

***** INVOICE *****

File Number: 26r0149

02/04/2026

Cameren & Brooke Strickler
24006 Eagle Sage Ln
Katy, TX 77493

Borrower : Cameren & Brooke Strickler

Invoice # :
Order Date :
Reference/Case # :
PO Number :

24006 Eagle Sage Ln
Katy, TX 77493

Appraisal	\$	325.00
	\$	-----
Invoice Total	\$	325.00
State Sales Tax @	\$	0.00
Deposit	(\$)
Deposit	(\$)

Amount Due	\$	325.00

Terms:

Please Make Check Payable To:

Chris Gamble
4410 Huntwood Hills Ln
Katy, TX 77494

Fed. I.D. #: 47-4875908

Thank You!

APPRAISAL OF



A Single Family Residence

LOCATED AT:

24006 Eagle Sage Ln
Katy, TX 77493

FOR:

Cameren & Brooke Strickler
24006 Eagle Sage Ln
Katy, TX, 77493

BORROWER:

Cameren & Brooke Strickler

AS OF:

January 30, 2026

BY:

Christopher Thomas Gamble

Cameren & Brooke Strickler
24006 Eagle Sage Ln
Katy, TX 77493

File Number: 26r0149

In accordance with your request, I have appraised the real property at:

24006 Eagle Sage Ln
Katy, TX 77493

The purpose of this appraisal is to develop an opinion of the market value of the subject property, as improved. The property rights appraised are the fee simple interest in the site and improvements.

In my opinion, the market value of the property as of January 30, 2026 is:

\$399,000
Three Hundred Ninety-Nine Thousand Dollars

The attached report contains the description, analysis and supportive data for the conclusions, final opinion of value, descriptive photographs, limiting conditions and appropriate certifications.

Sincerely,



Christopher Thomas Gamble

Uniform Residential Appraisal Report

File No. 26R0149

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.

SUBJECT	Property Address 24006 Eagle Sage Ln City Katy State TX Zip Code 77493
	Borrower Cameren & Brooke Strickler Owner of Public Record Cameren & Brooke Strickler County Harris
	Legal Description Lot 2, Block 1, Katy Oaks, Section 3
	Assessor's Parcel # 135-991-001-0002 Tax Year 2025 R.E. Taxes \$ 8,500
	Neighborhood Name Katy Oaks Map Reference 26420 Census Tract 5429.02
	Occupant <input checked="" type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> Vacant Special Assessments \$ 0 <input checked="" type="checkbox"/> PUD HOA \$ 600 <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 type="checkbox"/> Refinance Transaction <input checked="" type="checkbox"/> Other (describe) Asset Valuation
	Lender/Client Cameren & Brooke Strickler Address 24006 Eagle Sage Ln, Katy, TX 77493
	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). **Tax Records and HARMLS**

CONTRACT	I <input type="checkbox"/> did <input type="checkbox"/> 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? <input type="checkbox"/> Yes <input type="checkbox"/> 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? <input type="checkbox"/> Yes <input type="checkbox"/> 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 type="checkbox"/> Urban <input checked="" type="checkbox"/> Suburban <input type="checkbox"/> Rural	Property Values <input type="checkbox"/> Increasing <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining	PRICE _____ AGE _____	One-Unit 95 %
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 _____ %
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	300 Low 9	Multi-Family _____ %
Neighborhood Boundaries The neighborhood is bounded by Morton Rd to the north, Mason creek Hike & Bike Trl to the south, Winchester Ranch Trl to the east and Porter Rd to the west.		425 High 15	Commercial _____ %
Neighborhood Description The subject is located west of Houston's central business district, in an outlying town of homes similar to the subject in terms of age, size, and quality. The area provides adequate local shopping and services. No adverse neighborhood factors were noted or reported.		370 Pred. 11	Other Vacant 5 %

Market Conditions (including support for the above conclusions) **The subject neighborhood is relatively stable and balanced. The overall supply/demand for properties in this area is good as is evidenced by the ratio of active listings to recent sales. Properties in the subject marketing area will qualify for conventional, FHA and VA financing.**

SITE	Dimensions No Survey Provided Area 5750 sf Shape Rectangular View N;Res;
	Specific Zoning Classification No Zoning Zoning Description None Exits
	Zoning Compliance <input type="checkbox"/> Legal <input type="checkbox"/> Legal Nonconforming (Grandfathered Use) <input checked="" type="checkbox"/> No Zoning <input type="checkbox"/> Illegal (describe)
	Is the highest and best use of the subject property as improved (or as proposed per plans and specifications) the present use? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe. Highest & Best Use was based on the following criteria: 1-Legally Permissible; 2-Physically Possible; 3-Financially Feasible; 4-Maximally Productive
	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"/> <input 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"/> <input type="checkbox"/> Alley None <input type="checkbox"/> <input type="checkbox"/>
	FEMA Special Flood Hazard Area <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No FEMA Flood Zone X FEMA Map # 48201C0585M 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. _____

GENERAL DESCRIPTION	FOUNDATION	EXTERIOR DESCRIPTION materials/condition	INTERIOR materials/condition
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 Carpet, Tile/Avg
# of Stories 2	<input type="checkbox"/> Full Basement <input type="checkbox"/> Partial Basement	Exterior Walls Brick,FCB/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 Painted/Avg
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.	Basement Finish 0 %	Gutters & Downspouts Metal/Avg	Bath Floor C Tile/Avg
Design (Style) New Amer.	<input type="checkbox"/> Outside Entry/Exit <input type="checkbox"/> Sump Pump	Window Type Vinyl Frame/Avg	Bath Wainscot C Tile/Avg
Year Built 2015	Evidence of <input type="checkbox"/> Infestation	Storm Sash/Insulated None	Car Storage <input type="checkbox"/> None
Effective Age (Yrs) 6	<input type="checkbox"/> Dampness <input type="checkbox"/> Settlement	Screens Yes/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 Gas	<input checked="" type="checkbox"/> Fireplace(s) # 1 <input checked="" type="checkbox"/> Fence Wood	<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 Back <input checked="" type="checkbox"/> Porch Front	<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 checked="" type="checkbox"/> Att. <input type="checkbox"/> Det. <input type="checkbox"/> Built-in
Appliances <input type="checkbox"/> Refrigerator <input checked="" type="checkbox"/> Range/Oven <input checked="" type="checkbox"/> Dishwasher <input checked="" type="checkbox"/> Disposal <input checked="" type="checkbox"/> Microwave <input type="checkbox"/> Washer/Dryer <input type="checkbox"/> Other (describe)			
Finished area above grade contains: 8 Rooms 4 Bedrooms 2.1 Bath(s) 2,833 Square Feet of Gross Living Area Above Grade			
Additional features (special energy efficient items, etc.) The property features typical energy efficient items such as insulation, fans, and window treatments.			
Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.) C4;No updates in the prior 15 years;Noted physical depreciation is attributable to normal wear and tear and has been calculated on a modified age:life basis. No functional or external obsolescence was noted at the time of inspection. Utilities were on and functioning at the time of inspection.			
Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If Yes, describe. _____			
Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe. _____			

Uniform Residential Appraisal Report

File No. 26r0149

There are **3** comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ **355,000** to \$ **370,000**
 There are **9** comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ **303,500** to \$ **420,000**

