ORDER: ACCEPT APPRAISAL AND AUTHORIZE PURCHASE OF LOT 173 SHELBI'S PLACE SUBDIVISION, PHASE VI FOR $20,000.00

Motion was made by Brent Larson, duly seconded by Larry Gillespie, to accept appraisal and authorize purchase of lot 173 Shelbi's Place Subdivision, Phase VI for $20.000.00.

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 19th day of September, 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. 2022161Land

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.2022161Land

IDENTIFICATION

Borrower /Owner: Gary Coleman — Census Tract 9505.02 — Map Reference 189Z-32-093.04

Property Address Lot 173 Shelbi's Place

City Oxford — County Lafayette — State MS — Zip Code 38655-7401

Legal Description Lot 173 Shelbi's Place Subdivision, Phase VI

Sale Price $ ____ Date of Sale ____ Loan Term ____ yrs. Property Rights Appraised [X] 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

NEIGHBORHOOD

Location	[ ] Urban	[X] Suburban	[ ] Rural
Built Up	[ ] Over 75%	[X] 25% to 75%	[ ] Under 25%
Growth Rate	[ ] Fully Dev. [ ] Rapid	[X] Steady	[ ] Slow
Property Values	[ ] Increasing	[X] Stable	[ ] Declining
Demand/Supply	[ ] Shortage	[X] In Balance	[ ] Over Supply
Marketing Time	[ ] Under 3 Mos.	[X] 4-6 Mos.	[ ] Over 6 Mos.

	Good	Avg.	Fair	Poor
Employment Stability	X			
Convenience to Employment		X		
Convenience to Shopping		X		
Convenience to Schools		X		
Adequacy of Public Transportation	N	O	N	E
Recreational Facilities		X		
Adequacy of Utilities		X		
Property Compatibility		X		
Protection from Detrimental Conditions		X		
Police and Fire Protection		X		
General Appearance of Properties		X		
Appeal to Market		X		

Present Land Use 100 % 1 Family ____ % 2-4 Fam ____ % Apts. ____ % Condo ____ % Commercial ____ % Industrial ____ % Vacant ____ % ____

Change in Present Land Use [X] Not Likely [ ] Likely (*) [ ] Taking Place (*)

(*) From ____ To ____

Predominant Occupancy [X] Owner [ ] Tenant ____ % Vacant

Single Family Price Range $ 120,000 to $ 275,000 Predominant Value $ 200,000

Single Family Age 2 yrs. to 31 yrs. Predominant Age 19 yrs.

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.

SITE

Dimensions 49.80Fx247.55LSx163.03Rx320RS = 30198 +/- sq. ft. [X] Corner Lot

Zoning Classification Single family residential — Present Improvements [ ] do [ ] do not conform to zoning regulations

Highest and best use: [X] Present use [ ] Other (specify) ____

	Public	Other (Describe)
Elec.	X	
Gas	X	
Water	[ ]	Anchor Comm
San. Sewer	[ ]	Shelby Comm
	[ ] Underground Elect. & Tel.	

OFF SITE IMPROVEMENTS

Street Access: [X] Public [ ] Private

Surface asphalt

Maintenance: [X] 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 [X] 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.

MARKET DATA ANALYSIS

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 Shelbi'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.	[redacted]	6.74 miles NE		7.46 miles NE		7.02 miles NE	
Sales Price	$	[redacted]	$ 30000	[redacted]	$ 25000	[redacted]	$ 20000
Price	$	[redacted]	$ 20000.000000	[redacted]	$ 1.471627	[redacted]	$ 0.488448
Data Source	Inspection/cthse 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
		s07/22		s09/20		s03/21	
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	none		none		none	
	flood zone	no flood zone		no flood zone		no flood zone	
Sales or Financing Concessions		ArmLth Conv;0		ArmLth Cash;0		ArmLth Cash;0	
Net Adj. (Total)	[redacted]	[ ] Plus [X] Minus $ -15000		[ ] Plus [X] Minus $ -3000		[ ] Plus [ ] Minus $	
Indicated Value of Subject	[redacted]	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.

