

RESIDENTIAL APPRAISAL REPORT

File No.: 26-0167

SUBJECT	Property Address: 1911 Briarwood Dr City: Houston State: TX Zip Code: 77057																																																																																										
	County: Harris Legal Description: Lot 664 Block 31 Briarwood Section 4	Assessor's Parcel #: 089-232-000-0664																																																																																									
	Tax Year: 2025 R.E. Taxes: \$ 19,603 Special Assessments: \$ 0 Borrower (if applicable): Striegold, Brian	Current Owner of Record: Cabe Builders LLC Occupant: <input type="checkbox"/> Owner <input type="checkbox"/> Tenant <input checked="" type="checkbox"/> Vacant <input type="checkbox"/> Manufactured Housing																																																																																									
ASSIGNMENT	Project Type: <input checked="" type="checkbox"/> PUD <input type="checkbox"/> Condominium <input type="checkbox"/> Cooperative <input type="checkbox"/> Other (describe) HOA: \$ 1,444 <input checked="" type="checkbox"/> per year <input type="checkbox"/> per month																																																																																										
	Market Area Name: Briarwood Map Reference: 491N Census Tract: 4313.02																																																																																										
	The purpose of this appraisal is to develop an opinion of: <input checked="" type="checkbox"/> Market Value (as defined), or <input type="checkbox"/> other type of value (describe)																																																																																										
MARKET AREA DESCRIPTION	This report reflects the following value (if not Current, see comments): <input checked="" type="checkbox"/> Current (the Inspection Date is the Effective Date) <input type="checkbox"/> Retrospective <input type="checkbox"/> Prospective																																																																																										
	Approaches developed for this appraisal: <input checked="" type="checkbox"/> Sales Comparison Approach <input checked="" type="checkbox"/> Cost Approach <input type="checkbox"/> Income Approach (See Reconciliation Comments and Scope of Work)																																																																																										
	Property Rights Appraised: <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold <input type="checkbox"/> Leased Fee <input type="checkbox"/> Other (describe)																																																																																										
SITE DESCRIPTION	Intended Use: The intended use of this appraisal is to develop a market value to determine an asking price for future sale.																																																																																										
	Intended User(s) (by name or type): Brian Striegold, Cabe Builders LLC																																																																																										
	Client: Brian Striegold Address: 4403 Buena Vista St, Stafford, TX 77477 Appraiser: Kristin Nielsen Address: 1327 Course View Dr, League City, TX 77573																																																																																										
MARKET AREA DESCRIPTION	Location: <input checked="" type="checkbox"/> Urban <input type="checkbox"/> Suburban <input type="checkbox"/> Rural																																																																																										
	Built up: <input checked="" type="checkbox"/> Over 75% <input type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%																																																																																										
	Growth rate: <input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow																																																																																										
	Property values: <input type="checkbox"/> Increasing <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining																																																																																										
	Demand/supply: <input checked="" type="checkbox"/> Shortage <input type="checkbox"/> In Balance <input type="checkbox"/> Over Supply																																																																																										
	Marketing time: <input checked="" type="checkbox"/> Under 3 Mos. <input type="checkbox"/> 3-6 Mos. <input type="checkbox"/> Over 6 Mos.																																																																																										
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Market Area Boundaries, Description, and Market Conditions (including support for the above characteristics and trends): Boundaries are Loop 610 to the north, W 20th St to the south, N Durham Dr to the east and T C Jester Blvd to the west. The subject neighborhood is situated in the western portion of Houston. Schools, shopping and other consumer needs are within 5 miles of the subject neighborhood. The subject neighborhood has typical market and no adverse factors were noted that affect buyer demand or marketability. Extended marketing times have been experienced when the original list price has been too high or the property has not been fully exposed to the market. There is a shortage of listings. Current marketing conditions and anticipated future trends of similar properties indicate a reasonable marketing time period for the subject property would be less than three months.																																																																																											
Dimensions: 80x111x79x111 Site Area: 9,040 sf																																																																																											
Zoning Classification: None Description: See Additional Comments																																																																																											
Zoning Compliance: <input type="checkbox"/> Legal <input type="checkbox"/> Legal nonconforming (grandfathered) <input type="checkbox"/> Illegal <input checked="" type="checkbox"/> No zoning																																																																																											
Are CC&Rs applicable? <input type="checkbox"/> Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> Unknown Have the documents been reviewed? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Ground Rent (if applicable) \$ /																																																																																											
Highest & Best Use as improved: <input checked="" type="checkbox"/> Present use, or <input type="checkbox"/> Other use (explain) See Additional Comments																																																																																											
Actual Use as of Effective Date: SFR Use as appraised in this report: SFR																																																																																											
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FEMA Spec'l Flood Hazard Area <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No FEMA Flood Zone X FEMA Map # 48201C0855L FEMA Map Date 06/18/2007																																																																																											
Site Comments: No adverse sites noted; however, a survey was not provided.																																																																																											
DESCRIPTION OF THE IMPROVEMENTS	<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <th colspan="2">General Description</th> <th colspan="2">Exterior Description</th> <th colspan="2">Foundation</th> <th colspan="2">Basement</th> <th colspan="2">Heating</th> </tr> <tr> <td># of Units</td> <td>1.0 <input type="checkbox"/> Acc. Unit</td> <td>Foundation</td> <td>Concrete/Avg</td> <td>Slab</td> <td>Concrete</td> <td>Area Sq. Ft.</td> <td>0</td> <td>Type</td> <td>FWA</td> </tr> <tr> <td># of Stories</td> <td>1.0</td> <td>Exterior Walls</td> <td>BV/CSI/Avg/Gd</td> <td>Crawl Space</td> <td>No</td> <td>% Finished</td> <td>0</td> <td>Fuel</td> <td>FWA/CAC</td> </tr> <tr> <td>Type</td> <td><input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/></td> <td>Roof Surface</td> <td>Comp/Good</td> <td>Basement</td> <td>None</td> <td>Ceiling</td> <td></td> <td>Cooling</td> <td>CAC</td> </tr> <tr> <td>Design (Style)</td> <td>Ranch</td> <td>Gutters & Dwnspts.</td> <td>Alum/Good</td> <td>Sump Pump</td> <td><input type="checkbox"/></td> <td>Walls</td> <td></td> <td>Central</td> <td>CAC</td> </tr> <tr> <td><input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Und.Cons.</td> <td></td> <td>Window Type</td> <td>Al/SH/Good</td> <td>Dampness</td> <td><input type="checkbox"/></td> <td>Floor</td> <td></td> <td>Other</td> <td></td> </tr> <tr> <td>Actual Age (Yrs.)</td> <td>66</td> <td>Storm/Screens</td> <td>Yes/Good</td> <td>Settlement</td> <td>None</td> <td>Outside Entry</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Effective Age (Yrs.)</td> <td>5</td> <td></td> <td></td> <td>Infestation</td> <td>None</td> <td></td> <td></td> <td></td> <td></td> </tr> </table>		General Description		Exterior Description		Foundation		Basement		Heating		# of Units	1.0 <input type="checkbox"/> Acc. Unit	Foundation	Concrete/Avg	Slab	Concrete	Area Sq. Ft.	0	Type	FWA	# of Stories	1.0	Exterior Walls	BV/CSI/Avg/Gd	Crawl Space	No	% Finished	0	Fuel	FWA/CAC	Type	<input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/>	Roof Surface	Comp/Good	Basement	None	Ceiling		Cooling	CAC	Design (Style)	Ranch	Gutters & Dwnspts.	Alum/Good	Sump Pump	<input type="checkbox"/>	Walls		Central	CAC	<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Und.Cons.		Window Type	Al/SH/Good	Dampness	<input type="checkbox"/>	Floor		Other		Actual Age (Yrs.)	66	Storm/Screens	Yes/Good	Settlement	None	Outside Entry				Effective Age (Yrs.)	5			Infestation	None													
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Finished area above grade contains: 8 Rooms 4 Bedrooms 3.0 Bath(s) 2,955 Square Feet of Gross Living Area Above Grade																																																																																											
Additional features: Covered porch, patio, built-ins, wood flooring, recessed lighting, ceiling fans, coffered/cathedral/wood beam ceilings, tub and separate shower, crown/Boren molding, stone countertops.																																																																																											
Describe the condition of the property (including physical, functional and external obsolescence): C2; Complete update in the last year. Physical depreciation was estimated on an observed age/life basis. The roof covering appears to be serving its intended use. No peeling/cracking of the exterior paint was observed. The interior paint and floor coverings were in good condition. The subject GLA was determined by measuring using ANSI standards (eff 4/1/2022).																																																																																											

