



City Bank
WEALTH MANAGEMENT

February 20, 2025

Tara Tomlinson
Director of Development Services
City of Wolfforth
P. O. Box 36
302 Main Street
Wolfforth, TX 79382

RE: Application for Zoning Change

Dear Ms. Tomlinson:

Regarding the request for a zoning change at the property located at 469 E. Hwy 62-82, Wolfforth, TX, owned jointly by Victoria Hunter Lowe, individually and as Trustee of the Veronica Rachel Lowe Trust, please find enclosed the required documents from the checklist.

- Application for Zoning Change – completed
- Check for the Fee Payment
- Executor's Special Warranty Deed as proof of ownership
- Lubbock CAD Notice of Appraisal for the legal description, also see Special Warranty Deed
- Site Plan
- Description of Planned Use, see Property Use notation on page 2 of Site Plan

On behalf of City Bank Trust as the trustee's agent, I greatly appreciate your help and assistance in this matter. Please do not hesitate to contact me if you have any questions or need more information.

Bryan Limmer
Sr. Vice President & Sr. Trust Officer

Enclosures:

BRYAN LIMMER

SVP, Senior Trust Officer
blimmer@city.bank

5219 City Bank Parkway, Suite 120
PO Box 2307
Lubbock, Texas 79408
(806) 687-2955 Main
(806) 786-1543 Cell
(806) 687-6184 Fax
city.bank/wealth

Investments
Private Banking
Trust
Member FDIC



City of Wolfforth
 PO Box 36 / 302 Main Street
 Wolfforth, TX 79382
APPLICATION FOR ZONING CHANGE

Checklist of Required Documents: (No incomplete applications will be processed)

- Application
- Fee
- Proof of Ownership
- Survey/Legal Description
- Site Plan
- Description of Planned Use If PDD zoning is requested, please include any variance requests

Project Information

Location or Address 469 E. Hwy 62-82, Wolfforth, TX 79382

Lots/Tracts: Tract NE 2A, Sec. 25, Blk. AK, AB 246, City of Wolfforth, Lubbock County, TX, 1.647 acres, more or less.

Existing Zoning N/A -default Requested Zoning Commercial

Representative/Agent Information (if different from owner)

Firm Name City Bank Trust

Name Agent for Victoria Lowe, Trustee of the Veronica Rachel Lowe Trust

Address 5219 City Bank Parkway, Suite 120 City Lubbock State TX

Zip 79407 Telephone 806-771-3235 Email blimmer@city.bank

Agent's Signature *Bryan Llimmer*

Date 2.20.2025 Printed Name Bryan Llimmer

Owner Information

Firm Name Victoria Lowe, individually, and as trustee of the Veronica Rachel Lowe Trust

Address P. O. Box 771 City Tombstone State AZ

Zip 85638-0771 Telephone 806-798-2890 Email lightningspearvetaz@gmail.com

Property's Owners Signature *Victoria Lowe*

Printed Name Victoria Lowe Date 2-18-25

For City Use Only

Zoning Board Date: _____ City Council Date: _____

Notices Published: _____ Notices Mailed: _____

For any questions or more information on the Zoning process, please contact the City of Wolfforth Director of Planning and Community Development at (806)855-4159 or email planning@wolfforthtx.us

After Recording, Please Return To: Law Office of Nathan Ziegler & Associates, 12413 Quaker Avenue, Lubbock, Texas 79424

NOTICE OF CONFIDENTIALITY RIGHTS: IF YOU ARE A NATURAL PERSON, YOU MAY REMOVE OR STRIKE ANY OF THE FOLLOWING INFORMATION FROM THIS INSTRUMENT BEFORE IT IS FILED FOR RECORD IN THE PUBLIC RECORDS: YOUR SOCIAL SECURITY NUMBER OR YOUR DRIVER'S LICENSE NUMBER.

EXECUTOR'S SPECIAL WARRANTY DEED

Date: 1-5-2024, ~~2023~~

Grantor: VICTORIA HUNTER LOWE, as Independent Executor of the Estate of RONNY PAUL LOWE

Grantor's Mailing Address:

VICTORIA HUNTER LOWE
P.O. Box 771
Tombstone, Arizona 85638
Cochise County

Grantee: VICTORIA HUNTER LOWE, Trustee of the VERONICA RACHEL LOWE TRUST; and
VICTORIA HUNTER LOWE, dealing in her sole a separate property

Grantee's Mailing Address:

VICTORIA HUNTER LOWE, Trustee
P.O. Box 771
Tombstone, Arizona 85638
Cochise County

VICTORIA HUNTER LOWE
P.O. Box 771
Tombstone, Arizona 85638
Cochise County

Consideration:

Cash and other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged; and, pursuant to that Order Probating Will and Authorizing Letters Testamentary dated October 11, 2022, under Cause Number CC-2022-PR-0708 in the County Court of Lubbock County, Texas.

