

Borrower/Client	CITY OF JONESBORO	File No.	SWCOFC
Property Address	JAMES & NETTLETON ST		
City	JONESBORO	County	CRAIGHEAD
		State	AR
		Zip Code	72401
Lender	LIBERTY BANK OF ARKANSAS		

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SUMMARY OF SALIENT FEATURES

SUBJECT INFORMATION	Subject Address	JAMES & NETTLETON ST
	Legal Description	PT OF SW 1/4 & PT OF NW 1/4 OF SE 1/4 IN SEC 24, TWP 14N, RG 4E
	City	JONESBORO
	County	CRAIGHEAD
	State	AR
	Zip Code	72401
	Census Tract	
	Map Reference	MSA 3700
SALES PRICE	Sale Price	\$
	Date of Sale	N/A
CLIENT	Borrower / Client	CITY OF JONESBORO
	Lender	LIBERTY BANK OF ARKANSAS
DESCRIPTION OF IMPROVEMENTS	Size (Square Feet)	
	Price per Square Foot	\$
	Location	URBAN
	Age	
	Condition	
	Total Rooms	
	Bedrooms	
	Baths	
APPRAISER	Appraiser	BOB HOLLOWAY
	Date of Appraised Value	08-31-2007
VALUE	Final Estimate of Value	\$ 110,000

