

# PROPERTY TAX EVIDENCE PACKET

~~Tax Year 2025 Protest Submission~~

**SUBJECT: 958 LAMONTE LN, HOUSTON, TX, 77018**

Account Number: 0660460460015

Classification



.D\_DB(A1))

**CONFIDENTIAL EVIDENCE SUMMARY**

Scan for interactive digital evidence  
Prepared for Appraisal Review Board

**PROTEST VIABILITY: MODERATE (56%)**

# EXECUTIVE SUMMARY & PROTEST SCORECARD

Property: 958 LAMONTE LN, HOUSTON, TX, 77018 | Account: 0660460460015

Score: 10/100

Win Probability: 56%

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 48%. 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> | \$1,080,740 |
| Equity Value     | <div></div> | \$1,080,740 |
| Sales Value      | <div></div> | \$1,135,000 |
| Opinion of Value | <div></div> | \$1,080,740 |

# FORMAL PROTEST NARRATIVE

Property: 958 LAMONTE LN, HOUSTON, TX, 77018 | Account: 0660460460015

BEFORE THE APPRAISAL REVIEW BOARD  
HARRIS COUNTY APPRAISAL DISTRICT

Account No: 0660460460015

Tax Year: 2026

Owner: Property Owner

Subject: 958 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 \$1,080,740 for the property located at 958 LAMONTE LN, HOUSTON, TX, 77018, Account 0660460460015, on the following grounds:

Ground 1: Cost Approach (Sec. 23.011)

Independent cost approach analysis yields an indicated value of \$720,033, calculated as replacement cost new of \$370,415 less accrued depreciation of \$94,287, plus land value of \$443,905. This is \$360,707 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 \$1,080,740 to \$1,080,740, 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: 958 LAMONTE LN, HOUSTON, TX, 77018 | Account: 0660460460015

?? No Protest Recommended Based on Current Data

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

- \* Equity: Justified value (\$1,080,740) is not lower than appraised (\$1,080,740).
- \* 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: 958 LAMONTE LN, HOUSTON, TX, 77018 | Account: 0660460460015

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

| Owner and Subject Property Information |                        |               |                                |
|--|------------------------|---------------|--------------------------------|
| Account Number:                        | 0660460460015          | CAD:          | HCAD                           |
| Owner Name:                            | Account: 0660460460015 | Site Address: | 958 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       | 3,221 SF   | -   | Good       | N/A   | 8014.00   | -       | 2012       |

| Value Assessment Summary |             |  |           |           |        |  |
|--------------------------|-------------|--|-----------|-----------|--------|--|
| Method                   | Value       | PSF  | Land      | Impr.     | Change |  |
| CAD Preliminary Market   | \$1,080,740 | \$335.53                                     | \$443,905 | \$636,835 |        |  |
| Equity Uniformity (UE)   | \$1,080,740 | \$335.53                                     | \$443,905 | \$636,835 |        |  |
| Sales Comparison         | \$1,135,000 | \$352.38                                     | \$443,905 | \$691,095 |        |  |
| OPINION OF VALUE         | \$1,080,740 | Opinion based on Equity Uniformity 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: 958 LAMONTE LN, HOUSTON, TX, 77018 | Account: 0660460460015

## 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

|                          |   |
|--------------------------|---|
| <b>Equity Agent:</b>     | Uses pgVector semantic similarity search across thousands of neighborhood properties to identify the fairest equity comparables. Mathematically proves unequal appraisal.       |
| <b>Vision Agent:</b>     | Analyzes street-view imagery with GPT-4o computer vision to detect condition issues (roof wear, peeling paint, cracks, foundation damage) that justify depreciation deductions. |
| <b>Sales Agent:</b>      | Retrieves recent MLS and county deed transfer data to validate your appraised value against actual market sale prices within a 2-year lookback window.                          |
| <b>FEMA Flood Agent:</b> | Cross-references your property against FEMA flood zone maps to identify external obsolescence from flood risk -- a legally recognized basis for value reduction.                |
| <b>Permit Agent:</b>     | Queries municipal permit databases to assess renovation history. Properties with no recent permits may qualify for deferred maintenance depreciation penalties.                 |
| <b>Crime Agent:</b>      | Analyzes local crime density and trends around your property to quantify neighborhood external obsolescence that negatively impacts marketability and value.                    |
| <b>Narrative Agent:</b>  | 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.    |
| <b>Commercial Agent:</b> | 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: 958 LAMONTE LN, HOUSTON, TX, 77018 | Account: 0660460460015

