



ESPERANZA

at Queenston
apartment homes



The Offering

Esperanza at Queenston | 5212 Queenston Blvd. | Houston, TX 77084

OVERVIEW

Units:	168
Avg Rent:	\$1,432
Avg Size:	791
Date Built:	2019
Date Rehabbed:	N/A
Rentable Sq. Ft.:	132,832
Acreage:	7.14
Occupancy:	90%
Class:	A

PRICING

Terms:	Assumption
ASKING PRICE	MARKET
Stabilized NOI	\$1,854,729

INVESTMENT HIGHLIGHTS

- ◆ Available on assumption
- ◆ Opened in March 2020
- ◆ Located in the Bear Creek/Cypress Area of Northwest Houston
 - ◆ Convenient to Major Business districts
 - ◆ Appears Property is NOT Located in a Flood Plain
 - ◆ Quick Access to I 10 and HW 6
 - ◆ Area has Strong Rental Market with High Demand
- ◆ Seller Has Easily Increased Rents by \$100/Month Upon Renewal
 - ◆ Value Add Potential by Adding Carports



FOR INFORMATION ABOUT THIS PROPERTY PLEASE CONTACT

HASHIR SALEEM

Broker

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Financial Information		Proposed Loan Parameters		Operating Information	
ASKING PRICE	MARKET	Current Loan Balance	\$20,000,000	Est Mkt Rent (Mar-26)	\$240,550
		Amortization (months)	360	6 Mo Avg	\$245,167
		Debt Service	\$1,382,333	Physical Occ (Mar-26)	90%
Stabilized NOI	\$1,854,729	Monthly P & I	\$115,194	Est Ins per Unit per Yr	\$569
		Interest Rate	5.63%	Property Tax Information	
		Date Due	10 Years	2025 Tax Rate/\$100	2.514659
		Est Res for Repl/Unit/Yr	\$250	2026 Tax Assessment	\$21,880,999
		Yield Maintenance	Pre-Payment Penalty	Est 2025 Taxes	\$550,233
		Transfer Fee	1%+app+legal	Est Future Tax Assessment	\$25,539,455
				Est Future Taxes	\$642,230

Current Street Rent with a 3% Increase	2,958,768	\$246,564 / Mo			
Estimated Gross Scheduled Income	2,958,768	\$246,564 / Mo	Number of Units	168	
Estimated Loss to Lease (2% of Total Street Rent)	(59,175)	2%	Avg Unit Size	791	
Estimated Vacancy (4% of Total Street Rent)	(118,351)	4%			
Est Concessions and Rental Losses (2% of Total Street Rent)	(59,175)	2%	Net Rentable Area	132,832	Tax expense reflects a \$43,720.06 refund from prior year refund.
Estimated Utilities Income	222,595	\$1,325 / Unit / Yr	Land Area (Acres)	7.14	
Estimated Other Income	307,381	\$1,830 / Unit / Yr	Units per Acre	23.520	
Estimated Total Rental Income	3,252,042				
ESTIMATED TOTAL PRO-FORMA INCOME	3,252,042	\$271,004 / Mo			

MODIFIED ACTUALS - Apr '25 thru Mar '26 Expenses		PRO-FORMA	
6 Mo Avg Income Annualized	\$2,942,007	6 Mo Avg Income Annualized	\$3,252,042

EXPENSE	FIXED EXPENSES		FIXED EXPENSES	
Fixed Expenses	Fixed Expenses		Fixed Expenses	
Taxes	\$541,189	\$3,221 per Unit	\$642,230	\$3,823 per Unit
Insurance	\$95,585	\$569 per Unit	\$95,585	\$569 per Unit
Total Fixed Expense		\$636,774		\$737,815
		\$3,790 per Unit		\$4,392 per Unit
Utilities	Utilities		Utilities	
Electricity	\$28,092	\$167 per Unit	\$28,092	\$167 per Unit
Water & Sewer	\$119,709	\$713 per Unit	\$119,709	\$713 per Unit
Gas	\$0	\$ per Unit	\$0	\$ per Unit
Splash pad	\$4,880	\$29 per Unit	\$4,880	\$29 per Unit
Trash	\$29,790	\$177 per Unit	\$29,790	\$177 per Unit
Total Utilities		\$182,471		\$182,471
		\$1,086 per Unit		\$1,086 per Unit
Other Expenses	Other Expenses		Other Expenses	
General & Admin & Marketing	\$52,893	\$315 per Unit	\$52,893	\$315 per Unit
Repairs & Maintenance	\$19,729	\$117 per Unit	\$84,000	\$500 per Unit
Labor Costs	\$180,806	\$1,076 per Unit	\$180,806	\$1,076 per Unit
Contract Services	\$27,897	\$166 per Unit	\$27,897	\$166 per Unit
Management Fees	\$78,032	2.65%	\$89,431	2.75%
Total Other Expense		\$359,357		\$435,027
		\$2,139 per Unit		\$2,589 per Unit
Total Operating Expense		\$1,178,602		\$1,355,313
		\$7,015 per Unit		\$8,067 per Unit
Reserve for Replacement		\$42,000		\$42,000
		\$250 per Unit		\$250 per Unit
Total Expense		\$1,220,602		\$1,397,313
		\$7,265 per Unit		\$8,317 per Unit
Net Operating Income (Actual Underwriting)		\$1,721,405		\$1,854,729
ASKING PRICE		MARKET		MARKET

NOTES: ACTUALS: Income and Expenses calculated using owner's 3/2026 Trailing Operating Statement. PRO FORMA: Income is Pro Forma as Noted. Taxes were calculated using 2025 Tax Rate & Future Assessment. Insurance is estimated. Management Fees calculated as 2.8% 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. THIS IS A BROKER PRICE OPINION OR COMPARATIVE MARKET ANALYSIS AND SHOULD NOT BE CONSIDERED AN APPRAISAL. This represents an estimated sales price for this property. It is not the same as an opinion of value in an appraisal developed by a licensed appraiser under the Uniform Standards of Professional Appraisal Practice. In making any decision that relies upon my work, you should know that I have not followed the guidelines for development or an appraisal or analysis contained in the Uniform Standards of Professional Appraisal Practice of the Appraisal Foundation.

