INVOICE

FROM:

Steven Pharr
82 Plantation Pointe Ste #211
Fairhope, AL 36532

Telephone Number: 251-583-2532 **Fax Number:**

TO:

Patty Davis

E-Mail:
Telephone Number: **Fax Number:**
Alternate Number:

INVOICE NUMBER	
2DavisPatty0725	
DATES	
Invoice Date:	07/08/2025
Due Date:	
REFERENCE	
Internal Order #:	
Lender Case #:	
Client File #:	
FHA/VA Case #:	
Main File # on form:	2DavisPatty0725
Other File # on form:	
Federal Tax ID:	
Employer ID:	

DESCRIPTION

Lender:	Patty Davis	**Client:**	Patty Davis
Purchaser/Borrower:	N/A		
Property Address:	115 Davison Ln		
City:	Atmore		
County:	Escambia	**State:** AL	**Zip:** 36502
Legal Description:	See Legal Description on PRC Attached		

FEES	AMOUNT
Complete Appraisal	400.00
SUBTOTAL	400.00

PAYMENTS			AMOUNT
Check #:	**Date:**	**Description:**	
Check #:	**Date:**	**Description:**	
Check #:	**Date:**	**Description:**	
		SUBTOTAL	0
		TOTAL DUE	$ 400.00

Client	Patty Davis					File No.	2DavisPatty0725
Property Address	115 Davison Ln						
City	Atmore	County	Escambia	State	AL	Zip Code	36502
Owner	Patty Davis						

TABLE OF CONTENTS

Client	Patty Davis					File No.	2DavisPatty0725
Property Address	115 Davison Ln						
City	Atmore	County	Escambia	State	AL	Zip Code	36502
Owner	Patty Davis						

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:
- The statements of fact contained in this report are true and correct.
- 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.
- 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.
- 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.
- I have no bias with respect to the property that is the subject of this report or the parties involved with this assignment.
- My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- 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.
- 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.
- Unless otherwise indicated, I have made a personal inspection of the property that is the subject of this report.
- 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: 09/30/2025
Date of Signature and Report: 07/17/2025
Effective Date of Appraisal: 07/08/2025
Inspection of Subject: ☐ None ☒ Interior and Exterior ☐ Exterior-Only
Date of Inspection (if applicable): 07/08/2025

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 ☐ Inter[illegible] ☐ Exterior-Only
Date of Inspection (if applicable): _____

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

July 8, 2025

Patty Davis
115 Davison Ln
Atmore, AL 36502

Re: Property: 115 Davison Ln
Atmore, AL 36502
Borrower: N/A
File No.: 2DavisPatty0725

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.

esign.alamode.com/verify Serial:9DB80136

Sincerely,

Steven Pharr
R01329

SUMMARY OF SALIENT FEATURES

SUBJECT INFORMATION	Subject Address	115 Davison Ln
	Legal Description	See Legal Description on PRC Attached
	City	Atmore
	County	Escambia
	State	AL
	Zip Code	36502
	Census Tract	9707.00
	Map Reference	121123
SALES PRICE	Sale Price	$
	Date of Sale	
CLIENT	Client	Patty Davis
	Owner	Patty Davis
DESCRIPTION OF IMPROVEMENTS	Size (Square Feet)	1,615
	Price per Square Foot	$
	Location	N;Res;
	Age	53
	Condition	C3
	Total Rooms	7
	Bedrooms	4
	Baths	2.1
APPRAISER	Appraiser	Steven Pharr
	Date of Appraised Value	07/08/2025
VALUE	Final Estimate of Value	$ 224,000

RESIDENTIAL APPRAISAL REPORT

File No.: 2DavisPatty0725

SUBJECT

Property Address: 115 Davison Ln | City: Atmore | State: AL | Zip Code: 36502
County: Escambia | Legal Description: See Legal Description on PRC Attached
Assessor's Parcel #: 26-09-32-3-003-004.000
Tax Year: 2024 | R.E. Taxes: $ 1,011 | Special Assessments: $ 0 | Borrower (if applicable): N/A
Current Owner of Record: Patty Davis | Occupant: ☐ Owner ☐ Tenant ☒ Vacant ☐ Manufactured Housing
Project Type: ☐ PUD ☐ Condominium ☐ Cooperative ☐ Other (describe) | HOA: $ 0 ☐ per year ☐ per month
Market Area Name: Atmore | Map Reference: 121123 | Census Tract: 9707.00

ASSIGNMENT

The purpose of this appraisal is to develop an opinion of: ☒ Market Value (as defined), or ☐ other type of value (describe) Establish Current Market Value
This report reflects the following value (if not Current, see comments): ☒ Current (the Inspection Date is the Effective Date) ☐ Retrospective ☐ Prospective
Approaches developed for this appraisal: ☒ Sales Comparison Approach ☐ Cost Approach ☐ Income Approach (See Reconciliation Comments and Scope of Work)
Property Rights Appraised: ☒ Fee Simple ☐ Leasehold ☐ Leased Fee ☐ Other (describe)
Intended Use: This report is prepared for and intended for use by The Client for consideration in establishing the market value of the subject property.
Intended User(s) (by name or type): The Client
Client: Patty Davis | Address: 115 Davison Ln, Atmore, AL 36502
Appraiser: Steven Pharr | Address: 82 Plantation Pointe Ste #211, Fairhope, AL 36532

MARKET AREA DESCRIPTION

Location:	☐ Urban	☐ Suburban	☒ Rural	Predominant Occupancy	One-Unit Housing PRICE $(000)		AGE (yrs)	Present Land Use		Change in Land Use	
Built up:	☐ Over 75%	☒ 25-75%	☐ Under 25%								
Growth rate:	☐ Rapid	☒ Stable	☐ Slow	☐ Owner				One-Unit	30 %	☒ Not Likely	
Property values:	☐ Increasing	☒ Stable	☐ Declining	☐ Tenant	30	Low	1	2-4 Unit	0 %	☐ Likely *	☐ In Process *
Demand/supply:	☐ Shortage	☒ In Balance	☐ Over Supply	☐ Vacant (0-5%)	825	High	141	Multi-Unit	0 %	* To:	
Marketing time:	☒ Under 3 Mos.	☐ 3-6 Mos.	☐ Over 6 Mos.	☐ Vacant (>5%)	220	Pred	55	Comm'l	2 %		
									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 1-3 months of marketing. Support for the conclusions are from public records, appraisers, and Realtors.

