# Uniform Residential Appraisal Report

R-421606
File No. R-421606

The purpose of this summary appraisal report is to provide the lender/client with an accurate, and adequately supported, opinion of the market value of the subject property.

**SUBJECT**

Property Address 2725 Lawton Ave | City Sulphur | State OK | Zip Code 73086
Borrower Raymond Unwin | Owner of Public Record Matthew & Kelly Trepton | County Murray
Legal Description See attached addenda.
Assessor's Parcel # 0000-06-01S-04E-4-003-00 | Tax Year 2024 | R.E. Taxes $ 2,109
Neighborhood Name Murray County | Map Reference N/A | Census Tract 7908.01
Occupant [X] Owner [ ] Tenant [ ] Vacant | Special Assessments $ 0 [ ] PUD HOA $ 0 [ ] per year [ ] per month
Property Rights Appraised [X] Fee Simple [ ] Leasehold [ ] Other (describe)
Assignment Type [X] Purchase Transaction [ ] Refinance Transaction [ ] Other (describe)
Lender/Client Chickasaw Community Bank | Address 7500 West Memorial Road, Oklahoma City, OK 73142
Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? [X] Yes [ ] No
Report data source(s) used, offering price(s), and date(s). DOM 2;The subject was listed on May 7, 2025 for $349,000 and did not change. This information was provided by GTAR MLS# 2520125.

**CONTRACT**

I [X] did [ ] did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed.
Arms length sale;The earnest money deposit is $500 with this transaction. The buyer is responsible for providing a Title Commitment to be performed based on an Attorney's Title opinion. The Subject property will not be covered by a Residential Service Agreement.
Contract Price $ 349,900 | Date of Contract 05/14/2025 | Is the property seller the owner of public record? [X] Yes [ ] No | Data Source(s) Public Record
Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? [X] Yes [ ] No
If Yes, report the total dollar amount and describe the items to be paid. $7500;;Seller agrees to pay some of the buyers closing costs, which include prepaids, escrows and origination fees up to $7,500.

**NEIGHBORHOOD**

Note: Race and the racial composition of the neighborhood are not appraisal factors.

| Neighborhood Characteristics | | | | One-Unit Housing Trends | | | | One-Unit Housing | | Present Land Use % | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Location | [ ] Urban | [ ] Suburban | [X] Rural | Property Values | [ ] Increasing | [X] Stable | [ ] Declining | PRICE | AGE | One-Unit | 75 % |
| Built-Up | [ ] Over 75% | [X] 25-75% | [ ] Under 25% | Demand/Supply | [ ] Shortage | [X] In Balance | [ ] Over Supply | $(000) | (yrs) | 2-4 Unit | % |
| Growth | [ ] Rapid | [X] Stable | [ ] Slow | Marketing Time | [ ] Under 3 mths | [X] 3-6 mths | [ ] Over 6 mths | 10 Low | 0 | Multi-Family | % |
| Neighborhood Boundaries | See Attached Addendum | | | | | | | 575 High | 155 | Commercial | 5 % |
| | | | | | | | | 360 Pred. | 50 | Other | 20 % |

Neighborhood Description The subject neighborhood consists of various types of single family homes and light commercial properties as well as special use properties such as schools, churches and agriculture/recreation for other land uses. Due to higher mortgage interest rates along with slightly lower demand has made this area to be a stable market. The City of Sulphur is the county seat and the major
Market Conditions (including support for the above conclusions) I found the financing in the area to be favorable and this financing consists basically of VA , FHA and Conventional with the seller paying some points or concessions for and on behalf of the buyers. There are some listings in the neighborhood, indicating a balance between supply and demand. This trend appears to be stable for the short term.

**SITE**

Dimensions 660 x 660 | Area 10.00 ac | Shape Mostly Square | View N;Res;
Specific Zoning Classification None | Zoning Description None
Zoning Compliance [ ] Legal [ ] Legal Nonconforming (Grandfathered Use) [X] No Zoning [ ] Illegal (describe)
Is the highest and best use of the subject property as improved (or as proposed per plans and specifications) the present use? [X] Yes [ ] No If No, describe. See Attached Addendum

| Utilities | Public | Other (describe) | | Public | Other (describe) | Off-site Improvements? Type | Public | Private |
|---|---|---|---|---|---|---|---|---|
| Electricity | [X] | [ ] | Water | [X] | [ ] Rural | Street Asphalt | [X] | [ ] |
| Gas | [ ] | [ ] None | Sanitary Sewer | [ ] | [X] Septic | Alley None | [ ] | [ ] |

FEMA Special Flood Hazard Area [ ] Yes [X] No | FEMA Flood Zone X | FEMA Map # 40099C0300C | FEMA Map Date 01/11/2024
Are the utilities and off-site improvements typical for the market area? [X] Yes [ ] No If No, describe.
Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? [ ] Yes [X] No If Yes, describe. There are no apparent adverse easements or encroachments.

**IMPROVEMENTS**

| GENERAL DESCRIPTION | | FOUNDATION | | EXTERIOR DESCRIPTION materials/condition | | INTERIOR materials/condition | |
|---|---|---|---|---|---|---|---|
| Units | [X] One [ ] One with Accessory Unit | [ ] Concrete Slab | [X] Crawl Space | Foundation Walls | Concrete Blocks/A | Floors | Lam/Carpet/Avg |
| # of Stories | 1.00 | [ ] Full Basement | [ ] Partial Basement | Exterior Walls | Vinyl Siding/Avg | Walls | Drywall/Painted/ |
| Type | [X] Det. [ ] Att. [ ] S-Det./End Unit | Basement Area | 0 sq. ft. | Roof Surface | Asphalt/Avg | Trim/Finish | Stained/Avg |
| [X] Existing | [ ] Proposed [ ] Under Const. | Basement Finish | 0 % | Gutters & Downspouts | Alum/Avg | Bath Floor | Tile/Avg |
| Design (Style) | Traditional | [ ] Outside Entry/Exit | [ ] Sump Pump | Window Type | Thermal pane/Avg | Bath Wainscot | Fiberglass/Avg |
| Year Built | 2015 | Evidence of [ ] Infestation | | Storm Sash/Insulated | Yes/Yes/Avg | Car Storage | [ ] None |
| Effective Age (Yrs) | 3 | [ ] Dampness | [ ] Settlement | Screens | Nylon/Avg | [X] Driveway | # of Cars 2 |
| Attic | [ ] None | Heating [X] FWA | [ ] HWBB [ ] Radiant | Amenities | [ ] WoodStove(s) # 0 | Driveway Surface | Gravel |
| [ ] Drop Stair | [ ] Stairs | [ ] Other | Fuel Electric | [ ] Fireplace(s) # 0 | [X] Fence Barb wir | [X] Garage | # of Cars 1 |
| [ ] Floor | [X] Scuttle | Cooling [X] Central Air Conditioning | | [ ] Patio/Deck None | [X] Porch Covered | [X] Carport | # of Cars 2 |
| [ ] Finished | [ ] Heated | [ ] Individual | [ ] Other | [ ] Pool None | [X] Other Cellar | [ ] Att. | [X] Det. [ ] Built-in |

Appliances [X] Refrigerator [X] Range/Oven [X] Dishwasher [ ] Disposal [X] Microwave [X] Washer/Dryer [ ] Other (describe)
Finished area above grade contains: 6 Rooms | 3 Bedrooms | 2.0 Bath(s) | 1,691 Square Feet of Gross Living Area Above Grade
Additional features (special energy efficient items, etc.). None
Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). C3;No updates in the prior 15 years;The Subject is in a marketable condition and there were no adverse conditions during the inspection of the property, the utilities were on and operational as of the effective date.
Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? [ ] Yes [X] No If Yes, describe.
Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? [X] Yes [ ] No If No, describe.

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File No. R-421606

There are 4 comparable properties currently offered for sale in the subject neighborhood ranging in price from $ 275,000 to $ 399,000 .
There are 5 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from $ 212,000 to $ 445,000 .

| FEATURE | SUBJECT | COMPARABLE SALE NO. 1 | | COMPARABLE SALE NO. 2 | | COMPARABLE SALE NO. 3 | |
|---|---|---|---|---|---|---|---|
| Address | 2725 Lawton Ave Sulphur, OK 73086 | 2362 Elm Rd Sulphur, OK 73086 | | 1899 Cedar Blue Rd Sulphur, OK 73086 | | 41973 E County Road 1620 Wynnewood, OK 73098 | |
| Proximity to Subject | | 7.29 miles W | | 4.22 miles SW | | 16.15 miles NW | |
| Sale Price | $ 349,900 | | $ 360,000 | | $ 265,000 | | $ 445,000 |
| Sale Price/Gross Liv. Area | $ 206.92 sq. ft. | $ 210.04 sq. ft. | | $ 165.63 sq. ft. | | $ 276.05 sq. ft. | |
| Data Source(s) | | GTAR MLS# 2512528;DOM 12 | | GTAR MLS# 2405090;DOM 27 | | OKCMAR MLS# 1158824;DOM | |
| Verification Source(s) | | Public Records BK: 1343 Pg: 3 | | Public Records BK: 1330 Pg: 4 | | County Records | |
| VALUE ADJUSTMENTS | DESCRIPTION | DESCRIPTION | +(-) $ Adjustment | DESCRIPTION | +(-) $ Adjustment | DESCRIPTION | +(-) $ Adjustment |
| Sale or Financing Concessions | | ArmLth Conv;0 | | ArmLth Conv;0 | | ArmLth Conv;0 | |
| Date of Sale/Time | | s04/25;c04/25 | | s06/24;c05/24 | | s05/25;c04/25 | |
| Location | N;Res; | N;Res; | | N;Res; | | N;Res; | |
| Leasehold/Fee Simple | Fee Simple | Fee Simple | | Fee Simple | | Fee Simple | |
| Site | 10.00 ac | 1.97 ac | +38,500 | 1.63 ac | +40,100 | 10.00 ac | |
| View | N;Res; | N;Res; | | N;Res; | | N;Res; | |
| Design (Style) | DT1.00;Traditiona | DT1.00;Tradition | | DT1.5;Barndo | 0 | DT1.00;Tradition | |
| Quality of Construction | Q4 | Q4 | | Q4 | | Q4 | |
| Actual Age | 10 | 15 | 0 | 26 | 0 | 19 | 0 |
| Condition | C3 | C3 | | C3 | | C3 | |
| Above Grade Room Count (Total / Bdrms. / Baths) | 6 / 3 / 2.0 | 8 / 3 / 2.0 | 0 | 7 / 3 / 1.1 | +2,500 | 5 / 3 / 2.0 | 0 |
| Gross Living Area | 1,691 sq. ft. | 1,714 sq. ft. | -1,886 | 1,600 sq. ft. | +7,462 | 1,612 sq. ft. | +6,478 |
| Basement & Finished Rooms Below Grade | 0sf | 0sf | | 0sf | | 0sf | |
| Functional Utility | Average | Average | | Average | | Average | |
| Heating/Cooling | Central H/A | Central H/A | | Central H/A | | Central H/A | |
| Energy Efficient Items | Standard | Standard | | Standard | | Standard | |
| Garage/Carport | 1gd2cp2dw | 2dw | +8,000 | 1ga2dw | +4,000 | 2gd2dw | 0 |
| Porch/Patio/Deck | Covered Porch | Covered Porch | | Covered Porch | | Covered Porch | |
| Extra Amenities | Outbuilding | Outbuilding | | Outbuilding | | Outbuilding | |
| | | | | | | | |
| | | | | | | | |
| Net Adjustment (Total) | | [X] + [ ] - | $ 44,614 | [X] + [ ] - | $ 54,062 | [X] + [ ] - | $ 6,478 |
| Adjusted Sale Price of Comparables | | Net Adj. 12.4% Gross Adj. 13.4% | $ 404,614 | Net Adj. 20.4% Gross Adj. 20.4% | $ 319,062 | Net Adj. 1.5% Gross Adj. 1.5% | $ 451,478 |

SALES COMPARISON APPROACH

I [X] did [ ] did not research the sale or transfer history of the subject property and comparable sales. If not, explain

My research [ ] did [X] did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.
Data source(s) Public Records
My research [ ] did [X] 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) Public Records

Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).

| ITEM | SUBJECT | COMPARABLE SALE NO. 1 | COMPARABLE SALE NO. 2 | COMPARABLE SALE NO. 3 |
|---|---|---|---|---|
| Date of Prior Sale/Transfer | | | | |
| Price of Prior Sale/Transfer | | | | |
| Data Source(s) | Public Records | Public Records | Public Records | Public Records |
| Effective Date of Data Source(s) | 05/05/2025 | 05/05/2025 | 05/05/2025 | 05/05/2025 |

Analysis of prior sale or transfer history of the subject property and comparable sales All of the comparables appear to be an Arm's-Length transaction without any unusual circumstances. The subject has not transferred within the past three years, and the comparables have not been sold or transferred within the past twelve months.

Summary of Sales Comparison Approach. See attached addenda.

Indicated Value by Sales Comparison Approach $ 354,000

RECONCILIATION

Indicated Value by: Sales Comparison Approach $ 354,000 Cost Approach (if developed) $ 353,286 Income Approach (if developed) $ 0

The income approach is not applicable since the Subject property is a Single Family Residence. The cost approach is supportive of my final opinion of value. The sales comparison approach is considered the best indicator of value and is given most of the weight in the final reconciliation.

This appraisal is made [X] "as is," [ ] subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, [ ] subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or [ ] subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair:

Based on a complete visual inspection of the interior and exterior areas of the subject property, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is $ 354,000 as of 05/27/2025 , which is the date of inspection and the effective date of this appraisal.

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## ADDITIONAL COMMENTS

Vacant land sales within the past three years in the area.