RESIDENTIAL APPRAISAL REPORT

File No.: 26-0167

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 MLS, Realist

TRANSFER HISTORY

1st Prior Subject Sale/Transfer	Analysis of sale/transfer history and/or any current agreement of sale/listing:	According to our data sources (Corelogic
Date: 07/12/2024	Public Records), the subject sold/transferred a follows within the last three years: 07/12/2024 from Willis	
Price: Unknown	Marburger to 1911 Briarmead Dr LLC for an undisclosed sales price then to the current owner of record	
Source(s): Realist/Har	on 11/03/2025.	
2nd Prior Subject Sale/Transfer		
Date: 11/03/2025		
Price: Unknown		
Source(s): Realist/HAR		

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

SALES COMPARISON APPROACH

FEATURE	SUBJECT	COMPARABLE SALE # 1	COMPARABLE SALE # 2	COMPARABLE SALE # 3
Address	1911 Briarmead Dr Houston, TX 77057	6151 Holly Springs Dr Houston, TX 77057	6135 Inwood Dr Houston, TX 77057	6127 Olympia Dr Houston, TX 77057
Proximity to Subject		0.65 miles N	0.12 miles SW	0.28 miles S
Sale Price	\$	\$ 2,037,230	\$ 1,537,000	\$ 1,575,000
Sale Price/GLA	\$ /sq.ft.	\$ 688.95 /sq.ft.	\$ 461.70 /sq.ft.	\$ 520.49 /sq.ft.
Data Source(s)	Lender/Txrls	HAR#89350631; DOM 3	HAR#35913762; DOM 19	HAR#42246054; DOM 1
Verification Source(s)	Site Inspection	MLS, Assessor/Martha Turner	MLS, Assessor/GreenwoodKing	MLS, Assessor/Greenwood King P
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	DESCRIPTION	DESCRIPTION
Sales or Financing		Armlth	Armlth	Armlth
Concessions		SC 0	SC 0	SC 0
Date of Sale/Time		s03/26;c02/26	s10/25;c09/25	s08/25;c07/25
Rights Appraised	Fee Simple	Fee Simple	Fee Simple	Fee Simple
Location	N;Res;	N;Res;	N;Res;	N;Res;
Site	9040 sf	12777 sf	8534 sf	7674 sf
View	N;Res;	N;Res	N;Res	N;Res
Design (Style)	Ranch	Ranch	Ranch	Ranch
Quality of Construction	Q3	Q3	Q3	Q3
Age	66	70	66	66
Condition	C2	C2	C3	C2
Above Grade	Total Bdrms Baths	Total Bdrms Baths	Total Bdrms Baths	Total Bdrms Baths
Room Count	8 4 3.0	8 3 2.1	11 4 3.1	9 4 4.0
Gross Living Area	2,955 sq.ft.	2,957 sq.ft.	3,329 sq.ft.	3,026 sq.ft.
Basement & Finished	0sf	0sf	0sf	0sf
Rooms Below Grade				
Functional Utility	Average	Average	Average	Average
Heating/Cooling	FWA/CAC	FWA/CAC	FWA/CAC	FWA/CAC
Energy Efficient Items	Average	Average	Average	Average
Garage/Carport	2ga2dw	2ga2dw	1cp2dw	1cp2dw
Porch/Patio/Deck	CP/Patio	CP/Patio	CP/Patio	CP/NoPatio
Pool/Spa	None	None	None	None
Fireplace	1 FPL	1 FPL	1 FPL	1 FPL
Net Adjustment (Total)		<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -120,100	<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 86,500	<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 88,600
Adjusted Sale Price of Comparables		\$ 1,917,130	\$ 1,623,500	\$ 1,663,600



Summary of Sales Comparison Approach
 Comps 1 and 3 were adjusted for their substantially different lot sizes. Comp 2 was adjusted for the subject's recent updates. All comps were adjusted for their different number of bathrooms. Comps 2 and 4 were adjusted for their substantially different living areas. Comps 2, 3 and 4 were adjusted for their different car storage. Comps 3 and 4 were adjusted for their different patios. All adjustments were derived using paired sales analysis, allocation, regression or extraction methods. If no adjustment is made for a difference, it is due to the absence of a recordable numerical reaction in the market for the difference.

