

**APPRAISAL OF
THE PROPERTY LOCATED AT**

931 PR 5140

Grapeland, TX 75844

as of

06/16/2026

for

Haden Riggs

by

Kozsuch & Company, Inc.

427 S Vine Ave
Tyler, TX 75702

Kozsuch & Company, Inc.
427 S Vine Ave
Tyler, TX 75702
903-597-5889

June 30, 2026

Haden Riggs

Property - 931 PR 5140
Grapeland, TX 75844
Client - Haden Riggs
File No. - R069526
Case No. -

Dear :

In accordance with your request, I have prepared an appraisal of the real property located at 931 PR 5140, Grapeland, TX.

The purpose of the appraisal is to provide an opinion of the market value of the property described in the body of this report.

Enclosed, please find the report which describes certain data gathered during our investigation of the property. The methods of approach and reasoning in the valuation of the various physical and economic factors of the subject property are contained in this report.

An inspection of the property and a study of pertinent factors, including valuation trends and an analysis of neighborhood data, led the appraiser to the conclusion that the market value, as of 06/16/2026 is :

\$750,000

The opinion of value expressed in this report is contingent upon the Limiting Conditions attached to this report.

It has been a pleasure to assist you. If I may be of further service to you in the future, please let me know.

Respectfully submitted,

Kozsuch & Company, Inc.



Andy Lee Kozsuch Jr.
TX Certification #1326545-CG

Uniform Residential Appraisal Report

File # R069526

The purpose of this summary appraisal report is to provide the client with an accurate, and adequately supported, opinion of the market value of the subject property.															
SUBJECT	Property Address 931 PR 5140				City Grapeland		State TX		Zip Code 75844						
	Owner Fredda Lambright				Intended User Haden Riggs		County Houston								
	Legal Description 0.75 acres & 65.222 acres, AB 527 J Hall														
	Assessor's Parcel # 24105 / 10864				Tax Year 2026		R. E. Taxes \$ TBD								
	Neighborhood Name Grapeland ISD				Map Reference County		Census Tract 9501.02								
	Occupant ☐ Owner ☐ Tenant ☒ Vacant ☐				Special Assessments \$ ☐		PUD ☐		HOA \$ ☐		per year ☐ per month ☐				
	Property Rights Appraised ☒ Fee Simple ☐ Leasehold ☐ Other (describe) ☐														
	Intended Use: Estimate Market Value														
	Client Haden Riggs				Address										
	Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of the appraisal? ☐ Yes ☒ No														
Report data source(s) used, offering price(s), and date(s). Subject not listed for sale in the year prior. Source - local MLS.															
CONTRACT	I ☐ did ☐ did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed.														
	Contract Price \$ Date of Contract Is the property seller the owner of public record? ☐ Yes ☐ No Data Source(s)														
	Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the client? ☐ Yes ☐ No														
	If Yes, report the total dollar amount and describe the items to be paid:														
NEIGHBORHOOD	Note: Race and the racial composition of the neighborhood are not appraisal factors.														
	Neighborhood Characteristics				One-Unit Housing Trends				One-Unit Housing		Percent Land Use %				
	Location ☐ Urban ☐ Suburban ☒ Rural				Property Values ☐ Increasing ☒ Stable ☐ Declining				PRICE AGE		One-Unit 50.0 %				
	Built-Up ☐ Over 75% ☒ 25-75% ☐ Under 25%				Demand/Supply ☐ Shortage ☒ In Balance ☐ Over Supply				\$(000) (yrs)		2-4 Unit %				
	Growth ☐ Rapid ☒ Stable ☐ Slow				Marketing Time ☐ Under 3 mths ☒ 3-6 mths ☐ Over 6 mths				25 Low 0		Multi-Family %				
	Neighborhood Boundaries Subject bound by Hwy 294 to the north, Hwy 21 to the east and south,								2,000 High 160		Commercial 5.0 %				
	and Hwy 287 to the west. Other land use: public, vacant, rec. ag. etc.								250 Pred. 50		Other 45.0 %				
	Neighborhood Description The subject is located in the unincorporated area of Grapeland, TX. Schools provided by the Grapeland Independent														
	School District. Predominant shopping, employment opportunities, medical facilities, places of worship and recreational amenities are located in relative close proximity.														
	Market Conditions (including support for the above conclusions) Marketing times are averaging 3-6 months for most new properly priced listings.														
Financing is available from area lenders with competitive rates for mortgage products.															
SITE	Dimensions Site figure per CAD; rely on survey				Area 65,972 ac		Shape Functional		View N; Res;						
	Specific Zoning Classification None				Zoning Description No Zoning										
	Zoning Compliance ☐ Legal ☐ Legal Nonconforming (Grandfathered Use) ☒ No Zoning ☐ Illegal (describe)														
	Is the highest and best use of the subject property as improved (or as proposed per plans and specifications) the present use? ☒ Yes ☐ No If No, describe														
	*** See Additional Comments ***														
	Utilities Public Other (describe)				Public Other (describe)		Off-site Improvements--Type Public Private								
	Electricity ☒ ☐ Water ☒ ☐				Street Dirt ☐ ☒										
	Gas ☐ ☐ Sanitary Sewer ☐ ☒ Septic System				Alley None ☐ ☐										
	FEMA Special Flood Hazard Area ☐ Yes ☒ No FEMA Flood Zone X				FEMA Map No. 48225C0100D		FEMA Map Date 04/04/2011								
	Are the utilities and off-site improvements typical for the market area? ☒ Yes ☐ No. If No, describe														
Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? ☐ Yes ☒ No If Yes, describe															
There were no adverse easements, encroachments, or other conditions noted during cursory on-site inspection that were noted to have an adverse affect on the value of the subject property.															
IMPROVEMENTS	General Description				Foundation		Exterior Description materials/condition		Interior materials/condition						
	Units ☒ One ☐ One with Accessory Unit				☒ Concrete Slab ☐ Crawl Space		Foundation Walls Concrete Slab / Avg		Floors CerTI/Avg						
	# of Stories 1				☐ Full Basement ☐ Partial Basement		Exterior Walls Brick Veneer / Avg		Walls Psr/Avg						
	Type ☒ Det. ☐ Att. ☐ S-Det/End Unit				Basement Area sq. ft.		Roof Surface Composition Shingle/Avg		Trim/Finish Wood/Avg						
	☒ Existing ☐ Proposed ☐ Under Const.				Basement Finish %		Gutters & Downspouts None		Bath Floor CerTI/Avg						
	Design (Style) Trad/Ranch				☐ Outside Entry/Exit ☐ Sump Pump		Window Type Aluminum Insltd / Avg		Bath Wainscot CerTI/Avg						
	Year Built 1988				Evidence of ☐ Infestation		Storm Sash/Insulated None		Car Storage ☐ None						
	Effective Age (Yrs) 20				☐ Dampness ☐ Settlement		Screens Yes / Avg		☐ Driveway # of Cars 2						
	Attic ☐ None				Heating ☒ FWA ☐ HWBB ☐ Radiant		Amenities ☐ Wood Stove(s) #		Driveway Surface Concrete						
	☒ Drop Stair ☐ Stairs ☐ Other ☐ Fuel Electric				☒ Fireplaces # 1		☐ Fence Pipe/Wire		☐ Garage # of Cars						
☐ Floor ☐ Scuttle				Cooling ☒ Central Air Conditioning		☒ Patio/Deck Cvd		☒ Porch Cvd		☒ Carport # of Cars 2					
☐ Finished ☐ Heated				☐ Individual ☐ Other		☐ Pool None		☒ Other Barn		☐ Att. ☒ Det. ☐ Built-in					
Appliances ☐ Refrigerator ☒ Range/Oven ☒ Dishwasher ☒ Disposal ☐ Microwave				Washer/Dryer		Other (describe)									
Finished area above grade contains: 8 Rooms 3 Bedrooms 2 Bath(s) 2,025 Square Feet of Gross Living Area Above Grade															
Additional features (special energy efficient items, etc.) Typical for age															
Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). Subject is a single story brick dwelling on slab with a covered porch, patio, detached 2 car carport, and barn. Subject has been updated and is in good condition.															
Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? ☐ Yes ☒ No If Yes, describe															
The appraiser is not a home inspector and no warranty is made to condition of the property. No known physical deficiencies or adverse conditions noted by appraiser (unless specifically reported). The appraiser has no knowledge of the existence of any materials on or in the property that would adversely affect the market of the subject property. *** See Additional Comments ***															
Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? ☒ Yes ☐ No If No, describe															
Subject property conforms to area and expected standards of the neighborhood unless otherwise noted standards for quality of construction, design/style and overall size.															

