Jermaine Williams

FROM:				1	INVOI	CE
Jermaine A Willi	ams					
-	oraisal Service, LLC				INVOICE NUMB	
P.O. Box 86101					JAWAS2407 DATES	1790
Baton Rouge, La				Inveies Date:		40/0004
	ed Residential Appraise			Invoice Date:	07/	18/2024
Telephone Number:	(225) 279-2799	Fax Number:		Due Date:	REFERENCE	
TO:				Internal Order #:		
10.				Lender Case #:	JAWA52	24071790
Kelvin York				Client File #:		
				FHA/VA Case #:		
,				Main File # on form:		
				Other File # on form:	101/105	24071790
	(68@yahoo.com	Fax Number:		Federal Tax ID:	0.000	24071730
Telephone Number: Alternate Number:	(225) 931-0169	Fax Number:		Employer ID:		
DESCRIPTION						
Lender: Purchaser/Borrower:	Kelvin York n/a		Client: ۲	Kelvin York		
Property Address:	4789 Maryland St					
City: County:	Saint Gabriel			State: I∆	7in:	
Legal Description:	Iberville Parish	aff, W&S Rhodes, being part Vir		L/(Zip: 707	776
		an, wao randes, being part vi	gina i iui. i	105X105 E100		
FEES						AMOUNT
FEES General Purpose Discount	Appraisal					AMOUNT 450.00 -50.00
General Purpose	Appraisal					450.00
General Purpose	Appraisal					450.00
General Purpose	Appraisal					450.00
General Purpose	Appraisal					450.00
General Purpose	Appraisal					450.00
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General Purpose	Appraisal					450.00
General Purpose	Appraisal					450.00
General Purpose	Appraisal				SUBTOTAL	450.00
General Purpose	Appraisal				SUBTOTAL	450.00 -50.00
General Purpose Discount	Date:	Description:			SUBTOTAL	450.00 -50.00 400.00
General Purpose Discount	Date: Date:	Description:			SUBTOTAL	450.00 -50.00 400.00
General Purpose Discount	Date:				SUBTOTAL	450.00 -50.00 400.00
General Purpose Discount	Date: Date:	Description:			SUBTOTAL	450.00 -50.00 400.00
General Purpose Discount	Date: Date:	Description:			SUBTOTAL	450.00 -50.00 400.00

APPRAISAL OF REAL PROPERTY

LOCATED AT

4789 Maryland St Saint Gabriel, LA 70776 Lot N Valentine, E Staff, W&S Rhodes, being part Virginia Pltn. 105x185 E160

FOR

Kelvin York 585 S Blvd E Pontiac, MI 48341

OPINION OF VALUE

202,000

AS OF

07/17/2024

BY

Jermaine A. Williams J A Williams Appraisal Service, LLC P.O. Box 86101 Baton Rouge, LA 70879 (225) 279-2799 jawilliamsappraisalservice@gmail.com J A Williams Appraisal Service, LLC P.O. Box 86101 Baton Rouge, LA 70879 (225) 279-2799

07/19/2024

Kelvin York n/a Pontiac, MI 48341

Re: Property: 4789 Maryland St Saint Gabriel, LA 70776 Borrower: n/a File No.: JAWAS24070289

Opinion of Value: \$ 202,000 Effective Date: 07/17/2024

In accordance with your request, we have appraised the above referenced property. The report of that appraisal is attached.

The purpose of the appraisal is to develop an opinion of market value for the property described in this appraisal report, as improved, in unencumbered fee simple title of ownership.

This report is based on a physical analysis of the site and improvements, a locational analysis of the neighborhood and city, and an economic analysis of the market for properties such as the subject. The appraisal was developed and the report was prepared in accordance with the Uniform Standards of Professional Appraisal Practice.

The opinion of value reported above is as of the stated effective date and is contingent upon the certification and limiting conditions attached.

It has been a pleasure to assist you. Please do not hesitate to contact me or any of my staff if we can be of additional service to you.

Sincerely,

Junaine a. Williams

Jermaine A. Williams Louisiana Certified Residential Appraiser License or Certification #: R1219 State: LA Expires: 12/31/2024 jawilliamsappraisalservice@gmail.com

Borrower	n/a				File No			
Property Address	4789 Maryland St							
City	Saint Gabriel	County	Iberville Parish	State	LA	Zip Code	70776	
Lender/Client	Kelvin York							

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SUMMARY OF SALIENT FEATURES

_		
	Subject Address	4789 Maryland St
	Legal Description	Lot N Valentine, E Staff, W&S Rhodes, being part Virginia Pltn. 105x185 E160
NO	City	Saint Gabriel
SUBJECT INFORMATION	County	Iberville Parish
JECT INF	State	LA
SUB,	Zip Code	70776
	Census Tract	9532.00
	Map Reference	12940
k DATE	Contract Price	S
PRICE & DATE	Date of Contract	
TIES	Borrower	n/a
PARTIES	Lender/Client	Kelvin York
	Size (Square Feet)	1,331
	Price per Square Foot	S
EMENTS	Location	Residential
IMPROVE	Age	55
TION OF	Condition	Good-Remodeled
DESCRIPTION OF IMPROVEMENTS	Total Rooms	6
	Bedrooms	3
	Baths	1.1
SER	Appraiser	Jermaine A. Williams
APPRAISER	Effective Date of Appraisal	07/17/2024
UE		
VALUE	Opinion of Value	\$ 202,000

