SUMMARY OF SALIENT FEATURES

		
	Subject Address	105 S FLOYD
	Legal Description	E 200' OF LOTS 2-3, NE1/4, NE1/4, SW1/4, 13-14-3
TION	City	JONESBORO
SUBJECT INFORBATION	County	CRAIGHEAD
JECT IN	State	AR
SUB	Zip Code	72401-2514
	Census Tract	05031-0002.00-1
	Map Reference	MSA 27860
w		
SALES PRICE	Sale Price	\$ N/A
SALE	Date of Sale	
CLIENT	Borrower / Cilent	
	Lender	CITY OF JONESBORO
	Size (Square Feet)	860
13	Price per Square Foot	s
DESCRIPTION OF IMPROVEMENTS	Location	URBAN
II.1PRO	Age	A60+ E30
NON OF	Condition	POOR
SCRP	Total Rooms	4
Ö	Bedrooms	2
	Baths	1
83	Appraiser	SUSAN DUDLEY CR0830
APPRAISER	Date of Appraised Value	SEPTEMBER 14, 2007
ਜ	representation	
VALUE	Final Estimate of Value	\$ 24,700

File No.: 9042007

SUSAN DUDLEY APPRAISAL SERVICE



DATE

SEPTEMBER 14, 2007

SUBJECT

105 S FLOYD E 200' OF LOTS 2-3, NE1/4, NE1/4, SW1/4, 13-14-3 JONESBORO, AR 72401-2514

CLIENT

CITY OF JONESBORO 515 W WASHINGTON, JONESBORO, AR 72401

RESIDENTIAL APPRAISAL REPORT

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General Purpose Residential	
Additional Comparables 4-6	
Building Sketch (Page - 1)	8
Location Map	
Subject Photos	10
Comparable Photos 1-3	
Comparable Pholos 4-6	

SUPPLEMENTAL ADDENDUM

<u> </u>	OUT I ELITERIAL	700LNDUM	File No. 9042007
Borrower/Client			
Property Address 105 S FLOYD			
City JONESBORO	County CRAIGHEAD	State AR	Zip Code 72401-2514
Lander CITY OF JONESBORO			

SCOPE OF APPRAISAL

This report has been prepared for the referenced client. The report has been performed to assist with determining present market value. If this report is placed in the hands of anyone other than the client, then 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 from ground level readily accessible by foot from the exterior of the perimeter of the subject improvements with an interior walk through of the livable space of the subject improvements readily accessible by foot and not obscured from observation. Crawl space and attic areas were not accessed unless stated otherwise in this report. Uninhabited space including garages, storage areas, deck and porch areas observed during exterior observation. Pictures of the front, rear and street were taken. The livable area was measured according to ANSI Standards Z765-2003 titled "American National Standard for Single-Family Residential Buildings," Square-Footage Method for Calculating. Livability is defined as suitable for habitation in the condition observed at the time of the complete visual inspection.

A cost approach was not completed due to the age and deteriorated condition of the subject property. MLS and public records were researched for comparable sales in the subdivision and immediate neighborhood. Those used were deemed the best available that could be confirmed and photos were taken and included in this report. The comparable sales were compared to the subject and adjustments in value were made as deemed appropriate for significant value influencing factors. The income approach was considered in the final opinion of value as well.

The following report is not an environmental or structural assessment, nor a termite inspection. If the user or client desires such types of reports, they should be ordered from a licensed home inspector, environmental expert, or an appropriate licensed tradesman. If any doubt exists as to the nature of these items, an inspection is recommended. This appraisal report does not guarantee the property free of defects.

