

INVOICE

FROM:

Appraisal Plus
 1904 E. Service Road Suite 101
 Wentzville, MO 63385

Telephone Number: (314) 581-8875 Fax Number:

TO:

Trey Hall
 HNB National Bank
 150 Shinn Lane
 Hannibal, MO 63401

E-Mail: thall@hnbanks.com
 Telephone Number: 573-248-1995 Fax Number:
 Alternate Number:

INVOICE NUMBER	
24-08-05	
DATES	
Invoice Date:	08/21/2024
Due Date:	
REFERENCE	
Internal Order #:	24-08-05
Lender Case #:	
Client File #:	
FHA/VA Case #:	
Main File # on form:	24-08-05
Other File # on form:	
Federal Tax ID:	
Employer ID:	

DESCRIPTION

Lender: HNB National Bank **Client:** HNB National Bank
Purchaser/Borrower: Bomke, Kraig E. & Pat S.
Property Address: 20305 Highway M
City: Curryville
County: Pike **State:** MO **Zip:** 63339
Legal Description: Rural

FEES

AMOUNT

Full Appraisal	500.00
SUBTOTAL	
	500.00

PAYMENTS

AMOUNT

Check #:	Date:	Description:	
Check #:	Date:	Description:	
Check #:	Date:	Description:	
SUBTOTAL			0
TOTAL DUE			\$ 500.00

APPRAISAL OF REAL PROPERTY



LOCATED AT

20305 Highway M
Curryville, MO 63339
Rural

FOR

HNB National Bank
150 Shinn Lane
Hannibal, MO 63401

OPINION OF VALUE

922,000

AS OF

08/20/2024

BY

Eric Bogart
Appraisal Plus
1904 East Service Rd
Wentzville, MO 63385
(314) 581-8875
e.bogart04@gmail.com

Appraisal Plus
1904 East Service Rd Suite 101
Wentzville, MO 63348

HNB National Bank
150 Shinn Lane
Hannibal, MO 63401

Re: Property: 20305 Highway M
Curryville, MO 63339
Borrower: Bomke, Kraig E. & Pat S.
File No.: 24-08-05

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

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

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

The value conclusions reported are as of the effective date stated in the body of the report and contingent upon the certification and limiting conditions attached.

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

Sincerely,



Eric Bogart

SUMMARY OF SALIENT FEATURES

SUBJECT INFORMATION	Subject Address	20305 Highway M
	Legal Description	Rural
	City	Curryville
	County	Pike
	State	MO
	Zip Code	63339
	Census Tract	4603.00
	Map Reference	N/A
SALES PRICE	Sale Price	\$
	Date of Sale	
CLIENT	Borrower	Bomke, Kraig E. & Pat S.
	Lender/Client	HNB National Bank
DESCRIPTION OF IMPROVEMENTS	Size (Square Feet)	3,330
	Price per Square Foot	\$
	Location	N;Pastoral;
	Age	19
	Condition	C3
	Total Rooms	10
	Bedrooms	3
	Baths	2.1
APPRAISER	Appraiser	Eric Bogart
	Date of Appraised Value	08/20/2024
VALUE	Final Estimate of Value	\$

Uniform Residential Appraisal Report

File # 24-08-05

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

SUBJECT

Property Address	20305 Highway M	City	Curryville	State	MO	Zip Code	63339
Borrower	Bomke, Kraig E. & Pat S.	Owner of Public Record	Bomke, Kraig E. & Pat S.	County	Pike		
Legal Description	Rural						
Assessor's Parcel #	18-02-09-000-000-008.020	Tax Year	2023	R.E. Taxes \$	2,364		
Neighborhood Name	Unincorporated Curryville	Map Reference	N/A	Census Tract	4603.00		
Occupant	<input checked="" type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> Vacant	Special Assessments \$	0	<input type="checkbox"/> 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 type="checkbox"/> Refinance Transaction <input checked="" type="checkbox"/> Other (describe) Market Evaluation						
Lender/Client	HNB National Bank	Address	150 Shinn Lane, Hannibal, MO 63401				
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 type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Report data source(s) used, offering price(s), and date(s).							MLS, Realist, & Pike County Public Records.

CONTRACT

I did did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed.

Contract Price \$ _____ Date of Contract _____ Is the property seller the owner of public record? Yes No Data Source(s) _____

Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? Yes No

If Yes, report the total dollar amount and describe the items to be paid.

NEIGHBORHOOD

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

Neighborhood Characteristics		One-Unit Housing Trends			One-Unit Housing		Present Land Use %	
Location	<input type="checkbox"/> Urban <input type="checkbox"/> Suburban <input checked="" type="checkbox"/> Rural	Property Values	<input type="checkbox"/> Increasing <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining	PRICE	AGE	One-Unit	60 %	
Built-Up	<input type="checkbox"/> Over 75% <input checked="" type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%	Demand/Supply	<input type="checkbox"/> Shortage <input checked="" type="checkbox"/> In Balance <input type="checkbox"/> Over Supply	\$ (000)	(yrs)	2-4 Unit	1 %	
Growth	<input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow	Marketing Time	<input checked="" type="checkbox"/> Under 3 mths <input type="checkbox"/> 3-6 mths <input type="checkbox"/> Over 6 mths	295	Low 0	Multi-Family	0 %	
Neighborhood Boundaries		The Subject's neighborhood can be defined as Highway C to the north Audrain c.l. to the west, Lincoln c.l. to the south, and Highway 79 to the east.			1,200	High 100	Commercial	5 %
Neighborhood Description		Neighborhood is depicted as existing homes in a rural area. Density is considered to be medium with single family residences throughout the subject's area.			490	Pred. 35	Other	34 %

Market Conditions (including support for the above conclusions) _____ Market Conditions is designed to enhance the transparency of the market trends and conditions conclusions made by the appraiser. Please refer to the attached addendum and the 1004 MC form for further analysis.

SITE

Dimensions See attached plat map Area 14.00 ac Shape Rectangular View N;Pstrl;Woods

Specific Zoning Classification Residential (NEC) Zoning Description Residential

Zoning Compliance Legal Legal Nonconforming (Grandfathered Use) No Zoning Illegal (describe)

Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use? Yes No If No, describe See attached

addendum for definition and analysis.

Utilities	Public	Other (describe)	Public	Other (describe)	Off-site Improvements - Type	Public	Private
Electricity	<input checked="" type="checkbox"/>		Water	<input checked="" type="checkbox"/>	Street Paved Asphalt	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Gas	<input type="checkbox"/>	None	Sanitary Sewer	<input type="checkbox"/>	Alley None	<input type="checkbox"/>	<input type="checkbox"/>
FEMA Special Flood Hazard Area	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	FEMA Flood Zone	X	FEMA Map #	29163C0250C	FEMA Map Date	04/19/2010

Are the utilities and off-site improvements typical for the market area? Yes No If No, describe

Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? Yes No If Yes, describe

To our knowledge, the Subject property may be encumbered by only normal utility easements and right of ways. However, these easements are not considered detrimental to value. A survey was not made available, and to govern.

IMPROVEMENTS

General Description	Foundation	Exterior Description	materials/condition	Interior	materials/condition
Units <input checked="" type="checkbox"/> One <input type="checkbox"/> One with Accessory Unit	<input type="checkbox"/> Concrete Slab <input type="checkbox"/> Crawl Space	Foundation Walls	Concrete C3	Floors	Vinyl/Carpet C3
# of Stories 1.5	<input checked="" type="checkbox"/> Full Basement <input type="checkbox"/> Partial Basement	Exterior Walls	Vinyl C3	Walls	Drywall C3
Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det./End Unit	Basement Area 2,328 sq.ft.	Roof Surface	CompShngl C3	Trim/Finish	Wood C3
<input type="checkbox"/> Existing <input checked="" type="checkbox"/> Proposed <input type="checkbox"/> Under Const.	Basement Finish 10 %	Gutters & Downspouts	Aluminum C3	Bath Floor	Vinyl C3
Design (Style) Bi-Level	<input type="checkbox"/> Outside Entry/Exit <input checked="" type="checkbox"/> Sump Pump	Window Type	Vinyl Insulated C3	Bath Wainscot	Fiberglass C3
Year Built 2005	Evidence of <input type="checkbox"/> Infestation	Storm Sash/Insulated	Yes/Thermal C3	Car Storage	<input type="checkbox"/> None
Effective Age (Yrs) 9	<input type="checkbox"/> Dampness <input type="checkbox"/> Settlement	Screens	Yes C3	<input checked="" type="checkbox"/> Driveway	# of Cars 3
Attic <input 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/Gravel
<input type="checkbox"/> Drop Stair <input type="checkbox"/> Stairs	<input type="checkbox"/> Other Fuel Electric	<input type="checkbox"/> Fireplace(s) # 0	<input type="checkbox"/> Fence None	<input checked="" type="checkbox"/> Garage	# of Cars 2
<input type="checkbox"/> Floor <input checked="" type="checkbox"/> Scuttle	Cooling <input checked="" type="checkbox"/> Central Air Conditioning	<input checked="" type="checkbox"/> Patio/Deck 1/0	<input checked="" type="checkbox"/> Porch Open	<input type="checkbox"/> Carport	# of Cars 0
<input type="checkbox"/> Finished <input type="checkbox"/> Heated	<input type="checkbox"/> Individual <input type="checkbox"/> Other	<input type="checkbox"/> Pool None	<input type="checkbox"/> Other None	<input checked="" type="checkbox"/> Att.	<input type="checkbox"/> Det. <input type="checkbox"/> Built-in

Appliances Refrigerator Range/Oven Dishwasher Disposal Microwave Washer/Dryer Other (describe)

Finished area above grade contains: 10 Rooms 3 Bedrooms 2.1 Bath(s) 3,330 Square Feet of Gross Living Area Above Grade

Additional features (special energy efficient items, etc.) _____ Additional features include; energy efficient appliances, thermal windows, and energy efficient HVAC system.

Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). _____ C3;No updates in the prior 15 years;The subject property appears to be in overall average condition (C3). No functional inadequacies were observed on the day of inspection. The subject reflects custom quality of construction with custom trim throughout the main living area. All utilities were on and operational as the time of inspection. Attic access was available through a scuttle located in the interior.

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

File # 24-08-05

There are 5 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 295,235 to \$ 2,100,000		There are 6 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 295,235 to \$ 1,200,000			
FEATURE	SUBJECT	COMPARABLE SALE # 1	COMPARABLE SALE # 2	COMPARABLE SALE # 3	
Address	20305 Highway M Curryville, MO 63339	20326 Highway M Curryville, MO 63339	24585 Pike 9305 Eolia, MO 63344	20122 Pike 217 Clarksville, MO 63336	
Proximity to Subject		0.24 miles W	16.69 miles E	25.25 miles E	
Sale Price	\$	\$ 1,200,000	\$ 525,000	\$ 530,000	
Sale Price/Gross Liv. Area	\$ 276.88 sq.ft.	\$ 461.54 sq.ft.	\$ 205.72 sq.ft.	\$ 267.00 sq.ft.	
Data Source(s)		Ext. Photograph (agent); DOM 54	Ext. Photograph (agent); DOM 200	Ext. Photograph (agent); DOM 58	
Verification Source(s)		MLS# 23074266 Public Records	MLS# 22068387 Public Records	MLS# 23049034 Public Records	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
Sales or Financing Concessions		ArmLth Conv;0		ArmLth VA;0	
Date of Sale/Time		s04/24;Unk		s05/23;Unk	
Location	N;Pastoral;	N;Pastoral;		N;Pastoral;	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple	
Site	14.00 ac	38.00 ac	-195,000	15.00 ac	-8,100
View	N;Pstrl;Woods	N;Pstrl;Woods		N;Pstrl;Woods	
Design (Style)	DT1.5;Bi-Level	DT1.0;Rambler	0	DT2.0;Bi-Level	0
Quality of Construction	Q3	Q3		Q3	
Actual Age	19	12	-3,000	19	
Condition	C3	C3		C3	
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths	-2,000	Total Bdrms. Baths	Total Bdrms. Baths
Room Count	10 3 2.1	10 4 3.0	-3,500	11 3 2.1	0 10 2 2.1
Gross Living Area	3,330 sq.ft.	2,600 sq.ft.	+25,600	2,552 sq.ft.	+27,200
Basement & Finished Rooms Below Grade	2328sf233sfin Orr1br0.0ba0o	2600sf0sfin	+4,200	1276sf300sfwo Orr1br1.0ba0o	-1,200
Functional Utility	Pub.Wtr/Pvt.Sw	Pub.Wtr/Pvt.Sw		Pub.Wtr/Pvt.Sw	Pvt.Well/Septic
Heating/Cooling	FWA/Cntrl-Air	FWA/Cntrl-Air		FWA/Cntrl-Air	Geo-Thermal
Energy Efficient Items	HVAC/Applianc.	HVAC/Applianc.		HVAC/Applianc.	Geo/Applianc.
Garage/Carport	2ga3dw	3ga3gd3dw	-26,000	3dw	+20,000
Porch/Patio/Deck	Op.Porch/Patio	Op.Porch/Patio		Stoop/Cov.Deck	-3,500
Outbuilding & Misc.	2 Outbuildings	2 Outbuildings		Outbuilding	+200,000
Updates & Misc.	3 Utility Sheds	None	+35,000	Pavalion	+30,000
Fencing & Fireplaces	Wd.Stv./Pond	Fencing	+2,500	2 Fireplaces/Pnd	+4,500
Net Adjustment (Total)		<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -162,200	<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 268,900
Adjusted Sale Price of Comparables		Net Adj. 13.5 % Gross Adj. 24.7 %	\$ 1,037,800	Net Adj. 51.2 % Gross Adj. 56.1 %	\$ 793,900
				Net Adj. 68.2 % Gross Adj. 73.2 %	\$ 891,500

SALES COMPARISON APPROACH

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) MLS & Pike county public 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) MLS & Pike county public records.

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

ITEM	SUBJECT	COMPARABLE SALE #1	COMPARABLE SALE #2	COMPARABLE SALE #3
Date of Prior Sale/Transfer				
Price of Prior Sale/Transfer				
Data Source(s)	MLS & Public Records	MLS & Public Records	MLS & Public Records	MLS & Public Records
Effective Date of Data Source(s)	07/01/2024	07/01/2024	07/01/2024	07/01/2024

Analysis of prior sale or transfer history of the subject property and comparable sales The appraiser has conducted an exhaustive search of the subject and comparables in an effort to determine the chain of title and the number of transfers for each home. The appraiser utilized all available and customary data sources in an effort to obtain this information including MLS, Redlink deeds, Realist tax. It should be noted that the data pertaining to this area can sometimes be unreliable especially in cases where the transfers are of a recent nature. It is not guaranteed that the appraiser was able to determine every transfer. The intent of the "chain of title" examination by the appraiser is to alert the client to any possible contaminated comparables or non-arms length transactions.

Summary of Sales Comparison Approach See attached addenda.

Indicated Value by Sales Comparison Approach \$ 922,000

Indicated Value by: Sales Comparison Approach \$ 922,000 Cost Approach (if developed) \$ 917,027 Income Approach (if developed) \$

Based on our analysis of the Subject's market and proceeding three comparable sales, and after adjusting for all applicable factors, it is our opinion that as of **August 21, 2024** the Subject property should demand a "Fair Market Value" of \$922,000. Our concluded value is within the range of adjusted evidence and also supported by the Cost Approach.

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. Please refer to the assumptions and limiting conditions pages 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 \$ 922,000 , as of 08/20/2024 , which is the date of inspection and the effective date of this appraisal.

RECONCILIATION

Uniform Residential Appraisal Report

File # 24-08-05

The intended user of this appraisal report is the lender/client. The intended use is to evaluate to property that is the subject of this appraisal for a making mortgage finance decisions, subject to the stated scope of work, purpose of the appraisal, reporting requirements of this appraisal report form, and definition of market value. No additional intended users are identified by the appraiser.

FIRREA Certification Statement:

The appraiser certifies and agrees that this appraisal was prepared in accordance with the requirements of Title XI of the Financial institutions, Reform, Recovery, and Enforcement Act (FIRREA) of 1989, as amended (12 U.S.C. 331 et seq.) and any applicable implementing regulations in effect at the time the appraiser signs the appraisal certification.

This appraisal has been prepared in conformity with the code of ethics of the National Association of Independent Fee Appraisers, and the Uniform Standards of Professional Appraisal Practice as promulgated by the Appraiser Foundation. The National Association of Independent Fee Appraiser has a mandatory program of continuing education for designated members. I have successfully completed this program for the cycle ending June 30, 2026.

Appraiser Notes

The appraiser utilizes his personal photo database and MLS database photos to incorporate in the appraisal report. Typically the appraiser will select the photo of the comparable photo that best represents the comparable that is free of obstructions and/or people.

The appraiser searched for similar design residences located within the subject neighborhood and utilized sales that were deemed the most comparable within the general area.

Appraisal Notes; Subject property has 3 utility sheds that have window units and space heat available with interior finishes. Each utility shed provides a use for the property. The subject machine shed has a interior workshop designed for any type of hobby, wood stove, electric, insulated, and concrete finished floor. Subject airplane hanger interior finish include; electric, insulated, and concrete floor.

Subject SFR is a custome built home that has been well maintaned and updated.

