

**ORDER: ACCEPT APPRAISAL AND AUTHORIZE PURCHASE OF COMMON AREA
OF SHELBI'S PLACE SUBDIVISION FOR \$7,800.00**

Motion was made by Larry Gillespie, duly seconded by Brent Larson, to accept appraisal and authorize purchase of Common Area of Shelbi's Place Subdivision for \$7,800.00.

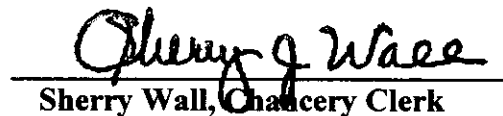
The vote on the motion was as follows:

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, Vice President McLarty, declared the motion carried, this the 3rd day of October, 2022.



**Chad McLarty, Vice President
Board of Supervisors**



Sherry Wall, Chancery Clerk

MEMORANDUM

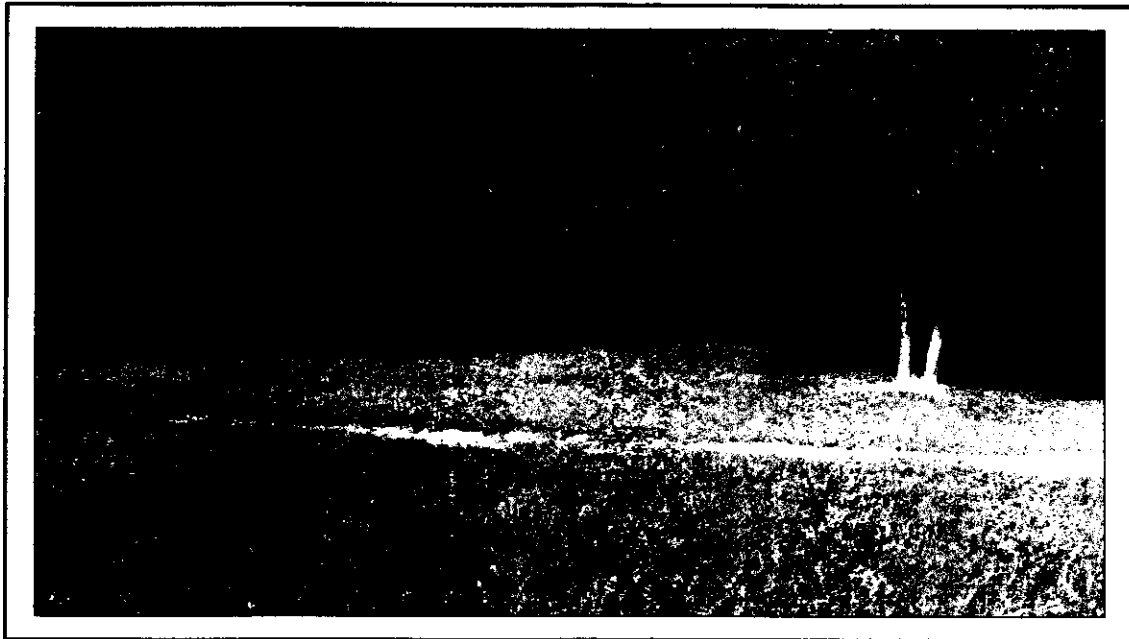
September 15, 2022

To: Accounts Payable

From: Lisa Carwyle
County Administrator

Re: Purchase of Property

Please add a claim in the amount of \$7,800.00, payable to Ebenezer Glomgold LLC for Common Area of Shelbi's Place Subdivision, appraisal attached.



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

IDENTIFICATION

Borrower / Owner: Ebenezer Glomgold LLC Census Tract 9505.02 Map Reference 189Z-32-093

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: ☐ Urban ☒ Suburban ☐ Rural

Built Up: ☐ Over 75% ☒ 25% to 75% ☐ Under 25%

Growth Rate: ☐ Fully Dev. ☐ Rapid ☒ Steady ☐ Slow

Property Values: ☐ Increasing ☒ Stable ☐ Declining

Demand/Supply: ☐ Shortage ☒ In Balance ☐ Over Supply

Marketing Time: ☐ Under 3 Mos. ☒ 4-6 Mos. ☐ Over 6 Mos.

