

**MEETING AGENDA
ORANGE CITY COUNCIL
City Council Chambers
(Orange Public Library Auditorium)
220 N. Fifth Street
Orange, Texas**

**January 13, 2026
9:00 a.m.**

1. CALL TO ORDER	Mayor Spears
2. INVOCATION and PLEDGE OF ALLEGIANCE	Council Member Childs
3. MOTION	
a) Motion finding that the advance posting and notice requirements of Article 8.1200 of the Code of Ordinances of the City of Orange, Texas have been met in relation to all minutes and pending ordinances and resolutions on this agenda and that the reading of such items be confined to the captions as are agreed upon by the ordinances and resolutions.	1 Mayor/Council
4. CITIZEN COMMENTS	
<i>At this time comments will be taken from the audience on any subject matter, whether or not that item is on the agenda. All comments are limited to a maximum three minutes for each speaker. Your comments are appreciated. As the Texas Open Meetings Act does not allow the Council to respond to items not listed on the agenda, your comments will be duly noted by the Council and forwarded to the appropriate department for prompt consideration. A member of the audience that desires to speak during the City Council's consideration of any specific agenda item is requested to notify City staff prior to the start of the meeting.</i>	
5. CITY ANNOUNCEMENTS	
a) City Staff Announcements and City Events	Staff
6. PRESENTATION	
a) Presentation by representative(s) of the Orange County Appraisal District regarding property appraisals.	Staff; M. Kunst

7. PUBLIC HEARING

a) Conduct a public hearing to allow citizens to comment on the 2026 Annual Action Plan (Year 3 of the 5-Year Consolidated Plan) for the Community Development Block Grant funds. 6 Staff: R. Monson

8. CONSENT AGENDA

a) November 4, 2025 Planning and Zoning Commission Meeting Minutes 7 Mayor/Council

b) November 18, 2025 Special Call Orange Economic Development Corporation Meeting Minutes 12 Mayor/Council

c) December 9, 2025 Regular City Council Meeting Minutes 15 Mayor/Council

9. RESOLUTIONS

a) Consider a resolution awarding a contract to Daniels Building & Construction, Inc. in the amount of Four Hundred Twenty-Six Thousand One Hundred Forty-Nine and 00/100 (\$426,149) Dollars for the City Hall HVAC Controls Project. 23 Staff: A. Jack

b) Consider a resolution authorizing the City Manager to execute Change Order No. 2 with BDS Constructors, LLC dba MK Constructors for Bid #2025-20 Sunset Addition Water and Sewer Project. 28 Staff: A. Jack

10. DISCUSSION/ACTION

a) Consider a motion approving action taken by the Orange EDC in the form of a Motion of Intent approving an EDC incentive with LAVA JAVA, LLC, 2402 16th Street, Orange, Texas 77630 for eligible infrastructure improvements in an amount not to exceed \$25,000 for the purpose of economic development. 34 Staff: J. Trahan

b) Consider a motion to accept the homeowner's appraisal of the property at 2501 4th Street, Orange, Texas, in lieu of the appraisal that the City commissioned for the TDEM HMGP DR-4332-108 Buyout Program. 45 Staff: C. Zeto

c) Consider a motion approving the resignation of Kristen Ross from the Convention and Visitors Bureau Advisory Board effective January 13, 2026. 110 Staff: D. Williams

d) Consider a motion appointing _____ to the Convention and Visitors Bureau Advisory Board for a two-year term, effective January 13, 2026 - January 13, 2028. 113 Staff: D. Williams

11. REPORTS

a) City Manager Report

b) City Council Report

12. ADJOURN TO CLOSED EXECUTIVE SESSION

a) Deliberation with City Attorney pursuant to Chapter 551 of the Texas Government Code:

(1) Deliberation regarding the purchase, exchange, lease or value of real property as authorized by the Texas Government Code, Section 551.072 - regarding the donation of property in the vicinity of Border Street and Arkansas Street in Orange, Texas.

(2) Deliberation regarding prospective gifts as authorized by the Texas Government Code, Section 551.073 - regarding prospective gifts of land parcels R36061 and R36066 in Orange, Texas.

Mayor/Council

Mayor/Council

13. RECONVENE IN OPEN SESSION

a) Take action as necessary regarding items 12a (1) and 12a (2).

Mayor/Council

14. ADJOURNMENT

All items listed on the Consent Agenda are considered to be routine and non-controversial by the Council and will be approved by one motion. There will be no separate discussion of these items unless a Council Member so requests in which case the item will be removed from the Consent Agenda and considered as part of the normal order of business.

If, during the course of the meeting and discussion of any items covered by this notice, City Council determines that a Closed Executive Session of the Council is required, then such closed meeting will be held as authorized by Texas Government Code, Chapter 551, Section 551.071 - consultation with counsel on legal matters; Section 551.072 - deliberation regarding purchase, exchange, lease or value of real property; Section 551.073 - deliberation regarding a prospective gift; Section 551.074 - personnel matters regarding the appointment, employment, evaluation, reassignment, duties, discipline, or dismissal of a public officer or employee; Section 551.076 - implementation of security personnel or devices; Section 551.087 - deliberation regarding economic development negotiation; Section 551.089 - deliberation regarding security devices or security audits, and/or other matters as authorized under the Texas Government Code. If a Closed or Executive Session is held in accordance with the Texas Government Code as set out above, the City Council will reconvene in Open Session in order to take action, if necessary, on the items addressed during Executive Session.

Texas Penal Code 30.06:

“Pursuant to Section 30.06, Penal Code (trespass by license holder with a concealed handgun), a person licensed under Subchapter H, Chapter 411, Government Code (handgun licensing law), may not enter this property with a concealed handgun”

“De conformidad con la Sección 30.06 del código penal (entrada de persona con licencia de portar o llevar armas de mano oculta), una persona licenciada bajo el subcapítulo H, capítulo 411 del código de gobierno (ley de licenciación para portar o llevar armas de mano) no se permite entrar en esta propiedad con “ninguna armas de mano oculta”

Texas Penal Code 30.07:

“Pursuant to Section 30.07, Penal Code (trespass by license holder with an openly carried handgun), a person licensed under Subchapter H, Chapter 411, Government Code (handgun licensing law), may not enter this property with a handgun that is carried openly”

“De conformidad con la Sección 30.07 del código penal (entrada de una persona con licencia de portar o llevar armas de mano visible), una persona licenciada bajo el subcapítulo H, capítulo 411 del código de gobierno (ley de licenciación para portar o llevar armas de mano visible) no se permite entrar en esta propiedad con ninguna “armas de mano visible”

No Firearms Allowed

No se permite ninguna armas de fuego

M E M O R A N D U M

TO: **Mike Kunst, City Manager**

FROM: **Kelvin Knauf, Director of Planning and Community Development**
Rita Monson, Grants Planner

RE: **Public hearing to allow citizens to comment on the 2026 Annual Action Plan
(Year 3 of the 5-year Consolidated Plan) for Community Development Block
Grant funds**

DATE: **January 6, 2026**

As part of the annual action plan required to receive Community Development Block Grant funds, the City is required to have a public hearing on the plan and proposed expenditures for the next fiscal year.

Public hearings will also be held as follows:

Wednesday, February 11, 2026, 10:00 AM Neighborhood Facilities Building

Thursday, February 26, 2026, 5:30 PM at the Neighborhood Facilities Building

Please place this public hearing on the City Council agenda for Tuesday, January 13, 2026, to receive comments concerning the 2026 Annual Action Plan for Year 3 of the 5-Year Consolidated Plan of the City of Orange's Community Development Block Grant Program. The Annual Action Plan provides for the following:

Funding allocations for Public Services
Funding allocations for Public Works projects

The City welcomes any comments from citizens concerning how the Community Development Block Grant funds should be spent.

**PLANNING AND ZONING COMMISSION
MEETING MINUTES
TUESDAY, NOVEMBER 4, 2025**

Commissioners Present:

Jamie Wilson	Chairman
Kaleb Harris.....	Vice Chairman
Michael Hennigan.....	Commissioner
Cullin Smith.....	Commissioner
Joseph Angelle	Commissioner
Jerry Sallier.....	Commissioner

Commissioners Absent:

Weldon Smith.....	Commissioner
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City Council Members Present:

Brad Childs
George Mortimer

City Council Members Absent:

Larry Spears, Jr.
Paul Burch
Matt Chandler
Mary McKenna
Terrie Salter

Staff Present:

Kelvin Knauf, Director of Planning & Community Development
Wendy Lloyd, Planning Secretary
Adam Jack, Director of Public Works

Chairman Wilson called the Planning & Zoning meeting to order at 5:30 p.m.

CITIZEN COMMENTS

None

PLANNING & ZONING COMMISSION DISCUSSION/ACTION ITEMS

- a. Discussion and possible action on the Envision Orange 2050 master plan

Envision Orange 2050 Master Plan

- Lauren Anderson is the consultant for Traylor Associates for the city's Envision Orange 2050.
- The last comprehensive plan was done in 1996.
- Anderson will provide a progress report, comprehensive plan overview, discuss the first phase of public involvement, vision creation, report on findings from ongoing studies, and next steps.

Comprehensive Plan Overview

- The plan pulls together information from municipal facilities to parks and rec, transportation and mobility, technical information, and citizen input.
- It includes input from the steering committee or planning and zoning for how the city will change in the next 25 years.
- Commissioner Hennigan asked how the city will establish the ultimate achievements envisioned by the City of Orange residents, as was a main goal of the 1996 plan.
 - The 1996 plan involved a steering committee made up of people from all over the community who held meetings in different neighborhoods.

Public Involvement Process

- There will not be a citizens steering committee like in the 1996 plan.
- Instead, the city will use internet polls and social media to reach more people and get more consistent feedback.
- The public engagement process starts with phase one, called Envision.
 - The next public engagement option will be the Community Vision Survey, which will go live in the next couple of weeks.

Public Engagement Process

- Each phase involves community surveys and Open House Zone meetings.
 - Open House Zone meetings are informal settings for citizens to provide input and engage in planning activities.
- Vision for 2050 begins with information gathering.
 - Currently in the technical consulting phase.
 - Includes demographic and housing studies and existing plan assessments.
- Stakeholder engagement is a primary concern.
- Vision Survey will have questions relating to goals and objectives, community identity, future vision, land use of growth, and quality of life.
 - It will be a mix of open ended and option selecting questions.
- Alison is working on an outreach program that combines social media, website outreach, and physical outreach.

Charts and Tables

- Numbers are based on ESRI demographics information.
- Limited access to census data due to the current government shutdown.
- 2030 forecast projects a stable population, household count, household size, and a slight increase in median age.
- Texas Water Development Board forecasts a slight decline in the region over the next 50 years.
 - Anderson clarifies that "region" refers to the county.
- Stable population size means the plan may focus on reinvestment, revitalization, and quality of life improvements rather than expansion.
- Stable household size means opportunities to focus on diverse and flexible housing options.

Demographic Trends

- Median income is expected to rise by 7.5% by 2030.
- 23% of residents earn less than \$25,000, and 67% of households earn less than \$50,000, signaling affordability and housing challenges.
- Higher associate's degrees are likely related to Lamar State College-Orange and its expanding programs.

- Commissioner Hennigan mentions he is on the EMS Emergency Medical Services Advisory Board for the college and Lamar State College-Orange is considering new EMS/paramedic programs.

Race and Diversity

- Orange is more diverse than the county but less than Texas, with a higher Black population.
- Diversity provides an opportunity to celebrate cultural identity and build inclusive community engagement.

Housing Study

- Anticipated a 7.5% increase in income in the next five years.
- Showing a 30% rise in home values, which could exacerbate the rent burden.
- There is a substantial percentage of vacant homes due to foreclosure, renovation, storm damage, and other causes.

Housing Types and Options

- The majority of housing is detached single-family.
- There is a substantial amount of small multifamily housing, as opposed to large garden-style complexes.
- Few mobile homes compared to the surrounding area.

Planning Policy Elements

- Focus on revitalization, reinvestment, and modernization.
- Encourage infill and adaptive reuse to strengthen existing neighborhoods.
- Explore economic development and housing strategies to retain and attract residents.
- Support diverse housing choices to supply the evolving demographics.
- Use data-driven policies to guide development.

Base Plan Assessments

- Working on base plan assessments to gather data to address future needs.
- Combining feedback to emphasize the need for resiliency in planning.
- A 2022 graphic shows disaster-impacted structures, with each dot representing one structure.

Current Plans in Assessment

- A short list of current plans in assessment by planners and engineers includes:
 - 1996 Comprehensive Plan.
 - Regional planning documents like SETRPC engineers plan regional maps.
 - Hazard mitigation action plans.
- These plans, along with state and regional projects, inform the final document.

Summary of Current Plan Assessment

- The City of Orange has faced consistent challenges across decades of planning efforts.

- Issues identified in older plans, such as drainage problems, beautification needs, and lack of design standards, remain relevant.
- Concerns from citizens in the 2018 study for 16th Street mirrored those in the 1996 plan.

Addressing Concerns

- There have been improvements and new businesses in Orange in the last seven to eight years.
- Demographic and housing study numbers may not fully reflect the community's vibrancy and hope for the future.
- The studies are used to inform the planning elements of the comprehensive plan to identify challenges.

Future Considerations

- Consideration of regional plans, like the potential impacts of a future retention wall (levy) in Orange County, are being taken into account.
- The plan focuses on:
 - Revitalization of 16th Street and other major corridors.
 - Economic development efforts, moving towards a more balanced economy.
 - Hazard mitigation and resilience planning in the context of regional projects.

Plan Implementation

- The plan will be reviewed by various departments, including P&Z and Council.
- Implementation will involve multiple departments, such as Public Works and Parks and Rec.
- P&Z can help keep the plan alive and in the forefront.

Comprehensive Plan Update

- The plan will encourage code updates and decisions on upcoming projects that align with the plan.
- EDC or Economic Development can focus on some aspects of the plan.
- The plan will encourage collaboration with other entities around town and regionally.
- Planning and zoning will be reviewed, and recommendations for future changes will be made.

Comprehensive Plan Timeline

- The comprehensive plan website and survey will go live this month.
- Open house meetings for citizen feedback will occur after the holidays.
- Phase one will be drafted after evaluating responses from the community survey, open house, stakeholder meetings, and work sessions.
- Land use and infrastructure-based studies will be conducted and will become the building blocks of the final document, which will be open for feedback in phase two.
- The plan is expected to be finished around this time next year.

Additional Information

- The presentation can be emailed to city council.
- The next update is anticipated.

PLANNING & ZONING APPROVAL OF MINUTES

a. Consider the minutes of the October 7, 2025 Planning and Zoning Commission meeting.

Commissioner Hennigan motioned to approve
Commissioner C. Smith 2nd

Commissioners Voting Aye: Commissioner Hennigan, Commissioner Angelle, Vice Chair Harris, Chairman Wilson, Commissioner C. Smith, Commissioner Sallier

Commissioners Voting No: None

Motion Carries

b. Consider the minutes of the October 27, 2025 Planning and Zoning Commission meeting.

Commissioner Hennigan motioned to approve
Commissioner Sallier 2nd

Commissioners Voting Aye: Commissioner Hennigan, Commissioner Angelle, Vice Chair Harris, Chairman Wilson, Commissioner C. Smith, Commissioner Sallier

Commissioners Voting No: None

Motion Carries

Chairman Wilson adjourned the Planning and Zoning Commission meeting at 5:52 p.m.

STATE OF TEXAS }
COUNTY OF ORANGE }

November 18, 2025

BE IT REMEMBERED THAT a Special Call Meeting of the Orange Economic Development Corporation of the City of Orange, Orange County, Texas, was held in the City Council Chambers (Library Auditorium) on Tuesday, November 18, 2025.

EDC MEMBERS PRESENT:	Kimberly Manning Mary McKenna Dustin Yu Reginald Broussard, Jr. Larry Spears Jr. George Mortimer William Stark IV	President Vice-President Treasurer Secretary Director Director Director
EDC MEMBERS ABSENT:	None	
COUNCIL MEMBERS PRESENT:	Brad Childs Paul Burch Matt Chandler Terrie T. Salter	Mayor Pro-Tem Council Member Council Member (arrived at 8:01 a.m.) Council Member (arrived at 8:46 a.m.)
COUNCIL MEMBERS ABSENT:	None	
STAFF MEMBERS PRESENT:	Michael Kunst Jay Trahan Patricia Anderson Jennifer Pool Cheryl Zeto Mike Zeto Hillary Gravett Jake Travis Kelvin Knauf Adam Jack Guy Goodson	City Manager Assistant City Manager, Director of Economic Development City Secretary Deputy City Secretary Director of Finance Director of IT Assistant EDC Director IT Technician Director of Planning and Community Development Public Works Director City Attorney
STAFF MEMBERS ABSENT:	None	

President Manning called the meeting to order at 7:59 a.m.

MOTION FINDING THAT THE ADVANCE POSTING AND NOTICE REQUIREMENTS OF ARTICLE 8.1200 OF THE CODE OF ORDINANCES OF THE CITY OF ORANGE, TEXAS HAVE BEEN MET IN RELATION TO ALL MINUTES AND PENDING RESOLUTIONS ON THIS AGENDA AND THAT THE READING OF SUCH ITEMS BE CONFINED TO THE CAPTION OF THE RESOLUTIONS.

Director Spears moved to approve the motion. Second to the motion was made by Secretary Broussard, which carried unanimously.

CITIZEN COMMENTS

There were no citizen comments.

APPROVAL OF MINUTES

Treasurer Yu moved to approve the minutes of the October 14, 2025 Orange Economic Development Corporation Meeting. Second to the motion was made by Director Spears, which carried unanimously.

DISCUSSION/ACTION

Council Member Chandler arrived to the meeting.

MOTION ACKNOWLEDGING RECEIPT OF THE ORANGE ECONOMIC DEVELOPMENT CORPORATION FINANCIAL REPORT FOR THE QUARTER ENDING SEPTEMBER 30, 2025.

Secretary Broussard moved to approve the motion. Second to the motion was made by Treasurer Yu, which carried unanimously.

MOTION ACKNOWLEDGING RECEIPT OF THE ORANGE ECONOMIC DEVELOPMENT CORPORATION INVESTMENT REPORT FOR THE QUARTER ENDING SEPTEMBER 30, 2025.

Director Mortimer moved to approve the motion. Second to the motion was made by Vice-President McKenna, which carried unanimously.

REPORTS FROM DIRECTORS

President Manning welcomed Director Stark. She advised she recently returned to Orange from working on a television show and is excited.

Treasurer Yu wished everyone Happy Holidays.

Vice-President McKenna advised she witnessed a beautiful sunrise this morning and wished everyone a Happy Thanksgiving.

Director Mortimer encouraged everyone to explore our beautiful waterways and wished everyone a Happy Thanksgiving.

Director Spears advised he made a social media post yesterday and he wanted to thank the EDC Board, Council and Staff. He advised he is appreciative of our blessings from God.

Director Stark thanked the Mayor for his faith and leadership.

ADJOURN TO CLOSED EXECUTIVE SESSION

7. a) Deliberation Regarding Economic Development Negotiations as authorized by Section 551 of the Texas Government Code:

- (1) Deliberation regarding real estate development project proposal as authorized by Section 551.087 of the Texas Government Code.
- (2) Deliberation regarding real estate development project proposal as authorized by Section 551.087 of the Texas Government Code.
- (3) Deliberation regarding real estate development project proposal as authorized by Section 551.087 of the Texas Government Code.

The Economic Development Corporation met in a closed executive session at 8:12 a.m.

Council Member Salter arrived to the meeting.

RECONVENE IN OPEN SESSION

The Economic Development Corporation reconvened in open session at 8:54 a.m.

There was no action taken for Items 7 a (1), 7 a (2) and 7 a (3).

ADJOURNMENT

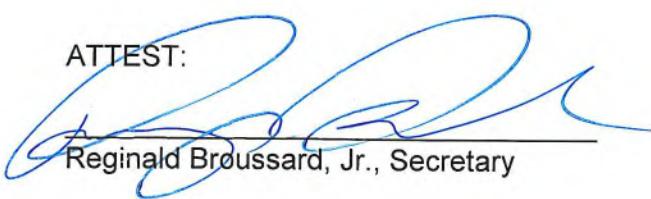
There being no further business before the Corporation, Treasurer Yu moved to adjourn the meeting. Second to the motion was made by Secretary Broussard which carried unanimously.

The meeting adjourned at 8:55 a.m.



Kimberly Manning, President

ATTEST:



Reginald Broussard, Jr., Secretary

STATE OF TEXAS }
COUNTY OF ORANGE }

December 9, 2025

BE IT REMEMBERED THAT a Regular Meeting of the Orange City Council of the City of Orange, Orange County, Texas, was held in the City Council Chambers (Orange Public Library Auditorium) on Tuesday, December 9, 2025.

COUNCIL MEMBERS PRESENT:	Larry Spears Jr. Brad Childs Matt Chandler Terrie T. Salter Mary McKenna George Mortimer Paul Burch	Mayor Mayor Pro-Tem Council Member Council Member Council Member Council Member Council Member
COUNCIL MEMBERS ABSENT:	None	
STAFF MEMBERS PRESENT:	Michael Kunst Jay Trahan Patricia Anderson Jennifer Pool Cheryl Zeto John Bilbo Kelvin Knauf Adam Jack Brenna Manasco Wade Robinson Divon Williams Madison Floyd Alison Clary Mike Zeto Kriston Ross Rita Monson Amy Williams Jake Travis Isaac Henry Guy Goodson	City Manager Assistant City Manager, Director of Economic Development City Secretary Deputy City Secretary Director of Finance Fire Chief Director of Planning and Community Development Director of Public Works Library Director Police Major Deputy Director of CVB/Assistant to the City Manager Deputy Director of Public Works Communication and Marketing Coordinator CIS Manager Visitor Services and Events Manager Grants Planner Public Works Secretary IT Technician Police Baliff City Attorney
STAFF MEMBERS ABSENT:	Lane Martin	Chief of Police

Mayor Spears called the meeting to order at 9:00 a.m.

Council Member Mortimer led the Invocation and Pledge of Allegiance.

MOTION FINDING THAT THE ADVANCE POSTING AND NOTICE REQUIREMENTS OF ARTICLE 8.1200 OF THE CODE OF ORDINANCES OF THE CITY OF ORANGE, TEXAS HAVE BEEN MET IN RELATION TO ALL MINUTES AND PENDING ORDINANCES AND RESOLUTIONS ON THIS AGENDA AND THAT THE READING OF SUCH ITEMS BE CONFINED TO THE CAPTIONS AS ARE AGREED UPON BY THE ORDINANCES AND RESOLUTIONS.

Council Member Burch moved to approve the motion. Second to the motion was made by Council Member McKenna which carried with the following vote:

COUNCIL MEMBERS VOTING AYE: Mayor Spears, Mayor Pro-Tem Childs, Council Member Chandler, Council Member Salter, Council Member McKenna, Council Member Mortimer and Council Member Burch

COUNCIL MEMBERS VOTING NO: None

CITIZEN COMMENTS

Benny Rhoads, 1706 Huntsman Street, VFW Post 2775, advised he is here today to speak about Pearl Harbor Remembrance Day. He gave a brief history of the attack on Pearl Harbor, December 7, 1941. He asked for a moment of silence.

CITY ANNOUNCEMENTS

There were no City Announcements.

CONSENT AGENDA

OCTOBER 14, 2025 ORANGE ECONOMIC DEVELOPMENT CORPORATION MEETING MINUTES

NOVEMBER 18, 2025 SPECIAL CALL CITY COUNCIL MEETING MINUTES

Council Member Mortimer moved to approve the foregoing two items on the Consent Agenda in one motion. Second to the motion was made by Council Member Chandler which carried with the following vote:

COUNCIL MEMBERS VOTING AYE: Mayor Spears, Mayor Pro-Tem Childs, Council Member Chandler, Council Member Salter, Council

Member McKenna, Council Member Mortimer and Council Member Burch

COUNCIL MEMBERS VOTING NO: None

DISCUSSION/ACTION

MOTION APPROVING ACTION TAKEN BY THE ORANGE EDC IN THE FORM OF A MOTION OF INTENT APPROVING AN EDC INCENTIVE WITH GULF STATE INDUSTRIES, LLC (STS INDUSTRIAL), 4514 W. LUTCHER DRIVE, ORANGE, TEXAS 77632 FOR ELIGIBLE INFRASTRUCTURE IMPROVEMENTS IN AN AMOUNT NOT TO EXCEED \$200,000 FOR THE PURPOSE OF ECONOMIC DEVELOPMENT.

Council Member Mortimer moved to approve the motion. Second to the motion was made by Mayor Pro-Tem Childs which carried with the following vote:

COUNCIL MEMBERS VOTING AYE: Mayor Spears, Mayor Pro-Tem Childs, Council Member Chandler, Council Member Salter, Council Member McKenna, Council Member Mortimer and Council Member Burch

COUNCIL MEMBERS VOTING NO: None

MOTION APPROVING ACTION TAKEN BY THE ORANGE EDC IN THE FORM OF A MOTION OF INTENT APPROVING AN EDC INCENTIVE WITH CYPRESSWOOD FLEXPARK, LP, STATE HIGHWAY 87 AND FM 105, ORANGE, TEXAS 77630 FOR ELIGIBLE INFRASTRUCTURE IMPROVEMENTS IN AN AMOUNT NOT TO EXCEED \$200,000 FOR THE PURPOSE OF ECONOMIC DEVELOPMENT.

Council Member Burch moved to approve the motion. Second to the motion was made by Council Member McKenna which carried with the following vote:

COUNCIL MEMBERS VOTING AYE: Mayor Spears, Mayor Pro-Tem Childs, Council Member Chandler, Council Member Salter, Council Member McKenna, Council Member Mortimer and Council Member Burch

COUNCIL MEMBERS VOTING NO: None

MOTION APPROVING ACTION TAKEN BY THE ORANGE EDC IN THE FORM OF A MOTION OF INTENT APPROVING AN EDC INCENTIVE WITH NEWTON CORE, LLC (12TH STREET AND PARK), 910 12TH STREET, ORANGE, TEXAS 77630 FOR ELIGIBLE INFRASTRUCTURE IMPROVEMENTS IN AN AMOUNT NOT TO EXCEED \$40,000. THE INCENTIVE IS INTENDED TO SUPPORT ECONOMIC DEVELOPMENT EFFORTS, INCLUDING PROJECTS THAT MEET THE CRITERIA FOR AFFORDABLE HOUSING DESIGNATION.

Mayor Pro-Tem Childs moved to approve the motion. Second to the motion was made by Council Member Burch which carried with the following vote:

COUNCIL MEMBERS VOTING AYE: Mayor Spears, Mayor Pro-Tem Childs, Council

Member Chandler, Council Member Salter, Council Member McKenna, Council Member Mortimer and Council Member Burch

COUNCIL MEMBERS VOTING NO: None

MOTION APPROVING THE CERTIFICATION OF THE 2025 CURRENT TAX ROLL AND THE 2025 DELINQUENT TAX ROLL AS SUBMITTED BY OCTAVIA GUZMAN, ORANGE COUNTY TAX ASSESSOR - COLLECTOR.