1) Kraus sold 22.04 acres to Williams for $136,500 on 10/16/2024 in Sec. 27 Township 1 North, Range 2 East which is $6,193 per acre.
Public Records Bk: 1335 Pg: 473

2) Fowler sold 13.2 acres to Davis for $61,500 on 3/3/2025 in Sec. 11 Township 1 South, Range 1 East which is $4,659 per acre.
Public Records Bk: 1340 Pg: 830

3) Mathews sold 10 acres to Stone for $102,000 on 08/26/2024 in Sec. 25 Township 1 South, Range 3 East which is $10,200 per acre.
Public Records Bk: 1333 Pg: 513

4) Jones sold 9.98 acres to Miller for $93,000 on 2/19/2025 in Sec. 32 Township 2 North, Range 2 East which is $9,319 per acre.
Public Records Bk: 1340 Pg: 617

5) Skillman sold 10 acres to Ugalde for $100,000 on 08/15/2024 in Sec. 34 Township 2 North, Range 3 East which is $10,000 per acre.
Public Records Bk: 1340 Pg: 617

The mean site is $8,074 per acre
The median site is $9,319 per acre

The mean site is valued at $80,740
This was rounded to $80,000

The appraiser certifies and agrees that this appraisal report was prepared in accordance with the requirements of Title XI of the Financial Institution, Reform, Recovery, and Enforcement ACT (FIRREA) of 1989, as amended (12 U.S.C. 3331 et seq, and any implementing regulations in effect at time the appraiser signs the appraisal certification.

This report is in adherence to the American National Standards Institute (ANSI) for measuring, calculating and reporting gross living area (GLA) and non-GLA areas. It is not economically feasible to hook up to a public sewer system, this is typical for the area and this does not affect the marketability of the Subject property.

It is not economically feasible to hook up to a public sewer system, this is typical for the area and this does not affect the marketability of the Subject property.

## COST APPROACH

### COST APPROACH TO VALUE (not required by Fannie Mae)

Provide adequate information for the lender/client to replicate the below cost figures and calculations.

Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) Land values were derived by analyzing vacant land sales.

ESTIMATED ☐ REPRODUCTION OR ☒ REPLACEMENT COST NEW

Source of cost data Marshall & Swift

Quality rating from cost service Avg Effective date of cost data 05/2025

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

The cost approach was based on information from the computerized version of "Marshall and Swift" Cost Estimating service, which is updated on a monthly basis. The estimated remaining life was calculated from the life expectancy less the "effective" age of the subject.

| | | | | |
|---|---|---|---|---|
| OPINION OF SITE VALUE | | | | = $ 80,000 |
| Dwelling | 1,691 Sq. Ft. @ $ | 141.03 | | = $ 238,482 |
| 0 | Sq. Ft. @ $ | | | = $ |
| Custom Components | | | | 16,052 |
| Garage/Carport | 1,225 Sq. Ft. @ $ | 27.05 | | = $ 33,136 |
| Total Estimate of Cost-New | | | | = $ 287,670 |
| Less Depreciation | Physical 14,384 | Functional | External | = $ ( 14,384 ) |
| Depreciated Cost of Improvements | | | | = $ 273,286 |
| "As-is" Value of Site Improvements | | | | = $ |
| INDICATED VALUE BY COST APPROACH | | | | = $ 353,286 |

Estimated Remaining Economic Life (HUD and VA only) 57 Years

## INCOME

### INCOME APPROACH TO VALUE (not required by Fannie Mae)

Estimated Monthly Market Rent $ 0 X Gross Rent Multiplier 0 = $ 0 Indicated Value by Income Approach

Summary of Income Approach (including support for market rent and GRM) The income approach is not applicable. There is a lack of rented, sold comparable properties in this area.

## PUD INFORMATION

### PROJECT INFORMATION FOR PUDs (if applicable)

Is the developer/builder in control of the Homeowners' Association (HOA)? ☐ Yes ☐ No Unit type(s) ☐ Detached ☐ Attached

Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit.

Legal name of project

Total number of phases | Total number of units | Total number of units sold

Total number of units rented | Total number of units for sale | Data source(s)

Was the project created by the conversion of an existing building(s) into a PUD? ☐ Yes ☐ No If Yes, date of conversion.

Does the project contain any multi-dwelling units? ☐ Yes ☐ No Data source(s)

Are the units, common elements, and recreation facilities complete? ☐ Yes ☐ No If No, describe the status of completion.

Are the common elements leased to or by the Homeowners' Association? ☐ Yes ☐ No If Yes, describe the rental terms and options.

Describe common elements and recreational facilities.

This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

**SCOPE OF WORK:** The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a complete visual inspection of the interior and exterior areas of the subject property, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

**INTENDED USE:** The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

**INTENDED USER:** The intended user of this appraisal report is the lender/client.

**DEFINITION OF MARKET VALUE:** The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions* granted by anyone associated with the sale.

*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

**STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS:** The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.

2. The appraiser has provided a sketch in this appraisal report to show the approximate dimensions of the improvements. The sketch is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.

3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.

4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.

5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.

6. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

**APPRAISER'S CERTIFICATION:** The Appraiser certifies and agrees that:

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.

2. I performed a complete visual inspection of the interior and exterior areas of the subject property. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.

3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.

4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.

5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.

6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.

7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.

8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.

9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.

10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.

11. I have knowledge and experience in appraising this type of property in this market area.

12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.

13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.

14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.

15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.

16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.

17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.

18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).

19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.

20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.

23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.

24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

**SUPERVISORY APPRAISER'S CERTIFICATION:** The Supervisory Appraiser certifies and agrees that:

1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.

2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.

3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.

4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.

5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

**APPRAISER**

Signature _____
Name Tiffany Maddox
Company Name Maddox Appraisals LLC
Company Address 12030 County Road 3580
Ada, OK 74820
Telephone Number (941) 735-4865
Email Address maddoxappraisals@yahoo.com
Date of Signature and Report 06/04/2025
Effective Date of Appraisal 05/27/2025
State Certification # 13876CRA
or State License # _____
or Other (describe) _____ State # _____
State OK
Expiration Date of Certification or License 11/30/2027

ADDRESS OF PROPERTY APPRAISED
2725 Lawton Ave
Sulphur, OK 73086

APPRAISED VALUE OF SUBJECT PROPERTY $ 354,000

LENDER/CLIENT
Name Broad Street Valuations
Company Name Chickasaw Community Bank
Company Address 7500 West Memorial Road
Oklahoma City, OK 73142
Email Address _____

**SUPERVISORY APPRAISER (ONLY IF REQUIRED)**

Signature _____
Name _____
Company Name _____
Company Address _____

Telephone Number _____
Email Address _____
Date of Signature _____
State Certification # _____
or State License # _____
State _____
Expiration Date of Certification or License _____

SUBJECT PROPERTY
☐ Did not inspect subject property
☐ Did inspect exterior of subject property from street
Date of Inspection _____
☐ Did inspect interior and exterior of subject property
Date of Inspection _____

COMPARABLE SALES
☐ Did not inspect exterior of comparable sales from street
☐ Did inspect exterior of comparable sales from street
Date of Inspection _____

# Uniform Residential Appraisal Report

R-421606
File No. R-421606

| FEATURE | SUBJECT | COMPARABLE SALE NO. 4 | | COMPARABLE SALE NO. 5 | | COMPARABLE SALE NO. 6 | |
|---|---|---|---|---|---|---|---|
| Address | 2725 Lawton Ave<br>Sulphur, OK 73086 | 24193 N County Road 3305<br>Wynnewood, OK 73098 | | 4216 Twin Lake Rd<br>Sulphur, OK 73086 | | 1940 McIntire St<br>Sulphur, OK 73086 | |
| Proximity to Subject | | 15.57 miles NW | | 7.15 miles W | | 7.25 miles W | |
| Sale Price | $ 349,900 | | $ 299,999 | | $ 212,000 | | $ 349,000 |
| Sale Price/Gross Liv. Area | $ 206.92 sq. ft. | $ 146.27 sq. ft. | | $ 117.78 sq. ft. | | $ 171.58 sq. ft. | |
| Data Source(s) | | OKCMAR MLS# 1125066;DOM | | GTAR MLS# 2409015;DOM 25 | | OKCMAR MLS# 1160271;DOM | |
| Verification Source(s) | | Public Records BK: 2493 Pg: 4 | | Public Records BK: 1329 Pg: 5 | | Public Records | |
| VALUE ADJUSTMENTS | DESCRIPTION | DESCRIPTION | +(-) $ Adjustment | DESCRIPTION | +(-) $ Adjustment | DESCRIPTION | +(-) $ Adjustment |
| Sale or Financing Concessions | | ArmLth<br>FHA;0 | | ArmLth<br>Conv;0 | | Listing | |
| Date of Sale/Time | | s11/24;c10/24 | | s05/24;c05/24 | | Active | |
| Location | N;Res; | N;Res; | | N;Res; | | N;Res; | |
| Leasehold/Fee Simple | Fee Simple | Fee Simple | | Fee Simple | | Fee Simple | |
| Site | 10.00 ac | 2.50 ac | +36,000 | 1.16 ac | +42,400 | 2.49 ac | +36,000 |
| View | N;Res; | N;Res; | | N;Res; | | N;Res; | |
| Design (Style) | DT1.00;Traditiona | DT1.00;Tradition | | DT1.5;Traditional | 0 | DT1.00;Tradition | |
| Quality of Construction | Q4 | Q4 | | Q4 | | Q4 | |
| Actual Age | 10 | 47 | 0 | 51 | 0 | 25 | 0 |
| Condition | C3 | C3 | | C4 | +8,000 | C3 | |
| Above Grade Room Count (Total / Bdrms. / Baths) | 6 / 3 / 2.0 | 6 / 3 / 2.0 | | 7 / 3 / 2.0 | 0 | 6 / 3 / 3.0 | -5,000 |
| Gross Living Area | 1,691 sq. ft. | 2,051 sq. ft. | -29,520 | 1,800 sq. ft. | -8,938 | 2,034 sq. ft. | -28,126 |
| Basement & Finished Rooms Below Grade | 0sf | 0sf | | 0sf | | 0sf | |
| Functional Utility | Average | Average | | Average | | Average | |
| Heating/Cooling | Central H/A | Central H/A | | Central H/A | | Central H/A | |
| Energy Efficient Items | Standard | Standard | | Standard | | Standard | |
| Garage/Carport | 1gd2cp2dw | 3cp2dw | +2,000 | 3cp2dw | +2,000 | 2dw | +6,000 |
| Porch/Patio/Deck | Covered Porch | Covered Porch | | Covered Porch | | Covered Porch | |
| Extra Amenities | Outbuilding | Outbuilding | | None | +12,000 | Outbuilding | |
| | | | | | | | |
| | | | | | | | |
| Net Adjustment (Total) | | [X] + [ ] - | $ 8,480 | [X] + [ ] - | $ 55,462 | [X] + [ ] - | $ 8,874 |
| Adjusted Sale Price of Comparables | | Net Adj. 2.8%<br>Gross Adj. 22.5% | $ 308,479 | Net Adj. 26.2%<br>Gross Adj. 34.6% | $ 267,462 | Net Adj. 2.5%<br>Gross Adj. 21.5% | $ 357,874 |

SALES COMPARISON APPROACH

| ITEM | SUBJECT | COMPARABLE SALE NO. 4 | COMPARABLE SALE NO. 5 | COMPARABLE SALE NO. 6 |
|---|---|---|---|---|
| Date of Prior Sale/Transfer | | | | |
| Price of Prior Sale/Transfer | | | | |
| Data Source(s) | Public Records | Public Records | Public Records | Public Records |
| Effective Date of Data Source(s) | 05/05/2025 | 05/05/2025 | 05/05/2025 | 05/05/2025 |

Summary of Sales Comparison Approach: All of the comparables appear to be an Arm's-Length transaction

# Uniform Residential Appraisal Report

R-421606
File No. R-421606

| FEATURE | SUBJECT | COMPARABLE SALE NO. 7 | | COMPARABLE SALE NO. 8 | | COMPARABLE SALE NO. 9 | |
|---|---|---|---|---|---|---|---|
| Address | 2725 Lawton Ave<br>Sulphur, OK 73086 | 4665 Primrose Ln<br>Sulphur, OK 73086 | | 3103 Chickasaw Trl<br>Sulphur, OK 73086 | | 6335 Watson Rd<br>Sulphur, OK 73086 | |
| Proximity to Subject | | 7.52 miles W | | 8.02 miles W | | 8.75 miles NW | |
| Sale Price | $ 349,900 | | $ 299,900 | | $ 275,000 | | $ 399,000 |
| Sale Price/Gross Liv. Area | $ 206.92 sq. ft. | $ 123.62 sq. ft. | | $ 179.27 sq. ft. | | $ 210.00 sq. ft. | |
| Data Source(s) | | GTAR MLS# 2516038;DOM 42 | | GTAR MLS# 2505530;DOM 10 | | GTAR MLS# 2508312;DOM 78 | |
| Verification Source(s) | | Public Records | | Public Records | | Public Records | |
| VALUE ADJUSTMENTS | DESCRIPTION | DESCRIPTION | +(-) $ Adjustment | DESCRIPTION | +(-) $ Adjustment | DESCRIPTION | +(-) $ Adjustment |
| Sale or Financing Concessions | | Listing | | Listing | | Listing | |
| Date of Sale/Time | | Active | | Active | | Active | |
| Location | N;Res; | N;Res; | | N;Res; | | N;Res; | |
| Leasehold/Fee Simple | Fee Simple | Fee Simple | | Fee Simple | | Fee Simple | |
| Site | 10.00 ac | 4.47 ac | +26,500 | 3.47 ac | +31,300 | 8.35 ac | +8,000 |
| View | N;Res; | N;Res; | | N;Res; | | N;Res; | |
| Design (Style) | DT1.00;Traditiona | DT1.00;Tradition | | DT1.00;Tradition | | DT1.00;Tradition | |
| Quality of Construction | Q4 | Q4 | | Q4 | | Q4 | |
| Actual Age | 10 | 28 | 0 | 44 | 0 | 6 | 0 |
| Condition | C3 | C3 | | C3 | | C3 | |
| Above Grade Room Count (Total / Bdrms. / Baths) | 6 / 3 / 2.0 | 5 / 3 / 2.0 | 0 | 6 / 3 / 2.0 | | 7 / 4 / 2.0 | 0 |
| Gross Living Area | 1,691 sq. ft. | 2,426 sq. ft. | -60,270 | 1,534 sq. ft. | +12,874 | 1,900 sq. ft. | -17,138 |
| Basement & Finished Rooms Below Grade | 0sf | 0sf | | 0sf | | 0sf | |
| Functional Utility | Average | Average | | Average | | Average | |
| Heating/Cooling | Central H/A | Central H/A | | Central H/A | | Central H/A | |
| Energy Efficient Items | Standard | Standard | | Standard | | Standard | |
| Garage/Carport | 1gd2cp2dw | 2ga1cp2dw | -4,000 | 2ga2dw | 0 | 2cp2dw | +4,000 |
| Porch/Patio/Deck | Covered Porch | Covered Porch | | Covered Porch | | Covered Porch | |
| Extra Amenities | Outbuilding | Outbuilding | | Outbuilding | | Outbuilding | |
| | | | | | | | |
| | | | | | | | |
| Net Adjustment (Total) | | ☐ + ☒ - | $ -37,770 | ☒ + ☐ - | $ 44,174 | ☐ + ☒ - | $ -5,138 |
| Adjusted Sale Price of Comparables | | Net Adj. 12.6%<br>Gross Adj. 30.3% | $ 262,130 | Net Adj. 16.1%<br>Gross Adj. 16.1% | $ 319,174 | Net Adj. 1.3%<br>Gross Adj. 7.3% | $ 393,862 |

