

Staton & Associates, LLC
2700 Ridgepointe Dr.
Jonesboro, AR 72404
870-919-4028
www.statonandassociates.com

06/22/2023

Rebecca Easley
Evolve Bank & Trust
Jonesboro, AR
6070 Poplar Avenue, Suite 200
Memphis, TN 38119

Re: Property: 212 Pine St
Jonesboro, AR 72401-1745
Borrower: PJR, LLC
File No.: 0623096EBTCONV

Opinion of Value: \$ 122,000
Effective Date: 06/21/2023

In accordance with your request, we have appraised the above referenced property. The report of that appraisal is attached.

The purpose of the appraisal is to develop an opinion of market value for the property described in this appraisal report, as improved, in unencumbered fee simple title of ownership.

This report is based on a physical analysis of the site and improvements, a locational analysis of the neighborhood and city, and an economic analysis of the market for properties such as the subject. The appraisal was developed and the report was prepared in accordance with the Uniform Standards of Professional Appraisal Practice.

The opinion of value reported above is as of the stated effective date and is contingent upon the certification and limiting conditions attached.

It has been a pleasure to assist you. Please do not hesitate to contact me or any of my staff if we can be of additional service to you.

Sincerely,



Stan Staton
Staton & Associates, LLC
License or Certification #: CR3946
State: AR Expires: 6/30/2023
statonandassociates@gmail.com

APPRAISAL OF REAL PROPERTY



LOCATED AT

212 Pine St
Jonesboro, AR 72401-1745
Part of the SW1/4, NE1/4, S7, T14, R4, Craighead County, Jonesboro, AR.....

FOR

Evolve Bank & Trust
6070 Poplar Avenue, Suite 200
Memphis, TN 38119

OPINION OF VALUE

122,000

AS OF

06/21/2023

BY

Stan Staton
Staton & Associates, LLC
2700 Ridgepointe Dr.
Jonesboro, AR 72404
870-919-4028
statonandassociates@gmail.com
www.statonandassociates.com

SUMMARY OF SALIENT FEATURES

SUBJECT INFORMATION	Subject Address	212 Pine St
	Legal Description	Part of the SW1/4, NE1/4, S7, T14, R4, Craighead County, Jonesboro, AR.....
	City	Jonesboro
	County	Craighead
	State	AR
	Zip Code	72401-1745
	Census Tract	0006.01
	Map Reference	27860
SALES PRICE	Sale Price	\$
	Date of Sale	
CLIENT	Borrower	PJR, LLC
	Lender/Client	Evolve Bank & Trust
DESCRIPTION OF IMPROVEMENTS	Size (Square Feet)	1,100
	Price per Square Foot	\$
	Location	N;Res;
	Age	~33
	Condition	C3
	Total Rooms	5
	Bedrooms	2
	Baths	1.0
APPRAISER	Appraiser	Stan Staton
	Date of Appraised Value	06/21/2023
VALUE	Opinion of Value	\$ 122,000

Borrower	PJR, LLC			File No.	0623096EBTCONV
Property Address	212 Pine St				
City	Jonesboro	County	Craighead	State	AR Zip Code 72401-1745
Lender/Client	Evolve Bank & Trust				

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 Appraisal Report** (A written report prepared under Standards Rule 2-2(b), pursuant to the Scope of Work, as disclosed elsewhere in this report, restricted to the stated intended use by the specified 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.
- The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- Unless otherwise indicated, I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved.
- Unless otherwise indicated, I have performed no services, as an appraiser or in any 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 parties involved with this assignment.
- My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- My analyses, opinions, and conclusions were developed, and this report has been prepared, 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 the subject of this report.
- Unless otherwise indicated, no one provided significant real property appraisal assistance 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 this report).

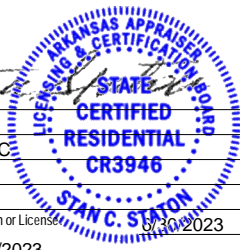
Comments on Appraisal and Report Identification

Note any USPAP related issues requiring disclosure and any State mandated requirements:

SCOPE OF WORK: This Appraisal Report is in accordance with Standards Rule 2-2(a) of UNIFORM Standards of Professional appraisal practice. Data collection, validation and reporting was done through courthouse records, multi-list services, real estate agencies, and personal accounts. The intended user is **Evolve Bank & Trust**, my CLIENT. The intended use is to evaluate the property that is the subject of this appraisal to determine market value subject to the stated Scope Work, the purpose of the Appraisal, and the reporting requirements of this assignment.

APPRAISER:

Signature: 
 Name: Stan Staton
Staton & Associates, LLC
 State Certification #: CR3946
 or State License #: _____
 State: AR Expiration Date of Certification or License: 06/30/2023
 Date of Signature and Report: 06/22/2023
 Effective Date of Appraisal: 06/21/2023
 Inspection of Subject: ☐ None ☐ Interior and Exterior ☒ Exterior-Only
 Date of Inspection (if applicable): 06/21/2023



SUPERVISORY or CO-APPRAISER (if applicable):

Signature: _____
 Name: _____
 State Certification #: _____
 or State License #: _____
 State: _____ Expiration Date of Certification or License: _____
 Date of Signature: _____
 Inspection of Subject: ☐ None ☐ Interior and Exterior ☐ Exterior-Only
 Date of Inspection (if applicable): _____

Exterior-Only Inspection Residential Appraisal Report

PJR, LLC
File # 0623096EBTCONV

The purpose of this summary appraisal report is to provide the lender/client with an accurate, and adequately supported, opinion of the market value of the subject property.																																																																																																																																																																																																																																																																																																																																																																																																																																						
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CONTRACT	I <input type="checkbox"/> did <input type="checkbox"/> did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed.																																																																																																																																																																																																																																																																																																																																																																																																																																					
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C3;No updates in the prior 15 years;Subject is considered to be of average quality and average condition. The subject has been substantially improved since it sold to its current buyer on 03/31/2023.</td> </tr> <tr> <td colspan="10"></td> </tr> <tr> <td colspan="10"></td> </tr> <tr> <td colspan="10">Are there any apparent physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</td> </tr> <tr> <td colspan="10">If Yes, describe. None observed by the appraiser as of the effective date of the appraisal, operating within the limitations of a street inspection.</td> </tr> <tr> <td colspan="10"></td> </tr> <tr> <td colspan="10">Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe.</td> </tr> <tr> <td colspan="10"></td> </tr> <tr> <td colspan="10"></td> </tr> </tbody></table> </td></tr></tbody></table></td></tr></tbody></table>										Neighborhood Characteristics			One-Unit Housing Trends			One-Unit Housing		Present Land Use %		Location <input type="checkbox"/> Urban <input checked="" type="checkbox"/> Suburban <input type="checkbox"/> Rural	Property Values <input type="checkbox"/> Increasing <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining	PRICE	AGE	One-Unit	100 %	Built-Up <input type="checkbox"/> Over 75% <input checked="" type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%	Demand/Supply <input type="checkbox"/> Shortage <input checked="" type="checkbox"/> In Balance <input type="checkbox"/> Over Supply	\$ (000)	(yrs)	2-4 Unit	%	Growth <input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow	Marketing Time <input checked="" type="checkbox"/> Under 3 mths <input type="checkbox"/> 3-6 mths <input type="checkbox"/> Over 6 mths	75	Low	15	Multi-Family %	Neighborhood Boundaries The subject property boundaries might be Magnolia Road to the north, N. 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Finished area above grade contains: 5 Rooms 2 Bedrooms 1.0 Bath(s) 1,100 Square Feet of Gross Living Area Above Grade																																																																																																																																																																																																																																																																																																																																																																																																																																						
Additional features (special energy efficient items, etc.) Typical energy items and typical features for a two bedroom, one bath home.																																																																																																																																																																																																																																																																																																																																																																																																																																						
Describe the condition of the property and data source(s) (including apparent needed repairs, deterioration, renovations, remodeling, etc.). C3;No updates in the prior 15 years;Subject is considered to be of average quality and average condition. The subject has been substantially improved since it sold to its current buyer on 03/31/2023.																																																																																																																																																																																																																																																																																																																																																																																																																																						
Are there any apparent physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No																																																																																																																																																																																																																																																																																																																																																																																																																																						
If Yes, describe. None observed by the appraiser as of the effective date of the appraisal, operating within the limitations of a street inspection.																																																																																																																																																																																																																																																																																																																																																																																																																																						
Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe.																																																																																																																																																																																																																																																																																																																																																																																																																																						

