

BENDER CREEK

apartment homes





BROKER PRICE OPINION

Bender Creek | 14400 Highway 59 N | Humble, TX 77396

OVERVIEW

Total Units:	110
Avg Mkt Rent/Unit:	\$987
Avg Mkt Rent/SF:	\$1.06
Avg Unit SF:	930
Date Built:	1970
Date Renovated:	2020
Total SF:	102,341
Total Acreage:	7.24
Occupancy:	90%
Class:	C
Terms:	All Cash

PRICING

Asking Price

Stabilized NOI

MARKET

\$495,253

INVESTMENT HIGHLIGHTS

- ♦ Offered all cash or new loan
- ♦ Located in the FM 1960 East/IAH Airport submarket
- ♦ Excellent access to Hwy 59/I-69, Beltway 8, Hardy Tollroad, and I-45
- ♦ Stable area occupancy
- ♦ Ample employment
- ♦ Blue collar profile
- ♦ Convenient to Bush Intercontinental Airport, Downtown Houston, the University of Houston Downtown, San Jacinto University, and Houston Community College
- ♦ Very little new construction in the area
- ♦ Located within 8 miles of Bush Intercontinental Airport
- ♦ Owner reports new roofs, laundry room updated and new equipment, A/C replacements and boiler replacements

FOR MORE INFORMATION PLEASE CALL

HASHIR SALEEM

Broker/Senior Associate
hashir@ketent.com
713-355-4646 ext 106

KET ENTERPRISES INCORPORATED

1770 St. James Place | Suite 382 | Houston, TX 77056
www.ketent.com
Broker License #406902



BENDER CREEK APARTMENT HOMES

Bender Creek is a 1972 vintage, 112 unit, garden-style apartment community located near Bush Intercontinental Airport. The property offers a sparkling pool, plenty of open space, and lush landscaping for the relaxation and entertainment of its residents. A well-equipped playground is provided for the children.

The property provides a business center and two separate laundry facilities. Residents enjoy features such as: private balconies or patios, walk-in closets, crown moulding, ceiling fans, fully-electric kitchen, refrigerators with ice makers, garbage disposals, dishwashers, plush carpet, new wood flooring, mini binds, central ac/heating systems, and courtyard views, 24 hour maintenance service, and accent walls (available upon request). Paint and service, provided by new or current resident.

Fully upgraded units available. Pets are welcomed with some restrictions for weight and breed. The property is close to Humble ISD and the Community Center where they have Summer and after school programs available.

Capex completed within the last 3 to 4 years includes replacement of both roofs, new laundry room and equipment, A/C replacements and a boiler replacement.



110
units



1970
year built



2020
rehabbed



90%
occupancy



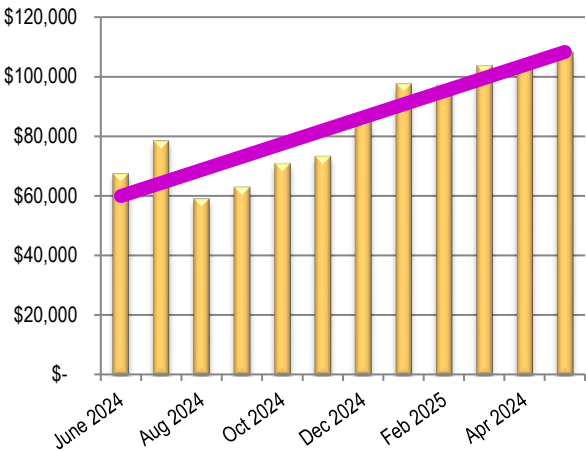
Financial Information			Proposed Loan Parameters		Operating Information	
Asking Price	MARKET		New Loan @ 75% of Asking		Est Mkt Rent (Jun-25)	\$108,550
			Amortization (months)		3 Mo Avg	\$105,539
			Debt Service		Physical Occ (Jun-25)	90%
Stabilized NOI	\$495,253		Monthly Interest Only		Est Ins per Unit per Yr	\$1,626
			Interest Rate		Property Tax Information	
			Date Due		2024 Tax Rate/\$100	1.93414
			Est Res for Repl/Unit/Yr		2025 Prelim Tax Assessment	\$8,076,545
			Yield Maintenance		Est 2025 Taxes	\$156,212
			Transfer Fee		Est Future Tax Assessment	\$8,076,545
			Pre-Payment Penalty		Est Future Taxes	\$156,212
			1%+app+legal			
			Loan Comments		Owner is protesting taxes	
Current Street Rent with a 10% Increase	1,432,860	\$119,405 / Mo				
Estimated Gross Scheduled Income	1,432,860	\$119,405 / Mo	Number of Units	110		
Estimated Loss to Lease (2% of Total Street Rent)	(28,657)	2%	Avg Unit Size	930		
Estimated Vacancy (5% of Total Street Rent)	(71,643)	5%				
Estimated Concessions and Other Rental Losses (4% of Total Stree	(57,314)	4%	Net Rentable Area	102,341		
Estimated Utilities Income	0	\$ / Unit / Yr	Land Area (Acres)	7.24		
Estimated Other Income	141,984	\$1,291 / Unit / Yr	Units per Acre	15.193		
Estimated Total Rental Income	1,417,229					
ESTIMATED TOTAL PRO-FORMA INCOME	1,417,229	\$118,102 / Mo				
			MODIFIED ACTUALS - Jun' 24 thru May '25 Expenses		PRO-FORMA	
3 Months Income Annualized	\$1,266,464				\$1,417,229	
EXPENSE	FIXED EXPENSES				FIXED EXPENSES	
Fixed Expenses	Fixed Expenses				Fixed Expenses	
Taxes	\$156,212	\$1,420 per Unit	2024 Tax Rate & 2025 Assessment		\$156,212	\$1,420 per Unit
Insurance	\$203,662	\$1,851 per Unit			\$203,662	\$1,851 per Unit
Total Fixed Expense			\$359,874			\$359,874
			\$3,272 per Unit			\$3,272 per Unit
Utilities	Utilities				Utilities	
Utilities	\$244,563	\$2,223 per Unit			\$175,000	\$1,591 per Unit
					After Water Conservation	
Total Utilities			\$244,563			\$175,000
			\$2,223 per Unit			\$1,591 per Unit
Other Expenses	Other Expenses				Other Expenses	
General & Admin & Marketing	\$89,874	\$817 per Unit	Very High		\$55,000	\$500 per Unit
Repairs & Maintenance	\$145,912	\$1,326 per Unit	Very High		\$85,000	\$773 per Unit
Labor Costs	\$275,213	\$2,502 per Unit			\$125,000	\$1,136 per Unit
Contract Services	\$71,092	\$646 per Unit	Very High		\$45,000	\$409 per Unit
Management Fees	\$48,946	3.86%	\$445 per Unit		\$49,603	3.50%
Total Other Expense			\$631,037			\$451 per Unit
			\$5,737 per Unit			\$359,603
						\$3,269 per Unit
Total Operating Expense			\$1,235,474	\$11,232 per Unit		\$894,477
Reserve for Replacement			\$27,500	\$250 per Unit		\$27,500
Total Expense			\$1,262,974	\$11,482 per Unit		\$921,977
Net Operating Income (Actual Underwriting)			\$3,490			\$495,253
Asking Price			MARKET			MARKET

