 30%, 40%, and/or 50% MFI units, add the results for the percentage of units in each income category up to the maximum of 25 points. If the percentage of units at a given MFI level is not a multiple of 10, round up to the next closest multiple of 10 to get the score for that particular MFI level

% MFI	% of Affordable Units in Project (only count units reserved for 50% MFI and below)					
	10% of units	20% of units	30% of units	40% of units	50% of units	60% of units
50%	3	5	10	15	20	25
40%	5	10	15	20	25	
30%	10	15	20	25		

Score

2. AFFORDABILITY PERIOD (25 points)

25 _____

25 points: Affordability period is:

 X 99 years;

OR

 40 years, and project is applying for Low Income Housing Tax Credits. Note: AHFC funding is contingent upon the award of Low Income Housing Tax Credits.

Score

3. GEOGRAPHIC DISPERSION (maximum 25 points)

10

Project is located in an area identified according to the Kirwan Institute's Comprehensive Opportunity Map of Austin as having greater opportunity for low-income households. To use the online mapping tool, go to <http://www.opportunitymatterscentex.org/> and click on "go to online map."

- 25 points:** Very High priority area
- 20 points:** High priority area
- 15 points:** Moderate priority area
- 10 points:** Low priority area
- 5 points:** Very Low priority area

INITIATIVES AND PRIORITIES POINTS

(Permanent Supportive Housing, Sustainability, Priority Locations, Accessible and Integrated, and Preservation of Affordable Housing)

Score

4. PERMANENT SUPPORTIVE HOUSING (PSH) (maximum 25 points)

0

25 points: "Housing First" model.

15 points: Project will reserve units for PSH for the following populations:

- Chronically Homeless as established in the HEARTH Act (24 CFR Part 577)
- Have been in an institution for over 90 days
- Unaccompanied youth or families with children defined as homeless under other federal statutes
- Youth "aging out" of state custody or the foster care or the juvenile probation system

10 points: Project will reserve units for PSH for populations other than those listed above.

Score

5. SINGLE-FAMILY RENTAL HOUSING, INCLUDING SECONDARY UNITS ("GREEN ALLEY INITIATIVE") (20 points)

20

20 points: Project consists of either new construction or rehabilitation of one or more single-family rental units, secondary units, or units compatible with the City's "Green Alley Initiative."

Score

6. ACCESSIBILITY AND HOUSING FOR PERSONS WITH DISABILITIES (maximum 20 points)

10

10 points: In multi-family developments, (i.e. 5 or more units) or for single-family rental housing (i.e., 1 to 4 units), 50% or more of the total number of units will be made accessible per the Uniform Federal Accessibility Standards (UFAS).

10 **10 points:** Units to be designated for persons with disabilities as defined in the Fair Housing Act: for Multi-family developments, (i.e. 5 or more units), at least 25% of all units; for single-family rental housing (i.e., 1 to 4 units) 1 or more units.

Score

7. PRIORITY LOCATION (10 points)

10

10 points: Project is:

- located in a Vertical Mixed-Use (VMU) Corridor; or
- a Planned-Unit Development (PUD); or
- located within a Transit-Oriented Development (TOD) area, or
- is located 0.25 miles (1,320 feet) or less from a transit stop.

Score

8. PRESERVATION OF AFFORDABLE UNITS (10 points)

10

10 points: Project is the rehabilitation and preservation of existing affordable housing units, or new units are being constructed to replace existing affordable units at the same location on a one-to-one replacement basis or a greater than one-to-one replacement basis.

Score

9. TRANSITIONAL HOUSING (10 points)

0

10 points: Project will be developed and operated exclusively as transitional housing.

UNDERWRITING POINTS

(EXPERIENCE, CAPACITY, DEVELOPMENT FEASIBILITY, OPERATIONAL FEASIBILITY, COMPATIBILITY WITH OTHER PROGRAM REQUIREMENTS)

Score

10. DEVELOPER EXPERIENCE AND QUALIFICATIONS (maximum 15 points)

15

- 15 points:** Developer has recent, similar, and successful completion of a development similar in size and scope with income-restricted units.
- 10 points:** Developer has recent, similar, and successful completion of a development **smaller** in size and scope with income-restricted units.
- 8 points:** Consultant directly involved who has successfully completed a development similar in size and scope with income-restricted units.
- 5 points:** Developer has recent, similar, and successful completion of a development similar in size and scope **without** income-restricted units

Score

11. SOURCES & USES OF FUNDS (maximum 10 points)

5

10 points: All sources and uses of funds are clearly indicated and sufficient evidence of funding availability and/or commitments are included.

5 points: All sources and uses of fund are clearly indicated, but evidence of funding availability or commitments are incomplete.

Score

12. **DEBT COVERAGE RATIO** (maximum 10 points)

10 _____

- 10 points:** DCR of 1.25 or greater or will be a debt-free development
- 6 points:** DCR between 1.21 - 1.24
- 4 points:** DCR between 1.15 - 1.20

Score

13. **LEVERAGE** (maximum 10 points)

4 _____

RHDA Program funding (including prior awards and the current request) divided by Total Project Costs equals:

- 10 points:** 25% or less
- 8 points:** 26% - 30%
- 6 points:** 31% - 35%
- 4 points:** 36% - 50%
- 2 points:** 51% - 54%
- 0 points:** 55% or greater

Score

14. **RHDA COST PER UNIT** (maximum 10 points)

0 _____

	<u>Multi-Unit Structures</u>	<u>Single-Unit Structures</u>	<u>Housing First PSH Units</u>
10 points	<\$40,000/unit	<\$50,000/unit	<\$80,000/unit
8 points	<\$45,000/unit	<\$60,000/unit	<\$85,000/unit
6 points	<\$50,000/unit	<\$70,000/unit	<\$90,000/unit
4 points	<\$55,000/unit	<\$80,000/unit	<\$95,000/unit
2 points	<\$60,000/unit	<\$90,000/unit	<\$100,000/unit
0 points	>\$60,000/unit	>\$90,000/unit	>\$100,000/unit

Score

15. **PROJECT READINESS** (maximum 10 points)

8 _____

New construction

2 points each; maximum 10 points

- 2 _____ The project meets the normal eligibility requirements under the existing program guidelines.
- 2 _____ The property is already owned by the developer.
- 2 _____ The project has completed all necessary design work and received site plan approval.
- 2 _____ All environmental reviews have been completed.
- 0 _____ The project has firm commitments from all financing sources.

Acquisition and Rehab

2 points each; maximum 10 points

- _____ The project meets the normal eligibility requirements under the existing program guidelines
- _____ All environmental reviews have been completed.
- _____ The project has firm commitments from all financing sources.
- _____ A General Contractor has been selected.
- _____ Closing on the acquisition of the property can be achieved in less than 30 days.

Acquisition of Completed Units

2.5 points each; maximum 10 points (A total score of 2.5 points will be rounded to 3; a total score of 7.5 points will be rounded to 8.)

- _____ The project meets the normal eligibility requirements under the existing program guidelines
- _____ All environmental reviews have been completed.
- _____ The project has firm commitments from all financing sources.
- _____ Closing on the acquisition of the property can be achieved in less than 30 days.

Score

16. PROPERTY MANAGEMENT (maximum 10 points)

10 _____

10 points: Designated Property Management Entity has documented track record of success managing income-restricted properties of similar size and/or similar unit counts, and has the capacity to take on management of the proposed project.

8 points: Designated Property Management Entity has a documented track record of success managing income-restricted properties of smaller size and/or fewer units, and has the capacity to take on management of the proposed project.

4 points: Designated Property Management Entity has a documented track record of successful property management experience and has the capacity to take on management of the proposed project, but has not managed an income-restricted property.

Score

17. SUPPORTIVE SERVICES (maximum 15 points)

0 _____

15 points:

- a. The developer has secured written agreements with organizations that will provide resident services, or has experienced and qualified staff (7 or more years of experience) able to provide the same services.
- b. Funds have been identified for the operation of resident services programs.
- c. A 3-year estimated operating budget for the operation of the resident services programs is provided.

10 points:

- a. The developer has secured letters of intent from organizations that intend to provide resident services, or has experienced and qualified staff (3 to 6 years of experience) able to provide the same services.
- b. Funds have been identified for the operation of the resident services programs.
- c. A 3-year estimated operating budget for the operation of the resident services programs is provided.

5 points:

- a. The developer has experienced and qualified staff (1 to 2 years of experience) able to provide the same resident services.
- b. Funds have been identified for the operation of the resident services programs.
- c. A 3-year estimated operating budget for the operation of the resident services programs is provided.

Score

18. MBE/WBE PROJECT PARTICIPATION (5 points)

5 _____

5 points: Development Team includes one or more certified City of Austin minority- or woman-owned business enterprises (M/WBE).

TOTAL SCORE _____ **167** _____

GUADALUPE NDC - Proforma 7-unit project 2016

INCOME:

Rent Sch.	Units	Rent	Yr. Rent
1bd/1	2	325	7,800
2bd/1.5	1	575	6,900
2bd/2	1	675	8,100
3bd/2.5	1	800	9,600
3bd/2.5	1	700	8,400
3bd/2.5	1	750	9,000
TOTAL #	7		
Gross Rental Income			49,800
Less vacancy			2.0%
Other Income			

Assumptions	YR 1	YR 2	YR 3	YR 4	YR 5	YR 6	YR 7	YR 8	YR 9
Yr. increase in income/rent				0.75%					
Yr. increase in expenses				2.00%					
Total Units	7								

Financing / Terms / Debt Service	
AHFC loan @ 0% for 99 yrs. Forgiven	\$ 1,281,460
Wells Fargo 5.6% \$58,000 20 yr term.	\$ 58,000
TOTAL COST	\$ 1,339,460
Total yearly debt service:	\$ -

	YR 1	YR 2	YR 3	YR 4	YR 5	YR 6	YR 7	YR 8	YR 9
49,800	49,800	50,174	50,550	50,929	51,311	51,696	52,083	52,474	52,868
996	996	1,003	1,011	1,019	1,026	1,034	1,042	1,049	1,057
48,804	48,804	49,170	49,539	49,910	50,285	50,662	51,042	51,425	51,810

EFFECTIVE GROSS INCOME (EGI)

OPERATING EXPENSES:

Utilities	150 unit/mo.	12,600	12,852	13,109	13,371	13,639	13,911	14,190	14,473	14,763
Insurance	70 unit/mo.	5,880	5,998	6,118	6,240	6,365	6,492	6,622	6,754	6,889
Maint. & Repairs	25 unit/mo.	2,500	2,550	2,601	2,653	2,706	2,760	2,815	2,872	2,929
Property Taxes	50% / year	3,500	3,570	3,641	3,714	3,789	3,864	3,942	4,020	4,101
Admin & Management Fee	10% gr. rents	4,980	5,017	5,055	5,093	5,131	5,170	5,208	5,247	5,287
Pest Control	1 unit/mo.	84	86	87	89	91	93	95	96	98
Advertising	0 unit/mo.	-	-	-	-	-	-	-	-	-
Replacement Reserve	21 unit/mo.	1,764	1,799	1,835	1,872	1,909	1,948	1,987	2,026	2,067
Subtotal Operating Expenses		31,308	31,872	32,447	33,032	33,629	34,238	34,858	35,490	36,134
Other		-	-	-	-	-	-	-	-	-
TOTAL EXPENSES		31,308	31,872	32,447	33,032	33,629	34,238	34,858	35,490	36,134
NET OPERATING INCOME (NOI)		17,496	17,298	17,092	16,878	16,655	16,424	16,184	15,935	15,676

LESS DEBT SERVICE:

Wells Fargo 1st Lien - 58,000 @ 5.6% 20 year term	4,824	4,824	4,824	4,824	4,824	4,824	4,824	4,824	4,824	4,824
RHDA Loan \$1,281,460,000 deferred/forgivable @ 0% ff 99 yrs	-	-	-	-	-	-	-	-	-	-
TOTAL DEBT SERVICE (DS)	4,824	4,824	4,824	4,824	4,824	4,824	4,824	4,824	4,824	4,824
CASH FLOW (CF)	12,672	12,474	12,268	12,054	11,831	11,600	11,360	11,111	10,852	10,552
DCR (NOI / DS)	3.63	3.59	3.54	3.50	3.45	3.40	3.35	3.30	3.25	3.20
ROI (CF/EQ)	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%

SOURCES:

	USES:
Wells Fargo 1st Lien	Pre-devel.
AHFC forgiven loan	Land
Remaining Equity	Construction
	Soft Costs
Total	Total
	2,519,460
	2,519,460

Long-Term Projections

Affordability Period:	99 years
Avg. yearly Debt Coverage Ratio for 20-year Period:	3.13
Avg. yearly Return on Investment for 20-year Period:	1.0%

Man. Cof 9/7/2016 CERTIFICATION
Date



Franchise Tax Account Status

As of : 09/07/2016 11:05:47 AM

This Page is Not Sufficient for Filings with the Secretary of State

GUADALUPE NEIGHBORHOOD DEVELOPMENT CORPORATION

Texas Taxpayer Number [REDACTED]

Mailing Address 813 E 8TH ST AUSTIN, TX 78702-3282

Right to Transact Business in Texas ACTIVE

State of Formation TX

Effective SOS Registration Date 04/06/1981

Texas SOS File Number [REDACTED]

Registered Agent Name MARK ROGERS

Registered Office Street Address 813 E. 8TH STREET AUSTIN, TX 78702

Internal Revenue Service
District Director

FEB 9 1983

Date: FEB 04 1983

GUADALUPE NEIGHBORHOOD DEVELOPMENT
CORPORATION
1212 EAST 9TH STREET
AUSTIN, TX 78702

Employer Identification Number:
[REDACTED]

Accounting Period Ending:

OCTOBER 31

Foundation Status Classification:

170(b)(1)(A)(vi) and 509(a)(1)

Advance Ruling Period Ends:

OCTOBER 31, 1986

Person to Contact:

EO TECHNICAL ASSISTANT

Contact Telephone Number:

(214) 767-2728

EO:7215:NEJ

Dear Applicant:

Based on information supplied, and assuming your operations will be as stated in your application for recognition of exemption, we have determined you are exempt from Federal income tax under section 501(c)(3) of the Internal Revenue Code.

Because you are a newly created organization, we are not now making a final determination of your foundation status under section 509(a) of the Code. However, we have determined that you can reasonably be expected to be a publicly supported organization described in section 170(b)(1)(A)(vi) and 509(a)(1).

Accordingly, you will be treated as a publicly supported organization, and not as a private foundation, during an advance ruling period. This advance ruling period begins on the date of your inception and ends on the date shown above.

Within 90 days after the end of your advance ruling period, you must submit to us information needed to determine whether you have met the requirements of the applicable support test during the advance ruling period. If you establish that you have been a publicly supported organization, you will be classified as a section 509(a)(1) or 509(a)(2) organization as long as you continue to meet the requirements of the applicable support test. If you do not meet the public support requirements during the advance ruling period, you will be classified as a private foundation for future periods. Also, if you are classified as a private foundation, you will be treated as a private foundation from the date of your inception for purposes of sections 507(d) and 4940.

Grantors and donors may rely on the determination that you are not a private foundation until 90 days after the end of your advance ruling period. If you submit the required information within the 90 days, grantors and donors may continue to rely on the advance determination until the Service makes a final determination of your foundation status. However, if notice that you will no longer be treated as a section 509(a)(1) organization is published in the Internal Revenue Bulletin, grantors and donors may not rely on this determination after the date of such publication. Also, a grantor or donor may not rely on this determination if he or she was in part responsible for, or was aware of, the act or failure to act that resulted in your loss of section 509(a)(1) status, or acquired knowledge that the Internal Revenue Service had given notice that you would be removed from classification as a section 509(a)(1) organization.

1100 Commerce St., Dallas, Texas 75242

(over)

Letter 1045(DO) (6-77)

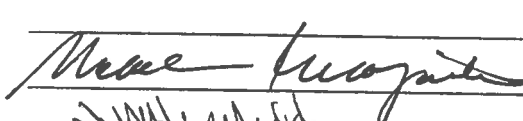
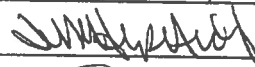
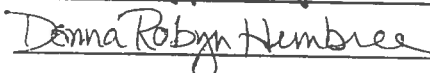
**RESOLUTION BY THE
GUADALUPE NEIGHBORHOOD DEVELOPMENT CORPORATION
TO REQUEST FUNDING**

WHEREAS, the undersigned Officers of the Guadalupe Neighborhood Development Corporation (the "Corporation"), a Texas non-profit corporation, do hereby take the actions set forth below:

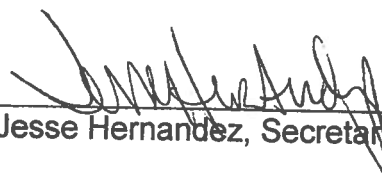
WHEREAS, for the purpose of acquiring financing for the construction of seven (7) affordable rental units, including four (4) secondary apartments, or "Alley Flats" located on scattered sites throughout East Austin, at a regular meeting of the Board of Directors held on August 29, 2016 authorized the Executive Director, on behalf of the Corporation, to take reasonable actions necessary to acquire financing, including submitting an application to the Austin Housing Finance Corporation, in an amount needed to construct said housing. And, upon securing financing favorable to the Corporation, that said Executive Director is hereby authorized to execute documents on behalf of the Corporation necessary to acquire said financing for the purpose of developing affordable housing for qualified households with low-to-moderate income.

THEREFORE, BE IT FURTHER RESOLVED, that the President, or Vice President, or Executive Director and all other officers of the Corporation are hereby authorized and directed, to execute, attest, and deliver any and all contracts, documents, certificates, instruments and writings necessary to consummate entering the contract, and to take all other actions, as may be necessary or appropriate to effect and consummate the real estate contract;

IN WITNESS WHEREOF, this Resolution is made this 29th day of August, 2016

_____, President
_____, Vice President
_____, Secretary
_____, Treasurer

I, Jesse Hernandez, Secretary of the Guadalupe Neighborhood Development Corporation, do hereby certify that this is a true and complete copy of the resolution of this organization to seek financing for development of affordable housing as adopted by the Board of Directors on the 29th day of August, 2016.



Jesse Hernandez, Secretary

Travis CAD

Property Search Results > 189178 GUADALUPE NEIGHBORHOOD for Year 2015

Property

Account

Property ID: 189178 Legal Description: LOT 10 BLK M OLT 37 DIV O DRIVING PARK ADDN
 Geographic ID: 0202080416 Agent Code:
 Type: Real
 Property Use Code:
 Property Use Description:

Location

Address: 1902 WILLOW ST Mapsco: 615C
 TX 78702
 Neighborhood: E0120 Map ID: 020201
 Neighborhood CD: E0120

Owner

Name: GUADALUPE NEIGHBORHOOD Owner ID: 174571
 Mailing Address: DEVELOPMENT CORPORATION % Ownership: 100.000000000000%
 813 E 8TH ST
 AUSTIN , TX 78702-3282
 Exemptions: EX-XV

Values

(+) Improvement Homesite Value:	+	\$0	
(+) Improvement Non-Homesite Value:	+	\$154,736	
(+) Land Homesite Value:	+	\$0	
(+) Land Non-Homesite Value:	+	\$200,000	Ag / Timber Use Value
(+) Agricultural Market Valuation:	+	\$0	\$0
(+) Timber Market Valuation:	+	\$0	\$0

(=) Market Value:	=	\$354,736	
(-) Ag or Timber Use Value Reduction:	-	\$0	

(=) Appraised Value:	=	\$354,736	
(-) HS Cap:	-	\$0	

(=) Assessed Value:	=	\$354,736	

Taxing Jurisdiction

Owner: GUADALUPE NEIGHBORHOOD
 % Ownership: 100.000000000000%
 Total Value: \$354,736

Entity	Description	Tax Rate	Appraised Value	Taxable Value	Estimated Tax
01	AUSTIN ISD	1.202000	\$354,736	\$0	\$0.00
02	CITY OF AUSTIN	0.458900	\$354,736	\$0	\$0.00
03	TRAVIS COUNTY	0.416900	\$354,736	\$0	\$0.00
0A	TRAVIS CENTRAL APP DIST	0.000000	\$354,736	\$0	\$0.00
2J	TRAVIS COUNTY HEALTHCARE DISTRICT	0.117781	\$354,736	\$0	\$0.00
68	AUSTIN COMM COLL DIST	0.100500	\$354,736	\$0	\$0.00

Total Tax Rate: 2.296081

Taxes w/Current Exemptions: \$0.00
 Taxes w/o Exemptions: \$8,145.03

Improvement / Building

Improvement #1: 1 FAM DWELLING State Code: A1 Living Area: 1140.0 sqft Value: \$154,736

Type	Description	Class CD	Exterior Wall	Year Built	SQFT
1ST	1st Floor	WW - 3-		1920	1140.0
011	PORCH OPEN 1ST F	* - 3-		1920	140.0
251	BATHROOM	* - *		1920	1.0

Land

#	Type	Description	Acres	Sqft	Eff Front	Eff Depth	Market Value	Prod. Value
1	LAND	Land	0.1548	6744.00	48.00	140.50	\$200,000	\$0

Roll Value History

Year	Improvements	Land Market	Ag Valuation	Appraised	HS Cap	Assessed
2016		N/A	N/A	N/A	N/A	N/A
2015	\$154,736	\$200,000		0	354,736	\$0 \$354,736
2014	\$140,250	\$165,000		0	305,250	\$0 \$305,250
2013	\$111,429	\$110,000		0	221,429	\$0 \$221,429
2012	\$83,784	\$110,000		0	193,784	\$0 \$193,784
2011	\$85,911	\$90,000		0	175,911	\$0 \$175,911

Deed History - (Last 3 Deed Transactions)

#	Deed Date	Type	Description	Grantor	Grantee	Volume	Page	Deed Number
1	9/2/1997	ST	SUBSTITUTE TRUSTEE DEED	GARCIA GLORIA	GUADALUPE NEIGHBORHOOD	13010	02208	
2	11/2/1979	WD	WARRANTY DEED	DITTLINGER BILL & JANET RAGSDAL	GARCIA GLORIA	06767	01393	
3	1/11/1977	WD	WARRANTY DEED		DITTLINGER BILL & JANET RAGSDAL	05689	02001	

Questions Please Call (512) 834-9317

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Property Search Results > 192374 GUADALUPE NEIGHBORHOOD for Year 2015

Property

Account

Property ID: 192374 Legal Description: N 147.96' OF LOT 2 BLK 1 OLT 26-27 DIV A CHERNOSKY NO 11
 Geographic ID: 0204130621 Agent Code:
 Type: Real
 Property Use Code:
 Property Use Description:

Location

Address: 2808 GONZALES ST Mapsco: 615D
 TX 78702
 Neighborhood: E0190 Map ID: 020211
 Neighborhood CD: E0190

Owner

Name: GUADALUPE NEIGHBORHOOD Owner ID: 174571
 Mailing Address: DEVELOPMENT CORPORATION % Ownership: 100.0000000000%
 813 E 8TH ST
 AUSTIN , TX 78702-3282

Exemptions: LIH

Values

(+) Improvement Homesite Value:	+	\$0	
(+) Improvement Non-Homesite Value:	+	\$10,975	
(+) Land Homesite Value:	+	\$0	
(+) Land Non-Homesite Value:	+	\$16,906	Ag / Timber Use Value
(+) Agricultural Market Valuation:	+	\$0	\$0
(+) Timber Market Valuation:	+	\$0	\$0

(=) Market Value:	=	\$27,881	
(-) Ag or Timber Use Value Reduction:	-	\$0	

(=) Appraised Value:	=	\$27,881	
(-) HS Cap:	-	\$0	

(=) Assessed Value:	=	\$27,881	

Taxing Jurisdiction

Owner: GUADALUPE NEIGHBORHOOD
 % Ownership: 100.0000000000%
 Total Value: \$27,881

