

APPRAISAL REPORT

of

Single Family Residence at

403 Alicia Dr

Biloxi, MS 39531

As Of:

08/25/2023

Prepared For:

Dominion Financial Services, LLC
Dominion Financial Services, LLC
32 South St.
Baltimore , MD 21202

Prepared By:

Ann Michelle Hester
Ann Michelle McKinney, LLC
164 Beachview Ave
Biloxi, MS 39531

Ann Michelle McKinney, LLC
164 Beachview Ave
Biloxi, MS 39531

08/30/2023

Dominion Financial Services, LLC
32 South St.
Baltimore , MD 21202

RE: Troy Kearns
403 Alicia Dr
Biloxi, MS 39531
File No. 1262760.1
Case No. R11211912DFS

Dear

In accordance with your request, I have personally inspected and prepared an appraisal report of the real property located at:

403 Alicia Dr, Biloxi, MS 39531

The purpose of this appraisal is to estimate the market value of the property described in the body of this appraisal report.

Enclosed, please find the appraisal report which describes certain data gathered during our investigation of the property. The methods of approach and reasoning in the valuation of the various physical and economic factors of the subject property are contained in this report.

An inspection of the property and a study of pertinent factors, including valuation trends and an analysis of neighborhood data, led the appraiser to the conclusion that the market value, as of 08/25/2023 is:

\$ 357,900

The opinion of value expressed in this report is contingent upon the limiting conditions attached to this report.

It has been a pleasure to assist you. If I may be of further service to you in the future, please let me know.

Respectfully submitted,

Signature: 

Ann Michelle Hester
RA 840

Owner <u>Troy Kearns</u>	Address <u>403 Alicia Dr</u>	Unit No. _____
City <u>Biloxi</u>	County <u>Harrison</u>	State <u>MS</u> Zip Code <u>39531</u>
Client <u>Dominion Financial Services, LLC</u>		

APPRAISAL AND REPORT IDENTIFICATION

This Report is one of the following types:

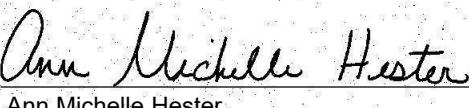
 Appraisal Report (A written report prepared under Standards Rule 2-2(a), pursuant to the Scope of Work, as disclosed elsewhere in this report). Restricted Appraisal Report (A written report prepared under Standards Rule 2-2(b), pursuant to the Scope of Work, as disclosed elsewhere in this report, restricted to the stated intended use only by the specified client and any other named intended user(s).)**Additional Certifications**

I certify that, to the best of my knowledge and belief:

- The statements of fact contained in this report are true and correct.
- The reported analyses, opinions, and conclusions are limited only by the reported assumptions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- Unless otherwise indicated, I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to parties involved.
- Unless otherwise indicated, I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.
- I have no bias with respect to the property that is the subject of this report or the parties involved with this assignment.
- My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- My analyses, opinions, and conclusions were developed and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that were in effect at the time this report was prepared.
- Unless otherwise indicated, I have made a personal inspection of the property that is the subject of this report.
- Unless otherwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification (if there are exceptions, the name of each individual providing significant real property appraisal assistance is stated elsewhere in this report).

Reasonable Exposure Time

(USPAP defines Exposure Time as the estimated length of time that the property interest being appraised would have been offered on the market prior to the hypothetical consummation of a sale at market value on the effective date of the appraisal.)

My Opinion of Reasonable Exposure Time for the subject property at the market value stated in this report is: 22-52 days.**Comments on Appraisal and Report Identification**Note any USPAP-related issues requiring disclosure and any state mandated requirements: The income approach was considered, however the data available was not sufficient to formulate market value.**APPRAISER****SUPERVISORY APPRAISER (ONLY IF REQUIRED)**Signature Name Ann Michelle HesterDate of Signature 08/30/2023State Certification # RA-840

or State License # _____

State MSExpiration Date of Certification or License 12/31/2023Effective Date of Appraisal 08/25/2023Inspection of Subject: None Exterior Only Interior and Exterior

Date of Inspection (if applicable): _____

Signature _____

Name _____

Date of Signature _____

State Certification # _____

or State License # _____

State _____

Expiration Date of Certification or License _____

Inspection of Subject: None Exterior Only Interior and Exterior

Date of Inspection (if applicable): _____

Uniform Residential Appraisal Report

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

SUBJECT	Property Address 403 Alicia Dr			City	Biloxi	State MS	Zip Code 39531
	Borrower	Troy Kearns	Owner of Public Record	La Casa I, LLC		County	Harrison
	Legal Description LOTS 1 & 2 BLK 1 LAKE VILLA SUBD						
	Assessor's Parcel # 1110C-01-027.000			Tax Year	2022	R.E. Taxes \$ 4,595	
	Neighborhood Name LAKE VILLA SUBDIVISION			Map Reference	28047	Census Tract	0012.05
	Occupant	<input type="checkbox"/> Owner <input checked="" type="checkbox"/> Tenant <input type="checkbox"/> Vacant	Special Assessments \$ 0	PUD	HOA \$ 0	<input type="checkbox"/> per year <input type="checkbox"/> per month	
	Property Rights Appraised <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold <input type="checkbox"/> Other (describe)						
	Assignment Type <input type="checkbox"/> Purchase Transaction <input checked="" type="checkbox"/> Refinance Transaction <input type="checkbox"/> Other (describe)						
	Lender/Client Dominion Financial Services, LLC Address 32 South St., Baltimore , MD 21202						
	Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No						
Report data source(s) used, offerings price(s), and date(s). DOM 107;Subject property was offered for sale.;Latest Price \$339,000;Latest Date 11/23/2022;Original Price \$379,000;Original Date 09/23/2022;MGCMS#4029605							
I <input type="checkbox"/> did <input type="checkbox"/> did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed.							
Contract Price \$		Date of Contract	Is the property seller the owner of public record? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Data Source(s)				
Is there any financial assistance (loan charges, sale concessions, gift or down payment assistance, etc.) to be paid by any party on behalf of the borrower? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No							
If Yes, report the total dollar amount and describe the items to be paid.							

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

Neighborhood Characteristics			One-Unit Housing Trends			One-Unit Housing		Present Land Use %	
Location <input type="checkbox"/> Urban <input checked="" type="checkbox"/> Suburban <input type="checkbox"/> Rural	Property Values <input checked="" type="checkbox"/> Increasing	<input type="checkbox"/> Stable <input type="checkbox"/> Declining	PRICE	AGE	One-Unit	58	%		
Built-Up <input type="checkbox"/> Over 75% <input checked="" type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%	Demand/Supply <input checked="" type="checkbox"/> Shortage	<input type="checkbox"/> In Balance <input type="checkbox"/> OverSupply	\$ (000)	(yrs)	2-4 Unit	2	%		
Growth <input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow	Marketing Time <input checked="" type="checkbox"/> Under3mths	<input type="checkbox"/> 3-6 mths <input type="checkbox"/> Over 6 mths	175	Low	1	Multi-Family	15	%	
Neighborhood Boundaries North by Big Lake, south by Pass Road, east by Popp's Ferry Road and west by Debuys Road.	900 High 83 Commercial 10 %					435 Pred.	3	Other Vacant	15 %

Neighborhood Description The subject neighborhood has curbs, gutters and street lights. There is no homeowner's association, amenities, or dues for the subject neighborhood. Homes in the subject neighborhood are similar to the design/appeal, quality of construction, and condition as of the effective date of this appraisal. Homes in the area have been updated and some have not.

Market Conditions (including support for the above conclusions) According to the Fannie Mae 1004 MC Statistics Report, the Average Sales Price is \$435,780.. The Average Days on Market are 62 days. The Median Sales to List Price Ratio for the current 0-3 months is 97.92%.

Dimensions 181x104.6x280x183	Area 27916 sf	Shape Irregular/Adequate	View	N;Res;
Specific Zoning Classification RS-10	Zoning Description Single Family Residential Low Density			
Zoning Compliance <input checked="" type="checkbox"/> Legal <input type="checkbox"/> Legal Nonconforming (Grandfathered Use)	<input type="checkbox"/> No Zoning <input type="checkbox"/> Illegal (describe)			
Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe.				
Utilities Public Other (describe)	Public	Other (describe)	Off-site Improvements-Type	Public Private
Electricity <input checked="" type="checkbox"/>	<input type="checkbox"/>	Water <input checked="" type="checkbox"/>	Street Asphalt <input checked="" type="checkbox"/>	<input type="checkbox"/>
Gas <input type="checkbox"/>	<input type="checkbox"/>	None Sanitary Sewer <input checked="" type="checkbox"/>	Alley None <input type="checkbox"/>	<input type="checkbox"/>
FEMA Special Flood Hazard Area <input type="checkbox"/>	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	FEMA Flood Zone X	FEMA Map # 28047C0286G	FEMA Map Date 06/16/2009
Are the utilities and/or off-site improvements typical for the market area? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe.				
Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If Yes, describe.				

General Description		Foundation		Exterior Description		materials/condition		Interior		materials/condition	
Units <input checked="" type="checkbox"/> One <input type="checkbox"/> One with Accessory Unit	<input checked="" type="checkbox"/> Concrete Slab <input type="checkbox"/> Crawl Space	Foundation Walls	Slab/Good	Floors	Lam/Cpt/Tile/Good						
# of Stories 2	<input type="checkbox"/> Full Basement <input checked="" type="checkbox"/> Partial Basement	Exterior Walls	Brick/Good	Walls	Sheetrock/Good						
Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det./End Unit	Basement Area 0 sq. ft.	Roof Surface	Composition/Good	Trim/Finish	Wood/Good						
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.	Basement Finish 0 %	Gutters & Downspouts	None	Bath Floor	Tile/Good						
Design (Style) Traditional	<input type="checkbox"/> Outside Entry/Exit <input checked="" type="checkbox"/> Sump Pump	Window Type	Insulated/Good	Bath Wainscot	Tile/Good						
Year Built 1970	Evidence of <input type="checkbox"/> Infestation	Storm Sash/Insulated	None	Car Storage	<input type="checkbox"/> None						
Effective Age (Yrs) 10	<input type="checkbox"/> Dampness <input type="checkbox"/> Settlement	Screens	Half/Good	<input checked="" type="checkbox"/> Driveway	# of Cars 2						
Attic <input checked="" type="checkbox"/> None	Heating <input checked="" type="checkbox"/> FWA <input type="checkbox"/> HWBB <input type="checkbox"/> Radiant	Amenities	<input type="checkbox"/> Woodstove(s) # 0	Driveway Surface	Concrete						
Drop Stair <input type="checkbox"/> Stairs	<input type="checkbox"/> Other <input type="checkbox"/> Fuel <input type="checkbox"/> Elec.	<input checked="" type="checkbox"/> Fireplace(s) # 1 <input type="checkbox"/> Fence Chain	<input type="checkbox"/> Fence Chain	<input checked="" type="checkbox"/> Garage	# of Cars 2						
Floor <input type="checkbox"/> Scuttle	Cooling <input checked="" type="checkbox"/> Central Air Conditioning	<input checked="" type="checkbox"/> Patio/Deck Cov <input type="checkbox"/> Porch Cov	<input type="checkbox"/> Porch Cov	<input type="checkbox"/> Carport	# of Cars 0						
Finished <input type="checkbox"/> Heated	<input type="checkbox"/> Individual <input type="checkbox"/> Other	Pool None	Other None	<input type="checkbox"/> Att.	<input type="checkbox"/> Det. <input checked="" type="checkbox"/> Built-in						
Appliances <input checked="" type="checkbox"/> Refrigerator <input checked="" type="checkbox"/> Range/Oven <input checked="" type="checkbox"/> Dishwasher <input checked="" type="checkbox"/> Disposal <input type="checkbox"/> Microwave <input type="checkbox"/> Washer/Dryer <input type="checkbox"/> Other (describe) Fan Hood											

Finished area above grade contains: 9 Rooms 5 Bedrooms 3.0 Bath(s) 3,418 Square Feet of Gross Living Area Above Grade

Additional features (special energy efficient items, etc.) The subject property has energy efficient HVAC unit, water heater and insulated windows with half screens.

Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). C3;Kitchen-updated-six to ten years ago;Bathrooms-updated-six to ten years ago;See comments - SUBJECT CONDITION

Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? Yes No If Yes, describe

Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? Yes No If No, describe

Uniform Residential Appraisal Report

There are 24 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 247,000 to \$ 1,798,711 .
There are 41 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 175,000 to \$ 900,000 .
FEATURE SUBJECT COMPARABLE SALE # 1 COMPARABLE SALE # 2 COMPARABLE SALE # 3
Address 403 Alicia Dr Biloxi, MS 39531 2256 Baywood Dr Biloxi, MS 39532 436 Cove Dr Biloxi, MS 39531 2594 Bryn Mawr Ave Biloxi, MS 39531
Proximity to Subject 1.55 miles NE 0.52 miles W 0.93 miles S
Sale Price \$ 322,000 \$ 323,000 \$ 380,000
SalePrice/GrossLiv.Area \$ 0.00 sq. ft. \$ 94.71 sq. ft. \$ 107.56 sq. ft. \$ 97.44 sq. ft.
Data Source(s) MGCMMLS#4031386;DOM 228 MGCMMLS#4041530;DOM 23 MGCMMLS#4020863;DOM 42
Verification Source(s) Observation/TaxData Observation/TaxData Observation/TaxData
VALUE ADJUSTMENTS DESCRIPTION DESCRIPTION +(-) \$ Adjustment DESCRIPTION +(-) \$ Adjustment DESCRIPTION +(-) \$ Adjustment
Sale or Financing ArmLth 0 ArmLth 0 ArmLth 0
Concessions VA;7000 -7,000 FHA;0 0 Conv;0 0
Date of Sale/Time s07/23;c06/23 0 s05/23;c03/23 0 s09/22;c07/22 0
Location N;Res; N;Res; N;Res; N;Res;
Leasehold/Fee Simple Fee Simple Fee Simple Fee Simple
Site 27916 sf 15682 sf 10890 sf 23958 sf
View N;Res; N;Res; N;Res; N;Res;
Design (Style) DT2;Traditional DT1;Contemp 0 DT2;Traditional DT1;Contemp 0
Quality of Construction Q3 Q3 Q3 Q3
Actual Age 53 46 0 43 0 45 0
Condition C3 C3 C3 C3
Above Grade Total Bdrms Baths Total Bdrms Baths 0 Total Bdrms Baths 0 Total Bdrms Baths 0
Room Count 9 5 3.0 12 6 3.0 8 4 3.0 8 4 3.2 -8,000
Gross Living Area 3,418 sq. ft. 3,400 sq. ft. 0 3,003 sq. ft. +24,900 3,900 sq. ft. -28,900
Basement & Finished 0sf 0sf 0sf 0sf
Rooms Below Grade
Functional Utility Average Average Average Average
Heating/Cooling FWA/Central FWA/Central FWA/Central FWA/Central
Energy Efficient Items HVAC/Whr/Wind/Ins HVAC/Whr/Wind/Ins HVAC/Whr/Wind/Ins HVAC/Whr/Wind/Ins
Garage/Carport 2gbi2dw 2cp2dw +10,000 1ga1dw +10,000 2cp2dw +10,000
Porch/Patio/Deck Patio/Deck,Porch CPor/CPat/CBalc 0 CPor/C-UCDeck 0 CovPor/UCovPat 0
Fireplaces 1 Fireplace 1 Fireplace 1 Fireplace 1 Fireplace
Amenities None None None None
List/Sale Price 0 0 0 0
Net Adjustment (Total) X + - \$ 3,000 X + - \$ 34,900 X + - \$ -26,900
Adjusted Sale Price of Comparables Net Adj: 1% Gross Adj : 5% \$ 325,000 Net Adj: 11% Gross Adj: 11% \$ 357,900 Net Adj: -7% Gross Adj: 12% \$ 353,100

I 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.

Data source(s) Mississippi Gulf Coast Multi Listing Service/County On Line Land Records

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) Mississippi Gulf Coast Multi Listing Service/County On Line Land Records

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

ITEM	SUBJECT	COMPARABLE SALE # 1	COMPARABLE SALE # 2	COMPARABLE SALE # 3
Date of Prior Sale/Transfer	05/22/2023			
Price of Prior Sale/Transfer	\$0			
Data Source(s)	LandRecords/MGCMMLS	LandRecords/MGCMMLS	LandRecords/MGCMMLS	LandRecords/MGCMMLS
Effective Date of Data Source(s)	08/25/2023	08/25/2023	08/25/2023	08/25/2023

Analysis of prior sale or transfer history of the subject property and comparable sales. The appraiser is not aware of any other sales or transfers for the subject property within the last three years. The appraiser is not aware of any other sales or transfers for the comparable's used for this report within the last year. Mississippi is a non disclosure state therefore no other information is available to the appraiser at the time of this appraisal report. The on line land records have been researched for transaction dates. The appraiser is not an expert in title searching. See comment addendum for details of data for sales or transfers available to the appraiser. My research did not reveal any prior sales or transfers to the COMPARABLE SALES for the year prior to the date of sale of the comparable sale.

Summary of Sales Comparison Approach The comparable's used are closed transactions from the subject area. The comparable sales reflect sales activity of homes similar to the subject property. The comparable's used as elements of comparison were the most recent and similar sales available to the appraiser at the time of this appraisal report. After adjusting for the differences the comparable sales value range is from \$325,000. to \$357,900.. The adjustments were determined using the matched paired analysis for the comparable's within the report. All adjustments are rounded to the whole dollar amount per UAD guidelines. A reasonable exposure time for the subject property developed independently from the stated marketing time is 22-52 days or 1-2 months for the purpose of this report.

Indicated Value by Sales Comparison Approach \$ 357,900

Indicated Value by: Sales Comparison Approach \$ 357,900 Cost Approach (if developed) \$ 357,954 Income Approach (if developed) \$ 358,800

My opinion of value is lower than the average sales price. My opinion of value is bracketed by the original sale price and the adjusted sales price for the comparable's used as elements of comparison for the purpose of this appraisal report. My opinion of value is supported by the buyer's and seller's actions for the purpose of this appraisal report. There are no negative effects on marketing due to the value being lower than the average sale price. The subject property is not an under improvement for the subject area.

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

Based on a complete visual inspection of the interior and exterior areas of the subject property, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is

\$ 357,900 , as of 08/25/2023 , which is the date of inspection and the effective date of this appraisal.

Uniform Residential Appraisal Report

On 08/29/05 Hurricane Katrina devastated the Mississippi Gulf Coast causing the loss of 70,000 single family dwellings. Therefore causing an extreme housing shortage. The effect of the shortage was highly inflated housing prices. Over the past three years more housing has become available and prices have adjusted close to pre Katrina prices. The cost of homeowners insurance remains high causing the market to slow. However the area continues to recover, employment remains stable due to government employment and the casino industry, and the future of the Mississippi Gulf Coast remains very favorable.