NOTES: ACTUALS: Income and Expenses calculated using owner's Jun '24 thru May '25 Trailing Operating Statement. PRO FORMA: Income is Pro Forma as Noted. Taxes were calculated using 2024 Tax Rate & Future Assessment. Insurance is estimated. Management Fees calculated as 3.5% of Gross Income, Other expenses are Estimated for the Pro Forma.

DISCLAIMER: The information contained herein has been obtained from sources that we deem reliable. We have no reason to doubt the accuracy of the information, but we have not verified it and make no guaranty, warranty or representation about it. It is your responsibility to independently confirm its accuracy and completeness. We have not determined whether the property complies with deed restrictions or any city licensing or ordinances including life safety compliance or if the property lies within a flood plain. THE PROSPECTIVE BUYER SHOULD CAREFULLY VERIFY EACH ITEM OF INCOME OR EXPENSE AND PERFORM OR HAVE PERFORMED ANY INSPECTIONS TO VERIFY POSSIBLE CONTAMINATION BY ASBESTOS, LEAD PAINT, MOLD OR ANY OTHER HAZARDOUS SUBSTANCES. The owner reserves the right to withdraw this listing or change the price at anytime without notice during the marketing period.

PROPERTY INFORMATION				EXISTING MORTGAGE		TAXING AUTHORITY - HARRIS COUNTY	
Age:	1970	# of Stories:	2	Mortgage Balance	\$5,000,000	ACCT NO: 0440250000200	
Rehabbed:	N/A	Buildings:	10	Amortization		Aldine ISD	\$1.034000
		Units/Acre	15.19	P & I	\$26,841.08	Harris County	\$0.385290
Elec Meter:	Indiv	Open Parking:	Yes	Type	Moody's Investors Serv	Harris County Flood Control	\$0.048970
A/C Type:	HVAC	Covered Parking:	No	Assumable		Port of Houston Authority	\$0.006150
Water:	RUBS	Garage Parking:	No	Monthly Escrow		Harris County Hospital District	\$0.163480
Gas:	N/A			Origination Date	10/6/2018	Harris County Education Dept	\$0.004799
EWG:	EW	Construction Quality:	C	Due Date		Lone Star College System	\$0.107600
		Submarket:	FM1960 East/IAH Airport	Interest Rate	5.00%	Harris Co Emergency Svc Dist 10	\$0.099374
Wiring:	Copper???					Harris Co Emergency Svc Dist 1	\$0.084477
Roof:	Flat	Concessions:	\$399 off 1st month with 12 month lease	Yield Maintenance			
Materials:	Brick/Wood Siding			Transfer Fee	1%+Legal+App	2024 Tax Rate/\$100	\$1.934140
Paving:	Concrete					2025 Prelim Tax Assessment	\$8,076,545
Resident pays for E(Elec); W(Water);G(Gas)						HCAD Improvement Sq.Ft.	107,236

COLLECTIONS			
Total	\$	1,009,336	
June 2024	\$	67,503	12 Mo Avg \$ 84,111
July 2024	\$	78,482	
Aug 2024	\$	59,127	
Sept 2024	\$	63,012	9 Mo Avg \$ 89,358
Oct 2024	\$	70,961	
Nov 2024	\$	73,246	
Dec 2024	\$	85,793	6 Mo Avg \$ 99,501
Jan 2025	\$	97,571	
Feb 2025	\$	97,025	
Mar 2025	\$	103,581	3 Mo Avg \$ 105,539
Apr 2024	\$	104,906	
May 2024	\$	108,129	



FINANCIAL HIGHLIGHTS

UNIT MIX

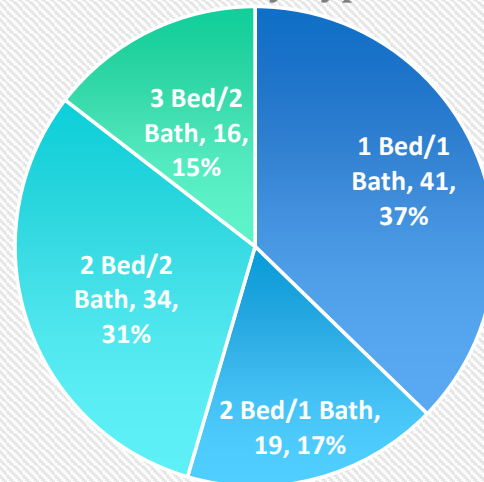
Floorplan	Type	No. Units	Sq Ft	Total SqFt	Market Rent	Total Rent	+EWG	Rent/SF
A1	1 Bed/1 Bath	25	702	17,550	\$865	\$21,625	+EW	\$1.23
A2	1 Bed/1 Bath	16	750	12,000	\$875	\$14,000	+EW	\$1.17
B1	2 Bed/1 Bath	16	870	13,920	\$985	\$15,760	+EW	\$1.13
B2	2 Bed/1 Bath	3	929	2,787	\$1,025	\$3,075	+EW	\$1.10
B3	2 Bed/2 Bath	24	1,000	24,000	\$1,035	\$24,840	+EW	\$1.04
B4	2 Bed/2 Bath	10	1,154	11,540	\$1,045	\$10,450	+EW	\$0.91
C1	3 Bed/2 Bath	16	1,284	20,544	\$1,175	\$18,800	+EW	\$0.92
Source: Owner's 6/23/25 Rent Roll		110	930	102,341	\$987	\$108,550	+EW	\$1.06
TOTALS AND AVERAGES		Total Units	Average Sq. Ft.	Total Sq. Feet	Average Rent/Unit	Total Rent	+EWG	Average Rent/ SF

