



CERTIFICATE OF APPROPRIATENESS

Reviewed by the Houston Archaeological and Historical Commission

ITEM E1
HPO File #: HP2026_0172

August 13, 2026

202 E 31st ½ Street
Starkweather

Applicant: Benjamin Navo, agent for Jeffrey Sturman, owner

Property: 202 E 31st ½ Street, LTS 51 & 52, STARKWEATHER. The property was a 962 square foot one-story wood single-family residence and detached garage situated on a 5,000 square foot (50' x 100') interior lot.

Significance: Contributing Craftsman-style property constructed circa 1930, located in the Starkweather Historic District.

Proposal: Demolition – Single Family Residential

- Between November 10-20, 2025, the contributing structure was demolished by the applicant(s).
- Out of 25 properties on the Starkweather Historic District inventory list, 2 properties did not have holds.
- Addresses of properties without holds are 202 E 31st St. & 204 E 31st St.
- Staff implemented holds on the 2 properties without holds on 11/20/2025 upon discovery.

Public Comment: No new public comment received.

Civic Association: None

Recommendation: Denial of demolition COA. Options: i) issue Permit Moratorium; or ii) issue COR for repair, reconstruct, or restore all or part of the demolished structure using as much salvaged material, or iii) relocate a contributing structure to site with conditions.

HAHC Action: -



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ITEM E1
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August 13, 2026

202 E 31st ½ Street
Starkweather

APPROVAL CRITERIA

DEMOLITION OF A LANDMARK, PROTECTED LANDMARK, CONTRIBUTING STRUCTURE, OR WITHIN AN ARCHAEOLOGICAL SITE

Sec. 33-247(a): The issuance of a certificate of appropriateness for the demolition of a landmark, a protected landmark, or a contributing structure, or for the demolition of a building, structure or object on or in an archaeological site shall be granted only if:

S D NA

S - satisfies D - does not satisfy NA - not applicable

- ☐ ☒ ☐ (1) The building, structure, or object has seriously deteriorated to an unusable state and is beyond reasonable repair; and
Unable to verify as structure was demolished. However, based on photos, the structure did not appear to be deteriorated to an unusable state or beyond reasonable repair.
- ☐ ☒ ☐ (2) The HAHC finds, based on the preponderance of credible evidence presented subject to the establishment by the applicant, the existence of an unreasonable economic hardship under subsection (c) of this section or the establishment of an unusual and compelling circumstance pursuant to subsection (d) of this section.
The applicant did not claim unreasonable economic hardship or a compelling circumstance for the demolition of the structure.

(c) Determination of the existence of an **unreasonable economic hardship** shall be based upon the following criteria:

- ☐ ☐ ☒ (1) That the property is incapable of earning a reasonable return, regardless of whether the return is the most profitable return, including without limitation, regardless of whether the costs of maintenance or improvement of the property exceed its fair market value;
- ☐ ☐ ☒ (2) That the owner has demonstrated that the property cannot be adapted for any other use, whether by the current owner, by a purchaser or by a lessee, that would result in a reasonable return;
- ☐ ☐ ☒ (3) That the owner has demonstrated reasonable efforts to find a purchaser or lessee interested in acquiring the property and preserving it, and that those efforts have failed; and
- ☐ ☐ ☒ (4) If the applicant is a nonprofit organization, determination of an unreasonable economic hardship shall instead be based upon whether the denial of a certificate of appropriateness financially prevents or seriously interferes with carrying out the mission, purpose, or function of the nonprofit corporation

OR

(d) Determination of the existence of an **unusual and compelling circumstance** shall be based upon the following criteria:

- ☐ ☒ ☐ (1) That current information does not support the historic or archaeological significance of this building, structure or object or its importance to the integrity of an historic district, if applicable;
- ☐ ☒ ☐ (2) Whether there are definite plans for reuse of the property if the proposed demolition is carried out and what effect such plans have on the architectural, cultural, historical or archaeological character of the context area; and
- ☐ ☒ ☐ (3) Whether reasonable measures can be taken to save the building, structure or object from further deterioration, collapse, arson, vandalism or neglect.

STARKWEATHER DESIGN GUIDELINES

- ☐ ☐ ☐ In accordance with Sec. 33-276, the proposed activity must comply with the City Council approved Design Guidelines.



CERTIFICATE OF APPROPRIATENESS

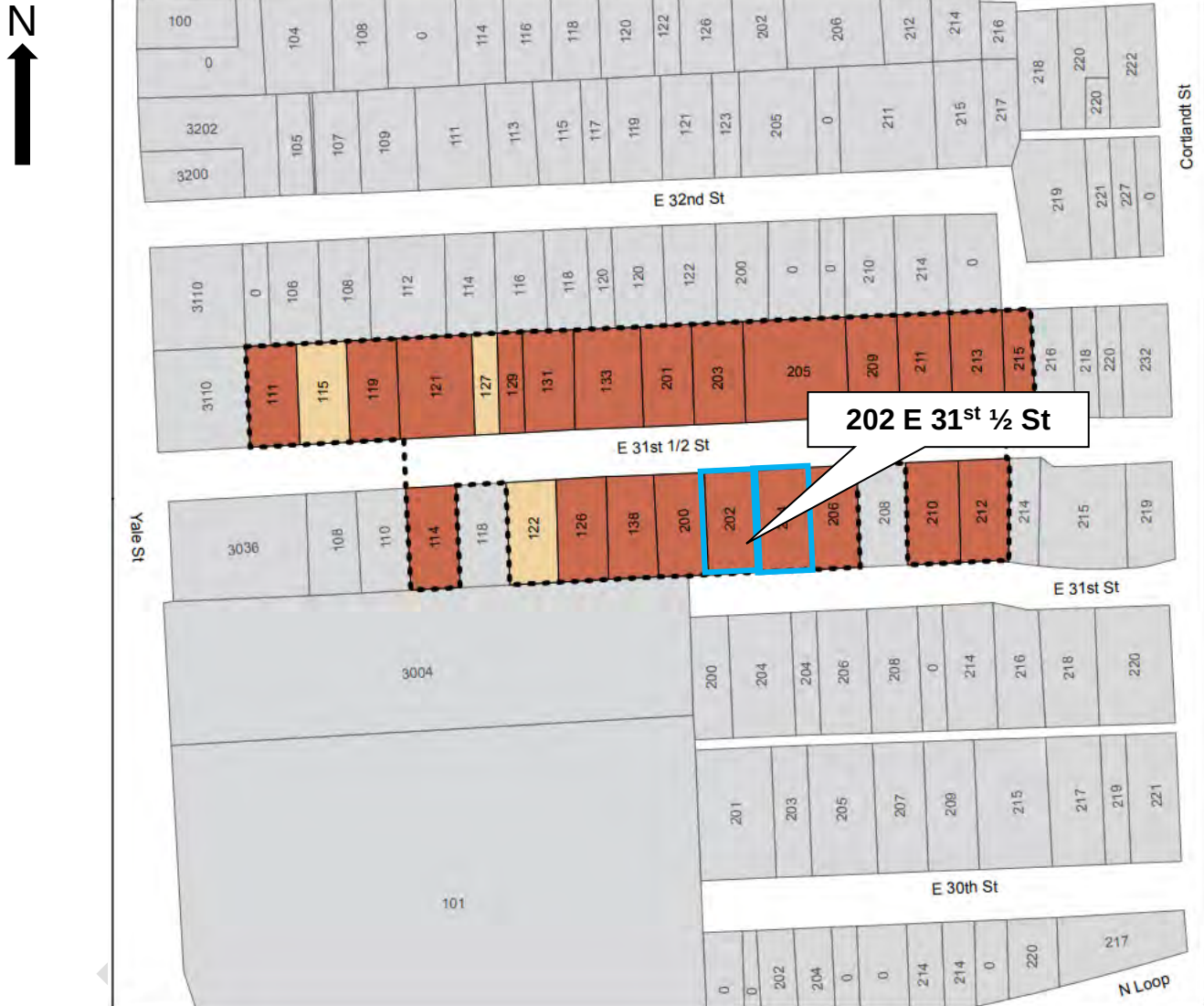
Reviewed by the Houston Archaeological and Historical Commission

ITEM E1
HPO File #: HP2026_0172

August 13, 2026

202 E 31st ½ Street
Starkweather

DISTRICT MAP



Building Classification

Contributing

Non-Contributing

No holds prior to 11/20/25: 202 E 31st ½ St (lots 51 & 52) & 204 E 31st ½ St (lots 49 & 50)



ITEM E1
HPO File #: HP2026_0172

August 13, 2026

202 E 31st ½ Street
Starkweather

STARKWEATHER HISTORIC DISTRICT INVENTORY

DATED OCTOBER 10, 2013

INVENTORY

PROPOSED STARKWEATHER HISTORIC DISTRICT

Building Status Legend

C = Contributing Structure

NC = Noncontributing Structure

V = Vacant

*All lots are in Starkweather Addition

PROPERTY ADDRESS	LOTS	CIRCA YEAR BUILT	BLDG STATUS	ARCHITECTURAL STYLE
111 31 st ½ ST	9, 10	1946-47	C	Church
114 31 st ½ ST	63, 64	1952	C	Traditional
115 31 st ½ ST	11, 12	1996	NC	Traditional, new
119 31 st ½ ST	13, 14	1953	C	Traditional
121 31 st ½ ST	15, 16, 17	1949-1951	C	Traditional, apartments
122 31 st ½ ST	59, 60	n/a	V	Vacant
126 31 st ½ ST	57, 58	1958	C	Traditional
127 31 st ½ ST	18	n/a	V	Vacant
129 31 st ½ ST	19	1945	C	Traditional
131 31 st ½ ST	20, 21	1952	C	Traditional, I-shape
133 31 st ½ ST	22, 23, 24	1955	C	Traditional
138 31 st ½ ST	55, 56	1929	C	Craftsman
200 31 st ½ ST	53, 54	1928	C	Traditional, altered
201 31 st ½ ST	25, 26	1928	C	Craftsman
202 31 st ½ ST	51, 52	1927	C	Craftsman
203 31 st ½ ST	27, 28	1928	C	Craftsman
204 31 st ½ ST	49, 50	1927	C	Craftsman
205 31 st ½ ST	29, 30, 31, 32	1927	C	Craftsman
206 31 st ½ ST	47, 48	1929	C	Craftsman
209 31 st ½ ST	33, 34	1928	C	Craftsman
210 31 st ½ ST	43, 44	1927	C	Craftsman
211 31 st ½ ST	35, 36	1928	C	Craftsman
212 31 st ½ ST	41, 42	1928	C	Hipped roof cottage
213 31 st ½ ST	37, 38	1927	C	Craftsman
215 31 st ½ ST	39	1928	C	Craftsman



CERTIFICATE OF APPROPRIATENESS

Reviewed by the Houston Archaeological and Historical Commission

ITEM E1
HPO File #: HP2026_0172

August 13, 2026

202 E 31st ½ Street
Starkweather

DEMOLITION FACTS

Starkweather Historic District Designation Approval Dates:	October 10, 2013 (by HAHC) February 26, 2014 (by City Council)
Date of District Holds Implemented by Previous Staff:	April 10, 2013
Number of Holds Implemented by Previous Staff:	23
Holds Missed:	202 E 31 st ½ St 204 E 31 st ½ St
Reason for Missed Holds by Previous Staff:	Unknown (no longer employed by City of Houston)
Demolition Permit Purchase Date:	October 8, 2025
Estimated Demolition Date:	November 10 - 20, 2025
Demolition Inspection Date:	November 20, 2025
Date Staff Notified of Demolition:	November 20, 2025
Number of Holds Implemented by Staff after Notification:	Two
Addresses Holds Implemented by Staff on 11/20/2025:	202 E 31 st ½ St 204 E 31 st ½ St



CERTIFICATE OF APPROPRIATENESS

Reviewed by the Houston Archaeological and Historical Commission

ITEM E1
HPO File #: HP2026_0172

August 13, 2026

202 E 31st ½ Street
Starkweather

JULY 16, 2026 COA APPLICATION



CERTIFICATE OF APPROPRIATENESS

Reviewed by the Houston Archaeological and Historical Commission

ITEM B02
HPO File #: HP2026_0172

July 16, 2026

202 E 31st ½ St
Starkweather

INVENTORY PHOTO



CURRENT PHOTO





CERTIFICATE OF APPROPRIATENESS

Reviewed by the Houston Archaeological and Historical Commission

ITEM E1
HPO File #: HP2026_0172

August 13, 2026

202 E 31st ½ Street
Starkweather

JULY 16, 2026 COA APPLICATION



CERTIFICATE OF APPROPRIATENESS

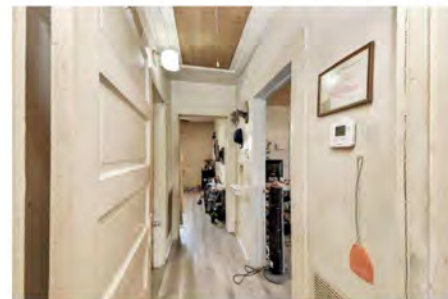
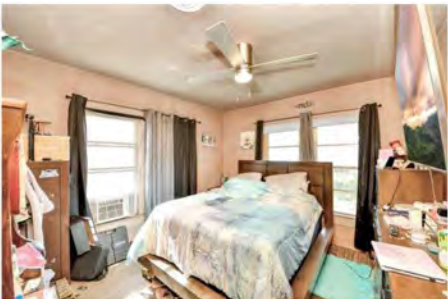
Reviewed by the Houston Archaeological and Historical Commission

ITEM B02
HPO File #: HP2026_0172

July 16, 2026

202 E 31st ½ St
Starkweather

LISTING PHOTOS





CERTIFICATE OF APPROPRIATENESS

Reviewed by the Houston Archaeological and Historical Commission

ITEM E1
HPO File #: HP2026_0172

August 13, 2026

202 E 31st ½ Street
Starkweather

JULY 16, 2026 COA APPLICATION



CERTIFICATE OF APPROPRIATENESS

Reviewed by the Houston Archaeological and Historical Commission

ITEM B02
HPO File #: HP2026_0172

July 16, 2026

202 E 31st ½ St
Starkweather





CERTIFICATE OF APPROPRIATENESS

Reviewed by the Houston Archaeological and Historical Commission

ITEM E1

HPO File #: HP2026_0172

August 13, 2026

202 E 31st ½ Street
Starkweather

JULY 16, 2026 COA APPLICATION



CERTIFICATE OF APPROPRIATENESS

Reviewed by the Houston Archaeological and Historical Commission

ITEM B02

HPO File #: HP2026_0172

July 16, 2026

202 E 31st ½ St
Starkweather

PUBLIC COMMENT(S)

To the Members of the Houston Archaeological and Historical Commission:

I respectfully submit this written comment in strong opposition to the illegal demolition of the historic home and the proposed redevelopment that seeks to capitalize on that unlawful act.

The Certificate of Appropriateness before the Commission should be denied. Rather than remedying the loss of a historic resource, this application seeks approval for a redevelopment proposal that is incompatible with the Starkweather Historic District and allows the applicant to benefit from the destruction of a contributing historic structure. Approving this application would undermine the very purpose of Houston's Historic Preservation Ordinance and establish a dangerous precedent for every historic district in the City of Houston.

The application itself raises serious concerns. It is ambiguous, internally contradictory, and omits material information necessary for the Commission and the public to conduct a complete and informed review. Critical information that would contradict the justification for demolition has been omitted, preventing a transparent evaluation of the facts. A Certificate of Appropriateness should provide a complete and accurate record. Instead, this application appears designed to obscure the circumstances surrounding the demolition while seeking approval for redevelopment that bears little resemblance to the historic resource that was lost.

The proposed redevelopment fails to respect the architectural character, historic scale, massing, rhythm, and context of the Starkweather Historic District. Historic districts exist to preserve the architectural and cultural identity of neighborhoods—not to facilitate redevelopment that ignores the very standards those districts were created to protect. Rather than restoring the historic fabric of the neighborhood, this proposal further erodes it.

The facts surrounding this property reveal a troubling sequence of events. A contributing historic home was illegally demolished and previously proposed to be replaced with two new residences. The practical result is that one historic resource has been eliminated in favor of a development that substantially increases the economic value of the property. The inescapable conclusion is that financial gain has been placed above historic preservation. Greed appears to have been the driving force behind this project from the beginning.

Equally troubling is the City's handling of this matter. The City failed to protect this historic home from illegal demolition and then failed to openly and transparently communicate that failure to the Independence Heights community. Rather than acknowledging its responsibility, the City allowed the community to discover the loss only after an irreplaceable historic resource had already been destroyed. This lack of transparency has significantly undermined public confidence in the City's commitment to historic preservation.

The City's treatment of the Independence Heights Redevelopment Council (IHRC) further compounds these concerns. The Planning Director left a voicemail stating that IHRC had "no standing" regarding this matter. That statement is both astonishing and deeply disrespectful to the history of this community.

IHRC is not an unrelated organization commenting on someone else's neighborhood. Under the leadership of its former Executive Director, Tanya Debose, IHRC was instrumental in facilitating the designation of the Starkweather Historic District. For decades, IHRC has advocated for the preservation of Independence Heights' historic resources, educated residents about the importance of preservation, and worked tirelessly to protect the community's historic identity. To now dismiss IHRC as having "no standing" demonstrates a callous disregard for the very organization that helped make the district possible.

The City has also abandoned its prior commitment to engage IHRC on matters affecting historic preservation and redevelopment within Independence Heights. Those commitments were made to ensure that the community would have a meaningful voice in decisions affecting its historic resources. The City's current position—that it has no record of those commitments—only deepens the community's distrust and raises serious concerns regarding its accountability.



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ITEM E1
HPO File #: HP2026_0172

August 13, 2026

202 E 31st ½ Street
Starkweather

JULY 16, 2026 COA APPLICATION



CERTIFICATE OF APPROPRIATENESS

Reviewed by the Houston Archaeological and Historical Commission

ITEM B02
HPO File #: HP2026_0172

July 16, 2026

202 E 31st ½ St
Starkweather

Taken together, these actions reflect a pattern of excluding community voices while failing to adequately protect the historic resources they have worked for decades to preserve. The Independence Heights Redevelopment Council invested significant time, effort, and resources to help secure the designation of the Starkweather Historic District because it believed historic designation would provide meaningful protection for the neighborhood's historic assets. Now, after the illegal demolition of a contributing historic home, the City has dismissed IHRC's concerns and denied the organization any meaningful role in addressing the consequences. This contradiction undermines the purpose of historic designation and sends a troubling message that the City's commitment to preservation extends only to designation—not to enforcement. When the organization that helped establish the district is told it has "no standing" after one of its protected historic resources is lost, it calls into question the City's commitment to preserving Independence Heights and respecting the community partners who have worked tirelessly to protect its history.

Historic preservation ordinances have little value if they can be deliberately circumvented without meaningful consequences. If developers can illegally demolish contributing historic structures, submit ambiguous applications that omit material information, and then receive approval for redevelopment that is incompatible with the district, Houston's Historic Preservation Ordinance becomes ineffective. The Commission has both the authority and the responsibility to ensure that historic designation carries real protections rather than symbolic recognition.

Accordingly, I respectfully request that the Houston Archaeological and Historical Commission deny this Certificate of Appropriateness in its entirety.

I further request that the City pursue every enforcement action available under the Historic Preservation Ordinance and all other applicable laws, including the maximum civil penalties authorized. The City should also evaluate all lawful remedies available to deter future violations, including appropriate restrictions on future development approvals where permitted by law. Anything less signals that violating Houston's historic preservation laws carries no consequence.

Finally, no redevelopment proposal should be approved for this property unless it faithfully restores the original historic home in its architectural character, scale, appearance, and relationship to the surrounding historic district. The City's failure to protect this historic resource should not now be compounded by approving redevelopment that permanently profits from its destruction.

The people of Independence Heights and the residents of the Starkweather Historic District deserve accountability. They deserve transparency. They deserve consistent enforcement of Houston's Historic Preservation Ordinance. Most importantly, they deserve a City that honors its commitments, respects the organizations that fought to preserve this historic community, and protects—not sacrifices—the irreplaceable historic resources that define Houston's first incorporated Black municipality.

I respectfully request that these comments be entered into the official record and given full consideration before any action is taken on this application.

Respectfully submitted,

Tonia Wells

Executive Director

Independence Heights Redevelopment Council

281-214-0421



ITEM E1
HPO File #: HP2026_0172

August 13, 2026

202 E 31st ½ Street
Starkweather

JULY 16, 2026 COA APPLICATION



July 14, 2026

VIA EMAIL historicpreservation@houstontx.gov

Houston Archaeological and Historic Commission
City of Houston Planning & Development Department
P.O. Box 1562
Houston, Texas 77251-1562

**Re: Request to Withhold City Permits for 202 E. 31st 1/2 Street, Houston, Texas
77018 under Houston Code of Ordinances, Article VII, Historic
Preservation (HPO), Section 33-203(d)**

Application No: HP2026_0172
Application Date: May 29, 2026
July 16, 2026 HAHC Agenda Item: #E01

Dear Chair and Members of the Houston Archaeological and Historic Commission:

Texas Community Law Partners writes on behalf of the Independence Heights Redevelopment Council (IHRC) to respectfully request that the Houston Archaeological and Historic Commission (HAHC) support the enforcement of the City of Houston's historic preservation requirements found in the Houston Code of Ordinances, Article VII, Historic Preservation (HPO) as they apply to the property located at 202 E. 31st-1/2 Street, Houston, Texas 77018. Specifically, for the reasons discussed in detail below, HPO Sec. 33-203(d) requires that no building permits be issued for this address given its unlawful demolition in late 2025 for a period of two years.

1. Introduction to IHRC

Independence Heights Redevelopment Council is a community-based organization dedicated to preserving, protecting, and strengthening the Independence Heights community, including its cultural heritage, neighborhood character, and historically significant built environment.



ITEM E1
HPO File #: HP2026_0172

August 13, 2026

202 E 31st ½ Street
Starkweather

JULY 16, 2026 COA APPLICATION

Independence Heights was officially incorporated in 1915, home to more than 40 Black-owned businesses before annexation by Houston in 1929. Residents and advocates, including Tanya DeBose, who founded IHRC, have championed the protection of historic homes, churches, and cultural landmarks.

As one of Houston's most historically important African American communities, Independence Heights has a deep civic, architectural, and cultural legacy. IHRC's work includes advocating for responsible redevelopment that respects this history and ensuring that City preservation protections are applied consistently and meaningfully.

For many years, IHRC worked to establish the Starkweather Historic District to protect Independence Heights' historic assets. Starkweather Historic District is an integral part of the Independence Heights community. The Starkweather Historic District designation reflects the City's recognition that this area contains historically significant resources that contribute to Houston's broader historical narrative. IHRC therefore has a strong interest in ensuring that properties within the district are not demolished or redeveloped outside the procedural safeguards established by Chapter 33 of the Houston Code of Ordinances.

2. Starkweather District Historical Designation

The property at issue is located within the Starkweather Historic District, an area recognized for its historical and cultural significance within the Independence Heights community. Historic district protections are intended to preserve the character-defining features of designated areas and to ensure that demolition, alteration, construction, and redevelopment activity proceeds only in compliance with the City's preservation ordinance and applicable review procedures.

Established in February 2014, the Starkweather Historic District is within the Independence Heights community, north of Loop 610. The district is two blocks long, located within the 100 and 200 blocks of East 31st ½ Street.

Starkweather derived its name from F. W. Starkweather, who originally subdivided the land that is now E 31st ½ Street. The district was developed between the late 1920s and 1940s by Edgar S. Phelps and his son Edgar H. Phelps. These developers sold lots to African Americans looking to reside within the City of Independence Heights. By August 1910, 215 lots had already been sold in Independence Heights at an average value of \$80 each.

On January 17, 1915, Independence Heights, with a population of nearly 400, voted to incorporate as an independent city, becoming the first city in Texas completely



ITEM E1
HPO File #: HP2026_0172

August 13, 2026

202 E 31st ½ Street
Starkweather

JULY 16, 2026 COA APPLICATION

run by African Americans. By 1920, the city had grown to a population of 720. Independence Heights was annexed to Houston in 1929. Independence Heights offered working- and middle-class African Americans the opportunity to live in better conditions than in Houston's wards, while maintaining access to the central city by way of streetcar, jitney, and bus.

The district features modest frame dwellings typical of early 20th Century working and middle-class suburbs. It features architectural styles that reflect both the prosperity of the late 1920s as well as the economic difficulties associated with The Great Depression and World War II. While many of these homes have been altered from their original state, most of the district's historic fabric remains intact. There is also signage posted in the area that designates the area as historic.

Figure 1: Signage for Independence Heights Historic District



3. Status of 202 E. 31st-1/2 Street

Under Sec. 33-201 of the HPO, a *Contributing Structure* means "a building, structure, object or site that reinforces, or that has conditions, which, if reversed, would reinforce, the cultural, architectural or historical significance of the historic district in which it is located, and that is identified as contributing upon the designation of the historic district in which it is located." The term also includes any structure that was identified as "potentially contributing" in any historic district. HPO Sec. 33-201.



ITEM E1
HPO File #: HP2026_0172

August 13, 2026

202 E 31st ½ Street
Starkweather

JULY 16, 2026 COA APPLICATION

Prior to its demolition, 202 E. 31st ½ Street was a Contributing Structure in the Starkweather Historic District in the middle of the block of these protected properties. The Map shown below as Figure 1 identified 202 E. 31st ½ Street as a contributing structure located in the middle of the Starkweather Historic District.

Figure 2: Map of Starkweather Historic District



Any purchaser of the property had notice of its designation as a contributing structure in the historic district. The map shown in Figure 2 is publicly available on the City's website along with an inventory of the properties included in the district, which includes 202 E. 31st ½ Street. Further, the City's Published Design Guidelines for the Starkweather Historic District ("Design Guidelines") list the property as in the district. Design Guidelines at 49. Along with the Map and Inventory, the Design Guidelines document is also publicly available on the City's website as part of the Historic Preservation Manual, available at https://www.houstontx.gov/planning/HistoricPres/HistoricPreservationManual/historic_districts/starkweather.html.



ITEM E1
HPO File #: HP2026_0172

August 13, 2026

202 E 31st ½ Street
Starkweather

JULY 16, 2026 COA APPLICATION

Moreover, the designation of this property as historic was included in the public records for this property maintained by the Harris Central Appraisal District (HCAD). As shown below in Figure 3, this property is listed as both Residential and Historical.

Figure 3: Excerpt from HCAD Report on 202 E. 31st ½ Street



HCAD Property Search

★ 202 E 31ST 1/2 ST HOUSTON, TX 77018	2026
Residential Historical	
Account: 0621390000051	
Name: DND DEVELOPMENTS224 LLC	
Mailing Address: 17350 TEXAS 249 HWY STE 220 HOUSTON, TX 77064-	

Thus, it is undeniable, open, and obvious with any basic inquiry, that the structure at issue was subject to the historic preservation requirements applicable to contributing structures located within a designated historic district. As reflected in Figure 3 above, an HCAD Property Search Report reveals that DND Developments224, LLC acquired the property, listing a transfer date of November 19, 2025. HAR.com states the property was sold on October 2, 2025.

Prior to October 2025, the historic Craftsman-style property built in 1927 appeared as shown below in Figure 4.



ITEM E1
HPO File #: HP2026_0172

August 13, 2026

202 E 31st ½ Street
Starkweather

JULY 16, 2026 COA APPLICATION

Figure 4: Picture of 202 E. 31st ½ Street



The Historic Preservation Ordinance defines “Demolition” as “an act or process that destroys, in whole or in part, or permanently impairs the structural integrity of any building, structure, object or site. The term also includes demolition by neglect, which is defined as inaction or a series of inactions that result in the destruction or irreversible deterioration of a building, structure, object, or site.” HPO Sec. 33-201. The lot’s present condition appears in Figure 5.

Figure 5: 202 E. 31st ½ Street



The actual date of demolition is not clear from the record. Based on Exhibit 1, the City has stated that the historic structure at 202 E. 31st 1/2 Street, was demolished in October 2025. However, the Application on the July HAHC Agenda, HP2026_0172, attached as Exhibit 2, states that the property was demolished in early 2026.



ITEM E1
HPO File #: HP2026_0172

August 13, 2026

202 E 31st ½ Street
Starkweather

JULY 16, 2026 COA APPLICATION

Neighbors in the Starkweather District report that the actual demolition date was on or about December 4, 2025.

Houston's historic preservation framework requires review and authorization before certain demolition activity may proceed within a historic district. Under HPO Sec. 33-236(g), no person shall demolish any contributing structure within an historic district without a certificate of appropriateness. At the April 2026 and May 2026 Meetings of HAHC, the City confirmed that the demolition occurred without the certificate of appropriateness or other authorization required under Chapter 33. See Exhibit 2. Under HPO Sec. 33-236(j), demolition should not occur without complying with applicable provisions of Houston Code of Ordinances. If the demolition occurred without the required approvals, the permitting restriction in HPO Sec. 33-203(d) applies to the site for two years following the date of demolition. Moreover, the violation of the HPO makes the applicant guilty of a misdemeanor, and, if convicted, subject to a fine of not less than \$50.00 nor more than \$500.00 for each violation. HPO Sec. 33-203(c). Each day during which any violation of this article continues shall constitute a separate offense. HPO Sec. 33-203(c). Moreover, the City Attorney is authorized to take legal action if necessary to pursue violations of the HPO. HPO Sec. 33-203(a).