Jermaine Williams

	FIRREA / USPAP ADDENDUM
Borrower	n/a
Property Address	4789 Maryland St
City	Saint Gabriel County Iberville Parish State LA Zip Code 70776
Lender/Client	Kelvin York
Purpose	
Purpose of the	is appraisal is to develop an opinion of market value for the property described in this appraisal report, as improved, in an
unencumbere	d fee simple title of ownership.
-	
Scope	
Refer to Supp	lemental Addendum
Intended Use / Inte	anded User
	use of this appraisal is solely to assist the client in establishing a Listing price.
Kelvin York is	the intended user of the appraisal report.
	·····
History of Property	
Current listing informa	tion: The subject was found listed on GBRMLS (#2024013248) for \$240000 on 7/11/2024.
Prior sale: The	current owner acquired the subject on 10/4/2022 from Karen Jean Daniel for \$25000 (Doc#749-007).
Exposure Time / M	
Reasonable e	xposure time 30-45 days
Marketing time	e is 30-90 days.
Personal (non-real	k.) Tennefare
Personal (non-real	uy Indisiers
Additional Comme	nts
	port - This report was prepared in accordance with the requirements of the Appraisal Report option of USPAP Standards Rule
2-2(a).	
	ts of fact contained in this report are true and correct.
The report an	alyses, opinions, and conclusions are limited only by the reported assumptions and are my personal, impartial, and unbiased
	analyses, opinions, and conclusions.
protocoloriare	
I have no (or t	the specified) present or prospective interest in the property that is the subject of this report and no (or specified) personal
	espect to theparties involved.
I have no bias	with respect to the property that is the subject of this report or the parties involved with this assignment.
My engageme	ent in this assignment was not contingent upon developing or reporting predetermined results.
My compensa	tion for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in
value that fav	ors the causeof the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a
subsequent e	vent directly related to the intended use of this appraisal.
My analyses,	opinions, and conclusions were developed and this report has been prepared, in conformity with the USPAP.
	I report was prepared in accordance with the requirements of Title XI of FIRREA and any implementing regulations.
Certification Suppl	
	ignment was not based on a requested minimum valuation, a specific valuation, or an approval of a loan.
	ion is not contingent upon the reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value
	nment of a stipulated result or the occurrence of a subsequent event.
	formed services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period
	receding acceptance of this assignment.
4. I have made a	personal inspection of the property that is the subject of this report.
	Junie a. Williams
	from and a of allows
Appraiser(s):	() ermaine A. Williams Supervisory Appraiser(s):
Effective date / Repo	
LITEGUVE UALE / KEPC	
1	

Jermaine Williams

JAWAS24071790

Property Address:	INTIAL APP							e No.:	
	4789 Maryland S				Saint Gabriel		State:		Zip Code: 70776
County: Iber	rville Parish		Legal Description				odes, being p	art Virg	ginia Pltn. 105x185 E160
					Assessor's F		051064024		
Tax Year: 202	23 R.E. Taxes: \$ 4	02	Special Assessm	ents: \$ 0	Borrower (if	applicable):	n/a		
Current Owner of F	Record: Goldens	tate Property	Management	LLC 00	cupant: 0v	vner	Tenant 🗙 V	/acant	Manufactured Housing
Project Type:		minium	Cooperative	Other (describe)			HOA: \$ 0		per year per mon
Market Area Name	Rural Tract				Map Reference:	12940		Cens	sus Tract: 9532.00
The purpose of thi	is appraisal is to develop an opinior	n of:	Market Valu	ue (as defined), or		of value (describ	e)		
This report reflects	s the following value (if not Current	see comments):		Current (the Inspe	ction Date is the Effe	ective Date)		Retrospec	ctive Prospective
Approaches develo	oped for this appraisal:	Sales Comp	arison Approach	Cost Approa	ch Inco	me Approach	(See Reconciliati	ion Comme	ents and Scope of Work)
Property Rights Ap	opraised: 🛛 🗙 Fee Sir	nple Lea	asehold Le	eased Fee 0	ther (describe)				
Intended Use:	The intended use of	this appraisa	l is to assist th	ne client in provi	dina an opini	ion of mar	ket value.		
Intended User(s) (by name or type): K	elvin York							
Client: Ke	lvin York			Address:					
	Jermaine A. Williams			Address: PO Bo	ox 86101, Ba	aton Roug			
Location:	Urban		Rural	Predominant	One-Unit I		Present Land	Use	Change in Land Use
Built up:	🗌 Over 75%	25-75%	Under 25%	Occupancy	PRICE	AGE	One-Unit	55 [%]	Not Likely
Growth rate:		Stable	Slow	Owner	\$(000)	(yrs)	2-4 Unit	0 %	Likely * In Process
Property values:		Stable	Declining	Tenant	· · ·		Multi-Unit	0 %	* To:
Demand/supply:		In Balance	-	Vacant (0-5%)	100	. 10	Comm'l	<u> </u>	
Marketing time:	Vinder 3 Mos.	3-6 Mos.	Over 6 Mos.	Vacant (>5%)				-	
-	daries, Description, and Market Co				225 ^{Pr}	^{ed} 40	Vacant	40 %	<u> </u>
				,	4				s bound by the Iberville
						-			ubject is located in the
	/ of St Gabriel, Louisia								
	eseen in the near futu								
Adequate f	inancing is available a	at acceptable	rates. No neg	ative external e	conomic or e	environme	ntal factors we	ere obse	erved.
Dimensions:	105x185						,425 sf		
Zoning Classificati	^{on:} Rural				Des	cription: F	Rural		
			Zoning	Compliance: 🔀	Legal 🗌	Legal nonconfo	rming (grandfathered)		Illegal No zonin
Are CC&Rs applica	able? Yes N	lo 🗙 Unknown	Have the doc	uments been reviewed?	Y	'es 🗌 No	Ground Rent (if ap	plicable)	\$ /
Highest & Best Us	e as improved: 🛛 🗙	Present use, or	Other use (ex	plain)					
Actual Use as of E	ffective Date: Deta	ched Single I	Family Reside	ntial U	se as appraised in th	his report:	Detached	Single	Family Residential
Summary of Highe				he subject is Im	proved with a	a Single F	-		· · ·····
	<u></u>	e nighest and				a olingic i i	army Dwennig	•	
Utilities	Public Other Provid	er/Description	Off-site Improvem	ents Type		Public Private	Topography	Pagia	cally Level
Electricity			1.				Size		
Gas			·	Asphalt			Shape	Avera	aye
1,100									angular
1			· · · · · · · · · · · · · · · · · · ·	Open Ditch			-		angular
Water	X Iberville	Parish	Sidewalk N	lone			Drainage	Adeq	uate
Water Sanitary Sewer	Image: Markow Structure Image: Markow Structure Image: Markow Structure Image	Parish Parish	Sidewalk <u>N</u> Street Lights <u>H</u>	lone ligh-intensity La	mps		-	Adeq	
Water Sanitary Sewer Storm Sewer	X Iberville X Iberville X Iberville X Iberville	Parish Parish Parish	Sidewalk <u>N</u> Street Lights <u>H</u> Alley N	lone ligh-intensity La lone		□ □ X □ □ □	Drainage	Adeq	uate
Water Sanitary Sewer Storm Sewer Other site elements	Image: State	Parish Parish Parish Comer Lot	Sidewalk N Street Lights H Alley N Cul de Sac	lone ligh-intensity La lone	es 🗌 Oth	er (describe)	Drainage View	Adeq Resic	uate dential
Water Sanitary Sewer Storm Sewer Other site elements FEMA Spec'l Flood	Image: Second system Image: Second system	Parish Parish Parish Comer Lot	Sidewalk N Street Lights H Alley N Cul de Sac Flood Zone X	lone ligh-intensity La lone Underground Utilitie 500 FEN	es 0th NA Map # 22	Contraction	Drainage View D	Adeq Resic	uate dential ^{Map Date} 11/6/2013
Water Sanitary Sewer Storm Sewer Other site element FEMA Spec'l Flood Site Comments:	Image: Second system Image: Second system	Parish Parish Parish Corner Lot Somer Lot Somer Lot Somer Lot Somer Lot Somer Lot Somer Lot Somer Lot Somer Lot Somer Lot	Sidewalk N Street Lights H Alley N Cul de Sac Flood Zone X e easements of	Vone High-intensity La Vone Underground Utilitie 500 FEN or encroachmen	es 0th NA Map # 22 ts as far as t	(describe)	Drainage View D ser could distin	Adeq Resic FEMA	uate dential Map Date 11/6/2013 A flood determination
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Form GPRES2 - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