Entity	Description	Tax Rate	Appraised Value	Taxable Value	Estimated Tax
01	AUSTIN ISD	1.202000	\$27,881	\$13,940	\$167.56
02	CITY OF AUSTIN	0.458900	\$27,881	\$13,940	\$63.97
03	TRAVIS COUNTY	0.416900	\$27,881	\$13,940	\$58.11
0A	TRAVIS CENTRAL APP DIST	0.000000	\$27,881	\$13,940	\$0.00
2J	TRAVIS COUNTY HEALTHCARE DISTRICT	0.117781	\$27,881	\$13,940	\$16.42
68	AUSTIN COMM COLL DIST	0.100500	\$27,881	\$13,940	\$14.01
Total Tax Rate:		2.296081			
Taxes w/Current Exemptions:					\$320.07
Taxes w/o Exemptions:					\$640.17

Improvement / Building

Improvement #1:	1 FAM DWELLING	State Code:	A1	Living Area:	772.0 sqft	Value:	\$10,975
	Type	Description	Class CD	Exterior Wall	Year Built	SQFT	
	1ST	1st Floor	WW - 3-		1947	772.0	
	011	PORCH OPEN 1ST F	* - 3-		1947	54.0	
	251	BATHROOM	* - *		1947	1.0	
	571	STORAGE DET	WW - 3+		1947	144.0	
	612	TERRACE UNCOVERD	* - 3-		1947	56.0	

Land

#	Type	Description	Acres	Sqft	Eff Front	Eff Depth	Market Value	Prod. Value
1	LAND	Land	0.1725	7515.27	0.00	0.00	\$16,906	\$0

Roll Value History

Year	Improvements	Land Market	Ag Valuation	Appraised	HS Cap	Assessed
2016		N/A	N/A	N/A	N/A	N/A
2015	\$10,975	\$16,906	0	27,881	\$0	\$27,881
2014	\$6,881	\$10,066	0	16,947	\$0	\$16,947
2013	\$7,961	\$11,006	0	18,967	\$0	\$18,967
2012	\$7,517	\$11,470	0	18,987	\$0	\$18,987
2011	\$14,003	\$21,368	0	35,371	\$0	\$35,371

Deed History - (Last 3 Deed Transactions)

#	Deed Date	Type	Description	Grantor	Grantee	Volume	Page	Deed Number
1	5/4/2004	CN	CONSTABLE DEED	ELIZONDO EULALIO ETAL	GUADALUPE NEIGHBORHOOD	00000	00000	2004101515TR
2	5/4/2004	CN	CONSTABLE DEED	GUADALUPE NEIGHBORHOOD	GUADALUPE NEIGHBORHOOD			2004101515TR

Questions Please Call (512) 834-9317

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Travis CAD

Property Search Results > 192961 GUADALUPE NEIGHBORHOOD DEVELOPMENT CORPORATION for Year 2015

Property

Account			
Property ID:	192961	Legal Description:	S 50FT OF LOT 10-11 BLK 1 OLT 4 DIVISION B (PRORATE 2-1-15 TO 12-31-15)
Geographic ID:	0205070701	Agent Code:	
Type:	Real		
Property Use Code:			
Property Use Description:			
Location			
Address:	705 LYDIA ST TX 78702	MapSCO:	585Y
Neighborhood:	E0030	Map ID:	020201
Neighborhood CD:	E0030		
Owner			
Name:	GUADALUPE NEIGHBORHOOD DEVELOPMENT CORPORATION	Owner ID:	1541730
Mailing Address:	813 E 8TH ST AUSTIN , TX 78702	% Ownership:	100.0000000000%
		Exemptions:	LIH

Values

(+) Improvement Homesite Value:	+	\$0	
(+) Improvement Non-Homesite Value:	+	\$0	
(+) Land Homesite Value:	+	\$0	
(+) Land Non-Homesite Value:	+	\$76,500	Ag / Timber Use Value
(+) Agricultural Market Valuation:	+	\$0	\$0
(+) Timber Market Valuation:	+	\$0	\$0

(=) Market Value:	=	\$76,500	
(-) Ag or Timber Use Value Reduction:	-	\$0	

(=) Appraised Value:	=	\$76,500	
(-) HS Cap:	-	\$0	

(=) Assessed Value:	=	\$76,500	

Taxing Jurisdiction

Owner: GUADALUPE NEIGHBORHOOD DEVELOPMENT CORPORATION
 % Ownership: 100.0000000000%
 Total Value: \$76,500

Entity	Description	Tax Rate	Appraised Value	Taxable Value	Estimated Tax
01	AUSTIN ISD	1.202000	\$76,500	\$73,147	\$879.23
02	CITY OF AUSTIN	0.458900	\$76,500	\$73,147	\$335.67
03	TRAVIS COUNTY	0.416900	\$76,500	\$73,147	\$304.95
0A	TRAVIS CENTRAL APP DIST	0.000000	\$76,500	\$73,147	\$0.00
2J	TRAVIS COUNTY HEALTHCARE DISTRICT	0.117781	\$76,500	\$73,147	\$86.15
68	AUSTIN COMM COLL DIST	0.100500	\$76,500	\$73,147	\$73.51
Total Tax Rate:		2.296081			
				Taxes w/Current Exemptions:	\$1,679.51
				Taxes w/o Exemptions:	\$1,756.50

Improvement / Building

No improvements exist for this property

Land

#	Type	Description	Acres	Sqft	Eff Front	Eff Depth	Market Value	Prod. Value
1	LAND	Land	0.0931	4055.00	0.00	0.00	\$76,500	\$0

Roll Value History

Year	Improvements	Land Market	Ag Valuation	Appraised	HS Cap	Assessed
2016		N/A	N/A	N/A	N/A	N/A
2015		\$0	\$76,500	0	\$0	\$76,500
2014		\$0	\$76,500	0	\$0	\$76,500
2013		\$0	\$76,500	0	\$0	\$76,500
2012		\$0	\$20,275	0	\$0	\$20,275
2011	\$1,994	\$0	\$20,275	0	\$0	\$22,269

Deed History - (Last 3 Deed Transactions)

#	Deed Date	Type	Description	Grantor	Grantee	Volume	Page	Deed Number
1	2/1/2012	WD	WARRANTY DEED	GUADALUPE NEIGHBORHOOD	GUADALUPE NEIGHBORHOOD DEVELOPMENT CORPORATION			2012020096TR

2	2/1/2012	WD	WARRANTY DEED	SANTIS ROSA E	GUADALUPE NEIGHBORHOOD	2012020096TR
3	5/3/2005	CN	CONSTABLE DEED	VILLASANA TONY SR	SANTIS ROSA E	2005101289TR

Questions Please Call (512) 834-9317

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Travis CAD

Property Search Results > 192282 GUADALUPE NEIGHBORHOOD DEVELOPMENT CORPORATION for Year 2015

Property

Account
 Property ID: 192282 Legal Description: LOT 1 BLK 5 OLT 26-27 OLT 32-33 DIV A CHERNOSKY NO 12 (PRORATE 2-1-15 TO 12-31-15)
 Geographic ID: 0204130224 Agent Code:
 Type: Real
 Property Use Code:
 Property Use Description:
Location
 Address: 2800 PRADO ST Mapsco 585Z
 TX 78702
 Neighborhood: E0194 Map ID: 020211
 Neighborhood CD: E0194
Owner
 Name: GUADALUPE NEIGHBORHOOD DEVELOPMENT CORPORATION Owner ID: 1541730
 Mailing Address: 813 E 8TH ST % Ownership: 100.000000000000%
 AUSTIN , TX 78702
 Exemptions: LIH

Values

(+) Improvement Homesite Value + \$0
 (+) Improvement Non-Homesite Value + \$0
 (+) Land Homesite Value + \$0
 (+) Land Non-Homesite Value + \$59,850 Ag / Timber Use Value
 (+) Agricultural Market Valuation: + \$0 \$0
 (+) Timber Market Valuation: + \$0 \$0

 (=) Market Value: = \$59,850
 (-) Ag or Timber Use Value Reduction: - \$0

 (=) Appraised Value: = \$59,850
 (-) HS Cap: - \$0

 (=) Assessed Value: = \$59,850

Taxing Jurisdiction

Owner: GUADALUPE NEIGHBORHOOD DEVELOPMENT CORPORATION
 % Ownership: 100.000000000000%
 Total Value: \$59,850

Entity Description	Tax Rate	Appraised Value	Taxable Value	Estimated Tax
01 AUSTIN ISD	1.202000	\$59,850	\$57,226	\$687.86
02 CITY OF AUSTIN	0.458900	\$59,850	\$57,226	\$262.61
03 TRAVIS COUNTY	0.416900	\$59,850	\$57,226	\$238.58
0A TRAVIS CENTRAL APP DIST	0.000000	\$59,850	\$57,226	\$0.00
2J TRAVIS COUNTY HEALTHCARE DISTRICT	0.117781	\$59,850	\$57,226	\$67.40
68 AUSTIN COMM COLL DIST	0.100500	\$59,850	\$57,226	\$57.51
Total Tax Rate:	2.296081			
			Taxes w/Current Exemptions:	\$1,313.96
			Taxes w/o Exemptions:	\$1,374.20

Improvement / Building

No improvements exist for this property.

Land

#	Type	Description	Acres	Sqft	Eff Front	Eff Depth	Market Value	Prod. Value
1	LAND	Land	0.1665	7252.66	56.00	130.00	\$59,850	\$0

Roll Value History

Year	Improvements	Land Market	Ag Valuation	Appraised	HS Cap	Assessed	
2016	N/A	N/A	N/A	N/A	N/A	N/A	
2015	\$0	\$59,850		0	59,850	\$0	\$59,850
2014	\$0	\$59,850		0	59,850	\$0	\$59,850
2013	\$0	\$59,850		0	59,850	\$0	\$59,850
2012	\$0	\$59,850		0	59,850	\$0	\$59,850
2011	\$0	\$59,850		0	59,850	\$0	\$59,850

Deed History - (Last 3 Deed Transactions)

#	Deed Date	Type	Description	Grantor	Grantee	Volume	Page	Deed Number
1	2/1/2012	WD	WARRANTY DEED	GUADALUPE NEIGHBORHOOD	GUADALUPE NEIGHBORHOOD DEVELOPMENT CORPORATION			2012020133TR
2	2/1/2012	WD	WARRANTY DEED	HATCH THOMAS HORTON	GUADALUPE NEIGHBORHOOD			2012020133TR
3	9/15/2009	SW	SPECIAL WARRANTY DEED	HATCH JODY & THOMAS	HATCH THOMAS HORTON			2009158836TR

Questions Please Call (512) 834-9317

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Website version: 1.2.2.3

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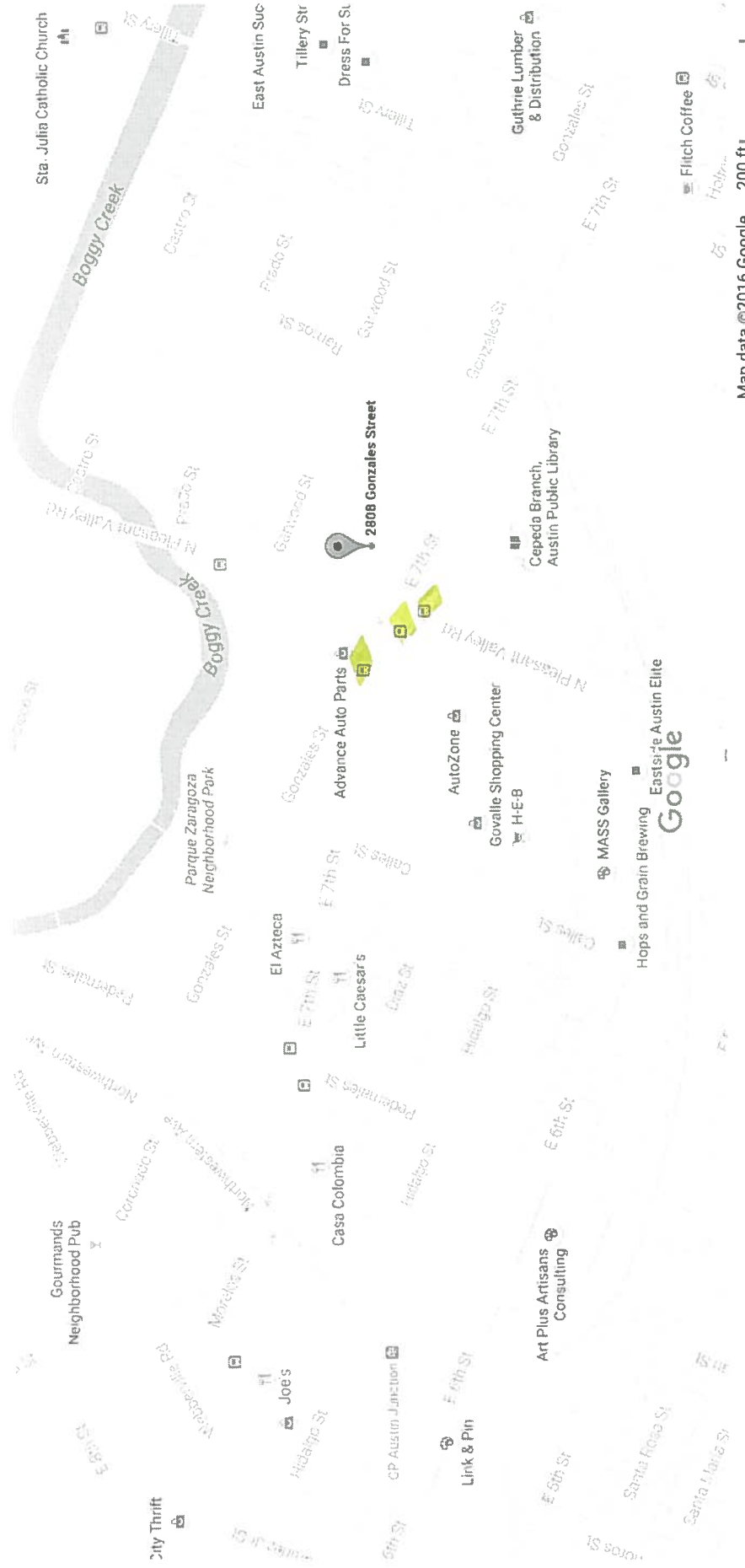
2800 PRADO STREET with nearby bus stop locations



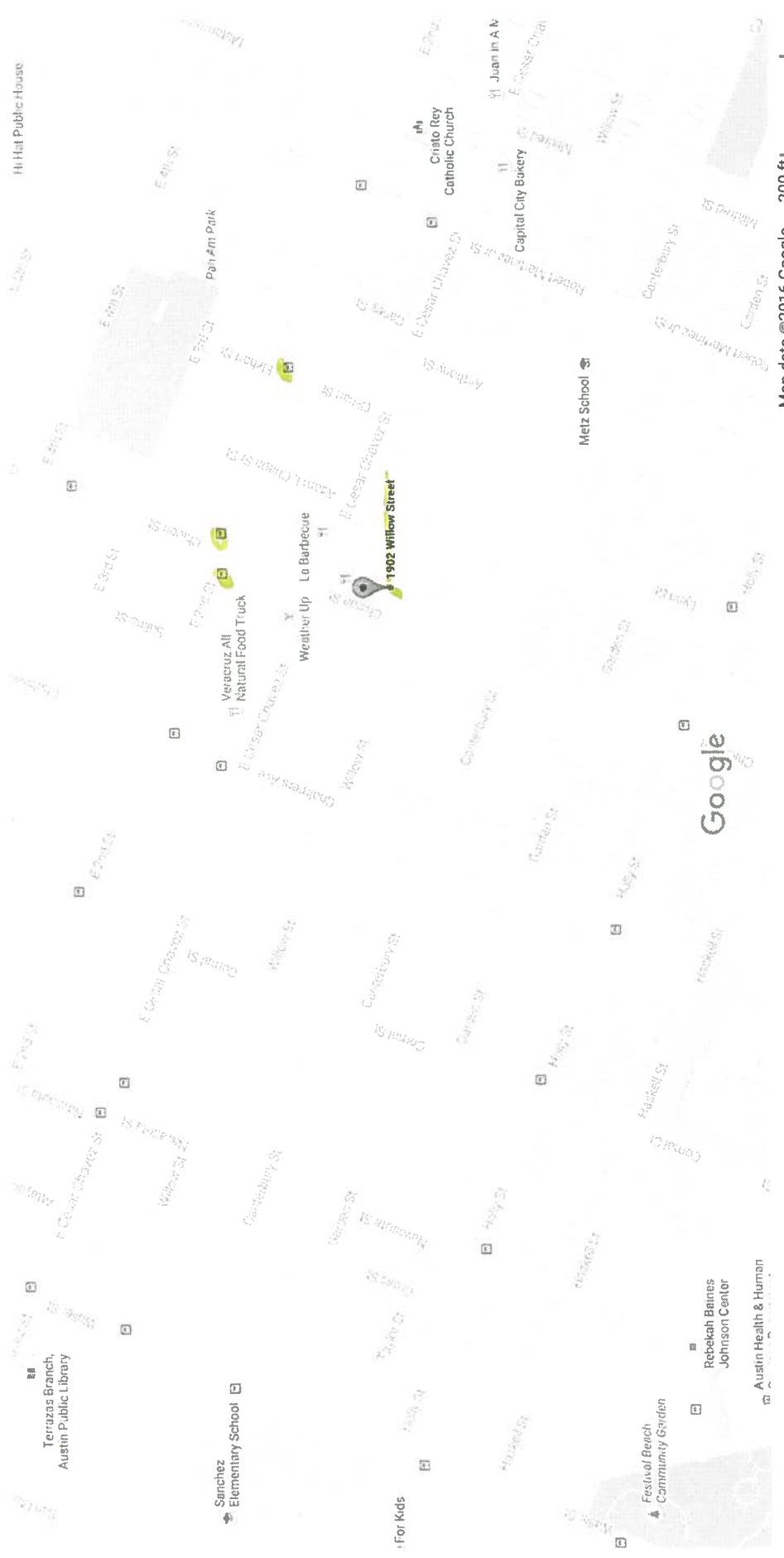
705 Lydia Street with nearby bus stop locations



Google Maps 2808 Gonzales St



Google Maps 1902 Willow St

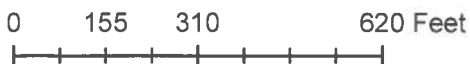




Austin Regulatory Floodplains

The City of Austin Watershed Protection Department produced this product for informational purposes. It is not intended for or suitable for legal, engineering, or surveying purposes. It does not represent an on-the-ground survey and represents only the approximate relative locations of property boundaries. No warranty is made by the City of Austin regarding specific accuracy or completeness. Final determination of the floodplain status for a property must be based on a topographic survey by a Texas registered professional. For regulatory purposes, 100-Year floodplain elevations must be determined from an engineering model created in accordance with the Drainage Criteria Manual and approved by the City of Austin.

-  Austin Fully Developed 100-Year Floodplain
-  Austin Fully Developed 25-Year Floodplain



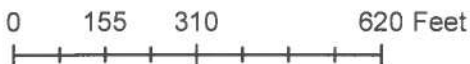
Prepared: 12/18/2015



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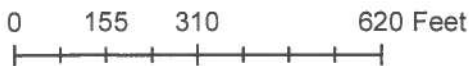
Prepared: 12/18/2015



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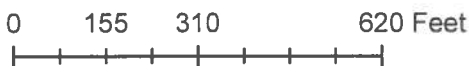
Prepared: 12/18/2015



Austin Regulatory Floodplains

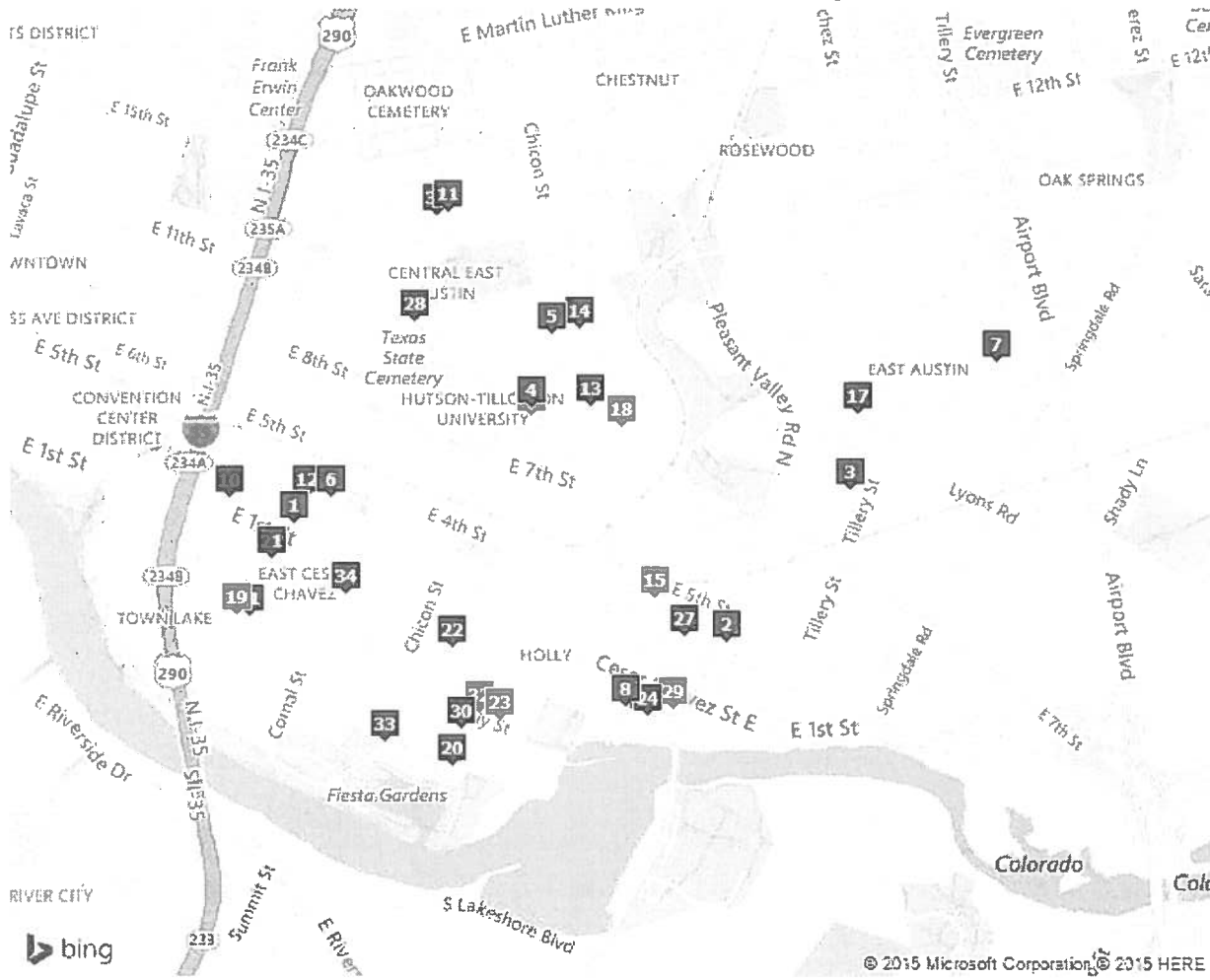
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-  Austin Fully Developed 100-Year Floodplain
-  Austin Fully Developed 25-Year Floodplain