ADDITIONAL COMMENTS

COST APPROACH

INCOME

PUD INFORMATION

COST APPROACH TO VALUE (not required by Fannie Mae)

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

Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) The appraiser viewed numerous land sales within the past year to determine a value per acre with similarities in location, utility, and view.

ESTIMATED <input checked="" type="checkbox"/> REPRODUCTION OR <input type="checkbox"/> REPLACEMENT COST NEW	OPINION OF SITE VALUE	=\$	114,000
Source of cost data Marshall & Swift Valuation Services	DWELLING 3,330 Sq.Ft. @ \$ 155.85	=\$	518,981
Quality rating from cost service C Effective date of cost data 08/2023	2,328 Sq.Ft. @ \$ 36.58	=\$	85,158
Comments on Cost Approach (gross living area calculations, depreciation, etc.)	KitEquip/Misc	=\$	250,000
Cost data from Marshall & Swift Residential Cost Services. Average quality frame construction. Site valuation from vacant land sales in the subject market area. The subject property conforms to the applicable minimum standards set for in Handbook 4905.01. The remaining economic life of the subject improvements is estimated to 51 years.	Garage/Carport 576 Sq.Ft. @ \$ 34.74	=\$	20,010
	Total Estimate of Cost-New	=\$	874,149
	Less Physical Functional External		
	Depreciation 131,122	= \$(131,122)
	Depreciated Cost of Improvements	=\$	743,027
	"As-is" Value of Site Improvements	=\$	60,000
Estimated Remaining Economic Life (HUD and VA only) 51 Years	INDICATED VALUE BY COST APPROACH	=\$	917,027

INCOME APPROACH TO VALUE (not required by Fannie Mae)

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

Summary of Income Approach (including support for market rent and GRM)

PROJECT INFORMATION FOR PUDs (if applicable)

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

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

Legal Name of Project

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

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

Was the project created by the conversion of 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 Homeowners' Association? Yes No If Yes, describe the rental terms and options.

Describe common elements and recreational facilities.

Uniform Residential Appraisal Report

File # 24-08-05

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 the 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

File # 24-08-05

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

File # 24-08-05

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.

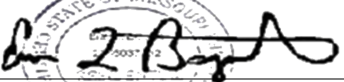
23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one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

<p>APPRAISER</p> <div style="text-align: center;">  </div> <p>Signature <u></u> Name <u>Eric Bogart</u> Company Name <u>Appraisal Plus</u> Company Address <u>1904 East Service Rd</u> <u>Wentzville, MO 63385</u> Telephone Number <u>(314) 581-8875</u> Email Address <u>e.bogart04@gmail.com</u> Date of Signature and Report <u>08/22/2024</u> Effective Date of Appraisal <u>08/20/2024</u> State Certification # <u>2005037182</u> or State License # _____ or Other (describe) _____ State # _____ State <u>MO</u> Expiration Date of Certification or License <u>06/30/2026</u></p> <p>ADDRESS OF PROPERTY APPRAISED <u>20305 Highway M</u> <u>Curryville, MO 63339</u></p> <p>APPRAISED VALUE OF SUBJECT PROPERTY \$ <u>922,000</u></p> <p>LENDER/CLIENT Name <u>No AMC</u> Company Name <u>HNB National Bank</u> Company Address <u>150 Shinn Lane, Hannibal, MO 63401</u> Email Address <u>thall@hnbanks.com</u></p>	<p>SUPERVISORY APPRAISER (ONLY IF REQUIRED)</p> <p>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 _____</p> <p>SUBJECT PROPERTY</p> <p><input type="checkbox"/> Did not inspect subject property <input type="checkbox"/> Did inspect exterior of subject property from street Date of Inspection _____ <input type="checkbox"/> Did inspect interior and exterior of subject property Date of Inspection _____</p> <p>COMPARABLE SALES</p> <p><input type="checkbox"/> Did not inspect exterior of comparable sales from street <input type="checkbox"/> Did inspect exterior of comparable sales from street Date of Inspection _____</p>
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UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Condition Ratings and Definitions

C1

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

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

C2

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

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.

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.

C5

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

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.

Quality Ratings and Definitions

Q1

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

Q2

Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residence 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.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Quality Ratings and Definitions (continued)

Q5

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

Q6

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

Definitions of Not Updated, Updated, and Remodeled

Not Updated

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

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

Updated

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

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

Remodeled

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

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

Explanation of Bathroom Count

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) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Abbreviations Used in Data Standardization Text

Abbreviation	Full Name	Fields Where This Abbreviation May Appear
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
A	Adverse	Location & View
ArmLth	Arms Length Sale	Sale or Financing Concessions
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
B	Beneficial	Location & View
Cash	Cash	Sale or Financing Concessions
CtySky	City View Skyline View	View
CtyStr	City Street View	View
Comm	Commercial Influence	Location
c	Contracted Date	Date of Sale/Time
Conv	Conventional	Sale or Financing Concessions
CrtOrd	Court Ordered Sale	Sale or Financing Concessions
DOM	Days On Market	Data Sources
e	Expiration Date	Date of Sale/Time
Estate	Estate Sale	Sale or Financing Concessions
FHA	Federal Housing Authority	Sale or Financing Concessions
GlfCse	Golf Course	Location
Glfvw	Golf Course View	View
Ind	Industrial	Location & View
in	Interior Only Stairs	Basement & Finished Rooms Below Grade
Lndfl	Landfill	Location
LtdSght	Limited Sight	View
Listing	Listing	Sale or Financing Concessions
Mtn	Mountain View	View
N	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
BsyRd	Busy Road	Location
o	Other	Basement & Finished Rooms Below Grade
Prk	Park View	View
Pstrl	Pastoral View	View
PwrLn	Power Lines	View
PubTrn	Public Transportation	Location
rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
Relo	Relocation Sale	Sale or Financing Concessions
REO	REO Sale	Sale or Financing Concessions
Res	Residential	Location & View
RH	USDA - Rural Housing	Sale or Financing Concessions
s	Settlement Date	Date of Sale/Time
Short	Short Sale	Sale or Financing Concessions
sf	Square Feet	Area, Site, Basement
sqm	Square Meters	Area, Site
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
wu	Walk Up Basement	Basement & Finished Rooms Below Grade
WtrFr	Water Frontage	Location
Wtr	Water View	View
Woods	Woods View	View

Other Appraiser-Defined Abbreviations

Abbreviation	Full Name	Fields Where This Abbreviation May Appear

Market Conditions Addendum to the Appraisal Report

File No. 24-08-05

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 **20305 Highway M** City **Curryville** State **MO** ZIP Code **63339**

Borrower **Bomke, Kraig E. & Pat S.**

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

Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)	3	2	1	<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input checked="" type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)	0.50	0.67	0.33	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Total # of Comparable Active Listings	6	5	5	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	12.0	7.5	15.2	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Median Comparable Sale Price	450,000	937,500	393,500	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Sales Days on Market	58	55	4	<input checked="" type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Comparable List Price	545,000	599,900	599,900	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Listings Days on Market	57	103	103	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Sale Price as % of List Price	83.33%	94.94%	98.38%	<input checked="" type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Seller-(developer, builder, etc.)paid financial assistance prevalent?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing

Explain in detail the seller concessions trends for the past 12 months (e.g., seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs, condo fees, options, etc.). **Research indicates property values in this area are stable at this time. There appears to be a equal supply of available housing in the immediate area beyond current demand. The immediate marketplace contains a substantial amount of new housing which is currently being discounted to appeal to buyers. This in turn affects existing homes competing to sell or to valueate based on the current pricing available to buyers. Marketing time for the area is predominantly 0-3 months. No loan discounts, interest buy downs, or concessions currently exist that would negatively affect marketability of the subject property.**

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).

Cite data sources for above information. **MLS & Pike County Public Records.**

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.

Subject's neighborhood characteristics for one unit housing range from \$295,000 - \$1,200,000 with a predominate value \$490,000. This criteria was extracted within a 10.00 +/- mile radius of the subject's location. The data listed on the 1004MC form is concurrent with data located on page one of the UAD1004 form in the neighborhood section. The appraiser did not include pending sales and/or withdraw listing to formulate conclusions on the 1004 form.