Uniform Residential Appraisal Report

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There are comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ to \$.															
There are comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ to \$.															
FEATURE		SUBJECT		COMPARABLE SALE # 1			COMPARABLE SALE # 2			COMPARABLE SALE # 3					
931 PR 5140				2379 FM 1817			2435 FM 2663			2219 ACR 1217					
Address Grapeland, TX 75844				Elkhart, TX 75839			Crockett, TX 75835			Grapeland, TX 75844					
Proximity to Subject				17.96 miles W			15.12 miles SW			4.07 miles NW					
Sale Price		\$		\$ 640,000			\$ 705,000			\$ 575,000					
Sale Price/Gross Liv. Area		\$ sq. ft.		\$ 311.59 sq. ft.			\$ 309.48 sq. ft.			\$ 328.38 sq. ft.					
Data Source(s)				Gtar Mls#25008246;DOM 312			Gtar Mls#25014528;DOM 20			Gtar Mls#25008582;DOM 1					
Verification Source(s)				Tax Records			Tax Records			Tax Records					
VALUE ADJUSTMENTS		DESCRIPTION		DESCRIPTION		+(-)\$ Adjustment		DESCRIPTION		+(-)\$ Adjustment		DESCRIPTION		+(-)\$ Adjustment	
Sale or Financing				ArmLth				ArmLth				ArmLth			
Concessions				VA:0				Conv:0				VA:0			
Date of Sale/Time				s05/26;c04/26				s12/25;c10/25				s07/25;c06/25			
Location		Rural		N;Res;				N;Res;				N;Res;			
Leasehold/Fee Simple		Fee Simple		Fee Simple				Fee Simple				Fee Simple			
Site		65.972 ac		51.37 ac		+115,000		63.00 ac		+24,000		25.00 ac		+228,000	
View		N;Res;		N;Res;				N;Res;				N;Res;			
Design (Style)		Trad/Ranch		Trad/Ranch				Trad/Ranch				Trad/Ranch			
Quality of Construction		Q4		Q4				Q4				Q4			
Actual Age		38		24				26				11		-54,000	
Condition		Updated		Average/Good				Average/Good				Good			
Above Grade		Total Bdrms. Baths		Total Bdrms. Baths				Total Bdrms. Baths				Total Bdrms. Baths			
Room Count		8 3 2		7 3 2				8 4 2.1		-5,000		6 3 2			
Gross Living Area		2,025 sq. ft.		2,054 sq. ft.		-2,200		2,278 sq. ft.		-19,000		1,751 sq. ft.		+20,600	
Basement & Finished		0sf		0sf				0sf				0sf			
Rooms Below Grade		0rr0br0.0ba0o		0rr0br0.0ba0o				0rr0br0.0ba0o				0rr0br0.0ba0o			
Functional Utility		Average		Average				Average				Average			
Heating/Cooling		Central		Central				Central				Central			
Energy Efficient Items		Typical		Typical				Typical				Typical			
Garage/Carport		Car 2		Gar 2 Car 2		-10,000		Gar 2 Car 2		-10,000		Garage 2		-5,000	
Porch/Patio/Deck		Porch/Patio		Porch/Patio				Porch/Patio				Porch/Patio			
Additional		Barn		Shop W/Guest		-40,000		Shop		-10,000		Shop		-10,000	
Net Adjustment (Total)				X + - \$ 62,800				X + - \$ -20,000				X + - \$ 179,600			
Adjusted Sale Price of Comparables				Net Adj. 9.81 % Gross Adj. 26.13 % \$ 702,800				Net Adj. 2.84 % Gross Adj. 9.65 % \$ 685,000				Net Adj. 31.23 % Gross Adj. 55.23 % \$ 754,600			
I ☒ did ☐ did not research the sale or transfer history of the subject property and comparable sales. If not, explain															
My research ☐ did ☒ 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) County Appraisal District/MLS															
My research ☐ did ☒ did not reveal any prior sales or transfers of the comparable sales for the prior year to the date of sale of the comparable sale.															
Data Source(s) County Appraisal District/MLS															
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															
Price of Prior Sale/Transfer															
Data Source(s)		Tax records/MLS		Tax records/MLS			Tax records/MLS			Tax records/MLS					
Effective Date of Data Source(s)		06/29/2026		06/29/2026			06/29/2026			06/29/2026					
Analysis of prior sale or transfer history of the subject property and comparable sales No sales or transfers noted for the subject in the previous three years that were arm's length transfers. Texas is a non-disclosure state, therefore prices of prior sales/transfers cannot be obtained unless the sale/transfer is recorded in the local MLS.															
Summary of Sales Comparison Approach Comparable 1 is a recent, similar sized sale on a smaller site with a shop with guest quarters. Comparable 2 is a larger sale on a similar site. Comparable 3 is a smaller sale in Grapeland on a smaller site. Comparable 4 is a recent, similar sized sale on a smaller site in Elkhart with superior outbuildings. Comparable 5 is a smaller listing on a smaller site in Grapeland. Comparable 3 is most proximate and comparables 1 and 4 most recent. Considering the overall range of sales, the sales comparison approach indicates a value of \$750,000.															
Indicated Value by Sales Comparison Approach \$750,000															
Indicated Value by: Sales Comparison Approach \$750,000 Cost Approach (if developed) \$792,500 Income Approach (if developed) \$															
*** See Additional Comments ***															
This appraisal is made ☒ "as is," ☐ subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, ☐ subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or ☐ 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 \$ 750,000 , as of 06/16/2026 , which is the effective date of this appraisal.															

