



# Real Estate Evaluation

## Borrower and Subject Property Information

**Borrower:** [REDACTED] **Intended User/Client:** Citizens Bank  
**Address:** 1 [REDACTED] **City:** Batesville  
**County:** Independence **State:** AR **Zip Code:** 72501

## Source(s) of Information, Description of Analysis and Pending /Recent Transactions

ARCountyData.com, DataScoutPro.com, Carmls.com. A qualitative analysis has been developed using comparable sales from within the subject's market area. The subject has not transferred in the past 3 years according to Independence County records, the subject is not currently listed for sale or under a purchase agreement.

## Scope of Evaluation

An exterior only inspection of the subject property and immediate neighborhood was conducted by an independent agent of Snap-Shot Services. Collection and analysis of comparable sales data, analysis of local market data; and presentation of the data in this report was conducted by the signer. The purpose of the report is to assist the client in establishing collateral value in a lending transaction that requires an "evaluation" as set forth in the Interagency Appraisal and Evaluation Guidelines. This report is not intended for any other use.

## Extraordinary Assumptions

As a result of the exterior only inspection, the subject's interior is assumed to be in the same marketable condition as the exterior as of the effective date unless otherwise noted in the report. It is assumed that there are no adverse environmental conditions that would negatively affect the marketability of the subject property.

## Description of the Subject Property

**Sq Ft:** 2,262 Sq Ft **Bedrooms/Bath:** 3/2  
**Site Size:** ~.50 Acres **Exterior Walls:** Standard Siding  
**Foundation:** Closed Piers **Parking:** 2 Car detached Garage  
**Roof:** Fiberglass Shingle **Zoning:** R-1  
**Flood Zone:** X **Age:** 26 Yrs  
**Other:**

The subject is comprised of a 2,262 Sq Ft single-family residence located on a ~.50 acre site in the Maxfield West Subdivision to Batesville, AR.

## Comparable Sales

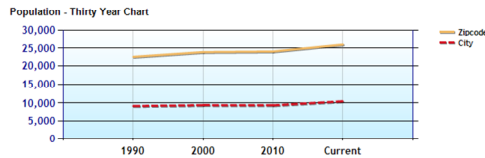
	Address, Lot #, or APN	Site Size (AC)	Date of Sale	Sales Price	Sq Ft	\$ / Sq Ft
Sale #1	[REDACTED]	0.52	11/19/21	\$ [REDACTED]	2,060	\$ [REDACTED]4
Sale #2	[REDACTED]	0.75	2/9/22	\$ [REDACTED]	2,352	\$ [REDACTED]5
Sale #3	[REDACTED]	0.65	12/6/21	\$ [REDACTED]	2,072	\$ [REDACTED]9
				<b>Average:</b>	2,161	\$ [REDACTED]9
<b>Subject:</b>	1 [REDACTED]	0.50		-	2,262	

## Sales Comparison Grid

	Subject	Sale #1	Sale #2	Sale #3
Gross Living Area	2,262 Sq Ft	Similar	Similar	Similar
Age	26 Yrs	Similar	Similar	Similar
Parking	2 Car detached Garage	Inferior	Similar	Inferior
Location	Batesville, AR	Similar	Similar	Similar
Site Size	~.50 Acres	Similar	Superior	Similar
Bathrooms	2 BA	Similar	Similar	Similar
Condition	Average	Similar	Similar	Similar
Overall		Similar	Similar	Similar

## Economic and Market Conditions

Demographics near Zip Code 72501				
	Zipcode	City	County	National
Population	25,959	10,450	37,482	328,288,910
Population Density	85.5	907.0	40.1	92.9
Percent Male	49.0%	48.0%	49.0%	49.0%
Percent Female	51.0%	52.0%	51.0%	51.0%
Median Age	38.9	37.2	39.5	38.6
People per Household	2.5	2.4	2.5	2.6
Median Household Income	\$35,643	\$37,483	\$35,375	\$50,013
Average Income per Capita	\$23,986	\$28,135	\$22,805	\$30,709



## Final Reconciliation of Value

The sales used are, in the evaluator's opinion, the best available at the time of evaluation. The subject is valued under Fee Simple interest and in its "As Is" condition. All sales were found in the subject's general market area of Independence County and are considered Similar overall to the subject. All sales received equal consideration within the analysis. Based on the analysis within this report, the subject is successfully bracketed with an estimated value of \$12 per square foot, \$26,640 and rounded to \$26,000 (R) total.

