ADDITIONAL SALIENT DATA, STANDING ASSUMPTIONS, AND CREDIBILITY APPENDIX

Universal Edition — For Attachment to All Vehicle Diminished Value, Total Loss, and Personal Property Appraisal Reports

DIMINISHED VALUE EXPERTS

A Service of Alpine Property Group LLC

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IAUA Certified Property Insurance Appraiser · Listed on the Texas Department of Insurance Appraisal Umpire Roster

Texas All-Lines Adjuster License #3527560 · Licensed in Texas, Louisiana, Oklahoma, and Florida

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NOTICE TO READER

This appendix contains the general provisions, disclosures, standing assumptions, caveats, methodology descriptions, and protections applicable to all vehicle and personal property appraisal reports issued by this firm. All assignment-specific identifications, elections, conclusions, and data — including the subject vehicle or property appraised, the effective date(s) of value, the definition of value applied, the intended use and intended user, any extraordinary assumptions or hypothetical conditions invoked beyond the standing assumptions stated herein, the comparable data relied upon, and all adjustment and value conclusions — are stated in the body of the attached appraisal report. The reader must refer to the body of the report for those items. In the event of any difference between a general statement in this appendix and a specific statement in the body of the report, the body of the report governs.

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APPRAISER — FIRM AND CONTACT INFORMATION

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Credentials: IAUA Certified Property Insurance Appraiser (CPIA); listed on the Texas Department of Insurance roster of appraisal umpires (three-year term; roster placement is not an endorsement or certification by TDI); Texas All-Lines Adjuster License #3527560 (NPN 22297388); non-resident adjuster licenses in Louisiana, Oklahoma, and Florida (#G368033); TWIA/TFPA Certified Field Adjuster; Xactimate Level 1 & 2 Certified (Verisk); Symbility (Cotality) Certified — Level 1; Licensed Building Contractor, City of San Antonio (qualified by ICC national contractor examination).

SIGNIFICANT APPRAISAL ASSISTANCE

Any significant personal property appraisal assistance provided in connection with this assignment is identified by name in the certification section of this report. If no such assistance is identified in the certification section, then no one provided significant appraisal assistance to the appraiser signing the certification of this report, and all inspections, data collection, analyses, and conclusions are the appraiser's own.

Any communication by any party — including but not limited to vehicle owners, claimants, insurers, claim representatives, attorneys, body shops, repair facilities, or referral sources — that constitutes an attempt to influence the outcome of this appraisal, direct a predetermined value, supply comparable data with the intent of steering the value conclusion, or exert undue pressure on

the appraiser will be documented in the workfile. The appraiser's conclusions are independent, and no party's desired outcome has influenced the analyses or conclusions of this report.

TECHNOLOGY / ARTIFICIAL INTELLIGENCE DISCLOSURE

Technology-assisted tools, including generative artificial intelligence software, may have been utilized during the preparation of this report to assist with drafting, document organization, data formatting, and quality control review. The use of such tools does not constitute significant professional assistance as defined by USPAP. The appraiser retains full responsibility for all data verification, analytical conclusions, and the final opinions of value. All technology-generated content is independently verified against primary source data before inclusion in any report, under the firm's AI use policy (DVE-AI-2026-001). This disclosure is made in accordance with USPAP Advisory Opinion 41 (Use of Technology in an Appraisal or Appraisal Review Assignment).

STANDING EXTRAORDINARY ASSUMPTIONS

Any extraordinary assumptions specific to this assignment, beyond the general standing assumptions stated below, are identified in the body of this report. The extraordinary assumptions used might have affected the opinions and conclusions. Unless otherwise stated in the body of this report, this appraisal is based on the following (but not limited to) standing extraordinary assumptions, which apply to every assignment in which the described circumstance is present:

1. The odometer reading of the subject vehicle, as observed at inspection or as reported in the repair records and vehicle history reports, is accurate.
2. The repair orders, estimates, supplements, and final invoices provided to the appraiser are complete and accurately describe the repairs actually performed on the subject vehicle.
3. Vehicle history reports (CARFAX, AutoCheck, or similar) relied upon are complete and accurate as of the date obtained; the appraiser cannot verify events that were never reported to those databases.
4. The subject vehicle sustained no material damage, and underwent no material repairs, other than those disclosed in the documents provided and the events described in the body of this report.
5. The title status of the subject vehicle is as reported in the body of this report; no undisclosed brand (salvage, rebuilt, flood, lemon-law buyback, or similar) exists.
6. The factory equipment and option content of the subject vehicle are as indicated by the VIN decode, window sticker, and/or build data relied upon in the body of this report.
7. When the appraisal is developed without a physical inspection (a desk assignment, where so stated in the body of this report), the photographs and documents provided accurately depict the subject vehicle's condition.

The appraiser will not assume liability to the client for conditions, history events, or prior damage that were concealed, unreported, or undiscoverable through the scope of work described herein.

CONDITION APPRAISED AND THE THREE VALUE CONCLUSIONS

A diminished value assignment may develop up to three distinct value conclusions for the same vehicle at three distinct moments, each identified in the body of the report when developed:

- Pre-Loss Value — the retail market value of the subject vehicle immediately before the loss event, with the history and condition it possessed at that moment.

- Damaged-Condition Value — the market value of the subject vehicle immediately after the loss event, in its unrepaired, damaged state.
- Post-Repair Value — the retail market value of the subject vehicle after completion of repairs, reflecting its permanent accident and repair history.

Unless otherwise stated in the body of this report, inherent diminished value is concluded as the difference between the Pre-Loss Value and the Post-Repair Value. The effective date of each value conclusion is stated in the body of the report. The subject is appraised in the condition described in the body of the report as of each applicable effective date.

