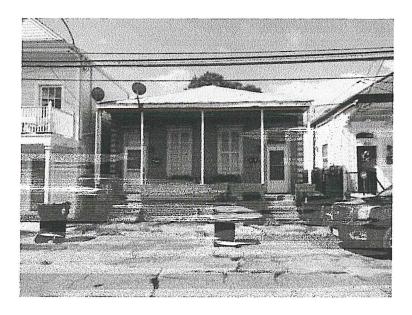
22-21919-RNVN

## **APPRAISAL OF REAL PROPERTY**



## **LOCATED AT**

1816-1818 Martin Luther King Blvd New Orleans, LA 70113 Lot 4, Square 249, First and Freret, 4th Municipal District

## FOR

Fidelity Bank 830 W Causeway Approach, Suite 1100 Mandeville, LA 70471

## **OPINION OF VALUE**

190,000

### AS OF

07/05/2021

## BY

Patrick J. Toso Patrick J. Toso 1215 Prytania St., Ste #429 New Orleans, LA 70130 (504) 636-7497 patrick@tosoappraisals.com Patrick J. Toso 1215 Prytania St., Ste #429 New Orleans, LA 70130 (504) 636-7497

07/13/2021

Jesika Patel Fidelity Bank 830 W Causeway Approach, Suite 1100 Mandeville, LA 70471

Re: Property:

1816-1818 Martin Luther King Blvd

New Orleans, LA 70113

Borrower:

Lauren M Lamotte

File No.:

P2106026

Opinion of Value: \$ 190,000

Effective Date:

07/05/2021

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,

Patrick J. Toso

License or Certification #: R1682 State: LA Expires: 12/31/2021 patrick@tosoappraisals.com

