



**CITY OF DENISON
PLANNING AND ZONING COMMISSION MEETING
AGENDA**

Tuesday, July 14, 2026

After determining that a quorum is present, the Planning and Zoning Commission of the City of Denison, Texas will convene in a Regular Meeting on **Tuesday, July 14, 2026, at 10:00 AM** in the Council Chambers at City Hall, 300 W. Main Street, Denison, Texas, at which the following items will be considered:

- 1. CALL TO ORDER**
- 2. INVOCATION AND PLEDGE OF ALLEGIANCE**
- 3. PUBLIC COMMENTS**

Citizens may speak on action items listed on the Agenda. A “Request to Speak Card” should be completed and returned to the Deputy City Clerk upon arrival, prior to the Commission reaching the Public Comment section of the agenda. Citizen comments are limited to three (3) minutes, unless otherwise required by law. Comments related to the Public Hearings listed below, if any, will be heard when the specific hearing starts.

4. CONSENT AGENDA

- A. Receive a report, hold a discussion, and take action on approving the Minutes from the regular Planning and Zoning Commission Meeting held on June 9, 2026.

5. PUBLIC HEARINGS

- A. Receive a report, hold a discussion, conduct a public hearing and make a recommendation on a text amendment to the City of Denison’s Code of Ordinances, Chapter 28, being the Comprehensive Zoning Ordinance, specially amending Article III – Zoning Districts, Section 28.39. CA – Central Area District and Section 28.47. CH – Commercial Historic Overlay District, Article IV – Use Regulations, Section 28.49. – Use Regulation (Charts) and Article VI – Definitions, Section 28.63 – Definitions to comply with House Bill 2844 relating to Mobile Food Vendors. (Case No. 2026-61ZO)
- B. Receive a report, hold a discussion, conduct a public hearing, and make a recommendation on a request for Right-of-Way (ROW) abandonment of a portion of the right-of-way which is part of the Brookhaven Estates and Green Acres 3rd Addition, adjacent to property commonly known as 2301 Brookhaven Drive. (Case No. 2026-53ROW)

6. STAFF UPDATES

7. ADJOURNMENT

CERTIFICATION

I do hereby certify that a copy of this Notice of Meeting was posted on the front window of City Hall readily accessible to the general public at all times and posted on the City of Denison website on the 8th day of July 2026.

Karen L. Avery, Deputy City Clerk

In compliance with the Americans with Disabilities Act, the City of Denison will provide for reasonable accommodations for persons attending City Council meeting. To better serve you, requests should be received 48 hours prior to the meetings. Please contact the City Clerk's Office at 903-465-2720, Ext: 2437.



**CITY OF DENISON
PLANNING AND ZONING COMMISSION MEETING
MINUTES
Tuesday, June 9, 2026**

1. CALL TO ORDER

Announced the presence of a quorum.

Chair Charlie Shearer called the meeting to order at 10:00 a.m. Present for the Commission were Chair Charlie Shearer, Vice Chair Robert Sylvester, Commissioner Ernie Pickens, and Alternate Commissioners Linda Anderson and George Mason. Absent were Commissioners Kurt Cichowski and Angela Harwell.

Present for staff were Director of Development, Mary Tate; Dianne York, Planning Manager; Justin Castleberry, Planner; Felecia Winfrey, Development Coordinator; and Karen L. Avery, Deputy City Clerk.

2. INVOCATION AND PLEDGE OF ALLEGIANCE

The Invocation was delivered by Vice Chair Sylvester, followed by the Pledge of Allegiance led by Commissioner Mason.

3. PUBLIC COMMENTS

No comment cards were returned to staff; therefore, public comments were not received.

4. CONSENT AGENDA

- A. Receive a report, hold a discussion, and take action on approving the Minutes from the regular Planning and Zoning Commission Meeting held on May 26, 2026.

Commission Action

On motion by Commissioner Anderson, seconded by Vice Chair Sylvester, the Planning and Zoning Commission approved the Consent Agenda.

5. PUBLIC HEARINGS

- A. Receive a report, hold a discussion, conduct a public hearing, and make a recommendation on a request for a Conditional Use Permit (CUP) to allow for the used auto dealer (used) use at property commonly known as 301 N. Houston Avenue. (Case No. 2026-45CUP).

Commission Action

Dianne York, Planning Manager, presented this agenda item. Ms. York stated that this item was tabled by the Planning and Zoning Commission at its May 26, 2026, meeting. The Applicant revised the proposal and, in lieu of the previously proposed landscaping on the northeast side of the building, is now proposing to relocate parking to that area. Staff expressed support for the revision, noting that it would remove parking from the right-of-way, improve site organization, and eliminate the existing gravel area on that side of the property. Ms. York stated that staff recommends approval of the Conditional Use Permit subject to the conditions previously discussed, along with the newly proposed condition. Ms. York further noted that the request is consistent with the Future Land Use Plan and stated that both staff and the Applicant were available to answer questions.

Chair Shearer asked if there was anyone who wished to speak on this item. Mr. Dustin Monroe came forward and provided the following information for the record:

Name: Mr. Dustin Monroe, Applicant

Address: 301 N. Houston Avenue
Denison, TX 75020

Mr. Monroe, Applicant, stated that, following discussions at the previous meeting, he and staff worked together to develop a parking lot proposal that would meet the City's objectives while also benefiting the project. He noted that the revised plan would enhance the overall appearance and functionality of the property and expressed satisfaction with the proposed solution.

Chair Shearer asked if there was anyone else who wished to speak on this item, to which there were none. With that, the Public Hearing was closed.

On motion by Commissioner Pickens, seconded by Commissioner Anderson, the Planning and Zoning Commission recommended approval of a Conditional Use Permit (CUP) to allow for the used auto dealer (used) use at property commonly known as 301 N. Houston Avenue, with the following conditions:

- Include landscape planters located along the east side of the building.
- Open storage of materials is prohibited.
- Repair of vehicles is prohibited.
- Construction of parking on the north-east side of the building shall conform to the concept plan provided and not impede on the public rights-of-way.

- B. Receive a report, hold a discussion, conduct a public hearing, and take action on a Replat of Lot 1R and 2R of the Becca Estates, being a Replat of Lot 1 & 2 of the Mariner Cay Estates, Phase Two. (Case No. 2026-47RP).

Commission Action

Dianne York, Planning Manager, presented this agenda item. Ms. York stated that the Applicant is seeking approval of the proposed Replat in order to adjust the southern lot line between Lot 1 and Lot 2 of the Mariner Cay Estates, Phase Two creating Lot 1R and Lot 2R of the Becca Estates. Adjusting the lot line will alleviate a current septic lid encroachment. Both lots have frontage on Pappy's Road, a 100-foot public right-of-way. The subject property is located in the ETJ and both lots are served by Southwest Water Co./Monarch Utilities for water and utilize a septic system for sewer services. Ms. York stated that the Applicant is not present at the hearing today.

Chair Shearer asked if there was anyone who wished to speak on this item, to which there were none. With that, the Public Hearing was closed.

On motion by Commissioner Pickens, seconded by Commissioner Anderson, the Planning and Zoning Commission approved a Replat of Lot 1R and 2R of the Becca Estates, being a Replat of Lot 1 & 2 of the Mariner Cay Estates, Phase Two.

6. STAFF UPDATES

Director Tate announced that she had submitted her resignation from the City, effective July 2, 2026. Ms. Tate expressed her appreciation to the Commission for its service, guidance, and collaboration, noting that she had enjoyed working with the members throughout her tenure. Ms. Tate also thanked City staff and her team for their support and professionalism, expressing confidence in their continued success. Ms. Tate shared that she would be transitioning to the private sector and concluded by thanking the Commission for its contributions to the City and for the support provided to her during her time with the organization.

Chair Shearer and Commission Members expressed their appreciation to Ms. Tate for her dedicated service and numerous contributions to the Commission and the City. They acknowledged the positive impact she had made during her tenure and stated that, while they were saddened to see her depart, they understood and respected her decision.

7. ADJOURNMENT

There being no further business to come before the Commission, the meeting was adjourned at 10:09 a.m.

CHARLIE SHEARER, Chairman

ATTEST:

Karen L. Avery, Deputy City Clerk

Planning and Zoning Commission
Staff Report
July 14, 2026



Agenda Item: Receive a report, hold a discussion, conduct a public hearing and make a recommendation on a text amendment to the City of Denison’s Code of Ordinances, Chapter 28, being the Comprehensive Zoning Ordinance, specially amending Article III – Zoning Districts, Section 28.39. CA – Central Area District and Section 28.47. CH – Commercial Historic Overlay District, Article IV – Use Regulations, Section 28.49. – Use Regulation (Charts) and Article VI – Definitions, Section 28.63 – Definitions to comply with House Bill 2844 relating to Mobile Food Vendors. (Case No. 2026-61ZO)

Staff Contact:

Dianne York, Planning Manager

dyork@denisontx.gov

903-465-2720

Summary

- The proposed amendments to Chapter 28 – Zoning of the City of Denison’s Code of Ordinances will allow for consistency between Chapter 28 and House Bill 2844 related to Mobile Food Vendors.

Staff Recommendation

Staff recommends approval of the proposed text amendments.

Recommended Motion

“I move to recommend approval of the proposed amendments to Chapter 28 – Zoning.”

Background Information and Analysis

House Bill 2844 (89th Texas Legislature) fundamentally changes how mobile food vendors are regulated in Texas by shifting food safety permitting and inspections from local governments to the State through a new licensing program administered by the Texas Department of State Health Services (DSHS). Full implementation occurs July 1, 2026.

As of July 1, 2026, the City may not require or issue local permits for mobile food vendors. However, the City does retain authority as to zoning and land use, in addition to fire code

compliance. As the City retains zoning authority for this use type, language within Chapter 28 must be amended to align with the designation of mobile food vendors found within House Bill 2844. Currently, language within Chapter 28 refers to mobile food vendors as “mobile food units.” To remain consistent with the House Bill language, staff is amending this use type to reflect the designation of “mobile food vendors”.

This amendment will allow for designation consistency between the City’s Zoning Ordinance and House Bill 2844.

Financial Considerations

- N/A

Prior Board or Council Action

- The City Council approved amendments to Chapter 15 related to mobile food vendors in order to be in compliance with House Bill 2844 at the meeting held on June 15, 2026.

Alternatives

- This amendment allows for ordinance language to be consistent with State Law. Alternative motions are not recommended.

ORDINANCE NO. _____

AN ORDINANCE OF THE CITY COUNCIL OF THE CITY OF DENISON, TEXAS, AMENDING CHAPTER 28 OF THE CODE OF ORDINANCES OF THE CITY, THE SAME BEING THE COMPREHENSIVE ZONING ORDINANCE OF THE CITY, SPECIFICALLY AMENDING ARTICLE III “ZONING DISTRICTS”, SECTION 28.39 “CA—CENTRAL AREA DISTRICT”, ARTICLE III “ZONING DISTRICTS”, SECTION 28.47 “CH—COMMERCIAL HISTORIC OVERLAY DISTRICT”, ARTICLE IV “USE REGULATIONS”, SECTION 28.49 “USE REGULATIONS (CHARTS)”, AND ARTICLE VI, “DEFINITIONS”, SECTION 28.63 “DEFINITIONS”, TO COMPLY WITH HOUSE BILL 2844 RELATING TO MOBILE FOOD VENDORS; PROVIDING FINDINGS; PROVIDING ZONING AMENDMENTS; PROVIDING FOR SAVINGS, REPEALING AND SEVERABILITY CLAUSES; PROVIDING A PENALTY CLAUSE; PROVIDING FOR PUBLICATION AND AN EFFECTIVE DATE.

WHEREAS, the City of Denison (hereinafter referred to as “City” or “Denison”) is a Home Rule Municipality acting under its Charter adopted by the electorate pursuant to Article XI, Section 5 of the Texas Constitution and Chapter 9 of the Texas Local Government Code; and

WHEREAS, the City Council of the City (hereinafter referred to as “City Council”) adopted Chapter 28 of its Code of Ordinances, the same being the Comprehensive Zoning Ordinance of the City, which sets forth various regulations for land use; and

WHEREAS, the State adopted House Bill 2844 which amended the Texas Health and Safety Code relating to “Mobile Food Vendors”, effective July 1, 2026, which requires that the Code to be amended to comply with such legislative changes; and

WHEREAS, the City Council wishes to amend all provisions in the Code relating to Mobile Food Vendors to align with State law; and

WHEREAS, the City Council deems the action taken herein to be in the best interest of the citizens of the City.

NOW, THEREFORE, BE IT ORDAINED BY THE CITY COUNCIL OF THE CITY OF DENISON, TEXAS:

SECTION 1. INCORPORATION OF PREMISES. The above and foregoing premises are true and correct and are incorporated herein and made a part hereof for all purposes.

SECTION 2. FINDINGS. After due deliberations and consideration of the recommendation of the Planning and Zoning Commission and the information and other materials received at the public hearing, the City Council has concluded that the adoption of this Ordinance is in the best interests of the City, and of the public health, safety, morals, and welfare.

SECTION 3. ZONING AMENDMENTS. Chapter 28 of the Code of Ordinances of the City, the same being the City’s Comprehensive Zoning Ordinance, is hereby amended as follows, and all other articles, chapters, sections, paragraphs, sentences, phrases and words not expressly amended hereby are hereby ratified and affirmed:

3.01. Chapter 28, specifically Article III “Zoning Districts”, Section 28.39 “CA—Central Area District”, Section 28.39.2 “Permitted uses; Authorized uses”, is hereby amended as follows with repealed language shown with strikethroughs and additions shown by underline:

Sec. 28.39.2. Permitted uses; Authorized uses:

- B. Operating a mobile food vendor~~unit~~ in the Central Area Zoning District requires a CUP. In addition to the criteria for approval found in section 28.11.10, Criteria for Approval, consideration should be given to the following:
1. To locate in a parking lot, there must be at least fifteen (15) parking spaces in the parking lot. If there are multiple trucks per property, twenty (20) parking spaces per unit are required within the parking lot.
 2. Exterior lighting must be shielded so that the light source does not impact any adjacent residential properties.
 3. A mobile food vendor~~unit~~ is limited to signs attached to the exterior of the unit and one (1) menu board that must be placed adjacent to the truck. The signs must be secured and mounted flat against the unit and may not project more than twelve (12) inches from the exterior of the truck.
 4. Except within the Central Area District and as allowed by a CUP, mobile food vendors~~units~~ shall not utilize tables and chairs for customer seating unless it is a permitted outdoor event, or if the mobile food vendor~~unit~~ is located in a designated food truck park.
 5. If utilizing city facilities, permits must be obtained through the proper departments.
 6. Approval or denial of an application for a CUP shall be based solely on compliance with the objective standards set forth in this section, and applicable provisions of Chapter 437B of the Texas Health and Safety Code.

3.02. Chapter 28, specifically Article III “Zoning Districts”, Section 28.39 “CH—Commercial Historic Overlay District”, Section 28.47.2 “Permitted uses; Authorized uses” is hereby amended as follows with repealed language shown with strikethroughs and additions shown by underline:

Sec. 28.47.2. Permitted uses; Authorized uses:

- B. Operating a mobile food vendor~~unit~~ in the Downtown Historic District requires a CUP. In addition to the criteria for approval found in section 28.11.10, Criteria for Approval, consideration should be given to the following:
1. To locate in a parking lot, there must be at least fifteen (15) parking spaces in the parking lot. If there are multiple trucks per property, twenty (20) parking spaces per unit are required within the parking lot.

2. Exterior lighting must be shielded so that the light source does not impact any adjacent residential properties.
3. A mobile food vendor~~unit~~ is limited to signs attached to the exterior of the unit and one (1) menu board that must be placed adjacent to the truck. The signs must be secured and mounted flat against the unit and may not project more than twelve (12) inches from the exterior of the truck.
4. Mobile food vendors~~units~~ shall not utilize tables and chairs for customer seating unless it is a permitted outdoor event, allowed by a CUP, or if the mobile food vendor~~unit~~ is located in a designated food truck park.
5. If utilizing city facilities, permits must be obtained through the proper departments.
6. Approval or denial of an application for a CUP under this section shall be based solely on compliance with the objective standards set forth in this section, and applicable provisions of Chapter 437B of the Texas Health and Safety Code.

3.03. Chapter 28, specifically Article IV “Use Regulations”, Section 28.49 “Use Regulations (charts)”, is hereby amended as follows with repealed language shown with strikethroughs and additions shown by underline:

Sec. 28.49. – Use Regulations (charts).

	A	R	S	S	S	S	S	S	L	U	M	2	M	M	O	N	L	C	R	C	C	B	L	H
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Non-Residential and Institutional Uses																								
Mobile Food <u>Vendor</u> Unit*															P		P	P	P	P	C	P	P	P

3.04. Chapter 28, specifically Article VI “Definitions”, Section 28.63 “Definitions”, is hereby amended as follows with repealed language shown with strikethroughs and additions shown by underline:

Sec. 28.63. – Definitions.

Mobile food vendorunit: A mobile food vendorunit shall be defined herein as a unit designed to be readily movable and from which food or beverages are prepared and offered for sale.

Notwithstanding the use designations listed for mobile food vendorsunits in section 28.49, a mobile food vendorunit shall be allowed at any public parks owned by the City where the operator has obtained a special events permit for a mobile food vendorunit in accordance with chapter 15, article III of this Code, or where the city has hired a mobile food vendorunit operator for concession services at a public park.

Mobile food vendorunit park: An area designed to accommodate two (2) or more mobile food vendorsunits and offering food and/or beverages for sale to the public as the primary use of the property. Mobile food vendorunit parks must provide a paved surface for mobile food vendorunit parking and access to refuse collection containers and must provide restroom facilities. Any reference to "food truck park" in this chapter 28 shall mean mobile food vendorunit park.

SECTION 4. SAVINGS/REPEALING CLAUSE. All provisions of any ordinance in conflict with this Ordinance are hereby repealed to the extent they are in conflict; but such repeal shall not abate any pending prosecution for violation of the repealed ordinance, nor shall the repeal prevent a prosecution from being commenced for any violation if occurring prior to the repeal of the ordinance. Any remaining portions of said ordinances shall remain in full force and effect.

