FROM:

Staton & Associates, LLC Staton & Associates, LLC 2700 Ridgepointe Dr

Jonesboro, AR 72404-6822

Telephone Number:

(870) 919-4028

Fax Number:

Fax Number:

T0:

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

E-Mail: reasley@getevolved.com

Telephone Number: 870-933-2480

Alternate Number:

INVOICE

INVOICE NUMBER 0623096EBTCONV DATES

REFERENCE

Invoice Date:

Due Date: **ASAP**

Internal Order #: 0623096EBTCONV

Lender Case #: 00000

Client File #:

FHA/VA Case #:

Main File # on form: 0623096EBTCONV

Other File # on form: PJR, LLC Federal Tax ID: 81-4906384

Employer ID:

DESCRIPTION

Client: Lender: Evolve Bank & Trust Evolve Bank & Trust

Purchaser/Borrower: PJR, LLC Property Address: 212 Pine St City: Jonesboro

County: Craighead State: Zip: AR 72401-1745

Legal Description: Part of the SW1/4, NE1/4, S7, T14, R4, Craighead County, Jonesboro, AR......

AMOUNT FEES Single Family Residential 425.00 Mercury Transaction Fee 16.50

SUBTOTAL

441.50

PAYMENTS AMOUNT

Check #: Date: Description: Check #: Date: Description: Check #: Date: Description:

SUBTOTAL

TOTAL DUE 441.50 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, * 15

License or Certification #:

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

> > ВΥ

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 Address	212 Pine St
	Legal Description	Part of the SW1/4, NE1/4, S7, T14, R4, Craighead County, Jonesboro, AR
z	City	Jonesboro
SUBJECT INFORMATION	County	Craighead
3) ECT INF	State	AR
SUE	Zip Code	72401-1745
	Census Tract	0006.01
	Map Reference	27860
SALES PRICE	Sale Price \$	
SALE	Date of Sale	
CLIENT	Borrower	PJR, LLC
	Lender/Client	Evolve Bank & Trust
	Size (Square Feet)	1,100
	Price per Square Foot \$	
NTS	Location	N;Res;
ROVEME	Age	~33
ON OF IME	Condition	C3
DESCRIPTION OF IMPROVEMENTS	Total Rooms	5
DE	Bedrooms	2
	Baths	1.0
ER	Appraiser	Stan Staton
APPRAISER	Date of Appraised Value	06/21/2023
IUE	Oninion of Value	400,000
VALUE	Opinion of Value \$	122,000

		Ell- Ni-
Borrower Property Address	PJR, LLC	File No. 0623096EBTCONV
City	212 Pine St Jonesboro County Craighead State AF	R Zip Code 72401-1745
Lender/Client	Evolve Bank & Trust	72401-1743
APPRAIS	SAL AND REPORT IDENTIFICATION	
This December		
This Report	is <u>one</u> of the following types:	
X Appraisa	al Report (A written report prepared under Standards Rule $_{2-2(a)}$, pursuant to the Scope of Work, as di	isclosed elsewhere in this report.)
Appraisa	2-2(0)	disclosed elsewhere in this report,
Comme	ents on Standards Rule 2-3	
I certify that, to	the best of my knowledge and belief:	
— The stateme	ents of fact contained in this report are true and correct.	
1	d analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, i	mpartial, and unbiased professional
1 '	ions, and conclusions. rwise indicated, I have no present or prospective interest in the property that is the subject of this report and no personal interest w	ith respect to the parties involved
	rwise indicated, I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject or	
	ately preceding acceptance of this assignment.	a and report warm the arree year
1.	ias with respect to the property that is the subject of this report or the parties involved with this assignment.	
— My engagen	ment in this assignment was not contingent upon developing or reporting predetermined results.	
1 '	sation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in	
	unt of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intend	* *
1 '	s, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Prof	essional Appraisal Practice that
	at the time this report was prepared. Invise indicated, I have made a personal inspection of the property that is the subject of this report.	
	rwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification (if there are	e exceptions, the name of each
	iding significant real property appraisal assistance is stated elsewhere in this report).	o occupation, and marine or easily
	ents on Appraisal and Report Identification	
Comme	and Report Identification	
1	USPAP related issues requiring disclosure and any State mandated requirements:	
Note any U		of Professional appraisal
Note any U	USPAP related issues requiring disclosure and any State mandated requirements:	
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Exterior-Only Inspection Residential Appraisal Report