Indicated Value by Sales Comparison Approach \$ 1,779,000



RESIDENTIAL APPRAISAL REPORT

File No.: 26-0167

COST APPROACH	<input type="checkbox"/> COST APPROACH TO VALUE (if developed) <input type="checkbox"/> 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): The subject is located in an established neighborhood and no site sales have taken place in past several years; therefore, an accurate site value cannot be determined. The appraiser estimates the site value based on the Extraction method.	
	ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input checked="" type="checkbox"/> REPLACEMENT COST NEW	
	Source of cost data: <u>Building-Cost.net</u>	OPINION OF SITE VALUE -----=\$ 713,200
	Quality rating from cost service: <u>VryGd</u> Effective date of cost data: <u>04/26</u>	DWELLING <u>2,955</u> Sq.Ft. @ \$ <u>372.00</u> ---=\$ 1,099,260
	Comments on Cost Approach (gross living area calculations, depreciation, etc.):	<u>0</u> Sq.Ft. @ \$ ---=\$
	<u>See attached. It is noted that the insurable estimate is made using base costs and multiplier adjustments for market conditions and location from local builders/contractors, which is assumed to accurately reflect replacement cost of the subject. We assume no liability as to the subject's insurance replacement cost and recommend an estimate from a reputable insurance company be obtained if further assurance is required.</u>	Sq.Ft. @ \$ ---=\$
		Sq.Ft. @ \$ ---=\$
		Sq.Ft. @ \$ ---=\$
INCOME APPROACH	<input type="checkbox"/> INCOME APPROACH TO VALUE (if developed) <input checked="" type="checkbox"/> The Income Approach was not developed for this appraisal.	
	Estimated Monthly Market Rent \$ <u>0</u> X Gross Rent Multiplier <u>0</u> = \$ <u>0</u>	Indicated Value by Income Approach
	Summary of Income Approach (including support for market rent and GRM): <u>See Final Reconciliation Comment.</u>	
	PROJECT INFORMATION FOR PUDs (if applicable) <input checked="" type="checkbox"/> The Subject is part of a Planned Unit Development.	
	Legal Name of Project: <u>Briargrove</u>	
	Describe common elements and recreational facilities: <u>Common areas</u>	
	Indicated Value by: Sales Comparison Approach \$ <u>1,779,000</u> Cost Approach (if developed) \$ <u>1,759,068</u> Income Approach (if developed) \$ <u>0</u>	
	Final Reconciliation <u>See attached addenda.</u>	
	This appraisal is made <input checked="" type="checkbox"/> "as is", <input type="checkbox"/> subject to completion per plans and specifications on the basis of a Hypothetical Condition that the improvements have been completed, <input type="checkbox"/> subject to the following repairs or alterations on the basis of a Hypothetical Condition that the repairs or alterations have been completed, <input type="checkbox"/> subject to the following required inspection based on the Extraordinary Assumption that the condition or deficiency does not require alteration or repair: <u>None</u>	
	<input type="checkbox"/> 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: \$ <u>1,779,000</u> , as of: <u>04/13/2026</u> , which is the effective date of this appraisal. If indicated above, this Opinion of Value is subject to Hypothetical Conditions and/or Extraordinary Assumptions included in this report. See attached addenda.		
A true and complete copy of this report contains <u>25</u> 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:		
<input type="checkbox"/> Scope of Work <input type="checkbox"/> Limiting Cond./Certifications <input checked="" type="checkbox"/> Narrative Addendum <input checked="" type="checkbox"/> Photograph Addenda <input checked="" type="checkbox"/> Sketch Addendum		
<input checked="" type="checkbox"/> Map Addenda <input checked="" type="checkbox"/> Additional Sales <input type="checkbox"/> Cost Addendum <input type="checkbox"/> Flood Addendum <input type="checkbox"/> Manuf. House Addendum		
<input type="checkbox"/> Hypothetical Conditions <input type="checkbox"/> Extraordinary Assumptions <input type="checkbox"/>		
Client Contact: _____ Client Name: <u>Brian Striegold</u>		
E-Mail: _____ Address: <u>4403 Buena Vista St, Stafford, TX 77477</u>		
APPRAISER  Serial:8C22F101		
SUPERVISORY APPRAISER (if required) or CO-APPRAISER (if applicable)		
		
Appraiser Name: <u>Kristin Nielsen</u>		
Company: <u>Crossroads Appraisal Group</u>		
Phone: <u>(713) 812-9532</u> Fax: _____		
E-Mail: <u>crossroadsappraisal@gmail.com</u>		
Date of Report (Signature): <u>04/15/2026</u>		
License or Certification #: <u>1334664-CR</u> State: <u>TX</u>		
Designation: _____		
Expiration Date of License or Certification: <u>02/28/2027</u>		
Inspection of Subject: <input checked="" type="checkbox"/> Interior & Exterior <input type="checkbox"/> Exterior Only <input type="checkbox"/> None		
Date of Inspection: <u>04/13/2026</u>		
Supervisory or Co-Appraiser Name: _____		
Company: _____		
Phone: _____ Fax: _____		
E-Mail: _____		
Date of Report (Signature): _____		
License or Certification #: _____ State: _____		
Designation: _____		
Expiration Date of License or Certification: _____		
Inspection of Subject: <input type="checkbox"/> Interior & Exterior <input type="checkbox"/> Exterior Only <input type="checkbox"/> None		
Date of Inspection: _____		

Supplemental Addendum

File No. 26-0167

Borrower	Striegold, Brian						
Property Address	1911 Briarstead Dr						
City	Houston	County	Harris	State	TX	Zip Code	77057
Lender/Client	Brian Striegold						

Additional Comments

URAR: Site - Zoning Description-

There is no zoning in the city of Houston. This condition is common for the Houston PMSA and is well accepted in the marketplace by the typical buyer.