SECTION 5. SEVERABILITY. Should any section, subsection, sentence, clause, phrase of this Ordinance be declared unconstitutional or invalid by a court of competent jurisdiction, it is expressly provided that any and all remaining portions of this Ordinance shall remain in full force and effect. Denison hereby declares that it would have passed this Ordinance, and each section, subsection, sentence, clause or phrase thereof irrespective of the fact that any one or more sections, subsections, sentences, clauses and phrases be declared unconstitutional or invalid.

SECTION 6. PENALTY. Any person, firm, entity or corporation who violates any provision of this Ordinance or Denison's Zoning Ordinance Chapter 28, as they exist or may be amended, shall be deemed guilty of a misdemeanor, and upon conviction thereof, shall be fined in a sum not exceeding Two Thousand and No/100 Dollars (\$2000.00). Each continuing day's violation shall constitute a separate offense. The penal provisions imposed under this Ordinance shall not preclude Denison from filing suit to enjoin the violation. Denison retains all legal rights and remedies available to it pursuant to local, state and federal law.

SECTION 7. EFFECTIVE DATE. This Ordinance shall become effective July 1, 2026, after passage and publication as required by law.

SECTION 8. OPEN MEETINGS. That it is hereby found and determined that the meeting at which this Ordinance was passed was open to the public as required by law, and that a public notice of the time, place, and purpose of said meeting was given, all as required by Chapter 551 of the Texas Government Code.

**DULY PASSED AND APPROVED BY THE CITY COUNCIL OF THE CITY OF
DENISON, TEXAS, ON THIS 15TH DAY OF JUNE 2026.**

Robert Crawley, Mayor

ATTEST:

Christine Wallentine, City Clerk

Planning and Zoning Commission
Staff Report
July 14, 2026



Agenda Item: Receive a report, hold a discussion, conduct a public hearing, and make a recommendation on a request for Right-of-Way (ROW) abandonment of a portion of the right-of-way which is part of the Brookhaven Estates and Green Acres 3rd Addition, adjacent to property commonly known as 2301 Brookhaven Drive. (Case No. 2026-53ROW)

Staff Contact:

Dianne York, Planning Manager
dyork@denisontx.gov
903-465-2720

Summary

- The applicant is requesting approval of a petition to abandon two tracts of land dedicated as City right-of-way via the Brookhaven Estates and Green Acres 3rd Addition subdivision.
- The applicant states they are requesting the request so they may enhance aesthetics, improve safety and cleaning, and reduce municipal costs.
- Both tracts are utilized in a manner that benefits the public.

Staff Recommendation

Staff does not recommend approval of the proposed right-of-way (ROW) abandonment.

Recommended Motion

"I move to recommend denial of the proposed right-of-way abandonment."

Background Information and Analysis

The applicant has submitted a petition for right-of-way (ROW) abandonment for two tracts of land adjacent to their property located at 2301 Brookhaven Drive. The two tracts of land consisting of approximately 0.347 acres of land, are located along the east and south side of the subject property. Tract One consists of 0.187 acres and is dedicated as a 30 – foot right-of-way via the plat of Brookhaven Estates (Exhibit A) and is located along the southern side of the subject property. Tract Two consists of 0.160 acres and is dedicated as Edwards Drive, a 50 –

foot right-of-way, via the plat of Green Acres 3rd Addition and is located along the east side of the subject property. The applicant has indicated that the request is intended to improve the appearance of the property, reduce maintenance concerns and incorporate the area into the adjoining residential lot.

Under Texas law, the abandonment of public right-of-way is a discretionary legislative action of the City Council and is not required solely because a dedicated roadway was never constructed. In considering such requests, the City must determine whether the right-of-way continues to serve a public purpose and whether abandonment is in the best interest of the public. Following review by the Planning, Engineering and Parks and Recreation Divisions, staff finds that the subject rights-of-way continue to serve multiple important public functions and should remain under current ownership.

The applicant has indicated that the requested abandonment would allow the rights-of-way to be cleaned, maintained, and incorporated into the adjoining residential property to improve aesthetics, address perceived safety concerns, and reduce municipal maintenance obligations. While staff understands these objectives, the subject rights-of-way serve purposes that extend beyond routine maintenance.

Engineering staff identified existing drainage channels, sanitary sewer infrastructure, floodplain considerations, and erosion hazards within both rights-of-way that require continued public access and protection. Two drainage channels are located in both of the rights-of-way. The southern channel picks up drainage from the neighborhood, including an approximately 8" drainage pipe outfall that runs alongside the improved soft surface trail. The eastern channel is part of a larger FEMA and City floodplain as defined by Section 2.G. of the Public Works Design Manual.

While portions of the rights-of-way remain in a natural state, staff finds that this condition is intentional and consistent with the City's long-term management of Waterloo Lake Regional Park. Since transitioning from a municipal reservoir to a public park in the early 1900s, Waterloo Lake Regional Park has served as one of Denison's longstanding recreational and natural resources. Over the decades, the City has continued to invest in the park through improvements that enhance public recreation while preserving its natural landscape and environmental features. The surrounding area has evolved over time while Waterloo Lake Regional Park has remained a defining recreational and environmental feature of this portion of the city. Today, Waterloo Lake Regional Park continues to be a cherished community asset and has received statewide recognition for its preservation efforts. The existing vegetation within the subject right-of-way provides important public benefits beyond aesthetics, including erosion control, habitat preservation, water quality protection, and viewshed buffering between adjacent residential properties and the public trail system. Staff finds that altering or privatizing this corridor would diminish the recreational experience of the park and trail users and would be inconsistent with the City's long-standing stewardship of Waterloo Lake Regional Park.

Additionally, staff finds that the applicant has not demonstrated that the request satisfies the approval prerequisites established in Section 21-84(a) of the City of Denison Code of Ordinances. Specifically, the right-of-way continues to be utilized for public purposes through

recreational access, drainage, utilities, and environmental preservation. Because these public functions remain active, staff finds that a continued public need exists for the property and that abandonment would not be in the public's best interest.

The requested right-of-way continues to provide substantial public benefit through its function as part of the Waterloo Lake Regional Park trail corridor, municipal drainage system, utility network, and environmental preservation area. The property is actively serving public purposes, and staff finds that continued public ownership best protects these resources while preserving the recreational character and natural landscape of Waterloo Park. Furthermore, the applicant has not demonstrated compliance with the approval criteria contained in Section 21-84(a) of the City of Denison Code of Ordinances. Accordingly, staff finds that abandonment of the right-of-way would not be in the public's best interest and recommends denial of the petition.

Financial Considerations

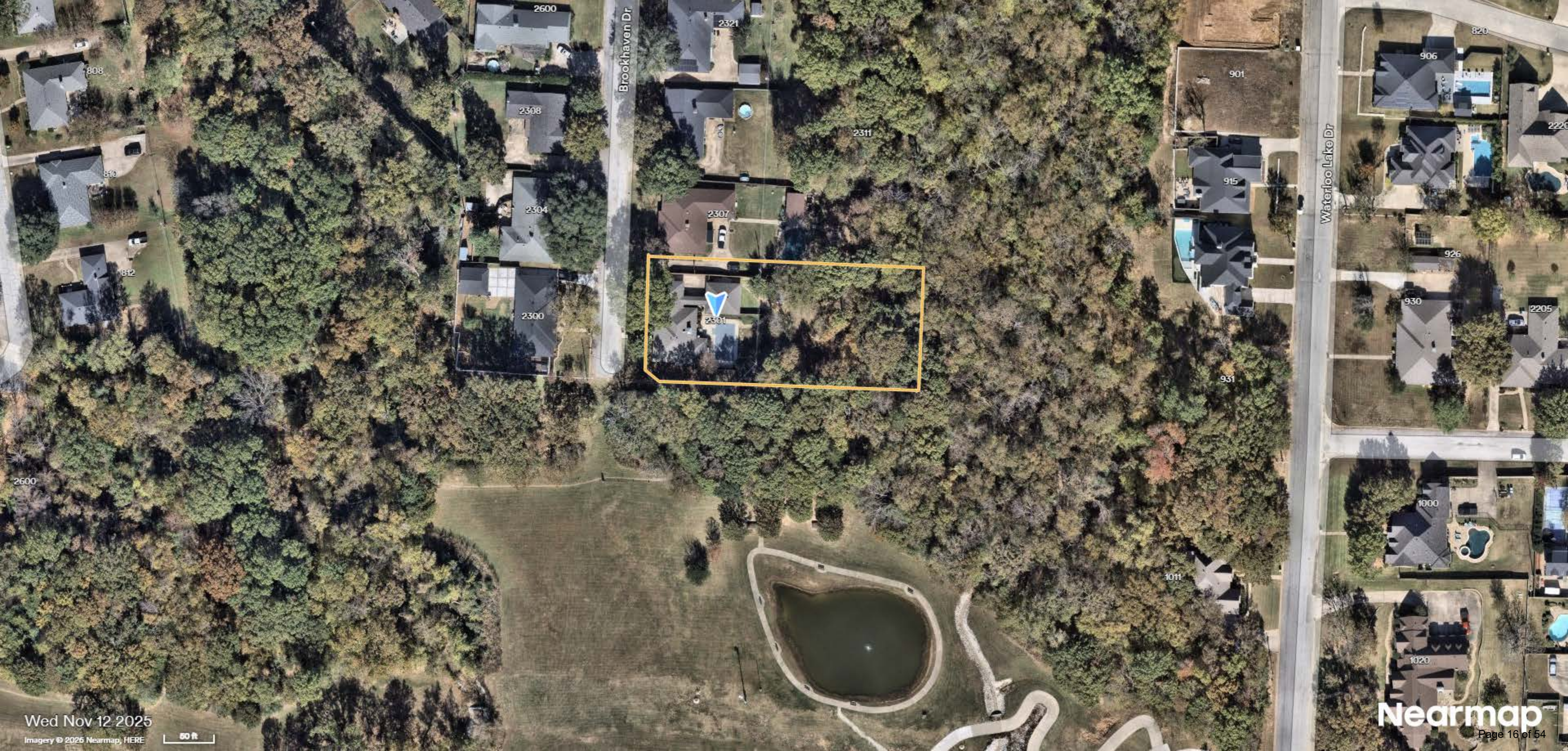
- The applicant has provided an appraisal of the proposed rights-of-way. The appraisal provided is in the amount of \$39,300.00.

Prior Board or Council Action

- N/A

Alternatives

- The Planning and Zoning Commission may table, recommend denial, or approve with conditions.



Brookhaven Dr

Waterloo Lake Dr

2301

2300

2304

2307

2311

2321

2308

2600

808

810

812

901

915

931

930

926

1000

1011

1020

2205

2220

820



Wed Nov 12 2025

Imagery © 2025 Nearmap, HERE

50 ft

Nearmap

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CITY OF DENISON, TEXAS

PETITION TO ABANDON PORTION OF RIGHT-OF-WAY

TRACT ONE

TO THE MAYOR AND CITY COUNCIL OF THE CITY OF DENISON, TEXAS:

I, the undersigned owner(s) of 2301 Brookhaven Drive, as recorded in Instrument No. 2026-6480, of the Official Public Records of Grayson County, Texas, (hereinafter "Applicant"), petition the City of Denison, Texas (hereinafter "City"), pursuant to Texas Transportation Code §311.007, to abandon a portion of the right-of-way which is part of Brookhaven Estates, as recorded in Vol. 4, Page 27, of the Plat Records of Grayson County, Texas and Green Acres 3rd Addition, as recorded in Vol. 4, Page 97, of the Plat Records of Grayson County, Texas, more particularly described in Exhibit "A", attached hereto and incorporated herein for all purposes (hereinafter "Property").

I, the petitioner(s), agree to release, defend, indemnify and hold harmless the City of Denison, its officers and employees against all suits, claims, and causes of action, including without limitation damages of every nature and type, costs, expenses, judgments, and attorney's fees, that may result from, relate to, or arise or grow out of the Applicant's request for closure and abandonment of the Property, whether such claims are made by or on behalf of Applicant, an abutting Property owner, or any third party claiming or seeking an interest or benefit to or from the Property.

By my signature(s) below on the petition I agree to pay the costs of an appraisal to obtain the fair market value of the Property by a City approved real estate appraiser and the costs of title search and survey of the property. Additionally, I agree to pay all Administrative fees as set forth in Section 21-82 of Article IV, "Street and Alley Abandonments" of the Code of Ordinances of the City of Denison. I understand that without payment of such costs, the City will not proceed with appraisal of the Property that we are requesting to be abandoned and vacated, nor will the City proceed with sending notices or setting a public hearing. I also understand that these costs and fees are not refundable.

Within five (5) business days of receipt of the appraisal, Applicant shall pay the City the appraised value of the Property to be abandoned. City agrees to retain such payment until final action of City Council. In the event of Council approval of the abandonment, City shall be entitled to retain the payment by Applicant; however, in the event of Council denial of the abandonment, such payment shall be returned to Applicant. Notwithstanding the foregoing, Applicant understands that Section 21-84 of Article IV of the Denison Code of Ordinances, requires that City to sell the Property abandoned to abutting property owners in proportion to their abutting ownership, such division to be made in an equitable manner. The Applicant agrees to provide, at his/her sole cost and expense, individual quitclaim deeds for each affected property owner who does not desire to purchase any of the Property, and upon providing those deeds, the City will provide Applicant an executed quitclaim deed and other documents necessary to convey ownership to Applicant.

Check and complete one of the following:

☒ I certify that there are no other property owners owning land butting the Property I am requesting be abandoned.

☐ I certify that there are property owners owning land abutting to the Property I am requesting be abandoned and that those property owners have declined participation in the abandonment petition. The names and addresses for all such

owners are: N / A _____

Each of these owners has either submitted a petition requesting abandonment of the right-of-way so it can be divided among the owners, has submit a signed statement providing the reason for non-participation, and will provide a quitclaim deed upon approval of the abandonment by the City. Applicant understands that the costs of obtaining and filing quitclaims deeds are at Applicant's sole cost and expense. The foregoing documents are attached hereto and incorporated as **Exhibit "B"**.

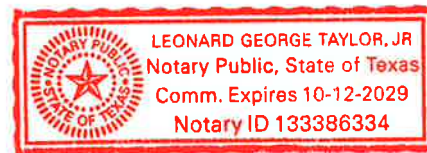
OWNER(S):

Beverly Ann Rushing
 (Signature)

Name printed: Beverly Ann Rushing, Trustee of the Beverly Ann Rushing Revocable Trust

Address: 5806 W Crawford St., Denison, TX 75020

Date: 05-11-2026



STATE OF Tx § COUNTY OF Grayson §

BEFORE ME, the undersigned, a Notary Public in and for The State of Texas, personally appeared Beverly Ann Rushing, known to me to be the person whose name is subscribed to the foregoing instrument, and acknowledged to me that he executed the same for the purposes and considerations therein expressed and in the capacity therein stated.

GIVEN UNDER MY HAND AND SEAL OF OFFICE this the 11th day of May, 2026.

[Signature]
 Notary Public, State of Texas

An application is not deemed filed pursuant to Texas Local Government Code Chapters 212 and 232 until all prerequisite authorizations and all documents required by and prepared in accordance with the requirements of the DMC Chapter 22 subdivision regulations are complete.

Received Date: 5-11-2026 OFFICIAL USE ONLY Received By: F. Winfrey
 Case No.: 2026-53 ROW P & Z and City Council Hearings: TBD post review

300 W. Main Street | Denison, Texas 75021 | 903-465-2720 | planning@denisontx.gov



City of Denison
Developer Acknowledgement Form

I, Beverly Ann Rushing, am aware and agree that I am solely responsible for all development costs related to this project, including but not limited to fees and costs related to site development and construction, plan review, construction inspections and testing, improvements necessary to offset impacts from my development, contribution to master plans, impact fees, and any other costs and/or fees related to my development and the impact to existing neighborhoods and infrastructure in the City and the Extra Territorial Jurisdiction (ETJ).