SITE DESCRIPTION

Dimensions: 200x90 | Site Area: 18,000 sf
Zoning Classification: B2 | Description: General Business
Zoning Compliance: ☐ Legal ☒ Legal nonconforming (grandfathered) ☐ Illegal ☐ No zoning
Are CC&Rs applicable? ☐ Yes ☒ No ☐ Unknown | Have the documents been reviewed? ☐ Yes ☐ No | Ground Rent (if applicable) $ /
Highest & Best Use as improved: ☒ Present use, or ☐ Other use (explain) The highest and best use of the subject property is 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 one legally permissible uses based on its current zoning. Also, the lot size, shape and land-to-building ratios allow several structure types with several being a good utilization of the improvements. Based on current market conditions and four factors of determing Highest & Best use would be is as an improved residential property.

Utilities	Public	Other	Provider/Description	Off-site Improvements	Type	Public	Private
Electricity	☒	☐		Street	Asphalt	☒	☐
Gas	☐	☐	None	Curb/Gutter	None	☐	☐
Water	☒	☐		Sidewalk	None	☐	☐
Sanitary Sewer	☐	☒	Septic Tank	Street Lights	None	☐	☐
Storm Sewer	☐	☐	None	Alley	None	☐	☐

Topography	Mostly Level
Size	18000 sf
Shape	Rectangular
Drainage	Adequate/Natural
View	N;Res;

Other site elements: ☐ Inside Lot ☐ Corner Lot ☐ Cul de Sac ☐ Underground Utilities ☐ Other (describe)
FEMA Spec'l Flood Hazard Area ☐ Yes ☒ No | FEMA Flood Zone X | FEMA Map # 01053C0415F | FEMA Map Date 3/6/2020
Site Comments: No apparent adverse easements or encroachments noted. No zoning is typical and if the subject were destroyed it could be built back to its current state. The lack of zoning does not appear to have an adverse effect on marketability. Septic tanks are also typical for the area and do not have a significant adverse affect on value or marketability. Public sewer is not available to the subject property.

DESCRIPTION OF THE IMPROVEMENTS

General Description		Exterior Description		Foundation		Basement ☐ None		Heating	
# of Units	1 ☐ Acc.Unit	Foundation	Brick	Slab	Yes	Area Sq. Ft.	0	Type	FWA
# of Stories	1	Exterior Walls	Brick	Crawl Space	None	% Finished	0	Fuel	Electric
Type	☒ Det. ☐ Att. ☐	Roof Surface	ArchShingles	Basement	None	Ceiling			
Design (Style)	DT1;Ranch	Gutters & Dwnspts.	None	Sump Pump	☐ None	Walls		Cooling	
☒ Existing	☐ Proposed ☐ Und.Cons.	Window Type	SHVyn&Alum	Dampness	☐ None	Floor		Central	X
Actual Age (Yrs.)	53	Storm/Screens	1/2 Screens	Settlement	None	Outside Entry		Other	
Effective Age (Yrs.)	15			Infestation	None				

Interior Description		Appliances		Attic ☐ None		Amenities			Car Storage ☐ None	
Floors	LVP	Refrigerator	☒	Stairs	☐	Fireplace(s) #	0	Woodstove(s) # 0	Garage	# of cars (2 Tot.)
Walls	Panel/SR	Range/Oven	☒	Drop Stair	☒	Patio	Back		Attach.	0
Trim/Finish	Wood	Disposal	☐	Scuttle	☐	Deck	None		Detach.	
Bath Floor	Vyn	Dishwasher	☒	Doorway	☐	Porch	Front		Blt.-In	
Bath Wainscot	FGUnit	Fan/Hood	☒	Floor	☐	Fence	None		Carport	
Doors	Hollow Core	Microwave	☒	Heated	☐	Pool	None		Driveway	2
		Washer/Dryer	☐	Finished	☐	Other	EqShed		Surface	Crushed Stone

Finished area above grade contains: 7 Rooms | 4 Bedrooms | 2.1 Bath(s) | 1,615 Square Feet of Gross Living Area Above Grade
Additional features: All the appliances stated above are considered real property. Those stated in the body of this report.
Describe the condition of the property (including physical, functional and external obsolescence): C3;Kitchen-updated-less than one year ago;Bathrooms-updated-less than one year ago;The Economic Age-Life Concept is used to calculate the effective age. Physical depreciation due to age & normal use. No external or functional depreciation noted. Appraiser lacks training necessary to detect or determine pest infestation, if any exists.

RESIDENTIAL APPRAISAL REPORT

File No.: 2DavisPatty0725

TRANSFER HISTORY

My research ☐ did ☒ did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.

Data Source(s): Public Records of Escambia County

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 years.
Date:	
Price:	
Source(s): Public Records/MLS	
2nd Prior Subject Sale/Transfer	
Date:	
Price:	
Source(s):	