Council Member Burch moved to approve the motion. Second to the motion was made by Mayor Pro-Tem Childs which carried with the following vote:

COUNCIL MEMBERS VOTING AYE: Mayor Spears, Mayor Pro-Tem Childs, Council Member Chandler, Council Member Salter, Council Member McKenna, Council Member Mortimer and Council Member Burch

COUNCIL MEMBERS VOTING NO: None

MOTION TO APPROVE THE ALLOCATION OF UP TO \$60,000 FROM THE HOTEL OCCUPANCY TAX (HOT) RESERVE FUND FOR MARDI GRAS ON THE SABINE 2026 TO PROMOTE TOURISM AND THE HOTEL INDUSTRY.

Council Member McKenna moved to approve the motion. Second to the motion was made by Council Member Chandler which carried with the following vote:

COUNCIL MEMBERS VOTING AYE: Mayor Spears, Mayor Pro-Tem Childs, Council Member Chandler, Council Member Salter, Council Member McKenna, Council Member Mortimer and Council Member Burch

COUNCIL MEMBERS VOTING NO: None

MOTION RE-APPOINTING SARAH RICHARD TO THE CITIZEN'S ADVISORY COMMITTEE FOR A TERM EXPIRING DECEMBER 9, 2029.

Council Member Mortimer moved to approve the motion. Second to the motion was made by Council Member Chandler which carried with the following vote:

COUNCIL MEMBERS VOTING AYE: Mayor Spears, Mayor Pro-Tem Childs, Council Member Chandler, Council Member Salter, Council Member McKenna, Council Member Mortimer and Council Member Burch

COUNCIL MEMBERS VOTING NO: None

MOTION RE-APPOINTING KELLI PATIN TO THE CITIZEN'S ADVISORY COMMITTEE FOR A TERM EXPIRING DECEMBER 9, 2029.

Mayor Pro-Tem Childs moved to approve the motion. Second to the motion was made by Council Member Salter which carried with the following vote:

COUNCIL MEMBERS VOTING AYE: Mayor Spears, Mayor Pro-Tem Childs, Council Member Chandler, Council Member Salter, Council Member McKenna, Council Member Mortimer and Council Member Burch

COUNCIL MEMBERS VOTING NO: None

MOTION APPOINTING _____ TO THE CITIZEN'S ADVISORY COMMITTEE FOR A TERM EXPIRING JUNE 25, 2028.

Council Member Mortimer moved to appoint Dustin Yu. Second to the motion was made by Council Member McKenna which carried with the following vote:

COUNCIL MEMBERS VOTING AYE: Mayor Spears, Mayor Pro-Tem Childs, Council Member Chandler, Council Member Salter, Council Member McKenna, Council Member Mortimer and Council Member Burch

COUNCIL MEMBERS VOTING NO: None

MOTION APPOINTING OR RE-APPOINTING _____ TO THE BOARD OF ADJUSTMENT FOR A TERM EXPIRING DECEMBER 31, 2027.

Council Member Chandler moved to appoint Benny Rhoads. Second to the motion was made by Council Member Salter which carried with the following vote:

COUNCIL MEMBERS VOTING AYE: Mayor Spears, Mayor Pro-Tem Childs, Council Member Chandler, Council Member Salter, Council Member McKenna, Council Member Mortimer and Council Member Burch

COUNCIL MEMBERS VOTING NO: None

MOTION APPOINTING OR RE-APPOINTING _____ TO THE BOARD OF ADJUSTMENT FOR A TERM EXPIRING DECEMBER 31, 2027.

Council Member Mortimer moved to appoint Keith Longlois. Second to the motion was made by Council Member Chandler which carried with the following vote:

COUNCIL MEMBERS VOTING AYE: Mayor Spears, Mayor Pro-Tem Childs, Council Member Chandler, Council Member Salter, Council Member McKenna, Council Member Mortimer and Council Member Burch

COUNCIL MEMBERS VOTING NO: None

CITY MANAGER REPORT

Mr. Kunst made the following comments:

- * City Hall closed, Thursday, December 11th from 12 Noon until 2:00 p.m., Drop Box will be available
- * City Offices will be closed December 24th, 25th and January 1st
- * No City Council Meeting on Tuesday, December 23rd
- * Reminder of Chamber Banquet, Thursday, December 11th
- * Invited Council Members to stop by City Hall to discuss individual priorities for FY 2027 Budget
- * First City Council Meeting in January, Scott Overton, Chief Appraiser at Orange County Appraisal District will give a presentation on property appraisals
- * Second City Council Meeting in January, Octavia Guzman, Orange County Tax Assessor-Collector at the County of Orange will give a presentation on tax rates and collections
- * Surveys from Council Members in the next few months on what their priorities are for the City

CITY COUNCIL REPORT

Council Member Salter thanked everyone who helped with "Just a Lil Help". She advised the event helped over 700 families and 1200 individuals.

Council Member Chandler wished everyone a Merry Christmas He thanked Staff for the past event this past weekend, "Gumdrop Shop".

Council Member Burch wished everyone a Merry Christmas. He advised he is excited about 2026 and that he mailed his lease payment to H-E-B. He advised Orange Community Player will present "A Christmas to Remember", December 19th and 20th. He invited everyone to attend.

Council Member Mortimer wished everyone a Merry Christmas and to have a blessed season. He advised he is excited about 2026.

Mayor Pro-Tem Childs wished everyone a Merry Christmas. He advised he loves social media when memories "pop up". He advised a memory about cleaning up 16th Street area in the proximity of where Chic-fil-A is located and to look at it now. He is also excited about the progress TxDOT is making on the IH-10 bridge area.

Council Member McKenna wished everyone a Merry Christmas. She invited everyone to attend the Southeast Texas Hospice Toilet Paper Tea, Thursday, December 11th from 10:00 a.m. until 2:00 p.m.

Mayor Spears congratulated the Gravetts' on the birth of their new baby daughter. He thanked City Staff and City Council. He advised for everyone to pray for El Bethel Missionary Baptist Church. The Church was destroyed by a fire. He advised Staff did a wonderful job on the "Gumdrop Shop".

ADJOURN TO CLOSED EXECUTIVE SESSION

9. a) Deliberation with City Attorney pursuant to Chapter 551 of the Texas Government Code:
 - (1) Deliberation regarding the purchase, exchange, lease or value of real property as authorized by the Texas Government Code, Section 551.072 - regarding acquisition of an easement in the vicinity of lot 17, Block 4 of the Lowe Addition on 43rd Street, Orange, Texas.
 - (2) Deliberation with City Attorney pursuant to Texas Government Code, Chapter 551.071 - Consultation with Attorney regarding acceptance of improvements for Little Cypress Grove Phase 2 subdivision.

The Council met in a closed executive session at 9:29 a.m.

RECONVENE IN OPEN SESSION

The Council reconvened in open session at 9:46 a.m.

TAKE ACTION AS NECESSARY REGARDING ITEMS 9 a (1) and 9 a (2).

Action taken on Item 9 a(1):

MOTION ALLOWING THE CITY MANAGER AND CITY STAFF TO MOVE FORWARD WITH NEGOTIATIONS.

Council Member Burch moved to approve the motion. Second to the motion was made by Council Member Chandler which carried unanimously.

Action taken on Item 9 a(2):

MOTION ALLOWING THE CITY MANAGER AND CITY STAFF TO MOVE FORWARD WITH NEGOTIATIONS.

Council Member Burch moved to approve the motion. Second to the motion was made by Council Member Chandler which carried unanimously.

ADJOURNMENT

There being no further business before the Council, Mayor Pro-Tem Childs moved to adjourn the meeting. Second to the motion was made by Council Member McKenna, which carried unanimously.

The meeting adjourned at 9:47 a.m.

Larry Spears Jr., Mayor

ATTEST:

Patricia Anderson, City Secretary



PUBLIC WORKS DEPARTMENT
MEMORANDUM

Revised January 6, 2026
November 18, 2025

To: Mike Kunst, City Manager

From: Adam Jack, Public Works Director *AJ*

Cc: Cheryl Zeto, Finance Director
Madison Floyd, Deputy Public Works Director
James Lawrence, Services Division Manager
Trisha Anderson, City Secretary
Jennifer Pool, Deputy City Secretary

Re: City Hall HVAC Controls Replacement
Bid #2026-02

The heating, ventilation, and air conditioning (HVAC) controls at City Hall are malfunctioning and are no longer supported by the manufacturer, as replacement parts are no longer available. As a result, staff cannot maintain a consistent temperature in City Hall without manually adjusting the HVAC systems multiple times each day.

The City advertised for HVAC Control Replacement bids on two separate occasions in 2025 but did not receive any responses. A budget of \$300,000 was allocated for this work and the engineer's estimate is \$220,000.

On November 17, 2025, during the third advertisement, the City received a single bid from Daniels Building & Construction, Inc. (Daniels) in the amount of \$426,149.00. The procurement officer recommends awarding the contract while the engineer of record recommends re-advertising to seek more competitive bids.

After consideration, Public Works recommends awarding the contract to Daniels in order to:

- avoid potential procurement complications associated with a fourth advertisement when a valid bid has been received;
- secure current material pricing against inflation; and
- ensure the work is completed before the summer of 2026.

It is recommended we use \$126,149 from the general reserve to fund the balance of the award amount. With your approval, we request an item be placed on the next available City Council agenda to authorize execution of said contract to Daniels.

Attachments:

2026-02 Recommendation.pdf

City of Orange HVAC Controls Proposal Extension 251124.pdf

MEMORANDUM

Monday, November 17, 2025

To: Adam Jack, Director of Public Works
Madison Floyd, Deputy Public Works

From: Elisha Askari, Procurement Officer

Re: Recommendation
BID #2026-02 HVAC Controls

On Monday, November 17, 2025, at 2:00 p.m., the City of Orange conducted a bid opening for **BID #2026-02 HVAC Controls**.

Only one (1) bid was submitted before the deadline, by **Daniels Building & Construction Inc.**, in the amount of **four hundred twenty-six thousand one hundred forty-nine dollars (\$426,149.00)**. It is my recommendation that Daniels Building & Construction Inc. be awarded the HVAC Controls project.

If you agree, please place this item on the next council meeting agenda.



DANIELS

BUILDING & CONSTRUCTION, INC.

P.O. BOX 20878 - BEAUMONT, TEXAS 77720-0878 - PHONE (409) 838-3006 - FAX (409) 838-9006

November 24, 2025

City of Orange
812 16th Street
Orange, Texas 77631

ATTN: Elisha Askari

RE: City of Orange, City Hall HVAC Controls Project

Mrs. Askari,

Thank you for the opportunity to bid this project. We have considered your proposal to hold our prices through the 1st quarter of 2026 for the price of \$426,149 and have consulted with the various vendors and suppliers and agree to hold the prices through the last day of March 2026 excluding catastrophic escalations.

Again, thank you for the opportunity and we look forward to working with the city on this project.

Respectfully,



Janet Daniels
President

Phone: 409-838-3006

2898 W. Cedar Street
Beaumont, TX 77702

www.danielsinc.com

A RESOLUTION AWARDING A CONTRACT TO DANIELS BUILDING & CONSTRUCTION, INC. IN THE AMOUNT OF FOUR HUNDRED TWENTY-SIX THOUSAND ONE HUNDRED FORTY-NINE AND 00/100 (\$426,149.00) DOLLARS FOR THE CITY HALL HVAC CONTROLS PROJECT.

BE IT RESOLVED BY THE CITY COUNCIL OF CITY OF ORANGE, TEXAS:

That a contract be awarded to Daniels Building & Construction, Inc. for the City Hall HVAC Controls Project in the amount of Four Hundred Twenty-Six Thousand One Hundred Forty-Nine And 00/100 (\$426,149.00) Dollars.

BE IT FURTHER RESOLVED that the City Manager is hereby authorized to execute said contract with Daniels Building & Construction, Inc.

PASSED, APPROVED and ADOPTED on this _____ day of _____ 2026.

Larry Spears Jr., Mayor

ATTEST:

Patricia Anderson, City Secretary

APPROVED:

City Attorney

FORM 1295 ACKNOWLEDGMENT NO. - _____



PUBLIC WORKS DEPARTMENT
MEMORANDUM

January 6, 2026

To: Mike Kunst, City Manager

From: Adam Jack, Public Works Director *AG*

Cc: Cheryl Zeto, Finance Director
Madison Floyd, Deputy Public Works Director
Gavin Victoria, Utilities Division Manager
Trisha Anderson, City Secretary
Jennifer Pool, Deputy City Secretary

Re: Sunset Addition Water & Sewer Line Improvements
Change Order #2 – Bid #2025-20

City Council awarded this contract to BDS Constructors, LLC (dba MK Constructors) in the amount of \$1,137,511.50 for work described in the Base Bid and Alternate Bid A. The project includes the renovation of water and sewer lines within the neighborhood and the installation of remote-controlled, state-of-the-art ultrasonic water meters. One water line replacement, identified as Alternate Bid B, was not recommended for award at the time due to funding constraints and questionable need. It was determined the Alternate Bid B would be re-evaluated after completion of the water system improvements, which has occurred.

Following re-evaluation, the engineer of record recommends replacement of the Alternate Bid B water line. The water line has experienced multiple new leaks resulting from increased water pressure. Public Works concurs with this recommendation and supports awarding Alternate Bid B in the amount of \$116,359.00 as Change Order No. 2. The contractor has agreed to honor the original bid price with a 54-day extension to the project schedule.

The additional work is not eligible for grant funding; therefore, it is recommended that Change Order No. 2 be funded from the Enterprise Reserve, increasing the total project draw from the reserve to \$460,870.50.

We respectfully request this change order be placed on the next available City Council agenda for consideration and action.

Attachments:

Change Order #2 (E217)_City of Orange 260106.pdf



COMMUNITY DEVELOPMENT & REVITALIZATION
The Texas General Land Office
Construction Change Order Request

NOTE: Texas Local Government Code Sec. 262.031 "CHANGES IN PLANS AND SPECIFICATIONS" regulations apply. Generally, a cumulative increase in the contract price in excess of 25% or a cumulative decrease in excess of 18% are disallowed.

Subrecipient	City Of Orange	GLO Contract Number:	24-067-029-E217	Date:	6-Jan-26
Engineer Name Address & Phone		Subrecipient Name, Address, & Phone Number:		Contractor Name, Address & Phone Number:	
Fitz & Shipman, Inc 1405 Cornerstone Court Beaumont, Texas 77706 (409) 832-7238		City of Orange 812 North 16 Street Orange, Texas 77630 (409)866-3611		MK Constructors 16736 IH-10 Vidor, Texas 77662 (409) 769-0089	
Project #:	Sunset Park	Bid Package #:	One (1)	Change Order #:	Two (2)
Contract Origination Date:	5/3/2024	Project Description:		Water & Sewer Line Improvements	

You are hereby requested to comply with the following changes from the contract plans and specifications.

See sheet 2 to add additional entries

<u>Change In Construction Contract Price</u>		<u>Change In Contract Time (Calendar Days)</u>	
Original Contract Price:	\$ 1,137,511.50	Original Contract Time In Days:	180
Cumulative Previous Change Order(s) Total:	\$ 12,000.00	Net Change from Previous Change Order(s) in Days	30
Contract Price Prior to this Change Order:	\$ 1,149,511.50	Contract Time Prior to this Change Order In Days	210
Net Increase/Decrease of this Change Order:	\$ 116,359.00	Net Increase/Decrease of this Change Order in Days:	54



COMMUNITY DEVELOPMENT & REVITALIZATION
The Texas General Land Office
Construction Change Order Request

Contract Price with All Approved Change Orders:	\$ 1,265,870.50	Contract Time with All Approved Change Orders In Days:	264
Cumulative Percent Change in Contract Price (+/-)	11.28%	Subrecipient Contract End Date:	5/31/2026
Construction Contract Start Date:	6/30/2025	Construction Contract End Date:	3/20/2026

Reimbursements of costs included in this change order are subject to review by GLO-CDR.

*This document may be executed prior to submission for GLO-CDR review, but all parties involved will be held responsible if the change order or amendment warranted as a result of this change order is not in compliance with CDBG or HUD Requirements

Subrecipient Signature		Engineer Signature		Contractor Signature	
Adam Jack	Thomas Lacroix	Mike Sulre			
Subrecipient Name and Title (Printed)	Engineer Name and Title (Printed)	Contractor Name and Title (Printed)			

Justification for Change Order

1. Will this change order increase or decrease the number of beneficiaries? Increase Decrease No Change

If there is a change, how many beneficiaries will be affected?

Total LMI

2. Effect of this change on the scope of work:

Increase Decrease No Change

3. Effect on operation and maintenance costs:

Increase Decrease No Change

4. Are all prices in the change order dependent upon unit prices found in the original bid?

Yes No

If "no", explain:

--

5. Has the change created new circumstances or environmental conditions which may affect the project's impact, such as concealed or unexpected conditions discovered during actual construction? Yes No

If "yes", is an environmental assessment required?

--



COMMUNITY DEVELOPMENT & REVITALIZATION
The Texas General Land Office
Construction Change Order Request

6. Is the Texas Council on Environmental Quality (TCEQ) clearance still valid (if applicable)?	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
7. Is the CCN permit still valid? (sewer projects only)	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
8. Are the disability access requirements/approval still valid (if applicable)?	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
9. Are other Disaster Recovery contractual special condition clearances still valid?	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No

If "no", explain:

Disclaimer: The Texas General Land Office has made every effort to ensure the information contained on this form is accurate and in compliance with the most up-to-date CDBG-DR and/or CDBG-MIT federal rules and regulations, as applicable. It should be noted that the Texas General Land Office assumes no liability or responsibility for any error or omission on this form that may result from the interim period between the publication of amended and/or revised federal rules and regulations and the Texas General Land Office's standard review and update schedule.

A RESOLUTION AUTHORIZING THE CITY MANAGER TO EXECUTE CHANGE ORDER NO. 2 WITH BDS CONSTRUCTORS, LLC DBA MK CONSTRUCTORS FOR BID #2025-20 SUNSET ADDITION WATER AND SEWER PROJECT.

WHEREAS, on April 22, 2025, the City of Orange, Texas approved to enter into a contract with BDS Constructors, LLC dba MK Constructors for \$1,137,511.50; and

WHEREAS it has become necessary to make adjustments to the project; now therefore

BE IT RESOLVED BY THE CITY COUNCIL OF CITY OF ORANGE, TEXAS:

That the contract between BDS Constructors, LLC dba MK Constructors and the City of Orange, Texas is hereby amended as per the attached Change Order No. 2, increasing the contract amount by \$116,359.00 and adding fifty-four (54) calendar days to complete the project.

BE IT FURTHER RESOLVED that the City Manager is hereby authorized to execute said Change Order No. 2.

PASSED, APPROVED and ADOPTED on this _____ day of _____ 2026.

Larry Spears Jr., Mayor

ATTEST:

Patricia Anderson, City Secretary

APPROVED:

City Attorney

FORM 1295 ACKNOWLEDGMENT NO. - _____

MOTION

Motion approving action taken by the Orange EDC in the form of a Motion of Intent approving an EDC incentive with LAVA JAVA, LLC, 2402 16TH Street, Orange, Texas 77630 for eligible infrastructure improvements in an amount not to exceed \$25,000.00 for the purpose of economic development.

Larry Spears Jr., Mayor

ATTEST:

Patricia Anderson, City Secretary

January 13, 2026

MOTION

Motion of intent to approve an EDC incentive with LAVA JAVA, LLC, 2402 16TH Street, Orange, Texas 77630 for eligible infrastructure improvements in an amount not to exceed \$25,000.00 for the purpose of economic development.

Mary McKenna, Vice - President

ATTEST:

Reginald Broussard, Secretary

January 13, 2026

ECONOMIC DEVELOPMENT DEPARTMENT

MEMORANDUM

TO: MIKE KUNST, CITY MANAGER
FROM: JAY TRAHAN, EDC DIRECTOR
CC: HILLARY GRAVETT, ASSISTANT EDC DIRECTOR
DATE: DECEMBER 30, 2025
RE: LAVA JAVA, LLC

Attached is a **Notice of Public Hearing** regarding LAVA JAVA, LLC, 2402 16th Street, Orange, Texas 77630.

A public hearing is scheduled for Tuesday, January 13, 2026, 8 a.m., to receive comments regarding financial incentives for eligible infrastructure improvements in an amount not to exceed \$25,000 for the purpose of economic development.

Please note that all economic development incentives provided by the Orange Economic Development Corporation (EDC) are structured as reimbursable benefits. These incentives are disbursed only after successful completion of the project and the issuance of a Certificate of Occupancy. This policy ensures that funds are allocated responsibly and in alignment with the project's agreed-upon-terms.

Should you have any questions, please contact me at extension #1077.

NOTICE OF PUBLIC HEARING

The Orange Economic Development Corporation will conduct a public hearing on Tuesday, January 13, 2026, at 8:00 a.m. at the City Council Chambers (Library Auditorium), 220 N. 5th Street, Orange, Texas for the purpose of receiving comments regarding financial incentives related to infrastructure improvements with LAVAJAVA, LLC., 2402 16th Street, Orange, Texas 77630, in an amount not to exceed \$25,000.00, for the purpose of economic development.

**/s/ Kimberly Manning, President
Orange Economic Development Corporation
Legal Ad
Publish – January 3, 2026**

PUBLIC NOTICE

**NOTICE OF PUBLIC
HEARING**

The Orange Economic Development Corporation will conduct a public hearing on Tuesday, January 13, 2026, at 8:00 a.m. at the City Council Chambers (Library Auditorium), 220 N. 5th Street, Orange, Texas for the purpose of receiving comments regarding financial incentives related to infrastructure improvements with LAVA JAVA, LLC., 2402 16th Street, Orange, Texas 77630, in an amount not to exceed \$25,000.00, for the purpose of economic development.

*/s/ Kimberly Manning, President
Orange Economic Development Corporation*

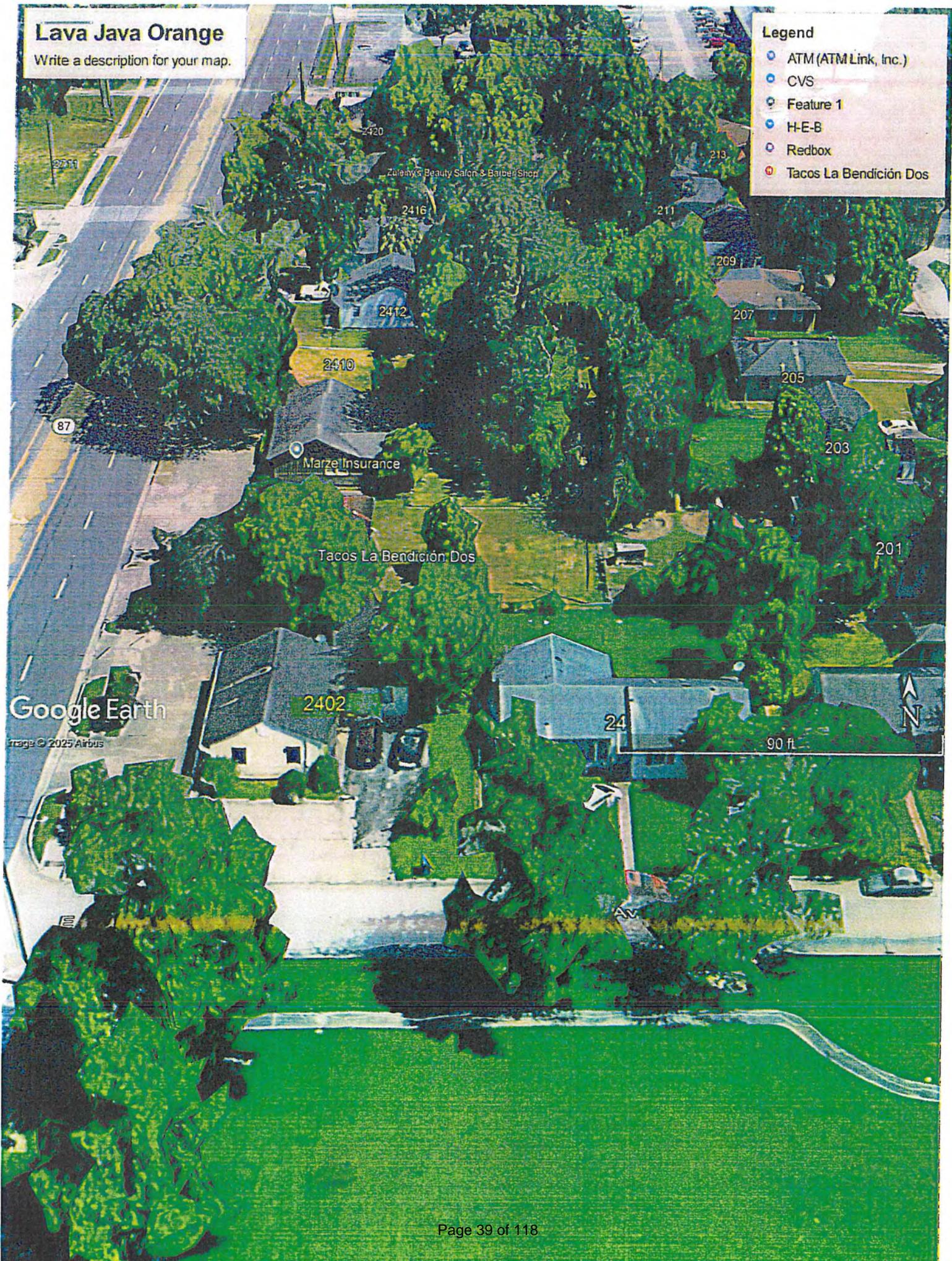
Orange Leader:
Jan. 3, 2026
HEARING 1.13.26

Lava Java Orange

Write a description for your map.