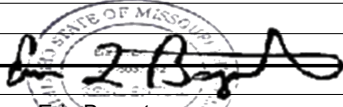
If the subject is a unit in a condominium or cooperative project, complete the following:

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	<input type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)				<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Total # of Active Comparable Listings				<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Months of Unit Supply (Total Listings/Ab.Rate)				<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing

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

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

Signature 
 Appraiser Name **Eric Bogart**
 Company Name **Appraisal Plus**
 Company Address **1904 East Service Rd, Wentzville, MO 63385**
 State License/Certification # **2005037182** State **MO**
 Email Address **e.bogart04@gmail.com**

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

Subject Photo Page

Borrower	Bomke, Kraig E. & Pat S.				
Property Address	20305 Highway M				
City	Curryville	County	Pike	State	MO Zip Code 63339
Lender/Client	HNB National Bank				

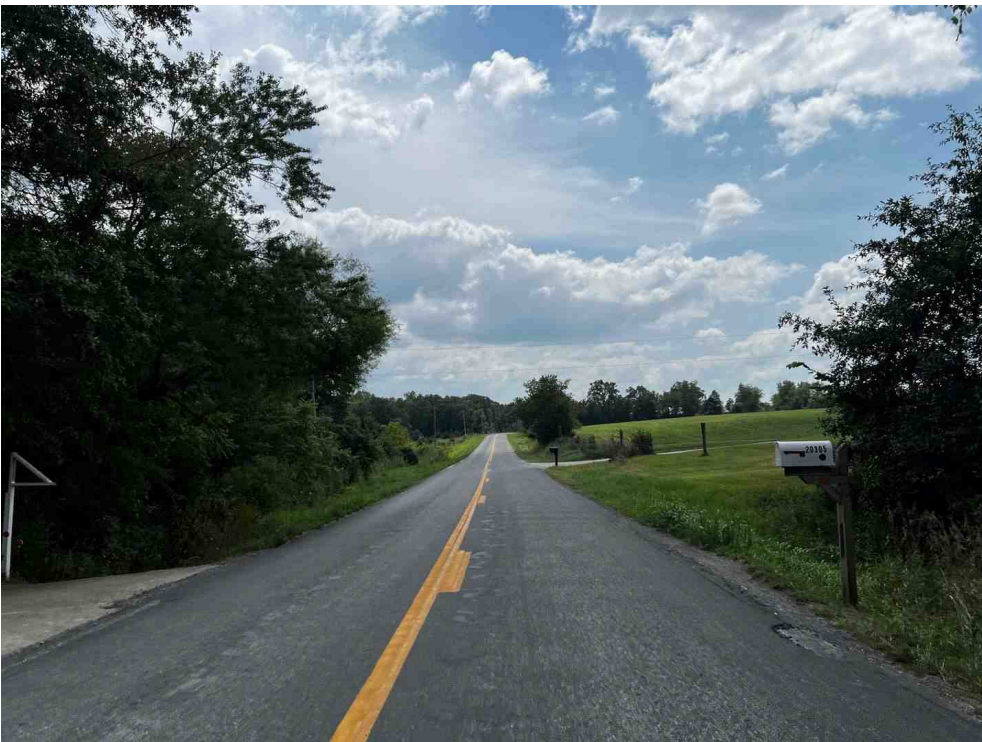


Subject Front

20305 Highway M
Sales Price
GLA 3,330
Total Rooms 10
Total Bedrms 3
Total Bathrms 2.1
Location N;Pastoral;
View N;Pstrl;Woods
Site 14.00 ac
Quality Q3
Age 19



Subject Rear



Subject Street

Subject Photo Page

Borrower	Bomke, Kraig E. & Pat S.				
Property Address	20305 Highway M				
City	Curryville	County	Pike	State	MO Zip Code 63339
Lender/Client	HNB National Bank				

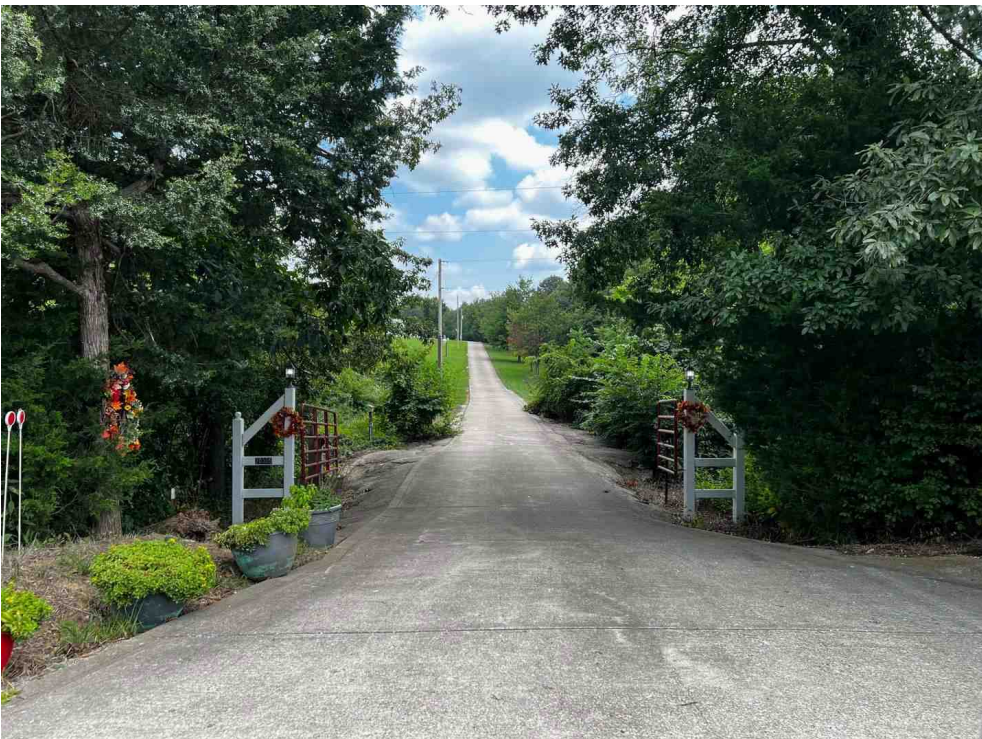


Subject Left Side

20305 Highway M
Sales Price
G.L.A. 3,330
Tot. Rooms 10
Tot. Bedrms. 3
Tot. Bathrms. 2.1
Location N;Pastoral;
View N;Pstrl;Woods
Site 14.00 ac
Quality Q3
Age 19



Subject Right Side



Subject Driveway

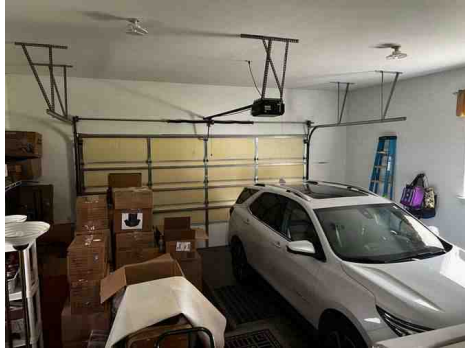
Concrete

Interior Photos

Borrower	Bomke, Kraig E. & Pat S.			
Property Address	20305 Highway M			
City	Curryville	County	Pike	State MO Zip Code 63339
Lender/Client	HNB National Bank			



Sun Room (WS)



Garage Interior



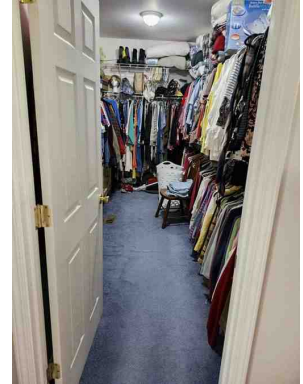
Laundry



Living Room



Primary Bedroom



Primary WIC



Primary Bathroom



Dining Room



Kitchen



Kitchen



Walk-in Pantry



Decor



Guest Bedroom



Guest Bedroom



Main Bath #1

Interior Photos

Borrower	Bomke, Kraig E. & Pat S.			
Property Address	20305 Highway M			
City	Curryville	County Pike	State MO	Zip Code 63339
Lender/Client	HNB National Bank			



Main Bath #1



Upper Rec. Room



Upper Family Room



Upper Bath (half)



Basement Sump Pump



Basement Finish



Basement



HVAC System



Outbuilding/Utility Sheds



Utility Shed



Utility Shed



Airplane Hanger



Utility Shed

Interior Photos

Borrower	Bomke, Kraig E. & Pat S.				
Property Address	20305 Highway M				
City	Curryville	County	Pike	State	MO Zip Code 63339
Lender/Client	HNB National Bank				



Outbuilding Interior



Outbuilding Workshop



Outbuilding Woodstove



Utility Shed Interior



Utility Shed Interior



Utility Shed Interior



Utility Shed Deck



Pastoral View



Pastoral View



Airplane Hanger Interior

Comparable Photo Page

Borrower	Bomke, Kraig E. & Pat S.			
Property Address	20305 Highway M			
City	Curryville	County Pike	State MO	Zip Code 63339
Lender/Client	HNB National Bank			



Comparable 1

20326 Highway M
 Proximity 0.24 miles W
 Sale Price 1,200,000
 GLA 2,600
 Total Rooms 10
 Total Bedrms 4
 Total Bathrms 3.0
 Location N;Pastoral;
 View N;Pstrl;Woods
 Site 38.00 ac
 Quality Q3
 Age 12



