

APPRAISAL OF REAL PROPERTY

An unimproved residential site



LOCATED AT

1204 Paseo De Danubio
Rio Bravo, TX 78046

Lot 23-F, Habitat for Humanity, Unit 2 Replat

FOR

County of Webb

1000 Houston, 3rd Floor, Laredo, TX 78040

OPINION OF VALUE

15,000

AS OF

07/08/2022

BY

Frank Leal Jr.

Frank Leal Co. R. E. Appraisals

3017 E. Lyon St. Unit 1

Laredo, TX 78043

Telephone: (956) 724-4342, Cell: (956) 645-8145

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Frank Leal Co. R. E. Appraisals
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07/11/2022

County of Webb
1000 Houston, 3rd Floor, Laredo, TX 78040

Re: Property: 1204 Paseo De Danubio
Rio Bravo, TX 78046
Borrower: Not Applicable
File No.: Rio Bravo

Opinion of Value: \$ 15,000
Effective Date: 07/08/2022

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 unimproved, in unencumbered fee simple title of ownership.

This report is based on a physical analysis of the site, 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,



Frank Leal Jr.
Senior appraiser
License or Certification #: 1323807G
State: TX Expires: 10/31/2022

Borrower	Not Applicable	File No.	Rio Bravo
Property Address	1204 Paseo De Danubio		
City	Rio Bravo	County	Webb
Lender/Client	County of Webb	State	TX
		Zip Code	78046

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Borrower	Not Applicable	File No. Rio Bravo	
Property Address	1204 Paseo De Danubio		
City	Rio Bravo	County Webb	State TX Zip Code 78046
Lender/Client	County of Webb		

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 by the specified client or intended user.)

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).
- I have not performed any services regarding the subject property as an appraiser or in any other capacity within the past three years from the effective date of 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: 4-6 months

Comments on Appraisal and Report Identification

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

I inspected the subject property on Friday, July 8, 2022, at 1:00 PM. The neighborhood was also inspected. My inspection was limited to visual observations of apparent conditions existing at the time of the inspection. My visual inspection did not find any presence of any danger from any potentially harmful substance and environmental hazards, including but not limited to radon gas, lead paint, asbestos, ureafomaldehyde (UFFI), toxic or chemical analysis, airborne hazards, mold, polluted water, or underground oil or fuel tanks.

APPRAISER:

Signature: _____
 Name: Frank Leal Jr.
Senior appraiser
 State Certification #: 1323807G
 or State License #: _____
 State: TX Expiration Date of Certification or License: 10/31/2022
 Date of Signature and Report: 07/11/2022
 Effective Date of Appraisal: 07/08/2022
 Inspection of Subject: None Interior and Exterior Exterior-Only
 Date of Inspection (if applicable): 07/08/2022

SUPERVISORY or CO-APPRAISER (if applicable):

Signature: _____
 Name: _____
 State Certification #: _____
 or State License #: _____
 State: TX Expiration Date of Certification or License: _____
 Date of Signature: _____
 Inspection of Subject: None Interior and Exterior Exterior-Only
 Date of Inspection (if applicable): _____

LAND APPRAISAL REPORT

SUBJECT
 Borrower Not Applicable Census Tract 48-479-0018.17 Map Reference FFIEC
 Property Address 1204 Paseo De Danubio
 City Rio Bravo County Webb State TX Zip Code 78046
 Legal Description Lot 23-F, Habitat for Humanity, Unit 2 Replat
 Sale Price \$ N/A Date of Sale N/A Loan Term N/A yrs. Property Rights Appraised Fee Leasehold De Minimis PUD
 Actual Real Estate Taxes \$ 229 (yr) Loan charges to be paid by seller \$ N/A Other sales concessions N/A
 Lender/Client County of Webb Address 1000 Houston, 3rd Floor, Laredo, TX 78040
 Occupant Vacant Appraiser Frank Leal Jr. Instructions to Appraiser Determine market value opinion

NEIGHBORHOOD

Location	<input checked="" type="checkbox"/> Urban	<input type="checkbox"/> Suburban	<input type="checkbox"/> Rural	Good	Avg.	Fair	Poor
Built Up	<input checked="" type="checkbox"/> Over 75%	<input type="checkbox"/> 25% to 75%	<input type="checkbox"/> Under 25%	Employment Stability	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Growth Rate	<input type="checkbox"/> Fully Dev.	<input type="checkbox"/> Rapid	<input checked="" type="checkbox"/> Steady	<input type="checkbox"/> Slow	Convenience to Employment	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Property Values	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining	Convenience to Shopping	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Demand/Supply	<input type="checkbox"/> Shortage	<input checked="" type="checkbox"/> In Balance	<input type="checkbox"/> Oversupply	Convenience to Schools	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Marketing Time	<input type="checkbox"/> Under 3 Mos.	<input checked="" type="checkbox"/> 4-6 Mos.	<input type="checkbox"/> Over 6 Mos.	Adequacy of Public Transportation	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Present	<u>80</u> % One-Unit	<u>0</u> % 2-4 Unit	<u>0</u> % Apts.	<u>0</u> % Condo	<u>10</u> % Commercial	Recreational Facilities	<input type="checkbox"/>
Land Use	<u>0</u> % Industrial	<u>5</u> % Vacant	<u>5</u> % Government			Adequacy of Utilities	<input type="checkbox"/>
Change in Present Land Use	<input checked="" type="checkbox"/> Not Likely	<input type="checkbox"/> Likely (*)	<input type="checkbox"/> Taking Place (*)	Property Compatibility		Protection from Detrimental Conditions	<input type="checkbox"/>
Predominant Occupancy	<input checked="" type="checkbox"/> Owner	<input type="checkbox"/> Tenant	<u> </u> % Vacant	Police and Fire Protection		General Appearance of Properties	<input type="checkbox"/>
One-Unit Price Range	\$ <u>100,000</u> to \$ <u>200,000</u>	Predominant Value \$ <u>120,000</u>		Appeal to Market	<input type="checkbox"/>		<input checked="" type="checkbox"/>
One-Unit Age Range	<u>1</u> yrs. to <u>25</u> yrs.	Predominant Age <u>20</u> yrs.					

Comments including those factors, favorable or unfavorable, affecting marketability (e.g. public parks, schools, view, noise) Neighborhood Boundaries: NORTH by Paseo De Danubio, SOUTH by Espejo Molina Road, EAST by US 83 South, WEST by Tulipan Drive. The subdivision is comprised of mostly single family homes. I consider the neighborhood to be in the stability stage, since there are no newer residential phases. Trend is for continued stability.

SITE

Dimensions 46.8' x 135' = 6,318 Sq. Ft. Corner Lot
 Zoning Classification No zoning found Present Improvements Do Do Not Conform to Zoning Regulations
 Highest and Best Use Present Use Other (specify) NA
 Elec. Gas Water San. Sewer Underground Elect. & Tel.
 OFF SITE IMPROVEMENTS
 Street Access Public Private
 Surface Asphalt
 Maintenance Public Private
 Storm Sewer Curb/Gutter
 Sidewalk Street Lights
 Topo Level
 Size Average
 Shape Rectangular
 View Residential
 Drainage Appears Adequate
 Is the property located in a FEMA Special Flood Hazard Area? Yes No
 Comments (favorable or unfavorable including any apparent adverse easements, encroachments, or other adverse conditions) There is a utility easement which I have considered an adverse easement. I have considered this easement to have a negative impact. A more complete description is given on the Supplemental Addendum on Pg 11; Copy of recorded re-plat and drawing of easement, pages 15-16. Copy of recorded easement included in report. The subject site is not located within the 100-year flood plain (zone "X"), as per FIRM Map No.48479C1555C, Effective Date 4-2-08

The undersigned has recited the following recent sales of properties most similar and proximate to subject and has considered these in the market analysis. The description includes a dollar adjustment reflecting market reaction to those items of significant variation between the subject and comparable properties. If a significant item in the comparable property is superior to or more favorable than the subject property, a minus (-) adjustment is made, thus reducing the indicated value of subject; if a significant item in the comparable is inferior to or less favorable than the subject property, a plus (+) adjustment is made thus increasing the indicated value of the subject.