## LAND APPRAISAL SUMMARY REPORT

SUMMARY

File No.: SWCOFC

SUBJECT	Property Address: JAMES & NETTLETON ST		City: JONESBORO		State: AR		Zip Code: 72401																																																																																							
	County: CRAIGHEAD		Legal Description: PT OF SW 1/4 & PT OF NW 1/4 OF SE 1/4 IN SEC 24, TWP 14N, RG 4E																																																																																											
	Assessor's Parcel #: PT OF 01-143243-00300		Tax Year: 2006		R.E. Taxes: \$ 0.00		Special Assessments: \$ 0.00																																																																																							
	Market Area Name: N/A		Map Reference: MSA 3700		Census Tract:																																																																																									
	Current Owner of Record: SOUTHWEST CHURCH OF CHRIST		Borrower (if applicable): CITY OF JONESBORO																																																																																											
	Project Type (if applicable): <input type="checkbox"/> PUD <input type="checkbox"/> De Minimis PUD <input type="checkbox"/> Other (describe)		HOA: \$		<input type="checkbox"/> per year <input type="checkbox"/> per month																																																																																									
	Are there any existing improvements to the property? <input type="checkbox"/> No <input checked="" type="checkbox"/> Yes		If Yes, indicate current occupancy: <input type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> Vacant <input checked="" type="checkbox"/> Not habitable																																																																																											
	If Yes, give a brief description: THIS AREA IS NOW USED AS A PUBLIC PARK AREA - THERE ARE PLAYGROUND EQUIPMENT ON THE LAND.																																																																																													
ASSIGNMENT	The purpose of this appraisal is to develop an opinion of: <input checked="" type="checkbox"/> Market Value (as defined), or <input type="checkbox"/> other type of value (describe)																																																																																													
	This report reflects the following value (if not Current, see comments): <input checked="" type="checkbox"/> Current (the Inspection Date is the Effective Date) <input type="checkbox"/> Retrospective <input type="checkbox"/> Prospective																																																																																													
	Property Rights Appraised: <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold <input type="checkbox"/> Leased Fee <input type="checkbox"/> Other (describe)																																																																																													
	Intended Use: TO DETERMINE THE MARKET VALUE OF THE SUBJECT PROPERTY																																																																																													
	Intended User(s) (by name or type): THE SOUTHWEST CHURCH OF CHRIST ELDERS AND OTHERS AS THEY ( THE ELDERS ) INCLUDE.																																																																																													
	Client: SOUTHWEST CHURCH OF CHRIST				Address: 1601 JAMES ST, JONESBORO, AR 72401																																																																																									
	Appraiser: BOB HOLLOWAY				Address: 624 SOUTH MAIN STREET, JONESBORO, AR 72401																																																																																									
MARKET AREA DESCRIPTION	<b>Characteristics</b>		<b>Predominant Occupancy</b>		<b>One-Unit Housing</b>		<b>Present Land Use</b>		<b>Change in Land Use</b>																																																																																					
	Location: <input checked="" type="checkbox"/> Urban <input type="checkbox"/> Suburban <input type="checkbox"/> Rural		<input checked="" type="checkbox"/> Owner		PRICE AGE		One-Unit 80 %		<input checked="" type="checkbox"/> Not Likely																																																																																					
	Built up: <input checked="" type="checkbox"/> Over 75% <input type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%		<input type="checkbox"/> Tenant		\$ (000) (yrs)		2-4 Unit 10 %		<input type="checkbox"/> Likely * <input type="checkbox"/> In Process *																																																																																					
	Growth rate: <input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow		<input checked="" type="checkbox"/> Vacant (0-5%)		80 Low 15		Multi-Unit %		* To:																																																																																					
	Property values: <input type="checkbox"/> Increasing <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining		<input type="checkbox"/> Vacant (>5%)		200 High 50		Comm'l %																																																																																							
	Demand/supply: <input type="checkbox"/> Shortage <input checked="" type="checkbox"/> In Balance <input type="checkbox"/> Over Supply				120 Pred 40		10 %																																																																																							
	Marketing time: <input type="checkbox"/> Under 3 Mos. <input checked="" type="checkbox"/> 3-6 Mos. <input type="checkbox"/> Over 6 Mos.																																																																																													
	<b>Factors Affecting Marketability</b>																																																																																													
	<table border="1" style="width:100%"><thead><tr><th>Item</th><th>Good</th><th>Average</th><th>Fair</th><th>Poor</th><th>N/A</th><th>Item</th><th>Good</th><th>Average</th><th>Fair</th><th>Poor</th><th>N/A</th></tr></thead><tbody><tr><td>Employment Stability</td><td><input type="checkbox"/></td><td><input checked="" type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td>Adequacy of Utilities</td><td><input type="checkbox"/></td><td><input checked="" type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr><tr><td>Convenience to Employment</td><td><input type="checkbox"/></td><td><input checked="" type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td>Property Compatibility</td><td><input type="checkbox"/></td><td><input checked="" type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr><tr><td>Convenience to Shopping</td><td><input type="checkbox"/></td><td><input checked="" type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td>Protection from Detrimental Conditions</td><td><input type="checkbox"/></td><td><input checked="" type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr><tr><td>Convenience to Schools</td><td><input type="checkbox"/></td><td><input checked="" type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td>Police and Fire Protection</td><td><input type="checkbox"/></td><td><input checked="" type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr><tr><td>Adequacy of Public Transportation</td><td><input type="checkbox"/></td><td><input checked="" type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td>General Appearance of Properties</td><td><input type="checkbox"/></td><td><input checked="" type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr><tr><td>Recreational Facilities</td><td><input checked="" type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td>Appeal to Market</td><td><input type="checkbox"/></td><td><input checked="" type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr></tbody></table>										Item	Good	Average	Fair	Poor	N/A	Item	Good	Average	Fair	Poor	N/A	Employment