SALES COMPARISON APPROACH

| ITEM | SUBJECT | COMPARABLE SALE NO. 7 | COMPARABLE SALE NO. 8 | COMPARABLE SALE NO. 9 |
|---|---|---|---|---|
| Date of Prior Sale/Transfer | | | | |
| Price of Prior Sale/Transfer | | | | |
| Data Source(s) | Public Records | Public Records | Public Records | Public Records |
| Effective Date of Data Source(s) | 05/05/2025 | 05/05/2025 | 05/05/2025 | 05/05/2025 |

Summary of Sales Comparison Approach: All of the comparables appear to be an Arm's-Length transaction

# Uniform Appraisal Dataset Definitions

File No. R-421606

## Condition Ratings and Definitions

C1 The improvements have been very recently constructed and have not previously been occupied. The entire structure and all components are new and the dwelling features no physical depreciation.*

*Note: Newly constructed improvements that feature recycled materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100% new foundation and the recycled materials and the recycled components have been rehabilitated/re-manufactured into like-new condition. Recently constructed improvements that have not been previously occupied are not considered "new" if they have any significant physical depreciation (i.e., newly constructed dwellings that have been vacant for an extended period of time without adequate maintenance or upkeep).

C2 The improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finishes have been updated and/or replaced with components that meet current standards. Dwellings in this category either are almost new or have been recently completely renovated and are similar in condition to new construction.

*Note: The improvements represent a relatively new property that is well maintained with no deferred maintenance and little or no physical depreciation, or an older property that has been recently completely renovated.

C3 The improvements are well maintained and feature limited physical depreciation due to normal wear and tear. Some components, but not every major building component, may be updated or recently rehabilitated. The structure has been well maintained.

*Note: The improvement is in its first-cycle of replacing short-lived building components (appliances, floor coverings, HVAC, etc.) and is being well maintained. Its estimated effective age is less than its actual age. It also may reflect a property in which the majority of short-lived building components have been replaced but not to the level of a complete renovation.

C4 The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.

*Note: The estimated effective age may be close to or equal to its actual age. It reflects a property in which some of the short-lived building components have been replaced, and some short-lived building components are at or near the end of their physical life expectancy; however, they still function adequately. Most minor repairs have been addressed on an ongoing basis resulting in an adequately maintained property.

C5 The improvements feature obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation, or updating. The functional utility and overall livability is somewhat diminished due to condition, but the dwelling remains useable and functional as a residence.

*Note: Some significant repairs are needed to the improvements due to the lack of adequate maintenance. It reflects a property in which many of its short-lived building components are at the end of or have exceeded their physical life expectancy but remain functional.

C6 The improvements have substantial damage or deferred maintenance with deficiencies or defects that are severe enough to affect the safety, soundness, or structural integrity of the improvements. The improvements are in need of substantial repairs and rehabilitation, including many or most major components.

*Note: Substantial repairs are needed to the improvements due to the lack of adequate maintenance or property damage. It reflects a property with conditions severe enough to affect the safety, soundness, or structural integrity of the improvements.

## Quality Ratings and Definitions

Q1 Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.

Q2 Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residences constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high-quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.

Q3 Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.

Q4 Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.

Q5 Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.

Q6 Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure.

## Definitions of Not Updated, Updated, and Remodeled

### Not Updated

Little or no updating or modernization. This description includes, but is not limited to, new homes.
Residential properties of fifteen years of age or less often reflect an original condition with no updating, if no major components have been replaced or updated. Those over fifteen years of age are also considered not updated if the appliances, fixtures, and finishes are predominantly dated. An area that is 'Not Updated' may still be well maintained and fully functional, and this rating does not necessarily imply deferred maintenance or physical /functional deterioration.

### Updated

The area of the home has been modified to meet current market expectations. These modifications are limited in terms of both scope and cost.
An updated area of the home should have an improved look and feel, or functional utility. Changes that constitute updates include refurbishment and/or replacing components to meet existing market expectations. Updates do not include significant alterations to the existing structure.

### Remodeled

Significant finish and/or structural changes have been made that increase utility and appeal through complete replacement and/ or expansion.
A remodeled area reflects fundamental changes that include multiple alterations. These alterations may include some or all of the following: replacement of a major component (cabinet(s), bathtub, or bathroom tile), relocation of plumbing/gas fixtures/appliances, significant structural alterations (relocating walls, and/or the addition of square footage). This would include a complete gutting and rebuild.

## Explanation of Bathroom Count

The number of full and half baths is reported by separating the two values by a period. The full bath is represented to the left of the period. The half bath count is represented to the right of the period. Three-quarter baths are to be counted as a full bath in all cases. Quarter baths (baths that feature only toilet) are not to be included in the bathroom count.

# Uniform Appraisal Dataset Definitions

File No. R-421606

## Abbreviations Used in Data Standardization Text

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

## Other Appraiser-Defined Abbreviations

| Abbrev. | Full Name | Appropriate Fields | Abbrev. | Full Name | Appropriate Fields |
|---|---|---|---|---|---|
| GTAR/OK | Greater Tulsa Associ | Sales Comparison Approach | | | |
| H/A | Heat and Air | Market Grid | | | |
| Unk | Unknown | Sales Comparison Approach/Mar | | | |

# ADDENDUM

| | | |
|---|---|---|
| Borrower: Raymond Unwin | | File No.: R-421606 |
| Property Address: 2725 Lawton Ave | | Case No.: R-421606 |
| City: Sulphur | State: OK | Zip: 73086 |
| Lender: Chickasaw Community Bank | | |

Maddox Appraisals LLC makes no warranties as to the condition of the house. The buyer/applicant must determine that the price of the property is reasonable and that it's condition is acceptable. Maddox Appraisals LLC recommends that you employ a private, qualified, whole house inspector if you are not completely satisfied with your own ability to determine or evaluate defects. The use of the appraisal report is to assist the mortgage lender in determining an acceptable mortgage risk. The appraisal report is the property of the lender.

" URAR: Neighborhood - Boundaries
The subject is bounded by County Road 1600 to the North, by the County Line to the South, by Interstate 35 to the West, and by Highway 1 to the East. Within these boundaries the neighborhood characteristics are quite similar and the demand is the same for these neighborhood boundaries.

" URAR : Sales Comparison Analysis - Summary of Sales Comparison Approach

Records were researched to find the most comparable sales, or the sales most representative of the subject and the subject market. Every attempt was made to locate sales that were the closest in proximity to the subject. There were normal adjustments made to each comparable in order to arrive at my opinion of value. The appraiser utilizes his personal knowledge of the real estate market and sales data to determine the size and amount of each adjustment. The adjustments made and the rationale for each are as follows:

SALES OR FINANCING CONCESSIONS: I found no unusual financing concessions: The typical financing in the area consists of VA, FHA, and Conventional Bank Loans with Bank Loans typically being sold on the "secondary" market.

DATE OF SALE/TIME: The market in the area remains relatively steady. With this factor in mind, I found no time adjustment necessary.

LOCATION: The subject and comparable sales are considered similar in location without significant differences in proximity situations and distances to shopping, employment, and/or social functions, etc.

LEASEHOLD/FEE SIMPLE: The subject was appraised assuming an un-encumbered "FEE SIMPLE" title without undue restrictions and with only normal mortgage indebtedness.

SITE: Typically, site adjustments are made to compensate for the size differential. The adjustment was based on 60% per acre of the opinion of value for vacant land in the market segment which is $4,844 and was rounded to the nearest 100.

VIEW: Since the subject and sales were within the same or competing neighborhoods, without substantial differences in site/view, an adjustment did not appear to be necessary.

DESIGN AND APPEAL: Comparables were utilized that did not substantially differ in design and appeal and no adjustment was necessary.

QUALITY OF CONSTRUCTION: Again sales were located that were mostly similar in quality of construction with the subject and no adjustment was deemed necessary.

AGE: The actual age of the subject was determined and the effective age was estimated. The anticipated life expectancy of the subject and comparables were estimated at 60 years yielding an annual depreciation factor of 1.67% i.e. (1/60 = 1.67%). Next, the site or lot value was subtracted from the sales price, leaving only the value of the improvements. The difference then between effective age of the subject and the effective age of the comparable sale was multiplied by 1.67% to arrive at a factor which is then multiplied by the value of the improvements to arrive at the adjustment used on each comparable sale.
By utilizing the special technique of market extraction, I have extracted the factor of 1.67% from the market, which further supports the effective age life method of depreciation.

NOTE: This method of depreciation is used in the "Marshall and Swift" cost analysis. The same 60 year anticipated life is used in the Cost Approach and the same 1.67% per annum depreciation is taken from the cost new of the improvements prior to the addition of land or site values. This formula then, makes the cost and market consistent throughout.

CONDITION: This adjustment is made for the differences of the condition while comparing the Subject to the comparables. Analyzing the price per square footage of the comparable sales used within the report will determine if this adjustment should be applied. The adjustment is always used for new construction of a residence since the comparables are not brand new like the Subject as of the effective date. If this adjustment is used; then in order to arrive at this adjustment the formula described under age will be applied.

ROOM COUNT: The comparables are adjusted for the difference in square footage. This adjustment is typically 60% of the sales price per square foot of the sales. In addition to this adjustment, there was no further adjustment for the room count. EXCEPTION: In the case of differences in bath count, there is an adjustment for this difference in as much as the typical buyer is often stimulated by the additional baths, and due to the cost of a bath being substantially greater than normal living area. There will be an adjustment for the bath count differential.

GROSS LIVING AREA: This adjustment is approximately 60% of the sales price per square foot of the sales less and except the land value.

HEATING/COOLING: An adjustment may be necessary for differences in central heat and air versus wall/floor furnaces, space heaters, etc. This adjustment is based on the market reaction to this amenity.

GARAGE/CARPORT: Adjustments for the differences in car storage are deemed necessary and are based on the "typical" buyer reaction or market reaction.

PORCH/PATIOS: At times an adjustment may be necessary when there are significant differences in size and quality of this feature.
EXTRA AMENITIES: This adjustment is made based on the quality, size, and typical value of the subject versus the comparable sales. Usually the larger and more expensive the home the more elaborate or expensive the outbuilding. This adjustment is based on the Depreciated Cost Data Analysis. This is based on a 50 economic life of the outbuilding, applying the cost approach along with depreciation for the age of the building for this adjustment.

CONCLUSION: The above adjustments are made in order to arrive at a conclusion and a final reconciliation of the value of the subject. This explanation of the adjustments are tendered to give an indication as to the appraiser's reasoning and rationale for the adjustments. After extensive research these were the best available comparables within the neighborhood boundaries. During the reconciliation comparable one received 20%, comparable two received 15%, comparable three received 25%, comparable four received 20% and comparable five received 20% of the gross adjusted sales price for the opinion of the market value.

Ownership of Intellectual Property and/or Data
Maddox Appraisals LLC expressly retains all right, title, and interest in all patents, trademarks, trade names, trade secrets, software, data, conclusions, opinions, valuations, or other information included in, arising out of, or in any way related to this appraisal or the provision of appraisal services to the named client and/or Intended User. The report and information supplied by the staff and/or agents of Maddox Appraisals LLC is a culmination of intellectual education, professional experience, personal investigation, and know-how, which shall at all times remain the property of Maddox Appraisals LLC No person shall be entitled to break down, strip out, mine, or disseminate any component or part of this report, including, but not limited to, any conclusions, valuations, opinions, or other data compilations herein. Notwithstanding, the Intended User as defined below may use this appraisal report and the contents herein for the limited purpose and use identified below.

| | | |
|---|---|---|
| Borrower: Raymond Unwin | | File No.: R-421606 |
| Property Address: 2725 Lawton Ave | | Case No.: R-421606 |
| City: Sulphur | State: OK | Zip: 73086 |
| Lender: Chickasaw Community Bank | | |

The Intended User
Chickasaw Community Bank is the "Intended User" of this appraisal report. This appraisal report is for the sole use and benefit of the Intended User for the limited purpose and function stated below, and no other person/entity shall be entitled to rely on this appraisal without prior written consent from Maddox Appraisals LLC Further, by accepting and using this appraisal report, the Intended User acknowledges and agrees that he/she/it shall not, except as otherwise required or permitted law, disseminate or otherwise disclose this appraisal report or the contents or components thereof to any person or entity without prior written consent from Maddox Appraisals LLC

The Purpose and Intended Use of the Appraisal Report
The purpose of this appraisal report is to determine a market value for the fee simple interest of the subject property as of the date of this appraisal. The intended use of the appraisal report is to evaluate the property that is the subject of this appraisal for a mortgage finance transaction, subject to the stated Scope of Work, purpose of the appraisal, reporting requirements of this appraisal report form, and Definition of Market Value.