atrick J. Toso

# Small Residential Income Property Appraisal Report 21050856 P2106026

The purpose of this summary appraisal re-	port is to provide the lender/client with an a	accurate, and adequately supported, op	inion of the market value	e of the subject property.
Property Address 1816-1818 Martin L		City New Orleans	State LA	Zip Code 70113
Borrower Lauren M Lamotte	Owner of Public Record		County Orte:	
	First and Freret, 4th Municipal District			dis
Assessor's Parcel # 101107904	Filst Bill i teres, Tor morning	Tax Year 2021	R.E. Taxes \$	0 70E
Neighborhood Name Central City		Map Reference 35380	Census Tract	
Occupant Owner Tenant Va	acant Special Assessments S			
Occupant Owner Tenant Va Property Rights Appraised Fee Simple		0 <u> </u> PU	U RAUN U	per year per month
Property highlis Apprended recomming	Leasehold Other (describe)	* N k		
Assignment type Turciase transaction		describe)		
Lender/Client Fidelity Bank		/ Causeway Approach, Suite 110		
	e or has it been offered for sale in the twelve month			Yes No
Report data source(s) used, offering price(s), as		ited on the MLS. It went under o	contract to purchase	on 06/02/2021 for
\$150,000. MLS, Realist & Purchase				
I 🔀 did 🔲 did not analyze the contract fo	or sale for the subject purchase transaction. Explain	n the results of the analysis of the contract	for sale or why the analysis	s was not
performed. Standard Contract.			<u> </u>	
Contract Price \$ 150,000 Date of Co	ontract 06/02/2021 is the property seller ti	he owner of public record? X Yes	No Data Source(s)	Assessor/Realist
le there any financial assistance floar charges.	sale concessions, gift or downpayment assistance			Assessor/Realist
Contract Price \$ 150,000 Date of Co Is there any financial assistance (loan charges, If Yes, report the total dollar amount and describ		t' gge') in no hear all aut hand on nours or	Be bonower:	[] 150 EM 114
If ites, report the total bonds amount with account	De the terms to be paro.			
Note: Race and the racial composition of the				
Neighborhood Characteristics	2-4 Unit	Housing Trends	2-4 Unit Housing	Present Land Use %
Location X Urban Suburban	Rural Property Values Increasing		PRICE AGE	One-Unit 52 %
Built-Up X Over 75% 25-75%	Under 25% Demand/Supply Shortage	In Balance Over Supply	\$ (000) (yrs)	2-4 Unit 30 %
Growth Rapid Stable				
			30 Low 0	
	is bounded by S Claiborne Ave to the	North, St Charles Ave to the	940 High 175	Commercial 6 %
South, Pontchartrain Expy to the Ea			250 Pred. 100	Other 2 %
Neighborhood Description The subject	is located in an established area of N			ellings in the area
	ngs. The area consists of a mixture sir			
	d residential are located nearby. Other			4e outters
Chipophica and a constraint	U residential are located that I	A Britain ase representation	Idiiu.	
Market Conditions (including support for the abo	There anner to b		** Morto	
		e no adverse conditions affectin		
	tes. The market conditions in this neig		The marketing time to	or single and
multi-family dwellings is three to six	months. Conventional, FHA, VA finar	ncing are available.		
Dimensions 33'/27' x 133'	Area 4,322 sf	Shape Rectangular	r View N;	·Dac·
Specific Zoning Classification HU-MU				,res,
	Zonno Description	"Listaria I Irban Moinhhorhood Mil	and Una Dietrict	
		Historic Urban Neighborhood Mix no Illeual (describs)	xed-Use District	
Zoning Compliance 🔀 Legal 🔲 Legal Nor	nconforming (Grandlathered Use) 🔲 No Zonin	ng 🔲 Illegal (describe)		"
Zoning Compliance  Legal  Legal Nor Is the highest and best use of subject property a	riconforming (Grandlathered Use) No Zonir us improved (or as proposed per plans and specific	ng 🔲 Illegal (describe)		scribe Based on the
Zoning Compliance  Legal  Legal Nor is the highest and best use of subject property a zoning, the current use is the highes	rconforming (Grandlathered Use) No Zonir us improved (or as proposed per plans and specific st and best use.	ng Illegal (describe) cations) the present use?	Yes No If No, des	
Zoning Compliance  Legal  Legal Nor Is the highest and best use of subject properly a zoning, the current use is the highes Utilities  Public  Other (describe)	nconforming (Grandlathered Use) No Zonin us improved (or as proposed per plans and specific st and best use. Public Other (de	ng   Illegal (describe) cations) the present use?   Scribe) Off-site Improv	Yes No If No. des	Public Private
Zoning Compliance  Legal  Legal Nor Is the highest and best use of subject properly a zoning, the current use is the highes Utilities  Public  Other (describe)	nconforming (Grandlathered Use) No Zonin s improved (or as proposed per plans and specific st and best use.  Public Other (de Water	ng Illegal (describe) cations) the present use?  Scribe)  Off-site Improv	Yes No If No, des	
Zoning Compliance  Legal  Legal Nor Is the highest and best use of subject property a zoning, the current use is the highes  Dublities  Public  Other (describe)  Electricity  Gas	nconforming (Grandlathered Use) No Zonin si improved (or as proposed per plans and specific st and best use.  Public  Water  Sanitary Sewer	ng Illegal (describe) cations) the present use?  Street Asph Alley None	Yes No If I(o, des	Public Private
Zoning Compliance  Legal  Legal Nor is the highest and best use of subject property a zoning, the current use is the highes	nconforming (Grandlathered Use) No Zonin simproved (or as proposed per plans and specific st and best use.  Public Other (de  Water Sanitary Sewer Sanitary Sewer X500	ng Illegal (describe) cations) the present use?  Street Asph Alley None FEMA Map # 22071C0229F	Yes No If No, des	Public Private
Zoning Compliance  Legal  Legal Nor is the highest and best use of subject property a zoning, the current use is the highes Ubities  Public Other (describe)  Electricity  Gas  FEMA Special Flood Hazard Area  Yes Are the utilities and/or off-site improvements typi	nconforming (Grandlathered Use) No Zonin si improved (or as proposed per plans and specific st and best use.  Public Other (de  Water Sanitary Sewer No FEMA Flood Zone X500 ical for the market area?  Yes No	ing Illegal (describe) cations) the present use?  Street Asph Alley None FEMA Map # 22071C0229F Id If No. describe	Yes No If I(o, des	Public Private
Zoning Compliance  Legal  Legal Nor is the highest and best use of subject property a zoning, the current use is the highes Ubities  Public Other (describe)  Electricity  Gas  FEMA Special Flood Hazard Area  Yes Are the utilities and/or off-site improvements typi	nconforming (Grandlathered Use) No Zonin simproved (or as proposed per plans and specific st and best use.  Public Other (de  Water Sanitary Sewer Sanitary Sewer X500	ing Illegal (describe) cations) the present use?  Street Asph Alley None FEMA Map # 22071C0229F Id If No. describe	Yes No If No, des vements - Type lailt 3 FEMA Map	Public Private
Zoning Compliance  Legal  Legal Nor Is the highest and best use of subject property a zoning, the current use is the highes Ubities  Public Other (describe)  Electricity  Gas  FEMA Special Rood Hazard Area  Yes  Are the utilities and/or off-site improvements typi Are there any adverse site conditions or external	nconforming (Grandlathered Use) No Zonin s improved (or as proposed per plans and specific st and best use.  Public Other (de  Water Sanitary Sewer No FEMA Flood Zone X500 ical for the market area? Yes No factors (easements, environments	ng Illegal (describe) cations) the present use?  Street Asph Alley None FEMA Map # 22071C0229F to If No, describe al conditions, land uses, etc.)?	Yes No If No, des vements - Type lailt 3 FEMA Map	Public Private
Zoning Compliance  Legal  Legal Nor Is the highest and best use of subject property a zoning, the current use is the highes Ubities  Public Other (describe)  Electricity  Gas  FEMA Special Rood Hazard Area  Yes  Are the utilities and/or off-site improvements typi Are there any adverse site conditions or external	nconforming (Grandlathered Use) No Zonin si improved (or as proposed per plans and specific st and best use.  Public Other (de  Water Sanitary Sewer No FEMA Flood Zone X500 ical for the market area?  Yes No	ng Illegal (describe) cations) the present use?  Street Asph Alley None FEMA Map # 22071C0229F to If No, describe al conditions, land uses, etc.)?	Yes No If No, des vements - Type lailt 3 FEMA Map	Public Private
Zoning Compliance  Legal  Legal Nor Is the highest and best use of subject property a zoning, the current use is the highes  Dublities  Public  Other (describe)  Electricity  Gas  TEMA Special Flood Hazard Area  Yes Are the utilities and/or off-site improvements typi  Are there any adverse site conditions or external  Flood zone should be verified by a si	nconforming (Grandlathered Use) No Zonin s improved (or as proposed per plans and specific st and best use.  Public Other (de  Water Sanitary Sewer No FEMA Flood Zone X500 ical for the market area? Yes No factors (easements, environments	Illegal (describe) cations) the present use?  Street Asph Alley None FEMA Map # 22071C0229F to If No, describe al conditions, land uses, etc.)? Indeed at the time of inspection.	Yes No H Ho, des	Public Private
Zoning Compliance  Legal  Legal Nor is the highest and best use of subject property a zoning, the current use is the highes  Dublic  Other (describe)  Electricity	nconforming (Grandlathered Use) No Zonir us improved (or as proposed per plans and specific st and best use.  Public Other (de  Water No Sanitary Sewer No Sanitary Sewer No Sements Sements Sewer No Sements Sements Sewer No Sements Sements Sewer No Sements Sewer No Sewer Sewer Sewer No Sewer Sewer Sewer No Sewer	Illegal (describe) cations) the present use?  Street Asph Alley None FEMA Map # 22071C0229F to If No, describe al conditions, land uses, etc.)? Inoted at the time of inspection.	Yes No H Ho, des	Public Private
Zoning Compliance  Legal  Legal Nor is the highest and best use of subject property a zoning, the current use is the highes  Utilities  Public Other (describe)  Electricity  Gas  PEMA Special Rood Hazard Area  Yes Are the utilities and/or off-site improvements typi Are there any adverse site conditions or external Flood zone should be verified by a si	nconforming (Grandlathered Use) No Zonir is improved (or as proposed per plans and specific st and best use.  Public Other (de Water Sanitary Sewer Sanitary Sewer Sonical for the market area? Yes No FEMA Flood Zone X500 ical for the market area? Yes No actors (easements, encroachments, environment urveyor. No adverse conditions were	ng Illegal (describe) cations) the present use?  Street Asph Alley None FEMA Map # 22071C0229F to If No, describe al conditions, land uses, etc.)? noted at the time of inspection.  Exterior Description materials foundation Walls Raised/Aver	Yes No If No, des	Public Private
Zoning Compliance  Legal  Legal Nor is the highest and best use of subject property a zoning, the current use is the highes  Dublike  Public  Other (describe)  Electricity  Gas  Yes  Are the utilities and/or off-site improvements typi  Are there any adverse site conditions or external  Flood zone should be verified by a si  General Description  Units  Two  Three  Four  Accessory Unit (describe below)	nconforming (Grandlathered Use) No Zonir is improved (or as proposed per plans and specific st and best use.  Public Other (de Water	ng Illegal (describe) cations) the present use?  Street Asph Alley None FEMA Map # 22071C0229F to If No, describe al conditions, land uses, etc.)? noted at the time of inspection.  Exterior Description materials foundation Walls Raised/Aver Exterior Walls Siding/Avera	Yes No If No, des  vements - Type  lait  FEMA Map  Yes No  /condition Interior  rage Hoors  age Walls	Public Private
Zoning Compliance Legal Legal Nor is the highest and best use of subject property a zoning, the current use is the highes Ubities Public Other (describe)  Electricity Sas	nconforming (Grandlathered Use) No Zonin is improved (or as proposed per plans and specific st and best use.  Public Other (de Water Sanitary Sewer Se	ng Illegal (describe) cations) the present use?  Street Asph Alley None FEMA Map # 22071C0229F to If No, describe al conditions, land uses, etc.)? noted at the time of inspection.  Exterior Description materials foundation Walls Raised/Aver Exterior Walls Siding/Avera Roof Surface AsphaltShim	Yes No If No, des	Public Private  Public Private
Zoning Compliance Legal Legal Nor is the highest and best use of subject property a zoning, the current use is the highes Delibition Public Other (describe)  Electricity Gas TEMA Special Flood Hazard Area Yes Are the utilities and/or off-site improvements typing the there any adverse site conditions or external Flood zone should be verified by a standard property of the conditions of the	nconforming (Grandlathered Use) No Zonir us improved (or as proposed per plans and specific st and best use.  Public Other (de  Water Sanitary Sewer S	Illegal (describe) cations) the present use?  Street Asph Alley None FEMA Map # 22071C0229F to If No, describe al conditions, land uses, etc.)? noted at the time of inspection.  Exterior Description Exterior Walls Raised/Avera Roof Surface AsphaltShim Gutters & Downspouts None/Typica	Yes No If No, des  vements - Type  alt  FEMA Map  FEMA Map  Yes No  Accordition Interior  rage Hoors  age Walls  gle/Avg Trim/Firish  at Bath Floor	Public Private
Zoning Compliance  Legal  Legal Nor Is the highest and bost use of subject property a Zoning, the current use is the highes  Public  Other (describe)  Electricity	nconforming (Grandlathered Use) No Zonir is improved (or as proposed per plans and specific st and best use.  Public Other (de Water Sanitary Sewer Se	Illegal (describe) cations) the present use?  Street Asph Alley None FEMA Map # 22071C0229F to If No, describe al conditions, land uses, etc.)? noted at the time of inspection.  Exterior Description foundation Walls Raised/Avert Exterior Walls Siding/Avert Exterior Walls Siding/Avert Exterior Walls Siding/Avert Exterior Walls None/Typica Wirdow Type Wood/Aerva	Yes No If No, des  vements - Type  alt  FEMA Map  FEMA Map  Yes No  Accordition Interior  rage Hoors  age Walls  gle/Avg Trim/Firish  at Bath Floor	Public Private