Prepared: 12/18/2015

Residential Multi Map Main



	<u>MLS #</u>	<u>S</u>	<u>Area</u>	<u>Address</u>	<u>Bd</u>	<u>Fb</u>	<u>Hb</u>	<u>Liv</u>	<u>St</u>	<u>Gar</u>	<u>Yr</u>	<u>Blt</u>	<u>Sqft</u>	<u>Price</u>	<u>Status</u>	<u>Date</u>
1	7372804	S	5	111 Attayac ST	1	1		1	1		1947		532	\$199,000	09/25/2015	
2	7541301	S	5	2807 E 4th ST	3	2		1	1		1936		1,248	\$230,000	09/15/2015	
3	5416205	S	5	3101 Castro ST	2	2		1	1		1947		1,716	\$190,000	11/18/2015	
4	8711737	S	5	1911 E 10th ST	3	1		1	1		1920		1,076	\$265,500	10/29/2015	
5	3199322	S	5	1902 Hamilton Ave	2	1	1	1	1		1922		848	\$250,000	09/10/2015	
6	2086010	S	5	301 1/2 Navasota ST	2	1		1	1		1930		676	\$265,000	08/21/2015	
7	7504108	S	5	1120 Gunter ST	2	1		1	1	1	1937		732	\$230,000	04/09/2015	
8	2287984	S	5	2601 Willow ST Unit#A	2	1		1	1		1931		1,058	\$239,900	02/19/2015	
9	5835242	S	5	301 Navasota ST	2	1		1	1		1974		728	\$270,000	03/27/2015	
10	5108584	S	5	105 San Marcos ST	2	1		1	1		1920		816	\$285,000	01/27/2015	
11	5474180	S	5	1194 Comal ST	2	1		1	1		1925		824	\$310,000	05/01/2015	
12	9704575	S	5	1303 E 3rd ST	2	1		1	1		1935		1,220	\$285,000	09/02/2015	
13	3818984	S	5	2204 E 10th ST	3	2		1	1		1938		1,056	\$275,900	10/13/2015	
14	2414916	S	5	2008 Peoples ST	4	1		1	1		1930		1,200	\$269,900	08/18/2015	
15	6419837	S	5	2512 E 4th ST	4	2		1	2		1990		2,794	\$360,000	06/23/2015	
16	8718270	S	5	900 Lincoln ST	2	1		1	1		1947		984	\$275,000	10/13/2015	
17	2150868	S	5	1005 Linden ST	3	1		1	1		1950		1,002	\$285,000	08/20/2015	
18	1920187	S	5	2311 E 9th ST	2	2		1	1		1970		750	\$270,000	06/19/2015	

19	6346327	S	5	1202 Holly ST	2	1	1	2	1930	1,064	\$325,000	10/14/2015
20	1653812	S	5	2109 Riverview ST Unit#A	2	1	1	1	1930	672	\$325,000	05/26/2015
21	1289569	S	5	1209 1/2 WILLOW ST	2	2	1	1	1930	1,566	\$350,000	08/11/2015
22	9241955	S	5	2000 Canterbury ST	4	2	1	1	1940	1,624	\$375,000	03/31/2015
23	3428034	S	5	2206 Holly ST	3	2	2	1	1920	1,176	\$325,000	04/15/2015
24	5787193	S	5	2619 Willow ST	2	1	1	1	1934	1,161	\$375,000	02/05/2015
25	4717208	S	5	2109 Riverview ST	2	1	1	1	1930	672	\$325,000	03/25/2015
26	2477014	S	5	2617 Willow ST	2	1	1	1	1933	1,273	\$375,000	08/14/2015
27	3273162	S	5	2700 E 3rd ST	2	2	1	2	1930	1,344	\$365,000	10/14/2015
28	1167630	S	5	1408 E 11th ST	2	1	1	1	1930	1,118	\$350,000	11/30/2015
29	8946601	S	5	2708 Willow ST	1	1	1	1	1948	946	\$350,000	09/16/2015
30	6150958	S	5	2104 Haskell ST	2	2	1	1	1935	1,000	\$349,900	08/05/2015
31	9990681	S	5	1211 Taylor ST	2	1	1	1	1931	720	\$399,900	06/11/2015
32	8839931	S	5	2112 Holly ST	1	1	1	1	1940	558	\$350,000	11/30/2015
33	7023271	S	5	1903 Riverview ST	4	2	1	1	1956	1,208	\$375,000	10/05/2015
34	8858289	S	5	1603 Willow ST	3	2	1	1	1910	1,250	\$495,000	09/30/2015
35	3807882	S	5	1195 Angelina ST	2	1	1	1	1950	984	\$425,000	11/13/2015

Search Criteria

This search was narrowed to a specific set of listings.
Selected 35 of 35 results.

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ML#: **2150868** Area: **5** Status: **S/RES**
 Address: **1005 Linden ST** List Price: **\$285,000**
 City: **Austin, TX, 78702** Country: **Travis**
 PID: **02061305340000** Also List:
 Map: **210 D1**
 Subdiv: **Buratti & Cherico**
 Legal: **LOT 11 BLK 3 OLT 38&43 DIV A BURATTI & CHERICO**
 ISD: **Austin ISD**
 Elem A: **Govalle** Elem B: **N/A**
 Mid/Int: **Martin** Jr HS: **N/A**
 9/HS: **N/A** Sr HS: **Eastside Memorial**
 Type: **House/Fee-Simple** Sqft: **1,002/Tax Record**
 Beds: **3** Main/Oth: **3** \$/SF: **\$284.43**
 Baths: **1** F/H Bths: **1/0** Yr Built: **1950/Resale**
 Living: **1** Stories: **1** Dining: **2/Breakfast Area, Formal Dining Room**
 Acres: **0.164** Land SQ: Lot Size:
 Pool: **No**
 Spa: **No**

General Information

Unit Style: **Entry Steps, Single level Floor Plan** Mstr Main: **Yes**
 Garage: Bldr Nm:
 Parking: **2/Outside** Found: **Pier & Beam**
 Roof: **Composition Shingle** Faces:
 Construct: **Aluminum Siding** Horses:
 Disability: **No** Blks Shttl:
 Lot Desc: **Level, Public Maintained Road** Blks Mtr/LR:
 FEMA: **No** ETJ: Wtr Acc: **No**
 Wtrfrnt: **No**
 Prop Restrict: **Yes /Covenant, Deed Restrictions**

Interior Information

Floor: **Linoleum** Fireplace:
 Steps: **Back Steps, Front Steps** Lndry Loc: **Kitchen, Main Level**
 Master: **None** Lndry Fac: **Dryer Connection - Gas, Washer Connections**
 Rooms: **Utility**
 Kitchen: **Breakfast Area**
 Appl/Equip: **Water Heater Gas, Range-Free Standing, Single Oven**
 Interior: **None**

Exterior Information

Trees: **Large (Over 40 Ft)** Fence: **Chain Link**
 Sprinkler: **No** View: **No View** Gated:
 Exterior: **Curbs**

Additional Information

List Agmt: **TAR/Exclusive Right to Sell** Copy ML#: 1st Right:
 Sale Restrict: **None** Fore/REO: **No**
 Rq Doc/Ag In: **Lead Base Paint Addendum**
 Doc Avail: **None Available**

Utilities Information

Heat: **No Heat** Sewer: **City at Street**
 A/C: **Window Unit** Water: **City**
 Utilities: **Electricity on Property, Natural Gas on Property** GCD:

Financial Information

HOA Name: Title: **Seller** Est Taxes: **\$3,142**
 HOA Mngt Co: Possess: **Lease Back Seller** Act Tax: **\$2,800**
 HOA: SPL Assmnt: Tax Year: **2014**
 HOA Trns Fee: Tax Rate: **2.3798**
 HOA Includes:
 Lien Type: Loan Amnt: Fixed Rate:
 Exempt: **Homestead** Int Rate:
 Incentive: Pref Title: **Austin Title**
 Financing: **Cash, Conventional**

Showing Information

Show Inst: **See Agent, See Remarks** Accss Inst: **Key in Lockbox**
 Lockbox: **Lockbox/Porch, See Agent** Security: Sign: **Yes**
 Directions: **East on 7th to Pleasant Valley, left on Pleasant Valley, right on Lyons, 2nd left is Linden and home will be on your right.**

Ag Remarks: **Call agent before showing. Can show M-F 5PM to 8PM. Saturday and Sunday 10:30AM to 8PM. Seller request two week leaseback after closing. Hot East Austin, four vacant lots asking 299K for the lot just down the street. Asking 279,900 each for the three lots just around the corner with about the same size as subject. Like getting a house for free !! House is very livable. Vacant lot next door was recently purchased. New home recently built across the street. Lot's of new construction around subject property.**

Office Information

List Agent: **281147/Eddie Gawlik** Agent Ph: **(512) 217-9595** Agent Fax: **(512) 892-3520**
 List Office: **076J/Robinson Co., REALTORS** Office Ph: **(512) 892-2000** Sub Ag: **0.000%**
 List Agent 2: LA 2 Ph: Buyer Ag: **3.000%**
 Owner Nm: **Junaita Cardenas** Bonus:
 Occupant: **Owner** List Date: **04/15/2015**

Agent Email: ewgawlik@gmail.com ADOM: **85** Exp Date:
 Intrmdry: **No** VarComm: CDOM: **85** OLP: **\$300,000**
 Int Display: **Yes/AustinHomeSearch.com, Realtor.com, Syndication, TexasRealEstate.com**
 Address Int: **Yes** Eval: **Yes** Comments: **Yes** IDX: **Yes**

2 of 5

List Detail URL: <http://www.austinhomesearch.com/2150868>

Int Remarks: **Hot East Austin, four vacant lots near subject property and asking 299K for the one lot just down the street. Asking \$279,900 each for the three lots just around the corner and about the same size as subject. Like getting a house for free !! House is very livable. Vacant lot next door was recently purchased. New home recently built across the street. Lot's of new construction around subject property.**

Syndication Remarks: **Hot East Austin, four vacant lots near subject property and asking 299K for the one lot just down the street. Asking \$279,900 each for the three lots just around the corner and about the same size as subject. Like getting a house for free !! House is very livable. Vacant lot next door was recently purchased. New home recently built across the street. Lot's of new construction around subject property.**

BA:	<u>561752/Ryan Palmer</u>	SSQFT:	\$269.46	Opt Date:	07/19/2015
BO:	<u>4392B01/The Samford Group LLC</u>	BCCST:		Sold Price:	\$270,000
Sd Cond:	Poor	Repairs:	\$9,000	Sold Date:	08/20/2015
Terms:	Conventional	Ttl Pts:	0.0	Pend Date:	07/18/2015
Comments:	Home was in poor condition				

Click on the arrow to view History

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ML#: **5844707** Area: **5** Status: **S/LOT**
 Address: **2601 Francisco ST** List Price: **\$245,200** **325**
 City: **Austin, TX, 78702** County: **Travis**
 PID: **02041204070000** Country:
 Subdiv: **Jones I P**
 Map: **210 C1** Also Listed:
 Legal: **LOT 1 BLK 3 OLT 34-35 DIV A JONES I P SUBD**
 ISD: **Austin ISD**
 Elem A: **Govalle** Elem B: **Govalle**
 Mid/Int: **Martin** Jr HS: **N/AMartin Middle School**
 9/HS: **N/AEastside Memorial** Sr HS: **Eastside Memorial**
 Type: **See Agent** ETJ: **No**
 Acres: Land SF: **7,434** Lot Size:
 \$/Acre: FEMA: **Unknown**
 View: **Woods**
 Lot Desc: **Backs To Greenbelt**

General Information

Topography: Level	Easements:	Creek:
Soil:	Endngrd: No	Mineral: None
Home Allow: See Agent, Site Built	Tear Down:	
Bldr Restrict: No Zoned: Yes	Barns:	Garages:
Arch Appd: Yes Comm Allw: No	Corrals:	Sheds:
Livestock: No Gated:	Blks Shttl:	Blks Mtr/LR:
Horses: Surface Wtr: No		
Str Surface: Paved, Paved/Curbed		
Trees: Medium (20 Ft - 40 Ft)	Fence:	
Wtrfrnt: No	Wtr Acc:	
Amenities: Pool-Community		

Additional Information

Buildings: **Shed**
 Improvmnts: **Fenced, Phone Lines, Public Water, Utilities-Electric, Utilities-Natural Gas**
 Prop Restrict: **No**
 List Agmt: **ACTRIS/Exclusive Right to Sell** Copy ML#: 1st Right:
 Sale Restrict: **None** Fore/REO: **No**
 Req'd Doc: **Lead Base Paint Addendum, Seller Disclosure**
 Doc Avail: **Survey**

Utilities Information

Water: **City on Property** Sewer: **City on Property**
 Utilities: **Electricity on Property, Phone on Property** GCD:

Financial Information

HOA Name:	Title:	Est Tax: \$4,524
HOA Mngt:	Possess:	Act Tax: \$4,524
HOA:	SPL Assmnt:	Tax Year: 2014
HOA Trns Fee:		Tax Rate: 2.3798
HOA Includes:		
Lien Type:	Loan Amnt:	Fixed Rate:
Exempt: None		Intrst Rate:
Financing: Cash, Conventional, FHA, Texas Vet, VA		

Showing Information

Show: **Appt w/ Agent** Access: **Key with Listing Agent**
 Lockbox: Security: Sign:
 Directions: **I 35 South. Go East on E 7th St. Left on Perdenales St which turns into Webberville Road. Make right on Francisco St. Property is on the Right.**

Ag Remarks: **Google Fiber Coming Soon to this block. Cool East Austin Lot in the Heart of the Neighborhood. New Construction starting to surround this block. Community Park & Pool literally around the corner. Vibrant restaurants, shops, Austin Community College, all a couple of minutes away. Run to Downtown in 3 min Mueller in 5. Lady Bird Lake in 3 min. Build in this area before it's too late. Great value today. Home is tear down. Zoned SF3. Perfect for your creative plans...Duplex...Two Homes...**

Office Information

List Agent: 606107/Lisa Johnson	Agent Ph: (512) 450-2167	Agent Fax:
List Office: 3035/Horizon Realty	Office Ph: (512) 342-1800	Sub Ag:
List Agent 2:	LA 2 Ph:	Buyer Ag: 3.0%
Owner Nm: On File		Bonus:
Ag Email: acityrealty@gmail.com		List Date: 06/05/2015
Intrmdry: VarComm: No	ADOM: 45	Exp Date:
	CDOM: 45	OLP: \$262,500
Int Display: Yes/AustinHomeSearch.com, Realtor.com, Syndication, TexasRealEstate.com	Comments: No	IDX: Yes
Address Int: Yes AVM: No		

List Detail URL: <http://www.austinhomesearch.com/5844707>
 VT Non-Brand: <http://www.eproptour.com/tour/play.htm?vid=2601franciscost>
 VT Branded: <http://2601franciscost.eproptours.com/tour/play.htm>
 Int Remarks: **Google Fiber Coming Soon to this block. Cool East Austin Lot in the Heart of the Neighborhood. New Construction starting to surround this block. Community Park & Pool literally around the corner. Vibrant restaurants, shops, Austin Community College, all a couple of minutes away. Run to Downtown in 3 min Mueller in 5. Lady Bird Lake in 3 min. Build in this area before it's too late. Great value today. Home is tear down. Zoned SF3. Perfect for your creative plans...Duplex...Two Homes...**

Syndication
Remarks:

Cool East Austin Lot in the Heart of the Neighborhood. Lots of New Construction starting to surround this block. Community Park & Pool literally around the corner. Vibrant restaurants, shops, Austin Community College, all a couple of minutes away. Shoot to Downtown in 3 minutes. Mueller in 5. Lady Bird Lake in 3 minutes. Build in this area before it's too late. Great value today. Home is tear down. Zoned SF3. Perfect for your creative plans...Duplex...Two Homes...lots of options. Come see soon!

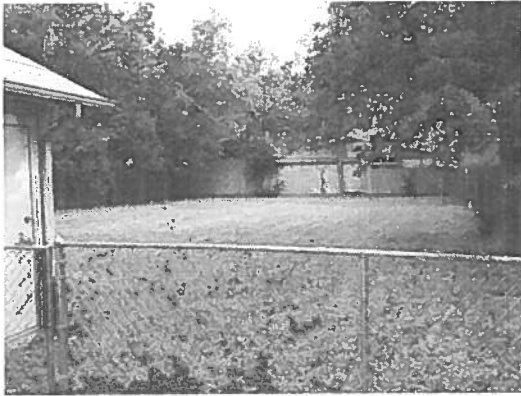
BA: 593059/Cathy Louis
BO: 378802/Realty Austin
Sd Cond: Cash
Terms: Good
Comments: Sold for Lot Value

S\$/Acre:
Ttl Pts: 0.00
BCCST: 0

Sold Price: \$238,000
Sold Date: 08/05/2015
Pend Date: 07/20/2015
New Loan: \$

4025

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ML#: **5324042** Area: **5** Status: **S/LOT**
 Address: **3515 Gonzales ST** List Price: **\$294,000**
 City: **Austin, TX, 78702** County: **Travis**
 PID: **02021411170000** Country:
 Subdiv: **Division A**
 Map: **210 D2** Also Listed:
 Legal: **.2460AC OF OLT 17 DIVISION A**
 ISD: **Austin ISD**
 Elem A: **Govalle** Elem B: **N/A**
 Mid/Int: **Martin** Jr HS: **N/A**
 9/HS: **N/A** Sr HS: **Eastside Memorial**
 Type: **Single Lot** ETJ: **No**
 Acres: **0.246** Land SF: **10,715** Lot Size: **10,715**
 \$/Acre: **\$1,195,121.95** FEMA: **No**
 View: **No View**
 Lot Desc:

5-5

General Information

Topography:	Easements:	Creek:
Soil:	Endngrd: No	Mineral: See Agent
Home Allow: Site Built	Tear Down:	
Bldr Restrict: No Zoned: Unknown	Barns:	Garages:
Arch Appd: No Comm Allw: No	Corrals:	Sheds:
Livestock: No Gated:	Blks Shttl: 1	Blks Mtr/LR: 3
Horses:	Surface Wtr: No	
Str Surface: Paved		
Trees:	Fence: Chain Link	
Wtrfrnt: No	Wtr Acc: No	

Additional Information

Improvmnts: **Public Maintained Road, Public Water, Utilities-Electric, Utilities-Natural Gas**
 Prop Restrict: **No**
 List Agmt: **ACTRIS/Exclusive Right to Sell** Copy ML#: 1st Right:
 Sale Restrict: **None** Fore/REO: **No**
 Req'd Doc: **See Agent**
 Doc Avail: **Building Plans, Cost Estimates, Development Plan, Security Codes, See Agent, Survey**

Utilities Information

Water: **City** Sewer: **City at Street** GCD:
 Utilities: **Electricity on Property**

Financial Information

HOA Name:	Title:	Est Tax: \$3,622
HOA Mngt:	Possess: Funding	Act Tax: \$3,373
HOA:	SPL Assmnt No	Tax Year: 2014
HOA Trns Fee:		Tax Rate: 2.4632
HOA Includes:		
Lien Type:	Loan Amnt:	Fixed Rate:
Exempt: None		Intrst Rate:
Financing: Cash, Conventional		

Showing Information

Show: **Call First - Go** Access: **See Security Code Attachment**
 Lockbox: **Combo Lockbox/Door-Front** Security: **7373** Sign: **Yes**
 Directions: **E 7th St, North on Springdale, W on Gonzales**
 Ag Remarks: **Please text agent and then Go. Combo lockbox, see attachment.**

Office Information

List Agent: 612434/Amy Bernhard	Agent Ph: (512) 534-8847	Agent Fax: (512) 600-9795
List Office: 3788/Realty Austin	Office Ph: (512) 241-1300	Sub Ag: 3.0%
List Agent 2:	LA 2 Ph:	Buyer Ag: 3.0%
Owner Nm: Pierre & Isabelle Fay		Bonus:
Ag Email: amybernhard@realtyaustin.com		List Date: 10/11/2014
Intrmdry: Yes VarComm: No	ADOM: 51	Exp Date:
	CDOM: 51	OLP: \$329,000
Int Display: Yes/AustinHomeSearch.com, Realtor.com, Syndication, TexasRealEstate.com	Comments: No	IDX: Yes
Address Int: Yes AVM: No		
List Detail URL: http://www.austinhomesearch.com/5324042		
Int Remarks: Fantastic .2460 acre lot + permit set ready to be approved by the city! Plan calls for remodeling/expanding existing house and building a secondary home in the backyard. See photos. Award winning builder has already run the numbers and is ready to build once city approves plan. This is a turn-key development package - it doesn't get much easier than this!		
BA: 479876/Talitha Phillips	\$\$/Acre: \$1,097,560.98	Sold Price: \$270,000
BO: 3788/Realty Austin	Ttl Pts: 0.00	Sold Date: 03/02/2015
Sd Cond: Conventional	BCCST: 0	Pend Date: 01/31/2015
Terms: Good		New Loan: \$
Comments:		

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ML#: **1133773** Area: **5** Status: **S/LOT**
 Address: **2805 E 4th ST** List Price: **\$225,000**
 City: **Austin, TX, 78702** County: **Travis**
 PID: **02021201020000** Country:
 Subdiv: **Dowell John**
 Map: **210 C2** Also Listed:
 Legal: **LOT 10 BLK 22 OLT 13 DIV O DOWELL JOHN**
 ISD: **Austin ISD**
 Elem A: **Brooke** Elem B: **Brooke**
 Mid/Int: **Martin** Jr HS: **N/A**
 9/HS: **N/A** Sr HS: **Eastside Memorial**
 Type: **Single Lot** ETJ: **See Agent**
 Acres: **0.145** Land SF: Lot Size:
 \$/Acre: **\$1,551,724.14** FEMA: **Unknown**
 View: **No View**
 Lot Desc: **Alley Access**

1021

General Information

Topography: Level	Easements:	Creek:
Soil:	Endngrd: Unknown	Mineral: None
Home Allow: Approval Required	Tear Down:	Garages:
Bldr Restrict: Yes Zoned: Unknown	Barns:	Sheds:
Arch Appd: No Comm Allw: No	Corrals:	Blks Mtr/LR:
Livestock: No Gated:	Blks Shttl:	
Horses:	Surface Wtr: No	
Str Surface: Paved		
Trees: Heavy, Medium (20 Ft - 40 Ft)	Fence:	
Wtrfrnt: No	Wtr Acc:	

Additional Information

Improvmnts: Fenced		
Prop Restrict: Yes /Unknown		
List Agmt: TAR/Exclusive Right to Sell	Copy ML#:	1st Right:
Sale Restrict: None	Fore/REO: No	
Req'd Doc: None		
Doc Avail: Survey		

Utilities Information

Water: City	Sewer: See Agent	GCD:
Utilities: See Agent		

Financial Information

HOA Name:	Title:	Est Tax: \$3,563
HOA Mngt:	Possess: Funding	Act Tax: \$3,384
HOA:	SPL Assmnt:	Tax Year: 2014
HOA Trns Fee:		Tax Rate: 2.3798
HOA Includes:		
Lien Type:	Loan Amnt:	Fixed Rate:
Exempt: Homestead		Intrst Rate:
Financing: Cash, Conventional, FHA		

Showing Information

Show: Agent or Owner Present	Access: Key with Owner	Sign:
Lockbox:	Security:	
Directions: I 35, Exit Cesar Chavez (heading east), L-Pleasant Vally, R- E.4th		
Ag Remarks: Excellent location, minutes to downtown Austin, close to several new restaurants, yoga studios and cafe's~newer construction in the immediate area~open level lot, semi-ally access, must be sold with adjacent property (single family residence ~2807 E. 4th Street), seller has an existing current survey for both properties! Call with any questions.		

Office Information

List Agent: 476583/Aubrey Franklin	Agent Ph: (512) 507-6560	Agent Fax: (512) 328-0404
List Office: 4013/Texas Statewide Realty LLC	Office Ph: (866) 554-7067	Sub Ag: 3.0%
List Agent 2:	LA 2 Ph:	Buyer Ag: 3.0%
Owner Nm: Catherine Garcia		Bonus:
Ag Email: aubrey@aubreyfranklin.com		List Date: 06/08/2015
Intrmdry: Yes VarComm: No	ADOM: 29	Exp Date:
	CDOM: 29	OLP: \$165,000
Int Display: Yes/AustinHomeSearch.com, Realtor.com, TexasRealEstate.com	Comments: No	IDX: Yes
Address Int: Yes AVM: No		
List Detail URL: http://www.austinhomesearch.com/1133773		
Int Remarks: Excellent location, minutes to downtown Austin, close to several new restaurants, yoga studios and cafe's~newer construction in the immediate area~open level lot, semi-ally access, must be sold with adjacent property (single family residence ~2807 E. 4th Street), seller has an existing current survey for both properties!		
Syndication Remarks: Excellent location, minutes to downtown Austin, close to several new restaurants, yoga studios and cafe's~newer construction in the immediate area~open level lot, semi-ally access, must be sold with adjacent property (single family residence ~2807 E. 4th Street), seller has an existing current survey for both properties!		
BA: 450278/Peter Sajovich	\$\$/Acre: \$1,379,310.34	Sold Price: \$200,000
BO: 2495/HomeNet Realty	Ttl Pts: 0.00	Sold Date: 09/15/2015
Sd Cond: Cash	BCCST: 0	Pend Date: 08/19/2015
Terms: Poor		New Loan: \$
Comments: none.		