SALES COMPARISON APPROACH

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

FEATURE	SUBJECT	COMPARABLE SALE # 1		COMPARABLE SALE # 2		COMPARABLE SALE # 3	
Address	115 Davison Ln Atmore, AL 36502	2409 Old Bratt Rd Atmore, AL 36502		555 S 21st Ave Atmore, AL 36502		210 E Cypress St Atmore, AL 36502	
Proximity to Subject		2.24 miles E		2.13 miles NE		1.06 miles N	
Sale Price	$		$ 250,000		$ 248,000		$ 210,000
Sale Price/GLA	$ /sq.ft.	$ 114.42 /sq.ft.		$ 147.62 /sq.ft.		$ 128.60 /sq.ft.	
Data Source(s)		BCARMLS#361867;DOM 164		BCARMLS#366749;DOM 30		BCARMLS#372760;DOM 29	
Verification Source(s)		Tax Assessor/LA/Inspection		TaxAssessor/LA		Tax Assessor/LA/Inspection	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) $ Adjust.	DESCRIPTION	+(-) $ Adjust.	DESCRIPTION	+(-) $ Adjust.
Sales or Financing Concessions		ArmLth Conv;0		ArmLth VA;7463	0	ArmLth Conv;0	
Date of Sale/Time		s10/24;c08/24	0	s10/24;c09/24	0	s02/25;c01/25	0
Rights Appraised	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Location	N;Res;	N;Rural;	0	N;Res;		N;Res;	
Site	18,000 sf	37800 sf	0	2.00 ac	-27,500	15400 sf	0
View	N;Res;	N;Res;		N;Res;		N;Res;	
Design (Style)	DT1;Ranch	DT1;Ranch		DT1;Ranch		DT1;Ranch	
Quality of Construction	Q3	Q4		Q4		Q4	
Age	53	57	0	60	0	55	0
Condition	C3	C4	+32,775	C4	+25,200	C3	
Above Grade Room Count (Total / Bdrms / Baths)	7 / 4 / 2.1	7 / 3 / 2.1	0	8 / 3 / 2.0	+7,500	6 / 3 / 2.0	+7,500
Gross Living Area	1,615 sq.ft.	2,185 sq.ft.	-28,500	1,630 sq.ft.	0	1,633 sq.ft.	0
Basement & Finished Rooms Below Grade	0sf	0sf		0sf		0sf	
Functional Utility	Average	Average		Average		Average	
Heating/Cooling	FWA C/Air	FWA C/Air		FWA C/Air		FWA C/Air	
Energy Efficient Items	Insulation	Insulation		Insulation		Insulation	
Garage/Carport	2dw	4ga2dw	-15,000	1cp2dw	-5,000	2ga2dw	-12,500
Porch/Patio/Deck	Porch/Patio	CvPch/Patio		Porch	0	Porch/Patio	
Amenities	EqShed	Work Shop	-12,500	Work Shop	-12,500	None	+5,000
Amenities	None	None		None		None	
Net Adjustment (Total)		☐ + ☒ -	$ -23,225	☐ + ☒ -	$ -12,300	☐ + ☐ -	$ 0
Adjusted Sale Price of Comparables			$ 226,775		$ 235,700		$ 210,000

Summary of Sales Comparison Approach: The market area was researched for sales having closed within the past 90 days and suitable for comparison to the subject with the submitted comps being the most recent located within market areas similar to that 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. 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. See following page for additional comments.

Indicated Value by Sales Comparison Approach $ 224,000

RESIDENTIAL APPRAISAL REPORT

File No.: 2DavisPatty0725

COST APPROACH

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

Provide adequate information for replication of the following cost figures and calculations.

Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value):

ESTIMATED ☐ REPRODUCTION OR ☐ REPLACEMENT COST NEW

Source of cost data:

Quality rating from cost service: Effective date of cost data:

Comments on Cost Approach (gross living area calculations, depreciation, etc.):

Estimated Remaining Economic Life (if required): 30 Years

OPINION OF SITE VALUE			=$
DWELLING	Sq.Ft. @ $		=$
	Sq.Ft. @ $		=$
	Sq.Ft. @ $		=$
	Sq.Ft. @ $		=$
	Sq.Ft. @ $		=$
			=$
Garage/Carport	Sq.Ft. @ $		=$
Total Estimate of Cost-New			=$
Less	Physical	Functional	External
Depreciation			=$( )
Depreciated Cost of Improvements			=$
"As-is" Value of Site Improvements			=$
			=$
			=$
INDICATED VALUE BY COST APPROACH			=$

INCOME APPROACH

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

Estimated Monthly Market Rent $ X Gross Rent Multiplier = $ **Indicated Value by Income Approach**

Summary of Income Approach (including support for market rent and GRM): The income approach was considered in this appraisal assignment and found to be applicable and is included.

PUD

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

Legal Name of Project:

Describe common elements and recreational facilities:

RECONCILIATION

Indicated Value by: Sales Comparison Approach $ 224,000 **Cost Approach (if developed) $** **Income Approach (if developed) $** 0

Final Reconciliation All three approaches to value have been considered with the following results. The Sales Comparison Approach is considered the most reliable method of valuation because it reflects the actions of area buyers and sellers and is included. The Cost Approach is not included. The Income approach is not included.

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

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

Based on the degree of inspection of the subject property, as indicated below, defined Scope of Work, Statement of Assumptions and Limiting Conditions, and Appraiser's Certifications, my (our) Opinion of the Market Value (or other specified value type), as defined herein, of the real property that is the subject of this report is: $ 224,000 , as of: 07/08/2025 , which is the effective date of this appraisal. If indicated above, this Opinion of Value is subject to Hypothetical Conditions and/or Extraordinary Assumptions included in this report. See attached addenda.

ATTACHMENTS

A true and complete copy of this report contains 26 pages, including exhibits which are considered an integral part of the report. This appraisal report may not be properly understood without reference to the information contained in the complete report.

Attached Exhibits:

☐ Scope of Work ☐ Limiting Cond./Certifications ☐ Narrative Addendum ☐ Photograph Addenda ☐ Sketch Addendum
☐ Map Addenda ☐ Additional Sales ☐ Cost Addendum ☐ Flood Addendum ☐ Manuf. House Addendum
☐ Hypothetical Conditions ☐ Extraordinary Assumptions ☐ ☐ ☐

