DEATON APPRAISAL COMPANY, INC. P. O. BOX 1529 Saltillo, MS 38866 662-610-1492

INVOICE 03/16/2020 m031120T2 DATE FILE NUMBER CASE NUMBER

City of Tupelo

Tupelo, MS 38804

APPRAISAL FEE FOR SERVICES RENDERED

400.00

\$

Borrower: Craig Shannon 427 Walker St.

Tupelo, MS 38804-2627

See Attached Legal Description & Tax Plat

Total: \$ 400.00

Client Phone # Inv Date Insp Date Appraiser Client Case # File # 03/16/2020 March 11, 2020 Mike T. Deaton m031120T2 FROM: PROPERTY: **Amount**

City of Tupelo Borrower: Craig Shannon 427 Walker St.

Tupelo, MS 38804

Tupelo, MS 38804-2627

\$ 400.00

\$

TO: Attention:

DEATON APPRAISAL COMPANY, INC.

Please detach and include the bottom portion with your payment... Thank You!

P. O. BOX 1529 Saltillo, MS 38866 **Enclosed**

Amount

Due

Balance Due upon receipt of Invoice Please return this portion with your payment. Thank You!

DEATON APPRAISAL COMPANY, INC. P. O. BOX 1529 Saltillo, MS 38866 662-610-1492

03/18/2020	
City of Tupelo	
Tupelo, MS 38804	
Property -	427 Walker St. Tupelo, MS 38804-2627
Borrower/Owner	Craig Shannon
File No Case No	m031120T2
Case No	
Dear :Donna,	
In accordance with your request, I ha 38804-2627.	ve prepared an appraisal of the real property located at 427 Walker St., Tupelo, MS
The purpose of the appraisal is to pro	vide an opinion of the market value of the property described in the body of this report.
	h describes certain data gathered during our investigation of the property. The methods of ion of the various physical and economic factors of the subject property are contained in
	tudy of pertinent factors, including valuation trends and an analysis of neighborhood data at the market value, as of March 11, 2020 is :
	50,000
The opinion of value expressed in this	s report is contingent upon the Limiting Conditions attached to this report.
It has been a pleasure to assist you.	If I may be of further service to you in the future, please let me know.
Respectfully submitted,	
DEATON APPRAISAL COMPANY, IN	C.
Mit	
Mike T. Deaton	

