File No. 2607710

[redacted]

APPRAISAL REPORT OF

THE PROPERTY LOCATED AT

4903 La Posada St

San Antonio, TX 78233-6337

as of

07/14/2026

for

Edward Ruesga

by

Funkhouser Appraisal Services
Brian Funkhouser
410 Calumet Place
San Antonio, TX 78209

Uniform Residential Appraisal Report

File # 2607710

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

SUBJECT

Property Address 4903 La Posada St | City San Antonio | State TX | Zip Code 78233-6337

Owner EDWARD & ANNIE RUESGA | Intended User | County Bexar

Legal Description NCB 14230 BLK 9 LOT 20

Assessor's Parcel # 142300090200 | Tax Year 2025 | R. E. Taxes $ 6,751

Neighborhood Name EL DORADO | Map Reference 552-F2 | Census Tract 1212.06

Occupant [X] Owner [ ] Tenant [ ] Vacant | Special Assessments $ N/A | [ ] PUD | HOA $ 0 [ ] per year [ ] per month

Property Rights Appraised [X] Fee Simple [ ] Leasehold [ ] Other (describe)

Intended Use: Asset Valuation

Client Edward Ruesga | Address

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 the appraisal? [X] Yes [ ] No

Report data source(s) used, offering price(s), and date(s). DOM 55; Per SABOR MLS#1965615, the subject was listed on 05/11/2026 for $360,000.

CONTRACT

I [ ] did [ ] 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? [ ] Yes [ ] 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 client? [ ] Yes [ ] No

If Yes, report the total dollar amount and describe the items to be paid:

NEIGHBORHOOD

Note: Race and the racial composition of the neighborhood are not appraisal factors.

Neighborhood Characteristics				One-Unit Housing Trends				One-Unit Housing			Percent Land Use %	
Location	[ ] Urban	[X] Suburban	[ ] Rural	Property Values	[ ] Increasing	[X] Stable	[ ] Declining	PRICE	AGE		One-Unit	55.0 %
Built-Up	[ ] Over 75%	[X] 25-75%	[ ] Under 25%	Demand/Supply	[ ] Shortage	[X] In Balance	[ ] Over Supply	$(000)	(yrs)		2-4 Unit	2.0 %
Growth	[ ] Rapid	[X] Stable	[ ] Slow	Marketing Time	[ ] Under 3 mths	[X] 3-6 mths	[ ] Over 6 mths	98	Low	1	Multi-Family	4.0 %
Neighborhood Boundaries	The subject property is considered to be located north of Wurzbach							400	High	93	Commercial	10.0 %
Pkwy, east of Wetmore Rd, south of Knollcreek Dr, and west of Toepperwein Rd.								233	Pred.	54	Other	29.0 %

Neighborhood Description The subject property is approximately 10 miles northeast of the San Antonio Central Business District. Access to supportive retail facilities and employment centers is adequate via IH-35 and Loop 1604. The area is served by the North East Independent School District and area schools are located within a reasonable proximity.

Market Conditions (including support for the above conclusions) Supply and Demand appear to be in relative balance. The market area is active with values remaining stable. Typical financing consists of FHA, VA, and Conventional Mortgage. Interest rates range from 6.5% - 10% with typical points 0 to 4, 15 and 30 year amortization with monthly payments. *** See Extended Comments ***

SITE

Dimensions Rely on Survey | Area 14113 sf | Shape Rely on survey | View Typical/Residential

Specific Zoning Classification R-6 | Zoning Description Residential Single-Family District

Zoning Compliance [X] Legal [ ] Legal Nonconforming (Grandfathered Use) [ ] No Zoning [ ] Illegal (describe)

Is the highest and best use of the subject property as improved (or as proposed per plans and specifications) the present use? [X] Yes [ ] No If No, describe

*** See Additional Comments ***

Utilities	Public	Other (describe)		Public	Other (describe)	Off-site Improvements--Type	Public	Private
Electricity	[X]	[ ]	Water	[X]	[ ]	Street Asphalt	[X]	[ ]
Gas	[X]	[ ]	Sanitary Sewer	[X]	[ ]	Alley None	[ ]	[ ]

FEMA Special Flood Hazard Area [ ] Yes [X] No | FEMA Flood Zone X | FEMA Map No. 48029C0270G | FEMA Map Date 09/29/2010

Are the utilities and off-site improvements typical for the market area? [X] Yes [ ] No If No, describe *** See Additional Comments ***

Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? [ ] Yes [X] No If Yes, describe

It is noted that the subject property is not located in a Planned Unit Development.

IMPROVEMENTS

General Description		Foundation		Exterior Description materials/condition		Interior materials/condition	
Units [X] One [ ] One with Accessory Unit		[X] Concrete Slab [ ] Crawl Space		Foundation Walls Concrete-Avg.		Floors Wd/Carp/Tile/Lamn-Avg.	
# of Stories 2		[ ] Full Basement [ ] Partial Basement		Exterior Walls Brick/Siding-Avg.		Walls Texture/Paint-Avg.	
Type [X] Det. [ ] Att. [ ] S-Det/End Unit		Basement Area 0 sq. ft.		Roof Surface Composition-Avg.		Trim/Finish Wd/Pnt-Avg.	
[X] Existing [ ] Proposed [ ] Under Const.		Basement Finish N/A %		Gutters & Downspouts Overhang-Avg.		Bath Floor Tile-Avg.	
Design (Style) Am. Traditional		[ ] Outside Entry/Exit [ ] Sump Pump		Window Type DP/Alum.-Avg.		Bath Wainscot Tile-Average	
Year Built 1970		Evidence of [ ] Infestation		Storm Sash/Insulated None		Car Storage [ ] None	
Effective Age (Yrs) 20		[ ] Dampness [ ] Settlement		Screens Yes-Avg.		[X] Driveway# of Cars 2	
Attic	[ ] None	Heating [X] FWA [ ] HWBB [ ] Radiant		Amenities	[ ] WoodStove(s)#	Driveway Surface Concrete	
[X] Drop Stair	[ ] Stairs	[ ] Other Fuel Electric		[X] Fireplace(s) # 1	[X] Fence Wood	[X] Garage # of Cars 3	
[ ] Floor	[X] Scuttle	Cooling [X] Central Air Conditioning		[X] Patio/Deck Enclsd	[X] Porch Cov'd.	[ ] Carport # of Cars	
[ ] Finished	[ ] Heated	[ ] Individual [ ] Other		[ ] Pool None	[ ] Other None	[X] Att. [X] Det. [ ] Built-in	

Appliances [X] Refrigerator [X] Range/Oven [X] Dishwasher [X] Disposal [ ] Microwave [X] Washer/Dryer [ ] Other (describe)

Finished area **above** grade contains: 7 Rooms 4 Bedrooms 2.1 Bath(s) 2,094 Square Feet of Gross Living Area Above Grade

Additional features (special energy efficient items, etc.) Ceiling fans, granite counter tops, tile back splash, covered porch and enclosed patio, walk, drive, storage, exterior lighting, and landscaping.

Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). The subject is considered to be constructed with workman-like quality and has a brick / siding exterior. The subject is in average condition and no inadequacies are noted. The interior layout, overall design and traffic patterns appear functionally adequate. **See Extended Comments***

Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? [ ] Yes [X] No If Yes, describe

No adverse environmental conditions are believed to exist. This is based upon physical inspection only and an environmental report was not available. *** See Additional Comments ***

Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? [X] Yes [ ] No If No, describe

The subject dwelling appears to be of similar age, quality, and appeal in relation to adjacent properties. *** See Additional Comments ***

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There are 45 comparable properties currently offered for sale in the subject neighborhood ranging in price from $ 72,000 to $ 360,000.

There are 112 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from $ 98,000 to $ 400,000.

