

PROPERTY TAX EVIDENCE PACKET

~~Tax Year 2025 Protest Submission~~

SUBJECT: 902 LAMONTE LN, HOUSTON, TX, 77018

Account Number: 0660460460001

Classification



.D_DB(A1))

CONFIDENTIAL EVIDENCE SUMMARY

Scan for interactive digital evidence
Prepared for Appraisal Review Board

PROTEST VIABILITY: MODERATE (62%) | Expected Tax Savings: \$1,391/yr | Range: \$1,391-\$1,391/yr

EXECUTIVE SUMMARY & PROTEST SCORECARD

Property: 902 LAMONTE LN, HOUSTON, TX, 77018 | Account: 0660460460001

Score: 10/100

Win Probability: 62%

Protest Strength: MODERATE | Est. Value Reduction: \$0 - \$0

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 57%. 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) | - No overvaluation detected | + 10 equity comparables | + 10 sales comps support reduction

Evidence Quality by Method

| | | |
|---|-----------|-------------|
| <div></div> <div>Equity Uniformity (TC 41.43(b)(1))</div> <div>Gap: \$0 10 comps analyzed</div> | 0/40 pts | <div></div> |
| <div></div> <div>Sales Comparison (TC 41.43(b)(3))</div> <div>Gap: \$0 10 sales comps</div> | 0/25 pts | <div></div> |
| <div></div> <div>Physical Condition (TC 23.01)</div> <div>Deductions: \$0 0 issues</div> | 0/15 pts | <div></div> |
| <div></div> <div>Environmental Factors (Flood/FEMA)</div> <div>Zone: Zone X Minimal Risk</div> | 0/10 pts | <div></div> |
| <div></div> <div>Deferred Maintenance (Permits)</div> <div>No major renovations on record</div> | 10/10 pts | <div></div> |

Value Comparison at a Glance

| | | |
|------------------|-------------|-------------|
| District Value | <div></div> | \$1,464,697 |
| Equity Value | <div></div> | \$1,571,176 |
| Sales Value | <div></div> | \$1,650,000 |
| Opinion of Value | <div></div> | \$1,464,697 |

FORMAL PROTEST NARRATIVE

Property: 902 LAMONTE LN, HOUSTON, TX, 77018 | Account: 0660460460001

BEFORE THE APPRAISAL REVIEW BOARD HARRIS COUNTY APPRAISAL DISTRICT

Account No: 0660460460001

Tax Year: 2026

Owner: Property Owner

Subject: 902 LAMONTE LN, HOUSTON, TX, 77018

GROUND(S) FOR PROTEST

Pursuant to Texas Tax Code Sec. 41.41(a), the property owner protests the 2026 appraised value of \$1,464,697 for the property located at 902 LAMONTE LN, HOUSTON, TX, 77018, Account 0660460460001, on the following grounds:

Ground 1: Cost Approach (Sec. 23.011)

Independent cost approach analysis yields an indicated value of \$952,184, calculated as replacement cost new of \$532,680 less accrued depreciation of \$67,796, plus land value of \$487,300. This is \$512,513 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 \$1,464,697 to \$1,464,697, 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: 902 LAMONTE LN, HOUSTON, TX, 77018 | Account: 0660460460001

?? No Protest Recommended Based on Current Data

The analysis did not find grounds for a property tax protest at this time.

- * Equity: Justified value (\$1,571,176) is not lower than appraised (\$1,464,697).
- * Market: No significant gap detected.
- * Condition: No physical issues identified.
- * Flood Risk: Zone X (minimal risk).

If you believe there are grounds not captured here, use Manual Override.

OPINION OF VALUE

Property: 902 LAMONTE LN, HOUSTON, TX, 77018 | Account: 0660460460001

Effective Date of Value: 1/1/2025
Date of Report: 02/26/2026

| Owner and Subject Property Information | | | |
|--|------------------------|---------------|--------------------------------|
| Account Number: | 0660460460001 | CAD: | HCAD |
| Owner Name: | Account: 0660460460001 | Site Address: | 902 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 | 4,632 SF | - | Good | N/A | 8014.00 | - | 2019 |

| Value Assessment Summary | | | | | | |
|--------------------------|-------------|---------------------------------------|-----------|-------------|--------|--|
| Method | Value | PSF | Land | Impr. | Change | |
| CAD Preliminary Market | \$1,464,697 | \$316.21 | \$487,300 | \$977,397 | | |
| Equity Uniformity (UE) | \$1,571,176 | \$339.20 | \$487,300 | \$1,083,876 | | |
| Sales Comparison | \$1,650,000 | \$356.22 | \$487,300 | \$1,162,700 | | |
| OPINION OF VALUE | \$1,464,697 | Opinion based on CAD Market 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.

| |
|--|
| Condition Delta: Subject (6/10) vs Comps (8.5/10) = -2.5 Supports additional 3.8% depreciation adjustment (TC 23.01) |
| ? 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: 902 LAMONTE LN, HOUSTON, TX, 77018 | Account: 0660460460001

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: 902 LAMONTE LN, HOUSTON, TX, 77018 | Account: 0660460460001

