

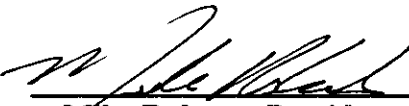
**ORDER: ACCEPT APPRAISAL OF LOT 173 SHELBI'S PLACE FOR \$20,000.00
AND COMMON AREA FOR \$7,800.00**

Motion was made by Mike Roberts, duly seconded by David Rikard, to accept appraisal of lot 173 Shelbi's Place for \$20,000.00 and Common area for \$7,800.00.

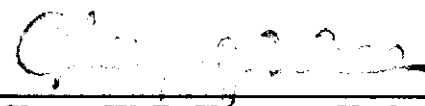
The vote on the motion was as follows:

Supervisor Brent Larson, voted yes
Supervisor Larry Gillespie, voted yes
Supervisor David Rikard, voted yes
Supervisor Chad McLarty, voted yes
Supervisor Mike Roberts, voted yes

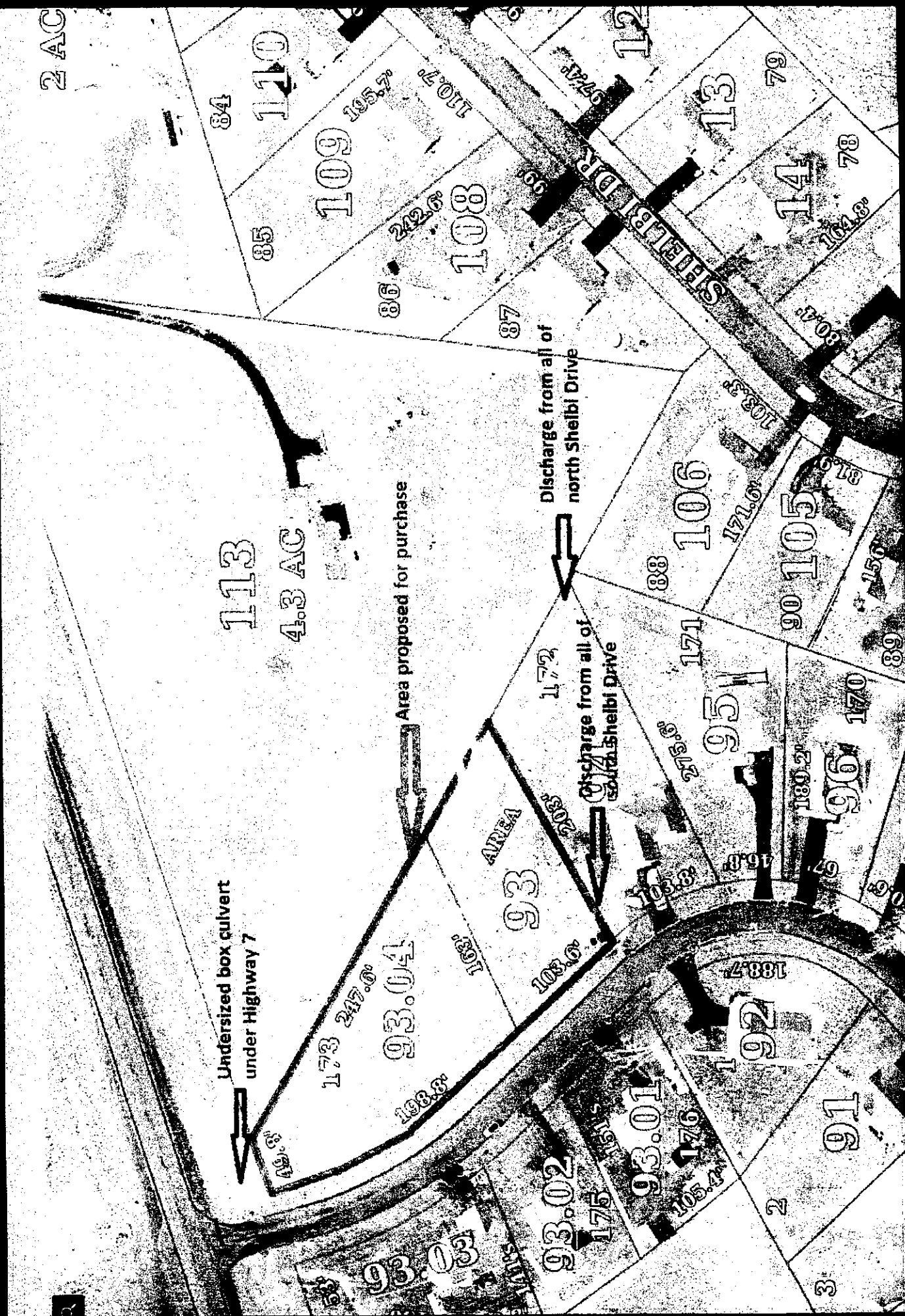
After the vote, President Roberts, declared the motion carried, this the 1th day of August, 2022.



Mike Roberts, President
Board of Supervisors



Sherry Wall, Chancery Clerk





APPRAISAL REPORT

OF THE REAL PROPERTY LOCATED AT

Lot 173 Shelbi's Place
Oxford, MS 38655-7401

for

Lafayette County Board of Supervisors
300 North Lamar Blvd.
Oxford, MS
38655

as of

07/08/, 2022

by

Annette D. Lee
PO Box 506, 224 St. Andrews Cir.
Oxford, MS 38655

Annette Lee Agency

SUMMARY OF SALIENT FEATURES

File No. 2022161 Land

SUBJECT INFORMATION	Subject Address	Lot 173 Shelbi's Place	
	Legal Description	Lot 173 Shelbi's Place Subdivision, Phase VI	
	City	Oxford	
	County	Lafayette	
	State	MS	
	Zip Code	38655-7401	
	Census Tract	9505.02	
	Map Reference	Flood Map No.	28071C0270C
SALES PRICE	Sale Price	\$	
	Date of Sale		
CLIENT	Borrower / Client	/Owner: Gary Coleman	
	Lender	Lafayette County Board of Supervisors	
DESCRIPTION OF IMPROVEMENTS	Size (Square Feet)		
	Price per Square Foot	\$	
	Location		
	Age		
	Condition		
	Total Rooms		
	Bedrooms		
	Baths		
APPRAISER	Appraiser	Annette D. Lee	
	Date of Appraised Value	07/08/, 2022	
VALUE	Final Estimate of Value	\$ 20,000	

Annette Lee Agency

LAND APPRAISAL REPORT

File No. 20221611 and

Borrower / Owner: Gary Coleman Census Tract 9505.02 Map Reference 189Z-32-093.04
 Property Address Lot 173 Shelby's Place
 City Oxford County Lafayette State MS Zip Code 38655-7401
 Legal Description Lot 173 Shelby's Place Subdivision, Phase VI
 Sale Price \$ Date of Sale Loan Term yrs. Property Rights Appraised ☒ Fee ☐ Leasehold ☐ De Minimis PUD
 Actual Real Estate Taxes \$82 (Yr.) Loan charges to be paid by seller \$ Other sales concessions
 Lender/Client Lafayette County Board of Supervisors Address 300 North Lamar Blvd., Oxford, MS, 38655
 Occupant vacant Appraiser Annette D. Lee Instructions to Appraiser To determine Market Value

Location	<input type="checkbox"/> Urban	<input checked="" type="checkbox"/> Suburban	<input type="checkbox"/> Rural	Good	Avg.	Fair	Poor
Built Up	<input type="checkbox"/> Over 75%	<input checked="" type="checkbox"/> 25% to 75%	<input type="checkbox"/> Under 25%	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Growth Rate	<input type="checkbox"/> Fully Dev.	<input checked="" type="checkbox"/> Rapid	<input type="checkbox"/> Steady	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Property Values	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Demand/Supply	<input type="checkbox"/> Shortage	<input checked="" type="checkbox"/> In Balance	<input type="checkbox"/> Over Supply	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Marketing Time	<input type="checkbox"/> Under 3 Mos.	<input checked="" type="checkbox"/> 4-6 Mos.	<input type="checkbox"/> Over 6 Mos.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Present Land Use	<input checked="" type="checkbox"/> 100 % 1 Family	<input type="checkbox"/> % 2-4 Fam	<input type="checkbox"/> % Apts.	<input type="checkbox"/> % Condo	<input type="checkbox"/> % Commercial		
Change in Present Land Use	<input checked="" type="checkbox"/> Not Likely	<input type="checkbox"/> Likely (*)	<input type="checkbox"/> Taking Place (*)				
Predominant Occupancy	<input checked="" type="checkbox"/> Owner	<input type="checkbox"/> Tenant	<input type="checkbox"/> % Vacant				
Single Family Price Range	\$ 120,000	to \$ 275,000	Predominant Value \$ 200,000				
Single Family Age	2	ys. to 31	ys.	Predominant Age 19	ys.		

Comments including those factors, favorable or unfavorable, affecting marketability (e.g. public parks, schools, noise) The subject property is outside the city limits of Oxford and is a part of the Lafayette County School System. Lots are small, with many not well kept.

Dimensions 49.80F x 247.55LS x 163.03R x 320RS = 30198 +/- sq. ft. ☒ Corner Lot
 Zoning Classification Single family residential Present improvements ☐ do ☐ do not conform to zoning regulations
 Highest and best use: ☒ Present use ☐ Other (specify)
 Eleo. ☒ Publio ☐ Other (Describe)
 Gas ☒ ☐ ☐
 Water ☐ Anchor Comm
 San. Sewer ☐ Shelby Comm
 Underground Elect. & Tel. ☐
 OFF SITE IMPROVEMENTS
 Street Access: ☒ Public ☐ Private
 Surface asphalt
 Maintenance: ☒ Public ☐ Private
 Storm Sewer ☐ Curb/Gutter ☐
 Sidewalk ☐ Street Lights ☐
 Topo Level at grade
 Size 30,198 sf
 Shape Irregular
 View homes/hwy 7S
 Drainage Questionable?
 Is the property located in a HUD Identified Special Flood Hazard Area? ☐ No ☒ Yes
 Comments (favorable or unfavorable including any apparent adverse easements, encroachments or other adverse conditions) This lot is the first one on the left as one enters the subdivision from the second entrance and according to the flood map it is located in a flood zone.