Zoning Compliance  Legal  Legal Nor is the highest and best use of subject property a zoning, the current use is the highes  Dublic  Other (describe)  Electricity  Sas  Public  Other (describe)  Electricity  Sas  PEMA Special Rood Hazard Area  Yes  Are the utilities and/or off-site improvements typi  Are there any adverse site conditions or external  Flood zone should be verified by a si  Saccessory Unit (describe below)  # of Stories  # of bldgs  1  Type  Det.  Att.  S-Det/End Unit  Existing  Proposed  Under Const.  Design (Style)  Double/Avq.	nconforming (Grandlathered Use) No Zonir us improved (or as proposed per plans and specific st and best use.  Public Other (de  Water Sanitary Sewer S	Illegal (describe) cations) the present use?  Street Asph Alley None FEMA Map # 22071C0229F to If No, describe al conditions, land uses, etc.)? noted at the time of inspection.  Exterior Description Exterior Walls Raised/Avera Roof Surface AsphaltShim Gutters & Downspouts None/Typica	Yes No If No, des  vements - Type  lail  FEMA Map  FEMA Map  Yes No  Vocandition Interior  rage Hoors  age Walls  gle/Avg TrinvFirish age Bath Hoor  age Bath Wainscot	Public Private
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Zoning Compliance  Legal  Legal Nor is the highest and best use of subject property a zoning, the current use is the highes  Dublic  Other (describe)  Electricity  Sas  Public  Other (describe)  Electricity  Sas  PEMA Special Rood Hazard Area  Yes  Are the utilities and/or off-site improvements typi  Are there any adverse site conditions or external  Flood zone should be verified by a si  Saccessory Unit (describe below)  Four  Atc.  Shoties  1  # of bldgs. 1  Type  Det.  Att.  Shot.  Shot.  Design (Style)  Double/Avg.  Year Built  Pour  Subject  Pour  Subject  Shot.  Double/Avg.	nconforming (Grandlathered Use) No Zonir is improved (or as proposed per plans and specific st and best use.    Public Other (de	Illegal (describe) cations) the present use?  Street Asph Alley None FEMA Map # 22071C0229F to If No, describe al conditions, land uses, etc.)? noted at the time of inspection.  Exterior Description pour dailon Walls Exterior Walls Exterior Walls Exterior Walls Exterior Walls Siding/Avera Roof Surface AsphaltShim Gutters & Downspouts Window Type Wood/Aerva Storm Sash/Insulated None	Yes No If No, des  vements - Type  lait  FEMA Map  FEMA Map  Yes No  FEMA Map  FIND	Public Private    Comparison   Private
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Zoning Compliance  Legal  Legal Nor Is the highest and best use of subject property a zoning, the current use is the highes  Dibities  Public  Other (describe)  Electricity  Gas  TEMA Special Flood Hazard Area  Yes  Are the utilities and/or off-site improvements typi  Are there any adverse site conditions or external  Flood zone should be verified by a start  Flood zone  Flood	nconforming (Grandlathered Use) No Zonir is improved (or as proposed per plans and specific st and best use.    Public Other (de	Illegal (describe) cations) the present use?  Street Asph Alley None FEMA Map # 22071C0229F to If No. cesoribe at conditions, land uses, etc.)? noted at the time of inspection.  Exterior Description materials Foundation Walls Raised/Aver Exterior Walls Siding/Avera Roof Surface AsphaltShin Gutters & Downspouts None/Typica Window Type Wood/Aerva None Storm Sash/Insulated None Storm Sash/Insulated None Amenities  Freplace(s) # 0   Woodstove	Yes No If No, des vements - Type  alt   FEMA Map  Yes No  Yes No  Fema Map  Yes No  Fema Map  Yes No  Fema Map  Fema	Public Private
Zoning Compliance  Legal  Legal Nor Is the highest and bost use of subject property a zoning, the current use is the highes  Dibitios  Public  Other (describe)  Electricity  Gas  TEMA Special Flood Hazard Area  Yes  Are the utilities and/or off-site improvements typi  Are there any adverse site conditions or external  Flood zone should be verified by a start  Flood zone  Flood	nconforming (Grandlathered Use) No Zonir is improved (or as proposed per plans and specific st and best use.    Public Other (de	Illegal (describe) cations) the present use?  Street Asph Alley None FEMA Map # 22071C0229F  to If No, describe al conditions, land uses, etc.)? Innoted at the time of inspection.  Exterior Description Foundation Walls Raised/Aver at Exterior Walls Siding/Avera Roof Surface AsphaltShine Gutters & Downspouts Wood/Aerva Window Type Wood/Aerva Storm Sast/Insulated None Screens None  Amendies  Freplace(s) # 0   Woodstove Pate/0eck None  Fence Ct	Yes No If No, des  vements - Type  lait  FEMA Map  FEMA Map  Yes No  No  Report  Repor	Public Private
Zoning Compliance  Legal  Legal Nor Is the highest and best use of subject property a Zoning, the current use is the highes  Public  Other (describe)  Electricity	nconforming (Grandlathered Use) No Zonir is improved (or as proposed per plans and specific st and best use.    Public Other (de	Illegal (describe) cations) the present use?  Street Asph Alley None FEMA Map # 22071C0229F to If No, describe al conditions, land uses, etc.)? noted at the time of inspection.  Exterior Description Instantials Raised/Aver Exterior Walls Roof-Exterior Wood/Aerva Storm Sast/Insulated None Screens None Freplace(s) # 0	Yes No If No, des  vements - Type  all  FEMA Map  FEMA Map  Yes No  Vendition Interior  FROMS  FROMS	Public Private
Zoning Compliance  Legal  Legal Nor Is the highest and best use of subject property a zoning, the current use is the highes	reconforming (Grandlathered Use) No Zonir is improved (or as proposed per plans and specific st and best use.    Public Other (de	Illegal (describe) cations) the present use?  Street Asph Alley None FEMA Map # 22071C0229F  to If No, describe al conditions, land uses, etc.)? Innoted at the time of inspection.  Exterior Description Foundation Walls Raised/Aver at Exterior Walls Siding/Avera Roof Surface AsphaltShine Gutters & Downspouts Wood/Aerva Window Type Wood/Aerva Storm Sast/Insulated None Screens None  Amendies  Freplace(s) # 0   Woodstove Pate/0eck None  Fence Ct	Yes No If No, des  vements - Type  lait  FEMA Map  FEMA Map  Yes No  No  Report  Repor	Public Private
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Zoning Compliance  Legal  Legal Nor Is the highest and bast use of subject property a zoning, the current use is the highest Utilities  Public  Other (describe)  Electricity  General Rood Hazard Area  Yes  Are the utilities and/or off-site improvements typi  Are there any adverse site conditions or external  Flood zone should be verified by a si  General Description  Units  Two  Three  Four  Atc.  S-Det/End Unit  Stories  1  # of bldgs. 1  Type  Det.  Att.  S-Det/End Unit  Existing  Proposed  Under Const.  Design (Style)  Double/Avg.  Year Built  -1921  Effective Age (Yrs)  20  Attic  None  Storite  Stories	reconforming (Grandlathered Use) No Zonir is improved (or as proposed per plans and specific st and best use.    Public Other (de	Illegal (describe) cations) the present use?  Street Asph Alley None FEMA Map # 22071C0229F to !! Yo, describe al conditions, land uses, etc.)? noted at the time of inspection.  Exterior Description materials foundation Walls Raised/Aver Exterior Walls Siding/Avera Roof Surface AsphaltShim Sutters & Downspouts None/Typica Window Type Wood/Aerva Storm Sash/Insulated None Screens None Amerities  Freplace(s) # 0 Woodstove Patc/Deck None Fence Ct Pod None Porch No Cther  2 Microwave 0 Washe/Drysi	Yes No If No, des  vements - Type  lail  FEMA Map  FEMA Map  Yes No  FEMA Map  FROMS  F	Public Private
Zoning Compliance  Legal  Legal Nor Is the highest and best use of subject property a zoning, the current use is the highest Ubilities  Public  Other (describe)  Electricity	nconforming (Grandlathered Use) No Zonir is improved (or as proposed per plans and specific st and best use.    Public Other (de	Illegal (describe) cations) the present use?  Street Aspin Alley None FEMA Map # 22071C0229F to If No, describe al conditions, land uses, etc.)? noted at the time of inspection.    Exterior Description   materials	Yes No If No, des  vements - Type  lait  FEMA Map  FEMA Map  Yes No  FEMA Map  FORT  FRAGE  FRAGE	Public Private
Zoning Compliance Legal Legal Nor Is the highest and bost use of subject property a zoning, the current use is the highes Ubities Public Other (describe)  Electricity Cas Public Other (describe)  FEMA Special Flood Hazard Area Yes Are there any adverse site conditions or external Flood zone should be verified by a sit of the any adverse site conditions or external Flood zone should be verified by a sit of Stories 1 # of bldgs. 1  Type Det. Att. S-Det/End Unit Stories 1 Proposed Under Const. Design (Shyle) Double/Avg.  Pear Built -1921  Effective Age (Yrs) 20  Attic None Scuttle Finished Heated Heated  Finished Heated  Finished S Refrigerator 2 Range/T Unit # 1 contains: 5 Rooms  Unit # 2 contains: 5 Rooms	nconforming (Grandlathered Use) No Zonir is improved (or as proposed per plans and specific st and best use.    Public Other (de	Illegal (describe) cations) the present use?  Street Asph Alley None FEMA Map # 22071C0229F to If No, describe al conditions, land uses, etc.)? noted at the time of inspection.  Exterior Description materials foundation Walls Raised/Aver Exterior Walls Siding/Avera Roof Surface AsphaltShine Gutters & Downspouts None/Typica Window Type Wood/Aerva Storm Sast/Insulated None Screens None Freplace(s) # 0 Woodstove Pata/Deck None  Frenc Cr Pata/Deck None  Porch No Other  2 Microwave 0 Washer/Drys Bath(s) 1,099 Square Feel Bath(s) 1,099 Square Feel Bath(s) 1,099 Square Feel	Yes No If No, des  vements - Type  lail  FEMA Map  FEMA Map  Yes No  Nordition Interior  rage Hoors  age Walls  gle/Avg TrinyFrish  al Bath Hoor  Age Bath Wainscot  None Driveway  Surface  Garage  one Carport  Att.  r 0/0 Other (describe  to Gross Living Area  to Gross Living Area	Public Private
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**Small Residential Income Property Appraisal Report** File# P2106026 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. No physical deficiencies or adverse conditions were observed, however, the appraiser is not an engineer and takes no responsibility for any unapparent or hidden defects Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? Yes No If No, describe. is the property subject to rent control? Yes No If Yes, describe The following properties represent the most current, similar, and proximate comparable rental properties to the subject property. This analysis is intended to support the opinion of the market rent for the subject property. **FEATURE** COMPARABLE RENTAL # 1 SUBJECT COMPARABLE RENTAL # 2 COMPARABLE RENTAL #3 Address 1816-1818 Martin Luther King Blvd 1514 Freret St 2713 Jackson Ave 2722 M L K Blvd New Orleans, LA 70113 New Orleans, LA 70113 New Orleans, LA 70113 New Orleans, LA 70113 Proximity to Subject 0.41 miles NW 0.65 miles W 0.57 miles NW **Current Monthly Rent** 500 1,750 1,950 2.900 Rent/Gross Bldg. Area 0.23 sq.ft. 0.97 sq.ft 1.13 sq.ft 1.07 sq.ft. Yes 🗙 No Rent Control 🗌 Yes 🗶 No Yes X No Yes 🗙 No Data Source(s) MLS# 2303577 Inspection/Owner MLS# 2280319 MLS# 2273451 Date of Lease(s) Unknown Unknown Unknown Unknown Location Average Average Average Inferior Actual Age 100 101 50 Condition Average Good/Average Average Good/Average Gross Building Area 1,802 2,198 1,728 2,700 Size Size Size Rm Count Rm Count Monthly Rent Rm Count Monthly Rent Rm Count Monthly Rent Unit Breakdown \$q. R. Sq. Pt. Sq. FL Sq. Ft. Tot Br Ba 2,198 Tot Br Ba 1,750 Tot Br Ba 1,802 1,950 Tot Br Ba 1,728 2,700 2.900 Unit #1 5 3 1.0 1,099 5 3 1.0 901 \$ 750 4 2 1.0 975 5 3 2.1 1,350 \$ 864 \$ 1,450 1,000 4 2 1.0 5 3 1.0 1,099 5 3 1.0 Unit #2 901\$ 864 \$ 975 5 3 2.1 1,350 \$ 1,450 Unit #3 IS Juit # 4 is 15 Utilities Included Water None Water None Analysis of rental data and support for estimated market rents for the individual subject units reported below (including the adequacy of the comparables, rental concessions, ttc.) The comparable rentals have similar amenities and location as the subject. All comparable rentals are rented unfurnished and range from \$0.97 to \$1.13 per square foot with a weighted average of \$1.05 per square foot. Rent Schedule: The appraiser must reconcile the applicable indicated monthly market rents to provide an opinion of the market rent for each unit in the subject property. Leases Actual Rents Opinion of Market Rent Lease Date Per Unit Total Per Unit Total Unit # Begin Date End Date Unfurnished Furnished Rents Unfurnished Furnished 0 5 Unknown Unknown 500 \$ 1,000 \$ 1.000 2 Vacant Vacant 1.000 1,000 3 Comment on lease data Unit 1816 is rented Total Actual Monthly Rent S 500 Total Gross Monthly Rent 2,000 and Unit 1818 currently vacant. Other Monthly Income (itemize) O Other Monthly Income (itemize) Total Actual Monthly Income 500 Total Estimated Monthly Income 2,000 Utilities included in estimated rents Electric ☐ Water ☐ Sewer ☐ Gas X Trash collection ☐ Cable ☐ Other Comments on actual or estimated rents and other monthly income (including personal property) Unit 1816 is rented and Unit 1818 currently vacant. The market rents will be used in this report 💢 did 🔝 did not research the sale or transfer history of the subject property and comparable sales. If not, explain My research 📗 did 🔀 did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal. MLS/Realist/Assessor My research 🔲 did 🔀 did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale. Data Source(s) MLS/Realist/Assessor 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 # 1 COMPARABLE SALE # 2 COMPARABLE SALE # 3