Comparable 2

24585 Pike 9305
 Proximity 16.69 miles E
 Sale Price 525,000
 GLA 2,552
 Total Rooms 11
 Total Bedrms 3
 Total Bathrms 2.1
 Location N;Pastoral;
 View N;Pstrl;Woods
 Site 15.00 ac
 Quality Q3
 Age 19

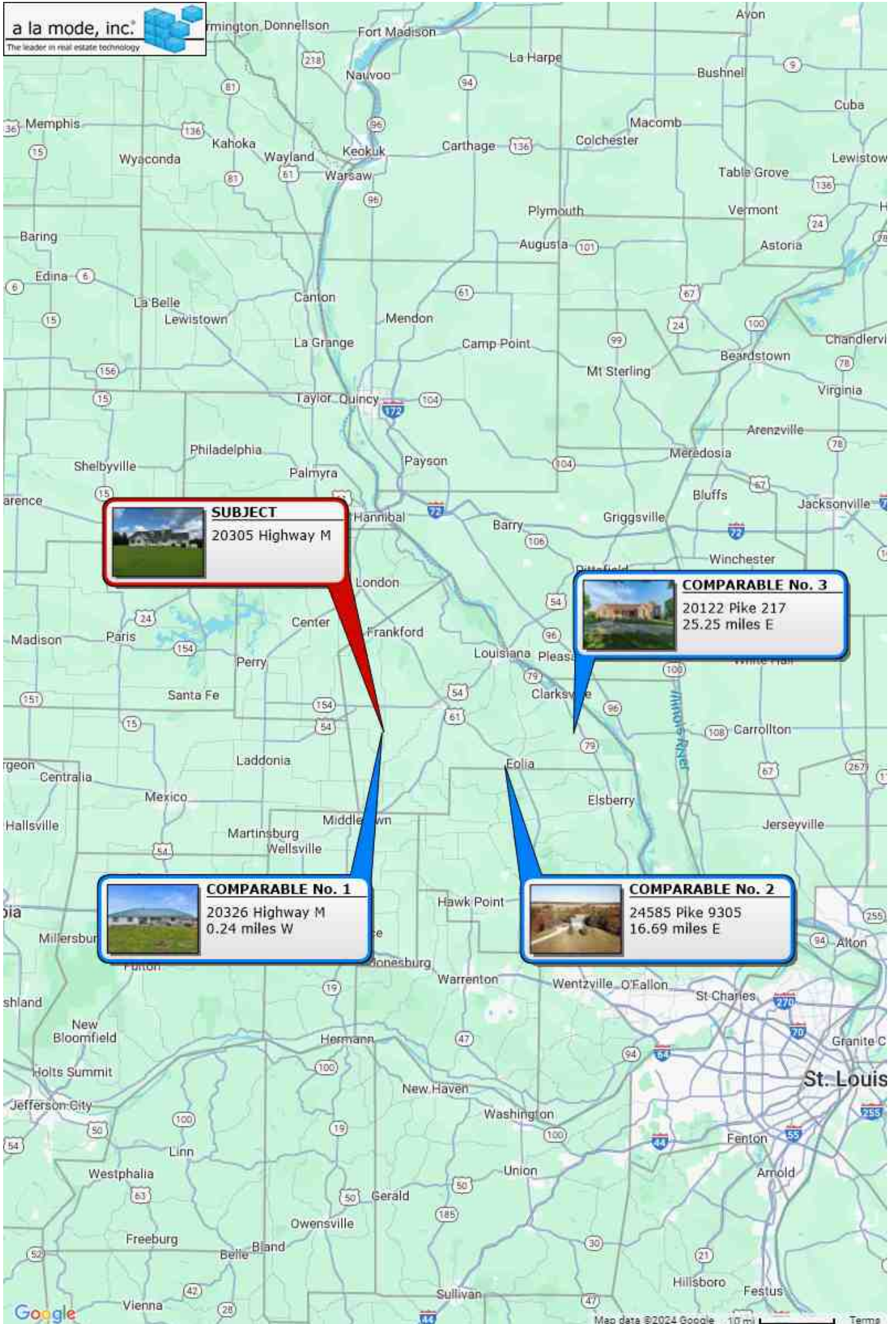


Comparable 3

20122 Pike 217
 Proximity 25.25 miles E
 Sale Price 530,000
 GLA 1,985
 Total Rooms 10
 Total Bedrms 2
 Total Bathrms 2.1
 Location N;Pastoral;
 View N;Pstrl;Woods
 Site 12.00 ac
 Quality Q3
 Age 29

Location Map

Borrower	Bomke, Kraig E. & Pat S.		
Property Address	20305 Highway M		
City	Curryville	County Pike	State MO Zip Code 63339
Lender/Client	HNB National Bank		



Supplemental Addendum

File No. 24-08-05

Borrower	Bomke, Kraig E. & Pat S.						
Property Address	20305 Highway M						
City	Curryville	County	Pike	State	MO	Zip Code	63339
Lender/Client	HNB National Bank						

Supplemental Addendum

Subject:

The property parcel is located in Curryville that is associated Pike county. Residences in the area are a mix of; ranch/rambler, and 1.5 story bi-level, style residences of Q3 quality construction. Overall property maintenance appears to be average.

Neighborhood:

Research indicates there is an equal supply of available housing in the immediate area that meets current demand. Marketing time for the area is predominantly 0-3 months. No loan discounts, interests buy downs, or concessions currently exists that would negatively affect marketability of the subject property.

Present land use % Other (34%) is recreational and/or flood plain property.

The predominant value as stated on page 1 of this appraisal is approximately \$490,000, however, it should be noted that this range of value applies to the subject's immediate marketing area and that homes within this range are inferior in terms of GLA, age, quality of construction, appeal, and utility. Consequently, the appraised value is above the predominant value. Subject property is not considered to be over-improved for the area.

Neighborhood Description:

The area offers adequate access to most residential services, local shopping, schools, parks, highways, and employment centers. There are presently no proposed or anticipated changes in the subject's land use, which is single family residential.

The subject property lies within a **rural** area that consists of diverse built homes on private parcels. The subject is in the central area of **Pike** county. No adverse conditions were observed that would negatively affect the subject's marketability. Commercial properties located are used to support the residential properties in the area and are not considered to be a detriment to the value or have an adverse influence on the marketability of the subject.

Site:

A boundary survey showing the exact land size was not made available. The amount of land area was obtained from sources deemed to be reliable and is approximate. Lack of a survey prevents the appraiser from verifying that no adverse easements, encroachments, or other similar items exist on the subject site. This report assumes that none exist. However, the appraiser accepts no responsibility for detrimental conditions which a survey of title search may reveal.

The appraiser is unaware of any anticipated public or private improvements located on or off the site affecting the subject property in an unfavorable manner.

Highest & Best Use - The relevant legal, physical, and economic factors were analyzed to the extent necessary and resulted in a conclusion that the current use of the subject property is the highest and best use [USPAP – Standards Rule 2-2(b)(x)].

Improvements:

The subject property was in **C3** condition (please refer to **C3** for detailed description of condition and quality rating usage in the appraisal report.). The condition, quality of materials utilized, and the amenities present would be acceptable and consistent with that typically found in other homes in this market area. Functional utility was limited (no electric/plumbing) with adequately size rooms, ample closet space, and an efficient floor plan.

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Comments on Sales Comparison:

Comparable selection criteria - In searching for comparable the appraiser has emphasized recent sales, location, lot size, gross living area, utility, design, age, and condition. It should be noted that research of the subject marketing area/neighborhood indicates a wide range of value for homes that appear to be similar in terms of physical characteristics (i.e. Foundation, GLA, lot size, etc.) It should be noted that homes of this nature are typically similar style homes that vary significantly in terms of renovations, upgrades, and condition. Consequently, cost to build and/or sales prices can vary significantly. The appraiser made a concentrated effort to avoid comparable that could have been tainted by mortgage fraud pertaining to the most recent transfer. All comparable utilized were verified with FMLS/MLS listings. It should be noted that by utilizing listing services the appraiser can determine (with some degree of accuracy) the circumstances surrounding the transaction. It is in the opinion of the appraiser that to accurately determine the market value of the subject, that the appraiser utilize homes not subject to artificial influences that might result from investor activity/mortgage fraud. Consequently, the appraiser made a concentrated effort to utilize comparable that; Do not exhibit multiple deed transfers. (Not always possible given the current market conditions) When possible utilize only comparable that were given proper exposure to the market via a traditional listing service (i.e.FMLS, MLS) Utilize comparable that can be verified via independent traditional data sources (i.e. FMLS, MLS, deed transfer, etc.) and avoid unverifiable data that may have been provided by an interested third party such as a buyer, seller, agent, etc. Please note that due to the criteria applied by the appraiser, the pool of potential comparable available for use were limited furthermore, sales that may be situated in closer proximity to the subject than the comparable utilized may have been excluded to select the most appropriate comparable available at the time of inspection. By applying the criteria that appraiser is attempting to ensure that comparable utilized support the opinion of value, that buyers and sellers were typically motivated and acting in their own interest: well informed or well advised parties: reasonable and customary market exposure: and a price representing normal consideration unaffected by special or creative financing or sales concessions.

