

Lance & Associates

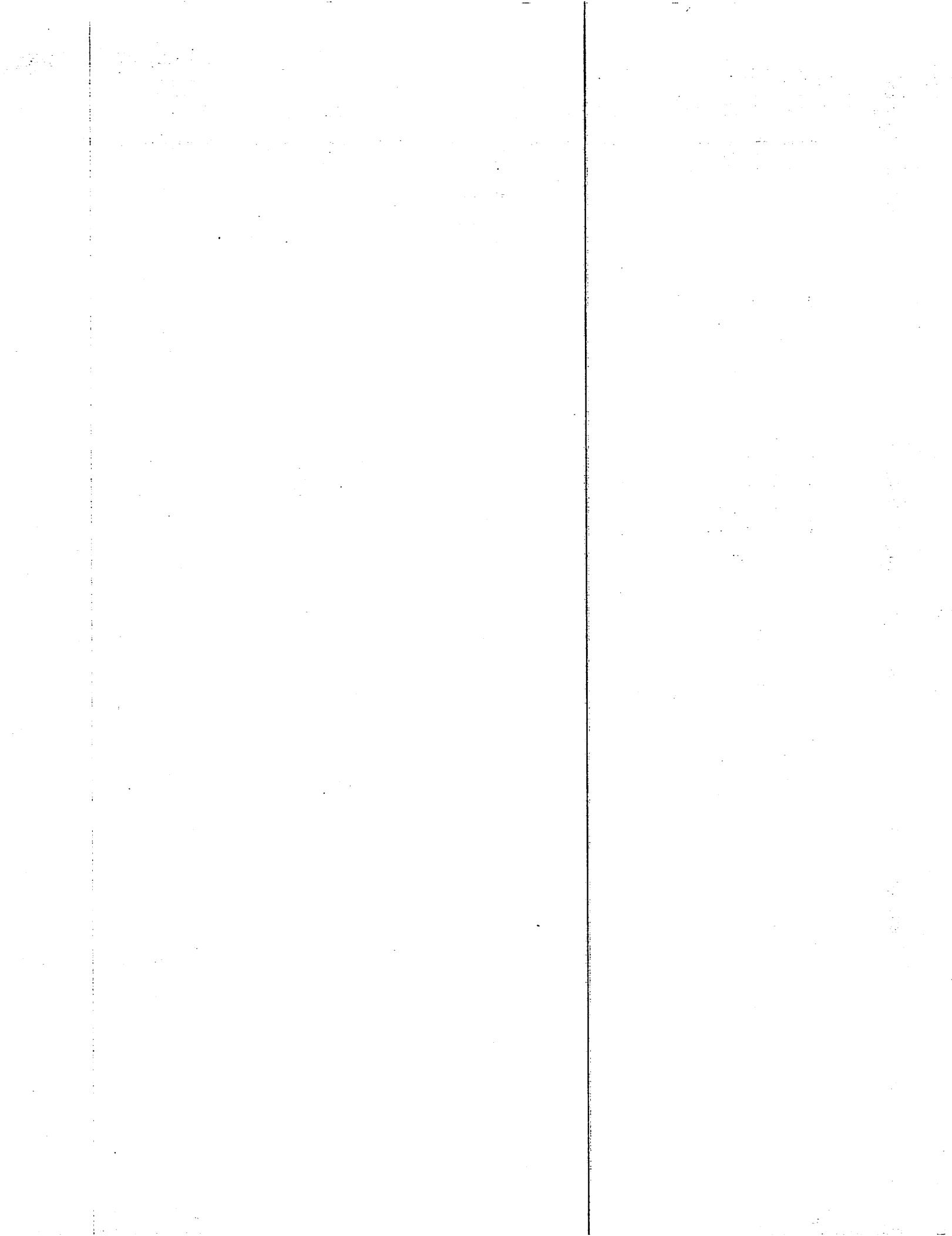
People you know. People you trust.