Exterior-Only Inspection Residential Appraisal Report

PJR, LLC
File # 0623096EBTCONV

There are 0 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 0 to \$ 0.															
There are 0 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 0 to \$ 0.															
FEATURE		SUBJECT		COMPARABLE SALE # 1			COMPARABLE SALE # 2			COMPARABLE SALE # 3					
Address		212 Pine St Jonesboro, AR 72401-1745			2115 Mitzi Ln Jonesboro, AR 72405-8666			212 W Easy St Jonesboro, AR 72401-1522			2607 N Church St Jonesboro, AR 72401-8305				
Proximity to Subject					1.13 miles NE			0.24 miles W			1.08 miles N				
Sale Price		\$			\$ 129,000			\$ 119,900			\$ 130,000				
Sale Price/Gross Liv. Area		\$ sq.ft.			\$ 98.10 sq.ft.			\$ 129.62 sq.ft.			\$ 98.78 sq.ft.				
Data Source(s)					NEAMLS#10100988;DOM 33			NEAMLS#10105954;DOM 15			NEAMLS#10101033;DOM 2				
Verification Source(s)					County Records			County Records			County Records				
VALUE ADJUSTMENTS		DESCRIPTION		DESCRIPTION		+ (-) \$ Adjustment		DESCRIPTION		+ (-) \$ Adjustment		DESCRIPTION		+ (-) \$ Adjustment	
Sales or Financing Concessions				ArmLth Conv;0				ArmLth FHA;0				ArmLth Conv;0			
Date of Sale/Time				s10/22;c09/22				s05/23;c04/23				s09/22;c08/22			
Location		N;Res;		N;Res;				N;Res;				N;Res;			
Leasehold/Fee Simple		Fee Simple		Fee Simple				Fee Simple				Fee Simple			
Site		14810 sf		16553 sf		0		7405 sf		0		1.71 ac		-2,600	
View		N;Res;		N;Res;				N;Res;				N;Res;			
Design (Style)		DT1;Ranch		DT1;Ranch				DT1;Ranch				DT1;Ranch			
Quality of Construction		Q3		Q3				Q3				Q3			
Actual Age		~33		~22		0		~25		0		~24		0	
Condition		C3		C3				C3				C3			
Above Grade		Total Bdrms. Baths		Total Bdrms. Baths				Total Bdrms. Baths				Total Bdrms. Baths			
Room Count		5 2 1.0		6 3 1.1		-1,500		6 3 2.0		-2,500		6 3 2.0		-2,500	
Gross Living Area		1,100 sq.ft.		1,315 sq.ft.		-2,150		925 sq.ft.		+1,750		1,316 sq.ft.		-2,160	
Basement & Finished Rooms Below Grade		0sf		0sf				0sf				0sf			
Functional Utility		Good		Good				Good				Good			
Heating/Cooling		CH&A		CH&A				CH&A				CH&A			
Energy Efficient Items		Insulation/W&D		Insulation/W&D				Insulation/W&D				Insulation/W&D			
Garage/Carport		2cp2dw		2dw		+1,500		2dw		+1,500		2cp2dw			
Porch/Patio/Deck		OP/GEP/Avg		OP/W/D/Avg		+500		OP/2PS/Avg		+500		OP/GEP/Avg			
Fencing		None		CLF/Avg		-1,500		WF/Avg		-1,500		WF/Avg		-1,500	
Outbuilding(s)		None		OB/Avg		-250		2OB/Avg		-500		2OB/Avg		-500	
Other		None		None				None				None			
Net Adjustment (Total)				□ + ☒ - \$		-3,400		□ + ☒ - \$		-750		□ + ☒ - \$		-9,260	
Adjusted Sale Price of Comparables				Net Adj. 2.6 % Gross Adj. 5.7 %		\$ 125,600		Net Adj. 0.6 % Gross Adj. 6.9 %		\$ 119,150		Net Adj. 7.1 % Gross Adj. 7.1 %		\$ 120,740	
I <input checked="" type="checkbox"/> did <input type="checkbox"/> did not research the sale or transfer history of the subject property and comparable sales. If not, explain															
My research <input checked="" type="checkbox"/> did <input type="checkbox"/> did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.															
Data Source(s) Assessor's Records															
My research <input type="checkbox"/> did <input checked="" type="checkbox"/> did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.															
Data Source(s) Assessor's Records															
Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).															
ITEM		SUBJECT		COMPARABLE SALE # 1			COMPARABLE SALE # 2			COMPARABLE SALE # 3					
Date of Prior Sale/Transfer		03/31/2023													
Price of Prior Sale/Transfer		\$27,000													
Data Source(s)		County Records			County Records			County Records			County Records				
Effective Date of Data Source(s)		06/21/2023			06/22/2023			06/22/2023			06/22/2023				
Analysis of prior sale or transfer history of the subject property and comparable sales															
The subject property record last reflected a sale on 03/31/2023 for \$27,000. None of the chosen comparable sales reflects a transfer during the year prior to the date of sale reflected above.															
Summary of Sales Comparison Approach															
The search to find similar comparable sales was conducted in the subject's immediate area and then the surrounding area of similar homes of like characteristics. The search concluded with three creditable comparable sales that are a good representation of the subject's market value. All sales occurred within the past year. Common adjustments across all comparable sales included Bedroom and/or Bath Count, GLA, Presence of Fencing and Presence of Outbuildings. Comp #1 required additional adjustments for Lack of Car Storage and Inferior Porches/Patios/Decking. Comparable Sale #2 required additional adjustment for Lack of Car Storage and Inferior Porches/Patios/Decking. Comp #3 required an additional adjustment for Site. All three were considered in the final reconciliation. While some differences remain, these differences are considered inconsequential to the overall valuation of the subject.															
Indicated Value by Sales Comparison Approach \$ 122,000															
Indicated Value by: Sales Comparison Approach \$ 122,000 Cost Approach (if developed) \$ Income Approach (if developed) \$															
Market action of buyers and sellers is best described in the sales comparison approach to value and this approach is considered with the most weight of the three approaches to value. The cost approach was not developed due to the subject's age. The income approach was not developed as the subject is vacant.															
This appraisal is made <input checked="" type="checkbox"/> "as is", <input type="checkbox"/> subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, <input type="checkbox"/> subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or <input type="checkbox"/> subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair: The subject is being appraised in it's "as is" condition, operating within the limitations of a street inspection only.															
Based on a visual inspection of the exterior areas of the subject property from at least the street, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is \$ 122,000 , as of 06/21/2023 , which is the date of inspection and the effective date of this appraisal.															