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	Property Add	ress: _4	<u> 105 S</u> FLOYD					City: J	ONESB	ORO			State: A.D.	9042007	de: 72401-2514
ECT	County: CF	<u> RAIGHI</u>	EAD			egal Descri	ption: E	200' OF I	LOTS 2-	3, NE1	/4. NE	1/4. SW1	4, 13-14-	<u>2,p 00,</u>	uc. /2401-2514
ij	Accessor's D	lornal #1							_						
	Current Own	arcel #	01-143133-					Tax Year:	2007	R.6	. Taxes:	\$ 159.65	Spec	ial Assessm	ients: \$ N/A
S	Project Type:			AM M. DIX				Occu	pant:	Owne		Tenant	Vacant		anufactured Housing
	Market Area		N/A	<u>n</u> domi <u>niu</u> m	Coo	perative	Other	(describe)				HDA:	\$		year per mont
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Ĩ	Appraiser:	SUSA	N DUDLEY	CBAssa			Address:	515 W V	VASHIN	GTON	, JONE	SBORO,	AR 7240	<u> </u>	
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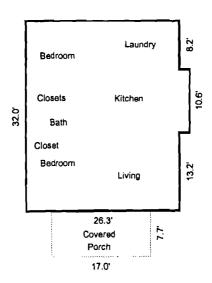
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8	Address 105 S FLO		108 CHESTNUT	SALE # 1	COMPARA	BLE SALE # 2	COMPARABLE S	ALE # 3
ż	JONESBO	RO, AR 72401-2514	JONESBORO		233 NISBETT JONESBORO		224 S MCCLURE	
Ė	Proximity to Subject		0.11 miles		0.20 miles		JONESBORO 0.56 miles	
k	Sale Price Sale Price/GLA		S			\$ 19,00	n 2- 3- 1e	13,00
Ĺ	Data Source(s)	SITE VISIT	-5755 7041117	<u>张自4%。</u>		ft.	\$ 14.82 /sq.ft.	
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	VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjust	PAR #01-14313 DESCRIPTION		PAR #01-144183-0	
į	Sales or Financing	N/A	NONE	117 4 70,000	CONVENTIONA		DESCRIPTION NONE	+(-) \$ Adjust
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d P	Rights Appraised Date of Sale/Time	FEE SIMPLE	FEE SIMPLE	+	FEE SIMPLE		FEE SIMPLE	
ř	Location	N/A URBAN	4/17/2007	 	7/5/2006		1/9/2007	1
0	Site	.78 ACRE +/-	.12 ACRE/INF	146.55	URBAN		URBAN	
Ĉ	View	RES/COMM	RESID/COMM	+10,080	.10 ACRE/INF RESIDENTIAL	+10,000	.10 ACRE/INF	+10,000
ă	Design (Style)	RANCH	RANCH	 	RANCH		RESIDENTIAL RANCH	ļ
	Quality of Construction	VINYL SIDING/F	SIDING/F		VINYL SID/F		SIDING/F	
ű	Actual Age	A60+ E30	A60+ E30		A60+ E28	-500	A60+ E30	
1	Condition Above Grade	POOR	FAIR		FAIR		POOR	
ì	Room Count	Total Bdrms. Baths 4 2 1	Total Bdrms. Baths		Total Bdrms. Bat		Total Bdrms. Baths	
Ş	Gross Living Area	860 sq.ft.	808 sq.ft.	.500	5 2 1		4 2 1	
	Basement & Finished	NONE	NONE	+500	988 NONE	sq.ft.) -750		
	Rooms Below Grade	N/A	N/A		N/A		NONE N/A	
	Functional Litility	AVERAGE	AVERAGE		AVERAGE		AVERAGE	
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ŀ	Energy Efficient Items Garage/Carport	MINIMAL	MINIMAL		MINIMAL		MINIMAL	
		ON SITE PRKG PORCHES	ON SITE PRKG PORCH		ON SITE PRKG		ON SITE PRKG	
А.			NONE		PORCHES NONE		SCRN PORIPAT	-500
	ENCE/STORAGE/ETC.		NONE		PARTL WOOD F	N -500	CH LINK FENCE	-500
Ш	EXTRAS	NONE	STG BLDG	-200	NONE		NONE	
4								
ŀ	Net Adjustment (Total)				 			
	Adjusted Sale Price		X +	10,300	X + National 308 X	\$ 5,750	X +	9,000
4	of Comparables		Gross 59.432 s		Gross? \$275.0 %	\$ 24.750	Gross 5 84.63. \$	22,000
	Summary of Sales Compa	rison Approach THE	SALES CITED ARE	THE MOST	RECENT AND S	MILAR LOCATI	D AND CONFIRMED	IN
-	TERMS OF LOCAT	<u>ION, SIZE, AGE AND</u>	QUALITY. THOUGH	I ONE OF TH	E SALES IS A F	EW MONTHS O	VER ONE YEAR OLD	LIT WAS
1	DEEMED MORE AP	PROPRIATE AND SI	MILAR THAN MORE	RECENT BU	JT LESS SIMILA	R PROPERTY S	ALES. EFFECTIVE	\GE
-	YEAR OF FEFECTIV	TION AND MAINTENA VE AGE DIFFERENC	E SITES WEDE AD	ITS WERE M	ADE AT THE RA	TE OF 1% OF T	HE SALES PRICE FO	OR EACH
	ADJUSTMENTS FO	R VALUE INFLUENC	ING DIFFERENCES.	THE RESUL	TING VALUE RA	NGE IS BELIEV	ED TO PROVIDE A	RELIABLE
	NDICATOR OF PR	ESENT MARKET VAL	UE FOR SUBJECT	PROPERTY.			<u> </u>	<u> </u>
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Ir	dicated Value by Sale	es Comparison Approac	n > 24,700					