Eroddia	1400	Farm	70	March	2005

Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s)

Effective Date of Data Source(s)

MLS/Realist/Assessor

other sale of the comparables has taken place within the past year. (MLS/Realist)

07/05/2021

Analysis of prior sale or transfer history of the subject property and comparable sales

MLS/Realist/Assessor

07/05/2021

MLS/Realist/Assessor

No sale of the subject has taken place within the past three years. No

07/05/2021

MLS/Realist/Assessor

07/05/2021

# Small Residential Income Property Appraisal Report

21050856 File# P2106026

There are 3 compar	able p	roperties	currently	offere	ed for st	ale in thr	ne subject neighborh	iood r	anging in	a price fr	om \$ 259,900		to	o\$ 280,	,000	
There are 3 compar	able sa	sales in th	the subject	a neigh	hborhood	d within th	the past twelve mon	chs rar	anging in :	sale price	e from \$ 140,00	00		to \$ 25	55,000	
FEATURE Address 1816-1818 Mar	1	SUBJE		740		MPARABLE		1			E SALE # 2	1		OMPARABLE	SALE	#3
Address 1816-1818 Mar New Orleans,			ng Blva	- 1			Luther King Blvd	1			Luther King Blvd			6 2nd St	7044	-
Proximity to Subject	1	Jis			w Orlea 8 miles	ans, LA 7 s NW	70113		w Orlear 7 miles	ans, LA7	/0113		w Orles 8 miles	eans, LA 7	70115	3
Sale Price	\$	Aliman	200000000000000000000000000000000000000	200000000000000000000000000000000000000	and the second second	S NW	\$ 159,000		- Rn	NVV	\$ 140,000		3 mmc	3 5 V V	\$	255,000
Sale Price/Gross Bldg. Area	S		1t.pa 00.8	ft. S		3.57 sq.ft.		S	57	7.28 sq.ft.	110,000	\$	12	7.88 sq.ft	**********	
Gross Monthly Rent	\$		2,000	0 \$		500(Mrkt)	t)	S		00(Mrkt)	0	\$		100(Mrkt)		
Gross Rent Multiplier	Ļ		75.00	0		106.00	0	i i		63.64	4			121.43	3	2000 PE
Price per Unit	\$		75,000	0 \$		79,500	0	S		70,000	0	\$		127,500	0	
Price per Room Price per Bedroom	S		15,000 25,000			19,875	CONTRACTOR STATE OF S	S		14,000	A CONTRACTOR OF	S		25,500		1000 CT
Price per Bedroom Rent Control		Yes 🔀	25,000 No		Yes 🔀	39,750 No	0	§S □ Y	Yes 🔀 I	23,333 No	\$	S	* - N	42,500	<u>ال</u>	<u> Marie de la composition della composition dell</u>
Data Source(s)	#	es 🚓	No	577		1 No 76372; DO	-01124			No 19760; Do			Yes 🔀	<b>⊈</b> № 70176; D0	-NA 7	
Verification Source(s)	1	AND T		200	S# 22/6 sessor/R		UMIZI		S# 2279 sessor/R		OM 35			70176; D0 /Realist	Ow.	5
VALUE ADJUSTMENTS	Dr	DESCRIPTI	TION		DESCRIP		+() Adjustment		DESCRIPT		+ () Adjustment		DESCRI		1+(-)	-) Adjustment
Sale or Financing				22	vention		1	<del></del>	h Sale			Conv	ventio		+	: Nujc.
Concessions	1000			None	e			0 None	ie		r	0 None	e			
Date of Sale/Time			a distribution	05/07	07/2021			02/26	26/2021	·		02/05	05/202	21	匸	
Location	Avera			Avera	rage			Inferi	rior		+14,000	0 Avera	rage		上	
	7	Simple			Simple	<u>a</u> '			Simple	<u>,                                    </u>		Fee S	Simple	ie	<u> </u>	
	4322 Resid			2043 Resid		·	+11,395				+1,435	5 3960				+1,810
View Design (Style)		idential			idential				idential		<del> </del>		identia		<del> </del>	
Design (Style) Quality of Construction	Doub	ble/Avg.			ble/Avg	<u>4</u>			ible/Avg.	<u> </u>	<del></del>		ble/Av	<u>g</u>	-	
Actual Age	Avera 100			Avera 80	age			Avera	age		<del></del>	Avera 0 100			₩	
	Avera			80 Avera			1	070 Avera		——	<del> </del>				₩	-19 940
Gross Building Area	Ave.	1ge	2,198	7	age	1,400			age	2,444	4 -7,400		d/Aver	rage 1,994	-	-19,940 +6,100
Unit Breakdown	Total	8dms			I Borms		***************************************		i Bdrms				Bdrms		+	+6,100
Unit # 1	5	3	1.0	4	2	1.0	o		3	1.0	<del></del>	101ai	3	1.0	+	
Unit # 2	5	3	1.0	4	2	1.0	0		3	1.0		5	3	1.0	1	
Unit # 3			1										-	+ **-	<u> </u>	
Unit # 4												†'		+-	<u></u>	
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Porch/Patio/Deck	Porch	<u>i                                      </u>		Entry			- U	Entry			<u> </u>	Porch	<u>n</u>		1	
<b>_</b>	<del> </del>			<del> </del>			++	<del> </del>			<del></del>	-			—	
<b>.</b>				<del></del>		+	<del>                                     </del>	<del></del>			·	+		<del></del>	+	
Net Adjustment (Total)	<b>F</b>		3333	1	X+	<u> </u>	\$ 35,295	- F	<b>X</b> +	7_	\$ 8.035	<del>-                                     </del>	<u> </u>	<b>X</b> -	s	-24,030
Adjusted Sale Price	<b>OFF</b>		ALCONOMIC TO A STATE OF THE PARTY OF THE PAR	Net Adj.	377	22.2 %	00,200	Net Adj		5.7 %	0,000	Net Adj.	***************************************	9.4 %	<del></del>	-24,000
of Comparables			SET ARE DEPOSIT	Gross A		22.2 %	1 1			16.3 %	1 1			9.4 % 15.6 %	t	230,970
Adjusted Price Per Unit (44) SP		≠ of Comp U	(Units)	\$		97,148		\$		74,018		\$		115,485	A CONTRACTOR OF THE	<u> </u>
Adjusted Price Per Room (Act SP	SP Comp / #	# of Comp R	Routos)	\$		24,287		\$	1	14,804		\$		23,097	1000 0000000000000000000000000000000000	
Adjusted Price Per Bedrm (Adj. SP	SP Corus / #	# of Comp B	Bechooms)	\$		48,574		\$	2	24,673		\$		38,495	**********	
Value per Unit \$	\$ 97	7,000	Х	2	Ur	Units = \$	194,000	Value p	per GBA	\$	100 X	2,198		GBA = \$		219,800
Value per Rm. \$	\$ 20	0,000	X	10	Ro	Rooms = \$	\$ 200,000		per Bdrms	ns. \$ 3	38,000 X	6		Borms. = \$	\$	228,000
Summary of Sales Comparison A	pproach	n includir	ng reconci	fation o	of the abo	ove indicate		_			ents below.					
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Indicated Value by Sales Comparis	-nr Ar	-mach 5	19/	~ 200												
Total gross monthly rent \$	nson App 2.00			0,000 s rent ma	nultiplier (f	(COM)	96	= \$	192,00			*-dirate	4 value	the legs	An	·nh
Comments on income approach in							96 Gross Rent Mul				<del></del>			by the Incom		
averaged 175, the apprais						****	GIUSS Non.	Alpha	Siu.	10 LU	Jaraules ource	alky.	J tro	163 to	<u> 21 a</u>	<u>a</u>
	<del></del>		Approach S		90,000		Income Approa				Cost Approa				211,54	
Most consideration was q	given to	to the M	Market A	Approa	oach as	s it repre	esents buyer and	nd selle	ler activi	vity in the	ne market. This					
Approach. Least consider	ration	was g	iven to	the co	ost app	oroach d	ue to the actual	age	of the F	subject.	5112	A	<u> </u>	10-	10	JI
				- Int						*1.	46.7	<del></del>				
This appraisal is made X "as completed. Subject to the		subj	rject to co	omplett	on per ;	plans and	d specifications on	the ba	asis of a	ı hypotner	tical condition that	. the im	nprovem	nents have	been	
completed, subject to the following required inspection ba	www.	.ng Itp ∽theer	TO OIL CIL.	.:F20061;.	ON un	basas u.	a hypothenica con	יייט לי יוממטוי י	that use	repairs u	if alterations have	been	.ompies	ad, or ∟	, subject	.t to the
			······································													
Based on a complete visual	inspe	action of	of the int	cerior a	and extr	erior are	as of the subject	prop	erty, def	fined scr	one of work, stat	tement	of asr	ermotions	and !	Emiting
conditions, and appraiser's c	certifica	ation, m	my (our) (	opinion	on of the	he market	et value, as define	ed, of	the real	al propert	rty that is the su	ubject o	of this	report is	s S	illion. <sub>3</sub>
\$ 190,000 as of			/2021				date of inspection						,.			,

#### Small Residential Income Property Appraisal Report 21050856 File # P2106026

biact proparty within the na	-1 2C		
oject property with the pa	St 30 months	s from the effective dat	le of this
ly. No other persons, firms	; corporation	ns or entities are autho	orized to rely
ed in accordance with the re	quirements	of Title XI of the Finance	cial
as amended (12 U.S.C. 33			
	directors of th	- auticate market valu	All of
s adjusted 10% for its inferi	ior locations.	. Comparables 3 & 4 v	were
e subject. The net adjustm	ent exceeds	15% for Comparable	1. These
\$6,000. No age adjustment	ts were cons		
ported by comparable listin	g 4.		
chase price. It is this appra	siser's opinio	n that the subject prop	perty is
" "	140	*** O-animation	21810)
Total the season 7 at a th	· Wtod r		
			eans
			F 1783 (1782)
imating site value) Th			
value ratio is typical of the	e area and ha	as no negative effect o	
OPINION OF SITE VALUE		=\$	60,000
DWELLING 2,198		100.00 =\$	219,800
	3 Sq.Ft.@\$	=\$ =\$	=.0,000
Garage/Carport	Sq.Ft.@\$	=\$	
Total Estimate of Cost-New			
· · · · · · · · · · · · · · · · · · ·		=\$	219,800
Less Physical	Functional	External	219,800
Less Physical Depreciation 73,259 Depreciated Cost of Improvements			219,800
Less Physical Depreciation 73,259		External =\$(	219,800 73,259)
Less Physical Depreciation 73,259 Depreciated Cost of Improvements	5	External = \$( = \$	219,800 73,259) 146,541
Less Physical Depreciation 73,259 Depreciated Cost of Improvements *As-is* Value of Site Improvements INDICATED VALUE BY COST APPR FOR PUDS (If applicable)	3 5 ROACH	External	219,800 73,259) 146,541 5,000
Less Physical Depreciation 73,259 Depreciated Cost of Improvements "As-is" Value of Site Improvements INDICATED VALUE BY COST APPR FOR PUDs (If applicable) No Unit type(s) Detacher	ROACH Altache	External	219,800 73,259) 146,541 5,000
Less Physical Depreciation 73,259 Depreciated Cost of Improvements *As-is* Value of Site Improvements INDICATED VALUE BY COST APPR FOR PUDS (If applicable)	ROACH Altache	External	219,800 73,259) 146,541 5,000
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	and in accordance with the rect as amended (12 U.S.C. 33 atton.  In a same of the considered to be good income of the subject of the establishment of the subject's method of the subject's method of the subject's market value. Lit is this appraisal report apply by of any unforeseen event, age from Hurricane Zeta the effect on the subject's market value and this appraisal report apply by of any unforeseen event, age from Hurricane Zeta the effect on the subject's market of the effect on the subject's market of the effect on the subject of the organization of the en analysis of vacant lot sale of the entire of the entir	nly. No other persons, firms, corporation and in accordance with the requirements as a mended (12 U.S.C. 3331 et seq.), ation.  It is adjusted (12 U.S.C. 3331 et seq.), ation.  It is adjusted to be good indicators of the sadjusted 10% for its inferior locations, is subject. The net adjustment exceeds ablect's neighborhood that are similar to subject's market value. Living area was \$6,000. No age adjustments were consported by comparable listing 4.  In this appraisal report apply only as of the ty of any unforeseen event, subsequent age from Hurricane Zeta that effected poeffect on the subject's market value or effect on the subject's market value or analysis of vacant lot sales in the area of his appraisal for an analysis of vacant lot sales in the area of the control of the subject is 1 of the subject is 2 of the subject is 1 of the	ve indicators of value: e considered to be good indicators of the subject's market values adjusted 10% for its inferior locations. Comparables 3 & 4 versions are subject. The net adjustment exceeds 15% for Comparable liblect's neighborhood that are similar to the subject in size, age subject's market value. Living area was adjusted \$30 per sq. \$6,000. No age adjustments were considered necessary. Equiported by comparable listing 4.  The subject is this appraiser's opinion that the subject properties of the subject properties of the subject properties. It is this appraiser's opinion that the subject properties of the subject approach of the subject properties of the subject and the subject properties of the subject of the subject in the effective date indicated of the subject of the subject is the effective date of the subject's market value or its marketability.  E (not required by Famile Mae)  The subject is located in a neighborhor value ratio is typical of the area and has no negative effect of an analysis of vacant lot sales in the area.  ORNION OF SITE VALUE =\$

This report form is designed to report an appraisal of a two- to four-unit property, including a two- to four-unit property in a planned unit development (PUD). A two- to four-unit property located in either a condominium or cooperative project requires the appraiser to inspect the project and complete the project information section of the Individual Condominium Unit Appraisal Report or the Individual Cooperative Interest Appraisal Report and attach it as an addendum to this report.

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 appraise subject to the following assumptions and limiting conditions:

The appraiser's certification in this report is

- 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, including each of the units. 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, including all units. 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 and income approaches to value. I have adequate market data to develop reliable sales comparison and income approaches to value for this appraisal assignment. I further certify that I considered the cost approach to value but did not develop it, 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 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.