PJR, LLC File# 0623096EBTCONV

The purpose		ummary		t is to pro	ovide the le	ender/client	with an	accurate,	and adequa		supporte	d, opini	on of the	he mark		of the		
Daniel and Address				t is to pit	OVIGE THE TE	ender/client	with dir				Supporte	u, opini	on or u					operty.
Property Address		? Pine	e St		0		- DI	City	Jonesbor	0				State	AR	Zip Code	72401-	1745
	JR, LLC					wner of Public			R, LLC					County	Craig	head		
Legal Description	1 (4)		ne SW1/4, NI	=1/4, S7, T	Г14, R4, C	raighead	d County							D.F. T				
Assessor's Parce			4071-00700					Tax Y						R.E. Tax		358		
Neighborhood Na		City							Reference	278	60			Census	iract C	0006.01		
Occupant	Owner		enant X Vaca			pecial Assess		0				PUD	HOA S	\$ 0		per year	pern	month
Property Rights A	•		Fee Simple	Leasehok		Other (describ	•											
Assignment Type		Purcha	se Transaction	X Refina	ance Transaction			describe)										
Lender/Client			nk & Trust			Address			Avenue, S	uite	200, I	Mempl	his, TN	38119				
			for sale or has it bee	n offered for sale	in the twelve mo	onths prior to	the effective	date of this	appraisal?						\mathbf{X}	Yes	No	
Report data sour	ce(s) used, off	ering pri	ce(s), and date(s).		DOM 1	183;The	subjec	t was lis	sted within	the	past 1	12 mor	nths as	NEAN	1LS#10	101440.	The	
original lis			5,000. The											this in	fo.			
I did	did not and	alyze the	contract for sale for	the subject purcl	chase transaction	n. Explain the	results of th	e analysis of	the contract for s	sale or	why the	analysis w	as not					
performed.																		
Contract Price \$			Date of Contra	ct	I	Is the propert	ty seller the o	owner of pub	lic record?			Yes	No	Data Sour	ce(s)			
Is there any finan	cial assistance	(loan cl	harges, sale concess	ions, gift or down	npayment assista	ance, etc.) to	be paid by a	ny party on b	ehalf of the borro	ower?)						Yes	No
If Yes, report the	total dollar am	ount and	describe the items t	o be paid.														
Note: Race and	the racial com	position	of the neighborhoo	d are not apprais	isal factors.													
	Neighbor	rhood Cl	haracteristics				One-U	nit Housing	Trends				One-	Unit Hous	sing	Pres	ent Land Use	%
Location	Urban	V	Suburban	Rural	Property Value	es 🗆	Increasing	X	Stable		Declining	1	PRICE		AGE	One-Unit		100 %
Built-Up	Over 75%		25-75%	Under 25%	Demand/Supp		Shortage		In Balance		Over Sup	_	\$ (000)		(yrs)	2-4 Unit		%
Growth	Rapid		Stable	Slow	Marketing Tim		Under 3 m		3-6 mths	=	Over 6 m	. ,		Low	-	Multi-Fami	lv	%
Neighborhood Bo												1013	75		15		,	%
4 ·			The subject							orth	, N.		175	High	38	Other	ui	%
			N. Main Stree										125	Pred.	25	Other .		
Neighborhood De			The subject															he
neighborh	ood cons	ists (of other single	e family ho	omes of lik	ke size a	and cha	racteris	tics. Sever	ral c	comm	ercial (outlets	are av	ailable t	to the a	rea as we	ell.
			factor that w															
Market Condition	s (including su	ipport fo	r the above conclusion	ons)	N	<u>Market c</u>	ondition	s have	been stabl	le ov	ver the	past	few yea	ars, du	e to low	ered in	terest rate	es
of local ba	nks, FHA	V/VA/	Conventiona	loans are	typical fo	rms of fi	inancing	g. Sales	s concessi	ons	are n	ot typi	cal, but	some	<u>times d</u>	o occur	. Supply	
	nd appea	ar to b	oe in balance	and a rea	sonable n	narketin	g time i	s estima	ated to be	betv	veen '	1 to 3 r	months					
	Unknowr	1				Area 14	810 sf		Sha	pe	Recta	angula	r		View N;	;Res;		
Specific Zoning C			R-3			Zoning Desc	ription	Single	Family Re	eside	ential	Distric	ct					
Zoning Complian	ce 🔀	Legal	Legal Nonco	nforming (Grandi	lfathered Use)		No Zoni	ing	Illegal (describe	:)								
Is the highest and	d best use of su	ubject pr	operty as improved (or as proposed p	er plans and spe	ecifications) t	he present u	se?				X	Yes	No	If No, descr	ibe		
Utilities	Public	Othor (d	ocariba)															
		otner (a	escribe)			Public	Other (d	lescribe)			Off-site	Improven	nents - Type	9		Public	: Privat	te
Electricity	X	Other (d	escribe)	,	Water	Public	Other (d	lescribe)			Off-site Street		nents - Type nalt/Avg	•		Public		te]
Electricity Gas			None		Water Sanitary Sewer		Other (d	lescribe)					nalt/Avg	9				te
	X		· ·			X	Other (d	lescribe) FEMA N	Лар # 05	5031	Street	Asph	nalt/Avg		EMA Map Da	X]
Gas FEMA Special Flo	ood Hazard Are		None	No FE	Sanitary Sewer	X		FEMA N	Map # 05 o, describe	6031	Street Alley	Asph	nalt/Avg		EMA Map Da	X]
Gas FEMA Special Flo Are the utilities ar	ood Hazard Are	a ovemen	None Yes	No FE	Sanitary Sewer EMA Flood Zone	X X X	Yes [FEMA N		6031	Street Alley	Asph	nalt/Avg		EMA Map Da	X	9/27/1991]
Gas FEMA Special Flo Are the utilities ar Are there any adv	ood Hazard Are	a ovemen	None Yes ts typical for the mark	No FE	Sanitary Sewer EMA Flood Zone chments, enviror	X X X	Yes [FEMA N		6031	Street Alley	Asph	nalt/Avg	FI		ate Os	9/27/1991]
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PJR, LLC File# 0623096EBTCONV

