

This is a complete **LX HOME INTELLIGENCE CHECK** for **14845 Prickly Pear Cove, Magnolia, TX 77354** — a real Texas property used to demonstrate the format, **not your property**. The verified rows were retrieved live from the public sources named on each row; where keyless public data cannot answer (appraisals, exemptions, HOA, attendance zones), the report says so and names who to ask.

LX PROPERTY INTELLIGENCE

SAMPLE

SAMPLE LX HOME INTELLIGENCE CHECK

LX HOME INTELLIGENCE CHECK

14845 Prickly Pear Cove

Magnolia, TX 77354 · Montgomery County

Geocoded match: 14845 PRICKLY PEAR COVE, MAGNOLIA, TX, 77354 · 30.23788, -95.70698

PREPARED FOR

Sample property — not a customer order

GENERATED

2026-09-22T20:18:15.502Z

PRODUCT PRICE

\$99 — one property

HOW TO READ EVERY LINE IN THIS REPORT

- ✓ **VERIFIED** — retrieved live from the named public source
- ◆ **LX ANALYSIS/INFERENCE** — our interpretation, clearly labeled
- ⚠ **REQUIRES PROFESSIONAL CONFIRMATION** — we name who to ask

01 Property identity & parcel information

SAMPLE

Matched address ✓ VERIFIED

14845 PRICKLY PEAR COVE, MAGNOLIA, TX, 77354 — matched by the US Census Bureau geocoder (address range 14837–14899 Prickly Pear Cove).

Source: US Census Bureau Geocoder (address matching) · retrieved 2026-09-22T20:18:15.502Z

Coordinates ✓ VERIFIED

30.237879, -95.706978 (WGS84) — the parcel-level geocode used for every map and distance in this report.

Source: US Census Bureau Geocoder (address matching) · retrieved 2026-09-22T20:18:15.502Z

County ✓ VERIFIED

Montgomery County, Texas (county GEOID 48339) — the county appraisal district and county records office for this property.

Source: US Census Bureau Geocoder (geographies: county / tract / place) · retrieved 2026-09-22T20:18:15.502Z

Census tract / block ✓ VERIFIED

Tract Census Tract 6946.03 (GEOID 48339694603), block 483396946032037 — the geography behind the neighborhood statistics in this report.

Source: US Census Bureau Geocoder (geographies: county / tract / place) · retrieved 2026-09-22T20:18:15.502Z

City / jurisdiction ✓ VERIFIED

The geocoder matched NO incorporated place for this address — this property is most likely in unincorporated county jurisdiction (or inside a city's extraterritorial jurisdiction), which changes who issues permits.

Source: US Census Bureau Geocoder (geographies: county / tract / place) · retrieved 2026-09-22T20:18:15.502Z