Property (including any improvements):

See Exhibit "A" attached hereto and incorporated herein for all purposes.

Reservations from and Exceptions to Conveyance and Warranty:

This conveyance is expressly made and accepted subject to all valid and subsisting easements, restrictions, reservations, covenants, conditions, and royalty and mineral interests relating to the Property, to the extent the same are valid and enforceable against the Property, as shown by instruments filed for record in the Office of the County Clerk of Lubbock County, Texas, or as may otherwise validly exist.

Grantor, for the consideration, and subject to the reservations from and exceptions to conveyance and warranty, grants, sells, and conveys to grantee the property, together with all and singular the rights and appurtenances thereto in anywise belonging, to have and to hold same to Grantee, Grantee's heirs, executors, administrators, successors, or assigns forever. Grantor binds Grantor and Grantor's heirs, executors, administrators, and successors to warrant and forever defend all and singular the property unto Grantee and Grantee's heirs, executors, administrators, successors and assigns against every person whomsoever lawfully claiming or to claim the same or any part thereof, except as to the reservations from and exceptions to conveyance and warranty, when the claim is by, through, or under grantor, but not otherwise.

Grantor is the duly appointed Independent Executor for the Estate of RONNY PAUL LOWE, Deceased, pending in the County Court of Lubbock County under Cause Number CC-2023-PR-0708. The foregoing covenants and agreements made by Grantor are made solely in Grantor's fiduciary capacity as Independent Executor of the Estate of RONNY PAUL LOWE, Deceased, and in no other capacity whatsoever.

When the context requires, singular nouns and pronouns include the plural.

This instrument was prepared based on information furnished by the parties. No independent title search or verification of the completeness or accuracy of the legal property description has been performed.

EXECUTED effective as of the date first set forth above.

VICTORIA HUNTER LOWE, as Independent Executor of the Estate of RONNY PAUL LOWE

STATE OF ARIZONA §
 §
COUNTY OF Cochise §



This instrument was acknowledged before me by VICTORIA HUNTER LOWE on January 5, 2024, ~~2023~~, in the capacity stated herein.

Terri Elliott-Sample
Notary Public, State of Arizona

EXHIBIT "A"

All of Grantor's right, title, and interest in and to real property located in Lubbock County, Texas, specifically including all of Grantor's community interest in and to the following:

A 1.647 acre tract of land located in the Northeast quarter (NE/4) of Section 25, Block AK, Lubbock County, Texas, being further described as follows:

BEGINNING at a 1/2" iron rod with cap found in the North right-of-way line of 90th Street for the Southeast corner of this tract, which bears N. 89 degrees 55' 30" W. a distance of 1986.50 feet from a 1/2" iron rod found at the Southeast corner of the Northeast Quarter (NE/4) of Section 25, Block AK, Lubbock County, Texas, said point being the Point of Beginning;

THENCE N. 89 degrees 55' 30" W., along said North right-of-way line, a distance of 305.20 feet to a 1/2" iron rod found in the East right-of-way line of U.S. Highway 62-82 ("Brownfield Highway") as the Southwest corner of this tract;

THENCE N. 19 degrees 54' 25" E., along said East right-of-way line, a distance of 313.86 feet to a 1/2" iron rod with cap found for the Northwest corner of this tract;

THENCE S. 73 degrees 15' 00" E., a distance of 236.31 feet to a 1/2" iron rod with cap found for the Northeast corner of this tract;

THENCE S. 07 degrees 00' 30" W., a distance of 229.11 feet to the Point of Beginning, commonly known as 469 E Highway 62-82, Wolfforth, Texas 79382.

