

Borrower	N/A	File No.	2WardBrad0922
Property Address	804 S Presley St		
City	Atmore	County	Escambia
		State	AL
Lender	Brad Ward	Zip Code	36502

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Borrower	N/A		File No. 2WardBrad0922	
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Lender	Brad Ward			

APPRAISAL AND REPORT IDENTIFICATION

This Report is one of the following types:

- ☒ Appraisal Report (A written report prepared under Standards Rule 2-2(a), pursuant to the Scope of Work, as disclosed elsewhere in this report.)
- ☐ Restricted Appraisal Report (A written report prepared under Standards Rule 2-2(b), pursuant to the Scope of Work, as disclosed elsewhere in this report, restricted to the stated intended use by the specified client or intended user.)

Comments on Standards Rule 2-3

I certify that, to the best of my knowledge and belief:

- x- The statements of fact contained in this report are true and correct.
- x- The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- x- Unless otherwise indicated, I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved.
- x- 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.
- x- I have no bias with respect to the property that is the subject of this report or the parties involved with this assignment.
- x- My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- x- My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- x- My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that were in effect at the time this report was prepared.
- x- Unless otherwise indicated, I have made a personal inspection of the property that is the subject of this report.
- x- Unless otherwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification (if there are exceptions, the name of each individual providing significant real property appraisal assistance is stated elsewhere in this report).

Reasonable Exposure Time

(USPAP defines Exposure Time as the estimated length of time that the property interest being appraised would have been offered on the market prior to the hypothetical consummation of a sale at market value on the effective date of the appraisal.)

My Opinion of Reasonable Exposure Time for the subject property at the market value stated in this report is:

Based on sales data from the market area of the subject, the Reasonable Exposure Time for the subject property is 0-3 months.

Comments on Appraisal and Report Identification

Note any USPAP-related issues requiring disclosure and any state mandated requirements:

In compliance with the Ethics Rule of Conduct Section of USPAP Page U-7 effective January 1, 2012, this appraiser has no current or prospective interest in the subject property or parties involved. There have been no services regarding the subject property performed by the appraiser within a three year period preceding acceptance of this assignment, as an appraiser or in any other capacity.

I certify, as the appraiser, that I have completed all aspects of this valuation, including reconciling my opinion of value, free of influence from the client, client's representatives, borrower, or any other party to the transaction.

Source for definition of Market Value is The Appraisal Institute in their basic text, The Appraisal of Real Estate, 13th Ed., p.23

Alabama State Statute 34-27A-3(b)(2) "This assignment was made subject to regulations of the State of Alabama Real Estate Appraisers Board. The undersigned state licensed real estate appraiser has met the requirements of the board that allow this report to be regarded as a certified appraisal".

APPRAISER:

Signature:

Name: Steven Pharr

State Certification #: R01329

or State License #:

State: AL Expiration Date of Certification or License: 09/30/2023

Date of Signature and Report: 09/29/2022

Effective Date of Appraisal: 09/19/2022

Inspection of Subject: ☐ None ☒ Interior and Exterior ☐ Exterior-Only

Date of Inspection (if applicable): 09/19/2022

SUPERVISORY or CO-APPRAISER (if applicable):

Signature:

Name:

State Certification #:

or State License #:

State: Expiration Date of Certification or License:

Date of Signature:

Inspection of Subject: ☐ None ☐ Interior and Exterior ☐ Exterior-Only

Date of Inspection (if applicable):

Alan Associates LLC
82 Plantation Pointe PMB #211
Fairhope, AL 36532

September 19, 2022

Brad Ward
804 S Presley St
Atmore, AL 36502

Re: Property: 804 S Presley St
Atmore, AL 36502
Borrower: N/A
File No.: 2WardBrad0922

In compliance with the Ethics Rule of Conduct Section of USPAP Page U-7 effective January 1, 2012, this appraiser has no current or prospective interest in the subject property or parties involved. There have been no services regarding the subject property performed by the appraiser within a three year period preceding acceptance of this assignment, as an appraiser or in any other capacity.

In accordance with your request, we have appraised the above referenced property. The report of that appraisal is attached.

The purpose of this appraisal is to estimate the market value of 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 value conclusions reported are as of the effective date stated in the body of the report and contingent upon the certification and limiting conditions attached.

It has been a pleasure to assist you. Please do not hesitate to contact me or any of my staff if we can be of additional service to you.

Sincerely,

Steven Pharr
R01329



SUMMARY OF SALIENT FEATURES

SUBJECT INFORMATION	Subject Address	804 S Presley St
	Legal Description	See Legal Descriptions On Attached PRC's.
	City	Atmore
	County	Escambia
	State	AL
	Zip Code	36502
	Census Tract	9707.00
	Map Reference	120082;120076
SALES PRICE	Sale Price	\$
	Date of Sale	
CLIENT	Borrower	N/A
	Lender	Brad Ward
DESCRIPTION OF IMPROVEMENTS	Size (Square Feet)	2,671
	Price per Square Foot	\$
	Location	N;Res;
	Age	66
	Condition	C3
	Total Rooms	8
	Bedrooms	3
	Baths	2.0
APPRAISER	Appraiser	Steven Pharr
	Date of Appraised Value	09/19/2022
VALUE	Final Estimate of Value	\$ 258,000