Stability	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Adequacy of Utilities	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Convenience to Employment	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Property Compatibility	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Convenience to Shopping	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Protection from Detrimental Conditions	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Convenience to Schools	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Police and Fire Protection	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Adequacy of Public Transportation	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	General Appearance of Properties	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Recreational Facilities	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Appeal to Market	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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Market Area Comments: THE MARKET APPEARS TO BE STABLE WITH NO UNUSUAL CONCESSIONS AT THIS TIME. AVAILABLE FINANCING CONSISTS OF VA, FHA, AND CONVENTIONAL LOANS. THE SUPPLY AND DEMAND IN THIS AREA APPEARS TO BE IN BALANCE.																																																																																														
SITE DESCRIPTION	Dimensions: TBD		Site Area:																																																																																											
	Zoning Classification: R-1		Description: SINGLE FAMILY RESIDENTIAL																																																																																											
	Do present improvements comply with existing zoning requirements? <input type="checkbox"/> Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> No Improvements																																																																																													
	Uses allowed under current zoning: SINGLE FAMILY RESIDENTIAL WITH MINIMUM LOT SIZE OF 8,000 SF LOTS. SETBACK REQUIREMENTS ARE 30' FRONT AND 10' ON EACH SIDE																																																																																													
	Are CC&Rs applicable? <input type="checkbox"/> Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> Unknown Have the documents been reviewed? <input type="checkbox"/> Yes <input type="checkbox"/> No Ground Rent (if applicable) \$ /																																																																																													
	Comments:																																																																																													
	Highest & Best Use as improved: <input type="checkbox"/> Present use, or <input checked="" type="checkbox"/> Other use (explain) SINGLE FAMILY HOUSING																																																																																													
	Actual Use as of Effective Date: PUBIC PARK Use as appraised in this report: SINGLE FAMILY HOUSING																																																																																													
	Summary of Highest & Best Use: THE SUBJECT PROPERTY IS LOCATED ON THE SOUTHWEST CORNER OF JAMES AND NETTLETON ST. THIS AREA IS MOSTLY SINGLE FAMILY HOMES. THE LOCAL YMCA IS LOCATED JUST TO THE WEST OF THE SUBJECT PROPERTY AND A LARGE CHURCH & PARKING LOT ARE LOCATED TO THE SOUTH OF THE SUBJECT. THIS IS ZONED AS R-1 AND THE POSSIBILITY OF REZONING APPEARS TO BE SMALL.																																																																																													
	<table border="1" style="width:100%"><thead><tr><th>Utilities</th><th>Public</th><th>Other</th><th>Provider/Description</th><th>Off-site Improvements</th><th>Type</th><th>Public</th><th>Private</th><th>Frontage</th><th>Two Sides</th></tr></thead><tbody><tr><td>Electricity</td><td><input checked="" type="checkbox"/></td><td><input type="checkbox"/></td><td></td><td>Street</td><td>ASPHALT</td><td><input checked="" type="checkbox"/></td><td><input type="checkbox"/></td><td>Topography</td><td>LEVEL</td></tr><tr><td>Gas</td><td><input checked="" type="checkbox"/></td><td><input type="checkbox"/></td><td></td><td>Width</td><td></td><td></td><td></td><td>Size</td><td>LARGER THAN AVG LOT</td></tr><tr><td>Water</td><td><input checked="" type="checkbox"/></td><td><input type="checkbox"/></td><td></td><td>Surface</td><td>ASPHALT</td><td></td><td></td><td>Shape</td><td>RECTANGULAR</td></tr><tr><td>Sanitary Sewer</td><td><input checked="" type="checkbox"/></td><td><input type="checkbox"/></td><td></td><td>Curb/Gutter</td><td>CONCRETE</td><td><input checked="" type="checkbox"/></td><td><input type="checkbox"/></td><td>Drainage</td><td>APPEARS TO BE ADEQUATE</td></tr><tr><td>Storm Sewer</td><td><input checked="" type="checkbox"/></td><td><input type="checkbox"/></td><td></td><td>Sidewalk</td><td>WALKING TRACK</td><td><input checked="" type="checkbox"/></td><td><input type="checkbox"/></td><td>View</td><td>TYP RESD</td></tr><tr><td>Telephone</td><td><input checked="" type="checkbox"/></td><td><input type="checkbox"/></td><td></td><td>Street Lights</td><td>SECURITY</td><td><input checked="" type="checkbox"/></td><td><input type="checkbox"/></td><td></td><td></td></tr><tr><td>Multimedia</td><td><input checked="" type="checkbox"/></td><td><input type="checkbox"/></td><td></td><td>Alley</td><td>NONE</td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td></td><td></td></tr></tbody></table>										Utilities	Public	Other	Provider/Description	Off-site Improvements	Type	Public	Private	Frontage	Two Sides	Electricity	<input checked="" type="checkbox"/>	<input type="checkbox"/>		Street	ASPHALT	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Topography	LEVEL	Gas	<input checked="" type="checkbox"/>	<input type="checkbox"/>		Width				Size	LARGER THAN AVG LOT	Water	<input checked="" type="checkbox"/>	<input type="checkbox"/>		Surface	ASPHALT			Shape	RECTANGULAR	Sanitary Sewer	<input checked="" type="checkbox"/>	<input type="checkbox"/>		Curb/Gutter	CONCRETE	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Drainage	APPEARS TO BE ADEQUATE	Storm Sewer	<input checked="" type="checkbox"/>	<input type="checkbox"/>		Sidewalk	WALKING TRACK	<input checked="" type="checkbox"/>	<input type="checkbox"/>	View	TYP RESD	Telephone	<input checked="" type="checkbox"/>	<input type="checkbox"/>		Street Lights	SECURITY	<input checked="" type="checkbox"/>	<input type="checkbox"/>			Multimedia	<input checked="" type="checkbox"/>	<input type="checkbox"/>		Alley	NONE	<input type="checkbox"/>	<input type="checkbox"/>						
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Multimedia	<input checked="" type="checkbox"/>	<input type="checkbox"/>		Alley	NONE	<input type="checkbox"/>	<input type="checkbox"/>																																																																																							
Other site elements: <input type="checkbox"/> Inside Lot <input checked="" type="checkbox"/> Corner Lot <input type="checkbox"/> Cul de Sac <input type="checkbox"/> Underground Utilities <input type="checkbox"/> Other (describe)																																																																																														
FEMA Spec'l Flood Hazard Area <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No FEMA Flood Zone X FEMA Map # 05031C0131C FEMA Map Date 9/27/1991																																																																																														
Site Comments: THE SUBJECT SITE IS A CORNER LOT. THIS AREA HAS BEEN FOR YEARS IN USE AS A CITY PARK WITH SOME PLAYGROUND EQUIPMENT.																																																																																														