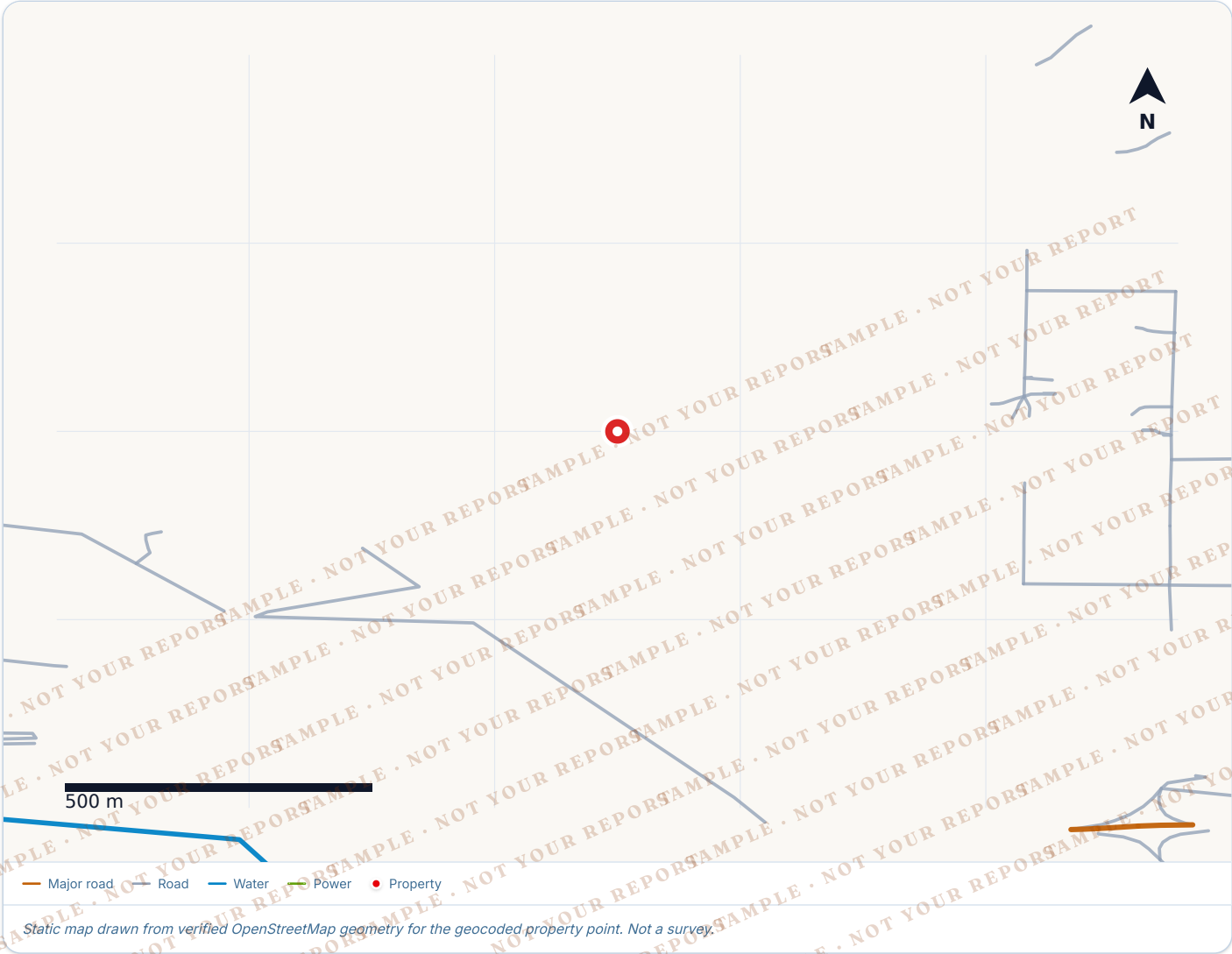
ZIP code ✓ VERIFIED

ZIP 77354 (as returned by the address match).

Source: US Census Bureau Geocoder (address matching) · retrieved 2026-09-22T20:18:15.502Z

Parcel number, legal description & ownership ⚠ REQUIRES PROFESSIONAL CONFIRMATION

Not available from any free public API we can query reliably. Your report lists the exact lookup path and the responsible office so you can pull your own record in minutes.



Street network around the home ✓ VERIFIED

Mapped named roads inside a 1.5 km radius of the home, nearest first: Mill Creek Road (residential, 1.2 km (≈ 0.7 mi)); Lacey Wood Court (residential, 668 m (≈ 0.4 mi)); Winding Way Court (residential, 675 m (≈ 0.4 mi)); Lacy Wood Court (residential, 750 m (≈ 0.5 mi)).

Source: OpenStreetMap contributors (ODbL) — OSM API 0.6 map data · retrieved 2026-09-22T20:18:15.502Z

Primary road access ✓ VERIFIED

Nearest higher-classification roads: Farm-to-Market Road 1488 (primary, 1.0 km (≈ 0.6 mi)); Farm-to-Market Road 1488 (primary, 1.0 km (≈ 0.6 mi)); Farm-to-Market Road 1488 (primary, 1.0 km (≈ 0.6 mi)); Farm-to-Market Road 1488 (primary, 1.0 km (≈ 0.6 mi)) — these are the roads that carry the traffic this area's growth will use.

Source: OpenStreetMap contributors (ODbL) — OSM API 0.6 map data · retrieved 2026-09-22T20:18:15.502Z

Water features around the home ✓ VERIFIED

1 mapped waterway/water-body feature(s) inside 1.5 km, including Mill Creek. Drainage features are the single most common source of unexpected water on Texas residential lots.