RESIDENTIAL APPRAISAL REPORT

File No.: 2WardBrad0922

SUBJECT	Property Address: 804 S Presley St		City: Atmore		State: AL Zip Code: 36502		
	County: Escambia		Legal Description: See Legal Descriptions On Attached PRC's.				
	Tax Year: 2022 R.E. Taxes: \$ 0		Special Assessments: \$ 0		Assessor's Parcel #: 30-26-09-29-3-022-012.000;011.001		
	Current Owner of Record: Judy Ward		Borrower (if applicable): N/A		Occupant: <input type="checkbox"/> Owner <input type="checkbox"/> Tenant <input checked="" type="checkbox"/> Vacant <input type="checkbox"/> Manufactured Housing		
ASSIGNMENT	Project Type: <input type="checkbox"/> PUD <input type="checkbox"/> Condominium <input type="checkbox"/> Cooperative <input type="checkbox"/> Other (describe)		HOA: \$ 0		<input type="checkbox"/> per year <input type="checkbox"/> per month		
	Market Area Name: Atmore		Map Reference: 120082;120076		Census Tract: 9707.00		
	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						
MARKET AREA DESCRIPTION	Approaches developed for this appraisal: <input checked="" type="checkbox"/> Sales Comparison Approach <input type="checkbox"/> Cost Approach <input checked="" type="checkbox"/> Income Approach (See Reconciliation Comments and Scope of Work)						
	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: This report is in estimating the subject's market value.						
	Intended User(s) (by name or type): The Client						
SITE DESCRIPTION	Client: Brad Ward		Address: 804 S Presley St, Atmore, AL 36502				
	Appraiser: Steven Pharr		Address: 82 Plantation Pointe PMB #211, Fairhope, AL 36532				
	Location: <input type="checkbox"/> Urban <input type="checkbox"/> Suburban <input checked="" type="checkbox"/> Rural		Predominant Occupancy		One-Unit Housing		
	Built up: <input type="checkbox"/> Over 75% <input checked="" type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%		PRICE (\$000)		AGE (yrs)		
	Growth rate: <input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow		<input checked="" type="checkbox"/> Owner 95		<input type="checkbox"/> Not Likely		
	Property values: <input type="checkbox"/> Increasing <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining		<input checked="" type="checkbox"/> Tenant 1		2-4 Unit %		
	Demand/supply: <input type="checkbox"/> Shortage <input checked="" type="checkbox"/> In Balance <input type="checkbox"/> Over Supply		<input checked="" type="checkbox"/> Vacant (0-5%)		Multi-Unit %		
	Marketing time: <input checked="" type="checkbox"/> Under 3 Mos. <input type="checkbox"/> 3-6 Mos. <input type="checkbox"/> Over 6 Mos.		<input type="checkbox"/> Vacant (>5%)		Comm'l %		
			130 Pred 25		68 %		
	Market Area Boundaries, Description, and Market Conditions (including support for the above characteristics and trends): Market values appear to be stable for most residences similar to the subject. Demand also appears to be stable. Local Realtors indicate most listings are sold within 0-3 months of marketing. Support for the conclusions are from public records, appraisers, and Realtors.						
DESCRIPTION OF THE IMPROVEMENTS	Dimensions: 157.6x173.1x46.2x100x178.8x273.1		Site Area: 1.43 ac				
	Zoning Classification: R-1		Description: Single Family Residential				
	Are CC&Rs applicable? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> Unknown		Zoning Compliance: <input checked="" type="checkbox"/> Legal <input type="checkbox"/> Legal nonconforming (grandfathered) <input type="checkbox"/> Illegal <input type="checkbox"/> No zoning		Ground Rent (if applicable) \$ /		
	Highest & Best Use as improved: <input checked="" type="checkbox"/> Present use, or <input type="checkbox"/> Other use (explain)		The highest and best use of the subject property is its current use as a single-family residential property.				
	Actual Use as of Effective Date: Single Family Residence		Use as appraised in this report: Single Family Residence				
	Summary of Highest & Best Use: The subject has a legally permissible uses based on its current zoning. Based on current market conditions and four factors of determining Highest & Best use is its current use as single family residential.						
	Utilities Public Other Provider/Description		Off-site Improvements Type		Topography Level		
	Electricity <input checked="" type="checkbox"/> <input type="checkbox"/>		Street Asphalt <input checked="" type="checkbox"/> <input type="checkbox"/>		Size 1.43 ac		
	Gas <input checked="" type="checkbox"/> <input type="checkbox"/>		Curb/Gutter Yes <input checked="" type="checkbox"/> <input type="checkbox"/>		Shape Mostly Rectangular		
	Water <input checked="" type="checkbox"/> <input type="checkbox"/>		Sidewalk Yes <input checked="" type="checkbox"/> <input type="checkbox"/>		Drainage Adequate/Natural		
Sanitary Sewer <input checked="" type="checkbox"/> <input type="checkbox"/>		Street Lights Yes <input checked="" type="checkbox"/> <input type="checkbox"/>		View N;Res;			
Storm Sewer <input type="checkbox"/> <input type="checkbox"/>		Alley None <input type="checkbox"/> <input type="checkbox"/>					
Other site elements: <input type="checkbox"/> Inside Lot <input 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 # 01053C0415F FEMA Map Date 3/6/2020							
Site Comments: No apparent adverse easements or encroachments noted. If the subject were destroyed it could be built back to its current state.							
DESCRIPTION OF THE IMPROVEMENTS	General Description		Exterior Description		Foundation		
	# of Units 1 <input type="checkbox"/> Acc. Unit		Foundation Brick-Avg		Slab Yes		
	# of Stories 1		Exterior Walls BV-Avg		Crawl Space None		
	Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/>		Roof Surface AsphShngls-Avg		Basement None		
	Design (Style) DT1;Traditional		Gutters & Dwnspts. Metal-Avg		Sump Pump <input type="checkbox"/> None		
	<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Und. Cons.		Window Type SH Wood-Avg		Dampness <input type="checkbox"/> None		
	Actual Age (Yrs.) 66		Storm/Screens Full Screens		Settlement None		
	Effective Age (Yrs.) 30				Infestation None		
	Interior Description		Appliances		Attic <input type="checkbox"/> None		
	Floors Cpt/Vyn-Avg		Refrigerator <input checked="" type="checkbox"/>		Fireplace(s) # 1		
Walls SR-Avg		Range/Oven <input checked="" type="checkbox"/>		Woodstove(s) # 0			
Trim/Finish Wood-Avg		Disposal <input type="checkbox"/>		Garage # of cars (4 Tot.)			
Bath Floor Tile-Avg		Dishwasher <input checked="" type="checkbox"/>		Attach. _____			
Bath Wainscot Tile-Avg		Fan/Hood <input checked="" type="checkbox"/>		Detach. _____			
Doors _____		Microwave <input checked="" type="checkbox"/>		Bit.-In _____			
		Washer/Dryer <input type="checkbox"/>		Carport 2			
				Driveway 2			
				Surface Asphalt			
Finished area above grade contains: 8 Rooms 3 Bedrooms 2.0 Bath(s) 2,671 Square Feet of Gross Living Area Above Grade							
Additional features: The appliances marked above are considered real property. Those as stated in the body of this report.							
Describe the condition of the property (including physical, functional and external obsolescence): C3:No updates in the prior 15 years:Physical depreciation due to effective age rather than actual age. The Economic Age/Life Concept used to derived the effective age. Physical depreciation due to age and normal use. Appraiser lacks training necessary to determine or detect pest infestation, if any exists.							