THE APPRAISER IS NOT A MECHANIC, ENGINEER, OR ACCIDENT RECONSTRUCTIONIST

When a physical inspection is performed, the appraiser conducts an on-site visual observation of the subject vehicle to document its post-repair condition: readily visible repair quality, panel fit and alignment, paint and refinish characteristics (including non-destructive paint-thickness meter readings where taken), and overall presentation. WARNING: whenever the appraiser uses the word “inspect” or “inspection,” it is meant as an on-site visual observation of what is readily visible and is not intended to be mistaken for a mechanical inspection, diagnostic evaluation, teardown, frame measurement, or engineering analysis.

The appraiser is not a mechanic, automotive engineer, body technician, or accident reconstructionist, and does not disassemble, measure on a frame bench, scan, or mechanically test the subject vehicle. Observations concerning repair methods (for example, whether a structural component was repaired rather than replaced, or whether non-OEM parts were used) are drawn from the repair records themselves and from readily visible evidence, and where the appraiser references vehicle manufacturer repair procedures or position statements, the reference is to published documents identified in the report or workfile. An appraisal is not a guarantee of repair quality or of the vehicle's mechanical condition. The reader is encouraged to seek the opinion of a qualified technician or engineer regarding any structural or mechanical question, and the appraiser assumes no liability for hidden or latent defects.

DEFINITION OF AN APPRAISAL; PERFECTION IS IMPOSSIBLE TO ACHIEVE

By textbook definition, an appraisal is a justifiable and defensible estimate of value. By its very nature, an appraisal is an opinion, not a representation of scientific fact; it is based on recognized economic principles, market data, and the mathematical behavior of transactions. COMMENT: Perfection is impossible, and competence does not require perfection. However, an appraiser must not negligently render appraisal services; due diligence and due care are required. The appraiser complies with the Uniform Standards of Professional Appraisal Practice (USPAP), 2026-2027 Edition. Source: USPAP.

COMPETENCY RULE AND COMPETENCY CERTIFICATION

An appraiser must (1) be competent to perform the assignment, (2) acquire the necessary competency to perform the assignment, or (3) decline or withdraw from the assignment, and in all cases must perform competently when completing the assignment. Source: USPAP. Competency requires the ability to properly identify the problem to be addressed, the knowledge and experience

to complete the assignment competently, and recognition of and compliance with the laws and regulations that apply to the appraiser or the assignment.

Competency Certification: The appraiser holds a Texas all-lines insurance adjuster license and is certified by the Insurance Appraisal and Umpire Association as a Certified Property Insurance Appraiser (CPIA); is listed on the roster of appraisal umpires maintained by the Texas Department of Insurance (roster placement is not an endorsement or certification by TDI); is certified in the Xactimate and Symbility estimating platforms used throughout the insurance repair industry; and brings more than ten years of hands-on residential construction and repair-estimating experience — including more than one hundred renovation projects and ground-up builds — to the analysis of repair records, repair quality, and repair cost. The appraiser has personally scoped, purchased, and supervised the categories of repair that vehicle and property claims routinely involve, and applies market-based valuation methodology consistent with USPAP Standards 7 and 8. Disclosure: the appraiser also holds a Texas real estate broker license and a TALCB appraiser trainee license; the role within reports issued under this appendix is strictly that of an independent personal property (vehicle) appraiser, and no real property appraisal is performed under this appendix.

PREVIOUS APPRAISAL SERVICES

For the record: except as expressly disclosed in the body of this report, the appraiser HAS NOT performed services, as an appraiser or in any other capacity, regarding the vehicle or property that is the subject of this report within the three-year period immediately preceding the acceptance of this assignment. If any such prior service was performed, it is identified and described in the body of this report, and that disclosure governs.

HYPOTHETICAL CONDITIONS

Any hypothetical conditions used in this appraisal report are expressly disclosed in the body of this report, and might have affected the opinions and conclusions. If no hypothetical condition is disclosed in the body of this report, then none apply. A pre-loss value conclusion is, by its nature, developed as of a date preceding the loss and assumes the vehicle in the condition and with the history it possessed immediately before the loss event; this retrospective framing is standard to the assignment type and is disclosed here and in the body of the report.

WORK FILE

The appraiser's work file contains the documentation necessary to support the analyses, opinions, and conclusions of this report, including comparable listings and sold records (with screenshots preserving VIN, price, mileage, date, and source), published guide value printouts, vehicle history reports, repair records, photographs, paint-meter readings (when taken), and communication records. Confidential data in the work file is not included in the report. The work file will be retained for at least five years after the effective date of this report, in compliance with the USPAP Record Keeping Rule. For assignments in which generative AI tools were utilized, the workfile also documents the technology used and the verification of all technology-assisted content, per firm policy DVE-AI-2026-001 and USPAP Advisory Opinion 41.

USPAP COMPLIANCE — STANDARDS 7 AND 8 (PERSONAL PROPERTY)

Motor vehicles are personal property. This appraisal was developed under USPAP STANDARD 7 (Personal Property Appraisal, Development) and reported under USPAP STANDARD 8 (Personal

Property Appraisal, Reporting), 2026-2027 Edition — the personal property counterparts of Standards 1 and 2 applicable to real property. Unless the body of this report identifies the report as a Restricted Appraisal Report, this is an Appraisal Report containing sufficient information to indicate compliance with STANDARD 7. Not all research, data, and analytical methodology is positioned in the body of the report; supporting material is embedded in the appraiser's work file as a matter of support and verification. No license is required in the State of Texas to appraise personal property; the appraiser's insurance licenses and certifications are credentials relevant to competency, not prerequisites to the assignment.

DEFINITION OF DIMINISHED VALUE

Diminished value is the loss in market value a vehicle sustains as a result of a damage event, notwithstanding complete and workmanlike repair. Recognized categories include:

- Inherent Diminished Value — the loss in market value attributable solely to the vehicle's accident and repair history, assuming repairs were properly performed. The market pays less for a vehicle with a damage history than for an identical vehicle with no such history. Unless otherwise stated, this is the category of diminished value concluded in this report.
- Repair-Related Diminished Value — additional loss in value attributable to incomplete or substandard repairs, non-OEM components, or repair methods that did not restore the vehicle to its pre-loss physical condition. When observed and documented, repair-related items are identified in the body of the report.
- Claim-Related / Insurer-Controlled Items — categories such as loss of use are separately identified when developed, and are not part of the diminished value conclusion unless expressly stated.