ML#: **2641112** Area: **5** Status: **S/LOT**
 Address: **1003 Brass ST** List Price: **\$234,500**
 City: **Austin , TX , 78702** County: **Travis**
 PID: **02061305150000** Country:
 Subdiv: **Govalle**
 Map: **586 W 0** Also Listed:
 Legal: **LOT 12 BLK 2 OLT 38&43 DIV A BURATTI & CHERICO**
 ISD: **Austin ISD**
 Elem A: **Brooke** Elem B: **Oak Springs**
 Mid/Int: **Kealing** Jr HS: **N/A**
 9/HS: **N/A** Sr HS: **Eastside Memorial**
 Type: **Single Lot** ETJ: **No**
 Acres: Land SF: **7,252** Lot Size:
 \$/Acre: FEMA: **No**
 View: **No View**
 Lot Desc:

2022

General Information

Topography: Easements: Creek:
 Soil: Endngrd: **No** Mineral: **None**
 Home Allow: **Approval Required** Tear Down:
 Bldr Restrict: **No** Zoned: **Yes** Barns:
 Arch Appd: **No** Comm Allw: **No** Corrals:
 Livestock: **No** Gated: Blks Shttl: Garages:
 Horses: Surface Wtr: **No** Sheds:
 Str Surface: **Blacktop, Paved/Curbed, Public Maintained Road** Blks Mtr/LR:
 Wtrfrnt: **No** Wtr Acc:

Additional Information

Improvmnts: **Fenced, Paved Drive, Public Maintained Road**
 Prop Restrict: **Yes /Unknown**
 List Agmt: **TAR/Exclusive Right to Sell** Copy ML#: 1st Right: **0**
 Sale Restrict: **None** Fore/REO: **No**
 Req'd Doc: **Seller Disclosure**
 Doc Avail: **None Available**

Utilities Information

Water: **City** Sewer: **City at Street** GCD:
 Utilities: **Electricity Available**

Financial Information

HOA Name: Title: Est Tax: **\$3,444**
 HOA Mngt: Possess: Act Tax:
 HOA: SPL Assmnt Tax Year: **2015**
 HOA Trns Fee: Tax Rate:
 HOA Includes:
 Lien Type: Loan Amnt: Fixed Rate:
 Exempt: **None** Intrst Rate:
 Financing: **Cash, Conventional, FHA, VA**

Showing Information

Show: **Go** Access: **Key in Lockbox**
 Lockbox: **Combo Lockbox/Gate** Security: **0** Sign:
 Directions: **Going North: Exit 234C. Right on 7th. Left on Pleasant Valley. Right on Lyons. Left on Linden. Right on Stokes. Right on Brass.**
 Ag Remarks: **0.166 acre Lot in HOT East Austin area. Burnout. Please do not enter house! House probably not salvageable. Contact agent regarding oak tree behind house. SF3 zoning. Verify lot size. Owner agent. Priced to move! This one won't last!**

Office Information

List Agent: **525559/Michael Colaninni** Agent Ph: **(512) 522-5055** Agent Fax: **(800) 406-8086**
 List Office: **5900/EXP Marketing Group Inc.** Office Ph: **(512) 522-5055** Sub Ag: **0.0%**
 List Agent 2: LA 2 Ph: Buyer Ag: **3.0%**
 Owner Nm: **Michael Colaninni** Bonus:
 Ag Email: **colaninni@att.net** List Date: **05/07/2015**
 Intrmdry: VarComm: ADOM: **6** Exp Date:
 CDOM: **6** OLP: **\$234,500**
 Int Display: **Yes/AustinHomeSearch.com, Realtor.com, Syndication, TexasRealEstate.com**
 Address Int: **Yes** AVM: **No** Comments: **No** IDX: **Yes**
 List Detail URL: <http://www.austinhomesearch.com/2641112>
 Int Remarks: **0.166 acre Lot in HOT East Austin area. Burnout. Please do not enter house! House probably not salvageable. Contact agent regarding oak tree behind house. SF3 zoning. Verify lot size. Owner agent. Priced to move! This one won't last!**
 BA: **592593/Jonathan Fong** S\$/Acre:
 BO: **024R01/Coldwell Banker United REALTOR** Ttl Pts: **0.00** Sold Price: **\$234,500**
 Sd Cond: **Conventional** BCCST: **0** Sold Date: **06/12/2015**
 Terms: **Average** New Loan: **\$187,600**
 Comments:

Uniform Residential Appraisal Report

File # 362r14

See Attached Sheet.

At the request of the client, development of the cost approach has been attempted by the appraiser as an analysis to support their opinion of the property's market value. Because there is insufficient market evidence to credibly support the site value/derivation of total appreciation, the cost approach is not given any consideration in the appraiser's final analysis. Use of this data, in whole or in part, for other purposes is not intended by the appraiser. Nothing set forth in the appraisal should be relied upon for the purpose of determining the amount or type of insurance coverage to be placed on the subject property. The appraiser assumes no liability for and does not guarantee that any insurable value estimate inferred from this report will result in the subject property being fully insured for any loss that may be sustained. The appraiser recommends that an insurance professional be consulted. Further, the cost approach may not be a reliable indication of replacement or reproduction cost for any date other than the effective date of this appraisal due to changing costs of labor and materials and due to changing building codes and governmental regulations and requirements.

ADDITIONAL COMMENTS

COST APPROACH TO VALUE (not required by Fannie Mae)
 Provide adequate information for the lender/client to replicate the below cost figures and calculations.
 Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) There were no sales of similar vacant lots over the past 2 years. Land value was established through extraction techniques and tax information.

COST APPROACH	ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input checked="" type="checkbox"/> REPLACEMENT COST NEW	OPINION OF SITE VALUE	= \$	300,000
	Source of cost data Marshall and Swift	DWELLING	1,469 Sq.Ft. @ \$ 185.00	= \$ 271,765
	Quality rating from cost service Good Effective date of cost data 10/13/2014		0 Sq.Ft. @ \$	= \$
	Comments on Cost Approach (gross living area calculations, depreciation, etc.)			= \$
	Data for the Cost Approach was obtained from Marshall and Swift	Garage/Carport	Sq.Ft. @ \$	= \$
	Residential Cost Handbook. Land value was determined through investigation in the marketplace. Physical depreciation was calculated via the Age-Life method estimating an effective age of 0 years and a remaining economic life of 100 years, resulting in a depreciation factor of approximately 0%	Total Estimate of Cost-New		= \$ 271,765
		Less Physical Functional External		= \$()
		Depreciated Cost of Improvements		= \$ 271,765
		"As-is" Value of Site Improvements		= \$ 3,500
	Estimated Remaining Economic Life (HUD and VA only) 100 Years	INDICATED VALUE BY COST APPROACH		= \$ 575,265

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)

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.

* 807 Walker



ML#: **5787193** Area: **5** Status: **S/RES**
 Address: **2619 Willow ST** List Price: **\$375,000**
 City: **Austin, TX, 78702** County: **Travis**
 PID: **02001005080000** Country:
 Map: **210 C3** Also List:
 Subdiv: **Riverview Add**
 Legal: **LOT 8 BLK 5 OLT 41-42 OLT 53 DIV O RIVERVIEW ADDN**
 ISD: **Austin ISD**
 Elem A: **Metz** Elem B: **N/A**
 Mid/Int: **Martin** Jr HS: **N/A**
 9/HS: **N/A** Sr HS: **Eastside Memorial**
 Type: **House/Fee-Simple** Sqft: **1,161/Tax Record**
 Beds: **2** Main/Oth: **2/0** \$/SF: **\$323.00**
 Baths: **1** F/H Bths: **1/0** Yr Built: **1934/Resale**
 Living: **1** Stories: **1** Dining: **1/Breakfast Area**
 Acres: **0.158** Land SQ: Lot Size:
 Pool: **No**
 Spa:

*1902 Willow
Comps.
1026*

General Information

Unit Style: **1st Floor Entry** Mstr Main: **Yes**
 Garage: Bldr Nm:
 Parking: **2/Open Parking Uncovered, Outside** Found: **Pier & Beam**
 Roof: **Composition Shingle** Faces: **North-East**
 Construct: **Wood Shingle**
 Disability: **No** Horses: **No**
 Lot Desc: **Alley Access, Corner, Curbs**
 FEMA: **No** ETJ: Blks Shttl:
 Wtrfrnt: **No** Wtr Acc: **No /See Agent** Blks Mtr/LR:
 Prop Restrict: **Yes /City Restrictions**

Interior Information

Floor: **Tile - Hard, Wood** Fireplace:
 Steps: **Back Steps, Exterior Steps, Front Steps** Lndry Loc: **Closet, See Agent**
 Master: **None** Lndry Fac: **Dryer Connection - Electric, Dryer Connection - Gas, Washer Connections**
 Rooms: **Family**
 Kitchen: **Natural Stone Counters**
 Appl/Equip: **Cook Top Electric, Refrigerator**
 Interior: **None**

Exterior Information

Trees: **Small (Under 20 Ft)** Fence: **Chain Link, See Agent**
 Sprinkler: **No** View: **No View** Gated:
 Amenities: **Park**

Additional Information

List Agmt: **TAR/Exclusive Right to Sell** Copy ML#: 1st Right: **No**
 Sale Restrict: **None** Fore/REO: **No**
 Rq Doc/Ag In: **None**
 Doc Avail: **None Available**

Utilities Information

Heat: **Floor Furnace, Natural Gas** Sewer: **City at Street**
 A/C: **Window Unit** Water: **City**
 Utilities: **Above Ground** GCD:

Financial Information

HOA Name: Title: **Negotiable** Est Taxes: **\$6,980**
 HOA Mngt Co: Possess: **Closing, Funding** Act Tax:
 HOA: SPL Assmnt: Tax Year: **2013**
 HOA Trns Fee: Tax Rate: **2.4632**
 HOA Includes:
 Lien Type: Loan Amnt: Fixed Rate:
 Exempt: **None** Int Rate:
 Incentive: Pref Title: **Independence - Hay Legal**
 Financing: **Cash, Conventional, Owner Financing - 1st Mortgage**

Showing Information

Show Inst: **Go** Accss Inst: **None**
 Lockbox: **Lockbox/Door-Front** Security: Sign: **Yes**
 Directions: **Cesar Chavez east from 35. Turn right on to Llano just before Pleasant Valley rd. Home is at the corner of Willow and Llano.**
 Ag Remarks: **Home is nice but needs updating. Value is in land and potential to build another home on the lot. 1 block away from Lady Bird Lake and just down the street from all Cesar Chavez street has to offer.**

Office Information

List Agent: **514928/Stephen Smith** Agent Ph: **(512) 565-1386** Agent Fax:
 List Office: **6031/Neuhaus Realty Group, LLC** Office Ph: **(512) 366-3270** Sub Ag: **1.000%**
 List Agent 2: LA 2 Ph: Buyer Ag: **3.000%**
 Owner Nm: **Reza Hosseini** Bonus:
 Occupant: **Vacant** List Date: **11/21/2014**
 Agent Email: **stephen@neuhausre.com** ADOM: **52** Exp Date:
 Intrmdry: **Yes** VarComm: **Yes** CDOM: **52** OLP: **\$384,000**
 Int Display: **Yes/AustinHomeSearch.com, Realtor.com, Syndication, TexasRealEstate.com**

Address Int: **Yes** Eval: **Yes** Comments: **Yes** IDX: **Yes**

List Detail URL: <http://www.austinhomesearch.com/5787193>

2 of 6

Int Remarks: **Great opportunity to own a large lot in east Austin only one block from Lady Bird Lake. Just down the way from sports fields, secret beach, hike and bike trail, etc. Fantastic downtown location provides convenience for the future owner. HUGE lot has potential for another structure. Live in the home while you build another! Hardwood Floors, Granite counters get you started on the way to your next home. Plenty of room to make it your own.**

BA:	<u>519083/Jules Adams</u>	SSQFT:	\$297.16	Sold Price:	\$345,000
BO:	<u>4669/Juice Homes, LLC</u>	BCCST:		Sold Date:	02/05/2015
Sd Cond:	Poor	Repairs:		Pend Date:	01/23/2015
Terms:	Cash	Ttl Pts:	0.0	New Loan:	\$

Comments: Roof and foundation needed work.

Click on the arrow to view History

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306



ML#: **8858289** Area: **5** Status: **S/RES**
 Address: **1603 Willow ST** List Price: **\$495,000**
 City: **Austin, TX, 78702** County: **Travis**
 PID: **02020703020000** Country:
 Map: **210 A2** Also List:
 Subdiv: **Riverside**
 Legal: **LOT 2 BLK 3 OLT 35 DIV 0 RIVERSIDE**
 ISD: **Austin ISD**
 Elem A: **Metz** Elem B: **Metz**
 Mid/Int: **Martin** Jr HS: **N/A**
 9/HS: **N/A** Sr HS: **Eastside Memorial**
 Type: **House/Fee-Simple** Sqft: **1,250/Tax Record**
 Beds: **3** Main/Oth: **3** \$/SF: **\$396.00**
 Baths: **2** F/H Bths: **2/0** Yr Built: **1910/Approximate**
 Living: **1** Stories: **1** Dining: **1/Dining L, Kit/Din Combo**
 Acres: **0.195** Land SQ: Lot Size:
 Pool: **No**
 Spa:

General Information

Unit Style: Mstr Main: **Yes**
 Garage: Bldr Nm:
 Parking: **2/Off Street** Found: **Pier & Beam**
 Roof: **Composition Shingle** Faces:
 Construct: **HardiPlank Type** Horses:
 Disability: **No** Blks Shttl:
 Lot Desc: FEMA: **No** ETJ: Blks Mtr/LR:
 Wtrfrnt: **No** Wtr Acc: **No**
 Prop Restrict: **No**

Interior Information

Floor: **Carpet** Fireplace:
 Steps: **Back Steps, Front Steps** Lndry Loc: **None**
 Master: **Full Bath** Lndry Fac: **No Connections**
 Kitchen: **Breakfast Area**
 Appl/Equip: **Cook Top Gas**
 Interior: **None**

Exterior Information

Trees: Fence: **Chain Link**
 Sprinkler: **No** View: **City** Gated:

Additional Information

List Agmt: **TAR/Exclusive Right to Sell** Copy ML#: 1st Right: **No**
 Sale Restrict: **None** Fore/REO: **No**
 Rq Doc/Ag In: **Home Protection Plan, Lead Base Paint Addendum**
 Doc Avail: **None Available**

Utilities Information

Heat: **Wall Unit** Sewer: **City at Street**
 A/C: **Window Unit** Water: **City**
 Utilities: **Electricity Available, Natural Gas Available, Phone Available** GCD:

Financial Information

HOA Name: Title: Est Taxes: **\$6,802**
 HOA Mngt Co: Possess: Act Tax: **\$6,802**
 HOA: SPL Assmnt: Tax Year: **2014**
 HOA Trns Fee: Tax Rate: **2.3798**
 HOA Includes:
 Lien Type: Loan Amnt: Fixed Rate:
 Exempt: **Homestead** Int Rate:
 Incentive: Pref Title:
 Financing: **Cash, Conventional**

Showing Information

Show Inst: **Appt w/ Agent** Access Inst: **Key in Lockbox**
 Lockbox: **Lockbox/Porch** Security: Sign: **Yes**
 Directions: **East on Cesar Chavez from I35, Right on Comal, Left on Willow. Property on the right-hand side**
 Ag Remarks: **LOCATION! LOCATION! LOCATION! GREAT INVESTMENT OPPROTUNITY IN THE HEART OF EAST AUSTIN GROWING COMMUNITY! Huge Lot Size 8,481sqft, Zoning SF-3-NP, This is an investors dream. Lots of activity in this neighborhood with new construction and rebuilds. BRING ALL OFFERS! Please Give The Owners 1 hour notice before showing Iris Velasquez - 512-354-5723**

Office Information

List Agent: **534275/William Jones** Agent Ph: **(512) 771-0953** Agent Fax:
 List Office: **6193/Twelve Rivers Realty** Office Ph: **(512) 588-1453** Sub Ag:
 List Agent 2: LA 2 Ph: Buyer Ag: **3.000%**
 Owner Nm: **Iris Velasquez** Bonus:
 Occupant: **Owner** List Date: **08/10/2015**
 Agent Email: **WJon44@hotmail.com** ADOM: **22** Exp Date:
 Intrmdry: **Yes** VarComm: **No** CDOM: **22** OLP: **\$495,000**
 Int Display: **Yes/AustinHomeSearch.com, Realtor.com, Syndication, TexasRealEstate.com**
 Address Int: **Yes** Eval: **Yes** Comments: **Yes** IDX: **Yes**
 List Detail URL: <http://www.austinhomesearch.com/8858289>

Int Remarks: **LOCATION! LOCATION! LOCATION! GREAT INVESTMENT OPPROTUNITY IN THE HEART OF EAST AUSTIN GROWING COMMUNITY! Huge Lot Size 8,481sqft, Zoning SF-3-NP, This is an investors dream. Lots of activity in this neighborhood with new construction and rebuilds. BRING ALL OFFERS!**

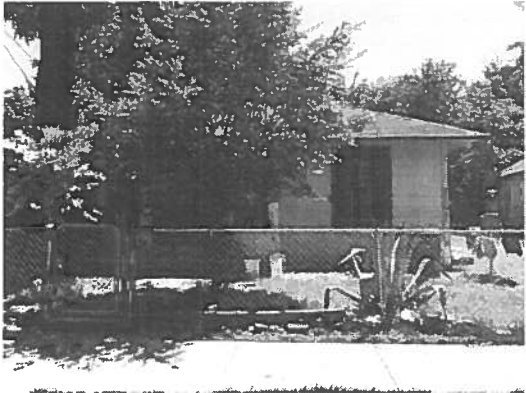
Syndication Remarks: **LOCATION! LOCATION! LOCATION! GREAT INVESTMENT OPPROTUNITY IN THE HEART OF EAST AUSTIN GROWING COMMUNITY! Huge Lot Size 8,481sqft, Zoning SF-3-NP, This is an investors dream. Lots of activity in this neighborhood with new construction and rebuilds. BRING ALL OFFERS!**

426

BA:	<u>640716/Lori Chibib</u>	SSQFT:	\$332.00	Sold Price:	\$415,000
BO:	<u>5751/Perfect Tree Realty</u>	BCCST:		Sold Date:	09/30/2015
Sd Cond:	Poor	Repairs:		Pend Date:	09/01/2015
Terms:	Conventional	Ttl Pts:	0.0	New Loan:	\$
Comments:	N/A				

Click on the arrow to view History

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ML#: **1289569** Area: **5** Status: **S/RES**
 Address: **1209 1/2 WILLOW ST** List Price: **\$350,000**
 City: **Austin, TX, 78702** County: **Travis**
 PID: **02020505060000** Country:
 Map: **210-A2 0** Also List:
 Subdiv: **CANTERBURY SQUARE**
 Legal: **LOT 25 OLT 33 DIV O CANTERBURY SQUARE**
 ISD: **Austin ISD**
 Elem A: **Sanchez** Elem B: **Sanchez**
 Mid/Int: **Martin** Jr HS: **N/A**
 9/HS: **N/A** Sr HS: **Austin**
 Type: **House/Fee-Simple** Sqft: **1,566/Owner**
 Beds: **2** Main/Oth: **2/0** \$/SF: **\$223.50**
 Baths: **2** F/H Bths: **2/0** Yr Built: **1930/Tear Down**
 Living: **1** Stories: **1** Dining: **/No Dining**
 Acres: **0.140** Land SQ: Lot Size: **50x128**
 Pool: **No**
 Spa:

526

General Information

Unit Style: Mstr Main: **Yes**
 Garage: Bldr Nm:
 Parking: **1/Outside** Found: **Pier & Beam**
 Roof: **Composition Shingle** Faces: **North**
 Construct: **Wood Shingle**
 Disability: **No** Horses: **No /0**
 Lot Desc: FEMA: **No** ETJ: Blks Shttl: Blks Mtr/LR:
 Wtrfrnt: **No** Wtr Acc: **No**
 Prop Restrict: **Yes /Unknown**

Interior Information

Floor: **See Agent** Fireplace:
 Steps: **See Agent** Lndry Loc: **See Agent**
 Master: **See Agent** Lndry Fac:
 Appl/Equip: **See Agent**
 Interior: **See Agent**

Exterior Information

Trees: Fence: **Chain Link**
 Sprinkler: **No** View: **No View** Gated:

Additional Information

List Agmt: **TAR/Exclusive Right to Sell** Copy ML#: 1st Right:
 Sale Restrict: **None** Fore/REO: **No**
 Rq Doc/Ag In: **Lead Base Paint Addendum, Other Disclosures**
 Doc Avail: **None Available**

Utilities Information

Heat: **Natural Gas** Sewer: **City at Street**
 A/C: **No A/C** Water: **City**
 Utilities: **Electricity on Property, Natural Gas Available** GCD:

Financial Information

HOA Name: Title: Est Taxes: **\$4,774**
 HOA Mngt Co: Possess: Act Tax:
 HOA: SPL Assmnt: Tax Year: **2014**
 HOA Trns Fee: Tax Rate:
 HOA Includes: Loan Amnt: Fixed Rate:
 Lien Type: Exempt: **Homestead, Over 65, See Agent** Int Rate:
 Incentive: Pref Title: **Independence -Ruby**
 Financing: **Cash**

Showing Information

Show Inst: **Appt w/ Agent, See Remarks** Accss Inst: **See Agent, See Remarks**
 Lockbox: **None** Security: Sign:
 Directions: **Head N. on IH/35...Follow I-35 N to Cesar Chavez St Exit....make left on Cesar Chavez...Right on Waller St. Left on Willow St. Home will be on the right.**
 Ag Remarks: **Urban infill opportunity!! Developers take note!Opportunity to build on one of the best blocks in HOT East Austin! Blocks from town lake, river view may be possible with a 2-3 story home. Lot is approximately (per TCAD) .14 of an acre with 2 dwellings currently on the property. Viewing of this property is by appointment only and with listing agent present. SERIOUS buyers only.Second dwelling located in rear of the property & entry is not recommended.PLEASE DO NOT disturb occupant.**

Office Information

List Agent: **458486/Terry Miller** Agent Ph: **(512) 431-4663** Agent Fax:
 List Office: **122801/Sky Realty** Office Ph: **(512) 342-8744** Sub Ag: **0.000%**
 List Agent 2: **644887/Casandra Martinez** LA 2 Ph: **(512) 294-6922** Buyer Ag: **3.000%**
 Owner Nm: **WITHHELD** Bonus:
 Occupant: **Owner** List Date: **07/12/2015**
 Agent Email: **terryannrealtor@gmail.com** ADOM: **5** Exp Date:
 Intrmdry: VarComm: CDOM: **5** OLP: **\$350,000**
 Int Display: **Yes/AustinHomeSearch.com, Realtor.com, Syndication, TexasRealEstate.com**
 Address Int: **Yes** Eval: **No** Comments: **No** IDX: **Yes**

626

List Detail URL:<http://www.austinhomesearch.com/1289569>

Int Remarks: **Investors & Developers take note!! Opportunity to build on one of the best blocks in HOT East Austin! Blocks from town lake, river view may be possible with a 2-3 story home. Lot is approximately (per TCAD) .14 of an acre with 2 dwellings currently on the property.**

Syndication Remarks: **Investors & Developers take note!! Opportunity to build on one of the best blocks in HOT East Austin! One street south of Cesar Chavez and a few blocks from town lake, river view may be possible with a 2-3 story home. Lot is approximately (per TCAD) .14 of an acre with 2 dwellings currently on the property. Please do not disturb home owner, call Agent for more information.**

BA: 553604/Amy Jennings
BO: 099101/Keller Williams Realty
Sd Cond: Poor
Terms: Cash

SSQFT: \$194.76
BCCST:
Repairs:
Ttl Pts: 0.0

Opt Date: 07/27/2015
Sold Price: \$305,000
Sold Date: 08/11/2015
Pend Date: 07/17/2015
New Loan: \$

Comments: Amazing location. Nice sized lot. Both structures deemed tear downs.