Precedence of Comments and Conditions
This report may contain comments, conditions, and/or certifications added by the signing appraiser and/or Maddox Appraisals LLC including, but not limited to, this Supplemental Addendum. These items shall supercede and take precedence over all other language, requirements, or conditions contained in any preprinted and/or third-party forms or documents included in, or incorporated by reference into, the appraisal report.

HIGHEST AND BEST USE ANALYSIS

Highest and Best Use is defined as "that reasonable and probable use that will support the highest value, as defined, as of the effective date of the appraisal." Alternatively, that use, from among reasonably probable and legal alternative uses, found to be physically possible, appropriately supported, financially feasible, and which results in the highest land value.

The definition immediately above applies specifically to the highest and best use of land. It is to be recognized that in cases where a site has existing improvements on it, the highest and best use may very well be determined to be different from the existing use. The existing use will continue, however, unless and until land value in its highest and best use exceeds the total value of the property in its existing use.

Implied within these definitions is recognition of the contribution of that specific use to community environment or to community development goals in addition to wealth maximization of individual property owners. Also implied is that the determination of highest and best use resulting from the appraiser's own judgment and analytical skill; i.e., "that the use determined from analysis represents an opinion, not a factor to be found"' (The dictionary of Real Estate, Second Edition, AIREA).

In determining the highest and best use of the site, the process is one of considering all possible uses to which it can be put. Of these uses, only those legally permissible uses are further narrowed to those that are economically feasible. Finally, highest and best use of the site is selected from those uses considered feasible.

Legal Restraints:

The subject site is situated outside the limits of Sulphur, Oklahoma and therefore is not restricted by the city's zoning ordinances. No known covenants, restricting the subject tract of land, exists. No known deed restrictions to the subject property exist. Considering the site to be vacant, it could be developed for a wide variety of uses. The primary development trend within the subject neighborhood can be characterized as single family. The subject use is consistent with development patterns within the neighborhood.

P HYSICAL RESTRAINTS:

The subject site consists of approximately 10 acres. It is not physically possible to construct a wide variety of uses on the site, without physical restraints. However it is physically possible to construct a single family residence on this site.

Feasible Use:

For any project, the test of feasibility is the soundness of the required investment. The calculation of the amount and timing of the required investment, the anticipated recovery of and return on the investment, and the risks attached to the recovery and the returns is the core of feasibility analysis.

Maximally Productive:

Finally the highest and best use is that use that produces the greatest return over a specified term. The subject is presently used for single family, which appears to be maximally productive for this property.

CONCLUSION: The subject is used for single family at the present time. It is my opinion that among all alternate uses, the current use is the highest and best use. The highest and best use of this property would be single family use.

" Order Form: Legal Description
The Southwest quarter of the Southeast quarter of the Southeast quarter of Section 6, Township 1 South, Range 4 East of the Indian Meridian Pontotoc County, Oklahoma. Containing 10 acres more or less.

# Market Conditions Addendum to the Appraisal Report

R-421606
File No. R-421606

The purpose of this addendum is to provide the lender/client with a clear and accurate understanding of the market trends and conditions prevalent in the subject neighborhood. This is a required addendum for all appraisal reports with an effective date on or after April 1, 2009.

Property Address 2725 Lawton Ave City Sulphur State OK Zip Code 73086

Borrower Raymond Unwin

Instructions: The appraiser must use the information required on this form as the basis for his/her conclusions, and must provide support for those conclusions, regarding housing trends and overall market conditions as reported in the Neighborhood section of the appraisal report form. The appraiser must fill in all the information to the extent it is available and reliable and must provide analysis as indicated below. If any required data is unavailable or is considered unreliable, the appraiser must provide an explanation. It is recognized that not all data sources will be able to provide data for the shaded areas below; if it is available, however, the appraiser must include the data in the analysis. If data sources provide the required information as an average instead of the median, the appraiser should report the available figure and identify it as an average. Sales and listings must be properties that compete with the subject property, determined by applying the criteria that would be used by a prospective buyer of the subject property. The appraiser must explain any anomalies in the data, such as seasonal markets, new construction, foreclosures, etc.

## MARKET RESEARCH & ANALYSIS

| Inventory Analysis | Prior 7-12 Months | Prior 4-6 Months | Current - 3 Months | Overall Trend | | |
|---|---|---|---|---|---|---|
| Total # of Comparable Sales (Settled) | 2 | 1 | 2 | ☐ Increasing | ☒ Stable | ☐ Declining |
| Absorption Rate (Total Sales/Months) | 0.33 | 0.33 | 0.67 | ☐ Increasing | ☒ Stable | ☐ Declining |
| Total # of Comparable Active Listings | 0 | 1 | 3 | ☐ Declining | ☒ Stable | ☐ Increasing |
| Months of Housing Supply (Total Listings/Ab.Rate) | 0.00 | 3.00 | 4.50 | ☐ Declining | ☒ Stable | ☐ Increasing |
| **Median Sale & List Price, DOM, Sale/List %** | **Prior 7-12 Months** | **Prior 4-6 Months** | **Current - 3 Months** | **Overall Trend** | | |
| Median Comparable Sale Price | 238500 Avg | 299,999 | 402500 Avg | ☐ Increasing | ☒ Stable | ☐ Declining |
| Median Comparable Sales Days on Market | 265 Avg | 85 | 19 Avg | ☐ Declining | ☒ Stable | ☐ Increasing |
| Median Comparable List Price | 0 | 275,000 | 374000 Avg | ☐ Increasing | ☒ Stable | ☐ Declining |
| Median Comparable Listings Days on Market | 0 | 100 | 75 Avg | ☐ Declining | ☒ Stable | ☐ Increasing |
| Median Sale Price as % of List Price | 0.00% | 92.00% | 93.00% | ☐ Increasing | ☒ Stable | ☐ Declining |
| Seller-(developer, builder, etc.)paid financial assistance prevalent? ☐ Yes ☒ No | | | | ☐ Declining | ☒ Stable | ☐ Increasing |

Explain in detail the seller concessions trends for the past 12 months (e.g., seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs, condo fees, options, etc.).

Sellers concessions are still a viable part of this market, however, it is becoming less prevalent.

Are foreclosure sales (REO sales) a factor in the market? ☒ Yes ☐ No If yes, explain (including the trends in listings and sales of foreclosed properties).

There are some foreclosures in this area, however it is typical to have some. There does not appear to be an over-supply of foreclosures.

Cite data sources for above information. The above information was obtained from the MLS and my personal experience and witnessing of the contracts in the course of my appraisal activities. This information does not included FSBO, private or other sales involving realtors that do not participate with the MLS.

Summarize the above information as support for your conclusions in the Neighborhood section of the appraisal report form. If you used any additional information, such as an analysis of pending sales and/or expired and withdrawn listings, to formulate your conclusions, provide both an explanation and support for your conclusions.

There is not enough information to adequately populate this form. However, my experience in this area with other types of properties in other value ranges, indicates the market is stable.

## CONDO / CO-OP PROJECTS

If the subject is a unit in a condominium or cooperative project , complete the following: Project Name:

| Subject Project Data | Prior 7-12 Months | Prior 4-6 Months | Current - 3 Months | Overall Trend | | |
|---|---|---|---|---|---|---|
| Total # of Comparable Sales (Settled) | | | | ☐ Increasing | ☐ Stable | ☐ Declining |
| Absorption Rate (Total Sales/Months) | | | | ☐ Increasing | ☐ Stable | ☐ Declining |
| Total # of Active Comparable Listings | | | | ☐ Declining | ☐ Stable | ☐ Increasing |
| Months of Unit Supply (Total Listings/Ab. Rate) | | | | ☐ Declining | ☐ Stable | ☐ Increasing |

Are foreclosure sales (REO sales) a factor in the project? ☐ Yes ☐ No If yes, indicate the number of REO listings and explain the trends in listings and sales of foreclosed properties.

Summarize the above trends and address the impact on the subject unit and project. esign.alamode.com/verify Serial:1D7B2D6F

## APPRAISER

**APPRAISER**

Signature _____
Name Tiffany Maddox
Company Name Maddox Appraisals LLC
Company Address 12030 County Road 3580
Ada, OK 74820
State License/Certification # 13876CRA State OK
Email Address maddoxappraisals@yahoo.com

**SUPERVISORY APPRAISER (ONLY IF REQUIRED)**

Signature _____
Name _____
Company Name _____
Company Address _____
_____
State License/Certification # _____ State _____
Email Address _____

# SUBJECT PROPERTY PHOTO ADDENDUM

| | | |
|---|---|---|
| Borrower: Raymond Unwin | | File No.: R-421606 |
| Property Address: 2725 Lawton Ave | | Case No.: R-421606 |
| City: Sulphur | State: OK | Zip: 73086 |
| Lender: Chickasaw Community Bank | | |



FRONT VIEW OF
SUBJECT PROPERTY

Appraised Date:
Appraised Value: $



REAR VIEW OF
SUBJECT PROPERTY



STREET SCENE

Photograph Addendum

| | | |
|---|---|---|
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Living Room




Kitchen



Dining Room

Photograph Addendum

| | | |
|---|---|---|
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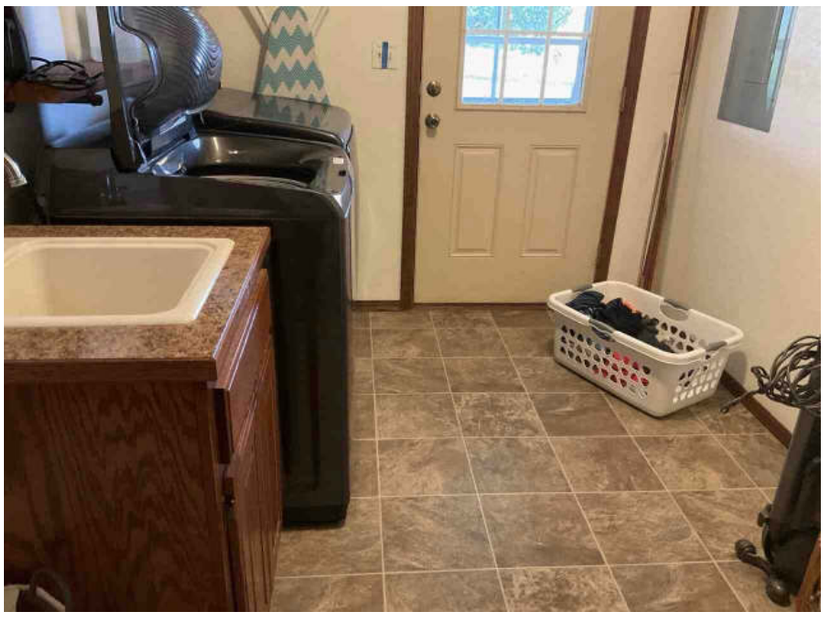
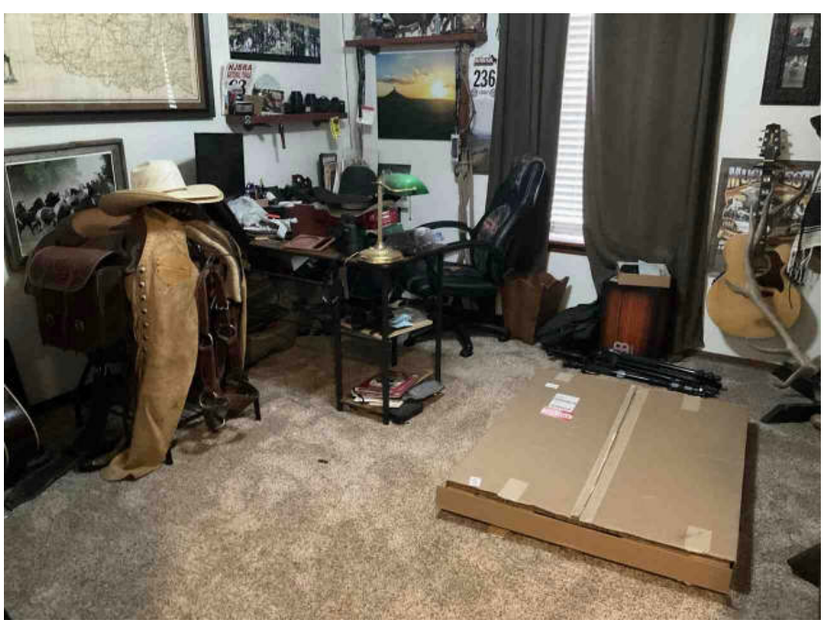
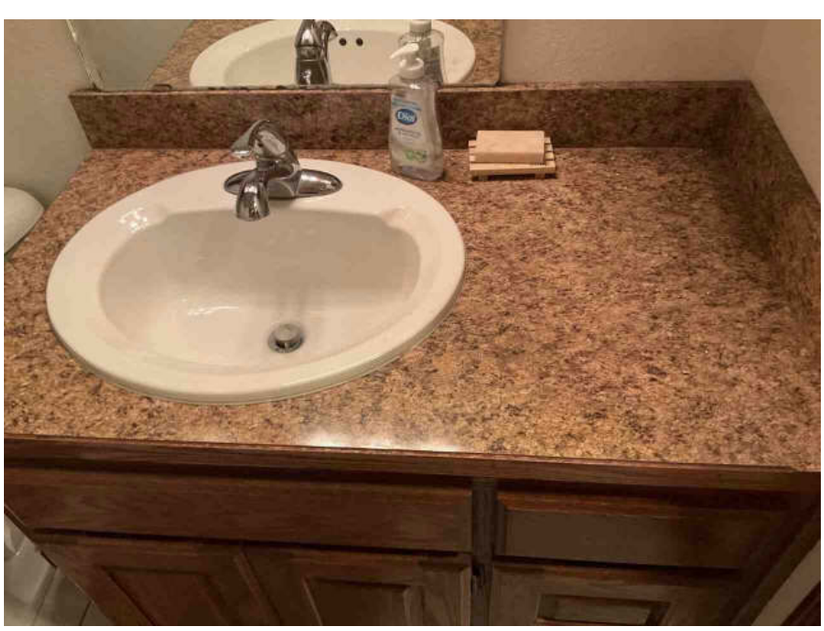