Legend

- ATM (ATM Link, Inc.)
- CVS
- Feature 1
- H-E-B
- Redbox
- Tacos La Bendición Dos



B E F O R E

LAVA JAVA

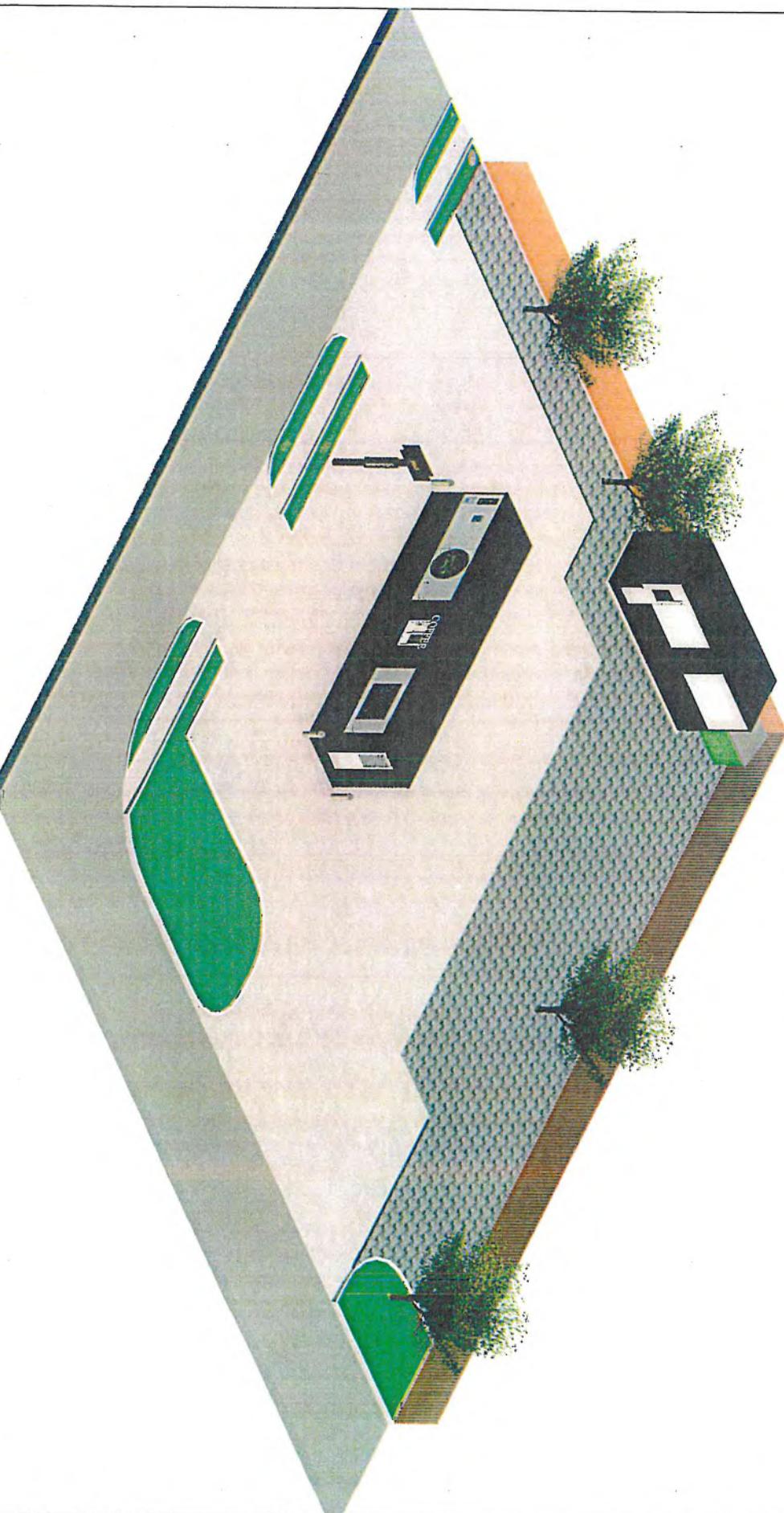
2402 N 16TH ST. ORANGE, TX 77630

ONYR
RIVER409-873-1111
www.OnyRiver.com
Beaumont, TXCLIENT NAME:
NAME & HEALTH
SHEPPARD

AFTER VIEW

THE DRAWINGS IS THE PROPERTY OF ONYR LTD CO. AND IS NOT TO BE REPRODUCED, COPIED OR ALTERED IN WHOLE OR IN PART OR USED WITHOUT THE APPROVAL OF ONYR LTD CO. AND IS TO BE RETURNED UPON REQUEST.

AFTER



LAVA JAVA

2402 N 16TH ST. ORANGE, TX 77630

ONYRVERS

ARCHITECTURE

409-459-0718

www.ONYRvers.com

Orange, TX

CLIENT NAME:
KAME & HEALTH
SHEPPARDPage 41 of 148
LAVA JAVA
2402 N 16th St, Orange, TX 77630PROJECT # 003
STAMPED BY:REVIEWED
FOR
PURPOSE
BY
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LAVA JAVA

2402 N 16TH ST. ORANGE, TX 77630

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PROJECT # 003
STAMPED BY:
KANE & HEALTH
SHEPARD

Page 42 of LAVA JAVA
2402 N 16th St, Orange, TX 77630



AFTER

R.2



12/29/2025

Scope of Work

Project: Lava Java Orange – Drive-Through Coffee Shop

Location: Orange, Texas

Contractor: Alonso Gonzales

Company: Huasteca

Project Overview

This project consists of the redevelopment of an existing commercial property in Orange, Texas for the construction of a new Lava Java drive-through coffee shop. The intent of this project is to remove an existing dilapidated structure, upgrade site utilities and infrastructure, and construct improvements that support a successful and visually appealing business. This will be the third Lava Java location, continuing the company's commitment to revitalizing underutilized properties and contributing positively to the surrounding community.

Scope of Work Description

1. Demolition

- Demolish and remove the existing structure currently located on the property.
- Properly dispose of all demolition debris in accordance with local, state, and federal regulations.
- Clear the site and prepare it for new construction activities.

2. Utility Connections

- Connect the property to municipal sewer and water services, including all necessary trenching, piping, and inspections.
- Coordinate with local utility providers as required.
- Install electrical service to support the new drive-through coffee building, including running power from the service point to the structure.

3. Site Preparation and Concrete Work

- Prepare the site for new construction, including grading and compaction as required.
- Pour new concrete foundations, slabs, and flatwork necessary for the coffee drive-through building.
- Construct concrete areas for drive lanes, and other required site features.

4. Parking Area Construction

- Construct a new parking area to support employee use.
- Ensure proper layout, drainage, and access in compliance with local codes and requirements.

5. Fencing

- Install fencing along the north property line.
- Install fencing along the rear property line.
- Ensure fencing is properly aligned, secured, and constructed with durable materials suitable for commercial use.

6. General Requirements

- All work shall be performed in a professional manner and in compliance with applicable building codes, zoning requirements, and safety regulations.
- The contractor shall be responsible for coordinating inspections and addressing any deficiencies identified by governing authorities.
- The jobsite shall be maintained in a clean and orderly condition throughout the duration of the project.

Project Goal

The overall goal of this project is to transform an outdated and underutilized property into a clean, functional, and attractive Lava Java drive-through coffee location that supports long-term business success and enhances the surrounding area.

Hours of Operation

Monday – Friday: 5:30 am – 5:30 pm

Saturday: 7 am – 4 pm

Sunday: 8 am – 4pm

MOTION

Motion to accept the homeowner's appraisal of the property at 2501 4th Street, Orange, Texas, in lieu of the appraisal that the City commissioned for the TDEM HMGP DR-4332 -108 Buyout Program.

Larry Spears Jr., Mayor

ATTEST:

Patricia Anderson, City Secretary

January 13, 2026



December 9, 2025

Mr. Bradley Chapman
Ms. Carrie A. Guillot
865 Leitrum
Vidor, TX 77662

Dear Mr. Chapman & Ms. Guillot:

Under the Texas Division of Emergency Management (TDEM) Hazard Mitigation Grant Program (HMGP) DR4332-108, the City of Orange would like to enter into negotiations with you for the purchase of your property located at 2501 N. 4th Street Orange, TX 77632. The City of Orange will purchase your property only if you voluntarily agree to the purchase.

Traylor & Associates, Inc. has been authorized to represent the City of Orange in negotiations. They also will ensure you understand your rights and options under this acquisition program.

Please review the enclosed Statement of Determination of Fair Compensation, which estimates the fair market value of your property in accordance with established policies and procedures, and Statement of Voluntary Participation. The following options are available to you:

1. State your interest to sell your real property for the amount stated in the Statement of Determination of Fair Compensation. If you choose to sell your property for the amount stated in the Statement of Determination of Fair Compensation, sign and return the enclosed Statement of Voluntary Participation and Declaration & Release form as soon as possible, but no later than December 30, 2025. Upon completion of the title examination, we will proceed with securing a sales agreement and scheduling the closing.
2. Reject this invitation to state your interest to sell your real property. If you choose to reject this invitation and terminate negotiations, please notify Traylor & Associates, Inc. of your decision in writing as soon as possible, but no later than December 30, 2025. At which time, City of Orange will not pursue acquisition of your property any further for the purpose of this property acquisition project.
3. Contest the amount stated in the Statement of Determination of Fair Compensation. If you disagree with the amount stated in the Statement of Determination of Fair Compensation, but want to continue negotiations, you may retain, *at your own expense*, a qualified appraiser acceptable to the City of Orange to perform a second appraisal. If you choose to have a second appraisal conducted, please—

- A) Notify Traylor & Associates, Inc. in writing as soon as possible, but not later than December 23, 2025.
- B) Forward the second appraisal once it is completed to Traylor & Associates, Inc. Upon receipt of the second appraisal, City of Orange will accept, reject, or modify the estimated fair market value and Traylor & Associates, Inc. will notify you.

If applicable, Traylor & Associates, Inc. will revise the Statement of Determination of Fair Compensation and the Offer to Sell Real Property and mail them to you. You then may choose to either execute the Statement of Voluntary Participation (the original or amended) and return it to Traylor & Associates, Inc., or terminate negotiations. If you terminate negotiations, City of Orange will not pursue acquisition of your property any further.

City of Orange knows you are facing an important, life-changing decision and will assist you in any way possible. If you have any concerns or questions, please call Christel Kiker at (903) 581-0500 during the hours of 8:00 A.M. to 5:00 P.M. Monday through Friday.

Sincerely,



Michael Kunst
City Manager

Enclosures: Fair Market Value Appraisal
Statement of Determination of Fair Compensation
Statement of Voluntary Participation
FEMA Declaration & Release Form
Letter of Intent

STATEMENT OF DETERMINATION OF FAIR COMPENSATION

Location of Property: City of Orange, Texas

Address of Property: 2501 N. 4th Street
Orange, Texas 77632

Legal Description: Brownwood, Block2 Lot 7-8, Acres 0.314

Owner(s) of record: Bradley R. Chapman & Carrie A. Guillot

Type of residence:	<input checked="" type="checkbox"/> Single Family	<input type="checkbox"/> Multiple Family	
Number of rooms:	<u>8</u> Total	<u>4</u> Bedroom(s)	<u>2</u> Bath(s)
Exterior (Check One):	<input type="checkbox"/> Brick	<input type="checkbox"/> Wood	<input checked="" type="checkbox"/> Siding
	<input type="checkbox"/> Concrete	<input type="checkbox"/> Other:	
Size of Residence:	<u>1,988</u> square feet		
Size of Lot:	<u>13,678</u> square feet		
Improvements:	<u>patio/deck/porch</u>		

Interest to be acquired: Fee Simple Conservation easement

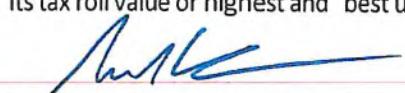
Amount of compensation: **\$175,000**

This amount is based on an estimated total value of **\$175,000** from which a total amount of **\$ 0** has been deducted to avoid duplication of benefits. (See below.) This amount is believed to be fair compensation for the property, and no less than its fair market value. The following have been deducted from the estimated total value:

Flood Insurance	\$ _____	Disaster Housing	\$ _____
State IFG	\$ _____	Hazard Mitigation	\$ _____
SBA Loan	\$ _____	Other:	\$ _____

Appraisal Approach: Sales Comparison

The amount of compensation disregards any possible increase of the fair market value, which might result from this property acquisition project. The fair market value of this property is estimated as of November 5, 2025, the current fair market value. In the determination of compensation, fair market value is defined as, "the amount for which, in all probability, the property would be sold by a knowledgeable owner willing but obligated to sell to a knowledgeable purchaser who desired but is not obligated to pay." This property has been studied considering its tax roll value or highest and best use for its type.


Authorized Agent

12/9/2025
Date

APPRAISAL OF



A Single Family Residence

LOCATED AT:

2501 4th street
Orange, TX 77630

CLIENT:

City of Orange
812 N. 16th Street
Orange, TX, 77630

AS OF:

November 5, 2025

BY:

Malcolm W. Willey
TX 1329116-G

Appraisal completed by the City's procured
appraiser under the TDEM HMGP Buyout
Program.

Alliance Realty Advisors
Residential & Commercial Appraisals

Orange
File No. 25R11003

December 4, 2025

City of Orange
812 N. 16th Street
Orange, TX, 77630

File Number: 25R11003

Dear City of Orange:

In accordance with your request, I have appraised the real property at:

2501 4th street
Orange, TX 77630

The purpose of this appraisal is to develop an opinion of the defined value of the subject property, as improved. The property rights appraised are the fee simple interest in the site and improvements.

In my opinion, the defined value of the property as of November 5, 2025 is:

Land - \$10,500 Improvements - \$164,500
One Hundred and Seventy-Five Thousand Dollars

The attached report contains the description, analysis and supportive data for the conclusions, final opinion of value, descriptive photographs, assignment conditions and appropriate certifications.

Respectfully submitted,



Malcolm W. Willey
TX 1329116-G
Exp. 12/31/2027

MWW/bjd

Residential Appraisal Report

Orange

File No. 25R11003

PURPOSE		<p>The purpose of this appraisal report is to provide the client with a credible opinion of the defined value of the subject property, given the intended use of the appraisal.</p> <p>Client Name/Intended User City of Orange E-mail _____ Client Address 812 N. 16th Street City Orange State TX Zip 77630 Additional Intended User(s) _____</p>																																																																																																																																																																																																																																																																																																									
SUBJECT		<p>Intended Use To determine market value of the subject property.</p> <p>Property Address 2501 4th street City Orange State TX Zip 77630 Owner of Public Record Bradley & Carrie Chapman County Orange Legal Description BROWNWOOD, BLOCK 2, Lot 7 - 8, ACRES 0.314 Assessor's Parcel # R29331 Tax Year 2025 R.E. Taxes \$ 3,176.82 Neighborhood Name Orange Map Reference OCAD Census Tract 202 Property Rights Appraised <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold <input type="checkbox"/> Other (describe) _____ My research <input type="checkbox"/> did <input checked="" type="checkbox"/> did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal. Prior Sale/Transfer: Date _____ Price _____ Source(s) _____ Analysis of prior sale or transfer history of the subject property (and comparable sales, if applicable) No prior sales were noted for the comparables within the 12 months preceding their respective sale dates.</p>																																																																																																																																																																																																																																																																																																									
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Residential Appraisal Report

Orange
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FEATURE	SUBJECT	COMPARABLE SALE NO. 1	COMPARABLE SALE NO. 2	COMPARABLE SALE NO. 3
Address	2501 4th street Orange, Tx 77630	3811 Beverly Avenue Orange, Texas, 77632	2313 McKee Drive Orange, Texas, 77630	2407 8th Orange, Texas, 77630
Proximity to Subject		1.11 miles NW	1.52 miles SW	0.34 miles SW
Sale Price	\$ 0.00 sq. ft.	\$ 110.94 sq. ft.	\$ 185,500	\$ 95.35 sq. ft.
Sale Price/Gross Liv. Area			\$ 159,900	\$ 85.00 sq. ft.
Data Source(s)		HARMLS#92141685;DOM 7	HARMLS#3316125;DOM 36	BeaumontMLS #252915, DOM 232
Verification Source(s)		CAD, Exterior Inspection	CAD, Exterior Inspection	CAD, Exterior Inspection
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION
Sale or Financing Concessions	ArmLth Conv; Seller's Co	-5,950	ArmLth Conv; Seller's Co	-9,000
Date of Sale/Time	s05/25;c07/25		s08/25;c09/25	
Location	Suburban	Orange	Orange	Orange
Leasehold/Fee Simple	Fee Simple	Fee Simple	Fee Simple	Fee Simple
Site	13,678 SF	11,543 sf	+1,200 9,583 sf	+7,500 14,810 sf
View	N;Res;	N;Res;	N;Res;	N;Res;
Design (Style)	Traditional	Traditional	Traditional	Traditional
Quality of Construction	Q4	Q3	-12,500 Q3	-12,500 Q4
Actual Age	74+/- Years	61+/- Years	-1,300 70+/- Years	-400 50+/- Years
Condition	C3	C3	C3	C3
Above Grade	Total Bdrms Baths	Total Bdrms Baths	Total Bdrms Baths	Total Bdrms Baths
Room Count	8 4 2.0	7 3 2.0	+4,000 7 3 2.0	+4,000 8 4 2.0
Gross Living Area 55.00	1,988 sq. ft.	1,672 sq. ft.	+17,400 1,677 sq. ft.	+17,100 2,000 sq. ft.
Basement & Finished Rooms Below Grade	0sf	0sf	0sf	0sf
Functional Utility	Average	Average	Average	Average
Heating/Cooling	FWA/CAC	FWA/CAC	FWA/CAC	FWA/CAC
Energy Efficient Items	Ceiling Fans	Ceiling Fans	Ceiling Fans	Ceiling Fans
Garage/Carport	2 Car Driveway	2 Car Driveway	2 Car Driveway	2 Car Garage
Porch/Patio/Deck	Patio/Deck, Porch	Patio/Deck, Porch	Patio/Deck, Porch	Patio/Deck, Porch
Fireplace	1 F/P	1 F/P	1 F/P	None
Additional Feature	No Fence	No Fence	No Fence	Fence
Restrictions	Residential	Residential	Residential	None
Net Adjustment (Total)	[X] + <input type="checkbox"/> -	\$ 2,850	[X] + <input type="checkbox"/> -	\$ 6,700
Adjusted Sale Price of Comparables	Net Adj. 1.5% Gross Adj. 22.8%	\$ 188,350	Net Adj. 4.2% Gross Adj. 31.6%	\$ 166,600
			Net Adj. -3.1% Gross Adj. 5.4%	\$ 164,800

SALES COMPARISON APPROACH
Summary of Sales Comparison Approach See Attached Addendum.

Indicated Value by Sales Comparison Approach \$ 175,000

COST APPROACH TO VALUE

Site Value Comments The opinion of site value was developed using the following sales. HARMLS#48009876, 49666525, and 33698623.

ESTIMATED	<input type="checkbox"/> REPRODUCTION OR <input checked="" type="checkbox"/> REPLACEMENT COST NEW	OPINION OF SITE VALUE	= \$ 10,500
Source of cost data	Marshall & Swift	Dwelling 1,988 Sq. Ft. @ \$ 120.00	= \$ 238,560
Quality rating from cost service	Average	Sq. Ft. @ \$	= \$ 0
Comments on Cost Approach (gross living area calculations, depreciation, etc.)		Appliances, Driveway, Porch	8,500
Physical depreciation is calculated using the age/life straight line method. No functional or external depreciation noted. The cost approach is given less weight with homes that are not new. Estimated economic life is 60 years.		Garage/Carport Sq. Ft. @ \$	= \$ 0
		Total Estimate of Cost-New	= \$ 247,060
		Less 60 Physical Functional External	
		Depreciation 82,353	= \$ (82,353)
		Depreciated Cost of Improvements	= \$ 164,707
		'As-is' Value of Site Improvements	= \$
		INDICATED VALUE BY COST APPROACH	= \$ 175,207

INCOME APPROACH TO VALUE

Estimated Monthly Market Rent \$ 1,988 X Gross Rent Multiplier 95.00 = \$ 189,000 Indicated Value by Income Approach

Summary of Income Approach (including support for market rent and GRM) Rent was estimated at \$1.00 per SF. \$1.00 x 1,988 sf = \$1,988. Average comparable sales was \$170,000. Average comparable rent was \$170,000/\$1,800 per month = GRM of 95.

Methods and techniques employed: Sales Comparison Approach Cost Approach Income Approach Other:

Discussion of methods and techniques employed, including reason for excluding an approach to value:

RECONCILIATION
Reconciliation comments: See Attached Addendum.

Based on the scope of work, assumptions, limiting conditions and appraiser's certification, my (our) opinion of the defined value of the real property that is the subject of this report as of November 5, 2025, which is the effective date of this appraisal, is:

Single point \$ 175,000 Range \$ _____ to \$ _____ Greater than Less than \$ _____

This appraisal is made "as is," subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed subject to the following:

Residential Appraisal Report

Orange
File No. 25R11003

FEATURE	SUBJECT	COMPARABLE SALE NO. 4	COMPARABLE SALE NO. 5	COMPARABLE SALE NO. 6
Address	2501 4th street Orange, Tx 77630	3600 Kenwood St Orange, Texas, 77630	1826 Bowie Street Orange, Texas, 77630	
Proximity to Subject		2.66 miles SW	2.69 miles SW	
Sale Price	\$ 0.00 sq. ft.	\$ 112,000	\$ 130,000	\$ sq. ft.
Sale Price/Gross Liv. Area	\$ 0.00 sq. ft.	\$ 87.30 sq. ft.	\$ 90.66 sq. ft.	\$ sq. ft.
Data Source(s)		HARMLS#60580736;DOM 28	HARMLS#57343231;DOM117	
Verification Source(s)		CAD, Exterior Inspection	CAD, Exterior Inspection	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION +(-) \$ Adjustment	DESCRIPTION +(-) \$ Adjustment	DESCRIPTION +(-) \$ Adjustment
Sale or Financing Concessions	ArmLth Conv;Seller's Co	-6,000	ArmLth Conv;Seller's Contr	-7,800
Date of Sale/Time	s07/25;c07/25		s10/24;c11/24	
Location	Suburban	Orange	Orange	
Leasehold/Fee Simple	Fee Simple	Fee Simple	Fee Simple	
Site	13,678 SF	5,663 sf	7,884 sf	+3,200
View	N;Res;	N;Res;	N;Res;	
Design (Style)	Traditional	Traditional	Traditional	
Quality of Construction	Q4	Q4	Q4	
Actual Age	74+/- Years	57+/- Years	-1,700 75+/- Years	+100
Condition	C3	C4	+12,500 C4	+12,500
Above Grade	Total Bdrms Baths	Total Bdrms Baths	Total Bdrms Baths	Total Bdrms Baths
Room Count	8 4 2.0	6 3 1.0	+8,000 6 3 1.0	+8,000
Gross Living Area	55.00	1,988 sq. ft.	1,283 sq. ft.	+38,800 1,434 sq. ft.
Basement & Finished Rooms Below Grade	0sf	0sf	0sf	
Functional Utility	Average	Average	Average	
Heating/Cooling	FWA/CAC	FWA/CAC	FWA/CAC	
Energy Efficient Items	Ceiling Fans	Ceiling Fans	Ceiling Fans	
Garage/Carport	2 Car Driveway	1 Car Garage	-3,500 1 Car Garage	-3,500
Porch/Patio/Deck	Patio/Deck,Porch	Covered Porch	CPto	
Fireplace	1 F/P	1 F/P	None	+2,000
Additional Feature	No Fence	Fence	-2,250 Fence	-2,250
Restrictions	Residential	Residential	None	
Net Adjustment (Total)	<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 50,250	<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 42,750 <input type="checkbox"/> + <input type="checkbox"/> -
Adjusted Sale Price of Comparables	Net Adj. 44.9% Gross Adj. 68.9%	\$ 162,250	Net Adj. 32.9% Gross Adj. 53.7%	\$ 172,750 Net Adj. % Gross Adj. %

Summary of Sales Comparison Approach See attached addendum.

SALES COMPARISON APPROACH

Scope of Work, Assumptions and Limiting Conditions

Scope of work is defined in the Uniform Standards of Professional Appraisal Practice as "the type and extent of research and analyses in an assignment." In short, scope of work is simply what the appraiser did and did not do during the course of the assignment. It includes, but is not limited to: the extent to which the property is identified and inspected, the type and extent of data researched, the type and extent of analyses applied to arrive at opinions or conclusions.

The scope of this appraisal and ensuing discussion in this report are specific to the needs of the client, other identified intended users and to the intended use of the report. This report was prepared for the sole and exclusive use of the client and other identified intended users for the identified intended use and its use by any other parties is prohibited. The appraiser is not responsible for unauthorized use of the report.

The appraiser's certification appearing in this appraisal report is subject to the following conditions and to such other specific conditions as are set forth by the appraiser in the report. All extraordinary assumptions and hypothetical conditions are stated in the report and might have affected the assignment results.

1. The appraiser assumes no responsibility for matters of a legal nature affecting the property appraised or title thereto, nor does the appraiser render any opinion as to the title, which is assumed to be good and marketable. The property is appraised as though under responsible ownership.
2. Any sketch in this report may show approximate dimensions and is included only to assist the reader in visualizing the property. The appraiser has made no survey of the property.
3. The appraiser is not required to give testimony or appear in court because of having made the appraisal with reference to the property in question, unless arrangements have been previously made thereto.
4. Neither all, nor any part of the content of this report, copy or other media thereof (including conclusions as to the property value, the identity of the appraiser, professional designations, or the firm with which the appraiser is connected), shall be used for any purposes by anyone but the client and other intended users as identified in this report, nor shall it be conveyed by anyone to the public through advertising, public relations, news, sales, or other media, without the written consent of the appraiser.
5. The appraiser will not disclose the contents of this appraisal report unless required by applicable law or as specified in the Uniform Standards of Professional Appraisal Practice.
6. Information, estimates, and opinions furnished to the appraiser, and contained in the report, were obtained from sources considered reliable and believed to be true and correct. However, no responsibility for accuracy of such items furnished to the appraiser is assumed by the appraiser.
7. The appraiser assumes that there are no hidden or unapparent conditions of the property, subsoil, or structures, which would render it more or less valuable. The appraiser assumes no responsibility for such conditions, or for engineering or testing, which might be required to discover such factors. This appraisal is not an environmental assessment of the property and should not be considered as such.
8. The appraiser specializes in the valuation of real property and is not a home inspector, building contractor, structural engineer, or similar "expert", unless otherwise noted. The appraiser did not conduct the intensive type of field observations of the kind intended to seek and discover property defects. The viewing of the property and any improvements is for purposes of developing an opinion of the defined value of the property, given the intended use of this assignment. Statements regarding condition are based on surface observations only. The appraiser claims no special expertise regarding issues including, but not limited to: foundation settlement, basement moisture problems, wood destroying (or other) insects, pest infestation, radon gas, lead based paint, mold or environmental issues. Unless otherwise indicated, mechanical systems were not activated or tested.

This appraisal report should not be used to disclose the condition of the property as it relates to the presence/absence of defects. The client is invited and encouraged to employ qualified experts to inspect and address areas of concern. If negative conditions are discovered, the opinion of value may be affected.

Unless otherwise noted, the appraiser assumes the components that constitute the subject property improvement(s) are fundamentally sound and in working order.

Any viewing of the property by the appraiser was limited to readily observable areas. Unless otherwise noted, attics and crawl space areas were not accessed. The appraiser did not move furniture, floor coverings or other items that may restrict the viewing of the property.

9. Appraisals involving hypothetical conditions related to completion of new construction, repairs or alteration are based on the assumption that such completion, alteration or repairs will be competently performed.

10. Unless the intended use of this appraisal specifically includes issues of property insurance coverage, this appraisal should not be used for such purposes. Reproduction or Replacement cost figures used in the cost approach are for valuation purposes only, given the intended use of the assignment. The Definition of Value used in this assignment is unlikely to be consistent with the definition of Insurable Value for property insurance coverage/use.

11. The ACI General Purpose Appraisal Report (GPAR™) is not intended for use in transactions that require a Fannie Mae 1004/Freddie Mac 70 form, also known as the Uniform Residential Appraisal Report (URAR).

Additional Comments Related To Scope Of Work, Assumptions and Limiting Conditions

Residential Appraisal Report

Orange

File No. 25R11003

Appraiser's Certification

The appraiser(s) certifies that, to the best of the appraiser's knowledge and belief:

1. The statements of fact contained in this report are true and correct.
2. The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are the appraiser's personal, impartial, and unbiased professional analyses, opinions, and conclusions.
3. Unless otherwise stated, the appraiser has no present or prospective interest in the property that is the subject of this report and has no personal interest with respect to the parties involved.
4. The appraiser has no bias with respect to the property that is the subject of this report or to the parties involved with this assignment.
5. The appraiser's engagement in this assignment was not contingent upon developing or reporting predetermined results.
6. The appraiser's compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
7. The appraiser's analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice.
8. Unless otherwise noted, the appraiser has made a personal inspection of the property that is the subject of this report.
9. Unless noted below, no one provided significant real property appraisal assistance to the appraiser signing this certification. Significant real property appraisal assistance provided by: Brandon Daye, TX 1342816 Trainee, Exp. 08/31/2027 provided significant assistance in the inspection of the subject property, researching data for the subject and comparable sales and the market conditions, and in the report writing.

