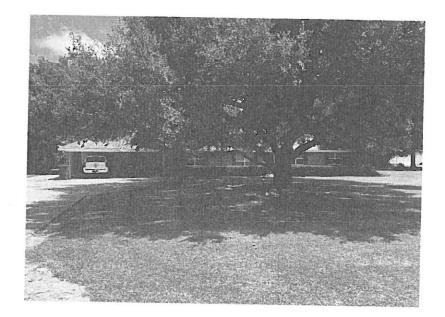
APPRAISAL OF REAL PROPERTY



LOCATED AT

99 Gladney Loop Rayville, LA 71269 See attached legal description

FOR

Ms. Grantham

OPINION OF VALUE

305,000

AS OF

07/06/2022

BY

Robbie McBroom Delta Appraisals 2400 Forsythe Avenue Monroe, LA 71201 (318) 680-4849 robbiemcbroom@gmail.com

SUMMARY OF SALIENT FEATURES

Baths 2.0 Appraiser Robbie McBroom Effective Date of Appraisal 07/06/2022	12												
Clity Rayville County Richland State LA Zip Code 71269 Census Tract 9703.00 Map Reference Contract Price \$ Date of Contract Lender Size (Square Feet) 2,299 Price per Square Foot \$ Location N;Res; Age 47 Condition C3 Total Rooms 6 Bedrooms 3 Baths 2.0 Appraiser Robbie McBroom Effective Date of Appraisal 07/06/2022		Subject Address	99 Gladney Loop										
County Richland State LA Zip Code 71269 Census Tract 9703.00 Map Reference Substitute \$ Date of Contract Price \$ Date of Contract Size (Square Feet) 2,299 Price per Square Foot \$ Location N:Res; Age 47 Condition C3 Total Rooms 6 Bedrooms 3 Baths 2.0 Appraiser Robbie McBroom Effective Date of Appraisal 07/06/2022	September 1	Legal Description	See attached legal description										
Census Tract 9703.00 Map Reference Contract Price \$ Date of Contract Borrower/Client Lender Size (Square Feet) 2,299 Price per Square Foot \$ Location N;Res; Age 47 Condition C3 Total Rooms 6 Bedrooms 3 Baths 2.0 Appraiser Robbie McBroom Effective Date of Appraisal 07/06/2022	TION	City	Rayville										
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Baths 2.0 Appraiser Robbie McBroom Effective Date of Appraisal 07/06/2022		Size (Square Feet)	2,299										
Baths 2.0 Appraiser Robbie McBroom Effective Date of Appraisal 07/06/2022	VTS	Price per Square Foot	\$										
Baths 2.0 Appraiser Robbie McBroom Effective Date of Appraisal 07/06/2022	OVEME	Location	N;Res;										
Baths 2.0 Appraiser Robbie McBroom Effective Date of Appraisal 07/06/2022	F IMPR	Age	47										
Baths 2.0 Appraiser Robbie McBroom Effective Date of Appraisal 07/06/2022	TIONO	Condition	C3										
Baths 2.0 Appraiser Robbie McBroom Effective Date of Appraisal 07/06/2022	ESCRIF	Total Rooms	6										
Appraiser Robbie McBroom Effective Date of Appraisal 07/06/2022		Bedrooms	3										
		Baths	2.0										
	ISER	Appraiser	Robbie McBroom										
Opinion of Value \$ 305,000	APPRA	Effective Date of Appraisal	07/06/2022										
	VALUE	Opinion of Value	\$ 305,000										