COST APPROACH TO VALUE (If developed) The Cost Approach was not Provide adequate information for replication of the following cost figures and calculation	uevelopeu ior uns appraisal.			
Support for the opinion of site value (summary of comparable land sales or other metho	15.			
MARKET EXTRACTION AND TAX ASSESSMENT RECORDS.	ods for estimating site value):	SITE VALUES	TAKEN FROM SA	LES,
CATILIATED DEPOSITION OF THE PROPERTY OF THE P				
STIMATED REPRODUCTION OR REPLACEMENT COST NEW	OPINION OF SITE VALUE		=\$	15,
Source of cost data: Quality rating from cost service: Effective date of cost data:	DWELLING	Sq.Ft. @ \$	<u>\$</u>	
Ouality rating from cost service: Effective date of cost data: Comments on Cost Approach (gross living area calculations, depreciation, etc.):		Sq.Ft. @ \$	<u> </u>	
DUE TO THE AGE AND DETERIORATED CONDITION OF THE		\$q.Ft. @ \$	=\$	
PROPERTY, THE COST APPROACH WAS NOT CONSIDERED		\$q.Ft. @ \$ \$	<u>=\$</u> =\$	
APPROPRIATE NOR RELIABLE.		54.1 E (4) W	=\$	_
	Garage/Carport	Sq.Ft. @ \$	=\$	
	Total Estimate of Cost-New		=\$	
	Less Physical	Functional Ex	ternal	
	Depreciation			
	Depreciated Cost of Improve		<u> =\$</u>	
	"As-is" Value of Site Improv	ements .	<u> </u>	
			=\$ =\$	
stimated Remaining Economic Life (if required):	BATS INDICATED VALUE BY COST	APPROACH		
NCOME APPROACH TO VALUE (If developed) The Income Approach was no				
stimated Monthly Market Rent \$ 325 X Gross Rent Multiplier	60 = \$	19,500	Indicated Value by Inco	me App
Summary of Income Approach (including support for market rent and GRM); SU	BJECT PROPERTY IS RE	NTED FOR \$250	PER MONTH. TEN	IANT
VAS TO MAKE SOME REPAIRS, WHICH HAS NOT BEEN DONE.	MARKET RENT IS ESTIMA	ATED AT \$325 A	MONTH. GRM TA	KEN
ROM SIMILAR SALES TO INVESTORS.				
·				_
DO JECT INFORMATION FOR BLID- (If applicable)	Diagned Halt Davidagment			
PROJECT INFORMATION FOR PUDs (If applicable) The Subject is part of a egal Name of Project:	Planned Unit Development.			
escribe common elements and recreational facilities:				
ndicated Value by: Sales Comparison Approach \$ 24,700 Cost Approac	h (if developed) \$ N/A	Income Approac	h (if developed) \$ 19	,500
Final Reconciliation THE SALES COMPARISON APPROACH WAS UTIL	IZED TO ESTABLISH AN	OPINION OF MA	RKET VALUE FO	₹
