APPRAISAL OF REAL PROPERTY

LOCATED AT
16626 Hamill Dr
Rosharon, TX 77583
Lot 3; Block 8; Suncreek Estates Section 2

FOR
Gino Mendoza
16626 Hamill Dr
Rosharon TX 77583

OPINION OF VALUE
852,000

AS OF
06/20/206

BY
Oscar Ramirez
M&C Appraisals LLC
10927 Starling Creek Dr
Richmond TX 77406
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979-292-4411

RESIDENTIAL APPRAISAL REPORT

File No.: 3118

SUBJECT

Property Address: 16626 Hamill Dr | City: Rosharon | State: TX | Zip Code: 77583

County: Brazoria | Legal Description: Lot 3; Block 8; Suncreek Estates Section 2

Assessor's Parcel #: 7861-20008-003

Tax Year: 2025 | R.E. Taxes: $ 11,058 | Special Assessments: $ 0 | Borrower (if applicable): N/A

Current Owner of Record: Gino Mendoza and Bianca Salazar | Occupant: [X] Owner [ ] Tenant [ ] Vacant [ ] Manufactured Housing

Project Type: [X] PUD [ ] Condominium [ ] Cooperative [ ] Other (describe) | HOA: $ 675 [X] per year [ ] per month

Market Area Name: Suncreek Estates | Map Reference: 26420 | Census Tract: 6619.01

ASSIGNMENT

The purpose of this appraisal is to develop an opinion of: [X] Market Value (as defined), or [ ] other type of value (describe)

This report reflects the following value (if not Current, see comments): [X] Current (the Inspection Date is the Effective Date) [ ] Retrospective [ ] Prospective

Approaches developed for this appraisal: [X] Sales Comparison Approach [ ] Cost Approach [ ] Income Approach (See Reconciliation Comments and Scope of Work)

Property Rights Appraised: [X] Fee Simple [ ] Leasehold [ ] Leased Fee [ ] Other (describe)

Intended Use: The intended use of this appraisal is to provide an opinion of market value for informational and advisory purposes only, specifically to assist the client in determining market value for the subject property. This report is not intended for use in connection with lending, mortgage financing, or any other credit-related decision

Intended User(s) (by name or type): The intended user of this appraisal report is Gino Mendoza

Client: Gino Mendoza | Address: 16626 Hamill Dr

Appraiser: Oscar Ramirez | Address: 10927 Starling Creek Dr

MARKET AREA DESCRIPTION

				Predominant Occupancy		One-Unit Housing			Present Land Use		Change in Land Use
Location:	[ ] Urban	[X] Suburban	[ ] Rural			PRICE $(000)		AGE (yrs)	One-Unit	80 %	[X] Not Likely
Built up:	[X] Over 75%	[ ] 25-75%	[ ] Under 25%	[X] Owner	90				2-4 Unit	0 %	[ ] Likely * [ ] In Process *
Growth rate:	[ ] Rapid	[ ] Stable	[X] Slow	[ ] Tenant	5	140	Low	0	Multi-Unit	0 %	* To:
Property values:	[ ] Increasing	[X] Stable	[ ] Declining	[X] Vacant (0-5%)		930	High	23	Comm'l	5 %	
Demand/supply:	[X] Shortage	[ ] In Balance	[ ] Over Supply	[ ] Vacant (>5%)		527	Pred	6	Vacant Land	15 %	
Marketing time:	[X] Under 3 Mos.	[ ] 3-6 Mos.	[ ] Over 6 Mos.								

Market Area Boundaries, Description, and Market Conditions (including support for the above characteristics and trends): The subject is bound to the north by FM 1462, to the east by Hwy 288, to the south by Cannon Rd, and to the west by Oyster Creek

Suncreek Estates is located approximately 20 miles south of Houston's CBD. It consists of homes from middle to upper middle price range. Values appear to be stable in the neighborhood. No major negative or positive factors are foreseen to impact the subject's marketing area in the foreseeable future.

Properties appear to be absorbed in this market area within a 3 month marketing period.

There does not appear to be an overabundance of properties for sale, however currently there appears to be a shortage in the market. Typical financing available in subject's market area including Conventional, FHA and VA loans.

SITE DESCRIPTION

Dimensions: 201x434x205x432 | Site Area: 87,120 sf

Zoning Classification: SFR | Description: Single Family Residential The property can be rebuilt if destroyed.

Zoning Compliance: [ ] Legal [ ] Legal nonconforming (grandfathered) [ ] Illegal [X] No zoning

Are CC&Rs applicable? [ ] Yes [ ] No [X] Unknown | Have the documents been reviewed? [ ] Yes [X] No | Ground Rent (if applicable) $ /

Highest & Best Use as improved: [X] Present use, or [ ] Other use (explain)

Actual Use as of Effective Date: 06/20/2026 | Use as appraised in this report: Single-family residential use, as currently improved

Summary of Highest & Best Use: Based on the analysis of legal, physical, and economic factors, the highest and best use of the subject property is its continued use as a single-family residential property, which is consistent with its existing improvements and the prevailing residential character of the surrounding area

Utilities	Public	Other	Provider/Description	Off-site Improvements	Type	Public	Private		
Electricity	[X]	[ ]	Local	Street	Asphalt	[X]	[ ]	Topography	Adequate
Gas	[X]	[ ]	Local	Curb/Gutter	Concrete	[X]	[ ]	Size	8879
Water	[X]	[ ]	Water Well	Sidewalk	None	[ ]	[ ]	Shape	Bascily Rectangular
Sanitary Sewer	[X]	[ ]	Septic	Street Lights	None	[ ]	[ ]	Drainage	Adequate
Storm Sewer	[ ]	[ ]	None	Alley	None	[ ]	[ ]	View	N;Res;

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

FEMA Spec'l Flood Hazard Area [X] Yes [ ] No | FEMA Flood Zone AE | FEMA Map # 48039C0275K | FEMA Map Date 12/30/2020

Site Comments: Typical utility easements of record with no detrimental affect on market value. No encroachments or adverse conditions noted upon site inspection. The appraiser recommends that a survey be made to verify that no adverse easements or encroachments exist.