FILED AND RECORDED

OFFICIAL PUBLIC RECORDS



Kelly Pinion

Kelly Pinion, County Clerk
Lubbock County, TEXAS
01/09/2024 03:42 PM
Recording Fee: \$33.00
2024000773

Lubbock Central Appraisal District
 2109 Avenue Q
 PO BOX 10542
 Lubbock, Texas 79408-3542
 806.762.5000 EXT 5
 www.lubbockcad.org

NOTICE OF APPRAISED VALUE
 This is NOT a Tax Bill

Date: 04/01/2024

Quick Ref#: R160501

VERONICA RACHEL LOWE TRUST & LOWE VICTORIA
 LOWE VICTORIA HUNTER TRUSTEE
 PO BOX 771
 TOMBSTONE AZ 85638

QuickRef#: (Refer to this # when inquiring about your property)
 R160501
Property ID: AC12025-90246-30250-000
Street Address:
 469 E HWY 62-82 WOLFFORTH TX 79382
Property Description:
 BLK AK SEC 25 AB 246 TR NE2A AC: 1.647
 DBA: closed

2019 Appraised Value: 149,796 %Chg (2019 to 2024): 318 %
 This percentage information is required by Tax Code Section 25.19(b-1).

Dear Property Owner:
 We have appraised the property listed above for the 2024 tax year. Based on the appraisal date of January 1 of this year, the appraisal is as follows:

Appraised Information	Last Year	Proposed This Year
Land Market Value	358,715	358,715
Agricultural Market Value	0	0
Agricultural Productivity Value	0	0
Improvement (Buildings) Market Value	244,040	267,410
Personal Property Market Value	0	0
Mineral Interest Market Value	0	0
Total Market Value of this Property	602,755	626,125
Total Appraised Value (with Hmstd Limit or Circuit Breaker)	602,755	626,125
Exemptions		

2023 Exemptions	2023 Exemption Amount	2023 Taxable Value	Taxing Unit	2024 Proposed Appraised Value	2024 Exemptions	2024 Exemption Amount	2024 Proposed Taxable Value	Exemption Amount Canceled or Reduced from Last Year
	0	602,755	Lubbock County	626,125		0	626,125	0
	0	602,755	Frenship ISD	626,125		0	626,125	0
	0	602,755	City Of Wolfforth	626,125		0	626,125	0
	0	602,755	Lubb Cnty Hospital	626,125		0	626,125	0
	0	602,755	Hi Plains Water	626,125		0	626,125	0

Visit [Texas.gov/PropertyTaxes](https://www.texas.gov/PropertyTaxes) to find a link to your local property tax database on which you can easily access information regarding your property taxes, including information regarding the amount of taxes that each entity that taxes your property will impose if the entity adopts its proposed tax rate. Your local property tax database will be updated regularly during August and September as local elected officials propose and adopt the property tax rates that will determine how much you pay in property taxes.

Property owners who file a notice of protest with the Appraisal Review Board (ARB) may request an informal conference with the Appraisal District to attempt to resolve their dispute prior to a formal ARB hearing. The informal conference must be held before the hearing on the protest.

The governing body of each taxing unit listed on this notice decides whether property taxes increase. The appraisal district only determines the value of your property. The Texas Legislature does not set the amount of your local taxes. Your property tax burden is decided by your locally elected officials, and all inquiries concerning your taxes should be directed to those officials.

Under Section 23.231, Tax Code, for the 2024, 2025, and 2026 tax years, the appraised value of real property other than a residence homestead for ad valorem tax purposes may not be increased by more than 20 percent each year, with certain exceptions. The circuit breaker limitation provided under Section 23.231, Tax Code, expires December 31, 2026. Unless this expiration date is extended by the Texas Legislature, beginning in the 2027 tax year, the circuit breaker limitation provided under Section 23.231, Tax Code, will no longer be in effect and may result in an increase in ad valorem taxes imposed on real property previously subject to the limitation.

*If you are 65 or older and received the \$10,000 school tax exemption on your home last year from the school listed above, your school taxes for this year will not be higher than when you first received the exemption on this home. If you are disabled and received the \$10,000 school tax exemption on your home last year from the school listed above, your school taxes for this year will not be higher than the 2003 taxes or the first year you received the exemption, whichever is later. If your county or city has approved a limitation on your taxes, your county or city taxes will not be higher than the first year your county or city approved the limitation or the first year you qualified for the limitation. If you improved your property (by adding rooms or buildings) your school, county, or city tax ceiling may increase for these improvements. If you are a surviving spouse age 55 or older, you may retain the tax ceiling.

