

APPRAISAL OF REAL PROPERTY



LOCATED AT

24E E Quail Creek Trl
Anthony, KS 67003
SPRING CREEK ADDITION Sec 11-T33-R07W LOT 24 EAST

FOR

Kirk Black
24E Quail Creek Tr
Anthony, KS 67003

OPINION OF VALUE

9,500

AS OF

1/31/2024

BY

Nancy Milford
Milford Appraisal Services
4878 NW 100th Ave
Cunningham, KS 67035
620-491-0774
milfordappraisal@gmail.com

Milford Appraisal Services
4878 NW 100th Ave
Cunningham, KS 67035
620-491-0774

02/08/2024

Kirk Black
24E Quail Creek Tr
Anthony, KS 67003

Re: Property: 24E E Quail Creek Trl
Anthony, KS 67003
Borrower: Kirk Black
File No.: 24-024

Opinion of Value: \$ 9,500
Effective Date: 1/31/2024

In accordance with your request, I 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 if I can be of additional service to you.

Sincerely, esign.alamode.com/verify Serial:059FD332



Nancy Milford
Certified General Real Property Appraiser
License or Certification #: G-2970
State: KS Expires: 06/30/2024
milfordappraisal@gmail.com


Serial:059FD332

Borrower	Kirk Black	File No.	24-024
Property Address	24E E Quail Creek Trl		
City	Anthony	County	Harper
Lender/Client	Kirk Black	State	KS
		Zip Code	67003

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LAND APPRAISAL REPORT

File No. 24-024

Borrower Kirk Black Census Tract 9618.00 Map Reference County 131
 Property Address 24E E Quail Creek Trl
 City Anthony County Harper State KS Zip Code 67003
 Legal Description SPRING CREEK ADDITION Sec 11-T33-R07W LOT 24 EAST
 Sale Price \$ _____ Date of Sale _____ Loan Term _____ yrs. Property Rights Appraised Fee Leasehold De Minimis PUD
 Actual Real Estate Taxes \$ 0 (yr) Loan charges to be paid by seller \$ _____ Other sales concessions _____
 Lender/Client Kirk Black Address 24E Quail Creek Tr, Anthony, KS 67003
 Occupant Vacant Appraiser Nancy Milford Instructions to Appraiser Develop Market Value for Possible Sale

Location Urban Suburban Rural
 Built Up Over 75% 25% to 75% Under 25%
 Growth Rate Fully Dev. Rapid Steady Slow
 Property Values Increasing Stable Declining
 Demand/Supply Shortage In Balance Oversupply
 Marketing Time Under 3 Mos. 4-6 Mos. Over 6 Mos.
 Present 50 % One-Unit 50 % 2-4 Unit _____ % Apts. _____ % Condo _____ % Commercial
 Land Use _____ % Industrial _____ % Vacant _____ %
 Change in Present Land Use Not Likely Likely (*) Taking Place (*)
 Land Use (*) From _____ To _____
 Predominant Occupancy Owner Tenant 15 % Vacant
 One-Unit Price Range \$ 45,000 to \$ 250,000 Predominant Value \$ 85,000
 One-Unit Age Range 10 yrs. to 125 yrs. Predominant Age 55 yrs.
 Comments including those factors, favorable or unfavorable, affecting marketability (e.g. public parks, schools, view, noise)

	Good	Avg.	Fair	Poor
Employment Stability	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Convenience to Employment	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Convenience to Shopping	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Convenience to Schools	<input type="checkbox"/>	<input checked="" 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"/>
Recreational Facilities	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Adequacy of Utilities	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Property Compatibility	<input type="checkbox"/>	<input checked="" 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"/>
Police and Fire Protection	<input type="checkbox"/>	<input checked="" 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"/>
Appeal to Market	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

The subject property is located at Anthony Lake, which is located in Harper County between the two communities of Harper and Anthony. The lot is located on approximately 215 acres of lake. The lake provides wildlife and recreation. The lake is convenient to shopping, schools and employment to both Harper and Anthony.