THE APPRAISER IS NOT A CONTRACTOR AND DOES NOT HAVE THE EXPERTISE TO EVALUATE THE QUALITY OF CONSTRUCTION, WORKMANSHIP OR MATERIALS.

The appraiser is not a home inspector and is not acting as a home inspector when repairing this report. The borrower has the right to have a home inspection done by a professional home inspector. When performing the inspection for this property, the appraiser visually observed areas that were readily accessible. The appraiser is not required to disturb or move anything that obstructs access of visibility. The observation is not technically exhaustive. The observation does not offer warranties or guarantees of any kind.

It is the appraisers opinion that there are no physical deficiencies or adverse conditions that would affect the livability, soundness, or structural integrity of the subject property. However, the appraiser is not a structural engineer therefore can not guarantee this information.

I performed this appraisal in accordance with the requirements of Title XI of the Financial Institution Reform, Recovery and Enforcement Act of 1989, (12 U.S.C.3331 et seq.), and any implementing regulations.

No employee, director, officer, or agent of the lender, or any other third party acting as joint venture partner, independent contractor, appraisal management company, or partner on behalf of the lender, shall influence or attempt to influence the development, reporting, result, or review of an appraisal through coercion, extortion, collusion, compensation, instruction, inducement, intimidation, bribery, or in any other manner. I have not been contacted by anyone other than the intended user (lender/client as identified on the first page of the report), borrower, or designated contact to make an appointment to enter the property. I agree to immediately report any unauthorized contacts either personally by phone or electronically to my client.

AMC-134

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

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

Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) Mississippi Gulf Coast Multi Listing Service and County Tax Records. Land Sales are within the appraiser's file to support the land value as of the effective date of this report.

ESTIMATED	<input type="checkbox"/>	REPRODUCTION OR	<input checked="" type="checkbox"/>	REPLACEMENT COST NEW	OPINION OF SITE VALUE	= \$	40,000
Source of cost data	Marshall and Swift - Local Contractors - Builders	Dwelling	3,418	Sq. Ft. @ \$	102.00	= \$	348,636
Quality rating from cost service	Q3	Effective date of cost data	08/25/2023		Sq. Ft. @ \$	= \$	
Comments on Cost Approach (gross living area calculations, depreciation, etc.)							
Site value is based on review of recent land sales and site-to-value ratios. The subject has an estimated economic life expectancy of 60 years. Local contractors, builders, and Marshall and Swift were used to formulate the cost approach to value. The appraiser has estimated the cost approach due to an error transferring the data to the report. The software provider is working to correct the issue.		Garage/Carport	431	Sq. Ft. @ \$	50.00	= \$	21,550
		Total Estimate of Cost-new				= \$	370,186
		Less Physical	17	Functional	0%	External	0%
		Depreciation	62,932	0	0	= \$ (62,932)
		Depreciated Cost of Improvements				= \$	307,254
		"As-is" Value of Site Improvements				= \$	10,700
Estimated Remaining Economic Life (HUD and VA only)	50	Years	Indicated Value By Cost Approach			= \$	357,954

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

Estimated Monthly Market Rent \$ 2,300 X Gross Multiplier 156 = \$ 358,800 Indicated Value by Income Approach

Summary of Income Approach (including support for market rent and GRM) The gross rent multiplier has been determined based on units rented on a monthly bases as of the effective date of this report. The monthly rent is \$2,300. per unit as of the effective date of this report.

PROJECT INFORMATION FOR PUDs (if applicable)

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

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

Legal Name of Project

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

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

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

Does the project contain any multi-dwelling units? Yes No Data source.

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

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

Describe common elements and recreational facilities.

Uniform Residential Appraisal Report

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

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

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

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

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

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

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

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

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
2. The appraiser has provided a sketch in this appraisal report to show the approximate dimensions of the improvements. The sketch is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.
3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
6. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

Uniform Residential Appraisal Report**APPRAISER'S CERTIFICATION:** The Appraiser certifies and agrees that:

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
2. I performed a complete visual inspection of the interior and exterior areas of the subject property. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
11. I have knowledge and experience in appraising this type of property in this market area.
12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.
20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

Uniform Residential Appraisal Report

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

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

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

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

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

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

1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
 2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
 3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.
 4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
 5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRAISER

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature Ann Michelle Hester
Name Ann Michelle Hester
Company Name Ann Michelle McKinney, LLC
Company Address 164 Beachview Ave
Biloxi, MS 39531
Telephone Number 2288617903
Email Address amhappraiser@gmail.com
Date of Signature and Report 08/30/2023
Effective Date of Appraisal 08/25/2023
State Certification # RA-840
or State License # _____
or Other (describe) _____ State # _____
State MS
Expiration Date of Certification or License 12/31/2023

Signature

Name _____

Company Name _____

Company Address _____

Telephone Number _____

Email Address _____

Date of Signature _____

State Certification # _____

or State License # _____

State _____

Expiration Date of Certification or License

ADDRESS OF PROPERTY APPRAISED

403 Alicia Dr
Biloxi, MS 39531

SUBJECT PROPERTY

APPRAISED VALUE OF SUBJECT PROPERTY \$ 357,900
LENDER/CLIENT
Name SettlementOne Valuation LLC
Company Name Dominion Financial Services, LLC
Company Address 32 South St.
Baltimore , MD 21202
Email Address vendorconnect.settlementone.com

SCIENTIFIC NAMES

COMPARABLE SALES

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

Ann Michelle McKinney, LLC
EXTRA COMPARABLES 4-5-6

File No. 1262760.1
R11211912DFS

Borrower Troy Kearns

Property Address 403 Alicia Dr

City	Biloxi	County	Harrison	State	MS	Zip Code	39531
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Lender/Client Dominion Financial Services, LLC Address 32 South St., Baltimore , MD 21202

FEATURE	SUBJECT	COMPARABLE SALE # 4	COMPARABLE SALE # 5	COMPARABLE SALE # 6
Address	403 Alicia Dr Biloxi, MS 39531	429 Woodland Park Dr Biloxi, MS 39531	176 Acacia Ave Biloxi, MS 39530	
Proximity to Subject		1.24 miles E	3.42 miles E	
Sale Price	\$ 0.00 sq. ft.	\$ 399,999	\$ 499,000	\$ sq. ft.
Sale Price/Gross Liv. Area	\$ 0.00 sq. ft.	\$ 121.77 sq. ft.	\$ 155.02 sq. ft.	\$ sq. ft.
Data Source(s)		MGCMLS#4050048;DOM 47	MGCMLS#4047310;DOM 289	
Verification Source(s)		Observation/TaxData	Observation/TaxData	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION +(-) \$ Adjustment	DESCRIPTION +(-) \$ Adjustment	DESCRIPTION +(-) \$ Adjustment
Sale or Financing		Listing 0	Listing 0	
Concessions		Conv;0	Ukn;0	
Date of Sale/Time		c07/23	Active 0	
Location	N;Res;	N;Res;	B;Res; -43,000	
Leasehold/Fee Simple	Fee Simple	Fee Simple	Fee Simple	
Site	27916 sf	16617 sf	6534 sf 0	
View	N;Res;	N;Res;	N;Res;	
Design (Style)	DT2;Traditional	DT1.5;Contemp	0 DT2;Traditional	
Quality of Construction	Q3	Q3	Q3 -45,000	
Actual Age	53	44	73 0	
Condition	C3	C3	C2 -45,000	
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths	0 Total Bdrms. Baths	0 Total Bdrms. Baths
Room Count	9 5 3.0	9 4 3.0	7 4 3.0	
Gross Living Area	3,418 sq. ft.	3,285 sq. ft.	+8,000 3,219 sq. ft.	+11,900 sq. ft.
Basement & Finished Rooms Below Grade	0sf	0sf	0sf	
Functional Utility	Average	Average	Average	
Heating/Cooling	FWA/Central	FWA/Central	FWA/Central	
Energy Efficient Items	HVAC/Whr/Wind/Ins	HVAC/Whr/Wind/Ins	HVAC/Whr/Wind/Ins	
Garage/Carport	2gbi2dw	2gbi2dw	2ga3cp2dw -10,000	
Porch/Patio/Deck	Patio/Deck,Porch	CPor/CPat/UCPat	0 CovPor/UCovPat 0	
Fireplaces	1 Fireplace	1 Fireplace	1 Fireplace	
Amenities	None	None	Storage 0	
List/Sale Price	0 2%	-8,000	2% -10,000	
Net Adjustment (Total)		<input type="checkbox"/> + <input type="checkbox"/> - \$ 0	<input type="checkbox"/> + <input type="checkbox"/> - \$ -141,100	<input type="checkbox"/> + <input type="checkbox"/> - \$
Adjusted Sale Price of Comparables		Net Adj: 0% Gross Adj : 4%	Net Adj: -28% Gross Adj: 33%	Net Adj: 0% Gross Adj: 0% \$

Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales

ITEM	SUBJECT	COMPARABLE SALE # 4	COMPARABLE SALE # 5	COMPARABLE SALE # 6
Date of Prior Sale/Transfer	05/22/2023			
Price of Prior Sale/Transfer	\$0			
Data Source(s)	LandRecords/MGCMLS	LandRecords/MGCMLS	LandRecords/MGCMLS	
Effective Date of Data Source(s)	08/25/2023	08/25/2023	08/25/2023	

Analysis of prior sale or transfer history of the subject property and comparable sales. The appraiser has been requested by most clients to use comparable sales within the last three months as elements of comparison. If sales within three months were not available the appraiser has been instructed to include Active, Pending, Expired, and Withdrawn Listings from our local multi listing service. Therefore the appraiser has included one Pending and one Active Listings to support the market value of the subject property. Based on the information used for this appraisal report, the subject Sales to List price is 97.92% at the time of this report. Therefore the appraiser has adjusted the Date/Time for the Active Listings used in this report as elements of comparison to support the estimated market value of the subject property.

Summary of Sales Comparison Approach See Comment Addendum

SINGLE FAMILY COMPARABLE RENT SCHEDULE

This form is intended to provide the appraiser with a familiar format to estimate the market rent of the subject property. Adjustments should be made only for items of significant difference between the comparables and the subject property.

ITEM	SUBJECT	COMPARABLE NO. 1	COMPARABLE NO. 2	COMPARABLE NO. 3			
Address	403 Alicia Dr Biloxi, MS 39531	331 Big Lake Rd BILOXI, MS 39531	140 Balmoral Ave BILOXI, MS 39531	452 Cove Dr BILOXI, MS 39531			
Proximity to Subject		0.37 miles S	1.13 miles S	0.53 miles W			
Date Lease Begins	02/01/2023	12/05/2022	12/03/2022	07/28/2022			
Date Lease Expires	02/01/2024	12/05/2023	12/03/2023	07/28/2023			
Monthly Rental	If Currently Rented \$ 2,300	\$ 2,300	\$ 2,200	\$ 2,100			
Less: Utilities Furniture	\$ 0 \$ 0	\$ 0 \$ 0	\$ 0 \$ 0	\$ 0 \$ 0			
Adjusted Monthly Rent	\$ 2,300	\$ 2,300	\$ 2,200	\$ 2,100			
Data Source	Prior Appraisal Observation/TaxData	MGCMLS#3376592;DOM 54 Observation/TaxData	MGCMLS#4030947;DOM 61 Observation/TaxData	MGCMLS#4021904;DOM 30 Observation/TaxData			
RENT ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
Rent Concessions		Ukn;0 Ukn;0	0 0	Ukn;0 Ukn;0	0 0	Ukn;0 Ukn;0	0 0
Location View	N;Res; N;Res;	N;Res; N;Res;		N;Res; N;Res		N;Res; N;Res	
Design Appeal	DT2;Traditional Good	DT1;Ranch Good	0	DT1;Contemp Good	0	DT1;Contemp Good	0
Age Condition	53 C3	55 C3		68 C3	0	38 C3	0
Above Grade Room Count	Total 9	Bdrms 5	Baths 3.0	Total 7	Bdrms 3	Baths 1.1	
Gross Living Area	3,418 Sq. Ft.	2,400 Sq. Ft.		+100	3,100 Sq. Ft.		
Other (e.g., basement, etc.)	0sf	0sf		0sf		0sf	
Other:	None	IG Pool/Shop	-100	None		None	
Net Adj. (total)		X + [] - \$		X + [] - \$	100	X + [] - \$	200
Indicated Monthly Market Rent		Net= 0% Gross= 9%	\$ 2,300	Net= 5% Gross= 5%	\$ 2,300	Net= 10% Gross= 10%	\$ 2,300

Comments on market data, including the range of rents for single family properties, an estimate of vacancy for single family rental properties, the general trend of rents and vacancy, and support for the above adjustments. (Rent concessions should be adjusted to the market, not to the subject property.)

Based on the rental units used for this report the market rent is \$2,300. as of the effective date of this report. According to the current owner, the subject property lease is from 02/01/2023 to 02/01/2024 and the monthly rent is \$2,200. with the tenant paying all utilities.

Final Reconciliation of Market Rent:

Based on MGCMLS rental data the rent range for homes similar to the subject property is \$2,100. to \$2,300. per month with no utilities included as of the effective date of this report. There are very few rental properties available in the subject marketing area as of the effective date of this report. Rental properties are typical and common in the subject marketing area.

I (WE) ESTIMATE THE MONTHLY MARKET RENT OF THE SUBJECT AS OF	08/25/2023	TO BE \$	2,300
Appraiser(s) SIGNATURE 	Supervisory Appraiser SIGNATURE _____	(If applicable) NAME _____	Date Property inspected _____ Report Signed _____
NAME Ann Michelle Hester			State Certification or License # RA-840 State MS
Date Property inspected 08/25/2023 Report Signed 08/30/2023			State Certification or License # _____ State _____
State Certification or License # RA-840 State MS			Expiration Date of License or Certification 12/31/2023
Expiration Date of License or Certification 12/31/2023			

Market Conditions Addendum to the Appraisal Report

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

Property Address	403 Alicia Dr	City	Biloxi	State	MS	ZIP Code	39531
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Borrower Troy Kearns

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

Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend			
Total # of Comparable Sales (Settled)	19	10	12	<input type="checkbox"/>	Increasing	<input checked="" type="checkbox"/>	Stable
Absorption Rate (Total Sales/Months)	3.17	3.33	4	<input type="checkbox"/>	Increasing	<input checked="" type="checkbox"/>	Stable
Total # of Comparable Active Listings	9	15	17	<input type="checkbox"/>	Declining	<input checked="" type="checkbox"/>	Stable
Months of Housing Supply (Total Listings/Ab. Rate)	2.84	5	4	<input type="checkbox"/>	Declining	<input checked="" type="checkbox"/>	Stable
Median Sales & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend			
Median Comparable Sales Price	390,000	370,000	404,000	<input checked="" type="checkbox"/>	Increasing	<input type="checkbox"/>	Stable
Median Comparable Sales Days on Market	52	22	30	<input type="checkbox"/>	Declining	<input checked="" type="checkbox"/>	Stable
Median Comparable List Price	505,000	549,900	574,000	<input checked="" type="checkbox"/>	Increasing	<input type="checkbox"/>	Stable
Median Comparable Listings Days on Market	135	106	64	<input checked="" type="checkbox"/>	Declining	<input type="checkbox"/>	Stable
Median Sale Price as % of List Price	97.26	98.13	97.92	<input type="checkbox"/>	Increasing	<input checked="" type="checkbox"/>	Stable
Seller-(developer, builder, etc.) paid financial assistance prevalent?	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No		<input type="checkbox"/>	Declining	<input checked="" type="checkbox"/>	Stable

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

According to MGCLMS, the seller's concessions range from \$0. to \$7,000. as of the effective date of this appraisal report. I have adjusted the sellers concessions that could be verified for the purpose of this appraisal report.

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

The data used in the grid above does not indicate there were any REO/Short sales or other distressed properties associated with the reported transactions. However, this is not a mandatory reporting field for agents and there may be some distressed sales that were not reported. It is beyond the scope of this assignment to confirm each sale used in the Market Conditions Report.

Cite data sources for above information.

MGCLMS was the data source used to complete the Market Conditions Addendum. 08/25/2023

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

The appraiser has used the Market Condition information obtained from MGCLMS to determine the market trends for the subject marketing area. Mississippi is not a full disclosure state therefore the actual sales information is not available through public records. MGCLMS is our most reliable source for sales information, therefore the appraiser has relied on the information obtained from MGCLMS to complete the Market Conditions Addendum.

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

Project Name:

Subject Project Data	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend			
Total # of Comparable Sales (Settled)				<input type="checkbox"/>	Increasing	<input type="checkbox"/>	Stable
Absorption Rate (Total Sales/Months)				<input type="checkbox"/>	Increasing	<input type="checkbox"/>	Stable
Total # of Active Comparable Listings				<input type="checkbox"/>	Declining	<input type="checkbox"/>	Stable
Months of Unit Supply (Total Listings/Ab. Rate)				<input type="checkbox"/>	Declining	<input type="checkbox"/>	Stable

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

Summarize the above trends and address the impact on the subject unit and project.

Signature

Signature

Appraiser Name

Ann Michelle Hester

Company Name

Ann Michelle McKinney, LLC

Company Address

164 Beachview Ave, Biloxi, MS 39531

State License/Certification #

RA-840 State MS

Email Address

amhappraiser@gmail.com

State

Email Address

Ann Michelle McKinney, LLC
COMMENT ADDENDUM

File No. 1262760.1
R11211912DFS

Borrower Troy Kearns

Property Address 403 Alicia Dr

City Biloxi

State

MS

Zip Code

39531

Lender/Client Dominion Financial Services, LLC

Address 32 South St., Baltimore , MD 21202

SUBJECT CONDITION

The appraiser made an interior and exterior observation of all readily accessible areas of the subject property improvements. The appraiser did not move any personal property or furniture at the time of inspection. Appraiser has noted all readily observable conditions of the subject property, that is, conditions that are immediately noticeable and discernible during a typical site visit.

The appraiser is not a home inspector, and this appraisal report is not a home inspection. The appraiser only performed a visual observation of accessible areas and the appraisal report cannot be relied on upon to disclose conditions and/or defects in the subject property.

The subject property was tenant occupied as of the effective date of this appraisal.

The utilities were on and appeared to function. The mechanical systems were turned on. The toilet was flushed and the faucet was turned on.

The subject property has been well maintained and is in good condition as of the effective date of this appraisal.

There appears to be adequate smoke detectors. I assume the smoke detectors function properly as of the effective date of this appraisal.

No Gas/No CO Required.

No personal property has been included for this appraisal report.

There is a pull out stove/oven. The stove/oven unit is considered real property for the purpose of this report.