Beverly Ann Rushing

05-11-2026

Owner/Project Representative
Printed Name

Date

Beverly Ann Rushing

Signature

Exhibit A

TRACT ONE: 0.187 OF AN ACRE

BEING all of that certain tract or parcel of land situated in the Hardin Jones Survey, Abstract No. 630, City of Denison, Grayson County, Texas, and being part of a called 30-foot wide right-of-way dedication in Brookhaven Estates, an addition to the City of Denison, according to the plat thereof recorded in Volume 4, Page 27, Plat Records, Grayson County, Texas, and part of a called 30-foot wide right-of-way dedication in Green Acres Third Addition, an addition to the City of Denison, Grayson County, Texas, according to the plat thereof recorded in Volume 4, Page 97, said Plat Records, Texas, and being more particularly described as follows:

BEGINNING at a bent 1/2-inch iron rod found for the northwest corner of the herein described tract of land, common to the western-most southwest corner of Lot 8 in Block 7 of said Brookhaven Estates, on the northerly line of said 30-foot right-of-way dedication (4-27), and on the easterly right-of-way line of Brookhaven Drive, and at the beginning of a curve to the left having a delta angle of $89^{\circ}51'54''$, a radius of 15.00 feet and a chord bearing and distance of South $43^{\circ}38'16''$ East, 21.19 feet;

THENCE in an easterly direction, with the northerly line of said 30-foot wide right-of-way dedication (4-27), and with the southerly line of said Lot 8, and with said curve to the left, an arc distance of 23.53 feet to a bent 1/2-inch iron rod found for the southern-most southwest corner of said Lot 8;

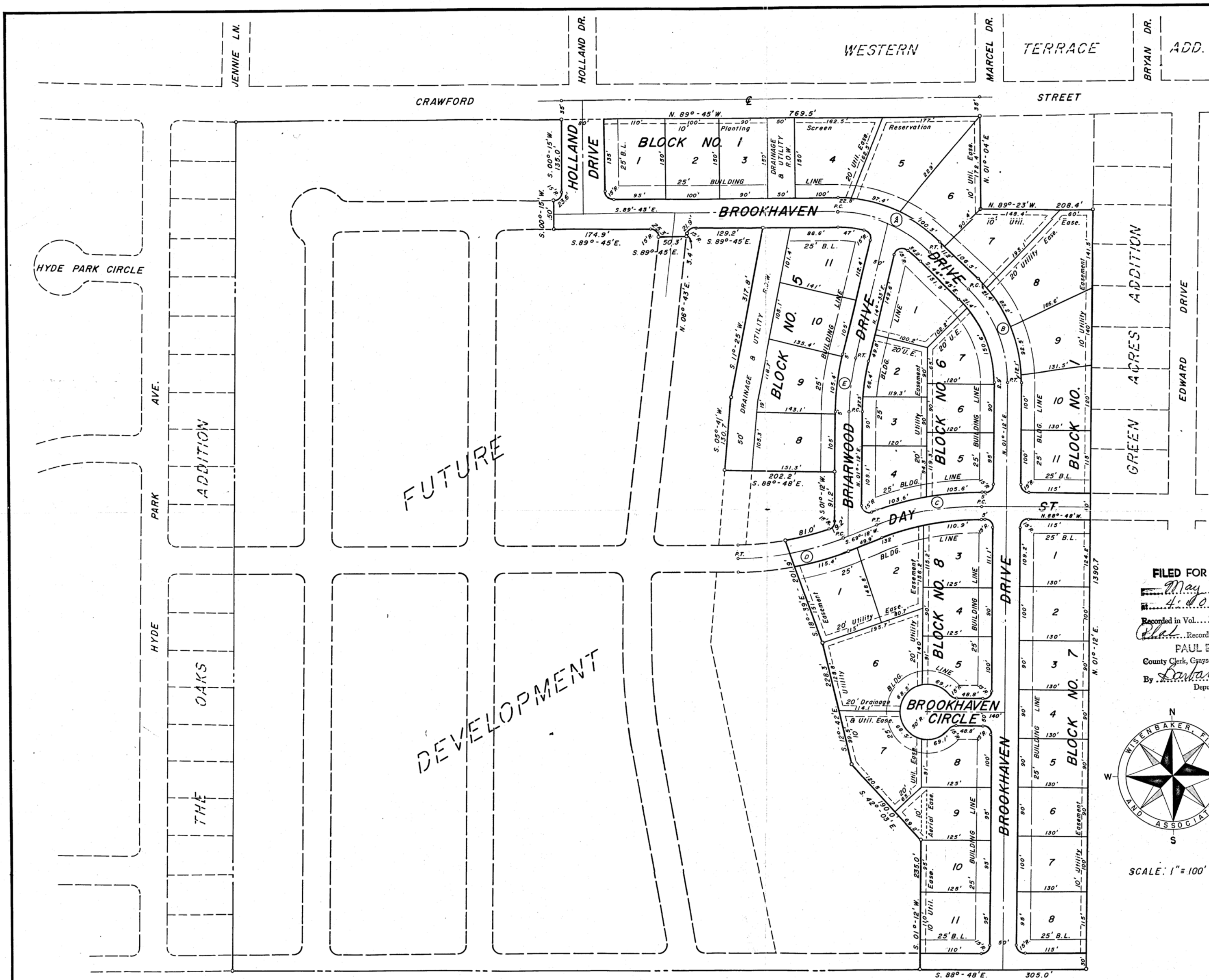
THENCE South $88^{\circ}34'13''$ East, continuing with the northerly line of said 30-wide right-of-way dedication (4-27), and with the southerly line of said Lot 8, passing en route at a distance of 115.14 feet a tall 1/2-inch iron rod found for the southeast corner of said Lot 8, common to the southwest corner of Lot 9 in aforesaid Green Acres Third Addition and continuing on said course with the southerly line of said Lot 9, and with the northerly line of aforesaid 30-foot wide right-of-way dedication (4-97), a total distance of 255.43 feet to a 1/2-inch iron rod with a plastic cap stamped "PRESTON TRAIL LAND SURVEYING RPLS 6585" set for northeast corner of the herein described tract of land, common to the southeast corner of said Lot 9, and on the westerly right-of-way line of Edward Drive (Unimproved);

THENCE South $01^{\circ}13'17''$ West, crossing said 30-foot wide right-of-way dedication, a distance of 30.00 feet to a point for the southeast corner of the herein described tract of land, and on the southerly line of aforesaid Green Acres Third Addition;

THENCE North $88^{\circ}34'13''$ West, with the southerly line of said Green Acres Third Addition part of the way, and with the southerly line of aforesaid Brookhaven Estates, a distance of 270.43 feet to a point for the southwest corner of the herein described tract of land;

THENCE North $01^{\circ}17'41''$ East, crossing said 30-foot wide right-of-way dedication (4-27), a distance of 44.96 feet to the POINT OF BEGINNING and enclosing 0.187 of an acre (8,160 square feet) of land, more or less.

Exhibit A - "Tract One"



CURVE DATA				
NO.	Δ	T	L	R
A	45°-00'	100.0'	189.61'	241.42'
B	45°-57'	100.0'	189.20'	235.87'
C	21°-54'	100.0'	197.56'	516.86'
D	20°-57'	100.0'	197.77'	540.87'
E	13°-21'	50.0'	99.55'	427.54'

BROOKHAVEN ESTATES
CITY OF DENISON, TEXAS
OWNER: DENISON RESIDENTIAL DEVELOPERS, INC.
JOE C. BURTIS, PRESIDENT

OWNERS CERTIFICATION

STATE OF TEXAS:
COUNTY OF GRAYSON:

I, JOE C. BURTIS, PRESIDENT OF THE DENISON RESIDENTIAL DEVELOPERS, INCORPORATED, OWNING A TRACT OF LAND LYING IN THE HARDIN JONES SURVEY, ABSTRACT NO. 630, IN GRAYSON COUNTY, TEXAS, DO HEREBY SET ASIDE SAID TRACT OF LAND FOR THE PURPOSE OF BROOKHAVEN ESTATES, SAID TRACT OF LAND IS THE EAST PORTION OF THE 55.4 ACRE TRACT OF LAND THAT WAS CONVEYED BY J. D. HARRISON TO WM. BOORHEM AS SHOWN BY VOLUME 1144, PAGE 568 OF THE DEED RECORDS OF SAID GRAYSON COUNTY. THE TRACT HEREIN BEING SET ASIDE FOR SAID ESTATES IS MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

BEGINNING AT A POINT IN THE SOUTH LINE OF THE HARDIN JONES SURVEY, ABSTRACT NO. 630, SAID POINT BEARS EASTERLY, APPROXIMATELY 1262.5 FEET FROM THE SOUTHEAST CORNER OF SAID SURVEY;

THENCE S. 89°-48'E. - 305.0 FEET;

THENCE N. 01°-12'E. - 1390.7 FEET;

THENCE N. 89°-23'W. - 208.4 FEET;

THENCE N. 01°-04'E. - 172.4 FEET;

THENCE N. 89°-45'W. - 769.5 FEET;

THENCE S. 00°-15'W. - 135.0 FEET;

THENCE WITH A CURVE TO THE RIGHT, HAVING A RADIUS OF 15.0 FT. - 23.6 FEET;

THENCE S. 00°-15'W. - 50.0 FEET;

THENCE S. 89°-45'E. - 174.9 FEET;

THENCE WITH A CURVE TO THE RIGHT, HAVING A RADIUS OF 15.0 FT. - 25.3 FEET;

THENCE S. 89°-45'E. - 50.3 FEET;

THENCE N. 06°-43'E. - 3.4 FEET;

THENCE WITH A CURVE TO THE RIGHT, HAVING A RADIUS OF 15.0 FT. - 21.9 FEET;

THENCE S. 89°-45'E. - 129.2 FEET;

THENCE S. 11°-25'W. - 317.8 FEET;

THENCE S. 05°-41'W. - 130.7 FEET;

THENCE S. 88°-44'E. - 202.2 FEET;

THENCE S. 01°-12'W. - 91.2 FEET;

THENCE WITH A CURVE TO THE RIGHT, HAVING A RADIUS OF 15.0 FT. - 19.2 FEET;

THENCE WITH A CURVE TO THE RIGHT, HAVING A RADIUS OF 540.87 FT. - 810 FEET;

THENCE S. 12°-42'E. - 228.2 FEET;

THENCE S. 42°-03'E. - 190.0 FEET;

THENCE S. 01°-12'W. - 235.0 FEET, TO THE PLACE OF BEGINNING.

THE STREETS AND EASEMENTS SHOWN ON THIS PLAT OF BROOKHAVEN ESTATES ARE HEREBY DEDICATED TO PUBLIC USE FOREVER.

WITNESS MY HAND THIS 8th DAY OF April, 1970.

ATTEST
DENISON RESIDENTIAL DEVELOPERS, INC.

BY James C. Burtis BY Joe C. Burtis
Vice President President

STATE OF TEXAS:
COUNTY OF GRAYSON:

BEFORE ME, THE UNDERSIGNED AUTHORITY, A NOTARY PUBLIC IN AND FOR SAID COUNTY AND STATE, ON THIS DAY PERSONALLY APPEARED JOE C. BURTIS, PRESIDENT OF DENISON RESIDENTIAL DEVELOPERS, INC., KNOWN TO ME TO BE THE PERSON AND OFFICER WHOSE NAME IS SUBSCRIBED TO THE FOREGOING INSTRUMENT AND ACKNOWLEDGED TO ME THAT THE SAME WAS THE ACT OF THE SAID DENISON RESIDENTIAL DEVELOPERS, INC., AND THAT HE EXECUTED THE SAME AS THE ACT OF SUCH CORPORATION FOR THE PURPOSES AND CONSIDERATION THEREIN EXPRESSED, AND IN THE CAPACITY THEREIN STATED.

GIVEN UNDER MY HAND AND SEAL OF OFFICE THIS 8th DAY OF April, 1970.

Elaine O. Ross
NOTARY PUBLIC IN AND FOR GRAYSON COUNTY, TEXAS

SURVEYORS CERTIFICATION

KNOW ALL MEN BY THESE PRESENTS:

THAT I, CHARLIE H. CASE, REGISTERED PUBLIC SURVEYOR OF TEXAS, DO HEREBY CERTIFY THAT I PREPARED THIS PLAT FROM AN ACTUAL AND ACCURATE SURVEY OF THE ADDITION AND THAT THE CORNERS WERE PROPERLY PLACED UNDER MY PERSONAL SUPERVISION AND THIS PLAT IS A TRUE AND CORRECT REPRESENTATION THEREOF TO THE BEST OF MY KNOWLEDGE AND BELIEF.

Charlie H. Case
CHARLIE H. CASE
REG. PUBLIC SURVEYOR OF TEXAS
NO. 649

CERTIFICATE OF APPROVAL

APPROVED THIS 14th DAY OF April, 1970, BY THE CITY PLANNING COMMISSION OF THE CITY OF DENISON, TEXAS.

Richard H. Tucker Paula Schaefer
CHAIRMAN SECRETARY



CITY OF DENISON, TEXAS

PETITION TO ABANDON PORTION OF RIGHT-OF-WAY

TRACT TWO

TO THE MAYOR AND CITY COUNCIL OF THE CITY OF DENISON, TEXAS:

I, the undersigned owner(s) of 2301 Brookhaven Drive, as recorded in Instrument No. 2026-6480, of the Official Public Records of Grayson County, Texas, (hereinafter "Applicant"), petition the City of Denison, Texas (hereinafter "City"), pursuant to Texas Transportation Code §311.007, to abandon a portion of the right-of-way which is part of Green Acres 3rd Addition, as recorded in Vol. 4, Page 97, of the Plat Records of Grayson County, Texas, more particularly described in Exhibit "A", attached hereto and incorporated herein for all purposes (hereinafter "Property").

I, the petitioner(s), agree to release, defend, indemnify and hold harmless the City of Denison, its officers and employees against all suits, claims, and causes of action, including without limitation damages of every nature and type, costs, expenses, judgments, and attorney's fees, that may result from, relate to, or arise or grow out of the Applicant's request for closure and abandonment of the Property, whether such claims are made by or on behalf of Applicant, an abutting Property owner, or any third party claiming or seeking an interest or benefit to or from the Property.

By my signature(s) below on the petition I agree to pay the costs of an appraisal to obtain the fair market value of the Property by a City approved real estate appraiser and the costs of title search and survey of the property. Additionally, I agree to pay all Administrative fees as set forth in Section 21-82 of Article IV, "Street and Alley Abandonments" of the Code of Ordinances of the City of Denison. I understand that without payment of such costs, the City will not proceed with appraisal of the Property that we are requesting to be abandoned and vacated, nor will the City proceed with sending notices or setting a public hearing. I also understand that these costs and fees are not refundable.

Within five (5) business days of receipt of the appraisal, Applicant shall pay the City the appraised value of the Property to be abandoned. City agrees to retain such payment until final action of City Council. In the event of Council approval of the abandonment, City shall be entitled to retain the payment by Applicant; however, in the event of Council denial of the abandonment, such payment shall be returned to Applicant. Notwithstanding the foregoing, Applicant understands that Section 21-84 of Article IV of the Denison Code of Ordinances, requires that City to sell the Property abandoned to abutting property owners in proportion to their abutting ownership, such division to be made in an equitable manner. The Applicant agrees to provide, at his/her sole cost and expense, individual quitclaim deeds for each affected property owner who does not desire to purchase any of the Property, and upon providing those deeds, the City will provide Applicant an executed quitclaim deed and other documents necessary to convey ownership to Applicant.

Check and complete one of the following:

☒ I certify that there are no other property owners owning land butting the Property I am requesting be abandoned.

☐ I certify that there are property owners owning land abutting to the Property I am requesting be abandoned and that those property owners have declined participation in the abandonment petition. The names and addresses for all such

owners are: N / A _____

Each of these owners has either submitted a petition requesting abandonment of the right-of-way so it can be divided among the owners, has submit a signed statement providing the reason for non-participation, and will provide a quitclaim deed upon approval of the abandonment by the City. Applicant understands that the costs of obtaining and filing quitclaims deeds are at Applicant's sole cost and expense. The foregoing documents are attached hereto and incorporated as **Exhibit "B"**.

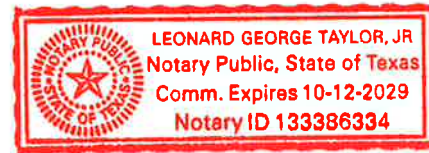
OWNER(S):

Beverly Ann Rushing
 (Signature)

Name printed: Beverly Ann Rushing, Trustee of the Beverly Ann Rushing Revocable Trust

Address: 5806 W Crawford St., Denison, TX 75020

Date: 05-11-2026



STATE OF Tx § COUNTY OF Grayson §

BEFORE ME, the undersigned, a Notary Public in and for The State of Texas, personally appeared Beverly Ann Rushing, known to me to be the person whose name is subscribed to the foregoing instrument, and acknowledged to me that he executed the same for the purposes and considerations therein expressed and in the capacity therein stated.

GIVEN UNDER MY HAND AND SEAL OF OFFICE this the 11th day of May, 2026.

[Signature]
 Notary Public, State of Texas

An application is not deemed filed pursuant to Texas Local Government Code Chapters 212 and 232 until all prerequisite authorizations and all documents required by and prepared in accordance with the requirements of the DMC Chapter 22 subdivision regulations are complete.

OFFICIAL USE ONLY

Received Date: 5-11-2026

Received By: F. Winfrey

Case No.: 2026-53 ROW

P & Z and City Council Hearings: TBD post Review

300 W. Main Street | Denison, Texas 75021 | 903-465-2720 | planning@denisontx.gov



City of Denison
Developer Acknowledgement Form

I, Beverly Ann Rushing, am aware and agree that I am solely responsible for all development costs related to this project, including but not limited to fees and costs related to site development and construction, plan review, construction inspections and testing, improvements necessary to offset impacts from my development, contribution to master plans, impact fees, and any other costs and/or fees related to my development and the impact to existing neighborhoods and infrastructure in the City and the Extra Territorial Jurisdiction (ETJ).

Beverly Ann Rushing

05-11-2026

Owner/Project Representative
Printed Name

Date

Signature

Beverly Ann Rushing

Exhibit A

TRACT TWO: 0.160 OF AN ACRE

BEING all of that certain tract or parcel of land situated in the Hardin Jones Survey, Abstract No. 630, City of Denison, Grayson County, Texas, and being part of a called 50-foot wide right-of-way dedication in Green Acres Third Addition for Edward Drive, an addition to the City of Denison, Grayson County, Texas, according to the plat thereof recorded in Volume 4, Page 97, said Plat Records, Texas, and being more particularly described as follows:

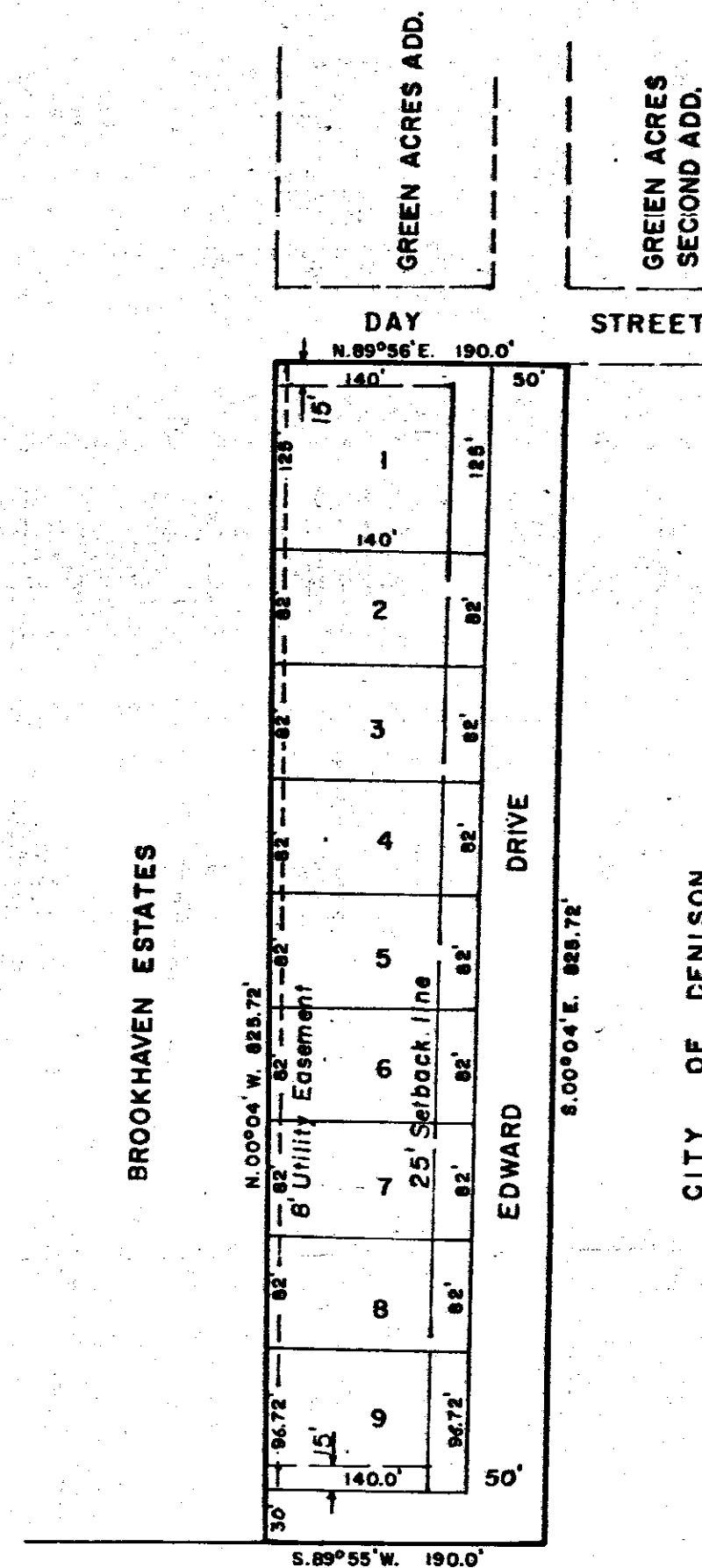
BEGINNING at a 1/2-inch iron with a plastic cap stamped "SARTIN 3694" found for the northwest corner of the herein described tract of land, common to the southeast corner of Lot 7R in Block 7 of the Replat of Brookhaven Estates, according to the plat thereof recorded in Instrument No. 2020-94, said Plat Records, and on the westerly right-of-way line of said Edward Drive, and on the easterly line of Lot 8 in said Green Acres Third Addition;

THENCE South 88°43'42" East, crossing said Edward Drive, a distance of 50.00 feet to a point for the northeast corner of the herein described tract of land, and on the easterly line of said Green Acres Third Addition;

THENCE South 01°13'17" West, with the easterly line of said Green Acres Third Addition, a distance of 139.45 feet to a point for the southeast corner of the herein described tract of land, common to the southeast corner of said Green Acres Third Addition;

THENCE North 88°34'13" West, with the southerly line of said Green Acres Third Addition, a distance of 50.00 feet to a point for the southwest corner of the herein described tract of land;

THENCE North 01°13'17" East, with the westerly right-of-way line of said Edward Drive, and with the easterly line of Lot 9 in said Green Acres Third Addition part of the way, and with the easterly line of aforesaid Lot 8, a distance of 139.32 feet to the POINT OF BEGINNING and enclosing 0.160 of an acre (6,969 square feet) of land, more or less.