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

ITEM	Subject Property	COMPARABLE NO. 1	COMPARABLE NO. 2	COMPARABLE NO. 3
Address	Lot 173 Shelby's Place Oxford, MS 38655-7401	816 Twin Lakes Cove Oxford, MS 38655	808 Tuscan Ridge Oxford, MS 38655	148 Lakes Dr S Oxford, MS 38655
Proximity to Subj.		6.74 miles NE	7.46 miles NE	7.02 miles NE
Sales Price	\$	\$ 30000	\$ 25000	\$ 20000
Price	\$	\$ 20000.000000	\$ 1.471627	\$ 0.488448
Data Source	Inspection/other files	MLS#150630:DOM 26	MLS#141964:DOM 647	MLS#144807:DOM 426
Date of Sale and Time Adjustment	DESCRIPTION	DESCRIPTION + (-) \$ Adjustment	DESCRIPTION + (-) \$ Adjustment	DESCRIPTION + (-) \$ Adjustment
Location	Suburban	Suburban	Suburban -18000	Suburban
Site/View	homes/hwy 7S	homes	homes	homes
Site Area	30198 sf	1.50 ac -15000	16988 sf 15000	40946 sf
Improvements	none flood zone	none no flood zone	none no flood zone	none no flood zone
Sales or Financing Concessions		ArmLth Conv:0	ArmLth Cash:0	ArmLth Cash:0
Net Adj. (Total)		Plus <input checked="" type="checkbox"/> Minus \$ -15000	Plus <input checked="" type="checkbox"/> Minus \$ -3000	Plus <input type="checkbox"/> Minus \$
Indicated Value of Subject		Gross 50.0% Net -50.0% \$ 15000	Gross 132.0% Net -12.0% \$ 22000	Gross 0.0% Net 0.0% \$ 20000

Comments on Market Data: All comps are located outside the city limits and in platted and recorded subdivisions, as is the subject. Comp 2 already had a home built on the site. Comp 1 was a flat lot but not deep as it dropped off drastically. Comp 3 was the most similar to the subject.

Comments and Conditions of Appraisal: These were the best comps the appraiser could find, following a thorough search.

Final Reconciliation: It is possible that a structure could be built on, but it would be very difficult, with the ditch and lift station on the site.

I ESTIMATE THE MARKET VALUE, AS DEFINED, OF SUBJECT PROPERTY AS OF 07/08/

2022

to be \$20,000

Appraiser(s) Signature Annette D. Lee
 Name Annette D. Lee Date 07/18/2022
 State MS License ☒ Certification # GA-72

Review Appraiser (if applicable) ☐ Did ☐ Did Not Physically Inspect Property
 Signature
 Name
 State License ☐ Certification #

Annette Lee Agency

Appraiser Independence Certification

I do hereby certify, I have followed the appraiser independence safeguards in compliance with Appraiser Independence and any applicable state laws I may be required to comply with. This includes but is not limited to the following:

- I am currently licensed and/or certified by the state in which the property to be appraised is located. My license is the appropriate license for the appraisal assignments and is reflected on the appraisal report.
- I certify that there have been no sanctions against me for any reason that would impair my ability to perform appraisals pursuant to the required guidelines.

I assert that no employee, director, officer, or agent of Lafayette County Board of Supervisors or any other party acting as joint venture partner, independent contractor, appraisal company, appraisal management company, or partner on behalf of Lafayette County Board of Supervisors attempted to influence the development, reporting, result, or review of my appraisal through coercion, extortion, collusion, compensation, inducement, intimidation, bribery, or in any other manner.

I further assert that Lafayette County Board of Supervisors did not engage in any of the following prohibited behavior in our business relationship:

- 1) Withholding or threatening to withhold timely payment or partial payment for an appraisal report;
- 2) Withholding or threatening to withhold future business with me, or demoting or terminating or threatening to demote or terminate me;
- 3) Expressly or impliedly promising future business, promotions, or increased compensation for myself;
- 4) Conditioning the ordering of my appraisal report or the payment of my appraisal fee or salary or bonus on the opinion, conclusion, or valuation to be reached, or on a preliminary value estimate requested from me;
- 5) Requesting that I provide an estimated, predetermined, or desired valuation in an appraisal report prior to the completion of the appraisal report, or requesting that I provide estimated values or comparable sales at any time prior to my completion of an appraisal report;
- 6) Provided me an anticipated, estimated, encouraged, or desired value for a subject property or a proposed or target amount to be loaned to the borrower, except that a copy of the sales contract for purchase transactions may be provided;
- 7) Provided to me, or my appraisal company, or any entity or person related to me as appraiser, appraisal company, stock or other financial or non-financial benefits;
- 8) Any other act or practice that impairs or attempts to impair my independence, objectivity, or impartiality or violates law or regulation, including, but not limited to, the Truth in Lending Act (TILA) and Regulation Z, or the USPAP.

Appraiser's Signature: <u>Annette D. Lee</u>	State License No: <u>GA-72</u>
Appraiser's Name: <u>Annette D. Lee</u>	Date: <u>July 18, 2022</u>
Address of Property Appraised: <u>Lot 173 Shelbi's Place</u>	

APPRAISER DISCLOSURE STATEMENT

Name of Appraiser: Annette D. Lee

Class of Certification/Licensure: ☒ Certified General
☐ Certified Residential
☐ Licensed Residential
☐ Temporary ☐ General ☐ Licensed

Certification/Licensure Number: GA-72

Scope: This Report ☒ Is within the scope of my Certification or License
☐ Is not within the scope of my Certification or License

Service Provided By: ☒ Disinterested & Unbiased Third Party
☐ Interested & Biased Third Party
☐ Interested Third Party on Contingent Fee Basis

Signature of person preparing and reporting the Appraisal:

Annette D. Lee

This form must be included in conjunction with all appraised assignments or specialized services performed by a state-certified or state-licensed real estate appraiser.

PHOTOGRAPH ADDENDUM

Borrower or Owner	/Owner: Gary Coleman		
Property Address	Lot 173 Shelbi's Place		
City	Oxford	County	Lafayette
		State	MS
		Zip Code	38655-7401
Client	Lafayette County Board of Supervisors		



FRONT VIEW OF
SUBJECT PROPERTY



REAR VIEW OF
SUBJECT PROPERTY



STREET SCENE OF
SUBJECT PROPERTY

PHOTOGRAPH ADDENDUM

Borrower or Owner	/Owner: Gary Coleman		
Property Address	Lot 173 Shelbi's Place		
City	Oxford	County	Lafayette
		State	MS
		Zip Code	38655-7401
Client	Lafayette County Board of Supervisors		

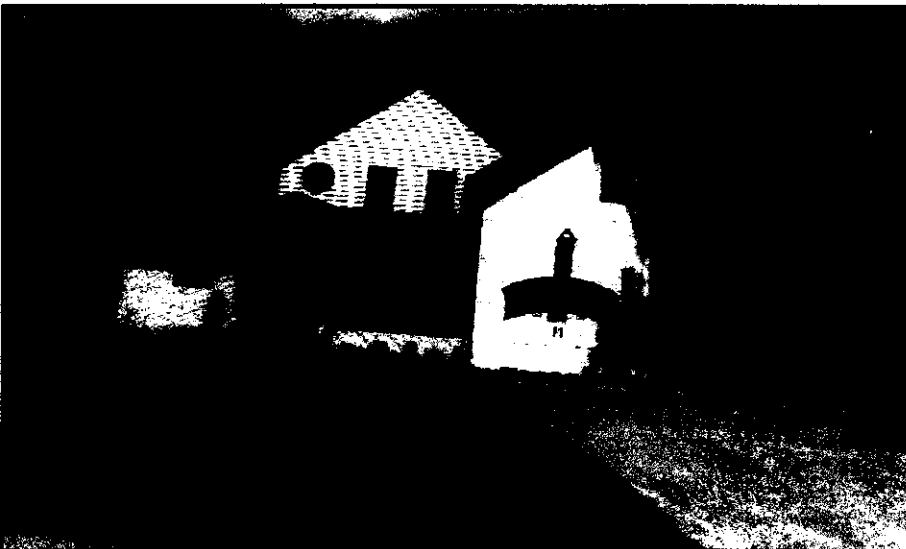
**COMPARABLE #1**

816 Twin Lakes Cove
Oxford, MS 38655

Price	\$30,000
Price/SF	20,000.000000
Date	s07/22

Site Area	1.50 ac
-----------	---------

Value Indication	\$15,000
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**COMPARABLE #2**

808 Tuscan Ridge
Oxford, MS 38655

Price	\$25,000
Price/SF	1.471627
Date	s09/20

Site Area	16988 sf
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Value Indication	\$22,000
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**COMPARABLE #3**

148 Lakes Dr S
Oxford, MS 38655

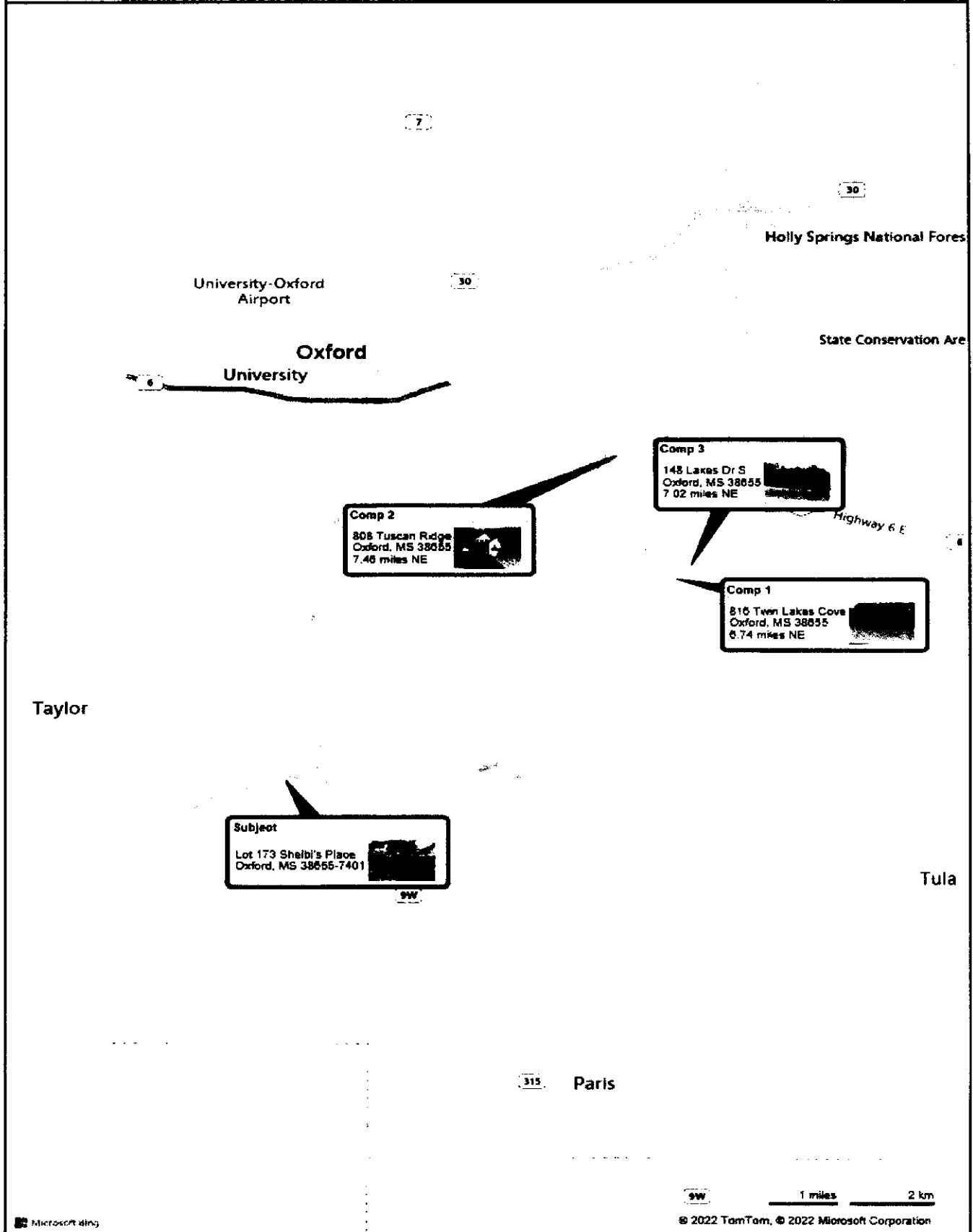
Price	\$20,000
Price/SF	0.488448
Date	s03/21