**Your residence homestead is protected from future appraisal value increases in excess of 10% of the appraised value of the property for the preceding tax year plus the value of any new improvements.

SEE 2024 PROPERTY TAX PROTEST PROCESS INSERT

PLEASE FILE YOUR PROTEST ONLINE
 Online Inquiry/Protest ID: xxxxxxxxxx

Protest Deadline: 05/15/2024
ARB Hearings Begin: 05/01/2024
Location of ARB Hearings: 2109 Avenue Q

Property	Owner	Property Address	Tax Year	2025 Market Value
R160501	VERONICA RACHEL LOWE TRUST & LOWE VICTORIA H	469 E HWY 62-82, WOLFFORTH, TX 79382	2025	N/A

Page: Property Details

2025 GENERAL INFORMATION

Property Status	Active
Property Type	Real Commercial
Legal Description	BLK AK SEC 25 AB 246 TR NE2A AC: 1.647
Neighborhood	0022 - City Of Wolfforth
Account	AC12025-90246-30250-000
Related Properties	R46407
Map Number	104
Effective Acres	-

2025 VALUE INFORMATION

MARKET VALUE		
Improvement Homesite Value	N/A	
Improvement Non-Homesite Value	N/A	
Total Improvement Market Value	N/A	
Land Homesite Value	N/A	
Land Non-Homesite Value	N/A	
Land Agricultural Market Value	N/A	
Land Timber Market Value	N/A	
Total Land Market Value	N/A	
Total Market Value	N/A	

2025 OWNER INFORMATION

Owner Name	VERONICA RACHEL LOWE TRUST & LOWE VICTORIA H
Owner ID	
Exemptions	
Percent Ownership	100%
Mailing Address	LOWE VICTORIA HUNTER TRUSTEE PO BOX 771 TOMBSTONE, AZ 85638
Agent	-

ASSESSED VALUE		
Total Improvement Market Value	N/A	
Land Homesite Value	N/A	
Land Non-Homesite Value	N/A	
Agricultural Use	N/A	
Timber Use	N/A	
Total Appraised Value	N/A	
Homestead Cap Loss	N/A	
Circuit Breaker Limit Cap Loss		
Total Assessed Value	N/A	

2025 ENTITIES & EXEMPTIONS

TAXING ENTITY	EXEMPTIONS	EXEMPTIONS AMOUNT	TAXABLE VALUE	TAX CEILING
CWF- City Of Wolfforth		N/A	N/A	N/A
GLB- Lubbock County		N/A	N/A	N/A
HSP- Lubb Crnty Hospital		N/A	N/A	N/A
SFR- Frenship ISD		N/A	N/A	N/A
WHP- Hi Plains Water		N/A	N/A	N/A

2025 IMPROVEMENTS

Expand/Collapse All

Improvement #1	State Code	Homesite	Total Main Area (Exterior Measured)	Market Value
-	F1 - Real Commercial	No	4,656 Sq. Ft	N/A

RECORD	TYPE	YEAR BUILT	SQ. FT	VALUE	ADD'L INFO
1	MA - Main Area	1986	4,656	N/A	Details

2025 LAND SEGMENTS

LAND SEGMENT TYPE	STATE CODE	HOMESITE	MARKET VALUE	AG USE	TIM USE	LAND SIZE
1 - Commercial	F1 - Real Commercial	No	N/A	N/A	N/A	71,743 Sq. ft
TOTALS						71,743 Sq. ft / 1.646993 acres

VALUE HISTORY

YEAR	IMPROVEMENT	LAND	MARKET	AG MARKET	AG USE	TIM MARKET	TIM USE	APPRAISED	HS CAP LOSS	CBL CAP LOSS	ASSESSED
2024	\$267,410	\$358,715	\$626,125	\$0	\$0	\$0	\$0	\$626,125	\$0	\$0	\$626,125
2023	\$244,040	\$358,715	\$602,755	\$0	\$0	\$0	\$0	\$602,755	\$0	\$0	\$602,755
2022	\$254,751	\$53,807	\$308,558	\$0	\$0	\$0	\$0	\$308,558	\$0	\$0	\$308,558
2021	\$325,358	\$53,807	\$379,165	\$0	\$0	\$0	\$0	\$379,165	\$0	\$0	\$379,165
2020	\$95,638	\$53,807	\$149,445	\$0	\$0	\$0	\$0	\$149,445	\$0	\$0	\$149,445