Present Land Use: 96 % 1 Family 4 % 2-4 Fam 0 % Apts. 0 % Condo 0 % Commercial

Change in Present Land Use: ☒ Not Likely ☐ Likely (*) ☐ Taking Place (*)

Predominant Occupancy: ☒ Owner ☐ Tenant 0 % Vacant

Single Family Price Range: \$ 120,000 to \$ 175,000 Predominant Value: \$ 200,000

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

Employment Stability: ☒ Good ☐ Avg. ☐ Fair ☐ Poor

Convenience to Employment: ☐ ☒ ☐ ☐

Convenience to Shopping: ☐ ☒ ☐ ☐

Convenience to Schools: ☐ ☒ ☐ ☐

Adequacy of Public Transportation: ☐ ☒ ☐ ☐

Recreational Facilities: ☐ ☒ ☐ ☐

Adequacy of Utilities: ☐ ☒ ☐ ☐

Property Compatibility: ☐ ☒ ☐ ☐

Protection from Detrimental Conditions: ☐ ☒ ☐ ☐

Police and Fire Protection: ☐ ☒ ☐ ☐

General Appearance of Properties: ☐ ☒ ☐ ☐

Appeal to Market: ☐ ☒ ☐ ☐

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 163.03L 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. ☒ Public ☐ Other (Describe) _____

Gas ☒ _____

Water ☐ Anchor Water

San. Sewer ☐ Shelby Sewer

Underground Elec. & 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: 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 + (-) \$ Adjustment	DESCRIPTION + (-) \$ Adjustment	DESCRIPTION + (-) \$ Adjustment
Location	Suburban	Rural 500	Rural 500	Suburban
Site/View	homes/drainage ditch	Situated on hilltop	Close to Enid Lake	flat, wooded lot
Site Area	22307 +/- sq. ft.	3.74 ac	4.46 ac	30492 sf
			Located in Lafayette Co.	
Sales or Financing Concessions		ArmLth Cash:0	ArmLth Cash:0	ArmLth Cash:0
Net Adj. (Total)		Plus <input type="checkbox"/> Minus <input checked="" type="checkbox"/> \$ -10100	Plus <input type="checkbox"/> Minus <input checked="" type="checkbox"/> \$ -8300	Plus <input type="checkbox"/> Minus <input type="checkbox"/> \$
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.

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

2022 to be \$7,800

Appraiser(s) Annette D. Lee

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 _____

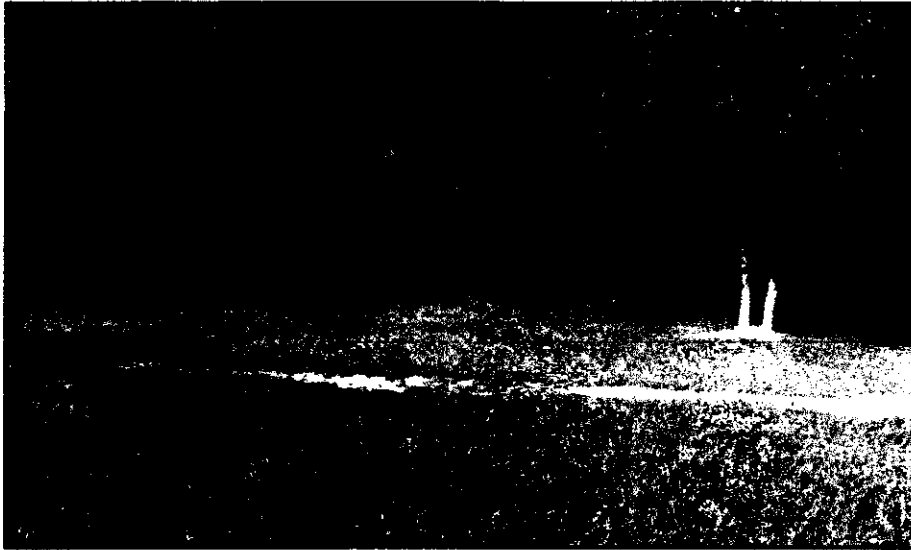
Name _____ Date _____

State ☐ License ☐ Certification # _____

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 PROPERTY



REAR VIEW OF
SUBJECT PROPERTY



STREET 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
-----------	---------