Proximity to Subject:

Subject property is in a **rural** area, therefore the appraiser expanded his search to 26.00 miles of the subject property. Search criteria included properties that were within a 25.25 +/- mile radius of the subject property yielded 3 sales that were deemed a liable comparison for similarities in: location, site, design, quality of construction, condition, room count, functional utility, and energy efficient items.

All adjustments utilized in the sales comparison analysis are market derived.

Date of Sale/Time:

Per the information supplied to the appraiser, the comparable selected have all closing dates within the past **15** months.

The reasonable exposure time for the subject property is estimated at 0-90 days, assuming a competent marketing effort at a list price not to exceed 110% of market value."

Location:

Subject property is neutral, with single family residential views. The appraiser sought out comparable properties that have similar location characteristics.

Site:

Please note that the subject is located on **14.00 acres** Within this market, the subject's acreage represents a significant, positive component of the subject's marketability and appeals to a specific potential pool of buyers. The appraiser made concentrated effort to locate and/or utilize homes similar in terms of acreage to demonstrate the marketability of homes like the subject in this regard. All comparable utilized are situated on similar parcels.

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View:

Subject view is neutral with pastoral views, selected comparable properties are also considered to be neutral with residential views.

Design (Style):

Subject property is a proposed 1.5 story **Bi-Level** style home.

Quality of Construction:

The appraiser selects from a list of ratings that can be found in the appraisal report (*Uniform Appraisal Data Set (UAD) Definitions Addendum*) to further define the rating giving to the subject property and/or comparable property.

Actual Age:

Subject property built date is 2005 per **Pike** county records.

Condition:

The appraiser selects from a list of ratings that can be found in the appraisal report (*Uniform Appraisal Data Set (UAD) Definitions Addendum*) to further define the rating giving to the subject property and/or comparable property.

It should note that the appraiser considered numerous sales within the defined neighborhood. The appraiser noted sales in various states of condition with many in need of repairs and/or significant renovations. In comparable selection, the appraiser made a concentrated effort to locate and select homes similar in terms of physical characteristics and condition. Due to UAD requirements the appraiser is forced to differentiate between Condition and the Quality of Construction. In addition, UAD mandates that condition and quality rating are to be reported on an "absolute" basis and not have a "relative" basis. Consequently, in some cases, the appraiser must adjust comparable that have the same rating due to minor differences in terms of the overall condition or quality from one comparable to the next. The appraiser has assessed the features and condition using FMLS/MLS listings, interior photos, exterior inspections and in some cases, realtor interviews.

Room Count Comment:

An adjustment is made for iniquities in the number of bathrooms between the subject and comparable sales. Where possible, variations in bedroom count are accounted for in the "Gross Living Area Adjustment" section.

Gross Living Area Adjustment Comments:

A price per square foot adjustment based on replacement cost is made to each of the comparable sales to compensate for differences in total living area above grade.

Functional Utility Comment:

Subject property is connected to public water and private sewer system.

Heating/Cooling:

Subject property heating/cooling system is FWA and central air.

Please note that the subject features "standard" energy efficient items (i.e. attic insulation, energy efficient appliances, etc.) Within the subject's market most homes feature similar energy efficient characteristics. Due to the scarcity of data detailing energy efficient items within traditional data sources (i.e. FMLS, MLS, etc.) the appraiser has made an extraordinary assumption that the comparable are similar in this regard. Unless the subject or comparable features a non-traditional, superior/inferior energy efficient characteristic (i.e. solar panels, earth craft home, etc.), then energy efficient items have been noted as standard.

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Net/Gross Adjustments:

Each comparable sale that is used in the sales comparison approach to value was analyzed for differences and similarities between it and the property that is being appraised. The appraiser based his analysis and any adjustments to the comparable sales on the market data for the neighborhood and for competing locations-not on predetermined or assumed dollar adjustments.

The subject property is always considered as the standard against which the comparable sales are evaluated and adjusted. Thus, if an item in the comparable property is superior to that in the subject property, a negative adjustment is required to make that item equal to that in the subject property. Conversely, if an item in the comparable property is inferior to that in the subject property, a positive adjustment is required to make that item equal to that in the subject property. If an item in a comparable property is equal to that in the subject property, no adjustment is required.

Individual adjustments that are excessively high are **explained** by the appraiser.

The appraiser research the market and select the **most comparable sales that are available** for the subject property, adjusted them to reflect the reaction of the market to the differences (except for sales and financing concessions) between the comparable sales and the subject property, **without regard for the percentage or amount of the dollar adjustments.**

Adjustment Factors:

Please note that adjustment factors are based on the sales comparison analysis or modified cost to determine the contributory value of specific marketability factors for the subject. The appraiser would assert that regression analysis is not feasible during the normal course of business to determine factors such as GLA and basement adjustments as MLS and MLS do not typically provide accurate representations of the characteristics. Consequently, adjustment factors are based on the sales comparison analysis or modified cost to determine the contributory value of specific marketability factors for the subject.

Comparable Weighted Analysis:

The appraiser applied the most weight to comparable one, comparable property two received the second amount of weight, and comparable three received the least amount of weight.

Summary Comment:

During this assignment, we reviewed numerous sales and listings of comparable single family residences in the subject. The transaction chosen, while not a complete list, are believed to be indicative of market transactions of properties like the subject.

Final Reconciliation:

This appraisal report and its conclusions have been prepared in conformity with guidelines set forth by the uniform standards of professional appraisal practice (USPAP).

The Sales Comparison Analysis is given the most weight because it best reflects the actions of buyers and sellers in the market. The Cost Approach is a supportive approach, particularly with newer property. This is attributed to the difficulty in estimating accrued depreciation of older homes. The Income Approach to value is not considered appropriate because single-family dwellings are typically not purchased for their income producing potential.

Competency Provision:

The appraiser is qualified and feels competent to perform this type of appraisal. The appraisal certifies the education, experience and knowledge are sufficient to complete this appraisal assignment.

Comments and Conditions of Appraisal

When applicable, the laser signatures used in this report are representative of, and as valid as, original signatures.

Supplemental Addendum

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This is a "appraisal report" written for estimating market value. The inspection of the subject property was not intended to be a structural or expert building inspection.

The appraiser did not consider any personal property as part of the "whole interest" being appraised. No value was given to any personal property.

The reader of this appraisal report must consider the entire report including all referenced addenda for the conclusions to be valid. This total report will be invalid and all value estimates will be invalid if the reader relies on only a portion of the report without considering the entire report.

Possession of this report or a copy of this report does not carry with it the right of publication. Neither all nor any part of the contents of this report shall be conveyed to any person or entity other than the appraiser's or firm's client, through advertising, solicitation materials, public relations, news, sales or the media without the written consent and approval of the author, particularly as to valuation conclusions, the identity of the appraiser of firm assumes no obligation, liability, or accountability to any third party. If this report is made available to a third party, the client shall make that party aware of all the assumptions and limiting conditions of the appraisal assignment.

No, employee, director, officer, or agent of the lender, or any other third party acting as a joint venture partner, independent contractor, appraisal management company, or partner on behalf of the lender has influenced or attempted to influence the development, reporting, result of review of this assignment through coercion, extortion, collusion, compensation, instruction, inducement, intimidation, bribery or in any other manor. 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.

General Purpose Appraisal Report Forms (GPAR)

The appraiser has been engaged to form an opinion of value. If subsequent developments of disagreements should arise, users of this appraisal agree that the appraiser may not be held liable for damages in excess of the amount he/she was paid for doing the appraisal.

Acceptance of, and/or use of, this appraisal report constitutes acceptance of the above conditions.

Restricted Appraisal Reports:

Note: The use of this report warns that the rationale for how the appraiser arrives at the opinions and conclusions set forth in the report may not be understood properly without additional information in the appraiser's work file.

Intended Users:

The intended user of this appraisal report is stated on the lender/client line in the report. Use of this appraisal by others users is not intended by the appraiser, unless otherwise identified by the client as being an intended user. All other third parties are considered to be unintended users and the appraiser assumes no obligation, liability or accountability to any third party and potential buyer or outside lender contemplating purchase or mortgage activity on this property is urged to seek a separate opinion of value from a competent and duly licensed/certified appraiser.

Intended Use of this Report:

The intended use of this appraisal as stated in the report form is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction. No other intended uses have been communicated and none are assumed pursuant to USPAP. This appraisal is developed strictly and solely in accordance with those intended uses communicated to the appraiser at the time of engagement.