SALES HISTORY

DEED DATE	SELLER	BUYER	INSTR #	VOLUME/PAGE
1/9/2024	LOWE, RONNY P EST OF	VERONICA RACHEL LOWE TRUST & LOWE VICTORIA H	2024-773	
	LOWE, RONNY P	LOWE, RONNY P EST OF	-	
9/18/2014	REDDY & FAMILY INC	LOWE, RONNY P	2014-33789	
10/27/2005	FRANCHISE PORTFOLIO 2 INC	REDDY & FAMILY INC	2005-42969	10174/168
5/4/2004	HORKEY ENTERPRISES INC	FRANCHISE PORTFOLIO 2 INC	2004-18215	9104/92
2/2/2001	HORKEY LP/GAS CO INC	HORKEY ENTERPRISES INC	-	6960/192

SITE PLAN

Purpose:

Seeking approval for a zoning change with the City of Wolfforth for the described property from undesignated to commercial.

Property Owner:

Victoria Hunter Lowe, individually, and the Veronica Rachel Lowe Trust, Victoria Lowe, Trustee, 50/50 undivided interest owners.

Legal Description:

Tract NE 2A, Sec. 25, Blk. AK, AB 246, City of Wolfforth, Lubbock County, TX, 1.647 acres, more or less.

Address:

469 E. Hwy 62-82, Wolfforth, TX 79382

Present Zoning:

Lubbock County – Commercial

City of Wolfforth – N/A – Indication is that zoning is defaulted to Residential with no present designation.

Property Description:

The property is approximately 1.65 acres located on the East access road of Hwy 62-82 in Wolfforth, TX at 90th Street.

There is one (1) structure on the property located in the east/central part of the lot. The structure is a concrete building with a main area of 75'X40' (3,000 sq. ft.), an added building space on the east side measuring 50'X30' (1,500 sq. ft.), and a metal carport measuring 44'X27' (1,188 sq. ft.) on the south side of the building. The complete measured space is approximately 5,690 sq. ft.

Older satellite maps will show a second, unconnected structure west of the main structure. That structure was a covered island for gas pumps, but is no longer there.

In the central portion of the property, there is a concrete slab that measures approximately 10,350 sq. ft. that extends west from the main structure.

The parameter is fenced as follows:

North side - corrugated metal fence.

East side – cyclone fence.

South side – corrugated metal fence.

West side – No permanent fence. The west side is the access from the Hwy 62-82 access road.

The tenant has employed a temporary pipe panel fence along the west side and at several places on the south side at property access points.

Access points include two (2) on the south side and two (2) on the west side. The west side access points are along the Hwy 62-82 access road, which include concrete curb and gutter.

A Lubbock CAD Web Map and a Real Estate Evaluation Form conducted by City Bank in December 2022 are included to show visual evidence of the building and layout of the property.

