

PROPERTY TAX EVIDENCE PACKET

Tax Year 2025 Protest Submission

SUBJECT: 911 LAMONTE LN, HOUSTON, TX, 77018

Account Number: 0660460450040

Classification: D_DB(A1))



CONFIDENTIAL EVIDENCE SUMMARY

Scan for interactive digital evidence
Prepared for Appraisal Review Board

PROTEST VIABILITY: VERY HIGH (81%) | Expected Tax Savings: \$1,184/yr | Range: \$1,184-\$1,514/yr

EXECUTIVE SUMMARY & PROTEST SCORECARD

Property: 911 LAMONTE LN, HOUSTON, TX, 77018 | Account: 0660460450040

Score: 44/100

Win Probability: 81%

Protest Strength: VERY HIGH | Est. Value Reduction: \$841,221 - \$841,221

AI Model: xgboost_hybrid_v1

How This Probability Was Calculated

This prediction uses a hybrid AI model. Step 1: An XGBoost classifier trained on 544,583 real HCAD Appraisal Review Board hearing outcomes provides a historical base rate of 70% for properties with your profile (82% accuracy, AUC 0.815). Step 2: A calibrated evidence model evaluates 18 features specific to your property – equity gap, anomaly Z-score, condition delta, flood zone, sales comps, and more – producing an evidence-based probability of 89%. Step 3: The final Win Probability is a weighted blend: 40% historical data + 60% your property's evidence strength.

Key factors: + HCAD base rate (70% from 544K hearings) | + 10 equity comparables | + 10 sales comps support reduction | + Subject in worse condition (?=-0.6)

Evidence Quality by Method

●	Equity Uniformity (TC 41.43(b)(1))	9/40 pts	<div style="width: 22.5%; background-color: red;"></div>
	Gap: \$60,575 10 comps analyzed		
●	Sales Comparison (TC 41.43(b)(3))	25/25 pts	<div style="width: 100%; background-color: green;"></div>
	Gap: \$841,221 10 sales comps		
●	Physical Condition (TC 23.01)	0/15 pts	<div style="width: 0%; background-color: lightgrey;"></div>
	Deductions: \$0 0 issues		
●	Environmental Factors (Flood/FEMA)	0/10 pts	<div style="width: 0%; background-color: lightgrey;"></div>
	Zone: Zone X Minimal Risk		
●	Deferred Maintenance (Permits)	10/10 pts	<div style="width: 100%; background-color: green;"></div>
	No major renovations on record		

Value Comparison at a Glance

District Value	<div style="width: 100%; background-color: red;"></div>	\$1,340,221
Equity Value	<div style="width: 75%; background-color: blue;"></div>	\$1,279,646
Sales Value	<div style="width: 50%; background-color: green;"></div>	\$499,000
Opinion of Value	<div style="width: 25%; background-color: purple;"></div>	\$499,000

FORMAL PROTEST NARRATIVE

Property: 911 LAMONTE LN, HOUSTON, TX, 77018 | Account: 0660460450040

BEFORE THE APPRAISAL REVIEW BOARD HARRIS COUNTY APPRAISAL DISTRICT

Account No: 0660460450040

Tax Year: 2026

Owner: Property Owner

Subject: 911 LAMONTE LN, HOUSTON, TX, 77018

GROUNDS FOR PROTEST

Pursuant to Texas Tax Code Sec. 41.41(a), the property owner protests the 2026 appraised value of \$1,340,221 for the property located at 911 LAMONTE LN, HOUSTON, TX, 77018, Account 0660460450040, on the following grounds:

Ground 1: Unequal Appraisal (Sec. 41.43(b)(3) / Sec. 42.26(a)(3))

The appraised value of \$1,340,221 exceeds the median appraised value of 10 comparable properties appropriately adjusted for differences in size, age, condition, and location. The equity analysis yields a justified value floor of \$1,279,646, a difference of \$60,575 (4.5%). Under Sec. 42.26(a)(3), the property owner is entitled to relief when the appraised value exceeds the median appraised value of comparable properties appropriately adjusted.

Ground 2: Value Exceeds Market (Sec. 41.43(b)(1) / Sec. 23.01)

The district's appraised value of \$1,340,221 exceeds the market value as established by 10 recent arm's-length sales of comparable properties. The median comparable sale price of \$499,000 represents the most probable price the property would bring in a competitive and open market under conditions required for a fair sale as defined in Sec. 1.04(7). This constitutes a difference of \$841,221 (62.8%).

Ground 3: Cost Approach (Sec. 23.011)

Independent cost approach analysis yields an indicated value of \$800,140, calculated as replacement cost new of \$421,015 less accrued depreciation of \$99,513, plus land value of \$478,638. This is \$540,081 below the district's assessment.

REQUESTED RELIEF

Based on the foregoing evidence, the property owner respectfully requests the Appraisal Review Board reduce the appraised value from \$1,340,221 to \$499,000, consistent with the lowest indicated value supported by the equity, market, cost, and condition evidence presented herein.

APPLICABLE TEXAS TAX CODE SECTIONS

Sec. 1.04(7)	Definition of market value as most probable price in competitive, open market
Sec. 23.01	Appraisal methods and procedures; consideration of property condition
Sec. 23.011	Cost, income, and market data comparison approaches to value
Sec. 23.012	Factors for physical deterioration and obsolescence
Sec. 41.41(a)	Right to protest before the Appraisal Review Board
Sec. 41.43(b)(1)	Protest ground: value is incorrect / exceeds market value
Sec. 41.43(b)(3)	Protest ground: property is appraised unequally
Sec. 42.26(a)(3)	Relief when value exceeds median of comparable properties, adjusted

Property Owner / Authorized Agent Signature

Date

SUPPORTING ANALYSIS

Property: 911 LAMONTE LN, HOUSTON, TX, 77018 | Account: 0660460450040

Members of the Appraisal Review Board, I appreciate the opportunity to present this protest regarding the appraised value of the property located at 911 Lamonte Ln, Houston, TX, 77018, which is currently assessed at \$1,340,221. According to Texas Tax Code Sect.41.43(b)(1), the market value of a property is defined as the price at which a property would transfer for cash or its equivalent under prevailing market conditions, which necessitates a careful examination of comparable properties to ensure equitable treatment. Upon analysis, it is evident that the current appraisal does not reflect the fair market value, and I respectfully argue for a reduction in the assessed value to \$1,279,646.