411 West Avenue C (870) 777-1420 Phone
P. O. Box 735 (870) 777-5219 Fax
Hope, AR 71802-0735

RESIDENTIAL HOUSE (5603 Hwy 371):

- Built in 1933.
 - 1,490 sq ft, per appraisal.
 - 1.355 acres.
 - 3 bedroom, 1 bathroom.
 - Pine tongue & groove flooring.
 - Propane gas: cooktop, space heater.
 - HVAC, ~2020.
 - Metal roof, ~2020.
 - Windows, ~2020.
 - Electric water heater, 2023.
 - Large closets, and multiple linen closets.
 - Entergy.
 - Willisville Rural Water.
 - Septic.
 - Brick exterior.
 - Cottage style.
 - Three double metal carports. (portable).
 - Parcel 077-00066-001.
 - STR 17-14-21.
 - Type: (RI) Res. Improv.
 - Estimated real estate taxes: \$391 - \$600 homestead tax credit = \$0.

All information is believed to be correct, but it is up to each individual buyer to verify any and all information.



As of: 1/9/2026 11:09:04 PM

Nevada County Report

Property Owner

House

\$110,000

Name: STONE, AMANDA**Mailing Address:** 2228 NEVADA 17
ROSSTON, AR 71858**Type:** (R) Res. Improv.**Tax District:** (1WV) NEVADA**Millage Rate:** 58.10

Property Information

Physical Address: 5603 HWY 371**Subdivision:** 17-14-21 WILLISVILLE CITY METES & BOUNDS**Block/Lot:** N/A / N/A**S-T-R:** 17-14-21**Size (Acres):** 1.36**Legal:** PT N & E OF PUB RD E SW

Market and Assessed Values

	Estimated Market Value	Full Assessed (20% Market Value)	Taxable Value
Land	3,450	690	690
Building	55,000	11,000	6,032
Totals	58,450	11,690	6,722

Taxes

Estimated Taxes: 0**Homestead Credit:** 391 Note: Tax amounts are estimates only. Contact the county/parish tax collector for exact amounts.**Status:** (O) - OwnerOcc

Land

Land Use

Size

Units

N/A

1.355

Acres

Total**1.36**

Deed Transfers

Deed Date	Book	Page	Deed Type	Stamps	Est. Sale	Grantee	Code	Type
3/31/2025	N/A	N/A	N/A	N/A	N/A	STONE, AMANDA	N/A	Improved
2/11/2025	2025	588	N/A	N/A	N/A	STONE, AMANDA	N/A	Improved
2/11/2025	N/A	N/A	N/A	N/A	N/A	HATFIELD, PAULA	N/A	Improved
4/7/2021	2021	424	N/A	N/A	N/A	HATFIELD, PAULA	N/A	Improved
7/24/2012	2012	1450	Warr. Deed	72.60	\$22,000	HATFIELD, PAULA	Unval.	Improved
3/25/2009	2025	589	N/A	N/A	N/A	STONE, AMANDA	N/A	Improved

Residential Card 1 Details

Occupancy	Story	Construction	Total Liv	Grade	Age	Year Built	Condition	Beds
Single Family	ONE	Masonry Veneer	1490	4-10	N/A	1933	Average	N/A

Exterior Wall: BRICK

Plumbing: Full: 1 Half: N/A

Foundation: Closed Piers

Fireplace: Type: 1s Sgl. Qty: 1

Heat/Cool: Central

Floor Struct: Wood with subfloor

Floor Cover: Carpet & Tile

Basement: N/A

Insulation: Ceilings

Basement Area: N/A

Roof Cover: Metal

Year Remodeled: N/A

Roof type: HipGable

Style: N/A

Base Structure

Item	Label	Description	Area
A	DWG	Dwelling	1490
B	OP	Porch, open	20
C	FEP	Frame enclosed porch	60
D	OP	Porch, open	30

Outbuildings and Yard Improvements

Item	Type	Size / Dim	Unit Multi.	Quality	Age
Fence, chain link 6'	N/A	270	N/A	N/A	N/A
Storage/utility bldg. metal	N/A	10 x 20	N/A	N/A	N/A
Utility Bldg, Low, Dirt Floor	N/A	34 x 16	N/A	N/A	N/A
CPPDF	N/A	18 x 20	2	N/A	N/A