Utility



Bedroom



Bathroom 1 of 2

Photograph Addendum

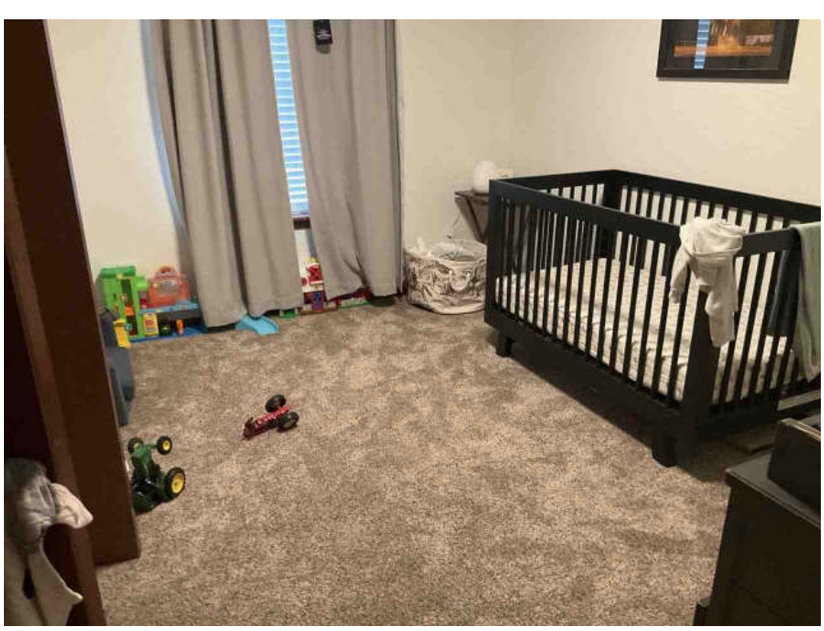
| | | |
|---|---|---|
| Borrower: Raymond Unwin | | File No.: R-421606 |
| Property Address: 2725 Lawton Ave | | Case No.: R-421606 |
| City: Sulphur | State: OK | Zip: 73086 |
| Lender: Chickasaw Community Bank | | |



Bathroom 1 of 2



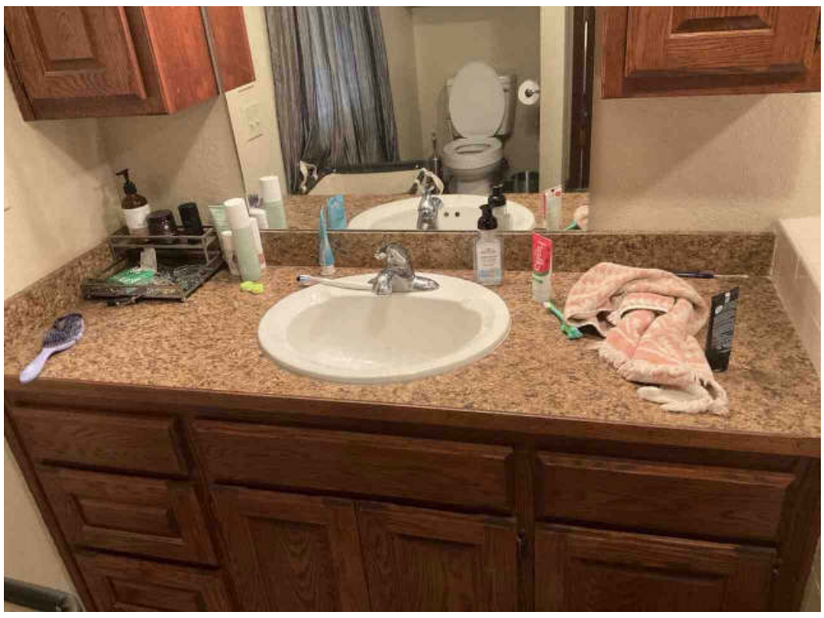
Bathroom 1 of 2



Bedroom

Photograph Addendum

| | | |
|---|---|---|
| Borrower: Raymond Unwin | | File No.: R-421606 |
| Property Address: 2725 Lawton Ave | | Case No.: R-421606 |
| City: Sulphur | State: OK | Zip: 73086 |
| Lender: Chickasaw Community Bank | | |



Bathroom 2 of 2



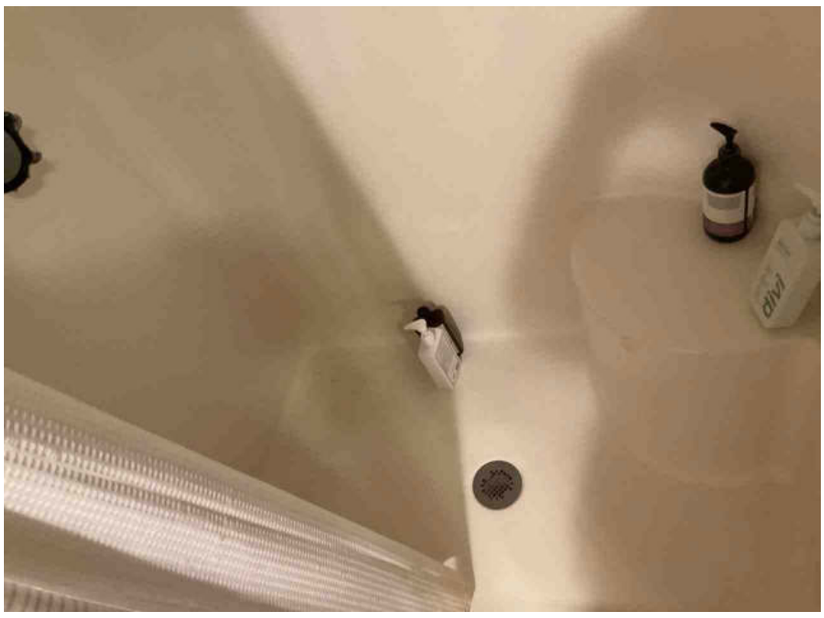
Bathroom 2 of 2



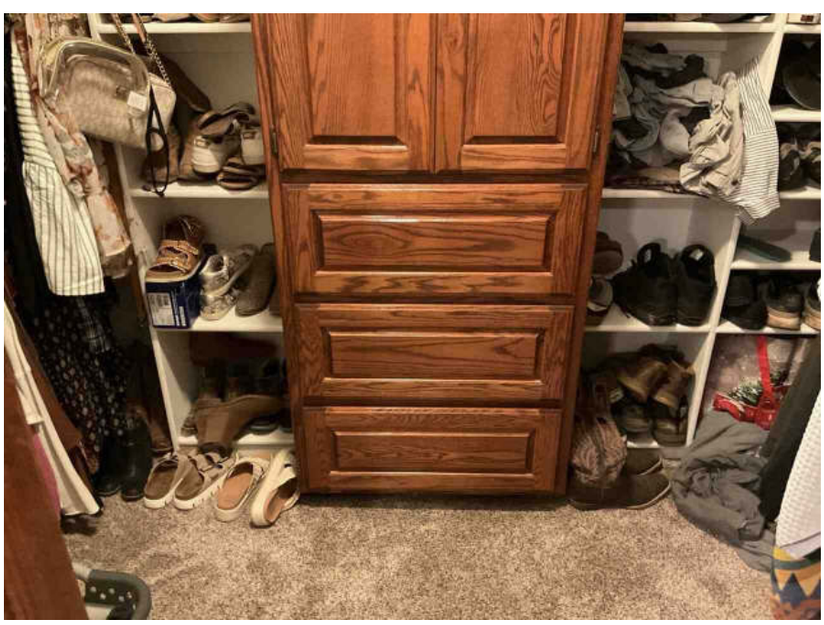
Bathroom 2 of 2

Photograph Addendum

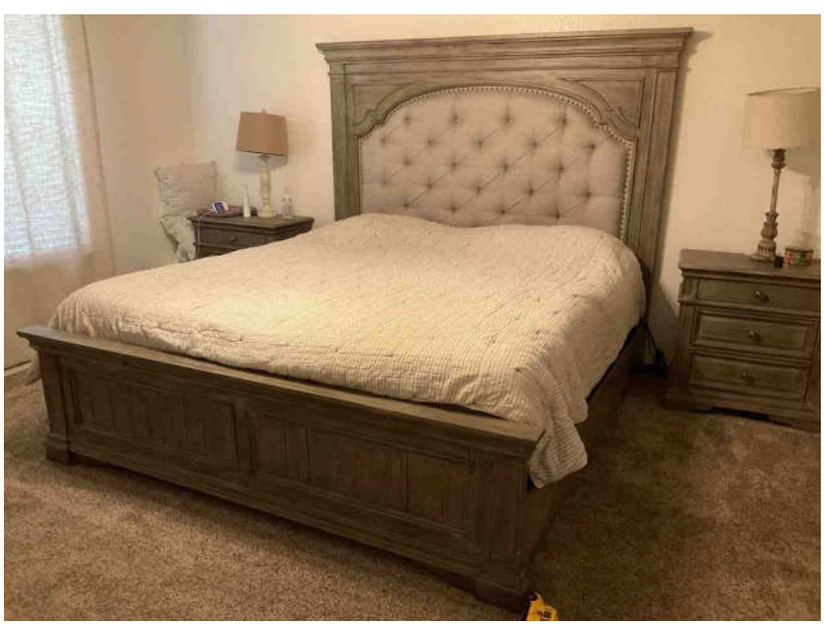
| | | |
|---|---|---|
| Borrower: Raymond Unwin | | File No.: R-421606 |
| Property Address: 2725 Lawton Ave | | Case No.: R-421606 |
| City: Sulphur | State: OK | Zip: 73086 |
| Lender: Chickasaw Community Bank | | |



Bathroom 2 of 2



Closet



Bedroom

# Photograph Addendum

| | | |
|---|---|---|
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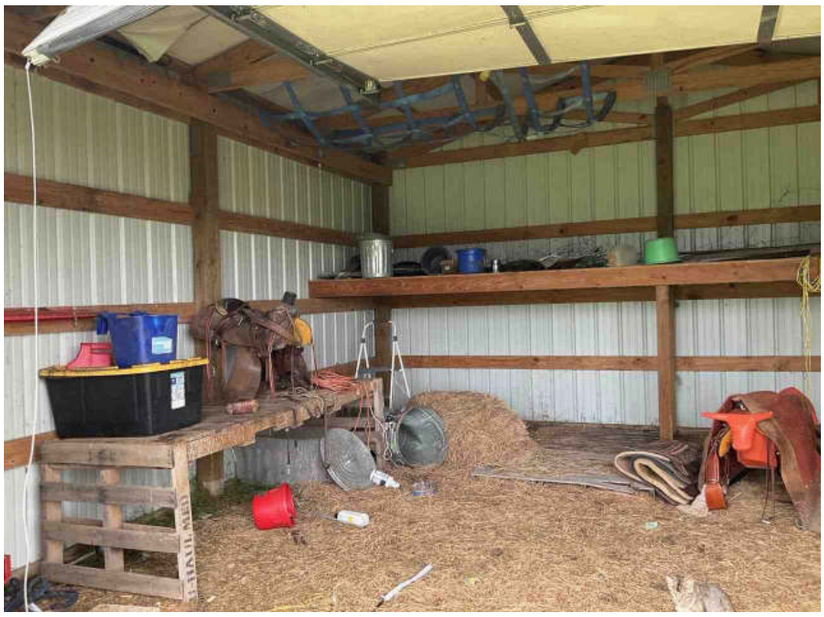
| Property Address: 2725 Lawton Ave | | Case No.: R-421606 |
| City: Sulphur | State: OK | Zip: 73086 |
| Lender: Chickasaw Community Bank | | |



Additional view of the Subject



Outbuilding



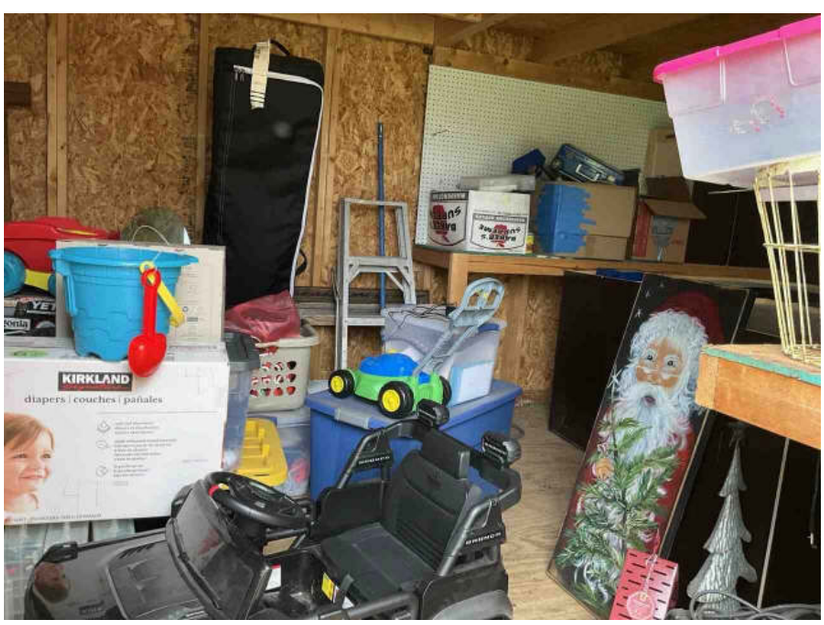
Outbuilding

Photograph Addendum

| | | |
|---|---|---|
| Borrower: Raymond Unwin | | File No.: R-421606 |
| Property Address: 2725 Lawton Ave | | Case No.: R-421606 |
| City: Sulphur | State: OK | Zip: 73086 |
| Lender: Chickasaw Community Bank | | |