Site Area	40946 sf
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Value Indication	\$20,000
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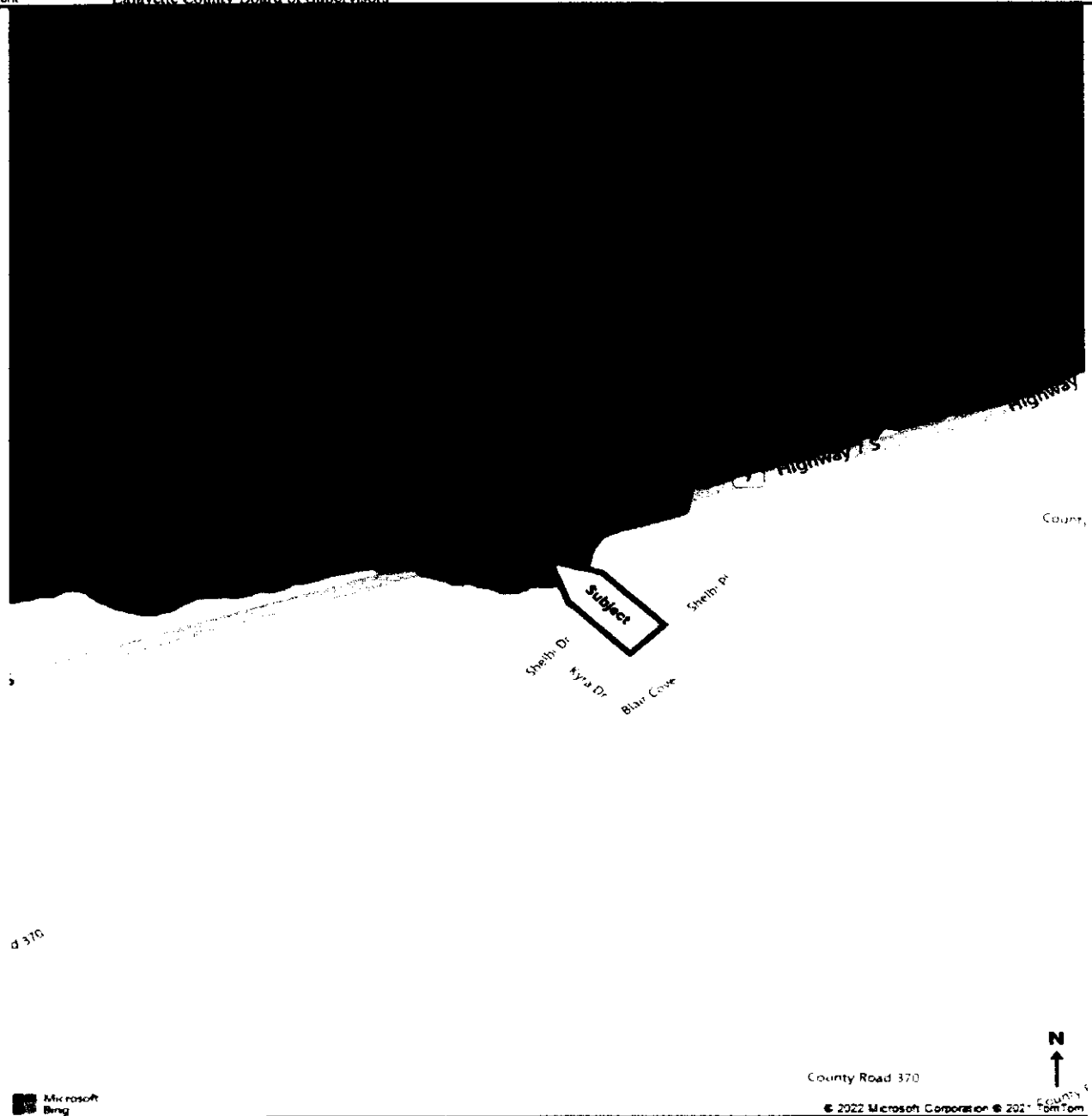
Location Map

Borrower or Owner	/Owner: Gary Coleman		
Property Address	Lot 173 Shelbi's Place		
City	Oxford	County	Lafayette
		State	MS
		Zip Code	38655-7401
Client	Lafayette County Board of Supervisors		



FLOOD MAP




Borrower or Owner **Owner: Gary Coleman**
 Property Address **Lot 173 Shelbi's Place**
 City **Oxford** County **Lafayette** State **MS** Zip Code **38655-7401**
 Client **Lafayette County Board of Supervisors**






Microsoft
Bing

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Flood Zones

-  Areas inundated by 100-year flooding
-  Areas inundated by 500-year flooding
-  Areas of undetermined but possible flood hazards

-  Floodway areas with velocity hazard
-  Floodway areas
-  COBRA zone

Flood Zone Determination

Latitude: 34.256862

Longitude: -89.534203

Community Name:

LAFAYETTE COUNTY

Community: 280093

SFHA (Flood Zone): Yes

Within 250 ft. of multiple flood zones: Yes

Zone: A

Map #: 28071C0270C

Panel: 0270C

Panel Date: 11/26/2010

FIPS Code: 28071

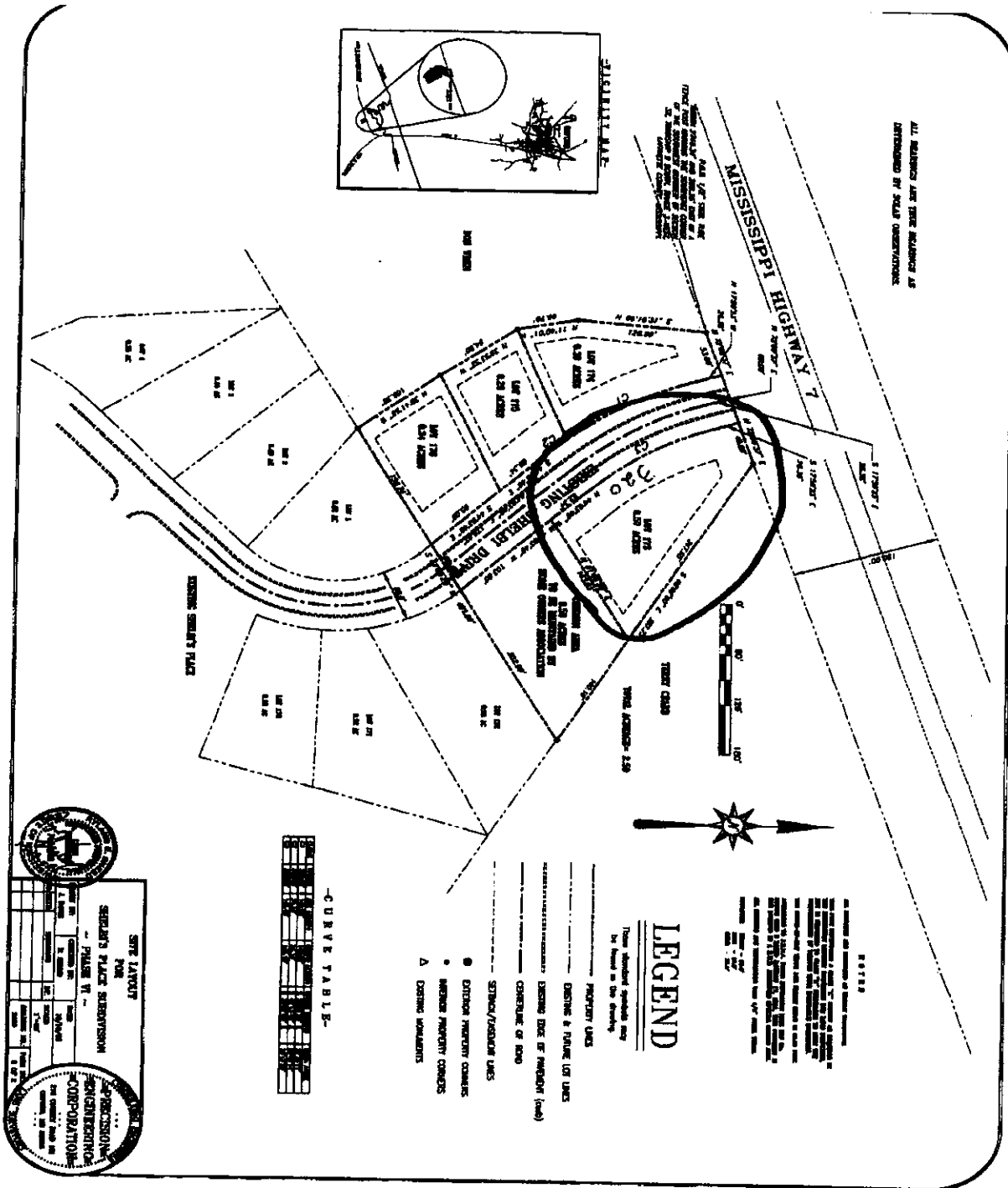
Census Tract: 9505.02

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Site layout of Shelbi's Place Subdivision, Phase VI, showing Lot 173

892

Borrower or Owner	/Owner: Gary Coleman				
Property Address	Lot 173, Shelbi's Place				
City	Oxford	County	Lafayette	State	MS
Client	Lafayette County Board of Supervisors				
				Zip Code	38655-7401



Legal Description for Shelbi's Place Subd, Phase VI

892

Borrower or Owner	/Owner: Gary Coleman		
Property Address	Lot 173 Shelbi's Place		
City	Oxford	County	Lafayette
State	MS	Zip Code	38655-7401
Client	Lafayette County Board of Supervisors		