## **Small Residential Income Property Appraisal Report**

21050856 F#e# P2106026

- 21. The lender/client may disclose or distribute this appraisal report to: the borrower, another lender at the request of the borrower, the mortgage 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 DE LA CA	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature ( ) Clarch II / M -	Signature
Name Patrick J. Toso W W/C / / W	Name
Company Name Patrick J. Toso /	Company Name
Company Address 1215 Prytania St., Ste #429, New Orleans, LA	Company Address
70130	
Telephone Number (504) 636-7497	Telephone Number
Email Address patrick@losoappraisals.com	Email Address
Date of Signature and Report 07/13/2021	Date of Signature
Effective Date of Appraisal 07/05/2021	State Certification #
State Certification # R1682	or State License #
or State License #	State
or Other (describe) State #	Expiration Date of Certification or License
State LA	
Expiration Date of Certification or License 12/31/2021	SUBJECT PROPERTY
ADDRESS OF PROPERTY APPRAISED	Did not inspect subject property
1816-1818 Marlin Luther King Blvd	Did inspect exterior of subject property from street
New Orleans, LA 70113	Date of Inspection
	☐ Did inspect interior and exterior of subject property
APPRAISED VALUE OF SUBJECT PROPERTY \$ 190,000	Date of Inspection
LENDER/CLIENT	COMPARABLE SALES
Name Jesika Patel	T Dilection of the first of the second of th
Company Name Fidelity Bank	Did not inspect exterior of comparable sales from street
Company Address 830 W Causeway Approach, Suite 1100,	Did inspect exterior of comparable sales from street
Mandeville, LA 70471	Date of Inspection
Email Address jpatel@notalending.com	
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Freddie Mac Form 72 March 2005

**Small Residential Income Property Appraisal Report** File# P2106026 FEATURE COMPARABLE SALE # 4 COMPARABLE SALE # 6 SUBJECT Address 1816-1818 Martin Luther King Blv 1608-1610 S Rampart St New Orleans, LA 70113 New Orleans, LA 70113 Proximity to Subject 0.13 miles W Sale Price 150,000 265,000 Sale Price/Gross Bldg. Area 68.00 sq.ft. \$ 130.80 sq.ft. sq.ft. sq.ft. **Gross Monthly Rent** 2,000 \$ 2,000(Mrkt) Gross Rent Multiplier 75.00 132.50 Price per Unit 75,000 \$ 132,500 Price per Room 15,000 \$ 26,500 Price per Bedroom 25,000 \$ 66,250 Rent Control 🗌 Yes 🔀 No Yes 🗙 No Yes No Yes No Data Source(s) MLS# 2305368; DOM 3 Verification Source(s) Assessor/Realist VALUE ADJUSTMENTS DESCRIPTION DESCRIPTION +(-) Adjustment DESCRIPTION +(-) Adjustment DESCRIPTION +(-) Adjustment Sale or Financing Contract / DOM 3 Concessions LP/SP 3% -7,950 Date of Sale/Time Contract 06/27/21 Location Average Average Leasehold/Fee Simple Fee Simple Fee Simple Site 4322 sf 3048 sf +6,370 View Residential Residential Design (Style) Double/Avg. Double/Avg. Quality of Construction Average Average Actual Age 100 100 Condition Good/Average -20,260 Average Gross Building Area 2.198 +5.200 Unit Breakdown Total Bdrms Baths Total Borms Baths Total Borns Baths Total Bdrms Baths Unit#1 5 1.0 5 2 1.0 0 Unit # 2 5 3 1.0 5 2 1.0 Unit #3 Unit # 4 Basement Description Osf Osf Basement Finished Rooms 0sf 0sf Functional Utility Average Average Heating/Cooling W.Uts/W.Uts. Cen/Cen/WU/WU -6,000 Energy Efficient Items Typical Typical Parking On/Off Site None None Porch/Patio/Deck Porch Entry + 🗙-Net Adjustment (Total) -22,640 Adjusted Sale Price Net Adi. 8.5 % Net Adi. Net Adj. of Comparables Gross Adj. 17.3 % \$ Gross Adj. % \$ Gross Adj. % 242,360 Adjusted Price Per Unit (Adj. SP Comp.) # of Comp Units) 121,180 Adjusted Price Per Room (Adj. SP Comp.) # of Comp. Rooms) 24,236 Adjusted Price Per Bedrm (Adj. SP Comp / # of Comp Bedrooms) 60,590 S S 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). COMPARABLE SALE # 6 ПЕМ SUBJECT COMPARABLE SALE # 4 COMPARABLE SALE # 5 Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) MLS/Realist/Assessor MLS/Realist/Assessor Effective Date of Data Source(s) 07/05/2021 07/05/2021 Analysis of prior sale or transfer history of the subject property and comparable sales See comments above Analysis/Comments See comments above.

21050856

# One- to Four-Family Investment Property and Ty

	ss 816-1818 Martin Luther Street	Ū		New Orleans City	LA State	701 Zip 0	
complete the foli	ions: This form is to be p lowing schedule indicatin Rental figures must be ba	g each unit's rental stat	lus, lease expiratio	n date, current rent, m	der's underwriter. The a narket rent, and the resp	applicant must consibility for	
	Currently Rented	Expiration Date	Current Rent Per Month	Market Rent Per Month	Utility Expense	Paid By Owner	Paid By Ten
Unit No. 1	Yes No 🔀	N/A \$	500	\$1,000			
Unit No. 2	Yes No X	N/A S	0	\$ 1,000	•	H	
Unit No. 3	Yes No	\$		\$	Fuel Oil	H	×
Unit No. 4	Yes No	\$		\$	Fuel (Other)	Ħ	S
Total		<u> </u>	500	\$ 2,000			XXXXX
					Trash Removal		X
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Page 1 of 2

Form 998 Aug 88

Fannie Mae

Form 216 Aug 88

Form 998 Aug 88

Adequate replacement reserves must be calculated regardless of whether actual reserves are provided for on the owner's operating statements or are customary in the local market. This represents the total average yearly reserves. Generally, all equipment and components that have a remaining life of more than one year - such as refrigerators, stoves, clothes washers/dryers, trash compactors, furnaces, roofs, and carpeting, etc. - should be expensed on a replacement cost basis.

Equipment	Replacement Cost	Remaining Life		By Applicant/ Appraiser	Lender Adjustments
Stoves/Ranges	@ \$ 500 ca. +-	10 Yrs. x2	Units = \$	100	\$
Refrigerators	@ \$ 500 ea. +	10 Yrs. x 2		100	S
Dishwashers			Units = \$	100	
	@ \$ea. +	Yrs. x		· · · · · · · · · · · · · · · · · · ·	<u>\$</u>
VC Units	@ Sea. ÷	Yrs. x	Units = \$		<u>\$</u>
. Washer/Dryers	@ \$ea. +	Yrs. x	Units = \$		\$
IW Heaters	@ \$ <u>450</u> ea. +	10_ Yrs. x1	Units = \$	45	\$
umace(s)	@ \$ea. +	Yrs. x	Units = \$		\$
Other) W.Units	@ \$ 500 ea. ÷	10_ Yrs. x6	Units = \$	300	\$
toof	@ \$ 8,000 +	10_ Yrs. x One Bldg.	= \$ <u> </u>	800	\$
Carpeting (Wall to Wall)	)	Remair Life			
Units)	Total Sq. Yds. @ S	Per Sq. Yd. +	_ Yrs. = _ \$	· · · · · · · · · · · · · · · · · · ·	s
Public Areas)	Total Sq. Yds. @ \$	Per Sq. Yd. +	_ Yrs. == \$		\$
otal Replacement Res			\$	1,345	\$
perating Income Re	conciliation		· ***		
\$ 22,800			17,155	+ 12 = \$	1,430
Effective Gross	, , , , , , , , , , , , , , , , , , , ,	g Expenses	Operating Income	Mo	nthly Operating Income
\$ 1,430		= \$ <u></u>	1,430		
Monthly Operation	ng Income Monthly Housi	ng Expense	Net Cash Flow		
	Expense includes principal and inter OA dues, leasehold payments, and si		•	eal estate taxes, mortg	age
ouranos promams, ric	or acco, recombin payments, and si	northing payme	16.7		
nderwriter's instruction	is for 2-4 Family Owner-Occupied Pi	ronerties			
	io io. L. i i anni o o o o o pio o i i	0,000,000			
If Monthly Opera	ting transports a positive symbol on	tor or #Not Cleatel Income!	the Maran Manthly In	annel annion of	
,	ting Income is a positive number, en				
	m 65/Fannie Mae Form 1003, If Mon ication purposes,	my Operating micome is a r	eganve nomber, it mus	t de included as a	
navilly for quant	cation purposes.				
The borrower's r	nonthly housing expense-to-income	ratio must be calculated by	comparing the total Mo	enthly Housing Evnens	1
	roperty to the borrower's stable mor		comparing the total with	miny riousing Expense	•
nderwriter's instruction	is for 1-4 Family Investment Properti	es			
If Net Cash Flow	is a positive number, enter as "Net R	antal income" in the "Gross	Monthly Income" section	ng of Freddie Mac	
	Mae Form 1003. If Net Cash Flow is				ses.
The borrower's n	nonthly housing expense-to-income	ratio must be calculated by	comparing the total mo	nthly housing expense	
	s primary residence to the borrower				
	Including sources for data and ration				
	under construction and unoccupi	ed. For the purposes form	n, the appraiser make	s the hypothetical co	ndition that both
nits are tenant occup	ied at market rents.				
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Appraiser Name		Annraise sinn		Date	
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derwriter's Comments	and Rationale for Adjustments				
o oommana	шта пиропато постојаваница				
Underwriter Name		Underwriter Sig	nature	Date	
Underwriter Name	***************************************	Underwriter Sig	nature	Date	Fannie Mae

Form 216 Aug 88

Property Address 1816–1818 Martin Luther King Blvd City New Orleans State LA ZIP Code 7011  Browner Lauren M Lamnotte Instructions: The appraisar must use the information required on this form as the basis far his/her conclusions, and must provide support for those conclusions, regarding housing thems and overall martic conditions as reported in the Neighborhood section of the appraisar report form. The appraisar must use 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 appraisar 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, towever, the appraiser must include the data in the analysis. If data sources provide the required information is an awarage. Sales and listings must be properties that compete with the subject property, determined by apophing the criteria that would be used by a prospective buyer of the subject property. The appraiser must include the data such as a seasonal markets, new constitution, foreclosures, etc.  Inventory Analysis  Prior 7–12 Months Prior 4–5 Months Oueral Trend Total of Ocomparable Sales (Senter)  4 5 3 Increasing Sable Increasing Sable Sable Total of Ocomparable Sales (Senter)  4 5 3 Increasing Sable Total of Ocomparable Sales (Senter)  4 5 3 Increasing Sable Total of Ocomparable Sales (Senter)  7 100 Final Sales Months Total of Comparable Sales (Senter)  8 2 2 3 Declining Sable Total of Comparable Sales Days on Market  7 7 30 7 20 Declining Sable Median Comparable Sales Days on Market  7 7 30 7 20 Declining Sable Median Comparable List Price Sales Price Sales Sales Days on Market 7 7 27 32 Declining Sable Median Comparable List Price Sales Sales Days on Market 7 7 27 32 Declining Sable Median Comparable List Price Sable Total Sales Sales Days on Market 7 7 27 32 Declining Sable Deplain in detail the seler concessions trends for the past 12 months (e.g.,	pitherhood. This is a required adventum for all approisal reports with an effective date on or after April 1, 2009.  On New Orbeans  Sizie LA JP Code 70113  TOWN Lauren M Lau	Market The purpose of this addendum is to provide the lender/u		rate understanding of the m	arket trends and conditions		P2106026 bject	
Borrower Lauren M Lamotte 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 bronds and versall market conditions as reported in the Neighborhood section of the appraisal report form. The appraiser must fill in all the Information to the obsert it is available and relable and must provide analysis as indicated below. It 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 area 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 ristead of the median, the appraiser should report the available figure and identify it as an average. Sales and listings must be properted that complete with the subject property, determined by applying the criteria that would be used by a prospective buyer of the subject property. Readmand the median, the appraiser must explain any anomalies in the data, such as seasonal markets, new construction, foreclosures, etc.  Inventory Analysis  Prior 7–12 Months Prior 4–6 Months Current—3 Months Overall Trend Total # of Comparable Sales (Setted)  4 5 3 3 Increasing I Sable Indicated # of Comparable Acide New Listings I Sable Months of Housing Supply (Total Justings/Ab.Rate) 3.0 Declaining I Sable Months of Housing Supply (Total Justings/Ab.Rate) 3.0 Declaining I Sable Months of Housing Supply (Total Justings/Ab.Rate) 3.0 Total # of Comparable Sale Price  \$209,500 \$193,000 \$210,000 Increasing I Sable Median Comparable Sales Days on Market  77 30 72 Declaining Sable Median Comparable Listings Days on Market  77 27 32 Declaining Sable Increasing Sable Increasing Sable Increasing Median Comparable Listings Days on Market  77 27 32 Declaining Sable Increasing Sable Increasing Median Comparable Listings Say on Market  77 27 32 Declaining S	Interest Laurent M. Lamontole  Interest Payabors must use the information required on this form as the basis for higher conclusions, and must provide support for finite conclusions, repairing  using bronds 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  a reliable and middle and must provide analysis is indicated bables. If any reported data in travallation or is considered immissible, the appraisar must include the data  that analysis. If oths sources provide the required information as an average instead of the median, the appraisar basile, there are perspective through the data  the analysis. If data sources provide the required information is an average instead of the median, the appraisar basile, formation is perspective to the provide of the data  that analysis. If data sources provide the required information is an average instead of the median, the appraisar basile, formation is perspective buyer of the  little displays an average in the data. Such as seasonal markets, new construction, foreclosuses, etc.  services of the properties of the provide of the services of the data should be a foreign at a section of the services of the properties of the services of the services of the properties of the services of t	neighborhood. This is a required addendum for all appro-	aisal reports with an effecti	•		p.v	·	
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Email Address patrick@tosoappraisals.com Freddie Mac Form 71 March 2009

