

RESIDENTIAL APPRAISAL REPORT

File No.: SG01082024

Property Address: 24006 Crooked Crk	City: Hockley	State: TX	Zip Code: 77447
County: Montgomery		Legal Description: S341510 - CLEAR CREEK FOREST 10, BLOCK 3, LOT 5	
Assessor's Parcel #: 3415-10-03300			
Tax Year: 2023	R.E. Taxes: \$ 4,191	Special Assessments: \$ 0	Borrower (if applicable): One Stop Hm Imp Solutions Inc
Current Owner of Record: One Stop Hm Imp Solutions Inc		Occupant: <input type="radio"/> Owner <input type="radio"/> Tenant <input checked="" type="radio"/> Vacant	<input type="radio"/> Manufactured Housing
Project Type: <input type="radio"/> PUD <input type="radio"/> Condominium <input type="radio"/> Cooperative <input type="radio"/> Other (describe)		HOA: \$ 0	<input type="radio"/> per year <input type="radio"/> per month
Market Area Name: Clear Creek Forest 10		Map Reference: 26420	Census Tract: 6901.01

The purpose of this appraisal is to develop an opinion of: <input checked="" type="radio"/> Market Value (as defined), or <input type="radio"/> other type of value (describe)			
This report reflects the following value (if not Current, see comments): <input checked="" type="radio"/> Current (the Inspection Date is the Effective Date) <input type="radio"/> Retrospective <input type="radio"/> Prospective			
Approaches developed for this appraisal: <input checked="" type="radio"/> Sales Comparison Approach <input checked="" type="radio"/> Cost Approach <input type="radio"/> Income Approach (See Reconciliation Comments and Scope of Work)			
Property Rights Appraised: <input checked="" type="radio"/> Fee Simple <input type="radio"/> Leasehold <input type="radio"/> Leased Fee <input type="radio"/> Other (describe)			
Intended Use: PERSONAL PURPOSES, TO DETERMINE MARKET VALUE			
Intended User(s) (by name or type): Shaunak Ghosh			
Client: Shaunak Ghosh		Address: N/A	
Appraiser: Rodrigo Gonzalez		Address: 127 SHELTER ROCK CT, SPRING, TX 77382	

Location: <input type="radio"/> Urban <input type="radio"/> Suburban <input checked="" type="radio"/> Rural	Predominant Occupancy	One-Unit Housing	Present Land Use	
Built up: <input type="radio"/> Over 75% <input checked="" type="radio"/> 25-75% <input type="radio"/> Under 25%	<input checked="" type="radio"/> Owner 80 <input type="radio"/> Tenant 15 <input checked="" type="radio"/> Vacant (0-5%) <input type="radio"/> Vacant (>5%)	PRICE AGE	Change in Land Use	
Growth rate: <input type="radio"/> Rapid <input checked="" type="radio"/> Stable <input type="radio"/> Slow		\$ (000) (yrs)	One-Unit 70 %	<input checked="" type="radio"/> Not Likely
Property values: <input type="radio"/> Increasing <input checked="" type="radio"/> Stable <input type="radio"/> Declining		110 Low 0	2-4 Unit 5 %	<input type="radio"/> Likely * <input type="radio"/> In Process *
Demand/supply: <input type="radio"/> Shortage <input checked="" type="radio"/> In Balance <input type="radio"/> Over Supply		8,000 High 74	Multi-Unit 5 %	* To: _____
Marketing time: <input checked="" type="radio"/> Under 3 Mos. <input type="radio"/> 3-6 Mos. <input type="radio"/> Over 6 Mos.	<input type="radio"/> Vacant (>5%)	310 Pred 2	Comm'l 10 %	
		VAC 10 %		

Market Area Boundaries, Description, and Market Conditions (including support for the above characteristics and trends): SEE ATTACHED ADDENDA.

Dimensions: PER SURVEY	Site Area: 1.65 ac	
Zoning Classification: NONE	Description: NONE	
Zoning Compliance: <input type="radio"/> Legal <input type="radio"/> Legal nonconforming (grandfathered) <input type="radio"/> Illegal <input checked="" type="radio"/> No zoning		
Are CC&Rs applicable? <input type="radio"/> Yes <input type="radio"/> No <input checked="" type="radio"/> Unknown Have the documents been reviewed? <input type="radio"/> Yes <input checked="" type="radio"/> No Ground Rent (if applicable) \$ /		
Highest & Best Use as improved: <input checked="" type="radio"/> Present use, or <input type="radio"/> Other use (explain) <u>THE SUBJECT'S CURRENT USE AS A RESIDENTIAL PROPERTY IS CONSIDERED THE HIGHEST AND BEST USE.</u>		
Actual Use as of Effective Date: <u>SINGLE FAMILY RESIDENTIAL</u> Use as appraised in this report: <u>SINGLE FAMILY RESIDENTIAL</u>		
Summary of Highest & Best Use: <u>USE AS A RESIDENTIAL PROPERTY IS CONSIDERED THE HIGHEST AND BEST USE AS OTHER HOMESITES NEARBY ARE PRESENT.</u>		

Utilities	Public Other Provider/Description	Off-site Improvements	Type Public Private	Topography <u>GENERALLY LEVEL</u>
Electricity	<input checked="" type="radio"/> <input type="radio"/>	Street	<u>CONCRETE</u>	Size <u>1.65 ac</u>
Gas	<input checked="" type="radio"/> <input type="radio"/>	Curb/Gutter	<input type="radio"/> <input type="radio"/>	Shape <u>RECTANGULAR</u>
Water	<input type="radio"/> <input checked="" type="radio"/> WELL	Sidewalk	<input type="radio"/> <input type="radio"/>	Drainage <u>ADEQUATE</u>
Sanitary Sewer	<input type="radio"/> <input checked="" type="radio"/> AEROBIC	Street Lights	<input type="radio"/> <input type="radio"/>	View <u>RURAL</u>
Storm Sewer	<input type="radio"/> <input type="radio"/>	Alley	<u>NONE</u>	

Other site elements: Inside Lot Corner Lot Cul de Sac Underground Utilities Other (describe)

FEMA Spec'l Flood Hazard Area Yes No FEMA Flood Zone AE FEMA Map # 48339C0650G FEMA Map Date 08/18/2014

Site Comments: THE SITE IS A SMALL ACREAGE LOT FOR THE AREA WITH TYPICAL EASEMENTS TO ACCOMMODATE SERVICE. THE SUBJECT IS LOCATED IN FLOOD ZONE AE PER FEMA MAP#48339C0650G DATED 08/18/2014. NO ADVERSE ENCROACHMENTS OR OTHER ADVERSE CONDITIONS WERE NOTED AT TIME OF INSPECTION. SEE ADDITIONAL COMMENTS.

General Description	Exterior Description	Foundation	Basement	Heating
# of Units <u>1</u> <input type="radio"/> Acc. Unit	Foundation <u>BLK/BM/AVG</u>	Slab	<input checked="" type="radio"/> None	Type <u>CENTRAL</u>
# of Stories <u>1</u>	Exterior Walls <u>CBD/AVG</u>	Crawl Space <u>BLK/BM/AVG</u>	Area Sq. Ft. <u>0</u>	Fuel <u>GAS</u>
Type <input checked="" type="radio"/> Det. <input type="radio"/> Att. <input type="radio"/>	Roof Surface <u>COMP/AVG</u>	Basement	% Finished <u>0</u>	
Design (Style) <u>Trdtnl</u>	Gutters & Dwnspts. <u>NONE</u>	Sump Pump <input type="radio"/>	Ceiling	Cooling <u>CENTRAL</u>
<input checked="" type="radio"/> Existing <input type="radio"/> Proposed <input type="radio"/> Und.Cons.	Window Type <u>VNL/AVG</u>	Dampness <input type="radio"/>	Walls	<u>CENTRAL</u>
Actual Age (Yrs.) <u>41</u>	Storm/Screens <u>YES/AVG</u>	Settlement	Floor	Other
Effective Age (Yrs.) <u>15</u>		Infestation	Outside Entry	
Interior Description	Appliances	Attic <input type="radio"/> None	Amenities	Car Storage <input type="radio"/> None
Floors <u>VNL/TILE/AVG</u>	Refrigerator <input checked="" type="radio"/>	Stairs <input type="radio"/>	Fireplace(s) # <u>0</u>	Garage # of cars (<u>4</u> Tot.)
Walls <u>DRYWALL/AVG</u>	Range/Oven <input checked="" type="radio"/>	Drop Stair <input type="radio"/>	Woodstove(s) # <u>0</u>	Attach. _____
Trim/Finish <u>WOOD/AVG</u>	Disposal <input checked="" type="radio"/>	Scuttle <input checked="" type="radio"/>	Deck <u>WOOD</u>	Detach. _____
Bath Floor <u>TILE/AVG</u>	Dishwasher <input checked="" type="radio"/>	Doorway <input type="radio"/>	Porch <u>CVD</u>	Blt.-In _____
Bath Wainscot <u>TILE/AVG</u>	Fan/Hood <input checked="" type="radio"/>	Floor <input type="radio"/>	Fence <u>WIRE</u>	Carport <u>2</u>
Doors <u>WOOD/AVG</u>	Microwave <input checked="" type="radio"/>	Heated <input type="radio"/>	Pool	Driveway <u>2</u> GRAVEL
	Washer/Dryer <input type="radio"/>	Finished <input type="radio"/>		Surface <u>GRAVEL</u>

Finished area above grade contains: 6 Rooms 3 Bedrooms 3.0 Bath(s) 1,537 Square Feet of Gross Living Area Above Grade

Additional features: SEE REPAIR BID

Describe the condition of the property (including physical, functional and external obsolescence): SEE ADDITIONAL COMMENTS



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TRANSFER HISTORY	My research <input checked="" type="radio"/> did <input type="radio"/> 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): CAD/MLS		
	1st Prior Subject Sale/Transfer	Analysis of sale/transfer history and/or any current agreement of sale/listing: PER CC#85073, A TRANSFER INVOLVING THE SUBJECT OCCURED ON 07/06/2022 FOR AN UNDISCLOSED AMOUNT. PER	
	Date: 07/06/2022	CC#84537, A TRANSFER INVOLVING THE SUBJECT OCCURRED ON 07/05/2022 FOR AN	
	Price: \$0	UNDISCLOSED AMOUNT. THERE WERE NO OTHER SALE OR TRANSFER TRANSACTIONS	
	Source(s): CC#85073	INVOLVING THE SUBJECT AND/OR THE UTILIZED SALES WITHIN THE REQUIRED TIME FRAMES.	
	2nd Prior Subject Sale/Transfer		
	Date: 07/05/2022		
Price: \$0			
Source(s): CC#84537			

SALES COMPARISON APPROACH TO VALUE (if developed) The Sales Comparison Approach was not developed for this appraisal.

