

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

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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

L	The purpose of this summary appraisal repo	rt is to prov	ide the lender/clie	nt with an	accurate, and adequa	itely suppoi	rted, opinior	of the mar	ket value	of the su	ubject property.
	Property Address 116 N Allis St				City Jonesbor	ro.		State	ΔP	Zip Code	72401
н			0	(D. L.E. D							72101
	Borrower City of Jonesboro (CLIENT)			Public Rec	ord William & Sha	aron Han	ora	Coun	y Craig	nead	
	Legal Description Lot 2 Block B Brothe	rs Addition	1								
Н	Assessor's Parcel # 01-144181-05400				Tax Year 2017			RF 1	axes \$ 2	211	
	Malabbada and Marsa I I Git				Map Reference					0006.02	
l	Neighborhood Name Jonesboro City	series				27000					
SHEET	Occupant 🗌 Owner 🔀 Tenant 🔲 Vac			Assessment	3 \$ 0		☐ PUD	HOA \$ 0		per year	per month
8	Property Rights Appraised Fee Simple	Leaseh	old 🔲 Other (d	describe)							
7	Assignment Type Purchase Transaction				(describe) Market	Valuation	V				
Н	Lender/Client City of Jonesboro				S Church St, Jone						
н	Is the subject property currently offered for sale									Yes 🛛	
п	Report data source(s) used, offering price(s), a	and date(s).	According to	the loca	MLS system, the	subject h	nas not be	en listed f	or sale v	within the	e last twelve
н	months.										
Е		a sala fasilis			Francis the seculter of the	a analysis s	f the centre	at for colo or	why the e	nobiolo un	no not
Н	I did did not analyze the contract for	or sale for the	subject purchase t	ransaction.	explain the results of th	e analysis (n une conua	ct for sale of	willy tile a	lilalysis wa	a5 110t
	performed.										
1	5										
1	Contract Price \$ 0 Date of Cor	ntract N/A	Is the r	roperty selle	r the owner of public re	ecord?	Yes	No Data So	ource(s)		
Ë	Is there any financial assistance (loan charges,										Yes No
CONTRACT	is there any infancial assistance (loan charges)			paymont ass	sistance, etc.) to be par	u by ally pa	ity on bona	of the bone	WGI:	_	_ 103 1NO
Č	If Yes, report the total dollar amount and descri	ibe the items	to be paid.								
Н								Destination and the same			
ı											
F	Note: Race and the racial composition of the	he neiahbor	hood are not anni	raisal facto	rs.						
			I I I I I I I I I I I I I I I I I I I					no_Unit Un	ueina	Drone	nt Land Use %
	Neighborhood Characteristics				it Housing Trends			One-Unit Ho			
	Location 🛛 Urban 🔲 Suburban 🔲	Rural	Property Values	Increasi	ng 🛛 Stable	Declin	ing F	PRICE	AGE	One-Unit	t 50 %
A	Built-Up ☐ Over 75% ☐ 25-75% ☐	Under 25%	Demand/Supply	Shortan	e 🛛 In Balance	Over 9	Supply S	(000)	(yrs)	2-4 Unit	10 %
6	Growth Rapid Stable				mths 🛛 3-6 mths			2 Low	0	Multi-Far	
ē	Naishbartand Daniel District										
r	Neighborhood Boundaries The area is b			nson Ave.	, to the south by V	vasningto		50 High		Commer	
NEIGHBORHOOD	Ave., to the east by Marion Berry and	to the we	st by Main St.			. 19		o Pred.	50	Other	5 %
	Neighborhood Description The subject in	is located i	in the city limits	of Jones	oro. It is located i	n a resid	ential type	area that	has a m	nixture o	of single &
Ħ	multi family units as well as commerce										
Z			striai. The neigr	iborriood	rias older improvo	monto ai	id flad be	on develop	od for f	nany you	aro.
	Marketability appears average to fair										
П	Market Conditions (including support for the ab	oove conclusi	ions) Prope	rty values	are stable in subje	ect neigh	borhood.	Demand/s	supply is	s in bala	nce.
ı	Marketing time on average in subject	t developm	nent is estimate	ed at 3-6 i	months based on t	his appra	iser's res	earch as v	vell as d	liscussio	ons with other
Н	real estate professionals in the area.	Available	financing cons	ists of VA	FHA, and Conve	ntional lo	ans.				
Е	Dimensions See survey attached	/ trailable		7,728 sf		ape Rect			View D	esidentia	al
Н						ape Reci	arigulai		AICM L	esiderilla	al
П	Specific Zoning Classification I-1				Industrial	Name of the last					
	Zoning Compliance Legal Legal Non										
	Is the highest and best use of subject property	as improved	(or as proposed pe	er plans and	specifications) the pres	sent use?	✓ Yes	No No	If No, des	scribe	
ı	Utilities Public Other (describe)		Pul	blic Other	(describe)		ite Improve	ments - Type		Publ	ic Private
	Utilities Public Other (describe)	,		blic Other		Off-s		ments - Type		Publ	
4	Electricity 🛛 🗌 Public		Water 🔀		Public	Off-s Stree	t Asphalt			Publ	
SITE	Electricity Public Gas Public	(Water Sanitary Sewer ∑		Public Public	Off-s Stree Alley	t Asphalt None				
SITE	Electricity 🛛 🗌 Public	(Water Sanitary Sewer ∑		Public	Off-s Stree Alley	t Asphalt None				
SITE	FEMA Special Flood Hazard Area Yes	No FE	Water Sanitary Sewer SEMA Flood Zone		Public Public FEMA Map # 05	Off-s Stree Alley	t Asphalt None				
SITE	Electricity Public Gas Public FEMA Special Flood Hazard Area Yes Are the utilities and off-site improvements typic	No FE cal for the ma	Water Sanitary Sewer MA Flood Zone Xrket area?	Yes	Public Public FEMA Map # 05 No If No, describe	Off-s Stree Alley 5031C004	t Asphalt None 14C	F	ЕМА Мар	Date 09	9/27/1991