Reappraisal Value History

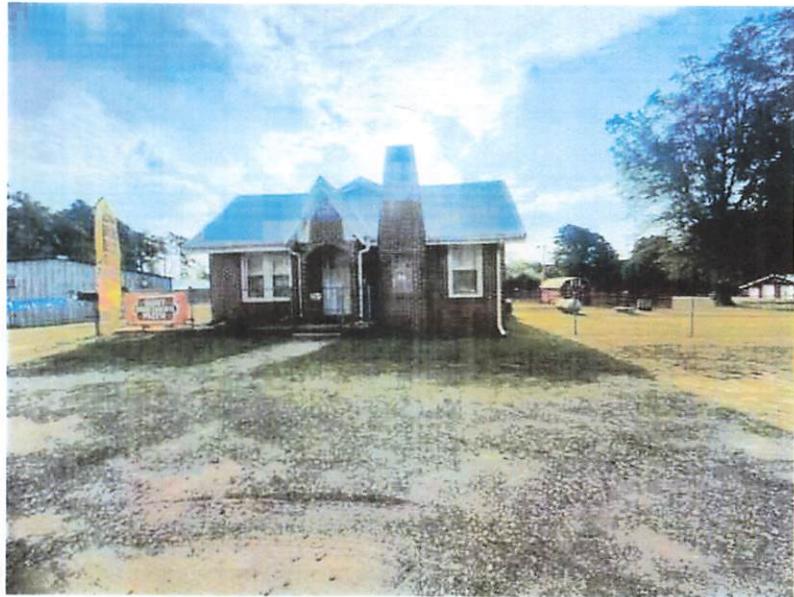
Tax Year	Total Value	Total Assessed
2025	58,450.00	6,722.00
2024	58,450.00	6,416.00
2023	30,550.00	6,110.00
2022	30,550.00	6,110.00
2021	30,550.00	6,110.00
2020	30,550.00	6,110.00
2019	28,100.00	5,620.00
2018	28,100.00	5,620.00
2017	28,100.00	5,620.00
2016	28,100.00	5,620.00
2015	28,100.00	5,620.00

Not a Legal Document

Subject to terms and conditions
www.actDataScout.com

FROM:		INVOICE	
Cindy Martin Cindy Martin Appraisals PO BOX 341 Magnolia, AR 71754		INVOICE NUMBER Stone DATES Invoice Date: 08/27/2025 Due Date:	
Telephone Number: (870) 904-1439 Fax Number:		REFERENCE Internal Order #: Stone Lender Case #: Client File #: Stone FHA/VA Case #: Main File # on form: Stone Other File # on form: Federal Tax ID: Employer ID:	
TO: CLIENT: KEVIN & AMANDA STONE			
E-Mail: stonefamilysix@gmail.com Telephone Number: Fax Number: Alternate Number:			
DESCRIPTION			
Lender: NA Purchaser/Borrower: Property Address: 5603 Highway 371 City: Willisville County: NEVADA Legal Description: 1.35 ac PT N & E OF PUBLIC RD E SW 17-14-21 NEVADA COUNTY ARK		Client: KEVIN & AMANDA STONE State: AR Zip: 71864	
FEES		AMOUNT	
APPRaisal Fee		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

5603 Highway 371
Willisville, AR 71864
1.35 ac PT N & E OF PUBLIC RD E SW 17-14-21 NEVADA COUNTY ARK

FOR

KEVIN & AMANDA STONE

OPINION OF VALUE

110,000

AS OF

AUGUST 27, 2025

BY

Cindy Martin
Cindy Martin Appraisals
PO BOX 341
Magnolia, AR 71754

cinmartinrealtor@yahoo.com

Cindy Martin Appraisals
PO BOX 341
Magnolia, AR 71754

AUGUST 27, 2025

KEVIN & AMANDA STONE

Re: Property: 5603 Highway 371
Willisville, AR 71864
Borrower: KEVIN & AMANDA STONE
CLIENT Stone

Opinion of Value: \$ 110,000
Effective Date: AUGUST 27, 2025

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

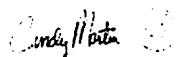
The purpose of the appraisal is to develop an opinion of market value for the property described in this appraisal report, as improved, in unencumbered fee simple title of ownership.