FEATURE	SUBJECT	COMPARABLE SALE # 1		COMPARABLE SALE # 2		COMPARABLE SALE # 3	
		DESCRIPTION	+(-) \$ Adjust.	DESCRIPTION	+(-) \$ Adjust.	DESCRIPTION	+(-) \$ Adjust.
Address	24006 Crooked Crk Hockley, TX 77447	23407 Green Forest St Hockley, TX 77447		24999 Robin Hood Ln Hockley, TX 77447		23410 Huntingwood Dr Hockley, TX 77447	
Proximity to Subject		0.66 miles W		2.64 miles NW		0.74 miles W	
Sale Price	\$ 225,000	\$ 462,500		\$ 489,000		\$ 450,000	
Sale Price/GLA	\$ 146.39 /sq.ft.	\$ 336.12 /sq.ft.		\$ 337.71 /sq.ft.		\$ 201.25 /sq.ft.	
Data Source(s)		HARMLS #34389405;DOM 6		HARMLS #69223802;DOM 20		HARMLS #53847052;DOM 10	
Verification Source(s)		CAD/MLS		CAD/MLS		CAD/MLS	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjust.	DESCRIPTION	+(-) \$ Adjust.	DESCRIPTION	+(-) \$ Adjust.
Sales or Financing Concessions		ArmLth Conv;2500		ArmLth Conv;0		ArmLth Und;0	
Date of Sale/Time		s06/23;c05/23		s10/23;c09/23		s12/23;c11/23	
Rights Appraised	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Location	ADVERSE	AVERAGE	-10,000	AVERAGE	-10,000	AVERAGE	-10,000
Site	1.65 ac	0.98 ac	+16,750	4.00 ac	-58,750	2.54 ac	-22,250
View	RURAL	RURAL		RURAL		RURAL	
Design (Style)	Trdtnl	Trdtnl		Trdtnl		Trdtnl	
Quality of Construction	AVERAGE	AVERAGE		AVERAGE		AVERAGE	
Age	40	6	-5,100	39		44	
Condition	GOOD	GOOD		AVERAGE	+50,000	AVERAGE	+50,000
Above Grade	Total Bdrms Baths	Total Bdrms Baths		Total Bdrms Baths		Total Bdrms Baths	
Room Count	6 3 3.0	6 3 2.0	+5,000	6 3 1.1	+7,500	6 4 2.1	+2,500
Gross Living Area	1,537 sq.ft.	1,376 sq.ft.	+4,050	1,448 sq.ft.	+2,250	2,236 sq.ft.	-17,500
Basement & Finished Rooms Below Grade	0sf	0sf		0sf		0sf	
Functional Utility	AVERAGE	AVERAGE		AVERAGE		AVERAGE	
Heating/Cooling	FAU;CAC	FAU;CAC		FAU;CAC		FAU;CAC	
Energy Efficient Items	TYPICAL	TYPICAL		TYPICAL		TYPICAL	
Garage/Carport	2cp	2gd2dw	-4,500	2dw	+500	2cp	+500
Porch/Patio/Deck	PATIO/PORCH	PATIO/PORCH		PATIO/PORCH		PATIO/PORCH	
	STORAGE	STORAGE		WORKSHOP	-15,000	NONE	+2,500
						POOL	-5,000
Net Adjustment (Total)		● + ○ -	\$ 6,200	○ + ● -	\$ -23,500	● + ○ -	\$ 750
Adjusted Sale Price of Comparables		Net 1.3 %		Net 4.8 %		Net 0.2 %	
		Gross 9.8 %	\$ 468,700	Gross 29.4 %	\$ 465,500	Gross 24.5 %	\$ 450,750

Summary of Sales Comparison Approach **SEE ATTACHED ADDENDA.**

Indicated Value by Sales Comparison Approach \$ 460,000



ADDITIONAL COMPARABLE SALES

File No.: SG01082024

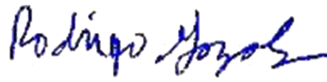
FEATURE	SUBJECT	COMPARABLE SALE # 4			COMPARABLE SALE # 5			COMPARABLE SALE # 6		
Address	24006 Crooked Crk Hockley, TX 77447	23230 Roberts Cemetery Rd Hockley, TX 77447			23503 N Crooked Creek Ct Hockley, TX 77447			23502 Crooked Creek Ct Hockley, TX 77447		
Proximity to Subject		0.28 miles S			0.10 miles W			0.08 miles NW		
Sale Price	\$ 225,000	\$ 405,000			\$ 597,900			\$ 579,000		
Sale Price/GLA	\$ 146.39 /sq.ft.	\$ 179.76 /sq.ft.			\$ 221.28 /sq.ft.			\$ 212.17 /sq.ft.		
Data Source(s)		HARMLS #28281600;DOM 182			HARMLS #45617598;DOM 25			HARMLS #88215489;DOM 103		
Verification Source(s)		CAD/MLS			CAD/MLS			CAD/MLS		
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION		+(-) \$ Adjust.	DESCRIPTION		+(-) \$ Adjust.	DESCRIPTION		+(-) \$ Adjust.
Sales or Financing Concessions		ArmLth Conv;0			ArmLth Conv;0			ArmLth Conv;0		
Date of Sale/Time		s02/23;c01/23			s06/23;c04/23			s05/23;c04/23		
Rights Appraised	Fee Simple	Fee Simple			Fee Simple			Fee Simple		
Location	ADVERSE	ADVERSE			AVERAGE			ADVERSE		
Site	1.65 ac	1.75 ac			2.51 ac			2.25 ac		
View	RURAL	RURAL			RURAL			RURAL		
Design (Style)	Trdtnl	Trdtnl			Trdtnl			Trdtnl		
Quality of Construction	AVERAGE	AVERAGE			AVERAGE			AVERAGE		
Age	40	21			38			41		
Condition	GOOD	AVERAGE			GOOD			GOOD		
Above Grade	Total Bdrms Baths	Total Bdrms Baths			Total Bdrms Baths			Total Bdrms Baths		
Room Count	6 3 3.0	8 3 2.0			6 3 2.1			7 4 3.0		
Gross Living Area	1,537 sq.ft.	2,253 sq.ft.			2,702 sq.ft.			2,729 sq.ft.		
Basement & Finished Rooms Below Grade	0sf	0sf			0sf			0sf		
Functional Utility	AVERAGE	AVERAGE			AVERAGE			AVERAGE		
Heating/Cooling	FAU;CAC	FAU;CAC			FAU;CAC			FAU;CAC		
Energy Efficient Items	TYPICAL	TYPICAL			TYPICAL			TYPICAL		
Garage/Carport	2cp	2dw			3ga3dw			3gd3dw		
Porch/Patio/Deck	PATIO/PORCH	PATIO/PORCH			PATIO/PORCH			PATIO/PORCH		
	STORAGE	STORAGE			WORKSHOP			NONE		
								GST QTRS		
Net Adjustment (Total)		● + ○ - \$ 35,100			○ + ● - \$ -80,150			○ + ● - \$ -99,300		
Adjusted Sale Price of Comparables		Net 8.7 % Gross 18.7 % \$ 440,100			Net 13.4 % Gross 14.2 % \$ 517,750			Net 17.2 % Gross 18.0 % \$ 479,700		

SALES COMPARISON APPROACH

Summary of Sales Comparison Approach

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COST APPROACH	COST APPROACH TO VALUE (if developed) <input type="radio"/> The Cost Approach was not developed for this appraisal.	
	Provide adequate information for replication of the following cost figures and calculations.	
	Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value): A TOTAL OF 3 COMPARABLE LAND SALES RANGING FROM \$22,000/ACRE TO \$94,000/ACRE. THE SUBJECT IS FAIRLY REPRESENTED AT \$90,000/ACRE OR \$148,500. THE LAND-TO-VALUE RATIO IS COMMON AND TYPICAL IN THE SUBJECTS MARKET. THE LAND-TO-VALUE RATIO DOES NOT HAVE ANY IMPACT ON MARKETABILITY AND VALUE.	
	ESTIMATED <input type="radio"/> REPRODUCTION OR <input checked="" type="radio"/> REPLACEMENT COST NEW	OPINION OF SITE VALUE = \$ 148,500
	Source of cost data: DwellingCost	DWELLING 1,537 Sq.Ft. @ \$ 271.24 = \$ 416,896
	Quality rating from cost service: 3.0 Effective date of cost data: 1/8/2024	0 Sq.Ft. @ \$ = \$
	Comments on Cost Approach (gross living area calculations, depreciation, etc.):	Sq.Ft. @ \$ = \$
	NO FUNCTIONAL INADEQUACIES WERE NOTED IN THE DESIGN, LAYOUT, OR UTILITY OF THE SUBJECT PROPERTY. SEE ATTACHED FLOOR PLAN. COST ESTIMATES WERE OBTAINED FROM DWELLINGCOST.COM AND LOCAL BUILDING COSTS. THE PORCH, PATIO AND FENCE ARE RECOGNIZED IN THE "AS IS" VALUE OF SITE IMPROVEMENTS.	Sq.Ft. @ \$ = \$
	Attached Floor Plan. Cost estimates were obtained from DwellingCost.com and local building costs. The porch, patio and fence are recognized in the "as is" value of site improvements.	Sq.Ft. @ \$ = \$
	Estimated Remaining Economic Life (if required): 45 Years	INDICATED VALUE BY COST APPROACH = \$ 466,172
INCOME APPROACH	INCOME APPROACH TO VALUE (if developed) <input checked="" type="radio"/> The Income Approach was not developed for this appraisal.	
	Estimated Monthly Market Rent \$ 0 X Gross Rent Multiplier 0 = \$ 0 Indicated Value by Income Approach	
	Summary of Income Approach (including support for market rent and GRM): THE INCOME APPROACH WAS NOT UTILIZED, AS RESIDENTIAL PROPERTIES ARE NOT TYPICALLY PURCHASED FOR THEIR INCOME PRODUCING CAPABILITIES.	
PUD	PROJECT INFORMATION FOR PUDs (if applicable) <input type="radio"/> The Subject is part of a Planned Unit Development.	
	Legal Name of Project:	
	Describe common elements and recreational facilities:	
RECONCILIATION	Indicated Value by: Sales Comparison Approach \$ 460,000 Cost Approach (if developed) \$ 466,172 Income Approach (if developed) \$ 0	
	Final Reconciliation THE SALES COMPARISON APPROACH IS CONSIDERED THE MOST RELIABLE INDICATOR OF VALUE FOR THE SUBJECT AND IS SUPPORTED BY THE COST APPROACH. THE INCOME APPROACH WAS NOT UTILIZED AS HOMES IN THIS NEIGHBORHOOD ARE NOT TYPICALLY PURCHASED FOR THEIR INCOME PRODUCING CAPABILITIES.	
	This appraisal is made <input checked="" type="radio"/> "as is", <input type="radio"/> subject to completion per plans and specifications on the basis of a Hypothetical Condition that the improvements have been completed, <input type="radio"/> subject to the following repairs or alterations on the basis of a Hypothetical Condition that the repairs or alterations have been completed, <input type="radio"/> subject to the following required inspection based on the Extraordinary Assumption that the condition or deficiency does not require alteration or repair:	
	<input type="radio"/> This report is also subject to other Hypothetical Conditions and/or Extraordinary Assumptions as specified in the attached addenda.	
ATTACHMENTS	Based on the degree of inspection of the subject property, as indicated below, defined Scope of Work, Statement of Assumptions and Limiting Conditions, and Appraiser's Certifications, my (our) Opinion of the Market Value (or other specified value type), as defined herein, of the real property that is the subject of this report is: \$ 460,000 , as of: 01/08/2024 , which is the effective date of this appraisal. If indicated above, this Opinion of Value is subject to Hypothetical Conditions and/or Extraordinary Assumptions included in this report. See attached addenda.	
	A true and complete copy of this report contains 26 pages, including exhibits which are considered an integral part of the report. This appraisal report may not be properly understood without reference to the information contained in the complete report.	
SIGNATURES	Attached Exhibits:	
	<input checked="" type="radio"/> Scope of Work <input type="radio"/> Limiting Cond./Certifications <input checked="" type="radio"/> Narrative Addendum <input checked="" type="radio"/> Photograph Addenda <input checked="" type="radio"/> Sketch Addendum <input checked="" type="radio"/> Map Addenda <input checked="" type="radio"/> Additional Sales <input checked="" type="radio"/> Cost Addendum <input checked="" type="radio"/> Flood Addendum <input type="radio"/> Manuf. House Addendum <input type="radio"/> Hypothetical Conditions <input type="radio"/> Extraordinary Assumptions <input type="radio"/>	
Client Contact: N/A Client Name: Shaunak Ghosh		
E-Mail: N/A Address: N/A		
APPRAISER  Appraiser Name: <u>Rodrigo Gonzalez</u> Company: <u>Gonzalez Appraisal Company</u> Phone: <u>713-922-1842</u> Fax: _____ E-Mail: <u>rgonzalez063@gmail.com</u> Date of Report (Signature): <u>01/08/2024</u> License or Certification #: <u>1337615</u> State: <u>TX</u> Designation: <u>CERTIFIED APPRAISER</u> Expiration Date of License or Certification: <u>12/31/2025</u> Inspection of Subject: <input checked="" type="radio"/> Interior & Exterior <input type="radio"/> Exterior Only <input type="radio"/> None Date of Inspection: <u>01/08/2024</u>		
SUPERVISORY APPRAISER (if required) or CO-APPRAISER (if applicable) Supervisory or Co-Appraiser Name: _____ Company: _____ Phone: _____ Fax: _____ E-Mail: _____ Date of Report (Signature): _____ License or Certification #: _____ State: _____ Designation: _____ Expiration Date of License or Certification: _____ Inspection of Subject: <input type="radio"/> Interior & Exterior <input type="radio"/> Exterior Only <input type="radio"/> None Date of Inspection: _____		