SALES COMPARISON APPROACH

FEATURE	SUBJECT	COMPARABLE SALE # 1		COMPARABLE SALE # 2		COMPARABLE SALE # 3	
Address	4903 La Posada St San Antonio, TX 78233-6337	12511 Prima Vis San Antonio, TX 78233		13318 Los Indios St San Antonio, TX 78233		13615 Scarsdale San Antonio, TX 78217	
Proximity to Subject		0.33 miles W		0.64 miles NE		0.98 miles NW	
Sale Price	$	$ 265,000		$ 310,000		$ 399,900	
Sale Price/Gross Liv. Area	$ sq. ft.	$ 159.45 sq. ft.		$ 145.40 sq. ft.		$ 157.81 sq. ft.	
Data Source(s)		SABOR #1966242;DOM 22		SABOR #1959259;DOM 16		SABOR #1867083;DOM 190	
Verification Source(s)		CAD		CAD		CAD	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-)$ Adjustment	DESCRIPTION	+(-)$ Adjustment	DESCRIPTION	+(-)$ Adjustment
Sale or Financing Concessions		ArmLth VA;10600	0	ArmLth Cash;0		ArmLth Conv;12000	0
Date of Sale/Time		s06/26;c05/26		s06/26;c04/26		s05/26;c04/26	
Location	Suburban	Suburban		Suburban		Suburban	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site	14113 sf	13795 sf	0	7150 sf	+19,100	11013 sf	+8,500
View	Typical/Residential	Typical/Residential		Typical/Residential		Typical/Residential	
Design (Style)	Am. Traditional	Ranch	0	Ranch	0	Am. Traditional	
Quality of Construction	Average	Average		Average		Average	
Actual Age	56	58	0	49	0	50	0
Condition	Average	Average		Average		Average	
Above Grade Room Count (Total / Bdrms. / Baths)	7 / 4 / 2.1	7 / 4 / 2.0	+5,000	6 / 3 / 2.0	+11,000	7 / 4 / 2.1	
Gross Living Area	2,094 sq. ft.	1,662 sq. ft.	+26,800	2,132 sq. ft.	0	2,534 sq. ft.	-27,300
Basement & Finished Rooms Below Grade	0 sq. ft. / 0 sq. ft.	0 sq. ft. / 0 sq. ft.		0 sq. ft. / 0 sq. ft.		0 sq. ft. / 0 sq. ft.	
Functional Utility	Average	Average		Average		Average	
Heating/Cooling	Central/Central	Central/Central		Central/Central		Central/Central	
Energy Efficient Items	Standard	Standard		Standard		Standard	
Garage/Carport	2ga1gd2dw	2ga1cp3dw	+8,000	2ga2dw	+9,000	2ga3dw	+9,000
Porch/Patio/Deck	Porch/Patio	Porch/Patio		Porch/Patio		Porch/Patio	
Fireplaces	FP-1	None	+800	FP-1		FP-1	
Amenities	Typical	In-ground Pool	-40,000	Typical		In-ground Pool	-40,000
Amenities	Storage	None	+3,000	Storage		None	+3,000
Net Adjustment (Total)		[X] + [ ] -	$ 3,600	[X] + [ ] -	$ 39,100	[ ] + [X] -	$ -46,800
Adjusted Sale Price of Comparables		Net Adj. 1.36 % Gross Adj. 31.55 %	$ 268,600	Net Adj. 12.61 % Gross Adj. 12.61 %	$ 349,100	Net Adj. 11.70 % Gross Adj. 21.96 %	$ 353,100

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

My research [ ] did [X] 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) MLS/CAD

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

Data Source(s) MLS/CAD

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

ITEM	SUBJECT	COMPARABLE SALE # 1	COMPARABLE SALE # 2	COMPARABLE SALE # 3
Date of Prior Sale/Transfer				
Price of Prior Sale/Transfer				
Data Source(s)	CAD/MLS	CAD/MLS	CAD/MLS	CAD/MLS
Effective Date of Data Source(s)	07/14/2026	07/14/2026	07/14/2026	07/14/2026

Analysis of prior sale or transfer history of the subject property and comparable sales No sales transfers are known to have occurred for the subject property within the past 36 months. No sales/transfers are known to have occurred for the comparable sales within the 12 months prior to the cited sales. Sales history of each comparable is verified by MLS data and assumed accurate. **See Additional Comments**

Summary of Sales Comparison Approach The sales cited are located within the same market area/addition and are considered reliable value indicators. Gross living area adjustments are calculated at $62.00 sq. ft. No age adjustments are deemed necessary due to the fact that the appraiser found no marketable differences. All adjustments were derived based on comparable sales data, market analysis from recent transactions in the subject's area and from MLS data and/or conversations with other real estate professionals. Each sale received consideration in the final opinion of value. ***See Additional Comments***

Indicated Value by Sales Comparison Approach $ 335,000

RECONCILIATION

Indicated Value by: Sales Comparison Approach $ 335,000 **Cost Approach (if developed) $** **Income Approach (if developed) $**

Sole emphasis is placed on the Sales Comparison Approach. The Cost Approach was not developed due to the difficulty in estimating actual physical depreciation. The Income Approach was not developed due to insufficient rental/sales data.

This appraisal is made [X] "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: This appraisal is made "as is". See attached Statement of Limiting Conditions and addendum.

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 $ 335,000 **, as of** 07/14/2026 **, which is the effective date of this appraisal.**

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ADDITIONAL COMPARABLES

Intended User

Property Address 4903 La Posada St

City San Antonio County Bexar State TX Zip Code 78233-6337

Client Edward Ruesga

FEATURE	SUBJECT	COMPARABLE SALE NO. 4		COMPARABLE SALE NO. 5		COMPARABLE SALE NO. 6	
Address	4903 La Posada St San Antonio, TX 78233-6337	13814 Crested Rise San Antonio, TX 78217		4854 Viewcrest San Antonio, TX 78217		4367 Hilton Head St San Antonio, TX 78217	
Proximity to Subject		0.69 miles NW		1.25 miles N		0.72 miles W	
Sale Price	$		$ 330,000		$ 375,000		$ 345,000
Sale Price/Gross Liv. Area	$ sq. ft.	$ 144.99 sq. ft.		$ 158.03 sq. ft.		$ 185.48 sq. ft.	
Data Source(s)		SABOR #1927875;DOM 25		SABOR #1927594;DOM 13		SABOR #1960799;DOM 84	
Verification Source(s)		CAD		CAD		CAD	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-)$ Adjustment	DESCRIPTION	+(-)$ Adjustment	DESCRIPTION	+(-)$ Adjustment
Sale or Financing Concessions		ArmLth VA;3000	0	ArmLth Conv;0		Listing	
Date of Sale/Time		s01/26;c12/25		s01/26;c12/25		Active	
Location	Suburban	Suburban		Suburban		Suburban	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site	14113 sf	14115 sf	0	22041 sf	-21,800	5610 sf	+23,400
View	Typical/Residential	Typical/Residential		Typical/Residential		Typical/Residential	
Design (Style)	Am. Traditional	Am. Traditional		Ranch		Am. Traditional	
Quality of Construction	Average	Average		Average		Average	
Actual Age	56	46	0	23	0	44	0
Condition	Average	Average		Average		Average	
Above Grade Room Count (Total / Bdrms. / Baths)	7 / 4 / 2.1	7 / 4 / 2.1		6 / 3 / 2.0	+11,000	6 / 3 / 2.1	+6,000
Gross Living Area	2,094 sq. ft.	2,276 sq. ft.	-11,300	2,373 sq. ft.	-17,300	1,860 sq. ft.	+14,500
Basement & Finished	0 sq. ft.	0 sq. ft.		0 sq. ft.		0 sq. ft.	
Rooms Below Grade	0 sq. ft.	0 sq. ft.		0 sq. ft.		0 sq. ft.	
Functional Utility	Average	Average		Average		Average	
Heating/Cooling	Central/Central	Central/Central		Central/Central		Central/Central	
Energy Efficient Items	Standard	Standard		Standard		Standard	
Garage/Carport	2ga1gd2dw	2ga2dw	+9,000	2ga2dw	+9,000	2ga2dw	+9,000
Porch/Patio/Deck	Porch/Patio	Porch/Patio		Porch/Patio		Porch/Patio	
Fireplaces	FP-1	FP-1		None	+800	None	+800
Amenities	Typical	Typical		Typical		Typical	
Amenities	Storage	None	+3,000	None	+3,000	None	+3,000
Net Adjustment (Total)		[X] + [ ] -	$ 700	[ ] + [X] -	$ -15,300	[X] + [ ] -	$ 56,700
Adjusted Sale Price of Comparables		Net Adj. 0.21 % Gross Adj. 7.06 %	$ 330,700	Net Adj. 4.08 % Gross Adj. 16.77 %	$ 359,700	Net Adj. 16.43 % Gross Adj. 16.43 %	$ 401,700