AMENITIES

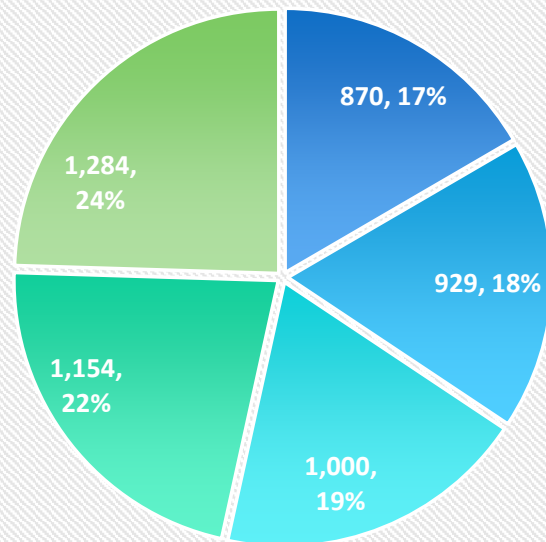
- ✓ High Speed Internet Access
 - ✓ Air Conditioning/Heating
 - ✓ Mini Blinds
 - ✓ Patio/Balcony
 - ✓ Ceiling Fans
 - ✓ Dishwasher
 - ✓ Disposal
 - ✓ Pantry
 - ✓ Crown Molding
 - ✓ Walk-in Closets
 - ✓ Access Gates
 - ✓ Perimeter Fence
 - ✓ Swimming Pool
 - ✓ 2 Laundry Facilities
 - ✓ Park and Ride Nearby
 - ✓ School Bus Pick-up
 - ✓ Shuttle Route