GREEN ACRES THIRD ADDITION TO DENISON, TEXAS

OWNER: DALE R. GOUGE AND LORENE GRANT

FILED FOR RECORD
January 23, 1974
at 1:45 o'clock P.M.
Recorded in Vol. 4 Page 97
Paul E. Lee
County Clerk, Grayson Co., Texas
By Callan Rodman
Deputy

"FIELD NOTES"

Situated in the County of Grayson, State of Texas, being a part of the Hardin Jones Survey, Abstract No. 630, and also being a part of a 10 acre tract of land conveyed by L. Lallier et al, to Ethlyn Peebles et al, by deed recorded in Vol. 465, Page 230, Deed Records, Grayson County, Texas, and described by metes and bounds as follows, to-wit:

BEGINNING at a 1/2" steel rod in the south line of the Hardin Jones Survey, said point being the southwest corner of said 10 acre tract and being N.89°36'E. a distance of 1776.65' from the southwest corner of said Jones survey;

THENCE N.00°04'W, with the west line of said 10 acre tract, a distance of 825.72' to a steel rod in the south line of Day St, being the southwest corner of the GREEN ACRES Addition;

THENCE N.89°56'E., with the south line of Day Street, a distance of 190.0' to a steel rod;

THENCE S.00°04'E. a distance of 825.72' to a steel rod in the south line of said 10 acre tract;

THENCE S.89°55'W, with the south line of said 10 acre tract, and the south line of the Hardin Jones Survey, a distance of 190.0' to the place of beginning and containing 3.602 Acres of land, more or less.

KNOW ALL MEN BY THESE PRESENTS:

THAT I, B.K. Sutton, Registered Professional Engineer (Civil), do hereby certify that this plat of GREEN ACRES THIRD ADDITION to the City of Denison, Texas, was prepared from an actual survey made on the ground and is true and correct to the best of my knowledge and belief.

B.K. Sutton 13 Sept 1971
B. K. Sutton, P.E. Date

We, Dale R. Gouge, owner of lots 2 thru 9, and Lorene Grant, owner of lot 1, hereby adopt this plat of Green Acres Third Addition and dedicate the Streets and Easements to public use forever.

Dale R. Gouge 9/1
Dale R. Gouge Date
Lorene Grant 9-23-71
Lorene Grant Date

THE STATE OF TEXAS:
COUNTY OF GRAYSON:

BEFORE ME, a Notary Public, on this day personally appeared Dale R. Gouge, J.W. Grant and Lorene Grant, wife of J.W. Grant, known to me to be the persons whose names are subscribed to the foregoing instrument and acknowledged to me that they executed the same for the purpose and consideration therein expressed.

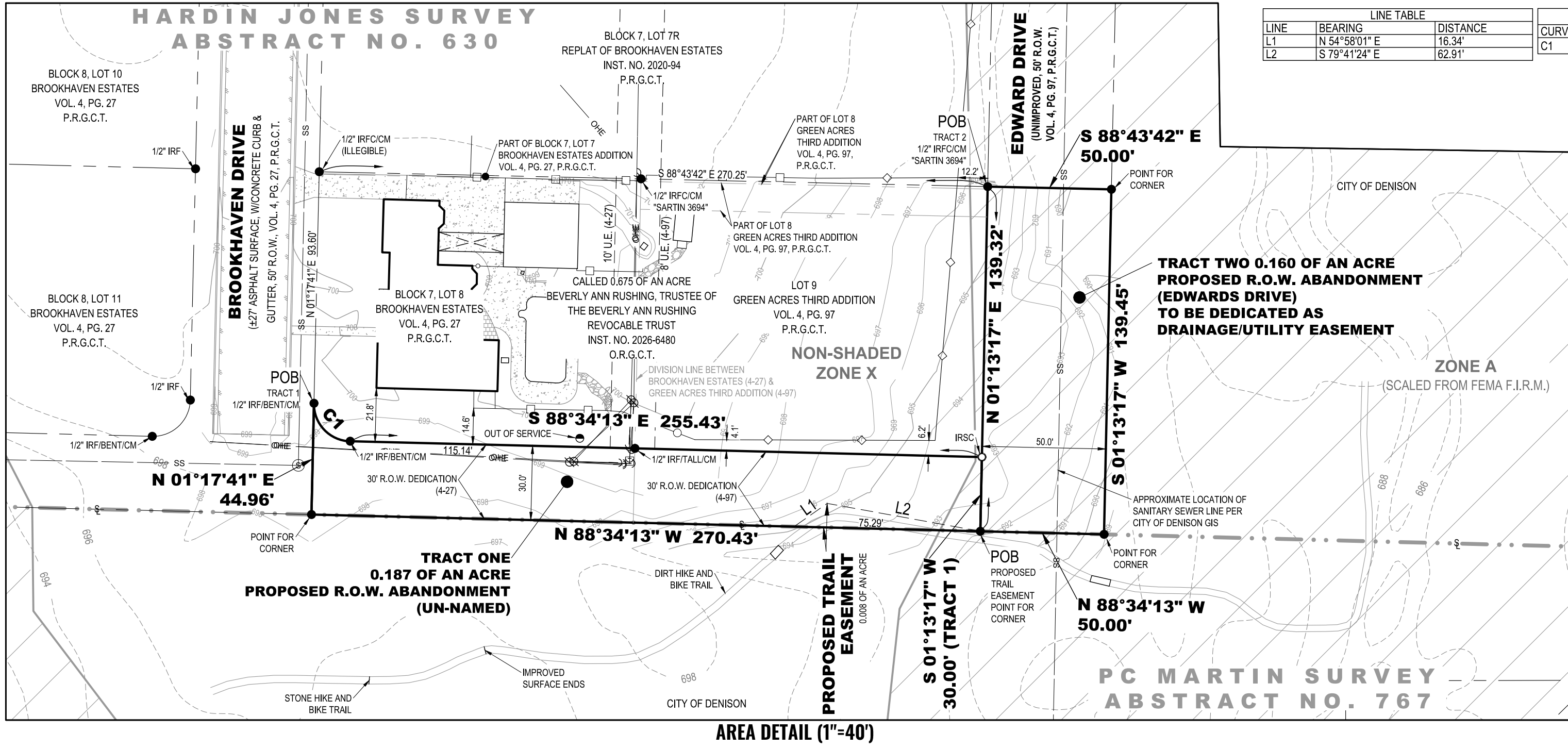
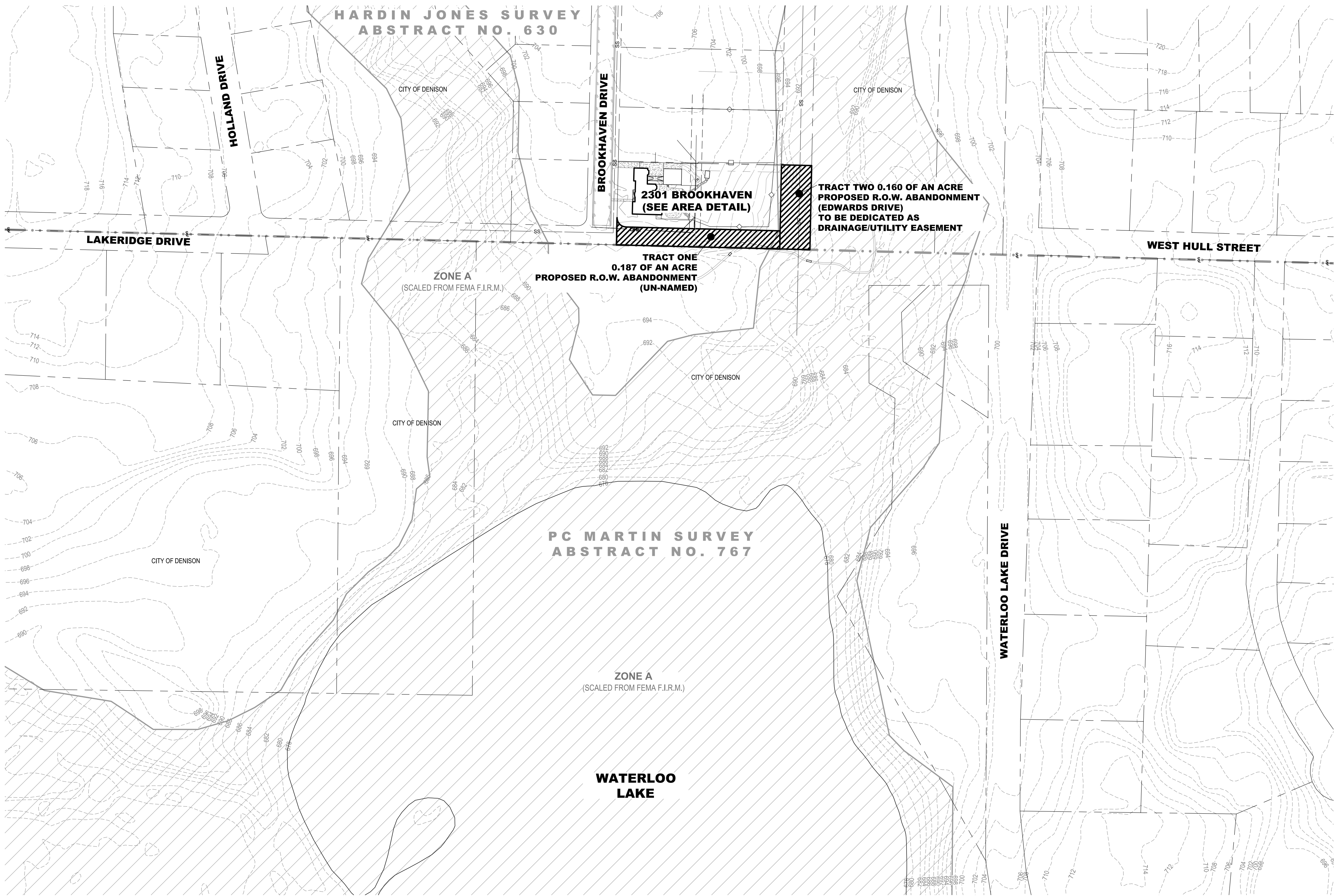
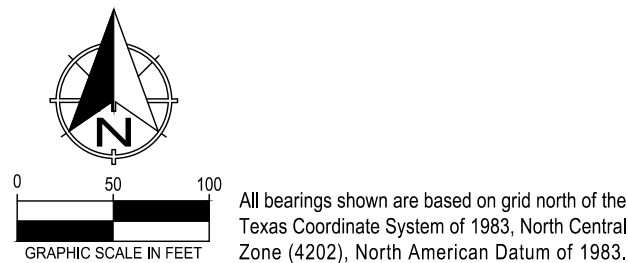
GIVEN under my hand and seal of office this 23 day of Sept, 1971

James H. [Signature]
Notary Public in and for Grayson County, Texas
My commission expires the 1 day of 7, 1971

APPROVED this 14 day of Sept, 1971, by the City Planning Commission of the City of Denison, Texas.

J.R. Bond Chairman
Laurela Barnett Secretary

Vol. 4 Pg. 97, 109



LINE TABLE		
LINE	BEARING	DISTANCE
L1	N 54°58'01" E	16.34'
L2	S 79°41'24" E	62.91'

CURVE TABLE					
CURVE	ARC LENGTH	RADIUS	DELTA ANGLE	CHORD BEARING	CHORD LENGTH
C1	23.53'	15.00'	89°51'54"	S 43°38'16" E	21.19'

GENERAL NOTES:

- This survey was completed without the benefit of a current title commitment. Additional Easements and/or other matters of record may affect the surveyed property. The Surveyor did not perform an Abstract of Title.
- Abstract lines shown are approximate.
- Topographic information derived from City of Denison GIS.

LAND DESCRIPTION:

TRACT ONE: 0.187 OF AN ACRE

BEING all of that certain tract or parcel of land situated in the Hardin Jones Survey, Abstract No. 630, City of Denison, Grayson County, Texas, and being part of a called 30-foot wide right-of-way dedication in Brookhaven Estates, an addition to the City of Denison, according to the plat thereof recorded in Volume 4, Page 27, Plat Records, Grayson County, Texas, and part of a called 30-foot wide right-of-way dedication in Green Acres Third Addition, an addition to the City of Denison, Grayson County, Texas, according to the plat thereof recorded in Volume 4, Page 97, said Plat Records, Texas, and being more particularly described as follows:

BEGINNING at a bent 1/2-inch iron rod found for the northwest corner of the herein described tract of land, common to the western-most southwest corner of Lot 8 in Block 7 of said Brookhaven Estates, on the northerly line of said 30-foot right-of-way dedication (4-27), and on the easterly right-of-way line of Brookhaven Drive, and at the beginning of a curve to the left having a delta angle of 89°51'54", a radius of 15.00 feet and a chord bearing and distance of South 43°38'16" East, 21.19 feet;

THENCE in an easterly direction, with the northerly line of said 30-foot wide right-of-way dedication (4-27), and with the southerly line of said Lot 8, and with said curve to the left, an arc distance of 23.53 feet to a bent 1/2-inch iron rod found for the southern-most southwest corner of said Lot 8;

THENCE South 88°34'13" East, continuing with the northerly line of said 30-wide right-of-way dedication (4-27), and with the southerly line of said Lot 8, passing en route at a distance of 115.14 feet a tall 1/2-inch iron rod found for the southeast corner of said Lot 8, common to the southwest corner of Lot 9 in aforesaid Green Acres Third Addition and continuing on said course with the southerly line of said Lot 9, and with the northerly line of aforesaid 30-foot wide right-of-way dedication (4-87), a total distance of 255.43 feet to a 1/2-inch iron rod with a plastic cap stamped "PRESTON TRAIL LAND SURVEYING RPLS 6585" set for northeast corner of the herein described tract of land, common to the southeast corner of said Lot 9, and on the westerly right-of-way line of Edward Drive (Unimproved);

THENCE South 01°13'17" West, crossing said 30-foot wide right-of-way dedication, a distance of 30.00 feet to a point for the southeast corner of the herein described tract of land, and on the southerly line of aforesaid Green Acres Third Addition;

THENCE North 88°34'13" West, with the southerly line of said Green Acres Third Addition part of the way, and with the southerly line of aforesaid Brookhaven Estates, a distance of 270.43 feet to a point for the southwest corner of the herein described tract of land;

THENCE North 01°17'41" East, crossing said 30-foot wide right-of-way dedication (4-27), a distance of 44.96 feet to the POINT OF BEGINNING and enclosing 0.187 of an acre (8,160 square feet) of land, more or less.

PROPOSED TRAIL EASEMENT: 0.008 OF AN ACRE

BEING all of that certain tract or parcel of land situated in the Hardin Jones Survey, Abstract No. 630, City of Denison, Grayson County, Texas, and being part of a called 30-foot wide right-of-way dedication in Green Acres Third Addition, an addition to the City of Denison, Grayson County, Texas, according to the plat thereof recorded in Volume 4, Page 97, said Plat Records, Texas, and being more particularly described as follows:

BEGINNING at a point for the southeast corner of the herein described tract of land, on the southerly line of said Green Acres Third Addition, and from which a 1/2-inch iron rod with a plastic cap stamped "PRESTON TRAIL LAND SURVEYING RPLS 6585" set for the southeast corner Lot 9 in said Green Acres Third Addition bears North 01°13'17" West, a distance of 30.00 feet;

THENCE North 88°34'13" West, with the southerly line of said Green Acres Third Addition, a distance of 75.29 feet to a point for the southwest corner of the herein described tract of land;

THENCE North 54°58'01" East, crossing said 30-foot wide right-of-way dedication, a distance of 16.34 feet to the northerly corner of the herein described tract of land;

THENCE South 79°41'24" East, continuing across said 30-foot wide right-of-way dedication, a distance of 62.91 feet to the POINT OF BEGINNING and enclosing 0.008 of an acre (366 square feet) of land, more or less.