Kozsuch & Company, Inc.

Uniform Residential Appraisal Report

File # R069526

ADDITIONAL COMMENTS	Depreciation: The effective age is considered to be 20 years. The total economic life is considered to be 65 years. Marshall and Swift, as well as local builders, are consulted on a regular basis to substantiate building cost. The land value is based on the allocation and extraction method.			
	Depreciation is based on the economic age life break down method. This method consists of estimating the cost new of the improvements, then subtracting the accrued depreciation and adding the land value for a cost approach to value. Thus, effective age / total life = accrued depreciation.			
	Cost approach: The cost approach is based on the following formula: Replacement cost new - depreciation (physical, functional, external) + land = cost approach to value. This approach is very relevant to newer homes. The cost approach was developed and it supports the sales comparison approach.			
	Income approach: The income approach is based on the principle of anticipation, which is the investor's ability to anticipate future income into a current value. However, to the appraiser's knowledge, the subject neighborhood is a market that does not typically include investment properties. These properties are not purchased for their income potential. Thus, an income approach was not employed for the subject property.			
	Sales comparison approach: Since not every subject can be compared to "ideal" comparable sales, the appraiser has chosen the best available sales from a market search which meets the investor underwriting guidelines. Every effort has been made to conform to FNMA/FHLMC guidelines and in most cases, an even stricter interpretation has been utilized. Therefore, the sales utilized are considered to be the best available. The sales comparison is based on the principle of substitution which typifies the buyer's ability to review substitute properties for a subject property. This approach is the best approach for single family residences. The subject is a single family residence and comparable sales were readily available and utilized. Therefore, it is given the most emphasis of the three possible approaches to value.			
COST APPROACH	COST APPROACH TO VALUE			
	Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value)			
	Research of applicable public and private records, area MLS and interviews with local market participants support the site figure utilized in developing the cost approach.			
	ESTIMATED ☐ REPRODUCTION OR ☒ REPLACEMENT COST NEW		OPINION OF SITE VALUE.....=\$ 528,000	
	Source of cost data Marshall & Swift Valuation		Dwelling 2,025 Sq. Ft. @ \$ 140 =\$ 283,500	
	Quality rating from cost service Avg Effective date of cost data 06/2025		Por/Pat 122 Sq. Ft. @ \$ 40 =\$ 4,880	
	Comments on Cost Approach (gross living area calculations, depreciation, etc.)		FP/App 7,500	
	See sketch addendum for square footage calculations.		Garage/Carport 572 Sq. Ft. @ \$ 50 =\$ 28,600	
			Total Estimate of Cost-New =\$ 324,480	
			Less Physical Functional External	
	Depreciation 99,940		 =\$ (99,940)	
	Depreciated Cost of Improvements.....		 =\$ 224,540	
	'As-is' Value of Site Improvements.....		 =\$ 40,000	
	Estimated Remaining Economic Life (HUD and VA only) 45 Years		Indicated Value By Cost Approach.....=\$ 792,540	
INCOME	INCOME APPROACH TO VALUE			
	Estimated Monthly Market Rent \$ X Gross Rent Multiplier = \$		Indicated Value by Income Approach	
	Summary of Income Approach (including support for market rent and GRM)			
PUD INFORMATION	PROJECT INFORMATION FOR PUDs (if applicable)			
	Is the developer/builder in control of the Homeowners' Association (HOA)? ☐ Yes ☐ No Unit type(s) ☐ Detached ☐ Attached			
	Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit.			
	Legal name of project			
	Total number of phases		Total number of units sold	
	Total number of units rented		Total number of units for sale	
	Was the project created by the conversion of existing building(s) into a PUD? ☐ Yes ☐ No		If Yes, date of conversion	
	Does the project contain any multi-dwelling units? ☐ Yes ☐ No		Data Source(s)	
	Are the units, common elements, and recreation facilities complete? ☐ Yes ☐ No		If No, describe the status of completion.	
	Are the common elements leased to or by the Homeowners' Association? ☐ Yes ☐ No If Yes, describe the rental terms and options.			
	Describe common elements and recreational facilities			

ADDITIONAL COMMENTS

Intended User	Haden Riggs				
Property Address	931 PR 5140				
City	Grapeland	County	Houston	State	TX
Zip Code	75844				
Client	Haden Riggs				

SCOPE OF APPRAISAL

APPRAISER CONTRACTED TO PERFORM A 1004 APPRAISAL ON THE SUBJECT PROPERTY.

