

CITY OF AUSTIN ROW # <u>10926026</u> CASE # 2013-034970PR

TCAD# 0223/2/019 22-1904

## APPLICATION TO THE RESIDENTIAL DESIGN AND COMPATIBILITY COMMISSION (RDCC)

## GENERAL MODIFICATION WAIVER

STREET ADDRESS: 948 E. 53rd Street
LEGAL DESCRIPTION: Subdivision – Lot 11 Blk H Ridgetop Subd
Lot(s) 11 Block H Outlot Division
LAND STATUS DETERMINATION CASE NUMBER (if applicable)
I/We Geraldine Rosa Henderson on behalf of myself/ourselves as authorized agent for
affirm that on April 8, 2013,
hereby apply for a hearing before the Residential Design and Compatibility Commission for modification Section 2.8.1. of up to 25% increase in one or more of the following:
X Maximum Floor to area ratio .4 or Gross floor area 2300 sq ft.  Maximum Linear feet of Gables protruding from setback plane  Maximum Linear feet of Dormers protruding from the setback plane
Waive or modify the side wall articulation requirement of Section 2.7.
Side Wall Length Articulation  (Please describe request. Please be brief but thorough).
The proposed detached accessory structure with bath would be used as a storage
and tool shed. The bath would be to wash off tools in the mop sink and to keep
from getting dirt/mud in the house when working in the yard. The shed would
cause the entire property to exceed the 2300 sq ft limit by 10 sq ft.
in a SF-3-NP zoning district.
Note: Certificate of Appropriateness: H (Historic) or HD (Historic Designation) – case goes to RDCC first. National Register Historical District (NRHD) Overlay:



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## REASONABLE USE:

1. The Residential Design and Compatibility Standards Ordinance applicable to the property does not allow for a reasonable use because:

The property was purchased in 2005 before the 2300 sq ft limitation was established.

This shed was always intended. Unfortunately, I did not realize that by building it that would put me out of compliance with the FAR limitation by 10 sq ft.

## REQUEST:

2. The request for the modification is unique to the property in that:

The only way to access my garage is using the abandoned easement access off of Harmon Avenue. As the only person with this issue, I have been the only one to maintain this easement as well as my very large backyard. I need a storage/tool shed to help me maintain my yard and the easement that provides access to it.

## AREA CHARACTER:

3. The modification will not alter the character of the area adjacent to the property, will not impair the use of adjacent conforming property, and will not impair the purpose of the regulations of the zoning district in which the property is located because:

The storage/tool shed was always intended. Most other properties within a 500 sq ft radius of my house already have some type of detached shed and I didn't realize that this one would put me 10 sq ft over the 2300 sq ft limit. This shed, when completed, would be of the same look and character of others nearby.



## CITY OF AUSTIN APPLICATION TO THE RESIDENTIAL DESIGN AND COMPATIBILITY COMMISSION

## **GENERAL MODIFICATION WAIVER**

APPLICANT CERTIFICATE – I affirm that my statements contained in the complete application are true and correct to the best of my knowledge and belief.

Mailing Address 948 E. 53rd Street

City, State Austin, TX Zip 78751

Phone 512-743-2661 Printed Name Geraldine Rosa Henderson

Signature Alaskin that my statements contained in the complete application are true and correct to the best of my knowledge and belief.

Mailing Address 948 E. 53rd Street

City, State Austin, TX Zip 78751

Phone 512-743-2661 Printed Name Geraldine Rosa Henderson

Signature Alaskin, TX Zip 78751

Phone 512-743-2661 Printed Name Geraldine Rosa Henderson

## City of Austin Residential Permit Application Residential Review, 2<sup>nd</sup> floor, One Texas Center 505 Barton Springs, Austin, TX 78704 (512) 974-2747

Poce paid /



			Paroject Informatio
Project Address: 948 E. 53rd	<i>S</i> ł:	Reference ID 2 (www.traviscad	.org):
Legal Description:	10 K	1-10023121019 -	-221904
Zoning District or PUD: SF3 NIC		Lot Size (square feet):	***************************************
Maighborhood Dlam America was A	<del> </del>	Historic District (if applicable):	00
Is this site within the Residential Design a	OPTH LOOP  nd Compatibility Standards C	rdinance Poundam, A	
Note: Boundaries are defined under Title 25-2 Sub Does this site currently have water availab	Chapter F of the Land Develonment (	Code.	(Y) N
If no, contact Austin Water Utility to apply for wat	er/wastewater taps and/or service ext	wastewater availability?	(Y) N
Does this site have a septic system?  Does this site require a cut or fill in excess	Y (N)	If yes, submit a copy of approved se	· · · · · · · · · · · · · · · · · · ·
If yes, contact the Development Assistance Center	for a Site Plan Exemption.		Y (N)
Does this site front a paved street?	(Y) N	Is this site adjacent to a paved al	ley? (Y)
Does this site have a Board of Adjustment Does this site have a Residential Design ar	d Compatibility Commission	Case #	(if applicable)
in yes, provide a copy of decision sheet. Note: A p	ermit cannot be approved within 1	days of approval of a pariages from p	OA. Y N
Does the project impact a tree protected by Y (N)	ordinance? This includes ca	nopy and/or critical root zone imp	acts to nearby trees.
Note: If yes, application for a tree permit with the C	ity Arborist may be required.		
Is this site within one hundred-fifty (150) f Note: Proximity to a floodplain may require additi	eet of the one hundred (100); onal review time.	year floodplain?	Y (N)
posti con via comple			
Existing Use: vacant single-family	residential duplex reside	ential two-family residential	Description of Work
Proposed Use: vacant single-family			other
			other
Project Type: new construction	addition addition/remove	del remodel/repair	other_SHED_
# of bedrooms existing: 3 # of bedr	rooms proposed: 3 # o	f baths existing: 3 # c	of baths proposed: 3.5
Will all or part of an existing exterior wall! Note: Removal of all or part of a structure requires	a demolition permit	ect? Y (N)	
Project Description: (Note: Please provide thorou	gh description of project. Attach add	litional pages as necessary)	
DETACHED ACCESSORY &	TRUCTURE WITH	BATH	
		<u> </u>	
Trades Permits Required: (electric	(plumbing) mecl	annical (TIVA C)	
	plannoing	nanical (HVAC) concret	e (right-of-way)
			Telever
Total Job Valuation: \$10,000	Portion of Total Job Valuat	ion Dedicated   Portion of Tota	Job Valuation  I Job Valuation Dedicated
•	to Addition/New Construct Bldg: \$ Elec:	ion: \$ to Remodel/Re	
Note: The total job valuation should be the sum total of all valuations noted to the right. Labor and	Bldg: \$ Elec:   Plmbg: \$ Mech:		Elan C
materials only, rounded to nearest dollar. Permit fees use based on adopted fee schedule.		Plmbg: \$_	Elec: \$ Mech: \$
and an emphasis and something,	Primary Structure: Accessory Structure:	\$	
Dhs -	<u> </u>	<u> </u>	
205- XL paid	Residential Permit App Page 1 of 8	$\mathcal{R}(1)$ # $1/6$	726021
W. said		RIW#109 TCAD-022	Lyry
ar your		ICHD - UZZZ	8121019

		Bidlding and	CATE ASS.
Area Description  Note: Provide a separate calculation for each distinct area. Attach additional sheets as necessary.  Measurements are to the outside surface of the exterior wall.  a) 1 <sup>st</sup> floor conditioned area	Existing Sq Ft	New/Added Sq Ft	Total Sq Ft
a) 1 <sup>st</sup> floor conditioned area     b) 2 <sup>nd</sup> floor conditioned area	1106		1106
c) 3 <sup>rd</sup> floor conditioned area	964		964
d) Basement	<del> </del>		
e) Covered Parking (garage or carport) f) Covered Patio, Deck or Porch	364		364
g) Balcony	54	48	102
h) Other SHED	<del> </del>		
Lotal Building Coverage (exclude b, e.v. d from total))		240	240
i) Driveway	10.2	2006	
j) Sidewalks	418		418
k) Uncovered Patio	75		75
l) Uncovered Wood Deck (counts at 50%)	60		60
m) AC pads	a		
n) Other (Pool Coping, Retaining Walls)			9
Total Site Coverage			Æ.
o) Pool	Section 2 - Section 1		
p) Spa			

Building Coverage Information
Note: Building Coverage means the area of a let coveral 1 1 3 11
incidental projecting eaves, balconies, and similar features. Pools, ponds, and fountains are not included in this measurement. (LDC 25-1-21)
Existing Building Coverage (sq ft):      S24
Proposed Building Coverage (sq ft): $1812$ % of lot size: $35$ $> 500 = 9$ 40
Impervious Cover Information
Note: Impervious cover is the total horizontal area of covered spaces, paved areas, walkways, and driveways. The term excludes pools, ponds, fountains, and areas with gravel placed over pervious surfaces that are used only for landscaping or by pedestrians. (LDC 25-1-23)
Existing Impervious Cover (sq 11): 2086 % of lot size: 40 > 5200 = % May
Proposed Impervious Cover (sq ft) 2086 % of lot size: 40 - 5206 = %
Setbacks
Are any existing structures on this site a non-compliant structure based on a yard setback requirement?  Y  N
Does any structure (or an element of a structure) extend over or beyond a required yard?  Y  N
Is front yard setback averaging being utilized on this property? (LDC 25-2, Subchapter F, Sec. 2.3)  Y  N
Height Information (LDC 25-1-21 or 25-2 Subchapter F, Section 3.4)  Parking (LDC 25-6 Appendix A & 25-6 478)
5 (-1-5 % 5 7 ppendix A & 25-0-476)
Building Height:ft Number of Floors: # of spaces required: 2 # of spaces provided: 2
Right-of-Way Information
Is a sidewalk required for the proposed construction? (LDC-6-353)
"Sidewalks are to be installed on any new construction of a single family to the
addition to an existing building that increases the building's gross floor area by 50 % or more.
Will a Type I driveway approach be installed, relocated, removed or repaired as part of this project?  Y  N
Width of approach (measured at property line):ft Distance from intersection (for corner lots only): ft
Are storm sewer inlets located along the property or within ten (10) feet of the boundaries of the property? Y

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Cross	Floor	Amon		CHARLES STATES	and the same of th	mission designation of the second	er en				100
O1033	THOOL	Alea									

This section is only required for projects located within the Residential Design and Compatibility Standards Ordinance Boundaries as defined and illustrated in Title 25-2 Subchapter F of the Land Development Code. The Gross Floor Area of each floor is measured as the area contained within the outside edge of the exterior walls.

	Existing	New	Exemption	Total	
I <sup>st</sup> Floor	1106			1106	
2 <sup>nd</sup> Floor	964			964	
3 <sup>rd</sup> Floor					
Basement	<del></del>			•	
Attic					
Garage (attached)	364		364	_0_	
(detached)			<del></del>		
Carport (attached)					
(detached)	<del>~/</del>	<del></del>		+	
Accessory building(s) (detached)		240		240	Way 0 th
	TOTA	AL GROSS FLO	OOR AREA	2310	119300
(Total Gross	s Floor Area /lo	ot size) x 100 = _	Flo	or-To-Area Rat	tio (FAR)
Is this project claiming a "parking area" exer Is this project claiming a "ground floor porc Is this project claiming a "basement" exemp Is this project claiming a "habitable attic" ex Is a sidewall articulation required for this pro Does any portion of the structure extend bey	h" exemption a tion as describe temption as des oject?	s described und ed under Article scribed under Ar	er Article3?	Y Y Y Y Y Y	

Parking Area exemption: Up to 450 square feet of a parking area may be deducted if it is a detached rear parking area that is separated from the principal structure by not less than 10 feet; or attached by a covered breezeway that is completely open on all sides, with a walkway not exceeding 6 feet in width and a roof not exceeding 8 feet in width; or a parking area that is open on two or more sides, if: it does not have habitable space above it; and the open sides are clear and unobstructed for at least 80% of the area measured below the top of the wall plate to the finished floor of the carport. Up to 200 square feet may be deducted if it is an attached parking area used to meet the minimum parking requirement; or a garage that is less than 10 feet from the rear of the principal structure, provided that the garage is either detached from the principal structure; or attached by a covered breezeway that is completely open on all sides, with a walkway not exceeding 6 feet in width and a roof not exceeding 8 feet in width. An applicant may receive only one 450-square foot exemption per site under Article 3. An applicant who receives a 450-square foot exemption may receive an additional 200-foot exemption for the same site under Article 3, but only for an attached parking area used to meet minimum parking requirements

Ground Floor Porch exemption: A ground floor porch, including a screened porch, may be exempted, provided that the porch is not accessible by automobile and is not connected to a driveway; and the exemption may not exceed 200 square feet if a porch has habitable space or a balcony above it.

Basement exemption: A habitable portion of a building that is below grade may be exempted if the habitable portion does not extend beyond the first-story footprint and is below natural or finished grade, whichever is lower; and it is surrounded by natural grade for at least 50% of its perimeter wall area and the finished floor of the first story is not more than three feet above the average elevation at the intersections of the minimum front yard setback line and the side property lines.

Habitable Attic exemption: A habitable portion of an attic may be exempted if: 1. The roof above it is not a flat or mansard roof and has a slope of 3 to 12 or greater, 2. It is fully contained within the roof structure; 3. It has only one floor; 4. It does not extend beyond the footprint of the floors below; 5. It is the highest habitable portion of the building, or a section of the building, and adds no additional mass to the structure; and 6. Fifty percent or more of the area has a ceiling height of seven feet or less.

			Comact Inform (fo
Owner	GERALDINE ROSA HENDERSON	Applicant or Agent	Same /
Mailing Address	948 E. 53rd AUSTIN TX 78751 512-743-2661	Mailing Address	
Phone	512-743-2661	Phone	
Email	grhcomse gmail com	Email	
Fax	512 - 532 - 6028	Fax	
General Contractor	Same	Design Professional	nla
Mailing Address		Mailing Address	13.11
Phone		Phone	
Email		Email	
Fax		Fax	

Acknowledgments

Is this site registered as	s the owner's homestead	for the current tax	vear with the at	opraisal district?

(Y)

N

I understand that in accordance with Sections 25-1-411 and 25-11-66 of the Land Development Code (LDC), non-compliance with the LDC may be cause for the Building Official to suspend or revoke a permit and/or license.

I understand that I am responsible for complying with any subdivision notes, restrictive covenants and/or zoning conditional overlays prohibiting certain uses and/or requiring certain development restrictions (i.e., height, access, screening, etc.) on this property.

If a conflict should result with any of these restrictions, it will be my responsibility to resolve it. I understand that, if requested, I must provide copies of all subdivision plat notes, restrictive covenants, and/or zoning conditional overlay information that may apply to this property.

I acknowledge that this project qualifies for the Site Plan Exemption as listed in Section 25-5-2 of the LDC. I understand that nothing may be built upon or over an easement.

I further understand that no portion of any roof structure may overhang in any public utility or drainage easement. I acknowledge that customer will bear the expense of any necessary relocation of existing utilities to clear this driveway location and/or the cost to repair any damage to existing utilities caused during construction.

I agree that this application will expire on the 181st day after the date that the application is filed if the application is not approved and an extension is not granted. If the application expires, a new submittal will be required and compliance with current code may be required.

I hereby certify that to the best of my knowledge and ability, the information provided in this application is complete and accurate.

I further acknowledge that, should any information contained herein prove incorrect, the building official may suspend or revoke any resulting permit and/or license.

I also understand that if there are any trees greater than 19 inches in diameter located on the property and immediately adjacent to the site, I am required to complete a Tree Ordinance Review Application by contacting (512) 974-1876 or cityarborist@austintexas.gov. This initiates the tree permitting requirement needed to proceed with the development review process.

Erosion and Sedimentation Controls are required per Section 25-8-181.

I acknowledge that a sidewalk will be required on any new construction of a single family, two-family or duplex residential structure and any addition to an existing building that increases the building's gross floor area by 50 % or more.