File No.:

RESIDENTIAL APPRAISAL REPORT

	e/Transfer			-	any current agreement	-			ent owner acquired th	e subject
Date: 10/4/2022		<u>on 1</u>	0/4/2022 f	rom Kare	n Jean Daniel	or \$2500	0 (Doc#74	9-007).		
Price: 25,000 Source(s): Iberville Ass							1010010	f ¢040000	7/44/0004	
Source(s): Iberville Ass 2nd Prior Subject Sa		ine	SUDJECT WE	as ionua i		i∟3 (#202	-+013248)	for \$240000 or	i // I I/ZUZ4.	
Date:		 I hav	/e Not perf	formed se	ervices, as an a	ppraiser	or in anv o	ther capacity, r	egarding the property	that is
Price:									cceptance of this ass	
Source(s):										
SALES COMPARISON APPROAC		ed)			e Sales Comparison Ap	proach was no	-			
FEATURE Address 4780 Mapular	SUBJECT			OMPARABLE S	ALE # 1	4000.4	COMPARABLE	SALE # 2	COMPARABLE SA	LE # 3
Address 4789 Marylar Saint Gabriel			1525 Tasa Saint Gab		0776		phodel Dr Ibriel, LA 7	0776	6310 Legion Rd Saint Gabriel, LA 70	776
Proximity to Subject			4.25 miles	,	0110	4.51 mil		0110	2.28 miles NE	110
Sale Price	\$			5	3 239,900			\$ 225,000		230,0
Sale Price/GLA	\$	/sq.ft.	^{\$} 171.	11 ^{/sq.ft.}		^{\$} 13	1.35 ^{/sq.ft.}		\$ 122.54 ^{/sq.ft.}	
Data Source(s)			GBRMLS#	#2024005	582	GBRML	S#202301	2975	GBRMLS#20230004	113
Verification Source(s)	DECODIDITION		Tax Asses				essor / DC		Tax Assessor / DOM	
VALUE ADJUSTMENTS Sales or Financing	DESCRIPTION		DESCRI		+ (-) \$ Adjust.		CRIPTION	+ (-) \$ Adjust.	DESCRIPTION	+(-) \$ Adjust
Concessions			Arms-Leng Conv;\$500			Arms-Le FHA;\$84			Arms-Length FHA:\$5000	
Date of Sale/Time			05/09/202			10/18/20			04/14/2023	
Rights Appraised	Fee Simple		Fee Simpl			Fee Sim	-	1	Fee Simple	
Location	Residential		Residentia		-5,000	Residen			Residential	
Site	19425 sf		29621 sf		-10,000	10540 s		+9,000	18750 sf	
View	Residential		Residentia			Residen			Residential	
Design (Style) Quality of Construction	Ranch		Traditiona Driek/Lara			Tradition			Ranch	
Age	Brick/Wood 55		Brick/Harc 11	u Plank	-11,000	Brick/Vir	iyi	-	Brick/Wood	
Condition	Good-Remodel		Good		-11,000 +7,000			+8 500	Est 51-75 yrs Good-Remodeled	
Above Grade		iths	Total Bdrms	Baths	. 1,000	Total Bdri	ns Baths	. 0,000	Total Bdrms Baths	
Room Count	6 3 1.	.1	6 3	2.0	-5,000	7 3	2.0	-5,000	7 3 2.0	-5,0
Gross Living Area	1,331	sq.ft.	. 1	1,402 sq.ft			1,713 sq.	t13,500	1,877 ^{sq.ft.}	-19,0
Basement & Finished	0sf		0sf			0sf			0sf	
Rooms Below Grade										
Functional Utility Heating/Cooling	Average		Average			Average			Average	
Energy Efficient Items	FWA/Central A		FWA/Cent Insulation			FWA/Central Air Insulation			FWA/Central Air Insulation	
Garage/Carport	1 Car Carport		2 Car Garage		-7 000	2 Car Ca		-5.000	2 Car Carport	-5,0
Porch/Patio/Deck	None		FrPrch/Rr	- U		FrEntr/R		-4,500		-0,0
Fireplace	None		None			Fireplac	e	-3,000		
Additional Features	None		None			Storage		-5,000	Storage	-5,0
Net Adjustment (Total)			□ +	X - 1	-37.000		X -	\$18 500		-34.0
			+	X - \$	-37,000	+	X -	\$ -18,500	+ X\$	-34,0
Net Adjustment (Total)			+	X - S	-07,000			-10,000		
Net Adjustment (Total) Adjusted Sale Price	proach	All o		5	202,900			\$ 206,500		196,0
Net Adjustment (Total) Adjusted Sale Price of Comparables			of the comp	arable sa	202,900 ales used are lo	ocated in	the same	\$ 206,500 general market	area as the subject.	196,0 The sales
Net Adjustment (Total) Adjusted Sale Price of Comparables Summary of Sales Comparison Ap	rt are considered	d the	of the comp best availa	parable sa able indic	202,900 ales used are le ators of the su	ocated in pject's va	the same lue at the	\$ 206,500 general market ime of this assi	area as the subject. gnment. All values af	196,0 The sales
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JAWAS24071790