APPRAISER FEE: \$500

DEFINITION OF INSPECTION:The term "Inspection", as used in this report, is not the same level of inspection that is required for a "Professional Home Inspection". The appraiser does not fully inspect the electrical system, plumbing system, mechanical systems, foundation system, floor structure, or subfloor. The appraiser is not an expert in construction materials and the purpose of the appraisal is to make an economic evaluation of the subject property. If the client needs a more detailed inspection of the property, a home inspection, by a Professional Home Inspector, is suggested.

DIGITAL SIGNATURES:The signature(s) affixed to this report, and certification, were applied by the original appraiser(s) or supervisory appraiser and represent their acknowledgements of the facts, opinions and conclusions found in the report. Each appraiser(s) applied his or her signature electronically using a password encrypted method. Hence these signatures have more safeguards and carry the same validity as the individual's hand applied signature. If the report has a hand-applied signature, this comment does not apply.

INTENDED USE/USER:The Intended User of this appraisal report is Haden Riggs. The Intended Use is to evaluate the property that is the subject of this appraisal and to estimate it's Market Value; subject to the stated Scope of Work, purpose of this appraisal, reporting requirements of this appraisal report form, and Definition of Market Value. The appraiser identifies no additional Intended Users.

SCOPE OF WORK:In the preparation of this appraisal, the appraiser has made a physical inspection of the subject site and improvements, including measuring the improvements and taking photographs to adequately characterize the property being appraised. The neighborhood was inspected to assist in the determination of neighborhood characteristics. Appropriate data regarding the sales of improved properties and other information particular to the sales comparison approach was gathered, analyzed and developed. The cost approach was developed and information was obtained from the most current data provided by the Marshall & Swift Cost Handbook along with conversations with local builders. The income approach was not applicable due to the predominance of owner occupancy. The highest and best use of the subject property is considered to be single family residential and is consistent with applicable zoning. The client has requested a 1004 URAR with interior and exterior inspection along with completed cost approach and is the scope of this appraisal.

PURPOSE OF APPRAISAL The purpose of this appraisal is to estimate market value of the fee simple interest in the subject property.

MARKET VALUE: "Market value" means 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 and 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 acting in what they consider their 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 the sale.

PRIOR SALES HISTORY FOR THE SUBJECT PROPERTY Research of the applicable public records, private data services and an interview of the current owner, revealed no sales/transfers of the subject property in the previous 36 month period.

MARKETING TIME AND EXPOSURE PERIOD This estimate is based on analysis of current market trends in the general area and takes into account the size, condition, and price range of the subject and surrounding properties. Assumes proper pricing and exposure. Exposure period is based on the marketing period analysis, as well as, discussions with local Real Estate Brokers and Sales Agents, and analysis of similar properties in the subject value range as previously identified leads me to believe that exposure time is similar to the current marketing period of 3-6 months.

NON-REAL PROPERTY TRANSFERS There are no non-real properties included in the estimate of value.

ADDITIONAL CERTIFICATION To the best of my knowledge and belief, the reported analysis, opinions, and conclusions that were developed in the report have been prepared in conformity with the requirements of the Uniform Standards of Professional Practice (USPAP) and the Texas Appraiser Licensing and Certification Board.

ADDITIONAL COMMENTS

Page 2

Intended User	Haden Riggs				
Property Address	931 PR 5140				
City	Grapeland	County	Houston	State	TX
Zip Code	75844				
Client	Haden Riggs				

The appraiser has not performed any appraisal services concerning the subject property in the prior three years.

NEIGHBORHOOD DESCRIPTION

Subject market represents a wide range of values with little concentration. Subject exceeds predominant market value by more than 10%, but it falls well within the range of typical values in the area. It is not overbuilt.

ZONING COMPLIANCE

No zoning is typical for subject area and has no affect on marketability. Subject could be rebuilt if destroyed.

HIGHEST AND BEST USE

After considering the subject site's possible, legal, financially feasible and maximum productive uses, the appraiser has determined its current use is the highest and best use. Given the subject's location as well as the the uses of adjacent properties and larger neighborhood area, residential use is the best possible use for the site. The subject as currently improved is in legally permissible use. The lot size, shape and condition are well suited to residential use and well utilized. With respect to the current market and the residential nature of the area, the present use as single family residential is considered financially feasible as well as the maximum productive use.

PHYSICAL DEFICIENCIES AND / OR ADVERSE CONDITIONS

The appraiser is not eminently qualified to detect such materials. The presence of such materials, such as but not limited to, asbestos, urea-formaldehyde foam insulation, or other potentially hazardous materials may have an adverse on market value of the subject property. The estimate of value in this report is based on the assumption that no such materials exist on or in the property that would cause an adverse affect on value. No responsibility is assumed by the appraiser for any such conditions, or for the expertise required to discover them. The client is recommended to retain a qualified and knowledgeable in this field to determine if any such materials or conditions exist, if any party so desires.

SALES COMPARISON APPROACH

Comparable sales are within relative close proximity and have been adjusted for differences in site value and location, if necessary.

Site: The site adjustments made to the sales in the Sales Comparison Grid are based on the estimated value of comparable sites in comparison to the subject site. The lot values have been determined through sales, information and in some cases extraction. The values of comparable site are based on location, size, view, utilities, improvements and other characteristics. All of these factors were taken into consideration in estimating the price per lot. Site size is not the only determinant in value, primary reliance has been placed upon recent sales in each neighborhood/area

Design & Appeal: The subject is brick veneer construction. Sales represent typical SFR's and are considered typical of the subject in appeal.

Quality: Each sale is considered essentially equal regarding the "Quality" variable.

Age: comparable 3 adjusted at \$2,000 per year. No other age adjustments considered necessary.