In conducting an equity analysis, I compared the subject property to several similar properties within the same neighborhood. The comparable properties selected-919 W 42nd St, 938 Althea Dr, 822 Azalea St, 950 Gardenia Dr, and 982 Althea Dr-are indicative of the market conditions affecting properties of this type and size. These properties range in value from \$1,120,590 to \$1,254,874, with square foot prices significantly lower than the \$366 per square foot value assigned to the subject property. Specifically, the average price per square foot for these comparables is approximately \$331, indicating a substantial equity gap of \$60,575 when juxtaposed against the current appraisal. This discrepancy not only violates the principles of equal and uniform appraisal as outlined in Texas Tax Code Sect.41.43(b)(3) but also illustrates a failure to recognize the actual market conditions.

Additionally, in reviewing the sales data of recently sold properties in the vicinity, we observe a trend that further substantiates our request for a value reduction. Sales data shows that comparable properties have recently sold for prices significantly lower than the current assessment of the subject property, with sales ranging from \$465,000 to \$599,900. This market behavior aligns with the requirements set forth in Texas Tax Code Sect.42.26(a)(3), which emphasizes the importance of utilizing comparable sales data to arrive at an accurate market value. The aggregate evidence demonstrates that the assessed value is inconsistent with the prevailing sales prices and market trends in the neighborhood.

It is also pertinent to note that there are no physical condition issues affecting the property's value, nor have any significant external obsolescence factors been identified that would detrimentally impact its marketability. Thus, I conclude that the current appraised value fails to represent the true market conditions and the value of the property as defined under the Texas Tax Code. In light of the compelling evidence presented, I respectfully request that the Board adjust the appraised value of the property at 911 Lamonte Ln to \$1,279,646, aligning it with the market realities and ensuring equitable treatment in accordance with the law. Thank you for your consideration.

OPINION OF VALUE

Property: 911 LAMONTE LN, HOUSTON, TX, 77018 | Account: 0660460450040

Effective Date of Value: 1/1/2025

Date of Report: 02/26/2026

Owner and Subject Property Information

Account Number:	0660460450040	CAD:	HCAD
Owner Name:	Account: 0660460450040	Site Address:	911 LAMONTE LN, HOUSTON, TX, 7
Mailing Address:	See HCAD Records	Legal Desc:	N/A

Land Area	Total Bldg	NRA	Bldg Class	Grade	NBHD/Econ	Key Map	Year Built
N/A	3,661 SF	-	Good	N/A	8014.00	-	2013

Value Assessment Summary

Method	Value	PSF	Land	Impr.	Change
CAD Preliminary Market	\$1,340,221	\$366.08	\$478,638	\$861,583	
Equity Uniformity (UE)	\$1,279,646	\$349.53	\$478,638	\$801,008	
Sales Comparison	\$499,000	\$136.30	\$478,638	\$20,362	

OPINION OF VALUE

\$499,000

Opinion based on Market Sales Approach.

Based on a comprehensive review of Equity Uniformity (TC 41.43(b)(1)), Market Sales Comparables (TC 41.43(b)(3)), and Physical Condition (TC 23.01), we propose the above opinion of value for tax year 2025.

? HOW WE CALCULATED THIS: Target value derived from the lowest of three approaches: (1) Equity Uniformity – median adjusted value of comparable properties using ML-computed adjustments for size, age, grade, and depreciation; (2) Sales Comparison – median of recent arm's-length sales within a 2-year lookback; (3) CAD Market Value. The lowest credible value is presented per Texas Tax Code Sect.41.43(b)(1) and Sect.42.26(a)(3).

OUR AI-POWERED METHODOLOGY

Property: 911 LAMONTE LN, HOUSTON, TX, 77018 | Account: 0660460450040

How We Build Your Protest Evidence

Unlike traditional generic protests, your report was generated by a squad of 8+ specialized Artificial Intelligence agents powered by machine learning, computer vision, and vector similarity search. We analyze your property from every angle -- government records, market sales, street-level imagery, flood risk, permit history, neighborhood crime data, and more -- to build the strongest possible argument.

1. The AI Agent Squad

- Equity Agent:** Uses pgVector semantic similarity search across thousands of neighborhood properties to identify the fairest equity comparables. Mathematically proves unequal appraisal.
- Vision Agent:** Analyzes street-view imagery with GPT-4o computer vision to detect condition issues (roof wear, peeling paint, cracks, foundation damage) that justify depreciation deductions.
- Sales Agent:** Retrieves recent MLS and county deed transfer data to validate your appraised value against actual market sale prices within a 2-year lookback window.
- FEMA Flood Agent:** Cross-references your property against FEMA flood zone maps to identify external obsolescence from flood risk -- a legally recognized basis for value reduction.
- Permit Agent:** Queries municipal permit databases to assess renovation history. Properties with no recent permits may qualify for deferred maintenance depreciation penalties.
- Crime Agent:** Analyzes local crime density and trends around your property to quantify neighborhood external obsolescence that negatively impacts marketability and value.
- Narrative Agent:** AI legal writer powered by Gemini and GPT-4o that generates a formal protest narrative citing specific Texas Tax Code sections, tailored to your property's unique evidence.
- Commercial Agent:** Specialized enrichment pipeline for commercial, industrial, and mixed-use properties using income approach and cap rate analysis alongside traditional comparables.

2. Machine Learning & Advanced Analytics

Our system employs Ridge Regression ML models to calculate dynamic, localized adjustment rates (\$/sqft, \$/year built) from your specific neighborhood's recent sales data -- not static lookup tables. Compound depreciation is capped at 90% with deferred maintenance penalties applied when permit history and vision analysis indicate neglected upkeep. All adjustments are mathematically defensible at ARB.

3. Predictive Success Model (XGBoost)

Your Win Probability is calculated by a hybrid machine learning pipeline trained on 544,583 real Harris County Appraisal Review Board (ARB) hearing outcomes. The model uses XGBoost -- a gradient-boosted decision tree algorithm widely used in financial prediction -- to establish a historical base rate for your property class, then adjusts the probability using evidence-specific signals unique to your property.

How it works: (1) XGBoost base rate -- Trained on 544K+ real HCAD hearing records with 82% accuracy (AUC 0.815), the model predicts the baseline probability of a successful protest based on property class, value magnitude, and hearing type. (2) Evidence-based adjustments -- A calibrated heuristic model then adjusts the probability using 18 features specific to YOUR property: equity gap, statistical anomaly Z-score, physical condition delta, flood zone risk, geo-obsolescence factors, sales comp strength, and more. (3) Hybrid blend -- The final probability is a weighted blend of both models (40% historical base rate, 60% evidence strength), ensuring predictions are grounded in real outcomes while rewarding strong evidence.