ALL COMPARABLE SALES LOCATIONS ARE SIMILAR TO THE SUBJECT'S AREA IN DEMOGRAPHICS AND VALUES.

Comparable properties are weighted primarily on the basis of MLS data with secondary information from the County Assessor's Office, general news stories of the neighborhood, office files and the appraiser's periodic visitation to the neighborhood in the normal course of affairs and including the completion of earlier assignments.

ADDITIONAL COMMENTS

COST APPROACH TO VALUE (not required by Fannie Mae)

Provide adequate information for the lender/client to replicate the below cost figures and calculations.

Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value)

Three lot sales were considered in order to set

the lot value for the subject. The cost approach is not completed due to the age of the subject.

COST APPROACH

ESTIMATED	<input type="checkbox"/> REPRODUCTION OR	<input type="checkbox"/> REPLACEMENT COST NEW	OPINION OF SITE VALUE	= \$	19,000
Source of cost data			DWELLING	Sq.Ft. @ \$	= \$
Quality rating from cost service	Effective date of cost data			Sq.Ft. @ \$	= \$
Comments on Cost Approach (gross living area calculations, depreciation, etc.)				= \$	
The effective age of the subject property is 15 years with an average life span of 60 years. The remaining economic life is 45 years. The site value derived from market sales.			Garage/Carport	Sq.Ft. @ \$	= \$
			Total Estimate of Cost-New	= \$	
			Less Physical	Functional	External
			Depreciation		= \$()
			Depreciated Cost of Improvements		= \$
			"As-is" Value of Site Improvements		= \$
Estimated Remaining Economic Life (HUD and VA only)			45 Years	INDICATED VALUE BY COST APPROACH	= \$

INCOME

INCOME APPROACH TO VALUE (not required by Fannie Mae)

Estimated Monthly Market Rent \$ X Gross Rent Multiplier = \$ Indicated Value by Income Approach

Summary of Income Approach (including support for market rent and GRM)

The income approach was not completed.

PUD INFORMATION

PROJECT INFORMATION FOR PUDs (if applicable)

Is the developer/builder in control of the Homeowners' Association (HOA)? ☐ Yes ☐ No Unit type(s) ☐ Detached ☐ Attached

Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit.

Legal Name of Project

Total number of phases

Total number of units

Total number of units sold

Total number of units rented

Total number of units for sale

Data source(s)

Was the project created by the conversion of existing building(s) into a PUD? ☐ Yes ☐ No If Yes, date of conversionDoes the project contain any multi-dwelling units? ☐ Yes ☐ No Data Source(s)Are the units, common elements, and recreation facilities complete? ☐ Yes ☐ No If No, describe the status of completion.Are the common elements leased to or by the Homeowners' Association? ☐ Yes ☐ No If Yes, describe the rental terms and options.

Describe common elements and recreational facilities.

Exterior-Only Inspection Residential Appraisal Report

PJR, LLC
File # 0623096EBTCONV

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.

Exterior-Only Inspection Residential Appraisal Report

PJR, LLC
File # 0623096EBTCONV

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.

APPRAISER

Stan Staton

Signature

Name Stan Staton

Company Name

Staton & Associates, LLC

Company Address

2700 Ridgely Pointe Dr.

Telephone Number

870-919-4028

Email Address

statonandassociates@gmail.com

Date of Signature and Report

06/22/2023

Effective Date of Appraisal

06/21/2023

State Certification #

CR3946

or State License #

or Other (describe)

State #

State AR

Expiration Date of Certification or License

06/30/2023

ADDRESS OF PROPERTY APPRAISED

212 Pine St

Jonesboro, AR 72401-1745

APPRAISED VALUE OF SUBJECT PROPERTY \$

122,000

LENDER/CLIENT

Name No AMC

Company Name

Evolve Bank & Trust

Company Address

6070 Poplar Avenue, Suite 200, Memphis, TN

38119

Email Address

reasley@getevolved.com

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature

Name

Company Name

Company Address

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

☐ Did inspect exterior of subject property from street

Date of Inspection

COMPARABLE SALES

☐ Did not inspect exterior of comparable sales from street

☐ Did inspect exterior of comparable sales from street

Date of Inspection

Borrower	PJR, LLC				
Property Address	212 Pine St				
City	Jonesboro	County	Craighead	State	AR Zip Code 72401-1745
Lender/Client	Evolve Bank & Trust				

Scope of Work: A. Inspected property as of the effective date below. B. Researched appropriate market data for use in a sales approach to value, and if appropriate, cost and income approaches - from MLS & county data using parameters such as date of sale, location, size, and type of property and distance from the subject with narrow constraints, expanded if necessary, to find sufficient data (in the appraiser's opinion). Researched data was reviewed, and if found to be appropriate, verified with those involved directly. Pertinent data was reported. C. Pertinent easements and restrictions have been reviewed pertaining to the subject Fee Simple ownership. It is the client's responsibility to supply the appraiser with a title report. If this is not available, the appraiser will rely on visual inspection and identify any pertinent easements or restrictions. D. The appraiser has analyzed the data found and made research conclusions regarding the market value as defined in the report of the subject property as of the date of the value using appropriate methods. E. The appraiser has completed the report in compliance with his interpretation of USPAP as promulgated by the Appraisal Foundation. F. The appraiser will not be responsible for determining the existence of toxic waste or contamination on or off the subject site. However, the appraiser will report any indications of such that may affect value. G. The appraiser has prepared a report that includes photos of the subject property, descriptions of the subject and neighborhood, site, any improvements, zoning & highest and best use as well as map and reconciliation of value.

NO PART OF THE SUBJECT PROPERTY IS UTILIZED FOR FARMING OR AGRI PURPOSES.

All sales are verified as arm's length transactions. Sale date can be verified through county records more or less. GLA adjustment is based on residual value of that component alone, after removal of land value, garage, and all other amenities. The subject is not considered to be "unique" to the market.