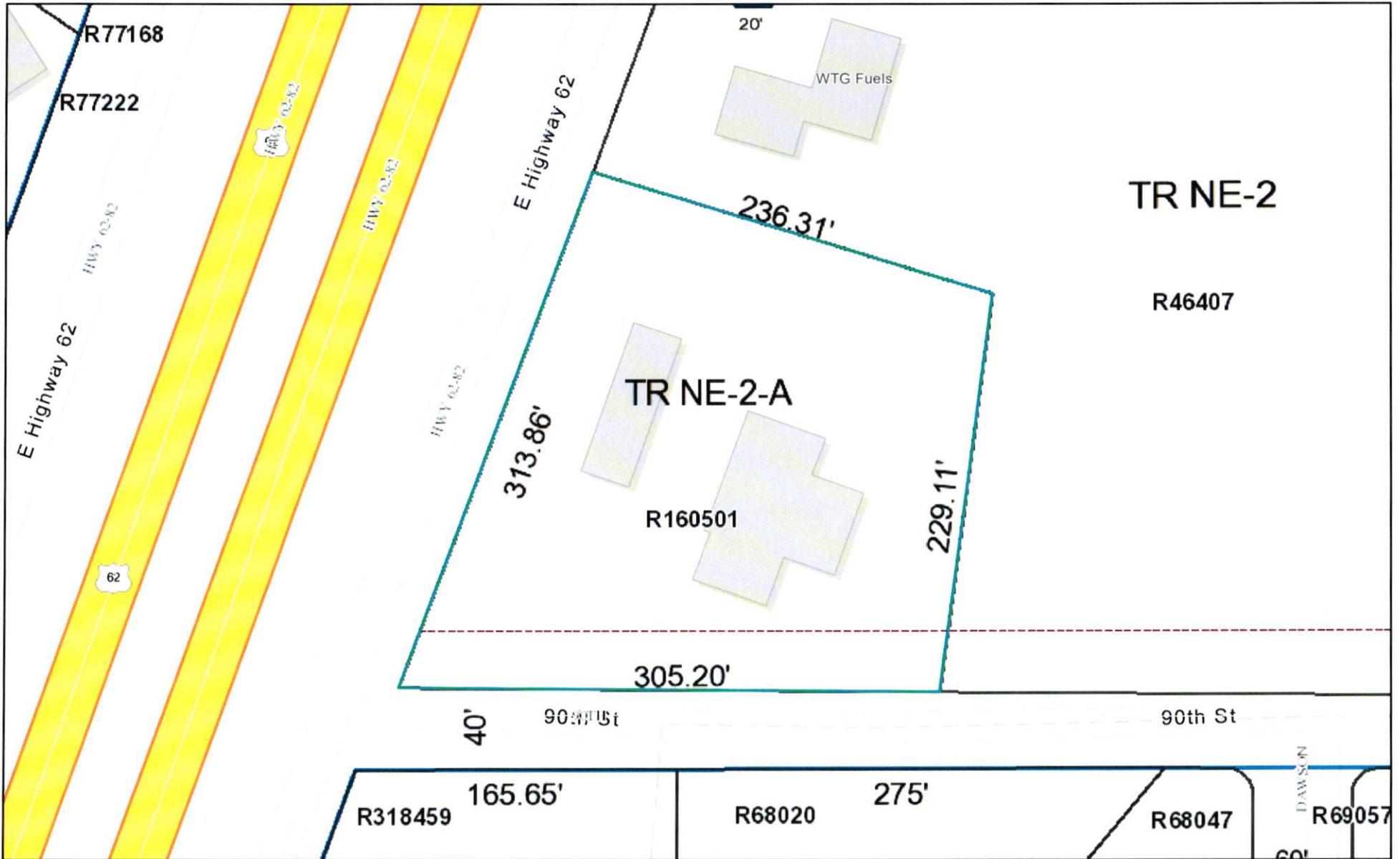
There are no plans to add new or remove any existing structures.

Property Use:

The outside area of the property is currently being rented to the proprietor of High Winds Hay located across 90th Street to the south. High Winds Hay uses the property to store additional inventory of hay, flat bed trailers, livestock trailers and other large items needed for their business. There are two large, enclosed trailers located on the property that are owned by the property owner.

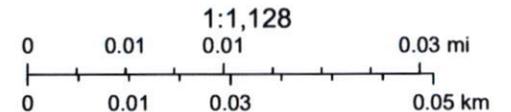
The building is not being used for any commercial purpose and is not accessible by the tenant. The front of the building is boarded up and contains property of the owner. Contents being stored are personal items, i.e. furniture, etc.

Lubbock CAD Web Map



1/22/2025, 11:45:05 AM

- Historic ROW Line
- Road Centerline
- Historic Lot Line
- Land Hook
- ▭ Subdivision
- ▭ Parcels



Esri Community Maps Contributors, City of Lubbock, Texas Parks & Wildlife, © OpenStreetMap, Microsoft, Esri, TomTom, Garmin, SafeGraph,

Lubbock County Appraisal District, BIS Consulting - www.bisconsulting.com

Disclaimer: This product is for informational purposes only and has not been prepared for or be suitable for legal, engineering, or surveying purposes. It does not represent an on-the-ground survey and represents only the approximate relative location of boundaries.

REAL ESTATE EVALUATION FORM

SCAN TO: 2415

THIS IS NOT AN APPRAISAL PERFORMED IN ACCORDANCE WITH THE UNIFORM STANDARDS OF PROFESSIONAL APPRAISAL PRACTICE

THIS IS AN INTERNAL EVALUATION AND NOT A USPAP COMPLIANT APPRAISAL REPORT AND IS INTENDED FOR BANK USE ONLY

THIS INTERNAL COLLATERAL EVALUATION WAS CONDUCTED BY A CITY BANK EMPLOYEE ACTING IN A CREDIT ADMINISTRATION ROLE AND MAY BE COMPLETED BY A VARIETY OF UNLICENSED, NON-APPRAISER STAFF MEMBERS AS ALLOWED BY FEDERAL REGULATIONS.