4. Legal Strategy & Uniformity

Our primary argument leverages Texas Tax Code Sect.41.43(b)(1) for market value, Sect.41.43(b)(3) and Sect.42.26(a)(3) for equity/unequal appraisal, and Sect.23.01(b) for physical depreciation. Every data point in this report maps to a specific legal basis for reduction.

5. True Tax Savings Calculation

A lower value doesn't always mean lower taxes if you have exemptions (like Homestead). Our system calculates your potential 'Actual Tax Savings' by factoring in your specific exemptions and local tax rates. We focus on putting real money back in your pocket, not just changing a number.

Data Integrity Statement: This report was prepared by analyzing definitive public county records, MLS parity data, municipal permit histories, FEMA flood maps, and local crime statistics. Machine learning models (XGBoost, Ridge Regression, pgVector similarity) were used to aggregate public facts and predict outcomes, ensuring objective mathematical compliance with the Texas Tax Code.

Powered by Texas Equity AI - Fair Taxation through Technology

ACCOUNT HISTORY

Property: 911 LAMONTE LN, HOUSTON, TX, 77018 | Account: 0660460450040

Date of Report: 02/26/2026

Owner and Subject Property Information

Account Number:	0660460450040	CAD:	HCAD
Owner Name:	Account: 0660460450040	Site Address:	911 LAMONTE LN, HOUSTON, TX, 77018
Mailing Address:	See HCAD Records	Legal Desc:	N/A
Land Use Code:	1001	Land Use Desc:	Residential Single Family

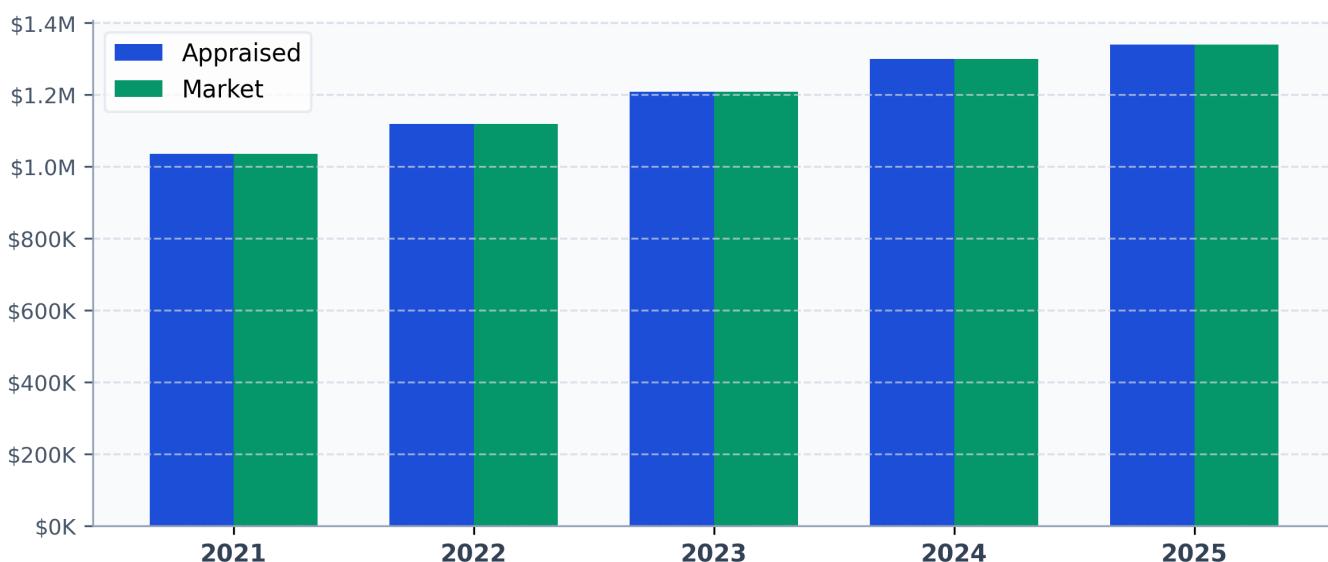
Current Value Breakdown

	Land Value	Improvement Value	Total Appraised Value
	\$478,638	\$861,583	\$1,340,221
Land Area	Total Bldg	NRA	Bldg Class
N/A	3,661 SF	-	Good
Grade	NBHD/Econ	Key Map	Year Built
N/A	8014.00	-	2013

Valuation History

Year	Land Val	Impr. Val	Market	PSF	Appraised	Change %	Cap %
2021	\$417,720	Pending	\$1,035,520	\$282.85	\$1,035,520	--	--
2022	\$452,530	Pending	\$1,119,000	\$305.65	\$1,119,000	+8.1%	--
2023	\$452,530	Pending	\$1,207,749	\$329.90	\$1,207,749	+7.9%	--
2024	\$478,638	Pending	\$1,300,000	\$355.09	\$1,300,000	+7.6%	--