Page 1 of 1

Fannle Mae Form 1004MC March 2009

Email Address

Borrower	Lauren M Lamotte				1.102		4		 ٦
Property Address	1816-1818 Martin Luther King Blvd					•			 ٦
City	New Orleans	County	Orleans	State	LA		Zip Code	70113	 ٦
Lender/Client	Fidelity Bank								 ٦

#### **PURPOSE & FUNCTION**

The purpose of this report is to develop an opinion of market value by performing an evaluation of the real property. The function is to assist the lender in evaluating the subject property for lending purposes.

#### INTENDED USE / INTENDED USER

The Intended User of this report is Fidelity Bank. This appraisal has been created specifically for Fidelity Bank for evaluation and consideration of an extension of credit by Fidelity Bank. This appraisal has been prepared for Fidelity Bank's use and reliance only. No other persons, firms, corporations or entities are authorized to rely on this appraisal.

#### APPROACHES TO VALUE

The Market Data Approach is used as the primary indicator of value as it represents buyer and seller activity in the market and was given the most consideration in the final estimate of value and was supported by the Cost Approach. Typically single family homes in the subject's neighborhood are not purchased for income, therefore, the income Approach was not utilized.

#### HIGHEST & BEST USE "AS THOUGH VACANT"

The legally permissible use of the subject site is for residential use. This zoning complies with surrounding properties and the likelihood of a zoning change is not anticipated. It is financially feasible to improve the subject property with a residence building. Thus, the maximally productive, and highest and best use of the site "as though vacant" would be for residential use.

#### HIGHEST & BEST USE "AS IMPROVED"

The subject appears to conform with the physical and economic characteristics of the neighborhood. Since there is no alternative legal use that justifies removal of the existing improvements, the subject property, "as improved", represents the highest and best use of the site.

#### MARKETING TIME & EXPOSURE TIME

Estimated marketing time for the subject property is 3 to 6 months and the exposure time is 1 to 3 months. This is based on the appraiser's observations of the marketing time from listings and sales within the immediate area. Also, considered was the location of the neighborhood, plus known and forecasted changes of the economic factors surrounding this absorption,

#### **ENVIRONMENTAL CONDITIONS**

The value estimated is based on the assumption that the property is not negatively affected by the existence of hazardous substances or detrimental environmental conditions unless otherwise stated in this report. The appraiser is not an expert in the identification of hazardous substances or detrimental environmental conditions. The appraiser's routine inspection of and inquiries about the subject property did not develop any information that indicated any apparent significant hazardous substances or detrimental environmental conditions which would affect the property negatively unless otherwise stated in this report. It is possible that tests and inspections made by a qualified hazardous substance and environmental expert would reveal the existence of hazardous substances or detrimental environmental conditions on or around the property that would negatively affect its value.

#### PRIOR SERVICES

The appraiser has not performed any other services regarding the subject property within the past three years of the effective date of this report.

## ADDITIONAL COMMENTS

This appraisal / inspection is not a home inspection, structural inspection, or pest inspection. By preparing this report, the appraiser is not acting as a home inspector, structural engineer or pest inspector. In performing the limited inspection of this property areas that were readily accessible were visually observed and the review is superficial only. This inspection is not technically exhaustive and does not offer warranties or guarantees of any kind. It is advised to have the structure inspected by an inspector that offers such warranted or guaranteed inspection if there is any concern regarding adverse or negative conditions.

The appraisal was prepared in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice. The appraisal was prepared in accordance with the requirements of Title XI of the Financial Institutions Reform, Recovery and Enforcement Act of 1989, as amended (12 U.S.C 331 et seq.) and any implementing regulations.

Borrower	Lauren M Lamotte							
Property Address	1816-1818 Martin Luther King Blvd							
City	New Orleans	County (	Orleans	Sta	le	LA	Zip Code	70113
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#### COVID-19

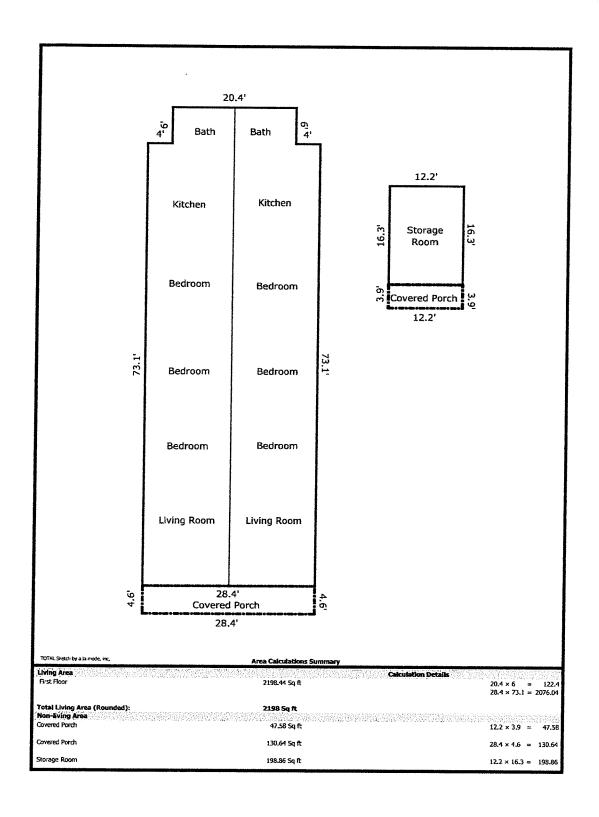
The global outbreak of a "novel coronavirus" known as COVID-19 was officially declared a pandemic by the World Health Organization (WHO). The reader is cautioned, and reminded that the conclusions presented in this appraisal report apply only as of the effective date(s) indicated. The appraiser makes no representation as to the effect on the subject property of any unforeseen event, subsequent to the effective date of the appraisal.

The first case of the COVID-19 was reported in New Orleans on March 9, 2020. On March 11th the mayor cancelled public events and on March 20th issued non-essential business to shut down. The governor of Louisiana issued a "stay at home" order on March 23rd through April 12, 2020. According to real estate agents, lenders, closing attorneys and other appraisers in the marketplace, most sales that were agreed upon prior to the outbreak have continued to move forward and close. However, due to the "stay at home" order some current listings have been pulled from the market place as families are quarantined in their houses and do not want to show their homes at this time and are hesitant to allow potential buyers to lour the homes due to the possible threat of spread of the virus. Also, it appears many buyers are waiting until there is more certainty of the outcome of the current pandemic before making a purchase decision as well as potential health risk of fouring homes.

As of the writing of this report, it appears that a few new listings are coming on the market. Sales are taking place, but mostly from properties that were under contract before the crises began. Many people are refinancing. It is unclear if supply and demand are slowing down at the same rate. Therefore, at this time there is not sufficient data in the marketplace to make any conclusive or reliable analysis as to any impact on values or trends in the marketplace as a result of the COVID-19 pandemic.

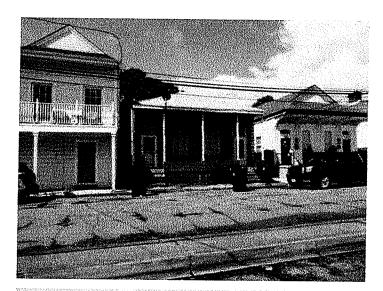
### **Building Sketch**

Borrower	Lauren M Lamotte					~		
Property Address	1816-1818 Martin Luther King Blvd							
City	New Orleans	County	Orleans	State	LA	Zip Code	70113	
Lender/Client	Fidelity Bank							



## Subject Photo Page

Borrower	Lauren M Lamotte				
Property Address	1816-1818 Martin Luther King Blvd			·	
City	New Orleans	County Orleans	State I A	Zio Code	70113
Lender/Client	Fidelity Bank				.0110



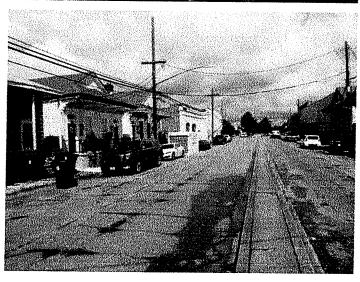
## Subject Front

1816-1818 Martin Luther King Blvd Sales Price 150,000 Gross Building Area 2,198 Age 100





**Subject Street** 



Form PIC3X5.SC - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

## Subject Photo Page

Borrower	Lauren M Lamotte			
Property Address	1816-1818 Martin Luther King Blvd			
City	New Orleans	County Orleans	State LA	Zip Code 70113
Lender/Client	Fidelity Bank			



Subject Front

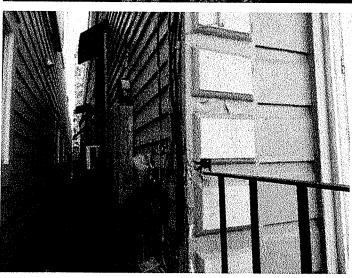
1816-1818 Martin Luther King Blvd
Sales Price 150,000

Gross Building Area 2,198
Age 100





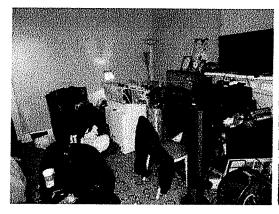
Subject Side



Form PfC3X5.SC - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

## Interior Photos

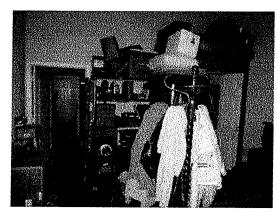
Borrower	Lauren M Lamotte							
Property Address	1816-1818 Martin Luther King Blvd							
City	New Orleans	County	Orleans	State	LA	Zip Code	70113	
Lender/Client	Fidelity Bank							