RECONCILIATION

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) — Review Appraiser (if applicable) [ ] Did [ ] Did Not Physically Inspect Property

Signature: Annette D. Lee — Signature ____

Name: Annette D. Lee — Date: 07/18/2022 — Name ____ Date ____

State MS [ ] License [X] Certification # GA-72 — State ____ [ ] License [ ] Certification #

File # 2022161Land

AppraiserIndependenceCertification

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

File Number: 2022161Land

APPRAISER DISCLOSURE STATEMENT

Name of Appraiser: Annette D. Lee

Class of Certification/Licensure:
- [X] Certified General
- [ ] Certified Residential
- [ ] Licensed Residential
- [ ] Temporary [ ] General [ ] Licensed

Certification/Licensure Number: GA-72

Scope: This Report
- [X] Is within the scope of my Certification or License
- [ ] Is not within the scope of my Certification or License

Service Provided By:
- [X] 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.

File No. 2022161Land

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

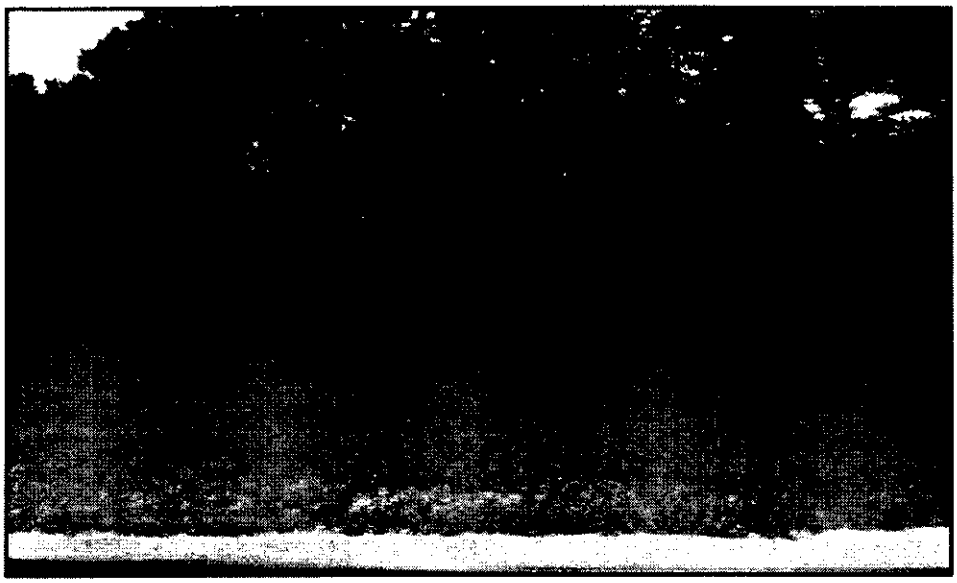
REAR VIEW OF SUBJECT PROPERTY

STREET SCENE OF SUBJECT PROPERTY

File No. 2022161Land

PHOTOGRAPH ADDENDUM

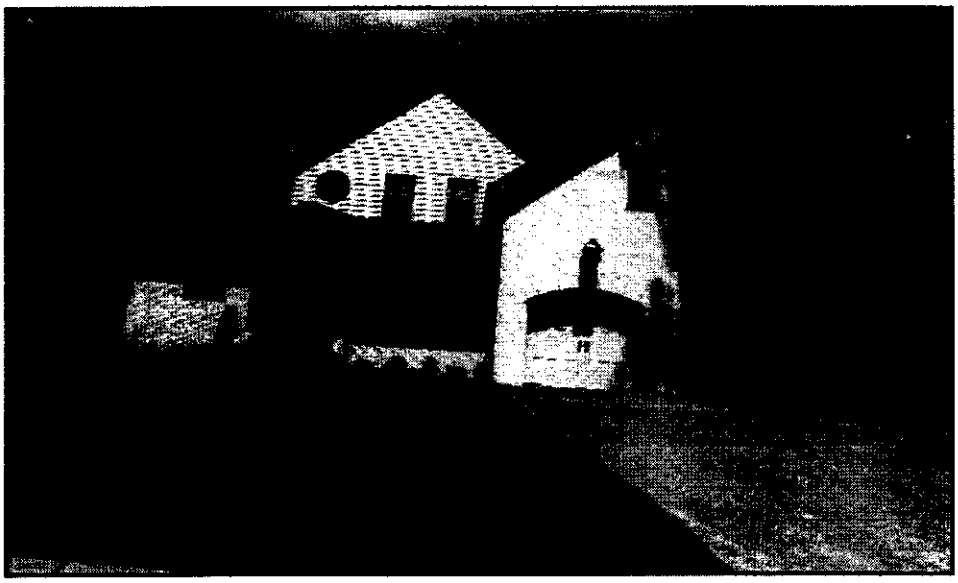
Borrower or Owner	/Owner: Gary Coleman
Property Address	Lot 173 Shelbi's Place
City Oxford	County Lafayette State MS Zip Code 38655-7401
Client	Lafayette County Board of Supervisors