Uniform Residential Appraisal Report

File#

m031120T2

The	ourpos	e of the	this sum	mary	/ appraisal	repoi	rt is to prov	ide the lende	er/clier	nt with ar	n accui	rate, a	and adequ	ately sup	ported,	opinion o	of the ma	arket value	e of the su	bject pr	operty.
Pro	perty A	ddres	ss 427	· Wa	lker St.							City	/ Tupelo			Sta	ate MS		Zip Cod	e 388	04-2627
								Owner	of Publ	lic Record	d Cra			<u> </u>						000	0+ 2021
	Borrower Craig Shannon Owner of Public Record Craig Shannon County Lee																				
	Legal Description See Attached Legal Description & Tax Plat																				
	Assessor's Parcel # 089F-30-061-00																				
Ne	ghborh	ood N	Name N									Ma	p Referenc	e <u>089</u> F	<u>-30-06</u>	1-00	Ce	ensus Trac	t 9505		1
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per	formed	. No	ot Appl	icab	e.																
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There are 7	rable propert	ies currently	/ offered	o for sa	ale III lile	subject neighborh	ood ran	iging in	price fror	n \$ 18,000)	to \$	60	,000	
			ct neigh			the past twelve mo	nths rai				000	to \$		0,000	
FEATURE	SUBJI	COMPARABLE SALE # 1				COMPARABLE SALE # 2				COMPARABLE SALE # 3					
427 Walker St.				450 N. Spring St.				537 & 539 S. Church St.				601 N. Green St.			
Address Tupelo, MS 3	38804-2627	Tupelo, MS			Tupelo, MS				Tupelo, MS						
Proximity to Subject			1.2 mile N			.7 mile NW				.25 mile NW					
Sale Price	\$	N/A			\$	55,000			\$	75,000			\$	28,700	
Sale Price/Gross Liv. Area	\$	sq. ft.		5.14				8.94				1.10			
Data Source(s)					S #19-1	307			S #19-11				S #19-31	42	
Verification Source(s)				ty Rec		I			nspectio			ty Rec			
VALUE ADJUSTMENTS	DESCRI	PTION		SCRIP		+(-)\$ Adjustment		SCRIP		+(-)\$ Adjustment		SCRIPT		+(-)\$ Adjustment	
Sale or Financing			Conv.	./NON	E		Conv	./NON	E		Part	of Pkg.	.	+4,305	
Concessions															
Date of Sale/Time			6/3/20				7/23/					/2019			
Location	Urban		Urbar				Urba				Urbar				
Leasehold/Fee Simple	Fee Simp	le		Simple	!			Simple		0 -00		Simple			
Site	8,023 SF		8,700					SF/c		-2,500	10,29				
View	Typical Re	esidentiai			idential				sidential				idential		
Design (Style)	Cottage		Cotta	_				ige/Du	ipex		Cotta	_			
Quality of Construction Actual Age	Ave./Fram A80/E40	ie		Frame	;		Ave./				Ave./				
Condition	Ave./Fair		80 yr.			-5,000	79 yr			-5,000	79 yr. Ave./l				
Above Grade	Total Bdrms	s. Baths	Avera	Bdrms.	Baths	-5,000	Avera Total	Bdrms.	Baths	-5,000		Bdrms.	Baths		
Room Count	7 4	2	6	3	1	+2,000	8	4	2		6	2	1	+3,000	
Gross Living Area	1,834	sq. ft.		565	sq. ft.	+2,700		926	sq. ft.			360	sq. ft.	+4,700	
5	0 sq. ft.	oq. 11.	None		oq. 1t.	12,700	None		5q. II.		None		94. IL	'4,100	
Rooms Below Grade	J 54. IL.														
Functional Utility	Average		Avera	age			Avera	age			Avera	ade			
Hooting/Cooling	Space/W/	'U		e/W/U			None					e/W/U			
Energy Efficient Items	Typical	0	Typica		'		Typic				Typic				
Garage/Carport	Car 1		1CP/				NON			+750	NONI			+750	
Porch/Patio/Deck	Our 1		Porch				Porcl			1700	Porch			.,,,,	
			1 0101				1 0101				1 0101				
Kitchen	RG OV		R/O				NON	F		+250	NONI	 F		+250	
Net Adjustment (Total)				+ [X -	\$ -300			× -	\$ -6,500	X	\neg	-	\$ 13,005	
Adjusted Sale Price			Net Adj	0.	55 %		Net Ad	j. 8.	67 %	3,000	Net Adj	45.	.31 %	. 0,000	
of Comparables			Gross A			\$ 54,700	Gross			\$ 68,500	Gross A			\$ 41,705	
I did X did no	t research the	e sale or tra				ject property and c								·	
2															
My research did	X did no	ot reveal an	y prior s	sales or	transfers	of the subject pro	perty for	the thr	ee years p	prior to the effective	date of	f this ap	opraisal.		
	ry Clerk, M	LS/Broker													
My research did				ales or	transfers	of the comparable	sales fo	or the p	rior year to	the date of sale	of the co	mparab	ole sale.		
Data Source(s) Chance	ry Clerk, M	LS/Broker	, Office	Files	i										
Report the results of the	research and	analysis of	the price	or sale	or transf	er history of the su	ubject pr	operty	and comp	arable sales (repor	t additio	nal pric	or sales or	n page 3).	
ITEM			SUBJE	CT		COMPARABL	E SALE	# 1	co	MPARABLE SALE	# 2	С	OMPARAE	BLE SALE #3	
	l	None				None			None			1			
Date of Prior Sale/Transfer		INOTIC										None	9		
Date of Prior Sale/Transfer Price of Prior Sale/Transfer		INOTIC										None	9		
-		County R	Records	S		County Record	s		County	y Records			e nty Reco	rds	
Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Sour	` '	County R				Current			Currer	nt		Cour	nty Reco	rds	
Price of Prior Sale/Transfer Data Source(s)	` '	County R			and comp	Current		no pre	Currer	nt	nparab	Cour	nty Reco	rds	
Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Sour	ransfer histor	County R Current y of the sub			and comp	Current		no pre	Currer	nt	mparab	Cour	nty Reco	rds	
Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Sour Analysis of prior sale or t	ransfer histor	County R Current y of the sub			and comp	Current		no pre	Currer	nt	mparab	Cour	nty Reco	rds	
Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Sour Analysis of prior sale or t	ransfer histor	County R Current y of the sub			and comp	Current		no pre	Currer	nt	mparab	Cour	nty Reco	rds	
Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Sour Analysis of prior sale or t	ransfer histor	County R Current y of the sub			and comp	Current		no pre	Currer	nt	mparab	Cour	nty Reco	rds	
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Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Sour Analysis of prior sale or t sales in these specifie	ransfer histor	County R Current y of the subnes.	oject pro	pperty a	ised we	Current arable sales The	re was	peting i	Currer evious ac	nt ctivity on the cor	a good	Courre Curre	ent eation of t		
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Uniform Residential Appraisal Report