TRACT TWO: 0.160 OF AN ACRE

BEING all of that certain tract or parcel of land situated in the Hardin Jones Survey, Abstract No. 630, City of Denison, Grayson County, Texas, and being part of a called 50-foot wide right-of-way dedication in Green Acres Third Addition for Edward Drive, an addition to the City of Denison, Grayson County, Texas, according to the plat thereof recorded in Volume 4, Page 97, said Plat Records, Texas, and being more particularly described as follows:

BEGINNING at a 1/2-inch iron with a plastic cap stamped "SARTIN 3694" found for the northwest corner of the herein described tract of land, common to the southeast corner of Lot 7R in Block 7 of the Replat of Brookhaven Estates, according to the plat thereof recorded in Instrument No. 2020-94, said Plat Records, and on the westerly right-of-way line of said Edward Drive, and on the easterly line of Lot 8 in said Green Acres Third Addition;

THENCE South 88°43'42" East, crossing said Edward Drive, a distance of 50.00 feet to a point for the northeast corner of the herein described tract of land, and on the easterly line of said Green Acres Third Addition;

THENCE South 01°13'17" West, with the easterly line of said Green Acres Third Addition, a distance of 139.45 feet to a point for the southeast corner of the herein described tract of land, common to the southeast corner of said Green Acres Third Addition;

THENCE North 88°34'13" West, with the southerly line of said Green Acres Third Addition, a distance of 50.00 feet to a point for the southwest corner of the herein described tract of land;

THENCE North 01°13'17" East, with the westerly right-of-way line of said Edward Drive, and with the easterly line of Lot 9 in said Green Acres Third Addition part of the way, and with the easterly line of aforesaid Lot 8, a distance of 139.32 feet to the POINT OF BEGINNING and enclosing 0.160 of an acre (6,969 square feet) of land, more or less.

LEGEND

● FOUND MONUMENT	⊗ SANITARY SEWER MANHOLE
○ SET MONUMENT	⊕ ELECTRIC METER
IRSC 1/2" IRON ROD W/ "PRESTON TRAIL LAND SURVEYING, RPLS 6585" CAP SET	⊖ UTILITY/POWER POLE
POB POINT OF BEGINNING	— GUY
IRF IRON ROD FOUND	● LIGHT
IRFC IRON ROD FOUND W/ PLASTIC CAP	☐ TELEPHONE BOX
CM CONTROLLING MONUMENT	--- BOUNDARY LINE
() DEED OR PLAT CALL	--- ADJOINER LINE
R.O.W. RIGHT-OF-WAY	--- EASEMENT
O.R.G.C.T. OFFICIAL RECORDS, GRAYSON COUNTY, TEXAS	--- ABSTRACT LINE APPROXIMATE
P.R.G.C.T. PLAT RECORDS, GRAYSON COUNTY, TEXAS	--- CHAIN LINK FENCE
VOL. PG. VOLUME, PAGE	--- WOOD FENCE
INST. NO. INSTRUMENT NO.	--- METAL/WROUGHT IRON FENCE
U.E. UTILITY EASEMENT	--- ASPHALT
	--- OVERHEAD ELECTRIC/UTILITY
	--- SANITARY SEWER LINE

PRELIMINARY
THIS DOCUMENT SHALL NOT BE RECORDED FOR ANY PURPOSE AND SHALL NOT BE USED OR VIEWED OR RELIED UPON AS A FINAL SURVEY DOCUMENT

SITE PLAN
PROPOSED RIGHT-OF-WAY ABANDONMENT AND DEDICATION OF TRAIL, DRAINAGE, AND UTILITY EASEMENTS
2301 BROOKHAVEN DRIVE, DENISON
GRAYSON COUNTY, TEXAS

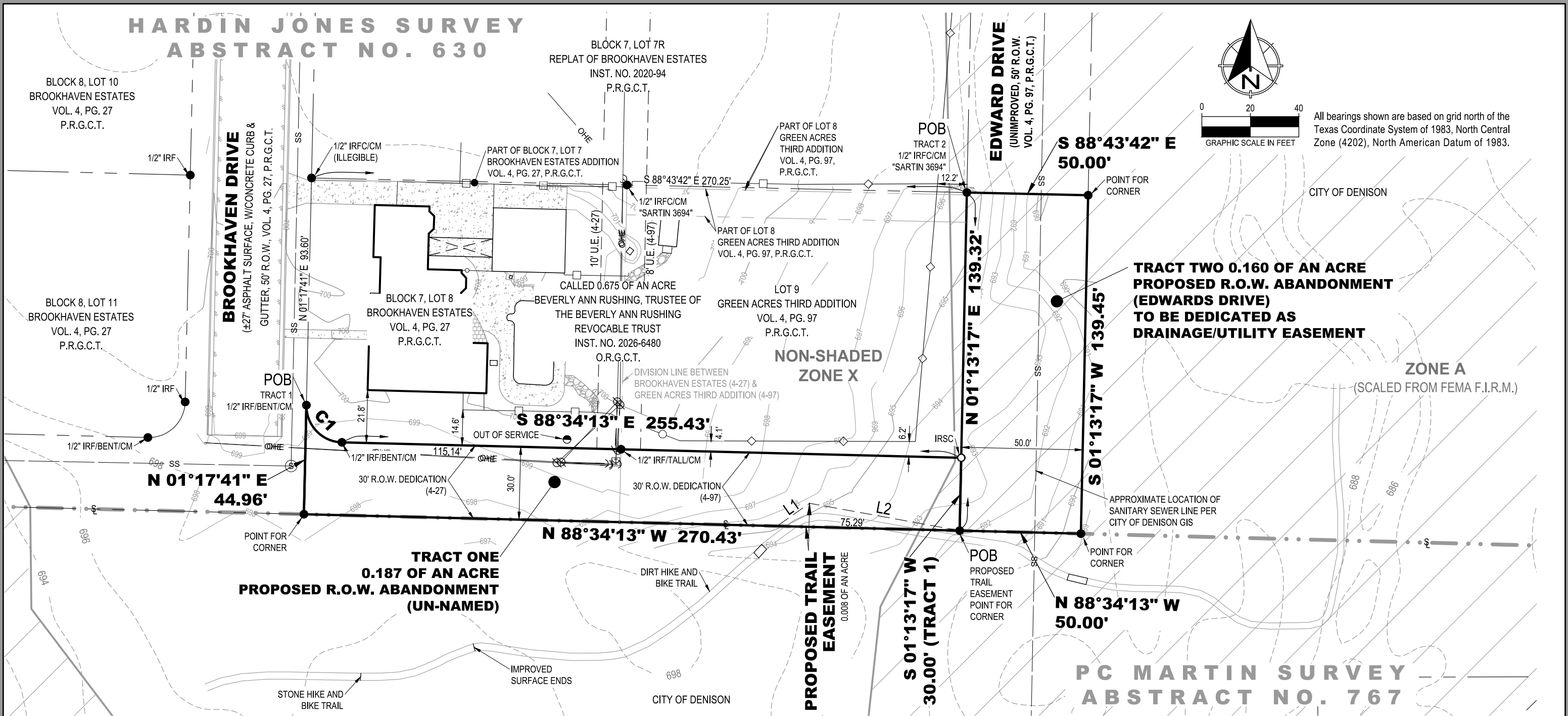
Preston Trail
LAND SURVEYING

18PELS Firm No.
10194715

Drawn by: MIA
Checked by: CRN

Scale: 1"=100'
Date: 04/30/2026

787 W FM 996
Pottsboro, TX 75076
www.prestontrailandsurveying.com
903-786-6029
Project No. 26-26-00492A
Sheet No. 1 of 1



GENERAL NOTES:

1. This survey was completed without the benefit of a current title commitment. Additional Easements and/or other matters of record may affect the surveyed property. The Surveyor did not perform an Abstract of Title.
2. Abstract lines shown are approximate.
3. See page 2 for Curve/Line Tables, Land Descriptions and Legend.

FLOOD STATEMENT:

I have examined the F.E.M.A. Flood Insurance Rate Map for City of Denison, Grayson County, Texas, Community Number 480259, effective date 09/29/2010 and that map indicates that a portion of this property is within "Zone A" defined as "Special Flood Hazard Areas (SHAs) subject to Inundation by the 1% annual chance flood with no base flood elevations determined" as shown on Panel 0280 F of said map. This flood statement does not imply that the property and/or structures thereon will be free from flooding or flood damage, on rare occasions, greater floods can and will occur and flood heights may be increased by man-made or natural causes. This flood statement shall not create liability on the part of the surveyor.

PRELIMINARY
THIS DOCUMENT SHALL NOT BE RECORDED FOR ANY PURPOSE AND SHALL NOT BE USED OR VIEWED OR RELIED UPON AS A FINAL SURVEY DOCUMENT

Chris R. Noah, R.P.L.S. No. 6585

PROPOSED R.O.W. ABANDONMENT
TRACT 1: 0.187 OF AN ACRE
TRACT2: 0.160 OF AN ACRE
HARDIN JONES SURVEY, ABSTRACT NO. 630
2301 Brookhaven Drive, Denison
Grayson County, Texas

		787 W FM 996 Pottsboro, TX 75076 www.prestontrailandsurveying.com 903-786-6029	
TBPELS Firm No. 10194175	Drawn by: LGT Checked by: CRN	Scale: 1"=40' Date: 05/11/2026	Project No. 26-0049.2A Sheet No. 1 of 2

LINE TABLE			CURVE TABLE					
LINE	BEARING	DISTANCE	CURVE	ARC LENGTH	RADIUS	DELTA ANGLE	CHORD BEARING	CHORD LENGTH
L1	N 54°58'01" E	16.34'	C1	23.53'	15.00'	89°51'54"	S 43°38'16" E	21.19'
L2	S 79°41'24" E	62.91'						

LAND DESCRIPTION:

TRACT ONE: 0.187 OF AN ACRE

BEING all of that certain tract or parcel of land situated in the Hardin Jones Survey, Abstract No. 630, City of Denison, Grayson County, Texas, and being part of a called 30-foot wide right-of-way dedication in Brookhaven Estates, an addition to the City of Denison, according to the plat thereof recorded in Volume 4, Page 27, Plat Records, Grayson County, Texas, and part of a called 30-foot wide right-of-way dedication in Green Acres Third Addition, an addition to the City of Denison, Grayson County, Texas, according to the plat thereof recorded in Volume 4, Page 97, said Plat Records, Texas, and being more particularly described as follows:

BEGINNING at a bent 1/2-inch iron rod found for the northwest corner of the herein described tract of land, common to the western-most southwest corner of Lot 8 in Block 7 of said Brookhaven Estates, on the northerly line of said 30-foot right-of-way dedication (4-27), and on the easterly right-of-way line of Brookhaven Drive, and at the beginning of a curve to the left having a delta angle of 89°51'54", a radius of 15.00 feet and a chord bearing and distance of South 43°38'16" East, 21.19 feet;

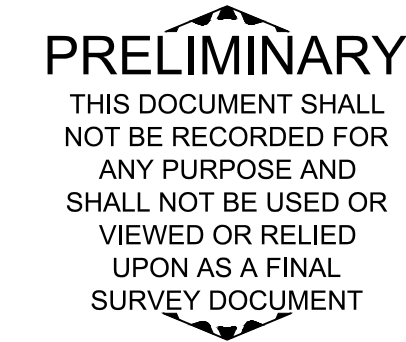
THENCE in an easterly direction, with the northerly line of said 30-foot wide right-of-way dedication (4-27), and with the southerly line of said Lot 8, and with said curve to the left, an arc distance of 23.53 feet to a bent 1/2-inch iron rod found for the southern-most southwest corner of said Lot 8;

THENCE South 88°34'13" East, continuing with the northerly line of said 30-wide right-of-way dedication (4-27), and with the southerly line of said Lot 8, passing en route at a distance of 115.14 feet a tall 1/2-inch iron rod found for the southeast corner of said Lot 8, common to the southwest corner of Lot 9 in aforesaid Green Acres Third Addition and continuing on said course with the southerly line of said Lot 9, and with the northerly line of aforesaid 30-foot wide right-of-way dedication (4-97), a total distance of 255.43 feet to a 1/2-inch iron rod with a plastic cap stamped "PRESTON TRAIL LAND SURVEYING RPLS 6585" set for northeast corner of the herein described tract of land, common to the southeast corner of said Lot 9, and on the westerly right-of-way line of Edward Drive (Unimproved);

THENCE South 01°13'17" West, crossing said 30-foot wide right-of-way dedication, a distance of 30.00 feet to a point for the southeast corner of the herein described tract of land, and on the southerly line of aforesaid Green Acres Third Addition;

THENCE North 88°34'13" West, with the southerly line of said Green Acres Third Addition part of the way, and with the southerly line of aforesaid Brookhaven Estates, a distance of 270.43 feet to a point for the southwest corner of the herein described tract of land;

THENCE North 01°17'41" East, crossing said 30-foot wide right-of-way dedication (4-27), a distance of 44.96 feet to the POINT OF BEGINNING and enclosing 0.187 of an acre (8,160 square feet) of land, more or less.



Chris R. Noah, R.P.L.S. No. 6585

PROPOSED TRAIL EASEMENT: 0.008 OF AN ACRE

BEING all of that certain tract or parcel of land situated in the Hardin Jones Survey, Abstract No. 630, City of Denison, Grayson County, Texas, and being part of a called 30-foot wide right-of-way dedication in Green Acres Third Addition, an addition to the City of Denison, Grayson County, Texas, according to the plat thereof recorded in Volume 4, Page 97, said Plat Records, Texas, and being more particularly described as follows:

BEGINNING at a point for the southeast corner of the herein described tract of land, on the southerly line of said Green Acres Third Addition, and from which a 1/2-inch iron rod with a plastic cap stamped "PRESTON TRAIL LAND SURVEYING RPLS 6585" set for the southeast corner Lot 9 in said Green Acres Third Additon bears North 01°13'17" West, a distance of 30.00 feet;

THENCE North 88°34'13" West, with the southerly line of said Green Acres Third Addition, a distance of 75.29 feet to a point for the southwest corner of the herein described tract of land;

THENCE North 54°58'01" East, crossing said 30-foot wide right-of-way dedication, a distance of 16.34 feet to the northerly corner of the herein described tract of land;

THENCE South 79°41'24" East, continuing across said 30-foot wide right-of-way dedication, a distance of 62.91 feet to the POINT OF BEGINNING and enclosing 0.008 of an acre (366 square feet) of land, more or less.

LEGEND

●	FOUND MONUMENT	Ⓢ	SANITARY SEWER MANHOLE
○	SET MONUMENT	Ⓜ	ELECTRIC METER
IRSC	1/2" IRON ROD W/ "PRESTON TRAIL LAND SURVEYING, RPLS 6585" CAP SET	⚡	UTILITY/POWER POLE
		←	GUY
POB	POINT OF BEGINNING	●	LIGHT
IRF	IRON ROD FOUND	☎	TELEPHONE BOX
IRFC	IRON ROD FOUND W/PLASTIC CAP	—	BOUNDARY LINE
CM	CONTROLLING MONUMENT	— -- —	ADJOINER LINE
()	DEED OR PLAT CALL	- - - - -	EASEMENT
R.O.W.	RIGHT-OF-WAY	— ● — ● — ● —	ABSTRACT LINE APPROXIMATE
O.R.G.C.T.	OFFICIAL RECORDS, GRAYSON COUNTY, TEXAS	— ◇ —	CHAIN LINK FENCE
		— □ —	WOOD FENCE
P.R.G.C.T.	PLAT RECORDS, GRAYSON COUNTY, TEXAS	— ○ —	METAL/WROUGHT IRON FENCE
		— /// —	ASPHALT
VOL., PG.	VOLUME, PAGE	— OHE —	OVERHEAD ELECTRIC/UTILITY
INST. NO.	INSTRUMENT NO.	— — — SS — — —	SANITARY SEWER LINE
U.E.	UTILITY EASEMENT		

TRACT TWO: 0.160 OF AN ACRE

BEING all of that certain tract or parcel of land situated in the Hardin Jones Survey, Abstract No. 630, City of Denison, Grayson County, Texas, and being part of a called 50-foot wide right-of-way dedication in Green Acres Third Addition for Edward Drive, an addition to the City of Denison, Grayson County, Texas, according to the plat thereof recorded in Volume 4, Page 97, said Plat Records, Texas, and being more particularly described as follows:

BEGINNING at a 1/2-inch iron with a plastic cap stamped "SARTIN 3694" found for the northwest corner of the herein described tract of land, common to the southeast corner of Lot 7R in Block 7 of the Replat of Brookhaven Estates, according to the plat thereof recorded in Instrument No. 2020-94, said Plat Records, and on the westerly right-of-way line of said Edward Drive, and on the easterly line of Lot 8 in said Green Acres Third Addition;

THENCE South 88°43'42" East, crossing said Edward Drive, a distance of 50.00 feet to a point for the northeast corner of the herein described tract of land, and on the easterly line of said Green Acres Third Addition;

THENCE South 01°13'17" West, with the easterly line of said Green Acres Third Addition, a distance of 139.45 feet to a point for the southeast corner of the herein described tract of land, common to the southeast corner of said Green Acres Third Addition;

THENCE North 88°34'13" West, with the southerly line of said Green Acres Third Addition, a distance of 50.00 feet to a point for the southwest corner of the herein described tract of land;

THENCE North 01°13'17" East, with the westerly right-of-way line of said Edward Drive, and with the easterly line of Lot 9 in said Green Acres Third Addition part of the way, and with the easterly line of aforesaid Lot 8, a distance of 139.32 feet to the POINT OF BEGINNING and enclosing 0.160 of an acre (6,969 square feet) of land, more or less.