TRANSACTION INFORMATION			FILE #
HPML No Transaction Type Res ≤ \$400M Loan Type Other Request Purpose Other	Customer Name VICTORIA LOWE Officer Sonny Garza Officer Phone 806-687-9925 x3902 CBT # Budget Prvd Contract Prvd	Loan Amount N/A Superior Liens N/A Addnl Collat N/A Purch Price N/A SLTV Other Bank Max LTV N/A Actual LTV N/A	11443

PROPERTY DESCRIPTION			
Sales History Listing History Address 469 E HWY 62-82, , Wolfforth, Lubbock, Texas 79382 Legal BLK AK SEC 25 AB 246 TR NE2A AC: 1.647 Existing Property Type Industrial Existing Property Use Small Office Warehouse Property Status As is Occupancy Non-owner Interest Value Leased Fee	CAD PIN R160501 Tax Year 2022 Improved Size 4,656 SF	Zoning Site Size 71,743. SF Tax Value \$308,558	Previous Appraisal Date Previous Appraisal Value Previous Appraisal Source

MARKET DATA									
Category	SUBJECT	Comp 1	Comp 2	Comp 3	Comp 4	Comp 5	Comp 6	Comp 7	Comp 8
Address	469 E HWY 62-82, , Wolfforth, Lubbock, Texas 79382	902 7th St, Lubbock, Tx	921 E 66th St, Lubbock, Tx	308 Avenue L, Shallowater, Tx	203 CR 7300, Lubbock, Tx	4820 Avenue Q, Lubbock, Tx	311-405 19th St, Lubbock, Tx		
\$/SF Imprv Unit		\$23.12	\$37.78	\$48.61	\$46.14	\$49.27	\$32.50		
Sales Price		\$340,000	\$1,200,000	\$350,000	\$220,000	\$350,000	\$650,000		
Sale Date		7/1/2021	6/1/2022	8/1/2022	6/1/2021	Active	Active		
Site Size(SF)	71,743.00 SF	19,166	95,706	152,460	45,302	21,344	16,553		
Improvement Area SF	4,656	14,704	31,760	7,200	4,768	7,104	20,000		
Year of Construction	1986	1964	1985	1979	2018	1959	1941		
Overall		similar	similar	similar	similar	similar	similar		
Source		Co-Star	Co-Star	Co-Star	Co-Star	Co-Star	Co-Star		

NARRATIVE
 The subject property is a vacant commercial property located in a mixed-use area within eastern Wolfforth. Adjoining properties include a fuel distribution facility to the north and east, retail to the south and U.S. 62-82 to the west. Approximately 275 ft. of frontage is provided off U.S. 62-82 Frontage Rd (one-way). Subject improvements consist of a 4,656 retail building. Site improvements feature a detached 6-car canopy, four-car attached carport paved parking and metal fencing. Improvements appear to be in poor condition based on exterior inspection. Fuel pumps have been removed. Comps are commercial buildings taken from competing areas within the market. Indicated value range is approximately \$23-\$49. Given the size of the subject improvements, a value toward the upper end of the range is considered appropriate. \$210,000, or \$45/sf, is the opinion of market value.