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

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

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

Sincerely,



Cindy Martin
License or Certification #: SR1742
State: AR Expires: 12/31/2025
cimartinrealtor@yahoo.com



THIS SUMMARY APPRAISAL REPORT IS INTENDED FOR USE BY THE LENDER/CLIENT FOR A MORTGAGE FINANCE TRANSACTION ONLY.											
SUBJECT	Property Address 5603 Highway 371			City Willisville			State AR Zip Code 71864				
	Legal Description 1.35 ac PT N & E OF PUBLIC RD E SW 17-14-21 NEVADA COUNTY ARK			Tax Year 2025 R.E. Taxes \$ 391			Special Assessments \$ NA				
Assessor's Parcel No. 077-00066-001			Occupant <input type="checkbox"/> Owner <input type="checkbox"/> Tenant <input checked="" type="checkbox"/> Vacant			County NEVADA					
Borrower KEVIN & AMANDA STONE Current Owner KEVIN & AMANDA STONE			Project Type <input type="checkbox"/> PUD <input type="checkbox"/> Condominium			HOA \$ /Mo.					
Neighborhood or Project Name WILLISVILLE			Description \$ amount of loan charges/concessions to be paid by seller NA								
Sales Price \$ NA Date of Sale NA			Map Reference			Census Tract 0903.00					
Property rights appraised <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold											
Note: Race and the racial composition of the neighborhood are not appraisal factors.											
NEIGHBORHOOD	Location <input checked="" type="checkbox"/> Urban <input type="checkbox"/> Suburban <input type="checkbox"/> Rural			Property values <input type="checkbox"/> Increasing <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining			Single family housing PRICE (\$000) AGE (yrs) 70 Low 30 NA Low				
	Built up <input checked="" type="checkbox"/> Over 75% <input 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			Condominium housing PRICE (\$000) AGE (yrs) 120 High 100 NA High				
Growth rate <input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow			Marketing time <input type="checkbox"/> Under 3 mos. <input checked="" type="checkbox"/> 3-6 mos. <input type="checkbox"/> Over 6 mos.								
Neighborhood boundaries THE SUBJECT PROPERTY BOUNDARIES WOULD BE NORTH OF WALDO, SOUTH OF ROSSTON, EAST OF BODCAW, WEST OF HWY 79.											
						75 50 NA					
SITE	Dimensions 1.355 AC			Site area 1.355 AC			Shape RECTANGULAR				
	Specific zoning classification and description NONE										
Zoning compliance <input type="checkbox"/> Legal <input type="checkbox"/> Legal nonconforming (Grandfathered use)			<input type="checkbox"/> Illegal, attach description <input checked="" type="checkbox"/> No zoning								
Highest and best use of subject property as improved (or as proposed per plans and specifications):			<input checked="" type="checkbox"/> Present use <input type="checkbox"/> Other use, attach description								
Utilities Public Other Public Other			Off-site Improvements Street ASPHALT <input checked="" type="checkbox"/> Public <input type="checkbox"/> Private								
Electricity <input checked="" type="checkbox"/> Water <input checked="" type="checkbox"/> Gas <input type="checkbox"/> PROPSANE <input type="checkbox"/> Sanitary sewer <input type="checkbox"/> SEPTIC			Alley UTILITY <input checked="" type="checkbox"/>								
Are there any apparent adverse site conditions (easements, encroachments, special assessments, slide areas, etc.)? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If Yes, attach description.											
Source(s) used for physical characteristics of property: <input checked="" type="checkbox"/> Interior and exterior inspection <input type="checkbox"/> Exterior inspection from street <input type="checkbox"/> Previous appraisal files											
<input checked="" type="checkbox"/> MLS <input checked="" type="checkbox"/> Assessment and tax records <input type="checkbox"/> Prior inspection <input type="checkbox"/> Property owner <input checked="" type="checkbox"/> Other (Describe): AR COUNTY RECORDS											
No. of Stories 1 Type (Det/Att.) DET Exterior Walls BRICK			Roof Surface METAL			Manufactured Housing <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No					
Does the property generally conform to the neighborhood in terms of style, condition and construction materials? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, attach description.											
Are there any apparent physical deficiencies or conditions that would affect the soundness or structural integrity of the improvements or the livability of the property? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If Yes, attach description.											