STATE OF MISSISSIPPI
COUNTY OF LAFAYETTE

[Signature]
JAMES H. COLEMAN, JR.
Mayor

STATE OF MISSISSIPPI
COUNTY OF LAFAYETTE

[Signature]
JAMES H. COLEMAN, JR.
Mayor

STATE OF MISSISSIPPI
COUNTY OF LAFAYETTE

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COUNTY OF LAFAYETTE

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COUNTY OF LAFAYETTE

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JAMES H. COLEMAN, JR.
Mayor

STATE OF MISSISSIPPI
COUNTY OF LAFAYETTE

[Signature]
JAMES H. COLEMAN, JR.
Mayor

SHELBI'S PLACE SUBDIVISION
PHASE VI
CERTIFICATE SHEET
ENGINEERING CORPORATION

1. Sub	2. Sub	3. Sub	4. Sub	5. Sub	6. Sub	7. Sub	8. Sub	9. Sub	10. Sub	11. Sub	12. Sub	13. Sub	14. Sub	15. Sub	16. Sub	17. Sub	18. Sub	19. Sub	20. Sub	21. Sub	22. Sub	23. Sub	24. Sub	25. Sub	26. Sub	27. Sub	28. Sub	29. Sub	30. Sub	31. Sub	32. Sub	33. Sub	34. Sub	35. Sub	36. Sub	37. Sub	38. Sub	39. Sub	40. Sub	41. Sub	42. Sub	43. Sub	44. Sub	45. Sub	46. Sub	47. Sub	48. Sub	49. Sub	50. Sub	51. Sub	52. Sub	53. Sub	54. Sub	55. Sub	56. Sub	57. Sub	58. Sub	59. Sub	60. Sub	61. Sub	62. Sub	63. Sub	64. Sub	65. Sub	66. Sub	67. Sub	68. Sub	69. Sub	70. Sub	71. Sub	72. Sub	73. Sub	74. Sub	75. Sub	76. Sub	77. Sub	78. Sub	79. Sub	80. Sub	81. Sub	82. Sub	83. Sub	84. Sub	85. Sub	86. Sub	87. Sub	88. Sub	89. Sub	90. Sub	91. Sub	92. Sub	93. Sub	94. Sub	95. Sub	96. Sub	97. Sub	98. Sub	99. Sub	100. Sub
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Courthouse reference map aerial view showing parcel 93.04 (Lot 173)

Borrower or Owner	/Owner: Gary Coleman		
Property Address	Lot 173 Shelbi's Place		
City	Oxford	County	Lafayette
State	MS	Zip Code	38655-7401
Client	Lafayette County Board of Supervisors		

Lafayette County MS

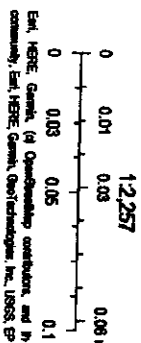
7/14/2022, 3:19:02 PM

☐ Leader
☐ Parcels
 lafayette_ms_ac
 lafayette_ms_din
 lafayette_ms_letno
 lafayette_ms_panno
 lafayette_ms_roadname

Anno

Imagery/2019

Esri, HERE, Garmin, GeoTechnology, Inc., USGS, EPA, Esri, HERE, Garmin, NGA, I



Copy of Warranty deed

Borrower or Owner	/Owner: Gary Coleman		
Property Address	Lot 173 Shelbi's Place		
City	Oxford	County	Lafayette
		State	MS
Client	Lafayette County Board of Supervisors		
		Zip Code	38655-7401

FILED
STATE OF MISSISSIPPI
LAFAYETTE COUNTY

2016 JAN -8 PM 1:55

CHANCERY CLERK

BY DC _____



Sherry A. Vane Chancery Clerk
Instrument 2016 - 284
Filed/Recorded 1/8/2016 01:58 P
4 Pages Recorded
Lafayette County, Mississippi

This instrument prepared
without benefit of title
examination by:

Matthew M. Moore, PLLC

Mississippi State Bar No. 100779
P. O. Box 913, 1130 North Lamar
Oxford, Mississippi 38655
(662) 234-1667

Grantors:
Shelbi's Place, LLC
14 County Road 466
Oxford, Mississippi 38655
(662) 234-0376

Grantee:
Gary Coleman
14 County Road 466
Oxford, Mississippi 38655
(662) 234-0376

INDEXING INSTRUCTIONS: Tract I and II: Fraction of the Northeast Quarter of
Section 21, Township 9 South, Range 3 West, Lafayette County, Mississippi.
Tract III: Lot No. 173 of Shelbi's Place Subdivision, Phase VI, Lafayette
County, Mississippi.

STATE OF MISSISSIPPI

COUNTY OF LAFAYETTE

WARRANTY DEED

FOR AND IN CONSIDERATION of TEN and No/100 (\$10.00) DOLLARS,
cash in hand paid, and other good and valuable consideration, the
receipt and sufficiency of all of which is hereby acknowledged,
SHELBI'S PLACE, LLC, a Mississippi Limited Liability Company,
does hereby grant, bargain, sell, convey and warrant unto

Copy of warranty deed continued

Borrower or Owner	/Owner: Gary Coleman		
Property Address	Lot 173 Shelby's Place		
City	Oxford	County	Lafayette
		State	MS
Client	Lafayette County Board of Supervisors	Zip Code	38655-7401

GARY COLEMAN

those certain tracts of land lying situate in Lafayette County, Mississippi, more particularly described as follows, to-wit:

TRACT I: A fraction of the Northeast Quarter of Section 21, Township 9 South, Range 3 West, Lafayette County, Mississippi, and containing 5.387 acres. This description being in more detail as follows:

Beginning at a 3/8" rebar designated and accepted as being the Southwest Corner of the Northeast Quarter of Section 21, Township 9 South, Range 3 West, run thence S 88°32'01" E a distance of 743.59 feet to a 3/4" iron pipe found, thence N 88°48'24" E a distance of 515.61 feet to a 1/4" iron rod set at the Point of Beginning; run thence N 88°48'24" E a distance of 565.10 feet to a 1/4" iron pipe found; thence N 07°42'57" W a distance of 300.00 feet to a 1/4" iron pipe found; thence N 84°27'53" E a distance of 342.54 feet to a 1/4" iron pipe found; thence N 76°27'27" E a distance of 7.12 feet to a 1/4" iron pipe found, thence S 07°33'28" E a distance of 247.39 feet to a point, thence along a circular curve to the right having a radius of 70.00 feet, an arc length of 99.52 feet, a chord bearing of 33°10'17" W, and a chord distance of 91.35 feet to a point; thence S 64°13'54" W a distance of 235.16 feet to a point; thence S 60°01'24" W a distance of 132.19 feet to a point, thence S 52°30'19" W a distance of 122.68 feet to a point; thence S 44°06'54" W a distance of 83.17 feet to a point; thence S 29°34'50" W a distance of 66.00 feet to a metal "T" post found, thence N 45°15'12" W a distance of 480.16 feet to the Point of Beginning of this description.

Subject to a 20' sewer line easement to the City of Oxford, said easement being 10' each side of the existing sewer line.

TRACT II: A fraction of the Northeast Quarter of Section 21, Township 9 South, Range 3 West, Lafayette County, Mississippi, and containing 0.449 acres. This description being in more detail as follows:

Beginning at a 3/8" rebar designated and accepted as being the Southwest Corner of the Northeast Quarter of Section 21, Township 9 South, Range 3 West, run thence S 88°32'01" E a distance of 743.59 feet to a 3/4" iron pipe found; thence N 88°48'24" E a distance of 515.61 feet to a 1/4" iron rod set; thence N 88°48'24" E a distance of 565.10 feet to a 1/4" iron pipe found; thence N 07°42'57" W a distance of 300.00 feet

Copy of warranty deed continued

Borrower or Owner	/Owner: Gary Coleman		
Property Address	Lot 173 Shelbi's Place		
City	Oxford	County	Lafayette
		State	MS
Client	Lafayette County Board of Supervisors	Zip Code	38655-7401

to a ½" iron pipe found; thence N 84°27'53" E a distance of 342.54 feet to a ½" iron pipe found; thence N 76°27'27" E a distance of 37.12 feet to a ½" iron pipe found at the Point of Beginning; run thence S 07°35'39" E a distance of 246.10 feet to a point, thence along a circular curve to the right having a radius of 100.00 feet, an arc length of 139.39 feet, a chord bearing of S 24°17'58" W, and a chord distance of 128.38 feet to a point; thence S 64°13'54" W a distance of 51.08 feet to a ½" iron rod found; thence S 06°09'18" W a distance of 71.34 feet to a ½" iron rod found, thence N 45°58'14" E a distance of 480.50 feet to a ½" iron rod set; thence N 33°48'48" W a distance of 28.66 feet to a ½" iron rod found, thence S 44°47'04" W a distance of 205.40 feet to center of a existing sewer manhole, thence N 16°06'55" W a distance of 285.25 feet to the Point of Beginning of this description.

Subject to a 30' and 30' sewer line easement to the City of Oxford.

TRACT III: Lot No. 173 of Shelbi's Place Subdivision, Phase VI, as set out and shown on the official map and plat of said subdivision found among the land records of Lafayette County, Mississippi, in Plat Cabinet B, on Slide 92, as of November 29th, 2005, at 10:00 A.M., reference to which is hereby made in aid of description hereof.

Ad Valorem taxes for calendar year 2016 shall be borne in full be the Grantee.

The warranty herein contained is subject to, and there is excepted therefrom, any and all mineral interests that may have been retained or conveyed by the Grantors' predecessors in title, those certain easements as found among the aforesaid records in Deed Book 487 at Page 550 and in Deed Book 501 at Page 133, those certain protective covenants of Shelbi's Place Subdivision, Phase VI, as well as those certain building setbacks, utility easements, and drainage easements as are set out and contained on the plat of said subdivision, as found in Plat Cabinet B, at

Last page of copy of warranty deed

Borrower or Owner	/Owner: Gary Coleman		
Property Address	Lot 173 Shelbi's Place		
City	Oxford	County	Lafayette
		State	MS
Zip Code	38655-7401		
Client	Lafayette County Board of Supervisors		

Slide 92, reference to which is hereby made.

WITNESS THE EXECUTION of this instrument on this, the 8th day of January, 2016.

SHELBI'S PLACE, LLC

By: [Signature]
JIMMY LEE MARQUIS, JR., MEMBER

STATE OF MISSISSIPPI

COUNTY OF LAFAYETTE

THIS DAY PERSONALLY APPEARED BEFORE ME, the undersigned authority in and for the jurisdiction aforesaid, the within named JIMMY LEE MARQUIS, JR., as the Member of Shelbi's Place, LLC, who acknowledged that he signed and delivered the above and foregoing Warranty Deed on the day and year therein mentioned, as the act and deed of said Limited Liability Company and for the purposes set forth therein, having been first duly authorized so to do.

GIVEN UNDER MY HAND AND OFFICIAL SEAL on this, the 8th day of January, 2016.

[Signature]
NOTARY PUBLIC

My Commission Expires:



Copy of appraisal license

Borrower or Owner Owner: Gary Coleman
 Property Address Lot 173 Shelby's Place
 City Oxford County Lafayette State MS Zip Code 38655-7401
 Client Lafayette County Board of Supervisors

State of Mississippi



Mississippi Real Estate Appraiser Licensing and Certification Board

This is to certify that

Annette Davis Lee

License Number

GA-72

Whose place of business

224 St. Andrews Circle
P. O. Box 506
Oxford

MS 38655

is located at

is duly licensed as a State Certified General Real Estate Appraiser in the state of Mississippi from the date of issuance. The license will remain in force when properly supported by a current pocket identification card. In witness thereof, the MISSISSIPPI REAL ESTATE APPRAISER LICENSING AND CERTIFICATION BOARD has caused this license to be issued by virtue of the authority vested in it by Section 73-34 of the Mississippi Code of 1972 amended.

In witness thereof, we have caused the Official Seal to be affixed.