Is the value sufficiently supported by comparable sales and other sales in the market area?		Yes	
Signature	<i>Shannon Michalski</i>	Value Estimate: [REDACTED]	
Name:	Shannon Michalski		
Effective Date:	8/24/2022	Sales Approach:	[REDACTED]
Date Signed	8/26/2022	Income Approach:	-
<b>THIS IS NOT AN APPRAISAL</b>		<i>Julia Stewart</i> 08/29/22	



# Flood Hazard & Parcel Map



Flood Zone Map



Parcel Map



**SNAP-SHOT**  
SERVICES

## Residential Inspection



**INSPECTION ID:** 17688

**INSPECTION AGENT:** 1063

**DATE/TIME OF INSPECTION:**

Aug-24-22 17:24:21

**ADDRESS:**

1137 N State St

Batesville, AR 72501

**PROPERTY TYPE:**

Single Family Residential

<b>Property Condition</b>	Average
<b>Property condition compared to other properties on Subject's Street</b>	Same
<b>Property Access</b>	Street
<b>Neighborhood/Street Condition:</b>	Average
<b>Natural Disasters? (noticeable fire, flood, tornado, etc.)</b>	No
<b>Environmental Contamination? (noticeable smells, standing chemicals, etc.)</b>	No
<b>Inspection Notes</b>	
<b>Does the property appear to be vacant?</b>	No
<b>Visible Structural Damage?</b>	No
<b>Describe Structural Damage</b>	N/A
<b>Surrounding Land</b>	Residential

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*Disclosure: Please note that the comments and/or conditions stated above are the opinions of a Snap-Shot Services Agent. This information is independent, subjective, and is not guaranteed by Snap-Shot Services, LLC or any related service provider. The scope of this inspection has been limited to exterior only. The interior of the property has not been viewed to our knowledge.*



# Property Images & Documentation

Front View



Right Side View



Left Side View



Street View



# Google Map



**Property Owner**

Name: [REDACTED]

Mailing Address: [REDACTED]

Type: (RI) Res. Improv.

Over 65 Freeze: No

Tax Dist: (01C) BATESVILLE

Size (Acres): 0.497

Extended Legal: FRL 5 & 6 ALL 7

**Property Information**

Physical Address: [REDACTED]

Subdivision: MAXFIELD WEST

Block / Lot: 036 / --

S-T-R: --

**Market and Assessed Values:**

	Estimated Market Value	Full Assessed (20% Mkt Value)	Taxable Value
Land:	\$11,800	\$2,360	\$1,840
Building:	80550	16110	14420
<b>Total:</b>	<b>\$92,350</b>	<b>\$18,470</b>	<b>\$16,260</b>

**Taxes:**

Estimated Taxes:	Actual Taxes:
\$492	\$492
Homestead Credit: \$375	

Note: Tax amounts are estimates only. Contact the county tax collector for exact amounts.

**Land:**

Land Use	Size	Units	Front Width	Rear Width	Depth One	Depth Two	Dimension (sqft)
75x170, 80x111	21630.0	Sq.Ft					00

**Deed Transfers:**

Date	Book	Page	Deed Type	Stamps	Est. Sale	Grantee	Code	Type
12/27/2007	2007	7436	Survey			GWIN, FRANK		
9/25/1985	L13	269		33.00		GWIN, FRANK		
3/30/1981	L12	285		25.30		HEASLEY, ANNAS		

**Details for Residential Card 1:**

Occupancy	Story	Construction	Total Liv	Grade	Year Built	Age	Condition
Single Family	ONE	Frame Siding Std.	2,262	4		26	Average

Exterior Wall: STANDARD  
Foundation: Closed Piers

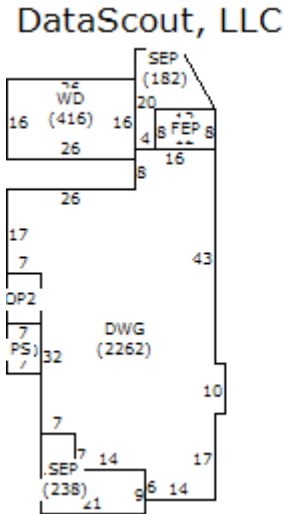
Plumbing: Full: 2  
Fireplace: N/A

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**Floor Struct:** Wood with subfloor  
**Floor Cover:** Carpet & Tile  
**Insulation:** Ceilings  
**Roof Cover:** Fiberglass Shingle  
**Roof Type:** Gable

**Heat / Cool:** Central  
**Basement:**  
**Basement Area:**  
**Year Remodeled:**  
**Style:**



**Base Structure:**

Item	Label	Description	Area
A	DWG	Dwelling	2262
B	SEP	Porch, screen enclosed	238
C	PS	Patio slab	70
D	OP2	Porch, half open	70
E	WD	Wood deck	416
F	FEP	Frame enclosed porch	96
G	SEP	Porch, screen enclosed	182



## Outbuildings and Yard Improvements:

Item	Type	Size/Dim	Unit Multi.	Quality	Age
Concrete walk		3x52			
Driveway, concrete		18x67			
Fence, chain link 4'		160			
Garage - frame unfinished, detach		20x27			
Outbuilding, frame					
Outbuilding, frame					
Wood deck		8x20			
Cellar					

## Map:



**Property Owner**

Name: [REDACTED]

Mailing Address: [REDACTED]  
BATESVILLE, AR 72501

Type: (RI) Res. Improv.