Additional Certifications:

Definition of Value: Market Value Other Value: _____
 Source of Definition: _____

ADDRESS OF THE PROPERTY APPRAISED:

2501 4th street

Orange, TX 77630

EFFECTIVE DATE OF THE APPRAISAL: November 5, 2025

APPRaised VALUE OF THE SUBJECT PROPERTY: \$ 175,000

APPRAISER

Signature: Malcolm W. Willey
 Name: Malcolm W. Willey

Company Name: Alliance Realty Advisors

Company Address: 100 Interstate 45 N, Suite 630

Conroe, TX 77301-2890

Telephone Number: 936-756-1717

Email Address: appraisingtx@gmail.com

State Certification # 1329116-G

or License # _____

or Other (describe): _____ State #: _____

State: TX

Expiration Date of Certification or License: 12/31/2027

Date of Signature and Report: 12/04/2025

Date of Property Viewing: 11/05/2025

Degree of property viewing:

Interior and Exterior

Exterior Only

Did not personally view

SUPERVISORY APPRAISER

Signature: _____

Name: _____

Company Name: _____

Company Address: _____

Telephone Number: _____

Email Address: _____

State Certification # _____

or License # _____

State: _____

Expiration Date of Certification or License: _____

Date of Signature: _____

Date of Property Viewing: _____

Degree of property viewing:

Interior and Exterior

Exterior Only

Did not personally view

ADDENDUM

Client: City of Orange	File No.: 25R11003
Property Address: 2501 4th street	Case No.: Orange
City: Orange	State: TX Zip: 77630

Neighborhood Description
Orange is located in Orange County, Texas. Orange is the seat of county government. Homes in this area vary greatly in most aspects, including age, size, quality, condition, and site size. Employment rates appear stable. No adverse neighborhood conditions were noted.

Neighborhood Market Conditions
The current market in the area is considered stable with supply/demand generally in balance. Various types of financing are available at acceptable rates. Seller concessions of up to 3% are typical in this market segment. The estimated marketing time is not expected to exceed 3 months at the value estimate provided. Property was viewed by appraiser on 11/05/2025.

Zoning Compliance
There is zoning by City of Orange. The subject can be rebuilt if destroyed with no variance needed.

Highest and Best Use
The relevant legal, physical, and economic factors were analyzed to the extent necessary and resulted in a conclusion that the highest and best use of the subject property is residential.

Comments on Sales Comparison
The sales used were found to be the most recent, similar, and proximate data currently available, and are considered adequate value indicators for the subject property. Due to the limited number of sales which are directly similar in all aspects, it is necessary to exceed guidelines for distance and date of sale in order to utilize the most relevant market data.

Adjustments for physical characteristics are based on paired sales analysis, historical statistical data, and conversations with market participants.

Sale 1 is a newer, smaller sized home on a smaller size site, considered superior in quality and similar in condition. Adjustments were made for land and home size, age, room count, seller's concessions, and superior quality.

Sale 2 is a newer, smaller sized home, on a smaller size site, considered superior in quality and similar in condition. Adjustments were made for land and home size, age, room count, superior quality, and seller's concessions.

Sale 3 is a newer, larger sized home, on a larger size site, considered similar in quality and similar in condition. Adjustments were made for land and home size, age, having a garage, and lack of fireplace.

Sale 4 is a newer, smaller size home on a smaller size site, considered similar in quality and inferior in condition. Adjustments were made for land and home size, age, room count, difference in condition, having a garage, seller's concessions, and having a fence.

Sale 5 is an older, smaller size home on a smaller size site, considered similar in quality and inferior in condition. Adjustments were made for seller's concessions, land and home size, age, having a one car garage, lack of fireplace, having a fence, room count, and difference in condition.

Comments on Income Approach to Value
GRM= Average Price divided by average monthly rent. Average comparable sales equaled \$170,000 and average rent was \$1,800. This helped us calculate GRM at 94.44.
Sales price per square foot was calculated using the three rentals listed under the comparable rentals section. This amount equaled \$1.00 per square foot. When multiplied by the SF of the home, we estimated rental amount at \$1,988.

Real Estate Taxes
The taxes were estimated using the estimated assessed value and from local tax rates.

Support for the Opinion of Site Value
Site value is based on comparable land values of comparable sales. The estimated overall site values were compared for each property, and adjustments made accordingly.

Real Estate Taxes
The taxes were estimated using the estimated assessed value and from local tax rates.

Intended Use
The Intended User of this appraisal report is The City of Orange. The Intended Use is to evaluate the property that is the subject of this appraisal for a current market value appraisal report, concerning the FEMA Hazard Mitigation Grant Program(HMGP) administered by the Texas Division of Emergency Management. Grant #DR4332-108. No additional intended Users are identified by the appraiser. Any additional party receiving a copy of this report for any reason is not an intended user; nor does receiving a copy of this report result in an appraiser-client relationship. Use of this of this appraisal by anyone other than the stated intended user, or for any other use than the stated intended use, is prohibited. This is an Appraisal Report which is intended to comply with the reporting requirements set forth under the Standard Rules 2-2(b) of the Uniform Standard of Professional Practice of the Appraisal Foundation and the requirements of FIRREA. As such, it represents discussions of the data, reasoning and analysis that were used in the appraisal process to develop the appraiser's opinion of value. Supporting documentation concerning the data, reasoning and analysis is retained in the appraiser's workfile. The dept of discussion contained in this report is specific to the needs of the client and to the intended use stated below.

ADDENDUM

Client: City of Orange	File No.: 25R11003
Property Address: 2501 4th street	Case No.: Orange
City: Orange	State: TX Zip: 77630

Scope of Work

The scope of this assignment included a viewing of the subject property on November 5, 2025 and other dates, with November 5, 2025 being the effective date of the appraisal. As part of the property viewing, significant physical characteristics were cataloged and analyzed, and the subject property was photographed. The appraiser used data from a variety of sources, including the local MLS system and county records, and researched data on comparable sales in the general market area. Subject was also inspected from Cooper Drive and Google Earth aerial photography. The sales comparison approach was determined to provide meaningful input and was developed, while the cost approach and income approach were not. The appraiser has summarized relevant analysis and conclusions in this report.

This appraisal has been prepared in compliance with the Standards of Professional Practice and Conduct as adopted by the Appraisal Institute, and the Texas Real Estate Commission. The value estimate herein includes the real property only. No analysis has been conducted of any mineral production potential or timber potential. As of the effective date, no hemp cultivation or production was observed on the subject site by the appraiser. Information, estimates and opinions furnished to the appraiser and contained in this report were obtained from sources considered reliable and believed to be true and correct.

In the appraisal process, the appraiser has analyzed all data in the subject marketplace, which was available. Data sources include: office files, builders, lenders, realtors, MLS, title companies, county appraisal district sources and property owners. Data analyzed was considered supportive of the estimate of the market value of the subject. This includes at least a three sales year history of the subject and comparables, listings, rentals, and foreclosures.

The market data which was analyzed for this report came from the same or competing neighborhoods and within a narrow time frame which ensures similar location and economic conditions were in existence at the time of the appraisal. Any exceptions will be noted within the report.

Unless otherwise noted in this report, the appraiser did make a full physical inspection of the subject property. An exterior inspection of the comparables and a personal inspection of the subject neighborhood was made by the appraiser. Information on comparable land and improved sales, rents, construction costs, and accrued depreciation was gathered, confirmed, and analyzed. The Comparable Sales Comparison, Cost, and Income approaches were applied, unless otherwise noted.

If any sales concessions or creative financing were determined by the appraiser, they have been identified in the report and if excessive, appropriate adjustments are applied.

Rights Conveyed

The subject property rights appraised are fee simple unless otherwise stated.

Sales or Financing Concessions - (Terms and Conditions of Sale)

Adjustments for conditions of sale reflect the motivations of the buyer and the seller. Although conditions of sale are often perceived as applying only to the sales that are not arm's length transactions, some arm's length sales may reflect atypical motivations or sale conditions due to unusual tax considerations, sale at legal auction, lack of exposure on the open market, or eminent domain proceedings. If the sales used in the sales comparison approach reflect such situations, an appropriate adjustment is applied when warranted.

Financial conditions are located in the Sales Comparison Approach on the URAR form. All of the comparable sales used have been closed/settled transactions, unless otherwise noted in the Sales Comparison Approach.

Market Conditions (Time)

Market conditions generally change over time, but the date of an appraisal is a specific time. Therefore, past sales must be examined in the light of the direction of change between the sale date of the comparable and the valuation date of the subject property. Changes in the market conditions may be caused by inflation, deflation, fluctuation in supply and demand, or other factors. Although the adjustment for market conditions is often referred to as a "time adjustment", time is not the cause of the adjustment. Market conditions shift over time; they create the need for an adjustment, not time itself. If market conditions have not changed, no time adjustment is required even though considerable time may have elapsed.

The current market has provided comparable sales within the subject market location that are similar to the subject property and has been used in this report. Listings within the subject market area were researched and reviewed. The appraiser has determined that the listing available would not have had any impact on the subject property, therefore none have been included in this report.

The subject property is in an area that has zoning, and is currently zoned R-2, which is Medium Density Residential. This is common for this area and has no marketability concerns for buyers in this market area.

The appraiser's forecast that a sale of the subject property could be consummated within approximately three to six months at a sales price proximate to the value conclusion stated within this report. This assumes that the property would be actively marketed by knowledgeable and competent brokers. It is further assumed that any offers to purchase the property will be responded to by the owners in a timely manner.

ADDENDUM

Client: City of Orange	File No.: 25R11003
Property Address: 2501 4th street	Case No.: Orange
City: Orange	State: TX
	Zip: 77630
<p>Location Location can be defined as the importance of a particular property with respect to its location in the neighborhood, proximity to major intersections and streets, or other noticeable factors effecting market reactions.</p> <p>An adjustment for location may be required when the locational characteristics of a comparable property are different from those of the subject property. Location adjustments are usually expressed as percentages that reflect the increase or decrease in value attributable to the property's location to the neighborhood.</p>	
<p>Physical Characteristics If the physical characteristics of a comparable property and the subject property differ in many ways, each of these differences may require a comparison and adjustment to the comparable. Physical differences may include building size, quality of construction, architectural style, building materials, age, condition, functional utility, site size, attractiveness, and amenities. (Site: topography, utility, size, road frontage, access, flood plain).</p> <p>The value added or lost by the presence or absence of a physical item in a comparable property does not typically equal the cost of installing or removing the item. Buyers may be willing to pay a higher sale price that includes the extra cost of adding an amenity. Conversely, the addition of any amenity sometimes adds more value to a property than the extra cost of this installation.</p>	
<p>Adjustments for Physical Characteristics:</p>	
<p>Site/View Adjustments for the site are based on the size, shape, and physical characteristics of the site. Adjustments for view are made for noticeable factors such as lakes, creek, street, highways, railroads, commercial or industrial businesses or single family homes which are located near the subject that have an effect on the marketing and value of the property.</p> <p>The adjustments made for each of the comparables sales are based on the estimated value of each comparable site in relation to the subject, taking into account known site sales in each comparable sale area or by the abstraction of site values from improved sales.</p>	
<p>Site Comments The subject's site is considered a typical parcel of land in this area. Surrounding parcels are usually similar in size to the subject property. No adverse easements or encroachments were noted or reported. The home sits on 0.17 acres. This is a traditional home with 4 bedrooms and 2 bathrooms with public utilities available. Home has a two car driveway with a covered porch.</p>	
<p>Final Reconciliation The sales comparison approach is given the most weight because it best reflects actual actions of buyers and sellers in the market place. The cost approach is also given consideration with homes that are new. Homes in this area are typically purchased for their value in use, rather than income production. The income approach was given less weight than the Sales Comparison with this in mind.</p>	

SUBJECT PROPERTY PHOTO ADDENDUM

Client: City of Orange	File No.: 25R11003
Property Address: 2501 4th street	Case No.: Orange
City: Orange	State: TX Zip: 77630



FRONT VIEW OF
SUBJECT PROPERTY

Appraised Date: November 5, 2025
Appraised Value: \$ Land - \$10,500 Improv



REAR VIEW OF
SUBJECT PROPERTY



STREET SCENE

SUBJECT PROPERTY PHOTO ADDENDUM

Client: City of Orange
Property Address: 2501 4th street
City: Orange

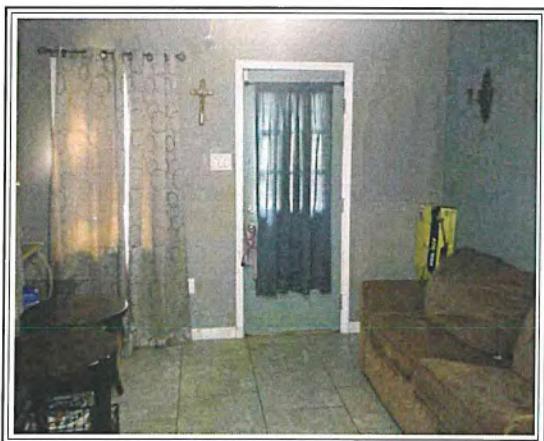
File No.: 25R11003
Case No.: Orange
State: TX Zip: 77630



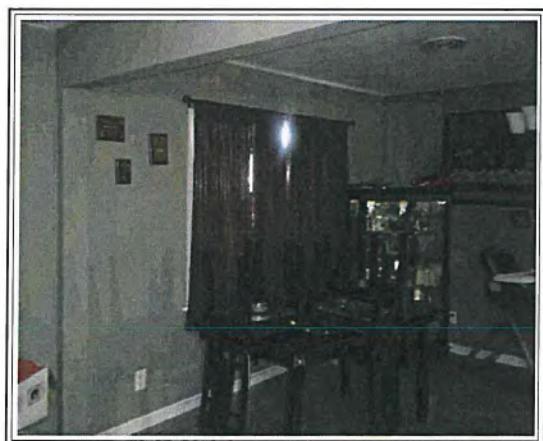
Alternate Street Scene



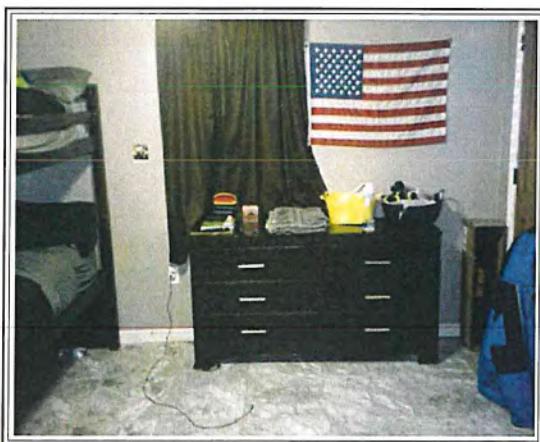
Fireplace



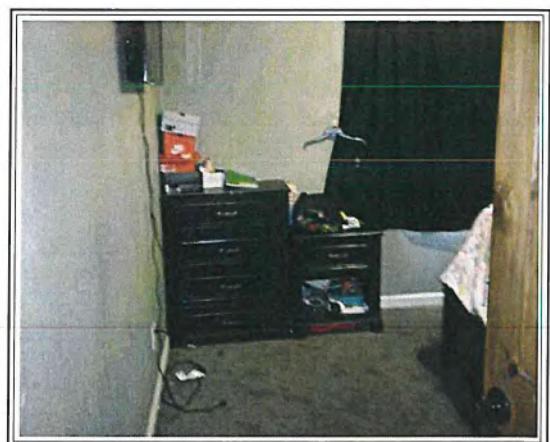
Living Room



Kitchen



Bedroom 1

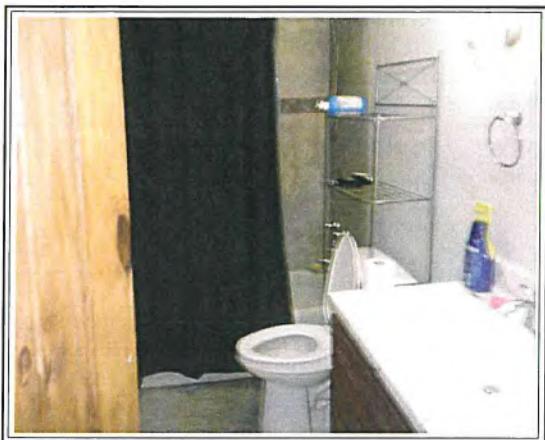


Bedroom 2

SUBJECT PROPERTY PHOTO ADDENDUM

Client: City of Orange
Property Address: 2501 4th street
City: Orange

File No.: 25R11003
Case No.: Orange
State: TX Zip: 77630



Bathroom 1



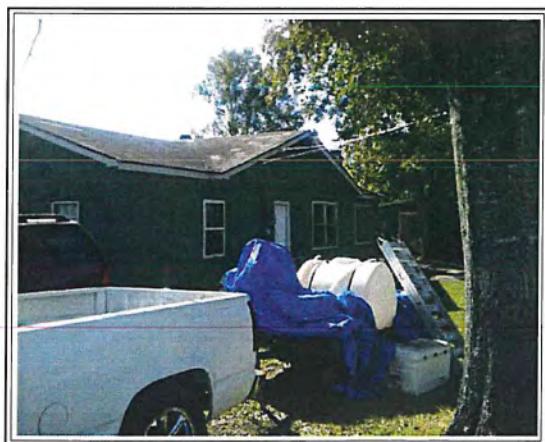
Bedroom 3



Bedroom 4



Bathroom 2



Side of the House

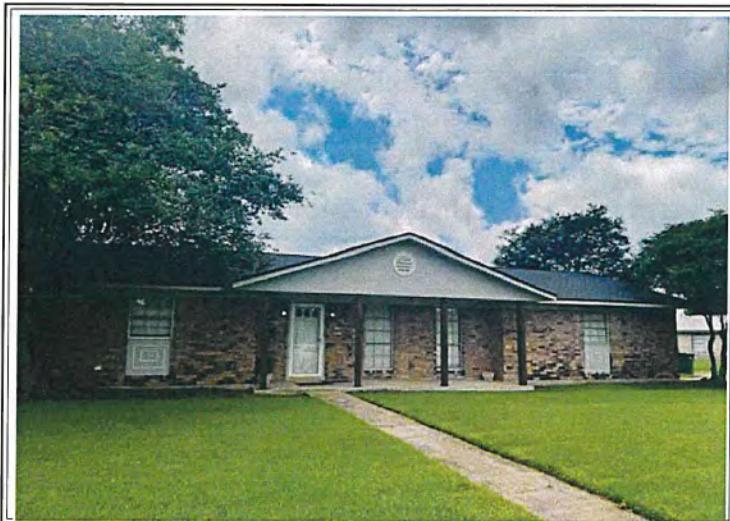


Front Yard

COMPARABLE PROPERTY PHOTO ADDENDUM

Client: City of Orange
Property Address: 2501 4th street
City: Orange

File No.: 25R11003
Case No.: Orange
State: TX Zip: 77630



COMPARABLE SALE #1

3811 Beverly Avenue
Orange, Texas, 77632
Sale Date: s05/25;c07/25
Sale Price: \$ 185,500



COMPARABLE SALE #2

2313 McKee Drive
Orange, Texas, 77630
Sale Date: s08/25;c09/25
Sale Price: \$ 159,900



COMPARABLE SALE #3

2407 8th
Orange, Texas, 77630
Sale Date: s05/25;c06/25
Sale Price: \$ 170,000

COMPARABLE PROPERTY PHOTO ADDENDUM

Client: City of Orange
Property Address: 2501 4th street
City: Orange

File No.: 25R11003
Case No.: Orange
State: TX Zip: 77630



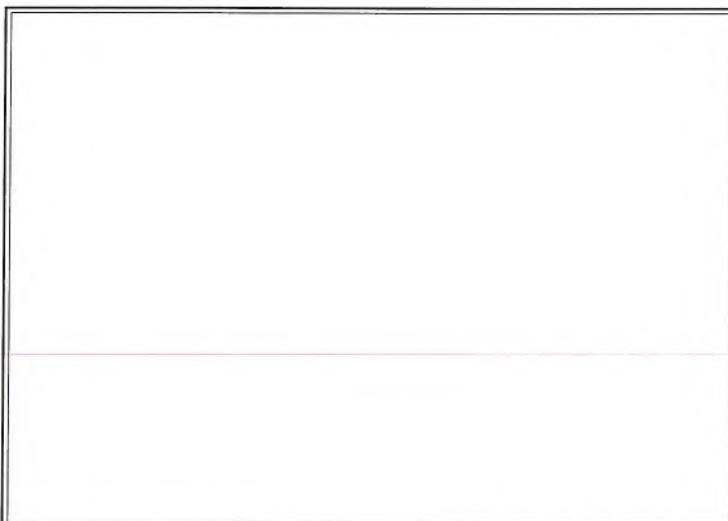
COMPARABLE SALE #4

3600 Kenwood St
Orange, Texas, 77630
Sale Date: s07/25;c07/25
Sale Price: \$ 112,000



COMPARABLE SALE #5

1826 Bowie Street
Orange, Texas, 77630
Sale Date: s10/24;c11/24
Sale Price: \$ 130,000



COMPARABLE SALE #6

Sale Date:
Sale Price: \$

COMPARABLE RENTALS PHOTO ADDENDUM

Client: City of Orange
Property Address: 2501 4th street
City: Orange

File No.: 25R11003
Case No.: Orange
State: TX Zip: 77630



COMPARABLE RENTAL #1

2017 5th Street, Orange, Texas, 77630
HAR#44095801; Rent \$2,300(\$1.36 per SF)



COMPARABLE RENTAL #2

1314 Sabine Avenue, Orange, Texas, 77630
HAR#16479411; Rent \$1,100(\$0.91 per SF)



COMPARABLE RENTAL #3

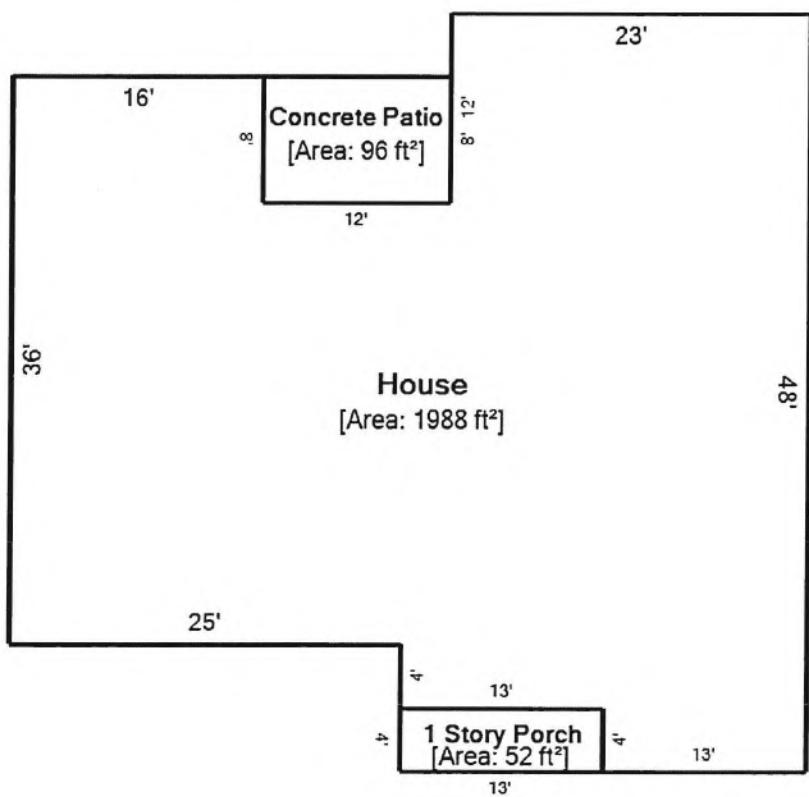
24 E Luther Avenue, Orange, Texas, 77630
HAR#10834567; Rent \$1,100(\$0.82 per SF)

FLOORPLAN SKETCH

Client: City of Orange
 Property Address: 2501 4th street
 City: Orange

File No.: 25R11003
 Case No.: Orange
 State: TX Zip: 77630

Sketch



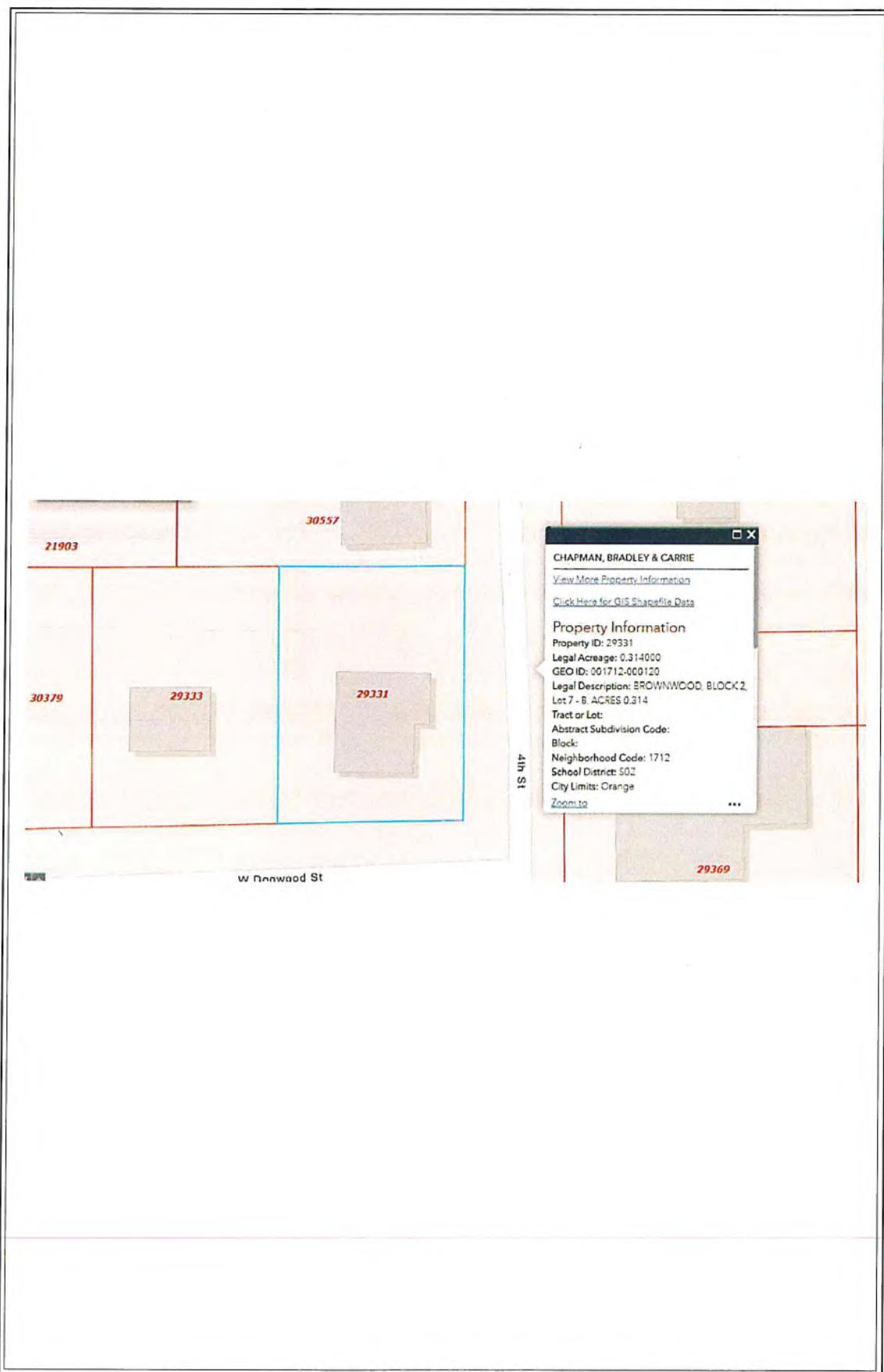
8 ft

Living Area		Area Calculation			
House	1988 ft ²				x 1.00 = 1988 ft ²
Nonliving Area					
Concrete Patio	96 ft ²	<input type="checkbox"/>	8' x 16' x	1.00 =	128 ft ²
1 Story Porch	52 ft ²	<input type="checkbox"/>	4' x 13' x	1.00 =	52 ft ²
Total Living Area (rounded):	1988 ft ²	<input type="checkbox"/>	23' x 44' x	1.00 =	1012 ft ²
		<input type="checkbox"/>	4' x 3' x	1.00 =	12 ft ²
		<input type="checkbox"/>	28' x 28' x	1.00 =	784.00 ft ²