DESCRIPTION OF THE IMPROVEMENTS

General Description		Exterior Description		Foundation		Basement [X] None		Heating	
# of Units	1 [ ] Acc.Unit	Foundation	Concrete/Avg	Slab	Concrete	Area Sq. Ft.	0		Centeral
# of Stories	1	Exterior Walls	Brick/Avg	Crawl Space	None	% Finished	0	Type	FWA
Type	[X] Det. [ ] Att. [ ]	Roof Surface	Composite/Gd	Basement	None	Ceiling		Fuel	Gas
Design (Style)	1Traditional	Gutters & Dwnspts.	Metal/Gd	Sump Pump	[ ]	Walls		Cooling	Yes
[X] Existing [ ] Proposed [ ] Und.Cons.		Window Type	Double/Gd	Dampness	[ ]	Floor		Central	Yes
Actual Age (Yrs.)	6	Storm/Screens	None	Settlement	None	Outside Entry		Other	
Effective Age (Yrs.)	2			Infestation	None				

Interior Description		Appliances		Attic [ ] None		Amenities			Car Storage [ ] None	
Floors	Tile/Cpt/Wd/Avg	Refrigerator	[X]	Stairs	[X]	Fireplace(s) #	Yes	Woodstove(s) #	Garage	# of cars (Tot.)
Walls	Sheetrock/Gd	Range/Oven	[X]	Drop Stair	[ ]	Patio	Covered		Attach.	
Trim/Finish	Wood/Gd	Disposal	[X]	Scuttle	[ ]	Deck	None		Detach.	
Bath Floor	Tile / Gd	Dishwasher	[X]	Doorway	[ ]	Porch	Covered		Blt.-In	
Bath Wainscot	Tile/Gd	Fan/Hood	[X]	Floor	[ ]	Fence	None		Carport	
Doors	Wood/Gd	Microwave	[X]	Heated	[ ]	Pool	None		Driveway	
		Washer/Dryer	[X]	Finished	[ ]				Surface	Concrete/Avg

Finished area above grade contains: 10 Rooms | 4 Bedrooms | 3.1 Bath(s) | 3,723 Square Feet of Gross Living Area Above Grade

Additional features: The subject has features that are consistent with similar homes in the area. An engineer's inspection of the roof, foundation and other structural components of the property was not performed by the appraiser. For evaluations of structural components of the property a qualified inspector or engineer should be consulted.

Describe the condition of the property (including physical, functional and external obsolescence): C3;--;--;The subject is improved with a one story brick veneer and cement board siding single family residence. The appraiser followed ANSI Z765 guidelines in measuring, calculating, and reporting gross living area (GLA) and non-GLA areas of the subject property.

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TRANSFER HISTORY

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): HAR and Tax Records

1st Prior Subject Sale/Transfer	Analysis of sale/transfer history and/or any current agreement of sale/listing: No Prior Sale
Date:	
Price:	
Source(s):	
2nd Prior Subject Sale/Transfer	
Date:	
Price:	
Source(s):	

SALES COMPARISON APPROACH

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	
Address	16626 Hamill Dr Rosharon, TX 77583	16915 Hamill Dr Rosharon, TX 77583		103 Lily Ln Rosharon, TX 77583		16811 Wrangler Rd Rosharon, TX 77583	
Proximity to Subject		0.37 miles W		0.76 miles SE		0.47 miles NW	
Sale Price	$ None		$ 825,000		$ 803,850		$ 829,000
Sale Price/GLA	$ 118.81 /sq.ft.	$ 237.07 /sq.ft.		$ 255.84 /sq.ft.		$ 227.12 /sq.ft.	
Data Source(s)	HARMLS#9485146	MLS#88233444		MLS# 66814959		MLS# 53414196	
Verification Source(s)	Inspection/HCAD	Cad/Ex Insp		Cad/Ex Insp		Cad/Ex Insp	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) $ Adjust.	DESCRIPTION	+(-) $ Adjust.	DESCRIPTION	+(-) $ Adjust.
Sales or Financing Concessions	ArmLth 0	ArmLth Unknown		ArmLth Unknown	-24,115	ArmLth VA/0	
Date of Sale/Time	N/A	s06/26;c05/26		s04/26;c04/26		s09/25;c08/25	
Rights Appraised	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Location	N;Res;	N;Res;		N;Res;		N;Res;	
Site	87120	87120		43560	+70,000	87120	
View	N;Res;	N;Res;		B;Water;	-10,000	N;Res	
Design (Style)	1Traditional	1Traditional		1Traditional		1Traditional	
Quality of Construction	Q3	Q3		Q3		Q3	
Age	6	0	0	6	0	6	0
Condition	C2	C1	0	C2		C2	
Above Grade Room Count (Total / Bdrms / Baths)	10 / 4 / 3.1	9 / 4 / 3.1	0	10 / 5 / 3.2	-5,000	10 / 4 / 3.1	
Gross Living Area	3,723 sq.ft.	3,480 sq.ft.	+30,375	3,142 sq.ft.	+72,625	3,650 sq.ft.	
Basement & Finished Rooms Below Grade	0sf	0sf		0sf		0sf	
Functional Utility	Average	Average		Average		Average	
Heating/Cooling	Central/HVAC	Central/HVAC		Central/HVAC		Central/HVAC	
Energy Efficient Items	Typical	Typical		Typical		Typical	
Garage/Carport	2ga2dw	2ga2dw		2ga2dw		3ga2dw	-6,000
Porch/Patio/Deck	Porch/Patio	Porch/Patio		Porch/ExtPatio	-12,000	Porch/ExtPatio	-10,000
Pool / Outdoor Kitchen	None	None		Pool	-30,000	Pool/Outdoor Kitch	-40,000
Casita	None	None	0	Castia	-15,000	None	
List Price/Days on Market	$865,000 / 21	$852,600 / 121	0	$789,900 / 34	0	$829,000 / 5	0
Net Adjustment (Total)		☒ + ☐ -	$ 30,375	☒ + ☐ -	$ 46,510	☐ + ☒ -	$ -56,000
Adjusted Sale Price of Comparables			$ 855,375		$ 850,360		$ 773,000

Summary of Sales Comparison Approach Sale #3 is older than six months, but is located in the subjects subdisvivion and is similar in age, condition, and style, and is considered to be the best available. The subject's site is approximately 87,120 square feet (2.00 acres), while the comparable sales are situated on approximately 43,560-square-foot (1.00-acre) sites. A site adjustment of $70,000 was applied to reflect the market's recognized contributory value for the additional acre. The adjustment is supported by analysis of available land sales, paired sales where available, and the actions of market participants. Sale 2 required a $10,000 downward adjustment due to its water view, which is considered superior to the subject's location. The adjustment reflects the market's recognition of the contributory value associated with this amenity. Although the subject property is approximately six years old and Comparable Sale 1 is new construction, no age or condition adjustment was applied. Based on the appraiser's inspection, the subject has been exceptionally well maintained and is in like-new condition with minimal physical depreciation. The market indicates the subject competes directly with new construction; therefore, no measurable adjustment for age or condition was warranted. A $30,000 adjustment was applied for the pool to reflect the contributory market value of this amenity. The adjustment is supported by market analysis and recognizes the difference between properties with and without a pool. All utilities were turned on and fully functional at the time of the appraisal.