SIGNATURES

Client Contact: Client Name: Patty Davis

E-Mail: patty@phdrealty.com Address: 115 Davison Ln, Atmore, AL 36502

APPRAISER esign.alamode.com/verify Serial:9DB80136

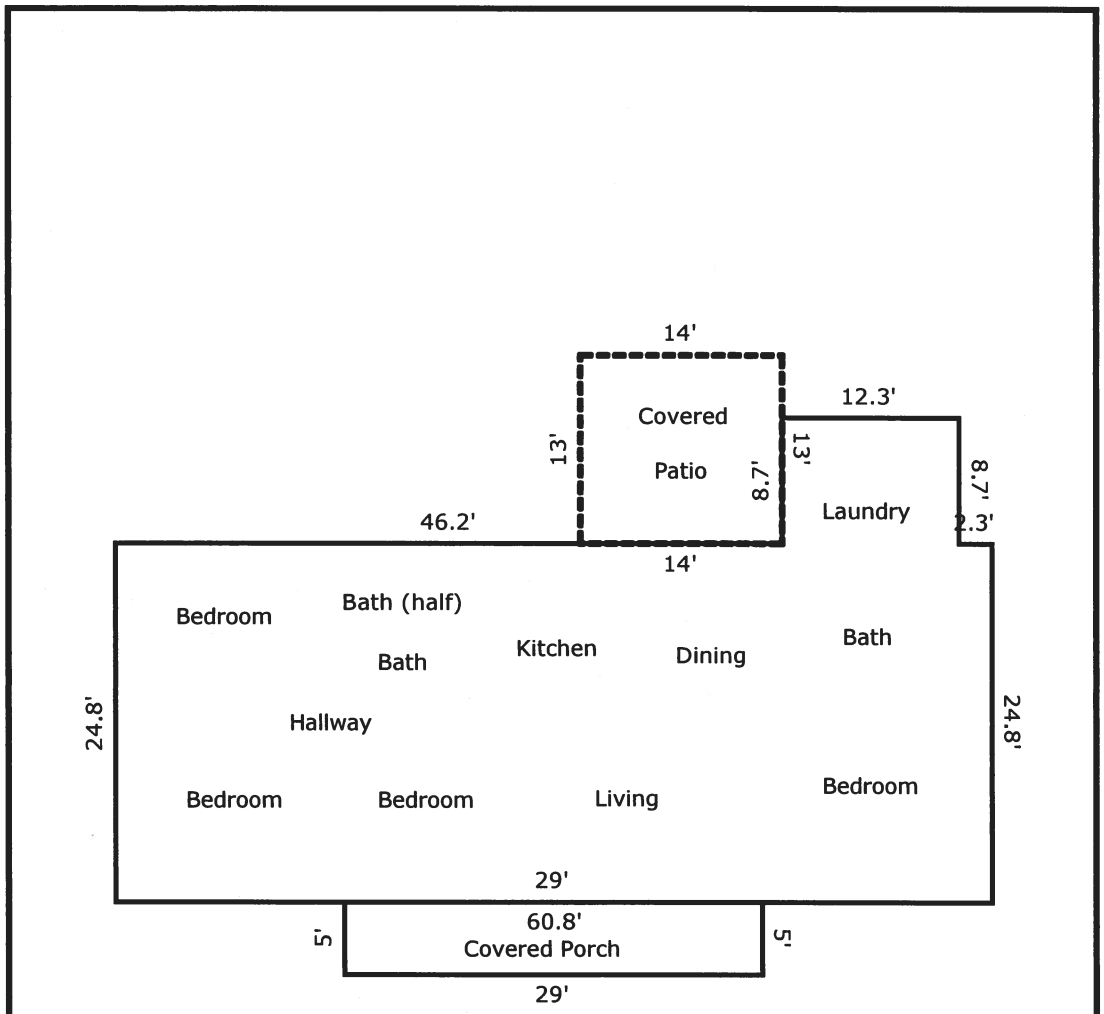
Appraiser Name: Steven Pharr
Company: Alan Associates LLC
Phone: 251-583-2532 Fax:
E-Mail: stevenpharr@att.net
Date of Report (Signature): 07/17/2025
License or Certification #: R01329 State: AL
Designation:
Expiration Date of License or Certification: 09/30/2025
Inspection of Subject: ☒ Interior & Exterior ☐ Exterior Only ☐ None
Date of Inspection: 07/08/2025

SUPERVISORY APPRAISER (if required) or CO-APPRAISER (if applicable)

Supervisory or Co-Appraiser Name:
Company:
Phone: Fax:
E-Mail:
Date of Report (Signature):
License or Certification #: State:
Designation:
Expiration Date of License or Certification:
Inspection of Subject: ☐ Interior & Exterior ☐ Exterior Only ☐ None
Date of Inspection:

Building Sketch

Client	Patty Davis				
Property Address	115 Davison Ln				
City	Atmore	County Escambia	State AL	Zip Code 36502	
Owner	Patty Davis				



TOTAL Sketch by a la mode

Area Calculations Summary

Living Area		**Calculation Details**	
Living	1614.85 Sq ft	12.3 × 8.7 = 107.01 24.8 × 60.8 = 1507.84	
Total Living Area (Rounded):	**1615 Sq ft**		
Non-living Area			
Covered Porch	145 Sq ft	29 × 5 =	145
Covered Patio	182 Sq ft	13 × 14 =	182

Escambia County Property Details & Plat

Escambia County Alabama
2024 - Public GIS
W12/M111 - f23.7.1c-d23.1.1 - EscambiaAL - 08-20-2024

Parcel Details

FavLink PRCMap NewSrch Back Print

Parcel

Delta Pin:	121123		
Parcel No.:	30-26-09-32-3-003-004.000		
Prop Addr:	115 DAVISON LANE		
Deed Acres:	0.00		
Deed Info:	B 0402	P 0000299	D 04-05-2006
Plat Info:	B	P	D --
Neighborhood:	ATMORE COM		
Tax District:	A-A		