RESIDENTIAL APPRAISAL REPORT

File No.: 2WardBrad0922

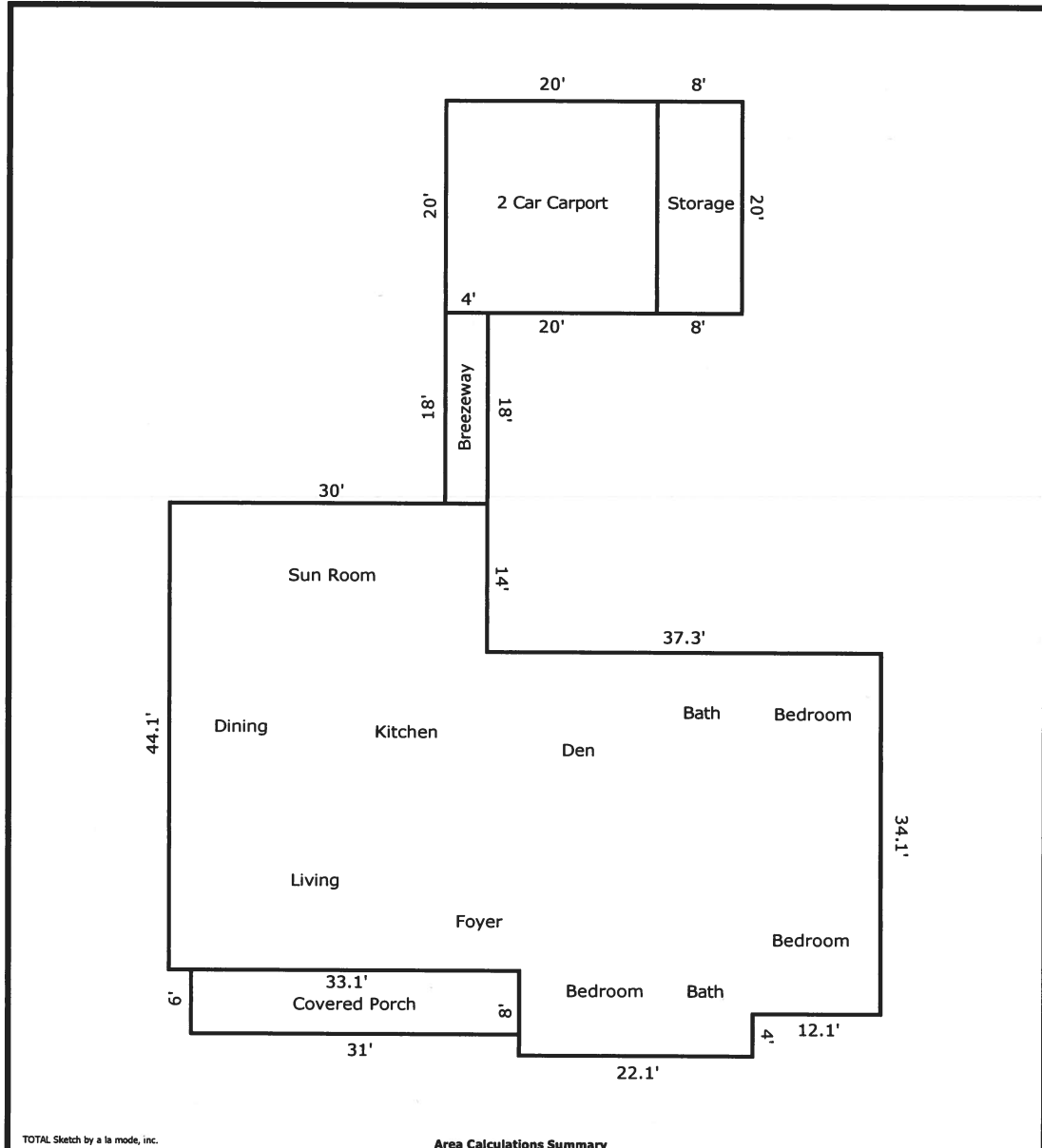
TRANSFER HISTORY	My research <input checked="" type="checkbox"/> did <input type="checkbox"/> did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.									
	Data Source(s): Escambia County Public Records									
	1st Prior Subject Sale/Transfer					Analysis of sale/transfer history and/or any current agreement of sale/listing: Sales data for both the subject & comparable as stated above. No previous sales of the subject within the past three years according to Public Records of Escambia County. No prior sales of comparable sales within 1 year.				
	Date:									
	Price:									
	Source(s):									
	2nd Prior Subject Sale/Transfer									
	Date:									
	Price:									
	Source(s):									
SALES COMPARISON APPROACH	SALES COMPARISON APPROACH TO VALUE (if developed) <input type="checkbox"/> The Sales Comparison Approach was not developed for this appraisal.									
	FEATURE		SUBJECT		COMPARABLE SALE # 1		COMPARABLE SALE # 2		COMPARABLE SALE # 3	
	Address 804 S Presley St Atmore, AL 36502		908 S Presley St Atmore, AL 36502		701 S Presley St Atmore, AL 36502		703 S Pensacola Ave Atmore, AL 36502			
	Proximity to Subject		0.07 miles S		0.11 miles N		0.12 miles NW			
	Sale Price		\$ 245,000		\$ 257,500		\$ 252,000			
	Sale Price/GLA		\$ 101.91 /sq.ft.		\$ 89.47 /sq.ft.		\$ 82.95 /sq.ft.			
	Data Source(s)		BCARMLS#318230;DOM 101		BCAR MLS #322838;DOM 0		BCAR#306743;DOM 351			
	Verification Source(s)		Inspection/LA		Tax Assessor/LA		PPIN 120114			
	VALUE ADJUSTMENTS		DESCRIPTION		DESCRIPTION		DESCRIPTION		DESCRIPTION	
	Sales or Financing		ArmLth		ArmLth		ArmLth			
	Concessions		FHA;5913		FHA;7500		VA;7000			
	Date of Sale/Time		s01/22;c12/21		s01/22;c11/21		s05/22;c04/22			
	Rights Appraised		Fee Simple		Fee Simple		Fee Simple			
	Location		N;Res;		N;Res;		N;Res;			
	Site		1.43 ac		30468 sf		28314 sf		19800 sf	
	View		N;Res;		N;Res;		N;Res;			
	Design (Style)		DT1;Traditional		DT1.1;Traditional		DT1.1;Traditional			
	Quality of Construction		Q3		Q3		Q3			
	Age		66		72		68			
	Condition		C3		C3		C4			
	Above Grade		Total Bdrms Baths		Total Bdrms Baths		Total Bdrms Baths			
	Room Count		8 3 2.0		8 4 3.0		9 4 2.1			
	Gross Living Area		2,671 sq.ft.		2,404 sq.ft.		2,878 sq.ft.		3,038 sq.ft.	
	Basement & Finished Rooms Below Grade		0sf		0sf		0sf			
	Functional Utility		Average		Average		Average			
	Heating/Cooling		FWA C/Air		FWA C/Air		FWA C/Air			
	Energy Efficient Items		Insulation		Insulation		Insulation			
	Garage/Carport		2cp2dw		2cp2dw		2ga2dw		-1,500	
	Porch/Patio/Deck		Porch/Bzwy		Porch/CovPatio		Porch/CovPatio		0	
	Amenities		Stg Bldg		Shop		Stg Bldg			
Amenities		None		None		None				
Net Adjustment (Total)		<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 6,955		<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 10,555		<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 3,285				
Adjusted Sale Price of Comparables		\$ 251,955		\$ 268,055		\$ 255,285				
Summary of Sales Comparison Approach The market area was researched for sales having closed within the past 90 days, then extended beyond as necessary, and suitable for comparison to the subject with the submitted comps being the most recent located within the market area of the subject. The submitted closed and verified sales are the best sales located having GLA, site, and amenities similar to those of the subject. It is the opinion of the appraiser that the most accurate estimate of market value is derived by giving consideration to all comps due to the overall similarities as indicated by the percentages of adjustments required. The submitted sales are the most proximate to the subject that can be compared to the subject. Estimated indicated value is determined by using the Gross Adjustment of sale price for each comparable as a measure of the relative quality of the comp. A lower adjustment indicates a better comp, and vice versa. The ratio of gross dollar adjustment to sale price for each of the comps is used to calculate the weight each comp should have in a weighted average calculation. This weighted average is used as the indicated value of the subject. This method minimizes the use of values near the extremes of indicated value range. Comps 1-3 were given equal weight in consideration of the final estimate value of the subject.										
Indicated Value by Sales Comparison Approach \$ 258,000										

File No.: 2WardBrad0922

GP RESIDENTIAL

Building Sketch

Borrower	N/A				
Property Address	804 S Presley St				
City	Atmore	County	Escambia	State	AL Zip Code 36502
Lender	Brad Ward				



TOTAL Sketch by a la mode, inc.