The applicant owner identified on Item 17 of the April 2026 HAHC consent agenda attached as Exhibit 2, Jeffrey Sturman of Vecino Homes, has had several months to provide an explanation for the unauthorized demolition to HAHC. Mr. Sturman's online presence specifically boasts of his familiarity with historic home renovations since 2017, claiming he "focuses on restoring historic properties and building infill homes and modern communities within Houston's urban core and surrounding historic districts (such as the East End and Fifth Ward)."¹ His same online profile confirms that he has previously developed properties in the Independence Heights area.

HAHC denied the Certificate of Appropriateness at its April 2026 meeting and deferred action on Items B11&B12 at the May HAHC Meeting after significant opposition by IHRC and another commenter, Sabrina Norman. Neither Mr. Sturman nor his representative attended the May HAHC meeting. The property was not listed on the agenda for the June HAHC meeting.

On July 3, 2026, multiple documents, including a statement from the owner were filed with HAHC to support the current application filed in May. The owner's supporting statement frankly acknowledges that "the property was acquired with

¹ Jeff Sturman of Vecino Homes profile, available at <https://www.linkedin.com/in/jeff-sturman-4558481b5/>.



ITEM E1
HPO File #: HP2026_0172

August 13, 2026

202 E 31st ½ Street
Starkweather

JULY 16, 2026 COA APPLICATION

the original intent of redeveloping the two platted lots with two new single-family homes." See Demolition COA — Applicant Statements, Item 5. The nonsensical supporting appraisal dated September 12, 2025, prior to the demolition of the historic property, fails to even mention the existing property being in a recognized historic district, which would (or should) limit any redevelopment or any future development pursuant to the design guidelines. The purported certified real estate appraiser apparently did not do much investigation of the existing structure or any applicable restrictions but instead focused erroneously on a non-existent property at the site, 202 E. 31st-1/2 Street #204, which did not exist as of the date of the appraisal in September 2025. The Appraisal, however, does generally confirm the existing structure's condition at the time of the sale, shown on page 5 of the Appraisal with the "for sale" sign and depicted below in Figure 5. The picture as of September 2025 generally matches the condition of the property shown above in Figure 4.

Figure 5: Excerpt from Owners' September 2025 Appraisal at Page 5

Subject Photo Page					
Borrower	Bayou City Strategic Realty Investments LLC				
Property Address	202 E 31st 1/2 St # 204				
City	Houston	County	Harris	State	TX
Lender/Client	Asset Based Lending				
				Zip Code	77018



Subject Lot	
202 E 31st 1/2 St # 204	
Sales Price	190,000
Gross Living Area	2,021
Total Rooms	7
Total Bedrooms	3
Total Bathrooms	3.1
Location	N. Res.
View	N. Res.
Site	5,000 sf
Quality	Q3
Age	0

Moreover, the property description on the flier associated with the sale of the property does not suggest that the property was defective in any way or uninhabitable. Quite the opposite is true:

Charming single-story cottage-style home in Historic Heights, approx. 962 sq ft. Features include 2 bedrooms, 1 full bath, cozy living area, separate dining, and an efficient kitchen. Includes a shed and driveway parking. Situated on a 5,000 sq ft lot with a fenced backyard.



ITEM E1
HPO File #: HP2026_0172

August 13, 2026

202 E 31st ½ Street
Starkweather

JULY 16, 2026 COA APPLICATION

Located within walking distance to Whole Foods, H-E-B, and local coffee shops. Close to Heights Hike & Bike Trail, Donovan Park, and neighborhood dining along 19th Street. In the heart of the Heights—an established, pedestrian-friendly historic neighborhood.

See Real Estate Marketing Flier submitted by Applicant, at 1. Pictures associated with this listing are still readily available on www.har.com online, yet the Applicant *did not* include the photographic evidence of the condition of the property at the time of the sale. See har.com, <https://www.har.com/homedetail/202-e-31st-1-2-st-houston-tx-77018/8867879>. For this reason, a true and correct copies of these pictures of the property from the property listing are included for the record as Exhibit 3 to this comment.

Further, the nature of the appraisal submitted suggests that the owner deliberately requested an appraisal to support construction of a modern structure that did not comply with the historic guidelines for the Starkweather District. The request only documents the owner's direct financial incentive and motivation to demolish the existing historic structure so a more volumetric, "modern" structure could be built on the property. Even the comparable properties included with the appraisal are all recently built, modern structures elsewhere in the community that also do not comport with the Starkweather District Design Manual. See Appraisal at 17, 18, 20, 21. Thus, the certified real estate appraisal submitted supports the conclusion that this demolition was, at best, done with reckless disregard for the historic value of the contributing structure purportedly the subject of the appraised property or the Starkweather District altogether.

Finally, the applicant's statement is devoid of any requisite proof for a certificate of appropriateness required under Section 33-33-247(c), (d).

The applicant does not possess photographs or other documentation evidencing that the former structure was seriously deteriorated to an unusable state or beyond reasonable repair.

See Demolition COA — Applicant Statements, Item 1. Without such evidence, it is hard to understand how this application is complete or sufficient for the HAHC's review. The owner's statement suggests there may be evidence of deterioration but implies that the owner simply doesn't have it in his possession; a statement meant to leave a different impression with HAHC than maybe what actual evidence of the condition of the property would show. When, to the contrary, all existing photographic evidence of the property at the time of the sale to the owner suggests that the property was in good condition and habitable. Yet the applicant deliberately



ITEM E1
HPO File #: HP2026_0172

August 13, 2026

202 E 31st ½ Street
Starkweather

JULY 16, 2026 COA APPLICATION

chose not to submit evidence of the actual condition of the property at the time the owner acquired it and instead only included the owner's statement above.

Similarly, along with the other sale documents which the applicant has selectively produced, the applicant, as the buyer, would have received a "Seller's Disclosure Notice" required under Section § 5.008(b) of the Texas Property Code. That disclosure would have indicated any defects with the property that the seller was aware of at the time of the sale as required by law. Again, the applicant has not provided this documentation to support any purported contention that the property was defective in any way, which, again, is necessary proof to obtain the certification of appropriateness for the demolition had it been submitted in time. Again, the applicant appears to be withholding information material to the decision that the HAHC needs to make, which would again suggest the application for this COA to approve an authorized demolition remains incomplete.

The owner further acknowledges in his statement that the City Planning Department and the requirements of the Starkweather Historic District did not agree with his original plans, causing the owner "to change course." Applicant Statements, Item 5. However, the applicant should have also known from the Seller's Disclosure Notice that there "where governmental ordinances affecting the use of the property" such as the HPO in this case. A recent conversation with the seller's listing agent fully confirmed that the applicant, as buyer, received notice of the historic designation of the property in the Seller's Disclosure Notice. Yet again, the applicant did not include this important documentation as evidence with his application for a COA for review by the HAHC. Its omission speaks volumes as to what the applicant knew and was required to be told as a matter of Texas law at the time of the sale.

And, before getting to this point of asking forgiveness (as opposed to permission as required by the HPO) from the HAHC, the owner admits he did nothing to suggest he cared about any preservation of the historic structure or its potential reuse:

- Did not commission a formal adaptive-reuse study of the prior structure. Applicant Statements, Item 5.
- Has no information on what happened to any of the building materials from the demolition that occurred over 7-9 months ago. Applicant Statements, Item 9.

Because of the owner's reckless actions there is nothing that can be done to correct this situation. And there is nothing to suggest that the applicant acted in anyway with an intent to respect the Starkweather Historic District or the historic neighborhood that he parachuted into to develop with his own "modern" housing



ITEM E1
HPO File #: HP2026_0172

August 13, 2026

202 E 31st ½ Street
Starkweather

JULY 16, 2026 COA APPLICATION

concepts. The HAHC should not reward this type of ignorance and/or willful disdain for historic properties protected by City ordinance and the seller's complete failure to review and/or understand the Seller's Disclosure Notice at the time of the sale. Given the owner's online boasts regarding his real estate prowess, it is hard to believe that these disclosures were inadvertently ignored or are now wholly unavailable to provide to the City as evidence of the disclosed condition of the property at the time of the sale. It is difficult given the City's requirements for a COA to support the demolition of a property to understand how this application is even complete enough for HAHC to consider given the obvious evidentiary omissions noted above, such as basic photographs of the property or the seller's disclosure notice which would provide evidence of the condition of the property and note its historic significance.

The information before HAHC is that the applicant does not satisfy the criteria for a COA:

ITEM B02
HPO File #: HP2026_0172

July 16, 2026

202 E 31st ½ St
Starkweather

DEMOLITION OF A LANDMARK, PROTECTED LANDMARK, CONTRIBUTING STRUCTURE, OR WITHIN AN ARCHAEOLOGICAL SITE

Sec. 33-247(a): The issuance of a certificate of appropriateness for the demolition of a landmark, a protected landmark, or a contributing structure, or for the demolition of a building, structure or object on or in an archaeological site shall be granted only if:

S **D** **NA** **S** - satisfies **D** - does not satisfy **NA** - not applicable

- ☐ ☒ ☐ (1) The building, structure, or object has seriously deteriorated to an unusable state and is beyond reasonable repair; and
- ☐ ☒ ☐ (2) The HAHC finds, based on the preponderance of credible evidence presented subject to the establishment by the applicant, the existence of an unreasonable economic hardship under subsection (c) of this section or the establishment of an unusual and compelling circumstance pursuant to subsection (d) of this section.

(c) Determination of the existence of an **unreasonable economic hardship** shall be based upon the following criteria:

- ☐ ☒ ☐ (1) That the property is incapable of earning a reasonable return, regardless of whether the return is the most profitable return, including without limitation, regardless of whether the costs of maintenance or improvement of the property exceed its fair market value;
- ☐ ☒ ☐ (2) That the owner has demonstrated that the property cannot be adapted for any other use, whether by the current owner, by a purchaser or by a lessee, that would result in a reasonable return;
- ☐ ☒ ☐ (3) That the owner has demonstrated reasonable efforts to find a purchaser or lessee interested in acquiring the property and preserving it, and that those efforts have failed; and
- ☐ ☒ ☐ (4) If the applicant is a nonprofit organization, determination of an unreasonable economic hardship shall instead be based upon whether the denial of a certificate of appropriateness financially prevents or seriously interferes with carrying out the mission, purpose, or function of the nonprofit corporation

Without any further evidence to support the application for a certificate of appropriateness on Item B11&B12 deferred from the May Agenda, HAHC should continue to deny any requested certificate of appropriateness and deny any request to approve the unauthorized demolition in Application No. HP2026_0172, listed as



ITEM E1
HPO File #: HP2026_0172

August 13, 2026

202 E 31st ½ Street
Starkweather

JULY 16, 2026 COA APPLICATION

Item E01 on this agenda. Moreover, HAHC should assess a proper penalty for the demolition for the reasons explained below.

4. Requirements to Approve Any Demolition under the City's Design Guidelines

Under the City's Published Design Guidelines for the Starkweather Historic District ("Design Guidelines"), Demolition should be a means of last resort. Design Guidelines at 32. An historic district is created to protect an area that has historic and architectural significance. Design Guidelines at 32. Designating an historic district in the City of Houston requires the support of 67% of property owners. Design Guidelines at 32.

All the properties in a historic district, together, establish the character of the neighborhood. Design Guidelines at 32. **"The removal of a Contributing house is particularly damaging overall."** Design Guidelines at 32.

Demolition should be avoided. Design Guidelines at 32. It is permitted in an historic district *only when the applicant can establish either unreasonable economic hardship or an unusual or compelling circumstance. See* Design Guidelines at 32 (emphasis added); HPO Sec. 33-247.

Substantial documentation and evidence are required to establish either claim. *See* Design Guidelines at 32; HPO Sec. 33-247(c), (d). Moreover, any owner of a contributing structure located within a historic district shall not permit the contributing structure to fall into a serious state of disrepair to result in the deterioration of any exterior architectural feature. HPO Sec. 33-254(a).

Simply put, **"demolition without an approved Certificate of Appropriateness is not allowed."** *See* Design Guidelines at 32; HPO Sec. 33-326(j); HPO Sec. 33-326(g). Moreover, HPO Sec. 33-203(a) contains an express finding by the city council that "....demolition of any building, structure, object or site that is subject to the provisions of this article without a certificate of appropriateness as required under this article adversely affects the structural, physical or visual integrity of the building, structure, object or site." HPO Sec. 33-203(a).

Under HPO Sec. 33-203(d), if a landmark, protected landmark, archaeological site, or contributing structure within a historic district is demolished without the certificate of appropriateness required by Chapter 33, the City may not issue building permits or other permits for the property for a period of two years from the date of demolition, except as allowed by the ordinance. This permitting restriction is an important enforcement mechanism. It discourages unauthorized demolition of



ITEM E1
HPO File #: HP2026_0172

August 13, 2026

202 E 31st ½ Street
Starkweather

JULY 16, 2026 COA APPLICATION

historic resources by preventing a property owner or successor from benefiting immediately from demolition undertaken outside the required preservation review process. IHRC requests that the HAHC impose this 2-year permit moratorium on 202 E. 31st-1/2 Street because the demolition occurred without the required certificate of appropriateness or other lawful authorization.

At the May HAHC Meeting, Matthew Mendoza of the City's legal department first identified HPO Sec. 33-302(d) as the applicable remedy for the unauthorized demolition of the structure. This conclusion, for the reasons stated above, is correct. Immediately, thereafter, Mr. Mendoza also referred to HPO Sec. 33-302(e) proposing that HAHC had another option to issue a certificate of appropriateness now (post-unauthorized demolition) "to cure" the issue and allow the developer to build before the two-year period was exhausted. That proposed "second option" suggested by Mr. Mendoza does not comport with the HPO given the factual circumstances.

Sec. 33-302(e) is inapplicable to this situation where demolition of a historic contributing structure has already occurred. First, HPO Sec. 33-302(e) never even mentions demolition in its text. Therefore, it appears inapplicable on its face given the more specific context of 33-302(d) of the HPO which addresses this exact circumstance. Texas law requires courts to harmonize general and specific statutory provisions where possible; but if the provisions irreconcilably conflict, the specific provision controls as an exception to the general provision unless the later-enacted general provision manifestly was intended to prevail. *Tex. Gov't Code § 311.026; City of Waco v. Lopez*, 259 S.W.3d 147 (Tex. 2008).

HPO Sec. 33-302(e) generally refers to "work done without a certificate of appropriateness". Under HPO Sec. 33-202, a certificate of appropriateness is required for "construction, alteration, rehabilitation, restoration, relocation or demolition required by this article." HPO Sec. 33-302(d) would address circumstances for demolition without a certificate of appropriateness as stated in its text. HPO Sec. 33-302(e) would seem to address all other circumstances where work was done, including the remainder of the list of items that you would need a certificate of appropriateness for, such as construction, alteration, rehabilitation, restoration, and relocation. Nothing in HPO Sec. 33-302(e) suggests that it was intended to be used as an end run to avoid the penalty in HPO Sec. 33-302(d). Even Mr. Mendoza's provided example acknowledged that HPO Sec. 33-302(e) applied in cases where vinyl windows were substituted instead of a more historic wooden window frame. In that circumstance, as he explained, the appropriate window can simply be swapped out. However, given the wholesale demolition of the structure without any architectural salvage of its features, it is impossible to remedy this



ITEM E1
HPO File #: HP2026_0172

August 13, 2026

202 E 31st ½ Street
Starkweather

JULY 16, 2026 COA APPLICATION

situation, which is why HPO Sec. 33-302(d) provides for the penalty it does. It is not possible to fix the situation any other way because the structure was destroyed.

For HAHC to allow the applicant to redevelop the property with new construction approved with a belatedly issued certificate of appropriateness after illegally destroying a historic property would render the entire HPO structure meaningless. It would disrespect the community that fought to establish their historic district, irreparably damage the other property owners who have lost that historic contributing structure to the historic district, and it would send a bright green light to other developers that they can operate without any penalty for their illegal actions, ultimately weakening the authority of the HAHC.

Finally, the HAHC is charged with enforcing the HPO consistently. At least four of the current members of the HAHC must own or reside in a historic landmark or contributing structure in a designated historic district. HPO Sec. 33-211(c). IHRC hopes that all members of the Commission are prepared to take the same action here as if this same unlawful demolition had occurred in their historic district. Utilizing Sec. 33-302(e) to forgive an unauthorized demolition in a historic district is not good policy or consistent with the intent of the HPO. It certainly should not be endorsed by HAHC members who live in historic districts unless they are willing to make the same exception in their neighborhood.

5. Recommended Action for HAHC

IHRC respectfully requests that HAHC take the following actions:

- a. **Confirm the property's historic status.** Confirm that 202 E. 31st-1/2 Street, Houston, Texas 77018 is located within the Starkweather Historic District and that the demolished structure was subject to Chapter 33 historic preservation review requirements.
- b. **Confirm the demolition date.** Confirm that the demolition occurred after October 2, 2025. If possible, determine the exact demolition date based on available City records. The owner has provided two conflicting dates to the City. Exhibit 1 states October 2025, and the current application, HP2026_0172, states that demolition occurred in "early 2026." See Exhibit 2. In contrast, residents on the same street report a demolition date of December 4, 2025.
- c. **Determine whether required authorization was obtained.** Review City records to determine whether a certificate of appropriateness, demolition approval, or other required authorization was issued before the demolition. Based on the City's presentation at the May 2026 HAHC Meeting and the current



ITEM E1
HPO File #: HP2026_0172

August 13, 2026

202 E 31st ½ Street
Starkweather

JULY 16, 2026 COA APPLICATION

application, HP2026_0172, there was no certificate of appropriateness issued before demolition occurred, which is why the owner is asking for retroactive permission from the HAHC. The applicant could not at the time, nor now, meet this burden with the incomplete, unsubstantiated application before HAHC.

- d. **Request enforcement of the two-year permitting restriction.** If the demolition occurred without the required authorization, IHRC recommends and requests that the City of Houston withhold issuance of any building, construction, demolition, development, or related permits for 202 E. 31st-1/2 Street for two years from the exact demolition date, as required by HPO Sec. 33-203(d), which should be no earlier than December 4, 2027.
- e. **Notify relevant City departments.** IHRC requests that HAHC, the Planning & Development Department, and the permitting authorities responsible for review of permit applications flag the property in City records so that no permits are issued during the applicable two-year period.
- f. **Provide written confirmation.** Provide IHRC with written confirmation of the City's determination, the applicable restriction period, and the steps the City has taken to prevent issuance of permits during that period.

6. Conclusion

IHRC appreciates HAHC's role in protecting Houston's historic resources and respectfully urges HAHC to support full enforcement of Article VII of Chapter 33 of the Houston Code of Ordinances with respect to 202 E. 31st-1/2 Street, Houston, Texas 77018. The Starkweather Historic District is an important part of Independence Heights' history, and the City's preservation protections must be applied consistently to prevent unauthorized demolition and to preserve the integrity of the district.

For the reasons stated above, IHRC requests that HAHC recommend that the City of Houston not allow the issuance of any permits for 202 E. 31st 1/2 Street, Houston, Texas 77018 for two years from the Demolition Date under HPO Sec. 33-203(d).

Thank you for your attention to this important matter to the Independence Heights community. Please contact us if additional information will assist HAHC or City staff in reviewing this request.



CERTIFICATE OF APPROPRIATENESS

Reviewed by the Houston Archaeological and Historical Commission

ITEM E1
HPO File #: HP2026_0172

August 13, 2026

202 E 31st ½ Street
Starkweather

JULY 16, 2026 COA APPLICATION

Respectfully submitted,

TEXAS COMMUNITY LAW PARTNERS

/s/ Amy Catherine Dinn

Amy Catherine Dinn

Texas State Bar No. 24026801

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ATTORNEYS FOR INDEPENDENCE

HEIGHTS REDEVELOPMENT COUNCIL

Attachments

Exhibit 1 – April 2026 Agenda Item No. 17

Exhibit 2 – July 2026 Agenda Item No. 1

Exhibit 3 – Pictures of 202 E. 31st-1/2 Street Before Demolition

Direct Contacts for Independence Heights Redevelopment Council

Tonia Wells

Executive Director

Independence Heights Redevelopment Council

281-214-0421

independenceheightstx@gmail.com



CERTIFICATE OF APPROPRIATENESS

Reviewed by the Houston Archaeological and Historical Commission

ITEM E1
HPO File #: HP2026_0172

August 13, 2026

202 E 31st ½ Street
Starkweather

JULY 16, 2026 COA APPLICATION

EXHIBIT 1

April 23, 2026 HAHC AGENDA

ACTION ITEM D17





CERTIFICATE OF APPROPRIATENESS

Reviewed by the Houston Archaeological and Historical Commission

ITEM E1
HPO File #: HP2026_0172

August 13, 2026

202 E 31st ½ Street
Starkweather

JULY 16, 2026 COA APPLICATION



CERTIFICATE OF APPROPRIATENESS

Reviewed by the Houston Archaeological and Historical Commission

ITEM D17
HPO File #: HP2026_0066

April 23, 2026

202 E 31st ½ St
Starkweather

Applicant: Benjamin Navo, agent / Jeffrey Sturman, owner

Property: 202 E 31st ½ Street, Lot 51 & 52, Starkweather Historic District. The property included a historic 962 square foot, one-story wood single-family residence and detached garage situated on a 5,000 square foot interior lot.

Significance: Contributing Craftsman style residence, constructed circa 1930, located in the Starkweather Historic District.

Proposal: New Construction

In October of 2025 the contributing structure was demolished by the applicant(s). The applicant is proposing the new construction of two similar structures. The second application will be submitted for review for the HAHC meeting in May 2026. The applicant is proposing to:

- Construct two one-and-a-half-story residences, which will be 1,401 sq ft each.
- Construct homes with a 1'-0" and a 1'-2" side setback and a 3'-2" and 3'-4" side setback
- Include a 10'-0" front and rear setbacks.
- Construct the homes with a 70'-9" side wall length.
- A 19'-1" ridge height with a 21'-9" maximum ridge height with composition shingles
- Install single hung and picture vinyl windows.
- Constructed with cementitious siding with 7" reveal.
- Construct the front façade gable with half round shingle siding.

Public Comment: No public comment received.

Civic Association: No comment received.

Recommendation: Denial - does not satisfy criteria

Due to the demolition of a contributing structure, the HAHC may invoke section 33.203(d) of the preservation ordinance.

HAHC Action: -



ITEM E1
HPO File #: HP2026_0172

August 13, 2026

202 E 31st ½ Street
Starkweather

JULY 16, 2026 COA APPLICATION

EXHIBIT 1

July 16, 2026 HAHC AGENDA

ACTION ITEM E01 & APPLICATION SUMMARY

General Information

App No HP2026_0172	Property Address 202 E 31-1/2 Street
App Status Planner Assigned	Application Submit Date 5/29/2026
Owner Jeffrey Sturman	Agent Benjamin Navo
Property Tax ID Number 0621390000051	Historic District Name Starkweather
Application Type Demolition	Application Sub Types ---
Building Classification Contributing (includes potentially contributing)	How many floors is your proposed addition -
Submit Type New Application	Building Type Single Family Residential
Review Cycle 2026-07	Site Name -
Final Action -	Site Type No Designation
HPAB Review Cycle -	Final Action Date -
	Final HPAB Decision -

Project Description

This original structure was incorrectly issued a demo permit, and was demolished in early 2026. Per HAHC request, the owner is applying for a COA for the demo of the existing structure.



CERTIFICATE OF APPROPRIATENESS

Reviewed by the Houston Archaeological and Historical Commission

ITEM E1
HPO File #: HP2026_0172

August 13, 2026

202 E 31st ½ Street
Starkweather

JULY 16, 2026 COA APPLICATION



PLANNING &
DEVELOPMENT
DEPARTMENT

CERTIFICATE OF APPROPRIATENESS

Reviewed by the Houston Archaeological and Historical Commission

ITEM B02
HPO File #: HP2026_0172

July 16, 2026

202 E 31st ½ St
Starkweather

Applicant: Benjamin Navo, agent / Jeffrey Sturman, owner

Property: 202 E 31st ½ Street, Lot 51 & 52, Starkweather Historic District. The property included a historic 962 square foot, one-story wood single-family residence and detached garage situated on a 5,000 square foot interior lot.

Significance: Contributing Craftsman style residence, constructed circa 1930, located in the Starkweather Historic District.

Proposal: Demolition

In October of 2025 the contributing structure was demolished by the applicant(s).

- Demolish the existing contributing home
- Present the new design to the HAHC (at a later date)

Public Comment: See attachment

Civic Association: No comment received.

Recommendation: No recommendation

HAHC Action: -



CERTIFICATE OF APPROPRIATENESS

Reviewed by the Houston Archaeological and Historical Commission

ITEM E1
HPO File #: HP2026_0172

August 13, 2026

202 E 31st ½ Street
Starkweather

JULY 16, 2026 COA APPLICATION

EXHIBIT 3

PHOTOGRAPHS OF THE PROPERTY ASSOCIATED WITH SALE IN OCTOBER
2025 AVAILABLE ON WWW.HAR.COM

[https://www.har.com/homedetail/202-e-31st-1-2-st-houston-tx-
77018/8867879](https://www.har.com/homedetail/202-e-31st-1-2-st-houston-tx-77018/8867879)



CERTIFICATE OF APPROPRIATENESS

Reviewed by the Houston Archaeological and Historical Commission

ITEM E1
HPO File #: HP2026_0172

August 13, 2026

202 E 31st ½ Street
Starkweather

JULY 16, 2026 COA APPLICATION





CERTIFICATE OF APPROPRIATENESS

Reviewed by the Houston Archaeological and Historical Commission

ITEM E1
HPO File #: HP2026_0172

August 13, 2026

202 E 31st ½ Street
Starkweather

JULY 16, 2026 COA APPLICATION





CERTIFICATE OF APPROPRIATENESS

Reviewed by the Houston Archaeological and Historical Commission

ITEM E1
HPO File #: HP2026_0172

August 13, 2026

202 E 31st ½ Street
Starkweather

JULY 16, 2026 COA APPLICATION





CERTIFICATE OF APPROPRIATENESS

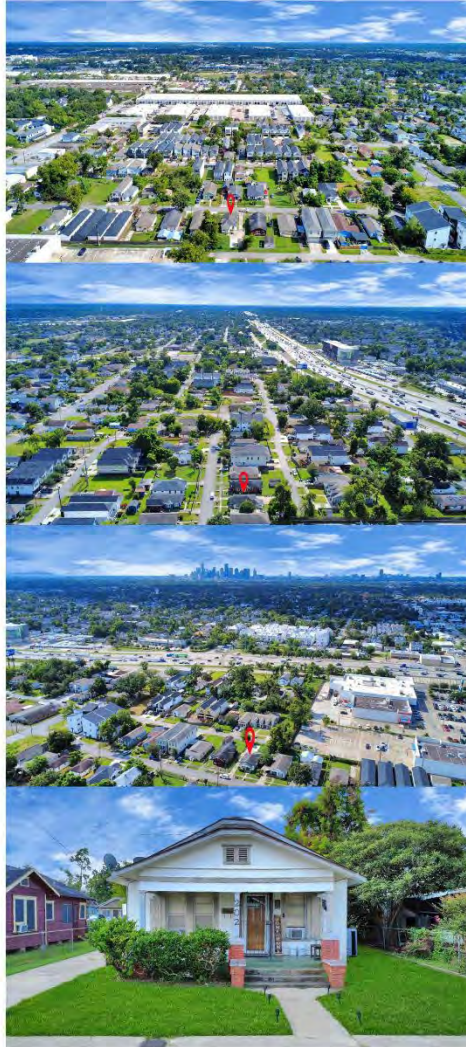
Reviewed by the Houston Archaeological and Historical Commission

ITEM E1
HPO File #: HP2026_0172

August 13, 2026

202 E 31st ½ Street
Starkweather

JULY 16, 2026 COA APPLICATION





CERTIFICATE OF APPROPRIATENESS

Reviewed by the Houston Archaeological and Historical Commission

ITEM E1
HPO File #: HP2026_0172

August 13, 2026

202 E 31st ½ Street
Starkweather

JULY 16, 2026 COA APPLICATION





CERTIFICATE OF APPROPRIATENESS

Reviewed by the Houston Archaeological and Historical Commission

ITEM E1
HPO File #: HP2026_0172

August 13, 2026

202 E 31st ½ Street
Starkweather

JULY 16, 2026 COA APPLICATION





CERTIFICATE OF APPROPRIATENESS

Reviewed by the Houston Archaeological and Historical Commission

ITEM E1
HPO File #: HP2026_0172

August 13, 2026

202 E 31st ½ Street
Starkweather

JULY 16, 2026 COA APPLICATION





CERTIFICATE OF APPROPRIATENESS

Reviewed by the Houston Archaeological and Historical Commission

ITEM E1
HPO File #: HP2026_0172

August 13, 2026

202 E 31st ½ Street
Starkweather

JULY 16, 2026 COA APPLICATION





CERTIFICATE OF APPROPRIATENESS

Reviewed by the Houston Archaeological and Historical Commission

ITEM E1
HPO File #: HP2026_0172

August 13, 2026

202 E 31st ½ Street
Starkweather

JULY 16, 2026 COA APPLICATION



CERTIFICATE OF APPROPRIATENESS

Reviewed by the Houston Archaeological and Historical Commission

ITEM B02
HPO File #: HP2026_0172

July 16, 2026

202 E 31st ½ St
Starkweather

THE FOLLOWING INFORMATION WAS PROVIDED BY APPLICANT:





CERTIFICATE OF APPROPRIATENESS

Reviewed by the Houston Archaeological and Historical Commission

ITEM E1
HPO File #: HP2026_0172

August 13, 2026

202 E 31st ½ Street
Starkweather

JULY 16, 2026 COA APPLICATION



CERTIFICATE OF APPROPRIATENESS

Reviewed by the Houston Archaeological and Historical Commission

ITEM B02
HPO File #: HP2026_0172

July 16, 2026

202 E 31st ½ St
Starkweather

APPLICANT STATEMENTS:

BAYOU CITY STRATEGIC REALTY INVESTMENTS LLC

dba Vecino Homes · 5214 Harrisburg Blvd, Houston, TX 77011 · (281) 335-4947 · info@vecinohomes.com

Demolition COA — Applicant Statements

202 E 31st 1/2 Street, Houston, TX 77018 · HP2026_0066 · Starkweather Historic District · Applicant: Bayou City Strategic Realty Investments LLC dba Vecino Homes

Item (1) — Documented evidence of deteriorated state

The applicant does not possess photographs or other documentation evidencing that the former structure was seriously deteriorated to an unusable state or beyond reasonable repair. The structure was demolished in October 2025 under a demolition permit issued by the City. The applicant submits the documentation required by Section 33-247(b) with respect to the remaining items and respectfully directs the Commission to the accompanying record.