Date of Report: 02/26/2026

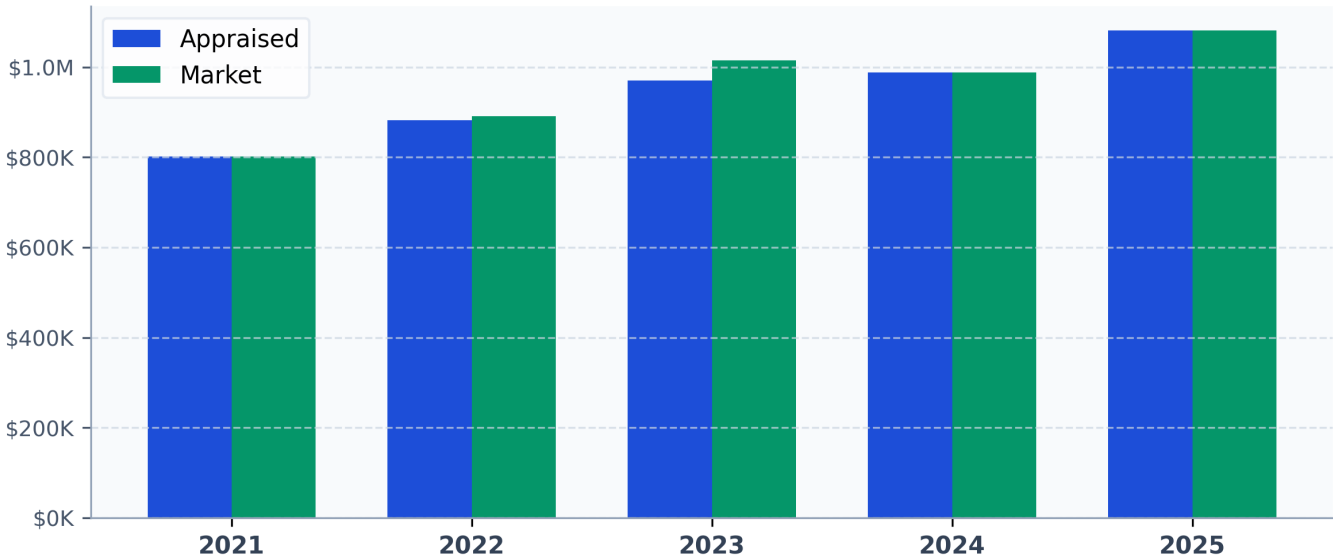
| Owner and Subject Property Information |                        |                |                                |
|--|------------------------|----------------|--------------------------------|
| Account Number:                        | 0660460460015          | CAD:           | HCAD                           |
| Owner Name:                            | Account: 0660460460015 | Site Address:  | 958 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 |
| \$443,905               | \$636,835         | \$1,080,740           |

| Land Area | Total Bldg | NRA | Bldg Class | Grade | NBHD/Econ | Key Map | Year Built |
|-----------|------------|-----|------------|-------|-----------|---------|------------|
| N/A       | 3,221 SF   | -   | Good       | N/A   | 8014.00   | -       | 2012       |

| Valuation History |           |           |             |          |           |          |       |
|-------------------|-----------|-----------|-------------|----------|-----------|----------|-------|
| Year              | Land Val  | Impr. Val | Market      | PSF      | Appraised | Change % | Cap % |
| 2021              | \$387,408 | Pending   | \$802,000   | \$248.99 | \$802,000 | ---      | ---   |
| 2022              | \$419,692 | Pending   | \$891,173   | \$276.68 | \$882,200 | +11.1%   | 99%   |
| 2023              | \$419,692 | Pending   | \$1,014,893 | \$315.09 | \$970,420 | +13.9%   | 96%   |
| 2024              | \$443,905 | Pending   | \$988,000   | \$306.74 | \$988,000 | -2.6%    | ---   |