The subject has a high land to value ratio. This condition exists because of the neighborhood's proximity to downtown Houston, university campuses and the Texas Medical Center and the ambience and/or character of the neighborhood itself. High land to value ratios are normal for the subject neighborhood and are well accepted in the marketplace by the typical buyer.

URAR: Improvements - Condition of Property-

The figure in the Pred field of the One-Unit Housing price grid is actually the average/median derived from a statistical search of the boundaries described of single family residences.

Updates/modifications noted in Improvements section. Sales are occurring in the subject's neighborhood indicating market acceptance as improved and indicating highest and best use is as single family residence. Physically possible (existing SFR), legally permitted (zoning in Houston PMSA, no known deed restrictions preventing subject property), financially feasible (similar to other SFRs located in marketing area), max productive (typical design/style, amenities, construction for the subdivision).

The dimensions provided in the Site section of the report are from Realist tax records and are approximate. The site area provided in the Area field is estimated to the 10,000th of an acre, by Realist/CAD/the county.

URAR: Reconciliation-

Most emphasis was placed on the Sales Comparison Approach. Due to the ample data available for use in the Sales Comparison Approach, the Income approach was not necessary for credible assignment results. The Cost Approach was developed as a condition of this assignment. However, it was not deemed necessary due to the ample data available for use in the Sales Comparison Approach and was given NO weight in the final result. See Reconciliation Addendum.

Based upon historical market conditions, reasonable exposure time for the subject property would have been approximately 30 to 90 days. This is based on the analysis of current market trends within the subject's sub-market, seasonal considerations and takes into account the size, condition and price range of the subject property and surrounding area. It presupposes the list price would be at or near the appraised value. It also assumes professional (proactive) marketing by reputable local real estate offices.

The appraiser has not identified any purchaser, borrower or seller as an intended user of this appraisal, and no such party should use or rely on this appraisal for any purpose. Such parties are advised to obtain an appraisal from an appraiser of their own choosing if they require an appraisal for their own use. Any reference to or use of this appraisal report by a purchaser, borrower or seller for their own purposes, including without limitation for the purposes of a property purchase decision or an appraisal contingency in a purchase agreement, is at such party's own risk and is not intended or authorized by the appraiser.

Market Conditions Addendum to the Appraisal Report

File No. 26-0167

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 **1911 Briarmead Dr** City **Houston** State **TX** ZIP Code **77057**

Borrower **Striegold, Brian**

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)	13	2	7	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)	2.17	0.67	2.33	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Total # of Comparable Active Listings	1	1	1	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	0.5	1.5	0.4	<input type="checkbox"/> Declining	<input checked="" 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	1,350,000	1,274,250	1,365,000	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Sales Days on Market	5	12	3	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Comparable List Price	599,900	599,900	960,000	<input checked="" type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Listings Days on Market	223	223	36	<input checked="" type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Sale Price as % of List Price	103.4%	99.9%	100%	<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.). **A search of the HAR MLS indicates 22 closed sales in the previous 12 months of which 13.6% had seller concessions with a mode of \$10000 with a high of \$10000. The sales listing ratio of 100% is decreasing from the 7-12 month period of 103.4%. The number of active listings is 1 and is increasing from the previous 3 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. **MLS/Realist.com**

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.

The appraiser comparable search focused on sales, listings, and pending sales with transaction dates within the past 6 months, located within 1 mile from the subject. The initial search resulted in 10 properties. The search parameters were then expanded to transaction dates within the past 12 months using the same physical characteristics. Using the expanded search parameters a total of 23 properties were found (which includes those properties found in the initial search), 6 of which, 5 sales and 1 listings, were considered most comparable and included in the Sales Comparison Approach.

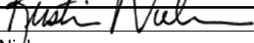
If the subject is a unit in a condominium or cooperative project, complete the following: Project Name:

Subject Project Data	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)	N/A	N/A	N/A	<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. **N/A**

Summarize the above trends and address the impact on the subject unit and project. **N/A**