ESPERANZA AT QUEENSTON

Esperanza at Queenston in Houston, Texas is a newly constructed, three-story apartment community located in the Bearcreek/Cypress area of Northwest Houston. Opened in March 2020 and located at 5212 Queenston Blvd in Houston, the community offers amenities such as hardwood floors, walk-in closets, fully equipped kitchens and washer/dryers in each unit. For children there is a splash pad and for pets there is a dog park. Residents enjoy the walking trail and BBQ area at Esperanza at Queenston. The area offers entertainment of all kinds and is within minutes of hiking and biking trails.

Even during the COVID pandemic it took less than a year to lease-up the property. Demand is high and collections were outstanding during the pandemic! They are getting a \$100/month rental increase at renewal with no problem!

A new owner can increase income by adding carports and the business center can be turned into an office.



168
units



2019
year built



90%
occupancy

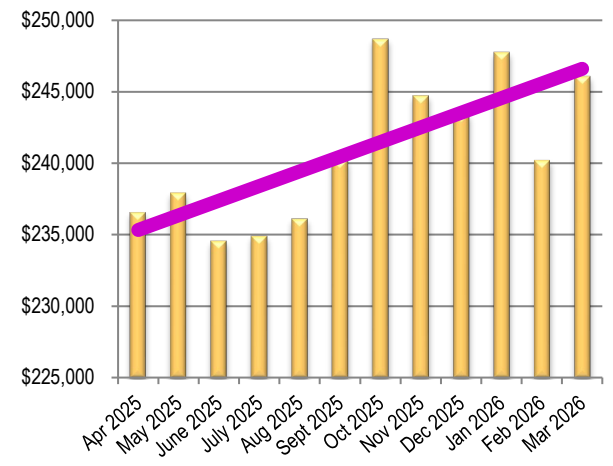


PROPERTY INFORMATION				EXISTING MORTGAGE		TAXING AUTHORITY - HARRIS COUNTY	
Age:	2019	# of Stories:	3	Mortgage Balance		ACCT NO: 1401320010001	
Rehabbed:	N/A	Buildings:	17	Amortization		Cypress/Fairbanks ISD	\$1.066900
		Units/Acre	23.52	P & I	\$80,257.72	Harris County	\$0.380960
Elec Meter:	Indiv	Open Parking:	Yes	Type		Harris County Flood Control	\$0.049660
A/C Type:	Indiv	Covered Parking:	No	Assumable		Port of Houston Authority	\$0.005900
Water:	RUBS	Garage Parking:	No	Monthly Escrow		Harris County Hospital District	\$0.187610
Gas:	N/A			Origination Date		Harris County Education Dept	\$0.004798
EWG:	EW	Construction Quality:	A	Due Date		Lone Star College System	\$0.106000
		Submarket:	Bear Creek	Interest Rate		Barker-Cypress MUD	\$0.674000
Wiring:	Copper					HC Emergency Service District 9	\$0.038831
Roof:	Pitched	Concessions: Currently there are no reported leasing concessions		Yield Maintenance			
Materials:	Wood Siding			Transfer Fee		2025 Tax Rate/\$100	\$2.514659
Paving:	Concrete					2026 Tax Assessment	\$21,880,999
Resident pays for E(Elec); W(Water);G(Gas)						HCAD Improvement Sq.Ft.	131,152

COLLECTIONS

Total \$2,891,603

Apr 2025	\$	236,611	12 Mo Avg	\$240,967
May 2025	\$	237,976		
June 2025	\$	234,634		
July 2025	\$	234,967	9 Mo Avg	\$242,487
Aug 2025	\$	236,177		
Sept 2025	\$	240,236		
Oct 2025	\$	248,692	6 Mo Avg	\$245,167
Nov 2025	\$	244,750		
Dec 2025	\$	243,460		
Jan 2026	\$	247,774	3 Mo Avg	\$244,701
Feb 2026	\$	240,241		
Mar 2026	\$	246,087		