Non Required Repairs:

Chain Fence Gate Damaged. \$100

Covered Patio Ceiling Missing. \$200

Facia Damaged. \$300

Garage Base Missing. \$100

Sheet Rock Repairs Not Complete. \$200

A cost to cure estimate is provided for repairs items noted in this report. The appraiser is not a contractor or home improvement professional. Information from my personal experiences was used in making this estimate. Reliance on this estimate is limited to the client, for use in making a mortgage lending decision only.

My opinion of the cost to cure the subject property items listed above for the purpose of this report only is \$900..

Ann Michelle McKinney, LLC
COMMENT ADDENDUM

File No. 1262760.1
R11211912DFS

Borrower Troy Kearns

Property Address 403 Alicia Dr

City Biloxi	County	Harrison	State	MS	Zip Code	39531
Lender/Client Dominion Financial Services, LLC	Address 32 South St., Baltimore , MD 21202					

This summary report was prepared to determine market value of the subject property to secure mortgage financing and/or internal decision making. The intended user of this appraisal is Dominion Financial Services, LLC. No additional Intended Users are identified by the appraiser.

Additional Certifications: I have performed services, as an appraiser, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.

I certify all photos utilized in this report are original and taken for the purpose of this report.

According to n Line Land Records the following information for the subject property was available as of the effective date of this report. On 12/27/2022 a Quitclaim Deed was filed, document number 202230387.. On 05/22/2023 a Quitclaim Deed was filed, document number 20233005..

ANSI Declaration: A 1 story DETACHED single-family house with 3,418 above-grade finished square feet and 0 below-grade finished square feet and 0 below-grade unfinished square feet. In addition, the property includes a covered porch and covered patio.

Measurements are taken to the nearest inch or tenth of a foot, and the final square footage is reported to the nearest whole square foot. Finished areas must have a ceiling height of at least 7'. In a room with a sloping ceiling, at least 50% of the finished square footage of the room must have a ceiling height of at least 7' and no portion of the finished area that has a ceiling height of less than 5' can be included in the GLA.

Land sales have been researched for this report. The land sales data is within the appraiser's file.

Based on the 1004MC Statistical Report, market values have increased over the past year and there is a shortage of homes similar to the subject in the subject marketing area as of the effective date of this report.

The wide range of value is typical and common in the subject marketing area. There is a wide range of homes in the marketing area used for this report due to the lack of market data available as of the effective date of this report.

The neighborhood is convenient to area employers in the public and private sector, to area schools, shopping facilities, transportation arteries, medical and recreational facilities. The immediate area features homes of mostly different size, age, and architecture with some commercial utilization along the main highways/roads. Most typical residential amenities are available to the area.

To my knowledge, the comparable sales used in this report are the most recent and most similar sales available to the appraiser at the time of this report. All comparable sales were obtained from the Mississippi Gulf Coast MLS service. I have researched MGCLMS for comparable's in the subjects subdivision and found limited sales or listings similar to the subject property. Therefore I felt justified in expanding the search to other neighborhoods with similar market and economic influences within a 3.42 mile radius of the subject property. It was necessary to cross major roads due to the limited market activity in the subject marketing area over the past year. I have used the most similar and most recent comparable's available to the appraiser as of the effective date of this appraisal. The boundaries do not pose any sort of market division or barrier in the market as of the effective date of this appraisal.

Comparable's from MGCLMS between 3,000 to 4,000 living square footage have been researched for this report. The square footage has been verified by the County Tax Data and/or MGCLMS for the purpose of this appraisal report.

Comparable's between 1 year to 83 years have been researched as elements of comparison for the purpose of this appraisal report. The age of the subject and comparable's have been verified by County Tax Data/Realist for the purpose of this appraisal report.

Comparable's with 3 or more bedrooms have been researched as elements of comparison for the purpose for this appraisal report. No room count adjustments are warranted due to the living square footage being adjusted. The room count of the comparable's have been verified by County Tax Data/Realist for the purpose of this appraisal report.

Comparable's between 15,682 sq. ft. to 1 acre were researched for this appraisal report. The lot size of the subject and comparable's have been verified by County Tax Data/Realist for the purpose of this appraisal report.

Comparable number five lot size has been adjusted based on the match paired analysis for this report.

Approximately 59% of the cost approach has been used to adjust the difference in living square footage over or less than 100 square feet. No adjustments are made if there is less than 100 square foot difference between the subject living square footage and the comparable's.

All adjustments were determined using the match paired analysis.

The sales comparison approach has been given the most weight to determine the market value for this appraisal report. The income approach has not been completed due to lack of support for single family residential properties. The cost approach has been completed.

It is my opinion that the comparable's used in this report are from similar marketing areas and the differences have been adjusted. The comparable's used in this report are the most similar in location, condition, design and appeal, living square footage and other amenities. Any differences have been adjusted for in this report. If other comparable's had been used the adjustments would likely have been higher.

Ann Michelle McKinney, LLC
COMMENT ADDENDUM

File No. 1262760.1
R11211912DFS

Borrower Troy Kearns

Property Address 403 Alicia Dr

City Biloxi	County	Harrison	State	MS	Zip Code	39531
Lender/Client Dominion Financial Services, LLC		Address 32 South St., Baltimore , MD 21202				

COMPARABLE NUMBER ONE:

According to On Line Land Records a Warranty Deed was filed on 07/31/2023, document number 20234362.. According to On Line Land Records a Deed of Trust was filed on 07/31/2023, document number 20234363, \$322,000..

The reported seller concessions have been adjusted. the inferior two car carport has been adjusted based on the match paired analysis.

Comparable number one is the most recent sale similar to the subject property as of the effective date of this appraisal. Comparable number one has been given the third most weight to determine the market value for the subject property as of the effective date of this report. Comparable number one has been used in a prior report. The data has been updated per the MLS listing for this report.

COMPARABLE NUMBER TWO:

According to On Line Land Records a Warranty Deed was filed on 01/15/2023, document number 202399.. According to On Line Land Records a Deed of Trust was filed on 01/15/2023, document number 2023100, \$135,000.. According to On Line Land Records a Warranty Deed was filed on 05/10/2023, document number 20232763.. According to On Line Land Records a Deed of Trust was filed on 05/10/2023, document number 20232764, \$317,149..

The inferior living square footage and the inferior one car garage have been adjusted based on the match paired analysis.

Comparable number two is the second most recent sale similar to the subject property as of the effective date of this appraisal. Comparable number two has been given the most weight to determine the market value for the subject property as of the effective date of this report.

COMPARABLE NUMBER THREE:

According to On Line Land Records a Warranty Deed was filed on 02/06/2023, document number 2023738.. According to On Line Land Records a Deed of Trust was filed on 09/07/2023, document number 20237153..

The superior half bathrooms, superior living square footage and the inferior two car carport have been adjusted based on the match paired analysis.

Comparable number three is the third most recent sale similar to the subject property as of the effective date of this appraisal. Comparable number three is a dated sale within the past eleven months. Due to the limited comparable's similar to the subject property within the past three months I felt justified using comparable number three as an element of comparison for the purpose of this appraisal report. Comparable number three has been given the second most weight to determine the market value for the subject property as of the effective date of this report.

COMPARABLE NUMBER FOUR:

The inferior living square footage has been adjusted based on the match paired analysis. The list/sale price has been adjusted based on the 1004MC Report.

COMPARABLE NUMBER FIVE:

The superior location, superior Q3, superior C2, inferior living square footage and the superior carport have been adjusted based on the match paired analysis. The list/sale price has been adjusted based on the 1004MC Report.

Aerial map One has the subject area visible. All boundary names are visible.

Location Map One has the subject and all comparable's visible.

On 08/30/2023 rent comparable's have been added to this report.

The signature date has been changed from 08/25/2023 to 08/30/2023 to reflect the updating to this report.

Ann Michelle McKinney, LLC
COMMENT ADDENDUM

File No. 1262760.1
R11211912DFS

Borrower Troy Kearns

Property Address 403 Alicia Dr

City Biloxi	County	Harrison	State	MS	Zip Code	39531
Lender/Client Dominion Financial Services, LLC		Address 32 South St., Baltimore , MD 21202				

In response to the appraisers client, the appraiser has conducted the required investigation, gathered the necessary data, and made certain analysis enabling her to form an opinion of the market value of the referenced subject property subject to any environmental conditions and/or wetlands conditions, known or unknown to the appraiser. The definition of market value as utilized in this report was obtained from the glossary of the USPAP handbook.

Prior to accepting or entering into an agreement to perform any assignment, an appraiser must properly identify the problem to be addressed and have the knowledge and experience to complete the assignment competently. The appraiser signing this report, Ann Michelle Hester is a State Certified Residential Appraiser and is qualified in every respect to appraise the subject property. My efforts have made possible the findings and conclusions in this report and my acceptance of this assignment is a representation of competence. There were no conditions discovered during the course of the appraisal assignment causing the appraiser to believe she lacked the required knowledge or experience to complete the assignment competently.

Based on the theory of "Highest and Best Use", the subject was considered as vacant and as improved. As vacant it is the appraiser's opinion that the Highest and Best Use would be to construct a single family dwelling. Also, the appraiser selected and analyzed vacant comparable to derive the value of the subjects site which is illustrated in the cost approach. As improved the Highest and Best Use of the subject property is its intended use as a single family dwelling.

The appraiser gave much consideration in the final reconciliation to the economic characteristics of the subjects land. The economic characteristics of land are the factors that influence its value as an investment. Area preference, an economic characteristic sometimes called situs, does not refer to a geographical location, but rather to a people's choices and preferences for a given area. It is the unique quality of peoples preferences that results in different valuations being attributed to similar units. Area preference is the most important economic characteristic of land.

Unless otherwise stated in this report, the existence of mold, termites or other insects which may or may not be present, was not observed by the appraiser. The appraiser has no knowledge of the existence of termites or other insect invasion. The value estimate is predicated on the assumption that there are no termites or other insects on the property or the improvements that could potentially cause a loss in value. No responsibility is assumed by the appraiser for such conditions or for any expertise to discover them. The client is strongly urged to retain an expert in this field if so desired.

If the subject is not clearly seen on the flood map due to lack of street labeling, the appraiser cannot say with certainty the flood zone determination and recommends that a flood certification be done as a precaution and back-up to the appraisers findings.

The information in the report has been verified by MGCLMS, Realist Data, Delta Computer Data, County and/or City Tax Assessor, Zoning Department, and On Line Land Records.

The subject property and subject neighborhood did not sustain any flooding and/or windstorm damages from Hurricane Iaasic, Harvey, Nate, Sally, Zeta, Ida nor Tropical Storms Gordon, Olga and Cristobal.

The subject property does not have damage from Hurricane Sally.

The subject property does not have damage from Hurricane Zeta.

The subject property does not have damage from Hurricane Ida.

The global outbreak of a "novel coronavirus" known as COVID-19 was officially declared a pandemic by the World Health Organization (WHO). It is currently unknown what direct, or indirect, effect, if any, this event may have on the national economy, the local economy or the market in which the subject property is located. 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 this event, or any event, subsequent to the effective date of the appraisal.