Area Calculations Summary

Living Area		Calculation Details
First Floor	2670.93 Sq ft	$44.1 \times 30 = 1323$ $37.3 \times 30.1 = 1122.73$ $8 \times 22.1 = 176.8$ $12.1 \times 4 = 48.4$
Total Living Area (Rounded):	2671 Sq ft	
Non-living Area		
Storage	160 Sq ft	$20 \times 8 = 160$
2 Car Carport	400 Sq ft	$20 \times 20 = 400$
Breezeway	72 Sq ft	$4 \times 18 = 72$
Covered Porch	186 Sq ft	$31 \times 6 = 186$

Escambia County Parcel & Plat Detail 012.000

Escambia County Alabama 2022 - Public GIS

Web17 - f16.2.d16.2 - Escambia - 08-02-2022

Parcel Details

[FavLink](#)
[PRCMap](#)
[NewSrch](#)
[Back](#)
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Parcel

Delta Pin: 120082

Parcel No: 30 26 09 29 3 022 012.000

Prop Addr: 804 PRESLEY ST

Deed Acres: 0.00

Deed Info: B 0212 P 0000802 D 11-11-1999

Plat Info: B P D --

Neighborhood: AT RS 02A

Tax District: A-A

Owner

Name: WARD JUDY A

Address: 804 PRESLEY ST

City State ZIP: ATMORE, AL 36502

Values

Land Total:	\$14,000.00
Building Total:	\$132,400.00
Appraised Value:	\$146,400.00
Yrly Tax:	\$0.00 for 2022

Building [Bldg-Sketch](#) [Bldg-Photo](#)

Bldg No	Use Type	Yr Built	Base Area	Upper Area	Story
1	111	1956	2234	0	1

Tax History

Tax Year	Date Paid	Amount Paid
2022	//	\$0.00
2021	//	\$0.00
2020	//	\$0.00
2019	//	\$0.00

[Basic](#) | [Parcel](#) | [Land](#) | [Bldg](#) | [Imp](#)

[Big Map](#)
[Big Results](#)
[County Overlays](#)

[Street View](#)

Satellite Maps Select Clear Selection Zoom LL Measure Tools

Parcel: 30 26 09 29 3 022 012.000 Pin: 120082
 Name: WARD JUDY A
 Address-Phy: 804 PRESLEY ST
 Address-Mail: 804 PRESLEY ST
 Address-Mail: ATMORE AL 36502
 STR 29-1N-08E

1 feature(s) selected on 1 layer(s) 1: 1400 1413 x 828 ft

Escambia - 2022 - PARCEL SUMMARY - 1 Records

Sorted: Ascending [Print](#) [Back](#) [Map It](#) [Clear](#) [To Excel](#) [To Mailing](#)

Row	Info	Pin	Parcel	Name	S/T/R	P Address	Nbhd	TaxDist	Land	Imp	TMkt	Acres	DDesc	DBook
1		120082	30 26 09 29 3 022 012.000	WARD JUDY A	29 1N 06E	804 PRESLEY ST	AT RS 02A	A	\$14,000	\$132,400	\$146,400	0	OR	0212

Escambia County PRC with Legal Description 012.000

Escambia County Alabama - 2022	
Property Record Card	Print Close

Parcel Info

Parcel Number		Delta Pin #	Exempt	AMENITIES ROAD TOPO SEWER WATER GAS	
2609293022012000		120082	#13		
Subdivision					
Neighborhood		AT RS 02A			
District	City	S-T-R	Acreage	Lot Size	Deed B/P/D
A	A	29-1N-06E	0		OR-0242-0000002-11/11/1999
Brief Description		BEG ON W SIDE PRESLEY ST 200 S OF S SIDE LAUREL ST TH RUN W 173.1 N 46.2 W 100 S 178.8 E 273.1 RUN N 132.6 ON W SIDE PRESLEY ST TO POB K A LOT 10 PT OF LOTS 11 & 12 S 5.0 F VACATED ALLEY BLK 3 RESUB OF CARNEY 4TH ADD AND PART OF VACATED POPLAR ST AT MORE P & B 2-13			

Owner

Name	WARD JUDY A		
Mailing Addr	804 PRESLEY ST ATMORE, AL 36502	Physical Addr	804 PRESLEY ST

Values

Land Total:	\$14,000.00
Building Total:	\$132,400.00
Appraised Value:	\$146,400.00
Yrly Tax:	\$0 for 2022

Tax History

Tax Year	Date Paid	Amount Paid
2022	//	\$0.00
2021	//	\$0.00
2020	//	\$0.00
2019	//	\$0.00

Building Sketch Bldg-Photo

	Bldg No.	Use Type	Yr Built	Base Area	Upper Area	Story	Appr Value
Detail	1	111	1956	2234	0	1	\$132,400.00

Escambia County PR Building Detail 012.000

Escambia County Alabama - 2022									
PRC for Bldg: 1 for 260923022012000				Other Buildings - 1		Main PRC Print Close			
General Info									
Code/Descript		111 - SINGLE FAMILY RESIDENCE							
Year Built	Year Remd	Base Area	Upper Area	Total Adj Area	Class C Exempt 12(100%) PN STRY HT 1 Class				
1956	2004	2234	0						
Eff Age	Condition	Observed Con	Function Obs	Econ Obsolete					
48	70	70	0	0					
Building Components									
Type	Code	Description	%%	Units					
Floor	16	VINYL	25	10					
Floor	14	CARPET & UNDERLA	75	12					
Interior Finish	06	PLASTER & FURFIN	100	30					
Roof Material	04	ASPHALT SHINGLES	100	4					
Roof Type	02	HIP-GABLE	100	8					
Exterior Walls	12	BRICK ON WOOD	100	38					
Type	Code	Description	Units						
Plumb	03	AVERAGE NO TILE	-						
Type	Code	Description	Quantity	UnitValue	Total				
Plumbing Fixtures	PL	BATH 3FIX	1	2780	2780				
Fireplace	FP	FIREPLACE +1 W 1 OPENING	1	3060	3060				
Type	Code	Description	Footage 1st	Footage 2nd	Total				
Hvac	HT06		2234	0	14070				
Totals									
Class	Const Units	Total Units	Base Rate	Adj Rate	Base Area	Upp Adj-Area	Total Adj Area	INDEX	
C	100	100	62.77	62.77	2234			1.00	
Sq-Foot Cost		Feat Cur Appr		Rep Cost		BOE			
\$70.00		\$19,910.00		\$189,136.00		\$0.00		\$132,400.00	

