

SUSAN DUDLEY APPRAISAL SERVICE



DATE

SEPTEMBER 4, 2007

SUBJECT

107 S FLOYD ST
PT LOT 1, NE1/4, NE1/4, SW1/4, 13-14-3
JONESBORO, AR 72401-2514

CLIENT

CITY OF JONESBORO
515 W WASHINGTON, JONESBORO, AR 72401

RESIDENTIAL APPRAISAL REPORT

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SUPPLEMENTAL ADDENDUM

File No. 9012007

Borrower/Client			
Property Address 107 S FLOYD ST			
City JONESBORO	County CRAIGHEAD	State AR	Zip Code 72401-2514
Lender CITY OF JONESBORO			

SCOPE OF APPRAISAL

This report has been prepared for the referenced client. The report has been performed to assist with determining present market value. If this report is placed in the hands of anyone other than the client, then client shall make such third party aware of all the assumptions and limiting conditions of the assignment.

The scope of this appraisal consisted of an observation from ground level readily accessible by foot from the exterior of the perimeter of the subject improvements with an interior walk through of the livable space of the subject improvements readily accessible by foot and not obscured from observation. Crawl space and attic areas were not accessed unless stated otherwise in this report. Uninhabited space including garages, storage areas, deck and porch areas observed during exterior observation. Pictures of the front, rear and street were taken. The livable area was measured according to ANSI Standards Z765-2003 titled "American National Standard for Single-Family Residential Buildings," Square-Footage Method for Calculating. Livability is defined as suitable for habitation in the condition observed at the time of the complete visual inspection.

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

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

SUMMARY OF SALIENT FEATURES

SUBJECT INFORMATION	Subject Address	107 S FLOYD ST
	Legal Description	PT LOT 1, NE1/4, NE1/4, SW1/4, 13-14-3
	City	JONESBORO
	County	CRAIGHEAD
	State	AR
	Zip Code	72401-2514
	Census Tract	05031-0002.00-1
	Map Reference	MSA 27860
SALES PRICE	Sale Price	\$ N/A
	Date of Sale	
CLIENT	Borrower / Client	
	Lender	CITY OF JONESBORO
DESCRIPTION OF IMPROVEMENTS	Size (Square Feet)	969
	Price per Square Foot	\$
	Location	URBAN
	Age	A60+ E35
	Condition	POOR
	Total Rooms	5
	Bedrooms	2
	Baths	1
APPRAISER	Appraiser	SUSAN DUDLEY CR0830
	Date of Appraised Value	SEPTEMBER 4, 2007
VALUE	Final Estimate of Value	\$ 20,000

RESIDENTIAL SUMMARY APPRAISAL REPORT

File No.: 9012007

Property Address: **107 S FLOYD ST** City: **JONESBORO** State: **AR** Zip Code: **72401-2514**
 County: **CRAIGHEAD** Legal Description: **PT LOT 1, NE1/4, NE1/4, SW1/4, 13-14-3**

Assessor's Parcel #: **01-143133-00100** Tax Year: **2007** R.E. Taxes: \$ **211.92** Special Assessments: \$ **N/A**
 Current Owner of Record: **FRANCIS DAVIS AND PATRICIA** Occupant: Owner Tenant Vacant Manufactured Housing
 Project Type: PUD Condominium Cooperative Other (describe) HOA: \$ per year per month
 Market Area Name: **N/A** Map Reference: **MSA 27860** Census Tract: **05031-0002.00-1**

The purpose of this appraisal is to develop an opinion of: Market Value (as defined), or other type of value (describe) **FOR DRAINAGE PROJECT**
 This report reflects the following value (if not Current, see comments): Current (the Inspection Date is the Effective Date) Retrospective Prospective
 Approaches developed for this appraisal: Sales Comparison Approach Cost Approach Income Approach (See Reconciliation Comments and Scope of Work)
 Property Rights Appraised: Fee Simple Leasehold Leased Fee Other (describe)
 Intended Use: **THIS REPORT IS BEING DONE AT THE REQUEST OF THE CITY OF JONESBORO FOR A PROPOSED DRAINAGE CONTROL PROJECT.**
 Intended User(s) (by name or type): **CITY OF JONESBORO**
 Client: **CITY OF JONESBORO** Address: **515 W WASHINGTON, JONESBORO, AR 72401**
 Appraiser: **SUSAN DUDLEY CR0830** Address: **1817 ELLEN DRIVE, JONESBORO, AR 72404**