Uniform Residential Appraisal Report

File# ner-99 Gladney Loop

Г	The purpose of this summary appraisal re-	eport is to provide the lender/client with an a	accurate and adequately supported or		of the subject property		
18	Property Address 99 Gladney Loop	port to to provide the following man and	City Rayville	State LA	Zip Code 71269		
B	Borrower 95 Gladiney Loop	Owner of Public Record					
B	Legal Description See attached legal		GRANTHAM, JENIFER LTNN,	ETAL OUGHLY RIGHT	anu		
B	Assessor's Parcel # 0200299700	description	Tax Year 2022	R.E. Taxes \$	100		
	Neighborhood Name Elysian Fields		Map Reference	Census Tract			
1	Occupant X Owner Tenant V	acant Special Assessments \$					
SHELLER	Property Rights Appraised Fee Simple	Leasehold Other (describe)	U	D HON \$	per year per month		
6	Assignment Type Purchase Transactio		describe) A4-dt-V-L O-i-i				
		Address	describe) Market Value Opinion				
			he prior to the effective date of this arrow.		Vac SZI Na		
		e or has it been offered for sale in the twelve month	is prior to the elective date of this apprais	Salf	Yes 🔀 No		
ß	Report data source(s) used, offering price(s), a	and date(s). Not for sale.					
E	I did M did not analyze the contract for	or cale for the subject numbers transaction. Evalui	the requite of the applicate of the contract	t for sole or why the each sie			
	performed. No sale no contract.	or sale for the subject purchase transaction. Explain	n the results of the analysis of the contrac	t for sale or why the analysis	was not		
		11.00					
Q	Contract Price \$ Date of Co	antennat la tha manach, callas t	to assume of assisting account?	No Date Course(s)			
CONTRACT	le there are financial againtages (lean shower		he owner of public record? Yes				
ó	is there any imancial assistance (loan charges,	sale concessions, gift or downpayment assistance	e, etc.) to be paid by any party on benair o	i the borrower?	Yes No		
ပ	If Yes, report the total dollar amount and descri	be the items to be paid.					
	Note: Race and the racial composition of th						
ĸ	Neighborhood Characteristics		Housing Trends	One-Unit Housing	Present Land Use %		
	Location Urban 🔀 Suburban	Rural Property Values Increasing	Stable Declining	PRICE AGE	One-Unit 60 %		
۵	Built-Up Over 75% 🔀 25-75%	Under 25% Demand/Supply Shortage	In Balance Over Supply	\$ (000) (yrs)	2-4 Unit %		
8	Growth Rapid X Stable	Slow Marketing Time Under 3 m	ths 🔀 3-6 mths 🔲 Over 6 mths	120 Low 0	Multi-Family %		
H	Neighborhood Boundaries The subject	t neighborhood is bounded to the north	h by I-20, to the east by Hwy	350 High +50	Commercial 40 %		
8	425, to the south by Hwy 135, and t	to the west by Horn Rd.		225 Pred. 35	Other %		
픙	Neighborhood Description The subject	t neighborhood is located in Rayville in	Richland Parish. Homes in the	area are predominan	tly average to good		
回	quality site built homes. Access to a	ammenities is considered good.		35/01			
100							
	Market Conditions (including support for the abo	ove conclusions) The market remains	ins stable and interest rates over	erall are still low, though	the appraiser		
	expects some decrease in upcomin	g volume due to a recent rise in intere	est rates.				
	Dimensions 200x240	Area 1.10 ac	Shape Square	View N;	Res;		
	Specific Zoning Classification R-1	Zoning Description	Residential				
	Zoning Compliance 🔀 Legal 🔲 Legal No	nconforming (Grandfathered Use) No Zonii	ng 🔲 Illegal (describe)				
	Is the highest and best use of subject property a	as improved (or as proposed per plans and specific	cations) the present use?	Yes No If No, des	cribe		
	Utilities Public Other (describe)	Public Other (de	escribe) Off-site Impro	ovements - Type	Public Private		
밑		Water 🔀	Street Pave	ed	X \square		
SIT	Gas 🔀 🗌	Sanitary Sewer 🔀 🗌	Alley Non	е			
	FEMA Special Flood Hazard Area Yes	No FEMA Flood Zone X500	FEMA Map # 22083C0235D	FEMA Map	Date 09/18/2013		
	Are the utilities and off-site improvements typical	al for the market area? X Yes 1	No If No, describe				
8	Are there any adverse site conditions or external	I factors (easements, encroachments, environment	tal conditions, land uses, etc.)?	Yes 🔀 No	If Yes, describe		
뛇							
	General Description	Foundation	Exterior Description material	s/condition Interior	materials/condition		