This the 16 day of JULY 1991

Signed at

John W. Nixley

Division Chief

Subscribed

John W. Nixley

John W. Nixley

State of Mississippi
MISSISSIPPI REAL ESTATE APPRAISER LICENSING AND
CERTIFICATION BOARDLICENSE #: GA-72
STATUS: ACTIVE

ANNETTE DAVIS LEE

HAS BEEN GRANTED A LICENSE AS A
STATE CERTIFIED GENERAL APPRAISEREffective Date: 08/01/2021
Expiration Date: 07/31/2023SIGNATURE OF LICENSEE
Robert E. Poyner, Administrator

USPAP Compliance Addendum

File No. 2022161Land

Borrower/Client /Owner: Gary Coleman			
Property Address Lot 173 Shelby's Place			
City Oxford	County Lafayette	State MS	Zip Code 38655-7401
Lender/Client Lafayette County Board of Supervisors			

APPRAISAL AND REPORT IDENTIFICATION

This Appraisal Report is one of the following types:

- ☒ Appraisal Report
☐ Restricted Appraisal Report

This report was prepared in accordance with the requirements of the Appraisal Report option of USPAP Standards Rule 2-2(a).
 This report was prepared in accordance with the requirements of the Restricted Appraisal Report option of USPAP Standards Rule 2-2(b). The intended user of this report is limited to the identified client. This is a Restricted Appraisal Report and the rationale for how the appraiser arrived at the opinions and conclusions set forth in the report may not be understood properly without the additional information in the appraiser's workfile.

ADDITIONAL CERTIFICATIONS

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

- The statements of fact contained in this report are true and correct.
- The report analyses, opinions, and conclusions are limited only by the reported assumptions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- I have no (or the specified) present or prospective interest in the property that is the subject of this report and no (or specified) personal interest with respect to the parties involved.
- 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.
- This appraisal report was prepared in accordance with the requirements of Title XI of FIRREA and any implementing regulations.

PRIOR SERVICES

- ☒ I have **NOT** performed services, as an appraiser or in any other capacity, regarding the property that is the subject of the report within the three-year period immediately preceding acceptance of this assignment.
☐ I **HAVE** performed services, as an appraiser or in another capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. Those services are described in the comments below.

PROPERTY INSPECTION

- ☐ I have **NOT** made a personal inspection of the property that is the subject of this report.
☒ I **HAVE** made a personal inspection of the property that is the subject of this report.

APPRAISAL ASSISTANCE

Unless otherwise noted, no one provided significant real property appraisal assistance to the person signing this certification. If anyone did provide significant assistance, they are hereby identified along with a summary of the extent of the assistance provided in the report.

ADDITIONAL COMMENTS

Additional USPAP related issues requiring disclosure and/or any state mandated requirements:

MARKETING TIME AND EXPOSURE TIME FOR THE SUBJECT PROPERTY

- ☒ A reasonable marketing time for the subject property is 25-150 day(s) utilizing market conditions pertinent to the appraisal assignment.
☒ A reasonable exposure time for the subject property is 25-150 day(s).

APPRAISER

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature Annette D. Lee
 Name Annette D. Lee
 Date of Signature July 18, 2022
 State Certification # GA-72
 or State License #
 State MS
 Expiration Date of Certification or License 7/31/2023

Signature _____
 Name _____
 Date of Signature _____
 State Certification # _____
 or State License # _____
 State _____
 Expiration Date of Certification or License _____
 Supervisory Appraiser Inspection of Subject Property:
☐ Did Not ☐ Exterior-only from Street ☐ Interior and Exterior

Effective Date of Appraisal 07/08/2022



APPRAISAL REPORT

OF THE REAL PROPERTY LOCATED AT

Common area of Shelbi's Place Subdivision
Oxford, MS 38655-7400

for

Lafayette County Board of Supervisors
300 North Lamar Blvd
Oxford, MS
38655

as of

07/08/, 2022

by

Annette D. Lee
PO Box 506, 224 St. Andrews Cir.
Oxford, MS 38655

Annette Lee Agency

LAND APPRAISAL REPORT

File No. 20221651 and

Census Tract 9505.02 Map Reference 189Z-32-093

IDENTIFICATION

Borrower / Owner: Ebenezzer Glomgold LLC
 Property Address: Common area of Shelby's Place Subdivision
 City: Oxford County: Lafayette State: MS Zip Code: 38655-7400
 Legal Description: Common area of Shelby's Place Subdivision, adjacent to lot 173 of Shelby's Place, Phase VI
 Sale Price: \$ _____ Date of Sale: _____ Loan Term: _____ yrs. Property Rights Appraised: ☒ Fee ☐ Leasehold ☐ De Minimis PUD
 Actual Real Estate Taxes: \$ _____ (yr.) Loan charges to be paid by seller: \$ _____ Other sales concessions: _____
 Lender/Client: Lafayette County Board of Supervisors Address: 300 North Lamar Blvd, Oxford, MS, 38655
 Occupant: vacant Appraiser: Annette D. Lee Instructions to Appraiser: To determine Market Value

NEIGHBORHOOD

Location	<input type="checkbox"/> Urban	<input checked="" type="checkbox"/> Suburban	<input type="checkbox"/> Rural
Built Up	<input type="checkbox"/> Over 75%	<input checked="" type="checkbox"/> 25% to 75%	<input type="checkbox"/> Under 25%
Growth Rate	<input type="checkbox"/> Fully Dev.	<input checked="" type="checkbox"/> Rapid	<input type="checkbox"/> Steady
Property Values	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Demand/Supply	<input type="checkbox"/> Shortage	<input checked="" type="checkbox"/> In Balance	<input type="checkbox"/> Over Supply
Marketing Time	<input type="checkbox"/> Under 3 Mos.	<input checked="" type="checkbox"/> 4-6 Mos.	<input type="checkbox"/> Over 6 Mos.
Present Land Use	<u>96</u> % 1 Family	<u>4</u> % 2-4 Fam	<u>0</u> % Apts. <u>0</u> % Condo <u>0</u> % Commercial
Change in Present Land Use	<input checked="" type="checkbox"/> Not Likely	<input type="checkbox"/> Likely (*)	<input type="checkbox"/> Taking Place (*)
Predominant Occupancy	<input checked="" type="checkbox"/> Owner	<input type="checkbox"/> Tenant	<input type="checkbox"/> % Vacant
Single Family Price Range	\$ <u>120,000</u> to \$ <u>175,000</u>	Predominant Value \$ <u>200,000</u>	
Single Family Age	<u>2</u> yrs. to <u>31</u> yrs.	Predominant Age <u>19</u> yrs.	

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

Comments including those factors, favorable or unfavorable, affecting marketability (e.g. public parks, schools, noise) The common area is quite possibly located in a flood zone. The maps are difficult to pinpoint exactly. There are no parks or schools nearby but all are within an easy driving distance.

SITE

Dimensions: 103.60F x 163.03LS x 140.18R x 202.99RS - 22307 +/- sq. ft. Corner Lot ☐
 Zoning Classification: Common area Present Improvements ☐ do ☐ do not conform to zoning regulations
 Highest and best use: ☐ Present use ☒ Other (specify) Any use deemed legal by the authorities in charge.
 Elec. ☒ Gas ☐ Water ☐ San. Sewer ☐ Other (Describe): Anchor Water
 OFF SITE IMPROVEMENTS
 Street Access: ☒ Public ☐ Private
 Surface: asphalt
 Maintenance: ☒ Public ☐ Private
 Storm Sewer ☐ Curb/Gutter ☐ Street Lights ☐ Sidewalk ☐
 Topo: Level at grade
 Size: 22307 sf or .512 acres +/-
 Shape: Irregular
 View: homes/Hwy 7S
 Drainage: drains well, with drainage ditch on site.
 Is the property located in a HUD Identified Special Flood Hazard Area? ☒ No ☐ Yes

Comments (favorable or unfavorable including any apparent adverse easements, encroachments or other adverse conditions) The subject property was purchased after three years of taxes and paid the State of Mississippi \$500 for the deed to the property. This was recorded on April 5, 2021.

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

ITEM	Subject Property	COMPARABLE NO. 1	COMPARABLE NO. 2	COMPARABLE NO. 3
Address	Common area of Shelby's Place Subdivision, Oxford, MS 38655-7400	0 County Road 395, Water Valley, MS 38965	104 Lakes Drive S, Lot 1 Oxford, MS 38655	
Proximity to Subj.		8.99 miles E	4.75 miles W	11.58 miles E
Sales Price	\$	\$ 18000	\$ 16500	\$ 7600
Price	\$	\$ 4812.833984	\$ 3699.551514	\$ 0.249246
Data Source	Inspection	MLS#Unk:DOM 0	MLS#Unk:DOM 0	MLS#Unk:DOM 0
Date of Sale and Time Adjustment	DESCRIPTION	DESCRIPTION	DESCRIPTION	DESCRIPTION
	<u>Suburban</u>	<u>Rural</u>	<u>Rural</u>	<u>Suburban</u>
	<u>homes/drainage ditch</u>	<u>Situated on hilltop</u>	<u>Close to Enid Lake</u>	<u>flat, wooded lot</u>
	<u>22307 +/- sq. ft.</u>	<u>3.74 ac</u>	<u>4.46 ac</u>	<u>30492 sf</u>
		<u>Located in Lafayette Co.</u>		
Sales or Financing Concessions		ArmLth Cash:0	ArmLth Cash:0	ArmLth Cash:0
Net Adj. (Total)		Plus <input checked="" type="checkbox"/> Minus \$ -10100	Plus <input checked="" type="checkbox"/> Minus \$ -8300	Plus <input type="checkbox"/> Minus \$
Indicated Value of Subject		Gross 61.7% Net -56.1% \$ 7900	Gross 56.4% Net -50.3% \$ 8200	Gross 0.0% Net 0.0% \$ 7600

Comments on Market Data: All comps are located outside the city limits of Oxford and all are located in Lafayette County, even though Comp 2 has a mailing address of Water Valley. Comps 1 and 2 are considered rural in nature. Comps 1 and 2 were substantially larger than the subject. Weight was given to Comp 3 because it is situated in a subdivision, as is the subject.

Comments and Conditions of Appraisal: The appraiser is confident that these comparables relate to the subject.

Final Reconciliation: It is possible that a small home could be built on the site. The appraiser could not be specific in this area.