Storage




Storage



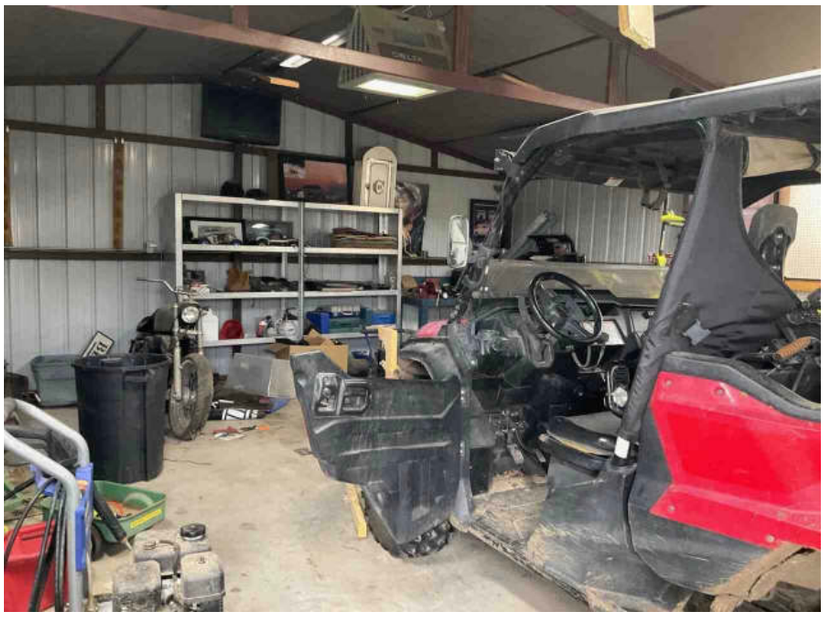
Additional view of the Subject

Photograph Addendum

| | | |
|---|---|---|
| Borrower: Raymond Unwin | | File No.: R-421606 |
| Property Address: 2725 Lawton Ave | | Case No.: R-421606 |
| City: Sulphur | State: OK | Zip: 73086 |
| Lender: Chickasaw Community Bank | | |



Detached Garage



Detached Garage



Shed

Photograph Addendum

| | | |
|---|---|---|
| Borrower: Raymond Unwin | | File No.: R-421606 |
| Property Address: 2725 Lawton Ave | | Case No.: R-421606 |
| City: Sulphur | State: OK | Zip: 73086 |
| Lender: Chickasaw Community Bank | | |



Carport



Subject Driveway



Additional Streetview

COMPARABLE PROPERTY PHOTO ADDENDUM

| | | |
|---|---|---|
| Borrower: Raymond Unwin | | File No.: R-421606 |
| Property Address: 2725 Lawton Ave | | Case No.: R-421606 |
| City: Sulphur | State: OK | Zip: 73086 |
| Lender: Chickasaw Community Bank | | |



COMPARABLE SALE #1

2362 Elm Rd

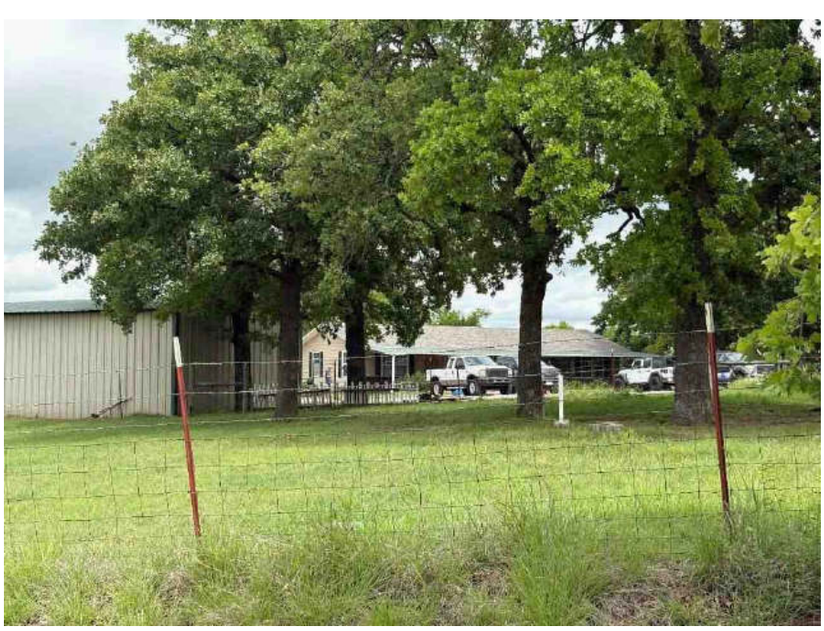
Sale Date:
Sale Price: $



COMPARABLE SALE #2

1899 Cedar Blue Rd

Sale Date:
Sale Price: $



COMPARABLE SALE #3

41973 E County Road 1620

Sale Date:
Sale Price: $

COMPARABLE PROPERTY PHOTO ADDENDUM

| | | |
|---|---|---|
| Borrower: Raymond Unwin | | File No.: R-421606 |
| Property Address: 2725 Lawton Ave | | Case No.: R-421606 |
| City: Sulphur | State: OK | Zip: 73086 |
| Lender: Chickasaw Community Bank | | |



COMPARABLE SALE #4

24193 N County Road 3305

Sale Date:
Sale Price: $



COMPARABLE SALE #5

4216 Twin Lake Rd

Sale Date:
Sale Price: $



COMPARABLE SALE #6

1940 McIntire St

Sale Date:
Sale Price: $

COMPARABLE PROPERTY PHOTO ADDENDUM

| | | |
|---|---|---|
| Borrower: Raymond Unwin | | File No.: R-421606 |
| Property Address: 2725 Lawton Ave | | Case No.: R-421606 |
| City: Sulphur | State: OK | Zip: 73086 |
| Lender: Chickasaw Community Bank | | |



COMPARABLE SALE #7

4665 Primrose Ln

Sale Date:
Sale Price: $



COMPARABLE SALE #8

3103 Chickasaw Trl

Sale Date:
Sale Price: $



COMPARABLE SALE #9

6335 Watson Rd

Sale Date:
Sale Price: $

LOCATION MAP

| | | |
|---|---|---|
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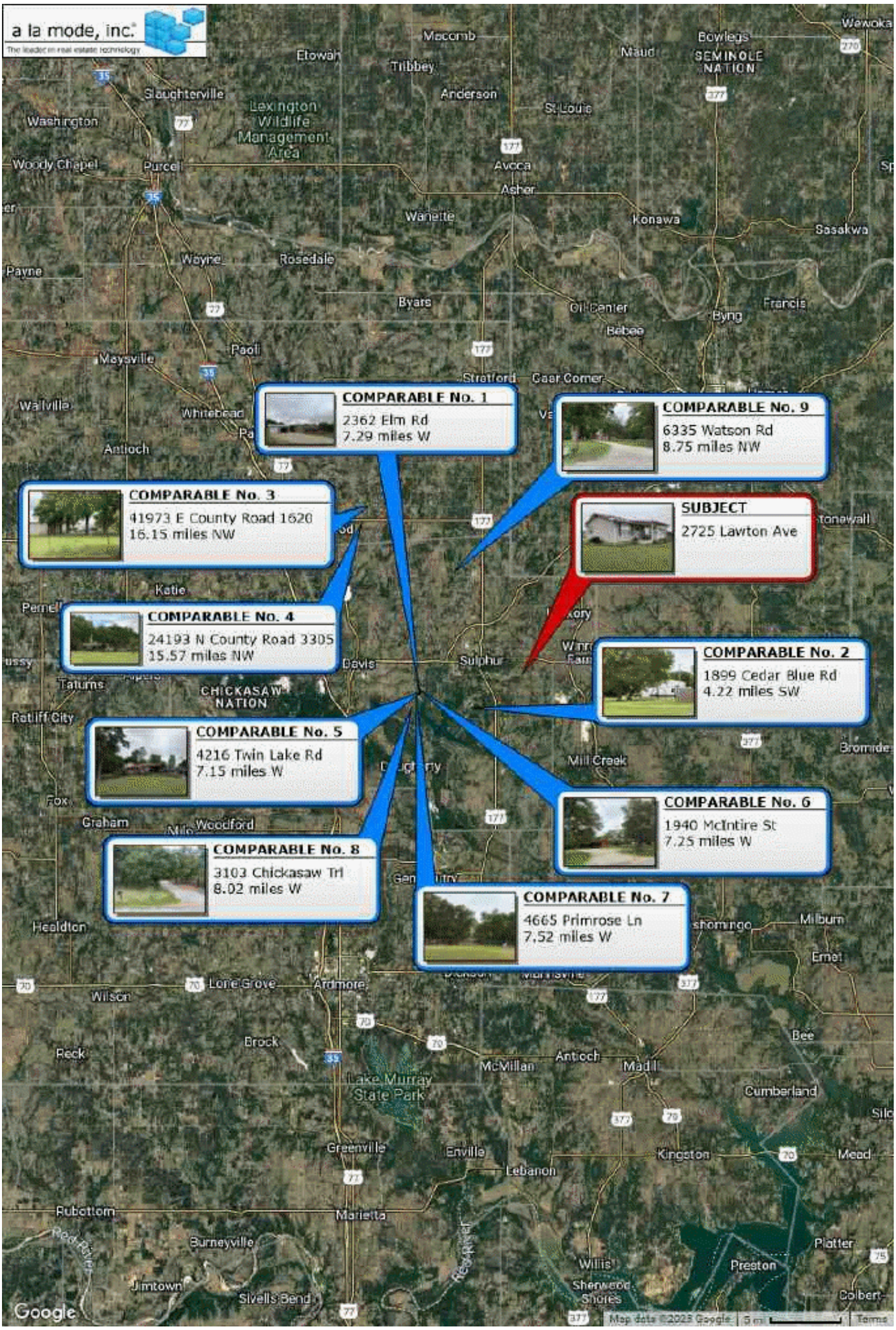

# FLOOD MAP

| | | |
|---|---|---|
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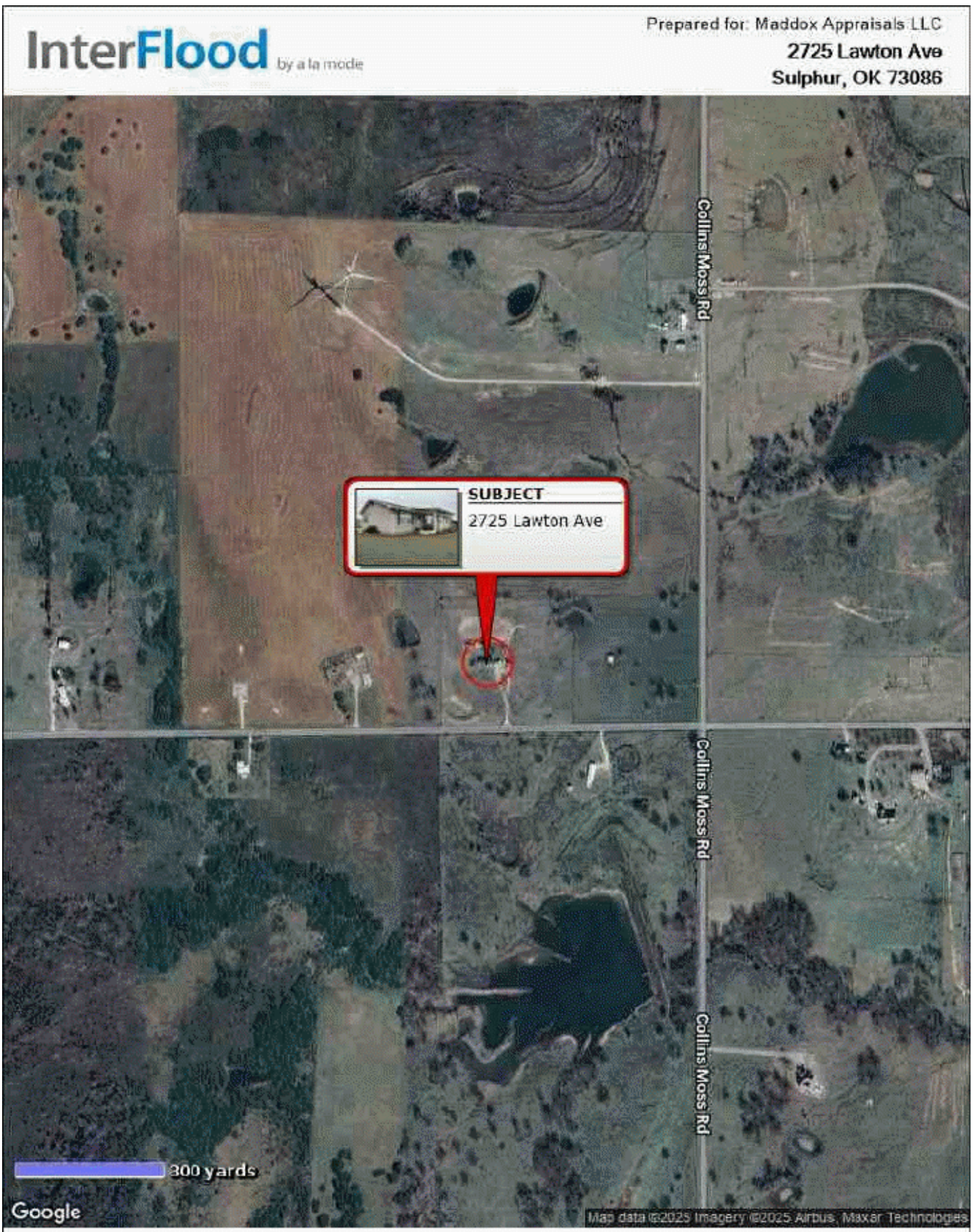
| Lender: Chickasaw Community Bank | | |