Ann Michelle McKinney, LLC
SUBJECT PHOTO ADDENDUM

File No. 1262760.1
R11211912DFS

Borrower Troy Kearns

Property Address 403 Alicia Dr

City Biloxi

County

Harrison

State

MS

Zip Code

39531

Lender/Client

Dominion Financial Services, LLC

Address

32 South St., Baltimore , MD 21202



FRONT OF SUBJECT PROPERTY

403 Alicia Dr
Biloxi, MS 39531



REAR OF SUBJECT PROPERTY



STREET SCENE

Borrower Troy Kearns

Property Address 403 Alicia Dr

City Biloxi

County

Harrison

State

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Zip Code

39531

Lender/Client

Dominion Financial Services, LLC

Address 32 South St., Baltimore , MD 21202



View From Subject Front/Side



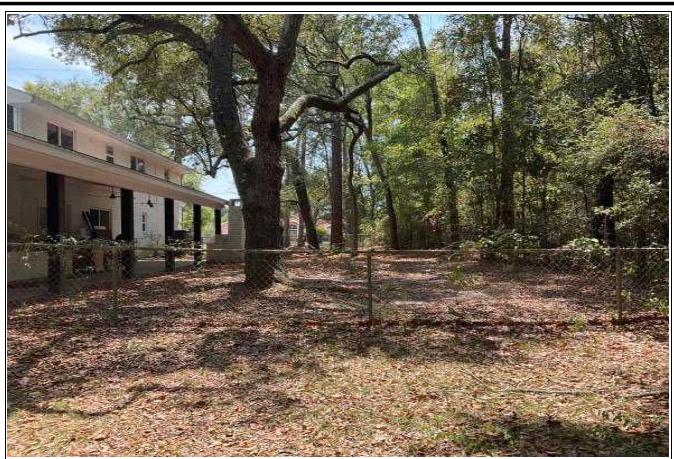
Street/View From Subject Front/Side



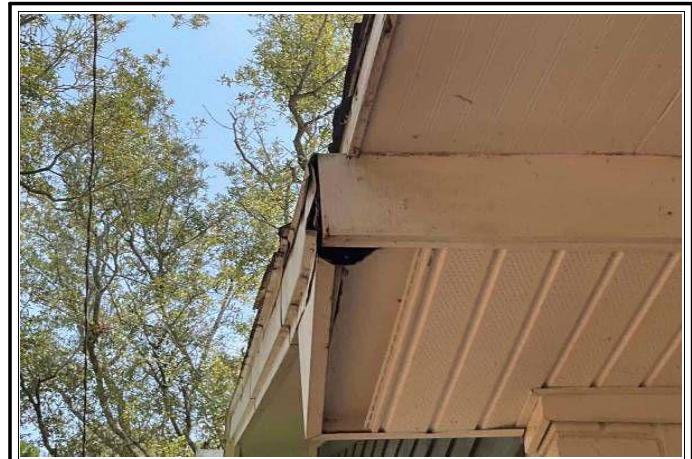
Front/Side



Rear/Side



Back Yard



Exterior Trim Damaged

Borrower Troy Kearns

Property Address 403 Alicia Dr

City Biloxi

County

Harrison

State

MS

Zip Code

39531

Lender/Client

Dominion Financial Services, LLC

Address 32 South St., Baltimore , MD 21202



Chain Gate Damaged



Covered Patio Ceiling Missing



Facia Damaged



Garage Interior



Water Heater No Pan Required



Foyer

Borrower Troy Kearns

Property Address 403 Alicia Dr

City Biloxi

County

Harrison

State

MS

Zip Code

39531

Lender/Client

Dominion Financial Services, LLC

Address 32 South St., Baltimore , MD 21202



Living Room



Dining Room



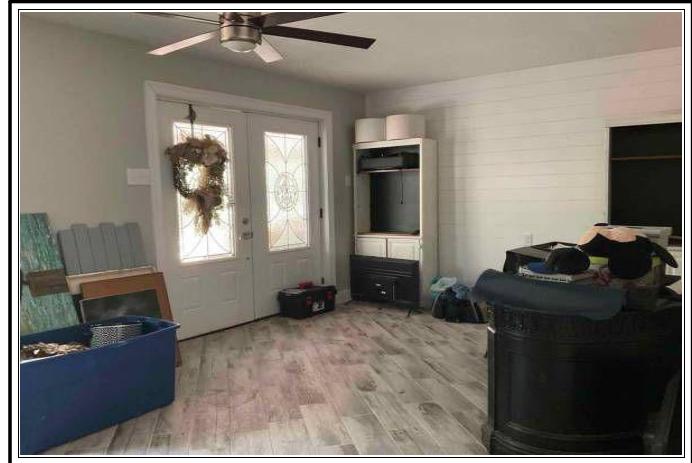
Kitchen Photo #1



Kitchen Photo #2



Water On/Hot



Den

Borrower Troy Kearns

Property Address 403 Alicia Dr

City Biloxi

County

Harrison

State

MS

Zip Code

39531

Lender/Client Dominion Financial Services, LLC

Address 32 South St., Baltimore , MD 21202



Hallway Smoke Detector



Bathroom Photo #1



Bathroom Photo #2



Toilet Flushed



Bedroom



Smoke Detector

Borrower Troy Kearns

Property Address 403 Alicia Dr

City Biloxi

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Lender/Client

Dominion Financial Services, LLC

Address 32 South St., Baltimore , MD 21202



Stairs



Hallway - Smoke Detector



Bedroom - Smoke Detector



Bathroom Photo #1



Bathroom Photo #2



Sheet Rock Repair Not Complete

Borrower Troy Kearns

Property Address 403 Alicia Dr

City Biloxi

County

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MS

Zip Code

39531

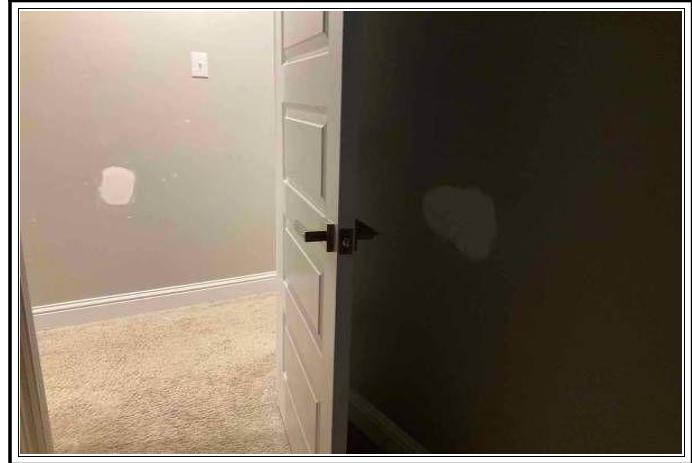
Lender/Client

Dominion Financial Services, LLC

Address 32 South St., Baltimore , MD 21202



Sheet Rock Repair Not Complete



Sheet Rock Repair Not Complete



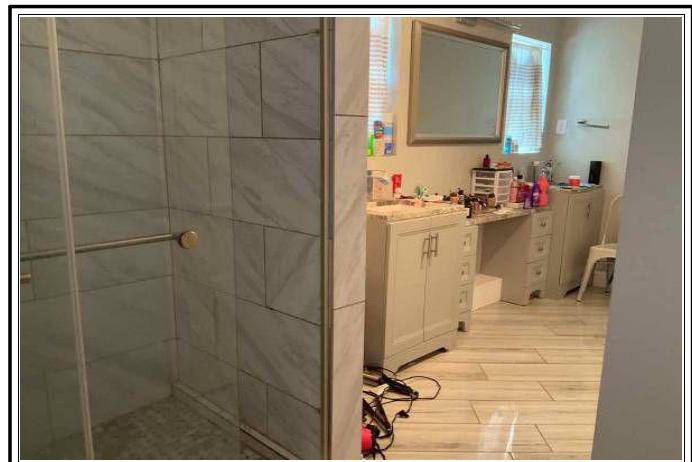
Primary Bedroom



Smoke Detector



HVAC Unit



Primary Bathroom Photo #1

Borrower Troy Kearns

Property Address 403 Alicia Dr

City Biloxi

County

Harrison

State

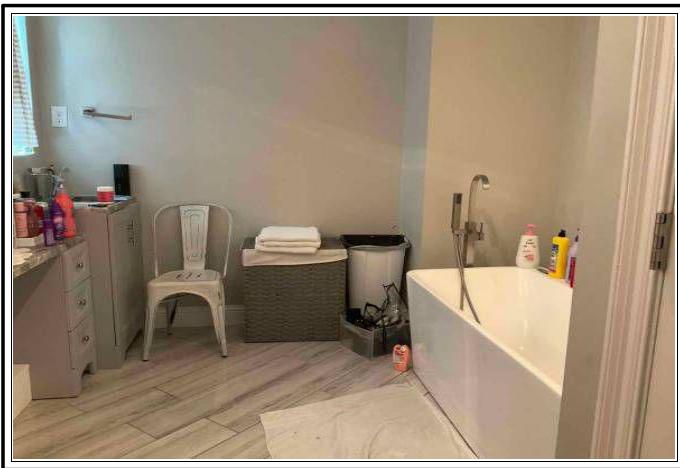
MS

Zip Code

39531

Lender/Client Dominion Financial Services, LLC

Address 32 South St., Baltimore , MD 21202



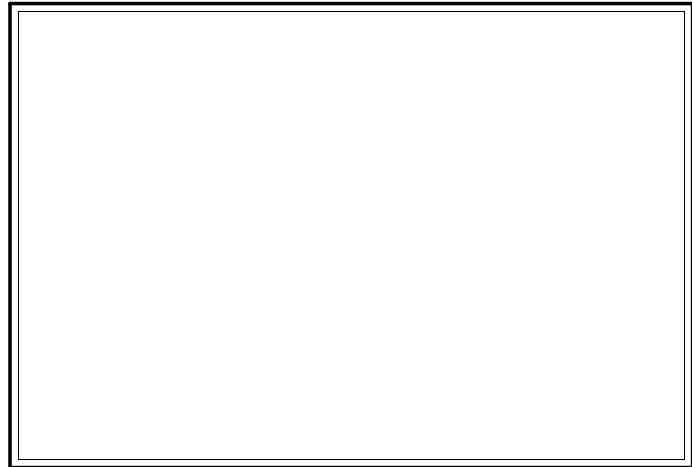
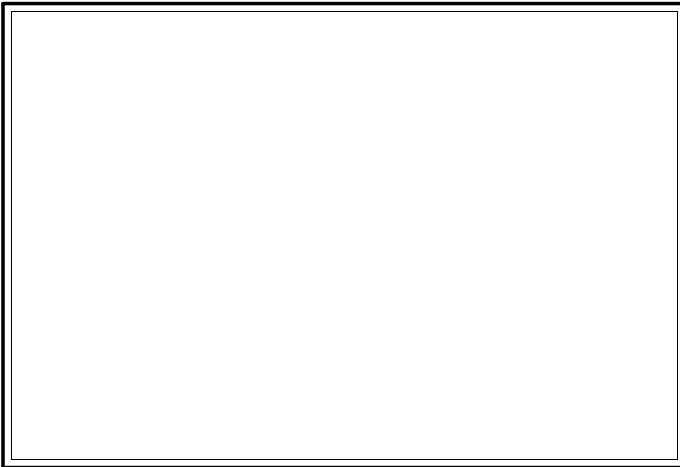
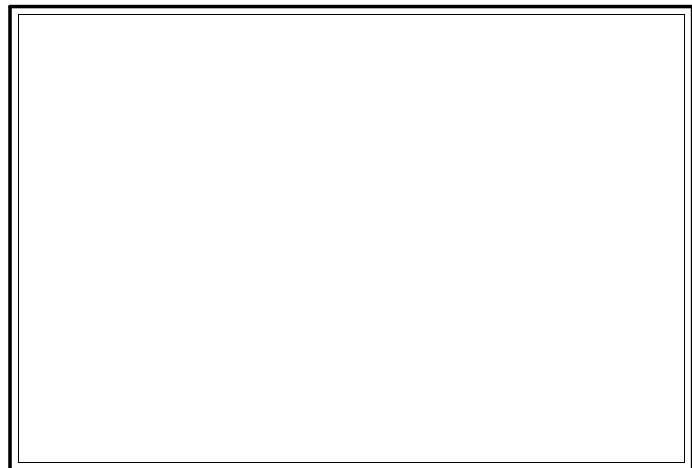
Primary Bathroom Photo #2



Garage Base Missing



Bedroom - Smoke Detector



Borrower Troy Kearns

Property Address 403 Alicia Dr

City Biloxi

County

Harrison

State

MS

Zip Code

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Lender/Client Dominion Financial Services, LLC

Address 32 South St., Baltimore , MD 21202



COMPARABLE SALE # 1

2256 Baywood Dr

Biloxi, MS 39532



COMPARABLE SALE # 2

436 Cove Dr

Biloxi, MS 39531



COMPARABLE SALE # 3

2594 Bryn Mawr Ave

Biloxi, MS 39531

Borrower Troy Kearns

Property Address 403 Alicia Dr

City Biloxi

County

Harrison

State

MS

Zip Code

39531

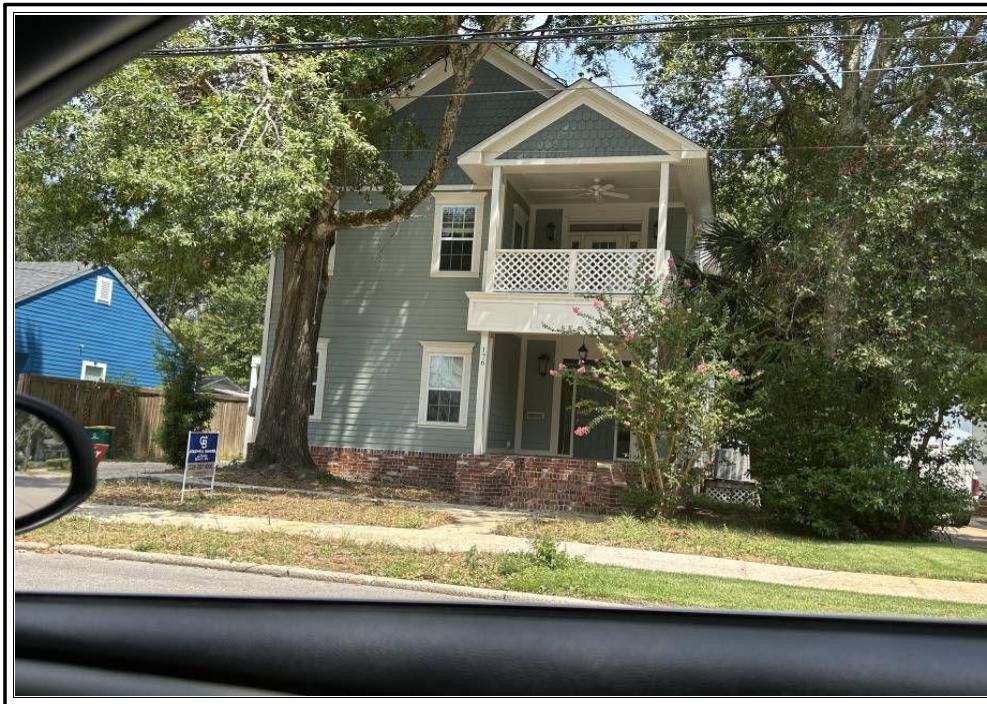
Lender/Client Dominion Financial Services, LLC

Address 32 South St., Baltimore , MD 21202



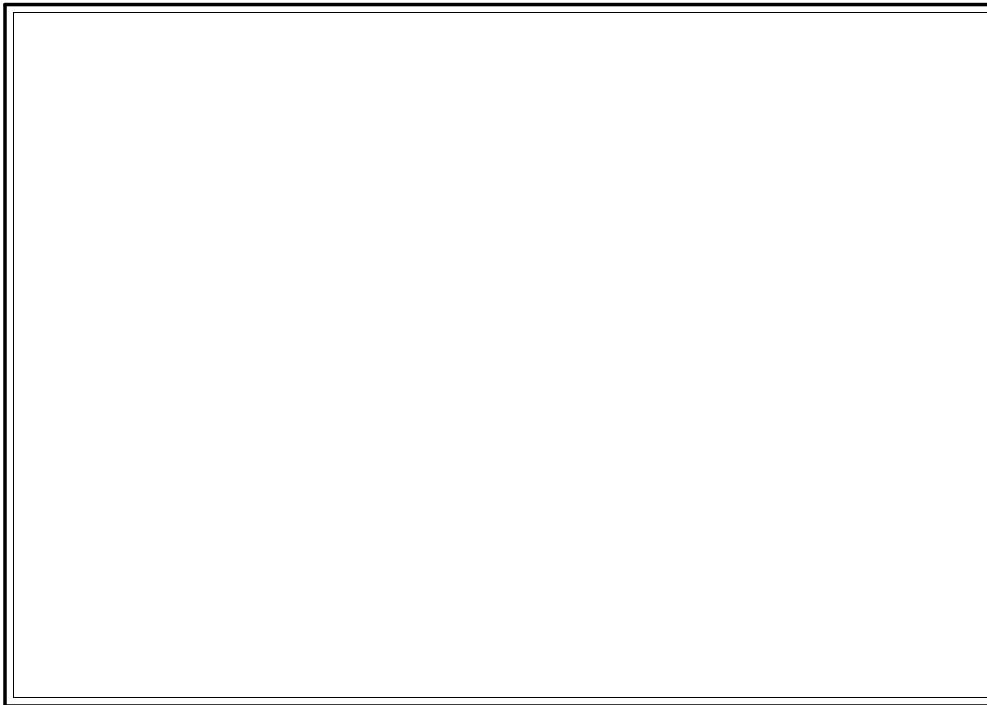
COMPARABLE SALE # 4

429 Woodland Park Dr
Biloxi, MS 39531



COMPARABLE SALE # 5

176 Acacia Ave
Biloxi, MS 39530



COMPARABLE SALE # 6

Borrower Troy Kearns

Property Address 403 Alicia Dr

City Biloxi

County

Harrison

State

MS

Zip Code

39531

Lender/Client Dominion Financial Services, LLC

Address 32 South St., Baltimore , MD 21202



COMPARABLE RENTALS # 1

331 Big Lake Rd
BILOXI, MS 39531



COMPARABLE RENTALS # 2

140 Balmoral Ave
BILOXI, MS 39531



COMPARABLE RENTALS # 3

452 Cove Dr
BILOXI, MS 39531

Ann Michelle McKinney, LLC
SKETCH ADDENDUM

File No. 1262760.1
 R11211912DFS

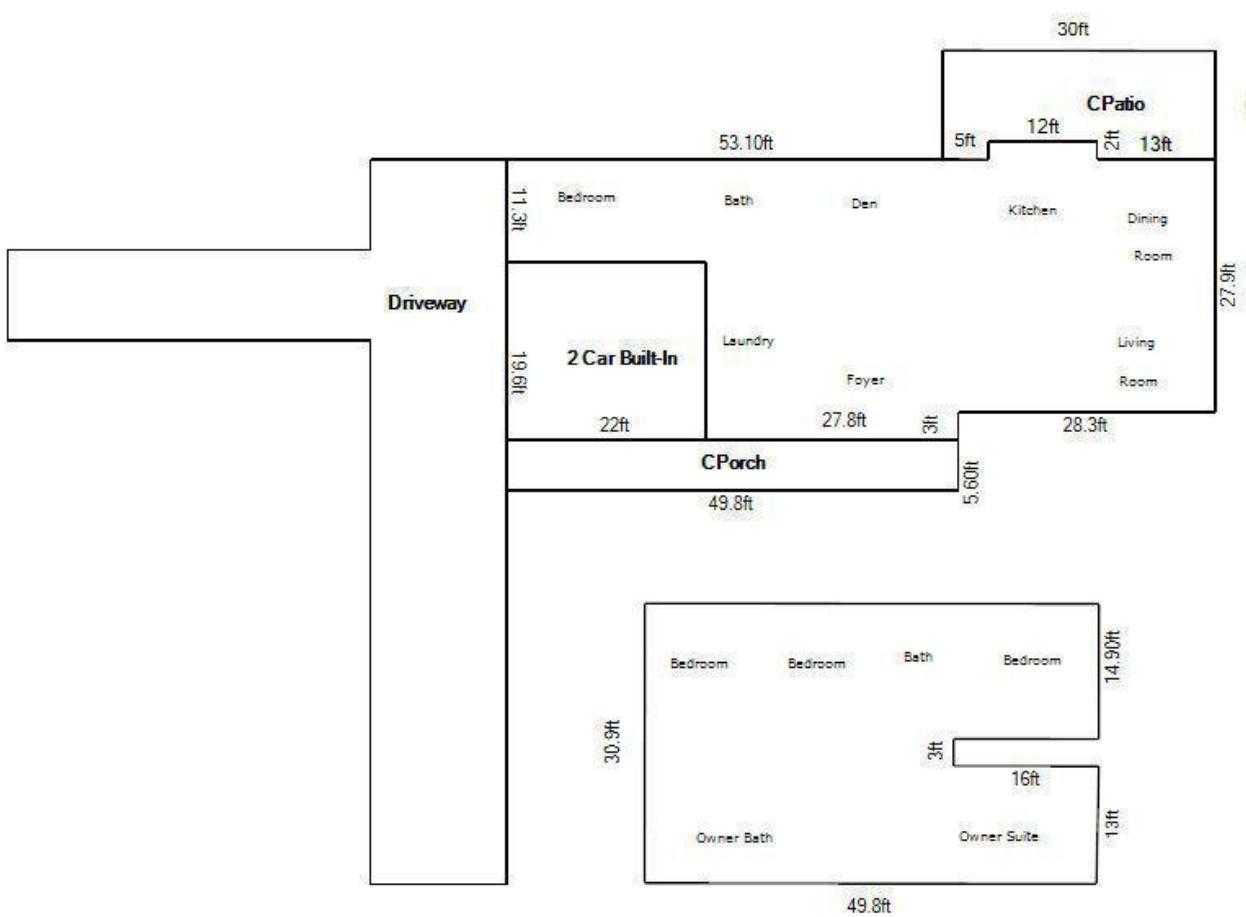
Borrower Troy Kearns

Property Address 403 Alicia Dr

City Biloxi County Harrison State MS Zip Code 39531

Lender/Client Dominion Financial Services, LLC Address 32 South St., Baltimore , MD 21202

Sketch



Area Calculation					
First Floor	1921.19 ft ²	First Floor			
Second Floor	1497.18 ft ²	<input type="checkbox"/> 2ft x	12ft x	1.00 =	24 ft ²
Nonliving Area		<input type="checkbox"/> 28.3ft x	27.9ft x	1.00 =	789.57 ft ²
2 Car Built-In	431.2 ft ²	<input type="checkbox"/> 19.6ft x	27.8ft x	1.00 =	544.88 ft ²
Driveway	0 ft ²	<input type="checkbox"/> 11.3ft x	49.8ft x	1.00 =	562.74 ft ²
CPatio	337.08 ft ²	Second Floor			
CPorch	278.88 ft ²	<input checked="" type="checkbox"/> 16ft x	14.90ft x	0.50 =	119.22 ft ²
		<input checked="" type="checkbox"/> 13ft x	16ft x	0.50 =	103.98 ft ²
		<input checked="" type="checkbox"/> 49.8ft x	20.41ft x	0.32 =	323.64 ft ²
		<input checked="" type="checkbox"/> 21.87ft x	50.06ft x	0.34 =	373.02 ft ²
		<input checked="" type="checkbox"/> 36.46ft x	3ft x	0.47 =	51.09 ft ²
Total Living Area (rounded):	3418 ft²	<input checked="" type="checkbox"/> 37.18ft x	30.9ft x	0.46 =	526.23 ft ²

Borrower Troy Kearns

Property Address 403 Alicia Dr

City Biloxi

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Lender/Client Dominion Financial Services, LLC

Address 32 South St., Baltimore , MD 21202



Tax Rolls - Real Property

2021 Landroll Information				
LA CASA I LLC 9456 W LAKE MEAD BLVD #15 LAS VEGAS, NV 89180				
Physical Street Address: 403 ALICIA DR				
Parcel #:	PPIN	Tax District	Homestead Exp.	Judicial Dist.
1110C-01-027.000	4885	5B		2
Supervisor District:		Subdivision:		
5		LAKE VILLA SUBD		
Exemption Code				
Non-Exempt				
Section	Township	Range		
29	07	10		
Instrument Number(s)				
2019-0001425-D-J2, 2007-0003578-D-J2, 0116/0293				
Acres	Land Value	Improvements	Total Value	Assessed Value
0	56250	222811	279061	41859 41859.15 / 0
Legal Description				
LOTS 1 & 2 BLK 1 LAKE VILLA SUBD				

There are 1 building description records attached to this parcel.