PLAT MAP

Client: City of Orange
Property Address: 2501 4th street
City: Orange

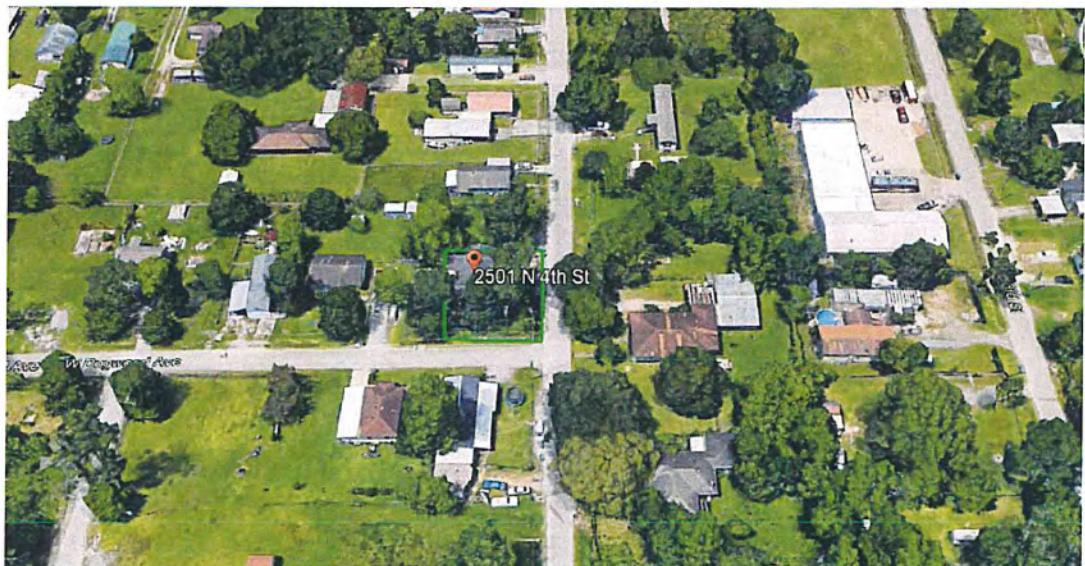
File No.: 25R11003
Case No.: Orange
State: TX Zip: 77630



AERIAL MAP

Client: City of Orange
Property Address: 2501 4th street
City: Orange

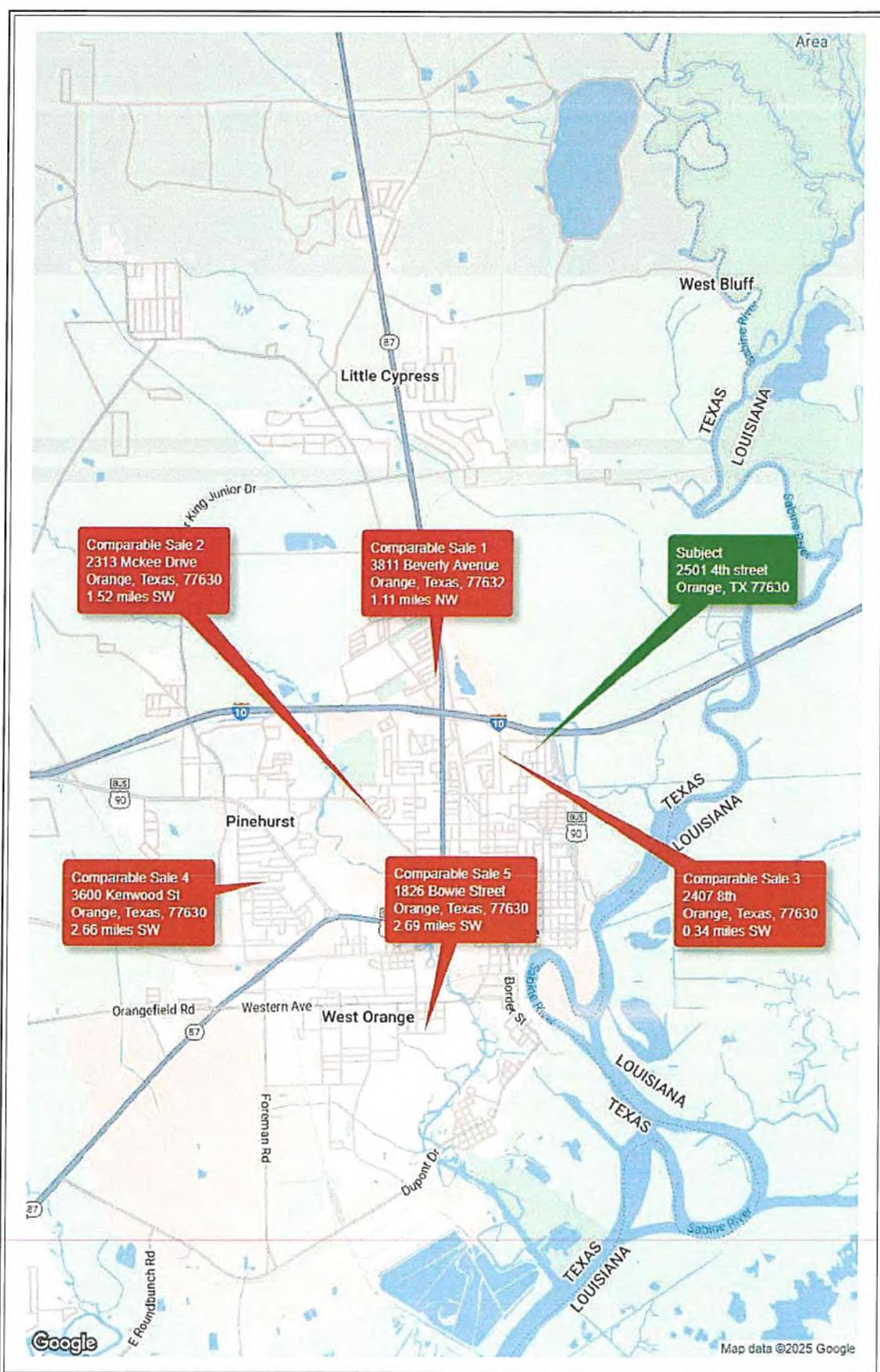
File No.: 25R11003
Case No.: Orange
State: TX Zip: 77630



LOCATION MAP

Client: City of Orange
Property Address: 2501 4th street
City: Orange

File No.: 25R11003
Case No.: Orange
State: TX Zip: 77630



FLOOD MAP

Client: City of Orange
Property Address: 2501 4th street
City: Orange

File No.: 25R11003
Case No.: Orange
State: TX Zip: 77630



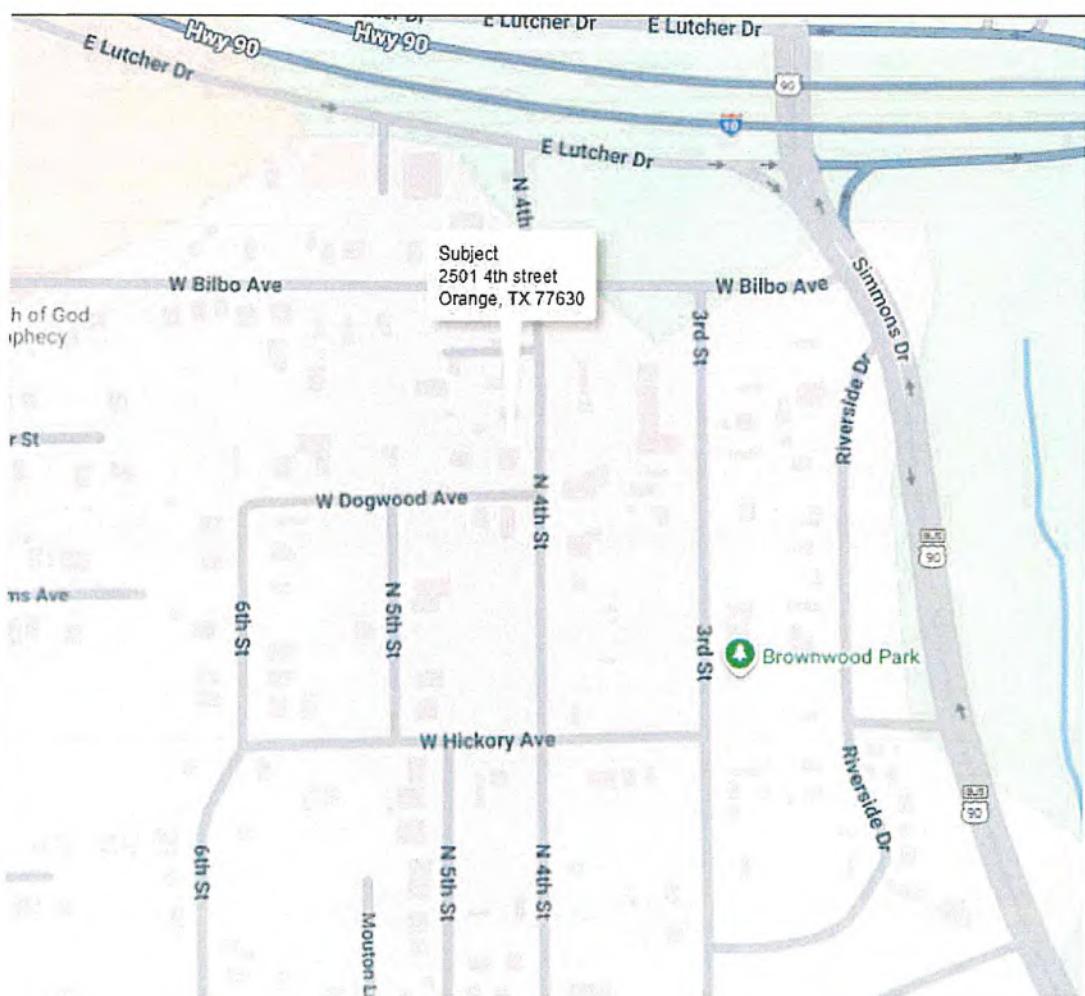
USGS, USDA, The National Map: Orthoimagery, March 12, 2025

Powered by Esri

Area Map

Client: City of Orange
Property Address: 2501 4th street
City: Orange

File No.: 25R11003
Case No.: Orange
State: TX Zip: 77630



Engagement Letter 1

Client: City of Orange	File No.: 25R11003
Property Address: 2501 4th street	Case No.: Orange
City: Orange	State: TX Zip: 77630

FEE AGREEMENT FOR PROFESSIONAL SERVICES

BY

Willey Realty Partners LTD dba Alliance Realty Advisors

This Agreement, between Willey Realty Partners LTS dba Alliance Realty Advisors (hereafter referred to as "FIRM") and the City of Orange (hereafter known as "CLIENT") sets forth the terms and conditions under which the FIRM agrees to provide residential appraisal services to the CLIENT. It is understood by both parties this project is funded through a grant from the FEMA Hazard Mitigation Grant Program (HMGP), administered by the Texas Division of Emergency Management. Grant number for this project is DR4332-108

CLIENT INFORMATION

Name: City of Orange

Address: 812 N. 16th Street
Orange, TX 77630

FIRM INFORMATION

Name: Willey Realty Partner LTD
dba Alliance Realty Advisors

Address: 100 IH-45 North
Suite 630
Conroe, TX 77301

Client's Business Entity: Corp LLC Partnership Sole Proprietor
 Other:

SCOPE OF WORK

FIRM will complete either: A) a retrospective (pre-event) appraisal report; or B) a current market value appraisal report; as specifically instructed by CLIENT or project manager concerning the FEMA Hazard Mitigation Grant Program (HMGP), administered by the Texas Division of Emergency Management. Grant number for this project is DR4332-108.

Appraisal Report will consist of the following:

- The neighborhood analysis will be based on the appraiser's inspection of the subject neighborhood, area maps, relevant sales and listings with a defined neighborhood.
- Structure layout detail (bedrooms, bathrooms, etc.), condition/quality, acreage, neighborhood characteristics, designed flood zone (Floodway, Zone AE, Zone A, Shaded Zone X or Zone X), timing of sale, etc.
- The site analysis will be based on the appraiser's inspection of the subject property, information provided by the client and/or the county tax records.
- Highest and best use will be determined by using the following four tests: legally permitted, physically possible, economically feasible, and most profitable.
- All comparable sales will be obtained through local brokers and appraisers and/or other public verified sources.
- Sales data will be organized, analyzed, adjusted for dissimilar features, reconciled into a value opinion via the market data approach to value.
- Within the total appraised value, separate breakout of land and the main residential improvement will be included on the cover page.

Engagement Letter 2

Client: City of Orange	File No.: 25R11003
Property Address: 2501 4th street	Case No.: Orange
City: Orange	State: TX Zip: 77630

Additional Scope of Work:

- For properties in sustained ownership since August 15, 2017 or earlier, "pre-event value" methodology may be used (defined as value of property as of August 15, 2017 considering condition of property and market conditions at that time);
- Since a considerable amount of time has passed since the event, the current market value may be the most efficient method if no damage has occurred to the property or repairs were completed. If the current property owner purchased or took possession of the disaster-damaged property after the event or is not a national of the United States or qualified alien, a current fair market value appraisal must be used.
- Appraisal reports will be in digital format, .pdf file type, and delivered to project manager as a complete set corresponding to original appraisal work order via email.

Page 2 of 14

PERFORMANCE BY FIRM

FIRM will perform all work as outlined in the Scope of Work listed above in a timely and professional manner. In the event that CLIENT feels FIRM is in breach of contract or has not performed, such matters will be brought to the attention of FIRM by CLIENT and resolved pursuant to the DISPUTES section below.

COMPENSATION BY CLIENT

All extra work, additions and changes to the Scope of Services to be performed shall be agreed to by both FIRM and CLIENT prior to the commencement of such work.

A fixed Fee of **\$1,250.00** per report will be billed on delivery of appraisal reports. Payment is due within 30 days of receipt of billing statement.

TERMS OF PAYMENT

Fees charged are strictly limited to eligible costs as defined by FEMA/TDEM. Fees will remain consistent from property to property.

ENTIRE AGREEMENT

This Agreement signed by both parties is the final and entire Agreement between the parties and supersedes all prior and contemporaneous oral or written communications between the parties, their agents and representatives. There are no representations, promises, terms, conditions or obligations other than those contained herein. The parties, and the person whose name appears below further represent and warrant that the person whose name appears below is specifically and duly authorized, in the case of a business entity, by that business entity to bind the entity.

Alliance Realty Advisors

By: Malcolm W. Willey 10/29/2025

Malcolm W. Willey (date)
Title: President

City of Orange, Texas

By: Michael Kunst (date)
Title: City Manager

Engagement Letter 3

Client: City of Orange	File No.: 25R11003
Property Address: 2501 4th street	Case No.: Orange
City: Orange	State: TX Zip: 77630

1. **Termination of Agreement for Cause.** If the Firm fails to fulfill in a timely and proper manner its obligations under this Agreement, or if the Firm violates any of the covenants, conditions, agreements, or stipulations of this Agreement, the City shall have the right to terminate this Agreement by giving written notice to the Firm of such termination and specifying the effective date thereof, which shall be at least five days before the effective date of such termination. In the event of termination for cause, all finished or unfinished documents, data, studies, surveys, drawings, maps, models, photographs, and reports prepared by the Firm pursuant to this Agreement shall, at the option of the City, be turned over to the City and become the property of the City. In the event of termination for cause, the Firm shall be entitled to receive reasonable compensation for any necessary services actually and satisfactorily performed prior to the date of termination.

Notwithstanding the above, the Firm shall not be relieved of liability to the City for damages sustained by the City by virtue of any breach of the Agreement by the Firm, and the City may set-off the damages it incurred as a result of the Firm's breach of the contract from any amounts it might otherwise owe the Firm.

2. **Termination for Convenience of the City.** City may at any time and for any reason terminate Firm's services and work at City's convenience upon providing written notice to the Firm specifying the extent of termination and the effective date. Upon receipt of such notice, the Firm shall, unless the notice directs otherwise, immediately discontinue the work and placing of orders for materials, facilities, and supplies in connection with the performance of this Agreement.
3. **Changes.** The City may, from time to time, request changes in the services the Firm will perform under this Agreement. Such changes, including any increase or decrease in the amount of the Firm's compensation, must be agreed to by all parties and finalized through a signed, written amendment to this Agreement.
4. **Resolution of Program Non-Compliance and Disallowed Costs.** In the event of any dispute, claim, question, or disagreement arising from or relating to this Agreement, or the breach thereof, including determination of responsibility for any costs disallowed because of non-compliance with federal, state or program requirements, the parties hereto shall use their best efforts to settle the dispute, claim, question, or disagreement. To this effect, the parties shall consult and negotiate with each other in good faith within 30 days of receipt of a written notice of the dispute or invitation to negotiate and attempt to reach a just and equitable solution satisfactory to both parties. If the matter is not resolved by negotiation within 30 days of receipt of written notice or invitation to negotiate, the parties agree first to try in good faith to settle the matter by mediation administered by the American Arbitration Association under its Commercial Mediation Procedures before resorting to arbitration, litigation, or some other dispute resolution procedure. The parties may enter into a written amendment to this Agreement and choose a mediator that is not affiliated with the American Arbitration Association. The parties shall bear the costs of such mediation equally. If the matter is not resolved through such mediation within 60 days of the initiation of that procedure, either party may proceed to file suit.

5. Personnel.

Page 4 of 14

- a. The Firm represents that he/she/it has, or will secure at its own expense, all personnel required in performing the services under this Agreement. Such personnel shall not be employees of or have any contractual relationship with the City.
- b. All of the services required hereunder will be performed by the Firm or under its supervision and all personnel engaged in the work shall be fully qualified and shall be authorized or permitted under State and Local law to perform such services.
- c. None of the work or services covered by this Agreement shall be subcontracted without the prior written approval of the City. Any work or services subcontracted hereunder shall be specified by written contract or agreement and shall be subject to each provision of this Agreement.
6. **Assignability.** The Firm shall not assign any interest on this Agreement and shall not transfer any interest in the same (whether by assignment or novation), without the prior written consent of the City thereto; Provided, however, that claims for money by the Firm from the City under this Agreement may be assigned to a bank, trust company, or other financial institution without such approval. Written notice of any such assignment or transfer shall be furnished promptly to the City.
7. **Reports and Information.** The Firm, at such times and in such forms as the City may require, shall furnish the City such periodic reports as it may request pertaining to the work or services undertaken pursuant to this Agreement, the costs and obligations incurred or to be incurred in connection therewith, and any other matters covered by this Agreement.

APPRaiser Qualifications

Client: City of Orange	File No.: 25R11003
Property Address: 2501 4th street	Case No.: Orange
City: Orange	State: TX Zip: 77630

Qualifications of Appraiser

MALCOLM W. WILLEY

*100 I-H-45 North, Suite 630
Conroe, Texas 77301
(936) 756-1717 - Fax (936) 622-6784
Email - mwilley@aravtx.net*

PROFESSIONAL EXPERIENCE

Present	President, Alliance Realty Advisors Appraiser/Broker/Consultant Texas State Certified General Real Estate Appraiser #TX-1329116-G Louisiana State Certified General Real Estate Appraiser #G-1161 Texas Real Estate Broker #230309-11 International Right of Way Association Member #7890636
1978 - 1984	Sam Houston State University, Huntsville, Texas
1988 - 1990	Faculty, Department of General Business and Finance Courses Taught: Real Estate Principles, Real Estate Finance, Real Estate Appraisal
1979 - 1986	Southeast Texas Real Estate Institute, Huntsville, Texas Texas Real Estate Commission Accredited Proprietary School Co-Founder/Owner, Administrator, TREC Accredited Instructor
1975 - 1986	M.W.I. Land, Inc., Huntsville, Texas Real Estate Brokerage, Appraisal, Property Management

EDUCATIONAL BACKGROUND

1978 - 1979	Sam Houston State University, Huntsville, Texas MBA Degree, Finance December 1979
1975 - 1978	Sam Houston State University, Huntsville, Texas BBA Degree, Management and Economics, August 1978

PROFESSIONAL SUMMARY

Mr. Willey, with over 45 years of real estate experience, has appraised numerous complex properties throughout Texas. Commercial appraisal specialties include: subdivisions, mobile home parks, auto dealerships, golf courses, mini-warehouses, office buildings, shopping centers, medical facilities and apartments. Rural and residential specialties include; single-family residences, farm & ranch property, and timberland. In addition, Mr. Willey has completed right-of-way valuations, litigation appraisal and testimony for estates, attorneys and governmental agencies. He has participated since 1995 in the ratio study conducted by the State Comptroller of Texas for school district funding. The study performs random reviews and audits of various appraisal districts in Texas, incorporating standard appraisal techniques, as well as State mandated methods of analysis. Mr. Willey has also provided training to the staff appraisers of the Property Tax Division of the State Comptroller of Texas. He is certified as a fee appraiser for the Texas Department of Transportation and experience includes the appraisal of railroad corridors and highway right-of-ways.

Appraiser Credentials

Client: City of Orange	File No.: 25R11003
Property Address: 2501 4th street	Case No.: Orange
City: Orange	State: TX Zip: 77630



APPRAISAL OF REAL PROPERTY



Counter-offer appraisal provided by the homeowner. He had it completed to refinance the home in late August.

LOCATED AT

2501 4th St
Orange, TX 77630
BROWNWOOD, BLOCK 2, Lot 7 - 8, ACRES 0.314

FOR

See attached addenda.
5016 N. Parkway Calabasas, Suite 200
Calabasas, CA 91307

OPINION OF VALUE

200,000

AS OF

08/11/2025

BY

Timothy Garrett James
James Appraisal Services, LLC
P.O. Box 8342
Lumberton, TX 77657
(409) 659-7382
gjamesappraisals@yahoo.com

James Appraisal Services, LLC
P.O. Box 8342
Lumberton, TX 77657
(409) 659-7382

08/25/2025

See attached addenda.
5016 N. Parkway Calabasas, Suite 200
Calabasas, CA 91307

Re: Property: 2501 4th St
Orange, TX 77630
Borrower: Bradley R Chapman and Carrie A Chapman
File No.: 2581-003

Opinion of Value: \$ 200,000
Effective Date: 08/11/2025

In accordance with your request, we have appraised the above referenced property. The report of that appraisal is attached.

The purpose of the appraisal is to develop an opinion of market value for the property described in this appraisal report, as improved, in unencumbered fee simple title of ownership.

This report is based on a physical analysis of the site and improvements, a locational analysis of the neighborhood and city, and an economic analysis of the market for properties such as the subject. The appraisal was developed and the report was prepared in accordance with the Uniform Standards of Professional Appraisal Practice.

The opinion of value reported above is as of the stated effective date and is contingent upon the certification and limiting conditions attached.

It has been a pleasure to assist you. Please do not hesitate to contact me or any of my staff if we can be of additional service to you.