APPRAISAL IS NOT A SURVEY - It is assumed that the utilization of the land and improvements is within the boundaries of the property lines of the property described and that there are no encroachments or trespass unless noted in the report. The appraiser has made no survey of the property and no responsibility is assumed in connection with such matters. Any maps, plats, legal descriptions or drawings reproduced and included in the report are intended only for the purpose of showing spatial relationships or giving a general idea of the property description. The reliability of info contained in any such map, description or drawing is assumed by the appraiser and cannot be guaranteed to be correct. A surveyor should be consulted if there is any concern on boundaries, setbacks, encroachments legal description, or survey matters.

SITE - The site is typical for the area in terms of size and appeal with no readily noted easements or encroachments. The appraiser has not made a survey but is utilizing information provided by surveys, plat maps, and the owner. The appraiser has not done title work on the property and is assuming there are no restrictive covenants, encumbrances, contracts, declarations, unrecorded IRS liens, unpaid special assessments or unpaid property taxes.

APPRAISAL IS NOT A LEGAL OPINION - Title and Boundaries - No responsibility is assumed for matters of a legal nature that affects the title to the property nor is an opinion of title rendered. The value is given without regard to questions of title, boundaries, encumbrances or encroachments. Appraiser is provided with information regarding the title or legal description and, in any event, nor made a detailed examination of it nor do we give any legal opinion concerning it.

APPRAISAL IS NOT AN ENGINEERING OR PROPERTY INSPECTION REPORT - Structural Problems may be present - the reader of this appraisal should understand that purchasing a home entails a certain amount of risk. Properties may have latent problems that are concealed or otherwise not detectable at the time of the sale or at the time it is appraised. Many properties have hidden problems or may develop structural problems after the sale. The appraisal should not be considered a report on the physical items that are a part of this property. Although the appraisal may contain information about the physical items being appraised (including their adequacy or condition), it should be clearly understood that this information is only used as a general guide for property valuation and is not intended to be used to evaluate the condition or adequacy of the subject property. The observed condition of the foundation, roof, exterior walls, interior walls, floors, heating systems, plumbing, insulation, electrical service and mechanicals and construction is based on casual inspection only and no detailed inspection was made. The appraiser is not acting as a professional engineer, builder, surveyor or inspector, and qualified professionals should be consulted if there are any questions of structure or condition.

Subject Photo Page

Borrower	PJR, LLC					
Property Address	212 Pine St					
City	Jonesboro	County	Craighead	State	AR	Zip Code 72401-1745
Lender/Client	Evolve Bank & Trust					



Subject Front

212 Pine St
 Sales Price
 Gross Living Area 1,100
 Total Rooms 5
 Total Bedrooms 2
 Total Bathrooms 1.0
 Location N;Res;
 View N;Res;
 Site 14810 sf
 Quality Q3
 Age ~33



Subject Side/Front View



Subject Street

Comparable Photo Page

Borrower	PJR, LLC					
Property Address	212 Pine St					
City	Jonesboro	County	Craighead	State	AR	Zip Code 72401-1745
Lender/Client	Evolve Bank & Trust					



Comparable 1

2115 Mitzi Ln
 Prox. to Subject 1.13 miles NE
 Sales Price 129,000
 Gross Living Area 1,315
 Total Rooms 6
 Total Bedrooms 3
 Total Bathrooms 1.1
 Location N;Res;
 View N;Res;
 Site 16553 sf
 Quality Q3
 Age ~22

MLS Photo



Comparable 2

212 W Easy St
 Prox. to Subject 0.24 miles W
 Sales Price 119,900
 Gross Living Area 925
 Total Rooms 6
 Total Bedrooms 3
 Total Bathrooms 2.0
 Location N;Res;
 View N;Res;
 Site 7405 sf
 Quality Q3
 Age ~25

MLS Photo



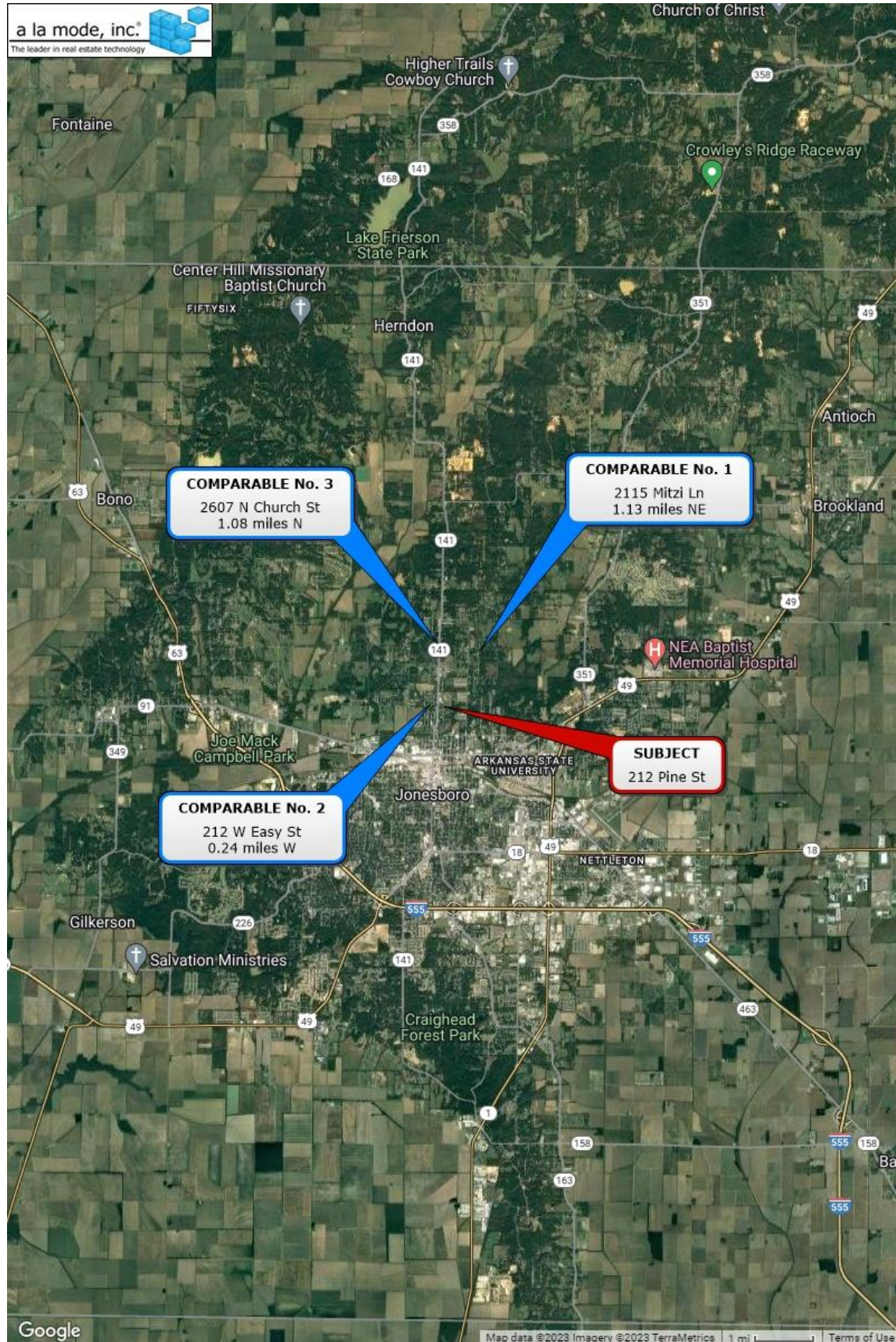
Comparable 3

2607 N Church St
 Prox. to Subject 1.08 miles N
 Sales Price 130,000
 Gross Living Area 1,316
 Total Rooms 6
 Total Bedrooms 3
 Total Bathrooms 2.0
 Location N;Res;
 View N;Res;
 Site 1.71 ac
 Quality Q3
 Age ~24