There are O comparable	properti	ties curre	ntly of	ffered f	or sale	in t	the subject neighborho	od rangi	ing in	price	from \$ 0		to \$	0		. 1
There are 0 comparable				neighbo			the past twelve month			sale pri			to \$			•
FEATURE TEATURE		SUBJECT		Jiginut			BLE SALE # 1	, rungili	•		LE SALE # 2				E SALE # 3	· ·
		JUDIEUI		0445			SEL SHEE /F	010.			EL ONEL II' Z	000				
2121 1110 00					Mitzi L				N Eas	•			N Churc			
Jonesboro, AR 72	<u> 2401-</u>	1745		Jone	sboro,	AR 7	72405-8666	Jone	sboro,	, AR 7	2401-1522	Jone	sboro, A	R 7	2401-83	305
Proximity to Subject				1.13	miles l	NE_		0.24	miles	W		1.08	miles N			
Sale Price	\$						\$ 129,00	0			\$ 119,900				\$	130,000
Sale Price/Gross Liv. Area	\$		sq.ft.	\$	98.10) sq.ft.		\$	129.62	2 sq.ft.		\$	98.78	sq.ft.		
Data Source(s)				NEA	MLS#1	0100	988;DOM 33	NEA	MLS#	10105	954;DOM 15	NEA	MLS#10	1010	033;DO	M 2
Verification Source(s)				Coun	ity Rec	ords	,	Cour	nty Red	cords	,	Cour	ty Reco	rds		
VALUE ADJUSTMENTS	D	DESCRIPTIO	N		ESCRIPTIO		+(-) \$ Adjustment		ESCRIPTION		+(-) \$ Adjustment		ESCRIPTION		+(-)\$	Adjustment
Sales or Financing				ArmL	th			ArmL	th			ArmL	th			
Concessions				Conv				FHA:				Conv				
Date of Sale/Time						/22				/22				_		
Location					22;c09/	22			23;c04	/23			22;c08/2	_		
	N;Re	/		N;Re	- /			N;Re				N;Re	-,			
Leasehold/Fee Simple		Simple			Simple	!			Simple	<u> </u>			Simple			
Site	1481	0 sf		1655	3 sf		1	7405	sf		0	1.71	ac			-2,600
View	N;Re	es;		N;Re	s;			N;Re	s;			N;Re	s;			
Design (Style)	DT1;	;Ranch		DT1;	Ranch	1		DT1;	Ranch	า		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. B	aths		
Room Count	5	2	1.0	6	3	1.1	-1.50	_	3	2.0	-2,500	6		2.0		. 2 F00
Gross Living Area	<u> </u>		-	0	1.315		1 1			-		0		sq.ft.		-2,500
Basement & Finished		1,100	34.11.		1,315	34.1L	-2,15		925) ^{34.16.}	+1,750		1,316	Squt.		-2,160
	0sf			0sf				0sf				0sf				
Rooms Below Grade	_							-						_		
Functional Utility	Good			Good				Good				Good	t			
Heating/Cooling	CH&	.A		CH&	A			CH&	A			CH&	Α			
Energy Efficient Items	Insul	lation/W	V&D	Insula	ation/V	V&D		Insul	ation/\	₩&D		Insul	ation/W &	δD		
Garage/Carport	2cp2	2dw		2dw			+1.50	2dw			+1,500	2cp2	dw			
Porch/Patio/Deck		GEP/Av	/O		V D/Avo	n	/	OP/2	PS/Av	/a	,		SEP/Avg			
Fencing	None		9	CLF/		9		0 WF/		9	-1,500					-1,500
								20B/				20B/				
Outbuilding(s)	None			OB/A			-25				-500					-500
Other	None	3		None		_		None		_		None				
Net Adjustment (Total)				Ш	+ 2	₹ -	\$ -3,40		+	X -	-750		+ 🗙	-	\$	-9,260
				Net Adj.		2.6 %		Net Adj.		0.6%		Net Adj.				
Adjusted Sale Price								1 '						.1 %		
Adjusted Sale Price of Comparables				Gross Ad	dj.	5.7 %	\$ 125,60	1 '	dj.	6.9 %	\$ 119,150			.1 % .1 %	\$	120,740
of Comparables	ale or trai	nsfer history	y of the s		•	5.7 %	\$ 125,60 able sales. If not, explain	1 '	dj.		\$ 119,150				\$	120,740
of Comparables	ale or trai	nsfer history	y of the s		•	5.7 %		1 '	dj.		\$ 119,150				\$	120,740
of Comparables	ale or tran	nsfer history	y of the s		•	5.7 %		1 '	dj.		\$ 119,150				\$	120,740
of Comparables Mid did not research the s				subject pro	operty and	5.7 % compara	able sales. If not, explain	O Gross A		6.9 %					\$	120,740
of Comparables 1 did did not research the s My research did did not	ot reveal a	any prior sa		subject pro	operty and	5.7 % compara		O Gross A		6.9 %					\$	120,740
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of Comparables I did did not research the s My research did did not add not	ot reveal a	any prior sa ords any prior sa	ales or trai	subject pro	operty and the subjec	5.7 % compara	able sales. If not, explain	Gross A	re date of t	6.9 %	aisal.				\$	120,740
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of Comparables I	ot reveal as Reco	any prior sa ords any prior sa ords	ales or trai	subject pro	the subject	5.7 % compara	able sales. If not, explain by for the three years prior to ales for the year prior to the	The effective date of sale	re date of t	6.9 % this appra	aisal. Sale.		dj. 7.	.1 %	\$ RABLE SALE	
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of Comparables I	ot reveal as Reco	any prior sa Ords any prior sa Ords e prior sale o 03/31/2 \$27,000	ales or trainales or trainales or transfer St.	unsfers of the ansfers of the ansfer	the subject	5.7 % compara	able sales. If not, explain by for the three years prior to the lales for the year prior to the lerty and comparable sales (COMPARABLE S	The effective date of sale	e date of the co	6.9 % this appra mparable	aisal. sale. page 3). COMPARABLE SALE #2		C	1 %	RABLE SAL	
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of Comparables	ot reveal as Reco	any prior sa ords any prior sa ords e prior sale of 03/31/2 \$27,000 County 06/21/2	or transfersor tra	ansfers of the ansfer	the subject the compa	5.7 % compara	able sales. If not, explain by for the three years prior to ales for the year prior to the erty and comparable sales (COMPARABLE S County Records 06/22/2023	Gross And Gross	e of the co	this appramparable	sale. I page 3). COMPARABLE SALE #2 ty Records 1/2023	Gross A	County 06/22/2	1 % COMPA	RABLE SAL	E #3
of Comparables I	ot reveal as Reco	any prior sa ords any prior sa ords e prior sale o 03/31/2 \$27,000 County 06/21/2 ct property	or transfer St. 2023 Or Reco	ansfers of the ansfer	the subject the compart the subject the su	5.7 % comparation of the properties of the prope	able sales. If not, explain by for the three years prior to ales for the year prior to the erty and comparable sales (COMPARABLE S County Records 06/22/2023 Th	the effective date of sale report additional control of the contro	re date of the co	this appraise resales on Coun 06/22 pperty	sale. Ipage 3). COMPARABLE SALE #2 ty Records 1/2023 record last reflect	Gross A	County 06/22/2	1 % COMPA	RABLE SAL	E #3