## Valuation Trend Analysis

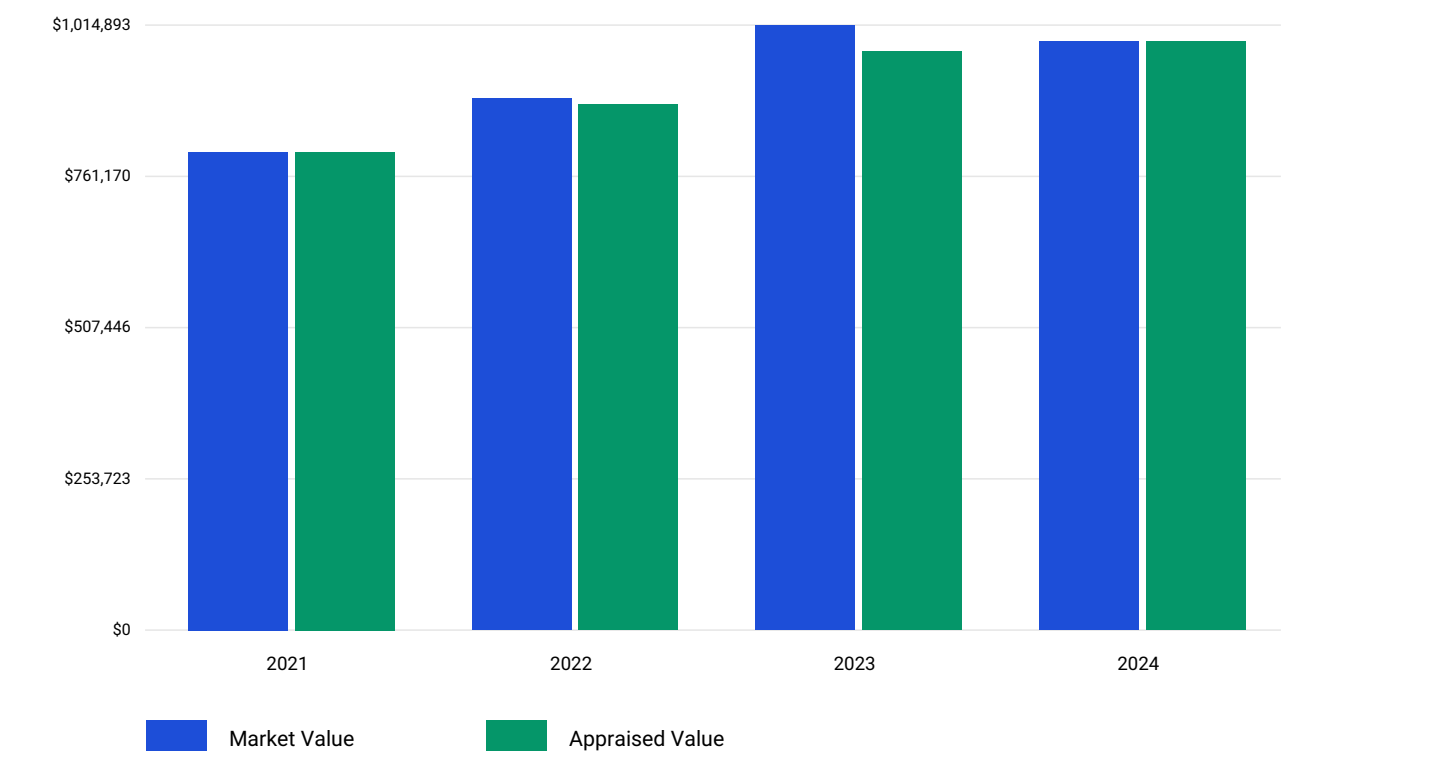




# VALUATION TREND & FORECAST ANALYSIS

Property: 958 LAMONTE LN, HOUSTON, TX, 77018 | Account: 0660460460015

## Assessment History & Growth Rate



## Year-over-Year Growth Analysis

| Year | Market Val  | Appraised | Change \$  | Change % | PSF      | Cap Applied |
|------|-------------|-----------|------------|----------|----------|-------------|
| 2021 | \$802,000   | \$802,000 |            |          | \$248.99 | No          |
| 2022 | \$891,173   | \$882,200 | +\$89,173  | +11.1%   | \$276.68 | Yes         |
| 2023 | \$1,014,893 | \$970,420 | +\$123,720 | +13.9%   | \$315.09 | Yes         |
| 2024 | \$988,000   | \$988,000 | -\$26,893  | -2.6%    | \$306.74 | No          |

**Compound Annual Growth Rate (CAGR)**  
**7.2%**  
\$186,000 total change over 3 yrs (+23%)

**Over-Assessment Risk: MODERATE**  
Assessment growth of 7.2% 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 \$802,000 to \$988,000, a total increase of 23% (7.2% 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 -2.6% annual growth rate, your assessment could reach \$961,820 next year and \$936,333 in two years. A successful protest now prevents compounding over-assessment.

# NEIGHBORHOOD STATISTICAL ANALYSIS

Property: 958 LAMONTE LN, HOUSTON, TX, 77018 | Account: 0660460460015

## 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 \$/ft²           | \$348 | 50th percentile benchmark         |
| Standard Deviation      | \$0   | Measure of spread                 |
| Subject \$/ft²          | \$0   | Subject is at the 40th percentile |
| Z-Score                 | -0.36 | Within typical assessment range   |

CONCLUSION: This property's assessment of \$0/ft² is within the typical range for the neighborhood (Z-Score: -0.4).

? 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: 958 LAMONTE LN, HOUSTON, TX, 77018 | Account: 0660460460015

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 |
| \$1,135,000 | \$1,143,735  | \$329.32    | 1.05              |

## Recent Neighborhood Sales Activity

| Address                      | Sale Price  | \$/SqFt  | SqFt  | Year | Date       | Ratio |
|------------------------------|-------------|----------|-------|------|------------|-------|
| 979 W 43rd St, Houston, TX 7 | \$899,000   | \$217.57 | 4,132 | 2008 | 2025-04-29 | 0.83  |
| 4315 Alba Rd, Houston, TX 77 | \$1,195,000 | \$301.46 | 3,964 | 2005 | 2025-09-25 | 1.11  |
| 955 W 42nd St, Houston, TX 7 | \$1,729,000 | \$429.14 | 4,029 | 2026 | 2026-02-06 | 1.60  |
| 855 Lamonte Ln, Houston, TX  | \$1,350,000 | \$401.67 | 3,361 | 2006 | 2025-02-22 | 1.25  |
| 970 W 41st St, Houston, TX 7 | \$989,854   | \$407.35 | 2,430 | 1940 | 2025-05-30 | 0.92  |
| 1015 W 41st St, Houston, TX  | \$1,135,000 | \$300.42 | 3,778 | 2005 | 2025-10-07 | 1.05  |
| 1211 Chamboard Ln, Houston,  | \$1,125,000 | \$336.52 | 3,343 | 2016 | 2025-05-19 | 1.04  |
| 1117 Cheshire Ln, Houston, T | \$999,500   | \$323.36 | 3,091 | 1969 | 2025-03-18 | 0.92  |