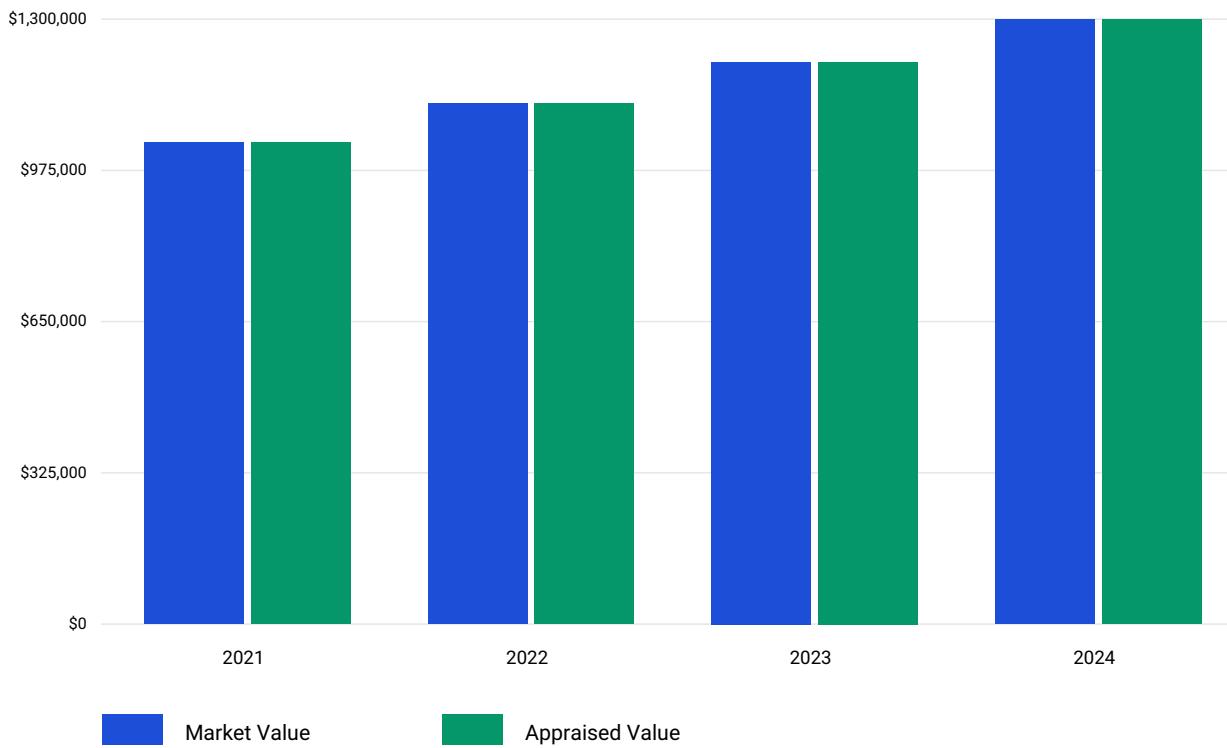
Valuation Trend Analysis



VALUATION TREND & FORECAST ANALYSIS

Property: 911 LAMONTE LN, HOUSTON, TX, 77018 | Account: 0660460450040

Assessment History & Growth Rate



Year-over-Year Growth Analysis

Year	Market Val	Appraised	Change \$	Change %	PSF	Cap Applied
2021	\$1,035,520	\$1,035,520			\$282.85	No
2022	\$1,119,000	\$1,119,000	+\$83,480	+8.1%	\$305.65	No
2023	\$1,207,749	\$1,207,749	+\$88,749	+7.9%	\$329.90	No
2024	\$1,300,000	\$1,300,000	+\$92,251	+7.6%	\$355.09	No

Compound Annual Growth Rate (CAGR)

7.9%

\$264,480 total change over 3 yrs (+26%)

Over-Assessment Risk: MODERATE

Assessment growth of 7.9% annually is within typical market ranges. A protest may still be viable based on equity and condition factors.

HISTORICAL SUMMARY: Between 2021 and 2024, your property's market value increased from \$1,035,520 to \$1,300,000, a total increase of 26% (7.9% compounded annually). While this growth rate is generally in line with market trends, protesting now locks in a lower baseline, preventing compounding over-assessment in future tax years.

AI Forecast (Based on Current Trend)

At the current 7.6% annual growth rate, your assessment could reach \$1,399,297 next year and \$1,506,179 in two years. A successful protest now prevents compounding over-assessment.

DOCUMENTED ADJUSTMENT FACTORS

Property: 911 LAMONTE LN, HOUSTON, TX, 77018 | Account: 0660460450040

Protest Strength: MODERATE (40% probability of success)

The following evidence pillars independently support a reduction in the appraised value. Each signal is derived from a distinct data source and legal basis under Texas Tax Code.

1. Equity Uniformity (TC 41.43(b)(1))

Weight: 0% |

\$1,279,646 (-5%)

2. Physical Depreciation (TC 23.01)

Weight: 0% | ?=-0.6

\$1,328,159 (-1%)

ESTIMATED ANNUAL TAX SAVINGS: \$1,184/yr | Range: \$1,184 - \$1,514/yr

NEIGHBORHOOD STATISTICAL ANALYSIS

Property: 911 LAMONTE LN, HOUSTON, TX, 77018 | Account: 0660460450040

Legal Basis: Texas Tax Code Section 41.43(b)(3) - Unequal Appraisal

The property owner contends the appraised value exceeds the median appraised value of comparable properties in the same neighborhood. The statistical analysis below demonstrates this property is assessed above fair and equitable levels relative to its peers.



Price-Per-Square-Foot Distribution (500 properties)

Statistical Summary

Metric	Value	Interpretation
Neighborhood Properties	500	Sample size for analysis
Median \$/ft ²	\$348	50th percentile benchmark
Standard Deviation	\$0	Measure of spread
Subject \$/ft ²	\$0	Subject is at the 60th percentile
Z-Score	0.04	Within typical assessment range

CONCLUSION: This property's assessment of \$0/ft² is within the typical range for the neighborhood (Z-Score: 0.0).

? HOW WE CALCULATED THIS: Z-scores measure how many standard deviations the subject's price-per-sqft is from the neighborhood mean. Values above 1.5 sigma indicate statistically significant over-assessment. Percentile ranking shows where this property falls among all properties in the same market area. Data sourced from county appraisal records.

NEIGHBORHOOD MARKET ANALYSIS

Property: 911 LAMONTE LN, HOUSTON, TX, 77018 | Account: 0660460450040

This analysis examines recent market activity in the subject property's neighborhood to assess whether the district's valuation aligns with actual market conditions. A sale-to-assessment ratio below 1.0 indicates systematic over-assessment in the area.

Median Sale	Average Sale	Avg \$/SqFt	Sale/Assess Ratio
\$499,000	\$506,190	\$203.62	0.37

Recent Neighborhood Sales Activity

Address	Sale Price	\$/SqFt	SqFt	Year	Date	Ratio
880 Wakefield Dr, Unit A, Ho	\$479,000	\$198.26	2,416	2018	2026-02-08	0.36
872 Wakefield Dr, Unit A, Ho	\$495,000	\$204.88	2,416	2017	2025-06-05	0.37
867 Wakefield Dr, Unit C, Ho	\$515,000	\$209.43	2,459	2016	2025-09-16	0.38
828 Wakefield Dr, Unit B, Ho	\$599,900	\$230.02	2,608	2023	2025-07-24	0.45
3836 Brinkman St, Houston, T	\$465,000	\$190.65	2,439	2019	2025-09-30	0.35
4702 Thornton Views Rd, Hous	\$499,000	\$208.18	2,397	2025	2026-01-21	0.37
827 Wakefield Dr, Unit B, Ho	\$499,000	\$203.18	2,456	2016	2025-03-24	0.37
829 Wakefield Dr, Unit A, Ho	\$480,000	\$195.44	2,456	2016	2025-09-20	0.36

Market Over-Assessment Indicator

The median sale-to-assessment ratio of 0.37 indicates that comparable properties are selling below their assessed values. This systematic over-assessment pattern suggests the district's valuations exceed actual market conditions by approximately \$841,221 (62.8%).