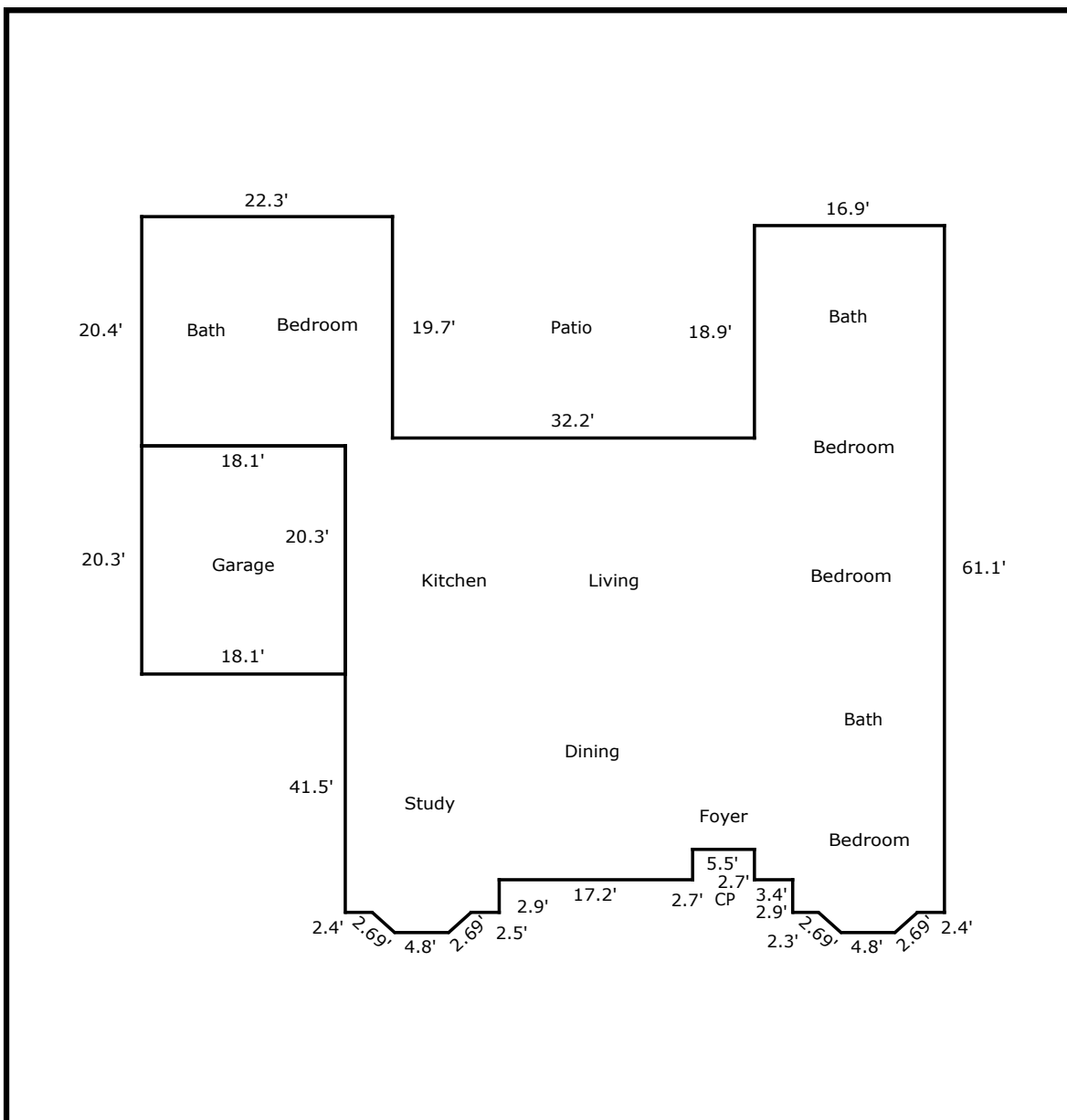
 esign.alamode.com/verify Serial:8C22F101

Signature 
 Appraiser Name **Kristin Nielsen**
 Company Name **Crossroads Appraisal Group**
 Company Address **1327 Course View Dr, League City, TX 77573**
 State License/Certification # **1334664-CR** State **TX**
 Email Address **crossroadsappraisal@gmail.com**

Signature
 Supervisory Appraiser Name
 Company Name
 Company Address
 State License/Certification # State
 Email Address

Building Sketch

Borrower	Striegold, Brian				
Property Address	1911 Briarstead Dr				
City	Houston	County	Harris	State	TX
Zip Code	77057				
Lender/Client	Brian Striegold				