FINANCIAL HIGHLIGHTS







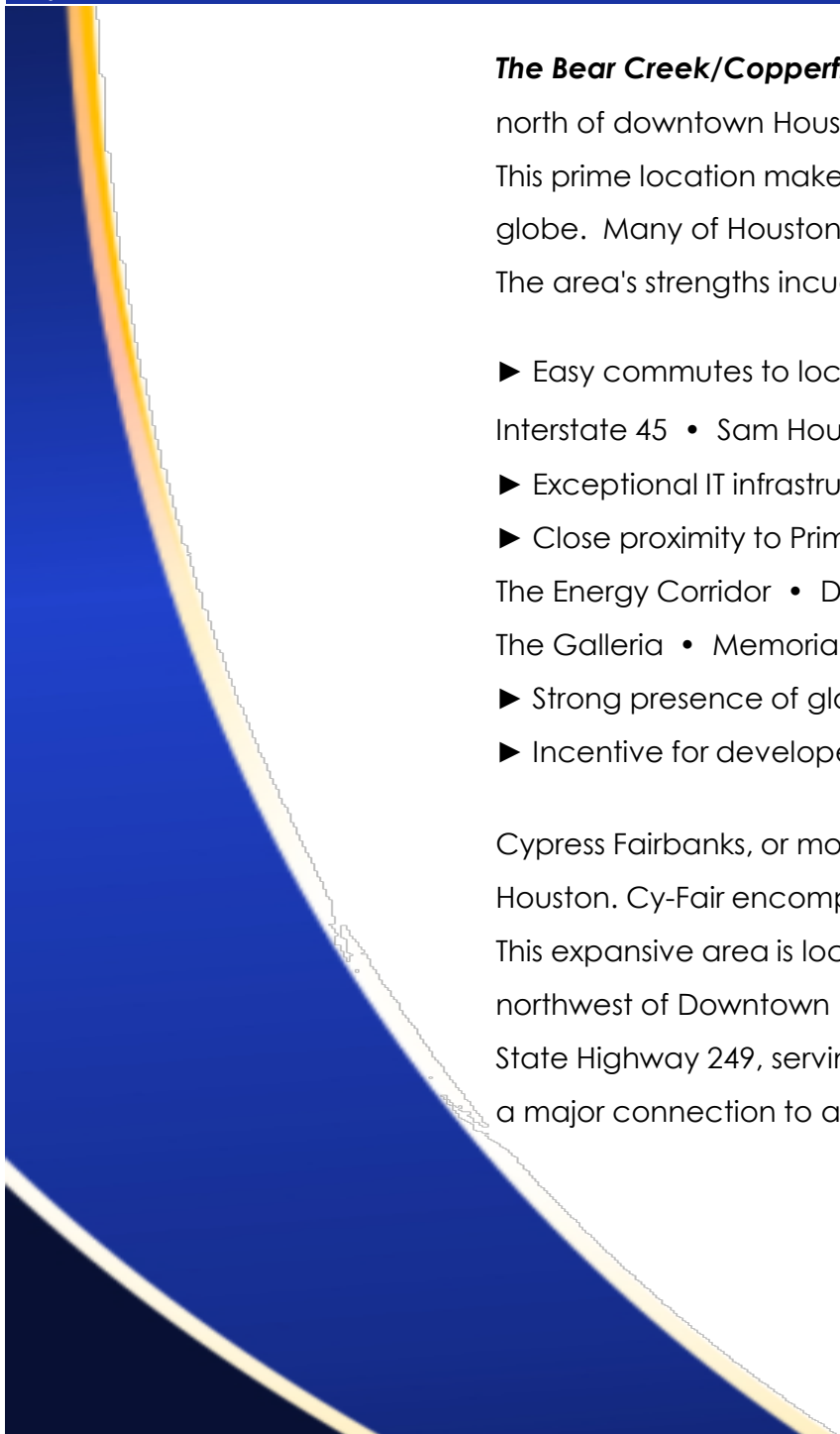






FEATURE & AMENITIES

- Washer and Dryer in Each Unit
- Newly Constructed Apartments
- Fully Equipped Kitchen
- Whirlpool Appliance Package
- Dining Area
- Ample Closet Space
- Two-Inch Faux Wood Blinds
- Patio or Balcony
- One and Two-Bedroom Floor Plans
- Energy Efficient Floor Plans
- Stainless Steel Appliances
- Custom Cabinetry
- Bathtub and Shower
- Faux Wood Flooring
- Ceiling Fans in Living Area
- Outside Storage Available
- Business Center
- Splash Pad
- Effortless Parking
- Professional Management
- Convenient Location
- Located in Cypress-Fairbanks ISD
- Gated Community
- Fitness Center
- Maintenance-Free Lifestyle
- Lush Landscaping
- Located Near Highway 6



The Bear Creek/Copperfield/Fairfield submarket is a dynamic community approximately 15 miles north of downtown Houston and minutes from Bush Intercontinental Airport and the Port of Houston. This prime location makes the area ideal for companies conducting business locally and around the globe. Many of Houston's largest companies call this area home.

The area's strengths include:

▶ Easy commutes to locations throughout Houston via:

Interstate 45 • Sam Houston toll Road • Hardy Toll Road • U.S. Hwy 59 • State Hwy 99

▶ Exceptional IT infrastructure

▶ Close proximity to Primary Employment Centers

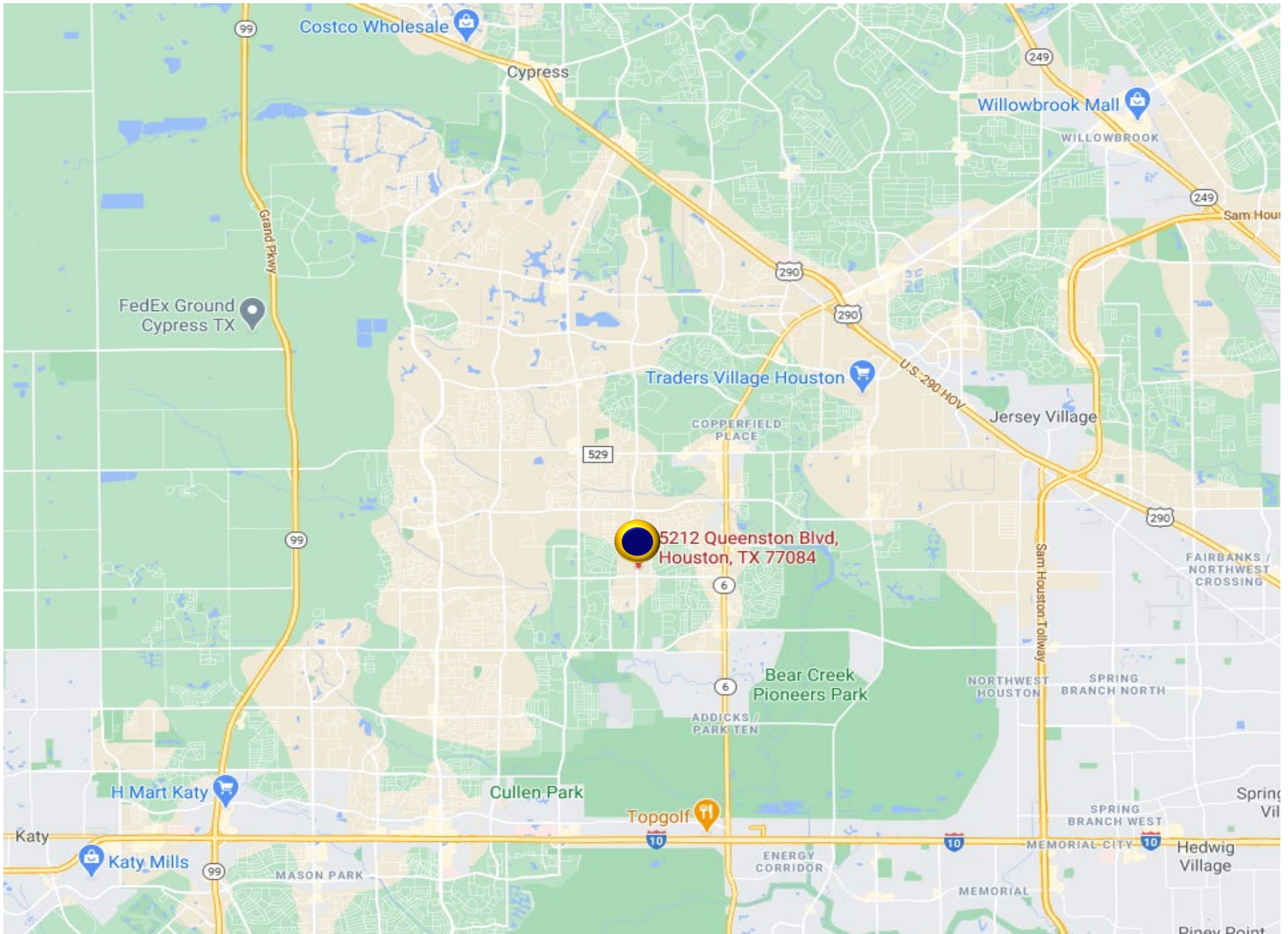
The Energy Corridor • Downtown Houston • Greenspoint