Location: <input checked="" type="checkbox"/> Urban <input type="checkbox"/> Suburban <input type="checkbox"/> Rural	Predominant Occupancy	One-Unit Housing	Present Land Use	Change in Land Use
Built up: <input checked="" type="checkbox"/> Over 75% <input type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%	<input checked="" type="checkbox"/> Owner 50	PRICE AGE	One-Unit 31%	<input type="checkbox"/> Not Likely
Growth rate: <input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow	<input checked="" type="checkbox"/> Tenant 50	\$(000) (yrs)	2-4 Unit 2%	<input type="checkbox"/> Likely * <input checked="" type="checkbox"/> In Process *
Property values: <input type="checkbox"/> Increasing <input type="checkbox"/> Stable <input checked="" type="checkbox"/> Declining	<input checked="" type="checkbox"/> Vacant (0-5%)	10 Low 40	Multi-Unit 2%	* To: INDUSTRIAL
Demand/supply: <input type="checkbox"/> Shortage <input checked="" type="checkbox"/> In Balance <input type="checkbox"/> Over Supply	<input type="checkbox"/> Vacant (>5%)	50 High 70	Comm'l 65%	FROM RESIDENTIAL
Marketing time: <input type="checkbox"/> Under 3 Mos. <input type="checkbox"/> 3-6 Mos. <input checked="" type="checkbox"/> Over 6 Mos.		20-30 Pred 50+	%	USAGE

Market Area Boundaries, Description, and Market Conditions (including support for the above characteristics and trends): **MARKET CONDITIONS APPEAR TO BE IN BALANCE. INTEREST RATES REMAIN FAVORABLE AND MOST FINANCING IS CONVENTIONAL, FHA AND VA. IT IS NOT UNCOMMON FOR SELLERS TO PAY ALL OR A PORTION OF BUYER'S CLOSING AND SETTLEMENT COSTS.**

Dimensions: **54 X 308** Site Area: **.38 ACRE +/-** Corner Lot Cul de Sac

Zoning Classification: **I-1** Description: **INDUSTRIAL** Topography: **FAIRLY LEVEL**
 Zoning Compliance: Legal Legal nonconforming (grandfathered) Illegal No zoning Size: **AVERAGE**
 Utilities Public Other Description Off-site Improvements Type Public Private Shape: **RECTANGULAR**
 Electricity Street **ASPHALT** Drainage: **APPEARS ADEQUATE**
 Gas Curb/Gutter **CONCRETE** View: **RES/COMMERCIAL**
 Water Sidewalk **YES** Landscaping: **MINIMAL**
 Sanitary Sewer Street Lights **ELECTRIC**
 Storm Sewer Alley **YES**

FEMA Spec'l Flood Hazard Area Yes No FEMA Flood Zone **X** FEMA Map # **05031C0043C** FEMA Map Date **9/27/1991**
 Highest & Best Use as improved: Present use, or Other use (explain) **AS IMPROVED**
 Actual Use as of Effective Date: **RESIDENTIAL** Use as appraised in this report: **RESIDENTIAL**
 Summary of Highest & Best Use: **AS RESIDENTIAL PRESENTLY, BUT, IN THE FUTURE, AS POSSIBLE WAREHOUSE OR INDUSTRIAL STORAGE IN COMPLIANCE WITH INDUSTRIAL ZONING.**

Site Comments: **SITE IS TYPICAL FOR THIS AREA. RICELAND FOODS AND THE RAILROAD TRACKS ARE JUST NORTH OF SUBJECT PROPERTY.**