RESIDENTIAL SALES COMP GRID

Property: 911 LAMONTE LN, HOUSTON, TX, 77018 | Account: 0660460450040

? HOW WE CALCULATED THIS: Sales comparables sourced from county deed records and MLS within a 2-year lookback window. Price-per-sqft (PSF) calculated from recorded sale price divided by living area. Adjustments applied for size, age, grade, and location differences using ML-derived rates.

	Subject	Comp A	Comp B	Comp C
Prop ID	0660460450040			
Neighborhood	8014.00	8014.00	8014.00	8014.00
Situs	911 LAMONTE LN, HOU..	880 Wakefield Dr, U..	872 Wakefield Dr, U..	867 Wakefield Dr, U..
Year Built	2013	2018	2017	2016
Market Value	\$1,340,221	\$479,000	\$495,000	\$515,000
Total SQFT	3,661 SF	2,416 SF	2,416 SF	2,459 SF
Market Price/SQFT	\$366.08	\$198.26	\$204.88	\$209.43
Sale Date		2026-02-08	2025-06-05	2025-09-16
Sale Price		\$479,000	\$495,000	\$515,000
Year Remodeled	2013	2018	2017	2016
Remodel Adj	2013	\$0	\$0	\$0
Grade Adj	N/A	\$0	\$0	\$0
Size Index Adj		\$123,418	\$127,540	\$125,870
% Good Adj	87%	92%	91%	90%
Deferred Maint	No	\$0	\$0	\$0
Land Value Adj	\$478,638	\$0	\$0	\$0
Segments & Adj	\$0	\$0	\$0	\$0
Other Improvements	\$0	\$0	\$0	\$0
Net Adjustment		\$99,468	\$107,740	\$110,420
Indicated Value		\$578,468	\$602,740	\$625,420

Median Sales Value: \$499,000

Median Sales Value / SQFT: \$136.30

RESIDENTIAL SALES COMP GRID

Property: 911 LAMONTE LN, HOUSTON, TX, 77018 | Account: 0660460450040

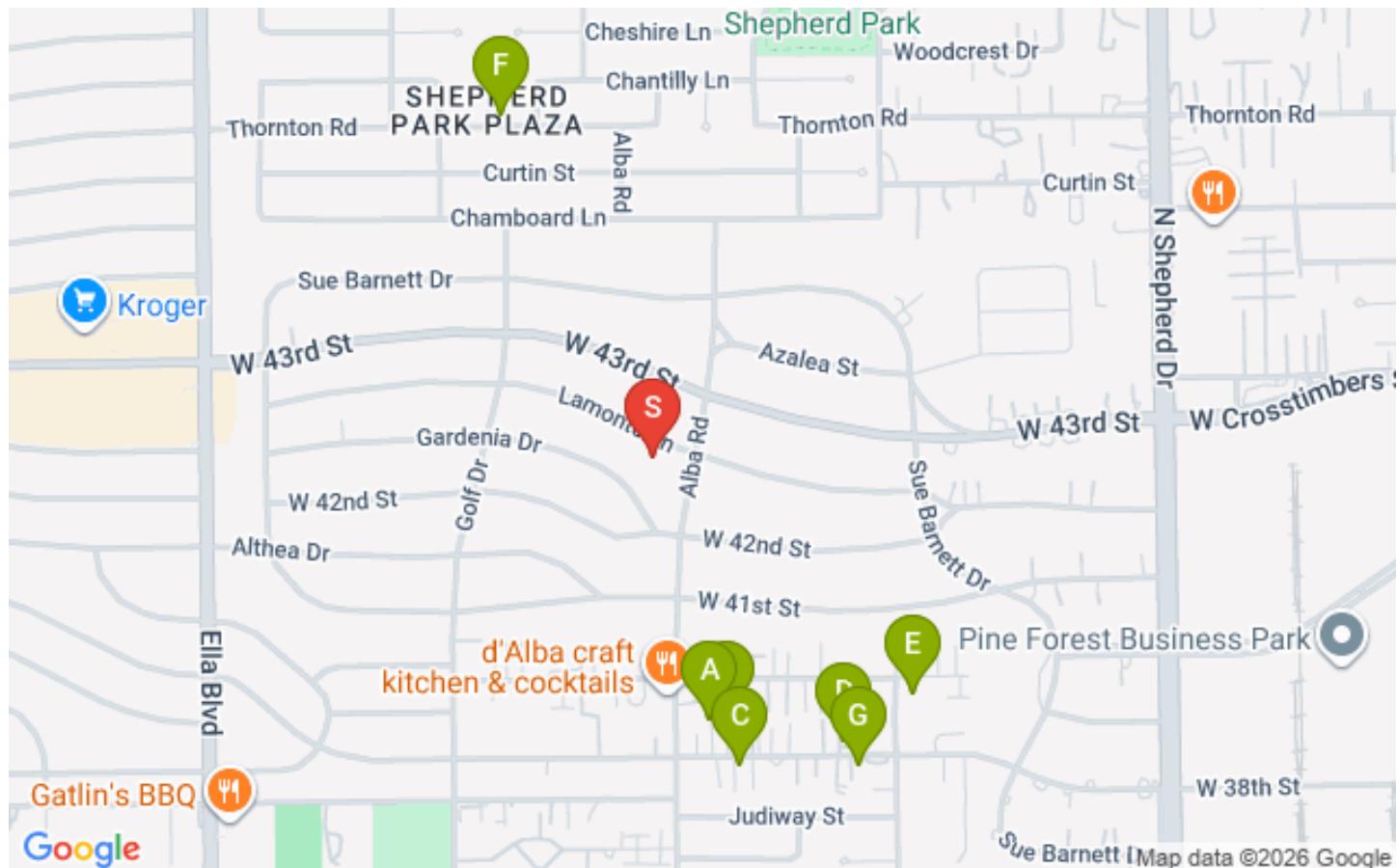
	Subject	Comp D	Comp E	Comp F
Prop ID	0660460450040			
Neighborhood	8014.00	8014.00	8014.00	8014.00
Situs	911 LAMONTE LN, HOU..	828 Wakefield Dr, U..	3836 Brinkman St, H..	4702 Thornton Views..
Year Built	2013	2023	2019	2025
Market Value	\$1,340,221	\$599,900	\$465,000	\$499,000
Total SQFT	3,661 SF	2,608 SF	2,439 SF	2,397 SF
Market Price/SQFT	\$366.08	\$230.02	\$190.65	\$208.18
Sale Date		2025-07-24	2025-09-30	2026-01-21
Sale Price		\$599,900	\$465,000	\$499,000
Year Remodeled	2013	2023	2019	2025
Remodel Adj	2013	\$0	\$0	\$0
Grade Adj	N/A	\$0	\$0	\$0
Size Index Adj		\$121,107	\$116,488	\$131,568
% Good Adj	87%	97%	93%	99%
Deferred Maint	No	\$0	\$0	\$0
Land Value Adj	\$478,638	\$0	\$0	\$0
Segments & Adj	\$0	\$0	\$0	\$0
Other Improvements	\$0	\$0	\$0	\$0
Net Adjustment		\$61,117	\$88,588	\$71,688
Indicated Value		\$661,017	\$553,588	\$570,688