Indicated Value by Sales Comparison Approach $ 852,000

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COST APPROACH

COST APPROACH TO VALUE (if developed) ☒ 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): Cost approach was not warranted

ESTIMATED ☐ REPRODUCTION OR ☐ REPLACEMENT COST NEW	OPINION OF SITE VALUE =$
Source of cost data:	DWELLING Sq.Ft. @ $ =$
Quality rating from cost service: Effective date of cost data:	Sq.Ft. @ $ =$
Comments on Cost Approach (gross living area calculations, depreciation, etc.):	Sq.Ft. @ $ =$
	Sq.Ft. @ $ =$
	Sq.Ft. @ $ =$
	=$
	Garage/Carport Sq.Ft. @ $ =$
	Total Estimate of Cost-New =$
	Less Physical / Functional / External
	Depreciation =$( )
	Depreciated Cost of Improvements =$
	"As-is" Value of Site Improvements =$
	=$
	=$
Estimated Remaining Economic Life (if required): Years	INDICATED VALUE BY COST APPROACH =$

INCOME APPROACH

INCOME APPROACH TO VALUE (if developed) ☒ The Income Approach was not developed for this appraisal.

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

PROJECT INFORMATION FOR PUDs (if applicable) ☒ The Subject is part of a Planned Unit Development.

Legal Name of Project: Suncreek Estates

Describe common elements and recreational facilities: The subjects common elements include landscaped entrances and a pond.

RECONCILIATION

Indicated Value by: Sales Comparison Approach $ 852,000 Cost Approach (if developed) $ Income Approach (if developed) $

Final Reconciliation **In the final reconciliation of value, greatest emphasis has been given to Sale 1 and 2 due to being the most recent sale. Givin the range of comparable sales,the opinion of value appears reasonable.**

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, ☐ subject to the following required inspection based on the Extraordinary Assumption that the condition or deficiency does not require alteration or repair:

☐ This report is also subject to other Hypothetical Conditions and/or Extraordinary Assumptions as specified in the attached addenda.

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: $ 852,000 , as of: 06/20/206 , 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.

ATTACHMENTS

A true and complete copy of this report contains 17 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.

Attached Exhibits:

☒ Scope of Work	☐ Limiting Cond./Certifications	☐ Narrative Addendum	☒ Photograph Addenda	☒ Sketch Addendum
☒ Map Addenda	☐ Additional Sales	☐ Cost Addendum	☐ Flood Addendum	☐ Manuf. House Addendum
☐ Hypothetical Conditions	☐ Extraordinary Assumptions	☐	☐	☐

SIGNATURES

Client Contact: Gino Mendoza Client Name: Gino Mendoza

E-Mail: ginomendoza83@yahoo.com Address: 16626 Hamill Dr

APPRAISER	SUPERVISORY APPRAISER (if required) or CO-APPRAISER (if applicable)
Oscar Lee Ramirez	
Appraiser Name: Oscar Ramirez	Supervisory or Co-Appraiser Name:
Company: M&C Appraisals LLC	Company:
Phone: oscar.mcappraisals@gmail. Fax:	Phone: Fax:
E-Mail: 979-292-4411	E-Mail:
Date of Report (Signature): 06/25/2026	Date of Report (Signature):
License or Certification #: 1360820-CR State: TX	License or Certification #: State:
Designation: Certified Residential Appraiser	Designation:
Expiration Date of License or Certification: 03/31/2027	Expiration Date of License or Certification:
Inspection of Subject: ☒ Interior & Exterior ☐ Exterior Only ☐ None	Inspection of Subject: ☐ Interior & Exterior ☐ Exterior Only ☐ None
Date of Inspection: 06/20/206	Date of Inspection:

Supplemental Addendum

File No. 3118

Borrower	N/A
Property Address	16626 Hamill Dr
City	Rosharon County Brazoria State TX Zip Code 77583
Lender/Client	Gino Mendoza

APPRAISER INDEPENDENCE CERTIFICATION:

I hereby certify, I have followed the appraiser independence safeguards in compliance with Appraisal Independence and any applicable state laws I may be required to comply with. This includes but is not limited to the following: I am currently licensed and/or certified by the state in which the property to be appraised is located. My license is the appropriate license for the appraisal assignments and is reflected on the appraisal report. I certify that there have been no sanctions against me for any reason that would impair my ability to perform appraisals pursuant to the required guidelines.

I further assert that has never participated in any of the following prohibited behavior in our business relationship: Withholding or threatening to withhold timely payment or partial payment for an appraisal report, withholding or threatening to withhold future business with me, demoting, terminating or threatening to demote or terminate me, expressly or implicitly promising future business, promotions, or increased compensation for myself, conditioning the ordering of my appraisal report or the payment of my appraisal fee or salary or bonus on the opinion, conclusion, or valuation to be reached, or on a preliminary value estimate requested from me, requesting that I provide an estimated, predetermined, or desired valuation in an appraisal report prior to the completion of the appraisal report, or requesting that I provide estimated values or comparable sales at any time prior to my completion of an appraisal report. Provided me an anticipated, estimated, encouraged, or desired value for a subject property or proposed or target amount to be loaned to the borrower, except that a copy of the sales contract for purchase transactions may be provided, provided to me, my appraisal company, or any entity or person related to me as an appraiser, appraisal company, stock or other financial or non-financial benefits. Any other act or practice that impairs or attempts to impair my independence, objectivity, or impartiality or violates law or regulation, including, but not limited to, the Truth in Lending Act (TILA) and Regulation Z, or the USPAP.

I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period preceding acceptance of this assignment.