GLA (Gross Living Area): The difference in GLA between subject and comparable was adjusted for at the rate of \$75.00 per square foot.

Functional utility: The design and utility of the subject and comparables presented generally conform to (acceptable) market demands.

Other: "other" improvement adjustments that have been applied included:

Bathroom adjustments - adjustments applied correctly; bathrooms considered as either full (3-piece) or half (2-piece), full baths are valued at \$7,500, half baths are valued at \$5,000 and adjustments have been applied accordingly.

RECONCILIATION

The Cost approach is considered a reasonable indicator of value with the weakness to this approach revolves primarily around the estimation of the accrued depreciation, which is based on age/life method utilizing the effective age estimated by the appraiser.

The Sales Comparison approach is the most widely accepted approach to valuing single family residences. Comparable availability and selection has been considered to have provided sufficient data for a credible indication of market value.

The Income Approach has not been considered in the valuation of the subject property being a primarily owner occupied area and it's owner occupied status.

It is the appraiser's opinion and conclusion that the subject property has an estimated market value of \$750,000.

ADDITIONAL COMMENTS
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Intended User	Haden Riggs				
Property Address	931 PR 5140				
City	Grapeland	County	Houston	State	TX
				Zip Code	75844
Client	Haden Riggs				

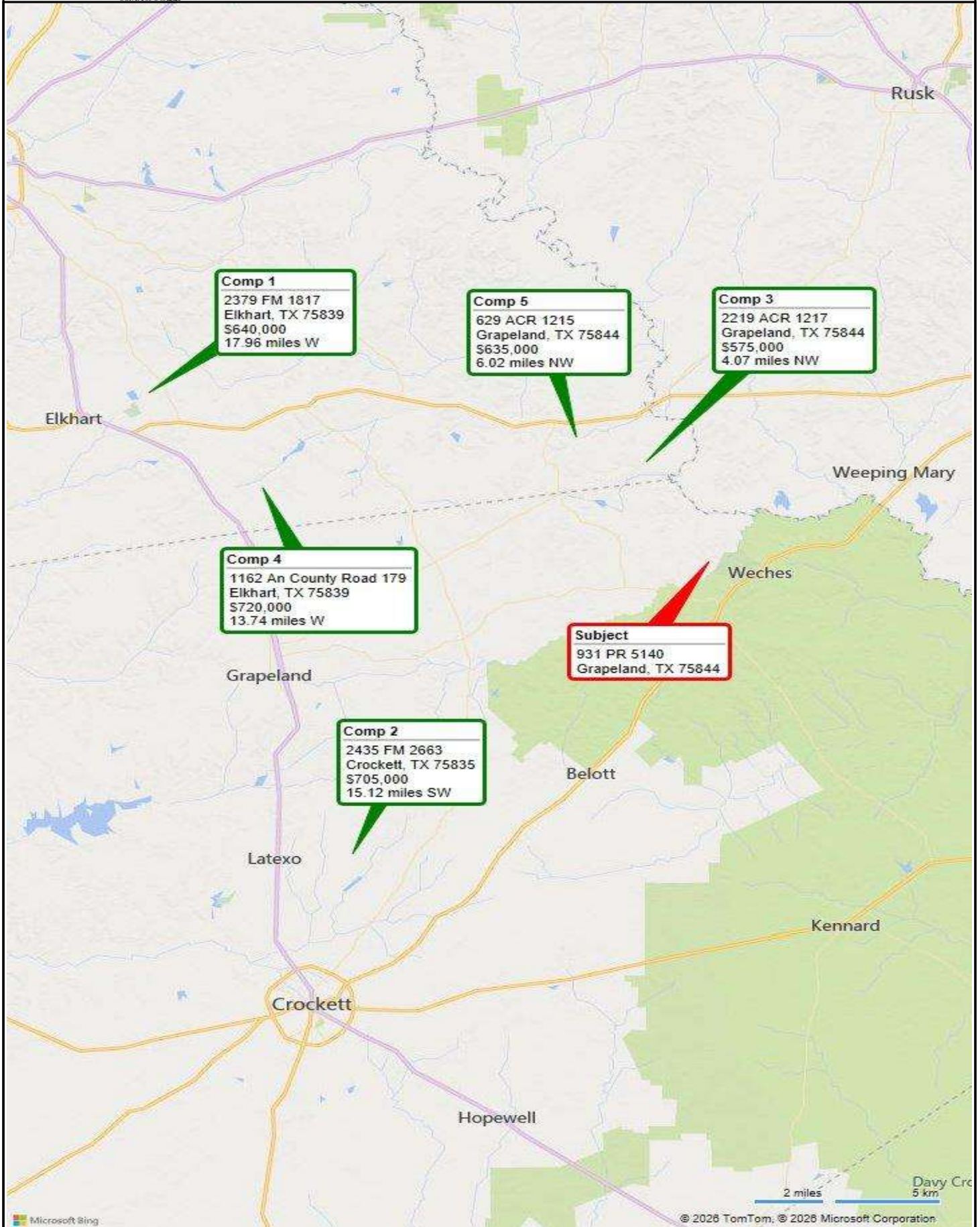
Location Map

Intended User Haden Riggs

Property Address 931 PR 5140

City Grapeland County Houston State TX Zip Code 75844

Client Haden Riggs



SITE PLAN

Intended User	Haden Riggs
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Property Address	931 PR 5140
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City	Grapeland	County	Houston	State	TX	Zip Code	75844
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Client	Haden Riggs
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FLOOD MAP

Intended User	Haden Riggs				
Property Address	931 PR 5140				
City	Grapeland	County	Houston	State	TX
Zip Code	75844				
Client	Haden Riggs				