FEATURE Address 4789 Marylan Saint Gabriel,	SUBJECT	ABLE SALE				le No.:	
1100 Marylan		COMPARABLE SALE :	# 4	COMPARABLE SAL	E# 5	COMPARABLE SALE	# 6
Saint Gabriel		25316 Fenner St					
	, LA 70776	Plaquemine, LA 707	64				
Proximity to Subject		7.20 miles NW					
Sale Price	S	\$	175,000	S	i	\$	
Sale Price/GLA	\$ /sq.ft.	\$ 157.66 /sq.ft.		\$ /sq.ft.		\$ /sq.ft.	
Data Source(s)		GBRMLS#20240051	17				
/erification Source(s)		Tax Assessor / DOM	163				
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjust.	DESCRIPTION	+(-) \$ Adjust.	DESCRIPTION	+(-) \$ Ac
Sales or Financing		Arms-Length					
Concessions		Rural-Dev;\$3000					
Date of Sale/Time		04/30/2024					
Rights Appraised	Fee Simple	Fee Simple					
ocation	Residential	Residential					
Site	19425 sf	11250 sf	+8,000				
liew			+0,000				
Design (Style)	Residential	Residential					
luality of Construction	Ranch	Ranch					
ige	Brick/Wood	Brick/Wood					
-	55	52					
condition	Good-Remodeled	Average	+22,000				
bove Grade	Total Bdrms Baths	Total Bdrms Baths		Total Bdrms Baths		Total Bdrms Baths	
oom Count	6 3 1.1	5 3 1.1					
iross Living Area	1,331 ^{sq.ft.}	1,110 ^{sq.ft.}	+7,500	sq.ft		sq.ft.	
asement & Finished	0sf	0sf	Τ				
looms Below Grade							
unctional Utility	Average	Average					
eating/Cooling	FWA/Central Air	FWA/Central Air					
nergy Efficient Items	Insulation	Insulation					
arage/Carport	1 Car Carport	1 Car Carport					
orch/Patio/Deck	None	RrPatio	-3,000		1		
ireplace	None	None	-3,000				
Idditional Features			-7,500				
autional realures	None	Generator	-1,500				
let Adjustment (Total)		★ + □ - \$	07.000	□ + □ - \\$		+ - \$	
djusted Sale Price		X + 🗌 - 🖇	27,000				
f Comparables		s	202,000	s		s	

	JAWAS24071790
File No.:	

2	ESIDENTIAL	APPRAISA	L REPORT
	COST APPROACH TO VALUE (if devel	loped) 🗙	The Cost Approach was not developed for the

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÷		or this appraical			
	COST APPROACH TO VALUE (if developed) X The Cost Approach was not developed for	n uno appiaioai.			
	Provide adequate information for replication of the following cost figures and calculations.				
	Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value):	-			
	ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW	OPINION OF SITE VALUE		=\$	
Ъ	Source of cost data:	DWELLING	Sq.Ft. @ \$	=\$	
COST APPROACI	Quality rating from cost service: Effective date of cost data:		Sq.Ft. @ \$	=\$	
R	Comments on Cost Approach (gross living area calculations, depreciation, etc.):		Sq.Ft. @ \$	=\$	
Ľ₹			Sq.Ft. @ \$	=\$	
S			Sq.Ft. @ \$	=\$	
Ö				=\$	
		Garage/Carport	Sq.Ft. @ \$	=\$	
		Total Estimate of Cost-New		=\$	
		Less Physical	Functional	External	
		Depreciation		=\$()
		Depreciated Cost of Improvements		=\$	
		"As-is" Value of Site Improvements		=\$	
				=\$	
				=\$	
	Estimated Remaining Economic Life (if required): Yea	INDICATED VALUE BY COST APPROACH		=\$	
	INCOME APPROACH TO VALUE (if developed) The Income Approach was not developed	d for this appraisal.			
L S	Estimated Monthly Market Rent \$ X Gross Rent Multiplier	= \$		Indicated Value by Incol	me Approach
Ş	Summary of Income Approach (including support for market rent and GRM):				
I d					
INCOME APPROACH					
ĮŠ					
l≚					
	PROJECT INFORMATION FOR PUDs (if applicable) The Subject is part of a Planned	Unit Development.			
	Legal Name of Project:				
6	Describe common elements and recreational facilities:				
B					
		au al an a d' é		(if developed) \$	
	202,000	eveloped) \$	Income Approach		
	Final Reconciliation The Sales Comparison Approach is based on ample m	arket data and reflects the m			
	202,000	arket data and reflects the m			
	Final Reconciliation The Sales Comparison Approach is based on ample m	arket data and reflects the m			
7	Final Reconciliation The Sales Comparison Approach is based on ample m	arket data and reflects the m			
NOI	Final Reconciliation The Sales Comparison Approach is based on ample m. Approach and Income Approach was deemed not necessary to provide a	arket data and reflects the m a credible assignment.	arket trends	in this area. The Cost	
LIATION	Final Reconcilitation The Sales Comparison Approach is based on ample m. Approach and Income Approach was deemed not necessary to provide a This appraisal is made x "as is", subject to completion per plans and specific	a credible assignment.	arket trends	on that the improvements h	iave been
NCILIATION	Final Reconcilitation The Sales Comparison Approach is based on ample m. Approach and Income Approach was deemed not necessary to provide a This appraisal is made approach was deemed not necessary to provide a This appraisal is made approach was deemed not necessary to provide a This appraisal is made approach was deemed not necessary to provide a This appraisal is made approach was deemed not necessary to provide a This appraisal is made approach was deemed not necessary to provide a This appraisal is made approach was deemed not necessary to provide a This appraisal is made approach was deemed not necessary to provide a This appraisal is made approach approa	arket data and reflects the m a credible assignment. cations on the basis of a Hyj ypothetical Condition that the repairs	arket trends	in this area. The Cost	bject to
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GPRESIDENTIAL