Median Sales Value: \$499,000

Median Sales Value / SQFT: \$136.30

SALES GEOGRAPHIC CONTEXT

Property: 911 LAMONTE LN, HOUSTON, TX, 77018 | Account: 0660460450040



Owner Name: Account: 0660460450040 | Address: 911 LAMONTE LN, HOUSTON, TX, 77018

Account Number: 0660460450040 | 911 LAMONTE LN, HOUSTON, TX, 77018

COST APPROACH VALIDATION

Property: 911 LAMONTE LN, HOUSTON, TX, 77018 | Account: 0660460450040

The Cost Approach estimates value by calculating the cost to replace the improvement as new, deducting accrued depreciation, and adding land value. This method serves as an independent check on market-derived approaches per Texas Tax Code Sec. 23.011 and provides a ceiling on reasonable value when physical deterioration is present.

? HOW WE CALCULATED THIS: Replacement Cost New (RCN) estimated using Marshall & Swift residential cost tables based on building grade, quality, and living area. Physical depreciation uses compound age-life method. Functional and external obsolescence added from vision analysis and flood/crime data. Depreciation capped at 90% (minimum 10% good condition floor).

Note: Replacement Cost New (RCN) estimates are baseline projections derived from standard aggregate indexing (e.g., Marshall & Swift parameters) for the subject's class and grade. This establishes a ceiling of value prior to physical walkthroughs.

Replacement Cost New (RCN)

Component	Value
Building Area	3,661 sqft
Grade / Quality	N/A
Cost per SqFt (Grade N/A)	\$115
Replacement Cost New	\$421,015

Accrued Depreciation

Depreciation Type	Rate / Basis	Amount
Physical Deterioration	13yr / 55yr life = 23.6%	-\$99,513
Functional Obsolescence	None identified	\$0
External Obsolescence	None identified	\$0
Total Depreciation	23.6% + adjustments	-\$99,513

Cost Approach Value Conclusion

Component	Value
Replacement Cost New	\$421,015
Less: Accrued Depreciation	-\$99,513
Depreciated Cost of Improvements	\$321,502
Plus: Land Value	\$478,638
COST APPROACH INDICATED VALUE	\$800,140

District Over-Assessment vs. Cost Approach

The Cost Approach indicates a value of \$800,140, which is \$540,081 (40.3%) BELOW the district's appraised value of \$1,340,221. This independent analysis supports a reduction under Texas Tax Code Sec. 23.011 (cost approach as evidence of market value).

AI PROPERTY CONDITION COMPARISON

Property: 911 LAMONTE LN, HOUSTON, TX, 77018 | Account: 0660460450040

Street-level imagery was analyzed by AI to compare the physical condition of the subject property against each comparable. Condition differences support adjustment arguments under Texas Tax Code Sec. 23.01 (market value considers physical condition).

? HOW WE CALCULATED THIS: Condition scores assigned by GPT-4o computer vision analyzing Google Street View imagery on a 1-10 scale. Categories assessed: roof integrity, siding/paint condition, foundation, gutters, and landscaping. A lower score for the subject vs. comparables supports additional depreciation per TX Tax Code Sect.23.01(b).

SUBJECT: 911 LAMONTE LN, HOUSTON, TX, 77018



AI Assessment: Good

COMP A: 919 W 42ND ST, HOUSTON, TX, 77018



AI Assessment: The roof appears in good condition with no visible damage, and the siding shows a clean, well-maintained appeara...

COMP B: 938 ALTHEA DR, HOUSTON, TX, 77018



AI Assessment: The roof appears to be in good condition with no visible damage, while the paint/siding looks well-maintained wi...

AI PROPERTY CONDITION COMPARISON (cont.)

Property: 911 LAMONTE LN, HOUSTON, TX, 77018 | Account: 0660460450040

COMP C: 822 AZALEA ST, HOUSTON, TX, 77018



AI Assessment: The property shows a well-maintained roof without visible issues, and the siding appears clean and freshly paint...

COMP D: 950 GARDENIA DR, HOUSTON, TX, 77018



AI Assessment: The property's roof appears to be in good condition, with no visible damage or signs of wear. The paint and sidi...

COMP E: 982 ALTHEA DR, HOUSTON, TX, 77018



AI Assessment: The roof appears to be in good condition with no visible damage or wear. The paint and siding look well-maintain...

PERMIT & RENOVATION ANALYSIS

Property: 911 LAMONTE LN, HOUSTON, TX, 77018 | Account: 0660460450040

Subject Property Permit History

? HOW WE CALCULATED THIS: Permit data sourced from municipal building permit databases. Properties with no major permits in 5+ years may qualify for a 2-5% deferred maintenance depreciation penalty under TX Tax Code Sect.23.01(b). Comparable properties with recent renovations support higher value, widening the gap for unrenovated subjects.

No major renovation permits found. This supports a deferred-maintenance argument.

Deferred Maintenance Argument (TC 23.01)

City permit records show no major renovations or improvements filed for this property. The absence of documented upgrades, combined with the property's age, supports a deferred-maintenance depreciation model. The district's valuation may not adequately account for the property's actual physical condition.