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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, E	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	
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The scope of work includes an identification of the property rights valued	fee simple interest), a defin	nition of the v	alue sought (ma	arket value), an
opinion of the highest and best use (residential), physical observation of t	ne subject site and improve	ments, a lo	cational analysis	of the
neighborhood and city, and an economic analysis of the market for prope	rties such as the subject. T	he 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	this apprais	al is hoforo this	crodit
The list \$000 tax of a nonleowner's primary residence has been waived.	The tax amount reported in	triis apprais	ar is before triis	Gredit.
Highest and Best Hear. The subject site on husinal sharest subject such a	a sina dinasanatana tananna	nhu and sa	il composito io s	witable 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 th	e actual age	e, which supports	s demand for
existing housing. Subject is currently improved with a single family detact	hed residence. The improv	ements mal	ce a substantial	contribution to the
total property in excess of the site. Therefore, the current use (single fam	ily residential) represents th	ne highest ar	nd best use of th	e site.
Clarification of Environmental Comments & Exhibits: The existence of ha	zardous substances, includi	na without li	mitation to asbe	stos.
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	value. No responsibility is	assumed for	any such condi	uons, 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				
performing the inspection of this property, the appraiser visually observed	areas that were readily acc	cessible. Th	e appraiser is no	ot required to
disturb or move anything that obstructs access or visibility. The inspection	is not technically exhaustiv	e. The insp	ection does not	offer warranties or
guarantees of any kind.				
NOTE: The intended user of this appraisal report is the Lender/Client. The	e intended use is to evaluat	e the subject	t property's mar	ket value for
lending origination, existing loan servicing or foreclosure proceedings sub				
	ect to the stated scope of v	VOIR and ind	icated purpose t	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 inter	or of the su	bject is in similai	condition to the
exterior upon a drive-by inspection.				
	Market			
COST APPROACH TO VALUE	(not required by Fannie Mae)			
	(not required by Fannie Mae)	5		
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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 Source of cost data Quality rating from cost service Effective date of cost data Comments on Cost Approach (gross living area calculations, depreciation, etc.) Estimated Remaining Economic Life (HUD and VA only) Years INCOME APPROACH TO VALUE Estimated Monthly Market Rent \$ X Gross Rent Multiplier Summary of Income Approach (including support for market rent and GRM) This approach is the developer/builder in control of the Homeowners' Association (HOA)? Yes Provide the following information for PUDs ONLy if the developer/builder is in control of the Holegal Name of Project Total number of units rented Total number of units for sale Was the project created by the conversion of existing building(s) into a PUD? Yes Does the project contain any multi-dwelling units? Yes No Data Source(s) Are the units, common elements, and recreation facilities complete? Yes No	OPINION OF SITE VALUE DWELLING Garage/Carport Total Estimate of Cost-New Less Physical Depreciation Depreciated Cost of Improvement "As-is" Value of Site Improvement INDICATED VALUE BY COST APP E (not required by Fannie Mae) = \$ Oproach was not conducted FOR PUDs (if applicable) No Unit type(s) Detached DA and the subject property is an according to the subject property is an according to the subject property in the subject property is an according to the subject property in the subject property is an according to the subject property in the subject property is an according to the subject property in the subject property is an according to the subject property in the subject property is an according to the subject property in the subject property is an according to the subject property in the subject property is an according to the subject property in the subject property is an according to the subject property in the subject property is an according to the subject property in the subject property is an according to the subject property in the subject property is an according to the subject property in the subject property is an according to the subject property in the subject property is an according to the subject property in the subject property is an according to the subject property in the subjec	Sq.Ft. @ \$ Sq.Ft. @ \$ Sq.Ft. @ \$ Sq.Ft. @ \$ Functional ss sper engage d Attach attached dwellin	External Indicated Valuement and scope	=\$ =\$ =\$ =\$ =\$ =\$ =\$ =\$ =\$ =\$ =\$ =\$ =\$ =\$