SALES COMPARISON APPROACH

FEATURE	SUBJECT	COMPARABLE SALE NO. 1		COMPARABLE SALE NO. 2		COMPARABLE SALE NO. 3	
24006 Eagle Sage Ln Address Katy, TX 77493		24035 Cane Fields Rd Katy, TX 77493		24139 Orange Orchard Ln Katy, TX 77493		24003 Morrison Ln Katy, TX 77493	
Proximity to Subject		0.10 miles NW		0.22 miles NW		0.24 miles NW	
Sale Price	\$	\$ 410,000		\$ 345,000		\$ 420,000	
Sale Price/Gross Liv. Area	\$ 0.00 sq. ft.	\$ 152.99 sq. ft.		\$ 143.21 sq. ft.		\$ 156.83 sq. ft.	
Data Source(s)		HARMLS #96456625;DOM 42		HARMLS #70560486;DOM 13		HARMLS #13047363;DOM 10	
Verification Source(s)		Tax Recds / Ext. Insp./List Agt		Tax Recds / Ext. Insp./List Agt		Tax Recds / Ext. Insp./List Agt	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
Sale or Financing Concessions		ArmLth Conv;0		ArmLth Conv;0		ArmLth Conv;0	
Date of Sale/Time		s12/25;c11/25		s10/25;c09/25		s09/25;c08/25	
Location	N;Res;	N;Res;		N;Res;		N;Res;	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site	5750 sf	7006 sf	-1,300	11123 sf	-5,400	9152 sf	-3,400
View	N;Res;	N;Res;		N;Res;		N;Res;	
Design (Style)	DT2;New Amer.	DT1;Ranch	0	DT1;Ranch	0	DT1;Ranch	0
Quality of Construction	Q4	Q4		Q4		Q4	
Actual Age	11	11		12	0	12	0
Condition	C4	C3	-20,000	C4		C3	-20,000
Above Grade	Total Bdrms Baths	Total Bdrms Baths	-4,000	Total Bdrms Baths	4,000	Total Bdrms Baths	4,000
Room Count	8 4 2.1	7 4 3.0	0	7 3 2.0	0	7 3 2.0	0
Gross Living Area 75	2,833 sq. ft.	2,680 sq. ft.	11,500	2,409 sq. ft.	31,800	2,678 sq. ft.	11,600
Basement & Finished Rooms Below Grade	0sf	0sf		0sf		0sf	
Functional Utility	Average	Average		Average		Average	
Heating/Cooling	FWA C/Air	FWA C/Air		FWA C/Air		FWA C/Air	
Energy Efficient Items	Insulation,Fans	Insulation,Fans		Insulation,Fans		Insulation,Fans	
Garage/Carport	2ga2dw	2ga2dw		2ga2dw		2ga2dw	
Porch/Patio/Deck	Patio,Porch	Patio,Porch		Patio,Porch		Patio,Porch	
Fireplace	1 F/P	1 F/P		None	3,000	None	3,000
Fence,Pool	Fence	Fence		Fence		Fence	
Net Adjustment (Total)		<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ 13,800	<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 33,400	<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ 4,800
Adjusted Sale Price of Comparables		Net Adj. -3.4% Gross Adj. 9.0%	\$ 396,200	Net Adj. 9.7% Gross Adj. 12.8%	\$ 378,400	Net Adj. -1.1% Gross Adj. 10.0%	\$ 415,200

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) **Tax Records & HARMLS**

My research did did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.

Data source(s) **Tax Records & HARMLS**

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 NO. 1		COMPARABLE SALE NO. 2		COMPARABLE SALE NO. 3	
Date of Prior Sale/Transfer							
Price of Prior Sale/Transfer							
Data Source(s)	HARMLS/Tax Records	HARMLS/Tax Records		HARMLS/Tax Records		HARMLS/Tax Records	
Effective Date of Data Source(s)	01/30/2026	01/30/2026		01/30/2026		01/30/2026	

Analysis of prior sale or transfer history of the subject property and comparable sales **Research reveals that unless noted above, no market activity or agreements on the subject within the past 36 months nor on the sales within the past 12 months other than those transactions utilized in this analysis.**

Summary of Sales Comparison Approach. **Sales data considered to be similar to the subject property were found to be very limited following a thorough search of available sources. The sales used are concluded to be the most recent and similar data currently available. Adjustments were made based on paired sales analysis, the most recent statistical information and appraiser experience. The adjusted comparable sales provide a reasonable range of values for the subject property. No superior sales data were found for analysis. The sales comparison approach is given the most weight in arriving at the value estimate because it best reflects actual actions of buyers and sellers in the market place. All the comparable sales used in this report were given equal weight and consideration in determining the final value estimate. Each comparable used has different similarities to the subject and as a result, all play a part in the final reconciliation of value.**

Indicated Value by Sales Comparison Approach \$ **399,000**

Indicated Value by: Sales Comparison Approach \$399,000 Cost Approach (if developed) \$ 0 Income Approach (if developed) \$ 0

See Addendum.

RECONCILIATION

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 \$ **399,000** as of **01/30/2026**, which is the date of inspection and the effective date of this appraisal.

Uniform Residential Appraisal Report

File No. 26r0149

ADDITIONAL COMMENTS

COST APPROACH TO VALUE (not required by Fannie Mae)

Provide adequate information for the lender/client to replicate the below cost figures and calculations.

Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) See Attached Addendum

COST APPROACH

ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input checked="" type="checkbox"/> REPLACEMENT COST NEW	OPINION OF SITE VALUE = \$ 80,000
Source of cost data DwellingCost.com	Dwelling 2,833 Sq. Ft. @ \$ = \$ 0
Quality rating from cost service Average Effective date of cost data 01/2026	Sq. Ft. @ \$ = \$
Comments on Cost Approach (gross living area calculations, depreciation, etc.)	
The cost approach was not developed as it is not considered necessary for credible assignment results. Further, for properties of the subject's age, accurately estimating accrued depreciation, which directly impacts the conclusion derived from the cost approach, is difficult and prone to error. Given the availability of adequate sales, the sales comparison approach was given all the weight.	Garage/Carport 454 Sq. Ft. @ \$ = \$ 0
	Total Estimate of Cost-New = \$ 0
	Less 75 Physical Functional External
	Depreciation \$0 = \$ (0)
	Depreciated Cost of Improvements = \$ 0
	"As-is" Value of Site Improvements = \$
Estimated Remaining Economic Life (HUD and VA only) 69 Years	INDICATED VALUE BY COST APPROACH = \$ 0

INCOME

INCOME APPROACH TO VALUE (not required by Fannie Mae)

Estimated Monthly Market Rent \$ _____ X Gross Rent Multiplier _____ = \$ _____ Indicated Value by Income Approach

Summary of Income Approach (including support for market rent and GRM) **The subject's market area has few or no rentals preventing calculation of a valid Gross Rent Multiplier, therefore the income approach is not applicable.**

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 _____ Total number of units sold _____

Total number of units rented _____ Total number of units for sale _____ Data source(s) _____

Was the project created by the conversion of an 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. _____

Uniform Residential Appraisal Report

File No. 26r0149

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 following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

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 complete visual inspection of the interior and exterior areas 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.

INTENDED USE: The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: The intended user of this appraisal report is the lender/client.