File#

m031120T2

If remodeling was complete I believe the Income Approach would be similar to the illustration below. Gross Potential Income 685/mo. x 12 mo. = \$ 8,220 Vacancy & Collection Loss (15%) 1,233 Effective Gross Income = \$ 6,987 Estimated expenses would be approx 40% to include Taxes, Insurance, Maintenance, & Reserves 2,795 Net Operating Income = \$ 4,192 Realty Rates for 1st Q 2020 reports a range for lodging from 4.5-16% with Ave. of 10%- Applicable Cap. Rate 10% - \$3,060/.10 =\$41,920 T I O C О М М E COST APPROACH TO VALUE (not required by Fannie Mae) Provide adequate information for the lender/client to replicate the below cost figures and calculations. Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) Not Applicable ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW OPINION OF SITE VALUE... =\$ 1,834 Sq. Ft. @ \$ Source of cost data Dwelling .=\$ Quality rating from cost service Effective date of cost data BSMT 0 Sq. Ft. @ \$.=\$ Comments on Cost Approach (gross living area calculations, depreciation, etc.) Garage/Carport 220 Sq. Ft. @ \$ Not Applicable because of the amount of accrued depreciation & subjective nature of estimating the depreciation. Total Estimate of Cost-New =\$ Physical Functional External Less Depreciation 0 =\$(Depreciated Cost of Improvements..... =\$ 0 'As-is' Value of Site Improvements... Estimated Remaining Economic Life (HUD and VA only) Years Indicated Value By Cost Approach...... 20 0 INCOME APPROACH TO VALUE (not required by Fannie Mae) Estimated Monthly Market Rent X Gross Rent Multiplier Indicated Value by Income Approach = \$ Summary of Income Approach (including support for market rent and GRM) See attached Income Approach PROJECT INFORMATION FOR PUDs (if applicable) Is the developer/builder in control of the Homeowners' Association (HOA)? Yes No Unit type(s) Detached Attached Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit. Legal name of project Total number of phases Total number of units Total number of units sold Data Source(s) Total number of units rented Total number of units for sale Was the project created by the conversion of existing building(s) into a PUD? Yes No If Yes, date of conversion 0 Does the project contain any multi-dwelling units? Yes Data Source(s) No Yes No If No, describe the status of completion. Are the units, common elements, and recreation facilities complete? Are the common elements leased to or by the Homeowners' Association? No If Yes, describe the rental terms and options. Describe common elements and recreational facilities

This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a complete visual inspection of the interior and exterior areas 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 provided a sketch in this appraisal report to show the approximate dimensions of the improvements.