ITEM	SUBJECT	COMPARABLE SALE # 4	COMPARABLE SALE # 5	COMPARABLE SALE # 6
Date of Prior Sale/Transfer			01/20/2026	
Price of Prior Sale/Transfer				
Data Source(s)	CAD/MLS	CAD/MLS	CAD/MLS	CAD/MLS
Effective Date of Data Source(s)	07/14/2026	07/14/2026	07/14/2026	07/14/2026

Comment on Sales Comparison Comparable 6 is an active listing that is utilized for value support. Due to an overall lack of similar sales within the subject's subdivision, the appraiser was required to expand the area researched beyond one mile within the general market area. The appraiser considered location, age, condition, and quality of construction to be the most important criteria for comparable selection. The comparables selected by the appraiser were deemed the best available indicators of value. The appraiser notes that some Gross/Net adjustments are larger than desired. This is due to the subject's larger Gross Living Area and lack of comparable sales within the immediate neighborhood area. Although some of these adjustments are excessive, they were necessary for comparison. The Comparables utilized were deemed the best available to the appraiser. The appraiser realizes the importance of utilizing sales similar to the subject property, however after an extensive search that included expanding time and distance parameters, was unable to locate any sales with a 2car garage and a detached 1car garage that were deemed reliable indicators of value. The comparables utilized are considered the best available for analysis in terms of location, age, condition, quality of construction, and appeal. In my appraisal of the subject property, I closely examined the role of seller concessions in the market and selected comparables that accurately reflect these practices. Given that seller concessions are a common and consistent element of transactions in this market, I determined that adjustments for seller concessions were not necessary for this analysis. The comparables used were chosen for their alignment with market normality, including the typical seller concessions, ensuring that the valuation is directly in line with market conditions without the need for separate adjustments. This approach is grounded in the understanding that the market prices of the chosen comparables inherently factor in such concessions, making further adjustments redundant for the purposes of this appraisal.

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ADDITIONAL COMMENTS

The appraisal problem specifically involves estimating market value of the subject property. I have researched and analyzed sufficient information regarding the assignment elements including client, intended users, intended use and definition of market value, effective data, subject and relevant characteristics and conditions. I have considered all approaches to value that are deemed applicable in the appraisal of the subject property. In my judgment, this appraisal and the process in which it was developed is acceptable to peers in the appraisal community and is consistent with other appraisal assignments that I have previously completed for this client.

The scope of the appraisal means the extent of the process of collection, confirming, and reporting data. We were contacted by our client and asked to provide an opinion of the current value of the subject property as of the effective date of our site visit. comparable data and market data conditions pertinent to out valuation analysis of the property were investigated. The following appraisal report sets forth the analysis and conclusions derived from the market data collected and is subject to the accompanying Assumptions and Limiting Conditions. Additional data, specifically when judged relevant the valuation of the subject, was procured from the appropriate secondary sources, (districts, city officials, realtors, and others). The information in this appraisal report is an independent and objective study of the subject. This is an Appraisal Report as defined by the Appraisal Standards Board of the Appraisal Foundation and complies with Standards 1 & 2 of the Uniform Standards of Professional Appraisal Practice (USPAP).

Clarification of Intended Use and Intended 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 asset valuation purposes, subject to the stated Scope of Work, purpose of the appraisal, reporting requirements of this appraisal report form, and Definition of Market Value. No additional Intended Users are identified by the appraiser.

Brian Funkhouser has completed ALL educational requirements as set forth by the State of Texas.

The source for definition of market value: The source of the definition of market value is obtained in Fannie Mae guide "04/01/2009" section B4-1.2-03.

The appraiser is not a building contractor, engineer, or qualified home inspector. The appraiser is not qualified to observe or report on physical items that are not readily visible. Any parties to this transaction having concerns regarding structural, mechanical, infestation, contamination, or other issues about the subject property are urged to consult an expert in the appropriate field. THE APPRAISER MAKES NO REPRESENTATIONS OR WARRANTIES OF ANY KIND WITH RESPECT TO ANY SUCH ITEMS THAT ARE NOT READILY VISIBLE. *** See Additional Comments ***

COST APPROACH

COST APPROACH TO VALUE

Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value)

The allocation method was utilized in arriving at the opinion of site value. Based on allocation, the opinion of site value is $92,000.

ESTIMATED ☐ REPRODUCTION OR ☐ REPLACEMENT COST NEW	OPINION OF SITE VALUE ..... =$
Source of cost data	Dwelling Sq. Ft. @ $ .....=$
Quality rating from cost service Effective date of cost data	Sq. Ft. @ $ .....=$
Comments on Cost Approach (gross living area calculations, depreciation, etc.)	
	Garage/Carport Sq. Ft. @ $ .....=$
	Total Estimate of Cost-New .....=$
	Less Physical / Functional / External Depreciation =$( )
	Depreciated Cost of Improvements..... =$
	'As-is' Value of Site Improvements..... =$
Estimated Remaining Economic Life (HUD and VA only) 50 Years	Indicated Value By Cost Approach..... =$

INCOME

INCOME APPROACH TO VALUE

Estimated Monthly Market Rent $ X Gross Rent Multiplier = $ Indicated Value by Income Approach

Summary of Income Approach (including support for market rent and GRM) Income Approach not utilized.

PUD INFORMATION

PROJECT INFORMATION FOR PUDs (if applicable)

Is the developer/builder in control of the Homeowners' Association (HOA)? ☐ Yes ☐ No Unit type(s) ☐ Detached ☐ Attached

Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit.

Legal name of project

Total number of phases | Total number of units | Total number of units 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? ☐ Yes ☐ No If Yes, date of conversion

Does the project contain any multi-dwelling units? ☐ Yes ☐ No Data Source(s)

Are the units, common elements, and recreation facilities complete? ☐ Yes ☐ No If No, describe the status of completion.

Are the common elements leased to or by the Homeowners' Association? ☐ Yes ☐ No If Yes, describe the rental terms and options.

Describe common elements and recreational facilities

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

This appraisal report is subject to the scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. The Appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment.

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 visual inspection of the subject property, (2) inspect the neighborhood, (3) research, verify, and analyze data from reliable public and/or private sources, and (4) report his or her analysis, opinions, and conclusions in this appraisal report.

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 this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.

6. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

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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 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.

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.

Uniform Residential Appraisal Report

File # 2607710

20. I identified the client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

21. I am aware that any disclosure or distribution of this appraisal report by me or the client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.

22. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

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

1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.

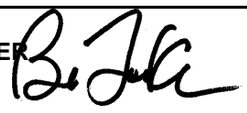
2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.

3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.

4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.