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



COMPARABLE #2

808 Tuscan Ridge
Oxford, MS 38655

Price	$25,000
Price/SF	1.471627
Date	s09/20
Site Area	16988 sf
Value Indication	$22,000

COMPARABLE #3

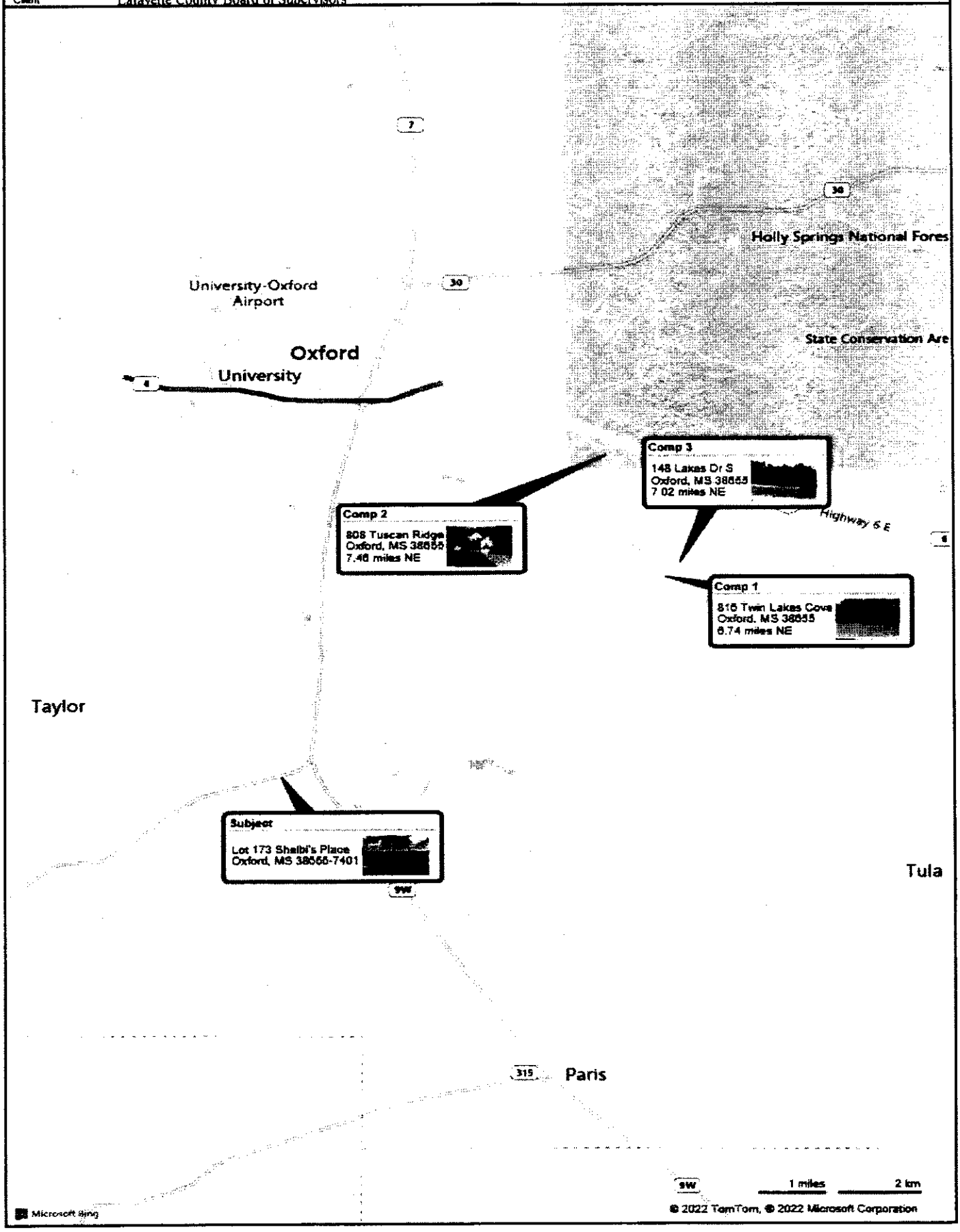
148 Lakes Dr S
Oxford, MS 38655

Price	$20,000
Price/SF	0.488448