Date of Report: 02/26/2026

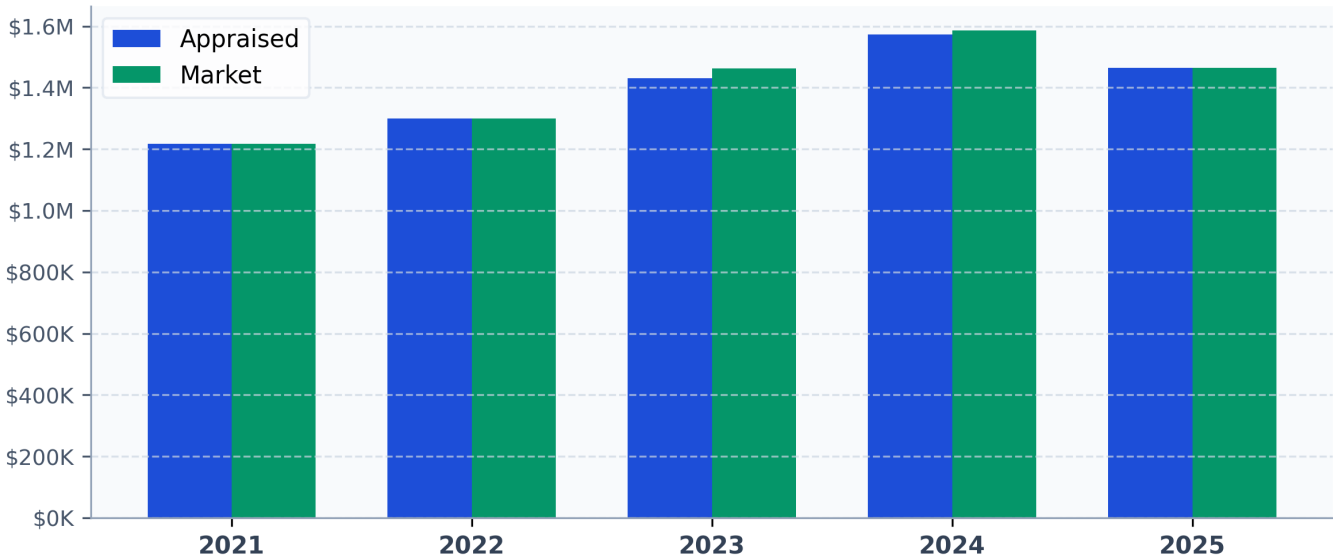
| Owner and Subject Property Information | | | |
|--|------------------------|----------------|--------------------------------|
| Account Number: | 0660460460001 | CAD: | HCAD |
| Owner Name: | Account: 0660460460001 | Site Address: | 902 LAMONTE LN, HOUSTON, TX, 7 |
| Mailing Address: | See HCAD Records | Legal Desc: | N/A |
| Land Use Code: | 1001 | Land Use Desc: | Residential Single Family |

| Current Value Breakdown | | |
|-------------------------|-------------------|-----------------------|
| Land Value | Improvement Value | Total Appraised Value |
| \$487,300 | \$977,397 | \$1,464,697 |

| Land Area | Total Bldg | NRA | Bldg Class | Grade | NBHD/Econ | Key Map | Year Built |
|-----------|------------|-----|------------|-------|-----------|---------|------------|
| N/A | 4,632 SF | - | Good | N/A | 8014.00 | - | 2019 |

| Valuation History | | | | | | | |
|-------------------|-----------|-----------|-------------|----------|-------------|----------|-------|
| Year | Land Val | Impr. Val | Market | PSF | Appraised | Change % | Cap % |
| 2021 | \$425,280 | Pending | \$1,216,906 | \$262.72 | \$1,216,906 | --- | --- |
| 2022 | \$460,720 | Pending | \$1,300,454 | \$280.75 | \$1,300,454 | +6.9% | --- |
| 2023 | \$460,720 | Pending | \$1,463,100 | \$315.87 | \$1,430,499 | +12.5% | 98% |
| 2024 | \$487,300 | Pending | \$1,585,626 | \$342.32 | \$1,573,548 | +8.4% | 99% |