Dimensions 31,665 sf = 31,665 sf Corner Lot
 Zoning Classification R-1/Residential Present Improvements Do Do Not Conform to Zoning Regulations
 Highest and Best Use Present Use Other (specify) _____
 Public Other (Describe) _____
 Elec. Gas Water San. Sewer Underground Elect. & Tel.
 OFF SITE IMPROVEMENTS
 Street Access Public Private
 Surface DIRT
 Maintenance Public Private
 Storm Sewer Curb/Gutter Sidewalk Street Lights
 Topo basically level
 Size 31,665 sf
 Shape Irregular
 View Lake
 Drainage appears acceptable
 Is the property located in a FEMA Special Flood Hazard Area? Yes No
 Comments (favorable or unfavorable including any apparent adverse easements, encroachments, or other adverse conditions) The property is located on the eastern side of the lake with access from E Quail Creek Rd. The west side of the of the property is the lake.

The undersigned has recited the following recent sales of properties most similar and proximate to subject and has considered these in the market analysis. The description includes a dollar adjustment reflecting market reaction to those items of significant variation between the subject and comparable properties. If a significant item in the comparable property is superior to or more favorable than the subject property, a minus (-) adjustment is made, thus reducing the indicated value of subject; if a significant item in the comparable is inferior to or less favorable than the subject property, a plus (+) adjustment is made thus increasing the indicated value of the subject.

ITEM	SUBJECT PROPERTY	COMPARABLE NO. 1	COMPARABLE NO. 2	COMPARABLE NO. 3
Address	24E E Quail Creek Trl Anthony, KS 67003	10 W Deer Creek Trl Anthony, KS 67003	31 W Deer Run Anthony, KS 67003	29 E Quail Creek Trl Anthony, KS 67003
Proximity to Subject		0.09 miles W	0.20 miles N	0.10 miles NE
Sales Price	\$	\$ 8,000	\$ 10,500	\$ 10,500
Price \$/Sq. Ft.	\$	\$.49	\$.29	\$.57
Data Source(s)		County Appraiser	County Appraiser	County Appraiser
ITEM	DESCRIPTION	DESCRIPTION	DESCRIPTION	DESCRIPTION
Date of Sale/Time Adj.	0	10/2021	03/2021	08/2020
Location	Lake	Lake	Lake	Lake
Site/View	31,665 sf	16,184 sf	36,044 sf	18,350 sf
Improvements	Yes	Yes	None	None
Sales or Financing				ArmLth
Concessions		Cash;0	Cash;0	Cash;0
Net Adj. (Total)		<input type="checkbox"/> + <input type="checkbox"/> - \$	<input type="checkbox"/> + <input type="checkbox"/> - \$	<input type="checkbox"/> + <input type="checkbox"/> - \$
Indicated Value of Subject		\$ 8,000	\$ 10,500	\$ 10,500

Comments on Market Data A search of vacant lot sales at the Anthony Lake was completed over the last four years. There is very limited vacant lot sales along the lake with most of the leasehold improved sales occurring in 2015-2016. The three sales found and used are the most recent sales found. SEE SUPPLEMENTAL ADDENDUM FOR FURTHER DISCUSSION

Comments and Conditions of Appraisal The subject property was viewed as of the effective date of appraisal. All sales were reviewed from data received from the County Appraiser's office.
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Final Reconciliation The Sales Comparison Approach is the only effect approach as it reflects the actions of the typical buyer and sellers in the market place. The Income Approach would not be effective as the lots do not provide any income. SEE SUPPLEMENTAL ADDENDUM FOR FURTHER DISCUSSION
 I (WE) ESTIMATE THE MARKET VALUE, AS DEFINED, OF THE SUBJECT PROPERTY AS OF 1/31/2024 TO BE \$ 9,500
 Appraiser Nancy Milford Supervisory Appraiser (if applicable) _____
 Date of Signature and Report 02/08/2024 Date of Signature _____
 Title Certified General Real Property Appraiser Title _____
 State Certification # G-2970 ST KS State Certification # _____ ST _____
 Or State License # _____ ST _____ Or State License # _____ ST _____
 Expiration Date of State Certification or License 06/30/2024 Expiration Date of State Certification or License _____
 Date of Inspection (if applicable) 01/31/2024 Did Did Not Inspect Property Date of _____