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
-----------	---------

Value Indication	\$8,200
------------------	---------

**COMPARABLE #3**

104 Lakes Drive S
Lot 1 Oxford, MS 38655

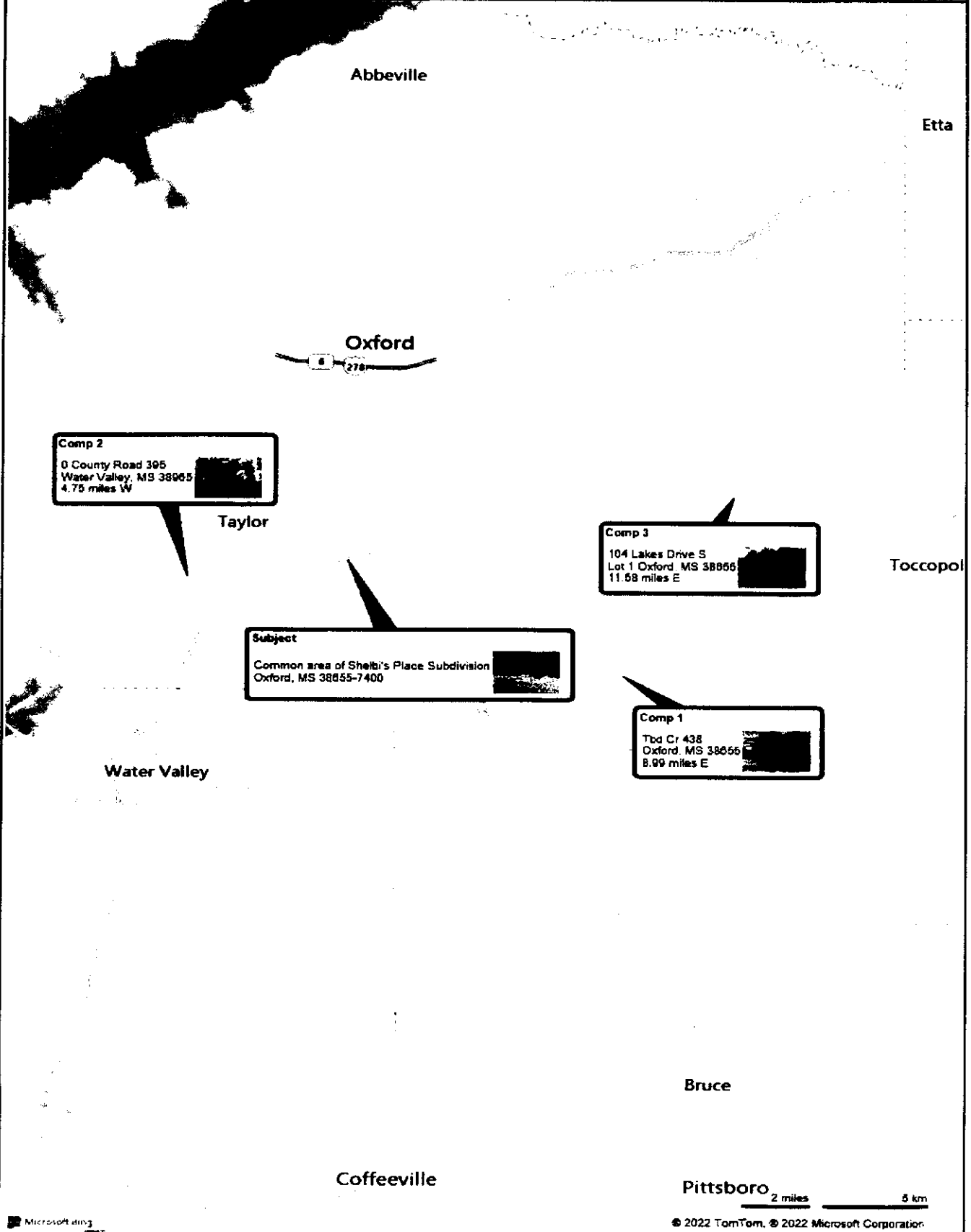
Price	\$7,600
Price/SF	0.249246
Date	s07/19;c07/19