	Units 🔀 One 🗌 One with Accessory Unit	Crawl Space	Foundation Walls Concrete/A	vg Floors	Wood/Avg		
	# of Stories 1	Full Basement Partial Basement	Exterior Walls Brick/Avg	Walls	SRock/avg		
꿡	Type X Det. Att. S-Det./End Unit	Basement Area O sq.ft.	Roof Surface Shingle/Avg	Trim/Finish	*** ***		
	Existing Proposed Under Const.	In In I	10.4 0.0		Wood/Avg		
		Basement Finish 0 %	Gutters & Downspouts None	Bath Floor	Wood/Avg Wood/Avg		
	Design (Style) Traditional	Outside Entry/Exit Sump Pump	Window Type Double Pan	Bath Floor e/Avg Bath Wainscot	Wood/Avg None		
	Year Built 1975	Outside Entry/Exit Sump Pump Evidence of Infestation		Bath Floor	Wood/Avg		
		Outside Entry/Exit Sump Pump Evidence of Infestation Dampness Settlement	Window Type Double Pan Storm Sash/Insulated No/Yes Screens Yes/Avg	Bath Floor e/Avg Bath Wainscot	Wood/Avg None		
BOD .	Year Built 1975	Outside Entry/Exit Sump Pump Evidence of Infestation Dampness Settlement	Window Type Double Pan Storm Sash/Insulated No/Yes	Bath Floor e/Avg Bath Wainscot Car Storage Driveway	None None # of Cars		
BOD .	Year Built 1975 Effective Age (Yrs)	Outside Entry/Exit Sump Pump Evidence of Infestation Dampness Settlement	Window Type Double Pan Storm Sash/Insulated No/Yes Screens Yes/Avg	Bath Floor e/Avg Bath Wainscot Car Storage Driveway ve(s) # Driveway Surfa	None None None For Cars		
	Year Built 1975 Effective Age (Yrs) Attic None	Outside Entry/Exit Sump Pump Evidence of Infestation Dampness Settlement Heating ▼ FWA HWBB Radiant	Window Type	Bath Floor Bath Wainscot Car Storage Car Storage Car Driveway Priveway Surfa Garage Carport	Wood/Avg None None # of Cars Concrete		
	Year Built 1975 Effective Age (Yrs) Attic None Drop Stair Stairs Floor Scuttle	Outside Entry/Exit Sump Pump Evidence of Infestation Dampness Settlement Heating FWA HWBB Radiant Other Fuel Electric	Window Type Double Pan Storm Sash/Insulated No/Yes Screens Yes/Avg Amenities Woodstor	Bath Floor Bath Wainscot Car Storage Car Storage Car Driveway Priveway Surfa Garage Carport	Wood/Avg None None # of Cars Concrete # of Cars		
Section Section	Year Built 1975 Effective Age (Yrs) Attic None Drop Stair Stairs Floor Scuttle	Outside Entry/Exit Sump Pump Evidence of Infestation Dampness Settlement Heating FWA HWBB Radiant Other Fuel Electric Cooling Central Air Conditioning Individual Other	Window Type	Bath Floor Bath Wainscot Car Storage Car Storage Car Driveway Priveway Surfa Garage Carport	Wood/Avg None None # of Cars cce Concrete # of Cars # of Cars 2		
ENTS	Year Built 1975 Effective Age (Yrs) Attic Attic None □ Drop Stair Stairs ★ Floor Scuttle □ Finished Heated	Outside Entry/Exit Sump Pump Evidence of Infestation Dampness Settlement Heating FWA HWBB Radiant Other Fuel Electric Cooling Central Air Conditioning Individual Other	Window Type	Bath Floor e/Avg Bath Wainscot Car Storage Driveway price(s) # Driveway Surfa feetal Garage W Carport Dutbldgs X Att.	Wood/Avg None None # of Cars tice Concrete # of Cars Use for Cars Det. Built-in		
ENTS	Year Built 1975 Effective Age (Yrs) Attic Attic None Drop Stair Stairs ★ Floor Scuttle Finished Heated Appliances ★ Refrigerator ★ Range/Oven	Outside Entry/Exit Sump Pump Evidence of Infestation Dampness Settlement Heating FWA HWBB Radiant Other Cooling Central Air Conditioning Individual Other Dishwasher Disposal Microv 6 Rooms 3 Bedrooms	Window Type	Bath Floor e/Avg Bath Wainscot Car Storage Car Storage Driveway Pe(s) # Driveway Surfa Aetai Carage Carport Outbidgs Att. describe) Gaque Square Feet of Gross Livil	Wood/Avg None None # of Cars ice Concrete # of Cars 2 Det. Built-in ng Area Above Grade		
ENTS	Year Built 1975 Effective Age (Yrs) Attic None Drop Stair Stairs Floor Scuttle Finished Heated Appliances Refrigerator Range/Oven Finished area above grade contains:	Outside Entry/Exit Sump Pump Evidence of Infestation Dampness Settlement Heating FWA HWBB Radiant Other Cooling Central Air Conditioning Individual Other Dishwasher Disposal Microv 6 Rooms 3 Bedrooms	Window Type	Bath Floor e/Avg Bath Wainscot Car Storage Car Storage Driveway Pe(s) # Driveway Surfa Aetai Carage Carport Outbidgs Att. describe) Gaque Square Feet of Gross Livil	Wood/Avg None None # of Cars ice Concrete # of Cars 2 Det. Built-in ng Area Above Grade		
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Uniform Residential Appraisal Report