Units by Type



Units by Size



ADDRESS

14400 Highway 59 N, Humble, TX 77396

**GOOD LOCATION IN THE BUSH INTERCONTINENTAL
AIRPORT AREA**

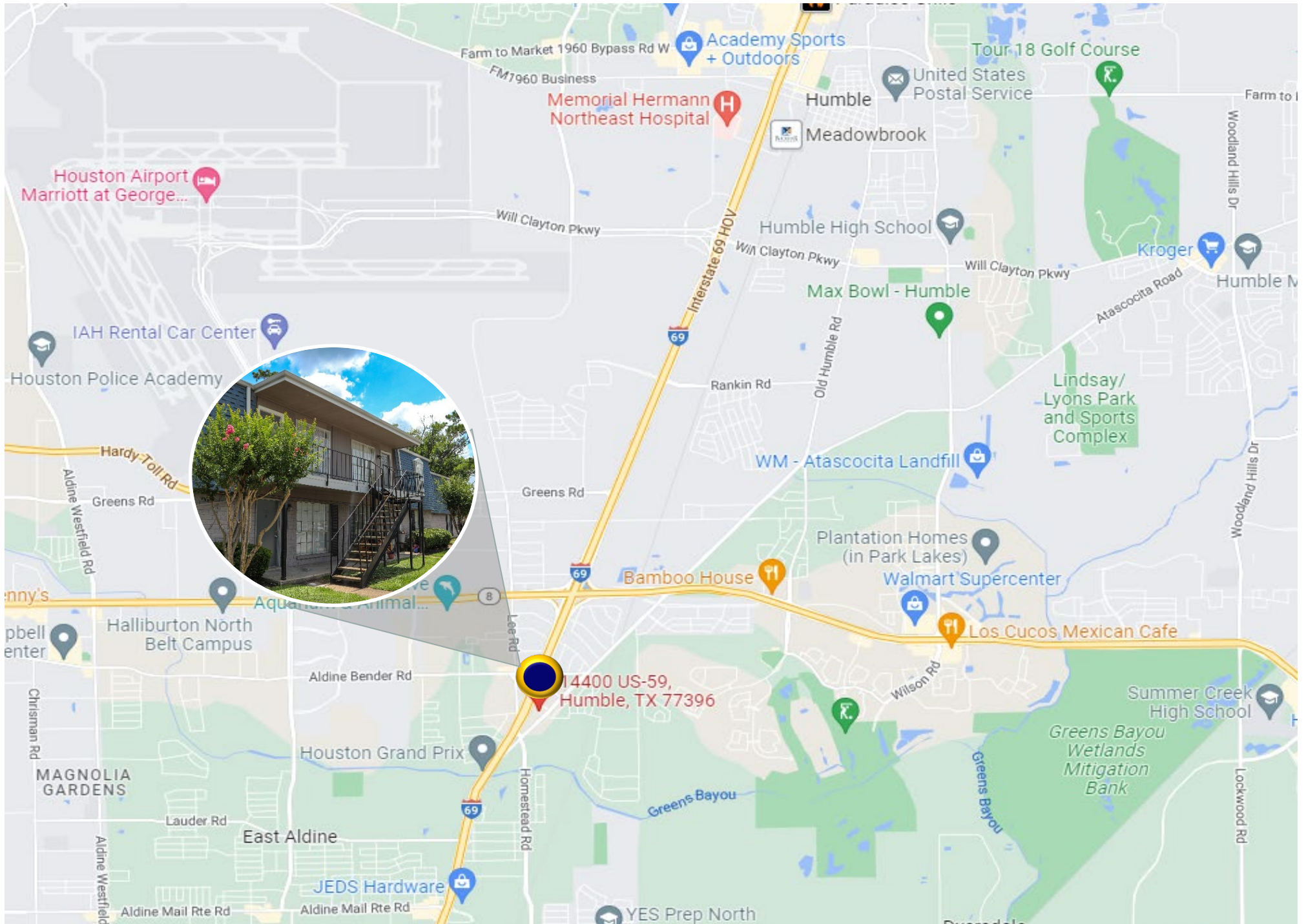
Located only 8 minutes from Bush IAH

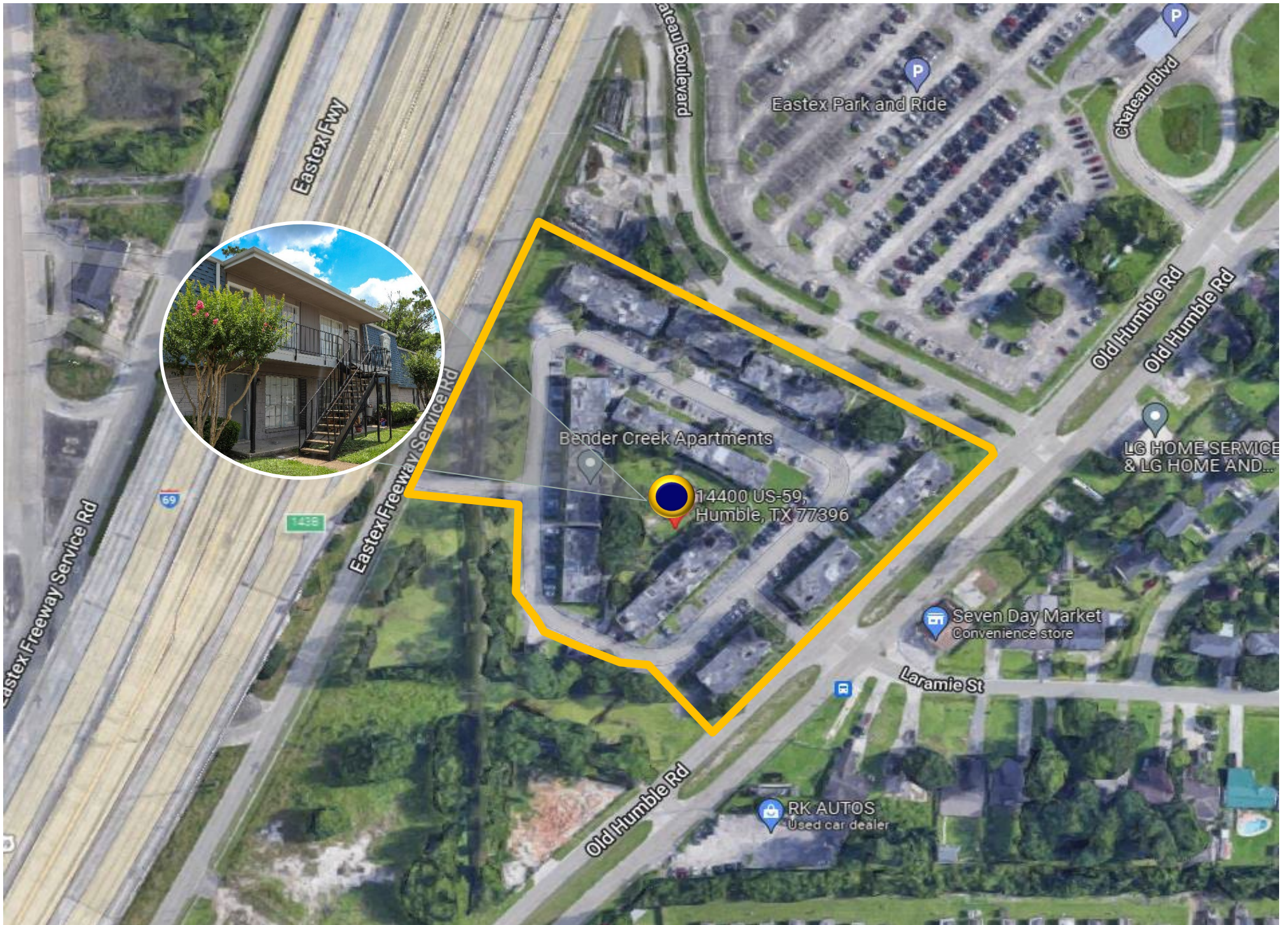
CLOSE TO MAJOR BUSINESS DISTRICTS

Convenient to Bush Intercontinental Airport, Downtown Houston, the University of Houston Downtown, San Jacinto University and Houston Community College

ACCESS TO MAJOR HIGHWAYS

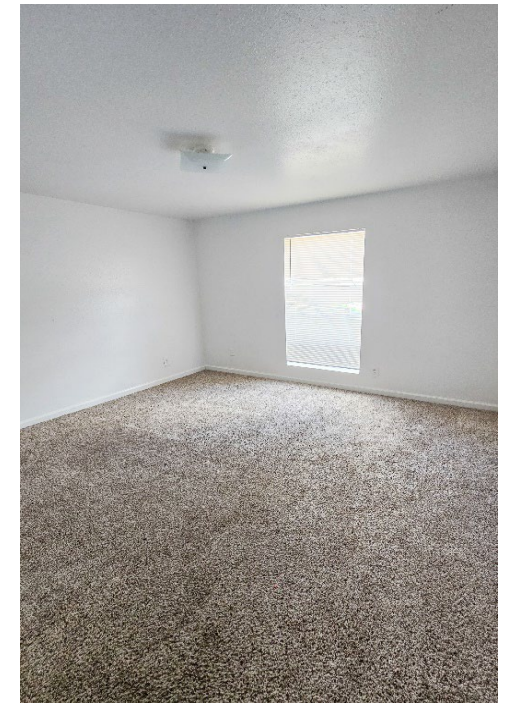
Hwy 59/I-69, Beltway 8, I-45, and The Hardy Tollroad