Owner

Name:	DAVIS PATTY H
Address:	P O BOX 770
City, State, ZIP:	JAY, FL 32565

Values

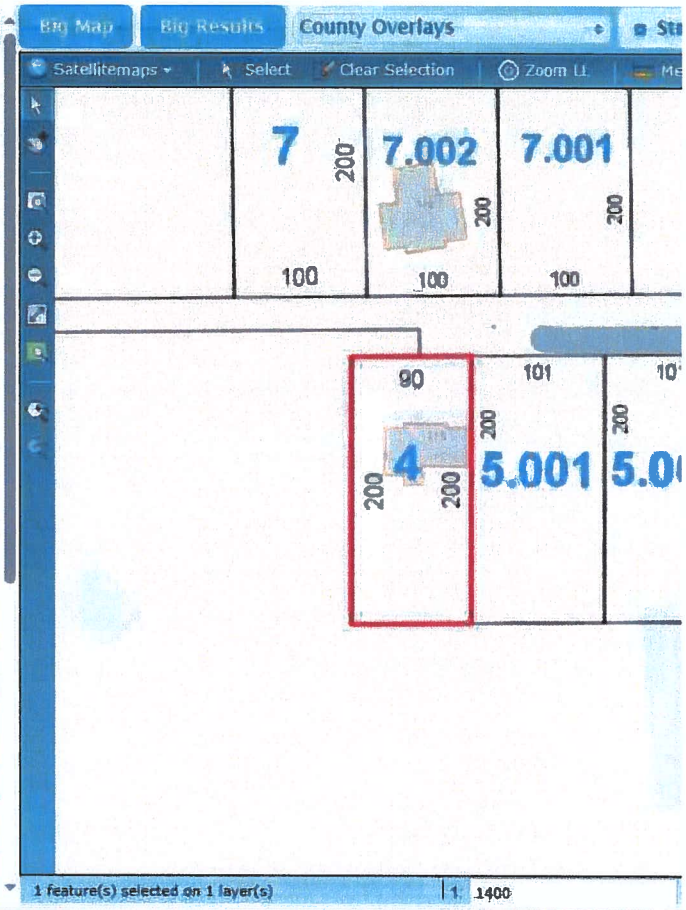
Land Total:	$8,000.00
Building Total:	$93,100.00
Appraised Value:	$101,100.00
Yrly Tax:	$1011 for 2024

Building Bldg-Sketch Bldg-Photo

Bldg No	Use Type	Yr Built	Base Area	Upper Area	Story
1	111	1972	1525	0	1

Bldg Appendages

App No	Code	Area	Adj-Area
Building 1			
1	All Base Area	1525	1525
2	PC 0.2	234	46



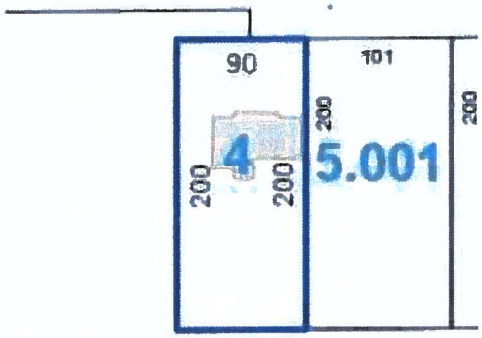
EscambiaAL - 2024 - **PARCEL SUMMARY** - 1 Records — Sorted: Ascending — Print · Back · Map It · Clear

Row	Info	Pin	Parcel	Name	S/T/R	P_Address	Nbhd	TaxDist	Land	Imp	TMkt
1		121123	30 26 09 32 3 003 004.000	DAVIS PATTY H	32 1N 06E	115 DAVISON LANE	ATMORE COM	A	$8,000	$93,100	$101,100

Escambia County PRC with Legal Description

Escambia County Alabama - 2024

Property Record Card | Print Close



Parcel Info

Parcel Number			Delta Pin #	Exempt	
2609323003004000			121123		
Subdivision					
Neighborhood	ATMORE COM				
District	City	S-T-R	Acreage	Lot Size	Deed B/P/D
A	A	32-1N-06E	0		OR- 0402-0000299-4/5/2006
Brief Description	BEG AT POINT S R W OF DAVISON LANE 844 W OF MAIN ST TH RUN S 200 W 90 N 200 N 200 E 90 TO POB ATMORE S SIDE DAVISON LANE				

Owner

Name	DAVIS PATTY H		
Mailing Addr	P O BOX 770 JAY, FL 32565	Physical Addr	115 DAVISON LANE

Values

Land Total:	$8,000.00
Building Total:	$93,100.00
Appraised Value:	$101,100.00
Yrly Tax:	$1011 for 2024

Tax History

Tax Year	Date Paid	Amount Paid
2025	//	$0.00
2024	12/26/2024	$1,011.00
2023	12/27/2023	$1,003.00
2022	12/27/2022	$1,003.00

Subject Photo Page

Client	Patty Davis						
Property Address	115 Davison Ln						
City	Atmore	County	Escambia	State	AL	Zip Code	36502
Owner	Patty Davis						

Subject Front

115 Davison Ln

Sales Price	
Gross Living Area	1,615
Total Rooms	7
Total Bedrooms	4
Total Bathrooms	2.1
Location	N;Res;
View	N;Res;
Site	18,000 sf
Quality	Q3
Age	53

Subject Rear

Subject Street

Comparable Photo Page

Client	Patty Davis						
Property Address	115 Davison Ln						
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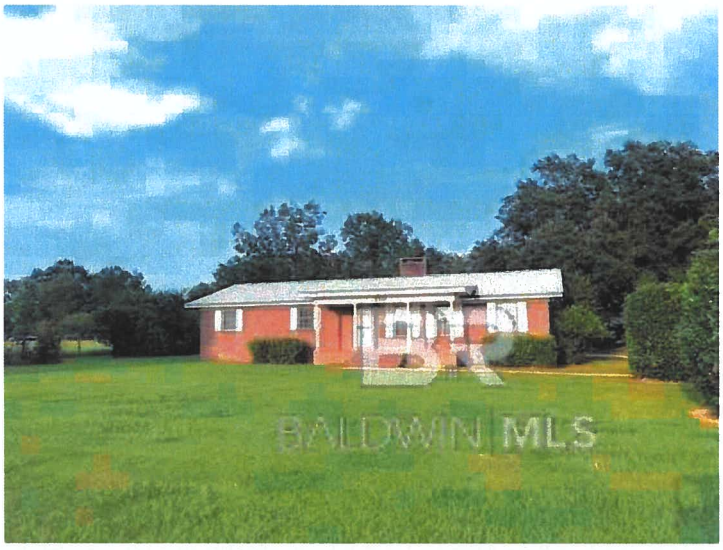
Owner	Patty Davis						

Comparable 1

2409 Old Bratt Rd

Prox. to Subject	2.24 miles E
Sales Price	250,000
Gross Living Area	2,185
Total Rooms	7
Total Bedrooms	3
Total Bathrooms	2.1
Location	N;Rural;
View	N;Res;
Site	37800 sf
Quality	Q4
Age	57



Comparable 2

555 S 21st Ave

Prox. to Subject	2.13 miles NE
Sales Price	248,000
Gross Living Area	1,680
Total Rooms	8
Total Bedrooms	3
Total Bathrooms	2.0
Location	N;Res;
View	N;Res;
Site	2.00 ac
Quality	Q4
Age	60