MLS Photo

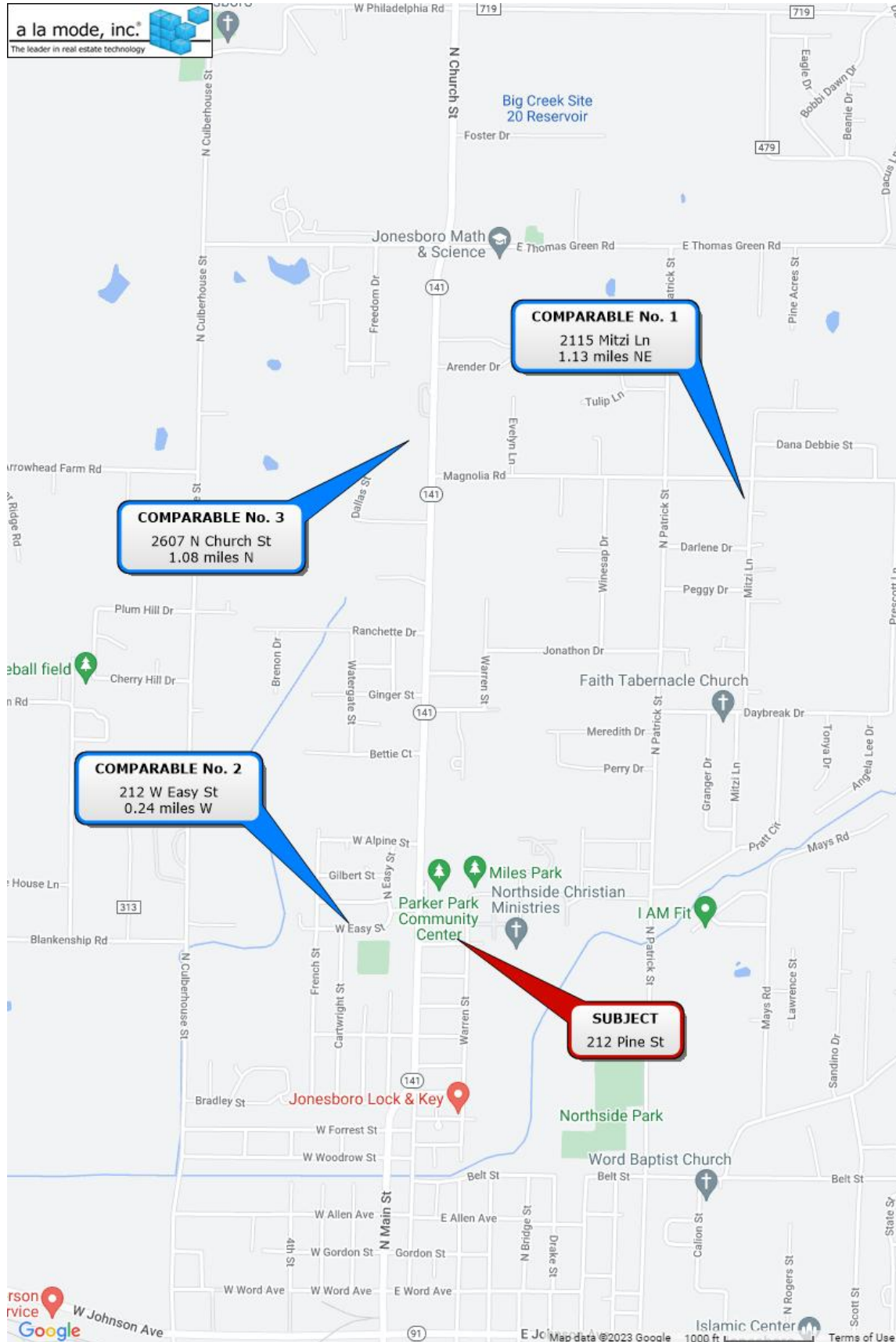
Aerial Map

Borrower	PJR, LLC					
Property Address	212 Pine St					
City	Jonesboro	County	Craighead	State	AR	Zip Code 72401-1745
Lender/Client	Evolve Bank & Trust					