Date	s03/21
Site Area	40946 sf
Value Indication	$20,000

File No. 2022161Land

Location Map

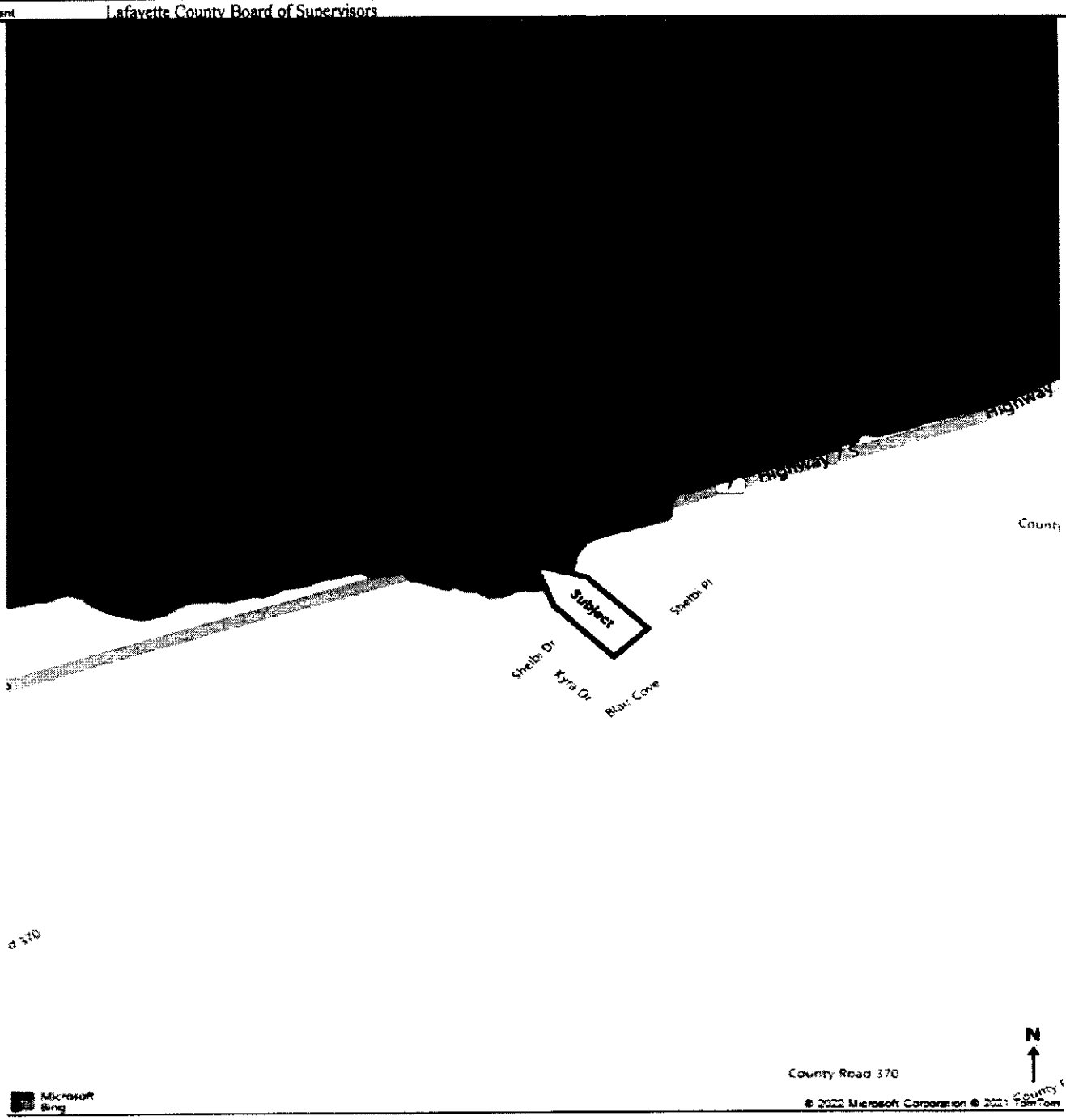
Borrower or Owner	/Owner: Gary Coleman
Property Address	Lot 173 Shelbi's Place
City Oxford	County Lafayette State MS Zip Code 38655-7401
Client	Lafayette County Board of Supervisors