The permanence of the damage record is central to inherent diminished value: vehicle history databases report accident and repair events to every future prospective buyer, lender, dealer, and wholesale channel for the life of the vehicle, and certain retail channels decline structurally repaired vehicles entirely. The market's response to that record is observable and measurable, and this firm measures it with market data.

MEASURE OF DAMAGES — INFORMATIONAL STATEMENT

As a matter of valuation standard, this report measures the loss as the difference in the subject vehicle's fair market value immediately before and immediately after the loss event, with the post-repair value conclusion reflecting the market's response to the vehicle's permanent damage history. The disposition or retention of the vehicle by its owner is not a component of this valuation standard; market value exists, and is measurable, whether or not the owner sells. The appraiser is not an attorney, and nothing in this report is legal advice; any statement concerning the legal measure of damages in a particular jurisdiction is informational, is provided for the reader's perusal, and should be confirmed with qualified counsel.

METHODOLOGY — DEVELOPMENT OF THE VALUE CONCLUSIONS

The Sales Comparison Approach (Primary)

The sales comparison approach is the primary and most market-reflective approach to vehicle valuation. It bases the opinion of value on the prices of comparable vehicles — matched by year, make, model, trim, factory equipment, mileage bracket, title status, and history profile — offered

and sold in the subject's market area. Pre-loss value is developed from comparables with no reported accident history. Post-repair value is developed from comparables with reported accident histories of comparable severity, supplemented where available by matched pairs (near-identical vehicles differing principally in history), which isolate the market's discount for a damage record. Damaged-condition value, when developed, is supported by documented salvage-auction sold results for comparably damaged vehicles, bridged to the applicable market level as described below.

Published Valuation Guides (Corroboration)

Published guides — J.D. Power (NADA) Values, Kelley Blue Book, and similar — are compiled from large volumes of reported actual transactions and are used in this firm's reports as corroboration of, not substitution for, comparable data. These are the same guides relied upon throughout the insurance industry, including by carriers' own total-loss valuation processes. Published option and mileage tables from these guides are used as the supported basis for adjustments wherever applicable, so that adjustments trace to recognized published sources.

Vehicle-Specific History Valuation (Corroboration)

Where available, VIN-specific history-based value tools (for example, CARFAX History-Based Value) are reported as additional corroboration of the post-repair value conclusion, as they price the subject vehicle with its own reported history.

MARKET LEVELS — WHOLESALE AND RETAIL; MARKET-LEVEL EXTRACTION

Vehicles trade at distinct market levels — wholesale (auction and dealer-to-dealer) and retail — and data from one level is adjusted to another using the relationship published for the subject vehicle itself: the ratio between the published trade-in (wholesale) value and the published retail value for the same year, make, model, trim, and mileage, as reported by recognized guides. When salvage-auction sold data (a wholesale level) supports the damaged-condition value, that published ratio is applied and cited, so that the market-level adjustment is drawn from a recognized industry source rather than from unsupported judgment. This is a paired-data extraction in which the pairing is published by the industry itself.

FORMULA-ONLY CONVENTIONS DISTINGUISHED

Certain insurer worksheets apply a formula — commonly a capped base percentage modified by damage and mileage multipliers (the convention often called “17c”) — to produce a diminished value figure without reference to comparable market data. Such formulas originated as claim-administration conventions; they are not a recognized appraisal methodology, they are not developed from the subject's market, and they are not used in this firm's reports as a basis of value. Where a formula-derived figure has been offered in the matter, the body of the report may analyze it against the market evidence. The conclusions of this report are developed from market data under USPAP Standards 7 and 8.

ABSENCE OF A PUBLIC SOLD-PRICE REGISTRY — COMPARABLE DATA STANDARD

There is no public registry of final retail transaction prices for motor vehicles; private sale prices are not recorded or published. The appraiser is a reporter and can only report what can be verified.

Accordingly — and consistent with standard practice throughout the vehicle valuation industry, including the comparable-listing methodology used by carriers' own total-loss valuation vendors — the sales comparison analysis relies upon: (1) advertised retail comparables documented in the workfile; (2) fixed-price (no-haggle) retailer offerings, which function as posted transaction prices because they are not negotiable; (3) verifiable completed-sale records where available (for example, documented online marketplace sold listings and salvage-auction sold results); and (4) published guide values compiled from reported transactions. When comparable data for the subject's immediate market area is limited, the appraiser extends the search to the nearest competing markets and discloses the extension; the appraiser cannot create comparables that do not exist, and the search criteria and results are documented in the report and workfile.

ANALYSIS OF THE ELEMENTS OF COMPARISON

In the analysis of comparable vehicles, appropriate adjustments are made for notable and quantifiable differences. Adjustments are applied only for differences that have an impact on value, and assignment-specific adjustment conclusions are reported in the body of the report. The general framework:

- Conditions of Sale — each comparable is evaluated for arm's-length character; auction results that did not culminate in a completed sale, token bids, and related-party or distressed transfers are excluded or adjusted.
- Title Status and History Severity — comparables are matched to the subject's title status (clean-title, accident-history comparables for post-repair value; branded-title data is not used to support a clean-title conclusion) and, within accident-history comparables, to comparable damage severity.
- Mileage — adjusted per published guide mileage tables for the subject's year and model.
- Trim, Options, and Equipment — adjusted per published guide option values, so that equipment adjustments trace to recognized published sources.
- Market Conditions (Time) — when comparables precede or follow the effective date, published monthly guide values for the intervening period support any time adjustment, or its absence.
- Location / Market Area — comparables are drawn from the subject's local market area first, with competing and national data (sold records, fixed-price retailers) used as corroboration and so identified.