ITEM	SUBJECT PROPERTY	COMPARABLE NO. 1	COMPARABLE NO. 2	COMPARABLE NO. 3	
Address	<u>1204 Paseo De Danubio Rio Bravo, TX 78046</u>	<u>510 Jimenez El Cenizo, TX 78046</u>	<u>1501 Orquidia Ln Rio Bravo, TX 78046</u>	<u>1459 Orquidia Ln Rio Bravo, TX 78046</u>	
Proximity to Subject			<u>0.68 miles W</u>	<u>0.67 miles W</u>	
Sales Price	\$ <u>N/A</u>	\$ <u>35,000</u>	\$ <u>30,000</u>	\$ <u>30,000</u>	
Price \$/Sq. Ft.	\$	\$ <u>4.02</u>	\$ <u>3.33</u>	\$ <u>3.33</u>	
Data Source(s)		<u>MLS #20213166 / DOM 198</u>	<u>MLS #20211045 / DOM 21</u>	<u>MLS #20191009 / DOM 163</u>	
ITEM	DESCRIPTION	DESCRIPTION	+(-) \$ Adjust.	DESCRIPTION	+(-) \$ Adjust.
Date of Sale/Time Adj.	<u>N/A</u>	<u>s05/22;c04/22</u>		<u>s04/21;c04/21</u>	
Location	<u>Rio Bravo</u>	<u>El Cenizo</u>		<u>Rio Bravo</u>	
Site/View	<u>6,318 Sq. Ft.</u>	<u>8,700 Sq. Ft. / Res</u>	<u>-9,576</u>	<u>9,000 Sq. Ft. / Res</u>	<u>-8,931</u>
Topography	<u>Level</u>	<u>Level</u>		<u>Level</u>	
Shape	<u>Rectangular</u>	<u>Rectangular</u>		<u>Rectangular</u>	
Corner Site	<u>No</u>	<u>No</u>		<u>No</u>	
Adverse Easement	<u>Yes</u>	<u>None</u>	<u>-7,627</u>	<u>None</u>	<u>-6,321</u>
Sales or Financing Concessions	<u>N/A</u>	<u>N/A</u>		<u>N/A</u>	
Net Adj. (Total)		<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ <u>-17,203</u>	<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ <u>-15,252</u>	<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ <u>-15,252</u>	
Indicated Value of Subject		Net <u>49.2 %</u> Gross <u>49.2 %</u> \$ <u>17,797</u>	Net <u>50.8 %</u> Gross <u>50.8 %</u> \$ <u>14,748</u>	Net <u>50.8 %</u> Gross <u>50.8 %</u> \$ <u>14,748</u>	

Comments on Market Data Site adjustments on all sales based on sale price per sq. ft. on each sale. I was not able to find paired sales for the adverse easement adjustment; however, I have estimated a 30% adjustment downward (after size adjustment) on the comparable sales.

Comments and Conditions of Appraisal No conditions were noted.

Final Reconciliation I have considered comparable land sales 1 and 2 as the best matches to the subject site.

RECONCILIATION
 I (WE) ESTIMATE THE MARKET VALUE, AS DEFINED, OF THE SUBJECT PROPERTY AS OF 07/08/2022 TO BE \$ 15,000
 Appraiser Frank Leal Jr. Supervisory Appraiser (if applicable) _____
 Date of Signature and Report 07/11/2022 Date of Signature _____
 Title Senior appraiser Title _____
 State Certification # 1323807G ST TX State Certification # _____ ST _____
 Or State License # _____ ST _____ Or State License # _____ ST TX _____
 Expiration Date of State Certification or License 10/31/2022 Expiration Date of State Certification or License _____
 Date of Inspection (if applicable) 07/08/2022 Did Did Not Inspect Property Date of Inspection _____

Subject Aerial Photo - PROPERTY ID 951-00019-235 OUTLINED IN ORANGE



Subject Photo Page

Borrower	Not Applicable						
Property Address	1204 Paseo De Danubio						
City	Rio Bravo	County	Webb	State	TX	Zip Code	78046
Lender/Client	County of Webb						



Subject Front

1204 Paseo De Danubio
Sales Price N/A
Date of Sale N/A
Location Rio Bravo
Site/View 6,318 Sq. Ft.
Topography Level
Shape Rectangular
Corner Site No
Adverse Easement Yes



Street view looking west



Street view looking east

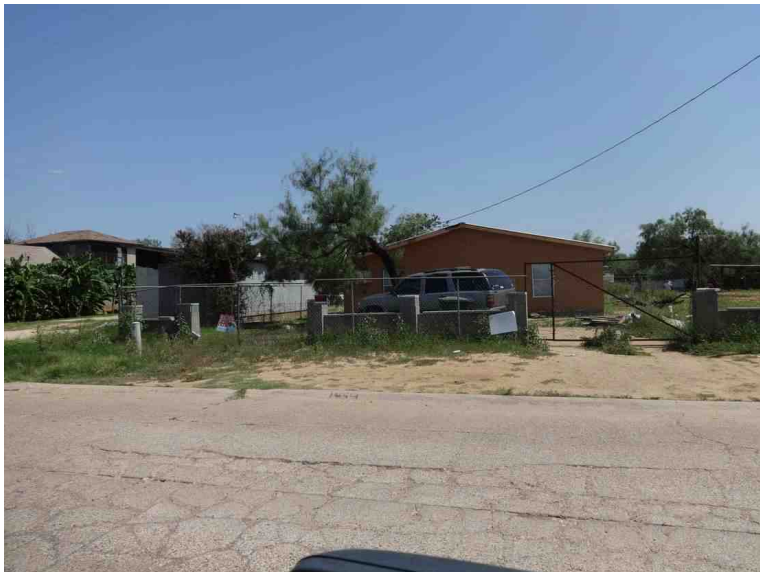
Comparable Land Photo Page

Borrower	Not Applicable			
Property Address	1204 Paseo De Danubio			
City	Rio Bravo	County Webb	State TX	Zip Code 78046
Lender/Client	County of Webb			



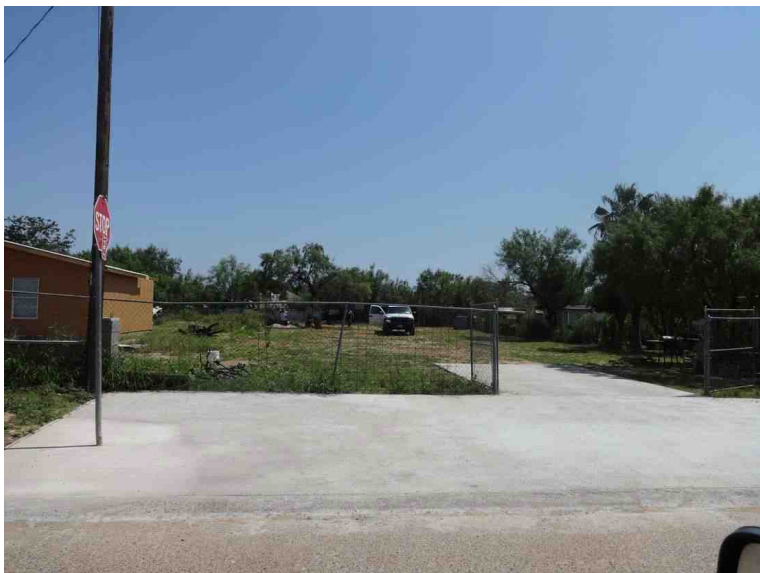
Comparable 1

510 Jimenez
 Prox. to Subj.
 Sales Price 35,000
 Date of Sale s05/22;c04/22
 Location El Cenizo
 Site/View 8,700 Sq. Ft. / Res
 Topography Level
 Shape Rectangular
 Corner Site No
 Adverse Easement None



Comparable 2

1501 Orquidia Ln
 Prox. to Subj. 0.68 miles W
 Sales Price 30,000
 Date of Sale s04/21;c04/21
 Location Rio Bravo
 Site/View 9,000 Sq. Ft. / Res
 Topography Level
 Shape Rectangular
 Corner Site No
 Adverse Easement None
 Note: house under construction at this site as of the effective date of the report. Lot was improved with a single family residence



Comparable 3

1459 Orquidia Ln
 Prox. to Subj. 0.67 miles W
 Sales Price 30,000
 Date of Sale s09/19;c08/19
 Location Rio Bravo
 Site/View 9,000 Sq. Ft. / Res
 Topography Level
 Shape Rectangular
 Corner Site No
 Adverse Easement None