I acknowledge if my plans are subject to a technical review it will not be construed to be a permit for, or an approval of any violation of any of the provisions of the current adopted building codes or another ordinance of the City of Austin.

Applicant's signature: Date: MAICH 22, 2013





Austin Water Utility
Water & Wastewater Service Plan Verification
(W&WW SPV)

## PLEASE READ IMPORTANT INSTRUCTIONS ON PAGE 2

(Please Print or Type)
Customer Name: GERALDINE Rosa HENDERSNPhone: 5127432661 Alternate Phone:
Service Address: 948 E. 537 Street
Let: 1 Block: H Subdivision/Land Status: Tax Parcel ID No.:
Existing Use: vacant single-family res. duplex garage apartment other
Proposed Use: vacant single-family res. duplex garage apartment other DCTACHEO SHED
Number of existing bathrooms: 3.5
Use of a pressurized auxiliary water system (i.e. rainwater harvesting, well water, lake/river water, etc.) Yes No
City of Austin Office Use
Water Main size: Service stub size: Service stub upgrade required? New stub size:
Existing Meter number: 120037 Existing Meter size 8 Upgrade required New size 14
WW Service: Septic System/On-Site Sewage Facility (OSSF) or WW Collection System WW Main size:
If a pressurized auxiliary water system is or will be installed, please contact the Utility's Special Services Division (SSD) at 972-1060, 3907 South Industrial Blvd., Suite 100 for consultation and approval.
Auxiliary Water (if applicable) Approved by SSD (Signature & Print name) Date Phone
Approved: Yes (see attached approved documents)
If the site has an OSSF, please contact Utility Development Services (UDS) at 972-0210 or 972-0211, Waller Creek Center, 625 E. 10 <sup>th</sup> Street, Suite 715 for consultation and approval.
** WWSPV Completed by (Signature & Print name)  Date  Phone
SSE (if applicable) Approved by UDS (Signature & Print name)  Date  Phone  149-13  Phone  Phone  Phone  Phone  Phone  Phone
pproved: Yes (see attached approved documents)
IOTE: For residential plan review, this original stamped "approval" must be submitted with the lamped for man,
Verification expires 180 days after date of Submittal APR [] 8 2013

PLEASE READ IMPORTANT INSTRUCTIONS ON PAGE 2 R & WASTEWATER UTILITY CONSUMER SERVICES DIVISION

One Stop Shop 505 Barton Springs Rd (512) 974-2632 – phone (512) 974-9112 – phone (512) 974-9109 – fax

(512) 974-9779 - fax





Austin Energy Building Service Planning Application (BSPA)

## This form to be used for review of Building Permit only For use in One Stop Shop Only

Responsible Person for Service Request GERALDINE	POSA HENDERSON
Email grhcoms@gmail.com Fax	•
Residential Commercial New Construction	
Project Address 948 6.53rd	OR
Legal DescriptionSHED	Lot II Block H
Who is your electrical provider?	
Overhead Service Underground Service Single-pl	nase (10) Three-phase (30)
Location of meter	
Number of existing meters on gutter (show all exist	ting meters on riser diagram)
Expired permit #	
Comments Shed (Detached)	
	1
BSPA Completed by (Signature & Print Name) Date	Phone
AE Representative Approved Yes No	Date Phone

Application expires 180 days after the date of approval (Any change to the above information requires a new BSPA)

All structures etc. must maintain 7'5" clearance from AE energized power lines. Enforced by AE & NESC codes.

AE APPROVED

APR 0 8 2013 98-215

JGM

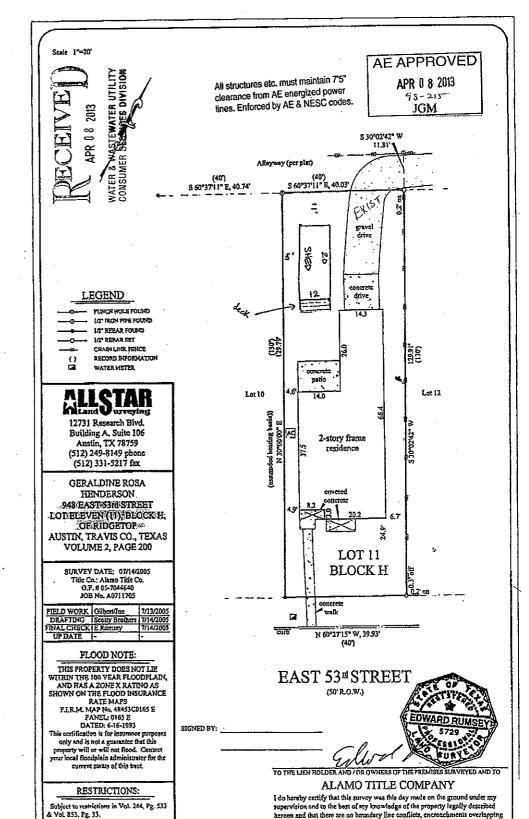


07/14/2005 12:10

5123315217

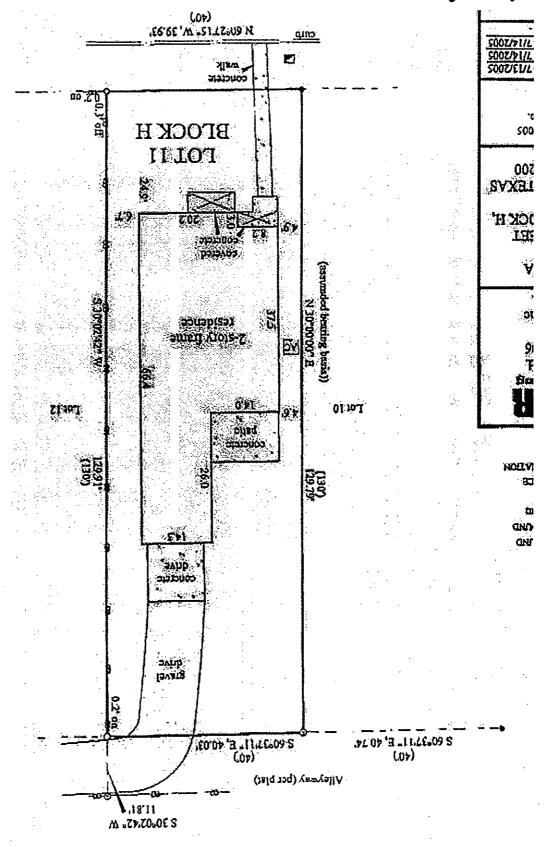
ALLSTARLANDSURVEYING

PAGE 82



hereon and that there are no boundary line conflicts, encochments overlapping of improvements, or trads in place, except as shown hereon, and certifies only to the legal description and ensements shown on the referenced title commitment.

B3



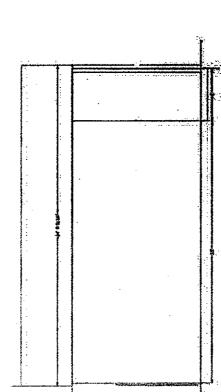
## Site Plan

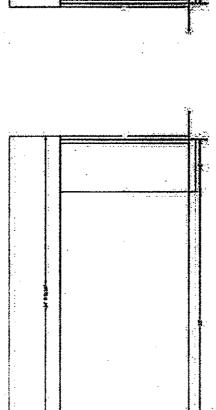


## **Elevations**

Left (West)

Right (East)

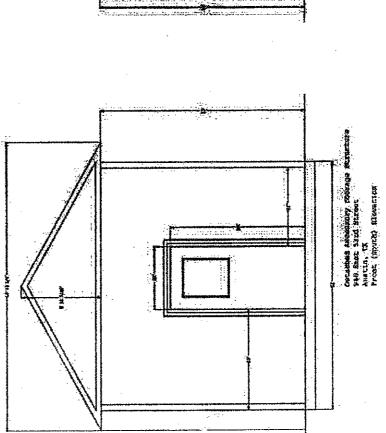




## **Elevations**

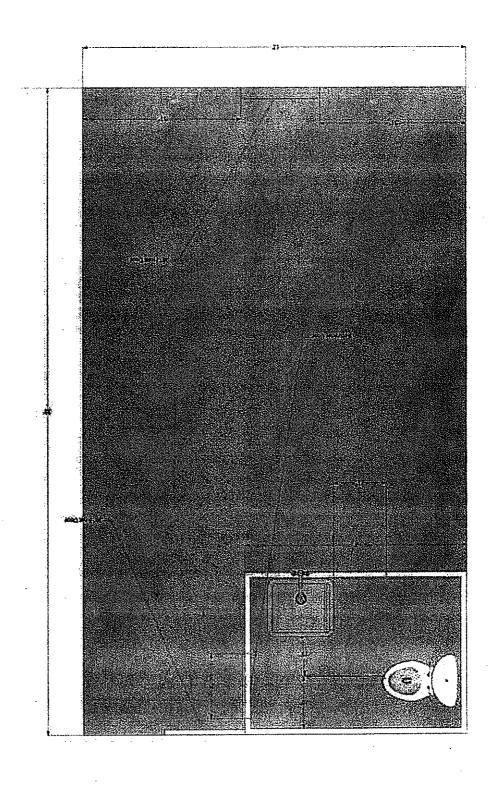
Front (South)

Rear (North)

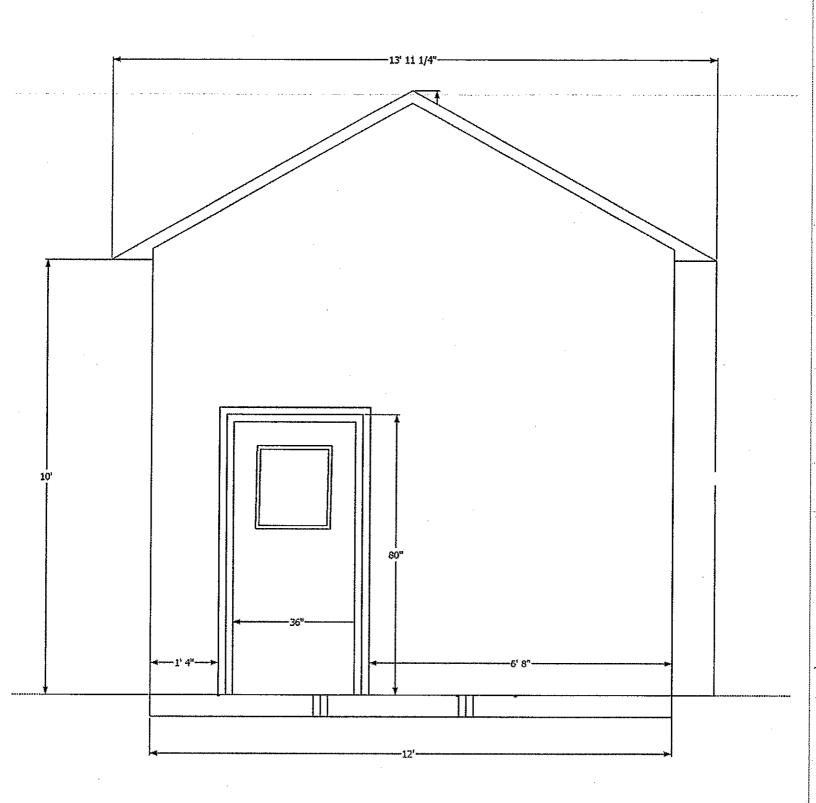


Deladied Accessory Historys Atlantage Atlacture 948 Nost Sund Ciffed Abelia, in 8469 Delain, Elphanisa

## Floorplan Proposed

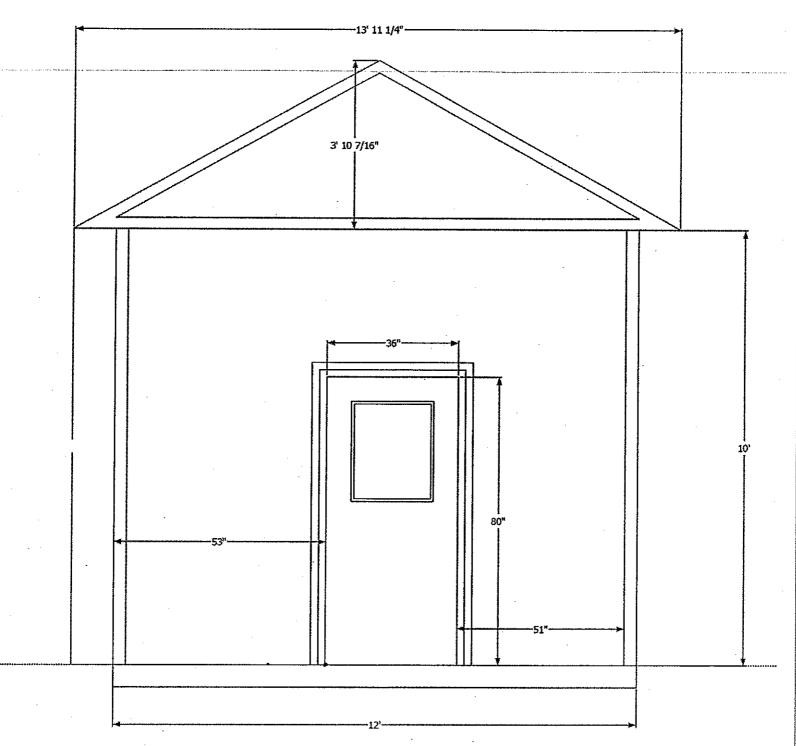




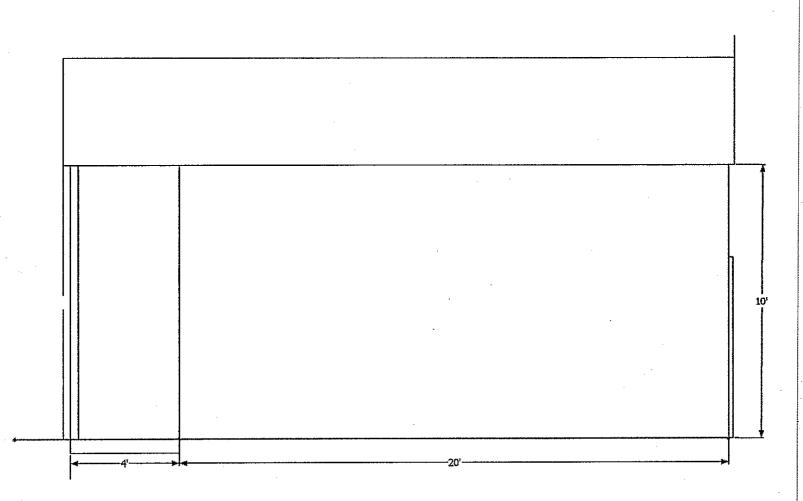


Detached Accessory Storage Structure 948 East 53rd Street Austin, TX Rear (North) Elevation