Click on the arrow to view History

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ML#: **5826539** Area: **5** Status: **S/LOT**
 Address: **1123 3/4 Henninger ST** List Price: **\$245,000**
 City: **Austin, TX, 78702** County: **Travis**
 PID: **02061504140000** Country:
 Subdiv: **Pickle Clara**
 Map: **586 W** Also Listed:
 Legal: **Lot 11 Blk 2 Olt 48&49 Div A Pickle Clara Subd**
 ISD: **Austin ISD**
 Elem A: **Govalle** Elem B: **Govalle**
 Mid/Int: **Martin** Jr HS: **N/A**
 9/HS: **N/A** Sr HS: **Eastside Memorial**
 Type: **Single Lot** ETJ: **No**
 Acres: **0.216** Land SF: Lot Size:
 \$/Acre: **\$1,134,259.26** FEMA: **Unknown**
 View: **No View**
 Lot Desc:

General Information

Topography:	Easements:	Creek:
Soil:	Endngrd: Unknown	Mineral: None
Home Allow: Approval Required, Site Built	Tear Down:	
Bldr Restrict: Yes Zoned: Yes	Barns:	Garages:
Arch Appd: Yes Comm Allw: No	Corrals:	Sheds:
Livestock: No Gated:	Blks Shttl:	Blks Mtr/LR:
Horses:	Surface Wtr: No	
Str Surface: Paved, Public Maintained Road		
Wtrfrnt: No	Wtr Acc:	

Additional Information

Improvmtnts: Phone Lines, Public Water, Utilities-Electric		
Prop Restrict: Yes /Deed Restrictions		
List Agmt: TAR/Exclusive Right to Sell	Copy ML#:	1st Right:
Sale Restrict: None	Fore/REO: No	
Req'd Doc: None		
Doc Avail: Survey		

Utilities Information

Water: City	Sewer: City at Street	GCD:
Utilities: Electricity Available		

Financial Information

HOA Name:	Title:	Est Tax: \$2,856
HOA Mngt:	Possess: Closing, Funding	Act Tax: \$2,856
HOA:	SPL Assmnt:	Tax Year: 2014
HOA Trns Fee:		Tax Rate: 2.3798
HOA Includes:		
Lien Type:	Loan Amnt:	Fixed Rate:
Exempt: None		Intrst Rate:
Financing: Cash, Conventional, VA		

Showing Information

Show: Go	Access: None	
Lockbox:	Security:	Sign: Yes
Directions: from IH35 N towards 6th street, tur right on 7th street, left on N Pleasant Valley, right on Lyons, left on Tillery Street, right on Thompson then right on Henninger.		
Ag Remarks: Investor, builder, developer opportunity in HOT East Austin. Huge lot - .216 (50x189) - SF3 zoning. Structure shown on attached survey has been removed. Buyer to verify zoning & lot size		

Office Information

List Agent: 591062/Tomas Corzo	Agent Ph: (512) 567-4509	Agent Fax: (512) 394-6166
List Office: 0991/Keller Williams Realty	Office Ph: (512) 448-4111	Sub Ag: 0.0%
List Agent 2:	LA 2 Ph:	Buyer Ag: 3.0%
Owner Nm: Withheld		Bonus:
Ag Email: starcapitaltexas@gmail.com		List Date: 02/19/2015
Intrmdry: Yes VarComm: No	ADOM: 5	Exp Date:
	CDOM: 5	OLP: \$245,000
Int Display: Yes/AustinHomeSearch.com, Realtor.com, Syndication, TexasRealEstate.com	Comments: No	IDX: Yes
Address Int: Yes AVM: No		
List Detail URL: http://www.austinhomesearch.com/5826539		
Int Remarks: Investor, builder, developer opportunity in HOT East Austin. Huge lot - .216 (50x189)- SF3 zoning. Structure shown on attached survey has been removed. Buyer to verify zoning & lot size		

BA: 625503/Orlando Solis	S\$/Acre: \$1,087,962.96	Sold Price: \$235,000
BO: 378803/Realty Austin	Ttl Pts: 0.00	Sold Date: 03/23/2015
Sd Cond: Cash	BCCST: 0	Pend Date: 02/24/2015
Terms: Good		New Loan: \$
Comments:		

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ML#: **7454585** Area: **5** Status: **S/LOT**
 Address: **2617 E 7th ST** List Price: **\$299,000**
 City: **Austin, TX, 78702** County: **Travis**
 PID: **02031104100000** Country:
 Subdiv: **Simms Paul O**
 Map: **210 C2** Also Listed:
 Legal: **LOT 40 *PLUS ADJ VAC ST OLT 22 DIV A SIMMS PAUL O**
 ISD: **Austin ISD**
 Elem A: **Brooke** Elem B: **N/A**
 Mid/Int: **Martin** Jr HS: **N/A**
 9/HS: **N/A** Sr HS: **N/A**
 Type: **Single Lot** ETJ: **No**
 Acres: **0.114** Land SF: Lot Size:
 \$/Acre: **\$2,622,807.02** FEMA: **No**
 View: **City**
 Lot Desc:

General Information

Topography:	Easements:	Creek:
Soil:	Endngrd: Unknown	Mineral: See Agent
Home Allow: See Agent	Tear Down:	Garages:
Bldr Restrict: Yes Zoned: Yes	Barns:	Sheds:
Arch Appd: No Comm Allw: Yes	Corrals:	Blks Mtr/LR:
Livestock: No Gated:	Blks Shttl:	
Horses:	Surface Wtr: No	
Str Surface: Paved/Curbed		
Wtrfrnt: No	Wtr Acc:	

Additional Information

Improvmts: No Land Improvements		
Prop Restrict: Yes /Zoning		
List Agmt: ACTRIS/Exclusive Right to Sell	Copy ML#:	1st Right:
Sale Restrict: None	Fore/REO: No	
Req'd Doc: None		
Doc Avail: Survey		

Utilities Information

Water: City	Sewer: City at Street	GCD:
Utilities: Electricity Available		

Financial Information

HOA Name:	Title:	Est Tax: \$2,952
HOA Mngt:	Possess:	Act Tax: \$2,952
HOA:	SPL Assmnt	Tax Year: 2014
HOA Trns Fee:		Tax Rate: 2.3798
HOA Includes:		
Lien Type:	Loan Amnt:	Fixed Rate:
Exempt: None		Intrst Rate:
Financing: Cash, Conventional		

Showing Information

Show: Go	Access: None	Sign:
Lockbox: None	Security:	
Directions: From I-13 head east on 7th St. Between Pedernales St and Calles St on the right. It's the lot next to Title Max.		
Ag Remarks: High traffic area, on bus routes. Close to HEB. E 7th St is BOOMING! Zoned CS,MU,NP		

Office Information

List Agent: 247633/Herbert Martinez	Agent Ph: (512) 899-4663	Agent Fax: (512) 610-2530
List Office: 081M/Real Estate Executives of Aus	Office Ph: (512) 899-4663	Sub Ag: \$
List Agent 2:	LA 2 Ph:	Buyer Ag: 3.0%
Owner Nm: Josephine Moreno Zamarripa		Bonus:
Ag Email: herb@hsmartinez.com		List Date: 01/27/2015
Intrmdry: VarComm:	ADOM: 237	Exp Date:
	CDOM: 237	OLP: \$350,000
Int Display: Yes/AustinHomeSearch.com, Realtor.com, TexasRealEstate.com	Comments: No	IDX: Yes
Address Int: Yes AVM: No		
List Detail URL: http://www.austinhomesearch.com/7454585		
Int Remarks: This lot is on a busy and highly developed commercial area of East Austin. Its a major artery from downtown to the Airport.		
Syndication Remarks: This lot is on a busy and highly developed commercial area of East Austin. Its a major artery from downtown to the Airport.		
BA: 443870/Joellen Meyeres	\$\$/Acre: \$2,412,280.7	Sold Price: \$275,000
BO: 443870/Capital Leasing Mgt & Sales	Ttl Pts: 0.00	Sold Date: 10/22/2015
Sd Cond: Conventional	BCCST: 0	Pend Date: 09/21/2015
Terms: Average		New Loan: \$150,000
Comments:		



ML#: **8083688** Area: **5** Status: **S/LOT**
 Address: **1009 1/2 Cherico ST** List Price: **\$299,000**
 City: **Austin , TX , 78702** County: **Travis**
 PID: **02051505140000** Country:
 Subdiv: **Delzell**
 Map: **210 D1** Also Listed:
 Legal: **LOT 2 BLK 1 OLT 39 DIV A DELZELL SUBD**
 ISD: **Austin ISD**
 Elem A: **Govalle** Elem B: **N/A**
 Mid/Int: **Martin** Jr HS: **N/A**
 9/HS: **N/A** Sr HS: **Eastside Memorial**
 Type: **Single Lot** ETJ: **No**
 Acres: **0.207** Land SF: Lot Size:
 \$/Acre: **\$1,444,444.44** FEMA: **No**
 View: **See Agent**
 Lot Desc: **See Agent**

General Information

Topography: Level	Easements:	Creek: None
Soil: See Agent	Endngrd: Unknown	Mineral: See Agent
Home Allow: See Agent	Tear Down: Yes	
Bldr Restrict: No Zoned: Yes	Barns:	Garages:
Arch Appd: No Comm Allw: No	Corrals:	Sheds:
Livestock: No Gated:	Blks Shttl:	Blks Mtr/LR:
Horses: No Surface Wtr: No		
Str Surface: Blacktop	Fence: Chain Link, Privacy	
Trees: Large (Over 40 Ft)	Wtr Acc: No	
Wtrfrnt: No		

Additional Information

Buildings: Structure - No Value		
Improvments: Fenced, Utilities-Electric		
Prop Restrict: Yes /City Restrictions, Deed Restrictions		
List Agmt: TAR/Exclusive Right to Sell	Copy ML#:	1st Right:
Sale Restrict: None	Fore/REO: No	
Req'd Doc: Lead Base Paint Addendum, Seller Disclosure		
Doc Avail: Building Plans		

Utilities Information

Water: City	Sewer: City at Street	GCD:
Utilities: Above Ground		

Financial Information

HOA Name:	Title: Buyer	Est Tax: \$4,107
HOA Mngt:	Possess: Closing, Funding	Act Tax: \$4,107
HOA:	SPL Assmnt	Tax Year: 2014
HOA Trns Fee:		Tax Rate: 2.3798
HOA Includes:		
Lien Type:	Loan Amnt:	Fixed Rate:
Exempt: None		Intrst Rate:
Financing: Cash, Conventional		

Showing Information

Show: Call Agent for Code	Access: See Agent	Sign: Yes
Lockbox: Combo Lockbox/Door-Front	Security:	
Directions: IH-35 to E. 7th Street. Turn left on Springdale. Turn left on Lyons. Turn right on Cherico. Property will be on your right.		
Ag Remarks: Amazing opportunity to rehab or start fresh in 78702. Property is zoned SF-3 providing potential for a duplex. Note the other new construction homes selling nearby for \$400-\$600k. Lot backs to Boggy Creek Farm. There is no existing survey and property to be sold as-is. Please call agent for more information and access to the existing home. Building plans available. Also listed as MLS 7122974.		

Office Information

List Agent: 574892/Rachael Felan	Agent Ph: (512) 517-8122	Agent Fax:
List Office: 122801/Sky Realty	Office Ph: (512) 342-8744	Sub Ag: 0.0%
List Agent 2:	LA 2 Ph:	Buyer Ag: 3.0%
Owner Nm: Annette D'Armata		Bonus:
Ag Email: Rachael.Felan@gmail.com		List Date: 02/20/2015
Intrmdry: Yes VarComm: No	ADOM: 28	Exp Date:
	CDOM: 117	OLP: \$299,000
Int Display: Yes/AustinHomeSearch.com, Realtor.com, Syndication, TexasRealEstate.com	Comments: No	IDX: Yes
Address Int: Yes AVM: No		
List Detail URL: http://www.austinhomesearch.com/8083688		
Int Remarks: Amazing opportunity to rehab or start fresh in 78702. This lush lot with mature trees backs to Boggy Creek Farm, one of many small farms that operator in the neighborhood. Quick access to downtown and Hwy 183. There are new homes selling around the corner for \$400,000+.		
BA: 510863/Tate Chiles	S\$/Acre: \$1,352,657	Sold Price: \$280,000
BO: 1556/e-Executive Realty	Ttl Pts: 0.00	Sold Date: 04/07/2015
Sd Cond: Cash	BCCST: 0	Pend Date: 03/20/2015
Terms: Fair		New Loan: \$
Comments: Sold for lot value.		

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Search Criteria

This search was narrowed to a specific set of listings.
Selected 9 of 9 results.

Uniform Residential Appraisal Report

File # 362r14

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.

Property Address **807 Waller St** City **Austin** State **TX** Zip Code **78702**

Borrower **Jesse Hernandez & Rebecca Renteria** Owner of Public Record **Guadalupe Neighborhood Developm** County **Travis**

Legal Description **S.36' of Lot 1, Block 3, OLT 2-3, Geo. L Robertson Addition**

Assessor's Parcel # **142-130-021** Tax Year **2014** R.E. Taxes \$ **14,150**

Neighborhood Name **Robertson** Map Reference **585 X** Census Tract **0009.01**

Occupant Owner Tenant Vacant Special Assessments \$ **0** PUD HOA \$ **0** per year per month

Property Rights Appraised Fee Simple Leasehold Other (describe)

Assignment Type Purchase Transaction Refinance Transaction Other (describe)

Lender/Client **Bank of California, NA** Address **18500 Von Karman Ave, Ste 1100, Irvine, CA 92612**

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

Report data source(s) used, offering price(s), and date(s). **DOM 0;Marketed outside of MLS. No other sales activity in the allotted time period.**

1 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; Terms and conditions appear typical for the marketplace.**

Contract Price \$ **85,000** Date of Contract **08/28/2014** Is the property seller the owner of public record? Yes No Data Source(s) **Ta records.**

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

If Yes, report the total dollar amount and describe the items to be paid. **\$3,000;;Seller paying \$3,000 towards buyer's closing costs.**

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

Neighborhood Characteristics			One-Unit Housing Trends			One-Unit Housing		Present Land Use %	
Location	<input checked="" type="checkbox"/> Urban <input type="checkbox"/> Suburban <input type="checkbox"/> Rural	Property Values	<input type="checkbox"/> Increasing <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining	PRICE	AGE	One-Unit	75 %		
Built-Up	<input checked="" type="checkbox"/> Over 75% <input type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%	Demand/Supply	<input type="checkbox"/> Shortage <input checked="" type="checkbox"/> In Balance <input type="checkbox"/> Over Supply	\$ (000)	(yrs)	2-4 Unit	10 %		
Growth	<input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow	Marketing Time	<input checked="" type="checkbox"/> Under 3 mths <input type="checkbox"/> 3-6 mths <input type="checkbox"/> Over 6 mths	300	Low	0	Multi-Family	5 %	
Neighborhood Boundaries	MLK to the north, IH-35 to the west, Airport to the east and Lady Bird Lake to the south. The Austin ISD serves the area.			950	High	100	Commercial	5 %	
Neighborhood Description	Subject is located in an established residential neighborhood in central Austin characterized by medium to large sized homes maintained in average to excellent condition. Access to employment, major arterial routes, shopping, schools and amenities is very good. Employment stability and appeal to market is very good for the market. There were no adverse conditions noted.			400	Pred.	25	Other	5 %	

Market Conditions (including support for the above conclusions) **Property values in the defined area are generally stable with supply and demand in balance. Marketing times typically range from 0 to 3 months which indicates a stable to active market. Financing is available through Conventional, FHA and VA loans at 3-8% interest with sellers paying 0-4 points. No unusual financing incentives were noted in the market.**

Dimensions **See tax records** Area **2,544 sf** Shape **Generally Rectangular** View **N;Res;**

Specific Zoning Classification **SF-3-NP** Zoning Description **Single family residential with a neighborhood plan**

Zoning Compliance Legal Legal Nonconforming (Grandfathered Use) 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? Yes No If No, describe

Utilities	Public	Other (describe)	Public	Other (describe)	Off-site Improvements - Type	Public	Private
Electricity	<input checked="" type="checkbox"/>		Water	<input checked="" type="checkbox"/>	Street	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Gas	<input checked="" type="checkbox"/>		Sanitary Sewer	<input checked="" type="checkbox"/>	Alley	<input checked="" type="checkbox"/>	<input type="checkbox"/>

FEMA Special Flood Hazard Area Yes No FEMA Flood Zone **X** FEMA Map # **48453C0465H** FEMA Map Date **09/26/2008**

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

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

There were no adverse easements, encroachments, or illegal/legal nonconforming zoning noted during the site visit. All utilities are available to the site.

General Description		Foundation		Exterior Description		materials/condition		Interior		materials/condition	
Units	<input checked="" type="checkbox"/> One <input type="checkbox"/> One with Accessory Unit	<input checked="" type="checkbox"/> Concrete Slab <input type="checkbox"/> Crawl Space		Foundation Walls	Concrete Slab/new	Floors	StnC, Tile, Wood/new				
# of Stories	2.0	<input type="checkbox"/> Full Basement <input type="checkbox"/> Partial Basement		Exterior Walls	Hardie Plank/new	Walls	Drywall/new				
Type	<input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det./End Unit	Basement Area	0 sq.ft.	Roof Surface	SS Metal/new	Trim/Finish	Paint wood/new				
Design (Style)	<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.	Basement Finish	0 %	Gutters & Downspouts	Aluminum/new	Bath Floor	Tile/new				
Year Built	2013	<input type="checkbox"/> Outside Entry/Exit <input type="checkbox"/> Sump Pump		Window Type	Low E/new	Bath Wainscot	Tile/new				
Effective Age (Yrs)	0	Evidence of <input type="checkbox"/> Infestation <input type="checkbox"/> None noted		Storm Sash/Insulated	N/A	Car Storage	<input type="checkbox"/> None				
Attic	<input type="checkbox"/> None	<input type="checkbox"/> Dampness <input type="checkbox"/> Settlement		Screens	Screens/new	<input checked="" type="checkbox"/> Driveway	# of Cars 2				
<input checked="" type="checkbox"/> Drop Stair <input type="checkbox"/> Stairs		Heating <input checked="" type="checkbox"/> FWA <input type="checkbox"/> HWBB <input type="checkbox"/> Radiant		Amenities	<input type="checkbox"/> Woodstove(s) # 0	Driveway Surface	Concrete				
<input type="checkbox"/> Floor <input type="checkbox"/> Scuttle		<input type="checkbox"/> Other <input type="checkbox"/> Fuel Gas		Fireplace(s) # 0	Fence None	Garage	# of Cars 0				
<input type="checkbox"/> Finished <input type="checkbox"/> Heated		Cooling <input checked="" type="checkbox"/> Central Air Conditioning		<input checked="" type="checkbox"/> Patio/Deck <input type="checkbox"/> Open	<input checked="" type="checkbox"/> Porch <input type="checkbox"/> Covered	Carport	# of Cars 0				
		<input type="checkbox"/> Individual <input type="checkbox"/> Other		<input type="checkbox"/> Pool <input type="checkbox"/> None	<input checked="" type="checkbox"/> Other <input type="checkbox"/> Balcony	Att.	<input type="checkbox"/> Det. <input type="checkbox"/> Built-in				

Appliances Refrigerator Range/Oven Dishwasher Disposal Microwave Washer/Dryer Other (describe)

Finished area above grade contains: **7 Rooms 3 Bedrooms 2.1 Bath(s) 1,469 Square Feet of Gross Living Area Above Grade**

Additional features (special energy efficient items, etc.). **Covered front porch, balcony, 4-star energy rating, stainless appliances, tankless water heater, solar system**

Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). **C1;No updates in the prior 15 years;The subject is in new condition and is functional, marketable, and in conformity with its surroundings. There were no external inadequacies noted during the site visit. All utilities were on and systems appear to be functioning.**

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

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

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

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

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There are 34 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 320,000 to \$ 695,000					
There are 75 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 315,000 to \$ 725,000					
FEATURE	SUBJECT	COMPARABLE SALE # 1	COMPARABLE SALE # 2	COMPARABLE SALE # 3	
Address 807 Waller St Austin, TX 78702		1008 Wheeless St Austin, TX 78702	1204 Cotton St Austin, TX 78702	2315 E 11th St Austin, TX 78702	
Proximity to Subject		0.15 miles NE	0.35 miles NE	0.77 miles E	
Sale Price	\$ 85,000	\$ 625,000	\$ 515,000	\$ 585,000	
Sale Price/Gross Liv. Area	\$ 57.86 sq.ft.	\$ 336.93 sq.ft.	\$ 320.07 sq.ft.	\$ 341.31 sq.ft.	
Data Source(s)		MLS/Tax/Agent;DOM 20	MLS/Tax/Agent;DOM 17	MLS/Tax/Agent;DOM 4	
Verification Source(s)		MLS-ABOR#1621895	MLS-ABOR#1612402	MLS-ABOR#5396042	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
Sales or Financing Concessions		ArmLth Cash;0	0	ArmLth Conv;1500	0
Date of Sale/Time		s05/14;c04/14		s09/14;c08/14	
Location	N;Res;	N;Res;		N;Res;	
Leasehold/Fee Simple	Leasehold	Fee Simple	-15,000	Fee Simple	-15,000
Site	2,544 sf	2944 sf	0	3615 sf	0
View	N;Res;	N;Res;		N;Res;	
Design (Style)	DT2.0;Traditiona	DT2.0;Modern	0	DT2.0;Traditiona	0
Quality of Construction	Q3	Q3		Q3	
Actual Age	0	0		3	0
Condition	C1	C1		C3	+5,000
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms. Baths	
Room Count	7 3 2.1	7 3 2.1		7 3 2.1	
Gross Living Area	1,469 sq.ft.	1,855 sq.ft.	-29,000	1,609 sq.ft.	-10,500
Basement & Finished Rooms Below Grade	0sf	0sf		0sf	
Functional Utility	Average	Average		Average	
Heating/Cooling	Central	Central		Central	
Energy Efficient Items	Solar panels	None	+10,000	None	+10,000
Garage/Carport	2dw	2cp2dw	-10,000	2dw	-10,000
Porch/Patio/Deck	Porches	Porches		Porches	
Net Adjustment (Total)		<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -44,000	<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -28,400
Adjusted Sale Price of Comparables		Net Adj. 7.0 % Gross Adj. 10.2 %	\$ 581,000	Net Adj. 3.0 % Gross Adj. 6.9 %	\$ 499,500
<input checked="" type="checkbox"/> I did <input type="checkbox"/> did not research the sale or transfer history of the subject property and comparable sales. If not, explain					
My research <input type="checkbox"/> did <input checked="" type="checkbox"/> 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/Tax records					
My research <input type="checkbox"/> did <input checked="" type="checkbox"/> 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/Tax records					
Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).					
ITEM	SUBJECT	COMPARABLE SALE #1	COMPARABLE SALE #2	COMPARABLE SALE #3	
Date of Prior Sale/Transfer					
Price of Prior Sale/Transfer					
Data Source(s)	Tax Records	Tax Records	Tax Records	Tax Records	
Effective Date of Data Source(s)	10/13/2014	10/13/2014	10/13/2014	10/13/2014	
Analysis of prior sale or transfer history of the subject property and comparable sales No sale of the subject or comparable sales during the allocated time period.					
Summary of Sales Comparison Approach See Attached Sheet.					
Indicated Value by Sales Comparison Approach \$ 575,000					
Indicated Value by: Sales Comparison Approach \$ 575,000 Cost Approach (if developed) \$ 575,265 Income Approach (if developed) \$					
The Sales Comparison Approach is considered the most reliable method of estimating value since it reflects interactions between buyers and sellers in the marketplace. The Cost Approach supports the estimated value. The Income Approach was not utilized as homes in the area are not typically marketed for income.					
This appraisal is made <input checked="" type="checkbox"/> "as is", <input type="checkbox"/> subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, <input type="checkbox"/> subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or <input type="checkbox"/> 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 \$ 560,000, as of 10/13/2014, which is the date of inspection and the effective date of this appraisal.					