NEIGHBORHOOD MARKETABILITY:

Adequate retail, employment and other support facilities are located in the area. Land uses are generally compatible in the area, with commercial properties primarily located along the principal streets. Residential properties use, maintenance, and alteration are controlled by deed restrictions which are locally enforced by the respective property owners association. No significant adverse physical conditions were observed which would have a detrimental effect on the marketability of properties within the neighborhood.

The predominant price for the neighborhood stated on page 1 of this URAR is an estimate based primarily on data provided by MLS. The result is not intended to be pinpoint accuracy, but a description of the central tendencies within the neighborhood to assist the reader in understanding the general market. It is the result of the appraiser analyzing the average, mean and median as concluded by data obtained from MLS.

The subject exceeds the predominat value for the neighborhood, however, there are other homes in the neighborhood that are similar in age, size, and quality of construction, therefore, it is not considered an over improvement for the neighborhood.

PLANNED UNIT DEVELOPMENT:

The home owners are in control of the Home Owner's Association (HOA), therefore, this project is considered to be a TYPE E PUD. The contribution for the maintenance of the common areas and amenities of the subdivision/project do not contribute more than two (2%) percent of a typical property's value. Therefore, the contribution is considered insignificant in terms of its influence on the use and enjoyment of the premises and has little or no effect on the value of a typical property. The information contained in this report was obtained from Houston's MLS.

SITE AND TAXES:

The subject has a septic system and water well which is typical for properties in the neighborhood.

EXPOSURE TIME:

A reasonable exposure time for the subject property at the opinion of value indicated is estimated to be the same as the marketing time reported in the neighborhood section on page one of this report.

ESTIMATE OF GROSS LIVING AREA:

The measurements and sketch contained herein are for the purposes of this appraisal when comparing the subject to the comparable sales in the Sales Comparison Analysis. The sketch herein is not an architectural rendering of the subject improvements and is not to be considered as such. I am not a licensed architect. The gross living area addressed herein is based on physical measurements taken by me utilizing the American National Standards Institute (ANSI) protocol adopted by the National Homebuilder's Association (NHA) for measuring square footage. The Gross Living Area stated in this report may or may not agree with Gross Living Area published by the tax assessor, the MLS, or the builder for the subject or for the comparable sales. The square footage estimate noted herein for the subject was calculated from physical measurements taken by me for the purposes of this assignment only.   I do not guarantee the accuracy of this square footage ESTIMATE and it should not be relied upon by anyone for any other use.

Supplemental Addendum

File No. 3118

Borrower	N/A						
Property Address	16626 Hamill Dr						
City	Rosharon	County	Brazoria	State	TX	Zip Code	77583
Lender/Client	Gino Mendoza						

CLARIFICATION OF ITEM 2 CERTIFICATION STATEMENT:

An appraiser's inspection is a data gathering task for comparative analyses only. The term/phrase "complete visual inspection" means a non-intrusive, visual observation of readily accessible areas on the effective date of the appraisal. The attic **was** viewed from a head and shoulders stance and did not include any intense visual observation of the entire attic area or any mechanical systems within the attic. No warranty is given to the condition or continued functional operation of the mechanical, electrical, plumbing or any other systems in the dwelling beyond the effective date of the appraisal.

Any statement, comment, or conclusion made about the structural integrity is not a warranted fact, but an observation limited to the purview of my visual observation. For warranted fact about the structural integrity unless otherwise stated the user of the appraisal should have the improvement inspected by a licensed structural engineer or similar professional whose job is to determine structural integrity.

CLARIFICATION OF ITEM 7 CERTIFICATION STATEMENT:

My primary data source was the Houston Association of Realtor (HAR) MLS. The Dodd-Frank Act and Fannie Mae's Appraiser Independence Requirements (AIR) was enacted to prevent unreasonable expectations of appraisers who have already provided credible support for their conclusion of value. Unless there is data that was not available to me at the time of research for the appraisal on the effective date, I will not be influenced or coerced into performing additional analysis of sales that are deemed less comparable for the purpose of producing an influence or change to the value credibly developed.

In the event sales not chosen (i.e. those deselected by me in the final selection process) are asked to be analyzed by the client, such as additional research, will be subject to additional charges for the additional research, analysis, and communication. Such fees will be relative to the amount of additional information required and should be discussed with the client to ensure that they are prepared to pay any additional fees. If the client's request is based on data obtained from the same MLS system where there are no additional sales comparable to the subject that were not already researched, selected or disqualified at the time of the appraisal, such consideration of the same data researched would be an additional charge to the client for these added analyses.

CLARIFICATION OF ITEM 10 CERTIFICATION STATEMENT:

I attempted to adhere fully with the requirements set forth in Certification Item 10 and believe the sources used provided credible information, but strict adherence was not possible in the normal course of business. In the State of Texas and local jurisdiction, the non-disclosure status of law prevents me from any published non-interested party data other than that which is printed through the private source of Multiple Listing Service (MLS).

CLARIFICATION OF ITEM 21 CERTIFICATION STATEMENT:

The parties identified in this item are given disclosure privileges of distribution rights. These distribution privileges are not equal nor should be construed as being the same privilege as an "Intended User". Only the client named herein has the privilege of being identified as the "Intended Users". I am not obligated nor will I discuss this Summary Appraisal Report with any of the entities listed in this section unless they have been specifically identified by me at the time of the assignment as an Intended User with similar privileges as the client in terms of direct communication rights.

HIGHEST AND BEST USE ANALYSIS:

In the site section of the URAR, a Highest and Best Use conclusion is reported. The Highest and Best Use is that reasonable and probable use that supports the highest present value, as defined on the effective date of this appraisal report. Alternately, it is that use, from among reasonably probable and legal alternative uses, found to be physically possible, appropriately supported, financially feasible, and which results in highest value. There are deed restrictions and covenants that require a single family residence, which is its present use. A copy of deed restrictions or covenants were not provided for review. Based on the subject site and surrounding sites, modifications of such land use regulations is not probable. The economic supply and demand of land use appears to be in balance. The site lends itself to single family residential use both because of its size and topography, and compatibility with surrounding sites. It is concluded that the highest and best use of the subject site as if unimproved is a single family residence of a single or two-story design.