# FLOORPLAN SKETCH

| | | |
|---|---|---|
| Borrower: Raymond Unwin | | File No.: R-421606 |
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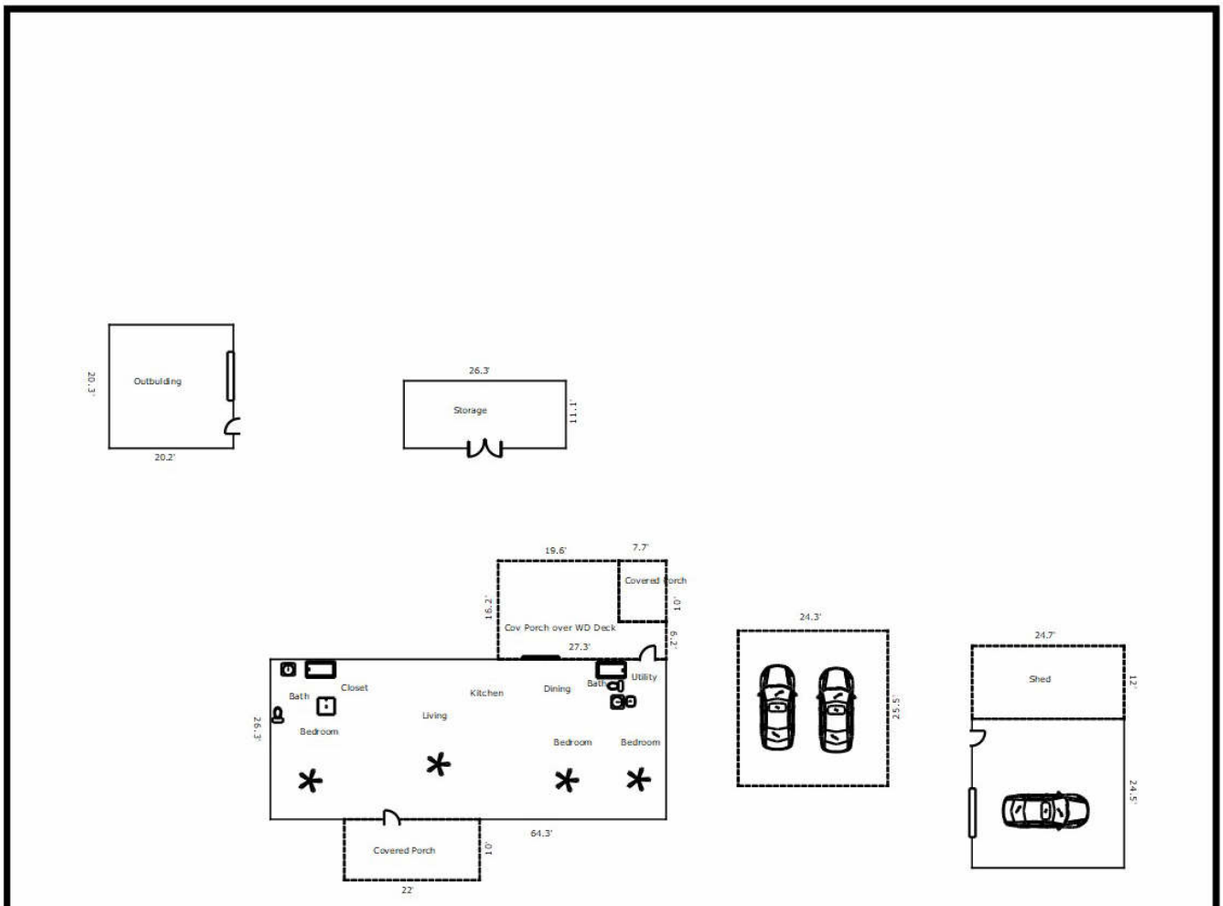


TOTAL Sketch by a la mode

**Area Calculations Summary**

| Living Area | | Calculation Details |
|---|---|---|
| First Floor | 1691.09 Sq ft | 26.3 × 64.3 = 1691.09 |
| **Total Living Area (Rounded):** | **1691 Sq ft** | |
| **Non-living Area** | | |
| 2 Car Port | 619.65 Sq ft | 24.3 × 25.5 = 619.65 |
| Covered Porch | 220 Sq ft | 22 × 10 = 220 |
| 1 Car Detached | 605.15 Sq ft | 24.7 × 24.5 = 605.15 |
| Covered porch | 365.26 Sq ft | 16.2 × 19.6 = 317.52<br>7.7 × 6.2 = 47.74 |
| Covered porch | 77 Sq ft | 7.7 × 10 = 77 |
| Storage | 291.93 Sq ft | 26.3 × 11.1 = 291.93 |
| Shed | 296.4 Sq ft | 24.7 × 12 = 296.4 |
| Outbuilding | 410.06 Sq ft | 20.2 × 20.3 = 410.06 |

| | | | |
|---|---|---|---|
| Borrower: Raymond Unwin | | | File No.: R-421606 |
| Property Address: 2725 Lawton Ave | | | Case No.: R-421606 |
| City: Sulphur | State: OK | | Zip: 73086 |
| Lender: Chickasaw Community Bank | | | |

The Hanover Insurance Group™

HANOVER

# Miscellaneous Advantage

## Professional Liability Insurance

## *RPG Policy Declarations Page*

**NOTICE: THIS POLICY IS A CLAIMS-MADE POLICY. PLEASE READ THE POLICY CAREFULLY.**

RISK PURCHASING GROUP NOTICE

**This Miscellaneous Professional Liability Risk Purchasing Group Policy is not protected by an insurance insolvency guaranty fund in this state, and the insurer or Risk Purchasing Group may not be subject to all the insurance laws and rules of this state.**

IMPORTANT NOTICE REGARDING RISK PURCHASING GROUPS

**Disclosure Pursuant to Federal Law Regarding Purchasing Groups [15 U.S.C. SEC. 3901, et seq] the Norman Spencer Real Estate Risk Purchasing Group, Inc is a "Purchasing Group", as defined under Federal law, formed to purchase liability insurance on a group basis for its Members to cover the similar or related liability exposure(s) to which the Members of the Purchasing Group are exposed by virtue of their related, similar, or common businesses or services. Members do not share limits and each member is provided with its own policy and/or evidence of insurance.**

**Policy Number**

LHD-J890654-00

**THE HANOVER INSURANCE COMPANY**
440 Lincoln Street
Worcester, MA 01653

(A Stock Insurance Company, herein called the **Insurer**)

**Issue Date** 11/07/2024

**Item 1.** **NAMED INSURED AND ADDRESS**

Tiffany Maddox and Maddox Appraisals LLC
12030 COUNTY ROAD 3580
ADA, OK 74820

**Item 2.** **POLICY PERIOD**

Inception Date: 11/06/2024 Expiration Date: 11/06/2025

(12:01 AM standard time at the address shown in Item 1.)

**Item 3.** **LIMIT OF LIABILITY**

**a.** $1,000,000 for each **Claim**; not to exceed
**b.** $1,000,000 for all **Claims** in the Aggregate

**Item 4.** **SUBLIMITS OF LIABILITY**

Privacy and Security Liability Coverage

**a.** $1,000,000 for each **Claim**; not to exceed

**b.** $1,000,000 for all **Claims** in the Aggregate

The Hanover Insurance Group™

HANOVER

# Miscellaneous Advantage

## Professional Liability Insurance

## *RPG Policy Declarations Page*

**Item 5. DEDUCTIBLE**

a. $0 each **Claim**
b. N/A for all **Claims** in the Aggregate

**Item 6. SUPPLEMENTAL COVERAGE LIMIT AND DEDUCTIBLE**

| | LIMIT | | DEDUCTIBLE |
|---|---|---|---|
| Disciplinary Proceedings Coverage | $25,000<br>$50,000 | per **Insured** /<br>for all **Insureds** | $0 |
| Subpoena Assistance | $25,000 | in the Aggregate | $0 |
| Crisis Event Expense | $25,000<br>$50,000 | per Event /<br>in the Aggregate | $0 |
| Reputation Protection Expense | $15,000 | in the Aggregate | $0 |
| Withheld Client Fee Assistance | $25,000 | in the Aggregate | $0 |
| Nonprofit Directors and Officers Expense | $10,000 | in the Aggregate | $0 |

**Item 7. PROFESSIONAL SERVICES**

Professional Real Estate Appraisal Services

**Item 8. RETROACTIVE DATE** 11/06/2024

**Item 9. PREMIUM FOR THE POLICY PERIOD** $454.00

Risk Purchasing Group Fee $5.00

**Total Premium:** $459.00

**Item 10. ENDORSEMENTS EFFECTIVE AT INCEPTION:** See Schedule of Forms attached.

**Item 11. NOTICE TO INSURER**

Report a claim to the Company as required by Section G. Duties in the Event of Claim(s) or Potential Claim(s) to:

The Hanover Insurance Company
440 Lincoln Street
Worcester, MA 01653

**National Claims Telephone Number**: 508-855-6281. For Cyber Claims: 800-385-5271
**Facsimile:** 800-399-4734
**Email:** ProClaim@hanover.com For Cyber Claims: Cyberclaims@hanover.com
**For Online Reporting:** www.hanover.com/report-claim-online

| | | | |
|---|---|---|---|
| Borrower: Raymond Unwin | | | File No.: R-421606 |
| Property Address: 2725 Lawton Ave | | | Case No.: R-421606 |
| City: Sulphur | State: OK | | Zip: 73086 |
| Lender: Chickasaw Community Bank | | | |

The Hanover Insurance Group™

HANOVER

# Miscellaneous Advantage

## Professional Liability Insurance

## *RPG Policy Declarations Page*

**Agent on behalf of:** NORMAN-SPENCER AGENCY, LLC
10050 INNOVATION DRIVE, SUITE 340
MIAMISBURG, OH 45342
1602657

We have caused this Policy to be signed by our President and Secretary and countersigned where required by a duly authorized agent of the Company.

John C. Roche, President

Charles F. Cronin, Secretary

| | | |
|---|---|---|
| Borrower: Raymond Unwin | | File No.: R-421606 |
| Property Address: 2725 Lawton Ave | | Case No.: R-421606 |
| City: Sulphur | State: OK | Zip: 73086 |
| Lender: Chickasaw Community Bank | | |

# State of Oklahoma

*Glen Mulready, Insurance Commissioner*

## Oklahoma Real Estate Appraiser Board

*This is to certify that:*

# Tiffany D. Maddox

*has complied with the provisions of the Oklahoma Real Estate Appraisers Act to transact business as a* **State Certified Residential** *Real Estate Appraiser in the State of Oklahoma.*

*In Witness Whereof, I have hereunto set my hand and caused the seal of my office to be affixed at the City of Oklahoma City, State of Oklahoma, this 1st day of November, 2024.*

*Glen Mulready, Insurance Commissioner*
*Chairperson, Oklahoma Real Estate Appraiser Board*

*Members, Oklahoma Real Estate Appraiser Board*

Brandon Witt

Davonna M. Milam

*Expires:*
**11/30/2027**

*Oklahoma Appraiser Number:*
**13876CRA**

# USPAP ADDENDUM

File No. R-421606

Borrower: Raymond Unwin
Property Address: 2725 Lawton Ave
City: Sulphur County: Murray State: OK Zip Code: 73086
Lender: Chickasaw Community Bank

## APPRAISAL AND REPORT IDENTIFICATION

This report was prepared under the following USPAP reporting option:

- [X] Appraisal Report — A written report prepared under Standards Rule 2-2(a).
- [ ] Restricted Appraisal Report — A written report prepared under Standards Rule 2-2(b).

## Reasonable Exposure Time

My opinion of a reasonable exposure time for the subject property at the market value stated in this report is: 180 days

## Additional Certifications

- [ ] I have performed NO services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.
- [ ] I HAVE 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.

Comments on Standards Rule 2-3
I certify that, to the best of my knowledge and belief:
- The statements of fact contained in this report are true and correct.
- The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- Unless otherwise indicated, I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved. - Unless otherwise indicated, I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.
- I have no bias with respect to the property that is the subject of this report or the parties involved with this assignment.
- My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the

## Additional Comments

The appraiser is aware of the overages for net/gross adjustments and price/age variations. This is a rural market segment with limited comparables. The best available comparables are used.
The presence of wind turbines within the view does not have a measurable impact on the subject property's market value. However, buyer perception and desirability may be influenced depending on personal preferences.
The appraiser agreed to perform this assignment for $525.00.

esign.alamode.com/verify Serial:1D7B2D6F

APPRAISER:

Signature:
Name: Tiffany Maddox
Date Signed: 06/04/2025
State Certification #: 13876CRA
or State License #:
or Other (describe): State #:
State: OK
Expiration Date of Certification or License: 11/30/2027
Effective Date of Appraisal: 05/27/2025

SUPERVISORY APPRAISER (only if required):

Signature:
Name:
Date Signed:
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

## Supplemental Addendum

File No. R-421606

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| Borrower/Client | Raymond Unwin | | | | | | |
| Property Address | 2725 Lawton Ave | | | | | | |
| City | Sulphur | County | Murray | State | OK | Zip Code | 73086 |
| Lender | Chickasaw Community Bank | | | | | | |

Maddox Appraisals LLC makes no warranties as to the condition of the house. The buyer/applicant must determine that the price of the property is reasonable and that it's condition is acceptable. Maddox Appraisals LLC recommends that you employ a private, qualified, whole house inspector if you are not completely satisfied with your own ability to determine or evaluate defects. The use of the appraisal report is to assist the mortgage lender in determining an acceptable mortgage risk. The appraisal report is the property of the lender.

**• URAR: Neighborhood - Boundaries**
The subject is bounded by County Road 1600 to the North, by the County Line to the South, by Interstate 35 to the West, and by Highway 1 to the East. Within these boundaries the neighborhood characteristics are quite similar and the demand is the same for these neighborhood boundaries.

***• URAR : Sales Comparison Analysis - Summary of Sales Comparison Approach***

Records were researched to find the most comparable sales, or the sales most representative of the subject and the subject market. Every attempt was made to locate sales that were the closest in proximity to the subject. There were normal adjustments made to each comparable in order to arrive at my opinion of value. The appraiser utilizes his personal knowledge of the real estate market and sales data to determine the size and amount of each adjustment. The adjustments made and the rationale for each are as follows:

SALES OR FINANCING CONCESSIONS: I found no unusual financing concessions: The typical financing in the area consists of VA, FHA, and Conventional Bank Loans with Bank Loans typically being sold on the "secondary" market.

DATE OF SALE/TIME: The market in the area remains relatively steady. With this factor in mind, I found no time adjustment necessary.

LOCATION: The subject and comparable sales are considered similar in location without significant differences in proximity situations and distances to shopping, employment, and/or social functions, etc.