GENERAL POTENTIAL DATABASE USED BY APPRAISER

Data sources potentially used, as applicable to the assignment: physical inspection of the subject; repair orders, estimates, supplements, and final invoices; vehicle history reports (CARFAX, AutoCheck); VIN decode and window-sticker/build data; retail listing marketplaces (AutoTrader, Cars.com, CarGurus, and similar); fixed-price retailers (CarMax, Carvana, and similar); documented online marketplace sold records (eBay Motors completed sales); salvage-auction records and archives (Copart, IAA, and archival services); published valuation guides (J.D. Power / NADA Values, Kelley Blue Book, Black Book); wholesale market reports where available; dealer trade and consultation quotes documented in the workfile; manufacturer repair procedures and position statements; the client and the vehicle owner; and the appraiser's own files. Generative AI platforms may be used for technology-assisted drafting, document processing, and

quality control support, governed by firm policy DVE-AI-2026-001, with all technology-assisted content verified against primary source data.

SCOPE OF WORK

Scope of Work (defined): the type and extent of research and analysis in an assignment (USPAP). The appraiser identifies the problem to be solved, determines and performs the scope of work necessary to develop credible assignment results, and discloses the scope of work in the report. Unless otherwise stated in the body of this report, the scope of this assignment includes:

- Review and analysis of the complete repair file (estimates, supplements, final invoices) and the subject's vehicle history reports;
- Physical on-site visual observation of the subject vehicle when the assignment is a field (inspection) assignment, with photographic documentation; desk assignments, where so identified in the body of the report, rely on provided photographs and documents;
- Identification of the subject's year, make, model, trim, factory equipment, and mileage;
- Research and analysis of comparable market data at the applicable market levels, as described in the Methodology section;
- Development of the value conclusion(s) identified in the body of the report, with adjustments supported by published sources and documented data.

The appraiser performed a more extensive scope of work than is shown in the report alone; supporting research is embedded in the workfile. Should the reader or client desire amplification or clarification of the scope of work, contact the appraiser at (210) 851-0044 or ajmata.adjuster@gmail.com.

ROLE LIMITATIONS — INDEPENDENT APPRAISER ONLY

The role of this firm and this appraiser in every assignment issued under this appendix is strictly that of an independent appraiser: the development and reporting of supportable, defensible opinions of value, and, where separately engaged, service as a policy appraisal-clause appraiser or umpire, or as a testifying expert concerning the appraiser's own report.

- This firm does not negotiate, settle, or advocate insurance claims on behalf of any party. Reports are delivered to the client or the client's counsel for their use.
- This firm is not engaged as a public insurance adjuster in assignments issued under this appendix, and nothing herein constitutes public adjusting.
- The appraiser is not an attorney, and nothing in any report constitutes legal advice.
- No fee of this firm is contingent upon claim outcome, settlement amount, award, or the reporting of a predetermined value or direction in value. Fees are flat or hourly and are fixed at engagement.
- The appraiser will answer questions concerning the methodology, data, and conclusions of the appraiser's own report from any party to the matter; such communication concerns the report and is not claim negotiation.

COURT TESTIMONY NOTICE

The appraiser is not required to give testimony or appear in court or deposition in connection with this appraisal unless separately engaged for that purpose. If the appraiser is subpoenaed or engaged

to testify, the client or engaging party agrees to pay the appraiser's then-current published hourly testimony rate with its stated minimum, customary preparation fees, and all related expenses, per the firm's current fee schedule. Appraisals are based on the data available at the time the assignment is completed; amendments based on new information made available after completion will be made, as soon as reasonably possible, for an additional fee.

UNDERLYING ASSUMPTIONS AND LIMITING CONDITIONS

1. By this notice, all persons and firms reviewing, utilizing, or relying on this report in any manner bind themselves to accept these assumptions and limiting conditions. Do not use this report if you do not accept them. They are a preface to any certification, definition, fact, or analysis in this report. The appraiser's function is to provide a supportable opinion of value for the subject vehicle or property based on market data; this report is an economic study, not a mechanical, engineering, metallurgical, or legal study, and expertise in those areas is not implied.
2. Information furnished by the client, the vehicle owner, repair facilities, insurers, and data services is believed to be correct, but no responsibility is assumed for its accuracy. The appraiser reserves the right to revise the conclusions of this report if any furnished information proves materially inaccurate.
3. This appraisal will be used only for the stated intended use by the stated intended user(s). While distribution of this report in its entirety is at the discretion of the client, individual sections shall not be distributed; this report is intended to be used in whole and not in part.
4. The liability of the appraiser and the firm is limited to the client only and to the fee received for this appraisal.
5. Vehicle history databases report only events reported to them. The appraiser assumes no responsibility for damage events, repairs, or title events that were never reported to, or were misreported by, those databases.
6. The appraiser did not perform a mechanical inspection, diagnostic scan, teardown, or frame measurement, and assumes no responsibility for hidden or unapparent conditions of the vehicle, its structure, or its systems. No responsibility is assumed for latent defects or for the engineering necessary to discover them.
7. Photographs of the subject were taken by the appraiser (field assignments) or provided to the appraiser (desk assignments, as identified in the body of the report). Comparable photographs may be sourced from listings, auction records, and data services.
8. Many calculations in this report are computer generated and carried to an infinite degree; apparent minor mathematical differences are created by rounding.
9. All files, work papers, and documents developed in this assignment are the property of the appraiser. Information, estimates, and opinions are verified where possible but cannot be guaranteed.
10. Submission of this report does not include an obligation of publication, court testimony, deposition, arbitration appearance, or further consultation except as separately engaged (refer to the Court Testimony Notice).
11. Neither all nor any part of the contents of this report shall be disseminated to the public through advertising, public relations, or any other public means of communication without the written consent of the appraiser.