5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRAISER



Signature

Name Brian Funkhouser

Company Name Funkhouser Appraisal Services

Company Address 410 Calumet Place

San Antonio, TX 78209

Telephone Number 210-863-8161

Email Address bhfunkhouser@gmail.com

Date of Signature and Report 07/16/2026

Effective Date of Appraisal 07/14/2026

State Certification # 1361597

or State License #

or Other State #

State TX

Expiration Date of Certification or License 01/31/2028

ADDRESS OF PROPERTY APPRAISED

4903 La Posada St

San Antonio, TX 78233-6337

APPRAISED VALUE OF SUBJECT PROPERTY $ 335,000

CLIENT

Name

Company Name Edward Ruesga

Company Address

Email Address

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature

Name

Company Name

Company Address

Telephone Number

Email Address

Date of Signature

State Certification #

or State License #

State

Expiration Date of Certification or License

SUBJECT PROPERTY

☐ Did not inspect subject property

☐ Did inspect exterior of subject property from street

Date of Inspection

☐ Did inspect interior and exterior of subject property

Date of Inspection

COMPARABLE SALES

☐ Did not inspect exterior of comparable sales from street

☐ Did inspect exterior of comparable sales from street

Date of Inspection

ADDITIONAL COMMENTS
Page 1

Intended User							
Property Address	4903 La Posada St						
City	San Antonio	County	Bexar	State	TX	Zip Code	78233-6337
Client	Edward Ruesga						

SCOPE OF APPRAISAL

Conclusions reported herein were based upon data gathered, analyzed and considered reasonable available. All of the steps in the appraisal process, as outlined in USPAP, were necessary to obtain a logically supported market value conclusion pertaining to the subject property. In the preparation of this appraisal, the appraiser has made a physical inspection of the subject site (interior and exterior), including measuring the improvements, and taking sufficient photographs (interior and exterior), to adequately characterize the property being appraised. Data related to the comparable sales included in the report was obtained from sources deemed reliable by the appraiser, but was not independently verified by the appraiser except for the exterior examination of each sale. The extent of research into physical and economic factors that could affect the subject property may include, but are not limited to the utilization of the following items: subject and comparable sales site value research, FEMA flood maps, plat maps, surveys, census data, applicable zoning ordinances, as well as local lending rates and trends. The extent of data, tax office records, verification of sales, conversations with realtors and others who are experienced of knowledgeable regarding value influences within the subject's market area, the Marshall & Swift Residential Cost Handbook, and/or local builder costs. The type and extent of analysis applied to derive at opinions or conclusions include a Market Analysis (Sales Comparison Approach), a Cost Approach, and Income Approach, and a Highest and Best Use Analysis. Certain Approaches were given more weight in the opinion of Market Value than others and certain approaches to value may have been considered not applicable due to lack of data available for the particular analysis.

NEIGHBORHOOD BOUNDARIES

The respective boundaries have been defined because properties within them tend to exhibit similar characteristics insofar as existing land use patterns and the overall desirability and reputation of the micro-locale. Additionally, the defined area is generally affected by similar physical, economic, governmental, and social factors.

HIGHEST AND BEST USE

The highest and best use is that reasonable and probable use that supports the highest present value as defined of the effective date of this appraisal report. Alternately, it is the use, from among probable and legal alternative uses, found to be physically possible, appropriately supported, financially feasible, and which results in the highest land value. In addition to legally conforming utilization, the subject site lends itself to single family residential use because of its size and topography, as well as its overall compatibility with surrounding sites. It is concluded that the highest and best use of the subject site, both as unimproved and with the current improvements, is the current use, and that the size and design of the current structure is an appropriate utilization.

ARE UTILITIES / OFF-SITE IMPROVEMENTS TYPICAL

All utilities were on and functioning at the time of the appraiser's site visit. The subject had not been damaged as the result of any local disasters at the time of the appraiser's site visit.

ADDITIONAL FEATURES

It is noted that the subject has a storage shed. This is considered to increase its value / marketability and value consideration is accorded in the Market Approach Section of this report.

PROPERTY CONDITION

The subject features a forced-air central heating system that appears to be in good working condition. The heating ducts are adequately installed to provide warmth to all habitable rooms, including bedrooms. The system is a permanent fixture and is capable of providing sufficient heat to each room. No portable or temporary heating units were observed. Based on the current system’s design and functionality, the heating source meets HUD guidelines for providing a permanent and adequate heat source for the subject.

ADDITIONAL COMMENTS
Page 2

Intended User

Property Address 4903 La Posada St

City San Antonio County Bexar State TX Zip Code 78233-6337

Client Edward Ruesga

PHYSICAL DEFICIENCIES AND / OR ADVERSE CONDITIONS

The subject is equipped with smoke detectors and carbon monoxide detectors. Smoke and CO2 detectors often look very similar. They may also be "combo" devices, performing both functions. They may be placed in areas inaccessible for close scrutiny, such as on high ceilings. Additionally, at best, the appraiser can only state that a smoke or CO detector "exists"; not whether it "functions" properly as it was not tested. The appraiser strongly encourages involved parties to install and/or replace smoke and CO2 detectors regularly according to the manufacturer's guidelines, as a non-functioning device could be considered a safety hazard. The appraiser will not be held liable. The smoke/CO2 detectors appear to be in compliance with local building code. There may be a need to verify their operational status or compliance in more detail by having a professional inspection done.

ENVIRONMENTAL DISCLAIMER: The value estimate is based upon the assumption that the property is not negatively affected by the existence of hazardous or detrimental environmental conditions. The appraiser is not an environmental expert. The appraiser's routine inspection did not reveal any apparent hazardous substances or detrimental conditions which would affect the property negatively.

Dwelling built prior to 1981. Asbestos content unknown without a risk assessment.

House built prior to 1978. EPA/HUD target housing. Lead based paint content unknown without a risk assessment.

CONFORMANCE OF PROPERTY TO NEIGHBORHOOD

Although the estimate of market value for the subject property exceeds the predominant value of the neighborhood, it is not considered an over-improvement. This is due to the subject property's newer effective age and quality of finishes. The appraiser notes that there are several dwellings within the market area with similar effective ages and quality finishes. As the appraisal report demonstrates, the subject property is not considered an over-improvement.

SALES COMPARISON APPROACH

Sales Comparison Adjustment Comments

Lot Size
Lot Size adjustments were determined to be $2.75 per square foot. To arrive at this adjustment, 14 different adjustment methods were utilized and many of those were calculated on three sets of data. That resulted in a total of 44 different analyses being performed. Of those analyses, a total of 17 were given weight and consideration. Median Grouped Data, Peer Adjustments (Median and Average), 5 different types of simple regression, and Sensitivity Analysis were the adjustment methods used to develop this adjustment.

GLA
GLA adjustments were determined to be $62 per square foot. To arrive at this adjustment, 15 different adjustment methods were utilized and many of those were calculated on five sets of data. That resulted in a total of 45 different analyses being performed. Of those analyses, a total of 12 were given weight and consideration. Depreciated Cost, Median Grouped Data, True Paired Sales (Median and Average), Peer Adjustments (Median and Average), Robust Least Median of Squares Regression, Least Median of Squares Regression, and Least Absolute Deviation Regression were the adjustment methods used to develop this adjustment.

Full Bath
Full Bath adjustments were determined to be $10,000. To arrive at this adjustment, 15 different adjustment methods were utilized and many of those were calculated on five sets of data. That resulted in a total of 45 different analyses being performed. Of those analyses, a

ADDITIONAL COMMENTS
Page 3

Intended User

Property Address 4903 La Posada St

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Client Edward Ruesga

total of 4 were given weight and consideration. Depreciated Cost, Peer Adjustments (Median and Average), and Sensitivity Analysis were the adjustment methods used to develop this adjustment.

Half Bath
Half Bath adjustments were determined to be $5,000. To arrive at this adjustment, 15 different adjustment methods were utilized and many of those were calculated on five sets of data. That resulted in a total of 45 different analyses being performed. Of those analyses, a total of 18 were given weight and consideration. Depreciated Cost, Grouped Data (Median and Average), Peer Adjustments (Median and Average), 5 different types of simple regression, and Sensitivity Analysis were the adjustment methods used to develop this adjustment.

Garage Spaces
Garage Space adjustments were determined to be $9,000. To arrive at this adjustment, 15 different adjustment methods were utilized and many of those were calculated on five sets of data. That resulted in a total of 45 different analyses being performed. Of those analyses, a total of 3 were given weight and consideration. Depreciated Cost in addition to Peer Adjustments (Median and Average) were the adjustment methods used to develop this adjustment.

Pool Exists
Swimming Pool adjustments were determined to be $40,000. To arrive at this adjustment, 15 different adjustment methods were utilized and many of those were calculated on five sets of data. That resulted in a total of 39 different analyses being performed. Of those analyses, a total of 26 were given weight and consideration. Depreciated Cost, Grouped Data (Median and Average), Peer Adjustments (Median and Average), 6 different types of simple regression, and Sensitivity Analysis were the adjustment methods used to develop this adjustment.