 The sketch is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.
- 3. 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.
- 4. 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.
- 5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist.

 Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
- 6. 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 complete visual inspection of the interior and exterior areas of the subject property. 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.

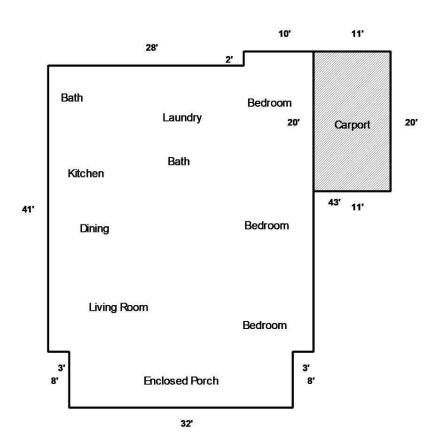
- 21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).
- 22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.
- 23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.
- 24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.
- 25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisory Appraiser certifies and agrees that:

- 1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- 2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- 3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.
- 4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- 5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRAISER	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature //	Signature
Name Mike T. Deaton	Name
Company Name DEATON APPRAISAL COMPANY, INC.	Company Name
Company Address P. O. BOX 1529	Company Address
Saltillo, MS 38866	
Telephone Number 662-610-1492	Telephone Number
Email Address mdeaton@hughes.net	Email Address
Date of Signature and Report 03/18/2020	Date of Signature
Effective Date of Appraisal March 11, 2020	State Certification #
State Certification # GA-9	or State License #
or State License #	State
or Other State #	Expiration Date of Certification or License
State MS	
Expiration Date of Certification or License 04/30/2021	SUBJECT PROPERTY
ADDRESS OF PROPERTY APPRAISED	Did not inspect subject property
427 Walker St.	Did inspect exterior of subject property from street
Tupelo, MS 38804-2627	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 50,000	Did inspect interior and exterior of subject property
LENDER/CLIENT	Date of Inspection
Name Donna Jarrell	COMPARABLE SALES
Company Name City of Tupelo	COMPARABLE SALES
Company Address	Did not inspect exterior of comparable sales from street
Tupelo, MS 38804	Did inspect exterior of comparable sales from street
Email Address	Date of Inspection

Borrower/Owner Craig Shannon Property Address 427 Walker St. City Tupelo County Lee State MS Zip Code 38804-2627 Client City of Tupelo



Living Area First Floor First Floor 1,834.0 Garage & Carport Carport Carport 220.0 First Floor 10.0 x 2.0 = 20.0 38.0 x 41.0 = 1,538.0 32.0 x 8.0 = 256.0 Total = 1,834.0 Carport 11.0 x 20.0 = 220.0 Total = 220.0 Total = 220.0	Summary	Square Ft. Area	Perimeter	Area Calculation Details
	Living Area First Floor Garage & Carport Carport			10.0 x 2.0 = 20.0 38.0 x 41.0 = 1,558.0 32.0 x 8.0 = 256.0 Total = 1,834.0

PHOTOGRAPH ADDENDUM

Borrower/Owner Craig Shannon

Property Address 427 Walker St.

City Tupelo County Lee State MS Zip Code 38804-2627

Client City of Tupelo



FRONT VIEW OF SUBJECT PROPERTY



REAR VIEW OF SUBJECT PROPERTY



STREET SCENE OF SUBJECT PROPERTY

File No.