# RESIDENTIAL SALES COMP GRID

Property: 958 LAMONTE LN, HOUSTON, TX, 77018 | Account: 0660460460015

? 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            | 0660460460015         |                       |                       |                       |
| Neighborhood       | 8014.00               | 8014.00               | 8014.00               | 8014.00               |
| Situs              | 958 LAMONTE LN, HOU.. | 979 W 43rd St, Hous.. | 4315 Alba Rd, Houst.. | 955 W 42nd St, Hous.. |
| Year Built         | 2012                  | 2008                  | 2005                  | 2026                  |
| Market Value       | \$1,080,740           | \$899,000             | \$1,195,000           | \$1,729,000           |
| Total SQFT         | 3,221 SF              | 4,132 SF              | 3,964 SF              | 4,029 SF              |
| Market Price/SQFT  | \$335.53              | \$217.57              | \$301.46              | \$429.14              |
| Sale Date          |                       | 2025-04-29            | 2025-09-25            | 2026-02-06            |
| Sale Price         |                       | \$899,000             | \$1,195,000           | \$1,729,000           |
| Year Remodeled     | 2012                  | 2008                  | 2005                  | 2026                  |
| Remodel Adj        | 2012                  | \$0                   | \$0                   | \$0                   |
| Grade Adj          | N/A                   | \$0                   | \$0                   | \$0                   |
| Size Index Adj     |                       | \$-99,103             | \$-111,994            | \$-173,372            |
| % Good Adj         | 86%                   | 82%                   | 79%                   | 100%                  |
| Deferred Maint     | No                    | \$0                   | \$0                   | \$0                   |
| Land Value Adj     | \$443,905             | \$0                   | \$0                   | \$0                   |
| Segments & Adj     | \$0                   | \$0                   | \$0                   | \$0                   |
| Other Improvements | \$0                   | \$0                   | \$0                   | \$0                   |
| Net Adjustment     |                       | \$-63,143             | \$-28,344             | \$-415,432            |
| Indicated Value    |                       | \$835,857             | \$1,166,656           | \$1,313,568           |

Median Sales Value: \$1,135,000

Median Sales Value / SQFT: \$352.38

RESIDENTIAL SALES COMP GRID

Property: 958 LAMONTE LN, HOUSTON, TX, 77018 | Account: 0660460460015

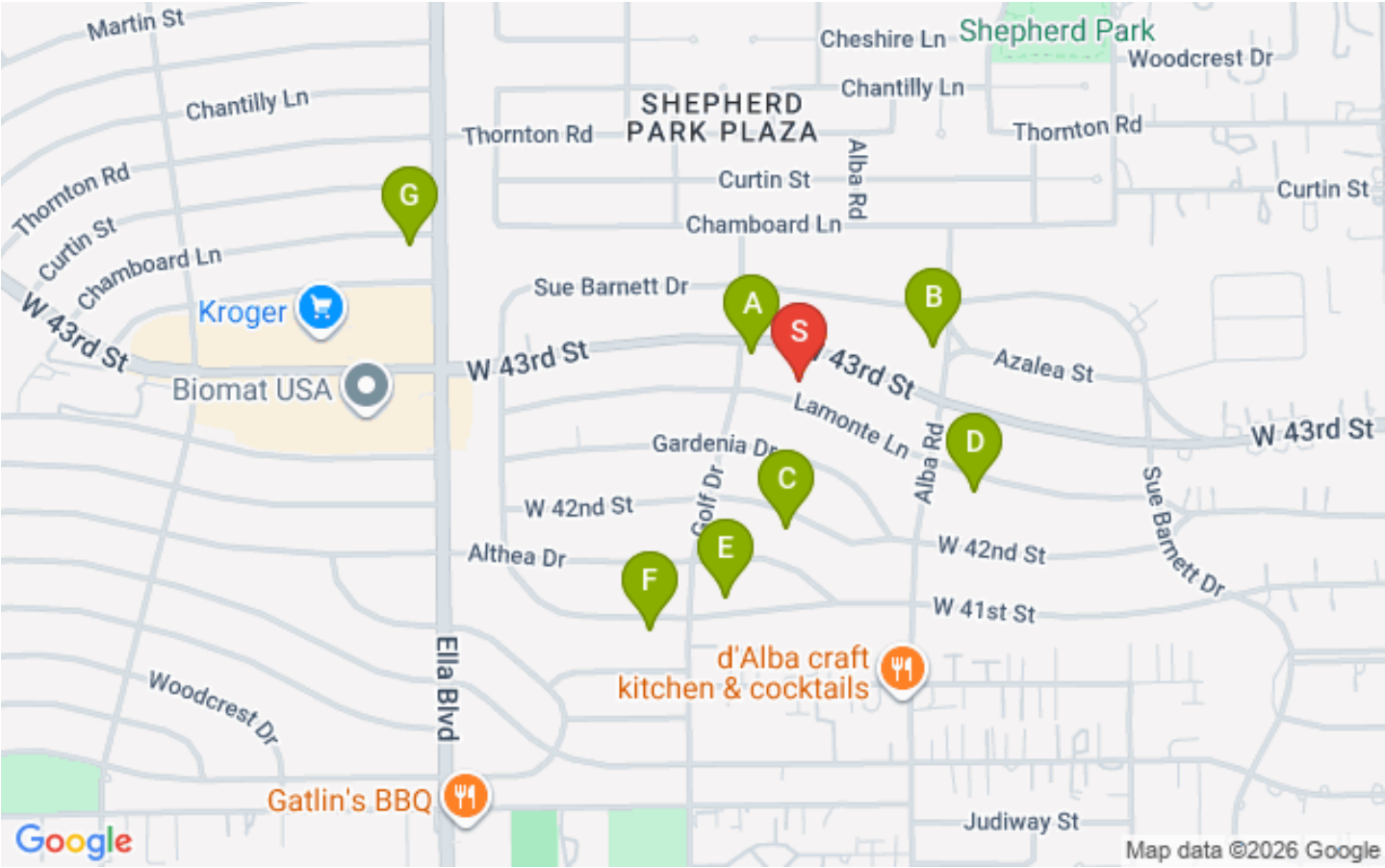
|                    | Subject               | Comp D                | Comp E                | Comp F                |
|--------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| Prop ID            | 0660460460015         |                       |                       |                       |
| Neighborhood       | 8014.00               | 8014.00               | 8014.00               | 8014.00               |
| Situs              | 958 LAMONTE LN, HOU.. | 855 Lamonte Ln, Hou.. | 970 W 41st St, Hous.. | 1015 W 41st St, Hou.. |
| Year Built         | 2012                  | 2006                  | 1940                  | 2005                  |
| Market Value       | \$1,080,740           | \$1,350,000           | \$989,854             | \$1,135,000           |
| Total SQFT         | 3,221 SF              | 3,361 SF              | 2,430 SF              | 3,778 SF              |
| Market Price/SQFT  | \$335.53              | \$401.67              | \$407.35              | \$300.42              |
| Sale Date          |                       | 2025-02-22            | 2025-05-30            | 2025-10-07            |
| Sale Price         |                       | \$1,350,000           | \$989,854             | \$1,135,000           |
| Year Remodeled     | 2012                  | 2006                  | 1940                  | 2005                  |
| Remodel Adj        | 2012                  | \$0                   | \$0                   | \$0                   |
| Grade Adj          | N/A                   | \$0                   | \$0                   | \$0                   |
| Size Index Adj     |                       | \$-28,117             | \$161,106             | \$-83,668             |
| % Good Adj         | 86%                   | 80%                   | 30%                   | 79%                   |
| Deferred Maint     | No                    | \$0                   | \$0                   | \$0                   |
| Land Value Adj     | \$443,905             | \$0                   | \$0                   | \$0                   |
| Segments & Adj     | \$0                   | \$0                   | \$0                   | \$0                   |
| Other Improvements | \$0                   | \$0                   | \$0                   | \$0                   |
| Net Adjustment     |                       | \$52,883              | \$715,424             | \$-4,218              |
| Indicated Value    |                       | \$1,402,883           | \$1,705,278           | \$1,130,782           |