of Comparables	ot reveal as Reco	any prior sa ords any prior sa ords e prior sale o 03/31/2 \$27,000 County 06/21/2 ct property	or transfer St. 2023 Or Reco	ansfers of the ansfer	the subject the compart the subject the su	5.7 % comparation of the properties of the prope	able sales. If not, explain by for the three years prior to ales for the year prior to the erty and comparable sales (COMPARABLE S County Records 06/22/2023 Th	the effective date of sale report additional control of the contro	re date of the co	this appraise resales on Coun 06/22 pperty	sale. Ipage 3). COMPARABLE SALE #2 ty Records 1/2023 record last reflect	Gross A	County 06/22/2	1 % COMPA	RABLE SAL	E #3
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of Comparables I	ot reveal as Reco	any prior sa ords any prior sa ords e prior sale o 03/31/2 \$27,000 County 06/21/2 ct property	or transfer St. 2023 Or Reco	ansfers of the ansfer	the subject the compart the subject the su	5.7 % comparation of the properties of the prope	able sales. If not, explain by for the three years prior to ales for the year prior to the erty and comparable sales (COMPARABLE S County Records 06/22/2023 Th	the effective date of sale report additional control of the contro	re date of the co	this appraise resales on Coun 06/22 pperty	sale. Ipage 3). COMPARABLE SALE #2 ty Records 1/2023 record last reflect	Gross A	County 06/22/2	1 % COMPA	RABLE SAL	E #3
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INFORMATION INCOME COST APP	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) the lot value for the subject. The cost approach is not completed due to the subject property is not completed due to the lot value for the subject. The cost approach is not completed due to the subject grow of cost data Quality rating from cost service Effective date of cost data Quality rating from cost service Effective date of cost data 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. Estimated Remaining Economic Life (HUD and VA only) 45 Years INCOME APPROACH TO VALUE Estimated Monthly Market Rent \$ X Gross Rent Multiplier Summary of Income Approach (including support for market rent and GRM) The incomplete for long in incomplete in control of the Homeowners' Association (HOA)? Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is Legal Name of Project Total number of phases Total number of units for sale Was the project created by the conversion of existing building(s) into a PUD? Yes No Does the project contain any multi-dwelling units? Yes No Data Source(s) Are the units, common elements, and recreation facilities complete?	DPINION OF SITE VALUE DWELLING Garage/Carport Total Estimate of Cost-New Less Physical Depreciation Depreciated Cost of Improvements "As-is" Value of Site Improvements INDICATED VALUE BY COST APPROACH E (not required by Fannie Mae) = \$ Come approach was not come approach was not come approach was not come approach deling unit. Total number of units sold Data source(s) No If Yes, date of conversion	Sq.Ft. @ \$ Sq.Ft. @ \$ Sq.Ft. @ \$ Functional	External	=\$=\$=\$=\$=\$=\$=\$=\$=\$=\$	19,000
INFORMATION INCOME COST APP	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) the lot value for the subject. The cost approach is not completed due to the lot value for the subject. The cost approach is not completed due to the lot value for the subject. The cost approach is not completed due to the lot value for the subject. The cost approach is not completed due to the lot value for cost data ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW Source of cost data 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. Estimated Remaining Economic Life (HUD and VA only) 45 Years Estimated Monthly Market Rent \$ X Gross Rent Multiplier Summary of Income Approach (including support for market rent and GRM) The included the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is Legal Name of Project Total number of phases Total number of units rented Was the project created by the conversion of existing building(s) into a PUD? Yes No Data Source(s) Are the units, common elements, and recreation facilities complete? Yes No Are the common elements leased to or by the Homeowners' Association?	OPINION OF SITE VALUE DWELLING Garage/Carport Total Estimate of Cost-New Less Physical Depreciation Depreciated Cost of Improvements "As-is" Value of Site Improvements INDICATED VALUE BY COST APPROACH E (not required by Fannie Mae) = \$ COME approach was not co FOR PUDs (if applicable) No Unit type(s) Detache s an attached dwelling unit. Total number of units sold Data source(s) No If Yes, date of conversion If No, describe the status of completion.	Sq.Ft. @ \$ Sq.Ft. @ \$ Sq.Ft. @ \$ Functional	External	=\$=\$=\$=\$=\$=\$=\$=\$=\$=\$	19,000
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This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, 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, conditions, and limiting conditions are not permitted. The appraisal appraisal assignment. Modifications or deletions or deletions to the certifications and limiting conditions are not permitted. The appraisal appraisal 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, (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 the passing of title from seller to buyer under conditions are well informed for exposure in the open market; (4) payment is allowed for creative thereto; and (5) the price representation of 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 concessions based on the appraiser's judgment.