File# ner-99 Gladney Loop

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									ct neighborho						to \$				
					neighb				twelve mont	hs rang						to \$	FONE		
FEATURE SUBJECT							LE SALE #	¥ 1			LE SALE # 2				LE SALE	#3			
Address 99 Gladney Loop			112 Pecan Dr				N	agrone				lighwa	23						
	Rayville, LA 71269			Rayville, LA 71269			Oak	Ridge,	1264	Ray	Rayville, LA 71269								
	Proximity to Subject			32,		000000	obsolute a fin	1.	225 222	9600000	Negot sommer	1000000000	\$ 275.000	accessors.		7.50	\$	240.000	
	Sale Price	\$		na #		447.0	c coft	\$	225,000		130.89	en ft	\$ 275,000	•	119.88	o en ft	4	249,000	
	Sale Price/Gross Liv. Area Data Source(s)	\$ (0000000	eldosies:	sq.ft.	\$ 117.25 sq.ft. MLS#193981;DC			************				M 30	MIS			M 31			
	Verification Source(s)					5529		JIVI 113		MLS#191242;DOM 39 Public Realtor					MLS#197182;DOM 31 Public Realtor				
	VALUE ADJUSTMENTS	DE	ESCRIPT	ION	Public Realtor DESCRIPTION		+(-) \$ Adjustment		DESCRIPTION			+(-) \$ Adjustment	DESCRIPTION			+(-) \$ Adjustment			
	Sales or Financing				ArmLth		. (/ •		ArmLth				Arm	Lth					
	Concessions				Cash;0						7000			FHA;0					
	Date of Sale/Time				s11/20;c08/20					s01/20;c12/19		/19		s05/21;c04/2		/21			
	Location	N;Re	es;		N;Re	s;				N;Re	s;			N;Re	N;Res;				
	Leasehold/Fee Simple	Fee	Simple	9	Fee Simple 1.12 ac		-		Fee Simple 1.05 ac		1			Fee Simple					
	Site	1.10					-						8.34		_		-8,000		
	View	N;Re			N;Re	100		_		N;Re				N;Re		1			
	Design (Style)		;Tradit	ional	DT1;	Iradi	tional	-		5 20 777	Traditi	onal		Q4	Tradit	ionai			
	Quality of Construction Actual Age	Q4 47			Q4 ~45					Q4 28			-5,500						
	Condition	C3	- 50		C4			1	+20,000				+20,000					+20,000	
	Above Grade	Total	Bdrms.	Baths	Total Bdrms. Baths		_	. 20,000	Total	Bdrms.	Baths	20,000	Total Bdrms. Baths						
	Room Count	6	3	2.0	6	3	2.0			6	3	3.0	-1,500	7	3	2.0			
	Gross Living Area			sq.ft.			9 sq.ft.		+19,000		2,101		+9,900		2,077	sq.ft.		+11,100	
	Basement & Finished	0sf																	
	Rooms Below Grade														1802				
	Functional Utility	Турі			Typical					Typical				Турі	777				
支	Heating/Cooling	CHA			CHA			-		CHA				CHA					
õ	Energy Efficient Items		ble Pa	ne	None		-		Double P		ne		Double Pane			. 0 000			
4	Garage/Carport	2ср			2cp Covered Patio				2ср	D-4'-		.500	None None			+2,000 +1,500			
ž	Porch/Patio/Deck		ered P	atio			atio	-			Open Patio Standard		+500	Standard				+1,500	
SE	Kitchen Fireplace	5tan	dard		Stand 1	Jaru		-		None			+1,500		uaiu				
ğ	Exterior Amenities	PISI	hd,Shp	Cvr	Work	shop			+17,000			ıs	+15,000		е			+20,000	
5	Net Adjustment (Total)	11,0	na,on,	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		+	Π-	\$	56,000		+ [] -			+ [] -	\$	46,600	
SC	Adjusted Sale Price	20025			Net Ad		24.9 %			Net Ad		14.5 %		Net A	dj.	18.7 %			
۳	of Comparables I X did did not research t				Gross		24.9 %		281,000			19.6 %	\$ 314,900	Gross	Adj.	25.1 %	\$	295,600	