Borrower	Kirk Black						
Property Address	24E E Quail Creek Trl						
City	Anthony	County	Harper	State	KS	Zip Code	67003
Lender/Client	Kirk Black						

Prior to 2015 all of the lots located at Anthony Lake were owned by the City of Anthony and contained a leasehold for any improvements (like the subject). In 2015 the city offered these lots to the leaseholders for purchase. Most of these were purchased in 2015/2016 with 13 improved lots still leasehold properties as of the end of 2023. These lots that were purchased since 2015 range from \$0.20 - \$1.24 with an average sale price of \$0.43/sf for improved lots. It does appear that both of the vacant lot sales does have electricity to the lots with the water and sewer unknown.

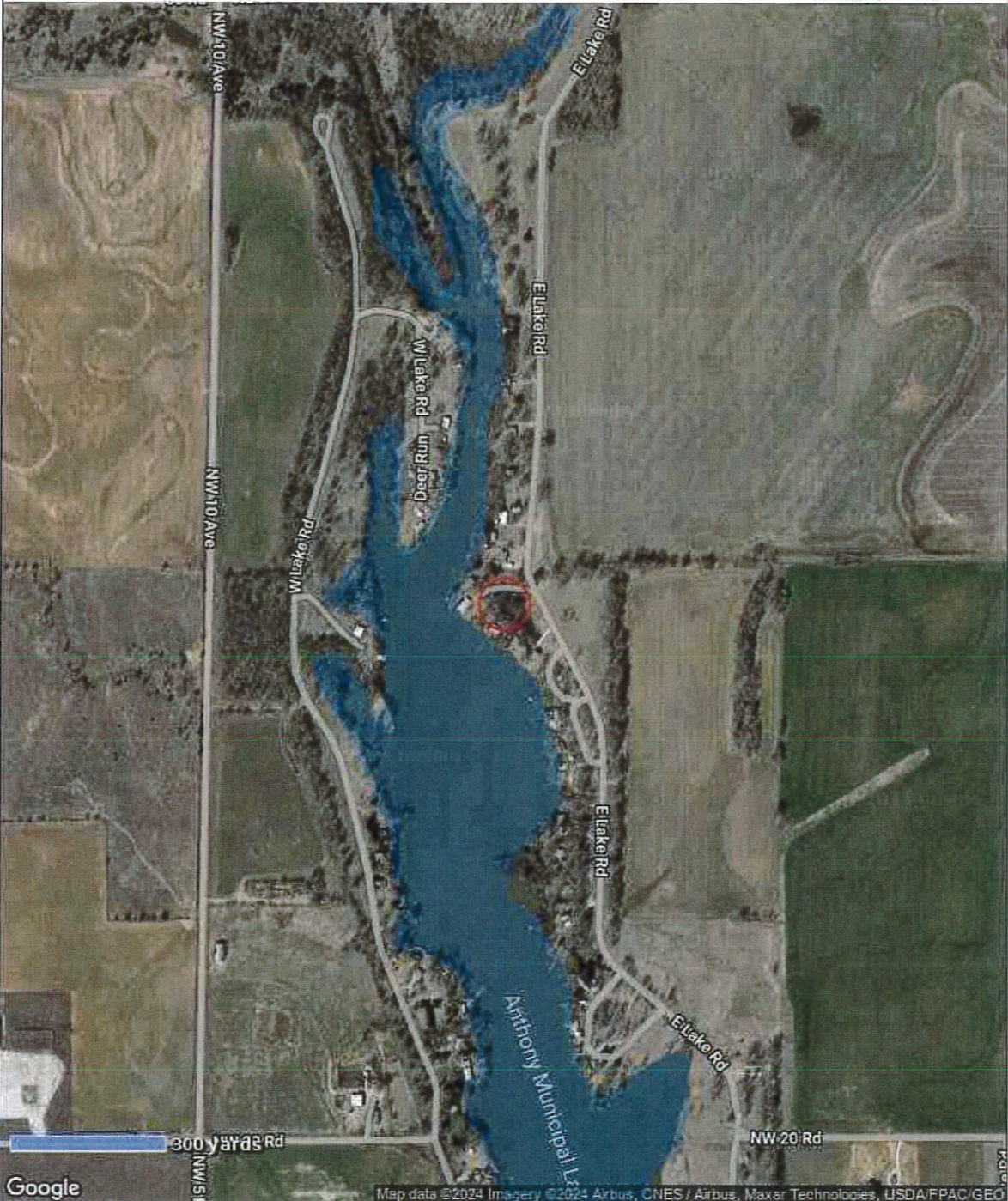
RECONCILIATION: There is not any new structures being built along the lake. A review of the local MLS and internet didn't indicate any current vacant lot listings. The sales of the leasehold lot in 2015-2016 were more in demand by the leaseholders but does appear that these sales or price per square foot over the years are lower than those of vacant lots. The overall market in Harper County and Anthony did see an increase over the 2022 - 2023. The overall indicated value give the most weight to sale one (as it is improved) with an increase looking at the overall market. With the range of these sales from \$8,000 - \$10,500 the subject would fall in the middle.