File No. 2022161Land

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



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

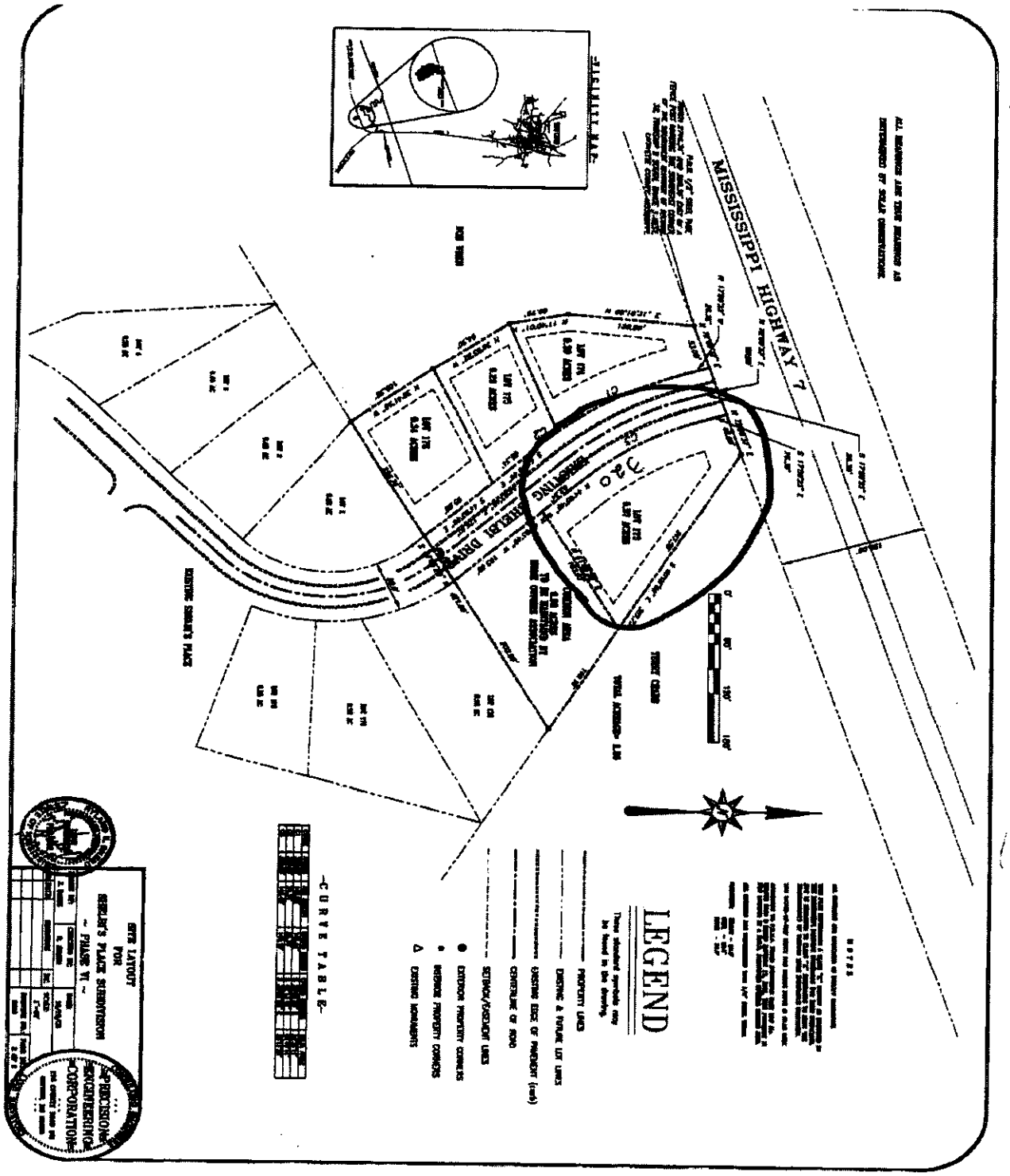
Latitude: 34.256862
Longitude: -89.534203
Community Name:
LAFAYETTE COUNTY
Community: 280093
SFHA (Flood Zone): Yes
Within 250 ft. of multiple flood zones: Yes
Zone: A
Map #: 28071C0270C
Panel: 0270C
Panel Date: 11/26/2010
FIPS Code: 28071
Census Tract: 9505.02