General Description	Exterior Description	Foundation	Basement	Heating
# of Units 1 <input type="checkbox"/> Acc. Unit	Foundation CONC BLOCK	Slab NO	Area Sq. Ft. <input checked="" type="checkbox"/> None	Type CENTRAL
# of Stories 1	Exterior Walls METAL SIDING	Crawl Space YES	% Finished	Fuel GAS
Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/>	Roof Surface COMP SHGLE	Basement NONE	Ceiling	COND UNKNOWN
Design (Style) RANCH	Gutters & Dwnspits. NONE	Sump Pump <input type="checkbox"/>	Walls	Cooling
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Und.Cons.	Window Type SINGLE PN/WND	Dampness <input type="checkbox"/>	Floor	Central BROKEN
Actual Age (Yrs.) 60+	Storm/Screen NO/YES	Settlement YES	Outside Entry	Other WINDOW AIR
Effective Age (Yrs.) 35+		Infestation UNKNOWN		COND UNKNOWN

Interior Description

Floors VINYL/WLD SUBFL/P	Appliances	Attic	Amenities	Car Storage
Walls PANEL/DRY/P	Refrigerator <input type="checkbox"/> None <input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> None <input type="checkbox"/>	Fireplace(s) # _____	Garage # of cars (1 Tot.)
Trim/Finish WOOD/F	Range/Oven <input type="checkbox"/> Stairs <input type="checkbox"/>	<input type="checkbox"/> Stairs <input type="checkbox"/>	Patio _____	Attach. _____
Bath Floor VINYL/P	Disposal <input type="checkbox"/> Drop Stair <input type="checkbox"/>	<input type="checkbox"/> Drop Stair <input type="checkbox"/>	Deck _____	Detach. _____
Bath Wainscot DRYWALL/F	Dishwasher <input type="checkbox"/> Scuttle <input type="checkbox"/>	<input type="checkbox"/> Scuttle <input type="checkbox"/>	Porch OPEN	Bit.-In _____
Doors HOLLOW CORE/F	Fan/Hood <input type="checkbox"/> Floor <input type="checkbox"/>	<input type="checkbox"/> Floor <input type="checkbox"/>	Fence WIRE	Carport _____
	Microwave <input type="checkbox"/> Heated <input type="checkbox"/>	<input type="checkbox"/> Heated <input type="checkbox"/>	Pool _____	Driveway 1 CHAT
	Washer/Dryer <input type="checkbox"/> Finished <input type="checkbox"/>	<input type="checkbox"/> Finished <input type="checkbox"/>		Surface _____

Finished area above grade contains: **5 Rooms 2 Bedrooms 1 Bath(s) 969 Square Feet of Gross Living Area Above Grade**
 Additional features: **HOUSE IS UNOCCUPIED AND USED AS STORAGE. EXTENSIVE DEPRECIATION ON INTERIOR. THIRD ROOM IS NOT COUNTED AS A BEDROOM AS IT DOES NOT HAVE A CLOSET.**

Describe the condition of the property (including physical, functional and external obsolescence): **PROPERTY IS IN POOR CONDITION AND HAS VERY STRONG PET ODORS. SOME ROOMS COULD NOT BE ENTERED DUE TO EXCESSIVE STORAGE OF MISCELLANEOUS FURNITURE AND JUNK. EXTENSIVE DEPRECIATION NOTED ON INTERIOR AND EXTERIOR.**



RESIDENTIAL SUMMARY APPRAISAL REPORT

File No.: 9012007

My research did 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): **TAX ASSESSMENT RECORD OF OWNERSHIP**

1st Prior Subject Sale/Transfer	Date: 5/10/2002	Analysis of Sale/Transfer History: DAVIS TO DUNLAP. NO INFORMATION KNOWN CONCERNING THIS TRANSFER.
	Price: \$25,000	
	Source(s): DEED BK 45/661	
2nd Prior Subject Sale/Transfer	Date:	
	Price:	
	Source(s):	

SALES COMPARISON APPROACH TO VALUE (If developed) The Sales Comparison Approach was not developed for this appraisal.