PROPOSED R.O.W. ABANDONMENT
TRACT 1: 0.187 OF AN ACRE
TRACT2: 0.160 OF AN ACRE
HARDIN JONES SURVEY, ABSTRACT NO. 630
2301 Brookhaven Drive, Denison
Grayson County, Texas

The logo for Preston Trail Land Surveying, featuring a stylized 'P' and 'T' inside a circle, followed by the text "Preston Trail LAND SURVEYING".		787 W FM 996 Pottsboro, TX 75076 www.prestontrailandsurveying.com 903-786-6029	
TBPELS Firm No. 10194175	Drawn by: LGT Checked by: CRN	Scale: 1"=40' Date: 05/11/2026	Project No. 26-0049.2A Sheet No. 2 of 2

INVOICE

Date: 04/20/2026

File No. 260408R
Loan No. N/A

Prepared for:

Ms. Beverly Rushing
2806 W Crawford St
Denison, TX 75020

Property Appraised:

Beverly Ann Rushing Revocable Trust
2301 Brookhaven Dr
Denison, TX 75020-4004

Work Performed:

Land Appraisal Report	\$	500.00
Paid, Cash, 04/14/2026	\$	-500.00
	\$	
	\$	
	\$	
	\$	
	\$	
Total Amount Due:		\$ 0.00

Please make checks payable to:

Blue Water Valuation Services
P.O. Box 997
Pottsboro, TX 75076

APPRAISAL REPORT OF



2301 Brookhaven Dr
Denison, TX 75020-4004

PREPARED FOR

Ms. Beverly Rushing
2806 W Crawford St
Denison, TX 75020

AS OF

04/14/2026

PREPARED BY

Blue Water Valuation Services
P.O. Box 997
Pottsboro, TX 75076

04/20/2026

Ms. Beverly Rushing
2806 W Crawford St
Denison, TX 75020

RE: Beverly Ann Rushing Revocable Trust
2301 Brookhaven Dr
Denison, TX 75020-4004
File No. 260408R
Case No. N/A

Dear Ms. Rushing:

In accordance with your request, I have personally inspected and prepared an appraisal report of the real property located at:

2301 Brookhaven Dr, Denison, TX 75020-4004

The purpose of this appraisal is to estimate the market value of the property described in the body of this appraisal report.

Enclosed, please find the appraisal report which describes certain data gathered during our investigation of the property. The methods of approach and reasoning in the valuation of the various physical and economic factors of the subject property are contained in this report.

An inspection of the property and a study of pertinent factors, including valuation trends and an analysis of neighborhood data, led the appraiser to the conclusion that the market value, as of 04/14/2026 is:

\$ 39,300

The opinion of value expressed in this report is contingent upon the limiting conditions attached to this report.

It has been a pleasure to assist you. If I may be of further service to you in the future, please let me know.

Respectfully submitted,

Signature: 

Robert A. Honey

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LAND APPRAISAL REPORT

File No. 260408R
Loan No. N/A

IDENTIFICATION

Owner	Beverly A Rushing Trust	Census Tract	0008.00	Map Reference	D022
Property Address	2301 Brookhaven Dr				
City	Denison	County	Grayson	State	TX
Zip Code	75020-4004				
Legal Description	See Survey				
Sale Price \$		Date of Sale		Property Rights Appraised	☒ Fee ☐ Leasehold ☐ De Minimis PUD
Actual Real Estate Taxes \$		(yr)		Loan Charges to be paid by seller \$	
Other Sales Concessions					
Client	Ms. Beverly Rushing		Address 2806 W Crawford St, Denison, TX 75020		
Occupant	Vacant		Appraiser	Robert A. Honey	
Instructions to Appraiser	Value City owned ROW				
Intended User	Owner		Intended Use	Market Value	

NEIGHBORHOOD

Location	☐ Urban	☒ Suburban	☐ Rural						
Built Up	☒ Over 75%	☐ 25% to 75%	☐ Under 25%						
Growth Rate	☐ Fully Dev.	☐ Rapid	☒ Steady	☐ Slow					
Property Values	☐ Increasing	☒ Stable	☐ Declining						
Demand/Supply	☐ Shortage	☒ In Balance	☐ Oversupply						
Marketing Time	☒ Under 3 Mos,	☐ 4-6 Mos.	☐ Over 6 Mos.						
Present Land Use	50 %1 Family	5 %2-4 Family	2 % Apts	1 % Condo	20 % Commercial				
	2 %Industrial	% Vacant	20 % Vacant Land						
Change In Present Land Use	☐ Not Likely	☒ Likely(*)	☐ Taking Place (*)						
	(*) From Vacant Land		To Single Family						
Predominate Occupancy	☒ Owner	☐ Tenant	% Vacant						
Single Family Price Range	\$ 27,000	to \$ 885,000	Predominant Value \$	212,000					
Single Family Age	1 yrs	to 151 yrs.	Predominant Age	62 yrs					

Comments including those factors, favorable or unfavorable, affecting marketability (e.g. public parks, schools, view, noise): The subject lot is adjacent to Waterloo Lake in Denison which is a very desirable location with access to the lake, parks and hiking trails. There are no known adverse conditions associated with the neighborhood.

SITE

Dimensions	See Survey	=		☐ Corner Lot
Zoning Classification	SF 7.5	Present Improvements	☒ do ☐ do not conform to zoning regulations	
Highest and best use	☐ Present use ☒ Other (specify) Single Family Residential			
	Public Other (Describe)	OFF SITE IMPROVEMENTS	Topo	Rolling
Elec.	☒	Street Access ☒ Public ☐ Private	Size	29,402sf
Gas	☒	Surface	Shape	Rectangular
Water	☒	Maintenance ☒ Public ☐ Private	View	N;Res
San. Sewer	☒	☐ Storm Sewer ☐ Curb/Gutter	Drainage	Adequate
	☐ Underground Elect. & Tel.	☐ Sidewalk ☐ Street Lights	Is the property located in a HUD identified Special Flood Hazard Area? ☒ No ☐ Yes	

Comments (favorable or unfavorable including any apparent adverse easements, encroachments or other adverse conditions): The subject lot has no known adverse easements or conditions.

The undersigned has recited three 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.

For the Market Data Analysis ☒ See grid below ☐ See narrative attachment

	SUBJECT PROPERTY	COMPARABLE NO.1		COMPARABLE NO.2		COMPARABLE NO.3	
Address	2301 Brookhaven Dr Denison, TX 75020-4004	3900 Saddle Creek Denison, TX 75020		129 Chisolm Trail Pottsboro, TX 75076		109 Iron Horse Lane Denison, TX 75020	
Proximity to Subject		2.36 miles S		6.92 miles W		0.75 miles NE	
Sales Price	\$		\$ 164,500		\$ 114,900		\$ 50,000
Price /	\$ 0		\$ 6.10		\$ 5.28		\$ 8.12
Data Source		NTREIS #20850726; DOM 154		NTREIS #20968801;DOM 206		NTREIS #20884225; CDOM 338	
Date of Sale and Time Adjustment	DESCRIPTION	DESCRIPTION	⁺ ₍₋₎ \$ Adjustment	DESCRIPTION	⁺ ₍₋₎ \$ Adjustment	DESCRIPTION	⁺ ₍₋₎ \$ Adjustment
		s08/25;c07/25		s02/26;c02/26		s11/25;c10/25	
Location	Good	Good		Good		Good	
Site/View	29,402 sf	29,964 sf		21,780 sf	+22,866	6,159 sf	+69,729
Road Surface	Asphalt	Concrete		Concrete		Concrete	
Flood	None	None		None		None	
Utilities	Wtr;Elec;Gas;Sewer	Wtr;Elec;Gas;Sewer		Wtr;Elec;Sewer		Wtr;Elec;Sewer	
Improvements	None	None		None		None	
Sales or Financing Concessions		Cash		Cash		Cash	
		None		None		None	
Net Adj.(Total)		☒ Plus ☐ Minus	\$ 0	☒ Plus ☐ Minus	\$ 22,866	☒ Plus ☐ Minus	\$ 69,729
Indicated Value of Subject		Net=0%		Net=20%		Net=139%	
		Gross=0%	\$ 164,500	Gross=20%	\$ 137,766	Gross=139%	\$ 119,729

RECONCILIATION

Comments on Market Data The lot sales data for the subject neighborhood has been very scarce over the last 12 months due in part to the scarcity of available lots but also the real estate market overall has been very slow.

Comments and Conditions of Appraisal: See Next Page

Final Reconciliation: The lot sales utilized herein are the best available given the overall slow real estate market over the last 12 months and the scarcity of available lots in the City of Denison. The value given herein is for the assembled 13,100sf of ROW owned by the City of Denison.

I ESTIMATE THE MARKET VALUE, AS DEFINED, OF SUBJECT PROPERTY AS OF 04/14/2026 to be \$ 39,300

Blue Water Valuation Services
Additional Comments

File No. 260408R
Loan No. N/A

Borrower Beverly Ann Rushing Revocable Trust

Property Address 2301 Brookhaven Dr

City Denison County Grayson State TX Zip Code 75020-4004

Lender/Client Ms. Beverly Rushing Address 2806 W Crawford St, Denison, TX 75020

ZONING DESCRIPTION

The subject property is located within the City of Denison city limits and is zoned SF-7.5.

HIGHEST AND BEST USE ANALYSIS

The procedure utilized in this report to establish the Highest and Best Use of the subject property was to consider 1) Legally permissible 2) Physically possible 3) Economically feasible and 4) Maximally productive use. Data collected and analyzed for use in the neighborhood analysis and particularly the site analysis was useful in arriving at a final conclusion of Highest and Best Use. Upon considering the uses that are Legally permissible, physically possible, economically feasible and maximally productive, it is my opinion that the highest and best use, as if vacant, is for single family residential uses. As improved, the Highest and Best Use is for continued use as a single-family residence.

Blue Water Valuation Services
SUBJECT PHOTO ADDENDUM

File No. 260408R
Loan No. N/A

Borrower Beverly Ann Rushing Revocable Trust							
Property Address 2301 Brookhaven Dr							
City	Denison	County	Grayson	State	TX	Zip Code	75020-4004
Lender/Client	Ms. Beverly Rushing		Address	2806 W Crawford St, Denison, TX 75020			



**FRONT OF
SUBJECT PROPERTY**
2301 Brookhaven Dr
Denison, TX 75020-4004

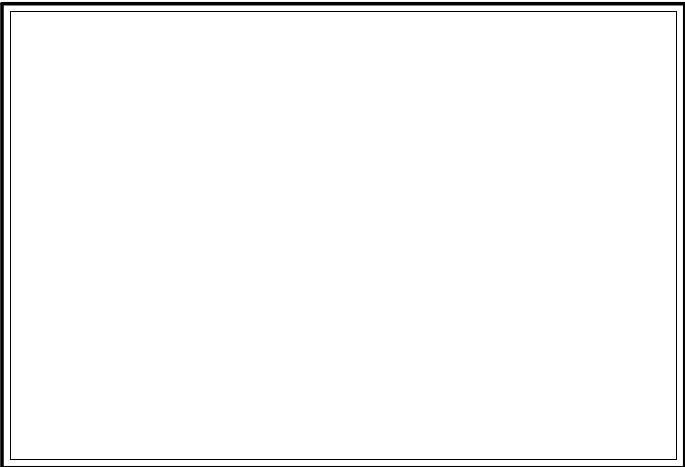
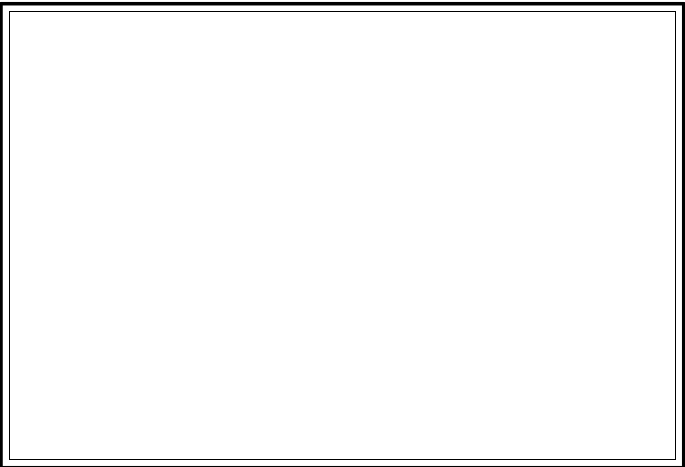


**REAR OF
SUBJECT PROPERTY**



STREET SCENE

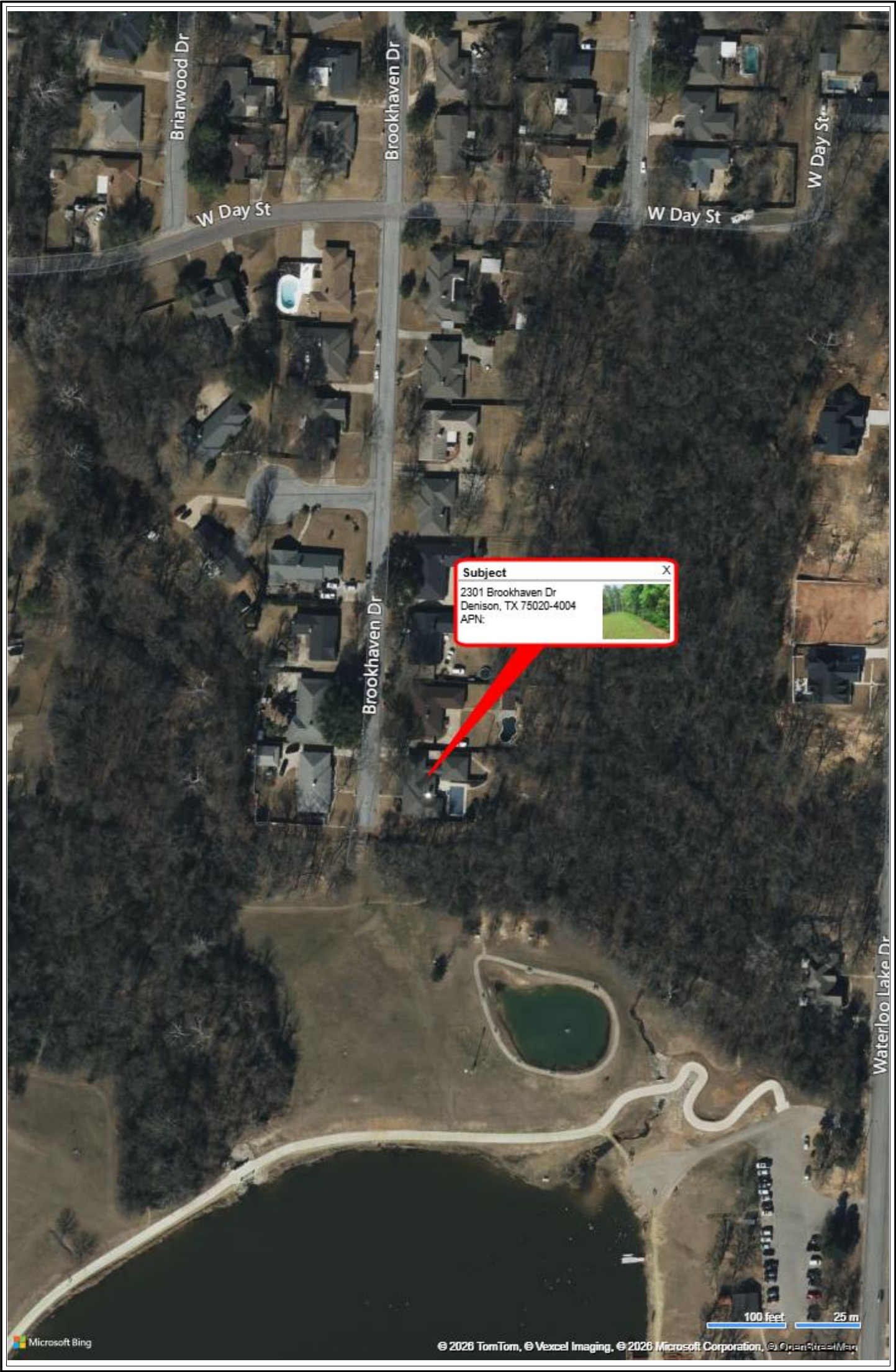
Borrower Beverly Ann Rushing Revocable Trust							
Property Address 2301 Brookhaven Dr							
City	Denison	County	Grayson	State	TX	Zip Code	75020-4004
Lender/Client	Ms. Beverly Rushing			Address	2806 W Crawford St, Denison, TX 75020		



Blue Water Valuation Services
AERIAL MAP ADDENDUM

File No. 260408R
Loan No. N/A

Borrower	Beverly Ann Rushing Revocable Trust						
Property Address	2301 Brookhaven Dr						
City	Denison	County	Grayson	State	TX	Zip Code	75020-4004
Lender/Client	Ms. Beverly Rushing		Address	2806 W Crawford St, Denison, TX 75020			