Flood Map

Borrower	Kirk Black						
Property Address	24E E Quail Creek Trl						
City	Anthony	County	Harper	State	KS	Zip Code	67003
Lender/Client	Kirk Black						

InterFlood by a la mode

Prepared for: Milford Appraisal Services LLC
 24E E Quail Creek Trl
 Anthony, KS 67003



Map data ©2024 Imagery ©2024 Airbus, CHES / Airbus, Maxar Technologies, USDA/FPAC/Geo

MAP DATA

FEMA Special Flood Hazard Area: No
 Map Number: 2001250005B
 Zone: C
 Map Date: February 01, 2013
 FIPS: 20077

MAP LEGEND

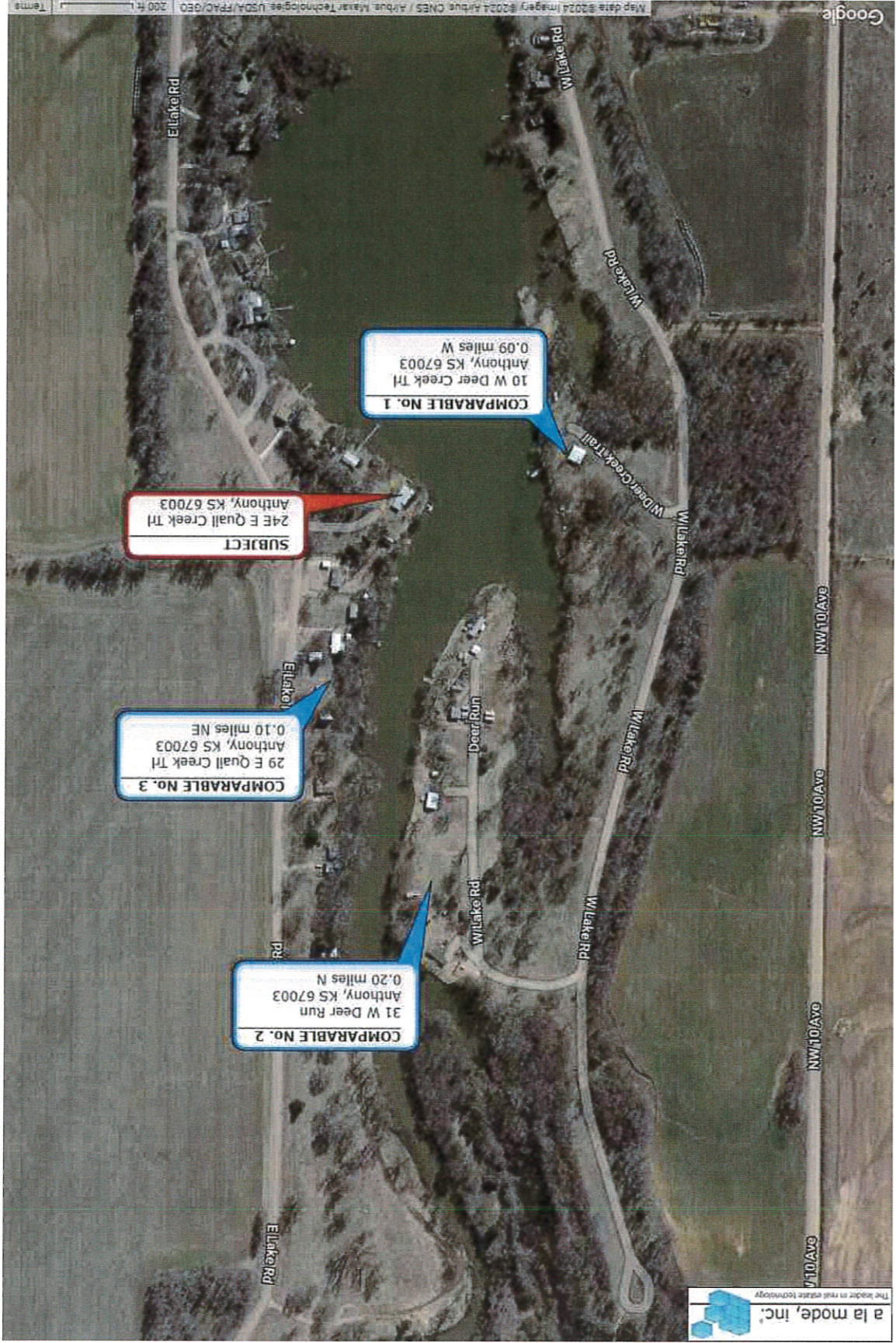
- | | |
|--|---|
| <ul style="list-style-type: none"> Areas inundated by 500-year flooding Areas inundated by 100-year flooding Velocity Hazard | <ul style="list-style-type: none"> Protected Areas Floodway Subject Area |
|--|---|

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Milford
 24E E Quail Creek Trl

Borrower	Kirk Black
Property Address	24E E Quail Creek Trl
City	Anthony
Lender/Client	Kirk Black
State	KS
County	Harper
Zip Code	67003

Location Map



Anthony, KS 67003

Assumptions and Limiting Conditions

File # 24-024

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment.

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 assignment, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a complete visual inspection of the subject property, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

INTENDED USE: The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: The intended user of this appraisal report is the lender/client.

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions* granted by anyone associated with the sale.

*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
2. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
3. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
4. The appraiser has noted in this appraisal report any adverse conditions (such as 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 deficiencies or adverse conditions of the property (such as, but not limited to, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
5. If the appraiser has based his or her appraisal report and valuation conclusion for an appraisal subject to certain conditions, it is assumed that the conditions will be met in a satisfactory manner.

Lancy R. Ford

File # 24-024

Certifications

File # 24-024

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 complete visual inspection of the subject property. I reported the site characteristics in factual, specific terms.
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.
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 reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
9. 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.
10. I have knowledge and experience in appraising this type of property in this market area.
11. 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.
12. 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.
13. 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, 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.
14. 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.
15. 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.
16. 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.
17. 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).
18. 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.
19. 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.
20. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

Yancy M. Ford
S-14-00000000

Certifications

File # 24-024

- 21. 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.
- 22. 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.
- 23. Unless otherwise indicated, I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.

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.

