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To: _____

From: Compass RE Texas, LLC (Broker)

Property Address: 17305 Lake Wood Cir, Dripping Springs, TX 78620

Date: 12/17/2025

(1) Broker obtained the attached information, identified as Measurements of square feet for the property from seller

from Jennifer Rummel Harden, TrUnion Appraisal Services, 937-318-3340

(2) Broker has relied on the attached information and does not know and has no reason to know that the information is false or inaccurate except: _____

(3) **Broker does not warrant or guarantee the accuracy of the attached information. Do not rely on the attached information without verifying its accuracy.**

Compass RE Texas, LLC

Broker Denise Dejard
By: _____ 12/17/2025

Receipt of this notice is acknowledged by:

Signature _____ Date _____

Signature _____ Date _____



APPRAISAL SERVICES SUMMARY
COMPANY: Randolph-Brooks Federal Credit Union

DATE	FILE ID	LOAN NUMBER
8/13/2020	200805128	20040036620

PROPERTY INFORMATION	
Borrower:	Thibeau, Ryan
Property Address:	17305 Lake Wood Cir Dripping Springs, TX 78620

DESCRIPTION	AMOUNT
FNMA 1004 URAR UAD	535.00
Total Due:	\$535.00

NOTE
<p style="text-align: center;"><i>Have a commercial appraisal report that you need completed? TrUnion can help!</i></p> <p style="text-align: center;"><i>Please contact us to inquire about our commercial appraisal services.</i></p> <p style="text-align: center;"><i>Email us at requests@trunion.net or call us at 937.318.3340.</i></p> <p style="text-align: center;"><i>We look forward to hearing from you!</i></p>

TrUnion Appraisal Services
28 E. Rahn Rd, Suite 200
Kettering, Ohio 45429
937-318-3340

Uniform Residential Appraisal Report

20040036620
File # lakewood-17305-purch

SALES COMPARISON APPROACH

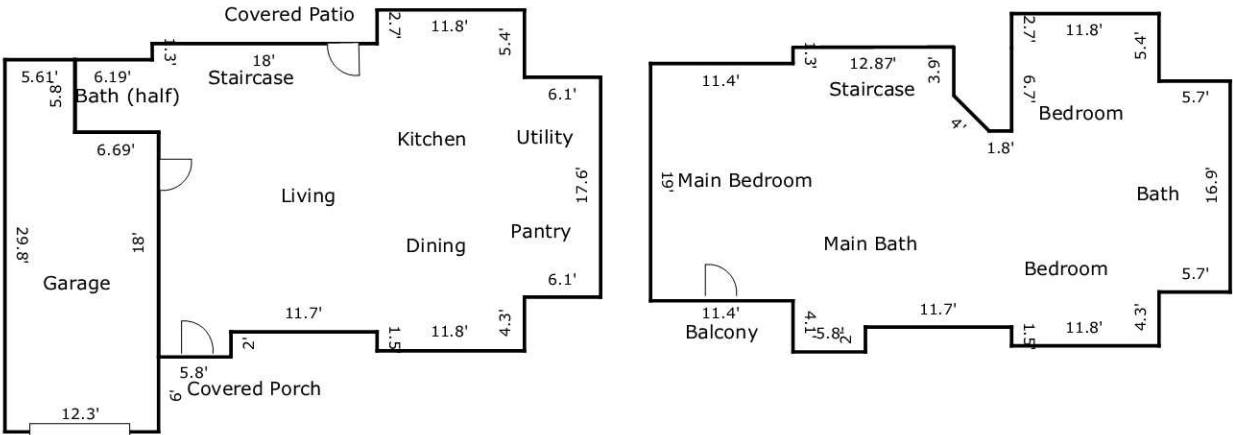
There are 7 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 314,000 to \$ 399,000 .

There are 62 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 251,000 to \$ 650,000 .