Bedroom
Bedroom adjustments were determined to be $6,000. To arrive at this adjustment, 14 different adjustment methods were utilized and many of those were calculated on three sets of data. That resulted in a total of 44 different analyses being performed. Of those analyses, a total of 3 were given weight and consideration. Average Grouped Data in addition to Peer Adjustments (Median and Average) were the adjustment methods used to develop this adjustment.

Carport Spaces
Carport Space adjustments were determined to be $1,000. To arrive at this adjustment, 13 different adjustment methods were utilized and many of those were calculated on five sets of data. That resulted in a total of 45 different analyses being performed. Of those analyses, a total of 6 were given weight and consideration. Depreciated Cost, 4 different types of simple regression, and Sensitivity Analysis were the adjustment methods used to develop this adjustment.

Fireplace Count
Fireplace # adjustments were determined to be $800. Depreciated Cost, Grouped Data (Median and Average), True Paired Sales (Median and Average), 5 different types of simple regression, and Sensitivity Analysis were the adjustment methods used to develop this adjustment.

Exterior Features: Storage/Shed
Storage/Shed adjustments were determined to be $3,000. Grouped Data (Median and Average), True Paired Sales (Median and Average), 6 different types of simple regression, and Sensitivity Analysis were the adjustment methods used to develop this adjustment.

RECONCILIATION

ADDITIONAL COMMENTS
Page 4

Intended User

Property Address 4903 La Posada St

City San Antonio County Bexar State TX Zip Code 78233-6337

Client Edward Ruesga

In regards to the applicable adjustments, these are based on paired data set analysis, information disclosed to them by brokers active within the immediate area and past experience. Furthermore, according to the Tenth Edition of The Appraisal of Real Estate, the adjustments utilized in the comparable sales analysis must be market derived, but the appraiser should also exercise judgment. Sales that are similar in all but one respect can be analyzed to isolate how that one difference affects price; however, an appraiser cannot expect the sales data to reveal the effect of a single characteristic in all situations. Although paired data set analysis is a theoretically sound method, it is sometimes impractical because only a narrow sampling of sufficiently similar properties may be available. Thus, it is difficult to quantify adjustment consideration attributable to the other variables present. Therefore, the appraiser's estimated contributory value of the amenities are consider reasonable and accurate.

ADDITIONAL COMMENTS

All comparable sales utilized in this report had features similar to those of the subject property. The appraiser is not aware of any other discernible differences between the subject and sales chosen. Sales photographs may have been obtained from MLS or other sources deemed reliable.The appraiser has attempted to comply fully with the requirements set forth in the Appraisers Certification 10 and believes the sources used provided credible information, but strict adherence was not possible to achieve in the normal course of business.

EXTRA ADDITIONAL COMMENTS

Appraisals are not home inspections. A home inspector takes an in-depth, unbiased look at the physical condition of the structure, construction, and mechanical systems.The inspector identifies items that need to be repaired or replaced and estimates the remaining useful life of the major systems, equipment, structure, and finishes. Should a home inspection identify necessary repairs not stated herein, the estimate of value could be altered. THE APPRAISER MAKES NO WARRANTIES OF ANY KIND WITH RESPECT TO ANY SUCH ITEMS THAT ARE NOT READILY VISIBLE.

Appraiser Measurement Methodology: The appraiser measured the subject property using ANSI (American National Standards Institute) standards. Measuring and calculations methods adhere to ANSI standards Z7652021. This is the "de facto" standard used by most appraisers in the US, and their use is mandated by law in some states (not Texas). Where ANSI is ambiguous, the appraiser utilizes best practices and procedures that, in the appraiser's opinion, reflect those of his/her peers. The appraiser recognizes that there are other measurement standards that may differ from ANSI, in particular AMS (American Measurement Standard), that are used by some appraisers and some home builders. Their use may result in a different GLA (Gross Living Area). Users of this report should also recognize that minor differences in measurement of GLA are common in the appraisal practice, with variances as much as 5-10% not being uncommon. Porch, patio, deck and other non-living areas may be approximated or rounded to nearest ½ foot or foot, as the market makes no differentiation for these minor differences.

USPAP Compliance Addendum

File No. 2607710

Borrower/Client					
Property Address	4903 La Posada St				
City	San Antonio	County	Bexar	State	TX	Zip Code	78233-6337
Lender/Client	Edward Ruesga				

APPRAISAL AND REPORT IDENTIFICATION

This Appraisal Report is one of the following types:

☒ **Appraisal Report** This report was prepared in accordance with the requirements of the Appraisal Report option of USPAP Standards Rule 2-2(a).

☐ **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). The intended user of this report is limited to the identified client. This is a Restricted Appraisal Report and the rationale for how the appraiser arrived at the opinions and conclusions set forth in the report may not be understood properly without the additional information in the appraiser's workfile.

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

☒ I have **NOT** performed services, as an appraiser or in any other capacity, regarding the property that is the subject of the report within the three-year period immediately preceding acceptance of this assignment.

☐ 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

☐ I have **NOT** made a personal inspection of the property that is the subject of this report.

☒ 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

☒ A reasonable marketing time for the subject property is 30 - 180 day(s) utilizing market conditions pertinent to the appraisal assignment.

☒ A reasonable exposure time for the subject property is 30 - 180 day(s).