SUMMARY

File No.: SWCOFC

## LAND APPRAISAL SUMMARY REPORT

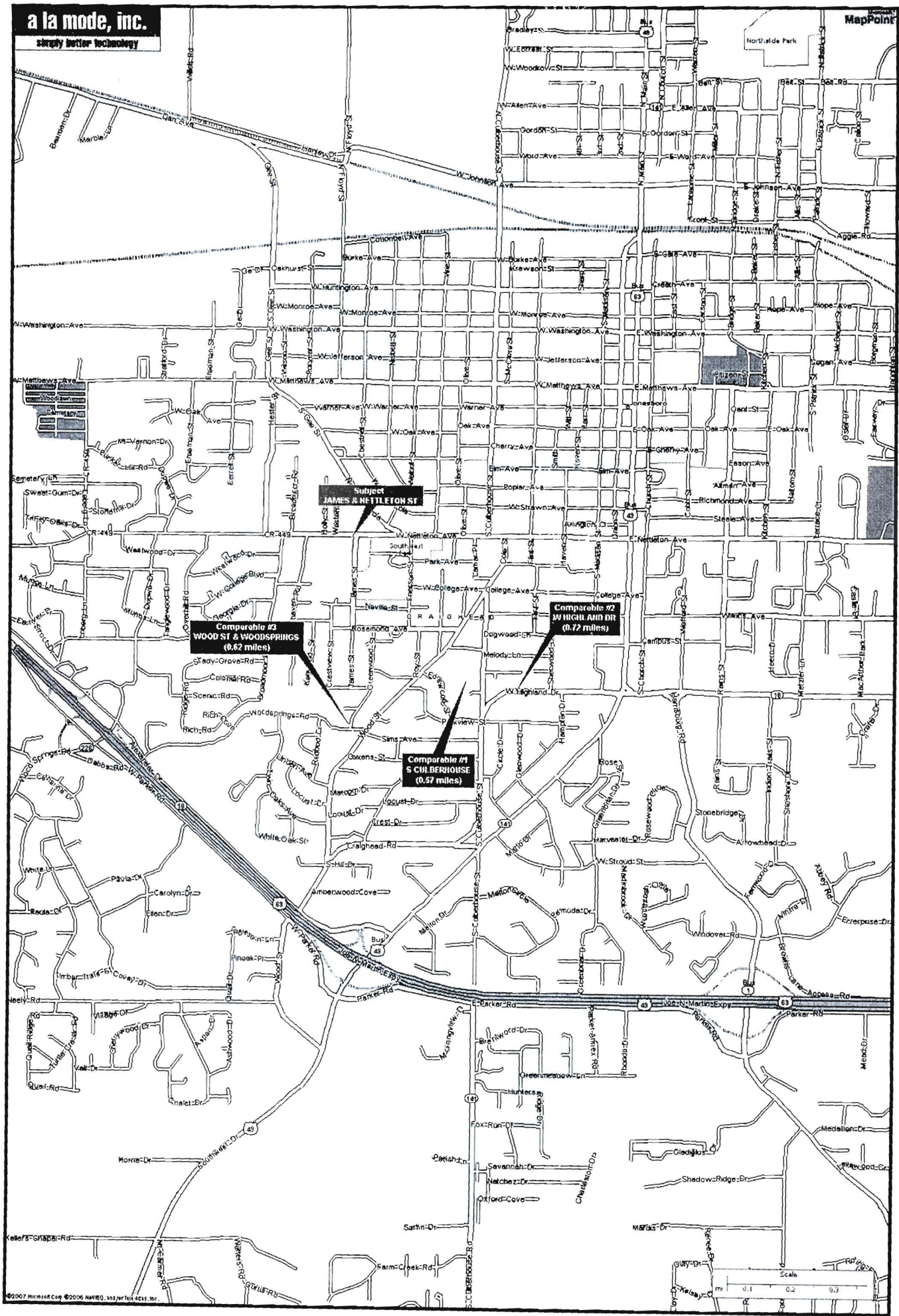
TRANSFER HISTORY	My research <input type="checkbox"/> did <input checked="" type="checkbox"/> did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.							
	Data Source(s): COUNTY RECORDS							
	1st Prior Subject Sale/Transfer		Analysis of sale/transfer history and/or any current agreement on sale/listing:					
	Date:	NO OTHER						
SALES COMPARISON APPROACH	Price:		SALES 1 YEAR					
	Source(s):		COUNTY RECRD					
	2nd Prior Subject Sale/Transfer							
	Date:							
	Price:							
	Source(s):							
	FEATURE	SUBJECT PROPERTY	COMPARABLE NO. 1		COMPARABLE NO. 2		COMPARABLE NO. 3	
	Address JAMES & NETTLETON ST JONESBORO, AR 72401		S CULBERHOUSE JONESBORO		W HIGHLAND DR JONESBORO		WOOD ST & WOODSPRINGS JONESBORO	
	Proximity to Subject		0.57 miles		0.72 miles		0.62 miles	
	Sale Price	\$	\$ 100,000		\$ 62,658		\$ 25,000	
Price/	\$	\$ 31,847.13		\$ 54,485.22		\$ 51,020.41		
Data Source(s)	INSPECTION	COMP SERVICE		COMP SERVICE		COMP SERVICE		
Verification Source(s)	COUNTY RECRD	BK/PG 745/122		BK/PG		BK/PG		
VALUE ADJUSTMENT	DESCRIPTION	DESCRIPTION	+ (-) \$ Adjust	DESCRIPTION	+ (-) \$ Adjust	DESCRIPTION	+ (-) \$ Adjust	
Sales or Financing	N/A	CONV		BANK		CONV		
Concessions	N/A	NONE KNOWN		NONE KNOWN		NONE KNOWN		
Date of Sale/Time	N/A	03-30-2007				6-6-2005		
Rights Appraised	Fee Simple	FEE SIMPLE		FEE SIMPLE		FEE SIMPLE		
Location	URBAN	URBAN		URBAN		URBAN		
Site Area	2.58 AC +/-	3.14 AC		1.15 AC		.49		
CORNER LOT	YES	NO		NO		YES		
SF 112,384	112,384	136,778	-20,700	50,126	+52,900	21,344	+77,400	
PRICE PER SF		.73 PER SF		1.25 PER SF		1.17 PER SF		
Net Adjustment (Total, in \$)		<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -20,700		<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 52,900		<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 77,400		
Adjusted Sale Price (in \$)		Net 20.7 % Gross 20.7 % \$ 79,300		Net 84.4 % Gross 84.4 % \$ 115,558		Net 309.6 % Gross 309.6 % \$ 102,400		
Summary of Sales Comparison Approach SALES WERE FROM THE SUBJECT NEIGHBORHOOD OR CLOSE AND SIMILAR AREAS TO THE SUBJECT. SALE #1 IS MOST LIKE THE SUBJECT IN SIZE. THIS LOT HAS BEEN DIVIDED IN TO BUILDING LOTS AND HOUSES ARE BEING BUILT ON IT AT THIS TIME. SALE #3 WAS A LARGER TRACK OF LAND THAT WAS DIVIDED IN TO BUILDING LOTS AND NO STREETS HAD TO BE BUILT TO ACCESS ANY OF THE NEW LOTS. SALE #2 IS LOCATED BETWEEN TWO CHURCHES AND WAS SOLD TO THE CITY AS PART OF THE DRAINAGE PROJECTS IN JONESBORO. THIS SALE WAS A TRUE ARM LENGTHS TRANSACTION, BUT DOES, IN THIS APPRAISERS OPINION, SET THE UPPER LEVEL OF VALUE FOR THE SUBJECT LAND. DUE TO THE LOCATION OF THE SUBJECT LAND - LOCATED EAST OF THE LOCAL YMCA AND NORTH OF SW CHURCH OF CHRIST LOT SALES FOR SINGLE FAMILY HOMES COULD BE SLOW AND LOWER IN VALUE THAN THE COMPS USED. THESE ARE THE MOST RECENT AND MOST COMPARABLE SALES AVAILABLE.								