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	20000000000000000000000000000000000000
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	

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 N	0.
	Allis St	Country O : 1	Chata 4.D	7:- O-d- 70 to t
City Jonest Owner William	ooro n & Sharon Hafford	County Craighead	State AR	Zip Code 72401
	ND REPORT IDENTIFICAT	rion		9
This Report is one	of the following types:			
	t (A written report prepared under Standa	ards Rule 2-2(a) , pursuant to th	e Scope of Work, as disclosed	I elsewhere in this report.)
Restricted Appraisal Report	(A written report prepared under Standa restricted to the stated intended use by t		ne Scope of Work, as disclose)	d elsewhere in this report,
I certify that, to the best of The statements of fact The reported analyses, analyses, opinions, and co Unless otherwise indica Unless otherwise indica period immediately precedi I have no bias with resp My engagement in this My compensation for c client, the amount of the v. My analyses, opinions, in effect at the time this rep Unless otherwise indica Unless otherwise indica individual providing signific	contained in this report are true and correct. opinions, and conclusions are limited only by the nclusions. sted, I have no present or prospective interest in the ted, I have performed no services, as an appraise ing acceptance of this assignment. sect to the property that is the subject of this report assignment was not contingent upon developing ompleting this assignment is not contingent upor alue opinion, the attainment of a stipulated result, and conclusions were developed, and this report year was prepared. sted, I have made a personal inspection of the prosted, no one provided significant real property appraisal assistance is stated else.	the property that is the subject of this reper or in any other capacity, regarding the out or the parties involved with this assign or reporting predetermined results. In the development or reporting of a predior the occurrence of a subsequent ever has been prepared, in conformity with the perty that is the subject of this report. Taisal assistance to the person(s) signing sewhere in this report).	port and no personal interest with property that is the subject of this property that is the subject of this property that is the subject of this property that is the subject of the intended of the Uniform Standards of Profession g this certification (if there are except the subject to the intended of the Uniform Standards of Profession g this certification (if there are except the subject to the intended of th	respect to the parties involved, is report within the three-year lue that favors the cause of the use of this appraisal. onal Appraisal Practice that were septions, the name of each
Note any USPAP-re The appraiser has no	Appraisal and Report Id plated issues requiring disclosure a lat appraised or conducted any appraisa e stated client's use only and no other u	and any state mandated requi	erty within the last three yea	