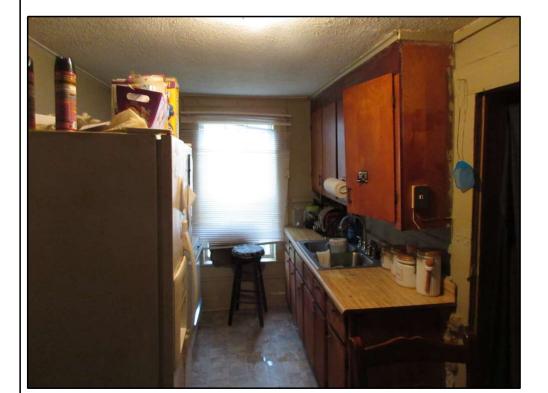
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PHOTOGRAPH ADDENDUM

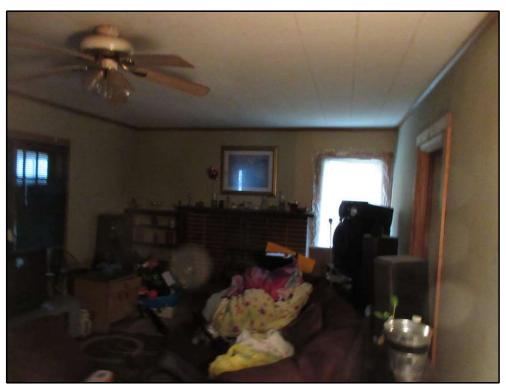
Borrower/Owner Craig Shannon
Property Address 427 Walker St.

City Tupelo County Lee State MS Zip Code 38804-2627

Client City of Tupelo



Kitchen



Living Room

PHOTOGRAPH ADDENDUM

Borrower/Owner Craig Shannon
Property Address 427 Walker St.