PUD	PROJECT INFORMATION FOR PUDs (if applicable) <input type="checkbox"/> The Subject is part of a Planned Unit Development.							
	Legal Name of Project:							
RECONCILIATION	Describe common elements and recreational facilities:							
	Indicated Value by: Sales Comparison Approach \$							
ATTACH.	Final Reconciliation THE SALES APPROACH TO VALUE WAS USED.							
	This appraisal is made <input checked="" type="checkbox"/> "as is", or <input type="checkbox"/> subject to the following conditions:							
SIGNATURES	<input type="checkbox"/> This report is also subject to other Hypothetical Conditions and/or Extraordinary Assumptions as specified in the attached addenda.							
	Based upon an inspection of the subject property, 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: \$ 110,000, as of: 08-31-2007, 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.							
ATTACH.	A true and complete copy of this report contains _____ 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, which contains the following attached exhibits: <input type="checkbox"/> Scope of Work							
	<input checked="" type="checkbox"/> Limiting Cond./Certifications <input type="checkbox"/> Narrative Addendum <input checked="" type="checkbox"/> Location Map(s) <input type="checkbox"/> Flood Addendum <input type="checkbox"/> Additional Sales							
SIGNATURES	<input type="checkbox"/> Photo Addenda <input type="checkbox"/> Parcel Map <input type="checkbox"/> Hypothetical Conditions <input type="checkbox"/> Extraordinary Assumptions <input type="checkbox"/>							
	Client Contact: _____ Client Name: SOUTHWEST CHURCH OF CHRIST							
SIGNATURES	E-Mail: _____ Address: 1601 JAMES ST, JONESBORO, AR 72401							
	APPRaiser							
SIGNATURES	SUPERVISORY APPRAISER (if required) or CO-APPRaiser (if applicable)							
	Supervisory or Co-Appraiser Name: _____							
SIGNATURES	Company: _____							
	Phone: _____ Fax: _____							
SIGNATURES	E-Mail: _____							
	Date of Report (Signature): _____							
SIGNATURES	License or Certification #: SL0570 State: AR							
	Designation: _____							
SIGNATURES	Expiration Date of License or Certification: 6/30/2008							
	Inspection of Subject: <input type="checkbox"/> Did Inspect <input type="checkbox"/> Did Not Inspect (Desktop)							
SIGNATURES	Date of Inspection: 08-31-2007							
	Date of Inspection: _____							