FEATURE	SUBJECT	COMPARABLE SALE # 1			COMPARABLE SALE # 2			COMPARABLE SALE # 3		
Address	107 S FLOYD ST JONESBORO, AR 72401-2514	100 CHESTNUT JONESBORO			233 NISBETT JONESBORO			224 S MCCLURE JONESBORO		
Proximity to Subject		0.10 miles			0.19 miles			0.55 miles		
Sale Price	\$ N/A	\$ 18,000			\$ 19,000			\$ 13,000		
Sale Price/GLA	\$ /sq.ft.	\$ 18.63 /sq.ft.			\$ 19.23 /sq.ft.			\$ 14.82 /sq.ft.		
Data Source(s)	SITE VISIT	DEED BK 746/385			DEED BK 727/93			DEED BK 739/987		
Verification Source(s)	COUNTY REC	PAR #01-143134-39000			PAR #01-143134-01800			PAR #01-144183-03600		
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+	(-) \$ Adjust.	DESCRIPTION	+	(-) \$ Adjust.	DESCRIPTION	+	(-) \$ Adjust.
Sales or Financing Concessions	N/A	NONE KNOWN			CONVENTIONAL NONE KNOWN			NONE KNOWN		
Rights Appraised	FEE SIMPLE	FEE SIMPLE			FEE SIMPLE			FEE SIMPLE		
Date of Sale/Time	N/A	4/17/2007			7/5/2006			1/9/2007		
Location	URBAN	URBAN			URBAN			URBAN		
Site	.38 ACRE	.14 ACRE/INF +5,000			.10 ACRE/INF +5,000			.10 ACRE/INF +5,000		
View	RES/COMMER	RES/COMMER			RESIDENTIAL			RESIDENTIAL		
Design (Style)	RANCH	RANCH			RANCH			RANCH		
Quality of Construction	METAL/F	SIDING/F			VINYL SID/F			SIDING/F		
Actual Age	A60+ E35	A60+ E30 -1,000			A60+ E30 -1,000			A60+ E30 -500		
Condition	POOR	POOR			FAIR			POOR		
Above Grade Room Count	Total Bdrms. Baths	Total Bdrms. Baths	Total Bdrms. Baths	Total Bdrms. Baths	Total Bdrms. Baths	Total Bdrms. Baths	Total Bdrms. Baths	Total Bdrms. Baths	Total Bdrms. Baths	Total Bdrms. Baths
	5 2 1	4 2 1	5 2 1	4 2 1	5 2 1	4 2 1	5 2 1	4 2 1	5 2 1	4 2 1
Gross Living Area	969 sq.ft.	966 sq.ft.			988 sq.ft.			877 sq.ft. +500		
Basement & Finished Rooms Below Grade	NONE N/A	NONE N/A			NONE N/A			NONE N/A		
Functional Utility	AVERAGE	AVERAGE			AVERAGE			AVERAGE		
Heating/Cooling	CENT HT/WAC	CENTRAL -1,000			CENTRAL -1,000			WALL/WAC +1,000		
Energy Efficient Items	MINIMAL	MINIMAL			MINIMAL			MINIMAL		
Garage/Carport	ON SITE PRKG	1 CARPORT -1,000			ON SITE PRKG			ON SITE PRKG		
Porch/Patio/Deck	PORCHES	PORCH			PORCHES			SCRN POR/PAT -500		
FIREPLACE	NONE	NONE			NONE			NONE		
FENCE/STORAGE/ETC.	WIRE FENCE	FENCE			PARTL WOOD FN			CH LINK FENCE		
EXTRAS	NONE	NONE			NONE			NONE		
Net Adjustment (Total)		<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 2,000			<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 3,000			<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 5,500		
Adjusted Sale Price of Comparables		Net 11.1% Gross 44.4% \$ 20,000			Net 15.8% Gross 36.8% \$ 22,000			Net 42.3% Gross 57.7% \$ 18,500		