Over 65 Freeze: No

Tax Dist: (01C) BATESVILLE

Size (Acres): 0.517

Extended Legal:

**Property Information**

Physical Address: [REDACTED]

Subdivision: LEONARD

Block / Lot: 003 / 001

S-T-R: --

**Market and Assessed Values:**

**Taxes:**

	Estimated Market Value	Full Assessed (20% Mkt Value)	Taxable Value	Estimated Taxes:	\$596	Actual Taxes:	\$596
Land:	\$15,600	\$3,120	\$3,120	Homestead Credit:	\$375	Note: Tax amounts are estimates only. Contact the county tax collector for exact amounts.	
Building:	75400	15080	15080				
<b>Total:</b>	<b>\$91,000</b>	<b>\$18,200</b>	<b>\$18,200</b>				

**Land:**

Land Use	Size	Units	Front Width	Rear Width	Depth One	Depth Two	Dimension (sqft)
150X150	22500.0	Sq.Ft					00

**Deed Transfers:**

Date	Book	Page	Deed Type	Stamps	Est. Sale	Grantee	Code	Type
11/19/2021	2021	7129	Trust Deed	330.00	\$ [REDACTED]	ARANA-GUERRA, ESBIN D		Improved
3/13/2017	2017	1313	Warr. Deed			LUKER, IDA SUE REVOCABLE TRUST		
10/25/1996	B16	803	Warr. Deed			LUKER, IDA SUE		Land Only
1/1/1982						HICKS, GORDIE		

**Details for Residential Card 1:**

Occupancy	Story	Construction	Total Liv	Grade	Year Built	Age	Condition
Single Family	ONE	Masonry Veneer	2,060	4		29	Average

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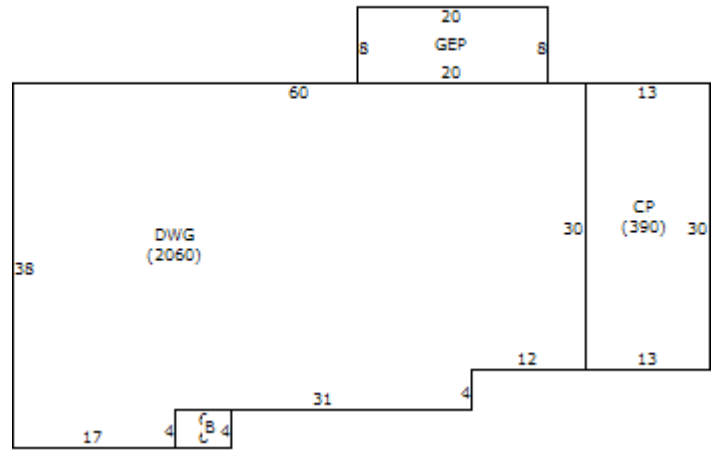
[www.datascoutpro.com](http://www.datascoutpro.com)

**Exterior Wall:** BRICK  
**Foundation:** Closed Piers  
**Floor Struct:** Wood with subfloor  
**Floor Cover:** Carpet & Tile  
**Insulation:** Ceilings Walls  
**Roof Cover:** Asphalt Shingle  
**Roof Type:** Hip

**Plumbing:** Full: 1 Half: 1  
**Fireplace:** Type: 1s Sgl. Qty: 1  
**Heat / Cool:** Central  
**Basement:**  
**Basement Area:**  
**Year Remodeled:**  
**Style:**



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**Base Structure:**

Item	Label	Description	Area
A	DWG	Dwelling	2060
B	OP	Porch, open	24
C	GEP	Porch, glass enclosed	160
D	CP	Carport	390

**Outbuildings and Yard Improvements:**

Item	Type	Size/Dim	Unit Multi.	Quality	Age
Asphalt Driveway		12x50			
G.P. Barn Lean-To		20x18			
Garage - masonry unfinished, d		30x24			17
Outbuilding, frame			2		

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Map:

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**Property Owner**

Name: [REDACTED]

Mailing Address: 9 [REDACTED]  
BATESVILLE, AR 72501

Type: (RI) Res. Improv.