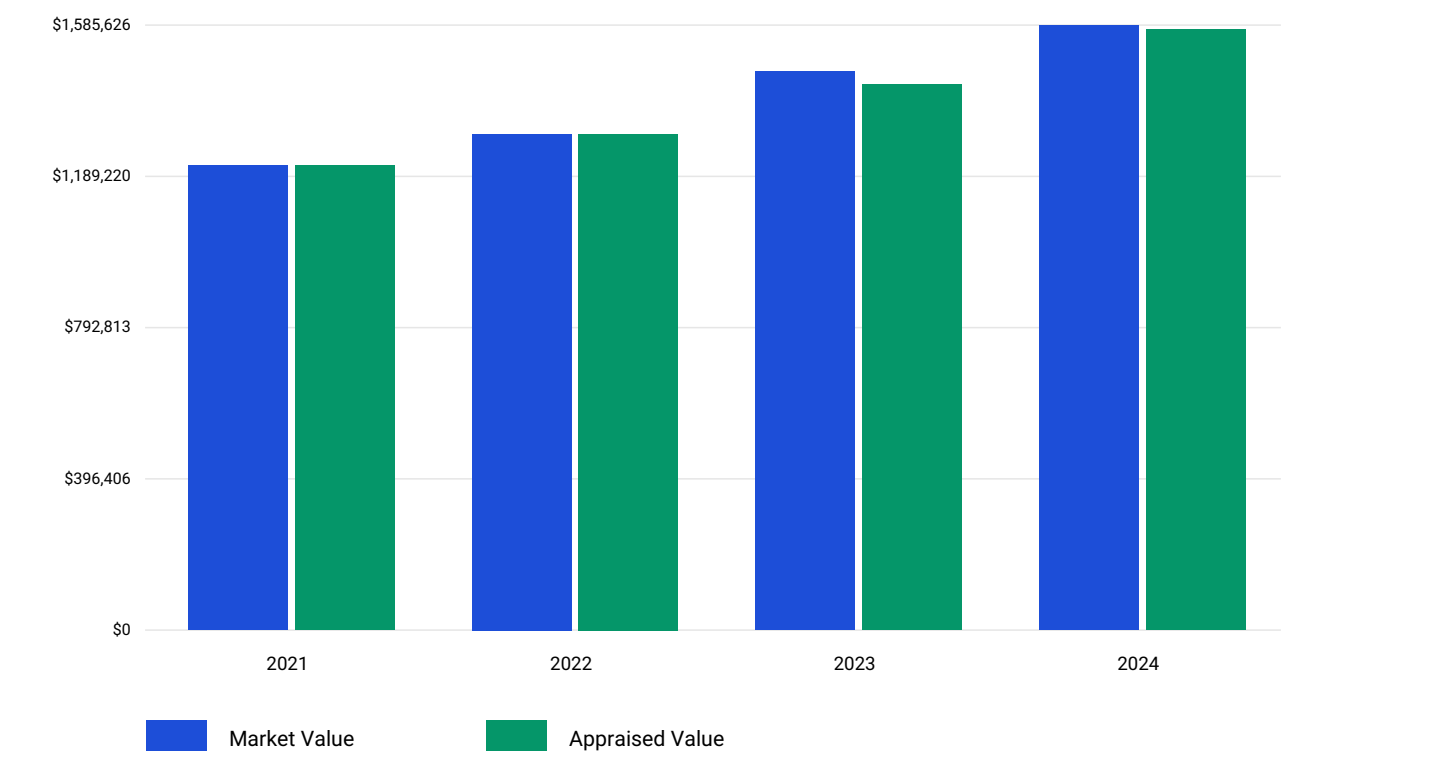
Valuation Trend Analysis



VALUATION TREND & FORECAST ANALYSIS

Property: 902 LAMONTE LN, HOUSTON, TX, 77018 | Account: 0660460460001

Assessment History & Growth Rate



Year-over-Year Growth Analysis

| Year | Market Val | Appraised | Change \$ | Change % | PSF | Cap Applied |
|------|-------------|-------------|------------|----------|----------|-------------|
| 2021 | \$1,216,906 | \$1,216,906 | | | \$262.72 | No |
| 2022 | \$1,300,454 | \$1,300,454 | +\$83,548 | +6.9% | \$280.75 | No |
| 2023 | \$1,463,100 | \$1,430,499 | +\$162,646 | +12.5% | \$315.87 | Yes |
| 2024 | \$1,585,626 | \$1,573,548 | +\$122,526 | +8.4% | \$342.32 | Yes |

Compound Annual Growth Rate (CAGR)

9.2%

\$368,720 total change over 3 yrs (+30%)

Assessment has grown at 9.2% annually, significantly above typical market appreciation of 3-5%. This aggressive escalation pattern strongly supports a protest filing.

HISTORICAL SUMMARY: Between 2021 and 2024, your property's market value increased from \$1,216,906 to \$1,585,626, a total increase of 30% (9.2% compounded annually). This exceeds typical residential appreciation rates and suggests the district may be applying aggressive revaluation factors. Protesting now locks in a lower baseline, preventing compounding over-assessment in future tax years.

AI Forecast (Based on Current Trend)

At the current 8.4% annual growth rate, your assessment could reach \$1,718,413 next year and \$1,862,320 in two years. A successful protest now prevents compounding over-assessment.