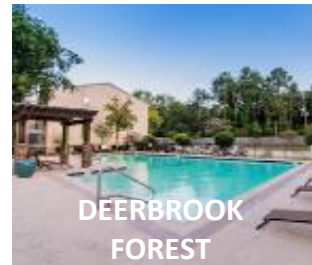







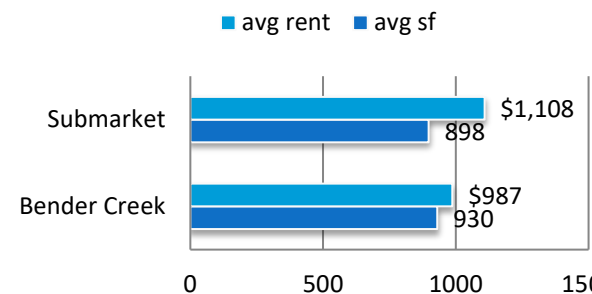






	Property Name	Yr Blt	Rehabbed	Occ	#Units	Avg SF	Avg Rent	EWG	P/SF
1	Waterchase 15100 Golden Eagle	1981	N/A	90%	118	913	\$1,138	+EW	1.246
2	Northlake Manor 6910 Old North Belt Dr	1972	N/A	88%	126	894	\$1,145	+EWG	1.281
3	Deerbrook Forest 17750 Highway 59 N	1983	N/A	94%	152	830	\$1,061	+EW	1.278
4	Las Palmas 12550 John F Kennedy	1980	N/A	92%	190	864	\$1,040	+EW	1.204
5	Park at San Vicente 14810 Crosswinds Dr.	1983	2021	88%	240	707	\$923	+EW	1.306
*Resident Pays E(Electric), W(Water), G(Gas)									
	Totals/Averages Comps	1980		90%	165	842	\$1,063		\$1.263
	 Bender Creek 14400 US-59, Humble, TX	1970	N/A	90%	110	930	\$987	+EW	\$1.061

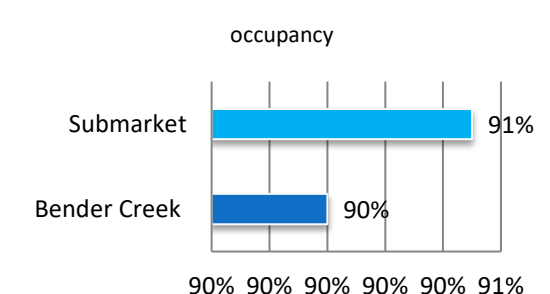
Submarket:	FM1960E/IAH	Houston
Occupancy:	91%	89%
# of Operating Units:	9,514	778,058
# of Operating Communities:	198	3,283
Average Size (sqft):	898	895
Average Rental Rate (\$/sqft):	\$1.234	\$1.430
Average Rent: (\$/mo)	\$1,108	\$1,276



■ avg rent ■ avg sf

Submarket: \$1,108 (avg rent), 898 (avg sf)

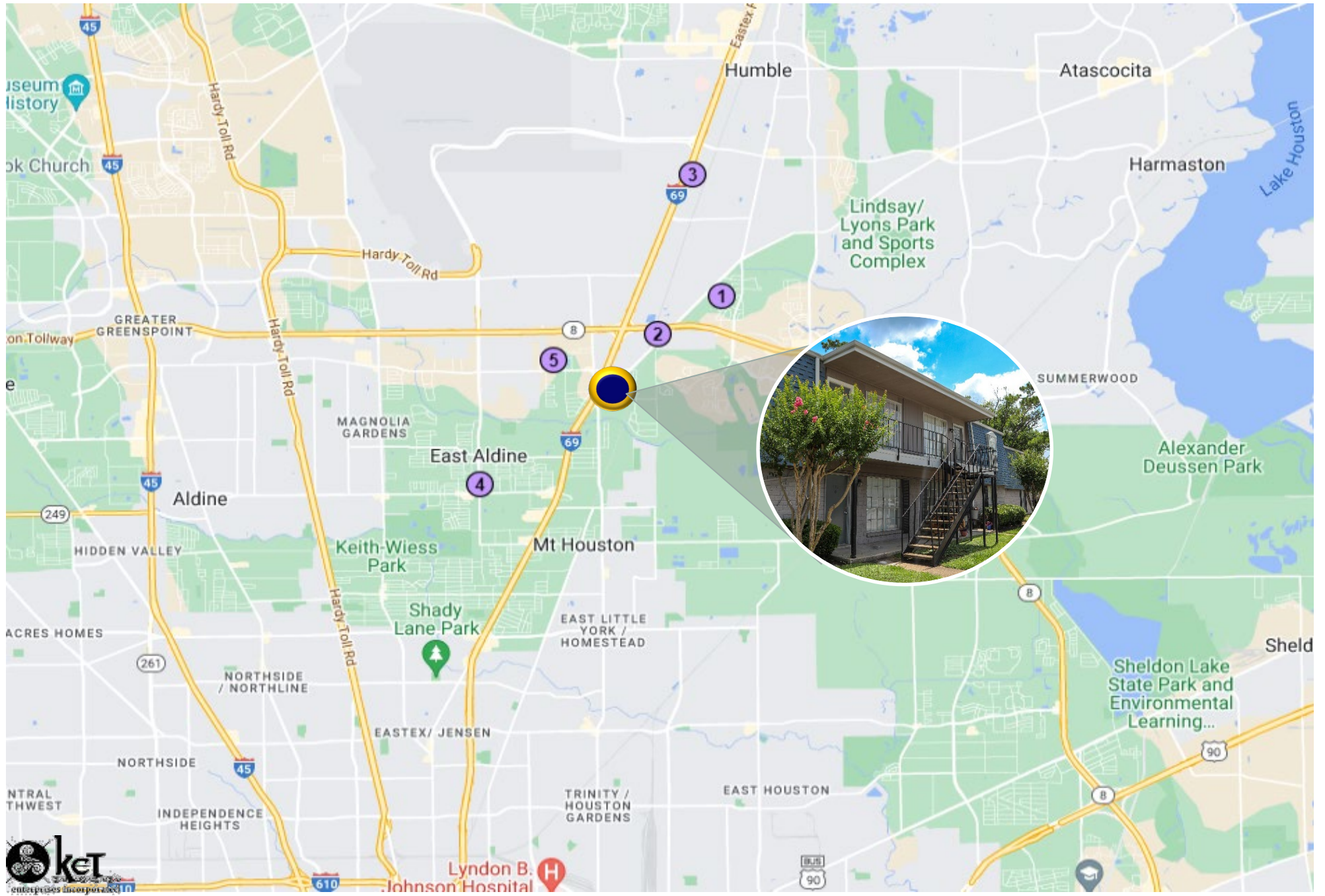
Bender Creek: \$987 (avg rent), 930 (avg sf)