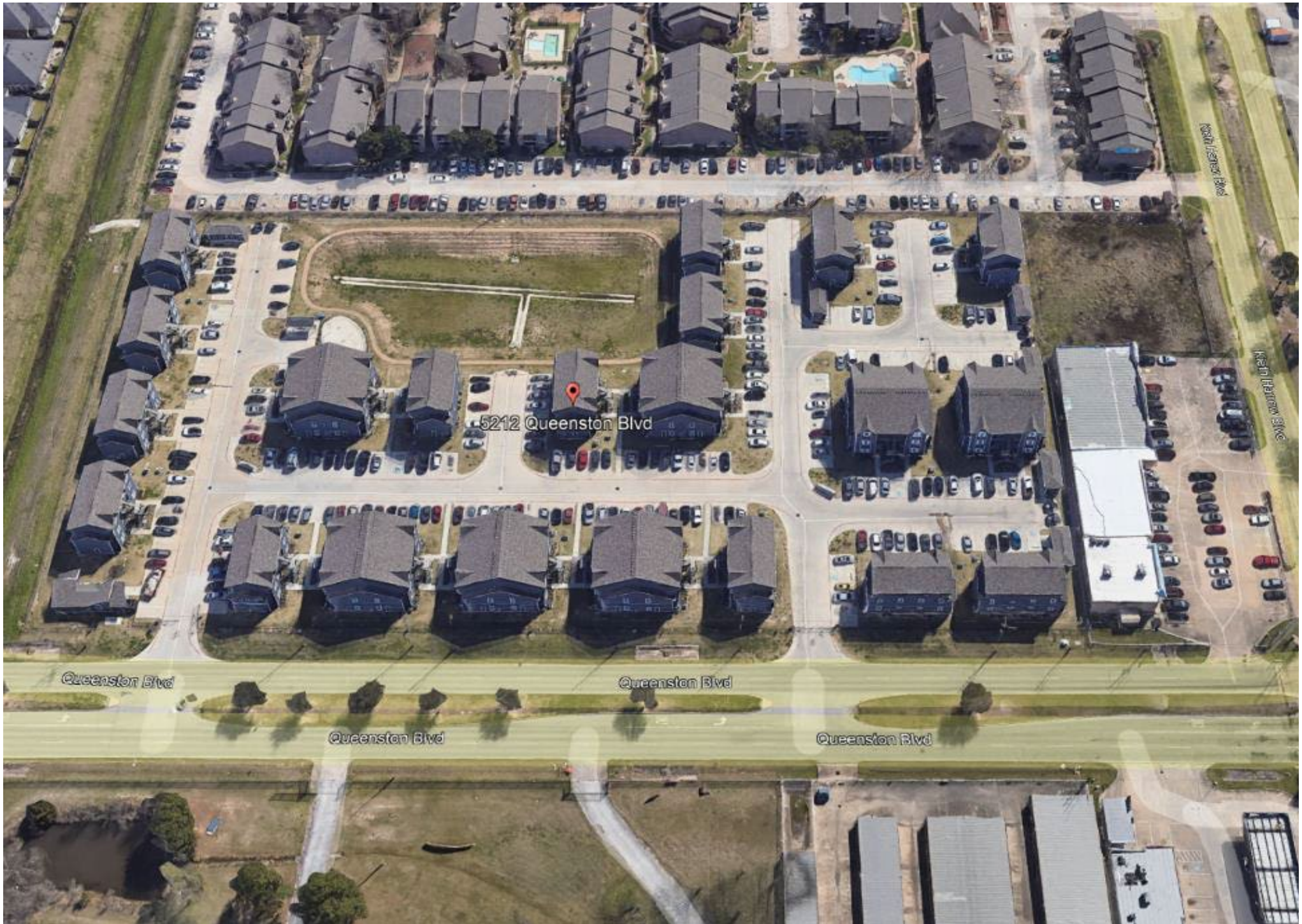
The Galleria • Memorial District • Woodlands • 249 Corridor

▶ Strong presence of global companies

▶ Incentive for developers

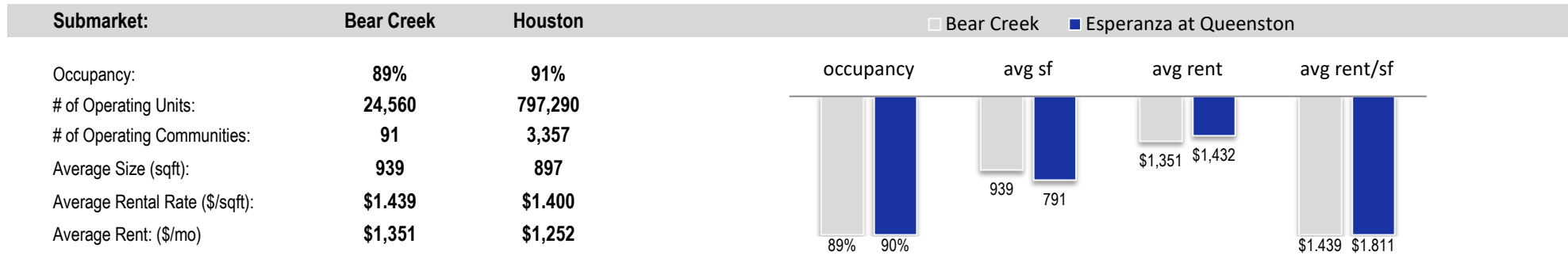
Cypress Fairbanks, or more fondly known as Cy-Fair, is one of the largest communities in Northwest Houston. Cy-Fair encompasses 186 square miles and includes Cypress and the city of Jersey Village. This expansive area is located along U.S. Highway 290 (Northwest Freeway) twenty miles (32 km) northwest of Downtown Houston. Two major freeways are found in the Cy-Fair area – U.S. 290 and State Highway 249, serving as the area's major links with Houston. The Sam Houston Tollway serves as a major connection to areas located both east and south of Cy-Fair.