Supplemental Addendum

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Lender/Client	HNB National Bank				

Please note that only a primary lending institution can make a decision with respect to a mortgage finance transaction. Non-lenders and secondary market participants do not make these decisions and their uses, if any, have not been communicated to me the use of this appraisal report for other than the specific purpose shown in the appraisal report is adequate grounds for report to be considered NULL and VOID.

Appraiser's Statement:

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.

Level of Visual Inspection:

Complete visual inspection of the interior areas of the subject property: A visual observation from standing height of the accessible areas and unobstructed, exposed surfaces of the living area without removal or personal possessions. It includes the visual observation of attached automobiles storage, in any as well as of any attached accessory building judged by the appraiser to have contributory value. This includes visual observation of the basements, crawl spaces and attics, if accessible.

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 considers his 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. (Source: FDIC Interagency Appraisal and Evaluation Guidelines, October 27, 1994.)

*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 judgement.

STATEMENT OF LIMITING CONDITIONS AND CERTIFICATION


CONTINGENT AND LIMITING CONDITIONS: The appraiser's certification that appears in the appraisal report is subject to the following 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. The appraiser assumes that the title is good and marketable and, therefore, will not render any opinions about the title. The property is valued on the basis of it being under responsible ownership.
2. Any sketch provided in the appraisal report may show approximate dimensions of the improvements and is included only to assist the reader of the report in visualizing the property. The appraiser has made no survey of the property.
3. 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.
4. Any distribution of valuation between land and improvements in the report applies only under the existing program of utilization. These separate valuations of the land and improvements must not be used in conjunction with any other appraisal and are invalid if they are so used.
5. The appraiser has no knowledge of any hidden or unapparent conditions of the property or adverse environmental conditions (including the presence of hazardous waste, toxic substances, etc.) that would make the property more or less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied, regarding the condition of the property. 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. This appraisal report must not be considered an environmental assessment of the subject property.
6. The appraiser obtained the information, estimates, and opinions that were expressed in the appraisal report from sources that he or she considers to be reliable and believes them to be true and correct. The appraiser does not assume responsibility for the accuracy of such items that were furnished by other parties.
7. The appraiser will not disclose the contents of the appraisal report except as provided for in the Uniform Standards of Professional Appraisal Practice, and any applicable federal, state or local laws.
8. 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 completion of the improvements will be performed in a workmanlike manner.
9. The appraiser must provide his or her prior written consent before the lender/client specified in the appraisal report can distribute the appraisal report (including conclusions about the property value, the appraiser's identity and professional designations, and references to any professional appraisal organizations or the firm with which the appraiser is associated) to anyone other than the borrower; the mortgagee or its successors and assigns; the mortgage insurer; consultants; professional appraisal organizations; any state or federally approved financial institution; or any department, agency, or instrumentality of the United States or any state or the District of Columbia; except that the lender/client may distribute the property description section of the report only to data collection or reporting service(s) without having to obtain the appraiser's prior written consent. The appraiser's written consent and approval must also be obtained before the appraisal can be conveyed by anyone to the public through advertising, public relations, news, sales, or other media.
10. The appraiser is not an employee of the company or individual(s) ordering this report and compensation is not contingent upon the reporting of a predetermined value or direction of value or upon an action or event resulting from the analysis, opinions, conclusions, or the use of this report. This assignment is not based on a required minimum, specific valuation, or the approval of a loan.

CERTIFICATION: The appraiser certifies and agrees that:

1. The statements of fact contained in this report are true and correct.
2. The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial and unbiased professional analyses, opinions, and conclusions.
3. Unless otherwise indicated, I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved.
4. 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.
5. I have no bias with respect to the property that is the subject of this report or the parties involved with this assignment.
6. My engagement in this assignment was not contingent upon developing or reporting predetermined results.
7. 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.
8. 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.
9. Unless otherwise indicated, I have made a personal inspection of the interior and exterior areas of the property that is the subject of this report, and the exteriors of all properties listed as comparables.
10. 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).

ADDRESS OF PROPERTY ANALYZED: 20305 Highway M, Curryville, MO 63339

APPRAISER:
 Signature: 
 Name: Eric Bogart
 Title: _____
 State Certification #: 2005037182
 or State License #: _____
 State: MO Expiration Date of Certification or License: 06/30/2026
 Date Signed: 08/22/2024



SUPERVISORY or CO-APPRAISER (if applicable):
 Signature: _____
 Name: _____
 State Certification #: _____
 or State License #: _____
 State: _____ Expiration Date of Certification or License: _____
 Date Signed: _____
 Did Did Not Inspect Property

USPAP ADDENDUM

File No. 24-08-05

Borrower	Bomke, Kraig E. & Pat S.		
Property Address	20305 Highway M		
City	Curryville	County	Pike
		State	MO
		Zip Code	63339
Lender	HNB National Bank		

This report was prepared under the following USPAP reporting option:

Appraisal Report This report was prepared in accordance with USPAP Standards Rule 2-2(a).

Restricted Appraisal Report This report was prepared in accordance with USPAP Standards Rule 2-2(b).

Reasonable Exposure Time
My opinion of a reasonable exposure time for the subject property at the market value stated in this report is: _____

Research indicates property values in this area are stable at this time. There appears to be a equal supply of available housing in the immediate area beyond current demand. The immediate marketplace contains a substantial amount of new housing which is currently being discounted to appeal to buyers. This in turn affects existing homes competing to sell or to valuate based on the current pricing available to buyers. Marketing time for the area is predominantly 0-3 months. No loan discounts, interest buy downs, or concessions currently exist that would negatively affect marketability of the subject property.

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


I have NOT performed services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.

I HAVE performed services, as an appraiser or in another capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. Those services are described in the comments below.

- The statements of fact contained in this report are true and correct.
- The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- Unless otherwise indicated, I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved.
- 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).

Additional Comments

APPRAISER:

Signature:  _____

Name: Eric Bogart

Date Signed: 08/22/2024

State Certification #: 2005037182

or State License #: _____

State: MO

Expiration Date of Certification or License: 06/30/2026

Effective Date of Appraisal: 08/20/2024



SUPERVISORY APPRAISER: (only if required)

Signature: _____

Name: _____

Date Signed: _____

State Certification #: _____

or State License #: _____

State: _____

Expiration Date of Certification or License: _____

Supervisory Appraiser Inspection of Subject Property:

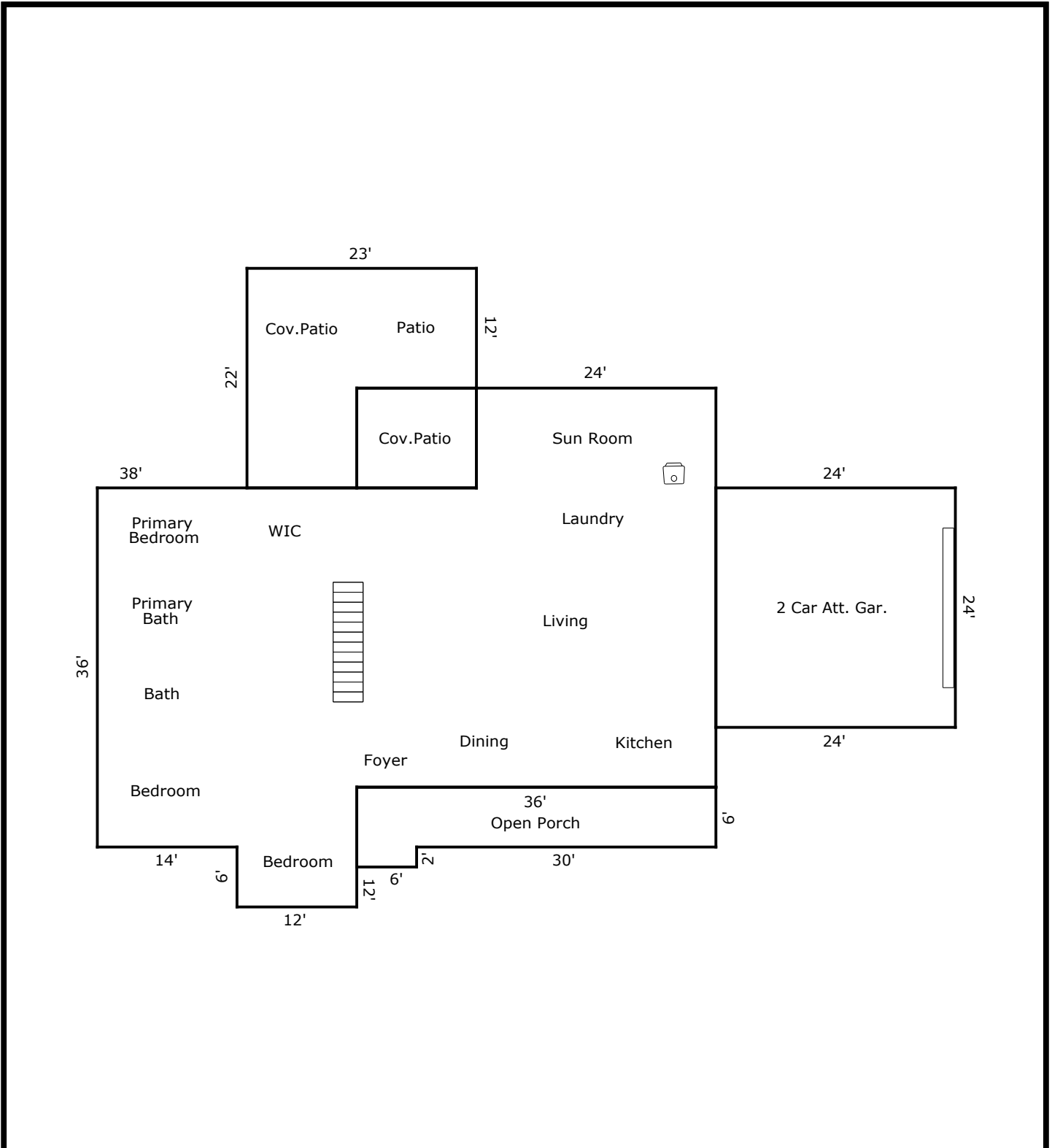
Did Not Exterior-only from Street Interior and Exterior