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.

File No. 2022161Land

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



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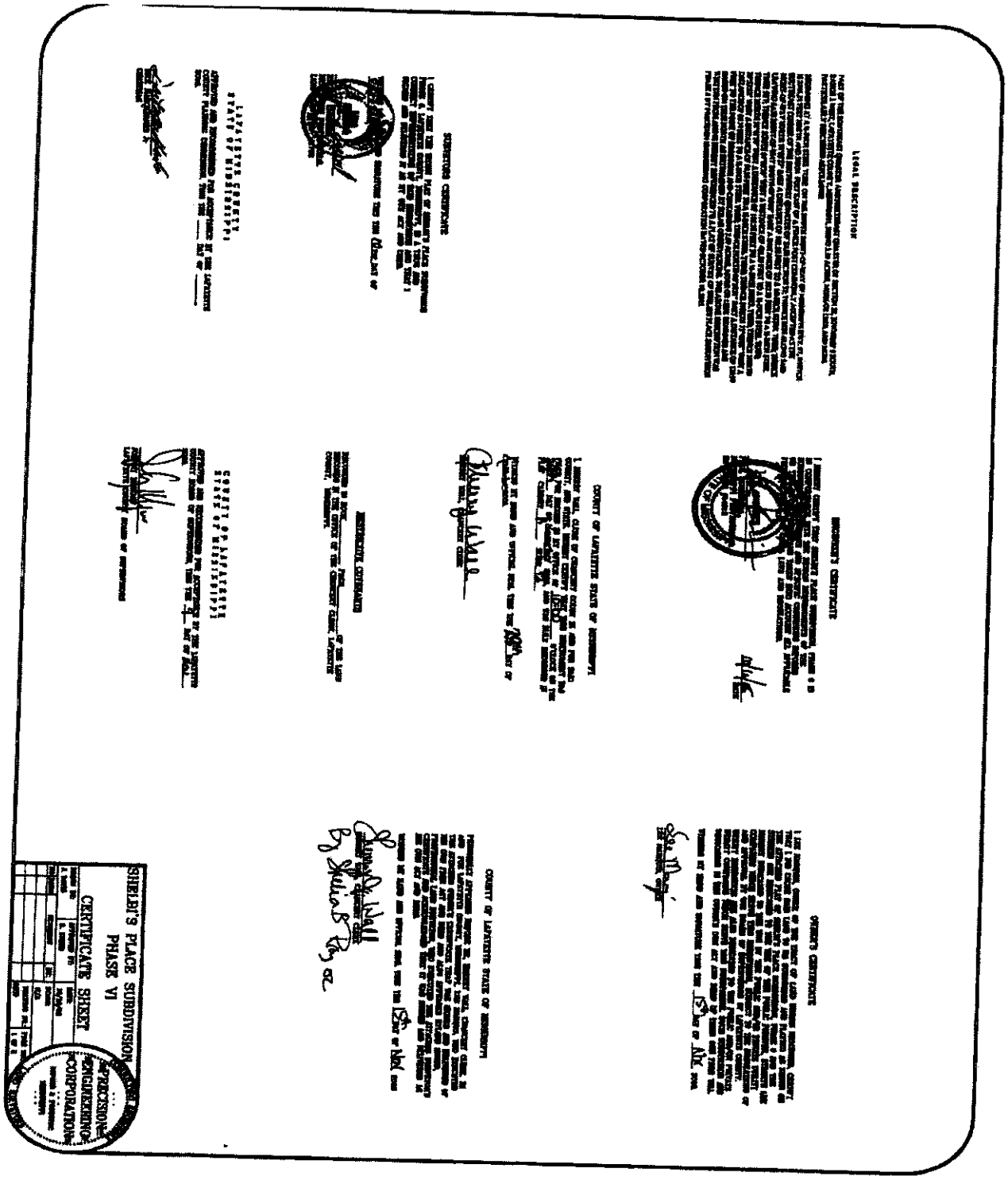
File No. 2022161Land