National Flood Hazard Layer FIRMette

95°15'35"W 31°33'17"N



Legend

SEE FIRM REPORT FOR DETAILED LEGEND AND INDEX MAP FOR FIRM PANEL LAYOUT

SPECIAL FLOOD HAZARD AREAS	Without Base Flood Elevation (BFE) <i>Zone A, V, AE</i>
	With BFE or Depth <i>Zone AE, AO, AH, VE, AR</i> Regulatory Floodway
OTHER AREAS OF FLOOD HAZARD	0.2% Annual Chance Flood Hazard. Areas of 1% annual chance flood with average depth less than one foot or with drainage areas of less than one square mile. <i>Zone X</i>
	Future Conditions 1% Annual Chance Flood Hazard <i>Zone X</i>
	Area with Reduced Flood Risk due to Levee. See Notes. <i>Zone X</i>
	Area with Flood Risk due to Levee <i>Zone D</i>
OTHER AREAS	NO SCREEN: Area of Minimal Flood Hazard <i>Zone X</i>
	Effective LOMRs
	Area of Undetermined Flood Hazard <i>Zone D</i>
GENERAL STRUCTURES	Channel, Culvert, or Storm Sewer
	Levee, Dike, or Floodwall
OTHER FEATURES	20.2 17.8 Cross Sections with 1% Annual Chance Water Surface Elevation
	Coastal Transect
	Base Flood Elevation Line (BFE)
	Limit of Study
	Jurisdiction Boundary
MAP PANELS	Coastal Transect Baseline
	Profile Baseline
	Hydrographic Feature
	Digital Data Available
	No Digital Data Available
	Unmapped



95°14'57"W 31°32'46"N

Basemap Imagery Source: USGS National Map 2023

This map complies with FEMA's standards for the use of digital flood maps if it is not void as described below. The basemap shown complies with FEMA's basemap accuracy standards.

The flood hazard information is derived directly from the authoritative NFHL web services provided by FEMA. This map was exported on 8/29/2026 at 10:06 PM and does not reflect changes or amendments subsequent to this date and time. The NFHL and effective information may change or become superseded by new data over time.

This map image is void if the one or more of the following map elements do not appear: basemap imagery, flood zone labels, legend, scale bar, map creation date, community identifiers, FIRM panel number, and FIRM effective date. Map images for unmapped and unmodernized areas cannot be used for regulatory purposes.

Intended User	Haden Riggs					
Property Address	931 PR 5140					
City	Grapeland	County	Houston	State	TX	Zip Code 75844
Client	Haden Riggs					



SKETCH ADDENDUM

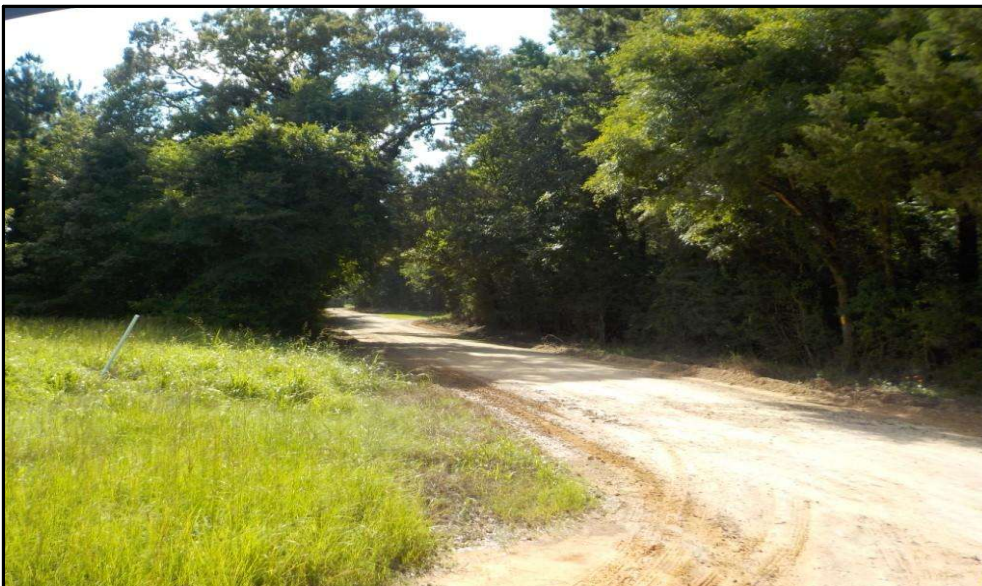
Intended User	Haden Riggs				
Property Address	931 PR 5140				
City	Grapeland	County	Houston	State	TX
Zip Code	75844				
Client	Haden Riggs				



SUMMARY	SQ FT AREA	PERIMETER	AREA CALCULATION DETAILS	
Living Area			First Floor	
First Floor	2025	231	21.2 X 55.9 =	1185.0
			8.0 X 26.3 =	210.4
Accessory Buildings			13.3 X 32.1 =	426.9
Barn	2900	216	5.8 X 24.1 =	139.7
			6.8 X 5.0 =	34.0
Garage/Carport			3.6 X 2.0 =	7.2
Carport	572	96	4.5 X 3.3 =	14.8
			1.2 X 6.0 =	7.2
Porches/Patios			Total	2025.2
Patio	80	39		
Porch	42	28		

PHOTOGRAPH ADDENDUM

Intended User	Haden Riggs				
Property Address	931 PR 5140				
City	Grapeland	County	Houston	State	TX
				Zip Code	75844
Client	Haden Riggs				