Escambia County Parcel & Plat Detail 011.001

Escambia County Alabama

2022 - Public GIS

Web17 - f16.2-d16.2 - Escambia - 08-02-2022

Parcel Details

[FavLink](#)
[PRCMap](#)
[NewSrch](#)
[Back](#)
[Print](#)

Parcel

Delta Pin: 120076

Parcel No: 30 26 09 29 3 022 011.001

Prop Addr: 804 PRESLEY ST

Deed Acres: 0.00

Deed Info: B 0242 P 0080002 D 11-11-1999

Plat Info: B P D

Neighborhood: AT RS 02A

Tax District: A-A

Owner

Name: WARD JUDY A

Address: 804 PRESLEY ST

City, State, ZIP: ATMORE, AL 36502

Values

Land Total: \$2,000.00

Building Total: \$0.00

Appraised Value: \$2,000.00

Yrly Tax: \$0 for 2022

Tax History

Tax Year	Date Paid	Amount Paid
2022	//	\$0.00
2021	//	\$0.00
2020	//	\$0.00
2019	//	\$0.00

[Basic](#) | [Parcel](#) | [Land](#) | [Bldg](#) | [Imp](#)

[Big Map](#)
[Big Results](#)
[County Overlays](#)
[Street View](#)

[Satellite Maps](#)
[Select](#)
[Clear Selection](#)
[Zoom LL](#)
[Measure Tools](#)

11.001
DIVISION OF CARNEY

Parcel: 26 09 29 3 022 011.001 Pin: 120076
 Name: WARD JUDY A
 Address-Phy: 804 PRESLEY ST
 Address-Mail: 804 PRESLEY ST
 Address-Mail: ATMORE AL 36502
 STR 29-1N-05E

1 feature(s) selected on 1 layer(s) | 1: 1400 | 1413 x 928 ft

Escambia - 2022 - PARCEL SUMMARY - 1 Records

Sorted: Ascending

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[To Excel](#)
[To Mailing](#)

Row	Info	Pin	Parcel	Name	S/T/R	P. Address	Nbhd	TaxDist	Land	Imp	TMkt	Acres	DDesc	DBook	DF
1		120076	30 26 09 29 3 022 011.001	WARD JUDY A	29-1N-05E	804 PRESLEY ST	AT RS 02A	A	\$2,000	\$0	\$2,000	0	CR	0242	

Escambia County PRC with Legal Description 011.001

Escambia County Alabama - 2022						
Property Record Card					Print Close	
Parcel Info						
Parcel Number			Delta Pin #	Exempt	AMENITIES ROAD TOPO SEWER WATER GAS	
2609293022011001			120076	H3		
Subdivision						
Neighborhood			AT RS 02A			
District	City	S.T.R.	Acreage	Lot Size	Deed B/P/D	
A	A	29-1N-06E	0		OR- 0212-0000002-11/11/1999	
Brief Description		BEG NW COR LOT 3 BLK 4 OF THE RE-SUB OF CARNEY 4TH ADDN. CI TY OF ATMORE TH N 2 E 273.1 S 25 W 273.1 TO POB 25 X 1 73.1				
Owner						
Name		WARD JUDY A				
Mailing Addr		804 PRESLEY ST ATMORE, AL 36502		Physical Addr	804 PRESLEY ST	
Values						
Land Total:				\$2,000.00		
Building Total:				\$0.00		
Appraised Value:				\$2,000.00		
Yrly Tax:				\$0 for 2022		
Tax History						
Tax Year	Date Paid		Amount Paid			
2022	//		\$0.00			
2021	//		\$0.00			
2020	//		\$0.00			
2019	//		\$0.00			

Subject Photo Page

Borrower	N/A					
Property Address	804 S Presley St					
City	Atmore	County	Escambia	State	AL	Zip Code 36502
Lender	Brad Ward					



Subject Front/Left

804 S Presley St
Sales Price
Gross Living Area 2,671
Total Rooms 8
Total Bedrooms 3
Total Bathrooms 2.0
Location N;Res;
View N;Res;
Site 1.43 ac
Quality Q3
Age 66



Subject Rear



Subject Street

Photograph Addendum

Borrower	N/A					
Property Address	804 S Presley St					
City	Atmore	County	Escambia	State	AL	Zip Code 36502
Lender	Brad Ward					



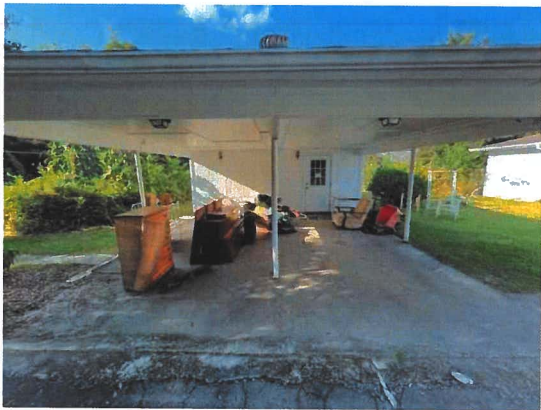
Right Side



Left Side



Opposite Street View



2 Car Carport



Storage



Foyer

Photograph Addendum

Borrower	N/A					
Property Address	804 S Presley St					
City	Atmore	County	Escambia	State	AL	Zip Code 36502
Lender	Brad Ward					



Living



Dining



Kitchen



Sun Room



Den



Bedroom 1

Photograph Addendum

Borrower	N/A					
Property Address	804 S Presley St					
City	Atmore	County	Escambia	State	AL	Zip Code 36502
Lender	Brad Ward					



Bath



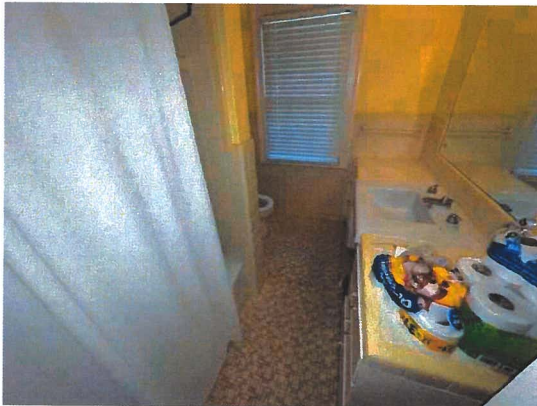
Hallway



Bedroom 2



Bedroom 3



Bath 2

Comparable Photo Page

Borrower	N/A				
Property Address	804 S Presley St				
City	Atmore	County	Escambia	State	AL Zip Code 36502
Lender	Brad Ward				