Median Sales Value: \$1,135,000

Median Sales Value / SQFT: \$352.38

# SALES GEOGRAPHIC CONTEXT

Property: 958 LAMONTE LN, HOUSTON, TX, 77018 | Account: 0660460460015



Owner Name: Account: 0660460460015 | Address: 958 LAMONTE LN, HOUSTON, TX, 77018

Account Number: 0660460460015 | 958 LAMONTE LN, HOUSTON, TX, 77018

# COST APPROACH VALIDATION

Property: 958 LAMONTE LN, HOUSTON, TX, 77018 | Account: 0660460460015

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             | 3,221 sqft |
| Grade / Quality           | N/A        |
| Cost per SqFt (Grade N/A) | \$115      |
| Replacement Cost New      | \$370,415  |

## Accrued Depreciation

| Depreciation Type       | Rate / Basis             | Amount    |
|-------------------------|--------------------------|-----------|
| Physical Deterioration  | 14yr / 55yr life = 25.5% | -\$94,287 |
| Functional Obsolescence | None identified          | \$0       |
| External Obsolescence   | None identified          | \$0       |
| Total Depreciation      | 25.5% + adjustments      | -\$94,287 |

## Cost Approach Value Conclusion

| Component                        | Value     |
|----------------------------------|-----------|
| Replacement Cost New             | \$370,415 |
| Less: Accrued Depreciation       | -\$94,287 |
| Depreciated Cost of Improvements | \$276,128 |
| Plus: Land Value                 | \$443,905 |
| COST APPROACH INDICATED VALUE    | \$720,033 |

### District Over-Assessment vs. Cost Approach

The Cost Approach indicates a value of \$720,033, which is \$360,707 (33.4%) BELOW the district's appraised value of \$1,080,740. This independent analysis supports a reduction under Texas Tax Code Sec. 23.011 (cost approach as evidence of market value).

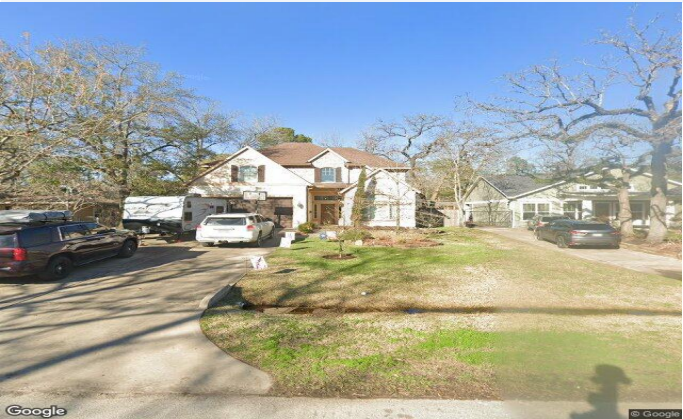
# AI PROPERTY CONDITION COMPARISON

Property: 958 LAMONTE LN, HOUSTON, TX, 77018 | Account: 0660460460015

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: 958 LAMONTE LN, HOUSTON, TX, 77018



AI Assessment: Good

COMP A: 931 W 43RD ST, HOUSTON, TX, 77018



AI Assessment: The roof appears to be well-maintained with no visible damage, while the paint and siding look fresh and intact,...