APPENDIX: EQUITY COMP GRID

Property: 911 LAMONTE LN, HOUSTON, TX, 77018 | Account: 0660460450040

Adjustments are calculated dynamically using localized Machine Learning regression on recent neighborhood comparables. Base depreciation utilizes Marshall & Swift tables. This methodology identifies the true marginal value of square footage and age in this specific market area rather than relying on arbitrary, static mass-appraisal rules.

	Subject	Comp A	Comp B	Comp C
Prop ID	0660460450040	0660460430040	0660460430010	0660460390006
Neighborhood	8014.00	8014.00	8014.00	8014.02
Situs	911 LAMONTE LN, HOU..	919 W 42ND ST, HOUS..	938 ALTHEA DR, HOUS..	822 AZALEA ST, HOUS..
Year Built	2013	2011	2013	2014
Market Value	\$1,340,221	\$1,126,156	\$1,120,590	\$1,173,771
Total SQFT	3,661 SF	3,555 SF	3,520 SF	3,501 SF
Market Price/SQFT	\$366.08	\$316.78	\$318.35	\$335.27
Last Sale	N/A	N/A	N/A	N/A
Condition	Good (7)	Good (7)	Good (7)	Excellent (10)
Distance	-	0.12 mi	0.15 mi	0.26 mi
TTL Cost Factor				
Year Remodeled	2013	2011	2013	2014
Remodel Adj	2013	\$0	\$0	\$0
Grade Adj	N/A	B- \$0	B- \$0	B- \$0
Size Index Adj		\$36,628	\$48,723	\$55,288
Neighborhood Adj	8014.00	8014.00 \$0	8014.00 \$0	8014.02 \$0
% Good Adj	87%	85% \$22,523	87% \$0	88% \$-11,738
Size Adj	-	\$36,628	\$48,723	\$55,288
Lump Sum Adj		\$0	\$0	\$0
Sub Area Diff		\$0	\$0	\$0
Deferred Maint	No	\$0	\$0	\$0
Land Value Adj	\$478,638	\$0	\$0	\$0
Segments & Adj	\$0	\$0	\$0	\$0
Other Improvements	\$0	\$0	\$0	\$0
Net Adjustment		\$59,151	\$48,723	\$43,550
Indicated Value		\$1,185,307	\$1,169,313	\$1,217,321

APPENDIX: EQUITY COMP GRID

Property: 911 LAMONTE LN, HOUSTON, TX, 77018 | Account: 0660460450040

Adjustments are calculated dynamically using localized Machine Learning regression on recent neighborhood comparables. Base depreciation utilizes Marshall & Swift tables. This methodology identifies the true marginal value of square footage and age in this specific market area rather than relying on arbitrary, static mass-appraisal rules.

	Subject	Comp D	Comp E	Comp F
Prop ID	0660460450040	0660460450013	0660460430021	0660460370032
Neighborhood	8014.00	8014.00	8014.00	8014.02
Situs	911 LAMONTE LN, HOU..	950 GARDENIA DR, HO..	982 ALTHEA DR, HOUS..	807 W 43RD ST, HOUS..
Year Built	2013	2013	2013	2014
Market Value	\$1,340,221	\$1,254,874	\$1,242,000	\$1,263,253
Total SQFT	3,661 SF	3,691 SF	3,573 SF	3,577 SF
Market Price/SQFT	\$366.08	\$339.98	\$347.61	\$353.16
Last Sale	N/A	N/A	N/A	N/A
Condition	Good (7)	Good (7)	Good (7)	N/A
Distance	-	0.08 mi	0.23 mi	0.28 mi
TTL Cost Factor				
Year Remodeled	2013	2013	2013	2014
Remodel Adj	2013	\$0	\$0	\$0
Grade Adj	N/A	B- \$0	B- \$0	B- \$0
Size Index Adj		\$-10,366	\$30,408	\$29,026
Neighborhood Adj	8014.00	8014.00 \$0	8014.00 \$0	8014.02 \$0
% Good Adj	87%	87% \$0	87% \$0	88% \$-12,633
Size Adj	-	\$-10,366	\$30,408	\$29,026
Lump Sum Adj		\$0	\$0	\$0
Sub Area Diff		\$0	\$0	\$0
Deferred Maint	No	\$0	\$0	\$0
Land Value Adj	\$478,638	\$0	\$0	\$0
Segments & Adj	\$0	\$0	\$0	\$0
Other Improvements	\$0	\$0	\$0	\$0
Net Adjustment		\$-10,366	\$30,408	\$16,393
Indicated Value		\$1,244,508	\$1,272,408	\$1,279,646

APPENDIX: EQUITY COMP GRID

Property: 911 LAMONTE LN, HOUSTON, TX, 77018 | Account: 0660460450040

Adjustments are calculated dynamically using localized Machine Learning regression on recent neighborhood comparables. Base depreciation utilizes Marshall & Swift tables. This methodology identifies the true marginal value of square footage and age in this specific market area rather than relying on arbitrary, static mass-appraisal rules.

	Subject	Comp G	Comp H	Comp I
Prop ID	0660460450040	0660460390027	0660460450040	0660460510009
Neighborhood	8014.00	8014.03	8014.00	8014.00
Situs	911 LAMONTE LN, HOU..	1339 SUE BARNETT DR..	911 LAMONTE LN, HOU..	1034 ALTHEA DR, HOU..
Year Built	2013	2012	2013	2013
Market Value	\$1,340,221	\$1,364,708	\$1,340,221	\$1,403,719
Total SQFT	3,661 SF	3,734 SF	3,661 SF	3,788 SF
Market Price/SQFT	\$366.08	\$365.48	\$366.08	\$370.57
Last Sale	N/A	N/A	N/A	N/A
Condition	Good (7)	N/A	N/A	N/A
Distance	-	0.23 mi	0.00 mi	0.35 mi
TTL Cost Factor				
Year Remodeled	2013	2012	2013	2013
Remodel Adj	2013	\$0	\$0	\$0
Grade Adj	N/A	B- \$0	B- \$0	B- \$0
Size Index Adj		\$-25,225	\$0	\$-43,885
Neighborhood Adj	8014.00	8014.03 \$0	8014.00 \$0	8014.00 \$0
% Good Adj	87%	86% \$13,647	87% \$0	87% \$0
Size Adj	-	\$-25,225	\$0	\$-43,885
Lump Sum Adj		\$0	\$0	\$0
Sub Area Diff		\$0	\$0	\$0
Deferred Maint	No	\$0	\$0	\$0
Land Value Adj	\$478,638	\$0	\$0	\$0
Segments & Adj	\$0	\$0	\$0	\$0
Other Improvements	\$0	\$0	\$0	\$0
Net Adjustment		\$-11,578	\$0	\$-43,885
Indicated Value		\$1,353,130	\$1,340,221	\$1,359,834

APPENDIX: EQUITY COMP GRID

Property: 911 LAMONTE LN, HOUSTON, TX, 77018 | Account: 0660460450040

Adjustments are calculated dynamically using localized Machine Learning regression on recent neighborhood comparables. Base depreciation utilizes Marshall & Swift tables. This methodology identifies the true marginal value of square footage and age in this specific market area rather than relying on arbitrary, static mass-appraisal rules.