12. The opinion(s) of value contained in this report are intended for use as of the stated effective date(s); vehicle markets move, and the passage of time may render any value estimate inaccurate.
13. The appraiser is not an attorney and is not qualified to provide legal advice. Any legal information or references in this report are provided only for the reader's perusal and should not be construed as legal advice.
14. The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are the appraiser's personal, impartial, and unbiased professional analyses, opinions, and conclusions.
15. Where technology-assisted tools, including generative artificial intelligence, were used in the preparation of this report, the appraiser has reviewed all technology-assisted content for factual accuracy and potential bias, and has independently verified it against primary source data per firm policy DVE-AI-2026-001.
16. Acceptance or use of this report constitutes acceptance of these limiting conditions and assumptions; they can be modified only by written documents executed by both parties.

CERTIFICATION

The undersigned hereby certifies that, except as otherwise noted in this report, to the best of my knowledge and belief:

1. The statements of fact contained in this report are true and correct.
2. The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
3. I have no present or prospective interest in the vehicle or property that is the subject of this report, and I have no personal interest or bias concerning the parties involved with the assignment. Any referral relationship relevant to this assignment is disclosed in the body of this report.
4. My engagement was not conditioned upon the appraisal producing a specific value, a value within a given range, a predetermined result, or a direction in value that favors the cause of any party, and my compensation is not contingent upon any such outcome, upon the amount of any settlement or award, or upon the occurrence of any subsequent event related to the intended use of this report.
5. The analyses, opinions, and conclusions were developed, and this report was prepared, in conformity with the Uniform Standards of Professional Appraisal Practice (USPAP), 2026-2027 Edition, including STANDARD 7 (development) and STANDARD 8 (reporting) applicable to personal property.
6. When the body of this report identifies the assignment as a field assignment, I have personally observed the vehicle that is the subject of this report; when the body of this report identifies the assignment as a desk assignment, I did not personally observe the vehicle and relied on the photographs and documents identified therein.
7. Except as identified in this certification or in the Significant Assistance section of this report, no one provided significant appraisal assistance to the person signing this certification.

8. I have not been influenced, coerced, extorted, or bribed regarding the outcome of this report, and I have documented in the workfile any attempt by any party to influence its outcome.
9. No employee, director, officer, or agent of any insurer, law firm, repair facility, or other party to the matter has directed, or attempted to direct, a predetermined value or outcome for this assignment.
10. I have completed this assignment acting only with the highest integrity and in a manner considered ethical to my profession, consistent with USPAP.
11. This report was prepared without bias or unlawful discrimination. The appraiser did not consider race, color, religion, national origin, sex, familial status, disability, or any other protected class of any party in the development of this appraisal.
12. Technology-assisted tools, including artificial intelligence software, may have been used to assist with drafting, research, document processing, and quality control during the preparation of this report. All data, comparable selections, analytical conclusions, adjustments, and the final opinion(s) of value were independently developed, verified, and approved by the undersigned appraiser, who assumes full responsibility for the content and conclusions of this report in compliance with USPAP and USPAP Advisory Opinion 41.
13. Except as expressly disclosed in the body of this report, I have not performed services, as an appraiser or in any other capacity, regarding the subject of this report within the three-year period immediately preceding the acceptance of this assignment.

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Aniceto (AJ) Mata, M.Ed., CPIA

IAUA Certified Property Insurance Appraiser · Listed on the Texas Department of Insurance Appraisal Umpire Roster

Texas All-Lines Adjuster License #3527560

The signature date and the effective date(s) of value are stated in the body of this report.

RESERVATION OF APPRAISER'S RIGHT TO CHANGE REPORT

The appraiser reserves the right to change or modify the conclusions of this report if additional information is made available after this report has been transmitted to the client. If such additional information documents significant salient differences — such as, but not limited to, previously undisclosed damage history, title brands, odometer discrepancies, or repair records materially different from those provided — the appraiser reserves the right to change or modify the conclusions of this report for an additional fee as applicable.

DEFINITIONS

Below are definitions, rules, and principles, some (not all) of which are referenced or obtained from the Uniform Standards of Professional Appraisal Practice, 2026-2027 Edition, © The Appraisal Foundation.

Actual Cash Value (ACV): the market value of a vehicle immediately before a loss; in total-loss settlement practice, the measure a carrier uses to value the insured vehicle.

Arm's Length Transaction: a transaction in which the buyer and seller act independently, in their own self-interest, without pressure or duress from the other party or a relationship between them.

Clean Title: a certificate of title carrying no brand; a vehicle may carry a clean title and nonetheless have a reported accident history.

Branded Title: a title carrying a statutory brand such as salvage, rebuilt, or flood, reflecting a prior total-loss or similar event; branded-title market data is a distinct market level from clean-title data.

Diminished Value: the loss in market value a vehicle sustains as a result of a damage event notwithstanding repair; see the Definition of Diminished Value section of this appendix.

Extraordinary Assumption: an assumption, directly related to a specific assignment, as of the effective date of the assignment results, which, if found to be false, could alter the appraiser's opinions or conclusions.

Hypothetical Condition: a condition related to a specific assignment that is contrary to what is known by the appraiser to exist on the effective date of the assignment results but is used for analysis.

Intended Use / Intended User: the use(s) and user(s) of the report as identified by the appraiser based on communication with the client at the time of the assignment (USPAP).

Market Value: the most probable price a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller each acting prudently and knowledgeably, and assuming the price is not affected by undue stimulus, with payment in cash or equivalent terms and a reasonable time allowed for exposure in the open market. Where a client, law, or jurisdiction requires a different definition of value, that definition is stated in the body of the report and governs for that assignment.

Market Level: the stratum of the market in which a transaction occurs (for example, wholesale auction, dealer-to-dealer, dealer retail, private-party retail); value conclusions identify the applicable market level, and data from one level is adjusted to another with support.

Matched Pair (Paired Data) Analysis: a technique for estimating the value of a single element of comparison by comparing two transactions or offerings that are alike in all material respects except that element.

Personal Property: identifiable tangible objects not classified as real estate, including motor vehicles; the subject of reports issued under this appendix is personal property.