occupancy

Submarket: 91%

Bender Creek: 90%

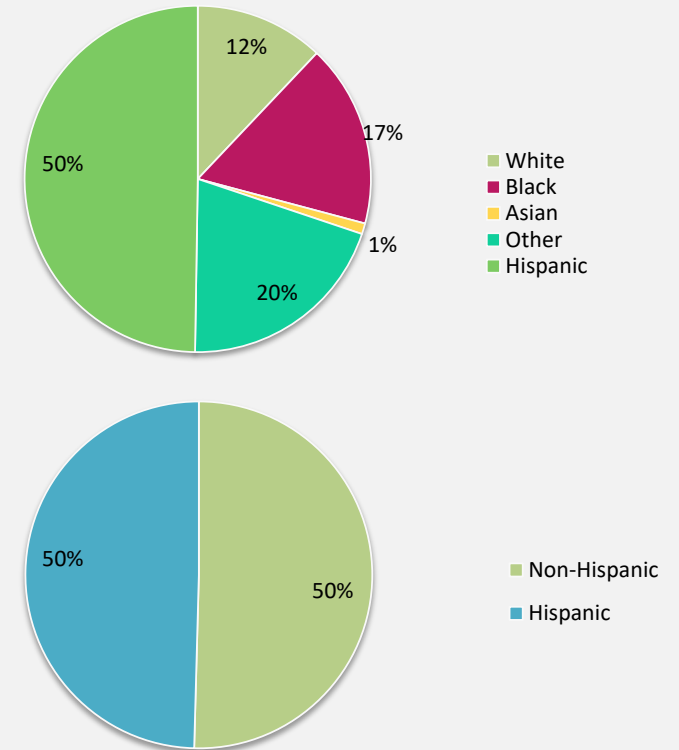


Bender Creek 14400 Highway 59 N Humble, TX 77396	1 Mile	2 Miles	3 Miles
Population			
2021 Estimated Population	10,225	28,980	70,048
2026 Projected Population	10,852	30,338	72,926
2020 Census Population	9,749	29,679	69,373
2010 Census Population	8,265	24,648	58,635
Projected Annual Growth 2021 to 2026	1.2%	0.9%	0.8%
Historical Annual Growth 2010 to 2021	2.2%	1.6%	1.8%
2021 Median Age	29.3	30.8	31.3
Households			
2021 Estimated Households	3,500	9,278	21,760
2026 Projected Households	3,765	9,940	23,224
2020 Census Households	3,307	9,510	21,597
2010 Census Households	2,762	7,623	17,592
Projected Annual Growth 2021 to 2026	1.5%	1.4%	1.3%
Historical Annual Growth 2010 to 2021	2.4%	2.0%	2.2%
Race and Ethnicity			
2021 Estimated White	24.7%	23.4%	24.6%
2021 Estimated Black or African American	33.6%	33.9%	28.1%
2021 Estimated Asian or Pacific Islander	1.5%	1.9%	2.5%
2021 Estimated American Indian or Native Alaskan	1.7%	1.5%	1.5%
2021 Estimated Other Races	38.5%	39.3%	43.4%
2021 Estimated Hispanic	49.6%	49.6%	54.8%
Income			
2021 Estimated Average Household Income	\$56,891	\$63,397	\$78,434
2021 Estimated Median Household Income	\$47,711	\$51,546	\$58,113
2021 Estimated Per Capita Income	\$19,484	\$20,706	\$24,543
Education (Age 25+)			
2021 Estimated Elementary (Grade Level 0 to 8)	15.4%	16.3%	16.3%
2021 Estimated Some High School (Grade Level 9 to 11)	12.8%	12.6%	12.9%
2021 Estimated High School Graduate	31.4%	30.3%	28.7%
2021 Estimated Some College	20.0%	19.0%	19.4%
2021 Estimated Associates Degree Only	6.9%	5.9%	6.0%
2021 Estimated Bachelors Degree Only	8.1%	10.1%	10.5%
2021 Estimated Graduate Degree	5.5%	5.8%	6.3%
Business			
2021 Estimated Total Businesses	363	1,068	2,546
2021 Estimated Total Employees	3,523	14,460	32,043
2021 Estimated Employee Population per Business	9.7	13.5	12.6
2021 Estimated Residential Population per Business	28.2	27.1	27.5

DEMOGRAPHIC SUMMARY PROFILE

2000-2010 Census, 2024 Estimates with 2029 Projections

Calculated using Weighted Block Centroid from Block Groups

1 mile radius

HOUSTON METRO OVERVIEW

HOUSTON 2025




HOUSTON

Houston, the nation's fourth largest city, has become a diverse, vibrant metro filled with talented people who have an undeniable spirit. The economy is strong, the city is made up of many different cultures, and the quality of life is second to none. Houston has one of the youngest, fastest-growing and most diverse populations anywhere in the world.

7.5 million people live in the ten-county Houston-Pasadena-The Woodlands MSA. The City of Houston has 2.3 million residents, the fourth most in the U.S. Nearly 1 in 4 Houstonians are foreign-born.

In addition to Houston's diversity as a community, Houston offers a well-developed suite of key global industries – including energy, life science, manufacturing, logistics and aerospace. As these industries digitize, Houston is a hotbed of rapid technological development thanks to its access to customers and expertise.