Inal Reconciliation THE SALES COMPARISON APPROACH WAS UTIL SUBJECT PROPERTY. DUE TO AGE AND CONDITION OF PROPE	IZED TO ESTABLISH AN	OPINION OF MA	RKET VALUE FOI ONSIDERED SUIT	R ABLE
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E FEATURE	L COMPAR SUBJECT	COMPARABLE S	ALF#A	COM	DADADLEC	ALC # 5	lle No	: 9042		
Address 105 S FLO	YD	100 CHESTNUT	ALC # 4	CUMI	PARABLE S	ALE #5	ļ.,	COMP	ARABLE S	ALE # 6
	RO, AR 72401-2514	JONESBORO								
Proximity to Subject		0 11 miles					ـــــ			_
Sale Price	S N/A	5		1000	ASSESSED .		ļ			
Sale Price/GLA	\$ /sq.ft		18,000	Alexander San	S	TE EST 4		-	14" \$	
Data Source(s)	SITE VISIT	DEED BK 746/385		• —	/sq.π. _{₹ 9}	到 图 图 图	\$		/sq.ft.	* F. S. S.
Verification Source(s)	COUNTY REC	PAR #01-143134-39	000							
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjust.	DESCRIP	TION	1 / \ P. Adlunt		DECCOUR	*:01·	1
Sales or Financing	N/A	NONE	1 (1) W AUJUSE	DESCRIP	TION	+(-) \$ Adjust.	├	DESCRIP	TION	+(-) \$ Adju
Concessions	N/A	KNOWN					[
Rights Appraised	FEE SIMPLE	FEE SIMPLE					-			
Date of Sale/Time	N/A	4/17/2007								
Location Site	URBAN	URBAN								<u> </u>
	.78 ACRE +/-	.14 ACRE/INF	+10,000			Att.	-			
View	RES/COMM	RES/COMM								
Design (Style)	RANCH	RANCH								
Quality of Construction	VINYL SIDING/F	SIDING/F				_				
Actual Age Condition	A60+ E30	A60+ E30			_					
Condition	POOR	POOR								
Above Grade	Total Bdrms. Baths	Total Borms. Baths		Total Borms.	Baths		Total	Bdrms.	Baths	
Cross Living Area	4 2 1	4 2 1								
Basament & Sinished	860 sq.ft.	966 sq.ft.	-750		sq.ft.				sq.ft.	
Above Grade Room Count Gross Living Area Basement & Finished Rooms Below Grade		NONE	' I							
Functional Utility	N/A	N/A								
Heating/Cooling	AVERAGE	AVERAGE								
Engeny Efficient Itams	STOVE/NONE MINIMAL	CENTRAL	-2,500							
Garage/Carport	ON SITE PRKG	MINIMAL								
Porch/Patio/Deck		1 CARPORT	-1,000							
Garage/Carport Porch/Patio/Deck FIREPLACE		PORCH NONE								
FENCE/STORAGE/ETC.		FENCE	-600		-					
EXTRAS		NONE	-800						- 	
									-	
		-			_	-				<u> </u>
Net Adjustment (Total)	A CONTRACT OF THE PARTY	X + - S	5,250	Π+ Τ	- S		Г] +	· s	
Net Adjustment (Total) Adjusted Sale Price of Comparables	en Tar	X +		Net 198	44.0	-	N.	10.	7 4	
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Building Sketch (Page - 1)