COMP B: 1054 LAMONTE LN, HOUSTON, TX, 77018



AI Assessment: The roof appears to be in good condition, with no visible signs of damage or wear. The paint on the siding is we...



# AI PROPERTY CONDITION COMPARISON (cont.)

Property: 958 LAMONTE LN, HOUSTON, TX, 77018 | Account: 0660460460015

COMP C: 923 LAMONTE LN, HOUSTON, TX, 77018



AI Assessment: The roof appears to be in good condition without visible issues, and the paint/siding looks well-maintained. The...

COMP D: 918 W 43RD ST, HOUSTON, TX, 77018



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

COMP E: 958 LAMONTE LN, HOUSTON, TX, 77018



AI Assessment: The roof appears to be in good condition with no visible damage or missing shingles. The paint and siding are we...

# PERMIT & RENOVATION ANALYSIS

Property: 958 LAMONTE LN, HOUSTON, TX, 77018 | Account: 0660460460015

## 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: 958 LAMONTE LN, HOUSTON, TX, 77018 | Account: 0660460460015

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            | 0660460460015         | 0660460460033         | 0660460540014         | 0660460450037         |
| Neighborhood       | 8014.00               | 8014.00               | 8014.00               | 8014.00               |
| Situs              | 958 LAMONTE LN, HOU.. | 931 W 43RD ST, HOUS.. | 1054 LAMONTE LN, HO.. | 923 LAMONTE LN, HOU.. |
| Year Built         | 2012                  | 2013                  | 2014                  | 2011                  |
| Market Value       | \$1,080,740           | \$849,366             | \$970,560             | \$1,072,274           |
| Total SQFT         | 3,221 SF              | 3,226 SF              | 3,240 SF              | 3,261 SF              |
| Market Price/SQFT  | \$335.53              | \$263.29              | \$299.56              | \$328.82              |
| Last Sale          | N/A                   | N/A                   | N/A                   | N/A                   |
| Condition          | Good (7)              | Good (7)              | Good (7)              | Good (7)              |
| Distance           | -                     | 0.08 mi               | 0.24 mi               | 0.11 mi               |
| TTL Cost Factor    |                       |                       |                       |                       |
| Year Remodeled     | 2012                  | 2013                  | 2014                  | 2011                  |
| Remodel Adj        | 2012                  | \$0                   | \$0                   | \$0                   |
| Grade Adj          | N/A                   | B- \$0                | B- \$0                | B- \$0                |
| Size Index Adj     |                       | \$-931                | \$-3,536              | \$-7,445              |
| Neighborhood Adj   | 8014.00               | 8014.00 \$0           | 8014.00 \$0           | 8014.00 \$0           |
| % Good Adj         | 86%                   | 87% \$-8,494          | 88% \$-19,411         | 85% \$10,723          |
| Size Adj           | -                     | \$-931                | \$-3,536              | \$-7,445              |
| Lump Sum Adj       |                       | \$0                   | \$0                   | \$0                   |
| Sub Area Diff      |                       | \$0                   | \$0                   | \$0                   |
| Deferred Maint     | No                    | \$0                   | \$0                   | \$0                   |
| Land Value Adj     | \$443,905             | \$0                   | \$0                   | \$0                   |
| Segments & Adj     | \$0                   | \$0                   | \$0                   | \$0                   |
| Other Improvements | \$0                   | \$0                   | \$0                   | \$0                   |
| Net Adjustment     |                       | \$-9,425              | \$-22,947             | \$3,278               |
| Indicated Value    |                       | \$839,941             | \$947,613             | \$1,075,552           |