FEATURE	SUBJECT	COMPARABLE SALE # 1		COMPARABLE SALE # 2		COMPARABLE SALE # 3	
Address	17305 Lake Wood Cir Dripping Springs, TX 78620	17813 Westlake Dr Dripping Springs, TX 78620		17515 Panorama Dr Dripping Springs, TX 78620		17512 Lake Shore Dr Dripping Springs, TX 78620	
Proximity to Subject		0.46 miles NW		0.31 miles SW		0.33 miles N	
Sale Price	\$ 350,000	\$	338,000	\$	385,000	\$	338,950
Sale Price/Gross Liv. Area	\$ 185.38 sq.ft.	\$ 209.29 sq.ft.		\$ 160.68 sq.ft.		\$ 197.52 sq.ft.	
Data Source(s)		AborMLS #7308234;DOM 8		AborMLS #9448107;DOM 7		AborMLS #7709784;DOM 7	
Verification Source(s)		TravisCAD		TravisCAD		TravisCAD	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
Sales or Financing		ArmLth		ArmLth		ArmLth	
Concessions		Conv;0	0	Conv;0	0	Cash;0	0
Date of Sale/Time		s06/20;c05/20	+3,380	s04/20;c03/20	+6,417	s07/20;c06/20	+2,260
Location	N;Res;	N;Res;		N;Res;		N;Res;	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site	9060 sf	19515 sf	0	14288 sf	-3,000	8886 sf	0
View	B;HICtry;Panorai	B;HICtry;Panorai		B;HICtry;Panorai		N;Res;	+10,000
Design (Style)	DT2;rambler	DT2;rambler		DT2;rambler		DT2;rambler	
Quality of Construction	Q3	Q3		Q3		Q3	
Actual Age	6	0	-5,000	5	0	14	0
Condition	C3	C1	-5,000	C3		C3	
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms. Baths		Total Bdrms. Baths	
Room Count	6 3 2.1	6 3 2.1		7 3 2.1	0	7 3 2.1	0
Gross Living Area	1,888 sq.ft.	1,615 sq.ft.	+13,650	2,396 sq.ft.	-25,400	1,716 sq.ft.	+8,600
Basement & Finished Rooms Below Grade	0sf	0sf		0sf		0sf	
Functional Utility	Typical	Typical	-450	Typical	-450	Typical	-450
Heating/Cooling	Central	Central		Central		Central	
Energy Efficient Items	Double Pane	Double Pane		Double Pane		Double Pane	
Garage/Carport	1gbi2dw	1gbi2dw		2gbi2dw	-7,500	2gbi2dw	-7,500
Porch/Patio/Deck	cprch,cpat,blc	cprch,blc	0	cprch,cpat,blc		cprch,deck	0
Road Access	abaverage	average	+5,000	good	-5,000	abaverage	
Subdivision	Mountain Creek	Twin Lake Hills	0	Highland Creek	0	Twin Lake Hills	0
Net Adjustment (Total)		<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 11,580	<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -34,933	<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 12,910
Adjusted Sale Price of Comparables		Net Adj. 3.4 % Gross Adj. 9.6 %	\$ 349,580	Net Adj. 9.1 % Gross Adj. 12.4 %	\$ 350,067	Net Adj. 3.8 % Gross Adj. 8.5 %	\$ 351,860
I <input checked="" type="checkbox"/> did <input type="checkbox"/> did not research the sale or transfer history of the subject property and comparable sales. If not, explain AborMLS, TravisCAD							
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) AborMLS, TravisCAD							
My research <input checked="" type="checkbox"/> did <input 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) AborMLS, TravisCAD							
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		10/18/2019					
Price of Prior Sale/Transfer		\$0					
Data Source(s)	AborMLS, TravisCAD	AborMLS, TravisCAD	AborMLS, TravisCAD	AborMLS, TravisCAD			
Effective Date of Data Source(s)	08/10/2020	08/10/2020	08/10/2020	08/10/2020			
Analysis of prior sale or transfer history of the subject property and comparable sales No sales or transfers of the subject noted in public records in the past 36 months. 17813 Westlake Dr transferred title on 10/18/2019 from James Baile to Lateral Solutions Inc (Doc. #2019165578, AborMLS/TCAD), and transferred title on 08/19/2019 from Ralph Nichols Koster to James Baile (Doc. #2019125853, AborMLS, TCAD). Texas is a non disclosure state and data reported in the appraisal is provided through the Austin area MLS and public tax records. No other sales or transfers of the comparables in the past 12 months to note.							
Summary of Sales Comparison Approach Adjustments were made for differences in car storage, and for square footage at \$50 psf based on matched pairs. Adjustments were made for condition/age, view, lot size differences exceeding .10 acres, and accessibility and road type based on matched pairs and noted market reactions. Adjustments were made for time of sale based on the MC and a noted market increase. Final reconciliation took into consideration comps 1-4 with the most weight on comps 1 and 2. Comp 1 is a recent sale of a new construction home similar in design, appeal, view and garage count, but with inferior access on a lesser maintained caliche road. No adjustment was made for lot size on comp 1 as there was no noted market reaction to additional lot size on steeply sloping lots which limits usage of the additional square footage due to the topography. Comp 2 is a recent sale similar in age, design, appeal, and view but a larger home with a slightly larger lot and superior access on fully paved roads as oppose to partially paved roads and repurposed asphalt. *** Continued on Pg 3							
Indicated Value by Sales Comparison Approach \$ 350,000							
Indicated Value by: Sales Comparison Approach \$ 350,000 Cost Approach (if developed) \$ 349,623 Income Approach (if developed) \$							
Final reconciliation of value is based on the sales comparison approach to value which is considered the most reliable indicator of value with support from the cost approach. The income approach was not developed as most homes in the area are owner occupied and not used for income producing purposes.							
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 \$ 350,000 , as of 08/10/2020 , which is the date of inspection and the effective date of this appraisal.							