Location Map

Borrower/Client CITY OF JONESBORO			
Property Address JAMES & NETTLETON ST			
City JONESBORO	County CRAIGHEAD	State AR	Zip Code 72401
Lender LIBERTY BANK OF ARKANSAS			



## PRIVACY NOTICE

**Pursuant to the Gramm-Leach-Bliley Act of 1999, effective July 1, 2001, Appraisers, along with all providers of personal financial services are now required by federal law to inform their clients of the policies of the firm with regard to the privacy of client nonpublic personal information. As professionals, we understand that your privacy is very important to you and are pleased to provide you with this information.**

### **Types of Nonpublic Personal Information We Collect**

In the course of performing appraisals, we may collect what is known as "nonpublic personal information" about you. This information is used to facilitate the services that we provide to you and may include the information provided to us by you directly or received by us from others with your authorization.

### **Parties to Whom We Disclose Information**

We do not disclose any nonpublic personal information obtained in the course of our engagement with our clients to nonaffiliated third parties, except as necessary or as required by law. By way of example, a necessary disclosure would be to our employees, and in certain situations, to unrelated third party consultants who need to know that information to assist us in providing appraisal services to you. All of our employees and any third party consultants we employ are informed that any information they see as part of an appraisal assignment is to be maintained in strict confidence within the firm.

A disclosure required by law would be a disclosure by us that is ordered by a court of competent jurisdiction with regard to a legal action to which you are a party.

### **Confidentiality and Security**

We will retain records relating to professional services that we have provided to you for a reasonable time so that we are better able to assist you with your needs. In order to protect your nonpublic personal information from unauthorized access by third parties, we maintain physical, electronic and procedural safeguards that comply with our professional standards to insure the security and integrity of your information.

Please feel free to call us at any time if you have any questions about the confidentiality of the information that you provide to us.