Comparable 3

210 E Cypress St

Prox. to Subject	1.06 miles N
Sales Price	210,000
Gross Living Area	1,633
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	2.0
Location	N;Res;
View	N;Res;
Site	15400 sf
Quality	Q4
Age	55

Photograph Addendum

Client	Patty Davis						
Property Address	115 Davison Ln						
City	Atmore	County	Escambia	State	AL	Zip Code	36502
Owner	Patty Davis						

Right Side

Left Side

Equipment Shed

Living

Dining

Kitchen

Photograph Addendum

Client	Patty Davis						
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Laundry

Bedroom 1

Bath 1

Hallway

Bedroom 2

Bath 2

Photograph Addendum

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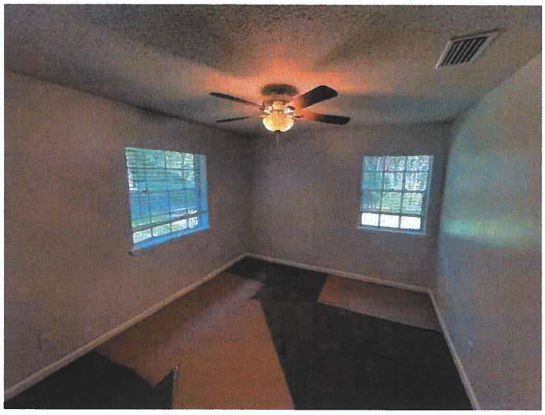

Bedroom 3

Bedroom 4

Half Bath

Location Map

Client	Patty Davis						
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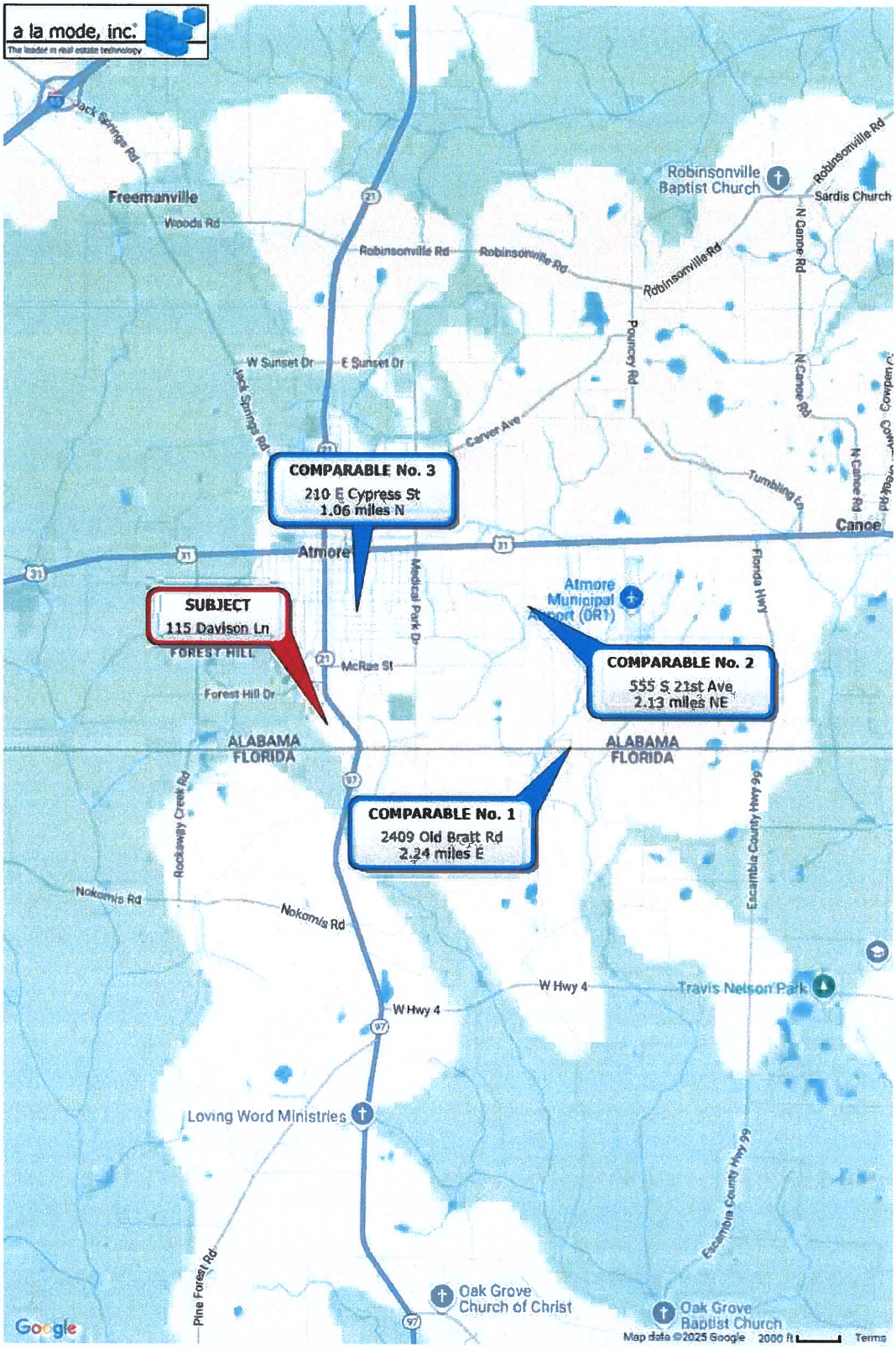

Flood Map

Client	Patty Davis						
Property Address	115 Davison Ln						
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Owner	Patty Davis						

MULTI-PURPOSE SUPPLEMENTAL ADDENDUM FOR FEDERALLY RELATED TRANSACTIONS

Carly Hinson Appraisal Service

Client	Patty Davis						
Property Address	115 Davison Ln						
City	Atmore	County	Escambia	State	AL	Zip Code	36502
Owner	Patty Davis						

This Multi-Purpose Supplemental Addendum for Federally Related Transactions was designed to provide the appraiser with a convenient way to comply with the current appraisal standards and requirements of the Federal Deposit Insurance Corporation (FDIC), the Office of the Comptroller of Currency (OCC), The Office of Thrift Supervision (OTS), the Resolution Trust Corporation (RTC), and the Federal Reserve.