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

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

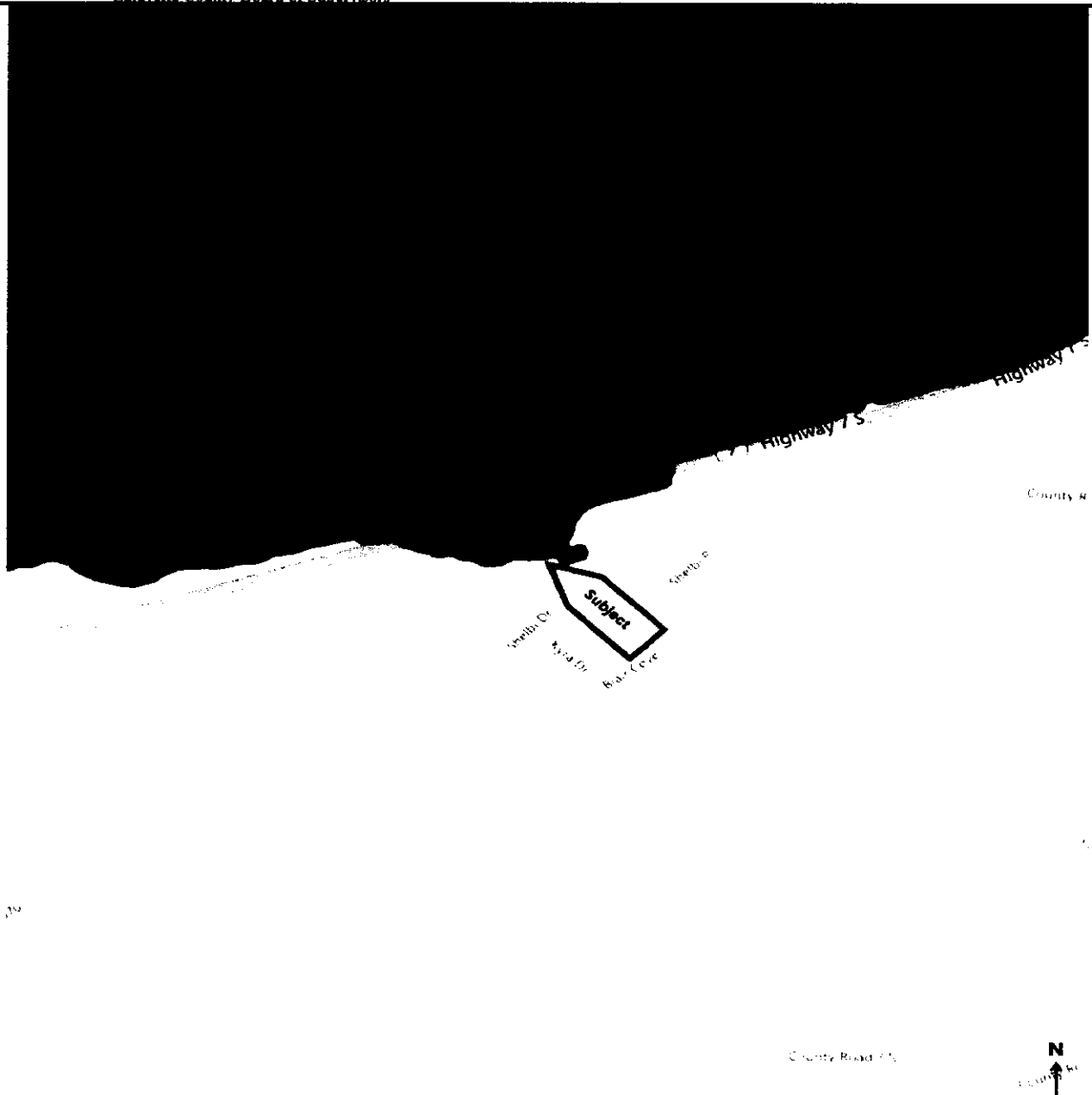
Location Map

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
 Map

© 2022 Microsoft Corporation © 2022 TomTom

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 (\$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, 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 280.35 feet East to a 1/2" 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, 00 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 Shelbi's Place Subdivision		
City	Oxford	County	Lafayette
		State	MS
		Zip Code	38655-7400
Client	Lafayette County Board of Supervisors		

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 Shelbi'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.