Item (4) — Statement of listings, bids, offers and counteroffers

The property was publicly listed on August 14, 2025 at an asking price of \$399,000. Prior to that listing, the property was placed under a TREC One to Four Family Residential Contract dated November 4, 2024 between sellers Howard Rose and Trevor Williams and buyer MAF14 Investment LLC at a sales price of \$190,000 (cash), which contract was assigned on September 8, 2025 to Bayou City Strategic Realty Investments LLC for an assignment fee of \$205,000. No other bona fide bids, offers, or counteroffers were received on the property within the last year.

Item (5) — Consideration of uses and adaptive reuses

The property was acquired with the original intent of redeveloping the two platted lots with two new single-family homes. In response to feedback from the City Planning Department and the requirements of the Starkweather Historic District, the owner has changed course and now proposes a single one-story, single-family residence of approximately 1,786 square feet of living area with a detached single-car garage, designed to comply with the Starkweather design guidelines (revised schematic set dated May 4, 2026, included with this application at Item 8). The owner did not commission a formal adaptive-reuse study of the prior structure. The owner is prepared to discuss reuse and rehabilitation alternatives with the HAHC as part of the new-construction review.

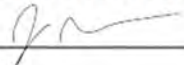
Item (7) — Financial statements of property revenue and expenses

The property at 202 E 31st 1/2 Street was acquired by the owner for redevelopment and was never operated, leased, or held for income production during the owner's period of ownership. Accordingly, no operating financial statements showing revenue and expenses for the property exist. The owner can provide records of acquisition cost, carrying costs, and taxes paid during ownership upon request.

Item (9) — Salvage, recycling, and reuse of building materials

The structure was demolished in October 2025 by a third-party demolition contractor engaged to perform the work under a demolition permit issued by the City. The owner did not personally direct the handling or disposition of building materials and does not know whether any materials were salvaged, recycled, or reused at the time of demolition. The owner is requesting any available records of material disposition from the demolition contractor and will supplement this application if documentation is obtained. The owner commits to salvaging, recycling, or reusing building materials in connection with any future demolition or construction activity on the site to the maximum extent practicable, consistent with the Starkweather design guidelines and the HAHC's direction.

Respectfully submitted — BAYOU CITY STRATEGIC REALTY INVESTMENTS LLC dba Vecino Homes

By:  Date: 7/3/2026
Jeffrey Sturman, CEO



CERTIFICATE OF APPROPRIATENESS

Reviewed by the Houston Archaeological and Historical Commission

ITEM E1
HPO File #: HP2026_0172

August 13, 2026

202 E 31st ½ Street
Starkweather

JULY 16, 2026 COA APPLICATION



CERTIFICATE OF APPROPRIATENESS

Reviewed by the Houston Archaeological and Historical Commission

ITEM B02
HPO File #: HP2026_0172

July 16, 2026

202 E 31st ½ St
Starkweather

COST SUMMARY

202 East 31st 1/2 Street

Renovation Cost Budget

Estimated cost to renovate the existing residence - Starkweather Historic District - June 2026

Scope: full gut renovation — complete replacement of HVAC, plumbing and electrical systems and all exterior's

Cost Category / Line Item	Budget
Phase 1 — Foundation through Drywall	
Interior demolition labor	\$5,000
Fencing labor	\$2,500
Fencing material	\$4,500
Foundation repair labor	\$7,500
Frame repair labor	\$6,000
Cornice & siding repair labor	\$5,000
Frame repair material	\$6,000
Cornice & siding repair material	\$7,500
Exterior windows material	\$8,000
Exterior doors	\$3,500
Roof labor	\$6,000
Plumbing labor	\$9,570
Electrical labor	\$8,250
HVAC labor	\$12,500
Insulation labor	\$4,000
Sheetrock / tape, float, texture labor	\$5,500
Sheetrock material	\$4,000
Phase 1 subtotal	\$105,320
Phase 2 — Interior Finishes through Countertops	
Finish trim / interior doors labor	\$3,000
Finish trim / interior doors material	\$4,000
Cabinets labor	\$3,500
Cabinets material	\$7,500
Hardwood floors labor	\$6,000
Hardwood floors material	\$5,000
Interior / exterior paint labor	\$6,000
Interior / exterior paint material	\$3,500
Tile labor	\$4,000
Tile material	\$3,500
Countertops labor	\$2,500
Countertops material	\$3,500
Phase 2 subtotal	\$52,000
Phase 3 — Fixtures, Site Work & Closeout	
Appliances	\$6,000
Light fixtures	\$4,500
Plumbing fixtures	\$5,500
Shower glass & mirrors labor	\$1,600
Shower glass & mirrors material	\$500



CERTIFICATE OF APPROPRIATENESS

Reviewed by the Houston Archaeological and Historical Commission

ITEM E1
HPO File #: HP2026_0172

August 13, 2026

202 E 31st ½ Street
Starkweather

JULY 16, 2026 COA APPLICATION



CERTIFICATE OF APPROPRIATENESS

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ITEM B02
HPO File #: HP2026_0172

July 16, 2026

202 E 31st ½ St
Starkweather

Cabinet & door hardware labor	\$600
Cabinet & door hardware material	\$750
Driveway labor	\$3,300
Driveway material	\$3,000
Landscape labor	\$8,000
Landscape material	\$5,000
Final cleaning labor	\$3,000
Phase 3 subtotal	\$41,750
Phase 4 — Other	
Other labor	\$3,520
Other material	\$2,000
Phase 4 subtotal	\$5,520
HARD CONSTRUCTION SUBTOTAL	\$204,590
Soft Costs / Carrying Costs	
Architectural, structural & civil	\$6,000
Permits	\$4,000
Security	\$3,000
Utilities	\$1,000
Other carrying costs	\$2,500
Soft Costs subtotal	\$16,500
TOTAL PROJECT BUDGET	\$221,090

Budget figures are an estimate prepared for planning and review purposes, based on recent comparable single-family renovation costs in the area, and are subject to change with final plans, specifications, and market conditions. Subject site: 202 E 31st 1/2 Street, Lots 51 & 52, Starkweather Addition, Houston, TX 77018.



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ITEM B02
HPO File #: HP2026_0172

July 16, 2026

202 E 31st ½ St
Starkweather

APPLICANT SUBMITTED - PURCHASE CONTRACT

Assignment of Residential Purchase Contract

For the Assignment Fee set forth below, and other good and valuable consideration, and the mutual benefits to be delivered by all parties to this agreement, the undersigned **MAF14 Investments LLC** (Assignor) does hereby assign unto **Bayou City Strategic Realty Investments LLC** (Assignee) all rights, interest, suits, claims, and title to a contract of sale concerning such property known as **202 E 31st 1/2 St. Houston, TX 77018** (the "Subject Property") **Original property escrow is held at Dash Title.**

Provided, however, no warranties of any kind whatsoever are made incident to this Assignment and the Assignee accepts all rights, obligations, and responsibilities of the Purchase Contract concerning the Subject Property and agrees to close on or before the date set forth therein. If escrow fails to close on or before **September 29th, 2025**, all rights to the Purchase Contract immediately transfer back to Assignor. **Assignee pays all closing cost including title policy and excluding any taxes or liens the seller owes.**

Assignee herein agrees to deposit Assignment Earnest Money of **\$5,000** on **9/8/2025** in the form of cashier's check or wired funds into escrow. **This contract is not binding until Earnest Money is deposited.**

Disbursement of Fees, Purchase Contract Earnest Money and Assignment Earnest Money shall be as follows: The purchase price for this contract will be **\$205,000**. The Assignment Fee will be disbursed to Assignor at the close of escrow and paid through escrow.

The Assignment Earnest Money is to be credited towards the Assignee's purchase costs at the close of escrow. Assignee will forfeit all Assignment Earnest Money to Assignor if escrow does not close due to Assignee's cancellation or failure to perform under the Purchase Contract or this Assignment for any reason other than seller's inability to provide clear title by the closing date or breach of the Purchase Contract by seller.

In the event of a dispute between Assignor and Assignee regarding the Assignment Earnest Money deposited with **Dash Title**, Assignor and Assignee authorize **Dash Title** to release the Assignment Earnest Money pursuant to the terms and conditions of this Assignment in its sole and absolute discretion. Assignor and Assignee agree to hold harmless and indemnify **Dash Title** against any claim, action, or lawsuit of any kind, and from any loss, judgment, or expense, including costs and attorney fees, arising from or relating in any way to the release of the Assignment Earnest Money as provided herein. The Earnest Money that was deposited by Assignor for the Purchase Contract shall be refunded back to Assignor upon the close of escrow between seller and Assignee. Assignee permits **Dash Title** to provide Assignor with a copy of the settlement statement after Close of Escrow.

- Assignee has the right to terminate this contract if there is any encroachments in the property

Executed on 9/8/2025

DocuSigned by:
Bayou City Strategic Realty Investments LLC
Assignee Signature

DocuSigned by:
MAF14 INVESTMENTS LLC
Assignor Signature



ITEM E1
HPO File #: HP2026_0172

August 13, 2026

202 E 31st ½ Street
Starkweather

JULY 16, 2026 COA APPLICATION

7/3/26, 10:58 AM

Print a Property Flyer - HAR.com

202 E 31st 1/2 St
Houston, TX 77018



Sold

\$285,001 - \$325,000

Sold on October 02, 2025

23 Day(s) on Market

2 Bedrooms

1 Full Bath(s)

Single-Family

962 Built Sqft./Appraisal District

5,000 Lot Sqft./Appraisal District

Charming single-story cottage-style home in Historic Heights, approx. 962 sq ft. Features include 2 bedrooms, 1 full bath, cozy living area, separate dining, and an efficient kitchen. Includes a shed and driveway parking. Situated on a 5,000 sq ft lot with a fenced backyard. Located within walking distance to Whole Foods, H-E-B, and local coffee shops. Close to Heights Hike & Bike Trail, Donovan Park, and neighborhood dining along 19th Street. In the heart of the Heights—an established, pedestrian-friendly historic neighborhood. Great investment opportunity!



General Description

MLS#	34361173	Property Type	Single-Family
List Price	\$399,000 (\$415/Sqft.)	Bedroom	2 Bedroom(s)
Sold Price Range	\$285,001 - \$325,000	Bath	1 Full Bath(s)
Listing Status	Sold	Garages	2 / None
Address	202 E 31st 1/2 St	Stories	1
City	Houston	Architecture Style	Traditional
State	TX	Year Built	1930 / Appraisal District
Zip Code	77018	Building Size	962 Sqft./Appraisal District
County	Harris County	Lot Size	5,000 Sqft./Appraisal District
listingdetail.countylong	See more information about Harris County Appraisal District	Key Map®	453N
		Market Area	Northwest Houston
Subdivision	Starkweather (View subdivision price trend)		
Legal Description	LTS 51 & 52 STARKWEATHER		

Rooms/Lot Dimensions

Primary Bedroom	12' x 12', 1st	Primary Bath	5' x 8', 1st
Bedroom	11' x 12', 1st		

Interior Features

Heating	Central Gas	Bedroom Description	All Bedrooms Down, Primary Bed - 1st Floor
Cooling	Window Units	Room Description	1 Living Area, Living Area - 1st Floor

Exterior Features

Exterior Type	Asbestos	Roof	Composition
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<https://www.har.com/search/flyer/34361173/sold?customer=1&key=eyJhZ2VudGileSl6ImNoemlzYWxYXJhelskVYUEISRVMIQjE3ODM2OTkxMTIhIRPS0VOjY2Y0MDImMOY4NzFmYjJhNTU5OTM5NWY0YzQwM...> 1/2



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7/3/26, 10:58 AM [Print a Property Flyer - HAR.com](#)

Private Pool	No	Foundation	Slab
Lot Description	Subdivision Lot	Garage Carport	Auto Driveway Gate
Water Sewer	Public Sewer, Public Water		

Neighborhood Information

View subdivision facts

Subdivision Name	Starkweather
County	Harris
Zip Code	77018
Single Family Properties	29
Average Bedrooms	2.55
Average Baths	1.48
Median Sqft.	1,176
Median Lot SqFt.	5,000
Median Year Built	1930
Median Appraised Value	\$181,029
Neighborhood Value Range	\$114 - \$411 K
Median Price / Sqft.	\$301.46

MLS Market Area Northwest Houston



School Information

Elementary School Burns Elementary School	Middle School Hamilton Middle School	High School Washington B T High School	School District Houston ISD
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School information is computer generated and may not be accurate or current. Buyer must independently verify and confirm enrollment. Please contact the school district to determine the schools to which this property is zoned.

Listing Broker
Prime Texas Properties

Listing Agent
 **Christopher Almaraz**
Prime Texas Properties
2814519756

Selling Broker
Prime Texas Properties

Selling Agent
 **Nicole Trochez**
First Millennium Realty
3463665005

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<https://www.har.com/search/flyer/34351173/sold?customer=1&key=eyJhZ2VudGtleSI6ImNoemlzYWxtYXJheHlsSkVYUElSRVMOjE3ODM2OTkxMTIhIRPSOVQlajY2Y0MDlmMDY4NzFmYjhtNTU5OTMSNWY0YzQwM...> 2/2



CERTIFICATE OF APPROPRIATENESS

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ITEM E1
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August 13, 2026

202 E 31st 1/2 Street
Starkweather

JULY 16, 2026 COA APPLICATION

TaxCertTexas Corp

TAX CERTIFICATE

Page 1 of 3

Completed Date: 09-09-2025

Certificate Fee : \$85.00

Customer : Dash Title
GF # : 2025-128-GO
Buyer(s) :
Owner(s) / Seller(s) : ROSE RUBY THOMAS
Property ID : 0621390000051
Situs Address : 202 East 31st 1/2 Street HOUSTON Houston, TX 77018, Houston, TX 77018

Remit Certificate Fee To :
TaxCertTexas Corp
16882 North Eldridge Parkway Suite B
Tomball Texas 77377

Parcel 1 of 1		Assessment Data	
Geographic ID	: 0621390000051		
Property ID	: 0621390000051		
Situs Address	: 202 E 31ST 1/2 ST HOUSTON TX 77018		
Assessed Owner(s)	: ROSE RUBY THOMAS (100%)		
Mailing Address(es)	: 202 E 31ST 1/2 ST,HOUSTON,TX,77018-8412		
Deed Reference	:		
Subdivision	: 062139		
Acreage	: 0.1148		
		2025 Proposed	2024 VALUES
		Land	\$140,000
		Improvement	\$40,738
		Agricultural	\$0
		Appraised	\$180,738
		10% Cap	\$69,979
		Assessed	\$121,834
		Est Taxes w/o Exemptions	\$3,781
		Exemptions	Hms, Over65, Cap

Legal Description

LTS 51 & 52 STARKWEATHER

Tax Bill Summary: 0621390000051

Collector	Tax Year	Base Tax	Base Due	Due By 09-30-2025	Due By 10-31-2025	Status
Harris County Tax Assessor	2024	\$0.00	\$0.00	\$0.00	\$0.00	Paid
Payable To: Harris County Tax Assessor	Collector Total:	\$0.00	\$0.00	\$0.00	\$0.00	
Acct #: 0621390000051						
1001 Preston						
St. Houston, Texas, 77002						
Ph: (713) 274-8000						
	Total Taxes :	\$0.00	\$0.00	\$0.00	\$0.00	

This Section is for Information Purposes Only - Tax Bill Payment Status is Not reflected Below

Taxing Jurisdictions - Total Tax Rate:- \$2.092362

Taxing Jurisdiction	Rate Year	Tax Rate	Est Taxes	Bill Year	Base Amount
Houston Community College	2024	\$0.096183	\$174	2024	\$0.00
Harris County	2024	\$0.385290	\$697	2024	\$0.00
Harris Co Flood Cntrl	2024	\$0.048970	\$89	2024	\$0.00
Port of Houston Authy	2024	\$0.006150	\$12	2024	\$0.00
Harris County Hospital Dist	2024	\$0.163480	\$296	2024	\$0.00
Harris County Dept. of Education	2024	\$0.004799	\$9	2024	\$0.00
City of Houston	2024	\$0.519190	\$939	2024	\$0.00
Houston ISD	2024	\$0.868300	\$1,570	2024	\$0.00
Harris County Tax Assessor		\$2.092362			

Exemptions by Jurisdictions

Collector	HOM	OV65	DP	Disabled Veteran			
				10-30%	31-50%	51-70%	71-100%
Houston Community College	15%	\$120,000.00	\$120,000.00	5K	7.5K	10K	12K
Harris County	20%	\$229,000.00	\$229,000.00	5K	7.5K	10K	12K
Harris Co Flood Cntrl	20%	\$229,000.00	\$229,000.00	5K	7.5K	10K	12K
Port of Houston Authy	20%	\$229,000.00	\$229,000.00	5K	7.5K	10K	12K
Harris County Hospital Dist	20%	\$229,000.00	\$229,000.00	5K	7.5K	10K	12K
Harris County Dept. of Education	20%	\$229,000.00	\$229,000.00	5K	7.5K	10K	12K
City of Houston	20%	\$160,000	\$160,000	5K	7.5K	10K	12K
Houston ISD	20% \$100,000 min	\$15,000.00	\$15,000.00	5K	7.5K	10K	12K

IMPORTANT PROPERTY COMMENTS - 0621390000051



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Starkweather

JULY 16, 2026 COA APPLICATION

TaxCertTexas Corp

TAX CERTIFICATE

Page 2 of 3

Removal of the O65 exemption due to the CAD determining non-qualification or owner Porting ("moving") exemption to another property may result in Supplemental Taxes becoming issued.

Pursuant to Texas Property Tax Code Section 23.23, this Property carries a 10% Cap (limitation) Value of the appraised value of the property for the preceding tax year.

The cap limitation expires on January 1st of the first tax year that neither the owner of the property, when the limitation took effect, nor the owner's spouse or surviving spouse qualifies for an exemption on the property. (e.g., if property is sold, cap limitation will be removed and then be subject to Full Market Total Value the following year)

IMPORTANT CERTIFICATE COMMENTS

Closing Office must Verify the Legal Description(s) on Tax Certificate with the Legal Description(s) reflected on the Title Commitment.

If Any Discrepancies are Found, Please Request an Update for Validation Prior to Closing.
Tax Service is Not Liable for Discrepancies Discovered Post-Closing.

TAX ACCOUNT(S) BEING REPORTED WERE PROVIDED BY THE TITLE COMPANY

Total Taxes Summary for CAD Account(s): 0621390000051

Collector	Tax Year	Base Tax	Base Due	Due By 09-30-2025	Due By 10-31-2025
Harris County Tax Assessor	2024	\$0.00	\$0.00	\$0.00	\$0.00
Payable To: Harris County Tax Assessor	Collector Total:	\$0.00	\$0.00	\$0.00	\$0.00
Acct #: 0621390000051					
1001 Preston					
St. Houston, Texas, 77002					
Ph: (713) 274-8000					
Total Taxes:		\$0.00	\$0.00	\$0.00	\$0.00

Tax Certificate Disclaimer :

All applicable ad valorem taxes on the above referenced property have been checked and are found to have the status provided except: Status does not cover any changes made to the tax records of the agencies listed after the Order Completed date hereof. Does not include and is not a certification of any mineral taxes, personal property taxes (including mobile homes), or any other non-ad valorem taxes. In the event a parcel or tract of real property covered in a request had been previously re-subdivided, split out, our deleted/ killed), whereas previous tax account was assigned, and/or is to be or was split, or was an undivided interest account, or creating a new tax account, and specific parcel or tract information is not readily available on the county appraisal district records; the Property Tax Service shall only be required to, and claims limited to, furnish Appraisal and Tax Information for the parcel or tract as shown on the Current Records of the Appraisal District.

Proposed Values are strictly preliminary and may change. Proposed Values are obtained directly from the appraisal districts and are provided for information purposes only. The Property Tax Service is not liable for any pro-rata shortage or overage based on these Proposed Values.



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August 13, 2026

202 E 31st 1/2 Street
Starkweather

JULY 16, 2026 COA APPLICATION

TaxCertTexas Corp

HOA CERTIFICATE

Page 3 of 3

Completed Date: 09-09-2025

Certificate Fee: \$85.00

Customer :	Dash Title	Remit Certificate Fee To :	
GF # :	2025-128-GO	TaxCertTexas Corp	
Buyer(s) :		16882 North Eldridge Parkway Suite B	
Owner(s) / Seller(s) :	ROSE RUBY THOMAS	Tomball Texas 77377	
Property ID :	0621390000051		
Situs Address :	202 East 31st 1/2 Street HOUSTON Houston, TX 77018, Houston, TX 77018		

HOA Certificate

HOA Completed: 09-08-2025

Property Address:	202 E 31ST 1/2 ST HOUSTON TX 77018
Owner Name:	ROSE RUBY THOMAS
Legal Description:	LTS 51 & 52 STARKWEATHER
Property ID:	0621390000051
Acreage:	0.1148
Subcode:	062139

IF INFORMATION IN THE HOA ADDENDUM, OWNER OR SELLERS AGENT, INDICATES THERE MAY BE AN ADDITIONAL MASTER OR SUB-ASSOCIATION FOR THIS SUBDIVISPLEASE CONTACT THE TAX SERVICE FOR REVIEW AND UPDATE

HOA:	I. A/TC- REQ
Date Verified:	
Collection Cycle:	
Address:	Texas
Contact:	
Phone:	
Email:	
Website:	

HOA/ POA HAS NOT BEEN IDENTIFIED FOR THIS SUBDIVISION THROUGH RESEARCH CONDUCTED FROM VARIOUS RESOURCES SUCH AS DEED RESTRICTIONS, ONLINE INFORMATION, ETC...

FOR FURTHER VERIFICATION, PLEASE EMAIL TREC FORM ID: 36-10 "ADDENDUM FOR PROPERTY SUBJECT TO MANDATORY MEMBERSHIP IN A PROPERTY OWNERS ASSOCIATION" AND THE TITLE COMMITMENT TO HOA@CERTSIMPLEUSA.COM.

HOA Notes:

THE REALTOR / AGENT AND / OR THE SELLER SHOULD HAVE COMPLETED THE TREC HOA ADDENDUM IF THE PROPERTY IS IN AN HOA / POA.

TAX SERVICE MAY NOT BE HELD LIABLE FOR ANY UNPAID HOA FEES OR DUES IF THIS FORM AND TITLE COMMITMENT ARE NOT PROVIDED FOR REVIEW.

HOA Certificate Disclaimer :

HOA Assessments being reported are good for 30 days OR through the end of HOA Billing Cycle. Please Request an Update Prior to Closing. Please Review All Comments and Statements furnished on this Certificate. Research is conducted through various resources such as Deed Restrictions, online Information, etc.. however, information Not Readily Available to the Property Tax Service, such as Sales Contract HOA addendums, may need to be forwarded to the Property Tax Service for further review



Reviewed by the Houston Archaeological and Historical Commission

202 E 31st ½ Street
Starkweather

dotloop signature verification: [signature verification](#)



PROMULGATED BY THE TEXAS REAL ESTATE COMMISSION (TREC)
ONE TO FOUR FAMILY RESIDENTIAL CONTRACT (RESALE)
 NOTICE: Not For Use For Condominium Transactions

11-04-2024


1. PARTIES: The parties to this contract are Howard Rose and Trevor Williams (Seller) and MAF14 Investment LLC (Buyer).
 Seller agrees to sell and convey to Buyer and Buyer agrees to buy from Seller the Property defined below.

2. PROPERTY: The land, improvements and accessories are collectively referred to as the Property (Property).

A. LAND: Lot ITS 51 & 52 Block STARKWEATHER,
 Addition, City of Houston, County of Harris County,
 Texas, known as 202 East 31st 1/2 Street, Houston, TX 77018
 (address/zip code), or as described on attached exhibit.

B. IMPROVEMENTS: The house, garage and all other fixtures and improvements attached to the above-described real property, including without limitation, the following **permanently installed and built-in items**, if any: all equipment and appliances, valances, screens, shutters, awnings, wall-to-wall carpeting, mirrors, ceiling fans, attic fans, mail boxes, television antennas, mounts and brackets for televisions and speakers, heating and air-conditioning units, security and fire detection equipment, wiring, plumbing and lighting fixtures, chandeliers, water softener system, kitchen equipment, garage door openers, cleaning equipment, shrubbery, landscaping, outdoor cooking equipment, and all other property attached to the above described real property.

C. ACCESSORIES: The following described related accessories, if any: window air conditioning units, stove, fireplace screens, curtains and rods, blinds, window shades, draperies and rods, door keys, mailbox keys, above ground pool, swimming pool equipment and maintenance accessories, artificial fireplace logs, security systems that are not fixtures, and controls for: (i) garage doors, (ii) entry gates, and (iii) other improvements and accessories. "Controls" includes Seller's transferable rights to the (i) software and applications used to access and control improvements or accessories, and (ii) hardware used solely to control improvements or accessories.

D. EXCLUSIONS: The following improvements and accessories will be retained by Seller and must be removed prior to delivery of possession:

E. RESERVATIONS: Any reservation for oil, gas, or other minerals, water, timber, or other interests is made in accordance with an attached addendum.

3. SALES PRICE:

A. Cash portion of Sales Price payable by Buyer at closing\$190000
 The term "Cash portion of the Sales Price" does not include proceeds from borrowing of any kind or selling other real property except as disclosed in this contract.

B. Sum of all financing described in the attached: ☐ Third Party Financing Addendum,
☐ Loan Assumption Addendum, ☐ Seller Financing Addendum\$

C. Sales Price (Sum of A and B)\$190,000.00

4. LEASES: Except as disclosed in this contract, Seller is not aware of any leases affecting the Property. After the Effective Date, Seller may not, without Buyer's written consent, create a new lease, amend any existing lease, or convey any interest in the Property. (Check all applicable boxes)

☐ A. RESIDENTIAL LEASES: The Property is subject to one or more residential leases and the Addendum Regarding Residential Leases is attached to this contract.

☐ B. FIXTURE LEASES: Fixtures on the Property are subject to one or more fixture leases (for example, solar panels, propane tanks, water softener, security system) and the Addendum Regarding Fixture Leases is attached to this contract.

☐ C. NATURAL RESOURCE LEASES: "Natural Resource Lease" means an existing oil and gas, mineral, geothermal, water, wind, or other natural resource lease affecting the Property to which Seller is a party.

☐ (1) Seller has delivered to Buyer a copy of all the Natural Resource Leases.

☐ (2) Seller has not delivered to Buyer a copy of all the Natural Resource Leases. Seller shall provide to Buyer a copy of all the Natural Resource Leases within 3 days after the Effective Date. Buyer may terminate the contract within _____ days after the date the Buyer receives all the Natural Resource Leases and the earnest money shall be refunded to Buyer.