DOCUMENTED ADJUSTMENT FACTORS

Property: 902 LAMONTE LN, HOUSTON, TX, 77018 | Account: 0660460460001

Protest Strength: POSSIBLE (28% 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. Physical Depreciation (TC 23.01) | Weight: 0% ?=-2.5 |
| <div></div> | \$1,409,039 (-4%) |

ESTIMATED ANNUAL TAX SAVINGS: \$1,391/yr | Range: \$1,391 - \$1,391/yr

NEIGHBORHOOD MARKET ANALYSIS

Property: 902 LAMONTE LN, HOUSTON, TX, 77018 | Account: 0660460460001

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 |
| \$1,650,000 | \$1,639,350 | \$386.34 | 1.13 |

Recent Neighborhood Sales Activity

| Address | Sale Price | \$/SqFt | SqFt | Year | Date | Ratio |
|------------------------------|-------------|----------|-------|------|------------|-------|
| 934 W 42nd St, Houston, TX 7 | \$1,499,500 | \$357.28 | 4,197 | 2019 | 2024-08-12 | 1.02 |
| 962 Lamonte Ln, Houston, TX | \$1,650,000 | \$393.70 | 4,191 | 2025 | 2025-06-20 | 1.13 |
| 910 W 41st St, Houston, TX 7 | \$1,625,000 | \$374.68 | 4,337 | 2025 | 2025-12-15 | 1.11 |
| 926 W 41st St SW, Houston, T | \$1,485,000 | \$421.88 | 3,520 | 2024 | 2025-04-06 | 1.01 |
| 814 Azalea St, Houston, TX 7 | \$1,685,000 | \$416.36 | 4,047 | 1939 | 2026-01-30 | 1.15 |
| 1030 Chamboard Ln, Houston, | \$1,550,000 | \$364.88 | 4,248 | 2025 | 2025-04-02 | 1.06 |
| 963 W 41st St, Houston, TX 7 | \$1,885,000 | \$407.92 | 4,621 | 2025 | 2026-01-05 | 1.29 |
| 1046 Gardenia Dr, Houston, T | \$1,920,000 | \$400.00 | 4,800 | 2026 | 2026-01-26 | 1.31 |

RESIDENTIAL SALES COMP GRID

Property: 902 LAMONTE LN, HOUSTON, TX, 77018 | Account: 0660460460001

? 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 | 0660460460001 | | | |
| Neighborhood | 8014.00 | 8014.00 | 8014.00 | 8014.00 |
| Situs | 902 LAMONTE LN, HOU.. | 934 W 42nd St, Hous.. | 962 Lamonte Ln, Hou.. | 910 W 41st St, Hous.. |
| Year Built | 2019 | 2019 | 2025 | 2025 |
| Market Value | \$1,464,697 | \$1,499,500 | \$1,650,000 | \$1,625,000 |
| Total SQFT | 4,632 SF | 4,197 SF | 4,191 SF | 4,337 SF |
| Market Price/SQFT | \$316.21 | \$357.28 | \$393.70 | \$374.68 |
| Sale Date | | 2024-08-12 | 2025-06-20 | 2025-12-15 |
| Sale Price | | \$1,499,500 | \$1,650,000 | \$1,625,000 |
| Year Remodeled | 2019 | 2019 | 2025 | 2025 |
| Remodel Adj | 2019 | \$0 | \$0 | \$0 |
| Grade Adj | N/A | \$0 | \$0 | \$0 |
| Size Index Adj | | \$77,708 | \$86,811 | \$55,266 |
| % Good Adj | 93% | 93% | 99% | 99% |
| Deferred Maint | No | \$0 | \$0 | \$0 |
| Land Value Adj | \$487,300 | \$0 | \$0 | \$0 |
| Segments & Adj | \$0 | \$0 | \$0 | \$0 |
| Other Improvements | \$0 | \$0 | \$0 | \$0 |
| Net Adjustment | | \$77,708 | \$-12,189 | \$-42,234 |
| Indicated Value | | \$1,577,208 | \$1,637,811 | \$1,582,766 |