SUBJECT PHOTOS - Page 1

24006 Crooked Creek, Hockley, Texas 77447
MLS Number: **53464806**



SUBJECT PHOTOS - Page 2

24006 Crooked Creek, Hockley, Texas 77447
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SUBJECT PHOTOS - Page 3

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SUBJECT PHOTOS - Page 4

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SUBJECT PHOTOS - Page 5

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MLS Number: **53464806**



SUBJECT PHOTOS - Page 6

24006 Crooked Creek, Hockley, Texas 77447
MLS Number: **53464806**



Entrance through utility room



Comparable Photo Page

Borrower	One Stop Hm Imp Solutions Inc				
Property Address	24006 Crooked Crk				
City	Hockley	County	Montgomery	State	TX
Lender/Client	Shaunak Ghosh			Zip Code	77447



Comparable 1

23407 Green Forest St	
Prox. to Subject	0.66 miles W
Sale Price	462,500
Gross Living Area	1,376
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	2.0
Location	AVERAGE
View	RURAL
Site	0.98 ac
Quality	AVERAGE
Age	6



Comparable 2

24999 Robin Hood Ln	
Prox. to Subject	2.64 miles NW
Sale Price	489,000
Gross Living Area	1,448
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	1.1
Location	AVERAGE
View	RURAL
Site	4.00 ac
Quality	AVERAGE
Age	39



Comparable 3

23410 Huntingwood Dr	
Prox. to Subject	0.74 miles W
Sale Price	450,000
Gross Living Area	2,236
Total Rooms	6
Total Bedrooms	4
Total Bathrooms	2.1
Location	AVERAGE
View	RURAL
Site	2.54 ac
Quality	AVERAGE
Age	44

Comparable Photo Page

Borrower	One Stop Hm Imp Solutions Inc			
Property Address	24006 Crooked Crk			
City	Hockley	County Montgomery	State TX	Zip Code 77447
Lender/Client	Shaunak Ghosh			



Comparable 4

23230 Roberts Cemetery Rd
 Prox. to Subject 0.28 miles S
 Sale Price 405,000
 Gross Living Area 2,253
 Total Rooms 8
 Total Bedrooms 3
 Total Bathrooms 2.0
 Location ADVERSE
 View RURAL
 Site 1.75 ac
 Quality AVERAGE
 Age 21



Comparable 5

23503 N Crooked Creek Ct
 Prox. to Subject 0.10 miles W
 Sale Price 597,900
 Gross Living Area 2,702
 Total Rooms 6
 Total Bedrooms 3
 Total Bathrooms 2.1
 Location AVERAGE
 View RURAL
 Site 2.51 ac
 Quality AVERAGE
 Age 38



Comparable 6

23502 Crooked Creek Ct
 Prox. to Subject 0.08 miles NW
 Sale Price 579,000
 Gross Living Area 2,729
 Total Rooms 7
 Total Bedrooms 4
 Total Bathrooms 3.0
 Location ADVERSE
 View RURAL
 Site 2.25 ac
 Quality AVERAGE
 Age 41

Supplemental Addendum

File No. SG01082024

Borrower	One Stop Hm Imp Solutions Inc						
Property Address	24006 Crooked Crk						
City	Hockley	County	Montgomery	State	TX	Zip Code	77447
Lender/Client	Shaunak Ghosh						

SCOPE OF WORK

THE APPRAISER MEASURED THE EXTERIOR OF THE SUBJECT PROPERTY, WALKED THROUGH THE INTERIOR OF THE SUBJECT PROPERTY, PERFORMED A LIMITED INSPECTION OF THE ATTIC AND INSPECTED THE ROOF FROM GROUND LEVEL.

THE APPRAISER IS NOT A BUILDING CONTRACTOR, ENGINEER, OR QUALIFIED HOME INSPECTOR. THE APPRAISER IS NOT QUALIFIED TO OBSERVE OR REPORT ON PHYSICAL ITEMS THAT ARE NOT EASILY VISIBLE. ANY PARTIES TO THIS TRANSACTION HAVING CONCERNS REGARDING STRUCTURAL, MECHANICAL, INFESTATION, CONTAMINATION OR OTHER ISSUES ABOUT THE SUBJECT PROPERTY ARE URGED TO CONSULT AN EXPERT IN THE APPROPRIATE FIELD. THE APPRAISER MAKES NO REPRESENTATIONS OR WARRANTIES OF ANY KIND WITH RESPECT TO ANY SUCH ITEMS THAT ARE NOT READILY OBSERVABLE.

THE INTENDED USER OF THIS APPRAISAL REPORT IS THE LENDER/CLIENT. THE INTENDED USE IS TO EVALUATE THE PROPERTY THAT IS THE SUBJECT OF THIS APPRAISAL FOR A MORTGAGE FINANCE TRANSACTION, SUBJECT TO THE STATED SCOPE OF WORK, PURPOSE OF THE APPRAISAL, REPORTING REQUIREMENTS OF THIS APPRAISAL REPORT FORM, AND DEFINITION OF MARKET VALUE. NO ADDITIONAL INTENDED USERS ARE IDENTIFIED BY THE APPRAISER.

NEIGHBORHOOD - DESCRIPTION

THE SUBJECT IS LOCATED APPROXIMATELY 40-45 MILES NORTHWEST OF THE HOUSTON CBD. THE MAGNOLIA ISD PROVIDES THE AREA WITH PUBLIC EDUCATION. HWY. 249, HWY. 99 AND OTHER MAJOR TRAFFIC THOROUGHFARES IN THE AREA PROVIDE THE NEIGHBORHOOD WITH ADEQUATE ACCESS. SHOPPING, RECREATIONAL AND MEDICAL FACILITIES ARE CONVENIENTLY LOCATED NEARBY.

NEIGHBORHOOD - MARKET CONDITIONS

SUPPLY AND DEMAND APPEARS TO BE IN BALANCE WITH TYPICAL MARKETING TIMES FOR THE AREA. LOCAL FINANCING APPEARS READILY AVAILABLE WITH COMPETITIVE RATES AND TERMS. TYPICAL EXPOSURE FOR A PROPERTY SIMILAR TO THE SUBJECT IS 1 TO 3 MONTHS. SELLER CONTRIBUTIONS OF 0 TO 6 POINTS ARE TYPICAL FOR THE MARKET AREA. ADJUSTMENTS WILL BE APPLIED WHEN POINTS ARE ABOVE THE TYPICAL RANGE.

•IMPROVEMENTS - CONDITION OF THE PROPERTY

THE SUBJECT HAS UNDERGONE REPAIRS AND RENOVATIONS AND IS RATED IN GOOD MARKETABLE CONDITION. THERE WERE NO FUNCTIONAL OR EXTERNAL FACTORS NOTED, AT THE TIME OF THE INSPECTION. THE SUBJECT'S QUALITY OF CONSTRUCTION IS CONSISTENT WITH OTHER HOMES IN THE AREA. PHYSICAL DEPRECIATION WAS CALCULATED ON AN AGE/LIFE BASIS. ALL APPLICABLE UTILITIES AND WATER WERE OPERATIONAL AND FUNCTIONING. A HEAD AND SHOULDER INSPECTION OF THE ATTIC DID NOT REVEAL ANY VISIBLE ADVERSE CONDITIONS.

SALES COMPARISON ANALYSIS - SUMMARY OF SALES COMPARISON APPROACH

ALL SALES ARE LOCATED WITHIN THE SUBJECT'S MARKET AREA AND REPRESENT ACCURATE AND RELIABLE INDICATORS OF VALUE. ALL SALES ARE SIMILAR TO THE SUBJECT WITH RESPECT TO LOCATION, DESIGN, GENERAL APPEAL AND QUALITY OF CONSTRUCTION.

LOT VALUE DETERMINATION AND ADJUSTMENT

THE LOT ADJUSTMENTS ARE DERIVED FROM AN ANALYSIS OF SIMILAR VACANT LOTS DISCOVERED TO HAVE SOLD WITHIN THE SUBJECT'S IMMEDIATE MARKET. BASED ON THE COMPARABLE LAND SALES, A FACTOR OF \$25,000/ACRE IS APPLIED TO THE COMPARABLES.

LIVING AREA DETERMINATION AND ADJUSTMENT

THE LIVING AREA ADJUSTMENTS ARE DERIVED FROM AN ANALYSIS OF SIMILAR COMPARABLE HOMES AS THE SUBJECT. ALL SALES FEATURE SIMILAR AMENITIES AND ARE CONSIDERED RELIABLE INDICATORS OF MARKET VALUE. THE ADJUSTMENT FOR GLA WAS ESTIMATED FROM THE COMPARABLE SALES UTILIZED IN THE REPORT. THE PRICE/SF RANGED FROM \$179/SF TO \$337/SF, WITH THE AVERAGE PRICE/SF IS \$248/SF. THE APPRAISER COMPENSATED FOR ESTIMATED DEPRECIATION AND LOT VALUE AND DETERMINED AN ADJUSTMENT OF \$25/SF FOR GLA DIFFERENCES BASED ON A PAIRED SALES ANALYSIS.