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.

Uniform Residential Appraisal Report

File No. 26r0149

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 complete 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 (such as approval of a pending mortgage loan application).
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 lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.
21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

Uniform Residential Appraisal Report

File No. 26r0149

22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/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.

23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.

24. 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.

25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

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 *Chris Gamble*
Name Christopher Thomas Gamble
Company Name Platinum Appraisal Group
Company Address 4410 Huntwood Hills Ln
Katy, TX 77494
Telephone Number 281-330-7857
Email Address platinumappraisalgroup@yahoo.com
Date of Signature and Report 02/04/2026
Effective Date of Appraisal 01/30/2026
State Certification # 1331127-R
or State License # _____
or Other (describe) _____ State # _____
State TX
Expiration Date of Certification or License 06/30/2026

ADDRESS OF PROPERTY APPRAISED

24006 Eagle Sage Ln
Katy, TX 77493

APPRAISED VALUE OF SUBJECT PROPERTY \$ 399,000

LENDER/CLIENT

Name _____
Company Name Cameran & Brooke Strickler
Company Address 24006 Eagle Sage Ln
Katy, TX 77493
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 _____

Condition Ratings and Definitions

C1 The improvements have been very recently constructed and have not previously been occupied. The entire structure and all components are new and the dwelling features no physical depreciation.*

**Note: Newly constructed improvements that feature recycled materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100% new foundation and the recycled materials and the recycled components have been rehabilitated/re-manufactured into like-new condition. Recently constructed improvements that have not been previously occupied are not considered "new" if they have any significant physical depreciation (i.e., newly constructed dwellings that have been vacant for an extended period of time without adequate maintenance or upkeep).*

C2 The improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finishes have been updated and/or replaced with components that meet current standards. Dwellings in this category either are almost new or have been recently completely renovated and are similar in condition to new construction.

**Note: The improvements represent a relatively new property that is well maintained with no deferred maintenance and little or no physical depreciation, or an older property that has been recently completely renovated.*

C3 The improvements are well maintained and feature limited physical depreciation due to normal wear and tear. Some components, but not every major building component, may be updated or recently rehabilitated. The structure has been well maintained.

**Note: The improvement is in its first-cycle of replacing short-lived building components (appliances, floor coverings, HVAC, etc.) and is being well maintained. Its estimated effective age is less than its actual age. It also may reflect a property in which the majority of short-lived building components have been replaced but not to the level of a complete renovation.*

C4 The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.

**Note: The estimated effective age may be close to or equal to its actual age. It reflects a property in which some of the short-lived building components have been replaced, and some short-lived building components are at or near the end of their physical life expectancy; however, they still function adequately. Most minor repairs have been addressed on an ongoing basis resulting in an adequately maintained property.*

C5 The improvements feature obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation, or updating. The functional utility and overall livability is somewhat diminished due to condition, but the dwelling remains useable and functional as a residence.

**Note: Some significant repairs are needed to the improvements due to the lack of adequate maintenance. It reflects a property in which many of its short-lived building components are at the end of or have exceeded their physical life expectancy but remain functional.*

C6 The improvements have substantial damage or deferred maintenance with deficiencies or defects that are severe enough to affect the safety, soundness, or structural integrity of the improvements. The improvements are in need of substantial repairs and rehabilitation, including many or most major components.

**Note: Substantial repairs are needed to the improvements due to the lack of adequate maintenance or property damage. It reflects a property with conditions severe enough to affect the safety, soundness, or structural integrity of the improvements.*

Quality Ratings and Definitions

Q1 Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.

Q2 Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residences constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high-quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.

Q3 Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.

Q4 Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.

Q5 Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.

Q6 Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure.

Definitions of Not Updated, Updated, and Remodeled

Not Updated

Little or no updating or modernization. This description includes, but is not limited to, new homes.

Residential properties of fifteen years of age or less often reflect an original condition with no updating, if no major components have been replaced or updated. Those over fifteen years of age are also considered not updated if the appliances, fixtures, and finishes are predominantly dated. An area that is 'Not Updated' may still be well maintained and fully functional, and this rating does not necessarily imply deferred maintenance or physical /functional deterioration.

Updated

The area of the home has been modified to meet current market expectations. These modifications are limited in terms of both scope and cost.

An updated area of the home should have an improved look and feel, or functional utility. Changes that constitute updates include refurbishment and/or replacing components to meet existing market expectations. Updates do not include significant alterations to the existing structure.

Remodeled

Significant finish and/or structural changes have been made that increase utility and appeal through complete replacement and/or expansion.

A remodeled area reflects fundamental changes that include multiple alterations. These alterations may include some or all of the following: replacement of a major component (cabinet(s), bathtub, or bathroom tile), relocation of plumbing/gas fixtures/appliances, significant structural alterations (relocating walls, and/or the addition of square footage). This would include a complete gutting and rebuild.

Explanation of Bathroom Count

The number of full and half baths is reported by separating the two values by a period. The full bath is represented to the left of the period. The half bath count is represented to the right of the period. Three-quarter baths are to be counted as a full bath in all cases. Quarter baths (baths that feature only toilet) are not to be included in the bathroom count.

ADDENDUM

Borrower: Cameren & Brooke Strickler

File No.: 26r0149

Property Address: 24006 Eagle Sage Ln

Case No.:

City: Katy

State: TX

Zip: 77493

Lender: Cameren & Brooke Strickler

Intended use

This is an Appraisal Report which is intended to comply with the reporting requirements set forth under the Standard Rules of the Uniform Standard of Professional Practice of the Appraisal Foundation and the requirements of FIRREA. The Intended User of this appraisal report is the Lender/Client. The Intended Use is to evaluate the property that is the subject of this appraisal for asset valuation purposes only. No additional Intended Users are identified by the appraiser.

Purpose

The purpose of this report is to estimate the market value of the subject property, as defined in this report, on behalf of referenced client as the intended user of this report. The only function of the appraisal is to assist the client mentioned in this report, in evaluating the subject property for lending purposes. The use of this appraisal by anyone other than the stated intended user, or for any other use than the stated intended use, is prohibited.

Scope

The scope of this appraisal was to inspect the subject neighborhood and subject property; unless otherwise stated within this report, collect, analyze, confirm, and report pertinent data and reconcile the data into a final estimate of market value, as defined in this report, for the subject property. Information, estimates, and opinions furnished to the appraiser and contained in this report were obtained from sources considered reliable and believed to be true and correct.

Final Reconciliation

The market data and cost approach were employed in this report. However, the market approach was given greater consideration because it reflects the actions of the typical buyer and seller in the real estate market. The income approach was not used in this report because homes in this area are typically not used for income producing purposes.

The final value estimate precludes undisclosed conditions (such as easements, interest, or encroachments) that may be exhibited in the title report survey.

The value of the subject property is based on the assumption that subsidence is not present on the subject site, since none was apparent upon inspection. If subsidence does exist, the estimate market value is subject to revision. The appraiser is not an expert in this field, therefore the lender is urged to retain an expert in this field, if desired.

I certify to the best of my knowledge and belief that the statements of fact contained in this report are true and correct.

The reported analysis, opinions, and conclusions are limited only by the reported assumptions and limited conditions, and are my personal, unbiased, professional analysis, opinions, and conclusions.