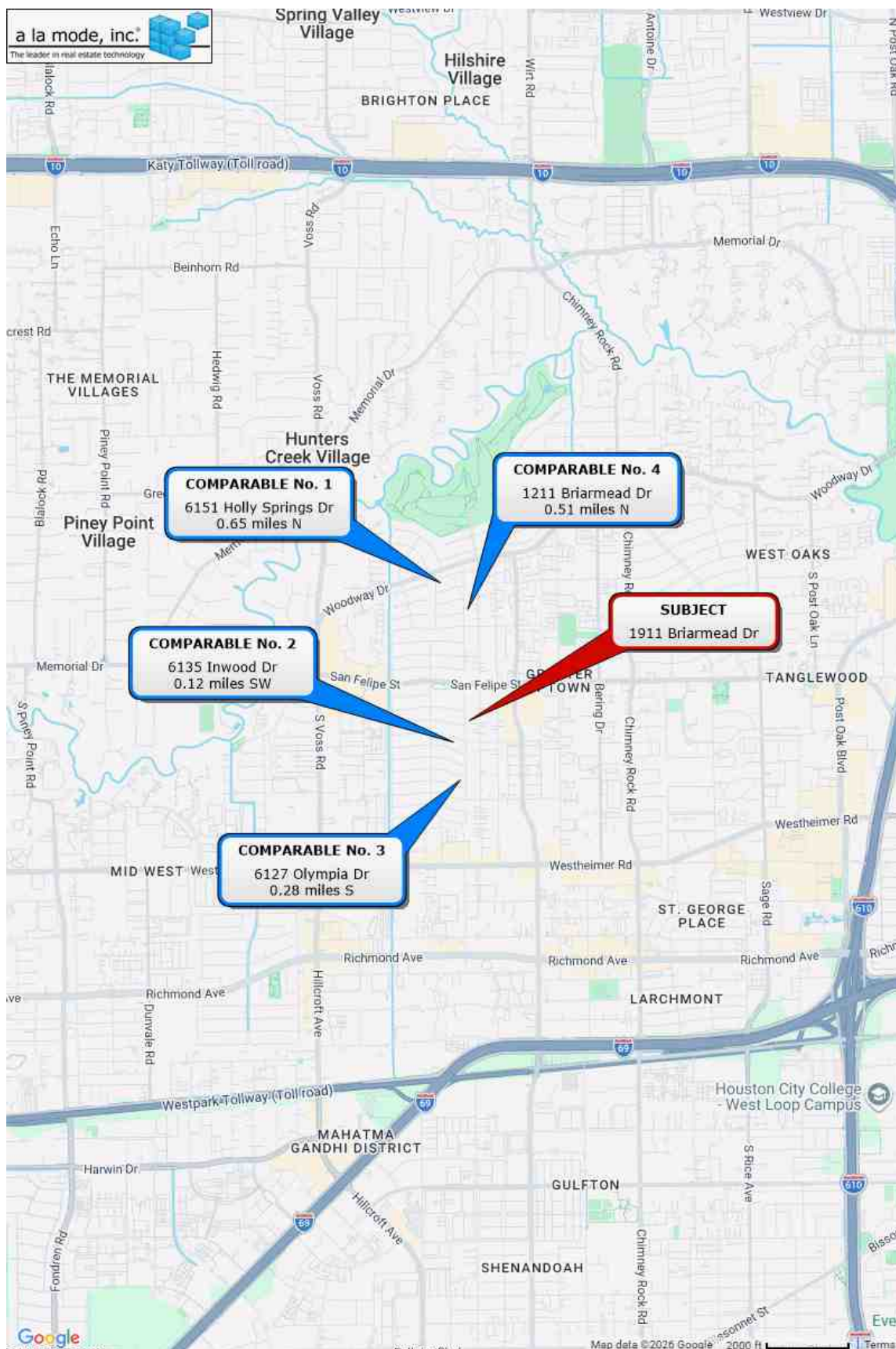
TOTAL Sketch by a la mode

Area Calculations Summary

Living Area	Calculation Details	
First Floor	2954.59 Sq ft	$0.5 \times 2 \times 1.8 = 1.8$ $0.5 \times 1.8 \times 2 = 1.8$ $4.8 \times 1.8 = 8.64$ $0.5 \times 2 \times 1.8 = 1.8$ $0.5 \times 1.8 \times 2 = 1.8$ $4.8 \times 1.8 = 8.64$ $20.4 \times 18.1 = 369.24$ $61.9 \times 4.2 = 259.98$ $42.2 \times 9.5 = 400.9$ $39.3 \times 17.2 = 675.96$ $36.6 \times 5.5 = 201.3$ $58.2 \times 3.4 = 197.88$ $61.1 \times 13.5 = 824.85$
Total Living Area (Rounded):	2955 Sq ft	
Non-living Area		
2 Car Attached	367.43 Sq ft	$18.1 \times 20.3 = 367.43$

Location Map

Borrower	Striegold, Brian				
Property Address	1911 Briarstead Dr				
City	Houston	County	Harris	State	TX
Lender/Client	Brian Striegold	Zip Code	77057		



Subject Photo Page

Borrower	Striegold, Brian				
Property Address	1911 Briarmead Dr				
City	Houston	County	Harris	State	TX
				Zip Code	77057
Lender/Client	Brian Striegold				



Subject Front

1911 Briarmead Dr
Sales Price
Gross Living Ar 2,955
Total Rooms 8
Total Bedroom 4
Total Bathroom 3.0
Location N;Res;
View N;Res;
Site 9040 sf
Quality Q3
Age 66



Subject Rear



Subject Street

Subject Interior Photo Page

Borrower	Striegold, Brian						
Property Address	1911 Briarmead Dr						
City	Houston	County	Harris	State	TX	Zip Code	77057
Lender/Client	Brian Striegold						



Subject Side

1911 Briarmead Dr
Sales Price
Gross Living Area 2,955
Total Rooms 8
Total Bedrooms 4
Total Bathrooms 3.0
Location N;Res;
View N;Res;
Site 9040 sf
Quality Q3
Age 66



Subject Side



Garage Interior

Subject Interior Photo Page

Borrower	Striegold, Brian						
Property Address	1911 Briarmead Dr						
City	Houston	County	Harris	State	TX	Zip Code	77057
Lender/Client	Brian Striegold						



Bedroom

1911 Briarmead Dr
Sales Price
Gross Living Area 2,955
Total Rooms 8
Total Bedrooms 4
Total Bathrooms 3.0
Location N;Res;
View N;Res;
Site 9040 sf
Quality Q3
Age 66



Bath



Wine Room

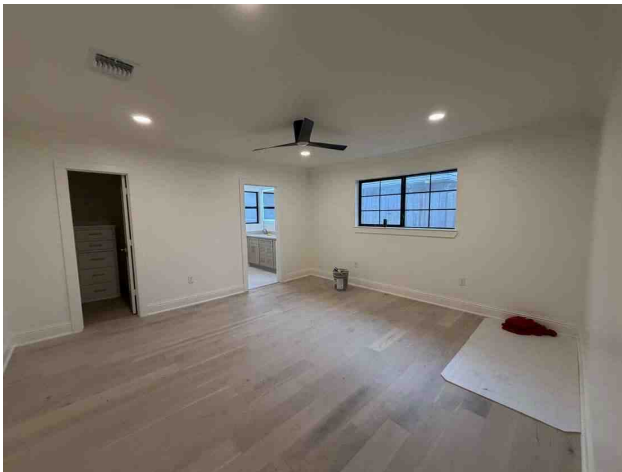
Subject Interior Photo Page

Borrower	Striegold, Brian						
Property Address	1911 Briarmead Dr						
City	Houston	County	Harris	State	TX	Zip Code	77057
Lender/Client	Brian Striegold						



Bedroom

1911 Briarmead Dr
Sales Price
Gross Living Area 2,955
Total Rooms 8
Total Bedrooms 4
Total Bathrooms 3.0
Location N;Res;
View N;Res;
Site 9040 sf
Quality Q3
Age 66



Bedroom



Bath

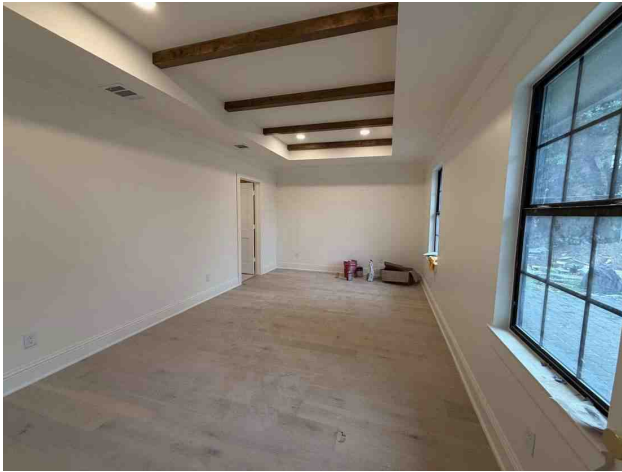
Subject Interior Photo Page

Borrower	Striegold, Brian						
Property Address	1911 Briarstead Dr						
City	Houston	County	Harris	State	TX	Zip Code	77057
Lender/Client	Brian Striegold						