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See Attached Sheet.

At the request of the client, development of the cost approach has been attempted by the appraiser as an analysis to support their opinion of the property's market value. Because there is insufficient market evidence to credibly support the site value/derivation of total appreciation, the cost approach is not given any consideration in the appraiser's final analysis. Use of this data, in whole or in part, for other purposes is not intended by the appraiser. Nothing set forth in the appraisal should be relied upon for the purpose of determining the amount or type of insurance coverage to be placed on the subject property. The appraiser assumes no liability for and does not guarantee that any insurable value estimate inferred from this report will result in the subject property being fully insured for any loss that may be sustained. The appraiser recommends that an insurance professional be consulted. Further, the cost approach may not be a reliable indication of replacement or reproduction cost for any date other than the effective date of this appraisal due to changing costs of labor and materials and due to changing building codes and governmental regulations and requirements.

ADDITIONAL COMMENTS

COST APPROACH TO VALUE (not required by Fannie Mae)
 Provide adequate information for the lender/client to replicate the below cost figures and calculations.
 Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) There were no sales of similar vacant lots over the past 2 years. Land value was established through extraction techniques and tax information.

COST APPROACH	ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input checked="" type="checkbox"/> REPLACEMENT COST NEW	OPINION OF SITE VALUE	= \$ 300,000
	Source of cost data Marshall and Swift	DWELLING 1,469 Sq.Ft. @ \$ 185.00	= \$ 271,765
	Quality rating from cost service Good Effective date of cost data 10/13/2014	0 Sq.Ft. @ \$	= \$
	Comments on Cost Approach (gross living area calculations, depreciation, etc.)		= \$
	Data for the Cost Approach was obtained from Marshall and Swift Residential Cost Handbook. Land value was determined through investigation in the marketplace. Physical depreciation was calculated via the Age-Life method estimating an effective age of 0 years and a remaining economic life of 100 years, resulting in a depreciation factor of approximately 0%	Garage/Carport Sq.Ft. @ \$	= \$
		Total Estimate of Cost-New	= \$ 271,765
		Less Physical Functional External	= \$()
		Depreciated Cost of Improvements	= \$ 271,765
		"As-is" Value of Site Improvements	= \$ 3,500
	Estimated Remaining Economic Life (HUD and VA only) 100 Years	INDICATED VALUE BY COST APPROACH	= \$ 575,265

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.

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

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

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

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

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

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

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

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

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

APPRAISER

Signature 
 Name James Robert Ward
 Company Name Ward Appraisal Services
 Company Address 1707 Romeria Drive
Austin, TX 78757
 Telephone Number (512) 452-7305
 Email Address bobward@wardtopia.com
 Date of Signature and Report 11/04/2014
 Effective Date of Appraisal 10/13/2014
 State Certification # 1321560
 or State License # _____
 or Other (describe) _____ State # _____
 State TX
 Expiration Date of Certification or License 11/30/2015

ADDRESS OF PROPERTY APPRAISED
807 Waller St
Austin, TX 78702

APPRAISED VALUE OF SUBJECT PROPERTY \$ 560,000

LENDER/CLIENT

Name Nationwide Appraisal Network
 Company Name Banc of California, NA
 Company Address 18500 Von Karman Ave, Ste 1100, Irvine, CA
92612
 Email Address _____

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

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

SUBJECT PROPERTY

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

COMPARABLE SALES

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

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FEATURE	SUBJECT	COMPARABLE SALE #4			COMPARABLE SALE #5			COMPARABLE SALE #6		
Address	807 Waller St Austin, TX 78702	1613 Willow St # A Austin, TX 78702			1602 Haskell St # B Austin, TX 78702			63 Comal St Austin, TX 78702		
Proximity to Subject		0.70 miles S			0.88 miles S			0.81 miles S		
Sale Price	\$ 85,000	\$ 622,500			\$ 514,892			\$ 440,000		
Sale Price/Gross Liv. Area	\$ 57.86 sq.ft.	\$ 366.18 sq.ft.			\$ 314.15 sq.ft.			\$ 314.29 sq.ft.		
Data Source(s)		MLS/Tax/Agent;DOM 1			MLS/Tax/Agent;DOM 23			MLS/Tax/Agent;DOM 9		
Verification Source(s)		MLS-ABOR#3786163			MLS-ABOR#7856520			MLS-ABOR#1515726		
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	
Sales or Financing Concessions		ArmLth Conv;0	0	ArmLth Conv;0	0	ArmLth Conv;0	0	ArmLth Conv;0	0	
Date of Sale/Time		s07/14;c05/14		s07/14;c06/14		s02/14;c02/14				
Location	N;Res;	N;Res;		N;Res;		N;Res;		N;Res;		
Leasehold/Fee Simple	Leasehold	Fee Simple	-15,000	Fee Simple	-15,000	Fee Simple	-15,000	Fee Simple	-15,000	
Site	2,544 sf	3441 sf	0	3920 sf	0	3354 sf	0			
View	N;Res;	N;Res;		N;Res;		N;Res;		N;Res;		
Design (Style)	DT2.0;Traditiona	DT2.0;Modern	0	DT2.0;Modern	0	DT2.0;Modern	0	DT2.0;Modern	0	
Quality of Construction	Q3	Q3		Q3		Q3		Q3		
Actual Age	0	0		0		3				
Condition	C1	C1		C1		C3			+5,000	
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms. Baths		Total Bdrms. Baths		Total Bdrms. Baths		
Room Count	7 3 2.1	7 3 2.1		7 3 2.1		6 2 2.1			0	
Gross Living Area	1,469 sq.ft.	1,700 sq.ft.	-17,300	1,639 sq.ft.	-12,800	1,400 sq.ft.	+5,200			
Basement & Finished Rooms Below Grade	0sf	0sf		0sf		0sf				
Functional Utility	Average	Average		Average		Average				
Heating/Cooling	Central	Central		Central		Central				
Energy Efficient Items	Solar panels	None	+10,000	None	+10,000	None	+10,000			
Garage/Carport	2dw	2cp2dw	-10,000	2gd2cp	-20,000	1qbi1dw	-10,000			
Porch/Patio/Deck	Porches	Porches		Porches		Porches				
Net Adjustment (Total)		<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -32,300	<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -37,800	<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -4,800			
Adjusted Sale Price of Comparables		Net Adj. 5.2 % Gross Adj. 8.4 %	\$ 590,200	Net Adj. 7.3 % Gross Adj. 11.2 %	\$ 477,092	Net Adj. 1.1 % Gross Adj. 10.3 %	\$ 435,200			
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 #4	COMPARABLE SALE #5	COMPARABLE SALE #6						
Date of Prior Sale/Transfer										
Price of Prior Sale/Transfer										
Data Source(s)	Tax Records	Tax Records	Tax Records	Tax Records						
Effective Date of Data Source(s)	10/13/2014	10/13/2014	10/13/2014	10/13/2014						
Analysis of prior sale or transfer history of the subject property and comparable sales See attached sheet.										
Analysis/Comments See attached sheet.										

Uniform Residential Appraisal Report

File # 362r14

FEATURE	SUBJECT	COMPARABLE SALE #7			COMPARABLE SALE #8			COMPARABLE SALE #9		
Address	807 Wailer St Austin, TX 78702	2702 E 12th St Austin, TX 78702			2305 E 8th St Austin, TX 78702			1103 E 2nd St Austin, TX 78702		
Proximity to Subject		1.21 miles NE			0.87 miles E			0.47 miles SW		
Sale Price	\$ 85,000	\$ 695,000			\$ 499,900			\$ 525,000		
Sale Price/Gross Liv. Area	\$ 57.86 sq.ft.	\$ 398.97 sq.ft.			\$ 285.98 sq.ft.			\$ 317.03 sq.ft.		
Data Source(s)		MLS/Tax/Agent;DOM 9			MLS/Tax/Agent;DOM 2			MLS/Tax/Agent;DOM 31		
Verification Source(s)		MLS-ABOR#6891623			MLS-ABOR#6830791			MLS-ABOR#1887234		
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+	(-) \$ Adjustment	DESCRIPTION	+	(-) \$ Adjustment	DESCRIPTION	+	(-) \$ Adjustment
Sales or Financing Concessions		Listing		-13,900	Listing		-10,000	Listing		-10,500
Date of Sale/Time		Active			c08/14			c04/14		
Location	N;Res;	N;Res;			N;Res;			N;Res;		
Leasehold/Fee Simple	Leasehold	Fee Simple		-15,000	Fee Simple		-15,000	Fee Simple		-15,000
Site	2,544 sf	3800 sf		0	5793 sf		0	6360 sf		0
View	N;Res;	N;Res;			N;Res;			N;Res;		
Design (Style)	DT2.0;Traditional	DT2.0;Modern		0	DT2.0;Traditional			DT1.0;Modern		0
Quality of Construction	Q3	Q3			Q3			Q3		
Actual Age	0	0			8		0	114		+11,400
Condition	C1	C1			C3		+5,000	C3		+5,000
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths			Total Bdrms. Baths			Total Bdrms. Baths		
Room Count	7 3 2.1	7 3 2.1			7 3 2.1			8 4 2.0		+5,000
Gross Living Area	1,469 sq.ft.	1,742 sq.ft.		-20,500	1,748 sq.ft.		-20,900	1,656 sq.ft.		-14,000
Basement & Finished Rooms Below Grade	Osf	Osf			Osf			Osf		
Functional Utility	Average	Average			Average			Average		
Heating/Cooling	Central	Central			Central			Central		
Energy Efficient Items	Solar panels	None		+10,000	None		+10,000	None		+10,000
Garage/Carport	2dw	2dw			2dw			2gd2dw		-15,000
Porch/Patio/Deck	Porches	Porches			Porches			Porches		
Net Adjustment (Total)		<input type="checkbox"/> + <input checked="" type="checkbox"/> -		\$ -39,400	<input type="checkbox"/> + <input checked="" type="checkbox"/> -		\$ -30,900	<input type="checkbox"/> + <input checked="" type="checkbox"/> -		\$ -23,100
Adjusted Sale Price of Comparables		Net Adj. 5.7 %			Net Adj. 6.2 %			Net Adj. 4.4 %		
		Gross Adj. 8.5 %		\$ 655,600	Gross Adj. 12.2 %		\$ 469,000	Gross Adj. 16.4 %		\$ 501,900
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 #7			COMPARABLE SALE #8			COMPARABLE SALE #9		
Date of Prior Sale/Transfer										
Price of Prior Sale/Transfer										
Data Source(s)	Tax Records	Tax Records			Tax Records			Tax Records		
Effective Date of Data Source(s)	10/13/2014	10/13/2014			10/13/2014			10/13/2014		
Analysis of prior sale or transfer history of the subject property and comparable sales See attached sheet.										
Analysis/Comments										

Market Conditions Addendum to the Appraisal Report

File No. 362r14

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

Property Address 807 Waller St City Austin State TX ZIP Code 78702
 Borrower Jesse Hernandez & Rebecca Renteria

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

Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)	35	26	14	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)	5.83	8.67	4.67	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Total # of Comparable Active Listings	67	48	54	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	11.5	5.5	11.6	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Median Comparable Sale Price	390,000	449,950	398,557	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Sales Days on Market	20	18	11	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Comparable List Price	419,900	417,495	422,400	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Listings Days on Market	41	47.5	30	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Sale Price as % of List Price	92.9	108	94.4	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining

Seller-(developer, builder, etc.)paid financial assistance prevalent? Yes No Declining Stable Increasing

Explain in detail the seller concessions trends for the past 12 months (e.g., seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs, condo fees, options, etc.). Seller concessions appear to be consistent with market sellers offering to pay approximately 3-4% of the buyer's costs. This does not appear to be increasing or decreasing at the present. No adjustments are indicated.

Are foreclosure sales (REO sales) a factor in the market? Yes No If yes, explain (including the trends in listings and sales of foreclosed properties).
 There are foreclosures in the area but they do not appear to have a negative impact on the market, except for keeping prices stable.

Cite data sources for above information. MLS, Federal Housing Finance Agency, News Reports

Summarize the above information as support for your conclusions in the Neighborhood section of the appraisal report form. If you used any additional information, such as an analysis of pending sales and/or expired and withdrawn listings, to formulate your conclusions, provide both an explanation and support for your conclusions.
 An analysis of the above data indicates that the area market is in a period of stability. This is confirmed by data from the Federal Housing Finance Agency that places Texas in a slightly positive market category overall. The overall market appears to be stable at the present time. Data used in the analysis is from the MLS focused on the subject's immediate neighborhood and considered homes similar in age, location and size. ** It should be recognized that the number of listings on page 2 of the report will not be the same as that on the 1004mc form. The 1004mc form measures listings for the past 3 months while page 2 reflects current listings. Some of the listings on the 1004mc form will have closed or expired or been withdrawn.

CONDO/CO-OP PROJECTS

If the subject is a unit in a condominium or cooperative project, complete the following: Project Name: _____

Subject Project Data	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)				<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)				<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Total # of Active Comparable Listings				<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Months of Unit Supply (Total Listings/Ab.Rate)				<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing

Are foreclosure sales (REO sales) a factor in the project? Yes No If yes, indicate the number of REO listings and explain the trends in listings and sales of foreclosed properties.

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

APPRAISER

Signature [Signature] Signature _____
 Appraiser Name James Robert Ward Supervisory Appraiser Name _____
 Company Name Ward Appraisal Services Company Name _____
 Company Address 1707 Romeria Drive, Austin, TX 78757 Company Address _____
 State License/Certification # 1321560 State TX State License/Certification # _____ State _____
 Email Address bobward@wardtopia.com Email Address _____

Supplemental Addendum

File No. 362r14

Borrower/Client	Jesse Hernandez & Rebecca Renteria				
Property Address	807 Waller St				
City	Austin	County	Travis	State	TX
Lender	Banc of California, NA				
				Zip Code	78702

COMMENTS ON THE SALES COMPARISON APPROACH

The subject is a two story house containing approximately 1,469 square feet of living area. The exterior features hardie plank (composite masonry) siding, standing seam metal roof, a concrete slab foundation and a parking pad for 2 vehicles. The subject is a 5 star energy rated house according to the City of Austin with a solar array on the roof. The subject, in new condition and is considered functional, marketable, and in conformity with its surroundings. The lack of a carport or garage is not atypical for the area and is not felt to adversely affect marketability. The subject is in no way considered "overbuilt" for the neighborhood. There are many homes of equal and larger size in the immediate vicinity.

The comparable sales, drawn from the subject's immediate and general neighborhood, were adjusted accordingly for dissimilar features and were felt to most accurately reflect the current market in the area. Since this is an older, historic area, built in the 1800's, subdivisions tend to be fairly small but all of the sales used would be considered in the subject's neighborhood. Attempts were made to bracket the subject in terms of age, size and other features, however, no sales of smaller homes similar to the subject were located. Some sales may exceed guidelines regarding gross/ net adjustments. The estimated value of the subject is higher than the predominant value for the area due to its age, quality and size.

NOTE: The appraiser could not get a good photo of the solar array due to the height of the house and topography.

Adjustments made in the sales comparison approach were based on the following: \$10,000 per bathroom, \$75.00 per square foot of living area, \$10,000 for lack of a solar array and \$5,000 for property being in less than new condition. A small \$100 per year adjustment was made for age since the older homes in this price range have received extensive renovation and their economic ages are closer to the subject. A 2% adjustment was made for listings based on data from the 1004mc form.

NEIGHBORHOOD CHARACTERISTICS

The subject is situated in an established residential "pocket" neighborhood, just east of IH-35 and north of East 7th Street called either the Robertson Hill or Guadalupe Neighborhood. Robertson Hill is the historic name for the area and the name of the subdivision while Guadalupe refers to the neighborhood association. This area is just east of the Austin Central Business District and within easy commuting distance to the University of Texas, the Capital complex and other employment centers. Access to the freeway system and other major thoroughfares is excellent. The historic French Legation is located nearby and restaurants and retail outlets are located along East 7th and East 11th. The neighborhood is well known for its community atmosphere with local shops and strong neighborhood association and is characterized by low residential turn-over rates with long term residents. The Robertson Hill area itself has a concentration of historic homes with excellent architectural detail. Many of the homes have been completely renovated and/or expanded. Due to these factors, the neighborhood has traditionally maintained higher land and overall property values due to its location, neighborhood features and constant demand for properties in the area. The land to improvement ratio in the area is characterized by more value being attributed to the land due to high demand and limited supply. Vacant tracts are available only after the original improvements have been removed.

NOTES ON SALE PRICE/APPAISED VALUE DIFFERENCE

The seller of the subject property is the Guadalupe Neighborhood Development Corporation (GNDC), a non-profit organization that has been a leader in providing affordable housing in the area market. This organization has been in existence since the early 1980's and owns numerous properties throughout the immediate neighborhood as well as significant holding in surrounding neighborhoods. The mission of GNDC is to provide quality, affordable housing in an area that has, since the 1930's, been predominantly minority owned/occupied. Over time, as revitalization has occurred in the area, land and housing values along with concomitant property tax increases have risen above the means of lower income households, forcing families to leave the area. Land prices, especially in the subject's area, have risen to the extent that buying residential tracts is becoming less feasible for community organizations. Using the Community Land Trust approach, GNDC as well as other community groups, can separate the high land cost from the improvement cost and therefore keep units of housing both available and affordable for the future. The sales price of the subject is less than the appraised value of the property due to the desire of the seller to keep this property available to qualified, lower income households, into the long term future.

ADJUSTMENTS:

SALES AND FINANCING: Listing sale #7 and pending sales #8 and #9 were adjusted to reflect typical actions in the market. Homes typically do not sell for full asking price per the 1004 MC form.

LOT SIZE: No adjustments were made for lot size since the lots were all felt to be equal in value in the market.

LEASEHOLD/FEE SIMPLE: There were no sales of leasehold interest properties in the market. All comparables were adjusted downward for leasehold interest.

AGE: Comparable #8 was adjusted for differences in age related depreciation.

CONDITION: Comparables #3, #6, #8 and #9 were adjusted for being in less than new condition.

ROOM COUNT: Comparable #9 was adjusted for differences in the number of bathrooms available. No adjustment was made for number of bedrooms since the value difference between 3 and 4 bedrooms could not be extracted from the market data.

SIZE OF IMPROVEMENTS: All comparables were adjusted accordingly for size differences.

SOLAR ARRAY: While there are other properties with solar arrays in the area, none have sold within recent history. All comparables were adjusted upward based on cost estimations.

PARKING: Comparables #1, #3, #4, #5, #6 and #9 were adjusted for differences in parking facilities.

The comparable sales used in the report were all closed, except #7 (active listing) and #8 and #9, which are pending sales. After adjusting the comparable sales for all of the factors stated above, they form a value range of \$435,200 to \$655,600 which translates into a per square foot range of \$296.26 to \$446.29. The estimated value of the subject property is \$575,000

Supplemental Addendum

File No. 362r14

Borrower/Client	Jesse Hernandez & Rebecca Renteria			
Property Address	807 Waller St			
City	Austin	County	Travis	State TX Zip Code 78702
Lender	Banc of California, NA			

(\$391.42 psf) for fee simple value and \$560,000 (\$381.21 psf) for leasehold value. The estimated value is considered appropriate due to the subject's size, age and amenity package. All of the sales, when adjusted, indicate a limited range of value for the subject, however, the most weight was afforded to sales #1 through #4 due to overall similarity and location. It is my opinion that the estimated market value of the report is well supported by the Sales Comparison Analysis presented in this report.

COMMUNITY LAND TRUST/GROUND RENT COMMENTS

The subject is a community land trust where, typically, a non-profit organization acquires the land for the purpose of affordable housing and/or other community uses. While the improvements are sold to a qualifying household, the land is held as a leasehold interest by the CLT which offers a long term (99 year), renewable land lease to the owner of the improvements. The removal of the land cost from the overall transaction allows for both present and future affordability for the community at large. **The current ground rent for the subject property is \$25 per month with a 99 year, non-escalating lease term. The lease can only be terminated by a violation of the lease terms.** The appraisal is based on the following hypothetical condition:

This appraisal is made on the basis of a hypothetical condition that the property rights being appraised are the leasehold interest without resale and other restrictions that are removed by the Uniform Community Land Trust Ground Lease rider.

CAPITALIZATION RATE

There were no comparable sales of Community Land Trust or other leasehold interest sales in the area market. The Fannie Mae guidelines accept an alternative method of determining the applicable capitalization rate which is to compare both national and regional market rates for similar investments. According to local commercial appraisers, the typical capitalization rate for the area ranges from 5-7% for leasehold properties. Current (as of the date of appraisal) Treasury bond long term rates for 5-year, 10-year, 20-year and 30-year bonds are 1.37%, 2.15%, 2.64% and 2.92%, respectively. The average national 5-year Certificate of Deposit rate is 2.3% and the local average rate is 2.5%. Analysis of the above information indicates that, due to the long term of the subject lease and the absence of escalation, the "safe rate" of return is considered to be 2%.

DETERMINATION OF LEASEHOLD VALUE FOR SUBJECT

Annual rent (\$25/month x 12 months)= \$300
Market determined capitalization rate= 2%
Annual rent divided by capitalization rate (\$300 divided by 2%)= \$15,000
Fee simple value of subject= \$575,000
\$575,000 minus \$15,000= \$560,000
Leasehold value of subject= \$560,000

FIRREA/USPAP ADDENDUMAPPRAISAL PURPOSE / INTENDED USER:

The purpose of this appraisal is to provide an opinion of market value of the subject for First National Bank of Bastrop. This report is not intended for any other use.

SCOPE OF WORK:

The scope of this appraisal was to examine the interior and exterior of the subject, hand measure the improvements (except in the case of new construction where builder's plans and specifications were utilized) and analyze those market forces impacting the value. Square footage figures for subject property are derived from actual measurements taken at the time of the site visit, are an ESTIMATE ONLY and are not guaranteed or warranted. They should not be considered accurate for any other purposes other than this appraisal analysis. A professional engineer/architect should be consulted for actual living area measurements. Pertinent market data was collected and analyzed in such a manner that conforms with ordinary appraisal standards prevalent within the industry. MLS sales/listings, agent data, builder data, tax records, Marshall and Swift, property owners, and other publicly available sources were researched within the defined sub-market area (neighborhood) of the subject. The final estimate of value stated in this report is the Market Value as defined by the Uniform Standards of Professional Appraisal Practice.

EXPOSURE TIME/MARKETING TIME:

The estimated marketing time is based on an observation of the exposure time of MLS sales and listings within the subject area. It is assumed that the subject is competitively priced and competently marketed.

PERSONALTY (non-realty) TRANSFERS:

The appraiser is not aware of any non-realty items that were transferred that would impact the value as delineated in this report.

ADDITIONAL COMMENTS:

The appraiser's engagement and/or compensation in this assignment was not contingent upon developing or reporting predetermined results, nor from directions by the client regarding the attainment of a stipulated conclusion, nor the occurrence of a subsequent event directly related to the intended use of this report.