COMMENTS ON THE SALES COMPARISON APPROACH

In the Sales Comparison Approach, the appraiser makes adjustments to the comparable sales based on their differences with the subject. Most of the adjustments are for apparent and/or objective differences such as location (interior, corner or cul-de-sac lots), gross living area, age, bathrooms, car storage and fireplaces. Because these items are objective, they have been quantified based on the appraiser's observation of what the market will pay for the presence of, or lack of, these features based on a statistical analysis using central tendencies of the comparable sales, paired sales analysis of properties that are otherwise similar, physical depreciated cost analyses, interviews with market participants, and/or the appraisers' experience and knowledge. Subjective adjustments such as quality of construction, condition, special or adverse locations and decor have been made based on the appraiser's knowledge of the market, and/or conservations with knowledgeable participants within the market.

Assumptions, Limiting Conditions & Scope of Work

File No.: 3118

Property Address: 16626 Hamill Dr	City: Rosharon	State: TX	Zip Code: 77583
Client: Gino Mendoza	Address: 16626 Hamill Dr		
Appraiser: Oscar Ramirez	Address: 10927 Starling Creek Drive		

STATEMENT OF ASSUMPTIONS & LIMITING CONDITIONS
- The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it. The appraiser assumes that the title is good and marketable and, therefore, will not render any opinions about the title. The property is appraised on the basis
of it being under responsible ownership.
- The appraiser may have provided a sketch in the appraisal report to show approximate dimensions of the improvements, and any such sketch
is included only to assist the reader of the report in visualizing the property and understanding the appraiser's determination of its size. Unless otherwise indicated, a Land Survey was not performed.
- If so indicated, 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 the appraisal report whether 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.
- 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.
- If the cost approach is included in this appraisal, the appraiser has estimated the value of the land in the cost approach at its highest and best
use, and the improvements at their contributory value. These separate valuations of the land and improvements must not be used in conjunction
with any other appraisal and are invalid if they are so used. Unless otherwise specifically indicated, the cost approach value is not an insurance
value, and should not be used as such.
- The appraiser has noted in the appraisal report any adverse conditions (including, but not limited to, needed repairs, depreciation, 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
normal research involved in performing the appraisal. Unless otherwise stated in the appraisal report, the appraiser has no knowledge of any
hidden or unapparent conditions of the property, or adverse environmental conditions (including, but not limited to, the presence of hazardous
wastes, toxic substances, etc.) that would make the property more or less valuable, and has assumed that there are no such conditions and
makes no guarantees or warranties, express or implied, regarding the condition of the property. 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, the appraisal report must not be considered as an environmental assessment of
the property.
- The appraiser obtained the information, estimates, and opinions that were expressed in the appraisal report from sources that he or she considers to be reliable and believes them to be true and correct. The appraiser does not assume responsibility for the accuracy of such items
that were furnished by other parties.
- The appraiser will not disclose the contents of the appraisal report except as provided for in the Uniform Standards of Professional Appraisal Practice, and any applicable federal, state or local laws.
- If this appraisal is indicated as subject to satisfactory completion, repairs, or alterations, the appraiser has based his or her appraisal report
and valuation conclusion on the assumption that completion of the improvements will be performed in a workmanlike manner.
- An appraiser's client is the party (or parties) who engage an appraiser in a specific assignment. Any other party acquiring this report from the
client does not become a party to the appraiser-client relationship. Any persons receiving this appraisal report because of disclosure requirements
applicable to the appraiser's client do not become intended users of this report unless specifically identified by the client at the time of the

assignment.
- The appraiser's written consent and approval must be obtained before this appraisal report can be conveyed by anyone to the public, through advertising, public relations, news, sales, or by means of any other media, or by its inclusion in a private or public database.
- An appraisal of real property is not a 'home inspection' and should not be construed as such. As part of the valuation process, the appraiser performs a non-invasive visual inventory that is not intended to reveal defects or detrimental conditions that are not readily apparent. The presence
of such conditions or defects could adversely affect the appraiser's opinion of value. Clients with concerns about such potential negative factors
are encouraged to engage the appropriate type of expert to investigate.

The Scope of Work is the type and extent of research and analyses performed in an appraisal assignment that is required to produce credibl assignment results, given the nature of the appraisal problem, the specific requirements of the intended user(s) and the intended use of the appraisal report. Reliance upon this report, regardless of how acquired, by any party or for any use, other than those specified in this report

the Appraiser, is prohibited. The Opinion of Value that is the conclusion of this report is credible only within the context of the Scope of Worl Effective Date, the Date of Report, the Intended User(s), the Intended Use, the stated Assumptions and Limiting Conditions, any Hypothetica Conditions and/or Extraordinary Assumptions, and the Type of Value, as defined herein. The appraiser, appraisal firm, and related parties assume no obligation, liability, or accountability, and will not be responsible for any unauthorized use of this report or its conclusions.

Additional Comments (Scope of Work, Extraordinary Assumptions, Hypothetical Conditions, etc.):

Certifications

File No.: 3118

Property Address: 16626 Hamill Dr	City: Rosharon	State: TX	Zip Code: 77583
Client: Gino Mendoza	Address: 16626 Hamill Dr		
Appraiser: Oscar Ramirez	Address: 10927 Starling Creek Drive		

APPRAISER'S CERTIFICATION

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

- The statements of fact contained in this report are true and correct.
- The credibility of this report, for the stated use by the stated user(s), of the reported analyses, opinions, and conclusions are limited only by
the reported assumptions and limiting conditions, and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- I have no present or prospective interest in the property that is the subject of this report and no 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 to 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 that were in effect at the time this report was prepared.
- I did not base, either partially or completely, my analysis and/or the opinion of value in the appraisal report on the race, color, religion, sex, 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.
- Unless otherwise indicated, I have made a personal inspection of the property that is the subject of this report.
- Unless otherwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification.

Additional Certifications

DEFINITION OF 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 interests;
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.

* This definition is from regulations published by federal regulatory agencies pursuant to Title XI of the Financial Institutions Reform, Recovery, and Enforcement Act (FIRREA) of 1989 between July 5, 1990, and August 24, 1990, by the Federal Reserve System (FRS), National Credit Union Administration (NCUA), Federal Deposit Insurance Corporation (FDIC), the Office of Thrift Supervision (OTS), and the Office of Comptroller of the Currency (OCC). This definition is also referenced in regulations jointly published by the OCC, OTS, FRS, and FDIC on June 7, 1994, and in the Interagency Appraisal and Evaluation Guidelines, dated October 27, 1994.