Comparable Photo Page

Borrower	Not Applicable			
Property Address	1204 Paseo De Danubio			
City	Rio Bravo	County Webb	State TX	Zip Code 78046
Lender/Client	County of Webb			



Comparable 4

1724 Centeno Ln
 Prox. to Subject 1.20 miles W
 Sale Price 21,900
 Gross Living Area
 Total Rooms
 Total Bedrooms
 Total Bathrooms
 Location Rio Bravo
 View 9,000 Sq. Ft./ Res
 Site
 Quality
 Age

 Lot was improved with a single family residence



Comparable 5

517 Rio Volga
 Prox. to Subject 0.41 miles E
 Sale Price 40,000
 Gross Living Area
 Total Rooms
 Total Bedrooms
 Total Bathrooms
 Location Rio Bravo
 View 21,060 Sq. Ft.
 Site
 Quality
 Age

Comparable 6

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

SUPPLEMENTAL ADDENDUM

File No. Rio Bravo

Borrower	Not Applicable				
Property Address	1204 Paseo De Danubio				
City	Rio Bravo	County	Webb	State	TX Zip Code 78046
Lender/Client	County of Webb				

PLEASE NOTE: I was not provided with a survey of the subject site. I am not a surveyor. Site sketch I drew is for illustration purposes only. Should a survey be provided to me at a later date with a difference in lot or utility easement size, then my market value opinion may or may not change.

The subject site has a 15.6' x 40' utility easement improved with a sewer lift station, as shown in the sketch I have provided. I am not an environmental engineer; however, I consider this easement to be an adverse easement due to potential environmental issues. As such, I consider this easement to have a negative impact on the market value of the site. The comparable sales I have presented have been adjusted accordingly. A copy of the recorded utility easement has been included in the addenda section of the report for reference. The utility easement is depicted on the original Lot 23. It is not depicted on the recorded re-plat for Lot 23-F.

INTENDED USER: County of Webb

CLIENT: County of Webb

INTENDED USE: For Webb County's decision making

MARKET CONDITIONS:

I consider the neighborhood to be in the stability stage, since there are no newer residential phases. Trend is for continued stability.

SUBJECT 3-YEAR OWNERSHIP HISTORY:

My research revealed no prior transfers of the subject property.
The effective date of my research was July 8, 2022.

COMPARABLE LAND SALES TRANSFER HISTORY:

I did not find any prior transfers on the comparable land sales presented. The effective date of my research was July 8, 2022.

Assumptions, Limiting Conditions & Scope of Work

File No.: Rio Bravo

Property Address: 1204 Paseo De Danubio

City: Rio Bravo

State: TX

Zip Code: 78046

Client: County of Webb

Address: 1000 Houston, 2nd Floor, Laredo, Texas 78040

Appraiser: Frank Leal Jr.

Address: 3017 E. Lyon St., Unit 1, Laredo, Texas 78043

STATEMENT OF ASSUMPTIONS & LIMITING CONDITIONS

- The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it. The appraiser assumes that the title is good and marketable and, therefore, will not render any opinions about the title. The property is appraised on the basis of it being under responsible ownership.
- The appraiser may have provided a sketch in the appraisal report to show approximate dimensions of the improvements, and any such sketch is included only to assist the reader of the report in visualizing the property and understanding the appraiser's determination of its size. Unless otherwise indicated, a Land Survey was not performed.
- If so indicated, 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 the appraisal report whether 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.
- 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.
- If the cost approach is included in this appraisal, the appraiser has estimated the value of the land in the cost approach at its highest and best use, and the improvements at their contributory value. These separate valuations of the land and improvements must not be used in conjunction with any other appraisal and are invalid if they are so used. Unless otherwise specifically indicated, the cost approach value is not an insurance value, and should not be used as such.
- The appraiser has noted in the appraisal report any adverse conditions (including, but not limited to, needed repairs, depreciation, 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 normal research involved in performing the appraisal. Unless otherwise stated in the appraisal report, the appraiser has no knowledge of any hidden or unapparent conditions of the property, or adverse environmental conditions (including, but not limited to, the presence of hazardous wastes, toxic substances, etc.) that would make the property more or less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied, regarding the condition of the property. 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, the appraisal report must not be considered as an environmental assessment of the property.
- The appraiser obtained the information, estimates, and opinions that were expressed in the appraisal report from sources that he or she considers to be reliable and believes them to be true and correct. The appraiser does not assume responsibility for the accuracy of such items that were furnished by other parties.
- The appraiser will not disclose the contents of the appraisal report except as provided for in the Uniform Standards of Professional Appraisal Practice, and any applicable federal, state or local laws.
- If this appraisal is indicated as subject to satisfactory completion, repairs, or alterations, the appraiser has based his or her appraisal report and valuation conclusion on the assumption that completion of the improvements will be performed in a workmanlike manner.
- An appraiser's client is the party (or parties) who engage an appraiser in a specific assignment. Any other party acquiring this report from the client does not become a party to the appraiser-client relationship. Any persons receiving this appraisal report because of disclosure requirements applicable to the appraiser's client do not become intended users of this report unless specifically identified by the client at the time of the assignment.
- The appraiser's written consent and approval must be obtained before this appraisal report can be conveyed by anyone to the public, through advertising, public relations, news, sales, or by means of any other media, or by its inclusion in a private or public database.
- An appraisal of real property is not a 'home inspection' and should not be construed as such. As part of the valuation process, the appraiser performs a non-invasive visual inventory that is not intended to reveal defects or detrimental conditions that are not readily apparent. The presence of such conditions or defects could adversely affect the appraiser's opinion of value. Clients with concerns about such potential negative factors are encouraged to engage the appropriate type of expert to investigate.

The Scope of Work is the type and extent of research and analyses performed in an appraisal assignment that is required to produce credible assignment results, given the nature of the appraisal problem, the specific requirements of the intended user(s) and the intended use of the appraisal report. Reliance upon this report, regardless of how acquired, by any party or for any use, other than those specified in this report by the Appraiser, is prohibited. The Opinion of Value that is the conclusion of this report is credible only within the context of the Scope of Work, Effective Date, the Date of Report, the Intended User(s), the Intended Use, the stated Assumptions and Limiting Conditions, any Hypothetical Conditions and/or Extraordinary Assumptions, and the Type of Value, as defined herein. The appraiser, appraisal firm, and related parties assume no obligation, liability, or accountability, and will not be responsible for any unauthorized use of this report or its conclusions.

Additional Comments (Scope of Work, Extraordinary Assumptions, Hypothetical Conditions, etc.):

I was not provided with a property survey. My appraisal is being performed under the assumption there are no encroachments or other adverse conditions.

Certifications

File No.: Rio Bravo

Property Address: 1204 Paseo De Danubio	City: Rio Bravo	State: TX	Zip Code: 78046
Client: County of Webb	Address: 1000 Houston, 2nd Floor, Laredo, Texas 78040		
Appraiser: Frank Leal Jr.	Address: 3017 E. Lyon St., Unit 1, Laredo, Texas 78043		

APPRAISER'S CERTIFICATION

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

- The statements of fact contained in this report are true and correct.
- The credibility of this report, for the stated use by the stated user(s), of 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.
- 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 to 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.
- I did not base, either partially or completely, my analysis and/or the opinion of value in the appraisal report on the race, color, religion, sex, 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.
- 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.

Additional Certifications:

I have not performed any services regarding the subject property as an appraiser or in any other capacity within the past three years from the effective date of this report.


DEFINITION OF MARKET VALUE *:

Market value means 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 and 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 acting in what they consider their own best interests;
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.

* This definition is from regulations published by federal regulatory agencies pursuant to Title XI of the Financial Institutions Reform, Recovery, and Enforcement Act (FIRREA) of 1989 between July 5, 1990, and August 24, 1990, by the Federal Reserve System (FRS), National Credit Union Administration (NCUA), Federal Deposit Insurance Corporation (FDIC), the Office of Thrift Supervision (OTS), and the Office of Comptroller of the Currency (OCC). This definition is also referenced in regulations jointly published by the OCC, OTS, FRS, and FDIC on June 7, 1994, and in the Interagency Appraisal and Evaluation Guidelines, dated October 27, 1994. 12 CFR 225.62 (g).