I have no present prospective interest in the property that is the subject property of this report, and I have no personal interest or bias with respect to the parties involved.

I have made a personal observation of the property that is the subject of this report.

Additional Comments

The digital signature found on this report is from the reported appraiser. No one other than the appraiser has access to the signature.

Cost Approach Comments

Estimated RCN is based on Marshall-Swift cost estimates and local construction costs. Physical depreciation is calculated using the age/life straight-line method. No functional or external depreciation was noted. The cost approach is given limited consideration due to the age and condition of the subject improvements.

Land/improvement ratio is typical for this area.

Zoning Description

There is no zoning in the subject area, lack of zoning is typical and does not affect marketability or value. In regards to the lack of zoning; if the subject property was destroyed the house could be rebuilt in a similar style and still be a viable part of the present market. Supported by Highest and Best Use. All comparables used have similar zoning.

Support for the Opinion of Site Value

Site value is based on valuation estimates obtained from the Central Appraisal District, area agents and brokers, and paired sales analysis performed on land sales (when available) surrounding the subject property. Additional site value information was compiled through the extraction of the site values of improved properties in the subject's immediate area and from any information on land transactions in the area when available. Supporting land data is being retained in the appraiser's files.

Extra Comments

Smoke Detectors, Carbon Monoxide Detectors, and Water Heaters that are double strapped are not required in the State of Texas.

ADDENDUM

Borrower: Cameren & Brooke Strickler

File No.: 26r0149

Property Address: 24006 Eagle Sage Ln

Case No.:

City: Katy

State: TX

Zip: 77493

Lender: Cameren & Brooke Strickler

and up to 12 months old from the effective date of this report.

The appraiser certifies and agrees that this appraisal was prepared in accordance with the requirements of Title XI of the Financial Institutions, Reform, Recovery, and Enforcement Act (FIRREA) of 1989, as amended (12 U.S.C. 3331 et seq.), and any applicable implementing regulations in effect at the time the appraiser signs the appraisal certification.

There is no evidence of any mining, drilling or fracking in the subject's immediate area.

Unless otherwise stated, it is understood that there is no personal property involved in the estimation of value in this report.

The gla of the subject property was calculated in accordance with page 3 of the ANSI Z765 standard.

All adjustments were based on paired sales analysis and/or the extraction method when needed.

Due to the last 12 months being considered stable, no time adjustment was needed or warranted.

Market Conditions Addendum to the Appraisal Report

File No. 26r0149

The purpose of this addendum is to provide the lender/client with a clear and accurate understanding of the market trends and conditions prevalent in the subject neighborhood. This is a required addendum for all appraisal reports with an effective date on or after April 1, 2009.

Property Address **24006 Eagle Sage Ln** City **Katy** State **TX** Zip Code **77493**

Borrower **Cameren & Brooke Strickler**

Instructions: The appraiser must use the information required on this form as the basis for his/her conclusions, and must provide support for those conclusions, regarding housing trends and overall market conditions as reported in the Neighborhood section of the appraisal report form. The appraiser must fill in all the information to the extent it is available and reliable and must provide analysis as indicated below. If any required data is unavailable or is considered unreliable, the appraiser must provide an explanation. It is recognized that not all data sources will be able to provide data for the shaded areas below; if it is available, however, the appraiser must include the data in the analysis. If data sources provide the required information as an average instead of the median, the appraiser should report the available figure and identify it as an average. Sales and listings must be properties that compete with the subject property, determined by applying the criteria that would be used by a prospective buyer of the subject property. The appraiser must explain any anomalies in the data, such as seasonal markets, new construction, foreclosures, etc.

Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)	4	3	2	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)	0.67	1.00	0.67	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Total # of Comparable Active Listings	Unavailable	Unavailable	3	<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	Unavailable	Unavailable	4.48	<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Median Comparable Sale Price	364,500	320,000	377,500	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Sales Days on Market	24	18	28	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Comparable List Price	Unavailable	Unavailable	369,786	<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Listings Days on Market	Unavailable	Unavailable	67	<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Sale Price as % of List Price	96.80%	96.60%	100.00%	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Seller-(developer, builder, etc.)paid financial assistance prevalent?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing

Explain in detail the seller concessions trends for the past 12 months (e.g., seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs, condo fees, options, etc.).
Seller concessions of 0 to 3% are typical for the past 12 months.

Are foreclosure sales (REO sales) a factor in the market? Yes No If yes, explain (including the trends in listings and sales of foreclosed properties).

Cite data sources for above information. Houston Association of Realtors Multiple Listing Service

Summarize the above information as support for your conclusions in the Neighborhood section of the appraisal report form. If you used any additional information, such as an analysis of pending sales and/or expired and withdrawn listings, to formulate your conclusions, provide both an explanation and support for your conclusions.

Appraiser's "Inventory Analysis," "Median Sale & List Price, DOM" and other observations in this addendum are based on the data source identified above, which appraiser generally believes to be an acceptable source of market data. However, the appraiser cannot verify all of the information in that data source and cannot guarantee the accuracy of such data or conclusions based thereon. The appraiser also cannot guarantee future market conditions affecting the subject property. Minimal numbers of comparable sales or listings may display misleading conclusions due to the absence of a credible sized sample base from which to extrapolate data. Comparing Numbers from a six month period versus a three month period can be misleading. The numbers above also do not take into account if the sales have larger lots, swimming pools, etc.; therefore this information can be misleading and is listed as "Stable" as the overall trend.

If the subject is a unit in a condominium or cooperative project, complete the following: Project Name: _____

Subject Project Data	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)				<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)				<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Total # of Active Comparable Listings				<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Months of Unit Supply (Total Listings/Ab. Rate)				<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing

Are foreclosure sales (REO sales) a factor in the project? Yes No If yes, indicate the number of REO listings and explain the trends in listings and sales of foreclosed properties.

Summarize the above trends and address the impact on the subject unit and project.

APPRAISER

Signature *Chris Gamble*
 Name Christopher Thomas Gamble
 Company Name Platinum Appraisal Group
 Company Address 4410 Huntwood Hills Ln
Katy, TX 77494
 State License/Certification # 1331127-R State TX
 Email Address platinumappraisalgroup@yahoo.com

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature _____
 Name _____
 Company Name _____
 Company Address _____
 State License/Certification # _____ State _____
 Email Address _____

MARKET RESEARCH & ANALYSIS

CONDO/CO-OP PROJECTS

APPRAISER

SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: Cameren & Brooke Strickler	File No.: 26r0149	
Property Address: 24006 Eagle Sage Ln	Case No.:	
City: Katy	State: TX	Zip: 77493
Lender: Cameren & Brooke Strickler		



**FRONT VIEW OF
SUBJECT PROPERTY**

Appraised Date: January 30, 2026
Appraised Value: \$ 399,000



**REAR VIEW OF
SUBJECT PROPERTY**



STREET SCENE

INTERIOR PHOTOS

Borrower: Cameren & Brooke Strickler	File No.: 26r0149	
Property Address: 24006 Eagle Sage Ln	Case No.:	
City: Katy	State: TX	Zip: 77493
Lender: Cameren & Brooke Strickler		



Kitchen

Comment:



Living Area

Description:

Comment:



Bathroom

Description:
1/2 Bath

Comment:

INTERIOR PHOTOS

Borrower: Cameren & Brooke Strickler	File No.: 26r0149	
Property Address: 24006 Eagle Sage Ln	Case No.:	
City: Katy	State: TX	Zip: 77493
Lender: Cameren & Brooke Strickler		



Dining Room

Comment:



Bedroom

Comment:



Bathroom

Comment:

INTERIOR PHOTOS

Borrower: Cameren & Brooke Strickler	File No.: 26r0149	
Property Address: 24006 Eagle Sage Ln	Case No.:	
City: Katy	State: TX	Zip: 77493
Lender: Cameren & Brooke Strickler		



Comment:
Breakfast Area



Game Room

Comment:



Bedroom

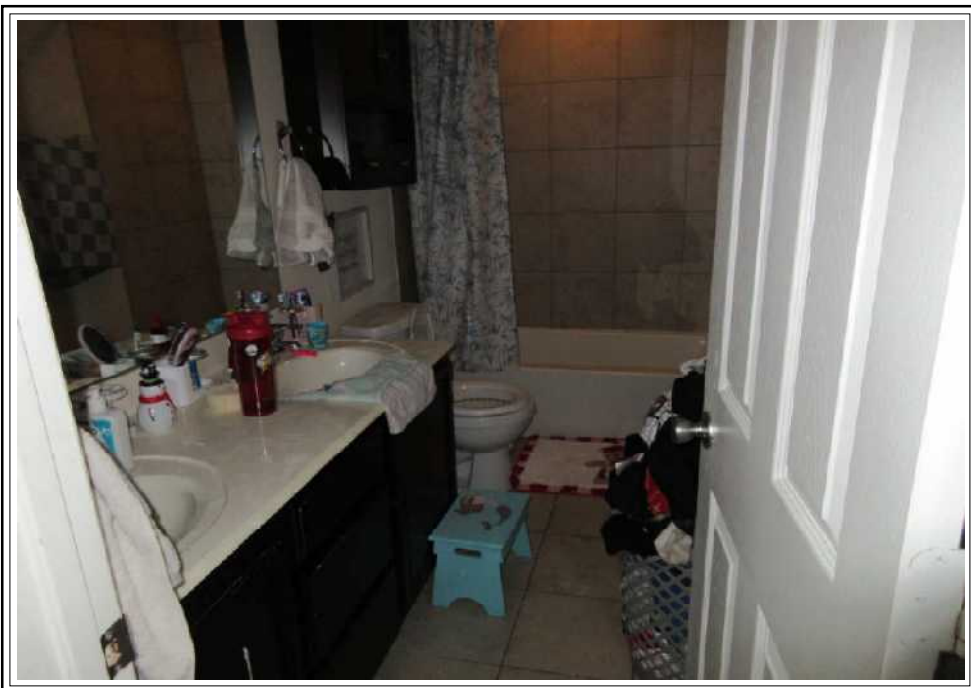
Comment:

Borrower: Cameren & Brooke Strickler
Property Address: 24006 Eagle Sage Ln
City: Katy
Lender: Cameren & Brooke Strickler

File No.: 26r0149
Case No.:
State: TX
Zip: 77493



Bedroom



Bathroom



Bedroom

Borrower: Cameren & Brooke Strickler
Property Address: 24006 Eagle Sage Ln
City: Katy
Lender: Cameren & Brooke Strickler

File No.: 26r0149
Case No.:
State: TX
Zip: 77493



Side View



Side View



Alternate Street View

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Cameren & Brooke Strickler	File No.: 26r0149
Property Address: 24006 Eagle Sage Ln	Case No.:
City: Katy	State: TX Zip: 77493
Lender: Cameren & Brooke Strickler	



COMPARABLE SALE #1

24035 Cane Fields Rd
Katy, TX 77493
Sale Date: s12/25;c11/25
Sale Price: \$ 410,000



COMPARABLE SALE #2

24139 Orange Orchard Ln
Katy, TX 77493
Sale Date: s10/25;c09/25
Sale Price: \$ 345,000



COMPARABLE SALE #3

24003 Morrison Ln
Katy, TX 77493
Sale Date: s09/25;c08/25
Sale Price: \$ 420,000

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Cameren & Brooke Strickler	File No.: 26r0149
Property Address: 24006 Eagle Sage Ln	Case No.:
City: Katy	State: TX Zip: 77493
Lender: Cameren & Brooke Strickler	