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: to the following assumptions and limiting conditions:

The appraiser's certification in this report is subject

- 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 that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
- 5. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

APPRAISER'S CERTIFICATION:

The Appraiser certifies and agrees that:

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

- 20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.
- 21. The lender/client may disclose or distribute this appraisal report to: the borrower; another secondary market participants; data collection or reporting services; professional appraisal organizations; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent.

 22. The lender/client may be disclosed or distributed to any 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	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature State 16	Signature
Name Stan Staton CERTIFIED	Name
Company Name Staton & Associates, LLDENTIAL	Company Name
Company Address 2700 Ridgepointe Dr. 3940	Company Address
Jonesboro, ARV72404	
Telephone Number 870-919-4028	Telephone Number
Email Address statonandassociates@gmail.com	Email Address
Date of Signature and Report 06/22/2023	Date of Signature
Effective Date of Appraisal 06/21/2023	State Certification #
State Certification # CR3946	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 06/30/2023	SUBJECT PROPERTY
ADDRESS OF PROPERTY APPRAISED	Did not inspect exterior of subject property
212 Pine St	Did inspect exterior of subject property from street
Jonesboro, AR 72401-1745	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 122,000	
LENDER/CLIENT	COMPARABLE SALES
Name No AMC	Did not inspect exterior of comparable sales from street
Company Name Evolve Bank & Trust	Did inspect exterior of comparable sales from street
Company Address 6070 Poplar Avenue, Suite 200, Memphis, TN	Date of Inspection
38119	
Email Address reasley@getevolved.com	