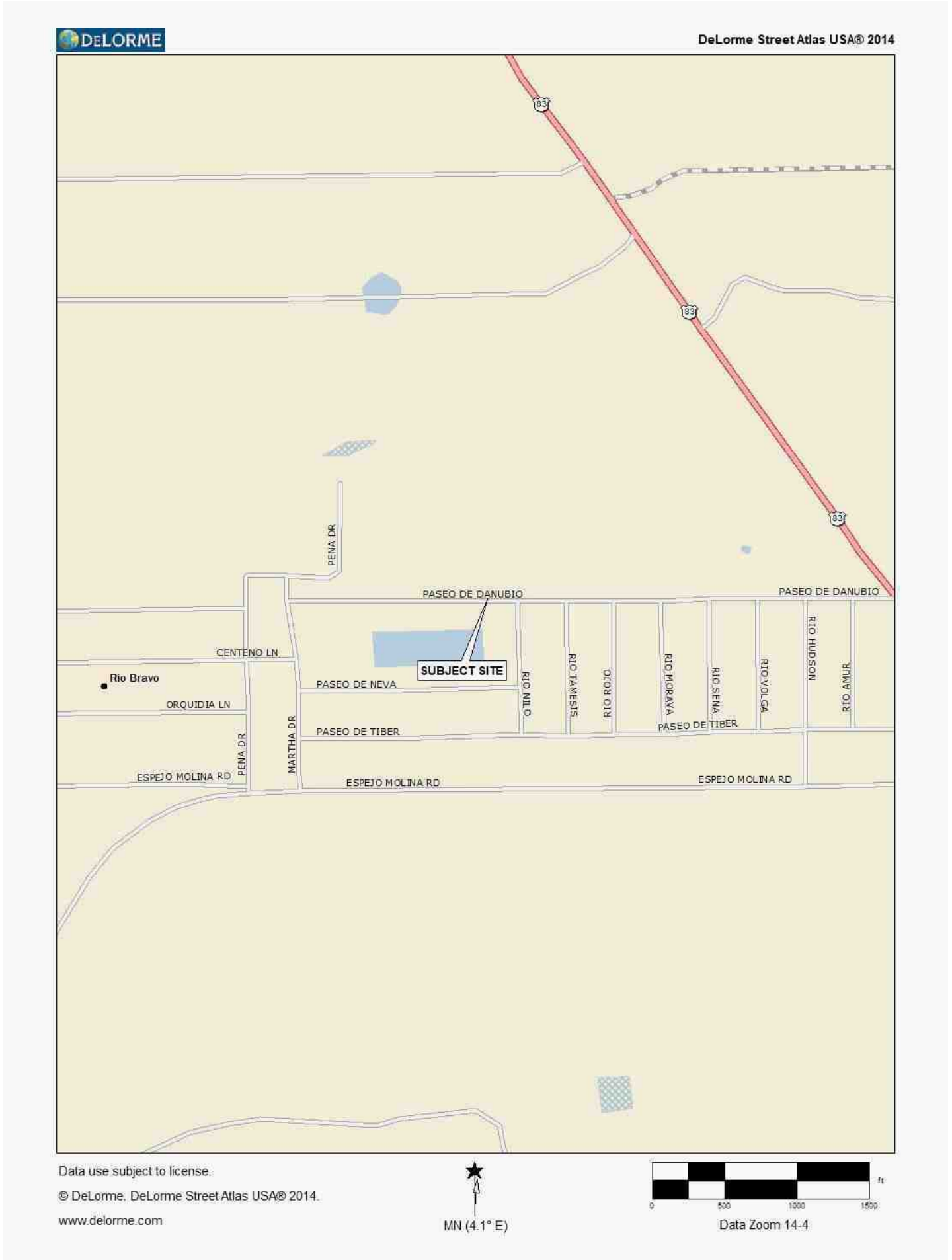
Client Contact: _____	Client Name: County of Webb
E-Mail: _____	Address: 1000 Houston, 2nd Floor, Laredo, Texas 78040

<p>APPRAISER</p>  <p>Appraiser Name: Frank Leal Jr. Company: Frank Leal Co. R. E. Appraisals Phone: Telephone: (956) 724-4342, Fax: _____ E-Mail: _____ Date Report Signed: 07/11/2022 License or Certification #: 1323807G State: TX Designation: Senior appraiser Expiration Date of License or Certification: 10/31/2022 Inspection of Subject: <input type="checkbox"/> Interior & Exterior <input checked="" type="checkbox"/> Exterior Only <input type="checkbox"/> None Date of Inspection: 07/08/2022</p>	<p>SUPERVISORY APPRAISER (if required) or CO-APPRAISER (if applicable)</p> <p>Supervisory or Co-Appraiser Name: _____ Company: _____ Phone: _____ Fax: _____ E-Mail: _____ Date Report Signed: _____ License or Certification #: _____ State: TX Designation: _____ Expiration Date of License or Certification: _____ Inspection of Subject: <input type="checkbox"/> Interior & Exterior <input type="checkbox"/> Exterior Only <input type="checkbox"/> None Date of Inspection: _____</p>
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SIGNATURES

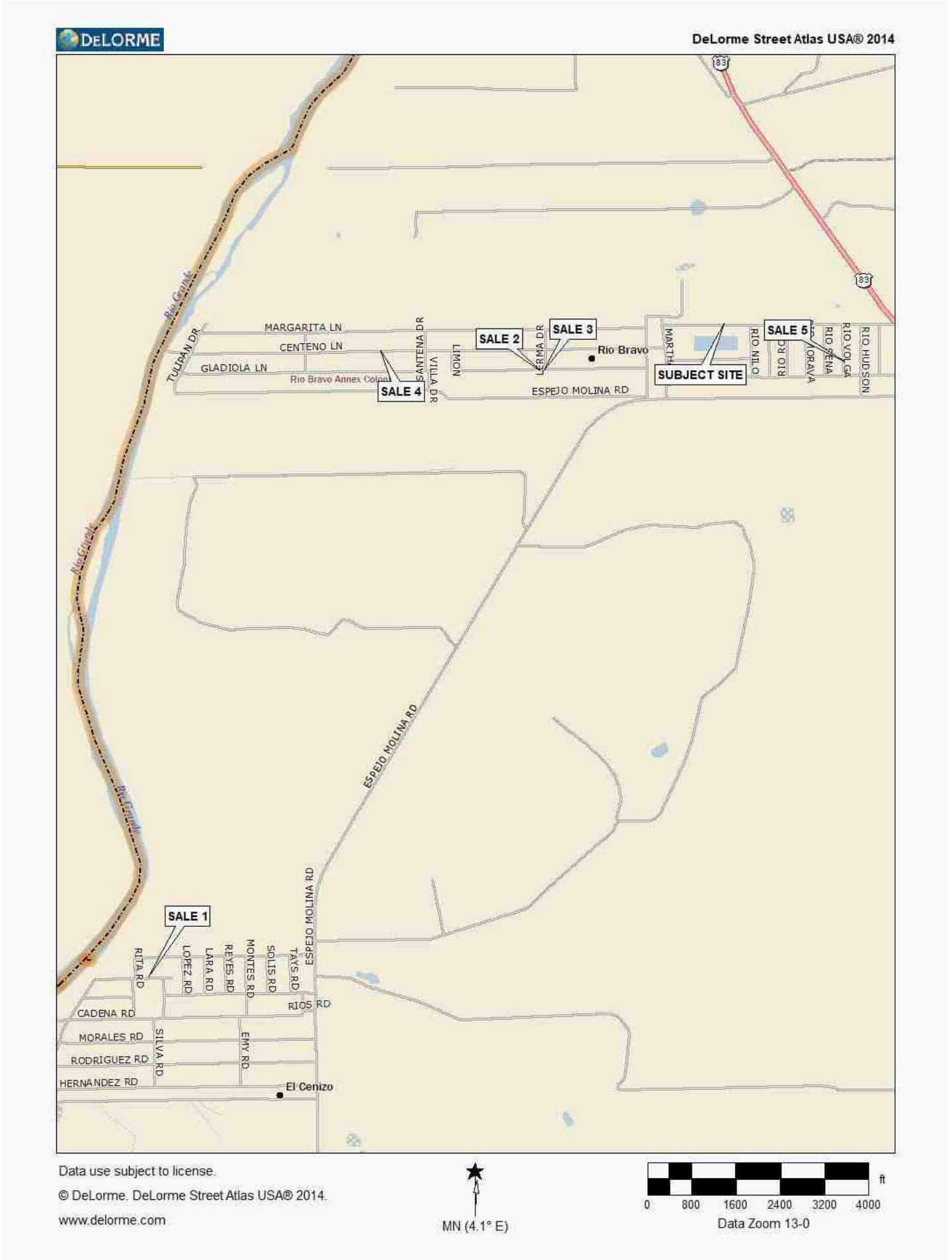
Location Map - Subject

Borrower	Not Applicable				
Property Address	1204 Paseo De Danubio				
City	Rio Bravo	County Webb	State TX	Zip Code 78046	
Lender/Client	County of Webb				