[Signature]
NOTARY PUBLIC

My Commission Expires



ADDRESSES:

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

GRANTEE:
110 Shelbi'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 Shelbi'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 OR: GO **State of Mississippi**

PURSUANT to Mississippi Code Annotated §29-1-1(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 SHELBI'S PLACE SUBDIVISION PFIN 15792 TD 54030
Subdivision: Shelbi's Place
Section 32
Parcel No.: 189232093 PFIN: 15792
Lafayette County, Mississippi

This the 28th day of March, 2021



Tate Reeves
Tate Reeves
GOVERNOR

Michael Watson
Michael Watson
SECRETARY OF STATE

Created and Prepared By:
State of Mississippi
Post Office Box 124
Jackson, MS 39202
Phone: (601) 359-5116

Client(s):
Ebenezer Glomgold LLC
1903 Anderson Road, Unit J-2
Unit J-2
Coped MS 38645
(602) 646-5672

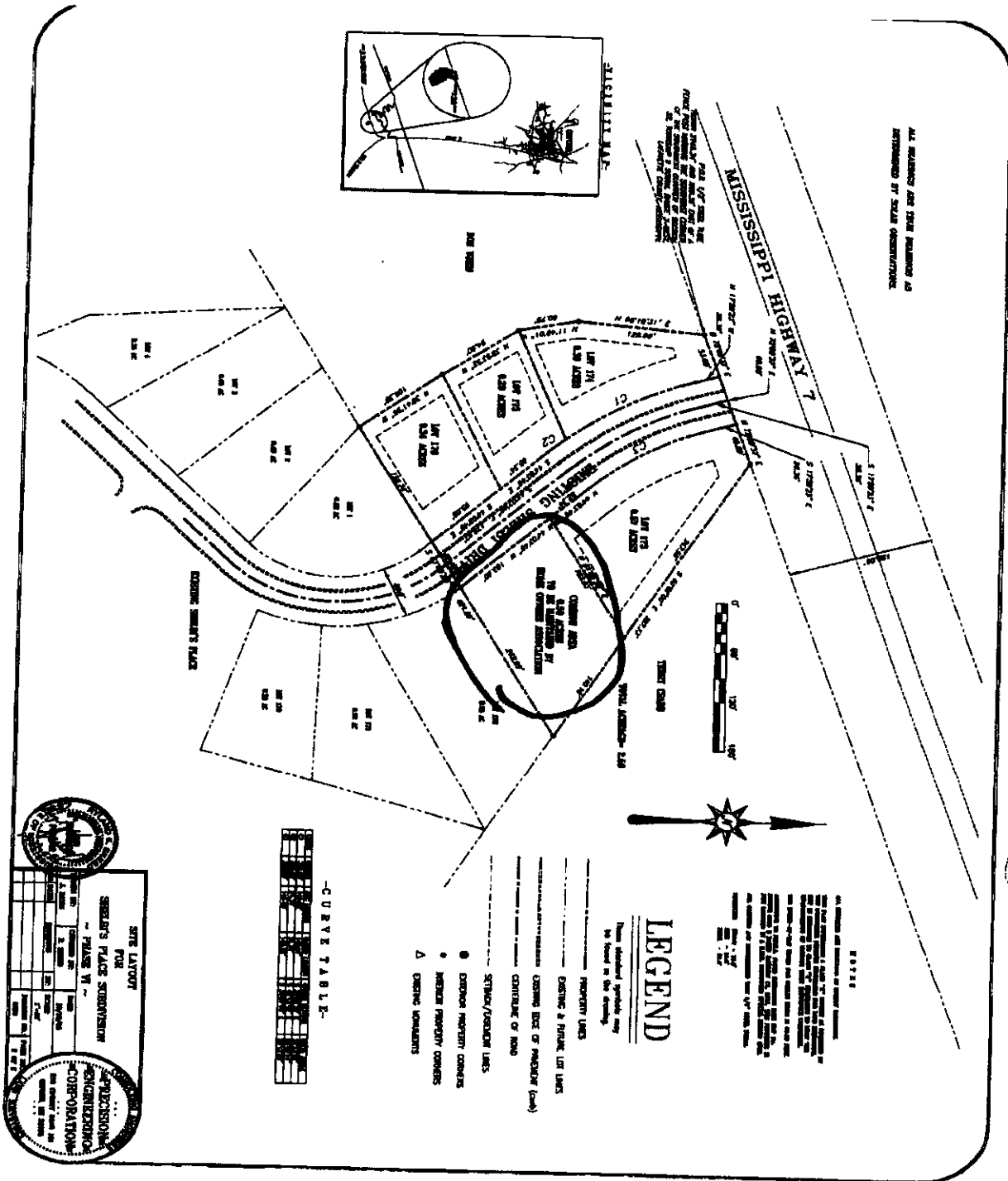
Stamp: *John A. Hill, Chancery Clerk*
Indep. Not. 2021 - 2027
Filed/Recorded 4/6/2021 08:34 A
1 Pages Recorded
Lafayette County, Mississippi