City Tupelo County Lee State MS Zip Code 38804-2627

Client City of Tupelo



COMPARABLE #1

450 N. Spring St. Tupelo, MS

 Price
 55,000

 Price/SF
 35.14

 Date
 6/3/2019

 Age
 80 yr. +

 Room Count
 6-3-1

 Living Area
 1,565

Value Indication 54,700



COMPARABLE #2

537 & 539 S. Church St. Tupelo, MS

 Price
 75,000

 Price/SF
 38.94

 Date
 7/23/2019

 79 yr.
 Room Count

 Living Area
 1,926

 Value Indication
 68,500



COMPARABLE #3

601 N. Green St. Tupelo, MS

 Price
 28,700

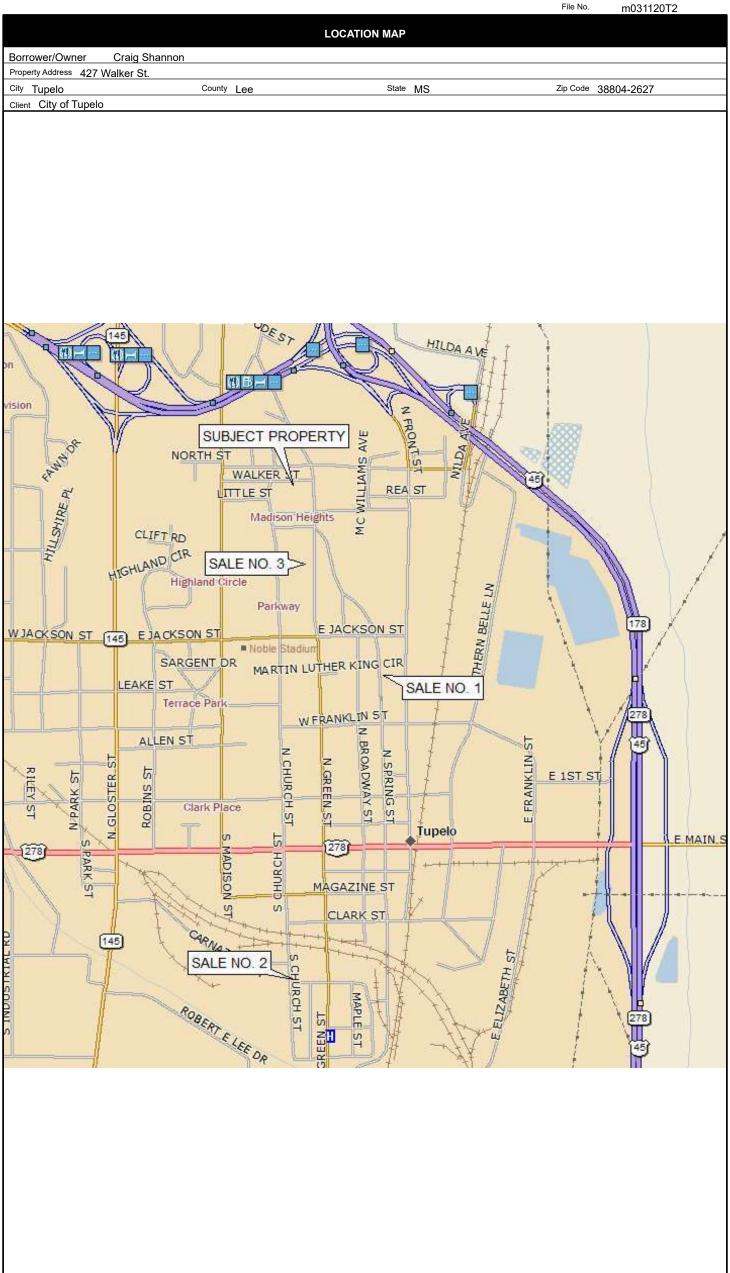
 Price/SF
 21.10

 Date
 11/15/2019

 79 yr.
 Room Count

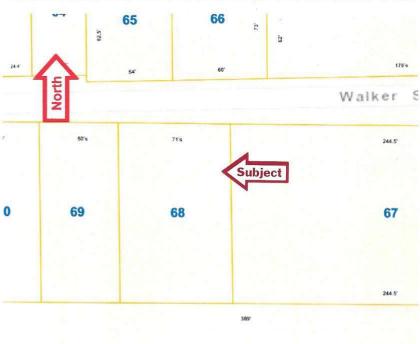
 Living Area
 1,360

Value Indication 41,705



			SITE PLAN			
Borrower/Owner	Craig Shannon					
Property Address 427 V	Valker St.					
^{City} Tupelo	County	Lee	State	MS	Zip Code	38804-2627
Client City of Tupelo						·





427 Walker St., Tupelo, MS , Parcel # 089F-30-068-00, PPIN # 21,162

		ı	EGAL DESCRIPTIO	N		
Borrower/Owner	Craig Shannon					
Property Address 427	Walker St.					
^{City} Tupelo	County	Lee	State	MS	Zip Code	38804-2627
Client City of Tupelo)					

WARRANTY DEED

GRANTORS

JAMES O. FORD, ATTORNEY IN FACT FOR CECILIA ANN GRICE &SYLVIA ANITA FERGUSON 427 WALKER STREET TUPELO, MS 38802 (803) 749-9794 GRANTEES
CRAIG SHANNON
204 STONE ST
TUPELO, MS 38802
(662) 841-8985

FOR AND IN CONSIDERATION OF \$10.00, and other good and valuable consideration, the receipt and sufficiency of all of which are hereby acknowledged, We, JAMES O. FORD, ATTORNEY IN FACT FOR CECILIA ANN GRICE & SYLVIA ANITA FERGUSON, hereby convey and warrant unto CRAIG SHANNON, the following described property located in Lee County, Mississippi, and being more particularly described as follows, to-wit:

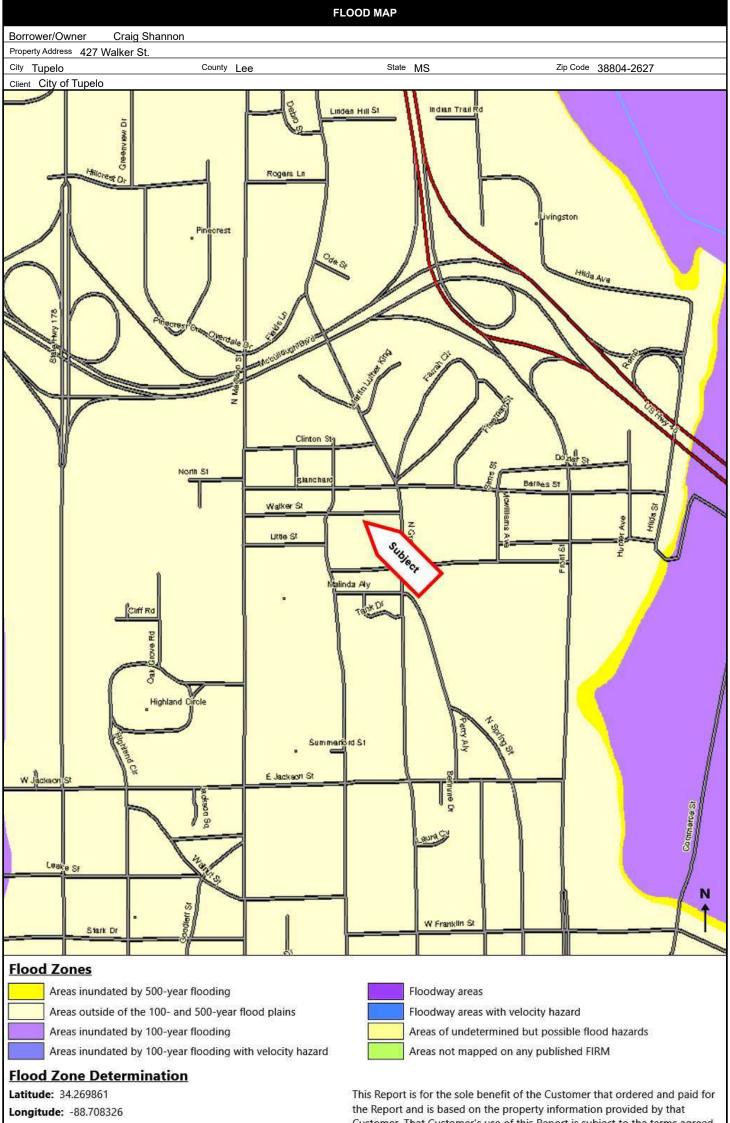
The West half of the North lot in Block 10 in the City of Tupelo as shown by the City Map and described as follow: Beginning at a point 244 ½ feet West of the Northeast corner of Block 10 and running West 244 ½ feet to the East side of Church Street; thence South along the East side of Church Street 113 feet, more or less; thence East 244 ½ feet; thence North 113 feet, more of less to the beginning point. In the SE ¼ of Sec. 30, Township 9 South, Range 6 East, in the City of Tupelo, Lee County, Mississippi. Except a strip of land 100 feet wide East and West off of the West end of said North 10t in Block 10 which was Deeded to M. E. Leake on October 16, 1939, deed recorded in Deed Book #274 Page 298 of the records of Lee County, Mississippi. It is intended hereby to describe and convey what is known as the Old Harriet Wilson home place and the lands, which were taken possession of by Tim Ezell and wife when they purchased the same.

Witness our signatures this the

, A.D., 2001.

JAMES O. FORD, ATTORNEY IN FACT FOR CECILIA ANN GRICE

JAMES O. FORD, ATTORNEY IN FACT FOR SYLVIA ANITA FERGUSON



Latitude: 34.269861 Longitude: -88.708326 Community Name: TUPELO, CITY OF Community: 280100 SFHA (Flood Zone): No

Within 250 ft. of multiple flood zones: No

This Report is for the sole benefit of the Customer that ordered and paid for the Report and is based on the property information provided by that Customer. That Customer's use of this Report is subject to the terms agreed to by that Customer when accessing this product. No third party is authorized to use or rely on this Report for any purpose. THE SELLER OF THIS REPORT MAKES NO REPRESENTATIONS OR WARRANTIES TO ANY PARTY CONCERNING THE CONTENT, ACCURACY OR COMPLETENESS OF THIS REPORT, INCLUDING ANY WARRANTY OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE. The seller of this Report shall not have any liability to any third party for any use or misuse of this Report.