Initialed for identification by Buyer  and Seller 

TREC NO. 20-1
 TXR 1601

Prime Texas Properties
 2417 North Freeway Houston, TX 77009

Maria Gallo Blanco



ITEM E1
HPO File #: HP2026_0172

August 13, 2026

202 E 31st 1/2 Street
Starkweather

JULY 16, 2026 COA APPLICATION

desktop signature verification

Contract Concerning 202 East 31st 1/2 Street, Houston, TX 77018		Page 2 of 11	11-04-2024
(Address of Property)			
5. EARNEST MONEY AND TERMINATION OPTION:			
A. DELIVERY OF EARNEST MONEY AND OPTION FEE: Within 3 days after the Effective Date, Buyer must deliver to <u>Cristina Castillo</u> (Escrow Agent) at <u>4001 North Shepherd Dr. 115</u> <u>Houston, TX 77018</u> (address): \$ <u>1900</u> as earnest money and \$ <u>100</u> as the Option Fee. The earnest money and Option Fee shall be made payable to Escrow Agent and may be paid separately or combined in a single payment.			
(1) Buyer shall deliver additional earnest money of \$ _____ to Escrow Agent within _____ days after the Effective Date of this contract.			
(2) If the last day to deliver the earnest money, Option Fee, or the additional earnest money falls on a Saturday, Sunday, or legal holiday, the time to deliver the earnest money, Option Fee, or the additional earnest money, as applicable, is extended until the end of the next day that is not a Saturday, Sunday, or legal holiday.			
(3) The amount(s) Escrow Agent receives under this paragraph shall be applied first to the Option Fee, then to the earnest money, and then to the additional earnest money.			
(4) Buyer authorizes Escrow Agent to release and deliver the Option Fee to Seller at any time without further notice to or consent from Buyer, and releases Escrow Agent from liability for delivery of the Option Fee to Seller. The Option Fee will be credited to the Sales Price at closing.			
B. TERMINATION OPTION: For nominal consideration, the receipt of which Seller acknowledges, and Buyer's agreement to pay the Option Fee within the time required, Seller grants Buyer the unrestricted right to terminate this contract by giving notice of termination to Seller within <u>5</u> days after the Effective Date of this contract (Option Period). Notices under this paragraph must be given by 5:00 p.m. (local time where the Property is located) by the date specified. If Buyer gives notice of termination within the time prescribed: (i) the Option Fee will not be refunded and Escrow Agent shall release any Option Fee remaining with Escrow Agent to Seller; and (ii) any earnest money will be refunded to Buyer.			
C. FAILURE TO TIMELY DELIVER EARNEST MONEY: If Buyer fails to deliver the earnest money within the time required, Seller may terminate this contract or exercise Seller's remedies under Paragraph 15, or both, by providing notice to Buyer before Buyer delivers the earnest money.			
D. FAILURE TO TIMELY DELIVER OPTION FEE: If no dollar amount is stated as the Option Fee or if Buyer fails to deliver the Option Fee within the time required, Buyer shall not have the unrestricted right to terminate this contract under this paragraph 5.			
E. TIME: Time is of the essence for this paragraph and strict compliance with the time for performance is required.			
6. TITLE POLICY AND SURVEY:			
A. TITLE POLICY: Seller shall furnish to Buyer at ☐ Seller's ☒ Buyer's expense an owner policy of title insurance (Title Policy) issued by <u>Dash Title</u> (Title Company) in the amount of the Sales Price, dated at or after closing, insuring Buyer against loss under the provisions of the Title Policy, subject to the promulgated exclusions (including existing building and zoning ordinances) and the following exceptions:			
(1) Restrictive covenants common to the platted subdivision in which the Property is located.			
(2) The standard printed exception for standby fees, taxes and assessments.			
(3) Liens created as part of the financing described in Paragraph 3.			
(4) Utility easements created by the dedication deed or plat of the subdivision in which the Property is located.			
(5) Reservations or exceptions otherwise permitted by this contract or as may be approved by Buyer in writing.			
(6) The standard printed exception as to marital rights.			
(7) The standard printed exception as to waters, tidelands, beaches, streams, and related matters.			
(8) The standard printed exception as to discrepancies, conflicts, shortages in area or boundary lines, encroachments or protrusions, or overlapping improvements:			
☐ (i) will not be amended or deleted from the title policy; or			
☒ (ii) will be amended to read, "shortages in area" at the expense of ☒ Buyer ☐ Seller.			
(9) The exception or exclusion regarding minerals approved by the Texas Department of Insurance.			
B. COMMITMENT: Within 20 days after the Title Company receives a copy of this contract, Seller shall furnish to Buyer a commitment for title insurance (Commitment) and, at Buyer's expense, legible copies of restrictive covenants and documents evidencing exceptions in the Commitment (Exception Documents) other than the standard printed exceptions. Seller authorizes the Title Company to deliver the Commitment and Exception Documents to Buyer at Buyer's address shown in Paragraph 21. If the Commitment and Exception Documents are not delivered to Buyer within the specified time, the time for delivery will be automatically extended up to 15 days or 3 days before the Closing Date, whichever is earlier. If the Commitment and Exception Documents are not delivered within the time required, Buyer may terminate this contract and the earnest money will be refunded to Buyer.			
Initialed for identification by Buyer: <u>[Signature]</u> and Seller: <u>[Signature]</u> <u>[Signature]</u>			
Prime Texas Properties		3417 North Freeway Houston, TX 77009	Maria Gallo Blanco
		TREC NO. 20-18	TXR 1601



ITEM E1

HPO File #: HP2026_0172

August 13, 2026

202 E 31st 1/2 Street
Starkweather

JULY 16, 2026 COA APPLICATION

signature verification

Contract Concerning 202 East 31st 1/2 Street, Houston, TX 77018
(Address of Property)

Page 3 of 11 11-04-2024

C. SURVEY: The survey must be made by a registered professional land surveyor acceptable to the Title Company and Buyer's lender(s). (Check one box only)

☐ (1) Within _____ days after the Effective Date of this contract, Seller shall furnish to Buyer and Title Company Seller's existing survey of the Property and a Residential Real Property Affidavit or Declaration promulgated by the Texas Department of Insurance (T-47 Affidavit or T-47.1 Declaration). Buyer shall obtain a new survey at Seller's expense no later than 3 days prior to Closing Date if Seller fails to furnish within the time prescribed both the: (i) existing survey; and (ii) affidavit or declaration. If the Title Company or Buyer's lender does not accept the existing survey, or the affidavit or declaration, Buyer shall obtain a new survey at ☐ Seller's ☐ Buyer's expense no later than 3 days prior to Closing Date.

☐ (2) Within _____ days after the Effective Date of this contract, Buyer may obtain a new survey at Buyer's expense. Buyer is deemed to receive the survey on the date of actual receipt or the date specified in this paragraph, whichever is earlier. If Buyer fails to obtain the survey, Buyer may not terminate the contract under Paragraph 2B of the Third Party Financing Addendum because the survey was not obtained.

☒ (3) Within 5 _____ days after the Effective Date of this contract, Seller, at Seller's expense shall furnish a new survey to Buyer.

D. OBJECTIONS: Buyer may object in writing to defects, exceptions, or encumbrances to title; disclosed on the survey other than items 6A(1) through (7) above; disclosed in the Commitment other than items 6A(1) through (9) above; or which prohibit the following use or activity:
Buyer must object the earlier of (i) the Closing Date or (ii) _____ days after Buyer receives the Commitment, Exception Documents, and the survey. Buyer's failure to object within the time allowed will constitute a waiver of Buyer's right to object; except that the requirements in Schedule C of the Commitment are not waived by Buyer. Provided Seller is not obligated to incur any expense, Seller shall cure any timely objections of Buyer or any third party lender within 15 days after Seller receives the objections (Cure Period) and the Closing Date will be extended as necessary. If objections are not cured within the Cure Period, Buyer may, by delivering notice to Seller within 5 days after the end of the Cure Period: (i) terminate this contract and the earnest money will be refunded to Buyer; or (ii) waive the objections. If Buyer does not terminate within the time required, Buyer shall be deemed to have waived the objections. If the Commitment or survey is revised or any new Exception Document(s) is delivered, Buyer may object to any new matter revealed in the revised Commitment or survey or new Exception Document(s) within the same time stated in this paragraph to make objections beginning when the revised Commitment, survey, or Exception Document(s) is delivered to Buyer.

E. TITLE NOTICES:

(1) ABSTRACT OR TITLE POLICY: Broker advises Buyer to have an abstract of title covering the Property examined by an attorney of Buyer's selection, or Buyer should be furnished with or obtain a Title Policy. If a Title Policy is furnished, the Commitment should be promptly reviewed by an attorney of Buyer's choice due to the time limitations on Buyer's right to object.

(2) MEMBERSHIP IN PROPERTY OWNERS ASSOCIATION(S): The Property ☐ is ☒ is not subject to mandatory membership in a property owners association(s). If the Property is subject to mandatory membership in a property owners association(s), Seller notifies Buyer under §5.012, Texas Property Code, that, as a purchaser of property in the residential community identified in Paragraph 2A in which the Property is located, you are obligated to be a member of the property owners association(s). Restrictive covenants governing the use and occupancy of the Property and all dedicatory instruments governing the establishment, maintenance, or operation of this residential community have been or will be recorded in the Real Property Records of the county in which the Property is located. Copies of the restrictive covenants and dedicatory instruments may be obtained from the county clerk. **You are obligated to pay assessments to the property owners association(s). The amount of the assessments is subject to change. Your failure to pay the assessments could result in enforcement of the association's lien on and the foreclosure of the Property.**
Section 207.003, Property Code, entitles an owner to receive copies of any document that governs the establishment, maintenance, or operation of a subdivision, including, but not limited to, restrictions, bylaws, rules and regulations, and a resale certificate from a property owners' association. A resale certificate contains information including, but not limited to, statements specifying the amount and frequency of regular assessments and the style and cause number of lawsuits to which the property owners' association is a party, other than lawsuits relating to unpaid ad valorem taxes of an individual member of the association. These documents must be made available to you by the property owners' association or the association's agent on your request. **If Buyer is concerned about these matters, the TREC promulgated Addendum for Property Subject to Mandatory Membership in a Property Owners Association(s) should be used.**

(3) STATUTORY TAX DISTRICTS: If the Property is situated in a utility or other statutorily created district providing water, sewer, drainage, or flood control facilities and services, Chapter 49, Texas Water Code, requires Seller to deliver and Buyer to sign the statutory notice relating to the tax rate, bonded indebtedness, or standby fee of the district prior to final execution of this contract.

Initialed for identification by Buyer ☐ and Seller ☐ TREC NO. 20-18
Prime Texas Properties 2417 North Freeway Houston, TX 77009 Maria Gallo Blanco TXR 1601



ITEM E1

HPO File #: HP2026_0172

August 13, 2026

202 E 31st 1/2 Street
Starkweather

JULY 16, 2026 APPLICATION

addop-signature-verification

Contract Concerning 202 East 31st 1/2 Street, Houston, TX 77018		Page 4 of 11	11-04-2024
(Address of Property)			
(4) TIDE WATERS: If the Property abuts the tidally influenced waters of the state, §33.135, Texas Natural Resources Code, requires a notice regarding coastal area property to be included in the contract. An addendum containing the notice promulgated by TREC or required by the parties must be used. (5) ANNEXATION: If the Property is located outside the limits of a municipality, Seller notifies Buyer under §5.011, Texas Property Code, that the Property may now or later be included in the extraterritorial jurisdiction of a municipality and may now or later be subject to annexation by the municipality. Each municipality maintains a map that depicts its boundaries and extraterritorial jurisdiction. To determine if the Property is located within a municipality's extraterritorial jurisdiction or is likely to be located within a municipality's extraterritorial jurisdiction, contact all municipalities located in the general proximity of the Property for further information. (6) PROPERTY LOCATED IN A CERTIFICATED SERVICE AREA OF A UTILITY SERVICE PROVIDER: Notice required by §13.257, Water Code: The real property, described in Paragraph 2, that you are about to purchase may be located in a certificated water or sewer service area, which is authorized by law to provide water or sewer service to the properties in the certificated area. If your property is located in a certificated area there may be special costs or charges that you will be required to pay before you can receive water or sewer service. There may be a period required to construct lines or other facilities necessary to provide water or sewer service to your property. You are advised to determine if the property is in a certificated area and contact the utility service provider to determine the cost that you will be required to pay and the period, if any, that is required to provide water or sewer service to your property. The undersigned Buyer hereby acknowledges receipt of the foregoing notice at or before the execution of a binding contract for the purchase of the real property described in Paragraph 2 or at closing of purchase of the real property. (7) PUBLIC IMPROVEMENT DISTRICTS: If the Property is in a public improvement district, Seller must give Buyer written notice as required by §5.014, Property Code. An addendum containing the required notice shall be attached to this contract. (8) TRANSFER FEES: If the Property is subject to a private transfer fee obligation, §5.205, Property Code, requires Seller to notify Buyer as follows: The private transfer fee obligation may be governed by Chapter 5, Subchapter G of the Texas Property Code. (9) PROPANE GAS SYSTEM SERVICE AREA: If the Property is located in a propane gas system service area owned by a distribution system retailer, Seller must give Buyer written notice as required by §141.010, Texas Utilities Code. An addendum containing the notice approved by TREC or required by the parties should be used. (10) NOTICE OF WATER LEVEL FLUCTUATIONS: If the Property adjoins an impoundment of water, including a reservoir or lake, constructed and maintained under Chapter 11, Water Code, that has a storage capacity of at least 5,000 acre-feet at the impoundment's normal operating level, Seller hereby notifies Buyer: "The water level of the impoundment of water adjoining the Property fluctuates for various reasons, including as a result of: (1) an entity lawfully exercising its right to use the water stored in the impoundment; or (2) drought or flood conditions." (11) CERTIFICATE OF MOLD REMEDIATION: If the Property has been remediated for mold, Seller must provide to Buyer each certificate of mold damage remediation issued under §1958.154, Occupations Code, during the 5 years preceding the sale of the Property. (12) REQUIRED NOTICES: The following notices have been given or are attached to this contract (for example, utility, water, drainage, and public improvement districts): _____ Seller's failure to provide applicable statutory notices may provide Buyer with remedies or rights to terminate the contract. 7. PROPERTY CONDITION: A. ACCESS, INSPECTIONS AND UTILITIES: Seller shall permit Buyer and Buyer's agents access to the Property at reasonable times. Buyer may have the Property inspected by inspectors selected by Buyer and licensed by TREC or otherwise permitted by law to make inspections. Any hydrostatic testing must be separately authorized by Seller in writing. Seller at Seller's expense shall immediately cause existing utilities to be turned on and shall keep the utilities on during the time this contract is in effect. B. SELLER'S DISCLOSURE NOTICE PURSUANT TO §5.008, TEXAS PROPERTY CODE (Notice): (Check one box only) ☒ (1) Buyer has received the Notice. ☐ (2) Buyer has not received the Notice. Within _____ days after the Effective Date of this contract, Seller shall deliver the Notice to Buyer. If Buyer does not receive the Notice, Buyer may terminate this contract at any time prior to the closing and the earnest money will be refunded to Buyer. If Seller delivers the Notice, Buyer may terminate this contract for any reason within 7 days after Buyer receives the Notice or prior to the closing, whichever first occurs, and the earnest money will be refunded to Buyer. ☐ (3) The Seller is not required to furnish the notice under the Texas Property Code. C. SELLER'S DISCLOSURE OF LEAD-BASED PAINT AND LEAD-BASED PAINT HAZARDS is required by Federal law for a residential dwelling constructed prior to 1978. D. ACCEPTANCE OF PROPERTY CONDITION: "As Is" means the present condition of the Property with any and all defects and without warranty except for the warranties of title and the			
Initialed for identification by Buyer: _____ and Seller: _____		TREC NO. 20-18	
Prime Texas Properties		TXR 1601	
3417 North Freeway Houston, TX 77009		Marcia Gallo Blanco	



ITEM E1
HPO File #: HP2026_0172

August 13, 2026

202 E 31st ½ Street
Starkweather

JULY 16, 2026 COA APPLICATION

Contract Concerning 202 East 31st 1/2 Street, Houston, TX 77018		Page 5 of 11	11-04-2024
(Address of Property)			
warranties in this contract. Buyer's agreement to accept the Property As Is under Paragraph 7D(1) or (2) does not preclude Buyer from inspecting the Property under Paragraph 7A, from negotiating repairs or treatments in a subsequent amendment, or from terminating this contract during the Option Period, if any.			
(Check one box only)			
☒ (1) Buyer accepts the Property As Is.			
☐ (2) Buyer accepts the Property As Is provided Seller, at Seller's expense, shall complete the following specific repairs and treatments: _____			
(Do not insert general phrases, such as "subject to inspections" that do not identify specific repairs and treatments.)			
E. LENDER REQUIRED REPAIRS AND TREATMENTS: Unless otherwise agreed in writing, neither party is obligated to pay for lender required repairs, which includes treatment for wood destroying insects. If the parties do not agree to pay for the lender required repairs or treatments, this contract will terminate and the earnest money will be refunded to Buyer. If the cost of lender required repairs and treatments exceeds 5% of the Sales Price, Buyer may terminate this contract and the earnest money will be refunded to Buyer.			
F. COMPLETION OF REPAIRS AND TREATMENTS: Unless otherwise agreed in writing, Seller shall complete all agreed repairs and treatments prior to the Closing Date and obtain any required permits. The repairs and treatments must be performed by persons who are licensed to provide such repairs or treatments or, if no license is required by law, are commercially engaged in the trade of providing such repairs or treatments. Seller shall: (i) provide Buyer with copies of documentation from the repair person(s) showing the scope of work and payment for the work completed; and (ii) at Seller's expense, arrange for the transfer of any transferable warranties with respect to the repairs and treatments to Buyer at closing. If Seller fails to complete any agreed repairs and treatments prior to the Closing Date, Buyer may exercise remedies under Paragraph 15 or extend the Closing Date up to 5 days if necessary for Seller to complete the repairs and treatments.			
G. ENVIRONMENTAL MATTERS: Buyer is advised that the presence of wetlands, toxic substances, including asbestos and wastes or other environmental hazards, or the presence of a threatened or endangered species or its habitat may affect Buyer's intended use of the Property. If Buyer is concerned about these matters, an addendum promulgated by TREC or required by the parties should be used.			
H. RESIDENTIAL SERVICE CONTRACTS: Buyer may purchase a residential service contract from a provider or administrator licensed by the Texas Department of Licensing and Regulation. If Buyer purchases a residential service contract, Seller shall reimburse Buyer at closing for the cost of the residential service contract in an amount not exceeding \$_____. Buyer should review any residential service contract for the scope of coverage, exclusions and limitations. The purchase of a residential service contract is optional. Similar coverage may be purchased from various companies authorized to do business in Texas.			
8. BROKERS AND SALES AGENTS:			
A. BROKER OR SALES AGENT DISCLOSURE: Texas law requires a real estate broker or sales agent who is a party to a transaction or acting on behalf of a spouse, parent, child, business entity in which the broker or sales agent owns more than 10%, or a trust for which the broker or sales agent acts as a trustee or of which the broker or sales agent or the broker or sales agent's spouse, parent or child is a beneficiary, to notify the other party in writing before entering into a contract of sale. Disclose if applicable: _____			
B. BROKERS' FEES: All obligations of the parties for payment of brokers' fees are contained in separate written agreements.			
9. CLOSING:			
A. The closing of the sale will be on or before 09/22/2025, or within 7 days after objections made under Paragraph 6D have been cured or waived, whichever date is later (Closing Date). If either party fails to close the sale by the Closing Date, the non-defaulting party may exercise the remedies contained in Paragraph 15.			
B. At closing:			
(1) Seller shall execute and deliver a general warranty deed conveying title to the Property to Buyer and showing no additional exceptions to those permitted in Paragraph 6 and furnish tax statements or certificates showing no delinquent taxes on the Property.			
(2) Buyer shall pay the Sales Price in good funds acceptable to the Escrow Agent.			
(3) Seller and Buyer shall execute and deliver any notices, statements, certificates, affidavits, releases, loan documents, transfer of any warranties, and other documents reasonably required for the closing of the sale and the issuance of the Title Policy.			
(4) There will be no liens, assessments, or security interests against the Property which will not be satisfied out of the sales proceeds unless securing the payment of any loans assumed by Buyer and assumed loans will not be in default.			
(5) Private transfer fees (as defined by Chapter 5, Subchapter G of the Texas Property Code)			
Initialed for identification by Buyer and Seller			
Prime Texas Properties		2417 North Freeway Houston, TX 77009	Maria Gollo Blanco
TREC NO. 20-18		TXR 1601	



ITEM E1
HPO File #: HP2026_0172

August 13, 2026

202 E 31st 1/2 Street
Starkweather

JULY 16, 2026 COA APPLICATION

Initial Signature Locations:

Contract Concerning 202 East 31st 1/2 Street, Houston, TX 77018		Page 6 of 11	11-04-2024
(Address of Property)			
will be the obligation of Seller unless provided otherwise in this contract. Transfer fees assessed by a property owners' association are governed by the Addendum for Property Subject to Mandatory Membership in a Property Owners Association.			
10. POSSESSION:			
A. BUYER'S POSSESSION: Seller shall deliver to Buyer possession of the Property in its present or required condition, ordinary wear and tear excepted: ☒ upon closing and funding ☐ according to a temporary residential lease form promulgated by TREC or other written lease required by the parties. Any possession by Buyer prior to closing or by Seller after closing which is not authorized by a written lease will establish a tenancy at sufferance relationship between the parties. Consult your insurance agent prior to change of ownership and possession because insurance coverage may be limited or terminated. The absence of a written lease or appropriate insurance coverage may expose the parties to economic loss.			
B. SMART DEVICES: "Smart Device" means a device that connects to the internet to enable remote use, monitoring, and management of: (i) the Property; (ii) items identified in any Non-Realty Items Addendum; or (iii) items in a Fixture Lease assigned to Buyer. At the time Seller delivers possession of the Property to Buyer, Seller shall:			
(1) deliver to Buyer written information containing all access codes, usernames, passwords, and applications Buyer will need to access, operate, manage, and control the Smart Devices; and			
(2) terminate and remove all access and connections to the improvements and accessories from any of Seller's personal devices including but not limited to phones and computers.			
11. SPECIAL PROVISIONS: (This paragraph is intended to be used only for additional informational items. An informational item is a statement that completes a blank in a contract form, discloses factual information, or provides instructions. Real estate brokers and sales agents are prohibited from practicing law and shall not add to, delete, or modify any provision of this contract unless drafted by a party to this contract or a party's attorney.)			
12. SETTLEMENT AND OTHER EXPENSES:			
A. The following expenses must be paid at or prior to closing:			
(1) Seller shall pay the following expenses (Seller's Expenses):			
(a) releases of existing liens, including prepayment penalties and recording fees; release of Seller's loan liability; tax statements or certificates; preparation of deed; one-half of escrow fee; brokerage fees that Seller has agreed to pay; and other expenses payable by Seller under this contract;			
(b) the following amount to be applied to brokerage fees that Buyer has agreed to pay: ☐ \$ _____ or ☐ _____ % of the Sales Price (check one box only); and			
(c) an amount not to exceed \$ _____ to be applied to other Buyer's Expenses.			
(2) Buyer shall pay the following expenses (Buyer's Expenses): Appraisal fees; loan application fees; origination charges; credit reports; preparation of loan documents; interest on the notes from date of disbursement to one month prior to dates of first monthly payments; recording fees; copies of easements and restrictions; loan title policy with endorsements required by lender; loan-related inspection fees; photos; amortization schedules; one-half of escrow fee; all prepaid items, including required premiums for flood and hazard insurance, reserve deposits for insurance, ad valorem taxes and special governmental assessments; final compliance inspection; courier fee; repair inspection; underwriting fee; wire transfer fee; expenses incident to any loan; Private Mortgage Insurance Premium (PMI), VA Loan Funding Fee, or FHA Mortgage Insurance Premium (MIP) as required by the lender; brokerage fees that Buyer has agreed to pay; and other expenses payable by Buyer under this contract.			
B. If any expense exceeds an amount expressly stated in this contract for such expense to be paid by a party, that party may terminate this contract unless the other party agrees to pay such excess. Buyer may not pay charges and fees expressly prohibited by FHA, VA, Texas Veterans Land Board or other governmental loan program regulations.			
13. PRORATIONS: Taxes for the current year, interest, rents, and regular periodic maintenance fees, assessments, and dues (including prepaid items) will be prorated through the Closing Date. The tax proration may be calculated taking into consideration any change in exemptions that will affect the current year's taxes. If taxes for the current year vary from the amount prorated at closing, the parties shall adjust the prorations when tax statements for the current year are available. If taxes are not paid at or prior to closing, Buyer shall pay taxes for the current year.			

Initialed for identification by Buyer ☐ and Seller ☐ ☐
Prime Texas Properties 3417 North Freeway Houston, TX 77009 Maria Gallo Blanco

TREC NO. 20-18
TXR 1601



ITEM E1

HPO File #: HP2026_0172

August 13, 2026

202 E 31st 1/2 Street
Starkweather

JULY 16, 2026 COA APPLICATION

Initial signature verification:

Contract Concerning 202 East 31st 1/2 Street, Houston, TX 77018 Page 7 of 11 11-04-2024
(Address of Property)

14. CASUALTY LOSS: If any part of the Property is damaged or destroyed by fire or other casualty after the Effective Date of this contract, Seller shall restore the Property to its previous condition as soon as reasonably possible, but in any event by the Closing Date. If Seller fails to do so due to factors beyond Seller's control, Buyer may (a) terminate this contract and the earnest money will be refunded to Buyer (b) extend the time for performance up to 15 days and the Closing Date will be extended as necessary or (c) accept the Property in its damaged condition with an assignment of insurance proceeds, if permitted by Seller's insurance carrier, and receive credit from Seller at closing in the amount of the deductible under the insurance policy. Seller's obligations under this paragraph are independent of any other obligations of Seller under this contract.

15. DEFAULT: If Buyer fails to comply with this contract, Buyer will be in default, and Seller may (a) enforce specific performance, seek such other relief as may be provided by law, or both, or (b) terminate this contract and receive the earnest money as liquidated damages, thereby releasing both parties from this contract. If Seller fails to comply with this contract, Seller will be in default and Buyer may (a) enforce specific performance, seek such other relief as may be provided by law, or both, or (b) terminate this contract and receive the earnest money, thereby releasing both parties from this contract.

16. MEDIATION: It is the policy of the State of Texas to encourage resolution of disputes through alternative dispute resolution procedures such as mediation. Any dispute between Seller and Buyer related to this contract which is not resolved through informal discussion will be submitted to a mutually acceptable mediation service or provider. The parties to the mediation shall bear the mediation costs equally. This paragraph does not preclude a party from seeking equitable relief from a court of competent jurisdiction.

17. ATTORNEY'S FEES: A Buyer, Seller, Listing Broker, Other Broker, or Escrow Agent who prevails in any legal proceeding related to this contract is entitled to recover reasonable attorney's fees and all costs of such proceeding.

18. ESCROW:

A. ESCROW: The Escrow Agent is not (i) a party to this contract and does not have liability for the performance or nonperformance of any party to this contract, (ii) liable for interest on the earnest money and (iii) liable for the loss of any earnest money caused by the failure of any financial institution in which the earnest money has been deposited unless the financial institution is acting as Escrow Agent. Escrow Agent may require any disbursement made in connection with this contract to be conditioned on Escrow Agent's collection of good funds acceptable to Escrow Agent.

B. EXPENSES: At closing, the earnest money must be applied first to any cash down payment, then to Buyer's Expenses and any excess refunded to Buyer. If no closing occurs, Escrow Agent may: (i) require a written release of liability of the Escrow Agent from all parties before releasing any earnest money; and (ii) require payment of unpaid expenses incurred on behalf of a party. Escrow Agent may deduct authorized expenses from the earnest money payable to a party. "Authorized expenses" means expenses incurred by Escrow Agent on behalf of the party entitled to the earnest money that were authorized by this contract or that party.

C. DEMAND: Upon termination of this contract, either party or the Escrow Agent may send a release of earnest money to each party and the parties shall execute counterparts of the release and deliver same to the Escrow Agent. If either party fails to execute the release, either party may make a written demand to the Escrow Agent for the earnest money. If only one party makes written demand for the earnest money, Escrow Agent shall promptly provide a copy of the demand to the other party. If Escrow Agent does not receive written objection to the demand from the other party within 15 days, Escrow Agent may disburse the earnest money to the party making demand reduced by the amount of unpaid expenses incurred on behalf of the party receiving the earnest money and Escrow Agent may pay the same to the creditors. If Escrow Agent complies with the provisions of this paragraph, each party hereby releases Escrow Agent from all adverse claims related to the disbursement of the earnest money.

D. DAMAGES: Any party who wrongfully fails or refuses to sign a release acceptable to the Escrow Agent within 7 days of receipt of the request will be liable to the other party for (i) damages; (ii) the earnest money; (iii) reasonable attorney's fees; and (iv) all costs of suit.