Comparable 1

908 S Presley St
 Prox. to Subject 0.07 miles S
 Sales Price 245,000
 Gross Living Area 2,404
 Total Rooms 8
 Total Bedrooms 4
 Total Bathrooms 3.0
 Location N;Res;
 View N;Res;
 Site 30468 sf
 Quality Q3
 Age 72



Comparable 2

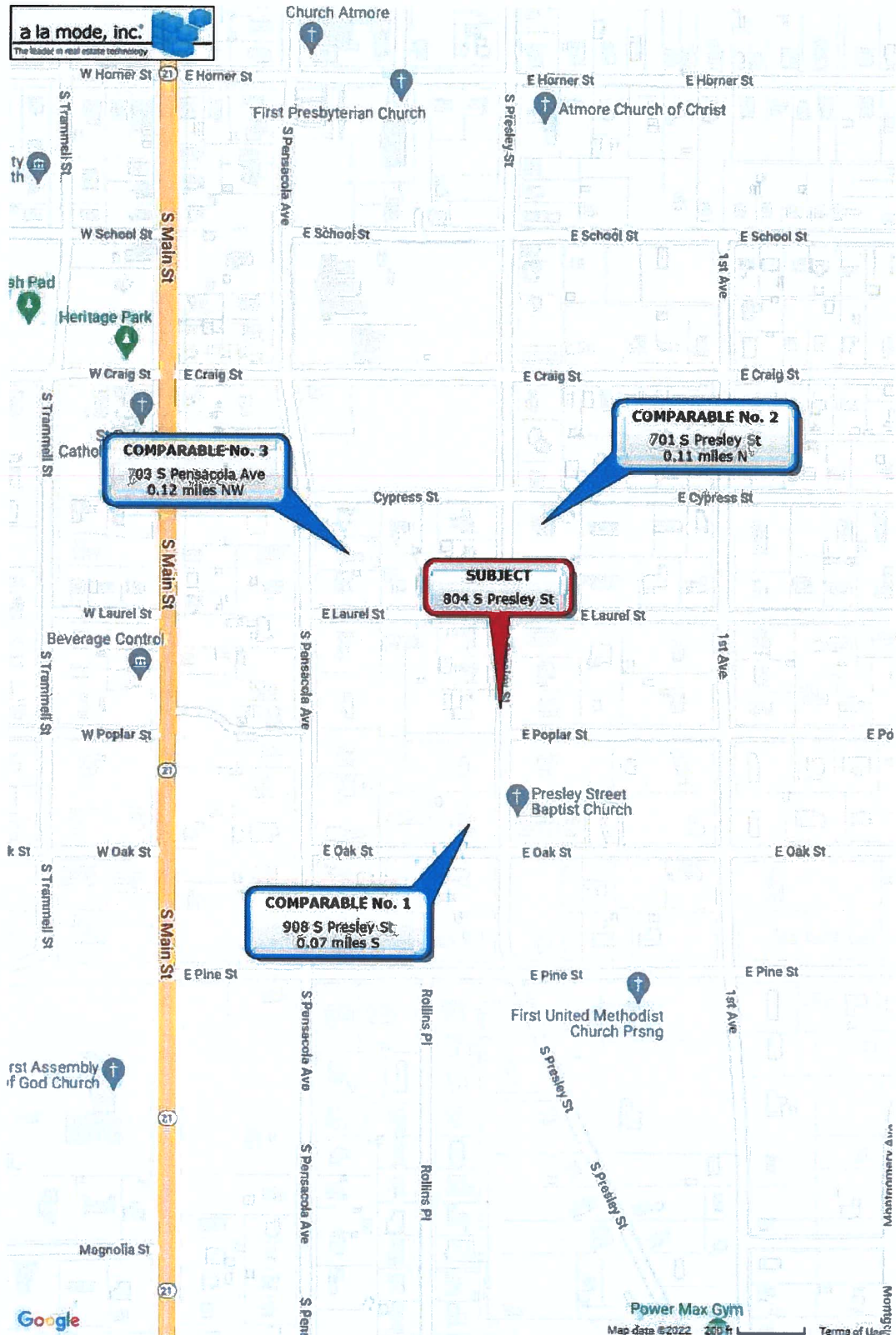
701 S Presley St
 Prox. to Subject 0.11 miles N
 Sales Price 257,500
 Gross Living Area 2,878
 Total Rooms 8
 Total Bedrooms 4
 Total Bathrooms 3.0
 Location N;Res;
 View N;Res;
 Site 28314 sf
 Quality Q3
 Age 72

Comparable 3

703 S Pensacola Ave
 Prox. to Subject 0.12 miles NW
 Sales Price 252,000
 Gross Living Area 3,038
 Total Rooms 9
 Total Bedrooms 4
 Total Bathrooms 2.1
 Location N;Res;
 View N;Res;
 Site 19800 sf
 Quality Q3
 Age 68