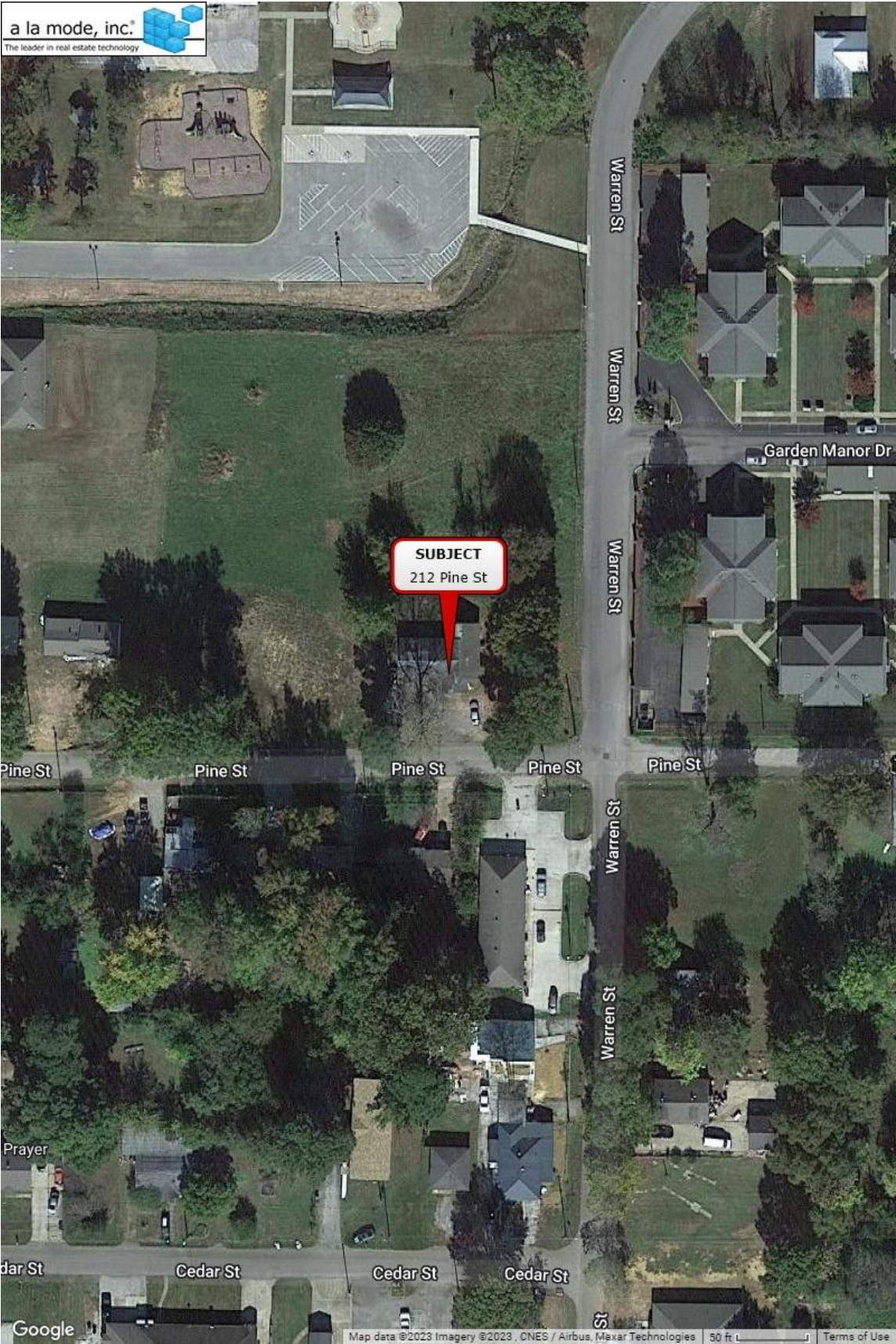
Location Map

Borrower	PJR, LLC					
Property Address	212 Pine St					
City	Jonesboro	County	Craighead	State	AR	Zip Code 72401-1745
Lender/Client	Evolve Bank & Trust					



Subject Map

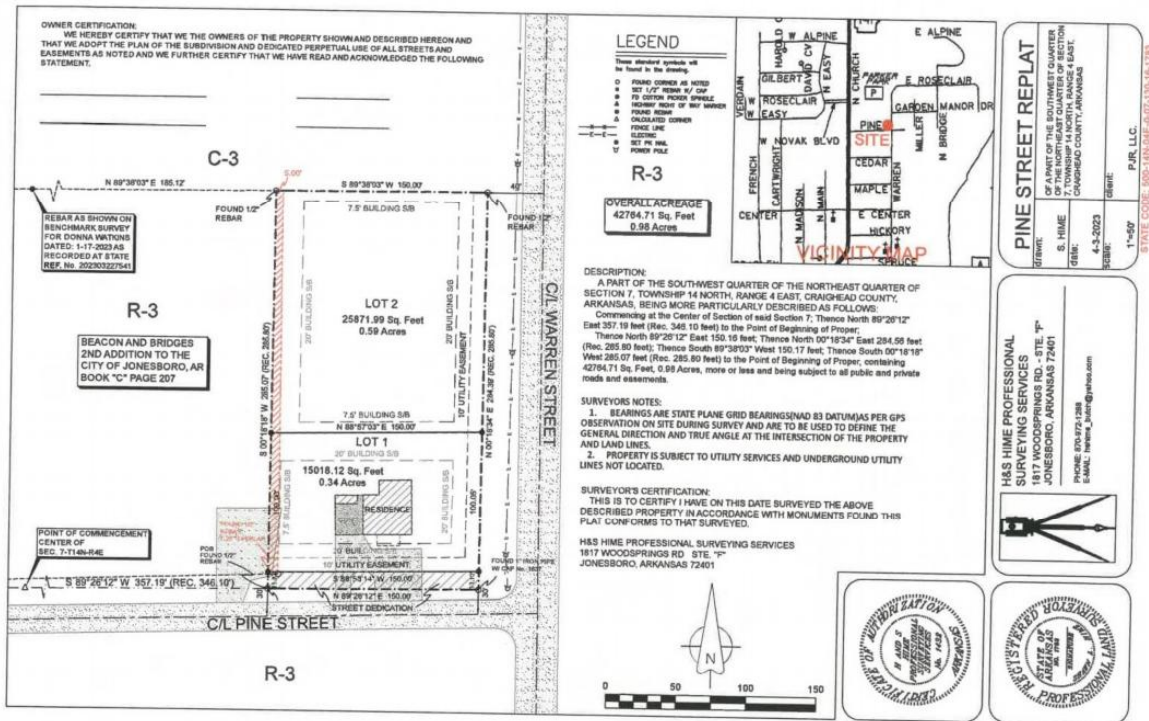
Borrower	PJR, LLC				
Property Address	212 Pine St				
City	Jonesboro	County	Craighead	State	AR Zip Code 72401-1745
Lender/Client	Evolve Bank & Trust				



Flood Map

Borrower	PJR, LLC						
Property Address	212 Pine St						
City	Jonesboro	County	Craighead	State	AR	Zip Code	72401-1745
Lender/Client	Evolve Bank & Trust						





Sketch

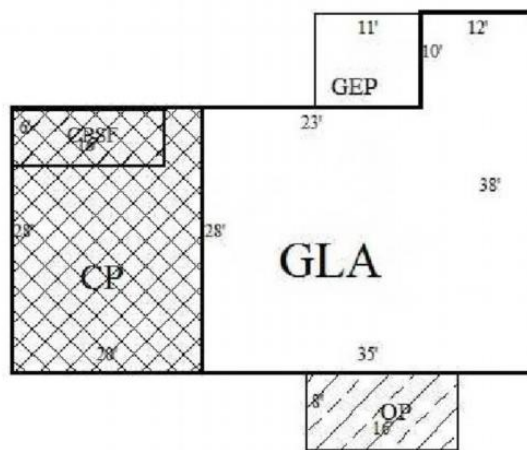
6/21/23, 2:06 PM

arcountydata.com/images/image.asp?GUID=AD7B6A9E-F69E-470E-BB57-3A7EF8CF5EBD&parceltype=Residential&impnum=1...

print | x close
view full size

Residential Improvement # 1

Parcel: 01-144071-00700
Craighead county



Sketch by Apex IV Windows™

Market Conditions Addendum to the Appraisal Report

PJR, LLC
File No. 0623096EBTCONV

The purpose of this addendum is to provide the lender/client with a clear and accurate understanding of the market trends and conditions prevalent in the subject neighborhood. This is a required addendum for all appraisal reports with an effective date on or after April 1, 2009.