**FRONT VIEW OF
SUBJECT PROPERTY****REAR VIEW OF
SUBJECT PROPERTY****STREET SCENE OF
SUBJECT PROPERTY**

PHOTOGRAPH ADDENDUM

Intended User Haden Riggs

Property Address 931 PR 5140

City Grapeland

County Houston

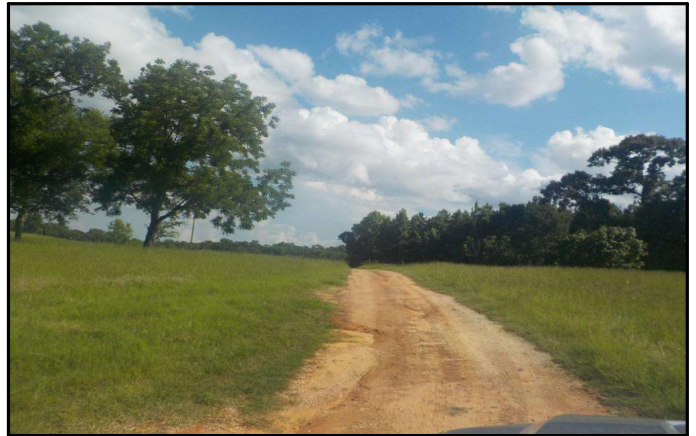
State TX

Zip Code 75844

Client Haden Riggs



Street Scene 2



drive



drive



Site View



Site View



barn

PHOTOGRAPH ADDENDUM

Intended User Haden Riggs

Property Address 931 PR 5140

City Grapeland

County Houston

State TX

Zip Code 75844

Client Haden Riggs



Barn



Barn



Barn



Barn



Carport



Site View

PHOTOGRAPH ADDENDUM

Intended User Haden Riggs

Property Address 931 PR 5140

City Grapeland

County Houston

State TX

Zip Code 75844

Client Haden Riggs



Rear View



Site View



Bedroom



Bath



Bedroom



Kitchen

PHOTOGRAPH ADDENDUM

Intended User Haden Riggs

Property Address 931 PR 5140

City Grapeland

County Houston

State TX

Zip Code 75844

Client Haden Riggs



Kitchen



Dining Room



Living Room



Bath



Bedroom



Laundry Room

PHOTOGRAPH ADDENDUM

Intended User Haden Riggs

Property Address 931 PR 5140

City Grapeland

County Houston

State TX

Zip Code 75844

Client Haden Riggs



den



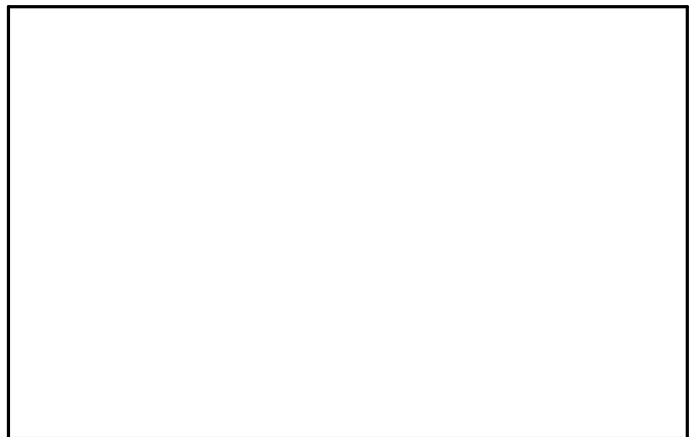
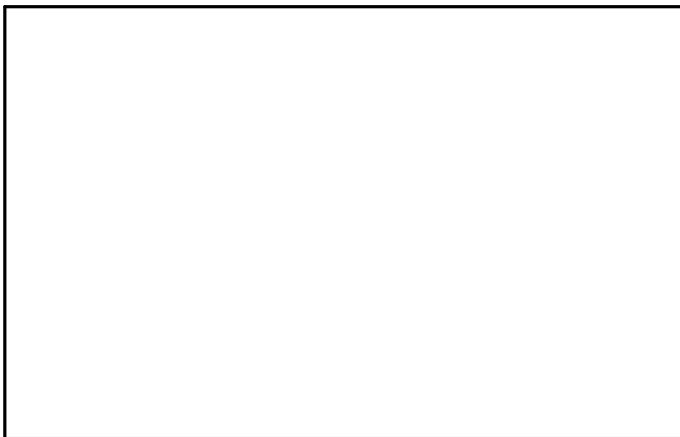
Site View



site view - storage tanks



Site View



PHOTOGRAPH ADDENDUM

Intended User	Haden Riggs				
Property Address	931 PR 5140				
City	Grapeland	County	Houston	State	TX
Zip Code	75844				
Client	Haden Riggs				



COMPARABLE #1

2379 FM 1817
Elkhart, TX 75839

Price	\$640,000
Price/SF	311.59
Date	s05/26;c04/26
Age	24
Room Count	7-3-2
Living Area	2,054

Value Indication \$702,800



COMPARABLE #2

2435 FM 2663
Crockett, TX 75835

Price	\$705,000
Price/SF	309.48
Date	s12/25;c10/25
Age	26
Room Count	8-4-2.1
Living Area	2,278

Value Indication \$685,000



COMPARABLE #3

2219 ACR 1217
Grapeland, TX 75844

Price	\$575,000
Price/SF	328.38
Date	s07/25;c06/25
Age	11
Room Count	6-3-2
Living Area	1,751

Value Indication \$754,600

PHOTOGRAPH ADDENDUM

Intended User	Haden Riggs				
Property Address	931 PR 5140				
City	Grapeland	County	Houston	State	TX
Zip Code	75844				
Client	Haden Riggs				



COMPARABLE #4

1162 An County Road 179
Elkhart, TX 75839

Price	\$720,000
Price/SF	349.51
Date	s04/26;c03/26
Age	24
Room Count	7-3-2
Living Area	2,060

Value Indication \$815,400



COMPARABLE #5

629 ACR 1215
Grapeland, TX 75844

Price	\$635,000
Price/SF	412.87
Date	Active
Age	~35
Room Count	6-3-2
Living Area	1,538

Value Indication \$758,500

COMPARABLE #6

Price	\$
Price/SF	
Date	
Age	
Room Count	--
Living Area	

Value Indication \$

This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. The Appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment.

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a visual inspection of the subject property, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

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 or she considers his or her 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 the sale.

*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 judgment.

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: The appraiser's certification in this report is subject to the following assumptions and limiting 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, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
2. The appraiser has provided a sketch in this appraisal report to show the approximate dimensions of the improvements. The sketch is included only to assist the reader 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 this appraisal report whether any portion of 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, or as otherwise required by law.
5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, 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 research involved in performing this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. 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, this appraisal report must not be considered as an environmental assessment of the property.
6. 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 the completion, repairs, or alterations of the subject property will be performed in a professional manner.

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

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
2. I performed a visual inspection of the interior and exterior areas of the subject property. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
11. I have knowledge and experience in appraising this type of property in this market area.
12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
17. I have no present or prospective interest in the property that is the subject of 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 opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, 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 or on any other basis prohibited by law.
18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event.
19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in 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 this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.