E. NOTICES: Escrow Agent's notices will be effective when sent in compliance with Paragraph 21. Notice of objection to the demand will be deemed effective upon receipt by Escrow Agent.

19. REPRESENTATIONS: All covenants, representations and warranties in this contract survive closing. If any representation of Seller in this contract is untrue on the Closing Date, Seller will be in default. Unless expressly prohibited by written agreement, Seller may continue to show the Property and receive, negotiate and accept back up offers.

20. FEDERAL REQUIREMENTS: If Seller is a "foreign person," as defined by Internal Revenue Code and its regulations, or if Seller fails to deliver an affidavit or a certificate of non-foreign status to Buyer that Seller is not a "foreign person," then Buyer shall withhold from the sales proceeds an amount sufficient to comply with applicable tax law and deliver the same to the Internal Revenue Service together with appropriate tax forms. Internal Revenue Service regulations require filing written reports if currency in excess of specified amounts is received in the transaction.

Initialed for identification by Buyer ☐ and Seller ☐ TREC NO. 20-18
Prime Texas Properties 2417 North Freeway Houston, TX 77009 Macia Gallo Blanco TXR 1601



CERTIFICATE OF APPROPRIATENESS

Reviewed by the Houston Archaeological and Historical Commission

ITEM E1
HPO File #: HP2026_0172

August 13, 2026

202 E 31st 1/2 Street
Starkweather

JULY 16, 2026 COA APPLICATION

doctop signature verification (http://www.doctop.com)

Contract Concerning 202 East 31st 1/2 Street, Houston, TX 77018 (Address of Property)		Page 8 of 11	11-04-2024
21. NOTICES: All notices from one party to the other must be in writing and are effective when mailed to, hand-delivered at, or transmitted by fax or electronic transmission as follows:			
To Buyer at:		To Seller at:	
Phone: 8322816563		Phone:	
E-mail/Fax: akealrei@gmail.com		E-mail/Fax: oillfieldrose@gmail.com	
E-mail/Fax:		E-mail/Fax: williamsaccord97@gmail.com	
With a copy to Buyer's agent at:		With a copy to Seller's agent at:	
22. AGREEMENT OF PARTIES: This contract contains the entire agreement of the parties and cannot be changed except by their written agreement. Addenda which are a part of this contract are (Check all applicable boxes):			
☐ Third Party Financing Addendum		☐ Seller's Temporary Residential Lease	
☐ Seller Financing Addendum		☐ Short Sale Addendum	
☐ Addendum for Property Subject to Mandatory Membership in a Property Owners Association		☐ Addendum for Property Located Seaward of the Gulf Intracoastal Waterway	
☐ Buyer's Temporary Residential Lease		☐ Addendum for Seller's Disclosure of Information on Lead-based Paint and Lead-based Paint Hazards as Required by Federal Law	
☐ Loan Assumption Addendum		☐ Addendum for Property in a Propane Gas System Service Area	
☐ Addendum for Sale of Other Property by Buyer		☐ Addendum Regarding Residential Leases	
☐ Addendum for Reservation of Oil, Gas and Other Minerals		☐ Addendum Regarding Fixture Leases	
☐ Addendum for "Back-Up" Contract		☐ Addendum containing Notice of Obligation to Pay Improvement District Assessment	
☐ Addendum for Coastal Area Property		☐ Addendum for Section 1031 Exchange	
☐ Addendum for Authorizing Hydrostatic Testing		☐ Other (list):	
☐ Addendum Concerning Right to Terminate Due to Lender's Appraisal			
☐ Environmental Assessment, Threatened or Endangered Species and Wetlands Addendum			
23. CONSULT AN ATTORNEY BEFORE SIGNING: TREC rules prohibit real estate brokers and sales agents from giving legal advice. READ THIS CONTRACT CAREFULLY.			
Buyer's Attorney is:		Seller's Attorney is:	
Phone:		Phone:	
Fax:		Fax:	
E-mail:		E-mail:	

Initialed for identification by Buyer  and Seller  TREC NO. 20-18
Prime Texas Properties 3417 North Freeway Houston, TX 77009 Maria Gallo Blanco TXR 1601



CERTIFICATE OF APPROPRIATENESS

Reviewed by the Houston Archaeological and Historical Commission

ITEM E1
HPO File #: HP2026 0172

August 13, 2026

202 E 31st ½ Street
Starkweather

JULY 16, 2026 COA APPLICATION

dotloop signature verification: [debugging](#)

Contract Concerning <u>202 East 31st 1/2 Street, Houston, TX 77018</u>		Page 9 of 11	11-04-2024
(Address of Property)			
EXECUTED the _____ day of _____, 20____ (Effective Date). (BROKER: FILL IN THE DATE OF FINAL ACCEPTANCE.)			
<i>Akeal aljishi</i> dotloop verified 09/06/25 3:51 PM CDT CNYZ-ZPH-FURC-ACJP Buyer		<i>Howard Rose</i> dotloop verified 09/06/25 4:58 PM CDT SKCS-AUZO-ZPWA-OBLS Seller	
Buyer		<i>Trevor Williams</i> dotloop verified 09/06/25 5:44 PM CDT Q902-FISH-UUW-6T99 Seller	
 TREC TEXAS REAL ESTATE COMMISSION The form of this contract has been approved by the Texas Real Estate Commission. TREC forms are intended for use only by trained real estate license holders. No representation is made as to the legal validity or adequacy of any provision in any specific transactions. It is not intended for complex transactions. Texas Real Estate Commission, P.O. Box 12188, Austin, TX 78711-2188, (512) 936-3000 (http://www.trec.texas.gov) TREC NO. 20-18. This form replaces TREC NO. 20-17.			
Prime Texas Properties		2417 North Freeway Houston, TX 77009	
		Maria Gallo Blanco	
		TREC NO. 20-1	



CERTIFICATE OF APPROPRIATENESS

Reviewed by the Houston Archaeological and Historical Commission

ITEM E1
HPO File #: HP2026_0172

August 13, 2026

202 E 31st 1/2 Street
Starkweather

JULY 16, 2026 COA APPLICATION

Not for signature verification

Contract Concerning 202 East 31st 1/2 Street, Houston, TX 77018 Page 10 of 11 11-04-2024
(Address of Property)

BROKER INFORMATION (Print name(s) only. Do not sign)			
Other Broker Firm	License No.	Prime Texas Properties Listing Broker Firm	9008706 License No.
represents	☐ Buyer only as Buyer's agent ☐ Seller as Listing Broker's subagent	represents	☐ Seller and Buyer as an intermediary ☒ Seller only as Seller's agent
Associate's Name	License No.	Christopher Almaraz Sr Listing Associate's Name	756285 License No.
Team Name		Team Name	
Associate's Email Address	Phone	christopher@houstonstfinest.realty Listing Associate's Email Address	Phone
Licensed Supervisor of Associate	License No.	Licensed Supervisor of Listing Associate	License No.
Other Broker's Address	Phone	2417 North Freeway Listing Broker's Office Address	Phone
City	State	Houston, TX 77009 City	State Zip
		Selling Associate's Name	License No.
		Team Name	
		Selling Associate's Email Address	Phone
		Licensed Supervisor of Selling Associate	License No.
		Selling Associate's Office Address	
		City	State Zip
Disclosure: Pursuant to a previous, separate agreement, Listing Broker has agreed to pay Other Broker a fee (☐ \$ _____ or ☐ _____ % of the Sales Price). This disclosure is for informational purposes and does not change the previous agreement between brokers to pay or share a commission.			

Prime Texas Properties

2417 North Freeway Houston, TX 77009

Maria Gallo Blanco

TREC NO. 20-18
TXR 1601



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HPO File #: HP2026_0172

August 13, 2026

202 E 31st ½ Street
Starkweather

JULY 16, 2026 COA APPLICATION

doLoop signature verification: [Signature]

Contract Concerning 202 East 31st 1/2 Street, Houston, TX 77018

(Address of Property)

Page 11 of 11

11-04-2024

OPTION FEE RECEIPT

Receipt of \$100.00 (Option Fee) in the form of _____
is acknowledged.

Escrow Agent: _____ Date: _____

EARNEST MONEY RECEIPT

Receipt of \$1,900.00 Earnest Money in the form of _____
is acknowledged.

Escrow Agent: _____ Received by: _____ Email Address: _____ Date/Time: _____
Address: _____ Phone: _____
City: _____ State: _____ Zip: _____ Fax: _____

CONTRACT RECEIPT

Receipt of the Contract is acknowledged.

Escrow Agent: _____ Received by: _____ Email Address: _____ Date: _____
Address: _____ Phone: _____
City: _____ State: _____ Zip: _____ Fax: _____

ADDITIONAL EARNEST MONEY RECEIPT

Receipt of \$.00 additional Earnest Money in the form of _____
is acknowledged.

Escrow Agent: _____ Received by: _____ Email Address: _____ Date/Time: _____
Address: _____ Phone: _____
City: _____ State: _____ Zip: _____ Fax: _____



CERTIFICATE OF APPROPRIATENESS

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ITEM E1
HPO File #: HP2026_0172

August 13, 2026

202 E 31st ½ Street
Starkweather

JULY 16, 2026 COA APPLICATION

 <i>First American Title Guaranty Company</i>	Commitment for Title Insurance (T-7)
	ISSUED BY First American Title Guaranty Company
Commitment	

THE FOLLOWING COMMITMENT FOR TITLE INSURANCE IS NOT VALID UNLESS YOUR NAME AND THE POLICY AMOUNT ARE SHOWN IN **SCHEDULE A** AND OUR AUTHORIZED REPRESENTATIVE HAS COUNTERSIGNED BELOW.

We **FIRST AMERICAN TITLE GUARANTY COMPANY** will issue our title insurance policy or policies (the Policy) to You (the proposed insured) upon payment of the premium and other charges due, and compliance with the requirements in Schedule C. Our Policy will be in the form approved by the Texas Department of Insurance at the date of issuance, and will insure your interest in the land described in Schedule A. The estimated premium for our Policy and applicable endorsements is shown on Schedule D. There may be additional charges such as recording fees, and expedited delivery expenses.

This Commitment ends ninety (90) days from the effective date, unless the Policy is issued sooner, or failure to issue the Policy is our fault. Our liability and obligations to you are under the express terms of this Commitment and end when this Commitment expires.

First American Title Guaranty Company



Sally French Tyler
President

Lisa W. Comehl
Secretary

By: _____

Authorized Countersignature

(This Commitment is valid only when Schedules A, B, C, and D are attached)

This jacket was created electronically and constitutes an original document



CERTIFICATE OF APPROPRIATENESS

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ITEM E1
HPO File #: HP2026_0172

August 13, 2026

202 E 31st ½ Street
Starkweather

JULY 16, 2026 COA APPLICATION

TEXAS TITLE INSURANCE INFORMATION

Title insurance insures you against loss resulting from certain risks to your title. The commitment for Title Insurance is the title insurance company's promise to issue the title insurance policy. The commitment is a legal document. You should review it carefully to completely understand it before your closing date.	El seguro de título le asegura en relación a pérdidas resultantes de ciertos riesgos que pueden afectar el título de su propiedad. El Compromiso para Seguro de Título es la promesa de la compañía aseguradora de títulos de emitir la póliza de seguro de título. El Compromiso es un documento legal. Usted debe leerlo cuidadosamente y entenderlo completamente antes de la fecha para finalizar su transacción.
--	---

Your Commitment for Title Insurance is a legal contract between you and us. The Commitment is not an opinion or report of your title. It is a contract to issue you a policy subject to the Commitment's terms and requirements.

Before issuing a Commitment for Title Insurance (the Commitment) or a Title Insurance Policy (the Policy), the Title Insurance Company (the Company) determines whether the title is insurable. This determination has already been made. Part of that determination involves the Company's decision to insure the title except for certain risks that will not be covered by the Policy. Some of these risks are listed in Schedule B of the attached Commitment as Exceptions. Other risks are stated in the Policy as Exclusions. These risks will not be covered by the Policy. The Policy is not an abstract of title nor does a Company have an obligation to determine the ownership of any mineral interest.

- **MINERALS AND MINERAL RIGHTS** may not be covered by the Policy. The Company may be unwilling to insure title unless there is an exclusion or an exception as to Minerals and Mineral Rights in the Policy. Optional endorsements insuring certain risks involving minerals, and the use of improvements (excluding lawns, shrubbery and trees) and permanent buildings may be available for purchase. If the title insurer issues the title policy with an exclusion or exception to the minerals and mineral rights, neither this Policy, nor the optional endorsements, ensure that the purchaser has title to the mineral rights related to the surface estate.

Another part of the determination involves whether the promise to insure is conditioned upon certain requirements being met. Schedule C of the Commitment lists these requirements that must be satisfied or the Company will refuse to cover them. You may want to discuss any matters shown in Schedules B and C of the Commitment with an attorney. These matters will affect your title and your use of the land.

When your Policy is issued, the coverage will be limited by the Policy's Exceptions, Exclusions and Conditions, defined below.

- **EXCEPTIONS** are title risks that a Policy generally covers but does not cover in a particular instance. Exceptions are shown on Schedule B or discussed in Schedule C of the Commitment. They can also be added if you do not comply with the Conditions section of the Commitment. When the Policy is issued, all Exceptions will be on Schedule B of the Policy.

- **EXCLUSIONS** are title risks that a Policy generally does not cover. Exclusions are contained in the Policy but not shown or discussed in the Commitment.

- **CONDITIONS** are additional provisions that qualify or limit your coverage. Conditions include your responsibilities and those of the Company. They are contained in the Policy but not shown or discussed in the Commitment. The Policy Conditions are not the same as the Commitment Conditions.



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HPO File #: HP2026_0172

August 13, 2026

202 E 31st ½ Street
Starkweather

JULY 16, 2026 COA APPLICATION

You can get a copy of the policy form approved by the Texas Department of Insurance by calling the Title Insurance Company at 1-888-632-1642 or by calling the title insurance agent that issued the Commitment. The Texas Department of Insurance may revise the policy form from time to time.

You can also get a brochure that explains the policy from the Texas Department of Insurance by calling 1-800-252-3439.

Before the Policy is issued, you may request changes in the policy. Some of the changes to consider are:

- Request amendment of the "area and boundary" exception (Schedule B, paragraph 2). To get this amendment, you must furnish a survey and comply with other requirements of the Company. On the Owner's Policy, you must pay an additional premium for the amendment. If the survey is acceptable to the Company and if the Company's other requirements are met, your Policy will insure you against loss because of discrepancies or conflicts in boundary lines, encroachments or protrusions, or overlapping of improvements. The Company may then decide not to insure against specific boundary or survey problems by making special exceptions in the Policy. Whether or not you request amendment of the "area and boundary" exception, you should determine whether you want to purchase and review a survey if a survey is not being provided to you.
- Allow the Company to add an exception to "rights of parties in possession." If you refuse this exception, the Company or the title insurance agent may inspect the property. The Company may except to and not insure you against the rights of specific persons, such as renters, adverse owners or easement holders who occupy the land. The Company may charge you for the inspection. If you want to make your own inspection, you must sign a Waiver of Inspection form and allow the Company to add this exception to your Policy.

The entire premium for a Policy must be paid when the Policy is issued. You will not owe any additional premiums unless you want to increase your coverage at a later date and the Company agrees to add an Increased Value Endorsement.

CONDITIONS AND STIPULATIONS

1. If you have actual knowledge of any matter which may affect the title or mortgage covered by this Commitment, that is not shown in Schedule B, you must notify us in writing. If you do not notify us in writing, our liability to you is ended or reduced to the extent that your failure to notify us affects our liability. If you do notify us, or we learn of such matter, we may amend Schedule B, but we will not be relieved of liability already incurred.
2. Our liability is only to you, and others who are included in the definition of Insured in the Policy to be issued. Our liability is only for actual loss incurred in your reliance on this Commitment to comply with its requirements, or to acquire the interest in the land. Our liability is limited to the amount shown in Schedule A of this Commitment and will be subject to the following terms of the Policy: Insuring Provisions, Conditions and Stipulations, and Exclusions.



ITEM E1
HPO File #: HP2026_0172

August 13, 2026

202 E 31st ½ Street
Starkweather

JULY 16, 2026 COA APPLICATION



*First American
Title Guaranty Company*

FIRST AMERICAN TITLE GUARANTY COMPANY

Commitment for Title Insurance Form (T-7)

DELETION OF ARBITRATION PROVISION

(Not applicable to the Texas Residential Owner's Policy)

ARBITRATION is a common form of alternative dispute resolution. It can be a quicker and cheaper means to settle a dispute with your Title Insurance Company. However, if you agree to arbitrate, you give up your right to take the Title Insurance Company to court and your rights to discovery of evidence may be limited in the arbitration process. In addition, you cannot usually appeal an arbitrator's award.

Your policy contains an arbitration provision (shown below). It allows you or the Company to require arbitration if the amount of insurance is \$2,000,000 or less. If you want to retain your right to sue the Company in case of a dispute over a claim, you must request deletion of the arbitration provision before the policy is issued. You can do this by signing this form and returning it to the Company at or before the closing of your real estate transaction or by writing to the Company.

The arbitration provision in the Policy is as follows:

"Either the Company or the Insured may demand that the claim or controversy shall be submitted to arbitration pursuant to the Title Insurance Arbitration Rules of the American Land Title Association ("Rules"). Except as provided in the Rules, there shall be no joinder or consolidation with claims or controversies of other persons. Arbitrable matters may include, but are not limited to, any controversy or claim between the Company and the Insured arising out of or relating to this policy, any service in connection with its issuance or the breach of a policy provision, or to any other controversy or claim arising out of the transaction giving rise to this policy. All arbitrable matters when the Amount of Insurance is **\$2,000,000** or less shall be arbitrated at the option of either the Company or the Insured, unless the Insured is an individual person (as distinguished from an Entity). All arbitrable matters when the Amount of Insurance is in excess of **\$2,000,000** shall be arbitrated only when agreed to by both the Company and the Insured. Arbitration pursuant to this policy and under the Rules shall be binding upon parties. Judgment upon the award rendered by the Arbitrator(s) may be entered in any court of competent jurisdiction."

SIGNATURE

DATE



ITEM E1
HPO File #: HP2026_0172

August 13, 2026

202 E 31st ½ Street
Starkweather

JULY 16, 2026 COA APPLICATION

 <i>First American Title Guaranty Company</i>	Important Notice
	ISSUED BY First American Title Guaranty Company

Have a complaint or need help?

If you have a problem with a claim or your premium, call your insurance company or HMO first. If you can't work out the issue, the Texas Department of Insurance may be able to help.

Even if you file a complaint with the Texas Department of Insurance, you should also file a complaint or appeal through your insurance company or HMO. If you don't, you may lose your right to appeal.

First American Title Guaranty Company

To get information or file a complaint with your insurance company or HMO:

Call: First American Claims at 1-888-632-1642

Toll-free: 1-888-632-1642

Email: claims.nic@firstam.com

Mail: 1 First American Way, Santa Ana, CA 92707

The Texas Department of Insurance

To get help with an insurance question or file a complaint with the state:

Call with a question: 1-800-252-3439

File a complaint: www.tdi.texas.gov

Email: ConsumerProtection@tdi.texas.gov

Mail: MC CO-CP, P.O. Box 12030, Austin, TX 78711-2030

¿Tiene una queja o necesita ayuda?

Si tiene un problema con una reclamación o con su prima de seguro, llame primero a su compañía de seguros o HMO. Si no puede resolver el problema, es posible que el Departamento de Seguros de Texas (Texas Department of Insurance, por su nombre en inglés) pueda ayudar.

Aun si usted presenta una queja ante el Departamento de Seguros de Texas, también debe presentar una queja a través del proceso de quejas o de apelaciones de su compañía de seguros o HMO. Si no lo hace, podría perder su derecho para apelar.

First American Title Guaranty Company

Para obtener información o para presentar una queja ante su compañía de seguros o HMO:

Llame a: First American Claims at 1-888-632-1642

Teléfono gratuito: 1-888-632-1642

Correo electrónico: claims.nic@firstam.com

Dirección postal: 1 First American Way, Santa Ana, CA 92707

El Departamento de Seguros de Texas

Para obtener ayuda con una pregunta relacionada con los seguros o para presentar una queja ante el estado:

Llame con sus preguntas al: 1-800-252-3439

Presente una queja en: www.tdi.texas.gov

Correo electrónico: ConsumerProtection@tdi.texas.gov

Dirección postal: MC CO-CP, P.O. Box 12030, Austin, TX 78711-2030



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HPO File #: HP2026_0172

August 13, 2026

202 E 31st ½ Street
Starkweather

JULY 16, 2026 COA APPLICATION

 First American Title Guaranty Company	Commitment for Title Insurance (T-7)
	ISSUED BY First American Title Guaranty Company
Schedule A	

Effective Date: 08/29/2025 at 08:00AM

GF No. 2025-128-GO

Commitment No. 2025-128-GO, issued September 25, 2025

1. The policy or policies to be issued are:
 - a. OWNER'S POLICY OF TITLE INSURANCE (Form T-1) (Not applicable for improved one-to-four family residential real estate)
Policy Amount: \$190,000.00
PROPOSED INSURED: Bayou City Strategic Realty Investments LLC, a Limited Liability Company
 - b. TEXAS RESIDENTIAL OWNER'S POLICY OF TITLE INSURANCE
ONE-TO-FOUR FAMILY RESIDENCES (Form T-1R)
Policy Amount: \$
PROPOSED INSURED:
 - c. LOAN POLICY OF TITLE INSURANCE (Form T-2)
Policy Amount: \$747,000.00
PROPOSED INSURED: ABL RPC Residential Credit Application Acquisition, LLC., A Delaware Limited Liability Company, and each successor in ownership of the indebtedness secured by the insured mortgage, except a successor who is an obligor under the provisions of Section 12(c) of the Conditions.
Proposed Borrower: Bayou City Strategic Realty Investments LLC
 - d. TEXAS SHORT FORM RESIDENTIAL LOAN POLICY OF TITLE INSURANCE (Form T-2R)
Policy Amount: \$
PROPOSED INSURED:
Proposed Borrower:
 - e. LOAN TITLE POLICY BINDER ON INTERIM CONSTRUCTION LOAN (Form T-13)
Policy Amount: \$
PROPOSED INSURED:
Proposed Borrower:
 - f. OTHER
Policy Amount: \$
PROPOSED INSURED:
2. The interest in the land covered by this Commitment is:
Fee Simple
3. Record title to the land on the Effective Date appears to be vested in:
Howard DeVaughn Rose and Trevor D. Williams

(This Schedule A is valid only if Cover, Schedules B, C and D are attached)



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HPO File #: HP2026_0172

August 13, 2026

202 E 31st ½ Street
Starkweather

JULY 16, 2026 COA APPLICATION

4. Legal Description of Land:
Lots 51 and 52, F.W. STARKWEATHER ADDITION, a Subdivision in Harris County, Texas, according to the map or plat thereof recorded in Volume 3, Page 62, Map and/or Plat Records, Harris County, Texas.

By: _____
Authorized Countersignature

Dash Title
Issuing Agent

(This Schedule A is valid only if Cover, Schedules B, C and D are attached)



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202 E 31st ½ Street
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JULY 16, 2026 COA APPLICATION

 <i>First American Title Guaranty Company</i>	Commitment for Title Insurance (T-7)
	ISSUED BY First American Title Guaranty Company
Schedule B	

GF No.: 2025-128-GO

EXCEPTIONS FROM COVERAGE

In addition to the Exclusions and Conditions and Stipulations, your Policy will not cover loss, costs, attorney's fees, and expenses resulting from:

1. The following restrictive covenants of record itemized below:
2. Any discrepancies, conflicts, or shortages in area or boundary lines, or any encroachments or protrusions, or any overlapping of improvements.
3. Homestead or community property or survivorship rights, if any, of any spouse of any insured. (Applies to the Owner's Policy only.)
4. Any titles or rights asserted by anyone, including, but not limited to, persons, the public, corporations, governments or other entities,
 - a. to tidelands, or lands comprising the shores or beds of navigable or perennial rivers and streams, lakes, bays, gulfs or oceans, or
 - b. to lands beyond the line of the harbor or bulkhead lines as established or changed by any government, or
 - c. to filled-in lands, or artificial islands, or
 - d. to statutory water rights, including riparian rights, or
 - e. to the area extending from the line of mean low tide to the line of vegetation, or the rights of access to that area or easement along and across that area.(Applies to the Owner's Policy only.)
5. Standby fees, taxes and assessments by any taxing authority for the year 2025, and subsequent years; and subsequent taxes and assessments by any taxing authority for prior years due to change in land usage or ownership, but not those taxes or assessments for prior years because of an exemption granted to a previous owner of the property under Section 11.13, Texas Tax Code, or because of improvements not assessed for a previous tax year. (If Texas Short Form Residential Loan Policy of Title Insurance (T-2R) is issued, that policy will substitute "which become due and payable subsequent to Date of Policy" in lieu of "for the year 2025 and subsequent years.")
6. The terms and conditions of the documents creating your interest in the land.
7. Materials furnished or labor performed in connection with planned construction before signing and delivering the lien document described in Schedule A, if the land is part of the homestead of the owner. (Applies to the Loan Title Policy Binder on Interim Construction Loan only, and may be deleted if satisfactory evidence is furnished to us before a binder is issued.)

(This Schedule B is valid only if Cover, Schedules A, C and D are attached)



ITEM E1

HPO File #: HP2026_0172

August 13, 2026

202 E 31st ½ Street
Starkweather

JULY 16, 2026 COA APPLICATION

8. Liens and leases that affect the title to the land, but that are subordinate to the lien of the insured mortgage. (Applies to Loan Policy (T-2) only.)
9. The Exceptions from Coverage and Express Insurance in Schedule B of the Texas Short Form Residential Loan Policy of Title Insurance (T-2R). (Applies to Texas Short Form Residential Loan Policy of Title Insurance (T-2R) only). Separate exceptions 1 through 8 of this Schedule B do not apply to the Texas Short Form Residential Loan Policy of Title Insurance (T-2R).
10. The following matters and all terms of the documents creating or offering evidence of the matters (We must insert matters or delete this exception.):
 1. Any covenants, conditions or restrictions indicating a preference, limitation or discrimination based on race, color, religion, sex, handicap, familial status, or national origin are hereby deleted to the extent such covenants, conditions or restrictions violate 42 USC 3604 (c). Volume 3, Page 62 of the Map and/or Plat Records of Harris County, Texas,
 2. Rights of Parties in Possession. (OWNER POLICY ONLY)
 3. Visible and apparent easements on or across property described in Schedule A.
 4. All leases, grants, exceptions or reservations of coal, lignite, oil, gas and other minerals, together with all rights, privileges, and immunities relating thereto, appearing in the Public Records whether listed in Schedule B or not. There may be leases, grants, exceptions or reservations of mineral interest that are not listed.
 5. Terms, conditions, and stipulations of the following City of Houston, Texas ordinance(s) and all revisions amendments thereto: Ordinance No. 85-1878, passed and approved on October 23, 1985, and recorded August 1, 1991, with Instrument No. N253886, Official Public Records, Harris County; Ordinance No. 1999-262, passed and approved March 24, 1999; and Ordinance No. 2015-639 passed and approved July 24, 2015.
 6. Terms, provisions and conditions set out in City of Houston Ordinance No. 91-1701, a certified copy of which is recorded , in County Clerk's File No. N-556388, of the Official Public Records, Harris County, Texas.
 7. Terms, provisions and conditions set out in City of Houston Ordinance No. 89-1312, a certified copy of which is recorded , in County Clerk's File No. M337573, of the Official Public Records, Harris County, Texas.

(This Schedule B is valid only if Cover, Schedules A, C and D are attached)



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August 13, 2026

202 E 31st ½ Street
Starkweather

JULY 16, 2026 COA APPLICATION

 <i>First American Title Guaranty Company</i>	Commitment for Title Insurance (T-7)
	ISSUED BY First American Title Guaranty Company
Schedule C	

GF No.: 2025-128-GO

Your Policy will not cover loss, costs, attorneys' fees, and expenses resulting from the following requirements that will appear as Exceptions in Schedule B of the Policy, unless you dispose of these matters to our satisfaction, before the date the Policy is issued:

1. Documents creating your title or interest must be approved by us and must be signed, notarized and filed for record.
2. Satisfactory evidence must be provided that:
 - a. no person occupying the land claims any interest in that land against the persons named in paragraph 3 of Schedule A,
 - b. all standby fees, taxes, assessments and charges against the property have been paid,
 - c. all improvements or repairs to the property are completed and accepted by the owner, and that all contractors, sub-contractors, laborers and suppliers have been fully paid, and that no mechanic's, laborer's or materialmen's liens have attached to the property,
 - d. there is legal right of access to and from the land,
 - e. (on a Loan Policy only) restrictions have not been and will not be violated that affect the validity and priority of the insured mortgage.
3. You must pay the seller or borrower the agreed amount for your property or interest.
4. Any defect, lien or other matter that may affect title to the land or interest insured, that arises or is filed after the effective date of this Commitment.
5. We find no outstanding voluntary liens of record affecting subject property. Disclosure should be made concerning the existence of any unrecorded lien or other indebtedness which could give rise to any possible security interest in the subject property.
6. Record a Release of Abstract of Judgment or provide satisfactory proof that the party(ies) named in the following document is not our party:
Recorded: February 24, 2017 in County Clerk's File No. RP-2017-79819, of the Official Public records, of Harris County, Texas.
Plaintiff: Adeline Jakovich
Defendant: Trevor Williams
Cause No.: EEV17-0032
Amount: \$6,516.00, together with interest and fees.
7. Record a Release of Abstract of Judgment or provide satisfactory proof that the party(ies) named in the following document is not our party:

(This Schedule C is valid only if Cover, Schedules A, B and D are attached)



ITEM E1
HPO File #: HP2026_0172

August 13, 2026

202 E 31st ½ Street
Starkweather

JULY 16, 2026 COA APPLICATION

Recorded: March 27, 2017 in County Clerk's File No. RP-2017-126881, of the Official Public records, of Harris County, Texas.