# APPENDIX: EQUITY COMP GRID

Property: 958 LAMONTE LN, HOUSTON, TX, 77018 | Account: 0660460460015

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            | 0660460460015         | 0660460470005         | 0660460460015         | 0660460470008         |
| Neighborhood       | 8014.00               | 8014.00               | 8014.00               | 8014.00               |
| Situs              | 958 LAMONTE LN, HOU.. | 918 W 43RD ST, HOUS.. | 958 LAMONTE LN, HOU.. | 930 W 43RD ST, HOUS.. |
| Year Built         | 2012                  | 2012                  | 2012                  | 2014                  |
| Market Value       | \$1,080,740           | \$1,039,847           | \$1,080,740           | \$1,131,618           |
| Total SQFT         | 3,221 SF              | 3,155 SF              | 3,221 SF              | 3,351 SF              |
| Market Price/SQFT  | \$335.53              | \$329.59              | \$335.53              | \$337.70              |
| Last Sale          | N/A                   | N/A                   | N/A                   | N/A                   |
| Condition          | Good (7)              | Good (7)              | Good (7)              | N/A                   |
| Distance           | -                     | 0.12 mi               | 0.00 mi               | 0.10 mi               |
| TTL Cost Factor    |                       |                       |                       |                       |
| Year Remodeled     | 2012                  | 2012                  | 2012                  | 2014                  |
| Remodel Adj        | 2012                  | \$0                   | \$0                   | \$0                   |
| Grade Adj          | N/A                   | B- \$0                | B- \$0                | B- \$0                |
| Size Index Adj     |                       | \$12,284              | \$0                   | \$-24,196             |
| Neighborhood Adj   | 8014.00               | 8014.00 \$0           | 8014.00 \$0           | 8014.00 \$0           |
| % Good Adj         | 86%                   | 86% \$0               | 86% \$0               | 88% \$-22,632         |
| Size Adj           | -                     | \$12,284              | \$0                   | \$-24,196             |
| Lump Sum Adj       |                       | \$0                   | \$0                   | \$0                   |
| Sub Area Diff      |                       | \$0                   | \$0                   | \$0                   |
| Deferred Maint     | No                    | \$0                   | \$0                   | \$0                   |
| Land Value Adj     | \$443,905             | \$0                   | \$0                   | \$0                   |
| Segments & Adj     | \$0                   | \$0                   | \$0                   | \$0                   |
| Other Improvements | \$0                   | \$0                   | \$0                   | \$0                   |
| Net Adjustment     |                       | \$12,284              | \$0                   | \$-46,828             |
| Indicated Value    |                       | \$1,052,131           | \$1,080,740           | \$1,084,790           |

# APPENDIX: EQUITY COMP GRID

Property: 958 LAMONTE LN, HOUSTON, TX, 77018 | Account: 0660460460015

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            | 0660460460015         | 0660460520032         | 0660460530042         | 0660460380005         |
| Neighborhood       | 8014.00               | 8014.00               | 8014.00               | 8014.02               |
| Situs              | 958 LAMONTE LN, HOU.. | 1039 GARDENIA DR, H.. | 1011 LAMONTE LN, HO.. | 818 W 43RD ST, HOUS.. |
| Year Built         | 2012                  | 2011                  | 2012                  | 2014                  |
| Market Value       | \$1,080,740           | \$1,105,256           | \$1,109,283           | \$1,050,379           |
| Total SQFT         | 3,221 SF              | 3,266 SF              | 3,264 SF              | 3,088 SF              |
| Market Price/SQFT  | \$335.53              | \$338.41              | \$339.85              | \$340.15              |
| Last Sale          | N/A                   | N/A                   | N/A                   | N/A                   |
| Condition          | Good (7)              | N/A                   | N/A                   | N/A                   |
| Distance           | -                     | 0.23 mi               | 0.12 mi               | 0.34 mi               |
| TTL Cost Factor    |                       |                       |                       |                       |
| Year Remodeled     | 2012                  | 2011                  | 2012                  | 2014                  |
| Remodel Adj        | 2012                  | \$0                   | \$0                   | \$0                   |
| Grade Adj          | N/A                   | B- \$0                | B- \$0                | B- \$0                |
| Size Index Adj     |                       | \$-8,375              | \$-8,003              | \$24,754              |
| Neighborhood Adj   | 8014.00               | 8014.00 \$0           | 8014.00 \$0           | 8014.02 \$0           |
| % Good Adj         | 86%                   | 85% \$11,053          | 86% \$0               | 88% \$-21,008         |
| Size Adj           | -                     | \$-8,375              | \$-8,003              | \$24,754              |
| Lump Sum Adj       |                       | \$0                   | \$0                   | \$0                   |
| Sub Area Diff      |                       | \$0                   | \$0                   | \$0                   |
| Deferred Maint     | No                    | \$0                   | \$0                   | \$0                   |
| Land Value Adj     | \$443,905             | \$0                   | \$0                   | \$0                   |
| Segments & Adj     | \$0                   | \$0                   | \$0                   | \$0                   |
| Other Improvements | \$0                   | \$0                   | \$0                   | \$0                   |
| Net Adjustment     |                       | \$2,678               | \$-8,003              | \$3,746               |
| Indicated Value    |                       | \$1,107,934           | \$1,101,280           | \$1,054,125           |

# APPENDIX: EQUITY COMP GRID

Property: 958 LAMONTE LN, HOUSTON, TX, 77018 | Account: 0660460460015

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            | 0660460460015                  | 0660460470026                 |
| Neighborhood       | 8014.00                        | 8014.00                       |
| Situs              | 958 LAMONTE LN, HOUSTON, TX, 7 | 1463 SUE BARNETT DR, HOUSTON, |
| Year Built         | 2012                           | 2013                          |
| Market Value       | \$1,080,740                    | \$1,146,537                   |
| Total SQFT         | 3,221 SF                       | 3,268 SF                      |
| Market Price/SQFT  | \$335.53                       | \$350.84                      |
| Last Sale          | N/A                            | N/A                           |
| Condition          | Good (7)                       | N/A                           |
| Distance           | -                              | 0.09 mi                       |
| TTL Cost Factor    |                                |                               |
| Year Remodeled     | 2012                           | 2013                          |
| Remodel Adj        | 2012                           | \$0                           |
| Grade Adj          | N/A                            | B- \$0                        |
| Size Index Adj     |                                | \$-8,748                      |
| Neighborhood Adj   | 8014.00                        | 8014.00 \$0                   |
| % Good Adj         | 86%                            | 87% \$-11,465                 |
| Size Adj           | -                              | \$-8,748                      |
| Lump Sum Adj       |                                | \$0                           |
| Sub Area Diff      |                                | \$0                           |
| Deferred Maint     | No                             | \$0                           |
| Land Value Adj     | \$443,905                      | \$0                           |
| Segments & Adj     | \$0                            | \$0                           |
| Other Improvements | \$0                            | \$0                           |
| Net Adjustment     |                                | \$-20,213                     |
| Indicated Value    |                                | \$1,126,324                   |