Living Room Unit 1816

Bedroom Unit 1816

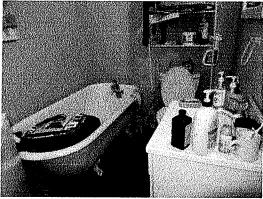




Bedroom Unit 1816

Bedroom Unit 1816



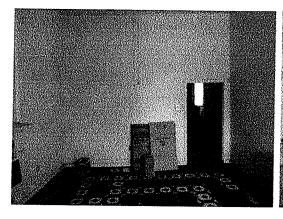


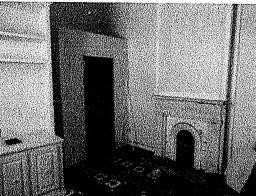
Bedroom Unit 1816

Bathroom Unit 1816

## Interior Photos

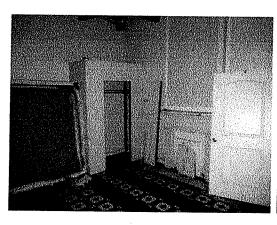
Borrower	Lauren M Lamotte			
Property Address	1816-1818 Martin Luther King Blvd			
City	New Orleans	County Orleans	State I A	Zip Code 70113
Lender/Client	Fidelity Bank			-, 10115



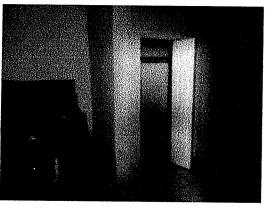


Living Room Unit 1818

Bedroom Unit 1818



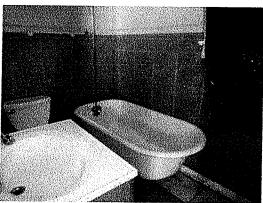
Bedroom Unit 1818



Bedroom Unit 1818



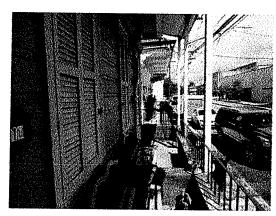
Kitchen Unit 1818

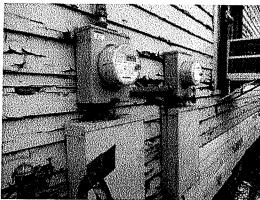


Bathroom Unit 1818

## **Interior Photos**

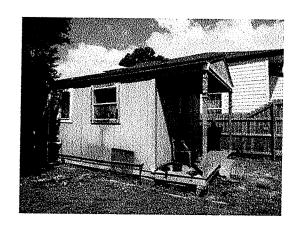
Borrower	Lauren M Lamotte			
Property Address	1816-1818 Martin Luther King Blvd			
City	New Orleans	County Orleans	State LA	Ζip Code 70113
Lender/Client	Fidelity Bank			70110





**Covered Porch** 

Meters



Storage Room

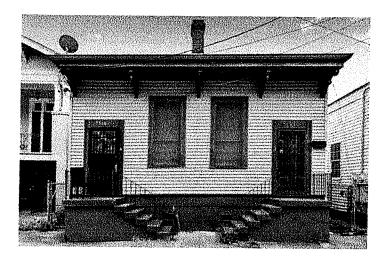
## Comparable Photo Page

Borrower	Lauren M Lamotte			
	1816-1818 Martin Luther King Blvd		WAR AND THE PROPERTY OF THE PR	
City	New Orleans	County Orleans	State LA	Zip Code 70113
Lender/Client	Fidelity Bank			



### Comparable 1

2107-2109 Martin Luther King Blvd Sales Price 159,000 G.B.A. 1,400 Age/Yr. Blt. 80



## Comparable 2

2716-2718 Martin Luther King Blvd Sales Price 140,000 G.B.A. 2,444 Age/Yr. Blt. 70



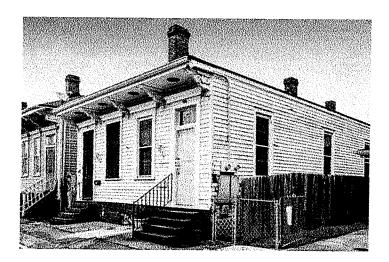
## Comparable 3

2024-2026 2nd St

Sales Price 255,000 G.B.A. 1,994 Age/Yr. Bit. 100

## Comparable Photo Page

Borrower	Lauren M Lamotte						
Property Address	1816-1818 Martin Luther King Blvd						
City	New Orleans	County	Orleans	State LA	Zip Code	70113	
Lender/Client	Fidelity Bank					70110	



 Comparable
 4

 1608-1610 S Rampart St
 Sales Price

 265,000
 2,026

 Age/Yr. Bit.
 100

## Comparable 5

Sales Price G.B.A. Age/Yr. Blt.

## Comparable 6

Sales Price G.B.A. Age/Yr. Bit.

## **Rental Photo Page**

Borrower	Lauren M Lamotte	 				·	
Property Address	1816-1818 Martin Luther King Blvd						
City	New Orleans	 Orleans	State	LA	Zip Code	70113	
Lender/Client	Fidelity Bank					10110	



## Rental 1

1514 Freret St Proximity to Subj. 0.41 miles NW 1,802 101

GBA Age/Year Built

## Rental 2

2713 Jackson Ave

0.65 miles W 1,728 120 Proximity to Subj.

GBA Age/Year Built

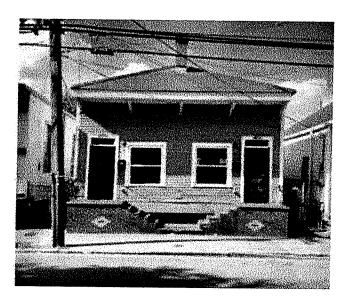


### Rental 3

2722 M L K Blvd Proximity to Subj. 0.57 miles NW

Age/Year Built

2,700 50

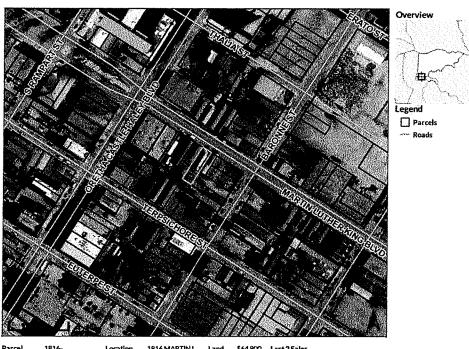


Form DLSTRNT.DM\$C - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

## Urieans Parish Assessors Parcel Map

Borrower	Lauren M Lamotte							
Property Address	1816-1818 Martin Luther King Blvd							
City	New Orleans	County	Orleans	State	LA	Zip Code	70113	
Lender/Client	Fidelity Bank							

# Orleans Parish, LA



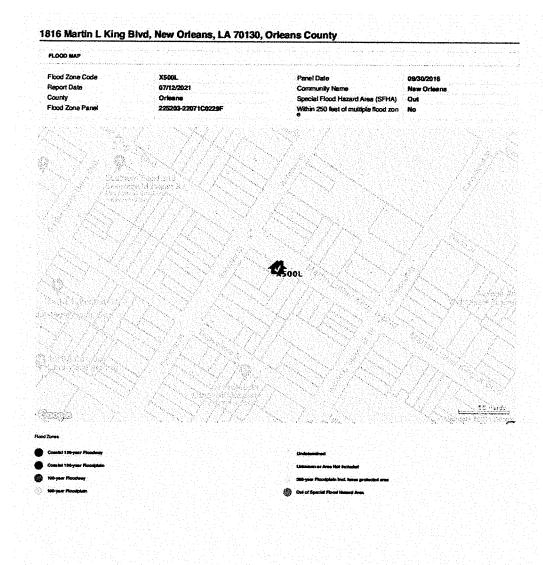
Parcel	1816-	Location	1816 MARTIN L	Land	\$64,800	Last 25al	es		
	MARTINLKINGBL	Address	KING BL	Value		Date	Price	Grantor	Grantee
Class	R	Owner	MCCLENDON	Building	\$128,700	4/2/2007	\$65000	WILLIAMSTRACY	JOSEPH BENNETT
Land Use	520	Address	JOSEPH B	Value				R	MCCLENDON
Code			1816 MARTINL	Total	\$193,500	4/2/2007	\$65000	JOSEPH BENNETT	MCCLENDON
Land Area	4,322		KING BL	Value				MCCLENDON	JOSEPH B
(sqft)			NEW ORLEANS						
Building	1,920		LA70113						
Area (soft)									

Date created: 7/13/2021 Last Data Uploaded: 7/13/2021 7:51:16 AM

Developed by Schneider

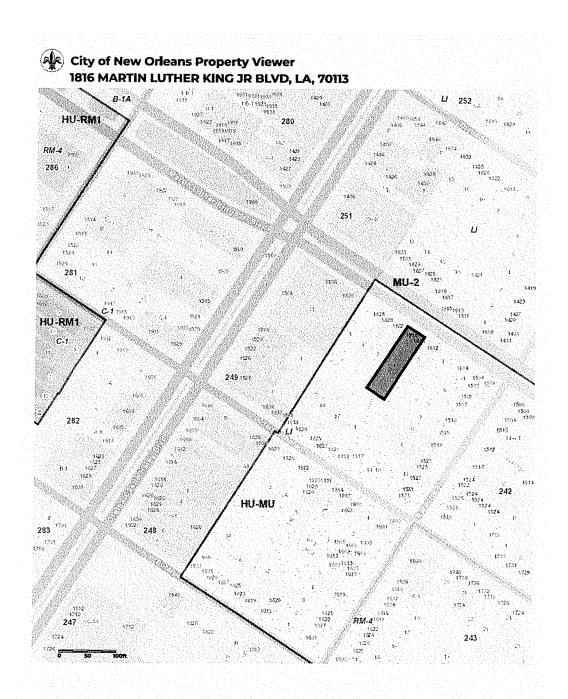
## rioog map

Borrower	Lauren M Lamotte							
Property Address	1816-1818 Martin Luther King Blvd							
City	New Orleans	County	Orleans	State	LA	Zip Code	70113	
Lender/Client	Fidelity Bank							



#### Zoning Map - rage 1

Borrower	Lauren M Lamotte							
Property Address	1816-1818 Martin Luther King Blvd					•		
City	New Orleans	County	Orleans	State	LA	Zip Code	70113	
Lender/Client	Fidelity Bank							