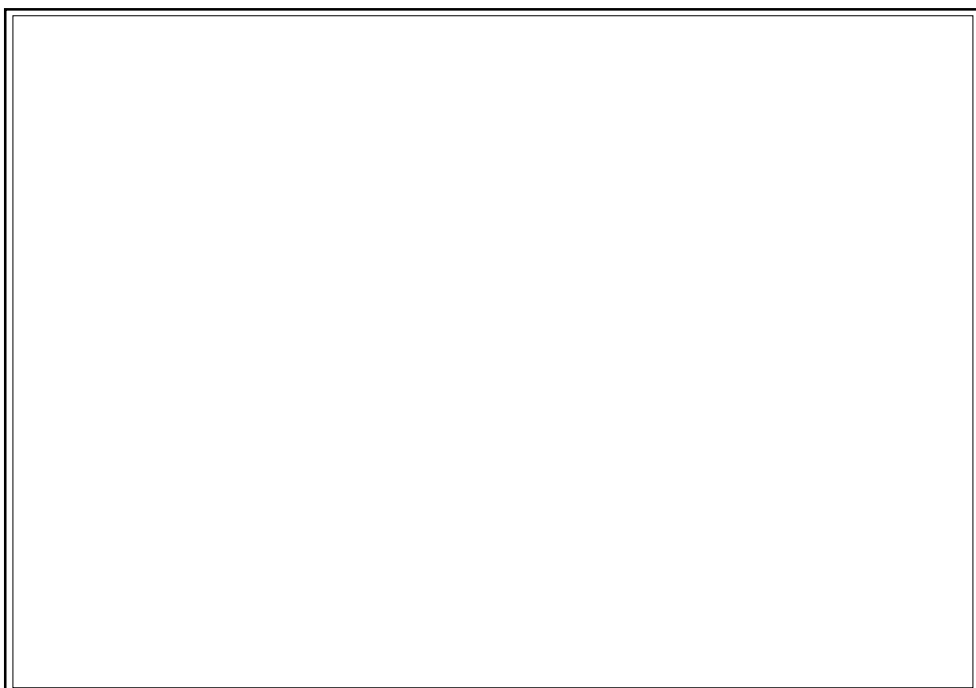
COMPARABLE SALE #4

24111 Morrison Ln
Katy, TX 77493
Sale Date: s04/25;c03/25
Sale Price: \$ 420,000



COMPARABLE SALE #5

24014 Adobe Ridge Ln
Katy, TX 77493
Sale Date: Active
Sale Price: \$ 355,000

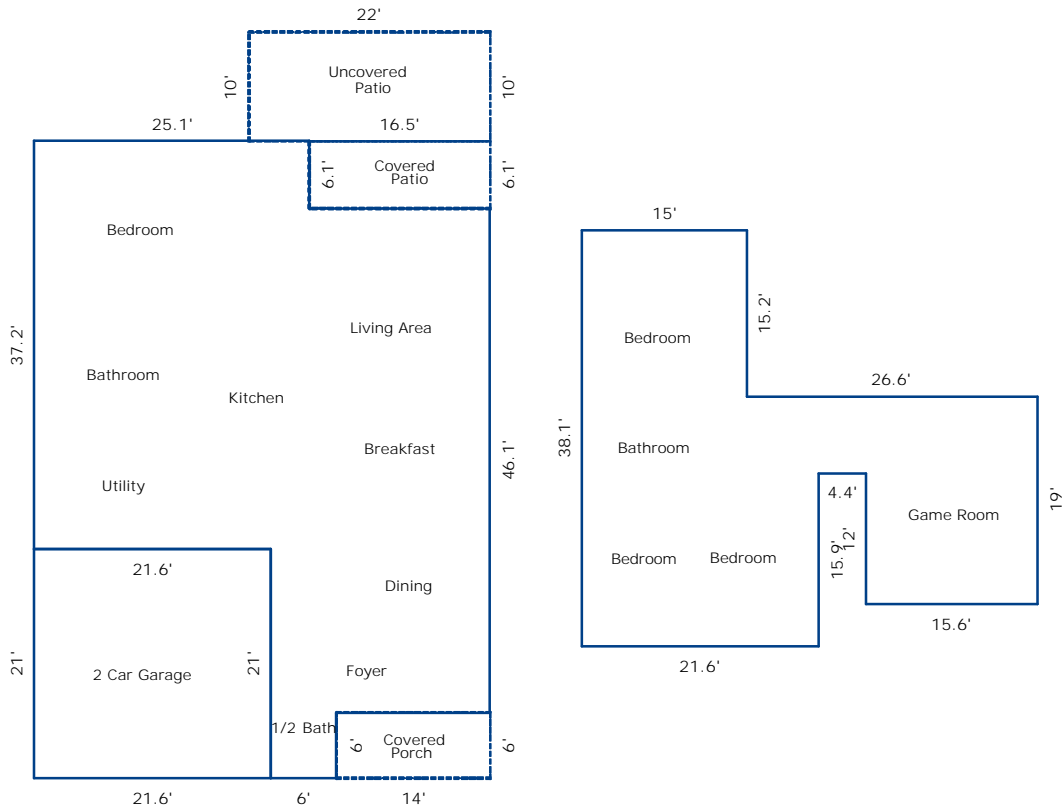


COMPARABLE SALE #6

Sale Date:
Sale Price: \$

FLOORPLAN SKETCH

Borrower: Cameren & Brooke Strickler	File No.: 26r0149
Property Address: 24006 Eagle Sage Ln	Case No.:
City: Katy	State: TX
Lender: Cameren & Brooke Strickler	Zip: 77493



Sketch by Apex Medina™

Comments:

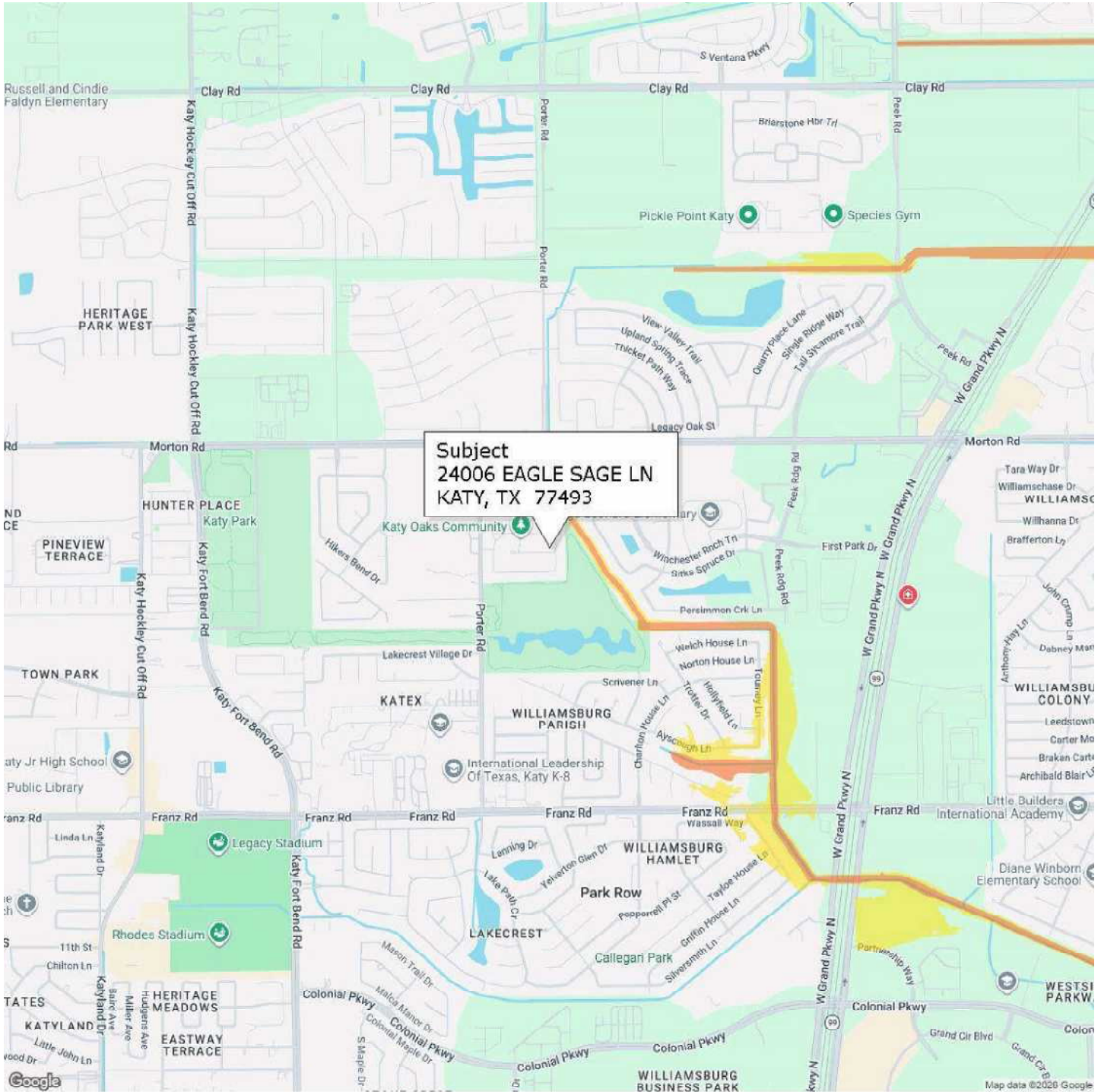
AREA CALCULATIONS SUMMARY			
Code	Description	Net Size	Net Totals
GLA1	First Floor	1782.9	1782.9
GLA2	Second Floor	1049.8	1049.8
GAR	Garage	453.6	453.6
P/P	Porch	84.0	
	Patio	100.6	
	Patio	220.0	404.6
Net LIVABLE Area		(rounded)	2833

LIVING AREA BREAKDOWN			
Breakdown			Subtotals
First Floor			
31.1	x	41.6	1293.8
6.0	x	6.0	36.0
15.0	x	20.0	300.0
6.1	x	25.1	153.1
Second Floor			
21.6	x	15.9	343.4
15.2	x	15.0	228.0
12.0	x	15.6	187.2
7.0	x	41.6	291.2
8 Items	(rounded)		2833