Median Sales Value: \$1,650,000

Median Sales Value / SQFT: \$356.22

RESIDENTIAL SALES COMP GRID

Property: 902 LAMONTE LN, HOUSTON, TX, 77018 | Account: 0660460460001

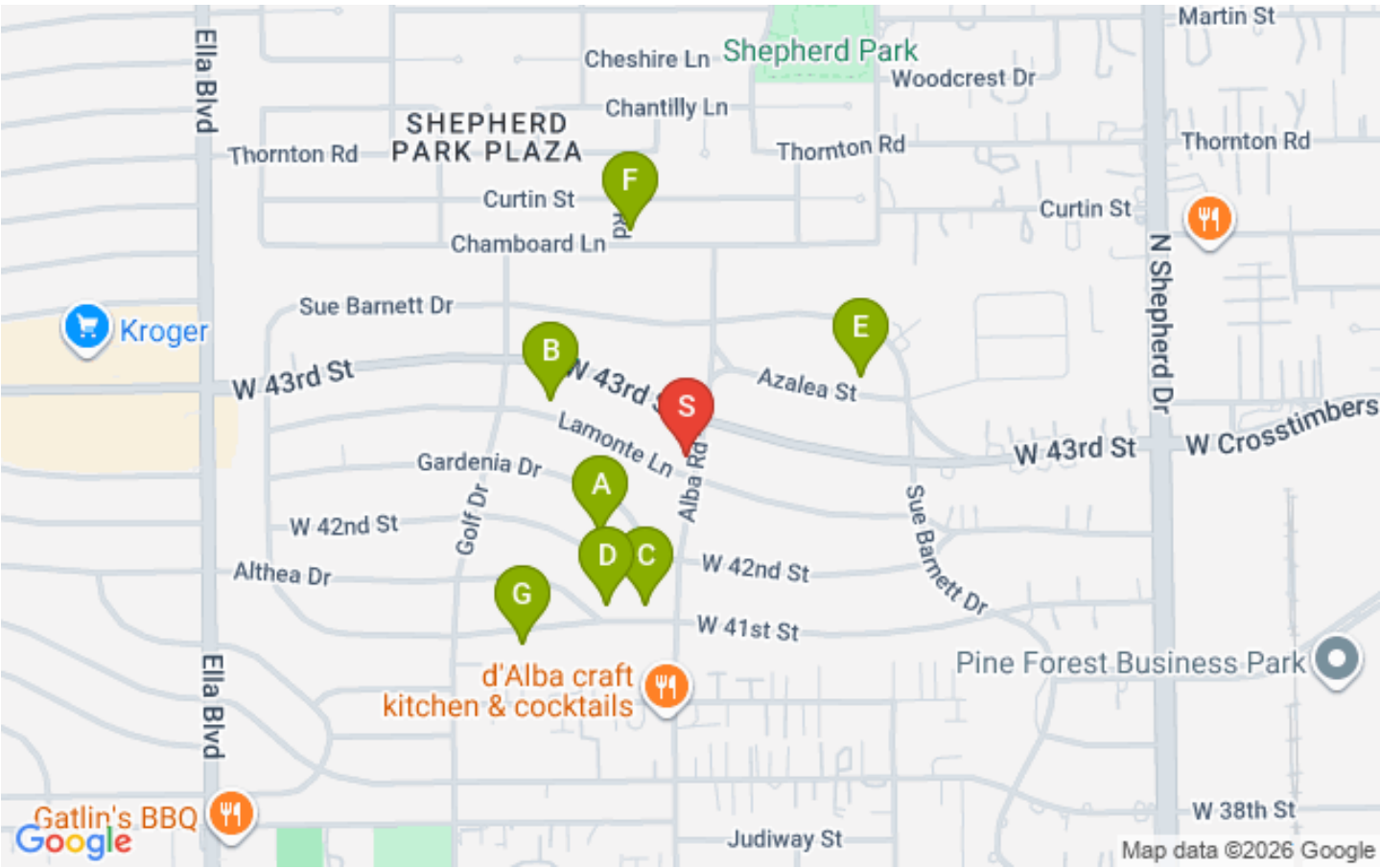
| | Subject | Comp D | Comp E | Comp F |
|--------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| Prop ID | 0660460460001 | | | |
| Neighborhood | 8014.00 | 8014.00 | 8014.00 | 8014.00 |
| Situs | 902 LAMONTE LN, HOU.. | 926 W 41st St SW, H.. | 814 Azalea St, Hous.. | 1030 Chamboard Ln, .. |
| Year Built | 2019 | 2024 | 1939 | 2025 |
| Market Value | \$1,464,697 | \$1,485,000 | \$1,685,000 | \$1,550,000 |
| Total SQFT | 4,632 SF | 3,520 SF | 4,047 SF | 4,248 SF |
| Market Price/SQFT | \$316.21 | \$421.88 | \$416.36 | \$364.88 |
| Sale Date | | 2025-04-06 | 2026-01-30 | 2025-04-02 |
| Sale Price | | \$1,485,000 | \$1,685,000 | \$1,550,000 |
| Year Remodeled | 2019 | 2024 | 1939 | 2025 |
| Remodel Adj | 2019 | \$0 | \$0 | \$0 |
| Grade Adj | N/A | \$0 | \$0 | \$0 |
| Size Index Adj | | \$234,562 | \$121,785 | \$70,056 |
| % Good Adj | 93% | 98% | 30% | 99% |
| Deferred Maint | No | \$0 | \$0 | \$0 |
| Land Value Adj | \$487,300 | \$0 | \$0 | \$0 |
| Segments & Adj | \$0 | \$0 | \$0 | \$0 |
| Other Improvements | \$0 | \$0 | \$0 | \$0 |
| Net Adjustment | | \$160,312 | \$1,183,335 | \$-22,944 |
| Indicated Value | | \$1,645,312 | \$2,868,335 | \$1,527,056 |

Median Sales Value: \$1,650,000

Median Sales Value / SQFT: \$356.22

SALES GEOGRAPHIC CONTEXT

Property: 902 LAMONTE LN, HOUSTON, TX, 77018 | Account: 0660460460001



Owner Name: Account: 0660460460001 | Address: 902 LAMONTE LN, HOUSTON, TX, 77018

Account Number: 0660460460001 | 902 LAMONTE LN, HOUSTON, TX, 77018

COST APPROACH VALIDATION

Property: 902 LAMONTE LN, HOUSTON, TX, 77018 | Account: 0660460460001

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 | 4,632 sqft |
| Grade / Quality | N/A |
| Cost per SqFt (Grade N/A) | \$115 |
| Replacement Cost New | \$532,680 |