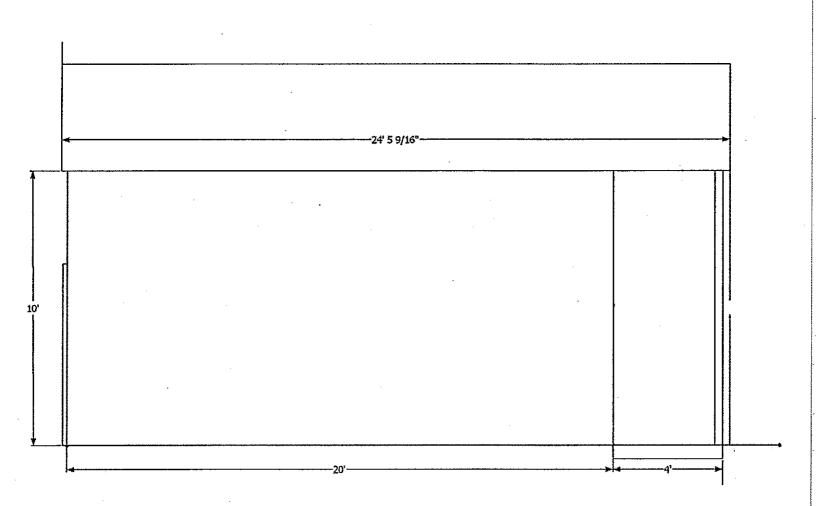




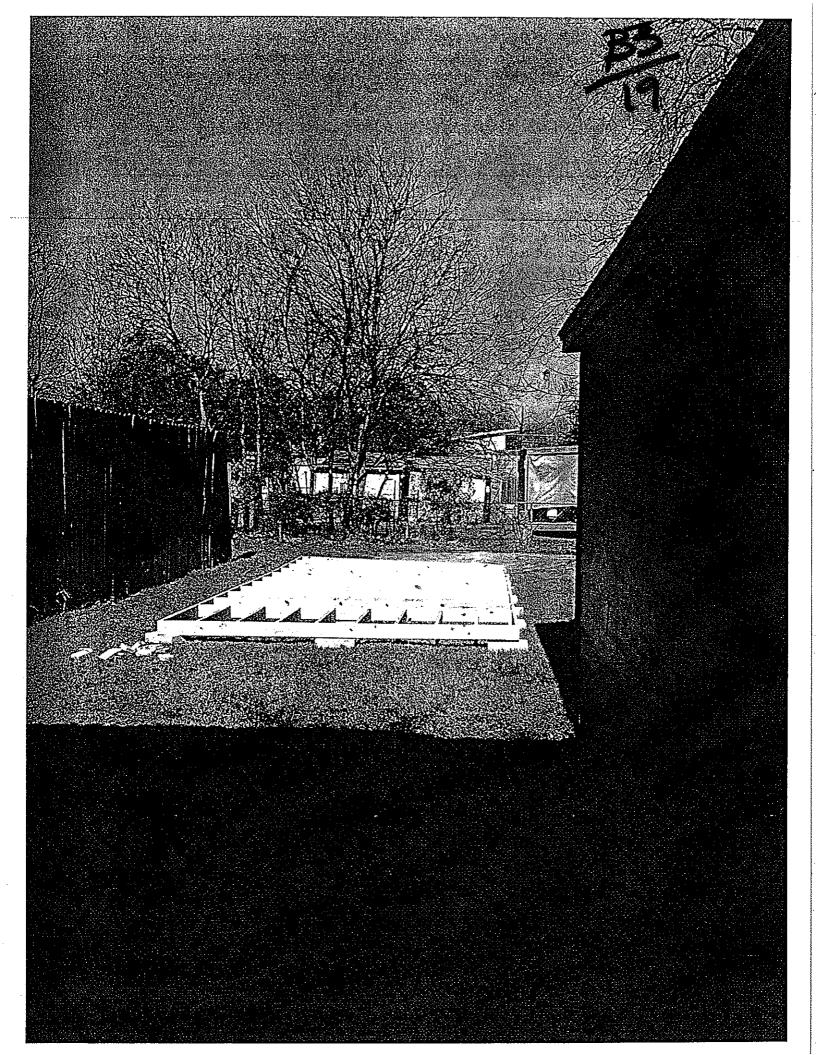
Detached Accessory Storage Structure 948 East 53rd Street Austin, TX Front (South) Elevation



Detached Accessory Storage Structure 948 East 53rd Street Austin, TX Right (East) Elevation



Detached Accessory Storage Structure 948 East 53rd Street Austin, TX Left (West) Elevation





Name

Date



## NAME AND ADDRESS OF OWNER(S) OF THE PROPERTY

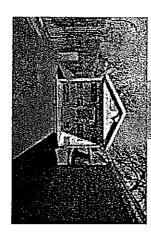
Geraldine Rosa Henderson

Address	948 E. 53 <sup>rd</sup> Street	
City/State/Zip Code	Austin, TX 78751	
Telephone	512-743-2661	
To whom it ma	y concern:	
As owner(s) of	the property located at948	E. 53 <sup>rd</sup> Street, Austin, TX
78751		I/we authorize <u>myself and Erica</u>
Guin (housesit	ter)	to act as
Agent for perm	its for my backyard shed proje	ct.
Sincerely,		
Geraldine Rosa		
Owner's Printe		
Spral	die Pose Herderse	<del></del>
Owner's signat	ure	
March 22 2013	3	

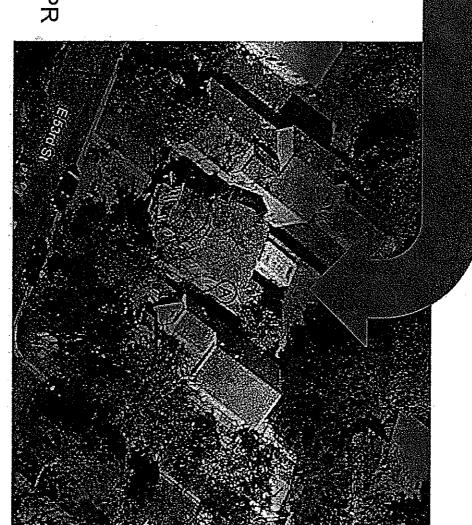


FAR Variance Request

## Henderson Residence

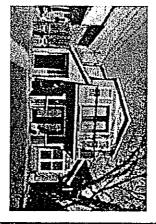


Shed Addition
Case Number: 2013-034970PR
948 East 53rd Street
Austin, TX 78751



Lot 11 Blk H Ridgetop Subdivision

## **Aerial View**







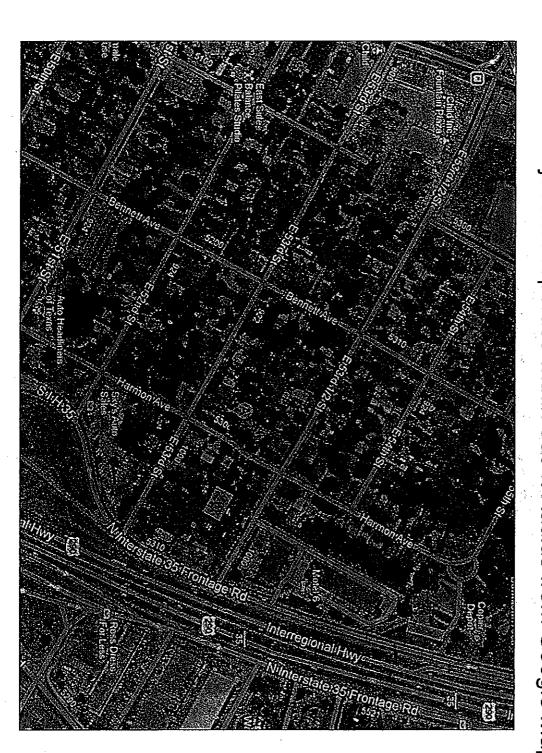






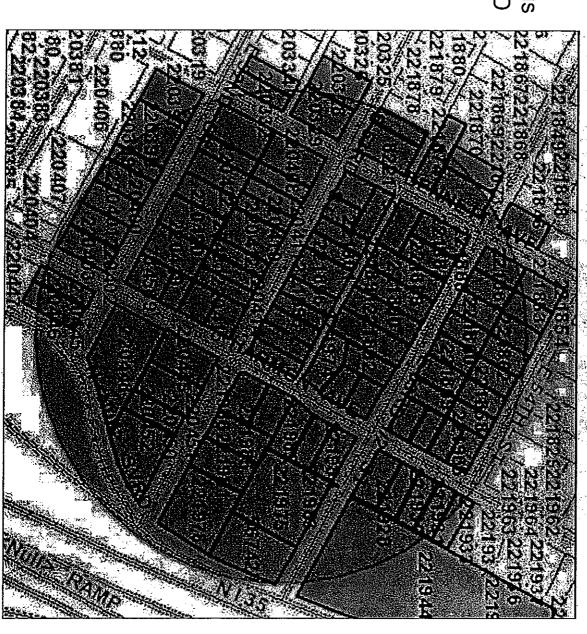
# Adjacent Properties

Aerial view of Adjacent Properties within 500 ft Radius from Google Maps

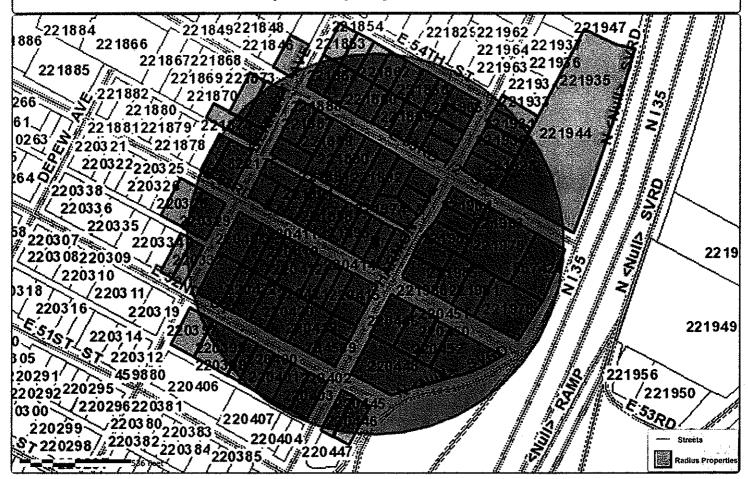


500 ft Radius as per TCAD

## Adjacent Lioserties



## Travis CAD - Map of Property ID 221904 for Year 2013



## **Property Details**

Account

Property ID: 221904

Geo ID: 0223121019

Type: Real

Legal Description: LOT 11 BLK H RIDGETOP SUBD

Location

Situs Address: 948 E 53 ST TX

Neighborhood: Y1200 Mapsco: 555R

Jurisdictions: 0A, 01, 02, 03, 2J, 68

**Owner** 

Owner Name: HENDERSON GERALDINE ROSA

Mailing Address: , 948 E 53RD ST, , AUSTIN, TX 78751-2246

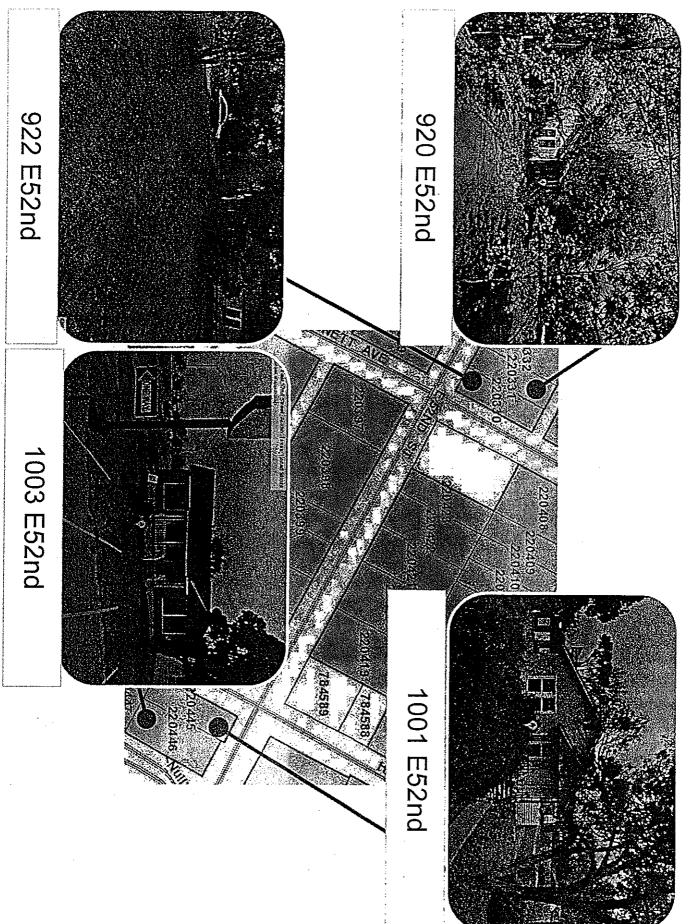
**Property** 

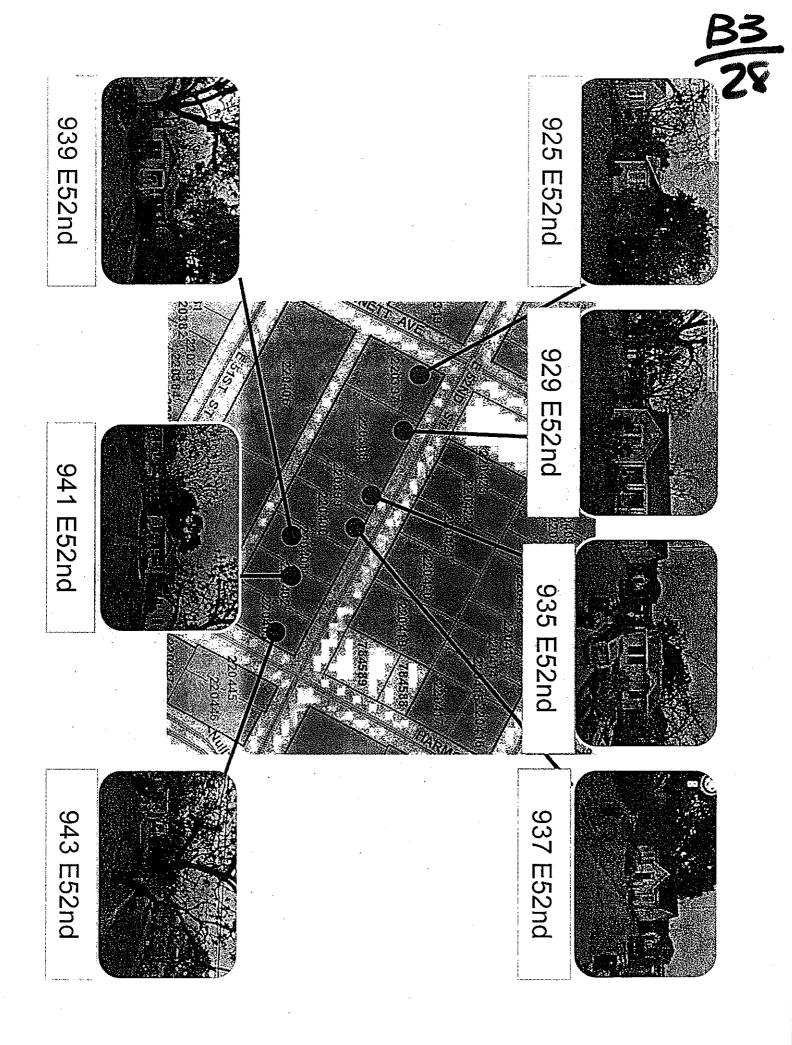
Appraised Value: N/A

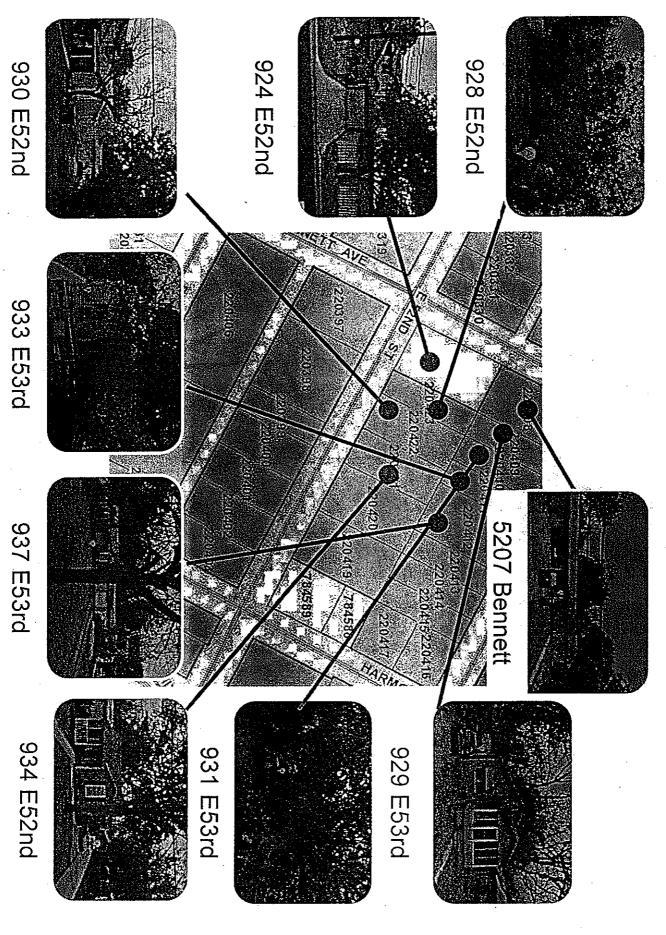
http://propaccess.traviscad.org/Map/View/Map/1/221904/2013