RENT COMPARABLES (MRI Apartment Data 2026)

Property Name	Yr Blt	Rehabbed	Occ	#Units	Avg SF	Avg Rent	EWG	P/SF
1 Icon At Yorktown 15831 Yorktown Crossing Pkwy	2020	N/A	97%	115	941	\$1,586	EW	1.685
2 The Standard at Copperfield 15255 FM 529	2022	N/A	93%	361	965	\$1,310	EW	1.358
3 Opal At Barker Cypress 2926 Barker Cypress Rd	2019	N/A	91%	364	869	\$1,456	EW	1.675
4 Esperanza At Keith Harrow 20235 Keith Harrow Blvd	2022	N/A	97%	276	793	\$1,707	EW	2.153
5 Emory West Cypress 19770 Clay Rd	2020	N/A	90%	336	1002	\$1,435	EW	1.432
*Resident Pays E(Electric), W(Water), G(Gas)								
Totals/Averages Comps	2021		94%	290	914	\$1,518		\$1.661
Esperanza at Queenston 5212 Queenston	2019	N/A	90%	168	791	\$1,432	EW	\$1.811



Icon At Yorktown



The Standard at Copperfield



Opal At Barker Cypress

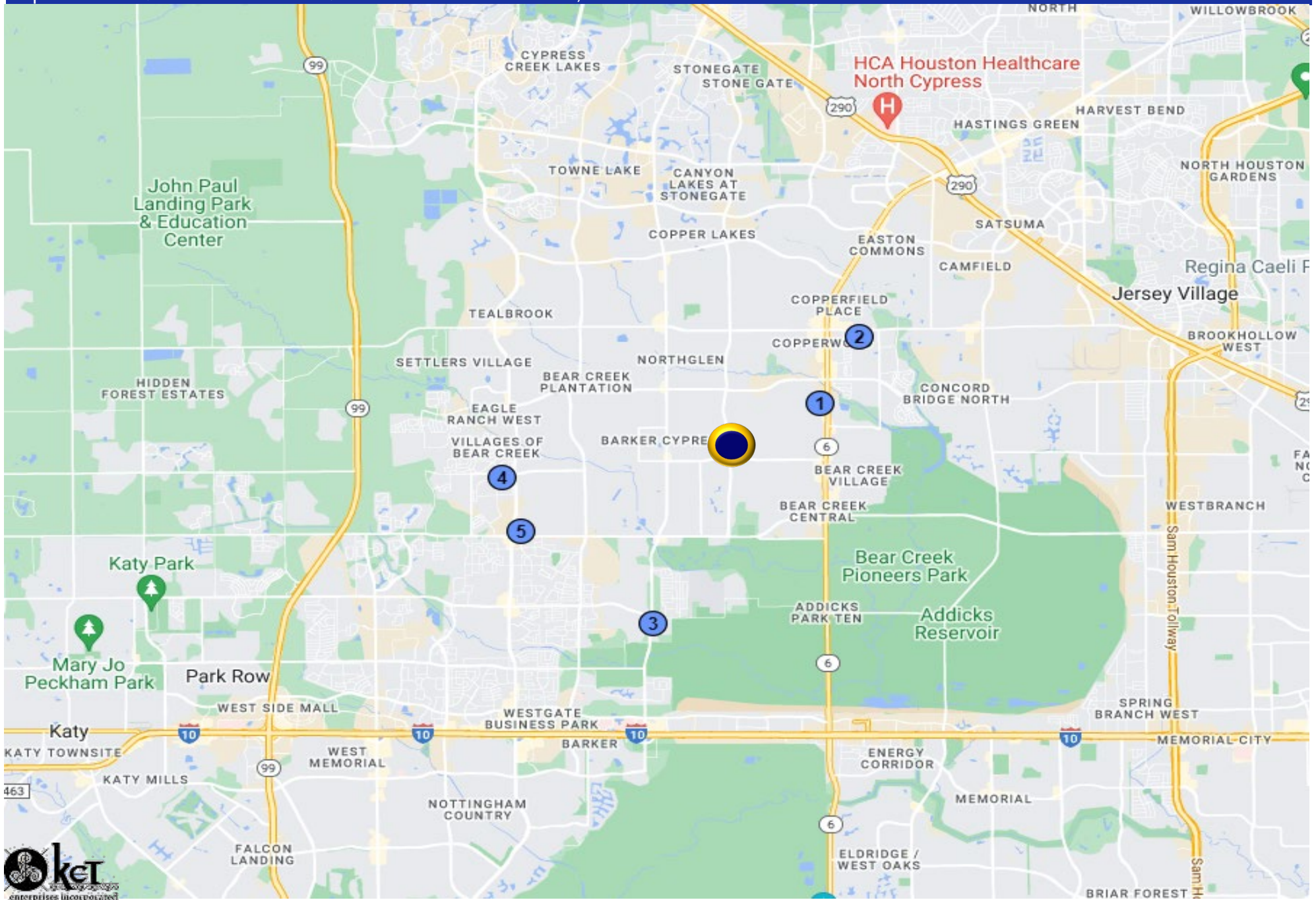


Esperanza At Keith Harrow



Emory West Cypress

Esperanza at Queenston | 5212 Queenston Blvd. | Houston, TX 77084









HOUSTON METRO OVERVIEW

HOUSTON 2026

The nation's fourth largest city is a vibrant, diverse global hub with a strong economy, exceptional quality of life, and well-developed industries.





WHY HOUSTON

#1

Best For Foreign Business

Houston is a snapshot of what the rest of the country will look like in 2050

#2

Fastest Growing City

Business-friendly policies, logistics, affordability & diverse communities

#3

Most Affordable Metro

#2 Among 20 Most Populous US Metros

WHY HOUSTON

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

If Houston were a country, it would rank as the **22nd LARGEST ECONOMY IN THE WORLD** - exceeding Argentina and Belgium's Gross Domestic Product

Houston leads the nation in exports with **\$180.9 BILLION IN GOODS AND COMMODITIES** sent abroad last year.

Houston Industries: Driving Innovation and Growth

Houston's economy is powered by key industries including aerospace, advanced manufacturing, energy, life sciences, and a rapidly growing digital tech sector.