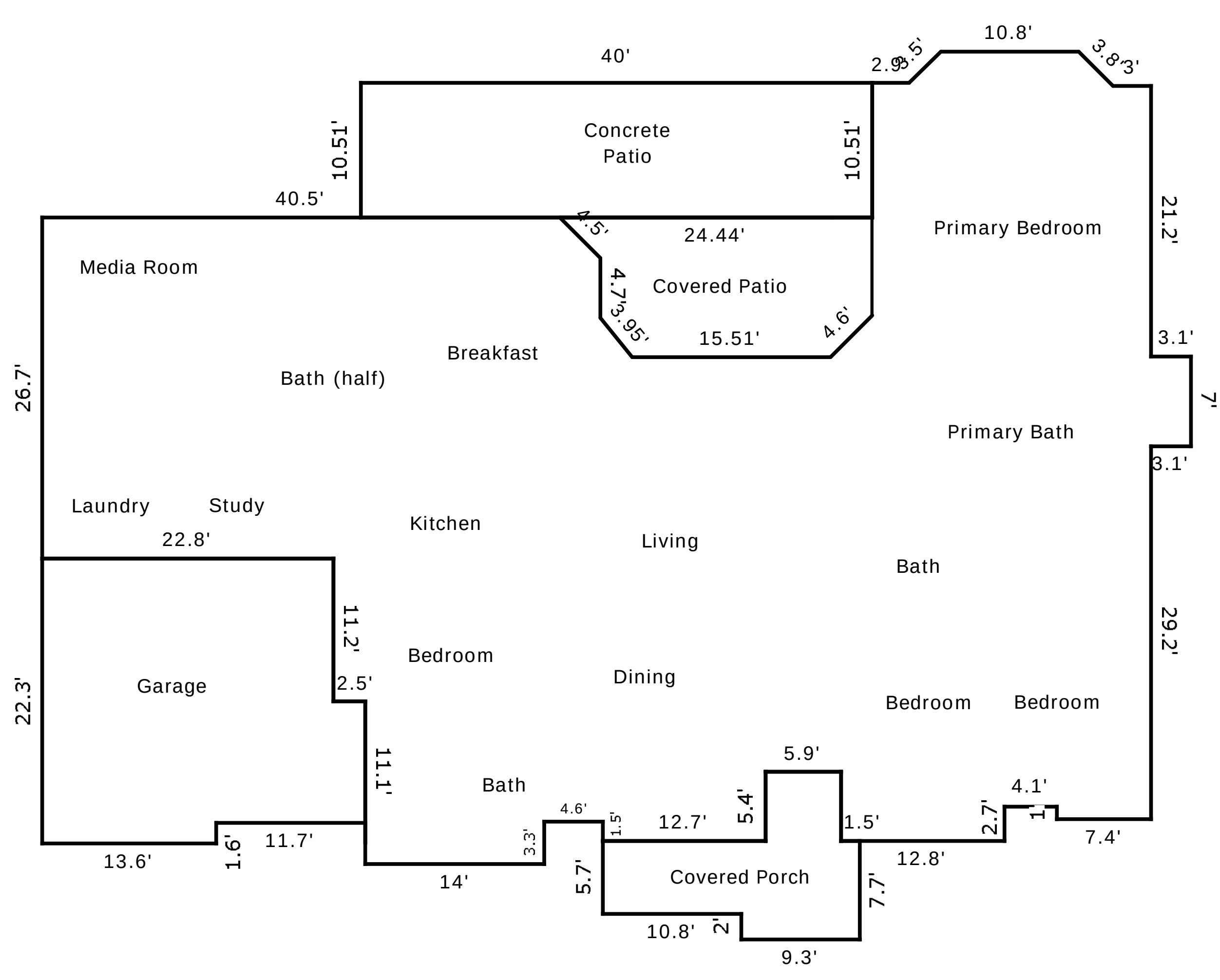
SIGNATURES

Client Contact: Gino Mendoza | Client Name: Gino Mendoza
E-Mail: ginomendoza83@yahoo.com | Address: 16626 Hamill Dr

APPRAISER	SUPERVISORY APPRAISER (if required) or CO-APPRAISER (if applicable)
Oscar Lee Ramirez	
Appraiser Name: Oscar Ramirez	Supervisory or Co-Appraiser Name:
Company: M&C Appraisals LLC	Company:
Phone: oscar.mcappraisals@gmail. Fax:	Phone: Fax:
E-Mail: 979-292-4411	E-Mail:
Date Report Signed: 06/25/2026	Date Report Signed:
License or Certification #: 1360820-CR State: TX	License or Certification #: State:
Designation: Certified Residential Appraiser	Designation:
Expiration Date of License or Certification: 03/31/2027	Expiration Date of License or Certification:
Inspection of Subject: ☒ Interior & Exterior ☐ Exterior Only ☐ None	Inspection of Subject: ☐ Interior & Exterior ☐ Exterior Only ☐ None
Date of Inspection: 06/20/206	Date of Inspection:

Building Sketch (Page - 1)

Borrower	N/A						
Property Address	16626 Hamill Dr						
City	Rosharon	County	Brazoria	State	TX	Zip Code	77583
Lender/Client	Gino Mendoza						



TOTAL Sketch by a la mode, inc.

Building Sketch (Page - 2)

Borrower	N/A						
Property Address	16626 Hamill Dr						
City	Rosharon	County	Brazoria	State	TX	Zip Code	77583
Lender/Client	Gino Mendoza						

Living Area		Calculation Details		
Covered Porch	-165.03 Sq ft	5.9 × 5.4	=	31.86
		7.7 × 9.3	=	71.61
		10.8 × 5.7	=	61.56
First Floor	3722.7 Sq ft	7 × 3.1	=	21.7
		0.5 × 2.47 × 2.47	=	3.06
		0.5 × 2.47 × 2.47	=	3.06
		10.8 × 2.47	=	26.73
		0.5 × 0.21 × 0.21	=	0.02
		18.65 × 0.21	=	3.96
		21.86 × 17.99	=	393.25
		0.5 × 3.18 × 3.18	=	5.06
		40.5 × 3.18	=	128.87
		43.68 × 4.7	=	205.31
		0.5 × 3.25 × 3.25	=	5.29
		21.86 × 3.25	=	71.11
		0.5 × 3.06 × 2.49	=	3.81
		43.68 × 3.06	=	133.61
		86.8 × 15.76	=	1367.92
		64 × 11.2	=	716.8
		61.5 × 5.5	=	338.25
		31.3 × 3.9	=	122.07
		14 × 3.3	=	46.2
		12.7 × 1.5	=	19.05
		24.3 × 2.7	=	65.61
		12.8 × 2.7	=	34.56
		7.4 × 1	=	7.4
Total Living Area (Rounded):	3723 Sq ft			
Non-living Area				
2 Car Built-in	517.47 Sq ft	22.3 × 13.6	=	303.28
		9.2 × 11.2	=	103.04
		9.5 × 11.7	=	111.15
Concrete Patio	420.49 Sq ft	10.51 × 40	=	420.48