Accrued Depreciation

| Depreciation Type | Rate / Basis | Amount |
|-------------------------|-------------------------|-----------|
| Physical Deterioration | 7yr / 55yr life = 12.7% | -\$67,796 |
| Functional Obsolescence | None identified | \$0 |
| External Obsolescence | None identified | \$0 |
| Total Depreciation | 12.7% + adjustments | -\$67,796 |

Cost Approach Value Conclusion

| Component | Value |
|----------------------------------|-----------|
| Replacement Cost New | \$532,680 |
| Less: Accrued Depreciation | -\$67,796 |
| Depreciated Cost of Improvements | \$464,884 |
| Plus: Land Value | \$487,300 |
| COST APPROACH INDICATED VALUE | \$952,184 |

District Over-Assessment vs. Cost Approach

The Cost Approach indicates a value of \$952,184, which is \$512,513 (35.0%) BELOW the district's appraised value of \$1,464,697. 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: 902 LAMONTE LN, HOUSTON, TX, 77018 | Account: 0660460460001

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: 902 LAMONTE LN, HOUSTON, TX, 77018



AI Assessment: Average

COMP A: 1043 ALTHEA DR, HOUSTON, TX, 77018



AI Assessment: The property features a well-maintained, modern roof with no visible issues. The paint and siding are in excelle...

COMP B: 934 GARDENIA DR, HOUSTON, TX, 77018



AI Assessment: The property features a modern design with a well-maintained roof and clear siding with no visible damage. The d...

AI PROPERTY CONDITION COMPARISON (cont.)

Property: 902 LAMONTE LN, HOUSTON, TX, 77018 | Account: 0660460460001

COMP C: 1478 SUE BARNETT DR, HOUSTON, TX, 77018



AI Assessment: The property appears to be in good condition with a well-maintained roof and clean paint/siding. The driveway is...

COMP D: 975 ALTHEA DR, HOUSTON, TX, 77018



AI Assessment: The roof appears to be in excellent condition with no visible damage. The paint and siding are clean and modern,...

PERMIT & RENOVATION ANALYSIS

Property: 902 LAMONTE LN, HOUSTON, TX, 77018 | Account: 0660460460001

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: 902 LAMONTE LN, HOUSTON, TX, 77018 | Account: 0660460460001

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 | 0660460460001 | 0660460500022 | 0660460450009 | 0660460460001 |
| Neighborhood | 8014.00 | 8014.00 | 8014.00 | 8014.00 |
| Situs | 902 LAMONTE LN, HOU.. | 1043 ALTHEA DR, HOU.. | 934 GARDENIA DR, HO.. | 902 LAMONTE LN, HOU.. |
| Year Built | 2019 | 2022 | 2016 | 2019 |
| Market Value | \$1,464,697 | \$1,199,567 | \$1,337,624 | \$1,464,697 |
| Total SQFT | 4,632 SF | 4,575 SF | 4,547 SF | 4,632 SF |
| Market Price/SQFT | \$316.21 | \$262.20 | \$294.18 | \$316.21 |
| Last Sale | N/A | N/A | N/A | N/A |
| Condition | Average (6) | Excellent (10) | Good (7) | N/A |
| Distance | - | 0.43 mi | 0.08 mi | 0.00 mi |
| TTL Cost Factor | | | | |
| Year Remodeled | 2019 | 2022 | 2016 | 2019 |
| Remodel Adj | 2019 | \$0 | \$0 | \$0 |
| Grade Adj | N/A | B- \$0 | B- \$0 | B- \$0 |
| Size Index Adj | | \$570 | \$850 | \$0 |
| Neighborhood Adj | 8014.00 | 8014.00 \$0 | 8014.00 \$0 | 8014.00 \$0 |
| % Good Adj | 93% | 96% \$-35,987 | 90% \$40,129 | 93% \$0 |
| Size Adj | - | \$570 | \$850 | \$0 |
| Lump Sum Adj | | \$0 | \$0 | \$0 |
| Sub Area Diff | | \$0 | \$0 | \$0 |
| Deferred Maint | No | \$0 | \$0 | \$0 |
| Land Value Adj | \$487,300 | \$0 | \$0 | \$0 |
| Segments & Adj | \$0 | \$0 | \$0 | \$0 |
| Other Improvements | \$0 | \$0 | \$0 | \$0 |
| Net Adjustment | | \$-35,417 | \$40,979 | \$0 |
| Indicated Value | | \$1,164,150 | \$1,378,603 | \$1,464,697 |

