

City of Jonesboro

Municipal Center 300 S. Church Street Jonesboro, AR 72401

Meeting Agenda

Finance & Administration Council Committee

Tuesday, August 13, 2019 4:00 PM Municipal Center

1. Call To Order

2. Roll Call by City Clerk Donna Jackson

3. Approval of minutes

MIN-19:076 MINUTES FOR THE FINANCE AND ADMINISTRATION COMMITTEE MEETING ON

JULY 30, 2019

Attachments: FINANCE MINUTES 07302019.pdf

4. New Business

ORDINANCES TO BE INTRODUCED

ORD-19:047 AN ORDINANCE TO WAIVE COMPETITIVE BIDDING AND AUTHORIZE THE MAYOR

TO ENTER INTO AN AGREEMENT FOR THE RENEWAL OF THE ROUTEMATCH

SOFTWARE FOR JET BUS SERVICES IN THE CITY OF JONESBORO

Sponsors: JETS

<u>Attachments:</u> Routematch Order form, JET.pdf

RESOLUTIONS TO BE INTRODUCED

RES-19:107 RESOLUTION TO THE CITY OF JONESBORO, ARKANSAS AUTHORIZING THE

MAYOR AND CITY CLERK TO PURCHASE PROPERTY LOCATED AT 104 N. ALLIS,

JONESBORO, ARKANSAS FOR THE PURPOSE OF THE ARKANSAS

DEVELOPMENT FINANCE AUTHORITY (ADFA) GRANT AWARD FOR THE

VETERANS VILLAGE OF JONESBORO

Sponsors: Grants

Attachments: 104 N Allis Appraisal.pdf

104 N. Allis Offer-Signed.jpg

RESOLUTION TO THE CITY OF JONESBORO, ARKANSAS AUTHORIZING THE

MAYOR AND CITY CLERK TO PURCHASE PROPERTY LOCATED AT 106 N. ALLIS,

JONESBORO, ARKANSAS FOR THE PURPOSE OF THE NEIGHBORHOOD

STABILIZATION PROGRAM (NSP) GRANT AWARD FOR THE VETERANS VILLAGE

OF JONESBORO

Sponsors: Grants

Attachments: 106 N Allis appraisal.pdf

106 N Allis Purchase Agreement.pdf ADFA Agreement, 106 N. Allis.pdf

RES-19:109 RESOLUTION TO THE CITY OF JONESBORO, ARKANSAS AUTHORIZING THE

MAYOR AND CITY CLERK TO PURCHASE PROPERTY LOCATED AT 108 N. ALLIS, JONESBORO, ARKANSAS FOR THE PURPOSE OF THE ARKANSAS DEPARTMENT

OF FINANCE (ADFA) GRANT AWARD FOR THE VETERANS VILLAGE OF

JONESBORO

Sponsors: Grants

Attachments: 108 N Allis Appraisal.pdf

108 N Allis offer-signed.jpg

RES-19:110 RESOLUTION OF THE CITY OF JONESBORO, ARKANSAS AUTHORIZING THE

MAYOR AND CITY CLERK TO PURCHASE PROPERTY LOCATED AT 112 N. ALLIS,

JONESBORO, ARKANSAS FOR THE PURPOSE OF THE ARKANSAS DEVELOPMENT FINANCE AUTHORITY (ADFA) GRANT AWARD FOR THE

VETERANS VILLAGE OF JONESBORO

Sponsors: Grants

Attachments: 112 N Allis Appraisal.pdf

112 N. Allis offer-Signed.jpg

RES-19:111 RESOLUTION OF THE CITY OF JONESBORO, ARKANSAS AUTHORIZING THE

MAYOR AND CITY CLERK TO PURCHASE PROPERTY LOCATED AT 116 N. ALLIS,

JONESBORO, ARKANSAS FOR THE PURPOSE OF THE ARKANSAS DEVELOPMENT FINANCE AUTHORITY (ADFA) GRANT AWARD FOR THE

VETERANS VILLAGE OF JONESBORO

Sponsors: Grants

Attachments: 116 N Allis Appraisal.pdf

116 N. Allis offer-Signed.jpg

RES-19:112 RESOLUTION TO SUBMIT AN APPLICATION TO THE U.S. DEPARTMENT OF JUSTICE

FOR THE 2019 JUSTICE ASSISTANCE GRANT (JAG) PROGRAM FOR THE CITY OF

JONESBORO

Sponsors: Grants

<u>Attachments:</u> Edward Byrne Memorial Justice (JAG) FY19 Certification.pdf

MOU - City and County, Edward Byrne Memorial Justice funding, 07292019.doc

RES-19:113 RESOLUTION AUTHORIZING THE CITY OF JONESBORO TO ENTER INTO AN

AGREEMENT WITH THE ARKANSAS DEVELOPMENT FINANCE AUTHORITY FOR THE NATIONAL HOUSING TRUST FUND GRANT FOR THE VETERANS VILLAGE

PROJECT

Sponsors: Grants

<u>Attachments:</u> NHTF Veterans Village Agreement.pdf

RES-19:114 RESOLUTION AUTHORIZING THE CITY OF JONESBORO TO ENTER INTO

AGREEMENT WITH ARKANSAS DEVELOPMENT FINANCE AUTHORITY FOR THE NEIGHBORHOOD STABILIZATION PROGRAM (NSP) GRANT FOR THE VETERANS

VILLAGE HOUSING PROJECT

Sponsors: Grants

Attachments: NSP- Agreement080819.pdf

- 5. Pending Items
- 6. Other Business
- 7. Public Comments
- 8. Adjournment



City of Jonesboro

300 S. Church Street Jonesboro, AR 72401

Legislation Details (With Text)

File #: MIN-19:076 Version: 1 Name: MINUTES FOR THE FINANCE AND

ADMINISTRATION COMMITTEE MEETING ON

JULY 30, 2019

Type: Minutes Status: To Be Introduced

File created: 7/30/2019 In control: Finance & Administration Council Committee

On agenda: Final action:

Title: MINUTES FOR THE FINANCE AND ADMINISTRATION COMMITTEE MEETING ON JULY 30, 2019

Sponsors:

Indexes:

Code sections:

Attachments: FINANCE MINUTES 07302019.pdf

Date Ver. Action By Action Result

MINUTES FOR THE FINANCE AND ADMINISTRATION COMMITTEE MEETING ON JULY 30, 2019



City of Jonesboro

Municipal Center 300 S. Church Street Jonesboro, AR 72401

Meeting Minutes Finance & Administration Council Committee

Tuesday, July 30, 2019 4:00 PM Municipal Center

1. Call To Order

2. Roll Call by City Clerk Donna Jackson

Councilperson Ann Williams entered the meeting at 4:02 p.m.

Present 5 - Charles Coleman; Ann Williams; John Street; David McClain and LJ Bryant

Absent 1 - Joe Hafner

3. Approval of minutes

MIN-19:070

MINUTES FOR THE FINANCE AND ADMINISTRATION COMMITTEE MEETING ON JULY 9. 2019

Attachments: Finance Minutes 07092019.pdf

A motion was made by Councilperson John Street, seconded by Councilperson Charles Coleman, that this matter be Passed . The motion PASSED with the following vote.

Aye: 4 - Charles Coleman; John Street; David McClain and LJ Bryant

Absent: 2 - Ann Williams and Joe Hafner

4. New Business

ORDINANCES TO BE INTRODUCED

ORD-19:043

AN ORDINANCE TO WAIVE COMPETITIVE BIDDING AND AUTHORIZE THE MAYOR TO ENTER INTO AN AGREEMENT FOR THE ANNUAL RENEWAL OF THE SPRINGBOOK FINANCIAL SOFTWARE FOR THE CITY OF JONESBORO

<u>Attachments:</u> Jonesboro, AR ROF 20SEP19 - 19SEP20 vSB.pdf

Councilmember Dr. Charles Coleman said, I question the whole book, but that is ok. City Attorney Carol Duncan said, I can tell you that it is the same renewal that we have always done. It is just that this year for some reason, they requested a written contract and in the past, they have never asked for a written contract. That is a little unusual, but it has been a little over ten years that we have been using them. Dr. Coleman asked, have we ever thought about writing our own book? I mean we have got qualified people. I mean I am looking at three. Finance Director Deanna Hornback said, no we

have not. Councilmember LJ Bryant asked, is there any increase in the amount? I couldn't get the attachment to load. Dr. Coleman said, we could probably get more money for somebody if we wrote our own. Ms. Hornback said, it was budgeted for the increase for this year.

A motion was made by Councilperson John Street, seconded by Councilperson Charles Coleman, that this matter be Recommended to Council . The motion PASSED with the following vote.

Ave: 4 - Charles Coleman; Ann Williams; John Street and LJ Bryant

Absent: 1 - Joe Hafner

RESOLUTIONS TO BE INTRODUCED

RES-19:096

A RESOLUTION TO CONTRACT WITH ACADEMY SPORTS AND OUTDOORS FOR SPONSORSHIP OF ONE SOCCER FIELD, ONE BASEBALL FIELD AND ONE CONCESSION STAND SIGN AT JOE MACK CAMPBELL SPORTS COMPLEX

Academy Contract for Sponsorship, May 2019.pdf

A motion was made by Councilperson Charles Coleman, seconded by Councilperson John Street, that this matter be Recommended to Council . The motion PASSED with the following vote.

Aye: 4 - Charles Coleman; Ann Williams; John Street and LJ Bryant

Absent: 1 - Joe Hafner

RES-19:097

A RESOLUTION TO CONTRACT WITH SHADRACHS COFFEE FOR SPONSORSHIP OF ONE ATHLETIC FIELD SIGN AT THE SOUTHSIDE SPORTS COMPLEX

<u>Attachments:</u> Shadrachs Contract for Sponsorship, July 2019.pdf

A motion was made by Councilperson John Street, seconded by Councilperson Charles Coleman, that this matter be Recommended to Council . The motion PASSED with the following vote.

Aye: 4 - Charles Coleman; Ann Williams; John Street and LJ Bryant

Absent: 1 - Joe Hafner

Pending Items

6. Other Business

7. Public Comments

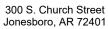
8. Adjournment

A motion was made by Councilperson LJ Bryant, seconded by Councilperson John Street, that this meeting be Adjourned . The motion PASSED with the following vote.

Aye: 4 - Charles Coleman; Ann Williams; John Street and LJ Bryant

Absent: 1 - Joe Hafner

City of Jonesboro





City of Jonesboro

Legislation Details (With Text)

File #: ORD-19:047 Version: 1 Name: AGREEMENT FOR THE RENEWAL OF THE

ROUTEMATCH SOFTWARE FOR JET BUS

SERVICES IN THE CITY OF JONESBORO

Type: Ordinance Status: To Be Introduced

File created: 8/7/2019 In control: Finance & Administration Council Committee

On agenda: Final action:

Title: AN ORDINANCE TO WAIVE COMPETITIVE BIDDING AND AUTHORIZE THE MAYOR TO ENTER

INTO AN AGREEMENT FOR THE RENEWAL OF THE ROUTEMATCH SOFTWARE FOR JET BUS

SERVICES IN THE CITY OF JONESBORO

Sponsors: JETS

Indexes: Contract

Code sections:

Attachments: Routematch Order form, JET.pdf

Date Ver. Action By Action Result

AN ORDINANCE TO WAIVE COMPETITIVE BIDDING AND AUTHORIZE THE MAYOR TO ENTER INTO AN AGREEMENT FOR THE RENEWAL OF THE ROUTEMATCH SOFTWARE FOR JET BUS SERVICES IN THE CITY OF JONESBORO

BE IT ORDAINED by the City Council for the City of Jonesboro, Arkansas that:

SECTION ONE: That the JET Bus Systems of the City of Jonesboro, Arkansas needs to renew their services agreement with Routematch who is the current provider of software and cloud hosting for the bus routes of the JET system in the City of Jonesboro.

SECTION TWO: That the renewal amount is \$13,500 for the first year and \$12,000 for each subsequent year of the agreement. All other details of the agreement, including the scope of services to be provided, are set out in the attachment.

SECTION THREE: That the City Council in accord with the terms of A.C.A. Section 14-58-303 states that bidding in this matter is not practical and would lead to an interruption in services and a much greater expense to the City to transfer everything to a new software provider and hereby waives the requirement of competitive bidding.



ORDER FORM

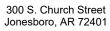
Software Licenses				
Product	Quantity	Invoiced	Fees	
Cloud Hosting - User Licensing	10	Under See Section 2(a) Below	\$12,000	
		Subtotal	\$12,000	
Professional Services				
Product	Hours	Invoiced	Fees	
Cloud Transition Services	10	Under See Section 2(a) Below	\$1,500	
		Subtotal	\$1,500	
		First Year Total	\$13,500	
Ongoing Fees (beginning year 2)				
Cloud Hosting - User Licensing	3 Users	Under See Section 2(b) Below	\$12,000	
		Ongoing Total	\$12,000	
Routematch Software, Inc.		Jonesboro Economical Transportation System	ı	
Signature:		Signature:		
Name:		Name:		

Terms and Conditions.

- **1. Integration**. This Order Form is entered into and governed by terms of the Software License and Services Agreement between Jonesboro Economical Transportation System ("Client") and Routematch Software, Inc. ("Company") dated October 20, 2011, and any and all prior amendments, change orders or addendums thereto ("Agreement"). In the event of any conflict between the terms of this Order Form, any Client purchase order, and the Agreement, the terms of this Order Form shall prevail.
- 2. Invoicing. (a) Fifty percent shall be invoiced upon execution, and fifty percent shall be invoiced upon completion, defined as when, as applicable: (i) completion of all professional and installation services; (ii) delivery of hardware; (iii) access to and activation of the software, including but not limited to delivery of license keys, and/or access to the software in the Client's own environment or the Company provided hosted environment; (b) 1. Annually, sixty days in advance; 2. Ongoing Fees shall be invoiced on the Client's existing annual renewal date for such items, with such amounts pro-rated for that first year's invoice.
- 3. Fees and Payment. Company shall send all invoices and correspondence respecting payment for this Order Form to (please type name and email): ________. Are annual purchase orders required by Client for Ongoing Fees or applicable renewals? Yes____No____. First year and Ongoing totals represent only the products and services purchased above. Any future orders may affect the First Year or Ongoing Totals. Fees may increase annually after the first year of the Term no more than 10%. Pricing is valid for 90 days. Payment terms are net 30 days from date of invoice. When applicable, Company may seek to enforce all rights and remedies under Client's state-specific Prompt Payment statutes for overdue or outstanding invoices.
- **3. Modifications**. The deliverables are subject to modifications, enhancements, additions and subtractions of functionalities, features and display form and formats, from time to time ("**Modifications**") at Company's sole discretion. Such Modifications shall not materially diminish the functionality of the Deliverables provided, and the Deliverables shall continue to perform according to the description of the Deliverables agreed to in a Request for Proposal in all material aspects.
- **4. Professional Services.** The professional services provided by Company detailed herein shall be performed: (a) in a diligent, professional and workmanlike manner in accordance with best applicable industry practices; (b) in accordance with this Order Form; (c) by experienced and qualified personnel with the proper expertise, skills, training; and (d) in accordance with all applicable laws and regulations. No duties or responsibilities are assumed by Company other than those specifically set forth in this Order Form.
- **5. Confidentiality**. To the greatest extent possible under applicable state law, Client shall treat the pricing information contained in this Order Form as confidential and protect it from release to the public.

HOSTING SERVICES TERMS AND CONDITIONS

Amazon Web Services Terms. Client's use of the Amazon Web Services cloud hosting service is subject to the applicable product-specific terms and conditions provided by Amazon Web Services, Inc. at https://aws.amazon.com/service-terms/, as may be modified by Amazon from time to time.





City of Jonesboro

Legislation Details (With Text)

File #: RES-19:107 Version: 1 Name: PURCHASE PROPERTY LOCATED AT 104 N.

ALLIS, JONESBORO, ARKANSAS FOR THE PURPOSE OF THE ARKANSAS DEVELOPMENT FINANCE AUTHORITY (ADFA) GRANT AWARD FOR THE VETERANS VILLAGE OF JONESBORO

Type: Resolution Status: To Be Introduced

File created: 8/7/2019 In control: Finance & Administration Council Committee

On agenda: Final action:

Title: RESOLUTION TO THE CITY OF JONESBORO, ARKANSAS AUTHORIZING THE MAYOR AND

CITY CLERK TO PURCHASE PROPERTY LOCATED AT 104 N. ALLIS, JONESBORO, ARKANSAS FOR THE PURPOSE OF THE ARKANSAS DEVELOPMENT FINANCE AUTHORITY (ADFA) GRANT

AWARD FOR THE VETERANS VILLAGE OF JONESBORO

Sponsors: Grants

Indexes: Property purchase - real

Code sections:

Attachments: 104 N Allis Appraisal.pdf

104 N. Allis Offer-Signed.jpg

Date Ver. Action By Action Result

RESOLUTION TO THE CITY OF JONESBORO, ARKANSAS AUTHORIZING THE MAYOR AND CITY CLERK TO PURCHASE PROPERTY LOCATED AT 104 N. ALLIS, JONESBORO, ARKANSAS FOR THE PURPOSE OF THE ARKANSAS DEVELOPMENT FINANCE AUTHORITY (ADFA) GRANT AWARD FOR THE VETERANS VILLAGE OF JONESBORO

WHEREAS, the City of Jonesboro, Arkansas desires to purchase the property located at 104 N. Allis, Jonesboro, Arkansas for the purpose of the Veterans Village; and,

WHEREAS, an offer has been made and accepted by James Hunt Jr dated October 8, 2018 agreeing to sell their property located at 104 N. Allis, Jonesboro, Arkansas; and,

WHEREAS, the funding of this purchase of this property shall come from the ADFA grant funds.

NOW, THEREFORE BE IT RESOLVED BY THE CITY COUNCIL FOR THE CITY OF JONESBORO, ARKANSAS THAT:

SECTION 1: The Mayor and the City Clerk are hereby authorized by the City Council for the City of Jonesboro to execute all necessary to complete this transaction to come from the ADFA grant funds.



APPRAISAL OF REAL PROPERTY

LOCATED AT:

104 N Allis St .
PT Lot 2 Block 1 Stephensons Addition City of Jonesboro Jonesboro, AR 72401

FOR:

City of Jonesboro 300 S Church St Jonesboro, AR 72401

AS OF:

07/16/2018

BY:

Preston King

Bob Gibson and Associates Inc. P O Box 3071 420 W Jefferson, Suite A Jonesboro, AR 72401

July 23, 2018

City of Jonesboro 300 S Church St Jonesboro, AR 72401

Re: Property:

104 N Allis St

Jonesboro, AR 72401

Client:

City of Jonesboro (CLIENT)

File No.:

Pursuant to your request, I have prepared an appraisal report of the property captioned in the "Summary of Salient Features" which follows. To the best of my knowledge, this report conforms to the current requirements prescribed by the Uniform Standards of Professional Appraisal Practice of the Appraisal Standards Board of the Appraisal Foundation (as required by the Financial Institutions Reform, Recovery and Enforcement Act (FIRREA)).

The accompanying report is based on a site inspection of improvements, investigation of the subject neighborhood area of influence, and review of sales, cost, and income data for similar properties. This appraisal has been made with particular attention paid to applicable value-influencing economic conditions and has been processed in accordance with nationally recognized appraisal guidelines.

The value conclusions stated herein are as of the effective date as stated in the body of the appraisal, and contingent upon the certification and limiting conditions attached. The person (s) signing this report have the knowledge and experience to complete this assignment competently. Please do not hesitate to contact me or any of my staff if we can be of additional service to you.

Prenton King CR3948

SUMMARY OF SALIENT FEATURES

_		
	Subject Address	104 N Allis St
	Legal Description	PT Lot 2 Block 1 Stephensons Addition City of Jonesboro
NOI	City	Jonesboro
SUBJECT INFORMATION	County	Craighead
ECT IN	State	AR
SUBJ	Zip Code	72401
	Census Tract	0006.02
	Map Reference	27860
SALES PRICE	Sale Price	\$ N/A
SALE	Date of Sale	N/A
IN	Owner	
CLIENT	Lender	City of Jonesboro
	Size (Square Feet)	NA
ITS	Price per Square Foot	\$ NA
DESCRIPTION OF IMPROVEMENTS	Location	Residential/Avg.
FIMPRO	Age	NA
TION OI	Condition	NA
ESCRIP	Total Rooms	NA
	Bedrooms	NA
	Baths	NA
EB	Appraiser	Preston King
APPRAISER	Date of Appraised Value	07/16/2018
VALUE	Final Estimate of Value	\$ 5,000

LAND APPRAISAL REPORT

3	Borrower City of	Jonesboro (CLIENT)			Census Trac	t 0006.02)
8	Property Address 1				_ 001303 1100	0000.02	wap ricicione 27000	<u></u>
S	City Jonesboro			raighead	State A	R	Zip Code _72401	
ΨS	0.00	T Lot 2 Block 1 Stephen						
DENTIFIC	Sale Price \$ N/A Actual Real Estate Ta	Date of Sale 1					Fee 🗌 Leasehold (De Minimis PUD
ä	Lender/Client City		Loan charges to be pai		ss 300 S Church S	cessions N/A	AR 72401	
S.	Occupant Vacant		r_Preston King		***		mine fair market val	ue.
	Location	Urban	Suburban	Ru			Good	
	Built Up Growth Rate	Over 75% Fully Dev. Rapid	☐ 25% to 75% ☐ Steady	☐ Un		loyment Stability renience to Emplo	t H	
g	Property Values	Increasing		=		renience to Employ renience to Shoppi		
į,	Demand/Supply	☐ Shortage		_		enience to School		対日日
	Marketing Time	Under 3 M	os. 🛮 4-6 Mos.			juacy of Public Tra	nsportation	
90	Present Land Use _	50% 1 Family10% 2-4 Fa		% Condo <u>15</u> 9		eational Facilities		
옷	Change in Present La		t% Likely (*)	□ Tol		uacy of Utilities	님	
EIGHBORHOOD	onange in 1 lesent La	(*) From				erty Compatibility ection from Detrime	ental Conditions	
VEIG	Predominant Occupa		Tenant	5_% Va		e and Fire Protecti	percureation interesting	
	Single Family Price R	and the same of th		lominant Value \$		ral Appearance of	Properties	
	Single Family Age	O_ yrs. t	o <u>100+</u> yrs. Predom	inant Age	<u>50</u> yrs. Appe	al to Market		
8	Comments including	those factors, favorable or unfa	avorable affection marketal	nility (e.a. nublic a	arke echoole view nois	a). Subject is	hound to the North	by Johnson
	of Jonesboro. It	is located in a residentia	I type area that has a	mixture of sin	gle & multi family ur	nits as well as	commercial & indust	rial. The
		as older improvements a	nd has been develope					
	Dimensions See s Zoning classification			_ = _	9,591 Sq. Ft Present Improvemer			
	Highest and best use		ther (specify)		riesent improverner	10 M (0)	I ao not comorm to zonii	iy reguiations
	Public	Other (Describe)	OFF SITE IMPROVEME	NTS Topo	Flat			
	Elec.		t Access 🛛 Public		9,591 +/- sf			
SITE	Gas 🖂		ce Asphalt		Rectangular			
S	Water ⊠ San. Sewer ⊠				Residential hage Appears Adequ	ıate		
		nderground Elect. & Tel.		and the second s			cial Flood Hazard Area?	⊠ No ☐ Yes
		unfavorable including any appare	nt adverse easements, encroad		dverse conditions):		adverse easements	or
	encroachments i	noted during the physica	I inspection.					
	adjustment reflecting n to or more favorable t favorable than the sub ITEM Address 104 N All	narket reaction to those items of than the subject property, a min oject property, a plus (+) adjus SUBJECT PROPERTY is St	of significant variation between us (-) adjustment is made the threat is made thus increased COMPARABLE 316 N. Rogers	een the subject an hus reducing the i sing the indicated NO. 1	d comparable properties. ndicated value of subject; value of the subject. COMPARAB 206 Miller St	If a significant iter if a significant iter LE NO. 2	n in the comparable program in the comparable is in COMPARAI 322 N. Second	erty is superior ferior to or less BLE NO. 3
- 8	Jonesbor Proximity to Subject	o, AR 72401	Jonesboro, AR 7240	01	Jonesboro, AR 72	401	Jonesboro, AR 72	401
S	Sales Price	\$ N/A	0.48 miles NE	5,500	0.29 miles NW	\$ 5,000	0.60 miles NW	\$ 5,000
LYSI	Price Sq.Ft.	\$ 0				\$ 0.71		\$ 0.71
ANA	Data Source	Inspection/Tax Rec	Parcel #01-144172-		Parcel #01-14418	1-60500	Parcel #01-14418	
DATA	Date of Sale and Time Adjustment	DESCRIPTION	DESCRIPTION	+(-)\$ Adjust.		+(-)\$ Adjust		
T D	Location	N/A Residential/Avg.	08/31/2015 Similar	0	04/25/2016 Similar	; 0	04/26/2016 Similar	-
MARKET I	Site/View	9,591 sf	16,988 sf/ Similar	: 0	7,000 sf/ Similar	; 0	7,000 sf/ Similar	
M/								
				-		-		
				 				-
	Sales or Financing	N/A	None Known	1	None Known		None Known	1
	Concessions			i 1		į		
	Net Adj. (Total)		<u> </u>	3		\$	<u> </u>	\$
	Indicated Value of Subject		Net % s	· E E00	Net %	£ 5000	Not 0/	£ 5000
	Comments on Market	Data: Vacant land/lot s				\$ 5,000 perties that sha		
		n research conducted, the						
		ed share similar characte						
	comments and Condi	tions of Appraisal: See add	enda for a summary	of the subject	and explanation of	scope of work	of assignment.	
NC	7,4	**************************************		die -				
IATIC					2			
NCIL	Final Reconciliation:							Leasehold
RECONCILIATION		and the features. Adjustr		the value add	ing characteristics t	hat were deter	mined from the mar	
Œ	addenda for hor	e expensión and comm recevalue, as defined,	OF SUBJECT PROPERTY	AS OF	h	uly 16 2018	to he \$ 5,000	
	The Marke data	a plysis approactewas	conducted based off	of similar land	lot sales as the sub	ject. Adjustme	ents were made for	characteristics
	that each contain	and Argalia was recent	ciled from these value	S.		-		
	Presto King	. CR3948				_ Did [Did Not Physically Ins	pect Property
[Y2	Appraiser(s)	ACTION 1 THE PARTY		ser (if applicable)				
[14	-ry	The state of the s		h Cibean Annraies				

Supplemental Addendum

		ouppicinicital Addendum	FIIE	INO.	
Owner					
Property Address	104 N Allis St				
City	Jonesboro	County Craighead	State AR	Zip Code 72401	
Lender	City of Jonesboro				

Scope of Work:

This report has been prepared for the referenced client. The report has been performed to assist the client with a determination of market value and for this reason only. No other use or client is identified. If this report is placed in the hands of anyone other than the client, the client shall make such third party aware of all the assumptions and limiting conditions of the assignment. The scope of this appraisal consisted of an observation of subject site from public street. Pictures of the site and street were taken and can be found in this report. The MLS, local public records, as well as local comp services were researched for comparable sales in the neighborhood. Those used were deemed the best available. The comparable sales were compared to the subject and adjustments in value were made as deemed appropriate. An opinion of value was then rendered based on the data available. This report is an appraisal and not an environmental inspection.

I have not checked the land records for recorded easements & did not note any apparent adverse easements or encroachments. Any easements, encroachments, restrictions, covenants, etc uncovered through a title search, legal opinion, or property survey should be submitted to the appraiser for consideration. The appraiser reserves the right to analyze all such information and amend the appraised value, if necessary.

Digital Signature:

This appraisal report contains digital signatures that meet the requirements of Statement on Appraisal Standards No.8 (SMT-8). The software programs used to transfer the report electronically provide digital signature security features for the appraiser signing the report. The appraiser that has signed (affixed an electronic signature) to this report has ensured that the electronic signature(s) is protected and the appraiser has maintained control of the signature. Per SMT-8 of the Uniform Standards of Professional Appraisal Practice, electronically affixing a signature to a report carries the same level of authenticity and responsibility as an original ink signature on a paper copy report.

Digital Images:

Digitized images, such as photographs, maps, exhibits, etc., contained in this report, are unaltered from their original likeness. Digital images, however, may have been modified for formatting, brightness, or resolution. These modifications are made only to reduce file size or enhance readability and do not manipulate the original likeness.

Summary of Subject Property:

The subject property is a 9,591 +/- sf or 0.22 +/- acre vacant lot that is located in the city limits of Jonesboro. The property is located in an area that has a mixture of residential, commercial & industrial uses. The subject is currently zoned I-1, but the immediate block has residential improvements. The subject can be accessed from Allis St. as well as Aggie Rd. It lies at the comer of these two city maintained roadways. The marketability of the subject is fair based on the industrial type views and railroad tracks that are in close proximity. The shape of the subject is rectangular and appears adequate sized for future development. The topography of the land is relatively flat with a gentle slope. It appears the drainage is adequate. It is assumed that most public utilities can be accessed at the subject site. The subject can be compared to similar type lots in the market area that share neighborhood characteristics, size, amenities, views, marketability and access, among others. The best lots sales available were used and were placed in the grid in the form.

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

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

STATEMENT OF LIMITING CONDITIONS AND APPRAISER'S CERTIFICATION

CONTINGENT AND LIMITING CONDITIONS: The appraiser's certification that appears in the appraisal report is subject to the following conditions:

- 1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it. The appraiser assumes that the title is good and marketable and, therefore, will not render any opinions about the title. The property is appraised on the basis of it being under responsible ownership.
- 2. The appraiser has provided a sketch in the appraisal report to show approximate dimensions of the improvements and the sketch is included only to assist the reader of the report in visualizing the property and understanding the appraiser's determination of its size.
- 3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in the appraisal report whether the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
- 4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand.
- 5. The appraiser has estimated the value of the land in the cost approach at its highest and best use and the improvements at their contributory value. These separate valuations of the land and improvements must not be used in conjunction with any other appraisal and are invalid if they are so used.
- 6. The appraiser has noted in the appraisal report any adverse conditions (such as, needed repairs, depreciation, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the normal research involved in performing the appraisal. Unless otherwise stated in the appraisal report, the appraiser has no knowledge of any hidden or unapparent conditions of the property or adverse environmental conditions (including the presence of hazardous wastes, toxic substances, etc.) that would make the property more or less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied, regarding the condition of the property. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, the appraisal report must not be considered as an environmental assessment of the property.
- 7. The appraiser obtained the information, estimates, and opinions that were expressed in the appraisal report from sources that he or she considers to be reliable and believes them to be true and correct. The appraiser does not assume responsibility for the accuracy of such items that were furnished by other narries.
- 8. The appraiser will not disclose the contents of the appraisal report except as provided for in the Uniform Standards of Professional Appraisal Practice.
- 9. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that completion of the improvements will be performed in a workmanlike manner.
- 10. The appraiser must provide his or her prior written consent before the lender/client specified in the appraisal report can distribute the appraisal report (including conclusions about the property value, the appraiser's identity and professional designations, and references to any professional appraisal organizations or the firm with which the appraiser is associated) to anyone other than the borrower, the mortgage or its successors and assigns; the mortgage insurer; consultants; professional appraisal organizations; any state or federally approved financial institution; or any department, agency, or instrumentality of the United States or any state or the District of Columbia; except that the lender/client may distribute the property description section of the report only to data collection or reporting service(s) without having to obtain the appraiser's prior written consent. The appraiser's written consent and approval must also be obtained before the appraisal can be conveyed by anyone to the public through advertising, public relations, news, sales, or other media.

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

- 1. I have researched the subject market area and have selected a minimum of three recent sales of properties most similar and proximate to the subject property for consideration in the sales comparison analysis and have made a dollar adjustment when appropriate to reflect the market reaction to those items of significant variation. If a significant item in a comparable property is superior to, or more favorable than, the subject property, I have made a negative adjustment to reduce the adjusted sales price of the comparable and, if a significant item in a comparable property is inferior to, or less favorable than the subject property, I have made a positive adjustment to increase the adjusted sales price of the comparable.
- 2. I have taken into consideration the factors that have an impact on value in my development of the estimate of market value in the appraisal report. I have not knowingly withheld any significant information from the appraisal report and I believe, to the best of my knowledge, that all statements and information in the appraisal report are true and correct.
- 3. I stated in the appraisal report only my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the contingent and limiting conditions specified in this form.
- 4. I have no present or prospective interest in the property that is the subject to this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or the estimate of market value in the appraisal report on the race, color, religion, sex, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property.
- 5. I have no present or contemplated future interest in the subject property, and neither my current or future employment nor my compensation for performing this appraisal is contingent on the appraised value of the property.
- 6. I was not required to report a predetermined value or direction in value that favors the cause of the client or any related party, the amount of the value estimate, the attainment of a specific result, or the occurrence of a subsequent event in order to receive my compensation and/or employment for performing the appraisal. I did not base the appraisal report on a requested minimum valuation, a specific valuation, or the need to approve a specific mortgage loan.
- 7. I performed this appraisal in conformity with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place as of the effective date of this appraisal, with the exception of the departure provision of those Standards, which does not apply. I acknowledge that an estimate of a reasonable time for exposure in the open market is a condition in the definition of market value and the estimate I developed is consistent with the marketing time noted in the neighborhood section of this report, unless I have otherwise stated in the reconciliation section.
- 8. I have personally inspected the interior and exterior areas of the subject property and the exterior of all properties listed as comparables in the appraisal report. I further certify that I have noted any apparent or known adverse conditions in the subject improvements, on the subject site, or on any site within the immediate vicinity of the subject property of which I am aware and have made adjustments for these adverse conditions in my analysis of the property value to the extent that I had market evidence to support them. I have also commented about the effect of the adverse conditions on the marketability of the subject property.
- 9. I personally prepared all conclusions and opinions about the real estate that were set forth in the appraisal report. If I relied on significant professional assistance from any individual or individuals in the performance of the appraisal or the preparation of the appraisal report, I have named such individual(s) and disclosed the specific tasks performed by them in the reconciliation section of this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in the report; therefore, if an unauthorized change is made to the appraisal report, I will take no responsibility for it.

SUPERVISORY APPRAISER'S CERTIFICATION: If a supervisory appraiser signed the appraisal report, he or she certifies and agrees that: I directly supervise the appraiser who prepared the appraisal report, have reviewed the appraisal report, agree with the statements and conclusions of the appraiser, agree to be bound by the appraiser's certifications numbered 4 through 7 above, and am taking full responsibility for the appraisal and the appraisal report.

ADDRESS OF PROPERTY APPRAISED: 104 N Allis St, Jones	boro, AR 72401
APPRAISER STATE	SUPERVISORY APPRAISER (only if required):
Signature: CERTIFIED	Signature:
Name: Preston King RESIDENTIAL	Name:
Date Signed: 07/20/2018	Date Signed:
State Certification #: CR3948 ************************************	State Certification #:
or State License #:	or State License #:
State: AR	State:
Expiration Date of Certification or License: 06/30/2019	Expiration Date of Certification or License:
	Did Did Not Inspect Property

Owner	File No.
Property Address 104 N Allis St	
City Jonesboro County (Lender City of Jonesboro	Craighead State AR Zip Code 72401
APPRAISAL AND REPORT IDENTIFICATION	
This Report is one of the following types:	=
Appraisal Report (A written report prepared under Standards Rule	2-2(a) , pursuant to the Scope of Work, as disclosed elsewhere in this report.)
Restricted (A written report prepared under Standards Rule restricted to the stated intended use by the specified	2-2(b) , pursuant to the Scope of Work, as disclosed elsewhere in this report, d client or intended user.)
Comments on Standards Rule 2-3 I certify that, to the best of my knowledge and belief:	
— The statements of fact contained in this report are true and correct.	sumptions and limiting conditions and are my personal, impartial, and unbiased professional
 Unless otherwise indicated, I have no present or prospective interest in the property the Unless otherwise indicated, I have performed no services, as an appraiser or in any of the University of th	hat is the subject of this report and no personal interest with respect to the parties involved. other capacity, regarding the property that is the subject of this report within the three-year
period immediately preceding acceptance of this assignment. — I have no bias with respect to the property that is the subject of this report or the part — My engagement in this assignment was not contingent upon developing or reporting	predetermined results.
client, the amount of the value opinion, the attainment of a stipulated result, or the occur — My analyses, opinions, and conclusions were developed, and this report has been pr	ment or reporting of a predetermined value or direction in value that favors the cause of the trence of a subsequent event directly related to the intended use of this appraisal. epared, in conformity with the Uniform Standards of Professional Appraisal Practice that were
in effect at the time this report was prepared. — Unless otherwise indicated, I have made a personal inspection of the property that is — Unless otherwise indicated, no one provided significant real property appraisal assistated	ince to the person(s) signing this certification (if there are exceptions, the name of each
individual providing significant real property appraisal assistance is stated elsewhere in the	is report).
Reasonable Exposure Time (USPAP defines Exposure appraised would have been offered on the market prior to the hypothetical comes My Opinion of Reasonable Exposure Time for the subject property and approximately a	re Time as the estimated length of time that the property interest being insummation of a sale at market value on the effective date of the appraisal.) It the market value stated in this report is: 4-6 Months
Comments on Appraisal and Report Identific	
Note any USPAP-related issues requiring disclosure and any s	•
The appraiser has not appraised or conducted any appraisal business made restricted to the stated client's use only and no other user is ide	for the subject property within the last three years. The appraisal is ntifled. The use of the appraisal is for a fair market value opinion and for
no other reason or purpose.	thined. The use of the appraisants for a fair market value opinion and for
APPRAISED: A 1	SUPERVISORY or CO-APPRAISER (if applicable):
STATE	
Signature: RESIDENTIAL 16 Name: Preston Kild CR3948 Certified Residential CR3948	Signature:Name:
State Certification #: CR3948 or State License #:	State Certification #:
State: AR Expiration Date of Certification or License: 06/30/2019 Date of Signature and Report: 07/20/2018	State: Expiration Date of Certification or License: Date of Signature:
Effective Date of Appraisal: 07/16/2018 Inspection of Subject: None Interior and Exterior Exterior-Only Date of Inspection (if applicable): 07/16/2018	Inspection of Subject: None Interior and Exterior Exterior-Only Date of Inspection (if applicable):

PRIVACY NOTICE

Pursuant to the Gramm-Leach-Bliley Act of 1999, effective July 1, 2001, Appraisers, along with all providers of personal financial services are now required by federal law to inform their clients of the policies of the firm with regard to the privacy of client nonpublic personal information. As professionals, we understand that your privacy is very important to you and are pleased to provide you with this information.

Types of Nonpublic Personal Information We Collect

In the course of performing appraisals, we may collect what is known as "nonpublic personal information" about you. This information is used to facilitate the services that we provide to you and may include the information provided to us by you directly or received by us from others with your authorization.

Parties to Whom We Disclose Information

We do not disclose any nonpublic personal information obtained in the course of our engagement with our clients to nonaffiliated third parties, except as necessary or as required by law. By way of example, a necessary disclosure would be to our employees, and in certain situations, to unrelated third party consultants who need to know that information to assist us in providing appraisal services to you. All of our employees and any third party consultants we employ are informed that any information they see as part of an appraisal assignment is to be maintained in strict confidence within the firm.

A disclosure required by law would be a disclosure by us that is ordered by a court of competent jurisdiction with regard to a legal action to which you are a party.

Confidentiality and Security

We will retain records relating to professional services that we have provided to you for a reasonable time so that we are better able to assist you with your needs. In order to protect your nonpublic personal information from unauthorized access by third parties, we maintain physical, electronic and procedural safeguards that comply with our professional standards to insure the security and integrity of your information.

Please feel free to call us an any time if you have any questions about the confidentiality of the information that you provide to us.