Living

1911 Briarstead Dr
Sales Price
Gross Living Area 2,955
Total Rooms 8
Total Bedrooms 4
Total Bathrooms 3.0
Location N;Res;
View N;Res;
Site 9040 sf
Quality Q3
Age 66



Bedroom



Bath

Subject Interior Photo Page

Borrower	Striegold, Brian						
Property Address	1911 Briarstead Dr						
City	Houston	County	Harris	State	TX	Zip Code	77057
Lender/Client	Brian Striegold						

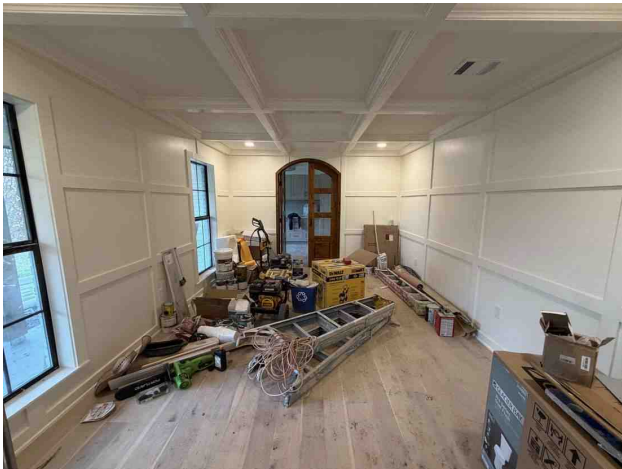


Kitchen

1911 Briarstead Dr
Sales Price
Gross Living Area 2,955
Total Rooms 8
Total Bedrooms 4
Total Bathrooms 3.0
Location N;Res;
View N;Res;
Site 9040 sf
Quality Q3
Age 66



Study



Dining

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Condition Ratings and Definitions

C1

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

Note: Newly constructed improvements that feature recycled or previously used materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100 percent new foundation and the recycled materials and the recycled components have been rehabilitated/remanufactured into like-new condition. Improvements that have not been previously occupied are not considered "new" if they have any significant physical depreciation (that is, 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 are either 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 residence 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.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Quality Ratings and Definitions (continued)

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

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

Example:

3.2 indicates three full baths and two half baths.

Appraisal License

KRISTIN C NIELSEN
1327 COURSE VIEW DR
LEAGUE CITY, TX 77573



Certified Residential Real Estate Appraiser

Appraiser: **Kristin C Nielsen**

License #: **TX 1334664 R**

License Expires: **02/28/2027**

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

Chelsea Buchholtz
Executive Director

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

Appraiser Independence Certification

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 Brian Striegold, or any other third party acting as joint venture partner, independent contractor, appraisal management company, or partner on behalf of Brian Striegold, influenced, or attempted to influence the development, reporting, result, or review of my appraisal through coercion, extortion, collusion, compensation, inducement, intimidation, bribery, or in any other manner.

I further assert that Brian Striegold 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 an appraisal report;
- 2) Withholding or threatening to withhold future business with me, or demoting or terminating or threatening to demote or terminate me;
- 3) Expressly or impliedly promising future business, promotions, or increased compensation for myself;
- 4) 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;
- 5) 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;
- 6) Provided me an anticipated, estimated, encouraged, or desired value for a subject property or a proposed or target amount to be loaned to the borrower, except that a copy of the sales contract for purchase transactions may be provided;
- 7) Provided to me, or my appraisal company, or any entity or person related to me as appraiser, appraisal company, stock or other financial or non-financial benefits;
- 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 USPAP.

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	<u>04/15/2026</u>
Signature	Date
<u>Kristin Nielsen</u>	<u>1334664-CR</u>
Appraiser's Name	State License or Certification #
<u>State Title or Designation</u>	<u>02/28/2027</u> TX
	Expiration Date of License or Certification State

1911 Briarmead Dr, Houston, TX 77057
Address of Property Appraised

05/13

Borrower	Striegold, Brian		
Property Address	1911 Briarmead Dr		
City	Houston	County	Harris
Lender	Brian Striegold	State	TX
		Zip Code	77057

This report was prepared under the following USPAP reporting option:

Appraisal Report This report was prepared in accordance with USPAP Standards Rule 2-2(a).

Restricted Appraisal Report This report was prepared in accordance with USPAP 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: _____

Based upon historical market conditions, reasonable exposure time for the subject property would have been approximately 30 to 180 days. This is based on the analysis of current market trends within the subject's sub-market, seasonal considerations and takes into account the size, condition and price range of the subject property and surrounding area. It presupposes the list price would be at or near the appraised value. It also assumes professional (proactive) marketing by reputable local real estate offices.

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

I have NOT performed 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.

- The statements of fact contained in this report are true and correct.
- 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.
- Unless otherwise indicated, 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 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.
- 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 (if there are exceptions, the name of each individual providing significant real property appraisal assistance is stated elsewhere in this report).

Additional Comments

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APPRAISER:

Signature: 

Name: Kristin Nielsen

Date Signed: 04/15/2026

State Certification #: 1334664-CR

or State License #: _____

State: TX

Expiration Date of Certification or License: 02/28/2027

Effective Date of Appraisal: 04/13/2026

SUPERVISORY APPRAISER: (only if required)

Signature: _____

Name: _____

Date Signed: _____


State Certification #: _____

or State License #: _____

State: _____

Expiration Date of Certification or License: _____

Supervisory Appraiser Inspection of Subject Property:

Did Not Exterior-only from Street  or

Assumptions, Limiting Conditions & Scope of Work

File No.: 26-0167

Property Address:	1911 Briarhead Dr	City:	Houston	State:	TX	Zip Code:	77057
Client:	Brian Striegold	Address:	4403 Buena Vista St, Stafford, TX 77477				
Appraiser:	Kristin Nielsen	Address:	1327 Course View Dr, League City, TX 77573				

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 credible 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 by 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 Work, Effective Date, the Date of Report, the Intended User(s), the Intended Use, the stated Assumptions and Limiting Conditions, any Hypothetical 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.: 26-0167