A Global Gateway for Business & Trade

Houston's global location, diverse workforce, and world-class ports and airports make it a premier hub for international business and global trade connections.

Financial Incentives: Low Taxes Fuel Business Growth

Houston offers competitive tax rates and robust incentives - property-tax abatements, enterprise zones, targeted grants, and energy R&D credits boost business growth.

Diverse Talent Drives Economic Growth

Houston's workforce is diverse, skilled, and rapidly growing - providing talent across industries like energy, healthcare, aerospace, tech, and manufacturing.

Houston, Texas, stands as a beacon of diversity and economic vitality in the United States. As the largest city in Texas and the Fourth-largest in the country, Houston is a melting pot of cultures, with over 2.4 million residents representing various backgrounds, ethnicities, and languages. This vibrant demographic landscape lends the city a rich cultural tapestry, exemplified through its array of festivals, museums, and culinary offerings that reflect influences from around the globe.

Economically, Houston is a powerhouse. The city plays a pivotal role in the global energy sector, being home numerous oil and gas companies, including industry giants like ExxonMobil and ConocoPhillips. Beyond energy, Houston boasts a diverse economy driven by healthcare, aerospace, and manufacturing. The Texas Medical Center, the largest medical complex in the world, underscores the city's commitment to healthcare innovation and research. This economic diversity not only fosters job creation but also attracts a steady influx of individuals and families seeking opportunities.

Education is another cornerstone of Houston's identity. With institutions such as the University of Houston and Rice University, the city nurtures a dynamic learning environment that equips students with the skills necessary for various industries. The strong emphasis on education supports a highly skilled workforce, which is essential for the city's continued growth and competitiveness.

Houston's transportation infrastructure also enhances its appeal as a destination for business and living. The city features an extensive highway system and is served by two major airports, making it easily accessible. Its geographic location, situated equidistant from both U.S. coasts, further bolsters its role as a central hub for trade, particularly with Latin America. Culturally, Houston is rich and multifaceted. The city's art scene thrives with numerous galleries, theaters, and concert halls, while its sports teams - such as the Houston Texans, Rockets, and Astros - bring the community together in shared enthusiasm. The culinary landscape is equally diverse, offering everything from Tex-Mex to international cuisines, reflecting the city's multicultural essence.

In conclusion, Houston is a dynamic city that exemplifies the spirit of growth and inclusivity. Its rich cultural heritage, robust economy, top-notch educational institutions, and comprehensive infrastructure create an inviting environment for residents and businesses alike. As the city continues to evolve, it remains a critical player on the national stage, poised for future development and innovation.

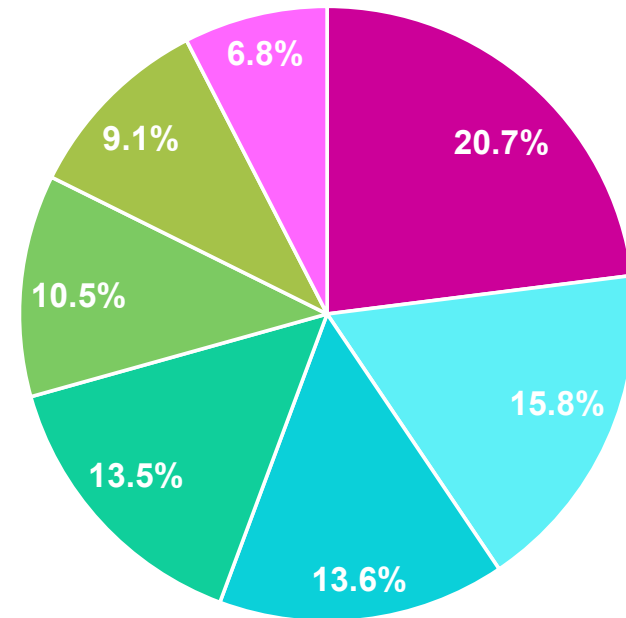
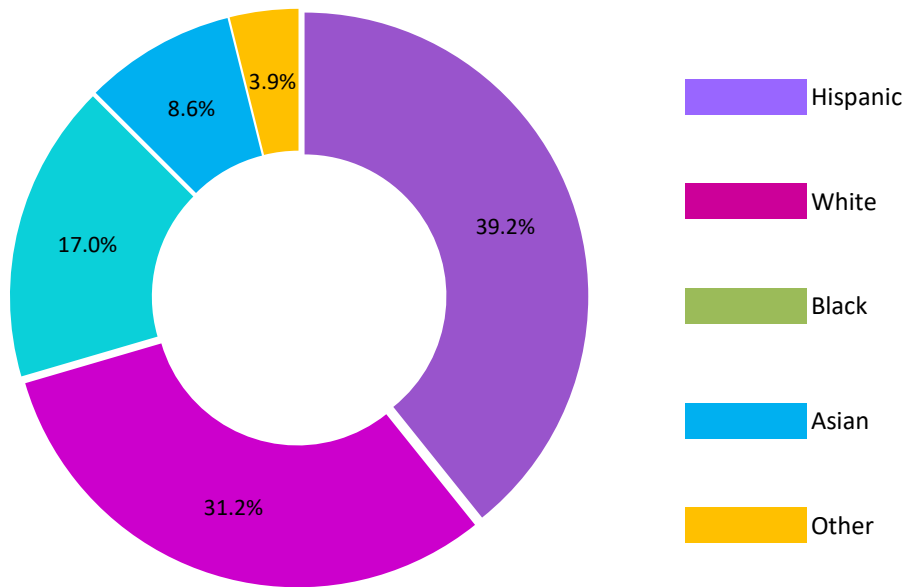
HOUSTON quick facts

HOUSTON
2.4M
residents

MSA
7.8M
residents

HOUSTON
\$104,264
Average Income

POPULATION



MSA Employment

- 20.7% Trade, Transportation, and Utilities
- 15.8% Professional and Business Services
- 13.6% Educational and Health Services
- 13.5% Government
- 10.5% Leisure and Hospitality
- 9.1% Mining, Logging and Construction
- 6.8% Manufacturing

HOUSTON quick facts

Top Occupations

By Employment



Office and Administrative Support



Transportation and Material Moving



Food Preparation and Service Related

At 641 square miles, the **City of Houston** is larger in area than the cities of Chicago, Dallas, Los Angeles, New York, Phoenix, and San Diego.