Over 65 Freeze: No

Tax Dist: (010) BATESVILLE

Size (Acres): 0.750

Extended Legal: PT SW NW

**Property Information**

Physical Address: 3 [REDACTED]

Subdivision: S36 T14 R06

Block / Lot: -- / --

S-T-R: 36-14-06

**Market and Assessed Values:**

	Estimated Market Value	Full Assessed (20% Mkt Value)	Taxable Value
Land:	\$8,250	\$1,650	\$1,650
Building:	118250	23650	23650
<b>Total:</b>	<b>\$126,500</b>	<b>\$25,300</b>	<b>\$25,300</b>

**Taxes:**

	Estimated Taxes:	Actual Taxes:
	\$1,198	\$1,263
Homestead Credit:	\$0	

Note: Tax amounts are estimates only. Contact the county tax collector for exact amounts.

**Land:**

Land Use	Size	Units	Front Width	Rear Width	Depth One	Depth Two	Dimension (sqft)
	0.750	Acres					

**Special Assessments:**

Assessment	Tax Amount
COUNTY TRASH	\$60.00
<b>Totals:</b>	<b>\$60.00</b>

**Deed Transfers:**

Date	Book	Page	Deed Type	Stamps	Est. Sale	Grantee	Code	Type
2/9/2022	2022	683	Warr. Deed	412.50	\$1 [REDACTED]	DOWELL RENOVATIONS LLC	Unval.	Improved
4/12/2013	2013	1641	Warr. Deed			WALLACE, ED L		Improved
7/9/2012	2012	2850	Warr. Deed	412.50	\$1 [REDACTED]	WALLACE, ED L	Valid	Improved
5/31/2006	2006	3619	Warr. Deed	297.00	\$9 [REDACTED]	RUTTER, JOHN MARK	Valid	Improved
9/7/2004	2004	3910	Quit Claim			MOSER, SUSAN	Conv Sale	
7/27/1999	S16	197	Warr. Deed	115.50	\$3 [REDACTED]	MOSER, SUSAN	Change After Sale	Improved
1/13/1986	M13	795				ANDERSON, CAROLYN S		
1/1/1982						ANDERSON, THOMAS O		

**Details for Residential Card 1:**

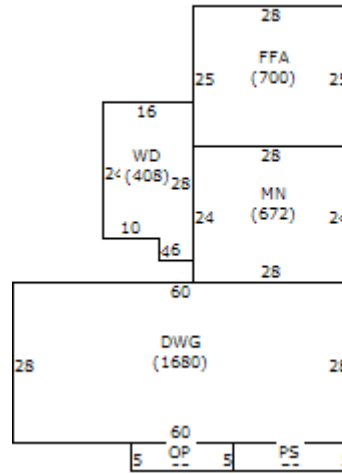
Occupancy	Story	Construction	Total Liv	Grade	Year Built	Age	Condition
Single Family	ONE	Frame Siding Std.	2,352	4		15	Average

<b>Exterior Wall:</b> VINYL SIDING	<b>Plumbing:</b> Full: 2
<b>Foundation:</b> Closed Piers	<b>Fireplace:</b> N/A
<b>Floor Struct:</b> Wood with subfloor	<b>Heat / Cool:</b> Central
<b>Floor Cover:</b> Carpet & Tile	<b>Basement:</b>
<b>Insulation:</b> Ceilings Walls	<b>Basement Area:</b>
<b>Roof Cover:</b> Fiberglass Shingle	<b>Year Remodeled:</b>
<b>Roof Type:</b> Gable	<b>Style:</b>



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**Base Structure:**

Item	Label	Description	Area
A	DWG	Dwelling	1680
B	OP	Porch, open	90
C	MN	Main Living Area	672
D	PS	Patio slab	105
E	FFA	Garage - frame finished, attac	700
F	WD	Wood deck	408

**Outbuildings and Yard Improvements:**

Item	Type	Size/Dim	Unit Multi.	Quality	Age
Outbuilding		16x24			
Wood deck		6x40			
Driveway, concrete		16x17			
Driveway, concrete		22x29			

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Map:

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## Property Owner

Name: [REDACTED]

Mailing Address: [REDACTED]

Type: (RI) Res. Improv.