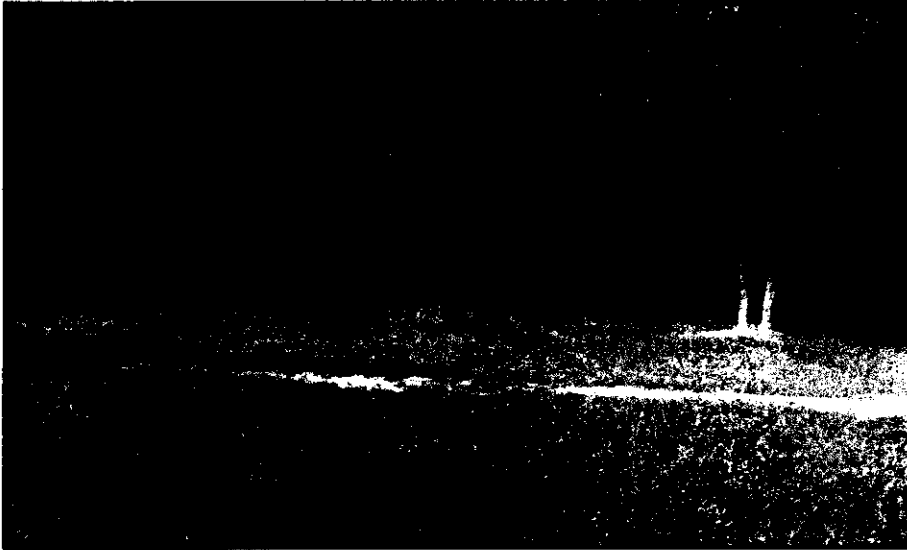
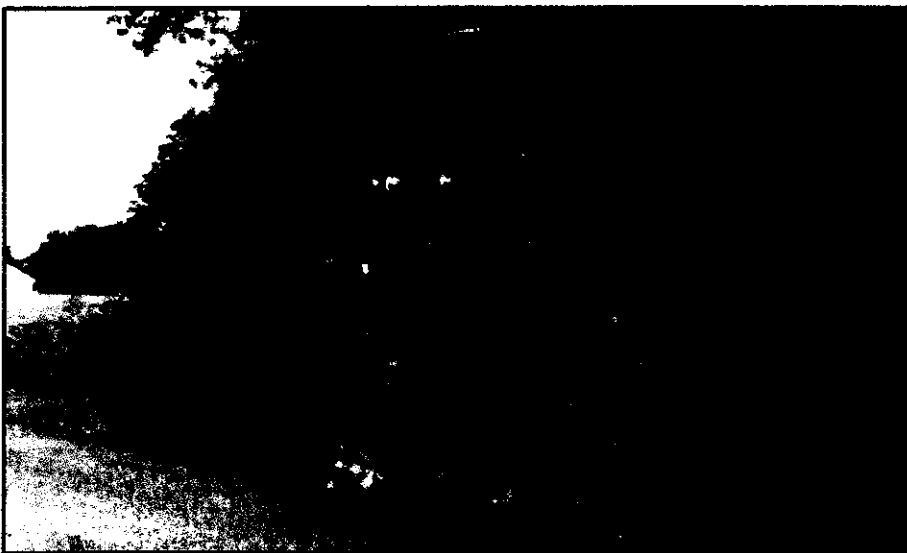
RECONCILIATION

I ESTIMATE THE MARKET VALUE, AS DEFINED, OF SUBJECT PROPERTY AS OF 07/08/2022 to be \$7,800
 Appraiser(s): Annette D. Lee Review Appraiser (if applicable) ☐ Did ☐ Did Not Physically Inspect Property
 Signature: _____ Date: 07/18/2022
 Name: Annette D. Lee State: MS License: ☒ Certification # GA-72

Annette Lee Agency

PHOTOGRAPH ADDENDUM

Borrower or Owner	/Owner: Ebenezer Glomgold LLC		
Property Address	Common area of Shelbi's Place Subdivision		
City	Oxford	County	Lafayette
		State	MS
		Zip Code	38655-7400
Client	Lafayette County Board of Supervisors		

FRONT VIEW OF
SUBJECT PROPERTYREAR VIEW OF
SUBJECT PROPERTYSTREET SCENE OF
SUBJECT PROPERTY

PHOTOGRAPH ADDENDUM

Borrower or Owner	/Owner: Ebenezer Glomgold LLC		
Property Address	Common area of Shelbi's Place Subdivision		
City	Oxford	County	Lafayette
		State	MS
Zip Code	38655-7400		
Client	Lafayette County Board of Supervisors		

**COMPARABLE #1**

Tbd Cr 438
Oxford, MS 38655

Price	\$18,000
Price/SF	4,812.833984
Date	s03/22;c03/22

Site Area	3.74 ac
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Value Indication	\$7,900
------------------	---------

**COMPARABLE #2**

0 County Road 395
Water Valley, MS38965

Price	\$16,500
Price/SF	3,699.551514
Date	s12/20;c11/20

Site Area	4.46 ac
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Value Indication	\$8,200
------------------	---------

**COMPARABLE #3**

104 Lakes Drive S
Lot 1 Oxford, MS 38655

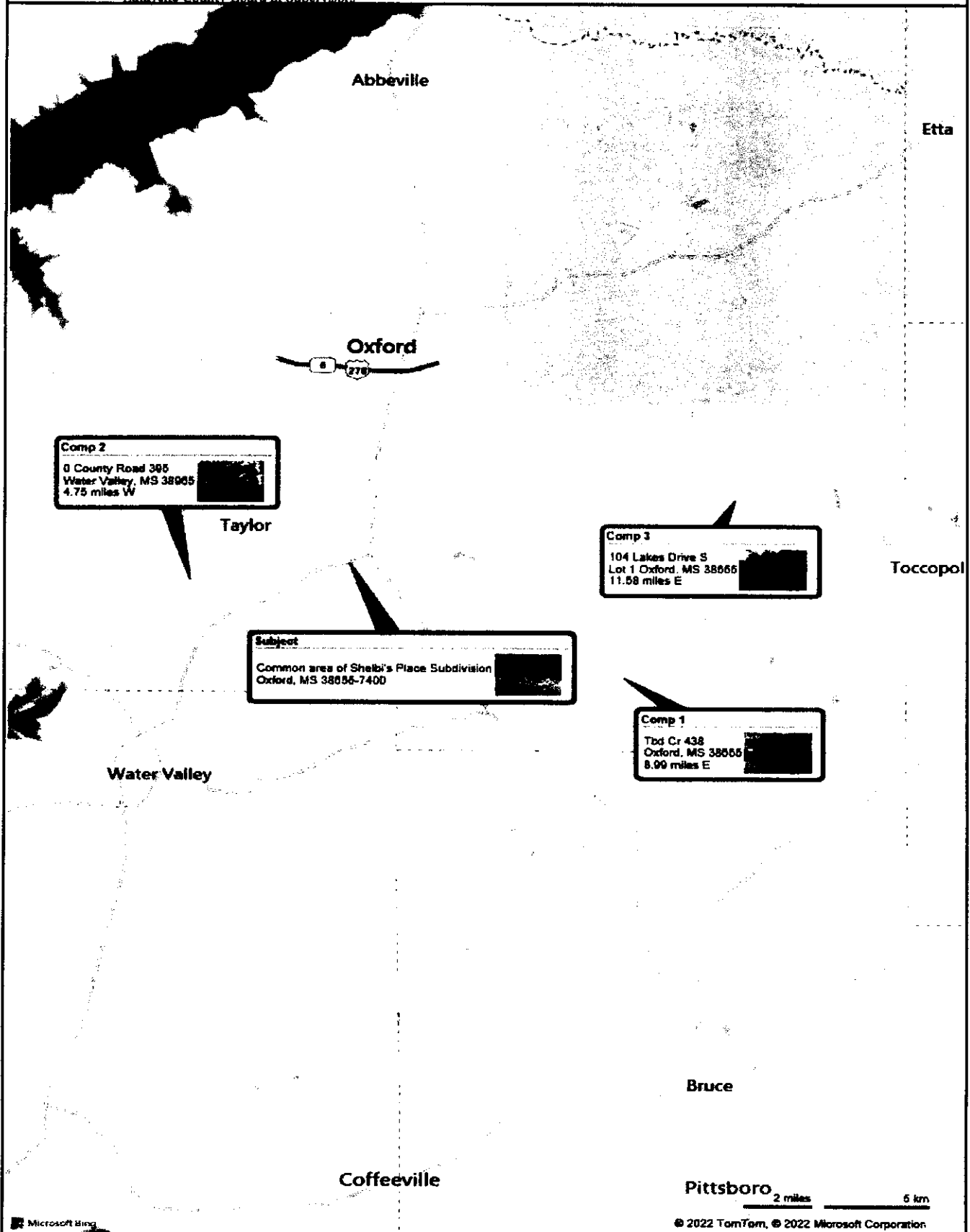
Price	\$7,600
Price/SF	0.249246
Date	s07/19;c07/19

Site Area	30492 sf
-----------	----------

Value Indication	\$7,600
------------------	---------

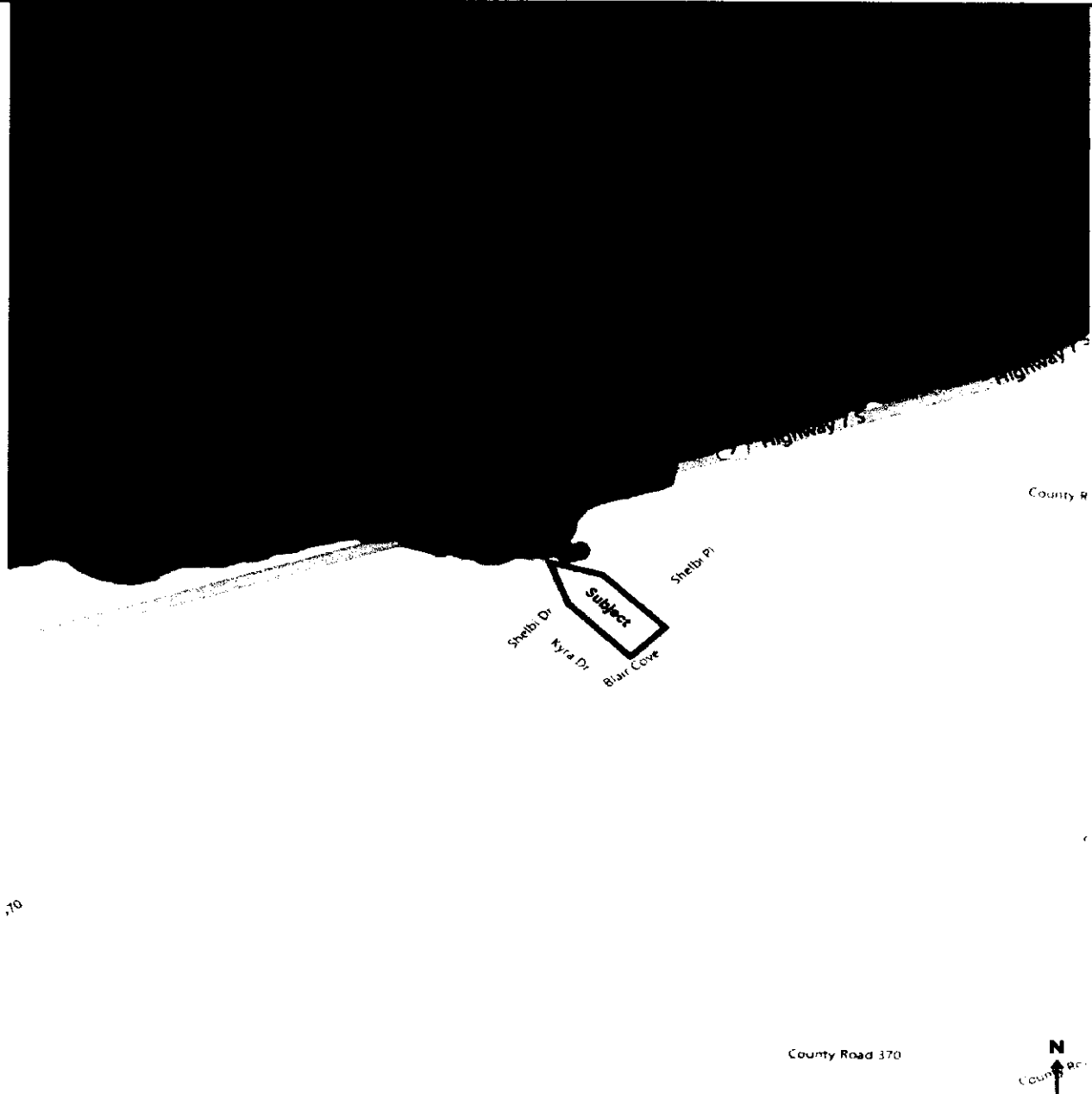
Location Map

Borrower or Owner	/Owner: Ebenezer Glomgold LLC		
Property Address	Common area of Shelbi's Place Subdivision		
City	Oxford	County	Lafayette
		State	MS
		Zip Code	38655-7400
Client	Lafayette County Board of Supervisors		