Borrower/Client			
Property Address 105 S FLOYD			
City JONESBORO	County CRAIGHEAD	State AR	Zip Code 72401-2514
Lender CITY OF JONESBORO			



Shelch by Apax IV?

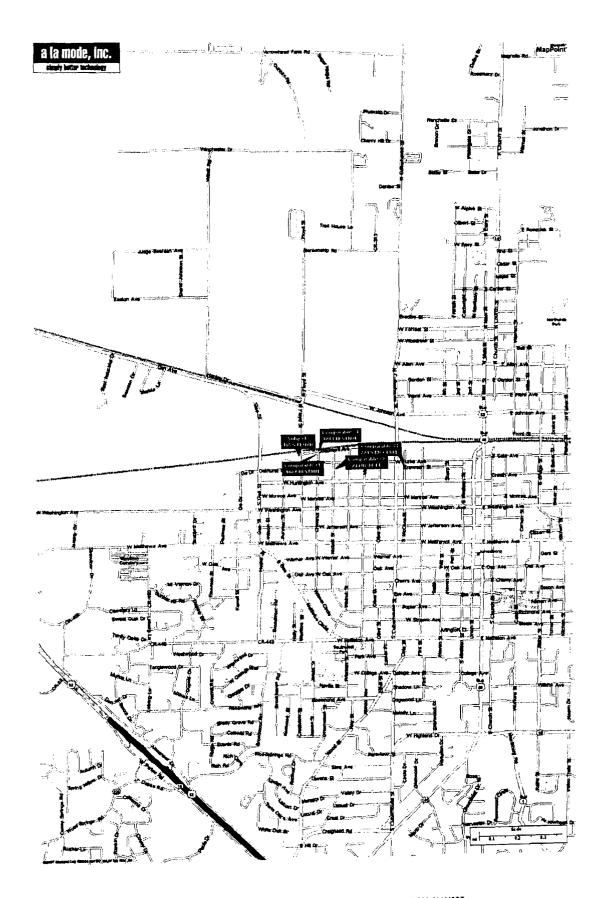
Comments: INTERIOR ROOM PLACEMENT NOT TO SCALE. THEY ARE SHOWN FOR REPRESENTATIONAL PURPOSES ONLY. SQUARE FOOTAGE DETERMINED BY EXTERIOR DIMENSIONS.

Code	AREA CALCULATIONS Description	SUMMARY Net Size	Net Totals
GLA1 P/P	First Floor Covered Porch	860.3	860.3 130.3
N	et LIVABLE Area	(Rounded)	860

LIVING AREA BREAKDOWN Breakdown Subtotals								
First Floor 1.7 26.3	×	10.6	17.7 842.7					
]					
2 Items		(Rounded)	860					

Location Map

Borrower/Client			
Property Address 105 S FLOYD			
City JONESBORO	County CRAIGHEAD	State AR	Zip Code 72401-2514
Lender CITY OF JONESBORO			



Subject Photo Page

Borrower/ClienI			
Property Address 105 S FLOYD			
City JONESBORO	County CRAIGHEAD	State AR	Zip Code 72401-2514
Lender CITY OF JONESBORO			



Subject Front

 105 S FLOYD

 Sales Price
 N/A

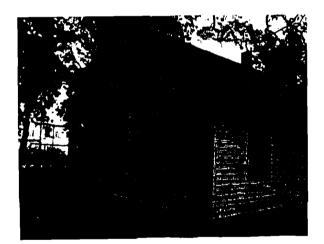
 Gross Living Area
 860

 Total Rooms
 2

 Total Badrooms
 1

 Location
 URB.

 View
 RES/



Subject Rear



Subject Street

Comparable Photo Page

Borrower/Client			
Property Address 105 S FLOYD			
City JONESBORO	County CRAIGHEAD	State AR	Zip Code 72401-2514
Lender CITY OF JONESBORO			



Comparable 1 TNUT ct 0.11 miles

108 CHESTNUT Prox. to Subject

Sale Price 18,000 Gross Living Area 808 Total Rooms Total Bedrooms Total Bathrooms URBAN Location RESID/COMM View Site .12 ACRE/INF SIDING/F Quality A60+ E30 Age



Comparable 2

233 NISBETT

Prox. to Subject 0.20 miles 19,000 Sale Price Gross Living Area 988 Total Rooms Total Bedrooms Total Bathrooms Location URBAN RESIDENTIAL View .10 ACRE/INF Site VINYL SID/F Quality A60+ E28 Age