Over 65 Freeze: No

Tax Dist: (03C) SOUTHSIDE

Size (Acres): 0.650

Extended Legal: PT NW SE

## Property Information

Physical Address: [REDACTED]

Subdivision: 03 -12 -06 SOUTHSIDE M&B

Block / Lot: -- / --

S-T-R: 03-12-06

### Market and Assessed Values:

	Estimated Market Value	Full Assessed (20% Mkt Value)	Taxable Value
Land:	\$11,700	\$2,340	\$2,340
Building:	66550	13310	13310
<b>Total:</b>	<b>\$78,250</b>	<b>\$15,650</b>	<b>\$15,650</b>

### Taxes:

	Estimated Taxes:	Actual Taxes:
	\$464	\$529
Homestead Credit:	\$375	

Note: Tax amounts are estimates only. Contact the county tax collector for exact amounts.

### Land:

Land Use	Size	Units	Front Width	Rear Width	Depth One	Depth Two	Dimension (sqft)
	0.650	Acres					

### Special Assessments:

Assessment	Tax Amount
COUNTY TRASH	\$60.00
<b>Totals:</b>	<b>\$60.00</b>

### Deed Transfers:

Date	Book	Page	Deed Type	Stamps	Est. Sale	Grantee	Code	Type
12/6/2021	2021	7438	Warr. Deed	363.00	[REDACTED]	KEENEY, KYLER	Valid	Improved
12/6/2021	2021	7436	Beneficiar			WHITE, REVA A		Improved
7/17/2020	2020	4018	Beneficiar			WHITE, REVA A		Improved
1/28/1991	S14	17		70.40	[REDACTED]	WHITE, REVA A		
1/1/1982						TRUSTY, RONNIE		

### Details for Residential Card 1:

Occupancy	Story	Construction	Total Liv	Grade	Year Built	Age	Condition
Single Family	ONE	Frame Siding Std.	2,072	5		22	Average

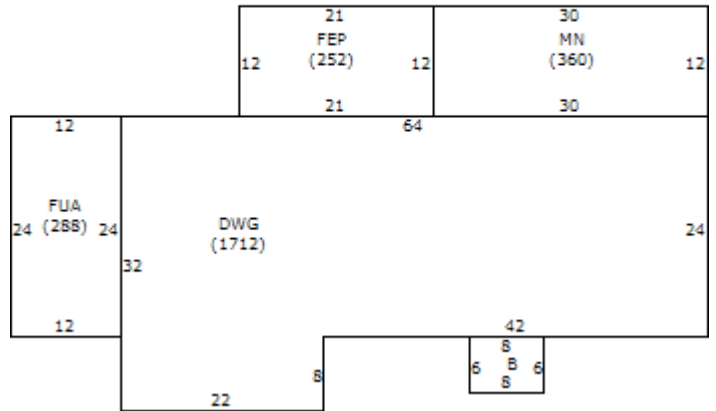
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<b>Exterior Wall:</b> VINYL	<b>Plumbing:</b> Full: 2
<b>Foundation:</b> Closed Piers	<b>Fireplace:</b> N/A
<b>Floor Struct:</b> Wood with subfloor	<b>Heat / Cool:</b> Central
<b>Floor Cover:</b> Carpet & Tile	<b>Basement:</b>
<b>Insulation:</b> Ceilings Walls	<b>Basement Area:</b>
<b>Roof Cover:</b> Metal	<b>Year Remodeled:</b>
<b>Roof Type:</b> Gable	<b>Style:</b>



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**Base Structure:**

Item	Label	Description	Area
A	DWG	Dwelling	1712
B	OP	Porch, open	48
C	FUA	Garage - frame unfinished, att	288
D	FEP	Frame enclosed porch	252
E	MN	Main Living Area	360

**Outbuildings and Yard Improvements:**

Item	Type	Size/Dim	Unit Multi.	Quality	Age
Fence, chain link 4'		210			
Outbuilding, frame		8x8			
Outbuilding, frame		8x12			
Outbuilding, metal		12x30			

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**Map:**

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**SNAP-SHOT**  
SERVICES

**Shannon Michalski**

**8908 E Swan Lake Rec Rd  
Alzheimer, AR 72004**

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## **PROFILE**

Shannon is a, born and raised, Arkansan currently residing in the Arkansas River Delta. She brings with her almost 25 years experience from the banking and finance community along with a strong love for the land of this great state. After retiring from her tenured position with Bank of America in 2015, She set out to start the next chapter in her career. Shannon's entrepreneurial spirit and her interest in outdoor properties, coupled with her financial background, seemed to lead directly to the appraisal and inspection market. Shannon now looks forward to furthering her education and continuing her service to the community.

## **EDUCATION**

Appraisal Institute- Basic Appraisal Principles 30 HRS  
Appraisal Institute- Basic Appraisal Procedures 30 HRS

## **EXPERIENCE**

**Bank of America**

**Finance and Management**

1992-2015

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