Sincerely,



Timothy Garrett James
J & J Appraisals LLC
License or Certification #: 1361082
State: TX Expires: 05/31/2027
gjamesappraisals@yahoo.com

Uniform Residential Appraisal Report

File # 2581-003

The purpose of this summary appraisal report is to provide the lender/client with an accurate, and adequately supported, opinion of the market value of the subject property.										
Property Address 2501 4th St		City Orange		State TX Zip Code 77630						
Borrower Bradley R Chapman and Carrie A Chapman		Owner of Public Record Bradley R Chapman		County Orange						
Legal Description BROWNWOOD, BLOCK 2, Lot 7 - 8, ACRES 0.314										
Assessor's Parcel # 001712-000120		Tax Year 2024		R.E. Taxes \$ 3,020						
Neighborhood Name Brownwood		Map Reference 13140		Census Tract 0202.00						
Occupant <input type="checkbox"/> Owner <input checked="" type="checkbox"/> Tenant <input type="checkbox"/> Vacant		Special Assessments \$ 0		<input checked="" type="checkbox"/> PUD		HOA \$ 0		<input type="checkbox"/> per year <input type="checkbox"/> per month		
Property Rights Appraised <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold <input type="checkbox"/> Other (describe)										
Assignment Type <input type="checkbox"/> Purchase Transaction <input checked="" type="checkbox"/> Refinance Transaction <input type="checkbox"/> Other (describe)										
Lender/Client See attached addenda.		Address 5016 N. Parkway Calabasas, Suite 200, Calabasas, CA 91307								
Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal?		<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No								
Report data source(s) used, offering price(s), and date(s). County Appraisal District;										
I <input type="checkbox"/> did <input type="checkbox"/> did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed.										
Contract Price \$ Date of Contract Is the property seller the owner of public record? <input type="checkbox"/> Yes <input type="checkbox"/> No Data Source(s)										
Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? <input type="checkbox"/> Yes <input type="checkbox"/> No										
If Yes, report the total dollar amount and describe the items to be paid.										
Note: Race and the racial composition of the neighborhood are not appraisal factors.										
Neighborhood Characteristics		One-Unit Housing Trends			One-Unit Housing		Present Land Use %			
Location <input type="checkbox"/> Urban <input checked="" type="checkbox"/> Suburban <input type="checkbox"/> Rural		Property Values <input type="checkbox"/> Increasing <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining			PRICE AGE		One-Unit 60 %			
Built-Up <input type="checkbox"/> Over 75% <input checked="" type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%		Demand/Supply <input type="checkbox"/> Shortage <input checked="" type="checkbox"/> In Balance <input type="checkbox"/> Over Supply			\$ (000) (yrs)		2-4 Unit 2 %			
Growth <input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow		Marketing Time <input checked="" type="checkbox"/> Under 3 mths <input type="checkbox"/> 3-6 mths <input type="checkbox"/> Over 6 mths			27 Low 0		Multi-Family 3 %			
Neighborhood Boundaries Subject is generally bounded to the north by I 10; to the east by Sabine River; to the south by Hwy 90; and to the west by Hwy 87.					425 High 100		Commercial 10 %			
					114 Pred. 15		Other 25 %			
Neighborhood Description The subject is located in Brownwood. It is located within 5 miles of shopping centers, restaurants, schools, and employment. No major negative or positive factors are foreseen to impact the subject's marketing area in the foreseeable future. The area is served by the Little Cypress-Mauriceville CISD. Other land use = vacant/undeveloped land.										
Market Conditions (including support for the above conclusions) Properties appear to be absorbed in this market area within a 3 month marketing period.										
There does not appear to be an overabundance of properties for sale, with market supply/demand in equilibrium. Typical financing available in subject's market area including Conventional, FHA and VA loans.										
Dimensions No survey provided.		Area 13678 sf		Shape Rectangular		View N;Res;				
Specific Zoning Classification SFR		Zoning Description Single Family Residential								
Zoning Compliance <input checked="" type="checkbox"/> Legal <input type="checkbox"/> Legal Nonconforming (Grandfathered Use) <input type="checkbox"/> No Zoning <input type="checkbox"/> Illegal (describe)										
Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe										
Utilities Public Other (describe) Public Other (describe) Off-site Improvements - Type Public Private										
Electricity <input checked="" type="checkbox"/> <input type="checkbox"/>		Water <input checked="" type="checkbox"/> <input type="checkbox"/>		Street Concrete <input checked="" type="checkbox"/>		<input type="checkbox"/>				
Gas <input checked="" type="checkbox"/> <input type="checkbox"/>		Sanitary Sewer <input checked="" type="checkbox"/> <input type="checkbox"/>		Alley None <input type="checkbox"/>		<input type="checkbox"/>				
FEMA Special Flood Hazard Area <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		FEMA Flood Zone X500		FEMA Map # 48361C0180D		FEMA Map Date 12/16/2021				
Are the utilities and off-site improvements typical for the market area? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe										
Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If Yes, describe										
Typical utility easements of record noted - no detrimental market effect. No encroachments or adverse conditions noted upon site inspection. The appraiser recommends that a survey be made to verify that no adverse easements or encroachments exist.										
General Description Foundation Exterior Description materials/condition Interior materials/condition										
Units <input checked="" type="checkbox"/> One <input type="checkbox"/> One with Accessory Unit		<input checked="" type="checkbox"/> Concrete Slab <input type="checkbox"/> Crawl Space		Foundation Walls Concrete/Avg		Floors Tile/Crpt/Avg				
# of Stories 1		<input type="checkbox"/> Full Basement <input type="checkbox"/> Partial Basement		Exterior Walls CrmntBrd/Avg		Walls Sheetrock/Avg				
Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det./End Unit		Basement Area 0 sq.ft.		Roof Surface Comp/Avg		Trim/Finish Wood/Avg				
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.		Basement Finish 0 % Gutters & Downspouts None								
Design (Style) Ranch		<input type="checkbox"/> Outside Entry/Exit <input type="checkbox"/> Sump Pump		Window Type Vinyl/Avg		Bath Wainscot Tile/FG/Avg				
Year Built 1951		Evidence of <input type="checkbox"/> Infestation		Storm Sash/Insulated Insulated/Avg		Car Storage <input type="checkbox"/> None				
Effective Age (Yrs) 20		<input type="checkbox"/> Dampness <input type="checkbox"/> Settlement		Screens None		<input checked="" type="checkbox"/> Driveway # of Cars 2				
Attic <input type="checkbox"/> None		Heating <input checked="" type="checkbox"/> FWA <input type="checkbox"/> HWBB <input type="checkbox"/> Radiant		Amenities <input type="checkbox"/> Woodstove(s) # 0		Driveway Surface Concrete				
<input checked="" type="checkbox"/> Drop Stair <input type="checkbox"/> Stairs		<input type="checkbox"/> Other Fuel Gas		<input type="checkbox"/> Fireplace(s) # 0 <input type="checkbox"/> Fence None		<input type="checkbox"/> Garage # of Cars 0				
<input type="checkbox"/> Floor <input type="checkbox"/> Scuttle		Cooling <input checked="" type="checkbox"/> Central Air Conditioning		<input checked="" type="checkbox"/> Patio/Deck Covrd <input checked="" type="checkbox"/> Porch Covered		<input type="checkbox"/> Carport # of Cars 0				
<input type="checkbox"/> Finished <input type="checkbox"/> Heated		<input type="checkbox"/> Individual <input type="checkbox"/> Other		<input type="checkbox"/> Pool None <input type="checkbox"/> Other None		<input type="checkbox"/> Att. <input type="checkbox"/> Det. <input type="checkbox"/> Built-in				
Appliances <input checked="" type="checkbox"/> Refrigerator <input checked="" type="checkbox"/> Range/Oven <input type="checkbox"/> Dishwasher <input type="checkbox"/> Disposal <input type="checkbox"/> Microwave <input type="checkbox"/> Washer/Dryer <input type="checkbox"/> Other (describe)										
Finished area above grade contains: 8 Rooms 4 Bedrooms 2.0 Bath(s) 1,982 Square Feet of Gross Living Area Above Grade										
Additional features (special energy efficient items, etc.). The subject has features that are consistent with similar homes in the area.										
Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). C3;Kitchen-updated-timeframe										
unknown;Bathrooms-updated-timeframe unknown;The subject is improved with a one story single family residence. Physical depreciation was calculated on an age/life basis. No functional or external depreciation is charged. It has been updated with flooring, countertops, cabinets, paint, and fixtures.										
Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If Yes, describe										
Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe										

Uniform Residential Appraisal Report

File # 2581-003

There are 22 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 150,000 to \$ 289,900 .												
There are 26 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 155,000 to \$ 252,400 .												
FEATURE	SUBJECT	COMPARABLE SALE # 1			COMPARABLE SALE # 2			COMPARABLE SALE # 3				
Address	2501 4th St Orange, TX 77630	2600 Country Club Dr Orange, TX 77630			1817 Wilson Ave Orange, TX 77632			1908 W Sunset Dr Orange, TX 77630				
Proximity to Subject		1.35 miles W			1.15 miles NW			1.07 miles W				
Sale Price	\$		\$ 229,000		\$	175,000		\$	198,306			
Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 106.91 sq.ft.		\$ 106.84 sq.ft.		\$ 106.39 sq.ft.		\$				
Data Source(s)		SETXMLS#249846;DOM 211			SETXMLS#250352;DOM 48			SETXMLS#247513;DOM 231				
Verification Source(s)		Tax Records/Agent			Tax Records/Agent			Tax Records/Agent				
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment			
Sales or Financing		ArmLth		ArmLth		ArmLth						
Concessions		Conv;3500		Conv;3000		Cash;0						
Date of Sale/Time		s02/25;c12/24		s09/24;c08/24		s12/24;c11/24						
Location	N;Res;	N;Res;		N;Res;		N;Res;						
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple						
Site	13678 sf	17424 sf	-1,124	8712 sf	+1,490	30056 sf			-4,913			
View	N;Res;	N;Res;		N;Res;		N;Res;						
Design (Style)	DT1;Ranch	DT1;Ranch		DT1;Ranch		DT1;Ranch						
Quality of Construction	Q4	Q4		Q4		Q4						
Actual Age	74	51		0 64		0 49			0			
Condition	C3	C3		C3		C3						
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms. Baths		Total Bdrms. Baths						
Room Count	8 4 2.0	9 4 2.0		0 6 3 1.1	+3,000	6 3 2.0			0			
Gross Living Area	1,982 sq.ft.	2,142 sq.ft.	-8,000	1,638 sq.ft.	+17,200	1,864 sq.ft.			+5,900			
Basement & Finished Rooms Below Grade	Osf	Osf		Osf		Osf						
Functional Utility	Functional	Functional		Functional		Functional						
Heating/Cooling	FWA/Central	FWA/Central		FWA/Central		FWA/Central						
Energy Efficient Items	Insulation	Insulation		Insulation		Insulation						
Garage/Carport	2dw	2ga2dw	-8,000	2dw		2ga2dw			-8,000			
Porch/Patio/Deck	Porch/Patio	Porch/Patio		Porch/Patio		Porch/Patio						
Extra Amenities	None	None		None		None						
List Price	\$249,900		0	\$179,800		0	\$215,900		0			
Net Adjustment (Total)	<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$	-17,124	<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$	21,690	<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$	21,690	<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$	-7,013				
Adjusted Sale Price of Comparables	Net Adj. 7.5 %		Net Adj. 12.4 %		Net Adj. 3.5 %		Gross Adj. 7.5 % \$	211,876	Gross Adj. 9.5 % \$	196,690	Gross Adj. 9.5 % \$	191,293

I did did not research the sale or transfer history of the subject property and comparable sales. If not, explain

My research did did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.

Data Source(s) SETXMLS & CAD

My research did did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.

Data Source(s) SETXMLS & CAD

Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).

ITEM	SUBJECT	COMPARABLE SALE #1	COMPARABLE SALE #2	COMPARABLE SALE #3
Date of Prior Sale/Transfer				
Price of Prior Sale/Transfer				
Data Source(s)	SETXMLS & CAD	SETXMLS & CAD	SETXMLS & CAD	SETXMLS & CAD
Effective Date of Data Source(s)	08/14/2025	08/14/2025	08/14/2025	08/14/2025

Analysis of prior sale or transfer history of the subject property and comparable sales

Summary of Sales Comparison Approach All of the Comparables are located in excess of one mile from the subject, however, they are located in areas of similar development and are similar in style, market appeal, and are considered to be the best available. Comparables #2 and 3 are older than six months, however, they are located in areas of similar development and are similar in style, market appeal, and are considered to be the best available. Site adjustments were made at \$.30 per sf. Bathroom adjustments were made at \$3,000 per half bath and \$6,000 per full bath. Adjustments of \$4,000 were required per garage space and \$2,000 per carport space.

Indicated Value by Sales Comparison Approach \$ 200,000

Indicated Value by: Sales Comparison Approach \$ 200,000 Cost Approach (if developed) \$ 200,538 Income Approach (if developed) \$ 232,000

See additional comments.....

This appraisal is made "as is", subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair:

Based on a complete visual inspection of the interior and exterior areas of the subject property, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is \$ 200,000 , as of 08/11/2025 , which is the date of inspection and the effective date of this appraisal.

RECONCILIATION

Uniform Residential Appraisal Report

File # 2581-003

Uniform Residential Appraisal Report

File # 2581-003

COMMENTS ON SALES COMPARISON APPROACH																																																																																																												
<p>The sales considered are among the most comparable in the local MLS. All sales used are located in the subject's market area and are similar in style, market appeal, and are considered the best available.</p>																																																																																																												
<p>In the Sales Comparison Approach, the appraiser makes adjustments to the comparable sales based on their differences with the subject. Most of the adjustments are for apparent and/or objective differences such as location (interior, corner or cul-de-sac lots), gross living area, age, bathrooms, and car storage. Because these items are objective, they have been quantified based on the appraiser's observation of what the market will pay for the presence of, or lack of, these features based on a paired sales analysis of properties that are otherwise similar. Subjective adjustments such as quality of construction, condition, special or adverse locations and décor have been made based on the appraiser's knowledge of the market and/or conversations with knowledgeable agents and contractors within the market. Adjustments are generally based on paired analysis and market reaction, utilized contributory values, as opposed to cost, or actual size, age, or other characteristics.</p>																																																																																																												
<p>Typical financing in the area is conventional, FHA/VA, Bank loans or cash with sellers typically paying up to 3 point on new loan financing. No adjustment has been made for seller paid closing cost of 3% or less.</p>																																																																																																												
<p>Note : The photographs of comparable sales provided in this report are from original images. All comparable sales were inspected from the street and a photo image was taken. However, in instances that are deemed inappropriate, or in the case of a camera malfunction, an image provided by MLS has been utilized.</p>																																																																																																												
<p>Final Reconciliation:</p>																																																																																																												
<p>In the final reconciliation of value, greatest emphasis has been given to the value indicated by the Sales Comparison Analysis, which is more indicative of Market Value under the willing Buyer and Seller concept.</p>																																																																																																												
<p>INTENDED USE/USER: The Intended User of this appraisal report is the Lender/Client. The Intended Use is to evaluate the property that is the subject of this appraisal for a mortgage finance transaction, subject to the stated Scope of Work, purpose of the appraisal, reporting requirements of this appraisal report form, and the Definition of Market Value. No additional Intended Users are identified by the appraiser.</p>																																																																																																												
<p>PURPOSE OF REPORT: The purpose of this appraisal is to form an opinion of the Market Value of the subject for our Client as of the effective date contained in this report.</p>																																																																																																												
COST APPROACH TO VALUE (not required by Fannie Mae)																																																																																																												
<p>Provide adequate information for the lender/client to replicate the below cost figures and calculations.</p>																																																																																																												
<p>Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) The site value estimate has been based upon analysis of comparable sales and or Allocation. Allocation is typical for most homes located within subdivisions with limited to no lot sales.</p>																																																																																																												
<p>NOTE: COST APPROACH IS NOT INTENDED FOR INSURANCE PURPOSES.</p>																																																																																																												
COST APPROACH	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 30%;">ESTIMATED</td> <td style="width: 10%;"><input type="checkbox"/></td> <td>REPRODUCTION OR</td> <td style="width: 10%;"><input checked="" type="checkbox"/></td> <td>REPLACEMENT COST NEW</td> <td style="width: 30%;">OPINION OF SITE VALUE</td> <td style="width: 10%; text-align: right;">= \$</td> <td style="width: 10%;">20,000</td> </tr> <tr> <td>Source of cost data</td> <td>Dwelling Cost</td> <td></td> <td></td> <td>DWELLING</td> <td>1,982 Sq.Ft. @ \$</td> <td>130.32</td> <td style="text-align: right;">= \$</td> <td style="text-align: right;">258,294</td> </tr> <tr> <td>Quality rating from cost service</td> <td>Avg</td> <td>Effective date of cost data</td> <td>08/2025</td> <td></td> <td>0 Sq.Ft. @ \$</td> <td></td> <td style="text-align: right;">= \$</td> <td style="text-align: right;">5,000</td> </tr> <tr> <td colspan="4">Comments on Cost Approach (gross living area calculations, depreciation, etc.)</td> <td>Porches/Patios/etc.</td> <td></td> <td></td> <td style="text-align: right;">= \$</td> <td style="text-align: right;">5,000</td> </tr> <tr> <td colspan="4">Cost data was estimated with the aid of various sources including but not limited to the MLS, Market Data, Local Builders as well as the appraiser's knowledge of the local market. The appraiser utilized dwellingcost.com for estimates and quality ratings. Per Fannie Mae, the cost approach should not be used as the sole source for determining Market Value. This appraisal is intended for financing purposes only.</td> <td>Garage/Carport</td> <td>Sq.Ft. @ \$</td> <td></td> <td style="text-align: right;">= \$</td> <td style="text-align: right;">263,294</td> </tr> <tr> <td colspan="4"></td> <td>Total Estimate of Cost-New</td> <td></td> <td></td> <td style="text-align: right;">= \$</td> <td style="text-align: right;">263,294</td> </tr> <tr> <td colspan="4"></td> <td>Less</td> <td>Physical</td> <td>Functional</td> <td>External</td> <td></td> </tr> <tr> <td colspan="4"></td> <td>Depreciation</td> <td>87,756</td> <td></td> <td></td> <td style="text-align: right;">= \$(87,756)</td> </tr> <tr> <td colspan="4"></td> <td>Depreciated Cost of Improvements</td> <td></td> <td></td> <td style="text-align: right;">= \$</td> <td style="text-align: right;">175,538</td> </tr> <tr> <td colspan="4"></td> <td>"As-is" Value of Site Improvements</td> <td></td> <td></td> <td style="text-align: right;">= \$</td> <td style="text-align: right;">5,000</td> </tr> <tr> <td colspan="4">Cost approach is not intended for Insurance purposes.</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td colspan="4">Estimated Remaining Economic Life (HUD and VA only)</td> <td>40 Years</td> <td>INDICATED VALUE BY COST APPROACH</td> <td></td> <td style="text-align: right;">= \$</td> <td style="text-align: right;">200,538</td> </tr> </table>	ESTIMATED	<input type="checkbox"/>	REPRODUCTION OR	<input checked="" type="checkbox"/>	REPLACEMENT COST NEW	OPINION OF SITE VALUE	= \$	20,000	Source of cost data	Dwelling Cost			DWELLING	1,982 Sq.Ft. @ \$	130.32	= \$	258,294	Quality rating from cost service	Avg	Effective date of cost data	08/2025		0 Sq.Ft. @ \$		= \$	5,000	Comments on Cost Approach (gross living area calculations, depreciation, etc.)				Porches/Patios/etc.			= \$	5,000	Cost data was estimated with the aid of various sources including but not limited to the MLS, Market Data, Local Builders as well as the appraiser's knowledge of the local market. The appraiser utilized dwellingcost.com for estimates and quality ratings. Per Fannie Mae, the cost approach should not be used as the sole source for determining Market Value. This appraisal is intended for financing purposes only.				Garage/Carport	Sq.Ft. @ \$		= \$	263,294					Total Estimate of Cost-New			= \$	263,294					Less	Physical	Functional	External						Depreciation	87,756			= \$(87,756)					Depreciated Cost of Improvements			= \$	175,538					"As-is" Value of Site Improvements			= \$	5,000	Cost approach is not intended for Insurance purposes.									Estimated Remaining Economic Life (HUD and VA only)				40 Years	INDICATED VALUE BY COST APPROACH		= \$	200,538
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PUD INFORMATION	PROJECT INFORMATION FOR PUDs (if applicable)																																																																																																											
PUD INFORMATION	<p>Is the developer/builder in control of the Homeowners' Association (HOA)? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Unit type(s) <input checked="" type="checkbox"/> Detached <input type="checkbox"/> Attached</p> <p>Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit.</p> <p>Legal Name of Project</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 30%;">Total number of phases</td> <td style="width: 30%;">Total number of units</td> <td style="width: 40%;">Total number of units sold</td> </tr> <tr> <td>Total number of units rented</td> <td>Total number of units for sale</td> <td>Data source(s)</td> </tr> <tr> <td colspan="3">Was the project created by the conversion of existing building(s) into a PUD? <input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, date of conversion.</td> </tr> <tr> <td colspan="3">Does the project contain any multi-dwelling units? <input type="checkbox"/> Yes <input type="checkbox"/> No Data Source</td> </tr> <tr> <td colspan="3">Are the units, common elements, and recreation facilities complete? <input type="checkbox"/> Yes <input type="checkbox"/> No If No, describe the status of completion.</td> </tr> </table>	Total number of phases	Total number of units	Total number of units sold	Total number of units rented	Total number of units for sale	Data source(s)	Was the project created by the conversion of existing building(s) into a PUD? <input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, date of conversion.			Does the project contain any multi-dwelling units? <input type="checkbox"/> Yes <input type="checkbox"/> No Data Source			Are the units, common elements, and recreation facilities complete? <input type="checkbox"/> Yes <input type="checkbox"/> No If No, describe the status of completion.																																																																																														
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Uniform Residential Appraisal Report

File # 2581-003

This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a complete visual inspection of the interior and exterior areas of the subject property, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

INTENDED USE: The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: The intended user of this appraisal report is the lender/client.

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions* granted by anyone associated with the sale.

*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
2. The appraiser has provided a sketch in this appraisal report to show the approximate dimensions of the improvements. The sketch is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.
3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing the appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
6. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

Uniform Residential Appraisal Report

File # 2581-003

APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees that:

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
2. I performed a complete visual inspection of the interior and exterior areas of the subject property. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
11. I have knowledge and experience in appraising this type of property in this market area.
12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.
20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

J & J Appraisals LLC
SINGLE FAMILY COMPARABLE RENT SCHEDULE

File # 2581-003

This form is intended to provide the appraiser with a familiar format to estimate the market rent of the subject property. Adjustments should be made only for items of significant difference between the comparables and the subject property.

ITEM	SUBJECT	COMPARABLE NO. 1	COMPARABLE NO. 2	COMPARABLE NO. 3	
Address	2501 4th St Orange, TX 77630	715 Westbury St West Orange, TX 77630	2917 23rd St Orange, TX 77630	4722 Old Oak Dr Orange, TX 77632	
Proximity to Subject		3.08 miles SW	1.26 miles W	1.84 miles NW	
Date Lease Begins	N/A	10/24	12/24	10/24	
Date Lease Expires	N/A	10/25	12/25	10/25	
Monthly Rental	If Currently Rented: \$ N/A	\$ 1,650	\$ 2,100	\$ 2,100	
Less: Utilities Furniture	\$ 0 0	\$ 0 0	\$ 0 0	\$ 0 0	
Adjusted Monthly Rent	\$ 0	\$ 1,650	\$ 2,100	\$ 2,100	
Data Source	CAD/Insp Owner	SETXMLS#252511 TaxRecords/Agent	SETXMLS#241169 Tax Records/Agent	SETXMLS#252031 Tax Records/Agent	
RENT ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-)\$ Adjust.	DESCRIPTION	+(-)\$ Adjust.
Rent Concessions		0 0		0 0	
Location/View	N;Res; N;Res;	N;Res; N;Res;	N;Res; N;Res;	N;Res; N;Res;	
Design and Appeal	DT1;Ranch	DT1;Ranch	DT1;Ranch	DT1;Ranch	
Age/Condition	74 C3	44 C3	59 C3	~65 C3	
Above Grade Room Count	Total : Bdrms : Baths 8 : 4 : 2.0	Total : Bdrms : Baths 6 : 3 : 2.0	+100	Total : Bdrms : Baths 7 : 4 : 2.0	Total : Bdrms : Baths 8 : 4 : 2.0
Gross Living Area	1,982 Sq. Ft.	1,580 Sq. Ft.	+180	1,800 Sq. Ft.	+80
Other (e.g., basement, etc.)	Osf	Osf		Osf	
Other:	None	None None		None	
Net Adj. (total)		<input checked="" type="checkbox"/> + <input type="checkbox"/> - : \$ 280	<input checked="" type="checkbox"/> + <input type="checkbox"/> - : \$ 80	<input type="checkbox"/> + <input checked="" type="checkbox"/> - : \$ 80	-60
Indicated Monthly Market Rent		\$ 1,930	\$ 2,180	\$ 2,040	

Comments on market data, including the range of rents for single family properties, an estimate of vacancy for single family rental properties, the general trend of rents and vacancy, and support for the above adjustments. (Rent concessions should be adjusted to the market, not to the subject property.) The comparable rents have adjusted rents ranging from \$1,930 to \$2,180 with sizes ranging from 1,580 to 2,118 square feet. The comparables are similar in age, condition, and style, are located in areas of similar development. Therefore they are considered to be the best available.

Final Reconciliation of Market Rent: Based on the comparable rentals, the subject is estimated to rent for \$1,600.

I (WE) ESTIMATE THE MONTHLY MARKET RENT OF THE SUBJECT AS OF		08/11/2025	TO BE \$	2,000
Appraiser(s)	SIGNATURE NAME Timothy Garrett James James Appraisal Services, LLC	Review Appraiser (If applicable)	SIGNATURE NAME	
Date Property Inspected	08/11/2025	Report Signed	08/25/2025	Report Signed
License or Certification #	1361082	State	TX	State
Expiration Date of License or Certification	05/31/2027	Expiration Date of License or Certification		
Review Appraiser		<input type="checkbox"/> Did	<input type="checkbox"/> Did Not	Inspect Subject Property

Freddie Mac Form 1000 (8/88)

Form 1007 - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

Fannie Mae Form 1007 (8/88)

Market Conditions Addendum to the Appraisal Report

File No. 2581-003

The purpose of this addendum is to provide the lender/client with a clear and accurate understanding of the market trends and conditions prevalent in the subject neighborhood. This is a required addendum for all appraisal reports with an effective date on or after April 1, 2009.

Property Address	2501 4th St	City	Orange	State	TX	ZIP Code	77630
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Borrower

Instructions: The appraiser must use the information required on this form as the basis for his/her conclusions, and must provide support for those conclusions, regarding housing trends and overall market conditions as reported in the Neighborhood section of the appraisal report form. The appraiser must fill in all the information to the extent it is available and reliable and must provide analysis as indicated below. If any required data is unavailable or is considered unreliable, the appraiser must provide an explanation. It is recognized that not all data sources will be able to provide data for the shaded areas below; if it is available, however, the appraiser must include the data in the analysis. If data sources provide the required information as an average instead of the median, the appraiser should report the available figure and identify it as an average. Sales and listings must be properties that compete with the subject property, determined by applying the criteria that would be used by a prospective buyer of the subject property. The appraiser must explain any anomalies in the data, such as seasonal markets, new construction, foreclosures, etc.

Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)	9	8	9	<input checked="" type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)	1.50	2.67	3.00	<input checked="" type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Total # of Comparable Active Listings	9	12	22	<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input checked="" type="checkbox"/> Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	6.00	4.50	7.33	<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input checked="" type="checkbox"/> Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Median Comparable Sale Price	\$198,306	\$204,367	\$196,000	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Sales Days on Market	21	64	23	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Comparable List Price	\$209,000	\$222,250	\$224,900	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Listings Days on Market	109	39	58	<input checked="" type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Sale Price as % of List Price	98.04%	100.00%	100.00%	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Seller-(developer, builder, etc.)paid financial assistance prevalent?	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No		<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input checked="" type="checkbox"/> Increasing

Explain in detail the seller concessions trends for the past 12 months (e.g., seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs, condo fees, options, etc.).

The Beaumont Board of REALTORS MLS indicated 23 of 26 (88.5%) of the closed sales in the market area between 08/11/2024 and 08/11/2025 contained seller concessions. Concessions ranged between \$2,000 and \$13,981, and the median concession was \$7,500. For 7-12 months prior, 7 of 9 transactions (77.8%) had concessions. For 4-6 months prior, 7 of 8 transactions (87.5%) had concessions. For the 3 months prior to the effective date, 9 of 9 transactions (100.0%) had concessions.

Are foreclosure sales (REO sales) a factor in the market? Yes No If yes, explain (including the trends in listings and sales of foreclosed properties).

As reported in the Beaumont Board of REALTORS MLS, out of 47 properties either listed or sold, 3 (6.38%) were indicated as a foreclosure or short sale. Out of 26 closed sales the past 12 months, 1 (3.85%) were foreclosures or short sales. In the prior 7-12 months, 0 of 9 sales (0.00%) were foreclosures or short sales. In the prior 4-6 months, 0 of 8 sales (0.00%) were foreclosures or short sales. In the past 3 months, 1 of 9 sales (11.11%) were foreclosures or short sales. As of 08/11/2025, 2 of 22 active listings (9.09%) are foreclosures or short sales.

Cite data sources for above information. The Market Conditions Addenda was completed with data from Beaumont Board of REALTORS MLS with an effective date of 08/11/2025.

Summarize the above information as support for your conclusions in the Neighborhood section of the appraisal report form. If you used any additional information, such as an analysis of pending sales and/or expired and withdrawn listings, to formulate your conclusions, provide both an explanation and support for your conclusions.

Based on the trends shown by the comparable solds and listings, derived from the defined area, limited to properties that compete with the subject property, the overall trend is stable.