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APPRAISER

Signature *Nancy Milford*
 Name Nancy Milford
 Company Name Milford Appraisal Services
 Company Address 4878 NW 100th Ave
Cunningham, KS 67035
 Telephone Number 620-491-0774
 Email Address milfordappraisal@gmail.com
 Date of Signature and Report 02/08/2024
 Effective Date of Appraisal 1/31/2024
 State Certification # G-2970
 or State License # _____
 or Other (describe) _____ State # _____
 State KS
 Expiration Date of Certification or License 06/30/2024

ADDRESS OF PROPERTY APPRAISED
24E E Quail Creek Trl
Anthony, KS 67003
 APPRAISED VALUE OF SUBJECT PROPERTY \$ 9,500

LENDER/CLIENT
 Name _____
 Company Name Kirk Black
 Company Address 24E Quail Creek Tr
Anthony, KS 67003
 Email Address kblack@knowbility.org

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature _____
 Name _____
 Company Name _____
 Company Address _____
 Telephone Number _____
 Email Address _____
 Date of Signature _____
 State Certification # _____
 or State License # _____
 State _____
 Expiration Date of Certification or License _____

SUBJECT PROPERTY

- Did not inspect subject property
- Did inspect exterior of subject property from street
Date of Inspection _____
- Did inspect interior and exterior of subject property
Date of Inspection _____

COMPARABLE SALES

- Did not inspect exterior of comparable sales from street
- Did inspect exterior of comparable sales from street
Date of Inspection _____

Nancy Milford
Serial:059FD332

Qualification

NANCY K MILFORD GENERAL

Milford Appraisal Services, LLC – January 1/2015 – Current
- Owner/ Appraiser
Appraiser in Training with Cannon, Lechtenberg & Assoc: January 2013- December 2014
- Appraisal work with provisional license
The American Society of Farm Managers and Rural Appraisers (Associate Member) 2013 - Current
Salesperson with Kingman Real Estate, Kingman, KS 2005 – Current
Appraiser in Training with Scott Sparks, Kingman Real Estate, Kingman, KS 2005-2012
Licensed Real Estate Salesperson, State of Kansas 2005 - Current
Appraiser II with Riley County Appraisers Office 1994 – 2004

EDUCATIONAL ACTIVITIES

Attended Washburn University 1991 – 1993
Attended Kansas State University 1994 – 1995
Principles of Appraiser, Part 1 – 2005
Appraisal Process & Data Collection – 2005
The Cost & Income Approaches – 2005
Sales Comparison Approach & Reconciliation – 2006
USPAP Course – 2006
USPAP update class – 2008, 2010, 2012, 2014, 2016, 2018, 2020, 2022
Residential Report Writing – 2006
Fundamentals of Ag Appraisal – 2006
Report Writing & Valuation – 2006
Advance Ag Appraisal – 2007
Intro into FHA Appraising – 2008
Market Conditions Addendum 1004MC w/ Case Study – 2009
UAD Seminar – 2010
General Report Writing – 2013
Sales Comparison Approach for General Appraisers – 2013
Yellow Book – 2017
Continuing Education Requirements for Certified General Real Property Appraiser

EXPERIENCE

I have been working in the appraisal business since 1994 when I first started with the Riley County Appraisers Office as a field appraiser. I started training for my General Certified Appraisal License in April of 2005, attending classes and gathering my experience. After receiving my Certified General Real Property Appraisers license in the State of Kansas, I went out on my own and started Milford Appraisal Services, LLC in 2015 and have been appraising residential real estate along with agriculture both improved and unimproved.

Nancy K Milford

License

State of Kansas



Real Estate Appraisal Board

This is to certify that

Nancy K. Milford

has complied with the provisions of the Kansas State Certified and Licensed Real Property Appraisers Act to transact business as a

Certified General Real Property Appraiser

in the State of Kansas

License #: G-2970

Effective Date: 07/01/2023

Expiration Date: 06/30/2024

A handwritten signature in black ink, appearing to read "Scott Brown".

KREAB Chairman