AGE ADJUSTMENT

IN AN EFFORT TO RECONCILE THE AGE DIFFERENCE BETWEEN THE SUBJECT AND THE UTILIZED COMPARABLES, A PAIRED SALE ANALYSIS WAS UTILIZED TO ESTIMATE THE DIFFERENCE IN ACCUMULATED PHYSICAL DEPRECIATION. THE AGE ADJUSTMENT ITS ESTIMATED TO BE \$150 PER YEAR.

CONDITION ADJUSTMENT

THE SUBJECT RECENTLY UNDERWENT REPAIRS AND RENOVATIONS. COMPARABLES 2, 3 AND 4 WARRANT AN UPWARD ADJUSTMENT FOR LACK OF SIMILAR UPDATING AND INFERIOR CONDITION. BASED ON A PAIRED SALES ANALYSIS OF THE COMPARABLES, AN UPWARD ADJUSTMENT OF \$50,000 FOR INFERIOR CONDITION IS APPLIED.

BATHROOM ADJUSTMENT

THE SUBJECT FEATURES 3 FULL BATHROOMS. AN ADJUSTMENT IS APPLIED TO COMPARABLES FOR BATHROOM DIFFERENCES. THE BATHROOM ADJUSTMENT WAS EXTRACTED UTILIZING A PAIRED SALES ANALYSIS. A BATHROOM ADJUSTMENT OF \$2500 FOR HALF BATHROOM AND \$5000 FOR FULL BATH WAS APPLIED.

GARAGE/CARPORT ADJUSTMENT

AN ADJUSTMENT IS APPLIED TO COMPARABLES FOR GARAGE COUNT DIFFERENCES. THE GARAGE COUNT ADJUSTMENT WAS EXTRACTED UTILIZING A PAIRED SALES ANALYSIS. A GARAGE COUNT ADJUSTMENT OF \$2500 PER CAR BAY WAS APPLIED. AN ESTIMATED CONTRIBUTORY VALUE FOR A CARPORT WAS ESTIMATED TO BE \$1000.

Supplemental Addendum

File No. SG01082024

Borrower	One Stop Hm Imp Solutions Inc						
Property Address	24006 Crooked Crk						
City	Hockley	County	Montgomery	State	TX	Zip Code	77447
Lender/Client	Shaunak Ghosh						

WORKSHOP ADJUSTMENT

THE SUBJECT FEATURES A 144 SF STORAGE BUILDING. COMPARABLES 2 AND 5 FEATURE LARGE WORKSHOPS AND WARRANT DOWNWARD ADJUSTMENTS FOR SHOP FACILITIES. BASED ON A PAIRED SALES ANALYSIS, A DOWNWARD ADJUSTMENT OF \$15,000 FOR SHOP FACILITIES WAS APPLIED.

COMPARABLES 3 AND 6 WARRANT AN UPWARD ADJUSTMENT FOR LACK OF SIMILAR STORAGE UNITS. BASED ON A PAIRED SALES ANALYSIS, AN UPWARD ADJUSTMENT OF \$2500 WAS APPLIED.

GUEST QUARTERS ADJUSTMENT

COMPARABLE 6 FEATURES DETACHED GUEST QUARTERS AND WARRANTS A DOWNWARD ADJUSTMENT. BASED ON A PAIRED SALES ANALYSIS, A DOWNWARD ADJUSTMENT OF \$50,000 FOR GUEST QUARTERS WAS APPLIED.

POOL ADJUSTMENT

COMPARABLE 3 FEATURES AN IN GROUND POOL AND WARRANTS A DOWNWARD ADJUSTMENT FOR POOL FACILITIES. BASED ON A PAIRED SALES ANALYSIS, A DOWNWARD ADJUSTMENT OF \$5,000 FOR POOL FACILITIES WAS APPLIED.

ADVERSE LOCATION ADJUSTMENT

THE SUBJECT IS LOCATED WITHIN FLOOD ZONE AE. BASED ON A PAIRED SALES, A DOWNWARD ADJUSTMENT OF \$10,000 IS APPLIED TO COMPARABLES FOR LOCATION OUTSIDE OF THE FLOOD ZONE. COMPARABLES 4 AND 6 ARE LOCATED ALONG THE SAME FLOOD AREA AS THE SUBJECT AND HAVE BEEN INCLUDED TO EVIDENCE THE MARKETABILITY OF SUCH PROPERTIES.

MISCELLANEOUS COMMENTS

THE SUBJECT'S OPINION OF MARKET VALUE IS ABOVE THE PREDOMINATE VALUE OF THE SUBJECT NEIGHBORHOOD. THE SUBJECT IS NOT AN OVER-IMPROVEMENT FOR THE AREA AND DOES NOT AFFECT THE MARKETABILITY OF THE SUBJECT PROPERTY. PROPERTY CHARACTERISTICS WHICH MAY RESULT IN AN OPINION OF MARKET VALUE ABOVE THE PREDOMINANT VALUE MAY BE A RESULT OF THE SUBJECT'S LOT SIZE AND RECENT RENOVATIONS.

THE SUBJECT FEATURES AN AEROBIC SEPTIC SYSTEM AND A WELL. SUCH SYSTEMS ARE NOT UNCOMMON FOR THE AREA AS EVIDENCED BY THE UTILIZED COMPARABLES.

IN AN EFFORT TO PROCURE SUFFICIENT COMPARABLE SALES, IT WAS NECESSARY TO EXPAND GEOGRAPHIC PARAMETERS BEYOND 1 MILE. ALL SALES ARE LOCATED WITHIN THE MAGNOLIA RANCH ESTATES DEVELOPMENT. THE 10% OF PRESENT LAND USE REPORTED AS OTHER IS AN ESTIMATE OF VACANT LAND IN THE SUBJECT'S IMMEDIATE MARKET AREA.

THE SUBJECT IS LOCATED IN AN AREA WHERE NO ZONING IS IMPLEMENTED. IT IS NOT UNCOMMON AND TYPICAL FOR THE AREA. NO INDICATION WAS NOTED THAT THE SUBJECT CANNOT BE REBUILT IF 100% IS DESTROYED.

THE APPRAISER UTILIZED MLS PHOTOS FOR COMPARABLES. THE PHOTOS PROVIDED ARE AN ACCURATE REPRESENTATION OF THE COMPARABLES AT THE TIME OF THE DATE OF SALE.

SITE - ADVERSE CONDITIONS OR EXTERNAL FACTORS

AS PER FEMA FLOOD MAP #48339C0650G, THE SUBJECT IS LOCATED WITHIN FLOOD ZONE AE, HOWEVER, THIS DOES NOT APPEAR TO AFFECT ITS MARKETABILITY AS IS EVIDENCED BY COMPARABLES 4 AND 6. OTHER THAN THE ABOVE MENTIONED, THE SITE IS A TYPICAL, INTERIOR LOT FOR THE AREA WITH TYPICAL EASEMENTS TO ACCOMMODATE SERVICE. NO ADVERSE ENCROACHMENTS OR OTHER ADVERSE CONDITIONS WERE NOTED AT TIME OF INSPECTION. THE BORROWER HAS PROVIDED AN ELEVATION CERTIFICATE.

ANSI STANDARD ADHERENCE:

THE SUBJECT'S FINISHED AREA AS REPORTED ON THE SKETCH IS BASED ON ADHERENCE TO THE ANSI Z-765 STANDARD FOR CALCULATING SQUARE FOOTAGE.

PREVIOUS APPRAISAL

THE APPRAISER PREVIOUSLY APPRAISED THE HOME ON 02/11/2023.

Supplemental Addendum

File No. SG01082024

Borrower	One Stop Hm Imp Solutions Inc						
Property Address	24006 Crooked Crk						
City	Hockley	County	Montgomery	State	TX	Zip Code	77447
Lender/Client	Shaunak Ghosh						

APPRAISER INDEPENDENCE COMPLIANCE STATEMENT:

NO EMPLOYEE, DIRECTOR, OFFICER, OR AGENT OF THE LENDER, OR ANY OTHER THIRD PARTY ACTING AS A JOINT VENTURE PARTNER, INDEPENDENT CONTRACTOR, APPRAISAL MANAGEMENT COMPANY, OR PARTNER ON BEHALF OF THE LENDER HAS INFLUENCED OR ATTEMPTED TO INFLUENCE THE DEVELOPMENT, REPORTING, RESULT, OR REVIEW OF THIS ASSIGNMENT THROUGH COERCION, EXTORTION, COLLUSION, COMPENSATION, INSTRUCTION, INDUCEMENT, INTIMIDATION, BRIBERY OR IN ANY OTHER MANNER. I HAVE NOT BEEN CONTACTED BY ANYONE OTHER THAN THE INTENDED USER (LENDER/CLIENT AS IDENTIFIED ON THE FIRST PAGE OF THE REPORT), BORROWER, OR DESIGNATED CONTACT TO MAKE AN APPOINTMENT TO ENTER THE PROPERTY. I AGREE TO IMMEDIATELY REPORT ANY UNAUTHORIZED CONTACTS PERSONALLY EITHER BY PHONE OR ELECTRONICALLY TO THE CLIENT. THIS APPRAISAL IS COMPLETED IN ACCORDANCE WITH STANDARD AND CURRENT APPRAISER INDEPENDENCE POLICIES AND THE UNIFORM STANDARDS OF PROFESSIONAL APPRAISAL PRACTICE.