Comparable 3

224 S MCCLURE

Prox. to Subject 0.56 miles 13,000 Sale Price Gross Living Area 877 Total Rooms Total Bedrooms Total Bathrooms URBAN Location RESIDENTIAL View .10 ACRE/INF Site SIDING/F Quality A60+ E30 Age

Comparable Photo Page

Borrower/Client	<u></u>		
Property Address 105 S FLOYD			
City JONESBORO	County CRAIGHEAD	State AR	Zip Code 72401-2514
Lender CITY OF JONESBORO			



Comparable 4

100 CHESTNUT

 Prox. to Subject
 0.11 miles

 Sale Price
 18,000

 Gross Living Area
 966

 Total Rooms
 4

 Total Bedrooms
 2

 Total Bathrooms
 1

 Location
 LIPRAN

Comparable 5

Prox. to Subject Sale Price Gross Living Area Total Rooms Total Bedrooms Total Bathrooms Location View Site Quality Age

Comparable 6

Prox. to Subject Sale Price Gross Living Area Total Rooms Total Bedrooms Total Bathrooms Location View Site Quality Age Reu Stamps

WARRANTY DEED

0259523	0259521
57)0/	\$ 5 .50
046385 5	0175202

	UNMARRIED PERSON	Pro Comment of the Co
		591
KNOW ALL MEN BY THES	SE PRESENTS:	
THAT I,	Buster Beuley	, an uninarried person.
or an in consideration of the	e sum of Ten and No/100	
	(\$10.00)	
and other good William M. Dixo	and valuable considerations to n, the receipt of which is her	eby acknowledged,
do hereby grant, bargain, se	Il and convey unto the said <u>William M. D</u>	ixon
and unto <u>his</u> heirs,§	occessors, and assigns forever, the following lands lying	g in the County of
Craighead	and State of Arkansas, to-wit:	
		13 VANC
	# 1	.
The South	111.4 feet of the East 208.7	feet of
	Block "B" of Loyd Subdivision	1985,249-411
,	of the Southeast Quarter of t	
west Quar	ter of Section 10, Township 14	North,
Range 4 E	act	
		•
To have and to hold th	ne same unto the said William M. Dixo	n ·
ind unto his heise	MAX 649028, and assigns forever, with all appurtenances t	hereunto belonging.
And I	hereby covenant with said William	M. Dixon
	that I	
	t all lawful claims whatever.	
WITNESSmy	hand and sealon this _29th day	of January 19 82
		2.1
	12wpc 10	SEAL)
	Buster Beuley	[SEAL]
his instrument	prepared	[36,70]
y Buster Beuley		

	STATE OF ARKANSAS,	ACKNO	OWLEDGMENT .	in de	ه.
	County of Craighead	ss.			ss.
	BE IT REMEMBERED, T	·	ne hefore me, the undersis	ned a Notary Publ	ic ,
	within and for the State and Co	•	• •	•	Ley,
	a single person no m	e well known as the	e grantorin the f	oregoing Deed, and acknow	ledged
		ad executed the sa	me for the consideration	and purposes therein mentions	ed and
	set forth.				
	WITNESS my hand and s		lotary Public		
	on this 45 de	ey of Felima	' \	0 11.	
	M. C Indian England		V Elizabeth	Notary Public	
	My Commission Expir es: んー20:189		J	Notary rubile	1
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	NOTARY			•	
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	WARRANTY UNMARRIED PE				7
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:	KI SN			Filed for record on this day of Filed for record on this for the filed for record on this filed for the filed for	4
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	X X			Filed f	
	. 11	• 11		ii aa 10 ng ⊘t	
		CERTIFIC	ATE OF RECORD		
	STATE OF ARKANSAS,				-)
•	County of <u>Craighead</u>				} 25.
	the County aforesaid, do heich			it Court and Ex-Officio Record	
	in my office on this4	day of l	Ceb A. D. 19_82	, at	<u></u>
	M., and the same is now duly	recorded, with the	e acknowledgments and c	ertificates thereon, in "Record	Book
			o set my hand and affixed	the seal of said Court, this	

592 by KIthy Howkins D.C.