Photograph Addendum

Owner					
Property Add	dress 104 N Allis St				
City	Jonesboro	County Craighead	State AR	Zip Code 72401	
Lender	City of Jonesboro	***************************************			





Subject Site

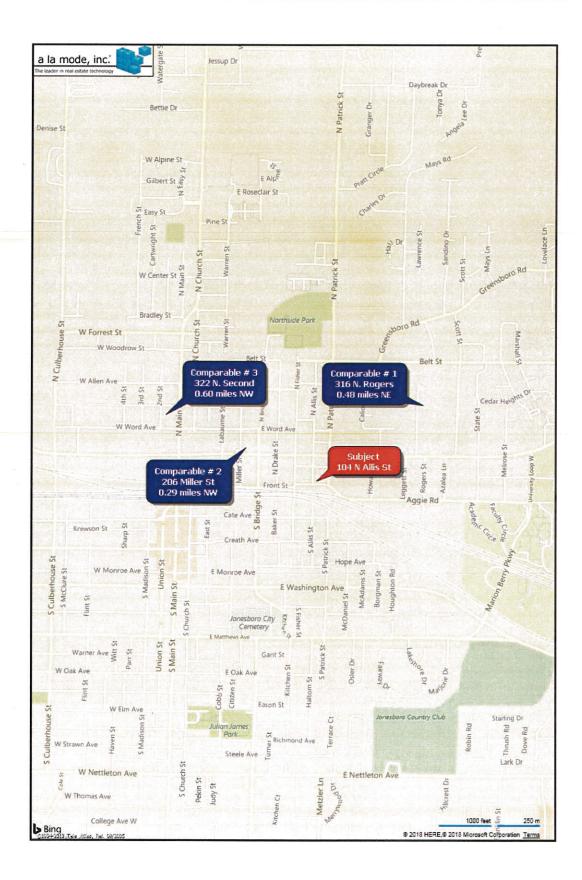
Street View



Subject Site

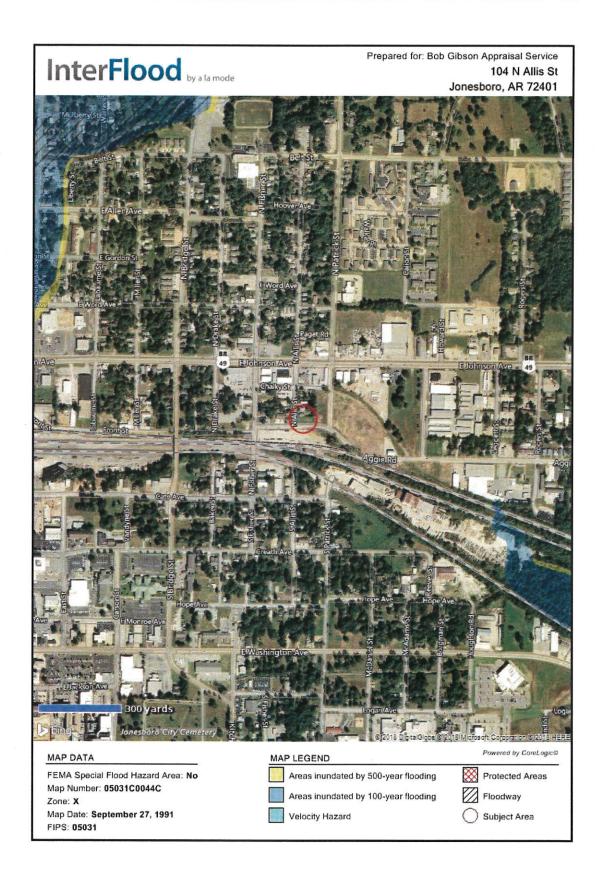
Comparable Sales Map

Owner				
Property Addi	ress 104 N Allis St			
City	Jonesboro	County Craighead	State AR	Zip Code 72401
Lender	City of Jonesboro			



Flood Map

Owner				
Property Addre	ess 104 N Allis St			
City	Jonesboro	County Craighead	State AR	Zip Code 72401
Lender	City of Jonesboro			



Location Map

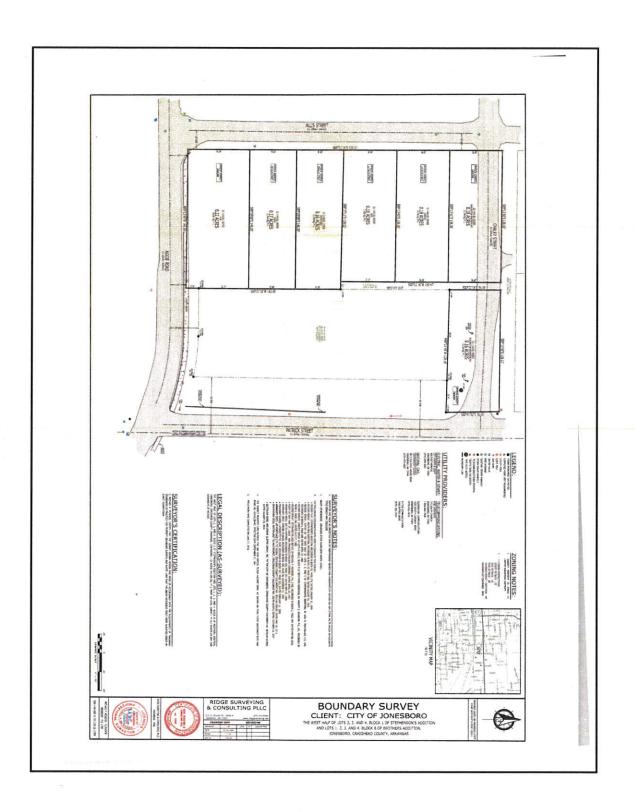
Owner				
Property Address	104 N Allis St			
City	Jonesboro	County Craighead	State AR	Zip Code 72401
Lender	City of Jonesboro			



/22/2018				ARCountyData.C	Com - Parcel Detail Report			
Parcel Detail	Report						Created: 7/22/2	018 8:04:50 PM
Basic Information						and the state of t		
Parcel Number:			01-1441	81-36700				
County Name:				ad County				
Mailing Address:				MES DOYLE JR ETA 17054 ORO AR 72043	L			
Property Address:				MES DOYLE JR ETA				
				ORO, AR				
Billing Address :			HUNT JA	MES DOYLE JR ETA	L			
Total Acres:			0.00					
Timber Acres:	,		0.00					
Sec-Twp-Rng:			18-14-0	4				
Lot/Block:			PT 2/1					
Subdivision:			STETHE	NSONS ADD				
Legal Description:				NSONS ADD W1/2 L	OT 2			
School District:				ESBORO CITY				
Homestead Parcel?:			No					
Tax Status:			Taxable					
Over 657: Land Information			No					
NAME OF TAXABLE PARTY OF TAXABLE PARTY.				Name of the last				
Land Type RESHS		Quantity		Front Width	Rear Width	Depth 1	Depth 2	Quarter
RESPIS		1 lots [7,350 sqft]		150	150	49	49	
							- D-	
Valuation Information								
Entry					Appr	raised		Assessed
Land:						5,000		1,000
Improvements:						0		0
Total Value:						5,000		1,000
Taxable Value:								1,000
Milage:								0.0422
Estimated Taxes:								\$42.20
Assessment Year:								2017
Tax Information	A STATE OF							
Year	Book				Tax Owed	Tax Pai		Balance
2016	Delinquent				\$42.20	-\$42.2	0	\$0.00
Receipts								
Receipt # 1003573	Book Delinquent	Tax Year 0	ReceiptDate 5/3/2018		Cash Amt \$0.00	Check Amt \$861.53	Credit Amt \$0.00	Total \$861.53

Parcel Card - Page 2

ARCountyOata.Com - Parcel Detail Report								
Sales History								
Date	Price	Grantor	Grantee	Book	Page	Deed Type		
2/11/2008		0 LATOURETTE	HUNT JR ETAL	767	323	FD(FIDUCIARYS DEED)		



QUALIFICATIONS OF PRESTON J. KING

POSITION:

State Certified Residential Appraiser, CR 3948 Bob Gibson & Associates 420 W. Jefferson Ave., Jonesboro, AR 72401 W: (870) 932-5206 C: (870) 847-2375 ucprestonking@gmail.com

PROFESSIONAL EXPERIENCE:

State Registered Appraiser

State Certified Residential Appraiser

Licensed Real Estate Agent

Licensed Real Estate Broker

December 2013 – October 2017

October 2017 – Present

May 2013 – March 2017

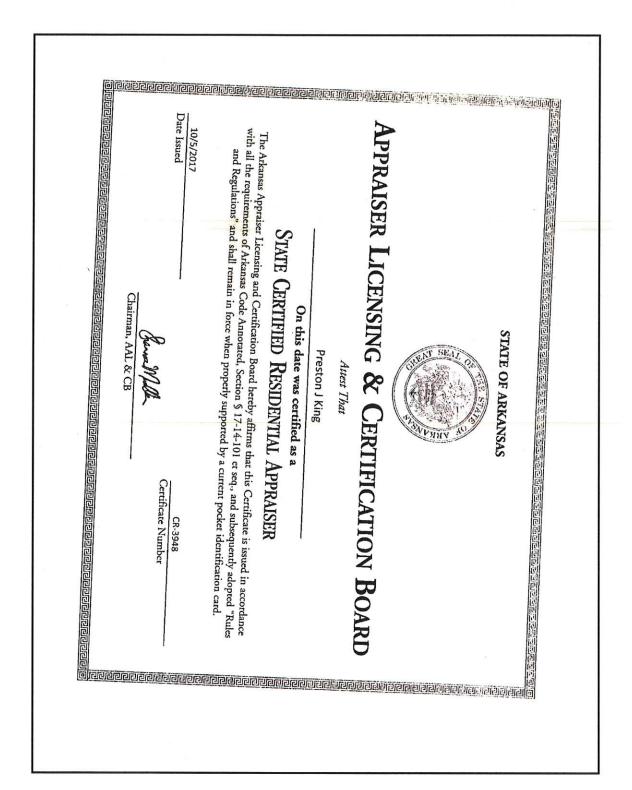
March 2017 – Present

EDUCATION:

B.S. Degree in Business Finance from Arkansas State University in December 2012 B.S. Degree in Accounting from Arkansas State University in May 2014 Real Estate Licensing 60 hours; Kelton Schools, Jonesboro AR, 2013 Basic Appraisal Principles, 30 hours, McKissock Online, 2013 Basic Appraisal Procedures, 30 hours, McKissock Online, 2013 USPAP, 15 hours, Appraisal Institute, Little Rock AR 2013 Post Licensing 18 hours, Northeast Arkansas Real Estate School, Jonesboro AR 2014 Residential Report Writing, RCI Enhancements, Russellville, AR 2014 Income Approach, RCI Enhancements, Russellville, AR 2015 The FHA Appraisal Course, Jacksonville, AR 2015 Sales Comparison Approach, 15 hours, RCI Enhancements, Russellville, AR 2015 Cost Approach & Site Valuation, 15 hours, McKissock Online, 2015 2016-2017 USPAP update, 7 hours, RCI Enhancements, Russellville, AR 2015 Advanced Residential Applications & Case Studies, McKissock Online, 2016 General Sales Comparison "B", 15 hours, RCI Enhancements, Russellville, AR 2017 Appraisal Subject Matter Electives, McKissock Online, 2017 2018-2019 USPAP update, 7 hours, RCI Enhancements, Jonesboro, AR 2018

CERTIFICATIONS AND DESIGNATIONS:

State Certified Residential Appraiser, CR 3948





ARKANSAS APPRAISER LICENSING & CERTIFICATION BOARD This is to certify that Preston King

License #: CR 3948

has complied with the requirements of Arkansas Code Section §17-14-201 et seq.; and is the holder of a valid certificate.
This card is for identification purposes only.

6/30/2019

Thanna Wheeller

Expiration Date

Chairman

REAL ESTATE CONTRACT FOR CITY OF JONESBORO OFFER AND ACCEPTANCE

1. BUYERS: The Buyers, CITY OF JONESBORO, A MUNICIPAL CORPORATION offer to buy, subject to the terms set forth herein, the following

2. PROPERTY DESCRIPTION:

A PART OF LOT 2 BLOCK 1 OF STEPHENSONS ADDITION TO THE CITY OF JONESBORO, CRAIGHEAD COUNTY, ARKANSAS, CONTAINING IN ALL 9,951 SQ. FT. OR 0.22 ACRES, MORE OR LESS.
SUBJECT TO EASEMENTS, RESTRICTIONS, RESERVATIONS AND RIGHTS-OF-WAY OF RECORD.

- 3. **PURCHASE PRICE:** The Buyers will pay as total purchase price for said property, the sum of five thousand five hundred dollars (\$5,500).
- 4. **CONVEYANCE:** Conveyance shall be made to Buyers or as directed by Buyers, by Dedication Deed, except it shall be subject to recorded restrictions and easements, if any, which do not materially affect the value of the property. Unless expressly reserved herein, such conveyance shall include mineral rights owned by Seller.
- 5. **PRO-RATIONS:** Taxes and special assessments, and allowable expenses due on or before closing shall be paid at closing from the proceeds of the sale.
- 6. CLOSING: The closing date will be immediate upon receipt of purchase price.
- 7. POSSESSION: Possession shall be delivered to Buyers: Upon Buyers Closing
- 8. CONTINGENCY: Purchase is contingent upon Buyer receiving grant funding for property acquisition.

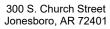
THIS IS A LEGALLY BINDING CONTRACT WHEN SIGNED BY BOTH BUYER AND SELLER.

BUYER	SELLER
CITY OF IONESBORO	

Name: Name: JUANITA LATOURETTE ESTA.

CRAIGHEAD COUNTY, AR

Title: Mayor	Date: 10-8-18
Date:	Name:
City Clerk	-
940	



A PRIDE OPERATION OF THE PRINCIPLE OF TH

City of Jonesboro

Legislation Details (With Text)

File #: RES-19:108 Version: 1 Name: PURCHASE PROPERTY LOCATED AT 106 N.

ALLIS, JONESBORO, ARKANSAS FOR THE PURPOSE OF THE NEIGHBORHOOD STABILIZATION PROGRAM (NSP) GRANT AWARD FOR THE VETERANS VILLAGE OF

JONESBORO

Type: Resolution Status: To Be Introduced

File created: 8/7/2019 In control: Finance & Administration Council Committee

On agenda: Final action:

Title: RESOLUTION TO THE CITY OF JONESBORO, ARKANSAS AUTHORIZING THE MAYOR AND

CITY CLERK TO PURCHASE PROPERTY LOCATED AT 106 N. ALLIS, JONESBORO, ARKANSAS

FOR THE PURPOSE OF THE NEIGHBORHOOD STABILIZATION PROGRAM (NSP) GRANT

AWARD FOR THE VETERANS VILLAGE OF JONESBORO

Sponsors: Grants

Indexes: Property purchase - real

Code sections:

Attachments: 106 N Allis appraisal.pdf

106 N Allis Purchase Agreement.pdf ADFA Agreement, 106 N. Allis.pdf

Date Ver. Action By Action Result

RESOLUTION TO THE CITY OF JONESBORO, ARKANSAS AUTHORIZING THE MAYOR AND CITY CLERK TO PURCHASE PROPERTY LOCATED AT 106 N. ALLIS, JONESBORO, ARKANSAS FOR THE PURPOSE OF THE NEIGHBORHOOD STABILIZATION PROGRAM (NSP) GRANT AWARD FOR THE VETERANS VILLAGE OF JONESBORO

WHEREAS, the City of Jonesboro, Arkansas desires to purchase the property located at 106 N. Allis, Jonesboro, Arkansas for the purpose of the Veterans Village; and

WHEREAS, an offer has been made and accepted by Charles Lance Sloan dated May 21, 2019 agreeing to sell his property located at 106 N. Allis, Jonesboro, Arkansas; and

WHEREAS, the funding of this purchase of this property shall come from the NSP grant funds.

NOW, THEREFORE BE IT RESOLVED BY THE CITY COUNCIL FOR THE CITY OF JONESBORO, ARKANSAS THAT:

SECTION 1: The Mayor and the City Clerk are hereby authorized by the City Council for the City of Jonesboro to execute all necessary to complete this transaction to come from the NSP grant funds.



APPRAISAL OF REAL PROPERTY

LOCATED AT:

106 N Allis St PT of Lots 3-4 Block 1 Stephensons Addition Jonesboro, AR 72401

FOR:

City of Jonesboro 300 S Church St Jonesboro, AR 72401

AS OF:

07/16/2018

BY:

Preston King

Bob Gibson and Associates Inc. P O Box 3071 420 W Jefferson, Suite A Jonesboro, AR 72401

July 23, 2018

City of Jonesboro 300 S Church St Jonesboro, AR 72401

Re: Property: 106 N Allis St

Jonesboro, AR 72401

Client: City of Jonesboro (CLIENT)

Pursuant to your request, I have prepared an appraisal report of the property captioned in the "Summary of Salient Features" which follows. To the best of my knowledge, this report conforms to the current requirements prescribed by the Uniform Standards of Professional Appraisal Practice of the Appraisal Standards Board of the Appraisal Foundation (as required by the Financial Institutions Reform, Recovery and Enforcement Act (FIRREA)).

The accompanying report is based on a site inspection of improvements, investigation of the subject neighborhood area of influence, and review of sales, cost, and income data for similar properties. This appraisal has been made with particular attention paid to applicable value-influencing economic conditions and has been processed in accordance with nationally recognized appraisal guidelines.

The value conclusions stated herein are as of the effective date as stated in the body of the appraisal, and contingent upon the certification and limiting conditions attached. The person signing this report has the knowledge and experience to complete this assignment competently. Please do not hesitate to contact me or any of our staff if we can be of additional service to you.

Prenton King RESIDENTIAL CR3948

SUMMARY OF SALIENT FEATURES

	Baths	1.0
DESC	Bedrooms	2
CRIPTION	Total Rooms	Below Avg.
DESCRIPTION OF IMPROVEMENTS	Age Condition	~68
ROVEM	Location	Residential
ENTS		s
	Size (Square Feet)	1,119
	Owner	Lance Sloan
CLIENT	Client	City of Jonesboro
SA	Date of Oats	IVA
SALES PRICE	Sale Price Date of Sale	\$ 0 N/A
	Map Reference	27860
	Census Tract	0006.02
SUBJ	Zip Code	72401
SUBJECT INFORMATION	State	AR
ORMAT	County	Craighead
NOI	City	Jonesboro
	Legal Description	PT of Lots 3-4 Block 1 Stephensons Addition
	Subject Address	106 N Allis St

Exterior-Only Inspection Residential Appraisal Report File #

_											
L	The purpose of this summary appraisal re	port is to prov	vide the lende	r/client with a	n accurate, and adequ	uately supr	orted, opini	on of the ma	arket value	of the subject	property.
	Property Address 106 N Allis St				City Jonesb				AR AR	Zip Code 724	
	Borrower City of Jonesboro (CLIEN	Γ)	0	ner of Public R							+01
	Legal Description DT (L. C. L. D.)	1 1 0 1 1	OW	ilei di Fublic n	ecord Lance Sloar	1		Cou	nty Craig	ghead	
п	Legal Description PT of Lots 3-4 Bloo	ck 1 Stephe	nsons Addit	tion							
	Assessor's Parcel # 01-144181-3690	00			Tax Year 201	7		R.E.	Taxes \$	268	
Ļ	Neighborhood Name Jonesboro City				Map Reference				sus Tract		
SHEET	Occupant Owner X Tenant V	acant	Sno	cial Assessme		21000	PUD	HOA \$ 0	Jus Huct		1
œ	Property Rights Appraised Fee Simple				113 9 0		FUD	HUA \$ U		per year	per month
Ę	Assistance Trans D Property Registration			ner (describe)							
ľ	Assignment Type Fulcitase Hallsacu	on Retir	nance Transac	tion 🔀 Oth	er (describe) Marke	t Valuation	on				
	Lender/Client City of Jonesboro		1	Address 300	S Church St, Jon	esboro.	AR 72401				
	Is the subject property currently offered for s	ale or has it be	en offered for s	sale in the twel	e months prior to the e	ffective dat	e of this ann	raisal?		Yes No	
	Report data source(s) used, offering price(s)	and date(s).	Accordin	na to the loc	al MLS system, th	e cubied	hae not h	een listed		within the lee	thucke
	months.	, and dato(o).	Accordi	ig to the loc	ai wilo system, th	e subject	i nas not t	been listed	ioi sale	within the las	tweive
	I did did not analyze the contract	for sale for the	subject purch	ase transaction	. Explain the results of t	the analysis	of the contr	ract for sale o	why the a	analysis was not	
_	performed.									***	
5											
2	Contract Price \$ O Date of C	ontract N/A	Is	the property se	ller the owner of public	record?	Yes	No Data S	ource(s)		
둗	Is there any financial assistance (loan charge	es, sale conces	sions gift or d	ownnayment a	ssistance etc.) to be no	id hy any	narty on heh	of the horr	wor?	Yes	No
CONTRACT	If Yes, report the total dollar amount and des	criha tha itame	to be paid	ompaymont a	osistance, etc.) to be pr	ilu by ally p	party on bone	חווטם סונו וט ווג	WGI:	168	L INO
٦	11 105, Toport the total dollar amount and desi	cline the items	to be paid.								
	N										
	Note: Race and the racial composition of	the neighbor	hood are not	appraisal fact	ors.						
	Neighborhood Characteristic				nit Housing Trends			One-Unit Ho	ousing	Present Lar	nd Hee %
	Location 🖂 Urban 🔲 Suburban	Rural	Property Valu			Dool	ining	PRICE	AGE		
	Built-Up Over 75% 25-75%		Demand/Sup							One-Unit	50 9
믕					3- 2-3			\$ (000)	(yrs)	2-4 Unit	10 9
ŏ	Growth Rapid Stable	Slow	Marketing Tin		3 mths 🖂 3-6 mths		6 mths	2 Low	0	Multi-Family	10 9
ķ	Neighborhood Boundaries The area is	bound to th	e north by	Johnson Ave	e., to the south by	Nashing	ton	150 High	100+	Commercial	25 9
8	Ave., to the east by Marion Berry ar	nd to the we	st by Main S	St.				50 Pred.	50	Other	5 %
퐀	Neighborhood Description The subject	is located i	n the city lin	nits of Jones	sboro. It is located	in a reci	dential typ	o area that	hooon	induse of sine	ula 0
ᆵ	multi family units as well as comme	rcial & indus	trial The no	aighborhoos	boo older impress	marta	aciliai typ	e area mai	nas a n	intuie or sing	jie a
Z	Marketability appears average to fa	i.	diai. The ne	eigriborriood	rias older improve	ments a	nd has be	en develo	bea for n	nany years.	
						5 101 3010					
	Market Conditions (including support for the			perty value	s are stable in sub	ect neigl	hborhood.	Demand/	supply is	in balance.	
	Marketing time on average in subje-	ct developm	ent is estim	nated at 3-6	months based on	this appr	aiser's res	search as v	vell as d	iscussions wi	th other
	real estate professionals in the area	. Available	financing co	onsists of V	A, FHA, and Conve	entional lo	oans.				
	Dimensions See survey attached			ea 7,244 sf		ape Rec			View Re	esidential	
	Specific Zoning Classification I-1			ning Descriptio		-apo 1100	tangulai		1011 100	osideritiai	
	Zoning Compliance Legal K Legal No	nconforming (Grandfathered	Hea) No. 3	oning Illocal /dee/	riho)					
	le the highest and best use of subject propert	oncomonning (/or an arrange	USE) NO Z	oning Illegal (desc	moe)	57.11				
۲	Is the highest and best use of subject propert	y as improved	(or as propose	d per plans and	specifications) the pre	sent use?	⊠ Ye	s No	If No, des	cribe	
	Utilities Public Other (describe)			Public Othe	r (describe)	Off-	site Improve	ments - Type		Public	Private
	Electricity Public Other (describe)	V	Vater	Public Othe							Private
			Vater		Public	Stre	et Asphalt			Public	Private
SIE	Electricity Public Gas Public	S	Vater Sanitary Sewer		Public Public	Stre Alley	et Asphali / None	1			
SILE	Electricity Public Gas Public FEMA Special Flood Hazard Area Yes	No FEI	Vater Sanitary Sewer MA Flood Zone	X□X	Public Public FEMA Map # 05	Stre Alley	et Asphali / None	1			
SILE	Electricity Public Gas Public FEMA Special Flood Hazard Area Yes Are the utilities and off-site improvements typi	S No FEI cal for the mar	Vater Sanitary Sewer MA Flood Zone ket area?	X Yes	Public Public FEMA Map # 05	Stre Alley 5031C00	et Asphali / None 44C	l F	EMA Map	Date 09/27/1	
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There are N/A comparab	le properties currently	offered for sale in	n the subject neighborh	ood ranging in price	e from \$ N/A	to \$ N/A	۸ .
There are N/A comparab	le sales in the subjec	t neighborhood with	hin the past twelve mor	nths ranging in sale	orice from \$ N/A	to \$ 1	
FEATURE	SUBJECT		ABLE SALE # 1		BLE SALE # 2	COMPARAB	LE SALE # 3
Address 106 N Allis St		321 N Rogers	St	707 Vine St		513 W Matthews	s Ave
Jonesboro, AR 7	2401	Jonesboro, AR	R 72401	Jonesboro, AR	72401	Jonesboro, AR 7	
Proximity to Subject	新有之意思是得 9	0.46 miles NE		1.26 miles SW		0.96 miles SW	2101
Sale Price	\$ 0		\$ 25,000		\$ 25,000		\$ 30,000
Sale Price/Gross Liv. Area	\$ sq.ft.			\$ 20.70 sq.f		\$ 26.50 sq.ft.	30,000
Data Source(s)	Deliver and Asia	MLS 10070146		County Data, D		County Data, DC	M = Link
Verification Source(s)			NEA Comp Service				
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION		NEA Comp Serv	
Sales or Financing	DESCRIPTION	Bank			+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
Concessions				Unknown	1 22	Unknown	0
Date of Sale/Time		None Known		None Known		None Known	0
Location	Desidential	07/2017	0	10/2017	0	07/2017	
Leasehold/Fee Simple	Residential	Residential		Residential		Residential	
	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site	7,244 sf	8,712 sf	0	5,663 sf	0	5,227 sf	0
View	Residential	Residential		Residential		Residential	
Design (Style)	Ranch	Ranch		Ranch		Ranch	
Quality of Construction	Fair	Similar	0	Similar	0	Similar	0
Actual Age	~68	~65		~58	0	~65	0
Condition	Below Avg.	Similar		Similar	0	Similar	0
Above Grade	Total Bdrms. Baths	Total Bdrms. Bath	1S	Total Bdrms. Baths		Total Bdrms. Baths	
Room Count	5 2 1.0	5 2 1.0		7 4 2.0	-1,000	6 3 1.0	0
Gross Living Area	1,119 sq.ft.	1,060 sq.	ft. +885	1,208 sq.ft	-1,335	1,132 sq.ft.	-195
Basement & Finished	0sf	0sf		0sf		0sf	
Rooms Below Grade	0	0		0		0	
Functional Utility	Average	Average		Average		Average	
Heating/Cooling Energy Efficient Items	Central H&A	Floor/Wall	+2,500	Central H&A		Central H&A	
	Typical	Similar	0	Similar	0	Similar	0
Garage/Carport	None	1 Carport Att.	-1,500	None		1 Carport Att.	-1,500
Porch/Patio/Deck	Porches	Porch/Patio	0	Porch/Patio	0	Porches/Patio	0
Extra	Fence	None	+1,000	Fence		1 Fireplace	0
A A							
<u> </u>							
Net Adjustment (Total)		⊠ + □ -	\$ 2,885		\$ -2,335		\$ -1,695
Adjusted Sale Price		Net Adj. 11.5 9		Net Adj. 9.3 %		Net Adj. 5.7 %	
of Comparables I did did not research		Gross Adj. 23.5 9	% \$ 27,885 property and comparable	Gross Adj. 9.3 %	\$ 22,665	Gross Adj. 5.7 %	\$ 28,305
Data Source(s) www.arcou My research did did n Data Source(s) www.arcou	ntydata.com iot reveal any prior sale ntydata.com	es or transfers of the	e subject property for the e comparable sales for th	e year prior to the dat	e of sale of the compar	able sale.	
Report the results of the research	and analysis of the pr	ior sale or transfer hi	istory of the subject prop	erty and comparable	sales (report additional	prior sales on page 3).	
ITEM	SUI	BJECT	COMPARABLE SA	ALE #1 C	OMPARABLE SALE #2		ABLE SALE #3
Date of Prior Sale/Transfer	_						
Price of Prior Sale/Transfer							
Data Source(s)	www.arcount	ydata.com	www.arcountydata		arcountydata.com	www.arcour	ntydata.com
Effective Date of Data Source(s)	07/22/2018		07/22/2018	07/22	/2018	07/22/2018	
Analysis of prior sale or transfer hi	story of the subject pr	operty and compara	ible sales The	subject has not t	ransferred within the	he last three years	s of the effective
date. None of the compara	ible sales have tra	ansterred within	a year of the sales	used.			
Summary of Sales Comparison Ap		ales were selec	ted for comparison	with the subject	property. All three	sales are conside	red to be in the
subject's market area and	if placed on the m	narket at the sar	me time I believe w	ould be competing	a properties, Adju	stments were ma	de for the value
adding characteristics. A re	latively low amou	nt of adjustmen	its were made over	all. The sales cho	sen are similar to	the subject in ma	nv wavs
including size, age/conditio	n, neighborhood o	characteristics, s	site value and amer	nities that they co	ntain. An even am	ount of weight wa	s determined to
be placed on all three sales	s. After analysis, r	my opinion of va	lue via the sales Co	omparison Appro	ach is \$26.000.		
See addenda for additional		COSTA CALL					
Indicated Value by Sales Comparis		,000					
Indicated Value by: Sales Comp			Cost Approach (if devi			roach (if developed)	
The Sales, Income & Cost	Approaches were	all considered.	The Sales Compar	rison Approach w	as the only approa	ach conducted an	d in turn was
given the most weight.							
This appraisal is made "as is completed, subject to the fo	ollowing repairs or alt	erations on the bas	s and specifications on is of a hypothetical cor	ndition that the renai	rs or alterations have I	been completed or [subject to the
following required inspection base all equipment is in good wo		y assumpuun mat t	ure contaition of deticien	cy does not require	aneration or repair: As	ssumes marketab	ie title and that
Based on a visual inspection	of the exterior areas	of the subject p	roperty from at least	the street, defined	scope of work, state	ement of assumption	ns and limiting
Based on a visual inspection of conditions, and appraiser's ce	ertification, my (our	opinion of the r	narket value, as defir	ned, of the real pro	perty that is the su	bject of this report	is
\$ 26,000 , as of	07/16/2018	, which is t	he date of inspectior	and the effective	date of this apprai	ISAI.	

The scope of work includes an identification of the property rights valued	(fee simple interest), a def	inition of the	value sought (m	arket value), an
opinion of the highest and best use (residential), physical observation of t	he subject site and improv	ements, a lo	cational analysis	s of the
neighborhood and city, and an economic analysis of the market for prope	erties such as the subject.	The Cost. Sa	ales, and Income	e Approaches were
considered.				
orioladioa.				
The first 0050 to of a boson and a discount of the boson a				
The first \$350 tax of a homeowner's primary residence has been waived.	The tax amount reported	in this apprais	sai is perore triis	credit.
		navorania i sonotra discon		
Highest and Best Use: The subject site's physical characteristics, such a	s size, dimensions, topogi	aphy, and so	il composite, is	suitable for a single
family residential improvement. There is no zoning restrictions on the pro-	perty which would not hind	der a single fa	amily residence.	There are also
no deed restrictions, to appraiser's knowledge, that limits the improveme	nt of the site with a single f	amily resider	nce. The econor	mic trend of the
area is clearly single family residences. The effective age of most homes		rilla rista de la compansión de la compa		
existing housing. Subject is currently improved with a single family detact		A STATE OF THE PARTY OF THE PAR	The state of the s	
total property in excess of the site. Therefore, the current use (single family				
total property in excess of the site. Therefore, the current use (single fair	illy residential) represents	ille Highest a	nu best use of th	ie site.
Clarification of Environmental Comments & Exhibits: The existence of ha				
polychlorinated biphenyls, petroleum leakage, lead based paint, molds, a	gricultural chemicals, etc,	which may or	may not be pre	sent on the
property, or other environmental conditions, were not called to the attention	on of nor did the appraiser	become awa	are of such durin	g the appraiser's
inspection of the site and improvements. The appraiser has no knowledge	e of the existence of such	materials on	or in the proper	ty unless otherwise
stated in this report. The appraiser, however, is not qualified nor licensed				
substances or environmental conditions may affect the value of the prope				
such condition on or in such proximity thereto that it would cause a loss in	value. No responsibility is	s assumed to	any such cond	illoris, flor for any
expertise or engineering knowledge required to discover the same.				
This appraisal is NOT a HOME INSPECTION and the appraiser is NOT A	CTING as a HOME INSP	ECTOR where	n preparing the r	eport. When
performing the inspection of this property, the appraiser visually observed	l areas that were readily a	ccessible. Th	ne appraiser is n	ot required to
disturb or move anything that obstructs access or visibility. The inspection				
guarantees of any kind.				
NOTE: The intended user of this appraisal report is the Lender/Client. The	s intended use is to evalu	ata tha gubia	ot proporty's ma	rket value for
lending origination, existing loan servicing or foreclosure proceedings sub	ect to the stated scope of	work and inc	licated purpose	on the order. No
additional Intended Users are identified by the appraiser.				
Extraordinary Assumption - This report is made subject to the extraordinal	ry assumption that the inte	erior of the su	bject is in simila	r condition to the
exterior upon a drive-by inspection.				
COOT APPROACHTO VALUE	· · · · · · · · · · · · · · · · · · ·			
	(not required by Fannie Mae)			
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	ulations.	nis approach	was not deemed	d applicable.
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This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended user, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended user, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

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

The appraiser must be able to obtain adequate information about the physical characteristics (including, but not limited to, condition, room count, gross living area, etc.) of the subject property from the exterior-only inspection and reliable public and/or private sources to perform this appraisal. The appraiser should use the same type of data sources that he or she uses for comparable sales such as, but not limited to, multiple listing services, tax and assessment records, prior inspections, appraisal files, information provided by the property owner, etc.

INTENDED USE: The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: The intended user of this appraisal report is the lender/client.

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

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

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

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

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

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

- 20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.
- 21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgage or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).
- 22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.
- 23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.
- 24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.
- 25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

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

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

APPRAISER Signature Signature CERTIFIED Name Preston (ng RESIDENTIAL CR3948 Company Name Bob Gibson & Associates Company Address 420 West States of Suite A, Jonesboro, AR 72401	SUPERVISORY APPRAISER (ONLY IF REQUIRED) Signature Name Company Name Company Address
Telephone Number (870) 932-5206	Telephone Number
Email Address gibsonmj@swbell.net	Email Address
Date of Signature and Report 07/23/2018	Date of Signature
Effective Date of Appraisal 07/16/2018	State Certification #
State Certification # CR 3948	or State License #
or State License #	State
or Other (describe) State #	Expiration Date of Certification or License
State AR	
Expiration Date of Certification or License 12/31/2019	SUBJECT PROPERTY
ADDRESS OF PROPERTY APPRAISED	□ Did not increast outgries of publicat property
106 N Allis St	 □ Did not inspect exterior of subject property □ Did inspect exterior of subject property from street
Jonesboro, AR 72401	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 26,000 LENDER/CLIENT	COMPARABLE SALES
Name Craig Light	☐ Did not inspect exterior of comparable sales from street
Company Name City of Jonesboro	Did inspect exterior of comparable sales from street
Company Address 300 S Church St, Jonesboro, AR 72401	Date of Inspection
Email Address CLight@jonesboro.org	5 1 14 5 005514

File No

Supplemental Addendum

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Client	City of Jonesboro						
Property Address	106 N Allis St						
City	Jonesboro	County Craighead	State	AR	Zip Code	72401	
Owner	Lance Sloan						

Scope of Work:

This report has been prepared for the referenced client. The report has been performed to assist the client in determining fair market value of the subject property. If this report is placed in the hands of anyone other than the client, the client shall make such third party aware of all the assumptions and limiting conditions of the assignment. This report is being restricted to the stated client's use only and for the stated purposes only. No other user is identified and no other use is identified. The scope of this appraisal consisted of an observation of subject site from the public street. This report is being made based on an extraordinary assumption that the interior of the improvements are in similar type condition as the interior. Any differences that exist from what is observed and assumed are subject to review by the appraiser and the value is subject to change. Pictures of the exterior of the improvements were taken and can be found in this report. The livable area was derived from www.arcountydata.com which is believed to be a reliable source. The cost approach was not applicable/not completed (explained elsewhere in this report) . The MLS, local public records, as well as local comp services were researched for comparable sales in the neighborhood/subdivision. Those used were deemed the best available. The comparable sales were compared to the subject and adjustments in value were made as deemed appropriate. The income approach was not used in this report based on engagement and scope of work agreed on by client and appraiser. The approaches to value used in this report were reconciled and an opinion of value was rendered based on the data available. This report is an appraisal and not an environmental, structural, termite, or building inspection. If the user or client desires such type of reports, they should be ordered from a licensed home inspector or an environmental expert. This appraisal report does not guarantee that the property is free of defects. The appraiser is not a home inspector, termite inspector, or environmental inspector.

Digital Signature:

This appraisal report contains digital signatures that meet the requirements of Statement on Appraisal Standards No.8 (SMT-8). The software programs used to transfer the report electronically provide digital signature security features for the appraiser signing the report. The appraiser that has signed (affixed an electronic signature) to this report has ensured that the electronic signature(s) is protected and the appraiser has maintained control of the signature. Per SMT-8 of the Uniform Standards of Professional Appraisal Practice, electronically affixing a signature to a report carries the same level of authenticity and responsibility as an original ink signature on a paper copy report.

Digital Images:

Digitized images, such as photographs, maps, exhibits, etc., contained in this report, are unaltered from their original likeness. Digital images, however, may have been modified for formatting, brightness, or resolution. These modifications are made only to reduce file size or enhance readability and do not manipulate the original likeness.

Comps Over One Mile:

Comparable sales over one mile away were used because they are the best available in this area. Expanding the search to a radius greater than one mile developed sales that are still within the same market. These sales are the best comparables to the subject property and are therefore used in this report.

Comps Over Six Months:

A thorough search for comparable sales was made in this market area. Comparables that sold within six months of the date of appraisal were significantly different in location, size, age, conditions and other value influencing items. In the appraisers judgement, the comparables selected are a better indication of value than most recent sales.

Age Adjustments

Age adjustments were made based off of the effective age of each property respectively. The effective age takes into consideration the condition of the property as well as the functional utility that remains with each property. A 1% adjustment per effective age difference was made based on the contrat price of the sales.

Sales Concessions:

No sales concessions were conducted due to them being a traditional occurrence in this market. Not only are they a normal occurrence, but the lack of disclosures of sales concessions is poor. It is not a requirement in the state of Arkansas to disclose sales concessions and disclosing these sales concessions could result in violations of Arkansas law.

lient	City of Jo	nesboro			File N	lo.
roperty Address ity	106 N Alli Jonesbore	s St	County Cr	rainhead	State AR	Zip Code 72401
y vner	Lance Slo		County Cr	algrieau	State Art	Zip 0000 72401
APPRAIS	SAL AN	D REPORT IDENT	TIFICATION			
This Repor	rt is <u>one</u> of	the following types:				
		(A written report prepared un	nder Standards Rule	2-2(a) , pursuant to	the Scope of Work, as disclose	d elsewhere in this report.)
Restrict Apprais	ted sal Report	(A written report prepared un restricted to the stated intend			the Scope of Work, as discloser.)	ed elsewhere in this report,
Commo	nte on G	Standards Rule 2	2_2	W-1-1		
		knowledge and belief:	3			
– The statemen	nts of fact con	tained in this report are true and		53 92 93		
5557 · · · · · · · · · · · · · · · · · ·	l analyses, opir ons, and conclu		d only by the reported assu	mptions and limiting co	onditions and are my personal, imp	artial, and unbiased professional
- Unless other	wise indicated	, I have no present or prospective			report and no personal interest wit	
		, I have performed no services, a acceptance of this assignment.	as an appraiser or in any oth	er capacity, regarding t	the property that is the subject of the	nis report within the three-year
– I have no bia	as with respect	to the property that is the subject	60 (62)		ignment,	
		signment was not contingent upon pleting this assignment is not con	107 F		edetermined value or direction in v	alue that favors the cause of the
lient, the amou	unt of the value	opinion, the attainment of a stip	oulated result, or the occurre	nce of a subsequent e	vent directly related to the intended	use of this appraisal.
		I conclusions were developed, ar was prepared.	nd this report has been prep	ared, in conformity wit	h the Uniform Standards of Profess	sional Appraisal Practice that were
		, I have made a personal inspect	tion of the property that is th	e subject of this report.		
		, no one provided significant real real property appraisal assistanc			ning this certification (if there are ex	ceptions, the name of each
idividuai piovid	ing agrinicant	real property appraisal assistant	c is stated disconlicte iii uns	теропу.		
appraised wo	uld have bee		r to the hypothetical con	summation of a sale	ted length of time that the prop at market value on the effective stated in this report is:	
Note any U	SPAP-rela	Appraisal and Re	sclosure and any st	ate mandated re	quirements:	ware. The appraisal is
					he appraisal is for a fair ma	
o other reas						***************************************
	1) 2,41,4					
APPRAISE	20 1	CHIDOS		SUPERVISOF	RY or CO-APPRAISER (if	applicable):
IX	7%T	CERTIFIED		Oireach		
ignature: 🚺 🐔 ame: Presto	on Killa	RESIDENTIAL 6		Signature: Name:		
Certifi	ied Residen		5 Se			
	on #: CR 39	948 - STON 1. Remain			#:	
State License tate: AR	-	e of Certification or License: 1	2/31/2019	or State License # State: E	t: Expiration Date of Certification or Lic	ense:
ate of Signatur	e and Report:	07/23/2018		All the state of t		NAME OF THE OWNER OWNER OF THE OWNER OWNER OF THE OWNER OWNE
ffective Date of		07/16/2018 None Interior and Exterior	Fytorior Only	Inconstion of Cubi	ect: None Interior a	nd Exterior Fytorior-Only
		none intenorand Extenor e): 07/16/2018	A EXICHOI-UNIY	Date of Inspection		IO EXIGNOI - CINY

PRIVACY NOTICE

Pursuant to the Gramm-Leach-Bliley Act of 1999, effective July 1, 2001, Appraisers, along with all providers of personal financial services are now required by federal law to inform their clients of the policies of the firm with regard to the privacy of client nonpublic personal information. As professionals, we understand that your privacy is very important to you and are pleased to provide you with this information.

Types of Nonpublic Personal Information We Collect

In the course of performing appraisals, we may collect what is known as "nonpublic personal information" about you. This information is used to facilitate the services that we provide to you and may include the information provided to us by you directly or received by us from others with your authorization.

Parties to Whom We Disclose Information

We do not disclose any nonpublic personal information obtained in the course of our engagement with our clients to nonaffiliated third parties, except as necessary or as required by law. By way of example, a necessary disclosure would be to our employees, and in certain situations, to unrelated third party consultants who need to know that information to assist us in providing appraisal services to you. All of our employees and any third party consultants we employ are informed that any information they see as part of an appraisal assignment is to be maintained in strict confidence within the firm.

A disclosure required by law would be a disclosure by us that is ordered by a court of competent jurisdiction with regard to a legal action to which you are a party.

Confidentiality and Security

We will retain records relating to professional services that we have provided to you for a reasonable time so that we are better able to assist you with your needs. In order to protect your nonpublic personal information from unauthorized access by third parties, we maintain physical, electronic and procedural safeguards that comply with our professional standards to insure the security and integrity of your information.