Summary of Sales Comparison Approach **THE SALES CITED ARE THE MOST RECENT AND SIMILAR LOCATED AND CONFIRMED IN TERMS OF LOCATION, SIZE, AGE AND QUALITY. THOUGH ONE OF THE SALES IS A FEW MONTHS OVER ONE YEAR OLD, IT WAS DEEMED MORE APPROPRIATE AND SIMILAR THAN MORE RECENT BUT LESS SIMILAR PROPERTY SALES. EFFECTIVE AGE REFLECTS CONDITION AND MAINTENANCE. ADJUSTMENTS WERE MADE AT THE RATE OF 1% OF THE SALES PRICE FOR EACH YEAR OF EFFECTIVE AGE DIFFERENCE. SITES WERE ADJUSTED ACCORDING TO VALUE, NOT SIZE. AFTER APPROPRIATE ADJUSTMENTS FOR VALUE INFLUENCING DIFFERENCES, THE RESULTING VALUE RANGE IS BELIEVED TO PROVIDE A RELIABLE INDICATOR OF PRESENT MARKET VALUE FOR SUBJECT PROPERTY.**

Indicated Value by Sales Comparison Approach \$ **20,000**



RESIDENTIAL SUMMARY APPRAISAL REPORT

File No.: 9012007

COST APPROACH TO VALUE (if developed) The Cost Approach was not developed for this appraisal.

Provide adequate information for replication of the following cost figures and calculations.
 Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value): **SITE VALUES TAKEN FROM SALES, MARKET EXTRACTION AND TAX ASSESSMENT RECORDS.**

COST APPROACH	ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input type="checkbox"/> REPLACEMENT COST NEW	OPINION OF SITE VALUE	= \$	10,000
	Source of cost data:	DWELLING	Sq.Ft. @ \$	= \$
	Quality rating from cost service:		Sq.Ft. @ \$	= \$
	Effective date of cost data:		Sq.Ft. @ \$	= \$
	Comments on Cost Approach (gross living area calculations, depreciation, etc.):		Sq.Ft. @ \$	= \$
	DUE TO THE AGE AND DETERIORATED CONDITION OF THE PROPERTY, THE COST APPROACH WAS NOT CONSIDERED APPROPRIATE NOR RELIABLE.		Sq.Ft. @ \$	= \$
			Sq.Ft. @ \$	= \$
			Sq.Ft. @ \$	= \$
			Sq.Ft. @ \$	= \$
			Sq.Ft. @ \$	= \$
			Sq.Ft. @ \$	= \$
			Sq.Ft. @ \$	= \$
			Sq.Ft. @ \$	= \$
			Sq.Ft. @ \$	= \$
	Estimated Remaining Economic Life (if required):	Years	INDICATED VALUE BY COST APPROACH	= \$

INCOME APPROACH TO VALUE (if developed) The Income Approach was not developed for this appraisal.

Estimated Monthly Market Rent \$ **N/A** X Gross Rent Multiplier **N/A** = \$ **N/A** Indicated Value by Income Approach
 Summary of Income Approach (including support for market rent and GRM): **SUBJECT COULD NOT BE RENTED IN PRESENT CONDITION.**

PROJECT INFORMATION FOR PUDs (if applicable) The Subject is part of a Planned Unit Development.

Legal Name of Project:
 Describe common elements and recreational facilities:

Indicated Value by: Sales Comparison Approach \$ **20,000** Cost Approach (if developed) \$ **N/A** Income Approach (if developed) \$ **N/A**

Final Reconciliation **THE SALES COMPARISON APPROACH WAS UTILIZED TO ESTABLISH AN OPINION OF MARKET VALUE FOR SUBJECT PROPERTY. DUE TO AGE AND CONDITION OF PROPERTY, THE COST APPROACH WAS NOT CONSIDERED SUITABLE AS A VALUE INDICATOR. AS SUBJECT IS NOT RENTABLE IN PRESENT CONDITION, THE INCOME APPROACH WAS NOT PROCESSED.**

This appraisal is made "as is", subject to completion per plans and specifications on the basis of a Hypothetical Condition that the improvements have been completed, subject to the following repairs or alterations on the basis of a Hypothetical Condition that the repairs or alterations have been completed, subject to the following required inspection based on the Extraordinary Assumption that the condition or deficiency does not require alteration or repair:

This report is also subject to other Hypothetical Conditions and/or Extraordinary Assumptions as specified in the attached addenda.

