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To: Potential Buyer

From: Lacey Cannon Properties (Broker)

Property Address: 14355 Chadbourne Dr Houston TX 77079

Date: 11/27/2025

(1) Broker obtained the attached information, identified as Appraisal with Square Footage

_____ from Seller

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

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

Lacey Cannon Properties

Broker DocuSigned by:

By: Lacey Cannon 11/28/2025
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Receipt of this notice is acknowledged by:

Signature _____ Date _____

Signature _____ Date _____

Lender: JPMorgan Chase Bank, N.A.

Date: July 22, 2021

Loan Number: 1382535562

Property Address: 14355 Chadbourne Dr
Houston, TX 77079

Matt J. Armand
14355 Chadbourne Dr,
Houston, TX 77079

Dear Matt J. Armand

Here is a copy of the appraisal report on your property.

This appraisal report was prepared in connection with your home loan application to Chase.

It contains important information about your property that will be considered in making a final decision on your home loan application and is subject to review and approval by Chase. You may receive additional copies of this appraisal with amendments or copies of additional appraisals on this property.

Chase is committed to maintaining appraiser independence and preventing attempts to influence appraisers in the preparation of appraisal reports, as well as avoiding any discrimination or bias in the appraisal process. If you believe that any person has attempted to influence the appraiser in the preparation of the appraisal of your property, or have any concerns with the reliability or credibility of the appraisal, please contact Chase mortgage support by calling 1-855-242-7346 Option "0", Option "0" as soon as possible to report any concerns of discrimination or bias or to discuss your options to contest the reliability of the appraisal.



Uniform Residential Appraisal Report

Ref# 1382535562
Ref# 1382535562
File # S-1195T-21

The purpose of this summary appraisal report is to provide the lender/client with an accurate, and adequately supported, opinion of the market value of the subject property.

Property Address 14355 Chadbourne Dr	City Houston	State TX	Zip Code 77079-6611
Borrower Matt Armand	Owner of Public Record Armand Matt J & Armand Staci M	County Harris	
Legal Description LT 2 BLK 10 NOTTINGHAM FOREST SEC 4			
Assessor's Parcel # 098-360-000-0002	Tax Year 2020	R.E. Taxes \$ 12070	
Neighborhood Name NOTTINGHAM FOREST	Map Reference 488H	Census Tract 4507.00	
Occupant <input checked="" type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> Vacant	Special Assessments \$ 0	<input checked="" type="checkbox"/> PUD	HOA \$ 350 <input checked="" type="checkbox"/> per year <input type="checkbox"/> per month
Property Rights Appraised <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold <input type="checkbox"/> Other (describe)			
Assignment Type <input type="checkbox"/> Purchase Transaction <input checked="" type="checkbox"/> Refinance Transaction <input type="checkbox"/> Other (describe)			
Lender/Client JPMorgan Chase	Address 201 N Central Ave Phoenix AZ 85004		
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 this appraisal? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
Report data source(s) used, offering price(s), and date(s).			
According to the HARMLS and the property owner, the subject is not currently listed and has not been listed within the past 12 months.			

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 borrower? Yes No

If Yes, report the total dollar amount and describe the items to be paid.

Note: Race and the racial composition of the neighborhood are not appraisal factors.

Neighborhood Characteristics	One-Unit Housing Trends	One-Unit Housing	Present Land Use %
Location <input checked="" type="checkbox"/> Urban <input type="checkbox"/> Suburban <input type="checkbox"/> Rural	Property Values <input type="checkbox"/> Increasing <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining	PRICE	One-Unit 90 %
Built-Up <input checked="" type="checkbox"/> Over 75% <input type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%	Demand/Supply <input type="checkbox"/> Shortage <input checked="" type="checkbox"/> In Balance <input type="checkbox"/> Over Supply	(\$000) (yrs)	2-4 Unit 1 %
Growth <input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow	Marketing Time <input checked="" type="checkbox"/> Under 3 mths <input type="checkbox"/> 3-6 mths <input type="checkbox"/> Over 6 mths	430 Low 52	Multi-Family 3 %
Neighborhood Boundaries		875 High 59	Commercial 6 %
Memorial Dr to the north, Briar Forest Dr to the south, N Kirkwood Rd to the east and N Elridge Pkwy to the west.		719 Pred. 55	Other Prk/Sch 0 %
Neighborhood Description			
The subject is located approximately 12 miles south west of Houston's CBD. Public education is provided by Houston ISD. Schools, shopping and employment centers are convenient to the area as it is self contained. Marketability is considered to be average to good when compared to surrounding neighborhoods.			
Market Conditions (including support for the above conclusions)			
All types of financing are available in the subject's market area with conventional financing being predominant. There is strong appeal for the area as it is close proximity to major employment centers.			