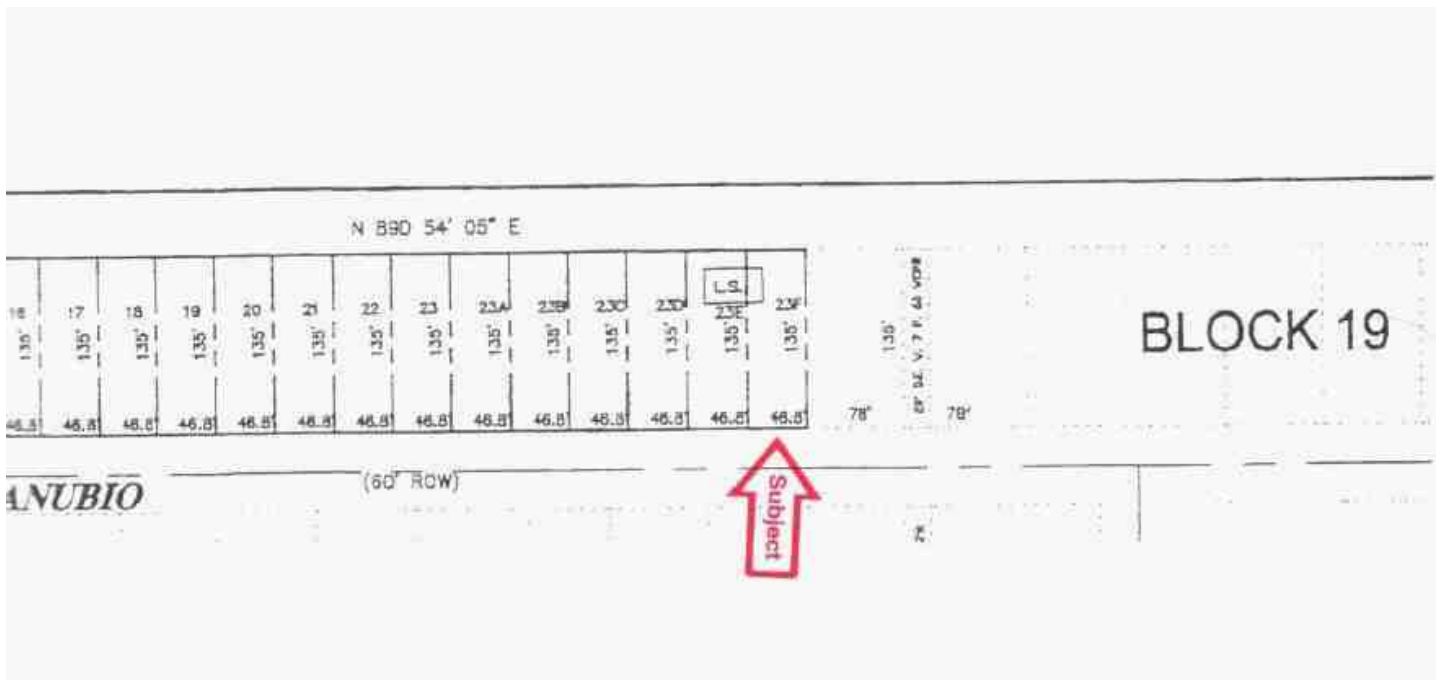
Location Map - Comparable Land Sales

Borrower	Not Applicable				
Property Address	1204 Paseo De Danubio				
City	Rio Bravo	County Webb	State TX	Zip Code 78046	
Lender/Client	County of Webb				



Property Re-Plat

Borrower	Not Applicable				
Property Address	1204 Paseo De Danubio				
City	Rio Bravo	County Webb	State TX	Zip Code 78046	
Lender/Client	County of Webb				

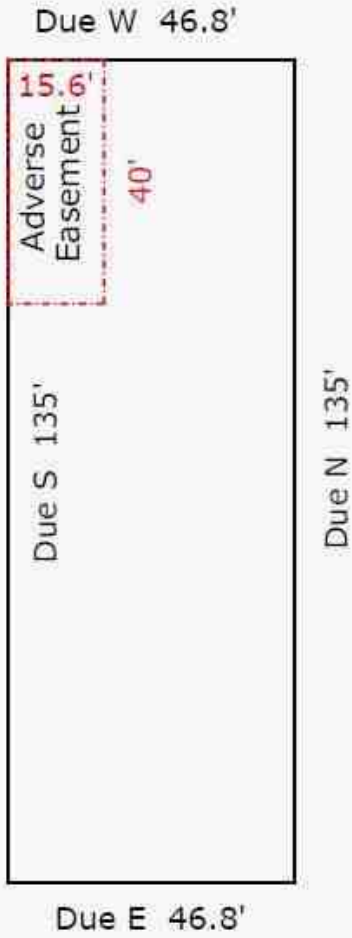


Site Sketch showing Adverse Easement

SKETCH/AREA TABLE ADDENDUM

	Case No. NA	File No. Rio Bravo
SUBJECT	Property Address 1204 Paseo De Danubio	
	City Rio Bravo	County Webb State Texas Zip 78046
	Borrower NA	
	Lender/Client County of Webb	L/C Address 1110 Washington Street
	Appraiser Name F. Leal R.E. Appraisals	Appr Address 3017 E Lyon St, Laredo, TX 78043

IMPROVEMENTS SKETCH



Lot 23-F

Scale: 1" = 30'