Based on the degree of inspection of the subject property, as indicated below, defined Scope of Work, Statement of Assumptions and Limiting Conditions, and Appraiser's Certifications, my (our) Opinion of the Market Value (or other specified value type), as defined herein, of the real property that is the subject of this report is: \$ **20,000**, as of: **SEPTEMBER 4, 2007**, which is the effective date of this appraisal. If indicated above, this Opinion of Value is subject to Hypothetical Conditions and/or Extraordinary Assumptions Included in this report. See attached addenda.

A true and complete copy of this report contains **10** pages, including exhibits which are considered an integral part of the report. This appraisal report may not be properly understood without reference to the information contained in the complete report.

Attached Exhibits:

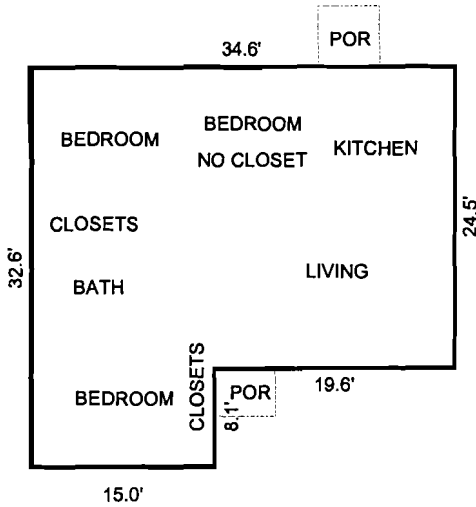
<input checked="" type="checkbox"/> Scope of Work	<input type="checkbox"/> Limiting Cond./Certifications	<input type="checkbox"/> Hypothetical Conditions	<input type="checkbox"/> Extraordinary Assumptions	<input type="checkbox"/> Narrative Addendum
<input checked="" type="checkbox"/> Sketch Addendum	<input checked="" type="checkbox"/> Location Map(s)	<input type="checkbox"/> Flood Addendum	<input type="checkbox"/> Additional Sales	<input type="checkbox"/> Cost Addendum
<input type="checkbox"/> Manuf. House Addendum	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Client Contact: **HARRY HARDWICK** Client Name: **CITY OF JONESBORO**
 E-Mail: _____ Address: **515 W WASHINGTON, JONESBORO, AR 72401**

SIGNATURES	APPRaiser	SUPERVISORY APPRAISER (if required) or CO-APPRAISER (if applicable)
	Appraiser Name: SUSAN DUDLEY, CR0830	Supervisory or Co-Appraiser Name: _____
	Company: SUSAN DUDLEY APPRAISAL SERVICE	Company: _____
	Phone: 870-931-4002 Fax: 870-931-9922	Phone: _____ Fax: _____
	E-Mail: susandudleyappraisal@suddenlink.net	E-Mail: _____
	Date of Report (Signature): SEPTEMBER 17, 2007	Date of Report (Signature): _____
	License or Certification #: CR0830 State: AR	License or Certification #: _____ State: _____
	Expiration Date of License or Certification: 6/30/2008	Expiration Date of License or Certification: _____
	Inspection of Subject: <input checked="" type="checkbox"/> Interior & Exterior <input type="checkbox"/> Exterior Only <input type="checkbox"/> None	Inspection of Subject: <input type="checkbox"/> Interior & Exterior <input type="checkbox"/> Exterior Only <input type="checkbox"/> None
	Date of Inspection: SEPTEMBER 4, 2007	Date of Inspection: _____

Building Sketch (Page - 1)

Borrower/Client			
Property Address 107 S FLOYD ST			
City JONESBORO	County CRAIGHEAD	State AR	Zip Code 72401-2514
Lender CITY OF JONESBORO			