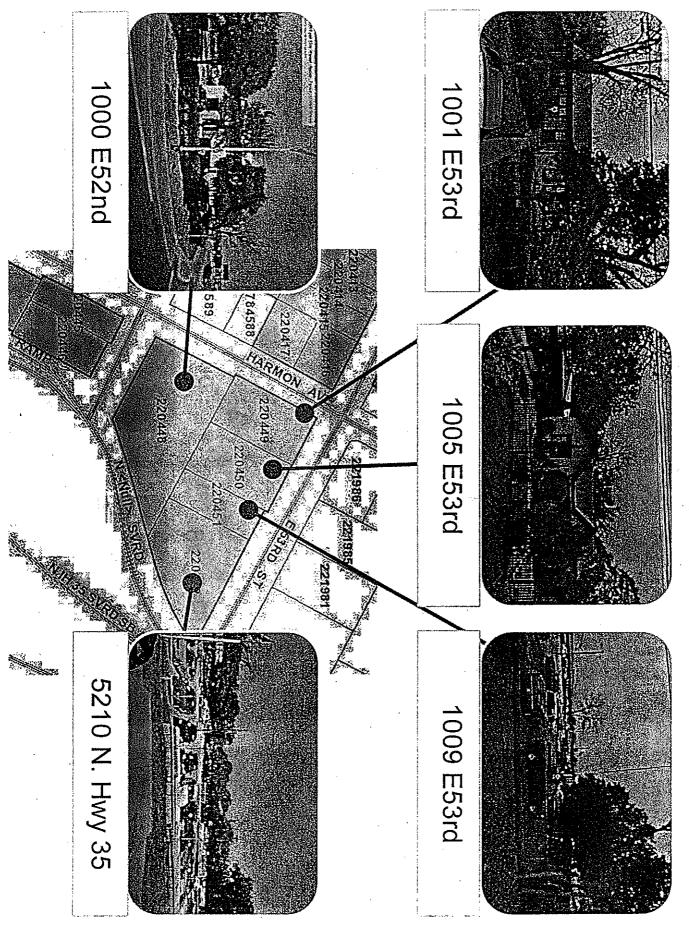
PropertyACCESS

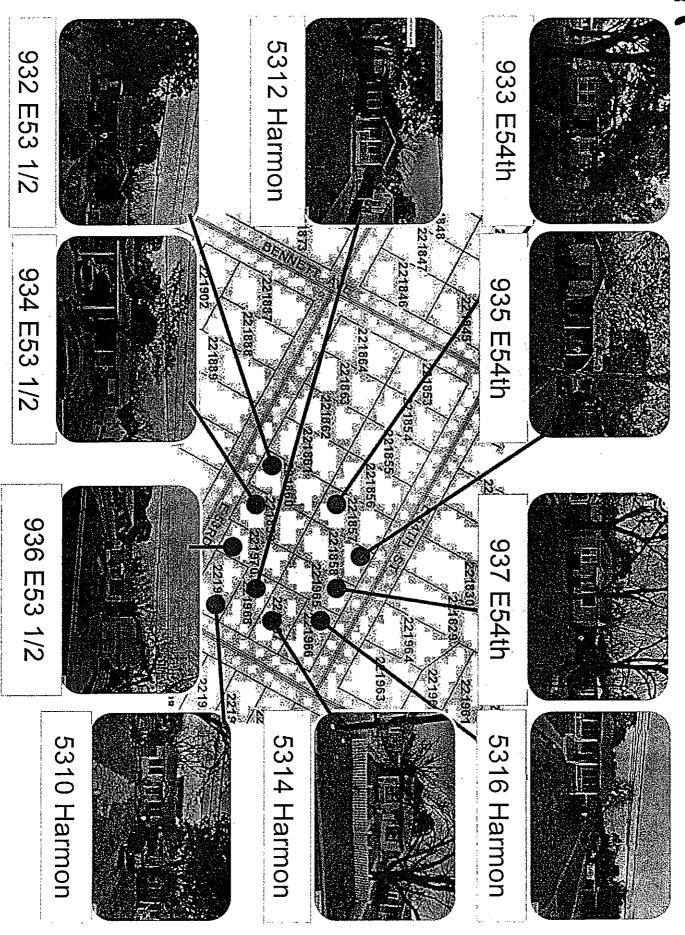
Map Disclaimer: This tax map was compiled solely for the use of TCAD. Areas depicted by these digital products are approximate, and are not necessarily occurate to mapping. surveying or engineering standards Conclusions drawn from this information are the responsibility of the user. The TCAD makes no claims, promises or guarantees about the accuracy, completeness or adequacy of this information and expressly disclaims liability for any errors and omissions. The mapped data does not constitute a legal document.

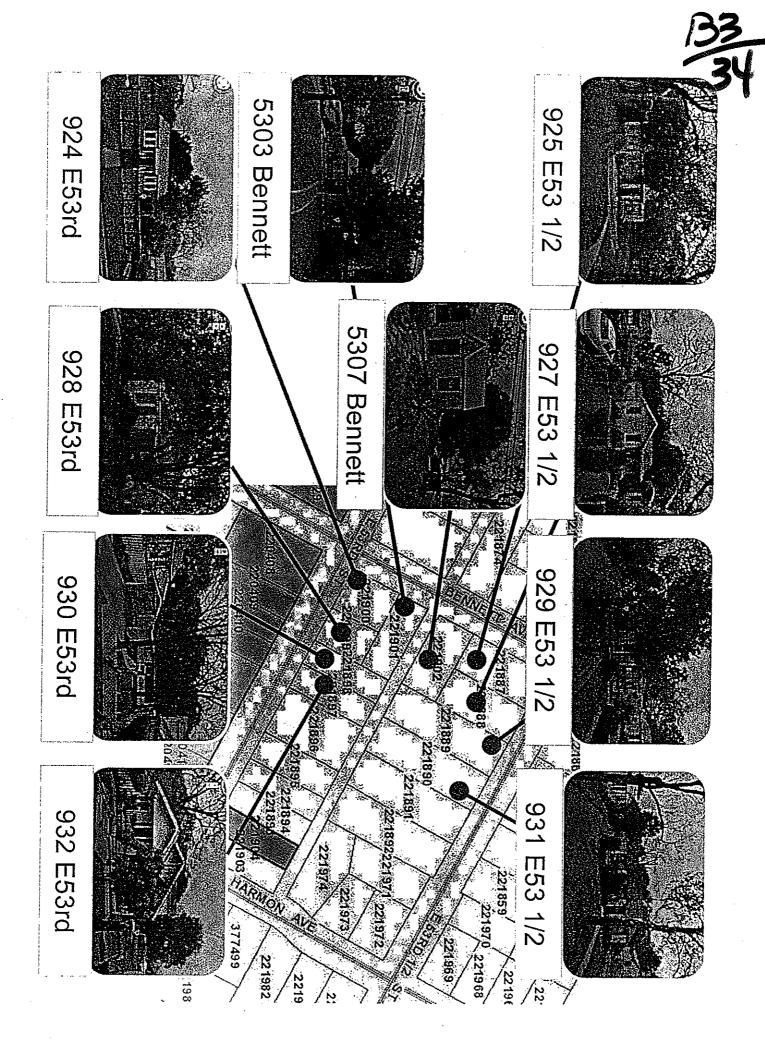


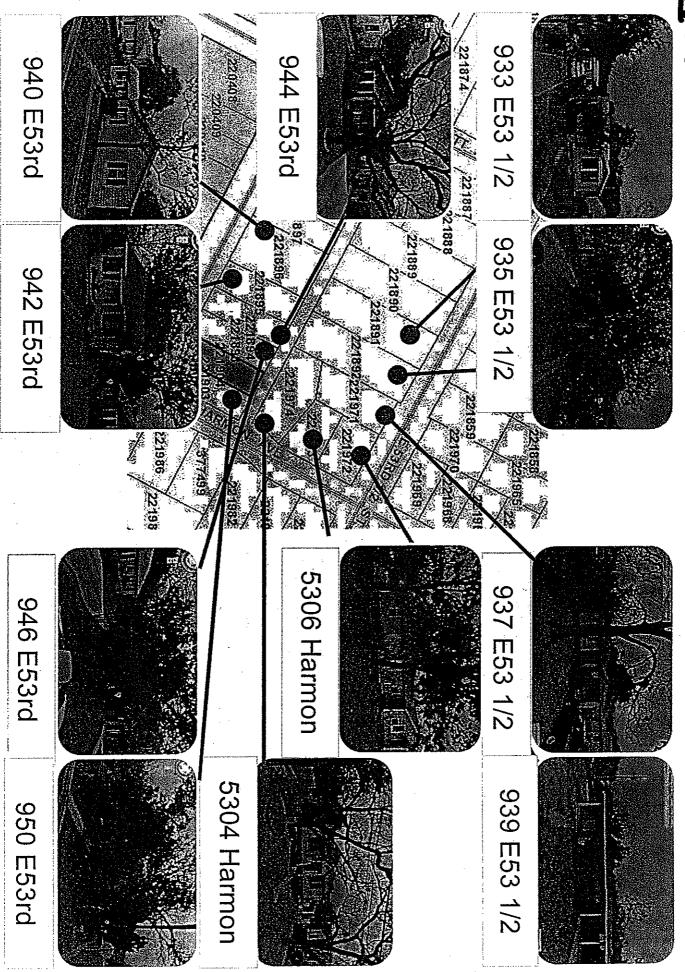


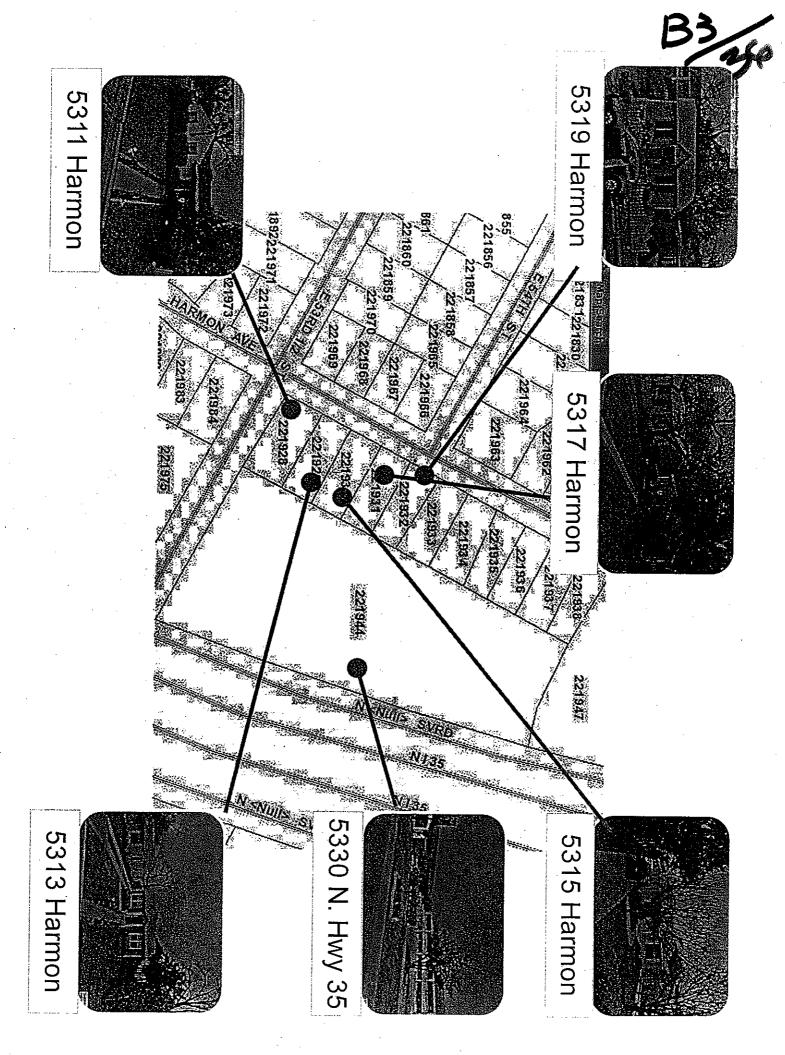


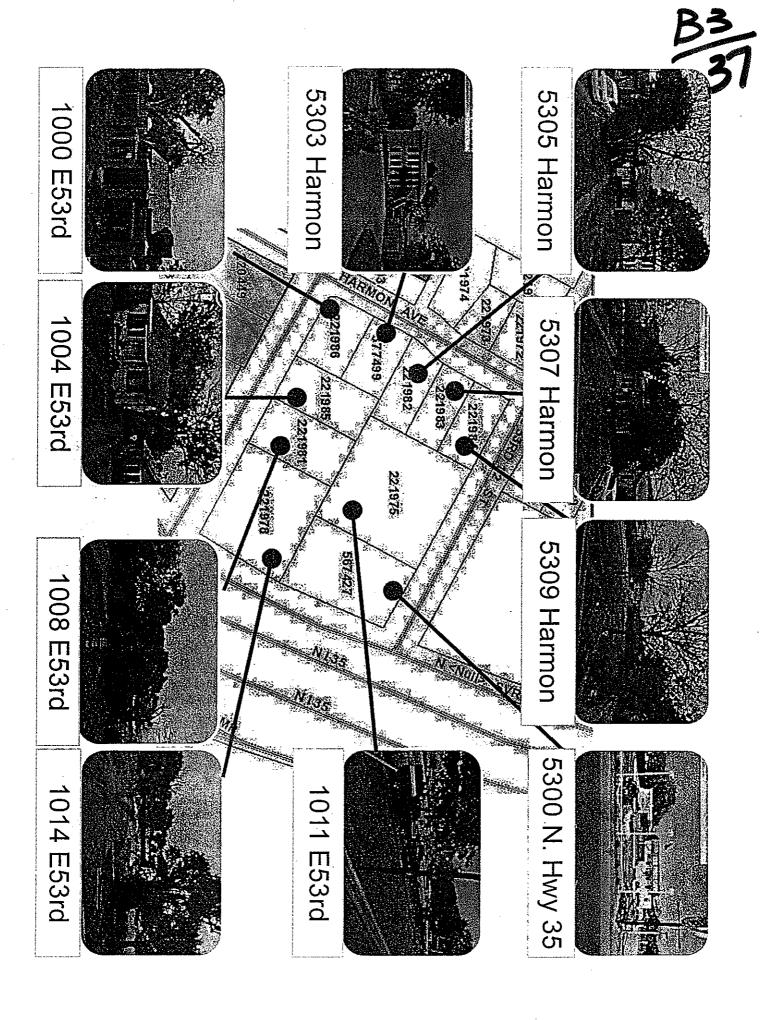












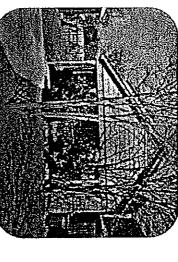


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### Adjacent Properties F.A.R. > 40%



946 E53rd



950 E53rd

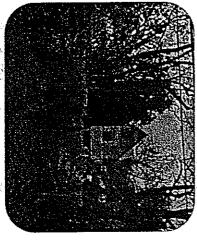


932 E53rd

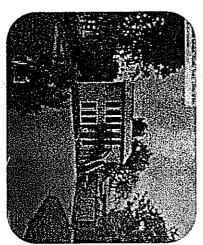




924 E52nd



946B E52nd



5303 Harmon

### **State Certificate**

Borrower/Client Henderson		· · · · · · · · · · · · · · · · · · ·	·····
Property Address 948 East 53rd Street			
City Austin	County Travis	State Texas	Zip Code 78751
Lender Clayton Mortgage			