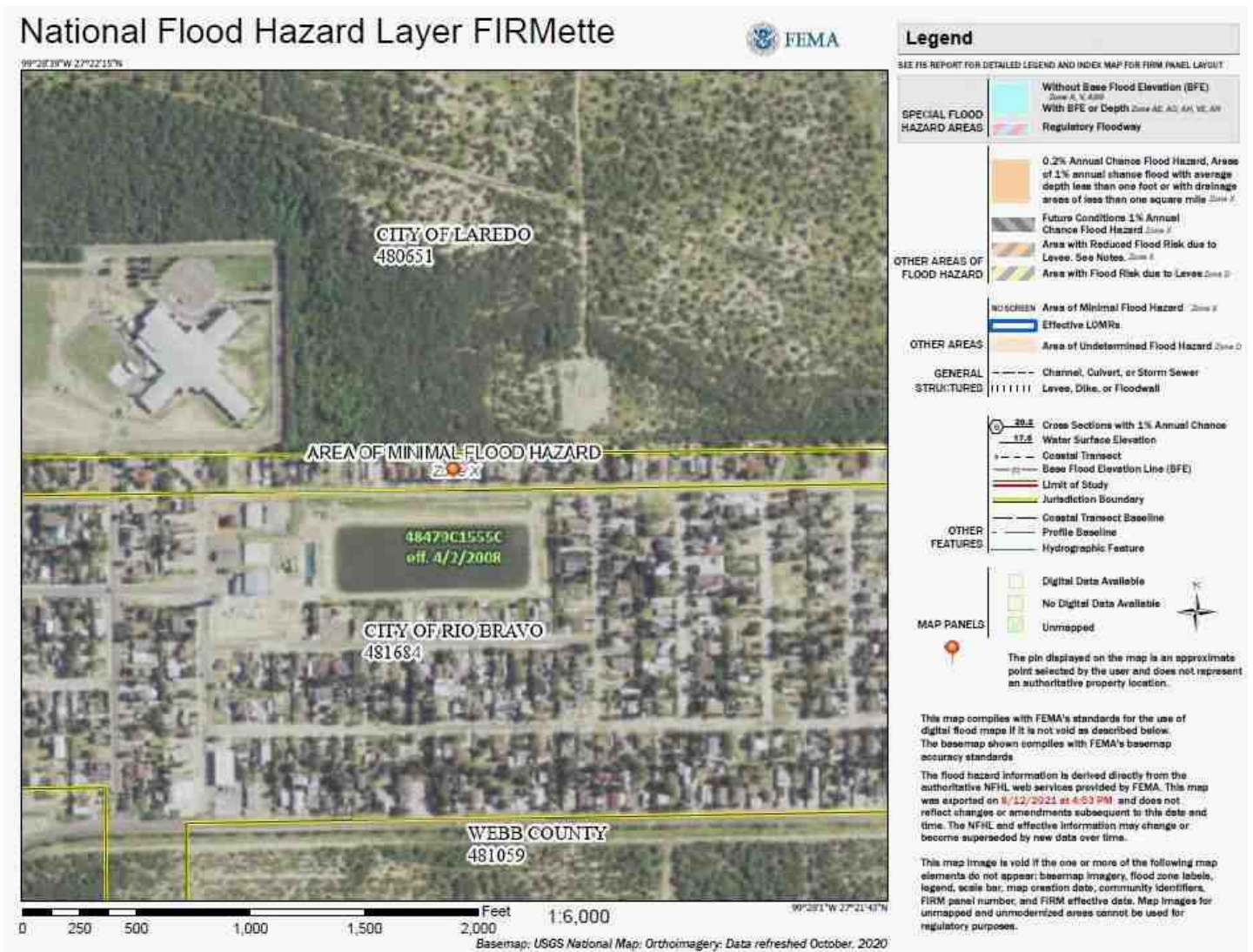
AREA CALCULATIONS

AREA CALCULATIONS SUMMARY			
Code	Description	Net Size	Net Totals
SITE	Subject Site	6318.00	6318.00
OTH	Adverse Easement	624.00	624.00
Net SITE Area		(rounded)	6318

AREA BREAKDOWN	
Breakdown	Subtotals

Flood Map

Borrower	Not Applicable				
Property Address	1204 Paseo De Danubio				
City	Rio Bravo	County	Webb	State	TX
Lender/Client	County of Webb				
				Zip Code	78046



Qualifications of the Appraiser

Borrower	Not Applicable						
Property Address	1204 Paseo De Danubio						
City	Rio Bravo	County	Webb	State	TX	Zip Code	78046
Lender/Client	County of Webb						

QUALIFICATIONS OF THE APPRAISER

FRANK LEAL JR

Over 37 years experience in real estate sales and marketing including 30 years in residential and commercial real estate appraisal work. Opened Frank Leal Company Developers/Realtors in 1986.

EDUCATIONAL CREDITS

2 years (1972-1975) at Laredo Junior College majoring in Business Administration. 1 year at the Academy of Real Estate and The American College of Real Estate, San Antonio, Tx, required real estate courses for Texas Real Estate Broker Lic.

PROFESSIONAL CERTIFICATIONS AND LICENSES

Texas, State-Certified General Real Estate Appraiser #TX1323807-G
Texas, Real Estate Broker License #281122

CLIENTS – Partial List:

City of Laredo
County of Webb
Webb County Appraisal District
International Bank of Commerce
Commerce Bank
Falcon International Bank
Laredo Federal Credit Union

Copy of Certification

Borrower	Not Applicable						
Property Address	1204 Paseo De Danubio						
City	Rio Bravo	County	Webb	State	TX	Zip Code	78046
Lender/Client	County of Webb						



Certified General Real Estate Appraiser

Appraiser: **Frank Leal JR**
License #: **TX 1323807 G**

License Expires: **10/31/2022**

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 General Real Estate Appraiser

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


Chelsea Buchholtz
Commissioner

THE STATE OF TEXAS §

COUNTY OF WEBB §

610384

SEWER EASEMENT

That RSM LAND COMPANY, by and through its President, Richard E. Haynes, joined herein by MARTHA CADENA, pursuant to that one contract of sale dated February 3, 1995, for and in consideration of the sum of Ten Dollar (\$10.00) cash in hand paid by the County of Webb, receipt of which is acknowledged, the further consideration of being allowed to connect my premises with the sanitary sewer hereinafter described, and the further consideration of the benefits to be derived by me on account of the construction, reconstruction and maintenance by the County of Webb of the said sanitary sewer in and through my certain premises hereinafter described, do hereby give and grant to the said County of Webb, a political subdivision of the State of Texas, the right to construct, reconstruct and perpetually maintain a sanitary sewer line together with all necessary laterals in, upon and across the following described property, to wit:

See Exhibit "A" attached hereto and incorporated herein for all intents and purposes as if set out in full.

To have and to hold the same perpetually to the County of Webb and its successors, together with the right and privilege at any and all times to enter said premises, or any part thereof, for the purpose of constructing, reconstructing and maintaining said sewer, and for making connections therewith; all upon the conditions that the County of Webb will at all times, after doing any work in connection with the construction, reconstruction or repair of said sewer, or any lateral thereof, restore said premises to the condition in which same were found before such work was undertaken, and that in the use

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of said rights and privileges herein granted the County of Webb will not create a nuisance or do any act that will be detrimental to said premises.

Witness my hand, this the 29 day of July, 1997.

RSM LAND COMPANY

Richard E. Haynes
By: Richard E. Haynes

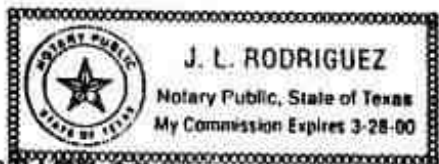
Martha Cadena
MARTHA CADENA

ACKNOWLEDGMENT

STATE OF TEXAS §

COUNTY OF WEBB §

This instrument was acknowledged before me on the 29 day of July, 1997, by RSM LAND COMPANY, by and through its President, Richard E. Haynes.

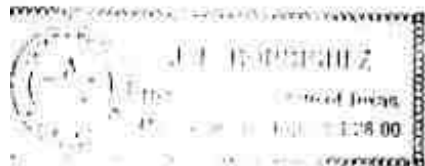


J. L. Rodriguez
Notary Public, State of Texas

STATE OF TEXAS §

COUNTY OF WEBB §

This instrument was acknowledged before me on the 29 day of July, 1997, by MARTHA CADENA.