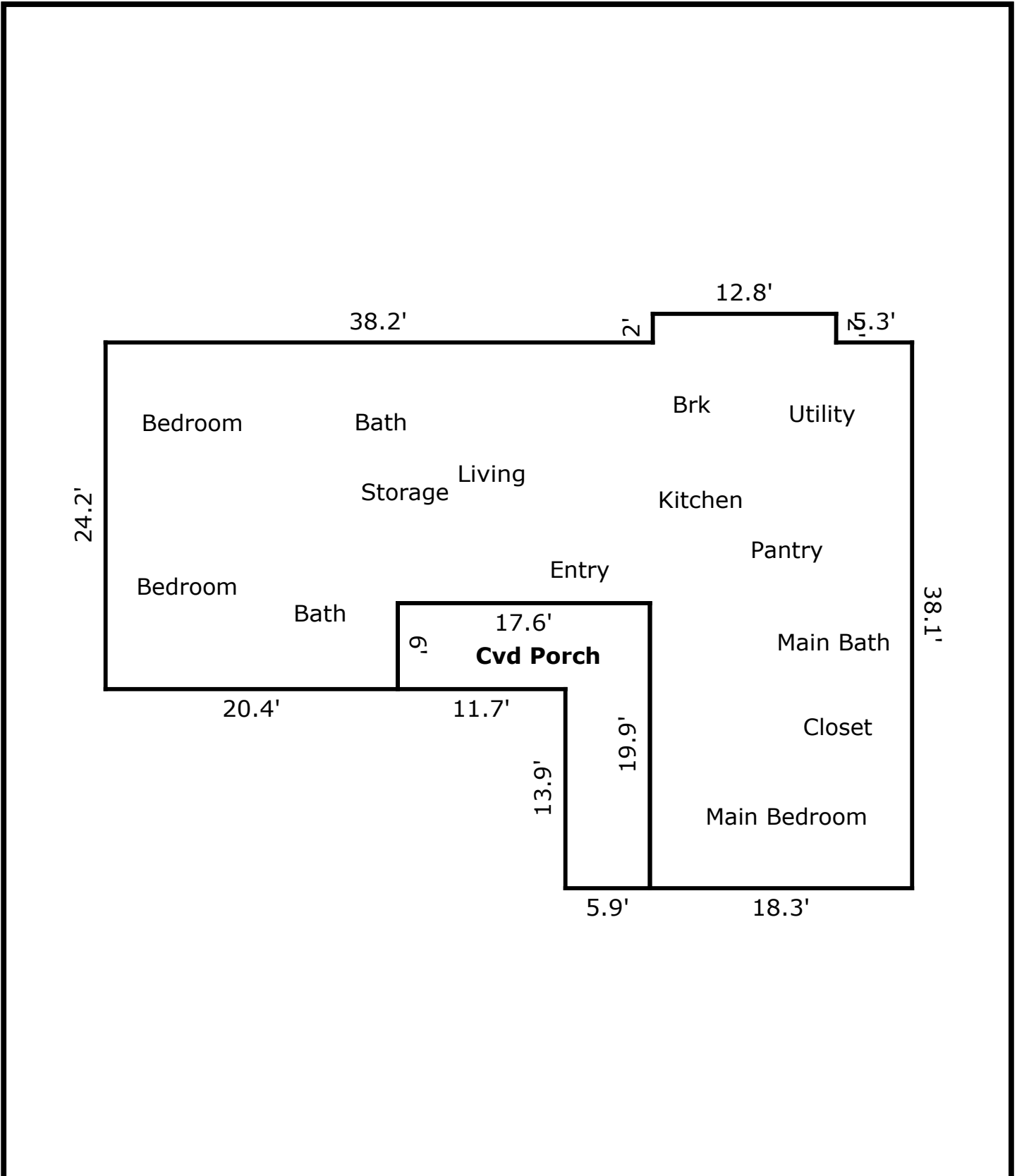
THE SUBJECT CONFORMS TO THE NEIGHBORHOOD. THE SUBJECT'S FEATURES DO NOT APPEAR TO BE UNIQUE WHEN COMPARED TO OTHER PROPERTIES IN THE NEIGHBORHOOD WITH RESPECT TO CONDITION AND FUNCTIONAL/EXTERNAL CONCERNS. THE SUBJECT DOES NOT APPEAR TO BE AN OVER IMPROVEMENT FOR THE AREA. THE SUBJECT'S GLA, SITE SIZE, DESIGN, ROOM COUNT, AND FLOOR PLAN APPEAR TO BE TYPICAL FOR THE AREA.

THE UTILIZED SALES ARE CONSIDERED TO BE THE BEST AVAILABLE TO REFLECT THE VALUE OF THE SUBJECT PROPERTY, AFTER ADJUSTMENTS WERE MADE. EACH ADJUSTED SALES HAS BEEN ANALYZED, UPON WHICH A CONCLUSION OF VALUE BY THE SALES COMPARISON APPROACH HAS BEEN MADE.

SALE 3 RECEIVED THE MOST WEIGHT SINCE THE SALE FEATURES MINIMAL GROSS ADJUSTMENTS. SALES 1, 2, 4, 5 AND 6 RECEIVED LESS WEIGHT DUE TO HIGHER GROSS ADJUSTMENTS, HOWEVER, THESE SALES PROVIDED A BRACKET FOR THE LIVING AREA FOR THE SUBJECT. THESE SALES ARE CONSIDERED TO BE GOOD INDICATORS OF MARKET AND ARE LOCATED IN CLOSE PROXIMITY TO THE SUBJECT PROPERTY.

Building Sketch (Page - 1)

Borrower	One Stop Hm Imp Solutions Inc			
Property Address	24006 Crooked Crk			
City	Hockley	County Montgomery	State TX	Zip Code 77447
Lender/Client	Shaunak Ghosh			



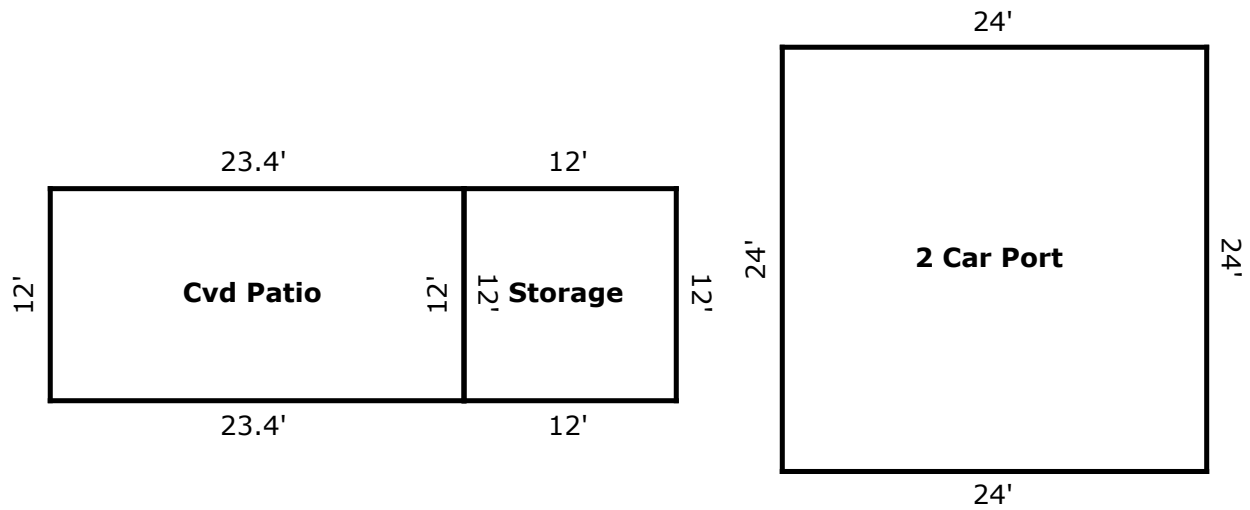
TOTAL Sketch by a la mode

Area Calculations Summary

Living Area	Calculation Details	
First Floor	1536.8 Sq ft	$12.8 \times 2 = 25.6$ $18.3 \times 19.9 = 364.2$ $24.2 \times 20.4 = 493.7$ $35.9 \times 18.2 = 653.4$
Total Living Area (Rounded):	1537 Sq ft	
Non-living Area		
Cvd Porch	187.6 Sq ft	$6 \times 11.7 = 70.2$ $19.9 \times 5.9 = 117.4$

Building Sketch (Page - 2)

Borrower	One Stop Hm Imp Solutions Inc				
Property Address	24006 Crooked Crk				
City	Hockley	County Montgomery	State TX	Zip Code 77447	
Lender/Client	Shaunak Ghosh				



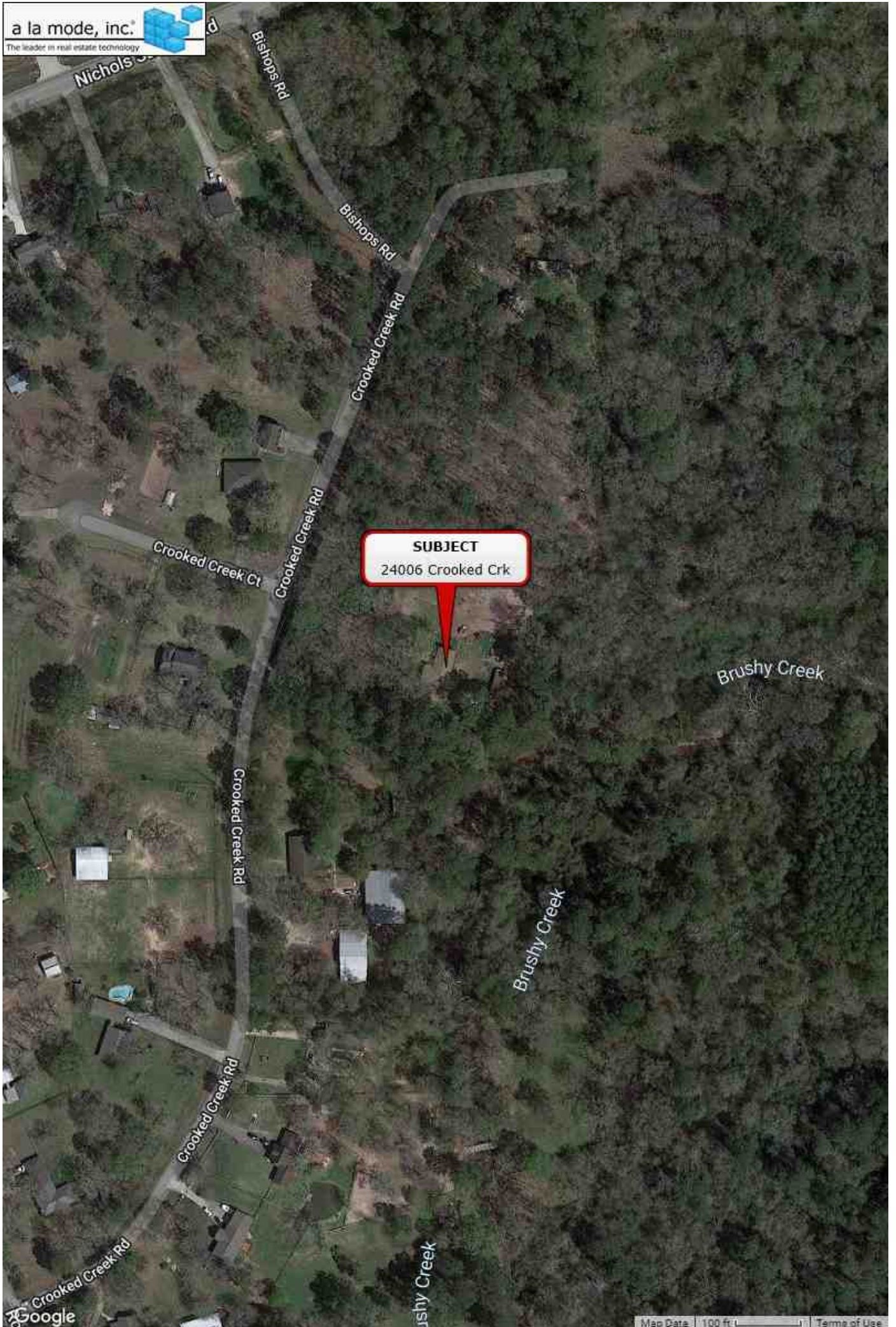
TOTAL Sketch by a la mode

Area Calculations Summary

Non-living Area		
Storage	144 Sq ft	12 × 12 = 144
Cvd Patio	280.8 Sq ft	23.4 × 12 = 280.8
2 Car Port	576 Sq ft	24 × 24 = 576