APPRAISER

Signature

Name Brian Funkhouser

Date of Signature 07/16/2026

State Certification # 1361597

or State License #

State TX

Expiration Date of Certification or License 01/31/2028

Effective Date of Appraisal 07/14/2026

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

File No. 2607710

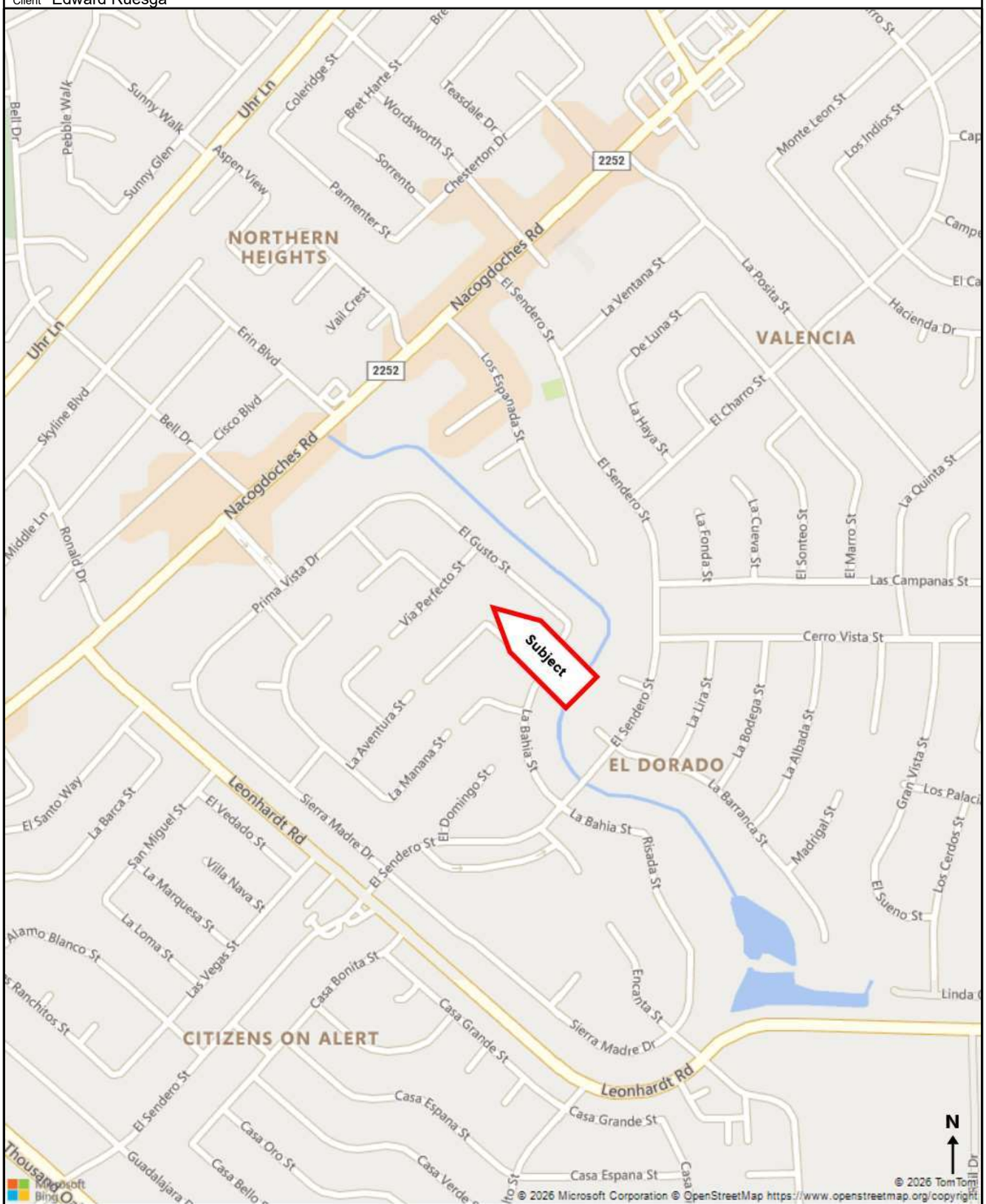
FLOOD MAP

Intended User

Property Address 4903 La Posada St

City San Antonio | County Bexar | State TX | Zip Code 78233-6337

Client Edward Ruesga



Flood Zones

- Areas inundated by 100-year flooding
- Areas inundated by 500-year flooding
- Areas of undetermined but possible flood hazards
- Floodway areas with velocity hazard
- Floodway areas
- COBRA zone

Flood Zone Determination

Latitude: 29.555275

Longitude: -98.394712

Community Name:
SAN ANTONIO, CITY OF

Community: 480045

SFHA (Flood Zone): No

Within 250 ft. of multiple flood zones: No

Zone: X | **Map #:** 48029C0270G

Panel: 0270G | **Panel Date:** 09/29/2010

FIPS Code: 48029 | **Census Tract:** 1212.06

This Report is for the sole benefit of the Customer that ordered and paid for the Report and is based on the property information provided by that Customer. That Customer's use of this Report is subject to the terms agreed to by that Customer when accessing this product. No third party is authorized to use or rely on this Report for any purpose. THE SELLER OF THIS REPORT MAKES NO REPRESENTATIONS OR WARRANTIES TO ANY PARTY CONCERNING THE CONTENT, ACCURACY OR COMPLETENESS OF THIS REPORT, INCLUDING ANY WARRANTY OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE. The seller of this Report shall not have any liability to any third party for any use or misuse of this Report.