Please feel free to call us an any time if you have any questions about the confidentiality of the information that you provide to us.

Subject Photo Page

Client	City of Jonesboro			
Property Address	106 N Allis St			
City	Jonesboro	County Craighead	State AR	Zip Code 72401
Owner	Lance Sloan			



Subject Front

 106 N Allis St
 Sales Price
 0

 Gross Living Area
 1,119

 Total Rooms
 5

 Total Bedrooms
 2

 Total Bathrooms
 1.0

 Location
 Residential

 View
 Residential

 Site
 7,244 sf

 Quality
 Fair

 Age
 ~68



Subject Side View



Subject Street

Comparable Photo Page

Client	City of Jonesboro			
Property Address	106 N Allis St			
City	Jonesboro	County Craighead	State AR	Zip Code 72401
Owner	Lance Sloan		W 2000000000000000000000000000000000000	



Comparable 1

321 N Rogers St Prox. to Subject 0.46 miles NE Sales Price 25,000 Gross Living Area 1,060 Total Rooms Total Bedrooms **Total Bathrooms** 1.0 Residential Location Residential View Site 8,712 sf Quality Similar Age ~65



Comparable 2

707 Vine St Prox. to Subject 1.26 miles SW Sales Price 25,000 Gross Living Area 1,208 Total Rooms Total Bedrooms Total Bathrooms 2.0 Location Residential View Residential Site 5,663 sf Quality Similar ~58



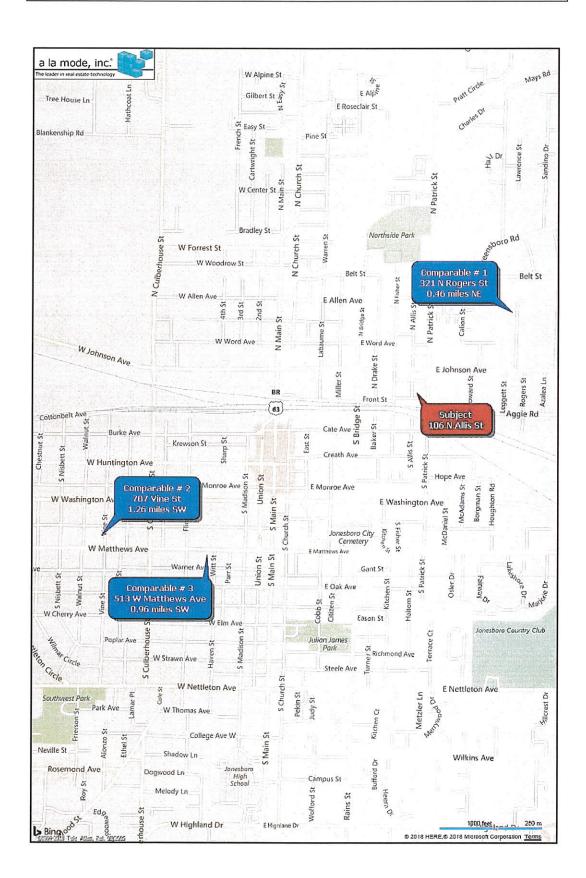
Comparable 3

513 W Matthews Ave

Prox. to Subject 0.96 miles SW Sales Price 30,000 Gross Living Area 1,132 Total Rooms Total Bedrooms Total Bathrooms 1.0 Location Residential View Residential Site 5,227 sf Quality Similar Age ~65

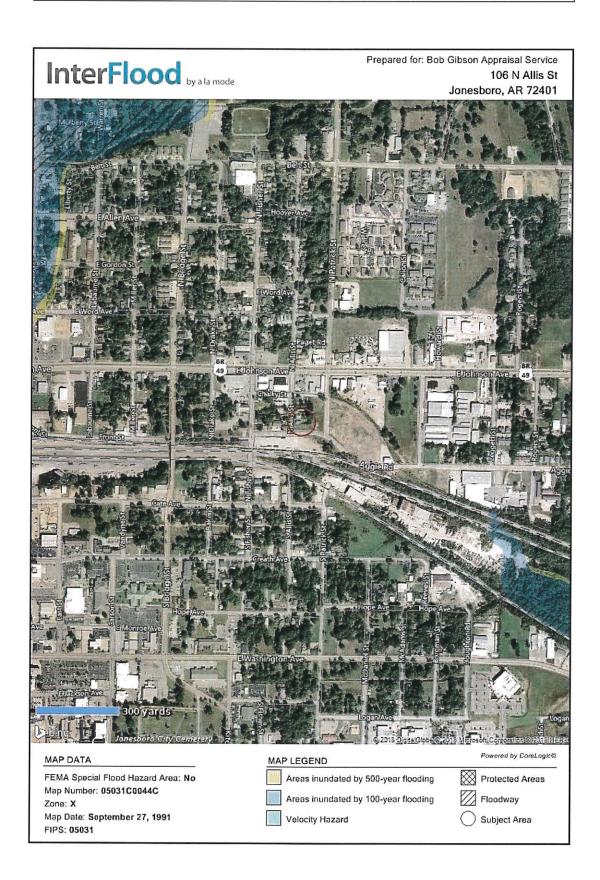
Comparable Sales Map

Client	City of Jonesboro			
Property Address	106 N Allis St			
City	Jonesboro	County Craighead	State AR	Zip Code 72401
Owner	Lance Sloan			



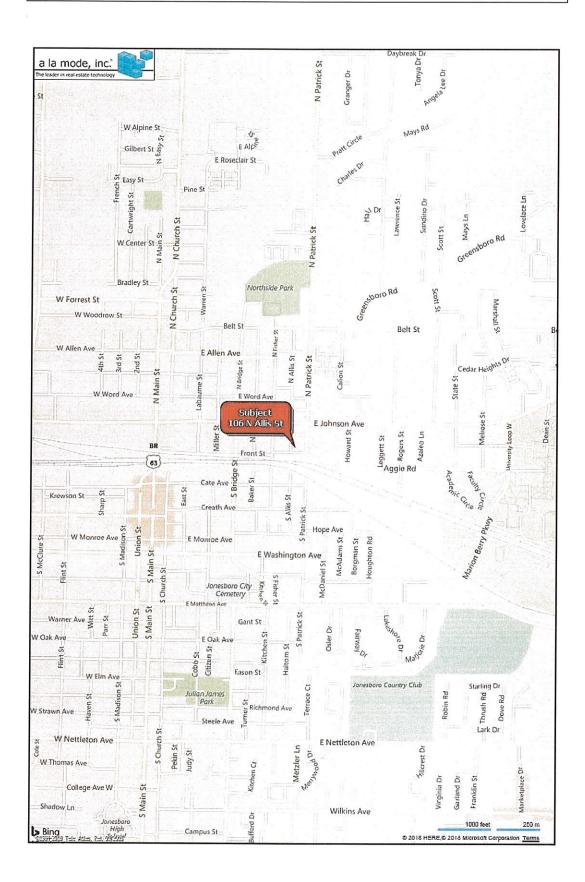
Flood Map

Client	City of Jonesboro			
Property Address	106 N Allis St			
City	Jonesboro	County Craighead	State AR	Zip Code 72401
Owner	Lance Sloan			



Location Map

Client	City of Jonesboro			
Property Address	106 N Allis St			
City	Jonesboro	County Craighead	State AR	Zip Code 72401
Owner	Lance Sloan			



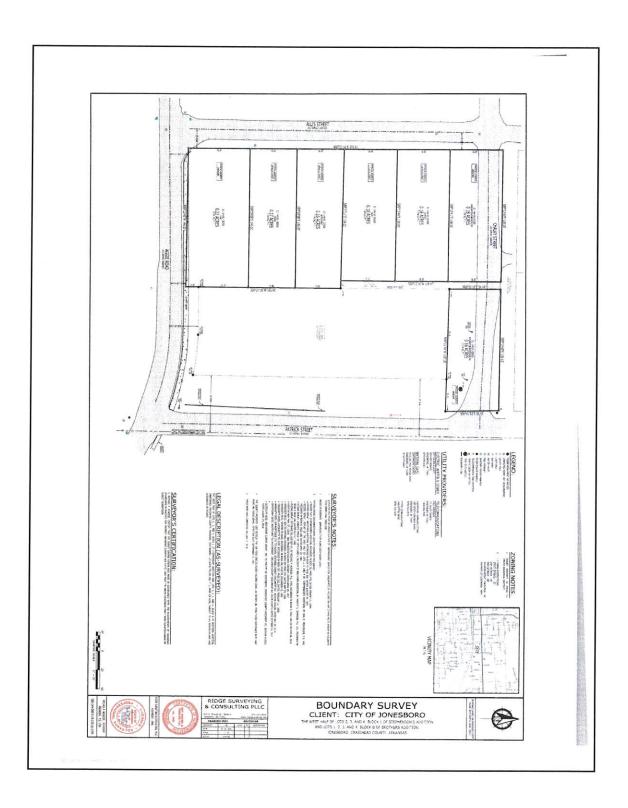
7/22/2018		AR County Da	ata.Com - Parcel Detail Report			
Parcel Detail Rep	oort				Created: 7/22/2	2018 9:43:24 PM
Basic Information						
Parcel Number:	01-144181-3	6900				
County Name:	Craighead C	ounty				
Mailing Address:	SLOANLAN 2407 SOUTH PARA GOULE	CE WIND DAR 72450				
Property Address:	SLOAN LAN 106 N ALLIS JONESBORG	CE ST				
Billing Address :	SLOANLAN 2407 SOUTH PARAGOUL	CE WIND				
Total Acres:	0.00					
Timber Acres:	0.00					
Sec-Twp-Rng:	18-14-04					
Lot/Block:	PT 3-4/1					
Subdivision:	STEPHENSO	NS ADD				
Legal Description:	STEPHENSO	NS ADD W1/2 LOT 3 S16' W150' LOT 4				
School District:	J JB JONESE	IORO CITY				
Homestead Parcel?:	No					
Tax Status:	Taxable					
Over 657:	No					
Land Information						
Land Type	Quantity	Front Width	Rear Width	Depth 1	Depth 2	Quarter
RESHS	1 lots [0 sqft]	49	49	150	150	
Valuation Information						
Entry			Appraised			Assessed
Land:			5,000			1,000
Improvements:			35,250			7,050
Total Value:			40,250			8,050
Taxable Value:						6,350
Milage:						0.0422
Estimated Taxes:						\$267.97
Assessment Year:						2017
Tax Information						
	ook		Tax Owed	Tax Paid		Balance
<u>2016</u> D	elinquent		\$243.49	\$0.00)	\$243.49
Sales History						
	cel.asp?item=6E2797&parceldetail≃r					1/3

Parcel Card - Page 2

Date 5/28/2014		AR County Data. Com	- Parcel Detail Report			
5/28/2014	Price Grantor	Grantee	Book	Page	Deed Type	
	27,500 LLP MORTGAGE LTD	SLOAN LANCE	JB2014R	008196	SWD(SPECIAL WARRANTY DEED)	
1/21/2014	0 COMMISSIONER-ANN HUDSON	LLPMORTGAGELTD	JB2014R	000765	COMM(COMMISSIONERS DEED)	
2/16/2000	38,000 HAMPTON	MCDUFFY	587	905	WD(WARRANTY DEED)	
4/6/1999	0 HAMPTON	HAMPTON	573	872		
9/15/1995	29,000 CROWLEYS RIDGE DEV	HAMPTON	483	1	WD(WARRANTY DEED)	
3/15/1995	0		475	88		
1/21/1995	0		472	531	SWD(SPECIAL WARRANTY DEED)	
12/9/1994	29,395		470	790		
6/19/1985	25,000					
Improvement In						
Residential Imp						
Residential Imp	provement #1					
	Charles Control					
		翻译			1	
		製造の 発売制			n.,	
					GEA ,	
		10.0				
	No ages of the same of the sam	-				
		Page 1				
	The state of the s	la l				
Living Area 1s	st Floor	1,119 Baseme	nt Unfinished	1.000		0
Living Area 2n			nt Finished w /Partitio	ns		0
7.53		Baseme	nt Finished w /o Partit	ions		0
	Fotal SF	1,119 Baseme				0
Living Area 1						
Occupancy Typ	pe: Single Family					
Occupancy Typ	pe: Single Family D5+5					
Occupancy Typ Grade: Story Height:	pe: Single Family D5+5 1 Story					
Occupancy Typ Grade: Story Height: Year Built:	pe: Single Family D6+5 1 Story Year Built Not Availab	е				
Occupancy Typ Grade: Story Height: Year Built: Effective Age:	pe: Single Family D6+5 1 Story Year Buit Not Availab 27	е				
Occupancy Tyr Grade: Story Height: Year Built: Effective Age: Construction Ty	pe: Single Family D6+5 1 Story Year Bult Not Availab 27 ype: Std Frame	е				
Occupancy Typ Grade: Story Height: Year Built: Effective Age: Construction Ty Roof Type:	pe: Single Family D6+5 1 Story Year Built Not Availab 27 Std Frame Asphatt	e				
Occupancy Typ Grade: Story Height: Year Built: Effective Age: Construction Ty Roof Type: Heat / AC:	pe: Single Family D6+5 1 Story Year Built Not Availab 27 Std Frame Asphalt Central	е				
Occupancy Tyr Grade: Story Height: Year Built: Effective Age: Construction Ty Roof Type: Heat / AC: Fireplace:	pe: Single Family D6+5 1 Story Year Bult Not Availab 27 Std Frame Asphalt Central 0	е				
Occupancy Tyg Grade: Story Height: Year Built: Efective Age: Construction Ty Roof Type: Heat / AC: Fireplace: Bathrooms:	pe: Single Family D6+5 1 Story Year Built Not Availab 27 Std Frame Asphalt Central 0 1 full 0 half	e				
Occupancy Tyr Grade: Story Height: Year Bult: Effective Age: Construction Ty Roof Type: Heat / AC: Fireplace: Bathrooms: Foundation Typ	pe: Single Family D6+5 1 Story Year Built Not Availab 27 Std Frame Asphalt Central 0 1 full 0 half es: Cosed Pers	e				
Occupancy Tyl Grade: Story Height: Year Built: Effective Age: Construction Ty Roof Type: Heat / AC: Fireplace: Bathrooms: Foundation Typ Floor Type:	pe: Single Family D6+5 1 Story Year Bult Not Availab 27 Std Frame Asphalt Central 0 1 full 0 half Closed Plers Wood Subfloor	e				
Occupancy Tyr Grade: Story Height: Year Built: Effective Age: Construction Ty Roof Type: Heat / AC: Fireplace: Bathrooms: Foundation Typ	pe: Single Family D6+5 1 Story Year Bult Not Availab 27 Std Frame Asphalt Central 0 1 full 0 half ee: Oosed Piers Wood Subfloor	e			1,119 sq ft	

Parcel Card - Page 3

7/22/2018		AR County Data. Cor	n - Parcel Detail Repor	ı		
Additive items:	Additive item PCA CDW SBP PS GEP	Quantity	Size 162 440 91 350 50	Description PATIO COVER ALUM CONCRETE DRIVEWAY SCREEN ENCLOSED PATIO SLAB GLASS ENCLOSED		
Outbuildings / Yard Improvements:	OSYThem CLFX4 STORM SHELTER NV		Quantity	Size 125 1	Description 4' CHANLINK	
https://www.arcountydata.com/parcel.asp?item=6E2	2797&parceldetail≈noarial&CountyCode∈	CRATAX				3/3



QUALIFICATIONS OF PRESTON J. KING

POSITION:

State Certified Residential Appraiser, CR 3948 Bob Gibson & Associates 420 W. Jefferson Ave., Jonesboro, AR 72401 W: (870) 932-5206

C: (870) 847-2375 ucprestonking@gmail.com

PROFESSIONAL EXPERIENCE:

State Registered Appraiser
State Certified Residential Appraiser
Licensed Real Estate Agent
Licensed Real Estate Broker

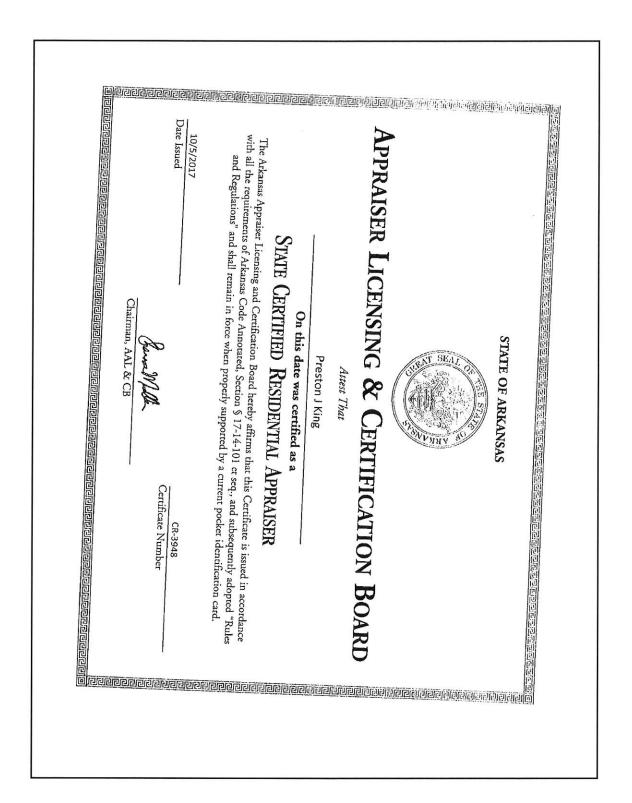
December 2013 – October 2017 October 2017 – Present May 2013 – March 2017 March 2017 – Present

EDUCATION:

B.S. Degree in Business Finance from Arkansas State University in December 2012 B.S. Degree in Accounting from Arkansas State University in May 2014 Real Estate Licensing 60 hours; Kelton Schools, Jonesboro AR, 2013 Basic Appraisal Principles, 30 hours, McKissock Online, 2013 Basic Appraisal Procedures, 30 hours, McKissock Online, 2013 USPAP, 15 hours, Appraisal Institute, Little Rock AR 2013 Post Licensing 18 hours, Northeast Arkansas Real Estate School, Jonesboro AR 2014 Residential Report Writing, RCI Enhancements, Russellville, AR 2014 Income Approach, RCI Enhancements, Russellville, AR 2015 The FHA Appraisal Course, Jacksonville, AR 2015 Sales Comparison Approach, 15 hours, RCI Enhancements, Russellville, AR 2015 Cost Approach & Site Valuation, 15 hours, McKissock Online, 2015 2016-2017 USPAP update, 7 hours, RCI Enhancements, Russellville, AR 2015 Advanced Residential Applications & Case Studies, McKissock Online, 2016 General Sales Comparison "B", 15 hours, RCI Enhancements, Russellville, AR 2017 Appraisal Subject Matter Electives, McKissock Online, 2017 2018-2019 USPAP update, 7 hours, RCI Enhancements, Jonesboro, AR 2018

CERTIFICATIONS AND DESIGNATIONS:

State Certified Residential Appraiser, CR 3948





ARKANSAS APPRAISER LICENSING & CERTIFICATION BOARD This is to certify that Preston King

License #: CR 3948

has complied with the requirements of Arkansas Code Section §17-14-201 et seq.; and is the holder of a valid certificate.
This card is for identification purposes only.

6/30/2019

Thenna Whiller

Expiration Date

Chairman

REAL ESTATE CONTRACT FOR CITY OF JONESBORO OFFER AND ACCEPTANCE

1. **BUYERS:** The Buyers, **CITY OF JONESBORO, A MUNICIPAL CORPORATION** offer to buy, subject to the terms set forth herein, the following

2. PROPERTY DESCRIPTION:

A PART OF LOTS 3-4 BLOCK 1 OF STEPHENSONS ADDITION TO THE CITY OF JONESBORO, CRAIGHEAD COUNTY, ARKANSAS, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

THE WEST 150 FEET OF LOT 3 AND THE SOUTH 16 FEET OF THE WEST 150 FEET OF LOT 4 IN BLOXK 1 OF THE SPTEPHENSON'S ADDITION TO THE CITY OF JONESBORO, ARKANSAS.

CONTAINING IN ALL 7,244 SQ. FT. OR 0.17 ACRES, MORE OR LESS.

SUBJECT TO EASEMENTS, RESTRICTIONS, RESERVATIONS AND RIGHTS-OF-WAY OF RECORD.

- 3. **PURCHASE PRICE:** The Buyers will pay as total purchase price for said property, the sum of forty six thousand dollars (\$46,000). The Buyer also agrees to relinquish to seller the following items: HVAC system, water heater and electric range.
- 4. **CONVEYANCE:** Conveyance shall be made to Buyers or as directed by Buyers, by Dedication Deed, except it shall be subject to recorded restrictions and easements, if any, which do not materially affect the value of the property. Unless expressly reserved herein, such conveyance shall include mineral rights owned by Seller.
- 5. **PRO-RATIONS:** Taxes and special assessments, and allowable expenses due on or before closing shall be paid at closing from the proceeds of the sale.
- 6. **CLOSING:** Unless, requested by seller, closing would be no sooner than September 2019. If grant funding has not been made available by September 2019, a new closing date, not to extend past October 31, 2019, will be negotiated at that time. The seller will have 60 days upon closing to remove tenants and items agreed upon.
- 7. **POSSESSION:** Possession shall be delivered to Buyers. The seller will have 60 days upon closing to remove tenants and items agreed upon.
- 8. **CONTINGENCY:** Purchase is contingent upon Buyer receiving grant funding for property acquisition.

THIS IS A LEGALLY BINDING CONTRACT WHEN SIGNED BY BOTH BUYER AND SELLER.

BUYER	SELLER
CITY OF JONESBORO CRAIGHEAD COUNTY, AR	May la C. Sla
Name:	Name: WWW XY Y T Z Y W
Title:	Date: 5-21-19
Date:	Name: CHAN/OS L, S/OAN
ATTEST	Date:
City Clerk	

NEIGHBORHOOD STABILIZATION PROGRAM AGREEMENT BY AND BETWEEN ARKANSAS DEVELOPMENT FINANCE AUTHORITY AND CITY OF JONESBORO

This Agreement (the "Agreement") is entered into this ____ day of July 2019, by and between Arkansas Development Finance Authority, a public body, politic and corporate, organized under the laws of the State of Arkansas (hereafter designated as "ADFA"), and Veterans Village (hereafter designated as "Grantee").

WHEREAS, ADFA has applied for and received Neighborhood Stabilization Program (hereafter designated as "NSP1") funding from the United States Department of Housing and Urban Development (hereinafter designated as "HUD"); and

WHEREAS, the NSP1 Funds were allocated to ADFA under Title III of Division B of the Housing and Economic Recovery Act (HERA) of 2008 for the primary purpose of assisting in the redevelopment of vacant residential properties; and

WHEREAS, the NSP1 Funds must adhere to Community Development Block Grant (CDBG) requirements at 24 CFR Part 570, unless otherwise stated in HERA; and

WHEREAS, Grantee has applied for and been approved to purchase the property located at Parcel 01-144181-36900 near the northeast corner of Aggie Road and N. Allis St. in Jonesboro, Craighead County, Arkansas and to demolish the home located at this location—all for the later construction (funded by the National Housing Trust Fund) of a housing project for extremely low income veterans called Veterans Village; and

WHEREAS, Grantee has evidenced the capacity to purchase and demolish the home located at the aforementioned location; and

WHEREAS, on or about June 20, 2019, ADFA Board of Directors approved the described use of NSP1 Funds and authorized staff to enter into an Agreement with Grantee to provide of **Thirty Two Thousand Three Hundred and 00/100 Dollars (\$32,300.00)** in NSP1 Funds for the purchase of the property located at Parcel 01-144181-36900 near the northeast corner of Aggie Road and N. Allis St. in Jonesboro, Craighead County, Arkansas and the demolition of the home located at this location—all for the later construction (funded by the National Housing Trust Fund) of a housing project for extremely low income veterans called Veterans Village.

NOW THEREFORE, ADFA and Grantee hereby execute this Agreement to undertake the described activities.

FURTHERMORE, ADFA and Grantee agree as follows:

I. SCOPE OF SERVICE

A. Grantee shall purchase the property located at Parcel 01-144181-36900 near the northeast corner of Aggie Road and N. Allis St. in Jonesboro, Craighead County, Arkansas and demolish the home located at this location, more particularly described in Attachment 'A' (hereinafter the "Development").

B. Grantee shall provide a detailed schedule, acceptable to ADFA, of activities to be completed under this Agreement.

II. PROJECT FUNDING

- A. ADFA hereby approves the award of NSP1 Funds in the amount of **Thirty Two Thousand Three Hundred and 00/100 Dollars (\$32,300.00)** to the Grantee as developer of the Development located in the City of Jonesboro, AR.
- B. Grantee shall provide a detailed budget, acceptable to ADFA, indicating usage of all funds in the Development budget, including NSP1 Funds provided under this Agreement.
- C. Grantee shall ensure NSP1 Funds provided under this Agreement will be requested for disbursement only in required amounts and as needed for payment of eligible costs for activities described and approved in this Agreement. Payments will be made by ADFA for eligible expenses actually incurred by Grantee, and will not exceed actual cash requirements. ADFA reserves the right to liquidate funds available under this Agreement for eligible costs incurred by ADFA on behalf of Grantee. The full amount of the loan, Thirty Two Thousand Three Hundred and 00/100 Dollars (\$32,300.00) shall be disbursed as earned by verified performance of activities to be completed under this Agreement.
- D. NSP1 Funds provided under this Agreement will be in the form of a Forgivable Loan at zero percent (0%) interest.
- E. If for any reason, Grantee breaches any term of this Agreement, ADFA may require full repayment of any amounts advanced under this Agreement pursuant to Section VIII, Remedies on Default
- F. NSP1 Funds to be provided under this Agreement are contingent upon ADFA's determination to proceed, modify or cancel the project based on the results of a subsequent environmental review in accordance with HUD CPD Notice 01-11.

III. AFFORDABILITY

Under the terms of this NSP Agreement, one unit of the nine units in Veterans Village shall be affordable and available to extremely low income veterans for a period of **ten** (10) **years**, (the affordability period), beginning upon the day of project completion. Also, concurrent to the aforementioned affordability period, under the terms of the National Housing Trust Fund Program Agreement for Rental Activities by and between Arkansas Development Finance Authority and City of Jonesboro ("NHTF Agreement"), all housing developed under the NHTF Agreement for Veterans Village "shall be affordable and available to low-income veterans for a period of **thirty** (30) **years** for the NHTF Program, beginning upon the day of project completion." If the Development does not meet the applicable affordability requirements for the full affordability period for any reason whatsoever, payment to ADFA of the outstanding or remaining unforgiven balance of NSP1 Funds invested in the Development will be required according to the repayment terms set forth in Section VIII of this Agreement. Grantee shall ensure the affordability requirements of the Development for the full affordability period through HUD-approved deed restrictions or other HUD-approved mechanisms. Affordability requirements shall be enforced by ADFA via a HUD-approved deed restriction encumbering the

Development for the full affordability period.

IV. HOUSING QUALITY STANDARDS

- A. ADFA reserves the right to inspect at any time during normal business hours any and all activities accomplished under this Agreement to assure adherence to applicable Standards, as established by the local jurisdiction, and all state and local housing, zoning, building and fire codes, as amended.
- B. Grantee shall use only licensed contractors and subcontractors, reputable workmen, material suppliers and agents acceptable to ADFA under this Agreement.
- C. Grantee shall ensure contractors and subcontractors are not debarred, ineligible or suspended from working on federally-assisted projects in accordance with 24 CFR 570.609.

V. NOTICES

Communication and details concerning this Agreement shall be directed to the following persons:

ADFA 900 West Capitol, Suite 310 Little Rock, AR 72203 Attention: Lori Brockway City of Jonesboro 300 North Church St. Jonesboro, AR 72403 Attention: Regina Burkett

The contact persons listed above may be changed upon fifteen (15) days' written notice to the other party.

VI. ADMINISTRATIVE REQUIREMENTS

- A. Grantee shall abide by all applicable federal, state, and local laws, regulations, codes, and ordinances in the performance of all activities required by this Agreement, and specifically agrees to adhere to applicable requirements of 24 CFR 570.
- B. Grantee shall conduct an independent audit of the Development set forth under this Agreement after completion of the Development. This audit shall be in accordance with generally accepted accounting principles. An independent auditor acceptable to ADFA shall conduct the audit. Grantee shall provide ADFA with a copy of such audit upon completion and in accordance with the terms outlined in the Promissory Note. Any deficiencies noted in the audit report shall be fully cleared by Grantee within thirty (30) calendar days after receipt of said audit report by ADFA. Failure of Grantee to clear deficiencies noted in the audit report shall constitute a breach of this Agreement and ADFA may exercise any and all of its rights and remedies under Section VIII, Remedies on Default.
- C. Grantee shall adhere to the requirements of 2 CFR 200, OMB Circular No. A-122, OMB Circular No. A-133, 24 CFR Part 85, applicable uniform administrative requirements of 24 CFR 570.610, and the requirements of OMB Circular No. A-110, if applicable.
- D. Grantee shall make available to ADFA at any time during normal business hours all financial, compliance and redevelopment records of activities pertaining to funding and the Development covered by this Agreement to allow ADFA to conduct monitoring, performance, and compliance

reviews and evaluations. Notwithstanding any other provision in this Agreement, ADFA will monitor the performance of Grantee against the activities described in this agreement. Substandard performance as determined by ADFA shall constitute non-compliance with this Agreement. If action to correct such substandard performance is not taken by Grantee within thirty (30) calendar days after being notified by ADFA, suspension or termination procedures may be initiated as specified in Section VIII or Section IX.

- E. In accordance 24 CFR 570.606, Grantee shall ensure that no person will be displaced from his or her dwelling as a direct result of activities assisted with NSP1 Funds provided under this Agreement. In the event that displacement is unavoidable, the Grantee will adhere to the Uniform Relocation Act.
- F. Grantee shall not pay any part of funds received under this Agreement for lobbying the Executive or Legislative Branches of the Federal, State, or local government.
- G. Grantee shall adhere to the Conflict of Interest provisions at 24 CFR 570.611.
- H. Grantee shall comply with the provisions of the National Environmental Policy Act of 1969, as applicable to Developments funded under this Agreement, the Flood Disaster Protection Act of 1973, and the Lead-Based Paint Poisoning Prevention Act, and the regulations promulgated thereunder, all as amended as applicable. Grantee agrees to comply with the following regulations insofar as they apply to this Agreement, the Clean Air Act, Federal Water Pollution Control Act, Environmental Protection Agency regulations pursuant to 40 CFR 50, all as amended, as well as all other applicable environmental laws and regulations, as applicable. Grantee shall ensure maintenance of documentation to evidence compliance with environmental statutes and regulations.
- I. Grantee shall provide drug-free workplaces in accordance with the Drug-Free Workplace Act of 1988.
- J. Grantee shall ensure compliance with all requirements of the Davis-Bacon Act (applicable to projects with eight (8) or more NSP1-assisted single-family home) in accordance with 24 CFR 570.603, Contract Work Hours and Safety Standards Act, the Copeland Anti-Kickback Act, and all other applicable federal, state, and local laws and regulations pertaining to labor standards. Grantee shall ensure maintenance of adequate records and reports to evidence such compliance when applicable.
- K. Grantee shall ensure compliance with the requirements of Title VIII of the Civil Rights Act of 1968 (Fair Housing Act), Executive Order 11246 (Equal Employment Opportunity), as amended by Executive Order 12086, and the regulations issued pursuant thereto, Executive Orders 11625, 12432, and 12138, which require affirmative actions to encourage participation by minority and women-owned business enterprises. Grantee shall ensure that the provisions of this paragraph are included in every subcontract entered into by Grantee associated with this Agreement and Development. Grantee shall ensure maintenance of records and reports to document compliance with fair housing and equal opportunity requirements.
- L. Grantee will ensure that all records required under this Agreement are retained for a period of five (5) years after the applicable required period of affordability has expired. When requested, Grantee shall furnish, and cause all its subcontractors to furnish, all reports and information required hereunder, and will permit access to its books, records, and accounts, by ADFA, the U.S. Department of Housing and Urban Development or its agent, or other authorized federal officials

- for purposes of investigation to ascertain compliance with the statutes, rules, regulations, and provisions stated herein.
- M. Grantee shall ensure that where employees are engaged in activities not covered under the Occupational Safety and Health Act of 1970, said employees shall not be required or permitted to work, be trained in, or receive services in buildings or surroundings, or under working conditions, which are unsanitary, hazardous, or dangerous to the participants' health or safety.
- N. Grantee shall comply with Executive Order 11063, as amended by Executive Order 12259, and shall not discriminate against persons on the basis of race, color, creed, religion, ancestry, national origin, sex, disability or other handicap, age, marital or familial status, or status with regard to public assistance. Grantee shall maintain records and documentation to evidence compliance with this requirement. Grantee shall take affirmative action to ensure that all employment practices are free from such discrimination. Such employment practices include, but are not limited to, the following: hiring, upgrading, demotion, transfer, recruitment or recruitment advertising, layoff, termination, rates of pay or other forms of compensation, and selection for training, including apprenticeship. Grantee agrees to post in conspicuous places, available to employees and applicants for employment, notices to be provided by the contracting agency setting forth the provisions of this nondiscrimination clause.
- O. Grantee shall comply with Section 3 of the Housing and Urban Development Act of 1968, Employment opportunities for Lower Income Persons in Connection with Assisted Developments, and regulations issued pursuant thereto. Grantee shall cause a "Section 3 Clause" to appear in all subcontract Agreements executed under this Agreement or in connection with this Development and shall take appropriate action pursuant to the subcontract upon a finding that the subcontractor is in violation of Section 3 or the regulations promulgated pursuant thereto. Grantee shall not subcontract with any subcontractor where it has notice or knowledge that the later has been found in violation of Section 3 and implementing regulations. Further, Grantee shall not let any subcontract unless the subcontractor has first provided it with a preliminary statement of ability to comply with the requirements of Section 3 and implementing regulations.
- P. Grantee shall comply with Title VI of the Civil Rights Act of 1964, (Nondiscrimination in Federal-assisted Programs) as amended, Section 109 of Title I of the Housing and Community Development Act of 1974, Section 504 of the Rehabilitation Act of 1973, the Americans with Disabilities Act of 1990, and the Age Discrimination Act of 1975, along with all applicable regulations associated therewith, all as amended. Grantee shall include the provisions of this paragraph in every subcontract entered into by Grantee associated with this Agreement or this Development. Grantee shall ensure maintenance of records and reports to document compliance.
- Q. Grantee agrees that funds received under this Agreement will not be utilized for religious activities, to promote religious interests, or for the benefit of a religious organization.
- R. Grantee shall not further encumber the Development pursuant to this Agreement without the prior written approval of ADFA.
- S. Grantee shall monitor all subcontracted services on a regular basis to assure contract compliance. Results of monitoring efforts shall be summarized in written reports and supported with documented evidence of follow-up actions taken to correct areas of noncompliance. Grantee shall cause the applicable provisions of this Agreement to be included in, and made a part of, any subcontract executed in the performance of this Agreement. Executed copies of all subcontracts entered into by Grantee shall be available for review by ADFA, along with documentation

concerning the selection process.

T. Grantee shall submit quarterly performance reports to ADFA no later than fifteen (15) days following the end of each quarter and continuing until all funds are expended and the project is closed-out. The information in the quarterly reports shall be in accordance with reporting requirements listed in the ADFA NSP1 Policies and Procedures Manual.

VII. DEBARMENT AND SUSPENSION

Grantee certifies that the Grantee or its principals:

- A. Are not presently debarred, suspended, proposed for debarment, declared ineligible, or voluntarily excluded from participation from covered transactions by any federal department or agency;
- B. Have not within a three (3) year period preceding this Agreement been convicted of or had a civil judgment rendered against them for commission of embezzlement, theft, forgery, bribery, falsification or destruction of records, making false statement(s) or receiving stolen property;
- C. Are not presently indicted for or otherwise criminally charged by a governmental entity (Federal, State or local) with commission of any of the offenses enumerated above, and;
- D. Have not within a three (3) year period preceding this Agreement had one (1) or more public transactions (Federal, State or local) terminated for cause or default.

VIII. REMEDIES ON DEFAULT

Grantee agrees that, in the event ADFA determines that a breach of this Agreement has occurred, ADFA may exercise any and all of its rights and remedies under applicable regulations, including the right to terminate this Agreement and recapture or terminate any and all NSP1 Funds allocated under this Agreement. More specifically:

- A. If ADFA determines that Grantee has materially failed to comply with any provision of this Agreement, or with any rules, statutes, regulations, or ordinances referred to herein, ADFA will notify Grantee in writing and hand-deliver, with written receipt evidencing the date and time of delivery, or send by certified mail, return receipt requested, such Notice of Default to the party designated to receive such Notices in Section V of this Agreement. For purposes of this section, the term materially means "an important or essential term of the Agreement."
- B. ADFA will allow Grantee the opportunity to demonstrate compliance with the Agreement requirements in question. Grantee shall offer evidence of such compliance within thirty (30) days from receipt of the written Notice of Default. Substantial compliance shall not constitute compliance with the terms and conditions of this Agreement unless ADFA expressly agrees to the substantial compliance in writing.
- C. If Grantee fails to demonstrate to ADFA that it has fulfilled the requirement(s), ADFA may take corrective or remedial action(s) as follows:
 - 1) Corrective or remedial action will be designed to prevent a continuation of the deficiency, mitigate any adverse effects, and prevent recurrence of the deficiency.

- 2) Corrective or remedial action may include:
 - a. Temporarily withholding cash payments pending correction of the deficiency by Grantee.
 - b. Specific activities required by ADFA to correct the deficiency and to be accomplished by Grantee in a specified time frame.
 - c. Canceling or revising activities may affect the performance of this Agreement and create a deficiency in the original Agreement and may be grounds for making this contract void, and trigger remedies available to ADFA under this Agreement and/or NSP1 Program regulations.
 - d. Reprogramming any balance of NSP1 Funds made available under this Agreement from deficient activities, or any activity funded under this Agreement, to other eligible activities.
 - e. Suspension of NSP1 fund disbursements for deficient activities, or any activities funded under this Agreement and subsequent termination of this Agreement in its entirety.
 - f. Termination of this Agreement in its entirety and requiring that the Grantee repay to ADFA any and all NSP1 Funds advanced under this Agreement.
 - g. Removing Grantee from participation in any future allocations of NSP1 Funds from ADFA.
 - h. Taking other remedial actions that may be legally available to ADFA.
- D. In the event Grantee dissolves the organization, ceases to exist, or becomes unable for any reason to fulfill its obligations under this Agreement, ADFA will require Grantee to fully repay to ADFA any and all amounts advanced under this Agreement.
- E. Notwithstanding any other provision of this Agreement, should there be any fraud, misrepresentation, embezzlement, or any other criminal activity associated with this Development, ADFA may pursue all legal and equitable remedies available to it against the Grantee.
- F. Any decision regarding corrective, remedial, legal or equitable remedies or actions to be taken regarding this Agreement or Development shall be at the sole option and discretion of ADFA. A decision by ADFA to pursue one course of action shall not constitute a waiver of any other course of action ADFA may pursue under this Section VIII, Remedies on Default.
- G. Should this Agreement be terminated before completion of the Development, either voluntarily or otherwise, any NSP1 Funds invested in the Development that is the subject of this Agreement shall be repaid to ADFA's NSP1 Account.
- H. Notwithstanding anything to the contrary contained in this Agreement or the Mortgage, ADFA hereby agrees that Grantee shall have the right, but not the obligation, to cure any defaults of the Grantee hereunder.

IX. TERMINATION

ADFA may terminate this Agreement upon thirty (30) days prior written notice to the Grantee contact person indicated in Section V of this Agreement. The notice of termination shall set forth the reasons for such termination, the effective date of termination, and in the case of partial termination, the portion of the award to be terminated. However, in the case of partial termination, if ADFA, in its sole discretion, determines that the remaining portion of the funding provided under this Agreement will not accomplish the purposes for which the award was made, ADFA may terminate the award in its entirety under paragraph A of this section, Section VIII.

X. MISCELLANEOUS PROVISIONS

- A. The officials who executed this Agreement hereby represent and warrant that they have full and complete authority to act on behalf of ADFA and Grantee, respectively, and that their signatures below, the terms and provisions hereof, constitute valid and enforceable obligations of each.
- B. This Agreement shall be executed in the original, and any number of executed copies. Any copy of this Agreement so executed shall be deemed an original and shall be deemed authentic for any other use.
- C. The parties may amend or modify this Agreement at any time, provided that such amendment(s) or modification(s) make specific reference to this Agreement, and are executed in writing by a duly authorized representative of both parties. Such amendment(s) or modification(s) shall not invalidate this Agreement, nor relieve or release the parties from their obligations under this Agreement.
- D. The terms and conditions of this Agreement shall be binding upon the parties hereto, their respective successors and assignees.
- E. Nothing contained in this Agreement is intended to, or shall be construed in any manner, as creating or establishing the relationship of employer and employee between the parties. Grantee shall at all times remain an independent contractor with respect to the services to be performed under this Agreement.
- F. Grantee shall not assign or transfer any interest in this Agreement without the prior written approval of ADFA.
- G. This Agreement shall be construed according to the laws of the State of Arkansas.
- H. Should any part, term or provision of this Agreement, or portions thereof, be determined by a court of competent jurisdiction to be illegal, void or unenforceable, the validity of the remaining portions or provisions shall not be affected thereby.
- I. Grantee shall ensure contractor provides Payment and Performance Bond or an Irrevocable Letter of Credit in the full amount of construction costs.