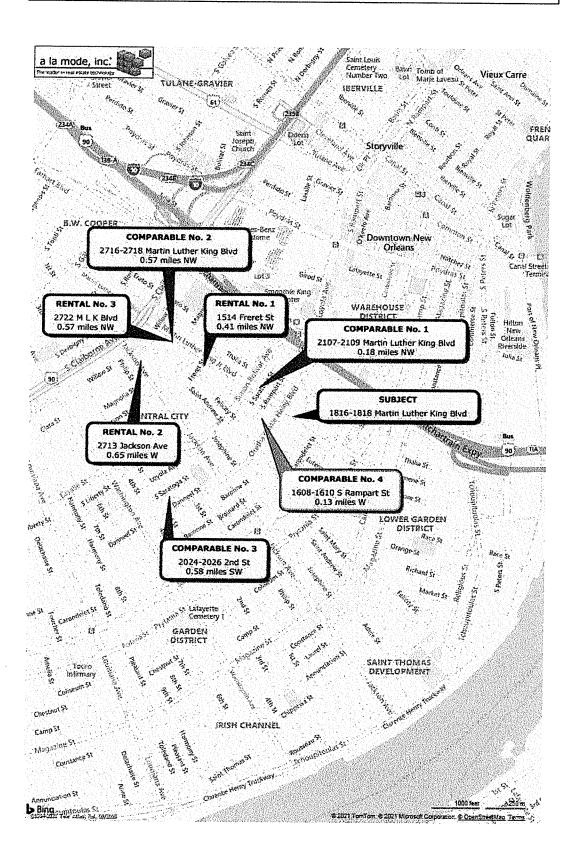
## Zoning map - rage Z

Borrower	Lauren M Larnotte						······································
Property Address	1816-1818 Martin Luther King Blvd						
City	New Orleans	County	Orleans	State	LA	Zip Code	70113
Lender/Client	Fidelity Bank						

and the second control of the second control	en e
PROPERTY INFORMATION	
Building Number	Use Code
Unit Number Site Address	Property Description SQ 249 LOT 4 M L K 351 27' X 10" OVER 135' 2"
1816 Martin Luther King Jr Blvd, LA, 70113	GeoPIN
First Owner Name MCCLENDON JOSEPH 8	47/41/69 Tax Bill ID
Second Owner Name	101107904
Mailing Address 1816 MARTIN L KING BL	
Mailing City NEW ORLEANS	Square
Mailing State	BLOCK 249
LA Mailing Zîp S	PARID 1816-MARTINLKINGBL
70113	Parcel Area (sq.ft.)
Mailing Zip +4 0000	4322 Parcel Dimensions (ft.) 33x127x133
Assessor Records and Sales/Transfer Information Intendences schoolsectnedercorp.com Applib-9798Layw1D-197928-PageTypeliD-46F95ydD-95658CP-18990196445Wry1aber1876-MAI	(Alpinication Banic? PDN-pixibinicRes)
Zoning	
Zoning District HU-MÜ	
Historic Urban Neighborhood Mixed-Use District (rete/szanokagoniktok-sz/)  Future Land Use	
Future Land Use	ikan kerikan berangan di Kabupatèn Bandaran Bandaran Bandaran Bandaran Bandaran Bandaran Bandaran Bandaran Ban Bandaran Bandaran Ba
Future Land Use Description Mixed-Use Medium Density (https://nolagov/cit/-planning/npamendments/future-bno	d-uso-map-categorios-si-un verded-by-(igyl)
Overlays and Interim Zoning Districts	
Dverlay / IZD Description EC Enhancement Corridor Design Overlay District	
우리는 물 가장을 하는 물을 모든 하다면서 그렇게 되었다. 그리는 그리는 일이 되었다.	ions of this Overlay. (http://czo.nola.gov/article-18/#18-15)
Regulations in the overloy and interim zoning districts are combined with the l Drieans One Stop Shop (muscinetagowhnestop) for interpretation of the Overloys/	base zoning district. In the event of overlapping districts, please contact the New Interim Zoning Districts.
NATIONAL REGISTER OF HISTORIC PLACES	
lame Central City Historic District	
NATIONAL REGISTER DEMOLITION REVIEW DISTRICT	
lame National Register Demolition Review District	
his property falls within the boundary of the National Register Demolition Aevi n M.C.S. 28520. For more information, visit the NRDRD Safety and Permits page	iew District. The National Register Demolition Review District boundaries are described (https://inda.gov.balety.and-permet.hational-register-demoltion-review-district/)

#### **Location Map**

Воложег	Lauren M Lamotte							
Property Address	1816-1818 Martin Luther King Blvd							
City	New Orleans	County	Orleans	State	LA	Zip Code	70113	
Lender/Client	Fidelity Bank							

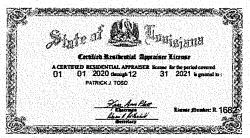


Form MAP.LOC - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

### Gertification

Borrower	Lauren M Lamotte								
Property Address	1816-1818 Martin Luther King Blvd								
City	New Orleans	County	Orleans	Sta	te	LA	Zip Code	70113	
Lender/Client	Fidelity Bank								

1682 CRA





### Assessors Tax Information - Page 1

Borrower	Lauren M Lamotte							
Property Address	1816-1818 Martin Luther King Blvd							
City	New Orleans	County	Orleans	State	LA	Zip Code	70113	
Lender/Client	Fidelity Bank							

### 7/13/2021

Beacon - Orleans Parish, LA - Report: 1816-MARTINLKINGBL



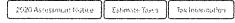
## Orleans Parish, LA

Summary	
Tax Bill Number	101107904
Municipal District	1
Location Address	1816 MARTIN L KING BL
Property Class	R-RESIDENTIAL
Special Tax District	
Subdivision Name	The state of the s
Zoning District	Show Viewer (41141168)
Land Area (sq ft)	4322
Building Area (sq ft)	1920
Revised Bldg Area (sq ft)	0
Square	249
Book	03
Lat/Falio	4/008
Line	004
Legal Description	1. SQ 249 LOT 4 M L K 331 27' X 10' OVER 133' 2"
Assessment Area	MLK - OCH Show Assessment Area Map
Parcel Man	Shine Parent Mari



MCCLENDON JOSEPH 8 1816 MARTIN L KING BL NEW ORLEANS LA 70113 0000

#### **Quick Links**



#### Valuation

managarang at tanggarang amerika manggarang ang panggarang at ang panggarang at ang at ang at ang at ang at ang	2021 Certified	2020 Certified	2019 Certified
Land Value	\$64,800	\$64.800	\$17,300
+ Building Value	\$128,700	\$128,700	\$68,700
■ Total Value	\$193,500	\$193,500	\$86,000
Assessed Land Value	\$6,480	\$6,480	\$1,730
+ Assessed Building Value	\$12,870	\$12,870	\$6,870
Total Assessed Value	\$19,350	\$19,350	\$8,600
- Homestead Exemption Value	\$0	\$0	50
Taxable Assessment	\$19,350	\$19,350	003,82
Special Assessment Treatment			
Age Freeze			
Disability Freeze			
Assessment Change	to decide a company of the		
Tax Contract	and the first consideration and the consider		

#### Sales

Sale/Transfer Date	Price	Grantor	Grantes	Notarial Archive Number	Instrument Number
4/2/2007	\$65,000	WILLIAMSTRACYR	JOSEPH BENNETT MCCLENDON	07-17822	342596
4/2/2007	\$65,000	JOSEPH BENNETT MCCLENDON	MCCLENDON JOSEPH B	D7-17822	342596
1/5/2006	\$75,000			06-02066	000317201
8/16/1990	\$22,000			11151990	000024594
8/9/1990	\$0			11081990	000024284
6/25/1981	\$32,500			09171990	000000000
5/16/1978	\$40,000			05121980	000000000
3/2/1978	50			05121980	000000000
11/13/1975	S	***************************************		05171980	000000000

#### Photos

### keaust lax intormation - rage 1

Borrower	Lauren M Lamotte							
Property Address	1816-1818 Martin Luther King Blvd							
City	New Orleans	County	Orleans	State	LA	Zip Code	70113	
Lender/Client	Fidelity Bank							

1816 Martin L King Blvd, New Orleans, LA 70130, C	

	Beds 6	Baths 2	Sale Price \$22,000	Sale Date 08/16/1990
	Bldg Sq Ft	Lot Sq Ft	Yr Built	Туре
	1,920	4,322	1940	DUPLEX
OWNER RECORDATION			and the desire of the property of the state	The Principle of the Section of the
Owner Name	Mcclendon Joseph B		ax Billing City & State	New Orleans, LA
Tax Billing Address	1816 Mertin L King Blvd		ex Billing Zip	70136
LOCATION INFORMATION	atte men han kan kanna kanta terminata da anti da masa da anti			
School District Name	Orleans Psb		ownship	District 1
Consus Tract	77.00			
TAX REORGATION				
Tax Bill Number	101107904		oi#	. (1
% Improved	67%		lock#	249
Tax Area	1		ax Appraisal Area	
Legal Description	SQ 249 LOT 4 M L K 331 OVER 133' 2"			
ASSESSMENT & TAX	a est, are sacrat caratas as established. Tagain a sacrat caratas as a sacrat a	et eta eta eta eta eta eta eta eta eta e	لسان تعاقبيله بيد الداريسيان دار. 1- زار داد ادر از دار از دار	
Assessment Year	2021	2020		2019
Assessed Value - Total	\$19,350	\$19,35		\$8,500
Assessed Value - Land	\$6,480	\$6,480	and the second and the second and the second at the second	\$1,730
Assessed Value - Improved	\$12,870	\$12,87	and the contract of the contract of the care	\$6,870
YOY Assessed Change (\$)	\$0	\$10,75	Section and the behalf of the contract of	
YOY Assessed Change (%)	0%	125%		na dia kampana mangka mangka mangka na dia kampa ka (127). Kampang mangka man
Market Value - Total	\$193,500	\$193.5		\$86,000
Market Value - Land	\$64.800	\$64.80	Maria de la companione	\$17,300
Market Value - Improved	\$128,700	\$128,7	the control of the second seco	\$68,700
Tax Year	Total Tax	Chang	e (S)	Change (%)
2019	\$1,299	5,54		
2020	\$2,813	\$1,514		116.51%
2021	\$2,785	-\$26		-0.98%
geria a proteigen per i Politik pro geriagian geriada (hadas proteig				ing of men and point demand and all the discounties when it is a single property of the second secon
CHARACTERISTICS				
Land Use - County	Two Family Dwelling Pts		uilding Sq Ft	1,920
Land Use - Universal Lot Ares	Duplex 4.322	And the second of the second o	otal Rooms edrooms	10
Lot Area Lot Acres	4,322 0.0992	- 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1	ecrooms uli Baths	
# of Buildings	JAG92		otal Baths	
Building Type	Duplex		ear Built	1940
Stories			rano e filipido de como de decidir de La Tripida Illano de Colonia de Santo	
SELL SCORE				
Rating	Moderate	v.	alue As Of	2021-06-20 20:47:20
Sell Score	541			
LAST MARKET SALE & SALES HEST	IOAY	. There were the determine the		Andrew Salida and Andrew Salid
Sale Date	08/16/1990	produced the second of productions	ocument Number	24594
Sale Price	\$22,000		ed Type	Deed (Reg)
Owner Name	Mcclendon Joseph B	Pa	ice Per Square Feet	\$11.46
Sale Date	08/16/1990		06/25/19	81
lale Price	\$22,000			
Suyer Name	Mc Clendo	n Joseph B		일이 말했다면서 가장 모양 등의 생각
Document Number	24594		773-544	
locument Type	Dead (Reg		Dead (Re	eg)

Property Details: Coursey of sens 1000, Guit South Hunt Estate Into Retents

Generated on: 97/12/21

The data within this report is excepted by Corplangic two public and private sources. The data is discussed reliable, but is not government. The accuracy of the data contained funds can be

## nealist lax information - rage 2

Borrower	Lauren M Lamotte							
Property Address	1816-1818 Martin Luther King Blvd							
City	New Orleans	County	Orleans	State	LA	Zip Code	70113	
Lender/Client	Fidelity Bank							

