

MyAMC, LLC Appraisal Certification Form

MyAMC, LLC (hereafter MyAMC) certifies, to the best of its knowledge, the following is accurate regarding the completion of the attached appraisal for the property address of
2707 EAST 14TH STREET Austin TX 78702, MyAMC Order Number: 00568325000, Client Order Number: 76162334.

Undue Influence Controls:

The appraiser was selected by MyAMC using criteria based on the appraiser's qualifications, proximity to the subject property, and other factors determined by MyAMC to ensure compliance with current appraiser independence regulations. The lender has had no influence in the selection of the appraiser.

MyAMC prohibits direct communication between the appraiser and the lender and requires the appraiser to report any such communication to appropriate regulatory authorities. All communication between the lender and the appraiser are believed to have been conducted through MyAMC, and MyAMC is not aware of any attempt by the lender to influence the value, opinion of market condition, or any other aspect of the appraisal.

Outside of a valid and complete executed purchase contract, no other information has been provided to the appraiser that might influence the value, opinion of market condition, or construction of the appraisal. Such prohibited data includes:

- The owners estimate of value
- A target value
- The purchase price (outside of a valid and complete executed purchase contract)
- The loan amount (outside of a valid and complete executed purchase contract)
- Comparable sales*
- The loan to value ratio (LTV) (outside of a valid and complete executed purchase contract)

*Comparable sales cannot be sent as part of the initial order. As part of value reconsideration process, or QA process, MyAMC may provide reasonable comparables to the appraiser for further appraisal review to ensure that the best available comparables have been used.

With the exception of the bona fide quality assurance review, and requirement of minimum standards for factual information, MyAMC has made no attempt to influence the development of construction of the appraisal. Neither MyAMC, and to the best of its knowledge, nor the lender have conditioned payment for services, or promise of future engagements on the appraised value, opinion of market condition, or other opinions expressed in the appraisal.

Appraiser Qualifications and Watch/Exclusionary List Process:

MyAMC certifies the following:

- The appraiser's license/certification status was verified via ASC.gov
- The appraiser does not appear on the FNMA/FHLMA Exclusionary list



APPRAISAL OF



LOCATED AT:

2707 E 14th St
Austin, TX 78702-1503

FOR:

Prosperity Bank HLC
900 Congress Avenue
Austin, TX 78701

BORROWER:

John Jenkins

AS OF:

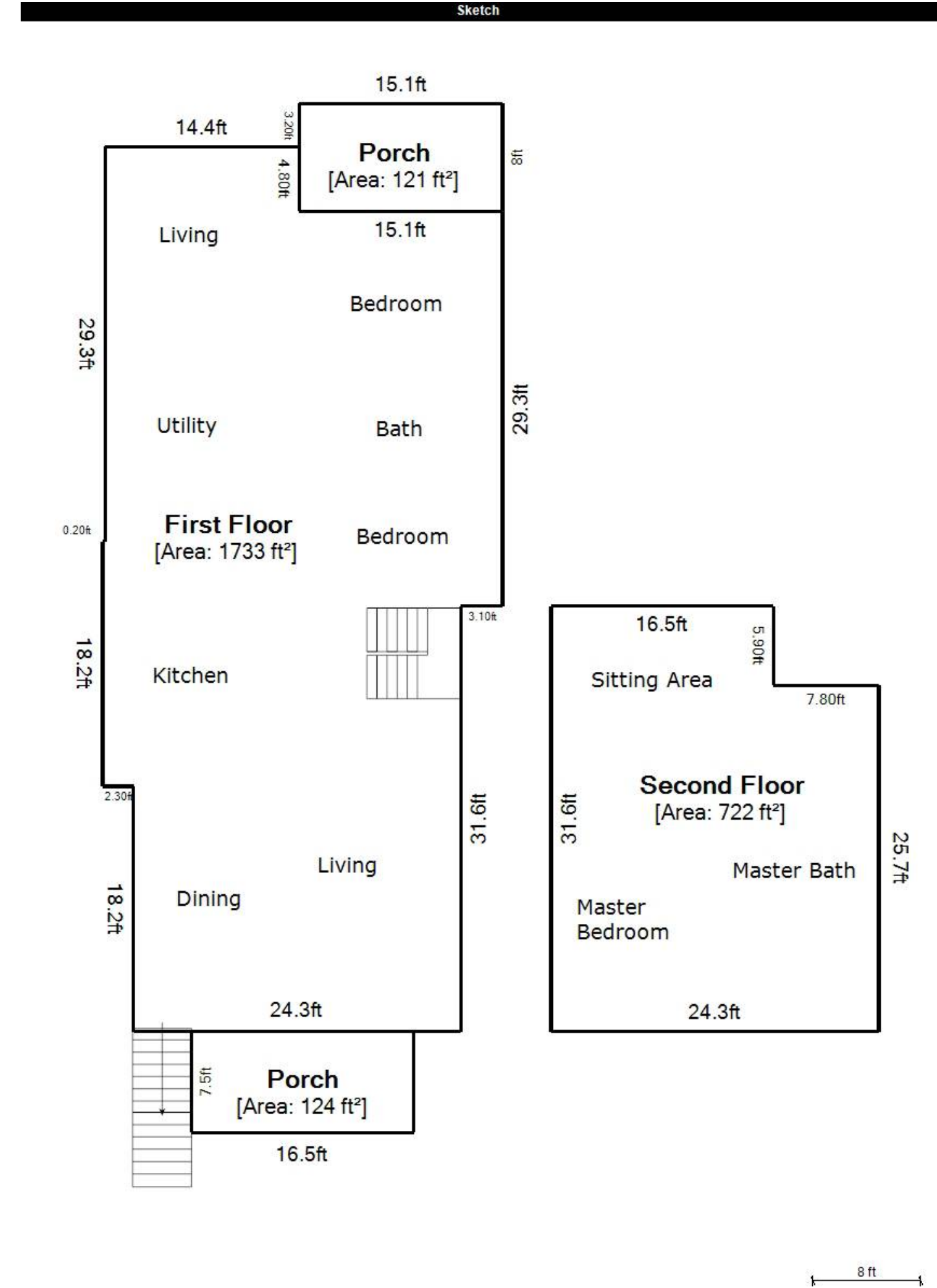
August 14, 2016

BY:

Stanton Laird
TXCO Appraisal, LLC

FLOORPLAN SKETCH

Borrower: John Jenkins		File No.: TX08111614	
Property Address: 2707 E 14th St		Case No.: 76162334	
City: Austin		State: TX	Zip: 78702-1503
Lender: Prosperity Bank HLC			



Living Area		Area Calculation			
First Floor	1733.13 ft²	First Floor		x 1.00 = 1733.13 ft²	
Second Floor	721.86 ft²				
Nonliving Area					
Porch	120.8 ft²	4.80ft x	14.4ft x	1.00 =	69.12 ft²
Porch	123.75 ft²	24.5ft x	29.5ft x	1.00 =	722.75 ft²
		2.30ft x	18.2ft x	1.00 =	41.86 ft²
		3.10ft x	4.80ft x	1.00 =	14.88 ft²
		24.3ft x	36.40ft x	1.00 =	884.52 ft²
		Second Floor		x 1.00 = 721.86 ft²	
		5.90ft x	16.5ft x	1.00 =	97.35 ft²
Total Living Area (rounded):		2455 ft²	25.7ft x	24.3ft x	1.00 = 624.51 ft²

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City: Austin	State: TX		Zip: 78702-1503
Lender: Prosperity Bank HLC			

Texas Appraiser Licensing and Certification Board

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

Certified Residential Real Estate Appraiser

Number: **TX 1360487 R**

Issued: **12/16/2015**

Expires: **12/31/2017**

Appraiser: **STANTON JAMES LAIRD**

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