APPENDIX: EQUITY COMP GRID

Property: 902 LAMONTE LN, HOUSTON, TX, 77018 | Account: 0660460460001

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 | 0660460460001 | 0660460480020 | 0660460420015 | 0660460490002 |
| Neighborhood | 8014.00 | 8014.00 | 8014.00 | 8014.00 |
| Situs | 902 LAMONTE LN, HOU.. | 1478 SUE BARNETT DR.. | 975 ALTHEA DR, HOUS.. | 1007 W 41ST ST, HOU.. |
| Year Built | 2019 | 2019 | 2020 | 2019 |
| Market Value | \$1,464,697 | \$1,511,234 | \$1,514,004 | \$1,597,602 |
| Total SQFT | 4,632 SF | 4,630 SF | 4,543 SF | 4,673 SF |
| Market Price/SQFT | \$316.21 | \$326.40 | \$333.26 | \$341.88 |
| Last Sale | N/A | N/A | N/A | N/A |
| Condition | Average (6) | Good (7) | Excellent (10) | N/A |
| Distance | - | 0.28 mi | 0.29 mi | 0.38 mi |
| TTL Cost Factor | | | | |
| Year Remodeled | 2019 | 2019 | 2020 | 2019 |
| Remodel Adj | 2019 | \$0 | \$0 | \$0 |
| Grade Adj | N/A | B- \$0 | B- \$0 | B- \$0 |
| Size Index Adj | | \$20 | \$890 | \$-410 |
| Neighborhood Adj | 8014.00 | 8014.00 \$0 | 8014.00 \$0 | 8014.00 \$0 |
| % Good Adj | 93% | 93% \$0 | 94% \$-15,140 | 93% \$0 |
| Size Adj | - | \$20 | \$890 | \$-410 |
| Lump Sum Adj | | \$0 | \$0 | \$0 |
| Sub Area Diff | | \$0 | \$0 | \$0 |
| Deferred Maint | No | \$0 | \$0 | \$0 |
| Land Value Adj | \$487,300 | \$0 | \$0 | \$0 |
| Segments & Adj | \$0 | \$0 | \$0 | \$0 |
| Other Improvements | \$0 | \$0 | \$0 | \$0 |
| Net Adjustment | | \$20 | \$-14,250 | \$-410 |
| Indicated Value | | \$1,511,254 | \$1,499,754 | \$1,597,192 |

APPENDIX: EQUITY COMP GRID

Property: 902 LAMONTE LN, HOUSTON, TX, 77018 | Account: 0660460460001

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 | 0660460460001 | 0660460440010 | 0660460480011 | 0660460500003 |
| Neighborhood | 8014.00 | 8014.00 | 8014.00 | 8014.00 |
| Situs | 902 LAMONTE LN, HOU.. | 954 W 42ND ST, HOUS.. | 1442 SUE BARNETT DR.. | 1010 W 41ST ST, HOU.. |
| Year Built | 2019 | 2019 | 2022 | 2021 |
| Market Value | \$1,464,697 | \$1,569,686 | \$1,648,508 | \$1,612,572 |
| Total SQFT | 4,632 SF | 4,483 SF | 4,570 SF | 4,466 SF |
| Market Price/SQFT | \$316.21 | \$350.14 | \$360.72 | \$361.08 |
| Last Sale | N/A | N/A | N/A | N/A |
| Condition | Average (6) | N/A | N/A | N/A |
| Distance | - | 0.17 mi | 0.21 mi | 0.36 mi |
| TTL Cost Factor | | | | |
| Year Remodeled | 2019 | 2019 | 2022 | 2021 |
| Remodel Adj | 2019 | \$0 | \$0 | \$0 |
| Grade Adj | N/A | B- \$0 | B- \$0 | B- \$0 |
| Size Index Adj | | \$1,490 | \$620 | \$1,660 |
| Neighborhood Adj | 8014.00 | 8014.00 \$0 | 8014.00 \$0 | 8014.00 \$0 |
| % Good Adj | 93% | 93% \$0 | 96% \$-49,455 | 95% \$-32,251 |
| Size Adj | - | \$1,490 | \$620 | \$1,660 |
| Lump Sum Adj | | \$0 | \$0 | \$0 |
| Sub Area Diff | | \$0 | \$0 | \$0 |
| Deferred Maint | No | \$0 | \$0 | \$0 |
| Land Value Adj | \$487,300 | \$0 | \$0 | \$0 |
| Segments & Adj | \$0 | \$0 | \$0 | \$0 |
| Other Improvements | \$0 | \$0 | \$0 | \$0 |
| Net Adjustment | | \$1,490 | \$-48,835 | \$-30,591 |
| Indicated Value | | \$1,571,176 | \$1,599,673 | \$1,581,981 |

APPENDIX: EQUITY COMP GRID

Property: 902 LAMONTE LN, HOUSTON, TX, 77018 | Account: 0660460460001

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 | 0660460460001 | 0660460560026 |
| Neighborhood | 8014.00 | 8014.00 |
| Situs | 902 LAMONTE LN, HOUSTON, TX, 7 | 4323 APOLLO ST, HOUSTON, TX, 7 |
| Year Built | 2019 | 2019 |
| Market Value | \$1,464,697 | \$1,716,770 |
| Total SQFT | 4,632 SF | 4,578 SF |
| Market Price/SQFT | \$316.21 | \$375.00 |
| Last Sale | N/A | N/A |
| Condition | Average (6) | N/A |
| Distance | - | 0.54 mi |
| TTL Cost Factor | | |
| Year Remodeled | 2019 | 2019 |
| Remodel Adj | 2019 | \$0 |
| Grade Adj | N/A | B- \$0 |
| Size Index Adj | | \$540 |
| Neighborhood Adj | 8014.00 | 8014.00 \$0 |
| % Good Adj | 93% | 93% \$0 |
| Size Adj | - | \$540 |
| Lump Sum Adj | | \$0 |
| Sub Area Diff | | \$0 |
| Deferred Maint | No | \$0 |
| Land Value Adj | \$487,300 | \$0 |
| Segments & Adj | \$0 | \$0 |
| Other Improvements | \$0 | \$0 |
| Net Adjustment | | \$540 |
| Indicated Value | | \$1,717,310 |