A thriving international city, Houston's ties stretch to all corners of the world. The region's geographic location makes it easy to move both goods and people around the globe. With one of the largest ports in the country and two international airports, Houston connects companies to the world.



Metro Houston is forecast to add 71,200 jobs next year and finish 2025 with over 3.5 million full-time jobs according to the Greater Houston Partnership's (GHP) annual Houston Region Economic Outlook released in December. Health care and construction industries are expected to advance the farthest, while professional and technical services, government, and restaurant and bars are also expected to realize significant gains.

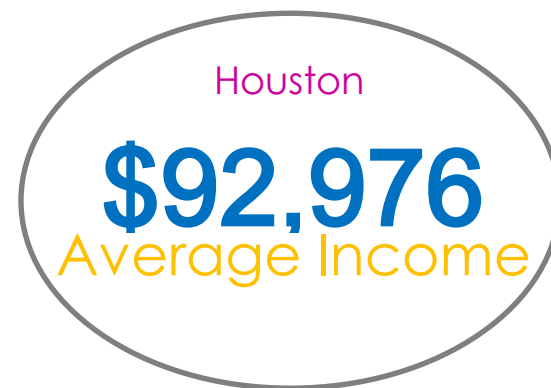
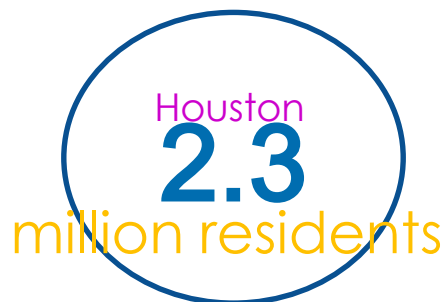
✓ Metro Houston has the **THIRD LARGEST** number of **FORTUNE 500 COMPANIES** in the nation

✓ If Houston were a country, it would rank as the **24th LARGEST ECONOMY IN THE WORLD**, exceeding Belgium's and Sweden's Gross Domestic Product

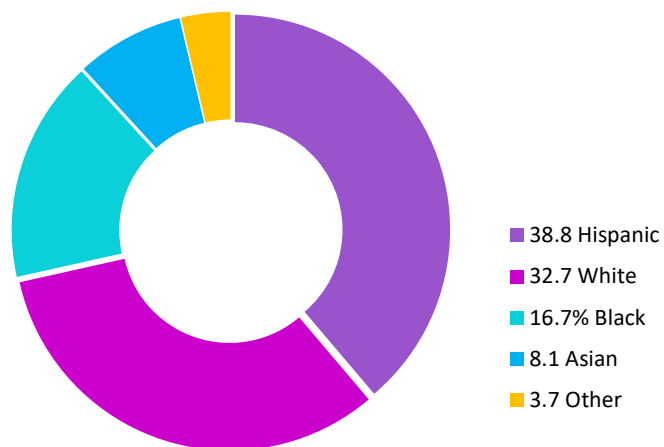
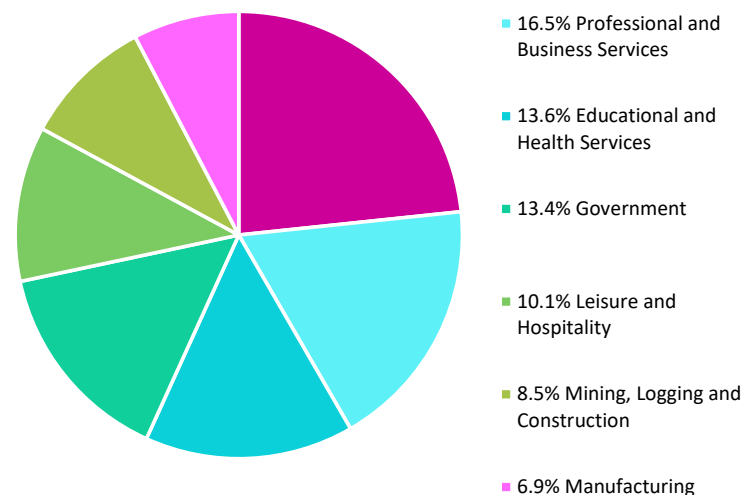
✓ Houston's **TEXAS MEDICAL CENTER** is the **WORLD'S LARGEST** medical complex

✓ Houston is home to more than **9,100 TECH-RELATED FIRMS** including more than 1,000 venture backed startups

HOUSTON quick facts



- There are **3.5 million jobs** in the Houston MSA
- The Health, Education, and Business & Professional Services industries account for over **1 in 4** jobs in the region
- The goods-producing sector accounts for nearly **1 in 6** jobs



23 Fortune 500 Headquarters
44 Fortune 1,000 Headquarters
8 Fortune Global 500
29 Forbes Global 2,000
94 Inc. 1,000
4 Fortune 100 Best Companies to Work For

HOUSTON quick facts

Area

The 10-county **Houston-Pasadena-The Woodlands Metropolitan Statistical Area (MSA)** covers 8,838 square land miles. If the MSA were a state, it would rank as the 47th largest, behind Vermont, New Hampshire, but ahead of New Jersey, Connecticut, Delaware, and Rhode Island.

Harris County covers 1,707 square miles, enough space to fit the cities of Austin, Boston, Chicago, New York City, and Seattle with room still to spare.

At 665 square miles, the **City of Houston** is larger in area than the cities of Chicago, Dallas, Los Angeles, New York, Phoenix and San Diego.

Economy

If the MSA were an independent nation, **it would rank as the world's 24th largest economy**, behind Poland (\$688.3 Billion) and Argentina (\$632.2 Billion) but ahead of Sweden (\$585.9 Billion) and Belgium (\$582.2 Billion), according to the World Bank.

The U.S. Bureau of Economic Analysis estimates the Houston-The Woodlands-Sugar Land MSA's Gross Domestic Product (GDP) at **\$633.1 Billion in '22**, making it the seventh largest U.S. metro economy.