	Subject	Comp J
Prop ID	0660460450040	0660460390029
Neighborhood	8014.00	8014.03
Situs	911 LAMONTE LN, HOUSTON, TX, 7	1321 SUE BARNETT DR, HOUSTON,
Year Built	2013	2011
Market Value	\$1,340,221	\$1,572,576
Total SQFT	3,661 SF	3,701 SF
Market Price/SQFT	\$366.08	\$424.91
Last Sale	N/A	N/A
Condition	Good (7)	N/A
Distance	-	0.29 mi
TTL Cost Factor		
Year Remodeled	2013	2011
Remodel Adj	2013	\$0
Grade Adj	N/A	B- \$0
Size Index Adj		\$-13,822
Neighborhood Adj	8014.00	8014.03 \$0
% Good Adj	87%	85% \$31,452
Size Adj	-	\$-13,822
Lump Sum Adj		\$0
Sub Area Diff		\$0
Deferred Maint	No	\$0
Land Value Adj	\$478,638	\$0
Segments & Adj	\$0	\$0
Other Improvements	\$0	\$0
Net Adjustment		\$17,630
Indicated Value		\$1,590,206

EQUITY COMPARISON SUMMARY

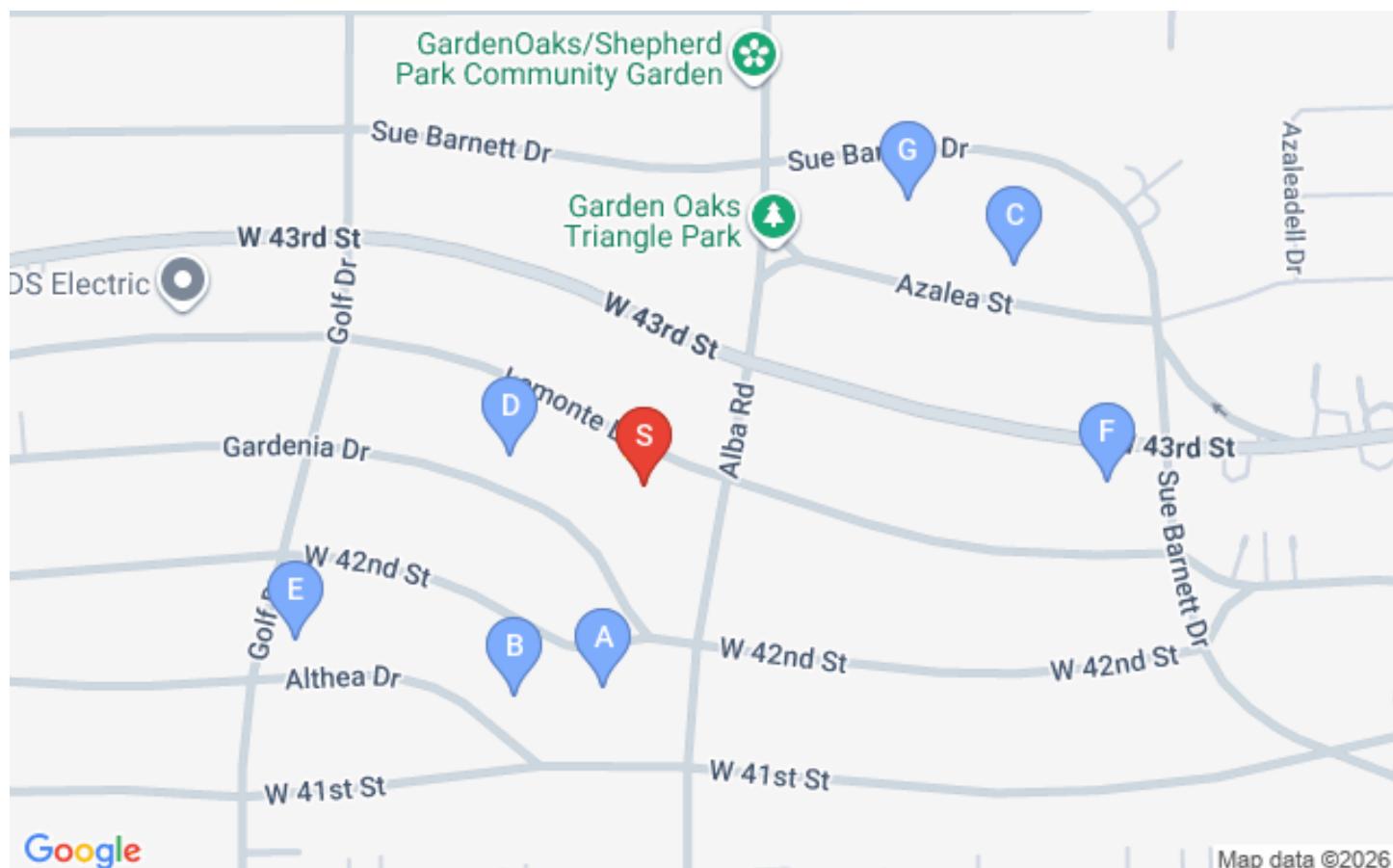
Property: 911 LAMONTE LN, HOUSTON, TX, 77018 | Account: 0660460450040

Median Equity Value: \$1,279,646

Median Equity Value / SQFT: \$349.53

APPENDIX: EQUITY GEOGRAPHIC CONTEXT

Property: 911 LAMONTE LN, HOUSTON, TX, 77018 | Account: 0660460450040



Owner Name: Account: 0660460450040 | Address: 911 LAMONTE LN, HOUSTON, TX, 77018

Account Number: 0660460450040 | 911 LAMONTE LN, HOUSTON, TX, 77018

Respectfully submitted,

Property Owner, Property Owner

Date: February 26, 2026