Signature: Name: Preston Kild Certified Resid State Certification #: CR or State License #:	3948 Managaran	Signature:	or CO-APPRAISER (if a	
State: AR Expiration Date of Signature and Repo Effective Date of Appraisal:		State: Exp	iration Date of Certification or Lice	inse:
	None Interior and Exterior Exteri	ior-Only Inspection of Subjection of Subjection (if	t: None Interior and applicable):	d 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.

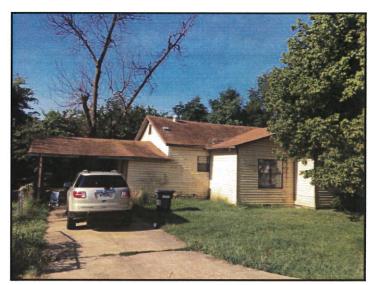
Confidentiality and Security

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

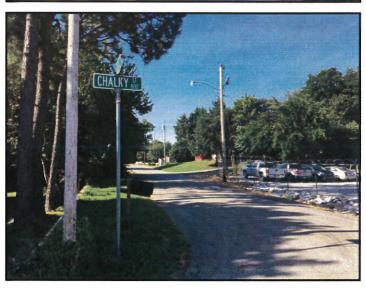
 Total Bedrooms
 3

 Total Bathrooms
 1.1

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



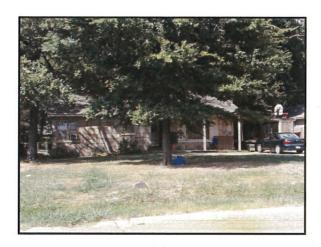
Subject Side View



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

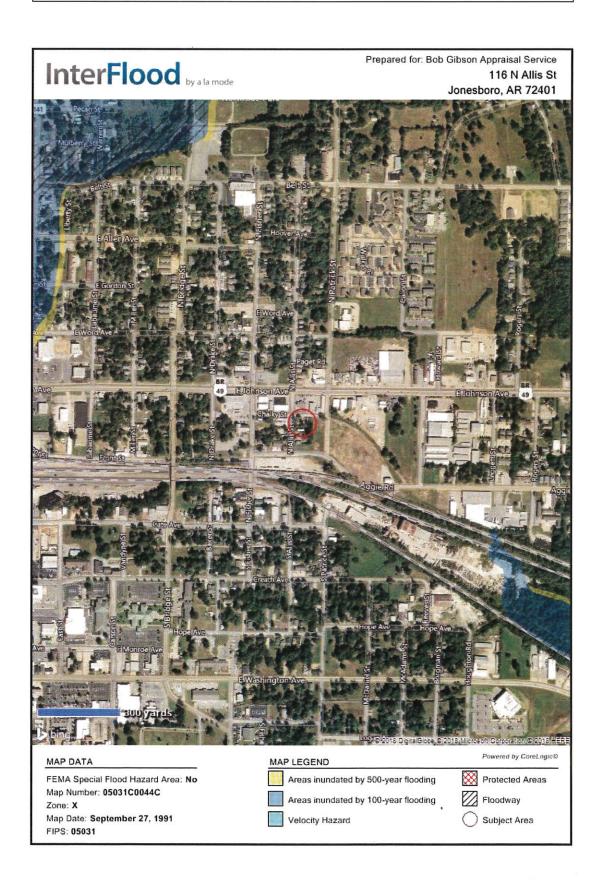
Comparable Sales Map