FLOOD MAP

Borrower: Cameren & Brooke Strickler
 Property Address: 24006 Eagle Sage Ln
 City: Katy
 Lender: Cameren & Brooke Strickler

File No.: 26r0149
 Case No.:
 State: TX
 Zip: 77493



FLOOD INFORMATION

Community: HARRIS COUNTY
 Property is **NOT** in a FEMA Special Flood Hazard Area
Map Number: 48201C0585M
Panel: 48201C0585
Zone: X
Map Date: 11-15-2019
FIPS: 48201
Source: FEMA DFIRM

LEGEND

-  = FEMA Special Flood Hazard Area – High Risk
-  = Moderate and Minimal Risk Areas
- Road View:**
-  = Forest
-  = Water

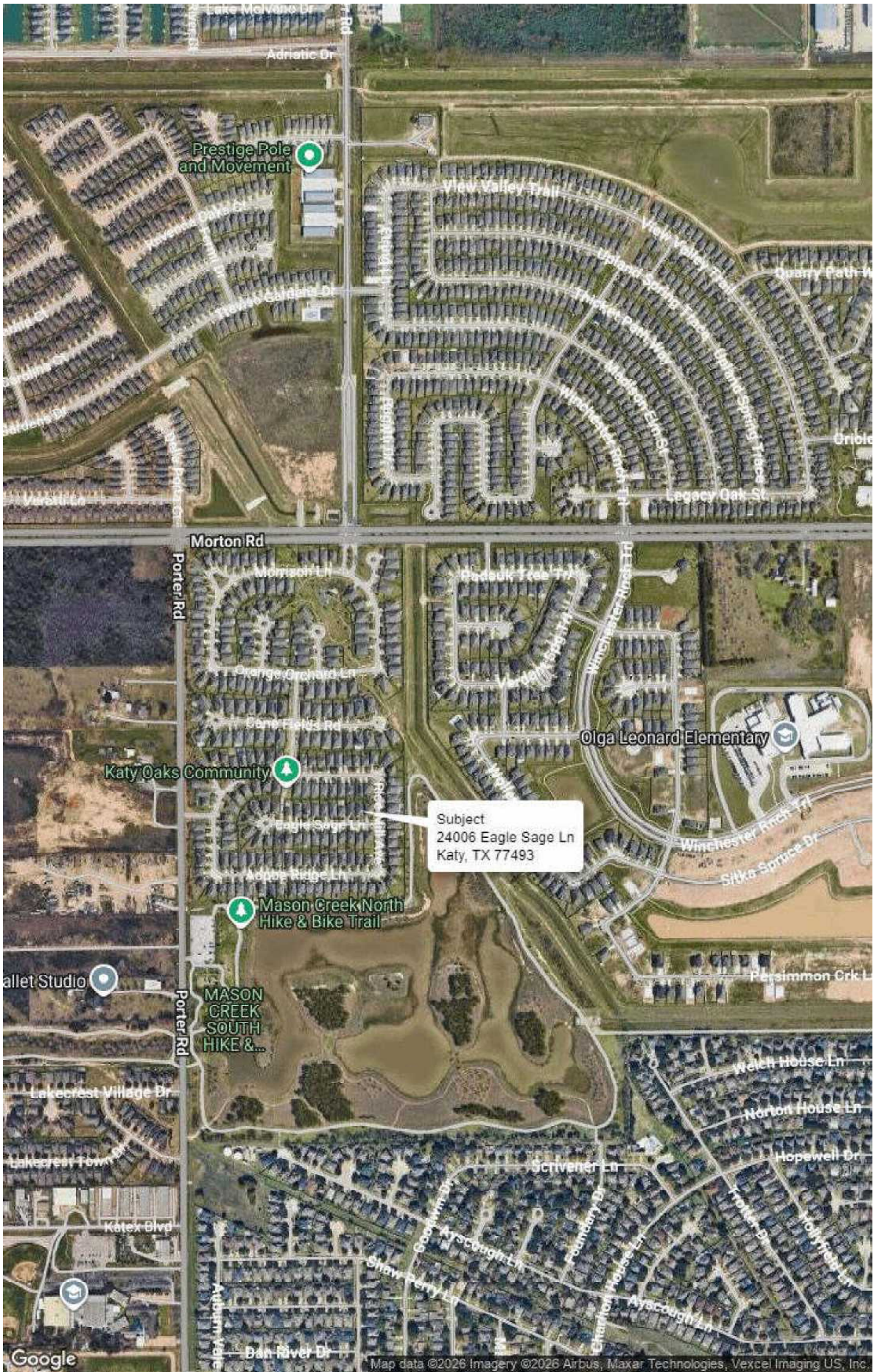
Sky Flood™

No representations or warranties to any party concerning the content, accuracy or completeness of this flood report, including any warranty of merchantability or fitness for a particular purpose is implied or provided. Visual scaling factors differ between map layers and are separate from flood zone information at marker location. No liability is accepted to any third party for any use or misuse of this flood map or its data.

AERIAL MAP

Borrower: Cameren & Brooke Strickler
Property Address: 24006 Eagle Sage Ln
City: Katy
Lender: Cameren & Brooke Strickler