Property Address: 1911 Briarhead Dr	City: Houston	State: TX	Zip Code: 77057
Client: Brian Striegold	Address: 4403 Buena Vista St, Stafford, TX 77477		
Appraiser: Kristin Nielsen	Address: 1327 Course View Dr, League City, TX 77573		

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.
- Unless otherwise indicated, 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 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

Client Contact:	Client Name: Brian Striegold
E-Mail:	Address: 4403 Buena Vista St, Stafford, TX 77477

SIGNATURES	APPRAISER  Serial:8C22F101  Appraiser Name: Kristin Nielsen Company: Crossroads Appraisal Group Phone: (713) 812-9532 Fax: _____ E-Mail: crossroadsappraisal@gmail.com Date Report Signed: 04/15/2026 License or Certification #: 1334664-CR State: TX Designation: _____ Expiration Date of License or Certification: 02/28/2027 Inspection of Subject: <input checked="" type="checkbox"/> Interior & Exterior <input type="checkbox"/> Exterior Only <input type="checkbox"/> None Date of Inspection: 04/13/2026	SUPERVISORY APPRAISER (if required) or CO-APPRAISER (if applicable) Supervisory or Co-Appraiser Name: _____ Company: _____ Phone: _____ Fax: _____ E-Mail: _____ Date Report Signed: _____ License or Certification #: _____ State: _____ Designation: _____ Expiration Date of License or Certification: _____ Inspection of Subject: <input type="checkbox"/> Interior & Exterior <input type="checkbox"/> Exterior Only <input type="checkbox"/> None Date of Inspection: _____ 
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Reconciliation Addendum

File No. 26-0167

Borrower	Striegold, Brian				
Property Address	1911 Briarmead Dr				
City	Houston	County	Harris	State	TX Zip Code 77057
Lender/Client	Brian Striegold				

• Comparable Summary

Comparables Summary & Estimated Indicated Value

	Sale Price	Net Adj %	Grs Adj %	Ind Value	Weight
Comp #1:	2,037,230	5.9	6.9	1,917,130	26.87
Comp #2:	1,537,000	5.6	15.1	1,623,500	19.19
Comp #3:	1,575,000	5.6	8.3	1,663,600	25.56
Comp #4:	1,915,000	3	5.3	1,857,750	28.38

ESTIMATED INDICATED VALUE OF THE SUBJECT: 1,779,000

• Indicated Weight Value

Estimated indicated value is determined by using the Gross Adjustment of sale price for each comparable as a measure of the relative quality of the comp. The Indicated Value is derived by multiplying the weight of each comp by the Adjusted Sale Price of that comp, repeating for each property, then adding them all together. This weighted average is used as the indicated value of the subject.

As with any method, this technique is not perfect. However, it does do a very good job of giving more weight to the most similar comps while at the same time minimizing values near the extremes of the indicated value range.

Comparable Photo Page

Borrower	Striegold, Brian				
Property Address	1911 Briarstead Dr				
City	Houston	County	Harris	State	TX
Lender/Client	Brian Striegold	Zip Code	77057		



Comparable 1

6151 Holly Springs Dr
 Prox. to Subject 0.65 miles N
 Sale Price 2,037,230
 Gross Living Area 2,957
 Total Rooms 8
 Total Bedrooms 3
 Total Bathrooms 2.1
 Location N;Res;
 View N;Res
 Site 12777 sf
 Quality Q3
 Age 70



Comparable 2

6135 Inwood Dr
 Prox. to Subject 0.12 miles SW
 Sale Price 1,537,000
 Gross Living Area 3,329
 Total Rooms 11
 Total Bedrooms 4
 Total Bathrooms 3.1
 Location N;Res;
 View N;Res
 Site 8534 sf
 Quality Q3
 Age 66



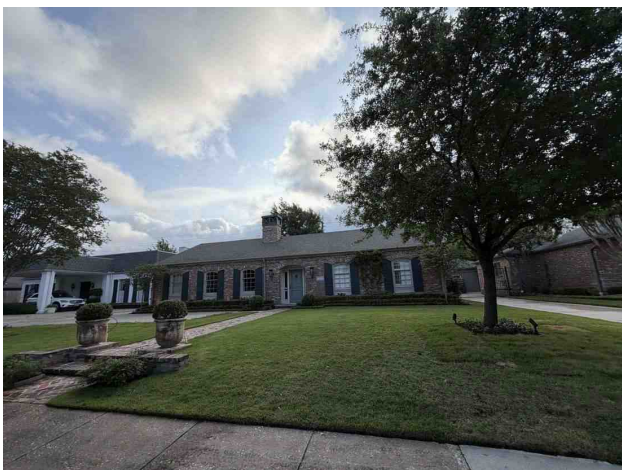
Comparable 3

6127 Olympia Dr
 Prox. to Subject 0.28 miles S
 Sale Price 1,575,000
 Gross Living Area 3,026
 Total Rooms 9
 Total Bedrooms 4
 Total Bathrooms 4.0
 Location N;Res;
 View N;Res
 Site 7674 sf
 Quality Q3
 Age 66

Handwritten Signature

Comparable Photo Page

Borrower	Striegold, Brian						
Property Address	1911 Briarstead Dr						
City	Houston	County	Harris	State	TX	Zip Code	77057
Lender/Client	Brian Striegold						



Comparable 4

1211 Briarstead Dr
 Prox. to Subject 0.51 miles N
 Sale Price 1,915,000
 Gross Living Area 3,198
 Total Rooms 9
 Total Bedrooms 4
 Total Bathrooms 3.1
 Location N;Res;
 View N;Res
 Site 8250 sf
 Quality Q3
 Age 67

Comparable 5

Prox. to Subject
 Sale Price
 Gross Living Area
 Total Rooms
 Total Bedrooms
 Total Bathrooms
 Location
 View
 Site
 Quality
 Age

Comparable 6

Prox. to Subject
 Sale Price
 Gross Living Area
 Total Rooms
 Total Bedrooms
 Total Bathrooms
 Location
 View
 Site
 Quality
 Age

Handwritten signature