If Houston were a state, its GDP would rank 14th, behind Massachusetts (\$691.5 Billion) and Virginia (\$663.1 Billion) but ahead of Michigan (\$622.6 Billion) and Colorado (\$491.2 Billion.)

Source: Greater Houston Partnership 2025



The Houston - Pasadena - The Woodlands Metropolitan Statistical Area (MSA)

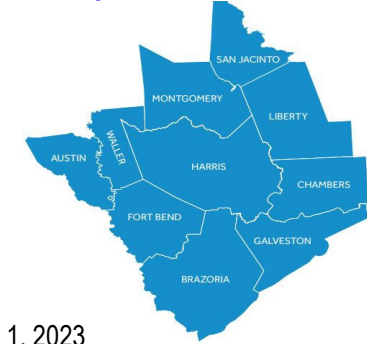
The county seat or administrative center of Harris County is the City of Houston. The ten-county Houston-Pasadena-The Woodlands MSA covers 8,838 square miles, is the nation's 5th largest metro area. An area larger than five states: New Hampshire, New Jersey, Connecticut, Delaware and Rhode Island. [The 10-county Houston MSA had a population of 7,510,253 residents as of July, 1, 2023, according to estimates by the U.S. Census Bureau.]



7,510,253

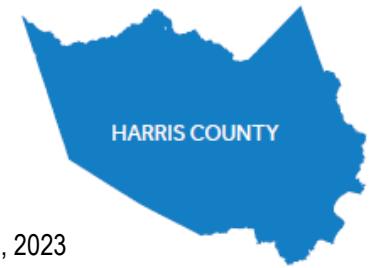
Nine-County Houston MSA, as of July 1, 2023
5th among the nation's metropolitan areas

Population



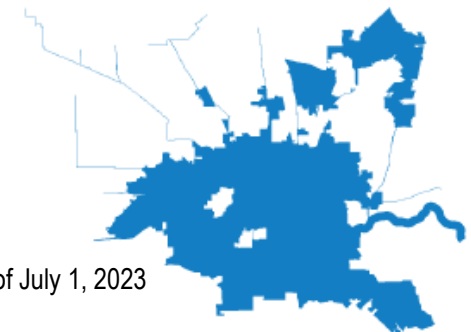
4,835,125

Harris County Population, as of July 1, 2023
3rd most populous county in the nation



2,314,157

City of Houston Population, as of July 1, 2023
4th most populous U.S. City





Information About Brokerage Services

Texas law requires all real estate license holders to give the following information about brokerage services to prospective buyers, tenants, sellers and landlords.

2-10-2025



TYPES OF REAL ESTATE LICENSE HOLDERS:

- A **BROKER** is responsible for all brokerage activities, including acts performed by sales agents sponsored by the broker.
- A **SALES AGENT** must be sponsored by a broker and works with clients on behalf of the broker.

A BROKER'S MINIMUM DUTIES REQUIRED BY LAW (A client is the person or party that the broker represents):

- Put the interests of the client above all others, including the broker's own interests;
- Inform the client of any material information about the property or transaction received by the broker;
- Answer the client's questions and present any offer to or counter-offer from the client; and
- Treat all parties to a real estate transaction honestly and fairly.

A LICENSE HOLDER CAN REPRESENT A PARTY IN A REAL ESTATE TRANSACTION:

AS AGENT FOR OWNER (SELLER/LANDLORD): The broker becomes the property owner's agent through an agreement with the owner, usually in a written listing to sell or property management agreement. An owner's agent must perform the broker's minimum duties above and must inform the owner of any material information about the property or transaction known by the agent, including information disclosed to the agent or subagent by the buyer or buyer's agent. **An owner's agent fees are not set by law and are fully negotiable.**

AS AGENT FOR BUYER/TENANT: The broker becomes the buyer/tenant's agent by agreeing to represent the buyer, usually through a written representation agreement. A buyer's agent must perform the broker's minimum duties above and must inform the buyer of any material information about the property or transaction known by the agent, including information disclosed to the agent by the seller or seller's agent. **A buyer/tenant's agent fees are not set by law and are fully negotiable.**

AS AGENT FOR BOTH - INTERMEDIARY: To act as an intermediary between the parties the broker must first obtain the written agreement of *each party* to the transaction. The written agreement must state who will pay the broker and, in conspicuous bold or underlined print, set forth the broker's obligations as an intermediary. A broker who acts as an intermediary:

- Must treat all parties to the transaction impartially and fairly;
- May, with the parties' written consent, appoint a different license holder associated with the broker to each party (owner and buyer) to communicate with, provide opinions and advice to, and carry out the instructions of each party to the transaction.
- Must not, unless specifically authorized in writing to do so by the party, disclose:
 - o that the owner will accept a price less than the written asking price;
 - o that the buyer/tenant will pay a price greater than the price submitted in a written offer; and
 - o any confidential information or any other information that a party specifically instructs the broker in writing not to disclose, unless required to do so by law.

AS SUBAGENT: A license holder acts as a subagent when aiding a buyer in a transaction without an agreement to represent the buyer. A subagent can assist the buyer but does not represent the buyer and must place the interests of the owner first.

TO AVOID DISPUTES, ALL AGREEMENTS BETWEEN YOU AND A BROKER SHOULD BE IN WRITING AND CLEARLY ESTABLISH:

- The broker's duties and responsibilities to you, and your obligations under the representation agreement.
- Who will pay the broker for services provided to you, when payment will be made and how the payment will be calculated.

LICENSE HOLDER CONTACT INFORMATION: This notice is being provided for information purposes. It does not create an obligation for you to use the broker's services. Please acknowledge receipt of this notice below and retain a copy for your records.

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TOM WILKINSON	0173897	twilk4@ketent.com	713-355-4646
Designated Broker of Firm	License No.	Email	Phone
N/A	N/A	N/A	N/A
Licensed Supervisor of Sales Agent/ Associate	License No.	Email	Phone
N/A	N/A	N/A	N/A
Sales Agent/Associate's Name	License No.	Email	Phone

Buyer/Tenant/Seller/Landlord Initials

Date

HASHIR SALEEM

Broker/Senior Associate

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