Certification



Building Sketch (Page - 1)

Borrower	Bomke, Kraig E. & Pat S.			
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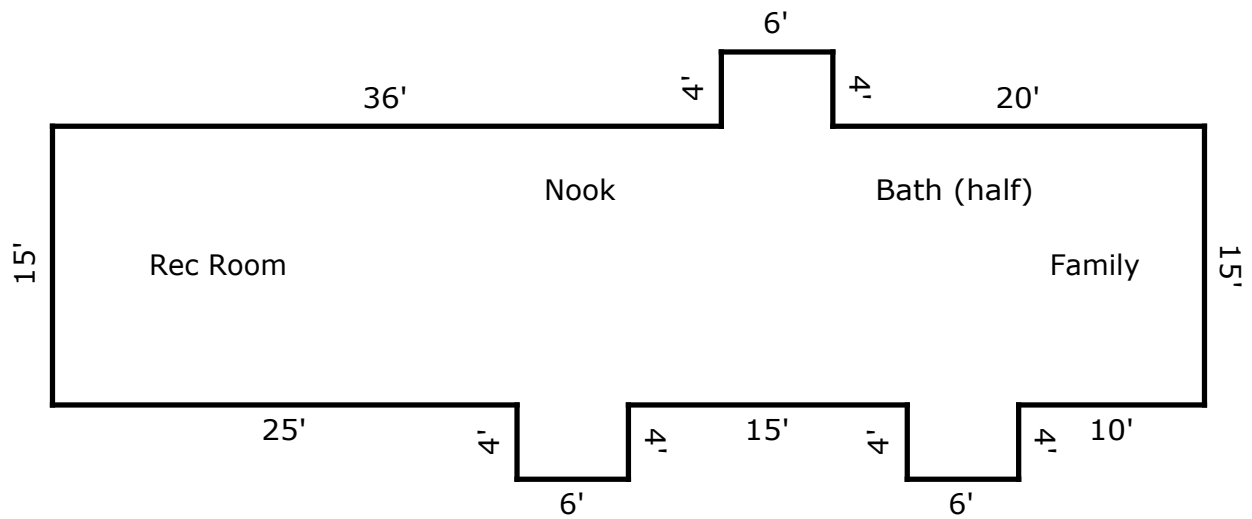
TOTAL Sketch by a la mode

Area Calculations Summary

Living Area	Calculation Details	
First Floor	2328 Sq ft	40 × 24 = 960 38 × 30 = 1140 12 × 12 = 144 14 × 6 = 84
Total Living Area (Rounded):	2328 Sq ft	
Non-living Area		
Open Porch	228 Sq ft	8 × 6 = 48 6 × 30 = 180
Open Porch	120 Sq ft	10 × 12 = 120
2 Car Attached	576 Sq ft	24 × 24 = 576

Building Sketch (Page - 2)

Borrower	Bomke, Kraig E. & Pat S.			
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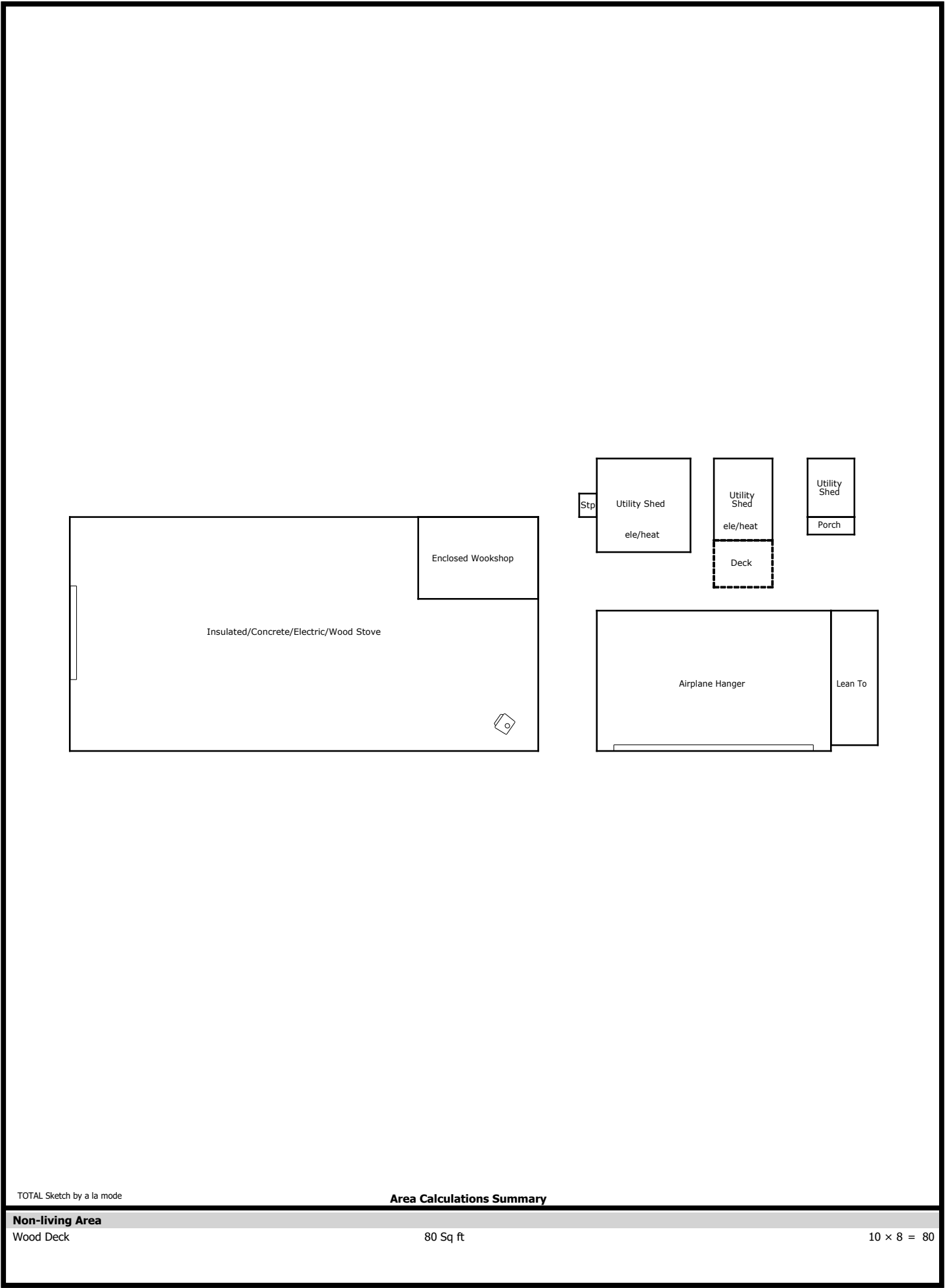
TOTAL Sketch by a la mode

Area Calculations Summary

Living Area	Area	Calculation Details
Second Floor	1002 Sq ft	$6 \times 4 = 24$ $6 \times 4 = 24$ $6 \times 4 = 24$ $15 \times 62 = 930$
Total Living Area (Rounded):	1002 Sq ft	

Building Sketch (Page - 3)

Borrower	Bomke, Kraig E. & Pat S.			
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TOTAL Sketch by a la mode

Area Calculations Summary

Non-living Area		
Wood Deck	80 Sq ft	10 × 8 = 80