Sketch by Apex IV™

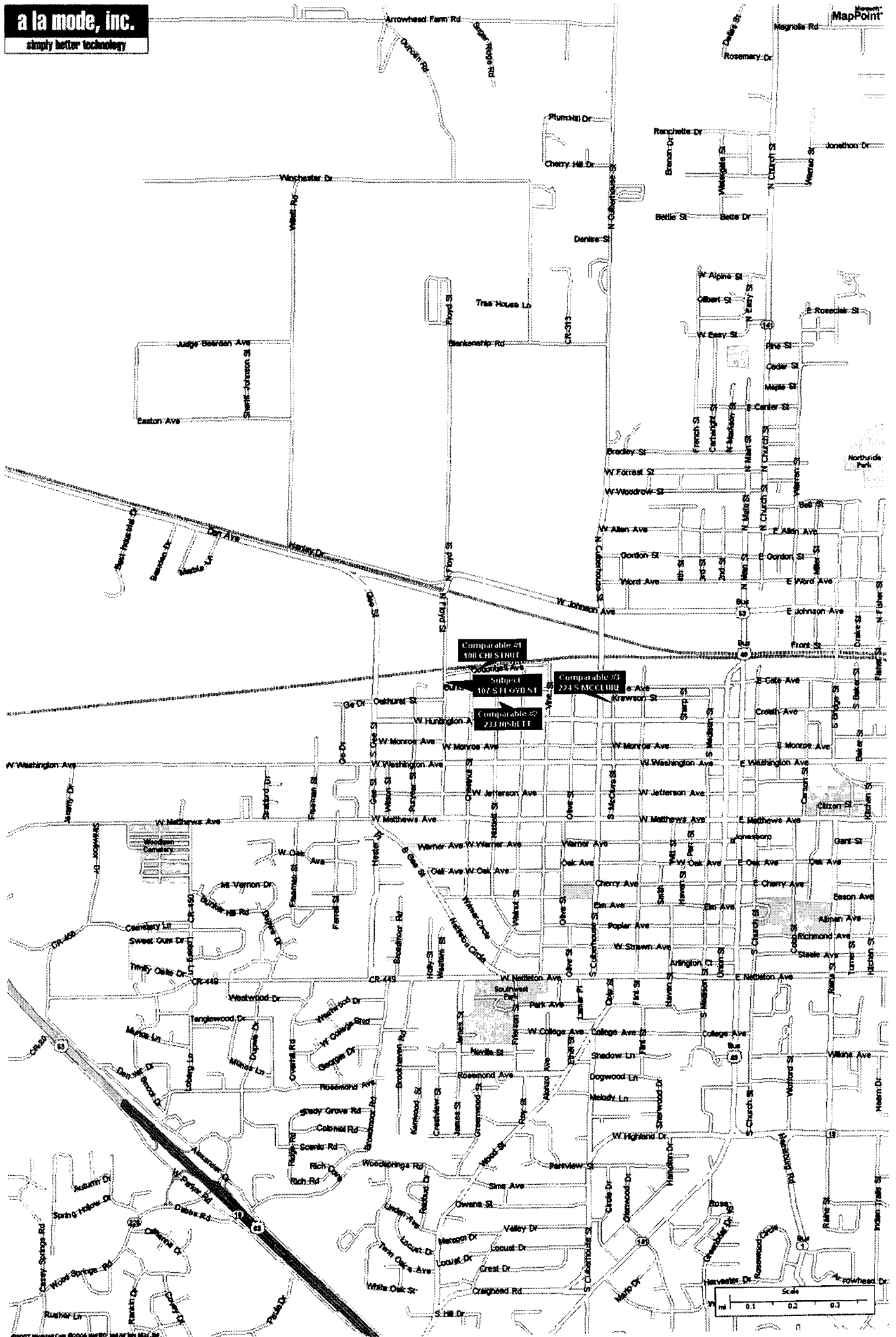
Comments: INTERIOR ROOM PLACEMENT NOT TO SCALE. THEY ARE SHOWN FOR REPRESENTATIONAL PURPOSES ONLY. SQUARE FOOTAGE DETERMINED BY EXTERIOR DIMENSIONS.