Borrower Beverly Ann Rushing Revocable Trust

Property Address 2301 Brookhaven Dr

City Denison

County

Grayson

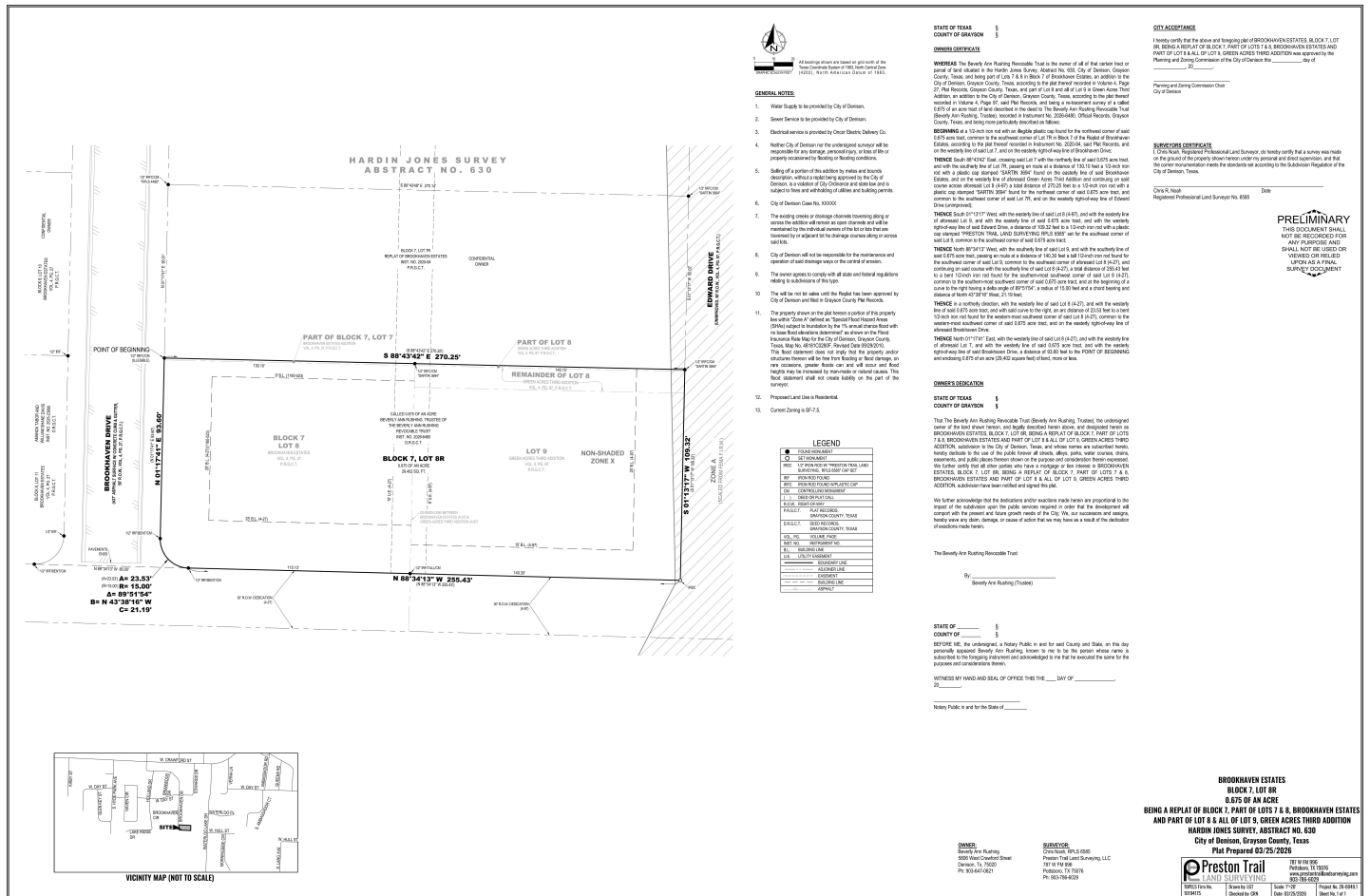
State TX

Zip Code

75020-4004

Lender/Client Ms. Beverly Rushing

Address 2806 W Crawford St, Denison, TX 75020



Blue Water Valuation Services
FLOOD MAP ADDENDUM

File No. 260408R
Loan No. N/A

Borrower	Beverly Ann Rushing Revocable Trust						
Property Address	2301 Brookhaven Dr						
City	Denison	County	Grayson	State	TX	Zip Code	75020-4004
Lender/Client	Ms. Beverly Rushing			Address	2806 W Crawford St, Denison, TX 75020		



Flood Map Legends

Flood Zones

Areas inundated by 100-year flooding

Areas inundated by 500-year flooding

Areas of undetermined but possible flood hazards

Floodway areas with velocity hazard

Floodway areas

COBRA zone

Flood Zone Determination

In Special Flood Hazard Area (Flood Zone):

Out

Within 250 ft. of multiple flood zones?

Not within 250 feet

Community:

480259

Community Name:

DENISON, CITY OF

Map Number:

48181C0280F

Zone:

X

Panel:

0280F

Panel Date:

09/29/2010

FIPS Code:

48181

Census Tract:

0008.00

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

DEPARTMENT OF HOMELAND SECURITY
FEDERAL EMERGENCY MANAGEMENT AGENCY
STANDARD FLOOD HAZARD DETERMINATION FORM (SFHDF)

See The Attached Instructions
O.M.B. No. 1660-0040
Expires: 10/31/18

SECTION I - LOAN INFORMATION

1. LENDER NAME AND ADDRESS Ms. Beverly Rushing 2806 W Crawford St Denison, TX 75020		2. COLLATERAL (Building/Mobile Home/Personal Property) (See Instructions section for more information)	
3. LENDER/SERVICER ID#	4. LOAN IDENTIFIER	5. AMOUNT OF FLOOD INSURANCE REQUIRED	

SECTION II

A. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) DATA COMMUNITY JURISDICTION

1. NFIP Community Name	2. County(ies)	3. State	4. NFIP Community Number
DENISON, CITY OF	GRAYSON	TX	480259

B. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) DATA AFFECTING BUILDING/MOBILE HOME

1. NFIP Map Number or Community Panel Number (Community name, if not the same as "A")	2. NFIP Map Panel Effective/ Revised Date	3. Is there a Letter of Map Change (LOMC)? ☐ NO ☐ YES (If yes, and LOMC date/no. is available, enter date and case no. below). Date Case No.
0280F	09/29/2010	
4. Flood Zone X	5. No. NFIP Map X	

C. FEDERAL FLOOD INSURANCE AVAILABILITY (Check all that apply)

1. ☐ Federal Flood insurance is available (community participants in NFIP). ☐ Regular Program ☐ Emergency Program of NFIP		
2. ☐ Federal Flood insurance is not available because community is not participating in the NFIP.		
3. ☐ Building/Mobile Home is in Coastal Barrier Resources Area (CBRA) or Otherwise Protected Area (OPA), Federal Flood insurance may not be available.		
CBRA/OPA Designation Date: X		

D. DETERMINATION

IS BUILDING/MOBILE HOME IN SPECIAL FLOOD HAZARD AREA (ZONES CONTAINING THE LETTERS "A" OR "V")? ☐ YES ☐ NO

If yes, flood insurance is required by the Flood Disaster Protection Act of 1973.
If no, flood insurance is not required by the Flood Disaster Protection Act of 1973. Please note, the risk of flooding in this area is only reduced, not removed.

E. COMMENTS (Optional):

This determination is based on examining the NFIP map, any Federal Emergency Management Agency revisions to it, and any other information needed to locate the buildings/mobile home on the NFIP map.

F. PREPARER'S INFORMATION

NAME, ADDRESS, TELEPHONE NUMBER (If other than Lender)	DATE OF DETERMINATION
Name: Robert A. Honey Company Name: Blue Water Valuation Services Address: P.O. Box 997 Pottsboro, TX 75076 Telephone Number: (214) 563-5102 Date Signed 04/20/2026	

STANDARD FLOOD HAZARD DETERMINATION FORM INSTRUCTIONS
PAPERWORK BURDEN DISCLOSURE NOTICE

Public reporting burden for this data collection is estimated to average 20 minutes per response. The burden estimate includes the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and submitting this form. This collection of information is mandatory. You are not required to respond to this collection of information unless a valid OMB control number is displayed on this form. Send comments regarding the accuracy of the burden estimate and any suggestions for reducing the burden to: Information Collections Management, Department of Homeland Security, Federal Emergency Management Agency, 1800 South Bell Street, Arlington VA 20598-3005, Paperwork Reduction Project (1660-0040) **NOTE: DO NOT SEND YOUR COMPLETED FORM TO THIS ADDRESS.**

SECTION 1

1. LENDER/SERVICER NAME AND ADDRESS: Enter lender name and address
2. COLLATERAL DESCRIPTION: Preparer should coordinate with user to ensure the collateral is sufficiently identified. Suggested forms of collateral identification include, but are not limited to, property address, parcel or lot number and longitude/latitude. If needed, additional information may be attached to this form.
3. LENDER/SERVICER ID NO: Optional. Preparer should coordinate with user to ensure the lender is sufficiently identified on the form. The lender name and address (Box 1. above) may be sufficient.
4. LOAN IDENTIFIER: Optional. May be used by lenders to conform with their individual method of identifying loans
5. AMOUNT OF FLOOD INSURANCE REQUIRED: Optional. The minimum federal requirement for this amount is the lesser of: the outstanding principal loan balance; the value of the improved property, mobile home and/or personal property used to secure the loan; or the maximum statutory limit of flood insurance coverage. A lender retains the prerogative to require flood insurance in excess of the minimum federal requirements not by the direction of FEMA. National Flood Insurance Program (NFIP) policies do not provide coverage in excess of the insured value of the building/mobile home/personal property.

SECTION 2

A. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) COMMUNITY JURISDICTION

1. NFIP Community Name. Enter the complete name of the community (as indicated on the NFIP map) in which the building or mobile home is located. Under the NFIP, a community is the political unit that has authority to adopt and enforce floodplain management regulations for the areas within its jurisdiction. A community may be any State or area or political subdivision thereof, or any Indian tribe or authorized tribal organization, or Alaska Native village or authorized native organization. (Examples: Brewer, City of; Washington, Borough of; Worchester, Township of; Baldwin County; Jefferson Parish) For a building or mobile home that may be annexed by one community but is shown on another community's NFIP map, enter the Community Name for the community with land-use jurisdiction over the building or mobile home.
2. County(ies). Enter the name of the county or counties in which the community is located. For unincorporated areas of a county, enter "unincorporated areas." For independent cities, enter "independent city".
3. State. Enter the two-digit state abbreviation. (Examples: VA, TX, CA)
4. NFIP Community Number. Enter the 6-digit NFIP community number. This number can be determined by consulting the NFIP Community Status Book or can be found on the NFIP map; copies of either can be obtained from FEMA's Website <http://msc/fema.gov> or by calling 1-800-358-9616. If no NFIP Community Number exists for the community, enter "none".

B. NFIP DATA AFFECTING BUILDING/MOBILE HOME

The information in this section (excluding the LMOA/LOMR information) is obtained by reviewing the NFIP map on which the building/mobile home is located. The current NFIP map may be obtained from FEMA by calling 1-800-358-9616. Scanned copies of the NFIP maps can be viewed on FEMA's website at <http://msc.fema.gov>. Note that even when an NFIP map panel is not printed, it may be reflected on a community's NFIP map index with its proper number, date, and flood zone indicated; enter these data accordingly.

1. NFIP Map number or Community-Panel Number. Enter the 11-digit number shown on the NFIP map that covers the building or mobile home. (Examples: 480214 0022C; 58103C0075F). Some older maps will have a 9-digit number (Example: 12345601A). Note that the first six digits will not match the NFIP Community Number when the sixth digit is a "C" or when one community has annexed land from another but the NFIP map has not yet been updated to reflect this annexation. When the sixth digit is a "C", the NFIP map is in countywide format and shows the flood hazards for the geographic areas of the county on one map, including flood hazards for incorporated communities and for any unincorporated county contained within the county's geographic limits. Such countywide maps will list an NFIP Map Number. For maps not in such countywide format, the NFIP will list a Community-Panel Number on each panel. If no NFIP map is in effect for the location of the building or mobile home, enter "none."

2. **NFIP Map Panel Effective/Revised Date.** Enter the map effective date or the map revised date shown on the NFIP map. (Example: 6/15/93)
This will be the latest of all dates shown on the map.
3. **Is there a letter of Map Change (LOMC)?** This field can remain blank if no Letter of Map Change (LOMC) (these include the Letter of Map Amendment (LOMA), Letter of Map Revision (LOMR) or similar FEMA Map Letter(s)) applies to the subject property. If there is a LOMC, list the date and number. Information on the LOMC is available from the following sources:
- * The community's official copy of its NFIP map should have a copy of all subsequently-issued FEMA Letters attached.
 - * For a LOMC issued on or after October 1, 1994. Information is available on FEMA's website at <http://www.fema.gov/national-flood-insurance-program-flood-hazard-mapping/compendium-flood-map-changes>.
 - * The FEMA Map Service Center website is <https://msc.fema.gov/portal>.
4. **Flood Zone.** Enter the flood zone(s) covering the building or mobile home. (Examples: A, AE, A4, AR, AR/A, AR/AE, AR/AO, V, VE, V12, AH, AO, B, C, X, D) If any part of the building or mobile home is within the Special Flood Hazard Area (SFHA), the entire building or mobile home is considered to be in the SFHA. Each flood zone is defined in the legend of the NFIP map on which it appears. If there is no NFIP map for the subject area, enter "none"
5. **No NFIP Map.** If no NFIP map covers the area where the building or mobile home is located, check this box.
- C. **FEDERAL FLOOD INSURANCE AVAILABILITY.** Check all boxes that apply; however, note that boxes 1 (Federal Flood Insurance is available...) and 2 (Federal Flood Insurance is not available...) are mutually exclusive. Federal flood insurance is available to all residents of a community that participates in the NFIP. Community participation status can be determined by consulting the NFIP Community Status Book, which is available from FEMA and at <http://msc.fema.gov>. The NFIP Community Status Book will indicate whether or not the community is participating in the NFIP and whether participation is in the Emergency or Regular Program. If the community participates in the NFIP, check either Regular Program or Emergency Program. To obtain Federal flood insurance, a copy of this completed form may be provided to an insurance agent.
- Federal flood insurance is prohibited in designated Coastal Barrier Resources Area (CBRA) and Other Protected Areas (OPAs) for buildings or mobile homes built or substantially improved after the date of the CBRA or the OPA designation. Information about the Coastal Barrier Resources System may be obtained on FEMA's website at <http://www.fema.gov/plan/prevent/floodplain/nfipkeywords/cbrs.shtm>
- D. **DETERMINATION.** If any portion of the building/mobile home is in an identified Special Flood Hazard Area (SFHA), check yes (flood insurance is required). If no portion of the building/mobile home is in an identified SFHA, check no. If no NFIP map exists for the community, check no if, no NFIP map exists, Section B5 should also be checked.
- E. **COMMENTS.** Optional Comment. Preparer may add additional comments/pages/data as needed.
- F. **PREPARER'S INFORMATION.** If other than the lender, enter the name, address, and telephone number of the company or organization performing the flood hazard determination. An individual's name may be included, but is not required.

Date of Determination. Enter date on which flood hazard determination was completed

MULTIPLE BUILDINGS: If the loan collateral includes more than one building, a schedule for the additional buildings/mobile homes indicating the determination for each may be attached. Otherwise, a separate form must be completed for each building or mobile home. Any attachments should be noted in the comment section. A separate flood insurance policy is required for each building or mobile home.

GUARANTEES REGARDING INFORMATION: Determinations on this form made by persons other than the lender are acceptable only to the extent that the accuracy of the information is guaranteed.

FORM AVAILABILITY: The form is available online at http://www.fema.gov/plan/prevent/fhm/frm_form.shtm.

Copies of this form are available from FEMA fax-on-demand line by calling (202) 646-FEMA and requesting form #23103. Guidance on using the form in a printed, computerized, or electronic format is contained in form #23110. This information is also available on FEMA's website. See the resource record, for usability purposes. The URL is <http://www.fema.gov/media-library/assets/documents/225?id=1394>.

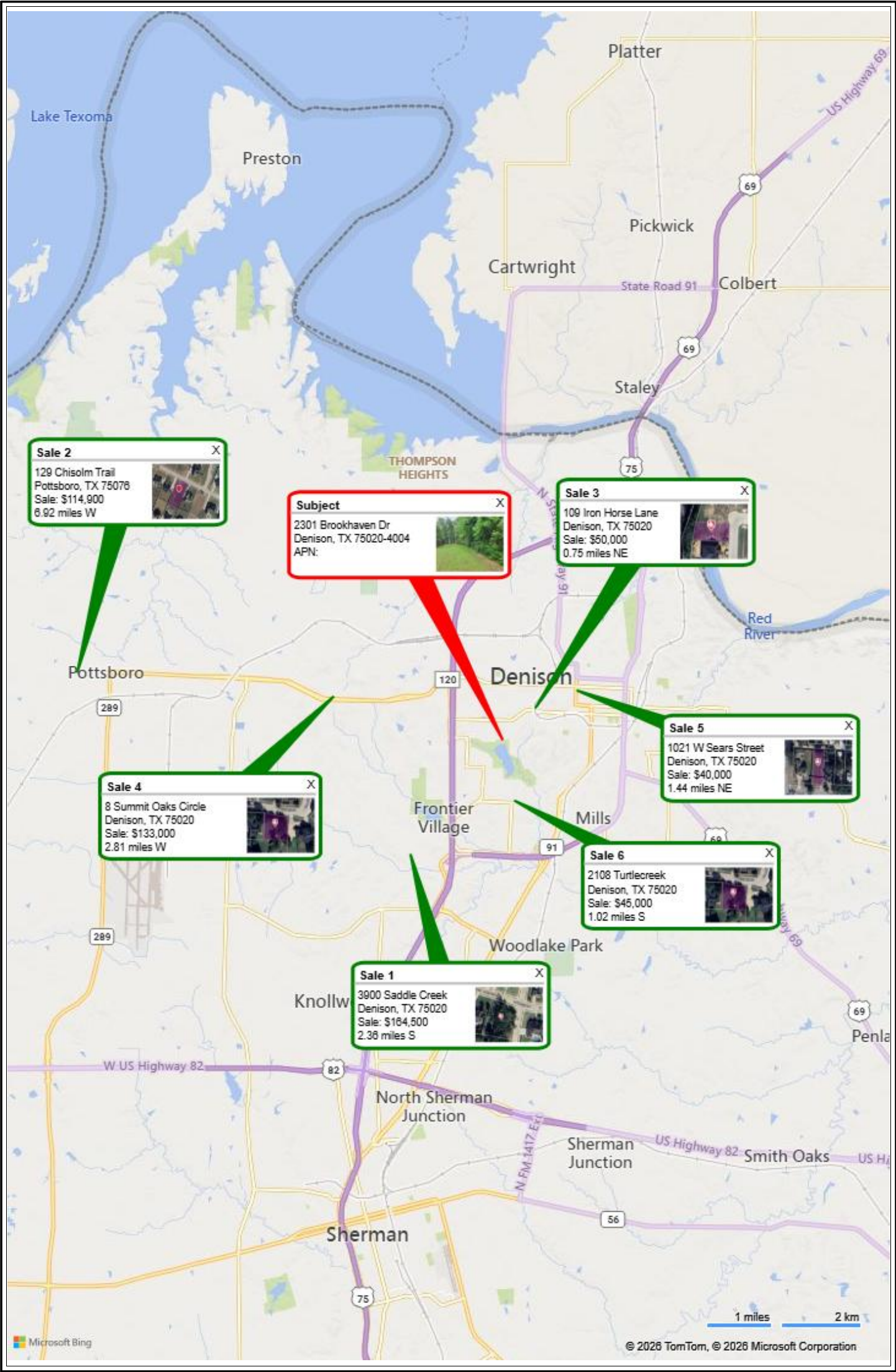
PURPOSE OF FORM: In accordance with P.L. 103-325 Sec. 1365, (b) (1), this form has been designated to facilitate compliance with the flood insurance purchase requirements of the National Flood Insurance Reform Act of 1994.