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

- 1. I have researched the subject market area and have selected a minimum of three recent sales of properties most similar and proximate to the subject property for consideration in the sales comparison analysis and have made a dollar adjustment when appropriate to reflect the market reaction to those items of significant variation. If a significant item in a comparable property is superior to, or more favorable than, the subject property, I have made a negative adjustment to reduce the adjusted sales price of the comparable and, if a significant item in a comparable property is inferior to, or less favorable than the subject property, I have made a positive adjustment to increase the adjusted sales price of the comparable.
- 2. I have taken into consideration the factors that have an impact on value in my development of the estimate of market value in the appraisal report. I have not knowingly withheld any significant information from the appraisal report and I believe, to the best of my knowledge, that all statements and information in the appraisal report are true and correct.
- 3. I stated in the appraisal report only my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the contingent and limiting conditions specified in this form.
- 4. I have no present or prospective interest in the property that is the subject to 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 the estimate of market value in the appraisal report on the race, color, religion, sex, 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.
- 5. I have no present or contemplated future interest in the subject property, and neither my current or future employment nor my compensation for performing this appraisal is contingent on the appraisal value of the property.
- 6. I was not required to report a predetermined value or direction in value that favors the cause of the client or any related party, the amount of the value estimate, the attainment of a specific result, or the occurrence of a subsequent event in order to receive my compensation and/or employment for performing the appraisal i did not base the appraisal report on a requested minimum valuation, a specific valuation, or the need to approve a specific mortgage loan.
- 7. I performed this appraisal in conformity with the Uniform Standards of Professional Appraisal Practice that were adopted and promutgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place as of the effective date of this appraisal, with the exception of the departure provision of those Standards, which does not apply. I acknowledge that an estimate of a reasonable time for exposure in the open market is a condition in the deficition of market value and the estimate I developed is consistent with the marketing time noted in the neighborhood section of this report, unless I have otherwise stated in the reconcilitation section.
- 8. I have personally inspected the interior and exterior areas of the subject property and the exterior of all properties listed as comparables in the appraisal report. I further certify that I have noted any apparent or known adverse conditions in the subject improvements, on the subject site, or on any site within the immediate vicinity of the subject property of which I am aware and have made adjustments for these adverse conditions in my analysis of the property value to the extent that I had market evidence to support them. I have also commented about the effect of the adverse conditions on the marketability of the subject property.
- 9. I personally prepared all conclusions and opinions about the real estate that were set forth in the appraisal report. If I relied on significant professional assistance from any Individual or individuals in the performance of the appraisal or the preparation of the appraisal report, I have named such individuals(s) and disclosed the specific tasks performed by them in the reconciliation section of 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 the report; therefore, if an unauthorized change is made to the appraisal report, I will take no responsibility for it.

SUPERVISORY APPRAISER'S CERTIFICATION: If a supervisory appraiser signed the appraisal report, he or she certifies and agrees that I directly supervise the appraiser who prepared the appraisal report, have reviewed the appraisal report, agree with the statements and conclusions of the appraiser, agree to be bound by the appraiser's certifications numbered 4 through 7 above, and am taking full responsibility for the appraisal and the appraisal report.

APPRAISER:	SUPERVISORY APPRAISER (only if required):
Signature: Un- they keer to Or T	Signature:
Name: M. Kuykendall, Jr.	Name:
Date Signed: July 12, 2005	Date Signed:
State Certification #: TX-1330160-R	State Certification #:
or State License #:	or State License #:
State: TX	State:
Expiration Date of Certification or License: 5/31/2007	Expiration Date of Certification or License:

**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 considers his 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

\* 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 judgement.

### STATEMENT OF LIMITING CONDITIONS AND APPRAISER'S CERTIFICATION

CONTINGENT AND LIMITING CONDITIONS: The appraiser's certification that appears in the appraisal report is subject to the following conditions:

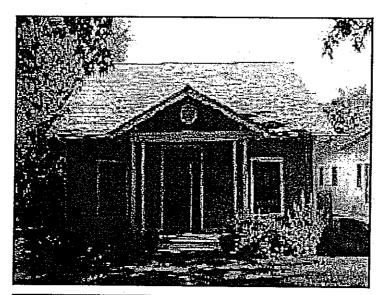
- 1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it. The appraiser assumes that the title is good and marketable and, therefore, will not render any opinions about the title. The property is appraised on the basis of it being under responsible ownership.
- 2. The appraiser has provided a sketch in the appraisal report to show approximate dimensions of the improvements and the sketch is included only to assist the reader of the report 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 the appraisal report whether 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.
- 5. The appraiser has estimated the value of the land in the cost approach at its highest and best use and the improvements at their contributory value. These separate valuations of the land and improvements must not be used in conjunction with any other appraisal and are invalid if they are so used.
- 6. The appraiser has noted in the appraisal report any adverse conditions (such as, needed repairs, depreciation, 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 normal research involved in performing the appraisal. Unless otherwise stated in the appraisal report, the appraiser has no knowledge of any hidden or unapparent conditions of the property or adverse environmental conditions (including the presence of hazardous wastes, toxic substances, etc.) that would make the property more or less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied, regarding the condition of the property. 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, the appraisal report must not be considered as an environmental assessment of the property.
- 7. The appraiser obtained the information, estimates, and opinions that were expressed in the appraisal report from sources that he or she considers to be reliable and believes them to be true and correct. The appraiser does not assume responsibility for the accuracy of such items that were furnished by other parties.
- 8. The appraiser will not disclose the contents of the appraisal report except as provided for in the Uniform Standards of Professional Appraisal Practice.
- 9. 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 completion of the improvements will be performed in a workmanlike manner.
- 10. The appraiser must provide his or her prior written consent before the lender/client specified in the appraisal report can distribute the appraisal report (including conclusions about the property value, the appraiser's identity and professional designations, and references to any professional appraisal organizations or the firm with which the appraiser is associated) to anyone other than the borrower; the mortgagee or its successors and assigns; the mortgage insurer; consultants; professional appraisal organizations; any state or federally approved financial institution; or any department, agency, or instrumentality of the United States or any state or the District of Columbia; except that the lender/client may distribute the property description section of the report only to data collection or reporting service(s) without having to obtain the appraiser's prior written consent. The appraiser's written consent and approval must also be obtained before the appraisal can be conveyed by anyone to the public through advertising, public relations, news, sales, or other media.

B3 42

### Comparable Photo Page

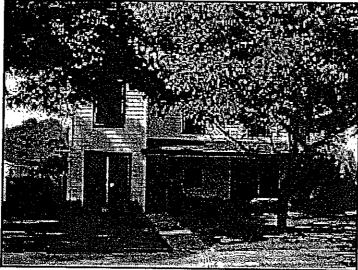
	-			
Borrower/Client Henderson				
Property Address 948 East 53rd Street				
City Austin	County Travis	State	Texas	Zip Code 78751
Lender Clayton Mortgage				





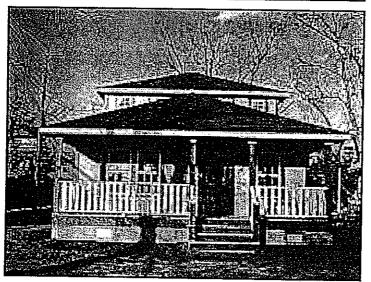
### Comparable 1

4719 Red River Street Prox. to Subject 0.46 miles Sale Price 321,000 Gross Living Area 1,584 Total Rooms **Total Bedrooms** 3 Total Bathrooms 2.5 Ridgetop Avg/Typ/SFR Location View Site 5200 FS Quality Frame/Avg 3 Years



### Comparable 2

5106 Duval Street Prox. to Subject 0.58 miles Sale Price 310,000 Gross Living Area Total Rooms 1,946 **Total Bedrooms** Total Bathrooms 3 Location Highlands Avg/Typ/SFR View Site 6250 SF Quality Frame/Avg Age 7 Years



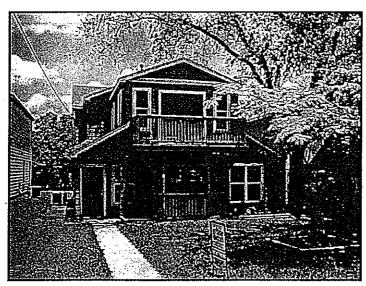
### Comparable 3

504 West 43rd Street Prox. to Subject 1.40 miles Sale Price 302,000 Gross Living Area 1,700 **Total Rooms Total Bedrooms** Total Bathrooms Location Hyde Park Avg/Typ/SFR 3075 SF View Site Quality Frame/Avg Age New

### Subject Photo Page

8orrower/Client Henderson			
Property Address 948 East 53rd Street			
City Austin	County Travis	State Texas	Zip Code 78751
Lender Clayton Mortgage			





### Subject Front

 948 East 53rd Street

 Sales Price
 312,000

 Gross Living Area
 2,068

 Total Rooms
 8

 Total Bedrooms
 3

 Location
 Ridgetop

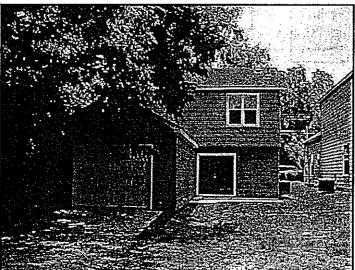
 View
 Avg/Typ/SFR

 Site
 5,200 SF

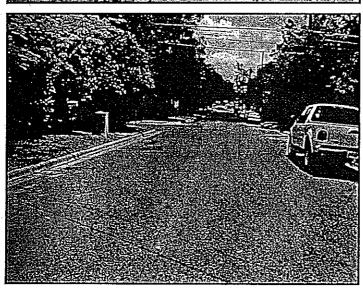
 Quality
 Frame/Avg

 Age
 New





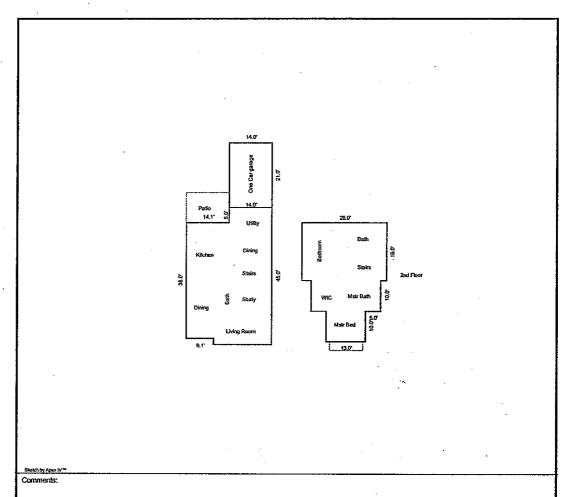
**Subject Street** 



### Building Sketch (Page - 1)

Borrower/Client Henderson			_
Property Address 948 East 53rd Stre	eet		
City Austin	County Travis	State Texas	Zip Code 78751
Lender Clayton Mortgage			·





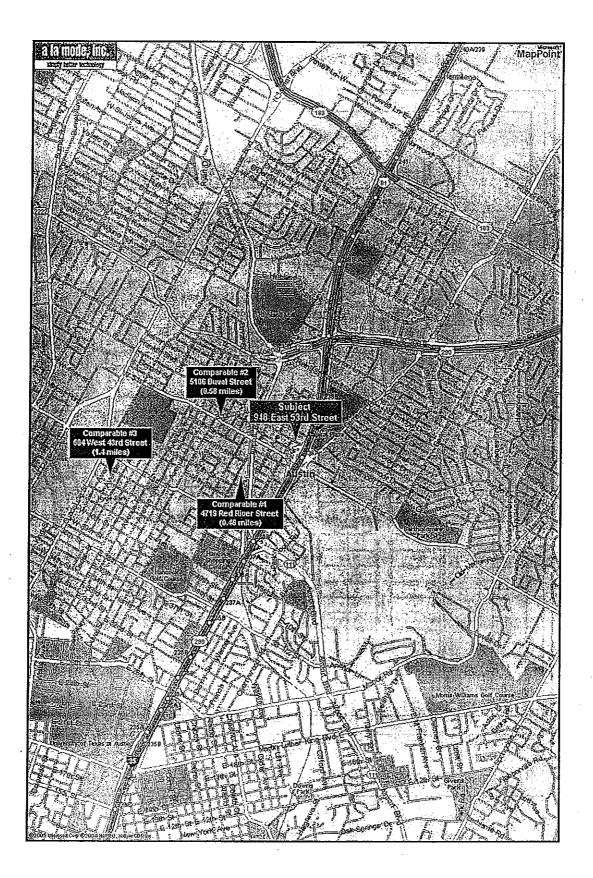
Code	AREA CALCU Description	LATIONS SUMMARY	Net Totals
GLA1	First Floor	1175.80	1175.80
GLA2	Second Floor	892.00	892,00
P/P	Patio	141,00	
	Upper Deck	33.00	174.00
GAR	One Car Garage	294.00	294.00
	TOTAL LIVABLE	(rounded)	2068

LIVING	A	REA BREAKI	DOWN.
. Bre	akdo	wn 1	Subtotals
First Floor			
28.1	×	38.0	1067,80
2.0	×	19.0	38.00
5.0	×	14.0	70.00
Second Floor			1 -
10.0	×	13.0	130.00
10.0	×	23.0	230.00
19.0	×	28.0	532.00
			-
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001.10			
6 Calculations	Jota	al (rounded)	2068

### Comparable Sales Map

Borrower/Client Henderson			
Property Address 948 East 53rd Stre	eet		
City Austin	County Travis	State Texas	Zip Code 78751
Lender Clayton Mortgage			

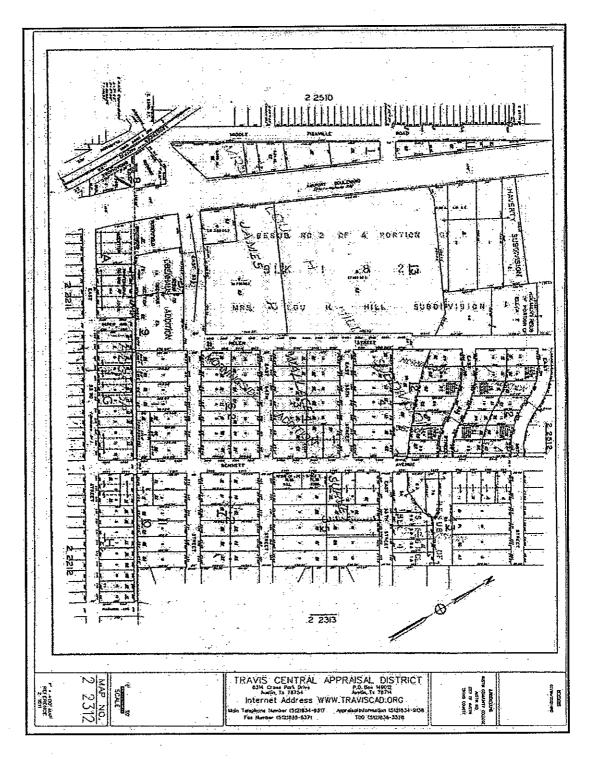




### Plat Map

Borrower/Client Henderson			
Property Address 948 East 53rd Street			
City Austin	County Travis	State Texas	Zip Code 78751
Lender Clayton Mortgage			