FLOOD MAP

Borrower or Owner /Owner: Ebenezer Glomgold LLC
 Property Address Common area of Shelbi's Place Subdivision
 City Oxford County Lafayette State MS Zip Code 38655-7400
 Client Lafayette County Board of Supervisors



Microsoft
Bing

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Flood Zones

- Areas inundated by 100-year flooding
- Areas inundated by 500-year flooding
- Areas of undetermined but possible flood hazards

- Floodway areas with velocity hazard
- Floodway areas
- COBRA zone

Flood Zone Determination

Latitude: 34.256382
 Longitude: -89.533929
 Community Name:
 LAFAYETTE COUNTY
 Community: 280093
 SFHA (Flood Zone): No

Within 250 ft. of multiple flood zones: Yes

Zone: X Map #: 28071C0270C
 Panel: 0270C Panel Date: 11/26/2010
 FIPS Code: 28071 Census Tract: 9505.02


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

Copy of Warranty deed with legal description

Borrower or Owner	/Owner: Ebenezer Glomgold LLC		
Property Address	Common area of Shelbi's Place Subdivision		
City	Oxford	County	Lafayette
		State	MS
Client	Lafayette County Board of Supervisors	Zip Code	38655-7400

STATE OF MISSISSIPPI
COUNTY OF LAFAYETTE

BY: WARRANTY DEED

Chancery Clerk
Lafayette County, Mississippi
I certify the instrument
was recorded on
JULY 31 2008 02:58:33PM
Instrument 200807376 Page 1 of 2
Witness my hand and seal  D.C.

FOR AND IN CONSIDERATION of TEN AND NO/100 (~~100.00~~) DOLLARS, cash in hand paid, and other good and valuable consideration, the receipt and sufficiency of all of which is hereby acknowledged, **SHELBI'S PLACE, L.L.C.**, a Mississippi Limited Liability Company, does hereby grant, bargain, sell, convey and warrant unto **THE SHELBI'S PLACE HOMEOWNERS' ASSOCIATION** that certain parcel of land lying situate in Lafayette County, Mississippi, more particularly described as follows, to-wit:

A fraction of the Northeast Quarter of Section 32, Township 9 South, Range 3 West, Lafayette County, Mississippi, said parcel being designated as the Common Area of the Shelbi's Place Subdivision, Phase VI as ~~set out and~~ shown on the official map and plat of said subdivision found among the land records of Lafayette County, Mississippi, in Plat Cabinet B, on Slide 92, as of November 29th, 2005, at 10:00 A.M., reference to which is hereby made in aid of description hereof, said lot being more particularly described by metes and bounds as follows:

Commencing at a fence post marking the Southeast corner of the Southwest Quarter of Section 32, Township 9 South, Range 3 West, Lafayette County, Mississippi and run thence North 2,746.34 feet and run thence 280.36 feet East to a 4" steel tube, run thence North 72 degrees, 09 minutes, 37 seconds East, a distance of 162.80 feet to a point, said point being the Northeast corner of Lot No. 173 of Shelbi's Place Subdivision, run thence South 60 degrees, 02 minutes, 30 seconds East a distance of 247.55 feet to the Point of Beginning of this description.

From said Point of Beginning, run thence continuing South 60 degrees, 02 minutes, 00 seconds East a distance of 140.18 feet to a point, said point being the Northwest corner of Lot 172 of Shelbi's Place Subdivision, run thence South 61 degrees, 05 minutes, 20 seconds West a distance of 202.99 feet to a point on the east right-of-way line of Shelbi Drive. Run thence along said east right-of-way, North 44 degrees, 03 minutes 49 seconds West, a distance of 103.60 feet to a point, run thence leaving said right-of-way line North 61 degrees, 05 minutes, 20 seconds East a distance of 163.03 feet to the point of beginning of this description. Said parcel containing .50 acres more or less.

The property herein conveyed is hereby made subject to those certain protective covenants of Shelbi's Place Subdivision, Phase VI, as well as those certain building setbacks, utility easements, and drainage easements as are set out and contained on the plat of said subdivision, as found in Plat Cabinet B, at

Copy of warranty deed continued

Borrower or Owner	/Owner: Ebenezer Glomgold LLC		
Property Address	Common area of Shelby's Place Subdivision		
City	Oxford	County	Lafayette
		State	MS
Client	Lafayette County Board of Supervisors	Zip Code	38655-7400

Slide 92, reference to which is hereby made.

Ad Valorem taxes for calendar year 2008 shall be borne in full by the Grantee.

WITNESS THE EXECUTION of this instrument on this, the 22 day of July, 2008.

SHELBI'S PLACE, L.L.C.

By: [Signature]
GARY COLEMAN, MEMBER/MANAGER

STATE OF MISSISSIPPI

COUNTY OF LAFAYETTE

THIS DAY PERSONALLY APPEARED BEFORE ME, the undersigned authority in and for the jurisdiction aforesaid, the within named GARY COLEMAN, as a Member/Manager of Shelby's Place, L.L.C., who acknowledged that he signed and delivered the above and foregoing Warranty Deed on the day and year therein mentioned, as the act and deed of said Limited Liability Company and for the purposes set forth therein, having been first duly authorized so to do.

GIVEN UNDER MY HAND AND OFFICIAL SEAL on this, the 22 day of July, 2008.

My Commission Expires



NOTARY PUBLIC

ADDRESSES:

GRANTOR:
14 County Road 466
Oxford, MS 38655
(662) 234-0376

GRANTEE:
115 Shelby's Place
Oxford MS 38655
(662) 236-7071

This instrument prepared without benefit of title examination at the request of the parties by:

Matthew M. Moore, Lawyer
Mississippi State Bar No. 100779
P. O. Box 913, 1130 North Lamar
Oxford, Mississippi 38655
(662) 234-1667

Copy of State of Mississippi grants Ebenezer Glomgold LLC Common area

Borrower or Owner /Owner: Ebenezer Glomgold LLC
 Property Address Common area of Shelby's Place Subdivision
 City Oxford County Lafayette State MS Zip Code 38655-7400
 Client Lafayette County Board of Supervisors

FILED
STATE OF MISSISSIPPI
LAFAYETTE COUNTY
 2021 APR -5 PM 2:13
 CHANCERY CLERK

FORFEITED TAX LAND PATENT

BY GW **State of Mississippi**


PURSUANT to Mississippi Code Annotated §19-1-1(1972 as amended), providing for the sale of Forfeited Tax Lands of the State of Mississippi, and
As said lands are now held by the State and the patentee hereinafter named has complied with all the requirements of the law in such cases made and provided;
The State of Mississippi, in consideration of the premises and the sum of \$500.00, being the amount required to purchase said lands, does hereby grant and convey to:

Ebenezer Glomgold LLC

the following described land, to-wit:

COMMON AREA OF SHELBY'S PLACE SUBDIVISION PPIN 15792 TD 54030
 Subdivision: Shelby's Place
 Section 32
 Parcel No.: 189232093 PPIN: 15792
 Lafayette County, Mississippi

This the 29th day of March, 2021



Tate Reeves
 Tate Reeves
 GOVERNOR

Michael Watson
 Michael Watson
 SECRETARY OF STATE

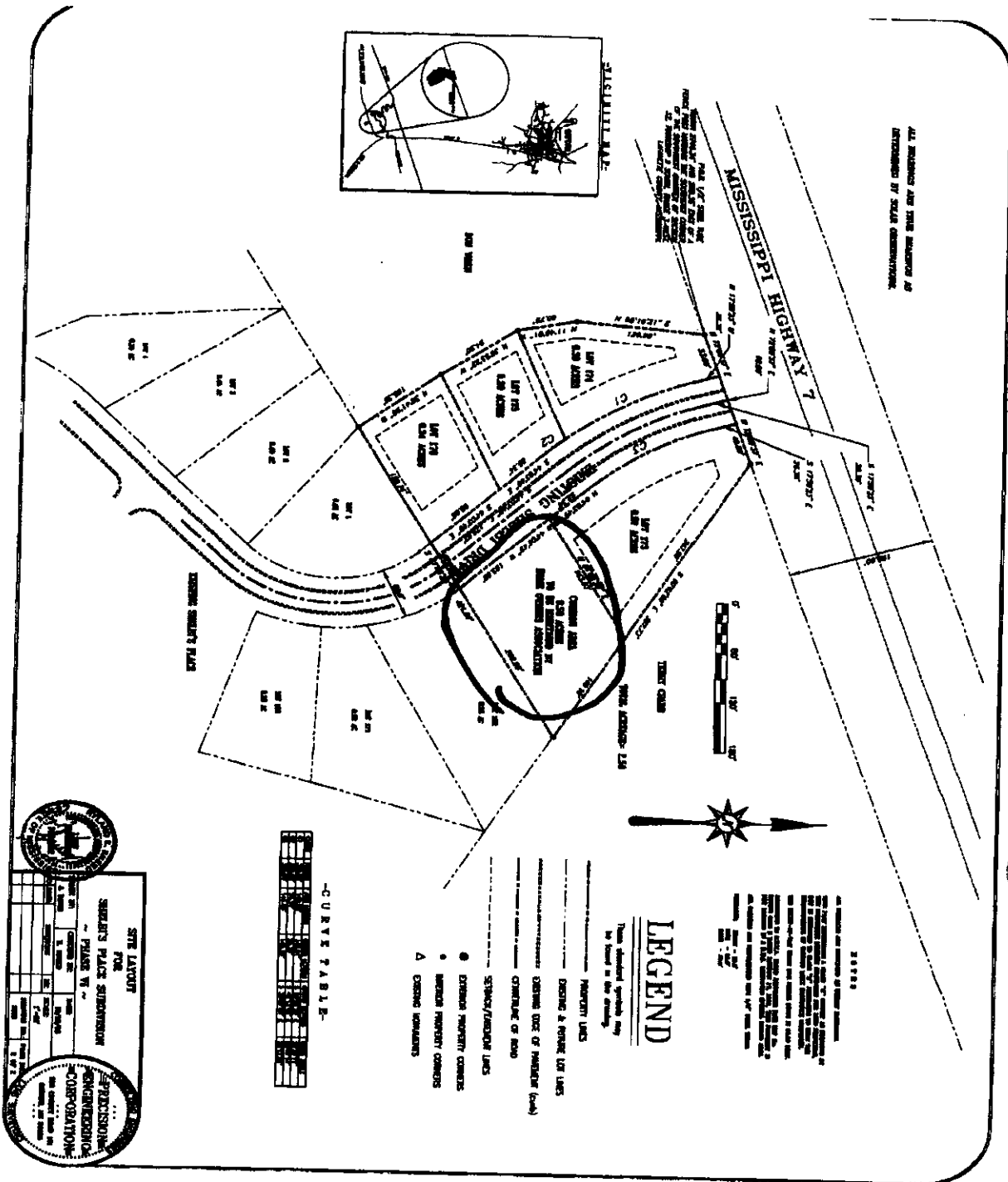
Granted and Prepared By:
 State of Mississippi
 Post Office Box 124
 Jackson, MS 39201
 Tel: (601) 359-9116