# EQUITY COMPARISON SUMMARY

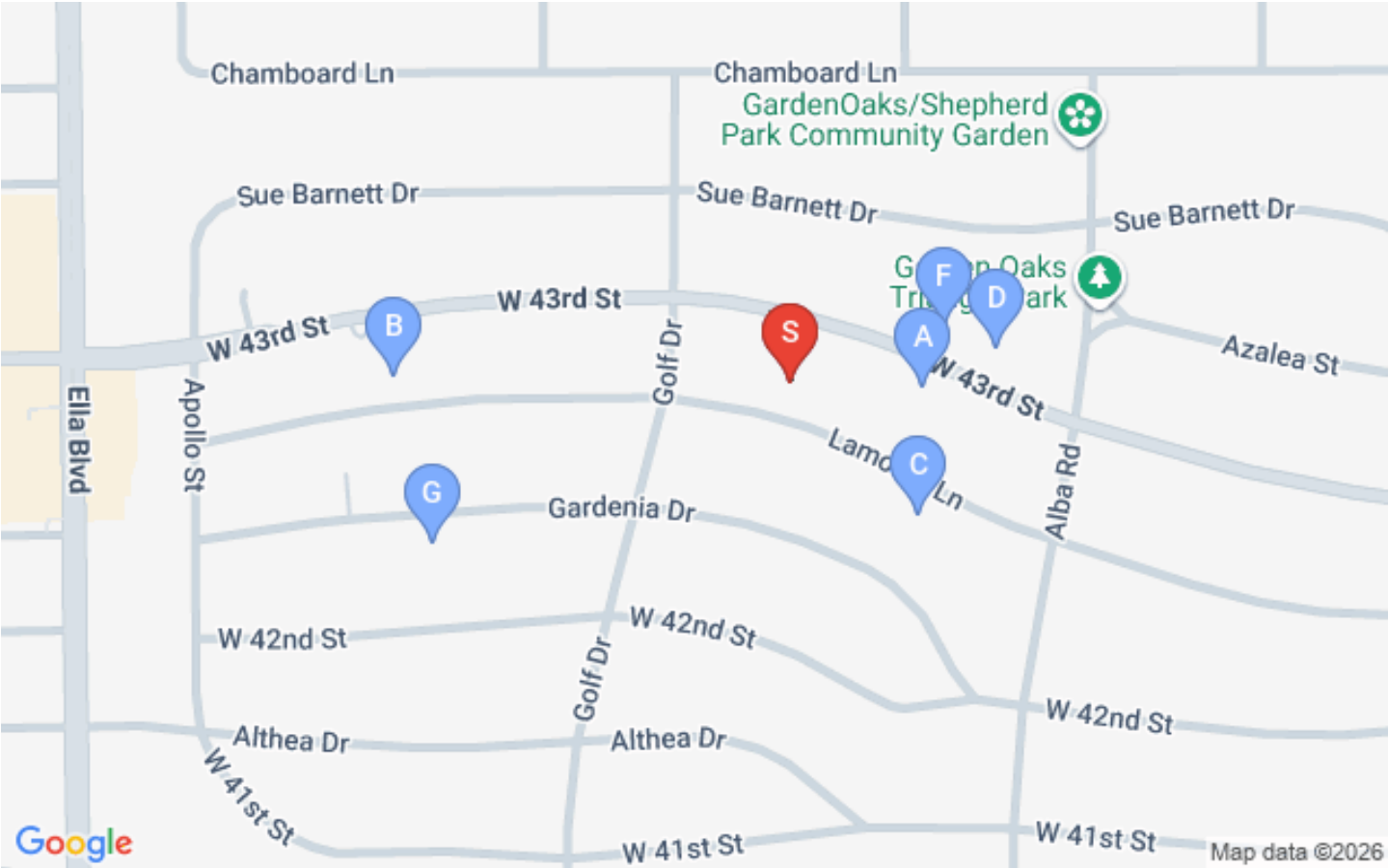
Property: 958 LAMONTE LN, HOUSTON, TX, 77018 | Account: 0660460460015

Median Equity Value: \$1,080,740

Median Equity Value / SQFT: \$335.53

APPENDIX: EQUITY GEOGRAPHIC CONTEXT

Property: 958 LAMONTE LN, HOUSTON, TX, 77018 | Account: 0660460460015



Owner Name: Account: 0660460460015 | Address: 958 LAMONTE LN, HOUSTON, TX, 77018

Account Number: 0660460460015 | 958 LAMONTE LN, HOUSTON, TX, 77018

Respectfully submitted,

Property Owner, Property Owner

Date: February 26, 2026