Form GPRES2 - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

Property Address: 4789 Marvland St	City: Saint Gabriel	File No.: State: LA	Zip Code: 70776
ient: Kelvin York	Address:		
praiser: Jermaine A. Williams	Address: P.O. Box 86101, Baton Rouge,	LA 70879	
TATEMENT OF ASSUMPTIONS & LIMITING (
	atters of a legal nature that affect either the property being	g appraised or the	title to it. The appraiser
	e and, therefore, will not render any opinions about the titl		
f it being under responsible ownership.	····, ····, ·····, ···		
	in the appraisal report to show approximate dimensions o	of the improvement	ts. and any such sketch
	port in visualizing the property and understanding the app		
therwise indicated, a Land Survey was not p			
	the available flood maps that are provided by the Federal	Emergency Manad	gement Agency (or other
	report whether the subject site is located in an identified S		
	no guarantees, express or implied, regarding this determi		
The appraiser will not give testimony or ap	pear in court because he or she made an appraisal of the	property in questic	on, unless specific
rrangements to do so have been made befor			,
	aisal, the appraiser has estimated the value of the land in	the cost approach	at its highest and best
	bry value. These separate valuations of the land and impro		-
	y are so used. Unless otherwise specifically indicated, the		
alue, and should not be used as such.	,		
	port any adverse conditions (including, but not limited to,	needed repairs. de	epreciation, the presence
	observed during the inspection of the subject property, or		
	ppraisal. Unless otherwise stated in the appraisal report,		
	erty, or adverse environmental conditions (including, but r		
astes, toxic substances, etc.) that would ma	ke the property more or less valuable, and has assumed t	hat there are no su	ich conditions and
	or implied, regarding the condition of the property. The ar		
	eering or testing that might be required to discover wheth		
	onmental hazards, the appraisal report must not be consid		
ne property.	/ II I		
	timates, and opinions that were expressed in the appraisa	al report from sour	ces that he or she
onsiders to be reliable and believes them to	be true and correct. The appraiser does not assume resp	onsibility for the a	ccuracy of such items
nat were furnished by other parties.		-	-
The appraiser will not disclose the contents	s of the appraisal report except as provided for in the Unif	form Standards of	Professional Appraisal
ractice, and any applicable federal, state or	local laws.		
If this appraisal is indicated as subject to sa	atisfactory completion, repairs, or alterations, the apprais	er has based his o	r her appraisal report
nd valuation conclusion on the assumption	that completion of the improvements will be performed in	a workmanlike ma	nner.
- An appraiser's client is the party (or parties) who engage an appraiser in a specific assignment. Any	other party acquiri	ng this report from the
lient does not become a party to the apprais	er-client relationship. Any persons receiving this apprais	al report because	of disclosure requiremen
pplicable to the appraiser's client do not bee	come intended users of this report unless specifically ider	ntified by the client	at the time of the
ssignment.			
The appraiser's written consent and approv	al must be obtained before this appraisal report can be c	onveyed by anyon	e to the public, through
dvertising, public relations, news, sales, or I	by means of any other media, or by its inclusion in a priva	te or public databa	se.
An appraisal of real property is not a 'home	inspection' and should not be construed as such. As par	t of the valuation p	process, the appraiser
erforms a non-invasive visual inventory tha	t is not intended to reveal defects or detrimental conditior	ns that are not read	lily apparent. The
	adversely affect the appraiser's opinion of value. Clients	with concerns abo	ut such potential negativ
actors are encouraged to engage the approp	riate type of expert to investigate.		
	esearch and analyses performed in an appraisal assignme		
	opraisal problem, the specific requirements of the intende		
	egardless of how acquired, by any party or for any use, oth		
	alue that is the conclusion of this report is credible only w		
	ed User(s), the Intended Use, the stated Assumptions and		
	s, and the Type of Value, as defined herein. The appraiser		
o obligation, liability, or accountability, and	will not be responsible for any unauthorized use of this re	eport or its conclus	sions.
dditional Comments (Scone of Work Extrac	rdinary Assumptions, Hypothetical Conditions, etc.):		
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Property Address: 4789 Maryland St	^{City:} Saint Gabriel	File No.: State: LA Zip Code: 70776
Client: Kelvin York	Address:	
Appraiser: Jermaine A. Williams	Address: P.O. Box 86101, Baton Rouge	e, LA 70879
	Address: P.O. Box 86101, Baton Rouge and correct. ated user(s), of the reported analyses, opir e my personal, impartial, and unbiased prof r that is the subject of this report and no pe es, as an appraiser or in any other capacity, ding acceptance of this assignment. bject of this report or to the parties involve upon developing or reporting predetermine contingent upon the development or repor the value opinion, the attainment of a stipul d, and this report has been prepared, in con ime this report was prepared. s and/or the opinion of value in the apprais he prospective owners or occupants of the e subject property. pection of the property that is the subject of	ions, and conclusions are limited only by essional analyses, opinions, and rsonal interest with respect to the parties , regarding the property that is the subject of d with this assignment. ed results. ting of a predetermined value or direction ated result, or the occurrence of a subsequen nformity with the Uniform Standards of al report on the race, color, religion, subject property, or of the present f this report.
DEFINITION OF MARKET VALUE *: Market value means the most probable price which a prop to a fair sale, the buyer and seller each acting prudently ar Implicit in this definition is the consummation of a sale as whereby:	nd knowledgeably, and assuming the price	s not affected by undue stimulus.
 Buyer and seller are typically motivated; Both parties are well informed or well advised and actin A reasonable time is allowed for exposure in the open r Payment is made in terms of cash in U.S. dollars or in te The price represents the normal consideration for the p granted by anyone associated with the sale. This definition is from regulations published by federal Reform, Recovery, and Enforcement Act (FIRREA) of 1989 (FRS), National Credit Union Administration (NCUA), Fede and the Office of Comptroller of the Currency (OCC). This c FRS, and FDIC on June 7, 1994, and in the Interagency App 	narket; rms of financial arrangements comparable roperty sold unaffected by special or creati egulatory agencies pursuant to Title XI of t between July 5, 1990, and August 24, 1990 ral Deposit Insurance Corporation (FDIC), th lefinition is also referenced in regulations jo praisal and Evaluation Guidelines, dated Oc	thereto; and ve financing or sales concessions he Financial Institutions , by the Federal Reserve System ne Office of Thrift Supervision (OTS), pintly published by the OCC, OTS,
Client Contact: Kelvin York E-Mail: goldenstatepropertylic@gmail.com	Client Name: Kelvin York	
^{E-Mail:} goldenstatepropertyllc@gmail.com APPRAISER	SUPERVISORY APPRAISER	(if required)
Apraiser Name: Jermaine A. Williams Company: J A Williams Appraisal Service, LLC Phone: (225) 279-2799 Fax: E-Mail: jawilliamsappraisalservice@gmail.com Date Report Signed: 07/19/2024 License or Certification #: R1219	Supervisory or Co-Appraiser Name: Company: Phone: E-Mail: Date Report Signed: State: LA	able) Fax:
Designation: Louisiana Certified Residential Appraiser	Designation:	
Expiration Date of License or Certification: 12/31/2024	Expiration Date of License or Certificatio	
Inspection of Subject: X Interior & Exterior Conly		Interior & Exterior Exterior Only Non
Date of Inspection: 07/17/2024	Date of Inspection:	