20. I identified the client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

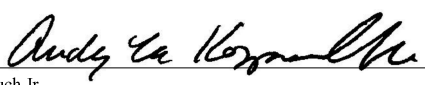
21. I am aware that any disclosure or distribution of this appraisal report by me or the client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.

22. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisory Appraiser certifies and agrees that:

1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.
4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRAISER

Signature 
 Name Andy Lee Kozsuch Jr.
 Company Name Kozsuch & Company, Inc.
 Company Address 427 S Vine Ave
Tyler, TX 75702
 Telephone Number 903-597-5889
 Email Address appraisals@kozsuchandcompany.com
 Date of Signature and Report June 30, 2026
 Effective Date of Appraisal 06/16/2026
 State Certification # 1326545-CG
 or State License # _____
 or Other _____
 State TX
 Expiration Date of Certification or License 12/31/2026

ADDRESS OF PROPERTY APPRAISED

931 PR 5140
Grapeland, TX 75844
 APPRAISED VALUE OF SUBJECT PROPERTY \$ 750,000
 CLIENT
 Name _____
 Company Name Haden Riggs
 Company Address _____
 Email Address _____

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature _____
 Name _____
 Company Name _____
 Company Address _____
 Telephone Number _____
 Email Address _____
 Date of Signature _____
 State Certification # _____
 or State License # _____
 State _____
 Expiration Date of Certification or License _____

SUBJECT PROPERTY

- ☐ Did not inspect subject property
☐ Did inspect exterior of subject property from street
 Date of Inspection _____
☐ Did inspect interior and exterior of subject property
 Date of Inspection _____

COMPARABLE SALES

- ☐ Did not inspect exterior of comparable sales from street
☐ Did inspect exterior of comparable sales from street
 Date of Inspection _____

USPAP Compliance Addendum

File No. R069526

Borrower/Client <u>Haden Riggs</u>			
Property Address <u>931 PR 5140</u>			
City <u>Grapeland</u>	County <u>Houston</u>	State <u>TX</u>	Zip Code <u>75844</u>
Lender/Client <u>Haden Riggs</u>			

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.

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 the 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.

Sarah Rae Allen, Licensed Residential Real Estate Appraiser#TX 1342940-LR, has provided significant assistance in completing this report through research and data entry.

ADDITIONAL COMMENTS

Additional USPAP related issues requiring disclosure and/or any state mandated requirements:

MARKETING TIME AND EXPOSURE TIME FOR THE SUBJECT PROPERTY

- ☒ A reasonable marketing time for the subject property is 90-180 day(s) utilizing market conditions pertinent to the appraisal assignment.
- ☒ A reasonable exposure time for the subject property is 90-180 day(s).

APPRAISER

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature Andy Lee Kozsuch Jr.

Name Andy Lee Kozsuch Jr.

Date of Signature June 30, 2026

State Certification # 1326545-CG

or State License # 1342940-LR

State TX

Expiration Date of Certification or License 12/31/2026

Signature _____

Name _____

Date of Signature _____

State Certification # _____

or State License # _____

State _____

Expiration Date of Certification or License _____

Effective Date of Appraisal 06/16/2026

Supervisory Appraiser Inspection of Subject Property:
☐ Did Not ☐ Exterior-only from Street ☐ Interior and Exterior

ANDY LEE KOZSUCH
427 S VINE AVE
TYLER, TX 75702



**Certified General
Real Estate Appraiser**

Appraiser: ANDY LEE KOZSUCH

License #: 1326545-CG

License Expires: 12/31/2026

Having provided satisfactory evidence of the qualifications required by the Texas Appraiser Licensing and Certification Act, Occupations Code, Chapter 1103, authorization is granted to use this title:
Certified General Real Estate Appraiser

For additional information or to file a complaint please contact TALCB at www.talcb.texas.gov.

**Chelsea Buchholtz
Executive Director**



301 E. Fourth Street, Cincinnati, OH 45202

DECLARATIONS
for
REAL ESTATE APPRAISERS
ERRORS & OMISSIONS INSURANCE POLICY

THIS IS BOTH A CLAIMS MADE AND REPORTED INSURANCE POLICY.

THIS POLICY APPLIES TO THOSE CLAIMS THAT ARE FIRST MADE AGAINST THE INSURED AND REPORTED IN WRITING TO THE COMPANY DURING THE POLICY PERIOD.

Insurance is afforded by the company indicated below: (A capital stock corporation)

☒ Great American Assurance Company

Note: The Insurance Company selected above shall herein be referred to as the **Company**.

Policy Number: **RAP4117194-26**

Renewal of: **RAP4117194-25**

Program Administrator: **Herbert H. Landy Insurance Agency Inc.**
100 River Ridge Drive, Suite 301 Norwood, MA 02062

Item 1. **Named Insured:** **Andy Lee Kozsuch, Jr.**

Item 2. **Address:** **427 S. Vine Ave**

City, State, Zip Code: **Tyler, TX 75702**

Item 3. **Policy Period:** From 03/26/2026 To 03/26/2027
(Month, Day, Year) (Month, Day, Year)
(Both dates at 12:01 a.m. Standard Time at the address of the **Named Insured** as stated in Item 2.)

Item 4. **Limits of Liability:**

- A. \$ 1,000,000 **Damages Limit of Liability – Each Claim**
- B. \$ 1,000,000 **Claim Expenses Limit of Liability – Each Claim**
- C. \$ 2,000,000 **Damages Limit of Liability – Policy Aggregate**
- D. \$ 2,000,000 **Claim Expenses Limit of Liability – Policy Aggregate**

Item 5. **Deductible (Inclusive of Claim Expenses):** \$ 0.00 **Each Claim**

Item 6. **Premium:** \$ **1,133.00**

Item 7. **Retroactive Date (if applicable):** **01/30/2009**

Item 8. **Forms, Notices and Endorsements attached:**

D42100 (06/24) D42300 TX (05/13) IL7324 (07/21)
D42402 (05/13) D42414 (06/24)

Authorized Representative