This Multi-Purpose Supplemental Addendum is for use with any appraisal. Only those statements which have been checked by the appraiser apply to the property being appraised.

☒ PURPOSE & FUNCTION OF APPRAISAL

The purpose of the appraisal is to estimate the market value of the subject property as defined herein. The function of the appraisal is to assist the above-named Lender in evaluating the subject property for lending purposes. This is a federally related transaction.

☒ EXTENT OF APPRAISAL PROCESS

☒ The appraisal is based on the information gathered by the appraiser from public records, other identified sources, inspection of the subject property and neighborhood, and selection of comparable sales within the subject market area. The original source of the comparables is shown in the Data Source section of the market grid along with the source of confirmation, if available. The original source is presented first. The sources and data are considered reliable. When conflicting information was provided, the source deemed most reliable has been used. Data believed to be unreliable was not included in the report nor used as a basis for the value conclusion.

☐ The Reproduction Cost is based on _____ supplemented by the appraiser's knowledge of the local market.

☒ Physical depreciation is based on the estimated effective age of the subject property. Functional and/or external depreciation, if present, is specifically addressed in the appraisal report or other addenda. In estimating the site value, the appraiser has relied on personal knowledge of the local market. This knowledge is based on prior and/or current analysis of site sales and/or abstraction of site values from sales of improved properties.

☐ The subject property is located in an area of primarily owner-occupied single family residences and the Income Approach is not considered to be meaningful. For this reason, the Income Approach was not used.

☐ The Estimated Market Rent and Gross Rent Multiplier utilized in the Income Approach are based on the appraiser's knowledge of the subject market area. The rental knowledge is based on prior and/or current rental rate surveys of residential properties. The Gross Rent Multiplier is based on prior and/or current analysis of prices and market rates for residential properties.

☐ For income producing properties, actual rents, vacancies and expenses have been reported and analyzed. They have been used to project future rents, vacancies and expenses.

☒ SUBJECT PROPERTY OFFERING INFORMATION

According to MLS & local Realtors the subject property:

☒ has not been offered for sale in the past: ☐ 30 days ☒ 1 year ☐ 3 years.

☐ is currently offered for sale for $ _____ .

☐ was offered for sale within the past: ☐ 30 days ☐ 1 year ☐ 3 years for $ _____ .

☐ Offering information was considered in the final reconciliation of value.

☐ Offering information was not considered in the final reconciliation of value.

☐ Offering information was not available. The reasons for unavailability and the steps taken by the appraiser are explained later in this addendum.

☒ SALES HISTORY OF SUBJECT PROPERTY

According to Public records of Escambia County the subject property:

☒ Has not transferred ☐ in the past twelve months. ☒ in the past thirty-six months. ☐ in the past 5 years.

☐ Has transferred ☐ in the past twelve months. ☐ in the past thirty-six months. ☐ in the past 5 years.

☐ All prior sales which have occurred in the past 3 years are listed below and reconciled to the appraised value, either in the body of the report or in the addenda.

Date	Sales Price	Document #	Seller	Buyer

☒ FEMA FLOOD HAZARD DATA

☒ Subject property is not located in a FEMA Special Flood Hazard Area.

☐ Subject property is located in a FEMA Special Flood Hazard Area.

Zone	FEMA Map/Panel #	Map Date	Name of Community
X	01053C0415F	3/6/2020	Atmore

☐ The community does not participate in the National Flood Insurance Program.

☐ The community does participate in the National Flood Insurance Program.

☒ It is covered by a regular program.

☐ It is covered by an emergency program.

☒ CURRENT SALES CONTRACT

☒ The subject property is currently not under contract.
☐ The contract and/or escrow instructions were not available for review. The unavailability of the contract is explained later in the addenda section.

☐ The contract and/or escrow instructions were reviewed. The following summarizes the contract:

Contract Date	Amendment Date	Contract Price	Seller

☐ The contract indicated that personal property was not included in the sale.
☐ The contract indicated that personal property was included. It consisted of _____ Estimated contributory value is $ _____.
☐ Personal property was not included in the final value estimate.
☐ Personal property was included in the final value estimate.
☐ The contract indicated no financing concessions or other incentives.
☐ The contract indicated the following concessions or incentives: _____.
☐ If concessions or incentives exist, the comparables were checked for similar concessions and appropriate adjustments were made, if applicable, so that the final value conclusion is in compliance with the Market Value defined herein.

☒ MARKET OVERVIEW

Include an explanation of current market conditions and trends.

0-3 months is considered a reasonable marketing period for the subject property based on sales within the subject's immediate market area.

☒ ADDITIONAL CERTIFICATION

The Appraiser certifies and agrees that:

(1) The analyses, opinions and conclusions were developed, and this report was prepared, in conformity with the Uniform Standards of Professional Appraisal Practice ("USPAP"), except that the Departure Provision of the USPAP does not apply.
(2) Their compensation is not contingent upon the reporting of predetermined value or direction in value that favors the cause of the client, the amount of the value estimate, the attainment of a stipulated result, or the occurrence of a subsequent event.
(3) This appraisal assignment was not based on a requested minimum valuation, a specific valuation, or the approval of a loan.

☒ ADDITIONAL (ENVIRONMENTAL) LIMITING CONDITIONS

The value estimated is based on the assumption that the property is not negatively affected by the existence of hazardous substances or detrimental environmental conditions unless otherwise stated in this report. The appraiser is not an expert in the identification of hazardous substances or detrimental environmental conditions. The appraiser's routine inspection of and inquiries about the subject property did not develop any information that indicated any apparent significant hazardous substances or detrimental environmental conditions which would affect the property negatively unless otherwise stated in this report. It is possible that tests and inspections made by a qualified hazardous substance and environmental expert would reveal the existence of hazardous substances or detrimental environmental conditions on or around the property that would negatively affect its value.