AREA CALCULATIONS SUMMARY			
Code	Description	Net Size	Net Totals
GLA1	First Floor	969.2	969.2
P/P	Porch	20.0	
	Porch	25.0	45.0
Net LIVABLE Area		(Rounded)	969

LIVING AREA BREAKDOWN			
Breakdown			Subtotals
First Floor			
0.5 x	0.0 x	0.0	0.3
	24.5 x	34.6	847.7
	8.1 x	15.0	121.2
3 Items			(Rounded) 969

Location Map

Borrower/Client			
Property Address 107 S FLOYD ST			
City JONESBORO	County CRAIGHEAD	State AR	Zip Code 72401-2514
Lender CITY OF JONESBORO			



Subject Photo Page

Borrower/Client			
Property Address 107 S FLOYD ST			
City JONESBORO	County CRAIGHEAD	State AR	Zip Code 72401-2514
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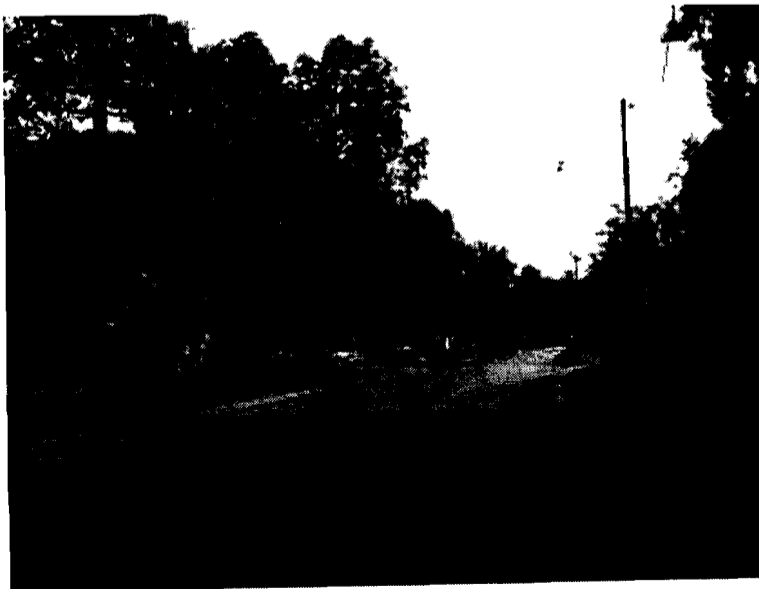
Subject Front

107 S FLOYD ST

Sales Price	N/A
Gross Living Area	969
Total Rooms	5
Total Bedrooms	2
Total Bathrooms	1
Location	URBAN
View	RES/COMMERCIAL
Site	.38 ACRE
Quality	METAL/F
Age	A60+ E35



Subject Rear



Subject Street

Comparable Photo Page

Borrower/Client			
Property Address 107 S FLOYD ST			
City JONESBORO	County CRAIGHEAD	State AR	Zip Code 72401-2514
Lender CITY OF JONESBORO			



Comparable 1

100 CHESTNUT
 Prox. to Subject
 Sale Price **18,000**
 Gross Living Area **966**
 Total Rooms **4**
 Total Bedrooms **2**
 Total Bathrooms **1**
 Location **URBAN**
 View **RES/COMMER**
 Site **.14 ACRE/INF**
 Quality **SIDING/F**
 Age **A60+ E30**



Comparable 2

233 NISBETT
 Prox. to Subject **0.19 miles**
 Sale Price **19,000**
 Gross Living Area **988**
 Total Rooms **5**
 Total Bedrooms **2**
 Total Bathrooms **1**
 Location **URBAN**
 View **RESIDENTIAL**
 Site **.10 ACRE/INF**
 Quality **VINYL SID/F**
 Age **A60+ E30**



Comparable 3

224 S MCCLURE
 Prox. to Subject **0.55 miles**
 Sale Price **13,000**
 Gross Living Area **877**
 Total Rooms **4**
 Total Bedrooms **2**
 Total Bathrooms **1**
 Location **URBAN**
 View **RESIDENTIAL**
 Site **.10 ACRE/INF**
 Quality **SIDING/F**
 Age **A60+ E30**