	My research did did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal. Data Source(s) Tax Assessor My research did did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale. Data Source(s) Tax Assessor																		
	Report the results of the research a	and ana	alysis of	the prior	sale or	transfe	er histor												
					BJECT			COM	COMPARABLE SA				COMPARABLE SALE #				RABLE SALE #3		
	Date of Prior Sale/Transfer	_	12																
Price of Prior Sale/Transfer															Tax Assessor				
	Data Source(s) Tax Assessor			or Tax Assessor 07/07/2022				Tax Assessor 07/07/2022				-		7/2022					
Effective Date of Data Source(s) 07/07/2022 Analysis of prior sale or transfer history of the subject pro									subject property has not sold in the										
	comparables have not sol	-				\$9.0	100		10.00	0001	out pilo	porty	The Proceeding 11.	- р.с					
					-														
Summary of Sales Comparison Approach All 3 comparables were taken from the immediate market area of the subject property. All site sizes are approximates. The subject property was remodeled in 2013 therefore the adjustment for age between the subject and comparable #2 was adjusted. After the necessary adjustments were made, the sales comparison approach indicates a reasonable range of value from \$281,000																			
		ary a	djustm	nents v	were n	nade,	the s	ales con	nparison a	pproa	ich ind	icates	a reasonable rai	nge o	f value	from	\$281,0	00 to	
\$314,900.																			
		-								_		1/2/2/201							
						5.55										100			
			- 10-			75000													
Indicated Value by Sales Comparison Approach \$ 305,000																			
	Indicated Value by: Sales Comp					5,000		Cost Appr	oach (if dev	loped	\$	- 1007.2	Income App	roach	(if devel	oped)	3		
											39)								
ž																			
읙									oriental de la constantia										
	This appraisal is made 🔀 "as i	s",											othetical condition th						
9	completed, subject to the following required inspection bas	followi	ing repa	irs or a	atteration	ns on	the bas	sis of a h	ypothetical o	ondition	n that the	ne repa	irs or alterations hav	e deen	comple	nea, or	sub	ject to the	
릙	tollowing required inspection bas	ea on	the ext	uaordina	iry assu	unbaor	i mat t	ne conami	on or delicie	icy do	es not	equire	anciation of repair.	тпе а	pprais	al IS C	one as	15.	
ď	Based on a complete visual	insne	ction o	f the I	nterior	and a	exterior	areas n	f the suble	ct pro	perty. c	defined	scope of work, st	atemer	nt of as	sumpt	ions and	limiting	
	conditions, and appraiser's c	ertifica	ation, n	ny (our) opini	on of	the n	narket val	ue, as defi	ned, o	of the r	eal pr	operty that is the :	subjec	of thi	s repo	rt is		
	\$ 305,000 , as of		07/06/		5	. whi	ch is	the date	of inspecti	on an	d the e	effectiv	e date of this app	raisal.					