☐ ADDITIONAL COMMENTS

☒ APPRAISER'S SIGNATURE & LICENSE/CERTIFICATION

Appraiser's Signature _____ Effective Date 07/08/2025 Date Prepared 07/17/2025
Appraiser's Name (print) Steven Pharr Phone # 251-583-2532
State AL ☐ License ☒ Certification # R01329 Tax ID # 84-2428257

☐ CO-SIGNING APPRAISER'S CERTIFICATION

☐ The co-signing appraiser has personally inspected the subject property, both inside and out, and has made an exterior inspection of all comparable sales listed in the report. The report was prepared by the appraiser under direct supervision of the co-signing appraiser. The co-signing appraiser accepts responsibility for the contents of the report including the value conclusions and the limiting conditions, and confirms that the certifications apply fully to the co-signing appraiser.
☐ The co-signing appraiser has not personally inspected the interior of the subject property and:
☐ has not inspected the exterior of the subject property and all comparable sales listed in the report.
☐ has inspected the exterior of the subject property and all comparable sales listed in the report.
☐ The report was prepared by the appraiser under direct supervision of the co-signing appraiser. The co-signing appraiser accepts responsibility for the contents of the report, including the value conclusions and the limiting conditions, and confirms that the certifications apply fully to the co-signing appraiser with the exception of the certification regarding physical inspections. The above describes the level of inspection performed by the co-signing appraiser.
☐ The co-signing appraiser's level of inspection, involvement in the appraisal process and certification are covered elsewhere in the addenda section of this appraisal.

☐ CO-SIGNING APPRAISER'S SIGNATURE & LICENSE/CERTIFICATION

Co-Signing Appraiser's Signature _____ Effective Date _____ Date Prepared _____
Co-Signing Appraiser's Name (print) _____ Phone # _____
State _____ ☐ License ☐ Certification # _____ Tax ID # _____

FIRREA / USPAP ADDENDUM

Client	Patty Davis						
Property Address	115 Davison Ln						
City	Atmore	County	Escambia	State	AL	Zip Code	36502
Owner	Patty Davis						

Purpose

This report is intended to ascertain an accurate estimate of market value for the subject as of the effective date of said report.

Scope

In the preparation of this appraisal report this appraiser, as of the effective date of this appraisal report, performed a physical inspection of the subject property both interior and exterior, including but not limited to the physical inspection of the site, the improvements on the site, taking exterior measurements of the subject improvements and taking photographs of the subject property from the front, rear, street, and interior rooms. Also, this appraiser has made a physical inspection of public records to record the "legal description" of the subject property, including but not limited to county tax records and probate records. Information obtained from these sources were concrete documentation to adequately identify the property being appraised.

Intended Use / Intended User

This report has been prepared for use by Patty Davis in establishing the market value of the subject property. There is no other intended use or user of this appraisal report.

History of Property

Current listing information: The subject is not currently offered for sale.

Prior sale: No sale within the past three years per Escambia County Public Records.

Exposure Time / Marketing Time

Typical marketing and exposure time within the area of the subject is 0-3 months.

Personal (non-realty) Transfers

N/A

Additional Comments

Certification Supplement

1. This appraisal assignment was not based on a requested minimum valuation, a specific valuation, or an approval of a loan.
2. My compensation is not contingent upon the reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value estimate, the attainment of a stipulated result or the occurrence of a subsequent event.

esign.alamode.com/verify Serial:9DB80136

Appraiser(s): Steven Pharr
Effective date / Report date: 07/08/2025

Supervisory Appraiser(s): _____
Effective date / Report date: _____

Serial# 9DB80136
esign.alamode.com/verify

Appraiser License

State of Alabama

This is to certify that

Steven Alan Pharr

having given satisfactory evidence of the necessary qualifications required by the laws of the State of Alabama is licensed to transact business in Alabama as a

Certified Residential Real Property Appraiser

With all rights, privileges and obligations appurtenant thereto.

LICENSE NUMBER: **R01329**
EXPIRATION DATE: **9/30/2025**

Executive Director
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.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Abbreviations Used in Data Standardization Text

Abbreviation	Full Name	Fields Where This Abbreviation May Appear
A	Adverse	Location & View
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
ArmLth	Arms Length Sale	Sale or Financing Concessions
AT	Attached Structure	Design (Style)
B	Beneficial	Location & View
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
BsyRd	Busy Road	Location
c	Contracted Date	Date of Sale/Time
Cash	Cash	Sale or Financing Concessions
Comm	Commercial Influence	Location
Conv	Conventional	Sale or Financing Concessions
cp	Carport	Garage/Carport
CrtOrd	Court Ordered Sale	Sale or Financing Concessions
CtySky	City View Skyline View	View
CtyStr	City Street View	View
cv	Covered	Garage/Carport
DOM	Days On Market	Data Sources
DT	Detached Structure	Design (Style)
dw	Driveway	Garage/Carport
e	Expiration Date	Date of Sale/Time
Estate	Estate Sale	Sale or Financing Concessions
FHA	Federal Housing Authority	Sale or Financing Concessions
g	Garage	Garage/Carport
ga	Attached Garage	Garage/Carport
gbi	Built-in Garage	Garage/Carport
gd	Detached Garage	Garage/Carport
GlfCse	Golf Course	Location
Glfvw	Golf Course View	View
GR	Garden	Design (Style)
HR	High Rise	Design (Style)
in	Interior Only Stairs	Basement & Finished Rooms Below Grade
Ind	Industrial	Location & View
Listing	Listing	Sale or Financing Concessions
Lndfl	Landfill	Location
LtdSght	Limited Sight	View
MR	Mid-rise	Design (Style)
Mtn	Mountain View	View
N	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
o	Other	Basement & Finished Rooms Below Grade
O	Other	Design (Style)
op	Open	Garage/Carport
Prk	Park View	View
Pstrl	Pastoral View	View
PwrLn	Power Lines	View
PubTrn	Public Transportation	Location
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
rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
RT	Row or Townhouse	Design (Style)
s	Settlement Date	Date of Sale/Time
SD	Semi-detached Structure	Design (Style)
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
Woods	Woods View	View
Wtr	Water View	View
WtrFr	Water Frontage	Location
wu	Walk Up Basement	Basement & Finished Rooms Below Grade

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 an any time if you have any questions about the confidentiality of the information that you provide to us.