Source: OpenStreetMap contributors (ODbL) — OSM API 0.6 map data · retrieved 2026-09-22T20:18:15.502Z

Nearby schools (mapped) ✓ VERIFIED

Magnolia High School — 1.6 km (≈ 1.0 mi)

Source: OpenStreetMap contributors (ODbL) — OSM API 0.6 map data · retrieved 2026-09-22T20:18:15.502Z

Shopping / services (mapped) ✓ VERIFIED

No supermarket was returned inside a 1.5 km radius by OpenStreetMap for this run.

Aerial / parcel imagery LX ANALYSIS/INFERENCE

This sample carries the verified-data static map below. A full paid report pairs it with the county appraisal district's aerial and plat pages (linked, with the parcel number path) — we do not re-publish imagery we cannot license or verify.

03 Flood & drainage screening

SAMPLE

FEMA flood zone at the geocoded point ✓ VERIFIED

Zone X (AREA OF MINIMAL FLOOD HAZARD) — Special Flood Hazard Area: no. Retrieved live from the FEMA National Flood Hazard Layer for this exact point.

Source: FEMA National Flood Hazard Layer (NFHL) · retrieved 2026-09-22T20:18:15.502Z

What this means for insurance and lending LX ANALYSIS/INFERENCE

The mapped zone is not a Special Flood Hazard Area, so federally-backed lenders generally do not require flood insurance on that basis — but most standard Texas policies exclude rising water, and mapped zones do not capture every local drainage problem. Confirm coverage with your agent.

Drainage / detention context LX ANALYSIS/INFERENCE

1 mapped water feature(s) sit inside the study radius — typical of the detention ponds and drainage channels that serve newer Montgomery County subdivisions. Detention infrastructure is a positive drainage signal, but its capacity and maintenance obligations are not public in a form we can verify.

Site-specific elevation, drainage study & flood insurance ⚠ REQUIRES PROFESSIONAL CONFIRMATION

A site-specific Elevation Certificate, drainage study or flood-insurance quote must come from a licensed surveyor/engineer and your insurance agent. This report cannot substitute for any of them.

04 Property-tax & exemption review

SAMPLE

Appraisal district for this property ✓ VERIFIED

Appraisal and exemption records for this address are held by the Montgomery County Appraisal District (CAD). Your paid report names the office, the record-lookup path and the protest deadline that applies to your notice.

Source: US Census Bureau Geocoder (geographies: county / tract / place) · retrieved 2026-09-22T20:18:15.502Z

Notice this: appraisal values are NOT in this report ⚠ REQUIRES PROFESSIONAL CONFIRMATION

Texas appraisal districts do not expose a stable public API for parcel values, so any dollar figure a website shows you is either scraped or invented. We will not print an unverified value as if it were yours — the report instead walks you through pulling the actual record and checking it for errors.

Exemptions (homestead, over-65, disability) ⚠ REQUIRES PROFESSIONAL CONFIRMATION

Exemptions are per-owner and are not published in a machine-readable public record. The homeowner action plan below lists exactly what to request and what to compare once you have your notice in hand.

Format example (illustrative only — NOT this property's values) LX ANALYSIS/INFERENCE

A paid report prints your taxing units, taxable value and exemption lines in this shape once you supply the CAD record: taxing unit → rate → taxable value → estimated annual tax. The figures here are a format sample only.

05 Automated home-value signals

SAMPLE

Automated value signals LX ANALYSIS/INFERENCE

Automated valuation models disagree with each other, often by wide margins, and none of them is an appraisal. A paid report shows the range, the inputs each model uses and where the signals diverge, so you can see the uncertainty rather than a single authoritative-looking number.

Nearby market evidence REQUIRES PROFESSIONAL CONFIRMATION

Comparable sales data for Texas is held by the county, by title companies and by licensed MLS systems — it is not available through a keyless public API. Your report states that plainly and routes you to the sources: CAD sales history, your realtor's MLS CMA, and recorded deeds at the county clerk.

Neighborhood context we CAN verify VERIFIED

Mapped amenity context inside 1.5 km: 1 school(s), 0 supermarket(s), with Mill Creek Road as the nearest named road (1.2 km). Subdivision scale and access matter for comparable selection — this is the honest part of the picture.