4594.98

2e2230387
14/27/22
Ole Miss Holdings, LLC

Improvement 1 (Primary)	
Year Built:	1970
Base Square Feet:	2386
Second Floor Area:	936

Ann Michelle McKinney, LLC
PLAT MAP

File No. 1262760.1
 R11211912DFS

Borrower Troy Kearns

Property Address 403 Alicia Dr

City Biloxi

County

Harrison

State

MS

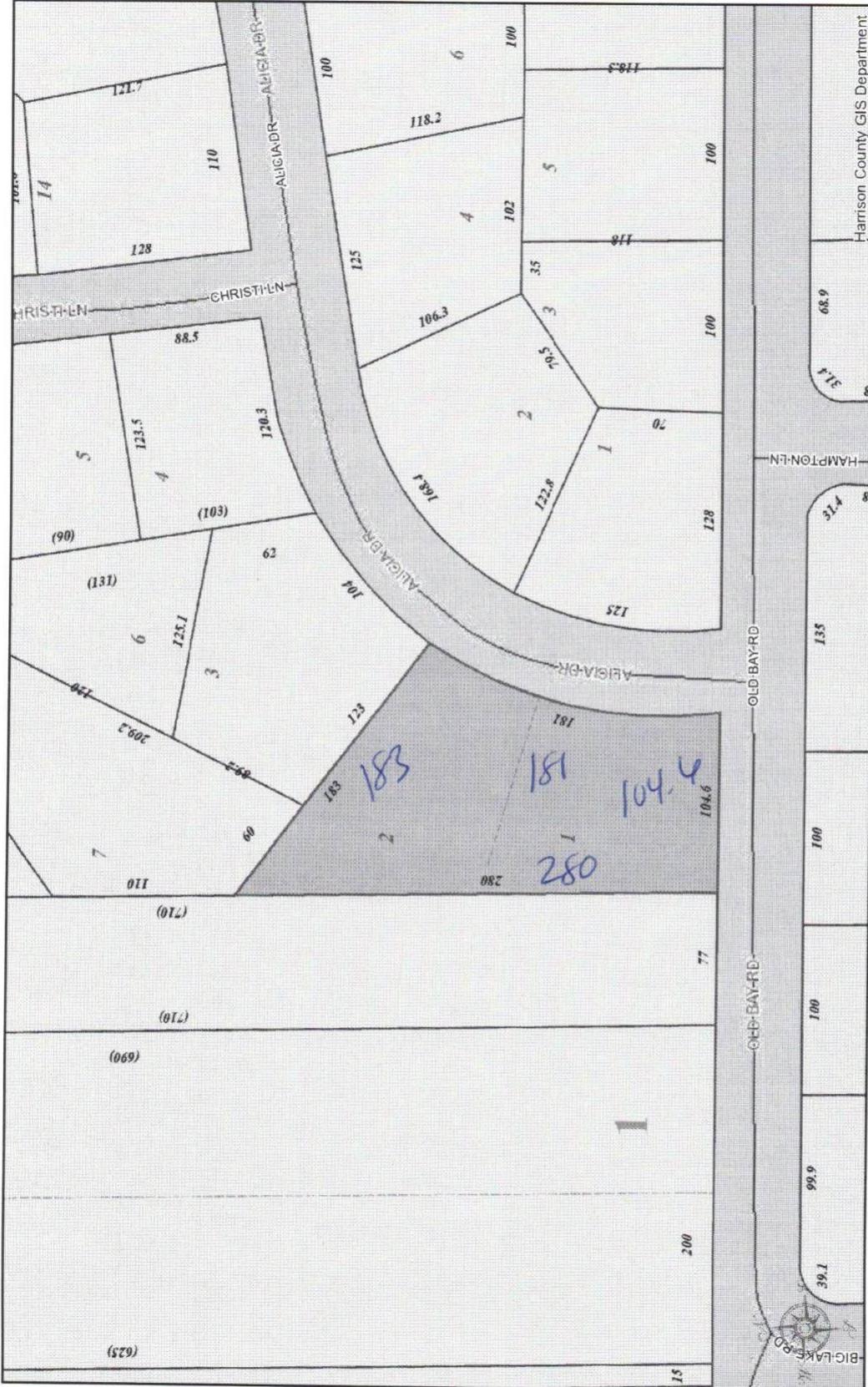
Zip Code

39531

Lender/Client Dominion Financial Services, LLC

Address 32 South St., Baltimore , MD 21202

My Map



HARRISON COUNTY, MISSISSIPPI

DISCLAIMER: THIS MAP IS FOR PROPERTY TAX ASSESSMENT PURPOSES ONLY. IT WAS CONSTRUCTED FROM PROPERTY INFORMATION RECORDED IN THE OFFICE OF THE REGISTER OF DEEDS AND IS NOT CONCLUSIVE AS TO LOCATION OF PROPERTY OR LEGAL OWNERSHIP.
 TALL FLURRY, TAX ASSESSOR.

MAP DATE: February 21, 2023



Borrower Troy Kearns

Property Address 403 Alicia Dr

City Biloxi	County	Harrison	State MS	Zip Code	39531
Lender/Client Dominion Financial Services, LLC	Address 32 South St., Baltimore , MD 21202				

403 Alicia Drive Biloxi, MS 39531		Agent Copy
Residential Closed		
	List Price: \$165,000	Sub-Type: Single Family Residence
	List Date: 06/18/2018	Days On Market: 291
	Contract/Pending Date: 04/24/2019	CDOM: 291
	Bedrooms: 5	Approx Lot Size: 0.64
	Bathrooms Total: 3	Acres:
	Bathrooms Full: 3	Lot Size: 180x187x284x105
	Approx H/C SqFt: 3,556	Dimensions:
	SqFt Source: Other	Subdivision: Lake Villa
	List Price Sqft: \$46.4	County: Harrison
	Year Built: 1970 (Other)	N or S of CSX RR: N
	Total Floors: 2	N or S of I-10: S
	Buyer Agency Comp: 3%	Listing Agreement: Exclusive Right To Sell
	Sub Agency: No	New Construction: No
		Owner/Agent: No

Legal Description: LOTS 1 & 2 BLK 1 LAKE VILLA SUBD

Parcel #: 1110c-01-027.000

Directions to Property: Pass road, turn north onto Big Lake Rd, east onto Old Bay Rd, immediate left onto Alicia Dr - house on immediate left on corner.

Association: No	Tax Annual Amount: 3,150	Flood Insurance Required?: No
	Homestead Y/N: Yes	
School District: Biloxi Public Dist		Occupancy: Owner
Elementary School: Popp's Ferry		
Middle or Junior School: Biloxi Jr High		
High School: Biloxi		

Public Remarks: LOCATION does not get much better!! Large family home situated perfectly on 2 large lots - full of large oak trees - the setting is BEAUTIFUL!! In an older, established, very loved neighborhood. You can see yourself raising your family here! Subdivision w/winding streets, some homes on the water (this home did not flood!) beautiful homes & lots of trees! Home does need some updating & TLC & it can be all you have ever wanted! Split level, living areas in all directions, huge MBR suite - room to spread out! Lots of windows, great bones, you will love the feel of this home when you walk in! Home sits proudly on a HUGE corner lot & has been a 1 family, much loved home.

Showing Requirements: Call Listing Office; Lockbox

Levels: Two; Multi/Split

Walls - Interior: Sheetrock

Door Features: Sliding Doors

Window Features: Window Treatments

Flooring: Brick; Carpet; Slate

Foundation Details: Slab

Heating: Central; Electric; Heat Pump

Fireplace: Yes

Cooling: Central Air; Electric

Appliances: Cooktop; Dishwasher; Double Oven; Oven

Sewer: Public Sewer

Water Heater: Electric; Over 40 Gallons

Water Source: Public

Interior Features: Ceiling Fan(s); Walk-In Closet(s)

Exterior Features: Rain Gutters

Structure Type: House

Exterior Construction/Siding: Brick Veneer

Approx Age Code: Older Home 25+ Years

Garage Spaces: 2

Parking Features: Driveway; Garage

Community Features: Golf; Near Entertainment

Fencing: Front Yard

Patio And Porch Features: Patio

Lot Features: Fenced

Lot Size Range: 0 to .5 Acres; .5 to 1 Acres

Listing Terms: Conventional

Possession: Other

Closing Price: \$150,000

Closing Date: 05/21/2019

Sold Price Sqft: 42.18

Appraised SqFt: 0

Was an appraisal

done?: Yes

Concessions: 0

Sale Notes/Remarks: Appraiser Name: unknown

How Sold/Sold Terms: Conventional

	Name	Office	Primary	Office	E-mail
Listing Member:	Sandy B Webb S22225	LO: Coldwell Banker Alfonso Realty-Lorraine Rd mgc.ofc104	228-861-1409	228-287-1000	sandywebb@aol.com
Selling Member:	Jodi S Busch mgc.ofc1333	SO: Busch Realty Group, LLC		228-324-1715	

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Borrower Troy Kearns

Property Address 403 Alicia Dr

City Biloxi	County	Harrison	State MS	Zip Code	39531
Lender/Client Dominion Financial Services, LLC		Address	32 South St., Baltimore , MD 21202		

3358596 403 Alicia Drive Biloxi, MS 39531 Residential Cancelled				Agent Copy
List Price:	\$364,900	Sub-Type:	Single Family Residence	
List Date:	02/12/2020	Days On Market:	111	
Bedrooms:	5	CDOM:	111	
Bathrooms Total:	3	Lot Size:	180x187x284x105	
Bathrooms Full:	3	Dimensions:		
Approx H/C SqFt:	3,556	Subdivision:	Lake Villa	
SqFt Source:	Estimated	County:	Harrison	
List Price Sqft:	\$102.62	N or S of CSX	N	
Year Built:	1970 (Public Records)	RR:		
Buyer Agency Comp:	2.5%	N or S of I-10:	S	
Sub Agency:	No	Listing Agreement:	New	Exclusive Right To Sell No
		Construction:		
		Owner/Agent:	No	

Legal Description: LOTS 1 & 2 BLK 1 LAKE VILLA SUBD
Parcel #: 1110c-01-027.000

Tax Annual Amount: 3,150
Homestead Y/N: No

Flood Insurance Required?: No

School District: Biloxi Public Dist
Elementary School: Popps Ferry
Middle or Junior School: Biloxi Jr High
High School: Biloxi

Agent Remarks: Call Brandy Ferrell 228-731-4088 for all appts and questions [r][n] seller is a licensed real estate agent in nevada
Public Remarks: STUNNING home! Located on a double lot surrounded by large oak trees, spacious corner lot makes this home a rare find! 3500 plus sqft home fully renovated, new flooring though out, new paint, functional floor plan with 2 living rooms, grand formal entry way, two master suites one is located down stairs, beautiful fire place and a kitchen that is just to die for! Over sized master suite upstairs with a huge master bath with a soaking tub! This beautiful home is a must see to fully appreciate all the beauty! Call today!

Showing Requirements: See Remarks
Levels: Two
Walls - Interior: Sheetrock
Door Features: Sliding Doors
Flooring: Ceramic Tile; Laminate
Foundation Details: Slab
Heating: Central; Electric
Fireplace: Yes
Cooling: Central Air; Electric
Appliances: Dishwasher; Oven; Range
Sewer: Public Sewer
Water Heater: Electric
Water Source: Public

Structure Type: House
Exterior Construction/Siding: Brick Veneer
Approx Age Code: Older Home 25+ Years
Garage Spaces: 2
Parking Features: Garage
Community Features: Golf; Near Entertainment
Fencing: Front Yard
Patio And Porch Features: Patio
Waterfront Features: Beach Access
Lot Features: Fenced
Listing Terms: Conventional; FHA; VA Loan
Possession: Close Of Escrow

Interior Features: Ceiling Fan(s); Elevator; High Ceilings; Stone Counters; Walk-In Closet(s)

Name	Office	Primary	Office	E-mail
Listing Member: Jodi S Busch	LO: Busch Realty Group, LLC mgc.ofc1333		228-324-1715	

Information is deemed to be reliable, but is not guaranteed. © 2023 MLS and FBS. Prepared by Chelle M Hester on Friday, August 25, 2023 4:59 PM. The information on this sheet has been made available by the MLS and may not be the listing of the provider.

Borrower Troy Kearns

Property Address 403 Alicia Dr

City Biloxi

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State

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Zip Code

39531

Lender/Client Dominion Financial Services, LLC

Address 32 South St., Baltimore , MD 21202

3362843

403 Alicia Drive Biloxi, MS 39531
Residential Cancelled

Agent Copy



List Price:	\$357,499	Sub-Type:	Single Family Residence
List Date:	06/10/2020	Days On Market:	28
Bedrooms:	5	CDOM:	139
Bathrooms Total:	3	Lot Size	180 X 187 X 284
Bathrooms Full:	3	Dimensions:	X 105
Approx H/C SqFt:	3,556	Subdivision:	Lake Villa
SqFt Source:	Public Records	County:	Harrison
List Price Sqft:	\$100.53	N or S of CSX RR:	N
Year Built:	1970 (Public Records)	N or S of I-10:	S
Total Floors:	2	Listing Agreement:	Exclusive Right To Sell
Buyer Agency	2.5%	New	No
Comp:		Construction:	
Sub Agency:	No	Owner/Agent:	No

Legal Description: LOTS 1 & 2 BLK 1 LAKE VILLA SUBD

Parcel #: 1110c-01-027.000

Directions to Property: From light at Pass Rd & Big Lake Rd, go north (by Keesler Federal), R at Old Bay Rd, L onto Alicia Rd. Home is on corner Old Bay/Alicia.

Tax Annual Amount: 3,150

Flood Insurance Required?: No

School District: Biloxi Public Dist

Occupancy: Vacant

Agent Remarks: Seller is licensed real estate agent in Nevada.

Public Remarks: FEELS LIKE HOME! From the moment you step into the grand entryway, this beautifully renovated 5 BR/3BA home featuring 2 Master Suites (1 downstairs/1 upstairs), 2 living areas and a stunning kitchen with an open floor plan, feels like home! Relax on the secluded back porch with an outdoor fireplace, all on a large double corner lot and drive-through driveway. And the location is only 5 miles to Keesler Air Force Base, 2 miles to the beach, entertainment, restaurants and Edgewater Mall.

Showing Requirements: Call Listing Agent; Lockbox
 Walls - Interior: Sheetrock
 Flooring: Ceramic Tile; Laminate
 Foundation Details: Slab
 Heating: Central; Electric
 Cooling: Central Air; Electric
 Appliances: Dishwasher; Oven; Range; Refrigerator
 Sewer: Public Sewer
 Water Heater: Electric
 Water Source: Public

Exterior Construction/Siding: Brick Veneer
 Approx Age Code: Older Home 25+ Years
 Garage Spaces: 2
 Parking Features: Driveway; Garage; Other; See Remarks
 Community Features: Near Entertainment
 Patio And Porch Features: Porch
 Listing Terms: Conventional; FHA; VA Loan
 Possession: Close Of Escrow

	Name	Office	Primary	Office	E-mail
Listing Member:	Alain Harpin B20368	LO: Southern Way Realty mgc.ofc1342	228-324-7187	228-214-9674	alain@southernwayrealtyllc.com
Co-listing Member:	Jan Gaston	CLO: Southern Way Realty		228-214-9674	

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Borrower Troy Kearns

Property Address 403 Alicia Dr

City Biloxi	County	Harrison	State MS	Zip Code	39531
Lender/Client Dominion Financial Services, LLC		Address 32 South St., Baltimore , MD 21202			

4029605 403 Alicia Drive Biloxi, MS 39531 Residential Cancelled		Agent Copy
List Price:	\$339,000	Sub-Type: Single Family Residence
List Date:	09/23/2022	Days On Market: 107
Contract/Pending Date:	11/23/2022	CDOM: 107
Projected Closing Date:	12/30/2022	Listing Service: Full Service
Bedrooms:	5	Special Listing Conditions: Standard
Bathrooms Total:	3	Approx Lot Size Acres: 0.64
Bathrooms Full:	3	Lot Size Dimensions: 180 X 187 X 284 X 105
Bathrooms Half:	0	Subdivision: Lake Villa
Bathrooms Three:	0	County: Harrison
Quarter:		N or S of CSX RR: N
Approx H/C SqFt:	3,556	N or S of I-10: S
SqFt Source:	Public Records	Listing Agreement: Exclusive Right To Sell
List Price Sqft:	\$95.33	New Construction: No
Year Built:	1970 (Public Records)	Owner/Agent: No
Total Floors:	2	Additional Exemptions Y/N: No
Buyer Agency Comp:	2.5%	
Sub Agency:	No	
Variable Rate Commission:	No	

Legal Description: LOTS 1 & 2 BLK 1 LAKE VILLA SUBD
Parcel #: 1110c-01-027.000

Association: No	Tax Year: 2021	Flood Insurance Required?: Yes	Subject to Survey
	Tax Annual Amount: 4,595	Covenants Y/N: No	
	Leasehold Y/N: No		
	Homestead Y/N: No		

School District: Biloxi Public Dist	Occupancy: Vacant
Agent Remarks: Seller is licensed real estate agent in Nevada. Home is vacant on lock box 1359. Please schedule showing via Showing Time or call our office 228-214-9674	
Public Remarks: FEELS LIKE HOME! From the moment you step into the grand entryway, this beautifully renovated 5 BR/3BA home featuring 2 Master Suites (1 downstairs/1 upstairs), 2 living areas and a stunning kitchen with an open floor plan, feels like home! Relax on the secluded back porch with an outdoor fireplace, all on a large double corner lot and drive-through driveway. And the location is only 5 miles to Keesler Air Force Base, 2 miles to the beach, entertainment, restaurants and Edgewater Mall.	