Principle of Substitution: a potential buyer will pay no more for a vehicle than the cost of acquiring an equally desirable substitute of equal utility in an equivalent amount of time; the foundation of the sales comparison approach.

Work File: documentation necessary to support an appraiser's analyses, opinions, and conclusions, retained per the USPAP Record Keeping Rule.

CAPABILITY PROFILE

Aniceto (AJ) Mata, M.Ed., CPIA

Diminished Value Experts — A Service of Alpine Property Group LLC

Phone: (210) 851-0044 · Email: ajmata.adjuster@gmail.com

San Antonio & Rio Grande Valley, Texas · Serving All 254 Texas Counties · Licensed in TX, LA, OK, FL

Some Examples of Services Offered

- Vehicle Diminished Value Appraisals (desk, field, and litigation-grade)
- Total Loss / Actual Cash Value Dispute Appraisals
- Appraisal-Clause Appraiser Service (party-appointed, auto and property policies)
- Appraisal-Clause Umpire Service (neutral; listed on the TDI roster of appraisal umpires)
- Expert Testimony Concerning the Appraiser's Own Reports (deposition and court)
- Loss of Use Analyses (as an adjunct to vehicle reports)
- Personal Property, Equipment, and Contents Valuation
- Property Insurance Claims Appraisal (appraisal-clause disputes, residential and commercial)

SPECIALIZING IN MARKET-DATA DIMINISHED VALUE APPRAISAL AND INSURANCE APPRAISAL-CLAUSE WORK, BUILT TO LITIGATION STANDARD.

Licenses / Certifications (Current)

- Texas All-Lines Insurance Adjuster License #3527560 (NPN 22297388)
- Non-Resident Adjuster Licenses: Louisiana; Oklahoma; Florida (#G368033)
- IAUA Certified Property Insurance Appraiser (CPIA) — Insurance Appraisal and Umpire Association; listed in the IAUA Certified Member Directory (2026)
- Listed on the Texas Department of Insurance Roster of Appraisal Umpires (three-year term, 2026; roster placement is not an endorsement or certification by TDI)
- TWIA/TFPA Certified Field Adjuster — Texas Windstorm Insurance Association
- Xactimate Level 1 & Level 2 Certified (Verisk) · Symbility (Cotality) Certified — Level 1 · XactNet connected
- Licensed Building Contractor, City of San Antonio (qualified by ICC national contractor examination)
- Texas Real Estate Broker #679141-B (licensed 2016; Broker 2020) · TALCB Licensed Appraiser Trainee #1381992-T (real property roles only; not exercised in assignments under this appendix)

Education

- Master of Education (M.Ed.), Educational Leadership — The University of Texas Rio Grande Valley
- Bachelor of Science (B.S.), Kinesiology, Minor in Spanish — Michigan State University

Field Experience Foundation

More than ten years of hands-on residential construction and repair-estimating experience: 100+ renovation projects and ground-up builds across South Texas, carried through Texas Department of Insurance windstorm engineering inspections. The appraiser has personally scoped, bid, purchased, and supervised the repair categories that vehicle and property claims routinely involve — estimates from the field, not just the software.

Foreign Language Fluency

Reads, writes, and understands Spanish; bilingual client service in English and Spanish.

Area of Activity

All Texas counties, with field inspections concentrated in the Rio Grande Valley (Cameron, Hidalgo, Willacy, Starr) and the San Antonio metropolitan area (Bexar and surrounding counties), and desk assignments statewide. Non-resident adjuster licensure in Louisiana, Oklahoma, and Florida.

General Database and Data Relationships

Retail listing marketplaces (AutoTrader, Cars.com, CarGurus); fixed-price national retailers (CarMax, Carvana); documented online marketplace sold records (eBay Motors); salvage-auction records and archives (Copart, IAA, and archival services); published valuation guides (J.D. Power / NADA Values, Kelley Blue Book, Black Book); vehicle history services (CARFAX, AutoCheck); manufacturer repair procedures and position statements; and dealer consultation contacts documented in the workfile.

References

Professional references available upon request.

Exhibits Appended Following This Appendix (As Applicable)

- Texas All-Lines Adjuster License
- Florida, Louisiana, and Oklahoma Non-Resident Adjuster Licenses
- IAUA Certified Property Insurance Appraiser (CPIA) Certificate and Directory Listing
- TDI Appraisal Umpire Roster Placement Letter (August 13, 2026)
- TWIA/TFPA Field Adjuster Certification
- Xactimate Level 1 and Level 2 Certificates · Symbility (Cotality) Certification
- City of San Antonio Building Contractor License
- M.Ed. Diploma — UT Rio Grande Valley · B.S. Diploma — Michigan State University

EXHIBIT · TEXAS ALL-LINES ADJUSTER LICENSE No. 3527560 (Expires 01/31/2028)

Adjuster

Qualification Effective Dates

Adjuster - All Lines 07/22/2026

ANICETO MATA JR

[redacted]

HARLINGEN, TEXAS 78550

is authorized to transact business as described above

License No: 3527560 Issue Date: 07/22/2026 Expiration Date: 01/31/2028

Generated by Sircon 373635908

TEXAS
DEPARTMENT OF INSURANCE

THIS IS TO CERTIFY THAT

ANICETO MATA JR

[redacted]

HARLINGEN, TEXAS 78550

LICENSE NUMBER: 3527560

IS HEREBY AUTHORIZED TO TRANSACT BUSINESS IN ACCORDANCE TO THE LICENSE DESCRIPTION SHOWN BELOW:

Adjuster

Adjuster - All Lines

Issue Date: 07/22/2026 Expiration Date: 01/31/2028

Generated by Sircon 373635908

EXHIBIT · FLORIDA NON-RESIDENT ALL-LINES ADJUSTER LICENSE No. G368033 (Issued 08/13/2026)

Florida Department of Financial Services

ANICETO MATA JR

[redacted]

HARLINGEN TX 78550

Is hereby recognized as a

0720 - INSURANCE ADJUSTER - ALL LINES

License # **G368033** Issued **AUGUST 13, 2026**

For having fulfilled the requirements of Florida Law regarding this license classification.