XI. INDEMNITY

Owner agrees, to the extent allowable by law, that it shall indemnify and hold harmless ADFA, its officers, agents, directors and employees from:

- A. Any claims or losses for services rendered by any subcontractor, person or firm performing or supplying services, materials or supplies in connection with the performance of this Agreement.
- B. Any claims or losses resulting to any person or firm injured or damaged by the erroneous, willful or negligent acts or omissions, including disregard of Federal, State, and local statutes or regulations, by Owner, its officers, employees or subcontractors in the performance of this Agreement.
- C. Any claims or losses arising from the award of NHTF Funds, any reduction of the NHTF Fund, any reduction of the NHTF Fund award, any termination of the NHTF Fund award, and any recapture of NHTF Funds by the U.S. Department of Housing and Urban Development.
- D. Any claims or losses arising from the failure of Owner to comply with all applicable federal and state requirements, statutes, and laws.

XII. NON-RECOURSE PROVISION

Notwithstanding any of the foregoing provisions, it is expressly understood by the parties hereto that none of the members or managers of the Grantee shall have any personal liability, and the sole recourse of ADFA shall be the Development and assets of the Grantee.

XIII. TIME OF PERFORMANCE

Grantee shall commence Development activities included in Section 1., Scope of Services, only after receipt of the ADFA Notice to Proceed. Grantee shall complete all activities included in Section I., Scope of Services, within an eight (8) month period after the date of the Notice to Proceed.

XIV. TERM OF AGREEMENT

This Agreement shall be in full force and effect from the date first written above and shall remain in force for the full period of affordability applicable to the Development assisted with NSP1 Funds under this Agreement.

City of Jonesboro

By: Name: Title:	
Date:	
Federal	I.D. No.:
Arkans	sas Development Finance Authority
_	Cheryl Schluterman
	President
Date:	7/30/19
Federal	I.D. No.: 71-0503641

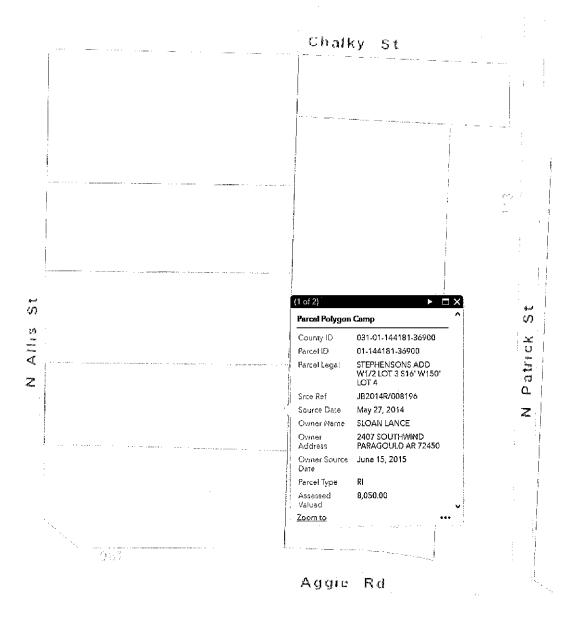
Attachment A

Legal Description

In the County of Craighead, State of Arkansas:

Stephensons Addition W1/2 Lot 3 S16' W150' Lot 4

Which is the same as Parcel #01-144181-36900 at the northeast corner of Aggie Road and N. Allis St., Jonesboro, AR



Attachment B

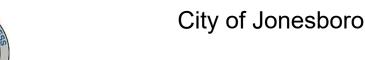
Project Schedule:

<u>Activity</u>	Completion Date
Plans and Specs	8/31/2019
Site Acquisition	9/30/2019
Pre-Construction Conference	10/30/2019
Construction Begins	11/15/2019
Construction Complete	1/31/2019
Expenditure of Funds	Completion Date
25%	9/30/2019
50%	11/15/2019
75%	12/15/2019
100%	1/31/2019

Attachment C

Sources and Uses

SOURCE OF FUNDS	Amount of Funds
NSP1 Funds (ADFA)	\$32,300
Private Community Development Program Fur Code Enforcement – Demo (Jonesboro	ding –Jonesboro \$10,000 \$10,000
Other	
Total Sources:	\$52,300
USES (Veterans Village)	
Land Acquisition:	\$130,000
Hard Costs:	
Two Bedroom SFD 2 Zero Bedroom SFD 7	\$228,000 \$572,000
Site Improvement	\$200,000
Soft Costs: Potential Architect fees Environmental Ridge Surveying	\$17,750.00 \$14,000.00 \$3,000.00
Developer's Fee:	\$0
Total Development Cost:	\$1,164,750.00



300 S. Church Street Jonesboro, AR 72401



Legislation Details (With Text)

File #: RES-19:109 Version: 1 Name: PURCHASE PROPERTY LOCATED AT 108 N.

ALLIS, JONESBORO, ARKANSAS FOR THE PURPOSE OF THE ARKANSAS DEPARTMENT OF FINANCE (ADFA) GRANT AWARD FOR THE

VETERANS VILLAGE OF JONESBORO

Type: Resolution Status: To Be Introduced

File created: 8/7/2019 In control: Finance & Administration Council Committee

On agenda: Final action:

Title: RESOLUTION TO THE CITY OF JONESBORO, ARKANSAS AUTHORIZING THE MAYOR AND

CITY CLERK TO PURCHASE PROPERTY LOCATED AT 108 N. ALLIS, JONESBORO, ARKANSAS FOR THE PURPOSE OF THE ARKANSAS DEPARTMENT OF FINANCE (ADFA) GRANT AWARD

FOR THE VETERANS VILLAGE OF JONESBORO

Sponsors: Grants

Indexes: Property purchase - real

Code sections:

Attachments: 108 N Allis Appraisal.pdf

108 N Allis offer-signed.jpg

Date Ver. Action By Action Result

RESOLUTION TO THE CITY OF JONESBORO, ARKANSAS AUTHORIZING THE MAYOR AND CITY CLERK TO PURCHASE PROPERTY LOCATED AT 108 N. ALLIS, JONESBORO, ARKANSAS FOR THE PURPOSE OF THE ARKANSAS DEPARTMENT OF FINANCE (ADFA) GRANT AWARD FOR THE VETERANS VILLAGE OF JONESBORO

WHEREAS, the City of Jonesboro, Arkansas desires to purchase the property located at 108 N. Allis, Jonesboro, Arkansas for the purpose of the Veterans Village; and

WHEREAS, an offer has been made and accepted by Dorothy Whitehurst dated October 6, 2018 agreeing to sell their property located at 108 N. Allis, Jonesboro, Arkansas; and

WHEREAS, the funding of this purchase of this property shall come from the ADFA grant funds.

NOW, THEREFORE BE IT RESOLVED BY THE CITY COUNCIL FOR THE CITY OF JONESBORO, ARKANSAS THAT:

SECTION 1: The Mayor and the City Clerk are hereby authorized by the City Council for the City of Jonesboro to execute all necessary to complete this transaction to come from the ADFA grant funds.



APPRAISAL OF REAL PROPERTY

LOCATED AT:

108 N Allis St PT of Lot 4 Block 1 Stephensons Addition Jonesboro, AR 72401

FOR:

City of Jonesboro 300 S Church St Jonesboro, AR 72401

AS OF:

07/16/2018

BY:

Preston King

Bob Gibson and Associates Inc. P O Box 3071 420 W Jefferson, Suite A Jonesboro, AR 72401

July 23, 2018

City of Jonesboro 300 S Church St Jonesboro, AR 72401

Re: Property:

108 N Allis St

Jonesboro, AR 72401

Client:

City of Jonesboro (CLIENT)

Pursuant to your request, I have prepared an appraisal report of the property captioned in the "Summary of Salient Features" which follows. To the best of my knowledge, this report conforms to the current requirements prescribed by the Uniform Standards of Professional Appraisal Practice of the Appraisal Standards Board of the Appraisal Foundation (as required by the Financial Institutions Reform, Recovery and Enforcement Act (FIRREA)).

The accompanying report is based on a site inspection of improvements, investigation of the subject neighborhood area of influence, and review of sales, cost, and income data for similar properties. This appraisal has been made with particular attention paid to applicable value-influencing economic conditions and has been processed in accordance with nationally recognized appraisal guidelines.

The value conclusions stated herein are as of the effective date as stated in the body of the appraisal, and contingent upon the certification and limiting conditions attached. The person signing this report has the knowledge and experience to complete this assignment competently. Please do not hesitate to contact me or any of our staff if we can be of additional service to you.

STATE CERTIFIED Prenton King CR3948

SUMMARY OF SALIENT FEATURES

_		
	Subject Address	108 N Allis St
I	Legal Description	PT of Lot 4 Block 1 Stephensons Addition
NOI	City	Jonesboro
SUBJECT INFORMATION	County	Craighead
ECT IN	State	AR
SUBJ	Zip Code	72401
ı	Census Tract	0006.02
H	Map Reference	27860
SALES PRICE	Sale Price	8.0
SALES	Date of Sale	N/A
Ī	Client	City of Jonesboro
CLIENT		Dorothy Whitehurst
	Owner	Bolodily Writtenbist
I	Size (Square Feet)	1,467
S	Price per Square Foot	
DESCRIPTION OF IMPROVEMENTS	Location	Residential
IMPRO\	Age	~68
10 NOF	Condition	Below Avg.
SCRIPT	Total Rooms	6
DE	Bedrooms	3
I	Baths	2.0
<u> </u>		2
APPRAISER	Appraiser	Preston King
APF	Date of Appraised Value	07/16/2018
띰		
VALUE	Final Estimate of Value \$	30,000

The purpose of this summary appraisal repo	ort is to provi	de the lander/clie	ant with an					aninian of		deal colors	-4 11	1.11	norty
		de the lender/elle	ent with an	accurate,	and adequa	tely sup	ported,	opinion or	tne ma	rket value	of the si	idject proj	Derty.
Property Address 108 N Allis St				City	Jonesbor	·0			State	AR	Zip Code	72401	
Borrower City of Jonesboro (CLIENT)	Y	Owner (of Public Re		othy White					ty Craig		12-701	
Legal Description PT of Lot 4 Block 1			ui i ubile i le	Join DO	Otriy vvriit	enuisi			Couri	ty Craic	neau		337,000
		ns Addition		T 1					0.5	- ^			
Assessor's Parcel # 01-144181-37000	00				ear 2017					Taxes \$ 2			
Neighborhood Name Jonesboro City					Reference	27860				us Tract (0006.02		
Occupant 🗌 Owner 🔀 Tenant 🔲 Vac	cant	Special	Assessment	s\$ 0				PUD HO	1\$0		per year	per per	month
Property Rights Appraised Fee Simple	Leaseho	old Other ((describe)										
Assignment Type Purchase Transaction		ance Transaction		r (describe)	Market \	Valuation	on						
	iiiioiiii							2404					
Lender/Client City of Jonesboro		Addi	ess 300	S Church	St, Jones	sboro,	AR /2	2401					
Is the subject property currently offered for sal											Yes 🛛		
Report data source(s) used, offering price(s),	and date(s).	According t	to the loca	MLS sy	stem, the	subjec	t has	not been	isted f	or sale	within the	e last twe	elve
months.													
I ☐ did ☐ did not analyze the contract for	or sale for the	subject nurchase	transaction	Explain the	results of the	e analysi	is of the	e contract for	sale or	why the	nalysis wa	es not	
performed.		,,			roodito or th	o ununjon			ouic oi	,	analyolo III		
Contract Drice C. C. Date of Co.	aleast bills	la tha			(b.l	10		/ DN-	D-1- 0				
	ntract N/A							'es No				-	_
Is there any financial assistance (loan charges			ipayment as	sistance, et	c.) to be paid	d by any	party o	n behalf of th	ne borro	wer?	L] Yes [☐ No
If Yes, report the total dollar amount and descr	ribe the items t	to be paid.											
Note: Dose and the regist composition of t						-	_						_
Note: Race and the racial composition of t		1000 are not app											
Neighborhood Characteristics			One-Ur	it Housing	Trends			One-	Unit Ho	using	Preser	nt Land Us	se %
Location Urban Suburban	Rural	Property Values	Increas	ina 🖂	Stable	☐ Dec	clining	PRICE		AGE	One-Unit		50 %
Built-Up ☐ Over 75% ☐ 25-75% ☐		Demand/Supply			In Balance		er Suppl	ly \$ (000)	(yrs)	2-4 Unit		10 %
Growth Rapid Stable		Marketing Time							Low		Multi-Far	nily	
							er 6 mth			0			10 %
		e north by Joh	nson Ave	, to the s	outh by W	ashing	gton	150	High	100+	Commer	cial	25 %
Ave., to the east by Marion Berry and	d to the wes	st by Main St.						50	Pred.	50	Other		5 %
Neighborhood Description The subject	is located in	n the city limits	of Jones	boro. It is	located in	n a resi	identia	al type are	a that	has a n	nixture o	f single 8	&
multi family units as well as commerce													
Marketability appears average to fair		anda Trio noigi	i boi i i oo d	rido oldoi	iii pioroi	nonto t	aria ri	ao boon a	01000	ou lot i	ilariy you	410.	
Market Conditions (including support for the al		nno) D	ale e cale e a		la la audita		ala la arada				1-1-1-		
								nood. Der					
Marketing time on average in subject									h as v	vell as d	iscussio	ns with c	other
real estate professionals in the area.	. Available t	financing cons	sists of VA	, FHA, ar	nd Conver	ntional	loans.						
Dimensions See survey attached		Area	7,142 sf		Sha	pe Red	ctangi	ular		View Re	esidentia	ıl	
Specific Zoning Classification I-1			g Description	Industri									
Zoning Compliance Legal Legal Nor	aconformina ((Grandfathered Llee	No 7	ning	llonal (decor	iho)							
								N V F	T. N	If No. Jo.			
Is the highest and best use of subject property	as imploved	or as proposed pe	er plans and	specificatio	ils) the presi	ent use?		Yes	INO	If No, des	SCHOE		
	-												
Utilities Public Other (describe)	***************************************		blic Other	(describe)		Off	f-site In	nprovement	s – Type		Publi	c Priva	ate
Electricity 🛛 🗌 Public	W	Pu Vater 🔽		(describe) Public				nprovement	s - Туре		Publi	c Priva	ate
		Vater 🛭				Str		sphalt	s – Туре			c Priva	ate
Electricity Public Public Public	S	Vater Sanitary Sewer	4 D	Public Public	Map # 050	Str Alle	reet As ey No	sphalt					
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	There are N/A comparab	le properties currently	offered for sale in	the subject neighborh	ood ranging ir	n price	from \$ N/A		to \$ N//	۹ .
	There are N/A comparab	le sales in the subjec	t neighborhood with	in the past twelve mor	ths ranging in	sale pr	ice from \$ N/A		to \$ 1	V/A .
	FEATURE	SUBJECT		BLE SALE # 1	COM	IPARABI	LE SALE # 2		COMPARAB	LE SALE # 3
	Address 108 N Allis St		1212 W Oak A	ve	132 N Fish	ner St		1729	W Matthey	vs Ave
	Jonesboro, AR 7	2401	Jonesboro, AR	72401	Jonesboro	, AR 7	2401	Jones	boro, AR 7	2401
	Proximity to Subject	CHARLES IN 18 BAR	1.61 miles SW		0.07 miles	NW		2.03 r	niles W	
	Sale Price	\$ 0		\$ 30,000			\$ 30,500)	designation.	\$ 34,000
	Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 17.58 sq.f	t.	\$ 22.58	8 sq.ft.			21.29 sq.ft.	
	Data Source(s)	Ham warren	County Data, D	OM = Unk	MLS 10070	0381,	DOM = 112	MLS	10073316,	DOM = 63
	Verification Source(s)	ha who says are	NEA Comp Ser	vice	County Dat	ta, NE	A Comp Service	Count	y Data, NE	A Comp Service
	VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPT	TON	+(-) \$ Adjustment	DES	CRIPTION	+(-) \$ Adjustment
	Sales or Financing		Unknown	C	Cash		0	Bank		0
	Concessions		None Known		None Knov	wn	0	None	Known	0
	Date of Sale/Time		04/2017	0	10/2017		0	04/20	18	0
	Location	Residential	Residential		Residentia	1		Resid	ential	
	Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple	е		Fee S	imple	
	Site	7,142 sf	13,068 sf	0	7,405 sf		0	27,87	8 sf	-2,500
	View	Residential	Residential		Residential			Resid	ential	
	Design (Style)	Ranch	Ranch		Ranch			Ranch	1	
	Quality of Construction	Fair	Similar	0	Similar		0	Simila	r	0
	Actual Age	~68	~65	0	~62			~58		0
	Condition	Below Avg.	Similar		Similar			Simila	r	0
	Above Grade	Total Bdrms. Baths			Total Bdrms.	Baths		Total I		
	Room Count	6 3 2.0	6 3 1.0			1.0	+1,000	_	3 2.0	
	Gross Living Area	1,467 sq.ft.				sq.ft.	+1,740	_	1,597 sq.ft.	-1,950
	Basement & Finished	0sf	Osf	1	0sf	1000	.,.	0sf	1	.,500
	Rooms Below Grade	0	0		0			0		
	Functional Utility	Average	Average		Average			Avera	ae	
ģ	Heating/Cooling	Central H&A	Central H&A		Central H&	A			al H&A	
Ò	Energy Efficient Items	Typical	Similar	n	Similar		n	Simila		0
Ė	Garage/Carport	1 Carport Att.	1 Carport Att.	T	None		+1.000			+1,000
₹	Porch/Patio/Deck	Porches	Porch	1 0	Porches		1,000	Porch	/Patio	0
ğ	Extra	Fence	Fence	1	1 FP/Fence	Α	-1 000	Fence		
7		. 01100	1 01100		1117101100		1,000	1 Onoc		
COMPAR										
ē	Net Adjustment (Total)		□ + ⋈ -	\$ -2,585	X + [٦.	\$ 2,740		+ 🛛 -	\$ -3,450
-	Adjusted Sale Price		Net Adj. 8.6 9			9.0 %	2,140	Net Adj		-0,400
4	of Comparables		Gross Adj. 15.3 9		Gross Adj. 1	5990 5998	\$ 33.240		dj. 16.0 %	\$ 30,550
ş		the sale or transfer his		roperty and comparable			0 33,240	u1000 /	uj. 10.0 //	00,000
	1 V dia	the edie of transfer file	story or the subject p	roporty and comparable	Julio. II Hot, O	ириин				
	My research ⊠ did ☐ did ı	not reveal any prior sa	les or transfers of the	subject property for the	three years or	ior to th	e effective date of this	annrais	al	
		intydata.com	ioo or autororo or are	oubject property for the	anoo jouro pri	101 10 111	o oncours date of the	у арргаю	A1.	
			les or transfers of the	comparable sales for the	ne year prior to	the date	of sale of the compa	rable sale	9	
		intydata.com) p. 101 (0	Juli	5 0011100	our	-	
١	Report the results of the research		rior sale or transfer hi	story of the subject nm	perty and comm	parable s	sales (report additiona	l prior sa	les on pane 3).
ı	ITEM		IBJECT	COMPARABLE S			OMPARABLE SALE #			RABLE SALE #3
ı	Date of Prior Sale/Transfer	10/11/2017		02/27/2017		03/24		_	None within	
ı	Price of Prior Sale/Transfer	\$0		\$0		\$0			None within	
ı	Data Source(s)	www.arcoun	tvdata.com	www.arcountydata			arcountydata.com			ntydata.com
j	Effective Date of Data Source(s)	07/22/2018	,	07/22/2018		07/22			07/22/2018	
ı	Analysis of prior sale or transfer h		roperty and compara				ed on 10/11/2017			
ı	price of \$0. Sale 1 transfe									
ı	for a price of \$0. Sale 2 tra									
ı	price of \$0. Sale 3 did not						5 55/ 10/201	. गांच व	o. igaget	_ 4004 IOI 4
ı		The state of the s								
Í										
ı	Summary of Sales Comparison A	pproach Three	sales were selec	ted for comparison	with the su	biect	property. All three	e sales	are consid	ered to be in the
ı	subject's market area and									
f	adding characteristics. The									
ı	value and amenities that the									
Ì	via the sales Comparison								, 0.0, 111)	, spor value
Ì	See addenda for additiona									
Ì	The second second									
j						-		11/2/2011		
Ì	Indicated Value by Sales Compar	ison Approach \$ 30	0.000							
_	Indicated Value by: Sales Com			Cost Approach (if de	/eloped) \$		Income An	proach (if developed)\$
Ì	The Sales, Income & Cost					nach M				
3	given the most weight.		o an oorigidal ed.	o Guida Goillpa	oon Applo	JACII VI	as the only appro	Jaon of	uuoteu a	ina iii tuiii was
4	a									
3				a and annelfications a	n the basis of	a huno	thatical condition the	at the im	nrovemente l	L base
4	This appraisal is made M "as i	s". subject to	completion ner nlan	S and specifications of						nave been
5	This appraisal is made \(\sqrt{\text{\tiny{\tinte\text{\tinite\text{\text{\text{\text{\text{\text{\text{\text{\text{\texi\text{\tinit}\xinity{\text{\text{\text{\text{\text{\text{\text{\text{\tinit}\xinitity}\\\ \text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\tinit}}\\ \text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\text{\tex{\tex	s", subject to following repairs or a	completion per plan Iterations on the has	is and specifications of a hypothetical co	ondition that th	a nypo he renai	rs or alterations have	been c	ompleted. or	subject to the
ONCIL	This appraisal is made \(\) "as is completed, \(\) subject to the following required inspection base.	following repairs or a	Iterations on the bas	sis of a hypothetical c	ondition that th	he repai	rs or alterations have	e been c	ompleted, or	subject to the
TO NO OF	completed, subject to the following required inspection bas all equipment is in good w	following repairs or a sed on the extraordina orking order.	Iterations on the bas ary assumption that	sis of a hypothetical countries the condition or deficient	ondition that the ency does not	ne repai require	rs or alterations have alteration or repair: ,	e been c Assum	ompleted, or es marketa	subject to the able title and that
MECONOLE	completed, subject to the following required inspection bas all equipment is in good w	following repairs or a sed on the extraordina orking order.	Iterations on the bas ary assumption that	sis of a hypothetical countries the condition or deficient	ondition that the ency does not	ne repai require	rs or alterations have alteration or repair: ,	e been c Assum	ompleted, or es marketa	subject to the able title and that
RECONCIL	completed, Subject to the following required inspection based	following repairs or a sed on the extraordina orking order.	Iterations on the basery assumption that as of the subject pur) opinion of the	sis of a hypothetical countries the condition or deficient	ondition that the ency does not t the street, d ined, of the	ne repai require defined real pro	rs or alterations have alteration or repair: , scope of work, sta operty that is the	Assument subject	ompleted, or es marketa	subject to the able title and that

The scope of work includes an identification of the property rights valued	fee simple interest), a definition of	the value sought (ma	arket value), an
opinion of the highest and best use (residential), physical observation of the	ne subject site and improvements,	a locational analysis	of the
neighborhood and city, and an economic analysis of the market for proper	rties such as the subject. The Cos	st, Sales, and Income	Approaches were
considered.			
The first \$350 tax of a homeowner's primary residence has been waived.	The tax amount reported in this ap	praisal is before this	credit.
Highest and Best Use: The subject site's physical characteristics, such a	s size, dimensions, topography, ar	nd soil composite, is s	suitable for a single
family residential improvement. There is no zoning restrictions on the pro-			
no deed restrictions, to appraiser's knowledge, that limits the improveme	nt of the site with a single family res	sidence. The econom	nic trend of the
area is clearly single family residences. The effective age of most home			
existing housing. Subject is currently improved with a single family detact			
total property in excess of the site. Therefore, the current use (single fam	ily residential) represents the higher	est and best use of th	e site.
Clarification of Environmental Comments & Exhibits: The existence of ha			
polychlorinated biphenyls, petroleum leakage, lead based paint, molds, a			
property, or other environmental conditions, were not called to the attention inspection of the site and improvements. The appraiser has no knowledge			
stated in this report. The appraiser, however, is not qualified nor licensed			
substances or environmental conditions may affect the value of the prope			
such condition on or in such proximity thereto that it would cause a loss in			
expertise or engineering knowledge required to discover the same.			
This work is NOT - HOME INDESCRIPTION			
This appraisal is NOT a HOME INSPECTION and the appraiser is NOT A			
performing the inspection of this property, the appraiser visually observed			
disturb or move anything that obstructs access or visibility. The inspectio guarantees of any kind.	i is not technically exhaustive. The	inspection does not o	oner warranties or
guarantees of any kind.			
NOTE: The intended user of this appraisal report is the Lender/Client. The	intended use is to evaluate the s	uhiect property's mar	ket value for
lending origination, existing loan servicing or foreclosure proceedings sub			
additional Intended Users are identified by the appraiser.	ost to the stated scope of work an	a maioatoa parposo s	711 tilo 01 doi: 110
Extraordinary Assumption - This report is made subject to the extraordina	y assumption that the interior of th	ne subject is in similar	condition to the
exterior upon a drive-by inspection.			
	(not required by Fannie Mae)		
Provide adequate information for the lender/client to replicate the below cost figures and calc	lations.		
Provide adequate information for the lender/client to replicate the below cost figures and calc Support for the opinion of site value (summary of comparable land sales or other methods for	lations.	ach was not deemed	applicable.
Provide adequate information for the lender/client to replicate the below cost figures and calc	lations.	ach was not deemed	applicable.
Provide adequate information for the lender/client to replicate the below cost figures and calc Support for the opinion of site value (summary of comparable land sales or other methods for	lations.	ach was not deemed	applicable.
Provide adequate information for the lender/client to replicate the below cost figures and calc Support for the opinion of site value (summary of comparable land sales or other methods for Omitting this approach does not make this report misleading.	lations. estimating site value) This appro	ach was not deemed	
Provide adequate information for the lender/client to replicate the below cost figures and calc Support for the opinion of site value (summary of comparable land sales or other methods for Omitting this approach does not make this report misleading. ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW	lations. estimating site value) This appro OPINION OF SITE VALUE		=\$
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This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

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

The appraiser must be able to obtain adequate information about the physical characteristics (including, but not limited to, condition, room count, gross living area, etc.) of the subject property from the exterior-only inspection and reliable public and/or private sources to perform this appraisal. The appraiser should use the same type of data sources that he or she uses for comparable sales such as, but not limited to, multiple listing services, tax and assessment records, prior inspections, appraisal files, information provided by the property owner, etc.

INTENDED USE: The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: The intended user of this appraisal report is the lender/client.

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

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

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

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

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

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

- 20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.
- 21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).
- 22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.
- 23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.
- 24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.
- 25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

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

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

valid as if a paper version of this appraisal report were delive	red containing my original hand written signature.
APPRAISER Signature Signature Cernified Residential Company Name Bob Gibson Associates Company Address 420 W. 36 Fresh Ave. Suite A, Jonesboro, AR 72401	SUPERVISORY APPRAISER (ONLY IF REQUIRED) Signature Name Company Name Company Address
Telephone Number (870) 932-5206	Telephone Number
Email Address gibsonmj@swbell.net	Email Address
Date of Signature and Report 07/23/2018	Date of Signature
Effective Date of Appraisal 07/16/2018	State Certification #
State Certification # CR 3948	or State License #
or State License #	State
or Other (describe) State # State AR	Expiration Date of Certification or License
Expiration Date of Certification or License 12/31/2019 ADDRESS OF PROPERTY APPRAISED	SUBJECT PROPERTY
108 N Allis St	□ Did not inspect exterior of subject property
Jonesboro, AR 72401	Did inspect exterior of subject property from street Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 30,000	COMPARABLE SALES
LENDER/CLIENT	COMI ANABLE SALES
Name Craig Light	☐ Did not inspect exterior of comparable sales from street
Company Name City of Jonesboro Company Address 300 S Church St, Jonesboro, AR 72401	Did inspect exterior of comparable sales from street Date of Inspection
Email Address <u>CLight@jonesboro.org</u>	

Eilo Mo

Supplemental Addendum

		Supplemental Addendam	FIRE	: IVO.
Client	City of Jonesboro			
Property Address	108 N Allis St			
City	Jonesboro	County Craighead	State AR	Zip Code 72401
Owner	Dorothy Whitehurst			

Scope of Work:

This report has been prepared for the referenced client. The report has been performed to assist the client in determining fair market value of the subject property. If this report is placed in the hands of anyone other than the client, the client shall make such third party aware of all the assumptions and limiting conditions of the assignment. This report is being restricted to the stated client's use only and for the stated purposes only. No other user is identified and no other use is identified. The scope of this appraisal consisted of an observation of subject site from the public street. **This report is being made based on an** extraordinary assumption that the interior of the improvements are in similar type condition as the interior. Any differences that exist from what is observed and assumed are subject to review by the appraiser and the value is subject to change. Pictures of the exterior of the improvements were taken and can be found in this report. The livable area was derived from www.arcountydata.com which is believed to be a reliable source. The cost approach was not applicable/not completed (explained elsewhere in this report) . The MLS, local public records, as well as local comp services were researched for comparable sales in the neighborhood/subdivision. Those used were deemed the best available. The comparable sales were compared to the subject and adjustments in value were made as deemed appropriate. The income approach was not used in this report based on engagement and scope of work agreed on by client and appraiser. The approaches to value used in this report were reconciled and an opinion of value was rendered based on the data available. This report is an appraisal and not an environmental, structural, termite, or building inspection. If the user or client desires such type of reports, they should be ordered from a licensed home inspector or an environmental expert. This appraisal report does not guarantee that the property is free of defects. The appraiser is not a home inspector, termite inspector, or environmental inspector.

Digital Signature:

This appraisal report contains digital signatures that meet the requirements of Statement on Appraisal Standards No.8 (SMT-8). The software programs used to transfer the report electronically provide digital signature security features for the appraiser signing the report. The appraiser that has signed (affixed an electronic signature) to this report has ensured that the electronic signature(s) is protected and the appraiser has maintained control of the signature. Per SMT-8 of the Uniform Standards of Professional Appraisal Practice, electronically affixing a signature to a report carries the same level of authenticity and responsibility as an original ink signature on a paper copy report.

Digital Images:

Digitized images, such as photographs, maps, exhibits, etc., contained in this report, are unaltered from their original likeness. Digital images, however, may have been modified for formatting, brightness, or resolution. These modifications are made only to reduce file size or enhance readability and do not manipulate the original likeness.

Comps Over One Mile:

Comparable sales over one mile away were used because they are the best available in this area. Expanding the search to a radius greater than one mile developed sales that are still within the same market. These sales are the best comparables to the subject property and are therefore used in this report.

Comps Over Six Months:

A thorough search for comparable sales was made in this market area. Comparables that sold within six months of the date of appraisal were significantly different in location, size, age, conditions and other value influencing items. In the appraisers judgement, the comparables selected are a better indication of value than most recent sales.

Age Adjustments:

Age adjustments were made based off of the effective age of each property respectively. The effective age takes into consideration the condition of the property as well as the functional utility that remains with each property. A 1% adjustment per effective age difference was made based on the contrat price of the sales.

Sales Concessions:

No sales concessions were conducted due to them being a traditional occurrence in this market. Not only are they a normal occurrence, but the lack of disclosures of sales concessions is poor. It is not a requirement in the state of Arkansas to disclose sales concessions and disclosing these sales concessions could result in violations of Arkansas law.

Client	City of Jone	eshoro		File No.
Property Address	108 N Allis			FIIC NO.
ty	Jonesboro			County Craighead State AR Zip Code 72401
wner	Dorothy Wh	nitehurst		
APPRAI	SAL AND	REPORT ID	ENTIFICATI	TON
This Repor	rt is one of th	e following types:		
Apprais	al Report (/	A written report prepa	ared under Standard	rds Rule 2-2(a) , pursuant to the Scope of Work, as disclosed elsewhere in this report.)
⊠ Restrict Apprais	ted (A al Report re	A written report preparations and written report preparations. A written report preparation of the stated and the stated are stated as a second preparation of the stated are stated as		rds Rule 2-2(b) , pursuant to the Scope of Work, as disclosed elsewhere in this report, ne specified client or intended user.)
I certify that, to The stateme The reported analyses, opinio Unless other Unless other period immediat My engager My compens client, the amou My analyses, in effect at the ti Unless other Unless other Unless other Unless other Holess other My engager Why compens client, the amou My analyses, in effect at the ti Unless other Unless other Holess other Holess other Analyses Individual provid	the best of my kr nts of fact contail I analyses, opinious, and conclusi wise indicated, I wise indicated, I wise proceeding ac as with respect to nent in this assign sation for comple unt of the value or o, opinions, and c ime this report w wise indicated, I ling significant re	ons. have no present or pro- have performed no sen- ceptance of this assign the property that is the mment was not conting ting this assignment is pinion, the attainment o onclusions were develo as perpared. have made a personal i o one provided significa al property appraisal as:	ue and correct. It imited only by the re It is pective interest in the It is as an appraiser of It is the poor of the prope It is a stipulated result, or It ped, and this report ha Inspection of the prope In the proper of the prope It is a stated elsev (USPAP defines It prior to the hypoth	es Exposure Time as the estimated length of time that the property interest being thetical consummation of a sale at market value on the effective date of the appraisal.)
Commer	nts on Ap	praisal and	Report Ide	entification and any state mandated requirements:
The appraise	er has not app	raised or conducte	ed any appraisal b	business for the subject property within the last three years. The appraisal is
			y and no other us	ser is identified. The use of the appraisal is for a fair market value opinion and for
no other reas	son or purpos	e		

APPRAISER	/	, and the same of		SUPERVISORY or CO-APPRAISER (if applicable):
	21 K	A CONTRACTOR	A	oo. Environment of oo at mander (in approxime).
IV	7% 1	STATE		
Signature:		RESIDENTIAL		Signature:
lame: Presto		. CR3948	: "	Name:
	ed Residentia	570H KIN	of state of the st	0110
	n#: <u>CR 3948</u>	8 MILLION I. P.		State Certification #:
or State License		f Cortification on Line	0: 40/04/0040	or State License #:
Date of Signature	e and Report: <u>O</u>	f Certification or Licens 7/23/2018	t. <u>12/31/2019</u>	State: Expiration Date of Certification or License: Date of Signature:
	Appraisal: 07/			
		ne 🔲 Interior and E	xterior Exterior-	
Jate of Inspectio	on (if applicable):	u7/16/2018		Date of Inspection (if applicable):

PRIVACY NOTICE

Pursuant to the Gramm-Leach-Bliley Act of 1999, effective July 1, 2001, Appraisers, along with all providers of personal financial services are now required by federal law to inform their clients of the policies of the firm with regard to the privacy of client nonpublic personal information. As professionals, we understand that your privacy is very important to you and are pleased to provide you with this information.

Types of Nonpublic Personal Information We Collect

In the course of performing appraisals, we may collect what is known as "nonpublic personal information" about you. This information is used to facilitate the services that we provide to you and may include the information provided to us by you directly or received by us from others with your authorization.

Parties to Whom We Disclose Information

We do not disclose any nonpublic personal information obtained in the course of our engagement with our clients to nonaffiliated third parties, except as necessary or as required by law. By way of example, a necessary disclosure would be to our employees, and in certain situations, to unrelated third party consultants who need to know that information to assist us in providing appraisal services to you. All of our employees and any third party consultants we employ are informed that any information they see as part of an appraisal assignment is to be maintained in strict confidence within the firm.

A disclosure required by law would be a disclosure by us that is ordered by a court of competent jurisdiction with regard to a legal action to which you are a party.

Confidentiality and Security

We will retain records relating to professional services that we have provided to you for a reasonable time so that we are better able to assist you with your needs. In order to protect your nonpublic personal information from unauthorized access by third parties, we maintain physical, electronic and procedural safeguards that comply with our professional standards to insure the security and integrity of your information.

Please feel free to call us an any time if you have any questions about the confidentiality of the information that you provide to us.