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

Project Name:

Subject Project Data	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)				<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)				<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Total # of Active Comparable Listings				<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Months of Unit Supply (Total Listings/Ab.Rate)				<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing

Are foreclosure sales (REO sales) a factor in the project? Yes No If yes, indicate the number of REO listings and explain the trends in listings and sales of foreclosed properties.

Summarize the above trends and address the impact on the subject unit and project.

Signature

Appraiser Name

Company Name

Company Address

State License/Certification #

Email Address

Signature

Supervisory Appraiser Name

Company Name

Company Address

State License/Certification #

State

Email Address

Supplemental Addendum

File No. 2581-003

Borrower	Bradley R Chapman and Carrie A Chapman		
Property Address	2501 4th St		
City	Orange	County	Orange
Lender/Client	See attached addenda.		

• URAR: Lender/Client

PFN Lending Group Inc., dba Priority Financial Network

NEIGHBORHOOD MARKETABILITY:

Adequate retail, employment, and other support facilities are located in the area. Land uses are generally compatible in the area. No significant adverse physical conditions were observed which would have a detrimental effect on the marketability of properties within the market area.

HIGHEST AND BEST USE:

The four criteria for the Highest and Best Use are: Legally Permissible; Physically Possible; Financially Feasible; and Maximally Productive. The subject's current use meets all of the criteria for highest and best use; therefore it is our opinion that the highest and best use for the subject, both vacant and improved, is single family residential.

The Highest and Best Use is that reasonable and probable use that supports the highest present value, as defined on the effective date of this appraisal report. Alternately, it is that use, from among reasonably probable and legal alternative uses, found to be physically possible, appropriately supported, financially feasible, and which results in highest value. Based on the subject site and surrounding sites, modifications of such land use regulations is not probable. The economic supply and demand of land use appears to be in balance. The site lends itself to single family residential use both because of its size and topography, and compatibility with surrounding sites.

SITE FACTORS:

Based on review of the flood maps provided by Federal Emergency Management Agency (FEMA), the subject appears to be within the flood zone reported herein, however confirmation of the exact location should be obtained from current survey or other reliable source.

DATA AND INFORMATION:

Main sources of data include the local MLS, public records, and contact with real estate agents and county/city representatives as needed. Data sources, software, and tools relied upon were typical in the normal course of appraisal business and were considered reliable and credible for purposes of obtaining data, data verification, and similar processes.

Information was limited, such as in cases of verifying sales prices in public records, due to the nature of non-disclosure laws of Texas.

SCOPE OF WORK, INTENDED USER, INTENDED USE, INSPECTION TYPE, AND OTHER INFORMATION:

The purpose of the assignment is for the appraiser to develop an opinion of value, as defined in this report. An opinion of value is credible only within the context of the cited scope of work, effective date, report date (signature date), report type, intended user(s), intended use, assumptions and limiting conditions, type and definition of value, any hypothetical conditions and/or extraordinary assumptions, and other defined terms. Other than those cited, no additional users or uses are intended by the appraiser.

The scope of work of an appraisal does not include, the client has not ordered, and this report should not be construed to be a home inspection, engineer's inspection, land survey, survey, or architect's rendering. The level of physical inspection is described within this appraisal report and is a non-invasive inventory which is not intended to reveal technical defects, deficiencies, or detrimental conditions that are not readily apparent and which is not equivalent or as comprehensive as an inspection performed by a property inspector or engineer. The appraiser DOES NOT GUARANTEE that the property is free from defects.

Source of SITE SIZE, DIMENSIONS, AND SHAPE are based on the available assessor, GIS, plat, or other similar sources that are available, commonly recognized sources of site information and considered reliable for residential appraisal purposes. Maps, aerial images, or site diagrams are for illustrative purposes only to assist the user.

The property is appraised on the basis of it being under RESPONSIBLE OWNERSHIP and/or competent management.

Supplemental Addendum

File No. 2581-003

Borrower	Bradley R Chapman and Carrie A Chapman		
Property Address	2501 4th St		
City	Orange	County	Orange
Lender/Client	See attached addenda.		

COMMUNICATION WITH THE APPRAISER, per Confidentiality section of the Ethics Rule of USPAP:

The appraiser can discuss the appraisal report with the Client (or the AMC designated by the Client). The "Client" is the party that engages the appraiser's services (regardless of who pays for the appraisal and regardless of any additional intended users). The Client is named within the appraisal report. If a party other than the Client (such as the homeowner, borrower, or real estate agent) has questions regarding the appraisal report, those questions can be directed to the Client named in the appraisal report. If the Client is unable to answer the question, the Client should forward the question to the appraiser, who will then respond to the Client.

DISTRIBUTION OF THE REPORT:

Regarding the distribution of the appraisal report by the Client to other parties (such as to banks, lenders, GSEs, investors, or other entities not identified as the Client or intended users within this report), may occur in lending-related disclosures or procedures of the Client, the appraiser-Client relationship is not changed, expanded, or otherwise altered to include those parties, and those parties do not become intended user(s). Other than the identified intended use and intended user(s), the appraiser intends no other uses or users for this report.

PRIVACY NOTICE:

The appraiser understands, in compliance with the Gramm-Leach-Bliley Act of 1999, that privacy of information is very important.

TYPES OF NONPUBLIC PERSONAL INFORMATION WE COLLECT: In the course of performing appraisals, the appraiser may collect what is known as "nonpublic personal information". This information is used to facilitate the appraisal services and may include the information provided to the appraiser by a homeowner and/or borrower directly or by other parties.

PARTIES TO WHOM WE DISCLOSE INFORMATION: The appraiser does not disclose any nonpublic personal information obtained in the course of the engagement with the Client to nonaffiliated third parties, except as necessary or as required by law. By way of example, a necessary disclosure would be to employees, and in certain situations to unrelated third parties assisting in work related to the appraisal services. All parties are informed that any information they see is to be maintained in strict confidence. A disclosure required by law would be a disclosure by the appraiser that is ordered by a court of competent jurisdiction with regard to a legal action.

CONFIDENTIALITY AND SECURITY: The appraiser will retain records relating to services provided for a reasonable time or as required by law. In order to protect nonpublic personal information from unauthorized access by third parties, the appraiser maintains physical, electronic and procedural safeguards that comply with professional standards to insure the security and integrity of information.

ANSI COMMENTS:

The measurements and sketch contained herein are for the purposes of this appraisal when comparing the subject to the comparable sales in the Sales Comparison Analysis. The sketch herein is not an architectural rendering of the subject improvements and is not to be considered as such. I am not a licensed architect. The gross living area addressed herein is based on physical measurements taken by me utilizing the American National Standards Institute (ANSI) protocol that was released in April of 2022. The Gross Living Area stated in this report may or may not agree with Gross Living Area published by the tax assessor, the MLS, or the builder for the subject or for the comparable sales. The square footage estimate noted herein for the subject was calculated from physical measurements taken by me for the purposes of this assignment only. I do not guarantee the accuracy of this square footage ESTIMATE and it should not be relied upon by anyone for any other use.

Revision Request(08/25/2025):

Property updated to PUD.

Borrower	Bradley R Chapman and Carrie A Chapman	File No. 2581-003
Property Address	2501 4th St	
City	Orange	County Orange
Lender/Client	State TX Zip Code 77630 See attached addenda.	

APPRAISAL AND REPORT IDENTIFICATION

This Report is one of the following types:

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

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

Comments on Standards Rule 2-3

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

- The statements of fact contained in this report are true and correct.
- The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- Unless otherwise indicated, I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved.
- Unless otherwise indicated, I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.
- I have no bias with respect to the property that is the subject of this report or the parties involved with this assignment.
- My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that were in effect at the time this report was prepared.
- Unless otherwise indicated, I have made a personal inspection of the property that is the subject of this report.
- Unless otherwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification (if there are exceptions, the name of each individual providing significant real property appraisal assistance is stated elsewhere in this report).

Reasonable Exposure Time

(USPAP defines Exposure Time as the estimated length of time that the property interest being appraised would have been offered on the market prior to the hypothetical consummation of a sale at market value on the effective date of the appraisal.)

My Opinion of Reasonable Exposure Time for the subject property at the market value stated in this report is:

0-90 days

Comments on Appraisal and Report Identification

Note any USPAP-related issues requiring disclosure and any state mandated requirements:

The fee retained for appraisal services related to this report is \$600.

*The appraiser has prepared this appraisal in full compliance with applicable Appraiser Independence Requirements and has not performed, participated in, or been associated with any activity in violation of those requirements.

*No employee, director, officer, or agent of the lender, or any other third party acting as a joint venture partner, independent contractor, appraisal management company, or partner on behalf of the lender has influenced or attempted to influence the development, reporting, result, or review of this assignment through coercion, extortion, collusion, compensation, instruction, inducement, intimidation, bribery or in any other manner.

*I have not been contacted by anyone other than the intended user (lender/client as identified on the first page of the report), borrower, or designated contact to make an appointment to enter the property. I agree to immediately report any unauthorized contacts either personally by phone or electronically.

APPRASIER:

Signature: _____
Name: Timothy Garrett James
James Appraisal Services, LLC

State Certification #: 1361082

or State License #:

State: TX Expiration Date of Certification or License: 05/31/2027

Date of Signature and Report: 08/25/2025

Effective Date of Appraisal: 08/11/2025

Inspection of Subject: None Interior and Exterior Exterior-Only

Date of Inspection (if applicable): 08/11/2025

SUPERVISORY or CO-APPRASIER (if applicable):

Signature: _____
Name: _____

State Certification #: _____
or State License #: _____

State: _____ Expiration Date of Certification or License: _____

Date of Signature: _____

Inspection of Subject: None Interior and Exterior Exterior-Only

Date of Inspection (if applicable): _____

USPAP Compliance Addendum

Loan #
File # 2581-003

Borrower	Bradley R Chapman and Carrie A Chapman		
Property Address	2501 4th St		
City	Orange	County	Orange
Lender/Client	See attached addenda.		

APPRAISAL AND REPORT IDENTIFICATION

This Appraisal Report is one of the following types:

<input checked="" type="checkbox"/> Appraisal Report	This report was prepared in accordance with the requirements of the Appraisal Report option of USPAP Standards Rule 2-2(a).
<input type="checkbox"/> Restricted Appraisal Report	This report was prepared in accordance with the requirements of the Restricted Appraisal Report option of USPAP Standards Rule 2-2(b), and is intended only for the use of the client and any other named intended user(s). Users of this report must clearly understand that the report may not contain supporting rationale for all of the opinions and conclusions set forth in the report.

ADDITIONAL CERTIFICATIONS

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

- The statements of fact contained in this report are true and correct.
- The report analyses, opinions, and conclusions are limited only by the reported assumptions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- I have no (or the specified) present or prospective interest in the property that is the subject of this report and no (or specified) personal interest with respect to the parties involved.
- I have no bias with respect to the property that is the subject of this report or the parties involved with this assignment.
- My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- My analyses, opinions, and conclusions were developed and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice.
- This appraisal report was prepared in accordance with the requirements of Title XI of FIRREA and any implementing regulations.

PRIOR SERVICES

<input checked="" type="checkbox"/> I have NOT performed services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.
<input type="checkbox"/> I HAVE performed services, as an appraiser or in another capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. Those services are described in the comments below.

PROPERTY INSPECTION

<input type="checkbox"/> I have NOT made a personal inspection of the property that is the subject of this report.
<input checked="" type="checkbox"/> I HAVE made a personal inspection of the property that is the subject of this report.

APPRaisal ASSISTANCE

Unless otherwise noted, no one provided significant real property appraisal assistance to the person signing this certification. If anyone did provide significant assistance, they are hereby identified along with a summary of the extent of the assistance provided in the report.

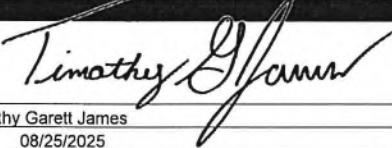
ADDITIONAL COMMENTS

Additional USPAP related issues requiring disclosure and/or any state mandated requirements:

MARKETING TIME AND EXPOSURE TIME FOR THE SUBJECT PROPERTY

<input checked="" type="checkbox"/> A reasonable marketing time for the subject property is	0-90	day(s)	utilizing market conditions pertinent to the appraisal assignment.
<input checked="" type="checkbox"/> A reasonable exposure time for the subject property is	0-90	day(s).	

APPRAISER

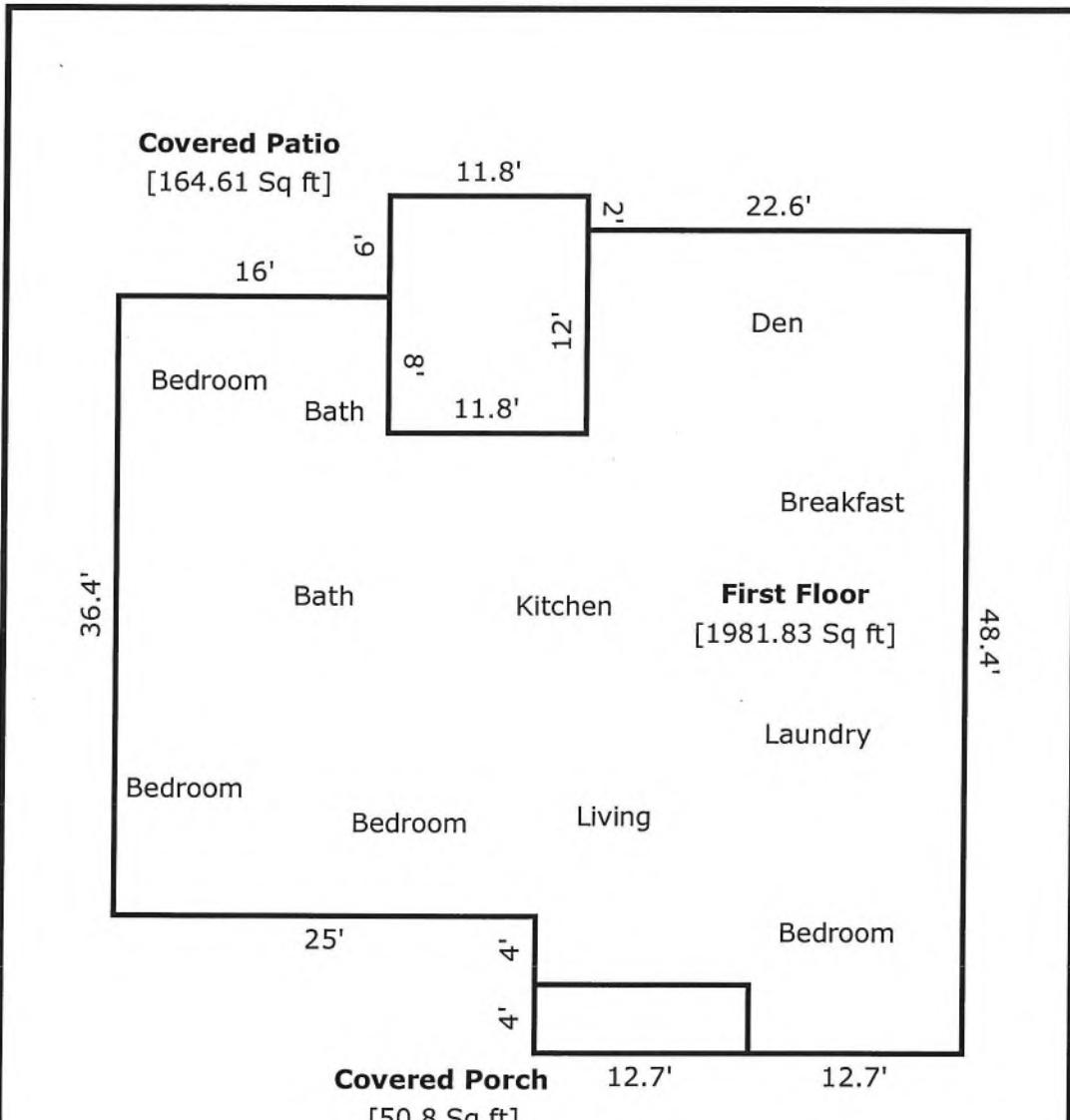
Signature 
 Name Timothy Garrett James
 Date of Signature 08/25/2025
 State Certification # 1361082
 or State License #
 State TX
 Expiration Date of Certification or License 05/31/2027
 Effective Date of Appraisal 08/11/2025

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature _____
 Name _____
 Date of Signature _____
 State Certification # _____
 or State License # _____
 State _____
 Expiration Date of Certification or License _____
 Supervisory Appraiser Inspection of Subject Property _____
 Did Not Exterior-only from Street Interior and Exterior

Building Sketch

Borrower	Bradley R Chapman and Carrie A Chapman		
Property Address	2501 4th St		
City	Orange	County	Orange
Lender/Client	See attached addenda.		



TOTAL Sketch by a la mode		
Area Calculations Summary		Calculation Details
Living Area		
First Floor	1981.8 Sq ft	$22.6 \times 12 = 270.1$ $16 \times 8 = 128$ $28.4 \times 25 = 710$ $25.4 \times 32.4 = 823$ $4 \times 12.7 = 50.8$
Total Living Area (Rounded):	1982 Sq ft	
Non-living Area		
Covered Patio	164.6 Sq ft	$11.8 \times 14 = 164.6$
Covered Porch	50.8 Sq ft	$4 \times 12.7 = 50.8$

Subject Photo Page

Borrower	Bradley R Chapman and Carrie A Chapman		
Property Address	2501 4th St		
City	Orange	County	Orange
Lender/Client	See attached addenda.		



Subject Front

2501 4th St
Sales Price
Gross Living Area 1,982
Total Rooms 8
Total Bedrooms 4
Total Bathrooms 2.0
Location N;Res;
View N;Res;
Site 13678 sf
Quality Q4
Age 74



Subject Rear



Subject Street

Photograph Addendum

Borrower	Bradley R Chapman and Carrie A Chapman		
Property Address	2501 4th St		
City	Orange	County	Orange
Lender/Client	See attached addenda.	State	TX
		Zip Code	77630



Side



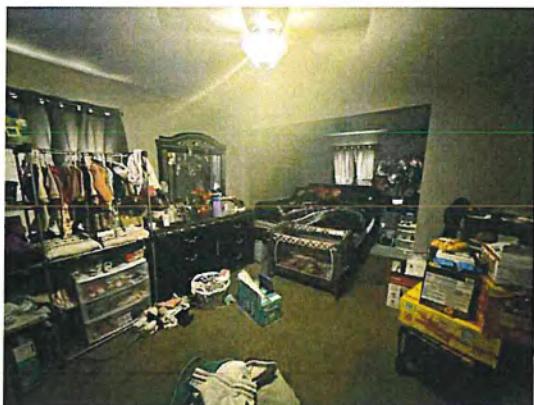
Gas Meter



Side



Bathroom



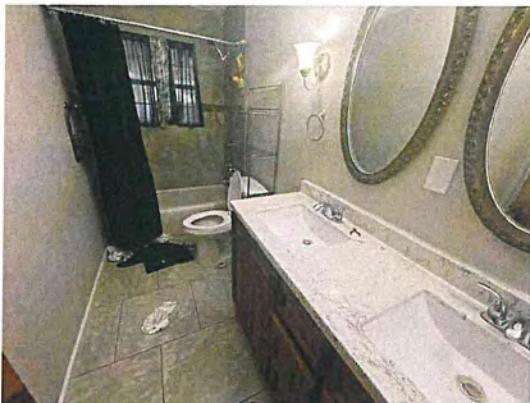
Bedroom



Bedroom

Photograph Addendum

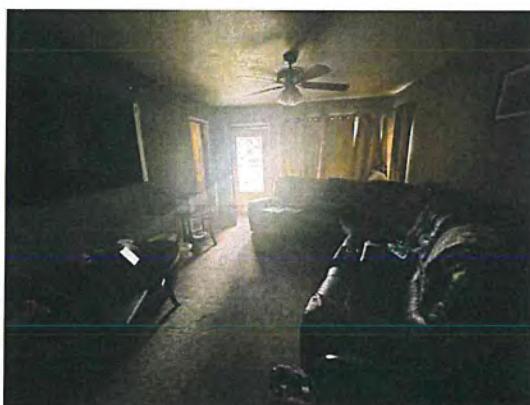
Borrower	Bradley R Chapman and Carrie A Chapman		
Property Address	2501 4th St		
City	Orange	County	Orange
Lender/Client			
See attached addenda.			



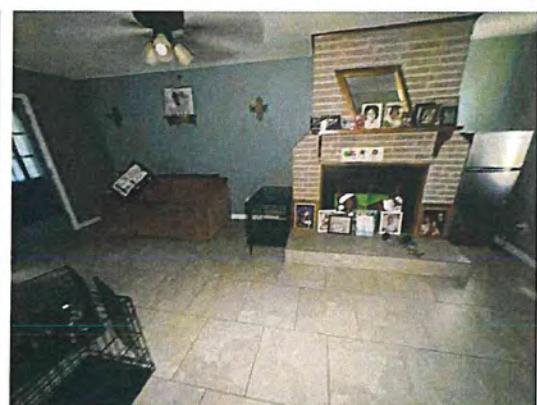
Bathroom



Bedroom



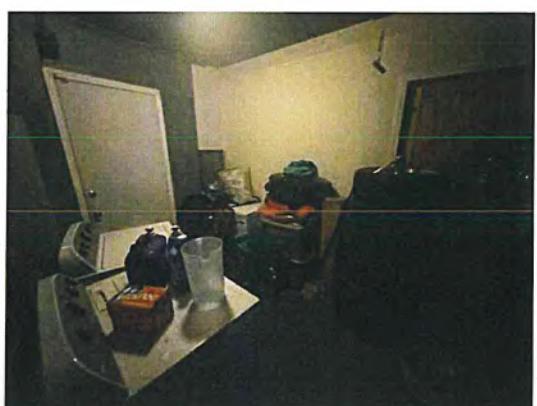
Living Room



Den



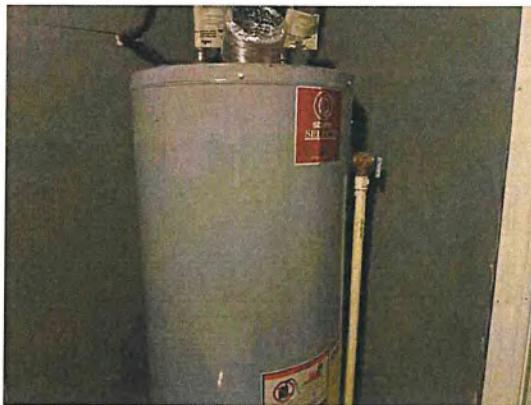
Breakfast



Laundry

Photograph Addendum

Borrower	Bradley R Chapman and Carrie A Chapman		
Property Address	2501 4th St		
City	Orange	County	Orange
Lender/Client	See attached addenda.		



Water Heater



Kitchen



Living Room



Bedroom



Smoke/CO Detector

Photograph Addendum

Borrower	Bradley R Chapman and Carrie A Chapman		
Property Address	2501 4th St		
City	Orange	County	Orange
Lender/Client	See attached addenda.		

Photograph Addendum

Borrower	Bradley R Chapman and Carrie A Chapman		
Property Address	2501 4th St		
City	Orange	County	Orange
Lender/Client	See attached addenda.		

Comparable Photo Page

Borrower	Bradley R Chapman and Carrie A Chapman		
Property Address	2501 4th St		
City	Orange	County	Orange
Lender/Client	See attached addenda.		



Comparable 1

2600 Country Club Dr	
Prox. to Subject	1.35 miles W
Sales Price	229,000
Gross Living Area	2,142
Total Rooms	9
Total Bedrooms	4
Total Bathrooms	2.0
Location	N;Res;
View	N;Res;
Site	17424 sf
Quality	Q4
Age	51



Comparable 2

1817 Wilson Ave	
Prox. to Subject	1.15 miles NW
Sales Price	175,000
Gross Living Area	1,638
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	1.1
Location	N;Res;
View	N;Res;
Site	8712 sf
Quality	Q4
Age	64



Comparable 3

1908 W Sunset Dr	
Prox. to Subject	1.07 miles W
Sales Price	198,306
Gross Living Area	1,864
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	2.0
Location	N;Res;
View	N;Res;
Site	30056 sf
Quality	Q4
Age	49

Comparable Photo Page

Borrower	Bradley R Chapman and Carrie A Chapman		
Property Address	2501 4th St		
City	Orange	County	Orange
Lender/Client	See attached addenda.		



Comparable 4

610 8th St	
Prox. to Subject	1.46 miles S
Sales Price	235,000
Gross Living Area	2,420
Total Rooms	8
Total Bedrooms	4
Total Bathrooms	2.0
Location	N;Res;
View	N;Res;
Site	15028 sf
Quality	Q4
Age	90

Comparable 5

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

Comparable 6

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

Rental Photo Page

Borrower	Bradley R Chapman and Carrie A Chapman		
Property Address	2501 4th St		
City	Orange	County	Orange
Lender/Client	See attached addenda.		



Rental 1

715 Westbury St
 Proximity to Subject 3.08 miles SW
 Adj. Monthly Rent 1,650
 Gross Living Area 1,580
 Total Rooms 6
 Total Bedrooms 3
 Total Bathrooms 2.0
 Location N;Res;
 View N;Res;
 Condition C3
 Age/Year Built 44



Rental 2

2917 23rd St
 Proximity to Subject 1.26 miles W
 Adj. Monthly Rent 2,100
 Gross Living Area 1,800
 Total Rooms 7
 Total Bedrooms 4
 Total Bathrooms 2.0
 Location N;Res;
 View N;Res;
 Condition C3
 Age/Year Built 59



Rental 3

4722 Old Oak Dr
 Proximity to Subject 1.84 miles NW
 Adj. Monthly Rent 2,100
 Gross Living Area 2,118
 Total Rooms 8
 Total Bedrooms 4
 Total Bathrooms 2.0
 Location N;Res;
 View N;Res;
 Condition C3
 Age/Year Built ~65

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Condition Ratings and Definitions

C1

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

Note: Newly constructed improvements that feature recycled or previously used materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100 percent new foundation and the recycled materials and the recycled components have been rehabilitated/remanufactured into like-new condition. Improvements that have not been previously occupied are not considered "new" if they have any significant physical depreciation (that is, newly constructed dwellings that have been vacant for an extended period of time without adequate maintenance or upkeep).

C2

The improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finishes have been updated and/or replaced with components that meet current standards. Dwellings in this category are either almost new or have been recently completely renovated and are similar in condition to new construction.

Note: The improvements represent a relatively new property that is well maintained with no deferred maintenance and little or no physical depreciation, or an older property that has been recently completely renovated.

C3

The improvements are well maintained and feature limited physical depreciation due to normal wear and tear. Some components, but not every major building component, may be updated or recently rehabilitated. The structure has been well maintained.

Note: The improvement is in its first-cycle of replacing short-lived building components (appliances, floor coverings, HVAC, etc.) and is being well maintained. Its estimated effective age is less than its actual age. It also may reflect a property in which the majority of short-lived building components have been replaced but not to the level of a complete renovation.

C4

The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.

Note: The estimated effective age may be close to or equal to its actual age. It reflects a property in which some of the short-lived building components have been replaced, and some short-lived building components are at or near the end of their physical life expectancy; however, they still function adequately. Most minor repairs have been addressed on an ongoing basis resulting in an adequately maintained property.