Supplemental Addendum

File No. 0623096EBTCONV

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	
Londor/Cliont	Evolvo Bank & Trust							



Subject Front

212 Pine St Sales Price

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



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
Landar/Cliant	Evolve Bank & Trust						



Comparable 1

2115 Mitzi Ln

1.13 miles NE Prox. to Subject Sales Price 129,000 Gross Living Area 1,315 Total Rooms 6 Total Bedrooms 3 Total Bathrooms 1.1 N;Res; Location N;Res; View 16553 sf Site 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 Q3 Quality Age ~25

MLS Photo



Comparable 3

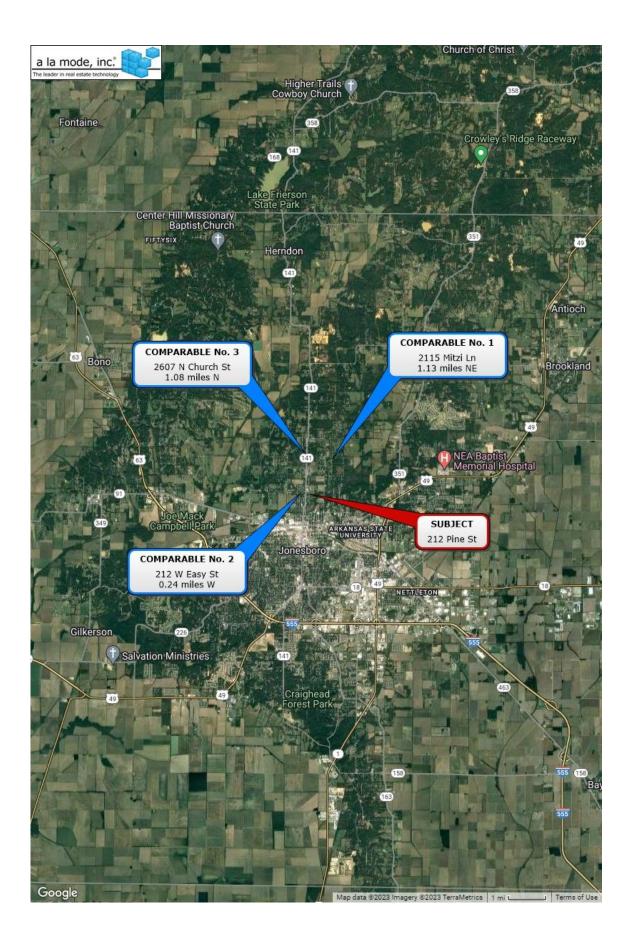
2607 N Church St

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

MLS Photo

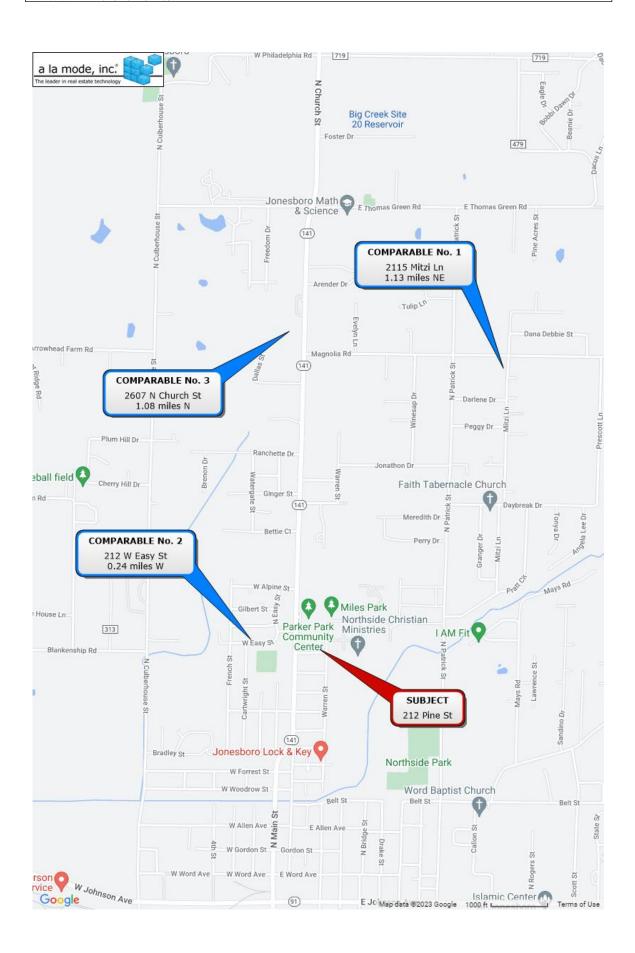
Aerial Map

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	Sta	te AR	Zip Code	72401-1745	
Lender/Client	Evolve Bank & Trust							