The U.S. Bureau of Economic Analysis estimates the Houston-The Woodlands-Sugar Land Gross Domestic Product at **\$697.0 billion**, making it the seventh largest U.S. metro economy.

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

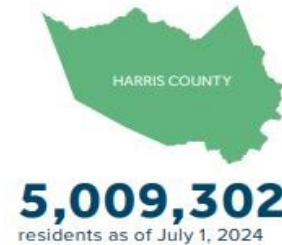
The 10-county Houston-Pasadena-The Woodlands Metropolitan Statistical Area (MSA) covers 8,838 square miles of land. If the MSA were a state, it would rank as the 46th largest, behind Vermont, New Hampshire, but ahead of New Jersey, Connecticut, Delaware, and Rhode Island.



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



Population



LARGEST EMPLOYERS

CITY OF HOUSTON

Employer	Employees
Memorial Hermann Health System	35,360
Walmart	29,797
HEB	29,657
Houston Methodist	26,098
Univ. of Texas MD Anderson Cancer Center	21,576
HCA Houston Healthcare	15,000
Kroger	14,868
ExxonMobil	13,000
United Airlines	11,900
Schlumberger Limited	11,700

MEMORIAL
HERMANN



THE UNIVERSITY OF TEXAS
MD Anderson
Cancer Center



Texas Children's
Hospital



UNIVERSITY OF HOUSTON

ExxonMobil



Houston Performance

MULTIFAMILY MARKET 2026

#1
Houston led the nation in population growth, adding just under 127,000 new residents last year. Although growth slowed from the record-setting pace of '24, it remained robust, with more people moving to Houston than to any other metro area in the country.

#2
Houston's job market outperformed earlier estimates and exceeded national trends. Revised data from the Texas Workforce Commission show the metro added 2,700 more jobs in '25 than initially reported, with a growth rate more than 10 times higher than the national pace despite moderating job creation.

#3
Houston continues to rank as one of the nation's top metros for economic development activity. Site Selection Magazine tracked 590 qualifying projects in the region last year, placing Houston #2 nationally behind Chicago. On a per-capita basis, Houston ranked #1, with 74.6 projects per million residents.



Source: Greater Houston Partnership 2026

Performance split as urban pipeline contracts and suburban growth holds steady. Rent growth was evident across much of Houston in late 2025, with outer-ring hubs such as Conroe, Baytown, and Galveston continuing to post consistent gains. Urban core areas - where average monthly rents exceed \$2,000, and vacancy rates hover near 5% - also held firm. Going forward, rents should continue to improve even as household formation slows. Houston's construction pipeline is set to further contract, with completions in 2026 falling to the lowest level since 2013. The slowdown is most pronounced inside the I-610 Loop, where deliveries will equal just 10 percent of the 2025 total. In contrast, suburban development remains active. High-growth areas, such as Katy, Sugar Land-Stafford, and Northwest Houston along Highway 249, will face the most notable supply headwinds. While the wave of suburban deliveries and late-2025 vacancy upticks may weigh on property performance, overall availability is well below the metro's long-term mean points to healthy demand. Houston's market illustrates the scale of supply pressure, with more than 67,000 units delivered since 2023 and roughly 18,000 still vacant. Vacancy rates are especially high at newer properties, pushing owners to deploy deep concessions as rent growth turned negative in Q2 2025.

Private investors gaining ground in Houston. Among Texas' major metros, Houston offers the highest average cap rate, which is proving attractive for investors. As of late 2025, transaction activity for properties under \$10 million surged 60 percent year over year, compared with a 33 percent increase for deals above this threshold, where cap rates are generally more compressed. Building on last year's strong momentum, private buyers are expected to stay active in 2026, particularly if borrowing costs decline and pricing becomes more attractive. Investor focus has shifted toward areas with limited new supply, such as River Oaks. Southeast Houston submarkets like Clear Lake, Pearland, Pasadena, and Galveston - where vacancy rates have stayed below the metro average - are also drawing interest, supported by steady demand from a growing working-class population locally amid the nationwide trend of softening white-collar job creation.

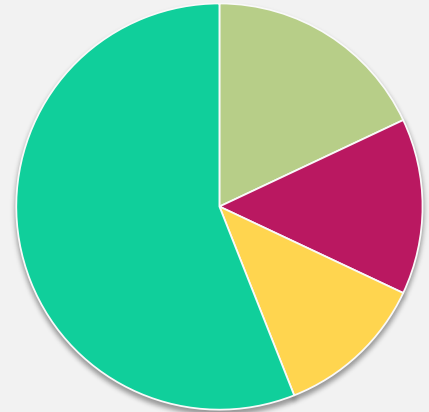
Source: Marcus & Millichap 2026 Multifamily Investment Forecast

SUMMARY PROFILE

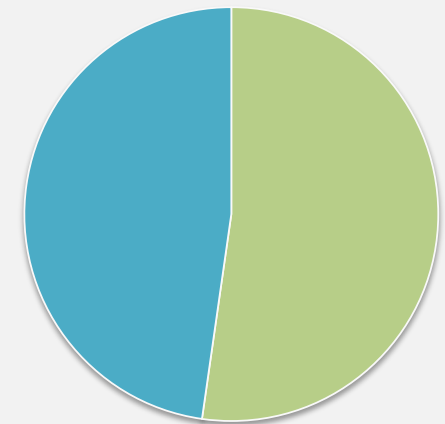
2000-2010 Census, 2021 Estimates with 2026 Projections
 Calculated using Weighted Block Centroid from Block Groups