C5

The improvements feature obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation, or updating. The functional utility and overall livability is somewhat diminished due to condition, but the dwelling remains useable and functional as a residence.

Note: Some significant repairs are needed to the improvements due to the lack of adequate maintenance. It reflects a property in which many of its short-lived building components are at the end of or have exceeded their physical life expectancy but remain functional.

C6

The improvements have substantial damage or deferred maintenance with deficiencies or defects that are severe enough to affect the safety, soundness, or structural integrity of the improvements. The improvements are in need of substantial repairs and rehabilitation, including many or most major components.

Note: Substantial repairs are needed to the improvements due to the lack of adequate maintenance or property damage. It reflects a property with conditions severe enough to affect the safety, soundness, or structural integrity of the improvements.

Quality Ratings and Definitions

Q1

Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.

Q2

Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residence constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Quality Ratings and Definitions (continued)

Q3

Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.

Q4

Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.

Q5

Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.

Q6

Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure.

Definitions of Not Updated, Updated, and Remodeled

Not Updated

Little or no updating or modernization. This description includes, but is not limited to, new homes.

Residential properties of fifteen years of age or less often reflect an original condition with no updating, if no major components have been replaced or updated. Those over fifteen years of age are also considered not updated if the appliances, fixtures, and finishes are predominantly dated. An area that is 'Not Updated' may still be well maintained and fully functional, and this rating does not necessarily imply deferred maintenance or physical/functional deterioration.

Updated

The area of the home has been modified to meet current market expectations. These modifications are limited in terms of both scope and cost.

An updated area of the home should have an improved look and feel, or functional utility. Changes that constitute updates include refurbishment and/or replacing components to meet existing market expectations. Updates do not include significant alterations to the existing structure.

Remodeled

Significant finish and/or structural changes have been made that increase utility and appeal through complete replacement and/or expansion.

A remodeled area reflects fundamental changes that include multiple alterations. These alterations may include some or all of the following: replacement of a major component (cabinet(s), bathtub, or bathroom tile), relocation of plumbing/gas fixtures/appliances, significant structural alterations (relocating walls, and/or the addition of) square footage). This would include a complete gutting and rebuild.

Explanation of Bathroom Count

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

Example:

3.2 indicates three full baths and two half baths.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Abbreviations Used in Data Standardization Text

Abbreviation	Full Name	Fields Where This Abbreviation May Appear
A	Adverse	Location & View
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
ArmLth	Arms Length Sale	Sale or Financing Concessions
AT	Attached Structure	Design (Style)
B	Beneficial	Location & View
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
BsyRd	Busy Road	Location
c	Contracted Date	Date of Sale/Time
Cash	Cash	Sale or Financing Concessions
Comm	Commercial Influence	Location
Conv	Conventional	Sale or Financing Concessions
cp	Carport	Garage/Carport
CrtOrd	Court Ordered Sale	Sale or Financing Concessions
CtySky	City View Skyline View	View
CtyStr	City Street View	View
cv	Covered	Garage/Carport
DOM	Days On Market	Data Sources
DT	Detached Structure	Design (Style)
dw	Driveway	Garage/Carport
e	Expiration Date	Date of Sale/Time
Estate	Estate Sale	Sale or Financing Concessions
FHA	Federal Housing Authority	Sale or Financing Concessions
g	Garage	Garage/Carport
ga	Attached Garage	Garage/Carport
gbi	Built-in Garage	Garage/Carport
gd	Detached Garage	Garage/Carport
GlfCse	Golf Course	Location
Glfvw	Golf Course View	View
GR	Garden	Design (Style)
HR	High Rise	Design (Style)
in	Interior Only Stairs	Basement & Finished Rooms Below Grade
Ind	Industrial	Location & View
Listing	Listing	Sale or Financing Concessions
Lndfl	Landfill	Location
LtdSght	Limited Sight	View
MR	Mid-rise	Design (Style)
Mtn	Mountain View	View
N	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
o	Other	Basement & Finished Rooms Below Grade
O	Other	Design (Style)
op	Open	Garage/Carport
Prk	Park View	View
Pstrl	Pastoral View	View
PwrLn	Power Lines	View
PubTrn	Public Transportation	Location
Relo	Relocation Sale	Sale or Financing Concessions
REO	REO Sale	Sale or Financing Concessions
Res	Residential	Location & View
RH	USDA - Rural Housing	Sale or Financing Concessions
rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
RT	Row or Townhouse	Design (Style)
s	Settlement Date	Date of Sale/Time
SD	Semi-detached Structure	Design (Style)
Short	Short Sale	Sale or Financing Concessions
sf	Square Feet	Area, Site, Basement
sqm	Square Meters	Area, Site
Unk	Unknown	Date of Sale/Time
VA	Veterans Administration	Sale or Financing Concessions
w	Withdrawn Date	Date of Sale/Time
wo	Walk Out Basement	Basement & Finished Rooms Below Grade
Woods	Woods View	View
Wtr	Water View	View
WtrFr	Water Frontage	Location
wu	Walk Up Basement	Basement & Finished Rooms Below Grade

Appraiser Independence Certification

I do hereby certify, I have followed the appraiser independence safeguards in compliance with Appraisal Independence and any applicable state laws I may be required to comply with. This includes but is not limited to the following:

- I am currently licensed and/or certified by the state in which the property to be appraised is located. My license is the appropriate license for the appraisal assignment(s) and is reflected on the appraisal report.
- I certify that there have been no sanctions against me for any reason that would impair my ability to perform appraisals pursuant to the required guidelines.

I assert that no employee, director, officer, or agent of ACT Appraisal, Inc., or any other third party acting as joint venture partner, independent contractor, appraisal management company, or partner on behalf of ACT Appraisal, Inc. See attached addenda, influenced, or attempted to influence the development, reporting, result, or review of my appraisal through coercion, extortion, collusion, compensation, inducement, intimidation, bribery, or in any other manner.

I further assert that ACT Appraisal, Inc. has never participated in any of the following prohibited behavior in our business relationship:

- 1) Withholding or threatening to withhold timely payment or partial payment for an appraisal report;
- 2) Withholding or threatening to withhold future business with me, or demoting or terminating or threatening to demote or terminate me;
- 3) Expressly or impliedly promising future business, promotions, or increased compensation for myself;
- 4) Conditioning the ordering of my appraisal report or the payment of my appraisal fee or salary or bonus on the opinion, conclusion, or valuation to be reached, or on a preliminary value estimate requested from me;
- 5) Requesting that I provide an estimated, predetermined, or desired valuation in an appraisal report prior to the completion of the appraisal report, or requesting that I provide estimated values or comparable sales at any time prior to my completion of an appraisal report;
- 6) Provided me an anticipated, estimated, encouraged, or desired value for a subject property or a proposed or target amount to be loaned to the borrower, except that a copy of the sales contract for purchase transactions may be provided;
- 7) Provided to me, or my appraisal company, or any entity or person related to me as appraiser, appraisal company, stock or other financial or non-financial benefits;
- 8) Any other act or practice that impairs or attempts to impair my independence, objectivity, or impartiality or violates law or regulation, including, but not limited to, the Truth in Lending Act (TILA) and Regulation Z, or the USPAP.

Signature

Timothy Garrett James
Appraiser's Name

J & J Appraisals LLC
State Title or Designation

08/25/2025

Date

1361082

State License or Certification #

05/31/2027

Expiration Date of License or Certification

TX

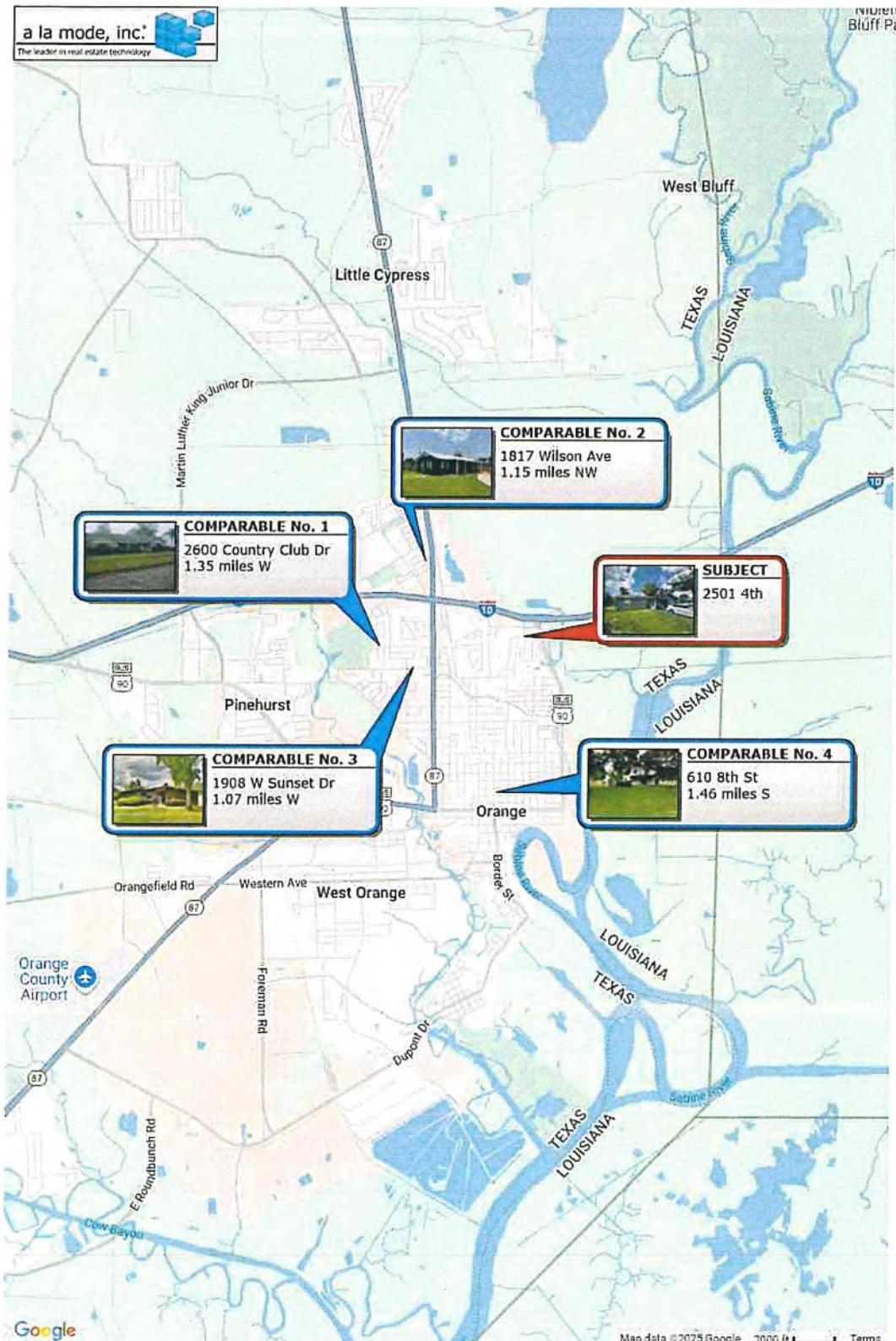
State

2501 4th St, Orange, TX 77630
Address of Property Appraised

05/13

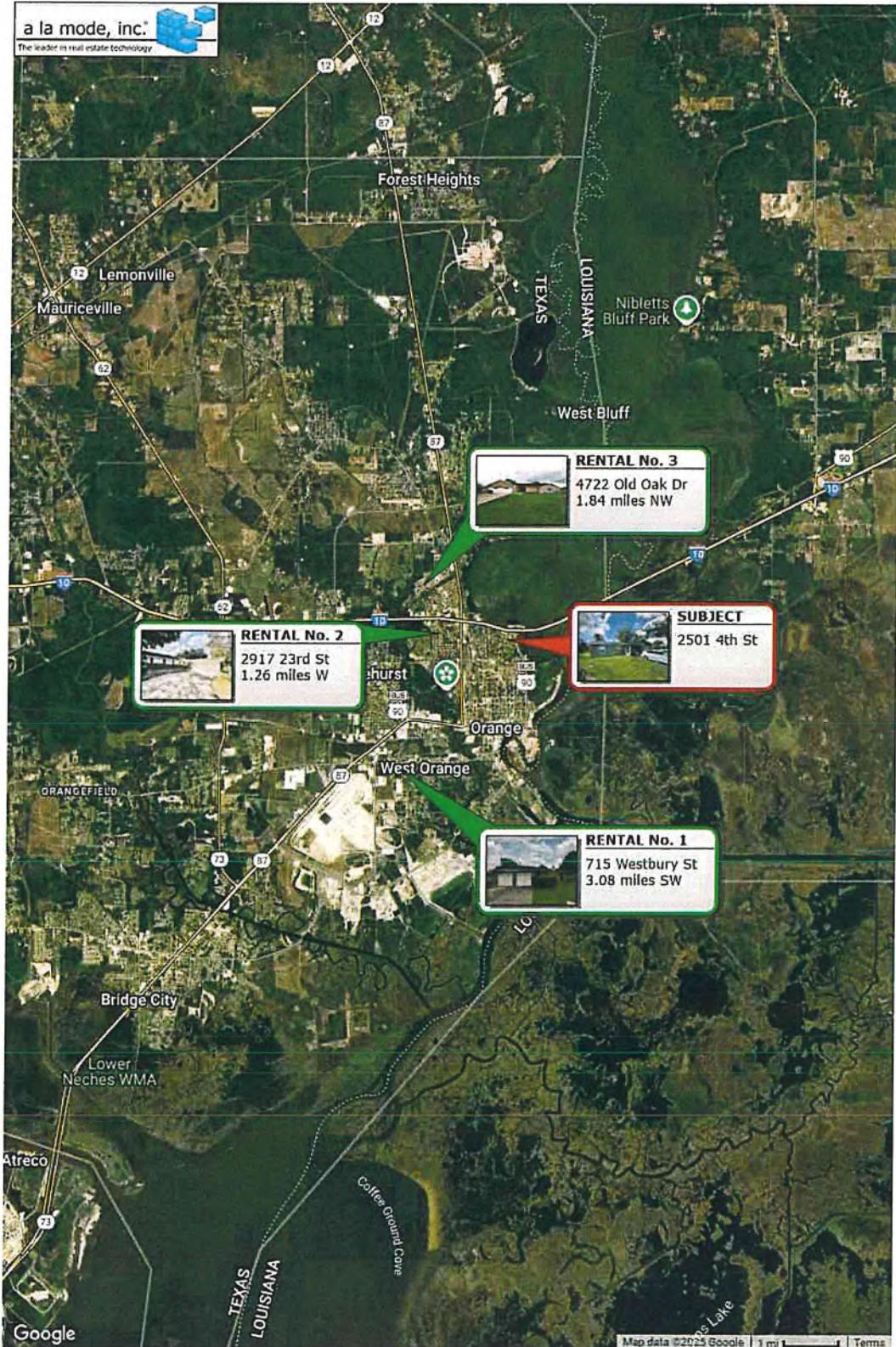
Location Map

Borrower	Bradley R Chapman and Carrie A Chapman		
Property Address	2501 4th St		
City	Orange	County	Orange
Lender/Client	See attached addenda.		



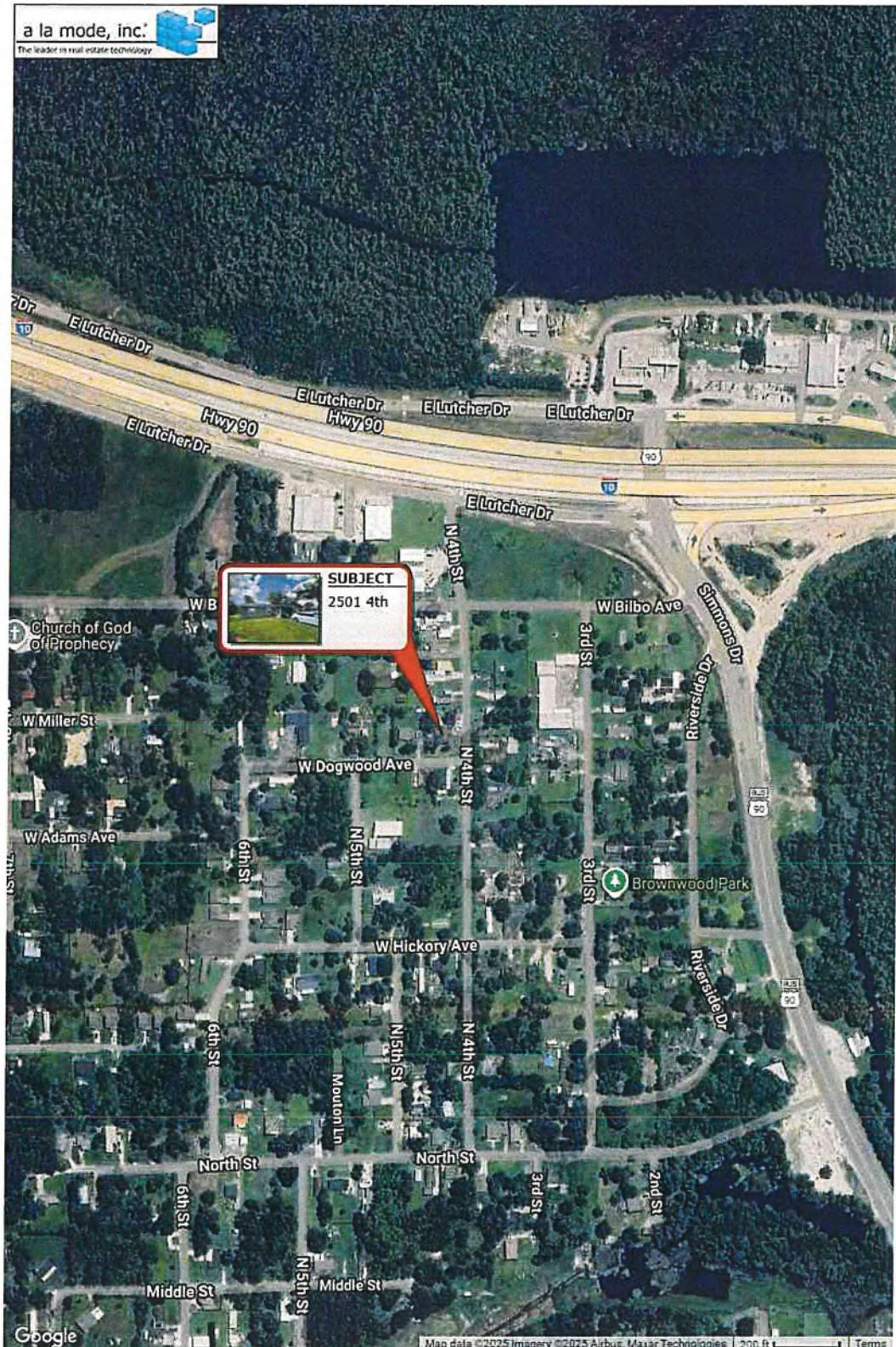
Rental Map

Borrower	Bradley R Chapman and Carrie A Chapman
Property Address	2501 4th St
City	Orange
County	Orange
State	TX
Zip Code	77630



Aerial Map

Borrower	Bradley R Chapman and Carrie A Chapman		
Property Address	2501 4th St		
City	Orange	County	Orange
Lender/Client	See attached addenda.		



Timothy Garrett James Certification

TIMOTHY GARETT JAMES
7465 PARK RD 7465 PARK RD
LUMBERTON, TX 77657





CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
05/05/2025

<p>THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERNS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.</p> <p>IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).</p>												
<p>PRODUCER TWFG INSURANCE SERVICES LLC 61616303 10055 GROGANS MILL RD STE 500 THE WOODLANDS TX 77380</p>	<p>CONTACT NAME: PHONE (281) 367-3424 (A/C, No, Ext): FAX (A/C, No): E-MAIL ADDRESS:</p>											
	<p>INSURER(S) AFFORDING COVERAGE NAIC#</p> <table border="1"> <tr> <td>INSURER A: Hartford Fire Insurance Company</td> <td>19682</td> </tr> <tr> <td>INSURER B:</td> <td></td> </tr> <tr> <td>INSURER C:</td> <td></td> </tr> <tr> <td>INSURER D:</td> <td></td> </tr> <tr> <td>INSURER E:</td> <td></td> </tr> <tr> <td>INSURER F:</td> <td></td> </tr> </table>	INSURER A: Hartford Fire Insurance Company	19682	INSURER B:		INSURER C:		INSURER D:		INSURER E:		INSURER F:
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INSURER B:												
INSURER C:												
INSURER D:												
INSURER E:												
INSURER F:												
<p>INSURED J & J APPRAISALS 7465 PARK RD LUMBERTON TX 776578146</p>												

COVERAGES		CERTIFICATE NUMBER:		REVISION NUMBER:																																																																									
<p>THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.</p>																																																																													
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<p>DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required) Those usual to the Insured's Operations.</p>																																																																													

CERTIFICATE HOLDER		CANCELLATION
<p>For Informational Purposes 7465 PARK RD LUMBERTON TX 77657-8146</p>		<p>SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.</p>
		<p>AUTHORIZED REPRESENTATIVE</p> <p><i>Susan L. Castaneda</i></p>

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ACORD 25 (2016/03)

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MOTION

Motion approving the resignation of Kristen Ross from the CVB Advisory Board effective January 13, 2026.

Larry Spears Jr., Mayor

ATTEST:

Patricia Anderson, City Secretary

January 13, 2026

Convention & Visitors Bureau
Department

Memo

Date: January 6, 2026

To: Mike Kunst, City Manager

From: Divon Williams, Deputy Director of CVB/Assistant to the City Manager

cc: Jay Trahan, Assistant City Manager/CVB Director

Re: CVB Advisory Board Resignation – Kristen Ross

This memo serves to inform you that CVB Advisory Board member Kristen Ross has submitted her resignation, effective January 6, 2026.

For any additional information, please contact me at extension 3344.



To: Orange Convention and Visitors Bureau Advisory Board

Tuesday, January 6, 2026

Please accept this letter as my formal resignation from my position with the Orange Convention & Visitors Bureau (CVB) Advisory Board.

I've accepted the opportunity to be the Visitor Services and Events Manager with the City of Orange.

My time with the CVB has been incredibly rewarding, and I'm deeply grateful for the experiences, support, and collaboration I've had the privilege to be part of.

Thank you for the opportunity to contribute to the growth of tourism and events in our community and now the opportunity to apply all of what I have learned thus far in this new role.

Kristen Ross

Kristen Ross, Former CVB Board Member

MOTION

Motion appointing _____ to the Convention and Visitors Bureau Advisory Board for a two-year term, effective January 13, 2026 – January 13, 2028.

Larry Spears Jr., Mayor

ATTEST:

Patricia Anderson, City Secretary

January 13, 2026

Convention & Visitors Bureau
Department

Memo

Date: January 6, 2026

To: Mike Kunst, City Manager

From: Divon Williams, Deputy CVB Director/Assistant to the City Manager

cc: Jay Trahan, Assistant City Manager/CVB Director

Re: Consider and possible action on an appointment to the CVB Advisory Board

The CVB Advisory Board consists of the following members:

	<u>Term Expires</u>
Brittney Chandler	7/9/2026
Megan Layne	2/27/2026
Trisha Spears	5/27/2027
Kimberly Manning	9/10/2026
Laci Gibbens	2/27/2026
Ronnie A.E. Crockett Sr.	7/9/2026
Kristen Ross	10/22/2026

The following have submitted an application for appointment to the CVB Advisory Board:

Rusty Dollar

Print

Boards and Commissions Application - Submission #3458

Date Submitted: 1/6/2026



Boards and Commissions Application

Thank you for your interest in serving with the City of Orange. Please complete the following application to be considered for appointment to a city board or commission. Ensure all information is accurate and complete. You may also attach a resume, if you desire.

Applications are kept on file for one (1) year.

Board or Commission of Interest

(please check all boards or commissions for which you are applying):

<input type="checkbox"/> Board of Adjustment	<input type="checkbox"/> Historic Preservation Commission
<input type="checkbox"/> Citizens Advisory Committee	<input type="checkbox"/> Housing Authority Board
<input type="checkbox"/> Civil Service Commission	<input type="checkbox"/> Library Advisory Board
<input checked="" type="checkbox"/> Convention and Visitors Bureau Board	<input type="checkbox"/> Planning and Zoning Commission
<input type="checkbox"/> Economic Development Corporation	<input type="checkbox"/> Other

If other, please specify:

THE FOLLOWING INFORMATION WILL BECOME PUBLIC AFTER APPLICATION IS SUBMITTED:

Personal Information

Name

Rusty W Dollar

Date of Birth

12/19/1972

Home Address

2209 Spring Oak Ln

City

Orange

State

TX

Zip Code

77632

Phone Number

4097794158

Email Address

rustydollar72@gmail.com

Voter Registration Number

I'm registered and vote, but do not have card present

Years as a Resident of the City of Orange

17 years

Availability

Are you available to attend regular meetings during the day?

Yes

No

Are you available to attend regular meetings during the evening?

Yes

No

Are there any conflicts that would affect your participation? If yes, please explain:

As a pastor, emergencies come up but those should not impact regular meetings often.

Employment and Community Involvement**Current Employer**

North Orange Baptist Church

Profession

Pastor

Relevant Work Experience

Pastor, youth pastor, Executive pastor, high school & junior teacher and guidance counselor

Have you previously served on a City of Orange board or commission? If yes, please specify:

yes, CVB in the past

Do you have experience that qualifies you for service on a particular board or commission (i.e., licenses, degrees, certificates)?

not for a particular board or commission other than my professional career experience

Community or Volunteer Activities:

Serve on Campus Improvement Committees for Little Cypress Elementary School. Prior served on District Safety committee for LCM District. Help with Back to School Orange County

Qualifications and Statement of Interest

Why are you interested in serving on this board or commission?

I love the city of Orange and our surrounding areas. I want to see God bless our area and provide opportunities for families to experience God's best for their lives.

What skills or experiences make you a strong candidate for this position?

Pastor, marriage counselor. My wife and two of my daughters are educators in LCM school district.

Upload Your Resume (Optional)

No file chosen

Personal References

Name 1

Jason Fuller

Relationship

Friend and ministry partner

Address

4720 Old Oak Orange TX 77633

Phone Number

4096703006

Email Address

jason@fbco.org

Name 2

Jim Turnbo

Relationship

friend and ministry partner

Address

6750 Highway 105, Beaumont, TX 77708

Phone Number

409.926.8149

Email Address

JTurnbo@gtbn.us

Qualifications for Appointment to City of Orange Boards and Commissions

The City of Orange policy establishes certain qualifications which must be met by all members of city boards and commissions. In addition to any special qualification for service on a particular board, a board member must:

1. Not be delinquent on any City taxes or utilities.
2. Be a qualified City of Orange voter at the time of appointment.
3. Have been a resident of Orange for at least six months before the date of appointment.
4. Have not been finally convicted of a felony.
5. Have not been determined mentally incompetent by a final judgement of court.

By signing below, I affirm that the information provided is accurate to the best of my knowledge. If appointed, I agree to fulfill the responsibilities of the position.

Electronic Signature

Rusty W Dollar

Thank you for taking the time to complete this application. It will be helpful to the City Council in making appointments.