Plaintiff: Adeline Jakovich

Defendant: Trevor Williams

Cause No.: EEV17-0032

Amount: \$6,531.00, together with interest and fees.

8. INTENTIONALLY DELETED

9. INTENTIONALLY DELETED

10. INTENTIONALLY DELETED

11. INTENTIONALLY DELETED

12. Prior to closing, furnish the marital status of Howard DeVaughn Rose and Trevor D. Williams, from the date of acquisition to the date of closing. Company requires the joinder of spouse in any transaction involving subject property.

13. With respect to MAF14 Investments, LLC, the closer must be furnished with satisfactory documentation, as follows:

a. Documents forming the Entity, and evidence of its existence and good standing in its state of formation.

b. Company Agreement, operating agreement, regulations or other documents that govern the Entity, including amendments.

c. Names and titles of the Entity's governing persons.

d. Resolution or other document authorizing the transaction and the name and title of the person authorized to sign transaction documents on behalf of the Entity. Documentation provided should include evidence that the requisite controlling persons have approved the subject transaction.

e. Affidavit or certificate by a party authorized to sign for the Entity confirming the foregoing.

If a party owning a controlling interest or otherwise controlling the Entity, directly or indirectly, is not a natural person, the title insurance agent or direct operation must be furnished with comparable documentation with respect to that party. Documentation provided should include evidence that the requisite controlling persons have approved the subject transaction.

14. The following is furnished for informational purposes only and no liability shall attach to the company for any mistake or omission contained therein:

According to a search made of records within our title plant we find no document evidencing a conveyance of the property described in Schedule "A" within the 36 months prior to the Effective Date of this commitment.

15. This transaction may be subject to a Geographic Targeting Order ("GTO") issued pursuant to the Bank Secrecy Act. Information necessary to comply with the GTO must be provided prior to the closing. This transaction will not be insured until this information is submitted, reviewed and found to be complete.

(This Schedule C is valid only if Cover, Schedules A, B and D are attached)



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August 13, 2026

202 E 31st ½ Street
Starkweather

JULY 16, 2026 COA APPLICATION

 <i>First American Title Guaranty Company</i>	Commitment for Title Insurance (T-7)
	ISSUED BY First American Title Guaranty Company
Schedule D	

File No.: 2025-128-GO

The following disclosures are made pursuant to Procedural Rule P-21 promulgated by the Texas Department of Insurance:

UNDERWRITER: First American Title Guaranty Company, a Texas Corporation.

Shareholder owning or controlling, directly or indirectly, ten percent or more of the share of the Underwriter: First American Title Guaranty Company is a wholly owned subsidiary of First American Title Insurance Company, a Nebraska Corporation.

Directors: Sally French Tyler, William J. Aulbert, Mark E. Seaton, Lisa W. Cornehl

Officers: President: Sally French Tyler; Vice President, Secretary: Lisa W. Cornehl; and Vice President, Treasurer: Matthew Wajner

AGENT: Dash Title

Shareholder, owner, partner or other person having, owning or controlling one percent (1%) or more of the Title Insurance Agent:

Shareholder, owner, partner or other person having, owning or controlling ten percent (10%) or more of an entity that has, owns or controls one percent (1%) or more of the Title Insurance Agent:

If the Title Insurance Agent is a corporation, the following is a list of the members of the Board of Directors:

If the Title Insurance Agent is a corporation, the following is a list of its officers:

You are entitled to receive advance disclosure of settlement charges in connection with the proposed transaction to which this commitment relates. Upon your request, such disclosure will be made to you. Additionally, the name of any person, firm or corporation receiving a portion of the premium from the settlement of this transaction will be disclosed on the closing or settlement statement.

You are further advised that the estimated title premium* is:

Owner's Policy	\$ 1,306.00
Loan Policy	\$ 3,036.00
Endorsement Charges	\$ 327.40
Other	\$
Total	\$ 4,669.40

Of this total amount \$700.40 (or 15 %) will be paid to the policy issuing Title Insurance Company; \$3,969.00 (or 85 %) will be retained by the issuing Title Insurance Agent; and the remainder of the estimated premium will be paid to other parties as follows:

Amount	To Whom	For Service
(or %)		
(or %)		
(or %)		

** The estimated premium is based upon information furnished to us as of the date of this Commitment for Title Insurance. Final determination of the amount of the premium will be made at closing in accordance with the Rules and Regulations adopted by the Commissioner of Insurance."

(This Schedule D is valid only when cover, Schedule A, B, and C are attached)



CERTIFICATE OF APPROPRIATENESS

Reviewed by the Houston Archaeological and Historical Commission

ITEM E1

HPO File #: HP2026_0172

August 13, 2026

202 E 31st 1/2 Street
Starkweather

JULY 16, 2026 COA APPLICATION

SPECIAL WARRANTY DEED
TEXAS - VENDOR'S LIEN

FHA Case No. 49-728530
(New FHA Case No. 493-070230-203)

STATE OF TEXAS C476126 MAR 31 67 124530 + C 476126 LS D PB 2.00
COUNTY OF HARRIS DEED RECORDS VOL 6713 PAGE 285

KNOW ALL MEN BY THESE PRESENTS:

THAT ROBERT C. WEAVER, Secretary of Housing and Urban Development, of Washington, D. C., acting by and through the Federal Housing Commissioner, (hereinafter called "Grantor"), for and in consideration of the sum of NINE THOUSAND TWO HUNDRED FIFTY DOLLARS (\$9,250.00), to him paid and secured to be paid by DAILY ROSE and wife, RUBY LOIS ROSE (hereinafter called "Grantee(s)"), as follows:

1. The sum of NONE DOLLARS (\$ - 0 -) cash, the receipt of which is hereby acknowledged and the further sum of
2. NINE THOUSAND TWO HUNDRED FIFTY DOLLARS (\$9,250.00), said amount evidenced by the execution and delivery by the Grantee(s) herein of one Note of even date herewith in the principal sum of \$9,250.00 payable to the order of FEDERAL NATIONAL MORTGAGE ASSOCIATION (mortgagee), it having advanced that amount toward the purchase price of the herein conveyed land, with the express understanding and agreement that the Vendor's Lien would be retained herein to secure such sum and that superior title would vest in it until full payment thereof; becoming due in monthly installments and bearing interest as in said Note specified; said Note providing further for additional interest on all past due indebtedness, for acceleration of maturity, and for 10% attorney's fees in the event of forced collection thereof; all as will appear more fully in Deed of Trust of even date therewith to MARVIN S. BRISTOW, Trustee; and by a first and superior lien covering the hereinafter described property;

HAS GRANTED, SOLD and CONVEYED, and by these presents does GRANT, SELL and CONVEY unto the said Grantee(s) of Houston, County of Harris, State of Texas, all that certain lot or parcel of land situated in the County of Harris, State of Texas, described as follows, to wit:

Lots Fifty-one (51) and Fifty-two (52) in STARKWEATHER ADDITION in Harris County, Texas, according to map thereof recorded in Volume 3, Page 62 of the Map Records of Harris County, Texas.

200 ✓

Q

070-35-0911

DOCUMENTARY 50 CENTS 50 CENTS 50 CENTS 50 CENTS 50 CENTS 50 CENTS 50 CENTS

BEING the same property acquired by the Grantor pursuant to the provisions of the National Housing Act, as amended (12 USC 1701 et seq.) and the Department of Housing and Urban Development Act (79 Stat. 667).

TO HAVE AND TO HOLD the above described property, together with all and singular the rights and appurtenances thereunto in any way belonging, unto the Grantee(s) and to the heirs and assigns of said Grantee(s), forever, SUBJECT to and as AFFECTED by, however, all easements, covenants, restrictions, reservations, conditions and rights appearing of record; and SUBJECT to any state of facts which an accurate survey would show.

209056-P FHA-Wash., D. C. FHA FORM NO. 1881-VL-1 Rev. 2/66



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ITEM E1
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Starkweather

JULY 16, 2026 COA APPLICATION

EX-102 - ABANDONED TITLE
EXECUTIVE ABANDONED DEED

DEED RECORDS
VOL 6713 PAGE 286

VENDOR'S LIEN - TEXAS

GRANTOR hereby binds himself, his successors and assigns, to warrant and forever defend, with the exceptions stated above, all and singular, the said property unto the said Grantee(s) and to the heirs and assigns of said Grantee(s), against every person whomsoever lawfully claiming or to claim the same or any part thereof, by, through, or under Grantor, but not otherwise.

BUT IT IS expressly agreed and understood that the vendor's lien is retained against the above described real estate and all improvements thereon, or hereafter to be placed thereon, until the above described note, and all interest thereon, is fully paid, when this deed shall become absolute.

FOR and in consideration of the advancement in cash by
FEDERAL NATIONAL MORTGAGE ASSOCIATION of that portion of the purchase price of said property, as is evidenced by said note, the Grantor does hereby transfer and assign unto the FEDERAL NATIONAL MORTGAGE ASSOCIATION the vendor's lien against said property and the superior title thereto to secure the payment of said note, without recourse.

IN WITNESS WHEREOF the undersigned on this 28th day of March, 1967, has set his hand and seal as Field Office Director
Houston, Texas, for and on behalf of the said Secretary of Housing and Urban Development, under authority and by virtue of the Code of Federal Regulations, Title 24, Chapter II, Part 200, Subpart D.

WITNESSES:

ROBERT C. WEAVER
Secretary of Housing and Urban Development

By: Federal Housing Commissioner

C. A. PICKETT
Field Office Director
FHA Field Office,
Houston, Texas

STATE OF TEXAS)
COUNTY OF HARRIS) SS

Before me, the undersigned authority, on this day personally appeared
C. A. PICKETT, known to me to be the duly appointed Field Office Director, FHA Field Office, Houston, Texas, whose name is subscribed to the foregoing instrument dated March 28, 1967, by virtue of the authority vested in him by the Code of Federal Regulations, Title 24, Chapter II, Part 200, Subpart D, and acknowledged to me that he executed the same as Field Office Director for and on behalf of ROBERT C. WEAVER, Secretary of Housing and Urban Development, for the purposes and consideration therein expressed.

Given under my hand and seal this 28th day of March, A.D., 1967

Notary Public in and for Harris County, Texas
Leonard Quinn
My commission expires June 1, 1967

208056-P
FHA-Wash., D. C.
FHA FORM NO. 1081-VL-1 Rev. 2/66



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August 13, 2026

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Starkweather

JULY 16, 2026 COA APPLICATION

DEED RECORDS
Vol 6713 PAGE 287
070-35-0913

FILED
Peterson
COUNTY CLERK
HARRIS COUNTY, TEXAS
MAR 31 4 02 PM 1967

STATE OF TEXAS }
COUNTY OF HARRIS }
I hereby certify that this instrument was FILED on
the date and at the time stamped hereon by me, and was
duly RECORDED, in the Volume and Page of the named
RECORDS of Harris County, Texas, as stamped hereon by
me, on

MAR 31 1967

Peterson
COUNTY CLERK
HARRIS COUNTY, TEXAS

DEED
ROBERT C. McLAVER
Secretary of Housing and Urban Development

to
DAILY ROSE
and
RUBY LOIS ROSE

Return to:
Mr. & Mrs. Daily Rose
202 East 31½ Street
Houston, Texas 77018



CERTIFICATE OF APPROPRIATENESS

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ITEM E1
HPO File #: HP2026_0172

August 13, 2026

202 E 31st ½ Street
Starkweather

JULY 16, 2026 COA APPLICATION

APPRAISAL OF REAL PROPERTY



LOCATED AT

202 E 31st 1/2 St # 204
Houston, TX 77018

Lots 51 & 52, Starkweather, City of Houston, Harris County, Texas

FOR

Asset Based Lending
30 Montgomery St, Suite 150
Jersey City, NJ 07302

OPINION OF VALUE

\$60,000 (Note: This value applies to both 202 and 204 E 31st 1/2 St.)

AS OF

09/12/2025

BY

Adam M. Musiel
Preston Amherst Valuation & Advisory
4265 San Felipe St, Suite 1100
Houston, TX 77027
281.456.2270
adam@prestonamherst.com
www.prestonamherst.com



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ITEM E1
HPO File #: HP2026_0172

August 13, 2026

202 E 31st ½ Street
Starkweather

JULY 16, 2026 COA APPLICATION

Borrower	Bayou City Strategic Realty Investments LLC			File No.	25-09-0018
Property Address	202 E 31st 1/2 St # 204				
City	Houston	County	Harris	State	TX
Lender/Client	Asset Based Lending			Zip Code	77018

TABLE OF CONTENTS

Cover Page	1
Table of Contents	2
Scope of Work	3
Subject Photos	5
Location Map	6
Flood Map	7
Plat	8
Site Plan	9
Floor Plan	10
URAR	11
Additional Comparables 4-6	17
'As Is' Land Value	18
Market Conditions Addendum to the Appraisal Report	19
Comparable Photos 1-3	20
Comparable Photos 4-6	21
Location Map	22
Supplemental Addendum	23
Budget - Page 1	24
Budget - Page 2	25
USPAP Identification	26
Qualifications - Page 1	27
Qualifications - Page 2	28
Qualifications - Page 3	29
Qualifications - Page 4	30
Qualifications - Page 5	31
Qualifications - Page 6	32
Qualifications - Page 7	33
Qualifications - Page 8	34
License	35
E&O - Page 1	36
UAD Definitions Addendum	37



ITEM E1
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August 13, 2026

202 E 31st ½ Street
Starkweather

JULY 16, 2026 COA APPLICATION

Scope of Work				File No. 25-09-0018
Borrower	Bayou City Strategic Realty Investments LLC			
Property Address	202 E 31st 1/2 St # 204			
City	Houston	County	Harris	State TX Zip Code 77018
Lender/Client	Asset Based Lending			

Scope of Work

According to the Uniform Standards of Professional Appraisal Practice, it is the appraiser's responsibility to develop and report a scope of work that results in credible results that are appropriate for the appraisal problem and intended user(s). Therefore, the appraiser must identify and consider:

- the client and intended users;
- the intended use of the report;
- the type and definition of value;
- the effective date of value;
- assignment conditions;
- typical client expectations; and
- typical appraisal work by peers for similar assignments.

This appraisal is prepared for Asset Based Lending (the client). The problem (purpose of the appraisal) to be solved is to estimate the market value of the fee simple interest, in 'As Is' and 'As Complete' condition, as of the effective date. The intended use is to assist the client in financing decisions involving the subject property. This appraisal is intended for the use of the client only.

Scope of Work	
Report Type:	This is an Appraisal Report as defined by Uniform Standards of Professional Appraisal Practice under Standards Rule 2-2(a). This format provides a summary or description of the appraisal process, subject and market data and valuation analyses.
Property Identification:	The subject has been identified by the legal description, municipal address and the Central Appraisal District parcel identification number.
Inspection:	A comprehensive exterior inspection of the subject property has been made, and photographs taken.
Market Area and Analysis of Market Conditions:	A comprehensive analysis of market conditions has been made. The appraiser maintains and has access to databases for this market area and has reviewed the market for sales and listings relevant to this analysis.
Highest and Best Use Analysis:	A complete as vacant and as improved highest and best use analysis for the subject has been made. Physically possible, legally permissible and financially feasible uses were considered, and the maximally productive use was concluded.
Type of Value:	Market Value
<u>Valuation Analyses</u>	
Cost Approach:	A cost approach was applied since the property is proposed new construction.
Sales Comparison Approach:	A sales approach was applied as there is adequate data to develop a value estimate and this approach reflects market behavior for this property type.



ITEM E1
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August 13, 2026

202 E 31st ½ Street
Starkweather

JULY 16, 2026 COA APPLICATION

Scope of Work

File No. 25-09-0018

Borrower:	Bayou City Strategic Realty Investments LLC				
Property Address:	202 E 31st 1/2 St # 204				
City:	Houston	County:	Harris	State:	TX
Zip Code:	77018				
Lender/Client:	Asset Based Lending				

Income Approach: An income approach was not applied, because the most likely purchaser is an owner-user.

Hypothetical Conditions: Completion of proposed construction per plans and specifications provided to the appraiser. Total construction costs (not including lot cost) were reported to be \$306,000 (per building). The construction costs were thought to be at market tolerance levels.

Extraordinary Assumptions: None

Marketing & Exposure Times: 0 to 60 days

Prior Services: The appraiser has not provided services involving the subject property as an appraiser within the three-year period preceding the assignment's date of acceptance.

Competency of the Appraiser

Adam M. Musiel is a state certified general real estate appraiser in Texas. He has completed assignments involving complex commercial properties throughout Texas, Nebraska, Iowa, Kansas, and California. Mr. Musiel has knowledge and experience in all major property types. His expertise and competency was developed by 18+ years of appraisal practice coupled by an extensive real estate background. He has kept his education current with numerous courses, seminars, and lectures.

The firm Preston-Amherst Valuation & Advisory has been in existence since 2019 and has established a reputation for preparing competent and thorough appraisals on all property types. Each individual in the firm regularly attends courses and seminars to continue their education and expertise in the appraisal field. Due to our established qualification and prior experience in appraising similar property types, the principal appraiser of this report is deemed to be in compliance with the Competency Provision of USPAP.

Any other use or user are not intended or authorized. The appraisal is based in part upon documents and information owned and possessed by Preston Amherst Valuation and Advisory and the information, analyses and conclusions contained within the report are to be held strictly confidential.

Unless stated herein, no third parties are allowed to rely upon this valuation analysis or any data contained in this report without the written consent of Preston Amherst. The unlawful interception, use or disclosure of such confidential information is strictly prohibited under Federal Statute 18 USCA 2511 and the Gramm-Leach-Bliley Act of 1999. Any parties found in possession of this report who are believed to have obtained it inappropriately can be prosecuted under Federal Statute 18 USCA 2511 and if misused by breaching its confidential content can also be prosecuted under the Gramm-Leach-Bliley Act of 1999.

Definition of Market Value

Market Value is defined as being the most probable price that 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:

- buyer and seller are typically motivated;
- both parties are well informed or well advised, and acting in what they consider their own best interests;
- a reasonable time is allowed for exposure in the open market;
- payment is made in terms of cash in U.S. dollars or in terms of financial arrangements comparable thereto; and
- 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.



ITEM E1
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August 13, 2026

202 E 31st 1/2 Street
Starkweather

JULY 16, 2026 COA APPLICATION

Subject Photo Page

Borrower	Bayou City Strategic Realty Investments LLC				
Property Address	202 E 31st 1/2 St # 204				
City	Houston	County	Harris	State	TX Zip Code 77018
Lender/Client	Asset Based Lending				



Subject Lot

202 E 31st 1/2 St # 204
Sales Price 190,000
Gross Living Area 2,021
Total Rooms 7
Total Bedrooms 3
Total Bathrooms 3.1
Location N/Res:
View N/Res:
Site 5,000 sf
Quality Q3
Age 0



Subject Street



Subject Street



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ITEM E1
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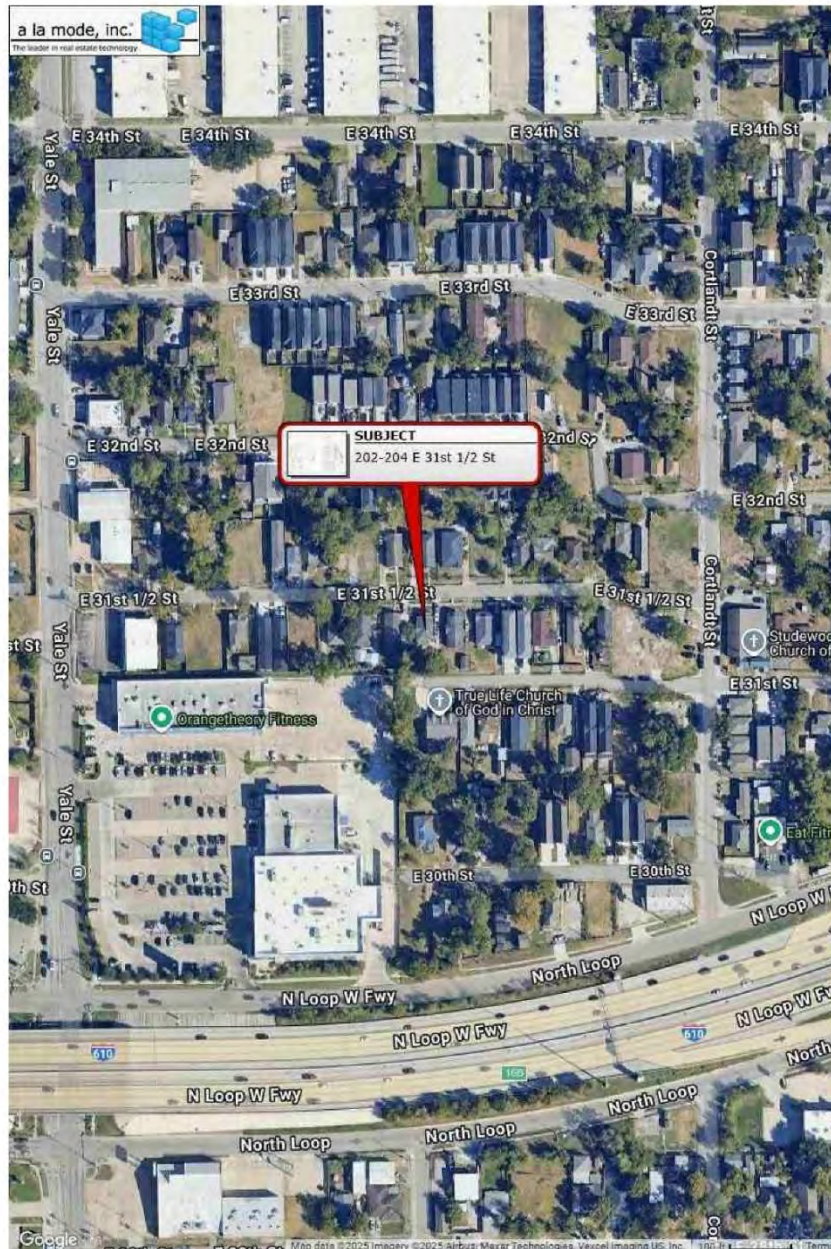
August 13, 2026

202 E 31st 1/2 Street
Starkweather

JULY 16, 2026 COA APPLICATION

Location Map

Borrower	Bayou City Strategic Realty Investments LLC				
Property Address	202 E 31st 1/2 St # 204				
City	Houston	County	Harris	State	TX
Lender/Client	Asset Based Lending			Zip Code	77018



Form MAP.AERIAL - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

Serial# 91EE32C4
esign.alamode.com/verify



CERTIFICATE OF APPROPRIATENESS

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ITEM E1
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August 13, 2026

202 E 31st ½ Street
Starkweather

JULY 16, 2026 COA APPLICATION

DRAFT



ITEM E1
HPO File #: HP2026_0172

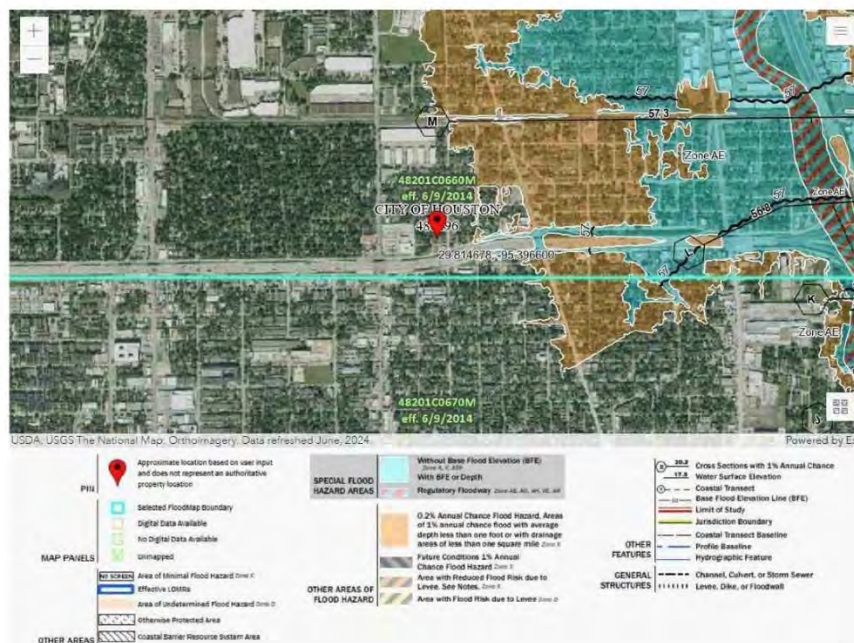
August 13, 2026

202 E 31st ½ Street
Starkweather

JULY 16, 2026 COA APPLICATION

Flood Map

Borrower	Bayou City Strategic Realty Investments LLC				
Property Address	202 E 31st 1/2 St # 204				
City	Houston	County	Harris	State	TX Zip Code 77018
Lender/Client	Asset Based Lending				



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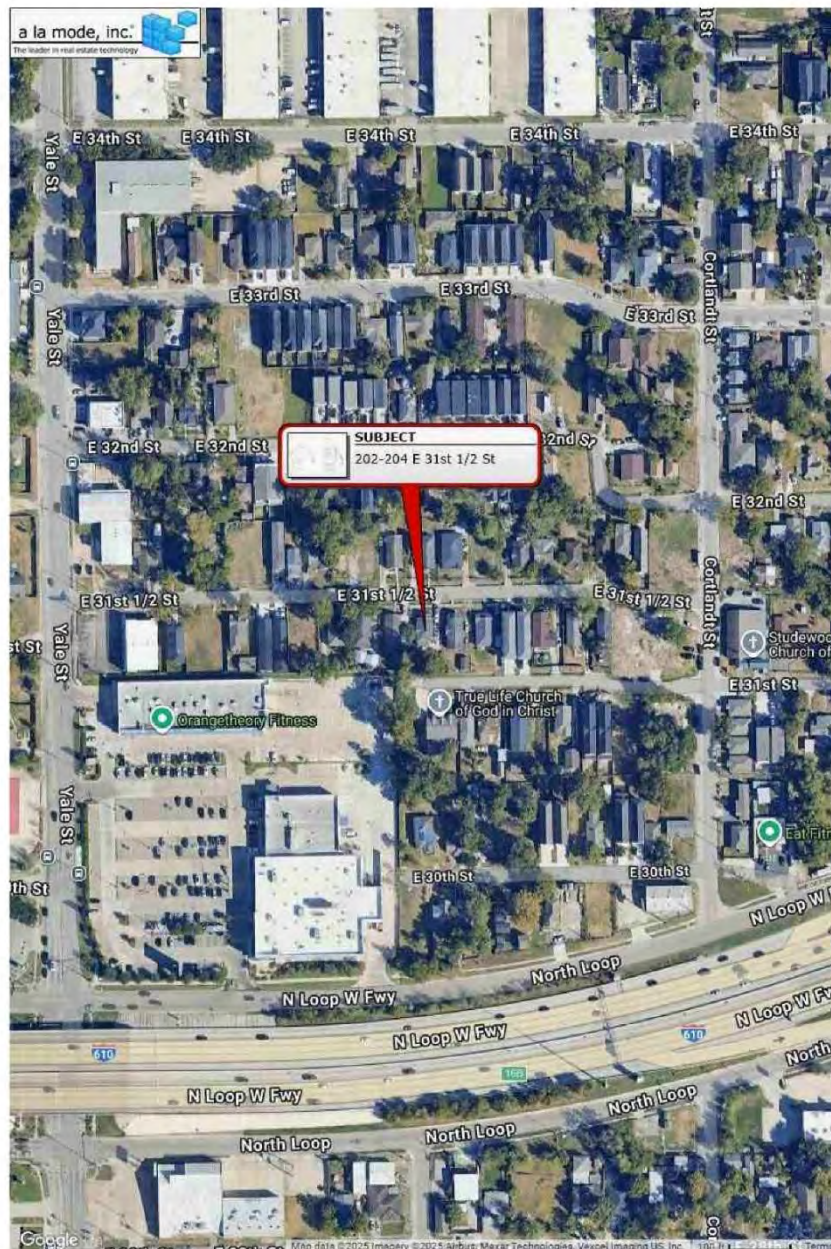
August 13, 2026