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			



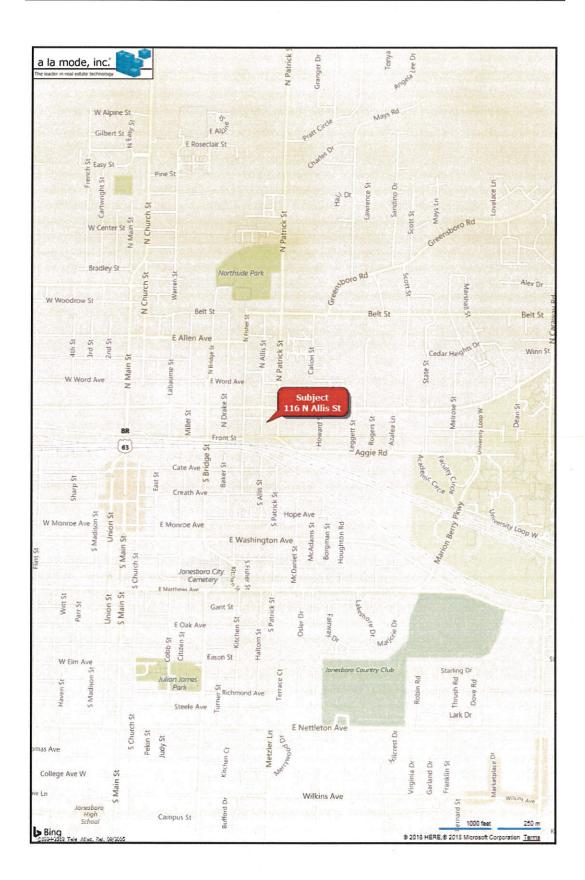
Flood Map

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



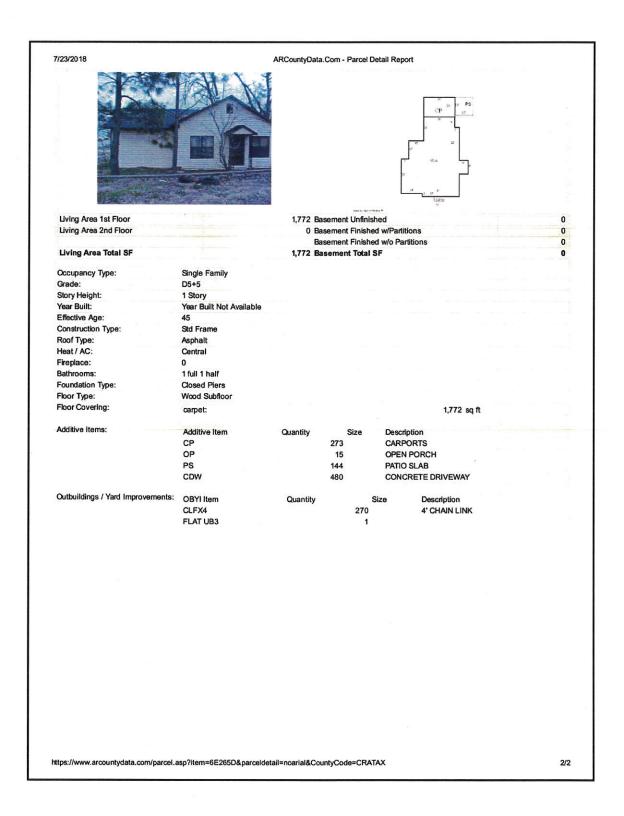
Location Map

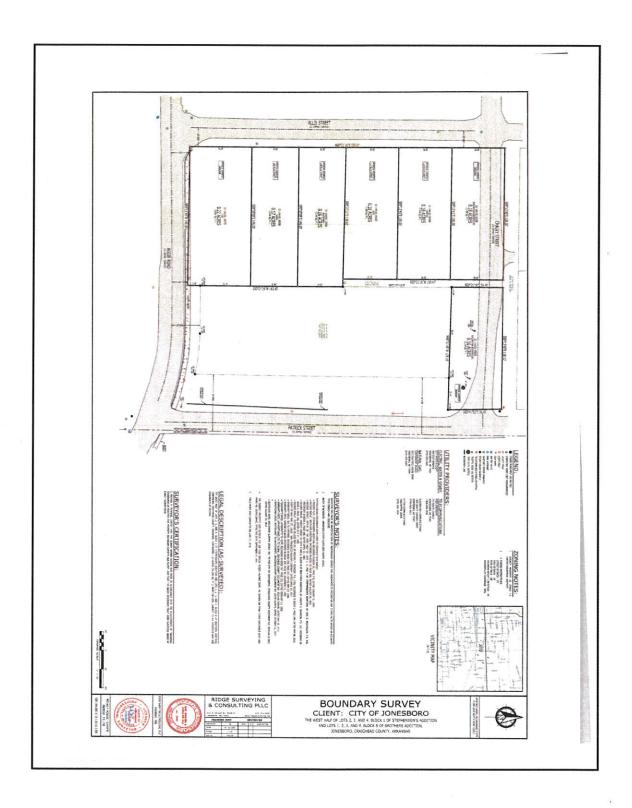
Client	City of Jonesboro			
Property Address	116 N Allis St			
City	Jonesboro	County Craighead	State AR	Zip Code 72401
Owner	William & Sharon Hafford			



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	31-05400					
County Name:		Craighea	d County					
Mailing Address:		HAFFOR 275 COU	HAFFORD WILLIAM T & SHARON 275 COUNTY ROAD 344 JONESBORO AR 72401-0449					
Property Address:		HAFFORD WILLIAM T 116 N ALLIS JONESBORO, AR						
Billing Address :		HAFFORD WILLIAM T & SHARON 275 COUNTY ROAD 344 JONESBORO, AR 72401-0449		1				
			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]	Pront Width	К	lear Width 0	Depth 1	Depth 2 0	Quarter