Showing Requirements: Showing: Appointment Required;	Structure Type: House
Appointment Phone: 228-214-9674; Lockbox Location: Front Door; Call	Exterior Construction/Siding: Brick Veneer
Listing Agent: Lockbox; Vacant	Garage Spaces: 2
Accessibility Features: No	Parking Features: Driveway; Garage; Other
Levels: Two	Driveway Features: Concrete Drive
Walls - Interior: Sheetrock	Community Features: Near Entertainment
Flooring: Carpet; Ceramic Tile; Laminate	Fencing: Chain Link
Bathroom Features: Ceramic Tile; Double Vanity; Separate Tub & Shower	Patio And Porch Features: Porch
Special Purpose Rooms: Living/Dining Combo	Pool: No
Roof: Asphalt Shingle	Listing Terms: Cash; Conventional; FHA; VA Loan
Foundation Details: Slab	Possession: Close Of Escrow
Heating: Central; Electric	
Fireplace: Yes	
Fireplaces Total: 1	
Fireplace Features: Living Room	
Cooling: Central Air; Electric	
Appliances: Dishwasher; Disposal; Range; Refrigerator	
Kitchen Features: Farm Sink; Granite Counters; Kitchen Island; Kitchen/Family Room View	
Laundry Features: Electric Dryer Hookup; Laundry Room; Lower Level; Washer Hookup	
Sewer: Public Sewer	
Utilities: Cable Available; Electricity Connected; Sewer Connected; Water Connected	
Water Heater: Electric	
Water Source: Public	
Interior Features: Ceiling Fan(s); Double Vanity; Entrance Foyer; Granite Counters; His and Hers Closets; Kitchen Island; Open Floorplan	
Exterior Features: None	

Name	Office	Primary	Office	E-mail
Listing Member: Alain Harpin B20368	LO: Southern Way Realty mgc.ofc1342	228-324-7187	228-214-9674	alain@southernwayrealtyllc.com

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Borrower Troy Kearns

Property Address 403 Alicia Dr

City Biloxi

County

Harrison

State

MS

Zip Code

39531

Lender/Client Dominion Financial Services, LLC

Address 32 South St., Baltimore , MD 21202

Statistical Market Analysis

Status	#	List Listings	Volume	Sold Volume	List Price	Sold Price	Sale/List Price	Approx H/C SqFt	List Price Per Approx H/C SqFt	Sold Price Per Approx H/C SqFt	Days on Market	Cumulative Days on
												Market
Active	17	11,126,311	0	0	Low 247,000	0	0.00	3,000	80.51	0.00	14	14
					Avg 654,489	0	0.00	3,419	189.15	0.00	78	112
					Med 574,000	0	0.00	3,316	163.00	0.00	64	64
					High 1,798,711	0	0.00	4,000	449.68	0.00	308	447
Pending	7	4,451,999	0	0	Low 249,000	0	0.00	3,301	75.43	0.00	9	9
					Avg 636,000	0	0.00	3,589	174.17	0.00	59	102
					Med 525,000	0	0.00	3,446	155.60	0.00	46	47
					High 1,300,000	0	0.00	4,000	325.00	0.00	135	274
Closed	41	18,238,096	17,867,000	17,867,000	Low 185,000	175,000	0.92	3,000	50.32	46.37	0	0
					Avg 444,832	435,780	0.98	3,365	131.63	128.96	57	62
					Med 414,900	390,000	0.98	3,250	124.61	120.56	39	39
					High 900,000	900,000	1.07	3,980	266.11	266.11	367	367
Overall	65	33,816,406	17,867,000	17,867,000	Low 185,000	175,000	0.92	3,000	50.32	46.37	0	0
					Avg 520,252	435,780	0.98	3,401	151.26	128.96	63	79
					Med 449,900	390,000	0.98	3,342	141.26	120.56	43	44
					High 1,798,711	900,000	1.07	4,000	449.68	266.11	367	447

Selection Criteria for Comparable Properties

Specified listings from the following search: Property type Residential;

Fannie Mae 1004MC Statistics

Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months
	8/25/2022 - 2/24/2023	2/25/2023 - 5/24/2023	5/25/2023 - 8/25/2023
Total # of Comparable Sales (Settled)	19	10	12
Absorption Rate (Total Sales/Months)	3.17	3.33	4.00
Total # of Active Listings	9 (Active on 2/24/2023)	15 (Active on 5/24/2023)	17 (Active on 8/25/2023)
Months of Housing Supply (Total Listings / Ab. Rate)	2.84	4.5	4.25
Median Sale & list Price, Dom, Sale>List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months
Median Comparable Sale Price	390,000	370,000	404,000
Median Comparable Sales DOM	52	22	30
Median Comparable List Price	505,000	549,900	574,000
Median Comparable Listings DOM	135	106	64
Median Sale Price as % of List Price	97.26 %	98.13 %	97.92 %

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Borrower Troy Kearns

Property Address 403 Alicia Dr

City Biloxi	County	Harrison	State MS	Zip Code	39531
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Lender/Client Dominion Financial Services, LLC

Address 32 South St., Baltimore , MD 21202

65 Properties

MLS #	Status	Address	Price	Approx Lot Size	Original List Price	List Date	Closing Date	Subdivision	Closing Price	Tl Baths	Approx H/C SqFt	Beds	City	Bathrooms	Bathrooms	Bathrooms
				Acres										Half	Full	
1	4031912	Active	2490 S Shore Drive	\$549,900	0.29	579,000	10/21/2022	Ancient Oaks		2	3,800	4	Biloxi	0	2	
2	4044546	Active	957 N Shore Drive	\$870,000	0.42	870,000	04/11/2023	Ancient Oaks		4	3,440	5	Biloxi	1	3	
3	4047310	Active	176 Acacia Avenue	\$499,000	0.15	599,000	05/11/2023	Miramar		3	3,219	4	Biloxi	0	3	
4	4046751	Active	16 Keyser Lane	\$649,900	0.21	664,900	05/05/2023	Satsuma		4	3,111	4	Gulfport	1	3	
5	4047410	Active	1456 Beach Boulevard	\$1,095,000	0.33	1,295,000	05/11/2023	Bienville Addition		3	3,193	3	Biloxi	1	2	
6	4048048	Active	1614 Cypress Lane	\$625,000	1.03	675,000	05/19/2023	Cypress Place		3	3,750	3	Gulfport	0	3	
7	4048328	Active	28 Old Oak Lane	\$588,000	0.5	615,000	05/23/2023	Bayou Oaks		5	3,825	5	Gulfport	2	3	
8	4051186	Active	8 Mockingbird Lane	\$529,900	0.34	549,900	06/20/2023	Magnolia Manor		4	3,251	3	Gulfport	1	3	
9	4051173	Active	9044 Bellewood Place	\$355,000	0.24	368,900	06/22/2023	Bellewood		3	3,715	5	Biloxi	0	3	
10	4051639	Active	39 Old Oak Lane	\$519,000	0.29	519,000	06/27/2023	Bayou Oaks		3	3,253	4	Gulfport	0	3	
11	4052559	Active	773 Destiny Plantation Boulevard	\$1,798,711	1.2	1,799,711	07/08/2023	Destiny Plantation		4	4,000	3	Biloxi	1	3	
12	4053031	Active	2014 Rue Ulysse	\$668,000	0.49	694,900	07/13/2023	Bent Oaks		4	3,381	4	Biloxi	1	3	
13	4053695	Active Prices Reduced	147 Bilmarsan Drive	\$247,000	0.17	285,000	07/20/2023	Burnett		3	3,068	6	Biloxi	0	3	
14	4053744	Active	2019 Pointe Clear Drive	\$574,000	0.34	599,900	07/20/2023	Bent Oaks		4	3,229	4	Biloxi	1	3	
15	4054322	Active	460 Firenze Circle	\$469,900	0.26	479,900	07/27/2023	Villa Tuscano Estates		4	3,316	4	Biloxi	1	3	
16	4055048	Active	2310 N Country Club Lane	\$699,000	0.7	699,000	08/03/2023	Barretts		4	3,571	3	Biloxi	1	3	
17	4055657	Active	6237 Emerald Lake Drive	\$389,000	0.3	389,000	08/11/2023	Emerald Lake Estates		3	3,000	4	Biloxi	0	3	
18	4039652	Pending	144 Saint Francis Street	\$520,000	0.26	575,000	02/15/2023	Kellers Add Avonda		3	3,342	5	Biloxi	0	3	
19	4046713	Pending	61 Bayou Circle	\$799,000	0.41	899,999	05/05/2023	Gillis		4	3,519	4	Gulfport	2	2	
20	4048310	Pending	9591 S Bayou Bend	\$1,300,000	0.5	1,300,000	05/23/2023	Bayou Bend		4	4,000	4	Gulfport	0	4	
21	4050048	Pending	429 Woodland Park Drive	\$399,999	0.38	425,000	06/11/2023	Woodland Park		3	3,446	4	Biloxi	0	3	
22	4050129	Pending	15160 Dixie Oaks Drive	\$525,000	7.5	525,000	06/12/2023	Rushing Oaks		3	3,424	5	Biloxi	0	3	
23	4052017	Pending	9024 River Oaks Court	\$659,000	0.97	669,000	06/30/2023	River Oaks Estate		5	3,953	4	Biloxi	1	4	
24	4055713	Pending	230 Rue Petit Bois	\$249,000	0.3	249,000	08/09/2023	Petit Bois		3	3,301	3	Biloxi	0	2	
25	4011107	Closed	451 Linda Drive	\$449,900	0.35	644,900	03/08/2022	Whispering Oaks	449,900	4	3,185	3	Biloxi	2	2	
26	4018440	Closed	11605 Stanton Circle	\$420,000	0	485,000	05/23/2022	Stanton Place	420,000	4	3,594	4	Gulfport	1	3	
27	4019016	Closed	9089 Scenic River Drive	\$365,000	2.1	445,000	05/27/2022	River Oaks Estates	365,000	4	3,169	3	Biloxi	1	3	
28	4019880	Closed	11213 Karl Lane	\$350,000	0.49	389,900	06/06/2022	Eagle Point	350,000	3	3,242	4	Biloxi	0	3	
29	4021208	Closed	681 Kennedy Lane	\$387,000	1.04	449,999	06/21/2022	Metes And Bounds	387,000	4	3,210	4	Biloxi	1	3	

Borrower Troy Kearns

Property Address 403 Alicia Dr

City Biloxi	County	Harrison	State MS	Zip Code	39531
Lender/Client Dominion Financial Services, LLC	Address 32 South St., Baltimore , MD 21202				

MLS #	Status	Address	Price	Approx Lot Size	Original List Price	List Date	Closing Date	Subdivision	Closing Price	Tl Baths	Approx SqFt	Beds	City	Bathrooms Half	Bathrooms Full
				Acres							H/C SqFt				
30 4020863	Closed	2594 Bryn Mawr Avenue	\$380,000	0.62	400,000	06/17/2022	09/02/2022	Edgewater Park	380,000	5	3,900	4	Biloxi	2	3
31 4022305	Closed	11684 River Estates Circle	\$517,000	0.88	585,000	07/01/2022	06/06/2023	River Oaks Estates	517,000	3	3,356	3	Biloxi	1	2
32 4024851	Closed	9095 River Birch Drive	\$340,000	0.3	412,500	07/28/2022	11/10/2022	Rock Creek	340,000	3	3,028	4	Biloxi	0	3
33 4025311	Closed	9045 River Oaks Court	\$499,900	1.04	499,900	08/01/2022	10/31/2022	River Oaks Estates	499,900	4	3,644	4	Biloxi	2	2
34 4026148	Closed	2450 W Shore Drive	\$700,000	0.33	700,000	08/12/2022	09/23/2022	Ancient Oaks	700,000	4	3,450	5	Biloxi	1	3
35 4026233	Closed	311 Westview Drive	\$285,000	0.47	299,900	08/14/2022	11/28/2022	Edgewater Estates	285,000	3	3,868	4	Biloxi	1	2
36 4026478	Closed	2554 Brighton Circle	\$425,000	0.47	489,000	08/16/2022	10/24/2022	River Place	425,000	3	3,148	4	Biloxi	1	2
37 4027941	Closed	2465 Greenview Drive	\$355,000	0.32	365,000	09/02/2022	12/22/2022	Greenview	355,000	3	3,054	3	Gulfport	0	3
38 4028761	Closed	13415 Dakota Lane	\$410,000	0.29	434,900	09/14/2022	12/13/2022	Glen Eagle	410,000	3	3,142	5	Biloxi	0	3
39 4029253	Closed	9169 Ashburn Lane	\$425,000	0.33	469,000	09/20/2022	02/03/2023	Stanton Place	425,000	4	3,324	5	Gulfport	1	3
40 4029495	Closed	511 Red Oak Drive	\$219,000	0.22	189,900	09/22/2022	12/16/2022	College Park	219,000	4	3,426	5	Gulfport	0	4
41 4030576	Closed	9062 Bellewood Place	\$329,900	0.2	329,900	10/06/2022	12/30/2022	Bellewood	329,900	3	3,611	5	Biloxi	0	3
42 4030964	Closed	10916 Waterside Drive	\$785,000	0.47	815,000	10/11/2022	01/03/2023	Waterside	785,000	4	3,980	5	Gulfport	1	3
43 4031386	Closed	2256 Baywood Drive	\$322,000	0.36	349,000	10/17/2022	07/26/2023	Sunkist Manor	322,000	3	3,400	6	Biloxi	0	3
44 4032728	Closed	246 Southern Circle	\$390,000	0.33	424,900	10/31/2022	01/18/2023	Country Club Estates	390,000	3	3,500	3	Gulfport	0	3
45 4033215	Closed	7819 Rushing Oaks Drive	\$410,000	0.48	425,000	11/08/2022	12/30/2022	Rushing Oaks	410,000	3	3,095	3	Biloxi	1	2
46 4035305	Closed	2369 Park Place Drive	\$390,000	0.22	425,000	12/12/2022	03/01/2023	Park Place	390,000	4	3,000	5	Gulfport	0	4
47 4036657	Closed	9438 W Oaklawn Road	\$350,000	1	365,000	01/10/2023	04/28/2023	Metes And Bounds	350,000	3	3,250	3	Biloxi	0	3
48 4036877	Closed	24 Old Oak Lane	\$530,000	0.48	565,000	01/09/2023	02/17/2023	Bayou Oaks	530,000	4	3,709	4	Gulfport	1	3
49 4038277	Closed	11400 Fenton Drive	\$255,000	0.22	285,000	01/25/2023	04/21/2023	Cedar Lake	255,000	3	3,060	4	Biloxi	0	3
50 4039653	Closed	9166 Ashburn Lane	\$497,500	0.37	505,000	02/13/2023	04/14/2023	Stanton Place	497,500	4	3,532	5	Gulfport	1	3
51 4040319	Closed	122 Jefferson Davis Avenue	\$700,000	0.24	799,999	02/23/2023	06/29/2023	Heartsease Park	700,000	6	3,473	4	Biloxi	1	5
52 4040641	Closed	11735 River Estates Circle	\$590,000	2.98	599,900	02/27/2023	04/06/2023	River Oaks Estates	590,000	5	3,976	5	Biloxi	1	4
53 4041530	Closed	436 Cove Drive	\$323,000	0.25	329,900	03/08/2023	05/02/2023	Edgewater Cove	323,000	3	3,003	4	Biloxi	0	3
54 4042243	Closed	447 Sanlenay Court	\$560,000	0.38	525,000	03/15/2023	03/31/2023	La Bonne Terre	560,000	3	3,055	4	Biloxi	0	3
55 4042524	Closed	768 Hengen Lane	\$272,000	0.34	289,999	03/17/2023	04/26/2023	Metes And Bounds	272,000	4	3,154	4	Biloxi	1	3
56 4042358	Closed	11001 Georgian Way	\$678,800	0.29	678,800	03/14/2023	03/14/2023	Brookstone - Gulfport	678,800	4	3,050	5	Gulfport	1	3

Borrower Troy Kearns

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City Biloxi	County	Harrison	State MS	Zip Code	39531
Lender/Client Dominion Financial Services, LLC	Address 32 South St., Baltimore , MD 21202				

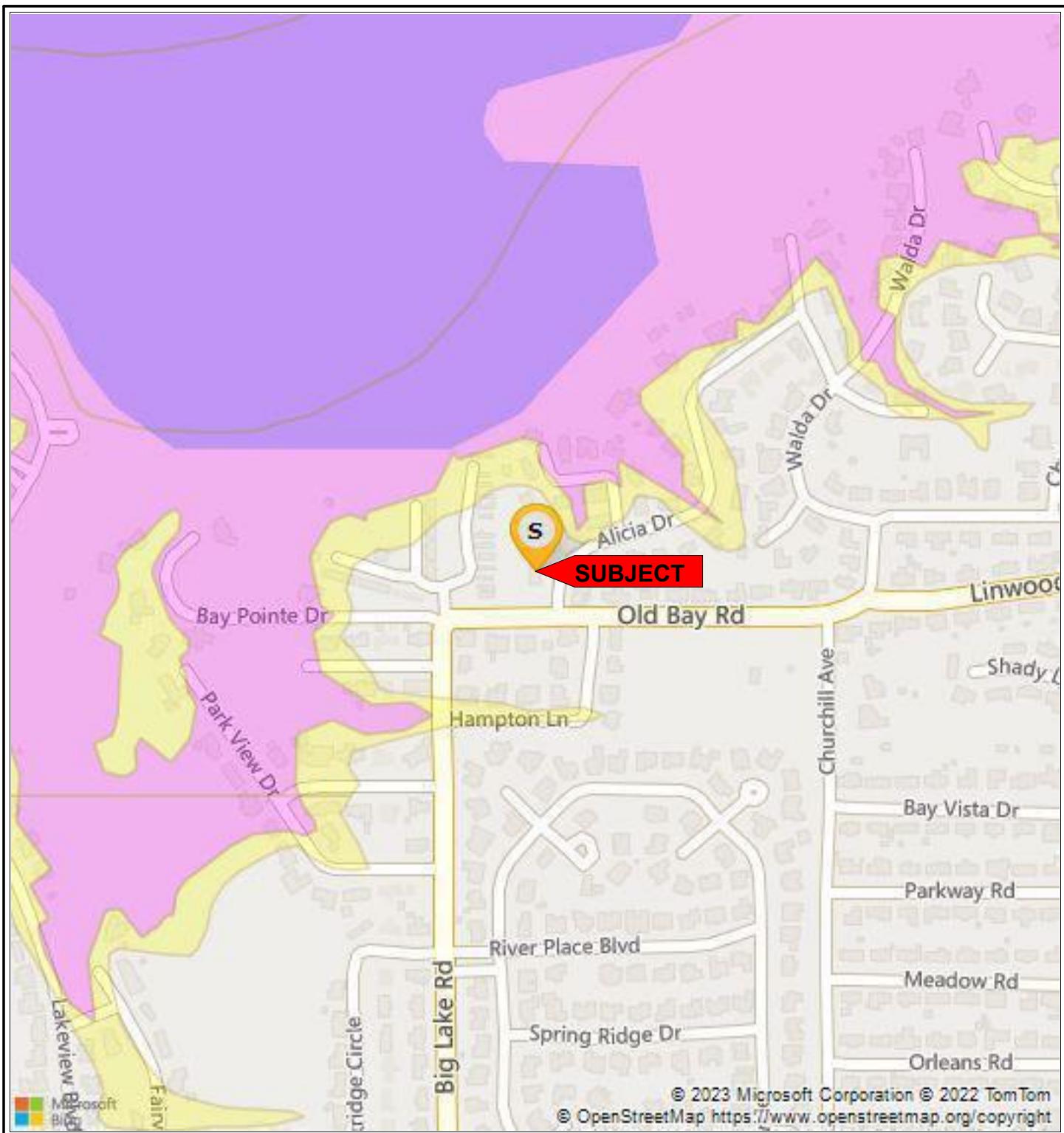
MLS #	Status	Address	Price	Approx	Original	List Date	Closing	Subdivision	Closing	Ttl	Approx	Beds	City	Bathrooms	Bathrooms	
			Lot	List Price		Date		Price	Baths	H/C	SqFt	Half	Full			
			Size	Acres												
57	4043790	Closed	462 Channel Mark Drive	\$297,000	0.34	299,900	04/01/2023	05/12/2023	Channel Mark	297,000	2	3,091	3	Biloxi	0	2
58	4045259	Closed	11615 Treelawn Street	\$570,000	0.26	579,900	04/20/2023	05/31/2023	Oak Island	570,000	4	3,593	5	Gulfport	1	3
59	4047008	Closed Status Change	890 Rustwood Drive	\$185,000	0.28	203,000	05/08/2023	08/23/2023	Sunkist Manor	185,000	3	3,228	6	Biloxi	0	3
60	4047273	Closed	451 Cove Drive	\$175,000	0.26	189,900	05/08/2023	07/17/2023	Edgewater Cove	175,000	4	3,774	5	Biloxi	1	3
61	4047559	Closed	8498 Poplar Trail	\$387,500	0.28	387,500	05/15/2023	06/30/2023	Rock Creek	387,500	3	3,076	5	Biloxi	0	3
62	4048177	Closed	9045 W Cardinal Lane	\$388,000	1.9	399,900	05/19/2023	07/07/2023	Bradford Place	388,000	3	3,242	4	Biloxi	0	3
63	4050252	Closed	2281 Stelly Drive	\$208,500	0.27	225,000	06/13/2023	07/14/2023	Tanglewood	208,500	3	3,046	4	Biloxi	0	3
64	4051848	Closed	442 Goose Pointe Boulevard	\$845,000	0.32	825,000	06/29/2023	08/07/2023	Goose Pointe	845,000	4	3,945	6	Biloxi	1	3
65	4053364	Closed	2478 W Shore Drive	\$900,000	0.49	900,000	07/17/2023	07/21/2023	Ancient Oaks	900,000	4	3,382	4	Biloxi	1	3

