

Supplemental Addendum

File No. S-010226-61

Borrower	Ruchi Mithal				
Property Address	201 Covala Dr				
City	Cedar Park	County	Williamson	State	TX Zip Code 78613
Lender/Client	Ruchi Mithal				

A range value between \$582,500 and \$594,000 was indicated. Equal weight was given to all closed sales. Therefore, the indicated value by this approach was \$588,000.

Final Reconciliation

The Sales Comparison Approach was felt to be the most indicative of value as it reflects the actions of typical buyers and sellers in the market place. Therefore, it is the opinion of the appraiser that the Final Estimate of Market Value, as defined, is \$588,000. This report is an appraisal report as defined by the Appraisal Standards Board of the Appraisal Foundation and complies with USPAP and FIRREA

Comparable Summary

Comparables Summary & Estimated Indicated Value

	Sale Price	Net Adj %	Grs Adj %	Ind Value	Weight
Comp #1:	540,000	10	15.6	594,000	25
Comp #2:	675,000	13.7	24.1	582,500	25
Comp #3:	610,000	4.1	4.1	585,000	25
Comp #4:	735,000	19.5	19.5	591,500	25

ESTIMATED INDICATED VALUE OF THE SUBJECT: 588,000

Indicated Weight Value

Estimated indicated value is determined by using the Gross Adjustment of sale price for each comparable as a measure of the relative quality of the comp. The Indicated Value is derived by multiplying the weight of each comp by the Adjusted Sale Price of that comp, repeating for each property, then adding them all together. This weighted average is used as the indicated value of the subject.

As with any method, this technique is not perfect. However, it does do a very good job of giving more weight to the most similar comps while at the same time minimizing values near the extremes of the indicated value range.