CHIEF FINANCIAL OFFICER
STATE OF FLORIDA

Florida Department of Financial Services

NOTICE - This non-resident license is limited to the classes of insurance reflected above and is further limited to ONLY those classes of insurance for which you are licensed in your home state.

Please Note: A licensee may only transact insurance with an active appointment by an eligible insurer or employer. If you are acting as a surplus lines agent, public adjuster, or reinsurance intermediary manager/broker, you should have an appointment recorded in your own name on file with the Department. If you are unsure of your license status you should contact the Florida Department of Financial Services immediately. This license will expire if more than 48 months elapse without an appointment for each class of insurance listed. If such expiration occurs, the individual will be required to re-qualify as a first-time applicant. If this license was obtained by passing a licensure examination offered by the Florida Department of Financial Services, the licensee is required to comply with continuing education requirements contained in 626.2815 or 648.385, Florida Statutes. A licensee may track their continuing education requirements completed or needed in their MyProfile account at https://dice.fldfs.com. To validate the accuracy of this license you may review the individual license record under "Licensee Search" on the Florida Department of Financial Services website at www.myfloridacfo.com/division/agents.



CHIEF FINANCIAL OFFICER
STATE OF FLORIDA

EXHIBIT · LOUISIANA NON-RESIDENT CLAIMS ADJUSTER LICENSE No. 1269378 (Expires 01/31/2028)

State of Louisiana

Commissioner of Insurance

certifies that

Aniceto Mata

[redacted]

Harlingen, TX 78550

has properly met the requirements for licensure of the

Louisiana Department of Insurance.

License Number: **1269378**

License Code	Issue Date	Expiration Date
Claims Adjuster - Crop	08/04/2026	01/31/2028
Claims Adjuster - Property & Casualty	08/04/2026	01/31/2028
Claims Adjuster - Workers Comp	08/04/2026	01/31/2028

Timothy J. Temple
Commissioner of Insurance

EXHIBIT · OKLAHOMA NON-RESIDENT ADJUSTER LICENSE No. 3004336523 (Expires 01/31/2028)

ANICETO MATA JR
[redacted]
HARLINGEN TX 78550

State of Oklahoma

License No: 3004336523 Insurance Department NPN: 22297388

ANICETO MATA JR

This is to certify that the above named individual is properly licensed in the State of Oklahoma in accordance with the provisions of the Oklahoma Insurance code, and has

LICENSE CLASS	FIRST ACTIVE DATE	LICENSE EFFECTIVE DATE	LICENSE EXPIRATION	LINES OF AUTHORITY	LOA EFFECTIVE DATE
Adjuster	07/24/2026	07/24/2026	01/31/2028	Casualty	07/24/2026
				Crime & Fidelity Bonds	07/24/2026
				Crop & Hail	07/24/2026
				Property	07/24/2026
				Workers' Compensation	07/24/2026

In testimony Whereof, I have affixed my signature as Insurance Commissioner in the State of Oklahoma to this Certificate and caused these letters to be made Patent.

Glen Mulready
Insurance Commissioner
State of Oklahoma Insurance

This license shall continue in force until suspended, revoked or terminated.

State of Oklahoma

License No: 3004336523 Insurance Department NPN: 22297388

ANICETO MATA JR

This is to certify that the above named individual is properly licensed in the State of Oklahoma in accordance with the provisions of the Oklahoma Insurance code, and has duly met all qualifications as provided by statute to act in the following capacity:

LICENSE CLASS	FIRST ACTIVE DATE	LICENSE EFFECTIVE DATE	LICENSE EXPIRATION DATE	LINES OF AUTHORITY	LOA EFFECTIVE DATE
Adjuster	07/24/2026	07/24/2026	01/31/2028	Casualty	07/24/2026
				Crime & Fidelity Bonds	07/24/2026
				Crop & Hail	07/24/2026
				Property	07/24/2026
				Workers' Compensation	07/24/2026

In testimony Whereof, I have affixed my signature as Insurance Commissioner in the State of Oklahoma to this Certificate and caused these letters to be made Patent.

Glen Mulready
Insurance Commissioner
State of Oklahoma Insurance

This license shall continue in force until suspended, revoked or terminated.

The

Insurance Appraisal & Umpire Association

hereby awards

Aniceto Mata

the designation of

Certified Property Insurance Appraiser

CPIA

After successfully completing and meeting
the Standards of The National Certification Board

Presented on 10/12/2026
Registration No. 99496639

Insurance Appraisal & Umpire Association
1808 James L Redman Parkway, Ste 261, Plant City, FL 33563
www.iaua.us

James Angelotti
James Angelotti, President

IAUA

Robert J Norton, CPCU, AIC, ARe, CGC
Robert J. Norton, Education Chair

Texas Department of Insurance
PO Box 149104 Austin, TX 78714 1-800-578-4677

August 13, 2026

Aniceto Mata Jr.
[redacted]
Harlingen, TX 78550

Aniceto Mata Jr.,

We have placed your name on the roster of appraisal umpires maintained by TDI. Your term on the roster will continue for three years.

Please be advised that your placement on the roster is not an endorsement or certification by the Texas Department of Insurance. You may not state or represent that you are endorsed or certified by the Texas Department of Insurance.

TDI will post the roster on our website, www.TDI.texas.gov. The roster will contain your contact information, qualifications, geographic preferences, and claim preferences. If you do not want your name and information listed on the TDI website, please contact me to request removal from the roster.

Assignment

A claimant can demand appraisal in claims where TWIA accepts coverage in full or in part and the claimant disputes the amount TWIA will pay. The appraisal is binding for both TWIA and the claimant. In most cases, the TWIA appraiser and the claimant appraiser will agree on an appraisal umpire. If, however, the appraisers cannot agree on an umpire, TDI will assign an umpire from the roster. TDI expects there will be more requests for umpires after a storm event along the Texas Gulf Coast.