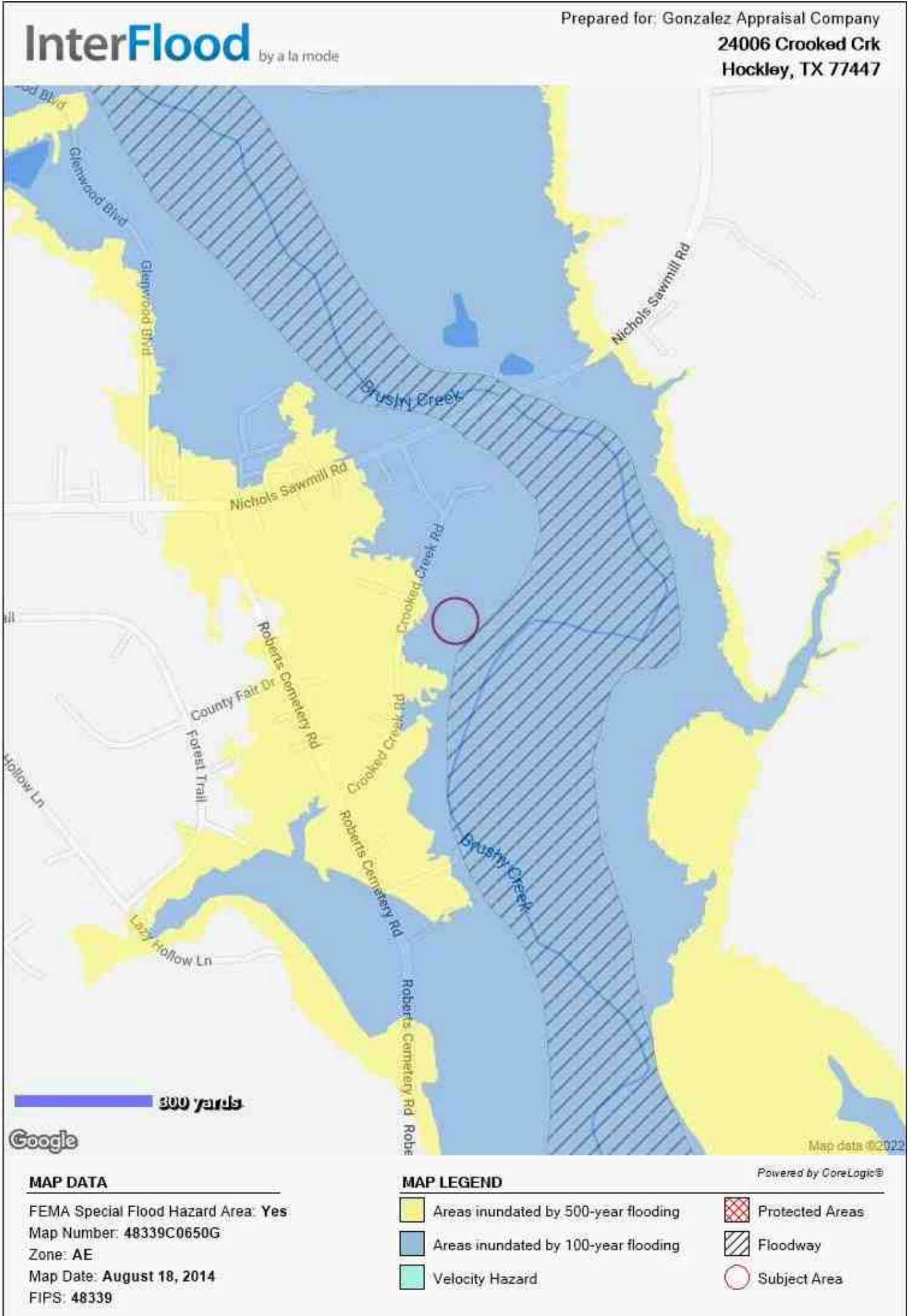
Aerial Map

Borrower	One Stop Hm Imp Solutions Inc						
Property Address	24006 Crooked Crk						
City	Hockley	County	Montgomery	State	TX	Zip Code	77447
Lender/Client	Shaunak Ghosh						



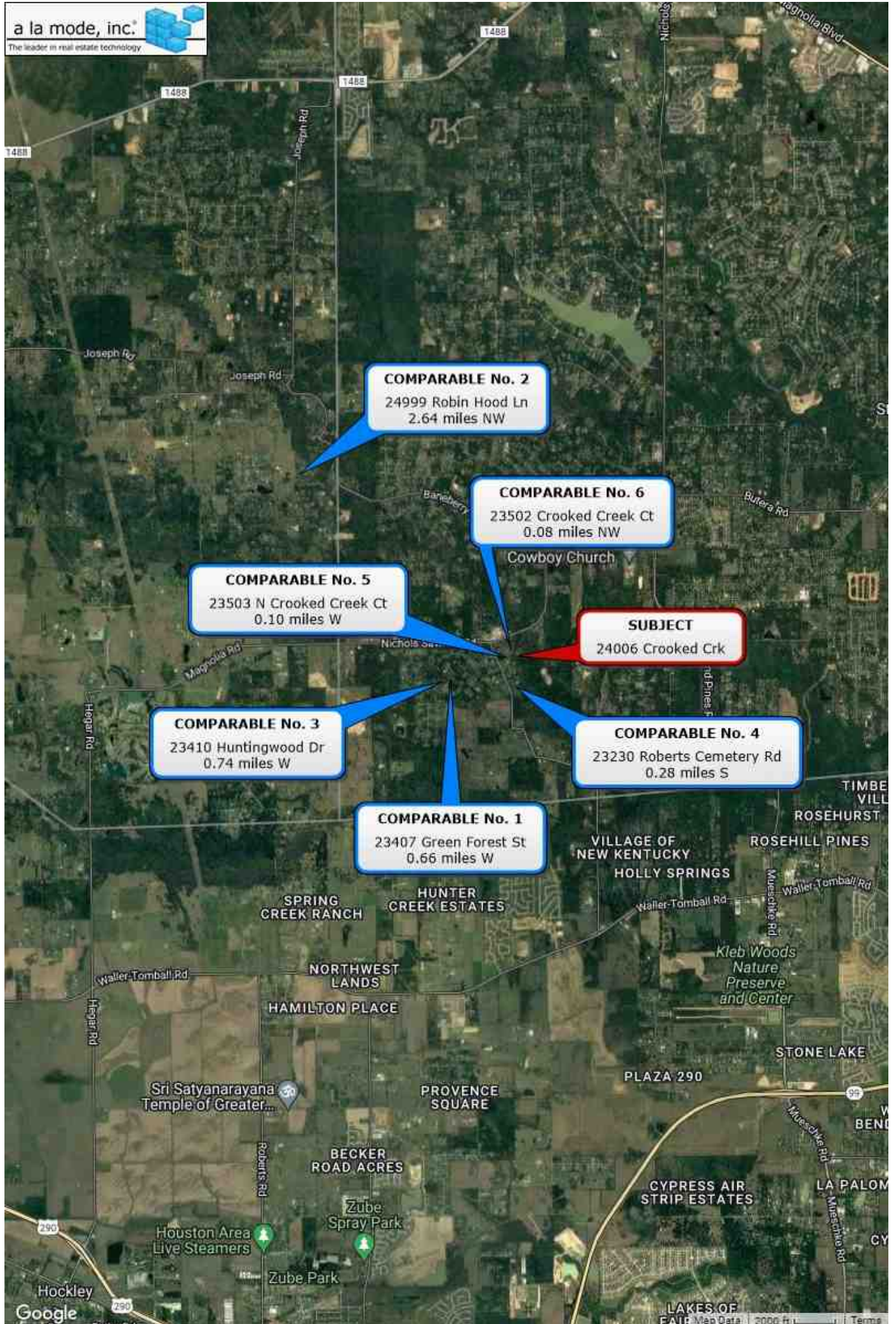
Flood Map

Borrower	One Stop Hm Imp Solutions Inc			
Property Address	24006 Crooked Crk			
City	Hockley	County Montgomery	State TX	Zip Code 77447
Lender/Client	Shaunak Ghosh			



Location Map

Borrower	One Stop Hm Imp Solutions Inc			
Property Address	24006 Crooked Crk			
City	Hockley	County Montgomery	State TX	Zip Code 77447
Lender/Client	Shaunak Ghosh			



SURVEY

SUPERIOR NOTES:
 THIS SURVEY MEETS THE CURRENT STANDARDS OF THE TEXAS SOCIETY OF PROFESSIONAL SURVEYORS STANDARDS AND SPECIFICATION FOR A CATEGORY 1A, CONDITION II SURVEY.

THE SETBACKS AND EASEMENTS SHOWN ON THIS DRAWING ARE BASED ON THE INFORMATION AVAILABLE TO US AT THE TIME OF THE DRAWING.

THIS SURVEY IS BASED ON A TITLE COMMITMENT REPORT ISSUED BY WESTGORE LAND TITLE INSURANCE COMPANY OF NO. 9994-23-33782 ISSUED ON 01/31/23.

THIS SURVEY IS BASED ON THE INFORMATION AVAILABLE TO US AT THE TIME OF THE DRAWING.

FLOOD INFORMATION:
 FIRM: 0650 G
 REV: 05/18/2014
 ZONE: "AE & SHAD" X"

FLOOD INFORMATION PROVIDED: HEREON IS BASED ON STANDARD FLOOD INSURANCE RATE MAPS. THE INFORMATION SHOULD BE USED TO DETERMINE FLOOD INSURANCE RATES ONLY AND IS NOT INTENDED TO IDENTIFY SPECIFIC FLOODING CONDITIONS. WE ARE NOT RESPONSIBLE FOR THE F.I.R.M.'S ACCURACY.

I, **DAVID E. KING, JR.**, a Registered Professional Land Surveyor in the State of Texas, do hereby certify to **PATTEN TITLE COMPANY** and **KNIGHTS TEAM, LLC, A TEXAS LIMITED LIABILITY COMPANY** that the above map is true and correct according to an actual field survey, made by me or under my supervision, of the property shown hereon or described by field notes accompanying this drawing. I further certify that all easements and rights-of-way of which I have been advised are shown hereon and that, except as shown, there are no apparent visible encroachments, no apparent visible overlapping of improvements and no apparent discrepancies or conflicts in the boundary lines, as of the date of the field survey.

Borrower/Owner: **KNIGHTS TEAM, LLC, A TEXAS LIMITED LIABILITY COMPANY**
 Address: **24006 CROOKED CREEK, HOOCKLEY, TX 77447** GF No. **9994-23-33782**

Legal Description of the Land:
 Lot 5, in Block 3, of CLEAR CREEK FOREST, SECTION TEN (10), a Subdivision in Montgomery County, Texas, according to the map or plat thereof recorded in Cabinet B, Sheet 744, of the Map Records of Montgomery County, Texas.