FOR LENDING RELATED GUIDANCE REGARDING THIS FORM: Implementation of the mandatory flood insurance purchase requirements of the Flood Disaster Protection Act of 1973 and the National Flood Insurance Reform Act of 94, as amended, is the responsibility of the various Federal agencies that regulate lenders. Please contact your regulator or lender to determine their requirements.

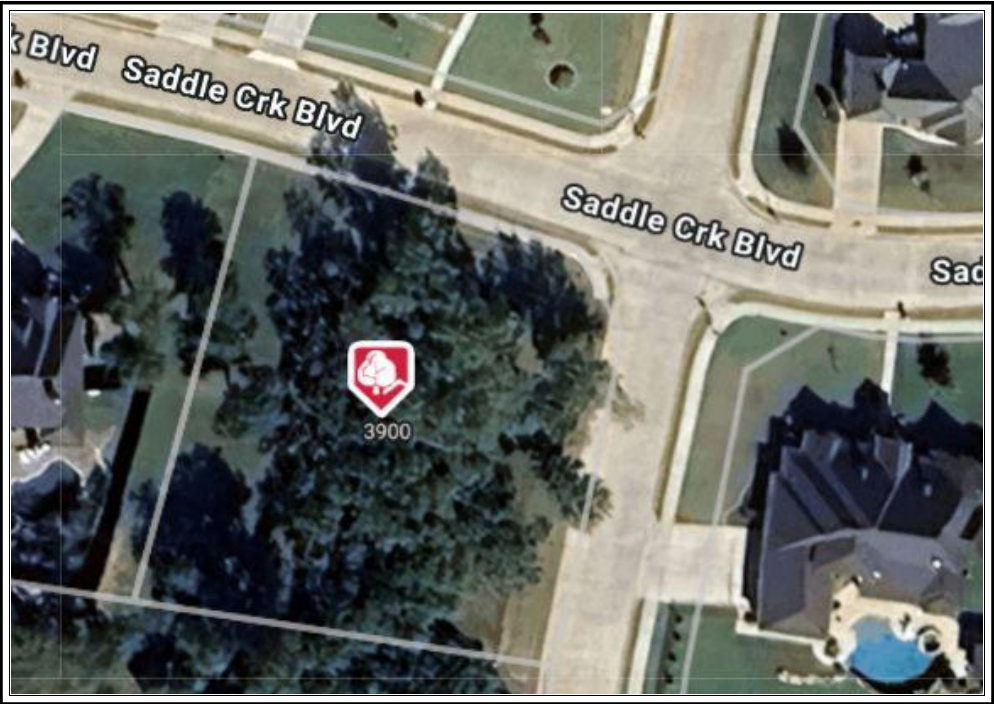
Blue Water Valuation Services
SALES LOCATION MAP

File No. 260408R
Loan No. N/A

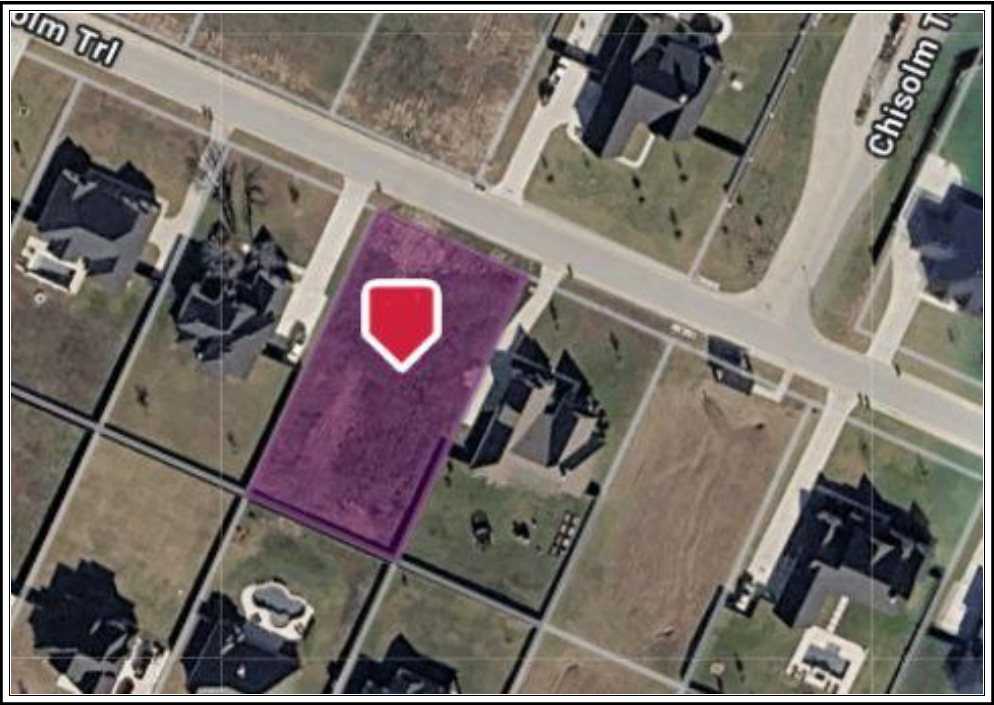
Borrower Beverly Ann Rushing Revocable Trust							
Property Address 2301 Brookhaven Dr							
City	Denison	County	Grayson	State	TX	Zip Code	75020-4004
Lender/Client	Ms. Beverly Rushing			Address	2806 W Crawford St, Denison, TX 75020		



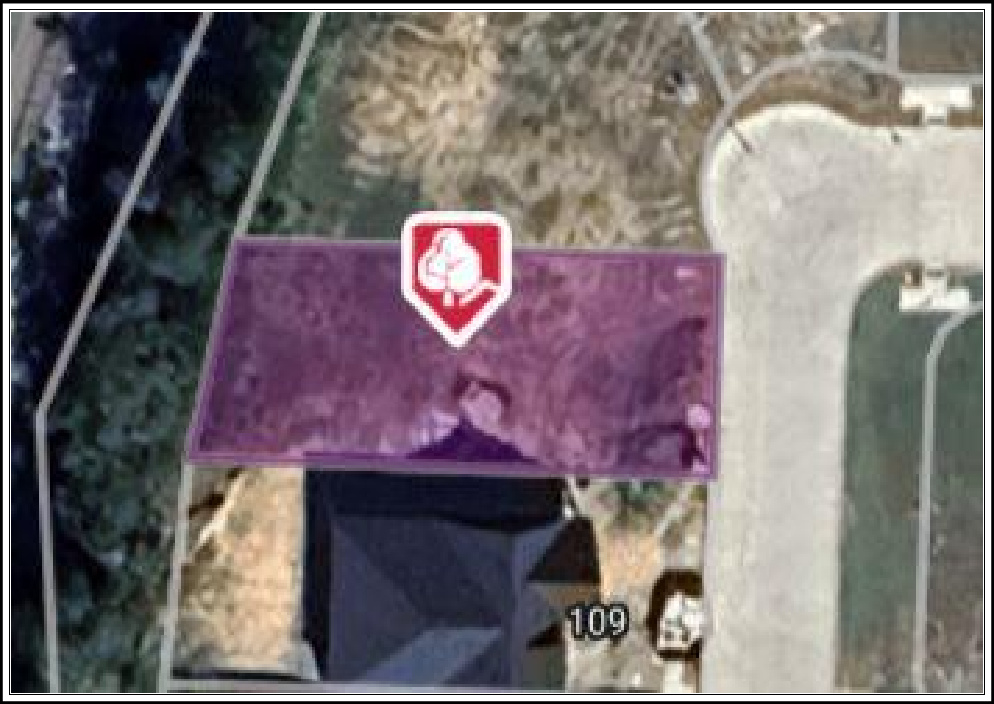
Borrower Beverly Ann Rushing Revocable Trust						
Property Address 2301 Brookhaven Dr						
City	Denison	County	Grayson	State	TX	Zip Code 75020-4004
Lender/Client	Ms. Beverly Rushing		Address 2806 W Crawford St, Denison, TX 75020			



COMPARABLE SALE # 1
3900 Saddle Creek
Denison, TX 75020



COMPARABLE SALE # 2
129 Chisolm Trail
Pottsboro, TX 75076



COMPARABLE SALE # 3
109 Iron Horse Lane
Denison, TX 75020

Borrower Beverly Ann Rushing Revocable Trust							
Property Address 2301 Brookhaven Dr							
City	Denison	County	Grayson	State	TX	Zip Code	75020-4004
Lender/Client Ms. Beverly Rushing		Address 2806 W Crawford St, Denison, TX 75020					



COMPARABLE SALE # 4
8 Summit Oaks Circle
Denison, TX 75020



COMPARABLE SALE # 5
1021 W Sears Street
Denison, TX 75020



COMPARABLE SALE # 6
2108 Turtlecreek
Denison, TX 75020

Blue Water Valuation Services
COMMENT ADDENDUM

File No. 260408R

Loan No. N/A

Borrower Beverly Ann Rushing Revocable Trust

Property Address 2301 Brookhaven Dr

City Denison County Grayson State TX Zip Code 75020-4004

Lender/Client Ms. Beverly Rushing Address 2806 W Crawford St, Denison, TX 75020

PURPOSE

The nature of this assignment is to estimate the "As Is" Market Value of the Fee Simple Estate in the subject property.

SCOPE OF WORK

The appraiser utilized techniques and methodologies typically anticipated and utilized for an Appraisal Report of a property similar to the subject within this marketplace. The Cost Approach is most appropriate when the improvements are new or nearly new and represent the Highest and Best Use of the land or when the facilities are of a special-purpose or specialized-use nature. The Sales Comparison Approach is considered an applicable approach to value for this property type when adequate market data is available. The Income Capitalization Approach is generally considered the most applicable approach when analyzing the Leased Fee Estate. The appraisal is based on the information gathered by the appraiser from public records, other identified sources, inspection of the subject property and neighborhood, and selection of comparable sales, listings, and/or rental within the subject market place.

INTENDED USE/ INTENDED USER

INTENDED USE: The intended use of the appraisal is to assist the client, Beverly Rushing, in establishing the market value of the subject property for collateral purposes. The intended use has been identified by the appraiser based upon communications with the lender/client. The client is identified as the entity noted throughout the report and as defined on Page 1 at the time of the assignment.

INTENDED USER(s): The intended user of this report is the stated client. No one else, including the purchaser, seller and/or those entities named in Certification. However, Blue Water Valuation Services, LLC as well as the appraisers assume no liability to unnamed third party, non-intended users who may attempt to rely on this appraisal report for any purposes.

Exposure Time/Marketing Time

The estimated exposure period (the length of time the property being appraised would have been on the market prior to a hypothetical sale on the appraisal date at the subject property's concluded market value) is estimated to be approximately 3 to 6 months. The estimated marketing time (the amount of time it would take to sell the subject property if exposed to the market, beginning on the appraisal date, at the concluded market value) is also estimated to be approximately 3 to 6 months. These estimates are based upon review of market sales, discussions with local real estate professionals and review of published surveys.

Clarification of Certification

The appraiser has made an inspection of the subject property and site in accordance with the appraiser's peers. This inspection is made only for observation of property attributes. The appraiser is not a Professional Home Inspector or Engineers Report and this appraiser cannot be relied upon to disclose conditions and or defects in the property. A Professional Home Inspector or Engineers report should be relied upon for the final determination and condition of such systems. Accordingly, the appraiser has the professional and educational experience to meet the competency requirements to complete this assignment.

Clarification of Certification

Texas is a Non-Disclosure state; thus, NTREIS and County CAD records are the only source available for otherwise unobtainable information such as sales price, seller paid concessions, etc. for the comparable sales utilized herein.

Clarification of Certification

The appraiser is not qualified to detect hazardous waste and/or toxic materials. Any comment by the appraiser that might suggest the possibility of such substances should not be taken as confirmation of the presence of hazardous waste and/or toxic materials. Such determination would require investigation by a qualified expert in the field of environmental assessment. The appraiser's value estimate is predicated on the assumption that there is no such material on or in the property that would cause a loss in value unless otherwise stated in this report. No responsibility is assumed for any environmental conditions, or for any expertise or engineering knowledge required to discover them. The appraiser's descriptions and resulting comments are the result of the routine observations made during the appraisal process.

Blue Water Valuation Services
COMMENT ADDENDUM

File No. 260408R

Loan No. N/A

Borrower Beverly Ann Rushing Revocable Trust

Property Address 2301 Brookhaven Dr

City Denison County Grayson State TX Zip Code 75020-4004

Lender/Client Ms. Beverly Rushing Address 2806 W Crawford St, Denison, TX 75020

Additional Comments

This is an Appraisal Report which is intended to comply with the reporting requirements set forth under Standard Rule 2-2(a) of the Uniform Standards of Professional Appraisal Practice for an Appraisal Report. The information contained in this report is specific to the needs of the client and for the intended use stated in this report. Support for the approaches used is discussed within the text of the report. The appraiser is not responsible for unauthorized use of this report.

Fee Simple Estate is defined as:

"absolute ownership unencumbered by any other interest or estate, subject only to the limitations imposed by the governmental powers of taxation, eminent domain, police power, and escheat."

This report has been transmitted electronically in *.pdf formation and contains the appraisers's digital signature. The digital signature is affixed to the document via a secure password known only to the appraiser. The digital signature carries the same weight and responsibility as the appraiser's original signature.

Any sketch in this report may show approximate dimensions and is not included to assist the reader in visualizing the property. Maps and exhibits found in this report are provided for reader reference purposes only. No guarantee as to accuracy is expressed or implied unless otherwise stated in this report.

The appraisal assignment was not based on a requested minimum valuation, a specific valuation, or the approval of a loan.

The appraiser certifies that the compensation for this appraisal is not contingent upon the reporting of predetermined value or a direction in value that favors the cause of the client, the amount of the value estimate, the attainment of a stipulated result of the occurrence of a subsequent event.

APPRAISAL COMPLIANCE ADDENDUM

File No. 260408R
Loan No. N/A

Borrower/Client Beverly Ann Rushing Revocable Trust			
Address 2301 Brookhaven Dr			Unit No.
City Denison	County Grayson	State TX	Zip Code 75020-4004
Lender/Client Ms. Beverly Rushing			

This Appraisal Compliance Addendum is included to ensure this appraisal report meets all USPAP 2014 requirements.

APPRAISAL AND REPORT IDENTIFICATION	
This Appraisal Report is one of the following types:	
☒ Appraisal Report	This report was prepared in accordance with the requirements of the Appraisal Report option of USPAP Standards Rule 2-2(a).
☐ Restricted Appraisal Report	This report was prepared in accordance with the requirements of the Restricted Appraisal Report option of USPAP Standards Rule 2-2(b). The intended user of this report is limited to the identified client. This is a Restricted Appraisal Report and the rationale for how the appraiser arrived at the opinions and conclusions set forth in the report may not be understood properly without the additional information in the appraiser's workfile.

ADDITIONAL CERTIFICATIONS	
I certify that, to the best of my knowledge and belief:	
- The statements of fact contained in this report are true and correct. - The reported analyses, opinions, and conclusions are limited only by the reported assumptions 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 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). - This report has been prepared in accordance with Title XI of FIRREA as amended, and any implementing regulations.	

PRIOR SERVICES	
☒ I have NOT performed services, as an appraiser or in another other capacity, regarding the property that is the subject of the report within the three-year period immediately preceding acceptance of this assignment. ☐ I HAVE performed services, as an appraiser or in another capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. Those services are described in the comments below.	

PROPERTY INSPECTION	
- I ☒ HAVE made a personal inspection of the property that is the subject of this report. - I ☐ have NOT made a personal inspection of the property that is the subject of this report.	

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

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

MARKETING TIME AND EXPOSURE TIME FOR THE SUBJECT PROPERTY	
☒ A reasonable marketing time for the subject property is 90-180 day(s) utilizing market conditions pertinent to the appraisal assignment.	
☒ A reasonable exposure time for the subject property is 90-180 day(s).	

APPRAISER		SUPERVISORY APPRAISER (ONLY IF REQUIRED)	
Signature  Name Robert A. Honey Date of Signature 04/20/2026 State Certification # 1360151-CR or State License # State TX Expiration Date of Certification or License 10/31/2026 Effective Date of Appraisal 04/14/2026		Signature Name Date of Signature State Certification # or State License # State Expiration Date of Certification or License Supervisory Appraiser Inspection of Subject Property: ☐ Did Not ☐ Exterior Only from street ☐ Interior and Exterior	

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

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

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

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

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

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

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

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

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

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

- 1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- 2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- 3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.
- 4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- 5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRAISER

Signature 
Name Robert A. Honey
Company Name Blue Water Valuation Services
Company Address P.O. Box 997
Pottsboro, TX 75076
Telephone Number (214) 563-5102
Email Address RHoney7669@att.net
Date of Signature and Report 04/20/2026
Effective Date of Appraisal 04/14/2026
State Certification # 1360151-CR
or State License # _____
or Other (describe) _____ State # _____
State TX
Expiration Date of Certification or License 10/31/2026

ADDRESS OF PROPERTY APPRAISED
2301 Brookhaven Dr
Denison, TX 75020-4004
APPRAISED VALUE OF SUBJECT PROPERTY \$ 39,300
CLIENT
Name _____
Company Name Ms. Beverly Rushing
Company Address 2806 W Crawford St
Denison, TX 75020
Email Address _____

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature _____
Name _____
Company Name _____
Company Address _____
Telephone Number _____
Email Address _____
Date of Signature _____
State Certification # _____
or State License # _____
State _____
Expiration Date of Certification or License _____

SUBJECT PROPERTY

☐ Did not inspect subject property
☐ Did inspect exterior of subject property from street
Date of Inspection _____
☐ Did inspect interior and exterior of subject property
Date of Inspection _____

COMPARABLE SALES

☐ Did not inspect exterior of comparable sales from street
☐ Did inspect exterior of comparable sales from street
Date of Inspection _____



**Certified Residential
Real Estate Appraiser**

Appraiser: ROBERT ALLEN HONEY
License #: 1360151-CR License Expires: 10/31/2026

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

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


Chelsea Buchholtz
Executive Director