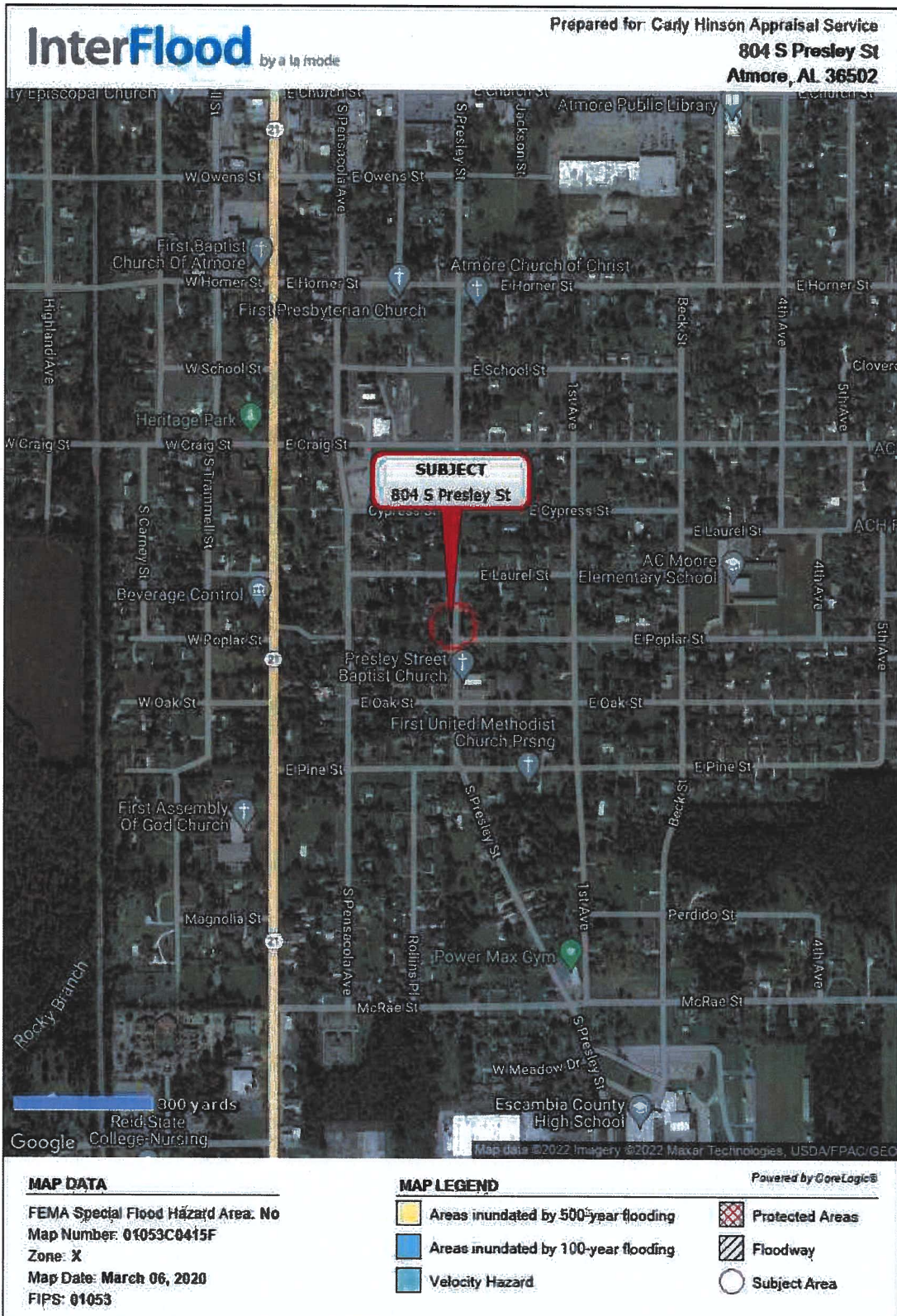
Location Map

Borrower	N/A				
Property Address	804 S Presley St				
City	Atmore	County	Escambia	State	AL
Lender	Brad Ward	Zip Code	36502		



Flood Map

Borrower	N/A				
Property Address	804 S Presley St				
City	Atmore	County	Escambia	State	AL Zip Code 36502
Lender	Brad Ward				



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 considers his 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. (Source: FDIC Interagency Appraisal and Evaluation Guidelines, October 27, 1994.)

*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 judgement.

STATEMENT OF LIMITING CONDITIONS AND CERTIFICATION

CONTINGENT AND LIMITING CONDITIONS: The appraiser's certification that appears in the appraisal report is subject to the following 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. The appraiser assumes that the title is good and marketable and, therefore, will not render any opinions about the title. The property is valued on the basis of it being under responsible ownership.
2. Any sketch provided in the appraisal report may show approximate dimensions of the improvements and is included only to assist the reader of the report in visualizing the property. The appraiser has made no survey of the property.
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. Any distribution of valuation between land and improvements in the report applies only under the existing program of utilization. These separate valuations of the land and improvements must not be used in conjunction with any other appraisal and are invalid if they are so used.
5. The appraiser has no knowledge of any hidden or unapparent conditions of the property or adverse environmental conditions (including the presence of hazardous waste, toxic substances, etc.) that would make the property more or less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied, regarding the condition of the property. 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. This appraisal report must not be considered an environmental assessment of the subject property.
6. The appraiser obtained the information, estimates, and opinions that were expressed in the appraisal report from sources that he or she considers to be reliable and believes them to be true and correct. The appraiser does not assume responsibility for the accuracy of such items that were furnished by other parties.
7. The appraiser will not disclose the contents of the appraisal report except as provided for in the Uniform Standards of Professional Appraisal Practice, and any applicable federal, state or local laws.
8. 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 completion of the improvements will be performed in a workmanlike manner.
9. The appraiser must provide his or her prior written consent before the lender/client specified in the appraisal report can distribute the appraisal report (including conclusions about the property value, the appraiser's identity and professional designations, and references to any professional appraisal organizations or the firm with which the appraiser is associated) to anyone other than the borrower; the mortgagee or its successors and assigns; the mortgage insurer; consultants; professional appraisal organizations; any state or federally approved financial institution; or any department, agency, or instrumentality of the United States or any state or the District of Columbia; except that the lender/client may distribute the property description section of the report only to data collection or reporting service(s) without having to obtain the appraiser's prior written consent. The appraiser's written consent and approval must also be obtained before the appraisal can be conveyed by anyone to the public through advertising, public relations, news, sales, or other media.
10. The appraiser is not an employee of the company or individual(s) ordering this report and compensation is not contingent upon the reporting of a predetermined value or direction of value or upon an action or event resulting from the analysis, opinions, conclusions, or the use of this report. This assignment is not based on a required minimum, specific valuation, or the approval of a loan.

CERTIFICATION: The appraiser certifies and agrees that:

1. The statements of fact contained in this report are true and correct.
2. The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial and unbiased professional analyses, opinions, and conclusions.
3. Unless otherwise indicated, I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved.
4. 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.
5. I have no bias with respect to the property that is the subject of this report or the parties involved with this assignment.
6. My engagement in this assignment was not contingent upon developing or reporting predetermined results.
7. My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
8. My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that were in effect at the time this report was prepared.
9. Unless otherwise indicated, I have made a personal inspection of the interior and exterior areas of the property that is the subject of this report, and the exteriors of all properties listed as comparables.
10. Unless otherwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification (if there are exceptions, the name of each individual providing significant real property appraisal assistance is stated elsewhere in this report).

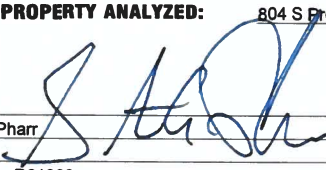
Alabama State Statute 34-27A-3(b)(2) This assignment was made subject to regulations of the State of Alabama Real Estate Appraisers Board. The undersigned state licensed real estate appraiser has met the requirements of the Board that allow this report to be regarded as a "Certified Appraisal".

In compliance with the Ethics Rule of Conduct Section of USPAP Page U-7 effective January 1, 2012, this appraiser has no current or prospective interest in the subject property or parties involved. There have been no services regarding the subject property performed by the appraiser within a three year period preceding acceptance of this assignment, as an appraiser or in any other capacity.

I certify, as the appraiser, that I have completed all aspects of this valuation, including reconciling my opinion of value, free of influence from the client, client's representatives, borrower, or any other party to the transaction.