SUBJECT TO RESTRICTIVE COVENANTS AND/OR EASEMENTS RECORDED IN CABINET B, SLIDE 74, MAP AND/OR PLAT RECORDS, MONTGOMERY COUNTY, TEXAS VOLUME 1002, PAGE 884, DEED RECORDS, MONTGOMERY COUNTY, TEXAS

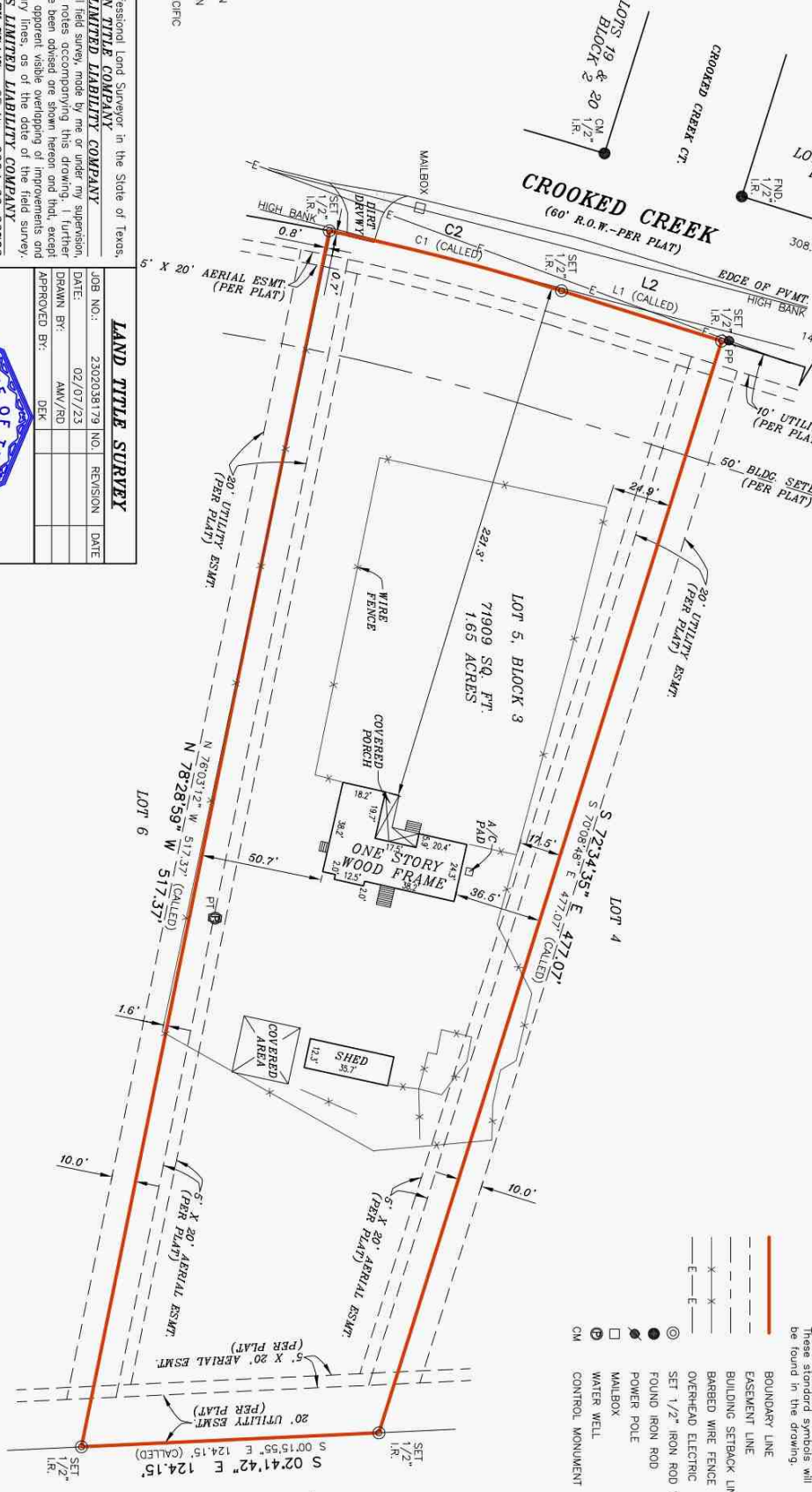
Overland Consortium Inc.
Surveyors
 Tel: 281.940.8869 Fax: 281.207.6476
 999 E. BASSE ROAD, SUITE 180 BOX 521, SAN ANTONIO, TEXAS 78212

PROPERTY PHOTOGRAPH:



FIRM REGISTRATION NO. 10190700
DAVID E. KING, JR., R.P.L.S.
 Registered Professional Land Surveyor
 Registration No. 6272
 COPYRIGHT: ALL RIGHTS RESERVED TO OVERLAND CONSORTIUM INC.

CURVE	RADIUS	ARC LENGTH	CHORD LENGTH	CHORD BEARING	DELTA ANGLE
C1	970.00'	100.00'	99.96'	N 16°53'59" E	05°54'24"
C2	970.00'	100.00'	99.96'	N 14°28'12" E	05°54'24"



BOWERS REVOCABLE TRUST
 (A.K.A. TRACT 32)
 (CF NO. 2021133655)

LAND TITLE SURVEY

JOB NO.:	2302038179	NO.:	REVISION	DATE
DATE:	02/07/23			
DRAWN BY:	AMV/RD			
APPROVED BY:	DEK			

GRAPHIC SCALE



ELEVATION CERTIFICATE - Page 1

U.S. DEPARTMENT OF HOMELAND SECURITY
 FEDERAL EMERGENCY MANAGEMENT AGENCY
 National Flood Insurance Program

ELEVATION CERTIFICATE

Important: Read the instructions on pages 1-9.

OMB No. 1660-0008
 Expiration Date: July 31, 2015

SECTION A - PROPERTY INFORMATION

A1. Building Owner's Name **MICHAEL & DANICA SWEEDEN**

A2. Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No.
24006 CROOKED CREEK
 City **HOCKLEY** State **TX** ZIP Code **77447**

FOR INSURANCE COMPANY USE
Policy Number
Company NAIC Number

A3. Property Description (Lot and Block Numbers, Tax Parcel Number, Legal Description, etc.)
LOTS 4 & 5, BLOCK 3 OF CLEAR CREEK FORSET, SECTION 10 IN MONTGOMERY COUNTY, TEXAS

A4. Building Use (e.g., Residential, Non-Residential, Addition, Accessory, etc.) **RESIDENTIAL**

A5. Latitude/Longitude: Lat. **30.112241** Long. **-95.775673** Horizontal Datum: NAD 1927 NAD 1983

A6. Attach at least 2 photographs of the building if the Certificate is being used to obtain flood insurance.

A7. Building Diagram Number **5**

A8. For a building with a crawlspace or enclosure(s): a) Square footage of crawlspace or enclosure(s) NA sq ft b) Number of permanent flood openings in the crawlspace or enclosure(s) within 1.0 foot above adjacent grade NA c) Total net area of flood openings in A8 b NA sq in d) Engineered flood openings? <input type="checkbox"/> Yes <input type="checkbox"/> No	A9. For a building with an attached garage: a) Square footage of attached garage NA sq ft b) Number of permanent flood openings in the attached garage within 1.0 foot above adjacent grade NA c) Total net area of flood openings in A9.b NA sq in d) Engineered flood openings? <input type="checkbox"/> Yes <input type="checkbox"/> No
---	---

SECTION B - FLOOD INSURANCE RATE MAP (FIRM) INFORMATION

B1. NFIP Community Name & Community Number MONTGOMERY COUNTY UNIN AREAS 480483		B2. County Name MONTGOMERY		B3. State TEXAS	
B4. Map/Panel Number 48339 C 0650	B5. Suffix G	B6. FIRM Index Date 08/18/2014	B7. FIRM Panel Effective/Revised Date 08/18/2014	B8. Flood Zone(s) AE	B9. Base Flood Elevation(s) (Zone AO, use base flood depth) 195.0 FEET

B10. Indicate the source of the Base Flood Elevation (BFE) data or base flood depth entered in Item B9.
 FIS Profile FIRM Community Determined Other/Source: _____

B11. Indicate elevation datum used for BFE in Item B9: NGVD 1929 NAVD 1988 Other/Source: **2001 ADJ.**

B12. Is the building located in a Coastal Barrier Resources System (CBRS) area or Otherwise Protected Area (OPA)? Yes No
 Designation Date: _____ CBRS OPA

SECTION C - BUILDING ELEVATION INFORMATION (SURVEY REQUIRED)

C1. Building elevations are based on: Construction Drawings* Building Under Construction* Finished Construction
 *A new Elevation Certificate will be required when construction of the building is complete.

C2. Elevations - Zones A1-A30, AE, AH, A (with BFE), VE, V1-V30, V (with BFE), AR, AR/A, AR/AE, AR/A1-A30, AR/AH, AR/AO. Complete Items C2.a-h below according to the building diagram specified in Item A7. In Puerto Rico only, enter meters.
 Benchmark Utilized: **RM 100210 EL = 180.69 FT.** Vertical Datum: **NAVD 88, 2001 ADJ.**
 Indicate elevation datum used for the elevations in items a) through h) below. NGVD 1929 NAVD 1988 Other/Source: _____
 Datum used for building elevations must be the same as that used for the BFE.

Check the measurement used.

a) Top of bottom floor (including basement, crawlspace, or enclosure floor)	198.7	<input checked="" type="checkbox"/> feet <input type="checkbox"/> meters
b) Top of the next higher floor	NA	<input type="checkbox"/> feet <input type="checkbox"/> meters
c) Bottom of the lowest horizontal structural member (V Zones only)	NA	<input type="checkbox"/> feet <input type="checkbox"/> meters
d) Attached garage (top of slab)	NA	<input type="checkbox"/> feet <input type="checkbox"/> meters
e) Lowest elevation of machinery or equipment servicing the building (Describe type of equipment and location in Comments)	196.5	<input checked="" type="checkbox"/> feet <input type="checkbox"/> meters
f) Lowest adjacent (finished) grade next to building (LAG)	195.5	<input checked="" type="checkbox"/> feet <input type="checkbox"/> meters
g) Highest adjacent (finished) grade next to building (HAG)	196.3	<input checked="" type="checkbox"/> feet <input type="checkbox"/> meters
h) Lowest adjacent grade at lowest elevation of deck or stairs, including structural support	NA	<input type="checkbox"/> feet <input type="checkbox"/> meters

SECTION D - SURVEYOR, ENGINEER, OR ARCHITECT CERTIFICATION

This certification is to be signed and sealed by a land surveyor, engineer, or architect authorized by law to certify elevation information. I certify that the information on this Certificate represents my best efforts to interpret the data available. I understand that any false statement may be punishable by fine or imprisonment under 18 U.S. Code, Section 1001.

Check here if comments are provided on back of form. Were latitude and longitude in Section A provided by a licensed land surveyor? Yes No

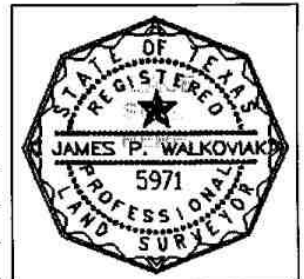
Check here if attachments.

Certifier's Name **JAMES P. WALKOVIAK** License Number **5971**

Title **R.P.L.S.** Company Name **PRECISION SURVEYORS INC.**

Address **950 THREADNEEDLE ST. #150** City **HOUSTON** State **TX** ZIP Code **77079**

Signature *James P. Walkoviak* Date **07/26/2016** Telephone **281-496-1586**



ELEVATION CERTIFICATE - Page 2

ELEVATION CERTIFICATE, page 2

IMPORTANT: In these spaces, copy the corresponding information from Section A.			FOR INSURANCE COMPANY USE	
Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No. 24006 CROOKED CREEK			Policy Number:	
City HOCKLEY	State TX	ZIP Code 77447	Company NAIC Number:	

SECTION D – SURVEYOR, ENGINEER, OR ARCHITECT CERTIFICATION (CONTINUED)

Copy both sides of this Elevation Certificate for (1) community official, (2) insurance agent/company, and (3) building owner.