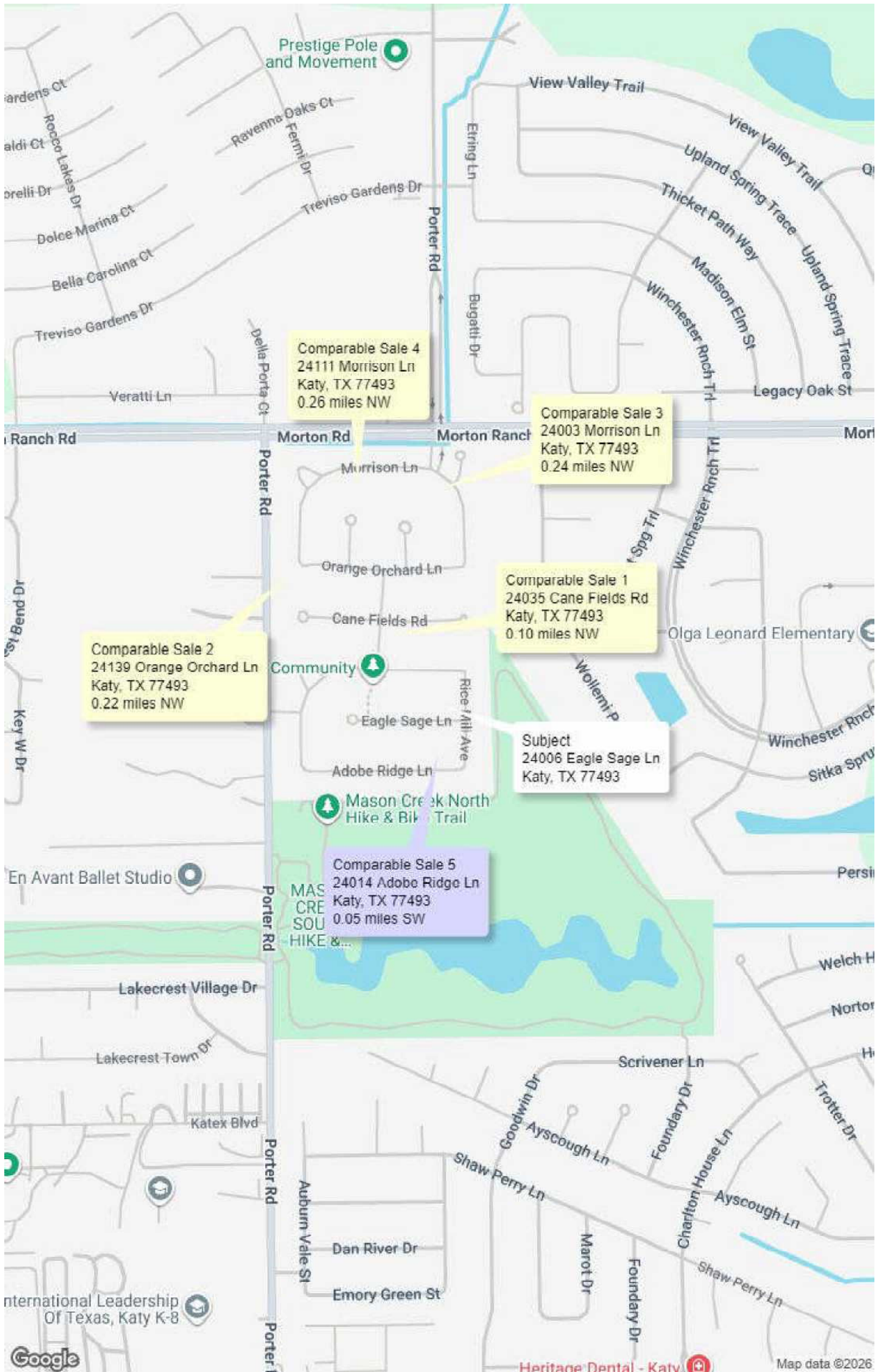
File No.: 26r0149
Case No.:
State: TX
Zip: 77493



LOCATION MAP

Borrower: Cameren & Brooke Strickler
Property Address: 24006 Eagle Sage Ln
City: Katy
Lender: Cameren & Brooke Strickler

File No.: 26r0149
Case No.:
State: TX
Zip: 77493



USPAP ADDENDUM

File No. 26r0149

Borrower: Cameren & Brooke Strickler
 Property Address: 24006 Eagle Sage Ln
 City: Katy County: Harris State: TX Zip Code: 77493
 Lender: Cameren & Brooke Strickler

APPRAISAL AND REPORT IDENTIFICATION

This report was prepared under the following USPAP reporting option:

Appraisal Report A written report prepared under Standards Rule 2-2(a).
 Restricted Appraisal Report A written report prepared under Standards Rule 2-2(b).

Reasonable Exposure Time
 My opinion of a reasonable exposure time for the subject property at the market value stated in this report is: 3-6 months.

Additional Certifications

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 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.

Additional Comments

<p>APPRAISER:</p> <p>Signature: <u><i>Chris Gamble</i></u> Name: <u>Christopher Thomas Gamble</u> Date Signed: <u>02/04/2026</u> State Certification #: <u>1331127-R</u> or State License #: _____ or Other (describe): _____ State #: _____ State: <u>TX</u> Expiration Date of Certification or License: <u>06/30/2026</u> Effective Date of Appraisal: <u>01/30/2026</u></p>	<p>SUPERVISORY APPRAISER (only if required):</p> <p>Signature: _____ Name: _____ Date Signed: _____ State Certification #: _____ or State License #: _____ State: _____ Expiration Date of Certification or License: _____ Supervisory Appraiser inspection of Subject Property: <input type="checkbox"/> Did Not <input type="checkbox"/> Exterior-only from street <input type="checkbox"/> Interior and Exterior</p>
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Appraiser Independence Certification

File No.: 26r0149

Borrower: Cameren & Brooke Strickler
Property Address: 24006 Eagle Sage Ln
City: Katy County: Harris State: TX Zip Code: 77493
Lender/Client: Cameren & Brooke Strickler

I do 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 assignment(s) 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 assert that no employee, director, officer, or agent of the Lender/Client, or any other third party acting as joint venture partner, independent contractor, appraisal company, appraisal management company, or partner on behalf of the Lender/Client, influenced or attempted to influence the development, reporting, result, or review of the appraisal through coercion, extortion, collusion, compensation, inducement, intimidation, bribery, or in any other manner.

I further assert that the Lender/Client has never participated in any of the following prohibited behavior in our business relationship:

1. Withholding or threatening to withhold timely payment or partial payment for the appraisal report;
2. Withholding or threatening to withhold future business, or demoting or terminating, or threatening to demote or terminate my services;
3. Expressly or implicitly promising future business, promotions, or increased compensation for my services;
4. Conditioning the ordering of the appraisal report or the payment of the appraisal fee or salary or bonus on my opinion, conclusion or valuation reached, or on a preliminary value estimate requested;
5. Requesting an estimated, predetermined, or desired valuation in the appraisal report, prior to the completion of the appraisal report, or requesting estimated values or comparable sales at any time prior to the completion of the appraisal report;
6. Providing an anticipated, estimated, encouraged or desired value for the subject property, or a proposed or target amount to be loaned to the Borrower, except that a copy of the sales contract may have been provided if the assignment was for a purchase transaction;
7. Providing stock or other financial or non-financial benefits to me or any entity or person related to me, my appraisal or appraisal management company, if applicable;
8. 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 Uniform Standards of Professional Appraisal Practice (USPAP).

Additional Comments:

APPRAISER:

Signature: 
Name: Christopher Thomas Gamble
Date Signed: 02/04/2026
State Certification #: 1331127-R
or State License #: _____
or Other (describe): _____ State #: _____
State: TX
Expiration Date of Certification or License: 06/30/2026

SUPERVISORY APPRAISER (only if required):

Signature: _____
Name: _____
Date Signed: _____
State Certification #: _____
or State License #: _____
State: _____
Expiration Date of Certification or License: _____

Appraiser Certification

Borrower: Cameren & Brooke Strickler

File No.: 26r0149

Property Address: 24006 Eagle Sage Ln

Case No.:

City: Katy

State: TX

Zip: 77493

Lender: Cameren & Brooke Strickler



**Certified Residential
Real Estate Appraiser**

Appraiser: CHRISTOPHER THOMAS GAMBLE

License #: 1331127-CR

License Expires: 06/30/2026

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 Residential Real Estate Appraiser

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

**Chelsea Buchholtz
Executive Director**

Borrower: Cameren & Brooke Strickler

File No.: 26r0149

Property Address: 24006 Eagle Sage Ln

Case No.:

City: Katy

State: TX

Zip: 77493

Lender: Cameren & Brooke Strickler

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: NAX40PL100956-02

Renewal of: NAX40PL100956-01

1. **Named Insured:** Christopher T Gamble dba Platinum Appraisal Group
2. **Address:** 4410 Huntwood Hills Ln
Katy, TX 77494
3. **Policy Period:** From: March 17, 2025 To: March 17, 2026
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 17, 2020
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 4, 2025

By: _____



Authorized Representative