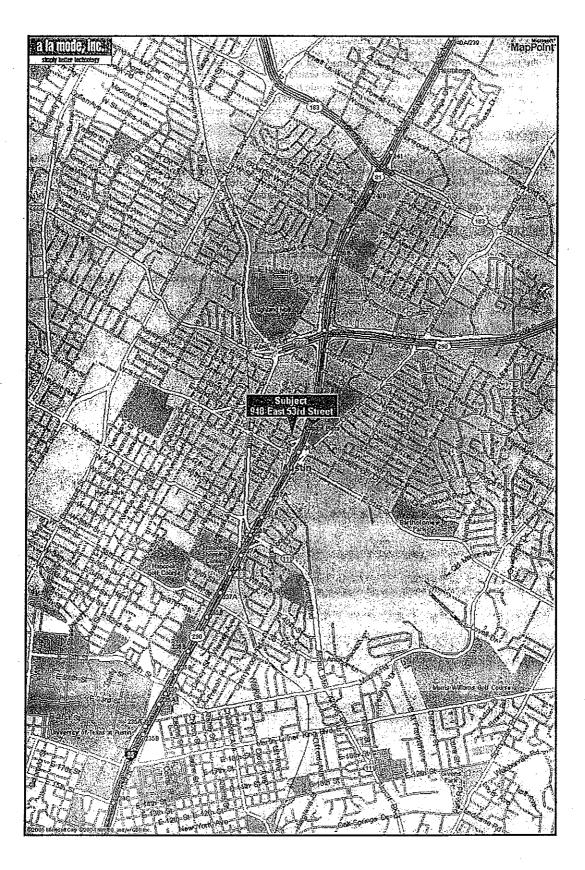




### **Location Map**

Borrower/Client Henderson			
Property Address 948 East 53rd Street			
City Austin	County Travis	State Texas	Zip Code 78751
London Cloydon Martagan			





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Borrower/Client Henderson				
Property Address 948 East 53rd Street				
City Austin	County Travis	State Texas	Zip Code 78751	
Lender Clayton Mortgage		•		

### SCOPE OF THE APPRAISAL

The appraisal analysis consisted of gathering and collecting current data from various information sources. The neighborhood analysis was based upon an inspection of the subject neighborhood, review of Travis/Williamson County plat, flood, topographical, and area maps, and a review of recent sales activity and current listings within the subject's market area. The site analysis was based upon information obtained from the client, the Travis/Williamson County tax records, and a physical inspection of the subject property. Highest and best use was determined using the following considerations: 1). Legally permissible use, 1). Physically possible use, 3). Financially feasible use, and 4). Maximally productive use. All comparable sales data was obtained from the Austin MLS, the Travis/Williamson County tax records, local builders, and real estate agents familiar with the subject's market area. The sales price, financing concessions, and physical characteristics of the comparable sales used were verified by the previously mentioned data sources. Further, the appraiser has physically inspected all of the comparable sales utilized in this analysis. The sales data was organized, analyzed, and adjusted for dissimilar characteristics and then reconciled into a final estimate of value. In arriving at the estimated market value for the subject property, the appraisers have analyzed, as applicable, past sales and current offerings of available properties in the subject's area and also areas which are felt to be similar to the subject's. In addition, consultation with builders, brokers, and investors active in the subject area further support the estimated market value for the subject property.

### PROPERTY RIGHTS APPRAISED

The property rights being appraised in the report consist of a fee simple estate. Fee simple is defined by The Dictionary of Real Estate Appraisal 1989, Page 120, by the Appraisal Institute, as: "Absolute ownership unencumbered by any other interest or estate subject only to the four powers of government." The property is appraised subject to existing easements for public roads and highways, public utilities, railroads, and pipelines. No consideration is given to any liens, title defects, or other legal or financial encumbrances which may or may not exist. The mineral interests, if any, have not been appraised herein and have been considered only to the extent they may affect the value of the fee property.

### MARKET CONDITIONS

Property values are stable in most parts of the Austin area including the subject neighborhood. None of the comparable sales were adjusted for date of sale/time due to the limited amount of market data in the immediate neighborhood. The subject neighborhood is made up of single family units which are typically owned for long periods of time and not often placed on the market. Quantifying a market extracted adjustment was considered difficult to determine for purposes of this report. It is our opinion that real estate values during 2001-2002 were actually decreasing slightly in the Austin SMSA area as evidenced by a slight decline in home prices and a higher supply of units in inventory. Various sources such as the Austin MLS Service, The Lindley Group, Inc. report, studies prepared by the Real Estate Center at Texas A&M, and various home builders in the Austin area all have reported positive data on the residential home market.

Buydowns and excessive seller financing concessions are not prevalent in the current Austin market. Current mortgage interest rates range from 6.0% to 7.5% with seller points being predominantly 0 to 2.0.

### COMMENTS ON SALES COMPARISON APPROACH

All of the comparables utilized are recently closed transactions of homes within the subject market area. After adjustments, all of the sales provide a good indication of value. Sale Three is located greater than one mile from the subject but was used due to its similarity to the subject. Although the comparable sales utilized were similar to the subject, several adjustments were necessary.

Age: The subject is new. Sales One and Two were adjusted accordingly for age. Sale Three was new at the time of sale and required no adjustment.

Room Count/Gross Living Area: The subject property is a two story home with 2 bedrooms and 3.0 baths (the study on the 1st floor could be a bedroom too), totaling approximately 2068 square feet. Sale One was adjusted up for inferior bathroom configuration. Sales One and Three were adjusted up for size.

Garage: The subject has a one car garage. All three sales were adjusted for car storage.

No other adjustments were necessary.

### **FINAL RECONCILIATION**

All the comparable sales are considered the best available sales for comparison with the subject and are located within the subject market area. The indicated values are \$353,900, \$312,500, and \$335,220.. The Sales Comparison Approach has been correlated to \$335,000. The Cost Approach indicated a value of \$337,850 and is given supportive consideration.



### Supplemental Addendum

k-227-05 Borrower/Client Henderson Property Address 948 East 53rd Street Zip Code 78751 County Travis State Texas City Austin

Lender Clayton Mortgage



Based on the reconciled values, the final indicated value for the subject as of July 8, 2005 is \$335,000.

### ENVIRONMENTAL HAZARDS/COMMENTS

For the purposes of this appraisal it is assumed that no known hazardous conditions exist on the subject property or on any site within the immediate vicinity that would adversely affect the value and/or marketability of the subject property. \*Hazardous conditions to include the presence of toxic wastes, asbestos-containing materials, ureaformaldehyde insulation, radon, air pollution, etc. The appraiser is not qualified to inspect for the aforementioned conditions and no formal inspection has been conducted by the appraiser.

### FLOOD HAZARD

I and/or Kuykendall Appraisal Associates (KAA) do not guarantee the accuracy of the FEMA Flood Hazard Maps and /or the data utilized in preparing the maps, and I and/or KAA are not responsible and/or liable for mapping inaccuracies. I and/or KAA do not claim that if a property is located outside of an identified flood hazard area, that it will never flood, and in the event that flood damages do occur, I and/or KAA are not responsible for those damages or any other damages.

### MARKETING PERIOD

The estimate of value is based on a marketing period of three to six months.

This appraisal is designated a "Summary Appraisal Report" as indicated in Standards Rule 2-2 of the Uniform Standards of Professional Appraisal Practice Guidelines.

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$\boxtimes$	CURRENT SALES CONTRACT								
	The subject properly is <u>currently not under contract</u> .  The contract and/or escrow instructions <u>were not available for review</u> . The unavailability of the contract is explained later in the addenda section.								
	The contract and/or escrow instructions were reviewed. The following summarizes the contract								
	Contract Date Amendment Date Contract Price Seller								
	The contract indicated that personal property <u>was not included</u> in the sale.  The contract indicated that personal property <u>was included</u> . It consisted of  Estimated contributory value is \$								
	Personal property was not included in the final value estimate.  Personal property was included in the final value estimate.  The contract indicated no financing concessions or other incentives.  The contract indicated the following concessions or incentives:								
	If concessions or incentives exist, the comparables were checked for similar concessions and appropriate adjustments were made, if applicable, so that the final value conclusion is in compliance with the Market Value defined herein.								
	MARKET OVERVIEW Include an explanation of current market conditions and trends.								
	months is considered a reasonable marketing period for the subject property based on								
	ADDITIONAL CERTIFICATION								
	The Appraiser certifies and agrees that								
(2)	The analyses, opinions and conclusions were developed, and this report was prepared, in conformity with the Uniform Standards of Professional Appraisal Practice ("USPAP"), except that the Departure Provision of the USPAP does not apply.  Their compensation is not contingent upon the reporting of predetermined value or direction in value that favors the cause of the client, the amount of the value estimate, the attainment of a stipulated result, or the occurrence of a subsequent event.  This appraisal assignment was not based on a requested minimum valuation, a specific valuation, or the approval of a loan.								
$\boxtimes$	ADDITIONAL (ENVIRONMENTAL) LIMITING CONDITIONS								
envi envi any in th	value estimated is based on the assumption that the property is not negatively affected by the existence of hazardous substances or detrimental ironnmental conditions unless otherwise stated in this report. The appraiser is not an expert in the identification of hazardous substances or detrimental ironnmental conditions. The appraiser's routine inspection of and inquiries about the subject property did not develop any information that indicated apparent significant hazardous substances or detrimental environnmental conditions which would affect the property negatively unless otherwise stated his report. It is possible that tests and inspections made by a qualified hazardous substance and environmental expert would reveal the existence of ardous substances or detrimental environmental conditions on or around the property that would negatively affect its value.								
	ADDITIONAL COMMENTS								
	APPRAISER'S SIGNATURE & LICENSE/CERTIFICATION								
Арр	praiser's Signature  Phone # 512/452-0595  Tax ID #  CO-SIGNING APPRAISER'S CERTIFICATION  Date Prepared July 12, 2005  Phone # 512/452-0595  Tax ID #								
	The co-signing appraiser has personally inspected the subject property, both inside and out, and has made an exterior inspection of all comparable sales								
	The co-signing appraiser has personally inspected the subject property, both inside and out, and has made an exterior inspection of all comparable sales fisted in the report. The report was prepared by the appraiser under direct supervision of the co-signing appraiser. The co-signing appraiser accepts responsibility for the contents of the report including the value conclusions and the limiting conditions, and confirms that the certifications apply fully to the co-signing appraiser.  The co-signing appraiser has not personally inspected the interior of the subject property and:  has not inspected the exterior of the subject property and all comparable sales listed in the report.  has inspected the exterior of the subject property and all comparable sales listed in the report.  The report was prepared by the appraiser under direct supervision of the co-signing appraiser. The co-signing appraiser accepts responsibility for the contents of the report, including the value conclusions and the limiting conditions, and confirms that the certifications apply fully to the co-signing appraiser with the exception of the certification regarding physical inspections. The above describes the level of inspection performed by the co-signing appraiser.  The co-signing appraiser's level of inspection, involvement in the appraisal process and certification are covered elsewhere in the addenda section of this appraisal.								
ᆜ	CO-SIGNING APPRAISER'S SIGNATURE & LICENSE/CERTIFICATION								
Ард Со-	Signing Date Prepared Signing Appraiser's Name (print) Phone #  Te License Certification # Tax ID #								

### **MULTI-PURPOSE SUPPLEMENTAL ADDENDUM** FOR FEDERALLY RELATED TRANSACTIONS

Kuykendali Appraisal Associates

Волоwer/Client Henderson Property Address 948 East 53rd Street City Austin County Travis State Texas Zip Code 78751 Lender Clayton Mortgage

This Multi-Purpose Supplemental Addendum for Federally Related Transactions was designed to provide the appraiser with a convenient way to comply with the current appraisal standards and requirements of the Federal Deposit Insurance Corporation (FDIC), the Office of the Comptroller of Currency (OCC), The Office of Thrift Supervision (OTS), the Resolution Trust Corporation (RTC), and the Federal Reserve.

	This Multi-Purpose Supplemental Addendum is for use with any appraisal. Only those statements which have been checked by the appraiser apply to the property being appraised.
X	PURPOSE & FUNCTION OF APPRAISAL
The Lend	purpose of the appraisal is to estimate the market value of the subject property as defined herein. The function of the appraisal is to assist the above-named fer in evaluating the subject property for lending purposes. This is a federally related transaction.
$\boxtimes$	EXTENT OF APPRAISAL PROCESS
	The appraisal is based on the information gathered by the appraiser from public records, other identified sources, inspection of the subject property and neighborhood, and selection of comparable sales within the subject market area. The original source of the comparables is shown in the Data Source section of the market grid along with the source of confirmation, if available. The original source is presented first. The sources and data are considered reliable. When conflicting information was provided, the source deemed most reliable has been used. Data believed to be unreliable was not included in the report nor used as a basis for the value conclusion.
$\boxtimes$	The Reproduction Cost is based on Marshall + Swift in conversations with area builders supplemented by the appraiser's knowledge of the local market.
$\boxtimes$	Physical depreciation is based on the estimated effective age of the subject property. Functional and/or external depreciation, if present, is specifically addressed in the appraisal report or other addenda. In estimating the site value, the appraisar has relied on personal knowledge of the local market. This knowledge is based on prior and/or current analysis of site sales and/or abstraction of site values from sales of improved properties.
$\boxtimes$	The subject property is located in an area of primarily owner-occupied single family residences and the Income Approach is not considered to be meaningful. For this reason, the Income Approach was not used.
	The Estimated Market Rent and Gross Rent Multiplier utilized in the Income Approach are based on the appraiser's knowledge of the subject market area. The rental knowledge is based on prior and/or current rental rate surveys of residential properties. The Gross Rent Multiplier is based on prior and/or current analysis of prices and market rates for residential properties.
	For income producing properties, actual rents, vacancies and expenses have been reported and analyzed. They have been used to project future rents, vacancies and expenses.
$\boxtimes$	SUBJECT PROPERTY OFFERING INFORMATION
	ding to AMLS/TCAD the subject property:  has not been offered for sale in the past: 30 days 1 year 3 years.  is currently offered for sale within the past: 30 days 1 year 3 years for \$ 114,000  Was offered for sale within the past: 30 days 1 year 3 years for \$ 114,000  Offering information was considered in the final reconciliation of value.  Offering information was not considered in the final reconciliation of value.  Offering information was not available. The reasons for unavailability and the steps taken by the appraiser are explained later in this addendum.
$\boxtimes$	SALES HISTORY OF SUBJECT PROPERTY
	the subject property:  Has not transferred in the past twelve months. in the past thirty-six months. in the past 5 years.  Has transferred in the past twelve months. in the past thirty-six months. in the past 5 years.  All prior sales which have occurred in the past 5 years are listed below and reconciled to the appraised value, either in the body of the report or in the addenda.  Date Sales Price Document # Seller Buyer  02/2001 110,000 MLS#565636 Harris Cole
<u> </u>	FEMA FLOOD HAZARD DATA
_	Subject property <u>is not located</u> in a FEMA Special Flood Hazard Area. Subject property <u>is located</u> in a FEMA Special Flood Hazard Area.
F	Zone FEMA Map/Panel # Map Date Name of Community
	X 48453C0160E 6/16/1993
]     	the community <u>does not participate</u> in the National Flood Insurance Program. The community <u>does participate</u> in the National Flood Insurance Program. Is covered by a <u>regular</u> program.
][	is covered by an <u>emergency</u> program.