Property Address **212 Pine St** City **Jonesboro** State **AR** ZIP Code **72401-1745**

Borrower **PJR, LLC**

Instructions: The appraiser must use the information required on this form as the basis for his/her conclusions, and must provide support for those conclusions, regarding housing trends and overall market conditions as reported in the Neighborhood section of the appraisal report form. The appraiser must fill in all the information to the extent it is available and reliable and must provide analysis as indicated below. If any required data is unavailable or is considered unreliable, the appraiser must provide an explanation. It is recognized that not all data sources will be able to provide data for the shaded areas below; if it is available, however, the appraiser must include the data in the analysis. If data sources provide the required information as an average instead of the median, the appraiser should report the available figure and identify it as an average. Sales and listings must be properties that compete with the subject property, determined by applying the criteria that would be used by a prospective buyer of the subject property. The appraiser must explain any anomalies in the data, such as seasonal markets, new construction, foreclosures, etc.

Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)	0	0	0	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)	0	0	0	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Total # of Comparable Active Listings	0	0	0	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Months of Housing Supply (Total Listings/Ab Rate)	0	0	0	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Median Comparable Sale Price	\$0	\$0	\$0	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Sales Days on Market	0	0	0	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Comparable List Price	\$0	\$0	\$0	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Listings Days on Market	0	0	0	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Sale Price as % of List Price	0%	0%	0%	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining

Seller-(developer, builder, etc.) paid financial assistance prevalent? ☒ Yes ☐ No

Explain in detail the seller concessions trends for the past 12 months (e.g., seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs, condo fees, options, etc.). **Seller typical concessions are 3% of buyers closing cost.**

Are foreclosure sales (REO sales) a factor in the market? ☐ Yes ☒ No If yes, explain (including the trends in listings and sales of foreclosed properties).

Cite data sources for above information. **Data sources used above were the Craighead County Assessor's Records and/or MLS data.**

Summarize the above information as support for your conclusions in the Neighborhood section of the appraisal report form. If you used any additional information, such as an analysis of pending sales and/or expired and withdrawn listings, to formulate your conclusions, provide both an explanation and support for your conclusions.

Jonesboro, Arkansas, where the search was conducted, is in somewhat of a settling mode for the past few months. The data above is taken from the MLS system and County Records. The information seems to indicate that the market is stable at this time.

If the subject is a unit in a condominium or cooperative project, complete the following:

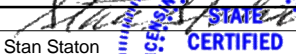
Project Name:

Subject Project Data	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)				<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)				<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Total # of Active Comparable Listings				<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Months of Unit Supply (Total Listings/Ab Rate)				<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing

Are foreclosure sales (REO sales) a factor in the project? ☐ Yes ☐ No If yes, indicate the number of REO listings and explain the trends in listings and sales of foreclosed properties.

Summarize the above trends and address the impact on the subject unit and project.

APPRaiser

Signature 
Appraiser Name **Stan Stator**
Company Name **Stator & Associates, LLC**
Company Address **2700 Ridgepointe Dr. Jonesboro, AR 72404**
State License/Certification # **CR3946** State **AR**
Email Address **statorandassociates@gmail.com**

Signature

Supervisory Appraiser Name

Company Name

Company Address

State License/Certification #

Email Address

6/21/23, 2:03 PM

Order Details

Residential Appraisal Order Details		Tracking #MERC-47980230	
History (In Progress)			
06/21/23 03:50 AM	Order Requires Update Reminder Sent		
06/19/23 03:26 AM	Order Requires Update Reminder Sent		
06/15/23 03:22 PM	Document Viewed from Appraiser (Stan Staton) (PJR SURVEY.pdf)		
06/15/23 03:22 PM	Message from Appraiser (Stan Staton)		
	yes		
06/15/23 11:01 AM	Message from Client (Rebecca Easley)		
	Stan, can you also take an order for PJR on a lot by 212 Pine? It's Lot 2 on the survey.		
06/14/23 05:44 PM	Message from Client (Rebecca Easley)		
	Tract 1 is the 212 Pine property on the survey		
06/14/23 05:44 PM	Document Viewed from Client (Rebecca Easley) (Residential Appraisal Requirements of Engagement_12.pdf)		
06/14/23 05:44 PM	Document Viewed from Client (Rebecca Easley) (PJR SURVEY.pdf)		
06/14/23 05:43 PM	Document Uploaded from Client (Rebecca Easley) (PJR SURVEY.pdf)		
06/14/23 05:39 PM	Message from Client (Rebecca Easley)		
	Stan, can you also take an order for PJR on a lot near 212 Pine?		
06/14/23 04:56 PM	Order accepted by Appraiser (Stan Staton) and In Progress		
06/14/23 04:32 PM	Document Uploaded from Client (Admin Admin) (Residential Appraisal Requirements of Engagement_12.pdf)		
06/14/23 04:32 PM	Awaiting acceptance by Stan Staton		
	Notes: Opportunity expires at 06/15/2023 04:32 PM Central time.		
Client Information			
Name	Rebecca Easley	Phone	870-933-2480
Company	Evolve Bank & Trust	Fax	
Address	6070 Poplar Avenue, Suite 200 Memphis, TN 38119	E-mail	Reasley@getevolved.com
Vendor Information			
Name	Stan Staton	Phone	870-919-4028
Company	Staton & Associates, LLC	Fax	
Address	2700 RidgePointe Drive Jonesboro, AR 72404	E-mail	StatonAndAssociates@gmail.com
Assignment Information			
Product	Exterior Only Residential Report (FNMA 2055)		
Order Fee	\$425	Payment Method	Check
Trans Fee	\$16.50	Loan #	00000
Due Date	6/22/2023	File #	
Other Ref #		FHA#	
Internal Order #		Sales Price	
Loan Type	Conventional	Lender Name	EVOLVE BANK & TRUST
Loan Purpose	Refinance	Lender Address	111 E HUNTINGTON AVE JONESBORO, AR 72401
Invoice #		Invoice Amt	
Ordered By	REBECCA EASLEY	DU Case File	
LPA Key		PDAP1 Key	Edit
BACE Submission ID	Edit	Value conditions	As is
Inspection type	Exterior only		
Property Information			
Address	212 Pine St	Prop Type	Single Family
Unit Type		Prop Rights	
City	Jonesboro	Legal Desc	
State	AR	Directions	
Zip Code	72401-1745	Characteristics	
Sq Ft			
Site Size			
Contact and Access Information			
Borrower:	PJR, LLC/KENT ARNOLD	Home:	870-930-7750
Co-Borrower:			
Owner:			
Occupant:			
Agent:			
Other:			
Appt. Contact:			
Additional Comments or Instructions to the Vendor			

<https://vendors.mercurymp.com/VendorAdmin/OrderManagement/OrderDetails.aspx?LoanID=47980230&PID=47955624&H=1>

1/2

6/21/23, 2:03 PM

Order Details

At a minimum, the following items must be included in the final report: Exterior Only (Form 2055 - UAD)
Appraisal delivery format required (MISMO XML).

STATE OF ARKANSAS



APPRAISER LICENSING & CERTIFICATION BOARD

Attest That

Stan C Staton

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 requirements of Arkansas Code Annotated, Section §17-14-101 et seq., and subsequently adopted "Rules and Regulations" and shall remain in force when properly supported by a current pocket identification card.