		(6.04.1)						
Valuation Inform	nation							
Entry				A	ppraised			Assessed
Land:					5,000			1,000
Improvements:					29,350			5,870
Total Value:					34,350			6,870
Taxable Value:								5,010
Millage:								0.0422
Estimated Taxe								\$211.42
Assessment Ye Tax Information								2017
				Tax Owe				
Year						Tax Paid		Balance
2017 Current				\$211.42 \$192.01		\$0.00 -\$192.01		\$211.42
2016 Current		ı		\$192.0	1	-318	12.01	\$0.00
Receipts								
Receipt # 34389	Book Current	Tax Year 2016	ReceiptDate 10/16/2017	Cash A	Amt .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(WARRANTY DEED)		
Improvement In	formation							
Residential Imp	rovements							
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

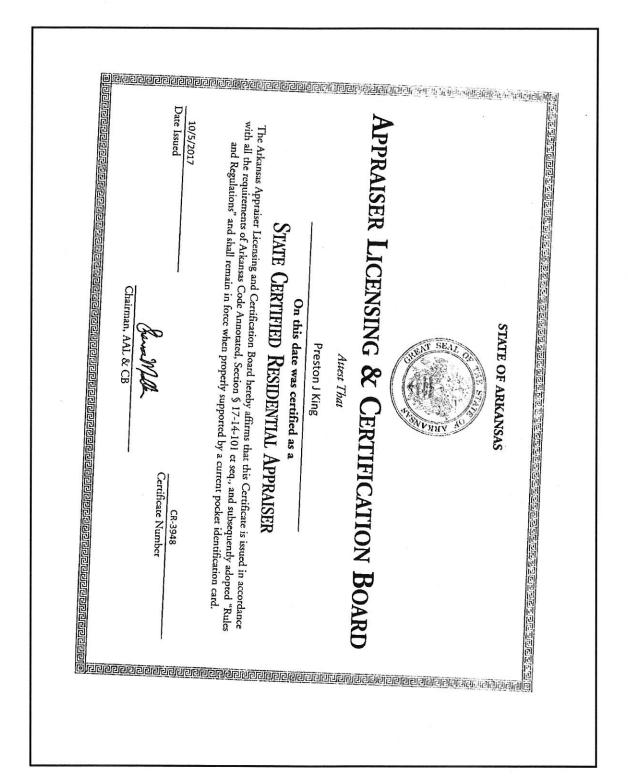
December 2013 – October 2017
October 2017 – Present
May 2013 – March 2017
March 2017 – Present

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