Dimensions No Survey Provided Area 9840 sf Shape Rectangular View N;Res;Res

Specific Zoning Classification No Zoning Zoning Description Deed Restricted Typical for the area.

Zoning Compliance Legal Legal Nonconforming (Grandfathered Use) No Zoning Illegal (describe)

Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use? Yes No If No, describe.

The subject's highest and best use is as improved.

Utilities	Public	Other (describe)	Public	Other (describe)	Off-site Improvements-Type	Public	Private
Electricity	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Water	<input checked="" type="checkbox"/>	Street Concrete	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Gas	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Sanitary Sewer	<input checked="" type="checkbox"/>	Alley None	<input type="checkbox"/>	<input type="checkbox"/>

FEMA Special Flood Hazard Area Yes No FEMA Flood Zone X FEMA Map # 48201C0640M FEMA Map Date 11/15/2019

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.

The subject's site has no apparent adverse site condition or external factors affecting the subject's marketability.

General Description	Foundation	Exterior Description	Interior
Units <input checked="" type="checkbox"/> One <input type="checkbox"/> One with Accessory Unit	<input checked="" type="checkbox"/> Concrete Slab <input type="checkbox"/> Crawl Space	Foundation Walls Concrete/Avg	Floors Wd/Crpt/Tle/Avg
# of Stories 1	<input type="checkbox"/> Full Basement <input type="checkbox"/> Partial Basement	Exterior Walls Brick/Wd/Avg	Walls Drywall/Avg
Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det./End Unit	Basement Area 0 sq. ft.	Roof Surface Composition/Avg	Trim/Finish Wd/Avg
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.	Basement Finish 0 %	Gutters & Downspouts Aluminum/Avg	Bath Floor Tile/Avg
Design (Style) Traditional	<input type="checkbox"/> Outside Entry/Exit <input type="checkbox"/> Sump Pump	Window Type Aluminum/Avg	Bath Wainscot Tile/Avg
Year Built 1966	Evidence of <input type="checkbox"/> Infestation	Storm Sash/Insulated Insulated/Avg	Car Storage <input type="checkbox"/> None
Effective Age (Yrs) 13	<input type="checkbox"/> Dampness <input type="checkbox"/> Settlement	Screens Aluminum/Avg	<input checked="" type="checkbox"/> Driveway # of Cars 2
Attic <input type="checkbox"/> None	Heating <input checked="" type="checkbox"/> FWA <input type="checkbox"/> HWBB <input type="checkbox"/> Radiant	Amenities <input type="checkbox"/> WoodStove(s) # 0	Driveway Surface Concrete
<input checked="" type="checkbox"/> Drop Stair <input type="checkbox"/> Stairs	<input type="checkbox"/> Other Fuel Electric	<input checked="" type="checkbox"/> Fireplace(s) # 1 <input checked="" type="checkbox"/> Fence Wd/Avg	<input checked="" type="checkbox"/> Garage # of Cars 2
<input type="checkbox"/> Floor <input type="checkbox"/> Scuttle	Cooling <input checked="" type="checkbox"/> Central Air Conditioning	<input checked="" type="checkbox"/> Patio/Deck Avg <input checked="" type="checkbox"/> Porch Covered	<input type="checkbox"/> Carport # of Cars 0
<input type="checkbox"/> Finished <input type="checkbox"/> Heated	<input type="checkbox"/> Individual <input type="checkbox"/> Other	<input type="checkbox"/> Pool None <input type="checkbox"/> Other None	<input type="checkbox"/> Att. <input checked="" type="checkbox"/> Det <input type="checkbox"/> Built-in

Appliances Refrigerator Range/Oven Dishwasher Disposal Microwave Washer/Dryer Other (describe)

Finished area above grade contains: 9 Rooms 4 Bedrooms 2.1 Bath(s) 2674 Square Feet of Gross Living Area Above Grade

Additional features (special energy efficient items, etc.)

The subjects features are typical of many homes in the area in terms of material, design and quality of finish. Personal property (if any) was not included in the final opinion of value.

Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.).

C3;Kitchen-updated-one to five years ago;Bathrooms-updated-one to five years ago;The subject Kitchen blt-ins (dishwasher) good condition. The borrowers extensively updated/renovated the subject property since the aquired the subject property on 09/12/2012.

Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? Yes No If Yes, describe

There were no readily observable items that were considered to be a physical deficiency.

Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? Yes No If No, describe

The property has no observed functional or external obsolescence.