Subject Photo Page

Client	City of Jonesboro			
Property Address	108 N Allis St			
City	Jonesboro	County Craighead	State AR	Zip Code 72401
Owner	Dorothy Whitehurst			



Subject Front

108 N Allis St

 Sales Price
 0

 Gross Living Area
 1,467

 Total Rooms
 6

 Total Bedrooms
 3

 Total Bathrooms
 2.0

Total Bathrooms 2.0
Location Residential
View Residential
Site 7,142 sf
Quality Fair
Age ~68



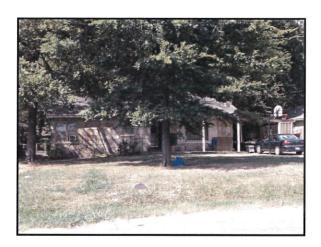
Subject Side View



Subject Street

Comparable Photo Page

Client	City of Jonesboro			
Property Address	108 N Allis St			Alleger Landschaft Aufbergebild und der Bereiten der
City	Jonesboro	County Craighead	State AR	Zip Code 72401
Owner	Dorothy Whitehurst			



Comparable 1

1212 W Oak Ave

Prox. to Subject 1.61 miles SW Sales Price 30,000 Gross Living Area 1,706 Total Rooms 6 Total Bedrooms 3 Total Bathrooms 1.0 Location Residential View Residential 13,068 sf Site Quality Similar Age ~65



Comparable 2

132 N Fisher St

Age

0.07 miles NW Prox. to Subject 30,500 Sales Price Gross Living Area 1,351 Total Rooms 6 Total Bedrooms 3 **Total Bathrooms** 1.0 Location Residential View Residential Site 7,405 sf Quality Similar

~62



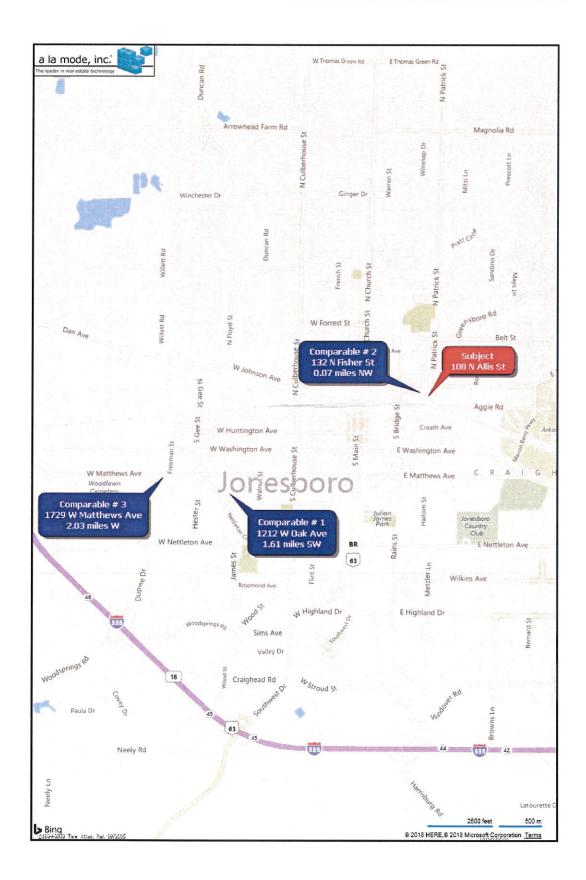
Comparable 3

1729 W Matthews Ave

2.03 miles W Prox. to Subject Sales Price 34,000 Gross Living Area 1,597 Total Rooms 6 Total Bedrooms Total Bathrooms 2.0 Location Residential View Residential 27,878 sf Site Quality Similar ~58 Age

Comparable Sales Map

Client	City of Jonesboro			
Property Address	108 N Allis St			
City	Jonesboro	County Craighead	State AR	Zip Code 72401
Owner	Dorothy Whitehurst			



Flood Map

Client	City of Jonesboro			
Property Address	108 N Allis St			
City	Jonesboro	County Craighead	State AR	Zip Code 72401
Owner	Dorothy Whitehurst			



Location Map

Client	City of Jonesboro					
Property Address	108 N Allis St					
City	Jonesboro	County Craighead	State	AR	Zip Code	72401
Owner	Dorothy Whitehurst					

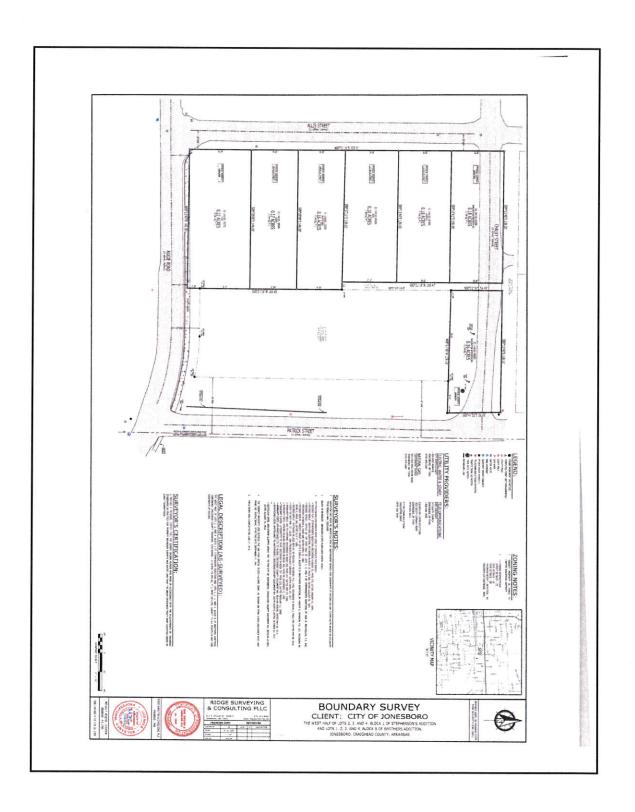


7/23/2018		ARCount	tyData.Com - Parcel Detail Report			
Parcel Detail Report					Created: 7/23/20	018 8:50:20 A
Basic Information						
Parcel Number:	01-144181-37000					
County Name:	Craighead County					
Mailing Address:	WHITEHURST DOROTHY 1200 COUNTY ROAD 333 JONESBORO AR 72401					
Property Address:	WHITEHURST DOROTHY 108 N ALLIS ST JONESBORO, AR	L				
Billing Address :	WHITEHURST DOROTHY 1200 COUNTY ROAD 333 JONESBORO, AR 72401					
Total Acres:	0.00					
Timber Acres:	0.00					
Sec-Twp-Rng:	18-14-04					
Lot/Block:	PT 4/1					
Subdivision:	STEPHENSONS ADD					
Legal Description:	STEPHENSONS ADD N50*	W150' LOT 4				
School District:	J JB JONESBORO CITY					
Homestead Parcel?:	No					
Tax Status:	Taxable					
Over 65?:	No					
Land Information						
Land Type RESHS	Quantity 1 lots	Front Width 56	Rear Width 56	Depth 1 138	Depth 2 138	Quarter
12010	[flps 0]	30		130	130	
Valuation Information						
Entry			Appraised			Assessed
Land:			5,000			1,000
Improvements:			42,850			8,570
Total Value:			47,850			9,570
Taxable Value:						6,840
Millage:						0.0422
Estimated Taxes:						\$288.65
Assessment Year:						2017
Tax Information						
Year Book			Tax Owed	Tax Paid		Balance
2017 Current			\$288.65	\$0.00		\$288.65
2016 Current			\$262.48	\$262.48		\$0.00
Receipts					1	
	sp?item=6E2799&parceldetail=noarial&					1/

Receipt #	Book	Tax Year	ReceiptDate	Cash Amt		Check Amt	Credit Amt	Total
31302	Qurrent	2016	10/11/2017	\$0.00		\$4,619.64	\$0.00	\$4,619.64
Sales History								
Date		rantor		Grantee	Book	Page	Deed Type	
10/11/2017		VHITEHURST DOROT	HYL	WHITEHURST SHAWN	2017R	019073	BD(BENEFICIARY DEED)	
4/4/2002		SANKERS TRUST		WHITEHURST	624	33	WD(WARRANTY DEED)	
10/31/2001		VARREN & PRIVETT		BANKERS TRUST	615	541	MD(MORTGAGEES DEED)	
4/23/1992	0 V	VARREN		WARREN & PRIVETT	421	467	WD(WARRANTY DEED)	
Improvement Inform								
Residential Improver								
Residential Improver	nent#1							
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	THE PERSON					Ľì.	GLA	
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			Charles Said			L	"	
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Living Area 1st Floo Living Area 2nd Floo				1,467 Basement Unfinishe 0 Basement Finished		L		i
					w/Partitions	_	* * * * * * * * * * * * * * * * * * * *	
	or			0 Basement Finished	w/Partitions w/o Partition			(
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Living Area 2nd Floo Living Area Total S	or	Single Fam D5+5	iity	Basement Finished Basement Finished	w/Partitions w/o Partition	s	*.	(
Living Area 2nd Floo Living Area Total S Occupancy Type:	or		iity	Basement Finished Basement Finished	w/Partitions w/o Partition	s	* *** ***	(
Living Area 2nd Floo Living Area Total S Occupancy Type: Grade:	or	D5+5 1 Story	sity Fot Available	Basement Finished Basement Finished	w/Partitions w/o Partition	s .	<u></u>	(
Living Area 2nd Floo Living Area Total S Occupancy Type: Grade: Story Height:	or	D5+5 1 Story		Basement Finished Basement Finished	w/Partitions w/o Partition	s	*.	(
Living Area 2nd Floo Living Area Total S Occupancy Type: Grade: Story Height: Year Built:	or	D5+5 1 Story Year Built N		Basement Finished Basement Finished	w/Partitions w/o Partition	s		(
Living Area 2nd Floor Living Area Total S Occupancy Type: Grade: Story Height: Year Built: Effective Age:	or	D5+5 1 Story Year Built N 25		Basement Finished Basement Finished	w/Partitions w/o Partition	_		(
Living Area 2nd Floor Living Area Total S Occupancy Type: Grade: Story Height: Year Built: Effective Age: Construction Type:	or	D5+5 1 Story Year Built N 25 Std Frame		Basement Finished Basement Finished	w/Partitions w/o Partition	L	*	(
Living Area 2nd Floo Living Area Total S Occupancy Type: Grade: Story Height: Year Built: Effective Age: Construction Type: Roof Type:	or	D5+5 1 Story Year Built N 25 Std Frame Asphalt		Basement Finished Basement Finished	w/Partitions w/o Partition	s		(
Living Area 2nd Floo Living Area Total S Occupancy Type: Grade: Story Height: Year Built: Effective Age: Construction Type: Roof Type: Heat / AC:	or	D5+5 1 Story Year Built N 25 Std Frame Asphalt Central	fot Available	Basement Finished Basement Finished	w/Partitions w/o Partition	s		(
Living Area 2nd Floor Living Area Total S Occupancy Type: Grade: Story Height: Year Built: Effective Age: Construction Type: Roof Type: Heat / AC: Freplace:	or	D5+5 1 Story Year Built N 25 Std Frame Asphalt Central 0	lot Available	Basement Finished Basement Finished	w/Partitions w/o Partition	s		(
Living Area 2nd Floo Living Area Total S Occupancy Type: Grade: Story Height: Year Built: Effective Age: Construction Type: Roof Type: Heat / AC: Fixeplace: Bathrooms:	or	D5+5 1 Story Year Built N 25 Std Frame Asphalt Central 0 2 full 0 half	łot Available	Basement Finished Basement Finished	w/Partitions w/o Partition	L		(
Living Area 2nd Floc Living Area Total S Occupancy Type: Grade: Story Height: Year Built: Effective Age: Construction Type: Heat I AC: Fireplace: Bathrooms: Foundation Type:	or	D8+5 1 Story Year Built N 25 Std Frame Asphalt Central 0 2 full 0 half Open Piers Wood Subfl	łot Available	Basement Finished Basement Finished	w/Partitions w/o Partition	s	1467 mg	(
Living Area 2nd Floot Living Area Total 8 Occupancy Type: Grade: Story Height: Year Built: Effective Age: Construction Type: Roof Type: Heat / AC: Freplace: Bathrooms: Foundation Type: Floor Type:	or	D5+5 1 Story Year Built N 25 Std Frame Asphalt Central 0 2 full 0 half Open Piers	łot Available	Basement Finished Basement Finished	w/Partitions w/o Partition	s	1,467 sq ft	(
Living Area 2nd Floot Living Area Total 8 Occupancy Type: Grade: Story Height: Year Built: Effective Age: Construction Type: Roof Type: Heat / AC: Freplace: Bathrooms: Foundation Type: Floor Type:	or	D8+5 1 Story Year Built N 25 Std Frame Asphalt Central 0 2 full 0 half Open Piers Wood Subfl	łot Available	Basement Finished Basement Finished	w/Partitions w/o Partition	s	1,467 sq ft	(

Parcel Card - Page 3

7/23/2018		ARCountyData.Com	- Parcel Detail Report			
Additive Items:	Additive Item GEP PS	Quantity	Size 60 540	Description GLASS ENCLO PATIO SLAB	OSED	
Outbuildings / Yard Improvements:	OBYI item CLFX4 FLAT CDW DISC 20%		Quantity	Size 140 396	Description 4' CHAIN LINK	
						¥
https://www.arcountydata.com/parcel.asp?iten	n≃6E2799&parceldetail=noarial&Coun	tyCode=CRATAX				3/3



QUALIFICATIONS OF PRESTON J. KING

POSITION:

State Certified Residential Appraiser, CR 3948 Bob Gibson & Associates 420 W. Jefferson Ave., Jonesboro, AR 72401 W: (870) 932-5206 C: (870) 847-2375 ucprestonking@gmail.com

PROFESSIONAL EXPERIENCE:

State Registered Appraiser
State Certified Residential Appraiser
Licensed Real Estate Agent
Licensed Real Estate Broker

December 2013 – October 2017
October 2017 – Present
May 2013 – March 2017
March 2017 – Present

EDUCATION:

B.S. Degree in Business Finance from Arkansas State University in December 2012 B.S. Degree in Accounting from Arkansas State University in May 2014 Real Estate Licensing 60 hours; Kelton Schools, Jonesboro AR, 2013 Basic Appraisal Principles, 30 hours, McKissock Online, 2013 Basic Appraisal Procedures, 30 hours, McKissock Online, 2013 USPAP, 15 hours, Appraisal Institute, Little Rock AR 2013 Post Licensing 18 hours, Northeast Arkansas Real Estate School, Jonesboro AR 2014 Residential Report Writing, RCI Enhancements, Russellville, AR 2014 Income Approach, RCI Enhancements, Russellville, AR 2015 The FHA Appraisal Course, Jacksonville, AR 2015 Sales Comparison Approach, 15 hours, RCI Enhancements, Russellville, AR 2015 Cost Approach & Site Valuation, 15 hours, McKissock Online, 2015 2016-2017 USPAP update, 7 hours, RCI Enhancements, Russellville, AR 2015 Advanced Residential Applications & Case Studies, McKissock Online, 2016 General Sales Comparison "B", 15 hours, RCI Enhancements, Russellville, AR 2017 Appraisal Subject Matter Electives, McKissock Online, 2017 2018-2019 USPAP update, 7 hours, RCI Enhancements, Jonesboro, AR 2018

CERTIFICATIONS AND DESIGNATIONS:

State Certified Residential Appraiser, CR 3948

Date Issued Caruficate Number Coruficate Number	STATE CERTIFIED RESIDENTIAL APPRAISER The Arkansas Appraiser Licensing and Certification Board hereby affirms that this Certificate is issued in accordance and Regulations" and shall remain in force when properly supported by a current pocket identification card.	APPRAISER LICENSING & CERTIFICATION BOARD Auest That Preston J King	<u>তি তিন্তি সংগ্ৰাৱালীৰ কৰিবলৈ সময়ন কৰিবলৈ </u>
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ARKANSAS APPRAISER LICENSING & CERTIFICATION BOARD This is to certify that Preston King

License #: CR 3948

has complied with the requirements of Arkansas Code Section §17-14-201 et seq.; and is the holder of a valid certificate. This card is for identification purposes only.

6/30/2019

Thenna Wheller

Expiration Date

Chairman

REAL ESTATE CONTRACT FOR CITY OF JONESBORO OFFER AND ACCEPTANCE

1. **BUYERS:** The Buyers, **CITY OF JONESBORO, A MUNICIPAL CORPORATION** offer to buy, subject to the terms set forth herein, the following

2. PROPERTY DESCRIPTION:

A PART OF LOT 4 BLOCK 1 OF STEPHENSONS ADDITION TO THE CITY OF JONESBORO, CRAIGHEAD COUNTY, ARKANSAS, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

THE NORTH 50 FEET OF THE WEST 150 FEET OF LOT 4 IN THE BLOCK 1 OF STEPHENSON'S ADDITION TO THE CITY OF JONESBORO, ARKANSAS.

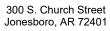
CONTAINING IN ALL 7,142 SQ. FT. OR 0.16 ACRES, MORE OR LESS.

SUBJECT TO EASEMENTS, RESTRICTIONS, RESERVATIONS AND RIGHTS-OF-WAY OF RECORD.

- 3. **PURCHASE PRICE:** The Buyers will pay as total purchase price for said property, the sum of thirty four thousand five hundred dollars (\$34,500).
- 4. **CONVEYANCE:** Conveyance shall be made to Buyers or as directed by Buyers, by Dedication Deed, except it shall be subject to recorded restrictions and easements, if any, which do not materially affect the value of the property. Unless expressly reserved herein, such conveyance shall include mineral rights owned by Seller.
- 5. **PRO-RATIONS:** Taxes and special assessments, and allowable expenses due on or before closing shall be paid at closing from the proceeds of the sale.
- 6. **CLOSING:** The closing date will be immediate upon receipt of purchase price.
- 7. POSSESSION: Possession shall be delivered to Buyers: Upon Buyers Closing
- 8. **CONTINGENCY:** Purchase is contingent upon Buyer receiving grant funding for property acquisition.

THIS IS A LEGALLY BINDING CONTRACT WHEN SIGNED BY BOTH BUYER AND SELLER.

BUYER	SELLER
CITY OF JONESBORO CRAIGHEAD COUNTY, AR	
Name:	Name: Horock whitehund Date: 8-6-18
Title:Mayor	Date: 8 - 6 - 18
Date:	
ATTEST	
City Clerk	





City of Jonesboro

Legislation Details (With Text)

File #: RES-19:110 Version: 1 Name: PURCHASE PROPERTY LOCATED AT 112 N.

ALLIS, JONESBORO, ARKANSAS FOR THE PURPOSE OF THE ARKANSAS DEVELOPMENT FINANCE AUTHORITY (ADFA) GRANT AWARD FOR THE VETERANS VILLAGE OF JONESBORO

Type: Resolution Status: To Be Introduced

File created: 8/7/2019 In control: Finance & Administration Council Committee

On agenda: Final action:

Title: RESOLUTION OF THE CITY OF JONESBORO, ARKANSAS AUTHORIZING THE MAYOR AND

CITY CLERK TO PURCHASE PROPERTY LOCATED AT 112 N. ALLIS, JONESBORO, ARKANSAS FOR THE PURPOSE OF THE ARKANSAS DEVELOPMENT FINANCE AUTHORITY (ADFA) GRANT

AWARD FOR THE VETERANS VILLAGE OF JONESBORO

Sponsors: Grants

Indexes: Property purchase - real

Code sections:

Attachments: 112 N Allis Appraisal.pdf

112 N. Allis offer-Signed.jpg

Date Ver. Action By Action Result

RESOLUTION OF THE CITY OF JONESBORO, ARKANSAS AUTHORIZING THE MAYOR AND CITY CLERK TO PURCHASE PROPERTY LOCATED AT 112 N. ALLIS, JONESBORO, ARKANSAS FOR THE PURPOSE OF THE ARKANSAS DEVELOPMENT FINANCE AUTHORITY (ADFA) GRANT AWARD FOR THE VETERANS VILLAGE OF JONESBORO

WHEREAS, the City of Jonesboro, Arkansas desires to purchase the property located at 112 N. Allis, Jonesboro, Arkansas, for the purpose of the Veterans Village; and,

WHEREAS, an offer has been made and accepted by Christopher Bass dated October 10, 2018 agreeing to sell their property located at 112 N. Allis, Jonesboro, Arkansas; and,

WHEREAS, the funding of this purchase of this property shall come from the ADFA grant funds.

NOW, THEREFORE BE IT RESOLVED BY THE CITY COUNCIL FOR THE CITY OF JONESBORO THAT:

SECTION 1: The Mayor and the City Clerk are hereby authorized by the City Council of the City of Jonesboro to execute all necessary documents to complete this transaction from the ADFA grant funds.



APPRAISAL OF REAL PROPERTY

LOCATED AT:

112 N Allis St Lot 3 Block B Brothers Addition Jonesboro, AR 72401

FOR:

City of Jonesboro 300 S Church St Jonesboro, AR 72401

AS OF:

07/16/2018

BY:

Preston King

Bob Gibson and Associates Inc. P O Box 3071 420 W Jefferson, Suite A Jonesboro, AR 72401

July 23, 2018

City of Jonesboro 300 S Church St Jonesboro, AR 72401

Re: Property: 112 N Allis St

Jonesboro, AR 72401

Client:

City of Jonesboro (CLIENT)

Pursuant to your request, I have prepared an appraisal report of the property captioned in the "Summary of Salient Features" which follows. To the best of my knowledge, this report conforms to the current requirements prescribed by the Uniform Standards of Professional Appraisal Practice of the Appraisal Standards Board of the Appraisal Foundation (as required by the Financial Institutions Reform, Recovery and Enforcement Act (FIRREA)).

The accompanying report is based on a site inspection of improvements, investigation of the subject neighborhood area of influence, and review of sales, cost, and income data for similar properties. This appraisal has been made with particular attention paid to applicable value-influencing economic conditions and has been processed in accordance with nationally recognized appraisal guidelines.

The value conclusions stated herein are as of the effective date as stated in the body of the appraisal, and contingent upon the certification and limiting conditions attached. The person signing this report has the knowledge and experience to complete this assignment competently. Please do not hesitate to contact me or any of our staff if we can be of

SUMMARY OF SALIENT FEATURES

	Subject Address	112 N Allis St
B	Legal Description	Lot 3 Block B Brothers Addition
LION	City	Jonesboro
SUBJECT INFORMATION	County	Craighead
ECT IN	State	AR
SUB	Zip Code	72401
	Census Tract	0006.02
	Map Reference	27860
SALES PRICE		0
SAL	Date of Sale	N/A
NT	Client	City of Jonesboro
CLIENT	Owner	Christopher Bass
-		
	Size (Square Feet)	960
IS	Price per Square Foot \$	
DESCRIPTION OF IMPROVEMENTS	Location	Residential
IMPRO	Age	Act ~33/ Eff 30
rion of	Condition	Below Avg.
SCRIP	Total Rooms	5
ä	Bedrooms	2
	Baths	1.0
ж.	Appraiser	Preston King
PRAISER	Date of Appraised Value	07/16/2018
APPF	Date of Appraised Value	OT TOLECTIO
VALUE	Final Estimate of Value \$	10,000

_					
ı	The purpose of this summary appraisal repo	ort is to provide the lender/client with an ac	curate, and adequately suppo	orted, opinion of the mark	et value of the subject property.
	Property Address 112 N Allis St		City Jonesboro	State	
ı					
	Borrower City of Jonesboro (CLIENT)		Christopher Bass	County	/ Craighead
	Legal Description Lot 3 Block B Brothe	ers Addition			
			Tau Vees 0047	D.F. T.	C 70
	Assessor's Parcel # 01-144181-05500		Tax Year 2017		axes \$ 70
	Neighborhood Name Jonesboro City		Map Reference 27860	Censu	s Tract 0006.02
SUBJEC	Occupant 🗌 Owner 🔀 Tenant 🔲 Vac	ant Special Assessments \$	0	PUD HOA\$ 0	per year per month
3	Property Rights Appraised Fee Simple			100 110/10	por your por month
E	Property hights Appraised Tee Simple				
v,	Assignment Type Purchase Transaction	Refinance Transaction 🛛 Other (d	lescribe) Market Valuation	n	
	Lender/Client City of Jonesboro	Address 300 S	Church St, Jonesboro, A	R 72401	
	Is the subject property currently offered for sale				□ Voc. ☑ No.
					☐ Yes ☒ No
	Report data source(s) used, offering price(s), a	and date(s). According to the local N	ILS system, the subject	has not been listed for	or sale within the last twelve
	months.				
		a sale for the authors because to accept to	-1-i- H H H 1-i-		to the early terror and
П	I 🔲 did 🔲 did not analyze the contract fo	or sale for the subject purchase transaction. Exp	plain the results of the analysis	of the contract for sale or v	vny tne analysis was not
	performed.				
=					
¥	Contract Price \$ O Date of Con	street \$1/4 le the property celler ti	no accept action as and O	□Vas □Na Data Car	
œ	Contract Price \$ O Date of Con			Yes No Data Soi	
Z	Is there any financial assistance (loan charges,	, sale concessions, gift or downpayment assist	ance, etc.) to be paid by any pa	arty on behalf of the borrow	ver? Yes No
CONTRACT	If Yes, report the total dollar amount and descri			i.	
٧	ii 105, 10poit iilo totai dollai arribant and doscri	ibe the items to be paid.			
			The Attention of the Control of the		
	Note: Race and the racial composition of the	he neighborhood are not appraisal factors			
			1000		
	Neighborhood Characteristics	One-Unit I	Housing Trends	One-Unit Hou	ising Present Land Use %
	Location Virban Suburban	Rural Property Values Increasing		ning PRICE	AGE One-Unit 50 %
		Under 25% Demand/Supply Shortage			(yrs) 2-4 Unit 10 %
Ö					V /
8	Growth Rapid Stable	Slow Marketing Time Under 3 m	ths 🔀 3-6 mths 🔲 Over	6 mths 2 Low	O Multi-Family 10 %
Ĭ	Neighborhood Boundaries The area is b	bound to the north by Johnson Ave., t	o the south by Washingto	on 150 High	100+ Commercial 25 %
늉			o the seath by Washingt	50 Pred.	
ă	Ave., to the east by Marion Berry and				
ㅎ	Neighborhood Description The subject i	is located in the city limits of Jonesbo	ro. It is located in a resid	lential type area that h	nas a mixture of single &
Ε	multi family units as well as commerci	cial & industrial. The neighborhood ha	s older improvements ar	nd has been develope	ed for many years
Z			s older improvements at	na has been develope	od for many years.
	Marketability appears average to fair				
	Market Conditions (including support for the ab	ove conclusions) Property values a	re stable in subject neigh	borhood. Demand/s	upply is in balance.
	Marketing time on average in subject	t development is estimated at 3-6 mg	onths based on this appra	aiser's research as w	ell as discussions with other
	real estate professionals in the area.				on do dioddolono mar otnor
	Dimensions See survey attached	Area 7,829 sf	Shape Rect	tangular \	View Residential
	Specific Zoning Classification 1-1	Zoning Description II	ndustrial		
	Zoning Compliance Legal X Legal Non				
			an I Illogal (decoribe)		
	Is the highest and best use of subject property			⊠ Yes □ No I	f No, describe
				⊠ Yes □ No I	f No, describe
	Is the highest and best use of subject property	as improved (or as proposed per plans and spe	ecifications) the present use?		
	Is the highest and best use of subject property Utilities Public Other (describe)	as improved (or as proposed per plans and spe Public Other (de	ecifications) the present use?	site Improvements - Type	Public Private
TE	Is the highest and best use of subject property Utilities Public Other (describe) Electricity Dublic Public	as improved (or as proposed per plans and sproposed pe	escribe) Off-sublic Stree	site Improvements - Type et Asphalt	
SITE	Is the highest and best use of subject property Utilities Public Other (describe)	as improved (or as proposed per plans and sproposed pe	escribe) Off-sublic Stree	site Improvements - Type et Asphalt / None	Public Private
	Is the highest and best use of subject property Utilities Public Other (describe) Electricity Description Public Gas Public	as improved (or as proposed per plans and spo	accifications) the present use? Secribe) Off-sublic Street Joblic Alley	site Improvements - Type et Asphalt / None	Public Private
	Is the highest and best use of subject property Utilities Public Other (describe) Electricity Public Gas Public FEMA Special Flood Hazard Area Yes	as improved (or as proposed per plans and specific and specific provided in the proposed per plans and specific provided in the provided in th	escribe) Off-s ublic Stree ublic Alley FEMA Map # 05031C00	site Improvements - Type et Asphalt / None	Public Private
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There are N/A comparab	le properties currently	offered for sale in	the subject neighborh	ood ranging in pr	ice from \$ N/A	to \$ N//	Α .
					e price from \$ N/A	to \$	
FEATURE	SUBJECT	COMPARA	BLE SALE # 1	COMPAR	RABLE SALE # 2	COMPARAB	LE SALE # 3
Address 112 N Allis St		1008 French St		405 W Forres	+ C+	985 E Word Ave	
	No Control Control	The state of the s		Commence of the second			
Jonesboro, AR 7	2401	Jonesboro, AR	72401	Jonesboro, Al	R 72401	Jonesboro, AR 7	72401
Proximity to Subject	BRIDGE STREET,	0.99 miles NW		0.89 miles NV	V	0.14 miles N	
			Te 7,000				10,000
Sale Price	\$ 0		\$ 7,000		\$ 7,500		\$ 16,000
Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 8.33 sq.ft		\$ 8.93 \$6	a.ft.	\$ 11.90 sq.ft.	
Data Source(s)	District Walter Street, 197						
		Parcel #01-1440		Parcel #01-14	14073-20500	Parcel #01-1441	81-35300
Verification Source(s)		b/p 2017R/0101	02	b/p 2017R/02	2863	b/p 2017R/0045	78
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment				+(-) \$ Adjustment
	DESCRIPTION						
Sales or Financing		Unknown	0	Unknown	1 0	Unknown	0
Concessions		None Known	1	None Known		None Known	0
Date of Sale/Time		06/2017	0	12/2017	0	03/2017	0
Location	Residential	Residential		Residential		Residential	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site	7,829 sf	6,098 sf	0	6,600 sf	0	14,000 sf	0
			<u> </u>		-		
View	Residential	Residential		Residential		Residential	
Design (Style)	Mobile Home	Mobile Home		Mobile Home		Mobile Home	
Quality of Construction	Fair	Similar		Similar	0	Similar	0
Actual Age	Act ~33/ Eff 30	Act Unk/ Eff 30	0	Act Unk/ Eff 3	0 0	Act Unk/ Eff 20	-1,600
Condition			T				
	Below Avg.	Similar		Similar		SlightlySuperior	0
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms. Bat	ths	Total Bdrms. Baths	
Room Count	5 2 1.0	5 2 1.0	1	5 2 1.			0
185 ACC 185 AC						6 3 1.0	
Gross Living Area	960 sq.ft.	840 sq.ft	+600	840 sc	q.ft. +600	1,344 sq.ft.	-1,920
Basement & Finished	0sf	Osf	T				I
		l .		0sf		0sf	1
Rooms Below Grade	0	0		0		0	
Functional Utility	Average	Similar	0	Similar		Similar	0
			1 0		- 		<u> </u>
Heating/Cooling	None	None		None		None	
Energy Efficient Items	Typical	Similar	0	Similar	0	Similar	0
			0				0
Garage/Carport	None	None		None		None	
Porch/Patio/Deck	Deck	Deck		Deck		Deck	
😕 Extra	None	None		None		Fence	-1,000
☑							
<u> </u>							
5							
Net Adjustment (Total)		⊠+ □-	\$ 600		- \$ 600	□ + 🛛 -	\$ -4,520
Adjusted Cale Drice	E Principal Control	Net Adj. 8.6 %		Net Adj. 8.0		Net Adj. 28.3 %	
771							
		Gross Adj. 8.6 %	\$ 7,600	Cross Adi O.O.	0/10	Gross Adj. 28.3 %	\$ 11,480
or Lombarables			7,000	101055 Auj. 0.0	7019 8.100	UIU33 AU]. ZU.J /0	
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opinion of the highest and best use (residential), physical observation of t	(fee simple interest), a definition of ne subject site and improvements,						
neighborhood and city, and an economic analysis of the market for prope considered.	rties such as the subject. The Cos	st, Sales, and Income Ap	proaches were				
The first \$350 tax of a homeowner's primary residence has been waived.	The tax amount reported in this ap	opraisal is before this cree	dit.				
Highest and Best Use: The subject site's physical characteristics, such as size, dimensions, topography, and soil composite, is suitable for a single family residential improvement. There is no zoning restrictions on the property which would not hinder a single family residence. There are also no deed restrictions, to appraiser's knowledge, that limits the improvement of the site with a single family residence. The economic trend of the area is clearly single family residences. The effective age of most homes in this area is lower than the actual age, which supports demand for existing housing. Subject is currently improved with a single family detached residence. The improvements make a substantial contribution to the total property in excess of the site.							
Clarification of Environmental Comments & Exhibits: The existence of ha polychlorinated biphenyls, petroleum leakage, lead based paint, molds, a property, or other environmental conditions, were not called to the attentic inspection of the site and improvements. The appraiser has no knowledge stated in this report. The appraiser, however, is not qualified nor licensed substances or environmental conditions may affect the value of the prope such condition on or in such proximity thereto that it would cause a loss in expertise or engineering knowledge required to discover the same.	gricultural chemicals, etc, which me on of nor did the appraiser become e of the existence of such material to test such substances or conditi rty, the value estimate is predicate	ay or may not be present e aware of such during the ls on or in the property ur ons. If the presence of s ed on the assumption that	t on the e appraiser's nless otherwise such t there is no				
This appraisal is NOT a HOME INSPECTION and the appraiser is NOT A	CTING as a HOME INSPECTOR	when preparing the repo	rt. When				
performing the inspection of this property, the appraiser visually observed disturb or move anything that obstructs access or visibility. The inspection guarantees of any kind.							
NOTE: The intended user of this appraisal report is the Lender/Client. The lending origination, existing loan servicing or foreclosure proceedings subjudditional Intended Users are identified by the appraiser.							
Extraordinary Assumption - This report is made subject to the extraordina exterior upon a drive-by inspection.	ry assumption that the interior of th	ne subject is in similar co	ndition to the				
COST APPROACH TO VALUE (not required by Fannie Mae)							
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This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended user, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended user, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

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

The appraiser must be able to obtain adequate information about the physical characteristics (including, but not limited to, condition, room count, gross living area, etc.) of the subject property from the exterior-only inspection and reliable public and/or private sources to perform this appraisal. The appraiser should use the same type of data sources that he or she uses for comparable sales such as, but not limited to, multiple listing services, tax and assessment records, prior inspections, appraisal files, information provided by the property owner, etc.

INTENDED USE: The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: The intended user of this appraisal report is the lender/client.

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

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

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

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

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

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

- 20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.
- 21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgage or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).
- 22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.
- 23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.
- 24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.
- 25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

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

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

valid as it a paper version of this appraisal report were deliver	ed Containing my original name written signature.
APPRAISER Signature Signature Residential Residential Residential Residential Residential Residential	SUPERVISORY APPRAISER (ONLY IF REQUIRED) Signature Name
Company Name Bob Gibson & Associates	Company Name
Company Address 420 W. 3 Company Address 72401	Company Address
Telephone Number (870) 932-5206 Email Address gibsonmj@swbell.net Date of Signature and Report 07/23/2018 Effective Date of Appraisal 07/16/2018 State Certification # CR 3948 or State License # or Other (describe) State # State AR Expiration Date of Certification or License 12/31/2019 ADDRESS OF PROPERTY APPRAISED 112 N Allis St	Telephone Number Email Address Date of Signature State Certification # or State License # State Expiration Date of Certification or License SUBJECT PROPERTY Did not inspect exterior of subject property
Jonesboro, AR 72401	☐ Did inspect exterior of subject property from street
APPRAISED VALUE OF SUBJECT PROPERTY \$ 10,000 LENDER/CLIENT Name Craig Light	COMPARABLE SALES
Company Name City of Jonesboro	Did not inspect exterior of comparable sales from street
Company Address 300 S Church St, Jonesboro, AR 72401	Did inspect exterior of comparable sales from street Date of Inspection
Email Address <u>CLight@jonesboro.org</u>	

Freddie Mac Form 2055 March 2005

File No

Supplemental Addendum

			1110	110.
Client	City of Jonesboro			
Property Address	112 N Allis St			
City	Jonesboro	County Craighead	State AR	Zip Code 72401
Owner	Christopher Bass			

Scope of Work:

This report has been prepared for the referenced client. The report has been performed to assist the client in determining fair market value of the subject property. If this report is placed in the hands of anyone other than the client, the client shall make such third party aware of all the assumptions and limiting conditions of the assignment. This report is being restricted to the stated client's use only and for the stated purposes only. No other user is identified and no other use is identified. The scope of this appraisal consisted of an observation of subject site from the public street. Pictures of the exterior of the improvements were taken and can be found in this report. This report is being made based on an extraordinary assumption that the interior of the improvements are in similar type condition as the interior. Any differences that exist from what is observed and assumed are subject to review by the appraiser and the value is subject to change. The livable area was derived from www.arcountydata.com which is believed to be a reliable source. The cost approach was not applicable/not completed (explained elsewhere in this report). The MLS, local public records, as well as local comp services were researched for comparable sales in the neighborhood/subdivision. Those used were deemed the best available. The comparable sales were compared to the subject and adjustments in value were made as deemed appropriate. The income approach was not used in this report based on engagement and scope of work agreed on by client and appraiser. The approaches to value used in this report were reconciled and an opinion of value was rendered based on the data available. This report is an appraisal and not an environmental, structural, termite, or building inspection. If the user or client desires such type of reports, they should be ordered from a licensed home inspector or an environmental expert. This appraisal report does not guarantee that the property is free of defects. The appraiser is not a home inspector, termite inspector, or environmental inspector.

Digital Signature:

This appraisal report contains digital signatures that meet the requirements of Statement on Appraisal Standards No.8 (SMT-8). The software programs used to transfer the report electronically provide digital signature security features for the appraiser signing the report. The appraiser that has signed (affixed an electronic signature) to this report has ensured that the electronic signature(s) is protected and the appraiser has maintained control of the signature. Per SMT-8 of the Uniform Standards of Professional Appraisal Practice, electronically affixing a signature to a report carries the same level of authenticity and responsibility as an original ink signature on a paper copy report.

Digital Images:

Digitized images, such as photographs, maps, exhibits, etc., contained in this report, are unaltered from their original likeness. Digital images, however, may have been modified for formatting, brightness, or resolution. These modifications are made only to reduce file size or enhance readability and do not manipulate the original likeness.

Comps Over One Mile:

Comparable sales over one mile away were used because they are the best available in this area. Expanding the search to a radius greater than one mile developed sales that are still within the same market. These sales are the best comparables to the subject property and are therefore used in this report.

Comps Over Six Months:

A thorough search for comparable sales was made in this market area. Comparables that sold within six months of the date of appraisal were significantly different in location, size, age, conditions and other value influencing items. In the appraisers judgement, the comparables selected are a better indication of value than most recent sales.

Age Adjustments:

Age adjustments were made based off of the effective age of each property respectively. The effective age takes into consideration the condition of the property as well as the functional utility that remains with each property. A 1% adjustment per effective age difference was made based on the contrat price of the sales.

Sales Concessions:

No sales concessions were conducted due to them being a traditional occurrence in this market. Not only are they a normal occurrence, but the lack of disclosures of sales concessions is poor. It is not a requirement in the state of Arkansas to disclose sales concessions and disclosing these sales concessions could result in violations of Arkansas law.

Gross Adjustment Over 25%:

A thorough search for comparable sales was made in an attempt to find ones with gross adjustments of less than 25% of their sales price. After considering locations, dates of sale, physical differences, and special conditions, in the appraiser's judgement, the sales selected are better indicators of the value of the subject property than those with smaller gross adjustments.

Net Adjustment Over 15%:

A thorough search for comparable sales was made in an attempt to find ones with net adjustments of less than 15% of their sales price. After considering locations, dates of sale, physical differences and special conditions, in the appraiser's judgement, the sales selected are better indicators of the value of the subject property than those with smaller net adjustments.

*The bedroom & bathroom count is an estimation based on data collected and the size of the mobile home.

*The subject is assumed to be a permanent improvement that has been mounted and attached to some form of a foundation. If the wheels and axles have not been removed, the appraiser reserves the right to analyze such information and the appraisal is subject to change.

ient City of J	onesboro	File No.
operty Address 112 N A	llis St	
y Jonesbo yner Christop	her Bass	y Craighead State AR Zip Code 72401
	ID REPORT IDENTIFICATION	
This Report is one o	f the following types:	
Appraisal Report	(A written report prepared under Standards Rule	the state of the
Restricted Appraisal Report	(A written report prepared under Standards Rule restricted to the stated intended use by the specif	2-2(b) , pursuant to the Scope of Work, as disclosed elsewhere in this report, fied client or intended user.)
Comments on	Standards Rule 2-3	
certify that, to the best of m		
	ontained in this report are true and correct. sinions, and conclusions are limited only by the reported	assumptions and limiting conditions and are my personal, impartial, and unbiased professional
analyses, opinions, and cond		
 Unless otherwise indicate 		ty that is the subject of this report and no personal interest with respect to the parties involved. They will be the property of the subject of this report within the three-year of the property of this report within the three-year of the property of t
- I have no bias with respe	ct to the property that is the subject of this report or the p	
2.50	ssignment was not contingent upon developing or reporting	ing predetermined results. Hopment or reporting of a predetermined value or direction in value that favors the cause of the
	, , ,	currence of a subsequent event directly related to the intended use of this appraisal.
		prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that we
n effect at the time this repo — Unless otherwise indicate	rt was prepared. d, I have made a personal inspection of the property that	t is the subject of this report.
 Unless otherwise indicate 	d, no one provided significant real property appraisal assi	istance to the person(s) signing this certification (if there are exceptions, the name of each
idividual providing significal	nt real property appraisal assistance is stated elsewhere in	n this report).
	en offered on the market prior to the hypothetical	sure Time as the estimated length of time that the property interest being consummation of a sale at market value on the effective date of the appraisal.) y at the market value stated in this report is: 3-6 Months
Comments on	Appraisal and Report Identif	lication
	ated issues requiring disclosure and an	
658	16 m/y	ess for the subject property within the last three years. The appraisal is
		dentified. The use of the appraisal is for a fair market value opinion and fo
o other reason or pur	pose.	
	V	
PPRAISER	Millian Areas	SUPERVISORY or CO-APPRAISER (if applicable):
(21	CENTRAL STATE	
1/20	STATE	
ignature:	CERTIFIED S	Signature:
lame: Preston King	. CR3948 .	Name:
Certified Reside		
state Certification #: CR:	3948	State Certification #:
r State License #: tate: AR Expiration D	ate of Certification or License: 12/31/2019	or State License #: State: Expiration Date of Certification or License:
Date of Signature and Report		Date of Signature:
ffective Date of Appraisal:	07/16/2018	Inspection of Subject: None Interior and Exterior Exterior-Only
	None Interior and Exterior Exterior-Only	

PRIVACY NOTICE

Pursuant to the Gramm-Leach-Billey Act of 1999, effective July 1, 2001, Appraisers, along with all providers of personal financial services are now required by federal law to inform their clients of the policies of the firm with regard to the privacy of client nonpublic personal information. As professionals, we understand that your privacy is very important to you and are pleased to provide you with this information.

Types of Nonpublic Personal Information We Collect

In the course of performing appraisals, we may collect what is known as "nonpublic personal information" about you. This information is used to facilitate the services that we provide to you and may include the information provided to us by you directly or received by us from others with your authorization.

Parties to Whom We Disclose Information

We do not disclose any nonpublic personal information obtained in the course of our engagement with our clients to nonaffiliated third parties, except as necessary or as required by law. By way of example, a necessary disclosure would be to our employees, and in certain situations, to unrelated third party consultants who need to know that information to assist us in providing appraisal services to you. All of our employees and any third party consultants we employ are informed that any information they see as part of an appraisal assignment is to be maintained in strict confidence within the firm.

A disclosure required by law would be a disclosure by us that is ordered by a court of competent jurisdiction with regard to a legal action to which you are a party.

Confidentiality and Security

We will retain records relating to professional services that we have provided to you for a reasonable time so that we are better able to assist you with your needs. In order to protect your nonpublic personal information from unauthorized access by third parties, we maintain physical, electronic and procedural safeguards that comply with our professional standards to insure the security and integrity of your information.

Please feel free to call us an any time if you have any questions about the confidentiality of the information that you provide to us.