Source: OpenStreetMap contributors (ODbL) — OSM API 0.6 map data · retrieved 2026-09-22T20:18:15.502Z

This is not an appraisal REQUIRES PROFESSIONAL CONFIRMATION

Nothing in an LX Home Intelligence Check is an appraisal or a guarantee of value, and it is not a substitute for one. A licensed Texas appraiser is the only source of an opinion of value.

06 Nearby market evidence

SAMPLE

What we can verify, and what we will not fake VERIFIED

Verified neighborhood context: 1 mapped school(s) and 0 supermarket(s) within 1.5 km. Recorded sales prices are NOT available from keyless public data, so this sample shows the structure of the section and sends you to the three legitimate sources of comparable evidence.

Source: OpenStreetMap contributors (ODbL) — OSM API 0.6 map data · retrieved 2026-09-22T20:18:15.502Z

Where the real comparable evidence lives REQUIRES PROFESSIONAL CONFIRMATION

1) The county appraisal district's recorded sales history for this tract. 2) A licensed realtor's MLS comparative market analysis. 3) Recorded deeds and the county clerk's records. Your paid report tells you what to ask each one for.

Signal disagreement is information LX ANALYSIS/INFERENCE

When automated value estimates spread widely around a property, that spread is the finding: it usually means thin comparable evidence, unusual improvements, or a fast-moving submarket. Read the range, not the midpoint.

07 HOA & subdivision context

SAMPLE

Subdivision & plat REQUIRES PROFESSIONAL CONFIRMATION

Subdivision plats and deed restrictions are recorded at the county clerk's office. Your paid report gives you the document path and a short list of the restrictions that most often bite homeowners (setbacks, outbuilding limits, short-term-rental bans, architectural review).

HOA status, dues & transfer fees REQUIRES PROFESSIONAL CONFIRMATION

HOA membership, dues, special assessments and transfer fees must be confirmed in writing from the association or from a title company's resale certificate — there is no public API for this, and we never guess whether a property is in an association.

Why this matters at the closing table LX ANALYSIS/INFERENCE

Unpaid HOA balances and pending special assessments can follow the buyer at closing, and the resale certificate is required in most Texas resale contracts. Requesting it early removes a late surprise.

08 School district & attendance-zone information

SAMPLE

School district & attendance zone ⚠️ REQUIRES PROFESSIONAL CONFIRMATION

Districts, attendance boundaries and transfer rules are not exposed through a keyless public API we can verify against. Confirm the district and the current attendance zone directly with the district's student-services office before relying on it for a purchase or a move.

Mapped nearby schools ✅ VERIFIED

Magnolia High School — 1.6 km (≈1.0 mi)

Source: OpenStreetMap contributors (ODbL) — OSM API 0.6 map data · retrieved 2026-09-22T20:18:15.502Z

Ratings & performance data ⚠️ REQUIRES PROFESSIONAL CONFIRMATION

State accountability ratings come from the Texas Education Agency and are published per campus. Read them at the source, and check the campus, not the district average — attendance-zone campuses change with new construction.

09 Nearby developments & infrastructure projects

SAMPLE

Mapped development activity ✅ VERIFIED

Mapped construction land use inside 1.5 km: Mapped construction site (79 m) · Mapped construction site (125 m) · Mapped construction site (1.5 km).

Source: OpenStreetMap contributors (ODbL) — OSM API 0.6 map data · retrieved 2026-09-22T20:18:15.502Z

Road, utility & infrastructure projects ⚠️ REQUIRES PROFESSIONAL CONFIRMATION

Permitted projects live with the county/city engineering department and the regional mobility authority — not in a public machine-readable feed. Your report lists the exact offices and public meeting portals to check, because new roads and utility capacity are what change an area's value fastest.

Growth context ◆ LX ANALYSIS/INFERENCE

Montgomery County (this address's county) has been one of the faster-growing Texas counties this decade, and the 77354 corridor sits inside the Houston-region expansion band. The analytical implication is straightforward: check both directions — new amenity access and new traffic, drainage load and school crowding.

10 Property risks & opportunities

SAMPLE

Flood — mapped Zone X ◆ LX ANALYSIS/INFERENCE

Not in a mapped Special Flood Hazard Area, but drainage and ponding are site-specific. Check grading, roof drainage, and any detention feature's maintenance responsibility.