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	Growth rat	te 🗍	Rapid	🔯 St	able	☐ Slow		Owner	175	Low	(yrs) New	2-4 far	· —		process
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g	neighbor	hood bot	undary is co	nside	red to i	oe a mile	radius aro	und the su	bject.						
	ractors to	at affect the	marketability (	of the p	roperties	s in the neig	hborhood (pr	oximity to en	nployment and	amenite	s, emp	loyment st	tability, appe	eal to market, etc	c.):
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	The mark	cet area	has historica	illy be	en a p	opular res	sell area w	ith marketi	na periods u	ınder s	ix mo	nths and	often und	der three mo	nths. Data
	indicates	property	values are	increa	sing a	nd with th	e strong m	arket, sell	er are not re	auired	to off	er sales	or financi	ina concessio	ons. Financing is
	readily av	railable fr	om a variet	y of so	ources.	See add	endum for	supportin	comments	) <u>.                                    </u>					er punding s
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0	Project Info	rmation for	PUDs (If appl	cable)	Is the	developer/l	builder in con	trol of the Ho	me Owners' A	ssociatio	in (HO/	1)?			No
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COMMENTS DESCRIPTION OF IMPRIVENTES	Water Sanitary sessions sewer Comments easement Apparent GENERAL DE No. of Units No. of Stori Type (Det./r Design (Styl Existing/Pro Age (Yrs.) Effective Aq ROOMS Basement Level 1 Level 2 Finished are INTERIOR Floors Watis Trim/Finish Bath Floor Bath Wainsc Doors Additional fee Condition of newly corn Adverse envi.	wwer	etached raditions.  etached raditional xisting ew ew Living  1 1  adde contains: erials/Conditions/New ew //New ew //New ew //New ex //New //New ex //New //New ex //	EXTER Found Exterior Roof S Gutters Windon S Manufall III	Conditio  Conditio  Event at the condition of the conditi	curb/gutter idewalk treet lights liley nents, specier utilities Con Harc Corr Spts. Non Alurr Screet House No Kitchen  1  3 Rooms; Forced Gas a New CA Yes None n New }: Ceilin l, functional e neighbo	Yes None Wood Po Yes al assessmer are assum bi Plank pe are injum/DP ens Den  2   KITCHEN Refriger Range/O Disposa Fan/Hoo Microwa Washer/ ng fans, se and external rhood. Ph	FOUNDATI Slab Crawl Sp. Basemeni Sump Pul Dampnes Settlemeni Infestation Family Rm.  Bedroom(s); FOUIP. ator  wen  Dryer  curity syst  curity syst  p., repairs neces, toxic sub- es, toxic sub- es, toxic sub-	s, illegal or leg e are no appr ON Yes ace N/A N/A np N/A NONE No N	aberent :	AFFE FE FE FE FE FF FF FF FF FF FF FF FF	parent ea  MA Speci MA Speci MA Zone MA Map I ng zoning se ease  ASEMENT rea Sq. Ft. Finished eiling falls oor utside Entr # Baths  1.0 2.0  TES  Ce(s) # N Yes  None  Cvd Frt Partial None  arate sh emodeing tted due	sements Tyj al Flood Haz X No. 48453 use, etc.): ment, enc N/A N/A N/A N/A N/A N/A N/A N/A N/A S N/A	pical PUE's ard Area [	## 0f cars  ## of cars  ## concrete    Concrete   Concr

Valu	ation Section	UI	VIFORM RESI				File No. k-227-05		
	ESTIMATED SITE VALUE		= \$	115,0	OO Comments on Cost	Approach (such a	s, source of cost estimate	, site value,	
	ESTIMATED REPRODUC						/A and FmHA, the estimate		
		8 Sq. Ft. @\$ <u>90.00</u>		<u> 120</u> -			Cost Approach was o		
픙		A Sq. ft. @\$					idential Cost Handbo		
₫	Patio/Porch = 8,500 with land sales analysis and conversations with real estate  Garage/Carport 294 Sq. Ft. @\$ 45.00 = 13,230 professionals familiar with the area. Estimated remaining								
Ē,							area. Estimated ren	naining	
COST APPROACH	Total Estimated Cost Nev			<u>850</u>	economic life =	63 years.			
8		sical Functional	External						
	Depreciation	<u> </u>	<u>                                     </u>		50				
	Depreciated Value of Imp	provements	=\$_	207,8					
	"As-is" Value of Site Imp	COVERNERIES	≒\$_	15,0					
	INDICATED VALUE BY CO	SUBJECT	COMPARABLE	337,8		. 110. 0	7	No. a	
٨	948 East 5				COMPARABLE	: NU. Z	COMPARABLE		
	Address Austin	old olleet	4719 Red River St Austin	reer	5106 Duval Street		504 West 43rd Stre	eet	
	Proximity to Subject				Austin		Austin		
	Sales Price	\$ 312,000	0.46 miles	221 000	0.58 miles	240,000	1.40 miles	200 000	
	Price/Gross Living Area		\$ 202 SE (T)	321,000		310,000	\$ 177.65 ¢	302,000	
	Data and/or	TCAD/Owner	MLS#3953449/TC		MLS#5704884/TC/		MLS#2415199/TC/		
-	Verification Source	Inspection	Exterior Inspection	•	Exterior Inspection	_	t .	w/Agent	
	VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-)\$ Adjust.	DESCRIPTION	+(-)\$ Adjust.	Exterior Inspection DESCRIPTION	1.4.18 Adinust	
	Sales or Financing	DEGGIN HON	CNV\$321000	T( ) # Aujust.	CNV\$150000	+(-)a Aujust		+(-)\$ Adjust.	
	Concessions		-0- Sir. Pts		-0- Sir. Pts		CNV\$120000 -0- Sir. Pts		
	Date of Sale/Time		11/04-01/05		02/05-03/05				
	Location	Ridgetop	Ridgetop		Highlands		04/05-06/05 Hyde Park		
	Leasehold/Fee Simole	Fee Simple	Fee Simple		Fee Simple		Fee Simple		
	Site	5,200 SF	5200 FS		6250 SF		<del>, , , , , , , , , , , , , , , , , , , </del>	+15,000	
•	View	Avg/Typ/SFR	Avg/Typ/SFR	· · · · · ·	Avg/Typ/SFR		3075 SF	T15,00U	
	Design and Appeal	2 Stry/Traditional	2 Stry/Trad		2 Stry/Trad		Avg/Typ/SFR 2 Stry/Trad		
	Quality of Construction	Frame/Avg	Frame/Avg		Frame/Avg		Frame/Avg		
	Age	New	3 Years	+6,000	7 Years	+6,000	New :		
	Condition	New	Good	- 0,000	Good	. 0,000	New		
	Above Grade	Total Bdoms Baths	Total Bdrms Baths		Total Bdrms Baths		Total Bdrms Baths		
2	Roem Count	8 2 3	8 3 2.5	+4,000	9 3 3		9 4 3		
1	Gross Living Area	2,068 Sq. R.	1,584 Sq. Ft.	+19,400	1,946 Sq. Ft.	0	1,700 Sq. Ft.	14,720	
	Basement & Finished	N/A	N/A		N/A		N/A	171,25	
ŝ	Rooms Below Grade	N/A	N/A	-	N/A		N/A		
	Functional Utility	Average	Average		Average		Average		
ŧ.	Heating/Cooling	CA/CH	CA/CH :		CA/CH		CA/CH		
<b>3</b> L	Energy Efficient Items	Typical	Typical :		Typical		Typical		
4	Garage/Carport	1 Car garage	Open	+3,500	2 Car Garage	-3,500	Open	+3,500	
	Porch, Patio, Deck,	CvPorch	Similar		Similar ·		Similar		
	replace(s), etc.	None	<b>N</b> оле		1 Fireplace		None		
ľ	ence, Pool, etc.	Fence/None	Fence/None		Fence/None		Fence/None		
١,	Vet Adj. (total)			00.000					
	Adjusted Sales Price			32,900	+   -:\$	2,500	X +     - :\$	33,220	
	of Comparable			353,900		312,500		335,220	
		parison (including the sul	ject property's compatib			· · · · · · · · · · · · · · · · · · ·	ales shown above a		
ı,	considered the best	available market sa	es at the time of the	appraisal. Se	e attached addenda	for additional	market comments		
					•				
L									
L			-1						
L									
ŀ	ITEM	SUBJECT	COMPARABLE	NO. 1	COMPARABLE	NO. 2	COMPARABLE I	VO. 3	
	Date, Price and Data	N/A		I			,		
	ource, for prior sales	TCAD	AMLS/TCAD	!	AMLS/TCAD /		AMLS/TCAD		
	vithin year of appraisal		No prior sales in 3 y		No prior sales in 3 y		Sold 7/2003 for \$22	3,500	
		reement of sale, option, o	or listing of subject prope	ny and analysis of	rany prior sales of subjec	t and comparable	s within one year of the d	ate of appraisal:	
ľ	See attached.	1000							
,	NDICATED VALUE BY SAI	EC COMPADICON APON	OACU		· · · · · · · · · · · · · · · · · · ·				
•	ADICATED VALUE BY INC ADICATED VALUE BY INC		***************************************	tot Dané A	Ν/Δ ** ^	ana Do→44 10° °	\$	335,000	
	his appraisal is made					oss Rent Multiplier		-10F	
		X "as is" subject	t to the repairs, alteration	s, inspections or (	conditions listed below	Subject to d	ompletion per plans & spo a, as this is primarily	ecitications.	
ľ	onoliuors of Appraisar: 110 occupied neighborho	od.	· was not considered	applicable du	e to the lack of availa	avie rental dat	a, as trus is primarily	an owner	
			Approach was given	the most weigh	ht in the valuation se	it is considere	d to best reflect the a	actions of	
	ouvers and sellers in				valuation as	in withingto	- 10 POST TENEDY THE S	20110113 01	
Г					**	<del></del>			
ī	he purpose of this apprai	sal is to estimate the ma	ket value of the real oron	erty that is the sub	iect of this report hased	on the above con-	litions and the certification	a. continuent	
a	nd limiting conditions, an	d market value definition	that are stated in the attac	ched Freddie Mac	Form 439/FNMA form 100	048 (Revised	6/93 ).	., warmingulik	
н	(WE) ESTIMATE THE MAP	RKET VALUE, AS DEFINE	D, OF THE REAL PROPER	RTY THAT IS THE S	SUBJECT OF THIS REPOR	T. AS OF	July 12,	2005	
Q.	WHICH IS THE DATE OF IN	ISPECTION AND THE EFF	ECTIVE DATE OF THIS R	EPORT) TO BE	\$	335,000			
A	PPRAISER: Kuykenda	Appraisal Associa	tes / 🕜		RVISORY APPRAISER (ON		:		
	ignature (VV.	Muy 150c	Jall 7	Signat	•		☐ Did	Did Not	
	ame M. Kuykendall,			Name				Property	
	ate Report Signed July			Date P	leport Signed				
	tate Certification # TX-	1330160-R	State		Certification #			tate	
	r State License #		State	·	te License #			State	
ddi	e Mac Form 70 6/93			PAGE 2 OF 2			Fannie Mae I	Form 1004 6-93	

FROM: Kuykendall Appraisat Associates 5025 Burnet Rd., Suite 101 Austin, Texas 78756 Tel. 512/452-0595 Fax. 512-300-2442

beller annual and annual		
MADICE	DATE	REFERENCE
k-227-05	July 12, 2005	1. 1 N. H. LANZAN I
N-221-00	July 12, 2005	25 · 10 · 10 · 10 · 10 · 10 · 10 · 10 · 1
	and the late of	
	**************************************	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1

B3 55

T0: Clayton Mortgage 1927 Lohmans Crossing #203, Austin, TX 78734

Attn: Tami

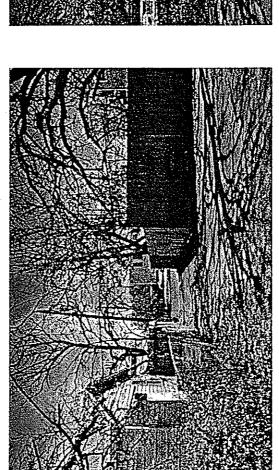
OESCRIPTION STATE OF STATE	es angles e recent per l'une	concentration of the concentration			MOUNT
Appraisal of 948 East 53rd Stree	et, Austin, Texas				325.0
•	!!!Thank You!!!	·			
	•				
•					
				:	
				;	
			Subtotal	\$	325.00
		Late Fee		\$	
			TOTAL	\$	325.00

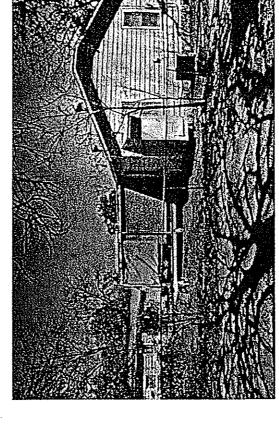


## **Additional Photos**

Access to Shed from Harmon

5304 Harmon as seen from Rear of Shed

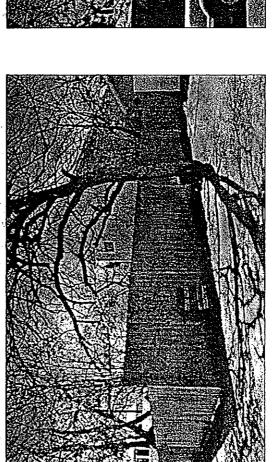


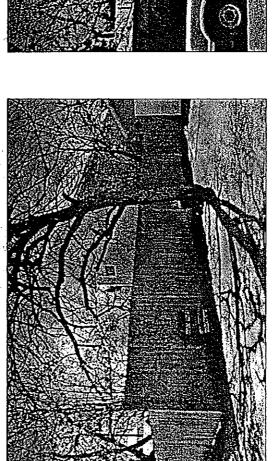


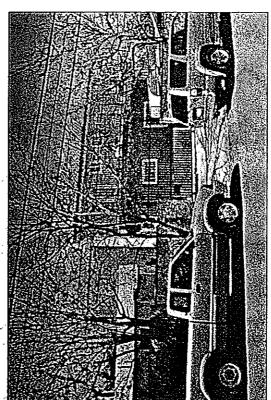
## **Additional Photos**

950 E. 53rd as Seen from Rear of Shed

950 E. 53<sup>rd</sup> as Seen from Harmon Avenue





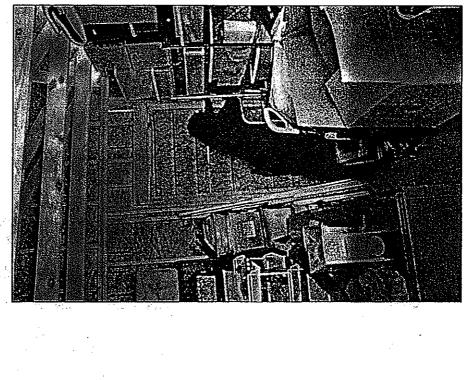


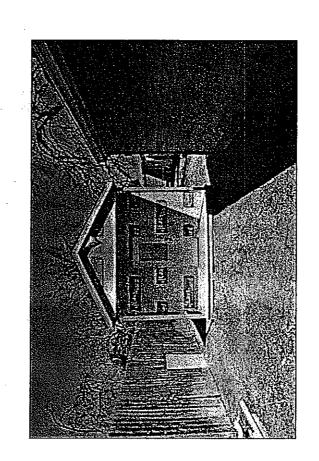


## **Additional Photos**

Front of Shed

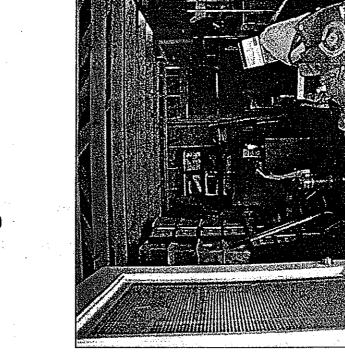
**Inside Shed** 



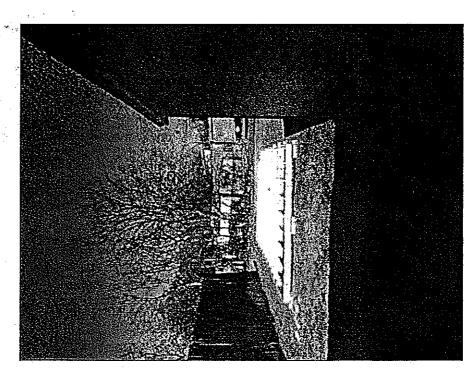


### Construction

Framing



Foundation



### **Travis CAD**

### Property Search Results > 221904 HENDERSON GERALDINE ROSA for Year 2013



Account					•	
Property ID:	221904			Legal Description	LOT 11 BLK H RIDGETOP SUBD	-
Geographic ID:	0223121019	1		Agent Code:		
Type:	Real					
Property Use Code:						
Property Use Description	n;	•				
Location						_
Address:	948 E 53 ST TX			Mapsco:	555R	
Neighborhood:	Y1200			Map ID:	021811	
Neighborhood CD:	Y1200					
Owner					•	
Name:	HENDERSO	N GERALDINE	ROSA	Owner ID:	1295829	_
Mailing Address:	948 E 53RD	ST		% Ownership;	100.0000000000%	
•	AUSTIN TX	78751-2246			•	
				Exemptions:	HS	
lues	<del> </del>	<del></del>	<del></del>			· · · · · · · · · · · · ·
(+) Improvement Homes	ite Value:	+	N/A		· · · · · · · · · · · · · · · · · · ·	
(+) Improvement Non-Ho		<b>+</b> `	N/A			
(+) Land Homesite Value		+	N/A			
(+) Land Non-Homesite	Value:	+	N/A	Ag / Timber Use \	/alue	
(+) Agricultural Market V	aluation:	+	N/A		N/A	
(+) Timber Market Valua	tion:	+ '	N/A		N/A	
(=) Market Value:		= .	N/A			
() Ag or Timber Use Va	lue Reduction:	-	N/A	•		
(=) Appraised Value:		=	N/A		•	
(–) HS Cap:		-	N/A			