Subject Photo Page

Client	City of Jonesboro			
Property Address	112 N Allis St			
City	Jonesboro	County Craighead	State AR	Zip Code 72401
Owner	Christopher Bass			



Subject Front

 112 N Allis St

 Sales Price
 0

 Gross Living Area
 960

 Total Rooms
 5

 Total Bedrooms
 2

 Total Bathrooms
 1.0

 Location
 Residential

 View
 Residential

 Site
 7,829 sf

 Quality
 Fair

 Age
 Act ~33/ Eff 30



Subject Street View

Comparable Photo Page

Client	City of Jonesboro			
Property Address	112 N Allis St			
City	Jonesboro	County Craighead	State AR	Zip Code 72401
Owner	Christopher Bass			

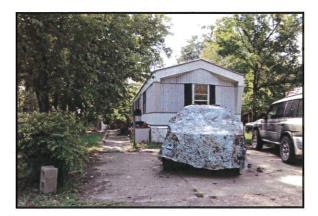


Comparable 1

1008 French St

Prox. to Subject 0.99 miles NW Sales Price 7,000 Gross Living Area 840 Total Rooms Total Bedrooms 2 Total Bathrooms 1.0 Location Residential View Residential 6,098 sf Site Quality Similar

Age Act Unk/ Eff 30



Comparable 2

405 W Forrest St

0.89 miles NW Prox. to Subject Sales Price 7,500 Gross Living Area 840 Total Rooms 5 Total Bedrooms Total Bathrooms 1.0 Residential Location View Residential 6,600 sf Site Quality Similar Act Unk/ Eff 30 Age



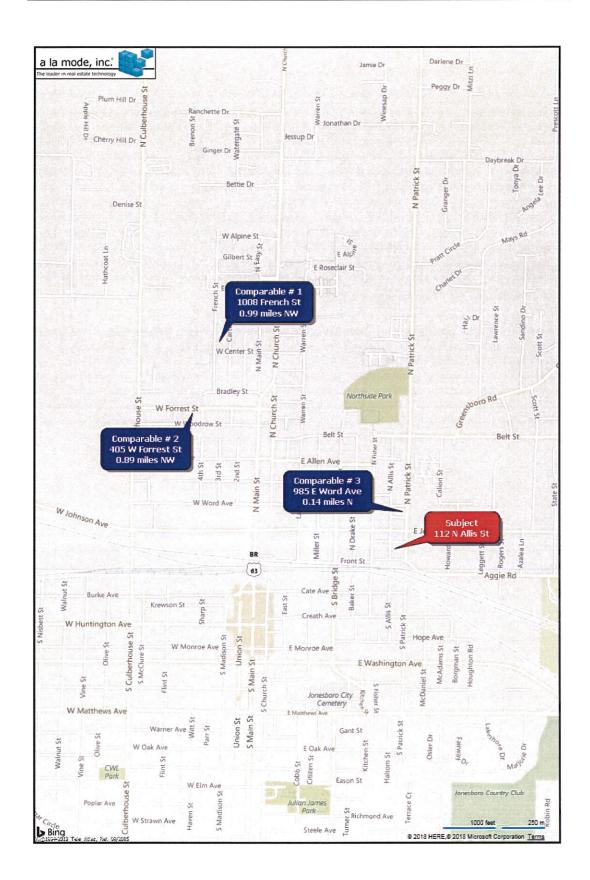
Comparable 3

985 E Word Ave

0.14 miles N Prox. to Subject Sales Price 16,000 Gross Living Area 1,344 Total Rooms 6 Total Bedrooms 3 Total Bathrooms 1.0 Residential Location Residential View Site 14,000 sf Quality Similar Act Unk/ Eff 20 Age

Comparable Sales Map

Client	City of Jonesboro			
Property Address	112 N Allis St			
City	Jonesboro	County Craighead	State AR	Zip Code 72401
Owner	Christopher Bass			



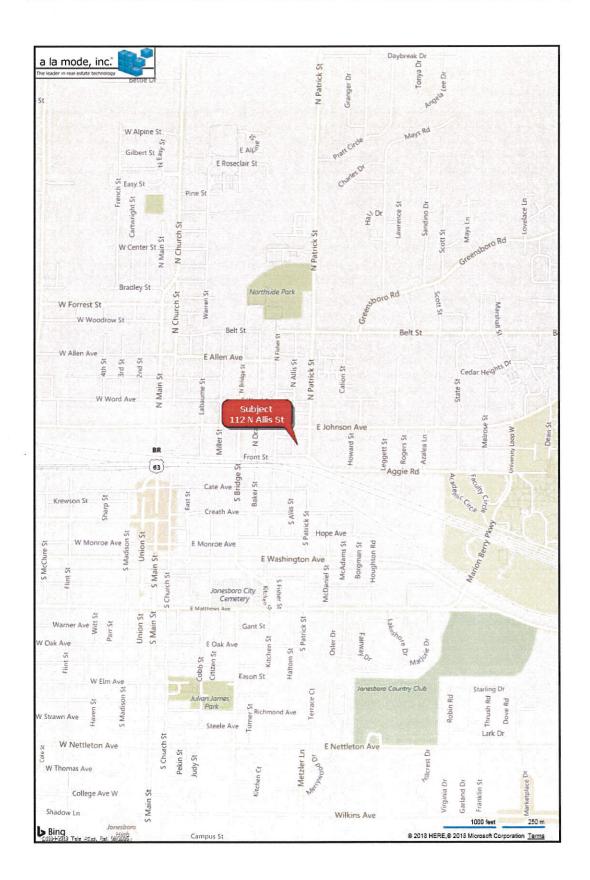
Flood Map

Client	City of Jonesboro			199
Property Address	112 N Allis St			
City	Jonesboro	County Craighead	State AR	Zip Code 72401
Owner	Christopher Bass			

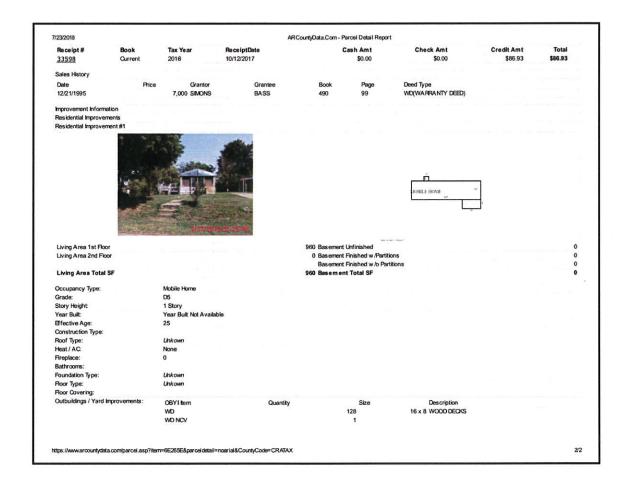


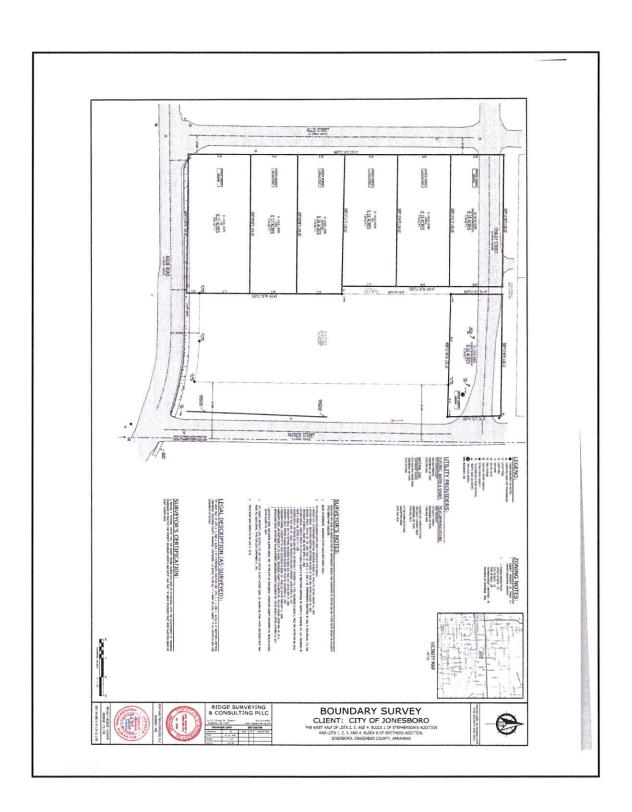
Location Map

Client	City of Jonesboro			
Property Address	112 N Allis St			
City	Jonesboro	County Craighead	State AR	Zip Code 72401
Owner	Christopher Bass			



Land: 5,000 1,000 Improvements: 3,250 655 Total Value: 8,250 1,655 Tax able Value: 1,655 Milage: 9,042 1,655 Estimated Taxes: \$69,63 \$9,963 Assessment Year: 2017 2017 Year \$60 k Tax Owed Tax Paid Balance 2017 Qurrent \$9,963 \$0.00 \$9,963	7/23/2018		ARCOUND	ata.Com - Parcel Detail Report			
Parcel Number:	Parcel Detail Report	:				Created: 7/23/2	018 7:03:45 AM
Courty Name: Conjspace Courty Courty Name:	Basic Information						
Mailing Address: BASS CARSTORHER	Parcel Number:	01-144181-05500					
11 S PAUET ST PARA GOLUD AR 72450- PROPERT M	County Name:	Craighead County					
12 N ALLS	Mailing Address:	111 S PRUETT ST					
Billing Address	Property Address:	112 N ALLIS					
Total Acres: 0.00	Billing Address :	BASS CHRISTOPHER 111 S PRUETT ST					
Timber Acres: 0.00 18-14-04	Total Acres:						
Sec-Timp-Ring: 18-14-04							
LovBlock Strombton Strom							
Subdivision: BROTHERS ADD SS138 School District Jay JONESBORD CITY							
School District J.B. JONESBORO CITY Homes tead Parcet? No		BROTHERS ADD					
Homes tead Parcel?: No Taxable Taxable	Legal Description:	BROTHERS ADD 56X138					
Tax Status: Tax able Over 657: No Land Type Cuantity Front Width Rear Width Depth 1 Depth 2 Quarter RESHS 1 los (0 sqft) 0 0 0 0 0 0 Valuation Information Entry Appraised Section 1000 1,000	School District:	J JB JONESBORO CITY					
Over 657: No Land Information Cuantifye Quantity Front Width Rear Width Depth 1 Depth 2 Quarter RESHS 1 lots [0 s.qti] 0 <	Homestead Parcel?:	No					
Land hype Quantity Front Width Rear Width Depth 1 Depth 2 Quarter RESHS 1 lots [0 sqft] 0 0 0 0 0 0 Valuation Information Entry Appraised Assessed Land: 5,000 1,000 improvements: 3,250 5 650 Total Value: 8,250 1,650 1,650 Milogo: 1,650 1,650 1,650 Milogo: 1,650 1,650 1,650 Estimated Taxes: 3,690 3,690 3,690 Assessment Year: 2017 2017 2017 3,690 3,690 2017 Qurrent \$69,63 \$0.00 \$69,63 2016 Qurrent \$69,63 \$80,93 \$86,63 \$0.00	Tax Status:	Taxable					
Land Type Quantity Front Width Rear Width Depth 1 Depth 2 Quarter RESHS 1 lots [0 sqft] 0	Over 657:	No					
RESHS 1 lots 0 0 0 0 0 0 0 0 0	Land Information						
O sqft	Land Type	Quantity	Front Width	Rear Width	Depth 1	Depth 2	Quarter
Entry Appraised Assessed Land: 5,000 1,000 Improvements: 3,250 650 Total Value: 8,250 1,650 Tax able Value: 9,045 1,650 Miloge: 9,045 9,045 Extrasted Taxes: \$69,63 \$69,63 Assessment Year: 7ax Pald 8lance Year Book Tax Owed Tax Pald 8lance 2017 Qurrent \$69,63 \$0,00 \$69,63 2016 Qurrent \$69,93 \$30,00 \$69,63	RESHS	1 lots [0 sqft]		0	0	0	
Land: 5,000 1,000 Improvements: 3,250 650 Total Value: 8,250 1,650 Taxable Value: 1,650 1,650 Millage: 9,650 1,650 Estimated Taxes: \$69,63 \$69,63 Assessment Year: 7,700 7,700 Tax Hormston 1,650 1,650 Year Book 1,650 2017 Qurrent \$69,63 \$0,00 \$69,63 2016 Qurrent \$86,93 \$86,93 \$0,00	Valuation Information						
Improvements: 3,250 650 Total Value: 8,250 1,650 Taxable Value: 1,650 1,650 Millage: 0,0422 6,500 Estimuted Taxes: 3,690,63 369,63 Assessment Year: 720,77 720,77 Tax Information 74x Owed 7x Paid 8alance 2017 Qurrent \$99,63 \$0.00 \$99,63 2016 Qurrent \$86,93 \$86,93 \$80,93 \$0.00	Entry			Appraised			Assessed
Total Value: 8,250 1,650 Tax able Value: 6,650 1,650 Miloge: 9,042 0,042 Es tirralled Taxes: \$69,63 869,63 Assessment Year: 2017 Year Book Tax Owed Tax Paid Balance 2017 Qurrent \$69,63 \$0.00 \$69,63 2016 Qurent \$86,93 -\$86,93 \$0.00	Land:			5,000			
Taxable Value: 1,650 1,6	improvements:						
Milage: 0.0422 Estimated Taxes: \$69.83 Assessment Year: 72017 Tax Information Tax Owed Tax Paid Balance Year Book Tax Owed \$69.63 \$0.00 \$69.63 2016 Qurrent \$86.93 \$86.93 \$86.93 \$0.00	Total Value:			8,250			
Estimated Taxes: Sep.83 Se	Taxable Value:						
Assessment Year: 2017 Tax Hormation							
Tax Information Year Book Tax Owed Tax Paid Balance 2017 Ourrent \$69.63 \$0.00 \$69.63 2016 Ourrent \$86.93 \$86.93 \$80.93							
Year Book Tax Owed Tax Paid Balance 2017 Ourrent \$99.63 \$0.00 \$99.63 2016 Ourrent \$86.93 \$86.93 \$0.00							2017
2017 Ourrent \$69.63 \$0.00 \$69.63 2016 Ourrent \$86.93 \$86.93 \$0.00	Tax Information						
2016 Qurrent \$86.93 .\$86.93 \$0.00							
Recepts	2016 Ourre	ent		\$86.93	-\$86.93		\$0.00
	Receipts						





QUALIFICATIONS OF PRESTON J. KING

POSITION:

State Certified Residential Appraiser, CR 3948 Bob Gibson & Associates 420 W. Jefferson Ave., Jonesboro, AR 72401 W: (870) 932-5206 C: (870) 847-2375 ucprestonking@gmail.com

PROFESSIONAL EXPERIENCE:

State Registered Appraiser

State Certified Residential Appraiser

Licensed Real Estate Agent

Licensed Real Estate Broker

December 2013 – October 2017

October 2017 – Present

May 2013 – March 2017

March 2017 – Present

EDUCATION:

B.S. Degree in Business Finance from Arkansas State University in December 2012 B.S. Degree in Accounting from Arkansas State University in May 2014 Real Estate Licensing 60 hours; Kelton Schools, Jonesboro AR, 2013 Basic Appraisal Principles, 30 hours, McKissock Online, 2013 Basic Appraisal Procedures, 30 hours, McKissock Online, 2013 USPAP, 15 hours, Appraisal Institute, Little Rock AR 2013 Post Licensing 18 hours, Northeast Arkansas Real Estate School, Jonesboro AR 2014 Residential Report Writing, RCI Enhancements, Russellville, AR 2014 Income Approach, RCI Enhancements, Russellville, AR 2015 The FHA Appraisal Course, Jacksonville, AR 2015 Sales Comparison Approach, 15 hours, RCI Enhancements, Russellville, AR 2015 Cost Approach & Site Valuation, 15 hours, McKissock Online, 2015 2016-2017 USPAP update, 7 hours, RCI Enhancements, Russellville, AR 2015 Advanced Residential Applications & Case Studies, McKissock Online, 2016 General Sales Comparison "B", 15 hours, RCI Enhancements, Russellville, AR 2017 Appraisal Subject Matter Electives, McKissock Online, 2017 2018-2019 USPAP update, 7 hours, RCI Enhancements, Jonesboro, AR 2018

CERTIFICATIONS AND DESIGNATIONS:

State Certified Residential Appraiser, CR 3948

Date Issued Caruficate Number Cortificate Number Cortificate Number Chairman, AAL & CB Cortificate Number Chairman, AAL & CB	On this date was certified as a STATE CERTIFIED RESIDENTIAL APPRAISER The Arkansas Appraiser Licensing and Certification Board hereby affirms that this Certificate is issued in accordance with all the requirements of Arkansas Code Annotated, Section § 17-14-101 ct seq., and subsequently adopted "Rules and Regulations" and shall remain in force when properly supported by a current pocket identification card.	APPRAISER LICENSING & CERTIFICATION BOAR Auest That Preston King	STATE OF ARKANSAS
<u> </u>		RTIFICATION BOARD	· 经现金基础的基础的 化二甲基苯甲基苯甲基苯甲基苯甲基苯甲基苯甲基苯甲基苯甲基苯甲基苯甲基苯甲基苯甲基苯甲



ARKANSAS APPRAISER LICENSING & CERTIFICATION BOARD This is to certify that Preston King

License #: CR 3948

has complied with the requirements of Arkansas Code Section §17-14-201 et seq.; and is the holder of a valid certificate. This card is for identification purposes only.

6/30/2019

Thenna Wheller

Expiration Date

Chairman

REAL ESTATE CONTRACT FOR CITY OF JONESBORO OFFER AND ACCEPTANCE

1. **BUYERS:** The Buyers, **CITY OF JONESBORO, A MUNICIPAL CORPORATION** offer to buy, subject to the terms set forth herein, the following

2. PROPERTY DESCRIPTION:

A PART OF LOT 3 BLOCK B OF BROTHERS ADDITION TO THE CITY OF JONESBORO, CRAIGHEAD COUNTY, ARKANSAS, CONTAINING IN ALL 7,829 SQ. FT. OR 0.18 ACRES, MORE OR LESS.

SUBJECT TO EASEMENTS, RESTRICTIONS, RESERVATIONS AND RIGHTS-OF-WAY OF RECORD.

- 3. **PURCHASE PRICE:** The Buyers will pay as total purchase price for said property, the sum of thirty thousand dollars (\$30,000).
- 4. **CONVEYANCE:** Conveyance shall be made to Buyers or as directed by Buyers, by Dedication Deed, except it shall be subject to recorded restrictions and easements, if any, which do not materially affect the value of the property. Unless expressly reserved herein, such conveyance shall include mineral rights owned by Seller.
- 5. **PRO-RATIONS:** Taxes and special assessments, and allowable expenses due on or before closing shall be paid at closing from the proceeds of the sale.
- 6. **CLOSING:** The closing date will be immediate upon receipt of purchase price.
- 7. POSSESSION: Possession shall be delivered to Buyers: Upon Buyers Closing
- 8. **CONTINGENCY:** Purchase is contingent upon Buyer receiving grant funding for property acquisition.

THIS IS A LEGALLY BINDING CONTRACT WHEN SIGNED BY BOTH BUYER AND SELLER.

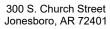
BUYER SELLER

CITY OF JONESBORO

Name: 10-10-18 Name:_____ Title: Mayor Name:_____ Date: Date:_____ **ATTEST**

CRAIGHEAD COUNTY, AR

City Clerk





City of Jonesboro

Legislation Details (With Text)

File #: RES-19:111 Version: 1 Name: PURCHASE PROPERTY LOCATED AT 116 N.

ALLIS, JONESBORO, ARKANSAS FOR THE PURPOSE OF THE ARKANSAS DEVELOPMENT FINANCE AUTHORITY (ADFA) GRANT AWARD FOR THE VETERANS VILLAGE OF JONESBORO

Type: Resolution Status: To Be Introduced

File created: 8/7/2019 In control: Finance & Administration Council Committee

On agenda: Final action:

Title: RESOLUTION OF THE CITY OF JONESBORO, ARKANSAS AUTHORIZING THE MAYOR AND

CITY CLERK TO PURCHASE PROPERTY LOCATED AT 116 N. ALLIS, JONESBORO, ARKANSAS FOR THE PURPOSE OF THE ARKANSAS DEVELOPMENT FINANCE AUTHORITY (ADFA) GRANT

AWARD FOR THE VETERANS VILLAGE OF JONESBORO

Sponsors: Grants

Indexes: Property purchase - real

Code sections:

Attachments: 116 N Allis Appraisal.pdf

116 N. Allis offer-Signed.jpg

Date Ver. Action By Action Result

RESOLUTION OF THE CITY OF JONESBORO, ARKANSAS AUTHORIZING THE MAYOR AND CITY CLERK TO PURCHASE PROPERTY LOCATED AT 116 N. ALLIS, JONESBORO, ARKANSAS FOR THE PURPOSE OF THE ARKANSAS DEVELOPMENT FINANCE AUTHORITY (ADFA) GRANT AWARD FOR THE VETERANS VILLAGE OF JONESBORO

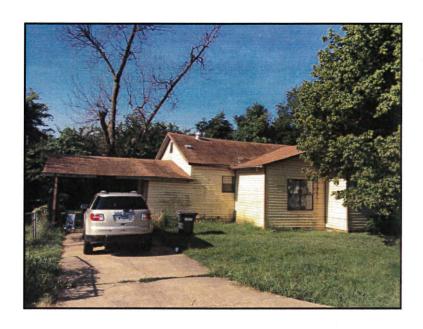
WHEREAS, the City of Jonesboro, Arkansas desires to purchase the property located at 116 N. Allis, Jonesboro, Arkansas for the purpose of the Veterans Village; and,

WHEREAS, an offer has been made and accepted by William and Sharon Hafford dated October 9, 2018 agreeing to sell their property located at 116 N. Allis, Jonesboro, Arkansas; and,

WHEREAS, the funding of the purchase of this property shall come from the ADFA grant funds

NOW, THEREFORE BE IT RESOLVED BY THE CITY COUNCIL FOR THE CITY OF JONESBORO THAT:

SECTION 1: The Mayor and City Clerk are hereby authorized by the City Council for the City of Jonesboro to execute all necessary documents to complete this transaction from the ADFA grant funds.



APPRAISAL OF REAL PROPERTY

LOCATED AT:

116 N Allis St Lot 2 Block B Brothers Addition Jonesboro, AR 72401

FOR:

City of Jonesboro 300 S Church St Jonesboro, AR 72401

AS OF:

07/16/2018

BY:

Preston King

Bob Gibson and Associates Inc. P O Box 3071 420 W Jefferson, Suite A Jonesboro, AR 72401

July 23, 2018

City of Jonesboro 300 S Church St Jonesboro, AR 72401

Re: Property: 116 N Allis St

Jonesboro, AR 72401

Client:

City of Jonesboro (CLIENT)

Pursuant to your request, I have prepared an appraisal report of the property captioned in the "Summary of Salient Features" which follows. To the best of my knowledge, this report conforms to the current requirements prescribed by the Uniform Standards of Professional Appraisal Practice of the Appraisal Standards Board of the Appraisal Foundation (as required by the Financial Institutions Reform, Recovery and Enforcement Act (FIRREA)).

The accompanying report is based on a site inspection of improvements, investigation of the subject neighborhood area of influence, and review of sales, cost, and income data for similar properties. This appraisal has been made with particular attention paid to applicable value-influencing economic conditions and has been processed in accordance with nationally recognized appraisal guidelines.

The value conclusions stated herein are as of the effective date as stated in the body of the appraisal, and contingent upon the certification and limiting conditions attached. The person signing this report has the knowledge and experience to complete this assignment competently. Please do not hesitate to contact me or any of our staff if we can be of additional service to you.

SUMMARY OF SALIENT FEATURES

_		
B	Subject Address	116 N Allis St
	Legal Description	Lot 2 Block B Brothers Addition
NOI	City	Jonesboro
ORMA1	County	Craighead
SUBJECT INFORMATION	State	AR
SUB	Zip Code	72401
	Census Tract	0006.02
	Map Reference	27860
SALES PRICE	Sale Price \$	0
SALES	Date of Sale	N/A
IN	Client	City of Jonesboro
CLIENT	Owner	William & Sharon Hafford
	Size (Square Feet)	1,772
S	Price per Square Foot \$	
/EMENT	Location	Residential
IMPRO\	Age	~68
TION OF	Condition	Below Avg.
DESCRIPTION OF IMPROVEMENTS	Total Rooms	6
ā	Bedrooms	3
	Baths	1.1
AISER	Appraiser	Preston King
APPRAI	Date of Appraised Value	07/16/2018
VALUE	Final Estimate of Value \$	34,000

	The purpose of this summary appraisal rep	ort is to nrovi	ide the lender	r/client with an	accurate and adequa	tely supporter	d oninion of	the market value	of the subject	nronerty
		of is to provi	ide the londer	/GIIGHT WHIT AIT			u, opinion or			
	Property Address 116 N Allis St			(0.1	City Jonesbor			State AR	Zip Code 7240	<i>,</i> 1
	Borrower City of Jonesboro (CLIENT			ner of Public Red	ord William & Sha	aron Haffor	ď	County Craig	nead	
	Legal Description Lot 2 Block B Broth		1							
В	Assessor's Parcel # 01-144181-05400	0			Tax Year 2017			R.E. Taxes \$:	211	
	Neighborhood Name Jonesboro City				Map Reference	27860		Census Tract	0006.02	
SUBJECT	Occupant Owner Tenant Va	cant	Sper	cial Assessment	s\$ 0	Г	PUD HO	A\$O [per year	per month
ď	Property Rights Appraised Fee Simple		old Oth							
7	Assignment Type Purchase Transaction				r (describe) Market)	Valuation				
	Assignment Type Turchase mansactio	II LI LIGHT					70404			
Н	Lender/Client City of Jonesboro				S Church St, Jones				Van NAMa	
п	Is the subject property currently offered for sa								Yes 🛛 No	
н	Report data source(s) used, offering price(s),	and date(s).	Accordin	ng to the loca	I MLS system, the	subject ha	s not been	listed for sale	within the last	twelve
	months.									
	I did did not analyze the contract f	for sale for the	subject purch:	ase transaction.	Explain the results of the	e analysis of t	the contract fo	r sale or why the	analysis was not	
Н	performed.				53.00000011.0000000-E-L-0.0000000-F-E					
Ę										
Š	Contract Price \$ O Date of Co	ontract N/A	ls:	the property selle	er the owner of public re	ecord?	Yes No	Data Source(s)		
Ë	Is there any financial assistance (loan charge								Yes	☐ No
CONTRACT	If You report the total dellar amount and doce			ownpayment as	sistance, etc.) to be paid	u by any party	on bondin or t	no bonowor.		
ပ	If Yes, report the total dollar amount and desc	Tibe the items	to be paid.							
Н										
ı	Note: Race and the racial composition of	the neighborh	hood are not	appraisal facto	ors.					
	Neighborhood Characteristics	S		One-Ur	nit Housing Trends		One-	-Unit Housing	Present Lan	d Use %
Н	Location 🛛 Urban 🔲 Suburban 🔲		Property Valu	es 🗍 Increas	ing Stable	Declining	q PRIC	E AGE	One-Unit	50 %
				ply Shortag					2-4 Unit	10 %
E	County Desid Chable							4 4		
ĕ	Growth Rapid Stable				3 mths 🛛 3-6 mths			Low 0	Multi-Family	10 %
ď	Neighborhood Boundaries The area is				., to the south by W	vashington		High 100+	Commercial	25 %
EIGHBORHOOD	Ave., to the east by Marion Berry ar						50	Pred. 50	Other	5 %
	Neighborhood Description The subject	is located in	n the city lin	mits of Jones	boro. It is located in	n a residen	ntial type are	ea that has a r	nixture of sing	le &
Ē	multi family units as well as comme	rcial & indus	strial. The n	eighborhood	has older improved	ments and	has been o	leveloped for i	many years.	
2	Marketability appears average to fa									
ı	Market Conditions (including support for the a		ons) Pro	onerty values	are stable in subje	ect neighbo	orbood De	mand/supply i	s in balance.	
Н	Marketing time on average in subject									h other
П								cii as well as c	ilacuaaioria wi	ii ouici
E	real estate professionals in the area	. Available						Vi 5		
П	Dimensions See survey attached			rea 7,728 sf		ape Rectar	ngular	view R	esidential	
Н	Specific Zoning Classification I-1			oning Description						
Н	Zoning Compliance Legal X Legal No									
Н	Is the highest and best use of subject propert	y as improved	(or as propose	ed per plans and	specifications) the pres	ent use?	∀es	No If No, de	scribe	
Н										
Н	Utilities Public Other (describe)			Public Other	r (describe)	Off-site	Improvemen	ts - Type	Public	Private
ш	Flectricity 🛛 🗎 Public		Water		Public		Asphalt		Ø	П
7	Gas Public		Sanitary Sewer		Public		None		ñ	Ħ
1		⊠ No FE	MA Flood Zon		FEMA Map # 05			EEMA Mar	Date 09/27/1	001
	I LIVIA Special Floor Flazalu Alea 165					03100044		I LIVIA IVIQ	Date USIZIII	331
ı	Are the utilities and off-site improvements typ				No If No, describe	- d d-	10		If Was dassailes	
						and uses, etc.)?	Yes 🛛 No	If Yes, describe	
	Are the utilities and off-site improvements typ					and uses, etc.)?	JYes ⊠ No	If Yes, describe	
	Are the utilities and off-site improvements typ					and uses, etc.)?] Yes ⊠ No	If Yes, describe	
	Are the utilities and off-site improvements typ	nal factors (eas	sements, encr	oachments, envi	ronmental conditions, la					
	Are the utilities and off-site improvements typ	nal factors (eas		oachments, envi	ronmental conditions, la				If Yes, describe Property Owner	
	Are the utilities and off-site improvements typ Are there any adverse site conditions or extern Source(s) Used for Physical Characteristics or	nal factors (eas	sements, encr	oachments, envi	ronmental conditions, la	d Tax Records	s Prior	nspection	Property Owner	
	Are the utilities and off-site improvements typ Are there any adverse site conditions or extern Source(s) Used for Physical Characteristics o Other (describe) Exterior Inspection	nal factors (eas	sements, encro	oachments, envi	ronmental conditions, la S Assessment and Data Source for Gro	d Tax Records	s Prior	nspection	Property Owner	
THE RESERVE AND PERSONS ASSESSMENT OF THE PERSONS ASSESSMENT ASSESSMENT ASSESSMENT OF THE PERSONS ASSESSMENT ASSESSMENT ASSESSMENT ASSESSMENT ASSESS	Are the utilities and off-site improvements typ Are there any adverse site conditions or extern Source(s) Used for Physical Characteristics o Other (describe) Exterior Inspection General Description	nal factors (eas	sements, encro Appraisal F	oachments, envi	ronmental conditions, la S Assessment and Data Source for Gro Heating/Cooling	d Tax Records	s Prior a www.ar	nspection Countydata.co	Property Owner m Car Storage	
	Are the utilities and off-site improvements typ Are there any adverse site conditions or extern Source(s) Used for Physical Characteristics o Other (describe) Exterior Inspectior General Description Units One One with Accessory Unit	of Property Ge Concrete	Appraisal Feneral Descri	oachments, envi	S Assessment and Data Source for Gro Heating/Cooling FWA HWBB	d Tax Records	s Prior la www.ar. Amenities Fireplace(s) #	nspectioncountydata.co	Property Owner m Car Storage	'S 1
	Are the utilities and off-site improvements typ Are there any adverse site conditions or extern Source(s) Used for Physical Characteristics o Other (describe) Exterior Inspection General Description Units One One with Accessory Unit # of Stories 1	of Property Ge Concrete Full Bass	Appraisal Feneral Descripe Slab Clement	ption rawl Space Finished	S Assessment and Data Source for Gro Heating/Cooling FWA HWBB Radiant	d Tax Records	s Prior la www.an Amenities Fireplace(s) # Woodstove(s)	nspection Countydata.co	Property Owner m Car Storage a eway # of Ca	
	Are the utilities and off-site improvements typ Are there any adverse site conditions or extern Source(s) Used for Physical Characteristics o Other (describe) Exterior Inspection General Description Units One One with Accessory Unit # of Stories 1 Type Obet. Att. S-Det/End Unit	of Property [Ge Concrete Full Bass T Partial B	Appraisal Feneral Descripe Slab Comment Commen	oachments, envi	S Assessment and Data Source for Gro Heating/Cooling FWA HWBB Radiant Other	d Tax Records	s Prior la www.an Amenities Fireplace(s) # Woodstove(s) Patio/Deck N	nspection Countydata.co O Non # 0 Drivi	Property Owner Car Storage e eway # of Ca / Surface Co	ncrete
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There are N/A comparab	le properties currently	offered for sale in	the subject neighborh	ood ranging in I	price fi	rom \$ N/A		to \$ N/A	Α .
			n the past twelve mon					to\$ N	
FEATURE	SUBJECT		BLE SALE # 1			E SALE # 2			LE SALE # 3
Address 116 N Allis St	0000001	1212 W Oak Av		1729 W Mat			223 N	N Fisher St	LE OTTLE II O
	20404								20404
Jonesboro, AR 7	2401	Jonesboro, AR	72401	Jonesboro, /		2401		sboro, AR 7	2401
Proximity to Subject	•	1.62 miles SW		2.04 miles V				miles NW	
Sale Price	\$ 0		\$ 30,000		-	\$ 34,000	_		\$ 35,000
Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 17.58 sq.ff		\$ 21.29	sq.ft.		\$	19.38 sq.ft.	
Data Source(s)		County Data, De	OM = Unk	MLS 100733	316, D	OOM = 63	Coun	ty Data, DC	M = Unk
Verification Source(s)		NEA Comp Ser	vice	County Data	a NEA	A Comp Service	NEA	Comp Serv	ice
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTIO		+(-) \$ Adjustment		SCRIPTION	+(-) \$ Adjustment
Sales or Financing	DEGGIII HOIV	Unknown		Bank	-			entional	0
			1			(6)			
Concessions		None Known		None Known	n			Known	0
Date of Sale/Time		04/2017	0	04/2018		0	10/20		0
Location	Residential	Residential		Residential			Resid	lential	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple	15		Fee S	Simple	
Site	7,728 sf	13,068 sf	0	27,878 sf		-2,500	6.970	sf (0
View	Residential	Residential		Residential			Resid	lential	
Design (Style)	Ranch	Ranch		Ranch			Ranc		
Quality of Construction	Fair	Similar		Similar		0	Simila		0
								ar	
Actual Age	~68	~65		~58	-		~62		0
Condition	Fair	Similar		Similar		0	Simila		0
Above Grade	Total Bdrms. Baths			Total Bdrms. E				Bdrms. Baths	
Room Count	6 3 1.1	6 3 1.0			2.0	-1,000	_	3 1.1	
Gross Living Area	1,772 sq.ft.	1,706 sq.ft	. +990	1,597	sq.ft.	+2,625		1,806 sq.ft.	-510
Basement & Finished	0sf	0sf		0sf			0sf		
Rooms Below Grade	0	0		0			0		
Functional Utility	Average	Average		Average			Avera	age	
Heating/Cooling	Central H&A	Central H&A		Central H&A				al H&A	
Energy Efficient Items	Typical	Similar		Similar	, 		Simila		0
Garage/Carport			0						0
	1 Carport Att.	1 Carport Att.	<u> </u>	None	_	+1,000			
Porch/Patio/Deck	Porches	Porch	0	Porch/Patio	<u> </u>	0		n/Patio	0
) Linu	Fence	Fence		Fence			Fence	9	
Net Adjustment (Total) Adjusted Sale Price									
<u> </u>									
Net Adjustment (Total)		· ⊠ + □ -	\$ 1,990	\boxtimes + \square] - \$	125		+ 🛛 -	\$ -510
Adjusted Sale Price		Net Adj. 6.6 %		Net Adj. 0.4	4 %		Net Ad	. 1.5 %	
		Gross Adj. 6.6 %	\$ 31.990	Gross Adj. 21.0	.0 % S	34.125	Gross /	Adj. 1.5 %	\$ 34,490
did id did not research	the sale or transfer his		operty and comparable	sales. If not, exp	plain				
My research ⊠ did □ did r	not reveal any prior sa	les or transfers of the	subject property for the	three years prior	or to the	effective date of this	annrais	al	
		les or transfers of the	subject property for the	three years prior	or to the	effective date of this	apprais	al.	
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The scope of work includes an identification of the property rights valued	fee simple interest), a definit	tion of the v	alue sought (ma	rket value), an
opinion of the highest and best use (residential), physical observation of t	ne subject site and improven	nents, a loc	cational analysis	of the
neighborhood and city, and an economic analysis of the market for prope	rties such as the subject. Th	ne Cost. Sa	les, and Income	Approaches were
considered.				
The first \$350 tax of a homeowner's primary residence has been waived.	The tax amount reported in t	this annrais	al is hefore this	cradit
The first \$550 tax of a nonrecowner's primary residence has been waived.	The tax amount reported in	піз арргаіз	aris before triis t	orcuit.
Highest and Best Hee. The subject sitely physical shows to delice and a	aine dinamaiana tanaman	abu and sail	Lagrangaita is s	uitable for a single
Highest and Best Use: The subject site's physical characteristics, such a				
family residential improvement. There is no zoning restrictions on the pro-				
no deed restrictions, to appraiser's knowledge, that limits the improvement				
area is clearly single family residences. The effective age of most homes	in this area is lower than the	e actual age	, which supports	demand for
existing housing. Subject is currently improved with a single family detact	ned residence. The improve	ements mak	e a substantial o	contribution to the
total property in excess of the site. Therefore, the current use (single fam	ily residential) represents the	e highest an	d best use of the	e site.
Clarification of Environmental Comments & Exhibits: The existence of ha	zardous substances, includin	a without lin	nitation to asbes	stos.
polychlorinated biphenyls, petroleum leakage, lead based paint, molds, a		1 7 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		Control of the contro
property, or other environmental conditions, were not called to the attention		Commence of the Commence of th		
inspection of the site and improvements. The appraiser has no knowledge				
stated in this report. The appraiser, however, is not qualified nor licensed				
substances or environmental conditions may affect the value of the prope				
such condition on or in such proximity thereto that it would cause a loss in	value. No responsibility is a	ssumed for	any such condit	ions, nor for any
expertise or engineering knowledge required to discover the same.				
This appraisal is NOT a HOME INSPECTION and the appraiser is NOT A	CTING as a HOME INSPEC	CTOR when	preparing the re	port. When
performing the inspection of this property, the appraiser visually observed	areas that were readily acce	essible. The	e appraiser is no	t required to
disturb or move anything that obstructs access or visibility. The inspection				
guarantees of any kind.				
NOTE: The intended user of this appraisal report is the Lender/Client. Th	a intended use is to evaluate	the subject	t nronerty's mar	ket value for
lending origination, existing loan servicing or foreclosure proceedings sub	ect to the stated scope of wo	ork and indi	cated purpose o	in the order. No
additional Intended Users are identified by the appraiser.				
Extraordinary Assumption - This report is made subject to the extraordinal	y assumption that the interio	or of the sub	oject is in similar	condition to the
exterior upon a drive-by inspection.				
				version and a second
COST ADDROACH TO VALUE	(not required by Fannia Mae)			
	(not required by Fannie Mae)			
Provide adequate information for the lender/client to replicate the below cost figures and calc	lations.			
Provide adequate information for the lender/client to replicate the below cost figures and calc Support for the opinion of site value (summary of comparable land sales or other methods for	lations.	approach v	vas not deemed	applicable.
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This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended user, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended user, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

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

The appraiser must be able to obtain adequate information about the physical characteristics (including, but not limited to, condition, room count, gross living area, etc.) of the subject property from the exterior-only inspection and reliable public and/or private sources to perform this appraisal. The appraiser should use the same type of data sources that he or she uses for comparable sales such as, but not limited to, multiple listing services, tax and assessment records, prior inspections, appraisal files, information provided by the property owner, etc.

INTENDED USE: The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: The intended user of this appraisal report is the lender/client.

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

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

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

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

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

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

- 20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.
- 21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).
- 22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.
- 23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.
- 24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.
- 25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

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

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

The state of the s	3 , 3
APPPAISER Signature Signature Name Preston Ang RESIDENTIAL	SUPERVISORY APPRAISER (ONLY IF REQUIRED) Signature Name
Company Name Bob Gibson & Associates	Company Name
Company Address 420 W. Jeffelder Ave. Suite A, Jonesboro, AR	Company Address
72401	
Telephone Number (870) 932-5206	Telephone Number
Email Address gibsonmj@swbell.net	Email Address
Date of Signature and Report 07/23/2018	Date of Signature
Effective Date of Appraisal 07/16/2018	State Certification #
State Certification # CR 3948	or State License #
or State License #	State
or Other (describe) State #	Expiration Date of Certification or License
State AR	
Expiration Date of Certification or License 12/31/2019	SUBJECT PROPERTY
ADDRESS OF PROPERTY APPRAISED	☐ Did not inspect exterior of subject property
116 N Allis St	Did inspect exterior of subject property from street
Jonesboro, AR 72401	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 34,000	economic de coré 2000 Con
LENDER/CLIENT	COMPARABLE SALES
Name Craig Light	Did not impose outgries of comparable calculation street
Company Name City of Jonesboro	Did not inspect exterior of comparable sales from street
Company Address 300 S Church St, Jonesboro, AR 72401	Did inspect exterior of comparable sales from street Date of Inspection
Email Address CLight@jonesboro.org	

Freddie Mac Form 2055 March 2005

Supplemental Addendum

				1110	110.	
Client	City of Jonesboro					
Property Address	116 N Allis St			-20-2111200		
City	Jonesboro	County Craighead	State	AR	Zip Code 72	2401
Owner	William & Sharon Hafford				V	

Scope of Work:

This report has been prepared for the referenced client. The report has been performed to assist the client in determining fair market value of the subject property. If this report is placed in the hands of anyone other than the client, the client shall make such third party aware of all the assumptions and limiting conditions of the assignment. This report is being restricted to the stated client's use only and for the stated purposes only. No other user is identified and no other use is identified. The scope of this appraisal consisted of an observation of subject site from the public street. Pictures of the exterior of the improvements were taken and can be found in this report. This report is being made based on an extraordinary assumption that the interior of the improvements are in similar type condition as the interior. Any differences that exist from what is observed and assumed are subject to review by the appraiser and the value is subject to change. The livable area was derived from www.arcountydata.com which is believed to be a reliable source. The cost approach was not applicable/not completed (explained elsewhere in this report). The MLS, local public records, as well as local comp services were researched for comparable sales in the neighborhood/subdivision. Those used were deemed the best available. The comparable sales were compared to the subject and adjustments in value were made as deemed appropriate. The income approach was not used in this report based on engagement and scope of work agreed on by client and appraiser. The approaches to value used in this report were reconciled and an opinion of value was rendered based on the data available. This report is an appraisal and not an environmental, structural, termite, or building inspection. If the user or client desires such type of reports, they should be ordered from a licensed home inspector or an environmental expert. This appraisal report does not guarantee that the property is free of defects. The appraiser is not a home inspector, ter

Digital Signature:

This appraisal report contains digital signatures that meet the requirements of Statement on Appraisal Standards No.8 (SMT-8). The software programs used to transfer the report electronically provide digital signature security features for the appraiser signing the report. The appraiser that has signed (affixed an electronic signature) to this report has ensured that the electronic signature(s) is protected and the appraiser has maintained control of the signature. Per SMT-8 of the Uniform Standards of Professional Appraisal Practice, electronically affixing a signature to a report carries the same level of authenticity and responsibility as an original ink signature on a paper copy report.

Digital Images:

Digitized images, such as photographs, maps, exhibits, etc., contained in this report, are unaltered from their original likeness. Digital images, however, may have been modified for formatting, brightness, or resolution. These modifications are made only to reduce file size or enhance readability and do not manipulate the original likeness.

Comps Over One Mile:

Comparable sales over one mile away were used because they are the best available in this area. Expanding the search to a radius greater than one mile developed sales that are still within the same market. These sales are the best comparables to the subject property and are therefore used in this report.

Comps Over Six Months:

A thorough search for comparable sales was made in this market area. Comparables that sold within six months of the date of appraisal were significantly different in location, size, age, conditions and other value influencing items. In the appraisers judgement, the comparables selected are a better indication of value than most recent sales.

Age Adjustments:

Age adjustments were made based off of the effective age of each property respectively. The effective age takes into consideration the condition of the property as well as the functional utility that remains with each property. A 1% adjustment per effective age difference was made based on the contrat price of the sales.

Sales Concessions:

No sales concessions were conducted due to them being a traditional occurrence in this market. Not only are they a normal occurrence, but the lack of disclosures of sales concessions is poor. It is not a requirement in the state of Arkansas to disclose sales concessions and disclosing these sales concessions could result in violations of Arkansas law.