Subject Photo Page

Borrower	N/A
Property Address	16626 Hamill Dr
City	Rosharon
County	Brazoria
State	TX
Zip Code	77583
Lender/Client	Gino Mendoza

Subject Front

16626 Hamill Dr

Sales Price	None
Gross Living Area	3,723
Total Rooms	10
Total Bedrooms	4
Total Bathrooms	3.1
Location	N;Res;
View	N;Res;
Site	87120
Quality	Q3
Age	6

Subject Rear

Subject Street

Interior Photos

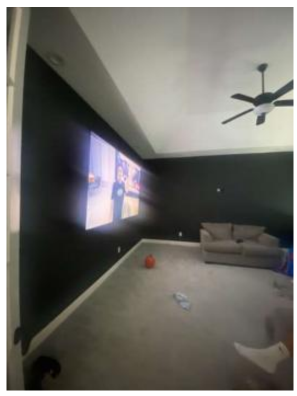
Borrower	N/A				
Property Address	16626 Hamill Dr				
City	Rosharon	County	Brazoria	State TX	Zip Code 77583
Lender/Client	Gino Mendoza				

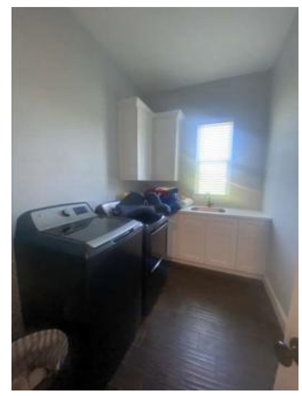

Dining

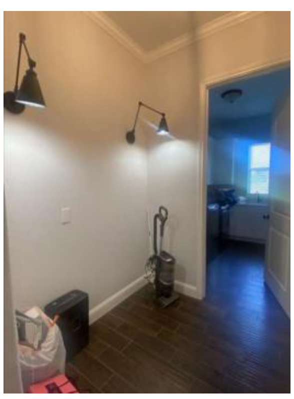

Living


Breakfast


Bath (Half)

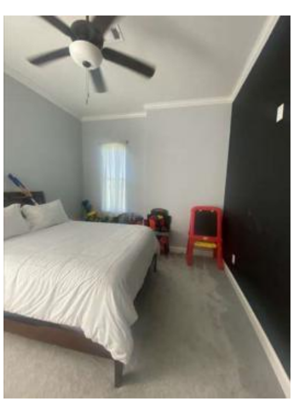

Media Room


Laundry

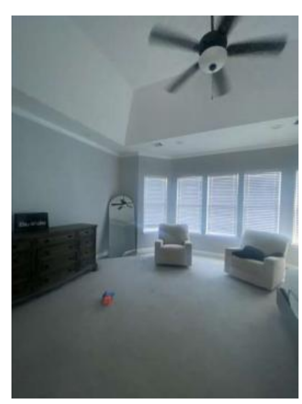

Study

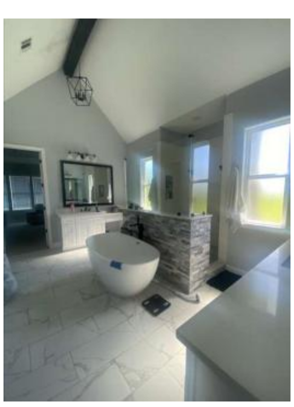

Kitchen

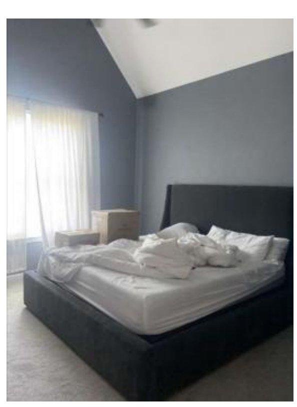

Bedroom


Bedroom


Bath


Primary Bedroom

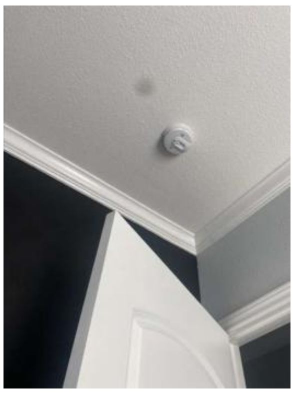

Primary Bath


Bedroom

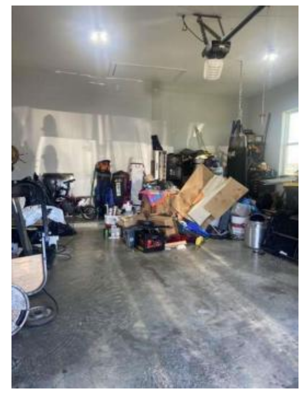

Bath

Interior Photos

Borrower	N/A						
Property Address	16626 Hamill Dr						
City	Rosharon	County	Brazoria	State	TX	Zip Code	77583
Lender/Client	Gino Mendoza						


Smoke Detector


Smoke Detector


Garage


AC Unit


Side View


Side View

Comparable Photo Page

Borrower	N/A						
Property Address	16626 Hamill Dr						
City	Rosharon	County	Brazoria	State	TX	Zip Code	77583
Lender/Client	Gino Mendoza						