File No. 2607710

AERIAL VIEW

Intended User

Property Address 4903 La Posada St

City San Antonio County Bexar State TX Zip Code 78233-6337

Client Edward Ruesga



File No. 2607710

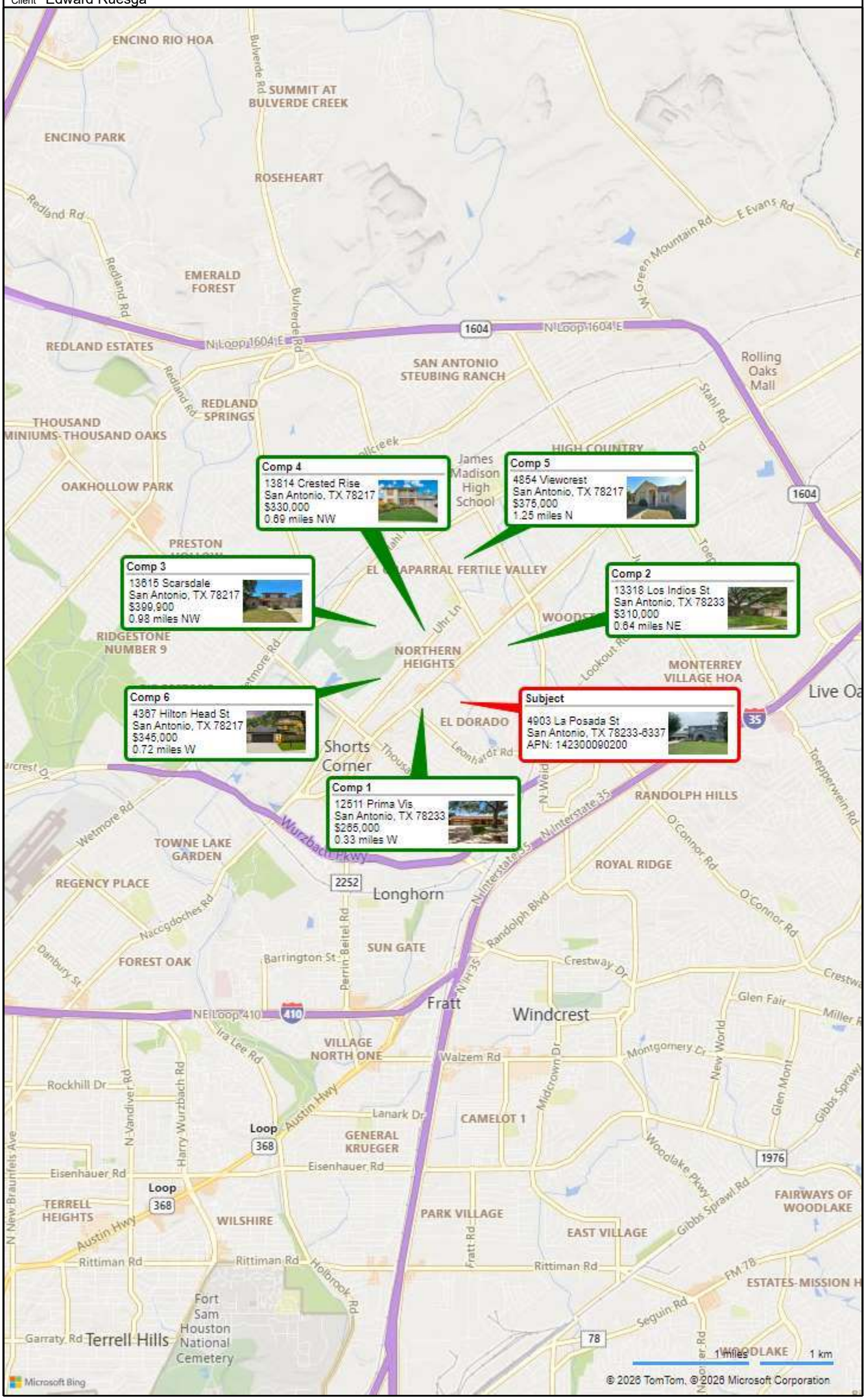
Location Map

Intended User

Property Address 4903 La Posada St

City San Antonio | County Bexar | State TX | Zip Code 78233-6337

Client Edward Ruesga



File No. 2607710

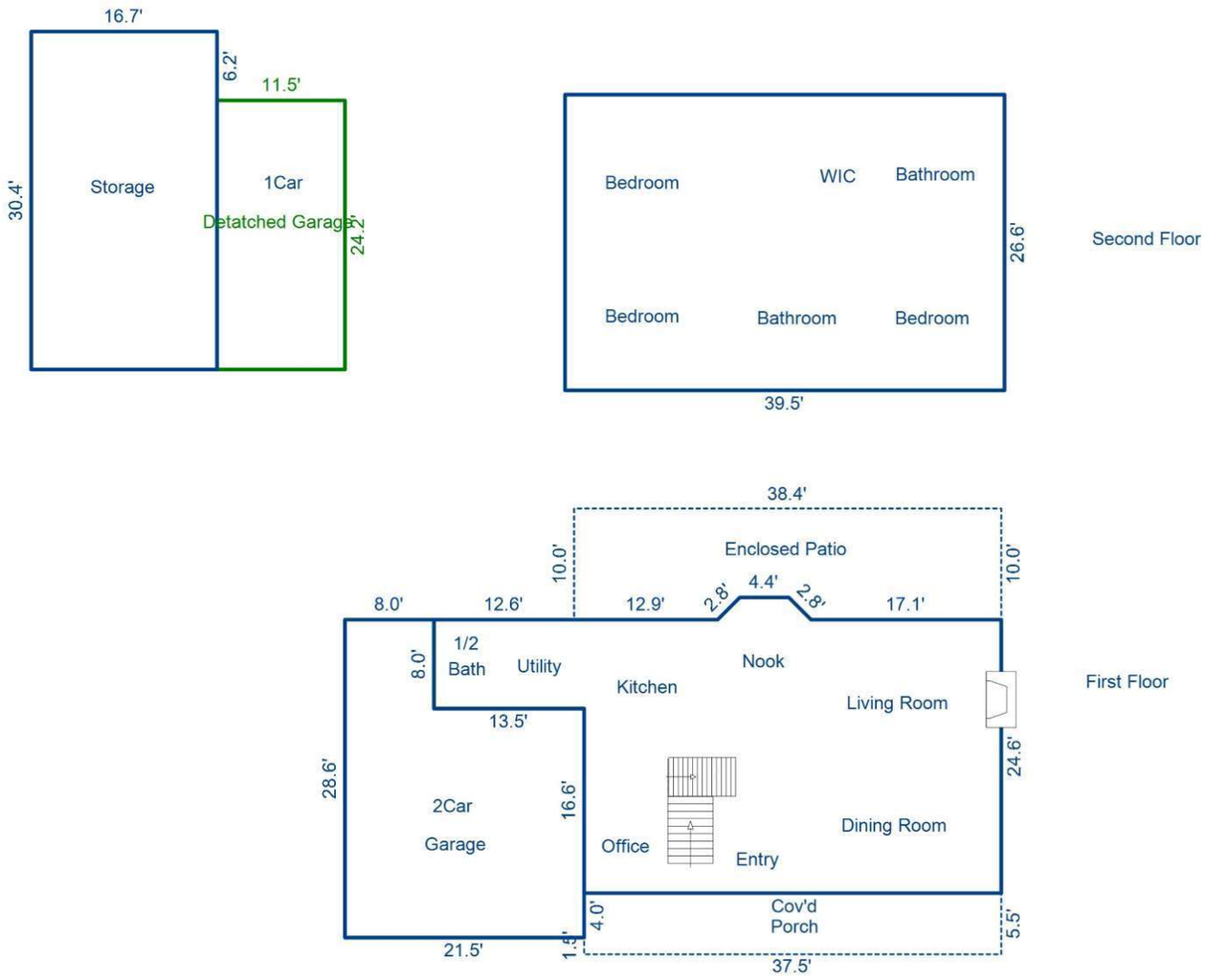
SKETCH ADDENDUM

Intended User

Property Address 4903 La Posada St

City San Antonio | County Bexar | State TX | Zip Code 78233-6337

Client Edward Ruesga



Sketch by ApexSketch

AREA CALCULATIONS SUMMARY

Code	Description	Factor	Net Size	Perimeter	Net Totals
GLA1	First Floor	1.0	1043.3	152.9	1043.3
GLA2	Second Floor	1.0	1050.7	132.2	1050.7
GAR	Garage	1.0	506.9	100.2	
	Detatched Garag	1.0	278.3	71.4	785.2
OTH	Storage	1.0	507.7	94.2	507.7
P/P	Porch	1.0	206.3	86.0	
	Enclosed Patio	1.0	371.2	98.5	577.5
	Net LIVABLE	cnt	2	(rounded)	2,094

AREA CALCULATIONS BREAKDOWN

Name	Base	x	Height	x	Width	=	Area
First Floor			21.3	x	8.0	=	170.4
			12.6	x	8.0	=	100.8
			4.4	x	2.0	=	8.8
	0.5	x	2.8	x	1.4	=	2.0
	0.5	x	2.8	x	1.4	=	2.0
			20.4	x	16.6	=	338.6
			24.6	x	17.1	=	420.7
Second Floor			39.5	x	26.6	=	1050.7
8 total items					(rounded)		2,094

© iLOOKABOUT (US) Inc. dba Apex Software

File No. 2607710

PHOTOGRAPH ADDENDUM

Intended User

Property Address 4903 La Posada St

City San Antonio | County Bexar | State TX | Zip Code 78233-6337

Client Edward Ruesga



FRONT VIEW OF SUBJECT PROPERTY



REAR VIEW OF SUBJECT PROPERTY



STREET SCENE OF SUBJECT PROPERTY

File No. 2607710

Intended User

Property Address 4903 La Posada St

City San Antonio County Bexar State TX Zip Code 78233-6337

Client Edward Ruesga



ENTRY



OFFICE



KITCHEN



NOOK



UTILITY



1/2 BATH



BEDROOM



BATHROOM



BEDROOM



BATHROOM



BEDROOM



BEDROOM



LIVING ROOM



SMOKE/CO2 DETECTOR



ATTIC ACCESS

File No. 2607710

PHOTOGRAPH ADDENDUM

Intended User

Property Address 4903 La Posada St

City San Antonio | County Bexar | State TX | Zip Code 78233-6337

Client Edward Ruesga



GARAGE INTERIOR



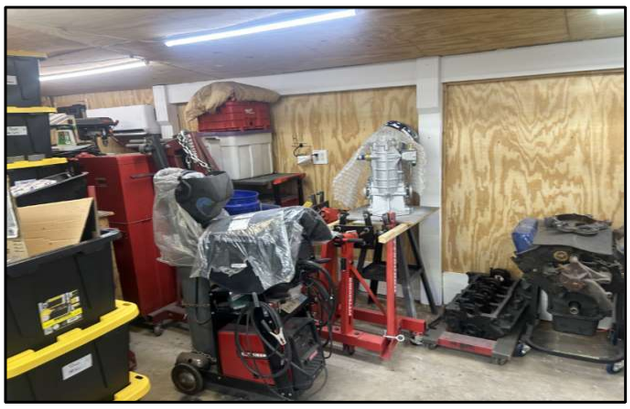
ATTIC ACCESS



DETACHED GARAGE/STORAGE



INTERIOR OF DETACHED 1 CAR GARAGE



STORAGE

File No. 2607710

PHOTOGRAPH ADDENDUM

Intended User

Property Address 4903 La Posada St

City San Antonio | County Bexar | State TX | Zip Code 78233-6337

Client Edward Ruesga



COMPARABLE #1

12511 Prima Vis
San Antonio, TX 78233

Price	$265,000
Price/SF	$159.45
Date	s06/26;c05/26
Age	58
Room Count	7-4-2.0
Living Area	1,662
Value Indication	$268,600



COMPARABLE #2

13318 Los Indios St
San Antonio, TX 78233

Price	$310,000
Price/SF	$145.40
Date	s06/26;c04/26
Age	49
Room Count	6-3-2.0
Living Area	2,132
Value Indication	$349,100



COMPARABLE #3

13615 Scarsdale
San Antonio, TX 78217

Price	$399,900
Price/SF	$157.81
Date	s05/26;c04/26
Age	50
Room Count	7-4-2.1
Living Area	2,534
Value Indication	$353,100

File No. 2607710

PHOTOGRAPH ADDENDUM

Intended User

Property Address 4903 La Posada St

City San Antonio County Bexar State TX Zip Code 78233-6337

Client Edward Ruesga



COMPARABLE #4

13814 Crested Rise
San Antonio, TX 78217

Price	$330,000
Price/SF	$144.99
Date	s01/26;c12/25
Age	46
Room Count	7-4-2.1
Living Area	2,276
Value Indication	$330,700



COMPARABLE #5

4854 Viewcrest
San Antonio, TX 78217

Price	$375,000
Price/SF	$158.03
Date	s01/26;c12/25
Age	23
Room Count	6-3-2.0
Living Area	2,373
Value Indication	$359,700



COMPARABLE #6

4367 Hilton Head St
San Antonio, TX 78217

Price	$345,000
Price/SF	$185.48
Date	Active
Age	44
Room Count	6-3-2.1
Living Area	1,860
Value Indication	$401,700