J. L. Rodriguez
Notary Public, State of Texas

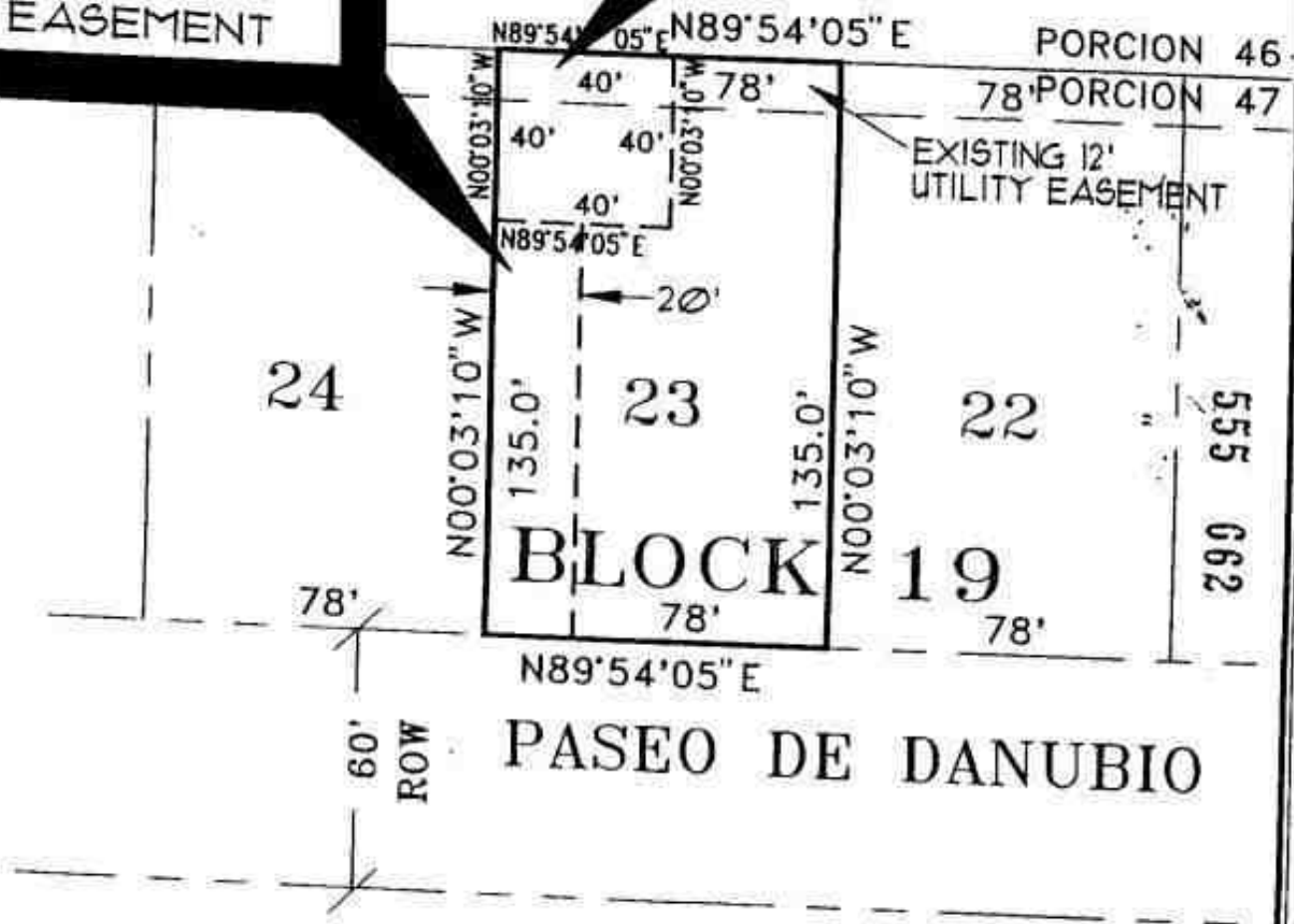
555-661



SCALE 1" = 40'

PROPOSED
20' UTILITY
EASEMENT

PROPOSED
1600 SF UTILITY
EASEMENT



3500 SF WITHIN LOT 23

EXHIBIT
"A"

CERTIFICATE OF SURVEYOR

I, THE UNDERSIGNED A REGISTERED PROFESSIONAL LAND SURVEYOR IN THE STATE OF TEXAS, HEREBY CERTIFY THAT THIS SURVEY IS TRUE AND WAS PREPARED FROM AN ACTUAL SURVEY OF THE PROPERTY MADE UNDER MY SUPERVISION, ON THE GROUND, THAT THE CORNER MONUMENTS SHOWN WERE PROPERLY PLACED OR LOCATED UNDER MY SUPERVISION.

Gilbert Leon
 GILBERT LEON CADE III, R.P.L.S. # 5060

6-25-97
 DATE

CRANE ENGINEERING, INC.
 IN ASSOCIATION WITH
 CADE III SURVEYORS
 8806 CROSSVIEW LOOP
 LAREDO, TEXAS (210)717-9279

SURVEY OF THE NORTHWESTERN 1600 FT² CORNER AND WESTERN TWENTY FEET (20') OF LOT TWENTY THREE (23) BLOCK NINETEEN (19) RIO BRAVO SUBDIVISION UNIT II AS RECORDED IN VOLUME 7 PAGE 60 WEBB COUNTY PLAT RECORDS

NOTICE OF AGREEMENT

USDA Rural Development Contractor: County of Webb
USDA Rural Development Project: Rio Bravo Wastewater Treatment Plant
Name of Owner: RSM Land Company Date: January 28, 1997
Address: 1419 Centeno Lane
City/State/Zip: Rio Bravo, Texas 78046

I understand that the County of Webb needs to acquire a permanent easement for a sewer line. The needed easement is described as follows:

Requires 40 foot x 40 foot lift station easement at northwest corner of Lot 23, Block 19, of Rio Bravo Suvdivision, Unit I, from the north right-of-way of Paseo de Danubio to the north property line.

and

Requires 20 foot wide access and utility easement parrallel to west lot line in Lot 23, Block 19, of Rio Bravo Subdivision Unit I, from north right-of-way of Paseo de Danubio north to above referenced easement.

I understand this easement will be used for a sanitary sewer collection system to serve the residents of Rio Bravo.

PLEASE INITIAL THE BOX BESIDE THE STATEMENT THAT REPRESENTS YOUR RESPONSE TO THIS INVITATION TO DONATE PROPERTY:

I wish to donate the property described above to the County of Webb and I wish to waive my right to an appraisal.

I do not wish to donate an easement across my property.

I understand the County of Webb will contact me to arrange for the transfer of this property.

If you have any question, please call Mr. Juan Vargas (210) 718-8602.

Owner Martha Lopez

Owner _____

Date 2-3-97

Date _____

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CONTRACT OF SALE

STATE OF TEXAS)
COUNTY OF WEBB)

THIS AGREEMENT, by and between RSM LAND CO., INC., hereinafter called SELLER; and Marthe Cadena and hereinafter called BUYER, whether one or more, all of Laredo, Texas:

FIRST: Seller agrees to sell and convey to Buyer and Buyer agrees to purchase, upon the terms and conditions hereinafter set forth, the following described real property: The surface only to Lot(s) 23 (78 x 135) in Block No. 19 in a proposed plat, to be presented to the Webb County Commissioner's Court for approval under the name RIO BRAVO SUBDIVISION in Webb County, Texas.

SECOND: Buyer agrees to pay to the Seller, in Laredo, Webb County, Texas, for the above described real property, the principal sum of Seven Thousand Eight Hundred Dollars and 00/100 (\$ 7,800.00) together with interest thereon, as hereinafter provided, purchase price to be payable as follows: \$ 7,800.00 cash, the receipt of which is hereby acknowledged, and the balance of \$ -0-, together with interest thereon from the date hereof, at the rate of twelve (12%) percent per annum and shall be due and payable in monthly installments of \$ -0-, including interest, payable on the -0- day of each and every month, beginning -0- and continuing regularly thereafter for a period of approximately -0- years, as hereinafter explained in Paragraph THREE of said payments shall be made at RIO BRAVO SALES OFFICE, or by mail to P.O. Box 1451, Laredo, Tx. 78040, until further written notice. Interest is calculated on the unpaid principal and date of each installment paid, and the payment made credited first to the discharge of the interest accrued and the balance to the reduction of the principal. Past due principal and interest shall bear interest at the rate of twelve (12%) percent per annum from maturity until paid. In the event default is made in the prompt payment of said indebtedness and the same is placed in the hands of an attorney for collection, Buyer agrees to pay an additional 12% on the amount of principal and interest then due and owing as attorneys' fees. Time is expressly declared to be of the essence of this contract.

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BUYER COVENANTS AND AGREES AS FOLLOWS:

- 1. To make prompt payment of said indebtedness as the same shall become due and payable and to do and perform all of the covenants and agreements herein imposed upon Buyer.
2. To pay when due all taxes and assessments of every nature and kind, inclusive of State, County, City and School taxes that fall due on said property after the date of this contract. Current taxes shall be pro-rated as of the date hereof and Buyer, upon delivery to Seller of receipts showing payment thereof, shall be entitled to reimbursement from Seller for Seller's pro-rate part thereof.
3. That in the event Buyer fails to pay promptly when due all taxes and assessments, as aforesaid, then Seller may pay such taxes and assessments, and any sums which may be so paid out by Seller therefor shall bear interest from the dates of such payments at the rate of twelve (12%) percent per annum and shall be paid by Buyer to Seller upon written demand at the same place at which the hereinabove mentioned installments are payable.