Comments THE REAR PORTION OF SUBJECT PROPERTY LIES WITHIN THE FLOODWAY.
C2 e) AIR CONDITIONER PAD

Signature *James P. Williams* Date 07/26/2016

SECTION E – BUILDING ELEVATION INFORMATION (SURVEY NOT REQUIRED) FOR ZONE AO AND ZONE A (WITHOUT BFE)

For Zones AO and A (without BFE), complete Items E1–E5. If the Certificate is intended to support a LOMA or LOMR-F request, complete Sections A, B, and C. For Items E1–E4, use natural grade, if available. Check the measurement used. In Puerto Rico only, enter meters.

- E1. Provide elevation information for the following and check the appropriate boxes to show whether the elevation is above or below the highest adjacent grade (HAG) and the lowest adjacent grade (LAG).
- a) Top of bottom floor (including basement, crawlspace, or enclosure) is _____ feet meters above or below the HAG.
- b) Top of bottom floor (including basement, crawlspace, or enclosure) is _____ feet meters above or below the LAG.
- E2. For Building Diagrams 6–9 with permanent flood openings provided in Section A Items 8 and/or 9 (see pages 8–9 of Instructions), the next higher floor (elevation C2.b in the diagrams) of the building is _____ feet meters above or below the HAG.
- E3. Attached garage (top of slab) is _____ feet meters above or below the HAG.
- E4. Top of platform of machinery and/or equipment servicing the building is _____ feet meters above or below the HAG.
- E5. Zone AO only: If no flood depth number is available, is the top of the bottom floor elevated in accordance with the community's floodplain management ordinance? Yes No Unknown. The local official must certify this information in Section G.

SECTION F – PROPERTY OWNER (OR OWNER'S REPRESENTATIVE) CERTIFICATION

The property owner or owner's authorized representative who completes Sections A, B, and E for Zone A (without a FEMA-issued or community-issued BFE) or Zone AO must sign here. The statements in Sections A, B, and E are correct to the best of my knowledge.

Property Owner's or Owner's Authorized Representative's Name _____

Address _____	City _____	State _____	ZIP Code _____
Signature _____	Date _____	Telephone _____	

Comments _____ Check here if attachments.

SECTION G – COMMUNITY INFORMATION (OPTIONAL)

The local official who is authorized by law or ordinance to administer the community's floodplain management ordinance can complete Sections A, B, C (or E), and G of this Elevation Certificate. Complete the applicable item(s) and sign below. Check the measurement used in Items G8–G10. In Puerto Rico only, enter meters.

- G1. The information in Section C was taken from other documentation that has been signed and sealed by a licensed surveyor, engineer, or architect who is authorized by law to certify elevation information. (Indicate the source and date of the elevation data in the Comments area below.)
- G2. A community official completed Section E for a building located in Zone A (without a FEMA-issued or community-issued BFE) or Zone AO.
- G3. The following information (Items G4–G10) is provided for community floodplain management purposes.

G4. Permit Number _____	G5. Date Permit Issued _____	G6. Date Certificate Of Compliance/Occupancy Issued _____
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G7. This permit has been issued for: New Construction Substantial Improvement

G8. Elevation of as-built lowest floor (including basement) of the building: _____ feet meters Datum _____

G9. BFE or (in Zone AO) depth of flooding at the building site: _____ feet meters Datum _____

G10. Community's design flood elevation: _____ feet meters Datum _____

Local Official's Name _____	Title _____
Community Name _____	Telephone _____
Signature _____	Date _____

Comments _____ Check here if attachments.

LISTING - Page 1



Single-Family Active

ML#: **53464806** List Price: **\$449,900**
 Address: [24006 Crooked Creek](#) Orig Price: **\$449,900**
 Area: **15** LP/SF: **\$292.52**
 Tax Acc #: [3415-10-03300](#) DOM: **11 / 71**
 City/Location: **Hockley** Zip Code: **77447-9525**
 County: **Montgomery** Bedrooms: **3/**
 Market Area: **Hockley** Baths F/H: **3/0**
 Subdivision: **Clear Creek Forest** Section #: **10**
 SqFt: **1,538 / Appr Dist** Year Built: **1983 / Appr Dist**
 Lot Size: **71,874 / Appr Dist** Lot Value: **No**
 Master Planned: **No** Lease Also: **No**
 Legal Desc: **S341510 - CLEAR CREEK FOREST 10, BLOCK 3, LOT 4, 5**

Directions: **WEST ON FM 2920 FROM TOMBALL TO ROBERTS CEMETARY RD RIGHT TO CROOKED CREEK RIGHT TO HOUSE ON RIGHT.**

Recent Change: **12/28/2023 : NEW**

Listing Office Information

List Agent: KMYHAN/Kate W. Myhan	List Broker: JPAS01/JPAR - The Sears Group
Agent Cell: 713-855-0588	Request an Appointment
Agent Phone: 713-855-0588	Appt #: 713-977-7469 / ShowingTime
Address: 800 Town and Country, Ste 500, Houston TX 77024	Office Phone: 713-357-0068
List Agent Web: http://https://www.youtube.com/user/katemyhan	Fax #:
Agent Email: katemyhan@gmail.com	Office Web: www.JPARHouston.com
Licensed Supervisor:	

School Information

School District: 36 - Magnolia	Elem: J.L. LYON ELEMENTARY SCHOOL
Middle: MAGNOLIA JUNIOR HIGH SCHOOL	High: MAGNOLIA WEST HIGH SCHOOL
2nd Middle: MAGNOLIA INTERMEDIATE SCHOOL	

SCHOOL INFORMATION IS COMPUTER GENERATED AND MAY NOT BE ACCURATE OR CURRENT. BUYER MUST INDEPENDENTLY VERIFY AND CONFIRM ENROLLMENT.

Description Information

Style: Ranch	# Stories: 1	Bedrooms: 3/
Type: Free Standing	Complete Date:	Baths F/H: 3/0
New Constr.: No	Appx Complete:	Builder Nm:
Lot Dim:	Acres: 1.65 / 1 Up to 2 Acres	LP/Lot SF: \$6.26
Frt. Door Faces: West	Access:	Carport: 2/Detached
Gar/Car:	Garage: /Detached Garage	Carport: Carport
Showing: Appointment Required, Lockbox Front		Key Map: 245Y

Instruct:

Agent Remarks:
For 0% Down Payment Option call Loan Officer Jose Ibarra : 713-894-7958 House has never flooded. Most of the property is in the 100 yr flood plain and the front of the property is in the 500 yr plain (per FEMA maps). Typically, homes above the Base Flood elevation (BEF) do not flood and certain counties and cities have the requirement of building at least as high as the BFE. In this case, the main house is almost 4 ft above the Base Flood elevation. It is also to be noted that even the soil around the house is above the BFE. See attached EC.

Physical Property Description:

Step into Elegance & Comfort of this single family home situated on 1.6AC lot ! Unveiling a picturesque 3-bedroom haven, crowned with two lavish primary suites and nestled amidst mature trees for that serene touch. This home is a confluence of style and sophistication; imagine an open-concept layout graced with sleek soapstone counters, trend-setting SAMSUNG Navy steel appliances, plush luxury vinyl plank flooring, and energy-efficient windows illuminating chic fixtures from Capital Lighting. Dive into bathroom luxury with designer Delta VERO series fixtures. Embrace modern upgrades, a seamless flow to an expansive new deck for perfect gatherings, and a versatile workshop space waiting for your touch. Enjoy the tranquil curb appeal, never-flooded assurance, a wallet-friendly 1.7% tax rate, no HOA and and neighbors. Why just read when you can experience? Schedule your tour now and make this dreamy abode yours! More land possible to acquire - adjacent 1.4AC so you can have 3.1AC TOTAL.

Rooms Information

Room	Dimensions	Location	Room	Dimensions	Location
Primary Bedroom	15 x 14	1st	Bedroom	15 x 12	1st
Bedroom	12 x 12	1st	Living Room	23 x 18	1st

Bathroom Desc: **Primary Bath: Double Sinks, Primary Bath: Shower Only, Primary Bath: Soaking Tub, Secondary Bath(s): Double Sinks, Secondary Bath(s): Separate Shower, Two Primary Baths, Vanity Area**

Bedroom Desc: **All Bedrooms Down, Split Plan, Walk-In Closet**

Room Desc: **1 Living Area, Family Room, Formal Dining, Formal Living, Kitchen/Dining Combo, Living/Dining Combo, Utility Room in House**

Kitchen Desc: **Instant Hot Water, Island w/o Cooktop, Kitchen open to Family Room, Pantry, Soft Closing Cabinets, Soft Closing Drawers**

LISTING - Page 2

Interior, Exterior, Utilities and Additional Information					
Microwave:	Yes	Dishwasher:	Yes	Compactor:	
Fireplace:				Utility Dist:	Disposal: Yes
Connect:				Range:	Sep Ice Mkr:
Energy:	Attic Fan, Ceiling Fans, Energy Star Appliances, Energy Star/CFL/LED Lights, High-Efficiency HVAC, HVAC>13 SEER, Insulated Doors, Insulated/Low-E windows, Insulation - Spray-Foam			Flooring:	Vinyl Plank
Oven:				Foundation:	Block & Beam
Green/Energy Cert:				Countertops:	
Roof:	Composition			Prvt Pool:	No
Interior:	Crown Molding, Fire/Smoke Alarm, Refrigerator Included			Area Pool:	
Exterior Constr:	Cement Board			Waterfront Feat:	
Exterior:	Back Green Space, Back Yard, Covered Patio/Deck, Partially Fenced, Side Yard, Storage Shed, Workshop			Water/Sewer:	Septic Tank
Lot Description:	Subdivision Lot			Cool:	Central Electric
Heat:	Central Electric			Golf Course Nm:	
St Surf:	Gravel			Exclusions:	
Restrictions:	Deed Restrictions			City/ETJ:	Outside Local ETJ
Disclosures:	Sellers Disclosure			PID:	
55+ Community:	No			List Type:	Exclusive Right to Sell/Lease
Sub Lake Access:				T/Date:	Bonus End:
Mgmt Co./HOA Name:	No			Bonus:	Var/Dual Rt: No
List Date:	12/28/2023	Expire Date:			
Comp: SubAgt:	3%	Buyer Agent:	3%		

Financial Information	
Finance Cnsdr:	Cash Sale, Conventional, FHA, Investor, Owner Financing, Seller to Contribute to Buyer's Closing Costs, USDA Loan, VA
Ownership Type:	
Maint. Fee:	No
Other Mand Fee:	No
Taxes w/o Exemptions:	\$2,584/2022
Loss Mitigation:	Auction:
	Vac Rental:
	Maint Includes:
	Exemptions:
	Tax Rate: 1.7646
	Online Bidding:

Prepared By: **Rodrigo Gonzalez**

Data Not Verified/Guaranteed by MLS
Obtain Signed HAR Broker Notice to Buyer Form

Date: **01/08/2024 5:27 PM**

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