Building Sketch

Borrower	Ryan Thibeau & Kaitlin Calabrese				
Property Address	17305 Lake Wood Cir				
City	Dripping Springs	County	Travis	State	TX
				Zip Code	78620
Lender/Client	Randolph-Brooks Federal Credit Union				



TOTAL Sketch by a la mode, inc.

Area Calculations Summary

Living Area		Calculation Details	
First Floor	884.8 Sq ft	17.6 × 6.1	= 107.36
		27.3 × 11.8	= 322.14
		5.8 × 6.19	= 35.9
		23.1 × 11.7	= 270.27
		6.3 × 7.1	= 44.73
		18 × 5.8	= 104.4
Second Floor	1003.58 Sq ft	19 × 11.4	= 216.6
		16.9 × 5.7	= 96.33
		26.6 × 11.8	= 313.88
		5.8 × 2	= 11.6
		17.5 × 15.7	= 274.75
		6.7 × 12.87	= 86.24
		0.5 × 0.03 × 12.87	= 0.18
		0.5 × 2.83 × 2.83	= 4
Total Living Area (Rounded):		1888 Sq ft	
Non-living Area			
1 Car Attached	327.74 Sq ft	5.61 × 5.8	= 32.54
		24 × 12.3	= 295.2

USPAP Compliance Addendum

Loan # 20040036620
File # lakewood-17305-purch

Borrower	Ryan Thibeau & Kaitlin Calabrese		
Property Address	17305 Lake Wood Cir		
City	Dripping Springs	County	Travis
		State	TX
		Zip Code	78620
Lender/Client	Randolph-Brooks Federal Credit Union		

APPRAISAL AND REPORT IDENTIFICATION

This Appraisal Report is one of the following types:

☒ Appraisal Report

This report was prepared in accordance with the requirements of the Appraisal Report option of USPAP Standards Rule 2-2(a).

☐ Restricted Appraisal Report

This report was prepared in accordance with the requirements of the Restricted Appraisal Report option of USPAP Standards Rule 2-2(b). The intended user of this report is limited to the identified client. This is a Restricted Appraisal Report and the rationale for how the appraiser arrived at the opinions and conclusions set forth in the report may not be understood properly without the additional information in the appraiser's workfile.

The 1004 format required by the client and promulgated by Fannie Mae was originally characterized as a "Summary Appraisal Report", a report type which has been retired in the most recent USPAP update. However, the format is still widely utilized and the reader may see references to a "Summary Appraisal Report" in the forms. This does not change the scope of work or conclusions in this report

ADDITIONAL CERTIFICATIONS

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

☐ The statements of fact contained in this report are true and correct.

☐ The report analyses, opinions, and conclusions are limited only by the reported assumptions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.

☐ I have no (or the specified) present or prospective interest in the property that is the subject of this report and no (or specified) 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.

☐ This appraisal report was prepared in accordance with the requirements of Title XI of FIRREA and any implementing regulations.

PRIOR SERVICES

☒ 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.

PROPERTY INSPECTION

☐ I have NOT made a personal inspection of the property that is the subject of this report.

☒ I HAVE made a personal inspection of the property that is the subject of this report.

APPRAISAL ASSISTANCE

Unless otherwise noted, no one provided significant real property appraisal assistance to the person signing this certification. If anyone did provide significant assistance, they are hereby identified along with a summary of the extent of the assistance provided in the report.

none

ADDITIONAL COMMENTS

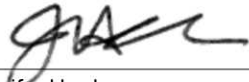
Additional USPAP related issues requiring disclosure and/or any state mandated requirements: none

MARKETING TIME AND EXPOSURE TIME FOR THE SUBJECT PROPERTY

☒ A reasonable marketing time for the subject property is 30 day(s) utilizing market conditions pertinent to the appraisal assignment.

☒ A reasonable exposure time for the subject property is 30 day(s).

APPRAISER SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature 

Name Jennifer Harden

Date of Signature 08/13/2020

State Certification #

or State License # 1350336

State TX

Expiration Date of Certification or License 08/31/2022

Effective Date of Appraisal 08/10/2020

Signature

Name

Date of Signature

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