Subject Map

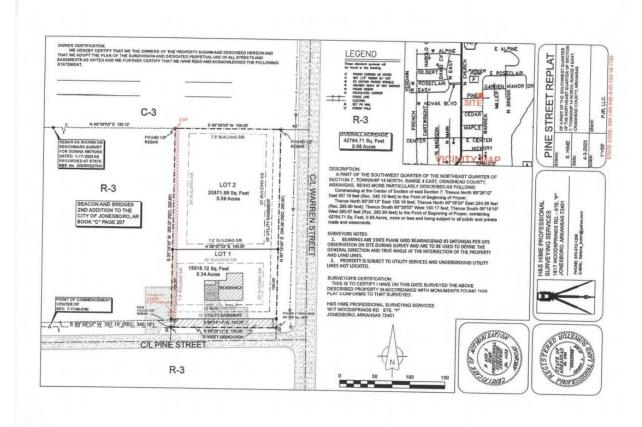
Borrower	PJR, LLC							
Property Address	212 Pine St							
City	Jonesboro	County	Craighead	State	AR	Zip Code	72401-1745	
Lender/Client	Evolve Bank & Trust							



Flood Map

Borrower	PJR, LLC							
Property Address	212 Pine St							
City	Jonesboro	County	Craighead	State	AR	Zip Code	72401-1745	
Landar/Cliant	Evolvo Book 9 Trust							





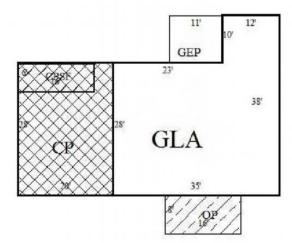
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print | x close

Residential Improvement # 1

Parcel: 01-144071-00700 Craighead county



Sketch by Apex IV Windows^{TU}

Market Conditions Addendum to the Appraisal Report

PJR, LLC 0623096EBTCONV

The purpose of this addendum is to provide the lender/client with a cl			ns prevalent in the subject			
neighborhood. This is a required addendum for all appraisal reports w	ith an effective date on or after Apr					
Property Address 212 Pine St		^{City} Jonesbo	ro	State AR	ZIP Code 72	2401-1745
Borrower PJR, LLC						
Instructions: The appraiser must use the information required on this	form as the basis for his/her concl	usions, and must provide suppo	rt for those conclusions, regardin	g		
housing trends and overall market conditions as reported in the Neigh	nborhood section of the appraisal re	eport form. The appraiser must f	ill in all the information to the exter	nt		
it is available and reliable and must provide analysis as indicated below	w. If any required data is unavailabl	e or is considered unreliable, th	e appraiser must provide an			
explanation. It is recognized that not all data sources will be able to pr	ovide data for the shaded areas bel	low; if it is available, however, th	e appraiser must include the data	1		
in the analysis. If data sources provide the required information as an	average instead of the median, the	appraiser should report the ava	ilable figure and identify it as an			
average. Sales and listings must be properties that compete with the	subject property, determined by ap	oplying the criteria that would be	used by a prospective buyer of the	e		
subject property. The appraiser must explain any anomalies in the dat						
Inventory Analysis	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months		Overall Trend	
Total # of Comparable Sales (Settled)				Increasing		Declining
Absorption Rate (Total Sales/Months)	0	0	0			<u> </u>
' '	0	0	0	Increasing	Stable	Declining
Total # of Comparable Active Listings	0	0	0	Declining	X Stable	Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	0	0	0	Declining	Stable	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	Increasing	★ Stable	Declining
Median Comparable Sales Days on Market	0	0	0	Declining	X Stable	Increasing
Median Comparable List Price	\$0	\$0	\$0	Increasing	▼ Stable	Declining
Median Comparable Listings Days on Market	* -	* -	· ·	Declining	➤ Stable	Increasing
Median Sale Price as % of List Price Seller-(developer, builder, etc.)paid financial assistance prevalent? Explain in detail the seller concessions trends for the past 12 months	0	0	0			
Coller (developer builder etc.) prid financial ancidence in the	0%	0%	0%	Increasing		Declining
Seller-(developer, builder, etc.)paid financial assistance prevalent?	Yes Yes	No No		Declining	X Stable	Increasing
· ·	(e.g., seller contributions increase	d from 3% to 5%, increasing use	of buydowns, closing costs, con-	do		
fees, options, etc.). Seller typical concess	ions are 3% of buyers	s closing cost.				
				<u></u>	<u></u>	
Are foreclosure sales (REO sales) a factor in the market?	Yes X No	If yes, explain (including	the trends in listings and sales of fo	oreclosed properties)		
The forested dates (NES dates) a laster in the market.		ii yoo, oxpiaii (iilolaaiiig	and a dried in industry and dated or re	reciosed properties).		
Cite data sources for above information.						
	sources used shows	wore the Craighee	County Assessor's I	Pagarda and/a	r MI C doto	
Data	sources used above	were the Craighead	County Assessor's I	Records and/o	or MLS data.	
Data	sources used above	were the Craighead	I County Assessor's I	Records and/o	or MLS data.	
Data					or MLS data.	
Summarize the above information as support for your conclusions in					or MLS data.	
Data	the Neighborhood section of the ap	opraisal report form. If you used	any additional information, such a		or MLS data.	
Summarize the above information as support for your conclusions in an analysis of pending sales and/or expired and withdrawn listings, to	the Neighborhood section of the ap oformulate your conclusions, provi	praisal report form. If you used de both an explanation and supp	any additional information, such a oort for your conclusions.	is		ove is taken
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Freddie Mac Form 71 March 2009