Grantee(s):
 Ebenezer Glomgold LLC
 1943 Anderson Road, Unit J-3
 Unit J-3
 Oxford, MS 38655
 (601) 448-6677

Copy of Site layout for Shelbi's Place Subdivision, Phase VI showing common area

892

Borrower or Owner	/Owner: Ebenezer Glomgold LLC			
Property Address	Common area of Shelbi's Place Subdivision			
City	Oxford	County	Lafayette	State MS
Client	Lafayette County Board of Supervisors			
			Zip Code	38655-7400



Borrower or Owner	/Owner: Ebenezer Glomgold LLC				
Property Address	Common area of Shelby's Place Subdivision				
City	Oxford	County	Lafayette	State	MS
Zip Code	38655-7400				
Client	Lafayette County Board of Supervisors				

B92

LIBRARY AND ARCHIVES

Abstract. The purpose of this study was to determine the effect of a 12-week training program on the cardiovascular and muscular endurance of 12-year-old children. The study was conducted in a school in the city of Ankara, Turkey. The subjects were 20 children (10 boys and 10 girls) aged 12 years. They were divided into two groups: a control group and an experimental group. The control group did not receive any training, while the experimental group received a 12-week training program. The training program consisted of aerobic and anaerobic exercises. The cardiovascular endurance was measured by the 20-minute step test, and the muscular endurance was measured by the 1-minute sit-up test. The results showed that the experimental group had significantly higher scores than the control group in both tests after the 12-week training program. The findings suggest that a 12-week training program can improve the cardiovascular and muscular endurance of 12-year-old children.

THE UNIVERSITY OF CHICAGO

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What's New

[illegible]

Stimulus **Response**

THE **WORLD'S** **LARGEST** **BOOK** **STORE**

UNITED STATES OF AMERICA

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References

RESEARCHER IN THE SERVICE OF THE PEOPLE
OF THE UNITED STATES
OF AMERICA


COMPANY OF LIMITEDS BUILT UP IN 1997

[Handwritten:] Done by Skins Day &c

REPORT OF MISDEMEANOR

17. I/WE AND IMMEDIATE FAMILY MEMBERS ARE CURRENTLY PAYING CUSTOMER THIS YEAR _____ DAY OF _____.

6787E 07 M1631581723


 J. Edgar Hoover
 Director

[illegible]

Copy of appraisal license

Borrower or Owner	/Owner: Ebenezer Glomgold LLC		
Property Address	Common area of Shelbi's Place Subdivision		
City	Oxford	County	Lafayette
		State	MS
Client	Lafayette County Board of Supervisors		
		Zip Code	38655-7400

State of Mississippi



Mississippi Real Estate Appraiser Licensing and Certification Board

This is to certify that

Annette Davis Lee

License Number

GA-72

Whose place of business

224 St. Andrews Circle
P. O. Box 506
Oxford

MS 38655

is located at

is duly licensed as a **State Certified General Real Estate Appraiser** in the name of Mississippi from the date of issuance. The license will remain in force when properly supported by a current pocket identification card. In witness whereof, the MISSISSIPPI REAL ESTATE APPRAISER LICENSING AND CERTIFICATION BOARD has caused this license to be issued by virtue of the authority vested in it by Section 73-34 of the Mississippi Code of 1972 amended.

In witness whereof, we have caused the Official Seal to be affixed.

this the 16 day of JULY 1991

Secretary — *John W. Nalley*
John W. Nalley
John W. Nalley

State of Mississippi	
MISSISSIPPI REAL ESTATE APPRAISER LICENSING AND CERTIFICATION BOARD	
LICENSE # : GA-72	STATUS : ACTIVE
ANNETTE DAVIS LEE	
HAS BEEN GRANTED LICENSE AS A STATE CERTIFIED GENERAL APPRAISER	
Effective Date: 08/01/2021	Expiration Date: 07/01/2023
SIGNATURE OF LICENSEE <i>Annette Davis Lee</i>	
Robert E. Poynter, Administrator	

Appraiser Independence Certification

I do hereby certify, I have followed the appraiser independence safeguards in compliance with Appraisal Independence and any applicable state laws I may be required to comply with. This includes but is not limited to the following:

- I am currently licensed and/or certified by the state in which the property to be appraised is located. My license is the appropriate license for the appraisal assignments and is reflected on the appraisal report.
- I certify that there have been no sanctions against me for any reason that would impair my ability to perform appraisals pursuant to the required guidelines.

I assert that no employee, director, officer, or agent of Lafayette County Board of Supervisors or any other party acting as joint venture partner, independent contractor, appraisal company, appraisal management company, or partner on behalf of Lafayette County Board of Supervisors attempted to influence the development, reporting, result, or review of my appraisal through coercion, extortion, collusion, compensation, inducement, intimidation, bribery, or in any other manner.

I further assert that Lafayette County Board of Supervisors did not engage in any of the following prohibited behavior in our business relationship:

- 1) Withholding or threatening to withhold timely payment or partial payment for an appraisal report;
- 2) Withholding or threatening to withhold future business with me, or demoting or terminating or threatening to demote or terminate me;
- 3) Expressly or impliedly promising future business, promotions, or increased compensation for myself;
- 4) Conditioning the ordering of my appraisal report or the payment of my appraisal fee or salary or bonus on the opinion, conclusion, or valuation to be reached, or on a preliminary value estimate requested from me;
- 5) Requesting that I provide an estimated, predetermined, or desired valuation in an appraisal report prior to the completion of the appraisal report, or requesting that I provide estimated values or comparable sales at any time prior to my completion of an appraisal report;
- 6) Provided me an anticipated, estimated, encouraged, or desired value for a subject property or a proposed or target amount to be loaned to the borrower, except that a copy of the sales contract for purchase transactions may be provided;
- 7) Provided to me, or my appraisal company, or any entity or person related to me as appraiser, appraisal company, stock or other financial or non-financial benefits;
- 8) Any other act or practice that impairs or attempts to impair my independence, objectivity, or impartiality or violates law or regulation, including, but not limited to, the Truth in Lending Act (TILA) and Regulation Z, or the USPAP.

Appraiser's Signature: <i>Annette D. Lee</i>	State License No: GA-72
Appraiser's Name: Annette D. Lee	Date: July 18, 2022
Address of Property Appraised: Common area of Shelbi's Place Subdivision	

APPRAISER DISCLOSURE STATEMENT

Name of Appraiser: Annette D. Lee

Class of Certification/Licensure:

- ☒ Certified General
☐ Certified Residential
☐ Licensed Residential
☐ Temporary ☐ General ☐ Licensed

Certification/Licensure Number:

GA-72

Scope: This Report

- ☒ Is within the scope of my Certification or License
☐ Is not within the scope of my Certification or License

Service Provided By:

- ☒ Disinterested & Unbiased Third Party
☐ Interested & Biased Third Party
☐ Interested Third Party on Contingent Fee Basis

Signature of person preparing and reporting the Appraisal:

Annette D. Lee

This form must be included in conjunction with all appraised assignments or specialized services performed by a state-certified or state-licensed real estate appraiser.

USPAP Compliance Addendum

File No. 20221651 and

Borrower/Client /Owner: Ebenezer Glomgold LLC			
Property Address Common area of Shelby's Place Subdivision			
City Oxford	County Lafayette	State MS	Zip Code 38655-7400
Lender/Client Lafayette County Board of Supervisors			

APPRAISAL AND REPORT IDENTIFICATION

This Appraisal Report is one of the following types:

- ☐ Appraisal Report
☒ Restricted Appraisal Report

This report was prepared in accordance with the requirements of the Appraisal Report option of USPAP Standards Rule 2-2(a).
 This report was prepared in accordance with the requirements of the Restricted Appraisal Report option of USPAP Standards Rule 2-2(b). The
 intended user of this report is limited to the identified client. This is a Restricted Appraisal Report and the rationale for how the appraiser arrived
 at the opinions and conclusions set forth in the report may not be understood properly without the additional information in the appraiser's workfile.

ADDITIONAL CERTIFICATIONS

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

- The statements of fact contained in this report are true and correct.
- The report analyses, opinions, and conclusions are limited only by the reported assumptions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- I have no (or the specified) present or prospective interest in the property that is the subject of this report and no (or specified) personal interest with respect to the parties involved.
- 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.
- This appraisal report was prepared in accordance with the requirements of Title XI of FIRREA and any implementing regulations.

PRIOR SERVICES

- ☒ I have NOT performed services, as an appraiser or in any other capacity, regarding the property that is the subject of the report within the three-year period immediately preceding acceptance of this assignment.
- ☐ I HAVE performed services, as an appraiser or in another capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. Those services are described in the comments below.

PROPERTY INSPECTION

- ☐ I have NOT made a personal inspection of the property that is the subject of this report.
- ☒ I HAVE made a personal inspection of the property that is the subject of this report.

APPRAISAL ASSISTANCE

Unless otherwise noted, no one provided significant real property appraisal assistance to the person signing this certification. If anyone did provide significant assistance, they are hereby identified along with a summary of the extent of the assistance provided in the report.

ADDITIONAL COMMENTS

Additional USPAP related issues requiring disclosure and/or any state mandated requirements:

MARKETING TIME AND EXPOSURE TIME FOR THE SUBJECT PROPERTY

- ☒ A reasonable marketing time for the subject property is 25-75 day(s) utilizing market conditions pertinent to the appraisal assignment.
- ☒ A reasonable exposure time for the subject property is 25-75 day(s).

APPRAISER

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature Annette D. Lee
 Name Annette D. Lee
 Date of Signature July 18, 2022
 State Certification # QA-72
 or State License # _____
 State MS
 Expiration Date of Certification or License 7/31/2023

Signature _____
 Name _____
 Date of Signature _____
 State Certification # _____
 or State License # _____
 State _____
 Expiration Date of Certification or License _____
 Supervisory Appraiser Inspection of Subject Property:
☐ Old Not ☐ Exterior-only from Street ☐ Interior and Exterior

Effective Date of Appraisal 07/08/2022