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Date of Inspection: **GPRES**

IAL

Borrower	n/a						
Property Address	4789 Maryland St						
City	Saint Gabriel	County	Iberville Parish	State LA	Zip Code	70776	
Lender/Client	Kelvin York						

This appraisal/inspection is not a home inspection, building inspection, environmental inspection, structural inspection, or pest inspection. In the process of appraising this property and by preparing this appraisal report, the appraiser is not acting as a home inspector, building inspector, environmental inspector, structural engineer, or pest inspector. In performing the limited inspection of this property, areas that were readily accessible were visually observed and the appraisers' review is superficial only. The appraisers' inspection is not technically exhaustive and does not offer warranties or guarantees of any kind. It is advised any interested parties have the appropriate inspections performed by licensed and or certified inspectors with attendant warranties and or guarantees. It is further advised any adverse or negative conditions that may exist be inspected by the appropriate and or licensed individuals. In accepting this appraisal report, and release the appraisers from any obligations regarding the certification or warranty associated with the appraisers' inspection of the appraised property.

Scope of Work Statement (Additional)

Information about the subject property was obtained from public records and if available, a recent listing of the property from MLS. This information included the last date of sale, the tax assessors number, Zoning, and legal description. The Parish Clerk of Court does not share the physical characteristics, square footage, and room count. A physical inspection of the subject property was performed, including both the exterior and interior of the subject dwelling, the site, and improvements. This inspection and analysis included the consideration of any known factors that could be expected to have an impact on the value of the subject property. Although due diligence was exercised, the appraiser is not an expert in matters such as structural engineering, hazardous substances, or environmental hazards. The subject improvements were measured and sketched, and the pertinent sq.ft. areas of the improvements were calculated. Personal property was not included within the estimate of value. An analysis was made of the subject real estate market and of available market/sales data, utilizing FSBO and Multiple Listing data.

The sales considered, provides the best indication of the market value were selected and compared to the subject in the Sales Comparison Analysis. An exterior inspection from the street was made of the comparable properties. Information about the interior of the comparables was taken from MLS data and photos. Adjustments were made to each of the comparable properties, reflecting estimated market reaction to those items of significant variation between the subject and comparable properties. Further analysis was made, considering such factors as the comparable' relative proximity to the subject property, recentness of sale and overall similarity to the subject property, in order to reconcile to the final estimate of the value of the subject property by the Sales Comparison Approach to value. This appraisal report was prepared, together with attached exhibits, and the completed appraisal report was delivered to the client.

Highest & Best Use

Highest and Best Use" is a Land Use Analysis that concludes maximum productivity of a site "as improved". Test applies to the site as vacant and as improved are conclusions of Physical Possible Uses that are Legally Permissible and Economically Feasible resulting in the maximum productivity conclusion. In the Site Section, the physical and legal characteristics are summarized as are the improvements in the Improvement Section of the Small Income form. The economic conclusion of marketability is made in comparison with the conclusions of central tendencies and Market Conditions reported in the Neighborhood Section. From these separate analyses, Market, Site and Improvement, the appraiser concluded that as improved, in its currently use, the subject is in its Highest and Best Use, as reported.

Digital Signatures

The signatures found in this appraisal are secure digital signatures authorized by appraiser. This and all other reports that are issued with digital signatures are sent in a "Read Only" mode. Any questions regarding these signatures should be directed to Jermaine A Williams.

Adverse Conditions

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.