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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

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.

Message from Client (Rebecca Easley)

Tract 1 is the 212 Pine property on the survey

Document Viewed from Client (Rebecca Easley) (Residential Appraisal Requirements of Engagement_12.pdf)

Document Viewed from Client (Rebecca Easley) (PJR SURVEY.pdf)

Document Uploaded from Client (Rebecca Easley) (PJR SURVEY.pdf)

Message from Client (Rebecca Easley)

Document Uploaded from Client (Rebecca Easley)

Message from Client (Rebecca Easley)

Document Uploaded from Client (Rebecca Easley)

Od/14/23 04:56 PM

Od/14/23 04:56 PM

Od/14/23 04:32 PM

Document Uploaded from Client (Rebecca Easley)

Order accepted by Appraiser (Stan Staton) and In Progress

Document Uploaded from Client (Rebecca Easley)

Awaiting acceptance by Stan Staton

Notes: Opportunity expires at 06/15/2023 04:32 PM Central time.
  06/15/23 03:22 PM Message from Appraiser (Stan Staton)
    Client Information
    Name
                                    Rebecca Easley
                                                                               Phone
                                                                                                              870-933-2480
    Company
                                   Evolve Bank & Trust
                                                                               Fax
                                    6070 Poplar Avenue, Suite
    Address
                                                                             E-mail
                                                                                                              Reasley@getevolved.com
                                    Memphis, TN 38119
    Vendor Information
                                   Stan Staton
                                                                               Phone
                                                                                                              870-919-4028
    Name
                                   Staton & Associates, LLC
    Company
                                                                             Fax
                                   2700 RidgePointe Drive
Jonesboro, AR 72404
    Address
                                                                               E-mail
                                                                                                              StatonAndAssociates@gmail.com
    Assignment Information
    Product
                                   Exterior Only Residential Report (FNMA 2055)
    Order Fee
                                   $425
                                                                               Payment Method
    Trans Fee
                                  $16.50
                                                                             Loan #
                                   6/22/2023
                                                                             File #
    Due Date
    Other Ref #
                                                                              FHA#
    Internal Order #
                                                                              Sales Price
                                   Conventional
                                                                              Lender Name
                                                                                                             EVOLVE BANK & TRUST
    Loan Type
    Loan Purpose
                                   Refinance
                                                                             Lender Address
                                                                                                              111 E HUNTINGTON AVE
                                                                                                              JONESBORO, AR 72401
    Invoice #
                                                                             Invoice Amt
    Ordered By
                                   REBECCA EASLEY
                                                                               DU Case File
    LPA Key
                                                                               PDAPI Key
                                                                                                              Edit
    BACE Submission 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
                                                                               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.mercuryvmp.com/VendorAdmin/OrderManagement/OrderDetails.aspx?LoanID=47980230&PID=47955624&H=1

6/21/23, 2:03 PM						order Deta			
At a minimum, the fo	ollowing items must be inclu rmat required (MISMO XML)	ded in the f	inal report	: Exterior	Only (Forn	n 2055 - L	AD)		
Appraisal delivery to	mac required (MISMO AME)								

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)

Gene Male

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)

03

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.

05

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.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Abbreviations Used in Data Standardization Text

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)
В	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 Consosius
Conv	Conventional	Sale or Financing Concessions
cp CrtOrd	Carport Court Ordered Sale	Garage/Carport 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 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 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
0	Other	Basement & Finished Rooms Below Grade
0	Other	Design (Style)
ор	Open	Garage/Carport
Prk	Park View	View
Pstrl	Pastoral View	View
PwrLn	Power Lines	View
PubTrn	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 Frontiere	View
WtrFr	Water Frontage	Location Passment & Finished Pasma Palau Crado
wu	Walk Up Basement	Basement & Finished Rooms Below Grade
	+	
	+	
	+	
	+	

UAD Version 9/2011 (Updated 1/2014)