The appraisal should not be considered a report on the physical items that are a part of the property. Although the appraisal may contain information about the physical items being appraised (including their adequacy and/or condition), it should be clearly understood that this information is only to be used as a

Supplemental Addendum

File No. 362r14

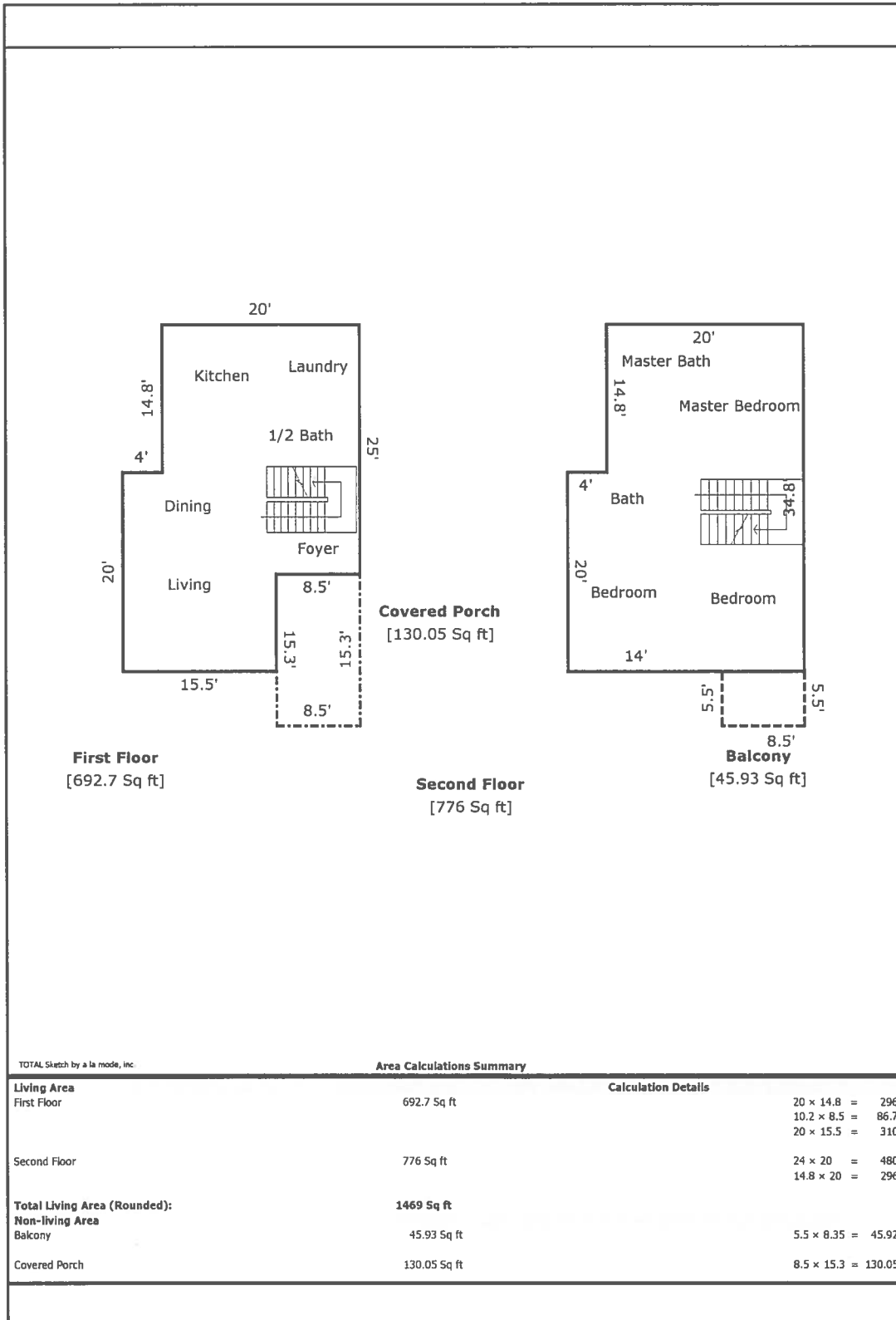
Borrower/Client	Jesse Hernandez & Rebecca Renteria				
Property Address	807 Waller St				
City	Austin	County	Travis	State	TX Zip Code 78702
Lender	Banc of California, NA				

general guide of property valuation, and is not to be used as a complete or detailed physical inspection report. The appraiser is not qualified to render an opinion in these areas. If any interested party is concerned about the existence, condition, or adequacy of any particular item, I/we strongly recommend that a home inspector, licensed by the Texas Real Estate Commission, be retained for a detailed inspection.

This is a Summary Appraisal Report which is intended to comply with the reporting requirements set forth under Standards Rule 2-2(b) of the Uniform Standards of Professional Appraisal Practice for a Summary Appraisal Report. As such, it presents only summary discussions of the data, reasoning, and analyses that were used in the appraisal process to develop the appraiser's opinion of value. Supporting documentation that is not provided with the report concerning the data, reasoning, and analyses is retained in the appraiser's work file. The depth of the discussion contained in this report is specific to the needs of the client and for the intended use stated in the report. The appraiser is not responsible for unauthorized use of this report.

Building Sketch

Borrower/Client	Jesse Hernandez & Rebecca Renteria		
Property Address	807 Waller St		
City	Austin	County	Travis
State	TX	Zip Code	78702
Lender	Banc of California, NA		



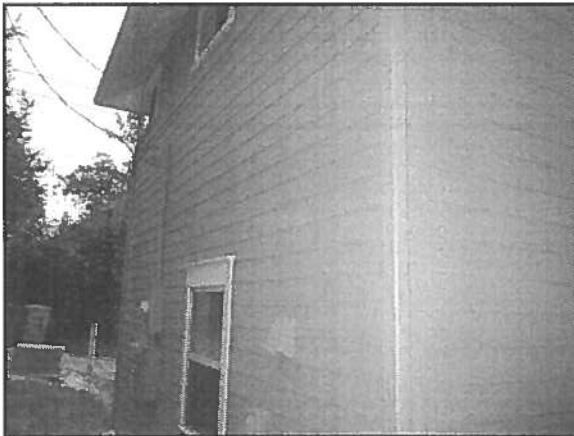
Subject Photo Page

Borrower/Client	Jesse Hernandez & Rebecca Renteria			
Property Address	807 Waller St			
City	Austin	County	Travis	State TX Zip Code 78702
Lender	Banc of California, NA			

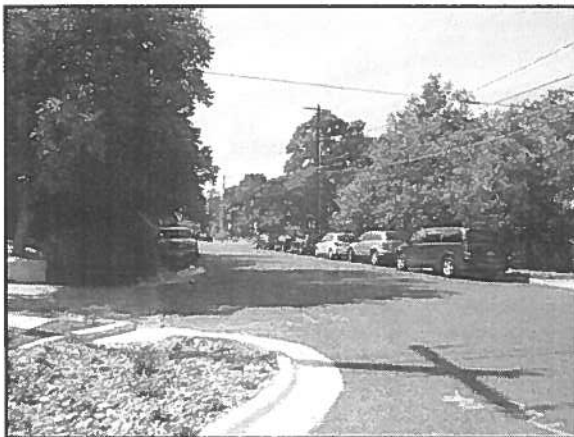


Subject Front

807 Waller St
 Sales Price 85,000
 Gross Living Area 1,469
 Total Rooms 7
 Total Bedrooms 3
 Total Bathrooms 2.1
 Location N;Res;
 View N;Res;
 Site 2,544 sf
 Quality Q3
 Age 0



Subject Rear



Subject Street

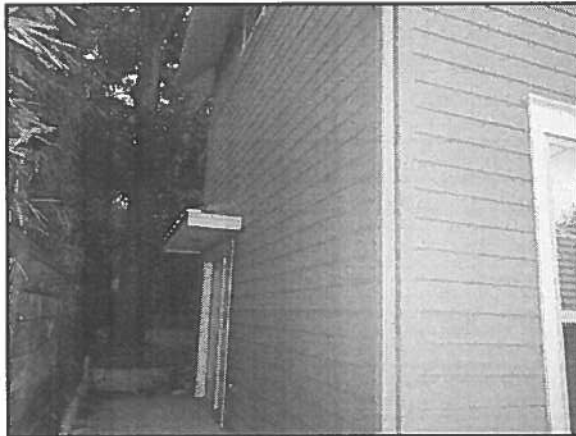
Subject Photo Page

Borrower/Client	Jesse Hernandez & Rebecca Renteria				
Property Address	807 Waller St				
City	Austin	County	Travis	State	TX
Lender	Banc of California, NA				
				Zip Code	78702



Right side view

807 Waller St
 Sales Price 85,000
 Gross Living Area 1,469
 Total Rooms 7
 Total Bedrooms 3
 Total Bathrooms 2.1
 Location N;Res;
 View N;Res;
 Site 2,544 sf
 Quality Q3
 Age 0



Left side view



Alley

Interior Photos

Borrower/Client	Jesse Hernandez & Rebecca Renteria						
Property Address	807 Waller St						
City	Austin	County	Travis	State	TX	Zip Code	78702
Lender	Banc of California, NA						



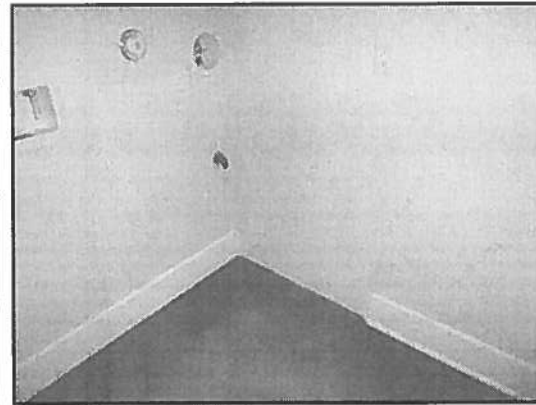
Living/dining



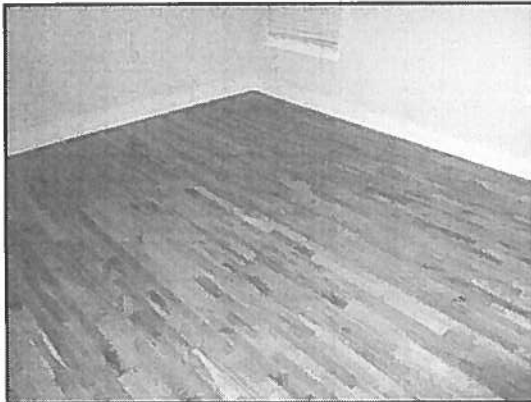
Kitchen



1/2 Bath



Laundry



Bedroom



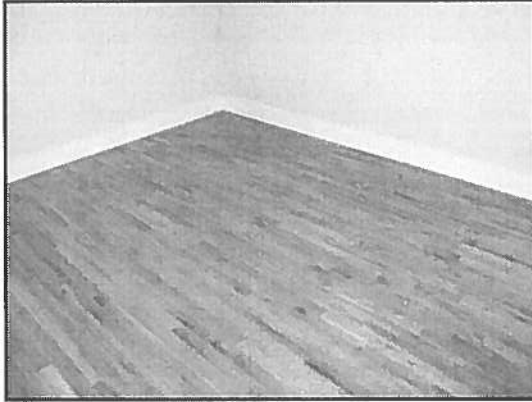
Bath

Interior Photos of Apartment

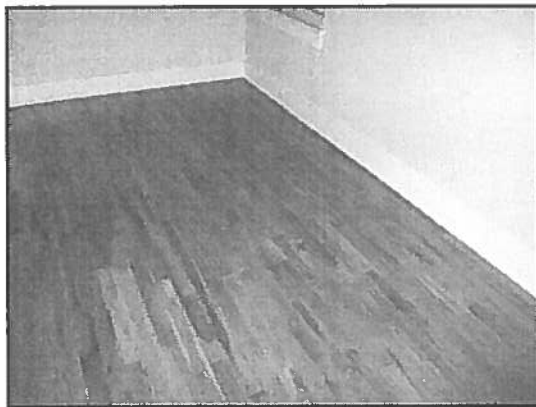
Borrower/Client	Jesse Hernandez & Rebecca Renteria				
Property Address	807 Waller St				
City	Austin	County	Travis	State	TX
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				Zip Code	78702



Bath



Bedroom



Bedroom

Comparable Photo Page

Borrower/Client	Jesse Hernandez & Rebecca Renteria				
Property Address	807 Waller St				
City	Austin	County	Travis	State	TX
Lender	Banc of California, NA				
				Zip Code	78702



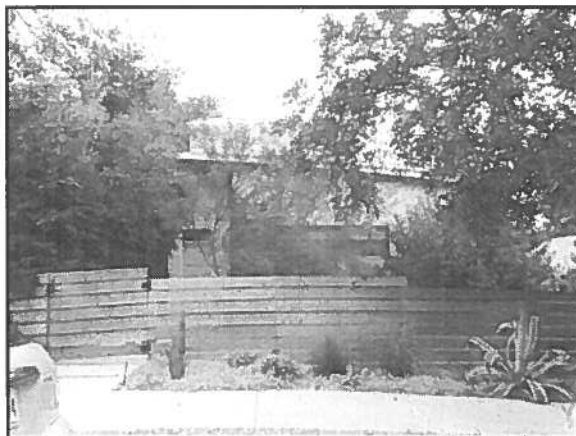
Comparable 1

1008 Wheelless St
 Prox. to Subject 0.15 miles NE
 Sale Price 625,000
 Gross Living Area 1,855
 Total Rooms 7
 Total Bedrooms 3
 Total Bathrooms 2.1
 Location N;Res;
 View N;Res;
 Site 2944 sf
 Q3
 Age 0



Comparable 2

1204 Cotton St
 Prox. to Subject 0.35 miles NE
 Sale Price 515,000
 Gross Living Area 1,609
 Total Rooms 7
 Total Bedrooms 3
 Total Bathrooms 2.1
 Location N;Res;
 View N;Res;
 Site 3615 sf
 Q3
 Age 0



Comparable 3

2315 E 11th St
 Prox. to Subject 0.77 miles E
 Sale Price 585,000
 Gross Living Area 1,714
 Total Rooms 7
 Total Bedrooms 3
 Total Bathrooms 2.1
 Location N;Res;
 View N;Res;
 Site 5805 sf
 Q3
 Age 3

Comparable Photo Page

Borrower/Client	Jesse Hernandez & Rebecca Renteria				
Property Address	807 Waller St				
City	Austin	County	Travis	State	TX
Lender	Banc of California, NA				
				Zip Code	78702



Comparable 4

1613 Willow St # A
 Prox. to Subject 0.70 miles S
 Sale Price 622,500
 Gross Living Area 1,700
 Total Rooms 7
 Total Bedrooms 3
 Total Bathrooms 2.1
 Location N;Res;
 View N;Res;
 Site 3441 sf
 Quality Q3
 Age 0



Comparable 5

1602 Haskell St # B
 Prox. to Subject 0.88 miles S
 Sale Price 514,892
 Gross Living Area 1,639
 Total Rooms 7
 Total Bedrooms 3
 Total Bathrooms 2.1
 Location N;Res;
 View N;Res;
 Site 3920 sf
 Quality Q3
 Age 0



Comparable 6

63 Comal St
 Prox. to Subject 0.81 miles S
 Sale Price 440,000
 Gross Living Area 1,400
 Total Rooms 6
 Total Bedrooms 2
 Total Bathrooms 2.1
 Location N;Res;
 View N;Res;
 Site 3354 sf
 Quality Q3
 Age 3

Comparable Photo Page

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Lender	Banc of California, NA				
				Zip Code	78702



Comparable 7

2702 E 12th St	
Prox. to Subject	1.21 miles NE
Sales Price	695,000
Gross Living Area	1,742
Total Rooms	7
Total Bedrooms	3
Total Bathrooms	2.1
Location	N;Res;
View	N;Res;
Site	3800 sf
Quality	Q3
Age	0



Comparable 8

2305 E 8th St	
Prox. to Subject	0.87 miles E
Sales Price	499,900
Gross Living Area	1,748
Total Rooms	7
Total Bedrooms	3
Total Bathrooms	2.1
Location	N;Res;
View	N;Res;
Site	5793 sf
Quality	Q3
Age	8



Comparable 9

1103 E 2nd St	
Prox. to Subject	0.47 miles SW
Sales Price	525,000
Gross Living Area	1,656
Total Rooms	8
Total Bedrooms	4
Total Bathrooms	2.0
Location	N;Res;
View	N;Res;
Site	6360 sf
Quality	Q3
Age	114

USPAP ADDENDUM

File No. 362r14

Borrower	Jesse Hernandez & Rebecca Renteria		
Property Address	807 Waller St		
City	Austin	County	Travis
State	TX	Zip Code	78702
Lender	Banc of California, NA		

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: 0-60 days.

Additional Certifications

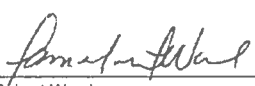
I certify that, to the best of my knowledge and belief:

- 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 highest and best use for the property is considered single family residential due to deed restrictions/zoning and area land use economics.

APPRAISER:

Signature: 

Name: James Robert Ward

Date Signed: 11/04/2014

State Certification #: 1321560

or State License #: _____

State: TX

Expiration Date of Certification or License: 11/30/2015

Effective Date of Appraisal: 10/13/2014

SUPERVISORY APPRAISER: (only if required)

Signature: _____

Name: _____

Date Signed: _____

State Certification #: _____

or State License #: _____

State: _____

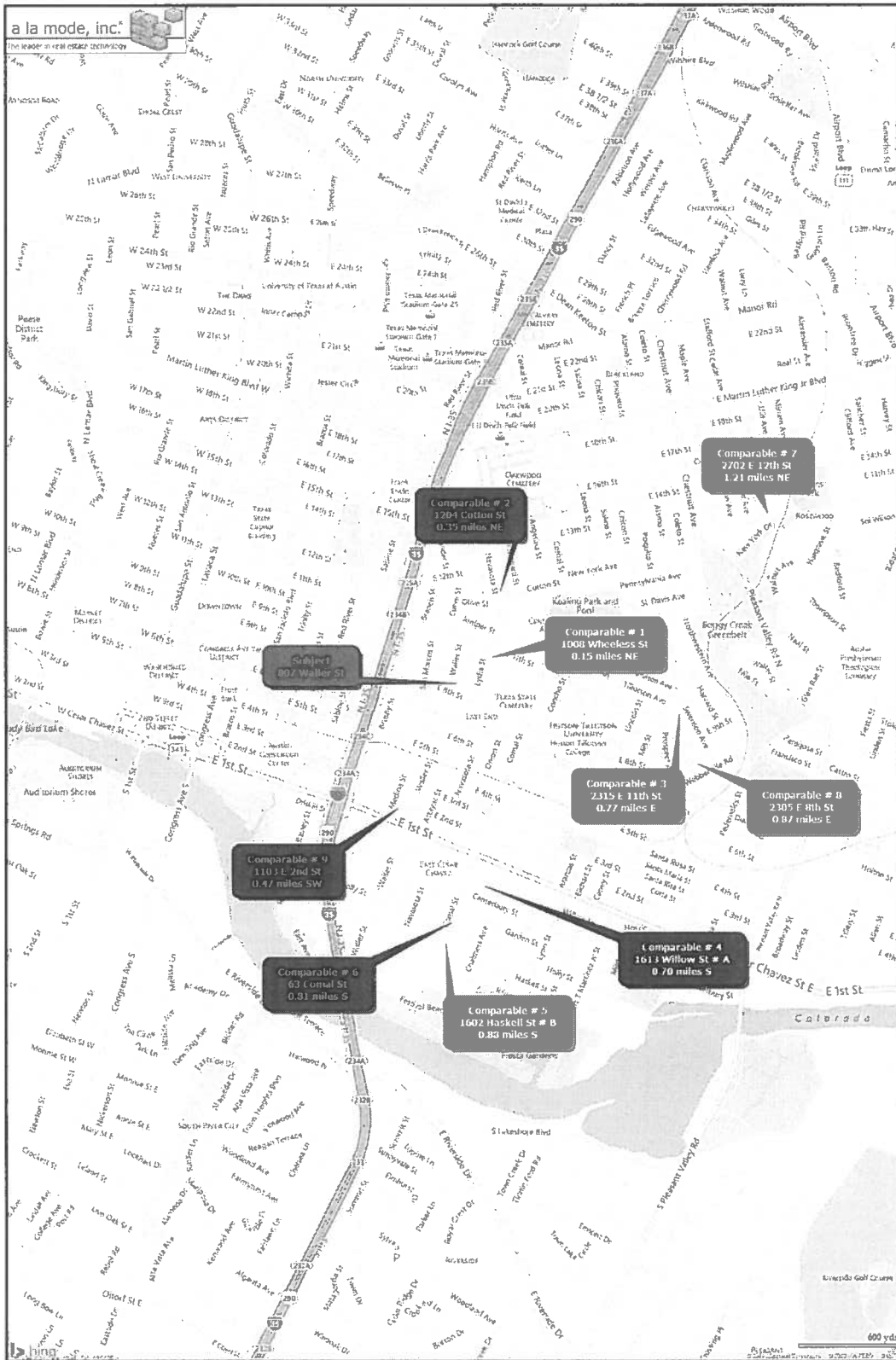
Expiration Date of Certification or License: _____

Supervisory Appraiser Inspection of Subject Property:

Did Not Exterior-only from Street Interior and Exterior

Location Map

Borrower/Client	Jesse Hernandez & Rebecca Renteria		
Property Address	807 Waller St		
City	Austin	County	Travis
Lender	Banc of California, NA	State	TX
		Zip Code	78702



Aerial Map

Borrower/Client	Jesse Hernandez & Rebecca Renteria						
Property Address	807 Waller St						
City	Austin	County	Travis	State	TX	Zip Code	78702
Lender	Banc of California, NA						



Appraiser Certification

You may wish to laminate the pocket identification card to preserve it.

JAMES ROBERT WARD
1707 ROMERIA
AUSTIN, TX 78757

The person named on the reverse is licensed by the Texas Appraiser Licensing and Certification Board.

Inquiry as to the status of this license may be made to:

Texas Appraiser Licensing and Certification Board
P.O. Box 12188
Austin, Tx 78711-2188
www.talcb.texas.gov
(512) 936-3001
Fax: (512) 936-3899

Texas Appraiser Licensing and Certification Board
P.O. Box 12188 Austin, Texas 78711-2188

Certified Residential Real Estate Appraiser

Number: **TX 1321560 R**

Issued: **11/07/2013**

Expires: **11/30/2015**

Appraiser: **JAMES ROBERT WARD**

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


Douglas E. Oldmixon
Commissioner

Texas Appraiser Licensing and Certification Board

P.O. Box 12188 Austin, Texas 78711-2188

Certified Residential Real Estate Appraiser

Number: **TX 1321560 R**

Issued: **11/07/2013**

Expires: **11/30/2015**

Appraiser: **JAMES ROBERT WARD**

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


Douglas E. Oldmixon
Commissioner

UAD Addendum - Page 1

File No. 40323271

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM (Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Condition Ratings and Definitions

C1

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

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

C2

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

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

C3

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

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

C4

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

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

C5

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

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

C6

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

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

Quality Ratings and Definitions

Q1

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

Q2

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

UAD Version 9/2011 (Updated 1/2014)

Form UADDEFNE1A - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

Form SCNLGL — "WinTOTAL" appraisal software by a la mode, inc. — 1-800-ALAMODE

UAD Addendum - Page 2

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Quality Ratings and Definitions (continued)

Q3

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

Q4

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

Q5

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

Q6

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

Definitions of Not Updated, Updated, and Remodeled

Not Updated

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

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

Updated

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

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

Remodeled

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

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

Explanation of Bathroom Count

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

Example:

3.2 indicates three full baths and two half baths.