LEASEHOLD/FEE SIMPLE: The subject was appraised assuming an un-encumbered "FEE SIMPLE" title without undue restrictions and with only normal mortgage indebtedness.

SITE: Typically, site adjustments are made to compensate for the size differential. The adjustment was based on 60% per acre of the opinion of value for vacant land in the market segment which is $4,844 and was rounded to the nearest 100.

VIEW: Since the subject and sales were within the same or competing neighborhoods, without substantial differences in site/view, an adjustment did not appear to be necessary.

DESIGN AND APPEAL: Comparables were utilized that did not substantially differ in design and appeal and no adjustment was necessary.

QUALITY OF CONSTRUCTION: Again sales were located that were mostly similar in quality of construction with the subject and no adjustment was deemed necessary.

AGE: The actual age of the subject was determined and the effective age was estimated. The anticipated life expectancy of the subject and comparables were estimated at 60 years yielding an annual depreciation factor of 1.67% i.e. (1/60 = 1.67%). Next, the site or lot value was subtracted from the sales price, leaving only the value of the improvements. The difference then between effective age of the subject and the effective age of the comparable sale was multiplied by 1.67% to arrive at a factor which is then multiplied by the value of the improvements to arrive at the adjustment used on each comparable sale.

By utilizing the special technique of market extraction, I have extracted the factor of 1.67% from the market, which further supports the effective age life method of depreciation.

NOTE: This method of depreciation is used in the "Marshall and Swift" cost analysis. The same 60 year anticipated life is used in the Cost Approach and the same 1.67% per annum depreciation is taken from the cost new of the improvements prior to the addition of land or site values. This formula then, makes the cost and market consistent throughout.

CONDITION: This adjustment is made for the differences of the condition while comparing the Subject to the comparables. Analyzing the price per square footage of the comparable sales used within the report will determine if this adjustment should be applied. The adjustment is always used for new construction of a residence since the comparables are not brand new like the Subject as of the effective date. If this adjustment is used; then in order to arrive at this adjustment the formula described under age will be applied.

ROOM COUNT: The comparables are adjusted for the difference in square footage. This adjustment is typically 60% of the sales price per square foot of the sales. In addition to this adjustment, there was no further adjustment for the room count. EXCEPTION: In the case of differences in bath count, there is an adjustment for this difference in as much as the typical buyer is often stimulated by the additional baths, and due to the cost of a bath being substantially greater than normal living area. There will be an adjustment for the bath count differential.

GROSS LIVING AREA: This adjustment is approximately 60% of the sales price per square foot of the sales less and except the land value.

HEATING/COOLING: An adjustment may be necessary for differences in central heat and air versus wall/floor furnaces, space heaters, etc. This adjustment is based on the market reaction to this amenity.

GARAGE/CARPORT: Adjustments for the differences in car storage are deemed necessary and are based on the "typical" buyer reaction or market reaction.

PORCH/PATIOS: At times an adjustment may be necessary when there are significant differences in size and quality of this feature.

## Supplemental Addendum

File No. R-421606

| | | | | | |
|---|---|---|---|---|---|
| Borrower/Client | Raymond Unwin | | | | |
| Property Address | 2725 Lawton Ave | | | | |
| City | Sulphur | County Murray | State OK | Zip Code 73086 | |
| Lender | Chickasaw Community Bank | | | | |

EXTRA AMENITIES: This adjustment is made based on the quality, size, and typical value of the subject versus the comparable sales. Usually the larger and more expensive the home the more elaborate or expensive the outbuilding. This adjustment is based on the Depreciated Cost Data Analysis. This is based on a 50 economic life of the outbuilding, applying the cost approach along with depreciation for the age of the building for this adjustment.

CONCLUSION: The above adjustments are made in order to arrive at a conclusion and a final reconciliation of the value of the subject. This explanation of the adjustments are tendered to give an indication as to the appraiser's reasoning and rationale for the adjustments. After extensive research these were the best available comparables within the neighborhood boundaries. During the reconciliation comparable one received 20%, comparable two received 15%, comparable three received 25%, comparable four received 20% and comparable five received 20% of the gross adjusted sales price for the opinion of the market value.

Ownership of Intellectual Property and/or Data

**Maddox Appraisals LLC** expressly retains all right, title, and interest in all patents, trademarks, trade names, trade secrets, software, data, conclusions, opinions, valuations, or other information included in, arising out of, or in any way related to this appraisal or the provision of appraisal services to the named client and/or Intended User. The report and information supplied by the staff and/or agents of **Maddox Appraisals LLC** is a culmination of intellectual education, professional experience, personal investigation, and know-how, which shall at all times remain the property of **Maddox Appraisals LLC** No person shall be entitled to break down, strip out, mine, or disseminate any component or part of this report, including, but not limited to, any conclusions, valuations, opinions, or other data compilations herein. Notwithstanding, the Intended User as defined below may use this appraisal report and the contents herein for the limited purpose and use identified below.

The Intended User

Chickasaw Community Bank is the "Intended User" of this appraisal report. This appraisal report is for the sole use and benefit of the Intended User for the limited purpose and function stated below, and no other person/entity shall be entitled to rely on this appraisal without prior written consent from **Maddox Appraisals LLC** Further, by accepting and using this appraisal report, the Intended User acknowledges and agrees that he/she/it shall not, except as otherwise required or permitted law, disseminate or otherwise disclose this appraisal report or the contents or components thereof to any person or entity without prior written consent from **Maddox Appraisals LLC**

The Purpose and Intended Use of the Appraisal Report

The purpose of this appraisal report is to determine a market value for the fee simple interest of the subject property as of the date of this appraisal. The intended use of the appraisal report is to evaluate the property that is the subject of this appraisal for a mortgage finance transaction, subject to the stated Scope of Work, purpose of the appraisal, reporting requirements of this appraisal report form, and Definition of Market Value.

Precedence of Comments and Conditions

This report may contain comments, conditions, and/or certifications added by the signing appraiser and/or **Maddox Appraisals LLC** including, but not limited to, this Supplemental Addendum. These items shall supercede and take precedence over all other language, requirements, or conditions contained in any preprinted and/or third-party forms or documents included in, or incorporated by reference into, the appraisal report.

### HIGHEST AND BEST USE ANALYSIS

Highest and Best Use is defined as "that reasonable and probable use that will support the highest value, as defined, as of the effective date of the appraisal." Alternatively, that use, from among reasonably probable and legal alternative uses, found to be physically possible, appropriately supported, financially feasible, and which results in the highest land value.

The definition immediately above applies specifically to the highest and best use of land. It is to be recognized that in cases where a site has existing improvements on it, the highest and best use may very well be determined to be different from the existing use. The existing use will continue, however, unless and until land value in its highest and best use exceeds the total value of the property in its existing use.

Implied within these definitions is recognition of the contribution of that specific use to community environment or to community development goals in addition to wealth maximization of individual property owners. Also implied is that the determination of highest and best use resulting from the appraiser's own judgment and analytical skill; i.e., "that the use determined from analysis represents an opinion, not a factor to be found" (The dictionary of Real Estate, Second Edition, AIREA).

In determining the highest and best use of the site, the process is one of considering all possible uses to which it can be put. Of these uses, only those legally permissible uses are further narrowed to those that are economically feasible. Finally, highest and best use of the site is selected from those uses considered feasible.

Legal Restraints:

The subject site is situated outside the limits of Sulphur, Oklahoma and therefore is not restricted by the city's zoning ordinances. No known covenants, restricting the subject tract of land, exists. No known deed restrictions to the subject property exist. Considering the site to be vacant, it could be developed for a wide variety of uses. The primary development trend within the subject neighborhood can be characterized as single family. The subject use is consistent with development patterns within the neighborhood.

PHYSICAL RESTRAINTS:

The subject site consists of approximately 10 acres. It is not physically possible to construct a wide variety of uses on the site, without physical restraints. However it is physically possible to construct a single family residence on this site.

Feasible Use:

For any project, the test of feasibility is the soundness of the required investment. The calculation of the amount and timing of the required investment, the anticipated recovery of and return on the investment, and the risks attached to the recovery and the returns is the core of feasibility analysis.

# Supplemental Addendum

File No. R-421606

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| Borrower/Client | Raymond Unwin | | | | | | |
| Property Address | 2725 Lawton Ave | | | | | | |
| City | Sulphur | County | Murray | State | OK | Zip Code | 73086 |
| Lender | Chickasaw Community Bank | | | | | | |

Maximally Productive:

Finally the highest and best use is that use that produces the greatest return over a specified term. The subject is presently used for single family, which appears to be maximally productive for this property.

CONCLUSION: The subject is used for single family at the present time. It is my opinion that among all alternate uses, the current use is the highest and best use. The highest and best use of this property would be single family use.

**• Order Form: Legal Description**
The Southwest quarter of the Southeast quarter of the Southeast quarter of Section 6, Township 1 South, Range 4 East of the Indian Meridian Pontotoc County, Oklahoma. Containing 10 acres more or less.

***Information - These items typically require comment.***

- AUTO-CORRECTION: Post Translation Report Options were set.
- AUTO-CORRECTION: CONTRACT - Contract Date - Created GSE UAD data value: 2025-05-14.
- AUTO-CORRECTION: Financial Assistance Amount - commas have been removed.
- AUTO-CORRECTION: 1004_05UAD: Neighborhood Boundaries - Fixed directional word truncations.
- AUTO-CORRECTION: SITE - FEMA Map Date - Created GSE UAD data value: 2024-01-11.
- AUTO-CORRECTION: Subject Quality of Construction - Spaces were removed.
- AUTO-CORRECTION: Subject Condition - Spaces were removed.
- AUTO-CORRECTION: SALES COMPARABLE NO. 1 - Quality of Construction - Spaces were removed.
- AUTO-CORRECTION: SALES COMPARABLE NO. 1 - Condition - Spaces were removed.
- AUTO-CORRECTION: SALES COMPARABLE NO. 2 - Quality of Construction - Spaces were removed.
- AUTO-CORRECTION: SALES COMPARABLE NO. 2 - Condition - Spaces were removed.
- AUTO-CORRECTION: SALES COMPARABLE NO. 3 - Quality of Construction - Spaces were removed.
- AUTO-CORRECTION: SALES COMPARABLE NO. 3 - Condition - Spaces were removed.
- AUTO-CORRECTION: SALES COMPARISON - Subject Prior Sale Source Effective Date - Created GSE UAD data value: 2025-05-05.
- AUTO-CORRECTION: SALES COMPARABLE NO. 1 - Prior Sale Source Effective Date - Created GSE UAD data value: 2025-05-05.
- AUTO-CORRECTION: SALES COMPARABLE NO. 2 - Prior Sale Source Effective Date - Created GSE UAD data value: 2025-05-05.
- AUTO-CORRECTION: SALES COMPARABLE NO. 3 - Prior Sale Source Effective Date - Created GSE UAD data value: 2025-05-05.
- AUTO-CORRECTION: RECONCILLIATION - Appraisal As Of Date - Created GSE UAD data value: 2025-05-27.
- AUTO-CORRECTION: COST APPROACH - Date of Data Source - Scrubed Date Value to 05/2025.
- AUTO-CORRECTION: COST APPROACH - Date of Data Source - Created GSE UAD data value: 2025-05.
- AUTO-CORRECTION: Appraiser Company Address - Split Combined Address to Street Address and City, State, Zip fields.
- AUTO-CORRECTION: APPRAISER - Signed Date - Created GSE UAD data value: 2025-06-04.
- AUTO-CORRECTION: CERTIFICATION - Appraiser Expiration Date of Certification or License - Created GSE UAD data value: 2027-11-30.
- AUTO-CORRECTION: Lender/Client Company Address - Split Combined Address to Street Address and City, State, Zip fields.
- AUTO-CORRECTION: SALES COMPARABLE NO. 4 - Quality of Construction - Spaces were removed.
- AUTO-CORRECTION: SALES COMPARABLE NO. 4 - Condition - Spaces were removed.
- AUTO-CORRECTION: SALES COMPARABLE NO. 5 - Quality of Construction - Spaces were removed.
- AUTO-CORRECTION: SALES COMPARABLE NO. 5 - Condition - Spaces were removed.
- AUTO-CORRECTION: SALES COMPARABLE NO. 6 - Quality of Construction - Spaces were removed.
- AUTO-CORRECTION: SALES COMPARABLE NO. 6 - Condition - Spaces were removed.
- AUTO-CORRECTION: SALES COMPARABLE NO. 4 - Prior Sale Source Effective Date - Created GSE UAD data value: 2025-05-05.
- AUTO-CORRECTION: SALES COMPARABLE NO. 5 - Prior Sale Source Effective Date - Created GSE UAD data value: 2025-05-05.
- AUTO-CORRECTION: SALES COMPARABLE NO. 6 - Prior Sale Source Effective Date - Created GSE UAD data value: 2025-05-05.
- AUTO-CORRECTION: SALES COMPARABLE NO. 7 - Quality of Construction - Spaces were removed.
- AUTO-CORRECTION: SALES COMPARABLE NO. 7 - Condition - Spaces were removed.
- AUTO-CORRECTION: SALES COMPARABLE NO. 8 - Quality of Construction - Spaces were removed.
- AUTO-CORRECTION: SALES COMPARABLE NO. 8 - Condition - Spaces were removed.
- AUTO-CORRECTION: SALES COMPARABLE NO. 9 - Quality of Construction - Spaces were removed.
- AUTO-CORRECTION: SALES COMPARABLE NO. 9 - Condition - Spaces were removed.
- AUTO-CORRECTION: SALES COMPARABLE NO. 7 - Prior Sale Source Effective Date - Created GSE UAD data value: 2025-05-05.
- AUTO-CORRECTION: SALES COMPARABLE NO. 8 - Prior Sale Source Effective Date - Created GSE UAD data value: 2025-05-05.
- AUTO-CORRECTION: SALES COMPARABLE NO. 9 - Prior Sale Source Effective Date - Created GSE UAD data value: 2025-05-05.
- AUTO-CORRECTION: Appraiser Company Address - Split Combined Address to Street Address and City, State, Zip fields.