No. 92639

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

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		

892



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			

0011410384 17917

[illegible]

APPROVED FOR RELEASES FOR DISSEMINATION BY THE NATIONAL
CENTRAL INTELLIGENCE AGENCY AND THE _____ DAY OF _____
YEAR.

1

[Signature]

FOR THE DIRECTOR,
NATIONAL CENTRAL INTELLIGENCE AGENCY

THESE CEMENTS HAVE BEEN PLACED IN THE MIDDLE OF THE CONCRETE AND THE SPACES BETWEEN THEM ARE FILLED WITH A MORTAR OF PORTLAND CEMENT AND SAND. THE SPACES BETWEEN THE CEMENTS ARE FILLED WITH A MORTAR OF PORTLAND CEMENT AND SAND. THE SPACES BETWEEN THE CEMENTS ARE FILLED WITH A MORTAR OF PORTLAND CEMENT AND SAND.

RESEARCH'S CHALLENGES[illegible]

COUNTY OF LOS ANGELES STATE OF CALIFORNIA

CONFIDENTIAL

[illegible]

**COURT OF APPEALS
STATE OF MISSISSIPPI**

APPROVED AND SUBMITTED FOR ACCEPTANCE BY THE JUDGES:
JAMES H. BEARD, JR., CLERK OF COURT

FILED IN OFFICE OF CLERK OF COURT

COMMITTEE OF LAFAYETTE
STATE OF MISSISSIPPI

[illegible]**WINE'S REPUTATION**[illegible]

COUNTY OF WAIVERS STATE OF MINNESOTA

[illegible]

Copy of Courthouse reference map aerial view showing parcel 93 (common area)

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		

Lafayette County MS

7/4/2022, 10:53:09 AM

Leader

lafayette.ms.ac

lafayette.ms.dim

lafayette.ms.lotno

lafayette.ms.parno

lafayette.ms.roadname

Anno

Imagery2019



Parcels

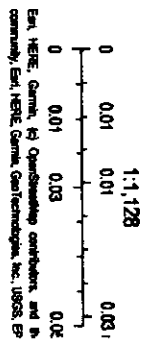
lafayette.ms.ac

lafayette.ms.dim

lafayette.ms.lotno

lafayette.ms.parno

lafayette.ms.roadname



Copy of appraisal license

Borrower or Owner	/Owner: Ebenezer Glomgold LLC		
Property Address	Common area of Shelb's Place Subdivision		
City	Oxford	County	Lafayette
		State	MS
Zip Code	38655-7400		
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 16 day of JULY 1991

Secretary *John V. Vining* State Seal Clerk *John V. Vining*

Attest: *John V. Vining* State Seal Clerk *John V. Vining*

MISSISSIPPI REAL ESTATE APPRAISER LICENSING AND CERTIFICATION BOARD
LICENSE #: GA-72 STATUS: ACTIVE
ANNETTE DAVIS LEE

HAS BEEN GRANTED A LICENSE AS A
STATE CERTIFIED GENERAL APPRAISER
Expiring Date: 06/1/2021 Issuance Date: 07/16/2021
Annette Davis Lee
SIGNATURE OF LICENSEE
Robert E. Proctor, 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 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>Common area of Shelbi's Place Subdivision</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.

USPAP Compliance Addendum

File No. 20221651 and

Borrower/Client /Owner: Ebenezer Glomgold LLC	
Property Address: Common area of Shelbi'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 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

- ☒ 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

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

Effective Date of Appraisal: 07/08/2022

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

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