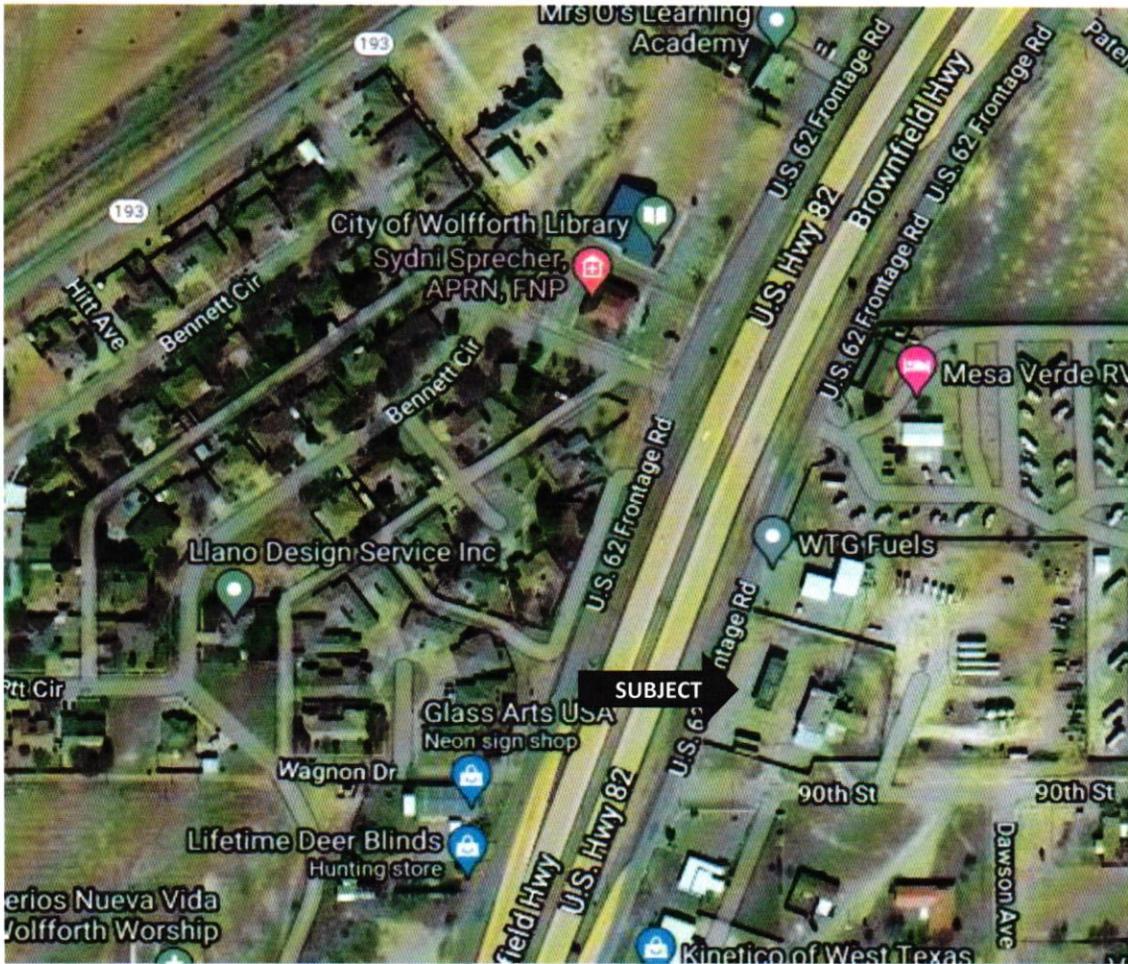
FINAL ESTIMATE OF VALUE			
VALUE CONDITION: As-is	FINAL ESTIMATE OF VALUE: \$210,000	EFFECTIVE DATE: 12/8/2022	EXPOSURE TIME

REVIEW & ADEQUACY & REASONABLENESS CHECKLIST	
NOT APPLICABLE 1. Have market conditions for this property deteriorated (market data kept in appraisal files)?	Prepared By: <i>Noe Borrego</i>
NOT APPLICABLE 2. Has the condition of the property deteriorated? (Photo if nec.)	Title: R/E Analyst-Credit Admin, City Bank
NOT APPLICABLE 3. Is existing Appraisal value still valid and acceptable? If not acceptable, explain:	Report Date: Thu-Dec/08/2022
YES 4. If there is no appraisal available or none required, is this evaluation acceptable? If not acceptable: what course of action is recommended?	 2ND REVIEW Noe Borrego - RE Analyst

THIS INTERNAL COLLATERAL EVALUATION WAS CONDUCTED BY A CITY BANK EMPLOYEE ACTING IN A CREDIT ADMINISTRATION ROLE AND MAY BE COMPLETED BY A VARIETY OF STAFF MEMBERS.

Pictures

eval-469 E Hwy 62-82



PAYMENT RECEIPT

Receipt ID 25-000225



RECEIVED FROM

Veronica Lowe
Trust
469 E Hwy 62-82
Wolfforth, TX 79382

RECEIVED BY

City of Wolfforth, TX
Building Department
PO Box 36
Wolfforth, TX 79382

FEE NAME	INVOICE ID	ACCOUNT NO.	AMOUNT
Zone Change Request Fee	25-000276		\$ 200.00
Miscellaneous			\$ 200.00
TOTAL PAID			\$ 200.00

Paid Date

February 20, 2025

Payment Method

Check
043242