202 E 31st 1/2 Street
Starkweather

JULY 16, 2026 COA APPLICATION

Location Map

Borrower	Bayou City Strategic Realty Investments LLC				
Property Address	202 E 31st 1/2 St # 204				
City	Houston	County	Harris	State	TX Zip Code 77018
Lender/Client	Asset Based Lending				



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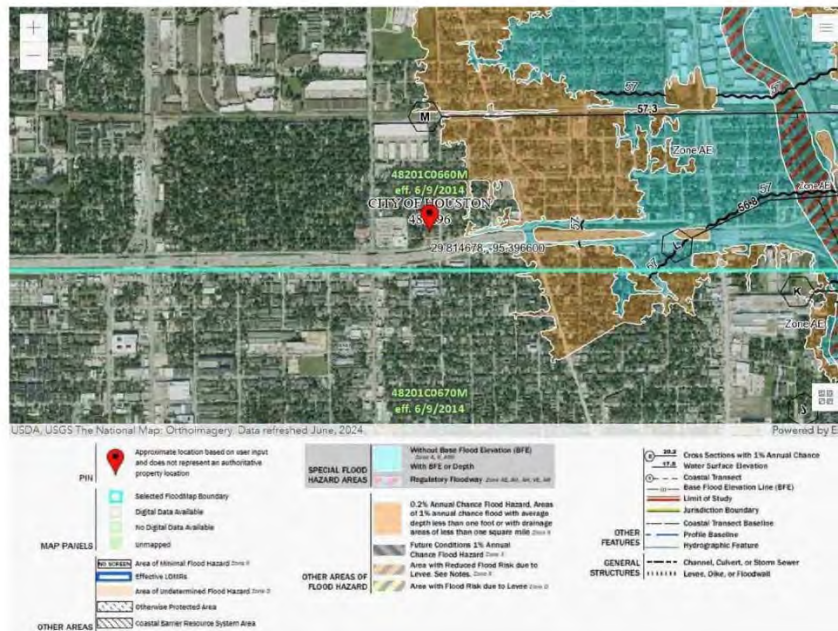
August 13, 2026

202 E 31st ½ Street
Starkweather

JULY 16, 2026 COA APPLICATION

Flood Map

Borrower	Bayou City Strategic Realty Investments LLC				
Property Address	202 E 31st 1/2 St # 204				
City	Houston	County	Harris	State	TX Zip Code 77018
Lender/Client	Asset Based Lending				



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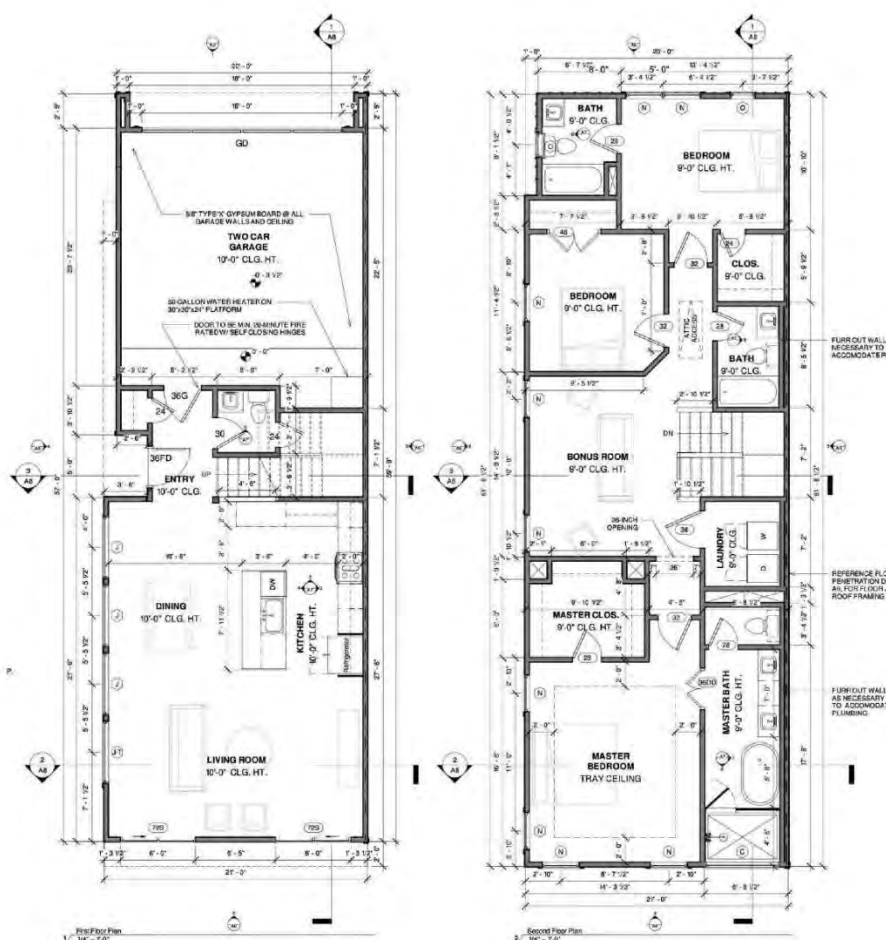
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HPO File #: HP2026_0172

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JULY 16, 2026 COA APPLICATION

Floor Plan





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August 13, 2026

202 E 31st 1/2 Street
Starkweather

JULY 16, 2026 COA APPLICATION

Preston-Amherst

Uniform Residential Appraisal Report

File # 25-09-0018

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

Property Address: 202 E 31st 1/2 St # 204 City: Houston State: TX Zip Code: 77018
Borrower: Bayou City Strategic Realty Investments LLC Owner of Public Record Ruby Thomas Rose County: Harris
Legal Description: Lots 51 & 52, Starkweather, City of Houston, Harris County, Texas
Assessor's Parcel #: 0621390000051 Tax Year: 2025 R.E. Taxes \$ 0
Neighborhood Name: Starkweather Map Reference: 26420 Census Tract: 5303.00
Occupant: ☐ Owner ☐ Tenant ☒ Vacant Special Assessments \$ 0 ☐ PUD HOA \$ 0 ☐ per year ☐ per month
Property Rights Appraised: ☒ Fee Simple ☐ Leasehold ☐ Other (describe)
Assignment Type: ☒ Purchase Transaction ☐ Reliance Transaction ☐ Other (describe)
Lender/Client: Asset Based Lending Address: 30 Montgomery St, Suite 150, Jersey City, NJ 07302
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? ☒ Yes ☐ No
Report data source(s) used, offering price(s), and date(s): DOM 23. The subject property was listed for sale on 8/14/2025 for a listing price of \$399,000.
The listing is pending as of the effective date. Source: HARMLS#34361173

☒ 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. Arms length sale. The subject property is currently under contract to purchase in 'as is' condition for a total consideration of \$190,000, which is thought to near market tolerance levels.

Contract Price \$ 190,000 Date of Contract: 09/05/2025 Is the property seller the owner of public record? ☒ Yes ☐ No Data Source(s): CAD
Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? ☐ Yes ☒ No
If Yes, report the total dollar amount and describe the items to be paid. \$0;

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	☒ Urban	☒ Suburban	☐ Rural	Property Values	☒ Increasing	☒ Stable	Declining	PRICE	AGE	One-Unit	60 %	
Built-Up	☒ Over 75%	☐ 25-75%	☐ Under 25%	Demand/Supply	☒ Shortage	☒ In Balance	Over Supply	\$ (000)	(yrs)	2-4 Unit	5 %	
Growth	☐ Rapid	☒ Stable	☐ Slow	Marketing Time	☒ Under 3 mths	☐ 3-6 mths	Over 6 mths	105	Low	Multi-Family	5 %	
Neighborhood Boundaries				The neighborhood is generally defined as being Crosstimbers St to the north, I-45 to the east, I-610 to the south, and N Shepherd Dr to the west.				2,340	High	125	Commercial	20 %
Neighborhood Description				The subject neighborhood has a compatible mix of commercial and single-family residential properties. Properties are generally in average to good condition with average maintenance levels. No external factors having a detrimental impact on marketability or utility were observed in the neighborhood. Other accounts for vacant land/civic/recreational.				466	Med	31	Other	10 %
Market Conditions (including support for the above conclusions)				On Tuesday, September 9, 2025, the national average 30-year fixed mortgage APR is 6.61%. The average 15-year fixed mortgage APR is 5.78%, according to Bankrate's latest survey of the nation's largest mortgage lenders. (Source: Bankrate.com)								

Dimensions: Refer to Plat Area: 5,000 sq ft Shape: Rectangular View: N/Res;
Specific Zoning Classification: None Zoning Description: NA
Zoning Compliance: Legal Legal Nonconforming (Grandfathered Use) ☒ No Zoning ☐ Illegal (describe)
Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use? ☒ Yes ☐ No If No, describe: The highest and best use of the subject property is for single-family residential development.

Utilities: Public ☒ Other (describe) Public ☐ Other (describe) Off-site improvements - Type Public Private
Electricity ☒ Water ☒ Street Asphalt ☒
Gas ☒ Sanitary Sewer ☒ Alley None ☐
FEMA Special Flood Hazard Area: Yes ☒ No FEMA Flood Zone: X FEMA Map # 48201C0660M FEMA Map Date: 06/09/2014
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:
No adverse easements or encroachments having a detrimental impact on the site's marketability or utility are known to exist. Land uses having an adverse effect on the subject property were not observed. The appraiser is not an expert in the detection of environmental conditions and an expert should be retained if further analysis is required. Site improvements will consist of sod, landscaping, concrete flatwork, and utilities. Site improvements will be in good condition.

General Description		Foundation		Exterior Description		Materials/condition		Interior		Materials/condition	
Units	☒ One ☐ One with Accessory Unit	☒ Concrete Slab	☐ Crawl Space	Foundation Walls	☒ Stab/Good	Floors	☒ LVP/Tile/Good				
# of Stories	2	☐ Full Basement	☐ Partial Basement	Exterior Walls	☒ Siding/Good	Walls	☒ Drywall/Good				
Type	☒ Det. ☐ Att. ☐ S-Det./End Unit	Basement Area	0 sq ft	Roof Surface	☒ Comp/Good	Trim/Finish	☒ Wood/Good				
☐ Existing ☒ Proposed ☐ Under Const.		Basement Finish	0 %	Gutters & Downspouts	☒ Metal/Good	Bath Floor	☒ Tile/Good				
Design (Style)	Modern	☐ Outside Entry/Exit	☐ Sump Pump	Window Type	☒ Hung/Good	Bath Wainscot	☒ Tile/Good				
Year Built	2025	Evidence of ☐ Infestation		Storm Sash/Insulated	☒ No/Yes/Good	Car Storage	☐ None				
Effective Age (Yrs)	0	☐ Dampness ☐ Settlement		Screens	☒ Yes/Good	☒ Driveway	# of Cars 2				
Attic	☐ None	Heating ☒ FWA ☐ HWBB	Radiant	Amenities	Woodstove(s) # 0	Driveway Surface	Concrete				
☒ Drop Stair ☐ Stairs		☐ Other	Fuel Gas	Fireplace(s) # 0	Fence	Wood	☒ Garage	# of Cars 2			
☐ Floor ☐ Scuttle		Cooling ☒ Central Air Conditioning		Patio/Deck	☐ None	Porch	Cvd	☐ Carport	# of Cars 0		
☐ Finished ☐ Heated		☐ Individual ☐ Other		Pool	☐ None	Other	☐ None	☒ Att.	☐ Det.	☐ Built-in	

Appliances: Refrigerator ☒ Range/Oven ☒ Dishwasher ☒ Disposal ☒ Microwave ☐ Washer/Dryer ☐ Other (describe)
Finished area above grade contains: 7 Rooms 3 Bedrooms 3.1 Bath(s) 2,021 Square Feet of Gross Living Area Above Grade
Additional features (special energy efficient items, etc.): No solar panels, energy efficient appliances

Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.): C1. No updates in the prior 15 years. The subject property will be in good condition upon completion of proposed improvements. The interior finish-out will feature good quality building materials and workmanship.

Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? ☐ Yes ☒ No If Yes, describe:
The appraiser did not observe physical deficiencies, adverse conditions affecting livability, soundness, or structural deficiencies (refer to addendum).

Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? ☒ Yes ☐ No If No, describe:
The subject property is above the predominate neighborhood price, which does not have an adverse effect on marketability. The subject property has good marketability and utility for residential use and is typical of competing properties in the market area.

Freddie Mac Form 70 March 2005

UAD Version 9/2011 Page 1 of 6

1004 March 2005

Form 1004UAD - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

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CERTIFICATE OF APPROPRIATENESS

Reviewed by the Houston Archaeological and Historical Commission

ITEM E1
HPO File #: HP2026_0172

August 13, 2026

202 E 31st 1/2 Street
Starkweather

JULY 16, 2026 COA APPLICATION

Uniform Residential Appraisal Report

File # 25-09-0018

There are 16 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 500,000 to \$ 600,000	
There are 20 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 500,000 to \$ 600,000	
FEATURE SUBJECT COMPARABLE SALE #1 COMPARABLE SALE #2 COMPARABLE SALE #3	
Address 202 E 31st 1/2 St # 204 Houston, TX 77018 818 E 32nd 1/2 St Houston, TX 77022 914 E 33rd St Houston, TX 77022 3220 Omega St Houston, TX 77022	
Proximity to Subject 0.57 miles E 0.65 miles E 0.77 miles E	
Sale Price \$ 190,000 \$ 549,000 \$ 554,900 \$ 549,900	
Sale Price/Gross Liv. Area \$ 94.01 sq.ft. \$ 238.70 sq.ft. \$ 244.45 sq.ft. \$ 283.02 sq.ft.	
Data Source(s) HARMLS#40087477;DOM 20 HARMLS#39150765;DOM 0 HARMLS#25695001;DOM 6	
Verification Source(s) MLS/CAD/Owner MLS/CAD/Owner MLS/CAD/Owner MLS/CAD/Owner	
VALUE ADJUSTMENTS DESCRIPTION +(-) \$ Adjustment DESCRIPTION +(-) \$ Adjustment DESCRIPTION +(-) \$ Adjustment	
Sales or Financing ArmLth Unknown;0 ArmLth Unknown;0 ArmLth Unknown;5000	
Concessions s06/25;c05/25 s12/24;c10/24 s05/25;c04/25	
Date of Sale/Time N;Res; Fee Simple N;Res; Fee Simple N;Res; Fee Simple	
Location 5,000 sf 4,000 sf 3,100 sf 3,500 sf	
Leasehold/Fee Simple 0 0 +10,500 +8,300	
Site N;Res; DT2,Modern DT2,Modern DT2,Modern	
View Q3 Q3 Q3	
Design (Style) Q3 Q3 Q3	
Quality of Construction Q3 Q3 Q3	
Actual Age 0 2 0 5	
Condition C1 C2 C1 C2	
Above Grade Total Bdrms. Baths Total Bdrms. Baths Total Bdrms. Baths Total Bdrms. Baths	
Room Count 7 3 3.1 7 3 2.1 6 3 2.1 6 3 2.1	
Gross Living Area 2,021 sq.ft. 2,300 sq.ft. 2,270 sq.ft. 1,943 sq.ft.	
Basement & Finished 0sf 0sf 0sf 0sf	
Rooms Below Grade None None None Yes	
Functional Utility Average Average Average Average	
Heating/Cooling FWA/CA FWA/CA FWA/CA FWA/CA	
Energy Efficient Items No Solar No Solar No Solar No Solar	
Garage/Carport 2ga2dw 2ga2dw 2ga2dw 2gb2dw	
Porch/Patio/Deck CvdPorch/Patio CvdPorch/Patio CvdPorch/Patio CvdPorch/Patio	
Pool/Spa None None None Yes	
Net Adjustment (Total) X + - \$ 2,400 X + - \$ 10,000 X + - \$ 25,100	
Adjusted Sale Price of Comparables Net Adj. 0.4 % Net Adj. 1.8 % Net Adj. 4.6 %	
Gross Adj. 15.0 % \$ 551,400 Gross Adj. 13.0 % \$ 564,900 Gross Adj. 17.3 % \$ 575,000	
I ☒ did not research the sale or transfer history of the subject property and comparable sales. If not, explain	
My research ☐ 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) CAD	
My research ☐ 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) CAD	
Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).	
ITEM SUBJECT COMPARABLE SALE #1 COMPARABLE SALE #2 COMPARABLE SALE #3	
Date of Prior Sale/Transfer	
Price of Prior Sale/Transfer	
Data Source(s) CAD CAD CAD CAD	
Effective Date of Data Source(s) 09/11/2025 09/11/2025 09/11/2025 09/11/2025	
Analysis of prior sale or transfer history of the subject property and comparable sales No transfers involving the subject property were known to have occurred in the three-year period proceeding the effective date.	
Summary of Sales Comparison Approach GLA adjustments were applied at \$125.00 PSF. Bathroom adjustments were applied at \$20,000 for full and \$10,000 per half. Age/condition are combined and based on a comparison of effective ages pertaining to the building improvements only. Although comparable 1 was rated Q3 like the subject, it was thought to be slightly inferior in interior refinement and ornamentation, warranting an upward adjustment. The comparables reveal an adjusted unit value range of \$551,400 to \$575,000. The average adjusted unit value was calculated to be \$561,430 and the median was \$560,850. The comparables selected were thought to be the most similar and best available as of the effective date.	
Indicated Value by Sales Comparison Approach \$ 560,000	
Indicated Value by: Sales Comparison Approach \$ 560,000 Cost Approach (if developed) \$ 576,920 Income Approach (if developed) \$	
The quality and quantity of available market data was thought to be average. The Sales Comparison Approach was given primary consideration in the final correlation to value. The Cost Approach was developed due to the subject property being proposed new construction and was given secondary consideration in the final correlation to value.	
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. Completion of construction per plans and specifications.	
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 \$ 560,000, as of 09/12/2025, which is the date of inspection and the effective date of this appraisal.	

Freddie Mac Form 70 March 2005

UAD Version 9/2011 Page 2 of 6

1004 March 2005

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Measurements and square footage calculations adhere to ANSI Z765 standard of measurement.		
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) The land value is an estimate based on review of available market sales data and extraction based on land-to-value ratio estimates. The subject's land value was estimated to be \$110,000.		
COST APPROACH	ESTIMATED ☐ REPRODUCTION OR ☒ REPLACEMENT COST NEW	OPINION OF SITE VALUE = \$ 220,000
	Source of cost data: Marshall & Swift Valuation Service	DWELLING 2,021 Sq.Ft. @ \$ 160.00 = \$ 323,360
	Quality rating from cost service: Avg-Vgd Effective date of cost data: 08/24	0 Sq.Ft. @ \$ = \$
	Comments on Cost Approach (gross living area calculations, depreciation, etc.):	Garage/Carport 428 Sq.Ft. @ \$ 20.00 = \$ 8,560
	The replacement cost new data was obtained from Marshall & Swift Commercial Guide to Construction Cost. The data is presented in Section 12, Page: 25, dated: August 2024 (\$132 to \$218 psf). The contributory value of the site improvements was estimated to be approximately \$25,000. Total construction costs were reported to be \$305,000 (not including lot cost). The construction costs were thought to be at market tolerance levels.	Total Estimate of Cost-New = \$ 331,920
		Less: Physical Functional External = \$()
		Depreciation = \$()
		Depreciated Cost of Improvements = \$ 331,920
		'As-is' Value of Site Improvements = \$ 25,000
		Estimated Remaining Economic Life (HUD and VA only) 60 Years INDICATED VALUE BY COST APPROACH = \$ 576,920
INCOME APPROACH TO VALUE (not required by Fannie Mae)		
INCOME	Estimated Monthly Market Rent \$ X Gross Rent Multiplier = \$ Indicated Value by Income Approach	
	Summary of Income Approach (including support for market rent and GRM)	
PROJECT INFORMATION FOR PUDs (if applicable)		
PUD INFORMATION	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 rented	Total number of units for sale
	Was the project created by the conversion of existing building(s) into a PUD? ☐ Yes ☐ No If Yes, date of conversion.	
	Does the project contain any multi-dwelling units? ☐ Yes ☐ No Data Source	
	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.	

Freddie Mac Form 70 March 2005

UAD Version 9/2011 Page 3 of 6

1004 March 2005

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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 the 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.



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Starkweather

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File # 25-09-0018

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.



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Uniform Residential Appraisal Report

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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).

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.

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APPRAISER

Signature 
Name Adam M. Musiel
Company Name Preston Amherst Valuation & Advisory
Company Address 4265 San Felipe St, Suite 1100
Houston, TX 77027
Telephone Number 281.456.2270
Email Address adam@prestonamherst.com
Date of Signature and Report 09/16/2025
Effective Date of Appraisal 09/12/2025
State Certification #
or State License # 1380526 G State #
or Other (describe)
State TX
Expiration Date of Certification or License 02/28/2026

ADDRESS OF PROPERTY APPRAISED

202 E 31st 1/2 St # 204
Houston, TX 77018
APPRAISED VALUE OF SUBJECT PROPERTY \$ 560,000

LENDER/CLIENT

Name Asset Based Lending
Company Name Asset Based Lending
Company Address 30 Montgomery St, Suite 150, Jersey City, NJ
07302
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



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Uniform Residential Appraisal Report										File # 25-09-0018		
FEATURE		SUBJECT		COMPARABLE SALE # 4			COMPARABLE SALE # 5			COMPARABLE SALE # 6		
Address		202 E 31st 1/2 St # 204 Houston, TX 77018		713 E 39th St Houston, TX 77022 0.65 miles NE			3307 Castor St Houston, TX 77022 0.57 miles E					
Proximity to Subject												
Sale Price		\$ 190,000		\$ 510,000			\$ 570,000			\$		
Sale Price/Gross Liv. Area		\$ 94.01 sq.ft.		\$ 267.86 sq.ft.			\$ 245.37 sq.ft.			\$ sq.ft.		
Data Source(s)		HARMLS#28925537:DOM 51		HARMLS#65448968:DOM 37								
Verification Source(s)		MLS/CAD/Owner		MLS/CAD/Owner			MLS/CAD/Owner					
VALUE ADJUSTMENTS		DESCRIPTION		+(-) \$ Adjustment			DESCRIPTION			+(-) \$ Adjustment		
Sales or Financing		Arml.th		Listing			Listing					
Concessions		Conv:10000		-10,000			Active			-11,400		
Date of Sale/Time		s02/25:c12/24										
Location		N;Res;		N;Res;			N;Res;					
Leasehold/Fee Simple		Fee Simple		Fee Simple			Fee Simple					
Site		5,000 sf		4,000 sf			3,300 sf			+9,350		
View		N;Res;		N;Res;			N;Res;Ind			+5,700		
Design (Style)		DT2,Modern		DT2,Modern			DT3,Modern			0		
Quality of Construction		Q3		Q3			Q3					
Actual Age		0		5			0					
Condition		C1		C3			C1					
Above Grade		Total Bdrms. Baths		Total Bdrms. Baths			Total Bdrms. Baths			Total Bdrms. Baths		
Room Count		7 3 3.1		5 3 2.1			8 3 2.1			+20,000		
Gross Living Area		2,021 sq.ft.		1,904 sq.ft.			2,323 sq.ft.			-37,800		
Basement & Finished Rooms Below Grade		0sf		0sf			0sf					
Functional Utility		Average		Average			Average					
Heating/Cooling		FWA/CA		FWA/CA			FWA/CA					
Energy Efficient Items		No Solar		No Solar			No Solar					
Garage/Carport		2ga2dw		2ga2dw			2gbi2dw			0		
Porch/Patio/Deck		CvdPorch/Patio		CvdPorch/Patio			CvdPorch			+5,000		
Pool/Spa		None		None			None					
Net Adjustment (Total)				X + - \$ 45,000			- - X - \$ -9,150			- + □ - \$		
Adjusted Sale Price of Comparables				Net Adj. 8.8 %			Net Adj. 1.6 %			Net Adj. %		
				Gross Adj. 12.7 % \$ 555,000			Gross Adj. 15.7 % \$ 560,850			Gross Adj. % \$		
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 # 4			COMPARABLE SALE # 5			COMPARABLE SALE # 6		
Date of Prior Sale/Transfer												
Price of Prior Sale/Transfer												
Data Source(s)		CAD		CAD			CAD					
Effective Date of Data Source(s)		09/11/2025		09/11/2025			09/11/2025					
Analysis of prior sale or transfer history of the subject property and comparable sales.												
Analysis/Comments												

Freddie Mac Form 70 March 2005

UAD Version 9/2011

Fannie Mae Form 1004 March 2005

Form 1004UAD (AC) - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

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CERTIFICATE OF APPROPRIATENESS

Reviewed by the Houston Archaeological and Historical Commission

ITEM E1
HPO File #: HP2026_0172

August 13, 2026

202 E 31st 1/2 Street
Starkweather

JULY 16, 2026 COA APPLICATION

'As Is' Land Value

File No. 25-09-0018

Borrower	Bayou City Strategic Realty Investments LLC				
Property Address	202 E 31st 1/2 St # 204				
City	Houston	County	Harris	State	TX
Lender/Client	Asset Based Lending	Zip Code	77018		

ITEM	SUBJECT PROPERTY	COMPARABLE NO. 1	COMPARABLE NO. 2	COMPARABLE NO. 3
Address	202 E 31st 1/2 St Houston, TX 77018	301 E 40th St Houston, TX 77018	311 E 34th St Houston, TX 77018	232 E 32nd St Houston, TX 77018
Proximity to Subject		0.52 miles N	0.22 miles NE	0.08 miles E
Sales Price	\$ 190,000	\$ 185,000	\$ 245,000	\$ 256,000
Price \$/Sq. Ft.	\$ 38.00	\$ 45.12	\$ 40.83	\$ 42.77
Data Source(s)	Contract/CAD	HARMLS#2650925;DOM 20	HARMLS#34273500;DOM 82	HARMLS#96850532;DOM 139
ITEM	DESCRIPTION	DESCRIPTION	DESCRIPTION	DESCRIPTION
Date of Sale/Time Adj.	9/6/2025	11/27/2024	11/26/2024	1/23/2025
Location	N Res;	N Res;	N Res;	N Res;
Site/View	N Res;	N Res;	N Res;	N Res;
Size	5,000 sf	4,100 sf	6,000 sf	6,000 sf
Zoning	NA	NA	NA	NA
Floodplain	None	None	None	None
Easement/Encroachment	None adverse	None adverse	None adverse	None adverse
Sales or Financing Concessions				
Net Adj. (Total)				
Indicated Value of Subject				
Net	0.0 %	0.0 %	0.0 %	0.0 %
Gross	0.0 %	185,000	245,000	256,000
Comments on Market Data	Sale search consisted of a one-mile radius with sales occurring the last 365 days.			
Comments and Conditions of Appraisal	None; see attached limiting conditions and assumptions			
Final Reconciliation	All comparables were given equal consideration in the final correlation to value.			
1 (WE) ESTIMATE THE MARKET VALUE, AS DEFINED, OF THE SUBJECT PROPERTY AS OF	9/12/2025	TO BE \$	220,000	





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ITEM E1
HPO File #: HP2026_0172

August 13, 2026

202 E 31st 1/2 Street
Starkweather

JULY 16, 2026 COA APPLICATION

Market Conditions Addendum to the Appraisal Report					File No. 25-09-0018	
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: 202 E 31st 1/2 St # 204 City: Houston State: TX ZIP Code: 77018 Borrower: Bayou City Strategic Realty Investments LLC 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.						
MARKET RESEARCH & ANALYSIS						
Inventory Analysis		Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend	
Total # of Comparable Sales (Settled)	14	4	2		Increasing	Stable
Absorption Rate (Total Sales/Months)	2.33	1.33	0.67		Increasing	Stable
Total # of Comparable Active Listings	6	9	16		Declining	Stable
Months of Housing Supply (Total Listings/Ab Rate)	2.6	6.8	23.9		Declining	Stable
Median Sale & List Price, DOM, Sale/List %		Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend	
Median Comparable Sale Price	\$544,950	\$534,500	\$549,000		Increasing	Stable
Median Comparable Sales Days on Market	34	19	47		Declining	Stable
Median Comparable List Price	\$539,950	\$550,000	\$537,500		Increasing	Stable
Median Comparable Listings Days on Market	592	204	93		Declining	Stable
Median Sale Price as % of List Price	99.21%	99.54%	98.04%		Increasing	Stable
Seller (developer, builder, etc.) paid financial assistance prevalent? ☒ Yes ☐ No						
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.). Home builders are offering rate buy-downs and interior upgrades; sellers are offering concessions for closing costs and rate buy downs due to rising interest rates stemming from inflation.						
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).						
The foreclosure trends in the neighborhood are thought to be consistent with regional levels.						
Cite data sources for above information: Data sources include MLS services, various online real estate services, and interviews with property owners and market participants.						
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 1004MC reports median comparable listing days on market to be 93 to 592 days. The comparables reveal days on market ranging from 0 to 51 days. Marketing and exposure times are estimated to be 0 to 60 days. The 1004MC report, also known as the Market Conditions Addendum, is included in appraisal reports to provide a structured method for appraisers to analyze and report changes in market conditions. However, the reliability of its results can be questioned due to several factors. Firstly, the report relies heavily on historical data, which may not accurately reflect current market trends or sudden shifts in the market. Secondly, the standardized format of the 1004MC may not capture the nuances of local real estate markets, leading to oversimplifications or misinterpretations. Lastly, the report's effectiveness is also dependent on the appraiser's subjective judgment and interpretation of data, which can introduce variability and inconsistency in the findings. These limitations contribute to concerns about the reliability of the 1004MC report in accurately depicting market conditions.						
CONDO/CO-OP PROJECTS						
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)					Increasing	Stable
Absorption Rate (Total Sales/Months)					Increasing	Stable
Total # of Active Comparable Listings					Declining	Stable
Months of Unit Supply (Total Listings/Ab Rate)					Declining	Stable
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.						
eSign: alamode.com/verify Serial: 91EE32C4						
APPRAISER				SUPERVISORY APPRAISER		
Signature:				Signature: _____		
Appraiser Name: Adam M. Musial				Supervisory Appraiser Name: _____		
Company Name: Preston Amherst Valuation & Advisory				Company Name: _____		
Company Address: 4265 San Felipe St. Suite 1100, Houston, TX 77027				Company Address: _____		
State License/Certification #: 1380526 G State: TX				State License/Certification #: _____ State: _____		
Email Address: adam@prestonamherst.com				Email Address: _____		