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Ann Michelle McKinney, LLC
FLOOD MAP ADDENDUM

File No. 1262760.1
 R11211912DFS

Borrower	Troy Kearns				
Property Address	403 Alicia Dr				
City	Biloxi	County	Harrison	State	MS
Lender/Client	Dominion Financial Services, LLC	Address	32 South St., Baltimore , MD 21202	Zip Code	39531



Flood Map Legends

- Flood Zones
 - Areas inundated by 100-year flooding
 - Areas inundated by 500-year flooding
 - Areas of undetermined but possible flood hazards
- Floodway areas with velocity hazard
- Floodway areas
- COBRA zone

Flood Zone Determination

In Special Flood Hazard Area (Flood Zone): Out
 Within 250 ft. of multiple flood zones? Not within 250 feet

Community: 285252
 Community Name: BILOXI, CITY OF
 Map Number: 28047C0286G
 Zone: X Panel: 0286G Panel Date: 06/16/2009
 FIPS Code: 28047 Census Tract: 0012.05

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Ann Michelle McKinney, LLC
AERIAL MAP ADDENDUM

File No. 1262760.1
R11211912DFS

Borrower Troy Kearns

Property Address 403 Alicia Dr

City Biloxi

County

Harrison

State

MS

Zip Code

39531

Lender/Client Dominion Financial Services, LLC

Address 32 South St., Baltimore , MD 21202



Ann Michelle McKinney, LLC
LOCATION MAP ADDENDUM

File No. 1262760.1
R11211912DFS

Borrower Troy Kearns

Property Address 403 Alicia Dr

City Biloxi

County

Harrison

State

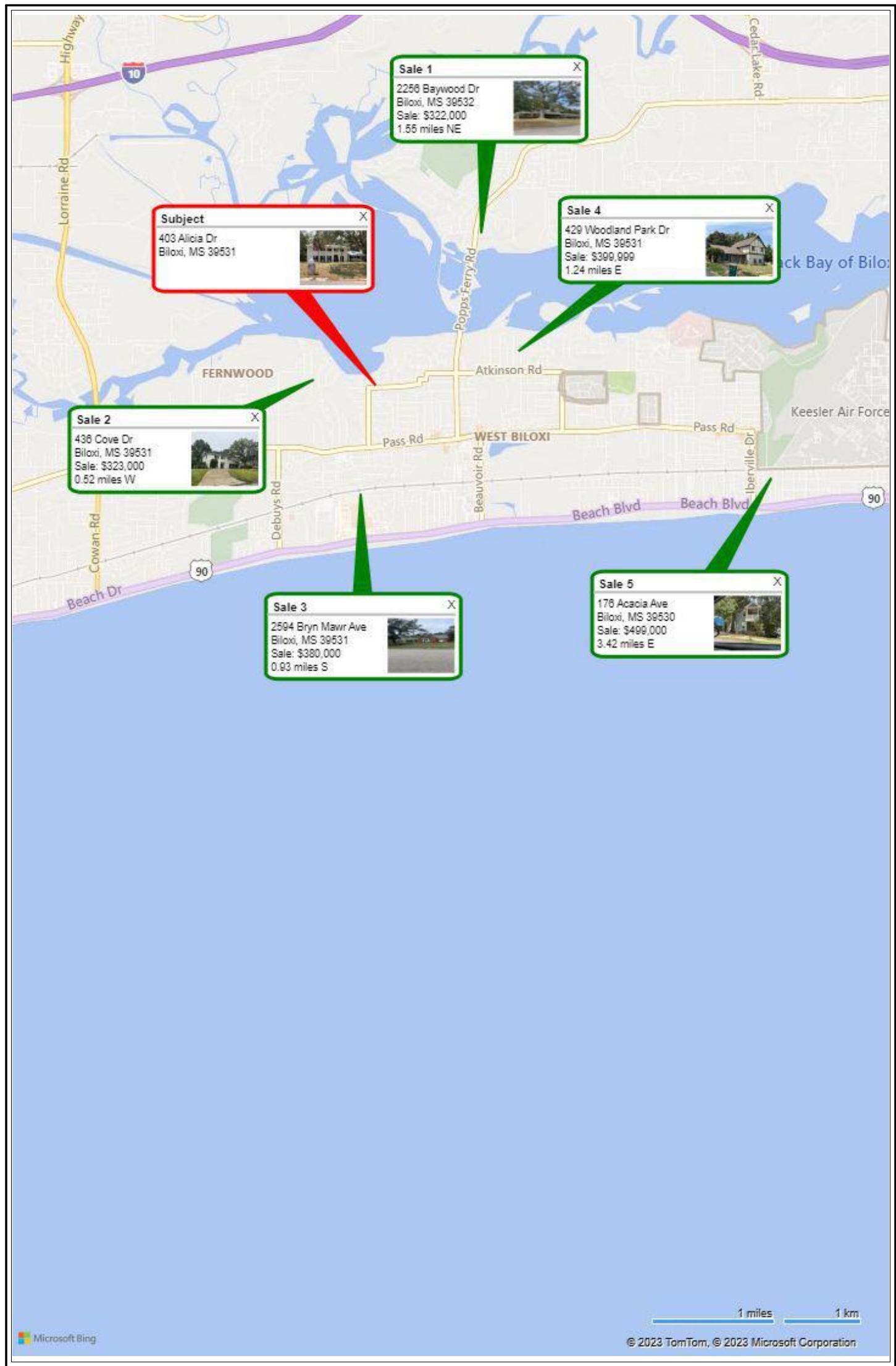
MS

Zip Code

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Lender/Client Dominion Financial Services, LLC

Address 32 South St., Baltimore , MD 21202



Ann Michelle McKinney, LLC
LOCATION MAP ADDENDUM

File No. 1262760.1
R11211912DFS

Borrower Troy Kearns

Property Address 403 Alicia Dr

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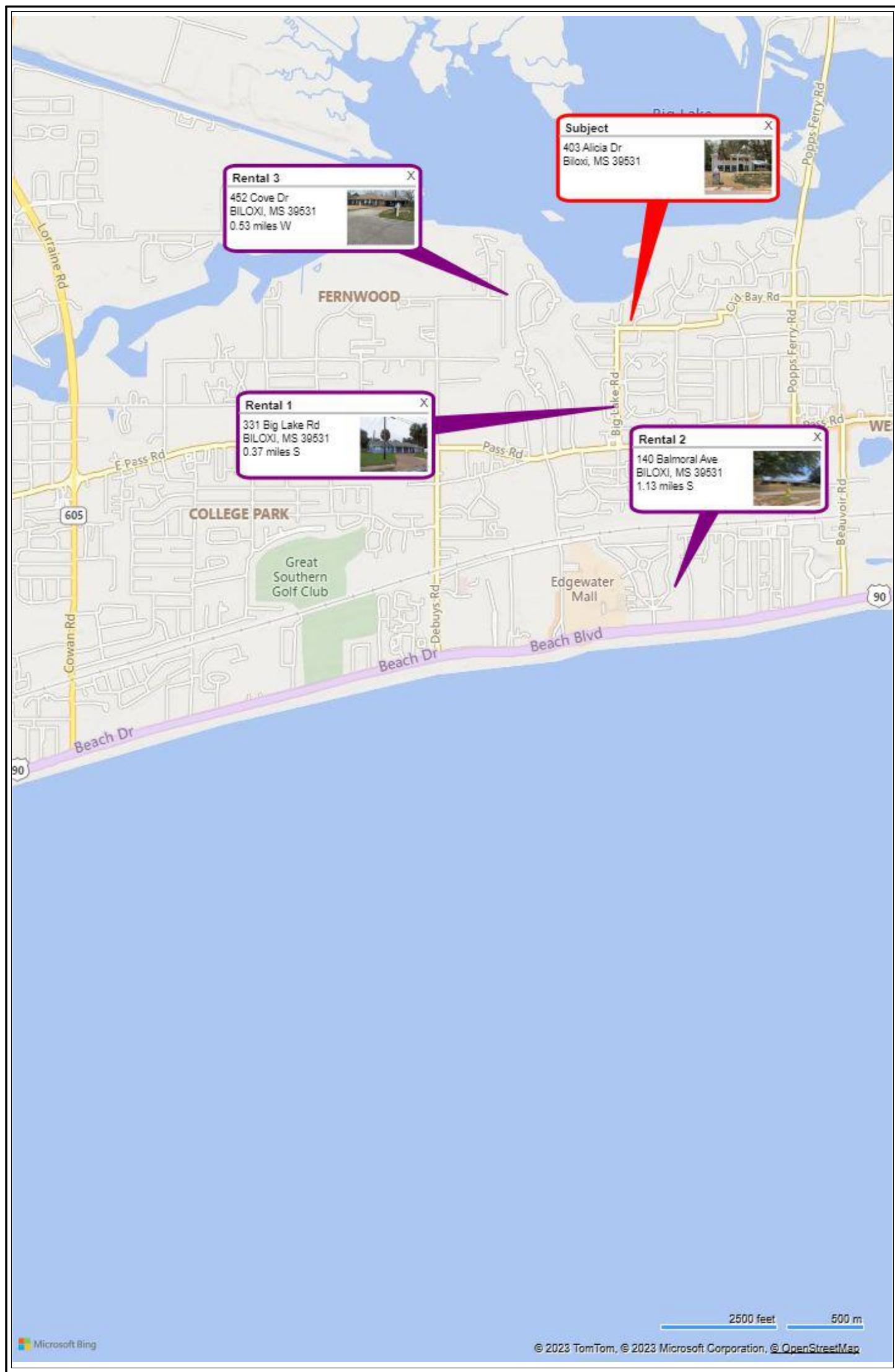
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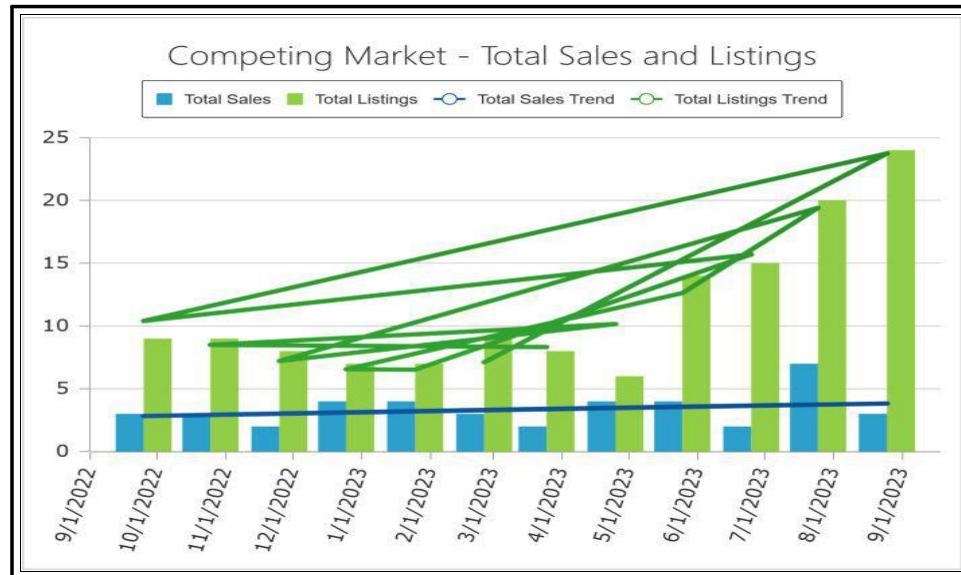
Zip Code

39531

Lender/Client Dominion Financial Services, LLC

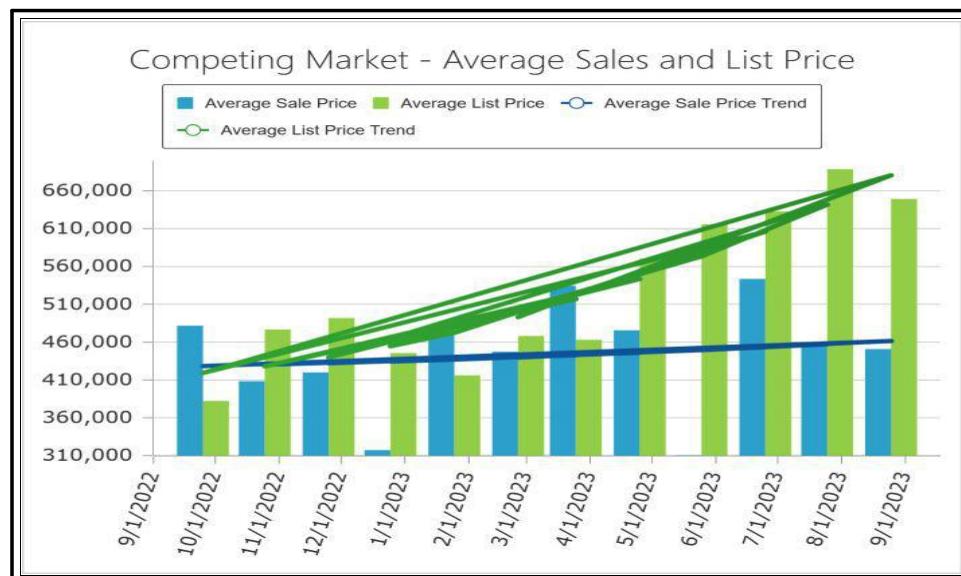
Address 32 South St., Baltimore , MD 21202





ABOVE: Competing Market - Total Sales and Listings

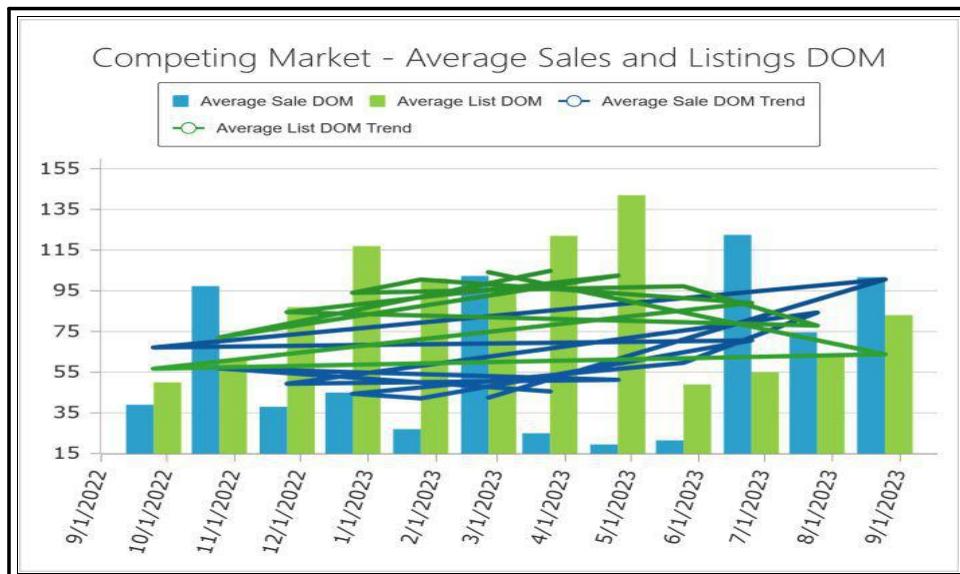
BELOW: Competing Market - Average Sales and List Price





ABOVE: Competing Market - Average Sale and List Price Per SqFt

BELOW: Competing Market - Average Sales and Listings DOM



Owner La Casa I, LLC

Property Address 403 Alicia Dr

City Biloxi	County	Harrison	State MS	Zip Code	39531
Client Dominion Financial Services, LLC			Address 32 South St., Baltimore , MD 21202		

Subject: 403 Alicia Dr

File#: 23-169

Biloxi, MS 39531

MLS United: 4029605



Summary of Data Sources and Discrepancy Comments

APN#: 1110C-01-027.000

8/25/2023

In Report	MLS	Public Records	OLD	\$379,000	FLP	\$339,000	SP -	SP/OLP -	SP/FLP -	Cnsns -
SP	-	-								
Site	0.64 ac / 27,878 sf	-								
Age	53	53 Yrs Old / Blt 1970	53 Yrs Old / Blt 1970	All data sources reported the same data for Age.						
RCt	-5,3.0	-5,3.00	8,4,-	The data source selected for Room Count is a combination of multiple data sources.						
GLA	3556	3556	3776	The data source used for GLA was Cmmls.						
Bmt	---	---	---							
Prk	2ga2dw	-,2,-2	-,0,-,-	The data source used for Parking was Cmmls.						
Loc	-									
View	-									
Qly	-									
Cnd	-									

Photos and Remarks

Appraiser Comments:

No Appraiser Comments

List Agent

Buying Agent

List Agents Remarks:

FEELS LIKE HOME! From the moment you step into the grand entryway, this beautifully renovated 5 BR/3BA home featuring 2 Master Suites (1 downstairs/1 upstairs), 2 living areas and a stunning kitchen with an open floor plan, feels like home! Relax on the secluded back porch with an outdoor fireplace, all on a large double corner lot and drive-through driveway. And the location is only 5 miles to Keesler Air Force Base, 2 miles to the beach, entertainment, restaurants and Edgewater Mall.