Records accuracy ◆ LX ANALYSIS/INFERENCE

Appraisal records, exemptions and deed restrictions are the most common places where a homeowner is losing money on a clerical error. Verify all three against the source documents; the action plan below is written for exactly that.

Neighborhood change ◆ LX ANALYSIS/INFERENCE

Mapped construction activity exists inside the study radius. Ask the county/city what is permitted, not just what is mapped.

Opportunity ◆ LX ANALYSIS/INFERENCE

This section is where an LX report earns its keep: correct records, documented exemption eligibility, a documented drainage and insurance position, and a written record of what changed in the neighborhood. Each one is a dollar figure at the closing table, and each is fixable before you sell.

11 Personalized homeowner action plan

SAMPLE

- 1 Pull your record from the Montgomery County Appraisal District: owner name, legal description, exemptions, and the value history for the last three years. Compare the square footage and the improvement details to your own documentation.
- 2 Read the annual notice the day it arrives, and note the protest deadline printed on it. Protesting is free and does not require an attorney.
- 3 Confirm homestead-exemption status and any over-65/disabled-owner exemption in writing — the exemptions most commonly missed are the ones nobody at the CAD will call you about.
- 4 Request an Elevation Certificate if the property is in or near a mapped flood zone, and get an insurance quote before you make any decision that depends on the premium.
- 5 Ask the title company or HOA for a resale certificate: dues, special assessments, transfer fees and the deed restrictions. Get it in writing, early.
- 6 Confirm the school district and current attendance zone with the district's student-services office.
- 7 Check the county/city engineering and permitting portals for projects and rezonings within a mile.
- 8 Re-run this check before you list, refinance or renovate — the value of this kind of screening is in the delta.

12 Sources, confidence levels & limitations

SAMPLE

US Census Bureau Geocoder (address matching) ✓ VERIFIED

Retrieved 2026-09-22T20:18:15.502Z from https://geocoding.geo.census.gov/geocoder/locations/onelineaddress?address=14845%20Prickly%20Pear%20Cove%2C%20Magnolia%2C%20TX%2077354&benchmark=Public_AR_Current&format=json

US Census Bureau Geocoder (geographies: county / tract / place) ✓ VERIFIED

Retrieved 2026-09-22T20:18:15.502Z from https://geocoding.geo.census.gov/geocoder/geographies/onelineaddress?address=14845%20Prickly%20Pear%20Cove%2C%20Magnolia%2C%20TX%2077354&benchmark=Public_AR_Current&vintage=Current_Current&form

FEMA National Flood Hazard Layer (NFHL) ✓ VERIFIED

Retrieved 2026-09-22T20:18:15.502Z from https://hazards.fema.gov/arcgis/rest/services/public/NFHL/MapServer/28/query?geometry=-95.706977708531,30.23787939933&geometryType=esriGeometryPoint&inSR=4326&spatialRel=esriSpatialRelIntersects&outFields=FLD_ZON

OpenStreetMap contributors (ODbL) — OSM API 0.6 map data ✓ VERIFIED

Retrieved 2026-09-22T20:18:15.502Z from <https://api.openstreetmap.org/api/0.6/map?bbox=-95.722574,30.224405,-95.691381,30.251354>

Confidence levels used in every section ◆ LX ANALYSIS/INFERENCE

✓ VERIFIED — a fact retrieved from the named public source at the timestamp shown. ◆ LX ANALYSIS/INFERENCE — our interpretation of those facts, labeled as ours. ⚠ REQUIRES PROFESSIONAL CONFIRMATION — not verifiable from keyless public data; the responsible party is named.

Limitations ⚠ REQUIRES PROFESSIONAL CONFIRMATION

This sample is preliminary public-record research, mapping and spatial screening. It is not an appraisal, survey, title opinion, home inspection, engineering study, environmental assessment, legal or tax advice, insurance determination, or a guarantee of value, safety or development approval.

This page is a sample, end to end

14845 Prickly Pear Cove is a real Texas property used to demonstrate the format, and the data in it was retrieved live from the sources listed in each section. It is not a report about your property, and it is not an appraisal, survey, title opinion, inspection, engineering or environmental study, nor legal, tax or insurance advice.

That's the whole report.

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