Client City of Jonesboro File No.						
	16 N Alli		Causti		Chata A.D.	7:- 0:-1:- 70:10:1
	onesbore /illiam &	Sharon Hafford	County	Craighead	State AR	Zip Code 72401
		D REPORT IDE	NTIFICATION			8
This Report is	one of	the following types:				
	Report	(A written report prepar	ed under Standards Rule	2-2(a) , pursuant t	o the Scope of Work, as disclose	d elsewhere in this report.)
Restricted Appraisal R			ed under Standards Rule ntended use by the specifi		to the Scope of Work, as disclos ser.)	ed elsewhere in this report,
I certify that, to the billion of the control of th	pest of my of fact conflyses, opin and conclu indicated, indicated, indicated, oreceding a th respect in this assi n for comp t the value nichis report indicated, indicated, indicated, indicated, indicated, indicated	I have no present or prosp. I have performed no servite acceptance of this assignment to the property that is the signment was not continger leting this assignment is nopinion, the attainment of conclusions were develop was prepared. I have made a personal inno one provided significan real property appraisal assignment is not one provided significant property appraisal assignment.	and correct. Iimited only by the reported a ective interest in the property ese, as an appraiser or in any ent. ubject of this report or the pa at upon developing or reportin ot contingent upon the devel a stipulated result, or the occ ed, and this report has been pa spection of the property that it t real property appraisal assis stance is stated elsewhere in (USPAP defines Expos prior to the hypothetical of	that is the subject of thi other capacity, regardinates involved with this a g predetermined results. Opment or reporting of a urrence of a subsequent prepared, in conformity was the subject of this reportance to the person(s) si this report).	predetermined value or direction in va event directly related to the intended rith the Uniform Standards of Profess	n respect to the parties involved. is report within the three-year alue that favors the cause of the use of this appraisal. ional Appraisal Practice that were exceptions, the name of each
Note any USPA The appraiser ha	AP-relat as not an to the st	ed issues requiring opraised or conducted ated client's use only		state mandated r	requirements: operty within the last three ye the appraisal is for a fair man	
	-					
Signature: Name: Preston K Certified F State Certification #: or State License #:	Resident CR 39	48 70N 1. Marin	again du	Signature: Name: State Certificatio or State License	n#:	
State: AR Expi Date of Signature and Effective Date of Appr	d Report:		12/31/2019		Expiration Date of Certification or Lic e:	ense:
	: <u> </u>	lone Interior and Ex	erior 🛭 Exterior-Only		bject: None Interior ar on (if applicable):	id Exterior Exterior-Only

PRIVACY NOTICE

Pursuant to the Gramm-Leach-Billey Act of 1999, effective July 1, 2001, Appraisers, along with all providers of personal financial services are now required by federal law to inform their clients of the policies of the firm with regard to the privacy of client nonpublic personal information. As professionals, we understand that your privacy is very important to you and are pleased to provide you with this information.

Types of Nonpublic Personal Information We Collect

In the course of performing appraisals, we may collect what is known as "nonpublic personal information" about you. This information is used to facilitate the services that we provide to you and may include the information provided to us by you directly or received by us from others with your authorization.

Parties to Whom We Disclose Information

We do not disclose any nonpublic personal information obtained in the course of our engagement with our clients to nonaffiliated third parties, except as necessary or as required by law. By way of example, a necessary disclosure would be to our employees, and in certain situations, to unrelated third party consultants who need to know that information to assist us in providing appraisal services to you. All of our employees and any third party consultants we employ are informed that any information they see as part of an appraisal assignment is to be maintained in strict confidence within the firm.

A disclosure required by law would be a disclosure by us that is ordered by a court of competent jurisdiction with regard to a legal action to which you are a party.

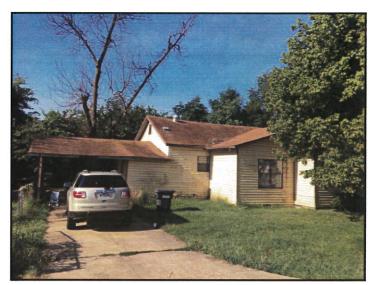
Confidentiality and Security

We will retain records relating to professional services that we have provided to you for a reasonable time so that we are better able to assist you with your needs. In order to protect your nonpublic personal information from unauthorized access by third parties, we maintain physical, electronic and procedural safeguards that comply with our professional standards to insure the security and integrity of your information.

Please feel free to call us an any time if you have any questions about the confidentiality of the information that you provide to us.

Subject Photo Page

Client	City of Jonesboro				
Property Address	116 N Allis St				
City	Jonesboro	County Craighead	State AR	Zip Code 72401	
Owner	William & Sharon Hafford				



Subject Front

 116 N Allis St
 Sales Price
 0

 Gross Living Area
 1,772

 Total Rooms
 6

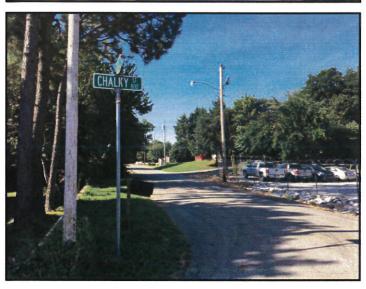
 Total Bedrooms
 3

 Total Bathrooms
 1.1

View Residential
View Residential
Site 7,728 sf
Quality Fair
Age ~68



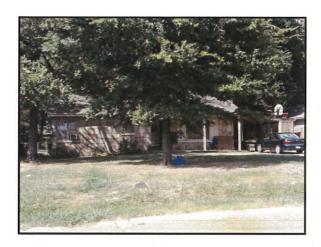
Subject Side View



Subject Street

Comparable Photo Page

Client	City of Jonesboro			
Property Address	116 N Allis St			
City	Jonesboro	County Craighead	State AR	Zip Code 72401
Owner	William & Sharon Hafford			



Comparable 1

1212 W Oak Ave

Prox. to Subject 1.62 miles SW Sales Price 30,000 1,706 Gross Living Area Total Rooms 6 Total Bedrooms Total Bathrooms 1.0 Location Residential

Residential View Site 13,068 sf Similar Quality ~65 Age



Comparable 2

1729 W Matthews Ave

2.04 miles W Prox. to Subject Sales Price 34,000 Gross Living Area 1,597 Total Rooms 6 Total Bedrooms Total Bathrooms 2.0 Location Residential View Residential

Site 27,878 sf Quality Similar Age ~58



Comparable 3

223 N Fisher St

Age

Prox. to Subject 0.15 miles NW Sales Price 35,000 Gross Living Area 1,806 Total Rooms Total Bedrooms 3 Total Bathrooms 1.1 Location Residential View Residential Site 6,970 sf Quality Similar

~62

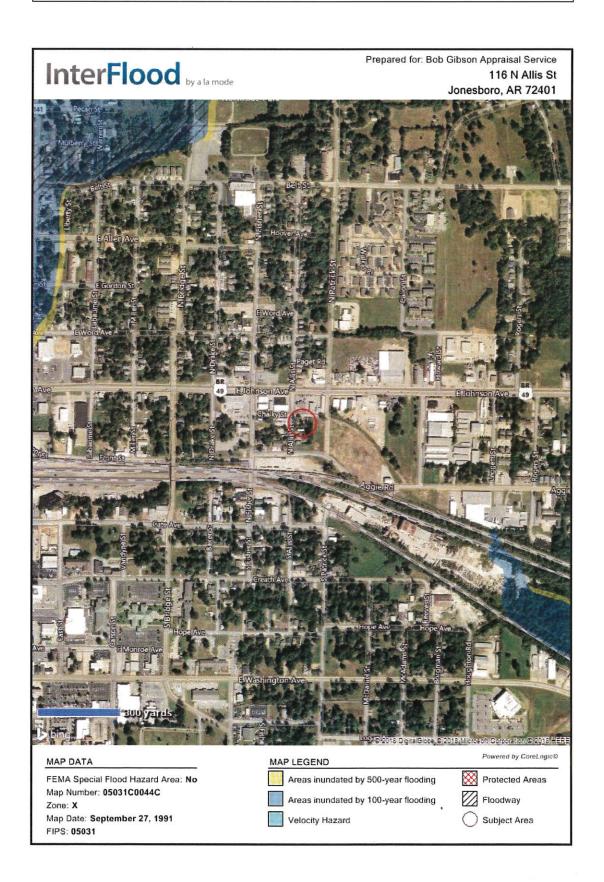
Comparable Sales Map

Client	City of Jonesboro			State are considered to the construction of the con-
Property Address	116 N Allis St			
City	Jonesboro	County Craighead	State AR	Zip Code 72401
Owner	William & Sharon Hafford			



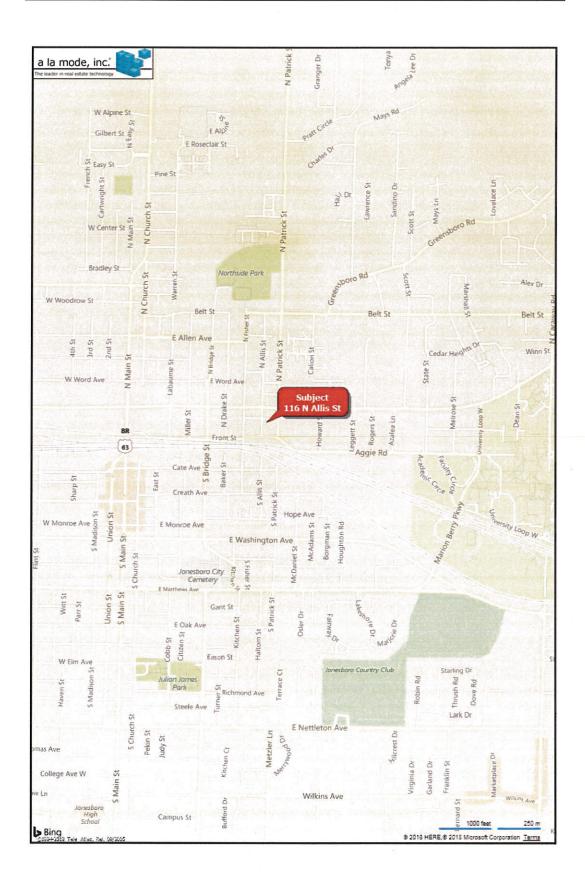
Flood Map

Client	City of Jonesboro			
Property Address	116 N Allis St			
City	Jonesboro	County Craighead	State AR	Zip Code 72401
Owner	William & Sharon Hafford			



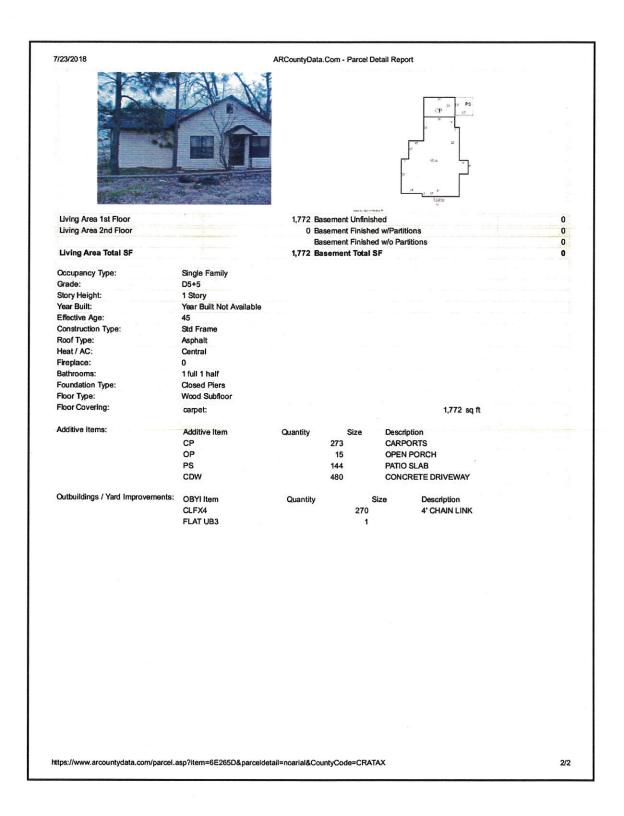
Location Map

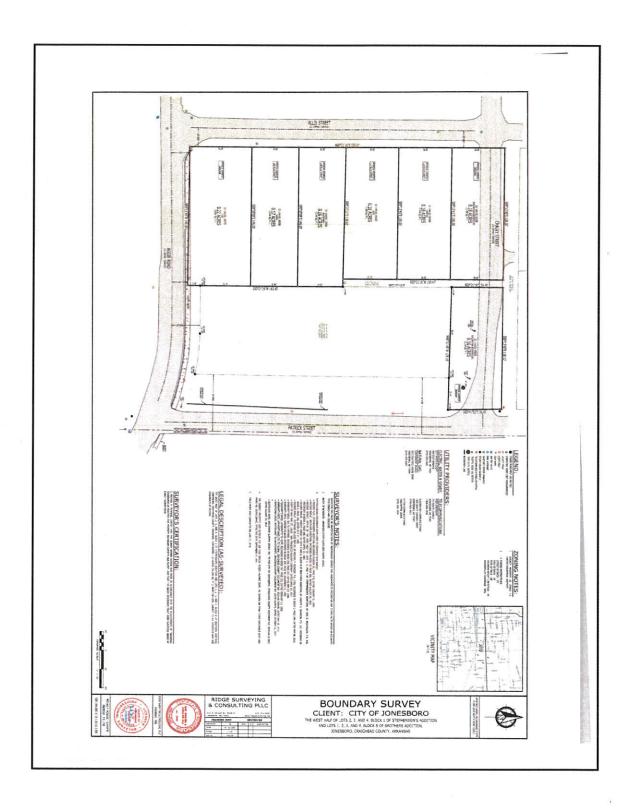
Client	City of Jonesboro			
Property Address	116 N Allis St			
City	Jonesboro	County Craighead	State AR	Zip Code 72401
Owner	William & Sharon Hafford			



7/23/2018			ARCou	ntyData.Com -	Parcel De	tail Report		
Parcel De	etail Rep	ort				ì	Created: 7/23/201	8 10:01:09 A
Basic Informati	on							
Parcel Number	•	01-14418	1-05400					
County Name:		Craighea	d County					
Mailing Addres	s:	HAFFOR 275 COU	D WILLIAM T & SHARON NTY ROAD 344 ORO AR 72401-0449	N				
Property Addre	ss:	HAFFOR	D WILLIAM T LIS					
Billing Address	:	HAFFOR 275 COU	ORO, AR D WILLIAM T & SHARON NTY ROAD 344	١.				
			ORO, AR 72401-0449					
Total Acres:		0.00						
Timber Acres:		0.00						
Sec-Twp-Rng:		18-14-04						
Lot/Block:		2/B	DC ADD					
Subdivision:		BROTHE						
Legal Description		BROTHE						
School District: Homestead Pa		J JB JON	ESBORO CITY					
riomestead Pai Tax Status:	iudi f.	Taxable						
Over 65?:		No						
Over 65 r: Land Information	nn.	INO						
	,,,	0	Front Width					
RESHS		Quantity 1 lots [0 sqft]	O O	K	ear Width 0	Depth 1	Depth 2 0	Quarter
Valuation Inform	mation							
Entry	iladori			A	ppraised			Assessed
Land:					5,000			1,000
Improvements:					29,350			5,870
Total Value:					34,350			6,870
Taxable Value:					34,330			5,010
Millage:								0.0422
Estimated Taxe	s.							\$211.42
Assessment Ye								2017
Tax Information								
Year	Book			Tax Owe	4	Tax	Paid	Balance
2017	Curren	t		\$211.4			0.00	\$211.42
2016	Curren			\$192.0			2.01	\$0.00
Receipts								
Receipt # 34389	Book Current	Tax Year 2016	ReceiptDate 10/16/2017	Cash A \$0	lmt .00	Check Amt \$1,776.40	Credit Amt \$0.00	Total \$1,776.40
Sales History								
Date	Price	Grantor	Grantee	Book	Page	Deed Type		
4/21/1988		10,000 NIX	HAFFORD	359	257	WD(WARRA	NTY DEED)	
Improvement In	formation							
Residential Imp								
Residential Imp	rovement #1							

Parcel Card - Page 2





QUALIFICATIONS OF PRESTON J. KING

POSITION:

State Certified Residential Appraiser, CR 3948 Bob Gibson & Associates 420 W. Jefferson Ave., Jonesboro, AR 72401 W: (870) 932-5206 C: (870) 847-2375 ucprestonking@gmail.com

PROFESSIONAL EXPERIENCE:

State Registered Appraiser
State Certified Residential Appraiser
Licensed Real Estate Agent
Licensed Real Estate Broker

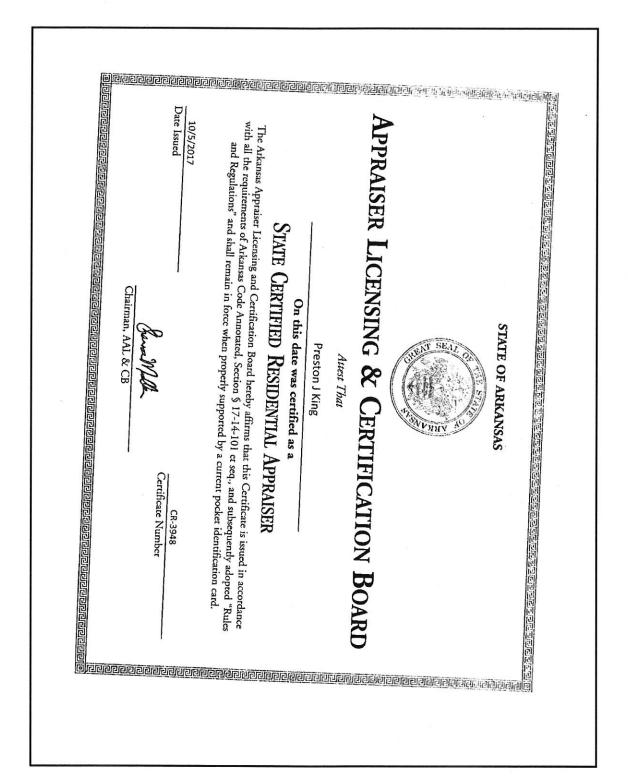
December 2013 – October 2017
October 2017 – Present
May 2013 – March 2017
March 2017 – Present

EDUCATION:

B.S. Degree in Business Finance from Arkansas State University in December 2012 B.S. Degree in Accounting from Arkansas State University in May 2014 Real Estate Licensing 60 hours; Kelton Schools, Jonesboro AR, 2013 Basic Appraisal Principles, 30 hours, McKissock Online, 2013 Basic Appraisal Procedures, 30 hours, McKissock Online, 2013 USPAP, 15 hours, Appraisal Institute, Little Rock AR 2013 Post Licensing 18 hours, Northeast Arkansas Real Estate School, Jonesboro AR 2014 Residential Report Writing, RCI Enhancements, Russellville, AR 2014 Income Approach, RCI Enhancements, Russellville, AR 2015 The FHA Appraisal Course, Jacksonville, AR 2015 Sales Comparison Approach, 15 hours, RCI Enhancements, Russellville, AR 2015 Cost Approach & Site Valuation, 15 hours, McKissock Online, 2015 2016-2017 USPAP update, 7 hours, RCI Enhancements, Russellville, AR 2015 Advanced Residential Applications & Case Studies, McKissock Online, 2016 General Sales Comparison "B", 15 hours, RCI Enhancements, Russellville, AR 2017 Appraisal Subject Matter Electives, McKissock Online, 2017 2018-2019 USPAP update, 7 hours, RCI Enhancements, Jonesboro, AR 2018

CERTIFICATIONS AND DESIGNATIONS:

State Certified Residential Appraiser, CR 3948





ARKANSAS APPRAISER LICENSING & CERTIFICATION BOARD This is to certify that Preston King

License #: CR 3948

has complied with the requirements of Arkansas Code Section §17-14-201 et seq.; and is the holder of a valid certificate.
This card is for identification purposes only.

6/30/2019

Thenna Whiller

Expiration Date

Chairman

REAL ESTATE CONTRACT FOR CITY OF JONESBORO OFFER AND ACCEPTANCE

1. **BUYERS:** The Buyers, **CITY OF JONESBORO, A MUNICIPAL CORPORATION** offer to buy, subject to the terms set forth herein, the following

2. PROPERTY DESCRIPTION:

A PART OF LOT 2 BLOCK B OF BROTHERS ADDITION TO THE CITY OF JONESBORO, CRAIGHEAD COUNTY, ARKANSAS, CONTAINING IN ALL 7,728 SQ. FT. OR 0.18 ACRES, MORE OR LESS.
SUBJECT TO EASEMENTS, RESTRICTIONS, RESERVATIONS AND RIGHTS-OF-WAY OF RECORD.

- 3. **PURCHASE PRICE:** The Buyers will pay as total purchase price for said property, the sum of forty five thousand dollars (\$45,000).
- 4. **CONVEYANCE:** Conveyance shall be made to Buyers or as directed by Buyers, by Dedication Deed, except it shall be subject to recorded restrictions and easements, if any, which do not materially affect the value of the property. Unless expressly reserved herein, such conveyance shall include mineral rights owned by Seller.
- 5. **PRO-RATIONS:** Taxes and special assessments, and allowable expenses due on or before closing shall be paid at closing from the proceeds of the sale.
- 6. **CLOSING:** The closing date will be immediate upon receipt of purchase price.
- 7. POSSESSION: Possession shall be delivered to Buyers: Upon Buyers Closing
- 8. **CONTINGENCY:** Purchase is contingent upon Buyer receiving grant funding for property acquisition.

THIS IS A LEGALLY BINDING CONTRACT WHEN SIGNED BY BOTH BUYER AND SELLER.

BUYER SELLER

CITY OF JONESBORO CRAIGHEAD COUNTY, AR

Name:		 5
Title:	Mayor	
Date:		
ATTEST		
City Clerk		

Nakk filmin 11 tafford

Date: 10 - 9 - 18

Name: Sharon Hafford

Date: 10 - 9 - 18



City of Jonesboro

300 S. Church Street Jonesboro, AR 72401

Legislation Details (With Text)

File #: RES-19:112 Version: 1 Name: SUBMIT AN APPLICATION TO THE U.S.

DEPARTMENT OF JUSTICE FOR THE 2019

JUSTICE ASSISTANCE GRANT (JAG) PROGRAM

Type: Resolution Status: To Be Introduced

File created: 8/7/2019 In control: Finance & Administration Council Committee

On agenda: Final action:

Title: RESOLUTION TO SUBMIT AN APPLICATION TO THE U.S. DEPARTMENT OF JUSTICE FOR THE

2019 JUSTICE ASSISTANCE GRANT (JAG) PROGRAM FOR THE CITY OF JONESBORO

Sponsors: Grants

Indexes: Grant

Code sections:

Attachments: Edward Byrne Memorial Justice (JAG) FY19 Certification.pdf

MOU - City and County, Edward Byrne Memorial Justice funding, 07292019.pdf

Date Ver. Action By Action Result

RESOLUTION TO SUBMIT AN APPLICATION TO THE U.S. DEPARTMENT OF JUSTICE FOR THE 2019 JUSTICE ASSISTANCE GRANT (JAG) PROGRAM FOR THE CITY OF JONESBORO Whereas, the City of Jonesboro, Arkansas, has been designated as a disparate jurisdiction with the Department of Justice and therefore must enter into a Memorandum of Understanding with Craighead County; and,

Whereas, the City of Jonesboro will apply for \$31,139 to purchase Police Vehicle Laptop Equipment Upgrades that will be compatible with the new E-Citation programs implemented; and,

Whereas, the JAG program is 100% federally funding requiring no local match; and,

Whereas, the U.S. Department of Justice requires an endorsement by the local governing body.

NOW THEREFORE BE IT RESOLVED BY THE CITY COUNCIL OF THE CITY OF JONESBORO, ARKANSAS THAT:

SECTION 1: The City Council for the City of Jonesboro supports the application submission for the Bureau of Justice Assistance Fiscal Year 2019 Police Vehicle Laptop Equipment Upgrade grant funds.

SECTION 2: The Mayor and the City Clerk are hereby authorized by the City Council for the City of Jonesboro to execute all documents necessary to effectuate this application and to enter into a Memorandum of Understanding to establish the basic guidelines and expectations between the City of Jonesboro and Craighead County regarding the administration of the Edward Byrne Memorial Justice (JAG) FY19 award from the Bureau of Justice Assistance.

SECTION 3: The Grants and Community Development Department is hereby authorized by the City Council for the City of Jonesboro to submit all necessary documents for this Federal-aid program.

Embedded Secure Document

The file http://jonesboro.legistar.com/View.ashx?M=F&ID=7578700&GUID=D3A34011-F049-4404-83AD-5721E276D605 is a secure document that has been embedded in this document. Double click the pushpin to view.



Memorandum of Understanding Between Craighead County, AR and the City of Jonesboro, AR

The purpose of this Memorandum of Understanding (MOU) is to establish the basic guidelines and expectations between the City of Jonesboro and Craighead County regarding the administration of the Edward Byrne Memorial Justice (JAG) FY19 award from the Bureau of Justice Assistance.

City of Jonesboro agrees:

- A. To receive 100% of the funds awarded and to be responsible for any required matching funds;
- B. To serve as the fiscal and reporting agent for both jurisdictions;
- C. That the funds in question will be provided for specified projects within the agreement and will only be used for those projects;
- D. That Craighead County will be provided access to JAG projects by use of the equipment purchased under this award;
- E. That the funding provided herein will provide a direct local benefit to both the City and the County and is in the best interests of both entities.

Craighead County agrees:

- A. That they will receive no funds under this award;
- B. That the funds in question will be provided for specified projects within the agreement and will only be used for those projects;
- C. That they will be provided access to JAG projects by use of the equipment purchased under this award;
- D. That the funding provided herein will provide a direct local benefit to both the City and the County and is in the best interests of both entities.

Terms of Agreement

A. The term of this agreement is shall be for the duration of the program being funded by this award.

Date:	Judge Marvin Day Craighead County 511 Union, Jonesboro, AR 72401
Date:	Mayor Harold Perrin City of Jonesboro 300 S. Church Street, Jonesboro, AR 72401
	Attested by: Donna Jackson, City Clerk

Should either party desire to make changes to the agreement, they

should provide 30 day notice to the other party of the proposed changes. Notice should be sent to the party and address below.

B.



City of Jonesboro

300 S. Church Street Jonesboro, AR 72401

Legislation Details (With Text)

File #: RES-19:113 Version: 1 Name: AGREEMENT WITH THE ARKANSAS

DEVELOPMENT FINANCE AUTHORITY FOR THE NATIONAL HOUSING TRUST FUND GRANT FOR

THE VETERANS VILLAGE PROJECT

Type: Resolution Status: To Be Introduced

File created: 8/7/2019 In control: Finance & Administration Council Committee

On agenda: Final action:

Title: RESOLUTION AUTHORIZING THE CITY OF JONESBORO TO ENTER INTO AN AGREEMENT

WITH THE ARKANSAS DEVELOPMENT FINANCE AUTHORITY FOR THE NATIONAL HOUSING

TRUST FUND GRANT FOR THE VETERANS VILLAGE PROJECT

Sponsors: Grants

Indexes: Contract, Grant

Code sections:

Attachments: NHTF Veterans Village Agreement.pdf

Date Ver. Action By Action Result

RESOLUTION AUTHORIZING THE CITY OF JONESBORO TO ENTER INTO AN AGREEMENT WITH THE ARKANSAS DEVELOPMENT FINANCE AUTHORITY FOR THE NATIONAL HOUSING TRUST FUND GRANT FOR THE VETERANS VILLAGE PROJECT

Whereas, the City of Jonesboro was awarded the National Housing Trust Fund (NHFT) grant through Arkansas Development Finance Authority (ADFA) in the amount of \$1,058,925; and,

Whereas, the NHFT award provides funding to purchase four properties, site work and construction of nine Veterans homes; and,

Whereas, the City of Jonesboro will accept all accounting, reporting and project responsibilities for said grant.

NOW THEREFORE BE IT RESOLVED BY THE CITY COUNCIL OF THE CITY OF JONESBORO, ARKANSAS THAT:

SECTION 1: The City of Jonesboro will enter into agreement with the National Housing Trust Fund (NHFT) grant through Arkansas Development Finance Authority (ADFA) in the amount of \$1,058,925; and

SECTION 2: The Mayor and the City Clerk are hereby authorized by the City Council for the City of Jonesboro to execute all documents necessary to effectuate this application.

NATIONAL HOUSING TRUST FUND PROGRAM AGREEMENT FOR RENTAL ACTIVITIES BY AND BETWEEN ARKANSAS DEVELOPMENT FINANCE AUTHORITY AND CITY OF JONESBORO

This Agreement (the "Agreement") is entered into this 31st day of July, 2019, by and between the Arkansas Development Finance Authority (hereafter designated as "ADFA") and the City of Jonesboro (hereafter designated as "Owner").

WHEREAS, ADFA has applied for and received National Housing Trust Fund (hereafter designated as "NHTF") (hereafter designated as the "NHTF Program") funding (hereinafter "NHTF Funds") from the United States Department of Housing and Urban Development (hereinafter designated as "HUD"); and

WHEREAS, Owner has applied for and been approved to construct nine (9) single family detached units, of which nine (9) will be reserved for extremely low income veterans; and

WHEREAS, Owner has evidenced the capacity to construct the affordable housing Project funded in part by this Agreement located in Jonesboro, Arkansas; and

WHEREAS, on or about February 21, 2019, ADFA Board of Directors approved the described use of NHTF Funds and authorized staff to enter into an Agreement with Owner to provide One Million Fifty-Eight Thousand Nine Hundred Twenty-Five Dollars (\$1,058,925.00) in NHTF Funds to construct nine (9) single-family detached units for veterans. Seven (7) of these units will be efficiencies reserved for extremely low income veterans while two (2) of the units will be two-bedroom units reserved for extremely low income veterans.

NOW THEREFORE, ADFA and Owner hereby execute this Agreement to undertake the described affordable housing Project.

FURTHERMORE, ADFA and Owner agree as follows:

I. SCOPE OF SERVICE

- A. Owner shall complete construction of nine (9) units in Jonesboro, Arkansas, more particularly described in Exhibit "A" (hereinafter the "Project"). Seven (7) of the units will efficiencies reserved for extremely low income veterans. Two (2) of the units will be two-bedroom units reserved for extremely low income veterans.
- B. Owner shall construct nine (9) total single family detached units identified above to standards required in Section IV of this Agreement.
- C. All NHTF-assisted units shall be affirmatively marketed for rent to eligible veterans whose total household incomes do not exceed thirty percent (30%) area median income, determined by HUD, adjusted for family size, in accordance with 24 CFR 93.302.
- D. Owner shall establish, for housing constructed under the terms of this Agreement, rent limits which

do not exceed the NHTF limits as established by HUD in 24 CFR 93.302. .

- E. Owner shall establish initial rents and the procedures for future rent increases based on rules and regulations established in 24 CFR 93.302, Rental Housing.
- F. Owner shall provide a detailed construction schedule, attached as Attachment B and acceptable to ADFA, of activities to be completed under this Agreement.

II. PROJECT FUNDING

- A. ADFA hereby approves the award of NHTF Funds in the amount of One Million Fifty Eight Thousand Nine Hundred Twenty-Five Dollars (\$1,058,925.00) to the Owner as owner of the Project located in the City of Jonesboro, Arkansas.
- B. Owner shall provide a detailed budget (See attached as Attachment A), acceptable to ADFA, indicating usage of all funds in the Project budget, including NHTF Funds provided under this Agreement.
- C. Owner shall ensure NHTF Funds provided under this Agreement will be requested for disbursement only in required amounts and as needed for payment of eligible costs for activities described and approved in this Agreement. Payments will be made by ADFA for eligible expenses actually incurred by Owner, and will not exceed actual cash requirements. ADFA reserves the right to liquidate funds available under this Agreement for eligible costs incurred by ADFA on behalf of Owner. The full amount of the grant, One Million Fifty Eight Thousand Nine Hundred Twenty-Five Dollars (\$1,058,925.00) shall be disbursed as earned by verified performance of activities to be completed under this Agreement. ANY PROGRAM INCOME GENERATED FROM THIS PROJECT SHALL BE REMITTED TO ADFA.
- D. NHTF Funds provided under this Agreement will be in the form of a forgivable grant. The NHTF grant will remain a forgivable grant, as long as the development remains in compliance with NHTF and ADFA requirements for the entire affordability period of thirty (30) years.
- E. The Note shall be secured by a Mortgage encumbering the Project in favor of ADFA. The entire outstanding principal balance of the grant shall be due and payable upon sale of the Project or any portion thereof during the applicable affordability period, except that subsequent purchasers of the Project may be approved by ADFA, provided the subsequent purchaser agrees to: 1.) enter into an agreement with ADFA to own and operate the Project as affordable rental housing; and 2.) abide by all applicable NHTF Program requirements.
- F. If for any reason, Owner breaches any term of this Agreement, ADFA may require full repayment of any amounts advanced under this Agreement pursuant to Section VIII, Remedies on Default.
- G. NHTF Funds to be provided under this Agreement are contingent upon ADFA's determination to proceed, modify, or cancel the Project based on the results of a subsequent environmental review in accordance with 24 CFR § 93.301(f)(1).
- H. NHTF FUNDS TO BE ALLOCATED UNDER THIS AGREEMENT ARE ENTIRELY CONTINGENT UPON THE FOLLOWING PROJECT DEADLINES:
 - Owner shall obtain all necessary permanent Project financing, including the permanent financing for the required period of affordability within SIX (6) MONTHS of the date of the NHTF Agreement; and

- 2) All Project Owners shall properly request a disbursement of HOME funds in part, and disbursement of funds shall be made by ADFA, no later than TWELVE (12) months after the date of the NHTF Agreement; and
- 3) All construction loan closings shall occur no later than EIGHT (8) MONTHS after the date of the NHTF Agreement. "Construction loan closing" is defined as the recordation of all construction financing loan documents, including, as applicable, the NHTF Deed of Trust and NHTF Regulatory Agreement.
- I. THE ALLOCATION OF NHTF FUNDS TO BE PROVIDED UNDER THIS AGREEMENT IS CONTINGENT UPON THE OWNER MEETING ALL DEADLINES SET FORTH HEREIN OR OTHERWISE SET IN WRITING BY ADFA:
 - (a.) A pre-construction conference conducted by ADFA or in which ADFA is a participant must be held within thirty (30) calendar days of closing all funding sources for the Project; and
 - (b.) Owner shall provide no cause for ADFA not to be able to issue the Notice to Proceed within ten (10) calendar days of the pre-construction conference; and
 - (c.) Construction must begin within ten (I0) calendar days after the pre-construction conference; and
 - (d.) If the Project has an award of federal low-income housing tax credits, the Project must be completed and placed in service by December 31st of the second year following carryover allocation; and
 - (e.) If the Project does not have an award of federal low-income housing tax credits, the Project must be completed and placed in service within two (2) years of the date of the Notice to Proceed.

FAILURE TO MEET ANY OF THE ABOVE PROJECT DEADLINES MAY RESULT IN ADFA'S RECAPTURE OF ANY NHTF FUNDS DISBURSED TO OWNER, CANCELLATION OF THE ENTIRE PROJECT NHTF FUND ALLOCATION AWARD, AND FUTURE APPLICATIONS FOR NHTF FUNDS BEING DENIED BY ADFA, IN ITS SOLE AND ABSOLUTE DISCRETION.

III. AFFORDABILITY

As provided in 24 CFR 93.302, all housing developed with funding provided under this Agreement shall be affordable and available to low-income veterans for a period of thirty (30) years for the NHTF Program, beginning upon the day of project completion. Total combined NHTF Program Period is thirty (30) years. If the housing does not meet the applicable affordability requirements for the full Affordability Period for any reason whatsoever, payment to ADFA of the unforgiven balance of NHTF Funds invested in the Project will be required according to the repayment terms set forth in Section VIII of this Agreement. Owner shall ensure the affordability requirements of the housing for the full Affordability Period through HUD- approved deed restrictions or other HUD-approved mechanisms. Affordability requirements shall be enforced by ADFA via a HUD-approved deed restriction encumbering the Project for the full Affordability Period.

ADFA will complete monitoring audits and will require an Annual Owners Certification to ensure

compliance of Part 93-Housing Trust Fund Code of Federal Regulations during the full term of the affordability period. Monitoring audits will include on-site and internal monitoring audits of project data and records.

IV. PROPERTY STANDARDS

- A. All affordable housing developed with NHTF Funds provided under this Agreement shall, upon completion, meet or exceed ADFA Minimum Design Standards, as well as the Property Standards set forth under 24 CFR 93.301. In addition, all housing assisted under this Agreement shall be maintained in compliance with all applicable minimum housing code standards, as established by ADFA, and as well as the Property Standards set forth under 24 CFR 93.301, for the duration of the Agreement and the full term of the required Affordability Period.
- B. Owner shall establish and maintain records for each NHTF-assisted housing unit to ensure adherence to all applicable minimum housing code standards, as established by ADFA, and all state and local housing, zoning, and building codes, as amended. Prior to processing any periodic pay requests for the Project, the Owner's compliance with all Property Standards will be verified by an ADFA inspection. The method of inspection by ADFA to ensure maintenance of required housing standards for the full period of affordability will be in accordance with 24 CFR 93.301 and 93.404(2).
- C. ADFA reserves the right to inspect at any time during normal business hours any and all construction accomplished under this Agreement to assure adherence to applicable Property Standards, minimum housing codes, as established by the local jurisdiction, and all state and local housing, zoning, building and fire codes, as amended. Owner agrees to abide by all policies, rules, and guidelines regarding inspection requirements and costs set forth by ADFA.
- D. Owner shall use only licensed contractors and subcontractors, reputable workmen, material suppliers, and agents acceptable to ADFA in the construction, marketing, and leasing of the housing units to be constructed under this Agreement.

V. NOTICES

Communication and details concerning this Agreement shall be directed to the following persons:

ADFA Lori Brockway NHTF Program Manager 900 West Capitol Ave., Suite 310 Little Rock, AR 72203 City of Jonesboro 300 North Church St. Jonesboro, AR 72403 Attention: Regina Burkett The contact persons listed above may be changed upon fifteen (15) days' written notice to the other party.

VI. ADMINISTRATIVE REQUIREMENTS

- A. Owner shall abide by all applicable federal, state, and local laws, regulations, codes, and ordinances in the performance of all activities required by this Agreement, and specifically agrees to adhere to applicable requirements of 24 CFR 93.405 93.408.
- B. Audits of the grantee and subgrantees must be conducted in accordance with 2 CFR part 200, subpart F. The use of HTF grant funds by the grantee must be audited not less than annually to ensure compliance with this part. Any financial statement submitted by the grantee to HUD must be reviewed by an independent certified public accountant, in accordance with Statements on Standards for Accounting and Review Services, which is issued by the American Institute of Certified Public Accountants. The recipient will submit to the grantee a cost certification performed by a certified public accountant for each project assisted with NHTF funds. The recipient will submit to the grantee an annual audit performed on each project assisted with NHTF funds, beginning the first year following the cost certification and with the final annual audit occurring the last year of the affordability period.
- C. Owner shall make available to ADFA at any time during normal business hours all financial, compliance and construction records of activities pertaining to funding and the Project covered by this Agreement to allow ADFA to conduct monitoring, performance, and compliance reviews and evaluations. Notwithstanding any other provision in this Agreement, ADFA will monitor the performance of Owner against the activities described in this Agreement. Substandard performance as determined by ADFA shall constitute non-compliance with this Agreement. If action to correct such substandard performance is not taken by Owner within thirty (30) calendar days after being notified by ADFA, suspension or termination procedures may be initiated as specified in Section VIII or Section IX.
- D. Owner shall ensure that no person will be displaced from his or her dwelling as a direct result of activities assisted with NHTF Funds provided under this Agreement. In the event that displacement is unavoidable, the Owner will adhere to the Uniform Relocation Act.
- E. Owner shall affirmatively market all housing units developed under this Agreement to extremely income veterans in compliance with 24 CFR 93.350, Public Laws 88-352 and 90-284 (as amended) and ensure maintenance of documentation of affirmative marketing efforts to such persons. Prior to any funds being disbursed under this Agreement, Owner shall provide an affirmative marketing plan to ADFA documenting the planned affirmative marketing efforts to be undertaken by Owner regarding the Project.
- F. Owner shall not pay any part of funds received under this Agreement for lobbying the Executive or Legislative Branches of the Federal, State, or local government.
- G. Owner shall comply with the provisions of the National Environmental Policy Act of 1969, as applicable to Projects funded under this Agreement, the Flood Disaster Protection Act of 1973, and the Lead-Based Paint Poisoning Prevention Act, and the regulations promulgated thereunder, all as amended as applicable. Owner agrees to comply with the following regulations insofar as they apply to this Agreement, the Clean Air Act, Federal Water Pollution Control Act, Environmental Protection Agency regulations pursuant to 40 CFR 50, all as amended, as well as all other applicable environmental laws and regulations, as applicable. Owner shall ensure maintenance of documentation to evidence compliance with environmental statutes and regulations.