Cmmls Listing History

MLS #	Sold Date	Sold Price	Status	Original List Date	Original List Price	Final Price Change Date	Final List Price	DOM
4029605			Cancelled	09/23/2022	\$339,000	10/25/22	\$339,000	107
3362843			Cancelled	06/10/2020	\$357,499		\$357,499	28
3358596			Cancelled	02/12/2020	\$364,900		\$364,900	111
3335456	05/21/2019	\$150,000	Closed	06/18/2018	\$165,000		\$165,000	291

Black Knight Transfer History Deeds and Mortgage History

Doc #	Sold Date	Amount	Type	Mortgage Type	Recorded	Grantor(Seller)	Grantee(Buyer)	Alternate #
2019-0001425-D-J2	05/21/2019	\$0	Deed (WD)		05/24/2019 Floyd Franks & Dwayne Franks		La Casa I Llc	

Owner La Casa I, LLC

Property Address 403 Alicia Dr

City Biloxi

County

Harrison

State

MS Zip Code

39531

Client Dominion Financial Services, LLC

Address 32 South St., Baltimore , MD 21202

Comp 1: 2256 Baywood Dr

File#: 23-169

Biloxi, MS 39532

MLS United: 4031386



Summary of Data Sources and Discrepancy Comments

APN#: 1109I-01-018.000

8/25/2023

	In Report	MLS	Public Records	OLD	OLP	\$349,000	FLP	\$349,000	SP	\$322,000	SP/OLP	92%	SP/FLP	92%	Csns	\$7,000
SP	\$322,000	\$322,000	\$0		The data source used for Sale Price was Cmmls.											
Site	15682 sf	0.36 ac / 15,682 sf	-		The data source used for Site was Cmmls. Site was not available from any other source.											
Age	46	46 Yrs Old / Blt 1977	46 Yrs Old / Blt 1977		All data sources reported the same data for Age.											
RCt	-6,3.0	-6,3.00	8,4,-		The data source selected for Room Count is a combination of multiple data sources.											
GLA	3162	3162	3348		The data source used for GLA was Cmmls.											
Bmt	-	---	---													
Prk	2cp2dw	-,0,2,2	-,0,-,-		The data source used for Parking was Cmmls.											
Loc	-															
View	-															
Qly	-															
Cnd	-															

Photos and Remarks

Appraiser Comments:

No Appraiser Comments

List Agent

Buying Agent

List Agents Remarks:

Unique property close to several Biloxi amenities offering beautiful bay views, 2 kitchens, great parking, and 6 bedrooms or 4 bedrooms in the main house, a bonus room, and another private bedroom in the mother-in-law/ private guest suite. All bedrooms, kitchens, etc are under one roof but the guest suite has private exterior access and a lockable door leading into the main living area of the primary home. The mother-in-law has its own kitchen, living room, private bedroom, and bathroom. Near the mother-in-law is another large bonus room that offers a closet, and exterior door - this could be another bedroom (the 6th bedroom). On the opposite side of the home, you'll find the primary suite, 3 spare bedrooms and a guest bathroom. The home has a total of 3 full bathrooms. The primary bedroom offers a total of 3 closets, one being a walk-in closet. Per the seller, the lot offering water views was bought and divided by the adjoining neighbors so that no one could build on the lot. Call today to request the 3D Virtual Tour Link to virtually walk through this home.

Cmmls Listing History

MLS #	Sold Date	Sold Price	Status	Original List Date	Original List Price	Final Price Change Date	Final List Price	DOM
4031386	07/26/2023	\$322,000	Closed	10/17/2022	\$349,000	N/A	\$349,000	228
3197037	09/07/2007	\$315,179	Closed	05/29/2007	\$330,000	N/A	\$330,000	11

Black Knight Transfer History Deeds and Mortgage History

Doc #	Sold Date	Amount	Type	Mortgage Type	Recorded	Grantor(Seller)	Grantee(Buyer)	Alternate #
2023-0004362-D-J2	07/26/2023	\$0	Deed (WD)		07/31/2023 June Lenoir		Bruce Robertson & Ann Robertson	
2018-0001708-D-J2		\$0	Deed ()		07/27/2018			
		\$313,500	Deed ()		09/10/2007			
2023-0004363-T-J2		\$322,000	Mortgage	VA Loan	07/31/2023 Mortgage Solutions Inc		Bruce Robertson & Ann Robertson	

Owner La Casa I, LLC

Property Address 403 Alicia Dr

City Biloxi County Harrison State MS Zip Code 39531

Client Dominion Financial Services, LLC Address 32 South St., Baltimore , MD 21202

Comp 2: 436 Cove Dr

File#: 23-169

Biloxi, MS 39531

MLS United: 4041530



Summary of Data Sources and Discrepancy Comments

APN#: 1110D-01-013.000

8/25/2023

In Report	MLS	Public Records	OLD	OLP \$329,900	FLP \$329,900	SP \$323,000	SP/OLP 98%	SP/FLP 98%	Csns -
SP	\$323,000	\$323,000	03/08/23	FPCD N/A	SD 05/02/23	CD 03/31/23	DOM 23	CDOM 23	
Site	10890 sf	0.25 ac / 10,890 sf	-	The data source used for Site was Cmmls. Site was not available from any other source.					
Age	43	43 Yrs Old / Blt 1980	43 Yrs Old / Blt 1980	All data sources reported the same data for Age.					
RCt	-4,3,0	-4,3,0	-4,-	The data source used for Room Count was Cmmls.					
GLA	3003	3003	3172	The data source used for GLA was Cmmls.					
Bmt	---	---	---						
Prk	1galdw	-,1,-1	-,0,-	The data source used for Parking was Cmmls.					
Loc	-								
View	-								
Qly	-								
Cnd	-								

Photos and Remarks

Appraiser Comments:

No Appraiser Comments

List Agent

Buying Agent

List Agents Remarks:

Stunning, beautifully fully remodeled home in great neighborhood, close to everything. Impressive floor plan with large living areas ready to entertain and lots of storage space. Crown molding. Granite countertops and new stainless-steel appliances. Four bedrooms upstairs with plenty of room and closet space. Lots of space downstairs and nice, fenced backyard. New roof. One car garage and circular driveway. Excellent Biloxi school district for the kids and grandkids.

Black Knight Transfer History Deeds and Mortgage History

Doc #	Sold Date	Amount	Type	Mortgage Type	Recorded	Grantor(Seller)	Grantee(Buyer)	Alternate #
2023-0002763-D-J2	05/02/2023	\$329,460	Deed (WD)		05/10/2023	Southern Properties United Llc	Joshua Thurman & Hannah Thurman	
2023-0000275-D-J1	12/27/2022	\$0	Deed (WD)		01/05/2023	Claire Lossner & John Lossner	Southern Properties United Llc	
2019-0000698-D-J2		\$0	Deed ()		05/27/2022			
2019-0000698-D-J2	04/01/2019	\$0	Deed (WD)		04/02/2019	Mariano J Barvie & Tammy Ellen Barvie	Barbara Kay Warriner & Robyn Denese Warriner	
2023-0002764-T-J2		\$317,149	Mortgage	FHA	05/10/2023	Fairway Independent Mtg Corp	Joshua Thurman & Hannah Thurman	
2023-0000100-T-J2	12/30/2022	\$135,000	Mortgage	Seller take-back	01/05/2023	Claire Lossner	Southern Properties United Llc	

Owner La Casa I, LLC

Property Address 403 Alicia Dr

City Biloxi	County	Harrison	State MS	Zip Code 39531
Client Dominion Financial Services, LLC	Address 32 South St., Baltimore , MD 21202			

Comp 3: 2594 Bryn Mawr Ave

File#: 23-169

Biloxi, MS 39531

MLS United: 4020863



Summary of Data Sources and Discrepancy Comments

APN#: 1110K-02-038.000

8/25/2023

In Report	MLS	Public Records	OLD	OLP \$400,000	FLP \$400,000	SP \$380,000	SP/OLP 95%	SP/FLP 95%	Cnsns -
SP	\$380,000	\$380,000	-	The data source used for Sale Price was Cmmils. Sale Price was not available from any other source.					
Site	27007 sf	0.62 ac / 27,007 sf	-	The data source used for Site was Cmmils. Site was not available from any other source.					
Age	45	45 Yrs Old / Blt 1978	45 Yrs Old / Blt 1978	All data sources reported the same data for Age.					
RCt	-4,3,2	-4,500	-3,-	The data source used for Room Count was Cmmils.					
GLA	3900	3900	3608	The data source used for GLA was Cmmils.					
Bmt	---	---	---						
Prk	2cp2dw	-,0,2,2	-,1,-,1	The data source used for Parking was Cmmils.					
Loc	-								
View	-								
Qly	-								
Cnd	-								

Photos and Remarks

Appraiser Comments:

No Appraiser Comments

List Agent

Buying Agent

List Agents Remarks:

Welcome to your new home! Beautiful home on a large corner lot in the coveted Heritage Neighborhood of Edgewater Park. 3 living areas - formal, family room and sunroom, and a large formal dining room. The kitchen has a breakfast nook, and the peninsula has room for barstools. There is a half bath off the kitchen and a walk-in shower in the adjacent laundry room. Choose from two possible primary bedrooms with en suite baths. 3rd bedroom has an upstairs bonus room with an icemaker and half bath. 2 storage spaces off the breezeway and a free-standing storage shed, have room for anything and everything. The large backyard is perfect for entertaining. Close to the beach and all Edgewater Mall has to offer, shopping, dining and entertainment.

Black Knight Transfer History Deeds and Mortgage History

Doc #	Sold Date	Amount	Type	Mortgage Type	Recorded	Grantor(Seller)	Grantee(Buyer)	Alternate #
2018-0002946-D-J2	12/06/2018	\$0	Deed (QC)		12/07/2018	Linton M Glidwell & Joy M Glidwell	Glidewell Revocable Living Trust	
2022-0007153-T-J2	09/02/2022	\$285,000	Mortgage	Commercial Loan	09/07/2022	Lendingone Llc	Cyro Coast Properties Llc	
20143202TJ2	11/14/2014	\$217,000	Mortgage	Conventional	11/17/2014	Trustmark National Bank	Linton Glidewell & Joy Glidewell	

Owner La Casa I, LLC

Property Address 403 Alicia Dr

City Biloxi

County

Harrison

State

MS

Zip Code

39531

Client Dominion Financial Services, LLC

Address 32 South St., Baltimore , MD 21202

Comp 4: 429 Woodland Park Dr

File#: 23-169

Biloxi, MS 39531

MLS United: 4050048



Summary of Data Sources and Discrepancy Comments

APN#: 1210D-04-037.000

8/25/2023

In Report	MLS	Public Records	OLD	\$425,000	FLP	\$399,999	SP	\$399,999	SP/OLP	94%	SP/FLP	100%	Cnsns	-
SP	\$399,999	\$399,999	-											
Site	16553 sf	0.38 ac / 16,553 sf	-											
Age	44	44 Yrs Old / Blt 1979	44 Yrs Old / Blt 1979											
RCt	-4,3.0	-4,3.00	7,4,-											
GLA	3446	3446	3464											
Bmt	---	---	---											
Prk	2ga2dw	-2,0,2	-,0,-,-											
Loc	-													
View	:CtyStr;													
Qly	-													
Cnd	-													

Photos and Remarks

Appraiser Comments:

No Appraiser Comments

List Agent

Buying Agent

List Agents Remarks:

Beautiful large 4 bedroom, 3 bath custom home in established Biloxi neighborhood with updated flooring and bathrooms. Formal dining room and living room. Eat in kitchen and huge family room with a cozy fireplace next to a covered patio. Home also offers an oversized 2 car garage and private backyard with beautiful trees. A/C units were replaced in 2020. New roof in 2022. New flooring on second floor and most bathrooms have been updated with LED mirrors with defog options. Security system in home please make appointment. Home is conveniently located just minutes from the beach, the mall and coliseum and so much more. Buyer to verify all information contained within.

Black Knight Transfer History Deeds and Mortgage History

Doc #	Sold Date	Amount	Type	Mortgage Type	Recorded	Grantor(Seller)	Grantee(Buyer)	Alternate #
2022-0003839-D-J2	05/12/2022	\$0	Deed (WD)		05/13/2022	Jose Alfredo Machado Escobal	Christy Dawson	
2018-0002254-D-J2	07/24/2018	\$155,000	Deed (SW)		09/27/2018	Hsbc Bank Usa	Jose Alfredo Escobal	
			Foreclosure (NTS)		01/21/2017			
			Foreclosure (NTS)		04/28/2016			
			Foreclosure (NTS)		05/04/2015			
			Foreclosure (NTS)		12/18/2014			
			Foreclosure (NTS)		10/23/2014			
			Foreclosure (NTS)		06/26/2014			
			Foreclosure (NTS)		11/27/2013			
			Foreclosure (NTS)		10/31/2013			
			Foreclosure (NFS)		09/20/2012			
			Foreclosure (NFS)		08/09/2012			
			Foreclosure (NFS)		01/28/2012			
2022-0003840-T-J2		\$262,800	Mortgage	Conventional	05/13/2022	United Nations Fcu	Christy Dawson	
2018-0002821-T-J2	09/21/2018	\$127,584	Mortgage	Future Advance Clause/Open End Mortgage	09/27/2018	Primelending	Jose Alfredo Machado Escobal	

Owner La Casa I, LLC

Property Address 403 Alicia Dr

City Biloxi	County	Harrison	State MS	Zip Code 39531
Client Dominion Financial Services, LLC	Address 32 South St., Baltimore , MD 21202			

Comp 5: 176 Acacia Ave

File#: 23-169

Biloxi, MS 39530

MLS United: 4047310



Summary of Data Sources and Discrepancy Comments

APN#: 1310L-04-068.000

8/25/2023

In Report	MLS	Public Records	OLD	OLP \$599,000	FLP \$499,000	SP \$499,000	SP/OLP 83%	SP/FLP 100%	Csns -
SP	\$499,000	\$499,000	-	The data source used for Sale Price was Cmmils. Sale Price was not available from any other source.					
Site	6534 sf	0.15 ac / 6,534 sf	-	The data source used for Site was Cmmils. Site was not available from any other source.					
Age	73	73 Yrs Old / Blt 1950	73 Yrs Old / Blt 1950	All data sources reported the same data for Age.					
RCt	-4,3,0	-4,3,00	-3,-	The data source used for Room Count was Cmmils.					
GLA	3219	3219	3025	The data source used for GLA was Cmmils.					
Bmt	---	---	---						
Prk	2ga3cp2dw	-2,3,2	-2,-,2	The data source used for Parking was Cmmils.					
Loc	-								
View	:CtyStr;								
Qly	-								
Cnd	-								

Photos and Remarks

Appraiser Comments:

No Appraiser Comments

List Agent

Buying Agent

List Agents Remarks:

You won't believe your eyes - this elegant southern charm home has the style of the 1900's but with today modern conveniences. Floors and staircase were repurposed from the century old home in New Orleans. The space is fabulous with 2 living area both upstairs and downstairs - 4 bedrooms and 3 full baths and 1 half bath. Windows galore throughout which allows tons of natural light. Porches both upstairs and downstairs- Deck overlooking the back yard carport and garage for parking. Lovely old Biloxi street with newly remodeled homes up and down the street Large kitchen great for entertaining, with a center island, breakfast room, over sized pantry and plenty of cabinets - great closets in all the rooms - hardwood through out - no carpet- This is the perfect home close to everything and walking distance to the beautiful white sand beaches and the precious Miramar Park -

Black Knight Transfer History Deeds and Mortgage History

Doc #	Sold Date	Amount	Type	Mortgage Type	Recorded	Grantor(Seller)	Grantee(Buyer)	Alternate #
2015-0002505-D-J2		\$0	Deed ()		09/28/2015			
2012-1017-D-J2	05/02/2012	\$0	Deed (QC)		05/02/2012	Shirley J Andrews	Charles Stephen Andrews	
2012-3042-T-J2	07/23/2012	\$228,739	Mortgage		08/22/2012	The Peoples Bank, Biloxi, Mississippi	Charles Stephen Andrews	
2012-3040-T-J2	07/23/2012	\$16,642	Mortgage		08/22/2012	The Peoples Bank, Biloxi, Mississippi	Charles Stephen Andrews & Shirley J Andrews	

Requirements - Condition and Quality Ratings Usage

Appraisers must utilize the following standardized condition and quality ratings within the appraisal report.

Condition Ratings and Definitions

C1

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

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

C2

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

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

C3

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

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

C4

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

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

C5

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

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

C6

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

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

Quality Ratings and Definitions

Q1

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

Q2

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

Q3

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

Q4

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

Q5

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

Q6

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

Requirements - Definitions of Not Updated, Updated and Remodeled

Not Updated

Little or no updating or modernization. This description includes, but is not limited to, new homes.

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

Updated

The area of the home has been modified to meet current market expectations. These modifications are limited in terms of both scope and cost.

An updated area of the home should have an improved look and feel, or functional utility. Changes that constitute updates include refurbishment and/or replacing components meet existing market expectations. Updates do *not* include significant alterations to the existing structure.

Remodeled

Significant finish and/or structural changes have been made that increase utility and appeal through complete replacement and/or expansion.

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

Explanation of Bathroom Count

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

Example:

3.2 indicates three full baths and two half baths.

UNIFORM APPRAISAL DATASET (UAD)
Property Description Abbreviations Used in This Report

File No. 1262760.1
R11211912DFS

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

Borrower Troy Kearns

Property Address 403 Alicia Dr

City Biloxi

County

Harrison

State

MS

Zip Code

39531

Lender/Client Dominion Financial Services, LLC

Address 32 South St., Baltimore , MD 21202



Borrower Troy Kearns

Property Address 403 Alicia Dr

City Biloxi

County

Harrison

State

MS

Zip Code

39531

Lender/Client Dominion Financial Services, LLC

Address 32 South St., Baltimore , MD 21202



301 E. Fourth Street, Cincinnati, OH 45202

DECLARATIONS
 for
REAL ESTATE APPRAISERS
ERRORS & OMISSIONS INSURANCE POLICY

THIS IS BOTH A CLAIMS MADE AND REPORTED INSURANCE POLICY.

**THIS POLICY APPLIES TO THOSE CLAIMS THAT ARE FIRST MADE AGAINST THE INSURED
 AND REPORTED IN WRITING TO THE COMPANY DURING THE POLICY PERIOD.**

Insurance is afforded by the company indicated below: (A capital stock corporation)

Great American Assurance Company

Note: The Insurance Company selected above shall herein be referred to as the **Company**.

Policy Number: RAP4116701-23

Renewal of: RAP4116701-22

Program Administrator: Herbert H. Landy Insurance Agency Inc.
 100 River Ridge Drive, Suite 301 Norwood, MA 02062

Item 1. Named Insured: Ann Michelle Hester

Item 2. Address: 164 Beachview Ave
 City, State, Zip Code: Biloxi, MS 39531

Item 3. Policy Period: From 04/22/2023 To 04/22/2024
 (Month, Day, Year) (Month, Day, Year)

(Both dates at 12:01 a.m. Standard Time at the address of the **Named Insured** as stated in Item 2.)

Item 4. Limits of Liability:

- A. \$ 1,000,000 Damages Limit of Liability - Each Claim
- B. \$ 1,000,000 Claim Expenses Limit of Liability - Each Claim
- C. \$ 1,000,000 Damages Limit of Liability - Policy Aggregate
- D. \$ 1,000,000 Claim Expenses Limit of Liability - Policy Aggregate

Item 5. Deductible (Inclusive of Claim Expenses):

- A. \$ 0.00 Each Claim
- B. \$ 0.00 Aggregate

Item 6. Premium: \$ 644.00

Item 7. Retroactive Date (if applicable): 04/22/2009

Item 8. Forms, Notices and Endorsements attached:

D42100 (03/15) D42300 MS (05/13) IL7324 (07/21)
 D42402 (05/13) D42412 (03/17) D42413 (06/17) D42414 (08/19)

Authorized Representative

D42101 (03/15)

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