Legal Description for Shelbi's Place Subd. Phase VI

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

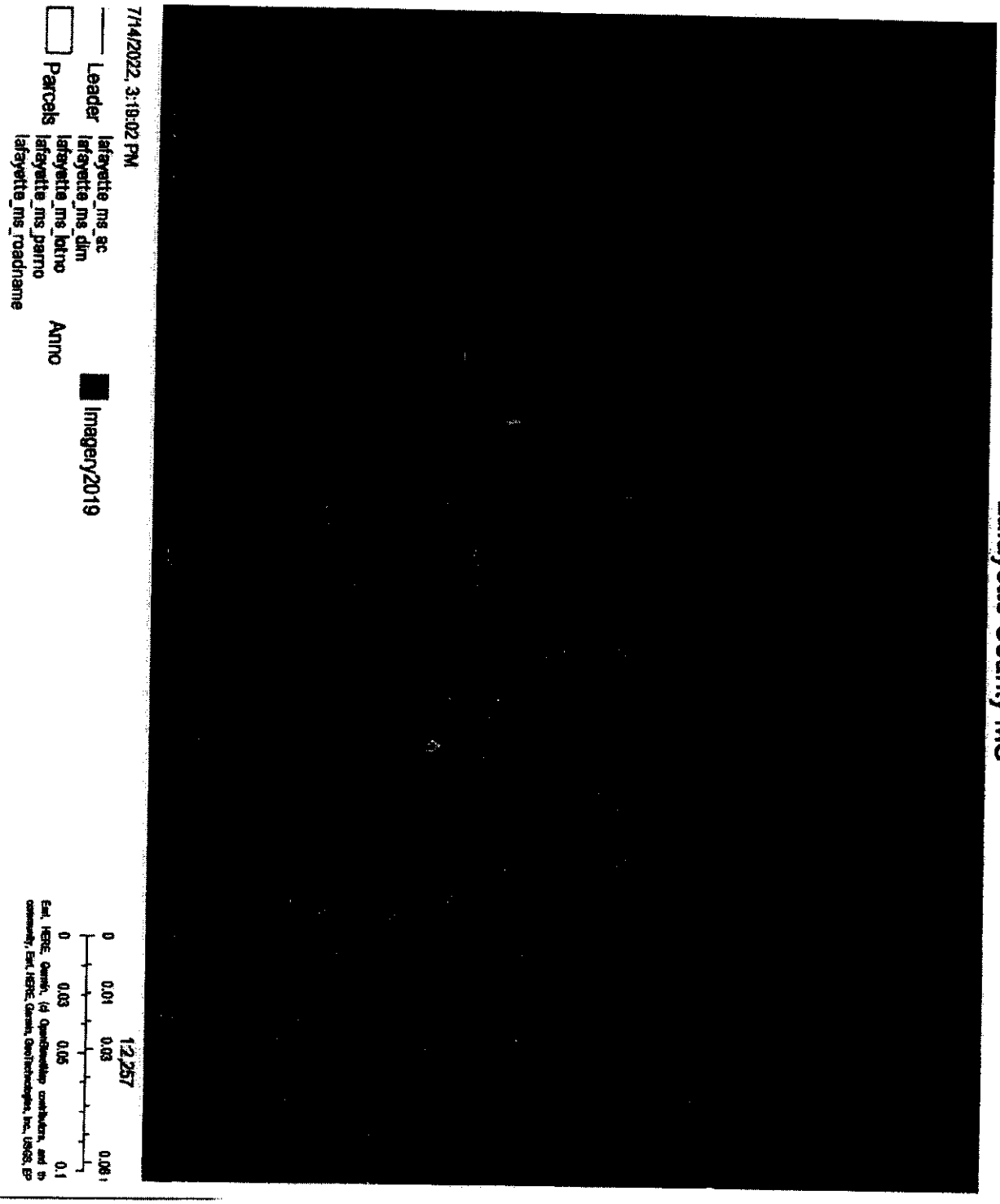


892

File No. 2022161Land

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



File No. 2022161Land

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

FILED
STATE OF MISSISSIPPI
LAFAYETTE COUNTY

2016 JAN -8 PM 1:55

CHANCERY CLERK

BY DC_____

Chancery Clerk
Instrument 2016 - 254
Filed/Recorded 1/8/2016 01:56 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 Shelbi's Place
City Oxford	County Lafayette State MS Zip Code 38655-7401
Client	Lafayette County Board of Supervisors

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 ½" iron rod set at the Point of Beginning; run thence N 88°48'24" E a distance of 565.10 feet to a ½" iron pipe found; thence N 07°42'57" W a distance of 300.00 feet 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 7.12 feet to a ½" 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 ½" iron rod set; thence N 88°48'24" E a distance of 565.10 feet to a ½" 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 Zip Code 38655-7401
Client	Lafayette County Board of Supervisors

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 20' 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

File No. 202216 Land

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: _____
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.

_____
NOTARY PUBLIC

My Commission Expires:
_____

STATE OF MISSISSIPPI NOTARY PUBLIC ID # 93741 KELLEY KAIGLER Commission Expires July 27, 2017 LAFAYETTE COUNTY

File No. 2022161Land

Copy of appraisal license

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