Conflicts of Interest

If you have a disqualifying conflict of interest, you must immediately notify TDI and we will remove you from the roster. You have a disqualifying conflict of interest if you:

- are a current TWIA or claimant employee;
- are a current TWIA or claimant contractor, or contractor's employee, except that it is not a conflict for you to be a contractor solely to work on the pending appraisal;
- are related, within the third degree by consanguinity or second degree by affinity,[1] to:
    - a current TWIA employee;

[1] To determine degrees of consanguinity or affinity, please refer to the Texas Government Code, Chapter 573, Subchapter B, http://www.statutes.legis.state.tx.us/.

    - a current TWIA contractor or contractor's employee;
    - the claimant or a representative of the claimant;
    - a current claimant employee; or
    - a current claimant contractor or contractor's employee;
- currently have an open claim, or act as a representative or public adjuster on an open claim with TWIA;
- are a party to or represent a party to a current lawsuit with TWIA;
- adjusted the loss or acted as a public adjuster on the loss involved in the claim;
- are related to the adjuster or public adjuster who adjusted the loss;
- are an employee of the adjusting company or public insurance adjusting company that adjusted the loss or represented the claimant on the loss; or
- have any other direct or indirect interest, financial or otherwise, of any nature that substantially conflicts with the umpire's duties.

Changes in Information

Please contact me to update your records if any information on your application changes, or if you have any questions. Thank you for your interest in this process.

Sincerely,

Shelina Jamani
Program Specialist
Property and Casualty Lines Office
Shelina.Jamani@tdi.texas.gov

EXHIBIT · TWIA/TFPA FIELD ADJUSTER CERTIFICATE · 2026 Residential Field Adjuster · Awarded 07/30/2026, Valid Through 07/30/2027

TWIA TEXAS WINDSTORM INSURANCE ASSOCIATION

TFPA TEXAS FAIR PLAN ASSOCIATION

Field Adjuster Certificate

Awarded to:

Aniceto Mata

2026 Residential Field Adjuster (Self-Paced)

07/30/2026

07/30/2027

EXHIBIT · XACTIMATE LEVEL ONE CERTIFICATION (VERISK) · Expires 7/17/2028

Verisk

Xactimate Level One Certification Exam

Aniceto Mata Jr

has demonstrated the requisite knowledge and skills
to pass the required testing and qualify for certification.

7/17/2028

Date of Expiration

Lauryn Woodman
Legacy Competency Architect

Xactware Certification checks knowledge and skills relative to the level of expertise developed by the user. By accepting the certificate and representing oneself as a certified user, the person warrants they earned the distinction by passing the appropriate exams without intervention or assistance from any party.

EXHIBIT · XACTIMATE LEVEL TWO CERTIFICATION (VERISK) · Expires 7/20/2028

Verisk

Xactimate Level Two Certification Exam

Aniceto Mata Jr

has demonstrated the requisite knowledge and skills
to pass the required testing and qualify for certification.

7/20/2028

Date of Expiration

Shaniqua Washington
Competency Assessment Architect

Xactware Certification checks knowledge and skills relative to the level of expertise developed by the user. By accepting the certificate and representing oneself as a certified user, the person warrants they earned the distinction by passing the appropriate exams without intervention or assistance from any party.

ICC
INTERNATIONAL CODE COUNCIL®

OFFICIAL RESULTS REPORT

F13 - National Standard Residential Building Contractor (C)



Name: Aniceto Mata
Address: [redacted]

Candidate ID: ICNON211894
Date: 05/10/2025

EXAMINATION RESULT: **PASS**

Congratulations! You have passed this examination.

Next Steps: Contact your jurisdiction to check what other local requirements you may need to obtain your license. A passing score on this examination satisfies the testing requirements for licensure only and does not guarantee that licensing will be granted.

Need to update your name or address on file? Your ICC email address is the Pearson VUE email address used to register for this ICC Contractor/Trades examination. Login to your myICC account to update your candidate demographic information (Address, Phone Number, Email, and Legal Name). Visit support.iccsafe.org and search *Demographics* for a step-by-step guide.

If you are unable to access your myICC account, please contact ICC at 1-888-422-7233 ext. 5524 or via email at customersuccess@iccsafe.org.

Need a duplicate result letter? Login to your online Pearson VUE account to obtain a duplicate copy of your score report.

The Code Council reserves the right to amend or withhold any examination scores if, in its sole opinion, there is adequate reason to question their validity.

The authenticity of this score report can be validated by using Pearson VUE's Online Score Report Authentication found at:
http://www.pearsonvue.com/authenticate
Registration Number: ***505378741*** *Validation Number:* **279597006**

The University of Texas Rio Grande Valley

Be it Known That

Aniceto Mata

Having successfully completed the Course of Study as prescribed by the Faculty and Board of Regents and having complied with all other requirements of the University has been declared

Master of Education

Educational Leadership

and is entitled to all rights and privileges appertaining to that degree. In testimony whereof, the Board of Regents, upon recommendation of the Faculty, have granted this Diploma, bearing the seal of the University. Given this Twenty Second day of August, Two Thousand Sixteen.

William H. McRaven
Chancellor
The University of Texas System

Guy Bailey
President
The University of Texas Rio Grande Valley

Paul L. Foster
Chairman, Board of Regents
The University of Texas System

EXHIBIT · BACHELOR OF SCIENCE, KINESIOLOGY · MICHIGAN STATE UNIVERSITY (May 7, 2010)

Michigan State University

Upon the Nomination of the Faculty of the

College of Education

has conferred upon

Aniceto Mata Jr.

the Degree of

Bachelor of Science

With a Major in Kinesiology

Given under the Seal of the University at East Lansing in the State of Michigan on this seventh day of May in the year Two Thousand and Ten.

Chairperson, Board of Trustees

President of the University