	1 Mile Radius	2 Mile Radius	3 Mile Radius
Esperanza at Queenston 5212 Queenston Blvd. Houston, TX 77084			
Population			
2023 Estimated Population	20,256	71,009	141,387
2028 Projected Population	21,424	74,065	147,944
2020 Census Population	21,029	73,009	145,677
2010 Census Population	18,445	63,001	121,630
Projected Annual Growth 2023 to 2028	1.2%	0.9%	0.9%
Historical Annual Growth 2010 to 2023	0.8%	1.0%	1.2%
2023 Median Age	34.4	32.9	33.2
Households			
2023 Estimated Households	6,105	22,295	43,643
2028 Projected Households	6,438	23,184	45,544
2020 Census Households	6,404	23,090	45,443
2010 Census Households	5,658	19,742	37,880
Projected Annual Growth 2023 to 2028	1.1%	0.8%	0.9%
Historical Annual Growth 2010 to 2023	0.6%	1.0%	1.2%
Race and Ethnicity			
2023 Estimated White	34.6%	32.5%	33.9%
2023 Estimated Black or African American	16.1%	18.2%	19.1%
2023 Estimated Asian or Pacific Islander	12.4%	10.3%	9.6%
2023 Estimated American Indian or Native Alaskan	1.1%	1.2%	1.2%
2023 Estimated Other Races	35.8%	37.8%	36.2%
2023 Estimated Hispanic	47.7%	50.1%	47.6%
Income			
2023 Estimated Average Household Income	\$110,626	\$97,611	\$110,295
2023 Estimated Median Household Income	\$80,269	\$78,482	\$84,788
2023 Estimated Per Capita Income	\$33,351	\$30,651	\$34,057
Education (Age 25+)			
2023 Estimated Elementary (Grade Level 0 to 8)	12.3%	10.0%	10.4%
2023 Estimated Some High School (Grade Level 9 to 11)	8.6%	10.5%	7.8%
2023 Estimated High School Graduate	24.2%	23.6%	23.8%
2023 Estimated Some College	16.5%	19.6%	21.2%
2023 Estimated Associates Degree Only	7.8%	8.2%	8.3%
2023 Estimated Bachelors Degree Only	22.7%	20.4%	19.5%
2023 Estimated Graduate Degree	7.9%	7.7%	9.0%
Business			
2023 Estimated Total Businesses	443	2,375	4,719
2023 Estimated Total Employees	2,671	11,969	26,811
2023 Estimated Employee Population per Business	6.0	5.0	5.7
2023 Estimated Residential Population per Business	45.7	29.9	30.0

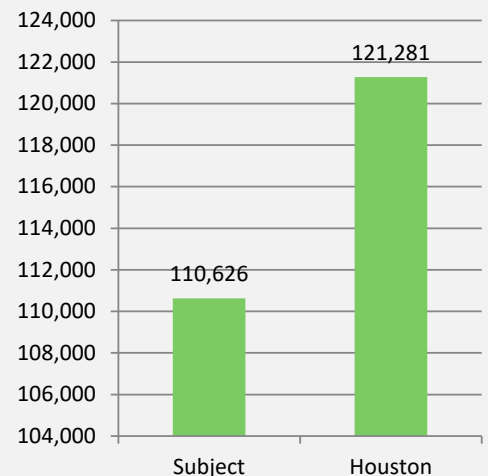
1 Mile Radius



White Black Other Hispanic



Non-Hispanic Hispanic





PIN		Approximate location based on user input and does not represent an authoritative property location
MAP PANELS		Selected FloodMap Boundary
		Digital Data Available
		No Digital Data Available
		Unmapped
OTHER AREAS		Area of Minimal Flood Hazard Zone X
		Effective LOMRs
		Area of Undetermined Flood Hazard Zone D
		Coastal Barrier Resource System Area

SPECIAL FLOOD HAZARD AREAS		Without Base Flood Elevation (BFE) Zone A, X, AD
		With BFE or Depth
		Regulatory Floodway Zone AE, AD, AH, VE, AR
OTHER AREAS OF FLOOD HAZARD		0.2% Annual Chance Flood Hazard, Areas of 1% annual chance flood with average depth less than one foot or with drainage areas of less than one square mile Zone X
		Future Conditions 1% Annual Chance Flood Hazard Zone X
		Area with Reduced Flood Risk due to Levee. See Notes. Zone X
		Area with Flood Risk due to Levee Zone D

CROSS SECTIONS		20.2	Cross Sections with 1% Annual Chance Water Surface Elevation
		17.5	Cross Sections with 1% Annual Chance Coastal Transect
			Base Flood Elevation Line (BFE)
			Limit of Study
OTHER FEATURES			Jurisdiction Boundary
			Coastal Transect Baseline
			Profile Baseline
GENERAL STRUCTURES			Hydrographic Feature
			Channel, Culvert, or Storm Sewer
			Levee, Dike, or Floodwall



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.

11-03-2025



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.

WRITTEN AGREEMENTS ARE REQUIRED IN CERTAIN SITUATIONS: A license holder who performs brokerage activity for a prospective buyer of residential property must enter into a written agreement with the buyer before showing any residential property to the buyer or if no residential property will be shown, before presenting an offer on behalf of the buyer. This written agreement must contain specific information required by Texas law. For more information on these requirements, see section 1101.563 of the Texas Occupations Code. **Even if a written agreement is not required, to avoid disputes, all agreements between you and a broker should be in writing and clearly establish: (i) the broker's duties and responsibilities to you and your obligations under the agreement; and (ii) the amount or rate of compensation the broker will receive and how this amount is determined.**

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 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:
 - that the owner will accept a price less than the written asking price;
 - that the buyer/tenant will pay a price greater than the price submitted in a written offer; and
 - 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.

A LICENSE HOLDER CAN SHOW PROPERTY TO A BUYER/TENANT WITHOUT REPRESENTING THE BUYER/TENANT IF:

- The broker has not agreed with the buyer/tenant, either orally or in writing, to represent the buyer/tenant;
- The broker is not otherwise acting as the buyer/tenant's agent at the time of showing the property;
- The broker does not provide the buyer/tenant opinions or advice regarding the property or real estate transactions generally; and
- The broker does not perform any other act of real estate brokerage for the buyer/tenant.

Before showing a residential property to an unrepresented prospective buyer, a license holder must enter into a written agreement that contains the information required by section 1101.563 of the Texas Occupations Code. The agreement may not be exclusive and must be limited to no more than 14 days.

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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Name of Sponsoring Broker (Licensed Individual or Business Entity)	License No.	Email	Phone
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N/A	N/A	N/A	N/A
Name of Licensed Supervisor of Sales Agent/Associate, if applicable	License No.	Email	Phone
N/A	N/A	N/A	N/A
Name of Sales Agent/Associate	License No.	Email	Phone

Buyer/Tenant/Seller/Landlord Initials

Date



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DISCLAIMER & NON-ENDORSEMENT NOTICE

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ALL PROPERTY SHOWINGS ARE BY APPOINTMENT ONLY