Age/Condition

Normal consideration is given to "actual age" with respect to the Subject and Comps. Most often, market participants are concerned with the age/condition of the improvements (as of its respective sale date). Furthermore, the quality of materials and workmanship plays a role of material importance as well as when a house was built. As such, "condition adjustments" are typically applied with overall "age" in the valuation analysis. If there is a variance noted on the sales grid, a market reaction (i.e. adjustment) may be made because the variance is found consequential to the overall analysis.

Gross Living Area

Differences in gross living area were whenever deemed necessary. This appraiser personally measured (with reasonable care) the exterior of the building (and any significant outbuildings) using measuring tape and/or electronic measuring devices. "Gross Living Area" only includes areas that (1) are finished; (2) are heated by permanent heating (unless they are an accessory room such as a hallway or closet), and (3) have no wall on the same level that is 42" or greater below grade (i.e., ground level), unless stated otherwise.

Extraordinary Assumptions: assignment specific assumption as of the effective date regarding uncertain information used in an analysis which, if found to be false, could alter the appraiser's opinions or conclusions. Comment: uncertain information might include physical, legal, or economic characteristics of the subject property; or conditions external to the property, such as market conditions or trends; or the integrity of data used in an analysis.

Hypothetical Condition: a condition, directly related to a specific assignment, which is contrary to what is known by the appraiser to exist on the effective date of the assignment results, but is used for the purposes of analysis. Comment: hypothetical conditions are contrary to known facts about physical, legal or economic characteristics of the subject property; or about conditions external to the property, such as market conditions or trends; or about the integrity of data used in an analysis.

Subject Photo Page

Borrower	n/a							
Property Address	4789 Maryland St							
City	Saint Gabriel	County	Iberville Parish	State	LA	Zip Code	70776	
Lender/Client	Kelvin York							



Subject Front

4789 Maryland	St
Sales Price	
Gross Living Area	1,331
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	1.1
Location	Residential
View	Residential
Site	19425 sf
Quality	Brick/Wood
Age	55





Subject Rear

Subject Street

Subject Photo Page

Borrower	n/a							
Property Address	4789 Maryland St							
City	Saint Gabriel	County	Iberville Parish	State	LA	Zip Code	70776	
Lender/Client	Kelvin York							



Subject Street

4789 Maryland S Sales Price	St
Gross Living Area	1,331
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	1.1
Location	Residential
View	Residential
Site	19425 sf
Quality	Brick/Wood
Age	55





Subject Right-side

Subject Left-side

Photograph Addendum

Borrower	n/a									
Property Address	4789 Maryland St									
City	Saint Gabriel	Count	y Ib	erville Parish	Sta	ate	LA	Zip Code	70776	
Lender/Client	Kelvin York									



New Windows



Living







Bedroom



Kitchen Appliance(s)



New Windows



Dining Area



Bedroom



Bath (Full)



Form PIC15 - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE



AC Unit



Laundry/Utility



Bedroom



Bath (Half)

Comparable Photo Page

Borrower	n/a							
Property Address	4789 Maryland St							
City	Saint Gabriel	County	Iberville Parish	State	LA	Zip Code	70776	
Lender/Client	Kelvin York							



Comparable 1

1525 Tasajillo Dr	
Prox. to Subject	4.25 miles N
Sale Price	239,900
Gross Living Area	1,402
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	2.0
Location	Residential/Gated
View	Residential
Site	29621 sf
Quality	Brick/Hardi Plank
Age	11



Comparable 2

Dr
4.51 miles N
225,000
1,713
7
3
2.0
Residential
Residential
10540 sf
Brick/Vinyl
27



Comparable 3

6310 Legion Rd	
Prox. to Subject	2.28 miles NE
Sale Price	230,000
Gross Living Area	1,877
Total Rooms	7
Total Bedrooms	3
Total Bathrooms	2.0
Location	Residential
View	Residential
Site	18750 sf
Quality	Brick/Wood
Age	Est 51-75 yrs

Comparable Photo Page

Borrower	n/a							
Property Address	4789 Maryland St							
City	Saint Gabriel	County	Iberville Parish	State	LA	Zip Code	70776	
Lender/Client	Kelvin York							



Comparable 4

•••	
25316 Fenner St	
Prox. to Subject	7.20 miles NW
Sale Price	175,000
Gross Living Area	1,110
Total Rooms	5
Total Bedrooms	3
Total Bathrooms	1.1
Location	Residential
View	Residential
Site	11250 sf
Quality	Brick/Wood
Age	52

Comparable 5

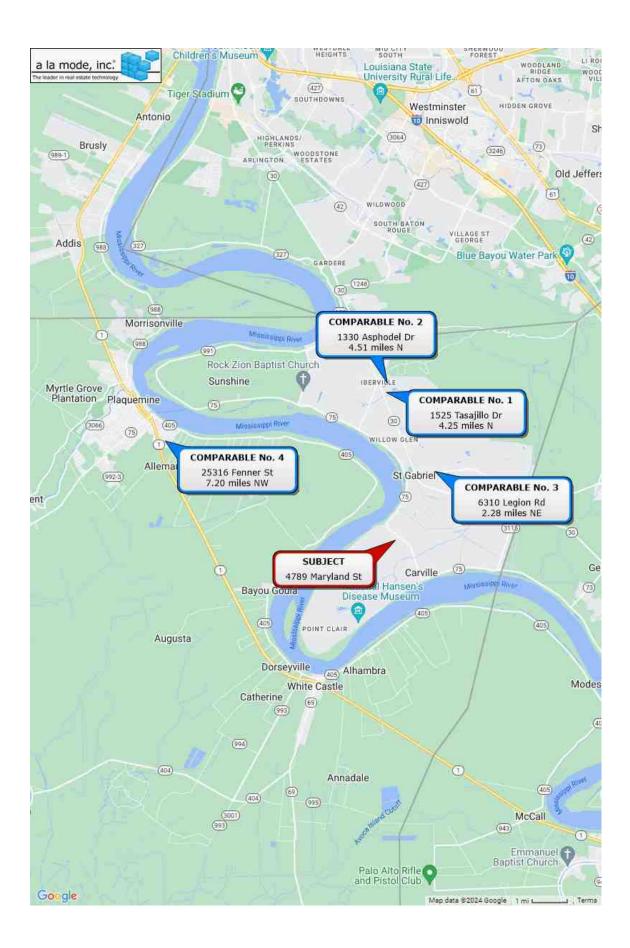
Prox. to Subject Sale Price Gross Living Area Total Rooms Total Bedrooms Total Bathrooms Location View Site Quality Age