EQUITY COMPARISON SUMMARY

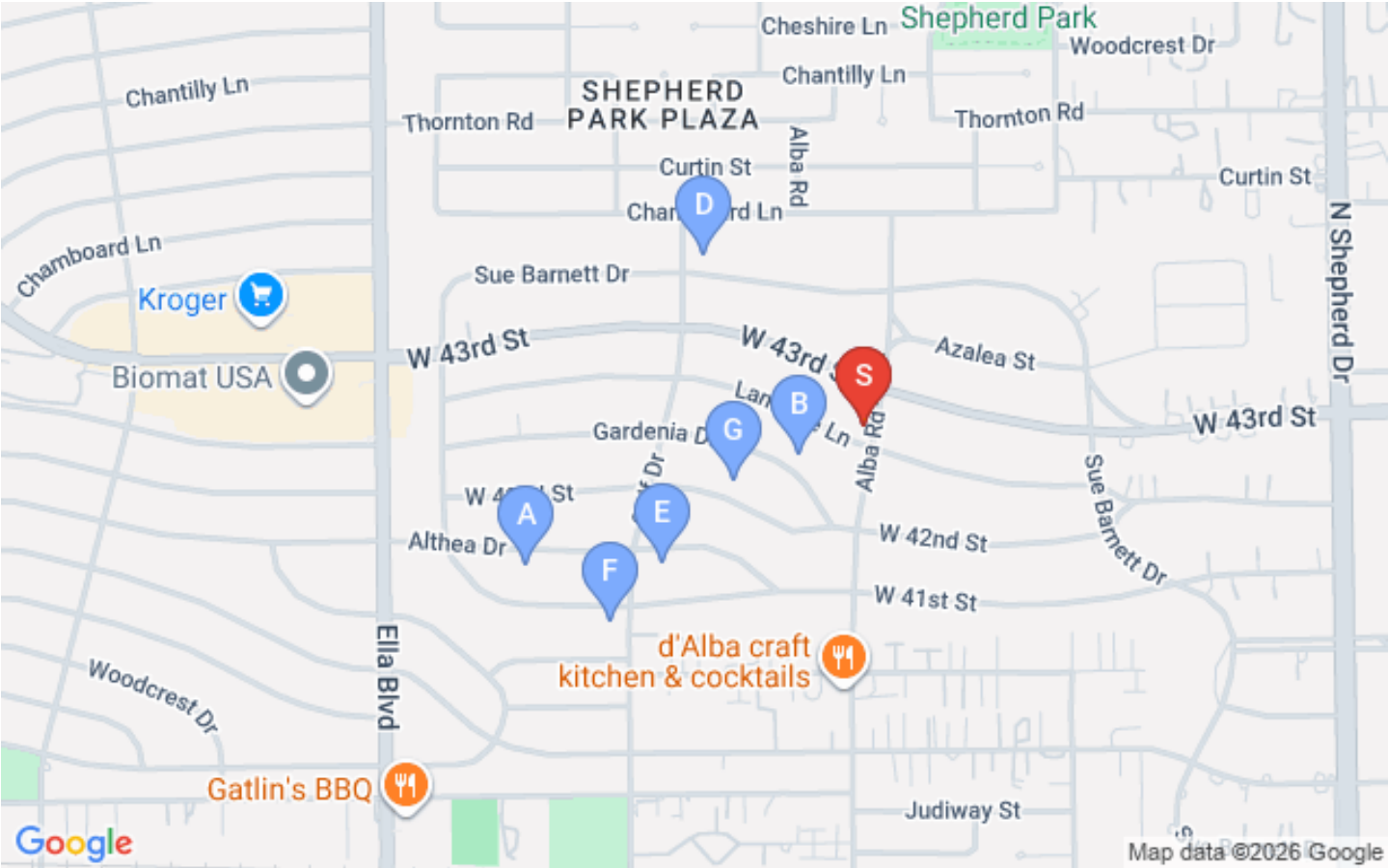
Property: 902 LAMONTE LN, HOUSTON, TX, 77018 | Account: 0660460460001

Median Equity Value: \$1,571,176

Median Equity Value / SQFT: \$339.20

APPENDIX: EQUITY GEOGRAPHIC CONTEXT

Property: 902 LAMONTE LN, HOUSTON, TX, 77018 | Account: 0660460460001



Owner Name: Account: 0660460460001 | Address: 902 LAMONTE LN, HOUSTON, TX, 77018

Account Number: 0660460460001 | 902 LAMONTE LN, HOUSTON, TX, 77018

Respectfully submitted,

Property Owner, Property Owner

Date: February 26, 2026