UAD Version 9/2011 (Updated 1/2014)

Form UADDEFIN1A - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

Form SCNLGL - "WinTOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

UAD Addendum - Page 3

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Abbreviations Used in Data Standardization Text

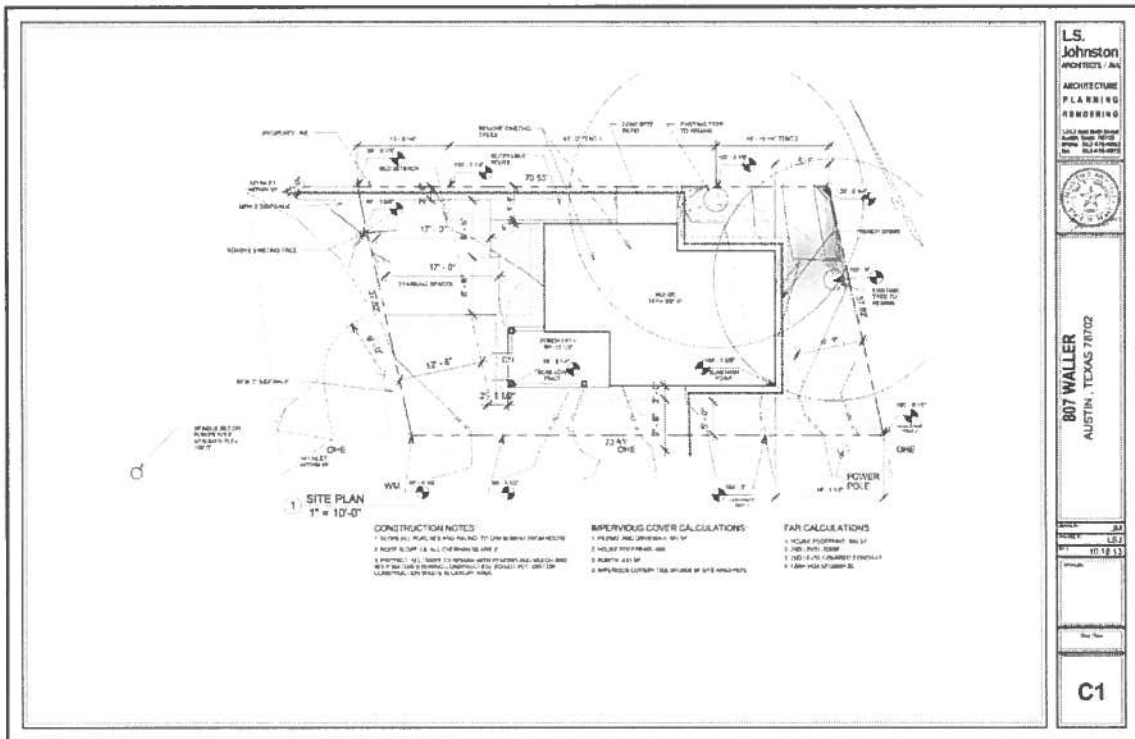
Abbreviation	Full Name	Fields Where This Abbreviation May Appear
A	Adverse	Location & View
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
ArmLth	Arms Length Sale	Sale or Financing Concessions
AT	Attached Structure	Design (Style)
B	Beneficial	Location & View
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
BsyRd	Busy Road	Location
c	Contracted Date	Date of Sale/Time
Cash	Cash	Sale or Financing Concessions
Comm	Commercial Influence	Location
Conv	Conventional	Sale or Financing Concessions
cp	Carport	Garage/Carport
CrtOrd	Court Ordered Sale	Sale or Financing Concessions
CitySky	City View Skyline View	View
CtyStr	City Street View	View
cv	Covered	Garage/Carport
DOM	Days On Market	Data Sources
DT	Detached Structure	Design (Style)
dw	Driveway	Garage/Carport
e	Expiration Date	Date of Sale/Time
Estate	Estate Sale	Sale or Financing Concessions
FHA	Federal Housing Authority	Sale or Financing Concessions
g	Garage	Garage/Carport
ga	Attached Garage	Garage/Carport
gbi	Built-in Garage	Garage/Carport
gd	Detached Garage	Garage/Carport
GlfCse	Golf Course	Location
Glfvw	Golf Course View	View
GR	Garden	Design (Style)
HR	High Rise	Design (Style)
In	Interior Only Stairs	Basement & Finished Rooms Below Grade
Ind	Industrial	Location & View
Listing	Listing	Sale or Financing Concessions
Lndfl	Landfill	Location
LtdSght	Limited Slight	View
MR	Mild-rise	Design (Style)
Mtn	Mountain View	View
N	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
o	Other	Basement & Finished Rooms Below Grade
O	Other	Design (Style)
op	Open	Garage/Carport
Prk	Park View	View
Pstrl	Pastoral View	View
PwrLn	Power Lines	View
PubTm	Public Transportation	Location
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
rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
RT	Row or Townhouse	Design (Style)
s	Settlement Date	Date of Sale/Time
SD	Semi-detached Structure	Design (Style)
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
Woods	Woods View	View
Wtr	Water View	View
WtrFr	Water Frontage	Location
wu	Walk Up Basement	Basement & Finished Rooms Below Grade

UAD Version 9/2011 (Updated 1/2014)

Form UADDEFNE1A - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

Form SCNLGL - "WinTOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

Site plan



L.S. Johnston
ARCHITECTS / P.A.
ARCHITECTURE
PLANNING
INTERIOR

807 WALLER
AUSTIN, TEXAS 78702

C1

E & O Insurance - Page 1

Real Estate Appraisers Professional Liability



Date Issued	Policy Number	Previous Policy Number
10/21/2014	[REDACTED]	[REDACTED]

LIBERTY SURPLUS INSURANCE CORPORATION

(A New Hampshire Stock Insurance Company, hereinafter the "Company")
 175 Berkeley Street
 Boston, MA 02117

THIS IS A CLAIMS MADE AND REPORTED POLICY. PLEASE READ IT CAREFULLY.

Item DECLARATIONS

<p>1. Customer ID: [REDACTED] Named Insured: [REDACTED]</p>	<p>This insurance contract is with an insurer not licensed to transact insurance in this state and is issued and delivered as surplus line coverage under the Texas insurance statutes. The Texas Department of Insurance does not audit the finances or review the solvency of the surplus lines insurer providing this coverage, and the insurer is not a member of the property and casualty insurance guaranty association created under Chapter 462, Insurance Code, Chapter 225, Insurance Code, requires payment of a 4.85% percent tax on gross premium.</p> <p>The zip code of the street address is the location of the risk</p>
<p>2. Policy Period: From: 11/01/2014 To: 11/01/2015 12:01 A.M. Standard Time at the address stated in Item 1.</p>	
<p>3. Deductible: \$1,000 Each Claim</p>	
<p>4. Retroactive Date: 10/03/2000</p>	
<p>5. Inception Date: 11/01/2010</p>	
<p>6. Limits of Liability: A. \$500,000 Each Claim B. \$500,000 Aggregate</p>	<p>The Limit of Liability for Each Claim and in the Aggregate is reduced by Damages and Claims Expenses as defined in the Policy.</p>
<p>7. Mail all notices, including notice of claim, to Agent:</p>	<p>Robert C. Wiley IJA Administrators & Insurance Services 1600 Anacapa Street Santa Barbara, California 93101 (800) 334-0652; Fax: (805) 962-0652</p>
<p>8. Annual Premium: \$939.00 + \$45.54 Surplus Lines Tax</p>	
<p>9. Number of Appraisers: 1</p>	
<p>10. Forms attached at issue: LIA002S (10/11) GPO 4839 (04/10) LIA012 (08/11) LIU NOTICE TX-002-0209 OFAC (08/09) SC-9 (04/11)</p>	

This Declarations Page together with the completed and signed Policy Application including all attachments and exhibits thereto, and the Real Estate Appraisers Professional Liability Insurance Policy shall constitute the contract between the Named Insured and the Company.

By *Robert C. Wiley*
 Authorized Signature

LIA001S (04/10)

Real Estate Appraisers Professional Liability



LIBERTY SURPLUS INSURANCE CORPORATION

(A New Hampshire Stock Insurance Company, hereinafter the "Company")

Named Insured: [REDACTED]	Policy Number: [REDACTED]
	Effective Date: 11/01/2014
	Customer ID: [REDACTED]

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ADDITIONAL COVERED PERSONS ENDORSEMENT

It is agreed that Section IV of the Policy, Definition (I) is amended to include:

"Insured" means:

The persons identified below, but only while acting on behalf of the Named Insured:

Name	Coverage Effective Date	Principal/Owner, Appraiser or Trainee
[REDACTED]	11/01/2014	Principal/Owner

2800 Prado



CITY OF AUSTIN - ZONING VERIFICATION LETTER

For questions concerning zoning compliance or any development criteria contact the Development Assistance Center of the City of Austin at (512) 974-6370.

This letter is to verify that the parcel listed is covered by the listed zoning classification on the date the letter was created.

Party Requesting Verification

Name: Nicole Joslin
Mailing Address:
1210 Rosewood Ln
Austin, TX 78702

Tax Parcel Identification Number

Agency: TCAD
Parcel ID: 0204130224

Zoning Classification(s)

Find definitions at <http://www.austintexas.gov/page/zoning-districts>

SF-3-NP

Zoning Case Number(s)

Look up case info at https://www.austintexas.gov/devreview/a_queryfolder_permits.jsp

C14-02-0183.001

Zoning Ordinance Number(s)

Look up ordinances at <http://austintexas.gov/edims/search.cfm>

030327-11a

For Address Verification visit:
<http://austintexas.gov/addressverification>

To access zoning ordinance documentation visit:
<http://austintexas.gov/edims/search.cfm>

To access zoning overlay documentation (Land Development Code Chapter 25-2 Division 6) visit:
<http://austintexas.gov/department/austin-city-code-land-development-code>
<http://austintexas.gov/department/zoning>

This letter was produced by the City of Austin Communication Technology Management Department on behalf of the Planning and Development Review Department.

I, RoxAnne Parker, of the Communications and Technology Management Department for the City of Austin, do hereby certify that the above information reflects the data and records on file in this office.

A handwritten signature in cursive script, appearing to read "RoxAnne Parker".

11/23/2015

61767

105 Lydia



CITY OF AUSTIN - ZONING VERIFICATION LETTER

For questions concerning zoning compliance or any development criteria contact the Development Assistance Center of the City of Austin at (512) 974-6370.

This letter is to verify that the parcel listed is covered by the listed zoning classification on the date the letter was created.

Party Requesting Verification

Name: Nicole Joslin
Mailing Address:
1210 Rosewood Ln
Austin, TX 78702

Tax Parcel Identification Number

Agency: TCAD
Parcel ID: 0205070701

Zoning Classification(s)

Find definitions at <http://www.austintexas.gov/page/zoning-districts>

SF-3-NP

Zoning Case Number(s)

Look up case info at https://www.austintexas.gov/devreview/a_queryfolder_permits.jsp

C14-01-0148

Zoning Ordinance Number(s)

Look up ordinances at <http://austintexas.gov/edims/search.cfm>

011213-42

For Address Verification visit:
<http://austintexas.gov/addressverification>

To access zoning ordinance documentation visit:
<http://austintexas.gov/edims/search.cfm>

To access zoning overlay documentation (Land Development Code Chapter 25-2 Division 6) visit:
<http://austintexas.gov/department/austin-city-code-land-development-code>
<http://austintexas.gov/department/zoning>

This letter was produced by the City of Austin Communication Technology Management Department on behalf of the Planning and Development Review Department.

I, RoxAnne Parker, of the Communications and Technology Management Department for the City of Austin, do hereby certify that the above information reflects the data and records on file in this office.



City of Austin

One Texas Center, 505 Barton Springs Rd., Austin, Texas 78704

ZONING VERIFICATION LETTER

February 24, 2009

Party Requesting

Michelle Ng
Austin Community Design & Development
2108 E.M. Franklin Ave.
Austin, Tx. 78723
512-220-4254 x12

Property Owner

Guadalupe Neighborhood Development Corporation
813 E.8th St.
Austin, Tx.
78702
512-479-6275

Address of Property

1902 Willow St.
Austin, Tx.
78702

Legal Description

Lot 10, Block M, Outlot 37, Division O, Driving
Park Addition

Zoning Grid Number

K21

Tax Parcel Identification Number

02-0208-0416

Current Zoning

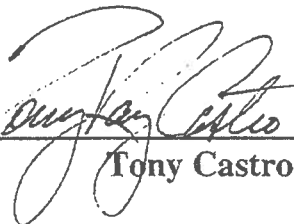
SF-3-NP: Family Residence-Neighborhood Plan

Zoning Case Number

C14-01-0166 & Ord. No.011213-44

For questions concerning Zoning Compliance or any Development criteria, Parking, Permitted Uses, Zoning Violations, Conditional Uses, Variances, Destruction and Rebuilding, etc. contact the Development Assistance Center of the City of Austin at (512) 974-6370 for a Land Use Planner correspondence session.

I, Tony Castro, Communications and Technology Management office, City of Austin, Texas, do hereby certify that the information above is true and correct to the best of my ability, according to the documents filed with this office.



Tony Castro



City of Austin

Communications and Technology Management

Overlays & Neighborhood Plans relative to parcel number 02-0208-0416 (1902 Willow St.)

Overlays

Residential Design Standards

Referenced in the Land Development Code of the City of Austin Chapter 25-2-Subchapter F

Neighborhood Plans

Holly-Neighborhood Planning Area

Referenced in City of Austin Ordinance Number 011213-44

Attached is information regarding the City of Austin Neighborhood Plans and their status to date. For information concerning these Neighborhood Plans and their current status and relativity to development, please contact the necessary personnel on the form attached with the City of Austin Neighborhood Planning Areas map.

***Zoning Subcategory: N/A**

For information regarding Zoning Subcategories and their relativity to development, contact the Development Assistance Center at (512) 974-6370 and ask to speak to a Land Use Planner.

505 Barton Springs Rd.
Austin, Texas
78704



City of Austin

One Texas Center, 505 Barton Springs Rd., Austin, Texas 78704

ZONING VERIFICATION LETTER

May 22, 2009

Party Requesting

Michelle Ng
Austin Community Design & Development Center
2108 E.M. Franklin Ave., Ste.B
Austin, Tx. 78723
512-220-4254 x12

Property Owner

Guadalupe Neighborhood Development Corp.
818 E. 8th St.
Austin, Tx.
78702

Address of Property

2808 Gonzales St.
Austin, Tx.
78702

Legal Description

N 147.96Ft of Lot 2, Block 1, Outlot 26-27, Division
A, Chernosky II

Zoning Grid Number

K21

Tax Parcel Identification Number

02-0413-0621

Current Zoning

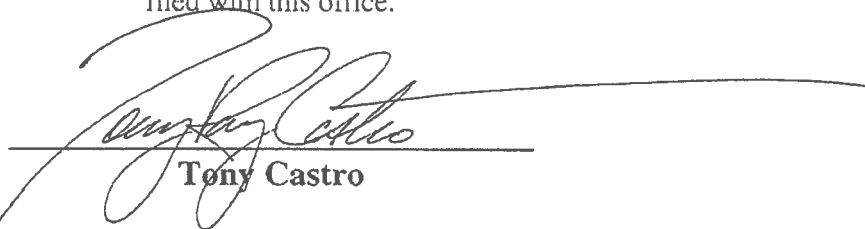
SF-3-NP: Family Residence District-
Neighborhood Plan

Zoning Case Number

C14-02-0183.001 & Ord. No.030327-11A

For questions concerning Zoning Compliance or any Development criteria, Parking, Permitted Uses, Zoning Violations, Conditional Uses, Variances, Destruction and Rebuilding, etc. contact the Development Assistance Center of the City of Austin at (512) 974-6370 for a Land Use Planner correspondence session.

I, Tony Castro, Communications and Technology Management office, City of Austin, Texas, do hereby certify that the information above is true and correct to the best of my ability, according to the documents filed with this office.



Tony Castro



City of Austin

Communications and Technology Management

Overlays & Neighborhood Plans relative to parcel number 02-0413-0621 (2808 Gonzales St.)

Overlays

Residential Design Standards

Referenced in the Land Development Code of the City of Austin Chapter 25-2-Subchapter F

Neighborhood Plans

Govalle-Neighborhood Plan Combining District

Referenced in City of Austin Ordinance Number 030327-11A

Attached is information regarding the City of Austin Neighborhood Plans and their status to date. For information concerning these Neighborhood Plans and their current status and relativity to development, please contact the necessary personnel on the form attached with the City of Austin Neighborhood Planning Areas map.

***Zoning Subcategory: N/A**

*For information regarding Zoning Subcategories and their relativity to development, contact the Development Assistance Center at (512) 974-6370 and ask to speak to a Land Use Planner.

505 Barton Springs Rd.
Austin, Texas
78704



City of Austin

P.O. Box 1088, Austin, TX 78767
www.cityofaustin.org/housing

Neighborhood Housing and Community Development Department

Gina Copic, S.M.A.R.T. Housing Program Manager

(512) 974-3180, Fax: (512) 974-3112, regina.copic@ci.austin.tx.us

April 9, 2010

S.M.A.R.T. Housing Certification (#62956)
GNDC- Alley Flat Developments

TO WHOM IT MAY CONCERN:

The Guadalupe Neighborhood Development Corporation (contact: Mark Rogers; 512-479-6275 (o); gndc@sbcglobal.net) is planning to develop four single family units. There will be one unit built at the following addresses:

2808 Gonzales Street (Govalle NP)

1100 E. Cesar Chavez (E. Ce. Chavez)

1103 Clermont (East Cesar Chavez NP)

1902 Willow Street. (Holly NP)

Sarah Gamble will serve as the development contact ((512)-220-4239 (o), sarah.gamble@accdc.org)

NHCD certifies that the proposed construction meets the S.M.A.R.T. Housing standards at the pre-submittal stage. Because all the units will serve a household with income at or below 60% MFI, the development will be eligible for 100% waiver of the fees listed in the S.M.A.R.T. Housing Ordinance adopted by the City Council. Expected fee waivers include, but are not limited to, the following fees:

Capital Recovery Fees
Building Permit
Concrete Permit
Electrical Permit
Mechanical Permit

Plumbing Permit
Building Plan Review
Construction Inspection
Subdivision Plan Review
Misc. Subdivision Fee

Demolition Permit Fee
Land Status Determination
Board of Adjustment Fee
Parkland Dedication (by
separate ordinance)

Prior to issuance of building permits and starting construction, the developer must:

- ◆ Obtain a signed Conditional Approval from the Austin Energy Green Building Program stating that the plans and specifications for the proposed development meet the criteria for a Green Building Rating. (Austin Energy: Bryan Bomer 482-5449).
- ◆ Submit plans demonstrating compliance with accessibility and transit-oriented standards.

Before a Certificate of Occupancy will be granted, the development must:

- ◆ Pass a final inspection and obtain a signed Final Approval from the Green Building Program (Separate from any other inspections required by the City of Austin or Austin Energy).
- ◆ Pass a final inspection to certify that accessibility and transit-oriented standards have been met.

The applicant must demonstrate compliance with S.M.A.R.T. Housing standards after the completion of the units, or repay the City of Austin in full the fees waived for this S.M.A.R.T. Housing certification.

Please contact me at 512/974-3154 if you need additional information.

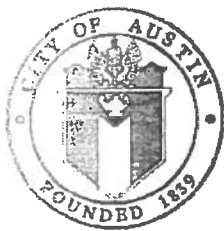
Javier V. Delgado

Neighborhood Housing and Community Development

Cc:
Meredith Highsmith, Capital Metro
Deborah Fonseca, PDR
Bettye Holey, Public Works
Chris Yanez PARD
Jennifer Golech, Cap Metro

Bettye Holey, Public Works
Gina Copic, NHCD
John McDonald, WPDR
Robby McArthur, AWU
Danny McNabb, WPDR

Maureen Meredith, NPZ/D
George Zapalac, PDR
Yolanda Parada, PDR
Bryan Bomer, Austin Energy
John Umphress, Austin Energy



City of Austin

P.O. Box 1088, Austin, TX 78767
www.cityofaustin.org/housing

Neighborhood Housing and Community Development Department

February 3, 2014

S.M.A.R.T. Housing Certification

**Guadalupe Neighborhood Development Corporation – 2800 Prado Street
(id#65640)**

TO WHOM IT MAY CONCERN:

Guadalupe Neighborhood Development Corporation (development contact: Mark Rogers (512-479-6275) is planning to develop two (2) single-family units (main home with alley flat) at 2800 Prado Street. The project is located in the Govalle Neighborhood Plan area. The units will be rental and subject to a five (5) year affordability term from the date of issuance of Certificate of Occupancy.

NHCD certifies that the proposed construction meets the S.M.A.R.T. Housing standards at the pre-submittal stage. Since 50% of the units (1 unit) will serve families at 50% Median Family Income (MFI) or below, and the other 50% of the units (1 unit) will serve families at 30% MFI or below, the construction will be eligible for 100% waiver of the fees listed in Exhibit A of the S.M.A.R.T. Housing Resolution adopted by the City Council.

The expected fee waivers include, but are not limited to, the following fees:

Capital Recovery Fees	Concrete Permit	Mechanical Permit
Building Permit	Electrical Permit	Plumbing Permit
Site Plan Review	Zoning Verification	
Construction Inspection	Land Status Determination	
Subdivision Plan Review	Building Plan Review	

Prior to issuance of building permits and starting construction, the developer must:

- ◆ Obtain a signed Conditional Approval from the Austin Energy Green Building Program stating that the plans and specifications for the proposed development meet the criteria for a Green Building Rating. (Austin Energy: Bryan Bomer, 482-5449).
- ◆ Submit plans demonstrating compliance with accessibility and transit-oriented standards.

Before a Certificate of Occupancy will be granted, the development must:

- ◆ Pass a final inspection and obtain a signed Final Approval from the Green Building Program. (Separate from any other inspections required by the City of Austin or Austin Energy).
- ◆ Pass a final inspection to certify that Visitability and transit-oriented standards have been met.

The applicant must demonstrate compliance with S.M.A.R.T. Housing standards after the completion of the units, or repay the City of Austin in full the fees waived for this S.M.A.R.T. Housing certification.

Please contact me at 974-3154 if you need additional information.

Javier V. Delgado
Neighborhood Housing and Community Development

- | | | | |
|-----|----------------------------|---------------------|---------------------------|
| Cc: | Laurie Shaw, Capital Metro | John Umphress, AEGB | Alma Molicci, PDRD |
| | Maurcen Meredith, PDRD | Gina Copic, NHCD | Gina Copic, NHCD |
| | M. Simmons-Smith, PDRD | Chris Yanez, PARD | Stephen Castleberry, PDRD |
| | Bryan Bomer, AEGB | Heidi Kasper, AEGB | A. Linseisen, PDRD |



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Neighborhood Housing and Community Development Department

February 3, 2014

S.M.A.R.T. Housing Certification
Guadalupe Neighborhood Development Corporation – 705 Lydia Street
(id#65639)

TO WHOM IT MAY CONCERN:

Guadalupe Neighborhood Development Corporation (development contact: Mark Rogers (512-479-6275) is planning to develop **two (2) single-family units** at 705 Lydia Street. The project is located in the Central East Austin Neighborhood Plan area. The units will be rental and subject to a five (5) year affordability term from the date of issuance of Certificate of Occupancy.

NHCD certifies that the proposed construction meets the S.M.A.R.T. Housing standards at the pre-submittal stage. Since **50%** of the units will serve families at **50%** Median Family Income (MFI) or below, and the other **50%** serve families at **30%** MFI or below, the construction will be eligible for **100%** waiver of the fees listed in Exhibit A of the S.M.A.R.T. Housing Resolution adopted by the City Council.

The expected fee waivers include, but are not limited to, the following fees:

Capital Recovery Fees	Concrete Permit	Mechanical Permit
Building Permit	Electrical Permit	Plumbing Permit
Site Plan Review	Zoning Verification	
Construction Inspection	Land Status Determination	
Subdivision Plan Review	Building Plan Review	

Prior to issuance of building permits and starting construction, the developer must:

- ◆ Obtain a signed Conditional Approval from the Austin Energy Green Building Program stating that the plans and specifications for the proposed development meet the criteria for a Green Building Rating. (Austin Energy: Bryan Bomer, 482-5449).
- ◆ Submit plans demonstrating compliance with accessibility and transit-oriented standards.

Before a Certificate of Occupancy will be granted, the development must:

- ◆ Pass a final inspection and obtain a signed Final Approval from the Green Building Program. (Separate from any other inspections required by the City of Austin or Austin Energy).
- ◆ Pass a final inspection to certify that Visitability and transit-oriented standards have been met.

The applicant must demonstrate compliance with S.M.A.R.T. Housing standards after the completion of the units, or repay the City of Austin in full the fees waived for this S.M.A.R.T. Housing certification.

Please contact me at 974-3154 if you need additional information.


Javier V. Delgado
Neighborhood Housing and Community Development

Cc: Laurie Shaw, Capital Metro
Maureen Meredith, PDRD
M. Simmons-Smith, PDRD
Bryan Bomer, AEGB
AWU Taps Office

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