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 annotated.*

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

this the 16 *day of* JULY 1991

State of Mississippi
MISSISSIPPI REAL ESTATE APPRAISER LICENSING AND CERTIFICATION BOARD
LICENSE #: GA-72 STATUS: ACTIVE
ANNETTE DAVISLEE
HAS BEEN GRANTED A LICENSE AS A
STATE CERTIFIED GENERAL APPRAISER
Effective Date: 06/01/2001 Expiration Date: 07/31/2003
SIGNATURE OF LICENSEE
SIGNATURE OF ADMINISTRATOR
Robert E. Proctor, Administrator

USPAP Compliance Addendum

File No. 2022161Land

Borrower/Client /Owner: Gary Coleman
Property Address Lot 173 Shelbi'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:

[X] **Appraisal Report** This report was prepared in accordance with the requirements of the Appraisal Report option of USPAP Standards Rule 2-2(a).

[ ] **Restricted Appraisal Report** 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

[X] 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.

[X] 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

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

[X] A reasonable exposure time for the subject property is 25-150 day(s).

APPRAISER		SUPERVISORY APPRAISER (ONLY IF REQUIRED)	
Signature	Annette D. Lee	Signature	
Name	Annette D. Lee	Name	
Date of Signature	July 18, 2022	Date of Signature	
State Certification #	GA-72	State Certification #	
or State License #		or State License #	
State	MS	State	
Expiration Date of Certification or License	7/31/2023	Expiration Date of Certification or License	
		Supervisory Appraiser Inspection of Subject Property:	
Effective Date of Appraisal	07/08/, 2022	[ ] Did Not [ ] Exterior-only from Street	[ ] Interior and Exterior

Annette Lee Agency