File No. 2607710

Chart Addenda - Page 1

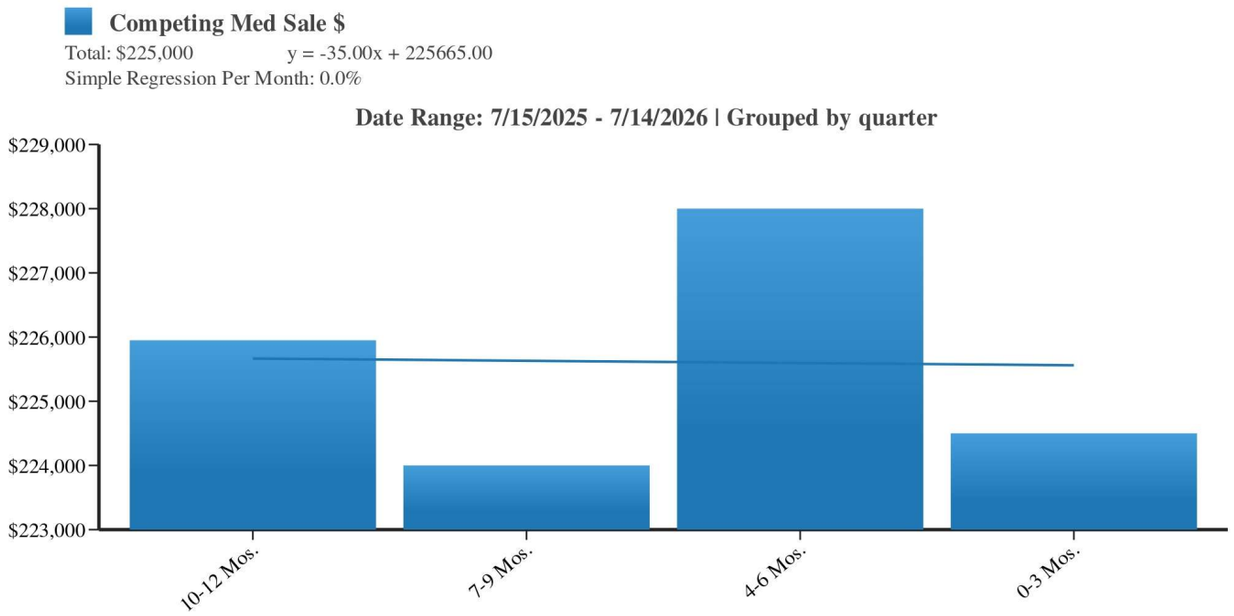
Intended User

Property Address 4903 La Posada St

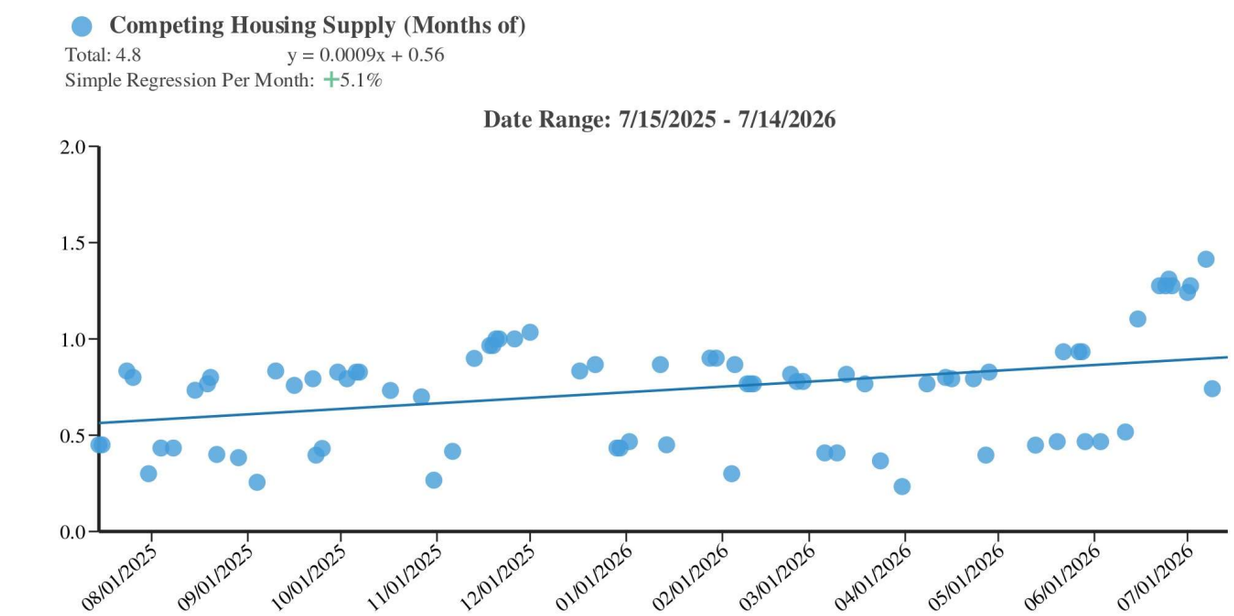
City San Antonio | County Bexar | State TX | Zip Code 78233-6337

Client Edward Ruesga

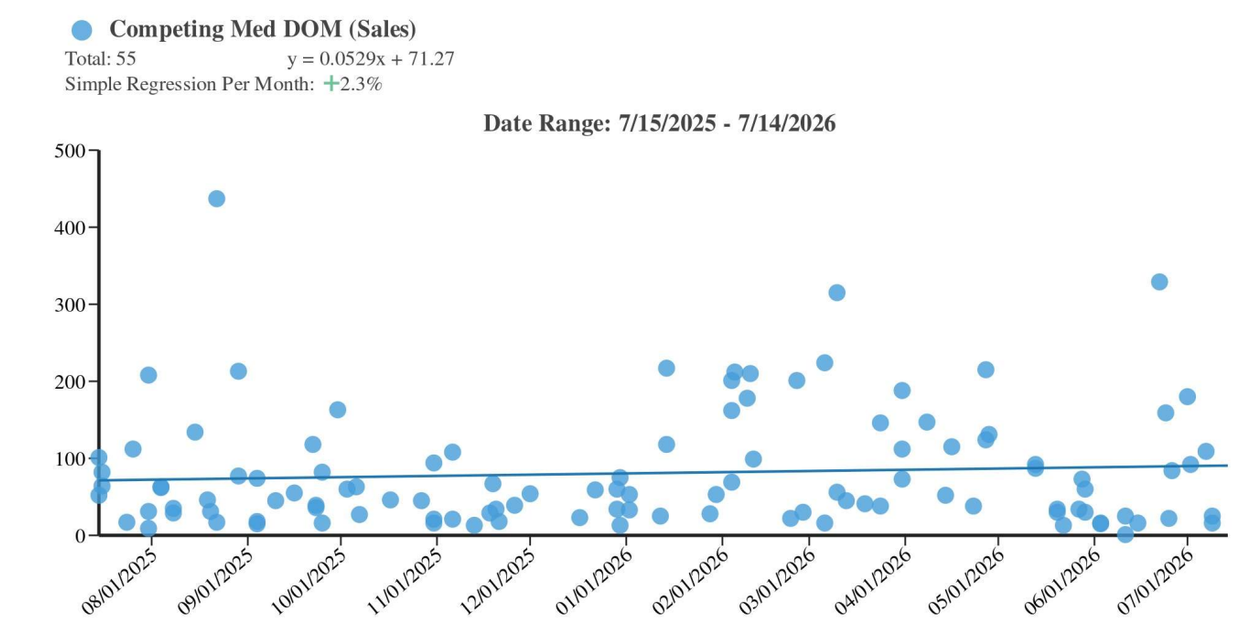
Median $



Housing Supply



Sales DOM



TALCB
TEXAS APPRAISER LICENSING & CERTIFICATION BOARD

Certified Residential Real Estate Appraiser

Appraiser: BRIAN FUNKHOUSER

License #: 1361597-CR **License Expires: 01/31/2028**

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

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

Chelsea Buchholtz
Executive Director