Freddie Mac Form 71 March 2009

Page 1 of 1

Fannie Mae Form 1004 March 2009

Form 1004MC2 - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

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CERTIFICATE OF APPROPRIATENESS

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ITEM E1
HPO File #: HP2026_0172

August 13, 2026

202 E 31st 1/2 Street
Starkweather

JULY 16, 2026 COA APPLICATION

Comparable Photo Page

Borrower	Bayou City Strategic Realty Investments LLC				
Property Address	202 E 31st 1/2 St # 204				
City	Houston	County	Harris	State	TX
Lender/Client	Asset Based Lending			Zip Code	77018



Comparable 1

818 E 32nd 1/2 St
Prox. to Subject 0.57 miles E
Sale Price 549,000
Gross Living Area 2,300
Total Rooms 7
Total Bedrooms 3
Total Bathrooms 2.1
Location N;Res;
View N;Res;
Site 4,000 sf
Quality Q3
Age 2



Comparable 2

914 E 33rd St
Prox. to Subject 0.65 miles E
Sale Price 554,900
Gross Living Area 2,270
Total Rooms 6
Total Bedrooms 3
Total Bathrooms 2.1
Location N;Res;
View N;Res;BksCom
Site 3,100 sf
Quality Q3
Age 1



Comparable 3

3220 Omega St
Prox. to Subject 0.77 miles E
Sale Price 549,900
Gross Living Area 1,943
Total Rooms 6
Total Bedrooms 3
Total Bathrooms 2.1
Location N;Res;
View N;Res;
Site 3,500 sf
Quality Q3
Age 5



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ITEM E1
HPO File #: HP2026_0172

August 13, 2026

202 E 31st ½ Street
Starkweather

JULY 16, 2026 COA APPLICATION

Comparable Photo Page

Borrower	Bayou City Strategic Realty Investments LLC				
Property Address	202 E 31st 1/2 St # 204				
City	Houston	County	Harris	State	TX
Lender/Client	Asset Based Lending			Zip Code	77018



Comparable 4

713 E 39th St
Prox. to Subject 0.65 miles NE
Sale Price 510,000
Gross Living Area 1,904
Total Rooms 5
Total Bedrooms 3
Total Bathrooms 2.1
Location N;Res;
View N;Res;
Site 4,000 sf
Quality Q3
Age 5



Comparable 5

3307 Castor St
Prox. to Subject 0.57 miles E
Sale Price 570,000
Gross Living Area 2,323
Total Rooms 8
Total Bedrooms 3
Total Bathrooms 2.1
Location N;Res;
View N;Res;Ind
Site 3,300 sf
Quality Q3
Age 0

Comparable 6

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



CERTIFICATE OF APPROPRIATENESS

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ITEM E1
HPO File #: HP2026_0172

August 13, 2026

202 E 31st 1/2 Street
Starkweather

JULY 16, 2026 COA APPLICATION

Location Map

Borrower	Bayou City Strategic Realty Investments LLC			
Property Address	202 E 31st 1/2 St # 204			
City	Houston	County	Harris	State TX Zip Code 77018
Lender/Client	Asset Based Lending			



Form MAP.LOC - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

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ITEM E1
HPO File #: HP2026_0172

August 13, 2026

202 E 31st ½ Street
Starkweather

JULY 16, 2026 COA APPLICATION

Supplemental Addendum

File No. 25-09-0018

Borrower	Bayou City Strategic Realty Investments LLC				
Property Address	202 E 31st 1/2 St # 204				
City	Houston	County	Harris	State	TX Zip Code 77018
Lender/Client	Asset Based Lending				

Condition of the Building Improvements

Appraisals are not considered home inspections. A home inspection is an in-depth, unbiased report which states the physical condition of the structure, construction, and mechanical systems. The home inspector identifies items that need to be repaired or replaced and estimates the remaining useful life of these systems, equipment, and structure. Should a home inspection identify necessary repairs not stated in this report the estimate of value could be altered. The appraiser makes no warranties of any kind with respect to any such items that are not readily observable. The appraiser is not qualified to detect defects in mechanical systems, roofing, foundation settlement, lead based paint or mold. The electrical, plumbing, and mechanical components are assumed to be in satisfactory working condition. This appraisal report should not be relied upon to disclose any apparent or latent defects in the subject property condition.

Electronic Signatures and Digital Photographs

This appraisal has been signed with electronic signatures that are password protected. The appraisal report is only valid with electronic signatures. In addition, the photos utilized in the report are digital and have not been enhanced.



CERTIFICATE OF APPROPRIATENESS

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ITEM E1
HPO File #: HP2026_0172

August 13, 2026

202 E 31st ½ Street
Starkweather

JULY 16, 2026 COA APPLICATION

Budget - Page 1

	% Of Budget	Cost/SqFt	BUDGET
Architect	0.0%	-	
Engineer	0.0%	-	
Approved Plans	0.0%	-	
Permits	0.0%	-	
	0.0%	-	
TOTAL SOFT COSTS	0.0%		-
Demolition	1.3%	1.63	4,000.00
Lot Clearing	1.3%	1.63	4,000.00
Dumpster	0.8%	1.02	2,500.00
	0.0%	-	
TOTAL DEMOLITION	3.4%		10,500.00
Grading	1.0%	1.22	3,000.00
Foundation	8.2%	10.21	25,000.00
Excavation	0.0%	-	
	0.0%	-	
TOTAL FOUNDATION	9.2%		28,000.00
Lumber & Framing	11.4%	14.29	35,000.00
Roofing	3.9%	4.90	12,000.00
Windows & Sliders	3.3%	4.08	10,000.00
Siding	6.1%	7.66	18,750.00
Gutters	1.0%	1.22	3,000.00
	0.0%	-	
TOTAL FRAMING, ROOF, WINDOWS	25.7%		78,750.00
Plumbing Rough-In	4.6%	5.72	14,000.00
HVAC Rough-In	4.6%	5.72	14,000.00
Utility Hook-Ups	2.0%	2.45	6,000.00
Septic	0.0%	-	
Well	0.0%	-	
Sprinklers	0.0%	-	
	0.0%	-	
TOTAL PLUMBING	11.1%		34,000.00
Electrical Rough-In	4.9%	6.12	15,000.00
	0.0%	-	
TOTAL ELECTRIC	4.9%		15,000.00
Insulation	3.1%	3.88	9,500.00
Stairs & Railings	3.3%	4.08	10,000.00
SheetRock & Tape	5.6%	6.94	17,000.00
TOTAL INTERIORS	11.9%		36,500.00



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ITEM E1
HPO File #: HP2026_0172

August 13, 2026

202 E 31st ½ Street
Starkweather

JULY 16, 2026 COA APPLICATION

Budget - Page 2

Interior Doors	2.5%	3.06	7,500.00
Exterior Doors	2.1%	2.65	6,500.00
Millwork and Moulding	0.0%	-	
	0.0%	-	
TOTAL MILLWORK & DOORS	4.6%		14,000.00
Wood Flooring	5.2%	6.53	16,000.00
Tile Flooring	2.1%	2.65	6,500.00
Carpet Flooring	0.0%	-	
LVP Flooring	0.0%	-	
Finish Flooring	0.0%	-	
TOTAL FLOORING	7.4%		22,500.00
Kitchen Cabinets	3.1%	3.88	9,500.00
Bathroom Vanities	1.0%	1.31	3,200.00
Toilets, Sinks, Bathtubs, Shower	1.3%	1.63	4,000.00
Countertops	1.8%	2.25	5,500.00
Appliances	0.8%	1.02	2,500.00
Tiling	1.5%	1.84	4,500.00
TOTAL KITCHEN & BATHS	9.5%		29,200.00
Painting Interior	1.8%	2.25	5,500.00
Painting Exterior	1.8%	2.25	5,500.00
Finish Electrical Light Fixtures	0.8%	1.04	2,550.00
Fencing	2.6%	3.27	8,000.00
Sidewalk, Parking, Driveway	3.3%	4.08	10,000.00
Landscaping	1.3%	1.63	4,000.00
Front Finish	0.0%	-	
Pool/ Hot Tub	0.0%	-	
Porch/Deck	0.0%	-	
HVAC	0.0%	-	
Shower Glass	0.7%	0.82	2,000.00
	0.0%	-	
Final Inspections or Certificate of Occupancy	0.0%	-	
TOTAL FINISHINGS	12.3%		37,550.00
	100.0%		306,000.00



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HPO File #: HP2026_0172

August 13, 2026

202 E 31st ½ Street
Starkweather

JULY 16, 2026 COA APPLICATION

Borrower	Bayou City Strategic Realty Investments LLC	File No.	25-09-0018
Property Address	202 E 31st 1/2 St # 204		
City	Houston	County	Harris
State	TX	Zip Code	77018
Lender/Client	Asset Based Lending		

APPRAISAL AND REPORT IDENTIFICATION

This Report is one of the following types:

☒ Appraisal Report (A written report prepared under Standards Rule 2-2(a), pursuant to the Scope of Work, as disclosed elsewhere in this report.)

☐ Restricted Appraisal Report (A written report prepared under Standards Rule 2-2(b), pursuant to the Scope of Work, as disclosed elsewhere in this report, restricted to the stated intended use only by the specified client and any other named intended user(s).)

Comments on Standards Rule 2-3

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

- 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.
- 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 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).

Comments on Appraisal and Report Identification

Note any USPAP related issues requiring disclosure and any State mandated requirements:

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 of the appraisal in the Appraisal Certification.

Mr. Caleb Nottingham provided significant appraisal assistance in the preparation of the report. His duties included preliminary research, on-site inspection assistance, report writing, and value analyses. Texas Appraiser Trainee license #1343863.

APPRAISER:	SUPERVISORY or CO-APPRAISER (if applicable):
Signature: 	Signature: _____
Name: Adam M. Musiel	Name: _____
State Certification #: _____	State Certification #: _____
or State License #: 1380526 G	or State License #: _____
State: TX Expiration Date of Certification or License: 02/28/2026	State: _____ Expiration Date of Certification or License: _____
Date of Signature and Report: 09/16/2025	Date of Signature: _____
Effective Date of Appraisal: 09/12/2025	
Inspection of Subject: ☐ None ☐ Interior and Exterior ☒ Exterior-Only	Inspection of Subject: ☐ None ☐ Interior ☐ Exterior-Only
Date of Inspection (if applicable): 09/12/2025	Date of Inspection (if applicable): _____

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ITEM E1
HPO File #: HP2026_0172

August 13, 2026

202 E 31st ½ Street
Starkweather

JULY 16, 2026 COA APPLICATION

Qualifications - Page 1



PRESTON AMHERST
VALUATION & ADVISORY

Adam Musiel

PRESIDENT AND CHIEF EXECUTIVE OFFICER

✉ Adam@prestonamherst.com

☎ 214-785-2399 | Dallas

☎ 512-759-0064 | Austin

☎ 281-456-2270 | Houston

☎ 726-233-8382 | San Antonio

🌐 www.prestonamherst.com

APPRAISAL APPLICATIONS

- Single Family
- Condominiums
- Apartments
- Office Buildings
- Shopping Centers
- Restaurants
- Industrial Facilities
- Subdivisions
- Convenience Stores
- Ranches
- Vacant Land
- Houses of Worship
- Mixed Use

EDUCATION

Bachelor of Business Administration
Nebraska Wesleyan University

PROFESSIONAL SUMMARY

Mr. Musiel has been active in the appraisal of real estate since 2006. He has completed assignments involving complex commercial properties throughout Texas, Nebraska, Iowa, Kansas, and California, and he prides himself in providing accurate, dependable and precise services.

Mr. Musiel has knowledge and experience in all major property types. His expertise and competency were developed by 18+ years of appraisal practice coupled by an extensive real estate background. He has kept his education current with numerous courses, seminars, and lectures.

Notable appraisal assignments include: BSR Cable Park (Waco, TX), Bosque Resort Event Castle (Lake Whitney, TX, Dam Site Project 15A (Omaha, NE), and Stamps.com Corporate Headquarters (El Segundo, CA).

He has extensive experience in the valuation of investment- grade real estate, primarily for regional and local financial institutions as well as federal regulatory agencies. He has also completed several eminent domain and tax appeal assignments.

CERTIFICATIONS

Certified General Real Property – State of Texas
TX 1380526

Certified General Real Property – State of California
TX 3008505

Licensed Real Estate Agent – State of Texas
TX 731888

AFFILIATIONS

Appraisal Institute
Associate Member

National Association of Realtors
Licensed Member



ITEM E1
HPO File #: HP2026_0172

August 13, 2026

202 E 31st ½ Street
Starkweather

JULY 16, 2026 COA APPLICATION

Qualifications - Page 2



Adam Musiel

PRESIDENT AND CHIEF EXECUTIVE OFFICER

EXPERIENCE

President and CEO
Preston-Amherst Valuation & Advisory | Dallas, TX | January 2019 - Current

Senior Commercial Real Estate Appraiser
C.L. McDade & Company | Dallas, TX | July 2016 – January 2019

Senior Vice President
RealCorp, Inc. | Omaha, NE | Jan 2012 – July 2016

Associate
Curtis-Rosenthal, Inc | Los Angeles, CA | August 2010 – December 2011

Associate
Valuation Services, Inc | Omaha, NE | February 2006 – May 2010

APPRAISAL EDUCATION

Real Estate Appraisal Education

- National USPAP Course
- Appraisal of Owner-Occupied Commercial Properties
- Appraiser Valuation Modeling
- Basic Appraisal Principles
- Residential Report Writing & Case Studies
- 15 Hour National USPAP Course
- Statistics, Modeling & Finance
- General Appraiser Income Approach Part II
- General Appraiser Sales Comparison Approach
- Advanced Internet Search Strategies
- Forecasting Revenue What Commercial Clients Want to Know
- Sales Comparison Approach

- Appraisal of Assisted Living Facilities
- Appraising Small Apartments
- Basic Appraisal Procedures
- Advanced Residential Applications & Case Studies
- General Appraiser Market Analysis & Highest & Best Use
- General Appraiser Report Writing & Case Studies
- General Appraiser Income Approach Part I
- General Appraiser Site Valuation & Cost Approach
- Cool Tools: New Technology
- On-line Appraising Convenience Stores
- Essentials of Real Estate Finance
- Fundamentals of Real Estate Appraisal



CERTIFICATE OF APPROPRIATENESS

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ITEM E1
HPO File #: HP2026_0172

August 13, 2026

202 E 31st ½ Street
Starkweather

JULY 16, 2026 COA APPLICATION

Qualifications - Page 3



PARTIAL LIST OF CLIENTS



CERTIFICATE OF APPROPRIATENESS

Reviewed by the Houston Archaeological and Historical Commission

ITEM E1
HPO File #: HP2026_0172

August 13, 2026

202 E 31st ½ Street
Starkweather

JULY 16, 2026 COA APPLICATION

Qualifications - Page 4



PARTIAL LIST OF CLIENTS



CERTIFICATE OF APPROPRIATENESS

Reviewed by the Houston Archaeological and Historical Commission

ITEM E1
HPO File #: HP2026_0172

August 13, 2026

202 E 31st ½ Street
Starkweather

JULY 16, 2026 COA APPLICATION

Qualifications - Page 5



PARTIAL LIST OF CLIENTS



CERTIFICATE OF APPROPRIATENESS

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ITEM E1
HPO File #: HP2026_0172

August 13, 2026

202 E 31st ½ Street
Starkweather

JULY 16, 2026 COA APPLICATION

License



**Certified General
Real Estate Appraiser**

Appraiser: **Adam Matthew Musiel**
License #: **TX 1380526 G** License Expires: **02/28/2026**

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

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

Chelsea Buchholtz
Chelsea Buchholtz
Executive Director



Appraiser Trainee

Trainee: **Caleb Aaron Nottingham**
Authorization #: **TX 1343883 Trainee** Expires: **01/31/2026**

Review the list of the above Trainee's Supervisors on the License Holder Search at www.talcb.texas.gov.

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: Appraiser Trainee

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

Chelsea Buchholtz
Chelsea Buchholtz
Executive Director



CERTIFICATE OF APPROPRIATENESS

Reviewed by the Houston Archaeological and Historical Commission

ITEM E1
HPO File #: HP2026_0172

August 13, 2026

202 E 31st ½ Street
Starkweather

JULY 16, 2026 COA APPLICATION

E&O - Page 1

Aspen American Insurance Company
Insurer (Referred to below as the "Company")
499 Washington Boulevard, 8th Floor
Jersey City, NJ 07310



Company's Program Administrator:
LIA Administrators & Insurance Services
1600 Anacapa Street
Santa Barbara, CA 93108
800-334-0652

APPRAISAL, VALUATION AND PROPERTY SERVICES PROFESSIONAL LIABILITY INSURANCE POLICY

DECLARATIONS

Date Issued: 12/16/2024 Policy Number: AAI009647-07 Previous Policy Number: AAI009647-06

THIS IS A CLAIMS MADE AND REPORTED POLICY. COVERAGE IS LIMITED TO LIABILITY FOR ONLY THOSE CLAIMS THAT ARE FIRST MADE AGAINST THE INSURED DURING THE POLICY PERIOD AND THEN REPORTED TO THE COMPANY IN WRITING NO LATER THAN SIXTY (60) DAYS AFTER EXPIRATION OR TERMINATION OF THIS POLICY, OR DURING THE EXTENDED REPORTING PERIOD, IF APPLICABLE, FOR A WRONGFUL ACT COMMITTED ON OR AFTER THE RETROACTIVE DATE AND BEFORE THE END OF THE POLICY PERIOD. PLEASE READ THE POLICY CAREFULLY.

1. Customer ID: I70021 Named Insured: PRESTON-AMHERST, LLC Adam Matthew Musiel 3232 McKinney Avenue Suite 500 Dallas, TX 75204	
2. Policy Period: From: 01/09/2025 To: 01/09/2026 12:01 A.M. Standard Time at the address stated in 1 above.	
3. Deductible: \$1000 Each Claim	
4. Retroactive Date: 01/09/2019	
5. Inception Date: 01/09/2019	
6. Limits of Liability: A. \$1,000,000 Each Claim B. \$1,000,000 Aggregate	
7. Covered Professional Services (as defined in the Policy and/or by Endorsement): Real Estate Appraisal and Valuation: Yes ☒ No ☐ Residential Property: Yes ☒ No ☐ Commercial Property: Yes ☒ No ☐ Bodily Injury and Property Damage Caused During Appraisal Inspection (\$100,000 Sub-Limit): Yes ☒ No ☐ (If "yes", added by endorsement) Right of Way Agent and Relocation: Yes ☐ No ☒ Machinery and Equipment Valuation: Yes ☐ No ☒ Personal Property Appraisal: Yes ☐ No ☒ (If "yes", added by endorsement) Real Estate Sales/Brokerage: Yes ☐ No ☒ (If "yes", added by endorsement)	
8. Report Claims to: LIA Administrators & Insurance Services, 800-334-0652, P.O. Box 1319, 1600 Anacapa Street, Santa Barbara, CA 93102-1319	
9. Annual Premium: \$2,906.00	
10. Forms attached at issue: LIA002 (04/19) ASPCO1122 0623 LIA TX (05/19) LIA TX NOT (05/19) LIA012 (06/22) LIA018 (05/19) LIA164 (05/19) LIA169 (12/21)	

This Declarations page, together with the completed and signed Policy Application including all attachments and thereto, and the Policy shall constitute the contract between the Named Insured and the Company.

12/16/2024

Date

By

Authorized Representative

LIA001 (05/22)

Page: 1 of 1



ITEM E1
HPO File #: HP2026_0172

August 13, 2026

202 E 31st ½ Street
Starkweather

JULY 16, 2026 COA APPLICATION

File No. 25-09-0018

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.

UAD Version 9/2011 (Updated 1/2014)

Form UADDEFINETA - "TOTAL" appraisal software by e la mode, Inc. - 1-800-ALAMODE

Serial# 91EE32C4
esign.alamode.com/verify



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HPO File #: HP2026_0172

August 13, 2026

202 E 31st ½ Street
Starkweather

JULY 16, 2026 COA APPLICATION

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(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.

UAD Version 9/2011 (Updated 1/2014)

Form UADDEFIN1A - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

Serial# 91EE32C4
esign.alamode.com/verify



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PERSPECTIVE



202 E 31.5th Street
Houston, TX 77018

NOTE:
PLAN IS SUBJECT TO CHANGE WITHOUT NOTICE
SQUARE FOOTAGES OF LIVING AREA (APPROXIMATE)



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TOTAL LIVING AREA: 1,786 SF



ITEM E1
HPO File #: HP2026_0172

August 13, 2026

202 E 31st ½ Street
Starkweather

JULY 16, 2026 COA APPLICATION



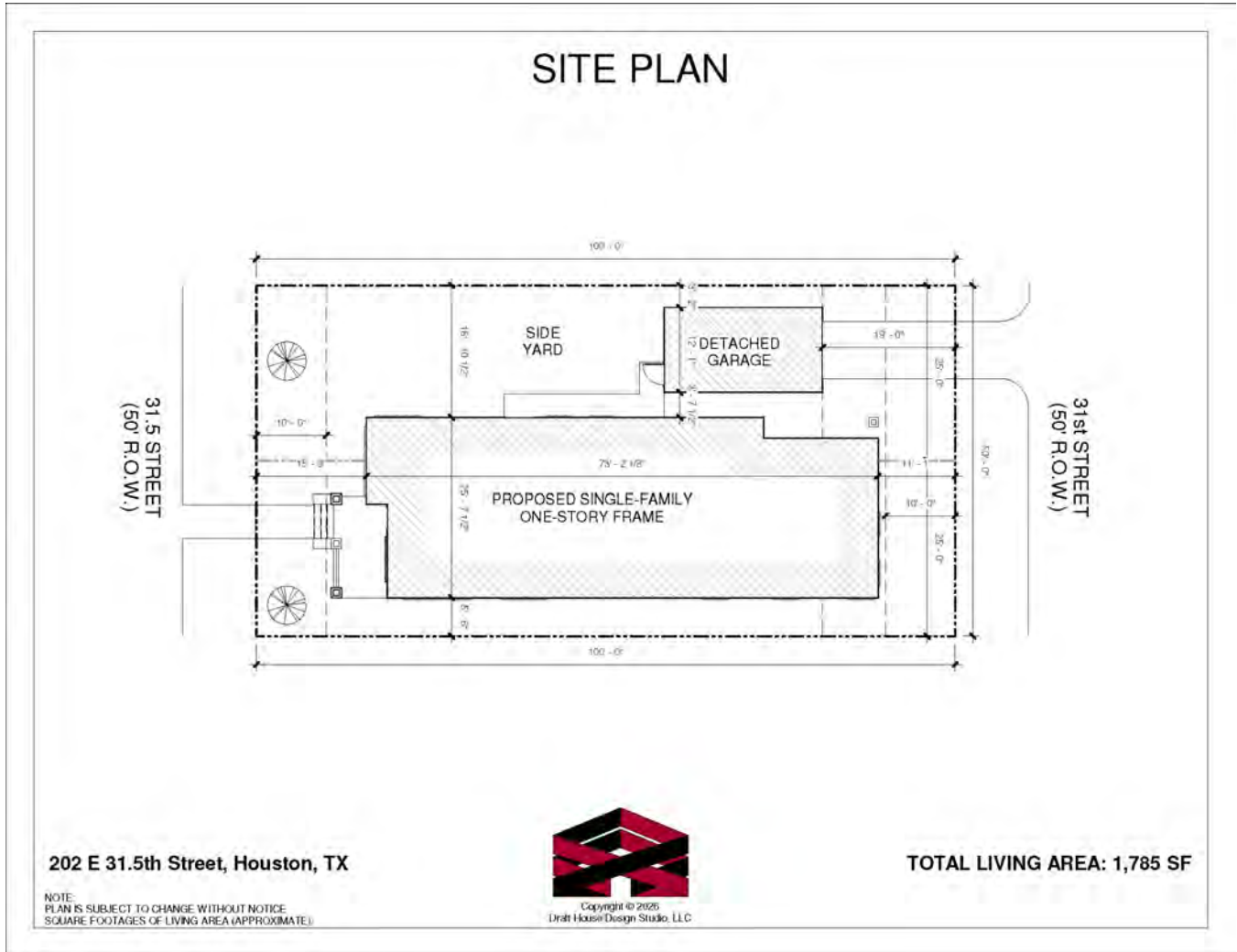


ITEM E1
HPO File #: HP2026_0172

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202 E 31st ½ Street
Starkweather

JULY 16, 2026 COA APPLICATION





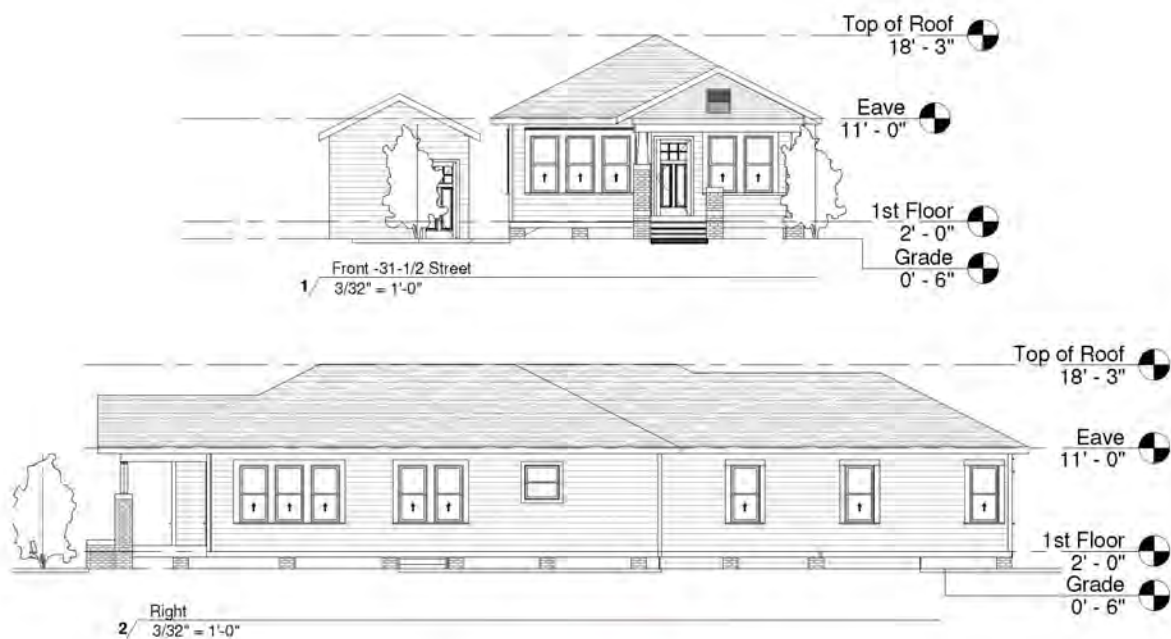
ITEM E1
HPO File #: HP2026_0172

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202 E 31st ½ Street
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ELEVATIONS



202 E 31.5th Street, Houston, TX

NOTE:
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SQUARE FOOTAGES OF LIVING AREA (APPROXIMATE)



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ELEVATIONS



202 E 31.5th Street, Houston, TX

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SQUARE FOOTAGES OF LIVING AREA (APPROXIMATE.)



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BIRDS EYE VIEW



202 E 31.5th Street
Houston, TX 77018

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SQUARE FOOTAGES OF LIVING AREA (APPROXIMATE)



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202 E 31st 1/2 Street
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