Comparable 6

Prox. to Subject Sale Price Gross Living Area Total Rooms Total Bedrooms Location View Site Quality Age

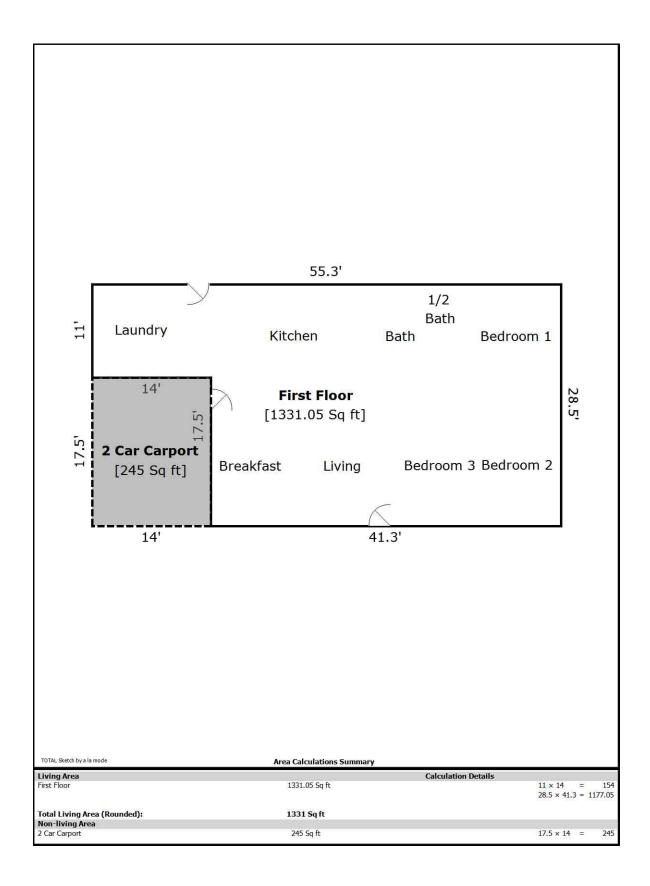
Location Map

Borrower	n/a							
Property Address	4789 Maryland St							
City	Saint Gabriel	County	Iberville Parish	State	LA	Zip Code	70776	
Lender/Client	Kelvin York							



Building Sketch

Borrower	n/a							
Property Address	4789 Maryland St							
City	Saint Gabriel	County	Iberville Parish	State	LA	Zip Code	70776	
Lender/Client	Kelvin York							



7/22/24, 7:49 AM

Print

Iberville Parish Assessor 2024 Assessment Listing

Parcel# 0510640240

View on Map (https://atlas.geoportalmaps.com/iberville/q/Parcel?ParcelNumber=0510640240)

Primary Owner

GOLDENSTATE PROPERTY MANAGEMENT LLC Mailing Address P O BOX 472 ST GABRIEL LA 70776

Ward

W 5 SG

Type REAL PROPERTY

Legal

LOT N VALENTINE, E STAFF, W & S RHODES, BEING PART VIRGINIA PLTN. 105X185' ///CB 567 E 160

Physical Address

4789 MARYLAND ST

Parcel Items

Property Class		Assessed Value	Market Value	Units	Homestead	
18 CITY IMP		2,720	27,200	1.00	0	
17 CITY LOT		1,090	10,900	1.00	0	
TOTAL		3,810	38,100	2.00	0	
Deeds						
Deed#	Туре	Date	Amount	Book	Page	
33458	CASH SALE	10/4/2022	25,000	749	007	

Ownership History

Homest	ead?Name	Primary	? Ownership	% Tax From	То	Address
NO	GOLDENSTATE PROPERTY MANAGEMENT LLC	YES	100.0000	100.000010/17/20	22	
YES	DANIEL, KAREN JEAN	YES	100.0000	100.00006/7/2005	10/17/2023	2

Locations

Privacy - Terms

https://www.ibervilleassessor.org/Details?parcelNumber=0510640240/0/0&taxYear=0&captchaToken=03AFcWeA6HiUHq_9CxR3iyG63ACLC_cNa9Vn... 1/3

Subdivision	Block	Lot	Section	Township	Range	Tract
S000	0	000	036	09	E1	0
PARISH						
Millage			Mills	Taxpayer Tax		Homestead Ta
1042 008 - PARISH I	N (EXEMPTED MU	IN.)	1.2400	4.72		0.0
1042 004 - PONCHAI			3.5300	13.45		0.0
PARISH SCHOOL			57.7200	219.91		0.0
1042 012 - PARISH [DRAINAGE DISTRI	CT	4.9900	19.01		0.0
1042 011 - LIBRARY TAX 1042 015 - RECREATION DISTRICT TAX 1042 021 - FIRE PROTECTION DIST NO 1			3.9900	15.20		0.0
			2.9900	11.39		0.0
			3.9000	14.86		0.0
SHERIFF TAX			22.0000	83.82		0.0
1042 031 - ASSESSO	DR FUND		2.0600	7.85		0.0
1042 036 - PUBLIC E	BLDG MNTN		2.9900	11.39		0.0
TOTALS			105.4100	401.60		0.0
СІТҮ						
Millage			Mills	Taxpayer Tax		Homestead Ta
ST. GABRIEL GENERA	AL ALIMONY		6.8400	26.06		0.0
ST. GABRIEL MUNICI	PAL PURPOSES		10.0000	38.10		0.0
TOTALS			16.8400	64.16		0.0

Certification