-J

- H. Owner shall establish and ensure the eligibility of tenants leasing housing developed under this Agreement with regard to program requirements specified by the Department of Housing and Urban Development. In addition, Owner shall ensure maintenance of beneficiary information regarding persons assisted under this Agreement, including name, address, family size, social security number, race, sex, income, marital status, and whether the assisted person(s) is elderly, female head-of-household, handicapped, American Indian or Alaska Native, Hispanic, Caucasian, Black or African American, Asian, or Native Hawaiian or Pacific Islander. The information shall be maintained for each housing unit and person(s) or families assisted under this Agreement. Owner shall submit the beneficiary information to ADFA upon request.
- I. Owner shall provide drug-free workplaces in accordance with the Drug-Free Workplace Act of 1988.
- J. Due to Title I of the Housing and Economic Recovery Act of 2008, Section 1131 not making Davis-Bacon applicable to the NHTF in its establishment, this project (funded by the NHTF) does not require adherence to Davis-Bacon standards.
- K. Owner shall ensure compliance with the requirements of Title VIII of the Civil Rights Act of 1968 (Fair Housing Act), Executive Order 11246 (Equal Employment Opportunity), as amended by Executive Order 12086, and the regulations issued pursuant thereto, Executive Orders 11625, 12432, and 12138, which require affirmative actions to encourage participation by minority and womenowned business enterprises. Owner shall ensure that the provisions of this paragraph are included in every subcontract entered into by Owner associated with this Agreement and Project. Owner shall ensure maintenance of records and reports to document compliance with fair housing and equal opportunity requirements.
- L. Owner will ensure that all records required under this Agreement are retained for a period of five (5) years after the applicable required period of affordability has expired. When requested, Owner shall furnish, and cause all its subcontractors to furnish, all reports and information required hereunder, and will permit access to its books, records, and accounts, by ADFA, the Department of Housing and Urban Development or its agent, or other authorized federal officials for purposes of investigation to ascertain compliance with the statutes, rules, regulations, and provisions stated herein.
- M. Owner shall ensure that where employees are engaged in activities not covered under the Occupational Safety and Health Act of 1970, said employees shall not be required or permitted to work, be trained in, or receive services in buildings or surroundings, or under working conditions, which are unsanitary, hazardous, or dangerous to the participants' health or safety.
 - N. Owner shall comply with Executive Order 11063, as amended by Executive Order 12259, and shall not discriminate against persons on the basis of race, color, creed, religion, ancestry, national origin, sex, disability or other handicap, age, marital or familial status, or status with regard to public assistance. Owner shall maintain records and documentation to evidence compliance with this

requirement. Owner shall take affirmative action to ensure that all employment practices are free from such discrimination. Such employment practices include, but are not limited to, the following: hiring, upgrading, demotion, transfer, recruitment or recruitment advertising, layoff, termination, rates of pay or other forms of compensation, and selection for training, including apprenticeship. Owner agrees to post in conspicuous places, available to employees and applicants for employment, notices to be provided by the contracting agency setting forth the provisions of this nondiscrimination clause.

- O. Owner shall comply with Section 3 of the Housing and Urban Development Act of 1968, Employment Opportunities for Lower Income Persons in Connection with Assisted Projects, and regulations issued pursuant thereto. Owner shall cause a "Section 3 Clause" to appear in all subcontract agreements executed under this Agreement or in connection with this Project and shall take appropriate action pursuant to the subcontract upon a finding that the subcontractor is in violation of Section 3 or the regulations promulgated pursuant thereto. Owner shall not subcontract with any subcontractor where it has notice or knowledge that the latter has been found in violation of Section 3 and implementing regulations. Further, Owner shall not let any subcontract unless the subcontractor has first provided it with a preliminary statement of ability to comply with the requirements of Section 3 and implementing regulations.
- P. Owner shall comply with Title VI of the Civil Rights Act of 1964, (Nondiscrimination in Federal-assisted Programs) as amended, Section 109 of Title I of the Housing and Community Development Act of 1974, Section 504 of the Rehabilitation Act of 1973, the Americans with Disabilities Act of 1990, and the Age Discrimination Act of 1975, along with all applicable regulations associated therewith, all as amended. Owner shall include the provisions of this paragraph in every subcontract entered into by Owner associated with this Agreement or this Project. Owner shall ensure maintenance of records and reports to document compliance.
- Q. Owner agrees that funds received under this Agreement will not be utilized for religious activities, to promote religious interests, or for the benefit of a religious organization.
- R. Owner shall not further encumber the Project pursuant to this Agreement without the prior written approval of ADFA.
- S. Owner shall monitor all subcontracted services on a regular basis to assure contract compliance. Results of monitoring efforts shall be summarized in written reports and supported with documented evidence of follow-up actions taken to correct areas of noncompliance. Owner shall cause the applicable provisions of this Agreement to be included in, and made a part of, any subcontract executed in the performance of this Agreement. Executed copies of all subcontracts entered into by Owner shall be available for review by ADFA, along with documentation concerning the selection process.

VII. DEBARMENT AND SUSPENSION

Owner certifies that the Owner or its principals:

- A. Are not presently debarred, suspended, proposed for debarment, declared ineligible, or voluntarily excluded from participation from covered transactions by any federal department or agency;
- B. Have not within a three (3) year period preceding this Agreement been convicted of or had a civil judgment rendered against them for commission of embezzlement, theft, forgery, bribery, falsification or destruction of records, making false statement(s) or receiving stolen property;

- C. Are not presently indicted for or otherwise criminally charged by a governmental entity (Federal, State or local) with commission of any of the offenses enumerated above, and;
- D. Have not within a three (3) year period preceding this Agreement had one (1) or more public transactions (Federal, State or local) terminated for cause or default.

VIII. REMEDIES ON DEFAULT

In accordance with 24 CFR 93.452, Owner agrees that in the event ADFA determines that a breach of this Agreement has occurred, ADFA may exercise any and all of its rights and remedies under applicable regulations, including the right to terminate this Agreement and recapture or terminate all unforgiven NHTF Funds allocated under this Agreement. More specifically:

- A. Except as provided in Section D below, if ADFA determines that Owner has materially failed to comply with any provision of this Agreement, or with any rules, statutes, regulations, or ordinances referred to herein, ADFA will notify Owner in writing and hand-deliver, with written receipt evidencing the date and time of delivery, or send by certified mail, return receipt requested, such Notice of Default to the party designated to receive such Notices in Section V of this Agreement. For purposes of this section, the term materially means "an important or essential term of the Agreement."
- B. Except as provided in Section D below, ADFA will allow Owner the opportunity to demonstrate compliance with the Agreement requirements in question. Owner shall offer evidence of such compliance within thirty (30) days from receipt of the written Notice of Default. Substantial compliance shall not constitute compliance with the terms and conditions of this Agreement unless ADFA expressly agrees to the substantial compliance in writing.
- C. If Owner fails to demonstrate to ADFA that it has fulfilled the requirement(s), ADFA may, in addition to imposing any of the special conditions specified in 24 CFR 93.452, take corrective or remedial action(s) as follows:
 - 1) Corrective or remedial action will be designed to prevent a continuation of the deficiency, mitigate any adverse effects, and prevent recurrence of the deficiency.
 - 2) Corrective or remedial action may include:
 - a. Preparing and following a schedule of actions for carrying out the affected activities, consisting of schedules, timetables, and milestones necessary to implement the affected activities.
 - b. Establishing and following a management plan that assigns responsibilities for carrying out the remedial actions.
 - c. Canceling or revising activities likely to be affected by the performance deficiency, before expending NHTF funds for the activities.
 - d. Reprogramming NHTF funds that have no yet been expended from affected activities to other eligible activities.

- e. Reimbursing its NHTF account in any amount not used in accordance with the requirements of this part.
- f. Suspending disbursement of NHTF funds for affected activities.
- g. Establishing procedures to ensure compliance with NHTF.
- D. No notice of default will be required, and no opportunity to cure a default will be given, where the extent or nature of the default(s) is such that there is a likelihood of material loss, liability, or prejudice to ADFA or the Project, or both, from delay in action.
- E. In the event Owner dissolves the organization, ceases to exist, or becomes unable for any reason to fulfill its obligations under this Agreement, ADFA will require Owner to fully repay to ADFA any unforgiven amounts under this Agreement.
- F. Notwithstanding any other provision of this Agreement, should there be any fraud, misrepresentation, embezzlement, or any other criminal activity associated with this Project, ADFA may pursue all legal and equitable remedies available to it against the Owner.
- G. Any decision regarding corrective, remedial, legal or equitable remedies or actions to be taken regarding this Agreement or Project shall be at the sole option and discretion of ADFA. A decision by ADFA to pursue one course of action shall not constitute a waiver of any other course of action ADFA may pursue under this Section VIII, Remedies on Default.
- H. Pursuant to 24 CFR 93.403(2), should this Agreement be terminated before completion of the Project, either voluntarily or otherwise, any NHTF Funds invested in the Project that is the subject of this Agreement shall be repaid to the ADFA's NHTF Fund in accordance with 24 CFR 93.403.

IX. CANCELLATION OR TERMINATION

ADFA may terminate this Agreement upon thirty (30) days prior written notice to the Owner contact person indicated in Section V of this Agreement. The notice of termination shall set forth the reasons for such termination, the effective date of termination, and in the case of partial termination, the portion of the award to be terminated. However, in the case of partial termination, if ADFA, in its sole and absolute discretion, determines that the remaining portion of the funding provided under this Agreement will not accomplish the purposes for which the award was made, ADFA may terminate the award in its entirety under this section, Section VIII, or 24 CFR 93.403

Funding allocations may be cancelled or reduced and the Agreement may be terminated or amended by ADFA under any one of the following conditions:

(a.) Owner is not in compliance with the requirements of this Agreement or any other applicable agreement, note, regulation, or law;

- (b.) Implementation of the Project is not in compliance with the time frames and goals stated in Attachment B or other sections of this NHTF Agreement, any approved amendments;
- (c.) funding as stated in the ADFA Board-approved application and NHTF Agreement have not been fulfilled;
- (d.) if Owner does not receive and maintain a carryover allocation pursuant to I.R.C. Section 42, when Owner is approved as a joint application with the low-income housing tax credit program; or
- (e.) the NHTF Department has been notified by HUD, Rural Development, or any other ADFA program that Project funds have been reduced or eliminated.

Upon notification by ADFA that funding is cancelled or reduced and the NHTF Agreement is terminated or amended, the Owner shall complete all work affected by the cancellation or reduction that is in progress and terminate any other activities that were to be paid for with NHTF Funds.

X. MISCELLANEOUS PROVISIONS

- A. The officials who executed this Agreement hereby represent and warrant that they have full and complete authority to act on behalf of ADFA and Owner, respectively, and that their signatures below, the terms and provisions hereof, constitute valid and enforceable obligations of each.
- B. This Agreement shall be executed in the original, and any number of executed copies. Any copy of this Agreement so executed shall be deemed an original and shall be deemed authentic for any other use.
- C. The terms and conditions of this Agreement shall be binding upon the parties hereto, their respective successors and assignees.
- D. Nothing contained in this Agreement is intended to, or shall be construed in any manner, as creating or establishing the relationship of employer and employee between the parties. Owner shall at all times remain an independent contractor with respect to the services to be performed under this Agreement.
- E. Owner shall not assign or transfer any interest in this Agreement without the prior written approval of ADFA.
- F. This Agreement shall be construed according to the laws of the State of Arkansas.
- G. Should any part, term or provision of this Agreement, or portions thereof, be determined by a court of competent jurisdiction to be illegal, void or unenforceable, the validity of the remaining portions or provisions shall not be affected thereby.

XI. INDEMNITY

Owner agrees, to the extent allowable by law, that it shall indemnify and hold harmless ADFA, its officers, agents, directors and employees from:

- A. Any claims or losses for services rendered by any subcontractor, person or firm performing or supplying services, materials or supplies in connection with the performance of this Agreement.
- B. Any claims or losses resulting to any person or firm injured or damaged by the erroneous, willful or negligent acts or omissions, including disregard of Federal, State, and local statutes or regulations, by Owner, its officers, employees or subcontractors in the performance of this Agreement.
- C. Any claims or losses arising from the award of NHTF Funds, any reduction of the NHTF Fund, any reduction of the NHTF Fund award, any termination of the NHTF Fund award, and any recapture of NHTF Funds by the U.S. Department of Housing and Urban Development.
- D. Any claims or losses arising from the failure of Owner to comply with all applicable federal and state requirements, statutes, and laws.

XII. NON-RECOURSE PROVISION

Notwithstanding any of the foregoing provisions, it is expressly understood by the parties hereto that none of the partners, general or limited, of the Owner shall have any personal liability, and the sole recourse of ADFA shall be the Project and assets of the Owner.

XIII. TIME OF PERFORMANCE

Owner shall commence Project activities included in Section I., Scope of Services, only after receipt of the ADFA Notice to Proceed. Owner shall complete all activities included in Section I., Scope of Services, within two years from the date ADFA issues the Notice to Proceed. If Owner has an award of LIHTCs, the Project must be completed and placed in service by December 31 of the second year following carryover allocations.

XIV. TERM OF AGREEMENT

This Agreement shall be in full force and effect from the date first written above and shall remain in force for the full period of affordability applicable to the Project assisted with NHTF Funds under this Agreement.

XV. AMENDMENT OR MODIFICATION

THE PARTIES MAY AMEND OR MODIFY THIS AGREEMENT AT ANY TIME, PROVIDED THAT SUCH AMENDMENT(S) OR MODIFICATION(S) MAKE SPECIFIC REFERENCE TO THIS AGREEMENT, AND ARE EXECUTED IN WRITING BY A DULY AUTHORIZED REPRESENTATIVE OF BOTH PARTIES. SUCH AMENDMENT(S) OR MODIFICATION(S)

SHALL NEITHER INVALIDATE THIS AGREEMENT, NOR RELIEVE OR RELEASE THE PARTIES FROM THEIR OBLIGATIONS UN DER THIS AGREEMENT.

City of Jonesboro

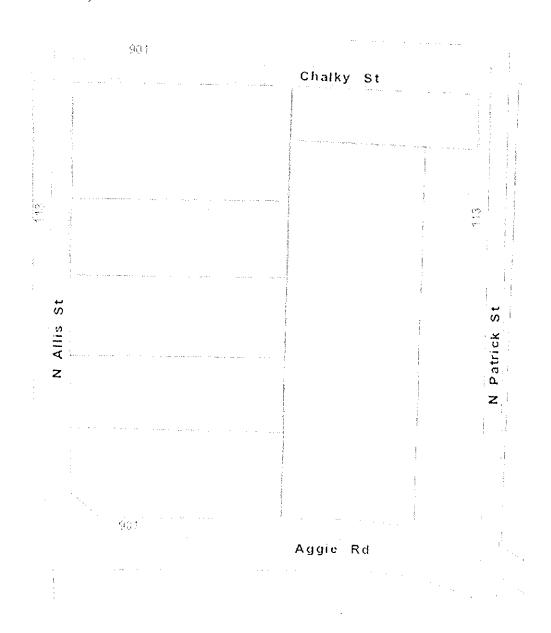
Ву:	
Name:	
Title:	
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Federal	I.D. No.:
Arkans	as Development Finance Authority
	000000000000000000000000000000000000000
Ву:	CHOOCK VOILORDO
Name:	Cheryl Schlyterman
Title:	President
	2/2-10
Date:	<u>MOCH!</u>
Federal	LD. No.: 71-0503641

Exhibit A

Legal Description

In the County of Craighead, State of Arkansas:

The entire block bounded by Chalky Street on the north, N. Allis Street on the west, Aggie Road on the south, and N. Patrick on the east.



Attachment A

Sources and Uses

SOURCE OF FUNDS		Amount of Funds
NHTF Funds (ADFA)		\$1,058,925
Neighborhood Stabilization Community Development Outside Agency Funding –	Program Funding	\$32,300 \$12,000 \$9,454
Total Sources:		\$1,112,679
USES Land Acquisition:		\$130,000
Hard Costs: Two Bedroom SFD Zero Bedroom SFD Site Improvement Soft Costs: Potential Architect fees Environmental Ridge Surveying	2 7	\$228,000 \$572,000 \$200,000 \$17,750.00 \$14,000.00 \$3,000.00
Developer's Fee:		\$0
Total Development Cost:		\$1,164,750.00

Attachment B

Project Schedule:

Activity	Completion Date
Plans and Specs	10/31/2019
Site Acquisition	2/28/2020
Pre-Construction Conference	3/4/2020
Construction Begins	3/31/2020
Construction Complete	6/27/2021
Expenditure of Funds	Completion Date
25%	10/31/2019
50%	3/4/2020
75%	11/28/2020
100%	6/27/2021



City of Jonesboro

300 S. Church Street Jonesboro, AR 72401

Legislation Details (With Text)

File #: RES-19:114 Version: 1 Name: AGREEMENT WITH ARKANSAS DEVELOPMENT

FINANCE AUTHORITY FOR THE

NEIGHBORHOOD STABILIZATION PROGRAM (NSP) GRANT FOR THE VETERANS VILLAGE

HOUSING PROJECT

Type: Resolution Status: To Be Introduced

File created: 8/7/2019 In control: Finance & Administration Council Committee

On agenda: Final action:

Title: RESOLUTION AUTHORIZING THE CITY OF JONESBORO TO ENTER INTO AGREEMENT WITH

ARKANSAS DEVELOPMENT FINANCE AUTHORITY FOR THE NEIGHBORHOOD STABILIZATION

PROGRAM (NSP) GRANT FOR THE VETERANS VILLAGE HOUSING PROJECT

Sponsors: Grants

Indexes: Contract, Grant

Code sections:

Attachments: NSP- Agreement080819.pdf

Date Ver. Action By Action Result

RESOLUTION AUTHORIZING THE CITY OF JONESBORO TO ENTER INTO AGREEMENT WITH ARKANSAS DEVELOPMENT FINANCE AUTHORITY FOR THE NEIGHBORHOOD STABILIZATION PROGRAM (NSP) GRANT FOR THE VETERANS VILLAGE HOUSING PROJECT WHEREAS, the City of Jonesboro was awarded the Neighborhood Stabilization Program (NSP) grant through Arkansas Development Finance Authority (ADFA) in the amount of \$32,300; and,

WHEREAS, the NSP award provides funding to purchase the property at 106 N. Allis St.; and

WHEREAS, the City of Jonesboro will accept all accounting, reporting and project responsibilities for said grant.

NOW THEREFORE BE IT RESOLVED BY THE CITY COUNCIL OF THE CITY OF JONESBORO, ARKANSAS THAT:

SECTION 1: The City of Jonesboro will enter into agreement with the Neighborhood Stabilization Program (NSP) grant through Arkansas Development Finance Authority (ADFA) in the amount of \$32,300; and,

SECTION 2: The Mayor and the City Clerk are hereby authorized by the City Council for the City of Jonesboro to execute all documents necessary to effectuate this application.

NEIGHBORHOOD STABILIZATION PROGRAM AGREEMENT BY AND BETWEEN ARKANSAS DEVELOPMENT FINANCE AUTHORITY AND CITY OF JONESBORO

This Agreement (the "Agreement") is entered into this ____ day of July 2019, by and between Arkansas Development Finance Authority, a public body, politic and corporate, organized under the laws of the State of Arkansas (hereafter designated as "ADFA"), and City of Jonesboro (hereafter designated as "Grantee").

WHEREAS, ADFA has applied for and received Neighborhood Stabilization Program (hereafter designated as "NSP1") funding from the United States Department of Housing and Urban Development (hereinafter designated as "HUD"); and

WHEREAS, the NSP1 Funds were allocated to ADFA under Title III of Division B of the Housing and Economic Recovery Act (HERA) of 2008 for the primary purpose of assisting in the redevelopment of vacant residential properties; and

WHEREAS, the NSP1 Funds must adhere to Community Development Block Grant (CDBG) requirements at 24 CFR Part 570, unless otherwise stated in HERA; and

WHEREAS, Grantee has applied for and been approved to purchase the property located at Parcel 01-144181-36900 near the northeast corner of Aggie Road and N. Allis St. in Jonesboro, Craighead County, Arkansas and to demolish the home located at this location—all for the later construction (funded by the National Housing Trust Fund) of a housing project for extremely low income veterans called Veterans Village; and

WHEREAS, Grantee has evidenced the capacity to purchase and demolish the home located at the aforementioned location; and

WHEREAS, on or about June 20, 2019, ADFA Board of Directors approved the described use of NSP1 Funds and authorized staff to enter into an Agreement with Grantee to provide of Thirty Two Thousand Three Hundred and 00/100 Dollars (\$32,300.00) in NSP1 Funds for the purchase of the property located at Parcel 01-144181-36900 near the northeast corner of Aggie Road and N. Allis St. in Jonesboro, Craighead County, Arkansas and the demolition of the home located at this location—all for the later construction (funded by the National Housing Trust Fund) of a housing project for extremely low income veterans called Veterans Village.

NOW THEREFORE, ADFA and Grantee hereby execute this Agreement to undertake the described activities.

FURTHERMORE, ADFA and Grantee agree as follows:

I. SCOPE OF SERVICE

A. Grantee shall purchase the property located at Parcel 01-144181-36900 near the northeast corner of Aggie Road and N. Allis St. in Jonesboro, Craighead County, Arkansas and demolish the home located at this location, more particularly described in Attachment 'A' (hereinafter the "Development").

B. Grantee shall provide a detailed schedule, acceptable to ADFA, of activities to be completed under this Agreement.

II. PROJECT FUNDING

- A. ADFA hereby approves the award of NSP1 Funds in the amount of **Thirty Two Thousand Three Hundred and 00/100 Dollars (\$32,300.00)** to the Grantee as developer of the Development located in the City of Jonesboro, AR.
- B. Grantee shall provide a detailed budget, acceptable to ADFA, indicating usage of all funds in the Development budget, including NSP1 Funds provided under this Agreement.
- C. Grantee shall ensure NSP1 Funds provided under this Agreement will be requested for disbursement only in required amounts and as needed for payment of eligible costs for activities described and approved in this Agreement. Payments will be made by ADFA for eligible expenses actually incurred by Grantee, and will not exceed actual cash requirements. ADFA reserves the right to liquidate funds available under this Agreement for eligible costs incurred by ADFA on behalf of Grantee. The full amount of the loan, Thirty Two Thousand Three Hundred and 00/100 Dollars (\$32,300.00) shall be disbursed as earned by verified performance of activities to be completed under this Agreement.
- D. NSP1 Funds provided under this Agreement will be in the form of a Forgivable Loan at zero percent (0%) interest.
- E. If for any reason, Grantee breaches any term of this Agreement, ADFA may require full repayment of any amounts advanced under this Agreement pursuant to Section VIII, Remedies on Default
- F. NSP1 Funds to be provided under this Agreement are contingent upon ADFA's determination to proceed, modify or cancel the project based on the results of a subsequent environmental review in accordance with HUD CPD Notice 01-11.

III. AFFORDABILITY

Under the terms of this NSP Agreement, one unit of the nine units in Veterans Village shall be affordable and available to extremely low income veterans for a period of **ten (10) years**, (the affordability period), beginning upon the day of project completion. Also, concurrent to the aforementioned affordability period, under the terms of the National Housing Trust Fund Program Agreement for Rental Activities by and between Arkansas Development Finance Authority and City of Jonesboro ("NHTF Agreement"), all housing developed under the NHTF Agreement for Veterans Village "shall be affordable and available to low-income veterans for a period of **thirty (30) years** for the NHTF Program, beginning upon the day of project completion." If the Development does not meet the applicable affordability requirements for the full affordability period for any reason whatsoever, payment to ADFA of the outstanding or remaining unforgiven balance of NSP1 Funds invested in the Development will be required according to the repayment terms set forth in Section VIII of this Agreement. Grantee shall ensure the affordability requirements of the Development for the full affordability period through HUD-approved deed restrictions or other HUD-approved mechanisms. Affordability requirements shall be enforced by ADFA via a HUD-approved deed restriction encumbering the

Development for the full affordability period.

IV. HOUSING QUALITY STANDARDS

- A. ADFA reserves the right to inspect at any time during normal business hours any and all activities accomplished under this Agreement to assure adherence to applicable Standards, as established by the local jurisdiction, and all state and local housing, zoning, building and fire codes, as amended.
- B. Grantee shall use only licensed contractors and subcontractors, reputable workmen, material suppliers and agents acceptable to ADFA under this Agreement.
- C. Grantee shall ensure contractors and subcontractors are not debarred, ineligible or suspended from working on federally-assisted projects in accordance with 24 CFR 570.609.

V. NOTICES

Communication and details concerning this Agreement shall be directed to the following persons:

ADFA 900 West Capitol, Suite 310 Little Rock, AR 72203 Attention: Lori Brockway City of Jonesboro 300 North Church St. Jonesboro, AR 72403 Attention: Regina Burkett

The contact persons listed above may be changed upon fifteen (15) days' written notice to the other party.

VI. ADMINISTRATIVE REQUIREMENTS

- A. Grantee shall abide by all applicable federal, state, and local laws, regulations, codes, and ordinances in the performance of all activities required by this Agreement, and specifically agrees to adhere to applicable requirements of 24 CFR 570.
- B. Grantee shall conduct an independent audit of the Development set forth under this Agreement after completion of the Development. This audit shall be in accordance with generally accepted accounting principles. An independent auditor acceptable to ADFA shall conduct the audit. Grantee shall provide ADFA with a copy of such audit upon completion and in accordance with the terms outlined in the Promissory Note. Any deficiencies noted in the audit report shall be fully cleared by Grantee within thirty (30) calendar days after receipt of said audit report by ADFA. Failure of Grantee to clear deficiencies noted in the audit report shall constitute a breach of this Agreement and ADFA may exercise any and all of its rights and remedies under Section VIII, Remedies on Default.
- C. Grantee shall adhere to the requirements of 2 CFR 200, OMB Circular No. A-122, OMB Circular No. A-133, 24 CFR Part 85, applicable uniform administrative requirements of 24 CFR 570.610, and the requirements of OMB Circular No. A-110, if applicable.
- D. Grantee shall make available to ADFA at any time during normal business hours all financial, compliance and redevelopment records of activities pertaining to funding and the Development covered by this Agreement to allow ADFA to conduct monitoring, performance, and compliance

reviews and evaluations. Notwithstanding any other provision in this Agreement, ADFA will monitor the performance of Grantee against the activities described in this agreement. Substandard performance as determined by ADFA shall constitute non-compliance with this Agreement. If action to correct such substandard performance is not taken by Grantee within thirty (30) calendar days after being notified by ADFA, suspension or termination procedures may be initiated as specified in Section VIII or Section IX.

- E. In accordance 24 CFR 570.606, Grantee shall ensure that no person will be displaced from his or her dwelling as a direct result of activities assisted with NSP1 Funds provided under this Agreement. In the event that displacement is unavoidable, the Grantee will adhere to the Uniform Relocation Act.
- F. Grantee shall not pay any part of funds received under this Agreement for lobbying the Executive or Legislative Branches of the Federal, State, or local government.
- G. Grantee shall adhere to the Conflict of Interest provisions at 24 CFR 570.611.
- H. Grantee shall comply with the provisions of the National Environmental Policy Act of 1969, as applicable to Developments funded under this Agreement, the Flood Disaster Protection Act of 1973, and the Lead-Based Paint Poisoning Prevention Act, and the regulations promulgated thereunder, all as amended as applicable. Grantee agrees to comply with the following regulations insofar as they apply to this Agreement, the Clean Air Act, Federal Water Pollution Control Act, Environmental Protection Agency regulations pursuant to 40 CFR 50, all as amended, as well as all other applicable environmental laws and regulations, as applicable. Grantee shall ensure maintenance of documentation to evidence compliance with environmental statutes and regulations.
- I. Grantee shall provide drug-free workplaces in accordance with the Drug-Free Workplace Act of 1988.
- J. Grantee shall ensure compliance with all requirements of the Davis-Bacon Act (applicable to projects with eight (8) or more NSP1-assisted single-family home) in accordance with 24 CFR 570.603, Contract Work Hours and Safety Standards Act, the Copeland Anti-Kickback Act, and all other applicable federal, state, and local laws and regulations pertaining to labor standards. Grantee shall ensure maintenance of adequate records and reports to evidence such compliance when applicable.
- K. Grantee shall ensure compliance with the requirements of Title VIII of the Civil Rights Act of 1968 (Fair Housing Act), Executive Order 11246 (Equal Employment Opportunity), as amended by Executive Order 12086, and the regulations issued pursuant thereto, Executive Orders 11625, 12432, and 12138, which require affirmative actions to encourage participation by minority and women-owned business enterprises. Grantee shall ensure that the provisions of this paragraph are included in every subcontract entered into by Grantee associated with this Agreement and Development. Grantee shall ensure maintenance of records and reports to document compliance with fair housing and equal opportunity requirements.
- L. Grantee will ensure that all records required under this Agreement are retained for a period of five (5) years after the applicable required period of affordability has expired. When requested, Grantee shall furnish, and cause all its subcontractors to furnish, all reports and information required hereunder, and will permit access to its books, records, and accounts, by ADFA, the U.S. Department of Housing and Urban Development or its agent, or other authorized federal officials

- for purposes of investigation to ascertain compliance with the statutes, rules, regulations, and provisions stated herein.
- M. Grantee shall ensure that where employees are engaged in activities not covered under the Occupational Safety and Health Act of 1970, said employees shall not be required or permitted to work, be trained in, or receive services in buildings or surroundings, or under working conditions, which are unsanitary, hazardous, or dangerous to the participants' health or safety.
- N. Grantee shall comply with Executive Order 11063, as amended by Executive Order 12259, and shall not discriminate against persons on the basis of race, color, creed, religion, ancestry, national origin, sex, disability or other handicap, age, marital or familial status, or status with regard to public assistance. Grantee shall maintain records and documentation to evidence compliance with this requirement. Grantee shall take affirmative action to ensure that all employment practices are free from such discrimination. Such employment practices include, but are not limited to, the following: hiring, upgrading, demotion, transfer, recruitment or recruitment advertising, layoff, termination, rates of pay or other forms of compensation, and selection for training, including apprenticeship. Grantee agrees to post in conspicuous places, available to employees and applicants for employment, notices to be provided by the contracting agency setting forth the provisions of this nondiscrimination clause.
- O. Grantee shall comply with Section 3 of the Housing and Urban Development Act of 1968, Employment opportunities for Lower Income Persons in Connection with Assisted Developments, and regulations issued pursuant thereto. Grantee shall cause a "Section 3 Clause" to appear in all subcontract Agreements executed under this Agreement or in connection with this Development and shall take appropriate action pursuant to the subcontract upon a finding that the subcontractor is in violation of Section 3 or the regulations promulgated pursuant thereto. Grantee shall not subcontract with any subcontractor where it has notice or knowledge that the later has been found in violation of Section 3 and implementing regulations. Further, Grantee shall not let any subcontract unless the subcontractor has first provided it with a preliminary statement of ability to comply with the requirements of Section 3 and implementing regulations.
- P. Grantee shall comply with Title VI of the Civil Rights Act of 1964, (Nondiscrimination in Federal-assisted Programs) as amended, Section 109 of Title I of the Housing and Community Development Act of 1974, Section 504 of the Rehabilitation Act of 1973, the Americans with Disabilities Act of 1990, and the Age Discrimination Act of 1975, along with all applicable regulations associated therewith, all as amended. Grantee shall include the provisions of this paragraph in every subcontract entered into by Grantee associated with this Agreement or this Development. Grantee shall ensure maintenance of records and reports to document compliance.
- Q. Grantee agrees that funds received under this Agreement will not be utilized for religious activities, to promote religious interests, or for the benefit of a religious organization.
- R. Grantee shall not further encumber the Development pursuant to this Agreement without the prior written approval of ADFA.
- S. Grantee shall monitor all subcontracted services on a regular basis to assure contract compliance. Results of monitoring efforts shall be summarized in written reports and supported with documented evidence of follow-up actions taken to correct areas of noncompliance. Grantee shall cause the applicable provisions of this Agreement to be included in, and made a part of, any subcontract executed in the performance of this Agreement. Executed copies of all subcontracts entered into by Grantee shall be available for review by ADFA, along with documentation

concerning the selection process.

T. Grantee shall submit quarterly performance reports to ADFA no later than fifteen (15) days following the end of each quarter and continuing until all funds are expended and the project is closed-out. The information in the quarterly reports shall be in accordance with reporting requirements listed in the ADFA NSP1 Policies and Procedures Manual.

VII. DEBARMENT AND SUSPENSION

Grantee certifies that the Grantee or its principals:

- A. Are not presently debarred, suspended, proposed for debarment, declared ineligible, or voluntarily excluded from participation from covered transactions by any federal department or agency;
- B. Have not within a three (3) year period preceding this Agreement been convicted of or had a civil judgment rendered against them for commission of embezzlement, theft, forgery, bribery, falsification or destruction of records, making false statement(s) or receiving stolen property;
- C. Are not presently indicted for or otherwise criminally charged by a governmental entity (Federal, State or local) with commission of any of the offenses enumerated above, and;
- D. Have not within a three (3) year period preceding this Agreement had one (1) or more public transactions (Federal, State or local) terminated for cause or default.

VIII. REMEDIES ON DEFAULT

Grantee agrees that, in the event ADFA determines that a breach of this Agreement has occurred, ADFA may exercise any and all of its rights and remedies under applicable regulations, including the right to terminate this Agreement and recapture or terminate any and all NSP1 Funds allocated under this Agreement. More specifically:

- A. If ADFA determines that Grantee has materially failed to comply with any provision of this Agreement, or with any rules, statutes, regulations, or ordinances referred to herein, ADFA will notify Grantee in writing and hand-deliver, with written receipt evidencing the date and time of delivery, or send by certified mail, return receipt requested, such Notice of Default to the party designated to receive such Notices in Section V of this Agreement. For purposes of this section, the term materially means "an important or essential term of the Agreement."
- B. ADFA will allow Grantee the opportunity to demonstrate compliance with the Agreement requirements in question. Grantee shall offer evidence of such compliance within thirty (30) days from receipt of the written Notice of Default. Substantial compliance shall not constitute compliance with the terms and conditions of this Agreement unless ADFA expressly agrees to the substantial compliance in writing.
- C. If Grantee fails to demonstrate to ADFA that it has fulfilled the requirement(s), ADFA may take corrective or remedial action(s) as follows:
 - 1) Corrective or remedial action will be designed to prevent a continuation of the deficiency, mitigate any adverse effects, and prevent recurrence of the deficiency.

- 2) Corrective or remedial action may include:
 - a. Temporarily withholding cash payments pending correction of the deficiency by Grantee.
 - b. Specific activities required by ADFA to correct the deficiency and to be accomplished by Grantee in a specified time frame.
 - c. Canceling or revising activities may affect the performance of this Agreement and create a deficiency in the original Agreement and may be grounds for making this contract void, and trigger remedies available to ADFA under this Agreement and/or NSP1 Program regulations.
 - d. Reprogramming any balance of NSP1 Funds made available under this Agreement from deficient activities, or any activity funded under this Agreement, to other eligible activities.
 - e. Suspension of NSP1 fund disbursements for deficient activities, or any activities funded under this Agreement and subsequent termination of this Agreement in its entirety.
 - f. Termination of this Agreement in its entirety and requiring that the Grantee repay to ADFA any and all NSP1 Funds advanced under this Agreement.
 - g. Removing Grantee from participation in any future allocations of NSP1 Funds from ADFA.
 - h. Taking other remedial actions that may be legally available to ADFA.
- D. In the event Grantee dissolves the organization, ceases to exist, or becomes unable for any reason to fulfill its obligations under this Agreement, ADFA will require Grantee to fully repay to ADFA any and all amounts advanced under this Agreement.
- E. Notwithstanding any other provision of this Agreement, should there be any fraud, misrepresentation, embezzlement, or any other criminal activity associated with this Development, ADFA may pursue all legal and equitable remedies available to it against the Grantee.
- F. Any decision regarding corrective, remedial, legal or equitable remedies or actions to be taken regarding this Agreement or Development shall be at the sole option and discretion of ADFA. A decision by ADFA to pursue one course of action shall not constitute a waiver of any other course of action ADFA may pursue under this Section VIII, Remedies on Default.
- G. Should this Agreement be terminated before completion of the Development, either voluntarily or otherwise, any NSP1 Funds invested in the Development that is the subject of this Agreement shall be repaid to ADFA's NSP1 Account.
- H. Notwithstanding anything to the contrary contained in this Agreement or the Mortgage, ADFA hereby agrees that Grantee shall have the right, but not the obligation, to cure any defaults of the Grantee hereunder.

IX. TERMINATION

ADFA may terminate this Agreement upon thirty (30) days prior written notice to the Grantee contact person indicated in Section V of this Agreement. The notice of termination shall set forth the reasons for such termination, the effective date of termination, and in the case of partial termination, the portion of the award to be terminated. However, in the case of partial termination, if ADFA, in its sole discretion, determines that the remaining portion of the funding provided under this Agreement will not accomplish the purposes for which the award was made, ADFA may terminate the award in its entirety under paragraph A of this section, Section VIII.

X. MISCELLANEOUS PROVISIONS

- A. The officials who executed this Agreement hereby represent and warrant that they have full and complete authority to act on behalf of ADFA and Grantee, respectively, and that their signatures below, the terms and provisions hereof, constitute valid and enforceable obligations of each.
- B. This Agreement shall be executed in the original, and any number of executed copies. Any copy of this Agreement so executed shall be deemed an original and shall be deemed authentic for any other use.
- C. The parties may amend or modify this Agreement at any time, provided that such amendment(s) or modification(s) make specific reference to this Agreement, and are executed in writing by a duly authorized representative of both parties. Such amendment(s) or modification(s) shall not invalidate this Agreement, nor relieve or release the parties from their obligations under this Agreement.
- D. The terms and conditions of this Agreement shall be binding upon the parties hereto, their respective successors and assignees.
- E. Nothing contained in this Agreement is intended to, or shall be construed in any manner, as creating or establishing the relationship of employer and employee between the parties. Grantee shall at all times remain an independent contractor with respect to the services to be performed under this Agreement.
- F. Grantee shall not assign or transfer any interest in this Agreement without the prior written approval of ADFA.
- G. This Agreement shall be construed according to the laws of the State of Arkansas.
- H. Should any part, term or provision of this Agreement, or portions thereof, be determined by a court of competent jurisdiction to be illegal, void or unenforceable, the validity of the remaining portions or provisions shall not be affected thereby.
- I. Grantee shall ensure contractor provides Payment and Performance Bond or an Irrevocable Letter of Credit in the full amount of construction costs.

XI. INDEMNITY

Owner agrees, to the extent allowable by law, that it shall indemnify and hold harmless ADFA, its officers, agents, directors and employees from:

- A. Any claims or losses for services rendered by any subcontractor, person or firm performing or supplying services, materials or supplies in connection with the performance of this Agreement.
- B. Any claims or losses resulting to any person or firm injured or damaged by the erroneous, willful or negligent acts or omissions, including disregard of Federal, State, and local statutes or regulations, by Owner, its officers, employees or subcontractors in the performance of this Agreement.
- C. Any claims or losses arising from the award of NHTF Funds, any reduction of the NHTF Fund, any reduction of the NHTF Fund award, any termination of the NHTF Fund award, and any recapture of NHTF Funds by the U.S. Department of Housing and Urban Development.
- D. Any claims or losses arising from the failure of Owner to comply with all applicable federal and state requirements, statutes, and laws.

XII. NON-RECOURSE PROVISION

Notwithstanding any of the foregoing provisions, it is expressly understood by the parties hereto that none of the members or managers of the Grantee shall have any personal liability, and the sole recourse of ADFA shall be the Development and assets of the Grantee.

XIII. TIME OF PERFORMANCE

Grantee shall commence Development activities included in Section I., Scope of Services, only after receipt of the ADFA Notice to Proceed. Grantee shall complete all activities included in Section I., Scope of Services, within an eight (8) month period after the date of the Notice to Proceed.

XIV. TERM OF AGREEMENT

This Agreement shall be in full force and effect from the date first written above and shall remain in force for the full period of affordability applicable to the Development assisted with NSP1 Funds under this Agreement.

Bv:		
By: Name:		
Title:		
Date:		

City of Jonesboro

Federal I.D. No.: __ Arkansas Development Finance Authority By: Cheryl Schluterman
Title: President Date: Federal I.D. No.: 71-0503641

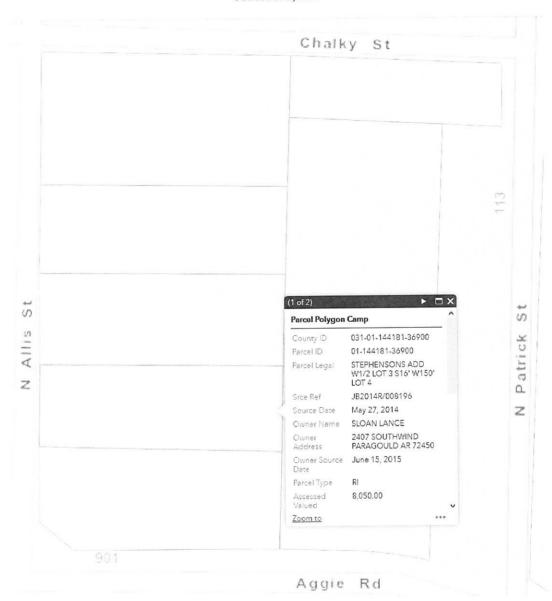
Attachment A

Legal Description

In the County of Craighead, State of Arkansas:

Stephensons Addition W1/2 Lot 3 S16' W150' Lot 4

Which is the same as Parcel #01-144181-36900 at the northeast corner of Aggie Road and N. Allis St., Jonesboro, AR



Attachment B

Project Schedule:

Activity	Completion Date
Plans and Specs	8/31/2019
Site Acquisition	9/30/2019
Pre-Construction Conference	10/30/2019
Construction Begins	11/15/2019
Construction Complete	1/31/2019
Expenditure of Funds	Completion Date
25%	9/30/2019
50%	11/15/2019
75%	12/15/2019
100%	1/31/2019

Attachment C

Sources and Uses

SOURCE OF FUNDS		Amount of Funds
NSP1 Funds (ADFA)		\$32,300
Private Community Development Program Code Enforcement – Demo (Jones		\$10,000 \$10,000
Other		
Total Sources:		\$52,300
USES (Veterans Village)		
Land Acquisition:		\$115,000.00
Hard Costs:		
Two Bedroom		\$228,000.00
SFD Zero Bedroom	2	\$500,500.00
SFD Site Improvement	7	\$170,000.00
Soft Costs: Potential Architect fees Environmental Ridge Surveying		\$44,925.00 \$14,000.00 \$3,000.00
Developer's Fee:		\$0.
Total Development Cos	t :	\$1,075,425.00