Are there any apparent adverse environmental conditions (hazardous wastes, toxic substances, etc.) present in the improvements, on the site, or in the immediate vicinity of the subject property? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If Yes, attach description.											
I researched the subject market area for comparable listings and sales that are the most similar and proximate to the subject property.											
My research revealed a total of 5 sales ranging in sales price from \$ 80,000 to \$ 150,000.											
My research revealed a total of 3 listings ranging in list price from \$ 80,000 to \$ 150,000.											
The analysis of the comparable sales below reflects market reaction to significant variations between the sales and the subject property.											
QUANTITATIVE SALES COMPARISON ANALYSIS	FEATURE	SUBJECT	SALE 1			SALE 2			SALE 3		
	Address	5603 Highway 371 Willisville, AR 71864	303 W Walnut St Prescott, AR 71857	625 E Main St Prescott, AR 71857			310 W Pine St Taylor, AR 71861				
	Proximity to Subject		20.44 miles N	19.92 miles N			30.40 miles SW				
	Sales Price	\$ NA	\$ 125,000	\$ 100,000			\$ 110,000				
	Price/Gross Living Area	\$ 78.91 <input type="checkbox"/>	\$ 73.42 <input type="checkbox"/>	\$ 59.59 <input type="checkbox"/>							
	Data & Verification Sources	MLS, CO, REC	MLS, CO, REC	INSP, CO, REC, SELLER							
	VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+/- \$ Adjust.	DESCRIPTION	+/- \$ Adjust.	DESCRIPTION	+/- \$ Adjust.			
	Sales or Financing Concessions	NA	NA		NA		NA				
	Date of Sale/Time	8-26-2025	7-19-2025		7-26-2024						
	Location	Rural/Neutral	Res/Neutral		Res/Neutral		Res/Neutral				
	Site	1.355 AC	.65 ac	0	.78 ac	0	2.08 ac				
	View	Hwy	Residential		Residential		Hwy				
	Design (Style)	Cottage	Cottage		Cottage		Cottage				
	Actual Age (Yrs.)	1933/20-EFF	1874/20-eff		1945/20-eff		1942/20-eff				
	Condition	C-5	C-5		C-5		C-5				
	Above Grade	Total Bdrms Baths	Total Bdrms Baths		Total Bdrms Baths		Total Bdrms Baths				
	Room Count	5 3 1	5 2 1		5 3 1.5		5 3 2				
	Gross Living Area	1,490 Sq. Ft.	1,584 Sq. Ft.	-2,500	1,362 Sq. Ft.	+3,100	1,846 Sq. Ft.	-7,000			
	Basement & Finished Rooms Below Grade	NA	NA		NA		NA				
	Garage/Carport	NONE	GAR-4-DET	-2,500	NONE		NONE				
CH/A	FP, CH/A	CHA	+2,500	CHA, FP		CHA					
Shop, stg, bldg, shed	shop, stg, bldg, shed	SHOP, STGBLDG		NONE	+7,500	SHOP					
Net Adj. (Total)	<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$	-2,500	<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$	10,600	<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$	-7,000					
Adjusted Sales Price of Comparables		\$ 122,500		\$ 110,600		\$ 103,000					
Date of Prior Sale	2012	No Previous Sale in past year		No Previous Sale in past year		No Previous Sale in past year					
Price of Prior Sale	\$ 22,000	\$		\$		\$					
Analysis of any current agreement of sale, option, or listing of the subject property and analysis of the prior sales of subject and comparables: Sales data from county record											
and owner and information for all 3 sales was verified with tax records, previous appraisal and or buyers.											
Summary of sales comparison and value conclusion: These are the best comparables known to this appraiser and reflect the current market value. all sites are based on value basis, as to location, top, supply and demand. The square foot adjustments were based on 33% across the board.											
This appraiser has not performed services as an appraiser, regarding the subject property within the prior three-year period. Reasonable "Exposure & Marketing" Time to sell homes in this area is 3 to 6 months. All Adjustments are my Opinion for a Current Market Value. All Southwest Arkansas surrounding areas were used in comparable searches due to the lack of sales in the smaller community areas.											
<p>This appraisal is made <input checked="" type="checkbox"/> "as-is". <input type="checkbox"/> subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, or <input type="checkbox"/> subject to the following repairs, alterations or conditions</p> <p>BASED ON AN <input type="checkbox"/> EXTERIOR INSPECTION FROM THE STREET OR AN <input checked="" type="checkbox"/> INTERIOR AND EXTERIOR INSPECTION, I ESTIMATE THE MARKET VALUE, AS DEFINED, OF THE REAL PROPERTY THAT IS THE SUBJECT OF THIS REPORT TO BE \$ 110,000 AS OF AUGUST 27, 2025</p>											
PAGE 1 OF 3											
Form 2025 10705 © Fannie Mae 2025. All rights reserved. This form is not to be reproduced in whole or in part. 1-800-ALM MODE											