10/18/2018
(Issued Date)


Chairman, AAL & CB

CR-3946
(Registration Number)



**ARKANSAS
APPRAISER LICENSING &
CERTIFICATION BOARD**

This is to certify that
Stan Staton

License #: CR 3946

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.

6/30/2023
Expiration Date


Chairman

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Condition Ratings and Definitions

C1

The improvements have been recently constructed and have not been previously occupied. The entire structure and all components are new and the dwelling features no physical depreciation.

Note: Newly constructed improvements that feature recycled or previously used materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100 percent new foundation and the recycled materials and the recycled components have been rehabilitated/remanufactured into like-new condition. Improvements that have not been previously occupied are not considered "new" if they have any significant physical depreciation (that is, newly constructed dwellings that have been vacant for an extended period of time without adequate maintenance or upkeep).

C2

The improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finishes have been updated and/or replaced with components that meet current standards. Dwellings in this category are either almost new or have been recently completely renovated and are similar in condition to new construction.

Note: The improvements represent a relatively new property that is well maintained with no deferred maintenance and little or no physical depreciation, or an older property that has been recently completely renovated.

C3

The improvements are well maintained and feature limited physical depreciation due to normal wear and tear. Some components, but not every major building component, may be updated or recently rehabilitated. The structure has been well maintained.

Note: The improvement is in its first-cycle of replacing short-lived building components (appliances, floor coverings, HVAC, etc.) and is being well maintained. Its estimated effective age is less than its actual age. It also may reflect a property in which the majority of short-lived building components have been replaced but not to the level of a complete renovation.

C4

The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.

Note: The estimated effective age may be close to or equal to its actual age. It reflects a property in which some of the short-lived building components have been replaced, and some short-lived building components are at or near the end of their physical life expectancy; however, they still function adequately. Most minor repairs have been addressed on an ongoing basis resulting in an adequately maintained property.

C5

The improvements feature obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation, or updating. The functional utility and overall livability is somewhat diminished due to condition, but the dwelling remains useable and functional as a residence.

Note: Some significant repairs are needed to the improvements due to the lack of adequate maintenance. It reflects a property in which many of its short-lived building components are at the end of or have exceeded their physical life expectancy but remain functional.

C6

The improvements have substantial damage or deferred maintenance with deficiencies or defects that are severe enough to affect the safety, soundness, or structural integrity of the improvements. The improvements are in need of substantial repairs and rehabilitation, including many or most major components.

Note: Substantial repairs are needed to the improvements due to the lack of adequate maintenance or property damage. It reflects a property with conditions severe enough to affect the safety, soundness, or structural integrity of the improvements.

Quality Ratings and Definitions

Q1

Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.

Q2

Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residence constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Quality Ratings and Definitions (continued)

Q3

Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.

Q4

Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.

Q5

Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.

Q6

Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure

Definitions of Not Updated, Updated, and Remodeled

Not Updated

Little or no updating or modernization. This description includes, but is not limited to, new homes.

Residential properties of fifteen years of age or less often reflect an original condition with no updating, if no major components have been replaced or updated. Those over fifteen years of age are also considered not updated if the appliances, fixtures, and finishes are predominantly dated. An area that is 'Not Updated' may still be well maintained and fully functional, and this rating does not necessarily imply deferred maintenance or physical/functional deterioration.

Updated

The area of the home has been modified to meet current market expectations. These modifications are limited in terms of both scope and cost.

An updated area of the home should have an improved look and feel, or functional utility. Changes that constitute updates include refurbishment and/or replacing components to meet existing market expectations. Updates do not include significant alterations to the existing structure.

Remodeled

Significant finish and/or structural changes have been made that increase utility and appeal through complete replacement and/or expansion.

A remodeled area reflects fundamental changes that include multiple alterations. These alterations may include some or all of the following: replacement of a major component (cabinet(s), bathtub, or bathroom tile), relocation of plumbing/gas fixtures/appliances, significant structural alterations (relocating walls, and/or the addition of) square footage). This would include a complete gutting and rebuild.

Explanation of Bathroom Count

Three-quarter baths are counted as a full bath in all cases. Quarter baths (baths that feature only a toilet) are not included in the bathroom count. The number of full and half baths is reported by separating the two values using a period, where the full bath count is represented to the left of the period and the half bath count is represented to the right of the period.

Example:

3.2 indicates three full baths and two half baths.

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Abbreviation	Full Name	Fields Where This Abbreviation May Appear
A	Adverse	Location & View
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
ArmLth	Arms Length Sale	Sale or Financing Concessions
AT	Attached Structure	Design (Style)
B	Beneficial	Location & View
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
BsyRd	Busy Road	Location
c	Contracted Date	Date of Sale/Time
Cash	Cash	Sale or Financing Concessions
Comm	Commercial Influence	Location
Conv	Conventional	Sale or Financing Concessions
cp	Carport	Garage/Carport
CrtOrd	Court Ordered Sale	Sale or Financing Concessions
CtySky	City View Skyline View	View
CtyStr	City Street View	View
cv	Covered	Garage/Carport
DOM	Days On Market	Data Sources
DT	Detached Structure	Design (Style)
dw	Driveway	Garage/Carport
e	Expiration Date	Date of Sale/Time
Estate	Estate Sale	Sale or Financing Concessions
FHA	Federal Housing Authority	Sale or Financing Concessions
g	Garage	Garage/Carport
ga	Attached Garage	Garage/Carport
gbi	Built-in Garage	Garage/Carport
gd	Detached Garage	Garage/Carport
GlfCse	Golf Course	Location
Glfvw	Golf Course View	View
GR	Garden	Design (Style)
HR	High Rise	Design (Style)
in	Interior Only Stairs	Basement & Finished Rooms Below Grade
Ind	Industrial	Location & View
Listing	Listing	Sale or Financing Concessions
Lndfl	Landfill	Location
LtdSght	Limited Sight	View
MR	Mid-rise	Design (Style)
Mtn	Mountain View	View
N	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
o	Other	Basement & Finished Rooms Below Grade
O	Other	Design (Style)
op	Open	Garage/Carport
Prk	Park View	View
Pstrl	Pastoral View	View
PwrLn	Power Lines	View
PubTrm	Public Transportation	Location
Relo	Relocation Sale	Sale or Financing Concessions
REO	REO Sale	Sale or Financing Concessions
Res	Residential	Location & View
RH	USDA - Rural Housing	Sale or Financing Concessions
rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
RT	Row or Townhouse	Design (Style)
s	Settlement Date	Date of Sale/Time
SD	Semi-detached Structure	Design (Style)
Short	Short Sale	Sale or Financing Concessions
sf	Square Feet	Area, Site, Basement
sqm	Square Meters	Area, Site
Unk	Unknown	Date of Sale/Time
VA	Veterans Administration	Sale or Financing Concessions
w	Withdrawn Date	Date of Sale/Time
wo	Walk Out Basement	Basement & Finished Rooms Below Grade
Woods	Woods View	View
Wtr	Water View	View
WtrFr	Water Frontage	Location
wu	Walk Up Basement	Basement & Finished Rooms Below Grade