THIRD: When the entire purchase price, both principal and interest, as well as other indebtedness owed hereunder, has been paid by Buyer, in accordance with the terms and provisions of this contract, Seller will convey the surface of said property to Buyer by Warranty Deed on current form of the State Bar of Texas. However, said Deed will be subject to prior liens which are recorded in the Webb County Clerk's Office, and Seller shall not be obligated to obtain release of property until Paid off

FOURTH: In the event Buyer shall default in the prompt payment of said indebtedness under Paragraph SECOND, or shall violate or omit to perform any of the provisions of this agreement, and such default, violation or omission shall continue for a period of thirty (30) days, then, in any of such events, Seller may elect, Buyer expressly waiving demand and notice, to declare the entire unpaid indebtedness, together with all interest then accrued thereon, immediately due and payable and enforce the collection thereof, or to declare this contract cancelled and of no further force and effect, and in the event Seller elects to declare this contract cancelled and of no further force and effect, all monies that have been paid to or deposited with Seller hereunder shall be forfeited and belong to Seller as liquidated damages to compensate Seller for breach of this contract and for rental and deterioration of the property, and immediately upon this contract being declared cancelled and of no further force and effect all the rights, claims and

Recorded Utility Easement, Page 6

Interest of the Buyer in and to said property shall thereupon terminate and be at an end and the property shall unconditionally belong to Seller.

FIFTH: It is agreed that so long as Buyer performs all of the covenants and agreements herein imposed upon Buyer and makes prompt payment of the indebtedness, as the same becomes due and payable, Buyer shall have the right to the possession of said property, but in the event of the cancellation of this contract due to default on the part of Buyer, Buyer agrees to immediately surrender and deliver possession of such property to Seller, and in the event of the failure of Buyer to do so, Buyer shall from and after such cancellation be and continue as the tenant at will of Seller, and Seller shall be entitled to institute and maintain an action for forceable detainer of said property in the Justice Precinct in which such property, or any part thereof, is situated.

SIXTH: Neither this contract nor the property herein described may be assigned, sold, pledged or mortgaged by the Buyer without first obtaining the written consent of Seller thereto.

SEVENTH: The covenants and agreements herein contained shall inure to the benefit of and be binding upon the parties hereto, their respective heirs, legal representatives, successors and assigns.

EIGHTH: Buyer and Seller agree to the following in regard to roads and utilities:

1. ROADS: Seller herein agrees to make a public dedication of all roads, so that all owners shall have the right of ingress and egress at all times, upon approval of the plat by the County Commissioners. Said roads are to be sixty (60) feet wide. If for any reason said plat is not approved by the County Commissioners, Sellers herein agree to make a public dedication to all present and future owners of any lot including Buyer herein.

Sellers and Buyers also agree to the following in regard to the building of future permanent roads:

- (a) Sellers agree within two (2) years of this date to commence the construction of a black top 27 foot wide road, together with curb and gutter, by a reputable contractor, after obtaining (3) competitive bids, upon which Buyer herein agrees to pay \$10.00 per lineal foot of property adjoining said roads, with Sellers paying any difference which may be charged for its completion.
- (b) Upon Buyer's paying his lot in full, if it is prior to the two (2) years date, Buyer agrees to deposit in escrow his \$10.00 per foot pro rata share, which shall be held in trust with interest with THE UNION NATIONAL BANK acting as trust agent, who will hold said money to be used for the part payment of the construction of said black top road and curb and gutter improvements. Any interest on said deposit shall be payable to Buyer.

2. UTILITIES: Seller agrees to supply water to Buyer's property as follows:

- (a) Within six (6) months from date of execution of this contract, Seller will provide non-potable utility water to property line without cost to Buyer for installation or consumption. Said water is not for internal human consumption and Buyer holds harmless the Seller for any personal harm to himself, or his guests, as a result of use of said water.

- (1) Buyer must hook up to above water supply with a meter approved by Seller prior to use of said utility water.

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- (2) Buyer may use said water for his personal use only on his own property. Buyer is prohibited from wasting said water.
 - (b) On or before two (2) years from this date, Seller agrees to provide to Buyer a state-approved drinking water system comparable in cost and quality with that provided by the Laredo Water Works System of Laredo, Texas.
3. ELECTRICITY: Electrical utilities will be furnished to Buyer by Central Power and Light of Laredo, Texas.

NINTH: Mechanic's Liens: The Buyer shall indemnify and hold the Seller and the premises hereinabove described, including the Seller's interest therein, free and harmless from liability for any and all mechanic's liens or other expenses or damages resulting from any work performed for or on the premises.

TENTH: Personal Injuries: The Buyer shall indemnify and hold the Seller free and harmless from any and all demands, losses or liability resulting from the injury to or death of any person or persons because of the negligence of the Buyer, or the condition or situs of the property, at any time or times after the date of possession of the property is delivered to the Buyer. Buyer hereby acknowledges that he (they) are accepting possession of the property simultaneously with the execution of this agreement.

ELEVENTH: No Representations: The Buyer represents to the Seller that the property has been inspected by him (them) and that he (they) have been assured by means independently of the Seller, or of any agent of Seller, of the truth of all facts material to this contract, and that the property which is the subject of this contract is and has been purchased by the Buyer as a result of such inspection or investigation, and not by or through any representations made by the Seller, or by an agent of Seller. The Buyer hereby expressly waives any and all claims for damages or for rescission or cancellation of this contract because of any representations made by the Seller, or by any agent of the Seller, other than such representations as may be contained in this contract. The Buyer further agrees that Seller and any and all agents (if any) of Seller is and shall not be liable for or on account of any inducements, promises, representations, or agreements not contained in this contract; that no agent or employee of Seller is or has been authorized by either Seller to make representations with respect to the property, and that if any such representations have been made they are wholly unauthorized and not binding upon the Seller. Seller further states that the property is being sold to Buyer AS IS and that Seller has not represented to Buyer that they or either will make any improvements or cause to be made any improvements on the hereinabove described subject property except those described herein.

TWELFTH: Waiver: The waiver of any break of this contract by either party shall not constitute a continuing waiver or waiver of any subsequent breach, either of the same or another provision of this contract.

THIRTEENTH: Restrictions. Buyer herein understands that prior to receiving a deed to the property herein being purchased, the following restrictions shall be filed of record and run with the land:

1. No abandoned or inoperable vehicle, truck or trailer shall be left or parked in front of Buyer's property line on the dedicated easement between the street and Buyer's property line.
2. The road easements shall be free from all obstructions of any nature.
3. No noxious trade or activity shall be carried on upon any lot, nor shall anything be done thereon which may be or become an annoyance or nuisance to the neighborhood.
4. All buildings constructed of any nature shall be set back twenty-five (25') feet from the front property line, and also set back five (5') feet from any side property line and ten (10') feet from the back property line, since Seller is retaining a utility easement at the rear of the lots shown on the plat.
5. Easements for installation and maintenance of utilities and drainage

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6. No lot shall be used or maintained as a dumping ground for rubbish, trash, garbage or other waste, nor junked automobiles.

EXECUTED in multiple copies on this the 3 day of February, 1995.

BUYER:
By Martha Cadena
By P
Address: P.O. Box 1451
Dallas, TX 75042

SELLER:
By [Signature]
By Martha Cadena
Address: _____

FEDERAL TRUTH IN LENDING DISCLOSURES:
(An Integral Part of this Agreement)

(1) Cash Price	\$	<u>7,800.00</u>
(2) Cash Down Payment	\$	<u>7,800.00</u>
(3) Unpaid Balance of Cash Price (1-2)	\$	<u>-0-</u>
(4) Amount Financed	\$	<u>-0-</u>
(5) Financed Charge	\$	<u>-0-</u>
(6) Deferred Payment Price	\$	<u>-0-</u>
(7) Annual Percentage	\$	<u>-0-</u>
(8) Monthly Payment Amount Due	\$	<u>-0-</u>
(9) Monthly Payment Due Date	\$	<u>-0-</u>
(10) Total number of consecutive payments		<u>-0-</u>

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Buyer and Seller agree that the contract provisions contained herein constitute the tot agreement between the parties. Any implied or express agreement, whether written or oral, not contained in this contract of sale is of no effect on either Buyer or Seller. The undersigned have read and fully understand this contract.

SELLER: [Signature]
DATE: 2-3-95

SELLER: Martha Cadena
DATE: 2-3-95

BUYER: Martha Cadena
DATE: _____

BUYER: _____
DATE: _____

HENRY LUIKE
COUNTY CLERK
FILED
1995 FEB -2 PM 2:35
WEBB COUNTY TEXAS
BY _____ DEPUTY