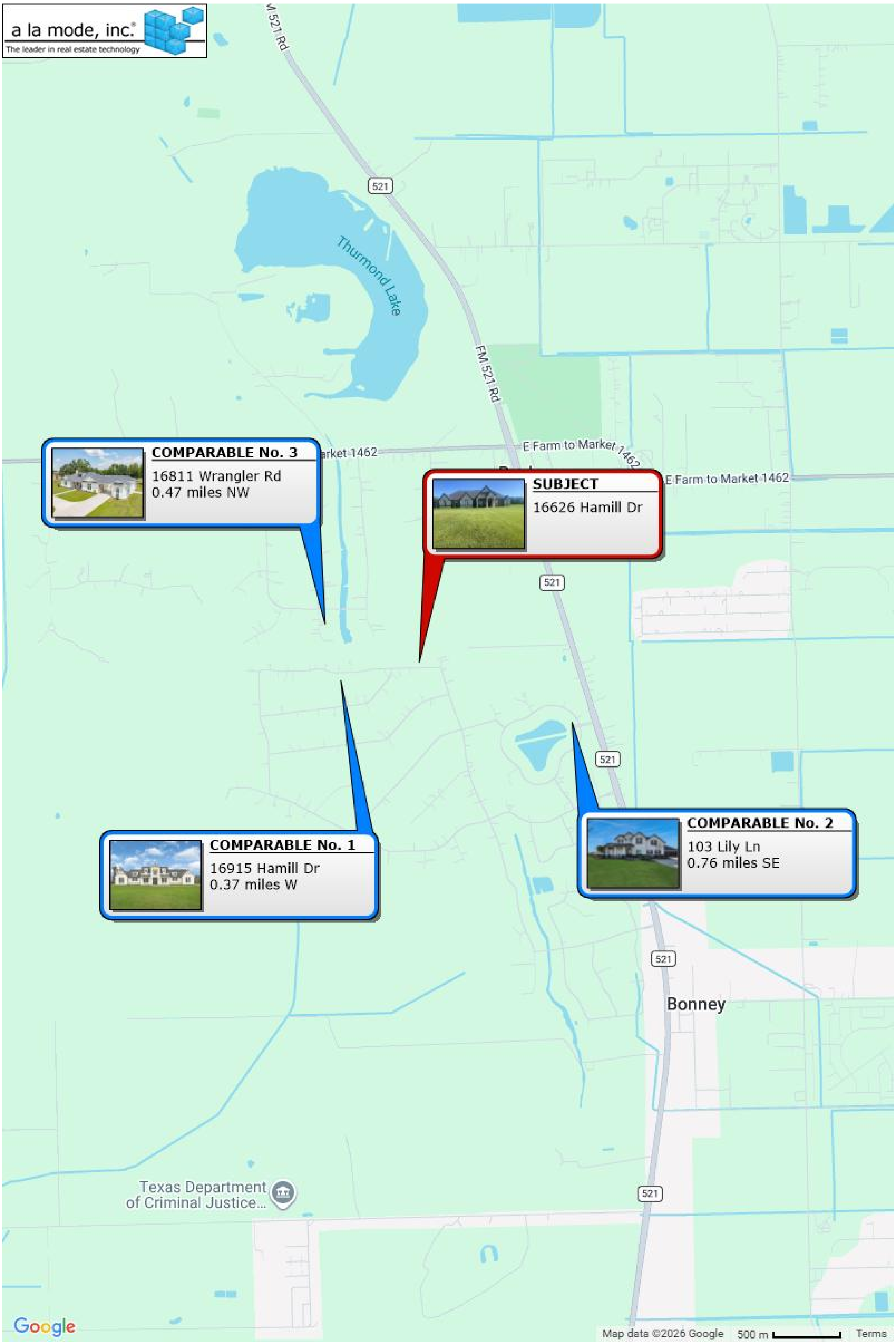
Comparable 1
16915 Hamill Dr

Comparable 2
103 Lily Ln

Comparable 3
16811 Wrangler Rd

Location Map

Borrower	N/A						
Property Address	16626 Hamill Dr						
City	Rosharon	County	Brazoria	State	TX	Zip Code	77583
Lender/Client	Gino Mendoza						



Accelerant National Insurance Company
(A Stock Company)
400 Northridge Road, Suite 800
Sandy Springs, GA 30350

REAL ESTATE APPRAISERS ERRORS AND OMISSIONS INSURANCE POLICY DECLARATIONS

NOTICE: THIS IS A "CLAIMS MADE AND REPORTED" POLICY. THIS POLICY REQUIRES THAT A CLAIM BE MADE AGAINST THE INSURED DURING THE POLICY PERIOD AND REPORTED TO THE INSURER, IN WRITING, DURING THE POLICY PERIOD OR EXTENDED REPORTING PERIOD.

PLEASE READ YOUR POLICY CAREFULLY.

Policy Number: NAX40PL101037-03 **Renewal of: NAX40PL101037-02**

1. **Named Insured: Oscar Ramirez**

2. **Address:** 3531 Satton Ranch Ln
Fulshear, TX 77441

3. **Policy Period:** **From: March 30, 2026** **To: March 30, 2027**
12:01 A.M. Standard Time at the address of the **Named Insured** as stated in item **2.** Above.

4. **Limit of Liability:**

	Each **Claim**	Policy Aggregate
Damages Limit of Liability	**4A. $ 1,000,000**	**4C. $ 1,000,000**
Claim Expenses Limit of Liability	**4B. $ 1,000,000**	**4D. $ 1,000,000**

5. **Deductible** (Inclusive of **Claims Expenses**):

	Each **Claim**	Aggregate
	5A. $500	**5B. $1,000**

6. **Policy Premium: $ 714**

7. **Retroactive Date: March 30, 2021**

8. **Notice to Company:** Notice of a **Claim** or Potential **Claim** should be sent to:
OREP Insurance Services: info@orep.org
6353 El Cajon Blvd, Suite 124-605
San Diego, CA 92115

9. **Program Administrator:** OREP Insurance Services, LLC – appraisers@orep.org

10. **Forms and Endorsements Attached at Policy Inception:** See Schedule of Forms

If required by state law, this policy will be countersigned by an authorized representative of the Company.

Date: March 24, 2026 By: Isaac Peck
Authorized Representative

OSCAR LEE RAMIREZ
10927 STARLING CREEK DR
RICHMOND, TX 77406

TALCB
TEXAS APPRAISER LICENSING & CERTIFICATION BOARD

Certified Residential Real Estate Appraiser

Appraiser: OSCAR LEE RAMIREZ

License #: 1360820-CR **License Expires: 03/31/2027**

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 Residential Real Estate Appraiser

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

Chelsea Buchholtz

Chelsea Buchholtz
Executive Director