### **Taxing Jurisdiction**

Owner:

HENDERSON GERALDINE ROSA

% Ownership: 100.0000000000%

Total Value: N/A

Entity	Description	Tax Rate Ap	praised Value	Taxable Value	Estimated Tax
01	AUSTIN ISD	N/A	N/A	N/A	N/A
02	CITY OF AUSTIN	N/A	N/A	N/A	N/A
03	TRAVIS COUNTY	N/A	N/A	. N/A	N/A
0A	TRAVIS CENTRAL APP DIST	N/A	N/A	N/A	N/A
2J	TRAVIS COUNTY HEALTHCARE DISTRICT	N/A	N/A	N/A	N/A
68	AUSTIN COMM COLL DIST	N/A	N/A	N/A	N/A
	Total Tax Rate:	N/A			
		-	Taxes v	w/Current Exemptions:	N/A
			Taxes v	v/o Exemptions:	N/A

### Improvement / Building

		<del></del>	
Improvement #1:	1 FAM DWELLING State Code:	A1 Living Area: 20	070.0 sqft Value: N/A
Туре	Description	Class CD Exterior Wall	Year Built SQFT
1ST	1st Floor	ww	2004 1106.0
2ND	2nd Floor	ww	2004 964.0
041	GARAGE ATT 1ST F	ww	2004 364.0
011	PORCH OPEN 1ST F	*	2004 14.0
251	BATHROOM	•	2004 2.5
095	HVAC RESIDENTIAL	*	2004 2070.0
512	DECK UNCOVRED	*	2005 60.0

### Land

#	Туре	Description	Acres	Sqft	Eff Front	Eff Depth	Market Value	Prod. Value
1	LAND	Land	0.1220	5312.39	40.00	130.00	N/A	N/Ä

PORCH OPEN 1ST F

### Roll Value History

Year	Improvements	Land Market	Ag Valuation	Appraised	HS Cap	Assessed
2013	N/A	N/A	N/A	N/A	N/A	N/A
2012	\$160,197	\$100,000	0	260,197	\$11,498	\$248,699
2011	\$126,090	\$100,000	0	226,090	\$0	\$226,090
2010	\$143,690	\$150,000	. 0	293,690	\$0	\$293,690
2009	\$133,855	\$150,000	0	283,855	\$0	\$283,855
2008	\$156,957	\$150,000	0	306,957	\$0	\$306,957

### Deed History - (Last 3 Deed Transactions)

011

#	Deed Date	Type	Description	Grantor	Grantee	Volume	Page	Deed Number
1	8/18/2005 12:00:00 AM	WD	WARRANTY DEED	COLE TIM & REBEC	HENDERSON GER			2005154683TR
2	3/29/2004 12:00:00 AM	WD	WARRANTY DEED	SIZMUR DAVID R	COLE TIM & REBEC	00000	00000	2004060173TR
3	2/27/2001 12:00:00 AM	WD	WARRANTY DEED	BRADY LOIS & ELA	SIZMUR DAVID R	00000	00000	2001032897TR

### Questions Please Call (512) 834-9317

This year is not certified and ALL values will be represented with "N/A".

Website version: 1.2.2.2

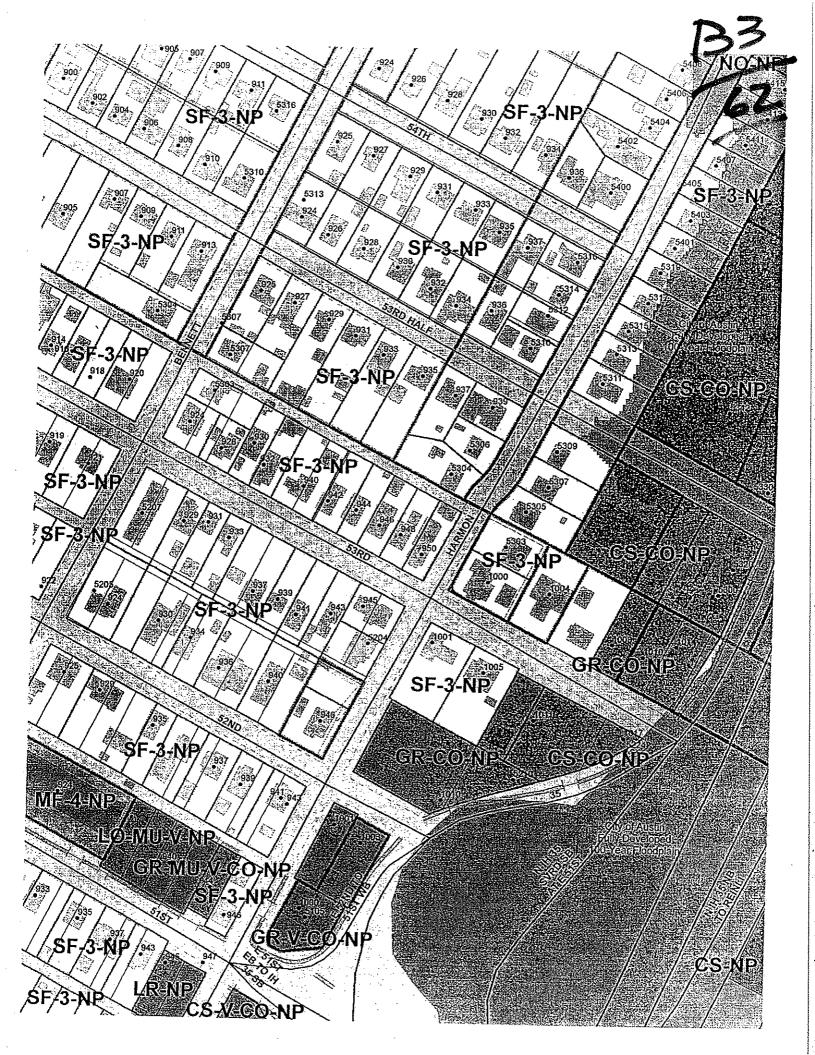
Database last updated on: 4/7/2013 3:29 AM

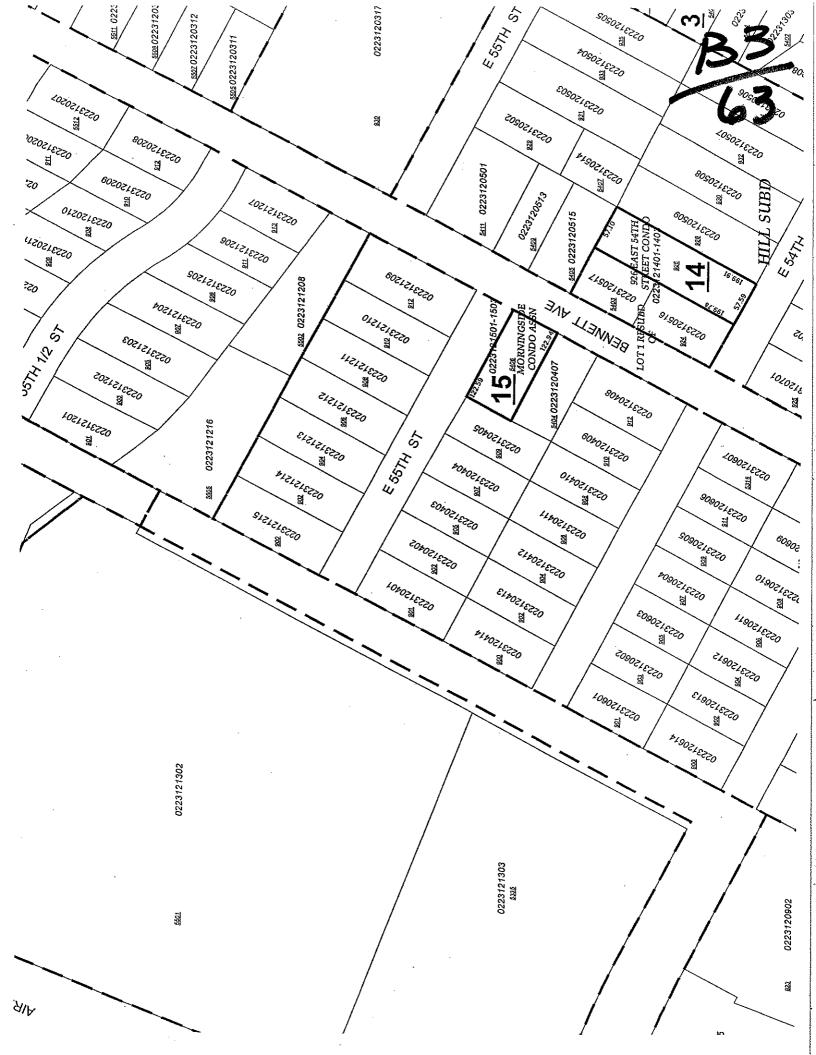
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2005

40.0

This site only supports Internet Explorer 6+, Netscape 7+ and Firefox 1.5+.





							B	3
Property ID	Address	Land		HVAC	GAR	Storage	Total	FAR
221854	927 E54		6233	784	<del></del>	710,080	784	<del> </del>
221855	929 E54		6316	1404			1404	
221856	931 E54		6237	837			837	
221857	933 E54		6307	887			887	
221858	935 E54		6316	1250		<u> </u>	1250	14%
221859	934 E53 1/2		6499	864		<del>-</del>	864	20%
221860	932 E53 1/2		6324	<del></del>		<del> </del>		13%
221861	930 E53 1/2		6242	842	<del></del>	<del> </del>	859	14%
221862	928 E53 1/2		6316				842	13%
221863	926 E53 1/2		6250	1160	· · · · · · · · · · · · · · · · · · ·		893	14%
221864	924 E53 1/2		6494	933	<del></del>	<del> </del>	1160	19%
221872	911 E53 1/2		7535	754	· · · · · · · · · · · · · · · · · · ·		933	14%
221873	913 E53 1/2		8969	1901	240	1	754	10%
221874	5304 Bennett		8850	1200			2141	24%
221887	925 E53 1/2		7666	1146	180	220	1200	14%
221888	927 E53 1/2		7335	801	324			20%
221889	929 E53 1/2		10511	1096	362	<del> </del>		16%
221890	931 E53 1/2		10606	976	440		1458	14%
221891	933 E53 1/2		10497	1157	342			15%
221892	935 E53 1/2		10837	894			1499	14%
221893	THE PERSON OF TAXABLE PROPERTY AND ADDRESS OF THE PERSON O	P II Po President and a control	5314	1931	ar and a second and a second	360		12%
221894 9	944 E53		4917	936		<u> </u>	11584 AG <b>2255</b> B	
221895 9	)42 E53		5858	625	288	40	936	19%
221896 9	40 E53	<del></del>	9757	1152	400	48	961	16%
221897 9	32 E53		5201	1564	576		1552	16%
221898 9			5096	1152	176	<u> </u>	2140	
221899 9	28 E53		4486	782		100	1328	26%
221900 9			5344	1216	252	108	1142	25%
221901 5	303 Bennett		5863	901	200		1216	23%
	307 Bennett		6834		208		1109	19%
221903 95		i i	5044	1111		518	1629	24%
	311 Harmon		7387	1550		594 :	2144	43%
·	313 Harmon			1355			1355	18%
	315 Harmon	· , ·	6015	1080			1080	18%
-	317 Harmon		6019	954	200		1154	19%
	319 Harmon		6019	1080			1080	18%
221332 33	1101111011	<del></del>	6011	820			820	14%

B	3.	
	6	2

Property ID	Address	Land	HVAC	GAR	Storage	Total	FAR
220328	919 E53	10400	1192	231	199	1622	16%
220329	921 E53	10101	720	190	70	980	10%
220330	922 E52	5183	not available	on TCAD or	Zillow		
220331	920 E52	5248	1044	336	•	1380	26%
220397	925 E52	10436	1388	160	160	1708	16%
220398	929 E52	15163	1131	1342		2473	16%
220399	935 E52	5079	623		160	783	15%
220400	937 E52	7623	1927			1927	25%
220401	939 E52	7819	956	400		1356	17%
220402	941 E52	7714	1024	396	140	1560	20%
220403	943 E52	7710	1020	396		1416	18%
220408	5207 Bennett	10985	1750			1750	16%
220409	929 E53	5471	1128			1128	21%
220410	931 E53	5527	722		,	722	13%
220411	933 E53	5414	938			938	17%
220412	937 E53	11177	1020			1020	9%
220413	939 E53	5466	480	•		480	9%
220414	941 E53	5558	728			728	13%
220415	943 E53	5641	938			938	17%
220416	945 E53	5610	1094			1094	20%
220417	5204 Harmon	5641	1163			1163	21%
220419	940 E52	11238	2158			2158	19%
220420	936 E52	11142	2053			2053	18%
220421	934 E52	8189	1118			1118	14%
220422	930 E52	8224	1152			1152	14%
220423	928 E52	10053	2002			2002	20%
220424	924 E52	11200	4616	· .		4616	41%
220445	1001 E52	5945	700			700	12%
220446	1003 E52	8494	1497	105	576	2178	26%
220448	1000 E52	27000	not available	on TCAD or	Zillow		
220449	1001 E53	5945	700			700	12%
220450	1005 E53	11216	1336			1336	12%
220451	1009 E53	6750	not available	on TCAD or	Zillow		
220452	5210 N. HWY 35	16800	not available	on TCAD or	Zillow		
221846	5310 Bennett	7261	1086			1086	15%
221853	925 E54	6772	1107		324	1431	21%

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Property ID	Address	Land	HVAC	GAR	Storage	Total	FAR
221944	5330 N. HWY 35	125188	46026	924	474	47424	38%
221965	937 E54	5357	1248	599		1847	34%
221966	5316 Harmon	5183	1020	360		1380	27%
221967	5314 Harmon	4673	720	200		920	20%
221968	5312 Harmon	4547	990			990	22%
221969	5310 Harmon	5510	840	540	580	1960	36%
221970	936 E53 1/2	5357	1170	400		1570	29%
221971	937 E53 1/2	6669	852	168	80	1100	16%
221972	939 E53 1/2	5414	1325	357		1682	31%
221973	5306 Harmon	4930	.720	200		920	19%
221974	5304 Harmon	7797	804	280		1084	14%
221975	1011 E53	29445	not available	on TCAD or	Zillow		
221978	1014 E53	22729	not available	on TCAD or	Zillow		
221981	1008 E53	10933	1440			1440	13%
221982	5305 Harmon	7586	1080		96	1176	16%
221983	5307 Harmon	6594	1032	180		1212	18%
221984	5309 Harmon	7196	720			720	10%
221985	1004 E53	10079	1976		-	1976	20%
221986	1000 E53	7937	1479	648		2127	27%
377499	5303 Harmon	7013	2880			2880	41%
567427	5300 N. HWY 35	18382	not available	on TCAD or	Zillow		
784588	946 E52 B	3963	972			972	25%
784589	946 E52 A	3963	972			972	25%
822174	918 E53	5013	1368			1368	27%
822175	920 E53	14949	4001			4001	27%