ADDRESS OF PROPERTY ANALYZED: 804 S Presley St, Atmore, AL 36502

APPRAISER:

Signature: 
 Name: Steven Pharr
 Title: _____
 State Certification #: R01329
 or State License #: _____
 State: AL Expiration Date of Certification or License: 09/30/2023
 Date Signed: 09/29/2022

SUPERVISORY or CO-APPRAISER (if applicable):

Signature: _____
 Name: _____
 State Certification #: _____
 or State License #: _____
 State: _____ Expiration Date of Certification or License: _____
 Date Signed: _____
☐ Did ☐ Did Not Inspect Property

Appraiser(s): Steven Pham Supervisory Appraiser(s): _____
Effective date / Report date: 09/19/2022 Effective date / Report date: _____

State of Alabama



Steven Alan Pharr

Certified Residential Real Property Appraiser

LICENSE NUMBER: R01329
EXPIRATION DATE: 09/30/2023

Give 4 Snookers

ALABAMA REAL ESTATE APPRAISERS BOARD

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Condition Ratings and Definitions

C1

The improvements have been recently constructed and have not been previously occupied. The entire structure and all components are new and the dwelling features no physical depreciation.

Note: Newly constructed improvements that feature recycled or previously used materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100 percent new foundation and the recycled materials and the recycled components have been rehabilitated/remanufactured into like-new condition. Improvements that have not been previously occupied are not considered "new" if they have any significant physical depreciation (that is, newly constructed dwellings that have been vacant for an extended period of time without adequate maintenance or upkeep).

C2

The improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finishes have been updated and/or replaced with components that meet current standards. Dwellings in this category are either almost new or have been recently completely renovated and are similar in condition to new construction.

Note: The improvements represent a relatively new property that is well maintained with no deferred maintenance and little or no physical depreciation, or an older property that has been recently completely renovated.

C3

The improvements are well maintained and feature limited physical depreciation due to normal wear and tear. Some components, but not every major building component, may be updated or recently rehabilitated. The structure has been well maintained.

Note: The improvement is in its first-cycle of replacing short-lived building components (appliances, floor coverings, HVAC, etc.) and is being well maintained. Its estimated effective age is less than its actual age. It also may reflect a property in which the majority of short-lived building components have been replaced but not to the level of a complete renovation.

C4

The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.

Note: The estimated effective age may be close to or equal to its actual age. It reflects a property in which some of the short-lived building components have been replaced, and some short-lived building components are at or near the end of their physical life expectancy; however, they still function adequately. Most minor repairs have been addressed on an ongoing basis resulting in an adequately maintained property.

C5

The improvements feature obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation, or updating. The functional utility and overall livability is somewhat diminished due to condition, but the dwelling remains useable and functional as a residence.

Note: Some significant repairs are needed to the improvements due to the lack of adequate maintenance. It reflects a property in which many of its short-lived building components are at the end of or have exceeded their physical life expectancy but remain functional.

C6

The improvements have substantial damage or deferred maintenance with deficiencies or defects that are severe enough to affect the safety, soundness, or structural integrity of the improvements. The improvements are in need of substantial repairs and rehabilitation, including many or most major components.

Note: Substantial repairs are needed to the improvements due to the lack of adequate maintenance or property damage. It reflects a property with conditions severe enough to affect the safety, soundness, or structural integrity of the improvements.

Quality Ratings and Definitions

Q1

Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.

Q2

Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residence constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Quality Ratings and Definitions (continued)

Q3

Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.

Q4

Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.

Q5

Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.

Q6

Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure

Definitions of Not Updated, Updated, and Remodeled

Not Updated

Little or no updating or modernization. This description includes, but is not limited to, new homes.

Residential properties of fifteen years of age or less often reflect an original condition with no updating, if no major components have been replaced or updated. Those over fifteen years of age are also considered not updated if the appliances, fixtures, and finishes are predominantly dated. An area that is 'Not Updated' may still be well maintained and fully functional, and this rating does not necessarily imply deferred maintenance or physical/functional deterioration.

Updated

The area of the home has been modified to meet current market expectations. These modifications are limited in terms of both scope and cost.

An updated area of the home should have an improved look and feel, or functional utility. Changes that constitute updates include refurbishment and/or replacing components to meet existing market expectations. Updates do not include significant alterations to the existing structure.

Remodeled

Significant finish and/or structural changes have been made that increase utility and appeal through complete replacement and/or expansion.

A remodeled area reflects fundamental changes that include multiple alterations. These alterations may include some or all of the following: replacement of a major component (cabinet(s), bathtub, or bathroom tile), relocation of plumbing/gas fixtures/appliances, significant structural alterations (relocating walls, and/or the addition of) square footage). This would include a complete gutting and rebuild.

Explanation of Bathroom Count

Three-quarter baths are counted as a full bath in all cases. Quarter baths (baths that feature only a toilet) are not included in the bathroom count. The number of full and half baths is reported by separating the two values using a period, where the full bath count is represented to the left of the period and the half bath count is represented to the right of the period.

Example:

3.2 indicates three full baths and two half baths.

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

Abbreviation	Full Name	Fields Where This Abbreviation May Appear
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
A	Adverse	Location & View
ArmlLth	Arms Length Sale	Sale or Financing Concessions
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
B	Beneficial	Location & View
Cash	Cash	Sale or Financing Concessions
CtySky	City View Skyline View	View
CtyStr	City Street View	View
Comm	Commercial Influence	Location
c	Contracted Date	Date of Sale/Time
Conv	Conventional	Sale or Financing Concessions
CrtOrd	Court Ordered Sale	Sale or Financing Concessions
DOM	Days On Market	Data Sources
e	Expiration Date	Date of Sale/Time
Estate	Estate Sale	Sale or Financing Concessions
FHA	Federal Housing Authority	Sale or Financing Concessions
GlfCse	Golf Course	Location
Glfvw	Golf Course View	View
Ind	Industrial	Location & View
in	Interior Only Stairs	Basement & Finished Rooms Below Grade
Lndfl	Landfill	Location
LtdSght	Limited Sight	View
Listing	Listing	Sale or Financing Concessions
Mtn	Mountain View	View
N	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
BsyRd	Busy Road	Location
o	Other	Basement & Finished Rooms Below Grade
Prk	Park View	View
Pstrl	Pastoral View	View
PwrLn	Power Lines	View
PubTrm	Public Transportation	Location
rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
Relo	Relocation Sale	Sale or Financing Concessions
REO	REO Sale	Sale or Financing Concessions
Res	Residential	Location & View
RH	USDA - Rural Housing	Sale or Financing Concessions
s	Settlement Date	Date of Sale/Time
Short	Short Sale	Sale or Financing Concessions
sf	Square Feet	Area, Site, Basement
sqm	Square Meters	Area, Site
Unk	Unknown	Date of Sale/Time
VA	Veterans Administration	Sale or Financing Concessions
w	Withdrawn Date	Date of Sale/Time
wo	Walk Out Basement	Basement & Finished Rooms Below Grade
wu	Walk Up Basement	Basement & Finished Rooms Below Grade
WtrFr	Water Frontage	Location
Wtr	Water View	View
Woods	Woods View	View

[illegible]

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.